

Your Guide to Business Online Banking



HealthcareBank

Published by Murphy & Company, Inc.
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St. Louis, MO 63021
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Getting Started

Welcome to Business Online Banking with HealthcareBank! 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, HealthcareBank 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 866-442-2472.



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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, subsidiaries and Beneficiaries. After setting up these key entities, you can jump right in and experience our state-of-the-art system!

Users

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

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

Beneficiaries

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

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

Please call us at 866-442-2472 Option 1 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).

HealthcareBank

Log In to Online Banking →

1

HealthcareBank

Username

Password

Remember me

Log In

Forgot your password?

healthcare.bank | Contact Us | Privacy Policy

2

1. Click the **Log In to Online Banking** button.
2. Enter your username and password and click the **Log In** button.



Note: If you enter an incorrect password too many times, your account will be temporarily locked. Call us at 866-442-2472 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.

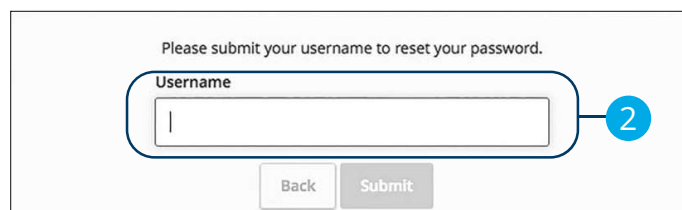
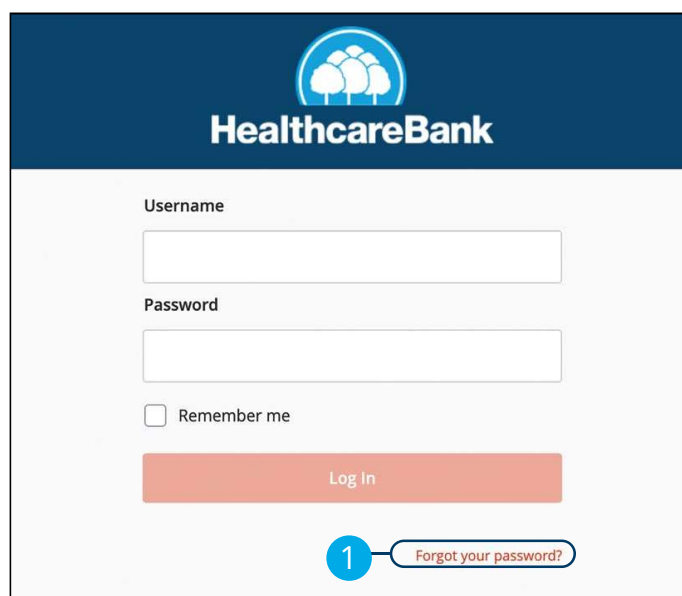


Log Off

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!



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



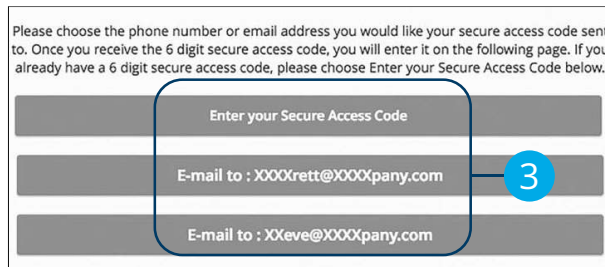
Note: You may not be able to change your password if your account is locked.

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

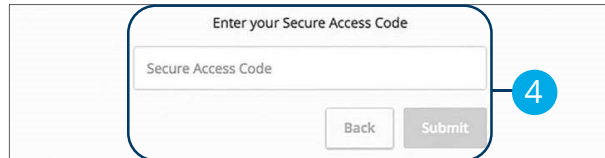
E-mail to : XXeve@XXXXpany.com



Enter your Secure Access Code

Secure Access Code

Back Submit



Please set your new password:

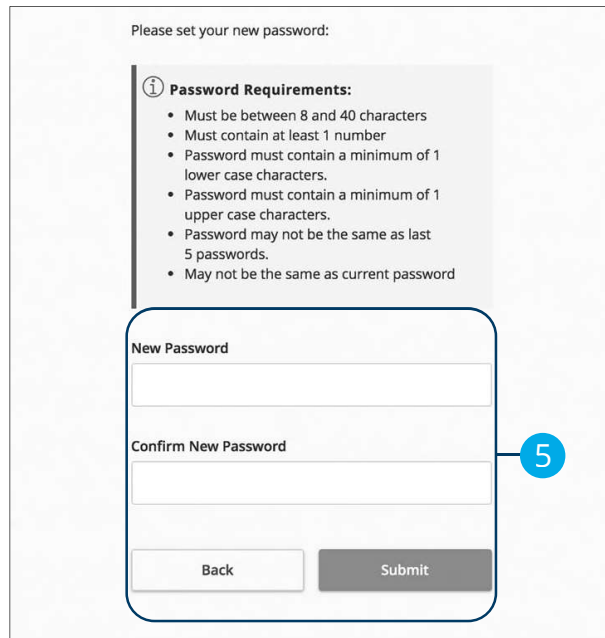
Password Requirements:

- 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



3. Choose the contact method that allows HealthcareBank 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.
5. Create a new password based on our password requirements and click the **Submit** button when you are finished.



Note: Go to page 11 to view best username and password security practices

Getting Started

Protecting Your Information

Here at HealthcareBank, 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 login ID and password.
- Never leave your computer unattended while using Online Banking.
- Monitor your recent account history for unauthorized transactions.
- Always log off Online Banking when you've finished and close the browser.

Login ID and Password

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

Fraud Prevention

- Do not open email attachments or click on links from unsolicited sources.
- Avoid giving out personal information on the phone, by text or through email.
- Shred unwanted sensitive documents, including receipts, checks, deposit slips, pre-approved credit card offers and expired cards.
- Act quickly. If you suspect your financial information is compromised, call us immediately at 866-442-2472.

Getting Started

Apple® Watch

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

Apple® Watch Setup

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

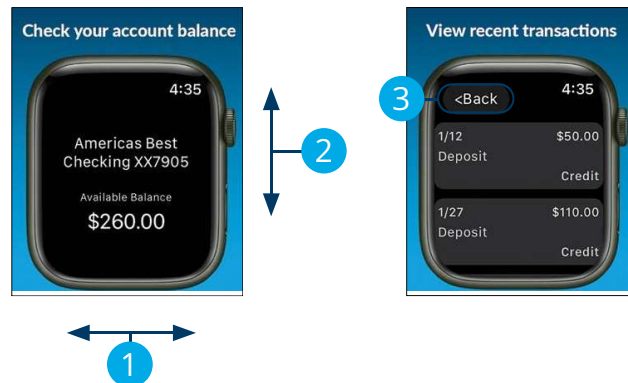


Sign in to HealthcareBank's Mobile Banking app and tap the **Menu** button. In the **Help/Support** tab, tap **Apple® Watch**.

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

Viewing Balances and Transactions

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



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

Administration (Advanced)

Editing Company Limits

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

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

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

The screenshot shows the 'Digital Services Demo' interface. At the top, there's a 'Company Policy' section with tabs for 'Transactions', 'Features', 'Accounts', and 'User Roles'. A 'Transaction Filter' dropdown is highlighted with a blue circle and the number '1'. Below it, a list of transaction types is shown, with 'ACH Disbursement' highlighted by a blue circle and the number '2'. The 'Approval Limits' table is also visible, showing limits for Per Transaction, Daily Per Account, Daily, and Monthly.

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

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

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

Part 2 of 8: Approval Limits

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

Digital Services Demo Save

Company Policy [?](#)

Transactions **Features** Accounts User Roles

Filter: All Enabled Disabled Transaction Filter:

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

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

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

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

ACH COLLECTION

Rights Allowed Actions

Approval Limits

	Maximum Amount	Maximum Count
Per Transaction	\$ <input type="text" value="4,200.00"/>	
Daily Per Account	\$ <input type="text" value="4,200.00"/>	<input type="text" value="100000000"/>
Daily	\$ <input type="text" value="4,200.00"/>	<input type="text" value="100000000"/>
Monthly	\$ <input type="text" value="100,000,000,000.00"/>	<input type="text" value="100000000"/>

1. View the maximum limits for transactions and amounts.

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

Part 3 of 8: Allowed Actions

The screenshot shows a user interface for managing allowed actions. At the top, there are two tabs: 'Rights' and 'Allowed Actions', with the latter selected and circled in blue with a '1' next to it. Below the tabs is a header for 'POLICY TESTER' with a dropdown arrow. Underneath is a 'Filter by' section containing a dropdown menu set to 'All', a search bar with the text 'Search all', and a button labeled 'Add Allowed Action' circled in blue with a '2' next to it. Below the filter section, there is a list item: 'Allows ACH Collection transaction for any amount'. To the right of this list item is a vertical ellipsis menu icon, also circled in blue with a '2' next to it.

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

Part 4 of 11: Amount

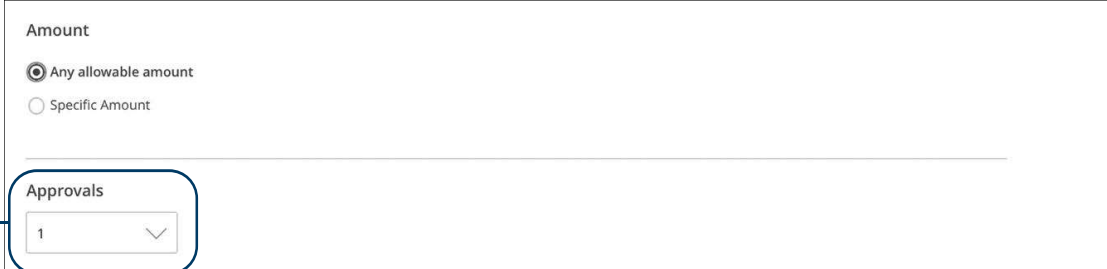
Decide on the maximum amount of drafted funds.

The screenshot shows a section titled 'Amount' with two radio button options. The first option, 'Any allowable amount', is selected and circled in blue with a '1' next to it. The second option is 'Specific Amount'.

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

Part 5 of 8: Approvals

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



Amount

Any allowable amount

Specific Amount

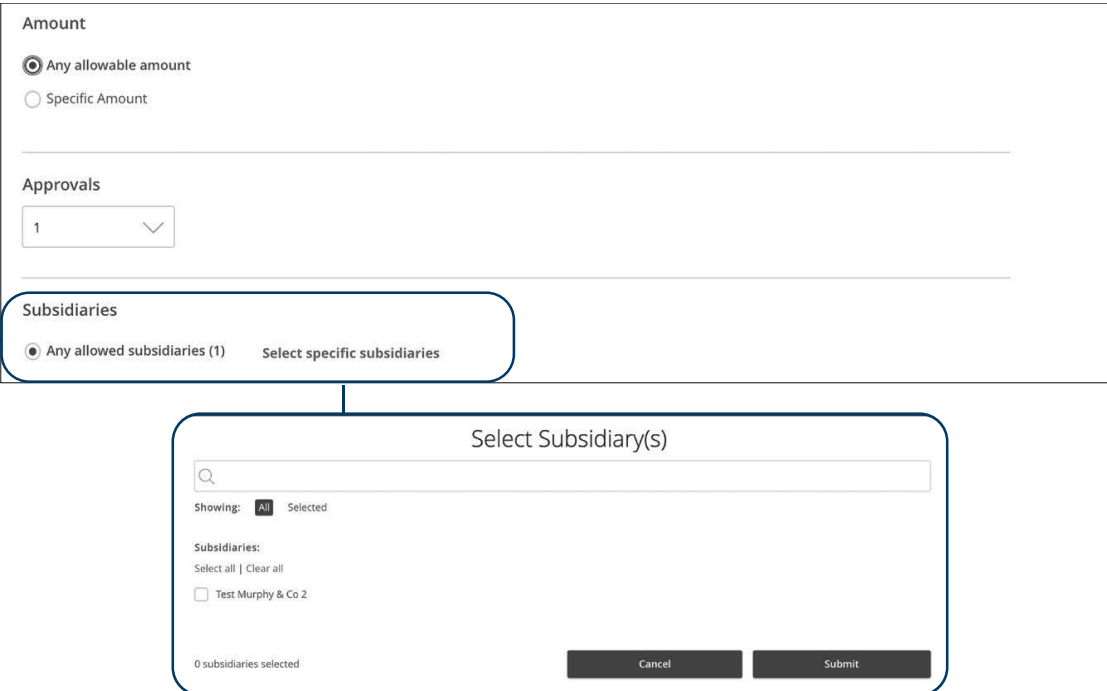
Approvals

1

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

Part 6 of 8: Choosing the Subsidiaries

Different transaction types have the ability to exclude certain subsidiaries.



Amount

Any allowable amount

Specific Amount

Approvals

1

Subsidiaries

Any allowed subsidiaries (1) [Select 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 8: Choosing the Accounts

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

The image shows a screenshot of a web application interface for selecting accounts. The main form has sections for Amount, Approvals, Subsidiaries, and Accounts. A blue callout box with the number '1' highlights the 'Accounts' section. Below this, a 'Select Account(s)' dialog box is shown, which includes a search bar, a 'Showing: All Selected' indicator, a list of accounts with checkboxes, and 'Cancel' and 'Submit' buttons.

Amount

Any allowable amount
 Specific Amount

Approvals

1

Subsidiaries

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

Accounts

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

Select Account(s)

Showing: All Selected

Accounts:
Select all | Clear all

NON-PROFIT CKG
XXXXXXXX366

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.

Part 8 of 8: Choosing the SEC Code

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

Amount

Any allowable amount
 Specific Amount

Approvals

1

Subsidiaries

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

Accounts

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

SEC Codes

Any

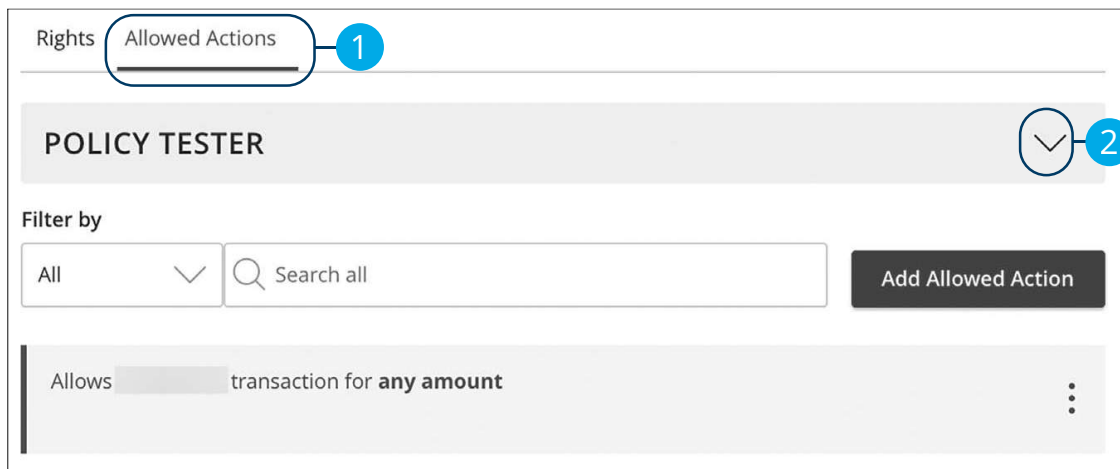
PPD CCD

Cancel Submit


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

Company Limits Tester

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



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

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

The screenshot displays the 'POLICY TESTER' interface. At the top, there is a header 'POLICY TESTER' with an upward arrow. Below the header, there is a form with three main sections: 'Operation', 'Amount', and 'Account'. The 'Operation' dropdown is set to 'Draft'. The 'Amount' field shows '\$' and '0'. The 'Account' dropdown is empty. Below these fields is a 'Subsidiary' dropdown, also empty. At the bottom of the form, there are two checkboxes: 'Auth code provided' and 'Template used', both of which are unchecked. A 'Test' button is located at the bottom right of the form. A blue circle with the number '3' is positioned to the right of the form, and another blue circle with the number '4' is positioned to the right of the 'Test' button. A line connects the 'Test' button to the results section below.

The results section is divided into two parts. The top part shows a green checkmark and the text 'This transaction will be allowed.' Below this, there are two columns: 'Bank' with a green checkmark and 'Allowed' below it, and 'Company' with a green checkmark and 'Allowed' below it. Below these columns are two rows of text: 'Allows [redacted] transaction for any amount' with a green checkmark and a vertical ellipsis to the right.

The bottom part shows a yellow warning triangle and the text 'This transaction will be denied by the Bank policy.' Below this, there are two columns: 'Bank' with a red slash and 'Denied' below it, and 'Company' with a green checkmark and 'Allowed' below it. Below these columns are two rows of text: 'Allows [redacted] transaction for any amount' with a green checkmark and a vertical ellipsis to the right.

