BIG ON BETTER!

TAKING BANKING TO THE NEXT LEVEL

CITIZENS PROGRESSIVE BANK

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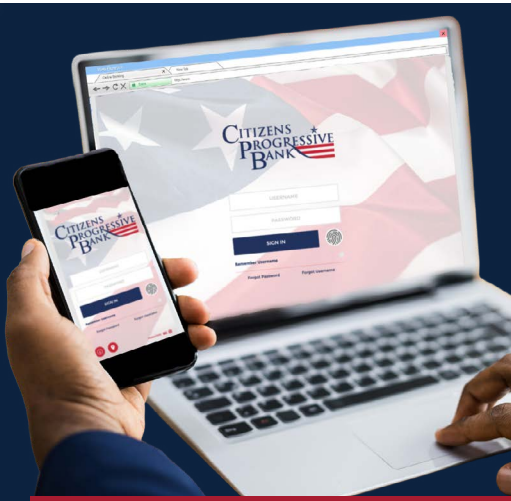

USER GUIDE

Business Online Banking

Big on what matters!

www.cpbonline.com

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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.

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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

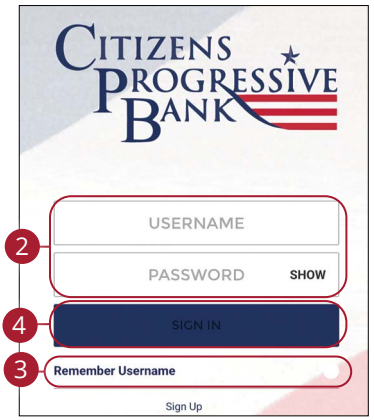
Various types of payment methods are offered through Business Online Banking including wire and ACH transfers. Though both methods are quick, electronic payments, wires are the fastest way to transfer money between accounts. ACH transactions can be sent as a single or batch process, and funds are generally 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.

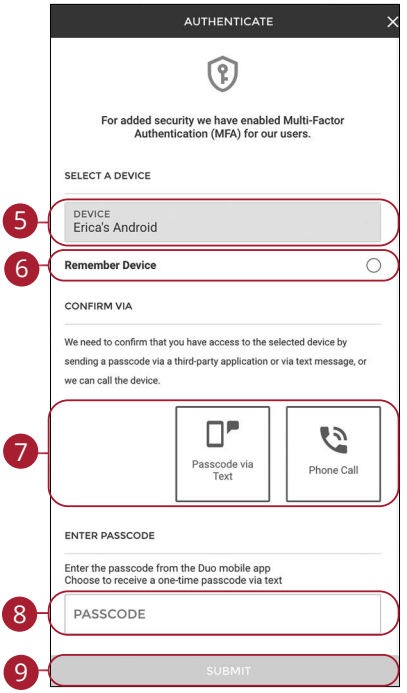
Getting Started

Logging In

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



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.



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

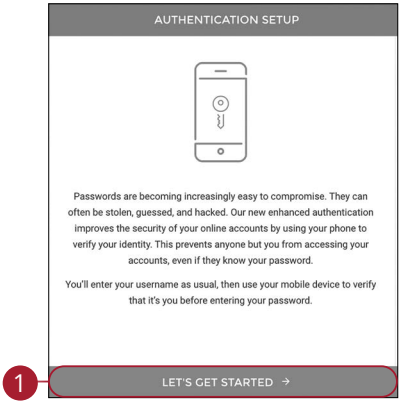
For your security, you should always log off when you finish your Online Banking session. We may also log you off due to inactivity.

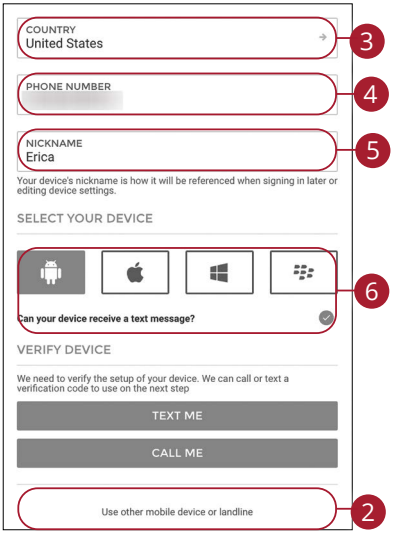
1. Click the **Log Out** tab in the sidebar menu.

Getting Started

Multi-Factor Authentication

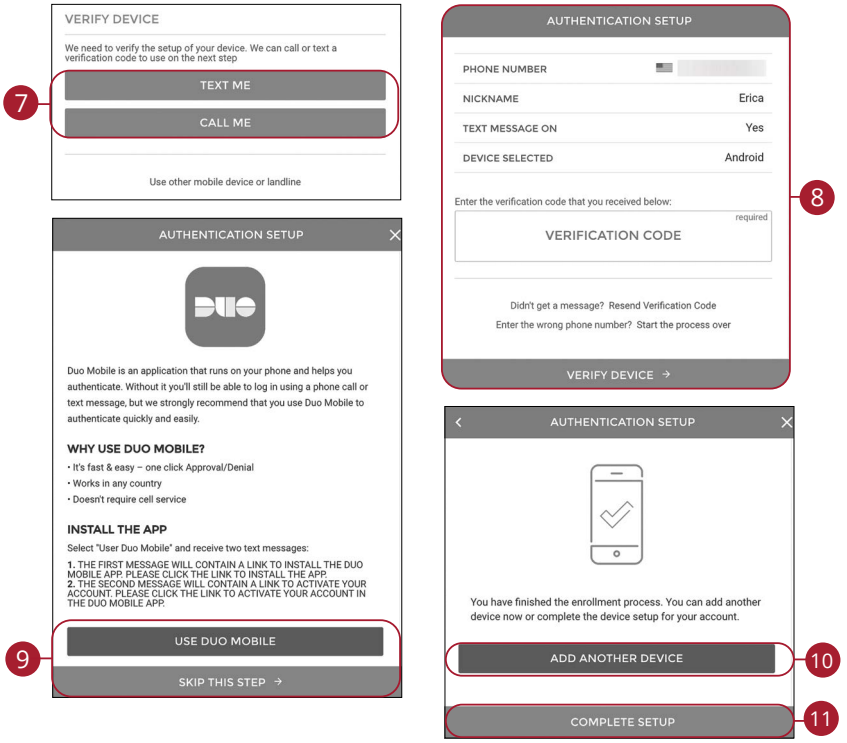
Multi-Factor Authentication (MFA) is an additional security layer to validate your login to Citizens Progressive Bank's online banking. You can select to receive a phone call, text message, or mobile app push to approve your login.





Sign in to digital banking like normal at 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.

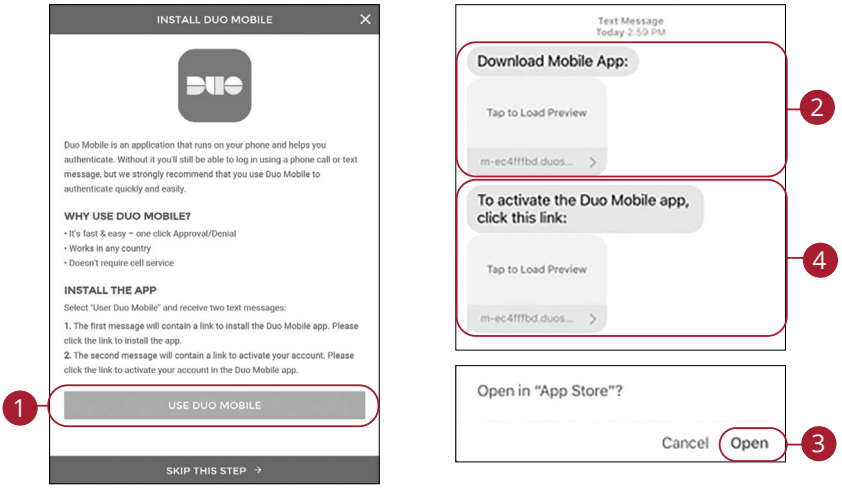
Logging Off

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

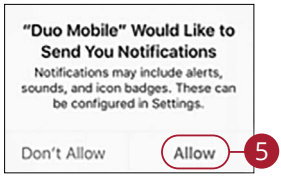
1. Click the **Log Out** tab in the sidebar menu.

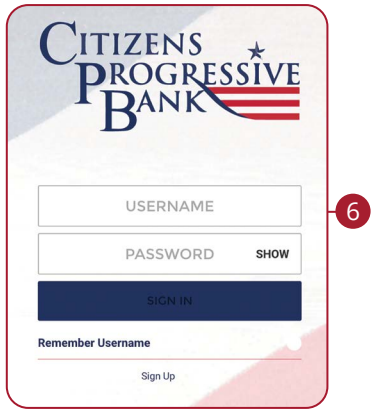
DUO Mobile

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.

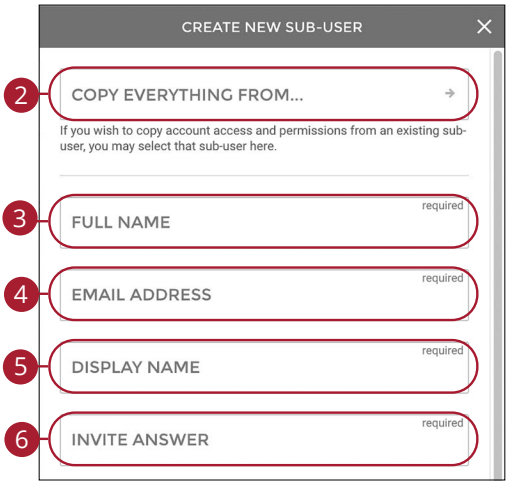
A. The following information presents for each sub-user:

- Name
- Email Address
- User Type
- Permissions

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

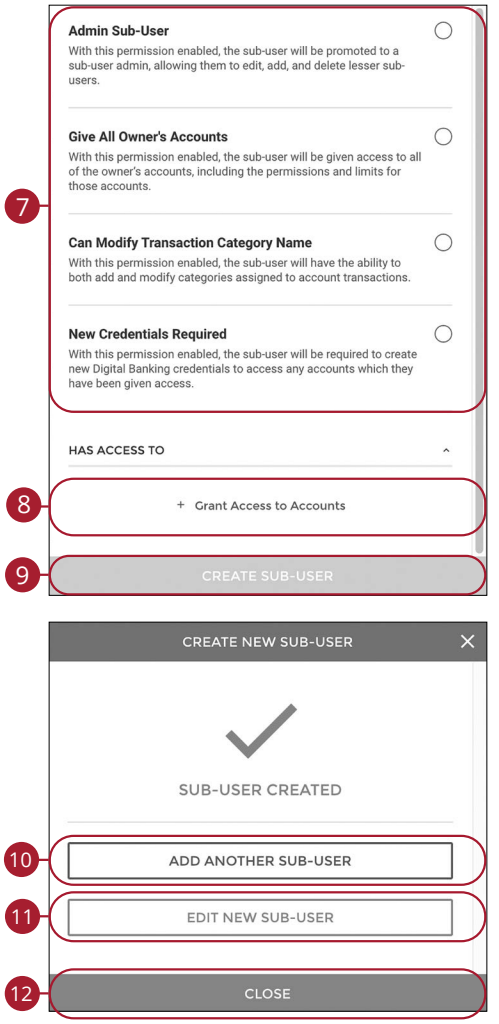
Adding a New Sub-User

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.

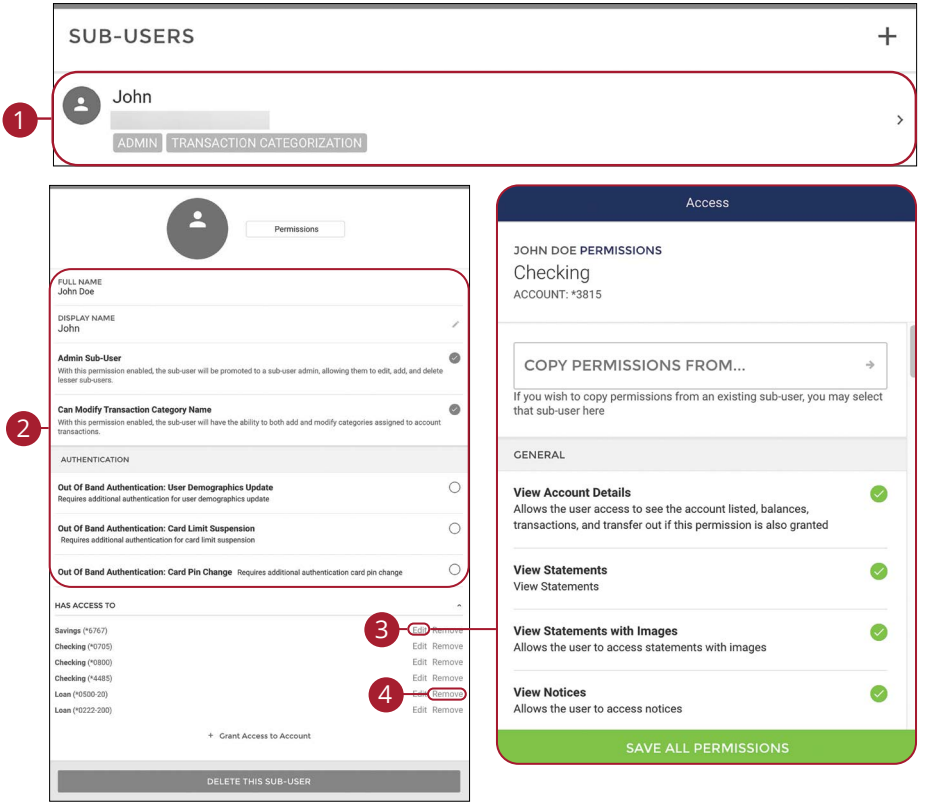


7. Select which permissions the user should have.
8. Click the "+ Grant Access to Accounts" link to select which accounts the user has access to.
9. Click the **Create Sub-User** button.
10. (Optional) Click the **Add Another Sub-User** button to add another sub-user.
11. (Optional) Click the **Edit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

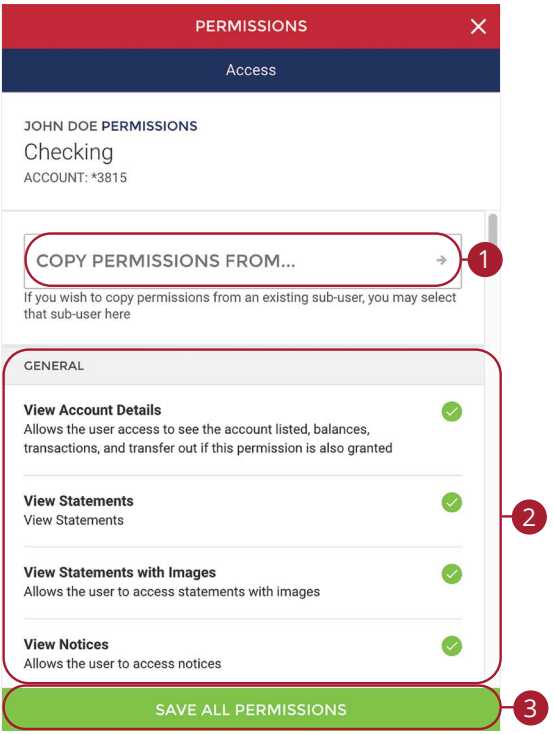


Click the "Manage Profile" link at the top of the side menu.

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.

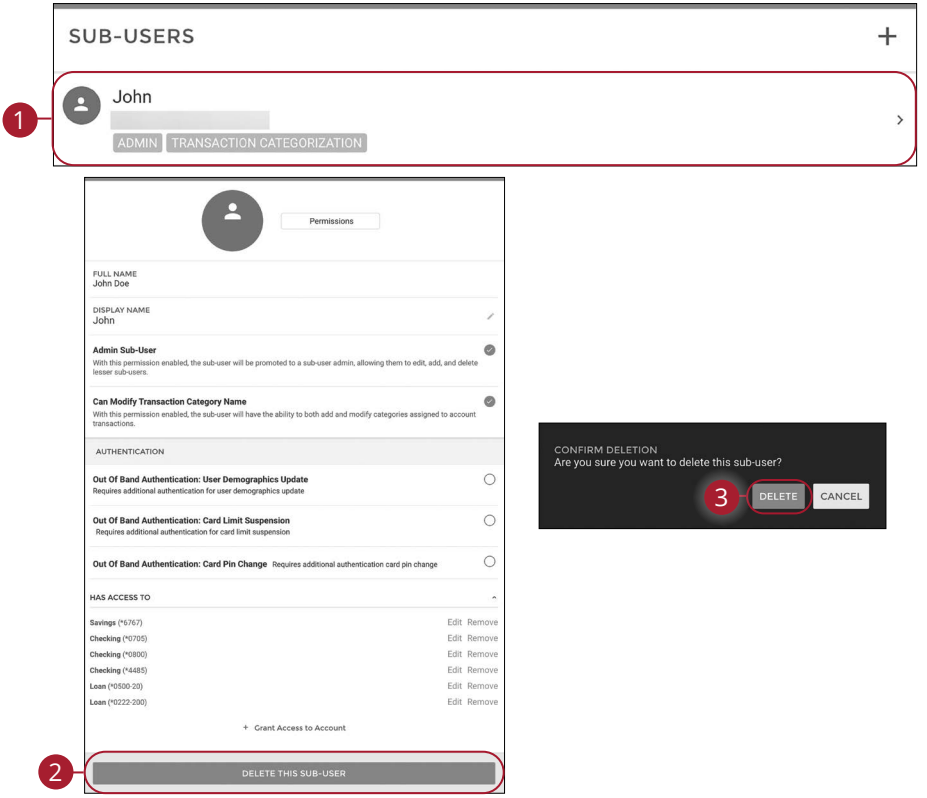


1. (Optional) Select a user to copy account access and permissions from.
2. Select which features the sub-user will have access to.
3. Click the **Save All Permissions** button when you are finished.

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.



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.

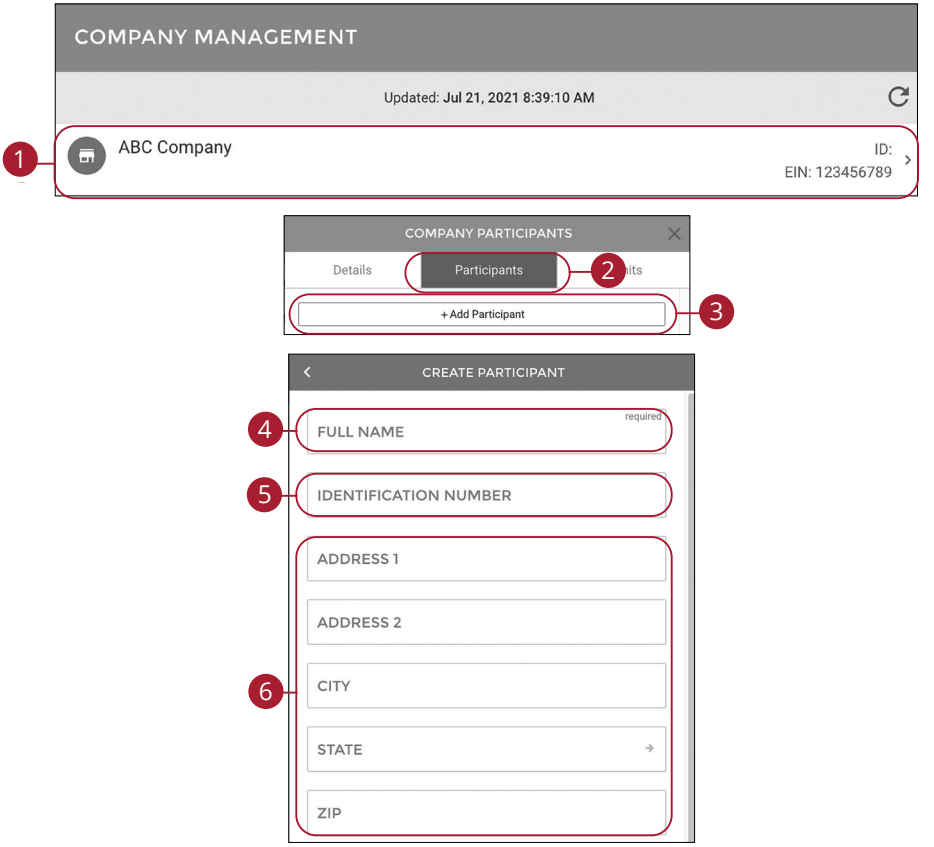
In the **Business Banking** tab, click **Company Management**.

