



Q2

Business and
Corporate Banking
User Guide

4.3 Release



LOWELL FIVE BANK

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Document: 10-2415-02

Contents

PREFACE	11
Purpose	11
Audience	11
Document conventions	12
CHAPTER 1: ABOUT ONLINE AND MOBILE BANKING	13
CHAPTER 2: GETTING STARTED	14
Installing the mobile banking app	14
Opening the mobile banking app	14
Accessing the online banking site	15
Unsupported browser notification	15
Logging in overview	16
Obtaining Symantec VIP Tokens	18
Logging in for the first time	19
Logging in after the first time	21
Logging in with Touch Authentication	21
Logging off overview	24
Logging off voluntarily	24
Involuntary log off after session timeout	25
Resetting a forgotten password	25
The Home page	26
Using the menu	27
Viewing accounts	28
Viewing the Sidebar	28
Using the grid and list views	29
CHAPTER 3: VIEWING ACCOUNTS AND TRANSACTIONS	30
Account information on the Home page	30
Account Grouping	31
Account Details overview	31
Amount formatting	32

Viewing account details	33
Viewing transactions on the Account Details page	35
Searching transactions	36
Filtering transactions	37
Sorting transactions	38
Exporting transactions	38
Viewing transaction details	39
Viewing and printing images associated with a transaction	40
Sending a secure message about a transaction	41
CHAPTER 4: WORKING WITH TRANSACTIONS	42
Managing transfers	42
Transferring funds	42
Viewing transfers	43
Canceling a transfer	44
Multi-Account Transfers	44
Using the Activity Center	46
Creating custom views in the Activity Center	47
Sorting transactions in the Activity Center	48
Searching transactions overview	48
Viewing transaction details overview	51
Canceling pending transactions	52
Approving transactions	52
Copying a transaction	53
Sending a message about a transaction	53
Printing transaction details from the Activity Center	54
Exporting by Transaction Type in the Activity Center	54
Viewing e-statements	55
Verifying your ability to view a PDF	55
Printing a check image	56
Reordering checks	56
Creating a stop payment request	57

CHAPTER 5: MANAGING SECURE MESSAGES AND ALERTS	59
Managing secure messages	59
Creating a secure message	59
Reading a secure message	60
Replying to a secure message	61
Deleting conversations	61
Managing alerts	62
Creating an alert	64
Editing alerts	66
Enabling and disabling alerts	66
Deleting an alert	67
Security alerts overview	67
Configuring security alerts	68
CHAPTER 6: BUSINESS FEATURES OVERVIEW	69
User management overview	69
Business user management	71
How rights control payments and templates	72
Creating and saving templates	74
Transaction Types	75
Rights to Transaction Types	76
Limits on transaction approvals	78
Rights to access features	79
Rights to access accounts	82
Making commercial payments	83
Payment and template overview	84
Payment recipients overview	84
Recipient information in a payment or a template	86
Payment processing times	87
Subsidiaries overview	89
Subsidiary information in a payment or a template	89
CHAPTER 7: USING CORPORATE BANKING	90
Corporate Banking overview	90

Corporate user management	93
Differences between Business and Corporate	94
Commercial Dashboard	96
Corporate Account Grouping	96
Grouped account balances	96
Home Page Preferences	97
Corporate rights to Transaction Types	98
Entitlements	100
Company Policy	101
Company Policy Allowed Actions	104
Creating Company Policy Transaction Type actions	105
Editing Company Policy Transaction Type actions	105
Deleting Company Policy Transaction Type actions	106
Using the Policy Tester for a Company Policy	106
Viewing approval limits for a Company Policy	107
Viewing Company Policy features	108
Viewing Company Policy accounts	109
User Roles	110
Transaction Types	114
User Role Features	116
Rights	120
Creating a User Role	121
Editing User Role Transaction Type actions	122
Editing rights for User Roles	123
Editing approval limits for User Roles	123
Editing User Role accounts	125
Deleting a User Role	126
Using the Policy Tester for a User Role	127
Searching User Roles	127
Dual Action	128
Dual Action for non-financial transactions	128
Approving and rejecting user changes	129
Approving and rejecting User Role changes	130

Approving and rejecting Company Policy changes	131
Dual Action for financial transactions	131
Reporting	132
Generating a report	134
Editing a report	137
Deleting a report	138
CHAPTER 8: MANAGING COMMERCIAL USERS	139
Viewing existing users	139
Editing user rights	139
Configuring rights and limits for Transaction Types	139
Configuring feature options	140
Configuring account access	141
Deleting a user	142
Adding a user and configuring rights	142
CHAPTER 9: MANAGING RECIPIENTS AND SUBSIDIARIES	144
Managing recipients	144
Searching for a recipient	144
Adding a recipient	144
Editing a recipient	147
Editing the templates associated with a recipient	148
Deleting a recipient	148
Managing subsidiaries	149
Searching for a subsidiary	150
Adding a subsidiary	151
Editing a subsidiary	152
Deleting a subsidiary	152
CHAPTER 10: CREATING AND MANAGING PAYMENTS AND TEMPLATES	153
Creating a payment or a template	153
Making payments in Corporate	154
Company Entry Description for ACH Transaction Types	155
Creating ACH payment templates	156

Creating multi-wire payment templates	159
FX wires	161
Same Day ACH	163
Creating a payment	165
Multiple wires	170
Wire Activity	172
Using imported files	175
Updating amounts for recipients in a template	175
Importing recipients and amounts to create a payment	177
Importing a NACHA file to create a payment	178
Importing an ACH file with ACH PassThru	179
Adding recipients and making payments from a file upload	180
Creating a tax payment	182
Managing templates	183
Searching for a template	185
Filtering a template	186
Editing a template	186
Copying a template	187
Deleting a template	188
Marking a template as a favorite	188
Creating a payment from a template overview	189
Creating a payment from an existing template	189
Viewing or canceling a payment	191
Viewing a payment	191
Canceling a payment	192
Sending notifications to approvers	193
Approving payments overview	193
Approving payments	194
Positive Pay	195
Making Pay/Return decisions	196
Adding a check	197

CHAPTER 11: FINDING BRANCHES AND ATMS AND VIEWING NEWS	198
Finding a branch or ATM	198
Viewing news or rates	199
CHAPTER 12: CONFIGURING SETTINGS	200
Updating your profile overview	200
Updating your profile	201
Address change overview	201
Requesting an address change	202
Configuring account preferences	202
Selecting a theme and a language	203
Security preferences overview	204
Changing your password	205
Changing your Login ID	205
Configuring a challenge code	205
Configuring secure delivery contact information	206
Mobile authorization code overview	207
Configuring a mobile authorization code	207
Configuring text banking	208
Enrolling in text banking	209
Configuring account preferences for text banking	209
Using text banking	209
Updating text banking preferences	211
Configuring statement delivery settings	211
APPENDIX A: ADDITIONAL RESOURCES	213
Password tips and recommendations	213
Registering a browser or device	214
APPENDIX B: FREQUENTLY ASKED QUESTIONS	216
Getting started	216
Messages and alerts	217
Accounts	218
Transactions	220

Business and Corporate accounts	221
Payments and templates	221
ACH PassThru	221
Wire transfers	221
Tax payment	222
User management	222

PREFACE

This chapter describes the purpose, audience, and document conventions of the *Business and Corporate Banking User Guide*. It also includes information about the conventions used in the guide.

Purpose

This document is intended to give you the background information and procedures that you need in online and mobile banking. This guide contains the same information as the online help available in online and mobile banking.

For Business and Corporate customers, the guide explains how to do the following procedures and more:

- Manage multiple users
- Create and edit payment recipients
- Create and edit the following payment and template types:
 - Domestic Wire Transfers
 - International Wire Transfers
 - ACH Payments
 - ACH Receipts
 - ACH Batches
 - ACH Collections
 - Payrolls
 - Tax Payments
- Create and use subsidiaries
- Upload and process complex ACH files with ACH PassThru
- Edit your company policy
- Edit User Roles policies
- Assign users to User Roles
- Use information reporting to help manage your electronic banking




Audience

This document is intended for all users with commercial accounts of the 4.3 release of online and mobile banking.

Document conventions

Unless otherwise noted, the following conventions are used:

Document conventions

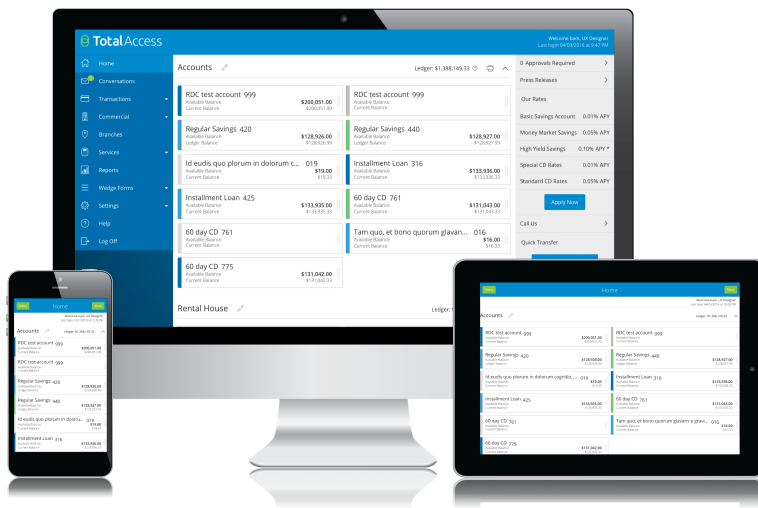
Bold	Bold words include attributes, menu names, dialog box names, commands, operators, options, button names, and statements.
<i>Italic</i>	Italicized words include new or emphasized terms and variables for which you must supply an appropriate value, as in a file name.
" "	Words enclosed in quotations include document titles and cross-references to related information that may prove helpful.
Monospaced	Words appearing in a monospaced font represent code examples, system information, and words you enter, such as command syntax.
[]	Square brackets enclose optional information, as in [log_name].
< >	A pair of angle brackets enclose labels, tags, and variables.
>	A single angle bracket separates menu options in a single procedure. For example, File > Open.
	The vertical bar (pipe) indicates choices that may be entered, as in <5 6 7>.
	Text with this symbol indicate a Note. Notes provide information that supplements the main text, or refers to special situations.
	Text with this symbol indicates a tip. Tips provide information for an alternate method of performing a process or solving a problem.
	Text with this symbol indicates a caution. Cautions advise users of critical situations or situations that could result in a loss of data or system stability.

CHAPTER 1: ABOUT ONLINE AND MOBILE BANKING

Online and mobile banking provides an improved account management experience. The interface and features are consistent and intuitive, making managing your information simpler and faster.

You can perform the same tasks with the same basic user interface (UI) across each device. These tasks, however, are relative to the device that makes the most sense. For example, you can take a picture of a check for mobile deposits on your phone, but not on a desktop.

Online and mobile banking adapts to your device



The online and mobile banking platform adjusts to the unique needs of each device, including screen size and other hardware differences. For example, on tablets and smartphones, the navigation menu is hidden by default. When you need it, you can tap or swipe to display it. In addition, some navigation tools are simplified for use on tablets and smartphones.

When you make a change while using one device, it is reflected in another. If you update a setting in online banking, the same setting takes effect in mobile banking the next time you log in.

CHAPTER 2: GETTING STARTED

This section introduces basic concepts and tasks in online and mobile banking and includes information on installation, logging in, logging off, and resetting a forgotten password. It is designed to help you understand the Home page, navigation menu, and Sidebar.

- [Installing the mobile banking app](#)
- [Accessing the online banking site](#)
- [Logging in overview](#)
- [Logging off overview](#)
- [Resetting a forgotten password](#)

Installing the mobile banking app

Install the mobile banking application to use mobile banking on your iOS or Android device. You can download the app from the Apple App Store or the Google Play store.



Caution: To protect your financial information, you should only download and install the app from the Apple App Store or the Google Play store. In the store, verify that your financial institution (FI) is listed as the seller of the app, not a third party. You should also verify that the name is spelled correctly.

To install the app

1. Do one of the following:
 - On an iOS device, open the Apple App Store.
 - On an Android device, open the Google Play store.
2. Search for your FI's name and install the app.

Opening the mobile banking app

After installing the app, you can use it to manage your financial information.

To open the app

- Locate the app on your tablet or smartphone and tap the icon to open the app.

Accessing the online banking site

You can use a web browser to connect to the online banking site on a desktop computer or other supported device. It is recommended that you enable pop-up windows in the browser for your online banking site. If they aren't enabled, certain features may appear in separate windows in your browser or may not appear at all.



Tip: For the best experience with online banking on a tablet or smartphone, use the mobile banking app instead of an Internet browser.

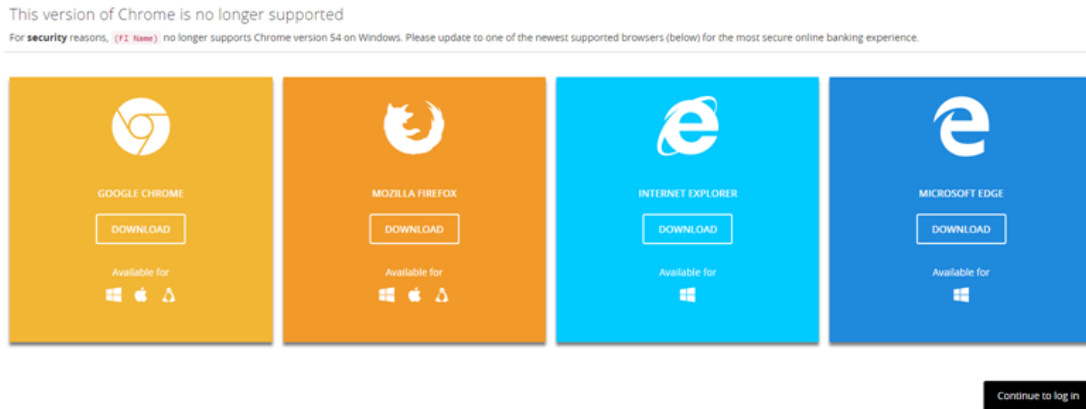
Unsupported browser notification

Continued use of unsupported browsers represents a security risk for end users. Unsupported browser notification presents targeted advance notice to end users accessing online banking via a browser for which support has been scheduled to end. It facilitates an easy process for installing an up-to-date, secure, and supported browser as a replacement. These three methods will be applied to all future browsers for which support is discontinued:

- **Notification text within online banking** — A notification bar appears at the top of the online banking screen letting you know that for security reasons, we will stop supporting the browser version you are using in the near future. When you see this notification, we recommend that you update your browser.



- **Soft block** — Prior to accessing online banking, a screen appears with notification text, as well as links to supported browsers. You can continue past the soft block to online banking by clicking or tapping **Continue to log in**.



- **Hard block** — Similar to soft block, however, hard block does not include the option to continue to online banking. You must upgrade your browser to a current version or select another supported browser.

Moving forward, browsers will continue to be evaluated. The appropriate date to end support for a particular browser will be based on several factors:

- The vendor's official end-of-support date for security patches
- The quality of the user's experience on that browser in online banking
- The percentage of users still leveraging that browser version

Logging in overview

When you log in to online and mobile banking, enter the following when prompted:

- Login ID
- Password

If you enter an incorrect password too many times, your account will be temporarily suspended, and you will not be able to log in. If your login ID is blocked, contact your FI to unblock your login ID.

When creating a password, see [Password tips and recommendations](#) for more tips.



Note: If you try to log in without a recommended Internet browser, you will be directed to a website where you can download a supported browser. Contact your FI to learn more about the latest browser requirements.

If you have never used a particular browser or device to log in, you may need to request a secure access code (SAC) to use it. If the Internet browser or device is one that you plan to use again, you can register it. By registering a browser or a device, you confirm that it is under your control and that you intend to use it to access online banking or mobile banking.

If the secure access code contact methods (that is, the email address and phone number where the secure access code can be sent) that are available to choose from are not correct or accessible from your location, please contact your FI.

Depending on your security needs, we may configure your account to use Symantec™ Validation and ID Protection (VIP) Service Tokens or the VIP Access app for mobile devices. If your account uses a token, you enter the token code instead of a secure access code every time you log in, unless your browser is registered.

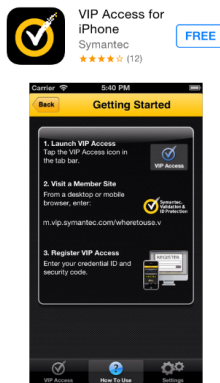
See [Registering a browser or device](#) for more information.

Obtaining Symantec VIP Tokens

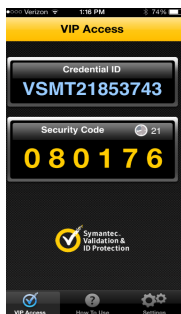
Symantec Validation & ID Protection (VIP) Security token codes are online security credentials that add an extra layer of identity protection when you log into online banking.

To obtain a VIP token code

1. Download the VIP Access mobile app via the Apple App Store or Google Play store.



2. Launch the VIP Access mobile app. A Credential ID appears.



Note: A Security Code also appears. This is the secure code you will use to authorize transactions. A new Security Code appears every 30 seconds. See [Approving transactions](#) for more details.

Logging in for the first time

The login process may vary depending on your FI's settings. The most common methods are:

- A secure access code (SAC)
- A code generated by a VIP token or app

When you use a SAC, we send a one-time code to an email address, text message number, or phone number that is on file for you.



Note: If you do not already have a login ID, contact your FI to obtain one.

To log in for the first time with a secure access code

1. On the Login page, do the following:
 - a. Click or tap **I am a new user**.
 - b. Enter your **Login ID**.
 - c. Click or tap **Submit**.
2. On the Select Secure Access Code Target page, click or tap one of the contact methods to send a secure access code.
3. On the Enter Secure Access Code page, do the following:
 - a. When the code arrives, enter the code.
 - b. Click or tap **Submit**.
 - c. If prompted to register the device, click or tap **Register Device**.
4. Enter a password, then re-enter it in the **Confirm Password** field.
5. Click or tap **Submit**.
6. Update your online profile and click or tap **Submit Profile**.
7. Read the agreement on the Disclaimers page and click or tap **I Accept**.
When you accept the agreement, the Home page appears.

To log in for the first time with a VIP token code

1. On the Login page, do the following:
 - a. Click or tap **I am a new user**.
 - b. Enter your **Login ID**.
 - c. Click or tap **Submit**.

2. Locate the current code on your VIP token and enter it in the **Enter Symantec VIP Token** field.



Note: You may need to wait for a new code to appear, then enter the second code in the **Enter Second Symantec VIP Token** field.

3. Click or tap **Submit**.
4. Enter a **Password**, then re-enter it in the **Confirm Password** field.
5. Click or tap **Submit**.
6. Update your online profile, if necessary, and click or tap **Submit Profile**.
7. Read the agreement on the Disclaimers page and click or tap **I Accept**.
When you accept the agreement, the Home page appears.



Note: You may be prompted to enter a second code for some types of transactions and the first time you use a code generated by a VIP token.

Passcode

You can set up a Passcode that can be used on a mobile device in lieu of a login ID and password.

Before enabling this feature on a mobile device, you must first log in to your mobile banking app and follow any multi-factor authentication (MFA) process your FI requires, such as providing a SAC. After successfully logging in and registering the device, you can enable the four-digit passcode feature on the Login or Security Preferences pages.



Note: Only one registered user per mobile device can enable this feature. If another user already enabled the feature, the related option on the Security Preferences page will appear dimmed.

Logging in after the first time

When you log in, enter your login ID and password. If you use a browser or a device that is not registered, you must also enter a SAC or VIP token code, depending on how your login ID is configured.

To log in after the first time

1. On the Login page, enter your **Login ID**.
2. (Optional) Select the **Remember me** check box to save your login ID for the next time that you log in.
3. Enter your **Password**.
4. Click or tap **Sign In**. When the connection is complete, the Home page appears.

To log in after the first time with a Symantec VIP Token

1. On the Login page, do the following:
 - a. Enter your **Login ID**.
 - b. (Optional) Select the **Remember me** check box to save your login ID for the next time that you log in.
 - c. Enter your **Password**.
 - d. Click or tap **Sign In**. The Enter VeriSign Token page appears.
2. Locate the current code on your Symantec VIP Token or the VIP Access mobile app and enter it in the **Enter Symantec VIP Token** field.
3. Click or tap **Submit**. When the connection is complete, the Home page appears.

Logging in with Touch Authentication

If your FI offers Touch Authentication, you can log in using your mobile device's fingerprint sensor rather than a login ID and password.

If your Apple or Android mobile device has a fingerprint sensor and is operating on a supported OS version, you can log in using your fingerprint. Only one fingerprint can be registered to an account. The encrypted fingerprint is stored on the mobile device only and is not available to any other service providers, including the FI.



Caution: You must set up fingerprint authentication on your device before logging in.



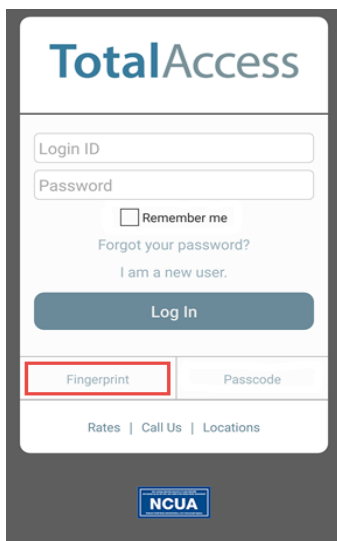
Note: For iOS, refer to <https://support.apple.com> for information on setting up Touch ID on your device and scanning a fingerprint for the first time.



Note: For Android, refer to <http://developer.android.com> for information on fingerprint authentication.

To enable Touch Authentication settings

1. On the Login page, tap **Fingerprint**.



2. On the page explaining the fingerprint authorization feature, tap **Enroll Now**.
3. On the Touch Authentication page, do the following:
 - a. Enter the **Login ID**.
 - b. Enter the **Password**.
 - c. Tap **Authorize** to finalize changes.
4. Place your finger on the Home button to capture your fingerprint.

To log in with Touch Authentication



Note: Touch Authentication is tied to your online banking password. Therefore, if you change your password for online banking, you must disable fingerprint authentication, then enable it again to be able to log into online banking with Touch Authentication.

See for more information.

- On the Login page, do the following:
 - Touch the Home button with your enrolled finger. If fingerprint authentication doesn't recognize your finger, a message will prompt you to touch the button again.
 - (Optional) Select the **Remember me** check box to save your login ID for the next time that you log in. When the connection is complete, the Home page appears.



Note: After five failed attempts, you'll be given the option to enter your account password. You will also have to enter your password after you restart your device, or enroll or delete fingerprints.

Disabling Touch Authentication

If you want to stop using Touch Authentication to log in, you may change the Touch Authentication settings. After changing the settings, you can use a login ID and password to access the site.

The mobile login screen offers all login methods supported by your FI. The last method you used is the one you will be prompted to use again the next time you log in. However, other options are always available on the login page, so you can switch between login methods at any time.

To disable Touch Authentication

1. On the Login page, touch the Home button with your enrolled finger. If the Touch ID sensor does not recognize your finger, a message will prompt you to touch the button again. The Home page appears.
2. Click or tap **Settings > Security Preferences**.
3. In the Touch ID (iOS)/Fingerprint Authentication (Android) row, click or tap **Off** to turn off touch authentication. A message appears asking for confirmation.
4. Click or tap **Yes** to confirm the setting.

Logging off overview

Logging off online and mobile banking is an important part of keeping your financial information secure. You can log off voluntarily when you finish using online and mobile banking. In addition, online and mobile banking can log you off involuntarily after a certain amount of time elapses.



Note: By default, the session will also automatically timeout and close after 10 minutes of inactivity. The exact time may vary depending on your FI.

If you navigate from online banking to another site and do not close the browser, you may remain logged in until the session ends. This can make it possible for someone else to access data from your previous online banking session. The session ends when you log off, close your browser, or close the mobile banking app.



Caution: To maximize the security of your online information, you should always log off to end your online banking session.

Logging off voluntarily

In online banking, you should always log off before you close the browser window. In mobile banking, you should always log off before you open another app on your tablet or smartphone.

To log off

- In the navigation menu, click or tap **Log Off**.

Involuntary log off after session timeout

To help ensure your security, we automatically log you off when you have been logged in for an extended period. This session timeout is designed to protect the security of your financial information. There are two types of session timeouts:

Session timeout types

Timeout type	Notes
Logged in but inactive	Protects you if you are logged in and inadvertently leave your device. A warning message appears to give you a chance to stay logged in. If you miss the warning message, you can immediately log back in on the same browser or device by re-entering your login credentials, restoring your session and any tasks that you were working on. This window is only available for a short period of time. If you enter an incorrect password, any pending work is discarded.
Logged in but exceed session time limit	Limits the maximum time of any session. When the maximum session time ends, you are prompted to log off manually. If you do not log off manually, the system will automatically log you off.

Resetting a forgotten password

If you forget your password and your account is not locked, you can use the Forgot Your Password option on the Login page to reset your password. Depending on the configuration, you may not be able to reset your password from an unregistered browser.

To reset a forgotten password

- On the Login page, do the following:
 - Click or tap **Forgot your password?**
 - Enter your login ID.
 - Click or tap **Submit**.
- Click or tap one of the contact methods that are on file for you. You will receive a code via the contact method that you select.

3. On the Secure Access Code page, enter the code and click or tap **Submit**.



Note: If you close out of a session after receiving a secure access code, but before you enter it in the application, and then open it within a very short time frame, click or tap **I already have a Secure Access Code**.

4. Enter your new password.
5. Re-enter the password in the **Confirm Password** field.
6. Click or tap **Submit**.



Note: If the **Remember Me** check box is selected, it blocks you from entering a different login ID.

The Home page

When you log in, the Home page appears. On any device, the Home page includes the navigation menu, the Account Overview, and the Sidebar.

You can view the Home page at any time.

To view the Home page

- In the navigation menu, click or tap **Home**.

The Home page includes some or all of the following:

- Menu
- Account overview with the name and balance of each of your accounts
- Sidebar with Quick Actions, social media feeds, and other information
- Your last login date and time
- Account Summary graph that displays the balances in your accounts



Note: The Account Summary graph is only available on desktop and tablet due to mobile space restrictions and graph dimensions.

- System notifications for online banking or mobile banking



Note: The names of menu items, buttons, fields, and pages may vary or may not be available, depending on the configuration.

Using the menu

You can use the options in the navigation menu to perform multiple tasks. The navigation menu is always available to the left of or above the page you are viewing on a desktop. The order of the items in the navigation menu may vary depending on your FI, but the following items should normally appear based on your access to the functions.

Menu items

Item	Description
Home	Review account summaries on the Home page.
Conversations	View and send secure messages.
Settings	Edit your profile and configure alerts.
Transactions	Transfer funds, pay bills, and view payments and transfers.
Commercial	Create and manage Business payments.
Branches	Find branches and ATMs.
News	New developments relevant to the FI.
Services	Stop payments and perform other services.
Help	Access the help documentation.
Log Off	Securely log off banking.



Note: Conversations may appear as Messages, depending on your configuration.


On a tablet or a smartphone, the navigation menu does not always appear. Tap the Menu button or swipe from the left edge of the screen to show it. Tap the Menu button again or swipe to the left edge of the screen to hide it.

Viewing accounts

On the Home page, the Accounts area lists every account whose history you can view. For each account, you can see the account name, the last few digits of the account number, and the balance.

If you configure nicknames for accounts in **Settings > Account Preferences**, the nicknames appear. You can drill down into any account with your FI to see account details, where 100 transactions are displayed per page.

Accounts overview

Primary Account 

60 day CD 0036

Account Number

Current Balance

5290036

\$131,045.33

My Acct 6495

Available Balance

\$12,546.73

Installment Loan 6080

Available Balance

Interest Rate

(\$133,937.00)

5 %

Certificate of Deposit 5646

Account Number

Current Balance

123456789

\$131,044.33

Loan 2729

Available Balance

(\$133,938.00)

Viewing the Sidebar

The Sidebar includes some or all of the following:

- Rates
- Required approvals
- Other information from your FI

On a tablet or a smartphone, the Sidebar does not always appear.

To view the Sidebar in mobile banking

- Do one of the following:
 - Tap **More** on any page.
 - Swipe from the right edge of the screen.

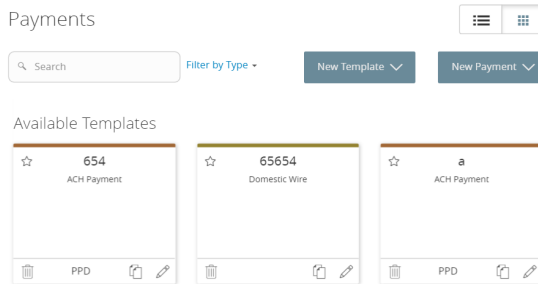
To hide the Sidebar in mobile banking

- Do one of the following:
 - While the Sidebar is visible on any page, tap **More**.
 - Swipe to the right edge of the screen.

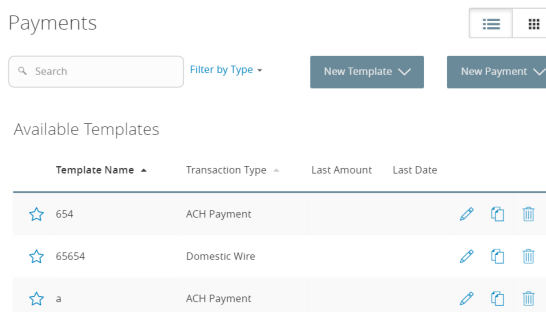
Using the grid and list views

Some pages in online and mobile banking include information in either a grid or list view.

Sample grid view



Sample list view



You can change between the grid and list views at any time. The grid view and list view include the same information.

To switch between the grid and list view

- Click or tap the grid icon (■ ■ ■) or the list icon (≡). The view changes.

CHAPTER 3: VIEWING ACCOUNTS AND TRANSACTIONS

This section includes information and detailed instructions to help you view your accounts and transactions.

Account information on the Home page

The following information may appear on the Home page for each account:

Account information on the Home page

Name	Description
Account name	The default name for the account or a custom nickname that you create in Settings.
Account number	The masked account number. For your security, only the account name and last part of the number may appear. For example, regular checking account number 123456789 may appear as Regular Checking 789.
Balance	The balance and balance type (Available and Current) for the account.



Note: There may be one balance followed by **Transactions Pending** instead of two balances, depending on the financial institution configurations and the presence of pending transactions on the account.



Tip: If the Home page includes the Account Summary graph, you can click or tap the segment of the graph that represents an account to view account information.

To hide or show the Account Summary graph


1. In the Account Summary area, click or tap the hide/show icon (^). The Account Graph disappears.
2. (Optional) Click or tap the hide/show icon again (v) to display the graph.

Account Grouping


You can use the Account Grouping feature to categorize accounts on the Home page.

If using a mouse, click an account card, hold the mouse button, drag the card to a new location, and release the mouse button.

On a mobile device, tap a card, drag it to a new location, and lift your finger to drop it in that location.

To create a new account group, click or tap an account card and drag it to the New Group icon () that appears in the lower-right corner of the screen while a card is being moved.

When the card is "dropped" on the New Group icon, the following field appears. Enter a name for the new group and click the check mark button to save the changes.

You can easily rename a group by clicking the pencil icon () to the right of the title, editing the name, and clicking the check mark button to save the changes.

Account Details overview

The Account Details page may include the following information:

Information on the Account Details page

Name	Description
Account Name	The default name for the account or a custom nickname that you create in Settings.
Account Number	The masked account number. For your security, only the account name and last part of the number may appear. For example, regular checking account number 123456789 may appear as Regular Checking 789.
Available Balance	The available balance for the account, including any pending credits or debits.
Current Balance	The current balance for the account, not including any pending credits or debits.

Information on the Account Details page (cont'd)

Name	Description
Last Deposit Date	The date of the most recent deposit.
Transactions	The first 100 transactions in the account, according to the current sort order. At the bottom of the page, you can go to the next page to view the next set of 100 transactions.



Tip: To view some of the information on the Account Details overview, you may need to click or tap the details icon (i).



Note: Some of the Account Details information may vary depending on your financial institution's configuration.

For more information about changing the order of the transaction list, see [Sorting transactions](#).

For more information about exporting records from the transaction list, see [Exporting transactions](#).

Amount formatting

For Business and Corporate Banking users, negative amount formatting in transactions for both assets (for example, a savings account) and debts (for example, a credit card) is indicated by the amount being enclosed in parentheses. Calling out a normal state in a balance on a debt is also in parentheses. Calling out positive amounts or balances occurs via a leading plus sign (for example, +\$230.00) to help identify deposits or payments into an account. Such formatting allows users to easily scan for transactions, and draws attention to accounts that may have unexpected balances.

Business and Corporate Banking color usage

Account Type:		Asset	Debt	
Balances	Commerical	(\$500)	+ \$500	Describing exceptional state
		\$500	(\$500)	Describing normal state
Transactions	Commerical	(\$500)	(\$500)	Negative Impact on Net worth
		+ \$500	+ \$500	Positive Impact on Net worth

Viewing account details

The Account Details page includes information about the account and details of up to 100 transactions at a time.

