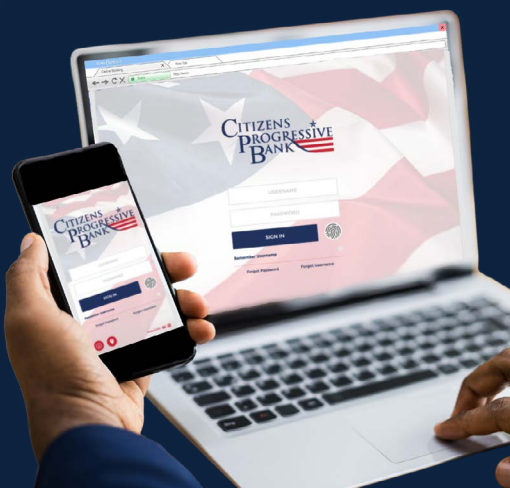


**BIG ON BETTER!**

**TAKING BANKING  
TO THE NEXT LEVEL**



# USER GUIDE

Business Online  
Banking

*Big on what matters!*



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# Getting Started

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

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

You can navigate this guide by clicking a topic or feature in the Table of Contents. Each section provides an overview and steps to help you during the Business Online Banking process. If you have additional questions, contact us at (844)232-7724.

# Table of Contents

## Getting Started

Business Online Banking Overview .....	5
Sub-Users.....	5
Companies.....	5
Transaction Type Overview .....	6
Logging In.....	7
Logging Off .....	8
Multi-Factor Authentication.....	9
Logging Off .....	10
DUO Mobile .....	11

## Sub-Users

Sub-Users Overview .....	13
Sub-Users Overview .....	14
Adding a New Sub-User .....	15
Editing a Sub-User .....	17
Part 1: Editing Sub-User Access.....	18
Deleting a Sub-User.....	19

## Company Management

Company Management Overview .....	20
Adding Participant to an Existing Company .....	21
Uploading Participants.....	23
Editing a Company.....	24

## ACH

New ACH Batch .....	25
Part 1: Creating an ACH Batch.....	25
Part 2: Adding an Existing Participant .....	27
Part 3: Adding a Detailed Record .....	28
Part 4: Finalizing the ACH Batch.....	30
Part 5: Scheduling the ACH Batch.....	31
Part 6: Reviewing the ACH Batch .....	32
Part 7: Multi-Factor Authentication .....	33
Creating an ACH Template .....	34
Part 1: Creating an ACH Template .....	34
Part 2: Adding an Existing Participant .....	36
Part 3: Adding a Detail Record .....	37
Part 4: Finalizing an ACH Template.....	39
Part 5: Reviewing an ACH Template .....	40

Initiating a Template.....	41
Part 1: Initiating a Template .....	41
Part 2: Scheduling an ACH Batch .....	43
Part 3: Reviewing an ACH Batch.....	44
Part 4: Multi-Factor Authentication .....	45
Editing an ACH Template .....	46
Deleting an ACH Template.....	47
ACH File Upload .....	48
Creating a Template for Delimiter Separated File Uploads.....	50
Editing a Template for Delimiter Separated File Uploads.....	52
Deleting a Template for Delimiter Separated File Uploads .....	53
Uploading a Delimiter Separated File.....	54
Editing an ACH Batch.....	57
Deleting an ACH Batch .....	58
Approving an ACH Batch.....	59
Reversing an ACH Batch.....	60
Tax Payments .....	62

## Wires

New Wire.....	63
Part 1: Recipient Information .....	64
Part 2: (Optional) Beneficiary and Intermediary Institutions .....	65
Part 3: Schedule Wire Payment .....	66
Part 4: Review Wire Payment.....	67
Part 5: Multi-Factor Authentication .....	68
Creating a Wire Template .....	69
Part 1: Recipient Information .....	69
Part 2: (Optional) Beneficiary and Intermediary Institutions .....	71
Part 3: Template Name.....	72
Part 4: Review Wire Template.....	73
Initiating a Template.....	74
Part 1: Initiating a Template .....	74
Part 2: Scheduling a Wire.....	75
Part 3: Reviewing a Wire .....	76
Editing a Wire Template .....	77
Deleting a Wire Template .....	79
Editing a Wire .....	80
Deleting a Wire.....	81
Approving a Wire .....	82
Rejecting a Wire.....	83
Wire History .....	84

## Positive Pay

Introduction.....	85
Manually Add a Check.....	86
Check Upload Templates.....	88
Fixed Length Template.....	88
Delimiter Separated Template.....	90
Edit Upload Templates.....	92
Manually Add Checks Via Upload.....	94
Managing Exceptions.....	97
Historical Decisions.....	99

## Reports

Creating a New Report.....	100
Running an Existing Report.....	101
Editing a Report.....	102
Deleting a Report.....	103

## Alerts

Alerts Overview.....	104
Custom Alerts.....	105
Business Banking Alerts.....	106
Security Alerts.....	107
Turning Alerts On and Off.....	108
Editing or Deleting Alerts.....	109
Previous Alerts.....	110

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# Getting Started

## Business Online Banking Overview

Whether you're an enterprise, large corporation or small organization, our flexible Business Online Banking can efficiently serve you. Depending on your bank or company policy, you may need to set up your sub-users and/or companies before jumping into our state-of-the-art system.

### Sub-Users

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

For larger organizations, our system lets you establish multiple login IDs and passwords for authorized employees. You can customize which employees get access to different features or accounts within Business Online Banking by establishing user permission.

### Companies

Companies are different entities owned or managed by one master user. Business Online Banking allows you to manage your companies, offering centralized control to the parent company with the convenience of a single banking system.

# Getting Started

## Transaction Type Overview

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

Please contact us at (844)232-7724 for a full list of wire and ACH fees or if you have any questions.



# Getting Started

## Logging In

After your first-time enrollment, logging in is easy and only requires your username and password.

A screenshot of the login form on the Citizens Progressive Bank website. The form is titled "CITIZENS PROGRESSIVE BANK" at the top. It contains four main elements: a "USERNAME" input field, a "PASSWORD" input field with a "SHOW" link, a "SIGN IN" button, and a "Remember Username" checkbox. Each element is circled in red and labeled with a red number: "2" for the username field, "4" for the sign in button, and "3" for the remember username checkbox. A "Sign Up" link is located at the bottom of the form.

1. Click the **Login** button.
2. Enter your username and password.
3. (Optional) Check the box to remember your username.
4. Click the **Sign In** button. If this is the first time you are logging in from an unregistered device you will need to answer a security question.

The screenshot shows a mobile application interface titled "AUTHENTICATE". At the top, there is a shield icon with a keyhole and the text: "For added security we have enabled Multi-Factor Authentication (MFA) for our users." Below this is a section labeled "SELECT A DEVICE" with a dropdown menu showing "DEVICE Erica's Android". A red circle with the number 5 points to this dropdown. Below the dropdown is a "Remember Device" checkbox, with a red circle and the number 6 pointing to it. The next section is "CONFIRM VIA", which includes a paragraph: "We need to confirm that you have access to the selected device by sending a passcode via a third-party application or via text message, or we can call the device." Below this are two buttons: "Passcode via Text" and "Phone Call", with a red circle and the number 7 pointing to the "Passcode via Text" button. The following section is "ENTER PASSCODE", with a paragraph: "Enter the passcode from the Duo mobile app. Choose to receive a one-time passcode via text." Below this is a text input field labeled "PASSCODE", with a red circle and the number 8 pointing to it. At the bottom is a "SUBMIT" button, with a red circle and the number 9 pointing to it.

5. Select a device.
6. (Optional) Check the box to remember your device.
7. Select a delivery method for the passcode.
8. Enter the passcode.
9. Click the **Submit** button.

## Logging Off

For your security, you should always log off when you finish your Online Banking session. We may also log you off due to inactivity.

1. Click the **Log Out** tab in the sidebar menu.

# Getting Started

## Multi-Factor Authentication

Multi-Factor Authentication (MFA) is an additional security layer to validate your login to Citizens Progressive Bank's online banking. You can select to receive a phone call, text message, or mobile app push to approve your login.

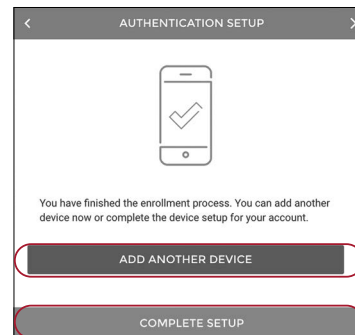
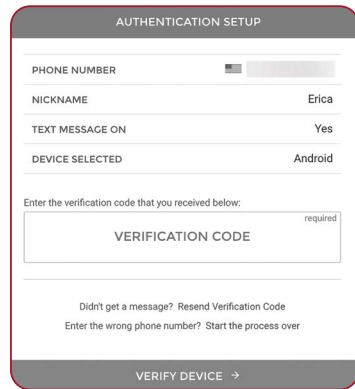
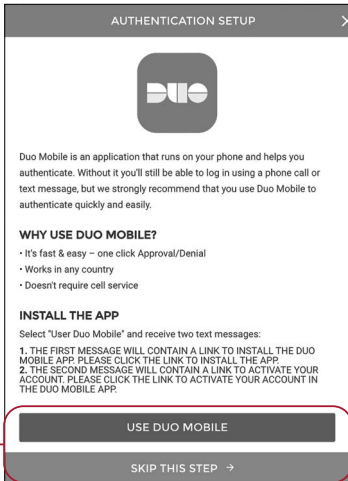
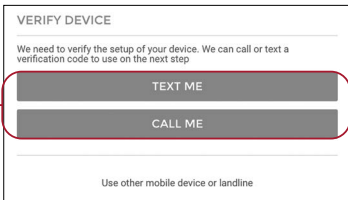
The first screenshot, titled "AUTHENTICATION SETUP", features a smartphone icon and text explaining that passwords are becoming easier to compromise and that the new enhanced authentication improves security by using a phone to verify identity. It instructs the user to enter their username as usual and use their mobile device to verify that it's them before entering their password. A red circle with the number "1" points to the "LET'S GET STARTED" button.

The second screenshot is a registration form with the following elements:
 

- A "COUNTRY" dropdown menu set to "United States" (marked with a red circle "3").
- A "PHONE NUMBER" input field (marked with a red circle "4").
- A "NICKNAME" input field set to "Erica" (marked with a red circle "5").
- A note: "Your device's nickname is how it will be referenced when signing in later or editing device settings."
- A "SELECT YOUR DEVICE" section with icons for Android, Apple, Windows, and BlackBerry (marked with a red circle "6").
- A checkbox labeled "Can your device receive a text message?" which is checked.
- A "VERIFY DEVICE" section with the text: "We need to verify the setup of your device. We can call or text a verification code to use on the next step".
- Two buttons: "TEXT ME" and "CALL ME".
- A link at the bottom: "Use other mobile device or landline" (marked with a red circle "2").

Sign in to digital banking like normal at [cpbonline.com](http://cpbonline.com) or through your mobile app.

1. Click the **Let's Get Started** button.
2. (Optional) To set up a landline, click the "Use other mobile device or landline" link.
3. Use the drop-down to select a country.
4. Enter the phone number.
5. Enter a nickname. If you set up multiple phone numbers on your profile for MFA use, the nicknames will display in a drop down list for easy reference.
6. Select a device.



7. Select either **Text Me** or **Call Me** to receive a verification code.
8. Enter the verification code, then click the **Verify Device** button.
9. Decide if you will use Duo Mobile by clicking the **Use Duo Mobile** button or skip this step by clicking the **Skip This Step** button. Duo Mobile is an optional application that helps you authenticate your login. For more information go to page 11. If not using Duo Mobile, continue to the next step.
10. (Optional) Click the **Add Another Device** button to add another device.
11. Click the **Complete Setup** button when you are finished.

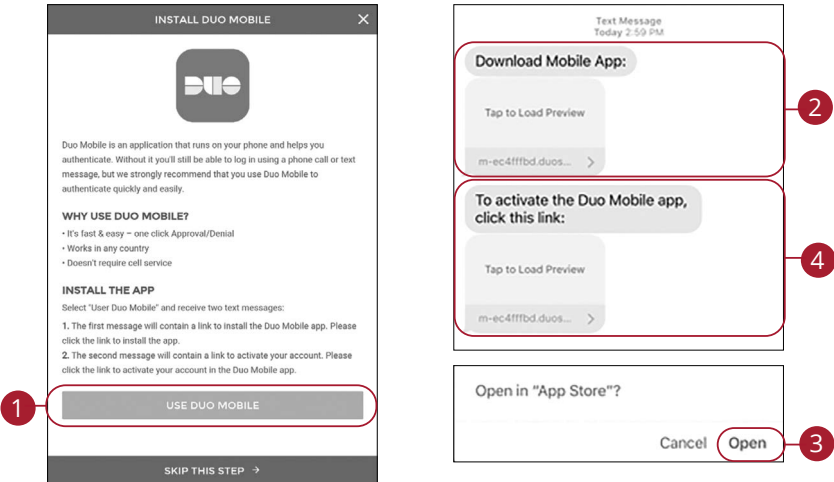
## Logging Off

For your security, you should always log off when you finish your Online Banking session. We may also log you off due to inactivity.

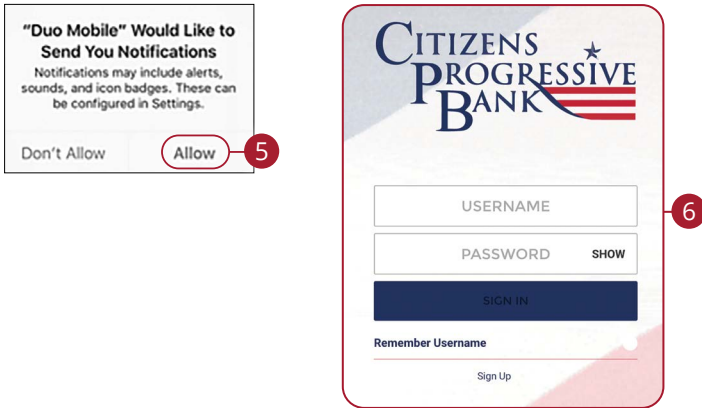
1. Click the **Log Out** tab in the sidebar menu.

## DUO Mobile

Enroll in the app Duo Mobile to log in quicker (it will send you a push notification to your cell phone to accept/deny login instead of having to enter a code).



1. Click the **Use Duo Mobile** button. You will receive a text message with directions.
2. Click the "Download Mobile App" link.
3. This will take you to the app store. Click the **Open** button, then download the Duo Mobile app.
4. Go back to the text message and click the "Activate the DUO MOBILE APP" link which opens the Duo Mobile app.



5. Agree to allow push notifications by clicking the **Allow** button. Once you agree, you will see the Citizens Progressive Bank listing at the top of the screen.
6. Go back to your Citizens Progressive Bank app or login. MFA and Duo Mobile setups are now complete. Now every time you login, you will be asked to verify your login with the Duo Mobile app.

# Sub-Users

## Sub-Users Overview

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

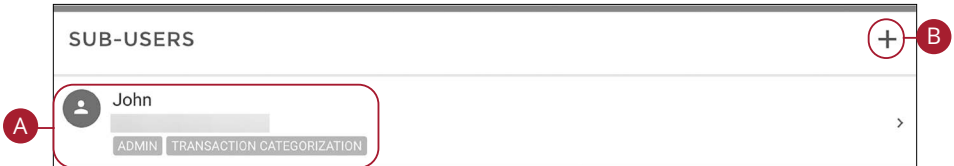
Each sub-user is assigned a set of user permission that permits or prevents them from performing certain actions such as:

- Sending or drafting payments and creating templates for certain transaction types.
- Accessing specific accounts for multiple entities.
- Managing users and templates.

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

## Sub-Users Overview

The Sub-Users page lets you view all your existing sub-users in one, easy place. From here, you can create sub-users, edit permission and oversee your employees on a day-to-day basis.



Click the “Manage Profile” link at the top of the side menu.

**A.** The following information presents for each sub-user:

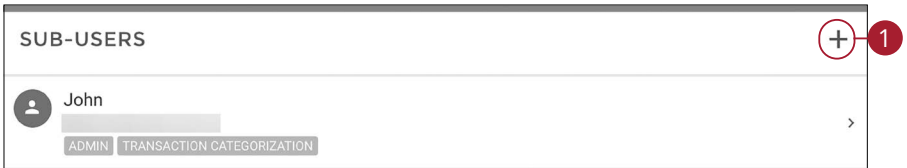
- Name
- Email Address
- User Type
- Permissions

**B.** Click the + icon to add a sub-user.



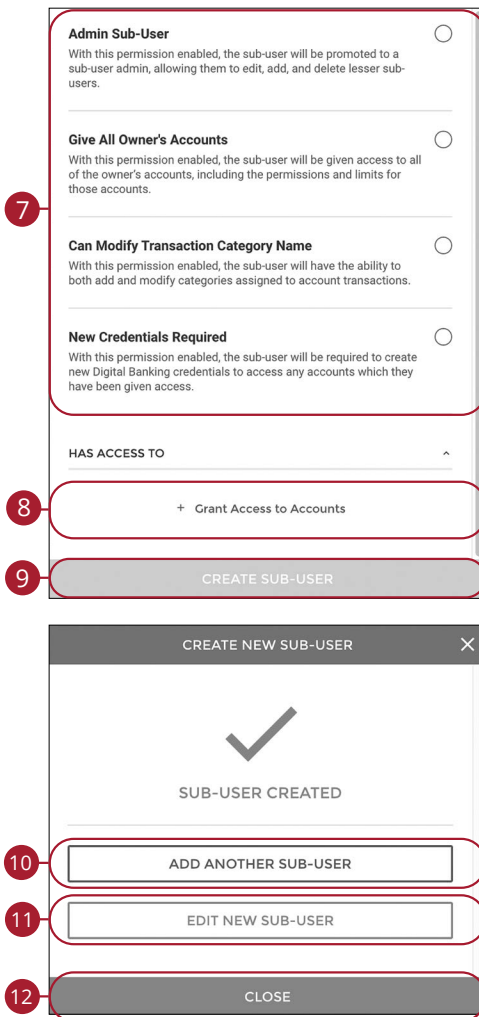
## Adding a New Sub-User

You can set up a new sub-user by creating a new profile and assigning user permission.



