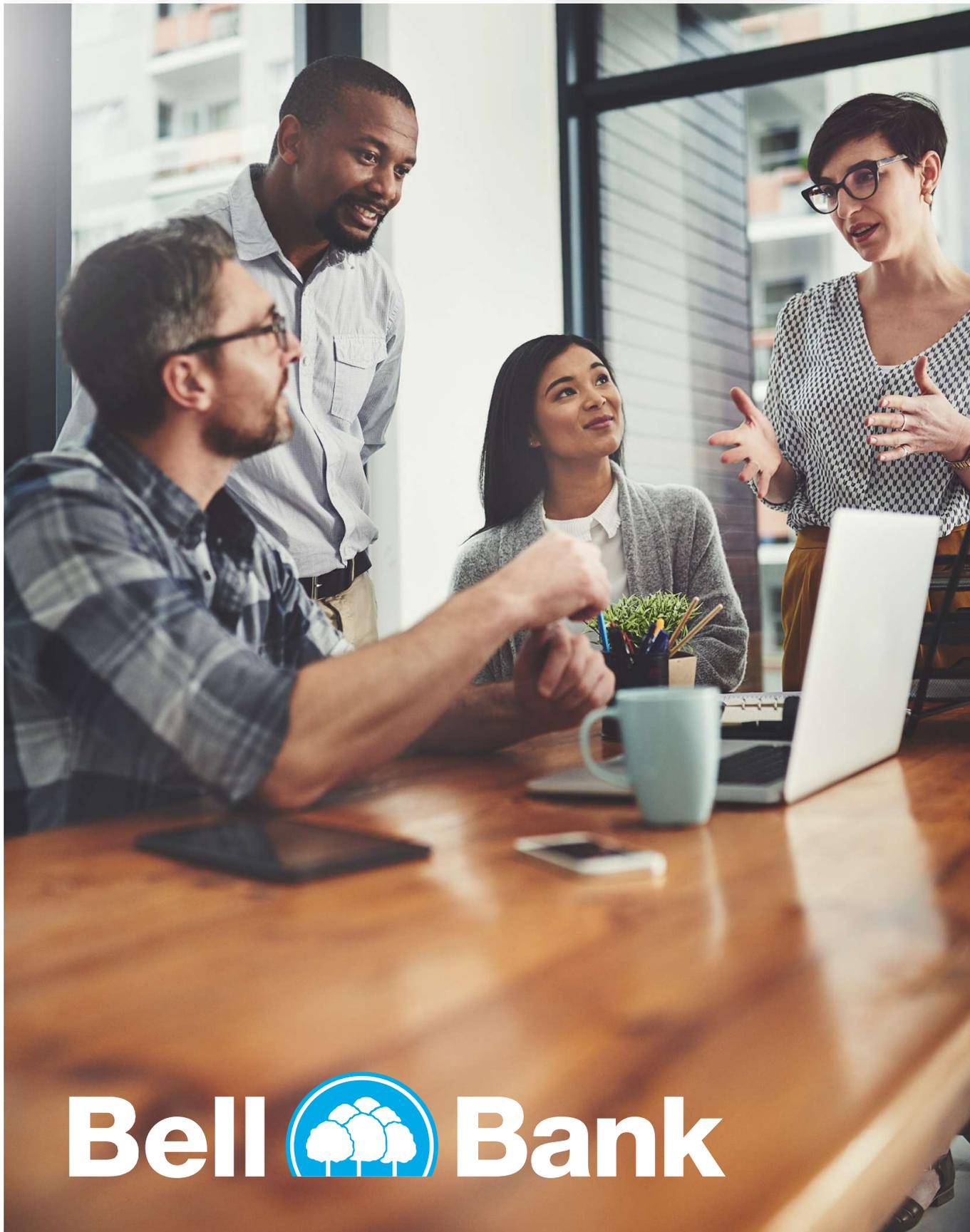


Your Guide to Business Online Banking



Bell  **Bank**

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Getting Started

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

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

You can navigate this guide by clicking a topic or feature in the Table of Contents. Each section provides an overview and steps to help you during the Online Banking process. If you have additional questions, contact us at 866-221-1136.



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Getting Started

Protecting Your Information

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

General Guidelines

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

Login ID and Password

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

Fraud Prevention

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

Getting Started

Business Online Banking Overview

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

Users

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

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

Beneficiaries

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

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

Please call us at 866-221-1136 for a full list of wire and ACH fees or if you have any questions.

Business Online Banking Transaction Types

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

Administration (Basic)

Users Overview

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

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

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

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

User Management Overview

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



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

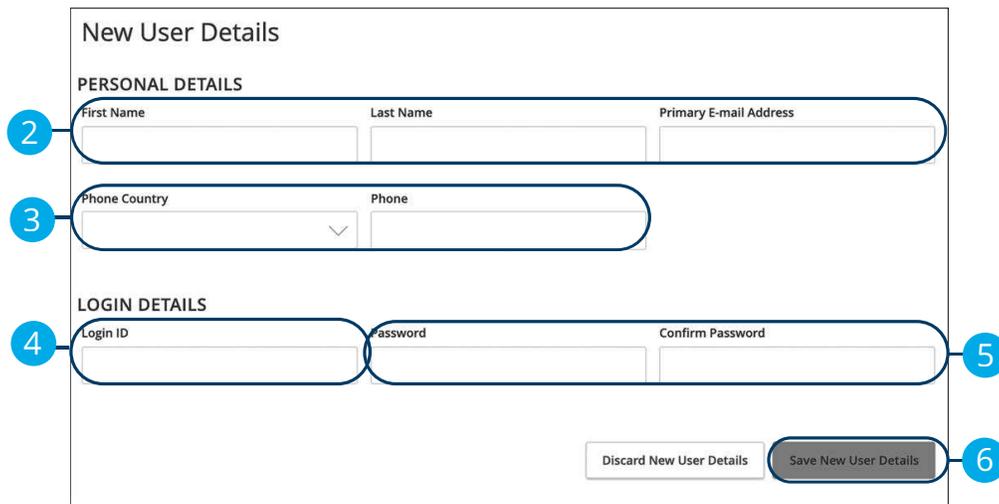
- A.** The following information presents for each user:
- Name
 - Email address
 - Last login time
- B.** Click the  icon to edit a user.
- C.** Locked logins will appear in red. Go to page 14 for more information about unlocking logins.
- D.** You can sort users in alphabetical or reverse alphabetical order by user, email address or last login order by clicking the  icon next to the Users column.

Adding a New User

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



The screenshot shows the 'User Management' interface. At the top left is a search box labeled 'Search Users'. In the top right corner, there is a blue circular callout '1' pointing to a dark grey button labeled 'Add User'. Below the search box is a table with columns: 'User', 'Primary E-mail Address', and 'Last login'. The table contains one entry for 'A. Murphy' with a blurred email address and '9 minutes ago' for the last login. A small edit icon is visible to the right of the entry.



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: 'First Name', 'Last Name', and 'Primary E-mail Address', which are grouped by a blue callout '2'. Below these are 'Phone Country' (a drop-down menu) and 'Phone' (an input field), grouped by a blue callout '3'. The 'LOGIN DETAILS' section has three input fields: 'Login ID', 'Password', and 'Confirm Password', grouped by a blue callout '4'. At the bottom right, there are two buttons: 'Discard New User Details' and 'Save New User Details', with a blue callout '5' pointing to the 'Save' button and a blue callout '6' pointing to the 'Save' button.

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

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

Part 1 of 5: Establishing Transaction Type Rights

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

The screenshot shows the 'John Doe' User Policy page. The 'Transactions' tab is active. On the left, a list of transaction types is shown, with 'Funds Transfer' selected. The 'Transaction Filter' dropdown is empty. The 'Rights' section has checkboxes for Draft, Approve, Cancel, and View, all of which are checked. The 'Approval Limits' table shows the following values:

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

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



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

Part 2 of 5: Disabling a Transaction Type

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

The screenshot displays the user policy configuration for John Doe. The interface is divided into three main sections: Transactions, Features, and Accounts. The Transactions section is active, showing a list of transaction types on the left and their configuration on the right. The 'Funds Transfer' transaction type is selected, and its configuration is shown. The 'Rights' section for 'Funds Transfer' includes checkboxes for Draft, Approve, Cancel, and View. The 'Approval Limits' section includes a table with columns for Maximum Amount and Maximum Count. The 'Save' button is located in the top right corner.

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

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

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

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

John Doe
User Policy ⓘ

Transactions Features Accounts

Transaction Filter:

Filter: All Enabled Disabled

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

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

FUNDS TRANSFER Enabled

Rights

Draft Approve Cancel View All

Approval Limits

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

Save

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

Part 4 of 5: Establishing Rights to Access Features

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

The screenshot shows the user profile for A. Murphy. At the top, there are tabs for Transactions, Features (highlighted with a blue circle and the number 1), and Accounts. A Save button is located in the top right corner (highlighted with a blue circle and the number 3). Below the tabs is a search bar labeled 'Search'. The main section is titled 'RIGHTS' and contains six toggle switches:

- Access to all payment templates (checked)
- Can view all recipients (checked)
- Manage Users (checked)
- Allow one-time recipients (unchecked)
- Manage Recipients (checked)
- Statement Image (unchecked)

The entire rights section is highlighted with a blue circle and the number 2.

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



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

Part 5 of 5: Establishing Rights to Access Accounts

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

The screenshot shows the user interface for user A. Murphy. At the top, there are tabs for Transactions, Features, and Accounts. The Accounts tab is selected and circled with a blue circle containing the number 1. In the top right corner, there is a Save button circled with a blue circle containing the number 3. Below the tabs, there is a section titled ACCOUNTS with a help icon. Underneath is a table with columns: Number, Name, View, Deposit, Withdraw, and Labels. The table contains three rows of account data. The first two rows are for Business Checking accounts, and the third is for Commercial Checking. The View, Deposit, and Withdraw columns contain icons: a checkmark for active, a circle with a slash for disabled, and a padlock for locked. The second row has a padlock icon in the Withdraw column. A blue circle with the number 2 is positioned to the right of the table, indicating the area where permissions are edited.

Number	Name	View	Deposit	Withdraw	Labels
	Business Checking	⊘	✓	✓	
	Business Checking	✓	⊘	🔒	
	Commercial Checking	✓	✓	✓	

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

Administration (Basic)

Editing an Existing User's Rights

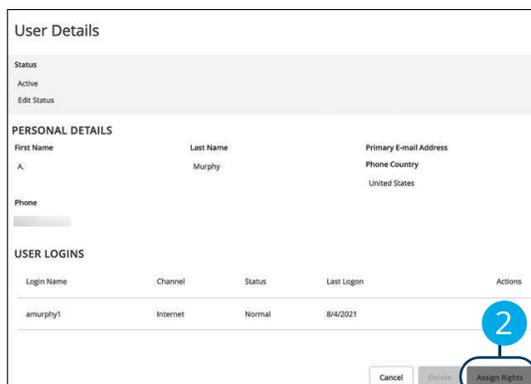
Authorized users with the Manage Users right can make changes to existing users at any time. This is especially beneficial if someone's job title changes or their approval limits need to be adjusted.



User Management

Search Users Add User

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



User Details

Status: Active
Edit Status

PERSONAL DETAILS

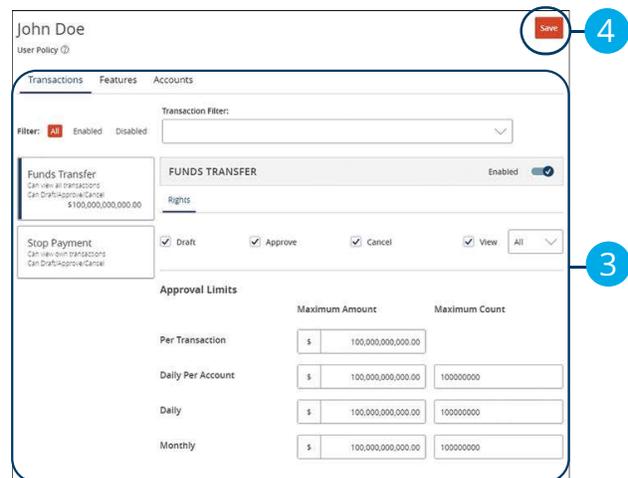
First Name: A. Last Name: Murphy Primary E-mail Address: [REDACTED]
Phone Country: United States

Phone: [REDACTED]

USER LOGINS

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

Cancel Delete Assign Rights



John Doe Save

User Policy

Transactions Features Accounts

Transaction Filter: [REDACTED]

Filter: All Enabled Disabled

Funds Transfer Enabled

Can view all transactions
Can Draft/Approve/Cancel
\$100,000,000.00.00

Rights

Draft Approve Cancel View All

Approval Limits

	Maximum Amount	Maximum Count
Per Transaction	\$ 100,000,000.00.00	
Daily Per Account	\$ 100,000,000.00.00	100000000
Daily	\$ 100,000,000.00.00	100000000
Monthly	\$ 100,000,000.00.00	100000000

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

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

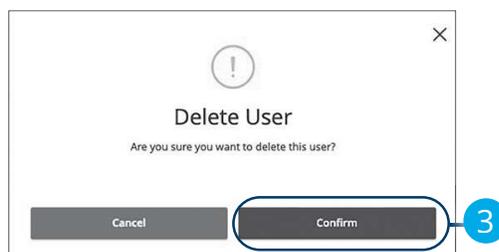
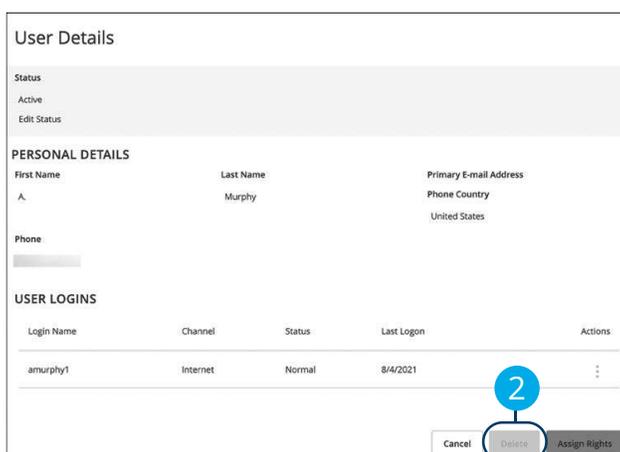
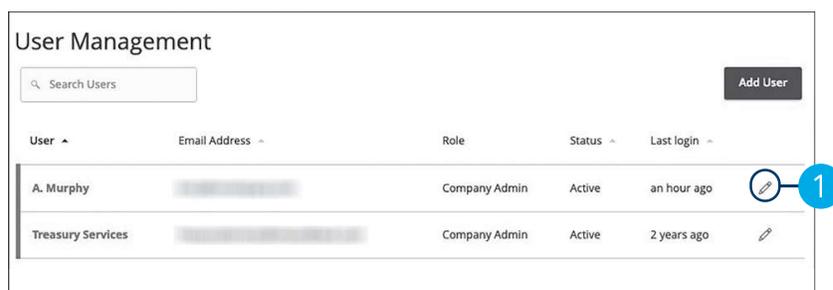


Note: For more details on editing user rights, visit page 13.