A transaction can appear on the Account Details page or in the Activity Center, or both, depending on the transaction status and how you created it. You can view transactions and transaction details on the following pages:

Viewing transactions

Page	Includes
Account Details	<div>All posted and pending transactions in an account, including:<ul style="list-style-type: none">• Checks and deposits• Transactions at branches and ATMs• Bill payments• Transfers• Card transactions</div>

Viewing transactions (cont'd)

Page	Includes
Activity Center	<p>Transaction types will vary depending on your configuration. Transaction types that you create in online and mobile banking may include:</p> <ul style="list-style-type: none"> • Transfers • Stop payment requests • Address change requests • Check reorders • Deposited checks • Business payments • Payroll transactions • Wires • Tax payments • Commercial payments and collections

To view account details

- On the Home page, click or tap the account card.

To view account details using enhanced Quick Actions

1. On the Home page, click or tap the three vertical dots (⋮) on the desired account.
2. Click or tap **View Activity**.

To view additional transactions

- On the Account Details page, do one of the following:
 - Click or tap the next icon (➤) at the bottom of the page to view the next set of transactions.
 - Click or tap the previous icon (➤) at the bottom of the page to view the previous set of transactions.



Note: You will only see the next and previous icons if there are more than 100 transactions related to the account you are viewing.

To view transaction details

- On the Account Details page, click or tap the transaction. Click or tap the transaction again to hide the details.

To filter transactions

1. On the Account Details page, click or tap **Filters**.
2. Do one or more of the following:
 - Select a date range from the **Time Period** drop-down list. If you select a custom date, specify dates in the **Start Date** and **End Date** calendars.
 - Select the type of transaction from the **Transaction Type** drop-down list.
 - Enter the minimum and maximum amounts for the transaction in the **Min Amount** and **Max Amount** fields.
 - Specify a check number range in the **Check#** fields.
 - (Optional) If available, select a **Category**.
3. Click or tap **Apply Filters**.

To close the Account Details page

- On the Account Details page, do one of the following:
 - Click or tap the previous icon (◀) next to the account at the top of the page.
 - Click or tap **Home** or any other menu option.

Viewing transactions on the Account Details page

On the Account Details page, you can view the following information for each transaction in an account:

Transaction information on the Account Details page

Name	Description
Date	The date of a completed transaction. If the transaction is not complete, Pending replaces the date to show the transaction has not posted.
Description	Information about the transaction, such as merchant name, location, or transaction type, that helps the user identify it.

Transaction information on the Account Details page (cont'd)

Name	Description
Amount	The amount of the transaction.
Balance	The account balance after the transaction.
Image	The images associated with the transaction, if applicable.
Category	The category and category icon of the transaction. This information only appears if you use PFM.

Searching transactions

You can search transactions that pertain to a single account on the Account Details page. Transactions in Account Details may have originated in online banking or mobile banking, or they may be other transactions such as debit card purchases, ATM withdrawals, or transactions performed at a branch.

When searching in Account Details, the search option searches the transaction's description. Therefore, any term that appears in the transaction (such as "Check #2389") can be searched for on the Account Details page. The Activity Center, on the other hand, only contains transactions that were originated in online and mobile banking.



Note: You can use the search box or the search filters separately, but you can't combine search and filtered results.

To search on the Account Details page

1. Click or tap an account.
2. In the **Search transactions** field, enter keywords related to the date, status, type, account, or amount of the transaction(s) for which you are looking.
3. Click or tap the magnifying glass or press **Enter**. The search results appear.

Filtering transactions

On the Account Details page, you can filter transactions.

Filter details - Business/Corporate

To filter transactions

1. Click or tap an **Account**.
2. Click or tap **Filters** to display filter details.
3. Do one or more of the following:
 - Select a date range from the **Time Period** drop-down list. If you select **Custom Date**, specify dates in the **Start Date** and **End Date** Calendars.
 - Select the type of transaction from the **Transaction Type** drop-down list.
 - Enter the minimum and maximum amounts for the transaction in the **Amount** fields.
 - (Optional) Specify a check number range in the **Check #** fields.
4. Click or tap **Apply Filters**.



Tip: To reset filters and show all transactions, click or tap **Reset**.

To hide filters

- On the Account Details page, do one of the following:
 - In online banking, click or tap **Filters**.
 - In mobile banking, tap the Filter icon (≡).

Sorting transactions

On the Account Details page, the direction of the triangle icon in the column headings indicates the sort order. Pending transactions are always grouped together at the top of the list.



Note: A running balance on the Accounts Details page only appears when transactions are sorted by date.

To sort transactions

1. On the Account Details page, click or tap one of the following column headings to change how data is sorted:
 - **Date**
 - **Description**
 - **Amount**
2. Click or tap the same column heading again to change the sort order between ascending and descending.



Exporting transactions

You can export transactions from the Account Details page to a file format that you select. Export formats vary depending on the settings. Currently, you can export in online banking, but not mobile banking.



Note: Contact your financial institution for information about supported versions of Quicken and QuickBooks.

To export transactions from the Account Details view

1. (Optional) On the Account Details page, narrow the results by either searching transactions or using filters () to select transactions with specific conditions.
2. Click the export icon ()

3. In the export drop-down list, click an export format. Depending on your configuration, formats may include:
 - Spreadsheet (XLS)
 - Spreadsheet (CSV)
 - Microsoft (OFX)
 - Quicken (QFX)
 - QuickBooks (QBO)
4. Depending on your browser settings, one of the following happens:
 - If your browser automatically saves files to a folder, the file is saved in that folder. Open the folder to view the exported file.
 - If your browser is configured to prompt for the folder for downloaded files, you are prompted to specify the location to save the exported file.
5. Click or tap the exported file. The transactions appear in the current sort order on the Account Details page.

Viewing transaction details

You can view the details of any transaction in an account. Details include the transaction category, online description, statement description, date of the transaction, and transaction type. The transaction details also allow you to categorize transactions, split transaction categories, inquire about a specific transaction, and print detailed information and check images.




Note: The inquire feature is only available to internally-held accounts.

To view transaction details

1. On the Account Details page, click or tap the transaction.
2. (Optional) Click or tap the transaction again to hide the details.

Viewing and printing images associated with a transaction


You can view accounts and print information about accounts on the Accounts Overview page. Depending on the configuration, the printed page includes the account name, balance, and other details. It will not print ads, menu options, or the summary graph.

On the Account Details page, printing an individual transaction that displays an image icon () will include any attached images, such as processed checks, on the printout.




Note: You can only print from a desktop, not from a tablet or smartphone.

To view and print the Account Details page

1. On the Home page, click the account that you want to print.
2. On the Account Details page, click the print icon (.
3. When the print dialog box appears, select printing options and then click **Print**.

To view and print the images associated with a transaction

1. On the Home page, click the name of the account that includes the transaction.
2. Click the transaction to view the details. If applicable, the image appears below the transaction. If the transaction includes multiple images, click or tap **Previous** or **Next** to view other images.
3. To print the images, do the following:
 - a. On the transaction details, click the print icon (.
 - b. When the Print dialog box appears, select printing options and then click **Print**.



Note: For the best results, use the provided print option. Using the browser's print function instead of the provided print option will cause suboptimal print results.



Sending a secure message about a transaction

While viewing the details of a transaction, you can send a secure message to your financial institution about the transaction.



Note: Secure messaging is only available for internally-held accounts.

To send a secure message about a transaction

1. In the transaction details, click or tap the inquire icon (). The Transaction Inquiry window appears with inquiry details.
2. In the **Message** field, enter your message.
3. (Optional) In online banking, click the Supported Attachments icon (). In the Open dialog box, select a file to attach to the message, and click or tap **Open**.
4. Click or tap **Send**.
5. When the confirmation message appears, click or tap **Close** to go to the Conversations page. The message appears in the Inbox.



Note: The Conversations menu option may appear as Messages, depending on your configuration.

CHAPTER 4: WORKING WITH TRANSACTIONS

This chapter includes information and detailed instructions on managing transfers, understanding the Activity Center, viewing e-statements, managing check deposits, and creating stop payment requests.

Managing transfers

You can use online and mobile banking to transfer funds, view transfers, and cancel transfers.

Transferring funds

You can transfer funds between accounts at your FI. You can also make transfers between your accounts at your FI and external FIs.

To transfer funds

1. In the navigation menu, click or tap **Transactions > Funds Transfer**.
2. On the Funds Transfer page, in the **From** drop-down list, select the account you want to transfer funds from.
3. In the **To** drop-down list, select the account you want to transfer funds to.
4. In the **Amount** field, enter the amount to transfer.
5. (Optional) Select the **Make this a recurring transaction** check box.
 - a. Select an option from the **How often should this transfer repeat?** drop-down list.
 - b. Select a **Start Date**
 - c. Select an **End Date** from the calendar, or click or tap **Repeat Forever**.
6. Click or tap the **Date** field, and then select the date that you want the transfer to occur.
7. (Optional) If you select today's date, a confirmation gives you the option of continuing with the same-day transaction or choosing the next business day. Select a **Process by** date.



Note: The date selected is the date you want the transfer to be processed, not the date the funds will become available. If you select today's date for an external transfer to another FI, your FI may charge an additional processing fee.

Additionally, depending on your FI's configuration, Same Day ACH transactions may not be available depending on the day of week or time of day.

8. (Optional) Enter information about the transfer in the **Memo** field.
9. Click or tap **Draft** or **Approve**. The Transaction Authorized message appears and confirms that the transfer was processed or will be scheduled to process.
10. Click or tap **Close** to set up another transfer, or click or tap **View in Activity Center** to review the transfer.

Viewing transfers

You can view or search for an existing pending or processed transfer on the following pages:

- Funds Transfer
- Activity Center



Note: The Activity Center page may include additional details about a transfer.

To view a transfer on the Funds Transfer page

1. In the navigation menu, click or tap **Transactions > Funds Transfer**.
2. In the sidebar, click or tap in the **Search transactions** field, and enter your search text. You can search for the process date, amount, transaction ID, or the user who created the transfer.
3. After you locate a transfer, click or tap it for more details.
4. (Optional) On the transfer details overlay, click or tap **View in Activity Center**.

To view details of a transfer in the Activity Center

1. In the navigation menu, click or tap **Transactions > Activity Center**.
2. In the Activity Center, do one of the following:
 - Click or tap **Single Transactions** to view a single transfer.
 - Click or tap **Recurring Transactions** to view a recurring series of transfers.
3. Browse to find the transfer that you want to view.
4. Click or tap anywhere on the row that displays the transfer you want to view.

Canceling a transfer

You can use the Activity Center to cancel transfers. You can cancel one or more transfers if the status is Drafted or Pending.



Note: Processed transactions cannot be canceled.

To cancel a transfer

1. In the navigation menu, click or tap **Transactions > Activity Center**.
2. Click or tap a transfer.
3. In the Transaction details' **Actions** drop-down list, click or tap **Cancel** to cancel the transfer. A message prompts you to confirm the cancellation.
4. Click or tap **Confirm** to cancel the transfer.
5. Click or tap **Close** to return to the Activity Center.



Tip: For multiple cancellations, select the check box of at least two transfers that you want to cancel, then click or tap **Cancel**.

Multi-Account Transfers

Corporate Users with draft and/or approval rights for account transfers can process multiple transactions at one time. The grouped transfers can have the same or different process dates.

Multi-Account Transfer templates share the same methodology used by standard commercial templates; for example, each template requires a unique name and

the creator can specify who else can use them. One difference is that the system assigns a batch ID to each Multi-Account Transfer template so that the transfers can be approved or reviewed together as a batch later.

Multi-Account Transfers can eliminate time spent on manually funding accounts and simplify tracking of transfers and reconciliation through cross-referencing of account numbers on bank statements. This feature is only available in the Corporate product.



Note: The Multi-Account Transfers feature is not available on mobile/handheld devices.

To perform Multi-Account Transfers

1. In the navigation menu, click or tap **Transactions > Funds Transfer**.
2. Click or tap the **Multi-Account Transfers** tab.
3. From the Multi-Account Transfers tab, do one of the following:
 - Click or tap **Create Template**, then create a transfer template and click or tap **Next**.
 - Click or tap **Transfer Funds**.
 - Click or tap an available template, then click or tap **Next**.
4. Select an account in the **From Account** drop-down list.
5. Select an account in the **To Account** drop-down list.
6. Enter an amount in the **Amount** field.
7. Repeat steps 4–6 for multiple transfers.
8. (Optional) Click the copy icon (📋) to duplicate transfer criteria.
9. (Optional) Click the delete icon (🗑️) to delete transfer criteria.
10. (Optional) To add more transfers, enter the number of additional transfers in the **more transfer(s)** field, then click or tap **Add**.
11. Click or tap **Next**.
12. Select a transfer date from the **Select Date** calendar.



Note: To schedule a recurring transaction, click or tap **Set Schedule**, then select how often the transaction should repeat.

13. (Optional) Write a note in the **Memo** field.



Note: You can click or tap **Push to All** to apply this note to all transfers.

14. Click or tap **Approve**.

Using the Activity Center

The Activity Center displays details for recent transactions. You can sort, search, filter, and manage transactions on this page. In the Activity Center, all scheduled recurring transactions appear on the Recurring Transactions tab. You can use the Recurring Transactions tab to view or cancel the recurring series. You can also see checks that have been deposited on the Deposited Checks tab.

The Activity Center

Activity Center

Single Transactions						Recurring Transactions	
<input type="text" value="Search transactions"/>				Filters	Favorites ▼	Print	Download
Created ▼	Status ▼	Approvals ▼	Transaction Type ▼	Account ▼	Amount ▼		
2/27/2017	Authorized	1 of 1	ACH Batch - Tracking ID: 43937	Regular Checking ****-7887	+ \$10.00	Actions ▼	

You can customize the transaction details that appear in the Activity Center by selecting up to six fields. Options vary by transaction type, but may include:

• Amount	• Approvals	• Beneficiary FI
• Create Date	• Created By	• From Account
• Intermediary FI	• Message to Beneficiary	• Payment Template (name)
• Process Date	• Recipients	• Status
• To Account	• Transaction Type and ID	• ACH Class Code

You can utilize these fields to approve or cancel transactions, as well as export or print the filtered data.

The Single Transactions tab includes transactions that do not recur and any recurring transaction due in the next seven calendar days. You can use the Single Transactions tab to view or cancel a specific transaction in a recurring series.

When you have pending approvals waiting, the number of pending approvals appears on the tabs.



Tip: You can also view transaction details on the page where you created the transaction.

You can select individual check boxes to view the total debits and credits of the selected transactions. For international wires, the debit total displays the USD equivalent.

Furthermore, click or tap an individual transaction to expand the transaction details. Depending on your FI's configurations and the transaction type, transaction details in the Activity Center may include the following:

- | | | |
|-----------------------|---------------------------|--------------------------|
| • Tracking ID | • Batch ID | • Created date |
| • Created By | • Process date | • From Account |
| • To Account | • To Account Type | • Currency Code |
| • Exchange Rate | • Foreign Currency Amount | • USD Amount |
| • Recipient Wire Name | • Beneficiary FI Name | • Beneficiary FI Address |

Creating custom views in the Activity Center

You can select up to six fields to control which data appears in the Activity Center for each transaction type. For example, a user responsible for reviewing wire transactions can select Message to Beneficiary and Beneficiary Bank as two columns of data that will appear, and then save the custom view as a Favorite for later use.

To create a custom view in the Activity Center

1. In the navigation menu, click or tap **Transactions > Activity Center**.
2. Click or tap **Filters** on the Single Transaction tab.
3. In the filter fields that appear, select a **Transaction Type** and, optionally, a **Status**.



Note: After six columns are selected, you must clear a selected check box before selecting a new check box.

4. When Column names with check boxes appear, select up to six columns that you want to view.
5. Click or tap **Apply Filters**.
6. (Optional) Click or tap **Favorites** to save the custom view for later use.

Sorting transactions in the Activity Center

In the Activity Center, you can choose to sort transactions by the column headings.

To sort transactions

- In the Activity Center, click or tap any column header to change the criteria by which transactions are sorted.



Tip: Click the column heading again to change the sort order between ascending and descending.

Searching transactions overview

When you search, you enter terms to locate specific account information. Some examples of things that you can search for include:

- Transactions greater than \$500
- All pending transactions
- All transactions in the last week

When you perform a transaction search, you can search for any of the following fields by typing keywords or using the Filters option:

Basic search transaction fields

Field	Notes
Type	The type of transaction, such as Funds Transfer, Domestic Wire, Bill Payment, etc.
Status	The status of the transaction.
Account	The account to search.
Start Date	The creation date for the transaction.
End Date	The end date for the transaction, if applicable.
Created by	The user that created the transaction.
Amount	The amount of the transaction. You specify a range of amounts to include in the search.
Transaction ID	The number that uniquely identifies the transaction.



Tip: Click or tap **Filters** to see the full list of fields you can use to better define your search.

Searching transactions in the Activity Center

When searching transactions in the Activity Center, you can search across multiple types of information, not just the transaction description:

Search examples

Keywords	Search result
Transactions over \$25	All transactions that are at least \$25.01, regardless of type, appear.
ACH	Any ACH transactions, including ACH Payment, ACH Payments, ACH Single Receipt, ACH Collections, and ACH PassThru, appear.
Tracking #23489	The transaction with tracking ID #23489 appears.

In the Activity Center, you can search for a transaction in the following ways:

- Typing keywords in the **Search transactions** field
- Using the Filters option to filter transactions by certain fields



Note: The exact appearance of the search fields may vary depending on your configuration.

To search for a transaction

1. In the navigation menu, click or tap **Transactions > Activity Center**.
2. Enter text in the **Search transactions** field.

Activity Center

Single Transactions Recurring Transactions

Search transactions Filters Favorites Print Download

Created Status Approvals Transaction Type Account Amount

2/27/2017	Authorized	1 of 1	ACH Batch - Tracking ID: 43937	Regular Checking ****-7887	+\$10.00	Actions
-----------	------------	--------	--------------------------------	-------------------------------	----------	---------

3. Click or tap the magnifying glass icon or press **Enter**. The results display all matching payments and transfers.

To use filters

1. In the navigation menu, click or tap **Transactions > Activity Center**.
2. Use the **Filters** button to specify the values to include in the search.
3. Click or tap the magnifying glass or press **Enter**.
4. In the search results, click or tap on a transaction for additional details.
The results of a Basic search include transactions that match all the search conditions.

To save a favorite search

1. In the navigation menu, click or tap **Transactions > Activity Center**.
2. In the **Search transactions** field, enter your search text.
3. Click or tap the **Favorites** drop-down list.
4. Click or tap **Save As New** to save the search.
5. In the Save Search window, enter a name for the favorite and click or tap **Save Search**.
6. In the success message, click or tap **Close**. The search result is saved and can be accessed later.

To repeat a favorite search

- On the Activity Center page, click or tap **Favorites** and click or tap the favorite search that you want to use. The search results appear.

Viewing transaction details overview

The details that appear when you expand a transaction in the Activity Center may vary, based on the type of transaction. They may also provide additional information related to the transaction. Details include:

Transaction details in the Activity Center

Name	Description
Tracking ID	A unique internal number that identifies the transaction.
Created	The date that the transaction was created.
Created by	The Login ID of the user who created the transaction.
Will process on	The date that the transaction will be processed.
Amount	The amount of the transaction.
Description	A short description of the transaction.

Viewing transactions in the Activity Center

The Activity Center page includes all transactions that you create in online and mobile banking, including recurring transactions.

To view transactions on the Activity Center page

- In the navigation menu, click or tap **Transactions > Activity Center**.
- Click or tap the transaction. The transaction expands to show the details.



Tip: Click or tap the transaction again to hide the details.

Canceling pending transactions

Use the Activity Center to cancel a pending transaction. If you cancel a transaction on the Recurring Transactions tab, you cancel all future recurrences of the transaction. If you cancel a single transaction in a recurring series on the Single Transactions tab, you cancel the single occurrence, not the entire series.

To cancel one or more pending transactions

1. In the navigation menu, click or tap **Transactions > Activity Center**.
2. Browse or search for the transactions that you want to cancel.
3. In the Activity Center, select the check box for each transaction that you want to cancel, click or tap the **Actions** drop-down list, and select **Cancel Selected**.
4. When prompted, click or tap **Confirm** to verify the cancellation. The status of the items will change to Canceled in the Activity Center.

Approving transactions

You can use the Activity Center to approve a pending transaction, or multiple transactions at once.

To approve one or more transactions

1. In the navigation menu, click or tap **Transactions > Activity Center**.
2. Click or tap **show advanced**.
3. Browse or search for the transactions that you want to approve.
4. In the Activity Center, select the check box for each transaction that you want to approve, click or tap the **Actions** drop-down list, and select **Approve Selected**.
5. (Optional) If you use a Symantec VIP Token code to authorize transactions, enter the current code from the token when prompted.
6. When prompted, click or tap **Approve** to verify the approval. The status of the items will change to Authorized in the Activity Center.



Tip: You can set up a mobile authorization code (MAC) to approve transactions with a telephone call. See [Mobile authorization code overview](#) for more information.

Copying a transaction

If you need to copy a transaction, use the Activity Center to copy an existing transaction.

To copy a transaction

1. In the navigation menu, click or tap **Transactions > Activity Center**.
2. Browse or search for the transaction that you want to copy.
3. Click or tap a transaction.
4. From the **Actions** drop-down list, click or tap **Copy**. A new transaction of the same type appears with the fields already filled.
5. Make any needed changes to the transaction. The procedure that you use to make the changes varies, depending on the type of transaction.
6. When you are satisfied with your changes, submit the new transaction.

Sending a message about a transaction

You can use the Activity Center to send a message about a transaction.

To send a message about a transaction

1. In the navigation menu, click or tap **Transactions > Activity Center**.
2. Browse or search for the transaction that you want to send a message about.
3. Click or tap the item.
4. In the **Actions** drop-down list, click or tap **Inquire**.



Note: The message automatically includes information to identify the transaction. You do not need to add transaction details to the message.

5. Click or tap in the **Message** field and enter your message.
6. (Optional) In online banking, click the attach file icon (📎).



Note: Click or tap **Supported Attachments** to see the supported file types of documents you can attach.

7. In the Open dialog box, select a file to attach to the message, and click **Open**.
8. Click or tap **Send**. A message appears confirming that you sent the message.
9. Click **Close**.

Printing transaction details from the Activity Center

In online banking, you can print transaction details in the Activity Center.



Note: You can only print from a desktop, not from a tablet or smartphone.

To print from the Activity Center

1. On the Home page, click or tap **Transactions > Activity Center**.
2. Click or tap the transaction to view the details. If applicable, the image appears below the transaction. If the transaction includes multiple images, click or tap **Previous** and **Next** to view additional images.
3. In the **Actions** drop-down list, click or tap **Print Details**.
4. On the Print page, click or tap **Print**.

Exporting by Transaction Type in the Activity Center

You can export transactions by Transaction Type in the Activity Center to a file format that you select. Export formats will vary depending on the settings.



Note: You can only export data in online banking, but not in mobile banking.

To export by Transaction Type in the Activity Center

1. In the navigation menu, click **Transactions > Activity Center**.
2. Select multiple transaction check boxes, then click the export icon (↓). A window appears where you can download separate XLS files that contain details about exported files, grouped according to transaction type.
3. Click **Download** on the desired transaction type to download the related XLS file.

Viewing e-statements

You can see electronic versions of your account statements called e-statements. Ways to view an e-statement may vary according to your settings. For example, in online banking, the Statements page may open in a new browser tab or window. You should disable any pop-up blockers for the online banking site.

To view e-statements

1. In the navigation menu, click or tap **Transactions > Statements**.
2. On the Statements page, do the following:
 - a. Select an **Account**.
 - b. Select a **Date**.
 - c. Select a **Document Type**.
 - d. Click or tap **Get Statement**.



Note: Depending on the settings on your device, you may be able to save or print the e-statements.



Note: After choosing an account, you may see a message asking you to opt in to view a statement. Click or tap **Visit Statement Preferences** to change settings.

Verifying your ability to view a PDF

You may need to verify that you can view PDF files the first time that you want to view an online statement.

If you are not able to view PDF documents, Adobe Reader is available for most operating systems. You can download and install Adobe Reader or a similar program to view PDF documents. Adobe Reader is available from:

<http://get.adobe.com/reader>.



Note: In online banking, the Statements page may open in a new browser tab or window. You should disable any pop-up blockers for the online banking site.

To verify that you can view a PDF

1. In the navigation menu, click or tap **Transactions > Statements**. The PDF Verification page appears.

PDF Verification

The E-Sign Act requires us to verify that you are able to view PDFs. Please help us by following these two steps:

- 1 Press "Get Code"—you will see a PDF with a code for you to copy and paste.
- 2 Paste the code exactly as it appears into this field and click Verify. ([Can't see a PDF?](#))

Get Code


Verify

2. Click or tap **Get Code**. If your browser or device configuration permits it, a new tab or window appears displaying the PDF.
3. Do one of the following:
 - If the PDF appears, enter the verification code exactly as it appears in the PDF in the Verification Code field, and click or tap **Verify**. The PDF Verification Success page appears in a new tab or another window. Click or tap **Close** to return to the Statements page.
 - If the PDF does not appear, click or tap **I can't see a PDF**. An error message appears. Click or tap **Close** to return to the Home page. If you cannot view the PDF, verify that you have the appropriate PDF viewing software installed.

Printing a check image

Use a desktop to print the front and back images of a check.

To print a check image on the Deposit Check page

1. On the Account Details page, click the transaction to view the expanded details.
2. Click the print icon (). The Print window displays the check image.
3. Click **Print**.

Reordering checks

You can use the Check Reorder page to repeat your most recent check order. You can only submit a reorder request for one account at a time.

To make changes to the style, layout, delivery method, or the check information, contact your financial institution.



Note: The procedure to reorder checks may vary according to your settings.

To reorder checks

1. In the navigation menu, click or tap **Services > Check Reorder**.
2. Do the following:
 - a. Click or tap the account to include in the reorder request.
 - b. Enter a starting check number in the **Check Number** field, then click or tap **Save**.
 - c. Enter the number of boxes to order in the **Number of boxes** field, then click or tap **Save**.
3. Click or tap **Send Request** to complete the order.
4. Click or tap **Close** on the success message.

Creating a stop payment request

You can request a stop payment on one or more checks. A stop payment request does not guarantee that the check(s) will be stopped. The item may have already been processed and posted to your account.



Note: Only users with the right to create stop payment requests can initiate them. This is only for paper checks. To stop an automatic withdrawal, contact your FI.

To create a stop payment request

1. In the navigation menu, click or tap **Services > Stop Payment**.
2. On the Request Type tab, click or tap one of the following:
 - **Single Check**
 - **Multiple Checks**
3. On the Account tab, click or tap the appropriate account.
4. Enter the check information.
 - If you selected Single Check, enter the following:
 - **Check Number**, then click or tap **Save**.
 - **Payee**, then click or tap **Set**.
 - **Amount**, then click or tap **Save**.
 - **Date**
 - **Note**, then click or tap **Set**.

- If you selected **Multiple Check**, enter the following:
 - **Starting Check Number**, then click or tap **Save**.
 - **Ending Check Number**, then click or tap **Save**.
 - **Start Date**
 - **End Date**
 - **Note**, then click or tap **Set**.
- 5. Click or tap **Send Request** to complete the stop payment action.
- 6. Do one of the following:
 - Click or tap **Close** to return to the Stop Payment page.
 - Click or tap **View in Activity Center**.

CHAPTER 5: MANAGING SECURE MESSAGES AND ALERTS

This section includes details about messages and alerts. It also includes detailed instructions to help you create, read, and delete messages and alerts. You can use messages to communicate securely with your financial institution. Alerts can notify you when important events happen in your accounts.

Managing secure messages

Messages provide a secure way to communicate with your FI and are not used to communicate with any outside party. These messages appear in both online and mobile banking in the Conversations item in the navigation menu.



Note: Conversations may appear as Messages, depending on your FI's configuration. Conversations combine a message and all its replies into a thread.

In online banking, you can attach a file to a message. The available file formats are configured by your FI and will vary. The number of unread messages appears on the Conversations item in the navigation menu.

After you have read the messages in a conversation thread, you can delete the thread and all messages in it. You can delete a single thread, multiple threads, or all threads. Conversation threads stay in the Inbox until you delete them or they expire.

Creating a secure message

You can create a secure message in online banking or mobile banking.

To create a secure message

1. In the navigation menu, click or tap **Conversations**.
2. Click or tap **New Conversation**.
3. From the **With** drop-down list, click or tap a Recipient.
4. In the **Subject** field, enter a subject.
5. In the **Message** field, enter the message.
6. (Optional) If you want to attach a file to the message, click or tap the attachment icon (📎). In the Open dialog box, select a file to attach to the message, and click or tap **Open**.



Note: File attachments are currently only supported in the desktop application.

- When your message is complete, click or tap **Send**. Your new message appears on the Conversations page.

Reading a secure message

You can use the Conversations page to read secure messages in online and mobile banking.



Note: Depending on your FI's configuration, Conversations may use a different label, such as Secure Messaging.

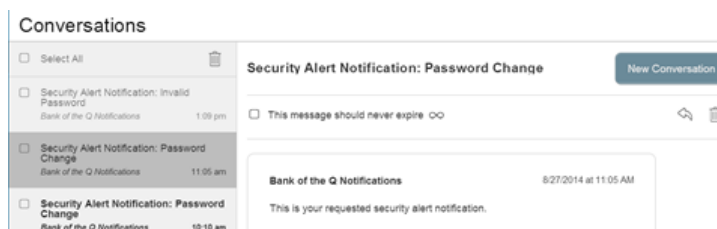
When you have unread messages, the number of unread messages appears on the Conversations item in the menu. In the Inbox, the subject lines of unread messages are bold.



Note: On mobile devices, only the Inbox displays until you select a message to read.

To read a secure message

- In the navigation menu, click or tap **Conversations**.



- Do one of the following:
 - If the Inbox appears, click or tap the message that you want to read. The original message and all related replies appear.
 - If the Inbox does not appear, click or tap **Inbox**, and click or tap the message that you want to read. The original message and all related replies appear.



Tip: You can save important conversations by clicking or tapping a message and then clicking or tapping **This message should never expire** in the message detail area.

Replying to a secure message

You can use the Conversations page to reply to a secure message in online banking or mobile banking. You cannot reply to some types of messages, such as security alerts.

To reply to a secure message

1. After you read a secure message, click or tap the reply icon (↩). The Reply window appears.
2. In the **Message** field, enter the message.
3. (Optional) In online banking, click the attachment file icon (📎). In the Open dialog box, select a file to attach to the message, and click **Open**.
4. When your reply is complete, click or tap **Send**.

Deleting conversations

Use the Conversations page to delete conversation threads in online and mobile banking.






Caution: When you delete a thread, it is permanently deleted. Make sure that you do not need the information in the message before you delete it.

Message detail area

☐ This message should never expire ∞



To delete conversations

1. In the navigation menu, click or tap **Conversations**.
2. Do one of the following:
 - If the Inbox appears, click or tap the delete icon (.
 - If the Inbox does not appear, click or tap **Inbox**, and click or tap the delete icon (.
3. In the Inbox, do one of the following:
 - Click or tap a single message.
 - Click or tap the check boxes for the message threads that you want to delete.
 - Click or tap **Select All** to select all message threads.
4. Click or tap the delete icon (.
5. When prompted, click or tap **Delete** to verify the deletion.
6. Click **Close** to return to the Inbox.

Managing alerts

Alerts remind you of important events, warn you about the status of each of your accounts, and notify you when transactions occur. Some alerts are automatically generated by the system, such as security alerts, but some alerts you can create and customize.

Alerts page

Settings

Alerts --- New Alert ---

▼ Date Alerts (1)

▼ Account Alerts (0)

▼ History Alerts (0)

▲ Insufficient Funds Alerts (1)

Description	Account	Frequency	Notification	Enabled	
When I have insufficient funds.	Regular Checking xxxxxx-159	○	Send only a secure message	On <input type="checkbox"/>	Edit

When you create an alert for an account, you specify the conditions that trigger the alert, as well as the way that you want to receive the alert. Alert conditions vary depending on the alert type. Available alert types may vary depending on your configuration.

Alert types

Alert Type	Description
Date	Reminds you of a specific date or event.
Account	Notifies you when the balance in one of your accounts drops below or rises above a specified threshold.
History	Notifies you when: <ul style="list-style-type: none"> • A specified check number posts. • A credit or debit transaction is greater than or less than an amount that you specify. • A transaction description matches text that you specify.
Insufficient Funds	Notifies you when a transaction is rejected due to insufficient funds.
Transaction	Notifies you when the following transactions are generated: <ul style="list-style-type: none"> • ACH batch • ACH collection • ACH PassThru • ACH payment • ACH receipt • Domestic wire • Domestic wire (incoming) • Domestic wire (outgoing) • EFTPS • Funds transfer • International wire • International wire (incoming) • International wire (outgoing) • Payroll

The alert can trigger when the transaction is:

- Drafted
- Authorized
- Processed
- Canceled
- Failed

You do not need to be logged in to receive the alert. Secure messages and email alerts are sent immediately when they are generated. You can receive alerts through:

- Secure message (in online and mobile banking)
- Email
- Telephone call
- Text (SMS) message



Tip: You can specify the time to receive alerts in a telephone call or a text message.

Creating an alert

When you create an alert, it takes effect immediately and stays in effect until you disable or delete it. You can set an alert to occur immediately. Alert types may vary according to your settings and may include:

- Date alerts
- Account alerts
- History alerts
- Insufficient funds alerts
- Transaction alerts



Tip: You can set up a mobile authorization code (MAC) to approve transactions with a telephone call. Use this option to receive notifications when transactions are drafted. See [Mobile authorization code overview](#) for more information.