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

Viewing Rights to Access Features

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

The screenshot displays the 'Digital Services Demo' interface. At the top right is a 'Save' button. Below the title is 'Company Policy' with a help icon. A navigation bar contains 'Transactions', 'Features' (highlighted with a blue circle and the number 1), 'Accounts', and 'User Roles'. Below this is a 'FEATURES' header with a help icon and a search bar (highlighted with a blue circle and the number 2). The 'RIGHTS' section contains eight toggle switches, all of which are turned on (indicated by a checkmark in a circle):

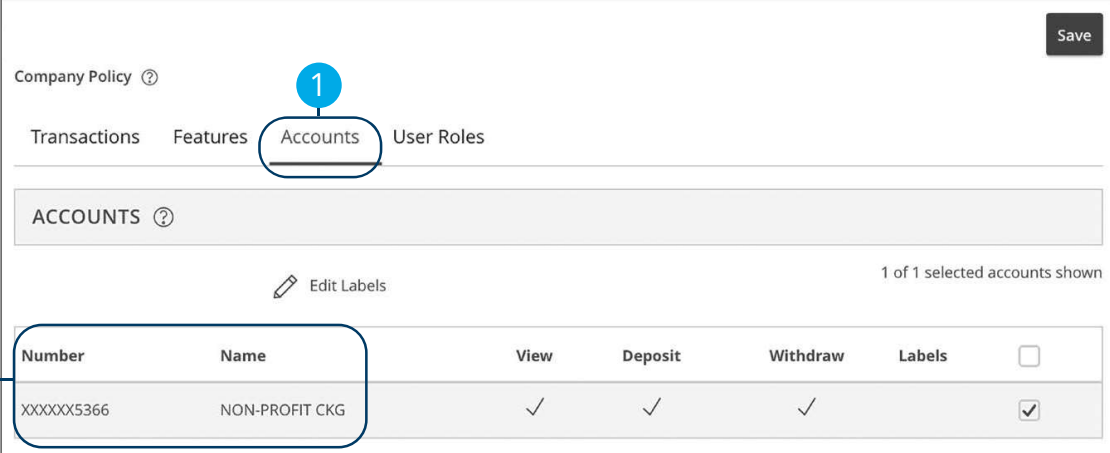
Right	Status
Access Incoming/Outgoing Wire Alerts	On
Allow Centrix Positive Pay	On
Allow one-time beneficiaries	On
Beneficiary upload from batch	On
Can Add Users	On
Enable ACH Reversal	On
Enable Wire Activity Report Access	On
View Wire Activity	On

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

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

Establishing Rights to Access Accounts

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



The screenshot shows the 'Company Policy' interface. At the top right is a 'Save' button. Below it, the 'Company Policy' title is followed by a help icon. A navigation bar contains 'Transactions', 'Features', 'Accounts' (highlighted with a blue circle and the number 1), and 'User Roles'. Below the navigation bar is a header for 'ACCOUNTS' with a help icon. Underneath is an 'Edit Labels' button with a pencil icon and the text '1 of 1 selected accounts shown'. A table displays account information:

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

A blue circle with the number 2 is positioned to the left of the table header.

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

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

Creating and Editing Account Labels

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

The screenshot shows the 'Accounts' management interface. At the top, there is a navigation bar with 'Accounts' selected. Below it, a table lists accounts. The first account is 'NON-PROFIT CKG' with a checked box in the 'Labels' column. A modal window titled 'Add/Remove Labels' is open, showing a list of labels: 'Test (New)' and 'test 2 (New)'. The 'test 2 (New)' label is selected. The modal includes a 'Create' button, an 'Update' button, and a 'Save' button.

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

Add/Remove Labels
1 account selected


Labels updated.

Select all

Test (New)

test 2 (New)

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

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

Administration (Advanced)

Users Overview

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

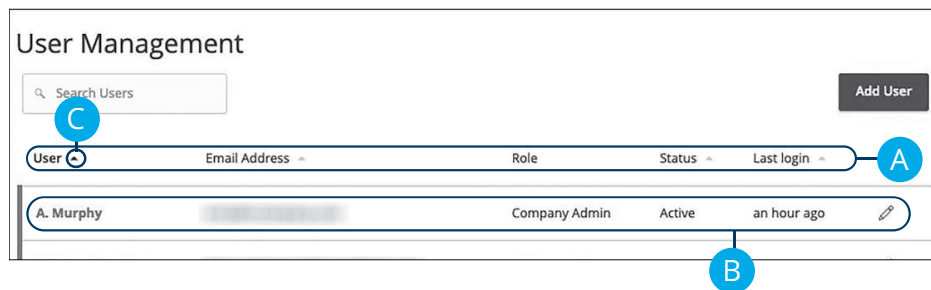
Each user is assigned a set of user rights that permits or prevents them from performing certain actions such as:

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

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

User Management Overview

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



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.

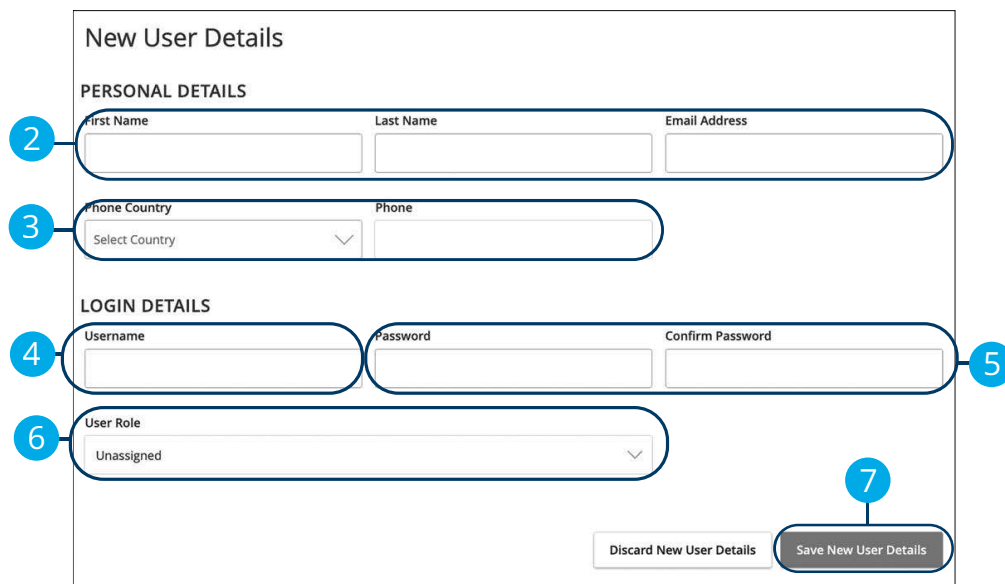
C. Click the ▲ icon next to the Users column to sort users in alphabetical or reverse alphabetical order, by email address, role, status or last login.

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 screenshot shows the 'User Management' interface. At the top right, there is a search bar labeled 'Search Users' and a blue circular callout '1' pointing to the 'Add User' button. Below the search bar is a table with columns: User, Email Address, Role, Status, and Last login. The table contains two rows: 'A. Murphy' (Company Admin, Active, an hour ago) and 'Treasury Services' (Company Admin, Active, 2 years ago). Each row has an edit icon.



The screenshot shows the 'New User Details' form. It is divided into two sections: 'PERSONAL DETAILS' and 'LOGIN DETAILS'. In the 'PERSONAL DETAILS' section, there are three input fields for 'First Name', 'Last Name', and 'Email Address' (callout 2). Below them are a 'Phone Country' dropdown menu and a 'Phone' input field (callout 3). In the 'LOGIN DETAILS' section, there are three input fields for 'Username', 'Password', and 'Confirm Password' (callout 4 and 5). Below these is a 'User Role' dropdown menu with 'Unassigned' selected (callout 6). At the bottom right, there are two buttons: 'Discard New User Details' and 'Save New User Details' (callout 7).

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

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

Administration (Advanced)

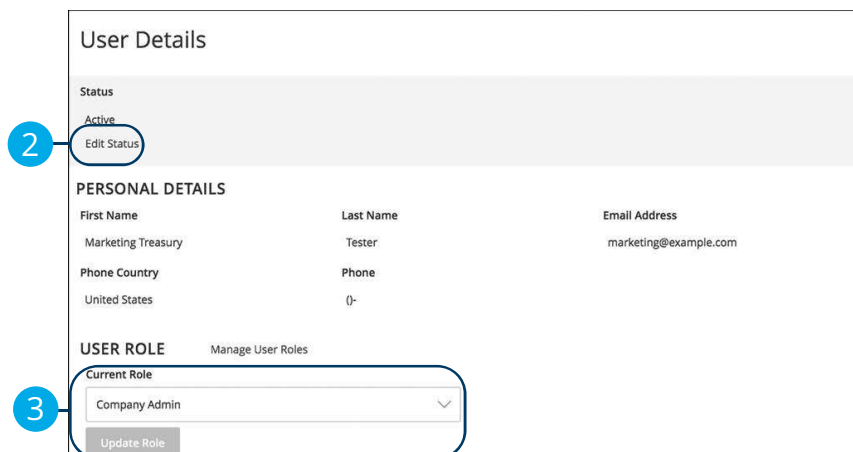
Editing a User

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



The screenshot shows the 'User Management' interface. At the top, there is a search bar labeled 'Search Users' and an 'Add User' button. Below is a table with columns: User, Email Address, Role, Status, and Last login. Two users are listed: 'A. Murphy' and 'Treasury Services', both with the role 'Company Admin' and status 'Active'. The 'Last login' for A. Murphy is 'an hour ago' and for Treasury Services is '2 years ago'. A blue circle with the number '1' highlights the edit icon (pencil) next to the 'A. Murphy' row.

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



The screenshot shows the 'User Details' interface. At the top, there is a 'Status' section with 'Active' and an 'Edit Status' link circled in blue and labeled '2'. Below is the 'PERSONAL DETAILS' section with fields for First Name, Last Name, Email Address, Phone Country, and Phone. Below that is the 'USER ROLE' section with a 'Current Role' dropdown menu circled in blue and labeled '3', and an 'Update Role' button.

User Details

Status
Active
[Edit Status](#)

PERSONAL DETAILS


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

USER ROLE [Manage User Roles](#)

Current Role
Company Admin

[Update Role](#)

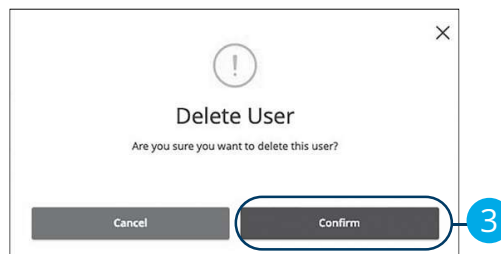
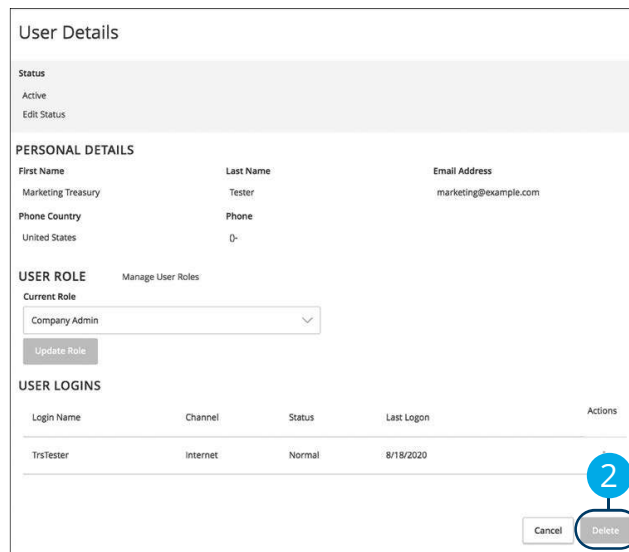
In the **Administration** tab, click **User Management**.

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


Administration (Advanced)

Deleting a User

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



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

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

Administration (Advanced)

User Roles Overview

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

The screenshot shows the 'User Roles' management interface. At the top, there is a search bar labeled 'Search' with a magnifying glass icon, circled in blue with the letter 'A'. Below the search bar is a dropdown menu for 'USER ROLE TEMPLATES' with a downward arrow, circled in blue with the letter 'B'. Underneath is a table titled 'USER ROLES'. The table has columns for 'Name', 'Description', 'Status', and 'Users'. The first row shows 'Autobooks Tap To Pay' with a description of 'None', a status of 'Active', and '1' user assigned. The 'Users' column has a blue circle 'C' next to it. At the bottom right of the table, there are icons for edit, copy, and delete. A 'Create Role' button is located in the top right corner of the table area. A blue circle 'D' is placed over the '1' in the 'Users' column.

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

- A.** You can use the search bar to find specific user roles.
- B.** View a list of user role templates.
- C.** Click the ▲ icon next to the appropriate column to sort user roles by name, description or users.
- D.** The number under the Users column indicates how many users are assigned to this role. We recommend assigning one user to each user role.




Administration (Advanced)

Creating, Editing or Copying a User Role

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

The screenshot shows the 'User Roles' administration page. At the top, there is a search bar and a 'USER ROLE TEMPLATES' dropdown menu. Below this is a table of user roles. The table has columns for Name, Description, Status, and Users. One role is listed: 'Autobooks Tap To Pay' with a description of 'None', status 'Active', and 1 user. To the right of the table are icons for 'Create Role' (1a), edit (1c), copy (1d), and delete. Below the table is a 'User Roles > Admin' breadcrumb with an edit icon (2) and 'Delete' and 'Save' buttons. Below the main interface is a 'New User Role' dialog box with a 'Role Name' field (3), a 'Description (optional)' field, and 'Cancel' and 'Ok' buttons (4).

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

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

Part 1 of 9: Choosing a Transaction to Edit in User Roles

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

The screenshot shows the 'User Roles > Test' configuration page. At the top, there are tabs for 'Transactions', 'Features', and 'Accounts'. A 'Transaction Filter' section is highlighted with a blue box and a circled '1'. It contains a 'Filter:' dropdown with options 'All', 'Enabled', and 'Disabled', and a search input field. Below this, a list of transaction types is shown, each with its name, permissions, and a limit. A circled '2' points to this list. The 'ACH Collection' type is selected, and its configuration is shown on the right, including an 'Enabled' toggle and an 'Approval Limits' table.

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

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

Part 2 of 9: Establishing Transaction Type Rights

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

The screenshot shows the 'User Roles > Test' configuration page. The 'Transactions' tab is active. A 'Transaction Filter' dropdown is set to 'All'. The 'ACH COLLECTION' transaction type is selected, and its 'View' dropdown is highlighted with a blue circle and the number '1'. The 'Approval Limits' table is also visible.


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


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

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

Part 3 of 9: Approval Limits

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

User Roles > Test 


User Role Policy 

Transactions Features Accounts


Transaction Filter:

Filter: All Enabled Disabled

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

ACH COLLECTION Enabled 

Rights Allowed Actions

View All 


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


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

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

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

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

Save 



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



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

Part 4 of 9: Disabling a Transaction Type

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

The screenshot shows the 'User Roles > Test' configuration page. The 'Transactions' tab is active. On the left, a list of transaction types is shown, with 'ACH Collection' selected (callout 1). The 'ACH COLLECTION' details are shown on the right, with the 'Enabled' toggle switch turned off (callout 2). Below the toggle, the 'View' checkbox is checked, and it is being unchecked (callout 3). The 'Save' button is in the top right corner (callout 4).

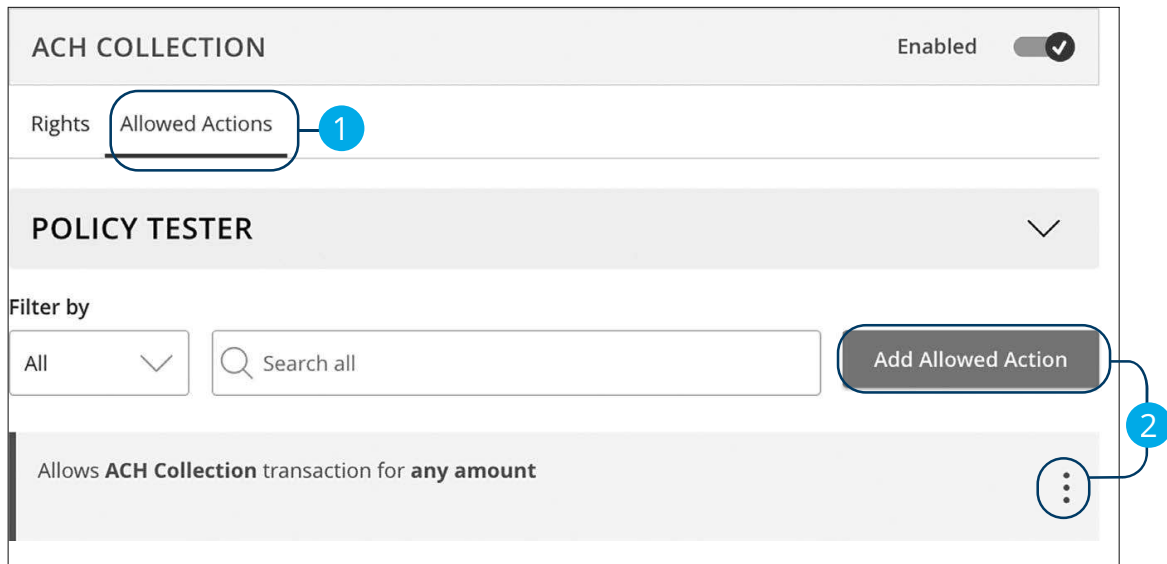
Transaction Type	Can view all transactions	Can Draft/Approve/Cancel	Limit
ACH Collection	Can view all transactions	Can Draft/Approve/Cancel	\$4,200.00
ACH Disbursement	Can view all transactions	Can Draft/Approve/Cancel	\$10,000.00
ACH NACHA Upload	Can view all transactions	Can Draft/Approve/Cancel	\$10,000.00
Domestic Wire	Can view all transactions	Can Draft/Approve/Cancel	\$130.00
Funds Transfer	Can view all transactions	Can Draft/Approve/Cancel	\$100,000,000,000.00

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

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

Part 5 of 9: Allowed Actions

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



The screenshot displays the 'ACH COLLECTION' settings page. At the top, the 'ACH COLLECTION' header is shown with an 'Enabled' toggle switch. Below this, the 'Rights' section has the 'Allowed Actions' tab selected, indicated by a blue circle with the number '1'. Underneath, the 'POLICY TESTER' section is visible with a dropdown arrow. The 'Filter by' section includes a dropdown menu set to 'All', a search box labeled 'Search all', and a button labeled 'Add Allowed Action' with a blue circle and the number '2' next to it. Below the filter section, a list item is shown: 'Allows ACH Collection transaction for any amount', with a three-dot menu icon to its right, also marked with a blue circle and the number '2'.