Click the “Manage Profile” link at the top of the side menu.

1. Click the **+** icon.
2. (Optional) Select a user to copy account access and permissions from.
3. Enter the user’s full name.
4. Enter the user’s email address.
5. Enter the user’s display name.
6. Enter an invite answer.



7. Select which permissions the user should have.
8. Click the "+ Grant Access to Accounts" link to select which accounts the user has access to.
9. Click the **Create Sub-User** button.
10. (Optional) Click the **Add Another Sub-User** button to add another sub-user.
11. (Optional) Click the **Edit New Sub-User** button to edit the sub-user you just created.
12. Click the **Close** button when you are finished.

# Sub-Users

## Editing a Sub-User

You can make changes to existing sub-users at any time. This is especially beneficial if someone's job title changes or their approval limits need to be adjusted.

The image illustrates the process of editing a sub-user through three main screens:

- 1. SUB-USERS List:** A table listing sub-users. The first entry, 'John', is highlighted with a red circle and a '1' in a red circle. Below the name are two permission tags: 'ADMIN' and 'TRANSACTION CATEGORIZATION'.
- 2. Permissions Configuration Page:** A page titled 'Permissions' for the sub-user 'John Doe'. It contains several sections:
  - Admin Sub-User:** A toggle switch that is currently turned on.
  - Can Modify Transaction Category Name:** A toggle switch that is currently turned off.
  - AUTHENTICATION:** A section with three rows of authentication options, each with a radio button:
    - Out of Band Authentication: User Demographics Update:** Requires additional authentication for user demographics update. Radio button is off.
    - Out of Band Authentication: Card Limit Suspension:** Requires additional authentication for card limit suspension. Radio button is off.
    - Out of Band Authentication: Card Pin Change:** Requires additional authentication card pin change. Radio button is off.
  - HAS ACCESS TO:** A list of accounts with 'Edit' and 'Remove' links for each. A red circle with '3' highlights the 'Edit' link for the 'Checking (\*6705)' account. A red circle with '4' highlights the 'Remove' link for the 'Loan (\*0500 20)' account.
- 3. Access Page:** A page titled 'JOHN DOE PERMISSIONS' for the 'Checking' account (ACCOUNT: \*3815). It features a 'COPY PERMISSIONS FROM...' field and a list of permissions:
  - View Account Details:** Allowed (green checkmark).
  - View Statements:** Allowed (green checkmark).
  - View Statements with Images:** Allowed (green checkmark).
  - View Notices:** Allowed (green checkmark).
 A green 'SAVE ALL PERMISSIONS' button is at the bottom.

Click the "Manage Profile" link at the top of the side menu.

1. Click the sub-user you would like to edit.
2. Make the necessary changes to the sub-user.
3. Click the "Edit" link next to an account to edit a user's permissions. Go to page 18 for more information.
4. Click the "Remove" link next to an account to remove a sub-user's access.

## Part 1: Editing Sub-User Access

You can assign and edit a sub-user's access rights. This helps you decide which responsibilities and limitations a user can have regarding certain transactions.

The screenshot displays the 'PERMISSIONS' screen for a sub-user named JOHN DOE. The screen is titled 'PERMISSIONS' with a close button (X) in the top right corner. Below the title, there is a dark blue bar with the word 'Access'. The main content area shows 'JOHN DOE PERMISSIONS' and 'Checking' with 'ACCOUNT: \*3815'. A red circle labeled '1' highlights a button that says 'COPY PERMISSIONS FROM...' with a right-pointing arrow. Below this button is a small text box: 'If you wish to copy permissions from an existing sub-user, you may select that sub-user here'. Below this is a 'GENERAL' section with four permissions, each with a green checkmark icon. A red circle labeled '2' highlights this section. The permissions are: 'View Account Details' (Allows the user access to see the account listed, balances, transactions, and transfer out if this permission is also granted), 'View Statements' (View Statements), 'View Statements with Images' (Allows the user to access statements with images), and 'View Notices' (Allows the user to access notices). At the bottom, a green button labeled 'SAVE ALL PERMISSIONS' is highlighted with a red circle labeled '3'.

1. (Optional) Select a user to copy account access and permissions from.
2. Select which features the sub-user will have access to.
3. Click the **Save All Permissions** button when you are finished.

# Sub-Users

## Deleting a Sub-User

You have the ability to permanently delete a sub-user that is no longer needed. This deletes their contact information from the Sub-Users page and deactivates their Business Online Banking login ID, but it does not erase the data from any existing payments.

The screenshot illustrates the process of deleting a sub-user in three steps:

- Step 1:** Selecting the sub-user. In the "SUB-USERS" list, the entry for "John" is highlighted with a red circle and the number 1. The entry shows a profile icon, the name "John", a redacted email address, and two permission tags: "ADMIN" and "TRANSACTION CATEGORIZATION".
- Step 2:** Accessing the sub-user's profile. The profile page for "John" is shown, with a red circle and the number 2 highlighting the "DELETE THIS SUB-USER" button at the bottom. The profile includes sections for "Permissions", "FULL NAME" (John Doe), "DISPLAY NAME" (John), "Admin Sub-User" status, "Can Modify Transaction Category Name" status, "AUTHENTICATION" options (Out Of Band Authentication for User Demographics Update, Card Limit Suspension, and Card Pin Change), and "HAS ACCESS TO" various account types (Savings, Checking, Loan) with "Edit" and "Remove" options.
- Step 3:** Confirming deletion. A dark modal dialog titled "CONFIRM DELETION" appears with the text "Are you sure you want to delete this sub-user?". It features a red circle with the number 3 highlighting the "DELETE" button, and a "CANCEL" button.

Click the "Manage Profile" link at the top of the side menu.

1. Click the sub-user you would like to delete.
2. Click the **Delete This Sub-User** button.
3. Click the **Delete** button.

# Company Management

## Company Management Overview

If your business is a parent company and controls alternate companies, you can create a separate profile for those entities. You can view, edit and administer company information from the Company Management page.



In the **Business Banking** tab, click **Company Management**.

**A.** The following information presents for each subsidiary:

- Name
- ID Number
- EIN Number

# Company Management

## Adding Participant to an Existing Company

The image displays three sequential screenshots of a mobile application interface for company management, with red circles and numbers 1 through 6 indicating the steps:

- 1**: The main "COMPANY MANAGEMENT" screen. At the top, it says "Updated: Jul 21, 2021 8:39:10 AM" and "ABC Company" is selected. The company ID is "ID: 123456789" and the EIN is "EIN: 123456789".
- 2**: A "COMPANY PARTICIPANTS" modal window. The "Participants" tab is selected, and the "+ Add Participant" button is highlighted.
- 3**: The "+ Add Participant" button is clicked, leading to the "CREATE PARTICIPANT" form.
- 4**: The "FULL NAME" field is highlighted, with a "required" label.
- 5**: The "IDENTIFICATION NUMBER" field is highlighted.
- 6**: The "ADDRESS 1" field is highlighted.

In the **Business Banking** tab, click **Company Management**.

1. Select a company.
2. Click the **Participants** tab.
3. Click the **+ Add Participant** button.
4. Enter their full name.
5. (Optional) Enter their identification number.
6. (Optional) Enter their address.

The image displays three screenshots of a mobile application interface for adding a participant. The first two screenshots are side-by-side, showing the 'PARTICIPANT'S ACCOUNTS' and 'ACCOUNTS' sections. The third screenshot is centered below them, showing the 'COMPANY PARTICIPANTS' list.

**Left Screenshot (Participant Details):**

- 7:** EMAIL ADDRESS (text input field)
- 8:** Notify Via Email (checkbox)
- 9:** Universal Participant (checkbox)
- 10:** + Add Account (button)
- 16:** SAVE (button)

**Right Screenshot (Accounts):**

- 11:** ACCOUNT NAME (text input field, required)
- 12:** ACCOUNT TYPE (dropdown menu, required)
- 13:** ROUTING NUMBER (text input field, required)
- 14:** ACCOUNT NUMBER (text input field, required)
- 15:** SAVE (button)

**Center Screenshot (Company Participants):**

- 17:** NEXT → (button)

7. (Optional) Enter their email address.
8. Check the box to send a participant an email when any batches that participant is included in are submitted/processed.
9. Check the box to make a universal participant . A universal participant is available to use for ACH batches related to any of your companies.
10. Click the "+ Add Account" link to add accounts to the participant.
11. Enter an account name.
12. Use the drop-down to select an account type.
13. Enter the routing number.
14. Enter the account number.
15. Click the **Save** button.
16. Click the **Save** button.
17. Click the **Next** button.



## Uploading Participants

Easily upload multiple participants.

The image illustrates the process of uploading participants through a business banking interface. It shows a sequence of screens: 1. Company selection (ABC Company), 2. Tab selection (Participants), 3. Action button (+ Upload Participants), 4. File selection screen (SELECT A FILE), 5. File reading button (READ FILE), 6. Participant details view (Unselect All Participants, TEST Q4 details), 7. Review button (REVIEW PARTICIPANTS), and 8. Upload button (UPLOAD PARTICIPANTS).

In the **Business Banking** tab, click **Company Management**.

1. Select a company.
2. Click the **Participants** tab.
3. Click the **+ Upload Participant** button.
4. Click the **Select A File** button and select a NACHA or delimited file.
5. Click the **Read File** button.
6. Select the participants you wish to add.
7. Click the **Review Participants** button.
8. Click the **Upload Participants** button.
9. Click the **Close Window** button.

# Company Management

## Editing a Company

If necessary, an authorized user can make changes to companies on the Company Management page.

The screenshot displays the 'COMPANY MANAGEMENT' interface. At the top, it shows 'Updated: Jul 21, 2021 8:39:10 AM' and a refresh icon. Below this, a list of companies is shown, with 'ABC Company' selected and highlighted by a red circle with the number '1'. To the right of the company name, the ID and EIN are displayed: 'ID: >' and 'EIN: 123456789'.

The 'EDIT COMPANY' modal is open, showing the 'Details' tab. It contains the following fields and information:

- COMPANY NAME:** ABC Company
- SHORT NAME:** ABC. Below this field, a note states: 'The company's short name is the name displayed within an ACH file.'
- EMPLOYER ID NUMBER (EIN):** 123456789. Below this field, a note states: 'The Employer Identification Number (EIN) is a unique 9-digit number assigned by the IRS to a business entity for identification purposes.'
- ID NUMBER:** (Empty field)
- Use EIN as ID Number:** This option is checked with a radio button. Below it, a note states: 'This option will determine whether the CompanyID on the NACHA file uses the EIN or Identification Number field.'
- ADDRESS:** (Expanded section)
  - ADDRESS 1:** 1 Main Street

At the bottom of the modal, there is a 'SAVE ALL' button.

In the **Business Banking** tab, click **Company Management**.

1. Select the company you want to edit.
  2. Make the necessary changes and click the **Save All** button.
- Company Management: Editing a Company

# ACH

## New 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.

### Part 1: Creating an ACH Batch

The screenshot shows the 'ACH BATCHES' header with a 'Next 7 days →' filter. A red circle with the number '1' highlights a '+' icon in the top right corner. Below this, a 'NEW ACH BATCH' dialog box is open, titled 'What would you like to do?'. A red circle with the number '2' highlights the 'NEW ACH BATCH' option, which includes a plus icon and the text 'Create a new ACH batch'. Other options in the dialog include 'NEW BATCH FROM TEMPLATE', 'UPLOAD A FILE', 'MANAGE ACH TEMPLATES', and 'MANAGE UPLOAD TEMPLATES'.

In the **Business Banking** tab, click **ACH**.

1. Click the **+** icon.
2. Click the **New ACH Batch** button.

The screenshot shows a mobile application interface for creating a new ACH batch. The title bar at the top reads "NEW ACH BATCH" with a back arrow on the left and a close "X" on the right. The form consists of several sections, each with a red circle and a number indicating a step:

- 3**: A text input field for "BATCH NAME" containing "Test Batch".
- 4**: A dropdown menu for "COMPANY" showing "ABC Company" with a right-pointing arrow.
- 5**: A dropdown menu for "OFFSET ACCOUNT" showing "Checking \*\*\*\*485" with a right-pointing arrow.
- 6**: A text input field for "ENTRY DESCRIPTION" containing "1234567899". Below the field is a note: "The entry description is used by the originator to provide a description of the transaction for the receiver (For example 'Payroll' or 'Dividend')".
- 7**: A text input field for "DISCRETIONARY DATA". Below the field is a note: "Discretionary data includes reference information for use by the originator".
- 8**: A dropdown menu for "ENTRY CLASS" showing "Cash Concentration or Disbursement (CCD)" with a right-pointing arrow. Below the field is a note: "The entry class defines the type of ACH entries contained in the batch".
- 9**: A dark grey button with white text that says "ADD RECIPIENTS" and a right-pointing arrow.

3. Enter a batch name.
4. Use the drop-down to select a company.
5. Use the drop-down to select an offset account.
6. Enter an entry description.

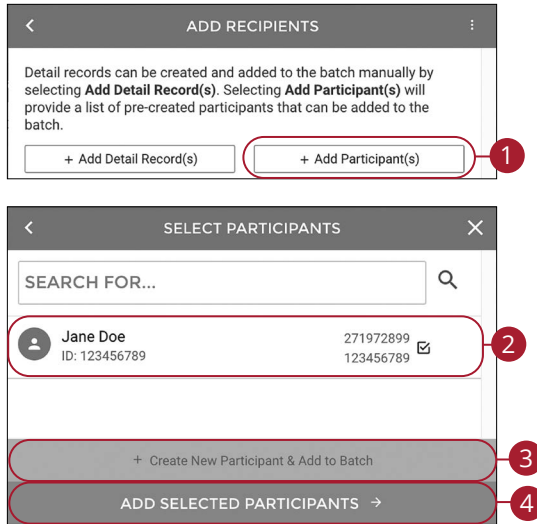


**Note:** The entry description is a short (10-character) description that informs the receiver of the transaction's purpose. The receiver will be able to see this description. For example: payroll, purchase or gas bill.

7. (Optional) Enter any discretionary data.
8. Use the drop-down to select an entry class.
9. Click the **Add Recipients** button.

## Part 2: Adding an Existing Participant

Selecting Add Participant(s) will provide a list of pre-created participants that can be added to the batch.



1. Click the **+ Add Participant(s)** button.
2. Select the participant you would like to add.
3. (Optional) Click the "+ Create New Participant & Add to Batch" link to add a new participant. Go to page 21 for more information.
4. Click the **Add Selected Participants** button.

### Part 3: Adding a Detailed Record

Detail records can be created and added to the batch manually by selecting Add Detail Record(s).

**1** + Add Detail Record(s) + Add Participant(s)

**2** FULL NAME required

**3** IDENTIFICATION  
This is an identifying number by which the receiver is known to the originator

**4** AMOUNT  
\$0

**5** Transaction Type:

**6** Prenote  
Selecting this option will issue a test transaction to the receiving financial institution to ensure validity of the account information for this detail record.

1. Click the + **Add Detail Record(s)** button.
2. Enter their full name.
3. (Optional) Enter an identification number.
4. (Optional) Enter an amount.
5. Select a transaction type.
6. (Optional) Check the box to prenote a participant.



**Note:** Prenoting a participant will issue a test transaction to the receiving financial institution to ensure validity of the account information.

7. ROUTING NUMBER required

8. ACCOUNT required

9. ACCOUNT TYPE required →

10. PAYMENT RELATED INFORMATION  
Includes addenda record information, which is used to provide the payment receiver with remittance data associated with the transaction

11. NOTIFY VIA EMAIL  
Enter an email address, for recipient to be notified of ACH batch processing.

12. SAVE AS PARTICIPANT

13. SAVE & ADD ANOTHER

14. SAVE

7. Enter the routing number.
8. Enter the account number.
9. Use the drop-down to select an account type.
10. (Optional) Enter payment related information.
11. (Optional) Enter an email address for the recipient to notify them when a batch is processed.
12. Click the **Save As Participant** button to save the participant.
13. Click the **Save & Add Another** to save the current participant and add another.
14. Click the **Save** button.