Administration (Basic)

Deleting a User

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



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

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

Administration (Advanced)

Editing Company Limits

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

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

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

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 'Save' button is in the top right. Below the tabs, there's a 'Transaction Filter' section with a dropdown menu and a 'Filter' section with 'All', 'Enabled', and 'Disabled' options. A list of transaction types is shown on the left, each with a description and a limit amount. A table on the right shows 'Approval Limits' for 'ACH Disbursement' with columns for 'Maximum Amount' and 'Maximum Count' across different categories: 'Per Transaction', 'Daily Per Account', 'Daily', and 'Monthly'.

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

Category	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.

Administration (Basic): Editing Company Limits

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 red button labeled "Add Allowed Action" circled in blue with a "2" next to it. Below the filter section is a list item: "Allows ACH Collection transaction for any amount", with a three-dot menu icon to its right, 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

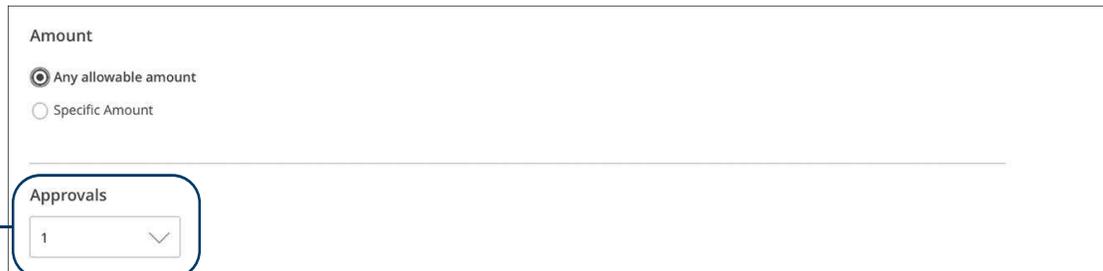
Decide on the maximum amount of drafted funds.

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

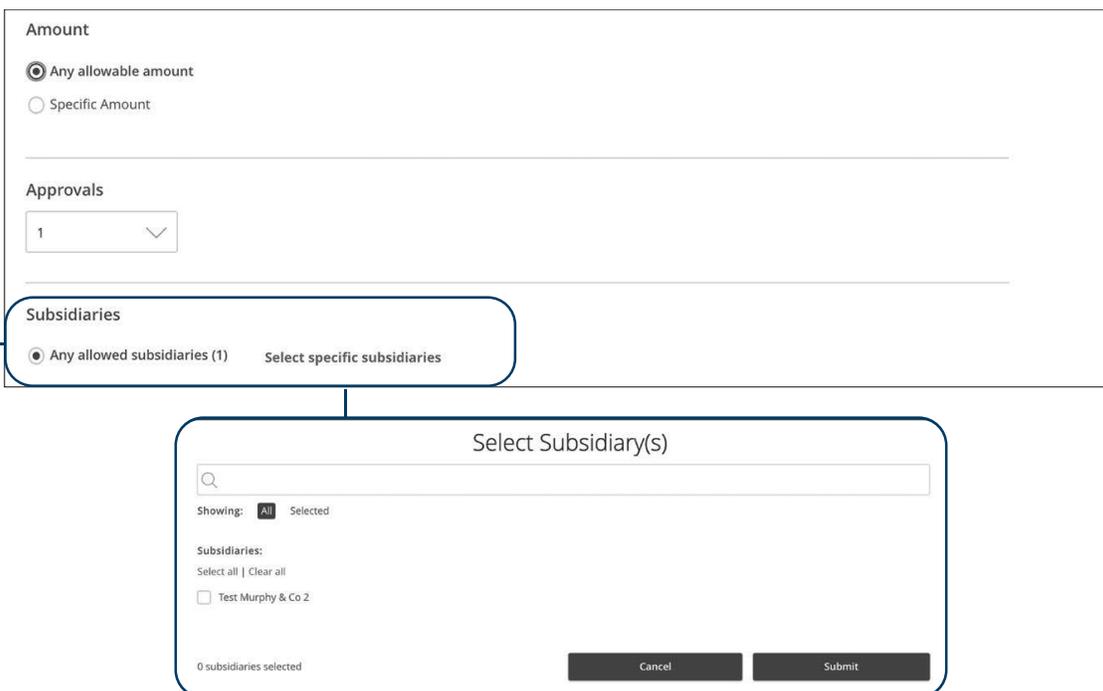
Approvals

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 screenshot shows a form with several sections: 'Amount' with radio buttons for 'Any allowable amount' (selected) and 'Specific Amount'; 'Approvals' with a dropdown menu set to '1'; 'Subsidiaries' with radio buttons for 'Any allowed subsidiaries (1)' (selected) and 'Select specific subsidiaries'; and 'Accounts' with radio buttons for 'Any allowed account (1)' (selected) and 'Select specific account(s)'. A blue circle with the number '1' highlights the 'Accounts' section. Below it, a 'Select Account(s)' dialog box is shown, featuring a search bar, a 'Showing: All Selected' indicator, a list of accounts with checkboxes, and '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.

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

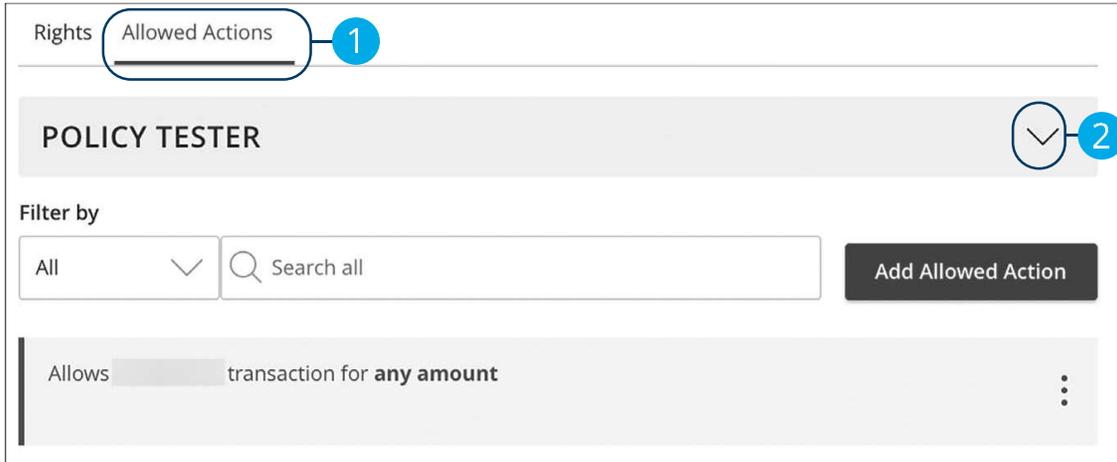
PPD CCD

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 this, a form is divided into three sections: 'Operation' with a dropdown menu showing 'Draft', 'Amount' with a currency symbol '\$' and a value '0', and 'Account' with a dropdown menu. Below these is a 'Subsidiary' dropdown menu. At the bottom of the form, there are two checkboxes: 'Auth code provided' and 'Template used', and a red 'Test' button. 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 panels. The top panel shows a green checkmark and the text 'This transaction will be allowed.' Below this, there are two columns: 'Bank Allowed' with a green checkmark icon, and 'Company Allowed' with a green checkmark icon. Below these columns, there are two rows of text: 'Allows [redacted] transaction for any amount' with a green checkmark icon and a vertical ellipsis icon to the right.

The bottom panel shows a red warning triangle and the text 'This transaction will be denied by the Bank policy.' Below this, there are two columns: 'Bank Denied' with a red prohibition sign icon, and 'Company Allowed' with a green checkmark icon. Below these columns, there are two rows of text: 'Allows [redacted] transaction for any amount' with a green checkmark icon and a vertical ellipsis icon 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 shows 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 blue circle):

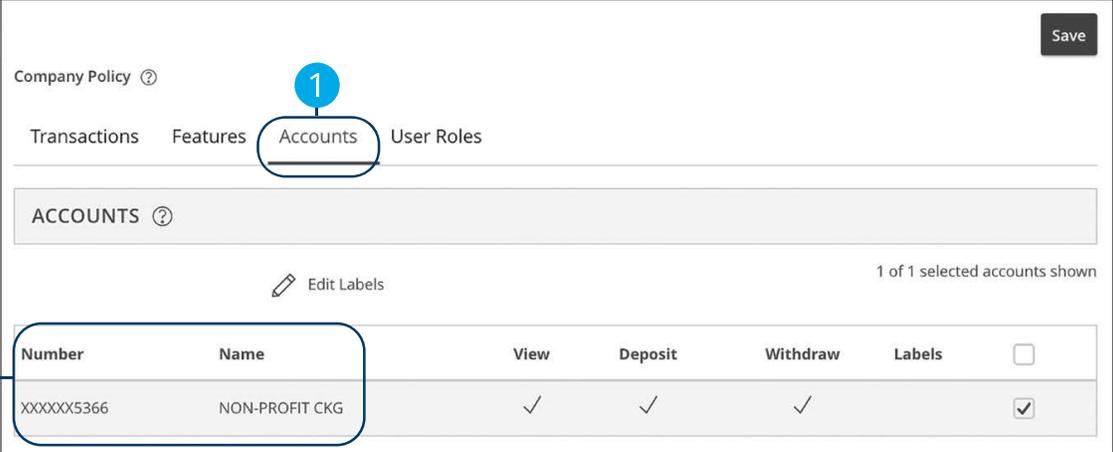
Right	Status
Access Incoming/Outgoing Wire Alerts	On
Allow Centrix Positive Pay	On
Allow one-time beneficiaries	On
Beneficiary upload from batch	On
Can Add Users	On
Enable ACH Reversal	On
Enable Wire Activity Report Access	On
View Wire Activity	On

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 with the 'Accounts' tab selected. A table lists the accounts under the 'ACCOUNTS' header. The table has columns for 'Number', 'Name', 'View', 'Deposit', 'Withdraw', and 'Labels'. One account is listed: 'XXXXXX5366' with the name 'NON-PROFIT CKG'. The 'View', 'Deposit', and 'Withdraw' columns have checkmarks, and the 'Labels' column has a checked checkbox. A 'Save' button is in the top right corner. A '1' in a blue circle highlights the 'Accounts' tab, and a '2' in a blue circle highlights the table header.

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

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

1. Click the **Accounts** tab.
2. View the accounts that are used under the Company 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 'Company Policy' link and a 'Save' button (7). Below this is a navigation bar with 'Transactions', 'Features', 'Accounts' (1), and 'User Roles'. The main content area is titled 'ACCOUNTS' (2) and shows '1 of 1 selected accounts shown'. An 'Edit Labels' icon (3) is visible. Below this is a table with columns: Number, Name, View, Deposit, Withdraw, Labels, and a checkbox. The table contains one row with the account number 'XXXXXX5366', name 'NON-PROFIT CKG', and checked checkboxes for View, Deposit, and Withdraw. A checkbox in the 'Labels' column is also checked (2). Below the table is a modal window titled 'Add/Remove Labels' for '1 account selected'. It has a text input field and a 'Create' button (4). Below that is a 'Labels updated.' message. There is a 'Select all' checkbox and a list of labels: 'Test (New)' and 'test 2 (New)' (checked). An 'Update' button (5) is next to the labels. At the bottom of the modal are 'Close' and 'Save' buttons (6).

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.

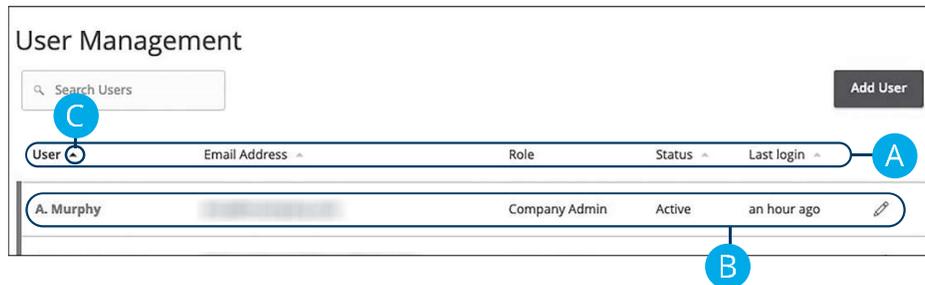
Each user is assigned a set of user rights that permits or prevents them from performing certain actions such as:

- 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 an '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' with role 'Company Admin', status 'Active', and last login 'an hour ago'; and 'Treasury Services' with role 'Company Admin', status 'Active', and last login '2 years ago'. Each row has an edit icon.

The screenshot shows the 'New User Details' form. It is divided into '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

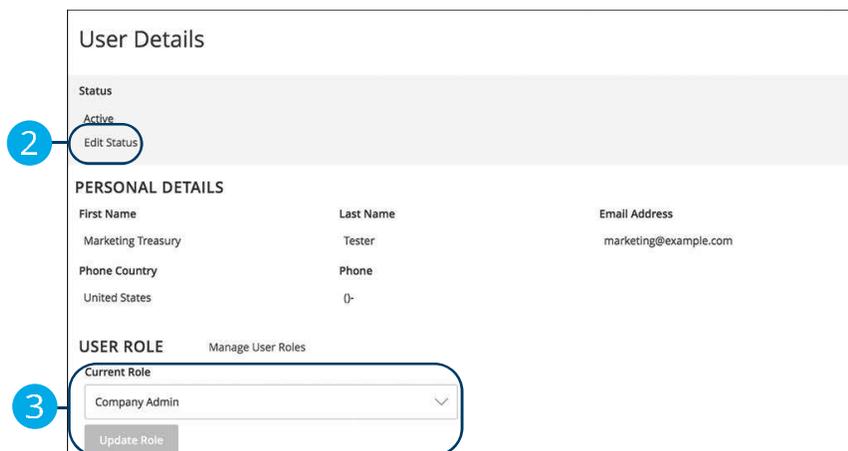
Authorized users with the Manage Users right can make changes to existing users at any time. This is especially beneficial if someone's job title changes and their approval limits and responsibilities need to be adjusted.



User Management

Search Users Add User

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



User Details

Status
Active
[Edit Status](#) 2

PERSONAL DETAILS

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

USER ROLE [Manage User Roles](#)

Current Role
Company Admin 3

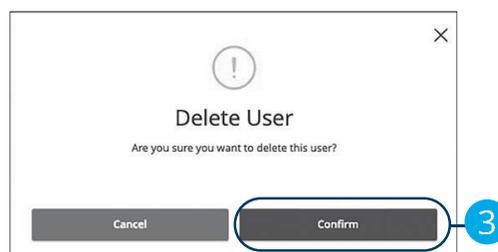
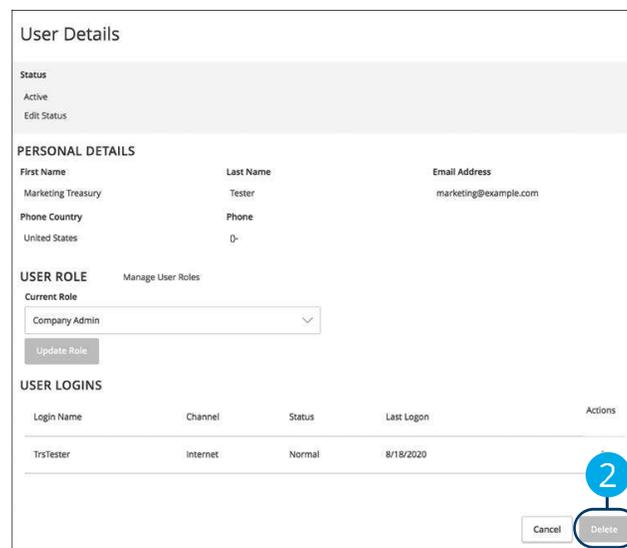
In the **Administration** tab, click **User Management**.

