

DIGITAL CORPORATE BANKING

USER GUIDE

GULFBANK.COM



GULF COAST BANK
& Trust Company

The Bank That Cares About You!



FDIC

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Getting Started

Welcome to Business Digital Banking with Gulf Coast Bank and Trust Company! Whether at home or at the office, from a mobile phone, tablet or laptop, we strive to make your Digital Banking experience easy and convenient.

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

You can navigate this guide by clicking a topic or feature in the Table of Contents. Each section provides an overview and steps to help you during the Digital Banking process. For details on introductory functionality please refer to the Digital Banking Guide. This will provide information about login, site navigation, grouping and other standard navigation tips. If you have additional questions, contact us at 866-755-3887 or 504-544-6380.



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Getting Started

Business Online Banking Overview

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

Users

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

For larger organizations, our system lets you establish multiple login IDs and passwords for authorized employees. After setting up a company policy with a bank representative, you can organize which employees get access to different features within Business Digital Banking by establishing user rights.

Subsidiaries

Subsidiaries are different entities owned or managed by one parent company. Business Digital Banking allows you to aggressively manage your subsidiaries, offering centralized control to the parent company with the convenience of a single banking system.

Subsidiaries may not apply if your business is a single entity with only one tax ID that has several bank accounts tied to it. For complete information, contact us at 866-755-3887 or 504-544-6380.

Recipients

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

Getting Started

Transaction Type Overview

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

Please call us at 866-755-3887 or 504-544-6380 for a full list of wire and ACH fees or if you have any questions.

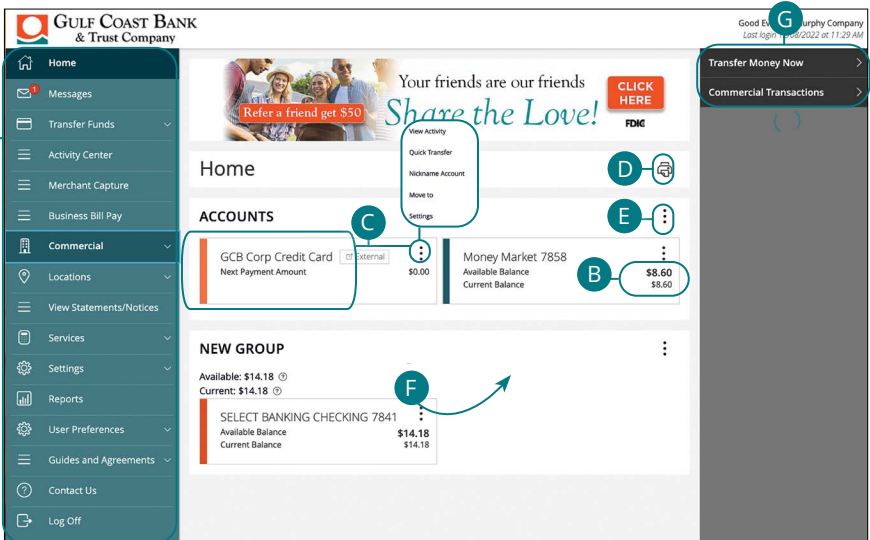
Business Digital Banking Transaction Types

Type	Description
ACH Pass-Thru	Upload a NACHA-formatted file.
ACH Batch	Send a payment to several recipients.
ACH Collection	Receive a payment from several recipients.
Domestic Wire	Send a wire to a recipient within the US.
International Wire	Send a wire to a recipient in a different country.
Payroll	Send payroll to several recipients. If a recipient has more than one account, you can split that payment into several accounts.
Tax Payment	Send federal, state or local tax authority payments.

Home Page

Home Page Overview

After logging in, you are taken directly to the Home page. This page is divided into three convenient sections to help you navigate to every feature within Digital Banking. Here you can view the balances in both your linked and Gulf Coast Bank accounts, see your account summaries and more!



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

- A.** The navigation bar appears in every view on the left side of the screen. You can navigate to Digital Banking features by selecting the appropriate drop-down tab.
- B.** Your Gulf Coast Bank accounts and linked external accounts are displayed in an account card with its balance.
- C.** If you click an account name, you are taken to the Account Details page. You can also click the  icon on the right side of an account card to make a Quick Transfer, Nickname the account, or view additional Details from Settings.
- D.** The  icon allows you to print a summary of current available funds in your accounts.
- E.** You can expand or collapse account details by clicking the  icon.
- F.** If you click and hold an account card, you can drag and drop it to a new location or new group to change the order in which your accounts appear.
- G.** The Quick Actions links in the top right corner let you quickly access different Digital Banking features.

Home Page

Account Details Overview

Selecting a Gulf Coast Bank account on the Home page takes you to the Account Details page, where you can view every transaction pertaining to that account. From here, you can view details such as type of transaction, check images and account balances, so you stay organized and on top of your finances.

A

REGULAR SAVINGS XXXX
Current Balance
Available Balance

\$43,270.48
\$43,270.48

SAVINGS XXXX
Current Balance
Available Balance

\$118,547.75
\$18,547.75

← Back to Home

SELECT BANKING CHECKING xxxxxx7841

Last Updated: December 13, 2022 4:56 PM

Transactions

Details & Settings

C

D

E

F

G

Q

Y

\$Z

↓

⋮

H

Search transactions

H

Date

Description

Amount

NOV 30 2022

Auto Interest

I

\$0.09
\$14.18

J

Details

Statement Description:
Auto Interest
Date:
11/30/2022
Type:
Credit

- A.** On the Home page, you can click on an account name to view the Account Details screen.
- B.** The current and available balances of that account displayed in the top right corner.
- C.** The  icon opens the search bar to find transactions with that account.
- D.** Transactions can be sorted by time, type, amount or check number. Click the  icon for more options.
- E.** Make a quick transfer by clicking the  icon. See page 13 for additional details.
- F.** Export your transactions into a different format by clicking the  icon.
- G.** The  icon lets you send a secure message about that account or print a list of transactions.
- H.** The  icon indicates how the Date, Description and Amount columns are sorted.
- I.** You can view more details about a transaction by clicking on it.
- J.** The  icon lets you send a secure message about that transaction or you can print details about it.

Home Page

Quick Transfer

No need to run to a branch to move money from one account to another. If you're ever in a rush, the Quick Transfer option is a simple and fast way to make transactions.

REGULAR SAVINGS XXXX

Current Balance

Available Balance

1

\$43,270.48

\$43,270.48

View Activity

Quick Transfer

Nickname Account

Move to

Settings

Quick Transfer

2

From Account

3

To Account

SELECT BANKING CHECKING xxxxxx7841 \$14.18

4

Amount

\$ 0.00

5

Transfer Date

12/13/2022

6

Advanced Options

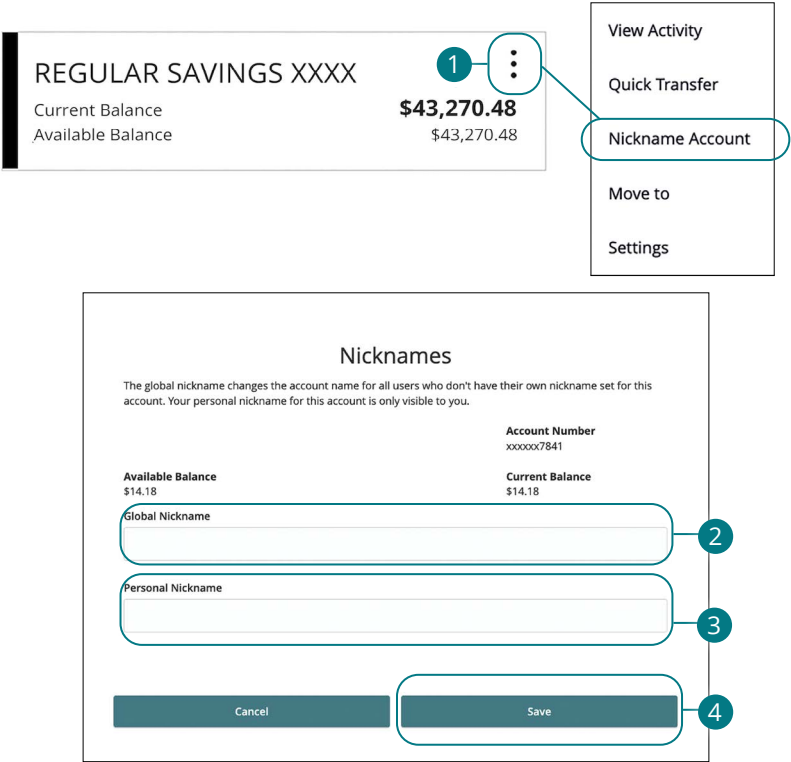
Transfer Funds

1. Click the  icon on the right side of an account card and select Quick Transfer.
2. Use the drop-downs to select a "From" and "To" account to send and receive the funds.
3. Enter an amount to transfer.
4. Select a transfer date.
5. (Optional) Click the **Advanced Options** button to be redirected to the Funds Transfer feature.
6. Click the **Transfer Funds** button when you are finished.

Home Page

Account Nickname

Change an account’s nickname directly from the home page.

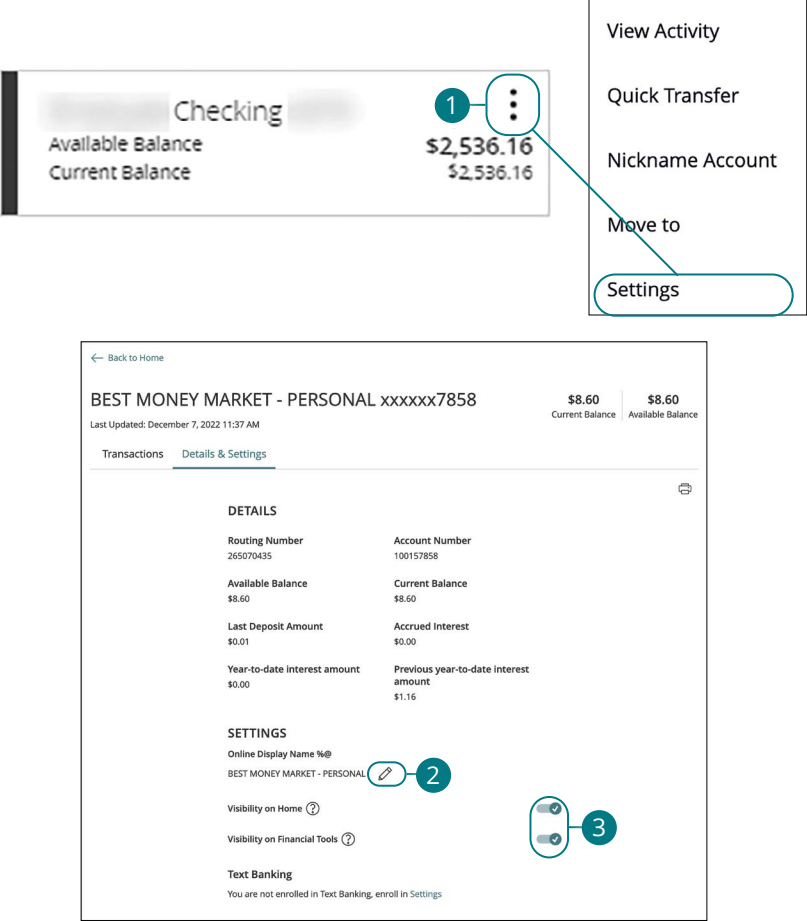


1. Click the  icon on the right side of an account card and select Nickname Account.
2. Enter a new global nickname. The global nickname changes the account name for all users who don't have their own nickname set for this account.
3. Enter a new personal nickname. Your personal nickname for this account is only visible to you.
4. Click the **Save** button when you are finished.

Home Page

Details & Settings

View additional details about an account and change the account's visibility.



1. Click the  icon right side of an account card and select "Settings."
2. Click the  icon to edit the display name.
3. Use the toggle to decide whether or not your account is visible on the Home page and within financial tools.

Home Page

Account Grouping

You can organize your internal and linked accounts into groups, so the Home page appears in a way that makes sense to you. These groups can always be changed or deleted to meet your needs.

ACCOUNTS

Checking 9194

Available Balance

Current Balance

⋮

\$21.86

\$21.86

⋮

1

Create new group

Select an account to add to this group.

2

Select Account

3

Group Name

Cancel

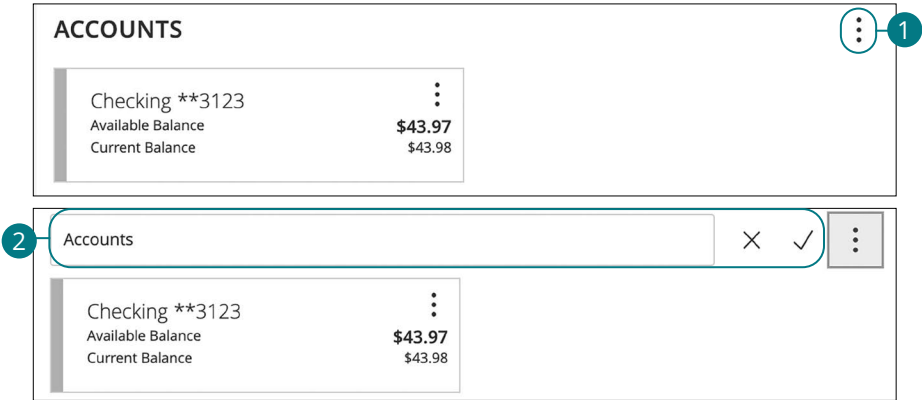
4

Save

- 1. Create a new group by clicking the ⋮ icon and selecting “Create new group.”
- 2. Use the drop-down to select an account.
- 3. Enter the group name.
- 4. Click the Save button.

Editing a Group Name

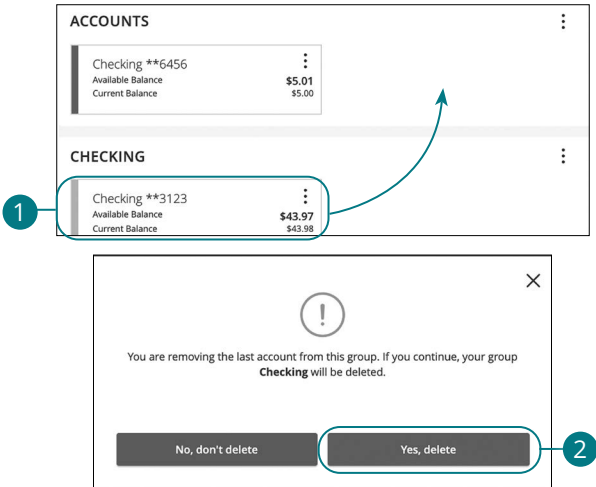
The names of existing groups can be edited in just two easy steps.



1. Click icon and selecting "Edit group name."
2. Enter a new name and click the check mark when you are finished.

Deleting a Group

After a group is made, you can reorganize the Home page by deleting a group without removing those accounts from the Home page.



1. Remove all accounts from a group by clicking and holding an account tile and dragging it to another group and dropping it.
2. Click the **Yes, delete** button to delete the group.

Commercial Services

Editing Company Policy

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

Part 1 of 11: Choosing a Transaction to Edit in Company Policy

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

Test Murphy & Co 2

Company Policy ?

Save

TransactionsFeaturesAccountsUser Roles

1

Transaction Filter:

Filter: All Enabled Disabled

2

ACH Batch

Can view all transactions

Can Draft/Approve/Cancel

\$40M

ACH Collection

Can view all transactions

Can Draft/Approve/Cancel

\$40M

ACH Pass Thru

Can view all transactions

Can Draft/Approve/Cancel

\$40M

Check Reorder

Can view all transactions

Can Draft/Approve/Cancel

Domestic Wire

Can view all transactions

Can Draft/Approve/Cancel

\$17M

ACH BATCH

RightsAllowed Actions

Approval Limits

	Maximum Amount	Maximum Count
Per Transaction	\$ 40,000,000.00	
Daily Per Account	\$ 40,000,000.00	50
Daily	\$ 40,000,000.00	50
Monthly	\$ 40,000,000.00	200

In the **Commercial** tab, click **Company Policy**.

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

Part 2 of 11: Approval Limits

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

Test Murphy & Co 2

Company Policy ⓘ

Save

TransactionsFeaturesAccountsUser Roles

Transaction Filter:

Filter: All Enabled Disabled

ACH Batch

Can view all transactions
Can Draft/Approve/Cancel

\$40M

ACH Collection

Can view all transactions
Can Draft/Approve/Cancel

\$40M

ACH Pass Thru

Can view all transactions
Can Draft/Approve/Cancel

\$40M

Check Reorder

Can view all transactions
Can Draft/Approve/Cancel

Domestic Wire

Can view all transactions
Can Draft/Approve/Cancel

\$17M

ACH BATCH

RightsAllowed Actions

Approval Limits

	Maximum Amount	Maximum Count
Per Transaction	\$ 40,000,000.00	
Daily Per Account	\$ 40,000,000.00	50
Daily	\$ 40,000,000.00	50
Monthly	\$ 40,000,000.00	200

- 1. View the maximum limits for transactions and amounts.



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

Part 3 of 11: Allowed Actions

Rights Allowed Actions 1

POLICY TESTER

Filter by

All Search all

Add Allowed Action 2

Allows ACH Batch transaction for any amount

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

Part 4 of 11: Amount

Decide on the maximum amount of drafted funds.

Amount

1

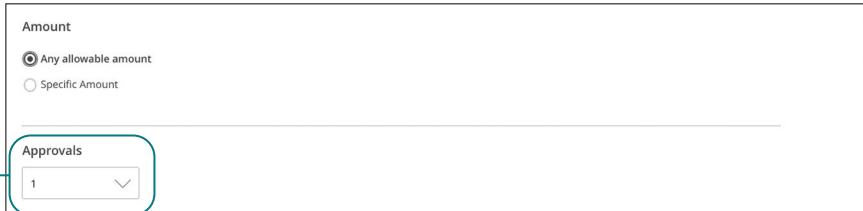
☒ Any allowable amount

☐ Specific Amount

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

Part 5 of 11: Approvals

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



Amount

☒ Any allowable amount

☐ Specific Amount

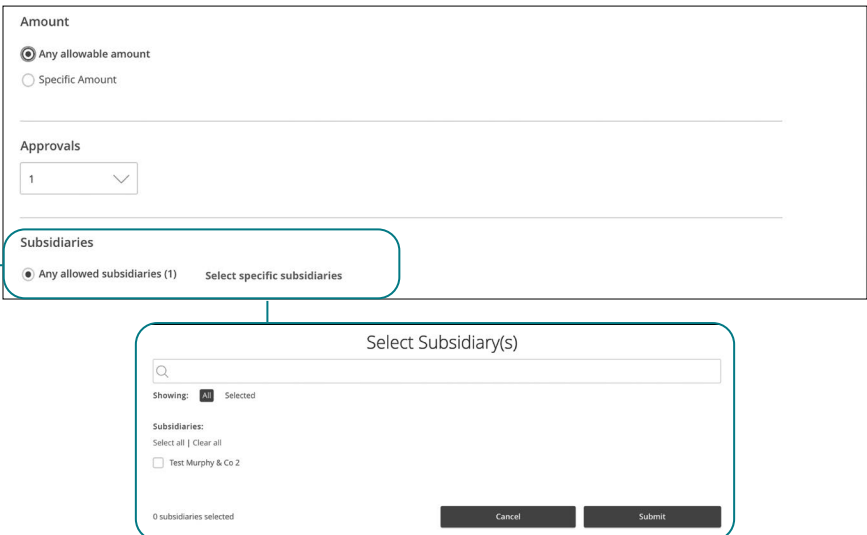
Approvals

1

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

Part 6 of 11: Choosing the Subsidiaries

Different transaction types have the ability to exclude certain subsidiaries.



Amount

☒ Any allowable amount

☐ Specific Amount

Approvals

1

Subsidiaries

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

Select Subsidiary(s)

Showing: All Selected

Subsidiaries:

Select all | Clear all

☐ Test Murphy & Co 2

0 subsidiaries selected

Cancel Submit

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

Part 7 of 11: Choosing the Accounts

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

Amount

☒ Any allowable amount

☐ Specific Amount

Approvals

1

▼

Subsidiaries

☒ Any allowed subsidiaries (1)

Select specific subsidiaries

Accounts

☒ Any allowed account (1)

Select specific account(s)

Select Account(s)

Showing:

Any

 Selected

Accounts:
Select all | Clear all
☐ NON-PROFIT CKG
XXXXXXXX366

0 accounts selected

Cancel

Submit

1. Click the “Select specific account(s)” link to select specific accounts or select “Any allowed account” to allow all accounts.