A. The following information presents for each subsidiary:

- Name
- ID Number
- EIN Number

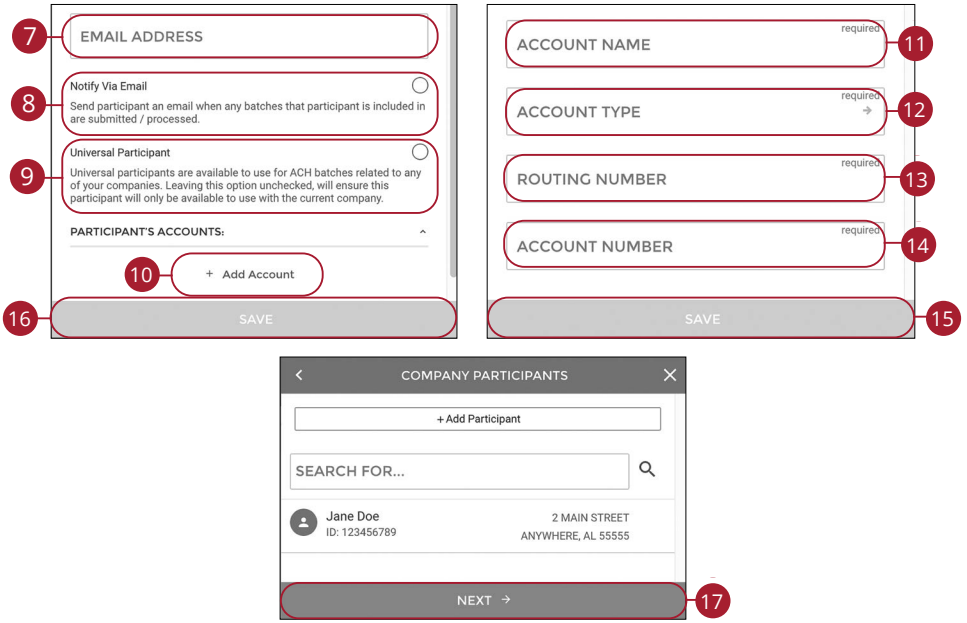
Company Management

Adding Participant to an Existing Company



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.



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.

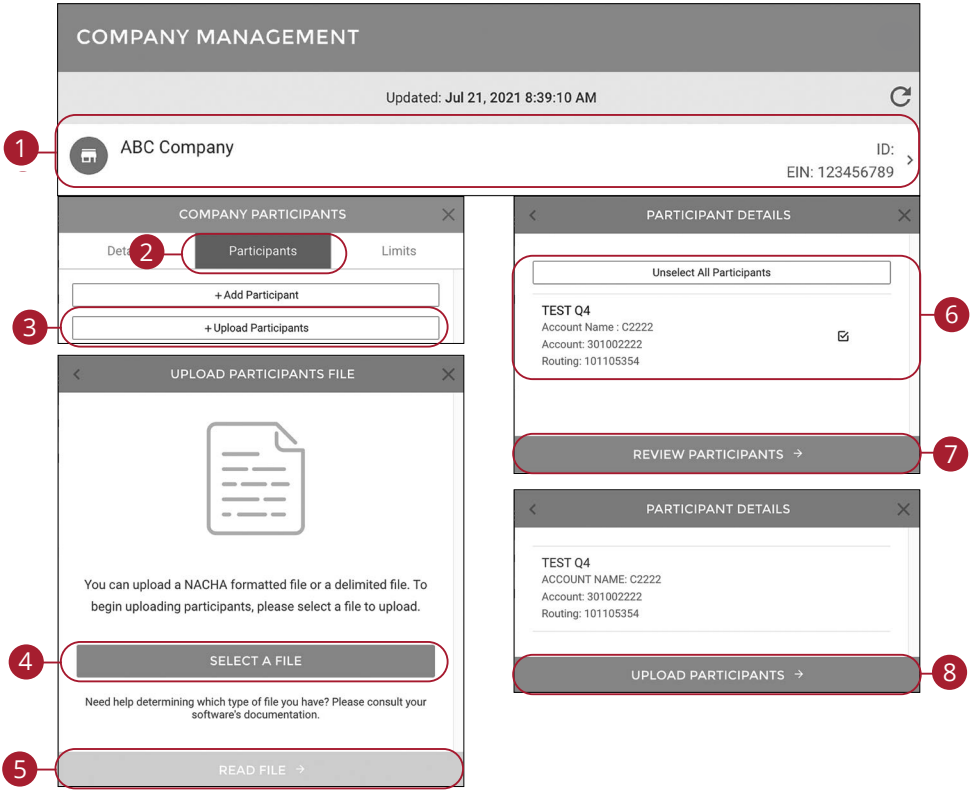
15. Click the **Save** button.

16. Click the **Save** button.

17. Click the **Next** button.

Uploading Participants

Easily upload multiple participants.



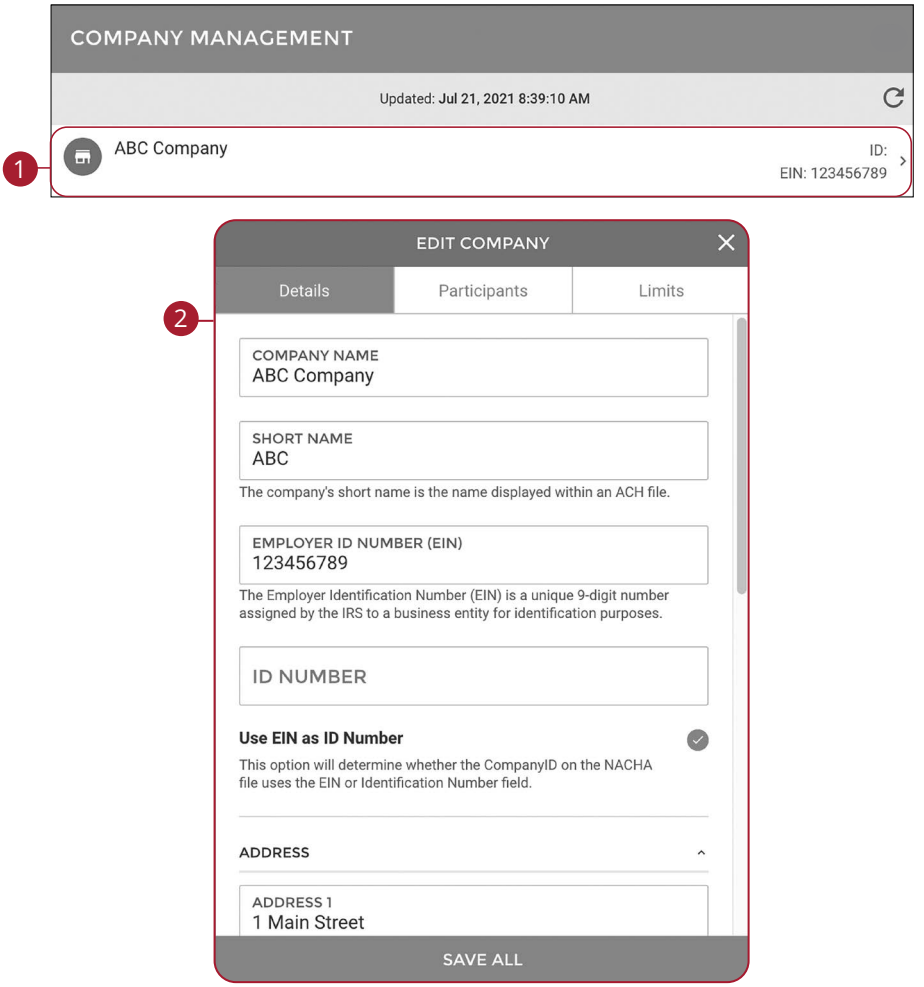
In the **Business Banking** tab, click **Company Management**.

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.



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

1. Select the company you want to edit.

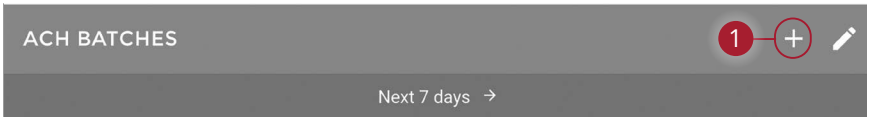
2. Make the necessary changes and click the **Save All** button.

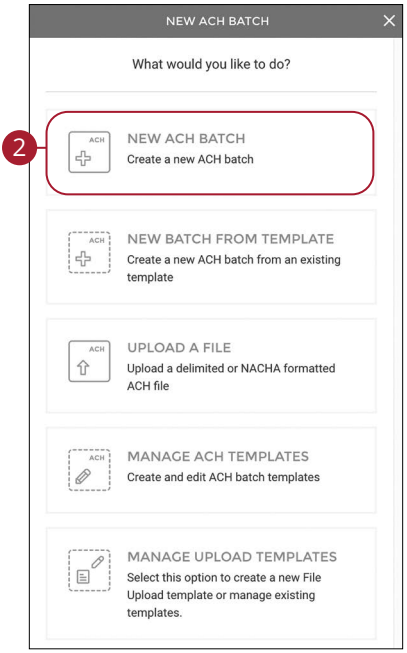
ACH

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.

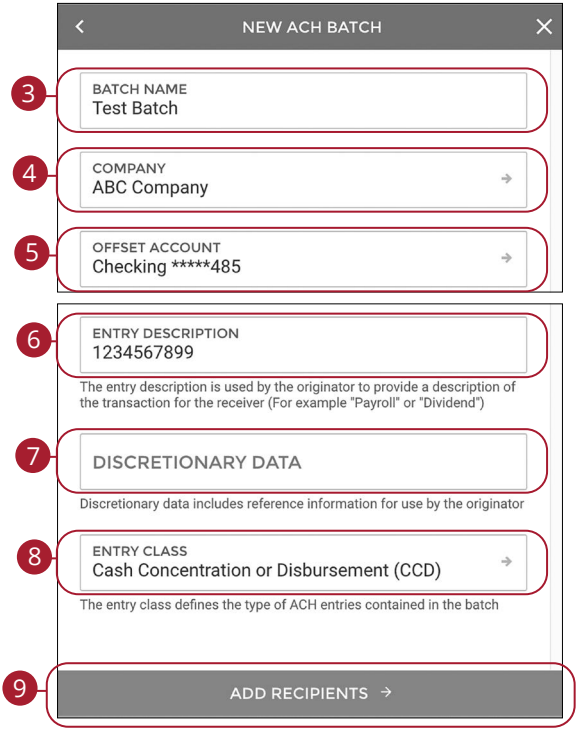
Part 1: Creating an ACH Batch





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

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



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.

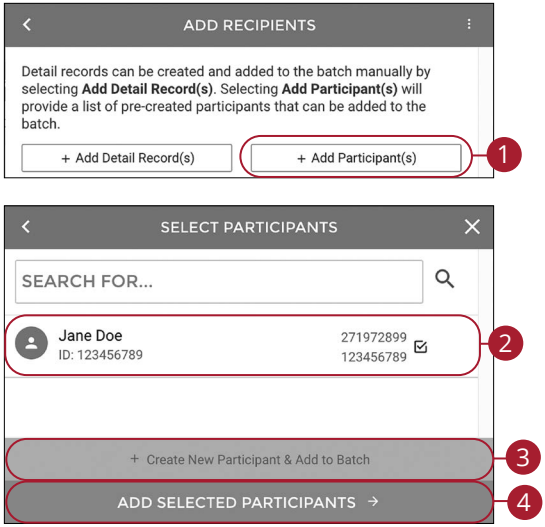
7. (Optional) Enter any discretionary data.

8. Use the drop-down to select an entry class.

9. Click the **Add Recipients** button.

Part 2: Adding an Existing Participant

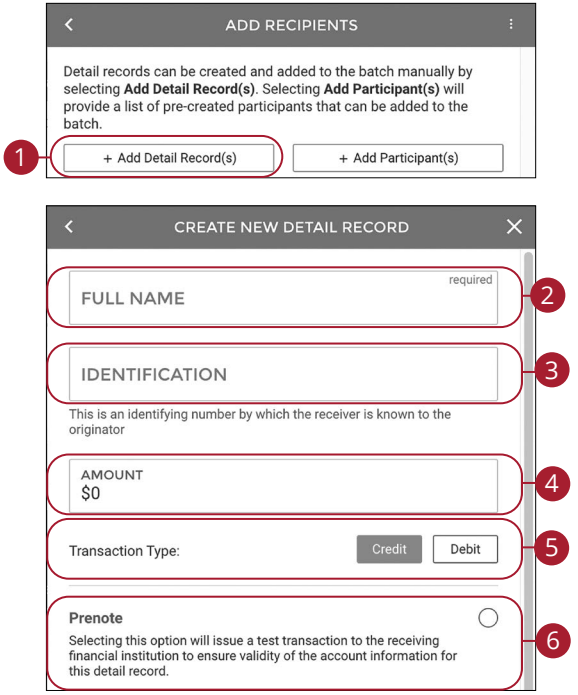
Selecting Add Participant(s) will provide a list of pre-created participants that can be added to the batch.



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.

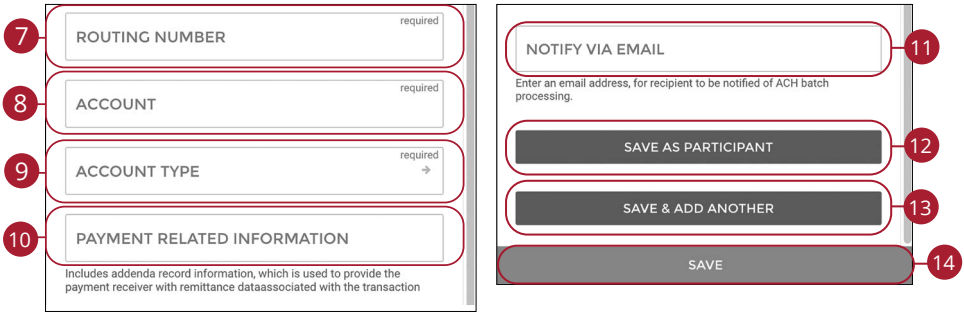
Part 3: Adding a Detailed Record

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



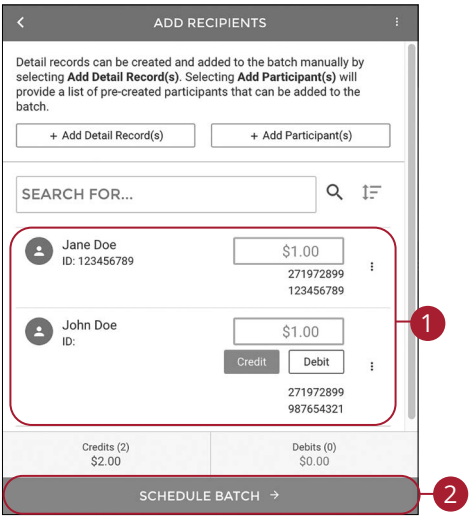
1. Click the **+ Add Detail Record(s)** button.
2. Enter their full name.
3. (Optional) Enter an identification number.
4. (Optional) Enter an amount.
5. Select a transaction type.
6. (Optional) Check the box to prenote a participant.

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



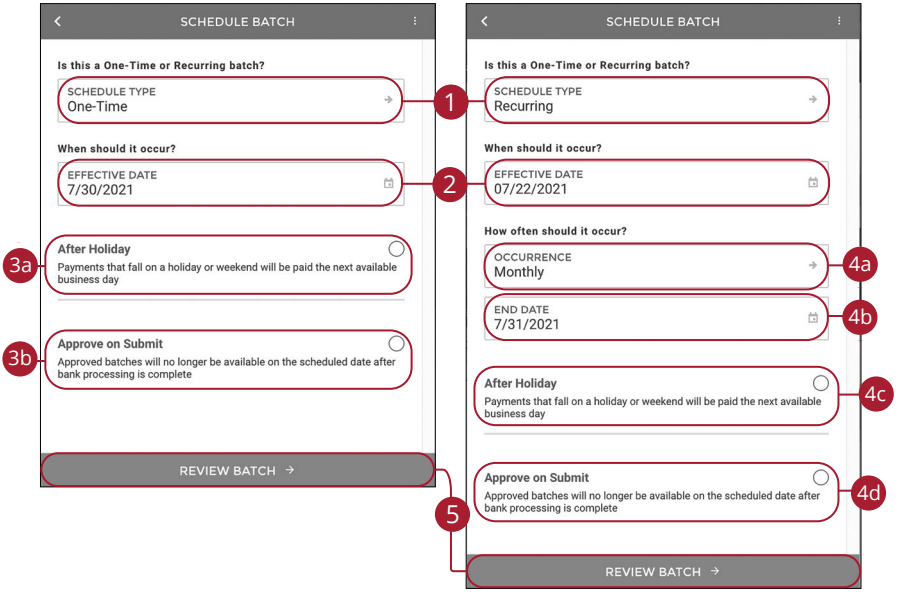
7. Enter the routing number.
8. Enter the account number.
9. Use the drop-down to select an account type.
10. (Optional) Enter payment related information.
11. (Optional) Enter an email address for the recipient to notify them when a batch is processed.
12. Click the **Save As Participant** button to 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



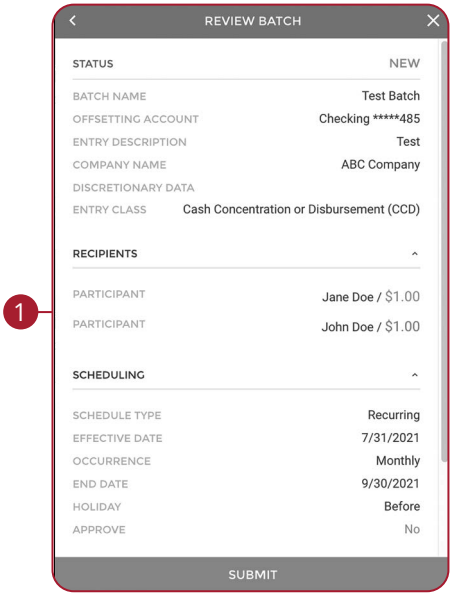
1. Enter payment amounts for each recipient and select the payment type.
2. Click the **Schedule Batch** button.

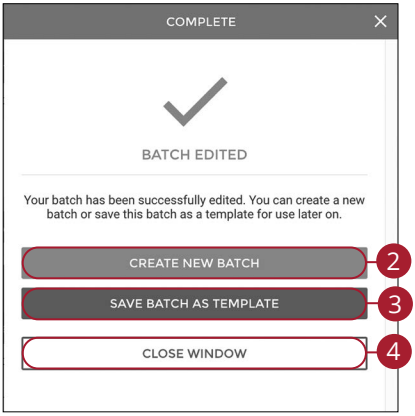
Part 5: Scheduling the ACH Batch



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.

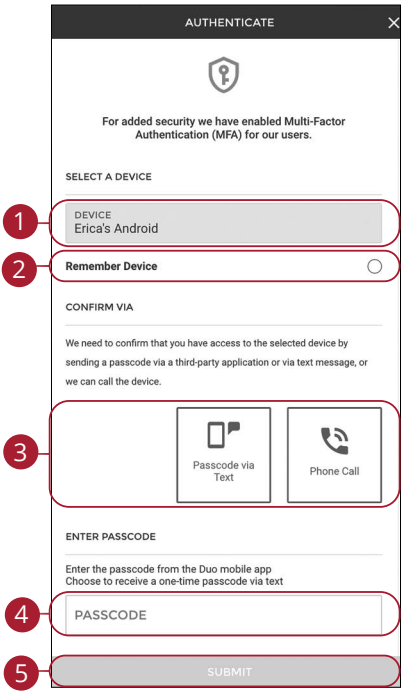
Part 6: Reviewing the ACH Batch





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



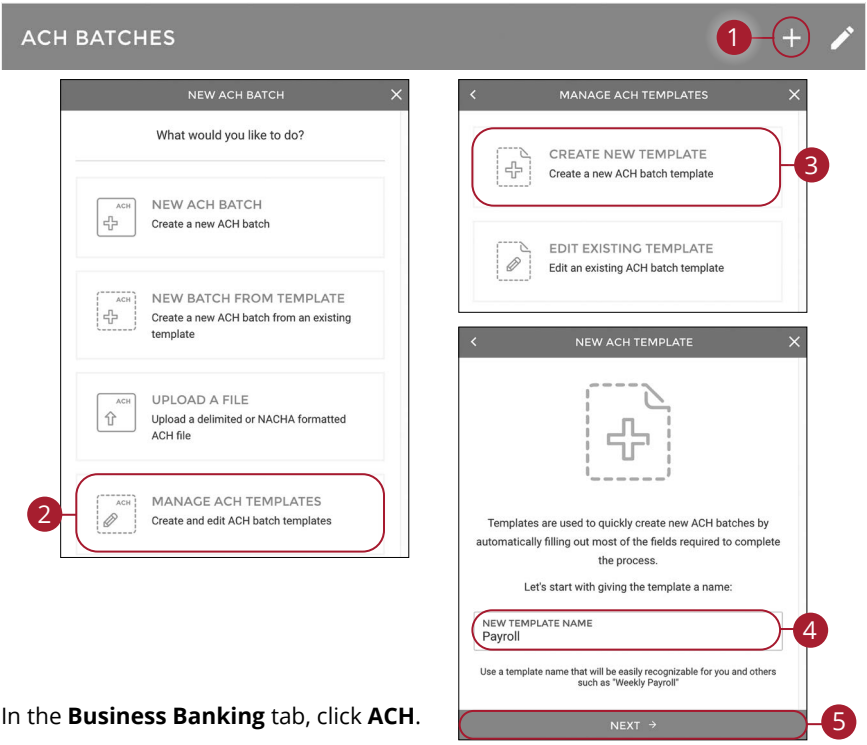
1. Select a device.
2. (Optional) Check the box to remember your device.
3. Select a delivery method for the passcode.
4. Enter the passcode.
5. Click the **Submit** button.