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' 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 labeled 'USER ROLE TEMPLATES' with a downward arrow, circled in blue with the letter 'B'. Underneath is a section titled 'USER ROLES'. On the right side of this section is a red button labeled 'Create Role'. Below the 'Create Role' button is a table with columns: 'Name ^', 'Description', 'Status ^', and 'Users ^'. The 'Users ^' column header is circled in blue with the letter 'C'. The first row of the table has the following data: 'Autobooks Tap To Pay', 'None', 'Active', and '1'. The 'Active' status and the number '1' are circled in blue with the letter 'D'. To the right of the table are three icons: a pencil (edit), a document (copy), and a trash can (delete).

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 interface. At the top, there is a search bar and a 'USER ROLE TEMPLATES' dropdown menu. Below this is a table of 'USER ROLES' with columns for Name, Description, Status, and Users. A red 'Create Role' button is visible. The table contains one entry: 'Autobooks Tap To Pay' with a status of 'Active' and 1 user. Action icons for edit (1c), copy (1d), and delete are shown for this entry. Below the table, there is a 'User Roles > Admin' breadcrumb with an edit icon (2) and 'Delete' and 'Save' buttons. A 'New User Role' dialog box is open, showing a 'Role Name' input field (3) and a 'Description (optional)' input field. At the bottom of the dialog are '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' dropdown is highlighted with a blue circle and the number '1'. Below it, a list of transaction types is shown, with the first one, 'ACH Collection', highlighted with a blue circle and the number '2'. The 'ACH Collection' entry shows a limit of \$4,200.00. Below the list, there is a table for 'Approval Limits' with columns for 'Maximum Amount' and 'Maximum Count'.

	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. On the left, there are cards for various transaction types: ACH Collection (\$4,200.00), ACH Disbursement (\$10,000.00), ACH NACHA Upload (\$10,000.00), Domestic Wire (\$130.00), and Funds Transfer (\$100,000,000,000.00). The 'ACH COLLECTION' card is expanded to show 'Rights' and 'Allowed Actions'. A 'View' dropdown menu is highlighted with a blue circle and the number '1'. Below this, the 'Approval Limits' table is visible.

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

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

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

Part 3 of 9: Approval Limits

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

The screenshot shows the 'User Roles > Test' configuration page. The 'ACH Collection' feature is enabled. The 'Approval Limits' table is as follows:

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

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



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

Part 4 of 9: Disabling a Transaction Type

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

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. The 'ACH COLLECTION' details are shown on the right, including a toggle switch set to 'Enabled' and a 'View' checkbox checked. The 'Approval Limits' section 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

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 configuration interface for the 'ACH COLLECTION' transaction type. At the top, the transaction type is listed as 'ACH COLLECTION' with an 'Enabled' toggle switch that is turned on. Below this, the 'Rights' section shows 'Allowed Actions' as the selected option, highlighted with a blue circle and the number '1'. A 'POLICY TESTER' dropdown menu is visible below the rights section. The 'Filter by' section includes a dropdown menu set to 'All', a search box labeled 'Search all', and a prominent red button labeled 'Add Allowed Action', which is circled with a blue circle and the number '2'. 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 circled 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.

The screenshot shows 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 bar that reads "Allows ACH Collection transaction for any amount". The main content area is divided into several sections:

- Operations:** This section is highlighted with a blue circle containing the number "1". It contains four checkboxes: "Draft" (checked), "Draft Restricted" (unchecked), "Approve" (checked), and "Cancel" (checked).
- Amount:** This section contains two radio buttons: "Any allowable amount" (selected) and "Specific Amount" (unselected).
- Subsidiaries:** This section contains two radio buttons: "Any allowed subsidiaries (6)" (selected) and "Select specific subsidiaries" (unselected).
- Accounts:** This section contains two radio buttons: "Any allowed account (0)" (selected) and "Select specific account(s)" (unselected).

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

1. Check or uncheck boxes depending on if a user can perform a specific operation.
 - **Draft:** Create a transaction or template that needs approval from an authorized user.
 - **Draft Restricted:** Generate a drafted transaction based on an existing template that is assigned to them or 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 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 Batch transaction for any amount". Underneath, the "Operations" section has four checkboxes: "Draft" (checked), "Draft Restricted" (unchecked), "Approve" (checked), and "Cancel" (checked). The "Amount" section has two radio buttons: "Any allowable amount" (selected) and "Specific Amount" (unchecked). A blue circle with the number "1" is positioned to the left of 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 with the "Subsidiaries" section highlighted by a blue circle with the number "1". The "Subsidiaries" section has two radio buttons: "Any allowed subsidiaries (1)" (selected) and "Select specific subsidiaries" (unchecked). Below this is a "Select Subsidiary(s)" dialog box. It features a search bar, a "Showing: All Selected" indicator, and a list of subsidiaries. The list includes "Test Murphy & Co 2" with an unchecked checkbox. At the bottom, it shows "0 subsidiaries selected" and "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. Below the title bar is a grey header that says "Allows ACH Collection transaction for any amount". The main content area is divided into four 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 placed to the left of the "Accounts" section. At the bottom right of the dialog are two buttons: "Cancel" (red) and "Submit" (red). A blue circle with the number "2" is placed to the right of the "Submit" button. The bottom screenshot is a modal window titled "Select Account(s)". It has a search bar at the top. Below the search bar, it says "Showing: All Selected". Underneath is the heading "Accounts:" followed by "Select all | Clear all". There is a list of accounts with a checkbox next to "NON-PROFIT CKG XXXXXX5366". At the bottom left, it says "0 accounts selected". At the bottom right, there are two buttons: "Cancel" (grey) and "Submit" (grey). A blue circle with the number "2" is placed to the right of the "Submit" button.

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 shows a role named 'Autobooks Tap To Pay' with a status of 'Active' and one 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 currently 'Enabled'. Underneath, the 'Rights' section shows the 'Allowed Actions' tab selected, with a blue circle and the number '2' highlighting it. At the bottom, there is a 'POLICY TESTER' section with a dropdown arrow icon, highlighted by a blue circle and the number '3'.

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

1. Click the  icon next to an existing user role, or click the **Create Role** button and follow the steps on page 38 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 menu. At the bottom of the form, there are two checkboxes: 'Auth code provided' and 'Template used', both of which are unchecked. A red 'Test' button is located at the bottom right of the form. A blue circle with the number '4' is positioned to the left of the form, and another blue circle with the number '5' is positioned to the right of 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'. The bottom panel shows a red 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'. Both panels have a footer that says 'Allows [] transaction for any amount' with a vertical ellipsis icon to the 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 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. One role, 'Autobooks Tap To Pay', is highlighted. To its right are icons for editing, copying, and deleting. A red circle with the number '1' highlights the 'Create Role' button. Below the table, the 'User Roles > Test' page is shown. The 'Features' tab is selected, and a red circle with the number '2' highlights it. The 'FEATURES' section has a search bar. Below that is the 'RIGHTS' section, which contains several feature toggles. A blue circle with the number '3' highlights the 'Features' tab. At the bottom right of the 'RIGHTS' section, a red circle with the number '4' highlights the 'Save' button.

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 38 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 is titled 'User Roles' and includes a search bar and a 'Create Role' button. Below this is a table of user roles. The first row is '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 row. The second screenshot shows the 'Admin' configuration page for a user role. It has tabs for 'Transactions', 'Features', and 'Accounts'. The 'Accounts' tab is selected and highlighted with a blue circle and the number '2'. Below the tabs is a table of accounts. The first row is 'NON-PROFIT CKG' with a 'View' checkbox checked, a 'Deposit' checkbox disabled, and a 'Withdraw' checkbox checked. A blue circle with the number '3' highlights these three checkboxes. In the top right corner of this page, there are 'Delete' and 'Save' buttons, with the 'Save' button highlighted by a blue circle and the number '4'.

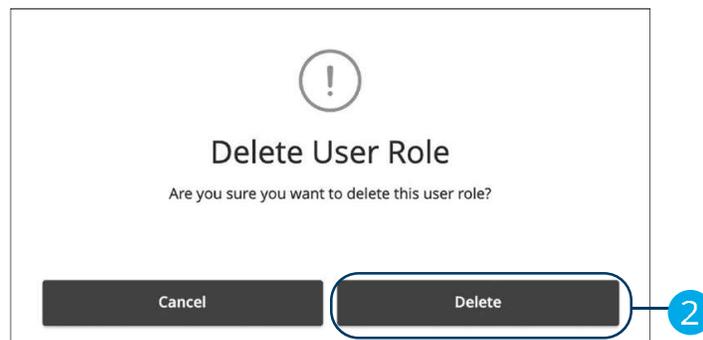
In the **Administration** tab, click **User Roles**.

1. Click the  icon next to an existing user role, or click the **Create Role** button and follow the steps on page 38 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.



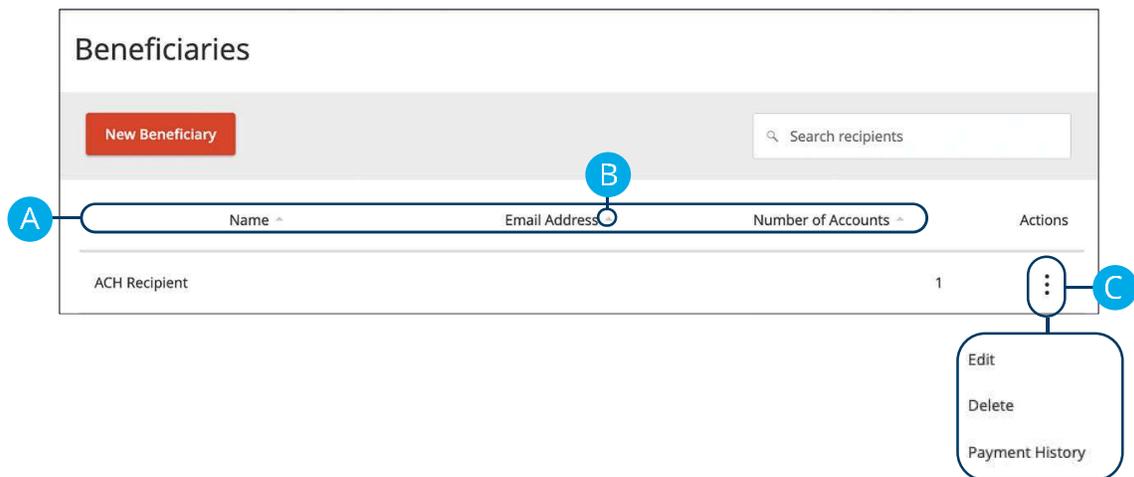
In the **Administration** tab, click **User Roles**.

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' interface. At the top, there is a 'New Beneficiary' button (1) and a search bar for recipients. Below this, there are fields for 'Display Name *' (2) and 'Email Address' (2), along with a checkbox for 'Send email notifications for template payments' (3). A '+ Add account' link (4) is also present. A table lists existing accounts, with one row highlighted: 'Account - New', 'ACH and Wire', 'Financial Institution (FI)', and 'Routing Number' (N/A). To the right of this row are 'Edit' and 'Remove' buttons (10). Below the table, there are several input fields: 'Payment Type' (5) with a dropdown menu showing 'ACH Only', 'Account Type *' (6) with a dropdown menu showing 'Select Account Type', 'Account Number *' (7), 'Financial Institution (FI)' (8) with a search bar, and 'ACH Routing Number *' (9). At the bottom right, there is a confirmation button with a checkmark (11) and a close button (X).

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)", "Cancel", and "Save Beneficiary".

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

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

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

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

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

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 is also a "Cancel" button (a square with an 'x') next to the confirm button.

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

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

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

The 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 circled with a blue '1' and a search bar labeled 'Search recipients'. The bottom screenshot, titled 'Add Beneficiary', shows a form with several fields and options, each circled with a blue number from 2 to 9. Callout 2 points to the 'Display Name *' and 'Email Address' fields. Callout 3 points to the 'Send email notifications for template payments' checkbox. Callout 4 points to the '+ Add account' link. Callout 5 points to the 'Payment Type' dropdown menu. Callout 6 points to the 'Beneficiary Type' dropdown menu. Callout 7 points to the 'Account Number *' field. Callout 8 points to the 'Financial Institution (FI)' field with a search icon. Callout 9 points to the 'Edit' and 'Remove' buttons.

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 include "Country *" (with "United States" selected), "Address 2", "City *", and "Postal Code *".

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



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

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

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

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 currently 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 a collapse arrow in the top right. The form contains several input fields and buttons. Five blue circular callouts with numbers 1 through 5 point to specific elements: 1 points to the "Wire Beneficiary Name" field, 2 points to the "Country" dropdown menu, 3 points to the "City" field, 4 points to the "ZIP" field, and 5 points to the "Save Beneficiary" button. The "Save Beneficiary" button is highlighted in red. Other fields include "ACH Beneficiary Name", "ACH ID", "Address 1", "Address 2", "State", and "Templates (0)".

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 from a web application. 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 row: 'Account - New', 'ACH and Wire' (6), 'Financial Institution (FI)' (6), and 'Routing Number' (7) (N/A). Below the table are three dropdown menus: 'Payment Type' (5) with 'Wire Only' selected, 'Beneficiary Type' (6) with 'International' selected, and 'International Account Type' (7) with 'Account and SWIFT/BIC' selected. At the bottom are 'Account Number *' (8) and 'Financial Institution (FI)' (9) with a search bar.

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 * (dropdown menu with "Select Country" and a downward arrow)
- 3**: SWIFT/BIC *
- 4**: Address 1 *, Address 2 *, and Address 3 (three separate text input fields)

Account, IBAN and SWIFT/BIC

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

- Name *
- Country * (dropdown menu with "Select Country" and a downward arrow)
- 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 *
- 2**: Country (drop-down menu showing "United States")
- 3**: Address 1 *
- 4**: City *
- 5**: State * (drop-down menu showing "Select State")
- 6**: Save Beneficiary button

Other fields visible include: ACH Beneficiary Name *, ACH ID, Address 2, City *, State *, ZIP *, and Templates (0). Buttons for "Cancel" and "Save Beneficiary" are 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 image shows two screenshots of a web application interface for managing beneficiaries.

The top screenshot, titled "Beneficiaries", shows a table with the following columns: Name, Email Address, Number of Accounts, and Actions. A single row is visible for "ACH Recipient" with 1 account. A red "New Beneficiary" button and a search bar are at the top. A callout labeled "1" points to a vertical ellipsis icon in the Actions column.