Part 8 of 11: Choosing the Drafting Hours

You can also set time limitations for specific transactions. This is especially beneficial if you only want transactions to occur during business hours.

The screenshot shows a configuration form for 'Drafting Hours'. It includes sections for 'Amount', 'Approvals', 'Subsidiaries', and 'Accounts', each with radio button options for 'Any' or 'Specific'. The 'Draft Hours' section is at the bottom, featuring a table with columns for 'Day', 'Start hour', and 'End hour'. A callout '1' points to a '+ Add Draft Hours' link. A callout '2' points to the table headers. A callout '3' points to a checkmark button in the bottom right corner of the table area.

Amount

☒ Any allowable amount
☐ Specific Amount

Approvals

1 ▾

Subsidiaries

☒ Any allowed subsidiaries (1) Select specific subsidiaries

Accounts

☒ Any allowed account (1) Select specific account(s)

Draft Hours

Any

1 + Add Draft Hours

Day	Start hour	End hour
▾	▾	▾

2

3

1. Click the "+ Add Draft Hours" link.
2. Use the drop-downs to add draft hours.
3. Click the  button when you are finished making changes.

Part 9 of 11: Choosing the Location

If your business conducts transactions in different regions, you can select the appropriate places to permit them within the Company Policy.

Amount

☒ Any allowable amount

☐ Specific Amount

Approvals

1

▼

Subsidiaries

☒ Any allowed subsidiaries (1)

Select specific subsidiaries

Accounts

☒ Any allowed account (1)

Select specific account(s)

Draft Hours

Any

+ Add Draft Hours

Location

☐ United States

☐ Canada

☐ Mexico

1

1. Select which countries transactions can be performed in.

Part 10 of 11: Choosing the IP Address

To further strengthen your Company Policy, you can specify which computers can perform transactions by entering the device’s unique IP address.

Amount

☒ Any allowable amount

☐ Specific Amount

Approvals

1

✓

Subsidiaries

☒ Any allowed subsidiaries (1)

Select specific subsidiaries

Accounts

☒ Any allowed account (1)

Select specific account(s)

Draft Hours

Any

+ Add Draft Hours

Location

☐ United States

☐ Canada

☐ Mexico

IP Addresses

IP Addresses

Any

+ Add IP Address

2

IP Addresses

IP Addresses

×

✓

1. Click the “+ Add IP Address” link.
2. Enter a new IP Address and click the  button.

Part 11 of 11: Choosing the SEC Code

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

Amount

☒ Any allowable amount
 ☐ Specific Amount

Approvals

1

Subsidiaries

☒ Any allowed subsidiaries (1)

Select specific subsidiaries

Accounts

☒ Any allowed account (1)

Select specific account(s)

Draft Hours

Any

+ Add Draft Hours

Location

☐ United States
 ☐ Canada
 ☐ Mexico

IP Addresses

IP Addresses

Any

+ Add IP Address

SEC Codes

☒ PPD
 ☐ CCD

Cancel

Submit

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

Company Policy Tester

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

ACH BATCH

Rights Allowed Actions 1

POLICY TESTER 2

Filter by

All Search all Add Allowed Action

Allows ACH Batch transaction for any amount

In the **Commercial** tab, click **Company Policy**.

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

POLICY TESTER

Operation

Draft

Amount

\$

0

Account

Subsidiary

SEC Code

PPD

IP Addresses

192.168.20.*

Location

United States

Day

Any

Hour

12

Minutes

00

AM / PM

PM

☐ Auth code provided

☐ Template used

Test

✓ This transaction will be allowed.

✓

Bank

Allowed

✓

Company

Allowed

✓ Allows transaction for any amount

✓ Allows transaction for any amount

⚠ This transaction will be denied by the Bank policy.

✗

Bank

Denied

✓

Company

Allowed

✓ Allows transaction for any amount

✓ Allows transaction for any amount

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

Viewing Rights to Access Features

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

Test Murphy & Co 2

Company Policy ?

Transactions Features Accounts User Roles

FEATURES ?

Search

RIGHTS

☒ Allow one-time recipients ☒ Can Add Users

CORPORATE

☒ Manage Company Policy ☒ Manage User Roles

CUSTOM FEATURES

☒ SDK: estatementPreferences ☒ Standard Statement Page

Save

In the **Commercial** tab, click **Company Policy**.

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

Establishing Rights to Access Accounts

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

Company Policy ⓘ

Save

Transactions

Features

Accounts

User Roles

ACCOUNTS ⓘ

✎ Edit Labels

1 of 1 selected accounts shown

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

In the **Commercial** tab, click **Company Policy**.

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

Creating and Editing Account Labels

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

Company Policy ?

Transactions Features **Accounts** User Roles

ACCOUNTS ?

Edit Labels 3 1 of 1 selected accounts shown

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

Save 7

Add/Remove Labels

1 account selected

Create 4

Labels updated.

Select all

Test (New)

test 2 (New) 5

Update

Close Save 6

In the **Commercial** tab, click **Company Policy**.

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

Commercial Services

User Roles Overview

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

User Roles ⓘ

🔍 Search

A

USER ROLE TEMPLATES

USER ROLES

Create Role

Name ^	Description	Users ^	
Ara McPherson	None	1	C ✎ 📄 🗑
Business Solutions Sales Rep	None	3	✎ 📄 🗑
Gina Handy	None	1	✎ 📄 🗑
JENNIFER DUPRE	None	1	✎ 📄 🗑
Karen Devillier	None	1	✎ 📄 🗑
Murphy Company	None	1	✎ 📄 🗑
Natalie Cullen	None	1	✎ 📄 🗑

B

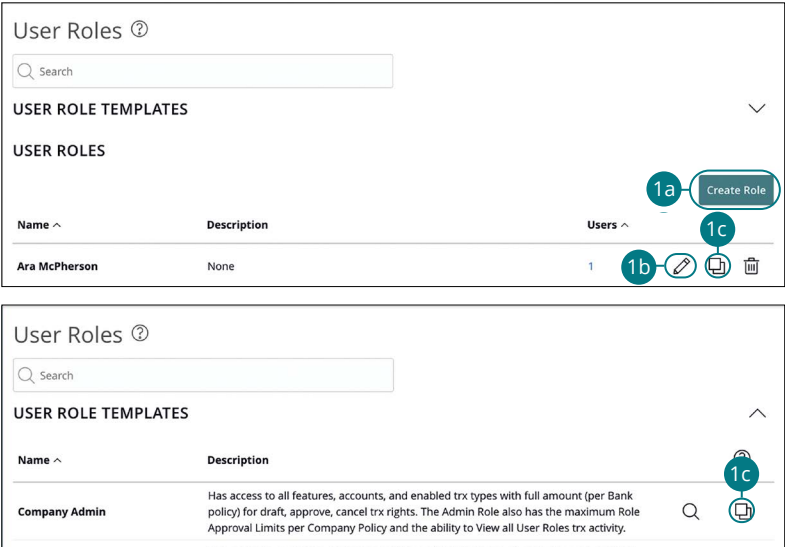
In the **Commercial** tab, click **User Roles**.

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

Commercial Services

Creating, Editing or Copying a User Role

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



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

1. Decide if you are making a new role, editing an existing role or copying a role or template.
 - a. Click the **Create Role** button if you are making a new user role.
 - b. Click the  icon to edit an existing role.
 - c. Click the  icon to copy and adjust an existing role or template.

User Roles > Admin  2

User Role Policy ⓘ

Delete Save

New User Role

Role Name 3

Description (optional)

Cancel Ok 4

2. (Optional) If you are editing an existing user role, edit the role name by clicking the  icon.
3. Enter a role name if you are making a new role or copying a role.
4. Click the **Ok** button.

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

User Roles > Test Role

Save

User Role Policy

Transactions

Features

Accounts

Transaction Filter:

Filter:

All

Enabled

Disabled

ACH Batch

Can view all transactions

Can Draft/Approve/Cancel

\$40M

ACH Collection

Can view all transactions

Can Draft/Approve/Cancel

\$40M

ACH Pass Thru

Can view all transactions

Can Draft/Approve/Cancel

\$40M

Check Reorder

Can view all transactions

Can Draft/Approve/Cancel

Domestic Wire

Can view all transactions

Can Draft/Approve/Cancel

\$17M

Funds Transfer

Can view all transactions

Can Draft/Approve/Cancel

\$1,000M

ACH BATCH

Enabled

Rights

Allowed Actions

View

All

Approval Limits

	Maximum Amount	Maximum Count
Per Transaction	\$40,000,000.00	
Daily Per Account	\$40,000,000.00	50
Daily	\$40,000,000.00	50
Monthly	\$40,000,000.00	200

Part 2 of 10: Establishing Transaction Type Rights

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

User Roles > Test Role

Save

User Role Policy

Transactions

Features

Accounts

Filter:

All

 Enabled Disabled

Transaction Filter:

ACH Batch

Can view all transactions
Can Draft/Approve/Cancel

\$40M

ACH Collection

Can view all transactions
Can Draft/Approve/Cancel

\$40M

ACH Pass Thru

Can view all transactions
Can Draft/Approve/Cancel

\$40M

Check Reorder

Can view all transactions
Can Draft/Approve/Cancel

Domestic Wire

Can view all transactions
Can Draft/Approve/Cancel

\$17M

Funds Transfer

Can view all transactions
Can Draft/Approve/Cancel

\$1,000M

ACH BATCH

Enabled

Rights

Allowed Actions

☒

View

All

Approval Limits

	Maximum Amount	Maximum Count
Per Transaction	\$ 40,000,000.00	
Daily Per Account	\$ 40,000,000.00	50
Daily	\$ 40,000,000.00	50
Monthly	\$ 40,000,000.00	200

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

Part 3 of 10: Approval Limits

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

User Roles > Test Role

User Role Policy ⓘ

Transactions Features Accounts

Filter: **All** Enabled Disabled Transaction Filter:

Transaction Type	Limit	Enabled
ACH Batch Can view all transactions Can Draft/Approve/Cancel	\$40M	Enabled ☒
ACH Collection Can view all transactions Can Draft/Approve/Cancel	\$40M	☒ View All
ACH Pass Thru Can view all transactions Can Draft/Approve/Cancel	\$40M	
Check Reorder Can view all transactions Can Draft/Approve/Cancel		
Domestic Wire Can view all transactions Can Draft/Approve/Cancel	\$17M	
Funds Transfer Can view all transactions Can Draft/Approve/Cancel	\$1,000M	

Approval Limits

	Maximum Amount	Maximum Count
Per Transaction	\$ 40,000,000.00	
Daily Per Account	\$ 40,000,000.00	50
Daily	\$ 40,000,000.00	50
Monthly	\$ 40,000,000.00	200

Save

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



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

Part 4 of 10: Disabling a Transaction Type

If a user should not have access to a certain transaction type, such as payroll or international wires, an authorized user can disable those rights for individual users.

User Roles > Test Role

Save

2

User Role Policy ⓘ

Transactions

Features

Accounts

Transaction Filter:

Filter: All Enabled Disabled

ACH Batch

Can view all transactions

Can Draft/Approve/Cancel

\$40M

ACH BATCH

Enabled

1

ACH Collection

Can view all transactions

Can Draft/Approve/Cancel

\$40M

ACH Pass Thru

Can view all transactions

Can Draft/Approve/Cancel

\$40M

Check Reorder

Can view all transactions

Can Draft/Approve/Cancel

Domestic Wire

Can view all transactions

Can Draft/Approve/Cancel

\$17M

Funds Transfer

Can view all transactions

Can Draft/Approve/Cancel

\$1,000M

Rights

Allowed Actions

Approval Limits

	Maximum Amount	Maximum Count
Per Transaction	\$ 40,000,000.00	
Daily Per Account	\$ 40,000,000.00	50
Daily	\$ 40,000,000.00	50
Monthly	\$ 40,000,000.00	200

- 1. Toggle the switch to “Disabled” for that specific transaction.
- 2. Click the **Save** button when you are finished making changes.

Part 5 of 10: Allowed Actions

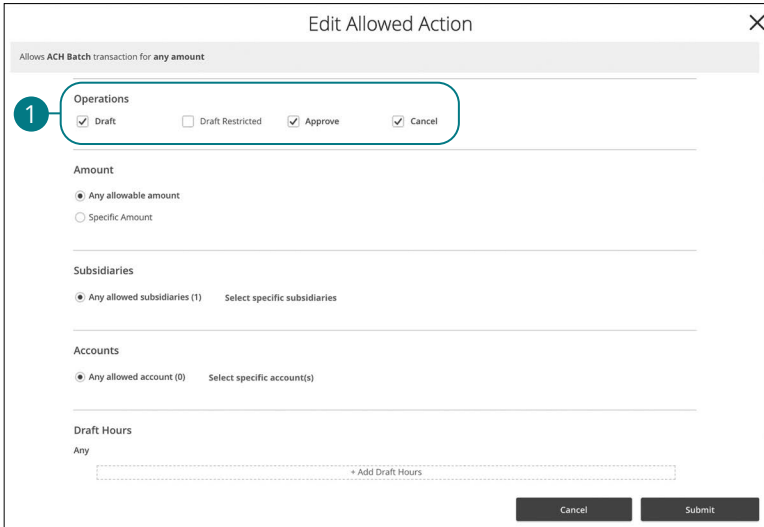
Next, you can decide on the number of authorized approvals needed for that specific transaction type.

The screenshot shows a configuration interface for 'ACH BATCH'. At the top right, there is an 'Enabled' toggle switch with a checkmark. Below this, under the 'Rights' section, the 'Allowed Actions' tab is selected and highlighted with a blue circle and the number '1'. Below the tabs is a 'POLICY TESTER' section with a dropdown arrow. Underneath, there is a 'Filter by' section with a dropdown menu currently set to 'All' and a search bar labeled 'Search all'. To the right of the search bar is a dark button labeled 'Add Allowed Action', which is highlighted with a blue circle and the number '2'. Below the filter section, there is a list item that reads 'Allows [a bar with a gradient from light to dark] transaction for any amount'. To the right of this list item is a vertical ellipsis icon, also highlighted with a blue circle and the number '2'.

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

Part 6 of 10: Enabling Operation Rights

You can select the allowed operations a user can perform when handling a transaction, such as drafting, approving or canceling rights.



Edit Allowed Action

Allows ACH Batch transaction for **any amount**

1 Operations

☒ Draft ☐ Draft Restricted ☒ Approve ☒ Cancel

Amount

☒ Any allowable amount ☐ Specific Amount

Subsidiaries

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

Accounts

☒ Any allowed account (0) [Select specific account\(s\)](#)

Draft Hours

Any

[+ Add Draft Hours](#)

Cancel **Submit**

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

Part 7 of 10: Choosing the Maximum Draft Amount

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

Edit Allowed Action

Allows ACH Batch transaction for **any amount**

Operations

☒ Draft ☐ Draft Restricted ☒ Approve ☒ Cancel

Amount

☒ Any allowable amount ☐ Specific Amount

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

Part 8 of 10: Selecting Subsidiaries

Some users may not need to access to certain subsidiaries. You can limit which subsidiaries a user can use when creating a transaction.

Edit Allowed Action

Allows ACH Batch transaction for **any amount**

Operations

☒ Draft ☐ Draft Restricted ☒ Approve ☒ Cancel

Amount

☒ Any allowable amount ☐ Specific Amount

Subsidiaries

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

Select Subsidiary(s)

Showing: **All** Selected

Subsidiaries:

Select all | Clear all

☐ Test Murphy & Co 2

0 subsidiaries selected

Cancel **Submit**

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

Part 9 of 10: Enabling Allowed Accounts

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

The image shows two overlapping dialog boxes. The top dialog box is titled "Edit Allowed Action" and has a close button (X) in the top right corner. It contains several sections: "Operations" with checkboxes for Draft (checked), Draft Restricted (unchecked), Approve (checked), and Cancel (checked); "Amount" with radio buttons for Any allowable amount (selected) and Specific Amount (unchecked); "Subsidiaries" with radio buttons for Any allowed subsidiaries (1) (selected) and Select specific subsidiaries (unchecked); and "Accounts" with radio buttons for Any allowed account (0) (selected) and Select specific account(s) (unchecked). A red circle with the number "1" highlights the "Accounts" section. The bottom dialog box is titled "Select Account(s)" and has a search bar at the top. Below the search bar, it says "Showing: All Selected". Under the "Accounts:" heading, it says "Select all | Clear all". There is a checkbox next to "NON-PROFIT CKG XXXXXX3366". At the bottom left, it says "0 accounts selected". At the bottom right, there are "Cancel" and "Submit" buttons.

1. Click the "Select specific account(s)" link to select specific accounts or select "Any allowed account" to allow all accounts.

Part 10 of 10: Choosing Drafting Hours

You can also decide the time frame a user can create or draft transactions. This allows you to closely monitor when transactions occur or when drafted transactions need approval.

Edit Allowed Action

Allows ACH Batch transaction for any amount

Operations

☒ Draft ☐ Draft Restricted ☒ Approve ☒ Cancel

Amount

☒ Any allowable amount ☐ Specific Amount

Subsidiaries

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

Accounts

☒ Any allowed account (0) [Select specific account\(s\)](#)

Draft Hours

Any

[+ Add Draft Hours](#)

Cancel Submit

Draft Hours

Day	Start hour	End hour

x ✓

1. Click the "+ Add Draft Hours" link.
2. Use the drop-downs to add draft hours.
3. Click the  button.
4. Click the **Submit** button when you are finished making changes.

User Role Policy Tester

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

User Roles ?

USER ROLES

Create Role

Name ^	Description	Users ^
Admin	None	1

ACH BATCH

Enabled ☒

Rights

Allowed Actions

POLICY TESTER

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

1. Click the  icon next to an existing user role, or click the **Create Role** button and follow the steps on page 35 to create a new user role.
2. Click the **Allowed Actions** tab.
3. Click the  icon to expand the policy tester.

POLICY TESTER

4

Operation

Draft

Amount

\$

0

Account

Subsidiary

SEC Code

PPD

IP Addresses

192.168.20.*

Location

United States

Day

Any

Hour

12

Minutes

00

AM / PM

PM

☐ Auth code provided

☐ Template used

5

Test

✓ This transaction will be allowed.

✓

Bank

Allowed

✓

Company

Allowed

✓

User Role

Allowed

✓ Allows

transaction for **any amount**

⚠ This transaction will be denied by the Bank policy.

✗

Bank

Denied

✓

Company

Allowed

✓

User Role

Allowed

✓ Allows

transaction for **any amount**

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

Commercial Services: Creating, Editing or Copying a User Role

Deleting Allowed Actions

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

User Roles ?

Search

USER ROLES

Create Role

Name ^	Description	Users ^
Admin	None	1 1

User Roles > Admin

Delete

Save

User Role Policy ?

Transactions

Features

Accounts

Filter: All Enabled Disabled

Transaction Filter:

ACH Batch

Can view all transactions

Can Draft/Approve/Cancel

\$20

ACH Collection

Can view all transactions

Can Draft/Approve/Cancel

\$0

ACH Pass Thru

Can view all transactions

Can Draft/Approve/Cancel

\$40M

Check Reorder

Can view all transactions

Can Draft/Approve/Cancel

Domestic Wire

Can view all transactions

Can Draft/Approve/Cancel

\$17M

ACH BATCH

Enabled ☒

Rights Allowed Actions

POLICY TESTER

Filter by

All

Search all

Add Allowed Action

Allows ACH Batch transaction for any amount

Allows ACH Batch transaction for any amount

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

1. Click the  icon next to an existing user role.
2. Click on the appropriate transaction type.
3. Click the **Allowed Actions** tab.
4. Click the  icon to delete the transaction's specific allowed actions.

Establishing Rights to Access Features

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

User Roles ?

Search

USER ROLES

Name ▾

Description

Users ^

Admin

None

1

Create Role

1

2

User Roles > Admin

User Role Policy ?

Transactions Features Accounts

FEATURES ?

Search

RIGHTS

3

Access to all payment templates

Can view all recipients

Manage Users

Allow one-time recipients

Manage Recipients

Delete

Save

4

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

1. Click the  icon next to an existing user role, or click the **Create Role** button and follow the steps on page 35 to create a new user role.
2. Click the **Features** tab.
3. Use the toggles to enable and disable features.
4. Click **Save** when you are finished making changes.



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

Establishing Rights to Access Accounts

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

User Roles ?

USER ROLES

Name ▾	Description	Users ^	
Admin	None	1	1 Create Role 2 3 4

User Roles > Admin ✎

Delete

Save

User Role Policy ?