Delivery methods may include:

- Secure message
- Email
- Phone
- SMS/Text message

If you miss an alert delivered by email, you may need to change your settings or double-check the Messages inbox. If you don't see an email alert, check your junk email folder. If your alert was delivered there, configure your mail settings to allow messages from our email address.



Tip: If you miss an alert that you configured to be delivered via phone, our alert system will leave a voicemail message. If you did not receive a phone call, check your message mailbox under the Messages menu to confirm receipt. If there is no alert in the secure mailbox, confirm that the alert is enabled.

To create an alert

1. In the navigation menu, click or tap **Settings > Alerts**.
2. In the **New Alert** drop-down list, click or tap the alert type that you want to create.
3. Click or tap an alert type.
4. Enter the required information to set up the alert.
5. (Optional) Select the **Recurs Every Year** check box to create a recurring date alert.
6. Click or tap **Message**, then enter a message. Click or tap **Set**.
7. (Optional) Click or tap **Delivery Method**.
 - Select an option from the **Select a delivery method** drop-down list:
 - Click or tap **Secure Message Only** to send the alert as a Secure Message. The alert is sent immediately when it is generated. You must be logged in to read the alert.
 - Click or tap **Email** to send the alert as an email. Enter the email address where you want to send the alert. The alert is sent immediately when it is generated.
 - Click or tap **Phone** to send the alert as a telephone call.
 - Click or tap the country from the **Country** drop-down list, then enter the phone number to call.
 - Enter the time to call. You can set this to occur immediately.
 - Click or tap **Text Message** to send the alert as a text (SMS) message.
 - Click or tap the country.
 - Enter the phone number.
 - Enter the time to send the message, then select the **Agree to Terms** check box.

8. (Optional) Select the **Every Occurrence** check box to repeat the alert every time that the trigger occurs.



Note: When you select **Every Occurrence**, a Transaction alert is sent every time the conditions match.

9. Click or tap **Save**.



Note: The **Save** button remains inactive until all required information is entered.

10. In the success message, click or tap **Close**. The new alert appears on the Alerts page.

Editing alerts

You can use the Alerts page to edit an existing alert. Any changes take effect immediately.

To edit an alert

1. In the navigation menu, click or tap **Settings > Alerts**.
2. Click or tap the type of alert that you want to edit.
3. Click or tap **Edit** for the account you want to edit.
4. Make desired changes to the alert settings.
5. (Optional) For SMS alerts, you must select the **Agree To Terms** check box before saving.
6. Click or tap **Save**.
7. Click or tap **Close** on the Save Alert message.

Enabling and disabling alerts

You can use the Alerts page to temporarily disable an existing alert and later enable it again.

To enable or disable an existing alert

1. In the navigation menu, click or tap **Settings > Alerts**.
2. Click or tap the type of alert that you want to disable or enable.
3. On the Alerts page, locate the existing alert, then do one of the following in the **Enabled** column:
 - Click or tap **Off** to disable the alert.
 - Click or tap **On** to enable the alert.
4. When the Save Alert page appears, click or tap **Close**.



Tip: You can hide Alert details, such as the description and frequency, by clicking or tapping the show/hide icons (▼)(^).

Deleting an alert

You can use the Alerts page to delete an alert that you no longer need. Deleting an alert removes it immediately and permanently.

To delete an alert

1. In the navigation menu, click or tap **Settings > Alerts**.
2. Click or tap the type of alert that you want to delete.
3. Click or tap **Edit**. The Edit Alert page appears.
4. Click or tap **Delete**.
5. When prompted, click or tap **Confirm** to delete the alert.
6. When the deletion is complete, a message appears. Click or tap **Close**.

Security alerts overview

Security alerts inform you when a security-related event occurs. Some security alerts are required. In the list of security alerts, required alerts are dimmed. You can enable or disable optional security alerts. The available security alert types vary, depending on your account type.

When an enabled alert is triggered, we send a security alert message. Security alerts are always sent as secure messages, but you can add additional delivery methods. When a security alert is triggered, the alert is sent to all the configured delivery methods.



Note: Some alerts may be dimmed, depending on your FI's configurations. Dimmed alerts cannot be edited.



Caution: Always use a second delivery method along with email for greater security.

Configuring security alerts

Use the Alerts page to configure security alerts. Alert preferences only affect the security alerts.

To enable or disable optional security alerts

1. In the navigation menu, click or tap **Settings > Alerts**.
2. Click or tap **Security Alerts**. The list of available alerts appears.
3. Do one of the following:
 - To enable an alert, click or tap **On**.
 - To disable an alert, click or tap **Off**.
4. On the Save Alert page, click or tap **Close** to return to the Alerts page.

To edit security alert delivery preferences

1. In the navigation menu, click or tap **Settings > Alerts**.
2. Click or tap **Security Alerts**.
3. Click or tap **Edit Delivery Preferences**. The Delivery Preferences page appears.
4. Enter the **E-mail Address**, **Phone Number**, or **SMS Text Number** where you want to receive security alerts. Do at least one of the following:
 - In the **E-mail Address** field, enter the email address to receive security alerts.
 - In the Phone Number area, select the destination from the **Country** drop-down list and enter the phone number and extension to call in the **Area Code** and **Phone Number** fields.
 - In the SMS Text Number area, select the destination country from the **Country** drop-down list, and enter the phone number to send the message to in the **Area Code** and **Phone Number** fields.
5. On the Delivery Preferences page, click or tap **Save**.

CHAPTER 6: BUSINESS FEATURES OVERVIEW

This section includes information and detailed instructions for the Business features in online and mobile banking.

- [User management overview](#)
- [Making commercial payments](#)
- [Subsidiaries overview](#)

User management overview

Every user has an individual set of rights, including:

- Rights to create payments and templates of specific Transaction Types.
- Limits on the transactions the user can approve.
- Rights to access specific accounts.
- Rights to features in online and mobile banking.
- Transaction view capabilities.

These rights control what each user can do in online and mobile banking. Manage these rights by giving users the permissions that they need to perform their jobs.



Note: Although many Business concepts regarding user management also apply to the Corporate Banking product, see [Using Corporate Banking](#) if you will use the Corporate functionality in online banking. In addition to rights and limits, Corporate includes User Roles with varying levels of entitlements, as well as Company Policies.

The rights, features, and accounts assigned to the Business user you create for your business are driven by your needs and factors such as the business structure, number of owners, and number of employees.

The following table includes examples of user transaction and feature rights for business structures:

Business structure examples

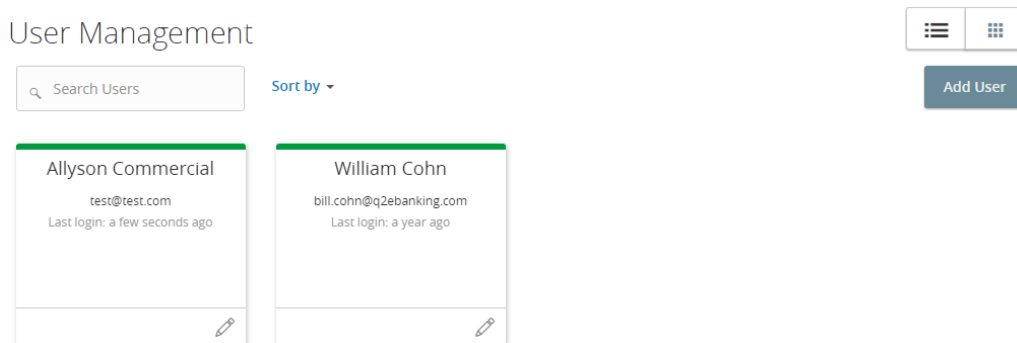
Business structure	Owners	Employees	Transaction and feature rights for individuals
Sole proprietorship	1	5	<ul style="list-style-type: none"> • Owner: Draft and approve vendor payments and invoices. Manage users. • Backup: Draft restricted for vendor payments and invoices.
Partnership	2	20	<ul style="list-style-type: none"> • Owner 1: Draft vendor payments and invoices. Manage users. • Owner 2: Approve vendor payments and invoices. Manage users. • Office manager: Draft restricted for vendor payments and invoices.
Small or medium business	Multiple	200+	<ul style="list-style-type: none"> • Directors: Manage templates. Approve payments. Manage users. • Payables manager: Draft and approve vendor payments and invoices. • Receivables manager: Draft and approve collections. • Others: Draft restricted for vendor payments, invoices, and collections.

Business structure examples (cont'd)

Business structure	Owners	Employees	Transaction and feature rights for individuals
Large business	Shareholders	1000+	<ul style="list-style-type: none"> • Finance EVP: Manage templates. Approve payments. • Payables manager: Draft and approve vendor payments and invoices. • Receivables manager: Draft and approve collections. • Others: Draft restricted for vendor payments, invoices, and collections.

Business user management

The User Management page lists all of the Business account users. You can view users as cards in a grid or as a list.

Sample User Management page

The following information appears for each user:

- Name
- Email address
- The time since the user last logged in
- Account lock status

Click the edit icon (✎) to view more User details. On the View User page, you can:

- See the phone number associated with the User
- Deactivate the User
- Assign Rights
- Delete the User

The card color indicates the account status.

Account status colors

Color	Status
Red	Account is locked.
Green	Account is unlocked.



Note: Contact your financial institution to unlock a locked user.

How rights control payments and templates

A template is a defined set of instructions you can use for repeated payments or collections. You must have a Draft right and Manage Recipient right to create a template.



Note: The Manage Recipient right is required to be able to create a template.

The following table illustrates how the Draft rights for each Transaction Type and the Manage Templates feature control access to payments and templates when Manage Recipients for the User (Business) or User Role (Corporate) is enabled as well:

Rights for each Transaction Type

Draft right for Transaction Type	Manage Templates assigned	Manage Templates not assigned
Draft	<ul style="list-style-type: none"> • Create a payment for the Transaction Type where Draft is enabled. • Create a template from any Transaction Type. • Create a payment from any template and change any fields. • Edit any template. • Delete any template. 	<ul style="list-style-type: none"> • Create a payment for the Transaction Type where Draft Rights are enabled. • Create a template for the Transaction Type where Draft Rights are enabled. • Create a payment from any assigned template or own template and change any fields. • Edit own templates for Transaction Types where Draft is enabled. • Edit assigned templates for Transaction Types where Draft is enabled.
Draft Restricted	Users can create a template, but cannot draft a payment from an existing template, or draft a one-time payment.	Create a payment from an assigned template and change the date, amount, and description.



Caution: Do not combine Draft Restricted and Manage Recipient rights, as they conflict with each other.



Note: A user with Draft rights can create a template to access and edit the template. The only other users who can access the template are users who were granted permission to access the template in the template's Info and User Access Tab or users who have Manage Template Rights.

Creating and saving templates

You must have Draft rights to a Transaction Type and the Manage Recipients feature or Manage Templates and Manage Recipients features assigned to create a template. After a payment is drafted, it must be approved. Rights also control who can approve a drafted payment.



Note: The Manage Recipient right is required to be able to create a template.

You must have rights to an account to include it in a payment or template:

Required account rights for payment types

Payment type	Required account right
<ul style="list-style-type: none"> • ACH Payment • ACH Batch • Payroll • Domestic Wire • International Wire • Tax Payment 	Withdraw
<ul style="list-style-type: none"> • ACH Receipt • ACH Collection 	Deposit

The rights required for an ACH PassThru payment depend on the contents of the file's contents.

Transaction Types

Each user has access to different Transaction Types. Depending on your account configuration, the available types can include some or all of the following:

Transaction Types

Type	Description
ACH PassThru	Upload a complex NACHA-format file that includes multiple batches or non-standard SEC codes (if allowed by the FI).
ACH Payment	Send funds to a single recipient through the ACH Network.
ACH Batch	Send funds to multiple recipients through the ACH Network.
ACH Collection	Collect funds from multiple recipients through the ACH Network.
ACH Receipt	Collect funds from a single recipient through the ACH Network.
Domestic Wire	Send a wire transfer to a recipient in the United States.
International Wire	Send a wire transfer to a recipient in another country.
Payroll	Send funds to multiple recipients through the ACH Network. Optionally split the total payment to each recipient between multiple accounts.
Tax Payment	Send funds to a federal, state, or local tax authority using the Electronic Federal Tax Payment System (EFTPS).

Rights to Transaction Types

After selecting a user, the Overview tab on the User page appears with the approval limits and other details for each Transaction Type.

The Draft rights for each Transaction Type include the following rights:

Draft rights for Transaction Types

Icon	Right	Permission
✓	Draft	<ul style="list-style-type: none"> Create a draft. Create a template of the specified Transaction Type.
ⓘ	Draft Restricted	<ul style="list-style-type: none"> Create a draft based on an assigned existing template, and change the amount, settlement date, and description (Addendum for ACH and Message to Beneficiary for Wires).
⊘	None	<ul style="list-style-type: none"> Cannot create a draft. Transaction Type does not appear in the New Payments list.

The Approve rights for each Transaction Type include the following:

Approve rights for Transaction Types

Icon	Right	Permission
✓	Approve	Approve a draft.
⊘	None	User can't approve a draft.

The Cancel rights for each Transaction Type include the following:




Cancel rights for Transaction Types

Icon	Right	Permission
✓	Cancel	Cancel an existing draft or an approved, but unprocessed transaction.
⊘	None	User can't cancel.

The View rights control which transactions are visible in the Activity Center. However, without the proper View rights, you may not be able to approve or cancel a draft or transaction.

The rights for each Transaction Type include the following:

View rights for Transaction Types

Icon	Right	Permission
	View Own	Can view your own activity, but cannot view activity by any other users.
	View All	View activity of all other users.
	View None	User can't view activity by any user or User Role.

Other services

Rights also control access to other services that are not used in payments or templates. Depending on your account configuration, the available types can include some or all of the following:

Other service types

Type	Permission
Change Address	Submit an address change request.
Check Reorder	Submit a request to repeat your most recent check order for an account that you specify.

Other service types (cont'd)

Type	Permission
Send Check	Send a paper check to a payee that you specify.
Stop Payment	Submit a stop payment request for one or more checks.
Transfer-Internal	Transfer funds between your accounts.

Limits on transaction approvals

Your FI can configure limits on the number and size of transactions that a user can approve. Approval limits apply to each user individually, and each Transaction Type has a separate limit.



Note: In addition to the limits that you set for users, the system sets approval limits for your Business Customer profile as a whole. You cannot set User Approval limits higher than what is established at the Customer level.

You can apply the following limits on each Transaction Type:

Transaction limits

Limit	Limits approval by
Per Transaction (Amount)	Dollar amount for each transaction of the type
Per Day (Amount)	Dollar amount per day for all transactions of the type
Per Month (Amount)	Dollar amount per month for all transactions of the type
Per Account Per Day (Amount)	Dollar amount per day for each account
Per Day (Count)	Number of transactions per day
Per Month (Count)	Number of transactions per month

Transaction limits (cont'd)

Limit	Limits approval by
Per Account Per Day	Number of transactions per day in each account

Rights to access features

Certain features are assigned to each specific user. Depending on your account configuration, the features may include some or all of the following:

Feature access

Feature name	Allows you to
Manage Templates	Create new templates of any Transaction Type, Edit any existing templates of any Transaction Type, and Delete any existing templates. Manage Recipient Rights must also be enabled to create a Template or edit existing templates.
Manage Recipients	Create, edit, and delete recipients.
Manage Subsidiaries	Create, edit, and delete subsidiaries.
Manage Users	Add and delete users and edit Transaction Types, features, and accounts for any user.
Statement Image	View statement images.
Mobile Capture	Use mobile banking to deposit checks.
Allow One-Time Recipient	User can add a recipient for one-time payments. However, the recipient will not be saved.
Can View Existing Recipients	Users can view existing recipients for one-time payments.



Caution: Since a user who has the Manage Users feature assigned can change his or her own rights and limits, you should limit the number of users who have the Manage Users feature assigned.

Depending on the combination of features, the user can perform different actions:

Feature access combinations

Feature name	Allows you to
Allow One-Time Recipient	<p>Allows the user to create a one-time recipient in a one-time payment flow that is not saved. If this feature and Manage Recipients are enabled, then the user can create a recipient as a permanent record or click or tap OK to add them as a one-time recipient. If this is not enabled and Manage Recipients is enabled, the user can only select Create Recipient as a permanent record.</p> <p>If both this feature and Manage Recipients are not enabled, the user cannot see the existing recipient list when drafting a one-time payment unless "Can view all recipients" is enabled. "Can view all recipients" allows the user to see the existing list when making a one-time payment.</p>
Can View Existing Recipients	<p>Allows the user to only pick from the existing recipient list when making a one-time payment. If this feature and Manage Recipients are enabled, then the user can see all recipients in a one-time payment flow and create new permanent recipient records in the workflow. If this is enabled and Manage Recipients is not enabled, the user can see all recipients in a one-time payment flow, but cannot create new permanent recipient records in the workflow. If this feature is disabled and Manage Recipients is enabled, the user can see all recipients in a one-time payment flow and create new recipient records in the workflow.</p> <p>If this feature and Manage Recipients are disabled, the user cannot see all recipients in a one-time payment flow and cannot create new recipient records in the workflow. If <i>Allow one-time recipient</i> is on, the user can create a one-time recipient (OK button appears) in the one-time payment flow.</p>

Depending on your account configuration, you may be able to access other features on the Features tab of the User Policy page. These features can include custom forms or access to other services that we provide. The rights have different effects on payments:

Effects of rights on payments

Enabled feature rights	New template	Template edit	One-time payment
Manage Recipients and Draft right	Can see and choose from the entire recipient list to create and save a template or draft a payment (after saving the template).	Can see and choose from the entire recipient list to create and save a template.	Can see and choose from the entire recipient list to create a payment.
Can Access Existing Recipients and Draft right	Not applicable since Manage Recipients and Draft or Manage Templates are required to save a new template.	Can see and choose from the entire recipient list to edit the template for Draft only (saving is not possible).	Can see and choose from entire recipient list to create a payment.
Allow One Time Recipients and Draft right	Not applicable, as permanent recipients' records are required for templates.	Not applicable, as permanent recipients' records are required for templates.	Cannot see recipient list, but can create a one-time recipient (not saved as a permanent record) to create a payment.

Rights to access accounts

The Accounts tab on the User Rights page lists the accounts that a User can access.





















Note: While Account Labels may be visible by other Users in the application, the ability to create and edit Account Labels is only applicable to Corporate Users with the Manage Company Policy feature right enabled.

Accounts tab example - Business

OverviewFeaturesAccounts

ACCOUNTS

Number	Name	View 	Deposit 	Withdraw 
****-2456	Regular Savings			
****-5489	Regular Savings			
****-7887	Regular Checking			
****-7887	Regular Checking			
****-0027	Regular Checking			

Accounts tab example - Corporate

Overview

Features

Accounts

ACCOUNTS

Search by name, number or label

8 of 109 accounts shown

Show unassigned accounts

Number	Name	View	Deposit	Withdraw	Labels
****-7887	Regular Checking	✓	✓	✓	AtlantaChecking
****-0027	Regular Checking	✓	✓	✓	AtlantaChecking
****-9988	Payables Checking	✓	✓	✓	PhoenixChecking
****-2566	IRA	✓	🔒	🔒	
****-2456	Regular Savings	✓	✓	✓	

For each account, you can assign any or all of the following access rights:

Account access rights

Right	Permissions
View	View balance and history for the account on the Home page and on the Account Details page.
Deposit	Deposit funds into the account.
Withdraw	Withdraw funds from the account.

Making commercial payments

After a user is created, the user can have transaction access and limits, system features, and accounts assigned to the user. Once these have been assigned, the user can begin creating payments, accessing their enabled features, and viewing their accounts in online banking immediately.

Be aware of the following when making payments:

- Recipient total amounts must be less than or equal to the approval limits by Transaction Type for the user in order to approve the transaction. However, the user may still be able to draft the transaction as long as the transaction amount does not exceed the transaction limit for that transaction type at the Customer level, per transaction.
- Users must have the Draft and Manage Recipients feature enabled to create templates and new recipient records. However, the feature is not required to create one-time payments from existing templates.
- Users must have Draft Rights to make a payment, as Approve alone will not allow the User to create a payment.
- When a user approves a payment in the Review & Submit tab, the payment will be checked against the limits set for that user. If the payment exceeds the limit assigned, the user will receive an error message.



Note: Within the Info & User Access Tab of the template workflow, users with the Draft right only enabled can be selected or deselected. Users with the Manage Templates feature enabled will automatically be selected and cannot be unselected.

Payment and template overview

Your business pays and collects funds every day. You can use commercial payments and templates in online and mobile banking to create one-time payments and to create templates to automate routine payments.

In online and mobile banking, a payment is a transaction you create to pay or collect funds.

Templates make it easy for you to set up and use repetitive payments, including:

- Payments to vendors and suppliers
- Collections from customers
- Payroll payments

Templates help you to do the following:

- Reduce error rates
- Delegate tasks
- Control regular payments

You can create a template and assign it to another user. You can also control how that user can access, use, and change the template. Depending on the user's rights, that user can do some or all of the following:

- Create a payment from the template and change only the date, amount, and description.
- Create a payment from the template and change any field.
- Edit the template and save the changes for all users.



Note: You can only create unique template names that do not share the same name as an existing template.

Payment recipients overview

A recipient is any person or business your business can exchange funds with. You can send funds to or receive funds from the recipient. After you create a recipient, you can include the recipient in multiple payments or templates.

A payment or a template must have at least one recipient assigned. If the recipient for a payment or template does not exist, you can add a recipient

when you create the payment or template. Each recipient must have one or more associated accounts. Wire transfers require beneficiary financial institution information and may also need an intermediary financial institution.

If the recipient account(s) have the required information to support that transaction type, recipients will appear in the payment workflows for ACH and wire. (For example, at a minimum, wire recipients must have a beneficiary bank name and wire routing number to appear in the workflow.)

Add Recipient page

The screenshot shows a web form titled "Recipient Detail". It contains the following fields and controls:

- Display Name ***: A single-line text input field.
- ACH Name**: A single-line text input field.
- Wire Name**: A single-line text input field.
- ACH ID**: A single-line text input field.
- Email Address**: A single-line text input field containing the placeholder text "example@example.com".
- Send email notifications**: A checkbox with a small icon to its left.

The Wire Name field, which must be included, is the person or business who should receive the funds in a wire transfer. When you add an account to the Recipient card, you specify a Beneficiary Financial Institution that will accept the transfer on behalf of the wire recipient (Wire Name).

An intermediary financial institution is a receiving financial institution other than the Beneficiary financial institution. The wire transfer goes first to the intermediary, which retransmits it to the Beneficiary Financial Institution.

If you have the Manage Recipients feature assigned, you can do the following:

- Create recipients
- Edit recipients
- Create a new template (if the Draft feature is also enabled).







The Recipient Management page does not appear if your rights do not permit you to manage recipients.

Recipient information in a payment or a template



In a payment or template, recipients appear in the Recipient & Amount tab as cards in a grid or as items in a list. The details may vary based on the specific template or payment. For example, template cards have icons representing the addition of a template for adding and editing recipients.

Each view includes one or more the following information:

Recipient information in payments and templates

Name	Icon	Description
Name	N/A	The name of the recipient.
Account	N/A	The account number to use in the payment or template.
Amount	N/A	The amount of the payment, or the default amount for the template.
Currency	N/A	The currency for the wire transfer. Only appears for an international wire.
Accounts		All of the accounts associated with the recipient.
Addendum or Message to Beneficiary		For ACH transactions and Payroll payments, a message to include in the transaction sent to the ACH system. The addendum appears in the transaction details on the Activity Center page. It does not appear for the recipient. For domestic and international wire transfers, a message to the beneficiary can be included in the wire.
Notify	 or 	Notify the recipient by email when the payment is processed. A recipient email address is required to send a notification.
Pay	 or 	Pay the recipient when the payment is processed. Only appears for transactions with multiple recipients.

Recipient information in payments and templates (cont'd)

Name	Icon	Description
Copy recipient		Copy the recipient in the payment or template. Only appears for payments with multiple recipients.
Edit recipient		Edit the recipient. Only appears if you have the Manage Recipients feature assigned. Any changes are permanent and affect all users.



Note: For international wires, currency choices may vary depending on the configuration.

Payment processing times

When you create a payment, you specify the effective date of the payment for ACH and a process date for wire transfers. For ACH, your payment is processed to meet the effective date. You cannot schedule a payment to process on a holiday or weekend. If you create a recurring payment and a recurring instance falls on a non-processing day, that instance automatically moves to another processing day.

Depending on the type of transaction and the type of non-processing day, the payment may move to either the next processing day or the previous processing day. Contact your financial institution for additional information.

Money is debited from your account on the effective date for the following Transaction Types:

- ACH Payment
- ACH Batch
- Payroll
- Tax Payment

Money is debited from your account on the process date for the following Transaction Types:

- Domestic Wire Transfer
- International Wire Transfer

Money is credited to your account on the effective date for the following Transaction Types:

- ACH Receipt
- ACH Collection



Note: For ACH PassThru transactions, you select the process date for the file. Money is debited or credited on the effective date(s) specified in the file.

The following table outlines the typical processing times for each Transaction Type. Contact your financial institution for detailed information on processing dates.

Transaction Type processing window

Transaction Type	Process date
ACH Payment	2 days before
ACH Receipt	1 day before
ACH Batch	2 days before
ACH Collection	1 day before
Domestic Wire	Same day
International Wire	Same day
Payroll	2 days before
Tax Payment	2 days before

Subsidiaries overview

A subsidiary is an alternate company profile that you can use when you create a payment or template. You can use subsidiaries when your business requires that you create transactions for multiple entities. For example, a holding company could create a subsidiary for each of the company's real subsidiaries. An accountant who pays taxes on behalf of clients could create a subsidiary for each client.

When you include a subsidiary in a payment, we substitute the characteristics of the subsidiary when we send the processed transaction to the receiving financial institution. The financial institution may or may not pass the information on to the recipient. A payment or a template can be associated with a single subsidiary.

If you have the Manage Subsidiaries feature assigned, you can do the following:

- Create subsidiaries
- Edit subsidiaries

The Subsidiary Management page does not appear if you don't have the right to manage subsidiaries.



Note: If subsidiaries are managed on your behalf, the Manage Subsidiaries feature and the Subsidiary Management page do not appear. When you create or edit a template, you can add or remove the existing subsidiaries.

Subsidiary information in a payment or a template

When you create a new payment or template, subsidiaries appear in the Subsidiary page as cards in a grid or as items in a list. Templates and one-time payments will initially default to the Customer record when the template or payment is created.

CHAPTER 7: USING CORPORATE BANKING

The Corporate version of online banking is intended for use by companies with high transaction volumes and a large number of employees. It provides end users with more control over who does what, to which accounts, and when, as compared to the control provided in the Business version of online banking. This set of extended permissions is known as *entitlements*.



Note: If you do not use the Corporate product, you can skip this chapter.

Corporate Banking overview

Corporate Banking is for companies with high transaction volumes and a large number of employees that require more complex entitlement structures. Corporate includes features that help you manage entitlements, provide reports for your end users, and validate routing transit numbers (RTN).

Corporate Banking features

Features	Description
Advanced entitlements	Control entitlements for the Company Policy and User Roles.
Information reporting	Customize, schedule, and print reports in different formats. Standard reports include: <ul style="list-style-type: none">• ACH Activity Report - Previous Day(s)• Balance & Activity Statement Report• Cash Position Report - Previous Day(s)• Checks Paid Report - Previous Day(s)• Company Entitlements Report• Online ACH Originations Report• Online Wire Originations Report• Company Transaction Report• User Activity Report• Wire Activity Report - Previous Day(s)• ZBA Activity - Previous Day(s)

Corporate Banking features (cont'd)

Features	Description
RTN validation	Perform RTN validation (RTN lookup) by entering either an American Banker Association (ABA) routing number or FI name into the Recipient Account Record ABA field and have matching entries returned. This service reduces ABA routing number errors, complies with NACHA requirements for commercially-reasonable screening, and reduces costs associated with returned items.
Multi-Transfer	Includes the ability to create multiple internal funds transfers from one screen and save the set of transfers as a template. End users can select a single processing date or different processing dates for all of the transfers. However, a single batch ID will be associated to each set of transfers to streamline approval and reconciliation.
Multi-Wire Origination	Includes the ability for end users to execute multiple domestic or international wire transactions from one screen and save the resulting set of wire transactions as a template. End users can select a single or different effective date for all of the transactions; however, a single batch ID will be associated for each wire to streamline approval and reconciliation.
Batch Wire Uploads	Includes the ability to import a comma separated (CSV) file including multiple domestic or international wires, replacing the need to manually key in wires. Uploaded wires will be represented as single transactions in the Activity Center. However, a single batch ID will be associated for each wire to streamline approval and reconciliation. Only files containing the mandatory Fedwire and SWIFT fields will be supported and this service does not include the ability to create a wire outside of the CTR format.
Recipient Upload from Batch Payments	Provides the ability to upload a NACHA file containing recipient information to create new recipient records, as well as update existing recipient records when end users are uploading ACH batch payments (ACH payments, collections, and payroll).

Corporate Banking features (cont'd)

Features	Description
Incoming/Outgoing Wire Activity	Provides the ability for end users to access and view transaction details associated with incoming or outgoing domestic and international wire transactions. Connectivity to a real-time wire processor is required. The available data and timeliness of the data shown will be dependent on the integration made available by the third-party service wire system.
Incoming Wire Alerts	Provides the ability for end users to set up incoming domestic and international wire alerts within Corporate Banking. Connectivity to a real-time wire processor is required. The available data and timeliness of data shown will be dependent on the integration made available by the third-party wire system.
Account Labels	Provides the ability for a User to add labels to accounts within the Company Policy page where the labels can be associated with entitlements and information reporting, resulting in increased efficiency and productivity.
Dual Action by Transaction Type	Some financial transactions require Dual Action approval by a different end user than the one who created it, even if the drafter has approval rights. This action is driven by dollar amount and can be set at the Group level; that setting applies at the Customer and User Role level as well.
Commercial Dashboard	Allows FIs with access to a large volume of accounts to organize accounts, view different balances, and access quick links and widgets in a User-defined view to increase information visibility and productivity with online banking.



Note: Corporate entitlements, reporting, and RTN validation are only available for users in Corporate groups.

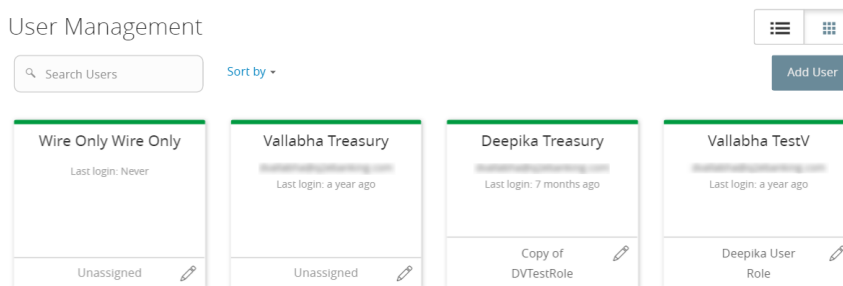
The following features are only available if your FI purchased the full Corporate Banking product. However, once purchased, the features are available for both Business and Corporate users:

- Multi-Transfer
- Multi-Wire
- Wire Uploads from Batch
- Recipient Upload from Batch
- Incoming/Outgoing Wire Activity
- Incoming Wire Alerts
- FX Wires (Batch)
- Commercial Dashboard

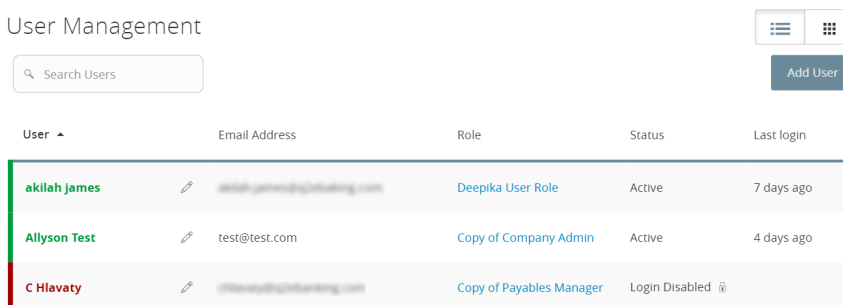
Corporate user management

The Corporate User Management page lists all of the Corporate account users. You can view users as cards in a grid or as a list. User management looks similar in both Business and Corporate, but has different coloring and status.

Sample Corporate User Management grid view



Sample Corporate User Management list view



The Corporate card will display:

- **User Role Affiliation:** The affiliation always appears, even if the value is Unassigned and is linked to allow direct navigation to the Manage User Role page.
- **User Status:** The status always appears. Unlike Business statuses, there are four possible user statuses: Active, Pending, Inactive, and Awaiting activation approval.

In the grid view, the card color indicates the account status. When a user account is locked and needs a password reset, the red card appears. A green card indicates that the account is unlocked and a yellow card indicates that the user is pending.

Corporate account status colors

Color	Status
Red	Account is locked.
Green	Account is unlocked.
Yellow	Account is pending or awaiting approval.