ACH

Creating an ACH Template

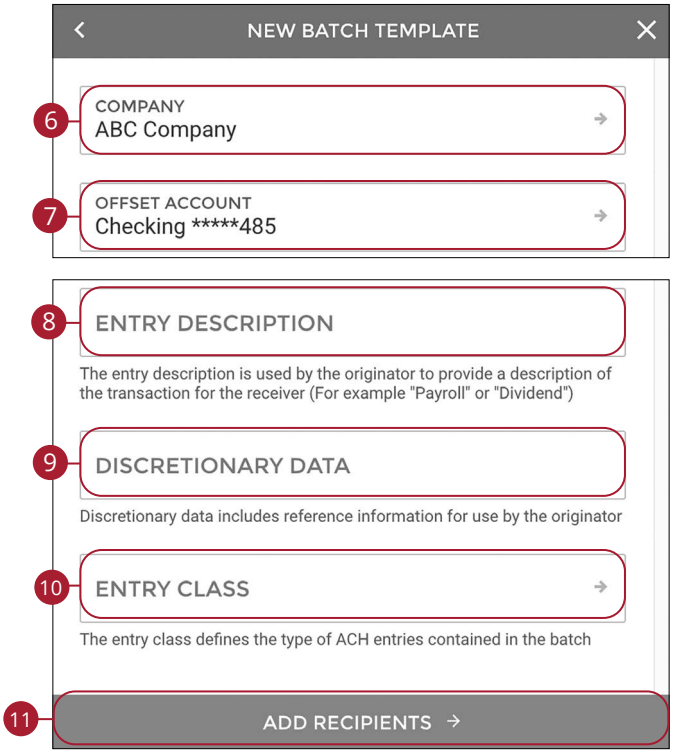
If you have frequent repeating payments, you can set up a template so each transaction is fast and simple. These templates automate your routine transactions by making a payment model with detailed directions established by an authorized user. Using templates reduces mistakes and saves you time on a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

Part 1: Creating an ACH Template



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.



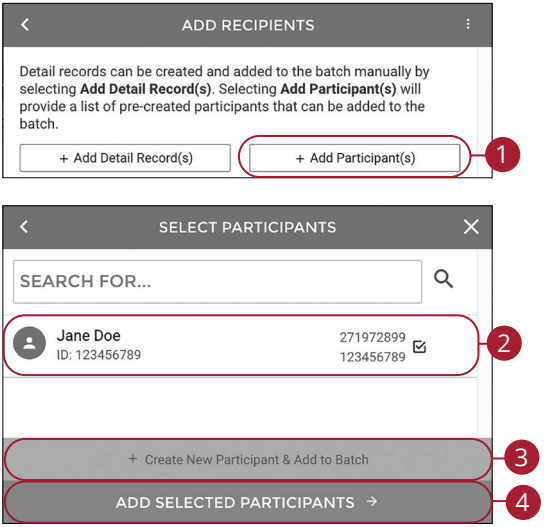
6. Use the drop-down to select a company.
7. Use the drop-down to select an offset account.
8. Enter an entry description.

> **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

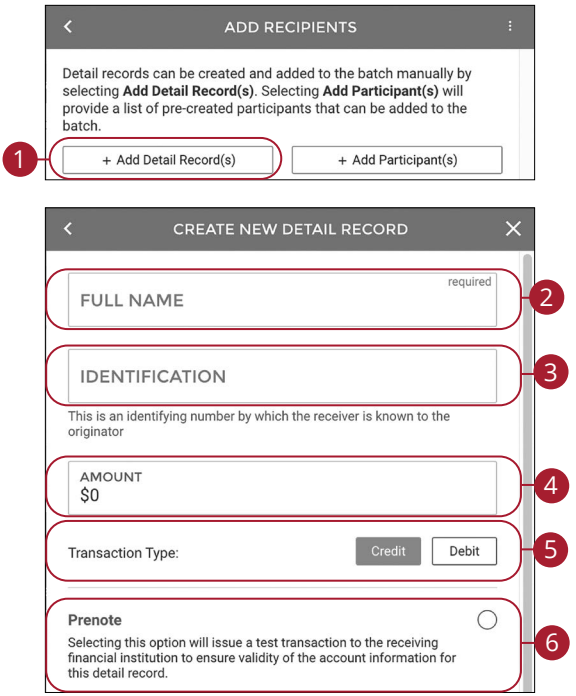
Selecting Add Participant(s) will provide a list of pre-created participants that can be added to the batch.



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.

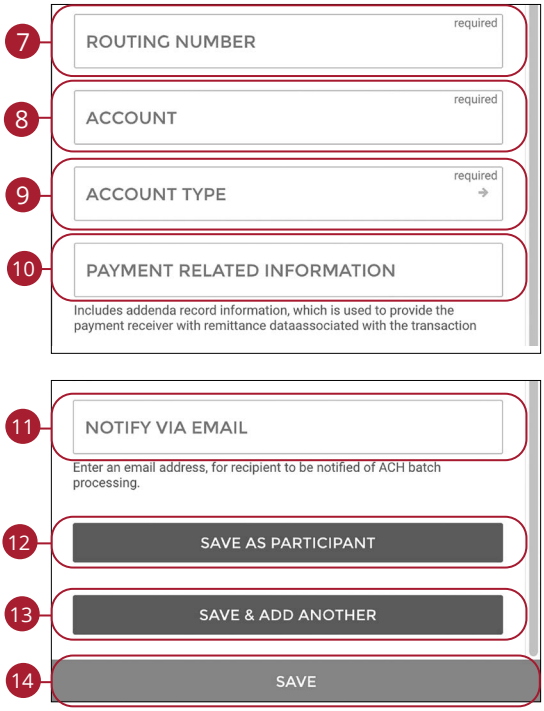
Part 3: Adding a Detail Record

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



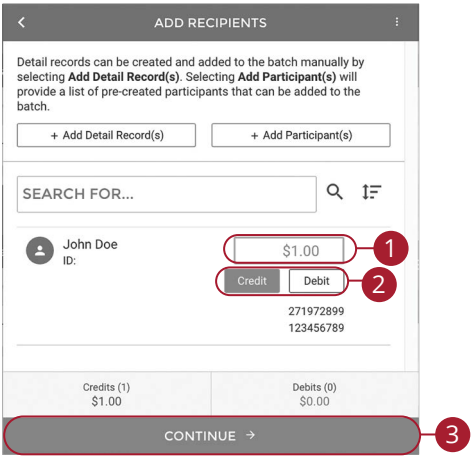
1. Click the **+ Add Detail Record(s)** button.
2. Enter their full name.
3. (Optional) Enter an identification number.
4. (Optional) Enter an amount.
5. Select a transaction type.
6. (Optional) Check the box to prenote a participant.

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



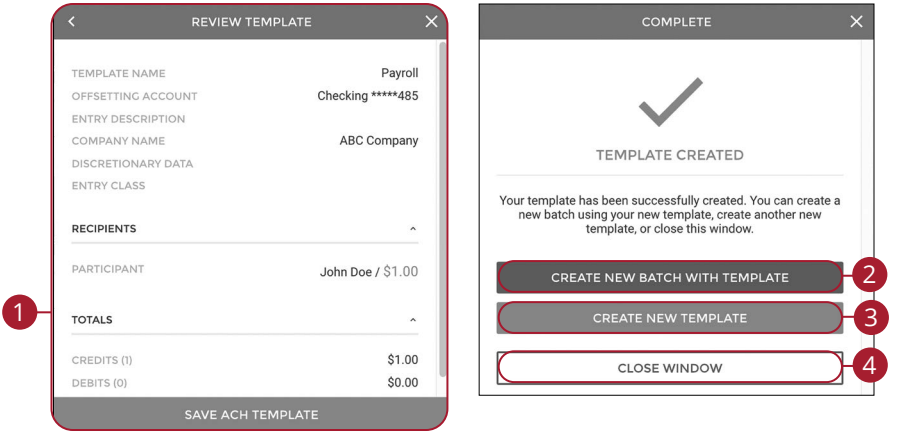
7. Enter the routing number.
8. Enter the account number.
9. Use the drop-down to select an account type.
10. (Optional) Enter payment related information.
11. (Optional) Enter an email address for the recipient to notify them when a batch is processed.
12. Click the **Save As Participant** button to 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



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



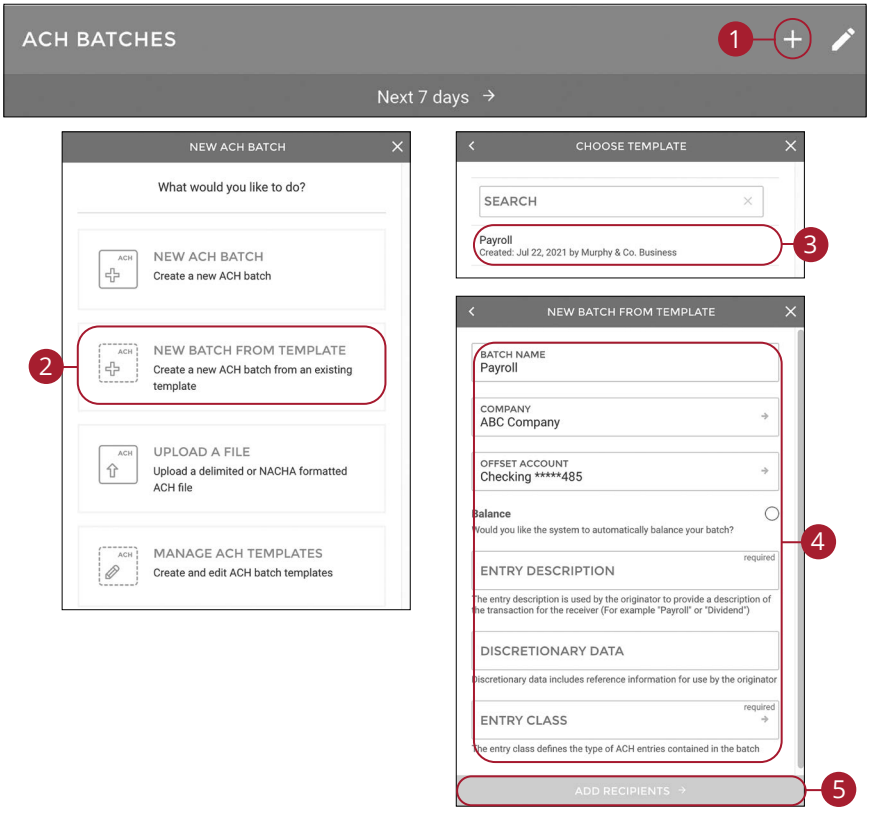
1. Review the template information and click the **Save ACH Template** button.
2. Click the **Create New Batch with Template** button to create a new batch using the template.
3. Click the **Create New Template** button to create a new template.
4. Click the **Close Window** button to return to the ACH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

ACH

Initiating a Template

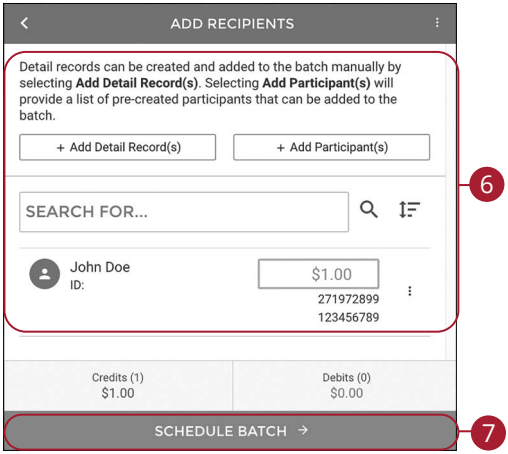
Using templates for recurring payments reduces mistakes and saves you time.

Part 1: Initiating a Template



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

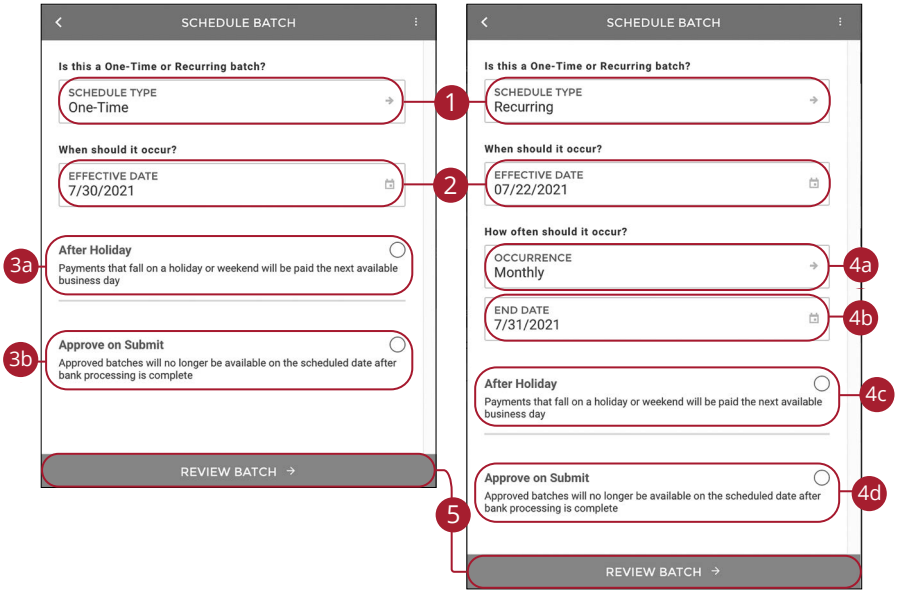
1. Click the + icon.
2. Click the **New Batch From Template** button.
3. Select the template you would like to use.
4. Edit or add any necessary information. Go to page 26 for more information about creating an ACH batch.
5. Click the **Add Recipients** button.



6. (Optional) Edit your recipients or add additional recipients. Go to page 27 for more information about adding recipients.

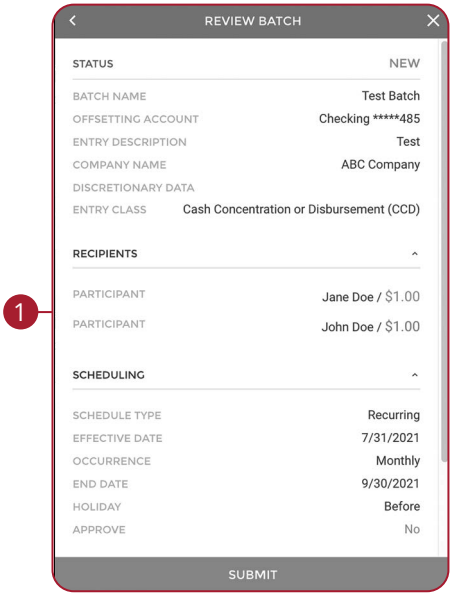
7. Click the **Schedule Batch** button.

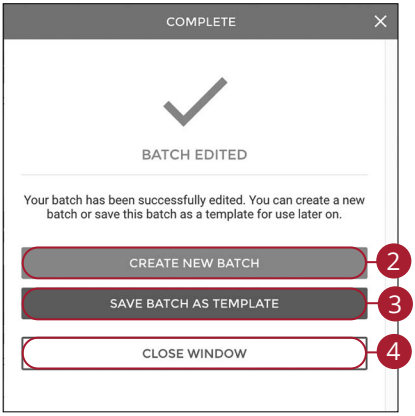
Part 2: Scheduling an ACH Batch



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.

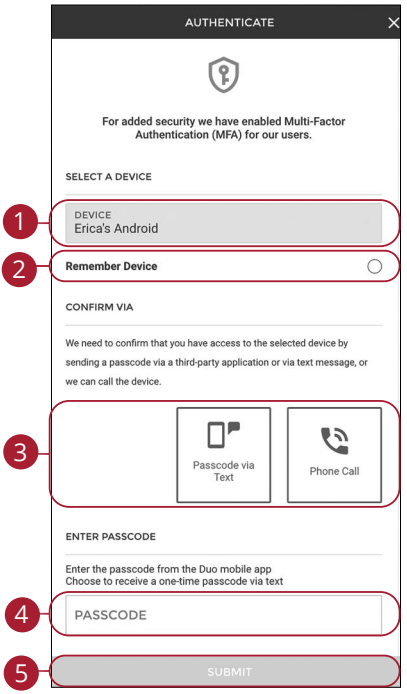
Part 3: Reviewing an ACH Batch





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

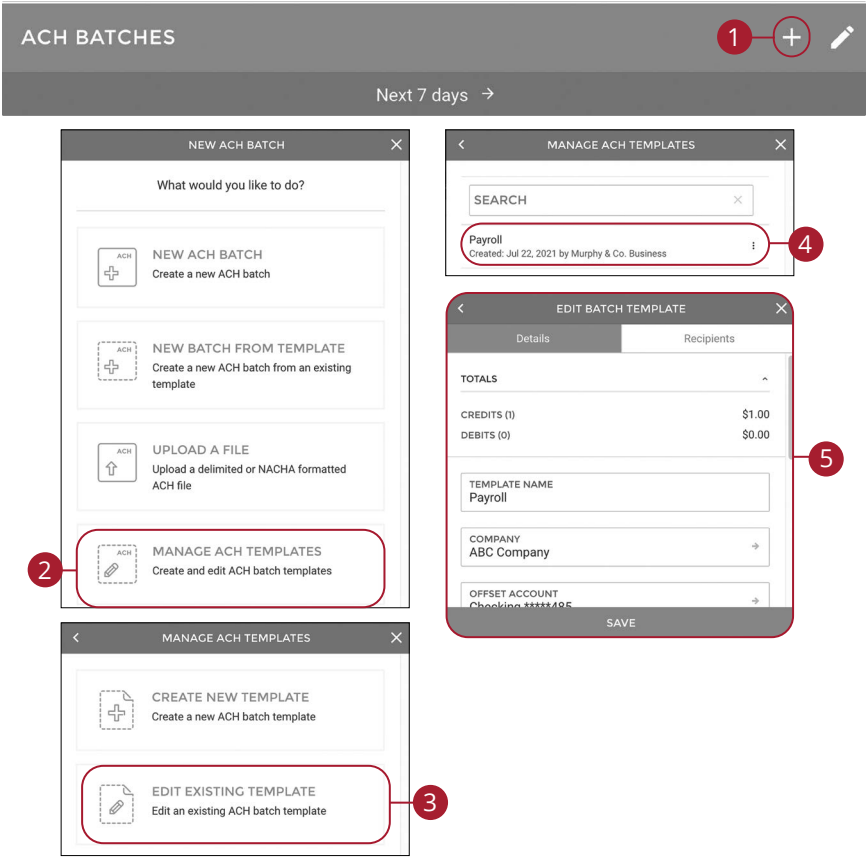


1. Select a device.
2. (Optional) Check the box to remember your device.
3. Select a delivery method for the passcode.
4. Enter the passcode.
5. Click the **Submit** button.

ACH

Editing an ACH Template

Easily edit a template when changes are necessary.