Transactions

Features

Accounts 2

ACCOUNTS ?

Number	Name	View ☐	Deposit ☐	Withdraw ☐	Labels
XXXXXX5366	NON-PROFIT CKG	3 ☒	☐	☒	

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

1. Click the ✎ icon next to an existing user role, or click the **Create Role** button and follow the steps on page 35 to create a new user role.
2. Click the **Accounts** tab.
3. Edit a user's ability to view, deposit to or withdraw from a specific account.
 - ☒ User right is active.
 - ☐ User right is disabled.
4. Click the **Save** button when you are finished making changes.

Commercial Services

Deleting a User Role

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

The screenshot shows the 'User Roles' management interface. At the top, there's a search bar and a 'Create Role' button. Below is a table titled 'USER ROLES' with columns: Name, Description, and Users. The table contains one row: 'Admin' with description 'None' and 1 user. To the right of the table are icons for edit, copy, and delete. The delete icon is circled with a red circle containing the number 1. Below the table is a 'Delete User Role' dialog box. It has a title 'Delete User Role', a subtitle 'Are you sure you want to delete this user role?', and two buttons: 'Cancel' and 'Delete'. The 'Delete' button is circled with a red circle containing the number 2.

Name	Description	Users
Admin	None	1

Delete User Role
Are you sure you want to delete this user role?

Cancel Delete

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

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

Commercial Services

Users Overview

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

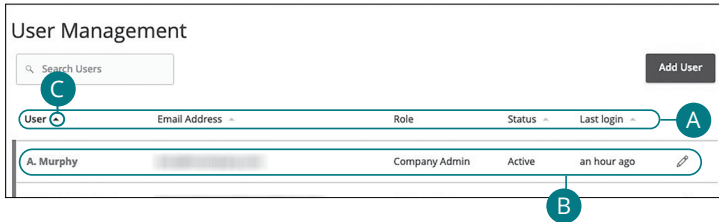
Each user is assigned a set of user rights that permits or prevents them from performing certain actions such as:

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

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

User Management Overview

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

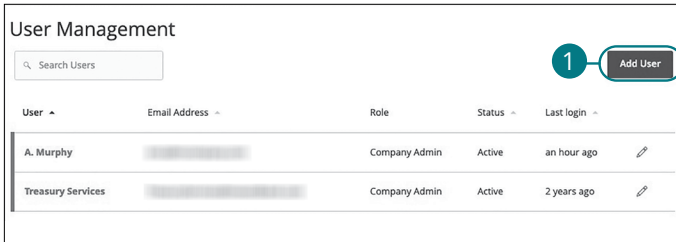


In the **Commercial** tab, click **Manage Users**.

- A.** The following information presents for each user:
- Name
 - Email address
 - Applied user role
 - Status
 - Last login time
- B.** You can click on a user role to make edits.
- C.** Click the ▲ icon next to the Users column to sort users in alphabetical or reverse alphabetical order, by email address, role, status or last login.

Adding a New User

Each employee needs their own specific login ID and password to give them access to your business's online banking. This allows you to manage your business banking at multiple levels.

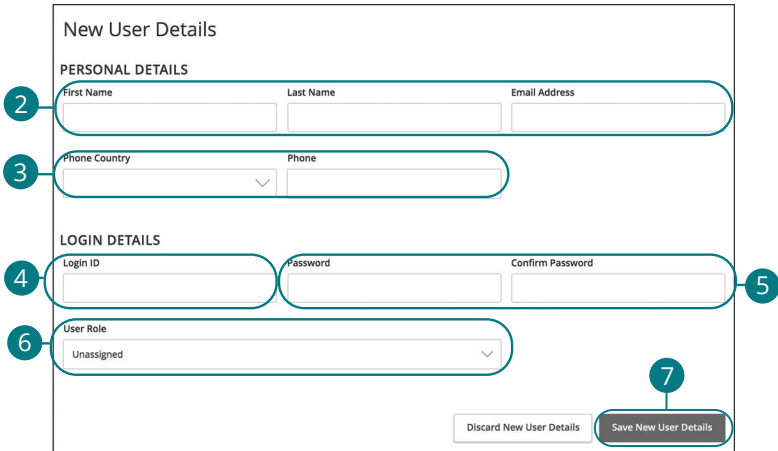


User Management

Search Users

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

1 Add User



New User Details

PERSONAL DETAILS

2 First Name Last Name Email Address

3 Phone Country Phone

LOGIN DETAILS

4 Login ID Password Confirm Password 5

6 User Role

7

Discard New User Details Save New User Details

In the **Commercial** tab, click **Manage Users**.

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

Commercial Services

Editing a User

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

Search Users Add User				
User	Email Address	Role	Status	Last login
A. Murphy	amurphy@example.com	Company Admin	Active	an hour ago
Treasury Services	tservices@example.com	Company Admin	Active	2 years ago

2

Edit Status

3

Current Role

Company Admin

Update Role

Status

Active

PERSONAL DETAILS

First Name

Marketing Treasury

Last Name

Tester

Email Address

marketing@example.com

Phone Country

United States

Phone

0-

USER ROLE

Manage User Roles

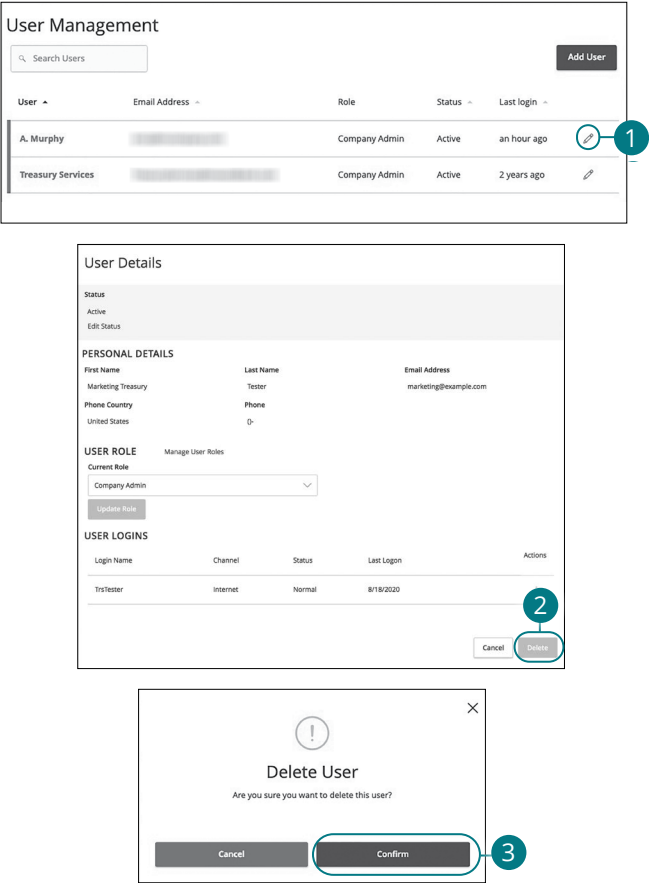
In the **Commercial** tab, click **Manage Users**.

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

Commercial Services

Deleting a User

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



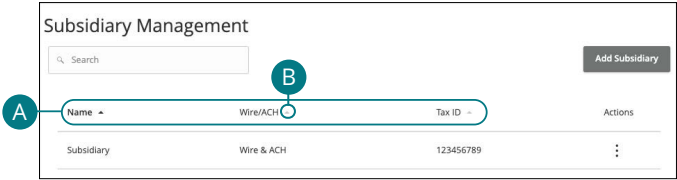
In the **Commercial** tab, click **Manage Users**.

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

Commercial Services

Subsidiary Overview

If your business is a parent company and controls alternate daughter companies or subsidiaries, you can create a separate profile for those entities. This allows you to swiftly make payments between the two companies from the parent account. After setting up subsidiaries, they are listed in the Subsidiary Management page, where you can edit and administer their information.



In the **Commercial** tab, click **Subsidiaries**.

- A.** The following information presents for each subsidiary:
- Name
 - Payment type: Wire, ACH & Wire or ACH
 - Tax ID
- B.** In List view, you can sort your subsidiaries by name, Wire/ACH or Tax ID by clicking the ▲ icon next to the specific column.

Adding a Subsidiary

Users with Manage Subsidiary rights can create new subsidiaries. Depending on the type of payments being made, you may be required to enter the subsidiary's Tax ID, header or address.

The screenshot displays the 'Subsidiary Management' interface. At the top, there is a search bar and an 'Add Subsidiary' button (callout 1). Below this is a table with columns: Name, Wire/ACH, Tax ID, and Actions. The table contains one row with the values: Subsidiary, Wire & ACH, 123456789, and a vertical ellipsis (callout 2).

The 'Add Subsidiary' form is shown below the table. It includes the following fields and callouts:

- 2**: Name *
- 3**: Payment Types (ACH, ACH & Wire, Wire)
- 4**: ACH Header *, Ach Tax ID *, Wire Header *
- Country (United States)
- Address 1 *
- Address 2
- City *
- State * (Select State)
- Postal Code *
- 5**: Create Subsidiary button

A note at the bottom left states: * - Indicates required field.

In the **Commercial** tab, click **Subsidiaries**.

1. Click the **Add Subsidiary** button.
2. Enter the subsidiary's name.
3. Choose the payment type by selecting either ACH, ACH & Wire or Wire.
4. Enter the required information depending on the selected payment type.
 - **ACH:** Enter an ACH header and ACH Tax ID.
 - **ACH & Wire:** Enter an ACH Header, ACH Tax ID, wire header, subsidiary's street address, city, state and postal code.
 - **Wire:** Enter a Wire Header, subsidiary's street address, city, state and postal code.
5. Click the **Create Subsidiary** button when you are finished.

Commercial Services

Editing a Subsidiary

If necessary, an authorized user can make changes to subsidiaries on the Subsidiary Management page.

The image shows two screenshots of a web application interface. The top screenshot is the 'Subsidiary Management' page, which includes a search bar, an 'Add Subsidiary' button, and a table of subsidiaries. The bottom screenshot is the 'Edit Test Subsidiary' form, which contains various input fields for subsidiary details and buttons for 'Cancel' and 'Save Subsidiary'. Numbered callouts (1, 2, 3) highlight specific elements: 1 points to the 'Edit' button in the Subsidiary Management table; 2 points to the 'Edit Test Subsidiary' form; 3 points to the 'Save Subsidiary' button in the form.

Subsidiary Management

Search

Add Subsidiary

Name *	Wire/ACH *	Tax ID *	Actions
Subsidiary	Wire & ACH	123456789	1 ⋮ Edit Delete

Edit Test Subsidiary

2

Name *

Test Subsidiary

Country

United States

Payment Types

ACH ACH & Wire Wire

ACH Header *

ACH Tax ID *

Wire Header *

Test

Address 1 *

13610 barrett office dr

Address 2

City *

st. louis

State *

Missouri

Postal Code *

63021

* - Indicates required field

Cancel Save Subsidiary 3

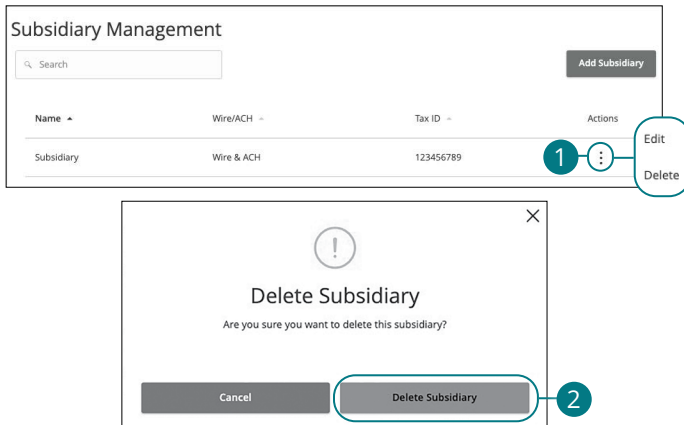
In the **Commercial** tab, click **Subsidiaries**.

1. Find the subsidiary you want to edit and click the ⋮ icon and select Edit.
2. Make the necessary changes.
3. Click the **Save Subsidiary** button when you are finished making changes.

Commercial Services

Deleting a Subsidiary

If you are assigned the Manage Subsidiary right, you have the ability to permanently delete a subsidiary that is no longer needed. This deletes their contact information from the Subsidiary Management page, but it does not erase the data from an existing payment using that entity.



In the **Commercial** tab, click **Subsidiaries**.

1. Find the subsidiary you want to edit and click the  icon and select Delete.
2. Click the **Delete Subsidiary** button to permanently remove a subsidiary.

Commercial Services

Recipient Overview

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

Recipients

New Recipient

Name ▲	Email Address 	Number of Accounts ▼	Actions
test	test2@email.com	1	⋮
test	test@email.com	1	⋮ 

Edit
Delete
Payment History

In the **Commercial** tab, click **Recipients**.

A. The following information presents for each recipient:

- Name
- Number of accounts they have
- Email address

B. You can sort your recipients by display name, number of accounts or e-mail address by clicking the ▲ icon next to the specific column.

C. Click the ⋮ icon to make edits to or delete a specific recipient or view payment history.

ACH Only- Part 1 of 2: Adding a Recipient

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

The screenshot shows the 'Recipients' management interface. At the top, there is a 'New Recipient' button (1) and a search bar. Below this is the 'Add Recipient' form. The form includes fields for 'Display Name *' (2) and 'Email Address' (3), with a checkbox for 'Send email notifications for template payments'. There is an '+ Add account' link (4). Below the form is a table of existing accounts. The table has columns for 'Account', 'Payment Type', 'Financial Institution (FI)', and 'Routing Number'. One account is listed: 'Account - New', 'ACH and Wire', 'N/A'. To the right of the table are 'Edit' and 'Remove' buttons (10). Below the table, there are dropdowns for 'Payment Type' (5) and 'Account Type *' (6), and input fields for 'Account #' (7), 'Financial Institution (FI)' (8), and 'ACH Routing Number *' (9). A 'Refined Search' button is also present. At the bottom right, there is a confirmation button with a checkmark (11).

In the **Commercial** tab, click **Recipients**.

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

ACH Only- Part 2 of 2: Recipient Account Detail

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

The screenshot shows a 'Recipient Details' form with the following fields and callouts:

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

Other visible elements include 'Wire Name', 'Templates (0)', and 'Cancel' buttons.

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

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

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

The screenshot shows two parts of the interface. The top part, titled 'Recipients', has a 'New Recipient' button (1) and a search bar. Below is a table with columns: Name, Email Address, Number of Accounts, and Actions. It contains one entry: 'test' with email 'test2@email.com' and 1 account. The bottom part, titled 'Add Recipient', contains several fields and a table. Callout 2 points to the 'Display Name' field. Callout 3 points to the 'Email Address' field. Callout 4 points to the '+ Add account' link. Callout 5 points to the 'Payment Type' dropdown. Callout 6 points to the 'Account Type' dropdown. Callout 7 points to the 'Account #' field. Callout 8 points to the 'Financial Institution (FI)' field. Callout 9 points to the 'ACH Routing Number #' field. Callout 10 points to the 'Edit' and 'Remove' buttons next to the account table.

Recipients

1 New Recipient

Search

Name	Email Address	Number of Accounts	Actions
test	test2@email.com	1	

Add Recipient

2 Display Name *

3 Email Address example@example.com

4 Send email notifications for template payments

+ Add account

Accounts (1)

Account	Payment Type	Financial Institution (FI)	Routing Number
Account - New	ACH and Wire		N/A

5 Payment Type ACH and Wire

6 Account Type * Select Account Type

7 Account # Ex. 129398123

8 Financial Institution (FI) Refined Search Search by name or routing #.

9 ACH Routing Number *

10 Edit Remove

In the **Commercial** tab, click **Recipients**.

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

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

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

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

Beneficiary FI		
1	Name *	Country * United States
		FI ABA Number * 2
3	Address 1 *	Address 2
		City *
4	State *	Postal Code *
	Select State	

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



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

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

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

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

- Step 1:** "Name" (text input), "Country" (dropdown menu with "United States" selected), and "Wire Routing Number" (text input).
- Step 2:** "Address 1" (text input), "Address 2" (text input), and "City" (text input).
- Step 3:** "State" (dropdown menu with "Select State" selected) and "Postal Code" (text input).
- Step 4:** A confirmation button with a checkmark icon, located next to a cancel button with an "X" icon.

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

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

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

The screenshot shows a 'Recipient Details' form with the following fields and callouts:

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

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

1. Enter the wire name.
2. Enter the ACH name and ID.
3. Using the drop-down, select the recipient's country, and then enter their street address.
4. Enter the city and select the recipient's state using the drop-down.
5. Enter the zip code.
6. Click the **Save Recipient** button.

Wires Only (Domestic) - Part 1 of 4: Adding a Recipient

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

The screenshot shows two parts of the interface. The top part, titled 'Recipients', has a 'New Recipient' button (1) and a search bar. Below is a table with columns: Name, Email Address, Number of Accounts, and Actions. It contains one entry: 'test' with email 'test2@email.com' and 1 account. The bottom part, titled 'Add Recipient', contains several fields and a table. Callout 2 points to the 'Display Name *' field. Callout 3 points to the 'Email Address' field (example: example@example.com). Callout 4 points to the checkbox 'Send email notifications for template payments'. Callout 5 points to the 'Payment Type' dropdown (selected: Wire Only). Callout 6 points to the 'Beneficiary Type' dropdown (selected: Domestic). Callout 7 points to the 'Account *' field (example: Ex. 129398123). Callout 8 points to the 'Financial Institution (FI)' field with a search bar. Callout 9 points to the 'Edit' and 'Remove' buttons next to a table row. The table has columns: Account, Payment Type, Financial Institution (FI), and Routing Number. The first row is 'Account - New', 'ACH and Wire', 'N/A', and has a dropdown menu (3) with 'Edit' and 'Remove' options.

In the **Commercial** tab, click **Recipients**.

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

Wires Only (Domestic)- Part 2 of 4: Beneficiary FI Detail

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

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

Beneficiary FI		
1	Name *	Country * United States
		FI ABA Number * 2
3	Address 1 *	Address 2
		City *
4	State * Select State	Postal Code *

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



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

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

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

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

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

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

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

Wires Only (Domestic)- Part 4 of 4: Recipient Account Detail

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

The screenshot shows a 'Recipient Details' form with the following fields and callouts:

- 1** Wire Name (text input)
- 2** Country (drop-down menu, currently showing 'United States')
- 3** City (text input)
- 4** ZIP (text input)
- 5** Save Recipient button (highlighted)

Other fields visible include: ACH Name, ACH ID, Address 1, Address 2, State (drop-down menu, currently showing 'Select State'), and a 'Templates (0)' section at the bottom. A 'Cancel' button is also present.

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

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

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

The screenshot shows the 'Recipients' management interface. At the top, there is a 'New Recipient' button (1) and a search bar. Below this is a table with columns: Name, Email Address, Number of Accounts, and Actions. A single recipient named 'test' with email 'test2@email.com' and 1 account is listed. Below the table is the 'Add Recipient' form. It includes fields for 'Display Name *' (2) and 'Email Address' (3), with 'example@example.com' entered. There is a checkbox for 'Send email notifications for template payments' (3) and a '+ Add account' link (4). Below the form is a table of 'Accounts (1)'. The table has columns: Account, Payment Type, Financial Institution (FI), and Routing Number. A single account is listed with 'Account - New', 'ACH and Wire' (6), and 'N/A'. To the right of the table are 'Edit' and 'Remove' buttons (9). Below the table is a detailed view of the account information. It includes a 'Payment Type' dropdown (5) set to 'Wire Only', a 'Beneficiary Type' dropdown (6) set to 'International', and an 'International Account Type' dropdown (7) set to 'IBAN'. There is also a 'SWIFT/BIC' dropdown (8) and an 'Account #' field with the example '129398123'.

In the **Commercial** tab, click **Recipients**.

1. Click the **New Recipient** button.
2. Enter the recipient's name and email address.
3. Check the box next to "Send email notifications for template payments" to alert them when a payment is sent.
4. (Optional) Click the "+Add Account" link to add a new account.
5. Using the "Payment Type" drop-down, select a payment type
6. Using the "Beneficiary Type" drop-down, select International.
7. Using the "International Account Type" drop-down, select the recipient's account type type.
8. (SWIFT/BIC Only) Enter the recipient's account number.
9. Click the $\vdots$ icon to edit or remove a recipient's account information.