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 Draft Restricted Approve Cancel

Amount

Any allowable amount Specific Amount

Subsidiaries

Any allowed subsidiaries (6) Select specific subsidiaries

Accounts

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

Cancel Submit

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

Part 7 of 9: Choosing the Maximum Draft Amount

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

The screenshot shows the 'Edit Allowed Action' dialog box. At the top, it says 'Allows ACH Batch transaction for any amount'. Under the 'Operations' section, there are four checkboxes: 'Draft' (checked), 'Draft Restricted' (unchecked), 'Approve' (checked), and 'Cancel' (checked). Below this is the 'Amount' section, which has two radio buttons: 'Any allowable amount' (selected) and 'Specific Amount' (unselected). A blue circle with the number '1' is drawn around the 'Any allowable amount' radio button.

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

Part 8 of 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.

The screenshot shows the 'Edit Allowed Action' dialog box. Under the 'Amount' section, there are two radio buttons: 'Any allowable amount' (selected) and 'Specific Amount' (unselected). Below this is the 'Subsidiaries' section, which has two radio buttons: 'Any allowed subsidiaries (1)' (selected) and 'Select specific subsidiaries' (unselected). A blue circle with the number '1' is drawn around the 'Select specific subsidiaries' radio button. Below the 'Subsidiaries' section is a 'Select Subsidiary(s)' dialog box. It has a search bar, a 'Showing: All Selected' indicator, and a list of subsidiaries with 'Test Murphy & Co 2' selected. At the bottom, it says '0 subsidiaries selected' and has 'Cancel' and 'Submit' buttons.

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

Part 9 of 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 image shows two screenshots from a software interface. The top screenshot is a dialog box titled "Edit Allowed Action" with a close button (X) in the top right corner. Below the title bar, there is a header "Allows ACH Collection transaction for any amount". The dialog is divided into several sections: "Operations" with checkboxes for "Draft" (checked), "Draft Restricted" (unchecked), "Approve" (checked), and "Cancel" (checked); "Amount" with radio buttons for "Any allowable amount" (selected) and "Specific Amount" (unchecked); "Subsidiaries" with radio buttons for "Any allowed subsidiaries (6)" (selected) and "Select specific subsidiaries" (unchecked); and "Accounts" with radio buttons for "Any allowed account (0)" (selected) and "Select specific account(s)" (unchecked). A blue circle with the number "1" is positioned to the left of the "Accounts" section. At the bottom right of the dialog are "Cancel" and "Submit" buttons. A blue circle with the number "2" is positioned to the right of the "Submit" button. The bottom screenshot is a modal window titled "Select Account(s)". It features a search bar at the top. Below the search bar, it says "Showing: All Selected". Under the heading "Accounts:", there are links for "Select all" and "Clear all". A list of accounts is shown, with one entry: "NON-PROFIT CKG XXXXXX5366" with an unchecked checkbox to its left. At the bottom left, it says "0 accounts selected". At the bottom right, there are "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 when you are finished making changes.

User Role Policy Tester

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

The screenshot displays the 'User Roles' management interface. At the top, there is a search bar and a 'Create Role' button. Below this is a table of user roles. The first row is for 'Autobooks Tap To Pay' with a status of 'Active' and 1 user. A blue circle with the number '1' highlights the edit icon (pencil) next to this role. Below the table, there is a section for 'ACH COLLECTION' which is 'Enabled'. Underneath, the 'Rights' section shows the 'Allowed Actions' tab selected, with a blue circle and the number '2' highlighting it. At the bottom, the 'POLICY TESTER' section is visible, with a blue circle and the number '3' highlighting the expand/collapse icon (downward arrow).

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 31 to create a new user role.
2. Click the **Allowed Actions** tab.
3. Click the  icon to expand the policy tester.

The screenshot displays the 'POLICY TESTER' interface. At the top, there is a header 'POLICY TESTER' with an upward arrow. Below the header, there is a form with three columns: 'Operation', 'Amount', and 'Account'. The 'Operation' dropdown is set to 'Draft', the 'Amount' field contains '\$' and '0', and the 'Account' dropdown is empty. Below these fields is a 'Subsidiary' dropdown. At the bottom of the form, there are two checkboxes: 'Auth code provided' and 'Template used', both of which are unchecked. A 'Test' button is located at the bottom right of the form. A blue circle with the number '4' points to the 'Operation' dropdown, and another blue circle with the number '5' points to the 'Test' button.

Below the form, there are two panels showing the results of the policy test. The top panel shows a green checkmark and the text 'This transaction will be allowed.' Below this, there are three columns: 'Bank' (Allowed), 'Company' (Allowed), and 'User Role' (Allowed). At the bottom of this panel, there is a green checkmark and the text 'Allows [redacted] transaction for any amount' with a vertical ellipsis icon to its right.

The bottom panel shows a yellow warning triangle and the text 'This transaction will be denied by the Bank policy.' Below this, there are three columns: 'Bank' (Denied), 'Company' (Allowed), and 'User Role' (Allowed). At the bottom of this panel, there is a green checkmark and the text 'Allows [redacted] transaction for any amount' with a vertical ellipsis icon to its right.

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

Deleting Allowed Actions

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

User Roles ?

Search

USER ROLE TEMPLATES

USER ROLES

Create Role

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

User Roles > Test Save

User Role Policy ?

Transactions Features Accounts

Transaction Filter:

Filter: All Enabled Disabled

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

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

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

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.

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.


The screenshot shows the 'User Roles' management interface. At the top, there is a search bar and a 'Create Role' button. Below this is a table of user roles. One role, 'Autobooks Tap To Pay', is highlighted. To its right are icons for editing, copying, and deleting. A blue circle with the number '1' points to the edit icon. Below the table, a modal window is open for editing the 'Autobooks Tap To Pay' role. The modal has a 'Save' button (circled with a blue '4') and a 'Features' tab (circled with a blue '2'). The 'Features' tab contains a search bar and a 'RIGHTS' section with six toggle switches, all of which are currently turned off. A blue circle with the number '3' points to the first toggle switch, 'Access Incoming/Outgoing Wire Alerts'.

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

RIGHTS

- Access Incoming/Outgoing Wire Alerts
- Access to all payment templates
- Allow one-time beneficiaries
- Beneficiary upload from batch
- Can view all beneficiaries
- Enable ACH Reversal

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

- A. Click the  icon next to an existing user role, or click the **Create Role** button and follow the steps on page 31 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.

The screenshot shows the 'User Roles' management interface. The top section includes a search bar and a 'Create Role' button. Below is a table of user roles. The 'Autobooks Tap To Pay' role is selected, and its edit icon is circled with a '1'. The second screenshot shows the 'Admin' configuration page for this role. The 'Accounts' tab is selected and circled with a '2'. A table below shows account access rights for 'NON-PROFIT CKG'. The 'View' and 'Withdraw' columns have checkmarks, which are circled with a '3'. The 'Save' button is circled with a '4'.

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

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

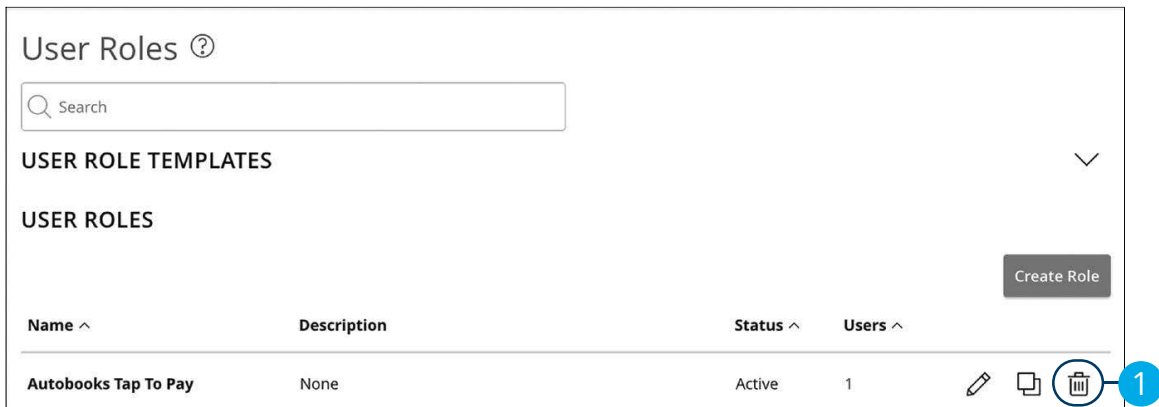
In the **Administration** tab, click **User Roles**.

1. Click the  icon next to an existing user role, or click the **Create Role** button and follow the steps on page 31 to create a new user role.
2. Click the **Accounts** tab.
3. Edit a user's ability to view, deposit to or withdraw from a specific account.
 - User right is active.
 - User right is disabled.
4. Click the **Save** button when you are finished making changes.

Administration (Advanced)

Deleting a User Role

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




User Roles ?

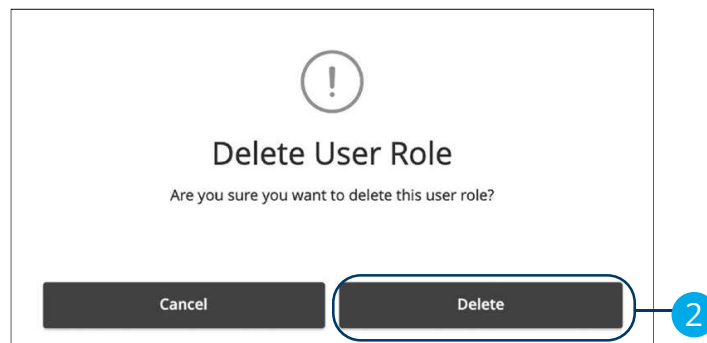
Search

USER ROLE TEMPLATES

USER ROLES

Create Role

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




!

Delete User Role

Are you sure you want to delete this user role?

Cancel Delete

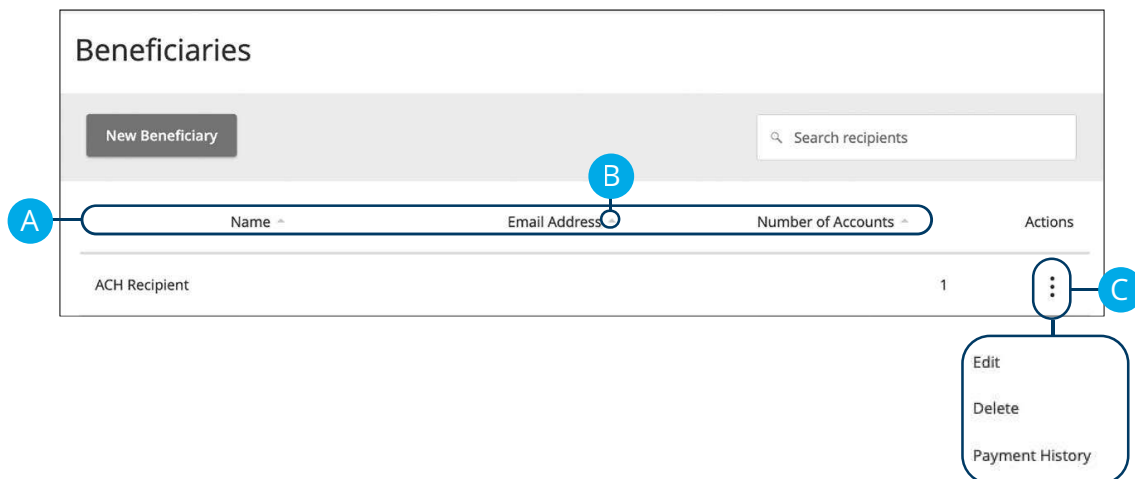
In the **Administration** tab, click **User Roles**.

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

Beneficiaries

Beneficiary Overview

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



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

- A.** The following information presents for each Beneficiary:
- Name
 - Email address
 - Number of accounts they have
- B.** Click the ▲ icon next to the appropriate column to sort Beneficiaries by display name, number of accounts, or email address.
- C.** Click the ⋮ icon to make edits to or delete a specific Beneficiary or view payment history.



ACH Only - Part 1 of 2: Adding a Beneficiary

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

The screenshot shows the 'Beneficiaries' form with the following elements and callouts:

- 1:** 'New Beneficiary' button
- 2:** 'Display Name *' and 'Email Address' input fields
- 3:** 'Send email notifications for template payments' checkbox
- 4:** '+ Add account' link
- 5:** 'Payment Type' drop-down menu (set to 'ACH Only')
- 6:** 'Account Type *' drop-down menu (set to 'Select Account Type')
- 7:** 'Account Number *' input field
- 8:** 'Financial Institution (FI)' input field with a search icon and 'Refined Search' text
- 9:** 'ACH Routing Number *' input field
- 10:** 'Edit' and 'Remove' buttons (accessed via a three-dot menu icon)
- 11:** Confirmation button with a checkmark icon

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

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

ACH Only - Part 2 of 2: Beneficiary Account Detail

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

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

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

Other fields include "Wire Beneficiary Name *", "Templates (0)", and "Cancel".

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

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

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

The image shows two screenshots of a web application interface. The top screenshot, titled 'Beneficiaries', shows a 'New Beneficiary' button (callout 1) and a search bar for recipients. The bottom screenshot, titled 'Add Beneficiary', shows a form with the following fields and callouts: 'Display Name *' (2), 'Email Address' (2), a checkbox for 'Send email notifications for template payments' (3), a '+ Add account' link (4), a table with one account entry (Account: Account - New, Payment Type: ACH and Wire, Financial Institution (FI): N/A) and 'Edit' (5) and 'Remove' (10) buttons, a 'Payment Type' dropdown (5) set to 'ACH and Wire', a 'Beneficiary Type' dropdown (5) set to 'Domestic', an 'Account Type *' dropdown (6) set to 'Select Account Type', an 'Account Number *' field (7), a 'Financial Institution (FI)' field (8) with a search bar, and an 'ACH Routing Number *' field (9) with a search bar.

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

1. Click the **New Beneficiary** button.
2. Enter a display name and the Beneficiary's email address.
3. Check the box next to "Send email notifications for template payments" to alert them when a payment is sent.
4. (Optional) Click the "+Add Account" link to add a new account.
5. Select a payment type using the "Payment Type" drop-down.
6. Select the Beneficiary's account type using the "Account Type" drop-down.
7. Enter the Beneficiary's account number.
8. (Optional) Enter the financial institution (FI).
9. Enter Beneficiary's routing number.
10. Click the \vdots 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 screenshot shows a form titled "Beneficiary FI" with the following fields and callouts:

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

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

1. Enter the beneficiary FI's name.
2. Enter the FI ABA number.
3. Enter its street address and city.
4. Select the 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" dropdown menu.
- 4**: Points to the "Confirm" button (a dark square with a white checkmark).

Other fields include "Country" (a dropdown menu currently showing "United States"), "Wire Routing Number" (a text input field), "Address 2" (a text input field), "City" (a text input field), and "Postal Code" (a text input field). There are also "Cancel" (x) and "Confirm" (checkmark) buttons at the bottom right.

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

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 screenshot shows a form titled "Beneficiary Details" 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"), Address 1 *, and Address 2
- 4**: City * and State * (drop-down menu showing "Select State")
- 5**: ZIP *
- 6**: Save Beneficiary button

At the bottom of the form, there is a "Cancel" button and a "Save Beneficiary" button. Below the form, there is a section for "Templates (0)".

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 image shows two screenshots of a web interface. The top screenshot, titled 'Beneficiaries', shows a 'New Beneficiary' button (1) and a search bar for recipients. The bottom screenshot, titled 'Add Beneficiary', shows a form with the following elements: 'Display Name *' and 'Email Address' fields (2); a checkbox for 'Send email notifications for template payments' (3); a '+ Add account' link (4); a table with columns 'Account', 'Payment Type', 'Financial Institution (FI)', and 'Routing Number'; a 'Payment Type' dropdown menu (5) with 'Wire Only' selected; a 'Beneficiary Type' dropdown menu (6) with 'Domestic' selected; an 'Account Number *' field (7); a 'Financial Institution (FI)' field with a search icon and 'Refined Search' text (8); and 'Edit' and 'Remove' buttons (9) next to a vertical ellipsis icon.

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

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

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

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

Other fields visible in the form include:

- "Country *" dropdown menu (currently showing "United States").
- "Address 2" text input field.
- "City *" text input field.
- "Postal Code *" text input field.

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 callouts:

- 1**: Points to the "Name" text input field.
- 2**: Points to the "Address 1" text input field.
- 3**: Points to the "State" dropdown menu, which currently shows "Select State".
- 4**: Points to a dark square button with a white checkmark, located next to a "x" button.

Other visible fields include "Country" (a dropdown menu showing "United States"), "Wire Routing Number" (a text input field), "Address 2" (a text input field), and "City" (a text input field). "Postal Code" is also a text input field.

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

- 1**: Wire Beneficiary Name * (text input)
- 2**: Country (dropdown menu, currently showing "United States"), Address 1 * (text input), and Address 2 (text input)
- 3**: City * (text input) and State * (dropdown menu, currently showing "Select State")
- 4**: ZIP * (text input)
- 5**: Save Beneficiary button (dark grey button)

Other fields include ACH Beneficiary Name * and ACH ID (text inputs), and a Templates (0) dropdown menu. A Cancel button is also present.