## Part 4: Finalizing the ACH Batch

ADD RECIPIENTS

Detail records can be created and added to the batch manually by selecting **Add Detail Record(s)**. Selecting **Add Participant(s)** will provide a list of pre-created participants that can be added to the batch.

+ Add Detail Record(s) + Add Participant(s)

SEARCH FOR... 🔍

Jane Doe ID: 123456789	<input type="text" value="\$1.00"/>	:
	271972899 123456789	
John Doe ID:	<input type="text" value="\$1.00"/>	:
	<input type="button" value="Credit"/> <input type="button" value="Debit"/>	
	271972899 987654321	

Credits (2) \$2.00      Debits (0) \$0.00

SCHEDULE BATCH →

1. Enter payment amounts for each recipient and select the payment type.
2. Click the **Schedule Batch** button.



## Part 5: Scheduling the ACH Batch

The image displays two side-by-side screenshots of the 'SCHEDULE BATCH' mobile application interface. The left screenshot shows the configuration for a 'One-Time' batch, and the right screenshot shows the configuration for a 'Recurring' batch. Red circles with numbers and letters are overlaid on the screenshots to indicate specific steps in the process:

- 1**: Points to the 'SCHEDULE TYPE' dropdown menu.
- 2**: Points to the 'EFFECTIVE DATE' field.
- 3a**: Points to the 'After Holiday' checkbox.
- 3b**: Points to the 'Approve on Submit' checkbox.
- 4a**: Points to the 'OCCURRENCE' dropdown menu.
- 4b**: Points to the 'END DATE' field.
- 4c**: Points to the 'After Holiday' checkbox.
- 4d**: Points to the 'Approve on Submit' checkbox.
- 5**: Points to the 'REVIEW BATCH' button.

1. Use the drop-down to select a schedule type.
2. Select an effective date. Same day ACH Batches may incur an additional fee.
3. For one-time ACH batches:
  - a. (Optional) Check the box to make payments that fall on a holiday or weekend on the next available business day.
  - b. (Optional) Check the box to approve an ACH batch when it is submitted. Approved batches will no longer be available on the scheduled date after bank processing is complete.
4. For recurring ACH batches:
  - a. Use the drop down to select an occurrence.
  - b. Enter an end date.
  - c. (Optional) Check the box to make payments that fall on a holiday or weekend on the next available business day.
  - d. (Optional) Check the box to approve an ACH batch when it is submitted. Approved batches will no longer be available on the scheduled date after bank processing is complete.
5. Click the **Review Batch** button.

## Part 6: Reviewing the ACH Batch

**REVIEW BATCH**

STATUS: NEW

BATCH NAME: Test Batch

OFFSETTING ACCOUNT: Checking \*\*\*\*\*485

ENTRY DESCRIPTION: Test

COMPANY NAME: ABC Company

DISCRETIONARY DATA

ENTRY CLASS: Cash Concentration or Disbursement (CCD)

**RECIPIENTS**

PARTICIPANT: Jane Doe / \$1.00

PARTICIPANT: John Doe / \$1.00

**SCHEDULING**

SCHEDULE TYPE: Recurring

EFFECTIVE DATE: 7/31/2021

OCCURRENCE: Monthly

END DATE: 9/30/2021

HOLIDAY: Before

APPROVE: No

SUBMIT

**COMPLETE**

BATCH EDITED

Your batch has been successfully edited. You can create a new batch or save this batch as a template for use later on.

CREATE NEW BATCH

SAVE BATCH AS TEMPLATE

CLOSE WINDOW

1. Review the batch information and click the **Submit** button.
2. Click the **Create New Batch** button to create another batch.
3. Click the **Save Batch as Template** button to save a batch as a template.
4. Click the **Close Window** button to return to the ACH overview page.

## Part 7: Multi-Factor Authentication

The screenshot shows a mobile application window titled "AUTHENTICATE" with a close button (X) in the top right corner. Below the title is a shield icon with a keyhole. The text reads: "For added security we have enabled Multi-Factor Authentication (MFA) for our users." Below this is the heading "SELECT A DEVICE" and a list item "DEVICE Erica's Android" with a red circle containing the number "1" to its left. Underneath is a "Remember Device" checkbox with a red circle containing the number "2" to its left. The next section is "CONFIRM VIA" with explanatory text: "We need to confirm that you have access to the selected device by sending a passcode via a third-party application or via text message, or we can call the device." Below this are two buttons: "Passcode via Text" and "Phone Call", with a red circle containing the number "3" to the left of the buttons. The next section is "ENTER PASSCODE" with instructions: "Enter the passcode from the Duo mobile app Choose to receive a one-time passcode via text". Below this is a "PASSCODE" input field with a red circle containing the number "4" to its left. At the bottom is a "SUBMIT" button with a red circle containing the number "5" to its left.

1. Select a device.
2. (Optional) Check the box to remember your device.
3. Select a delivery method for the passcode.
4. Enter the passcode.
5. Click the **Submit** button.

# ACH

## Creating an ACH Template

If you have frequent repeating payments, 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.

### Part 1: Creating an ACH Template

The screenshots illustrate the following steps:

- Click the **+** icon in the top right corner of the **ACH BATCHES** screen.
- Click the **MANAGE ACH TEMPLATES** button at the bottom of the **ACH BATCHES** screen.
- Click the **CREATE NEW TEMPLATE** button in the **MANAGE ACH TEMPLATES** screen.
- Enter a template name (e.g., **Payroll**) in the **NEW TEMPLATE NAME** field in the **NEW ACH TEMPLATE** screen.
- Click the **NEXT** button at the bottom of the **NEW ACH TEMPLATE** screen.

In the **Business Banking** tab, click **ACH**.

1. Click the **+** icon.
2. Click the **Manage ACH Templates** button.
3. Click the **Create New Template** button.
4. Enter a template name.
5. Click the **Next** button.

ACH: Creating an ACH Template

The screenshot shows a mobile application interface for creating a new batch template. The title bar at the top is dark grey with a back arrow on the left and a close 'X' on the right. The form consists of several sections, each with a red circular number indicating a step:

- Step 6:** A red-bordered box labeled 'COMPANY' with the text 'ABC Company' and a right-pointing arrow.
- Step 7:** A red-bordered box labeled 'OFFSET ACCOUNT' with the text 'Checking \*\*\*\*\*485' and a right-pointing arrow.
- Step 8:** A red-bordered box labeled 'ENTRY DESCRIPTION'. Below the box is the text: 'The entry description is used by the originator to provide a description of the transaction for the receiver (For example "Payroll" or "Dividend")'.
- Step 9:** A red-bordered box labeled 'DISCRETIONARY DATA'. Below the box is the text: 'Discretionary data includes reference information for use by the originator'.
- Step 10:** A red-bordered box labeled 'ENTRY CLASS' with a right-pointing arrow. Below the box is the text: 'The entry class defines the type of ACH entries contained in the batch'.
- Step 11:** A dark grey button with the text 'ADD RECIPIENTS →'.

6. Use the drop-down to select a company.
7. Use the drop-down to select an offset account.
8. Enter an entry description.

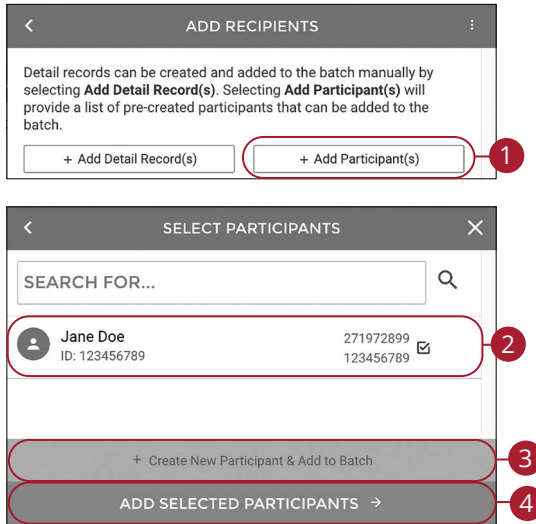


**Note:** The entry description is a short (10-character) description that informs the receiver of the transaction's purpose. The receiver will be able to see this description. For example: payroll, purchase or gas bill.

9. (Optional) Enter any discretionary data.
10. Use the drop-down to select an entry class.
11. Click the **Add Recipients** button.

## Part 2: Adding an Existing Participant

Selecting Add Participant(s) will provide a list of pre-created participants that can be added to the batch.



1. Click the **+ Add Participant(s)** button.
2. Select the participant you would like to add.
3. (Optional) Click the "+ Create New Participant & Add to Batch" link to add a new participant. Go to page 21 for more information.
4. Click the **Add Selected Participants** button.

### Part 3: Adding a Detail Record

Detail records can be created and added to the batch manually by selecting Add Detail Record(s).

**ADD RECIPIENTS**

Detail records can be created and added to the batch manually by selecting **Add Detail Record(s)**. Selecting **Add Participant(s)** will provide a list of pre-created participants that can be added to the batch.

+ Add Detail Record(s)      + Add Participant(s)

---

**CREATE NEW DETAIL RECORD**

FULL NAME required

IDENTIFICATION

This is an identifying number by which the receiver is known to the originator

AMOUNT  
\$0

Transaction Type:      Credit      Debit

Prenote

Selecting this option will issue a test transaction to the receiving financial institution to ensure validity of the account information for this detail record.

1. Click the **+ Add Detail Record(s)** button.
2. Enter their full name.
3. (Optional) Enter an identification number.
4. (Optional) Enter an amount.
5. Select a transaction type.
6. (Optional) Check the box to prenote a participant.



**Note:** Prenoting a participant will issue a test transaction to the receiving financial institution to ensure validity of the account information.

The image shows a screenshot of a web form with 14 numbered steps highlighting different elements:

- 7:** A text input field labeled "ROUTING NUMBER" with a "required" indicator.
- 8:** A text input field labeled "ACCOUNT" with a "required" indicator.
- 9:** A dropdown menu labeled "ACCOUNT TYPE" with a "required" indicator and a right-pointing arrow.
- 10:** A text area labeled "PAYMENT RELATED INFORMATION" with a note below it: "Includes addenda record information, which is used to provide the payment receiver with remittance data associated with the transaction".
- 11:** A text input field labeled "NOTIFY VIA EMAIL" with a note below it: "Enter an email address, for recipient to be notified of ACH batch processing".
- 12:** A dark grey button labeled "SAVE AS PARTICIPANT".
- 13:** A dark grey button labeled "SAVE & ADD ANOTHER".
- 14:** A dark grey button labeled "SAVE".

7. Enter the routing number.
8. Enter the account number.
9. Use the drop-down to select an account type.
10. (Optional) Enter payment related information.
11. (Optional) Enter an email address for the recipient to notify them when a batch is processed.
12. Click the **Save As Participant** button to save the participant.
13. Click the **Save & Add Another** to save the current participant and add another.
14. Click the **Save** button.



## Part 4: Finalizing an ACH Template

ADD RECIPIENTS

Detail records can be created and added to the batch manually by selecting **Add Detail Record(s)**. Selecting **Add Participant(s)** will provide a list of pre-created participants that can be added to the batch.

+ Add Detail Record(s) + Add Participant(s)

SEARCH FOR...

John Doe  
ID: \$1.00

Credit Debit

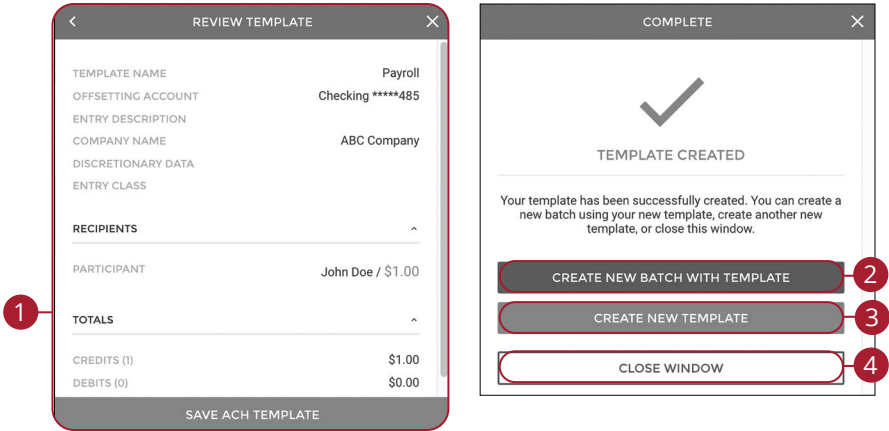
271972899  
123456789

Credits (1) \$1.00 Debits (0) \$0.00

CONTINUE →

1. (Optional) Enter payment amounts for each recipient. If recipient will receive different amounts each batch, leave the template amount at \$0.00.
2. Select a payment type.
3. Click the **Continue** button.

## Part 5: Reviewing an ACH Template



1. Review the template information and click the **Save ACH Template** button.
2. Click the **Create New Batch with Template** button to create a new batch using the template.
3. Click the **Create New Template** button to create a new template.
4. Click the **Close Window** button to return to the ACH overview page.

# ACH

## Initiating a Template

Using templates for recurring payments reduces mistakes and saves you time.

### Part 1: Initiating a Template

The image illustrates the process of initiating an ACH batch from a template through five numbered steps:

- Click the **+** icon in the top right corner of the ACH BATCHES header.
- Click the **NEW BATCH FROM TEMPLATE** button in the 'NEW ACH BATCH' screen.
- Select the **Payroll** template in the 'CHOOSE TEMPLATE' screen.
- Edit or add any necessary information in the 'NEW BATCH FROM TEMPLATE' form, such as the entry description and entry class.
- Click the **ADD RECIPIENTS** button at the bottom of the form.

In the **Business Banking** tab, click **ACH**.

1. Click the **+** icon.
2. Click the **New Batch From Template** button.
3. Select the template you would like to use.
4. Edit or add any necessary information. Go to page 26 for more information about creating an ACH batch.
5. Click the **Add Recipients** button.

ADD RECIPIENTS

Detail records can be created and added to the batch manually by selecting **Add Detail Record(s)**. Selecting **Add Participant(s)** will provide a list of pre-created participants that can be added to the batch.

+ Add Detail Record(s) + Add Participant(s)

SEARCH FOR...

John Doe  
ID: 271972899  
\$1.00  
123456789

Credits (1) \$1.00	Debits (0) \$0.00
-----------------------	----------------------

SCHEDULE BATCH →

- (Optional) Edit your recipients or add additional recipients. Go to page 27 for more information about adding recipients.
- Click the **Schedule Batch** button.

## Part 2: Scheduling an ACH Batch

1. Use the drop-down to select a schedule type.
2. Select an effective date. Same day ACH Batches may incur an additional fee.
3. For one-time ACH batches:
  - a. (Optional) Check the box to make payments that fall on a holiday or weekend on the next available business day.
  - b. (Optional) Check the box to approve an ACH batch when it is submitted. Approved batches will no longer be available on the scheduled date after bank processing is complete.
4. For recurring ACH batches:
  - a. Use the drop-down to select an occurrence.
  - b. Enter an end date.
  - c. (Optional) Check the box to make payments that fall on a holiday or weekend on the next available business day.
  - d. (Optional) Check the box to approve an ACH batch when it is submitted. Approved batches will no longer be available on the scheduled date after bank processing is complete.
5. Click the **Review Batch** button.

## Part 3: Reviewing an ACH Batch

**REVIEW BATCH**

STATUS: NEW

BATCH NAME: Test Batch

OFFSETTING ACCOUNT: Checking \*\*\*\*\*485

ENTRY DESCRIPTION: Test

COMPANY NAME: ABC Company

DISCRETIONARY DATA

ENTRY CLASS: Cash Concentration or Disbursement (CCD)

**RECIPIENTS**

PARTICIPANT: Jane Doe / \$1.00

PARTICIPANT: John Doe / \$1.00

**SCHEDULING**

SCHEDULE TYPE: Recurring

EFFECTIVE DATE: 7/31/2021

OCCURRENCE: Monthly

END DATE: 9/30/2021

HOLIDAY: Before

APPROVE: No

SUBMIT

**COMPLETE**

BATCH EDITED

Your batch has been successfully edited. You can create a new batch or save this batch as a template for use later on.

CREATE NEW BATCH

SAVE BATCH AS TEMPLATE

CLOSE WINDOW

1. Review the batch information and click the **Submit** button.
2. Click the **Create New Batch** button to create another batch.
3. Click the **Save Batch as Template** button to save a batch as a template.
4. Click the **Close Window** button to return to the ACH overview page.

## Part 4: Multi-Factor Authentication

The screenshot shows a mobile application window titled "AUTHENTICATE" with a close button (X) in the top right corner. Below the title is a shield icon with a keyhole. The text reads: "For added security we have enabled Multi-Factor Authentication (MFA) for our users." Below this is the heading "SELECT A DEVICE". A list item "1" points to a device selection box containing "DEVICE Erica's Android". Below that, a "2" points to a "Remember Device" checkbox. The next section is "CONFIRM VIA", with explanatory text: "We need to confirm that you have access to the selected device by sending a passcode via a third-party application or via text message, or we can call the device." A "3" points to two buttons: "Passcode via Text" (with a text message icon) and "Phone Call" (with a phone icon). Below is the "ENTER PASSCODE" section, with text: "Enter the passcode from the Duo mobile app Choose to receive a one-time passcode via text". A "4" points to a "PASSCODE" input field. Finally, a "5" points to a "SUBMIT" button at the bottom.

