

## WELCOME TO BUSINESS BANKING!

- To Login to Business Banking navigate to our website [www.thecsb.com](http://www.thecsb.com).
  - Enter username and password in the online banking login on the homepage, or Online Banking login page. After you initial login and setup, if your company has enabled access, you may login on the mobile app. Some capabilities are limited on the app.
- Business Banking Admins will receive separate emails with their username and password. Once logged in, users will be prompted to update their login information and set login security credentials.
- The bank will not build additional users, the company admin will build those users and assign appropriate permissions. Once built, the additional users will also receive 2 separate emails with their username and passwords. Once logged in, users will be prompted to update their login information and set login security credentials.
- **All users who initiate ACH and Wires are required to have a Symantec VIP token to submit the files.**
  - Download token in the app store search for "Symantec VIP" or use current physical token.
  - **Before** building or initiating any ACH or Wire batches navigate to My Settings within your Online Banking login.
  - Click on Edit next to Security Options.
  - In "By Security Token" text field, enter your credential ID, generally beginning with "symc" for phone app or "avt" for physical. Once entered, enter your password for security then click Save.
- We recommend you also enable your phone to text you login security codes by clicking on "enable for text" next to your phone number if your device allows text messages.



Visit <https://www.thecsb.com/business-services/cash-management-tutorials/> for additional demos and Quick Help Guides for Business Online Banking.

**Limits:** If your company will be exceeding a limit and need to raise the limit, we can temporarily raise the limit or set a permanent increase, depending on the company's needs. Give us a call at 620-327-4941, and let the agent know you need to raise your Business Banking ACH Limit. (Signers on the account and Primary Business Banking Admins are only allowed to raise limits)

**Change in Business Banking Admin:** We understand that staffing needs change. If you experience a change in staffing and need to change the administrator for your company's Business Banking platform, let us know right away so that we can remove the previous admin's access and work on assigning a new administrator (Company officers only are allowed to change administrators.)

Email us at [cashmanagement@thecsb.com](mailto:cashmanagement@thecsb.com) or call us at our customer care line (620) 345-6317 with any questions you may have.

User first-time login to Business Banking:

- 1. Receive two emails with login credentials.
- 2. Log in with system-generated username and password.
- 3. Accept Terms and Conditions.
- 4. Validate identity (i.e. MFA).
- 5. Change the username.
- 6. Change the password.
- 7. Enjoy the benefits and ease of Business Banking!

Key Points:

- Immediately after the financial institution successfully sets up the business\*, the Primary Admin and Secondary Admin(s) **receive two emails: one with the username and one with the password.**
- The login screen for Business Banking is the **same login screen** for Online Banking.
- The username and password are both **system-generated, random values.**
- The business admins **must change the username and password** during initial login.
- The same process applies when a Primary Admin or Secondary Admin sets up a **new business user.**

| Online Banking First Time Login                         | Business Banking First Time Login  |
|---|--|
| Enrollment is part of the first-time login              | Enrollment happens prior to and outside of the first-time login                    |
| User selects username and password                      | User changes the system-generated username and password                            |
| User can edit email/phone numbers for One Time Passcode | Phone call is the only option for One Time Passcode and the number is not editable |

## Step 1: Receive emails with login credentials

The system sends two emails to every new user. The From email address is [onlinebanking@thecsb.com](mailto:onlinebanking@thecsb.com). The subject line is “You have been granted access to Online Banking”.

## Step 2: Go to login screen

The login screen for Business Banking is the **same login screen** for Online Banking.

1. Click the link in the email or just go there in a browser.
2. Copy the username from the email and paste into the Username field.
3. Copy the password from the other email and paste into the Password field.

here to register.' Further down, there are two links: '[Test your browser](#)' and '[Trouble testing your browser?](#)'. At the bottom left of the form, there is a link: '[I can't access my account](#)'."/>

Log in to my account

Username

2

Password

3

Login

Welcome to the DI University Training Site!

New User? Click [here](#) to register.

[Test your browser](#)

[Trouble testing your browser?](#)

[I can't access my account](#)

### Step 3: Accept Terms and Conditions

If enabled by the FI, users must agree to (but is not forced to open) the Terms and Conditions, which displays a PDF doc that the business can download and print.

#### Terms and conditions

▶ [Show the terms and conditions](#)

You must accept the terms and conditions to continue.

Accept

Decline

### Step 4: Validate identity

The business user must authenticate identity during the initial login, as well as future logins when the computer isn't recognized.

1. Click Call Me.
  - The call goes to the number is associated with the business user, not the phone on the main business profile.
2. Enter the 6-digit code;
  - expires after 10 minutes.
3. Register the device:
  - “Yes, register my **private** device” - bypasses this screen for future logins. Will “forget” once cookies have been deleted.
  - “No, this is a **public** device” - presents this screen at the next login.

#### Secure login

It looks like you are logging in from an unrecognized device. For security, we need to verify your identity.

(xxx) xxx-6931

Call me

Questions?

▶ [I can't access one of these options.](#)

▶ [Why must I complete this step again?](#)

It looks like you are logging in from an unrecognized device. For security, we need to verify your identity.

Within a minute, you'll receive a verification code at (xxx) xxx-6931.

Enter code

▶ [Didn't get the code?](#)

Save time by registering this device.

If this is your personal device, register it now. We won't need to contact you the next time you log in.

Yes, register my **private** device

No, this is a **public** device

## Step 4: Validate identity

The business user must authenticate identity during the initial login, as well as future logins when the computer isn't recognized.

1. Click Call Me.

- The call goes to the number is associated with the business user, not the phone on the main business profile.

2. Enter the 6-digit code;

- expires after 10 minutes.

3. Register the device:

- “Yes, register my **private** device” - bypasses this screen for future logins.
- “No, this is a **public** device” - presents this screen at the next login.

### Secure login

It looks like you are logging in from an unrecognized device. For security, we need to verify your identity.

(xxx) xxx-6931

Call me

Questions?

- ▶ [I can't access one of these options.](#)
- ▶ [Why must I complete this step again?](#)

It looks like you are logging in from an unrecognized device. For security, we need to verify your identity.

☎ Within a minute, you'll receive a verification code at (xxx) xxx-6931.

Enter code

▶ [Didn't get the code?](#)

**i** Save time by registering this device.

If this is your personal device, register it now. We won't need to contact you the next time you log in.

Yes, register my **private** device

No, this is a **public** device

## Step 5: Change the Temporary Username

The business user must change their username as well during the initial login. Requirements are stated on screen.

Success! You need to change your username.

---

Create a new Username that will be used for all future logins.

**⚠ Create your Username**

New Username

- ▶ Minimum of six characters
- ▶ Cannot be all numbers

Save

## Step 6: Change the Temporary Password

The business user must change their password upon initial login. Requirements are the same as Online Banking and are stated on screen.

Success! You need to change your password.

---

Temporary password

[SHOW](#)

New password

[SHOW](#)

- ▶ Minimum of six characters
- ▶ Use a mix of letters, numbers or symbols

Retype password

[SHOW](#)

- ▶ Passwords must match

Update password

**Tips:** The temporary password expires 30 minutes after email is sent.

**For future logins**, if the computer is not recognized, the user must verify their identity. Options not available at first time login that may show if the user set it up in My Settings:

- **Text Me** button –shows if the user text enables their phone
- Additional **phone number** – shows if the user adds additional numbers
- **Email Me** - shows only if your financial institution allows email MFA
- **Token** – shows only if your financial institution contracts for tokens and the user enters their Credential ID in My Settings
- **Authenticator** – shows if the FI enables Timed OTP and the user has the Google Authenticator app or Microsoft Authenticator app and enables it in My Settings

### Secure login

It looks like you are logging in from an unrecognized device. For security, we need to verify your identity.

(xxx) xxx-6931

Text me

Call me

(xxx) xxx-9815

Call me

a\*\*\*\*\*@gmail.com

Email me

Token

Enter code

Authenticator

Enter code

## 7. Navigate to My Settings to enable Text verification codes and VIP token-(If ACH or Wires is enabled.)

### 1. Under Login and Security

- Enabling Text
  - If Phone Number adding text to appears click Enable for Text
    - Enter the 6-digit code
      - Expires after 10 minutes
    - Click Confirm


### 2. Add/Remove Devices – Click Edit Next to Security Options

- Click Add Another Phone Number – New number must be added before removing old number (Up to two phone numbers can be allowed.)
- Enter Password, Click Save

### 2. By Security Token – Download the Symantec VIP app in either Apple or Google Play Stores. **Must be done before initiating ACH or Wires.**

- Enter Credential ID in field beginning with SYMC.
- Enter Password, Click Save

Security options | [Edit](#) (620) 327-4941 | [Enable for text](#) ^

Mobile carriers require us to confirm your phone can receive text messages. 

We just sent a message to (620) 327-4941  
Enter code

**Confirm**


Didn't get the code? [Text me again](#)

Message and data rates may apply for text option. For help or information send "help" to 44833. To cancel at any time send "stop" to 44833. By clicking Text me button you agree to the Terms and Conditions and Privacy Policy.

[Show the Terms and Conditions and Privacy Policy](#)

---

(620) 345-6317 | [Enable for text](#) v

Token access activated 

### Confirming your identity


If we do not recognize your computer or device, we confirm your identity by one of the methods below.

#### By phone

Confirm your identity by responding to a text or call to a phone you have handy.


+ 1 ▼

(620) 327-4941



+ 1 ▼

(620) 345-6317



#### By security token

Use a VIP Access™ token to confirm your identity.

SYMC75912783

- [▶ Where can I find the credential ID?](#)
- [▶ What is VIP Access™ token, and how does it work?](#)
- [▶ How do I get a VIP Access™ token?](#)

Current password

..... 

**Save**

Cancel



Business users can manage their profile via My Settings.



## Personal information

Liz Walker

Primary email | [Edit](#)

liz@classycatering.com

**Edit Email** – used for system-generated notifications, user-elected alerts, and possibly login MFA. One allowed per user

Business Information

Classy Catering  
Business ID: 4265267369

## Login & Security

Username | [Edit](#)

lwalker

**Edit Username and Password**

Password | [Edit](#)

\*\*\*\*\*

Security options | [Edit](#)

(828) [redacted] | Enable for text ▼

**Security Options** – text enable a phone for MFA. Click Edit for more options (next page).

## Security Options

These settings impact login authentication and in-session authentication for approvals.

### Confirming your identity

If we do not recognize your computer or device, we confirm your identity by one of the methods below.

#### By phone

Confirm your identity by responding to a text or call to a phone you have handy.

+1 ▼  ×

+1 ▼  ×

**Manage phone numbers** (up to 4, set by FI).

#### By security token

Use a VIP Access™ token to confirm your identity.

symc95

- ▶ [Where can I find the credential ID?](#)
- ▶ [What is VIP Access™ token, and how does it work?](#)
- ▶ [How do I get a VIP Access™ token?](#)

**Token** - enter the credential ID (shows only if FI offers tokens).

#### By authenticator

ON ☐

Confirm your identity with an authenticator.

- ▶ [What is an authenticator?](#)
- ▶ [How do I get an authenticator?](#)

**Authenticator** – an app the user downloads to generate a one-time access code (Google Authenticator and Microsoft Authenticator are suggested).

#### Current password

Password  [SHOW](#)

Enter **password** to save any edits.

Save

Cancel

Security Options

Back on the main My Settings page, the user has an additional step to setting up Authenticator. They must open the app on their phone, and either scan the QR code on the screen or enter the code manually into their authenticator app.

Security options | [Edit](#)

(828) [REDACTED] | Enable for text ▼


(828) [REDACTED] | Enable for text ▼

[liz@classycatering.com](#)

Token access activated ?

Authenticator Code Activated | Display Code ▲

Scan this QR code with your authenticator app



-OR-

Enter this code into your authenticator app

XADY42QDPSZIWYPQHUHY2TGM

Copy

## Rename & Hide your accounts

Only Primary and Secondary Admin(s) see the “Rename & Hide your accounts” option at the bottom of My Settings.

### Other settings

[Rename & Hide your accounts](#)[Alerts & Notifications](#)

Alerts & Notifications is covered in the [Alerts Quick Help Guide](#).

### Rename & Hide your accounts

Here you can rename your accounts and hide your accounts to exclude them from even include Account Numbers, Social Security Numbers or other confidential information in your name. Changes you make are saved automatically.

Note: Please do not hide accounts that have scheduled transfers. Scheduled transfers to hidden accounts may not process.

Select the Tax ID to see all linked accounts.

Tax ID Pottery Place

Your accounts

Rename account to

Show account ?

#### Deposit Accounts

Simulator Checking \*0001

Operating Account



Simulator Savings \*0002

Savings



Simulator Money M... \*0003

Money Market

#### Loan Accounts

Simulator Credit ... \*0004

Business Credit Card

Simulator Loan \*0005

Commercial Loan

**Rename** accounts to help distinguish accounts with nicknames

**Hide** an account throughout Business Banking by unchecking “Show Account”.

**Main navigation:** , Home, Bill Pay, Move Money, ACH/Wire Payments, Additional Services, eStatements, Resources and Administration. Primary Admins and Secondary Admins have full access to all accounts and services based on their segment. Business Admins manage other business users; business users' access is based on entitlements.