Differences between Business and Corporate

In Business, you define what you can do with your transactions. In Corporate, you define what you can do and how you manage transactions. In Corporate, users will employ the same payment workflows and template workflow they use in Business. The Corporate entitlement structure allows the separation of duties and the ability to designate specific account numbers to specific transactions such as ACH Payroll.

Corporate is the best solution for companies that need to:

- Have entitlements (account level, time of day, etc.) by transaction type
- Manage users with different levels of responsibility
- Generate reports with transaction information
- Validate ABA routing numbers

These features make Corporate a more efficient and powerful choice for large Business users with a large number of transactions.

Entitlements help different users handle transactions, while users can generate reports that contain specific financial data. Corporate users can also validate the ABA routing number in recipient records for use in ACH or Wire payments, which will reduce errors and returns. Below is a comparison of Corporate and Business features and entitlement options:

Corporate and Business functions

Functionality	Business	Corporate
User Management	X	X
Transaction Types	X	X
Account Numbers permitted to Transaction Types		X
Approval Limits	X	X
Draft Limits		X
User Roles		X
Company Policy		X
Activity Center	X	X
RTN Validation		X
Dual Action for financial transactions	X	X
Multiple Approvals of financial transactions		X
Dual Action of non-financial actions (such as editing a User Role)		X
Information Reporting		X
Permission, Limits, and View Rights for User Roles		X
Third-party service application (also known as SSO) access based on User Roles	X	X
Dynamic Entitlements such as IP restrictions, Subsidiary restrictions, or defining allowed hours per transaction type in the Policy Rules		X

Commercial Dashboard

If enabled by your FI, Commercial Dashboard allows customers with access to a large volume of accounts to organize accounts, view different balances, and access quick links and widgets in a User-defined view to increase information visibility and productivity with online banking.

Corporate Account Grouping

You can use the Account Grouping feature by moving account tiles to categorize accounts on the Home page.

If using a mouse, click a tile, hold the mouse button, drag the tile to a new location, and release the mouse button.

On a mobile device, tap a tile, drag it to a new location, and lift your finger to drop it in that location.

To create a new account group, click or tap an account tile and drag it to the New Group icon (📁) that appears in the lower-right corner of the screen while a tile is being moved. When the tile is "dropped" on the New Group icon, the New Group field appears.

Enter a name for the new group and click the check mark button to save the changes. You can easily rename a group by clicking the pencil icon (✎) to the right of the title, editing the name, and clicking the check mark button the save the changes.

Grouped account balances

You can customize the visible cumulative balances in each group. This allows you to see the working capital for each account group by functional area (for example, Accounts Payable, Accounts Receivable, etc.).

You can select which account balances you want to see for each group. The displayed group balances are relative to the displayed account balances that you select for the first account of each group.

To select visible balances for an account

1. In the navigation menu, click or tap **Settings > Account Preferences**.
2. Click or tap an account for which you want to select displayed balances. The account details options display.

3. Select a maximum of two balance types (for example, Available Balance and Current balance).

The group balance appears on the Home page as the total balance of each account within a group. Also, the balance types displayed for each group are relative to the balance types displayed on the first account of each group.

Home page – Account balances

Vendor Payment Accounts

Available: \$10,117,126.09 ⓘ
Current: \$10,210,000.88 ⓘ

Account Name	Available Balance	Current Balance
Payables Checking 9988	\$5,010,771.49	\$5,006,000.44
Commercial Loan 5564	Account Number: 123456789 Next Payment Date: Feb 11, 2017	
Regular Checking 7887	\$5,006,354.60	\$5,004,000.44

Home Page Preferences

When Commercial Dashboard is enabled, Users can manage their Home page preferences. The Home Page Preferences page allows you to choose which quick links and widgets you see on your Home page. This allows for personalized customization rather than having to display what your FI has configured, and gives you easy access to the tools that you need most.

Home Page Preferences page

Home Page Preferences

Right Menu Quick Links

Add fast access to features on your home screen. On a mobile device, access your Quick Links using the "More" button at the top of the screen.

Approvals ✓	Press Releases ✓
Quick Transfer ✓	

Right Menu Widgets

Add functionality to your home page with widgets. On a mobile device, access your widgets using the "More" button at the top of the screen.

Loan Rates	Facebook ✓
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Corporate rights to Transaction Types

There is an Overview tab available at the Company Policy level and individual User Role level. The Overview tab provides a summary of Transaction Types, what approval limits are assigned to the Transaction Types, and whether Allowed Actions (entitlements) exist at the Company or User Role level.



Note: Any approval limit that conflicts with a higher-level setting will be highlighted in red.

After selecting a User Role, the Overview tab on the User Role's page appears with the approval limits and other details for each Transaction Type.

Each Transaction Type contains the following approval limits:

Corporate Transaction Type approval limits

Approval Limit	Detail
Approval Limit	The approval limit for the Transaction Type.
Per Day Approval Limits	The daily approval limit by dollar amount and number of transactions for the Transaction Type.
Per Month Approval Limits	The monthly approval limit by dollar amount and number of transactions for the Transaction Type.
Per Account Approval Limits	The account approval limit by dollar amount and number of transactions for the Transaction Type.

Each Transaction Type contains the following entitlements:

Corporate Transaction Type entitlements

Entitlements	Detail
Draft Actions Max	The number of Draft Allowed Actions (entitlements) created for that transaction type, as well as the maximum Draft dollar amount supported for that transaction type.

Corporate Transaction Type entitlements (cont'd)

Entitlements	Detail
Approve Actions Max	The number of Approve Allowed Actions (entitlements) created for that transaction type, as well as the maximum Approve dollar amount supported for that transaction type.
Cancel Actions Max	The number of Cancel Allowed Actions (entitlements) created for that transaction type, as well as the maximum Cancel dollar amount supported for that transaction type.

When the User Role Approval limit conflicts with a higher setting, such as a Company Policy or Bank Policy Approval limit, the amount will be highlighted in red, indicating the limit is set higher. If this happens, the User must check the Company Approval limits and lower the User Role limit. While the Company limit will always be enforced, the red highlight is intended to provide a visual indicator of a conflict.

The system also evaluates User Role, Company Policy, and Bank Policy Allowed Actions and limits in real-time, as Users are entering amounts. When an Allowed Action or limit is exceeded, the user interface (UI) will indicate where the issue exists and how the User can proceed.



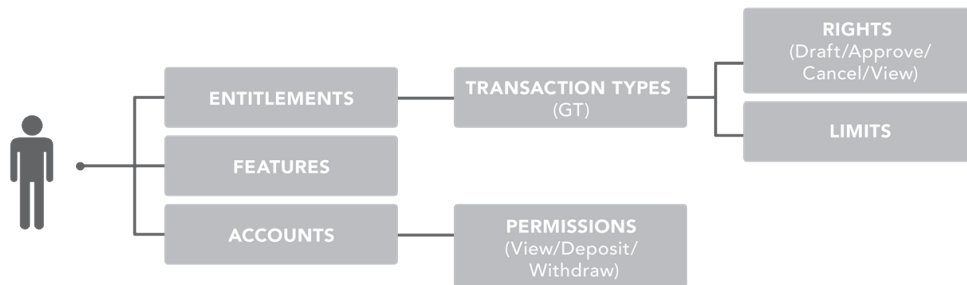
Note: Only Allowed Actions and single-transaction limits are evaluated in real-time. A User's aggregate limits (for example, Per Day, Per Account, and Per Month) will not display inline errors in real-time. They are evaluated on approval of the transaction. Customer aggregate limits, however, are evaluated on draft or approval.

See [Company Policy](#) for more information on Allowed Actions.

Entitlements

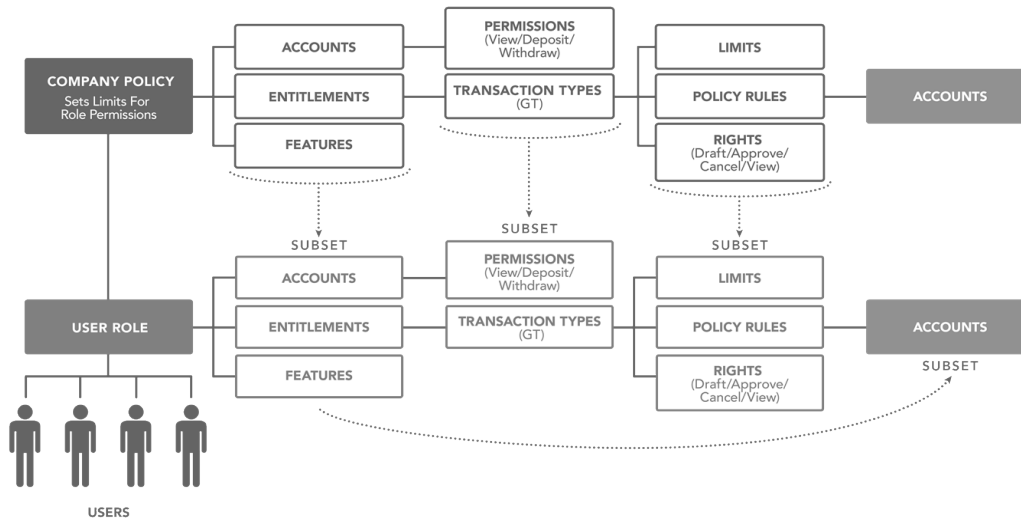
Entitlements determine what users can do. Business entitlements are composed of transaction types with different rights and limits.

Business entitlements



Corporate entitlements are more complex than Business entitlements. The Company Policy and User Roles entitlements determine a User's access to certain accounts, features, limits, and rights.

Corporate entitlements



Each policy contains actions, features, and accounts. Policy types include:

Policy types

Type	Description
Company Policy	A group of Allowed Actions that applies to an entire company.
User Role Policy	A group of Allowed Actions for User Roles. Each user needs to be assigned to one User Role. Each one has its own policy.

The Company Policy and User Role Policy permit or limit the actions that users can take. Depending on your entitlement settings, you can make edits to your User Role and Company Policies, if allowed by your financial institution. You must save your changes then log out to make the changes effective.

Company Policy

End users with Manage Company Policy rights can manage the Company Policy on behalf of the company. The Company Policy can be edited, but never deleted. Company administrators with Manage Company Policy rights can edit the Company Policy to configure Transaction Types and limits they want at a company level.

Company administrators use the Company Policy page to manage accounts, features, and Transaction Types at the company level. These changes may need to be approved or rejected, if dual action of non-financial transactions is enabled.

See [Dual Action for non-financial transactions](#) for more information.

Company Policy page

Overview		Features		Accounts	User Roles		
Transaction Type	Approval Limit	Per Day Approval Limits	Per Month Approval Limits	Per Account Approval Limits	Draft Actions Max	Approve Actions Max	Cancel Actions Max
ACH Collection	\$100,000,000,000	100,000,000 / \$100,000,000,000	100,000,000 / \$100,000,000,000	100,000,000 / \$100,000,000,000	1 Any	1 Any	1 Any
ACH Passthru	\$100,000,000	100,000,000 / \$100,000,000	100,000,000 / \$100,000,000		1 Any	1 Any	1 Any

All User Roles must adhere to the Company Policy settings. The roles cannot override what is allowed at the company level.

Company Policy tabs

Tab	Description
Overview	<p>Displays a list of Transaction Types. Each enabled one must have at least one action. Transaction details include:</p> <ul style="list-style-type: none"> • Transaction Type • Per Transaction Approval Limit • Per Day Approval Limits (amount and count) • Per Month Approval Limits (amount and count) • Per Account Approval Limits (amount and count) • Draft Actions Number and Max amount allowed • Approve Actions Number and Max amount allowed • Cancel Actions Number and Max amount allowed
Features	<p>Displays a list of entitlements and third-party services enabled for the company. Examples include:</p> <ul style="list-style-type: none"> • Rights: Can Add Users • Link Out: Positive Pay • Mobile: Mobile Authorization • Corporate: Show Hours Policy Element <p>These features will vary depending on your financial institution's configuration.</p>
Accounts	<p>Displays a list of accounts and access rights. Access rights include:</p> <ul style="list-style-type: none"> • View: View balance and history for the account on the Home page, on the Account Details page, and in reports. • Deposit: Deposit funds into the account. • Withdraw: Withdraw funds from the account.
User Roles	Displays a list of User Roles, descriptions, statuses, and users.

For each Transaction Type, you can change the following features:

Company Policy Transaction Type features

Feature	Description
Allowed Actions	<p>Change the following information in an action:</p> <ul style="list-style-type: none"> • Draft Amount • Approvals • Accounts • Subsidiaries • Draft Hours • Location • IP Addresses

After making the changes, a summary of the proposed action appears.



Note: The financial institution may turn off the Subsidiaries, Draft Hours, IP Address, Location features, and SEC Codes. These features will vary depending on your financial institution's configuration.

Approval Limits	<p>View limits on the maximum transaction amounts. They include the following details:</p> <ul style="list-style-type: none"> • Per transaction • Per account per day • Per day • Per month <p>View limits on the maximum number of transactions, also known as the maximum count. They include the following details:</p> <ul style="list-style-type: none"> • Per account per day • Per day • Per month <p>These limits will be read-only in the Company Policy.</p>
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Company Policy Allowed Actions

Allowed Actions at a Company Policy Level determine how each Transaction Type is enabled. They also determine what criteria is required for this transaction to be drafted and approved.



Note: You can't configure accounts or subsidiaries in the Allowed Actions tab of an ACH PassThru Transaction Type.

Features in a Company Policy include:

Company Policy Allowed Actions features

Features	Description
Draft Amount	Maximum draft amount.
Approvals	Control how many approvals are needed to complete a transaction.
Accounts	Accounts available for the Transaction Type per the Allowed Action criteria.
Subsidiaries	Subsidiaries available for the Transaction Type per the Allowed Action criteria.
Draft Hours	Draft hours available for the Transaction Type per the Allowed Action criteria.
Location	Regions available for the Transaction Type per the Allowed Action criteria.
IP Addresses	IP addresses from which a transaction was performed.



Note: The User Roles page has its own set of Allowed Actions which adheres to the same set of features configured by your financial institution.

Creating Company Policy Transaction Type actions

Edit the Company Policy by creating Transaction Type actions you want at a company level. You can only add Allowed Actions that comply with or are more restrictive than the FI policy settings. After creating a new action, you must save the Allowed Action to make it active. To do this, the Manage Company Policy must be enabled in the User Role's Features tab.

To create a Transaction Type action

1. In the navigation menu, click or tap **Commercial > Company Policy**.
2. On the Overview tab, click or tap the name of the **Transaction Type** for which you are creating an action. The Allowed Actions tab for the selected Transaction Type appears with the current restrictions.
3. Click or tap **Add New Allowed Action** to create additional actions.
4. Add the action by editing the following:
 - **Draft Amount:** Enter a maximum draft amount. You can select **Any** to allow any amount.
 - **Approvals:** Click or tap the (-) or (+) icons to decrease or increase the number of required approvals.
 - **Subsidiaries:** Select the Subsidiaries for the rule.
 - **Accounts:** Select the Group(s) and/or account(s) for the rule.
5. Click or tap **OK** to save the changes and return to the Company Policy page. A summary appears above the new action.
6. (Optional) If Dual Action Required for Non-financial transactions is enabled, Company Policy changes require approval from a different User with Manage Company Policy rights enabled. Click or tap **Approve** or **Reject** to approve or reject the changes.



Tip: Create additional actions by clicking or tapping **Add New Allowed Action** and repeating the steps above.




Note: Contact your financial institution for more information on approvals and rejections of non-financial transactions.

Editing Company Policy Transaction Type actions

Edit the Transaction Type actions for a Company Policy by changing the individual parts of the action.

To edit a Transaction Type action

1. In the navigation menu, click or tap **Commercial > Company Policy**.
2. On the Overview tab, click or tap the name of the **Transaction Type** for which you are editing an action. The Allowed Actions tab for the selected Transaction Type appears with the current restrictions.
3. Locate the Allowed Action to edit, and click or tap the edit icon (). Click or tap the following action items you wish to change:
 - **Draft Amount:** Enter a maximum draft amount. You can select **Any** to allow any amount.
 - **Approvals:** Click or tap the (-) or (+) icons to decrease or increase the number of required approvals.
 - **Subsidiaries:** Select the Subsidiaries for the rule.
 - **Accounts:** Select the Group(s) and/or account(s) for the rule.
4. Click or tap **OK** to return to the Company Policy page.
5. (Optional) If Dual Action Required for Non-financial transactions is enabled, Company Policy changes require approval from a different User with Manage Company Policy rights enabled. Click or tap **Approve** or **Reject** to approve or reject the changes.


Deleting Company Policy Transaction Type actions

You can delete an Allowed Action from a Transaction Type in the Overview tab.



Caution: Deleting an Allowed Action is permanent, so use caution before deleting an action.

To delete a Transaction Type action

1. In the navigation menu, click or tap **Commercial > Company Policy**.
2. On the Overview tab, click or tap the name of the **Transaction Type** for which you are deleting an Allowed Action. The **Allowed Actions** tab for the selected Transaction Type appears with the current restrictions.
3. Locate the Allowed Action you wish to delete and click the delete icon (.

Using the Policy Tester for a Company Policy

Use the Policy Tester to test out potential Allowed Action edits before making permanent changes. This ensures any action or transaction you test is possible based on what is allowed by your Company Policy and FI policy.

To use the Policy Tester for a Company Policy

1. In the navigation menu, click or tap **Commercial > Company Policy**. The Company Policy page displays the Transaction Types on the Overview tab.
2. Click or tap the **Transaction Type**.
3. Click or tap **Policy Tester** and edit the following information:
 - **Operations**
 - **Amount**
 - **Account**
 - **Subsidiary**
 - **IP Addresses**
 - **Location**
 - **Day**
 - **Time**
 - (Optional) Select **Auth code provided** to test whether the transaction requires an authorization code (SAC or token) to support it.
 - (Optional) Select **Template used (i.e., draft restricted)** to test whether the transaction can be submitted by a Draft Restricted User.
4. Click or tap **Test**. The Policy Results appear and indicate whether the Company Policy and FI settings will allow or deny the transaction, depending on your Allowed Actions. If the policy tester fails, a highlighted message appears with details of why the test failed and which entitlement caused the test to fail.



Note: The FI may turn off the Subsidiaries, Draft Hours, IP Address, Location, and other features.

See [Using the Policy Tester for a User Role](#) for more information.

Viewing approval limits for a Company Policy

View approval limits for each Transaction Type at a company level. These limits are read-only at the Company Policy level, but can be tailored to be more restrictive within the individual User Roles.

To view Transaction Type approval limits

1. In the navigation menu, click or tap **Commercial > Company Policy**.
2. In the Overview tab, click or tap the desired **Transaction Type**. The Allowed Actions tab appears with the defined Allowed Actions for that

Transaction Type.

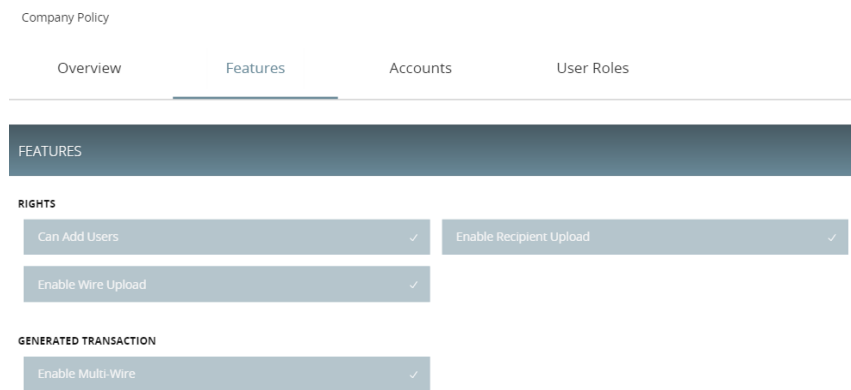
3. Click or tap the **Approval Limits** tab to see a list of limits. The limits will vary depending on your configuration.

See [Editing approval limits for User Roles](#) for more information on editing limits within User Roles.

Viewing Company Policy features

The Features page contains a list of features and rights, and is read-only. User Roles must have the rights and features enabled before they can use them.

Company Policy Features page



To view Company Policy features

1. In the navigation menu, click or tap **Commercial > Company Policy**.
2. Click or tap the **Features** tab. A list of feature groups appears. The feature group names will vary depending on your configuration and may include:
 - **Corporate**
 - **Rights**
 - **Mobile**
 - **Custom Features**
 - **System Values**
 - **Generated Transaction**

Viewing Company Policy accounts

The Accounts tab contains a list of accounts that users can view. These accounts are read-only at the Company Policy level, but can be tailored within the individual User Roles.

Account tab

Number	Name	View	Deposit	Withdraw	Labels
xxx-6789	Regular Checking	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	Atlanta x Checking x
xxx-8974	Regular Checking	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	Atlanta x Checking x
xxx-9654	Regular Checking	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	Atlanta x Checking x

To view accounts

1. In the navigation menu, click or tap **Commercial > Company Policy**. The Company Policy page appears with a list of Transaction Types.
2. Click or tap the **Accounts** tab to see a list of accounts.

See [Editing User Role accounts](#) for more information on changing accounts within User Roles and the company-wide effects that any changes will have.

Using Account Labels

Account Labels allow a User with a high volume of accounts to label accounts into logical sets (by location, cost center, role/individual payment responsibilities, etc.) within the Accounts page of the Company Policy. These labels will display in each Allowed Action creation (Company and User Role Policies) and Information Reporting. While Account Labels can be visible to other Users in the application, such as Users that have Manage User Roles or Information Reporting feature rights enabled, the ability to create and edit Account Labels is only applicable to the User with the Manage Company Policy feature right enabled.

Account Labels work differently than Account Groups on the Home page. Multiple accounts can share the same label (for example, Label 1 has accounts x and y, but Label 2 has accounts x, y, and z); however, each account must be in a

single Group on the Home page. This is by design, as labels are intended to expedite the setup of entitlements and reports, whereas Groups are intended to organize accounts on the Home page for a User-defined view of information.

To create a new Account Label

1. In the navigation menu, click or tap **Commercial > Company Policy**.
2. Click or tap the **Accounts** tab.
3. Select the check boxes of each account for which you want to create an Account Label, then click or tap **Edit labels**.
4. Enter the name of the new label, then click or tap **Create**.
5. Click or tap **Add** to assign that label to the selected account(s).

User Roles

Each Corporate user will belong to a User Role. User Roles contain all the rights for the company's users. Corporate's default roles have different features, permissions, and Transaction Types.

List of User Roles

User Roles ⓘ

Create Role

[+ User Role Templates](#)

Name	Description	Users			
AdminA	Admin has access to all features, accounts, and enabled trx types with full amount (per Bank policy) for draft, approve, cancel trx rights. The Admin Role also has the maximum Role Approval Limits per Company Policy and the ability to View all User Roles trx activity	2			
AdminB	Admin has access to all features, accounts, and enabled trx types with full amount (per Bank policy) for draft, approve, cancel trx rights. The Admin Role also has the maximum Role Approval Limits per Company Policy and the ability to View all User Roles trx	1			

Depending on your configuration, default User Role Templates may appear. Copy the templates of existing roles to create new User Roles. Contact your FI for more information on using role templates.



Note: Business users don't have access to User Roles. Only Corporate users have access to them.

Default User Roles include the following:

Default User Roles

Role	Description
Admin Role	The Admin (also known as Administrator) has access to all features, accounts, and enabled Transaction Types with maximum amounts allowed by your FI's policies for draft, approve, and cancel transaction rights. This role also has the maximum Approval Limits per Company Policy and the ability to view all User Role transaction activity.
Payables Admin	The Payables Admin has access to Company Policy related features, all accounts, and enabled payables Transaction Types (ACH Single Payment, ACH Payments, ACH Payroll, PassThru, Domestic Wire Transfer, and International Wire Transfer) with maximum amounts allowed by your FI's policies for draft, approve, and cancel transaction rights. The Payables Admin Role also has the maximum Approval Limits per Company Policy and the ability to view all User Role transaction activity.
Receivables Admin	The Receivables Admin has access to non-User or Company Policy related features, all accounts, and enabled receivables Transaction Types (ACH Single Receipt, ACH Collections, and PassThru) with maximum amounts allowed by your FI's policies for draft, approve, and cancel transaction rights. The Receivables Admin Role also has the maximum Approval Limits per Company Policy and the ability to view all User Role transaction activity.
Payables/ Receivables Admin	The Payables/Receivables Admin has access to non-User or Company Policy related features, all accounts, and enabled payables & receivables Transaction Types (ACH Single Payment, ACH Payments, ACH Payroll, PassThru, Domestic Wire Transfer, International Wire Transfer, ACH Single Receipt, and ACH Collections) with maximum amounts allowed by your FI's policies for draft, approve, and cancel transaction rights. The Payables/ Receivables Admin Role also has the maximum Approval Limits per Company Policy and the ability to view all User Role transaction activity.

Default User Roles (cont'd)

Role	Description
Payables Manager	The Payables Manager has access to the Manage Recipients and Manage Subsidiaries features, all accounts, and enabled payables Transaction Types (ACH Single Payment, ACH Payments, ACH Payroll, PassThru, Domestic Wire Transfer, and International Wire Transfer) with 50% of maximum amounts allowed by your FI's policies for draft, approve, and cancel transaction rights. The Payables Manager Role also has 50% of the Role Approval Limits per Company Policy and the ability to view all User Role transaction activity.
Receivables Manager	The Receivables Manager has access to the Manage Recipients and Manage Subsidiaries features, all accounts, and enabled receivables Transaction Types (ACH Single Receipt, ACH Collections, and PassThru) with 50% of the maximum amounts allowed by your FI's policies per Company Policy for draft, approve, and cancel transaction rights. The Receivables Manager Role also has 50% of the Approval Limits per Company Policy and the ability to view all user and User Role transaction activity.
Payables Clerk	The Payables Clerk has no access to features, access to all accounts, and access to enabled payables Transaction Types (ACH Single Payment, ACH Payments, ACH Payroll, Pass Thru, Domestic Wire Transfer, and Intl Wire Transfer) with 25% of the allowed amount by your FI's policies for the draft restricted and cancel transaction rights. The Payables Clerk also has 25% of the Role Approval Limits per Company Policy and the ability to view only their own User Role transaction activity.
Receivables Clerk	The Receivables Clerk has no access to features, access to all accounts, and access to enabled payables Transaction Types (ACH Single Receipt, ACH Collections, and Pass Thru) with 25% of the allowed amount by your FI's policies for the draft restricted and cancel transaction rights. The Receivables Clerk also has 25% of the Role Approval Limits per Company Policy and the ability to view only their own User Role transaction activity.

Default User Roles (cont'd)

Role	Description
View Only	The View Only role has no access to features, but has access to all accounts, and access to view all Transaction Types (ACH Single Receipt and ACH Collections).

Role templates are created by the financial institution to reduce setup requirements by the customer. However, roles can be created manually. After selecting a User Role, you can make changes for each role's Transaction Type. Changes take effect the next time the user logs in. Depending on your FI's settings, these changes may need to be approved first.

This page includes the following tabs:

User Role tabs

Tab	Description
Overview	<p>Displays a list of Transaction Types. Each enabled type must have at least one action. Transaction details include:</p> <ul style="list-style-type: none"> • Transaction Type • Per Transaction Approval Limit • Per Day Approval Limits (amount and count) • Per Month Approval Limits (amount and count) • Per Account Approval Limits (amount and count) • Draft Actions Number and Max amount allowed • Approve Actions Number and Max amount allowed • Cancel Actions Number and Max amount allowed • Transaction view capabilities
Features	<p>Displays a list of entitlements and third-party services enabled for the User Role. Examples include:</p> <ul style="list-style-type: none"> • Rights: Can Add Users • Link Out: Positive Pay • Mobile: Mobile Authorization • Corporate: Show Hours Policy Element <p>These features will vary depending on your financial institution's configuration.</p>

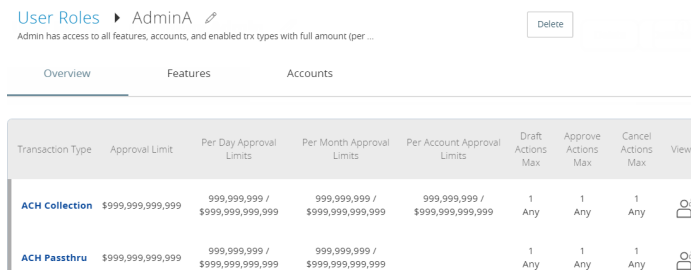
User Role tabs (cont'd)

Tab	Description
Accounts	Displays a list of accounts and access rights. Access rights include: <ul style="list-style-type: none"> • View: View balances and history for the account on the Home page, on the Account Details page, and in reports. • Deposit: Deposit funds into the account. • Withdraw: Withdraw funds from the account.

See [Creating a User Role](#) for more information.

Transaction Types

You can manage each User Role's Transaction Type details by managing limits and other settings.

User Role Transaction Types


The screenshot shows the 'User Roles' page with the 'AdminA' role selected. Below the role name, there is a description: 'Admin has access to all features, accounts, and enabled trx types with full amount (per ...'. A 'Delete' button is visible. The 'Accounts' tab is active, displaying a table of transaction types.

Transaction Type	Approval Limit	Per Day Approval Limits	Per Month Approval Limits	Per Account Approval Limits	Draft Actions Max	Approve Actions Max	Cancel Actions Max	View
ACH Collection	\$999,999,999	\$999,999,999 / \$999,999,999	\$999,999,999 / \$999,999,999	\$999,999,999 / \$999,999,999	1 Any	1 Any	1 Any	
ACH Passthru	\$999,999,999	\$999,999,999 / \$999,999,999	\$999,999,999 / \$999,999,999		1 Any	1 Any	1 Any	

You can create a new User Role, copy existing User Roles, or copy Role Templates (if enabled) to create new ones. Edit a role by changing the policy features (Allowed Actions, Rights, and Limits). When you set your Allowed Actions, a sentence summarizes the changes so other users can see the results of the new action.

For each transaction, users can change the following policy features:

User Role Transaction Type features

Features	Description
Allowed Actions	<p>Change the following information in an Allowed Action:</p> <ul style="list-style-type: none"> • Operations (Draft, Approve, or Cancel) • Amount • Accounts • Subsidiaries • SEC Codes (For ACH Transaction Types only) <p>After making the changes, a summary of the proposed action appears.</p> <p>Use the Policy Tester to check whether changes to an action follow the Bank, Company, and User Role Policies. If the transaction is denied, that means the transaction didn't match the Allowed Actions for that policy.</p>
Rights	<p>Control whether the user can view online activity. Users can view one of the following:</p> <ul style="list-style-type: none"> • All activity for the company • The user's activity • The activity of everyone with the same role • No activity
Approval Limits	<p>Set limits on the maximum transaction amounts by editing the following details:</p> <ul style="list-style-type: none"> • Per transaction • Per account per day • Per day • Per month <p>Set limits on the maximum number of transactions (also known as maximum count) by editing the following details:</p> <ul style="list-style-type: none"> • Per account per day • Per day • Per month



Tip: Transaction Type names and features may vary depending on your configuration.

User Role Features

The Features tab on the User Role Policy page lists the features assigned to a specific user.

Features tab example

Category	Feature	Status
SYSTEM VALUES	Manage Company Policy	✓
	Manage User Roles	✓
GENERATED TRANSACTION	Enable Multi-Transfer	✓
	Enable Multi-Wire	✓
ACH	Enable Same Day ACH Payroll	
	Enable Same Day ACH Credits	✓

Depending on your configuration, the features may include some or all of the following:

Feature options

Option	Description
Manage Templates	Grants access to all Customer templates for the enabled transaction types. To create or edit templates, Manage Recipients rights must be enabled.
Manage Recipients	Create, edit, and delete recipients.
Manage Subsidiaries	Create, edit, and delete subsidiaries.
Allow One-Time Recipient	User can add a recipient for a one-time payment. However, that recipient will not be saved.
Can View Existing Recipients	Users can view existing recipients for one-time payments.

Feature options (cont'd)

Option	Description
Manage Users	Add and delete users.
Statement Image	View statement images.
Mobile Capture	Use mobile banking to deposit checks.
Manage Company Policy	Make changes to the Company Policy.
Manage User Roles	Create, edit, and delete User Roles.
Information Reporting	View and create reports from existing reports.
Multi-Transfer	Includes the ability to create multiple internal funds transfers from one screen and save the set of transfers as a template. End users can select a single processing date or different processing dates for all of the transfers. However, a single batch ID will be associated to each set of transfers to streamline approval and reconciliation.
Multi-Wire Origination	Includes the ability for end users to execute multiple domestic or international wire transactions from one screen and save the resulting set of wire transactions as a template. End users can select a single or different effective date for all of the transactions. However, a single batch ID will be associated for each wire to streamline approval and reconciliation.
Batch Wire Uploads	Includes the ability to import a comma separated (CSV) file including multiple domestic or international wires, replacing the need to manually key in wires. Uploaded wires will be represented as single transactions in activity center. However, a single batch ID will be associated for each wire to streamline approval and reconciliation. Only files containing the mandatory Fedwire and SWIFT fields will be supported and this service does not include the ability to create a wire outside of the CTR format.