1. Select a device.
2. (Optional) Check the box to remember your device.
3. Select a delivery method for the passcode.
4. Enter the passcode.
5. Click the **Submit** button.

# ACH

## Editing an ACH Template

Easily edit a template when changes are necessary.

The screenshots illustrate the following steps:

- Click the **+** icon in the top right corner of the **ACH BATCHES** header.
- Click the **MANAGE ACH TEMPLATES** button in the **NEW ACH BATCH** screen.
- Click the **EDIT EXISTING TEMPLATE** button in the **MANAGE ACH TEMPLATES** screen.
- Select the **Payroll** template in the **EDIT BATCH TEMPLATE** screen, and click the **SAVE** button at the bottom.

In the **Business Banking** tab, click **ACH**.

1. Click the **+** icon.
2. Click the **Manage ACH Templates** button.
3. Click the **Edit Existing Template** button.
4. Select the template you would like to edit.
5. Make the necessary changes and click the **Save** button.

ACH: Editing an ACH Template



# ACH

## Deleting an ACH Template

Delete an unnecessary template. Once a template is deleted, previous payments using the template do not change.

The screenshots show the following steps:

- Click the **+** icon in the top right corner of the **ACH BATCHES** header.
- Click the **MANAGE ACH TEMPLATES** button in the **NEW ACH BATCH** screen.
- Click the **EDIT EXISTING TEMPLATE** button in the **MANAGE ACH TEMPLATES** screen.
- Click the **:** icon next to the payroll entry in the **MANAGE ACH TEMPLATES** screen.
- Click the **YES** button in the **DELETE TEMPLATE** confirmation dialog.

In the **Business Banking** tab, click **ACH**.

1. Click the **+** icon.
2. Click the **Manage ACH Templates** button.
3. Click the **Edit Existing Template** button.
4. Click the **:** icon and select "Delete Template."
5. Click the **Yes** button.

# ACH

## ACH File Upload

ACH File Upload allows you to upload properly formatted NACHA ACH files generated from your accounting software.

The following validations are performed on uploaded ACH files:

- File structure
- Record field validations (record length, alphanumeric, special characters)
- File balanced utilizing an offset account available in digital banking
- SEC was enabled by your financial institution
- Batch and File Control Totals equal contents of file
- Hash totals equal contents of file
- Dollar Limits are within Business and User aggregate ACH limits
- Company Names and IDs match what was set up by your financial institution
- Effective Date is within permitted date range
  - Business Cutoff
  - ACH Debit and Credit Lead Days
  - Same Day ACH Cutoff



**Note:** ACH Upload functionality conforms to NACHA guidelines. These guidelines have been established to help financial institutions mitigate security and financial risk. Some accounting systems are not as stringent when formatting their files.

Common conditions that cause ACH upload errors:

- The use of special characters.
- **Effective date out of range:** Some accounting software will produce a file with an effective date outside the parameters set by the bank. The Business Account holder will need to choose a new effective date.
- **Company Name and ID do not match:** Company Name and ID found in batch header must match the one enabled for your business by your financial institution. Values must be identical.
- **Batch unbalanced:** The system was unable to detect an offset transaction with the amount equal to the total amount of transactions within the batch. The file could also contain an account that was set up in digital banking by your financial institution. If no offset transaction is identified, the app will prompt the user to select from a list of entitled accounts. The system then inserts the offset transaction using the selected account in order to make the batch balanced.
- **Block count:** Total number of records in the file (include all headers and trailers) must be evenly divisible by ten. If not, additional records consisting of all nines are added to the file after the initial nine record to fill out the block ten. Platform allows validation of nine records.
- **SEC code not supported:** Common issue, typically resolved by entitling the business permission to upload such SEC type.

After the uploaded ACH file is accepted, it is available for processing by the financial institution.

## Creating a Template for Delimiter Separated File Uploads

Create a template to map uploaded ACH delimited files.

The screenshot shows the 'ACH BATCHES' interface. At the top right, there is a red circle with the number '1' next to a plus sign icon. Below the header, it says 'Next 7 days →'. The main content area is divided into two panels. The left panel, titled 'NEW ACH BATCH', lists five options: 'NEW ACH BATCH', 'NEW BATCH FROM TEMPLATE', 'UPLOAD A FILE', 'MANAGE ACH TEMPLATES', and 'MANAGE UPLOAD TEMPLATES'. The 'MANAGE UPLOAD TEMPLATES' option is highlighted with a red circle and the number '2'. The right panel, titled 'MANAGE FILE TEMPLATES', shows two options: 'NEW DELIMITER SEPARATED TEMPLATE' and 'EDIT UPLOAD TEMPLATES'. The 'NEW DELIMITER SEPARATED TEMPLATE' option is highlighted with a red circle and the number '3'.

In the **Business Banking** tab, click **ACH**.

1. Click the **+** icon.
2. Click the **Manage Upload Templates** button.
3. Click the **New Delimiter Separated Template** button.

**UPLOAD TEMPLATE DETAILS**

Save Settings as a New Template:

4 TEMPLATE NAME  
New Payroll Template

Select the fields contained in the Delimiter Separated file and place them in the order they exist from left to right. If you would like to ignore a field, insert a Filler notation.

5 Amount Required Required

Receiver Account Required Required

Receiver Full Name Required Required

Routing # (w/Check) Required Required

6 + Insert New Field

Number of Header Rows to Skip:

7 HEADER ROWS

8 Amount Excludes Decimals

9 SAVE

**SUCCESS**

10 CLOSE WINDOW

4. Enter a template name.
5. Arrange the fields in the order they appear in your file from left to right.
6. (Optional) Click the "+ Insert New Field" link to insert a new field. If you would like to ignore a field, insert a "Filler" notation.
7. (Optional) Enter the number of header rows to skip.
8. (Optional) Check the box to exclude decimals in the amounts.
9. Click the **Save** button.
10. Click the **Close Window** button.

## Editing a Template for Delimiter Separated File Uploads


ACH BATCHES




Next 7 days →

NEW ACH BATCH


What would you like to do?

**2**  **MANAGE UPLOAD TEMPLATES**  
Select this option to create a new File Upload template or manage existing templates.

MANAGE FILE TEMPLATES

**3**  **EDIT UPLOAD TEMPLATES**  
Select this option to modify or delete existing file upload templates

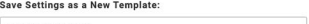
EDIT UPLOAD TEMPLATES

**4**  :

Test Payroll Template :

Test Payroll Template 2 :

UPLOAD TEMPLATE DETAILS

**5**  :

TEMPLATE NAME  
New Payroll Template

Select the fields contained in the Delimiter Separated file and place them in the order they exist from left to right. If you would like to ignore a field, insert a **Filler** notation.

Amount Required

Receiver Account Required

Receiver Full Name Required

Routing # (w/Check) Required

+ Insert New Field

Number of Header Rows to Skip:  
HEADER ROWS

Amount Excludes Decimals

SAVE

In the **Business Banking** tab, click **ACH**.

1. Click the **+** icon.
2. Click the **Manage Upload Templates** button.
3. Click the **Edit Upload Templates** button.
4. Select the template you would like to edit.
5. Make the changes and click the **Save** button.

ACH: ACH File Upload

## Deleting a Template for Delimiter Separated File Uploads

ACH BATCHES 1 +

Next 7 days →

**NEW ACH BATCH**

What would you like to do?

- NEW ACH BATCH**  
Create a new ACH batch
- NEW BATCH FROM TEMPLATE**  
Create a new ACH batch from an existing template
- UPLOAD A FILE**  
Upload a delimited or NACHA formatted ACH file
- MANAGE ACH TEMPLATES**  
Create and edit ACH batch templates
- MANAGE UPLOAD TEMPLATES** 2  
Select this option to create a new File Upload template or manage existing templates.

**MANAGE FILE TEMPLATES**

- NEW DELIMITER SEPARATED TEMPLATE**  
Select this option to create a new template for Delimiter Separated file uploads
- EDIT UPLOAD TEMPLATES** 3  
Select this option to modify or delete existing file upload templates

**EDIT UPLOAD TEMPLATES**

New Payroll Template	<span>4</span>
Test Payroll Template	⋮
Test Payroll Template 2	⋮

**DELETE A TEMPLATE**  
Are you sure you want to delete the Test Payroll Template template?

5 **DELETE** **CANCEL**

In the **Business Banking** tab, click **ACH**.

1. Click the **+** icon.
2. Click the **Manage Upload Templates** button.
3. Click the **Edit Upload Templates** button.
4. Click the **⋮** icon next to the template you would like to delete and select "Delete Template."
5. Click the **Delete** button.

## Uploading a Delimiter Separated File

The image shows two screenshots from a mobile application. The first screenshot is titled 'NEW ACH BATCH' and asks 'What would you like to do?'. It lists five options: 'NEW ACH BATCH', 'NEW BATCH FROM TEMPLATE', 'UPLOAD A FILE', 'MANAGE ACH TEMPLATES', and 'MANAGE UPLOAD TEMPLATES'. A red circle with the number '2' highlights the 'UPLOAD A FILE' option. The second screenshot is titled 'UPLOAD FILE' and shows a document icon. It contains the text: 'You can upload a NACHA formatted file or a delimited file to begin creating a new ACH batch. To begin please select a file to upload.' Below this text is a button labeled 'SELECT A FILE' with a red circle '3' around it. At the bottom of the screen is a button labeled 'NEXT' with a right arrow and a red circle '4' around it. At the top of the application, there is a header 'ACH BATCHES' with a red circle '1' around a plus icon and a pencil icon. Below the header is a status bar 'Next 7 days →'.

In the **Business Banking** tab, click **ACH**.

1. Click the **+** icon.
2. Click the **Upload A File** button.
3. Click the **Select A File** button to upload a file.
4. Click the **Next** button.



The screenshot shows the 'UPLOAD DETAILS' screen with the following elements highlighted by numbered callouts:

- 5:** A drop-down menu labeled 'LAYOUT TEMPLATE'.
- 6:** A list of fields: 'Amount Required', 'Receiver Account Required', 'Receiver Full Name Required', and 'Routing # (w/Check) Required', each with a three-line menu icon to its right.
- 7:** A button labeled '+ Insert New Field'.
- 8:** A drop-down menu labeled 'DELIMITER' with 'Comma (,)' selected.
- 9:** A text input field labeled 'HEADER ROWS'.
- 10:** A checkbox labeled 'Amount Excludes Decimals'.
- 11:** A text input field labeled 'NEW TEMPLATE NAME' and a 'SAVE TEMPLATE' button below it.
- 12:** A 'READ FILE' button at the bottom of the screen.

5. (Optional) Use the drop-down to select a layout template. Applying a template will remove any layout that you may have created below.
6. Arrange the fields in the order they appear in your file from left to right.
7. (Optional) Click the “+ Insert New Field” link to insert a new field. If you would like to ignore a field, insert a “Filler” notation.
8. Use the drop-down to select a delimiter.
9. (Optional) Enter the number of header rows to skip.
10. (Optional) Check the box to exclude decimals in the amounts.
11. (Optional) If saving the upload as a template, enter a template name and click the **Save Template** button.
12. Click the **Read File** button.

**UPLOAD DETAILS**

13 ACH COMPANY  
ABC Company

14 OFFSETTING ACCOUNT  
Checking \*\*\*\*485

15 Approve

Another Recipient 987654321	\$25.00 271972899
--------------------------------	----------------------

16 NEXT →

**REVIEW FILE UPLOAD**

FILE Payroll-sample.csv

ACH COMPANY ABC Company

OFFSETTING ACCOUNT Checking \*\*\*\*485

EFFECTIVE DATE 07/23/2021

TOTALS ^

CREDITS (0)	\$0.00
DEBITS (1)	\$25.00

RECIPIENTS ^

ANOTHER RECIPIENT	987654321 / \$25.00
-------------------	---------------------

17 SUBMIT FILE

**FILE UPLOAD COMPLETE**

✓

FILE SUCCESSFULLY UPLOADED

Your file has been successfully uploaded. You can close this wizard to view your uploaded content, or you can upload another file.

18 UPLOAD NEW FILE

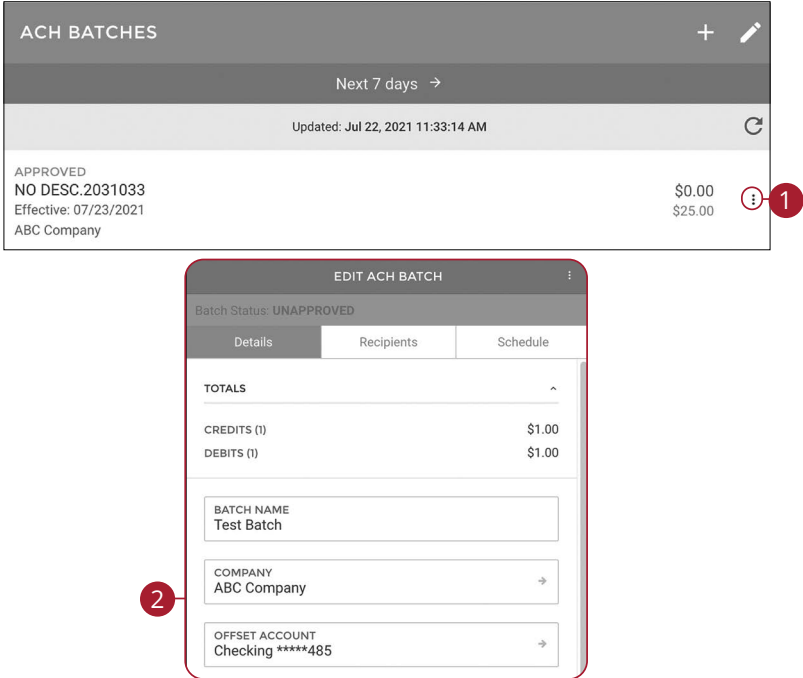
19 CLOSE WINDOW

13. Use the drop-down to select an ACH company.
14. Use the drop-down to select an offset account.
15. (Optional) Check the “Approve” box.
16. Click the **Next** button.
17. Review the upload and click the **Submit File** button.
18. To upload another file, click the **Upload New File** button.
19. Click the **Close Window** button to return to the ACH overview page.

# ACH

## Editing an ACH Batch

You can edit any pending ACH batch.



In the **Business Banking** tab, click **ACH**.

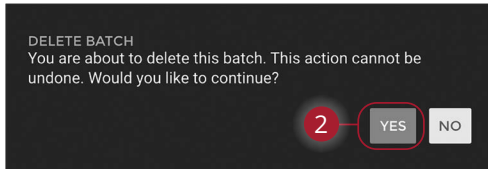
1. Click the **⋮** icon next to the ACH Batch you would like to edit and select "View/Edit Batch."
2. Make the necessary changes and click the **Save** button.

# ACH

## Deleting an ACH Batch

You can delete pending transactions up until their process date.

ACH BATCHES		+	✎
Next 7 days →			
Updated: Jul 22, 2021 11:33:14 AM			
APPROVED	NO DESC.2031033	\$0.00	ⓘ 1
Effective: 07/23/2021	ABC Company	\$25.00	



In the **Business Banking** tab, click **ACH**.

1. Click the ⓘ icon next to the ACH Batch you would like to delete and select "Delete Batch."
2. Click the **Yes** button.

# ACH

## Approving an ACH Batch

You can approve any pending ACH batch.

The screenshot shows the 'ACH BATCHES' interface. At the top, there is a header with 'ACH BATCHES', a plus icon, and an edit icon. Below the header, there is a filter for 'Next 7 days' and a refresh icon. The main content area displays a list of ACH batches with the following details:

Batch Status	Batch Name	Effective Date	Company	Amount	Actions
APPROVED	NO DESC.2031033	Effective: 07/23/2021	ABC Company	\$0.00 \$25.00	⋮
UNAPPROVED	New Batch	Effective: 07/22/2021	ABC Company	\$1.00 \$0.00	⋮
SAVED FOR LATER	Payroll		ABC Company	\$1.00 \$0.00	⋮

At the bottom of the list, there is a grey button labeled 'APPROVE ALL'. Below the list, a dark modal dialog is displayed with the text 'CONFIRM APPROVAL Do you want to approve all items in the list?' and two buttons: 'APPROVE' and 'CANCEL'.

Red circles with numbers 1, 2, and 3 are overlaid on the image to indicate the steps: 1 points to the 'APPROVE ALL' button, 2 points to the menu icon next to the 'New Batch' row, and 3 points to the 'APPROVE' button in the modal dialog.

In the **Business Banking** tab, click **ACH**.

1. To approve all unapproved batches, click the **Approve All** button.
2. To approve a single batch, click the **⋮** icon next to the ACH Batch you would like to approve and select "Approve Batch."
3. Click the **Approve** button.