The screenshot displays the First Digital Business Banking interface. At the top is a navigation bar with links: Home, Bill Pay, Move Money, ACH/Wire Payments, Additional Services, eStatements, Resources, and Administration. The main content area is divided into three sections:

- Accounts:** A section with a dropdown menu for 'Tax ID' (currently 'Classy Catering') and a 'Transfer' button. Below this is a list of 'DEPOSIT ACCOUNTS' with a total balance of '\$223,867.80'. The accounts listed are:
  - Operating Checking \*0001: Current -\$17,578.07, Available \*\*-\$17,578.07. Includes a 'Quick peek' link.
  - Payroll \*0026: Current \$241.74, Available \*\*\$241.74. Includes a 'Quick peek' link.
  - Savings \*0002: Includes a 'Quick peek' link.
- My Approvals:** A section with a dropdown menu for 'All requests' and a 'TEMPLATES' section. A template named 'wire\_feb' is shown with details: Funding account \*0026, Pay to 1 Beneficiary, Type Domestic Wire. It includes 'Decline' and 'Approve' buttons.
- Message of the Day:** A section titled 'Upcoming Outage' stating: 'Online banking will undergo maintenance and be unavailable this Friday from 11PM - 12AM. Please plan accordingly. Thank you. The Online Banking Team'.

At the bottom right, there is a calendar widget for March 2019.

**My Accounts:** filtered list of Deposit and Loan accounts based on Tax ID selected. View available balance; hover over an account for a "quick peek"; click an account name to view details. The Details screen provides transaction history and export options.

**My Approvals:** If dual approval is required for payments, ACH and Wires show here. Templates requiring approval also show. If the business has more than one Admin, approval is required when a Business Admin adds/edits a business user.

**Message of the Day and Calendar widgets:** Will display messages the bank creates at different times.

Primary Admins and Secondary Admins (optional) are set up by the bank; these Admins set up other employees as Business Banking users via the Entitlements function, aka “Manage Users”.

## Add a User

1. Go to Administration menu > User Administration.
2. Click Add a user.
3. Enter user details:
  - Phone number - used for multi-factor authentication. Extensions are not allowed.
  - Email address - where the username and password are sent.
  - Approver Weight – applicable if the user will approve ACH/wire payments and/or templates.

## Users with Account Access

2

Add a user

Name ▾

Role

Status

Approver Weight

Grant Access

Options

## Manage User Details and Access Settings

### User Details 3

First Name\*

Middle Name (Optional)

Last Name\*

Phone Number\*

Email\*

Approver Weight\*

1 ▾

### Tips:

- Only the Primary Admin and Secondary Admins can access this screen.
- Unlimited users are allowed.

## Modify Account Specific Access

Permissions can be broad to very narrow. The hierarchy is TIN > Account > Feature > Task. See pages 4 and 5 for a list of all features and tasks.

1. If the business has multiple Tax IDs, select one to view linked accounts.
2. Grant full access to *all accounts within the selected TIN*, if desired.
3. Grant full access to *a specific account within the selected TIN*, if desired.
4. Permission options for Checking, Savings, and Money Market accounts are the same.
5. Permission options Loans are the same.

**User Access Settings** Select user to clone ▼

---

**Modify account specific access**

Select a Tax ID and set access for each account

Classy Catering 1 of 2 ▼ **1** **2** Select all for this Tax ID ☐

|  |  |
|--|--|
| <b>▶ Checking - *0001</b><br>(\$364,594.18)    | <b>3</b> Select All <input type="checkbox"/> |
| <b>▶ Savings - *0002</b><br>\$203,759.01       | Select All <input type="checkbox"/>          |
| <b>▶ Money Market - *0003</b><br>(\$8,864.40)  | Select All <input type="checkbox"/>          |
| <b>▶ Credit Card - *0004</b><br>\$250,691.73   | Select All <input type="checkbox"/>          |
| <b>▶ Building Loan - *0005</b><br>\$133,459.85 | Select All <input type="checkbox"/>          |

**Note:** “Select user to clone” (top right) appears to Primary Admins; this option changes to “Copy my access” for Secondary Admins.

## Modify Account Specific Access

Expanded permissions for a specific account – see next two pages for descriptions.

6. Grant basic access to an account.
7. Grant access to manage and/or approve ACH and Wire templates as well as initiate and/or approve ACH and Wire payments(if applicable).
8. Permissions for Loans vary from the other accounts:
  - Loans do not have Stop Pay, Internal Transfer, ACH or Wires.

|  |                     |                          |
|--|---------------------|--------------------------|
| ▼ <b>Checking - *0001</b><br>(\$43,632.42) | Full Access Granted | <input type="checkbox"/> |
| View Balances                              |                     | <input type="checkbox"/> |
| View Transaction Details / History         |                     | <input type="checkbox"/> |
| Stop Payments                              |                     | <input type="checkbox"/> |
| Internal Transfer                          |                     | <input type="checkbox"/> |
| ▶ ACH Templates                            | Full Access Granted | <input type="checkbox"/> |
| ▶ ACH Payments                             | Full Access Granted | <input type="checkbox"/> |
| ▶ ACH Collections                          | Full Access Granted | <input type="checkbox"/> |
| ▶ ACH File Pass-Through                    | Full Access Granted | <input type="checkbox"/> |
| ▶ Domestic Wire Transfer Templates         | Full Access Granted | <input type="checkbox"/> |
| ▶ International Wire Transfer Templates    | Full Access Granted | <input type="checkbox"/> |
| ▶ Domestic Wire Transfer Payments          | Full Access Granted | <input type="checkbox"/> |
| ▶ International Wire Transfer Payments     | Full Access Granted | <input type="checkbox"/> |

|   |                     |                          |
|---|---------------------|--------------------------|
| ▼ <b>Commercial loan - *0005</b><br>\$50,495.00 | Full Access Granted | <input type="checkbox"/> |
| View balances                                   |                     | <input type="checkbox"/> |
| View Transaction Details / History              |                     | <input type="checkbox"/> |
| ▼ <b>Loans</b>                                  | Full Access Granted | <input type="checkbox"/> |
| Make Loan payment                               |                     | <input type="checkbox"/> |
| Request Loan Advance                            |                     | <input type="checkbox"/> |



Basic permissions for Checking, Savings, and Money Market accounts:

| Feature                          | Task | Grants the access to...   |
|----------------------------------|------|---|
| View Balances                    | n/a  | See the account and its balance in My Accounts  |
| View Transaction Details/History | n/a  | Select an account in My Accounts to see, filter, search, export transactions                |
| Stop Payments                    | n/a  | Submit a Stop Payment under Additional Services – interface-dependent                       |
| Internal Transfer                | n/a  | Make a Transfer under Move Money; must have at least one other account provisioned for this |

Permissions for Loan accounts:

| Feature                          | Task                 | Grants the access to...   |
|----------------------------------|----------------------|---|
| View Balances                    | n/a                  | See the account and its balance in My Accounts  |
| View Transaction Details/History | n/a                  | Select an account in My Accounts to see, filter, search, export transactions                                    |
| Loans                            | Make Loan Payment    | Make a payment to this loan; enable at least one other account for Internal Transfer that's eligible for debits |
|                                  | Request Loan Advance | Draw money from this loan; enable at least one other account for Internal Transfer to receive the advance       |

Payments permissions for Checking, Savings, and Money Market accounts:

| Feature                              | Task  | Grants the access to...                             |
|--------------------------------------|---|---|
| ACH Templates                        | Manage ACH Templates                                | Create and edit templates for ACH payments          |
|                                      | Approve ACH Templates                               | Approve new and edited ACH templates                |
| ACH Payments                         | Create Ad Hoc ACH Payments                          | Create a one-time ACH payments file                 |
|                                      | Create ACH Payments Using Templates                 | Create an ACH payments file using a template        |
|                                      | Approve ACH Payments                                | Approve ACH payments                                |
| ACH Collections                      | Create Ad Hoc ACH Collections                       | Create a one-time ACH collections file              |
|                                      | Create ACH Collections using Templates              | Create an ACH collections file using a template     |
|                                      | Approve ACH Collections                             | Approve ACH collections                             |
| ACH File Pass-Through (NACHA)        | Create ACH File Pass-Through                        | Upload a NACHA-formatted ACH file for pass through  |
|                                      | Approve ACH File Pass-Through                       | Approve a NACHA-formatted ACH file for pass through |
| Domestic Wire Templates              | Manage Domestic Wire Templates                      | Create and edit templates for domestic wires        |
|                                      | Approve Domestic Wire Templates                     | Approve new and edited domestic wire templates      |
| International Wire Templates         | Manage International Wire Templates                 | Create and edit templates for international wires   |
|                                      | Approve International Wire Templates                | Approve new and edited international wire templates |
| Domestic Wire Transfer Payments      | Create Ad Hoc Domestic Wire Transfer Payments       | Create a one-time domestic wire                     |
|                                      | Create Domestic Wire Transfers Using Templates      | Create a domestic wire using a template             |
|                                      | Approve Domestic Wire Transfer Payments             | Approve domestic wires                              |
| International Wire Transfer Payments | Create Ad Hoc International Wire Transfer Payments  | Create a one-time international wire                |
|                                      | Create International Wire Transfers Using Templates | Create an international wire using a template       |
|                                      | Approve International Wire Transfer Payments        | Approve international wires                         |

### Set access for all accounts

Give the user access to certain functionality for all accounts, i.e. some permissions are not assigned on a per account basis.

1. ACH File Import:
  - Manage Import File Definitions – allows the user to create the map that defines the data in the imported file
  - Import Recipient Information – allows the user to import the delimited or NACHA file
2. Add-on products(for example, Bill Pay and Online Statements).
  - For Online Statements, at least one account must have “View Transaction Details/History” selected.
3. Payments Reports
  - Gives access to the Reports main menu option.

#### Set access for all accounts

ACH File Import - Import Recipient Information

1

☐

ACH File Import - Manage Import File Definitions

☐

Bill Pay

☐

Business Mobile App

2

☐

Online Statements

☐

Payments Reports

3

☐

## Set transaction and approval limits for all accounts

For each permission granted above, limits must be established. Check “Apply Company Limits” to grant the maximum limits (set by the FI) or enter a lower amount.

See table below for options when each limit type is expanded. If your FI suppressed monthly limits, which applies to all ACH and wire payments, those fields do not show.

Set transaction limits for all accounts ?

|  |                      |                          |
|--|----------------------|--------------------------|
| ▶ ACH Payments Creation Limits                         | Apply Company Limits | <input type="checkbox"/> |
| ▶ ACH Collections Creation Limits                      | Apply Company Limits | <input type="checkbox"/> |
| ▶ ACH File Pass-Through Creation Limits                | Apply Company Limits | <input type="checkbox"/> |
| ▶ Domestic Wire Transfer Payments Creation Limits      | Apply Company Limits | <input type="checkbox"/> |
| ▶ International Wire Transfer Payments Creation Limits | Apply Company Limits | <input type="checkbox"/> |
| ▶ Transaction Approval Limits                          | Apply Company Limits | <input type="checkbox"/> |


| Feature                       | Types of Limits   |
|-------------------------------|---|
| ACH Payments                  | Per Transaction, Per Day, Per Month   |
| ACH Collections               | Per Transaction, Per Day, Per Month   |
| ACH File Pass-Through (NACHA) | Per File, Per Day, Per Month  |
| Domestic Wire Creation        | Per Transaction, Per Day, Per Month   |
| International Wire Creation   | Per Transaction, Per Day, Per Month   |
| Transaction Approval Limits   | ACH Payments Approval Per Transaction, ACH Collections Approval Per Transaction, ACH File Pass-Through Approval Per File, Domestic Wire Approval Per Transaction, International Wire Approval Per Transaction |

### Tips:

- Required limits are boxed in red.
- Limit cannot exceed the company limit set by the FI.

Apply Company Limits ☐

|                      |                      |
|----------------------|----------------------|
| maximum \$100,000.00 | <input type="text"/> |
| maximum \$100,000.00 | <input type="text"/> |
| maximum \$500,000.00 | <input type="text"/> |

 Currently entitled capabilities require valid limits be set

## Set approval thresholds for all accounts

Determines thresholds for when payments initiated by this user will require dual approval. Dual approval is required for any transaction that exceeds the threshold limit. Company approval thresholds are set by the FI. The business admin can set the threshold limit to be the maximum amount displayed, or enter a value below that.

Set approval thresholds for all accounts ?

| ▼ Transaction Approval Thresholds                              |                     | Apply Company Thresholds <input type="checkbox"/> |
|--|---------------------|---|
| ACH Payments Approval Threshold per Transaction                | Maximum \$25,000.00 | <input type="text"/>                              |
| ACH Collections Approval Threshold per Transaction             | Maximum \$10,000.00 | <input type="text"/>                              |
| Domestic Wire Payments Approval Threshold per Transaction      | Maximum \$25,000.00 | <input type="text"/>                              |
| International Wire Payments Approval Threshold per Transaction | Maximum \$25,000.00 | <input type="text"/>                              |

**Tip:** A transaction type where the FI sets the approval threshold limit to \$0 will not appear here.

In this screenshot, the FI set the ACH File Pass-Through approval threshold to \$0, which means ALL those transactions require approval. Thus, the system doesn't allow the business admin to override that.