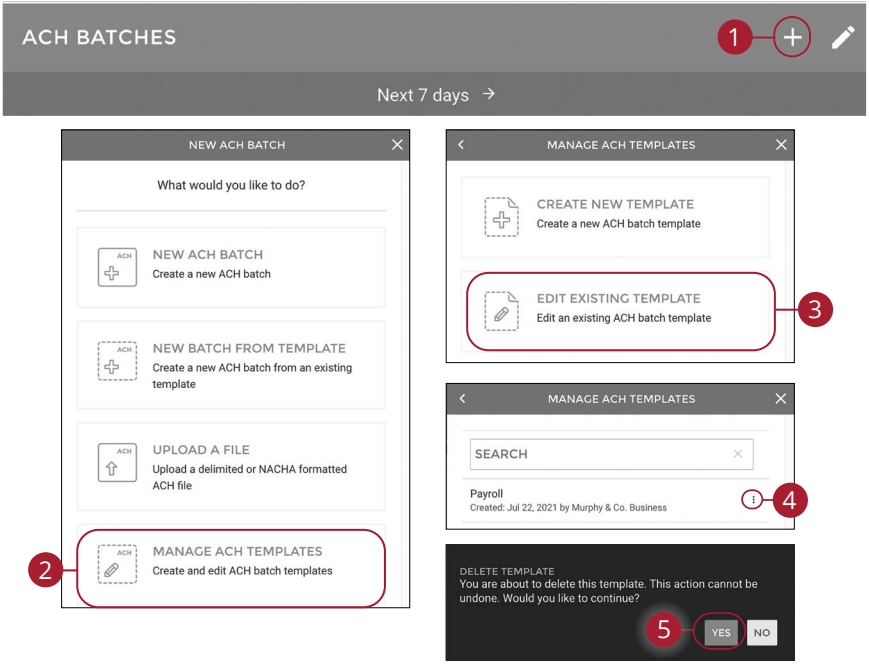
In the **Business Banking** tab, click **ACH**.

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

Deleting an ACH Template

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



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.

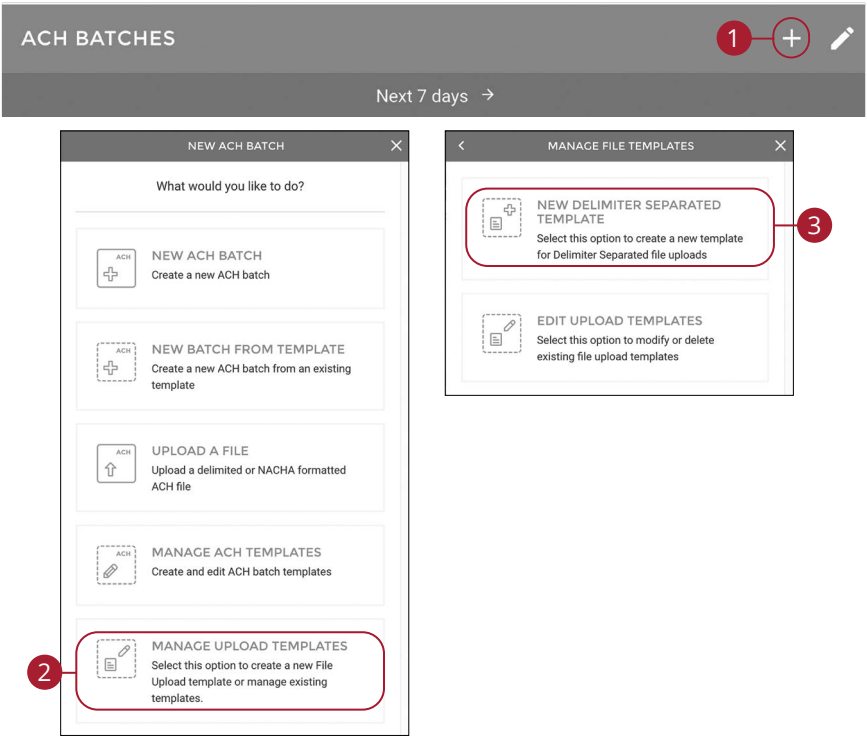
Common conditions that cause ACH upload errors:

- 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.

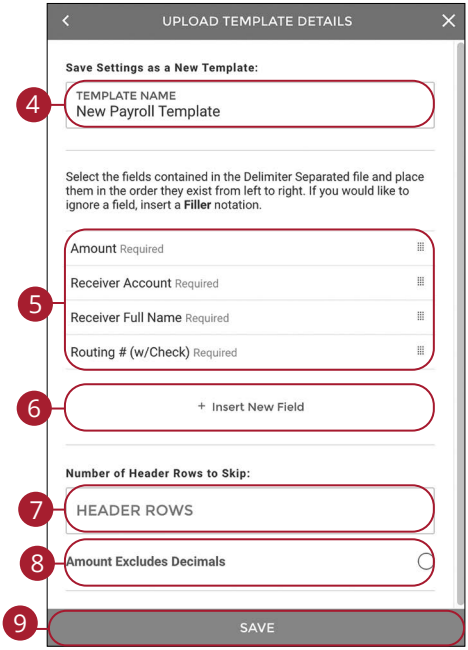
Creating a Template for Delimiter Separated File Uploads

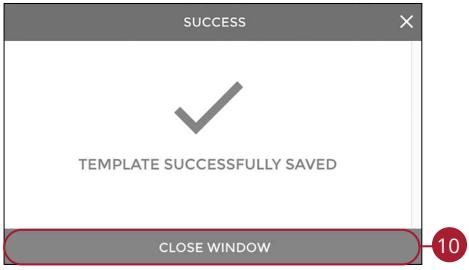
Create a template to map uploaded ACH delimited files.



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

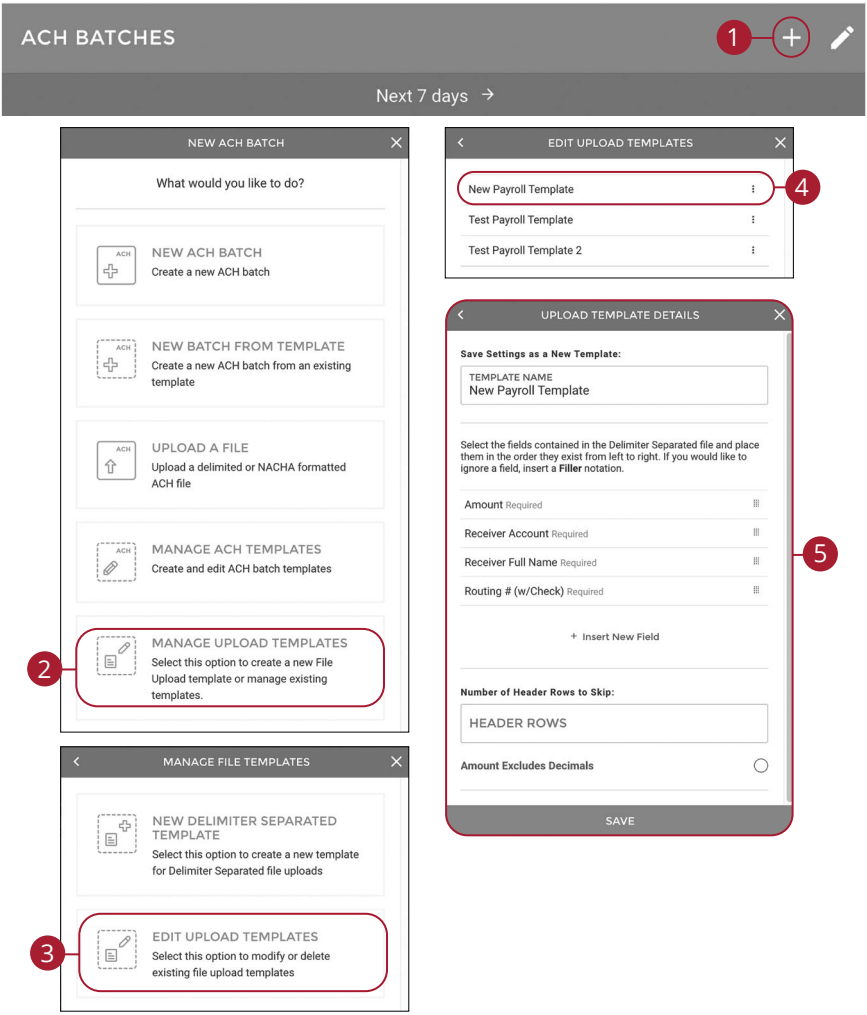
1. Click the + icon.
2. Click the **Manage Upload Templates** button.
3. Click the **New Delimiter Separated Template** button.





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

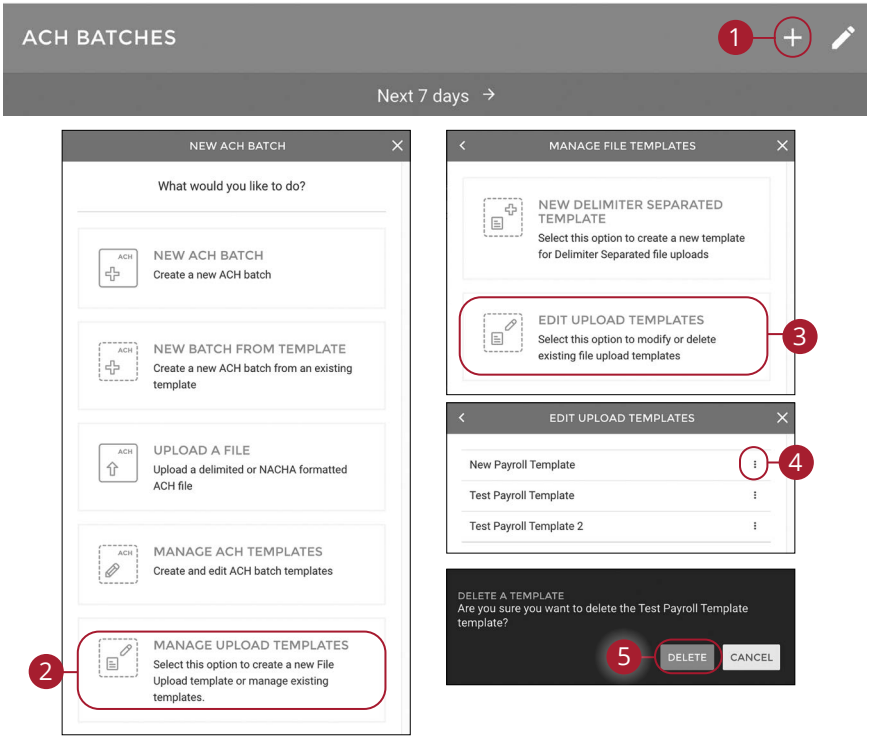


In the **Business Banking** tab, click **ACH**.

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

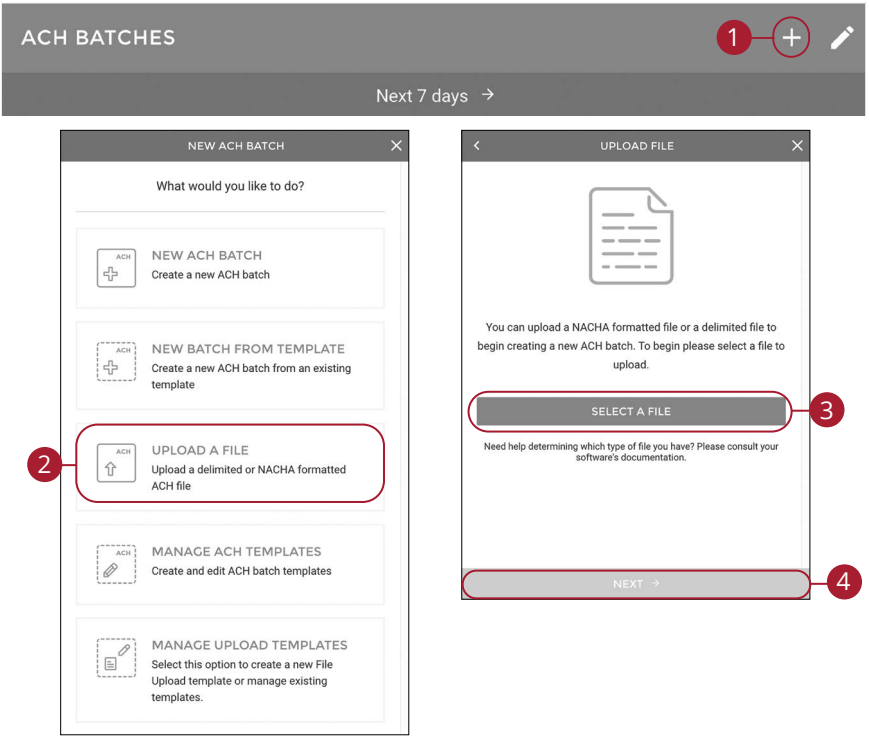
Deleting a Template for Delimiter Separated File Uploads



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

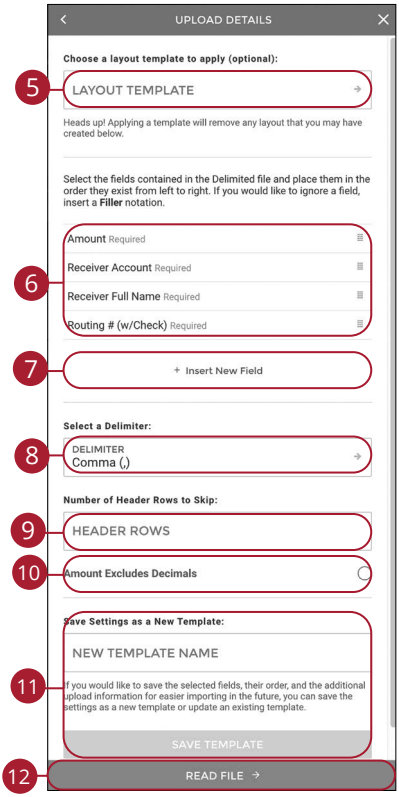
1. Click the + icon.
2. Click the **Manage Upload Templates** button.
3. Click the **Edit Upload Templates** button.
4. Click the ⋮ icon next to the template you would like to delete and select "Delete Template."
5. Click the **Delete** button.

Uploading a Delimiter Separated File

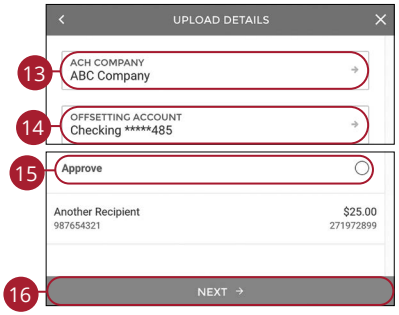


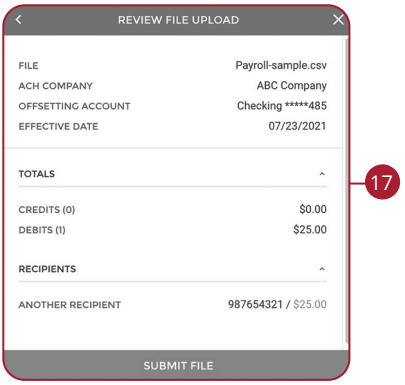
In the **Business Banking** tab, click **ACH**.

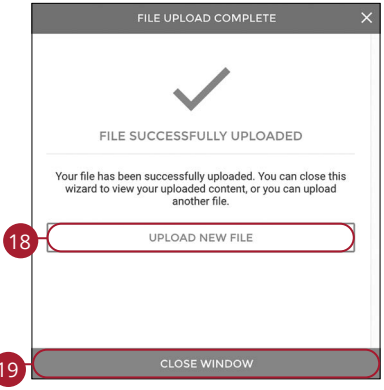
1. Click the + icon.
2. Click the **Upload A File** button.
3. Click the **Select A File** button to upload a file.
4. Click the **Next** button.



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.





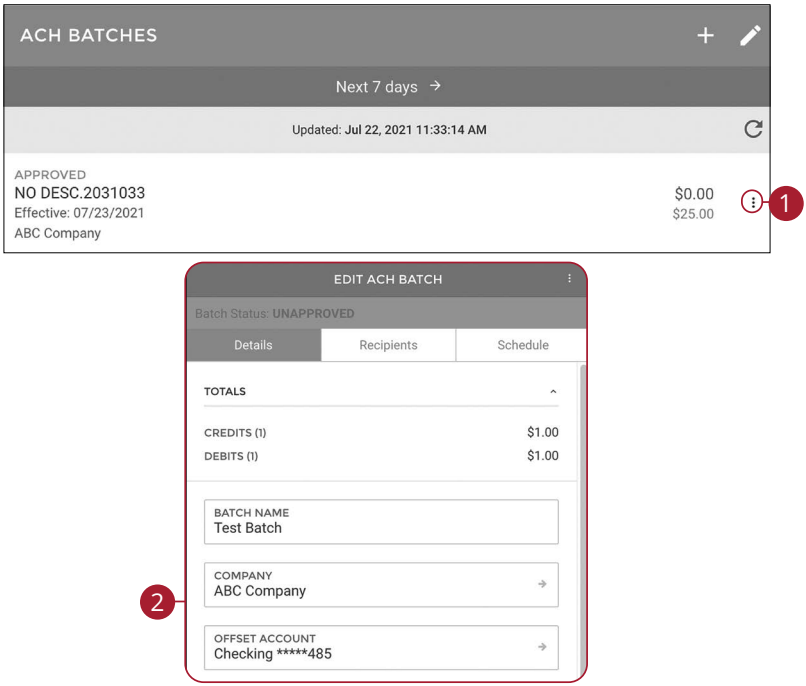


13. Use the drop-down to select an ACH company.
14. Use the drop-down to select an offset account.
15. (Optional) Check the “Approve” box.
16. Click the **Next** button.
17. Review the upload and click the **Submit File** button.
18. To upload another file, click the **Upload New File** button.
19. Click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

ACH

Editing an ACH Batch

You can edit any pending ACH batch.



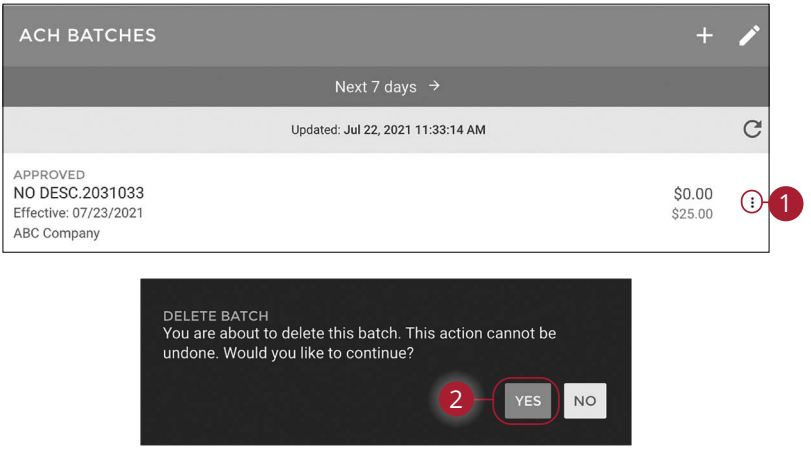
In the **Business Banking** tab, click **ACH**.

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.



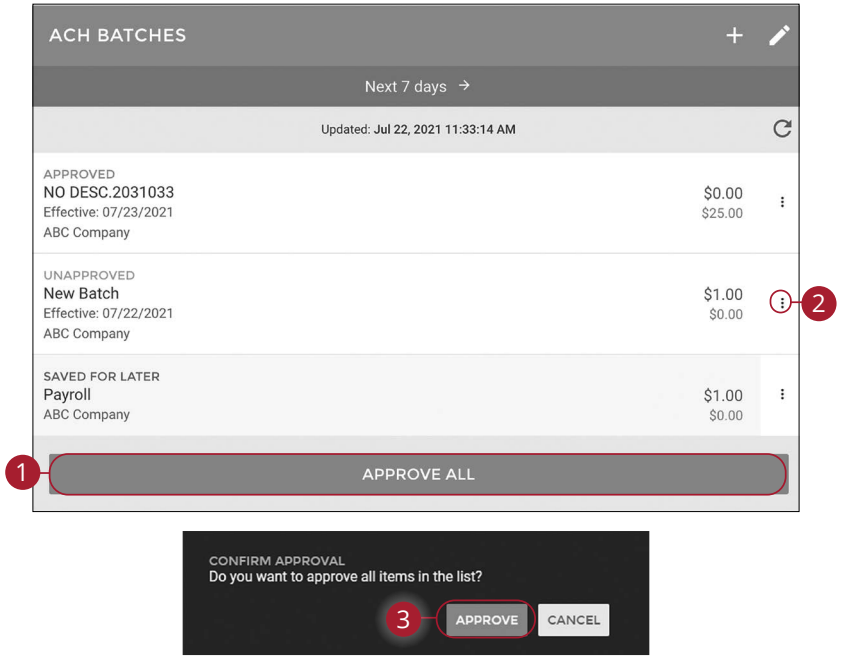
In the **Business Banking** tab, click **ACH**.

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.