Feature options (cont'd)

Option	Description
Recipient Upload from Batch	Provides the ability for end users to access and view transaction details associated with incoming or outgoing domestic and international wire transactions. Connectivity to a real-time wire processor is required. The available data and timeliness of the data shown will be dependent on the integration made available by the third party service wire system.
Incoming/Outgoing Wire Activity	Provides the ability for end users to access and view transaction details associated with incoming or outgoing domestic and international wire transactions. Connectivity to a real-time wire processor is required. The available data and timeliness of the data shown will be dependent on the integration made available by the third party service wire system.
Incoming Wire Alerts	Provides the ability for end users to set up incoming domestic and international wire alerts within Corporate Banking. Connectivity to a real-time wire processor is required. The available data and timeliness of the data shown will be dependent on the integration made available by the third party service wire system.
Account Labels	Provides the ability for a user to add labels to accounts within the Company Policy page where the labels can be associated with entitlements and information reporting, resulting in increased efficiency and productivity.
Dual Action by Transaction Type	Some financial transactions require Dual Action approval by a different end user than the one who created it, even if the drafter has approval rights. This action is driven by dollar amount and can be set at the Group level; that setting applies at the Customer and User Role level as well.

Depending on the combination of features, the user can perform different actions:

Feature access combinations

Feature name	Allows you to
Allow One-Time Recipient	<p>Allows one-time recipients in a one-time payment flow that is not saved. If this feature and Manage Recipients are enabled, then the user can "Create Recipient" as a permanent record or click or tap OK to add them as a one-time recipient. If this is not enabled and Manage Recipients is enabled, the user can only select Create Recipient as a permanent record.</p> <p>If both this feature and Manage Recipients are not enabled, the user cannot see the existing recipient list when drafting a one-time payment unless "Can view all recipients" is enabled. The "Can view all recipients" option allows the user to see the existing list when making a one-time payment.</p>
Can View Existing Recipients	<p>Allows the user to only pick from the existing recipient list when making a one-time payment. If this feature and Manage Recipients are enabled, then the user can see all recipients in a one-time payment flow and create new permanent recipient records in workflow. If this is enabled and Manage Recipients is not enabled, the user can see all recipients in a one-time payment flow, but cannot create new permanent recipient records in the workflow. If this feature is disabled and Manage Recipients is enabled, the user can see all recipients in a one-time payment flow and create new recipient records in workflow.</p> <p>If this feature and Manage Recipients are not disabled, the user cannot see all recipients in a one-time payment flow and cannot create new recipient records in workflow. If Allow one-time recipient is on, the user can create a one-time recipient in the one-time payment flow.</p>

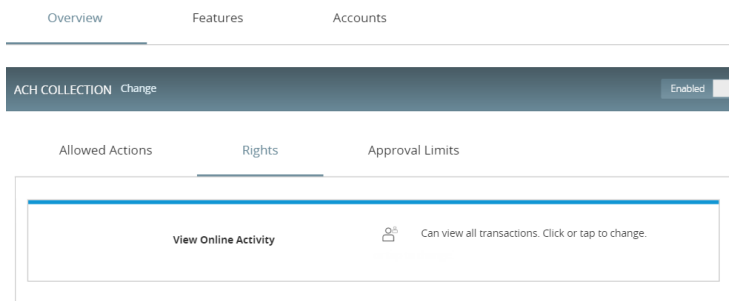
Rights have different effects on payments, so use caution before making changes to a feature.

See [Rights to access features](#) for more information.

Rights

The Rights tab determines the extent of transaction activity that users assigned to a User Role can see.

Rights tab






User Roles can view:


- The user's activity
- All activity for the company
- The activity of everyone with the same role
- No activity

The View Rights control which activities are visible on the Overview tab. The rights for each Transaction Type include the following:

View rights for Transaction Types

Icon	Right	Permission
	View Own	Can view your own activity, but cannot view activity by any other users.
	View Role Only	View all activity of others with the same role.
	View All	View activity of all other users.

View rights for Transaction Types (cont'd)

Icon	Right	Permission
	View No Activity	User can't view activity by any user or User Role.

Creating a User Role

The User Roles page contains a list of User Roles. You can create a new role or copy an existing role.

New User Role page

User Roles > New User Role

Role Name *

Description

* - Indicates required field

Cancel Continue

To create a User Role

1. In the navigation menu, click or tap **Commercial > User Roles**.
2. Click or tap **Create Role**.
3. Enter a **Role Name**.
4. (Optional) Enter a **Description**.
5. Click or tap **Save**. The Policy Saved page confirms the policy changes.
6. Click or tap **Close**.

You can also copy a default User Role Template if you want to create a role with the same traits as an existing template.



Note: User Role Templates must be created by a CSR before an end user can view, edit, or copy them. If a CSR does not create a template, users with rights to create roles must copy existing roles or free form the desired role.

To create a User Role based on an existing or default role

1. In the navigation menu, click or tap **Commercial > User Roles**.
2. Click or tap the copy icon (📋) to copy the role and enter a new name and description.
3. Enter a **Role Name**.
4. (Optional) Enter a **Description**.
5. Click or tap **Save**. The Policy Saved page confirms the policy changes.
6. Click or tap **Close**.

Editing User Role Transaction Type actions

You can edit how a User Role interacts with a Transaction Type by editing Allowed Actions. Editing each Transaction Type's actions is especially useful if a role needs varying degrees of control for different Transaction Types.

To edit a User Role's Transaction Types

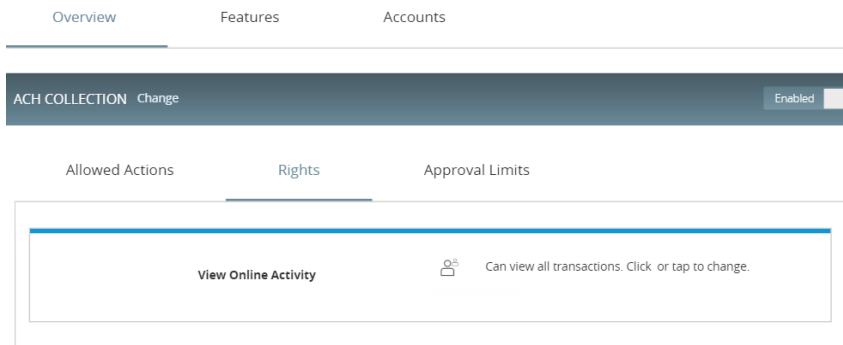
1. In the navigation menu, click or tap **Commercial > User Roles**.
2. Click or tap the edit icon (✎) for the desired User Role. The selected User Role page appears.
3. On the Overview tab, click or tap the name of the **Transaction Type** for which you are creating an action. The Allowed Actions tab for the selected Transaction Type appears with the current restrictions.
4. Create additional actions by clicking or tapping **Add New Allowed Action**. The Policy Rules page for the selected Transaction Type appears.
5. Add the action by editing the following:
 - **Operation:** Draft, Draft Restricted, Approve, or Cancel.
 - **Amount:** Enter an operation amount. You can select **Any** for any amount.
 - **Subsidiaries**
 - **Accounts**
6. Click or tap **OK** to save the changes and return to the Company Policy page. The summary appears above the new action.
7. Click or tap **Save**. A message appears confirming the changes.
8. Click or tap **Close**.
9. (Optional) If Dual Action of non-financial transactions is enabled, User Role Policy changes require approval from a different User with Manage User Role rights enabled. Click or tap **Approve** or **Reject** to approve or reject the changes.

Editing rights for User Roles

Edit rights for each user's Transaction Type to manage the activity they see.

See [Rights to Transaction Types](#) for more information.

Rights tab



To edit rights

1. In the navigation menu, click or tap **Commercial > User Roles**. The User Roles page appears.
2. Click or tap the edit icon (✎) in the desired User Role's row. The selected User Role page appears.
3. In the Overview tab, click or tap the desired **Transaction Type**. The Allowed Actions tab appears with the defined Allowed Actions for that Transaction Type.
4. Click or tap the **Rights** tab and select a view right.
5. Click or tap **Save**.

Editing approval limits for User Roles

Edit approval limits to set the maximum transaction approval limits by Transaction Type for the User Role.

Limits for User Roles

Overview Features Accounts

ACH COLLECTION Change Enabled ☐

Allowed Actions Rights Approval Limits

MAXIMUM AMOUNT

PER TRANSACTION
\$100,000,000,000 ✎

PER ACCOUNT PER DAY
\$100,000,000,000 ✎

PER DAY

Maximum transaction amount

\$ **100,000,000,000** ✎

1	2	3
---	---	---

To edit approval limits

1. In the navigation menu, click or tap **Commercial > User Roles**.
2. Click or tap the edit icon (✎) in the desired User Role's row.
3. In the Overview tab, click or tap the desired **Transaction Type**. The Allowed Actions tab appears with the defined Allowed Actions for that Transaction Type.
4. Click or tap the **Approval Limits** tab to see a list of limits. The limits will vary depending on your configuration.
5. Edit limits on the maximum transaction amounts by editing the following values:
 - **Per transaction**
 - **Per account per day**
 - **Per day**
 - **Per month**
6. Edit limits on the maximum count (the maximum number of transactions) by editing the following values:
 - **Per account per day**
 - **Per day**
 - **Per month**
7. Click **Save** to save changes. A message appears confirming the policy changes.
8. Click or tap **Close** to return to the Approval Limits page.



Note: Where limits conflict with a higher-level setting, the limit will be highlighted in red. Contact your financial institution for more information.

Editing User Role accounts

If you want to change a user's ability to view, deposit to, or withdraw from accounts, you can edit access to accounts. Changes take effect the next time that the user logs in.

User Role Accounts page

Overview Features **Accounts**

ACCOUNTS

Search by name, number or label 8 of 109 accounts shown

[Show unassigned accounts](#)

Number	Name	View <input type="checkbox"/>	Deposit <input type="checkbox"/>	Withdraw <input type="checkbox"/>	Labels
****-7887	Regular Checking	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	Atlanta Checking
****-0027	Regular Checking	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	Atlanta Checking
****-9988	Payables Checking	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	Phoenix Checking
****-2566	IRA	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
****-2456	Regular Savings	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	

To edit accounts

1. In the navigation menu, click or tap **Commercial > User Roles**.
2. Click or tap the edit icon (✎) in the desired User Role row.
3. Click or tap the **Accounts** tab to see a list of accounts.
4. Edit one or more of the following access rights by clicking or tapping **Allow** (✓) or **Deny** (⊘):
 - **View:** View balances and history for the account on the Home page, on the Account Details page, and in reports.
 - **Deposit:** Deposit funds into the account. This is applicable to the **ACH Receipt** and **ACH Collections** Transaction Types.
 - **Withdraw:** Withdraw funds from the account. This is applicable to the **ACH Single Payment**, **ACH Payments**, **Payroll**, **Domestic Wire**, **International Wire**, and **Tax Payment** Transaction Types.
5. Click or tap **Save**. The Policy Saved page appears confirming the changes.
6. Click or tap **Close** to return to the Accounts page. Another user may have to approve changes.

See [Viewing Company Policy accounts](#) for more information.



Note: Accounts that have lock icons have been locked by the FI and can't be edited.

Deleting a User Role

When the User Role is deleted, the user will move into an unassigned role status and won't have access to accounts.



Caution: Deletion is permanent, so use caution before deleting a User Role.

To delete a User Role

1. In the navigation menu, click or tap **Commercial > User Roles**.
2. Click or tap the delete icon (🗑️).
3. Click or tap **Delete** to confirm deletion.
4. Click or tap **Close**. The User Role page appears.

Editing User Role features

Users can select which rights and features to associate with their accounts. Depending on the configuration, some User Roles may need to have another user approve or reject the changes. Changes take effect the next time the user logs in.

To edit features for a User Role

1. In the navigation menu, click or tap **Commercial > User Roles**.
2. Click or tap the edit icon (✎) in the desired User Role row.
3. Click or tap the **Features** tab to see a list of features.
4. Click or tap the desired **Feature**. The feature categories will vary depending on your configuration and may include:
 - **SSO**
 - **Custom Features**
 - **Rights**
 - **System Values**
5. Click or tap **Save**. The Policy Saved page appears confirming the changes.
6. Click or tap **Close** to return to the Accounts page. Another user may have to approve changes.

See [Viewing Company Policy features](#) for more information.

Using the Policy Tester for a User Role

Use the Policy Tester to test out potential Allowed Action edits before making permanent changes.

To use the Policy Tester

1. In the navigation menu, click or tap **Commercial > User Roles**.
2. Click or tap the edit icon (✎) for the desired User Role. The User Roles page appears displaying the Transaction Types on the Overview tab.
3. Click or tap the **Transaction Type**. The Allowed Actions tab appears.
4. (Optional) Click or tap **Add New Allowed Action** to add a new rule to run the Policy Tester against, or click or tap the edit icon (✎) on the current Allowed Action to change the parameters of the current rule.
5. Click or tap **Policy Tester** and edit the following information:
 - **Operations**
 - **Amount**
 - **Account**
 - **Subsidiary**
 - **IP Addresses**
 - **Location**
 - **Day**
 - **Time**
 - (Optional) Select **Auth Code provided** to require an authorization code or token for the action.
 - (Optional) Select **Template used (i.e., draft restricted)** to test whether the transaction can be submitted by a Draft Restricted User.
6. Click or tap **Test**. The Policy Results appear and indicate whether the User Role, company policy, and FI settings will allow or deny the transaction, depending on your Allowed Actions. If the policy tester fails, a highlighted message appears with details of why the test failed and which entitlement caused the test to fail.

See [Using the Policy Tester for a Company Policy](#) for more information.

Searching User Roles

Enter information related to a role in the search bar to search for User Roles.

To search for a User Role

1. In the navigation menu, click or tap **Commercial > User Roles**.
2. In the search bar, enter text such as the role name.

Dual Action

Dual Action requires a transaction to be approved by a different end user from the one who created it, even if the drafter has approval rights. Some changes require Dual Action before they go into effect. These changes are categorized under non-financial and financial transactions.

Dual Action for non-financial transactions

After a user makes non-financial changes in the User Roles, Company Policy, or Users pages, you will need to approve or reject them. The user will only see approved changes once they log off and log back in.

Examples of non-financial changes that can be approved or rejected include:

- Removing a feature
- Editing account access rights
- Changing a user's assigned User Role
- Activating a user
- Assigning a role to a user
- Making User Role edits
- Making Company Policy edits

For your own non-financial changes, another user with rights to access the pages where the changes occurred may have to approve your changes. You will only see approved changes once you log off and log back in. In both cases, the policy will have a pending status until a user approves the changes.



Caution: An approver can't make a change, approve it, and then use the new rule in the same session. Approved changes will only take effect after logging off and logging back in.



Note: Contact your financial institution for more information on approvals and rejections of non-financial actions.

Approving and rejecting user changes

When dual approval for non-financial actions is enabled, you may need to approve or reject changes within these pages. You can edit users on the User Management, Company Policy, and User Roles pages. Make sure you entered all of your changes within these pages before saving and submitting them. Once you submit the policy, the pending policy is locked and must be approved or rejected before you can make further changes.

After saving policy changes, you have the option to reject the recent changes. This is especially useful if you made an unnecessary policy change.



Note: A user will only see approved changes to their own User Role once they log off and log back in.

To approve user changes

1. After making changes, click or tap **Save**. The Approve and Reject buttons appear on the page.
2. (Optional) Click or tap **View Active Policy** to see the current policy.
3. Click or tap **Approve** to approve the changes.

To reject user changes

1. After making changes, click or tap **Save**. The Approve and Reject buttons appear on the page.
2. Click or tap **Reject**. The Policy Changes Cancelled overlay appears confirming the rejection.



Note: Contact your financial institution for more information on approvals and rejections of non-financial actions.

Approving and rejecting User Role changes

After a user makes changes in a User Role, you may need to approve or reject changes.



Note: The user will only see approved changes once they log off and log back in.

To approve User Role changes

1. After making changes, click or tap **Save**. The Approve and Reject buttons appear on the page.
2. (Optional) Click or tap **View Active Policy** to see the current policy.
3. Click or tap **Approve** to approve the changes.



Note: Make sure you entered all of your changes before saving and submitting them. Once you submit the policy, the pending policy is locked and must be approved or rejected before you can make further changes.

To reject User Role changes

1. After making changes, click or tap **Save**. The Approve and Reject buttons appear on the page.
2. Click or tap **Reject**. The Policy Changes Cancelled page appears confirming the rejection.



Note: Contact your financial institution for more information on approvals and rejections of non-financial actions.

Approving and rejecting Company Policy changes

After a user makes changes in a Company Policy, you may need to approve or reject changes. The changes must be approved or rejected before the user can make further changes. The user will only see approved changes once they log off and log back in.

To approve Company Policy changes

1. After making changes, click or tap **Save**.
2. Click or tap **Close**. The Approve and Reject buttons appear on the page.
3. (Optional) Click or tap **View Active Policy** to see the current policy.
4. Click or tap **Approve** to approve the changes.

To reject Company Policy changes

1. After making changes, click or tap **Save**.
2. Click or tap **Close**. The Approve and Reject buttons appear on the page.
3. Click or tap **Reject**. The Policy Changes Canceled page appears confirming the rejection.
4. Click **Close**.



Note: If Dual Action approval for Corporate non-financial actions is disabled while pending changes are outstanding, the changes must be accepted even if Dual Action approval was disabled prior to the end user accepting changes. Contact your financial institution for more information on approvals and rejections of non-financial actions.

Dual Action for financial transactions

Some financial transactions require Dual Action approval by a different end user than the one who created it, even if the drafter has approval rights. This action is driven by dollar amount and can be set at the Group level; that setting applies at the Customer and User Role level as well.

Each setting cascades down through each user level. When you set the Dual Action amount at the Customer level, you cannot exceed the amount set at the Group level. When you set the Dual Action amount at the User Role level, you cannot exceed the amount at the Customer level.

If the front-end user attempts to approve an amount, at any level, that exceeds the set Dual Action amount, the Approve button will be dimmed and the user will be stopped from approving the transaction. However, the user can still draft the transaction.

Reporting

Corporate and Corporate Lite contain standard reports (also known as report plans) that users can generate in defined formats. Corporate Banking also provides several reports for current business day account activity. Users can also filter information based on criteria such as account number or Transaction Type. The reports are not customizable, but User Roles with Information Reporting enabled can:

- Rename the standard report
- Select the report criteria (accounts, date range, etc.)
- Schedule the reports to run on an automated basis
- Pull the reports on-demand via a “Run Now” feature
- Delete reports that have been previously run



Note: The company user or FI's customer service representative (CSR) user cannot modify the standard reports. Please contact your FI if you want a custom report.

Reports include:

Standard reports for Corporate and Corporate Lite

Report name	Report type	Included information	Available formats
Balance and Activity Statement	Previous Day(s)	Account Balance and Transaction Detail	PDF, CSV, BAI2
Cash Position	Previous Day(s)	Detailed Account Balance and Float Position	PDF, CSV, BAI2
ACH Activity	Previous Day(s)	ACH Transaction Detail	PDF, CSV, BAI2
Checks Paid	Previous Day(s)	Paid Check Transaction Detail	PDF, CSV, BAI2

Standard reports for Corporate and Corporate Lite (cont'd)

Report name	Report type	Included information	Available formats
ZBA Activity	Previous Day(s)	ZBA Transaction Detail	PDF, CSV, BAI2
Wire Activity	Previous Day(s)	Interim Wire Transaction Detail of Current Business Day	PDF, CSV, BAI2
Company Entitlements Report	Online Banking Activity	All company and user entitlements	PDF
ACH Online Originations	Online Banking Activity	All originated online banking ACH Transactions	PDF, CSV
Wire Online Originations	Online Banking Activity	All originated online banking Wire Transactions	PDF, CSV
Company Transaction	Online Banking Activity	All originated online banking transactions except ACH and Wire transactions, which are reported separately	PDF, CSV
User Activity Report	Online Banking Activity	Online Banking Activity of all Company Users	PDF

Additional reports for Corporate

Report name	Report type	Included information	Available formats
Balance and Activity Statement	Current Day	Account Balance and Transaction Detail	PDF, CSV, BAI2
ACH Activity	Current Day	ACH Transaction Detail	PDF, CSV, BAI2
User Defined	Current Day, Previous Day(s)	Transaction detail for user-selected transaction types	PDF, CSV, BAI2

Additional reports for Corporate (cont'd)

Report name	Report type	Included information	Available formats
Checks Paid	Current Day	Paid Check Transaction Detail	PDF, CSV, BAI2
Wire Activity	Current Day	Interim Wire Transaction Detail of Current Business Day	PDF, CSV, BAI2

The company user can filter data in the standard reports by the following criteria:

- Date
- Account Number
- Transaction Type
- User (for the User Activity Report)

Any company admin who requires access to the standard information reports must belong to a User Role where the Information Reporting Feature Right is enabled and the User Role has access to the Accounts.



Note: Reporting does not support the Microsoft (OFX), Quicken (QFX), or QuickBooks (QBO) output formats.

Generating a report

Report formats and scheduling options may vary according to your FI's settings.

To generate a report

1. In the navigation menu, click or tap **Reports**.
2. In the Create New Reports column, click or tap the desired **Report**.
3. (Optional) Enter a **Report Name**.
4. Click or tap the desired **File Format**.
5. Click or tap the desired **Accounts**. You can also click or tap **Select All** or **Clear All** to select or clear all accounts. You can also select specific Account Labels.

6. (Optional) Click or tap **Date Range**, then do the following:
 - a. In the **Dynamic Dates** tab, you can select one of the predetermined date ranges:
 - **Last Business Day**
 - **Last Week**
 - **Last Month**
 - **Last 30 Days**
 - **Last 60 Days**
 - **Last 90 Days**
 - b. In the **Specific Dates** tab, you can select a custom date range.
7. Click or tap **Schedule** to edit the schedule:
 - **None**: Report is not on a schedule.
 - **Daily**: Report is on a daily schedule.
 - **Weekly**: Report is on a weekly schedule.
 - **Monthly**: Report is on a monthly schedule.
8. Click or tap **Privacy**:
 - **Private**: Private reports are accessible only to the user who created the report.
 - **Shared**: Shared reports are accessible to other company users who share the same User Role.
9. Click or tap **Save**. The Report Scheduled page appears confirming that the report was scheduled.
10. Click or tap **OK**. The Reports page appears with the newly scheduled report.
11. When the report appears, click or tap the **File Format** icon to see the report. The report appears. For large reports, an "In Progress" message will appear while the report is being generated.



Tip: The report will automatically run at the end of the business day for a **Daily** report and at the end of the week or month for **Weekly** and **Monthly** reports, respectively.

Filtering BAI Codes

If enabled by your FI, you can run a Custom Transaction Report, which has the option to select specific BAI codes to include in the report.

To filter BAI codes in a Custom Transaction Report


1. In the navigation menu, click or tap **Reports**.
2. Click or tap Custom Transaction Report.
3. (Optional) Edit the **Report Name**.

4. Click or tap the desired **File Format**.
5. Click or tap the desired **Accounts**.
6. Click or tap **Date Range**, then do the following:
 - a. In the Dynamic Range Selection, you can select one of the predetermined date ranges:
 - **Last Business Day**
 - **Last Week**
 - **Last Month**
 - **Last 30 Days**
 - **Last 60 Days**
 - **Last 90 Days**
 - b. In the **Specific Dates** tab, you can select a custom date range.
7. Click or tap BAI Code, then do the following:
 - a. Click or tap **Direct Input**.
 - Enter desired 3-digit BAI Codes to be included in the report.
 - b. Click or tap **Select by Type**.
 - Click or tap **Select All**, or select one or more of the following options:
 - **Check**
 - **ATM**
 - **EFT**
 - **DirectDeposit**
 - **POS**
 - c. Click or tap **Choose from List**.
 - Click or tap **Select All**, or select one or more from the populated list.
8. Click or tap Schedule to edit the schedule:
 - **None**
 - **Daily**
 - **Weekly**
 - **Monthly**
9. Click or tap **Save and Run**, or click or tap **Save** to save the scheduled report.

Editing a report

Edit a report to change its name, schedule, accounts, and file format. Changes take effect the next time the report is scheduled to run.


To edit a report

1. In the navigation menu, click or tap **Reports**.
2. Click or tap the edit icon () of the desired **Report**.
3. (Optional) Enter a **Report Name**.
4. Click or tap the desired **File Format**.
5. Click or tap the desired **Accounts**. You can also click or tap **Select All** or **Clear All** to select or clear all accounts.
6. (Optional) Click or tap the desired **Date Range**. You can select specific dates or one of the following ranges:
 - **Last Business Day**
 - **Last Week**
 - **Last Month**
 - **Last 30 Days**
 - **Last 60 Days**
 - **Last 90 Days**
7. Click or tap **Schedule** to edit the schedule:
 - **None**: Report is not on a schedule.
 - **Daily**: Report is on a daily schedule.
 - **Weekly**: Report is on a weekly schedule.
 - **Monthly**: Report is on a monthly schedule.
8. Click or tap **Save**. The Report Scheduled page appears confirming that the report was scheduled.
9. Click or tap **OK**. The Reports page appears with the newly scheduled report.
10. When the report appears, click or tap the **File Format** icon to see the report. For large reports, an "In Progress" message will appear while the report is being generated.

Deleting a report

Deleting a report removes a report from the Reports page. Deletion is permanent, so use caution before deleting a report.

To delete a report

1. In the navigation menu, click or tap **Reports**.
2. Click or tap the **View** icon () of the desired **Report**.
3. Click or tap **Delete**.
4. Click or tap **Delete** to confirm deletion.

CHAPTER 8: MANAGING COMMERCIAL USERS

This section includes information and detailed instructions for adding, viewing, editing, and deleting users. Commercial users can create multiple users to share the workload of managing financial information.

- [Viewing existing users](#)
- [Editing user rights](#)
- [Deleting a user](#)
- [Adding a user and configuring rights](#)
- [Managing recipients and subsidiaries](#)

Viewing existing users

The User Management page includes all users as cards in a grid or in a list.

To view existing users

1. In the navigation menu, click or tap **Commercial > Users**. The User Management page appears with a list of users.
2. (Optional) Enter information in the search field to find more users.

Editing user rights

A user who has the Manage Users feature assigned can edit any user's rights. Changes to user rights take effect the next time that the user logs in.

To edit user rights

1. In the navigation menu, click or tap **Commercial > Users**.
2. Locate the user you want to edit by browsing or searching for the user. Click or tap the edit user icon (✎).
3. Verify the login name of the user in the **Login Name** field, and click or tap **Assign Rights**.
4. Configure the user rights and limits for each Transaction Type, the account features, and the account access.
5. Click or tap **Save**.

Configuring rights and limits for Transaction Types

A user who has the Manage Users feature assigned can edit user rights and limits for Transaction Types.

To view existing rights and limits for all Transaction Types

- On the View User page for a user, click or tap **Assign Rights**. The Overview tab of the User Policy page appears with a list of Transaction Types.

Allyson Commercial
User Policy

Overview								
Features			Accounts					
Transaction Type	Approval Limit	Per Day Approval Limits	Per Month Approval Limits	Per Account Approval Limits	Draft	Approve	Cancel	View
ACH Collection	\$100,000,000,000	1,000,000,000 / \$100,000,000,000	1,000,000,000 / \$100,000,000,000	1,000,000,000 / \$100,000,000,000	✓	✓	✓	
ACH Passthru	\$100,000,000,000	1,000,000,000 / \$100,000,000,000	1,000,000,000 / \$100,000,000,000		✓	✓	✓	
ACH Payment - Single	\$100,000,000,000	1,000,000,000 / \$100,000,000,000	1,000,000,000 / \$100,000,000,000	1,000,000,000 / \$100,000,000,000	✓	✓	✓	
ACH Payments	\$100,000,000,000	1,000,000,000 / \$100,000,000,000	1,000,000,000 / \$100,000,000,000	1,000,000,000 / \$100,000,000,000	✓	✓	✓	
ACH Receipt - Single	\$100,000,000,000	1,000,000,000 / \$100,000,000,000	1,000,000,000 / \$100,000,000,000	1,000,000,000 / \$100,000,000,000	✓	✓	✓	

To configure rights for Transaction Types on the User Policy page

- In the navigation menu, click or tap **Commercial > Users**.
- Click or tap the User you want to edit and select **Assign Rights**.
- On the Overview tab of the User Policy page, click or tap the icons for **Draft**, **Approve**, **Cancel**, and **View** to assign rights to a Transaction Type.
- Click or tap **Save**.
- Click or tap **Close**.

Configuring feature options

A user who has the Manage Users right assigned can edit user access to features. The features that appear depend on how we configure your account. Features that are turned on are highlighted and contain a check box in the row.



Note: If we manage subsidiaries on your behalf, the Manage Subsidiaries feature does not appear.

To configure feature options

- On the View User page for a user, click or tap **Assign Rights**. The Overview tab of the User Rights page appears.
- Click or tap **Features**.

Overview

Features

Accounts

FEATURES

RIGHTS

Manage Templates	✓	Manage Users	✓
Manage Recipients	✓	Allow one-time recipients	✓
Can view all recipients	✓	Enable Recipient Upload	✓
Enable Wire Upload	✓	View Wire Activity	✓
Access Incoming/Outgoing Wire Alerts	✓		

3. Click or tap features to assign to the user. These features may vary according to your configuration.
4. Click or tap **Save**.
5. On the success message, click or tap **Close**.

Configuring account access

A user who has the Manage Users right assigned can edit the access that other users have to accounts.

To configure account access

1. On the View User page for a user, click or tap **Assign Rights**.
2. Click or tap **Accounts**.
3. For each account, click or tap the icon in each of the following columns to configure access:
 - **View**
 - **Deposit**
 - **Withdraw**
4. Click or tap **Save**.
5. On the success message, click or tap **OK**.

Deleting a user

When you delete a user, you do not delete any existing transactions that the user drafted or approved, including recurring transactions. Deletion is permanent, so use caution before deleting a user.

To delete a user

1. In the navigation menu, click or tap **Commercial > Users**.
2. Locate the user that you want to delete. You can browse or search for the user. Click or tap the edit user icon (✎).
3. Click or tap **Delete**.
4. Click or tap **Yes** to verify the deletion.
5. Click or tap **Close**.

Adding a user and configuring rights

A user who has the Manage Users feature assigned can create other users on the User Management page.

To add a user

1. In the navigation menu, click or tap **Commercial > Users**.
2. Click or tap **Add User**. The New User page appears.

New User

<p>FIRST NAME *</p> <input type="text"/>	<p>LAST NAME *</p> <input type="text"/>	<p><small>Login ID must be at least 1 characters long.</small></p> <p><small>Login ID must be no more than 50 characters long.</small></p> <p><small>Login ID contains invalid characters.</small></p> <p><small>Passwords do not match.</small></p> <p><small>Password must be at least 3 characters long.</small></p> <p><small>Password can be no more than 8 characters long.</small></p> <p><small>Password must contain a minimum of 1 numbers.</small></p> <p><small>Password must contain a minimum of 1 lower case characters.</small></p>
<p>E-MAIL ADDRESS *</p> <input type="text"/>		
<p>PHONE COUNTRY *</p> <div>Select Country ▼</div>	<p>PHONE *</p> <input type="text"/>	
<p>LOGIN ID *</p> <input type="text"/>		
<p>PASSWORD *</p> <input type="password"/>	<p>CONFIRM PASSWORD *</p> <input type="password"/>	

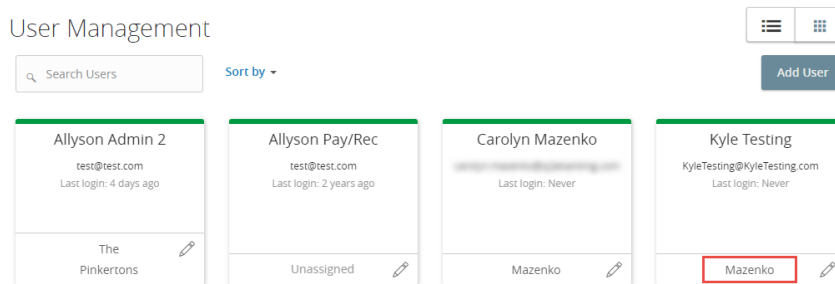
* - Indicates required field

3. Do the following:
 - a. In the **First Name** and **Last Name** fields, enter names.
 - b. In the **E-Mail Address** field, enter a valid email address.
 - c. In the **Phone Country** drop-down list, select the country.
 - d. In the **Phone** field, enter a valid phone number.
 - e. In the **Login ID** field, enter a login name.
 - f. In the **User Role** drop-down list, select a role.

- g. In the **Password** field, enter a default password, and re-enter it in the **Confirm Password** field.
- h. Click or tap **Save**.
4. Click or tap **Close**.

To assign rights

1. In the navigation menu, click or tap **Commercial > User Roles**.
2. Locate the User Role to which you want to assign rights. Click or tap the edit icon (✎).
3. Click the User Role on the desired User.



4. Click or tap a **Transaction Type**.
5. Click or tap the **Rights** tab.
6. Do the following:
 - a. Click or tap **Enable** to enable the Transaction Type.
 - b. Click or tap the icons for **Draft**, **Approve**, **Cancel**, and **View Online Activity** to assign rights to the user.
7. (Optional) If the type is a financial transaction and the user can approve the type, click or tap the **Approval Limits** tab. Click or tap a limit, then enter the limit.
8. (Optional) Click or tap **Overview** and repeat steps 7-10 to assign additional Transaction Types to the user role.

CHAPTER 9: MANAGING RECIPIENTS AND SUBSIDIARIES

This section includes information and detailed instructions on managing recipients and subsidiaries.