# ACH

## Reversing an ACH Batch

You can reverse any processed ACH batch. ACH Reversals should only be processed if any entry or file was processed in error. If the processed ACH was a debit, it is best to wait a couple of business days to verify the ACH will not be returned by the receiving bank. Call us at (844)232-7724 with any questions.

ACH HISTORY	
Last 7 days →	
Updated: Jul 26, 2021 9:38:45 AM <span style="float: right;">↻</span>	
↻ NO DESC.2031033 Effective: 07/23/2021 ABC Company	\$25.00 \$25.00



SELECT RECIPIENTS ✕

Please select which Participants and Detail Records to include in this batch reversal.

SEARCH FOR... 🔍

All Selected ✉

+

Another Recipient \$25.00

ID: 271972899 ✉

987654321

Credits to be Reversed (0)  
\$0.00
Debits to be Reversed (1)  
\$25.00

SCHEDULE REVERSAL →

2

3

SCHEDULE REVERSAL ✕

When should this reversal occur?

SELECT DATE  
07/27/2021 📅

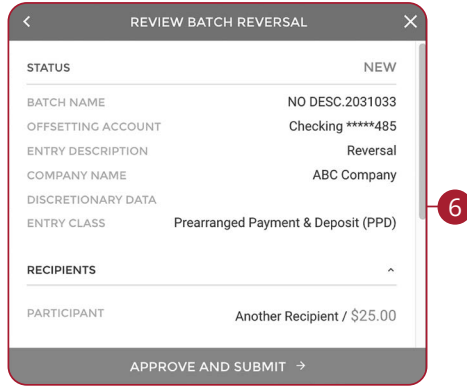
REVIEW REVERSAL →

4

5

In the **Business Banking** tab, click **ACH**.

1. Click the **⋮** icon next to the ACH Batch you would like to reverse and select "Reverse Batch."
2. Select which transactions you would like to reverse.
3. Click the **Schedule Reversal** button.
4. Select a reversal date.
5. Click the **Review Reversal** button.



**REVIEW BATCH REVERSAL**

**STATUS** NEW

BATCH NAME NO DESC.2031033

OFFSETTING ACCOUNT Checking \*\*\*\*485

ENTRY DESCRIPTION Reversal

COMPANY NAME ABC Company

DISCRETIONARY DATA

ENTRY CLASS Prearranged Payment & Deposit (PPD)

**RECIPIENTS** ^

PARTICIPANT Another Recipient / \$25.00

APPROVE AND SUBMIT →

6. Review the batch reversal and click the **Approve and Submit** button.

# ACH

## Tax Payments

With Business Online Banking, you can initiate a 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.

**TAX PAYMENTS** 1 + ✎

**NEW TAX PAYMENT** ✕

We will walk you through the steps to create a new tax payment. First, tell us what kind of tax document you need to file.

2  required →

3  required →

Not sure which document you need to file? Contact your financial institution.

4

**FORM DETAILS** ✕

Select a tax form:

→

**Company Information**

→ 5

IDENTIFICATION (EIN)  
987654321

**REVIEW TAX PAYMENT** ✕

IRS Form	11-C
Company	Test Company
Identification (EIN)	987654321
Tax Information	Cash Bond Payment
Tax Period End Date	6/18/2024
Payment Account	Checking
Payment Date	6/28/2024
Payment Amount	\$1.00

6

In the **Business Banking** tab, click **ACH**.

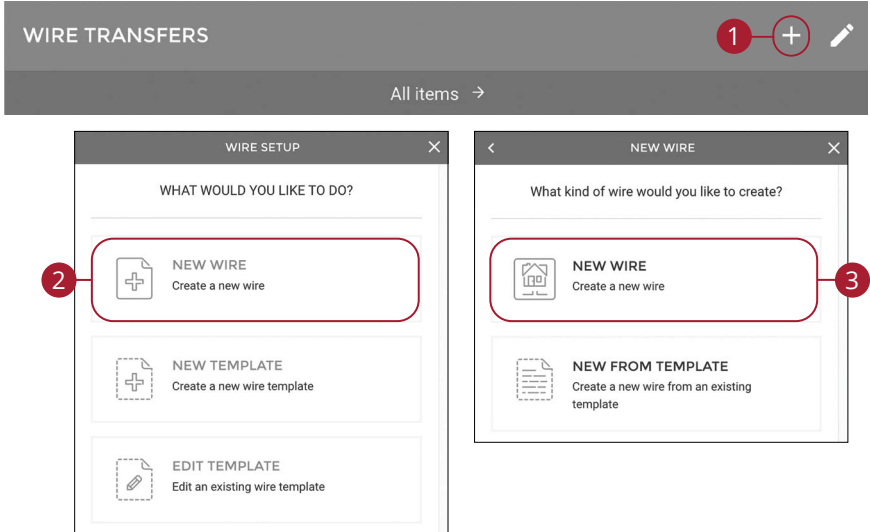
1. Click the **+** icon.
2. Use the drop-down to select an IRS form.
3. Use the drop-down to select a company.
4. Click the **Next** button.
5. Fill out the appropriate information and click the **Next** button.
6. Review the tax payment information and click the **Approve and Submit** button.



# Wires

## New Wire

You can draft or create a new wire. 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.



In the **Business Banking** tab, click **Wires**.

1. Click the **+** icon.
2. Click the **New Wire** button.
3. Click the **New Wire** button.

## Part 1: Recipient Information

The form is divided into two main sections. The left section is titled "RECIPIENT INFORMATION" and contains the following fields:

- 4. COMPANY (required)
- 5. ACCOUNT (required)
- 6. AMOUNT (required)
- 7. NAME (required)
- 8. ADDRESS 1 (optional)
- ADDRESS 2 (optional)
- CITY (optional)
- STATE (optional)
- ZIP (optional)
- 9. DESCRIPTION (optional)

Below the description field is a note: "Please indicate purpose (ex. real estate, investments, etc.)".

The right section contains the following fields:

- 10. BANK ROUTING #
- 11. BANK NAME
- 12. ACCOUNT #
- 13. ACCOUNT TYPE
- 14. BANK ADDRESS 1 (optional)
- BANK ADDRESS 2 (optional)
- BANK CITY (optional)
- BANK STATE (optional)
- BANK ZIP (optional)
- 15. BENEFICIARY FINANCIAL INSTITUTION (optional)
- INTERMEDIARY BANK (optional)
- 16. CONTINUE button

4. Use the drop-down to select a company.
5. Use the drop-down to select an account.
6. Enter an amount.
7. Enter the recipient's name.
8. (Optional) Enter the recipient's address.
9. (Optional) Enter a description.
10. Enter the recipient's bank's routing number.
11. Enter the recipient's bank's name.
12. Enter the recipient's account number.
13. Use the drop-down to select an account type.
14. (Optional) Enter the recipient's bank's address.
15. (Optional) Go to page 65 for information about adding beneficiary and intermediary institutions.
16. Click the **Continue** button.

## Part 2: (Optional) Beneficiary and Intermediary Institutions

When sending a wire, the beneficiary financial institution is the final bank that receives the funds. Some financial institutions use an in-between third-party bank called an intermediary to process funds. If your receiving bank requires an intermediary, you will need the financial institution's wire routing number and address.

The image shows a wire transfer form with two main sections: 'BENEFICIARY FINANCIAL INSTITUTION' and 'INTERMEDIARY BANK'. Each section contains fields for Bank Name, Bank Routing #, Ref Code, and Address (Address 1, Address 2, City, State, ZIP). A 'CONTINUE' button is at the bottom. Red callout numbers 1 through 11 indicate the sequence of steps for entering the information.

1. Click the ▼ icon to enter the beneficiary financial institution's information.
2. Enter the beneficiary's name.
3. Enter the beneficiary's routing number.
4. Enter a reference code.
5. Enter the beneficiary's address.
6. Click the ▼ icon to enter the intermediary bank's information.
7. Enter the intermediary bank's name.
8. Enter the intermediary bank's routing number.
9. Enter a reference code.
10. Enter the intermediary bank's address.
11. Click the **Continue** button.

### Part 3: Schedule Wire Payment

Future dated wire transfers will be made available to the bank for processing at 4 AM CST on the date selected.

Approved wire transfers will no longer be editable on the scheduled date after bank processing is complete.

SCHEDULE

When should it occur?

1 DATE  
7/26/2021 (Immediately)

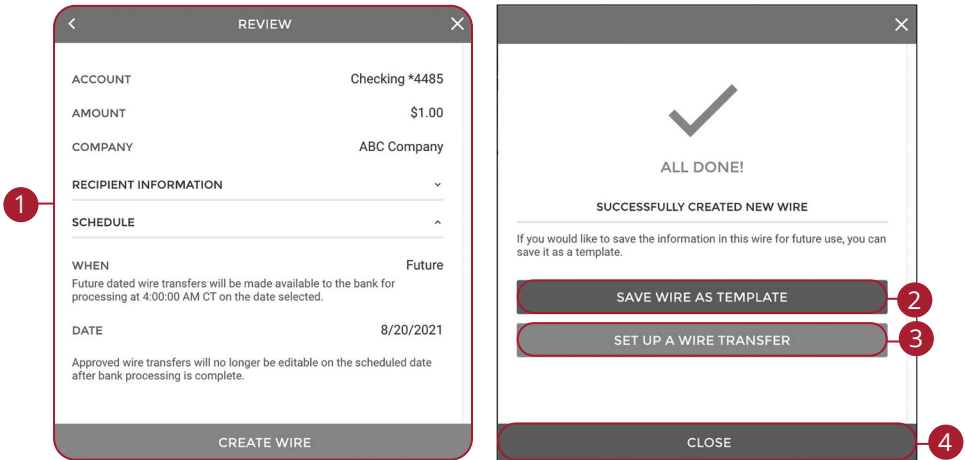
Future dated wire transfers will be made available to the bank for processing at 4:00:00 AM CT on the date selected.

2 Approve  
Approved wire transfers will no longer be editable on the scheduled date after bank processing is complete.

3 CONTINUE →

1. Select a date.
2. (Optional) Check the box to approve the wire transfer.
3. Click the **Continue** button.

## Part 4: Review Wire Payment



1. Review the wire transfer and click the **Create Wire** button.
2. Click the **Save Wire As Template** button to save the wire as a template.
3. Click the **Set Up A Wire Transfer** button to create a new wire transfer.
4. Click the **Close** button to close the window.

## Part 5: Multi-Factor Authentication

The screenshot shows a mobile application dialog titled "AUTHENTICATE" with a close button (X) in the top right corner. The dialog contains the following elements:

- A shield icon with a keyhole inside.
- Text: "For added security we have enabled Multi-Factor Authentication (MFA) for our users."
- Section header: "SELECT A DEVICE"
- Step 1: A list item "DEVICE Erica's Android" with a grey background.
- Step 2: A "Remember Device" checkbox.
- Section header: "CONFIRM VIA"
- Text: "We need to confirm that you have access to the selected device by sending a passcode via a third-party application or via text message, or we can call the device."
- Step 3: Two buttons: "Passcode via Text" (with a text message icon) and "Phone Call" (with a phone handset icon).
- Section header: "ENTER PASSCODE"
- Text: "Enter the passcode from the Duo mobile app. Choose to receive a one-time passcode via text"
- Step 4: A text input field labeled "PASSCODE".
- Step 5: A "SUBMIT" button.

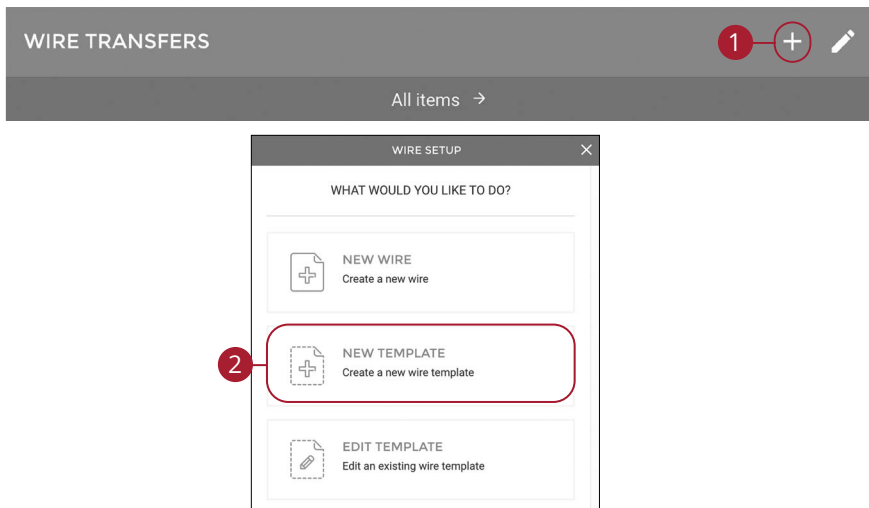
1. Select a device.
2. (Optional) Check the box to remember your device.
3. Select a delivery method for the passcode.
4. Enter the passcode.
5. Click the **Submit** button.

# Wires

## Creating a Wire Template

If you have frequent repeating payments, 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.

### Part 1: Recipient Information



In the **Business Banking** tab, click **Wires**.

1. Click the **+** icon.
2. Click the **New Template** button.

3. Use the drop-down to select a company.
4. Use the drop-down to select an account.
5. (Optional) Enter an amount.
6. (Optional) Enter the recipient's name.
7. (Optional) Enter the recipient's address.
8. (Optional) Enter a description.
9. (Optional) Enter the recipient's bank's routing number.
10. (Optional) Enter the recipient's bank's name.
11. (Optional) Enter the recipient's account number.
12. (Optional) Use the drop-down to select an account type.
13. (Optional) Enter the recipient's bank's address.
14. (Optional) Go to page 71 for information about adding beneficiary and intermediary institutions.
15. Click the **Continue** button.



## Part 2: (Optional) Beneficiary and Intermediary Institutions

When sending a wire, the beneficiary financial institution is the final bank that receives the funds. Some financial institutions use an in-between third-party bank called an intermediary to process funds. If your receiving bank requires an intermediary, you will need the financial institution's wire routing number and address.

The image shows a wire transfer form with two main sections: 'BENEFICIARY FINANCIAL INSTITUTION' and 'INTERMEDIARY BANK'. Each section contains input fields for Bank Name, Bank Routing #, Ref Code, Address 1, Address 2, City, State, and ZIP. A 'CONTINUE' button is located at the bottom of the form. Red callout boxes with numbers 1 through 11 point to specific elements: 1 and 6 are dropdown arrows; 2-5 and 7-10 are input fields; 11 is the 'CONTINUE' button.

1. Click the **▼** icon to enter the beneficiary financial institution's information.
2. Enter the beneficiary's name.
3. Enter the beneficiary's routing number.
4. Enter a reference code.
5. Enter the beneficiary's address.
6. Click the **▼** icon to enter the intermediary bank's information.
7. Enter the intermediary bank's name.
8. Enter the intermediary bank's routing number.
9. Enter a reference code.
10. Enter the intermediary bank's address.
11. Click the **Continue** button.

### Part 3: Template Name

NEW DOMESTIC WIRE TEMPLATE

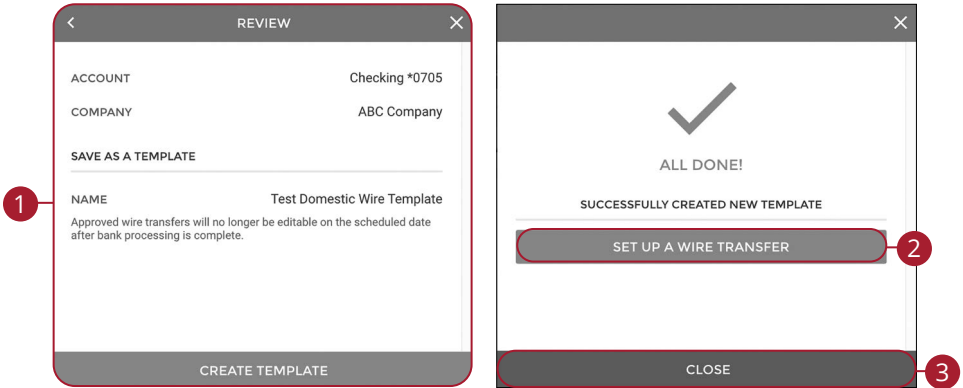
SAVE AS A TEMPLATE

TEMPLATE NAME required

CONTINUE →

1. Enter a template name.
2. Click the **Continue** button.

## Part 4: Review Wire Template



1. Review the wire template and click the **Create Template** button.
2. Click the **Set Up A Wire Transfer** button to create a new wire transfer.
3. Click the **Close** button to close the window.

# Wires

## Initiating a Template

Using templates for recurring payments reduces mistakes and saves you time.


### Part 1: Initiating a Template


#### WIRE TRANSFERS




WIRE SETUP

WHAT WOULD YOU LIKE TO DO?


2  **NEW WIRE**  
Create a new wire


 **NEW TEMPLATE**  
Create a new wire template

 **EDIT TEMPLATE**  
Edit an existing wire template

NEW WIRE

What kind of wire would you like to create?