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

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

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

The image shows two screenshots of a web interface. The top screenshot, titled 'Beneficiaries', shows a 'New Beneficiary' button (1) and a search bar for recipients. The bottom screenshot, titled 'Add Beneficiary', shows a form with the following fields and callouts: 'Display Name *' (2), 'Email Address' (2), a checkbox for 'Send email notifications for template payments' (3), a '+ Add account' link (4), a table with one row: 'Account - New', 'ACH and Wire' (5), 'International' (6), 'N/A' (7), and a three-dot menu (9) with 'Edit' and 'Remove' options. Below the table are 'Payment Type' (5) with 'Wire Only' selected, 'Beneficiary Type' (6) with 'International' selected, 'International Account Type' (7) with 'Account and SWIFT/BIC' selected, and 'Account Number *' (8). A search bar for 'Financial Institution (FI)' is also present.

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

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

Account and SWIFT/BIC

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

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

Account, IBAN and SWIFT/BIC

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

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

1. Enter the beneficiary FI's name.
2. Select the beneficiary's country from the drop-down.
3. Depending on your international account type selection, enter either the 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 callouts:

- 1**: A blue circle with the number 1 pointing to the "Name" input field.
- 2**: A blue circle with the number 2 pointing to the "Address 1" input field.
- 3**: A blue circle with the number 3 pointing to the "State" dropdown menu.
- 4**: A blue circle with the number 4 pointing to a dark square button with a white checkmark.

The form fields are:

- Name**: Input field.
- Country**: Dropdown menu with "United States" selected.
- Wire Routing Number**: Input field.
- Address 1**: Input field.
- Address 2**: Input field.
- City**: Input field.
- State**: Dropdown menu with "Select State" selected.
- Postal Code**: Input field.

At the bottom right, there are two buttons: a light gray "x" button and a dark gray button with a white checkmark.

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

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

Other fields include: ACH Beneficiary Name *, ACH ID, Address 2, State * (drop-down menu, currently showing "Select State"), and Templates (0). There are also Cancel and Save Beneficiary buttons at the bottom right.

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

Beneficiaries

Editing a Beneficiary

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

The screenshot displays the 'Beneficiaries' management interface. At the top, there is a 'New Beneficiary' button and a search bar labeled 'Search recipients'. Below this is a table with columns for 'Name', 'Email Address', 'Number of Accounts', and 'Actions'. A single entry, 'ACH Recipient', is listed with '1' account. A vertical ellipsis icon in the 'Actions' column is circled with a blue '1'. To the right of this icon is a menu with options: 'Edit', 'Delete', and 'Payment History'. Below the table is the 'Edit ACH Recipient' form. It includes fields for 'Display Name *' (pre-filled with 'ACH Recipient') and 'Email Address'. There is a checkbox for 'Send email notifications for template payments'. Below this is a table for 'Accounts (1)' with columns for 'Account', 'Payment Type', 'Financial Institution (FI)', and 'Routing Number'. One account is listed: 'Checking - *6789', 'ACH Only', and '062203984'. A vertical ellipsis icon in the 'Actions' column of this table is circled with a blue '2'. To the right of this icon is a menu with options: 'Edit' and 'Remove'. Below the accounts table is the 'Beneficiary Details' section, which is circled with a blue '3'. It contains several input fields: 'Wire Beneficiary Name', 'ACH Beneficiary Name *' (pre-filled with 'ACH Recipient'), 'ACH ID', 'Country' (pre-filled with 'United States'), 'Address 1', 'Address 2', 'City', 'State' (pre-filled with 'Select State'), and 'ZIP'.

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

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

Editing a Beneficiary's Templates

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

The screenshot shows a window titled "Templates (2)" with a table of templates. A blue box labeled "1" highlights the table. A blue circle labeled "2" points to the "Access" link for the first template. A blue circle labeled "3" points to the "Save Beneficiary" button.

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

Buttons: Cancel, Save Beneficiary

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 64.


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.

The screenshot shows the 'Beneficiaries' management page. At the top left is a 'New Beneficiary' button. To the right is a search bar labeled 'Search recipients'. Below this is a table with columns: 'Name', 'Email Address', 'Number of Accounts', and 'Actions'. The table contains one row for 'ACH Recipient' with '1' in the 'Number of Accounts' column. In the 'Actions' column, there is a vertical menu icon (three dots) with a blue circle '1' next to it. A callout box points to this icon, containing the options 'Edit', 'Delete', and 'Payment History'. Below the table, a 'Delete Beneficiary' dialog box is open, featuring a warning icon and the text 'Delete Beneficiary' and 'Are you sure you want to delete this beneficiary?'. It has two buttons: 'Cancel' and 'Delete Beneficiary', with a blue circle '2' next to the latter.

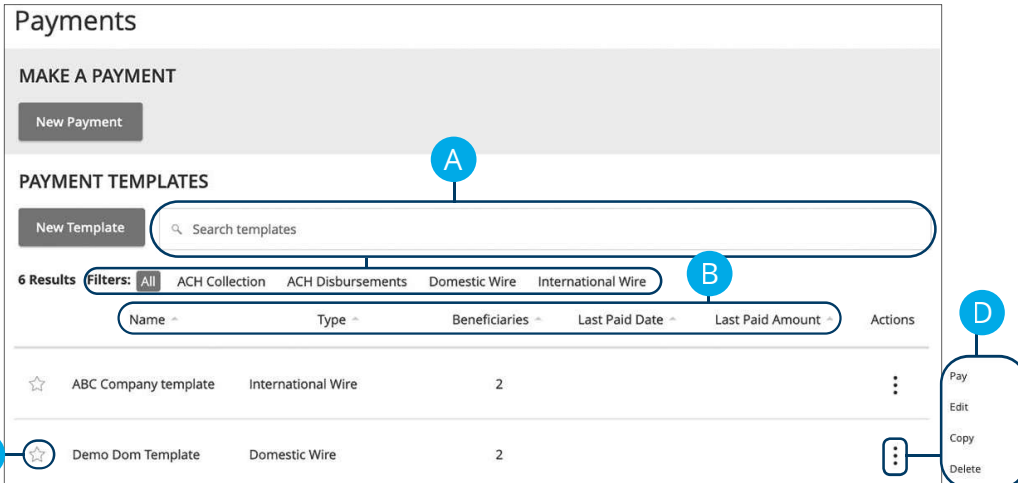
In the **Payments & Transfers** tab, click **Manage Beneficiaries**.

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

ACH & Wire Payments

Payment Template Overview

If you have frequent repeating payments such as payroll or wires, you can set up a template so each transaction is fast and simple. These templates automate your routine transactions by making a payment model with detailed directions established by an authorized user. It's a best practice to use a template for recurring payments.



The screenshot shows the 'Payments' interface. At the top, there's a 'MAKE A PAYMENT' section with a 'New Payment' button. Below that is the 'PAYMENT TEMPLATES' section, which includes a 'New Template' button and a search bar labeled 'Search templates'. Underneath the search bar, there are 6 results and a set of filters: 'All', 'ACH Collection', 'ACH Disbursements', 'Domestic Wire', and 'International Wire'. The table below has columns for 'Name', 'Type', 'Beneficiaries', 'Last Paid Date', 'Last Paid Amount', and 'Actions'. Two templates are visible: 'ABC Company template' (International Wire) and 'Demo Dom Template' (Domestic Wire). Callouts A, B, C, and D highlight specific features: A points to the search bar, B points to the filter buttons, C points to a star icon for favorites, and D points to the action menu (Pay, Edit, Copy, Delete).

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

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

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

ACH & Wire Payments

Creating a Template

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

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

ACH Disbursements

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

The screenshot shows two parts of the user interface. The top part is titled "Payments" and contains a "MAKE A PAYMENT" section with a "New Payment" button. Below that is a "PAYMENT TEMPLATES" section with a "New Template" button and a search bar labeled "Search templates". A blue circle with the number "1" points to the "New Template" button. The bottom part is titled "ACH Disbursements" and contains a "Template Properties" section. In this section, there are five callouts: "2" points to a "Change Type" link, "3" points to an "Import Amounts" link with a copyright symbol, "4" points to a "Template Name" input field, and "5" points to a "Template Access Rights" section showing "3 of 15 user roles selected".

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

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

The screenshot shows a payment form with the following elements:

- 6:** SEC Code dropdown menu.
- 7:** Company Entry Description text input field.
- 8:** From Company dropdown menu.
- 9:** Account search input field.
- 10:** "+ Add multiple beneficiaries" link.
- 11:** Search bar for beneficiaries.
- 12:** Expand/collapse icon for beneficiaries.
- 13:** Selected beneficiary row in the table.
- 14:** Amount input field.
- 15:** Expand/collapse icon for a specific beneficiary row.
- 16:** "Show Details" link.
- 17:** Addendum text input field.
- 18:** "+ Add another beneficiary" link.
- 19:** "Save" button.

6. Select an SEC code using the drop-down. For the SEC code, select either Individual (PPD) or Company (CCD).
7. If applicable Enter an ACH Company Entry description.
8. Select the From Company account, if required.
9. Select an account.
10. Click the "+ multiple Beneficiaries" link to add several Beneficiaries at once.
11. Use the search bar to locate a specific Beneficiary.
12. Click the \vdots icon to expand or collapse selected Beneficiaries.
13. Select a Beneficiary.
14. Enter an amount.
15. Click the \vdots icon to copy, remove or expand row on a specific Beneficiary.
16. Click the "Show Details" link to view Beneficiary information.
17. Enter an addendum.
18. You can add another Beneficiary by clicking the "+Add another Beneficiary" link.
19. Click the **Save** button.

ACH Collection

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

The screenshot shows the 'PAYMENT TEMPLATES' interface. At the top, there is a 'New Template' button (1) and a search bar for templates. Below this, the 'ACH Collection' form is displayed. The form has a 'Change Type' link (2) and an 'Import Amounts' link (3). The form is divided into sections: 'Template Properties' with 'Template Name' (4) and 'Template Access Rights' (5, showing '13 of 15 user roles selected'); 'Origination Details' with 'SEC Code' (6, a dropdown menu), 'Company Entry Description' (7, 'Max 10 characters'), and 'To Company' (8, 'Digital Services ACH *****3373'); and 'Account' (9, a search bar for 'Search by name or number').

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

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

The screenshot shows a web form titled "Beneficiaries (1)". At the top, there are filters for "All" and "Pre-N" (11), a search bar "Find beneficiaries in payment" (11), and an expand/collapse icon (12). Below this is a "+ Add multiple beneficiaries" link (10). The main table has two columns: "Beneficiary/Account" and "Amount". A row is selected, showing "ACH Recipient Checking" with account number "123456789" (13) and an amount of "\$ 0.00" (14). A checkmark indicates "This payment is valid." (14). To the right of the row is an action icon (15). Below the row is a "Notify Beneficiary" checkbox and a "Show Details" link (16). A large text area for "Addendum (optional)" is present (17). At the bottom of the table is a "+ Add another beneficiary" link (18). The footer shows a total of "\$0.00" for "1 payments (1 for \$0.00)", a "Cancel" button, and a "Save" button (19).

10. Click the "+ multiple Beneficiaries" link to add several Beneficiaries at once.
11. Use the search bar to locate a specific Beneficiary.
12. Click the \vdots icon to expand or collapse selected Beneficiaries.
13. Select a Beneficiary.
14. Enter an amount.
15. Click the \vdots icon to copy, remove or expand row on a specific Beneficiary.
16. Click the "Show Details" link to view Beneficiary information.
17. Enter an addendum.
18. You can add another Beneficiary by clicking the "+Add another Beneficiary" link.
19. Click the **Save** button.

Domestic Wire

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

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

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

This payment is incomplete

Wire Details

12 Beneficiary/Account: INT - ABC Checking 12345

13 Amount: \$ 0.00

14 [Menu icon]

15 Show Details

16 From Company: Search by name

17 Account: Demo Checking XXXXXX7718 \$2.95

18 OPTIONAL WIRE INFORMATION

19 Message to Beneficiary

20 Reference for Beneficiary

21 Description

22 + Add another wire

\$0.00
1 wires

Cancel Save

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

International Wire

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

The screenshot shows the 'PAYMENT TEMPLATES' interface. At the top, there is a 'New Template' button (1) and a search bar. Below this, the 'International Wire' template is selected, with a 'Change Type' link (2). The 'Template Properties' section includes a 'Template Name' field (3) and a 'Template Access Rights' section (4) showing '12 of 15 user roles selected'. The 'Origination Details' section includes three sections: 'From Company' (5) with a checkbox 'Use same company for all wires', 'Account' (7) with a checkbox 'Use same Account for all wires', and 'Currency' (9) with a checkbox 'Use same Currency for all wires'. Below these are search fields for 'From Company' (6), 'Account' (8), and 'Currency' (10).

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

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

The screenshot shows a web interface for managing wire payments. At the top, there's a header 'Wires (1)' with a search bar (12) containing 'Find beneficiaries in payment' and a menu icon (13). Below the header is a link '+ Add multiple beneficiaries' (11). A warning message 'This payment is incomplete' is displayed. The main section is titled 'Wire Details' and contains several fields: 'Beneficiary/Account' (14) with a dropdown menu showing 'INT - ABC' and 'SWIFT/BIC' with 'ACLSITM1 67890' below it; 'Currency' (15) with a search bar; 'Enter amount in' with a dropdown menu set to 'Currency'; and 'Amount' (16) with a text input field containing '\$' and '0.00'. There is also a 'Notify Beneficiary' checkbox and a 'Show Details' link (18). At the bottom, there are 'From Company' (19) and 'Account' (20) dropdown menus. The 'From Company' dropdown shows 'Digital Services Wire' and 'Digital Services Wire'. The 'Account' dropdown has a search bar 'Search by name or number'.

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

The screenshot shows a web form titled "OPTIONAL WIRE INFORMATION" with a close button (caret icon) in the top right. The form contains three text input fields: "Message to Beneficiary", "Reference for Beneficiary", and "Description". Below these fields is a dashed-line box containing a "+ Add another wire" link. At the bottom left, the text "\$0.00" and "1 wires" is displayed. At the bottom right, there are "Cancel" and "Save" buttons. Blue callout circles with numbers 21 through 26 point to the title, the three input fields, the "+ Add another wire" link, and the "Save" button, respectively.

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

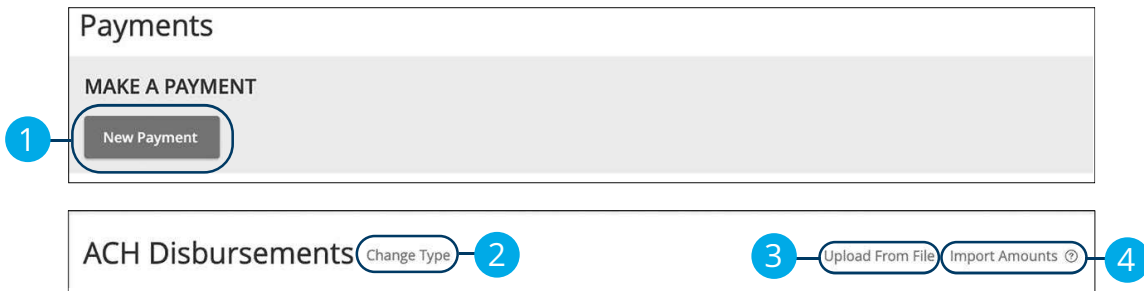
ACH & Wire Payments

Sending a Single Payment

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

ACH Disbursements

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



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

1. Select a payment type using the **New Payment** button and choose “ACH Disbursements.”
2. If you need to change your payment type, click the “Change Type” link.
3. If you would like to upload Beneficiaries and amounts from a file, click the “Upload From File” link. For more information about this option, go to page 86.
4. If you are adding more than one Beneficiary, you can upload a Comma Separated Values (CSV) document by clicking the “Import Amounts” link. This option only appears when more than one Beneficiary is selected.



Note: Effective Date: For an ACH or Wire transaction, select an Effective Date from the calendar feature. The system will not allow you to select a non-banking day as an Effective Date.

Process Date: For ACH and Wire transactions, the system will determine the Process Date that the bank will process the ACH or Wire based on the Effective Date.

The screenshot shows a form titled "Origination Details" with the following fields and actions:

- 5:** SEC Code (drop-down menu)
- 6:** Company Entry Description (text input, Max 10 characters)
- 7:** From Company (text input, Digital Services ACH *****3373)
- 8:** Account (text input, Search by name or number)
- 9:** Effective Date (calendar icon, 03/20/2024)
- 10:** Recurrence (text input, Set schedule)
- 11:** + Add multiple beneficiaries (button)
- 12:** Find beneficiaries in payment (search bar)
- 13:** Expand/collapse icon (vertical ellipsis)
- 14:** Search by name or account (text input)
- 15:** Amount (text input, \$ 0.00)
- 16:** Expand/collapse icon (vertical ellipsis)

The form also includes a "Beneficiaries (1)" section with filters (All, Pre-N) and a table with columns "Beneficiary/Account" and "Amount".

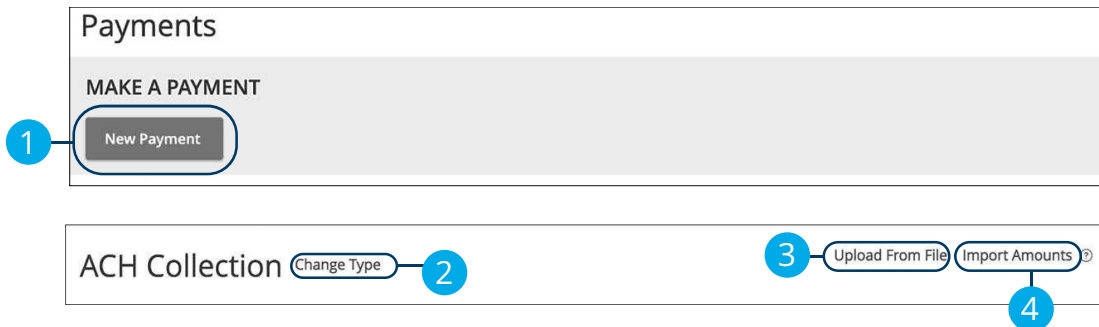
5. Select an SEC code using the drop-down. For the SEC code, select either Individual (PPD) or Company (CCD).
6. Enter the Company Entry Description.
7. Select the From Company account, if required.
8. Select an account.
9. Select the effective date using the calendar feature.
10. (Optional) Set up a recurrence.
11. Click the "+Add multiple Beneficiaries" link to add several Beneficiaries at once.
12. Use the search bar to locate a specific Beneficiary.
13. Click the \vdots icon to expand or collapse selected Beneficiaries.
14. Select a Beneficiary.
15. Enter an amount.
16. Click the \vdots icon to copy, remove, and expand row on a specific Beneficiary.

