

Business Online

User Guide

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Accessing Business Online

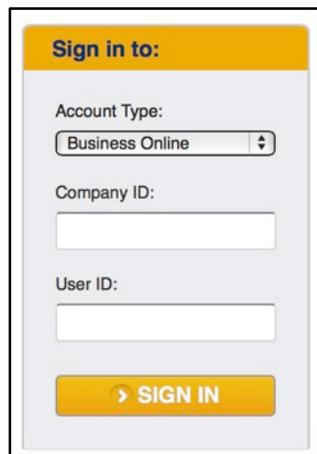
Signing In

You will access Business Online from www.bankmw.com. You will also need the following

- Company ID
- User ID
- Starter password

The first time you sign in using your initial password, you will be prompted to change your password.

- Start your Internet browser.
- Go to www.bankmw.com.
- The 'Sign in to' login box will appear in the top-left corner of the homepage. Select 'Business Online' from the drop down options:



Sign in to:

Account Type:
Business Online

Company ID:

User ID:

> SIGN IN

From the Business Online login option:

1. Enter the Company ID and the User ID. Click Continue.
2. The enter password page appears...

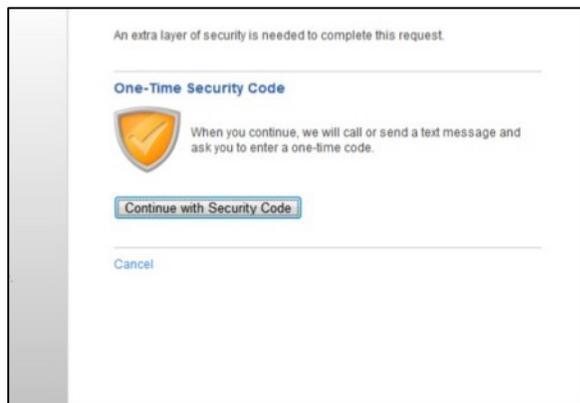


Note: If you have forgotten your password, you can click the Forgotten Password link to reset your password.

3. Enter Password.

Note: The initial password provided in the security letter or provided to you by the Company Administrator. The required password length is set by your bank and is subject to change. Passwords can be a combination of letters, numbers and following special characters; @ # \$. Passwords are case sensitive.

4. Click Sign on. The Advanced Authentication page appears.



5. Click the Continue with Security Code button. The Tell us where to reach you page appears:

6. Select the preferred choice of contact. If using Text Message, the phone number must be registered for the Business Online User.
7. Click Continue. Depending on the communication option chosen (telephone or text), the following pages will be displayed:

Telephone Authentication

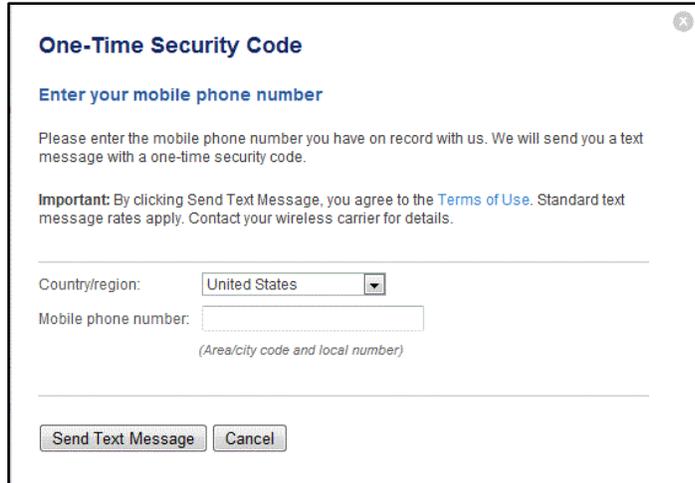
The Business Online user will then receive an automated phone call that instructs you to enter the one-time security code displayed on the Enter the Security Code dialog.

Click Phone Call Completed. The Business Online Welcome Page Appears.

Text Message Authentication

The Business Online user will be prompted to enter a mobile phone number where the text message can be sent.

Note: The mobile phone number must be registered for the Business Online User.



1. Click the Send Text Message button. The One-time Security Code page appears. The security code will be sent to the mobile phone.
2. Complete the process by entering the One-time security code.