The bottom screenshot, titled "Edit ACH Recipient", shows a form with the following sections:

- Display Name ***: Input field with "ACH Recipient".
- Email Address**: Input field.
- Send email notifications for template payments.
- Accounts (1)**: A table with columns: Account, Payment Type, Financial Institution (FI), and Routing Number. One account is listed: "Checking - *6789" with "ACH Only" payment type and routing number "062203984". A callout labeled "2" points to a vertical ellipsis icon in the Actions column of this table.
- Beneficiary Details**: A form with fields for:
 - 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")
 - ZIP

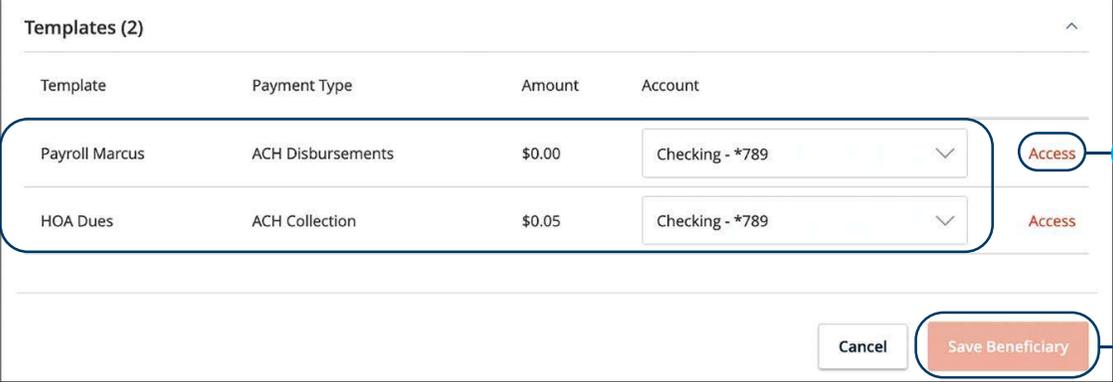
A callout labeled "3" points to the "Beneficiary Details" section.

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. The table has four columns: "Template", "Payment Type", "Amount", and "Account". There are two rows of data. The first row is "Payroll Marcus" with "ACH Disbursements" as the payment type, "\$0.00" as the amount, and "Checking - *789" as the account. The second row is "HOA Dues" with "ACH Collection" as the payment type, "\$0.05" as the amount, and "Checking - *789" as the account. To the right of each row is an "Access" link. Below the table are two buttons: "Cancel" and "Save Beneficiary".

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 71.

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 red 'New Beneficiary' button. To the right is a search bar labeled 'Search recipients'. Below 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 with 'Edit', 'Delete', and 'Payment History' options. A blue circle with the number '1' points to this menu. Below the table is a 'Delete Beneficiary' dialog box with a yellow 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'. A blue circle with the number '2' points to the 'Delete Beneficiary' button.

Name	Email Address	Number of Accounts	Actions
ACH Recipient		1	⋮ Edit Delete Payment History

Delete Beneficiary

Are you sure you want to delete this beneficiary?

Cancel Delete Beneficiary

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

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

ACH & Wire Payments

Payment Template Overview

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

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. A callout 'A' points to the search bar. Below the search bar are filter tabs: 'All', 'ACH Collection', 'ACH Disbursements', 'Domestic Wire', and 'International Wire'. A callout 'B' points to the 'All' filter tab. Below the filters is a table with columns: 'Name', 'Type', 'Beneficiaries', 'Last Paid Date', 'Last Paid Amount', and 'Actions'. A callout 'C' points to a star icon next to the 'Demo Dom Template' row. A callout 'D' points to the actions menu (three dots) for the 'Demo Dom Template' row.

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

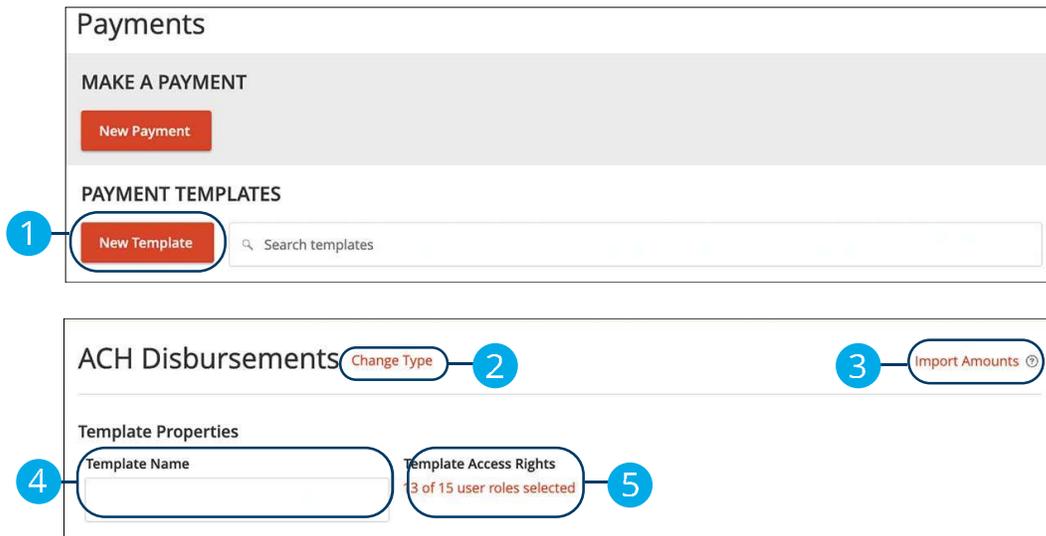
Creating a Template

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.



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 web form for creating an ACH payment. At the top, there are three main sections: 'SEC Code' (a dropdown menu with a callout 6), 'Company Entry Description' (a text field with 'Max 10 characters' and callout 7), and 'From Company' (a dropdown menu with 'Digital Services ACH *****3373' and callout 8). Below these is an 'Account' search field with a magnifying glass icon and the text 'Search by name or number' (callout 9). The main section is titled 'Beneficiaries (1)' and includes a 'Filters' section with 'All' and 'Pre-' options (callout 11) and a search bar 'Find beneficiaries in payment' (callout 12). A '+ Add multiple beneficiaries' button is on the left (callout 10). The beneficiary list has a table with columns 'Beneficiary/Account' and 'Amount'. The first row shows 'ACH Recipient Checking 123456789' (callout 13) and '\$ 0.00' (callout 14). There is a 'Notify Beneficiary' checkbox and a 'Show Details' button (callout 16). A vertical menu icon (callout 15) is on the right of the row. Below the table is an 'Addendum (optional)' text area (callout 17) and a '+ Add another beneficiary' button (callout 18). At the bottom, the total amount is '\$0.00' for '1 payments (1 for \$0.00)'. There are 'Cancel' and 'Save' buttons (callout 19).

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 left, a red 'New Template' button is circled with a blue '1'. To its right is a search bar labeled 'Search templates'. Below this, the 'ACH Collection' form is shown. At the top of the form, a 'Change Type' link is circled with a blue '2', and an 'Import Amounts' link with a dropdown arrow is circled with a blue '3'. The form is divided into sections: 'Template Properties' contains a 'Template Name' field (circled with a blue '4') and a 'Template Access Rights' field showing '13 of 15 user roles selected' (circled with a blue '5'). 'Origination Details' contains a 'SEC Code' dropdown menu (circled with a blue '6'), a 'Company Entry Description' field with a 'Max 10 characters' limit (circled with a blue '7'), and a 'To Company' field containing 'Digital Services ACH' and '*****3373' (circled with a blue '8'). At the bottom, an 'Account' search field is circled with a blue '9'.

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 interface for managing beneficiaries. At the top, there's a section titled 'Beneficiaries (1)' with a filter dropdown set to 'All' and a search bar labeled 'Find beneficiaries in payment'. A '+ Add multiple beneficiaries' link is on the left. Below is a table with two columns: 'Beneficiary/Account' and 'Amount'. The first row shows a checked status 'This payment is valid.', an ACH Recipient 'Checking' with account number '123456789', and an amount of '\$ 0.00'. There are checkboxes for 'Notify Beneficiary' and a 'Show Details' link. Below the table is an 'Addendum (optional)' text area and a '+ Add another beneficiary' link. At the bottom, the total amount is '\$0.00' for '1 payments (1 for \$0.00)', with 'Cancel' and 'Save' buttons.

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.

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

- 12:** Beneficiary/Account dropdown menu.
- 13:** Amount input field.
- 14:** Three-dot menu icon for the beneficiary.
- 15:** "Show Details" link.
- 16:** From Company dropdown menu.
- 17:** Account dropdown menu.
- 18:** "OPTIONAL WIRE INFORMATION" link.
- 19:** Message to Beneficiary text input field.
- 20:** Reference for Beneficiary text input field.
- 21:** Description text input field.
- 22:** "+ Add another wire" link.
- 23:** "Save" button.

At the bottom left, the form displays "\$0.00" and "1 wires". At the bottom right, there are "Cancel" and "Save" buttons.

12. Select or create a recipient from the drop-down.
13. Enter an amount.
14. (Optional) Click the \vdots 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 displays the 'PAYMENT TEMPLATES' section. A red 'New Template' button is highlighted with a blue circle '1'. Below it is a search bar. The 'International Wire' template is selected, with a 'Change Type' link highlighted by a blue circle '2'. The 'Template Properties' section includes a 'Template Name' field (3) and a 'Template Access Rights' section showing '12 of 15 user roles selected' (4). The 'Origination Details' section has three checked boxes: 'Use same company for all wires' (5), 'Use same Account for all wires' (7), and 'Use same Currency for all wires' (9). Below these are three search fields: 'From Company' (6) with 'Digital Services Wire' selected, 'Account' (8) with 'Search by name or number' and a warning icon, and 'Currency' (10) with 'Search...'.

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 is a search bar labeled 'Find beneficiaries in payment' (12) and a list icon (13). Below this is a red link '+ Add multiple beneficiaries' (11). A warning message states 'This payment is incomplete'. The main section is titled 'Wire Details' and contains several input 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 the 'Account' dropdown has a search bar labeled 'Search by name or number'.

11. (Optional) Click the “+ Add multiple recipients” link to add several recipients at once.
12. (Optional) Use the search bar to locate a specific recipient.
13. (Optional) Click the \vdots 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 \vdots 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 red upward arrow icon. The form contains three text input fields: "Message to Beneficiary", "Reference for Beneficiary", and "Description". Below these fields is a dashed box containing a "+ Add another wire" link. At the bottom left, it displays "\$0.00" and "1 wires". At the bottom right, there are "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 93.
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 web form for creating a payment. It is divided into two main sections: 'Origination Details' and 'Beneficiaries (1)'. The 'Origination Details' section contains several input fields: 'SEC Code' (a dropdown menu), 'Company Entry Description' (a text field with a 'Max 10 characters' limit), 'From Company' (a text field with 'Digital Services ACH' and '*****3373'), 'Account' (a search field), 'Effective Date' (a date field with a calendar icon), and 'Recurrence' (a 'Set schedule' button). The 'Beneficiaries (1)' section includes a search bar, a filter dropdown, and a table with columns for 'Beneficiary/Account' and 'Amount'. A vertical menu icon is located at the bottom right of the table.

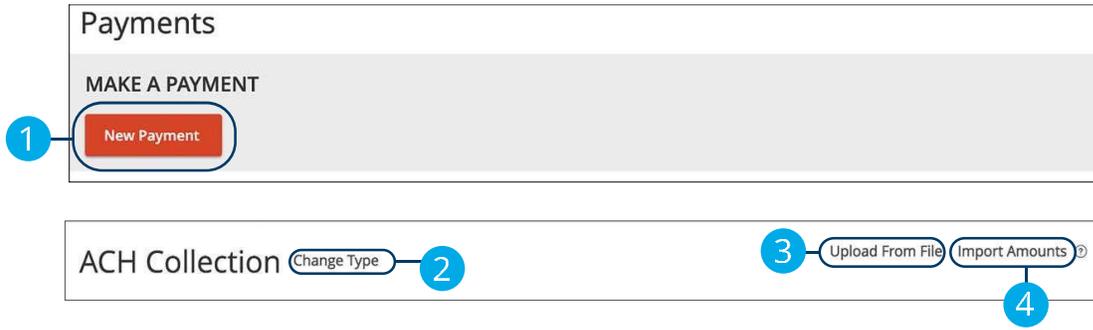
5. Select an SEC code using the drop-down. For the SEC code, select either Individual (PPD) or Company (CCD).
6. Enter the Company Entry Description.
7. Select the From Company account, if required.
8. Select an account.
9. Select the effective date using the calendar feature.
10. (Optional) Set up a 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 \ddots icon to expand or collapse selected Beneficiaries.
14. Select a Beneficiary.
15. Enter an amount.
16. Click the \ddots 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 callout number 17. To its right is a link labeled "Show Details" with a callout number 18. Below these is a large text input field labeled "Addendum" with a callout number 19. Underneath the addendum field is a dashed-line box containing a link labeled "+ Add another recipient" with a callout number 20. At the bottom left, the amount "\$0.00" and "1 payments (1 for \$0.00)" are displayed. At the bottom right, there are three buttons: "Cancel", "Draft", and "Approve". The "Draft" and "Approve" buttons are highlighted with a callout 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 93.
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 the 'Origination Details' form with the following fields and actions highlighted by numbered callouts:

- 5:** SEC Code (dropdown menu)
- 6:** Company Entry Description (text input)
- 7:** To Company (dropdown menu)
- 8:** Account (text input)
- 9:** Effective Date (calendar icon)
- 10:** Recurrence (Set schedule button)
- 11:** + Add multiple beneficiaries (button)
- 12:** Find beneficiaries in collection (search bar)
- 13:** Expand/collapse icon (three dots)

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) 123456789
- 15:** Amount field (\$ 0.00)
- 16:** Three-dot menu icon
- 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' section with a 'MAKE A PAYMENT' button (1) and a 'New Payment' button (1). Below this is the 'Domestic Wire' form (2) with an 'Upload From File' link (3). The form includes 'Origination Details' with sections for 'From Company' (4), 'Account' (6), 'Process Date' (8), and 'Recurrence' (10). The 'From Company' section has a checkbox 'Use same company for all wires' (4) and a search field 'Search by name' (5). The 'Account' section has a checkbox 'Use same Account for all wires' (6) and a dropdown menu showing 'Demo Checking' with account number 'XXXXXX7718' and amount '\$2.95' (7). The 'Process Date' section has a checkbox 'Use same Date for all wires' (8) and a date field '03/27/2024' (9) with a calendar icon. The 'Recurrence' section has a 'Set schedule' link (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 93.
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 management interface. At the top, there is a header 'Wires (1)' and a search bar labeled 'Find beneficiaries in payment' (12). A '+ Add multiple beneficiaries' link is highlighted with callout 11. Below the search bar, a warning message states 'This payment is incomplete' (16). The main section is titled 'Wire Details' and contains several input fields and controls:

- 'Beneficiary/Account' field with a dropdown menu (14) showing 'Demo Ben Domestic Wire Checking' and '123456789'.
- 'Amount' field with a currency symbol '\$' and a value of '0.00' (15).
- 'Notify Beneficiary' checkbox (17) and a 'Show Details' link (18).
- 'From Company' field with a search icon and 'Search by name' text (19).
- 'Account' field with a dropdown menu (20) showing 'Demo Checking' and 'XXXXXXXX7718' with a value of '\$2.95'.
- 'Process Date' field with a calendar icon (21).

 A vertical yellow bar is on the left side of the wire details section. A list icon is visible in the top right corner of the wire details area (13).

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

The screenshot shows a web form titled "OPTIONAL WIRE INFORMATION" with a light blue header. Below the header are three text input fields: "Message to Beneficiary", "Reference for Beneficiary", and "Description". A dashed box below these fields contains 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. Blue callout circles with numbers 22 through 27 point to the following elements: 22 points to the "OPTIONAL WIRE INFORMATION" header; 23 points to the "Message to Beneficiary" input field; 24 points to the "Reference for Beneficiary" input field; 25 points to the "Description" input field; 26 points to the "+ Add another wire" link; and 27 points to the "Draft" and "Approve" buttons.