The screenshot shows a payment form interface. At the top left, there is a checkbox labeled "Notify Recipient" with a blue circle containing the number 17 next to it. To its right is a link labeled "Show Details" with a blue circle containing the number 18. Below these is a text input field labeled "Addendum" with a blue circle containing the number 19 to its left. Underneath the addendum field is a dashed-line box containing a link labeled "+ Add another recipient" with a blue circle containing the number 20 to its left. At the bottom of the form, there is a summary section showing "\$0.00" and "1 payments (1 for \$0.00)". To the right of this summary are three buttons: "Cancel", "Draft", and "Approve". The "Draft" and "Approve" buttons are highlighted with a blue circle containing the number 21.

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

ACH Collection

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



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

1. Select a payment type using the **New Payment** button and choose “ACH Collection.”
2. If you need to change your payment type, click the “Change Type” link.
3. If you would like to upload Beneficiaries and amounts from a file, click the “Upload From File” link. For more information about this option, go to page 86.
4. If you are adding more than one Beneficiary, you can upload a Comma Separated Values (CSV) document by clicking the “Import Amounts” link. This option only appears when more than one Beneficiary is selected.

The screenshot shows a form titled "Origination Details" with the following fields and controls:

- 5:** SEC Code (dropdown menu)
- 6:** Company Entry Description (text input, "Max 10 characters")
- 7:** To Company (text input, "Digital Services ACH", "*****3373")
- 8:** Account (text input, "Search by name or number")
- 9:** Effective Date (text input, "03/26/2024", with a calendar icon)
- 10:** Recurrence (text input, "Set schedule")
- 11:** "+ Add multiple beneficiaries" link
- 12:** Search bar for beneficiaries ("Find beneficiaries in collection")
- 13:** Expand/collapse icon (three vertical dots)

Below the form, there is a "Beneficiaries (1)" section with filters for "All" and "Pre-Notes".

5. Select an SEC code using the drop-down. For the SEC code, select either Individual (PPD) or Company (CCD).
6. Enter the Company Entry Description.
7. Select the To Subsidiary account, if required.
8. Select an account.
9. Select the effective date using the calendar feature.
10. (Optional) Set up a recurrence.
11. Click the "+Add multiple Beneficiaries" link to add several Beneficiaries at once.
12. Use the search bar to locate a specific Beneficiary.
13. Click the \vdots icon to expand or collapse selected Beneficiaries.

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

- 14**: ACH Recipient (Checking) and account number (123456789).
- 15**: Amount field showing \$ 0.00.
- 16**: Three-dot menu icon for beneficiary actions.
- 17**: Notify Beneficiary checkbox.
- 18**: Show Details link.
- 19**: Addendum (optional) text area.
- 20**: + Add another beneficiary link.
- 21**: Draft and Approve buttons.

Summary: \$0.00
1 collections (1 for \$0.00)

Buttons: Cancel, Draft, Approve

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

Domestic Wire

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

The screenshot shows the 'Payments' interface. At the top, there is a 'MAKE A PAYMENT' button with a 'New Payment' link circled in blue and labeled '1'. Below this is the 'Domestic Wire' form. The form has a 'Change Type' link labeled '2' and an 'Upload From File' link labeled '3'. The 'Origination Details' section includes:

- 'From Company' section with a checked box 'Use same company for all wires' (labeled '4') and a search box 'Search by name' (labeled '5').
- 'Account' section with a checked box 'Use same Account for all wires' (labeled '6') and a dropdown menu showing 'Demo Checking XXXXXX7718' with a '\$2.95' fee (labeled '7').
- 'Process Date' section with a checked box 'Use same Date for all wires' (labeled '8') and a date input field showing '03/27/2024' with a calendar icon (labeled '9').
- 'Recurrence' section with a 'Set schedule' link labeled '10'.

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

1. Select a payment type using the **New Payment** button and choose "Domestic Wire."
2. (Optional) If you need to change your payment type, click the "Change Type" link.
3. (Optional) If you would like to upload recipients and amounts from a file, click the "Upload From File" link. For more information about this option, go to page 86.
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 wire transfer 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 this is a button "+ Add multiple beneficiaries" (11). A warning message "This payment is incomplete" (16) is displayed. The "Wire Details" section contains several fields: "Beneficiary/Account" (14) with a dropdown menu showing "Demo Ben Domestic Wire Checking" and "123456789"; "Amount" (15) with a text input field showing "0.00"; "Notify Beneficiary" (17) with a checkbox; "Show Details" (18) with a button; "From Company" (19) with a search input field labeled "Search by name"; "Account" (20) with a dropdown menu showing "Demo Checking" and "XXXXXXXX7718" and a value of "\$2.95"; and "Process Date" (21) with a date input field. A vertical ellipsis icon (16) is also present on the right side of the wire details section.

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

The image shows a screenshot of a web application interface for adding optional wire information. The form is titled "OPTIONAL WIRE INFORMATION" and contains several input fields and buttons. The fields are: "Message to Beneficiary", "Reference for Beneficiary", and "Description". Below these fields is a dashed box containing a "+ Add another wire" link. At the bottom of the form, there is a summary section showing "\$0.00" and "1 wires", along with "Cancel", "Draft", and "Approve" buttons. Numbered callouts (22-27) point to the title, the three input fields, the "+ Add another wire" link, and the "Draft" and "Approve" buttons respectively.

22. Click the "Optional Wire Information" link to add more information.
23. (Optional) Enter a Message to Beneficiary.
24. (Optional) Enter a Reference for Beneficiary.
25. (Optional) Enter a Description.
26. (Optional) Click the "+Add another wire" link to add an additional wire.
27. Click the **Draft** or **Approve** button when you are finished.

International Wire

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

The screenshot shows the 'MAKE A PAYMENT' interface. At the top, there is a 'New Payment' button (1). Below it, the 'International Wire' form is displayed. The form has a 'Change Type' link (2) and an 'Upload From File' link (3). The 'Origination Details' section includes:

- 'From Company' with a checkbox 'Use same company for all wires' (4) and a dropdown menu showing 'Digital Services Wire' (5).
- 'Account' with a checkbox 'Use same Account for all wire' (6) and a search box 'Search by name or number' (7).
- 'Currency' with a checkbox 'Use same Currency for all wires' (8) and a search box 'Search...' (9).
- 'Process Date' with a checkbox 'Use same Date for all wires' (10) and a date field '03/27/2024' with a calendar icon (11).
- 'Recurrence' with a 'Set schedule' button (12).

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

1. Select a payment type using the **New Payment** button and choose "International Wire."
2. (Optional) If you need to change your payment type, click the "Change Type" link.
3. (Optional) If you would like to upload recipients and amounts from a file, click the "Upload From File" link. For more information about this option, go to page 86.
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 displays a wire payment interface. At the top, there is a search bar labeled 'Find beneficiaries in payment' (14) and a '+ Add multiple beneficiaries' link (13). Below this, a notification states 'This payment is incomplete'. The 'Wire Details' section includes a dropdown for 'Beneficiary/Account' (16) with the selected option 'Demo Ben International Wire' and SWIFT/BIC 'BSUIFRPP 987654321'. A 'Currency' search field (17) and an 'Enter amount in' dropdown (18) are also present. A 'Notify Beneficiary' checkbox (20) and a 'Show Details' link (21) are located below. The 'From Company' dropdown (22) shows 'Digital Services Wire'. An 'Account' search field (23) and a 'Process Date' field (24) are at the bottom. A vertical menu icon (15) is on the right side of the wire details section.

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

The screenshot shows a web interface for adding optional wire information. At the top, a link labeled 'OPTIONAL WIRE INFORMATION' is circled in blue with the number 25. Below it are three text input fields: 'Message to Beneficiary' (circled with 26), 'Reference for Beneficiary' (circled with 27), and 'Description' (circled with 28). Below these fields is a dashed-line box containing a link '+ Add another wire' (circled with 29). At the bottom right, there are three buttons: 'Cancel', 'Draft', and 'Approve'. The 'Draft' and 'Approve' buttons are circled in blue with the number 30. In the bottom left corner, the text '\$0.00' and '1 wires' is displayed.

25. Click the “Optional Wire Information” link to add more information.
26. (Optional) Enter a Message to Beneficiary.
27. (Optional) Enter a Reference for Beneficiary.
28. (Optional) Enter a Description.
29. (Optional) Click the “+Add another wire” link to add an additional wire.
30. Click the **Draft** or **Approve** button when you are finished.

ACH & Wire Payments

Upload From File

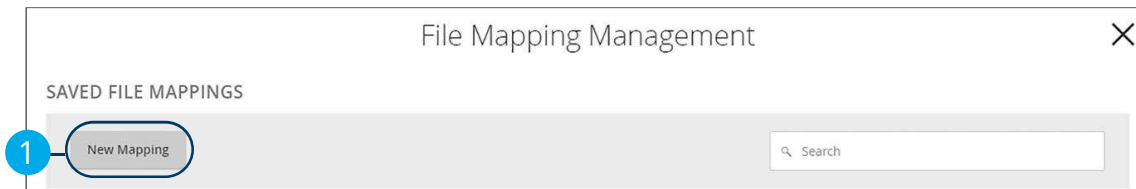
You can import a list of Beneficiaries and amounts from a 5-column Comma Separated Values (CSV) file to add Beneficiaries and amounts to a new ACH Disbursement or ACH Collection. This allows you to import Beneficiaries and amounts swiftly and efficiently.



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

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

Creating a New File Map - Delimited Files



Click the "Upload From File" link.

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

Upload Wizard

1
2
3

File Set-up
File Mapping
Review

How is your data separated?

Delimited

What separates your data?

Comma

Tab

Colon

Semi-Colon

Other

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

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

What columns correspond to the system values?

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

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

Upload Wizard

File Set-up File Mapping Review

Review Selected File Mappings

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

7. Would you like to save these file mapping instructions?
 No
 Yes

8. Mapping Instruction Name

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

File Mapping Saved

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

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

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

Creating a New File Map - Fixed Width

File Mapping Management ✕

SAVED FILE MAPPINGS

New Mapping
Search

Upload Wizard ✕

2
3

File Set-up File Mapping Review

How is your data separated?

Delimited

 Fixed Width

Adjust the column breaks:

CREATE column breaks by clicking on a desired position.
DELETE column breaks by clicking on a desired line.

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

name	rt n	account	t y p e	a m o u n t
J o h n S m i t h	9 9 9 9 9 9 9 9 9 9	1 2 3 4 5 6 7 8	1	0 0 0 0 1 . 2 3
J a n e S m i t h	9 9 9 9 9 9 9 9 9 9	2 3 4 5 6 7 8 9	2	0 0 0 1 0 . 2 3
J o h n D o e	8 8 8 8 8 8 8 8 8 8	9 8 7 6 5 4	1	0 0 0 0 2 . 3 4
J a n e D o e	8 8 8 8 8 8 8 8 8 8	8 7 6 5 4 3	1	0 0 0 1 0 1 . 2 3

First row contains column headers

Cancel
Continue

Click the “Upload From File” link.

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

Upload Wizard

File Set-up | **File Mapping** | Review

What columns correspond to the system values?

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

Back Cancel **Continue**

Upload Wizard

File Set-up | **File Mapping** | Review

Review Selected File Mappings

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

Insert a decimal into the Recipient: Amount value? (e.g. 2589 becomes 25.89)

Yes

No

Would you like to save these file mapping instructions?

No

Yes

Mapping Instruction Name

Sample Map

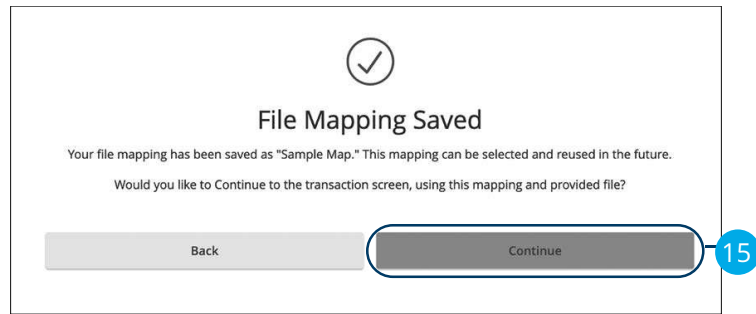
Do you want this File Mapping to be Private or Shared?

Private

Shared

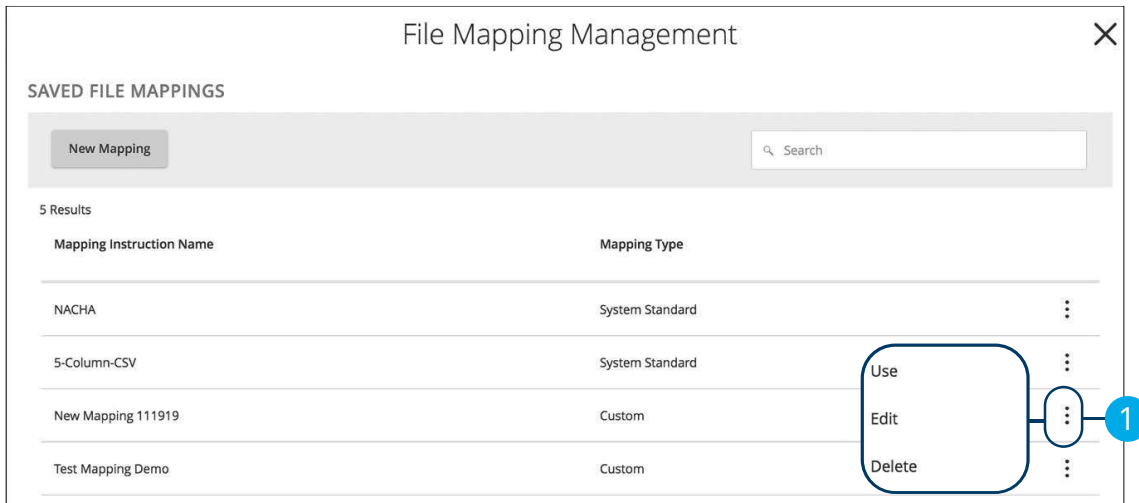
Back Cancel **Finish**

8. Map the imported data.
9. Click the **Continue** button.
10. Decide if a decimal needs to be inserted into the amount value.
11. Decide if you would like to save these mapping instructions.
12. (Optional) If you are saving the file map, enter a mapping instruction name.
13. (Optional) If you are saving the file map, decide if the file map should be private or shared.
14. Click the **Finish** button.



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


Using an Existing File Map



The screenshot shows the 'File Mapping Management' interface. At the top, there is a 'New Mapping' button and a search bar. Below this, it indicates '5 Results'. The main content is a table with two columns: 'Mapping Instruction Name' and 'Mapping Type'. The table lists four mappings: 'NACHA' (System Standard), '5-Column-CSV' (System Standard), 'New Mapping 111919' (Custom), and 'Test Mapping Demo' (Custom). For the '5-Column-CSV' row, a callout box is shown with three options: 'Use', 'Edit', and 'Delete'. A blue circle with the number '1' is positioned next to the 'Use' option, indicating the first step in the process.

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

Click the “Upload From File” link.

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

Editing an Existing File Map

The screenshot shows the 'File Mapping Management' window with a 'SAVED FILE MAPPINGS' section. It includes a 'New Mapping' button and a search bar. Below, a table lists five mappings. A callout box labeled '1' points to the 'Edit' option in the dropdown menu for the 'New Mapping 111919' entry.

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

The screenshot shows the 'File Mapping Management' window in 'FILE MAPPING EDITING' mode. It features a 'Mapping Instruction Name' field with 'New Mapping 111919' entered. Below is a table for mapping columns to system fields. A callout box labeled '2' points to the 'Column_1' header in the table.

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

Click the "Upload From File" link.

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

Deleting an Existing File Map

The screenshot shows the 'File Mapping Management' interface. At the top, there is a 'New Mapping' button and a search bar. Below, a table lists 5 results:

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

A callout box labeled '1' highlights the 'Delete' option in the dropdown menu for the 'New Mapping 111919' row.

Below the table is a 'Delete Mapping' dialog box with a warning icon and the text: 'Are you sure you want to delete the "New Mapping 111919" mapping? This action cannot be undone.' It contains two buttons: 'Cancel' and 'Delete Mapping'. A callout box labeled '2' highlights the 'Delete Mapping' button.

Click the "Upload From File" link.