## Set ACH transaction types for all accounts

If ACH Payments and/or Collections access is given for any account, the Business Admin sets access for which transaction types the user sees when creating templates or payments.

Set ACH transaction types for all accounts ?

▼ ACH Payments Type Select All ☐

Consumer (PPD) ☐

Payroll (PPD) ☐

Commercial (CCD) ☐

Tax (CCD) ☐

Child Support (CCD) ☐

▼ ACH Collections Type Select All ☐

Consumer (PPD) ☐

Commercial (CCD) ☐

Electronic Check (POP) ☐

Electronic Check (BOC) ☐

Electronic Check (ARC) ☐

Telephone-Initiated (TEL) ☐

Web-Initiated (WEB) ☐

**Tip:**  
Only the transaction types enabled on the business profile in Admin Platform will show here.

Last, the Business Admin clicks Save (not shown). If there are other Business Admins, the user must be approved (covered in “Approve a Business User” Training Guide).

Once a user is created, and approved if needed, the financial institution receives this email (emails also sent when users are edited and deleted).

### Digital Insight

#### DI Training,

User Create activity has been detected for your Business Banking customer, Classy Catering. The activity was performed on the profile of Merry Baker by Liz Walker.

Thank You,  
Digital Insight

## Manage Users

Business Admins and Users show on the Manage Users screen, in alphabetical order.

- Primary Admin can edit a Secondary Admin's access.
- Secondary admins can manage other secondary admins; can only grant entitlements that they themselves have been granted.

### User status descriptions:

- **Active** – user can access Business Banking
- **\*Active with warning icon** – an Admin edited a user's profile; user remains active and can continue to log into Business Banking and perform tasks based on existing entitlements; new entitlements must be approved by another Admin.
- **\*Setup Pending Approval** – an Admin added a new user; must be approved by another Admin before receiving login credentials via email
- **FI Review Pending** – applicable if your FI enables User Screening for Business Admin, Business Users, or both; it means the FI must approve new or edited users
- **On Hold** – Access toggle is set to No; user cannot access Business Banking.
- **\*Update Approval Declined** – an Admin declined this user in the approval workflow

\* n/a for single admin companies

## Users with Account Access

[Add a user](#)

| Name ▾                           | Role            | Status                 | Approver Weight | Grant Access | Options |
|----------------------------------|-----------------|------------------------|-----------------|--------------|---------|
| <a href="#">Brandy Hill</a>      | Secondary Admin | Active                 | 2 ▾             |              | ...     |
| <a href="#">Crash Test Dummy</a> | Business User   | Active                 | 1 ▾             |              | ...     |
| <a href="#">Professor X</a>      | Business User   | Setup Pending Approval | --              | --           | ...     |
| <a href="#">Terry Blacksmith</a> | Secondary Admin | FI Review Pending      | --              | --           | ...     |

## Manage Users

For existing users, the Approver Weight can only be edited here (not on the Details screen). Go to Options for other edits and management options.

### Options for an Active User:

- **Print details** – full printout of all the user's access and limits
- **Edit user access** – change anything except the user's name
- **Copy user** – create a new user with this user's permissions (only for the Primary Admin)
- **\*Reset password** – sends a temporary password to the user's phone via call or text
- **\*Generate access code** – delivers a one-time access code on the screen that the Admin gives the user if needed during login (not for payment approvals)
- **Delete user** – permanently deletes the user from Business Banking
- Slide **Access** toggle to No to change status to On Hold (temporary hold)

### Options for a Locked User – same options as above except:

- No Reset password and Generate access code options
- **\*Reset password and Unlock user** – unlocks the user and sends a new temporary password to the user's phone via call or text
- **\*Unlock user** – unlocks user so they can login with original password

*\* Options show only if the FI has enabled these features for businesses*

## Users with Account Access

[Add a user](#)

| Name ▾                           | Role            | Status | Approver Weight | Grant Access                        | Options |
|----------------------------------|-----------------|--------|-----------------|-------------------------------------|---------|
| <a href="#">Brandy Hill</a>      | Secondary Admin | Active | 2 ▾             | <input checked="" type="checkbox"/> | ...     |
| <a href="#">Crash Test Dummy</a> | Business User   | Active | 1 ▾             | <input checked="" type="checkbox"/> | ...     |
| <a href="#">Professor X</a>      | Business User   |        | --              | --                                  | ...     |
| <a href="#">Terry Blacksmith</a> | Secondary Admin |        | --              | --                                  | ...     |

Print details

Edit user access

Copy user

Reset password

Generate access code

Delete user



| Move Money               | ACH/Wire Payments |
|--------------------------|-------------------|
| Transfers                |                   |
| Make a Transfer          |                   |
| Schedule a Transfer      |                   |
| Make Loan Payment        |                   |
| View Scheduled Transfers |                   |

| ACH/Wire Payments              | Additional Services |
|--------------------------------|---------------------|
| Make/Collect Payments          |                     |
| Upload NACHA File              |                     |
| Manage Payment Templates       |                     |
| Import Participant Information |                     |
| Manage Import File Definitions |                     |
| View Scheduled payments        |                     |
| System Notifications           |                     |
| Payments Reports               |                     |

### \*Move Money:

**Make a Transfer** – internal, aka intra-institution transfer. Cross-TIN transfers are core dependent.

**Make Loan Payment** – internal transfer to pay a loan

**Scheduled Transfers** – manage future and recurring internal transfers

### ACH/Wire Payments:

**Make/Collect Payments** – send an ad hoc or template-based ACH or Wire; collect funds via ACH ad hoc or template-based

**Upload NACHA File** – take a NACHA file, upload it into Business Banking and pass directly to Admin Platform

**Manage Payment Templates** – create and manage templates for ACH and Wire payments

**Import Participant Information** – import ACH participants into Business Banking for initiation

**Manage Import File Definitions** – create an import map before going to Import Recipients

**View Scheduled Payments** – manage future and recurring ACH and Wire payments

**System Notifications** – suppress emails automatically generated by the system, such as approval emails

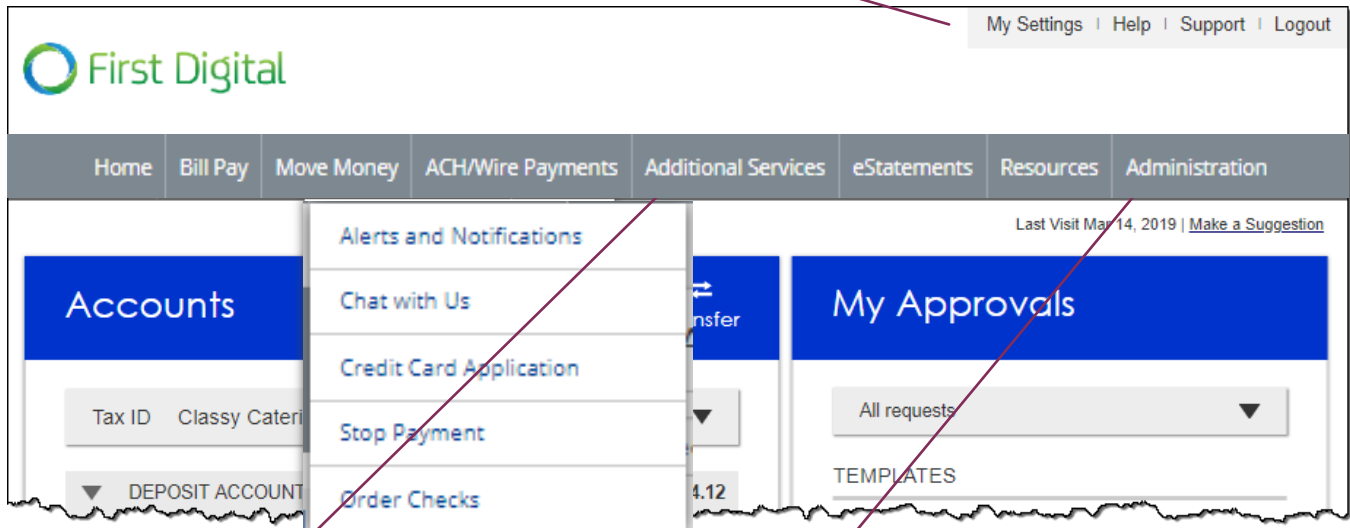
\*Access to options within these menus depends on the business segment and the user's entitlements

**My Settings:** edit password, User ID, email, phone number, account nicknames, etc.

**Help:** answers common questions.

**Support:** look up the FI Support number and hours.

**Logout:** properly end the Business Banking session; users are automatically logged out after 20 minutes of inactivity.



### \*Additional Services:

**Alerts and Notifications** – set up email alerts on account activity

**Stop Pay** – place a real time stop payment on a check; core dependent

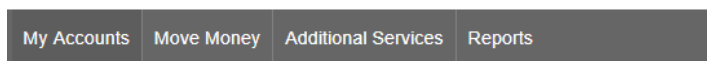
### Administration:

**User Administration**– add business users with unique permissions and limits on a per Tax ID, per account basis  
Update Users and pull company reports.

\*Access to options within these menus depends on the business segment and the user's entitlements

The My Accounts widget on the My Accounts home page is universally important to all businesses. Deposit and loan accounts are available for reconciliation, research, and reporting purposes.

**My Accounts:** filtered list of Deposit and Loan accounts. View balances; hover over an account for a "quick peek"; select an account to view details.



**Accounts** Transfer

Tax ID **Classy Catering** ▼

▼ DEPOSIT ACCOUNTS \$14,298.82

Operating Checking \*0001 Quick peek

Current \$21,835.13

Available \*\*\$21,835.13

Payroll \*0026 Quick peek

Current -\$249.17

Available \*\*-\$249.17

Savings \*0002 Quick peek

Current -\$7,287.14

Available \*\*-\$7,287.14

▶ LOAN ACCOUNTS \$2,392,611.82

\*\*This balance may include overdraft or line of credit funds.

The selected TIN determines the Deposit and Loan accounts that display (may be CIF, CIS, or member number for your FI).  
OR select **View All Tax IDs** to see all deposit/loan accounts together.

**Accounts** Transfer

Tax ID **View All Tax IDs** ▼

▼ DEPOSIT ACCOUNTS \$317,532.40

+ CLASSY CATERING \$34,298.82

+ CLASSY EVENTS \$283,233.58

▶ LOAN ACCOUNTS \$2,578,496.83

\*\*This balance may include overdraft or line of credit funds.

### Tips:

- Business Admins can see all TINs and all accounts within each TIN.
- Business Admins can set up business users with access to all accounts, or narrow by TIN and account.

**Account Details**

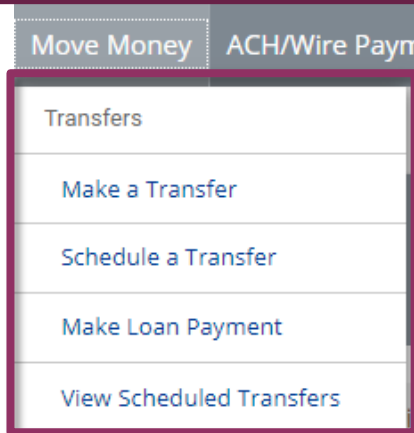
1. Jump to another TIN.
2. Jump to another account.
3. **Transfer** money (internal), **Export** transactions (formats below), **Print** the page
  - a. CSV – format for downloading into a spreadsheet
  - b. OFX – format that's accepted for importing to Quicken and QuickBooks
  - c. QFX – Web Connect for Quicken
  - d. QBO – Web Connect for QuickBooks
4. Change the date range - amount of history depends on how much is retrieved from/provided by the financial institution host.
5. Search for a transaction – good for research purposes

The screenshot shows the 'Account History' interface. On the left, a sidebar contains a dropdown menu for 'Classy Catering' (callout 1) and another for 'Operating Checking 9999- \*0001' (callout 2). Below these are buttons for 'Transfer' (callout 3), 'Export', and 'Print'. A date range selector shows 'Feb 17, 2019 - Mar 18, 2019 30 days' (callout 4). On the right, the account balance is '\$21,835.13' and the available balance is '\$21,835.13'. A search box labeled 'Narrow by items containing:' (callout 5) contains the text 'e.g. AT&T, check, 5.00'. A calculator is visible on the far right. The main table has columns for Date, Description, Amount, and Balance, but it is empty with a message: 'There are no transactions within this date range.'

**Business Banking enables users to transfer money between accounts, including future-dated and Recurring transfers, and Loan payments and advances.**

Internal transfer functionality is under Move Money.

“Internal Transfer” permission is needed to perform transfers.



### Cross-TIN transfers

Business Banking allows for cross-TIN transfers. The TINs must be associated with the business profile, i.e. cross-member transfers are not supported.

### OneView Transfers

If the FI links the Primary Admin's Personal TIN to the business profile, aka OneView, the FI can enable transfers between business and personal accounts.

- Available to Primary Admins only.
- Cross-TIN transfers must be enabled to allow OneView transfers.
- Recurring and future-dated transfers are not allowed.
- Transfers to and from personal accounts are not allowed in Business Banking.
- \*Transfers from personal deposit account to business loan or business deposit account to personal loan work only if supported by the FI host.