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 for an International Wire. The interface is annotated with numbered callouts (1-12) pointing to various fields and options:

- 1: **New Payment** button.
- 2: **Change Type** link.
- 3: **Upload From File** link.
- 4: **Use same company for all wires** checkbox.
- 5: **From Company** dropdown menu (selected: Digital Services Wire).
- 6: **Use same Account for all wire** checkbox.
- 7: **Recurrence** section with **Set schedule** link.
- 8: **Use same Currency for all wires** checkbox.
- 9: **Currency** dropdown menu (selected: Search...).
- 10: **Use same Date for all wires** checkbox.
- 11: **Process Date** field (selected: 03/27/2024) with a calendar icon.
- 12: **Set schedule** link.

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 93.
4. (Optional) Check the box if you would like to use the same "From Company." for all wires.
5. Select the From Company.
6. (Optional) Check the box if you would like to use the same "Account" for all wires.
7. Select an account.
8. (Optional) Check the box if you would like to use the same "Currency" for all wires.
9. Select a currency type.
10. (Optional) Check the box if you would like to use the same "Date" for all wires.
11. Select a process date using the calendar feature.
12. (Optional) Set up a recurrence.

The screenshot shows a web interface for managing wires. At the top, there is a search bar labeled 'Find beneficiaries in payment' (14) and a '+ Add multiple beneficiaries' link (13). Below this is a section titled 'Wire Details' with a warning icon and the text 'This payment is incomplete'. The 'Wire Details' section contains several fields: 'Beneficiary/Account' (16) with a dropdown menu showing 'Demo Ben International Wire' and 'SWIFT/BIC: BSUIFRPP 987654321'; 'Currency' (17) with a search bar; 'Enter amount in' (18) with a dropdown menu set to 'Currency'; 'Amount' (18) with a text input field showing '\$ 0.00'; 'Notify Beneficiary' (20) with a checkbox; 'Show Details' (21) with a button; 'From Company' (22) with a dropdown menu showing 'Digital Services Wire'; 'Account' (23) with a search bar; and 'Process Date' (24) with a text input field and a calendar icon. A vertical ellipsis menu icon (15) is located at the top right of the wire details section, and another (19) is at the top right 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 wire transfer form with the following elements:

- 25**: A link labeled "OPTIONAL WIRE INFORMATION" with an upward arrow icon.
- 26**: A text input field labeled "Message to Beneficiary" with a help icon.
- 27**: A text input field labeled "Reference for Beneficiary" with a help icon.
- 28**: A text input field labeled "Description" with a help icon.
- 29**: A link labeled "+ Add another wire" with a plus icon.
- 30**: A group of three buttons: "Cancel", "Draft", and "Approve".

At the bottom left of the form, 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

How is your data separated?

Delimited

What separates your data?

Comma

Tab

Colon

Semi-Colon

Other

First row contains column headers

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

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

New Mapping 111919

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

Private
 Shared

10. Back Cancel Finish


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?

Back Continue

11.

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

Upload Wizard ✕

1
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

Header Rows to Skip:

Trailer Rows to Skip:

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

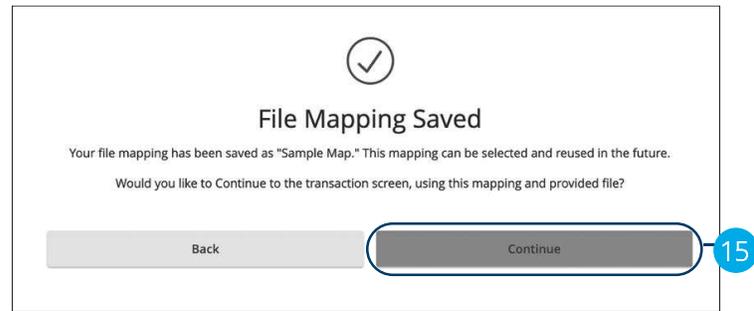
Do you want this File Mapping to be Private or Shared?

Private

Shared

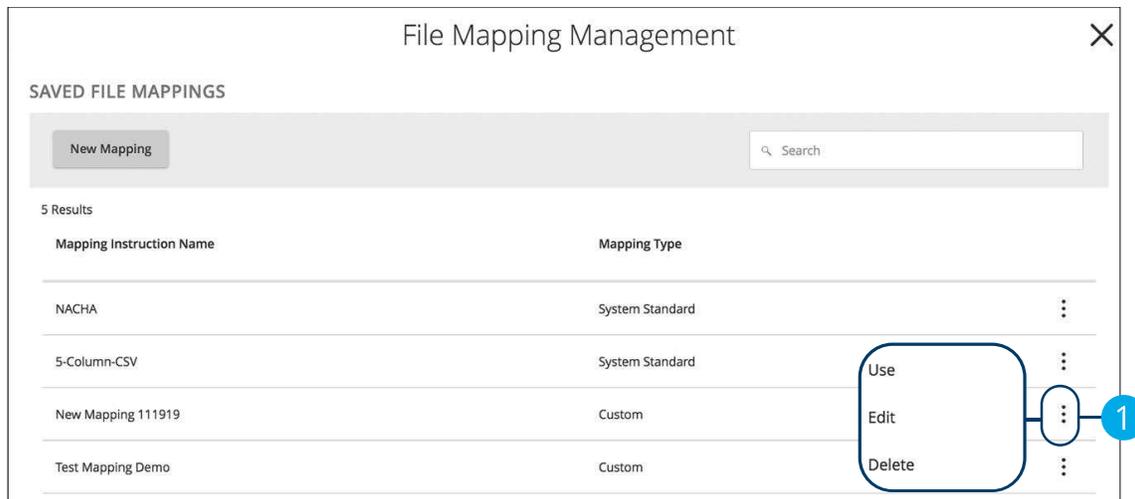
Back Cancel Finish

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, a table lists 'SAVED FILE MAPPINGS' with 5 results. The table has two columns: 'Mapping Instruction Name' and 'Mapping Type'. The rows are:

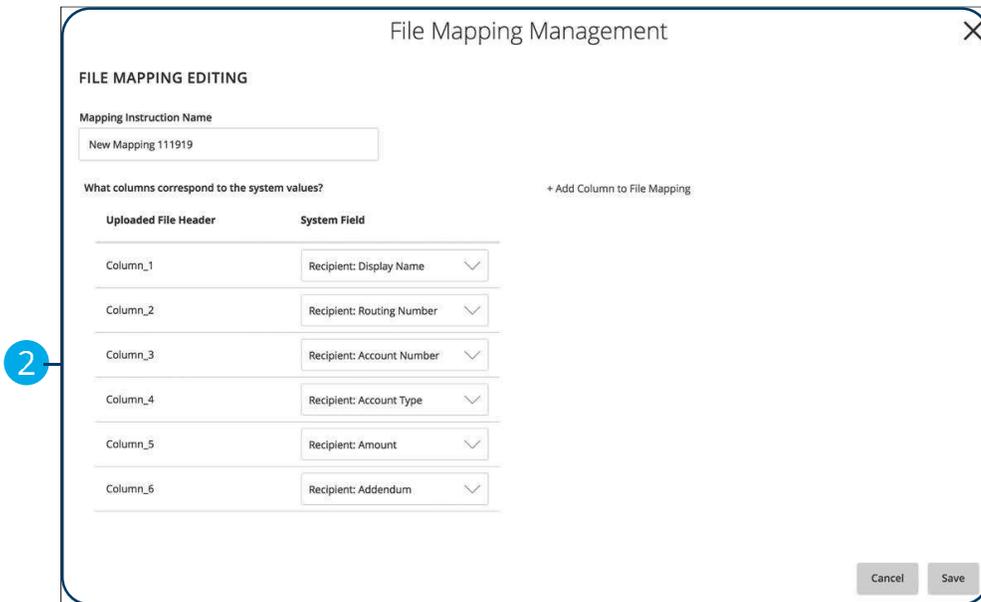
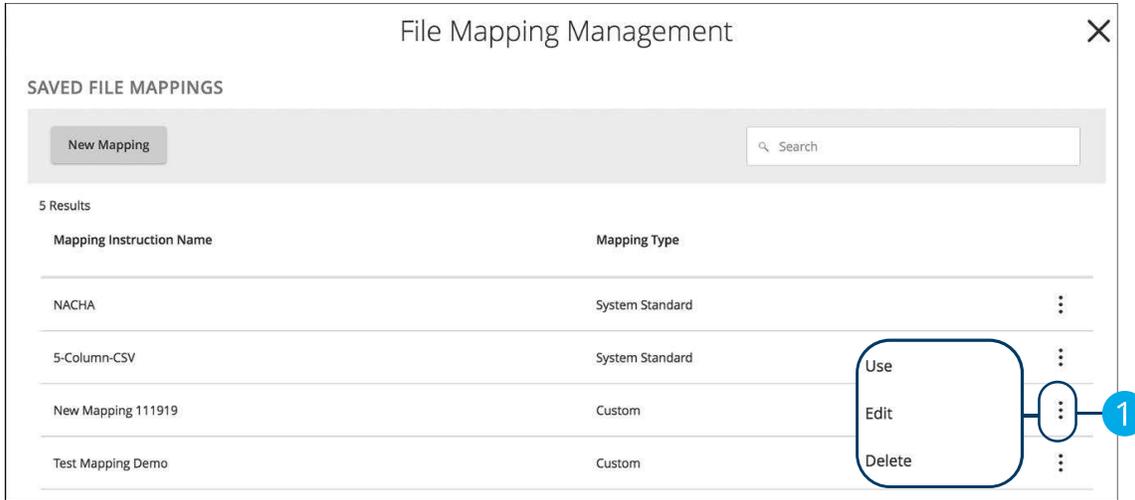
Mapping Instruction Name	Mapping Type
NACHA	System Standard
5-Column-CSV	System Standard
New Mapping 111919	Custom
Test Mapping Demo	Custom

A callout box is overlaid on the '5-Column-CSV' row, showing a menu with 'Use', 'Edit', and 'Delete' options. A blue circle with the number '1' points to the 'Use' option.

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



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, a 'Delete Mapping' dialog box is shown. It features a warning icon and the text: 'Delete Mapping. Are you sure you want to delete the "New Mapping 111919" mapping? This action cannot be undone.' The dialog has 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.

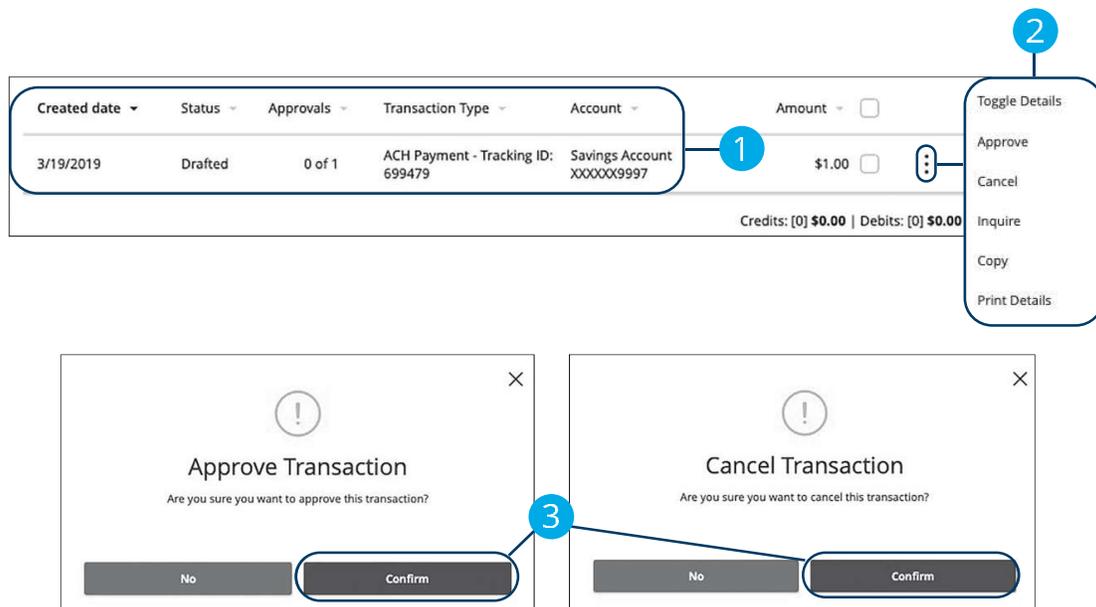
ACH & Wire Payments

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.

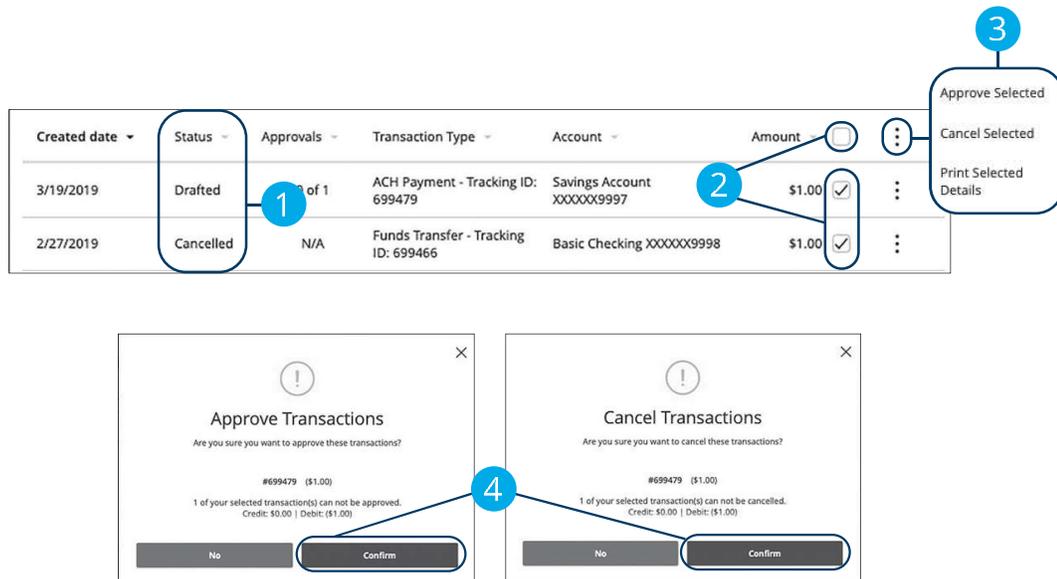


Click the **Activity & Approval** tab.

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 for Name, Type, Recipients, Last Paid Date, Last Paid Amount, and Actions. A row is shown with Name 'Test', Type 'ACH Payment (PPD)', and Recipients '1'. A vertical ellipsis icon in the Actions column is highlighted with a blue circle labeled '1', which opens a dropdown menu with options: Pay, Edit, Copy, and Delete.
- Edit Form (Bottom):** A form titled 'Template Properties' with the following sections:
 - Template Properties:** Template Name (Test) and Template Access Rights (2 of 2 user roles selected).
 - Origination Details:** SEC Code (PPD - Prearranged Payment and Deposit), From (****6789), and Account (Savings Account XXXXX9997, \$8.73).
 - Recipient/Account Table:**

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

At the bottom right of the form, there are 'Cancel' and 'Save' buttons. The 'Save' button is highlighted with a blue circle labeled '3'. A blue circle labeled '2' points to the 'SEC Code' field.