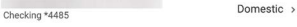
 **NEW WIRE**  
Create a new wire


3  **NEW FROM TEMPLATE**  
Create a new wire from an existing template

NEW WIRE FROM TEMPLATE

Choose a template to create a new wire:

SEARCH

4  Checking \*4485 Domestic >

 Test Domestic Wire Template  
Checking \*0705 Domestic >

NEW DOMESTIC WIRE

COMPANY required →

ACCOUNT required →

AMOUNT required

5

RECIPIENT INFORMATION ^

In the **Business Banking** tab, click **Wires**.

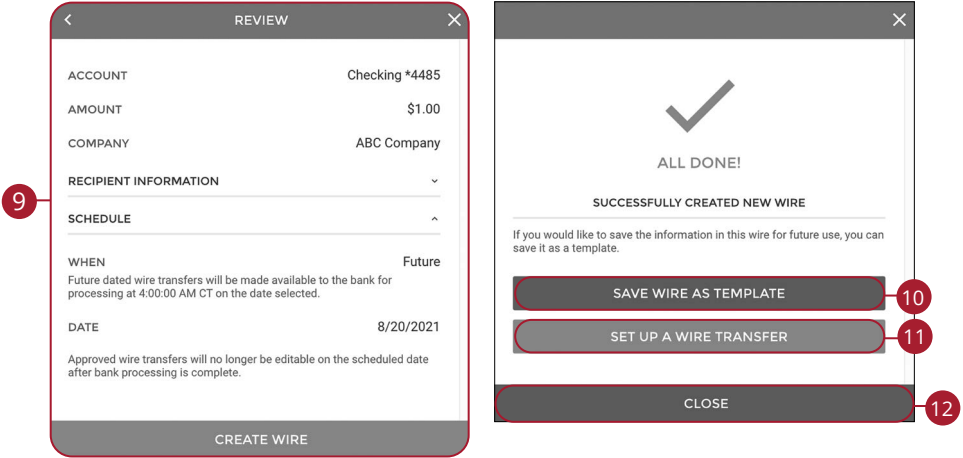
1. Click the **+** icon.
2. Click the **New Wire** button.
3. Click the **New From Template** button.
4. Select the template you would like to use.
5. Edit or add any necessary information and click the **Continue** button.

## Part 2: Scheduling a Wire

The screenshot shows a mobile application interface for scheduling a wire transfer. The title bar at the top reads "NEW DOMESTIC WIRE" with a back arrow on the left and a close "X" on the right. Below the title bar, the section is titled "SCHEDULE". Underneath, the question "When should it occur?" is followed by a date selection field. This field is circled in red and labeled with a red circle containing the number "6". The field contains the text "DATE", "7/26/2021 (Immediately)", and a calendar icon. Below the date field, a note states: "Future dated wire transfers will be made available to the bank for processing at 4:00:00 AM CT on the date selected." Below this note is an "Approve" checkbox, which is also circled in red and labeled with a red circle containing the number "7". The text below the checkbox reads: "Approved wire transfers will no longer be editable on the scheduled date after bank processing is complete." At the bottom of the screen is a grey button labeled "CONTINUE" with a right-pointing arrow, circled in red and labeled with a red circle containing the number "8".

6. Select a date.
7. (Optional) Check the box to approve the wire transfer.
8. Click the **Continue** button.

### Part 3: Reviewing a Wire



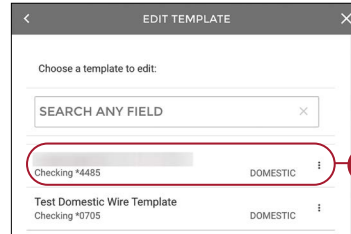
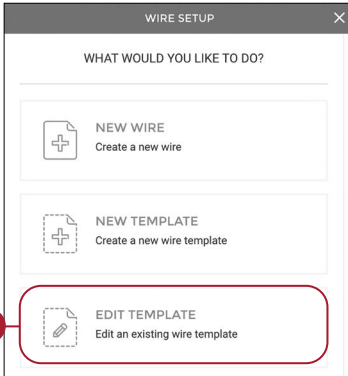
9. Review the wire transfer and click the **Create Wire** button.
10. Click the **Save Wire As Template** button to save the wire as a template.
11. Click the **Set Up A Wire Transfer** button to create a new wire transfer.
12. Click the **Close** button to close the window.

# Wires

## Editing a Wire Template

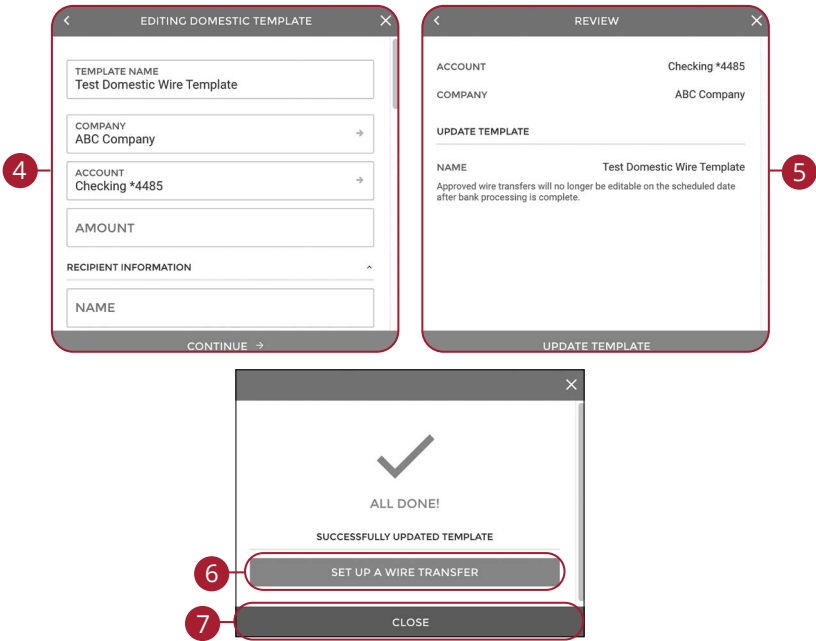
Easily edit a template when changes are necessary.

WIRE TRANSFERS



In the **Business Banking** tab, click **Wires**.

1. Click the **+** icon.
2. Click the **Edit Template** button.
3. Select the template you would like to edit.



4. Make the necessary changes and click the **Continue** button.
5. Review the wire template and click the **Update Template** button.
6. Click the **Set Up A Wire Transfer** button to create a wire transfer.
7. Click the **Close** button to close the window.



# Wires

## Deleting a Wire Template

Delete an unnecessary template. Once a template is deleted, previous payments using the template do not change.

The screenshot shows the 'WIRE TRANSFERS' interface. At the top right, there is a '+' icon (1) and a pencil icon. Below this is a 'WIRE SETUP' dialog with three options: 'NEW WIRE', 'NEW TEMPLATE', and 'EDIT TEMPLATE' (2). The 'EDIT TEMPLATE' dialog shows a list of templates, with 'Test Domestic Wire Template' selected and a menu icon (3) next to it. A 'DELETE TEMPLATE' confirmation dialog (4) is shown at the bottom, asking 'You are about to delete this template. This action cannot be undone. Would you like to continue?' with 'YES' and 'NO' buttons.

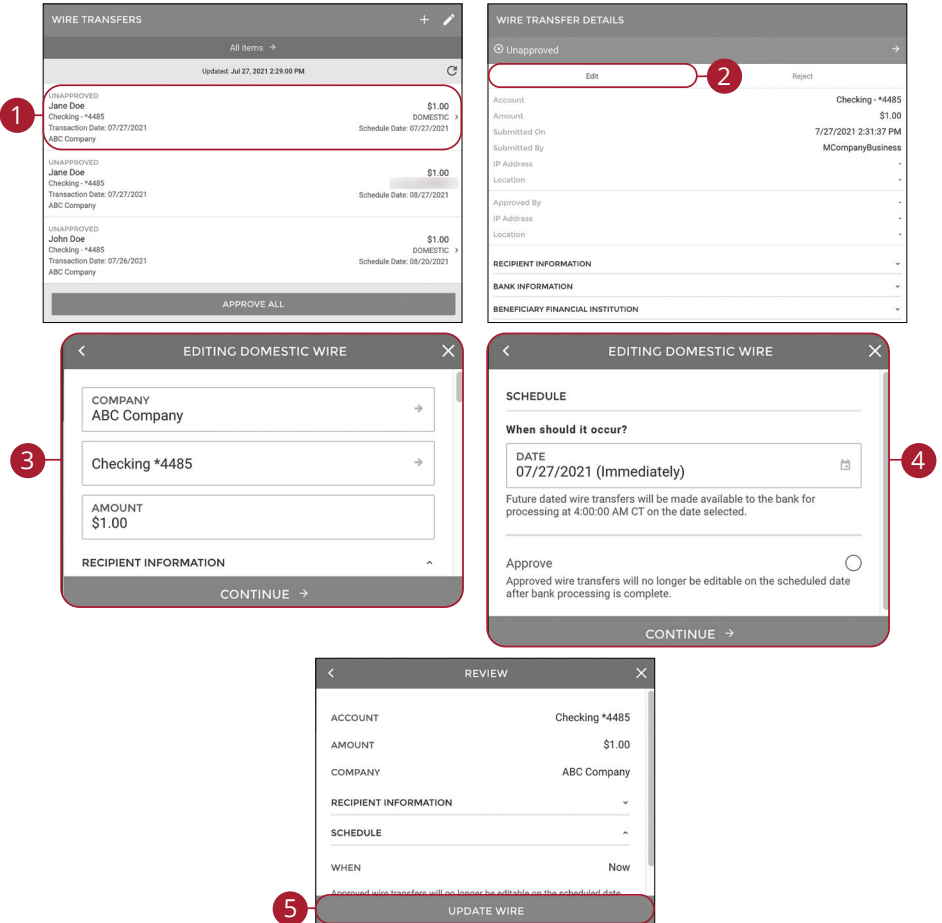
In the **Business Banking** tab, click **Wires**.

1. Click the **+** icon.
2. Click the **Edit Template** button.
3. Click the **⋮** icon next to the template you would like to delete and select "Delete Template."
4. Click the **Yes** button.

# Wires

## Editing a Wire

You can edit any pending wire transfer.



In the **Business Banking** tab, click **Wires**.

1. Select the wire transfer you would like to edit.
  2. Click the **Edit** button.
  3. Make the necessary changes and click the **Continue** button.
  4. Make the necessary changes and click the **Continue** button.
  5. Click the **Update Wire** button.
- Wires: Editing a Wire

# Wires

## Deleting a Wire

You can delete pending transactions up until their process date.

**1** Select the wire transfer you would like to delete.

**2** Click the **Delete Wire** button.

**3** Click the **Delete** button.

**CONFIRM DELETION**  
Do you want to delete this wire transfer?

**DELETE** **CANCEL**

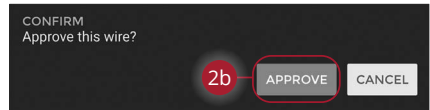
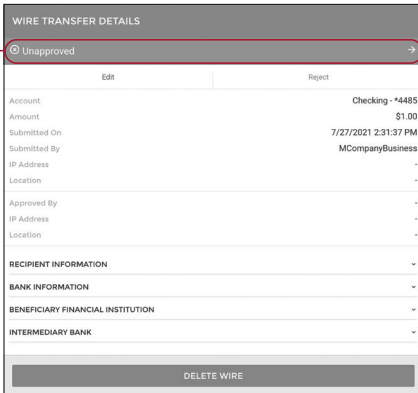
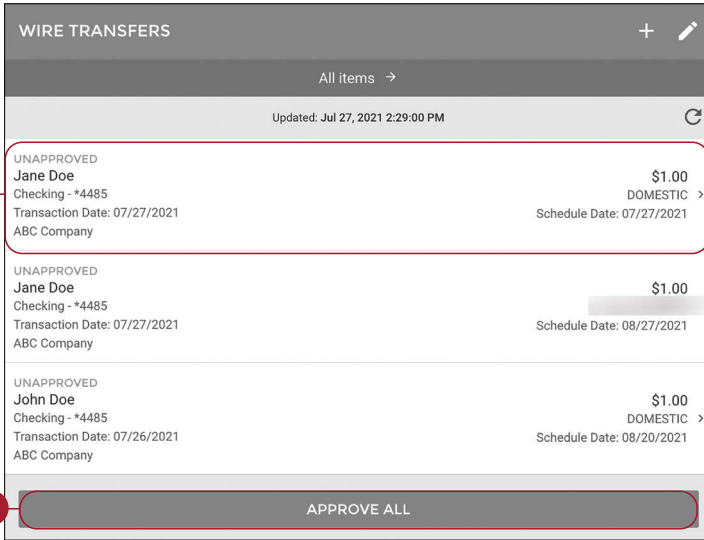
In the **Business Banking** tab, click **Wires**.

1. Select the wire transfer you would like to delete.
2. Click the **Delete Wire** button.
3. Click the **Delete** button.

# Wires

## Approving a Wire

You can approve any pending wires.



In the **Business Banking** tab, click **Wires**.

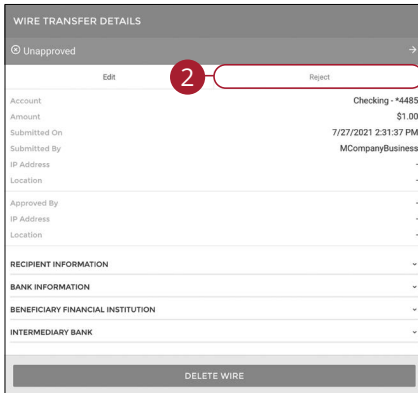
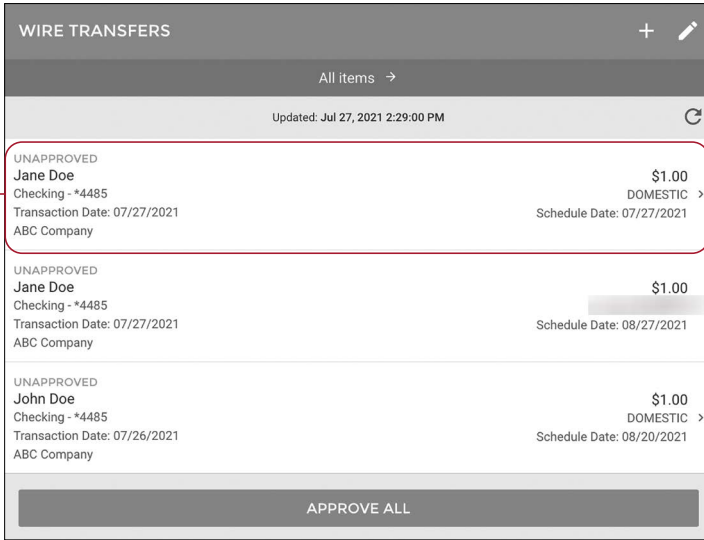
1. To approve all unapproved wires, click the **Approve All** button.
2. To approve a single wire, select the wire you would like to approve.
  - a. Click the **Unapproved** button.
  - b. Click the **Approve** button.

Wires: Approving a Wire

# Wires

## Rejecting a Wire

You can reject any pending wires.



In the **Business Banking** tab, click **Wires**.

1. Select the wire you would like to reject.
2. Click the **Reject** button.
3. Enter a reason and click the **Reject Wire** button.
4. Click the **Reject** button.

# Wires

## Wire History

All wire transfers appear in Wire History.

**WIRE HISTORY**

All Items →

Updated: Aug 12, 2021 1:52:21 PM

COMPLETED  
Donuts on 34th  
Checking - \*2741  
Transfer Date: Jul 23, 2021  
Miller Event Planning

\$2,500.00  
DOMESTIC

**WIRE TRANSFER DETAILS**

Completed


Account: Checking - \*2741  
Amount: \$2,500.00  
Completed On: 7/23/2021 1:35:00 PM  
Submitted By: Miller  
IP Address: -  
Location: -

Approved By: Miller  
IP Address: -  
Location: -

RECIPIENT INFORMATION  
BANK INFORMATION  
BENEFICIARY FINANCIAL INSTITUTION  
INTERMEDIARY BANK

COPY TO NEW

In the **Business Banking** tab, click **Wires**.

1. Select a wire transfer to view additional information.
2. To download wire transfer details click the  icon.
3. Click the **Copy To New** button to copy the wire information to a new wire. Go to page 64 for more information about creating a wire transfer.

---

# Positive Pay

## Introduction

Positive Pay is an automated fraud detection tool that helps minimize or eliminate check fraud, prevent related losses and simplify your account reconciliation.

Positive Pay requires the Customer to upload a file of issued checks or manually enter issued checks through their Citizens Progressive Bank Online Banking application each time checks are issued. When those issued checks are presented for payment at the bank either through the inclearing files or presented over the counter for encashment, they are compared electronically against the list of issued checks. When the components of the check (date, amount, and check number) do not match the issued check information that was uploaded, a positive Pay Exception is created. Exceptions must be reviewed and decisioned by the Customer as they may be indicators that fraud has occurred on their account.