### Make a Loan Payment:

- Even if the business doesn't have a loan, these options show to Primary and Secondary Admins. Business users must have the necessary entitlements.

**Make a Transfer:**

1. Select the **From Tax ID and From Account**.
  - The Tax ID fields display only when the business has more than one TIN.
2. Select the **To Tax ID** (if supported) **and To Account**.
3. **Date** defaults to current day, can select a day up one year out.
  - Current day transfers cannot be cancelled or edited once confirmed.
  - OneView supports current day transfers only.
4. Make it a **recurring** payment if desired.
5. Enter an **amount**.

*View if Cross-TIN transfers are supported*

**Move Money**

From

Classy Catering ▼

Select account ▼

To

Classy Events ▼

Select account ▼

Date

11/13/2020

☐ Repeat transfer

Amount

\$ 0.00

Make transfer Go to My Accounts

*View if Cross-TIN transfers are not supported*

**Move money**

Tax ID Pottery Place ▼

From ▼

To ▼

11/18/2015 ☐ Repeat

\$0.00

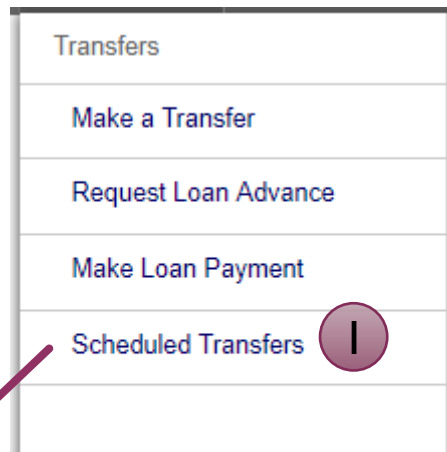
Make transfer Cancel

**Tip:** Available accounts are filtered by Tax ID. Primary Admins see all accounts; Secondary Admins and business users see accounts where “Internal Transfer” permission is granted (but not Primary Admin’s personal accounts).

## Scheduled Transfers:

Users can visit the Scheduled Transfers page to manage future-dated transfers and recurring transfers.

1. Click **Scheduled Transfers** in the Move Money menu.
2. Select the desired **Tax ID**.
3. View the transfers.
  - **Edit or cancel** future-dated transfers.
  - **Delete** expired transfers.



### Scheduled Transfers

Make a Transfer

Tax ID    Classy Events    ▼    2

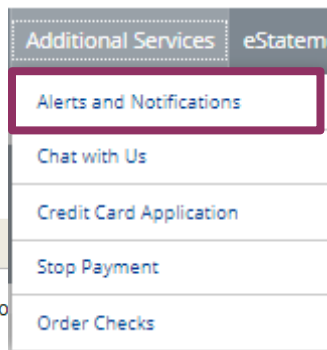
| Amount            | From                    | To                      | Frequency                             |                                   |
|-------------------|-------------------------|-------------------------|---------------------------------------|-----------------------------------|
| November 22, 2019 |                         |                         |                                       |                                   |
| \$9,000.00        | Savings *0002           | Operating Account *0001 | Just once                             | <div>Edit</div> <div>Cancel</div> |
| Expired transfers |                         |                         |                                       |                                   |
| 🔄 \$1,000.00      | Operating Account *0001 | Loan *0005              | Every month on the 1st until I cancel | <div>3</div> <div>Delete</div>    |

### Tips:

- Remember, OneView transfers cannot be scheduled or recurring.
- Only TINs and accounts for which the user is entitled will display.

Alerts keep businesses informed on account activity and tasks to do in Business Banking.

Access **Alerts & Notifications** via the Additional Services menu or in My Settings. This option is available to all Business Admins and Business Users.



#### Alerts and Notifications

You can stop receiving these alerts by deselecting your email/text preferences below, or for more instructions

Tax ID Classy Catering ▼

Email alerts are sent to

✉ liz@classycatering.com

[Update](#)

**Tip:** Alerts are sent via **email** - text alerts are NOT an option in Business Banking. The email address pulls from My Settings but is editable here.



Alert Type

Add an alert +

#### When do alerts go out?

Balance update & personal reminders run between 8am and 10am. Updates do not run in real-time and are based on end of day information.

Which alert would you like to add?

##### Accounts

[Balance update](#)

##### Activity

[Low balance](#)

[High balance](#)

[Large withdrawal](#)

[Large deposit](#)

[Check cleared](#)

##### Reminders

[Loan payment due](#)

[Loan payment overdue](#)

[Maturity date](#)

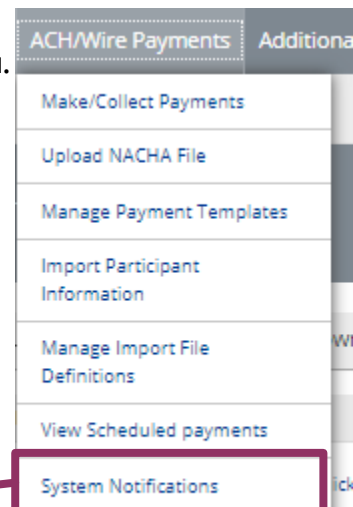
[Personal message](#)



Access **System Notifications** via the ACH/Wire Payments menu. This option is available to all Business Admins and Business Users.

These emails are notifications for activity that happens in Business Banking (versus alerts are on account activity).

The user controls which emails the system sends; to opt-out, simply unselect the box and click Save at the bottom.



### System Notifications

Choose the email notifications you would like to receive by selecting the Opt-In checkbox. To stop receiving a notification deselect the checkbox. Notifications are sent to the primary email found in My Settings.

| Email Type   | Opt-In                              |
|--|-------------------------------------|
| <b>Approvals</b>   |                                     |
| Approval Declined - an item pending approval has been rejected by an approver at your company                                  | <input checked="" type="checkbox"/> |
| Pending Approval - approval required for: New or Changed User, Payment, File Upload, or Payment Template                       | <input checked="" type="checkbox"/> |
| <b>Payments</b>  |                                     |
| Past Due Payment Approved – an ACH or Wire Payment submitted on a previous day has been approved by your Financial Institution | <input checked="" type="checkbox"/> |
| ACH Prefunding Failure – the prefunding transfer for an ACH Batch has failed   | <input checked="" type="checkbox"/> |
| Payment Declined – an ACH or Wire Payment has been declined by your Financial Institution                                      | <input checked="" type="checkbox"/> |
| Payment Approved – an ACH or Wire Payment has been approved by your Financial Institution                                      | <input checked="" type="checkbox"/> |

**Save**

**Notes:**

- These are email notifications as well; text alerts are NOT an option.
- Options may vary based on business setup and user entitlements.

Businesses initiate ACH payments and collections via the Make/Collect a Payment screen. ACH and wires are comingled here.

Make payments, collect payments, or upload pass through file (options based on business setup and user permissions).

## Payments

What do you want to do?

☐ Make payments ☐ Collect payments ☐ Upload pass through file

View Scheduled, Approved, and Declined/Failed payments.

Scheduled Payments Approved Payments Declined/Failed Payments

Showing all payments

| Recurring Scheduled   | Status  | Amount                                 |
|---|---|--|
| Payroll<br>Payroll (PPD)<br>Once every 2 weeks on Friday until I cancel | ⚠ Company approval pending<br>0 of 1 received | -\$12,750.00<br>Next payment: 6/2/2023 |

| Scheduled Payments  | Status  | Amount                    |
|---|---|---------------------------|
| May 31  |   |                           |
| D105529_OOLU48EO-20230530T134730.ach<br>ACH pass-through file | ⚠ Company approval pending<br>0 of 4 received | \$4,870.00<br>-\$4,870.00 |
| Payroll<br>Payroll (PPD)                                      | ✅ Company approved                            | -\$12,750.00              |

Today

|                               |   |
|-------------------------------|---|
| ABC Supplies<br>Domestic Wire | ⚠ Company approval pending<br>0 of 1 received |
|-------------------------------|---|

## Daily limits

|                                  |              |
|----------------------------------|--------------|
| ACH Payment limit                | \$50,000.00  |
| ACH Collection limit             | \$50,000.00  |
| ACH Passthrough limit            | \$50,000.00  |
| Domestic Wire Payment limit      | \$250,000.00 |
| International Wire Payment limit | \$250,000.00 |

[More details](#)

Limits are specific to each user and may vary per TIN. Click "More details" for full view of all limits. Monthly limits do not show if the FI has suppressed monthly limits.

## "How much can I send?"

- Limits are calculated by deliver on date, not the creation date.
- The daily limit is from 12:01am Pacific time to midnight PT.
- If the payment exceeds limits, an error message displays and blocks the payment.
- If the payment exceeds available balance, the payment is allowed but may be rejected by the bank.

## "When can I send it?"

- \*Date defaults to the next business day before cutoff time, or 2 business days after cutoff.
- Date can be up to one year in the future.
- Weekends, Federal Reserve non-processing days, and FI-specific non-processing days are grayed out in the calendar.

\* See the Same Day ACH Training Guide for details.

Make a template-based payment

1. Select **Make payments** radio button.
2. Select **Use a Template**.
3. In the **Enter a template name** field, select a template or start typing to filter list.
4. Option to **edit amount or addenda** (not showing) fields.
5. Option to place one or more participants **on hold**, which also adjusts the total.
6. The **Deliver On** date defaults to next business day.
7. Select "One Time" to change the payment to **repeating**.

What do you want to do?

☒ Make payments ☐ Collect payments ☐ Upload pass through file

How do you want to pay?

**2** Use a Template

**3** Enter a template name

- ACH\_Inter\_wire\_Paymen
- ACH\_RC\_payroll\_Payme
- ACH\_RC\_wire\_Payment
- Membership dues
- [+ Add a Template](#)

**Make payments**

Membership dues [Edit Template](#)

| Funding account      | Current \$10.00   | Template type       | Payroll (PPD)                            |
|----------------------|-------------------|---------------------|--|
| Checking *9199       | Available \$12.35 |                     |  |
| <b>1</b> Jean Gray   | Checking *4777    | <b>4</b> \$3,300.00 | <b>5</b> Hold <input type="checkbox"/>   |
| <b>2</b> Professor X | Checking *8888    | \$2,500.00          | Hold <input type="checkbox"/>            |
| Wolverine            | Checking *5544    | \$2,200.00          | Hold <input checked="" type="checkbox"/> |

On 07/14/2023 **6** | Frequency [One Time](#) **7**

Paying 2 customers Total \$5,800.00

Fees \$2.00

**Notes:**

- A template can be used for only one repeating payment.

## Make a one time payment

Select **Make payments > Make a one time payment**. Aside from choosing a Deliver On date, all other steps to make a one time ACH payment are the same as creating an ACH template. See the ACH Templates Training Guide for details.

The business can save the information as a template after initiating; the “Payment name” becomes the template name.

### What do you want to do?

☒ Make payments ☐ Collect payments ☐ Upload pass through file

### How do you want to pay?

Make a one time payment ▼

Funding account

Operating Account \*\*\*\*0001 ▼

Current: \$53,000.60 Available: \$65,538.69

Payment type

Payroll (PPD) ▼

ACH Company ID

1999999999 ▼

Payment name

Enter a payment name (optional)

Payment description

Enter a description (10 characters)

How would you like to settle these payments?

☒ Batch offset - one settlement entry ☐ Item offset - per item settlement entry

**Collect a template-based payment**

1. Select **Collect payments** radio button.
2. Select **Use a Template**.
3. In the **Enter a template name** field, select a template or start typing to filter list.
4. Option to **edit amount or addenda** fields.
5. Option to place one or more participants **on hold**, which also adjusts the total.
6. Adjust the **Deliver On** date, if desired.
7. Click “One Time” to make the payment **repeating**.

What do you want to do?

☐ Make payments
 ☒ **Collect payments**
☐ Upload pass through file

**1**

Collecting money requires pre-authorization from the payer. Make sure you have permission to collect payment before you proceed.

How do you want to collect money?

**2**

**3**

Use a template

Enter a template name

Membership dues

XMen Dues

**4**

**5**

**6**

**7**

**Tip:** If prenote was selected for a participant on a template, that record is grayed out. After 2 business days, the hold is lifted.

**Collect payments**

ACH\_Collect\_PPD\_Payment [Edit Template](#)

|                 |                       |               |                |
|-----------------|-----------------------|---------------|----------------|
| Funding account | Saving *1314          | Template type | Consumer (PPD) |
|                 | Current \$25,525.00   |               |                |
|                 | Available \$25,500.00 |               |                |

Saket Gupta

Saving \*1111

Amount:  **4**

Hold: ☐ **5**

Addenda record

Test

76 characters left

Deliver On:  **6**

Frequency: [One Time](#) **7**

Collecting from 1 customer

Fees

Total: **\$8.00**

Fees: **\$1.00**


## Collect a one time payment

Select **Make payments > Make a one time payment**. Aside from choosing a Deliver On date and the Payment Types, all other steps are the same as creating an ACH template. See the ACH Templates Training Guide for details.

The business can save the information as a template after initiating; the “Payment name” becomes the template name.

### What do you want to do?

☐ Make payments ☒ Collect payments ☐ Upload pass through file

 Collecting money requires pre-authorization from the payer. Make sure you have permission to collect payment before you proceed.