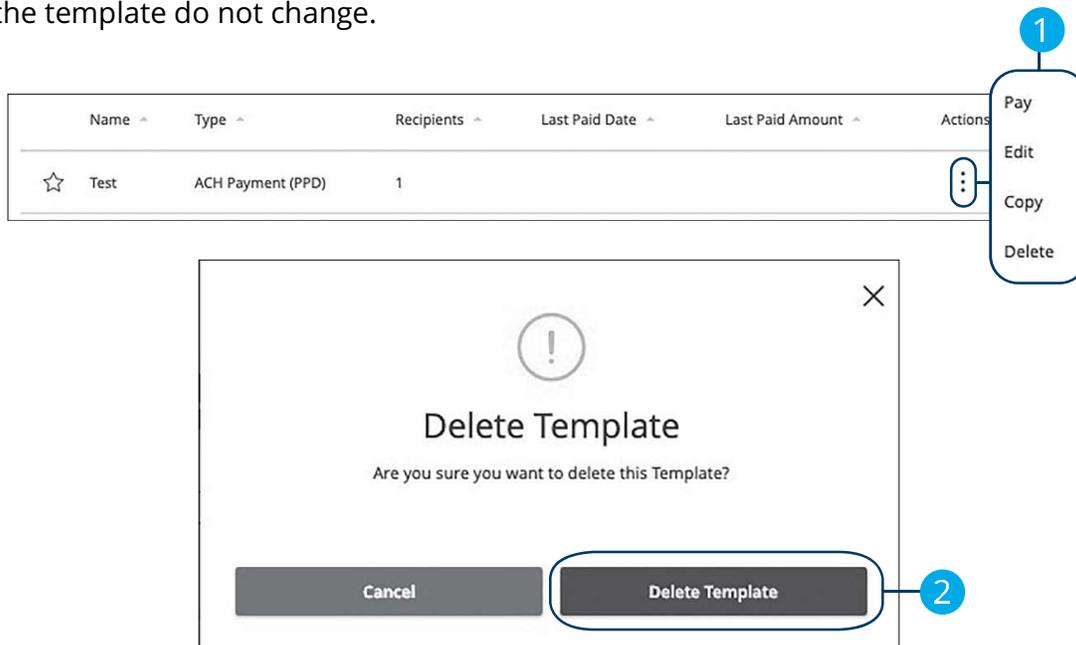
In the **Payments & Transfers** tab, click **ACH & Wire Payments**.

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

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 Bell Bank for processing.

The screenshot shows the 'ACH NACHA Upload' form. It includes an 'Import File' field with a 'Choose File' button (labeled 1), a 'Memo (optional)' text input field (labeled 2), and two buttons at the bottom right: 'Draft' and 'Approve' (labeled 3).

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 866-221-1136.

Stop Payment

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

1. 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 of a software interface. At the top, there is a search bar labeled 'A'. Below it, the 'Information Reports' section is visible. A 'Results' section contains a filter bar with 'All', 'Private', and 'Shared' options, labeled 'B'. Below the filters are columns for 'Name', 'Last Run', 'Download', and 'Type', labeled 'D' and 'F'. A table lists reports, including 'Test Report' and 'Company Entitlements Report', with a star icon labeled 'E' for favoriting. A '+ New Report' button is labeled 'C'. A vertical menu labeled 'G' is open, 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)'.
- 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'.
- 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 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 (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".
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", "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 the following sections:

- 1:** 'Do you want this report to be private or shared?' with radio buttons for 'Private' and 'Shared' (selected).
- 2:** 'What do you want to name the report?' with a text input field.
- 3:** 'What account(s) do you want to include?' with a checkbox for 'All Accounts (2)' and a link 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 'Select All | Clear All' 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.

New ACH Activity Report - 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 **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 filters for 'All', 'Private', and 'Shared'. Below this is a table with columns: Name, Last Run, Download, Type, and Actions. A report named 'BAI Detailed Report' is highlighted, and its actions menu is open, showing options: View History, Run Now, Edit, Copy, and Delete. A blue circle with the number '1' points to the 'Edit' option.

The 'Edit' dialog box is shown below, with a blue circle '2' pointing to the 'Edit' option in the actions menu. The dialog has the following sections:

- Do you want this report to be private or shared?** with radio buttons for 'Private' and 'Shared' (selected). A note below states: 'This report was created by another user and the privacy cannot be changed.'
- What do you want to name the report?** with a text input field containing 'Balance and Activity Statement - Previous Day(s)'.
- What account(s) do you want to include?** with a checked checkbox for 'All Accounts (4)' and a link to 'Select specific account(s)'.
- What dates do you want to include?** with a dropdown menu set to 'Last Business Day'.
- How often do you want this report to run?** with radio buttons for 'On Demand', 'Every Business Day' (selected), 'Every Calendar Day', 'Weekly', and 'Monthly'.

 At the bottom of the dialog, there are three buttons: 'Cancel', 'Save and Run', and 'Save'. A blue circle with the number '3' points to the 'Save and Run' 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 screenshot shows the 'Reports' interface. At the top, there is a search bar and filters for 'All', 'Private', and 'Shared'. Below the filters is a table with columns: Name, Last Run, Download, Type, and Actions. The table contains one entry: 'BAI Detailed Report' with a last run date of '11/9/2018' and a download link 'CSV | PDF'. A context menu is open over the 'BAI Detailed Report' entry, showing options: View History, Run Now, Edit, Copy, and Delete. A blue circle with the number '1' highlights the context menu icon. Below the table is a 'Delete Plan' dialog box with a warning icon and the text 'Delete Plan' and 'Are you sure you want to delete this plan?'. The dialog has two buttons: 'Cancel' and 'Delete Plan'. A blue circle with the number '2' 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]

3 Reset View Report

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

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

Funds Transfers

Funds Transfer

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

Individual Transfers

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

The screenshot shows the 'Funds Transfer' interface with two tabs: 'Individual Transfers' (selected) and 'Multi-Account Transfers'. The form is divided into three numbered steps:

- 1** Select the accounts to transfer funds between using the "From" and "To" drop-downs.
- 2** Enter the amount to transfer. The amount field shows '0.00'.
- 3** Select the frequency using the drop-down. The frequency field shows '1st of the month'.

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

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

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

4a Start Date
04/09/2019

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

5 Memo (optional)
Enter letters and numbers only

6 Draft Approve

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

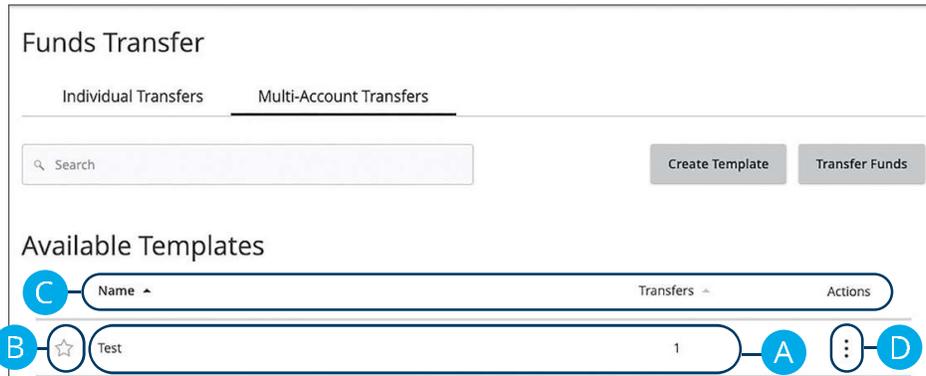
4. If you would like to set up a recurring transfer, follow the steps below:
 - a. Enter a start date for this transaction using the calendar features.
 - b. Decide if the transfer will repeat forever or have an end date.
5. Enter a memo.
6. Click the **Draft** or **Approve** button when you are finished.



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

Multi-Account Transfers Overview

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



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

- A.** The following information presents for each template:
- Name
 - Number of transfers in the template
- B.** To mark a template as a favorite, click the ☆ icon.
- C.** Click the ▲ icon next to the appropriate column to sort templates by display name or transfers.
- D.** Click the ⋮ icon to transfer funds, edit, copy or delete a template.



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

Multi-Account Transfers- Creating a Template

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

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

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 shows a 'Transfers (3)' form. At the top right, there is a search bar labeled 'Find accounts in transfer' (5). Below it are buttons for 'Expand All' (6) and 'Collapse All'. A menu icon (three vertical dots) opens a dropdown with 'Copy', 'Remove', and 'Expand Row' options (7). The main table has columns 'From Account', 'To Account', and 'Amount'. The first row has search bars for 'From Account' (8) and 'To Account', and an 'Amount' field with '\$0.00' (9). Below the table is a 'Memo' text area (10). At the bottom of the table is a '+ Add another transfer' link (11). The bottom of the form has a summary bar showing '\$0.00' and '3 transfers', along with 'Cancel' and 'Save' buttons (12).

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, with a search bar, 'Create Template' button, and a 'Transfer Funds' 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 'Origination Details' section with four numbered callouts: '2' points to the 'Transfer Date' field, '3' points to the 'Same Date' checkbox, and '4' points to the 'Push Memo to All' button.

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.

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. The 'Multi-Account Transfers' tab is 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 (three dots) next to the 'Test' template, which is expanded to show 'Transfer Funds', 'Edit', 'Copy', and 'Delete' options.

The 'Template Properties' section is shown below. A blue circle '2' highlights the 'Memo' field. The 'Template Name' is 'Test' and 'Template Access Rights' shows '4 of 4 user roles selected'. The 'Origination Details' section includes a 'Memo' field and a 'Push Memo to All' button. The 'Transfers (1)' section shows a table with one transfer entry:

From Account	To Account	Amount
Advantage Plus XXXXXXXX6746 \$689.80	--Advantage Plus-- XXXXXXXX3959 \$5.00	\$1.00

Below the table is a '+ Add another transfer' button. At the bottom, a summary bar shows '\$1.00' and '1 transfers', with 'Cancel' and 'Save' buttons. A blue circle '3' highlights the 'Save' button.

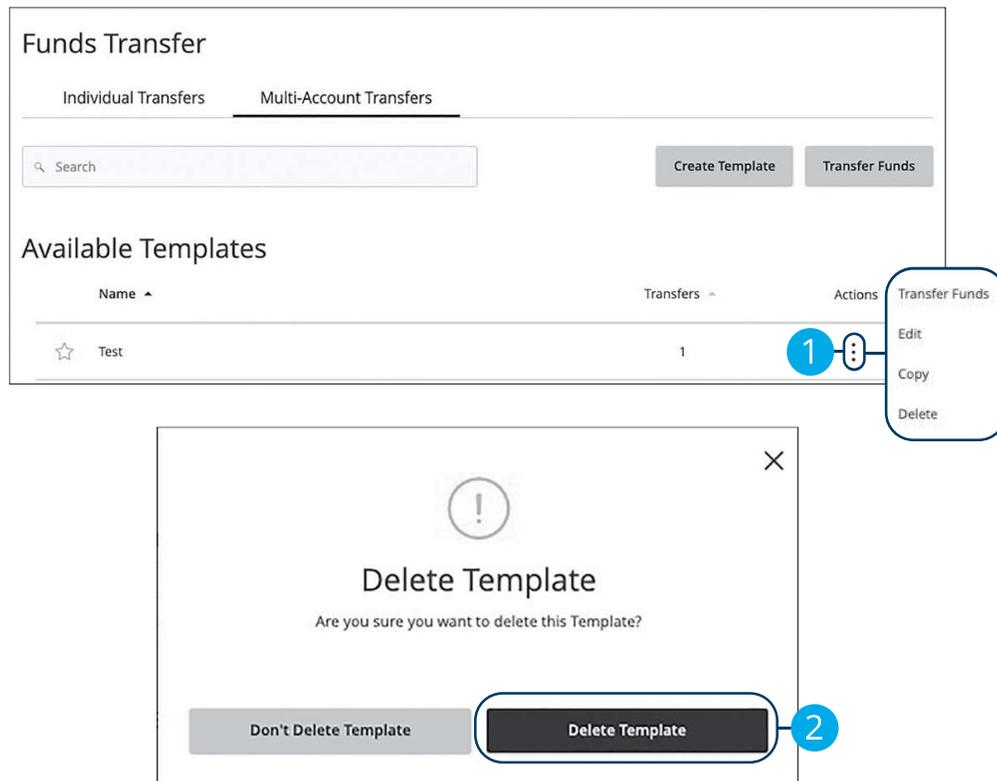
In the **Payments & Transfers** tab, click **Transfers**, then **Multi-Account Transfers**.

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

Transfers

Deleting a Multi-Account Transfer Template

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



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.

The screenshot displays a payment system interface with the following components:

- Exception List (Callout 3):** A list of exceptions including:
 - \$2.55 Payee Name Mismatch (Check #1140)
 - \$5.80 Amount Mismatch (Check #1141)
 - \$3.75 Paid Not Issued (Check #1142)
- Exception Details (Callout 4):** A detailed view for the \$5.80 Amount Mismatch exception, showing:
 - Issued Payee: SamTeller 0821
 - Found Payee: mi5iif/W:A ifi^ Tesii
 - Account Name: SamTeller 0821
 - Check #1141
 - Paid Date: 12/13/2021
 - Images of the check and its back.
 - Buttons: Pay, Return, Clear, Duplicate.
- ACH Exception Details (Callout 5a):** A detailed view for a \$1.00 Unauthorized ACH Transaction (Credit), showing:
 - Account Name: SamTeller 0821
 - Account Number: 100510821
 - Paid Date: 12/7/2021
 - SEC Code: PPD
 - Description: COMMERCIAL TREAS Payroll PPD
 - Transaction Type: Credit
 - Buttons: Pay, Return, Clear.
 - Link: + Add ACH Rule
 - Summary: Total Exceptions (2) \$2.00, Total Decided (0) \$0.00, Submit Decisions.
- ACH Exception Details (Callout 5b):** A detailed view for a \$1.00 Unauthorized ACH Transaction (Debit), showing:
 - Account Name: SamTeller 0821
 - Account Number: 100510821
 - Paid Date: 12/7/2021
 - SEC Code: PPD
 - Description: COMMERCIAL TREAS Payroll PPD
 - Transaction Type: Debit
 - Buttons: Pay, Return, Clear.
 - Dropdown: Unauthorized
 - Summary: Total Exceptions (2) \$2.00, Total Decided (1) \$1.00, Submit Decisions.
- Add ACH Rule Dialog (Callout 5a):** A dialog box for adding a new ACH rule with fields for:
 - SEC Code: PPD (selected), All SEC Codes
 - Transaction type: Credit only (selected), Debit only, Both Credit and Debit
 - Company ID: 977777777
 - Max amount: \$ 1.00
- Summary Bar (Callout 6):** A bar at the bottom showing:
 - Total Exceptions (3) \$12.10
 - Total Decided (0) \$0.00
 - Submit Decisions button

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

Viewing Positive Pay Decisions

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

The screenshot shows the 'Positive Pay' interface. At the top right is a 'Launch Advanced Options' button. Below the title are tabs for 'Exceptions', 'Add Check', and 'Submit Issued Check File'. A note states: 'NOTE: Exceptions will be given a decision of Pay if no decision has been made by 11:00 AM Pacific Time (US & Canada)'. The interface is divided into two main sections. On the left, there are filters for 'Accounts' (set to 'All Accounts'), 'Status' (set to 'Decisioned'), and a list of exceptions. One exception is highlighted: '\$5.00 Paid Not Issued' for 'Check #1224' with a 'Pay' radio button selected. On the right, the details for 'Check #1224' are shown, including the amount '\$5.00', status 'Paid Not Issued', and 'Paid Date: 7/17/2023'. There are 'Pay' and 'Return' buttons. A warning message says 'Unable to load check images at this time.' At the bottom, a summary bar shows 'Total Exceptions (1) \$5.00' and 'Total Decisioned (1) \$5.00' with a 'Submit Decisions' button.