It should be noted that the upload as well as the review of any identified exceptions is extremely time sensitive. Timely uploads ensure that when checks are presented for payment or encashment, they can be compared to the list of issued checks and potential Fraud may be identified immediately. Exception review and decisioning must occur the day the Exception is identified since checks may only be returned within 24 hours of presentment.

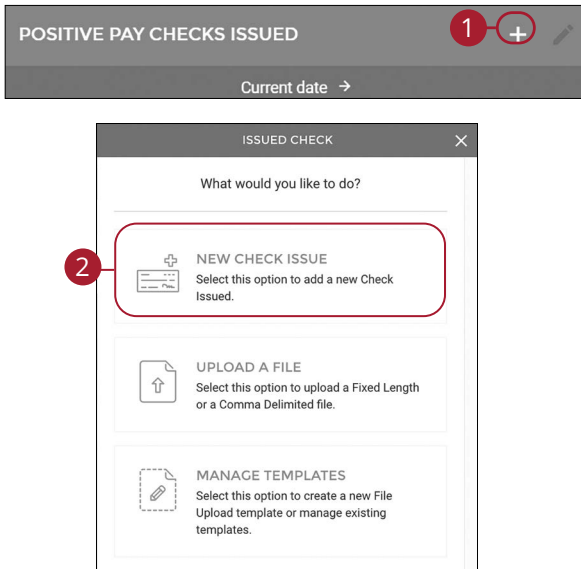
# Positive Pay

## Manually Add a Check

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



**Note:** Default cutoff for Positive Pay additions and decisions is 11 AM CST.



In the **Business Banking** tab, click **Positive Pay**.

1. Click the **+** icon.
2. Click the **New Check Issue** button.



The image shows a mobile application screen titled "NEW ISSUED CHECK". The screen contains a form with the following fields and a button:

- 3 SERIAL NUMBER (required)
- 4 ACCOUNT (required)
- 5 PAYEE
- 6 AMOUNT (required)
- 7 WRITE DATE (required)
- 8 Void (checkbox)
- 9 CREATE CHECK button

3. Enter the serial number.
4. Enter the account number.
5. (Optional) Enter the payee.
6. Enter the amount.
7. Enter the write date.
8. Check the box to mark the check as void.
9. Click the **Create Check** button.



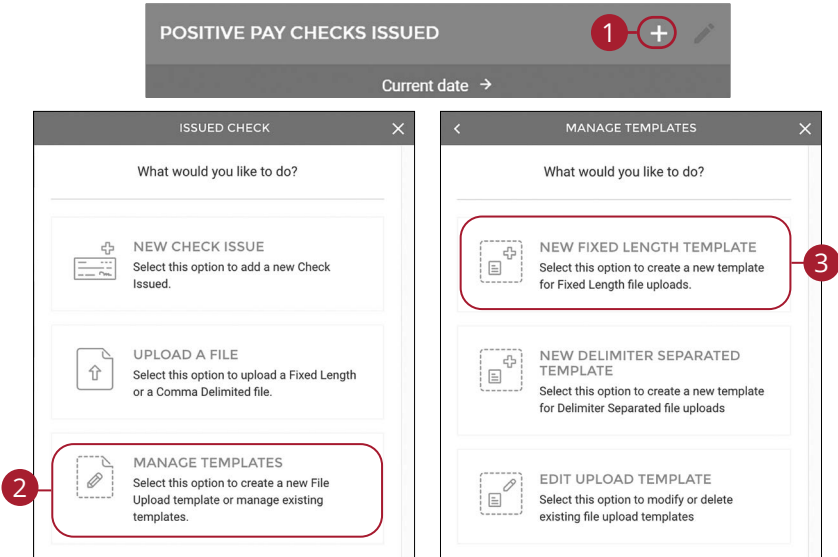
**Note:** If entry was successful, the New Issued Checks window will be displayed for the next entry and a small green window will appear in the lower right-hand corner of the screen. This window will indicate "Success-Issued Item Created." You may continue adding additional checks or you may exit by selecting the back arrow in the upper left-hand corner of the "New Issued Check" window.

# Positive Pay

## Check Upload Templates

Create a template for uploading checks.

### Fixed Length Template



In the **Business Banking** tab, click **Positive Pay**.

1. Click the **+** icon.
2. Click the **Manage Templates** button.
3. Click the **New Fixed Length Template** button.

**4** Save Settings as a New Template:

required

TEMPLATE NAME

Select the fields contained in the Undetermined file and place them in the order they exist from left to right. If you would like to ignore a field, insert a **Filler** notation.

Account Number Required required

FIELD LENGTH

Amount Required required

FIELD LENGTH

Serial Number Required required

FIELD LENGTH

Write Date Required required

FIELD LENGTH

**7** + Insert New Field

Number of Header Rows to Skip:

**8** HEADER ROWS

**9** Amount Excludes Decimals

**10** SAVE

**5**

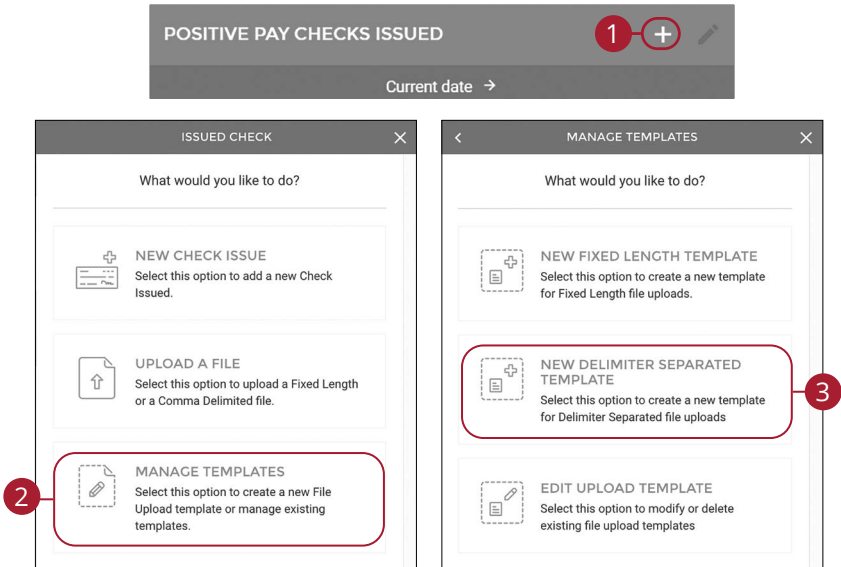
**11** SUCCESS

TEMPLATE SUCCESSFULLY SAVED

CLOSE WINDOW

- 4.** Enter a template name.
- 5.** Arrange the fields in the order they appear in your file from left to right.
- 6.** (Optional) Click the "+ Insert New Field" link to insert a new field. If you would like to ignore a field, insert a "Filler" notation.
- 7.** Enter a field length for each field.
- 8.** (Optional) Enter the number of header rows to skip.
- 9.** (Optional) Check the box to exclude decimals in the amounts.
- 10.** Click the **Save** button.
- 11.** Click the **Close Window** button.

## Delimiter Separated Template



In the **Business Banking** tab, click **Positive Pay**.

1. Click the **+** icon.
2. Click the **Manage Templates** button.
3. Click the **New Delimiter Separated Template** button.

**4** Save Settings as a New Template:

required

TEMPLATE NAME

Select the fields contained in the Undetermined file and place them in the order they exist from left to right. If you would like to ignore a field, insert a **Filler** notation.

Account Number Required

Amount Required

Serial Number Required

Write Date Required

**5**

**6** + Insert New Field

Number of Header Rows to Skip:

**7** HEADER ROWS

**8** Amount Excludes Decimals

**9** SAVE

**10** SUCCESS

✓

TEMPLATE SUCCESSFULLY SAVED

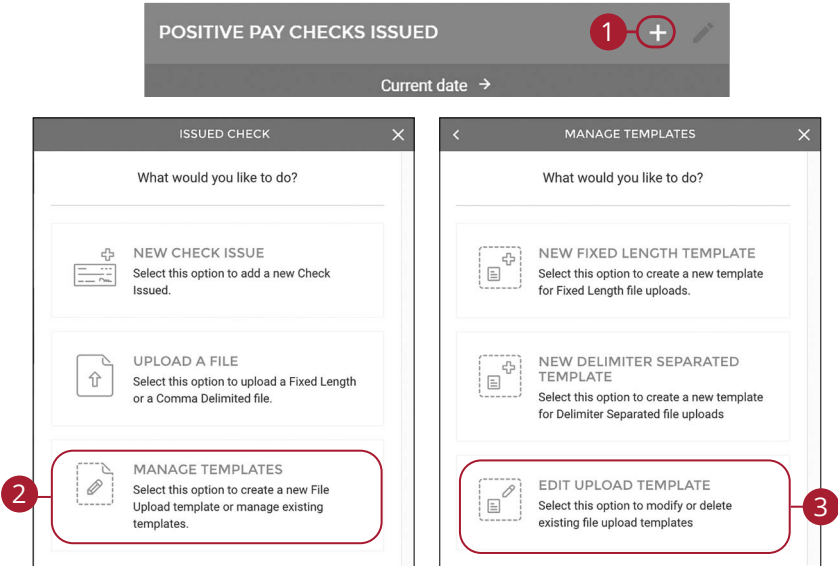
CLOSE WINDOW

- 4.** Enter a template name.
- 5.** Arrange the fields in the order they appear in your file from left to right.
- 6.** (Optional) Click the “+ Insert New Field” link to insert a new field. If you would like to ignore a field, insert a “Filler” notation.
- 7.** (Optional) Enter the number of header rows to skip.
- 8.** (Optional) Check the box to exclude decimals in the amounts.
- 9.** Click the **Save** button.
- 10.** Click the **Close Window** button.

# Positive Pay

## Edit Upload Templates

Easily edit or delete a template.



In the **Business Banking** tab, click **Positive Pay**.

1. Click the **+** icon.
2. Click the **Manage Templates** button.
3. Click the **Edit Upload Template** button.

**4** Test Fixed Length Template  
Fixed Length

**5**

Save Settings as a New Template:

TEMPLATE NAME  
Test Fixed Length Template

Select the fields contained in the Undetermined file and place them in the order they exist from left to right. If you would like to ignore a field, insert a **Filter** notation.

Account Number Required  
FIELD LENGTH  
9

Amount Required  
FIELD LENGTH  
6

Serial Number Required  
FIELD LENGTH  
10

Write Date Required  
FIELD LENGTH  
6

+ Insert New Field

Number of Header Rows to Skip:  
HEADER ROWS  
1

Amount Excludes Decimals **6a**

**6a** DELETE THIS TEMPLATE

SAVE

DELETE A TEMPLATE  
Are you sure you want to delete the Test Fixed Length Template template?

**6b** DELETE CANCEL

4. Select the template you would like to edit or delete.
5. To edit a template, make the necessary changes and click the **Save** button.
6. To delete a template:
  - a. Click the **Delete This Template** button.
  - b. Click the **Delete** button.

# Positive Pay

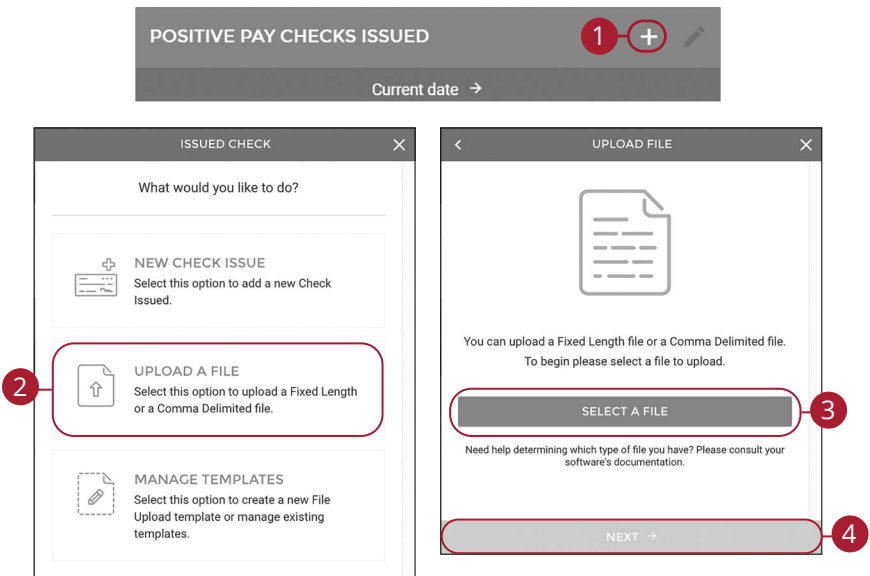
## Manually Add Checks Via Upload

Add checks by uploading a fixed length or a comma delimited file. The following information is mandatory and must be included in the file. This information may be in any order on the file as location of this information is identified at the time of the upload or when creating a template.

- **Account Number**
- **Check Number**
- **Amount**
- **Date of Check (referred to as the “Write Date” within Positive Pay)**

While including the Payee information is not mandatory, it is highly recommended. If the Payee information is included in the upload, it would also be included with any Exception that is identified and displayed within the Online Banking application. This information may be helpful when reviewing Exceptions and determining if fraud is present on the account.





In the **Business Banking** tab, click **Positive Pay**.

1. Click the **+** icon.
2. Click the **Upload A File** button.
3. Click the **Select A File** button and select the file you wish to upload.
4. Click the **Next** button.

The screenshot shows the 'UPLOAD DETAILS' screen with the following elements and callouts:

- 5:** A red circle highlights the 'Choose a layout template to apply (optional):' section, which includes a 'LAYOUT TEMPLATE' dropdown menu.
- 6:** A red circle highlights a vertical list of field reorder handles (three horizontal lines) next to the 'Account Number Required', 'Amount Required', 'Serial Number Required', and 'Write Date Required' fields.
- 7:** A red circle highlights the '+ Insert New Field' button.
- 8:** A red circle highlights the 'Number of Header Rows to Skip:' section, which includes a 'HEADER ROWS' input field.
- 9:** A red circle highlights the 'Amount Excludes Decimals' checkbox.
- 10:** A red circle highlights the 'READ FILE →' button at the bottom of the screen.

5. (Optional) Use the drop-down to select a layout template. Applying a template will remove any layout that you may have created below.
6. Arrange the fields in the order they appear in your file from left to right.
7. (Optional) Click the “+ Insert New Field” link to insert a new field. If you would like to ignore a field, insert a “Filler” notation.
8. (Optional) Enter the number of header rows to skip.
9. (Optional) Check the box to exclude decimals in the amounts.
10. Click the **Read File** button.
11. The “Review File Upload” window will appear. This window provides the Total Issued Items and Total Amount which may be used for reconciliation purposes. This window will also list the file items. If the data is accurate, click the **Submit File** button.



**Note:** Uploaded files can not be modified once they are imported into Positive Pay. However, they can be “Unloaded” which is essentially deleting the file. This function cannot be accomplished in the Online Banking Positive Pay application and must be handled by The Customer Care Team at Citizens Progressive Bank.

# Positive Pay

## Managing Exceptions

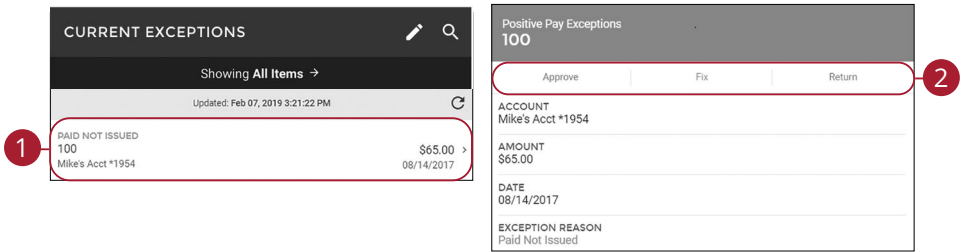
Customers that utilize Positive Pay are responsible for reviewing their exceptions and decisioning them prior to 12:00 PM (Noon) CST every business day. Failure to review Exceptions timely could result in a loss to the customer due to the Bank's inability to return an item for fraud within the specified return timeframe.

When checks are posted to the account, the system reviews the check elements against the details in the upload (or against the manually created items) and the set parameters. Any variances will result in an Exception item. Exceptions may be created due to the following reasons:

- **Duplicate Check Number:** The item was previously paid.
- **Mismatch Amount:** Amount does not match the upload amount or the manually created item amount.
- **Payee Name Mismatch:** The payee name on the check does not match the payee name listed within the issued check file.
- **Paid Not Issued:** The item was never loaded into the system as an issued check.
- **Stop Pay Item/Voiced Item:** The item was previously voided.
- **High Check Number:** The check number is greater than the "High Check Number" set in the parameters.
- **Low Check Number:** The check number is lower than the "Low Check Number" set in the parameters.
- **Amount Exceeds Limit:** The amount exceeds the "Amount Limit" set in the parameters.
- **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.



**Note:** It is recommended that Positive Pay customers set up the "Positive Pay Exception" alert. This will alert them anytime there is an exception that needs attention. Text message alerts will let you know you have positive pay exceptions, email alerts will tell you the number of exceptions as well as detail regarding the exception. You can request both types of alerts.