### How do you want to collect money?

Make a one time payment

Funding account

Business Checking \*\*\*\*1315

Payment type

Commercial (CCD)

ACH Company ID

1111111111

Payment name

Enter a payment name (optional)

Payment description

Enter a description (10 characters)

How would you like to settle these payments?

☒ Batch offset - one settlement entry ☐ Item offset - per item settlement entry

Current: \$5,182.42

Available: \$5,140.50

### **Note for all ACH initiations:**

If a batch requires approval, an email is routed to all approvers at the business. For specifics on when approval is required, see the Payments Approval Training Guide.

## Payment Activity

- All activity for the business displays, not just activity by the current user. However, user permissions (funding account, payment types) impact the activity a user can see.
- All pending payments display, as well as 30 days of approved and declined/failed history.

## Scheduled payments

- Payments show here when pending, i.e. not yet sent to the FI for processing.
- Recurring payments show at the top; pending single payments show under second section.
- The next payment in a recurring series shows along with scheduled single payments with “Company pending approval” status 2 business days prior to the payment date.

Scheduled Payments

Approved Payments

Declined/Failed Payments

Showing all payments

| Recurring Scheduled   | Status  | Amount                                 |
|---|---|--|
| <a href="#">Payroll</a><br>Payroll (PPD)<br>Once every 2 weeks on Friday until I cancel | ⚠ Company approval pending<br>0 of 1 received | -\$12,750.00<br>Next payment: 6/2/2023 |

| Scheduled Payments  | Status  | Amount                                 |
|---|---|--|
| May 31  |   |  |
| <a href="#">DIO5529 OQLU48EO-20230530T134730.ach</a><br>ACH pass-through file | ⚠ Company approval pending<br>0 of 4 received | \$4,870.00<br>-\$4,870.00              |
| <a href="#">Payroll</a><br>Payroll (PPD)                                      | ✅ Company approved                            | -\$12,750.00<br><a href="#">Cancel</a> |
| Today   |   |  |
| <a href="#">ABC Supplies</a><br>Domestic Wire                                 | ⚠ Company approval pending<br>0 of 1 received | -\$15,400.00                           |

Cancel is an option, which does not show if status is “Company approval pending”.

**Cancel** is an option, which does not show if status is “Company approval pending”.

## When do payments move from Scheduled tab to Approved tab?

- Same Day ACH files (if enabled) and ACH files dated 1-2 business days out are sent to the FI for processing every 10 minutes.
- ACH files dated 3+ business days out are sent to the FI for processing at 2:00am CST two business days before the date and can no longer be canceled.

**Payment Activity (con't)**

**Approved payments** - payments that have been sent to the FI for processing.

| Scheduled payments                        |  |  | Approved payments      |  |  | Declined/Failed payments  |  |  |
|---|--|--|------------------------|--|--|---------------------------|--|--|
| Showing all payments ▼                    |  |  |                        |  |  |                           |  |  |
| Approved payments                         |  |  | Status                 |  |  | Amount                    |  |  |
| Today                                     |  |  |                        |  |  |                           |  |  |
| <a href="#">April's fantastic payroll</a> |  |  | ⚠️ FI approval pending |  |  | -\$5,665.00               |  |  |
| Payroll (PPD)                             |  |  |                        |  |  | <a href="#">Options ▼</a> |  |  |
| Feb 18                                    |  |  |                        |  |  |                           |  |  |
| <a href="#">Wire wire pants on fire</a>   |  |  | ✅ Processed            |  |  | -\$10,000.00              |  |  |
| Domestic Wire                             |  |  |                        |  |  | <a href="#">Options ▼</a> |  |  |

**Options:** Copy, View, Print, Reverse

**Reversals:** Reverses ACH individual transaction(s) or an entire batch; shows the business day after the effective date and expires after 5 business days.

**Declined/Failed payments**

- Payments declined by a business approver (initiator gets an email)
- Payments declined by the FI (initiator and all business admins get an email)
- Payments failed due to ACH prefunding (all business admins get an email)
- Recurring payments that failed entitlement or limit validations when checked 2 days prior to the effective date (creator, Primary Admin and financial institution get an email)

| Scheduled payments       |  |  | Approved payments          |  |  | Declined/Failed payments  |  |  |
|--------------------------|--|--|----------------------------|--|--|---------------------------|--|--|
| Showing all payments ▼   |  |  |                            |  |  |                           |  |  |
| Declined/Failed payments |  |  | Status                     |  |  | Amount                    |  |  |
| Jan 14                   |  |  |                            |  |  |                           |  |  |
| <a href="#">Payroll</a>  |  |  | ❌ Exceeds User Daily Limit |  |  | -\$30.00                  |  |  |
| Payroll (PPD)            |  |  |                            |  |  | <a href="#">Options ▼</a> |  |  |

**Options:**  
Initiate a new payment, View, Print



Same Day ACH – the Business View

With Same Day ACH enabled for a business, this checkbox displays on the Make a Payment page and on the File Import page. Same Day ACH is also supported with ACH pass through file, although there is not a Same Day checkbox. Additional fee applies

When this box is checked, the Deliver On field adjusts to the current day and is not editable.

The box is hidden after the end user cutoff time (reappears after the Same Day FI Admin afternoon cutoff time).

Payroll

[Edit template](#)

Funding account

Checking \*0101

Current: \$1,008,493.93

Available: \$1,008,493.93

Template type

Payroll (PPD)

1

Barney Rubble

Checking \*8899

\$1,750.00

Deliver On

06/23/2020

☒

Want it to get there faster? Make a Same Day ACH payment. (\$0.10 fee applies)

Paying 1 customer

Total

\$1,750.00

Fees

\$0.10

Once a Same Day ACH has been submitted to The Citizens State Bank, a confirmation phone is required by an authorized company representative. Failure to call and confirm same day file could result in delay or failure of file processing.

The approval logic for ACH and Wire payments involves factors that determine if approval is required, how many approvers are needed, and when if users can approve their own payments.

### Key terms for approving payments:

- **Approval threshold** – under this amount, approval is waived; at or above this amount, approval is required. FI sets this value per payment type for the business; Primary Admins set this value per payment type for Secondary Admins and business users.
- **Approval Weight** – FIs set a maximum number of approval votes for each payment/template type that must be reached or exceeded to approve a payment. FI sets this value per payment type for the business; Primary Admins set this value for Secondary Admins and business users. Values can be 0 to 4.

### When is approval **REQUIRED**?

- The payment meets or exceeds the approval threshold, **AND**
- The approval weight for the payment type is 1 or more, **AND**
- There's at least one other person at the business who can approve the payment.

### When is approval **WAIVED**?

- The payment is under the approval threshold, **OR**
- The approval weight for the payment type is 0, **OR**
- There are no other approvers at the business who can approve the payment.

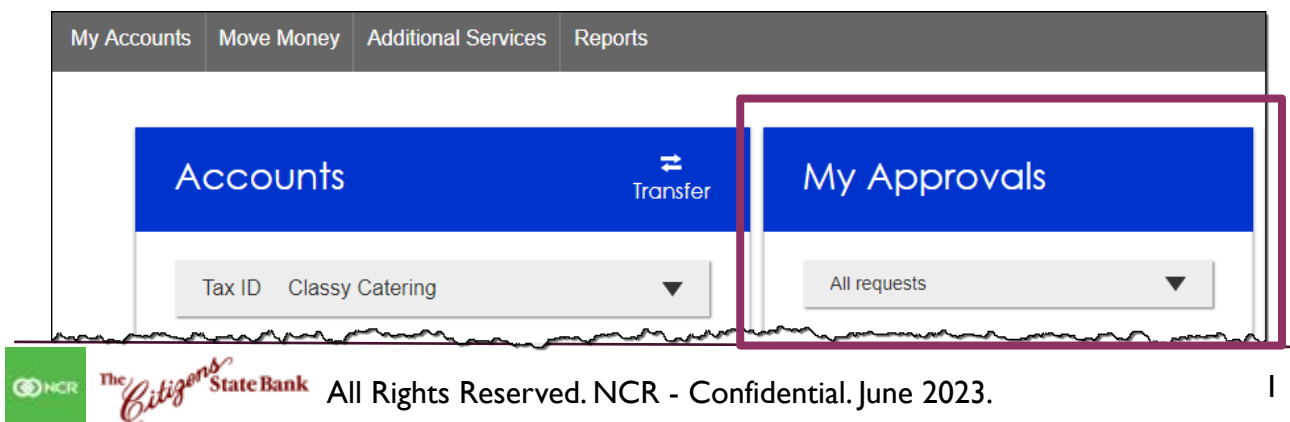
Users with approval permission receive this email – **EXCEPT** if an approver has exceeded their approval limit.

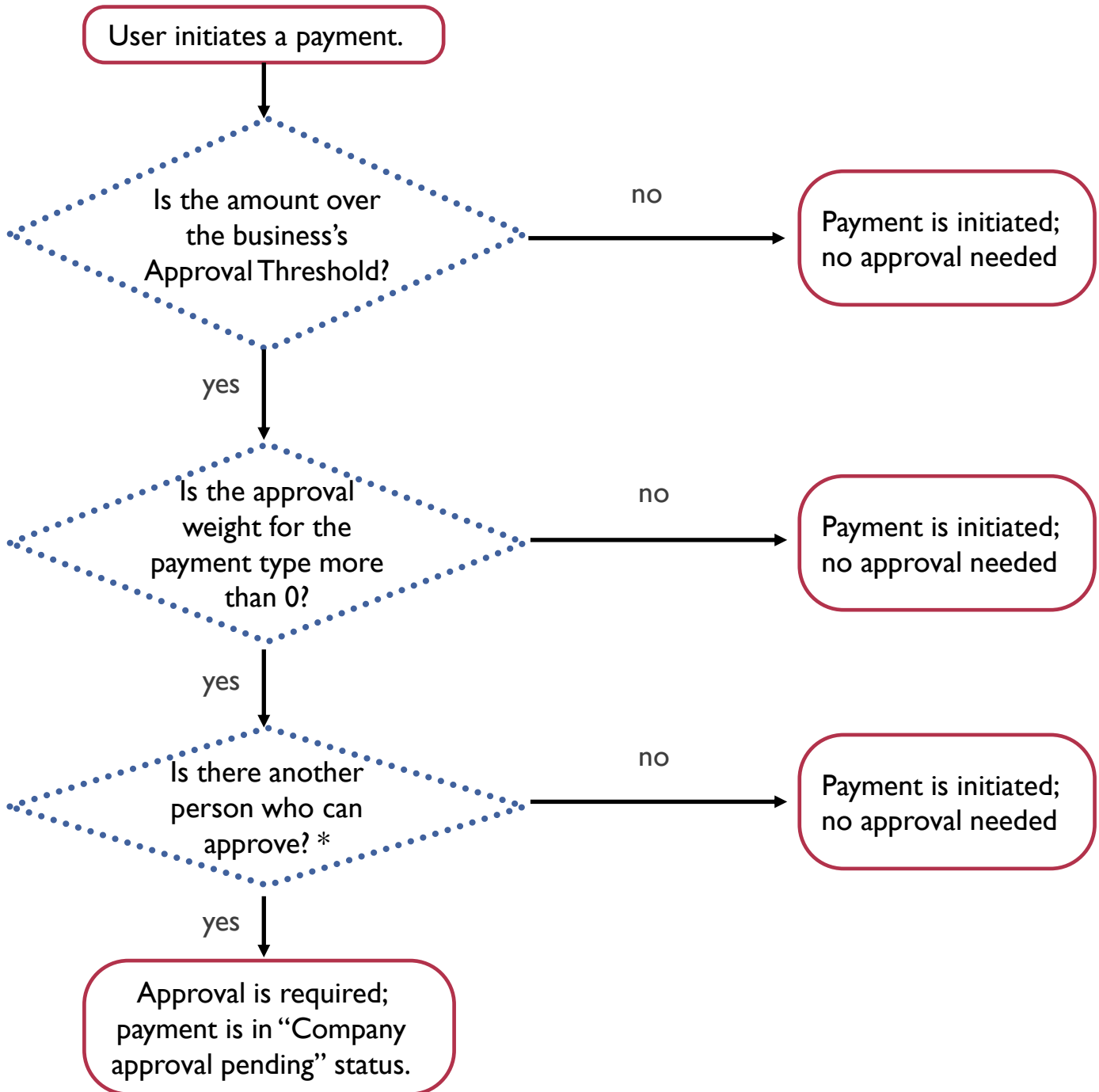
**Marco Lopez,**

An item requiring approval has been submitted. Please login to review the ACH Payment item(s) pending approval to ensure timely processing.

If you have any questions or concerns about this item, please contact the user who submitted the ACH Payment request for approval.

The payment that needs approval shows in the My Approvals widget.





**\* More questions to consider under “Is there another person who can approve?”**

Is there another person who can approve that **payment type** for the **specific account**?  
Does that person have the necessary **approver weight** needed to approve the payment?  
Does that person's **approval limits** allow them to approve the payment?

## Steps to approve a payment:

1. Go **My Approvals** on the home page.
2. Select the **payment name** to review details.
3. Select **Approve** for desired payment.
4. Complete **identity verification** (pg 5).

If **Decline** is selected, the payment moves to Declined Payments activity and sends an email to the initiator.