Click the **Positive Pay** tab.

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

Positive Pay

Add a Check

Positive Pay Launch Advanced Options

Exceptions **Add Check** 1 Print Issued Check File

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

4 Issue Date: 08/17/2021 Check Number Auto Increment **5** Add Check

Positive Pay Launch Advanced Options

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

Exceptions **Add Check** 6

Amount * \$0.00 Payee Account * Select Account

Issue Date * Select Date Check Number * Auto Increment

Checks Added

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

Click the **Positive Pay** tab.

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

Positive Pay

Submit Issued Check File

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

The screenshot shows the 'Positive Pay' interface. At the top right is a 'Launch Advanced Options' button. Below it is a navigation bar with three tabs: 'Exceptions', 'Add Check', and 'Submit Issued Check File'. The 'Submit Issued Check File' tab is circled with a blue '1'. Below the navigation bar is a 'File Mapping Type' dropdown menu circled with a blue '2'. To the right of the dropdown is a 'Choose File' button circled with a blue '3'. At the bottom right of the interface is a 'Process File' button circled with a blue '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.

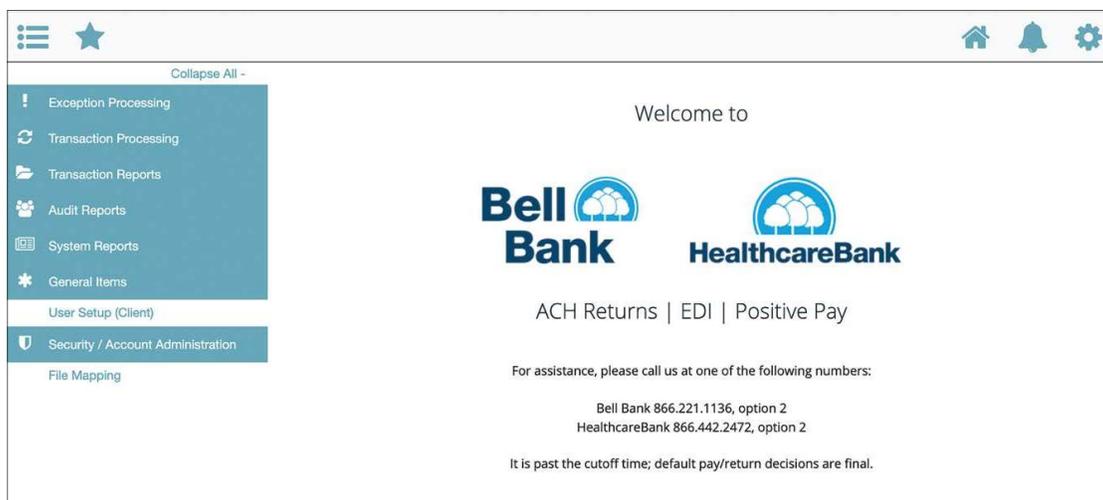
Advanced Positive Pay

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:

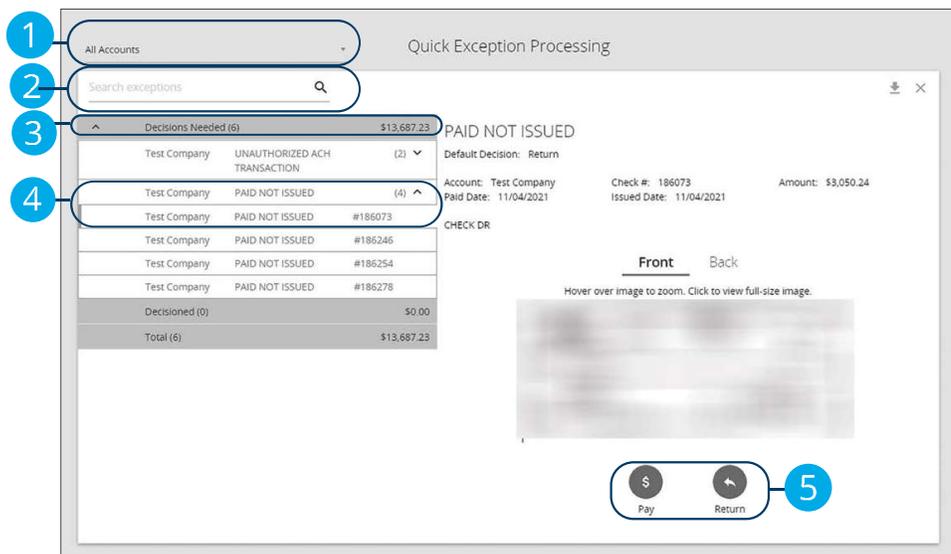
- **Duplicate Paid Item:** The item was previously paid.
- **Paid Not Issued:** The item was never loaded into the system as an issued check.
- **Stale Dated Item Paid:** The item is a stale dated check. A check is considered stale dated if it is older than 180 days.
- **Previously Paid Item Posted:** 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**.

The screenshot shows the 'Quick Exception Processing' window. On the left, a table lists 'Decisions Needed (6)' with a total amount of \$13,687.23. The table contains several rows for 'UNAUTHORIZED ACH TRANSACTION' and one for 'PAID NOT ISSUED'. On the right, details for a selected 'UNAUTHORIZED ACH TRANSACTION' are shown, including 'Default Decision: Return', 'Account: Test Company', 'Amount: \$4,496.48', and 'Paid Date: 11/04/2021'. Below the details are three buttons: 'Add Rule' (circled in blue with '6a'), 'Pay' (with a dollar sign icon), and 'Return' (with a circular arrow icon, circled in blue with '6b').

The 'Add ACH authorization rule' dialog box contains the following fields:

- Description:** A text input field.
- SEC Code:** A dropdown menu with 'CCD' selected.
- Company ID:** A text input field with '2522304924' entered.
- Debits or Credits:** A dropdown menu with 'Debits only' selected.
- Max Allowable Amount:** A text input field with '4496.48' entered.

At the bottom right, there are 'Cancel' and 'Save rule' buttons.

This screenshot shows the 'Quick Exception Processing' window with the 'Reason' dropdown menu open. The dropdown menu has two options: 'Past Deadline Item Returned' and 'Unauthorized'. A blue circle with '6c' is positioned to the left of the table, indicating the next step in the process.

- 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:

▼

2

File Mapping Format:

▼

3

Items in File:

4

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 form titled "Add New Issued Check". It contains the following fields and controls:

- 1**: "Account ID" dropdown menu with "007711 Demo 7718" selected.
- 2**: "Check Number" text input field.
- 2**: "Amount" text input field.
- 2**: "Issued Date" text input field with "03/04/2024" entered.
- 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 the 'Void a Check' interface with the following steps:

- Step 1. Enter check information.**
 - 1. Account ID: [Dropdown menu]
 - 2. Check Number: [023]
 - Check Amount: [27.64]
 - Issued Date: [11/16/2016]
- Step 2. Click the "Find Matching Check" button to find the check.**
 - 3. Find Matching Check [Button]
- Step 3. Verify the check that will be voided.**
- Step 4. Click the "Void Check" button to complete the void process.**
 - 4. Void Check [Button]

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.

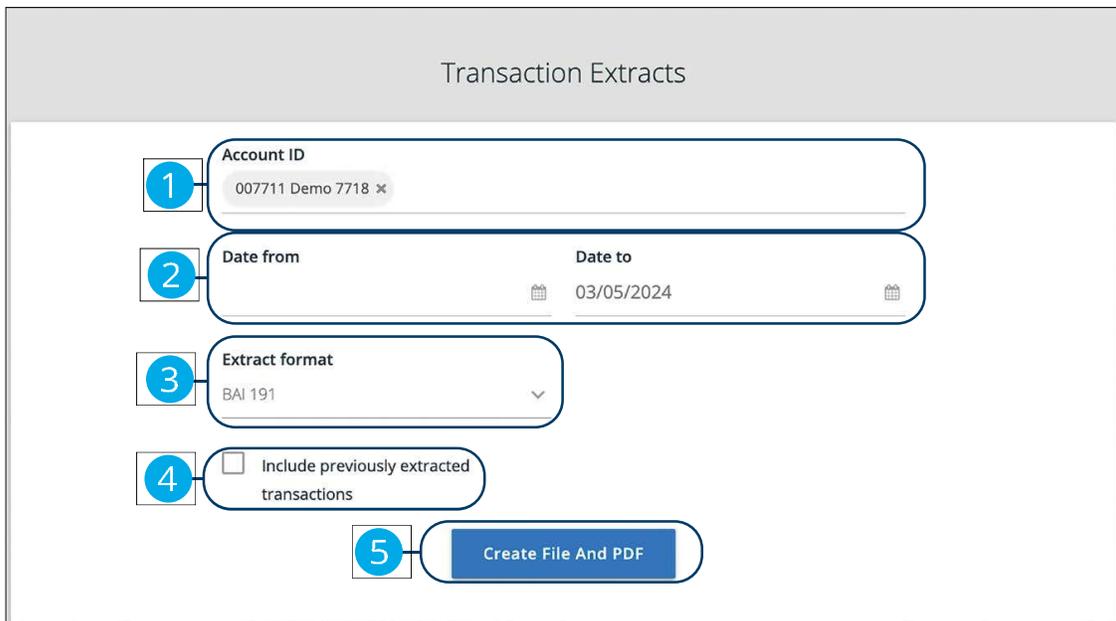
Advanced Positive Pay

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 controls:

- 1** Account ID: 007711 Demo 7718 ✕
- 2** Date from: [empty] Date to: 03/05/2024
- 3** Extract format: BAI 191
- 4** 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 (All Account IDs)
- 2**: Paid Date From and Paid Date To (with calendar icons)
- 3**: SEC Code (All SEC Codes)
- 4**: Amount From and Amount To

A note at the bottom of the form states: "Note: Transaction history is retained within the system for 90 days after an item has paid." A **5** points to the 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, which lists various report types like "TEST1", "NACHA - No Line Breaks", "PDF - Limited Transaction Details", "PDF - Summary Listing", and "PDF - Statement".
- C:** The "File Type" column, which lists file formats such as "CSV", "NACHA", "PDF", and "XML".
- D:** The "Date Created" column, which shows the timestamp when each report was generated, all on "11/21/2016 01:20:41 PM".
- E:** The "File Size" column, which shows the size of each file in kilobytes (kb), ranging from 7.67 kb to 11.78 kb.

	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 - Statement	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. An "Account" dropdown menu with "All Accounts" selected. 2. Two date input fields: "Issued Date From" with the value "10/14/2021" and "Issued Date To" with the value "10/14/2021". Both date fields have a calendar icon to their right. 3. A "Search" button 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 the 'Exception Items' search interface. It features several input fields and a search button, each with a numbered callout:

- 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)
- 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 text "All Accounts".
- 2**: "Stale Dated As Of" field with the date "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.

Check Reconciliation Summary

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

Reconciliation History

Account Nickname
Test Account

No reconciliation history to display.

Check Reconciliation Summary

< Go Back

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

4 Finish Reconciliation

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

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

Advanced Positive Pay

Deposit Reconciliation Summary

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

Deposit Reconciliation Summary

Start New Reconciliation

1
Test Account

2
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

Reconciliation History

Account Nickname
Test Account

No reconciliation history to display.

< Go Back Deposit Reconciliation Summary ⌵

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

4

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, each with a numbered callout:

- 1** A dropdown menu labeled 'Company ID Status' with the value 'All' selected.
- 2** A dropdown menu labeled 'Date' with the value 'Processed' selected.
- 3** A date range selector with 'Date From' and 'Date To' fields. Both fields contain the date '01/24/2022' and have a calendar icon to their right.

At the bottom right of the form is a 'Search' button, which is highlighted with a blue callout **4**.

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 form titled "Incoming ACH Receiver Report". The form contains three main elements: a date type dropdown menu, a date range input field, and a search button. The date type dropdown is labeled "1" and shows "Processed" selected. The date range input field is labeled "2" and shows "Date From" as "10/14/2021" and "Date To" as "10/14/2021". The search button is labeled "3" and contains the text "Search".

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.

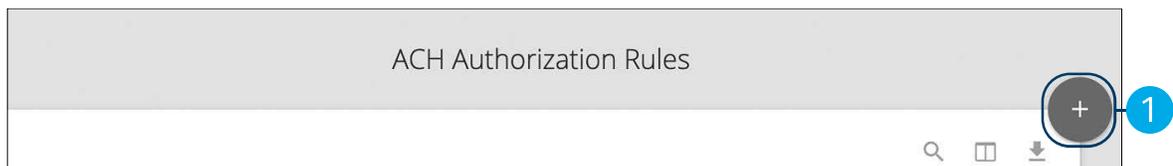
Advanced Positive Pay

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

Other visible elements include a 'Notification Type' field 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 blue circular button with a white plus sign (+) on the right, labeled '1'. Below this is a form titled 'Add record'. The form contains several input fields and buttons:

- 'Account Nickname' (dropdown menu) with 'Test Account' selected, labeled '2'.
- 'Company ID' (text input field), labeled '3'.
- 'SEC Code' (dropdown menu), labeled '4'.
- 'From Tran Code' and 'Thru Tran Code' (text input fields), labeled '5'.
- 'Debits or Credits' (dropdown menu) with 'Both' selected, labeled '6'.
- 'Minimum Amount' (text input field), labeled '7'.
- 'Notification Type' (dropdown menu) with 'Create Exception' selected, labeled '8'.
- 'Cancel' (text button), labeled '7'.
- 'Save and Add More' (text button), labeled '9'.
- 'Save Changes' (blue button), labeled '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.

User Setup (Client)

User Status: 3 of 3 records

Name	Username	Email Address	Last Logged On	Status	
			10/14/2021 8:52 AM	Active	Edit Copy
			10/12/2021 4:26 PM	Active	Edit Copy
			10/14/2021 6:58 AM	Active	Edit Copy
					<input type="button" value="Add New"/>

User Setup (Client)

Contact Information | Security Settings | Menu Settings | System Messages

* First Name:

Middle Initial:

* Last Name:

* Email Address: Exclude From Email

Primary Phone Number:

Secondary Phone Number:

Mobile Number:

* Indicates required fields

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

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

User Setup (Client)

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

* Username:

* Password:

* Verify Password:

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

Customer: Sky Test Company

Account:

Type to filter... Showing 1 of 1 Assigned

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

Assign all new accounts to this user

ACH Reports:

Type to filter... Showing 0 of 0 Assigned

--	--

Assign all new ACH reports to this user

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

Transaction Data User Rights

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

7 Check Exception Type: Cannot view exceptions or make decisions

8 ACH Exception Type: Cannot view exceptions or make decisions

Setup User Rights

- Allow user to add ACH Authorization Rules in Quick Exception Processing
- Allow user to add/edit ACH Authorization Rules in ACH Authorization Rules
- Allow user to add/edit Transaction Filters/Blocks
- Allow user to add/edit Security Templates
- Allow user to add/edit ACH Reports

10 User Locked

* Indicates required fields

Submit

7. Select a check exception type using the drop-down.
8. Select an ACH exception type using the drop-down.
9. Check the boxes to assign setup user rights.
10. Check the box to lock the user.

User Setup (Client)

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

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

Template Name:

Menu options this user can access

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

13

Submit

- 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.