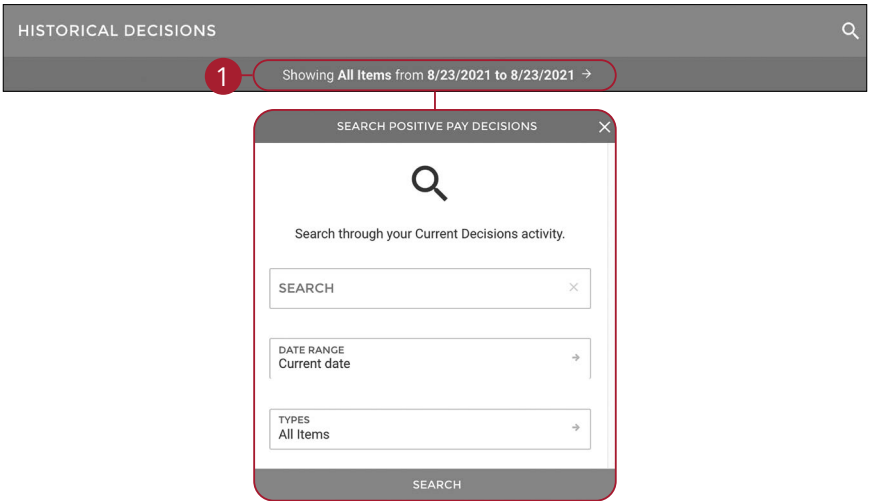
In the **Business Banking** tab, click **Positive Pay**.

1. Click an exception.
2. Select the appropriate decision.
  - **Approve:** May be used for High Check Number, Low Check Number, Amount Exceeds Limit or Stale Check exceptions. May also be used if you choose not to "Fix" an item.
  - **Fix:** Used to fix "reading" errors. For example, the paid check number is 123 but reads as 128. The fix would be the check number on the paid check so it matches the uploaded check information (Or manually entered check information). Used to fix "Paid Not Issued" The fix would be adding the check issue that was not uploaded or manually entered.
  - **Return:** Used to advise the Bank that you are returning the check for one of the following reasons: Fraud (check was not issued by the accountholder). Altered (check was issued by the account holder but was altered). The check was Stale dated.

# Positive Pay

## Historical Decisions

Any previous decisions will be listed in on the main Positive Pay page and can be displayed by a date range.



In the **Business Banking** tab, click **Positive Pay**.

1. Click the "Date Range" link to search historical decisions.

# Reports

## Creating a New Report

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.

**REPORTS** + **1**

**SELECT A REPORT TYPE** ×

ACH REPORTS

**ACH Batches**  
Select to view historical and scheduled ACH batches >

**ACH Transactions**  
Select to view historical ACH transactions >

ACTIVITY REPORTS

**Account Activity**  
Select to view account activity >

TAX REPORTS

**Tax Payments**  
Select to view historical and scheduled tax payments >

POSITIVE PAY REPORTS

**Positive Pay - Checks Issued**  
Select to view positive pay checks issued >

**Positive Pay - Decisions**  
Select to view positive pay decisions >

IP Address Equals ▼

IP ADDRESS

Country

COUNTRY →

City Equals ▼

CITY

Region

REGION →

Confirmation Number Equals ▼

CONFIRMATION NUMBER

**NEW REPORT NAME** **4**

Give this Report a name to distinguish it for future use.

SAVE NEW REPORT **5**

**RUN REPORT** → **6**

In the **Documents & Settings** tab, click **Reports**.

1. Click the **+** icon.
2. Select the report you would like to run.
3. Fill out the necessary fields.
4. Enter a report name.
5. Click the **Save New Report** button to save the report.
6. Click the **Run Report** button to run the report. A PDF of your report will then download.


# Reports

## Running an Existing Report



The screenshot shows a 'REPORTS' header with a plus sign icon. Below the header, it indicates 'Updated: Jul 29, 2021 8:26:35 AM'. The main content area displays 'Test Account Report' with details: 'Range: Last Month' and 'Saved: 7/28/2021 4:09 PM'. To the right, there is a section for 'Activity' and 'Account Activity', with a vertical ellipsis menu icon circled in red and labeled with a red circle containing the number '1'.

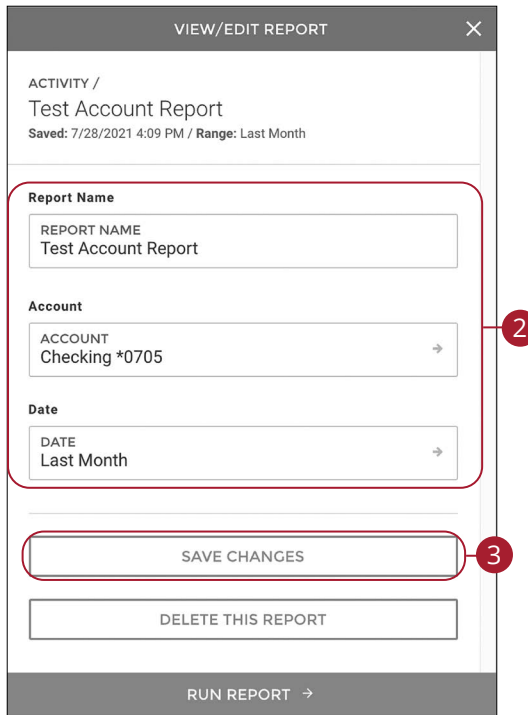
In the **Documents & Settings** tab, click **Reports**.

1. Click the  icon next to the report you would like to run and select "Run Report." A PDF of your report will then download.

# Reports

## Editing a Report

You can edit any existing report.



In the **Documents & Settings** tab, click **Reports**.

1. Click the **⋮** icon next to the report you would like to edit and select “Edit Report” to make changes to an existing report.
2. Make the necessary changes.
3. Click the **Save Changes** button when you are finished making changes.

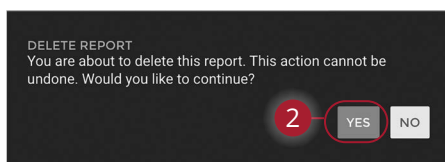
Reports: Editing a Report



# Reports

## Deleting a Report

When a report is no longer needed, you can delete the unnecessary report.



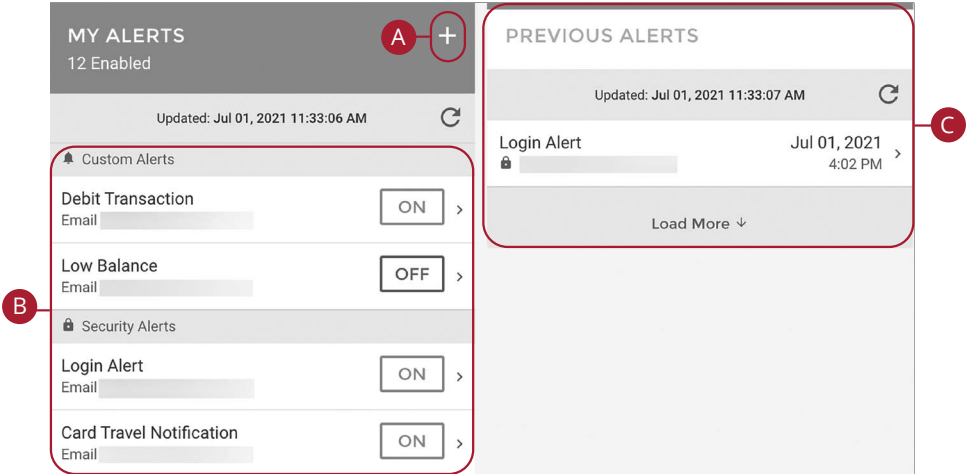
In the **Documents & Settings** tab, click **Reports**.

1. Click the **:** icon next to the report you would like to delete and select "Delete Report" to remove an existing report.
2. Click the **Yes** button to permanently remove the report.

# Alerts

## Alerts Overview

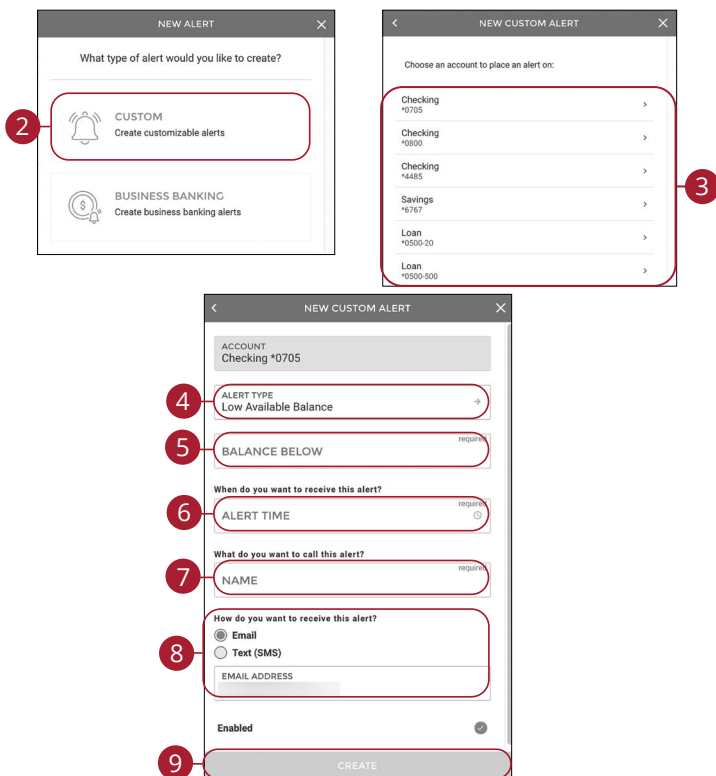
Stay on top of the transactions flowing to and from your accounts. When you create an alert through Online Banking, you specify the conditions that trigger that alert, so you stay on top of what's important to you.



In the **Documents & Settings** tab, click **Manage Alerts**.

- A. Click the **+** icon to create an alert.
- B. View your alerts and turn them on and off.
- C. View previous alerts.

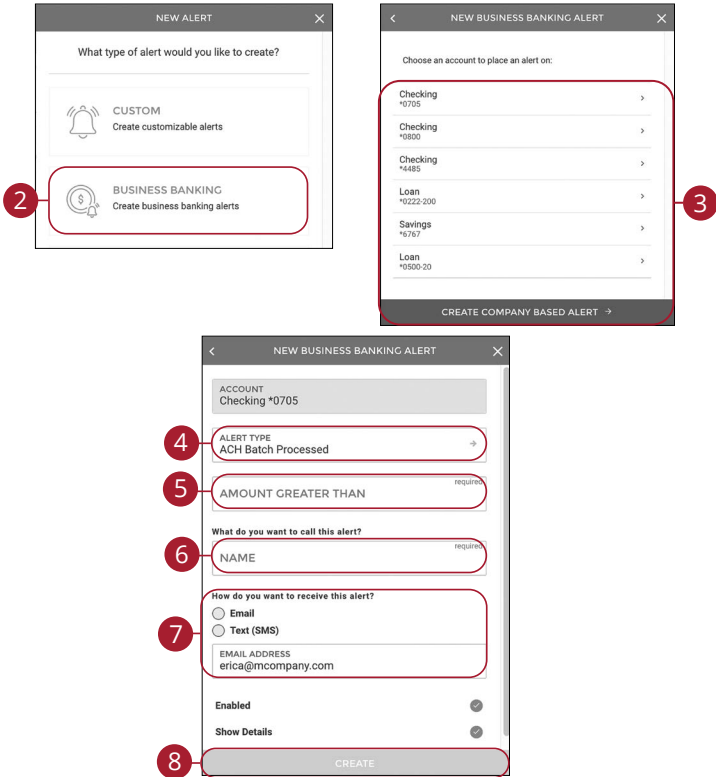
## Custom Alerts



In the **Documents & Settings** tab, click **Manage Alerts**.

1. Click the **+** icon.
2. Click the **Custom** button.
3. Select an account.
4. Use the drop-down to select an alert type.
5. Enter the required fields. Fields will vary based on the alert type selected.
6. Use the drop-down to select an alert time.
7. Enter a name for the alert.
8. Select a notification method.
9. Click the **Create** button.

## Business Banking Alerts



In the **Documents & Settings** tab, click **Manage Alerts**.

1. Click the **+** icon.
2. Click the **Business Banking** button.
3. Select an account or click the **Create Company Based Alert** button to create a company based alert.
4. Use the drop-down to select an alert type.
5. Enter the required fields. Fields will vary based on the alert type selected.
6. Enter a name for the alert.
7. Select a notification method.
8. Click the **Create** button.

## Security Alerts

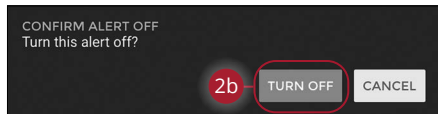
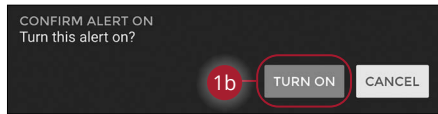
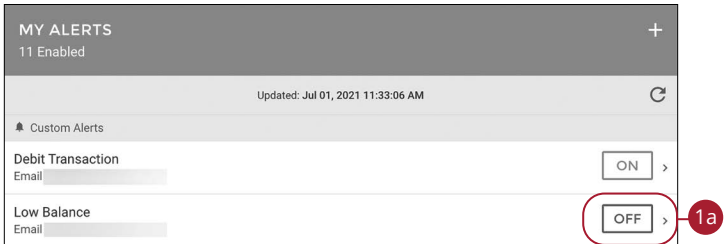
We want you to feel confident while using Online Banking. To help you feel safe and in control, Security Alerts are implemented in your accounts to notify you immediately when security scenarios occur.

The image shows two screenshots of a mobile banking app interface for setting up security alerts. The first screenshot, titled 'NEW ALERT', shows a header 'MY ALERTS' with '12 Enabled' and a '+' icon, and a 'PREVIOUS ALERTS' section. Below the header are three alert categories: 'CUSTOM' (Create customizable alerts), 'BUSINESS BANKING' (Create business banking alerts), and 'SECURITY' (Use alerts to watch for changes to your account). The 'SECURITY' option is highlighted with a red circle and the number '2'. The second screenshot, titled 'NEW SECURITY ALERT', shows a form with the following fields: 'ALERT TYPE' (Login), 'Login between:' (START TIME and END TIME), 'What do you want to call this alert?' (NAME), and 'How do you want to receive this alert?' (Email or Text (SMS)). A 'CREATE' button is at the bottom. Red circles with numbers 3 through 7 highlight these fields and the button.

In the **Documents & Settings** tab, click **Manage Alerts**.

1. Click the **+** icon.
2. Click the **Security** button.
3. Select an alert type.
4. Enter the required fields. Fields will vary based on the alert type selected.
5. Enter a name for the alert.
6. Select a notification method.
7. Click the **Create** button.

## Turning Alerts On and Off



In the **Documents & Settings** tab, click **Manage Alerts**.

1. To turn an alert on:
  - a. Click the **Off** button next to the alert.
  - b. Click the **Turn On** button.
2. To turn an alert off:
  - a. Click the **On** button next to the alert.
  - b. Click the **Turn Off** button.

# Alerts

## Editing or Deleting Alerts

Quickly and easily edit or delete existing links.



EDIT CUSTOM ALERT

NAME  
Debit Transaction

ACCOUNT  
Checking \*0705

TYPE  
Debit

AMOUNT GREATER THAN  
\$200.00

WHEN DO YOU WANT TO RECEIVE THIS ALERT?  
ALERT TIME  
8:00 AM

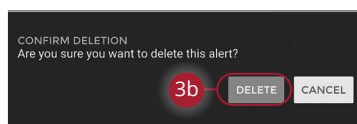
EMAIL ADDRESS

Enabled

Show Details

DELETE THIS ALERT

SAVE



In the **Documents & Settings** tab, click **Manage Alerts**.

1. Click an alert.
2. To edit an alert:
  - a. Make the necessary changes.
  - b. Click the **Save** button.
3. To delete an alert:
  - a. Click the **Delete This Alert** button.
  - b. Click the **Delete** button.

# Alerts

## Previous Alerts

View alerts previously sent to you.

The screenshot displays two panels. The left panel, titled 'MY ALERTS' with a plus sign and '12 Enabled', shows a list of alert settings. It is updated as of Jul 01, 2021 11:33:06 AM. Under 'Custom Alerts', 'Debit Transaction' is set to 'ON' and 'Low Balance' is set to 'OFF'. Under 'Security Alerts', 'Login Alert' and 'Card Travel Notification' are both set to 'ON'. Each alert has an email address field and a chevron icon. The right panel, titled 'PREVIOUS ALERTS', shows a refresh button and an update time of Jul 01, 2021 11:33:07 AM. It displays a 'Login Alert' with a lock icon, a redacted email address, and a timestamp of Jul 01, 2021 4:02 PM. A red circle with the number '1' highlights the chevron icon next to the timestamp. Below the alert is a 'Load More' button with a downward arrow.

In the **Documents & Settings** tab, click **Manage Alerts**.

1. Click an alert to view more details.







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E mail [citizens@cpbonline.com](mailto:citizens@cpbonline.com)

*Thank you for your business!*