### My Approvals



All requests

#### PAYMENTS

[ABC Supplies](#)

⚠ Past due

Paying \$15,400.00

5/30/2023



Deliver on

⚠ Please select a valid date.

Type

Domestic Wire

Decline

Approve

0 of 1 received

[105529 OQLU48EO-0230530T134730.ach](#)

Credit amount \$4,870.00

Debit amount -\$4,870.00

Deliver on 05/31/2023

Type File

Decline

Approve

1 of 4 received

[Payroll](#)

2

Paying \$12,750.00

Deliver on 06/02/2023

Type Payroll (PPD)

Decline

Approve

0 of 1 received

#### Payment details - Payroll



Approve

0 of 1 received

##### Payment details

From Business OFX Checking \*\*\*\*\* Location April's Catering  
2254  
To 1 recipient Type Payroll (PPD)  
Deliver On 6/2/2023 Created by April Delac  
Frequency Once every 2 weeks on Friday until I cancel


| To          | Account                | Routing number | Amount      |
|-------------|------------------------|----------------|-------------|
| April Train | Personal Checking 8989 | 053000219      | \$12,750.00 |

Payment will be made to 1 recipient

Total \$12,750.00



**Payment attributes:**

**Amount** – shows the  icon if it's the next payment in repeating series.

**Deliver on date** – i.e. the settlement date.

If a payment is past due, the Approve button is disabled until the approver selects a new, valid date.

The approver can also change the date for a payment that is not past due.

The date cannot be changed for an ACH pass through file, nor for a recurring payment.

**Type** – indicates Domestic Wire, or International Wire, or the ACH transaction type, or File for an ACH pass through file.

**Approval votes** – shows votes received vs votes required. Approval logic goes by votes, not the number of approvers.

In this screen, only one person needs to approve the Domestic Wire (0 of 1 received).

For the ACH pass through file, 1 person approved, and 3 votes are still needed. The number of approvers needed depends on the approver weight for each person. The highest approval weight for an approver is 4, but that may be lower if the FI assigns the highest approval weight of 3, for example.

ABC Supplies

▲ Past due

Paying \_\_\_\_\_ \$15,400.00

5/30/2023



Deliver on \_\_\_\_\_ ▲ Please select a valid date.

Type \_\_\_\_\_ Domestic Wire

Decline

Approve

0 of 1 received

DI05529 OQLU48EO-  
20230530T134730.ach

Credit amount \_\_\_\_\_ \$4,870.00

Debit amount \_\_\_\_\_ -\$4,870.00

Deliver on \_\_\_\_\_ 05/31/2023

Type \_\_\_\_\_ File

Decline

Approve

1 of 4 received

PayrollPaying \_\_\_\_\_  \$12,750.00

Deliver on \_\_\_\_\_ 06/02/2023

Type \_\_\_\_\_ Payroll (PPD)

Decline

Approve

0 of 1 received

ABC Supplies

Paying \_\_\_\_\_ \$10,000.00

Deliver on \_\_\_\_\_ 6/09/2023



Type \_\_\_\_\_ Domestic Wire

Decline

Approve

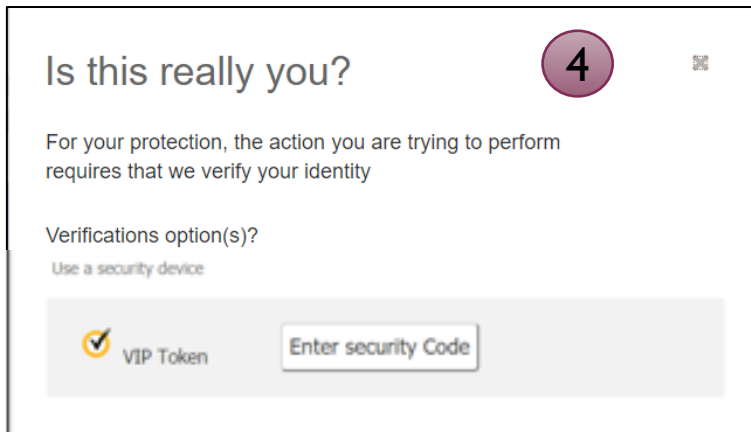
0 of 1 received

## Steps to approve a payment (con't.)

A pop-up prompts the user to validate identity:

**a. Enter security code.**

The payment no longer shows in the My Approvals widget and is queued for processing.




Is this really you?

For your protection, the action you are trying to perform requires that we verify your identity

Verifications option(s)?

Use a security device

 VIP Token

- The approval pop-up window **times out after 5 minutes**.
- **Do NOT close the pop-up window** or approval will not go through. Wait for it to automatically close after completing identity verification.

### Common Questions

**Q: Why didn't a payment get routed for approval?**

A: Either the payment is under the approval threshold, OR the approval weight is 0, OR the Primary Admin initiated the payment and there are no approvers at the business.

**Q: Do I have to approve each payment in a recurring series?**

A: Yes. Before approval, each payment must pass a limits and entitlements check; if the initiator has exceeded their limits or no longer has the necessary permission, the payment fails (the initiator, business admins, and the FI get an email notification, and the payment moves to the Declined/Failed tab). If it passes the validations, the payment is queued up for approval 2 business days before the send date.

**Q: What happens if I decline a payment?**

A: The payment shows in Declined/Failed activity and the system sends an email notification to the person who initiated the payment.

**Q: Do I have to pass identity verification for every payment?**

A: If your FI enables approval caching, identity verification is required for the first payment but not subsequent payments approved within a certain timeframe (5 minutes or less – set by the FI). Caching is cancelled when the user logs out.

**Q: How long do payments stay here awaiting approval?**

A: Indefinitely

**Q: What happens if I try to approve a "Past Due" payment?**

A: The Approve button is disabled and the approver must select a new, valid Deliver On date.

**Q: What happens if I try to approve a payment after cutoff time?**

A: If approving a payment after cutoff time that would make the payment past due, the same rules apply in the question above.

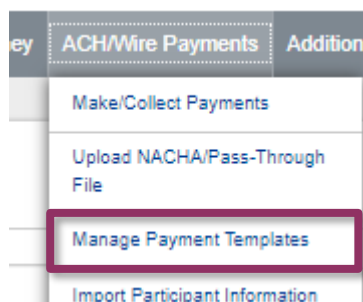
**Q: After a payment is approved, what happens next?**

A: Wires with Deliver Date as the current business day are sent to the FI for processing within 10 minutes. ACH transactions with the Deliver date as same day, or 1-2 business days out, are sent for processing within 30 minutes.

Wire templates help **reduce errors** and **provide efficiency**. Create the template first, and then initiate transactions quickly with no need to enter (and possibly enter incorrectly) details such as account number and routing number.

## Template Basics

- Under ACH/Wire Payments, go to “Manage Payment Templates”.
- Unlimited templates allowed.
- Templates can be for a domestic wire or an international wire (if enabled).
- Templates are not required if the user has the permission to make ad hoc wire payments.
- Common reasons to create a wire template:
  - Recurring vendor payments
  - Real estate closings with frequent property buyers
  - Large dollar payments to the same beneficiary



### Tip:

A user can also add a template on the Make/Collect a Payment page:

- “Add a new template” option in Template dropdown
- “Save as template” option *after* a one time payment is initiated



## Manage Payment Templates screen

### Template statuses:

- Needs Attention – ex: approver declined the template, funding account is closed, invalid wire routing number
- Approval Pending – new and edited templates require approval (unless FI sets approver weight to 0)
- Approved – only these templates can be used to initiate wires

Manage payment templates

+ Add a template

Showing

All Templates

Search

| Templates   | Last payment | Date       |                    |
|---|--------------|------------|--------------------|
| Needs Attention   |              |            |                    |
| <div><div>Bonus</div><div>Payroll (PPD)</div><div><div>Declined</div></div></div>                   |              |            | <div>Options</div> |
| <div>Options: View, Edit, Delete, Print</div>   |              |            |                    |
| <div><div>Prenotes</div><div>Payroll (PPD)</div><div><div>Invalid funding account</div></div></div> | -            | -          | <div>Options</div> |
| Approval Pending  |              |            |                    |
| <div><div>may wire</div><div>Domestic Wire</div><div><div>Approval pending</div></div></div>        |              |            | <div>Options</div> |
| <div>Options: View, Print</div>   |              |            |                    |
| Approved  |              |            |                    |
| <div><div>Gym Fees</div><div>Consumer (PPD)</div></div>   | \$516.05     | 11/17/2016 | <div>Options</div> |
| <div><div>one time collection from vendor</div><div>Commercial (CCD)</div></div>                    |              |            | <div>Options</div> |
| <div>Options: View, Make a Payment, Edit, Delete, Copy, Print</div>                                 |              |            |                    |

## Add a Template for a Domestic Wire

1. Enter a **Template Name**, which must be unique from other templates.
2. Choose **Funding Account**.
  - The Bank and Company Admin controls funding accounts via account-level entitlements.
3. Select as the **Template Type**.
  - Business segment and user permissions determine the options that display.
4. Enter the **beneficiary**, aka to whom the funds are being wired.

The screenshot shows a web form titled "Template information" and "Beneficiary information".

**Template information**

- Name:** A text input field containing "Wire to ABC Vendor". A purple circle with the number "1" is overlaid on this field.
- Funding account:** A dropdown menu showing "ABS Account \*\*\*\*0026". A purple circle with the number "2" is overlaid on this dropdown.
- Template type:** A dropdown menu showing "Domestic Wire". A purple circle with the number "3" is overlaid on this dropdown.

**Beneficiary information**

Complete the template by adding beneficiary .

**Beneficiary information**

- Who do you want to pay:** A text input field with placeholder text "Enter beneficiary name as it appears on the beneficiary account". A purple circle with the number "4" is overlaid on this field.
- Address line 1:** A text input field containing "e.g. 124 Main Street".
- Address line 2:** A text input field containing "Optional".
- Zip/Postal Code:** A text input field containing "Enter zip code".
- City/Town:** A text input field.
- State/Province/Region:** A dropdown menu showing "Optional".
- Country:** A dropdown menu showing "Select".
- Bank account number:** Two text input fields: "Beneficiary account number" and "Retype account number".
- Reference information/Additional instructions:** A text input field with placeholder text "Enter a 4 line message to beneficiary (optional)".
- Purpose of wire:** A text input field containing "Optional".

## Add a Template for a Domestic Wire (con't)

5. Enter the **Beneficiary Bank** information.
  - Routing number is validated; must be a domestic FI. If it's a FedACH routing number, intermediary bank section is required.
6. If included in the wire instructions, enter **Intermediary Bank**.
  - Entire section is optional, except as noted above.
7. Enter the **amount** for the template.
  - Zero amount is allowed; can be edited at time of initiation.

Beneficiary bank information

5

Wire routing number

For further credit to

Intermediary bank information

6

While not common, beneficiary's bank may not receive wires directly and require you to enter the intermediary bank information. If unsure, refer to the wire instructions provided by the beneficiary and please enter the information below.

Bank routing number

Intermediary bank account number

Payment information

7

This can be changed at the time of payment.

Amount to pay

Save template

Cancel

## Add a Template for an *International Wire*

Steps 1 and 2 (template name, funding account) are the same as domestic wires.

3. Select **International Wire** as the Template type.

- Shows only if international wires is part of the business segment and in the user's entitlements.

4. Enter **Beneficiary** information.

- Required fields: Who do you want to pay, Address line 1, City/town, Country, Bank account number

The screenshot shows a web form for adding an international wire template. At the top, a dropdown menu labeled 'Template type' has 'International Wire' selected, with a purple circle containing the number '3' next to it. Below this is a section titled 'Beneficiary information' with a sub-header 'Complete the template by adding beneficiary .'. A purple circle containing the number '4' is next to the 'Beneficiary information' sub-header. The form contains several input fields: 'Who do you want to pay' (text input), 'Address line 1' (text input with placeholder 'e.g. 124 Main Street'), 'Address line 2' (text input with placeholder 'Optional'), 'City/Town' (text input), 'State/Province/Region' (text input with placeholder 'Optional'), 'Zip/Postal Code' (text input with placeholder 'Optional'), 'Country' (dropdown menu with 'Select' and a downward arrow), 'Bank account number' (text input), 'Beneficiary IBAN/account number' (text input), 'Retype IBAN/account number' (text input), 'Reference information/Additional instructions' (text input with placeholder 'Enter a 4 line message to beneficiary (optional)'), and 'Purpose of wire' (text input with placeholder 'Optional').

**Tip:**

Formatting rules for all fields on this form are relaxed due to the variety of instructions with international wires.

**Add a Template for an *International Wire* (con't)****5. Enter **Beneficiary bank information.****

- Required fields: Bank name, Bank code (SWIFT/BIC), Address line 1, City/town, Country

Beneficiary bank information **5**

Bank Name

Beneficiary bank name

Please enter Bank Code and Bank account number provided with your wiring instructions.

Bank Code (SWIFT/BIC)

XXXX XX XX XXX

Bank account number

IBAN/Account number (optional) Retype IBAN/Account number

Address line 1 Address line 2

e.g. 124 Main Street Optional

City/Town State/Province/Region

Optional

Zip/Postal Code Country

Optional Select

Wiring instructions

Wiring instructions (Optional)

**Tips:**

- The freeform “wiring instructions” field is helpful if the business isn’t sure where to put certain info.