Bill Payment

Home Page Overview

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

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

The screenshot shows the Bill Payment Home Page. At the top, there is a navigation bar with tabs: Home, Payments, Payees, Calendar, and Options. Below the navigation bar, there is a welcome message and a last login timestamp. A user profile icon and a messages notification are also visible. The main content area is divided into several sections:

- Callout A:** Points to the 'Payments' tab in the navigation bar.
- Callout B:** Points to the user profile icon.
- Callout C:** Points to the 'Activate now' button for 'Payees require activation'.
- Callout D:** Points to the 'Scheduled to process in the next 30 days' section.
- Callout E:** Points to the 'Processed within the last 30 days' section.

The 'Scheduled to process in the next 30 days' section contains a table of transactions:

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

The 'Processed within the last 30 days' section contains a table of transactions:

Merchant	Amount	Actions
Cellular One	\$65.00	View
Community ...	\$1,200.00	View
Kim Stone	\$65.00	View
Lease	\$1,200.00	View
Total	\$2,530.00	



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

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

- A.** Use the Payments, Payees and Options tabs to quickly navigate to the different areas of Bill Payment.
- B.** Click the “Messages” link to view secure messages.
- C.** The “Attention required” section shows a list of payees awaiting activation or payments waiting approval.
- D.** The “Scheduled to process in the next 30 days” section shows the next 30 days of scheduled transactions. You can edit a transaction by clicking the “Edit” link or stop a transaction by clicking the “Stop” link.
- E.** You can view your processed transactions in the “Processed within the last 30 days” section. Click the “View” link to see more details about a transaction.

Bill Payment

Add a Payee

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

Company

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

Add a company

Company details

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

1 **Payee name ***

2 **Account number ***

 No account number ?
Confirm account number *

3 **Phone number *** **Payee ZIP code ***

Account holder name *

4 Next >

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

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

Add a company

Company details - Review

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

Payee name
Utility Company

Payee nickname *
Payee nickname

Account number
123456789

Phone number
(555) 555-5555

Address *
555 Street adress
Apartment number, Unit number, Condo number

City * **State** **Payee ZIP code**
City name Alabama 12345-6789

Account holder name
XXXXXXXXXXXX

Payee category **Default pay from account**
No Category Primary Checking

< Back Submit payee >

5. Enter a nickname for the payee.
6. Enter the payee's address.
7. Use the drop-down to select a payee category.
8. Use the drop-down to select a default pay from account.
9. Click the **Submit payee** button.

Add Individual Payee

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

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

Tell us about the individual

1

First name *	Last name *
<input type="text" value="First name"/>	<input type="text" value="Last name"/>
Phone number *	
<input type="text" value="(xxx) xxx-xxxx"/>	

2

Address *		
<input type="text" value="555 Street Address"/>		
<input type="text" value="Apartment number, unit number, condo number"/>		
City *	State *	ZIP Code *
<input type="text" value="City name"/>	<input style="border: none; background-color: #f0f0f0; padding: 2px 5px; font-size: 0.9em; font-family: sans-serif; border-bottom: 1px solid #ccc;" type="text" value="Alabama"/> ▾	<input type="text" value="XXXXX-XXXX"/>

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

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

The screenshot shows a form titled "Bill pay information" with the following fields and callouts:

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

3. Enter a nickname for the payee.
4. Select a category for the payee using the drop-down.
5. Select the account to withdraw from using the "Default Pay From Account" drop-down.
6. (Optional) Enter and confirm your account number.
7. Click the **Next** button.

Activate a Payee

Activation

JOHN DOE View details

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

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

I want my code now by phone

Contact phone 1 not on file Update

Contact phone 2 not on file Update

I can wait a few seconds to receive my code by text message 1

No text address on file Update

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

Update

Request activation code 2

Activation

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

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

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

Enter activation code 3

 Taking too long to receive your code? [Click here](#) to choose another delivery method.

Submit 4

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



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

Bill Payment

Import Payees

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

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

Import payees

Do you have payees already setup in an application?

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

Import from:

.CSV file **1**

Previous import(s):

0 unverified payees

Please note:

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

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

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

Import payees

How to import a CSV file

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

Step 1: Prepare your file

Your CSV file should be in the following column order:

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

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

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

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

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

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



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

Successfully imported 1 payee record

The following Payee records need to be verified.

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

Delete selected

<input type="checkbox"/> Payees	Account number	Actions
<input type="checkbox"/> A Company	<input type="text" value="123456789"/>	<input type="button" value="+ Add"/> 4

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

Address *

City * **State *** **ZIP code ***

5

4. Click the "+Add" link.
5. Add any missing information and click the **Submit** button.

Bill Payment

Edit a Payee

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

Manage payees

+ Add payee Search payees... Show all payees Print

1 All payees Companies Individuals Sort payee by...

All Payees

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

2

Edit

Account holder name
Ara McPherson

Payee name
MCPHERSON ELECTRICAL

Payee phone number
[REDACTED]

Payee nickname
McPhersonal Electrical

Payee account number
123456789

Category
Business

3

Default pay from
Primary Checking

Payments are sent to
Address
6 WISTERIA PL

City
MARRERO

State
Louisiana

ZIP
70072-____

4 Cancel Save

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

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

Bill Payment

Delete a Payee

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

The screenshot shows the 'Manage payees' interface. At the top, there is a search bar and a 'Print' button. Below the search bar, there are three tabs: 'All payees', 'Companies', and 'Individuals'. A blue circle with the number '1' highlights the 'All payees' tab. Below the tabs, there is a table of payees. The table has columns for 'Payees', 'Account number', and 'Additional items'. The first row shows 'McPersonal Electrical (Check)' with account number '****6789' and category 'Business'. A blue circle with the number '2' highlights the 'Delete' link at the end of the row. Below the table, there is a confirmation dialog box with the text 'Are you sure you want to delete this payee?'. The dialog box shows the payee name 'McPersonal Electrical (Check)' and two buttons: 'Delete payee' and 'Cancel'. A blue circle with the number '3' highlights the 'Delete payee' button.

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

Use the "Payees" drop-down to select "Manage Payees."

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

Bill Payment

Add and Manage Categories

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

The image shows a 'Manage categories' interface. At the top, there is a 'Manage categories' button (circled 2), a 'Filter categories' dropdown, a search bar for payees, and a 'Print' button. Below is a table with columns for 'Payees', 'Account number', and 'Category'. The 'Category' column contains dropdown menus, all currently set to 'Unassigned'. A blue box (circled 1) highlights the 'Category' column. Below the table, there is a 'Manage categories' modal (circled 2a) with a 'Category name' input field and an 'Add category' button. Below the input field is a 'Category name list' with 'Business' and 'Personal' entries, each with a 'Delete' button (circled 2b). To the right of the modal is a confirmation dialog: 'Are you sure you want to delete this category?' with a message: 'Deleting Business will place the payee in an unassigned status.' and buttons for 'Delete category' and 'No'.

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

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

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

Bill Payment

Single Payment

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

One-time payment

+ Add payee

Company

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

View selected (0) Pay (0)

Payment summary

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

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

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

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

Bill Payment

Edit or Stop a Single Payment

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

Scheduled payments				
<input type="text" value="Search filter"/> Print				
Payee	Amount	Deliver by date		
atmos Check Confirmation #2	\$1.00	08/31/2020	Details	1a Edit 2a Stop

Edit single payment

Account details

Payee: atmos

Payment method: Check

From account: Primary Checking

Amount: \$ 1.00

Deliver by date: 8/31/2020

Invoice/Comment: [View / Add](#)

Transaction details

Confirmation #: 2

Scheduled by: Murphy Test

Delivery: Standard

1b
1c

Stop single payment

Account details

Payee: American Express

Payment method: Check

From account: Primary Checking

Amount: \$999.00

Process date: 10/26/2020

Invoice / Comment: None

Scheduled by: Laurie Smith

Transaction details

Confirmation #: 40

Est arrival: 10/30/2020

Delivery: Standard

2b

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

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

Bill Payment

Create a Recurring Payment

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

Recurring payment

+ Add payee Company Individual

All Categories

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

Set up American Express recurring payment

Details

Name
American Express
Check
*****8467
Add comment

Pay from*
Primary Checking

Amount*
\$

Use the "Payments" drop-down to select "Recurring Payment."

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

Series options / preferences

If the payment falls on a holiday or weekend?

Pay before Pay after

Frequency edit

Frequency*

Monthly

Last business day

Select first process*



Would you like this series to end?*

No

On this date 

After a set # of payments

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

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

Bill Payment

Edit or Stop a Recurring Payment

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

Scheduled payments

Print

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

Edit recurring payment

Payee	From account	Amount	Process date	Additional items
John Doe <small>Electronic</small>	Primary Checking	\$1.00	11/30/2020	Confirmation # 1 Est. arrival 12/2/2020 Comment None Series start 11/30/2020 Series end None Frequency Monthly on the last business day

What would you like to do?

Skip the payment scheduled on

Change the payment scheduled on

I would like to change the entire series

< Back
Submit

Use the "Payments" drop-down to select "Scheduled Payments."

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

Stop recurring payment

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

What would you like to do?

Stop the payment series immediately. 2b

Stop the series after the next payment processes.

[Back](#) [Submit](#) 2c

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

c. Click the **Submit** button.

Bill Payment

Payment Approval

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

Scheduled payments

Q Search filter Print

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

All transactions **B**
Approve all

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

- A.** Click the “Approve” link to authorize each transaction.
- B.** Click the **Approve all** button to approve all of the payments.

Bill Payment

Calendar

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

The screenshot displays the 'Calendar' interface for October 2020. At the top, there are filter buttons: 'All Transactions', 'Transfers', 'Payroll Deposits', and 'Bill Payments'. The calendar grid shows transactions for each day. A modal window titled 'Processed' is open, showing details for Monday, October 05, 2020. The modal includes a table with columns 'Payee' and 'Amount'.

Payee	Amount
Cellular One	\$65.00
Lease	\$1,200.00
	\$65.00
Total	\$1,330.00

At the bottom of the calendar, there is a summary section with the following data:

Total	\$6,943.00
All Transactions Awaiting Approval	\$1,499.00
All Scheduled Transactions	\$715.00
All Transactions Processed	\$4,729.00

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

- A.** Click each button to filter transactions.
- B.** Click the All details button to view additional details about the current month's transactions.
- C.** Click each transaction to view additional details.
- D.** Dark blue transactions have been processed.
- E.** Light blue transactions are pending.
- F.** Green transactions require additional action.

Bill Payment

Company Profile

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

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

- Company name:** GULF COAST BANK
- Address:** 123 MAIN ST
- City:** ANYWHERE
- State:** Louisiana (dropdown menu)
- ZIP Code:** 70123-0000
- Phone number:** (text input)
- Fax number:** (text input)
- Dual signatures required:** Require dual signatures
- Submit:** (button)

Numbered callouts indicate: 1. The address and contact information fields; 2. The "Require dual signatures" checkbox; 3. The "Submit" button.

Use the "Options" drop-down to select "Company Profile."

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

Bill Payment

Delete or Edit Bill Pay Accounts

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

Default	Nickname	Account number	Account type	Status		
<input checked="" type="radio"/>	Primary Checking Default Account	*****7841	Checking	Approved		
						

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

- A.** Click the “Delete” link to remove the account from Bill Pay.
- B.** Click the “Edit” link to make changes to the account nickname.

Bill Payment

Modify User Permissions

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

Manage users			
Last name	First name	User ID	Last login
GULF COAST BANK <small>Primary User</small>	GULF COAST BANK	20171116039763 9349a8	N/A

[Edit](#)
[Permissions](#) 1

Edit Payment Permissions

User name ARA MCPHERSON

User type Custom

Restore Permissions
User information
Payments
Payees
Options
Message center
Approve authority

Schedule bill payments

Establish payment caps

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

Designate pay from accounts

Payment history

[Admin user list](#)

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

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

Bill Payment

Personal Profile

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

The screenshot displays the user interface for the Personal Profile page. At the top, there is a navigation menu with 'Home', 'Payments', 'Payees', 'Calendar', and 'Options'. Below this, a welcome message for 'Murphy Test' is shown, along with the last login time '4:30 PM CT 7/28/2020'. There are also links for 'Profile', 'Chat Now', 'Messages (0)', and 'Log out'. Two callout boxes are present: '1a' points to the 'View Contact Info' button, and '2a' points to the 'Default Page' button. Below these, two callout boxes are shown: '1b' points to the 'Contact Info' form, and '2b' points to the 'Default page' form.

Click the “Profile” link on the Home page.

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

Bill Payment

e-Notifications

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

Events

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

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

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

Logout

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

The screenshot shows the 'e-Notifications' settings page. At the top, there are four tabs: 'Event', 'Logout', 'Recurring', and 'Reminders'. The 'Logout' tab is selected. Below the tabs, there are two sections for email addresses: 'Email address on file' and 'Short text address on file'. The 'Email address on file' section has a redacted email address and an 'Edit' button. The 'Short text address on file' section has 'N/A' and an 'Edit' button. Below these is a section titled 'Logout Notifications' with the text: 'At the end of each bill pay session, you can receive a customized email summary of your bill pay activities.' Underneath is a grey box with the text: 'Please select which items you would like to receive each time you log out. Send a List of the following:'. Below this are five toggle switches: 'Scheduled transactions' (disabled), 'Added payees' (checked), 'Deleted payees' (disabled), 'Skipped and stopped transactions' (disabled), and 'Added admin users' (checked). A blue circle with the number '1' is next to the 'Please select...' box. At the bottom right, there is a 'Submit' button with a blue circle and the number '2' next to it.

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

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

Recurring

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

The screenshot displays the 'e-Notifications' interface. At the top, there are four buttons: 'Event', 'Logout', 'Recurring', and 'Reminders'. Below these, there are two sections for editing contact information: 'Email address on file' and 'Short text address on file'. The 'Email address on file' section shows a blurred email address and an 'Edit' button. The 'Short text address on file' section shows 'N/A' and an 'Edit' button. The main section is titled 'Recurring Notifications' and includes a sub-header 'A list of all scheduled payments'. Below this, there is a 'How often' section with a drop-down menu labeled 'Select Frequency'. A blue circle with the number '1' points to this drop-down menu. At the bottom right of the form, there is a 'Submit' button, with a blue circle and the number '2' pointing to it.

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

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

Reminders

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

e-Notifications

Event Logout Recurring Reminders

Email address on file Short text address on file

Edit N/A Edit

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

1 + Add reminder

Pay to	Category	Reminder date	Frequency	Send to
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Add reminder ×

What type of payee? *
Bills ▼

Pick a payee *
Select Payee ▼

Send notification to *
Select Option ▼

Reminder frequency *
Select Frequency ▼

Close Submit

2

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

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

Bill Payment

Reports

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

The screenshot shows a web interface for generating reports. At the top, under the heading "Reports", there are four buttons: "Payments Processed", "Payment Changes", "Payments Stopped", and "Payees Added". A blue circle with the number "1" is positioned to the left of the "Payments Processed" button. Below these buttons, the "Payments Processed" report is selected. The interface includes three toggle switches: "All Users" (checked), "Scheduling User", and "Approving User". A "Date Range" dropdown menu is set to "Current Month". Below this are two date input fields: "Start Date" and "End Date", each with a calendar icon. A "Create report" button is located at the bottom right. A blue circle with the number "2" is positioned to the right of the "Date Range" dropdown menu.

Use the "Options" drop-down to select "Reports."

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

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