3. Click Submit. The Business Online Welcome Page appears.

Welcome Admin. Today is March 14, 2013. Your last login was March 14, 2013 at 10:30 AM. Add Info Panels

Shortcuts

Favorites [Edit Favorites](#)

> Book transfer transmit > Express transfer transmit

Saved Reports [Edit Saved Reports](#)

> TEST 0305 > TEST308

Calendar

March 2013

Su	Mo	Tu	We	Th	Fr	Sa
24	25	26	27	28	1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30
31	1	2	3	4	5	6

[Edit information displayed](#)

Important Account Balances

Checking As of 03/14/2013

OPERATING ACCOUNT, *2910 \$95,239.96
[Available balance](#)

CHECKING 2, *2911 \$221,909.22
[Available balance](#)

CHECKING 3, *2912 \$287,187.45
[Available balance](#)

Savings As of 03/14/2013

MONEY MKT 1, *2913 \$238,240.34
[Available balance](#)

Certificate of Deposit Accounts As of 03/13/2013

CD 1, *2916 \$121,500.86
Current balance

Loan Accounts As of 03/13/2013

Loan 1, *0517 \$16,286.85
Current balance

Loan 2, *0518 \$2,795.89
Current balance

[Edit accounts displayed](#)

Next Scheduled Requests

Next Scheduled Requests (Date equals send on date)

*2913-MONEY	Express Transfer	03/22/13	\$400.00
*2910-OPERA	Express Transfer	03/21/13	\$1,000.00

Recent Alerts & Messages

03/09 [Debit Posted](#)

03/08 [PPD Payment Failed](#)

03/08 [Password Changed](#)

03/08 [Password Changed](#)

[Manage Alerts](#) | [Received Mail and Alerts](#)

Transfers & Payments Approval

View by: [My approvals](#) | All approvals

Indicates transactions waiting for your approval.

ACH Payments and Collections (Date equals effective date.)

- *2910-OPERA payroll 02/22/2013 \$1,000.00

Wires (Date equals effective date.)

- *2910-OPERA KEN SAVING 10/31/2012 \$456.00

Loan Payments (Date equals payment due.)

- *0517-Loan 12/12/2020 \$500.00

Loan Advances

- *0517-Loan To:*2913-MONEY \$300.00

Book Transfers

- *2910-OPERA To multiple accounts \$1,482.47
- *2910-OPERA To multiple accounts \$1,432.18

Signing Off

It is important to sign off of Business Online since it is a secure banking application. If you do not use your keyboard within 15 minutes, the application automatically signs you out. Regardless of your keyboard use, the secure Internet connection expires after 15 minutes. You can sign off at any time by performing the following:

1. Click Sign Off in the upper right corner. The Sign On page reappears.

Navigating Within Business Online

Moving around in Business Online is similar to moving around in most Web-based applications. You use your mouse to click tabs, hyperlinks, and buttons to move from page to page.

Welcome Page

The Welcome page is a dashboard of panels. The Welcome page is the main interface for working with the Business Online application. To return to the Welcome page at any time, click the Welcome tab at the top of the page.

Dashboard View

The screenshot displays the 'Welcome Admin' dashboard for March 14, 2013. The interface is organized into several panels:

- Shortcuts:** Includes links for 'Book transfer transmit', 'Express transfer transmit', and 'Saved Reports'.
- Calendar:** A calendar for March 2013 with the 14th highlighted.
- Important Account Balances:** Lists balances for various accounts as of 03/14/2013:
 - Checking: OPERATING ACCOUNT, *2910: \$95,239.96 Available balance
 - CHECKING 2, *2911: \$221,909.22 Available balance
 - CHECKING 3, *2912: \$287,167.46 Available balance
 - Savings: MONEY MKT 1, *2913: \$239,240.34 Available balance
 - Certificate of Deposit Accounts: CD 1, *2918: \$121,500.86 Current balance
 - Loan Accounts: Loan 1, *0517: \$16,286.85 Current balance; Loan 2, *0519: \$2,795.89 Current balance
- Recent Alerts & Messages:** Lists alerts such as 'Debit Posted', 'PPD Payment Failed', and 'Password Changed'.
- Transfers & Payments Approval:** Shows a list of transactions requiring approval, including payroll and loan payments.
- Next Scheduled Requests:** Lists upcoming transfers:
 - *2913-MONEY Express Transfer 03/22/13 \$400.00
 - *2910-OPERA Express Transfer 03/21/13 \$1,000.00

First Time Access

When accessing Business Online for the first time, you see the Dashboard setup tool and the Dashboard panels on the Welcome page. The panels provide you information about accounts, messages, and alerts.