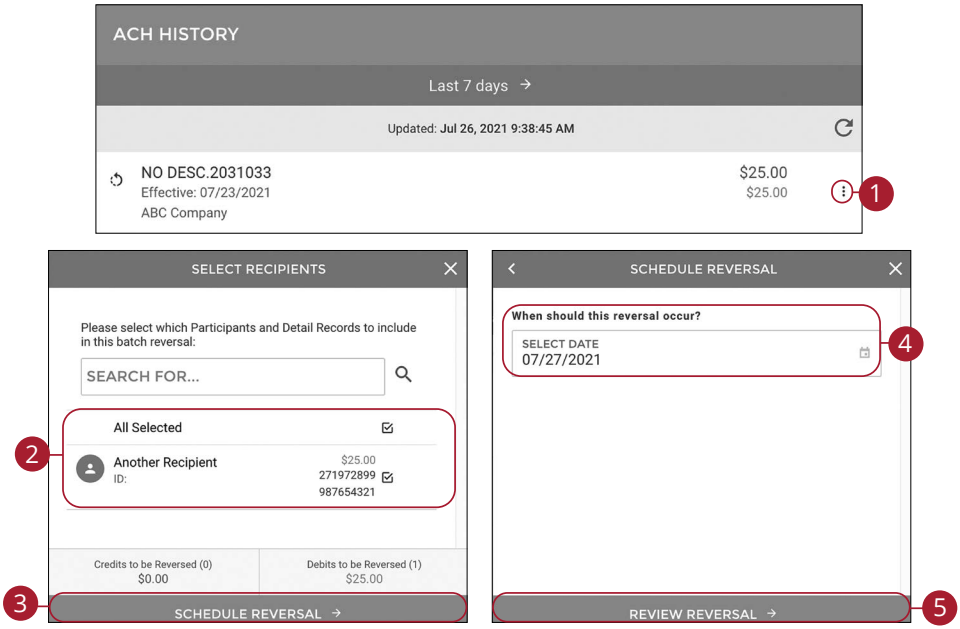
In the **Business Banking** tab, click **ACH**.

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

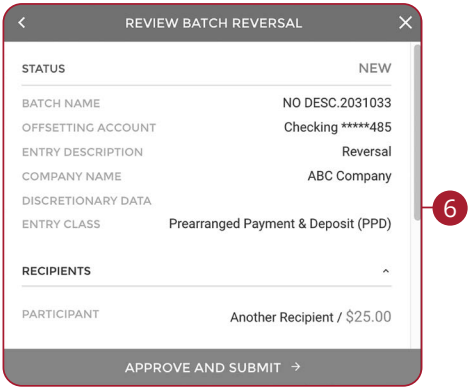
Reversing an ACH Batch

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.



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.

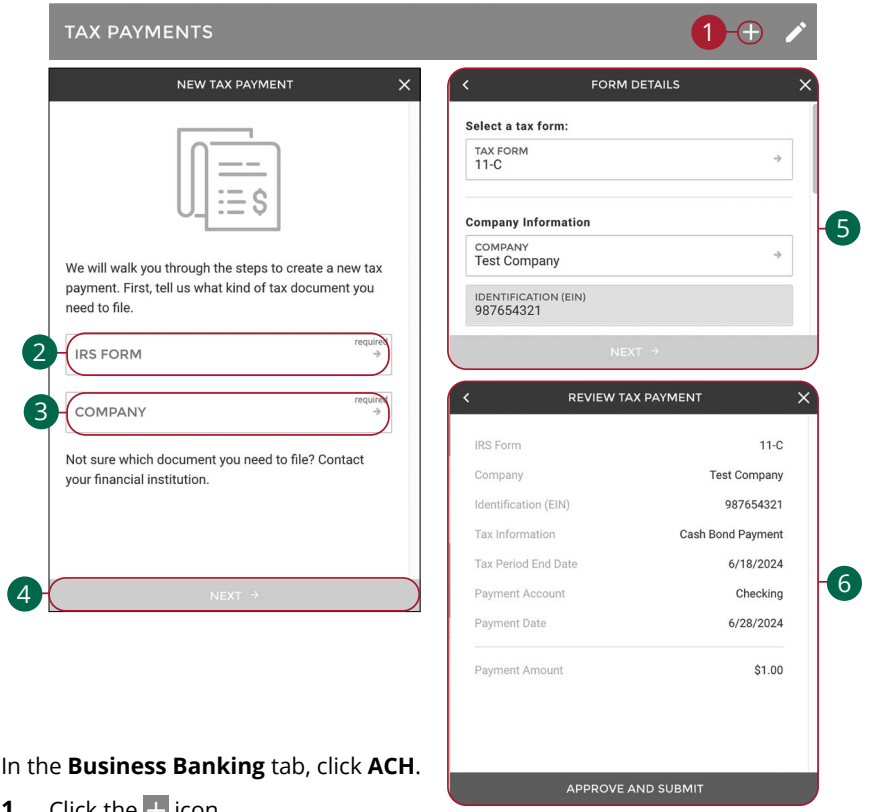


6. Review the batch reversal and click the **Approve and Submit** button.

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.



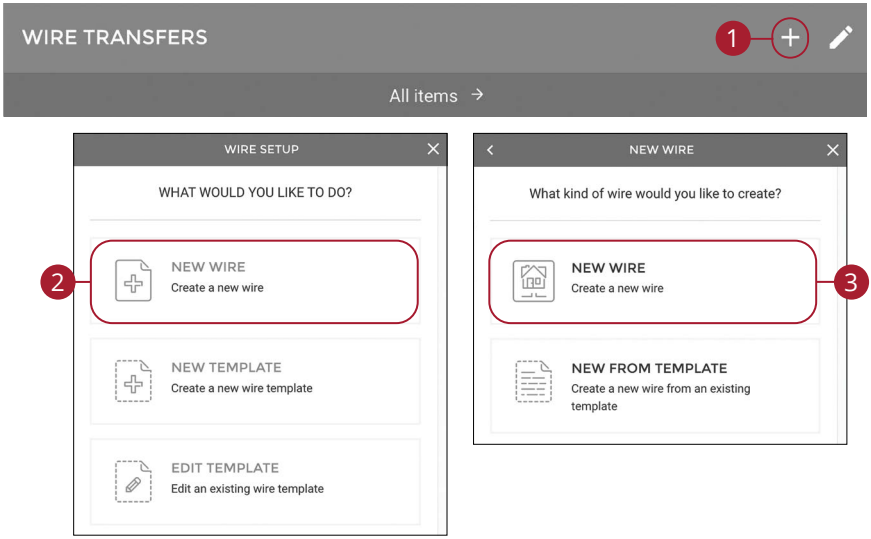
In the **Business Banking** tab, click **ACH**.

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

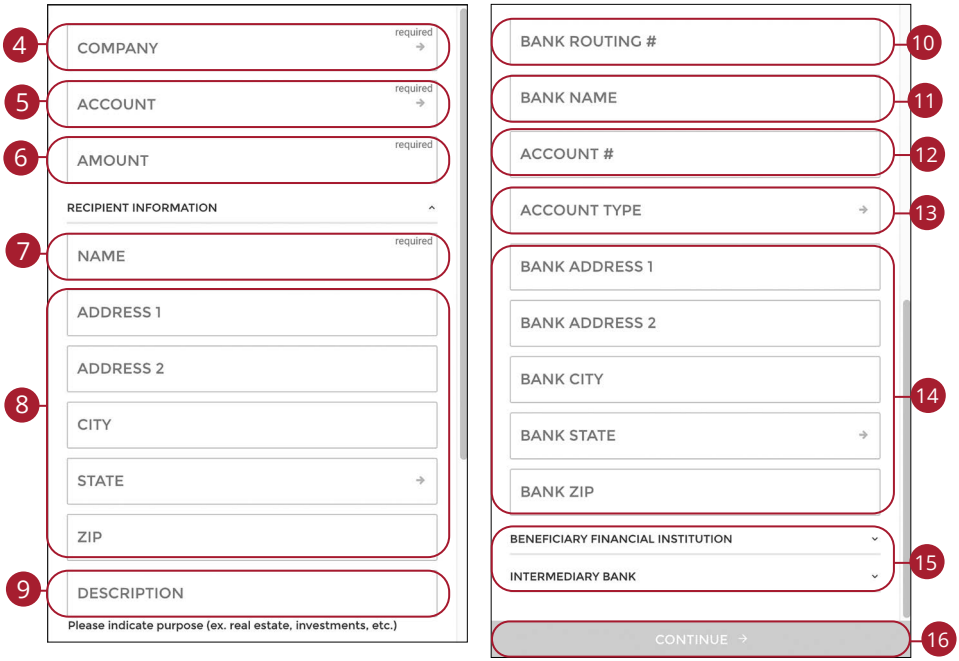
You can draft or create a new wire. Wires allow you to send funds to any recipient in your country. Make sure you all have the necessary account and contact information before you continue.



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

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

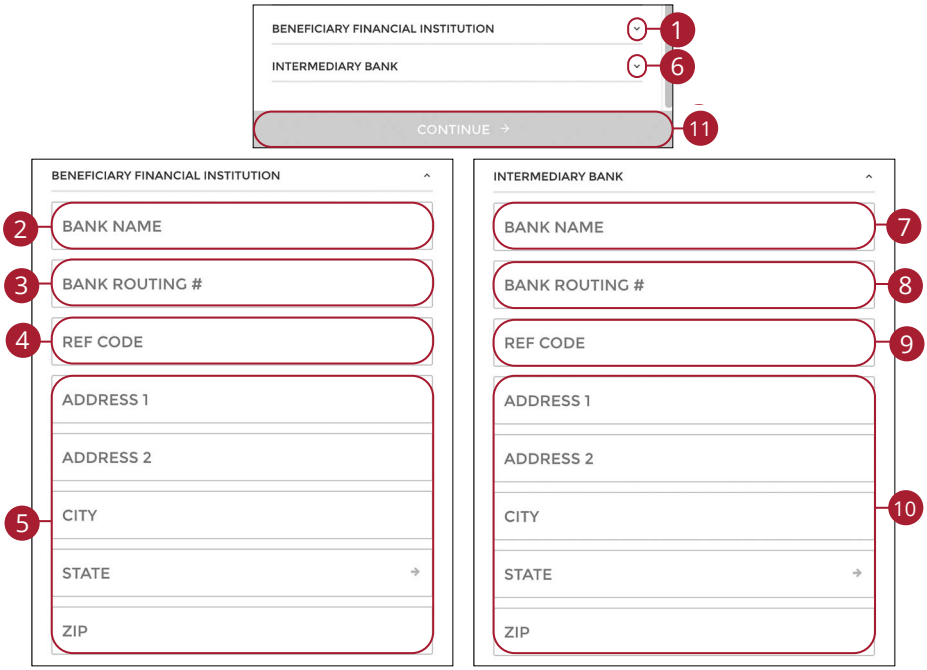
Part 1: Recipient Information



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.

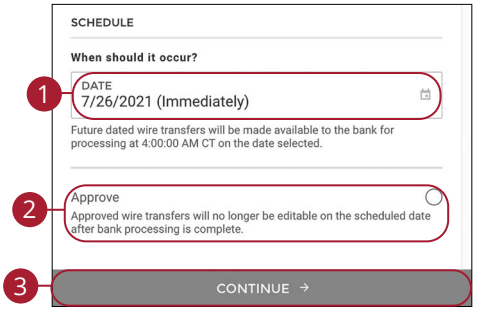


1. Click the ⌄ icon to enter the beneficiary financial institution's information.
2. Enter the beneficiary's name.
3. Enter the beneficiary's routing number.
4. Enter a reference code.
5. Enter the beneficiary's address.
6. Click the ⌄ icon to enter the intermediary bank's information.
7. Enter the intermediary 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

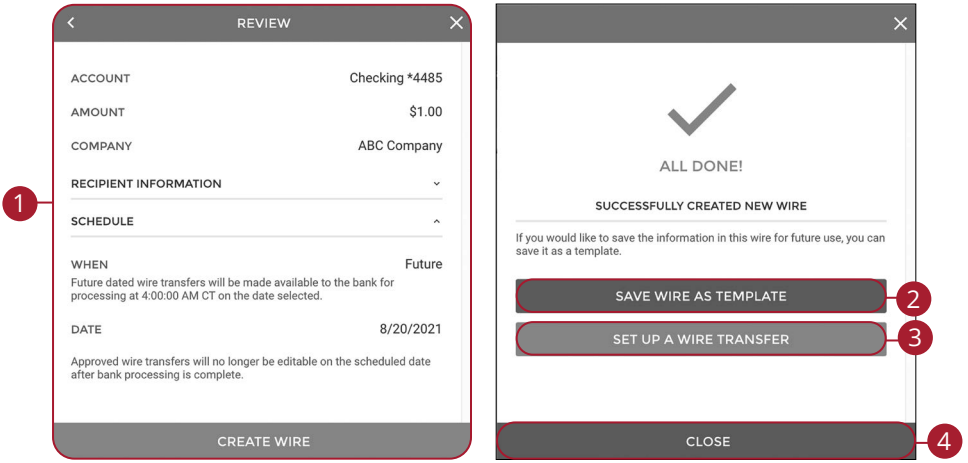
Future dated wire transfers will be made available to the bank for processing at 4 AM CST on the date selected.

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



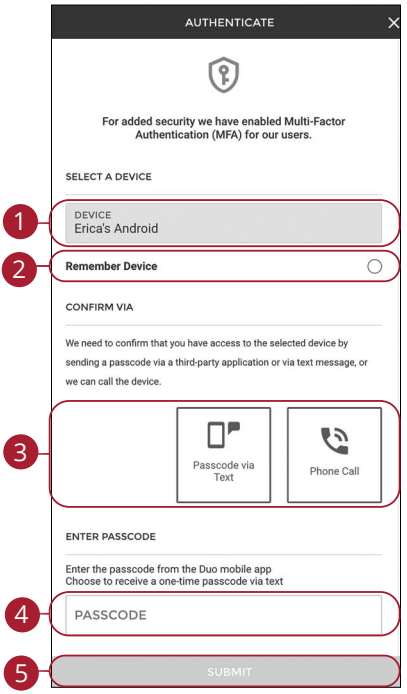
1. Select a date.
2. (Optional) Check the box to approve the wire transfer.
3. Click the **Continue** button.

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



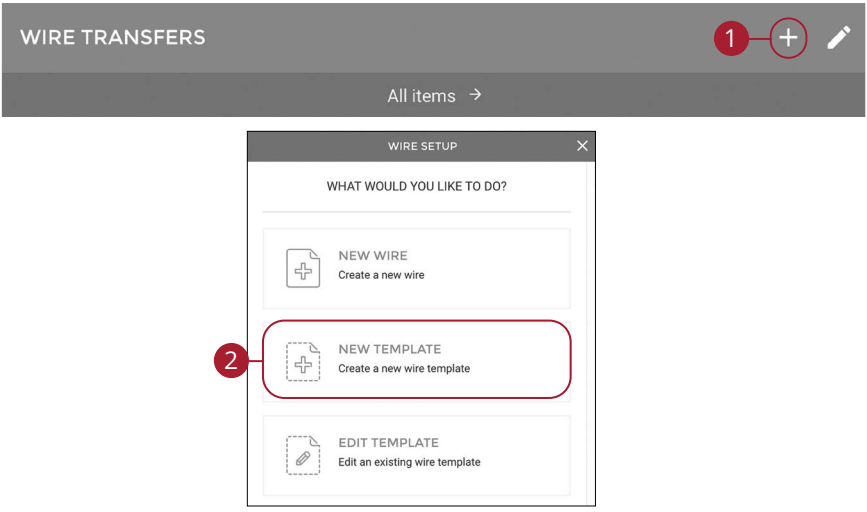
1. Select a device.
2. (Optional) Check the box to remember your device.
3. Select a delivery method for the passcode.
4. Enter the passcode.
5. Click the **Submit** button.

Wires

Creating a Wire Template

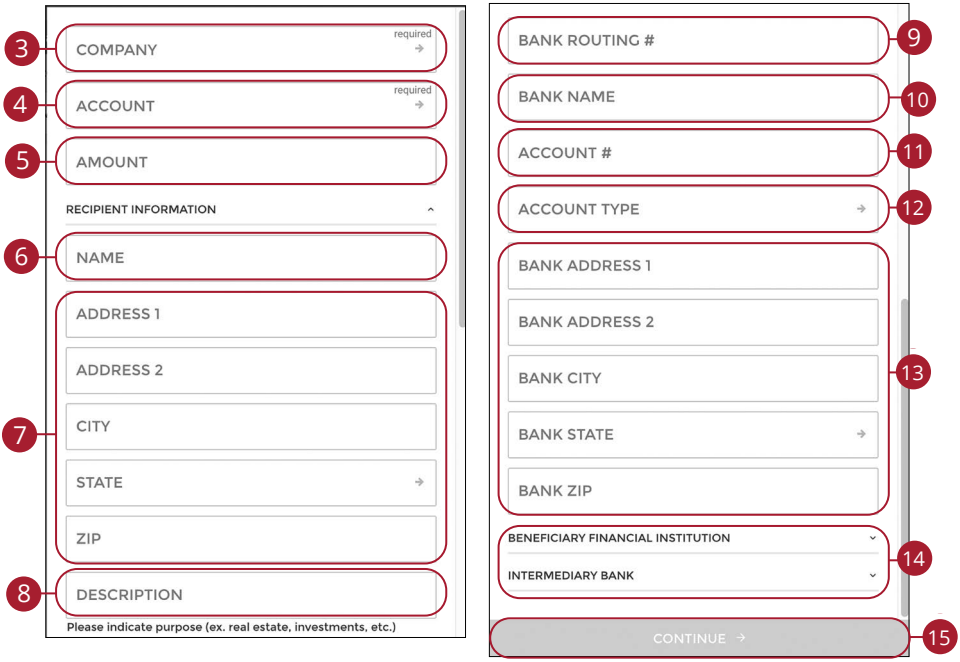
If you have frequent repeating payments, you can set up a template so each transaction is fast and simple. These templates automate your routine transactions by making a payment model with detailed directions established by an authorized user. Using templates reduces mistakes and saves you time on a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

Part 1: Recipient Information



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

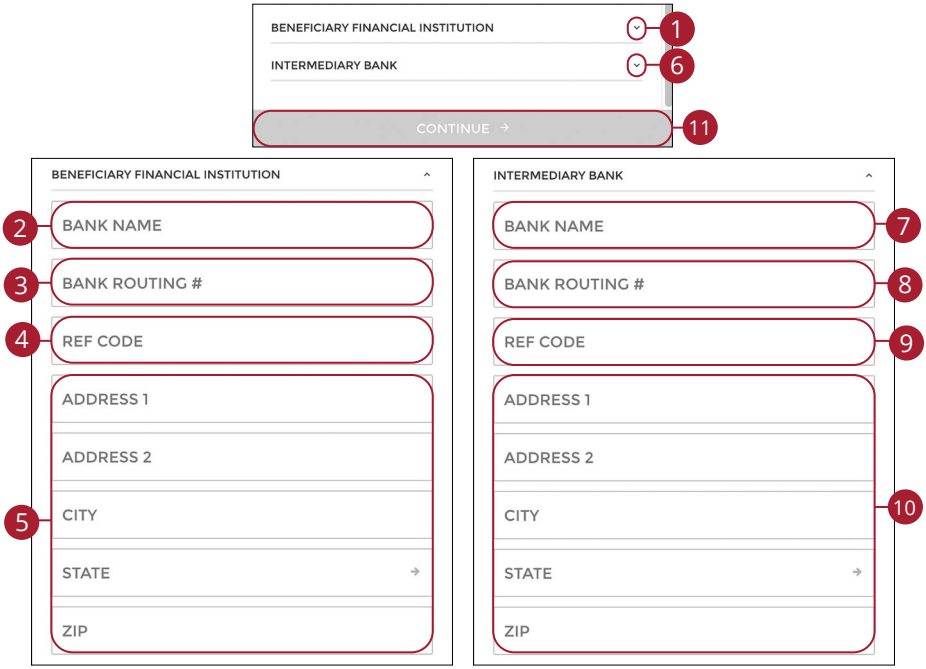
1. Click the + icon.
2. Click the **New Template** button.



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.

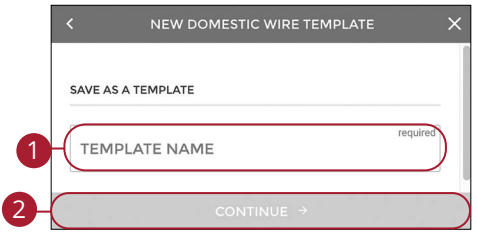
Part 2: (Optional) Beneficiary and Intermediary Institutions

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.