Wires Only (International)- Part 2 of 4: Beneficiary FI Detail

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

IBAN

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

- 1** Name * (text input)
- 2** Country * (dropdown menu with "Select Country" text)
- 3** IBAN * (text input)
- Address 1 * (text input)
- Address 2 * (text input)
- Address 3 (text input)
- 4** (points to the address fields)

SWIFT/BIC

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

- Name * (text input)
- Country * (dropdown menu with "Select Country" text)
- 3** SWIFT/BIC * (text input)
- Address 1 * (text input)
- Address 2 * (text input)
- Address 3 (text input)

IBAN and SWIFT/BIC

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

- Name * (text input)
- Country * (dropdown menu with "Select Country" text)
- 3** IBAN * (text input)
- SWIFT/BIC * (text input)
- Address 1 * (text input)
- Address 2 * (text input)
- Address 3 (text input)
- 4** (points to the SWIFT/BIC field)

1. Enter the beneficiary FI's name.
2. Select the beneficiary's country from the drop-down.
3. Depending on your international account type selection enter either the recipient's IBAN, SWIFT/BIC or both.
4. Enter the beneficiary's address.



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

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

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

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

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

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

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

Wires Only (International)- Part 4 of 4: Recipient Account Detail

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

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

- 1** Wire Name (text input)
- ACH Name (text input)
- ACH ID (text input)
- 2** Country (drop-down menu, currently showing "United States")
- Address 1 (text input)
- Address 2 (text input)
- 3** (points to the right side of the Address 2 field)
- 4** City (text input)
- State (drop-down menu, currently showing "Select State")
- ZIP (text input)
- 5** (points to the right side of the ZIP field)
- Templates (0) (text with a drop-down arrow)
- Cancel button
- 6** Save Recipient button

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

Commercial Services

Editing a Recipient

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

Recipients

New Recipient

Name	Email Address	Number of Accounts	Actions
test	test2@email.com	1	⋮ Edit Delete
test	test@email.com	1	⋮ Payment History

Edit test

Display Name * Email Address ☐ Send email notifications for template payments

Accounts (1) [+ Add account](#)

Account	Payment Type	Financial Institution (FI)	Routing Number	Actions
Checking - *6789	Wire Only	test	122105155	⋮ Edit Remove

Recipient Details

Wire Name ACH Name ACH ID

Country Address 1 Address 2

City State ZIP

Templates (0)

In the **Commercial** tab, click **Recipients**.

1. Find the recipient you want to edit and click the ⋮ icon.
2. Click the ⋮ icon to edit or remove a recipient's account information.
3. Edit the recipient's details.
4. Review the recipient's assigned templates and how much money they receive.
5. Click the **Save Recipient** button when you are finished making changes.

Editing a Recipient's Templates

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

Template	Payment Type	Amount	Account	
ACH Batch Test	ACH Outgoing	\$0.01	Checking - *3456	Access

1 points to the Amount column. **2** points to the Access link. **3** points to the Save Recipient button.

In the **Commercial** tab, click **Recipients**.

1. Review the list of templates the recipient is added to and the amount the recipient receives from each payment.
2. Click the "Access" link to edit a specific template.
3. Click the **Save Recipient** button when you are finished making changes.



Note: For additional information about editing a recipient's assigned templates, go to page 78.

Commercial Services

Deleting a Recipient

If you are assigned the Manage Recipient right, you have the ability to permanently delete a recipient that is no longer needed. This deletes their contact information from the Recipient Management page, but it does not erase the data from an existing payment using that entity.

Recipients

New Recipient

Search

Name	Email Address	Number of Accounts	Actions
test	test2@email.com	1	⋮ 1
test	test@email.com	1	edit Delete Payment History

!

Delete Recipient

Are you sure you want to delete this recipient?

Cancel

Delete Recipient

2

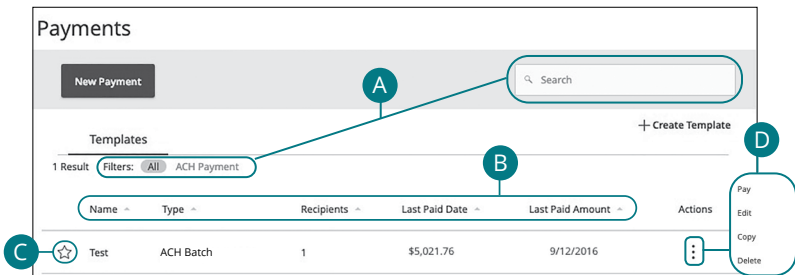
In the **Commercial** tab, click **Recipients**.

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

Commercial Services

Payment Template Overview

If you have frequent repeating payments such as payroll or wires, you can set up a template so each transaction is fast and simple. These templates automate your routine transactions by making a payment model with detailed directions established by an authorized user. Using templates reduces mistakes and saves you time on a regular basis.



In the **Commercial** tab, click **ACH & Wires**.

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

Commercial Services

Creating a Template

If you are assigned Draft or Approval rights, you can create a template for recurring transactions. If you are sending payments to vendors, suppliers, collections or making payroll, it is best to create a template to simplify your routine transactions.

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

- Vendors or suppliers
- Collections from customers
- Payroll

ACH Batch

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

The screenshot shows the 'Payments' section of a software interface. At the top, there is a 'New Payment' button and a search bar. Below this is a 'Templates' section. In the 'Templates' section, there is a '+ Create Template' button (callout 1). Below the 'Templates' section is the 'ACH Batch' section. In the 'ACH Batch' section, there is a 'Change Type' link (callout 2) and an 'Import Amounts' link (callout 3). Below the 'ACH Batch' section is the 'Template Properties' section. In the 'Template Properties' section, there is a 'Template Name' input field (callout 4) and a 'Template Access Rights' section showing '2 of 2 user roles selected' (callout 5).

In the **Commercial** tab, click **ACH & Wires**.

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

The screenshot shows the 'Origination Details' form. It includes sections for 'SEC Code', 'Company Entry Description', 'From Subsidiary', and 'Account'. Below these is a 'Recipients (1)' section with a table of recipients. The table has columns for 'Recipient/Account' and 'Amount'. A single recipient is listed: 'ABC CO Checking' with amount '\$0.00'. The form also includes an 'Addendum' field and a '+ Add another recipient' link. At the bottom, there is a summary bar showing '\$0.00' and '1 payments (1 for \$0.00)', along with 'Cancel' and 'Save' buttons. Numbered callouts (6-17) point to specific elements: 6 points to the 'SEC Code' dropdown; 7 to the '+ Add multiple recipients' link; 8 to the search bar; 9 to the expand/collapse icons; 10 to the recipient selection; 11 to the amount field; 12 to the row action icons; 13 to the 'Notify Recipient' checkbox; 14 to the 'Show Details' link; 15 to the 'Addendum' field; 16 to the '+ Add another recipient' link; and 17 to the 'Save' button.

6. Use the “SEC Code,” “Company Entry Description,” “From Subsidiary” and “Account” drop-downs to choose the appropriate selections.
7. (Optional) Click the “+ multiple recipients” link to add several recipients at once.
8. (Optional) Use the search bar to locate a specific recipient.
9. (Optional) Click the icon to expand or collapse selected recipients.
10. Select a recipient.
11. Enter an amount.
12. (Optional) Click the icon to copy, remove or expand row on a specific recipient.
13. Check the box to notify a recipient.
14. (Optional) Click the “Show Details” link to view recipient information.
15. (Optional) Enter an addendum.
16. (Optional) You can add another recipient by clicking the “+Add another recipient” link.
17. Click the **Save** button.

ACH Collection

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

The screenshot displays the 'Payments' section of a software interface. At the top, there is a 'New Payment' button and a search bar. Below this is a 'Templates' section. A callout '1' points to a '+ Create Template' link. The 'ACH Collection' template is selected, showing a 'Change Type' link (callout '2') and an 'Import Amounts' link (callout '3'). The 'Template Properties' section includes a 'Template Name' field (callout '4') and a 'Template Access Rights' field showing '6 of 6 user roles selected' (callout '5'). The 'Origination Details' section includes a 'SEC Code' dropdown (callout '6') with the text '---Select a SEC Code---', a 'Company Entry Description' field with a 'Max 10 characters' limit (callout '7'), a 'To Subsidiary' search field (callout '8'), and an 'Account' search field (callout '9') with the text 'Search by name or number'.

In the **Commercial** tab, click **ACH & Wires**.

1. Select a template type using the “+Create Template” link and choose “ACH Collection.”
2. (Optional) If you need to change your payment type click the “Change Type” link.
3. (Optional) If you are adding more than one recipient, you can upload a Comma Separated Values (CSV) document by clicking the “Import Amounts” link. This option only appears when more than one recipient is selected.
4. Enter the template name.
5. Select the users that have access to the template by clicking the link.
6. Use the drop-down and select an SEC code.
7. Use the drop-down and select a company entry description.
8. Select the to subsidiary account.
9. Select an account.

The screenshot shows a web form titled "Recipients (1)".

- Callout 10:** "+ Add multiple recipients" link at the top left.
- Callout 11:** Search bar with placeholder "Find recipients in collection".
- Callout 12:** Vertical ellipsis icon next to the search bar.
- Callout 13:** "ABC CO Checking 1234567" in the "Recipient/Account" column.
- Callout 14:** "\$0.00" in the "Amount" column.
- Callout 15:** Vertical ellipsis icon on the right side of the row.
- Callout 16:** "Notify Recipient" checkbox.
- Callout 17:** "Show Details" link.
- Callout 18:** "Addendum" text input field.
- Callout 19:** "+ Add another recipient" link at the bottom of the table.
- Callout 20:** "Save" button at the bottom right.

Other visible elements include "Expand All", "Collapse All", "Copy", "Remove", and "Expand Row" options on the right, and a summary bar at the bottom showing "\$0.00" and "1 collections (1 for \$0.00)".

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

Domestic Wire

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

The screenshot shows the 'Payments' section of a system. At the top, there is a 'New Payment' button and a search bar. Below this is a 'Templates' section. A callout '1' points to a '+ Create Template' link. Clicking this link leads to the 'Domestic Wire' template creation page. At the top of this page is a 'Change Type' link with a callout '2'. The page is divided into two main sections: 'Template Properties' and 'Origination Details'. In the 'Template Properties' section, there is a 'Template Name' input field with a callout '3', and a 'Template Access Rights' link with a callout '4' that shows '6 of 6 user roles selected'. In the 'Origination Details' section, there is a 'From Subsidiary' input field with a callout '5' and a search bar 'Search by name'. There is also an 'Account' input field with a callout '6' and a search bar 'Search by name or number'.

In the **Commercial** tab, click **ACH & Wires**.

1. Select a template type using the “+Create Template” link and choose Domestic Wire.
2. (Optional) If you need to change your payment type, click the “Change Type” link.
3. Enter the template name.
4. Select the users that have access to the template by clicking the link.
5. Select the from subsidiary.
6. Select an account.

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

- 7**: Recipient/Account dropdown menu.
- 8**: Amount input field.
- 9**: Three-dot menu icon in the top right corner.
- 10**: Notify Recipient checkbox.
- 11**: Show Details link.
- 12**: Purpose Of Wire input field.
- 13**: OPTIONAL WIRE INFORMATION link.
- 14**: Message to Beneficiary input field.
- 15**: Reference for Beneficiary input field.
- 16**: FI-to-FI Information input field.
- 17**: Description input field.
- 18**: Save button.

Additional form details include a warning message at the top: "This payment is incomplete". The Recipient/Account field shows "con Checking" and "7602239522". The Amount field shows "\$0.00". The form also includes a "Cancel" button and a "Save" button at the bottom right.

7. Select or create a recipient from the drop-down.
8. Enter an amount.
9. (Optional) Click the icon to expand or collapse selected recipients.
10. Check the box to notify a recipient.
11. (Optional) Click the "Show Details" link to view recipient information.
12. Enter the purpose of wire.
13. Click the "Optional Wire Information" link to add more information.
14. (Optional) Enter a message to the beneficiary.
15. Enter a reference for the beneficiary.
16. Enter the FI-to-FI information.
17. Enter a description.
18. Click the **Save** button when you are finished.

International Wire

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

The screenshot shows the 'Payments' section of a system. At the top, there is a 'New Payment' button and a search bar. Below this is a 'Templates' section. A callout '1' points to a '+ Create Template' button. Below this is the 'International Wire' template page. A callout '2' points to a 'Change Type' link. The page is divided into two main sections: 'Template Properties' and 'Origination Details'. In 'Template Properties', there is a 'Template Name' field (callout '3') and a 'Template Access Rights' section showing '6 of 5 user roles selected' (callout '4'). In 'Origination Details', there is a 'From Subsidiary' field with a search icon and text 'Search by name' (callout '5'), and an 'Account' field with a search icon and text 'Search by name or number' (callout '6').

In the **Commercial** tab, click **ACH & Wires**.

1. Select a template type using the “+Create Template” link and choose International Wire.
2. (Optional) If you need to change your payment type click the “Change Type” link.
3. Enter the template name.
4. Select the users that have access to the template by clicking the link.
5. Select the from subsidiary.
6. Select an account.

⚠ This payment is incomplete

7 Recipient/Account
Foreign Wire Recipient
BAN 142042787002

8 Currency
Search...

9 Amount
\$0.00

10 ⋮

11 ☐ Notify Recipient

12 Show Details

13 Purpose Of Wire

14 OPTIONAL WIRE INFORMATION

15 Message to Beneficiary

16 Reference for Beneficiary

17 FI-to-FI Information

18 Description

19 Save

Cancel

7. Select or create a recipient from the drop-down.
8. Select a currency type.
9. Enter an amount.
10. (Optional) Click the ⋮ icon to expand or collapse selected recipients.
11. Check the box to notify a recipient.
12. (Optional) Click the “Show Details” link to view recipient information.
13. Enter a purpose of wire.
14. Click the “Optional Wire Information” link to add more information.
15. Enter a message to the beneficiary.
16. Enter a reference for the beneficiary.
17. Enter the FI-to-FI information.
18. Enter a description.
19. Click the **Save** button when you are finished.

Payroll

Create a one-time template for your employee payroll. Send payments to multiple employees and accounts. When you create a template, you can help reduce mistakes and keep payments consistent.

The screenshot shows the 'Payments' section of a software interface. At the top, there is a 'New Payment' button and a search bar. Below this is a 'Templates' section. A callout '1' points to a '+ Create Template' button. Below the 'Templates' section is the 'Payroll' template configuration area. A callout '2' points to a 'Change Type' link. A callout '3' points to an 'Import Amounts' link. The 'Template Properties' section includes a 'Template Name' field (callout '4') and a 'Template Access Rights' section showing '6 of 6 user roles selected' (callout '5'). The 'Origination Details' section includes a 'Company Entry Description' field (callout '6'), a 'From Subsidiary' field with a search bar (callout '7'), and an 'Account' field with a search bar (callout '8').

In the **Commercial** tab, click **ACH & Wires**.

1. Select a template type using the "+Create Template" link and choose Payroll.
2. (Optional) If you need to change your payment type click the "Change Type" link.
3. (Optional) If you are adding more than one recipient, you can upload a Comma Separated Values (CSV) document by clicking the "Import Amounts" link. This option only appears when more than one recipient is selected.
4. Enter the template name.
5. Select the users that have access to the template by clicking the link.
6. Enter the company entry description.
7. Select the from subsidiary account.
8. Select an account the funds will be taken from.

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

- 9**: "+Add multiple recipients" link.
- 10**: Search bar labeled "Find recipients in payment".
- 11**: "Expand All" and "Collapse All" buttons.
- 12**: Recipient selection dropdown showing "ABC CO Checking" and account number "1234567".
- 13**: Amount input field showing "\$0.00".
- 14**: Action menu icon (three dots) for a recipient.
- 15**: "Notify Recipient" checkbox.
- 16**: "Show Details" link.
- 17**: "Addendum" text area.
- 18**: "+Add another recipient" link.
- 19**: "Save" button.

At the bottom, the total amount is "\$0.00" and it says "1 payments (1 for \$0.00)". There are "Cancel" and "Save" buttons.

9. (Optional) Click the "+Add multiple recipients" link to add several recipients at once.
10. (Optional) Use the search bar to locate a specific recipient.
11. (Optional) Click the  icon to expand or collapse selected recipients.
12. Select a recipient or create a new recipient from the drop-down.
13. Enter an amount.
14. (Optional) Click the  icon to copy or remove on a specific recipient.
15. (Optional) Check the box to notify a recipient of an upcoming payment.
16. (Optional) Click the "Show Details" link to view recipient information.
17. (Optional) Enter an addendum.
18. Click the "+Add another recipient" link to a single recipient.
19. Click the **Save** button when you are finished.

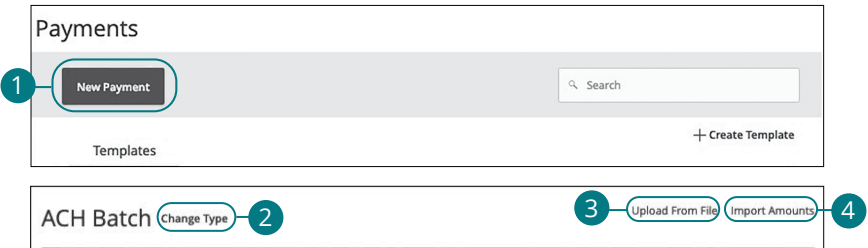
Commercial Services

Sending a Single Payment

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

ACH Batch

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



In the **Commercial** tab, click **ACH & Wires**.

1. Select a payment type using the **New Payment** button and choose ACH Batch.
2. (Optional) If you need to change your payment type click the "Change Type" link.
3. (Optional) If you would like to upload recipients and amounts from a file, click the "Upload From File" link. For more information about this option, go to page 102.
4. (Optional) If you are adding more than one recipient, you can upload a Comma Separated Values (CSV) document by clicking the "Import Amounts" link. This option only appears when more than one recipient is selected.

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

- Origination Details:**
 - 5:** SEC Code (drop-down menu)
 - 6:** Company Entry Description (text field)
 - 7:** From Subsidiary (text field)
 - 8:** Account (text field)
 - 9:** Effective Date (text field)
 - 10:** Recurrence (text field)
- Recipients (1):**
 - 11:** +Add multiple recipients (link)
 - 12:** Find recipients in payment (search bar)
 - 13:** Expand All / Collapse All (icons)
- Recipient/Account Table:**
 - 14:** Select a recipient (row)
 - 15:** Amount (text field)
 - 16:** Copy / Remove / Expand Row (icons)
 - 17:** Notify Recipient (checkbox)
 - 18:** Show Details (link)

5. Use the drop-down and select an SEC code.
6. Enter the company entry description.
7. Select the from subsidiary account.
8. Select an account.
9. Select the effective date.
10. (Optional) Set up a recurrence.
11. (Optional) Click the “+Add multiple recipients” link to add several recipients at once.
12. (Optional) Use the search bar to locate a specific recipient.
13. (Optional) Click the  icon to expand or collapse selected recipients.
14. Select a recipient.
15. Enter an amount.
16. (Optional) Click the  icon to copy, remove, and expand row on a specific recipient.
17. (Optional) Check the box to notify a recipient of an incoming payment.
18. (Optional) Click the “Show Details” link to view your recipient’s information.

The screenshot shows a payment interface with three numbered callouts:

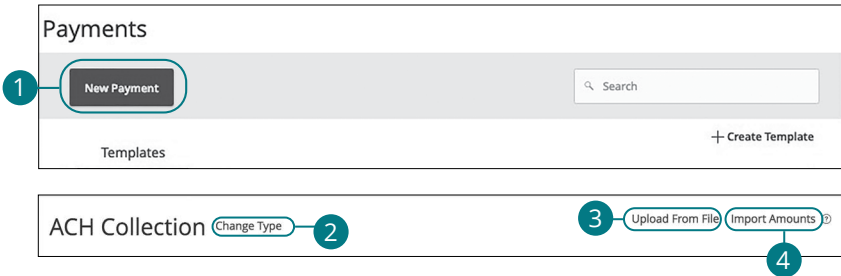
- 18**: Points to the "Addendum" text input field at the top.
- 19**: Points to the "+ Add another recipient" link in the center of the interface.
- 20**: Points to the "Draft" and "Approve" buttons at the bottom right.

At the bottom left, the interface displays the amount "\$0.00" and the text "1 payments (1 for \$0.00)". At the bottom right, there are three buttons: "Cancel", "Draft", and "Approve".

19. (Optional) Add an addendum.
20. (Optional) You can add another recipient by clicking the "+Add another recipient" link.
21. Click the **Draft** or **Approve** button depending on your user roles.

ACH Collection

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



In the **Commercial** tab, click **ACH & Wires**.