- [Managing recipients](#)
- [Managing subsidiaries](#)

Managing recipients

On the Recipient Management page, recipients appear as cards in a grid or as items in a list. The grid view and the list view include the display name, recipient name, number of associated accounts, and email address for each recipient.

Searching for a recipient

You can use the Recipient Management page to search for an existing recipient.

To search for a recipient

1. In the navigation menu, click or tap **Commercial > Recipients**.
2. Click or tap the **Search** field.
3. In the **Search** field, enter your search text. You can search for all or part of the recipient name.
4. Click or tap the search icon (🔍).

Adding a recipient

If you have rights to use the Manage Recipients feature, you can use the Recipient Management page to add a recipient.

In ACH transactions, the ACH Name in the Add Recipient page can be up to 22 characters long. In wire transactions, the wire name limit is 35 characters long. Both names can include letters and numbers. The wire name is required only when the recipient record contains a wire account.

To add a recipient

1. In the navigation menu, click or tap **Commercial > Recipients**.
2. On the Recipient Management page, click or tap **Add Recipient**.
3. On the Recipient Detail tab, do the following:
 - a. Enter the **Display Name**. The display name appears in online and mobile banking to help you recognize the recipient.
 - b. Enter the **ACH Name**, then the **ACH ID**.



Note: You can also enter a Wire Name, depending on how you plan to utilize this recipient.



Note: Categorizing the Recipient will filter the Recipients that are displayed when Users are creating ACH transactions when the SEC code is selected in the Payment/Template workflow.

- c. (Optional) Enter the **E-Mail Address**. If you enter an email address, we can notify the recipient when a transaction processes.
 - d. From the **Country** drop-down list, select the country. The address fields change based on the country selection.
 - e. Enter the postal address information.
4. Click or tap **Next**. The Account – New tab appears.



Note: The Account-New tab may or may not have a routing number, depending on the user.

5. Click or tap one of the following Payment Types Allowed:
 - **ACH Only**
 - **ACH and Wire Only**
 - **Wire Only**
6. Click or tap one of the following Beneficiary Types:
 - **Domestic**
 - **International**
7. (Optional) If the Beneficiary Type is International, click or tap one of the following International Account Types:
 - **IBAN**
 - **SWIFT/BIC**
 - **IBAN & SWIFT/BIC**

8. In the Account Detail area, do the following:
 - a. Click or tap the account type in the **Account Type** field.
 - b. Enter the account number in the **Account** field.
 - c. (Optional, for Corporate users only) Enter the FI name or FI routing number. As you type, relevant results will appear in a drop-down list from which you can select the appropriate value. After you select a value, several fields will populate with values automatically, depending on the payment type.



Note: The ACH Routing Number and Wire Routing Number may differ for a single FI, especially if the FI has made several acquisitions and/or mergers.

- d. (Optional) For the ACH and ACH and Wire payment types, enter the routing number in the **ACH Routing Number** field. You must enter a valid routing number.
9. (Optional) If you plan to use the account with wire transfers, do the following in the Beneficiary FI area:
 - a. Enter the **Name**.
 - b. From the **Country** drop-down list, select the country. The address fields change based on the country selection.
 - c. If the country is the United States, enter the **Wire Routing Number**. If the country is not the United States, enter the **IBAN** or **SWIFT/BIC** numbers.
 - d. Enter the postal address information.
10. (Optional) If you plan to use the account with wire transfers and the beneficiary FI requires an intermediary FI, do the following in the Intermediary FI area:
 - a. Enter the **Name**.
 - b. From the **Country** drop-down list, select the country. The address fields change based on the country selection.
 - c. If the country is the United States, enter the **Wire Routing Number**. If the country is not the United States, enter the **IBAN** or **SWIFT/BIC** numbers.
 - d. Enter the postal address information.
11. Click or tap **Save Recipient**. The new recipient appears in the Recipient Management page.



Tip: Repeat steps 4 through 9 to add additional associated accounts to the recipient.

Editing a recipient

If your rights allow it, you can make changes to an existing recipient. You can edit a recipient on the following pages:

- Recipient Management page
- Recipients & Amounts page when you create or edit a payment or a template

When you make changes to a recipient, the changes do not affect existing transactions. The changes affect any new transactions.

To edit a recipient on the Recipient Management page

1. In the navigation menu, click or tap **Commercial > Recipients**.
2. Find the recipient that you want to edit and click or tap the edit icon (✎) for the recipient.
3. Do one or more of the following:
 - To edit contact information, make any required changes on the Recipient Detail tab.
 - To edit account information, click or tap the tab for the account that you want to edit. Make any needed changes to the account details.
4. Click or tap **Save Recipient**.

To edit a recipient when you create a payment or template

1. In the navigation menu, click or tap **Commercial > Payments**.
2. Click or tap **New Template** or **New Payment** and select a template or payment. The Info & Users page appears.



Note: If you create a new payment, the Recipient & Amount tab appears first instead of the Info & Users tab.

3. Enter a **Template Name**.
4. Click or tap the **User** to give users access to the template, then click or tap **Next**. The Recipient & Amount tab appears.
5. Locate the recipient that you want to edit. Click or tap the edit icon (✎) for the recipient.
6. Do one or more of the following:
 - To edit contact information, make changes on the Recipient Detail tab.
 - To edit account information, click or tap the tab for the account that you want to edit. Make changes to the account details.

7. Click or tap **Save Recipient** to save changes.
8. (Optional) If available, select a **Subsidiary**, then click **Next**.
9. Click or tap **Review & Submit**.
10. Click or tap **Save**.

To edit a recipient in an existing template

1. In the navigation menu, click or tap **Commercial > Payments**.
2. Click or tap an existing template. The Info & Users page appears.
3. Click or tap **Next**. The Recipient & Amount tab appears.
4. Locate the recipient that you want to edit. Click or tap the edit icon (✎) for the recipient.
5. Do one or more of the following:
 - To edit contact information, make changes on the Recipient Detail tab.
 - To edit account information, click or tap the tab for the account that you want to edit. Make changes to the account details.
6. (Optional) If available, select a **Subsidiary**, then click **Next**.
7. Click or tap **Review & Submit**.
8. Click or tap **Save**.

Editing the templates associated with a recipient

The account tab on the Edit Recipient page lists all of the templates that include the account. If necessary, you can associate a different existing Recipient account with an existing template if the Recipient account has changed for the template (for example, for fraud or closed account situations).

To select an alternate account to use in a template

1. On the account tab of the Edit Recipient page, select a new account for the template from the **Account** drop-down list.
2. Click or tap **Save Recipient**.

Deleting a recipient

If you have the Manage Recipients feature assigned, you can delete an existing recipient. When you delete a recipient, you can no longer use the recipient in a payment or a template. Deleting a recipient does not delete the recipient data from existing transactions that use the recipient.



Caution: Deletion is permanent, so use caution before deleting a recipient.

To delete a recipient

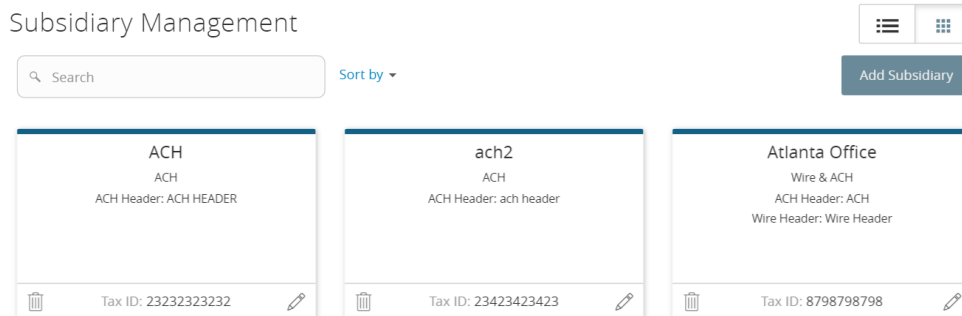
1. In the navigation menu, click or tap **Commercial > Recipients**.
2. Locate the recipient that you want to edit, and click or tap the recipient.
3. On the Edit Recipient page, click or tap **Delete Recipient** to delete the recipient.
4. Click or tap **Delete Recipient** to delete the recipient.
5. On the success message, click or tap **Close**.

Managing subsidiaries

On the Subsidiary Management page, subsidiaries appear as cards in a grid or as items in a list. The grid view and the list view include the display name, ACH Header name, and Tax ID for each subsidiary.

The following examples illustrate the appearance of the grid view and the list view.

Subsidiary Management page grid view



Subsidiary Management page list view

Subsidiary Management

Search

☰

☷

Add Subsidiary

Name ▲	Wire/ACH ▲	Tax ID ▲	
ACH	ACH	23232323232	✎ 🗑
ach2	ACH	23423423423	✎ 🗑
Atlanta Office	Wire & ACH	8798798798	✎ 🗑

When you add a subsidiary, the required information varies. A subsidiary must have valid information for at least one payment type. The required information for each payment type includes the following:

Required subsidiary fields

Payment type	Required fields
<ul style="list-style-type: none"> • ACH Payment • ACH Receipt • ACH Collection • ACH Batch • Payroll 	<ul style="list-style-type: none"> • ACH Header • Tax ID
<ul style="list-style-type: none"> • Domestic wire transfer • International wire transfer 	<ul style="list-style-type: none"> • Wire Header • Address

Searching for a subsidiary

If you have the Manage Subsidiaries feature assigned, you can use the Search field on the Subsidiary Management page to locate a subsidiary.

To search for a subsidiary

1. In the navigation menu, click or tap **Commercial > Subsidiaries**. The Subsidiary Management page appears.
2. Click or tap the **Search** field and enter your search text. You can search for all or part of the subsidiary name, the ACH name, Wire Header, or the Tax ID. The search results appear on the Subsidiary Management page.

Adding a subsidiary

If you have the Manage Subsidiaries feature assigned, you can use the Subsidiary Management page to add a subsidiary.



Tip: The required fields in the Add Subsidiary page vary, depending on the payment types that you select.

To add a subsidiary

1. In the navigation menu, click or tap **Commercial > Subsidiaries**. The Subsidiary Management page appears.
2. Click or tap **Add Subsidiary**. The Add Subsidiary page appears.

3. Do the following:
 - a. In the **Name** field, enter a name for the subsidiary.
 - b. In the **Payment Types** area, click or tap one of the following to select the payment types for the subsidiary:
 - **ACH & Wire**
 - **ACH**
 - **Wire**
 - c. (Optional) In the **ACH Header** field, enter the ACH header to use. It feeds the Company Name of the Batch Header record.
 - d. (Optional) In the **ACH Tax ID** field, enter the tax ID number to use.
 - e. (Optional) In the **Wire Header** field, enter the wire header to use. The Wire Header has a limit of 35 characters and feeds the originator name on the 5000 tag.
 - f. (Optional) If performing a wire transfer, enter the postal address.
4. Click or tap **Create Subsidiary**. The new subsidiary is saved and the Subsidiary Management page appears.

Editing a subsidiary

If you have the Manage Subsidiaries feature assigned, you can make changes to an existing subsidiary on the following pages:

- Subsidiary Management page
- Subsidiary page when you create or edit a payment or template

To edit a subsidiary on the Subsidiaries Management page

1. In the navigation menu, click or tap **Commercial > Subsidiaries**. The Subsidiary Management page appears.
2. Locate the subsidiary that you want to edit. You can browse or search to locate the subsidiary. Click or tap the edit icon (✎) for the subsidiary. The Edit Subsidiary page appears.
3. On the Edit Subsidiary page, make any needed changes.
4. Click or tap **Save Subsidiary**. The Subsidiary Management page appears.

To edit a subsidiary when you create a payment or template

1. On the Subsidiary page in the new payment or new template, locate the subsidiary that you want to edit.
2. Click or tap the edit icon (✎) for the subsidiary. The Edit Subsidiary page appears.
3. On the Edit Subsidiary page, make any needed changes.
4. Click or tap **Save Subsidiary** and continue editing the payment or template.

Deleting a subsidiary

When you delete a subsidiary, you can no longer use the subsidiary in a payment or a template. Deleting a subsidiary does not delete the subsidiary data from existing payments that use the subsidiary.

To delete a subsidiary

1. In the navigation menu, click or tap **Commercial > Subsidiaries**. The Subsidiary Management page appears.
2. Locate the subsidiary that you want to delete. You can browse or search to locate the subsidiary. Click or tap the edit icon (✎). The Edit Subsidiary page appears.
3. Click or tap **Delete Subsidiary**. The Delete Subsidiary page appears.
4. Click or tap **Delete Subsidiary**. The Subsidiary Deleted page confirms deletion.
5. Click or tap **Close** to return to the Subsidiary Management page.

CHAPTER 10: CREATING AND MANAGING PAYMENTS AND TEMPLATES

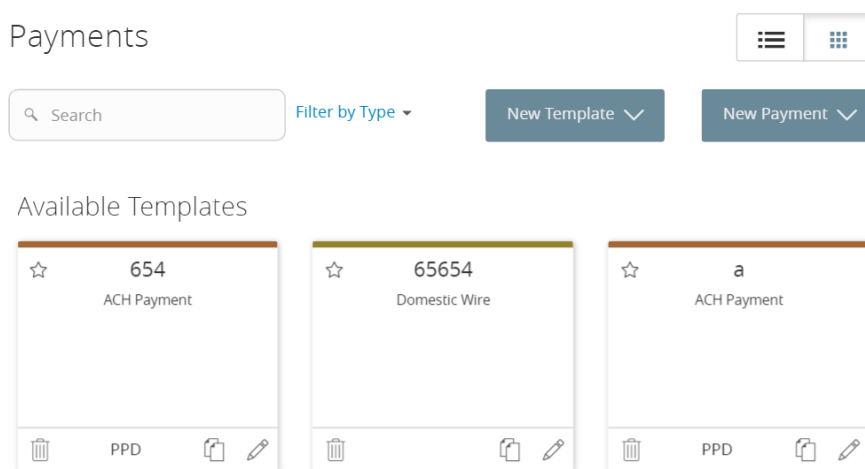
This section includes information on managing templates and payments. It also includes detailed instructions on creating templates, creating payments, using imported files, sending notifications, and approving payments.

- [Creating a payment or a template](#)
- [Using imported files](#)
- [Creating a tax payment](#)
- [Managing templates](#)
- [Creating a payment from a template overview](#)
- [Viewing or canceling a payment](#)
- [Sending notifications to approvers](#)
- [Approving payments overview](#)

Creating a payment or a template

You can use the Payments page to create payments or templates for any Transaction Type for which you have the Draft and Manage Recipient rights assigned. You must save a template before you can draft a payment based on the template.

Payments page





Note: If you create a new template based on an existing template or payment, then the new template's name must be unique. Otherwise, the system will prompt the User to create a unique template name. For data migrations where duplicate template names exist, an incremental number will be added to the newly created template's name. For example, if you create a template based on a template named "VendorTemplate", the duplicate template will be named "VendorTemplate1."

Making payments in Corporate

After a user is assigned to a User Role with Allowed Actions, the user can begin creating payments immediately.

Be aware of the following when making payments:

- Recipient amounts must be less than or equal to the draft maximum amounts configured for the Allowed Actions of the User Role. The system will display an error message to users if they enter a dollar amount over the Allowed Action.
- User Roles must have the Manage Recipients feature enabled to create templates and new recipient records. However, the feature is not required to create one-time payments.
- User Roles must have Draft Allowed Actions to make a payment, as Approve alone will not allow the User to create a payment.
- Company Policy and User Role settings drive what payment criteria or selections are available when a User Role is creating a template or one-time payment. For example, the subsidiaries could affect accounts that are available for payments if the accounts are part of an Allowed Action for a Transaction Type.



Note: Within the Info & User Access Tab of the template workflow, users with the Draft Right only enabled can be selected or deselected. Users with the "Manage Templates" feature enabled will automatically be selected and cannot be unselected.

See [Making commercial payments](#) for more information on Business payments.

Company Entry Description for ACH Transaction Types

NACHA file formats include a Company Entry Description (CED) in the Batch Header record that is intended to describe the purpose or intent of a transaction.

When enabled, end users who have access to the feature make an entry into the CED field or leave CED blank in the payment and template workflows. A value is automatically inserted in this field if an end user does not enter a value during a payment workflow. However, FIs can allow a user to enter a CED by requesting that this feature is enabled during implementation or an upgrade. If this functionality is enabled, the corresponding feature right can be configured at the Group, Customer, User (Business), and User Role (Corporate) levels. When enabled, only Users or User Roles with access to CED will be able to see the CED entries in the Activity Center for privacy reasons.



Note: Entry formatting must comply with NACHA rules per the purpose of the payment, but the ability to add a CED must also comply with the rules for when (REVERSAL) and how (HEALTHCARE) these entries can be made. With this functionality available, be aware of the requirements for these entries, such as Reversals and Retries, and ensure that ACH agreements include language for how end users must comply with the rules.

The following table describes the options for entry, if allowed by your FI:

Company Entry Description field options

Description	Option
Reversal files and entries	REVERSAL
Corporate reclamation entries	RECLAIM

Company Entry Description field options (cont'd)

Description	Option
Destroyed check entries	NO CHECK
Automated enrollment entries	AUTOENROLL
Represented check entries	REDEPCHECK
Return Fee Entry	RETURN FEE
Reinitiation Entry	RETRY PMNT
Healthcare Payment	HEALTHCARE

Creating ACH payment templates

A payment template is a defined set of instructions that you can use for repeated payments or collections. Templates make it easy to set up and use repetitive payments, including:


- Payments to vendors and suppliers
- Collections from customers
- Payroll payments



Note: If you create a new template based on an existing template or payment, then the new template's name must be unique. Otherwise, the system will prompt the User to create a unique template name. For data migrations where duplicate template names exist, an incremental number will be added to the newly created template's name. For example, if you create a template based on a template named "VendorTemplate", the duplicate template will be named "VendorTemplate1."

To create an ACH payment template

1. In the navigation menu, click or tap **Commercial > Payments**.
2. Click or tap **New Template**, then select the ACH payment type (ACH Payment, ACH Receipt, ACH Batch, or ACH Collection).
3. Enter a **Template Name**.
4. In the Grant User Access section, click or tap a **User** to give users access to the template, then click or tap **Next**.

5. On the Recipient & Amount tab, do the following:
 - a. Select an **ACH Class Code**.
 - b. Enter a **Company Entry Description**.
 - c. Click or tap a **Recipient** from the list of recipients.
 - d. (Optional) If you have the Manage Recipients right, click or tap **New Recipient** to create and assign a new recipient.
 - i. In the Recipient Detail tab, enter details, then click **Next**. ACH names can be up to 22 characters long. The ACH name is required if the recipient record contains an ACH account and the system requires it.
 - ii. In the Account - New tab, enter details for the Recipient, click or tap **Save Recipient**, then click or tap **OK** or **Create Recipient**, depending on the enabled feature rights.
 - e. (Optional) If you have multiple Recipients, click or tap **Single-Entry** or **Recurring** on the *Set All To:* menu. This option is available when you select an ACH Class code of WEB or TEL, and you can change individual Payment Type Codes in the Recipient information row.
 - f. (Optional) Select the **Notify** check box to notify the Recipient.
 - g. Enter an **Amount**.
 - h. (Optional) Enter an **Addendum**.
 - i. (Optional) For recipients with multiple accounts, click or tap the horizontal bars on the Recipient, select the accounts, then click or tap **OK**.
 - j. (Optional) Click or tap the edit icon () to edit the Recipient.
 - k. Click or tap **Next**.
6. (Optional) If available, select a **Subsidiary**, then click **Next**.
7. Select the Account from which you want to make the payment, then click **Next**.
8. On the Review and Submit tab, do the following:
 - a. Click or tap an **Effective Date**.
 - b. (Optional) Click or tap **Set Schedule** to set up a recurring schedule.
 - i. After selecting a schedule, click or tap a date on the **When should this transaction stop?** calendar, or select **Repeat Forever**.
 - ii. Click or tap **Save**.
9. Click or tap **Draft** or **Approve**.
10. A confirmation message appears. Click or tap **Close**.

To create a Payroll payment template

1. In the navigation menu, click or tap **Commercial > Payments**.
2. Click or tap **New Template**, then select the Payroll payment type.
3. Enter a **Template Name**.

4. In the Grant User Access section, click or tap a **User** (or multiple Users) to give users access to the template, then click or tap **Next**.



Note: You can also **Search** for Users.

5. On the Recipient & Amount tab, do the following:
 - a. Enter a **Company Entry Description**.
 - b. Click or tap a **Recipient** from the list of recipients.




Note: You can also **Search** for Recipients.

- c. (Optional) If you have the Manage Recipients right, click or tap **New Recipient** to create and assign a new recipient.
 - i. In the Recipient Detail tab, enter details, then click **Next**. ACH names can be up to 22 characters long. The ACH name is required if the recipient record contains an ACH account and the system requires it.
 - ii. In the Account - New tab, enter details for the Recipient, click or tap **Save Recipient**, then click or tap **OK** or **Create Recipient**, depending on the enabled feature rights.
- d. (Optional) Select the **Notify** check box to notify the Recipient.
- e. Enter an **Amount**.
- f. (Optional) Enter an **Addendum**.
- g. (Optional) If there are multiple accounts tied to the Recipients, you can split the payment amounts between accounts.
 - i. On the Select Account page, click or tap **Split**.
 - ii. Select one **Primary** account and one or more **Secondary** accounts. Then, click or tap **OK**.
 - iii. Enter a total **Amount**.
 - iv. Enter an amount for each of the secondary accounts.



Note: The primary account amount is read-only, but as you enter amounts in the secondary accounts, the primary account value adjusts to the total amount of the payment.

- h. (Optional) Click or tap the edit icon () to edit the Recipient.
 - i. Click or tap **Next**.
6. (Optional) If available, select a **Subsidiary**, then click **Next**.

7. Select the Account from which you want to make the payment, then click **Next**.
8. On the Review and Submit tab, do the following:
 - a. Click or tap an **Effective Date**.
 - b. (Optional) Click or tap **Set Schedule** to set up a recurring schedule.
 - i. After selecting a schedule, click or tap a date on the **When should this transaction stop?** calendar, or select **Repeat Forever**.
 - ii. Click or tap **Save**.
9. Click or tap **Draft** or **Approve**. A confirmation message appears.
10. Click or tap **Close**.

Creating multi-wire payment templates

A domestic wire electronically transfers money within the United States. Create a domestic wire template to make domestic transfers quickly.

An international wire electronically transfers money from the United States to another country. Create an international wire template to make international transfers quickly.



Note: The multiple wires feature is not available on mobile/handheld devices.

To create a multi-wire payment template

1. In the navigation menu, click or tap **Commercial > Payments**. The Payments page appears.
2. Click or tap **New Template**, then select the wire payment type (Domestic Wire or International Wire). The Info & Users tab appears.
3. Enter a **Template Name**.
4. In the Grant User Access section, click or tap a **User** to give users access to the template, then click or tap **Next**. The Set Up Wires tab appears.
5. In the Set Up Wires tab, do the following:
 - a. Click or tap a **Process Date**.
 - b. (Optional) Click or tap **Use same for all** to use the same process date for all wire payments in this template.
 - c. (Optional) Click or tap **Set Schedule** to set a recurring schedule for wire payments.
 - i. After selecting a schedule, click or tap a date on the **When should this transaction stop?** calendar, or select **Repeat Forever**.
 - ii. Click or tap **Save**.



Note: For international wires, some transactions contain foreign currencies and cannot be future dated.



Note: For multiple payments, you can select the **Use same for all** check box, or select process dates for each individual payment.

- d. (Optional) Click or tap **Pay None** to deselect the **Pay** check box on all wire payments. The Pay check box is selected by default on all payments.
- e. (Optional) Click or tap **Notify None** to deselect the **Notify** check box on all wire payments. The Notify check box is selected by default on all payments.
- f. (Optional) If you have the Manage Recipients right, click or tap **New Recipient** to create and assign a new recipient.
 - i. In the Recipient Detail tab, enter the recipient details, then click **Next**. The character limit on a wire name is 35 characters.
 - ii. In the Account - New tab, fill out the account information.
 - iii. Click or tap **Save Recipient**.
- g. In the **Recipient/Account** search field, enter a recipient or account, or select one from the drop-down list.
- h. (Optional) For international wires, select a **Currency**.



Note: Depending on your FI's configurations, you can view the foreign exchange rate below the Currency drop-down list, from which the USD equivalent can be calculated in real-time below the Amount field.

- i. Enter an **Amount**.
- j. In the **Subsidiary** drop-down list, click or tap **Subsidiary**.
- k. (Optional) If you have the Manage Subsidiary right, click or tap **Add Subsidiary** and follow the workflow to add a new Subsidiary.
- l. In the **From Account** field, enter an account from which the payments will be made.

- m. (Optional) Click or tap **Optional Fields**, then do one or more of the following:

- Enter a **Message to Beneficiary**.
- Enter a **Purpose of Wire**.
- Enter a **Reference for Beneficiary**.
- Enter **FI-to-FI Information**.



Note: Maximum character lengths appear in each field.



Note: Depending on your FI's configurations, these fields may be required or may not appear under Optional Fields.

- n. (Optional) Click or tap the copy icon (📋) to copy a wire payment.
 - o. (Optional) Click or tap the delete icon (🗑️) to delete a wire payment.
 - p. (Optional) To add more payments, enter the desired number in the **more wire(s)** field, click or tap **Add**, then repeat these steps for each added payment.
 - q. (Optional) Click or tap **Save** to save your wire payment criteria.
 - r. Click or tap **Next**. The Review & Submit tab appears.
6. Click or tap **Save** to save the template, then click or tap **Close**.
 7. Click or tap **Next**. The Review & Submit tab appears.
 8. If the proper Allowed Actions are enabled, click or tap **Draft** or **Approve**, then click or tap **Close**.

FX wires

Depending on your FI's configurations, when making an international wire payment, you can view the foreign exchange (FX) rate from which the USD equivalent can be calculated in real-time. This feature is enabled at the Group and Customer level within Q2central.



Note: To use this functionality, your FI must purchase the Corporate Banking product, as well as have a foreign exchange rate provider and real-time processor.



Note: If you are using a foreign currency, and the FX wires entitlement is enabled, you will be unable to future-date the wire or set it up as recurring.

FX wires are compatible with both the single and multi-international wire workflows, and only allows you to execute transactions if they are below the set transaction limits. For Business Banking, if you are over a limit in a one-time payment workflow, a message notifies you and the workflow halts until you enter an amount below the limit. For Corporate User Roles, the system checks Allowed Actions to see if the amount entered exceeds the User and/or the Company Policy Allowed Actions. If you are over a limit in a one-time payment flow, a message notifies you and the workflow halts until you enter an amount below the limit. For both Business and Corporate Users in a template workflow, you are prompted to save the template, but you cannot draft or approve transactions until the User's limits are raised, at which time they can draft or approve the transaction.

Additional wire fields

Depending on your FI's configuration, the following fields can be made available in the wire payment workflow.

- Message to Beneficiary
- FI to FI Information
- Reference to Beneficiary

When enabled by your FI, these fields appear as optional fields in the wire template and payments workflow. However, your FI can configure these fields to be required, in which case they are fixed on the page and require an entry.



Note: Receiver DI is also an available optional wire field, but is located on the Recipient workflow. For more information, see [Managing recipients and subsidiaries](#).

Additional wire fields

Field Name	Definition	Entitlement
Message to Beneficiary	Provides the opportunity to write a specific message to the beneficiary of the wire transfer.	N/A

Additional wire fields (cont'd)

Field Name	Definition	Entitlement
FI to FI Information	Optional field (e.g. invoice number, customer number) used to identify miscellaneous information pertaining to the transfer. The FI to FI Information field can accommodate up to 6 lines of 35 characters each.	Group and Customer level
Reference to Beneficiary	Optional field (e.g. invoice number, customer number) to comply with industry best practices, and failure to do so may make it difficult for the beneficiary to identify who is sending the payment. The Reference to Beneficiary field is a 16-character text field.	Group and Customer level

Same Day ACH

If configured by your FI, Same Day ACH allows you to make expedited ACH payments on the same day they are drafted or approved. When executing a same-day payment, you must agree to a potential fee after selecting the current day on the payment date calendar.

If you select cancel and do not change the date, then click Draft/Approve, the confirmation message appears again. This means you must agree or change the date in order to execute the transaction. Also, if the transaction exceeds the Same Day ACH limit (\$25,000), a same-day limit error appears and you cannot Draft/Approve the transaction until a new date is selected.

Same Day ACH limit error - Payments

Payments - ACH Batch

Recipient & Amount Subsidiary Account Review & Submit

You cannot draft this transaction: Maximum Same-Day ACH amount was exceeded.

One Time Payment

Company Entry Description	ACH Class Code
AchBatch	Individual (PPD)
	Send payment as
	Deepika Treasury

Total Amount	From Account
\$26,000.00 to 1 recipient	Regular Checking XXXXX-17932 45182.00

Effective Date

12/13/2016



Note: Same Day ACH is not supported in ACH PassThru.

Eligible transactions

Virtually all ACH transactions, including credits and debits are eligible for same-day processing.

Eligible Same Day ACH credit transactions include:

- Tax Payment
- ACH Batch
- ACH Single Payment
- ACH Payroll

Eligible Same Day ACH debit transactions include:

- ACH Collections
- ACH Single Receipt
- External Transfer



Note: Same Day ACH debit transactions will be supported beginning September 2017.

Non-monetary transactions (prenotifications, notifications of changes, zero-dollar remittance information transactions, etc.) are also eligible for same-day processing.

The following ACH transactions are ineligible for same-day processing:

- International transactions (IATs)
- Large-dollar transactions over \$25,000 (dollar limit is per-transaction, not per-batch)
- ACH PassThru
- Federal tax payments

Same Day ACH in the Activity Center

The Activity Center allows you to filter Same Day ACH transactions to identify them separately from non-Same Day ACH transactions by using the Funding Speed filter. You have the option to print or export the results and save the Same Day ACH filter setting when saving the filters as a Favorite.

Creating a payment

You can create a one-time payment to make a single payment to a recipient. You can also make recurring future payments set to specified schedules. You can make a payment to subsidiaries and recipients with single or multiple accounts, and you can make payments to one-time recipients by not saving their information. You can choose to make ACH, wires, payroll, or payment from file payments. Each type of payment workflow is different, depending on configurations and available options.



Note: Be aware that the Notify approvers button on the Payment Drafted overlay does not appear for Multi-Transfers, PassThru, Payment from file, and Multi-Wire transactions.

To create an ACH payment

1. In the navigation menu, click or tap **Commercial > Payments**.
2. Click or tap **New Payment**, then select the ACH payment type (ACH Payment, ACH Receipt, ACH Batch, or ACH Collection).
3. On the Recipient & Amount tab, do the following:
 - a. Click or tap an **ACH Class Code**.
 - b. Enter a **Company Entry Description**.
 - c. Click or tap a **Recipient** from the list of recipients.



Note: When creating a one-time payment, there are restrictions to which recipients can be added or selected.

- d. (Optional) If you have the Manage Recipients right, click or tap **New Recipient** to create and assign a new recipient.
 - i. In the Recipient Detail tab, enter details, then click **Next**. ACH names can be up to 22 characters long. The ACH name is required if the recipient record contains an ACH account and the system requires it.
 - ii. (Optional) To make a one-time payment to a one-time Recipient, in the Account - New tab, enter details for the Recipient, then click or tap **Use Without Save**.
 - iii. (Optional) To save the Recipient for future payments, in the Account - New tab, enter details for the Recipient, click or tap **Save Recipient**, then click or tap **OK** or **Create Recipient**, depending on the enabled feature rights.
- e. (Optional) If you have multiple Recipients, click or tap **Single-Entry** or **Recurring** on the *Set All To:* menu. This option is available when you select an ACH Class code of WEB or TEL, and you can change individual Payment Type Codes in the Recipient information row.
- f. (Optional) Select the **Notify** check box to notify the Recipient.
- g. Enter an **Amount**.
- h. (Optional) Enter an **Addendum**.
- i. (Optional) For recipients with multiple accounts, click or tap the horizontal bars on the Recipient, select the accounts, then click or tap **OK**.
- j. (Optional) Click or tap the copy icon (📋) to copy the payment.
- k. (Optional) Click or tap the edit icon (✎) to edit the Recipient.
- l. Click or tap **Next**.
4. (Optional) If available, select a **Subsidiary**, then click **Next**.
5. Select the Account from which you want to make the payment, then click **Next**.
6. On the Review and Submit tab, do the following:
 - a. Click or tap an **Effective Date**.



Note: If configured by your FI, you may be able to make a Same Day ACH payment.

- b. (Optional) If you select the current day to make a Same Day ACH payment, a confirmation message appears asking you to acknowledge that this type of payment may incur a fee for the expedited processing. Click **Agree**.



Note: If the transaction exceeds the Same Day ACH payment limit (\$25,000), an error banner appears and you can not Draft or Approve the transaction until you select a new date or change the amount.

- c. (Optional) Click or tap **Set Schedule** to set up a recurring schedule.
 - i. After selecting a schedule, click or tap a date on the **When should this transaction stop?** calendar, or select **Repeat Forever**.
 - ii. Click or tap **Save**.
7. Click or tap **Draft** or **Approve**.
8. A confirmation message appears. Click or tap **Close**.



Note: If you see an error message, contact your administrator for more information.