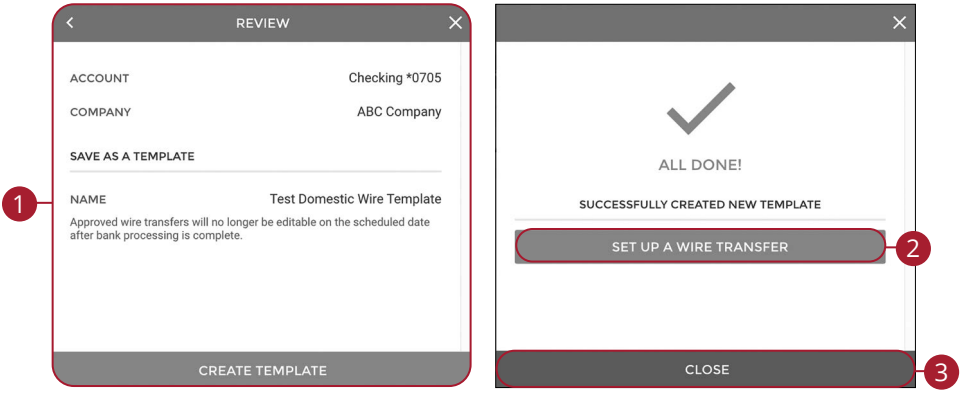
1. Click the ⌄ icon to enter the beneficiary financial institution's information.
2. Enter the beneficiary's name.
3. Enter the beneficiary's routing number.
4. Enter a reference code.
5. Enter the beneficiary's address.
6. Click the ⌄ icon to enter the intermediary bank's information.
7. Enter the intermediary 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



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

Part 4: Review Wire Template



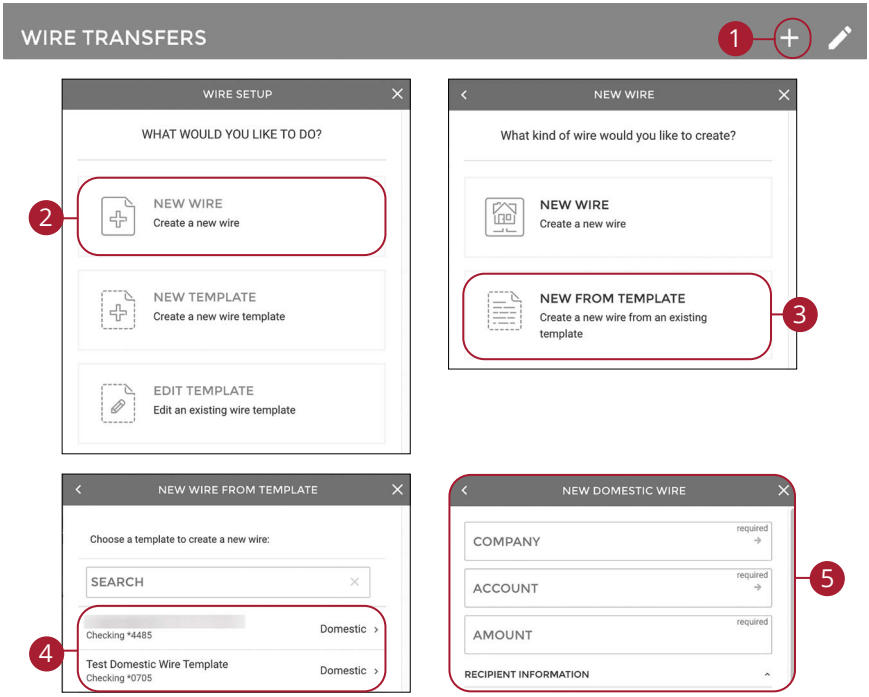
1. Review the wire template and click the **Create Template** button.
2. Click the **Set Up A Wire Transfer** button to create a new wire transfer.
3. Click the **Close** button to close the window.

Wires

Initiating a Template

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

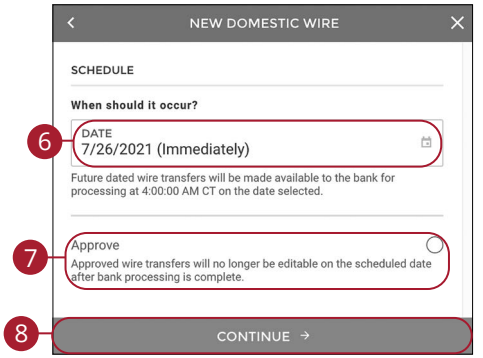
Part 1: Initiating a Template



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

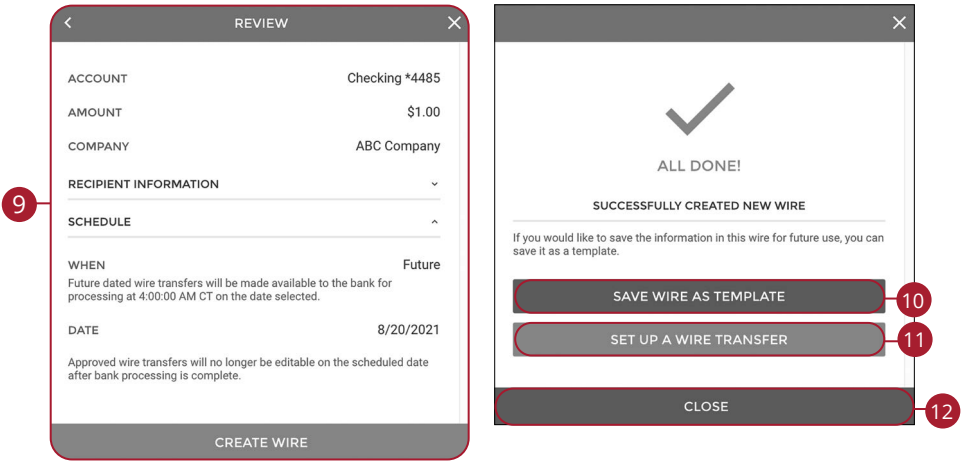
1. Click the + icon.
2. Click the **New Wire** button.
3. Click the **New From Template** button.
4. Select the template you would like to use.
5. Edit or add any necessary information and click the **Continue** button.

Part 2: Scheduling a Wire



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.

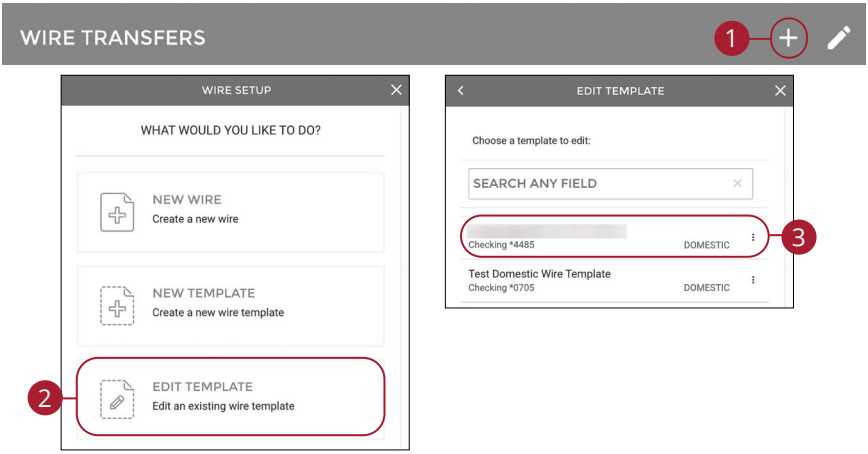
11. Click the **Set Up A Wire Transfer** button to create a new wire transfer.

12. Click the **Close** button to close the window.

Wires

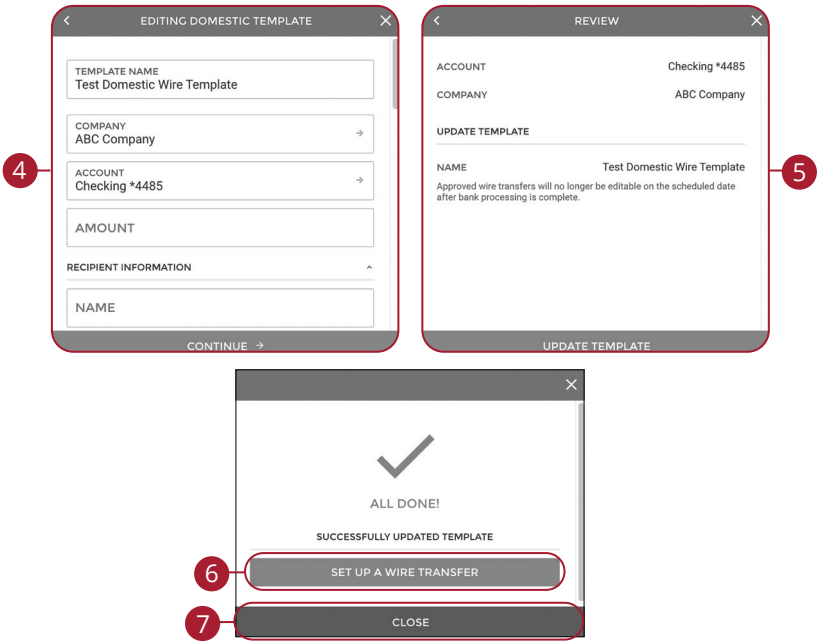
Editing a Wire Template

Easily edit a template when changes are necessary.



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.

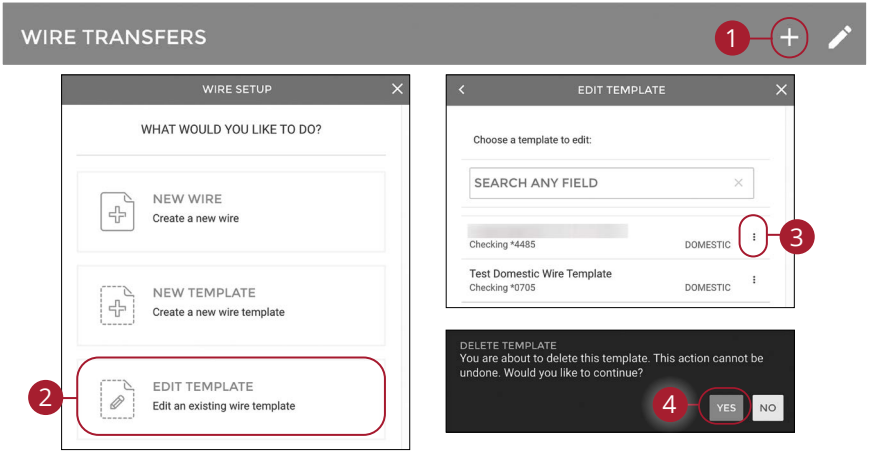


4. Make the necessary changes and click the **Continue** button.
5. Review the wire template and click the **Update Template** button.
6. Click the **Set Up A Wire Transfer** button to create a wire transfer.
7. Click the **Close** button to close the window.

Wires

Deleting a Wire Template

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



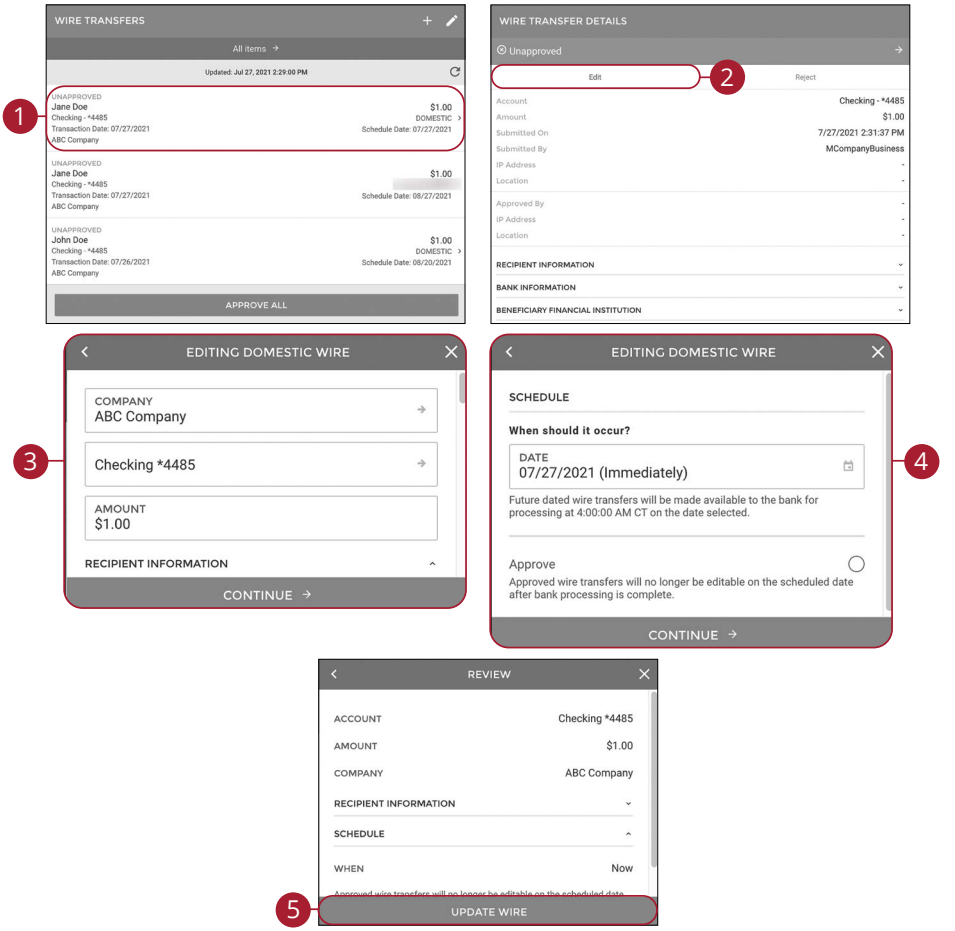
In the **Business Banking** tab, click **Wires**.

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.



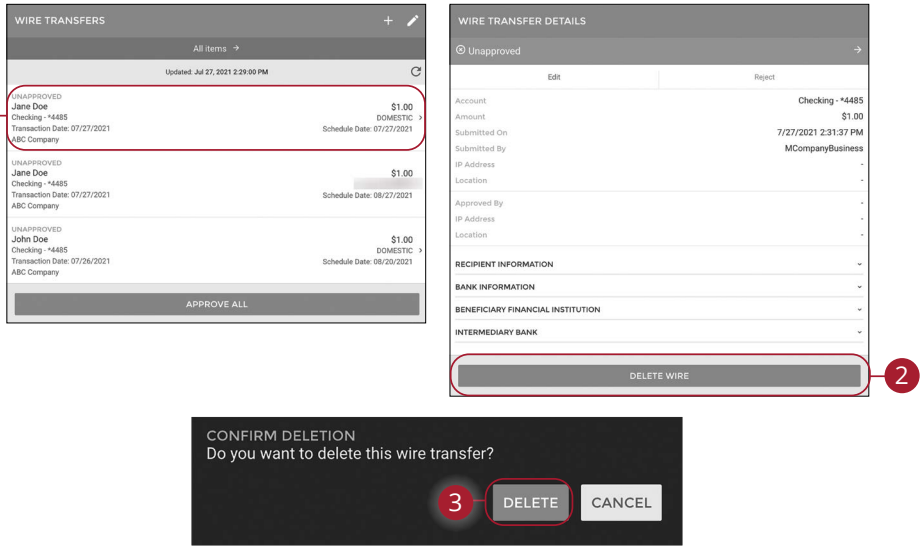
In the **Business Banking** tab, click **Wires**.

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

Deleting a Wire

You can delete pending transactions up until their process date.



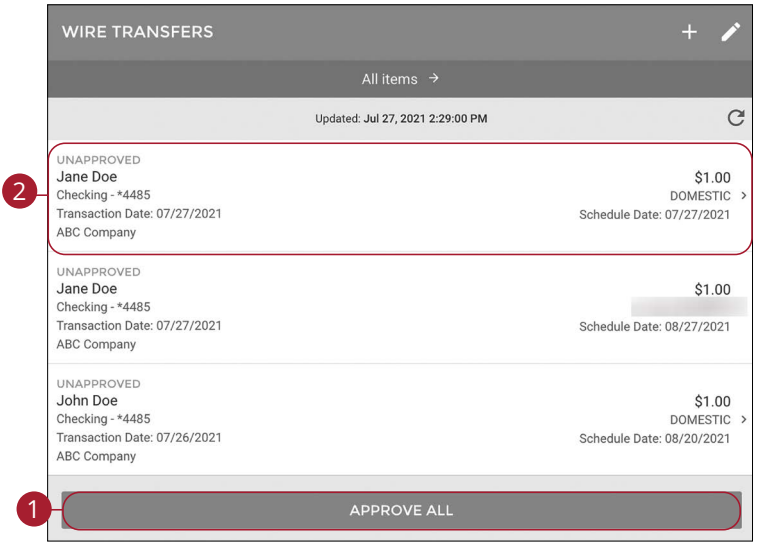
In the **Business Banking** tab, click **Wires**.

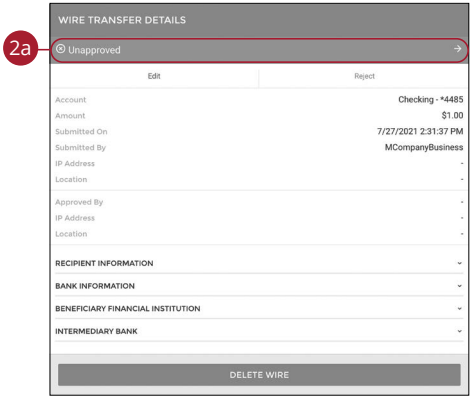
1. Select the wire transfer you would like to delete.
2. Click the **Delete Wire** button.
3. Click the **Delete** button.

Wires

Approving a Wire

You can approve any pending wires.





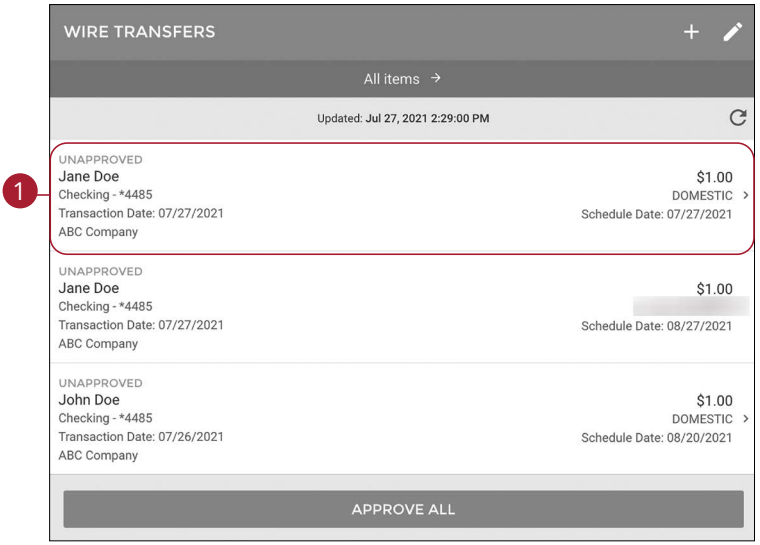
In the **Business Banking** tab, click **Wires**.

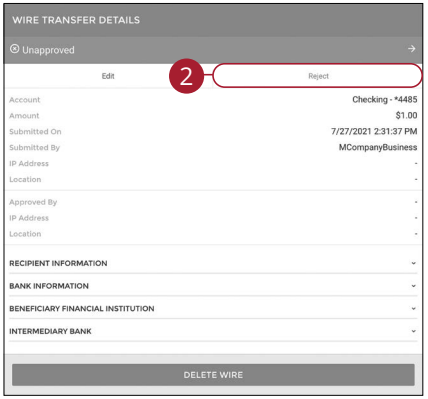
1. To approve all unapproved wires, click the **Approve All** button.
2. To approve a single wire, select the wire you would like to approve.
    a. Click the **Unapproved** button.
    b. Click the **Approve** button.

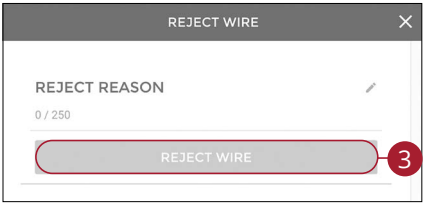
Wires

Rejecting a Wire

You can reject any pending wires.