1. Select a payment type using the **New Payment** button and choose ACH Collection.
2. (Optional) If you need to change your payment type click the “Change Type” link.
3. (Optional) If you would like to upload recipients and amounts from a file, click the “Upload From File” link. For more information about this option, go to page 102.
4. (Optional) If you are adding more than one recipient, you can upload a Comma Separated Values (CSV) document by clicking the “Import Amounts” link. This option only appears when more than one recipient is selected.

The image shows a web form titled "Origination Details" with several input fields and a "Recipients (1)" section below it. Numbered callouts (5-13) point to specific elements:

- 5**: Points to the "SEC Code" dropdown menu.
- 6**: Points to the "Company Entry Description" text input field.
- 7**: Points to the "To Subsidiary" search input field.
- 8**: Points to the "Account" search input field.
- 9**: Points to the "Effective Date" date input field.
- 10**: Points to the "Recurrence" "Set schedule" button.
- 11**: Points to the "+ Add multiple recipients" link.
- 12**: Points to the search bar "Find recipients in collection".
- 13**: Points to the "Expand All" and "Collapse All" buttons.

5. Use the drop-down and select an SEC code.
6. Enter the company entry description.
7. Select the from subsidiary account.
8. Select an account.
9. Select the effective date.
10. (Optional) Set up a recurrence.
11. (Optional) Click the "+Add multiple recipients" link to add several recipients at once.
12. (Optional) Use the search bar to locate a specific recipient.
13. (Optional) Click the  icon to expand or collapse selected recipients.

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

- 14**: Points to the "Recipient/Account" header.
- 15**: Points to the "Amount" header.
- 16**: Points to a menu icon (three dots) next to the first recipient row.
- 17**: Points to the "Notify Recipient" checkbox.
- 18**: Points to the "Show Details" link.
- 19**: Points to the "Addendum" text input field.
- 20**: Points to the "+ Add another recipient" link.
- 21**: Points to the "Draft" and "Approve" buttons at the bottom right.

The interface includes a table with columns "Recipient/Account" and "Amount". The first row contains "ABC CO Checking" and "\$0.00". A status message at the top left says "This payment is valid." with a green checkmark. A summary bar at the bottom shows "\$0.00" and "1 payments (1 for \$0.00)".

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

Domestic Wire

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

The screenshot shows the 'Payments' section of a software interface. At the top, there is a 'New Payment' button (callout 1) and a search bar. Below this is a 'Templates' section. The 'Domestic Wire' template is selected, with a 'Change Type' link (callout 2). The form is divided into 'Origination Details' and 'Recurrence' sections. In 'Origination Details', there are fields for 'From Subsidiary' (callout 3) and 'Account' (callout 4), both with search bars. Below these are 'Process Date' (callout 5) with a calendar icon and 'Recurrence' (callout 6) with a 'Set schedule' link.

In the **Commercial** tab, click **ACH & Wires**.

1. Select a payment type using the **New Payment** button and choose Domestic Wires.
2. (Optional) If you need to change your payment type click the "Change Type" link.
3. Select the from subsidiary.
4. Select an account.
5. Select a process date using the calendar feature.
6. (Optional) Set up a recurrence.

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

- 7**: Recipient/Account dropdown menu.
- 8**: Amount input field.
- 9**: Three-dot menu icon in the top right corner.
- 10**: Notify Recipient checkbox.
- 11**: Show Details link.
- 12**: Purpose Of Wire input field.
- 13**: OPTIONAL WIRE INFORMATION link.
- 14**: Message to Beneficiary input field.
- 15**: Reference for Beneficiary input field.
- 16**: FI-to-FI Information input field.
- 17**: Description input field.
- 18**: Draft and Approve buttons at the bottom right.

At the top left, a warning message states: "This payment is incomplete". The Recipient/Account field shows "con Checking" with a small "7602239522" next to it. The Amount field shows "\$0.00".

7. Select or create a recipient from the drop-down.
8. Enter an amount.
9. (Optional) Click the icon to expand or collapse selected recipients.
10. Check the box to notify a recipient.
11. (Optional) Click the "Show Details" link to view recipient information.
12. Enter the purpose of wire.
13. Click the "Optional Wire Information" link to add more information.
14. Enter a message to the beneficiary.
15. Enter a reference for the beneficiary.
16. Enter the FI-to-FI information.
17. Enter a description.
18. Click the **Draft** or **Approve** button when you are finished.

International Wire

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

The screenshot shows the 'Payments' section of a software interface. At the top, there is a 'New Payment' button (callout 1) and a search bar. Below this is a 'Templates' section. The 'International Wire' section is highlighted with a blue bar and a 'Change Type' link (callout 2). Under 'Origination Details', there are four fields: 'From Subsidiary' (callout 3) with a search bar, 'Account' (callout 4) with a search bar, 'Process Date' (callout 5) with a date field showing '07/31/2020' and a calendar icon, and 'Recurrence' (callout 6) with a 'Set schedule' link.

In the **Commercial** tab, click **ACH & Wires**.

1. Select a payment type using the **New Payment** button and choose International Wires.
2. (Optional) If you need to change your payment type click the "Change Type" link.
3. Select the from subsidiary.
4. Select an account.
5. Select a process date using the calendar feature.
6. (Optional) Set up a recurrence.

This payment is incomplete

7 Recipient/Account
Foreign Wire Recipient
IBAN 142042787002

8 Currency
Search...

9 Amount
\$0.00

10

11 ☐ Notify Recipient

12 Show Details

13 Purpose Of Wire

14 OPTIONAL WIRE INFORMATION

15 Message to Beneficiary

16 Reference for Beneficiary

17 FI-to-FI Information

18 Description

19

Cancel Draft Approve

7. Select or create a recipient from the drop-down.
8. Select a currency type.
9. Enter an amount.
10. (Optional) Click the icon to expand or collapse selected recipients.
11. Check the box to notify a recipient.
12. (Optional) Click the “Show Details” link to view recipient information.
13. Enter a purpose of wire.
14. (Optional) Click the “Optional Wire Information” link to add more information.
15. (Optional) Enter a message to the beneficiary.
16. Enter a reference for the beneficiary.
17. Enter the FI-to-FI information.
18. (Optional) Enter a description.
19. Click the **Draft** or **Approve** button when you are finished.

Payroll

You can draft or create a one-time payroll payment to send payments to multiple employees and accounts. Make sure you all have the necessary account and contact information before you continue.

The screenshot shows the 'Payments' section at the top and the 'Payroll' section below it. The 'Payments' section has a 'New Payment' button (1) and a search bar. The 'Payroll' section has a 'Change Type' link (2), 'Upload From File' (3) and 'Import Amounts' (4) links, and a 'Payroll' tab. Below these are several input fields: 'Company Entry Description' (5), 'From Subsidiary' (6), 'Account' (7), 'Effective Date' (8), and 'Recurrence' (9). The 'Effective Date' field shows '07/31/2020' and has a calendar icon. The 'Recurrence' field has a 'Set schedule' link.

In the **Commercial** tab, click **ACH & Wires**.

1. Select a template type using the **New Payment** button and choose Payroll.
2. (Optional) If you need to change your payment type, click the “Change Type” link.
3. (Optional) If you would like to upload recipients and amounts from a file, click the “Upload From File” link. For more information about this option, go to page 102.
4. (Optional) If you are adding more than one recipient, you can upload a Comma Separated Values (CSV) document by clicking the “Import Amounts” link. This option only appears when more than one recipient is selected.
5. Enter a company entry description.
6. Select the from subsidiary.
7. Select an account.
8. Select the effective date using the calendar feature.
9. (Optional) Set up a recurrence.



Note: If you are splitting a payment follow, through step 9 and then go to page 101.

The screenshot shows a web form titled "Recipients (1)". At the top right, there is a search bar labeled "Find recipients in payment" (11) and two buttons: "Expand All" (12) and "Collapse All". Below the search bar is a link "+ Add multiple recipients" (10). The main table has two columns: "Recipient/Account" and "Amount". The first row shows a checked box for "This payment is valid.", a recipient "ABC CO Checking" with ID "1234567" (13), an amount of "\$0.00" (14), and a "Show Details" link (17). To the right of the table are three buttons: "Copy" (15), "Remove", and "Expand Row". Below the table is an "Addendum" text area (18) and a link "+ Add another recipient" (19). At the bottom, there is a summary bar showing "\$0.00" and "1 payments (1 for \$0.00)", along with "Cancel", "Draft" (20), and "Approve" buttons.

- 10. (Optional) Click the “+Add multiple recipients” link to add several recipients at once.
- 11. (Optional) Use the search bar to locate a specific recipient.
- 12. (Optional) Click the icon to expand, view details or notify a specific recipient.
- 13. Select a recipient or create a new recipient from the drop-down.
- 14. Enter an amount.
- 15. (Optional) Click the icon to copy or remove on a specific recipient.
- 16. (Optional) Check the box to notify a recipient of an upcoming payment.
- 17. (Optional) Click the “Show Details” link to view recipient information.
- 18. (Optional) Enter an addendum.
- 19. (Optional) Click the “+Add another recipient” link to a single recipient.
- 20. Click the **Draft** or **Approve** button when you are finished.

Splitting a Payment

If you are sending payroll to an employee with multiple accounts, you can split their payment per their request. This way your employees have their money how they like without the hassle!

The screenshot shows the 'Recipients (1)' form. At the top, there's a search bar 'Find recipients in payment' and a '+Add multiple recipients' link (1). Below is a table with columns 'Recipient/Account' and 'Amount'. The first row shows 'ACH ONLY (Zacnts) Checking' with account number '123456789' and an amount of '\$0.00' (6). A secondary account selection box (5) shows '\$195.00' and '\$5.00' (7). The 'Total' field shows '\$0.00'. An 'Addendum' field (8) is below the table. A '+Add another recipient' link (9) is at the bottom of the table. On the right, there are icons for 'Expand All', 'Collapse All', 'Copy', 'Remove', and 'Expand Row' (3). At the bottom, there are 'Cancel', 'Draft', and 'Approve' buttons (10). A status bar at the bottom shows '\$0.00' and '2 payments (2 for \$0.00)'.

Follow the directions up to step 9 on page 99.

1. (Optional) Click the “+Add multiple recipients” link to add several recipients at once.
2. (Optional) Click the icon to expand, view details or notify a specific recipient.
3. (Optional) Click the icon and select Split Payment.
4. Select a primary account.
5. Select a secondary account.
6. Enter the amount in the secondary account.
7. Enter the total amount of the deposit the “Total” text box. The difference between the total payment and the amount in secondary account adjusts in the primary account.
8. (Optional) Enter an addendum.
9. (Optional) Click the “+Add another recipient” link to a single recipient.
10. Click the **Draft** or **Approve** button when you are finished.

Commercial Services

Upload From File

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

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



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

Creating a New File Map - Delimited Files



Click the “Upload From File” link.

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

Upload Wizard

How is your data separated?

☒ Delimited

What separates your data?

☒ Comma

☐ Tab

☐ Colon

☐ Semi-Colon

☐ Other

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

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

What columns correspond to the system values?

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

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

Upload Wizard

✓

✓

File Set-up

File Mapping

Review

Review Selected File Mappings

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

7

Would you like to save these file mapping instructions?

No

Yes

8

Mapping Instruction Name

New Mapping 111919

9

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

Private

Shared

Back

Cancel

Finish

✓

File Mapping Saved

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

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

Back

Continue

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

Creating a New File Map - Fixed Width

File Mapping Management ✕

New Mapping

Upload Wizard ✕

File Set-up

File Mapping

Review

How is your data separated?

☐ Delimited

☒ Fixed Width

Adjust the column breaks:

CREATE column breaks by clicking on a desired position.

DELETE column breaks by clicking on a desired line.

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

name	rt n	ac c	ount	type	amount
J o h n S m i t h	9 9 9 9 9 9 9 9 9 9	1 2 3 4 5 6 7 8	1	0 0 0 0 0 1 . 2 3	
J a n e S m i t h	9 9 9 9 9 9 9 9 9 9	2 3 4 5 6 7 8 9	2	0 0 0 0 1 0 . 2 3	
J o h n D o e	8 8 8 8 8 8 8 8 8 8	9 8 7 6 5 4 3	1	0 0 0 0 0 2 . 3 4	
J a n e D o e	8 8 8 8 8 8 8 8 8 8	8 7 6 5 4 3	1	0 0 0 1 0 1 . 2 3	

☐ First row contains column headers

Cancel

Continue

Click the "Upload From File" link.

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

Upload Wizard

File Set-up

File Mapping

Review

What columns correspond to the system values?

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

Back

Cancel

Continue

Upload Wizard

File Set-up

File Mapping

Review

Review Selected File Mappings

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

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

No

Yes

Would you like to save these file mapping instructions?

No

Yes

Mapping Instruction Name

Sample Map

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

Private

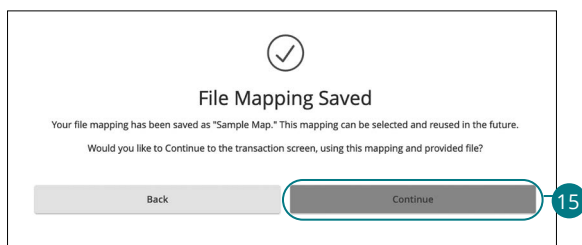
Shared

Back

Cancel

Finish

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



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

Using an Existing File Map

File Mapping Management

X

SAVED FILE MAPPINGS

New Mapping

Search

5 Results

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

Use

Edit

Delete

⋮

1

Click the “Upload From File” link.

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

Editing an Existing File Map

File Mapping Management

SAVED FILE MAPPINGS

New Mapping Search

5 Results

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

Use
Edit
Delete

FILE MAPPING EDITING

Mapping Instruction Name
New Mapping 111919

What columns correspond to the system values? + Add Column to File Mapping

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

Cancel Save

Click the “Upload From File” link.

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

Deleting an Existing File Map

File Mapping Management

SAVED FILE MAPPINGS

New Mapping

Search

5 Results

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

!

Delete Mapping

Are you sure you want to delete the "New Mapping 111919" mapping? This action cannot be undone.

Cancel

Delete Mapping

Click the "Upload From File" link.

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

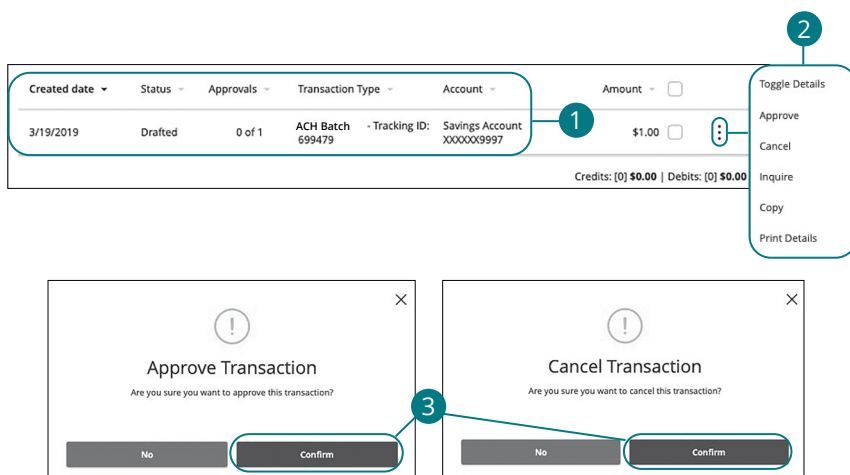
Commercial Services

Viewing, Approving or Canceling a Transaction

All payments appear in the Activity Center, where authorized users can view, approve or cancel certain payments. If a payment has processed and cleared, you cannot make changes to that transaction.

Single Transaction

You can easily approve or cancel one specific transaction through the Activity Center.



Click the **Activity Center** tab.

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

Multiple Transactions

The Activity Center feature offers a time-saving tool that gives you the ability to approve or cancel multiple transaction at once, saving you time and effort.

The screenshot illustrates the process of approving or canceling multiple transactions. It features a table with columns: Created date, Status, Approvals, Transaction Type, Account, Amount, and a menu icon. Two transactions are listed: one drafted on 3/19/2019 and one cancelled on 2/27/2019. Numbered callouts guide the user: 1 points to the Status column, 2 to the checkbox in the Amount column, and 3 to the menu options (Approve Selected, Cancel Selected, Print Selected Details). Below the table, two confirmation dialogs are shown: 'Approve Transactions' and 'Cancel Transactions', both with a 'Confirm' button highlighted by callout 4.

Created date ▾	Status ▾	Approvals ▾	Transaction Type ▾	Account ▾	Amount ▾	
3/19/2019	Drafted	1 of 1	ACH Batch 699479	- Tracking ID: Savings Account XXXXXX9997	\$1.00	☒
2/27/2019	Cancelled	N/A	Funds Transfer - Tracking ID: 699466	Basic Checking XXXXXX9998	\$1.00	☒

Approve Transactions

Are you sure you want to approve these transactions?

#699479 (\$1.00)

1 of your selected transaction(s) can not be approved.
Credit: \$0.00 | Debit: (\$1.00)

No Confirm

Cancel Transactions

Are you sure you want to cancel these transactions?

#699479 (\$1.00)

1 of your selected transaction(s) can not be cancelled.
Credit: \$0.00 | Debit: (\$1.00)

No Confirm

Click the **Activity Center** tab.

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



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

Commercial Services

Editing or Using a Template

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

Payments

New Payment

Templates [+ Create Template](#)

1 Result Filters: **All** ACH Payment

Name	Type	Recipients	Last Paid Date	Last Paid Amount	Actions
☆ Test	ACH Batch	1			Pay Edit Copy Delete

Template Properties

Template Name
Test

Template Access Rights
2 of 2 user roles selected

Origination Details

SEC Code
PPD - Prearranged Payment and Deposit

From
*****6789

Account
Savings Account
XXXXXXXX9997 \$8.73

Recipient/Account

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

Cancel **Save**

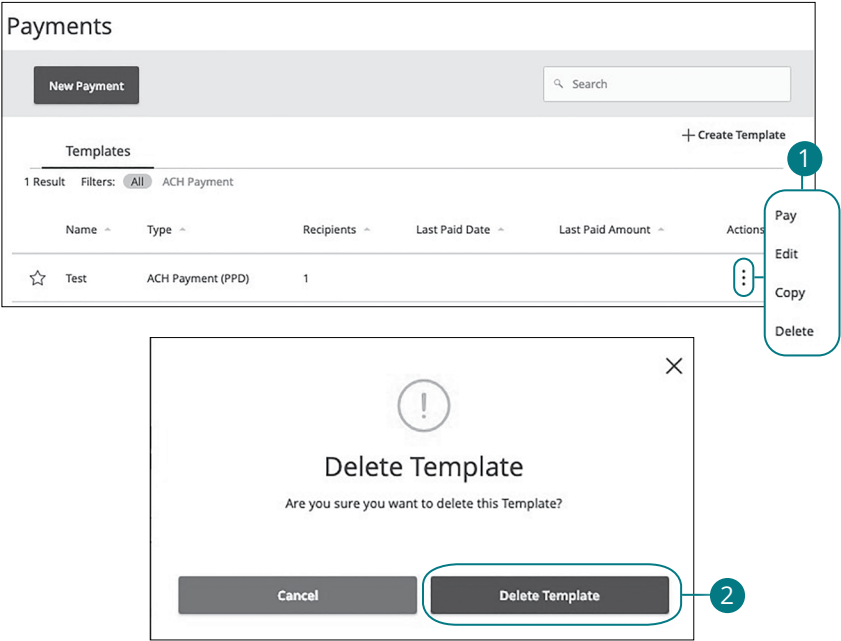
In the **Commercial** tab, click **ACH & Wires**.

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

Commercial Services

Deleting a Template

An authorized user can delete an unnecessary template if they have Manage Template rights. However, once a template is deleted, previous payments using the template do not change.



In the **Commercial** tab, click **ACH & Wires**.

1. Click the **:** icon and select edit to make changes to a template.
2. Click the **Delete Template** button to permanently delete a template.

Commercial Services

ACH Pass-Thru

NACHA-formated Pass-Thru files are created outside of Business Digital Banking using Excel or another similar accounting software. Depending on your user rights, you have the option to upload and submit these complex files to Gulf Coast Bank for processing.

ACH Pass-Thru

1

IMPORT FILE

Select a file to upload

3

MEMO

2

PROCESS DATE

July
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						

4

Draft
Approve

In the **Commercial** tab, click **ACH Pass-Thru**.

1. Choose a NACHA-formatted file to import.
2. Select a process date using the calendar feature.
3. Enter a memo.
4. Click either the **Draft** or **Approve** button when you are finished.