**Add a Template for an International Wire (con't)**

6. Enter **Intermediary bank**.
  - Include only if the wire instructions include sending the funds to a correspondent bank before the receiving bank.
7. Enter the **payment information**.
  - Send wire in US dollars Only Available.

**Intermediary bank information (Optional)** **6**

If intermediary bank information has been provided with your wiring instructions, the bank and account information can be entered in this section. Otherwise, this section can be left blank.

Intermediary bank is ☒ Domestic Bank ☐ International Bank

Bank routing number

Bank account number

**Payment information** **7**

The amount can be changed at the time of payment.

☒ Send exact amount in US dollars

☐ Send in foreign currency

☐ Send exact amount in

## Approve Templates

The FI can waive template approvals by setting the Approval Weight to 0. If the weight is 1 or more, the template is routed for approval.

If approval is required, the status is Approval Pending. An email is routed to all business users who can approve wire templates.

If approval is not required, the status is Approved and the template can be initiated.

1. Go to the My Accounts screen > **My Approvals** widget.
2. Select the **template name** to review details.
3. Select **Approve** for desired template.
4. Select **Confirm** on the pop-up window.
5. The template is now available to use and shows as Approved on the template screen.

**1** My Approvals

All requests ▼

TEMPLATES

[ABC Supplies](#) **2**

Funding account \*2254

Pay to 1 Beneficiary

Type Domestic Wire

**3** Decline Approve

0 of 2 received

### Tips:

- The Bank controls if users can approve their own templates.
- Approving a template does not require additional verification via MFA.
- Decline action moves the template to Needs Attention and sends an email to the person who created the template.

## Approval weights

In this example, 0 of 2 approval “votes” have been received. If the FI sets the weight to the maximum of 4, that means 4 votes are needed for approval. Different scenarios can get the template approved. Some examples:

- One person with an approver weight of 4 can fully approve the template.
- Two people with approver weights of 2 each.
- Four people with approver weights of 1 each.

Businesses initiate domestic and international wires via the Make/Collect a Payment screen. ACH and wires are comingled here.

Payments

What do you want to do?

☐ Make payments ☐ Collect payments ☐ Upload pass through file

**“Make payments” is the only option pertaining to wires.**

**View Scheduled, Approved, and Declined/Failed payments.**

Scheduled Payments | Approved Payments | Declined/Failed Payments

Showing all payments

| Recurring Scheduled   | Status  | Amount                                 |
|---|---|--|
| <a href="#">Payroll</a><br>Payroll (PPD)<br>Once every 2 weeks on Friday until I cancel | ⚠ Company approval pending<br>0 of 1 received | -\$12,750.00<br>Next payment: 6/2/2023 |

| Scheduled Payments  | Status  | Amount                                 |
|---|---|--|
| May 31  |   |  |
| <a href="#">D105529_OOJU48EO-20230530T134730.ach</a><br>ACH pass-through file | ⚠ Company approval pending<br>0 of 4 received | \$4,870.00<br>-\$4,870.00              |
| <a href="#">Payroll</a><br>Payroll (PPD)                                      | ✅ Company approved                            | -\$12,750.00<br><a href="#">Cancel</a> |
| Today   |   |  |
| <a href="#">ABC Supplies</a><br>Domestic Wire                                 | ⚠ Company approval pending<br>0 of 1 received | -\$15,400.00                           |

### “How much can I send?”

- Limits are calculated by deliver on date, not the creation date.
- The daily limit is from 12:01am Pacific time to midnight PT.
- If the payment exceeds limits, an error message displays and blocks the payment.
- If the payment exceeds available balance, the payment is allowed (flagged as “insufficient funds” when sent to the bank to review, it may be declined).

### “When can I send it?”

- Date defaults to the current business day before cutoff time.
- Date can be up to one year in the future.
- Weekends, Federal Reserve non-processing days, and FI-specific non-processing days are grayed out in the calendar.



## Send a template-based wire

1. Select **Use a Template**.
2. Click in the **Enter a template name** field to see options.
  - Select one from the list, start typing to see matches, or add a new template.
  - ACH templates and wire templates are co-mingled here.
3. If needed, edit amount or message to beneficiary or receiving bank.
4. The **Deliver On date** defaults to current business day (can be up to one year out).
  - After the end user cutoff time, the date defaults to the next business day.
  - Option to make this wire repeating.
5. Click Never to make the wire **repeating**.
6. Click **Continue to review** (not shown here).

How do you want to pay?

- 1 Use a template
- 2 Enter a template name
- Payroll
- Clay Supplies
- Cash Concentration
- Pottery paint
- Add a new template

### April's fabulous wire

[Edit template](#)

|                 |                         |               |               |
|-----------------|-------------------------|---------------|---------------|
| Funding account | Checking *0001          | Template type | Domestic Wire |
|                 | Current: \$248,934.76   |               |               |
|                 | Available: \$248,934.76 |               |               |

Liz Kritikos  
\*2121

\$2,500.00

payment on invoice 23222

3

Beneficiary bank  
FEDERAL CREDIT UNION

anything you'd like here

4 Send On 05/16/2019

Repeats [Never](#) 5

Paying 1 customer

Total \$2,500.00

Fees \$20.00

### Notes:

- A template can be used for only one repeating payment.

## Send a one time wire

1. Select **Make a one time payment**.
2. Choose **Funding Account**.
  - The Bank and Company Admin controls funding accounts via account-level entitlements.
  - For this user, accounts with “Create Ad Hoc Wire Transfer Payments” permission display.
3. Select **Payment Type** of Domestic or International Wire.
  - ACH payment types also show in this list.
4. If desired, enter a **payment name**. This becomes the template name if saved as a template after initiation.

The screenshot shows a web interface titled "Payments". Below the title is a section "What do you want to do?" with three radio buttons: "Make payments" (selected), "Collect payments", and "Upload pass through file". Below this is a section "How do you want to pay?". Inside this section, there are four numbered callouts: 1 points to a dropdown menu showing "Make a one time payment"; 2 points to a dropdown menu showing "BASE Checking \*\*\*\*0002"; 3 points to a dropdown menu showing "Domestic Wire"; and 4 points to a text input field with the placeholder "Enter a payment name (optional)". To the right of the funding account dropdown, it shows "Current: \$5,580.24" and "Available: \$5,580.24".

Aside from the Deliver On Date, sending a one time wire involves the same steps as setting up a template. See the Wire Templates Training Guide for details.

**Payment Activity**

- All activity for the business displays, not just activity by the current user. However, user permissions (funding account, payment types) impact the activity a user can see.
- All pending payments display, as well as 30 days of approved and declined/failed history.

**Scheduled payments**

- Payments show here when pending, i.e. not yet sent to the FI for processing.
- Recurring payments show at the top; pending single payments show under second section.
- The next payment in a recurring series shows along with scheduled single payments with “Company pending approval” status 2 business days prior to the payment date.

Scheduled Payments

Approved Payments

Declined/Failed Payments

Showing all payments

| Recurring Scheduled   | Status  | Amount                                 |
|---|---|--|
| <a href="#">Payroll</a><br>Payroll (PPD)<br>Once every 2 weeks on Friday until I cancel | ⚠ Company approval pending<br>0 of 1 received | -\$12,750.00<br>Next payment: 6/2/2023 |

| Scheduled Payments  | Status  | Amount                                 |
|---|---|--|
| May 31  |   |  |
| <a href="#">DI05529 OQLU48EO-20230530T134730.ach</a><br>ACH pass-through file | ⚠ Company approval pending<br>0 of 4 received | \$4,870.00<br>-\$4,870.00              |
| <a href="#">Payroll</a><br>Payroll (PPD)                                      | ✅ Company approved                            | -\$12,750.00<br><a href="#">Cancel</a> |
| Today   |   |  |
| <a href="#">ABC Supplies</a><br>Domestic Wire                                 | ⚠ Company approval pending<br>0 of 1 received | -\$15,400.00                           |

**Cancel** is an option, which does not show if status is “Company approval pending”.

**Cancel** is an option, which does not show if status is “Company approval pending”.

**When do payments move from Scheduled tab to Approved tab?**

- Wires scheduled for today are sent to the FI for processing within 10 minutes.
- Wires scheduled for a future date stay in the Scheduled list and are sent to the FI for processing at 3:00am ET on the Deliver On date.

## Payment Activity (con't)

**Approved payments** - payments that have been sent to the FI for processing.

| Scheduled payments   | Approved payments     | Declined/Failed payments  |
|--|-----------------------|---------------------------|
| Showing all payments ▼                                     |                       |                           |
| Approved payments  | Status                | Amount                    |
| Today  |                       |                           |
| <a href="#">April's fantastic payroll</a><br>Payroll (PPD) | ⚠ FI approval pending | -\$5,665.00               |
|  |                       | <a href="#">Options</a> ▼ |
| Feb 18   |                       |                           |
| <a href="#">Wire wire pants on fire</a><br>Domestic Wire   | ✓ Processed           | -\$10,000.00              |
|  |                       | <a href="#">Options</a> ▼ |

**Options:** Copy  
Payment, View, Print

## **Declined/Failed payments**

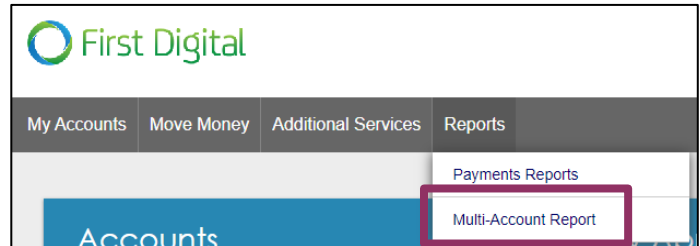
- Payments declined by a business approver (initiator gets an email)
- Payments declined by the FI (initiator and all business admins get an email)
- Payments failed due to wire funding (all business admins get an email)
- Recurring payments that failed entitlement or limit validations when checked 2 days prior to the effective date (creator, Primary Admin and financial institution get an email)

| Scheduled payments                       | Approved payments          | Declined/Failed payments  |
|--|----------------------------|---------------------------|
| Showing all payments ▼                   |                            |                           |
| Declined/Failed payments                 | Status                     | Amount                    |
| Jan 14                                   |                            |                           |
| <a href="#">Payroll</a><br>Payroll (PPD) | ✗ Exceeds User Daily Limit | -\$30.00                  |
|  |                            | <a href="#">Options</a> ▼ |

**Options:** Initiate  
a new payment,  
View, Print

The **Multi-Account Report** in Business Banking allows business users to view transaction history across multiple accounts and TINs in a single report.

Multi-Account Report displays if the FI enables it for the business and and the business user has the “Multi-Account Report” permission plus at least one account with “View Balances” and “View Transaction History”.



First, set up the report criteria by selecting the accounts and dates to include.

## Multi-Account Report

Report

Generated Reports **0**

Reports Favorites

Favorites

Account Types

Select Accounts

Jun 01, 2023 - Jun 09, 2023

Submit

Filters

Filters are not applicable for export

Clear all

From amount

To amount

Check number(s) e.g. 123456, 123456

**Account Types** – checking and savings are only options

**Accounts** – select specific accounts; max 10 (FI can configure this).

**Date** – history goes back one year; maximum date range is 30 days.

**Filters** – narrow the results by an amount range and/or check number (up to 10 separated with a comma).

There are two sections for each account in the results.

- Account Summary** shows at the top for batch/hybrid financial institutions; for real-time financial institutions, balance information is available only when the selected date(s) include the current date.

Report Generated Reports **0** Reports Favorites

Favorites Account Types

The first account is expanded by default. **Expand all** displays details for all accounts.

**Export or Print** the results.

**Save** creates a favorite report.

Transactions

Account #: \*0026 Account Name: ABS Account Location Name: April's Catering

**Account Summary**

| From                 | To           | Status Balances   | Amount |
|----------------------|--------------|-------------------|--------|
| Jun 01, 2023         | Jun 09, 2023 | Closing Ledger    | N/A    |
|                      |              | Closing Available | N/A    |
| 1-Day Float          |              |                   |        |
| 2 Or More Days Float |              |                   |        |

[Expand all](#) [Export](#) [Print](#) [Save](#)

**Credit Transactions**

| Date                  | Detail Credit Transactions | Amount     | Bank Ref     | Cust Ref | Image | Text                      |
|-----------------------|----------------------------|------------|--------------|----------|-------|---------------------------|
| Jun 01, 2023          | Internet Transfer          | \$2.00     | 998902445    |          |       |                           |
| Jun 01, 2023          | Internet Transfer          | \$3.00     | 998902433    |          |       |                           |
| Jun 01, 2023          | Internet Transfer          | \$3.00     | 998902349    |          |       |                           |
| Jun 01, 2023          | Internet Transfer          | \$3.00     | 998902343    |          |       | Transfer between accounts |
| Credit item count: 83 |                            | \$2,681.10 | 1 - 10 of 83 |          |       |                           |

**Debit Transactions**

| Date                  | Detail Debit Transactions | Amount      | Bank Ref      | Cust Ref | Image | Text |
|-----------------------|---------------------------|-------------|---------------|----------|-------|------|
| Jun 01, 2023          | Internet Transfer         | \$10.00     | 998902424     |          |       |      |
| Jun 01, 2023          | Internet Transfer         | \$1.00      | 998902362     |          |       |      |
| Debit item count: 148 |                           | \$11,246.15 | 1 - 10 of 148 |          |       |      |

Account #: \*0002 Account Name: Emergency Savings Location Name: Classy Catering

**2. Credit and Debit Transactions** display below Account Summary. Paging controls display 10 transactions per page.

**Check images and/or deposit images** are available in the Image column if installed for Business Banking.

## Export a Report

### Transactions

**Export** the report details into CSV or BAI format.

[Expand all](#) [Export](#) [Print](#) [Save](#)

Account #: \*0026

Location Name: April's Catering

Availability of **BAI** as an export option is configurable by the financial institution.