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

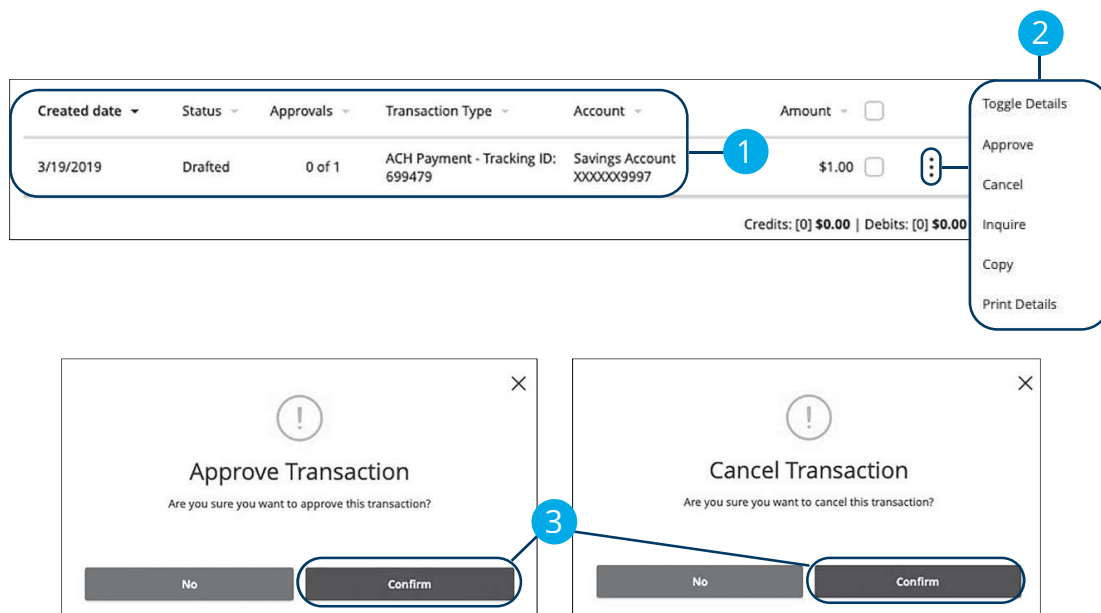
ACH & Wire Payments

Viewing, Approving or Canceling a Transaction

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

Single Transaction

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

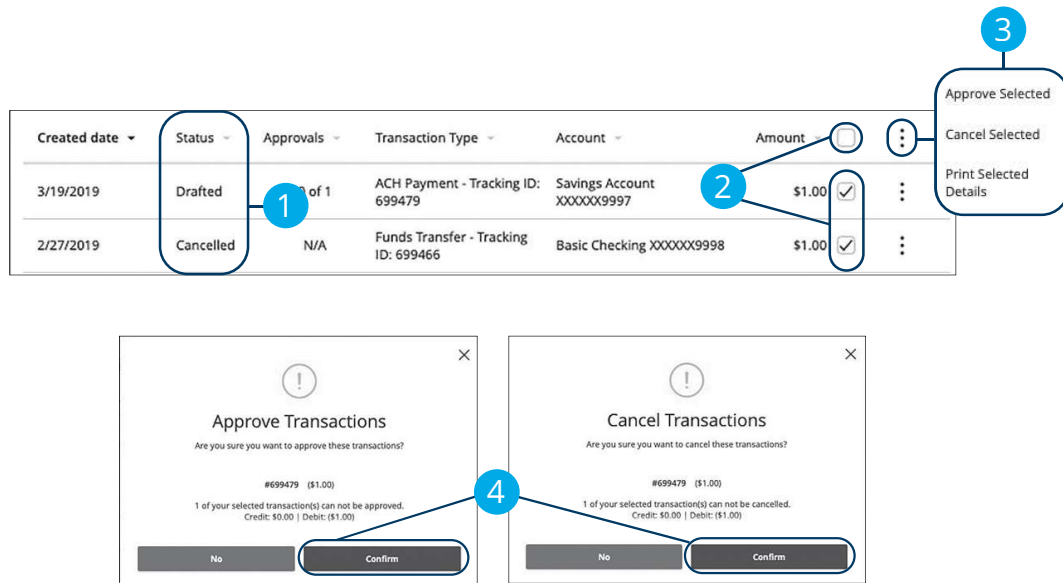


Click the **Activity & Approval** tab.

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

Multiple Transactions

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



Click the **Activity & Approval** tab.

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



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

ACH & Wire Payments

Editing or Using a Template

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

The screenshot illustrates the process of editing a payment template. It is divided into two main sections:

- Table View (Top):** A table with columns: Name, Type, Recipients, Last Paid Date, Last Paid Amount, and Actions. A row is shown with Name: Test, Type: ACH Payment (PPD), Recipients: 1, and a vertical ellipsis icon in the Actions column. A callout box labeled '1' points to this ellipsis icon.
- Edit Form (Bottom):** A form titled 'Template Properties' with the following sections:
 - 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 XXXXXX9997, \$8.73).
 - Recipient/Account:** A table with columns Recipient/Account and Amount. One entry is shown: ACH ONLY (2acnts) Checking, 123456789, \$50.00.
 A callout box labeled '2' points to the 'SEC Code' field. At the bottom right of the form, there are 'Cancel' and 'Save' buttons. A callout box labeled '3' points to the 'Save' button.

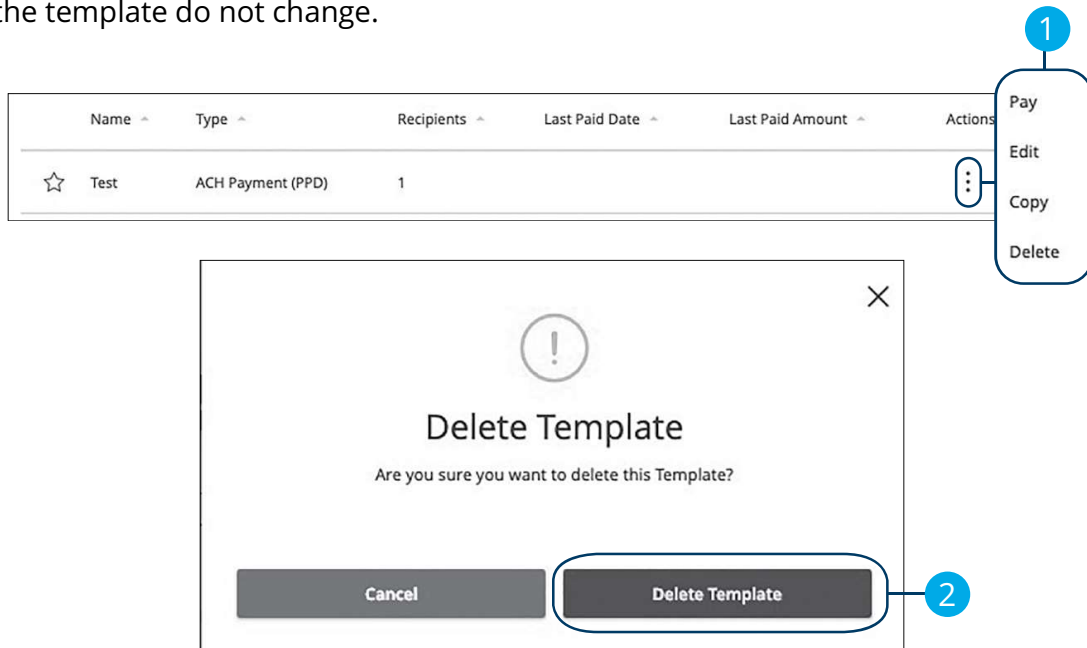
In the **Payments & Transfers** tab, click **ACH & Wire Payments**.

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.



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

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

ACH & Wire Payments

ACH NACHA Upload

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

processing.

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

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

ACH NACHA Upload Errors

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

PASS-THRU UPLOAD LOG				Create Alert
Status	Amount	Filename	Memo	
Failed	\$4,150.58	Sample NACHA ACH File.txt		Error Details

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

ACH NACHA Upload Details

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

The screenshot shows a 'Transaction List' on the left and a 'TRANSACTION DETAILS' panel on the right. The 'TRANSACTION DETAILS' panel includes sections for 'PAYMENT DETAILS' and 'PASS THRU ITEMS'. The 'PASS THRU ITEMS' section contains a table with columns: Description, Credits, Credit Amount, Debits, and Debit Amount. Below this is a 'TRANSACTION PROCESS' diagram showing a flow from 'Company' to 'Financial Institution' with steps: Drafted, Approvals, Authorized, and Processed.

ACH Pass-Thru - Tracking ID: 8507238

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

Description	Effective Date	Company Name	Company ID	ACH Class Code	
TESTACH	3/22/2024	Digital Services	1450283373	PPD	
Routing Number	Account Number	Name	ACH ID	Credit/Debit	Amount
091310521			1234	Credit	\$1.00
091300023			6543	Credit	\$1.00
091310521			9514	Credit	\$1.00
291370918			6666	Credit	\$1.00
291378871			8888	Credit	\$1.00
091310521			9876	Credit	\$1.00
291370918			6543	Credit	\$1.00
091310521		Bell Bank	1000069999	Debit	\$7.00

Click the **Activity & Approvals** tab.

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

Stop Payment

Stop Payment Request

If you're ever worried about a pending written check, you can initiate a stop payment request to prevent that check from being processed. Once approved, the stop payment remains in effect for a specific amount of time. If you need the current fee information, please call us during our business hours at 866-442-2472.

Stop Payment

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

1. Select an account
2.
3. \$0.00
4.
5.
6.
7.

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

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



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

Stop Payment

Stop Payment Activity

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

STOP PAYMENT ACTIVITY

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

- Check here to report on ALL accounts
 XXXXX2312 - Americas Best Checking
- Start Date End Date
- Beginning Check Number Ending Check Number
-

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

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

Reports

Reports Overview

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

The screenshot shows the 'Reports' section under 'Information Reports'. It features a search bar (A), filter buttons for 'All', 'Private', and 'Shared' (B), a '+ New Report' button (C), and a table of reports. The table has columns for 'Name', 'Last Run', 'Download', and 'Type' (D, F). A report named 'Test Report' is shown with a 'Never Run' status and a 'Company Entitlements Report' type. A star icon (E) is next to the report name. A vertical menu (G) is open for the 'Test Report', showing options: 'View History', 'Run Now', 'Edit', 'Copy', and 'Delete'.

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

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

Company User Activity Report

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

The screenshot shows the 'New Company User Activity Report' form. At the top, it says 'This report will generate the following file formats: PDF' and 'Change report type'. The form contains several sections:

- 1:** 'Do you want this report to be private or shared?' with radio buttons for 'Private' and 'Shared' (selected).
- 2:** 'What do you want to name the report?' with a text input field.
- 3:** 'Which user(s) do you want to include?' with a checkbox for 'All Users (14)' and a link 'Select specific user(s)'. The 'All Users (14)' checkbox is selected.
- 4:** 'What dates do you want to include?' with a date range selector.
- 5:** 'How often do you want this report to run?' with radio buttons for 'On Demand' (selected), 'Every Business Day', 'Every Calendar Day', 'Weekly', and 'Monthly'.
- 6:** 'What transaction types do you want to include?' with a 'Select All | Clear All' link and checkboxes for 'Stop Payment', 'EFTPS', 'Wires - International', 'ACH Payments', 'Funds Transfer', 'Wires - Domestic', and 'ACH Collection'. All checkboxes are currently unchecked.
- 7:** At the bottom right, there are three buttons: 'Cancel', 'Create and Run', and 'Create'.

In the **Statements & Reports** tab, click the **Reports** tab, then the “+New Report” link and select **Company User Activity Report**.

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

Transaction Report

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

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

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

In the **Statements & Reports** tab, click the **Reports** tab, then the "+New Report" link and select **Transaction Report**.

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

Company Entitlements Report

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

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

1. A radio button group for "Do you want this report to be private or shared?" with options "Private" and "Shared" (selected).
2. A text input field for "What do you want to name the report?".
3. A radio button group for "How often do you want this report to run?" with options "On Demand" (selected), "Every Business Day", "Every Calendar Day", "Weekly", and "Monthly".
4. A button group at the bottom right containing "Cancel", "Create and Run", and "Create".

In the **Statements & Reports** tab, click the **Reports** tab, then the "+New Report" link and select **Company Entitlements Report**.

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

ACH Activity Report

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

The screenshot shows the 'New ACH Activity Report' form. At the top, it says 'This report will generate the following file formats: PDF, CSV' and 'Change report type'. The form contains several sections:

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

In the **Statements & Reports** tab, click the **Reports** tab, then the “+New Report” link and select **ACH Activity Report**.

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

ACH Activity Report Previous Day(s)

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

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

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

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

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

Balance and Activity Statement-Previous Day(s)

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

New Balance and Activity Statement - Previous Day(s)
This report will generate the following file formats: PDF, CSV, BAI [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.

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

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

Cash Position Report Previous Day(s)

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

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

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

2 What do you want to name the report?

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

4 What dates do you want to include?

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

6

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

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

Wire Online Origination Report

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

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

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

2 What do you want to name the report?

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

4 What dates do you want to include?

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

6 What transaction types do you want to include?
[Select All](#) | [Clear All](#)
 Wires - Domestic Wires - International

7

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

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

Reports

Editing a Report

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

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

The dialog box for editing the report is shown below. It contains the following sections:

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

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

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

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

Reports


Deleting a Report

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

The first screenshot shows the 'Reports' interface. It includes a search bar, filters for 'All', 'Private', and 'Shared', and a '+ New Report' button. Below is a table with columns for 'Name', 'Last Run', 'Download', 'Type', and 'Actions'. A report entry 'BAI Detailed Report' is shown with a last run date of '11/9/2018'. A context menu is open over the report, listing 'View History', 'Run Now', 'Edit', 'Copy', and 'Delete'. A blue circle with the number '1' highlights the 'Delete' option.

The second screenshot shows a 'Delete Plan' dialog box. It features a warning icon and the text 'Delete Plan' and 'Are you sure you want to delete this plan?'. At the bottom, there are two buttons: 'Cancel' and 'Delete Plan'. A blue circle with the number '2' highlights the 'Delete Plan' button.

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

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

ACH & Wire Reports

Wire Activity

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

WIRE TRANSFER DETAIL REPORT

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

1 Account
Search by name or number

2 Start Date * End Date *
[Calendar icon] [Calendar icon]

Reset View Report 3

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

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

Funds Transfers

Funds Transfer

You can use the Funds Transfer feature to transfer money between your HealthcareBank accounts. These transactions are processed immediately, so your money is always where you need it to be.

Individual Transfers

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

The screenshot shows the 'Funds Transfer' interface with the 'Individual Transfers' tab selected. The form contains three main sections, each with a numbered callout:

- 1** **From Account**: A dropdown menu for selecting the source account.
- To Account**: A dropdown menu for selecting the destination account.
- 2** **Amount**: A text input field with a '0.00' value and a right-side arrow.
- 3** **Frequency**: A dropdown menu with '1st of the month' selected.

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, an information message about processing on holidays, a 'Repeat Duration' section with radio buttons for 'Forever (Until I cancel)' and 'Until date (Set an end date)', a 'Memo (optional)' text area, and two buttons at the bottom: 'Draft' and 'Approve'. Blue callout boxes with numbers 4a, 4b, 5, and 6 point to the start date field, the repeat duration options, the memo field, and the buttons respectively.

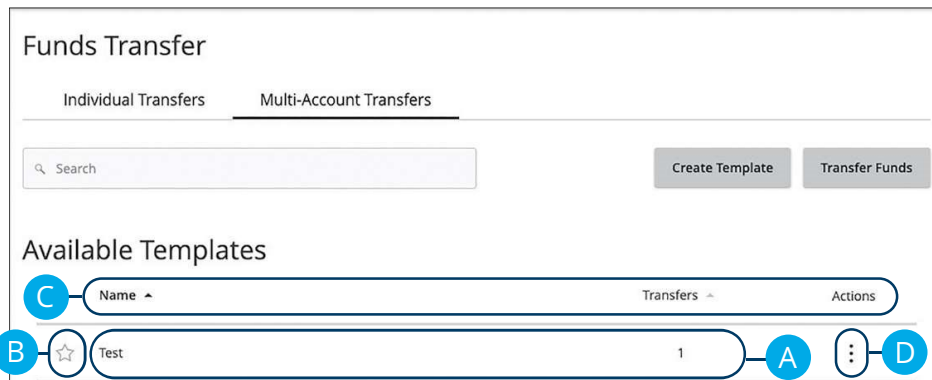
4. If you would like to set up a recurring transfer, follow the steps below:
 - a. Enter a start date for this transaction using the calendar features.
 - b. Decide if the transfer will repeat forever or have an end date.
5. Enter a memo.
6. Click the **Draft** or **Approve** button when you are finished.



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

Multi-Account Transfers Overview

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



In the **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 HealthcareBank. You can also create a template if you are sending the transfers more than once. If you do not need to create a template, you can send a one-time multi-transfer instead.

The image displays two screenshots of the 'Funds Transfer' interface. The top screenshot shows the 'Multi-Account Transfers' tab selected, with a search bar and a 'Create Template' button circled in blue and labeled '1'. Below this is a table titled 'Available Templates' with columns for Name, Transfers, and Actions. The bottom screenshot shows the 'Template Properties' section with four numbered callouts: '2' for the 'Template Name' field, '3' for the 'Template Access Rights' link, and '4' for the 'Memo' field. A 'Push Memo to All' button is also visible.

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

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

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 shows a warning 'This payment is incomplete' and search fields for both 'From Account' (8) and 'To Account' (9), with an amount of '\$0.00' (9). Below the search fields is a 'Memo' text area (10). The table has two more rows, each with search fields and an amount of '\$0.00'. At the bottom of the table is a link '+ Add another transfer' (11). The bottom of the interface shows a total of '\$0.00' for '3 transfers', a 'Cancel' button, and a 'Save' button (12). 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 **Save** button when you are finished.