Commercial Services

Reports Overview

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

Reports

A

Search

Results

C

Filters: All Private Shared

D

Name

Last Run

Download

Type

B

Actions

E

☆

BAI2 Detailed Report

11/9/2018

CSV | PDF

BAI2 Detailed Report

F

⋮

View History

Run Now

Edit

Copy

Delete

Click the **Reports** tab.

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



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

Company User Activity Report

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

New Company User Activity Report

This report will generate the following file formats: PDF

Change report type

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

☐ Private
☒ Shared
- What do you want to name the report?
- Which user(s) do you want to include?

☐ All Users (14)
 Select specific user(s)
- What dates do you want to include?
- How often do you want this report to run?

☒ On Demand
☐ Every Business Day
☐ Every Calendar Day
☐ Weekly
☐ Monthly
- What transaction types do you want to include?

Select All | Clear All

☐ Stop Payment	☐ Funds Transfer
☐ EFTPS	☐ Wires - Domestic
☐ Wires - International	☐ ACH Collection
☐ ACH Payments	

Click the **Reports** tab, then the “+New Report” link and select **Company User Activity Report**.

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

Transaction Report

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

New Transaction Report

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

1

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

2

What do you want to name the report?

3

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

4

What dates do you want to include?

5

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

6

Cancel

Create and Run

Create

Click the **Reports** tab and select **Transaction Report** from the “+ New Report” drop-down.

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

Company Entitlements Report

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

The screenshot shows a web form titled "New Company Entitlements Report". Below the title, it says "This report will generate the following file formats: PDF" and "Change report type". The form has four numbered steps:

- Step 1: "Do you want this report to be private or shared?" with radio buttons for "Private" and "Shared" (selected).
- Step 2: "What do you want to name the report?" with a text input field.
- Step 3: "How often do you want this report to run?" with radio buttons for "On Demand" (selected), "Every Business Day", "Every Calendar Day", "Weekly", and "Monthly".
- Step 4: At the bottom right, there are three buttons: "Cancel", "Create and Run", and "Create".

Click the **Reports** tab, then the "+New Report" link and select **Company Entitlements Report**.

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

ACH Activity Report

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

New ACH Activity Report - Current Day

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

Change report type

1

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

2

What do you want to name the report?

3

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

4

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

5

Cancel

Create and Run

Create

Click the **Reports** tab and select **ACH Activity Report** from the “+ New Report”

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

ACH Activity Report Previous Day(s)

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

New ACH Activity Report - Previous Day(s)

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

Change report type

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

☐ Private
 ☒ Shared

2
 What do you want to name the report?

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

☐ All Accounts (4)

Select specific account(s)

4
 What dates do you want to include?

▼

5
 How often do you want this report to run?

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

Cancel

Create and Run

Create

6

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

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

Wire Online Origination Report

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

New Wire Online Origination

This report will generate the following file formats: PDF

Change report type

1

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

2

What do you want to name the report?

3

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

4

What dates do you want to include?

5

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

6

What transaction types do you want to include?
Select All | Clear All
☐ Wires - Domestic
☐ Wires - International

7

Cancel

Create and Run

Create

Click the **Reports** tab, then the “+New Report” link and select **Wire Online Origination**

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

Commercial Services

Editing a Report

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

The screenshot shows the 'Reports' tab in a software application. At the top, there is a search bar and a filter dropdown set to 'All'. Below this is a table of reports. The first report is 'BAI2 Detailed Report', which was last run on 11/9/2018 and is in CSV | PDF format. To the right of the table is a 'New Report' button. A blue circle with the number '1' highlights the 'Actions' column for the 'BAI2 Detailed Report', which contains a dropdown menu with options: 'View History', 'Run Now', 'Edit', 'Copy', and 'Delete'.

Below the table is a modal dialog box for editing the report. A blue circle with the number '2' highlights the 'Edit' option in the dropdown menu. The dialog box contains the following fields and options:

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

This report was created by another user and the privacy cannot be changed.
- What do you want to name the report?**
- What account(s) do you want to include?**
 - ☒ All Accounts (4)
 - Select specific account(s)
- What dates do you want to include?**
- How often do you want this report to run?**
 - ☐ On Demand
 - ☒ Every Business Day
 - ☐ Every Calendar Day
 - ☐ Weekly
 - ☐ Monthly

At the bottom of the dialog box are three buttons: 'Cancel', 'Save and Run', and 'Save'. A blue circle with the number '3' highlights the 'Save and Run' and 'Save' buttons.

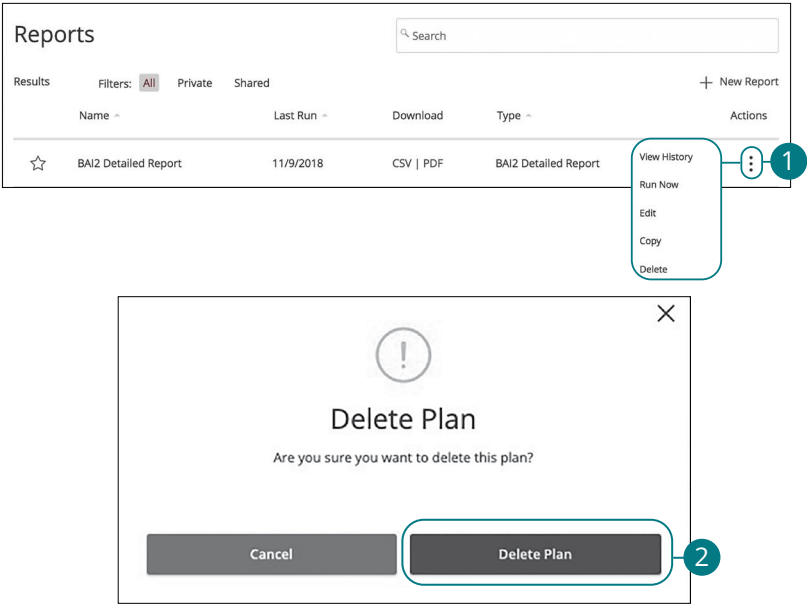
Click the **Reports** tab.

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

Commercial Services

Deleting a Report

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



Click the **Reports** tab.

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

Commercial Services

Tax Payments

With Business Digital Banking, you can initiate a local, state or federal tax payment through the Electronic Federal Tax Payment System (EFTPS) without ever leaving your home or office. Depending on your approval rights, you can submit a payment up to 30 days in advance.

The screenshot shows a web interface titled "Tax Payments". A blue circle with the number "1" points to a dropdown menu labeled "State or Federal Authority" which currently displays "Federal". To the right of this menu is a search bar with the placeholder text "Filter forms". Below the dropdown menu is a list of tax forms. A blue circle with the number "2" points to this list, which contains two items: "Form 1041 - Fiduciary Income Tax Return" and "Form 1041A - US Information Return - Trust Accumulation of Charitable Amounts". Each item in the list has a right-pointing chevron icon.

In the **Commercial** tab, click **Tax Payments**.

1. Select federal or your state from the "Tax Authority" drop-down.
2. Select a form from the list.

Back

Federal Taxes

Form 1041 - Fiduciary Income Tax Return

3

From Subsidiary

GULF COAST BANK TEST SET UP

Tax ID

721167423

From Account

--- Select From Account ---

Payment Amount

\$0.00

Payment Effective Date

Tax Type

--- Select Payment Type ---

Tax Period End Date

To Account Routing Number

061036000

To Account

23401009

Cancel

Draft

Approve

4

- 3. Enter your tax payment information. Fields marked with an asterisk are required and vary depending on the form you select.
- 4. Click either the **Draft** or **Approve** button when you are finished.

Commercial Services

Mobile Authorizations

Mobile Authorizations enable an authorized user to approve drafted ACH or wire transactions over the phone or through email. After establishing a Mobile Authorization Code, users with approval rights are notified when payments are drafted, so they can accept those payments without having to log in to Business Online Banking.

Mobile Authorizations

Enter your desired Mobile Authorization Code and choose the transaction types for which you agree to be an eligible approver.

NOTE: You must enter a Mobile Authorization Code to use for verification.

1

Mobile Authorization Code *

Enter a Mobile Authorization Code

2a

Add Email

Add Phone

2b

Submit

4

Enrollment *

Choose eligible transaction types:

Select All

Clear All

3

☐ Funds Transfer
 ☐ Wire Transfer
 ☐ ACH Payments
 ☐ Payroll
 ☐ ACH Collections
 ☐ International Wire
 ☐ ACH PassThru

* Your new code should be numeric and exactly 4 digits in length.

* - Indicates required field

E-MAIL ADDRESS *

Cancel

Save

COUNTRY *

United States

PHONE NUMBER *

Cancel

Save

In the **User Preferences** tab, click **Mobile Authorizations**.

1. Enter a new 4-digit code in the Mobile Authorization Code box.
2. Create a new contact method.
 - a. Click the **Add E-mail** button. Enter the approver's e-mail address and click the **Save** button.
 - b. Click the **Add Phone** button. Select the approver's country using the "Country" drop-down and enter their phone number. Click the **Save** button.
3. Choose which transaction types you want the approver to be an eligible approver for by checking the appropriate boxes.
4. Click the **Submit** button when you are finished.

Commercial Services

Funds Transfer

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

Individual Transfers

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

Funds Transfer

Individual Transfers

Multi-Account Transfers

1

From Account

▼

To Account

▼

2

Amount

0.00

3

Frequency

1st of the month

▼

In the **Transfer Funds** tab, click **Funds Transfer**.

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

The screenshot shows a web interface for setting up a recurring transfer. It includes a 'Start Date' field with a calendar icon, an informational message about weekends and holidays, a 'Repeat Duration' section with two radio button options, a 'Memo' field, and 'Draft' and 'Approve' buttons at the bottom. Numbered callouts 4a, 4b, 5, and 6 point to the start date field, the repeat duration options, the memo field, and the action buttons respectively.

4a Start Date
04/09/2019

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

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

5 Memo (optional)
Enter letters and numbers only

6 Draft Approve

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



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

Multi-Account Transfers Overview

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

Funds Transfer

Individual Transfers **Multi-Account Transfers**

Search Create Template Transfer Funds

Available Templates

Available Templates		
C Name Transfers Actions		
B ☆ Test 1 A ⋮ D		

In the **Transfer Funds** tab, click **Funds Transfers**, then **Multi-Account Transfers**.

A. The following information presents for each template:

- Name
- Number of transfers in the template

B. To mark a template as a favorite, click the ☆ icon.

C. Click the ▲ icon next to the appropriate column to sort templates by display name or transfers.

D. Click the ⋮ icon to transfer funds, edit, copy or delete a template.



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

Multi-Account Transfers- Creating a Template

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

The image displays two screenshots of the 'Funds Transfer' application interface. The top screenshot shows the 'Multi-Account Transfers' tab selected, with a 'Create Template' button circled in red and labeled with a red '1'. Below this is a table titled 'Available Templates' with columns for Name, Transfers, and Actions. The bottom screenshot shows the 'Create Template' form. It has two main sections: 'Template Properties' and 'Origination Details'. In the 'Template Properties' section, the 'Template Name' field is circled in red and labeled with a red '2', and the 'Template Access Rights' link is circled in red and labeled with a red '3'. In the 'Origination Details' section, the 'Memo' field is circled in red and labeled with a red '4'. A 'Push Memo to All' button is located at the bottom right of the 'Origination Details' section.

In the **Transfer Funds** tab, click **Funds Transfers**, then **Multi-Account Transfers**.

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

The screenshot shows the 'Transfers (3)' interface. At the top, there is a search bar labeled 'Find accounts in transfer' (5). Below it is a table with columns 'From Account', 'To Account', and 'Amount'. The first row has a warning icon and the text 'This payment is incomplete'. The first row also has search bars for 'From Account' (8) and 'To Account' (10), and an 'Amount' input field (9) set to '\$0.00'. Below the first row are two more rows, each with search bars and an 'Amount' input field set to '\$0.00'. At the bottom of the table is a link '+Add another transfer' (11). On the right side of the table, there are buttons for 'Expand All' (6), 'Collapse All', 'Copy', 'Remove', and 'Expand Row' (7). At the bottom of the interface, there is a summary bar showing '\$0.00' and '3 transfers', along with 'Cancel' and 'Save' buttons (12).

receive the same one.

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

Multi-Account Transfers- Single Transfer

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

Funds Transfer

Individual TransfersMulti-Account Transfers

Search

Create TemplateTransfer Funds

Available Templates

Name	Transfers	Actions
☆ Test	1	

Funds Transfer

Origination Details

Transfer Date

RecurrenceNone

Same Date

Memo

Push Memo to All

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

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

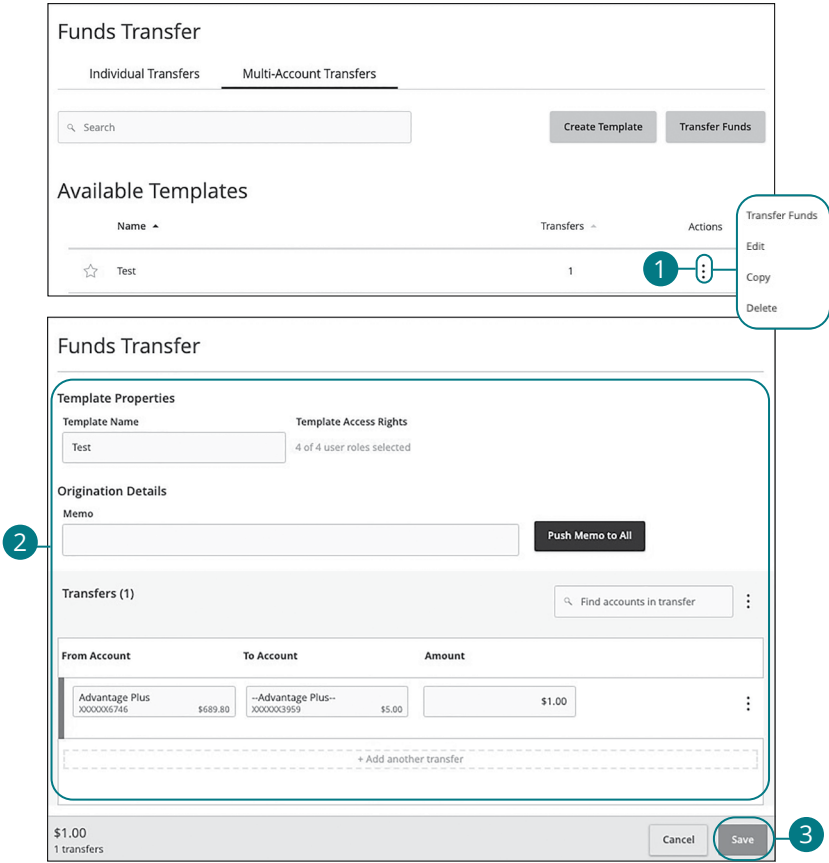
transfers receive the same memo.

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

Commercial Services

Editing a Multi-Account Transfer Template

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



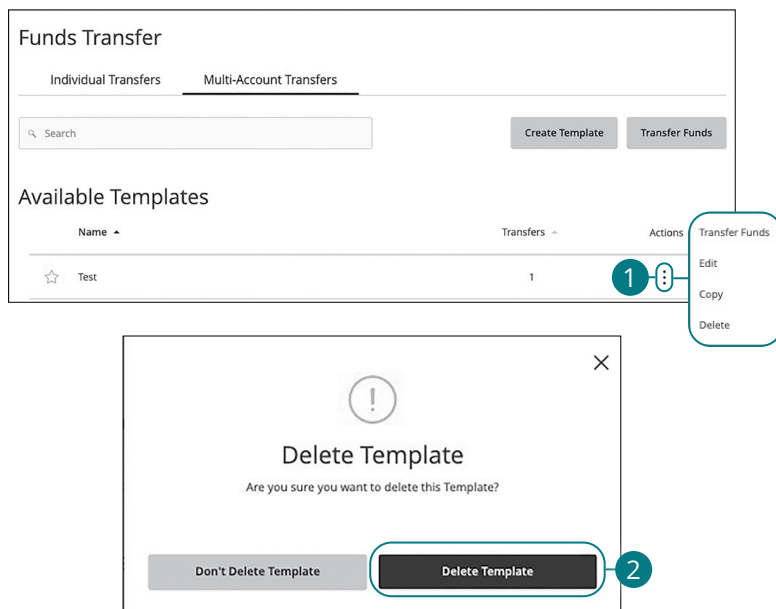
In the **Transfer Funds** tab, click **Funds Transfers**, then **Multi-Account Transfers**.

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

Commercial Services

Deleting a Multi-Account Transfer Template

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



In the **Transfer Funds** tab, click **Funds Transfers**, then **Multi-Account Transfers**.

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

Merchant Capture

Creating a Deposit

The screenshot shows the Merchant Capture interface. On the left, a sidebar contains a 'Create Deposit' button, which is circled with a blue circle and the number 1. The main area displays a 'View Deposits' table with columns: Deposit ID, Account #, Account Name, Work Type, Processing Date, Status, Deposit Total (\$), and Actions. The table is currently empty, showing 'No deposits to display' and 'Page 1 of 1'. Below the table is a 'Remove' button. A modal window titled 'Create Deposit' is open, showing a form with the following fields: 'Deposit Name*' (text input, circled with a blue circle and the number 2), 'Deposit Amount*' (text input, circled with a blue circle and the number 3), 'Select Account*' (drop-down menu, circled with a blue circle and the number 4), and 'Store Number' (text input, circled with a blue circle and the number 5). The 'Continue' button is circled with a blue circle and the number 6. The 'Cancel' button is also visible. The modal window has a close button (X) in the top right corner.

Click the **Merchant Capture** tab.

1. Click the **Create Deposit** button.
2. Enter a deposit name.
3. Enter a deposit amount.
4. Use the drop-down to select an account.
5. (Optional) Enter a store number.
6. Click the **Continue** button.
7. Place the checks in the scanner.



Note: Keep deposits to fewer than 400 items. Make sure the checks are all straightened and tidy before placing them in the hopper. Do not place too many items in hopper. This will reduce rejects, jams, double documents, and piggy backs. It will also maximize image quality.

8. Click the **Scan** button.
9. Monitor the Items Scanned and Items Processed counters at the bottom of the screen. If Items Processed falls behind more than 50 items, click the **Stop Scan** button on the Scan Navigator. Once the Items Processed catch up, click the **Scan** button.



Note: If Items Processed stops increasing, you may have lost your internet connection.

10. Verify that the last item on the screen matches the last item in the scanner pocket and that the item number sprayed by your scanner is legible if applicable. You are now ready to Fix Errors, balance, or create another deposit.

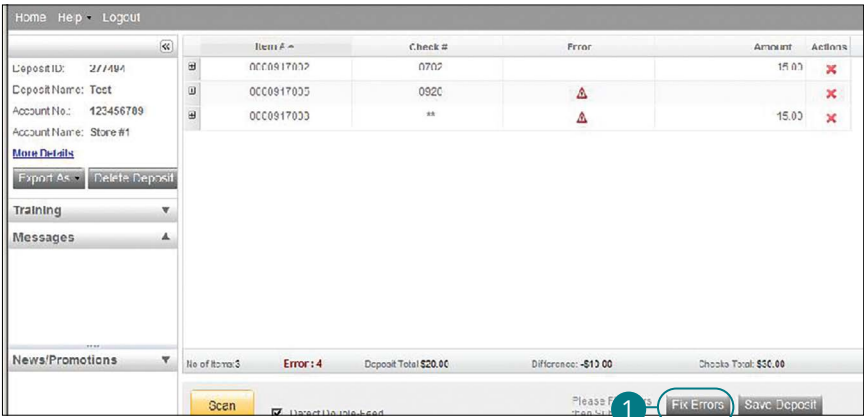


Note: Clip or band the deposit together with the deposit ID noted in front. Place processed deposit face down in a process complete bin or box. Storing the processed deposits in an orderly way will prevent accidental rescanning and make research easier.

Merchant Capture

Fixing Errors

If there are any errors the Fix Errors tab will be available.



1. Click the **Fix Errors** button.



Note: If you click the **Save Deposit** button at any time before submitting, it will put the deposit in a Suspended status. The deposit will not be complete until you submit.