To create a wire payment

1. In the navigation menu, click or tap **Commercial > Payments**.
2. Click or tap **New Payment**, then select the wire payment type (Domestic Wire or International Wire).
3. On the Set Up Wires tab, do the following:
 - a. Select a **Process Date**.
 - b. (Optional) Click or tap **Set Schedule** to set up a recurring schedule.
 - i. After selecting a schedule, click or tap a date on the **When should this transaction stop?** calendar, or select **Repeat Forever**.
 - ii. Click or tap **Save**.



Note: For international wires, some transactions contain foreign currencies and cannot be future dated.



Note: For multiple payments, you can select the **Use same for all** check box, or select process dates for each individual payment.

- c. In the **Recipient/Account** search field, enter a recipient or account, or select one from the drop-down list.
- d. (Optional) If you have the Manage Recipients right, click or tap **New Recipient** to create and assign a new recipient.
 - a. In the Recipient Detail tab, enter details, then click **Next**. Wire names can be up to 35 characters long; ACH names can be up to 22 characters long. The wire name is required only when the recipient record contains a wire account and the system requires a name. The ACH name is required if the recipient record contains an ACH account and the system requires it.
 - b. In the Account - New tab, enter details for the Recipient, click or tap **Save Recipient**, then click or tap **OK** or **Create Recipient**, depending on the enabled feature rights.
- e. (Optional) For international wires, select a **Currency**.



Note: Depending on your FI's configurations, you can view the foreign exchange rate below the Currency drop-down list, from which the USD equivalent can be calculated in real-time below the Amount field.

- f. Enter an **Amount**.
- g. In the **Subsidiary** drop-down list, click or tap a **Subsidiary**.
- h. (Optional) If you have the Manage Subsidiary right, click or tap **Add Subsidiary** and follow the workflow to add a new subsidiary.
- i. In the **From Account** field, enter or select an account from which the payment(s) will be made.
- j. (Optional) Click the **Notify** check box to notify the recipient of the payment.
- k. (Optional) Click or tap **Optional Fields**, then do one or more of the following:
 - Enter a **Message to Beneficiary**.
 - Enter a **Purpose of Wire**.
 - Enter a **Reference for Beneficiary**.
 - Enter **FI-to-FI Information**.



Note: Maximum character lengths appear in each field.



Note: Depending on your FI's configurations, these fields may be required or may not appear under Optional Fields.

- l. (Optional) To add more payments, enter a number in the **more wire(s)** field, click or tap **Add**, then repeat these steps for each added payment.
- m. Click **Next**.
4. On the Review & Submit tab, do one of the following:
 - a. If you have the proper Allowed Actions enabled, click or tap **Draft** or **Approve**.
 - b. Click or tap **Save**.
5. A confirmation message appears. Click or tap **Close**.

To create a Payroll payment

1. In the navigation menu, click or tap **Commercial > Payments**.
2. Click or tap **New Payment > Payroll**.
3. On the Recipient & Amount tab, do the following:
 - a. Enter a **Company Entry Description**.
 - b. Click or tap a **Recipient** from the list of recipients.
 - c. (Optional) If you have the Manage Recipients right, click or tap **New Recipient** to create and assign a new recipient.
 - i. In the Recipient Detail tab, enter details, then click **Next**. ACH names can be up to 22 characters long. The ACH name is required if the recipient record contains an ACH account and the system requires it.
 - ii. In the Account - New tab, enter details for the Recipient, click or tap **Save Recipient**, then click or tap **OK** or **Create Recipient**, depending on the enabled feature rights.
 - d. (Optional) Select the **Notify** check box to notify the Recipient.
 - e. Enter an **Amount**.
 - f. (Optional) Enter an **Addendum**.
 - g. (Optional) If there are multiple accounts tied to the Recipients, you can split the payment amounts between accounts.
 - i. On the Select Account page, click or tap **Split**.
 - ii. Select one **Primary** account and one or more **Secondary** accounts. Then, click or tap **OK**.
 - iii. Enter a total **Amount**.
 - iv. Enter an amount for each of the secondary accounts.



Note: The primary account amount is read-only, but as you enter amounts in the secondary accounts, the primary account value adjusts to the total amount of the payment.

- h. (Optional) Click or tap the copy icon (📄) to copy the payment.
- i. (Optional) Click or tap the edit icon (✎) to edit the Recipient.
- j. Click or tap **Next**. The Account tab appears.
4. Select the Account from which you want to make the payment, then click **Next**.
5. On the Review and Submit tab, do the following:
 - a. Click or tap an **Effective Date**.
 - b. (Optional) Click or tap **Set Schedule** to set up a recurring schedule.
 - i. After selecting a schedule, click or tap a date on the **When should this transaction stop?** calendar, or select **Repeat Forever**.
 - ii. Click or tap **Save**.
 - c. Click or tap **Show Split Details** to view the split details of the payment.
6. Click or tap **Draft** or **Approve**. A confirmation message appears.
7. Click or tap **Close**.

Multiple wires

To reduce the amount of time required to execute multiple wire transactions, you can process multiple domestic or international wires in a batch. Each group of wires is assigned a batch ID so that they can be approved or researched together, as necessary. This feature is only available in the Corporate product, and must be enabled as a feature right.



Note: The multiple wires feature is not available on mobile/handheld devices.

To create multiple wire transactions

1. In the navigation menu, click or tap **Commercial > Payments**. The Payments page appears.
2. Click or tap **New Payment**, then select the wire payment type (Domestic Wire or International Wire).

3. On The Set Up Wires tab, do the following:
 - a. Select a **Process Date**.
 - b. (Optional) Click or tap **Set Schedule** to set up a recurring schedule.
 - i. After selecting a schedule, click or tap a date on the **When should this transaction stop?** calendar, or select **Repeat Forever**.
 - ii. Click or tap **Save**.



Note: Wires can have the same process date or individual process dates. Select the **Use same for all** check box to use the selected process date for all wire transactions.



Note: For international wires, some transactions contain foreign currencies and cannot be future dated.

- c. In the **Recipient/Account** search field, enter a recipient or account, or select one from the drop-down list.
- d. (Optional) If you have the Manage Recipients right, click or tap **New Recipient** to create and assign a new recipient.
 - i. In the Recipient Detail tab, enter details, then click **Next**. Wire names can be up to 35 characters long; ACH names can be up to 22 characters long. The wire name is required only when the recipient record contains a wire account and the system requires a name. The ACH name is required if the recipient record contains an ACH account and the system requires it.
 - ii. In the Account - New tab, enter details for the Recipient, click or tap **Save Recipient**, then click or tap **OK** or **Create Recipient**, depending on the enabled feature rights.
- e. (Optional) For international wires, select a **Currency**.



Note: Depending on your FI's configurations, you can view the foreign exchange rate below the Currency drop-down list, from which the USD equivalent can be calculated in real-time below the Amount field.

- f. Enter an **Amount**.
- g. Select a subsidiary from the **Subsidiary** drop-down list.
- h. Enter an account name in the **From Account** field.

- i. (Optional) Click or tap **Optional Fields**, then do one or more of the following:

- Enter a **Message to Beneficiary**.
- Enter a **Purpose of Wire**.
- Enter a **Reference for Beneficiary**.
- Enter **FI-to-FI Information**.



Note: Maximum character lengths appear in each field.



Note: Depending on your FI's configurations, these fields may be required or may not appear under Optional Fields.

- j. (Optional) To add more payments, enter a number in the **more wire(s)** field, click or tap **Add**, then repeat these steps for each added payment.
- Click **Next**. The Review & Submit tab appears.
- k. (Optional) To schedule a recurring transaction, click or tap **Set Schedule**, then select how often the transaction should repeat.
- l. (Optional) Click the delete icon (🗑️) to delete wire criteria.
- m. (Optional) Click the copy icon (📄) to duplicate wire criteria.
- n. (Optional) To add more wires, enter the number of additional wires in the **more wire(s)** field, then click or tap **Add**.
- o. (Optional) You can select and deselect paying all wires by clicking or tapping the **Pay All/Pay None** toggle.
- p. (Optional) You can select and deselect notifying all wires by clicking or tapping the **Notify All/Notify None** toggle.
- q. Click **Next**.
4. On the Review & Submit tab, review the wire criteria, then click **Approve**.

Wire Activity

Wire Activity represents all incoming and outgoing wire transactions. This section describes how to view and search all wire activity.

On the Wire Activity page, Outgoing Wires and Incoming Wires appear by default. All international wires display a globe icon (🌐), while domestic wires do not.

The column headers may include:

- Tracking ID
- Process Date
- Amount
- Recipient/Sender
- Receiving/Sending Institution
- From/To Account
- IMAD (Input Message Accountability Data)

To view transaction details

1. In the navigation menu, click or tap **Commercial > Wire Activity**. The Wire Activity page appears.
2. Click or tap a transaction to view the transaction details.

To sort all transactions

1. In the navigation menu, click or tap **Commercial > Wire Activity**. The Wire Activity page appears.
2. Click or tap on the desired column header. (For example, Process Date.)

To search wire transactions

1. In the navigation menu, click or tap **Commercial > Wire Activity**. The Wire Activity page appears.
2. Click or tap in the Search field, then enter the search criteria.



Note: You can only search information in the initial transaction row, not the transaction details.


3. Click or tap the magnifying glass, or press Enter on your keyboard. The Search results appear.

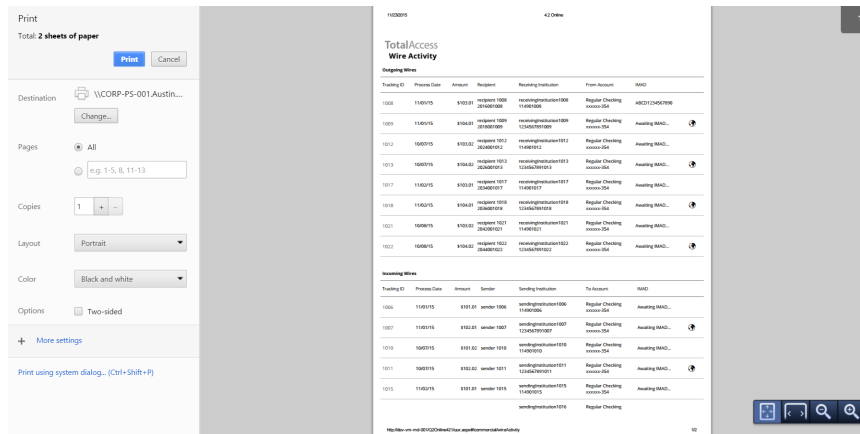
To filter transactions

1. In the navigation menu, click or tap **Commercial > Wire Activity**. The Wire Activity page appears.
2. On a desktop, click **Show Filters**. On mobile, tap the filters icon (≡).

3. Select or enter the filter criteria for each field, then click or tap **Apply Filters**.


To print transactions

1. In the navigation menu, click or tap **Commercial > Wire Activity**. The Wire Activity page appears.
2. Click the Print icon (.
3. Set your printing preferences, then click **Print**.



Note: You can only print from a desktop, not a smartphone or tablet.

To export transactions

4. In the navigation menu, click or tap **Commercial > Wire Activity**. The Wire Activity page appears.
5. Click the export icon (, then select which transactions you want to export.



Note: You can only export from a desktop, not a smartphone or tablet.

Using imported files

Imported files help you to automate the process of creating payments, reduce redundant actions, and prevent errors. Depending on the file format, you can do the following with an imported file:

- Update recipients and amounts in a payment
- Create a new payment with recipients and amounts
- Submit an ACH-format file for processing

Updating amounts for recipients in a template

When you create an ACH Batch, or ACH Collection, or Payroll, you can import a file to update the amounts for the recipients in the payment. You can create the payment from a template or as a new payment. Before you perform the import, you must create a two-column comma-separated values (CSV) file in your accounting or other software. You do not create the CSV file in online banking or mobile banking. This is a feature right, and must be enabled.

The two-column CSV file must contain the following columns:

- Recipient ACH name
- Amount



Tip: You can import amounts from a file for ACH Collections, ACH Batch, and Payroll.

The import uses the name and the order of recipients in the file to match recipients and update amounts. The list of recipients in the file should be the same as the list in the payment. For each recipient, the import updates the transaction amounts in the order that they appear in the file.

Duplicate recipients are not supported. To make multiple payments to the same recipient, upload the amounts, and copy the recipient payment to make two payments to the same recipient.



Note: If we cannot match every recipient in the file and the payment, the import will fail.

To update existing recipients and amounts

1. In the navigation menu, click or tap **Commercial > Payments**. The Payments page appears.
2. On the Payments page, do one of the following:
 - In the **New Template** drop-down list, click the template type to create. The Info & Users tab appears.
 - In the **New Payment** drop-down list, click the payment type to create. The Recipient & Amount tab appears.
3. (Optional) In the **Template Name** field, enter a name for the template.
4. Click or tap **Next**.
5. Do one of the following:
 - If you are creating a new payment, select recipients to add to the payment. You can also edit amounts for the recipient's account.
 - (Optional for multi-recipient templates and payments) Click or tap **Import Amounts**. The Open dialog box appears.
 - In the Open dialog box, locate the file that you want to upload, and click or tap **Open**. The process to locate the file varies, depending on your device.
6. On the Recipient & Amount tab, verify the recipients, the amounts, and the settings, and click or tap **Next**. If your company uses subsidiaries, the Subsidiary tab appears. If it doesn't have subsidiaries, the Account tab appears.



Tip: See [Recipient information in a payment or a template](#) for more information about recipient details.

7. (Optional) Click or tap the subsidiary to use, and click or tap **Next**. The Account tab appears.
8. On the Account tab, select the check box for the account to use, then click or tap **Next**. The Review & Submit tab appears.
9. Click or tap the **Process Date** (for ACH PassThru) or **Effective Date** field, and click or tap the date.
10. (Optional) To create a recurring payment or template, do the following:
 - a. Click or tap **Set Schedule**. The Schedule Recurring Transaction window appears.
 - b. Select when the payment or template should recur.
 - c. Select a date from the calendar, or click or tap **Repeat Forever**.
 - d. Click or tap **Save**.

11. The options available on the Review & Submit tab vary, depending on your user rights. Do one of the following:
 - Click or tap **Approve** to approve the changes.
 - Click or tap **Draft** to draft the changes.
 - Click or tap **Save** to save the changes.
 - Click or tap **Cancel** to cancel the changes.

Importing recipients and amounts to create a payment

You can import a list of recipients and amounts from a 5-column CSV file to add recipients and amounts to a new ACH Batch, ACH Collection, or Payroll.

The CSV file must contain the following columns:

- Recipient name
- Routing transit number
- Account number
- Account type
- Amount

The recipient name does not need to match an existing recipient. The import uses the name and the order of the file to create recipients and amounts. You can include a recipient multiple times to create multiple payments. The payments can be to the same account or different accounts.

To import recipients and amounts to create a payment

1. In the navigation menu, click or tap **Commercial > Payments**.
2. In the **New Payment** drop-down list, click or tap **Payment From File**.
3. Do the following:
 - a. In the **Payment Type** drop-down list, select the **Payment Type**.
 - b. Click or tap **Select a file to import**.
4. In the Open dialog box, locate the file that you want to upload, and click or tap **Open**. The process to locate the file varies, depending on your device.
5. On the Payment From File page, click or tap **Upload File**.
6. Do the following:
 - a. Select an **ACH Class Code**.
 - b. Select the **Pay From/Pay To** account.
 - c. Select the **Company/Subsidiary**, if required.
 - d. Select the **Effective Date**.

- e. (Optional) Enter a **Company Entry Description**.
 - f. Select a **Company/Subsidiary**.
 - g. Click or tap **Draft** or **Approve**.
7. In the success message, do one of the following:
- Click or tap **Close**.
 - Click or tap **View in Activity Center**.



Tip: If the file wasn't uploaded, an error message will prompt you to edit the file before resubmitting it.

Importing a NACHA file to create a payment

You can import a balanced NACHA format file to create an ACH Batch, ACH Collection, or Payroll payment. When you import a NACHA format file, the system verifies the contents of the file before we process it. If the file is missing required information, the system will prompt you for the information. If the file has any errors, the system displays an error message because it cannot process the file. If that happens, correct the errors in the file and try to upload the corrected file.

To import a NACHA file to create a payment

1. In the navigation menu, click or tap **Commercial > Payments**.
2. On the Payments page, in the **New Payment** drop-down list, click or tap **Payment From File**.
3. Do the following:
 - a. In the Payment Type drop-down list, select the payment type.
 - b. Click or tap **Select a file to import**. The Open dialog box appears.
4. In the Open dialog box, locate the file that you want to upload, and click or tap **Open**. The process to locate the file varies, depending on your device.
5. On the Payment From File page, click or tap **Upload File**. If we need additional information to process the file, the Payment from File - Additional Information page appears.
6. (Optional) On the Payment from File - Additional Information page, the fields that appear depend on the missing information. Do the following:
 - a. Select an **ACH Class Code**.
 - b. Select the **Pay From/Pay To** account.
 - c. Select the **Company/Subsidiary**.
 - d. Select the **Process Date** or **Effective Date**.

- e. (Optional) Enter a **Company Entry Description**.
 - f. Select a **Company/Subsidiary**.
 - g. Click or tap **Draft** or **Approve**.
7. In the success message, do one of the following:
- Click or tap **Close**.
 - Click or tap **View in Activity Center**.



Tip: If the file wasn't uploaded, an error message will prompt you to edit the file before resubmitting it.

Importing an ACH file with ACH PassThru

You can use ACH PassThru to load and submit complex balanced or unbalanced NACHA-format ACH files. The file that you select to upload should be a properly formatted NACHA-format file. The file can contain one or more batches. The file can include both debit and credit batches.

When you upload a file with ACH PassThru, we do a basic verification of the contents of the file before we send it to the ACH Network. However, if the file includes any errors, the errors may occur when the system processes the file.

Unlike other payment types, you do not specify an effective date for ACH PassThru files. Instead, you specify the exact date to process the file and begin sending it to the ACH system.

You create the complex NACHA-formatted file in your accounting or other software. Contact your financial institution for more information about using NACHA-formatted files and ACH PassThru.



Caution: If errors are detected, a message appears on the screen indicating the errors.

To import an ACH file with ACH PassThru

1. In the navigation menu, click or tap **Commercial > ACH Pass-thru**. The ACH PassThru page appears.

ACH Pass-Thru

IMPORT FILE
Select a file to upload

MEMO

PROCESS DATE

January 2016						
Sun	Mon	Tue	Wed	Thu	Fri	Sat
					1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30
31						

2. On the ACH PassThru page, click or tap **Select a file to upload**.
3. Locate the file to import and click or tap **Open**. The process to locate the file varies, depending on your device.
4. On the ACH PassThru page, click or tap the date to process the imported file.
5. (Optional) Enter a memo for the file in the **Memo** field.
6. Click or tap **Submit**.
7. Click or tap **Close**.

Adding recipients and making payments from a file upload

You can add new recipient records or update existing recipient records when uploading NACHA-compliant ACH files, 5-column CSV files, or batch wire CSV files to streamline recipient management, especially for large companies with multiple recipients. This functionality can be especially useful if a company previously managed payment and collection processing within another application. This is a feature right, and must be enabled in order to upload recipients.



Note: Users must have the Recipient Upload from Batch right enabled and access to ACH and/or wire payments to add recipient records from ACH or wire files. Users must also have Manage Recipient rights enabled.

You can also make payments from a file upload to streamline high-volume wire transfer submission and execution needs. These payments include payroll, ACH collection, ACH batch, domestic wires, and international wires. If the system detects errors, you can download a list of errors to correct before uploading the file again.



Note: This feature is only available in online banking, not in mobile banking.

To add recipients and upload multiple payments from a file

1. In the navigation menu, click **Commercial > Payments**.
2. On the New Payment drop-down list, click **Payment From File**.
3. On the Payment From File page, do the following:
 - a. In the Payment Type drop-down list, select a payment type.



Note: When you select a payment type, a sample file of that payment type appears as a link next to the selection. Upload guidelines also appear for each selected payment type, and a link to a PDF appears above the file selection. This File Specification PDF is tailored to outline the specifications of the FI.

- b. Click **Select a file to upload**, then select a file.
- c. Click **Save Recipients**. A message appears displaying how many recipients were saved and how many already exist.
- d. Click the close (X) icon on the Recipients Saved message.
- e. Click **Upload File**. If the Wires upload is successful, the Set Up Wires page appears. If the ACH upload is successful, the Payment From File - Additional Information page appears.



Note: If the upload is unsuccessful, the file is invalid and an error message appears. Once the errors are fixed and the file is valid, you can successfully upload the file.



Note: When a wire file is uploaded and the contents in the uploaded file are "allowed" (entitlements support dollar amounts, pay from accounts, etc.), a green message for each transaction appears, validating the transaction.

If the contents in the uploaded file are not supported by the entitlements, the row is highlighted red and an error message appears for each invalid transaction.

4. Continue through the payment workflow for either the Wire or ACH upload. All fields with an asterisk are required.
5. Review the payments, then click **Draft** or **Approve**. A confirmation message appears.
6. Click **Visit Activity Center** or **Return to Payments**.

Creating a tax payment

You can use online and mobile banking to make tax payments to a state or federal tax authority. Before you make an electronic tax payment, contact each tax authority individually to obtain information about their requirements.



Note: If an FI wants new tax forms, they must request ACH instructions directly from state and federal agencies.

To create a tax payment

1. In the navigation menu, click or tap **Commercial > Tax Payments**.
2. In the State or Federal Authority drop-down list, select the tax authority that will receive the payment.
3. (Optional) You can search for a specific payment in the **Filter forms** search field.
4. Click or tap a payment type.
5. On the tax form page, enter the required items. These fields will vary and can include details such as the payment amount, effective date, account routing number, and more. >
6. Click or tap **Approve**. A message appears confirming the transaction.

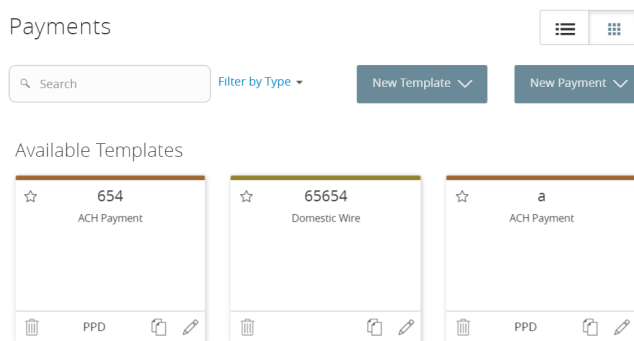


Caution: If you have insufficient funds and try to submit the payment, it will fail. You will be prompted to change the payment amount.

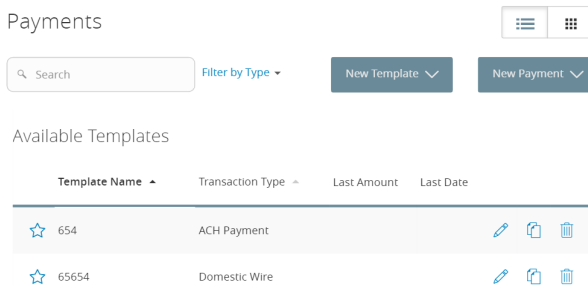
Managing templates

On the Payments page, templates appear as cards in a grid or as items in a list. The following examples illustrate the appearance of the grid and list views.

Sample grid view



Sample list view







Both views include the following information for each template:

- Template name
- Transaction type
- Last payment amount
- Last payment date

The icons on the card and in the list allow you to perform the following tasks:

Template card and list icons

Icon	Task
	Mark the template as a favorite.
	Pay or edit the template.
	Copy the template.
	Delete the template.

You must have specific rights to create, edit, or delete a template. You can mark any template that you can access as a favorite.



Note: The Manage Recipient right is required to be able to create a template.

The following table describes rights, definitions, and behavior when creating a template:

Draft rights and behavior

Right	Definition	Behavior
Manage Recipients	Master feature that turns on recipient navigation and allows the end user to create or edit recipient records within the customer. This right is required to create a template.	User has Manage Recipient navigation rights along with the permission to create, edit, and delete recipient records for the customer.

Draft rights and behavior (cont'd)

Right	Definition	Behavior
Can view all recipients	Requires Generated Transaction rights (at least draft). Allows a user to see recipients created by others under the same customer.	When a user starts a new payment (one-time-payment or from an existing template), the user will have the ability to select any of the existing recipients, regardless of who created them within that customer. In order for this to be the behavior for templates, a user must have draft rights to the transaction type and be granted access rights to a template or has Manage Template access.
Allow one-time recipients	Requires Generated Transaction rights (at least draft). Allows a user to create a new recipient in the middle of the payment workflow. The new recipient will not have a permanent record saved in the Recipient tab.	When a user starts a new payment (one-time payment only), the user will have the ability to create a new recipient for the use of that one payment.

Searching for a template

On the Payments page, you can search for a template.

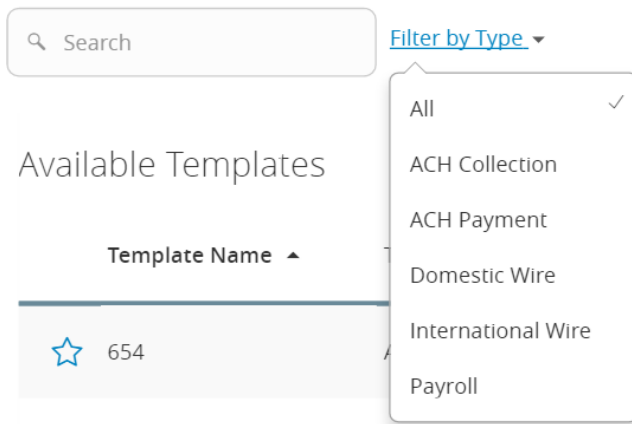
To search for a template

1. In the navigation menu, click or tap **Commercial > Payments**. The Payments page appears.
2. Enter your search text in the **Search** field. The templates that match the search text appear on the Payments page.

Filtering a template

On the Payments page, you can use a filter to show only templates of a particular type. Users must have access to a Transaction Type for it to appear in the filter.

Filter list



To filter a template

1. In the navigation menu, click or tap **Commercial > Payments**. The Payments page appears.
2. On the Payments page, in the **Filter by Type** drop-down list, click or tap one of the following:
 - **All** to show all templates.
 - Any Transaction Type name to show templates of that type.
 Templates of the selected type appear on the Payments page.

Editing a template

If you have the Manage Templates feature and Manage Recipients feature assigned, you can use the Payments page to edit any template. If you have the Draft right and Manage Recipient feature for a Transaction Type, you can edit any template that you created or that another user assigned to you.

When you edit a template, existing payments based on the template do not change. Any future payments will use the new template settings.



Note: The Manage Templates right overrides the Draft Restricted setting. These two rights should never be combined since they conflict with each other.

To edit a template

1. In the navigation menu, click or tap **Commercial > Payments**. The Payments page appears.
2. Click or tap the edit icon (✎) of the template that you want to edit. The Info & Users tab for the template appears.
3. Make any needed changes to the template settings on the following tabs:
 - Info & Users
 - Recipient & Amount
 - Subsidiary
 - Account
4. Click or tap **Review & Submit**.
5. On the Review & Submit tab, click or tap **Save**. The Template Saved page appears.
6. Click or tap **Close**. The Payments page appears.

Copying a template

You can use the Payments page to copy an existing template, make changes, and save the copy.


To copy a template

1. In the navigation menu, click or tap **Commercial > Payments**. The Payments page appears.
2. On the Payments page, locate the template that you want to copy. You can browse or search to locate the template.
3. Click or tap the copy icon (📄) for the template. The Info & Users page appears.
4. Make any needed changes to the template settings, and create a unique template name.
5. Click or tap **Review & Submit**.
6. On the Review & Submit tab, click or tap **Save**. The Template Saved page appears.
7. Click or tap **Close**.

Deleting a template

You can use the Payment page in online and mobile banking to delete a template. When you delete a template, existing payments based on the template do not change.


To delete a template

1. In the navigation menu, click or tap **Commercial > Payments**. The Payments page appears.
2. On the Payments page, click or tap the delete icon () on the template you want to delete.
3. Click or tap **Delete Template**. A Template Removed message appears confirming deletion.
4. Click or tap **Close**.

Marking a template as a favorite

Favorite templates are the templates that you want to use frequently. Every user can create an individual list of favorite templates that are grouped together alphabetically before any other templates on the Payments page. You can mark any template that you can access as a favorite.

To mark a template as a favorite

1. In the navigation menu, click or tap **Commercial > Payments**. The Payments page appears.
2. Locate the template that you want to mark as a favorite. You can browse or search to locate the template.
3. Click or tap the favorite icon () for the template.

Creating a payment from a template overview

A template is a model for a payment. Depending on your user rights, you may be able to change all of the fields in the payment that you create, or you may only be able to change the date, description, and amount fields.

The templates that you can use appear in the Available Templates area on the Payments page. If you have the Draft right assigned for a Transaction Type, you can change any of the values in the template when you create the new payment.

If you have the Draft Restricted right assigned for the Transaction Type, you can only change the date, description, and amount in the template when you create the new payment.



Note: Be aware that the Notify approvers button on the Payment Drafted overlay does not appear for Multi-Transfers, PassThru, Payment from file, and Multi-Wire transactions.

Creating a payment from an existing template

The templates that you can use appear in the Available Templates area on the Payments page.

To create a payment from an existing template

1. In the navigation menu, click or tap **Commercial > Payments**. The Payments page appears with the templates that you can access.
2. Click or tap the edit icon (✎) of the template that you want to use. The Info & Users tab appears.
3. Do the following:
 - a. In the **Template Name** field, enter a name for the template.
 - b. In the **Grant User Access** area, select the check box for each user that you want to assign access to the template. You can browse or search for user names.



Tip: You can only select the check box for users who have the Draft or Draft Restricted right for the Transaction Type. You cannot clear the check box for users who have the Manage Templates feature assigned.

- c. Click or tap **Next**. The Recipient & Amount tab appears.



Note: If you are creating an ACH Payment or ACH receipt, your configuration may include SEC codes for every recipient. Click or tap one of the **ACH Class Code** options. This filters the recipients so that only the selected SEC Code recipients will appear.

4. (Optional) On the Recipient & Amount tab, do one of the following:
 - Click or tap **New Recipient** to create a new recipient. If you have the Manage Recipients feature assigned, you can save the recipient to use again later.
 - Click or tap **Account-New** to enter account information for the recipient, then click or tap **Create Recipient**. Continue to the next step.
 - If you have the Manage Recipients feature assigned, click or tap a recipient to add it to the payment or template.
5. (Optional) If the recipient has multiple accounts, the Select Account page appears. Select the check box for the account to use, and click or tap **OK**. The recipient appears on the Recipient & Amount tab.
6. In the **Amount** field in the recipient card or list item, enter the amount.
7. (Optional) If you are creating an International Wire, select the currency for the transfer from the drop-down list.
8. Review the settings for the recipient and click or tap **Next**. The Subsidiary tab appears if your configuration requires subsidiaries.
9. Click or tap the **Effective Date** field, and click or tap the date.
10. (Optional) To create a recurring payment or template, do the following:
 - a. Click or tap **Set Schedule**. The Schedule Recurring Transfer window appears.
 - b. Click or tap a date on the calendar, or click or tap **Repeat Forever**.
 - c. Click or tap **Save**.

11. The options available on the Review & Submit tab vary, depending on your rights. Do one of the following:
 - Click or tap **Save** to save a new template or changes to an existing template.
 - Click or tap **Approve** to approve the payment or template.
 - Click or tap **Draft** to draft the payment or template.
 - Click or tap **Cancel** to cancel the payment or template.

Viewing or canceling a payment

If your rights allow it, you can use the Payments page or the Activity Center page to view a payment. You may also be able to cancel a scheduled but incomplete payment on the Activity Center page.

Viewing a payment

You can view or search for an existing pending or processed payment on the following pages:

- Payments
- Activity Center

The Activity Center page may include additional details about a payment.

To view a payment on the Payments page

1. In the navigation menu, click or tap **Commercial > Payments**. The Payments page appears.
2. The Search transactions area lists all of the pending and processed payments. You can also filter transactions by Type. Do one of the following:
 - Click or tap **Pending** to browse the pending payments.
 - Click or tap **Processed** to browse the processed payments.
 - Click or tap in the **Search transactions** field, and enter your search text. The search results appear on the Payments page.
3. After you locate a payment, click or tap it for more details. The payment details page appears.
4. (Optional) On the payment details page, click or tap **View in Activity Center**. The Activity Center page with the payment details appears.

To view a payment on the Activity Center page

1. In the navigation menu, click or tap **Transactions > Activity Center**. The Activity Center page appears.
2. On the Activity Center page, do one of the following:
 - Click or tap **Single Transactions** to view a single payment.
 - Click or tap **Recurring Transactions** to view a recurring series of payments.
3. Browse to locate the payment that you want to view.
4. Click or tap the payment. The payment details appear.

Canceling a payment

You can use the Activity Center page to cancel a payment. If you have the right to cancel a payment, you can cancel it only if the status is Drafted, Authorized, or Pending.

To cancel a single payment

1. In the navigation menu, click or tap **Transactions > Activity Center**. Single transactions appear on the Activity Center.
2. Click or tap the payment that you want to cancel. The transaction details appear.
3. In the Actions drop-down list, click or tap **Cancel**. A message appears asking you to confirm the cancellation.
4. Click or tap **Confirm**.
5. Click or tap **Close** to return to Activity Center.