- For **batch/hybrid FIs**: field 19 (BAI Code) must be included in the Transaction Detail Record.
- For **real time FIs**: the feature will only be enabled upon request and requires a standardized BAI file from the core processor.

Export formats for all FIs: **Detailed Excel** (full details) and **Transactions only Excel** (account number, date, description, amount, transaction type, check number, and memo)

#### Export transactions

Filters are not applicable for export

☒ Detailed Excel (.csv)  
☐ BAI  
☐ Transactions only Excel (.csv)

[Export](#)
[Cancel](#)

#### Export Report

Export Report Name as

⚠ Filters are not applicable for this export

[Export](#)
[Cancel](#)

Go to the **Generated Reports** tab. Find the report name and select **Download**. Reports stay here for 10 days.

| Report   | Generated Reports <b>1</b> | Reports Favorites        |
|--|----------------------------|--------------------------|
| <p><b>i</b> To see last update, please <a href="#">refresh</a></p> |                            |                          |
| Report Name  | File Type                  | Generated Time           |
| <a href="#">Transactions for All Accounts-June2023</a>             | CSVTRANSACTIONS            | Jun 9, 2023 12:05        |
|  |                            | <a href="#">Download</a> |

## Create a Report Favorite

### Transactions

**Save** the report setup criteria to quickly run common reports.

Account #: \*0026

Account Name: ABS Account

Location name: April's Catering

### Save a Report

Report name

Report name



My Report



Shared Report

Assign a **name** for the report.

**My Report** - shows as a favorite for the current user only, or

**Shared Report** so that all users (with access to this report) can see it in their Favorites list.

Save

Cancel

Report

Generated Reports **1**

Favorites

#### My Reports

Monthly All Transactions report

#### Shared Reports

No favorites defined

Once saved, the report shows in the Favorites dropdown list.

Report

Generated Reports **1**

Reports Favorites

Go to the **Reports Favorites** tab in order to edit, copy or delete a favorite report.

### Manage Reports Favorites

Search

Report Name

Last run date

#### My reports

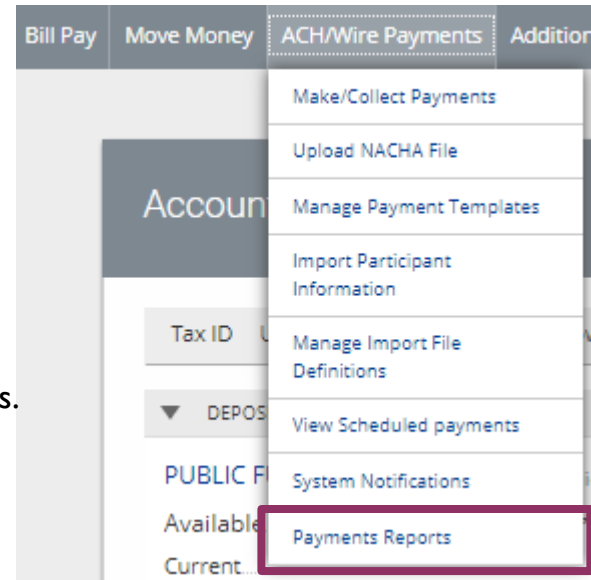
[Monthly All Transactions report](#)[Edit](#) | [Copy](#) | [Delete](#)

#### Shared reports



This reporting feature gives businesses the ability to build and run reports based on their Business Banking ACH & Wire payment data and template data.

Payments Reports, found in the ACH/Wire Payments menu, displays if the FI enables it for the business and the business user has the “Payments Reports” permission.



Business Banking Reports offer six (6) report types.

- Completed Payments Report
- Scheduled Payments Report
- Declined/Failed Payments Report
- Templates Report
- Scheduled Recurring Payments Report
- Pass-through Report

Upon first access, the business sees default report templates for each report type.

## Reports

Build a report

These are reports that have been saved as template.

Showing all reports ▼

Search e.g.: Report XYZ

| Reports  | Last run date |
|--|---------------|
| <a href="#">Default Completed ACH Payments Report</a><br>Completed payments report | Feb 26, 2019  |

Options ▼

**Notes:**

- Unlimited report templates are allowed.
- Filter options (see next page) do not reflect transaction types granted to the business, e.g. the business will see International Wire as a payment type even if it's not enabled for the business.
- When running a report, the user's entitlements are enforced, even if the report template contains selections the user is not entitled to view.

What type of report do you want to build?

Completed payments report ▼

Select the type of report, which determines the filters (“Scheduled payments report” in this example).

Choose the fields you want to display on your report

☒ Select All

☒ Payment ID

☒ Payment Name

☒ Payment Type

☒ Transaction Type

☒ Tax ID Name

☒ Funding Account #

☒ Payment Amount

☒ Recipient ID

☒ Recipient Name

☒ Recipient Account #

☒ Recipient Routing #

☒ Addenda

☒ Message To Beneficiary

☒ Receiving Bank Message

☒ Same-Day ACH

☒ Reversal Type

☒ Reversal Reference ID

☒ Confirmation #

☒ Created By

☒ Approved By

☒ Export Only Fields ⓘ

Choose which fields of data to include in the report. Options depend on Report selected. “Export Only Fields” includes additional fields shown only in the downloaded CSV file.

Select filters for the fields you choose

Date

Created Date ▼

Period

Today ▼

Set date filter, based on created or settlement date. Max one year in the past to one year in the future.

Funding account

☐ Select All Accounts (may include closed accounts)

Select Accounts ▼

Choose funding account(s) – closed accounts are included..

Transaction type

☐ Select All

☐ Outgoing Credit

☐ Outgoing Debit

Select transaction type(s).

Payment type

☐ Select All

☐ Payroll (PPD)

☐ Consumer (PPD)

☐ Electronic Check (POP)

☐ Electronic Check (BOC)

☐ Electronic Check (ARC)

☐ Commercial (CCD)

☐ Tax (CCD)

☐ Child Support (CCD)

☐ Telephone-Initiated (TEL)

☐ Web-Initiated (WEB)

☐ Domestic Wire

☐ International Wire

Select payment type(s).

“Run report” generates an ad hoc report. “Save report template” prompts the business to create a report template name.

Run report

Save report template

Cancel

This screen shows the Reports landing page once the first template is created.

The screenshot shows the 'Reports' landing page. A callout 'Filter by report type.' points to a dropdown menu currently set to 'Showing all reports'. Another callout 'Build a new report.' points to a 'Build a report' button in the top right. A third callout 'Search for a specific report.' points to a search bar containing the text 'Search e.g.: Report XYZ'. A fourth callout 'Current report templates listed with last run date.' points to a table listing reports. The table has columns for 'Reports' and 'Last run date'. One report is listed: '2017 Completed payments year-to-date' with a last run date of 'May 23, 2017'. A fifth callout 'Options: Edit, Run Report, Export Report, Delete' points to an 'Options' dropdown menu next to the first report.

Reports

These are reports that have been saved as template.

Showing all reports ▼

Search e.g.: Report XYZ

Search for a specific report.

| Reports   | Last run date |
|---|---------------|
| 2017 Completed payments year-to-date<br>Completed payments report | May 23, 2017  |

Options ▼

Options: Edit, Run Report, Export Report, Delete

Current report templates listed with last run date.

Run a report from the build a report screen or from the template options. The first 100 records display on screen and the Export option provides all records.

The screenshot shows the 'Monthly Scheduled Payments' report screen. At the top, there is a title 'Monthly Scheduled Payments' and a link 'Edit report template'. Below this is a summary section with fields for 'Report Type' (Scheduled payments report), 'Created Date' (May 24, 2018 - May 24, 2018 (Today)), 'Transaction Types' (Outgoing Credit, Outgoing Debit), 'Payment Statuses' (Scheduled, Pending Company Appr...), 'Payment Types' (Payroll (PPD), Consumer (PPD), Ele...), and 'Funding Accounts' (All accounts (may include closed accounts)). Below the summary is a table with 1 record (1 payment, 1 recipient). The table has columns: Batch Payment ID, Payment ID, Payment Name, Payment Type, Payment Status, Transaction Type, and Tax ID Name. The first row shows: BE2B016A-E112-48FD-84B4-32E62AC249AB, F69EC, FED3-4, AA5A, 8EEC8, Outgoing Credit, and Classy Events. A callout 'Select "Export report", give the report an export name, and the browser provides the .csv file to open or save.' points to the 'Export report' button at the bottom. Other buttons at the bottom are 'Edit report' and 'Cancel'.

Monthly Scheduled Payments [Edit report template](#)

Report Type Scheduled payments report Created Date May 24, 2018 - May 24, 2018 (Today)

Transaction Types Outgoing Credit, Outgoing Debit Payment Statuses Scheduled, Pending Company Appr...

Payment Types Payroll (PPD), Consumer (PPD), Ele... Funding Accounts All accounts (may include closed accounts)

1 record (1 payment, 1 recipient) [Show columns ▼](#)

| Batch Payment ID                     | Payment ID                       | Payment Name | Payment Type | Payment Status | Transaction Type | Tax ID Name   |
|--------------------------------------|----------------------------------|--------------|--------------|----------------|------------------|---------------|
| BE2B016A-E112-48FD-84B4-32E62AC249AB | F69EC<br>FED3-4<br>AA5A<br>8EEC8 |              |              |                | Outgoing Credit  | Classy Events |

Select "Export report", give the report an export name, and the browser provides the .csv file to open or save.

Export report Edit report Cancel

**User Activity Report** empowers businesses to generate on-demand reports of their users' system activity. Instead of asking the FI, businesses can pull their own activity reports to investigate fraud, audit user activities, and troubleshoot issues.

Once enabled for the business, primary admins can access the report, and entitle it to secondary admins and business users via the User Administration screen. The entitlement is de-selected by default.

|                                |  |
|--------------------------------|--|
| Payments Reports               | <input checked="" type="checkbox"/>            |
| Remote Deposit                 | <input checked="" type="checkbox"/>            |
| Report & Notice eDelivery      | Select All <input checked="" type="checkbox"/> |
| ACN: Account correction notice | <input checked="" type="checkbox"/>            |
| AMN:Account merger notice      | <input checked="" type="checkbox"/>            |
| DPCN:Deposit correction notice | <input checked="" type="checkbox"/>            |
| User Activity Report           | <input type="checkbox"/>                       |

Entitled users access the report and search for user activity based on the Business Banking user activity logged in Admin Platform Activity Reporting.

- Report Setup:
- Activity – all activity or specific events

User – specific user or up to 12 users (for performance reasons)

Date – single date or date range up to 90 days

User Activity Report

Activity

Account History, Alerts a...  
Activity

User

abdelac, delacrookies User

Date

05/29/2023 - 05/29/2023

Submit

| Date                                   | User         | IP Address     | Activity       |
|--|--------------|----------------|----------------|
| <a href="#">05/30/2023 19:05:48 PM</a> | delacrookies | 165.225.62.21  | Login          |
| <a href="#">05/30/2023 17:05:86 PM</a> | abdelac      | 165.225.57.198 | Login          |
| <a href="#">05/30/2023 17:05:45 PM</a> | abdelac      | 165.225.57.198 | Logout         |
| <a href="#">05/30/2023 17:05:48 PM</a> | abdelac      | 165.225.57.198 | My Settings    |
| <a href="#">05/30/2023 17:05:40 PM</a> | abdelac      | 165.225.57.198 | MFA Challenge  |
| <a href="#">05/30/2023 17:05:21 PM</a> | abdelac      | 165.225.57.198 | Login          |
|  |              | 225.57.198     | Manage Payment |
|  |              | 225.57.198     | MFA Challenge  |
|  |              | 225.57.198     | MFA Challenge  |
|  |              | 3.225.57.198   | MFA Challenge  |

Rows per page: 10 1-10 of 61

Notes:

Results display on screen; no export option.

Paging controls show 10 records per page.

Select the date link to view further details.

Activity – Event Types

- Account History

Alerts and Notifications

Bad Login

Change Email

Change Password

Change Username

Disclosure
- Export

Forgotten Password

Generate Access Code

Login

Logout

Manage Check Issue
- Manage Exception

Manage Payee

Manage Payment

Manage Template

MFA By-pass

MFA Challenge

MFA Channel

MFA Enrollment
- My Settings

Online Statement

Waiver

Password Reset

Scheduled Transfer

Stop Payment

Transfer

User Approved
- User Create

User Delete

User Disable

User Edit

User Enable

View Image