Multi-Account Transfers- Single Transfer

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

The image displays two screenshots of the 'Funds Transfer' interface. The top screenshot shows the 'Multi-Account Transfers' tab selected. A search bar is present, along with 'Create Template' and 'Transfer Funds' buttons. A blue circle with the number '1' highlights the 'Transfer Funds' button. Below this is a table titled 'Available Templates' with columns for Name, Transfers, and Actions. A row shows a template named 'Test' with 1 transfer and a menu icon. The bottom screenshot shows the 'Origination Details' section. A blue circle with the number '2' highlights the 'Transfer Date' field, which includes a calendar icon. A blue circle with the number '3' highlights the 'Same Date' checkbox, which is checked. A blue circle with the number '4' highlights the 'Push Memo to All' button. The 'Recurrence' field is set to 'None'.

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

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

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 has search bars for both 'From Account' (8) and 'To Account', and an amount field set to '\$0.00' (9). A 'Memo' field (10) is located below the first row. A '+Add another transfer' link (11) is at the bottom of the table. On the right side, there are buttons for 'Expand All' (6), 'Collapse All', and a menu with 'Copy', 'Remove', and 'Expand Row' options (7). At the bottom, there are 'Cancel', 'Draft', and 'Approve' buttons (12). A summary bar at the bottom left shows '\$0.00' and '3 transfers'.

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

Transfers

Editing a Multi-Account Transfer Template

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

The screenshot shows the 'Funds Transfer' interface with the 'Multi-Account Transfers' tab selected. A search bar and 'Create Template' and 'Transfer Funds' buttons are visible. Below, the 'Available Templates' section shows a table with one template named 'Test'. A blue circle '1' highlights the actions menu icon (three vertical dots) next to the 'Test' template. A callout box shows the menu options: 'Transfer Funds', 'Edit', 'Copy', and 'Delete'. Below this, the 'Template Properties' dialog box is open. A blue circle '2' highlights the 'Memo' input field. The dialog shows the template name 'Test', access rights for 4 of 4 user roles, and a table of transfers. The table has columns for 'From Account', 'To Account', and 'Amount'. One transfer is listed: From Account 'Advantage Plus XXXXXX6746' with a balance of \$689.80, To Account '--Advantage Plus-- XXXXXX3959' with a balance of \$5.00, and an Amount of \$1.00. A blue circle '3' highlights the 'Save' button at the bottom right of the dialog. The dialog also shows a total of \$1.00 for 1 transfer and 'Cancel' and 'Save' buttons.

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

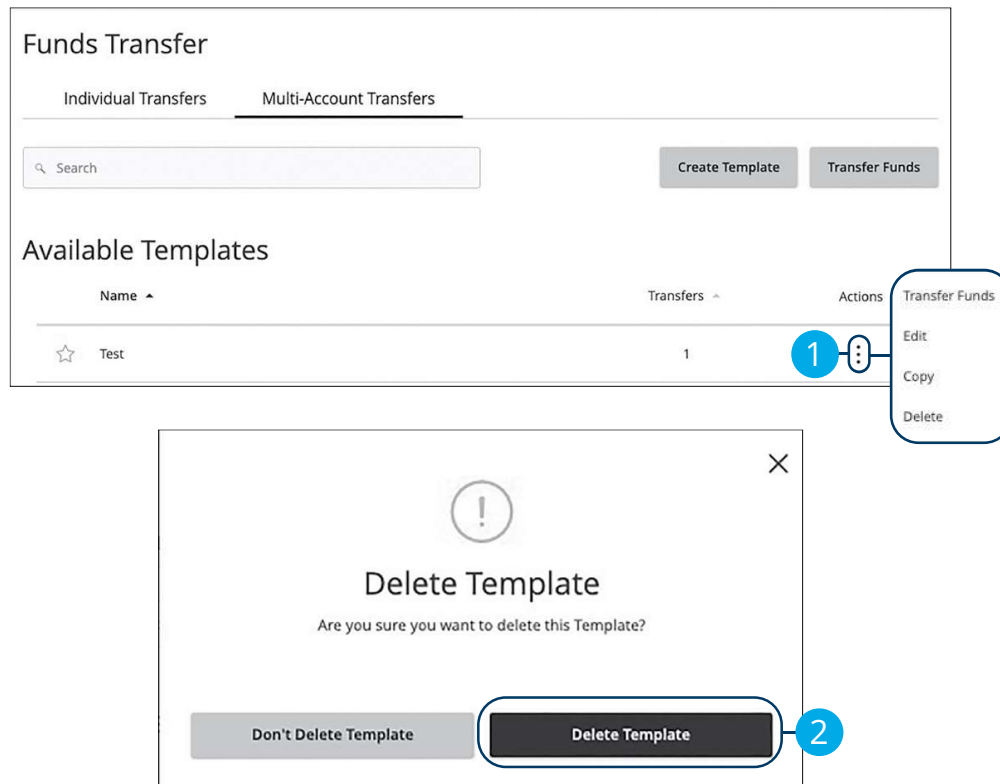
1. Click the **⋮** icon and select "Edit" from the drop-down.
2. Make the necessary edits.
3. Click the **Save** button when you are finished making changes.

Administration (Advanced): Editing a Multi-Account Transfer Template

Transfers

Deleting a Multi-Account Transfer Template

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



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

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

Positive Pay

Introduction

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

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

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



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

Positive Pay

Managing Exceptions

Positive Pay Launch Advanced Options

Exceptions Add Check Submit Issued Check File

Accounts Search PosPay Exceptions

1 All Accounts

2 Status Decision Needed

No Exceptions

Click the **Positive Pay** tab.

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



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

Decision Needed

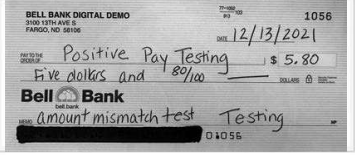

\$2.55 Payee Name Mismatch
Check #1140 Issued Payee: Testing
 Pay Found Payee: Usjin

\$5.80 Amount Mismatch
Check #1141 Return Issued Payee:
Found Payee: mi5iif...

\$3.75 Paid Not Issued
Check #1142

\$5.80 Amount Mismatch

Issued Payee: Found Payee: mi5iif/W:A ifi^ Tesii
Account Name: SamTeller 0821 Check #1141
Paid Date: 12/13/2021

Pay Return Clear

Duplicate

\$1.00 Unauthorized ACH Transaction

Account Name: SamTeller 0821 Account Number: 100510821
Paid Date: 12/7/2021 SEC Code: PPD
Description: COMMERCIAL TREAS Payroll PPD Transaction Type: Credit
9777777777
Company ID: 9777777777

Pay Return Clear

+ Add ACH Rule

Total Exceptions (2) \$2.00 Total Decided (0) \$0.00 Submit Decisions

\$1.00 Unauthorized ACH Transaction

Account Name: SamTeller 0821 Account Number: 100510821
Paid Date: 12/7/2021 SEC Code: PPD
Description: COMMERCIAL TREAS Payroll PPD Transaction Type: Debit
9777777777
Company ID: 9777777777

Pay Return Clear

Unauthorized

Total Exceptions (2) \$2.00 Total Decided (1) \$1.00 Submit Decisions

Add ACH Rule

SEC Code
 PPD
 All SEC Codes

Transaction type
 Debit only
 Credit only
 Both Credit and Debit

Company ID
9777777777

Max amount
\$ 1.00

Total Exceptions (3) \$12.10 Total Decided (0) \$0.00 Submit Decisions

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

Viewing Positive Pay Decisions

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

Positive Pay

Launch Advanced Options

Exceptions
Add Check
Submit Issued Check File

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

Accounts

All Accounts

Status

Decided

\$5.00
Paid Not Issued

Check #1224
⊙ Pay

Search PosPay Exceptions

\$5.00 Paid Not Issued

Check #1224

Paid Date: 7/17/2023

⚠ Unable to load check images at this time.

Pay
Return

Total Exceptions (1) \$5.00
Total Decided (1) \$5.00
Submit Decisions

Click the **Positive Pay** tab.

1. Use the drop-down menu to select an account.
2. Use the drop-down menu to select "Decided."
3. Select an exception to see more details.

Positive Pay

Add a Check

The top screenshot shows the 'Positive Pay' interface with the 'Add Check' tab selected. The form includes the following fields and elements:

- 1**: 'Add Check' tab
- 2**: 'Amount' field with a dollar sign and '0.00' value
- 3**: 'Account' dropdown menu
- 4**: 'Issue Date' field with '08/17/2021' and a calendar icon
- 5**: 'Add Check' button

The bottom screenshot shows the confirmation screen with the following details:

6: 'Add Check' tab

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

Exceptions Add Check

Amount * \$0.00 Payee Account * Select Account

Issue Date * Check Number * Auto Increment

Select Date [Calendar Icon]

Checks Added

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

Click the **Positive Pay** tab.

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

Positive Pay

Submit Issued Check File

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

Positive Pay Launch Advanced Options

Exceptions Add Check **Submit Issued Check File** 1

File Mapping Type 2

Choose File 3

Process File 4

Click the **Positive Pay** tab.

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

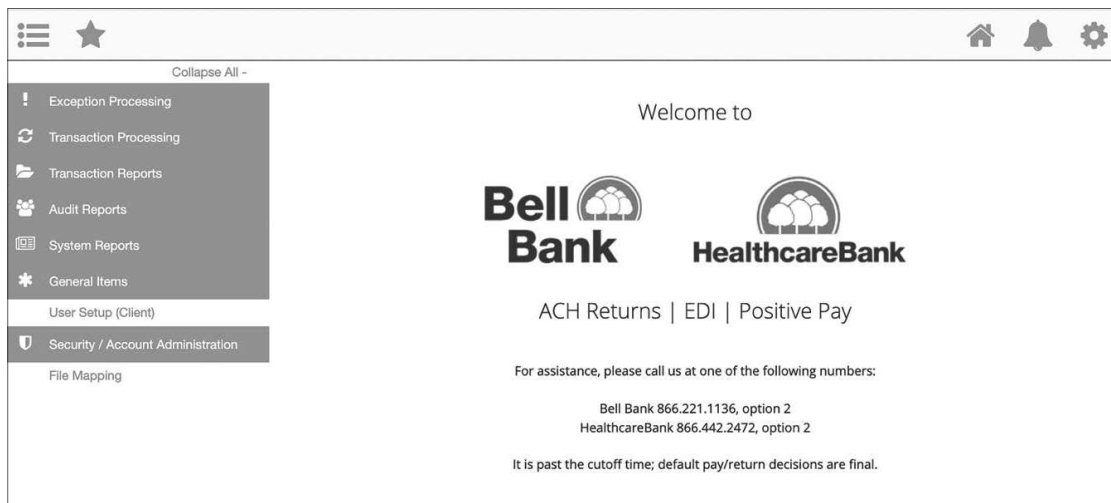
Advanced Positive Pay

Introduction

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

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

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



Advanced Positive Pay

Quick Exception Processing

While processing your items, the Positive Pay system sends you a notification (by email or optional SMS/text message) if there are any exceptions to review. Exceptions represent two types of items: items that do not match checks issued by you (Check Positive Pay) or ACH items that do not match existing ACH Authorization Rules (ACH Positive Pay). Exception items are available for review by 8 AM CST.

The Exception Type can include:

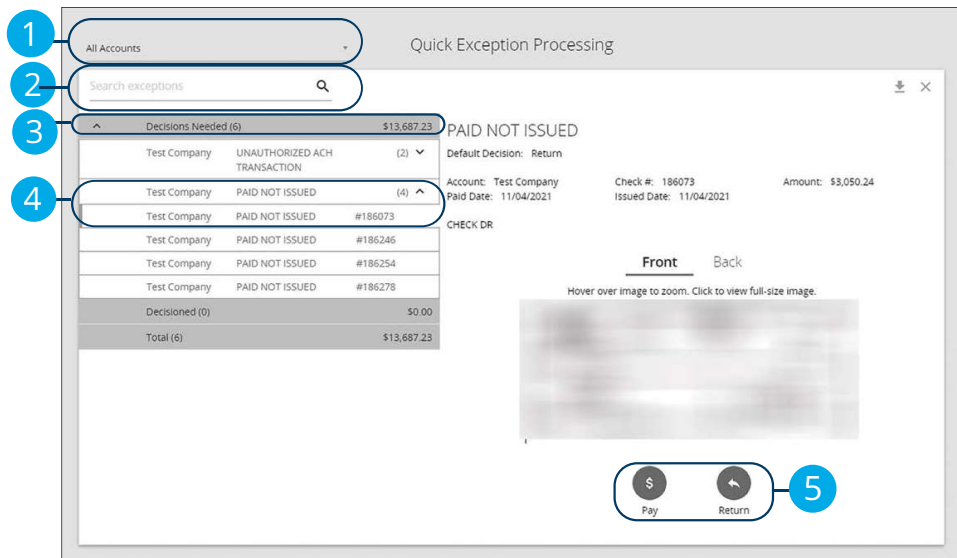
- **Duplicate Paid Item:** The item was previously paid.
- **Paid Not Issued:** The item was never loaded into the system as an issued check.
- **Stale Dated Item Paid:** The item is a stale dated check. A check is considered stale dated if it is older than 180 days.
- **Previously Paid Item Posted:**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



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



Note: The daily cutoff time for positive pay decisions is 3 PM CST. At this time, an automated Pay/Return decision is made on all “unresolved items” and corporate users are automatically put in “READ ONLY” mode to prevent any changes. After cutoff, corporate users must contact the financial institution to alter the automated decision.



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

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

Quick Exception Processing

Search exceptions

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

UNAUTHORIZED ACH TRANSACTION

Default Decision: Return

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

CCD / 2522304924 / DR
CAMBRIDGE MERCAN DR

6a Add Rule Pay Return 6b

Add ACH authorization rule

Description

SEC Code
CCD

Company ID
2522304924

Debits or Credits
Debits only

Max Allowable Amount
4496.48

Cancel Save rule

Quick Exception Processing

Search exceptions

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

UNAUTHORIZED ACH TRANSACTION

Default Decision: Return

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

CCD / 2522304924 / DR
CAMBRIDGE MERCAN DR

Reason

Past Deadline Item Returned

Unauthorized

6c

6. For ACH exceptions:
- (Optional) To create an ACH Authorization Rule, click the **Add Rule** button. Enter details about the rule and click the **Save rule** button.
 - Review the exception and decision the item as **Pay** or **Return**.
 - If the exception is returned, select a reason from the drop-down, and click the Save button when you are finished.

Advanced Positive Pay

Submit Issued Check File

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

Submit Issued Check File

Step 1. Select a file to process.

1

Choose File
No file chosen

Step 2. Input details about the file.

Account ID:

007711 Demo 7718
▼

2

3

File Mapping Format:

Checks
▼

4

Items in File:

5

Dollar Amount in File:

Step 3. Click the "Process File" button.

Process File

6

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

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



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

Advanced Positive Pay

Add New Issued Check File

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

The screenshot shows a web form titled "Add New Issued Check". The form contains the following fields and controls:

- 1**: "Account ID" dropdown menu with the value "007711 Demo 7718".
- 2**: "Check Number" text input field.
- 2**: "Amount" text input field.
- 2**: "Issued Date" text input field with the value "03/04/2024".
- 2**: "Issued Payee" text input field.
- 3**: "Auto-Increment Check Number" checkbox, which is currently unchecked.
- 4**: "Add Check" button.

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

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



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

Advanced Positive Pay

Void a Check

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

The screenshot displays a web interface titled "Void a Check" with a dark header. The interface is divided into four steps, each with a numbered callout (1-4) in a blue circle:

- Step 1:** "Enter check information." It includes a dropdown menu for "Account ID" (callout 1), and text input fields for "Check Number" (023), "Check Amount" (27.64), and "Issued Date" (11/16/2016) (callout 2).
- Step 2:** "Click the 'Find Matching Check' button to find the check." It features a button labeled "Find Matching Check" (callout 3).
- Step 3:** "Verify the check that will be voided." This step is currently empty.
- Step 4:** "Click the 'Void Check' button to complete the void process." It features a button labeled "Void Check" (callout 4).

At the bottom of the interface, a note states: "Note: Voids are retained within the system for 90 days after an item has been voided."

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

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

Advanced Positive Pay

Check Search

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

Check Search

1
All Accounts

2
All

3

4
Issued

5

6

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

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

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


The screenshot shows a search interface with the following elements:

- A dropdown menu at the top labeled "Show additional options" with a downward arrow.
- A search bar with two input fields: "Amount From" and "Amount To", marked with callout 7.
- Two dropdown menus: "Decision" (with "All Decisions" selected) marked with callout 8, and "Reason" (with "All Reasons" selected) marked with callout 9.
- An input field for "Issued Payee" marked with callout 10.
- A checkbox labeled "Include Reversals" marked with callout 11.
- A "Search" button at the bottom right marked with callout 12.
- A note at the bottom: "Note: Transaction history is retained within the system for 90 days after an item has paid."