To cancel all future occurrences of a recurring payment

1. In the navigation menu, click or tap **Transactions > Activity Center**. The Activity Center page appears.
2. Click or tap **Recurring Transactions**. The list of recurring transactions appears.
3. In the row of the payment you want to cancel, click or tap **Actions > Cancel series**. A message appears asking for confirmation.
4. Click or tap **Confirm**. The Transaction Cancelled page appears confirming cancellation.
5. Click or tap **Close** to return to Activity Center.

Sending notifications to approvers

On the Payments page, you can send a notification to eligible approvers to request approval for drafted transactions. This functionality applies to both Dual Approval and drafted transactions.

See [Configuring a mobile authorization code](#) for information about configuring mobile approval.



Note: Depending on your FI's configurations, this feature may not be accessible.

To send notifications to approvers

1. In the navigation menu, click or tap **Commercial > Payments**. The Payments page appears.
2. Submit a drafted commercial payment.
3. On the draft confirmation message, click or tap **Send notification** button.
4. The approver is notified of the transaction by email or phone. The approver then logs in to approve the transaction.

Approving payments overview

A drafted payment must be approved before it is processed. User rights control the ability to approve payments. See [Rights to Transaction Types](#) for information about configuring approval rights.

When a user drafts a payment, it appears in the Pending list on the Payments page. It also appears on the Activity Center page. The status of the payment is Drafted. When an eligible approver approves the payment, we schedule the payment for processing. The status then changes to Authorized.

To be eligible to approve a transaction, a user must have the Approve right for the Transaction Type. In addition, the payment cannot exceed the user approval transaction limits.

When an eligible approver logs in, the number of pending approvals appears on the tabs on the Activity Center page. Business transactions require only one approval where Corporate transactions can require between 1-5 approvals according to Company policy.

In addition, pending approvals may appear in the Quick Actions on the Home page. If Quick Actions include pending approvals, the list contains the total number of pending approvals and the number of approvals of each Transaction Type.



Tip: You cannot approve a transaction after its processing date. If the processing date is in the past, you can copy the transaction to create a new transaction with a new effective date. See [Copying a transaction](#) for information about copying transactions.

Depending on your security needs and how we configure your account, some transactions may require action by two users. In Business, if dual action is required for a transaction, the same user cannot draft the transaction and approve it.

Approving payments

You can approve a payment in the following ways:

- On the Payments page
- On the Activity Center page

To approve a payment on the Payments page

1. In the navigation menu, click or tap **Commercial > Payments**. The Payments page appears.
2. On the Payments page, the Search transactions area lists all of the pending and processed payments. Click or tap the payment that you want to approve.
3. In the status message, click or tap **View in Activity Center**. The Activity Center page appears, with the payment details visible.
4. In the drop-down list, click or tap **Approve**.
5. (Optional) If you use a Symantec VIP Token code to authorize transactions, enter the current code on the token when prompted.
6. When the approval is complete, the Activity Center page appears. The status of the items changes to Authorized.

To approve one or more payments on the Activity Center page

1. In the navigation menu, click or tap **Transactions > Activity Center**. The Activity Center page appears.
2. Browse or search for the payments that you want to approve.
3. On the Activity Center page, do one of the following:
 - To approve a single payment, click or tap the **Actions** drop-down list in the row of the payment you want to approve. Click or tap **Approve**.
 - To approve multiple payments, select the check box for each payment.
 - Click or tap **Actions** column, then click or tap **Approve Selected**.
4. (Optional) If you use a Symantec VIP Token code to authorize transactions, enter the current code from the token when prompted.
5. When prompted, click or tap **Confirm** to verify the approval. A message confirms the approval.
6. Click or tap **Close**. The status of the items will change to Authorized on the Activity Center page.



Caution: If you don't have the right to approve a payment, an error message appears.

Positive Pay

Positive Pay is an automated fraud detection tool and can be applied to both check payments and ACH transactions.

For checks, it is a service that matches the account number, check number, and dollar amount of each check presented for payment against a list of checks previously authorized and issued by the company.

The business rules that support ACH positive pay encompass ACH Authorization and ACH Transaction Monitoring:

- ACH Authorization is a list of ACH transactions that are pre-approved to post to an account. An ACH authorization rule can include the originating company, standard entry class, transaction type (debit/credit), and maximum dollar amount.
- ACH Transaction Monitoring is a list of general guidelines for monitoring ACH activity and alerting the client of items that exceed these guidelines. An ACH monitoring rule can also focus on the originating company, standard entry class, amount, and debit/credit designation.

In order to streamline Positive Pay decisions submissions across devices, users with Rights to Positive Pay need the ability to make pay or no pay decisions from a stand-alone Positive Pay page within online banking.

Making Pay/Return decisions

You can use Positive Pay as a fraud prevention service to access on any device at any time to make Pay/Return decisions that are identified as exceptions by your FI per the check issue files you sent to your FI.



Note: Positive Pay is ideal for companies that issue high volumes of check items for large dollar amounts.

To make Pay/Return decisions

1. In the navigation menu, click or tap **Services > Positive Pay**. The Positive Pay page appears.
2. Select an account in the accounts drop-down list, or search for an account in the search field.

The screenshot shows the 'Positive Pay' interface. At the top, there's a 'Launch Advanced Options' button. Below it, a note states: 'NOTE: The default decision will be applied to exceptions if no decision has been made by 11:00 AM'. The main area is divided into two panes. The left pane, titled 'Exceptions (7)', shows a list of transactions with columns for 'Decisions Needed', 'Amount', 'Check #', and 'Description'. The right pane, titled 'Add Check', shows a search bar and a dropdown menu for 'All Accounts'. Below the dropdown, there's a list of accounts: 'BCE Payroll', 'BCE Dep Recon', 'BCE Payee', 'BCE Ops Acct', 'BCE Exp Acct', and 'Company'. The 'BCE Exp Acct' is selected. Below the account list, there's a 'Pay' radio button and a 'Return' radio button. At the bottom, a summary bar shows 'Total Exceptions (15) \$552,095.47 | Total Decisions (8) \$36,471.22' and a 'Submit All Decisions' button.

3. From the Exceptions drop-down list, select **Decisions Needed**, **Decisions Needed**, or **All**.
4. Select an Exception you want to pay or return. The transaction details appear in the right pane.
5. In the transaction details pane, do one of the following:
 - a. Select the **Pay** radio button.
 - i. Click or tap the **+ACH Rule** button. The ACH Rule window appears.
 - ii. Select an **SEC Code**.
 - iii. Select a **Transaction Type**.

- iv. (Optional) Edit the **Max Amount**.
- v. (Optional) Enter a **Note**.
- vi. Click or tap **Done**.
- b. Select the Return radio button.
 - Select a reason in the drop-down list.
- 6. Complete steps 3-5 for multiple exceptions.
- 7. Click or tap **Submit All Decisions**.



Note: For more Positive Pay features, click or tap the **Launch Advanced Options** button in the top right corner of the Positive Pay page.

Adding a check

You can add a check if it is not already listed in the Exceptions list.

To add a check in Positive Pay

1. In the navigation menu, click or tap **Services > Positive Pay**. The Positive Pay page appears.
2. Click or tap the **Add Check** tab.
3. On the Add Check tab, do the following:
 - a. Enter an **Amount**.
 - b. (Optional) Enter a **Payee**.
 - c. Select an **Account**.
 - d. Select an **Issue Date**.
 - e. Enter a **Check Number**.
 - f. (Optional) Select the **Auto Increment** check box.
 - g. Click or tap **Add Check**.

CHAPTER 11: FINDING BRANCHES AND ATMS AND VIEWING NEWS

You can use online and mobile banking to locate a branch or an ATM or to view news or rates from your FI. This section includes information and detailed instructions for finding locations and viewing news.

Finding a branch or ATM

You can view branches and ATMs in a list and on a map on the Branches page. Your location is determined using the built-in location services feature of your Internet browser or mobile device. When you search for a location, your browser or device may ask for permission to access location information. If your location is available, branches or ATMs are sorted by their distance from you. If your location is not available, a default list of branches and ATMs appears.

To find a branch or ATM location

1. In the navigation menu, click or tap **Branches**. The Branches page appears.
2. Do one of the following:
 - To view branches, click or tap **Branches**.
 - To view ATMs, click or tap **ATMs**.
3. On the Branches page, do one of the following:
 - Tap and drag, or use your mouse to scroll or zoom in and out of the map.
 - Browse the locations list.
 - Click or tap the **Search branches** field and enter a branch name, street address, city, state, or ZIP code to search.
 - Click or tap a location for more information about the branch or ATM.
 - (Optional) In the location details, click or tap **Get Directions** for directions to the branch or ATM.

Viewing news or rates

You can view the latest news and rates while managing your financial information.

To view a news item on the News page

1. In the navigation menu, click or tap **News**. The News page appears.
2. Do one or more of the following:
 - Read headlines or the first part of any story on the news page.
 - Click or tap **More** to read the article.

To view rates

- In the navigation menu, click or tap **News**. The News page appears. Rates appear in the Sidebar on the News page. Rates may also be in the sidebar on the Home page, depending on your FI's configuration.

CHAPTER 12: CONFIGURING SETTINGS

You can configure your settings in online and mobile banking. This section includes background information about the settings that you can configure. It also includes detailed instructions for updating profiles, selecting themes, configuring text banking, and managing other settings.

- [Updating your profile](#)
- [Security preferences overview](#)
- [Configuring text banking](#)
- [Mobile authorization code overview](#)
- [Configuring statement delivery settings](#)

Updating your profile overview

You can update your contact information in your profile. The information in the profile is used as contact information and to fill out certain forms.

Profile page

Profile

Please review and update your profile

PREFIX <input type="text"/>	FIRST NAME * <input type="text" value="Deepika"/>	MIDDLE NAME <input type="text" value="Middle Name"/>
LAST NAME * <input type="text" value="TreasuryFirstRelease"/>	SUFFIX <input type="text"/>	SSN <input type="text" value="897-89-7987"/>
E-MAIL ADDRESS <input type="text" value="dvallabha@q2ebanking.com"/>		
ADDRESS 1 * <input type="text" value="8789"/>		
ADDRESS 2 <input type="text" value="Great Hills"/>		



Caution: Updating your online profile does not update the address on file for your account.



Note: We do not use the contact information in the online profile to send you secure access codes to log on or to register a browser. We only send a secure access code to your secure delivery address that you have on file with your FI.

Updating your profile

Use the Profile page to update your contact information and other profile settings.

To update your profile

1. In the navigation menu, click or tap **Settings > Profile**. The Profile page appears.
2. Make any needed changes to the contact information.
3. Click or tap **Submit Profile**. A Profile Updated Successfully message appears at the bottom of the profile.

Address change overview

You can use online and mobile banking to request your financial institution to update an address associated with one or more of your accounts. Depending on the number and type of accounts, it may take 24 to 48 hours to make the changes. The request affects the account profile, statement, and other mail and correspondence related to the account.

For your security, we review the change before it takes effect and may need to contact you to verify the change.



Note: This page may not be available depending on the configurations of your financial institution.

Requesting an address change

You can use the Address Change page to ask us to change your address.

To request an address change

1. In the navigation menu, click or tap **Settings > Address Change**.
2. Do the following:
 - a. Make any needed changes to your contact information.
 - b. In the Select an Account list, click or tap one or more accounts to include, or click or tap **Select All**.
3. Click or tap **Submit**.
4. On the success message, click or tap **Close**.




Configuring account preferences

You can use the Account Preferences page to configure the following:

- The display name for each account
- The order and organization of the accounts on the Home page
- (Optional) Text banking settings

See [Configuring text banking](#) for information.

To configure an account display name

1. In the navigation menu, click or tap **Settings > Account Preferences**. The Account Preferences page with a list of accounts grouped by type appears.
2. On the Account Preferences page, do the following:
 - a. Click or tap the account you want to change.
 - b. Click or tap **Online Display Name**.
 - c. Enter a nickname for the account, then click the check mark button (). If the account already has a nickname you wish to delete or edit, click the pencil icon () next to the nickname. Delete the nickname by clicking or tapping the X within the nickname field. Click or tap the cancel button () to ignore changes.

- d. Click the **Visible** button to choose whether the account is displayed on the Home page.

Account Preferences

Click anywhere on the account row if you would like to add/edit an account nickname, enable SMS/Text banking or view account details. Group and sort accounts as they are displayed on the homepage.

Search by account label, name, nickname, number, or product type

Primary Account Group Testing
 ⌵

Certificate of Deposit XXXXX-85646
 60 day CD **Visible**
⌵

Primary Account Group Testing
 ⌵

Details

Online Display Name
 Certificate of Deposit
 ✕
✕
✓

Visibility
 Visible

To configure the order that accounts appear in

- In the Account Preferences page, use the up and down arrows to determine the order of each account.

Selecting a theme and a language

A theme allows you to make your online and mobile banking experience more personal by selecting a look and feel that appeals to you. Different themes may change the background image, colors and some fonts, and at times, the placement of some options on the page. You can also change the preferred language in online and mobile banking.



Note: If no alternate themes or languages are available, the theme and language settings will not appear.

To change the selected theme

1. In the navigation menu, click or tap **Settings > Themes**. The Themes page appears.
2. Click or tap the theme that you want to use. The theme changes immediately across all your supported devices.

To change the selected language

1. In the navigation menu, click or tap **Settings > Themes**. The Themes page appears with a list of themes available in the currently selected language.
2. In the **Language** drop-down list, select your preferred language. The language changes immediately across all your supported devices. If the newly selected language is not compatible with the current theme, the system will select a compatible theme and list any other themes that are compatible with the language selection.

Security preferences overview

Use your password and login ID to log in to online and mobile banking. When needed, you can change them in the security preferences.

If your FI offers the Touch Authentication feature, you can use it to log in using Apple's Touch ID sensor rather than a login ID and password.

See [Logging in with Touch Authentication](#) for more information.

You can configure your secure delivery contact information that we use to send secure access codes. We only send secure access codes to a known secure delivery contact.

Secure access code delivery methods

Method	Details
Phone	The system calls the selected telephone number. You answer the phone normally and make a selection to hear the code. If necessary, you can repeat the code. The system does not leave the code on voice mail. If you miss the call, you can request a new code.
Text (SMS)	The system sends a text message with the code. Standard text messaging fees apply.
Email	The system sends a short email with the code. Depending on the configuration of the filters on your mail server, the message may be in your junk or spam mailbox.

Changing your password

You can change your account password for online and mobile banking. You use the same password for both.

See [Password tips and recommendations](#) for more information.

To change your account password

1. In the navigation menu, click or tap **Settings > Security Preferences**. The Security Preferences page appears.
2. Click or tap **Change Password**.
3. Enter your existing password in the **Old Password** field.
4. Enter your new password in the **New Password** field.
5. Re-enter the new password in the **Confirm New Password** field.
6. Click or tap **Change Password** to submit the change.

Changing your Login ID

If needed, you can change your Login ID. The same Login ID is used for online and mobile banking.



Tip: If the Change Login ID option does not appear on the Security Preferences page, contact your financial institution to change your Login ID.

To change your Login ID

1. In the navigation menu, click or tap **Settings > Security Preferences**. The Security Preferences page appears.
2. Click or tap **Change Login ID**. The Change Login ID page appears.
3. Enter the new ID in the **New Login ID** field.
4. Click or tap **Submit**.

Configuring a challenge code

If your account is configured to use a challenge code, you can configure the code on the Security Preferences page.



Note: Not all accounts are configured to use a challenge code. This option may not appear on the page.

To configure the challenge code

1. In the navigation menu, click or tap **Settings > Security Preferences**. The Security Preferences page appears.
2. Click or tap **Challenge Code**. The Challenge Code page appears.
3. Do the following:
 - a. Enter the challenge code in the **Challenge Code** field.
 - b. Re-enter the code in the **Confirm Challenge Code** field.
4. Click or tap **Submit**.

Configuring secure delivery contact information

Depending on your Secure Delivery configuration, you can use the Security Preferences page to configure your secure delivery contact information. You can also delete a contact.



Caution: Deleting a contact is permanent.

To add a new secure delivery contact

1. In the navigation menu, click or tap **Settings > Security Preferences**. The Security Preferences page appears.
2. Click or tap **Secure Delivery**. The Secure Delivery Contact Information tab appears.
3. Click or tap one of the following:
 - **New Email Address**
 - **New Phone Number**
 - **New SMS Text Number**
4. Enter the contact information and click or tap **Save**.



Note: Some options may vary, depending on your financial institution's configuration. Contact your FI for more information.

To edit a secure delivery contact

1. In the navigation menu, click or tap **Settings > Security Preferences**. The Security Preferences page appears.
2. Click or tap **Secure Delivery**. The Secure Delivery Contact Information tab appears.
3. Locate the method that you want to edit and click or tap **Edit**.
4. Make any needed changes to the contact information and click or tap **Save**.

To delete a secure delivery contact

1. In the navigation menu, click or tap **Settings > Security Preferences**. The Security Preferences page appears.
2. Click or tap **Secure Delivery**. The Secure Delivery Contact Information tab appears.
3. Locate the method that you want to delete, and click or tap **Delete**.



Caution: You must have at least one form of contact. If you attempt to delete your only form of contact, an error message appears.

Mobile authorization code overview

You can use a mobile authorization code (MAC) to approve a Business or Corporate transaction in a telephone call. We can send authorization requests to you at an email address, a telephone number, or both.

When a user creates a new payment that requires approval, the user can notify valid approvers. If your rights permit you to approve the draft and you configure a MAC, we contact you at the address that you specify for approval.

Mobile authorization contact methods

Method	Notes
Telephone	We place an automated phone call to the specified number. The call prompts you to enter the mobile authorization code that you specified. You can enter a valid code on the phone to approve the draft.
Email address	We send an email to the address. You can log in to online banking or mobile banking to approve the draft.

Configuring a mobile authorization code

If your account uses a mobile authorization code, you can use the Mobile Authorizations page to configure your code.



Note: You must have the transaction enabled in **Settings > Mobile Authorizations** and have Approve rights for the transaction. This allows the Approvals Widget to display on the Home page.

To configure a mobile authorization code

1. In the navigation menu, click or tap **Settings > Mobile Authorizations**. The Mobile Authorizations page appears.
2. In the **Mobile Authorization Code** field, enter the code.
3. Select the Transaction Types that you agree to approve.
4. Do one or more of the following:
 - Click or tap **Add Email** and enter your contact address in the **E-Mail Address** field. Click or tap **Save**.
 - Click or tap **Add Phone** and select the country for the phone from the Country drop-down list. Enter the phone number in the **Phone Number** field. Click or tap **Save**.
5. On the Mobile Authorizations page, click or tap **Submit**.

Configuring text banking

You can use text banking to send text (SMS) messages from your mobile phone, or another supported device, to get account information or to perform transfers. If needed, you can update your text banking number or disable text banking.

Before you can use text banking, you must do the following:

- Enroll in text banking.
- Select the accounts to use with text banking.
- Assign each account a text banking nickname.
- (Optional) Configure the account order.

Enrolling in text banking

Use the Text Enrollment page to enroll in text banking. You must agree to terms and conditions to enroll.

To enroll in text banking

1. In the navigation menu, click or tap **Settings > Text Enrollment**. The Text Enrollment page appears.
2. Click or tap **On**.
3. Enter the number that you want to enable for text banking in the **SMS Text Number** field.
4. Click or tap **Terms and Conditions** to read the terms and conditions in another tab.
5. Click or tap **Privacy Policy** and read the privacy policy in another tab.
6. Select the **Agree To Terms** check box.
7. Click or tap **Save**.
8. In the **Enrollment Successful** message, do one of the following:
 - Click or tap **Close** to close the Text Banking settings.
 - Click or tap **Visit Preferences** to configure account preferences for text banking.

Configuring account preferences for text banking

You can use the Text tab on the Account Preferences page to configure text banking preferences. Depending on the configuration, this Text tab may not appear.

To configure text banking preferences for accounts

1. In the navigation menu, click or tap **Settings > Text Enrollment**.
2. Click or tap the On/Off toggle to turn text banking on or off.
3. Click or tap the Terms and Condition and Privacy policy to review them.
4. Select the **Agree To Terms** check box.
5. Review the rest of the information on the Text Enrollment page, then click or tap **Save**.

Using text banking

To use text banking, you send a text message to 226563 (BANKME) with a command. When the action is complete, the text message reply includes the information or the results of the action.



Note: A signature or any other similar text in a text banking message may cause difficulties processing text banking commands. You should disable the signature when you send a text banking command.



Caution: When you send or receive a text banking message, normal text message and data rates apply.

The commands will vary according to your settings. Commands may include:

Text banking commands

Command	Result
BAL	Displays the current account balance for all enabled accounts.
BAL <account nickname>	Displays the current account balance for the account that you specify.
HIST <account nickname>	Displays the recent history for the account that you specify.
XFER <from account nickname> <to account nickname> <amount>	Transfers the amount that you specify from one account to another.
LIST	Displays a list of all available text banking commands.
HELP	Displays a list of contact points for information about text banking. This may include the website address, phone number, or other information.
STOP	Disables text banking. You can also use the settings in online and mobile banking to enable and disable text banking.

Updating text banking preferences

You can use the Text Enrollment page to update your text number or to disable text banking.

To update the text banking number

1. In the navigation menu, click or tap **Settings > Text Enrollment**. The Text Enrollment page appears.
2. Enter the new number that you want to enable for text banking in the **SMS Text Number** field.
3. Click or tap **Save**.

To disable text banking

1. In the navigation menu, click or tap **Settings > Text Enrollment**. The Text Enrollment page appears.
2. Click or tap **Off**.
3. Click or tap **Save**.

Configuring statement delivery settings

You can configure statement delivery options for your accounts or review the e-statement Delivery Agreement on the Statement Delivery page.



Note: E-statement delivery settings can vary.

To configure the statement delivery method

1. In the navigation menu, click or tap **Settings > Statement Delivery**.
2. On the Statement Delivery page, click or tap an account, then do the following.
 - a. Select a **Delivery Type**.
 - b. Enter an **Email Address**.
 - c. (Optional) Enter an **Alternate Email Address**.



Note: If you select e-statement in the **Delivery Type** drop-down list, the e-statement Delivery Agreement window appears. Review the agreement, and click or tap **I accept**.

To view the E-Statement Delivery Agreement

1. In the navigation menu, click or tap **Settings > Statement Delivery**.
2. On the Statement Delivery page, click or tap **View E-Statement Delivery Agreement**.
3. Review the statement, then click or tap **I accept** or the close (X) icon to return to the Statement Delivery page.

APPENDIX A: ADDITIONAL RESOURCES

This appendix contains the following:

- [Password tips and recommendations](#)
- [Registering a browser or device](#)

Password tips and recommendations

A strong password helps you protect your account. To create a strong password, keep the following guidelines in mind:

- Create unique, original passwords.
- Use the longest practical password.
- Use a mix of upper and lower case letters.
- Include one or more numbers.
- Do not use repeating or adjacent characters.
- Use at least one of these special characters: `~!@#\$%^&()_+={}|[:]"?.,/\.
- Avoid using software or toolbars that store your password.
- Change your password regularly.

Remember to avoid the following password pitfalls:

- Do not choose passwords or security codes that others can easily guess.
- Do not reuse passwords for multiple sites.
- Never use your account numbers.
- Do not use personal contact information, such as addresses or phone numbers.
- Do not use personal information, such as your name, birthday, Social Security Number, passport number, or the names or information for family members or friends.
- Do not use sequences of characters such as *1234567* or *abcdefg*.
- Do not rely on look-alike substitutions of numbers or symbols alone. Passwords like *P@ssw0rd* are easy to guess, but can be effective when you also change the case of the letters, the length of the words, and misspellings, or when you use multiple unrelated words in a phrase.
- Do not use dictionary words.



Tip: Go to support.microsoft.com for more information on creating strong passwords. We do not endorse or guarantee the site.

Registering a browser or device

A conventional authentication system relies on two forms of identification to prove your identity: your login ID and your password. Multi-factor authentication uses multiple forms of identification to make it harder for attackers to access your account. The multiple forms of identification can include something that you know, such as a password, and something that only you have.



Tip: Users that use VIP tokens won't be prompted to register a browser or device because registration is not necessary for these users.

In online and mobile banking, we can send a secure access code to a contact address that you configure. The code is only valid for a single use and it expires after a short time. You choose one of the following ways to deliver the code:

Secure access code delivery methods

Method	Details
Phone	The system calls the telephone number on file. You answer the phone normally and make a selection to hear the code. If necessary, you can repeat the code. The system does not leave the code on voice mail. If you miss the call, you can request a new code.
Text (SMS)	The system sends a text message with the code. Standard text messaging fees apply.
Email	The system sends a short email with the code. Depending on the configuration of the filters on your mail server, the message may be in your junk or spam mailbox.

Whenever possible, you should configure phone and text delivery methods, and leave email unconfigured. Attackers can use viruses or other malicious activity to compromise your email and view the secure access code. If you do not configure an email address as a Secure Delivery Contact, you can help prevent this type of attack.



Note: Depending on your security needs, we may configure your account to use codes from VIP Service Tokens. If your account uses a token, you enter the code from the token or the VIP Access mobile app instead of a secure access code. You enter the code from the token every time that you log in.

If you have never used a particular browser or device to log in, you may need to enter a secure access code to use it. If the browser or device is one that you plan to use again, you can register it. By registering a browser or a device, you confirm that it is under your control and that you intend to use it to access in online banking or mobile banking.



Tip: Multiple users can register the same browser or device.

You will need to register your browser or device again in the following circumstances:

- You use a different browser on your desktop.
- You delete and reinstall the mobile banking app.
- Your browser does not save browser cookies.
- You clear existing browser cookies.
- We reset registration for all users for security reasons.



Caution: Only register a browser or device if it is under your control. Do not register a browser on a public computer.

APPENDIX B: FREQUENTLY ASKED QUESTIONS

This appendix contains the following:

- [Getting started](#)
- [Messages and alerts](#)
- [Accounts](#)
- [Transactions](#)
- [Business and Corporate accounts](#)

Getting started

This section includes questions about getting started with online and mobile banking, including questions about logging in for the first time.

Logging in for the first time

What if I do not have access to the phone or email account contacts listed?

You must have access to at least one of the listed contacts to log in for the first time or register a browser device. If you need immediate access, contact your FI. After you verify your identity, your FI can add a new contact method.

Registering your computer

I registered my browser or device during a previous login, but now I need to register it again. Why?

There are several possible reasons that you may need to register a browser or device again, including:

- Your browser settings are configured to delete cookies.
- Your browser cookies for online banking were removed.
- You use a browser plugin that automatically removes browser cookies when you close the browser.
- Your account requires a secure access code each time you log in.
- You use a Symantec VIP Token for a secure access code when you log in.
- You log in with a different browser on the same registered computer.
- You deleted and reinstalled the mobile banking app.
- For security reasons, we reset all active registrations for all users.

How do I remove the registration from a device?

On a computer browser, you delete all Internet browser cookies or the browser

cookies for online banking. See your browser help for information about deleting cookies.

On a tablet or smartphone, the registration information is automatically deleted when you delete the mobile banking app.

Messages and alerts

This section includes frequently asked questions about using messages and alerts.

Secure messages

Is the content of my message and any attachments sent securely?

Yes, the transport of your message is secure sockets layer (SSL)-encrypted and is never sent through public, unsecured communication channels like email communication.

Alerts

When are alerts delivered?

Secure message and email alerts are sent when transaction processing completes. Phone and text message alerts are sent at the next available time you specified for the alert.

Are alerts real time?

In most cases, yes.

What if I do not receive a phone or email alert?

If you miss an alert via phone call, the alert system leaves a message on voice mail.

For email alerts, check your junk mail or spam folder for the alert. If the alert is in the junk mail folder, configure your junk mail settings to allow email from us so you do not miss future alerts.

If you believe you did not receive an alert phone call or email, click or tap **Conversations** in the menu to check for the alert. If the alert does not appear in

the Inbox, confirm that the alert is enabled in the Alerts page. If the alert is enabled and you still believe you did not receive an alert, contact your financial institution for assistance.



Note: Email, phone, and text message alerts are a convenience, and should not be used to manage critical account details or appointments. Due to the nature of the email, phone, and text message networks, these networks cannot be 100% reliable delivery channels. Secure messages within our system are very reliable, since they are contained entirely within the banking system.

Are security alerts real time?

Yes, security alerts are event driven and are sent in real time.

Accounts

This section includes frequently asked questions about your accounts in online and mobile banking.

Account details

When I download my history to Quicken or QuickBooks, the application does not launch automatically. Why?

The file type is not properly associated with the application. The easiest way to create the association is to save the download file to your desktop the first time, right-click the file and click **Open with**. In the Open With dialog, select Quicken or QuickBooks. The next time you download your history, the program should launch automatically. For more information, check the documentation for your desktop computer.

Can I see transactions from other users in my company?

Yes, if your rights permit you to see the activity of the other users instead of just your own.

What is a Tracking ID?

The Tracking ID is a unique identifier for each transaction that you create in online and mobile banking. It is a reliable way to reference a transaction. Tracking IDs appear in the transaction details on the Activity Center page. When

you use secure messages to inquire about an account or a transaction, the message automatically includes the tracking ID.

Activity Center page

How is the Activity Center page different from the Account Details page?

The Activity Center page contains all transactions initiated in online and mobile banking including checks deposited through mobile RDC. It does not include transactions that you make by other means, such as ATM or debit card transactions. The Activity Center page also shows the status of each electronic transaction as it moves from a drafted status to approved, then processed.

The Account Details page is a record of processed and cleared transactions against your account from all sources. The Account Details page does not include transactions that have been drafted, approved, or canceled in online banking or mobile banking, only those that have already cleared or that will clear your account the next processing day.

Statements

Why are some accounts not in the account drop-down list when I view statements?

Certain account types do not support e-statements.

I clicked Get Statement on the Statements page, but nothing happened. Why?

Ensure that you allow pop-ups for the online banking site in your browser settings. If you encounter problems loading the page, it is likely that the pop-up box is being blocked by a pop-up blocker or a toolbar pop-up blocker. You can disable the pop-up blocker in your browser's settings or add the online banking site as an allowed site.

If available, why would I choose to view my statement as an image instead of a PDF?

If you are on a public computer, you may wish to view images. PDF documents are often cached by the browser and stored in a temporary files folder. If you select PDF on a public computer, you should delete the cache files and other temporary files after you log off to ensure your security.

Transactions

This section includes frequently asked questions about creating, managing, and viewing transactions.

Paying bills

When is my account debited to fund these payments?

Your account is debited when an electronic payment is processed. If the payment is mailed, the account is debited on a day before the date you selected.

How long should I allow for the payment to arrive at the payee?

You should plan the same amount of time you would if you were mailing a check.

What if I do not have an account number at the payee or if the payee is a person, not a company?

You can enter N/A or Not Applicable in the Account Number field, but this may make the posting of your payment more difficult for the recipient.

Sending a check

If I create a future-dated check, when will the check be processed and effective?

If you create a future-dated check, the check will be processed on the Processing Date. The date that the check arrives at your recipient's address is dependent on the US mail system.

Is the description I enter online printed on the check?

No. The description helps you to identify the transaction in online and mobile banking. The description is not printed on the check.

Business and Corporate accounts

This section includes frequently asked questions about Business and Corporate accounts.

Payments and templates

How can I send a pre-note to a new account?

You can use a payment to send a pre-note to an account. To send a pre-note to a newly established recipient, send a zero dollar ACH transaction to the recipient account. The pre-note confirms the validity of a routing number and account at the receiving financial institution, without any movement of funds taking place.

ACH PassThru

When should I use ACH Passthru instead of ACH Payments or ACH Collections?

You can import NACHA-formatted files in ACH Payments or ACH Collections, but those files may only contain one batch each. In addition, those payments can only support PPD and CCD Standard Entry Class (SEC) codes. The ACH PassThru feature allows you to create files with multiple batches and with other SEC codes. In addition, unlike other ACH payments, the ACH PassThru feature performs minimal validations before passing the file to us.

The system does not accept some SEC codes. What can I do?

By default, we do not support all SEC codes. If you encounter unsupported SEC codes that you need to submit, please contact your financial institution during regular business hours.

Why do I enter a Process Date instead of an Effective Date?

Because there may be multiple effective dates in the file, you enter the date on which you want the file to be processed. On the date that you specify, we process the transactions according to the effective date or dates in the file.

Wire transfers

When might I use an intermediary financial institution?

You may need to use an intermediary financial institution if the financial

institution for the beneficiary is not a direct Fedwire participant and cannot receive a wire transfer via the Fedwire system.

Tax payment

Is registration required to pay via the online banking system?

There is no registration requirement on our system. To make federal and/or state tax payments, you should register or enroll in the Electronic Funds Transfer (EFT) program for each tax authority that you want to pay. Payment via our online banking system does not enroll you with the federal or state agency. Some agencies will not accept electronic tax payments from unregistered parties.

User management

Why is a new user unable to see any accounts?

When you create a user, you must set the account rights, transaction rights, and limits for the user. Depending on your settings (for dual approval of non-financial transactions), a CSR or different user may need to initiate final approval for activation.

If I delete a user, will it delete that user's activity?

No, it only removes their access and rights to the online banking system. All payments and templates that the user created remain, as do references to their online activity.

Can I edit user information?

No, for security purposes you can only add or remove users and edit user rights. Users can change their own profile information, login ID, and password if they need to do so.