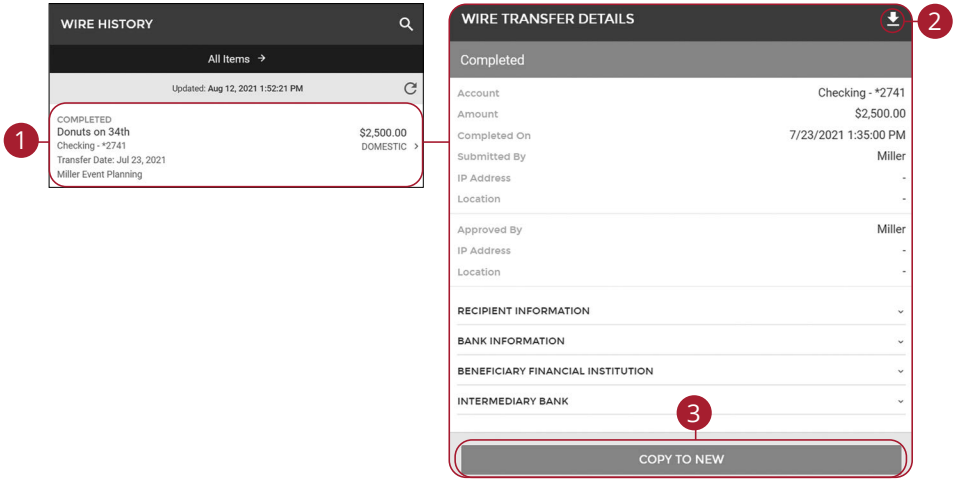
In the **Business Banking** tab, click **Wires**.

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.



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.

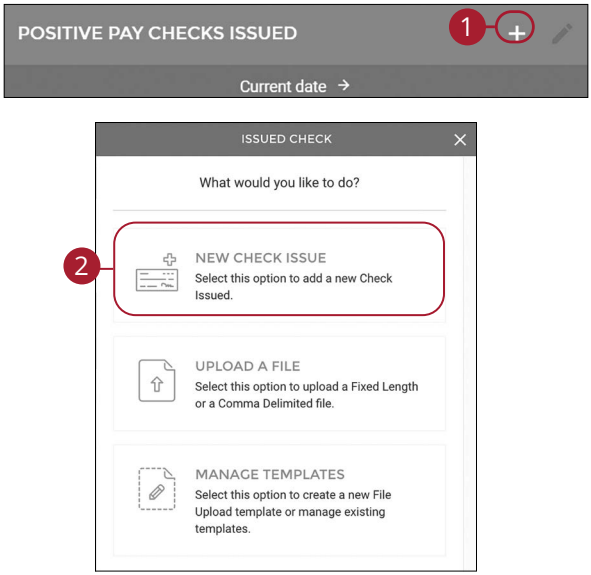
It should be noted that the upload as well as the review of any identified exceptions is extremely time sensitive. Timely uploads ensure that when checks are presented for payment or encashment, they can be compared to the list of issued checks and potential Fraud may be identified immediately. Exception 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

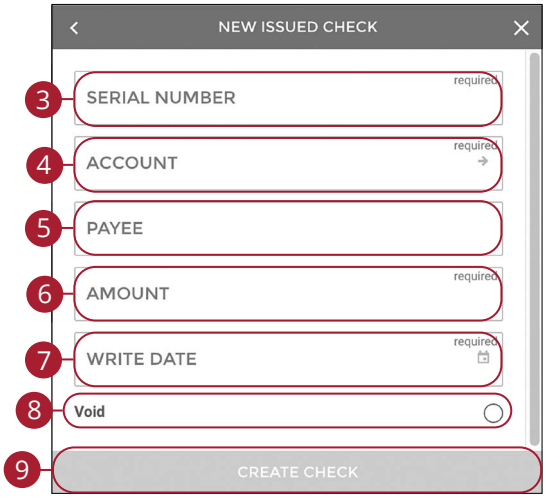
The Add New Issued Check feature is used if a check was manually written or was not included in the electronic issued check file submitted to the financial institution.

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.



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.

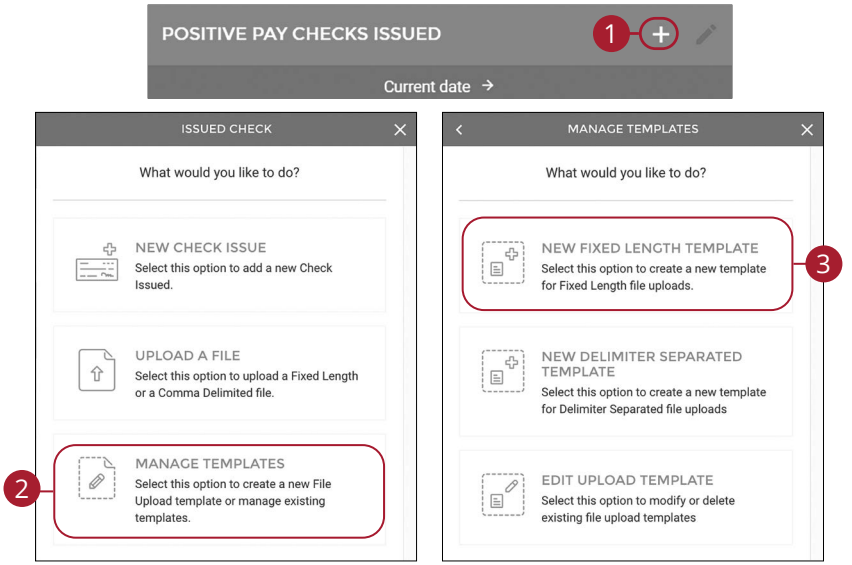
Note: If entry was successful, the New Issued Checks window will be displayed for the next entry and a small green window will appear in the lower right-hand corner of the screen. This window will indicate "Success-Issued Item Created." You may continue adding additional checks or you may exit by selecting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

Positive Pay

Check Upload Templates

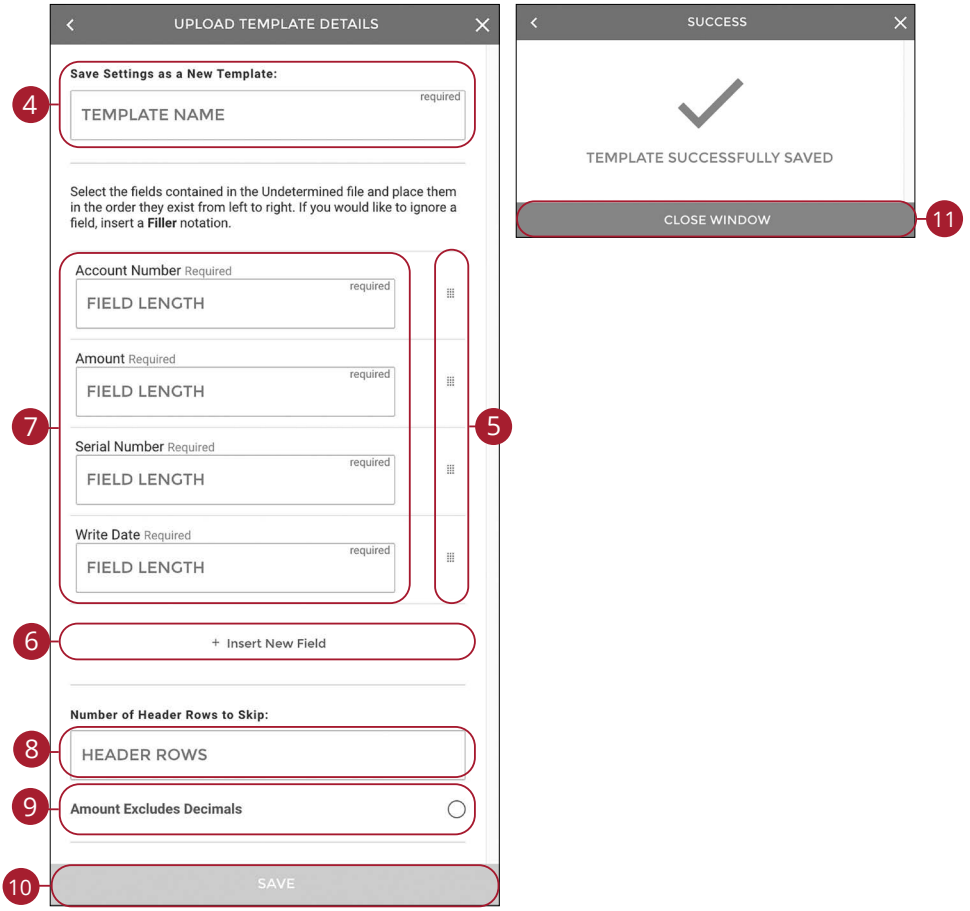
Create a template for uploading checks.

Fixed Length Template



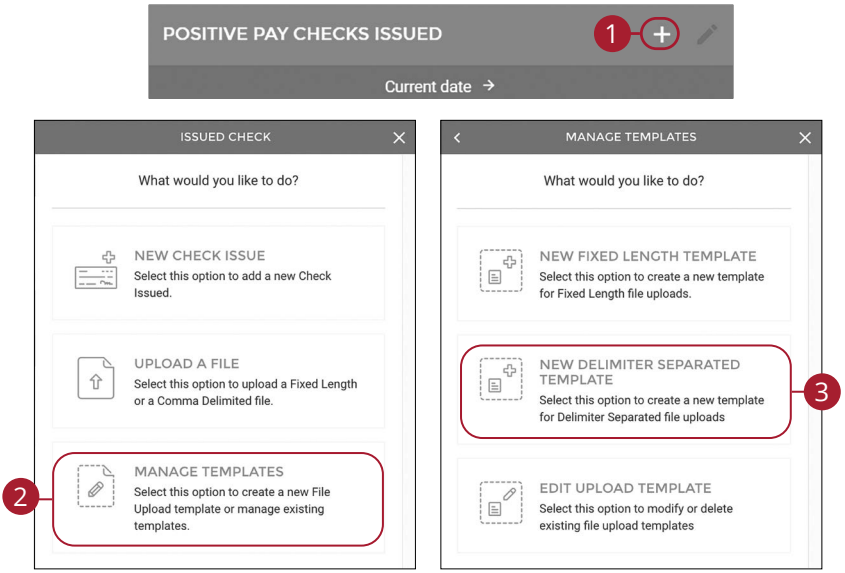
In the **Business Banking** tab, click **Positive Pay**.

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



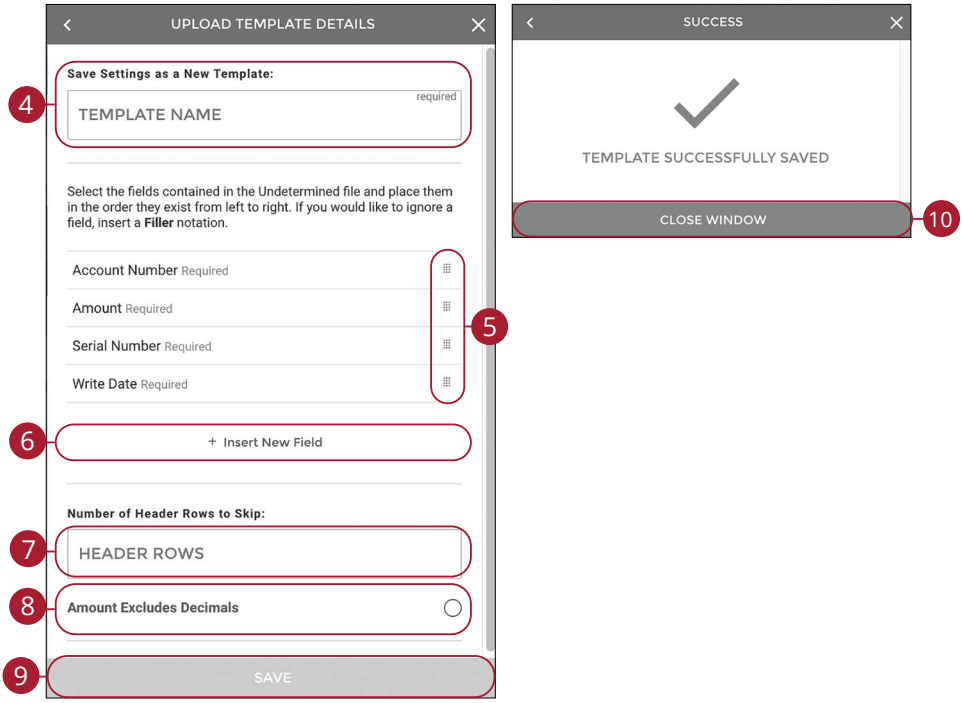
4. Enter a template name.
5. Arrange the fields in the order they appear in your file from left to right.
6. (Optional) Click the "+ Insert New Field" link to insert a new field. If you would like to ignore a field, insert a "Filler" notation.
7. Enter a field length for each field.
8. (Optional) Enter 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.

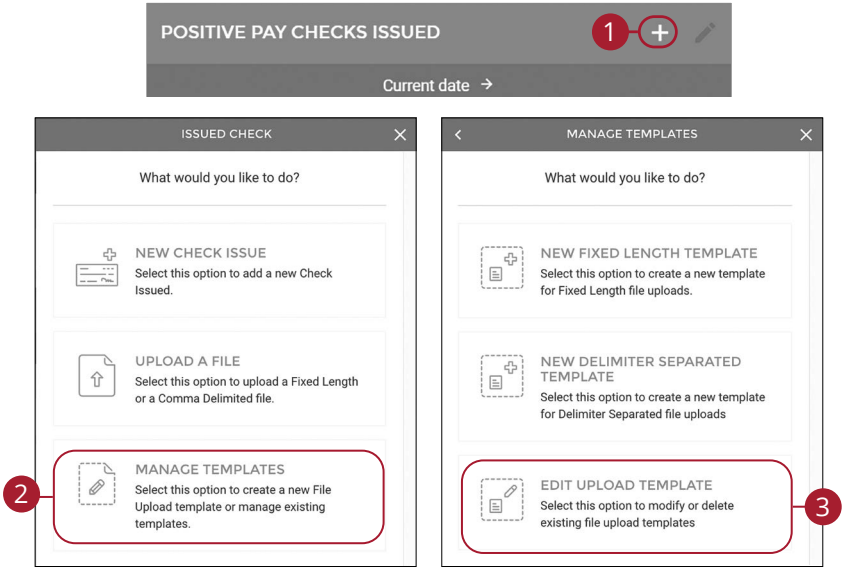


4. Enter a template name.
5. Arrange the fields in the order they appear in your file from left to right.
6. (Optional) Click the "+ Insert New Field" link to insert a new field. If you would like to ignore a field, insert a "Filler" notation.
7. (Optional) Enter the number of header rows to skip.
8.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

Positive Pay

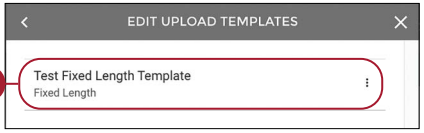
Edit Upload Templates

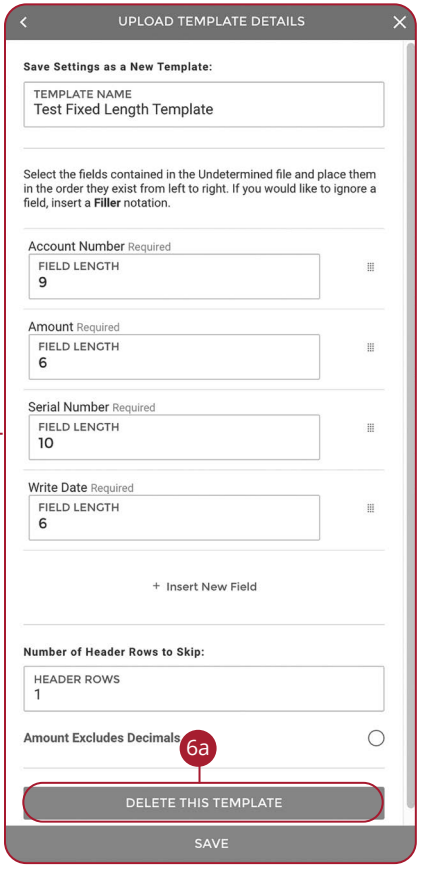
Easily edit or delete a template.

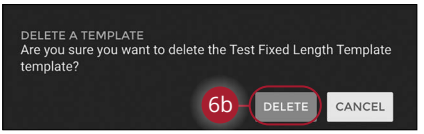


In the **Business Banking** tab, click **Positive Pay**.

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







4. 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.

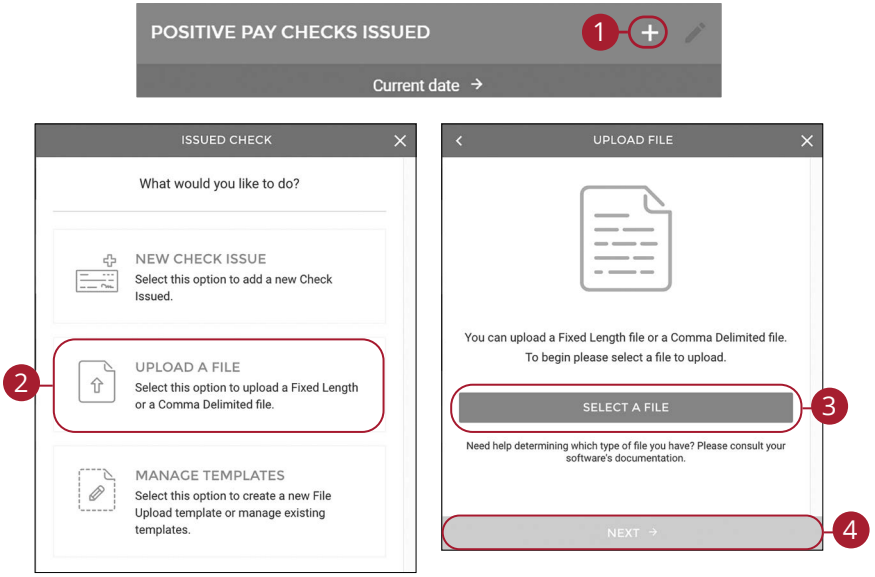
Positive Pay

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.

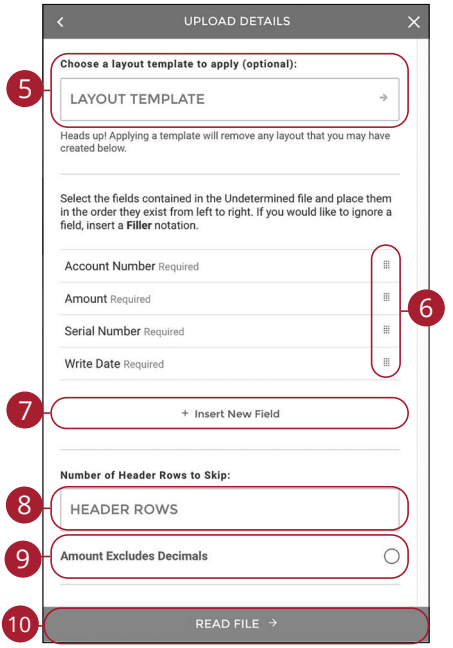
- **Account Number**
- **Check Number**
- **Amount**
- **Date of Check (referred to as the "Write Date" within Positive Pay)**

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.



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 reconcilement 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

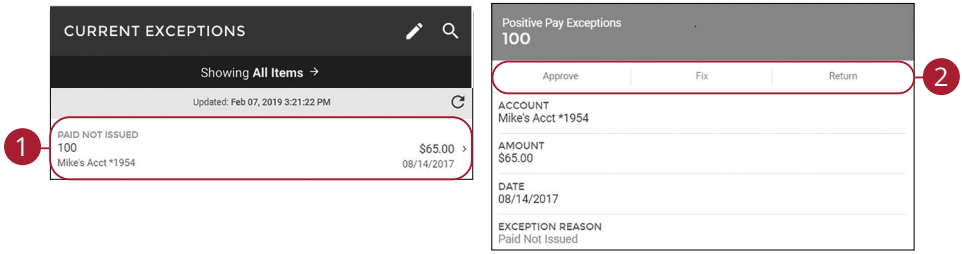
Managing Exceptions

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/Voided 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.