Home Help Logout

Deposit ID: 277404
Deposit Name: Test
Account No: 123456789
Account Name: Store #1
[More Details](#)
[Export As](#) [Delete Deposit](#)

Error Correction
Error in MICR fields

Front Back Item #: 00005 17005

User Fields
Field 1:
Field 2:

Serial Transit Account Check Amount
011999993 232323 0920

Press enter to update field

Delete

Submit Deposit

Transaction is Balanced

Add Memo (Optional):
1

2/26/2015

Submit Deposit

2. The cursor will move to each field requiring correction, which will be highlighted in pink. Key the missing or incomplete value according to what you see on the document. If you cannot read the document, click the image to enlarge it. Click the image again to re-size it.
 - a. If you need to enter or correct data in a field that is not highlighted, use the following hotkeys to move to the desired field.
 - F1 = Amount
 - F2 = TC (this field is for trancode or personal check number)
 - F3 = Account
 - F4 = Field4 (this is an alternate position for a 4-digit check number, positioned between Account & TR)
 - F5 = Transit Routing
 - F6 = RIC (just left of the TR if present; for return item & IRD use; blank the field when not present on document)
 - F7 = Serial (this field is for the check number on business checks)
3. After all of the errors are fixed, click the **Submit Deposit** button.

If An Item Piggybacks

If you discover that two checks have run through the scanner together (“piggyback”), find the checks in the scanner exit pocket, delete the piggyback record, and scan these checks at the end of the deposit.

Note: The following items cannot be processed electronically. These items will create exceptions.

- Savings Bonds
- Canadian US Dollar Items
- Foreign Items
- Non-Imageable Items (Checks that are not legible, too dark or too light)

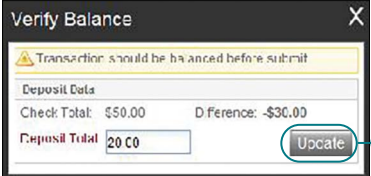


You will need to remove these from your deposit and take them to your Financial Institution.

Merchant Capture

Balancing Deposits

If the deposit is not in balance, you must review the items.

A screenshot of a 'Verify Balance' dialog box. At the top, there is a yellow warning banner with a triangle icon and the text 'Transaction should be balanced before submit'. Below this, the 'Deposit Data' section shows 'Check Total: \$50.00' and 'Difference: -\$30.00'. The 'Deposit Total' is shown as '20.00' in a text input field. To the right of the input field is an 'Update' button, which is circled in blue. A blue circle with the number '2' is positioned to the right of the 'Update' button.

Verify Balance	
⚠ Transaction should be balanced before submit	
Deposit Data	
Check Total:	\$50.00 Difference: -\$30.00
Deposit Total:	20.00
Update	

1. Click the + next to each image to review that the amounts captured were correct. If necessary,
 - scan missing items at the end of the deposit
 - fix any amounts that are incorrect
 - delete unintended items, if any
2. If all check records are correct and the deposit is still out of balance, then adjust the deposit amount to match the total of the checks and click the **Update** button.

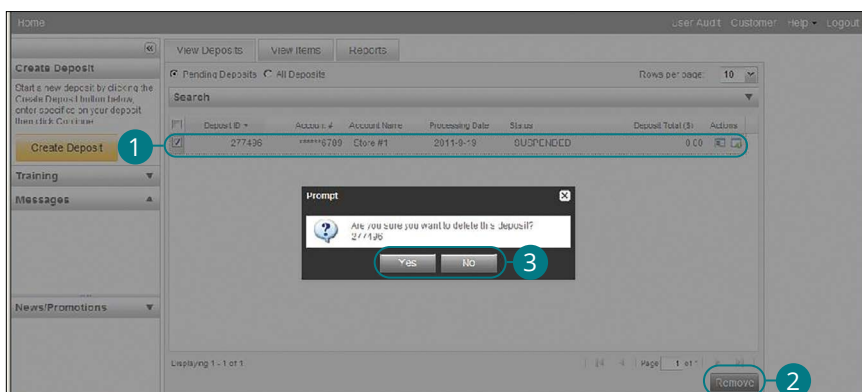
Merchant Capture

End of Day

1. Verify that all Deposits are in Submitted or Delivered status. No Deposits should be listed on the Pending Batches tab on the Deposit Status screen.
2. Print or save any needed reports (e.g., Summary Report, Deposit Detail Report).
3. Click the **Logout** button at the top of any screen. This will log the user out of the application.

Merchant Capture

To Remove a Deposit



1. Select the deposit on the Deposit Status Screen.
2. Click the Remove button.
3. A prompt appears "Are you sure you want to delete this deposit?" click the **Yes** button to remove or the **No** button if you do not want to remove the deposit.



Note: A deposit cannot be removed if it has been submitted. Once a deposit is removed it cannot be recovered. If needed, you would need to re-capture the deposit.

Merchant Capture

To Search for Items Previously Processed

The screenshot displays the Merchant Capture web application. On the left is a sidebar with links: Home, Create Deposit, Training, Messages, and News/Promotions. The main area has tabs for 'View Deposits' and 'View Items' (highlighted with a blue circle and '1'). Below the tabs is a search section with a dropdown menu (highlighted with a blue circle and '2'). The search criteria form includes fields for From Date (2011-08-13), To Date (2011-08-19), From Amount, To Amount, Capture User, Account No. (232323), Serial No., Routing No., CN, Check, Item Type, Deposit D, and a list of items with fields for Item ID, Customer ID, and Financial ID. A 'Search' button (highlighted with a blue circle and '4') and a 'Clear' button (highlighted with a blue circle and '6') are at the bottom right of the search section. Below the search section is a table of items with columns: Deposit ID, Item ID, Trans ID, Account, Check, Amount, and Actions. The first item is 277494, 0000917005, 011893903, 232323, 0920, 20.00. To the left of the table is a sidebar with a '+' icon (highlighted with a blue circle and '5') to expand or collapse the item details. The details for the selected item are shown in a large box, including a check image and a barcode. At the bottom of the page, it says 'Displaying 1 - 1 of 1' and 'Page: 1 of 1'.

1. Select the **View Items** tab.
2. Select the “Search” drop down.
3. Select Advanced Search and enter search criteria in Search options.
4. Click the **Search** button.
5. Click on the + or – by the item to view or to close.
6. Click the **Clear** button if you need to do another search.

Merchant Capture

To Search for Previous Days/Batches Processed

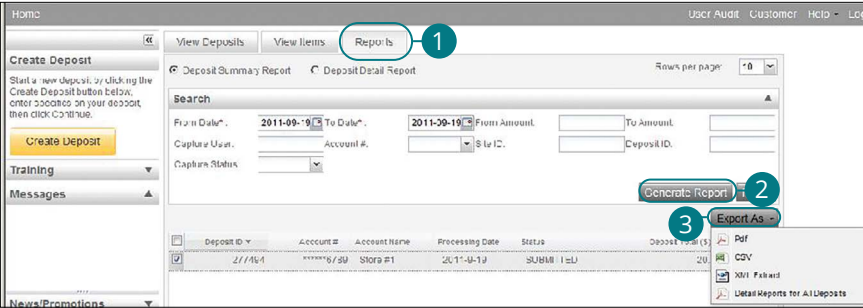
The screenshot shows the Merchant Capture interface. The 'View Deposits' tab is selected. The search section includes a 'Search' dropdown (2) and several input fields for search criteria (3). The 'Search' button (4) is located at the bottom right of the search section. Below the search section is a table of deposits (5) with columns: Deposit ID, Account #, Account Name, Processing Date, Status, Deposit Total (\$), and Actions. The 'Clear' button (6) is located at the bottom right of the search section.

Deposit ID	Account #	Account Name	Processing Date	Status	Deposit Total (\$)	Actions
277112	*****3785	Store #1	2011-9-13	CAPTURE COMPLETE	0.00	[icon] [icon]
277111	*****3785	Store #1	2011-9-13	CAPTURE COMPLETE	0.00	[icon] [icon]

1. Select the **View Deposits** tab.
2. Select the "Search" drop down.
3. Select Advanced Search and enter search criteria in Search options.
4. Click the **Search** button.
5. Click on the + or – by the item to view or to close.
6. Click the **Clear** button if you need to do another search.

Merchant Capture

Reports



1. Select the **Reports** tab.
2. Click the **Generate Report** button.
3. Click the **Export As** button and choose report type.

Merchant Capture

Deposit Status – Definitions

Open: A deposit is placed in Open status when the deposit is newly created and when a capture operator has reopened a deposit to add additional items, or to resolve exceptions.

Uploading: A deposit that is in the process of uploading items.

Suspended: A deposit will remain suspended if the operator selects Cancel instead of Capture complete. Exceptions can be repaired. Balancing cannot be performed.

Capture Complete: This is a deposit that the operator has marked as complete to notify that it is ready for repair and balancing.

In Use: This is a deposit that is in use by your bank or another operator. No actions are allowed on this deposit while in use.

Ready For Approval: This deposit has all exceptions repaired and is ready to submit.

Pending Review: This deposit has been sent for final review.

Under Review: This deposit is currently going through final review.

Rescan: N/A

Submitted: This deposit is approved and ready for processing. No further actions will be allowed on this deposit.

Delivered: This deposit has been delivered for processing.

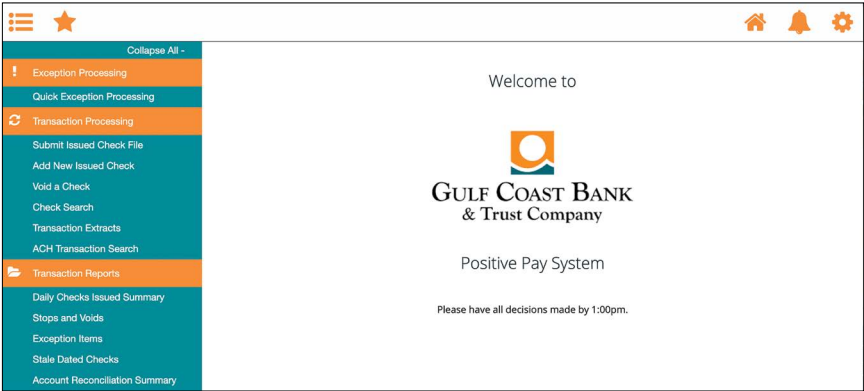
Positive Pay

Introduction

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

In the **Commercial** tab, click **Positive Pay**.

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



Positive Pay

Quick Exception Processing

While processing your items, the Positive Pay system sends you a notification (by email or optional SMS/text message) if there are any exceptions to review. Exceptions represent two types of items: items that do not match checks issued by you (Check Positive Pay) or ACH items that do not match existing ACH Authorization Rules (ACH Positive Pay). Exception items are available for review by 9:00 AM EST.

The Exception Type can include:

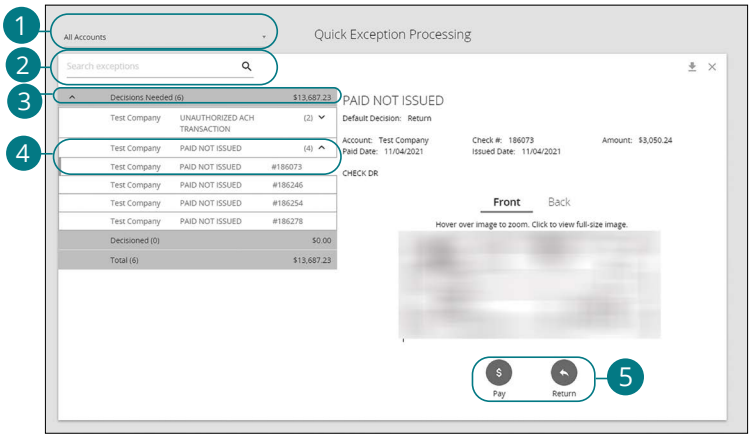
- **Duplicate Paid Item:** The item was previously paid.
- **Paid Not Issued:** The item was never loaded into the system as an issued check.
- **Stale Dated Item Paid:** The item is a stale dated check. A check is considered stale dated if it is older than 180 days.
- **Previously Paid Item Posted:**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



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



Note: The daily cutoff time for positive pay decisions is 1 PM local time. At this time, an automated Pay/Return decision is made on all “unresolved items” and corporate users are automatically put in “READ ONLY” mode to prevent any changes. After cutoff, corporate users must contact the financial institution to alter the automated decision.



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

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

Quick Exception Processing

Search exceptions

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

UNAUTHORIZED ACH TRANSACTION

Default Decision: Return

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

CCD / 2522304924 / DR
CAMBRIDGE MERCANT DR

6a Add Rule 6b Pay Return

Add ACH authorization rule

Description

SEC Code
CCD

Company ID
2522304924

Debits or Credits
Debits only

Max Allowable Amount
4496.48

Cancel Save rule

Quick Exception Processing

Search exceptions

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

UNAUTHORIZED ACH TRANSACTION

Default Decision: Return

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

CCD / 2522304924 / DR
CAMBRIDGE MERCANT DR

Reason
Past Deadline Item Returned
Unauthorized

6. For ACH exceptions:

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

Positive Pay

To Upload an Issued Check File

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

Submit Issued Check File

Step 1. Select a file to process.

Choose File

No file chosen

1

Step 2. Input details about the file.

Account ID: Test Client

2

3

File Mapping Format: Test Client

Step 3. Click the "Process File" button.

Process File

4

File Name	Upload Date	Status	Items	Amount
Positive Pay Upload.xlsx	5/3/16 7:46:18 AM	Processed	8	\$38.26

Click the **Transaction Processing** tab, then **Submit Issued Check File**.

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



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

Positive Pay

Manually Enter a Check

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

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

- 1**: "Account ID:" drop-down menu with "Test Client" selected.
- 2**: "Check Number:" text input field.
- 2**: "Amount:" text input field.
- 2**: "Issued Date:" text input field with "02/06/2023" entered.
- 2**: "Issued Payee:" text input field.
- 3**: "Auto-Increment Check Number" checkbox.
- 4**: "Add Check" button.

Click the **Transaction Processing** tab, then **Add New Issued Check**.

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



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

Positive Pay

Void a Check

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

Void a Check

Step 1. Enter check information.

1

Account ID:

2

Check Number:

Check Amount:

Issued Date:

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

Find Matching Check

3

Step 3. Verify the check that will be voided.

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

4

Void Check

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

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

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

Positive Pay

Check Search

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

Check Search

1

Account

All Accounts

2

Check Status

All ▼

3

Check Number From

Check Number To

4

Date

Issued ▼

5

Date From 📅

Date To 📅

6

Show additional options

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

Search

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

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

Show additional options

7

Amount From

Amount To

8

Decision

All Decisions

Reason

All Reasons

9

10

Issued Payee

11

☐ Include Reversals

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

Search

12

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

Positive Pay

Transaction Extracts

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

1

Account ID
Test Client x

2

Date from

Date to

02/06/2023

Extract format

XLSX - All Transactions

3

☐ Include previously extracted transactions

4

Create File And PDF

5

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

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

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



Note: An item may only be extracted once.

Positive Pay

ACH Transaction Search

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

1

Account ID
All Account IDs

2

Paid Date From
Paid Date To

3

SEC Code
All SEC Codes

4

Amount From
Amount To

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

5

Search

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

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

Positive Pay

Daily Checks Issued Summary

Generate an issued checks report using the selection criteria.

The screenshot shows a web interface for generating a 'Daily Checks Issued Summary' report. The form has a light gray header with the title 'Daily Checks Issued Summary'. Below the header, there are three main input areas: 1. A text box labeled 'Account' with the value 'All Accounts'. 2. Two date pickers labeled 'Issued Date From' and 'Issued Date To', both showing '10/14/2021'. 3. A 'Search' button. Numbered callouts (1, 2, 3) are placed next to the 'Account' field, the date pickers, and the 'Search' button respectively.

Daily Checks Issued Summary	
1	Account All Accounts
2	Issued Date From 10/14/2021
	Issued Date To 10/14/2021
3	Search

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

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

Positive Pay

Stops and Voids

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

Stops and Voids

1

Account

All Accounts

2

Status

All Statuses

3

Check Number From

Check Number To

4

Date

Issued

5

Date From

Date To

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

6

Search

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

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

Positive Pay

Exception Items

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

The screenshot shows a web form for generating a list of exception items. The form contains several input fields and a search button, each highlighted with a numbered callout:

- 1**: Account ID (All Account IDs)
- 2**: Date (Paid Date)
- 3**: Date From (02/06/2023) and Date To
- 4**: Transaction Type (Both check and ACH exceptions)
- 5**: Include Reversals checkbox
- 6**: Check Number From and Check Number To
- 7**: Decision (All Decisions)
- 8**: Reason (All Reasons)
- 9**: Search button

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

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

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

Positive Pay

Stale Dated Checks

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

Stale Dated Checks

1

Account

All Accounts

2

Stale Dated As Of

10/14/2021

3

Check Number From

Check Number To

4

Issued Date From

Issued Date To

5

Input Date From

Input Date To

6

Search

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

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

Positive Pay

Account Reconciliation

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

1

Account ID

2

Reconcile Through Date

09/08/2021

3

Search

Start New Reconciliation

Account ID

100215 SERV 6052

Reconciliation History

No reconciliation history to display.

< Go Back

Account Reconciliation Summary

Transaction Summary

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

4

Finish Reconciliation

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

Balance Summary

Account Balance: \$8.00
Current Outstanding Checks: \$0.00
Current Register Balance: \$8.00

Reconciliation History

No reconciliation history to display.

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

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

Positive Pay

Check Reconciliation Summary

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

Check Reconciliation Summary

Start New Reconciliation

Account Nickname

Test Account

1

Reconcile Through Date

12/07/2022

This account has never been reconciled.

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

2

Search

Reconciliation History

Account Nickname

Test Account

No reconciliation history to display.

< Go Back

Check Reconciliation Summary

This account has never been reconciled.

This Reconcile Through Date: 11/22/2022

Client ID: 1111

3

Finish Reconciliation

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

1. Enter a Reconcile Through Date.
2. Click the **Select** button.
3. Click the **Finish Reconciliation** button to reconcile the account.

Positive Pay

Deposit Reconciliation Summary

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

The image displays two screenshots of the 'Deposit Reconciliation Summary' interface.

Top Screenshot: The interface is titled 'Deposit Reconciliation Summary'. It is divided into two main sections: 'Start New Reconciliation' on the left and 'Reconciliation History' on the right. In the 'Start New Reconciliation' section, there are fields for 'Account Nickname' (containing 'Test Account') and 'Reconcile Through Date' (containing '12/07/2022'). A red circle with the number '1' highlights the date field. Below these fields, it states 'This account has never been reconciled.' and includes a note: 'Note: Transaction history is retained within the system for 90 days after an item has paid.' A red circle with the number '2' highlights a 'Search' button.

Bottom Screenshot: This screenshot shows the same interface after a reconciliation. The 'Start New Reconciliation' section now displays 'This account has never been reconciled.' followed by 'This Reconcile Through Date: 11/22/2022' and 'Client ID: 1000'. A red circle with the number '4' highlights a 'Finish Reconciliation' button.

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

1. Enter a Reconcile Through Date.
2. Click the **Select** button.
3. Click the **Finish Reconciliation** button to reconcile the account.

Positive Pay

Transaction Audit Log

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

Transaction Audit Log

Client: Test Murphy & Company

1

Start

End

Input Date:

12/08/2022

12/08/2022

2

Transaction Type:

Check Transactions

3

Check Number:

4

ACH Description:

5

User:

<All Users>

6

Maximum # of Records:

500

Produce Report

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

In the **Audit Reports** tab, click **Transaction Audit Log**.

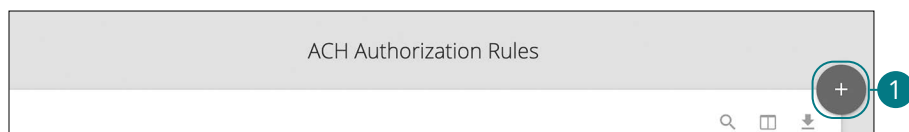
1. Enter an input start and end date.
2. Use the drop-down to select a transaction type.
3. Enter a check number.
4. Use the drop-down to select a user.
5. Use the drop-down to select a maximum number of records.
6. Click the **Produce Report** button.

Positive Pay

ACH Authorization Rules Setup

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

Create an ACH Authorization Rule



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

1. Click the  icon.

ACH Authorization Rules

Add record

2	Account Test Account	Description	3
4	Company ID	SEC Code ALL - All SEC Codes	5
6	Debits or Credits	Max Allowable Amount	7

Cancel

Save and Add More

8 **Save Changes**

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

Manage ACH Authorization Rules

ACH Authorization Rules

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

Showing 4 results

1

View 10 

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

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

Positive Pay

Issued Check File Processing Log

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

Issued Check Processing Log

1

Input Date From

09/14/2021

Input Date To

09/14/2021

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

Search

2

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

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

Business Bill Pay

Home Page Overview

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

The first time that you click the **Business Bill Pay** tab, you are asked to choose an account to use within Business Bill Pay and to accept the terms and conditions.