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

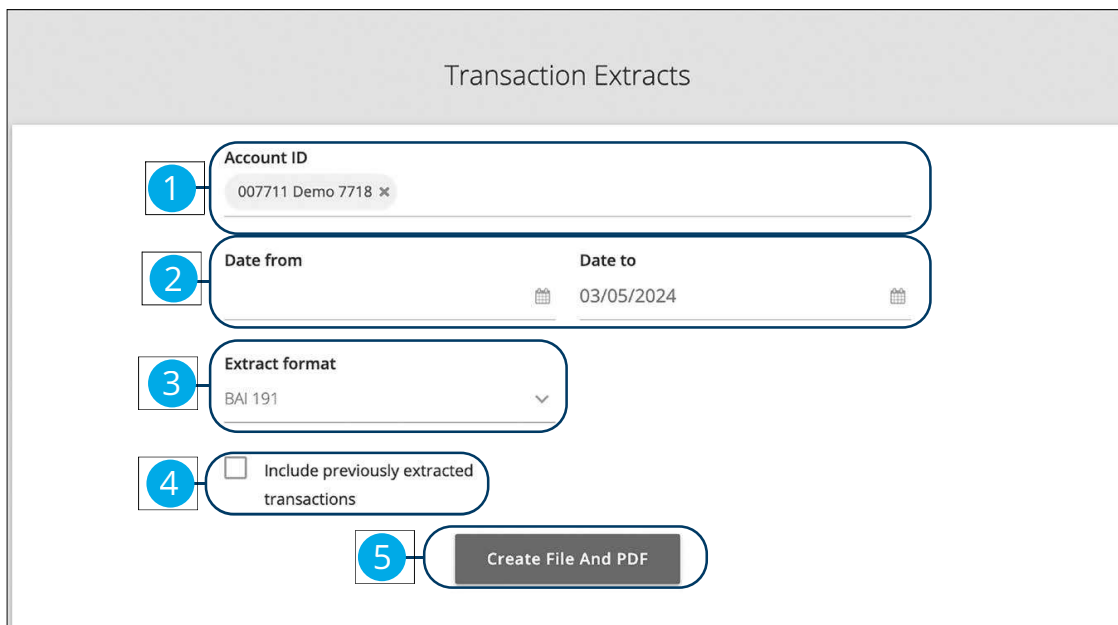
Advanced Positive Pay

Transaction Extracts

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



Note: An item may only be extracted once.



The screenshot shows the 'Transaction Extracts' form with the following fields and callouts:

- 1:** Account ID field containing '007711 Demo 7718' with a close icon.
- 2:** Date range selection fields. 'Date from' is empty, and 'Date to' is '03/05/2024' with a calendar icon.
- 3:** Extract format dropdown menu showing 'BAI 191'.
- 4:** Check box labeled 'Include previously extracted transactions'.
- 5:** 'Create File And PDF' button.

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

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

Advanced Positive Pay

ACH Transaction Search

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

The screenshot shows the 'ACH Transaction Search' interface. It features a search form with the following fields:

- 1** Account ID: A text input field with the placeholder text 'All Account IDs'.
- 2** Paid Date From and Paid Date To: Two date input fields with calendar icons.
- 3** SEC Code: A dropdown menu with the placeholder text 'All SEC Codes'.
- 4** Amount From and Amount To: Two text input fields for numerical values.

Below the form, there is a note: "Note: Transaction history is retained within the system for 90 days after an item has paid." At the bottom right, there is a **5** Search button.

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

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

Advanced Positive Pay

ACH Reporting

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

The screenshot shows a table titled "ACH Reporting Files (21)". The table has columns for Report Description, File Type, Report, Date Created, and File Size. Callouts A through E point to the following elements:

- A:** The date range filter at the top of the table, showing "Processed Date: 11/21/2016 - 11/21/2016" and a "Refresh" button.
- B:** The "Report Description" column.
- C:** The "File Type" column.
- D:** The "Date Created" column.
- E:** The "File Size" column.

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

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

- A. From/Thru Date:** The date range for which ACH reporting files are displayed.
- B. Report Description:** The description of the ACH reporting file.
- C. File Type:** The format of the file. Types include: XML, PDF, NACHA, CSV, EDI, XLS and XLSX. By default, most clients will receive a PDF file. Please contact us if you are interested in any of these additional download options.
- D. Date Created:** The date the report was created.
- E. File Size:** The size of the file (in kb).

Advanced Positive Pay

Daily Checks Issued Summary

Generate an issued checks report using the selection criteria.

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

- 1**: A text input field labeled "Account" with the value "All Accounts".
- 2**: Two date input fields. The first is labeled "Issued Date From" with the value "10/14/2021". The second is labeled "Issued Date To" with the value "10/14/2021". Both fields have a calendar icon to their right.
- 3**: A dark grey button labeled "Search" located at the bottom right of the form.

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

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

Advanced Positive Pay

Stops and Voids

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

Stops and Voids

1

Account

All Accounts

2

Status

All Statuses

3

Check Number From Check Number To

4

Date

Issued ▼

5

Date From Date To

📅 📅

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

6

Search

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

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

Advanced Positive Pay

Exception Items

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

The screenshot shows a web interface titled "Exception Items" with the following fields and controls:

- 1**: Account ID (All Account IDs)
- 2**: Date (Paid Date)
- 3**: Date From (03/05/2024) and Date To
- 4**: Transaction Type (Both check and ACH exceptions)
- 5**: Include Reversals (checked checkbox)
- 6**: Check Number From and Check Number To
- 7**: Decision (All Decisions)
- 8**: Reason (All Reasons)
- 9**: Search button

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

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

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

Advanced Positive Pay

Stale Dated Checks

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

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

- 1**: "Account" field with the value "All Accounts".
- 2**: "Stale Dated As Of" field with the value "10/14/2021" and a calendar icon.
- 3**: "Check Number From" and "Check Number To" fields.
- 4**: "Issued Date From" and "Issued Date To" fields, each with a calendar icon.
- 5**: "Input Date From" and "Input Date To" fields, each with a calendar icon.
- 6**: "Search" button.

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

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

Advanced Positive Pay

Account Reconciliation

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

Start New Reconciliation

Account ID: [Dropdown]

Reconcile Through Date: 09/08/2021

This account has never been reconciled.

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

[Search]

Reconciliation History

Account ID: 100215 SERV 6052

No reconciliation history to display.

Account Reconciliation Summary

Transaction Summary

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

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

[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

Check Reconciliation Summary

Use Check Reconciliation Summary to determine your available cash position as of a specific date. The report displays an activity summary with newly issued checks, paid checks, stopped checks and voided checks.

The screenshot shows the 'Check Reconciliation Summary' interface. It is divided into two main sections: 'Start New Reconciliation' and 'Reconciliation History'.

Start New Reconciliation:

- 1** Account Nickname: Test Account
- 2** Reconcile Through Date: 12/07/2022
- This account has never been reconciled.
- Note: Transaction history is retained within the system for 90 days after an item has paid.
- 3** Search button

Reconciliation History:

- Account Nickname: Test Account
- No reconciliation history to display.

The bottom section of the screenshot shows the 'Finish Reconciliation' step:

- < Go Back
- Check Reconciliation Summary
- This account has never been reconciled.
- This Reconcile Through Date: 11/22/2022
- Client ID: 1111
- 4** Finish Reconciliation button

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

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

Advanced Positive Pay

Deposit Reconciliation Summary

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

The screenshot shows the 'Deposit Reconciliation Summary' interface. It is divided into two main sections: 'Start New Reconciliation' and 'Reconciliation History'.

Start New Reconciliation:

- 1** Account Nickname: Test Account
- 2** Reconcile Through Date: 12/07/2022
- 3** Search button

Text below the form: "This account has never been reconciled." and "Note: Transaction history is retained within the system for 90 days after an item has paid."

Reconciliation History:

Account Nickname: Test Account

No reconciliation history to display.

The second screenshot shows the 'Finish Reconciliation' step. It includes a 'Go Back' button, a download icon, and the following text: "This account has never been reconciled. This Reconcile Through Date: 11/22/2022. Client ID: 1000". A **4** Finish Reconciliation button is highlighted.

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

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

Advanced Positive Pay

Incoming ACH Originator Report

The screenshot shows a web interface for the 'Incoming ACH Originator Report'. The title 'Incoming ACH Originator Report' is centered at the top. Below the title are three filter sections: 1. 'Company ID Status' with a dropdown menu showing 'All'. 2. 'Date' with a dropdown menu showing 'Processed'. 3. 'Date From' and 'Date To' fields, both containing '01/24/2022' and a calendar icon. A 'Search' button is located at the bottom right of the form.

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

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

Advanced Positive Pay

Incoming ACH Receiver Report

The screenshot shows a web interface for the 'Incoming ACH Receiver Report'. At the top, the title 'Incoming ACH Receiver Report' is centered in a grey header. Below the header, there are three main input areas:

- 1**: A drop-down menu labeled 'Date' with 'Processed' selected.
- 2**: A date range selector with 'Date From' and 'Date To' fields. Both fields contain '10/14/2021' and have calendar icons to their right.
- 3**: A dark grey 'Search' button.

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

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

Advanced Positive Pay

Transaction Audit Log

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

The screenshot shows the 'Transaction Audit Log' interface for 'Client: Digital Services Demo'. It features several input fields and a 'Produce Report' button, each with a numbered callout:

- 1: Start and End date range (03/05/2024 to 03/05/2024)
- 2: Transaction Type dropdown (Both check and ACH transactions)
- 3: Check Number input field
- 4: ACH Description input field
- 5: User dropdown (<All Users>)
- 6: Maximum # of Records dropdown (500)
- 7: Produce Report button

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

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

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

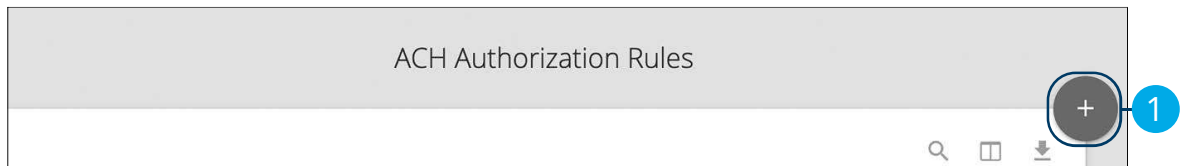
Advanced Positive Pay

ACH Authorization Rules Setup


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

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

Create an ACH Authorization Rule



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

1. Click the  icon.

The screenshot shows the 'ACH Authorization Rules' form. At the top is a grey header with the title 'ACH Authorization Rules'. Below the header is a section titled 'Add record'. The form contains several fields and buttons:

- 2**: A dropdown menu labeled 'Account' with 'Test Account' selected.
- 3**: A text input field labeled 'Description'.
- 4**: A text input field labeled 'Company ID'.
- 5**: A dropdown menu labeled 'SEC Code' with 'ALL - All SEC Codes' selected.
- 6**: A dropdown menu labeled 'Debits or Credits'.
- 7**: A text input field labeled 'Max Allowable Amount'.
- 8**: A button labeled 'Save Changes'.

Other visible elements include a 'Notification Type' dropdown with 'Create Exception' selected, and two buttons at the bottom: 'Cancel' and 'Save and Add More'.

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

Manage ACH Authorization Rules

ACH Authorization Rules							+
Account ↑	Description	Company ID	SEC Code	Debits or Credits	Max Allowable Amount	Notification Type	
Test Account	Test Rule		ALL - All Sta...	Both DR and CR	\$10,000.00	Create Exception	⋮ 1
Test Account	test rule 2		ALL - All Sta...	Both DR and CR	\$10,000.00	Create Exception	⋮ 2
Test Account	Test Rule 3		ALL - All Sta...	Both DR and CR	\$5,000.00	Create Exception	⋮
Test Account	Test Rule 4		ALL - All Sta...	Credits Only	\$100,000.00	Create Exception	⋮

Showing 4 results 1 View 10 ▾

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

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

Advanced Positive Pay

Transaction Filters/Blocks

Set up rules and filters for processing transactions.

The screenshot shows the 'Transaction Filters / Blocks' interface. At the top, there is a header bar with the title 'Transaction Filters / Blocks' and a plus sign icon (1). Below this is a form titled 'Add record'. The form contains several fields: 'Account Nickname' (2) with a dropdown menu showing 'Test Account', 'Company ID' (3) as a text input, 'SEC Code' (4) as a dropdown menu, 'From Tran Code' and 'Thru Tran Code' (5) as text inputs, 'Debits or Credits' (6) as a dropdown menu showing 'Both', 'Minimum Amount' (7) as a text input, and 'Notification Type' (8) as a dropdown menu showing 'Create Exception'. At the bottom of the form, there are three buttons: 'Cancel' (7), 'Save and Add More', and 'Save Changes' (9).

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

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

Advanced Positive Pay

Issued Check File Processing Log

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

Issued Check Processing Log

1 Input Date From 09/14/2021 Input Date To 09/14/2021

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

Search 2

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

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

Advanced Positive Pay

User Setup

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

The screenshot shows the 'User Setup (Client)' interface. At the top, there is a header 'User Setup (Client)'. Below the header, there is a search bar with 'User Status: Active' selected, a 'Search...' input field, and 'Search' and 'Reset' buttons. To the right, it says '3 of 3 records'. Below this is a table with columns: Name, Username, Email Address, Last Logged On, Status, and a link for 'Edit | Copy'. The table contains three rows of data, all with 'Active' status. At the bottom right of the table, there is an 'Add New' link circled in blue with a '1' in a blue circle next to it.

Below the table is another 'User Setup (Client)' header. Underneath is a tabbed interface with four tabs: 'Contact Information', 'Security Settings', 'Menu Settings', and 'System Messages'. The 'Contact Information' tab is selected and highlighted. A blue circle with a '2' is next to the 'Contact Information' tab. The form contains the following fields:

- * First Name: [Text Input]
- Middle Initial: [Text Input]
- * Last Name: [Text Input]
- * Email Address: [Text Input] Exclude From Email
- Primary Phone Number: [Text Input]
- Secondary Phone Number: [Text Input]
- Mobile Number: [Text Input]

 At the bottom of the form, there is a 'Submit' button. A note at the bottom left of the form states '* Indicates required fields'.

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

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

The screenshot displays the 'User Setup (Client)' interface. At the top, there are four tabs: 'Contact Information', 'Security Settings', 'Menu Settings', and 'System Messages'. The 'Security Settings' tab is selected and highlighted with a blue circle and the number 3. Below the tabs, there are three required fields: '* Username:', '* Password:', and '* Verify Password:', each with an input box. A blue circle and the number 4 enclose these three fields. Below the password fields, a note states: 'Passwords require the following: uppercase letters, lowercase letters, numbers and special characters.' The 'Customer:' field is set to 'Sky Test Company'. Below this, there are two main sections: 'Account:' and 'ACH Reports:'. The 'Account:' section has a filter box, 'Showing 1 of 1', and 'Assigned' columns. It contains one account, 'Test Account', in the 'Assigned' column. To the right of the 'Assigned' column are 'Add All' and 'Remove All' buttons. Below the 'Account:' section is a checkbox labeled 'Assign all new accounts to this user'. The 'ACH Reports:' section has a filter box, 'Showing 0 of 0', and 'Assigned' columns. It is currently empty. To the right of the 'Assigned' column are 'Add All' and 'Remove All' buttons. Below the 'ACH Reports:' section is a checkbox labeled 'Assign all new ACH reports to this user'. A blue circle and the number 5 enclose the 'Account:' and 'ACH Reports:' sections.

3. Click the **Security Settings** tab.
4. Ensure the username. The password field requested, while required, will not be used by users accessing Positive Pay through Online Banking.
5. Click an Account to move it to the Assigned column. To allow a user to view or download an ACH report, click a report to move it to the Assigned column. To move all accounts or ACH reports at once, click the corresponding **Add All** or **Remove All** button.

The screenshot displays a web interface for configuring user rights, divided into two main sections: "Transaction Data User Rights" and "Setup User Rights".

Transaction Data User Rights:

- Section 6: A group of three checked checkboxes: "Allow user to add/edit transactions", "Allow user to delete transactions", and "Allow user to download issued check files".
- Section 7: A "Check Exception Type:" label followed by a dropdown menu showing "Cannot view exceptions or make decisions".
- Section 8: An "ACH Exception Type:" label followed by a dropdown menu showing "Cannot view exceptions or make decisions".

Setup User Rights:

- Section 9: A group of five unchecked checkboxes: "Allow user to add ACH Authorization Rules in Quick Exception Processing", "Allow user to add/edit ACH Authorization Rules in ACH Authorization Rules", "Allow user to add/edit Transaction Filters/Blocks", "Allow user to add/edit Security Templates", and "Allow user to add/edit ACH Reports".
- Section 10: An unchecked checkbox labeled "User Locked".

At the bottom left, there is a note: "* Indicates required fields". At the bottom center, there is a "Submit" button.

6. Check the boxes to assign transaction data user rights.
7. Select a check exception type using the drop-down.
8. Select an ACH exception type using the drop-down.
9. Check the boxes to assign setup user rights.

The screenshot shows the 'User Setup (Client)' interface. At the top, there are four tabs: 'Contact Information', 'Security', 'Menu Settings', and 'System Messages'. The 'Menu Settings' tab is selected and highlighted with a blue circle and the number 11. Below the tabs, there is a 'User Security Template' dropdown menu, which is currently set to '* Create new template *' and is highlighted with a blue circle and the number 12. Below the dropdown is a 'Template Name' input field, which is highlighted with a blue circle and the number 13. Below the input field is a section titled 'Menu options this user can access' with a list of 17 items, each with a checked checkbox. At the bottom of the form is a 'Submit' button.

10. Check the box to lock the user.
11. Click the **Menu Settings** tab.
12. Use the drop-down to select a user security template or to create a new one.
13. (Optional) To create a new template, enter a template name and check the boxes to select which menu options the user can access.

User Setup (Client)

Contact Information Security Settings Menu S **14** System Messages

15 User Notification Template: Select ▾

Message	Email
CLIENT - No exceptions	<input type="checkbox"/>
CLIENT - Exception notification	<input type="checkbox"/>
CLIENT - Reminder to process exceptions	<input type="checkbox"/>
CLIENT - Filtered / blocked transaction notification	<input type="checkbox"/>
16 CLIENT - Unauthorized ACH transaction notification	<input type="checkbox"/>
CLIENT - Issued file processing status	<input type="checkbox"/>
CLIENT - New ACH authorization rule added	<input type="checkbox"/>
CLIENT - New transaction filter / block added	<input type="checkbox"/>
CLIENT - ACH reporting system new file notification	<input type="checkbox"/>
CLIENT - ACH reporting file sent as email attachment	<input type="checkbox"/>

17 Submit

14. Click the **System Messages** tab.
15. (Optional) Use the drop-down to select a user notification template.
16. Select which messages the client should receive.
17. Click the **Submit** button.



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