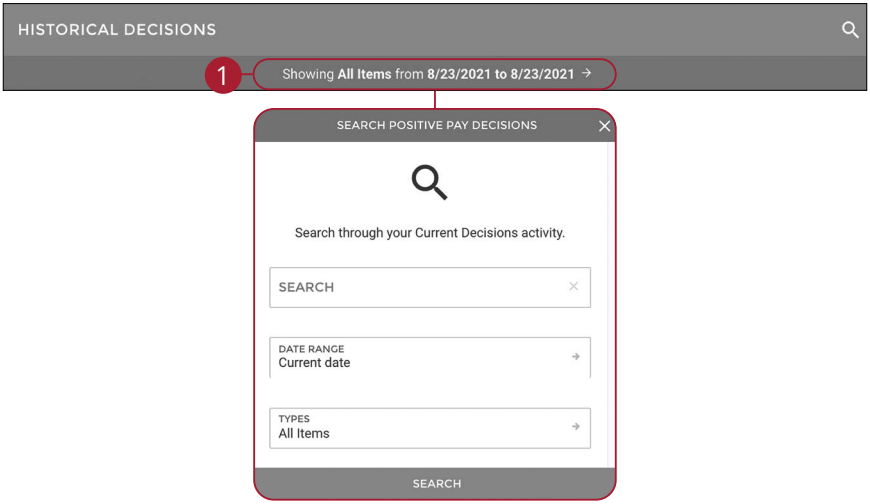
In the **Business Banking** tab, click **Positive Pay**.

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.



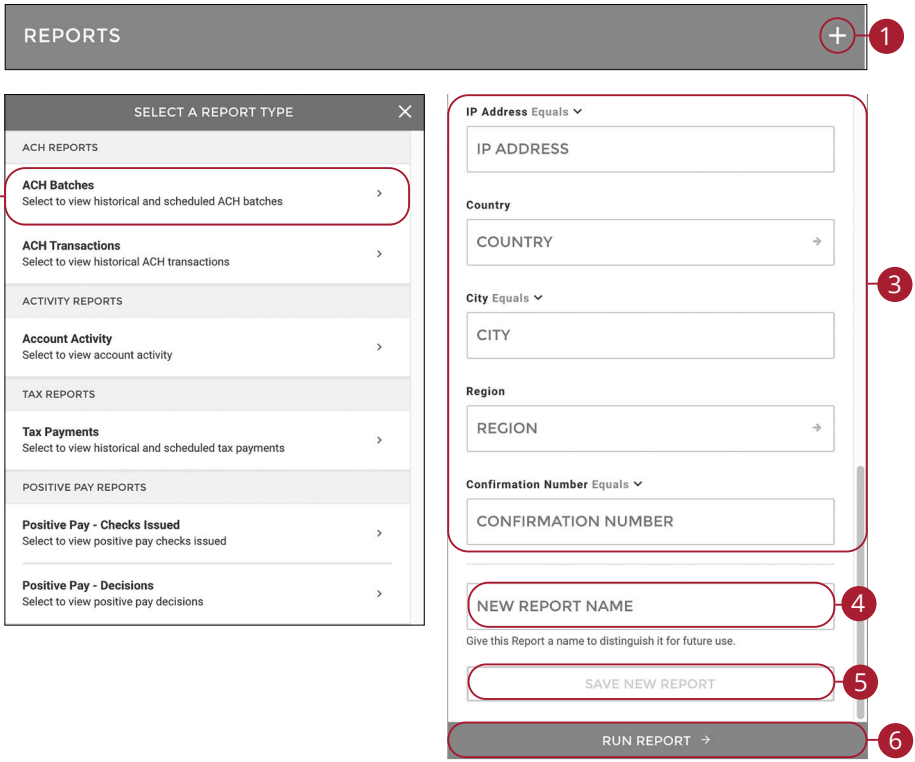
In the **Business Banking** tab, click **Positive Pay**.

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.



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

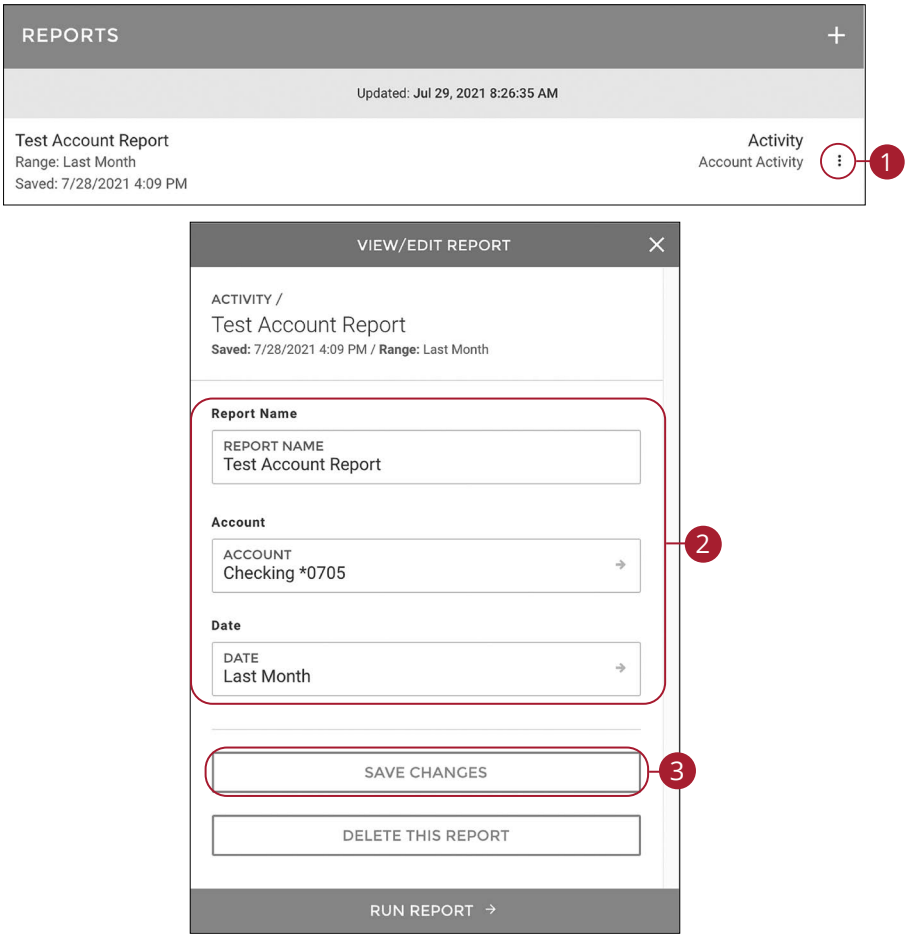
In the **Documents & Settings** tab, click **Reports**.

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.



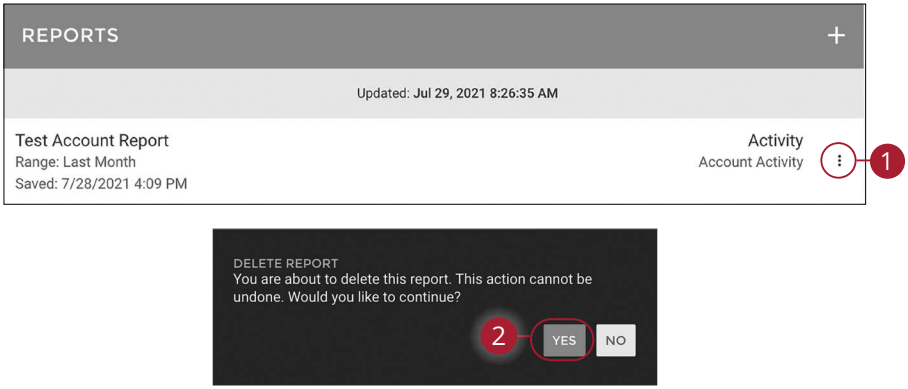
In the **Documents & Settings** tab, click **Reports**.

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

Deleting a Report

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



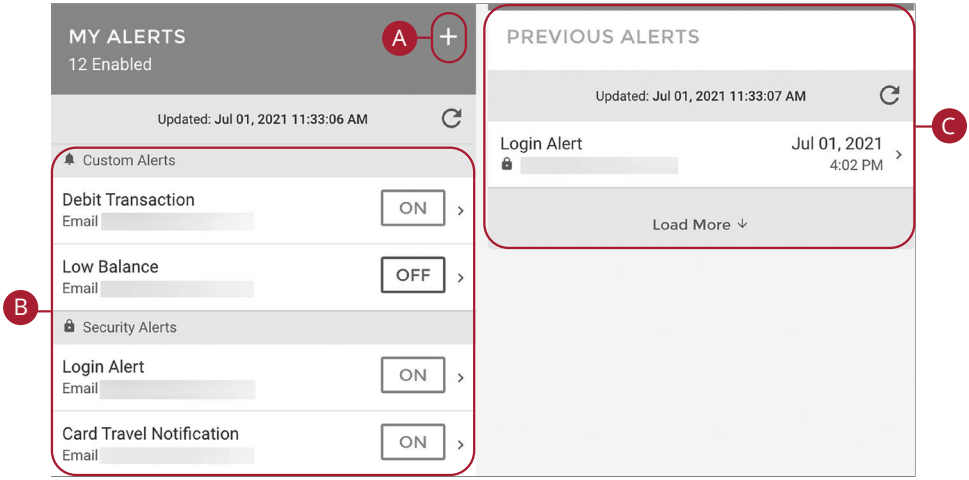
In the **Documents & Settings** tab, click **Reports**.

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.



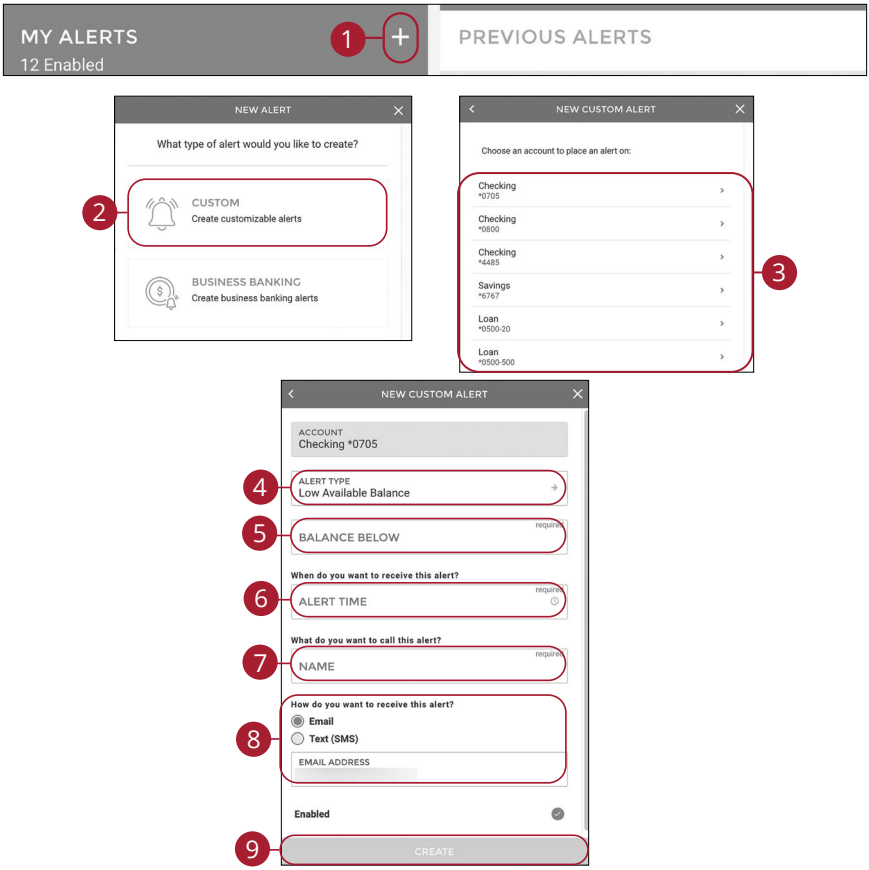
In the **Documents & Settings** tab, click **Manage Alerts**.

A. Click the + icon to create an alert.

B. View your alerts and turn them on and off.

C. View previous alerts.

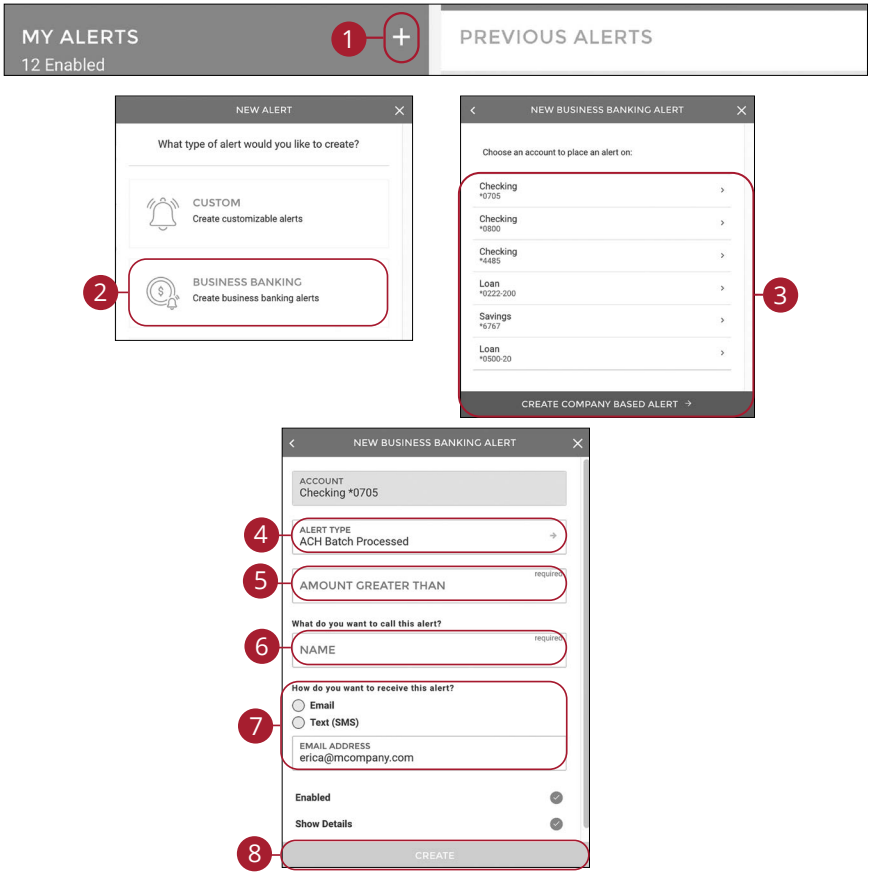
Custom Alerts



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

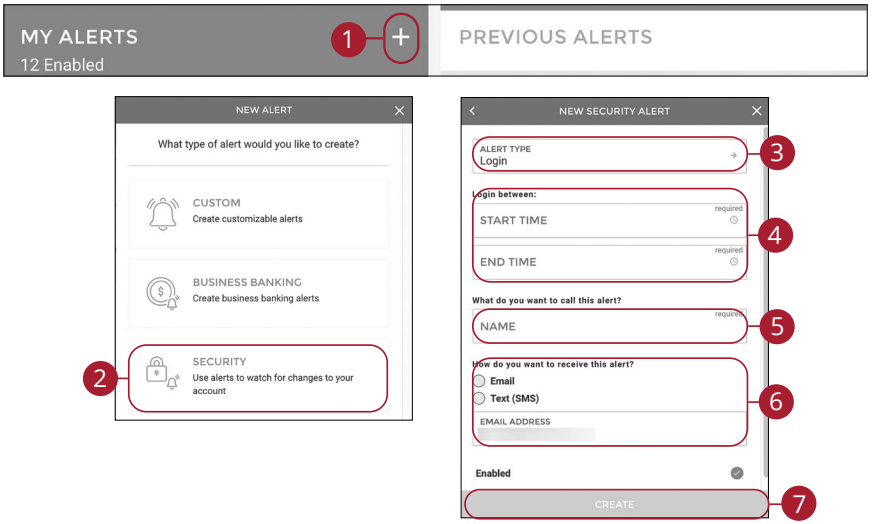


In the **Documents & Settings** tab, click **Manage Alerts**.

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

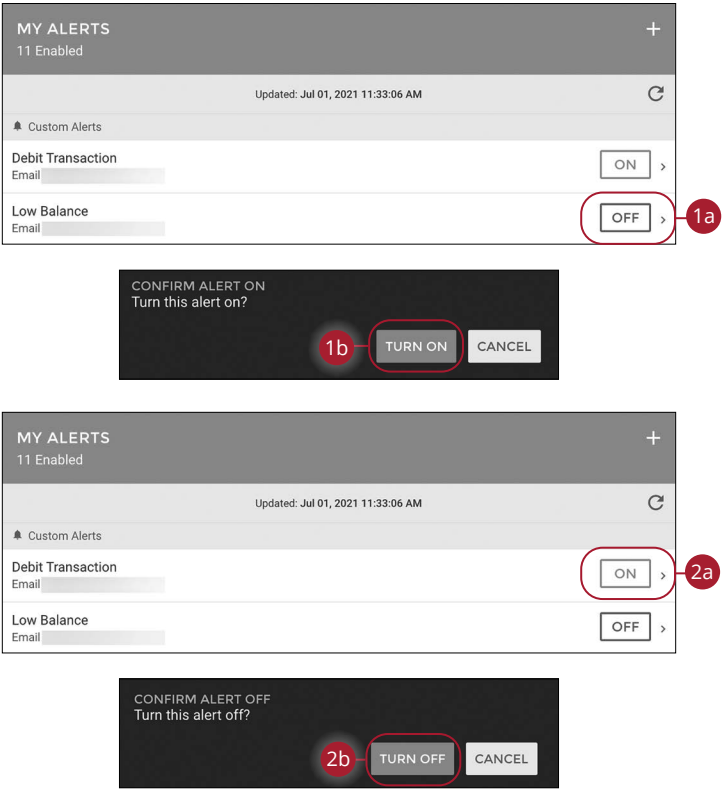
We want you to feel confident while using Online Banking. To help you feel safe and in control, Security Alerts are implemented in your accounts to notify you immediately when security scenarios occur.



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



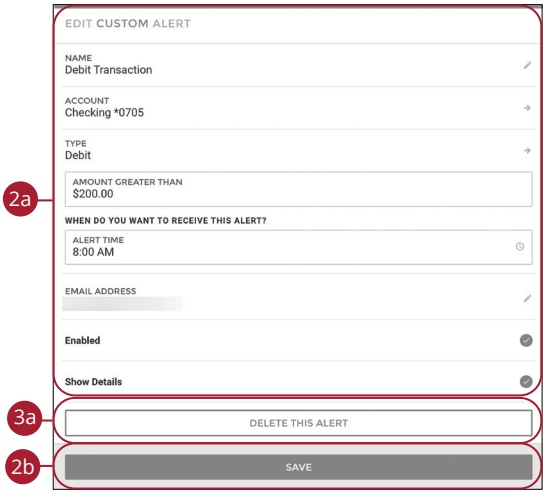
In the **Documents & Settings** tab, click **Manage Alerts**.

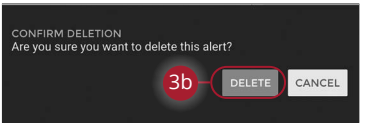
1. To turn an alert on:
    a. Click the **Off** button next to the alert.
    b. Click the **Turn On** button.
2. To turn an alert off:
    a. Click the **On** button next to the alert.
    b. Click the **Turn Off** button.

Alerts

Editing or Deleting Alerts

Quickly and easily edit or delete existing links.





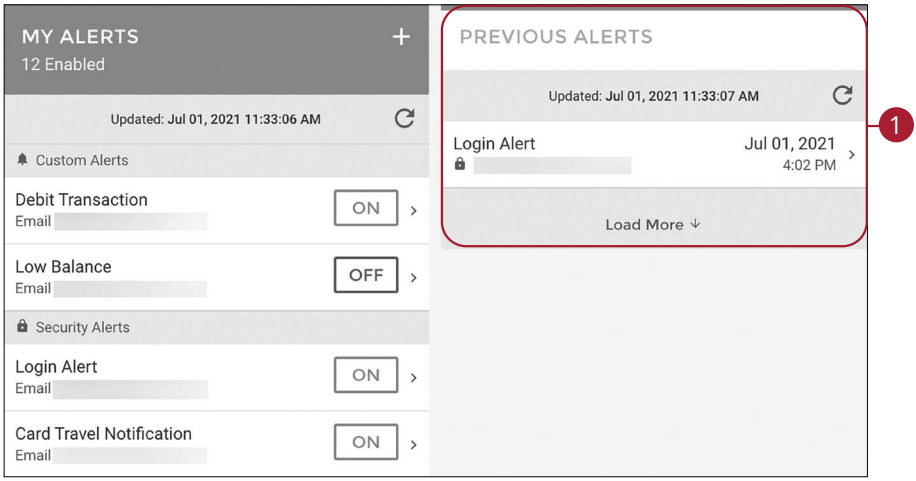
In the **Documents & Settings** tab, click **Manage Alerts**.

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.



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

1. Click an alert to view more details.

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Thank you for your business!