A

Home | Payments | Payees | Calendar | Options | FAQ

Welcome: **Murphy Company** | erica@mcocompany.com | Last login: 11:29 AM CT 12/8/2022

Profile | B | Messages (0) | Log out

Payees require activation | Activate now

Reminders | View

Shortcuts | Take shortcut

Payments | Make payment

C

D

Scheduled to process in the next 30 days

All transactions | My transactions

Chase	\$150.00	Edit	Stop
AT&T	\$65.00	Edit	Stop
Moe's Mowers	\$200.00	Edit	Stop
Waverly Wat...	\$50.00	Edit	Stop
American E...	\$999.00	Edit	Stop
Community ...	\$500.00	Edit	Stop
Vern's Fertil...	\$250.00	Edit	Stop

Processed within the last 30 days

All transactions | My transactions

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

E



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

Click the **Business Bill Pay** tab.

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

Business Bill Pay

Add a Payee

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

Company

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

Add a company

Company details

Important information

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

1 Payee name *

2 Account number *

Confirm account number *

3 Phone number * Payee ZIP code *

Account holder name *

Next >

4

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

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

Company details - Review

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

Utility Company

Payee nickname

123456789

(555) 555-5555

555 Street adress

Apartment number, Unit number, Condo number

City name

Alabama

12345-6789

No Category

Primary Checking

Submit payee >

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

Individual Electronic Payments: Allowing an Individual to Provide Their Banking Information

You can pay anyone, such as a babysitter, dog-walker or a freelance worker by creating them as a payee in Business Bill Pay. All you need is their email address.

- You will select a one-time keyword and share it with the person you are paying.
- We will email a link to a secure server. They will log in using the keyword, then provide their bank account information for the deposit. Their account information will be securely stored and is never displayed to you.
- This is a one-time setup process. Any future payments to this person will generate an email notification letting them know you have made a deposit to their account.

Add an individual

Select a method of payment

Electronic - Sending payments electronically is much more secure than a check in the mail, and it will arrive in as little as 2 business days.

1 ☒ **Allow them to provide their banking information**

☐ I have the bank account information

Check - I prefer a check be mailed

☐ Mail a check

All you need is their email address.

- You'll select a one-time keyword and share it with the person you are paying.
- We'll email a link to a secure server. They will log in using the keyword, then provide their bank account information for the deposit. Their account information will be securely stored and is never displayed to you.
- This is a one-time setup process. Any future payments to this person will generate an email notification letting them know you have made a deposit to their account.

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

1. Toggle the "Allow them to provide their banking information" switch on.

Tell us about the individual

2 **First name *** **Last name ***

Nickname * **Phone number ***

3 **Category** **Default payment account *** 4

Payee's e-mail information [Tell me more](#)

5 **Email address ***

Confirm email address *

Create a security keyword [Tell me more](#)

6 **Keyword ***

Confirm keyword *

7 [Next >](#)

2. Enter the payee's first name, last name, nickname and phone number.
3. (Optional) Select a category for the payee using the drop-down.
4. Select the account to withdraw from using the "Default Pay From Account" drop-down.
5. Enter and confirm the payee's email address.
6. Enter and confirm a security keyword.
7. Click the **Next** button and go to page 183 to complete the activation process.

Individual Electronic Payments: If You Have an Individual's Account Information

You can pay anyone, such as a babysitter, dog-walker or a freelance worker by creating them as a payee in Business Bill Pay.

- If you have the bank account information for the individual, you can use this option to send electronic payments.
- We will ask you to complete a secure, one-time activation process before you log out today.

Add an individual

Select a method of payment

Electronic - Sending payments electronically is much more secure than a check in the mail, and it will arrive in as little as 2 business days.

☐ Allow them to provide their banking information

☒ **I have the bank account information**

Check - I prefer a check be mailed

☐ Mail a check

- If you have the bank account information for the individual, you can use this option to send electronic payments.
- We will ask you to complete a secure, one-time activation process before you log out today.

Tell us about the individual

First name *

Last name *

Phone number *

Bill payment information

Nickname *

Category

Default pay from account *

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

1. Toggle the "I have the bank account information" switch on.
2. Enter the payee's first name, last name and phone number.

3

Bill payment information

Nickname *

Nickname

Category

No Category

5

Default pay from account *

Primary Checking

6

Information about bank account

Account number *

Account number

Confirm account number *

Confirm account number

Routing number *

Routing number

Confirm routing number *

Confirm routing number

7

Payee's account type *

Checking

8

Next >

- 3. Enter a nickname for the payee.
- 4. (Optional) Select a category for the payee using the drop-down.
- 5. Select the account to withdraw from using the "Default Pay From Account" drop-down.
- 6. Enter the payee's account and routing number, then reenter them to confirm that is it correct.
- 7. Select the payee's account type using the drop-down.
- 8. Click the **Next** button and go to page 183 to complete the activation process.

Business Bill Pay: Add a Payee

Individual Check Payments

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

Add an individual

Select a method of payment

Electronic - Sending payments electronically is much more secure than a check in the mail, and it will arrive in as little as 2 business days.

☐ Allow them to provide their banking information

☐ I have the bank account information

Check - I prefer a check be mailed

☒ Mail a check **1**

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

Tell us about the individual

2

First name *

Last name *

Phone number *

3

Address *

City *

State *

ZIP Code *

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

1. Toggle the “Mail a check” switch on.
2. Enter the payee's first name, last name and phone number.
3. Enter the payee's street address.

4

Individual's nickname *

Individual nickname

5

Category

No Category

6

Default pay from account *

Primary Checking

7

Information about you

Do you have an account number that this individual uses to identify you?

Yes

No

Your account number

Your account number

Confirm

Confirm your account number

8

Next >

- 4. Enter a nickname for the payee.
- 5. Select a category for the payee using the drop-down.
- 6. Select the account to withdraw from using the "Default Pay From Account" drop-down.
- 7. (Optional) Enter and confirm your account number.
- 8. Click the **Next** button and go to page 183 to complete the activation process.

Activate a Payee

Activation

JOHN DOE

Activation process

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

[Tell me more](#)

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

I want my code now by phone

☐ Contact phone 1 not on file

☐ Contact phone 2 not on file

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

☐ No text address on file

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

☒ [Redacted]

[View details](#)

[Update](#)

[Update](#)

[Update](#)

[Update](#)

Request activation code

Activation

Helpful information

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

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

Please activate **JOHN DOE** by entering your code below.

Your activation code has been sent to [Redacted]

Enter activation code

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

[Submit](#)

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



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

Business Bill Pay

Import Payees

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

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

Import payees

Do you have payees already setup in an application?

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

Import from:

.CSV file

1

Previous import(s):

0 unverified payees

Please note:

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

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

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

Import payees

How to import a CSV file

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

Step 1: Prepare your file

Your CSV file should be in the following column order:

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

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

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

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

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

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

2

Choose File No file chosen

Upload

3

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

Successfully imported 1 payee record

The following Payee records need to be verified.

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

Delete selected

☐ Payees	Account number	Actions
☐ A Company	123456789	+ Add4

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

Address *

City *

State *

ZIP code *

Cancel

Submit5

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

Business Bill Pay

Edit a Payee

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

The screenshot shows the 'Manage payees' interface. At the top, there is a search bar and a 'Print' button. Below the search bar, there are three tabs: 'All payees', 'Companies', and 'Individuals'. The 'All payees' tab is selected. Below the tabs, there is a table of payees. The first payee is 'McPhersonal Electrical (Check)'. The table has columns for 'Payees', 'Account number', and 'Additional items'. The 'Additional items' column shows 'Category: Business' and 'Last paid: N/A'. To the right of the table, there is a 'Sort payee by...' dropdown. Below the table, there is an 'Edit' button. The 'Edit' modal is open, showing the following fields: 'Account holder name' (Ara McPherson), 'Payee name' (MCPHERSON ELECTRICAL), 'Payee phone number' (REDACTED), 'Payee nickname' (McPhersonal Electrical), 'Payee account number' (123456789), 'Category' (Business), 'Default pay from' (Primary Checking), 'Payments are sent to Address' (6 WISTERIA PL), 'City' (MARRERO), 'State' (Louisiana), and 'ZIP' (70072-____). At the bottom of the modal, there are 'Cancel' and 'Save' buttons.

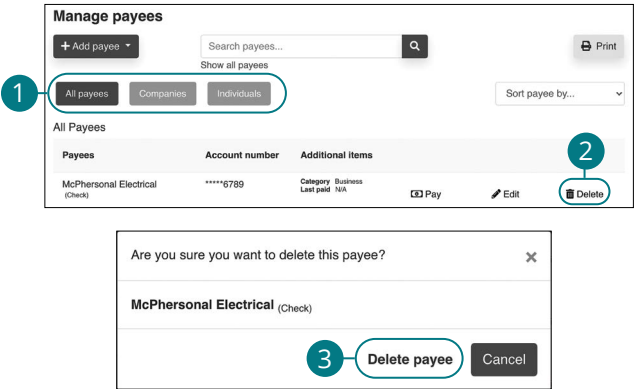
Use the "Payees" drop-down to select "Manage Payees."

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

Business Bill Pay

Delete a Payee

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



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

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

Business Bill Pay

Add and Manage Categories

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

2

Manage categories

Filter categories

Search payees...

Print

Show all categories

Show all payees

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

1

2a

Manage categories

Category name

Category name

Add category

Category name list

Business

Personal

2b

Delete

Delete

Are you sure you want to delete this category?

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

Delete category

No

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

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

Business Bill Pay

Single Payment

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

One-time payment

+ Add payee

Search payees...

Company

Select all

1

View selected (0)

2

Payment summary

Payee	From account	Amount*	Deliver by*	
atmos Check *****2345 Last paid: N/A Amount paid: N/A	3	4	5	Remove

5

6

Review

Back

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

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

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

Business Bill Pay

Edit or Stop a Single Payment

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

Scheduled payments

Search filter Print

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

Edit single payment

Account details

Payee: atmos

Payment method: Check

From account: Primary Checking

Amount: \$ 1.00

Deliver by date: 8/31/2020

Invoice/Comment: View / Add

Transaction details

Confirmation #: 2

Scheduled by: Murphy Test

Delivery: Standard

Back Submit 1c

Stop single payment

Account details

Payee: American Express

Payment method: Check

From account: Primary Checking

Amount: \$999.00

Process date: 10/26/2020

Invoice / Comment: None

Scheduled by: Laurie Smith

Transaction details

Confirmation #: 40

Est arrival: 10/30/2020

Delivery: Standard

Back Submit 2b

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

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

Business Bill Pay

Create a Recurring Payment

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

Recurring payment

+ Add payee ▾

Company

Individual

All Categories ▾

American Express *****8467

Cellular One *****8467

Lease *****8467

Moe's Mowers *****8467

Vern's Fertilizer *****8467

AT&T *****8467

Chase *****8467

MasterCard *****8467

Seed Indeed Co. *****8467

Waverly Water Co. *****8467

Set up American Express recurring payment

Details

Name

American Express

Check

*****8467

Add comment

Pay from*

Primary Checking ▾

Amount*

\$

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

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

Business Bill Pay: Create a Recurring Payment

Series options / preferences

If the payment falls on a holiday or weekend?

4 ☐ Pay before ☐ Pay after

Frequency edit

Frequency*

5

Select first process*

Would you like this series to end?*

6 ☒ No

☐ On this date

☐ After a set # of payments

7

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

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

Business Bill Pay

Edit or Stop a Recurring Payment

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

Scheduled payments

Q Search filter

Print

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

Edit recurring payment

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

What would you like to do?

☒ Skip the payment scheduled on

11/30/2020

☐ Change the payment scheduled on

11/30/2020

☐ I would like to change the entire series

< Back

Submit

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

1. To edit a payment:
- a. Click the “Edit” link to edit the transaction details

b. Make the necessary changes.

c. Click the **Submit** button when you are finished making changes.
2. To stop a payment:
- a. Click the “Stop” link to stop the payment.

Stop recurring payment

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

What would you like to do?

☒ Stop the payment series immediately.

☐ Stop the series after the next payment processes.

Back

Submit

- b. Decide if you would like to stop the series immediately or stop the series after the next payment processes.
- c. Click the **Submit** button.

Business Bill Pay

Payment Approval

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

Scheduled payments

Q Search filter

Print

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

All transactions

✓ Approve all

B

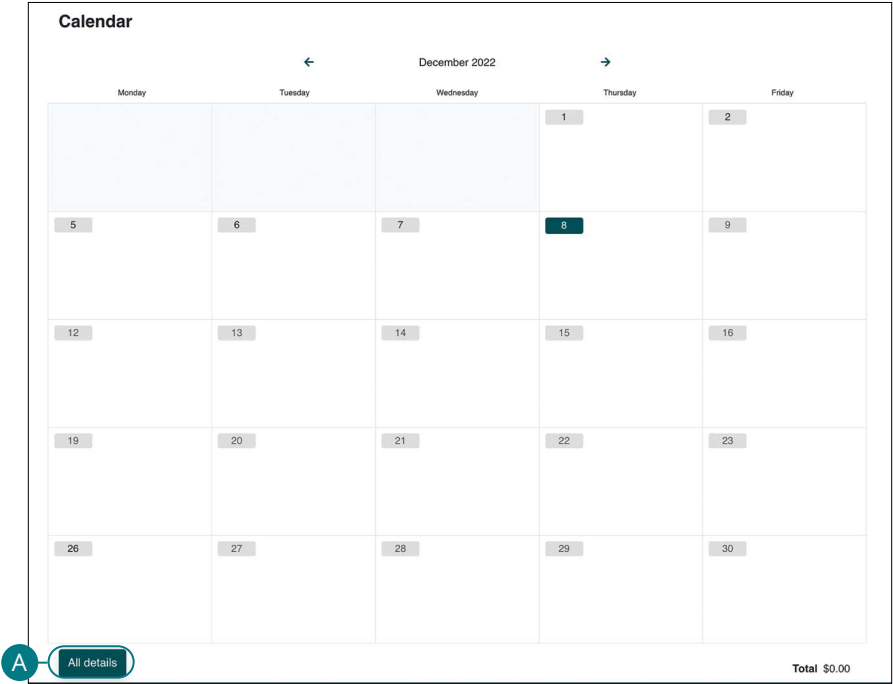
Click the “Payments Awaiting Approval” link on the Home page.

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

Business Bill Pay

Calendar

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



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

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

Business Bill Pay

Company Profile

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

Company profile

Change company information

Company name:

Address:
123 MAIN ST

City:
ANYWHERE

State:
Louisiana

ZIP Code:
70123-0000

Phone number:

Fax number:

Dual signatures required

Require dual signatures ☐

Submit

Use the “Options” drop-down to select “Company Profile.”

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

Business Bill Pay

Delete or Edit Bill Pay Accounts

Add or edit your Business Bill Pay accounts through the Manage Bill Pay Accounts function.

C

Manage bill pay accounts

+

Add new account

Default	Nickname	Account number	Account type	Status	
☒	Primary Checking Default Account	*****7841	Checking	Approved	B Edit A Delete

1c

Add new account

×

Nickname *

Nickname

Account number *

Account number

Confirm account number *

Confirm account number

Account type *

Please select

▼

Close

Save changes

2c

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

- A. Click the “Delete” link to remove the account from Bill Pay.
- B. Click the “Edit” link to make changes to the account nickname.
- C. Add a new account by clicking the **Add new account** button.
 1. Enter the account information.
 2. Click the **Save changes** button when you are finished.

Business Bill Pay

Modify User Permissions

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

Manage users

Last name	First name	User ID	Last login	
GULF COAST BANK Primary User	GULF COAST BANK	20171116039763 9349a8	N/A	Edit Permissions 1

Edit Payment Permissions

User name: ARA MCPHERSON

User type: Custom

5 Restore Permissions

2 User information Payments Payees Options Message center Approve authority

3 ☒ Schedule bill payments

☐ Establish payment caps

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

☒ Designate pay from accounts

☐ Payment history

Admin user list Cancel **4** Save

Use the “Options” drop-down to select “Manage users.”

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

Business Bill Pay

Personal Profile

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

The screenshot shows the 'Personal Profile' page of the Business Bill Pay system. The header includes navigation links and user information. Two callout boxes highlight key features: '1a' points to the 'View Contact Info' link, and '2a' points to the 'Default Page' link. Below these, the 'Contact Info' section (labeled '1b') contains fields for email, mobile number, and contact phones, each with an 'Edit' button. The 'Default page' section (labeled '2b') allows users to choose a default page (Home, Calendar, Single Payment, or Shortcut) and includes a 'Submit' button.

Click the “Profile” link on the Home page.

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

Business Bill Pay

e-Notifications

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

Events

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

e-Notifications

Event

Logout

Recurring

Reminders

Email address on file

Short text address on file

Edit

N/A

Edit

Event Notifications

With Event Notifications, you can develop customized communications where you are notified each time a particular event occurs through your bill pay account.

A transaction needs approval

Send notification to

Email Address

Submit

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

A transaction exceeds a specified amount

Send notification to

Email Address

Category

All Categories

Payee or Account

All Payees

Amount

\$

Submit

- Use the “Options” drop-down to select “e-Notifications,” then click the **Event** button.
1. Use drop-downs to create your custom event notifications. Click the **Submit** button when you are finished.

Logout

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

e-Notifications

Event Logout Recurring Reminders

Email address on file
[Redacted]
Edit

Short text address on file
N/A
Edit

Logout Notifications
At the end of each bill pay session, you can receive a customized email summary of your bill pay activities.

Please select which items you would like to receive each time you log out.
Send a List of the following:

- ☐ Scheduled transactions
- ☒ Added payees
- ☐ Deleted payees
- ☐ Skipped and stopped transactions
- ☒ Added admin users

Submit

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

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

Recurring

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

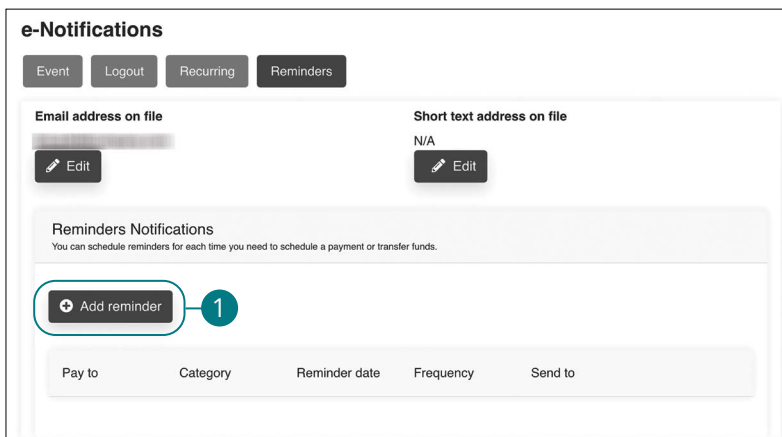
The screenshot shows the 'e-Notifications' interface. At the top, there are four tabs: 'Event', 'Logout', 'Recurring' (which is selected), and 'Reminders'. Below the tabs, there are two sections: 'Email address on file' with an 'Edit' button, and 'Short text address on file' with the value 'N/A' and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

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

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

Reminders

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



e-Notifications

Event Logout Recurring **Reminders**

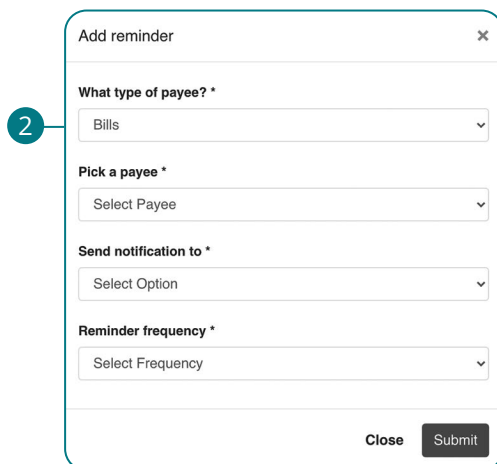
Email address on file Edit

Short text address on file N/A Edit

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

+ Add reminder **1**

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



Add reminder ×

What type of payee? *
Bills

Pick a payee *
Select Payee

Send notification to *
Select Option

Reminder frequency *
Select Frequency

Close Submit

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

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

Business Bill Pay

Reports

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

Reports

1

Payments Processed Payment Changes Payments Stopped Payees Added

Payments Processed

☒ All Users ☐ Scheduling User ☐ Approving User

Date Range

Current Month

Start Date

End Date

2

Create report

Use the “Options” drop-down to select “Reports.”

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



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