Dashboard Setup Tool

The Dashboard setup tool is displayed when you log into Business Online for the first time. You will have recommended suggestions of what panels to display on the Welcome page based on your roles and entitlements. These recommended items are already selected for addition to the dashboard. You can adjust the recommended selections by selecting more panels or unselecting panels you wish not to use. You can also deselect all recommendations and choose to continue to the dashboard with no informational panels.

Dashboard Setup Tool

The dashboard provides quick and easy access to information. You can customize your panels directly on the dashboard at any time.

Available Dashboard Panels

(*) new panels

The panels checked below are recommended based on your current entitlements.

<input type="checkbox"/> Balance Snapshot	Compare and analyze account balances over time.
<input type="checkbox"/> Balance Trends	Graph and compare account balance history for trends or fluctuation.
<input checked="" type="checkbox"/> Calendar	A calendar view of upcoming transactions and custom alerts.
<input checked="" type="checkbox"/> Important Account Balances	The latest balance for key accounts.
<input type="checkbox"/> Next Scheduled Requests	A list of upcoming transactions to aid in forecasting cash position.
<input checked="" type="checkbox"/> Recent Transactions	Specific types of transactions for up to 30 days.
<input checked="" type="checkbox"/> Shortcuts	Create links to frequently used pages.
<input type="checkbox"/> Templates Approval	Approve new and changed templates.
<input checked="" type="checkbox"/> Transfers & Payments Approval	Approve transactions and files.
<input type="checkbox"/> User Profiles Approval	Approve new or changed user profiles.

Current Dashboard Panels

No panels are currently enabled.

[Continue to Dashboard](#)

Welcome Mike, Today is October 25, 2013. [Add Info Panels](#)

Recent Alerts & Messages

10:25 [Password Changed](#)

[Manage Alerts](#) | [Received Mail and Alerts](#)

Recent Transactions

Calendar

October 2013

Su	Mo	Tu	We	Th	Fr	Sa
29	30	1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30	31		
1	2	3	4	5	6	7

[Edit information displayed](#)

Shortcuts

Favorites [Edit Favorites](#)

You have no favorites.

Saved Reports [Edit Saved Reports](#)

You have no saved reports.

Important Account Balances

Transfers & Payments Approval

View by: [My approvals](#) | [All approvals](#)

There are no requests waiting for your approval.

Existing Users

Existing users will not normally see the Dashboard setup tool when they log on, except in the following business scenarios:

- ◆ An entitlement for a new service is enabled that makes more information panels available to you
- ◆ A new role is enabled that makes more information panels available to you
- ◆ New panels or panel features are introduced after a release.
- ◆ The bank would like to have the Dashboard Setup tool display to all Dashboard users at the bank.

Dashboard Setup Tool

The dashboard provides quick and easy access to information. The panels checked below are recommended based on your current entitlements. You can customize your panels directly on the dashboard at any time.

Available Dashboard Panels

<input type="checkbox"/> Balance Snapshot	Compare and analyze account balances over time.
<input type="checkbox"/> Balance Trends	Graph and compare account balance history for trends or fluctuation.
<input checked="" type="checkbox"/> Calendar	A calendar view of upcoming transactions and custom alerts.
<input checked="" type="checkbox"/> Important Account Balances	The latest balance for key accounts.
<input type="checkbox"/> Next Scheduled Requests	A list of upcoming transactions to aid in forecasting cash position.
<input type="checkbox"/> Other Account Balances	The latest balance for escrow, rewards, and other accounts.
<input checked="" type="checkbox"/> Recent Transactions	Specific types of transactions for up to 30 days.
<input type="checkbox"/> Shortcuts	Create links to frequently used pages.

Current Dashboard Panels

<input checked="" type="checkbox"/> Templates Approval	Approve new and changed templates.
<input checked="" type="checkbox"/> Transfers and Payments Approval	Approve transactions and files.
<input checked="" type="checkbox"/> User Profiles Approval	Approve new or changed user profiles.
<input checked="" type="checkbox"/> Exceptions Decision	Make decisions on and approve positive pay exceptions.
<input checked="" type="checkbox"/> Issue and Issue File Approval	Approve positive pay issues.

[Continue to dashboard](#)

Managing panels

You can customize the dashboard panels on the Welcome page to show the information you feel is important. You can arrange the panels as you want to by clicking and dragging them to another location on the Welcome page.

Adding a panel

From the Welcome page:

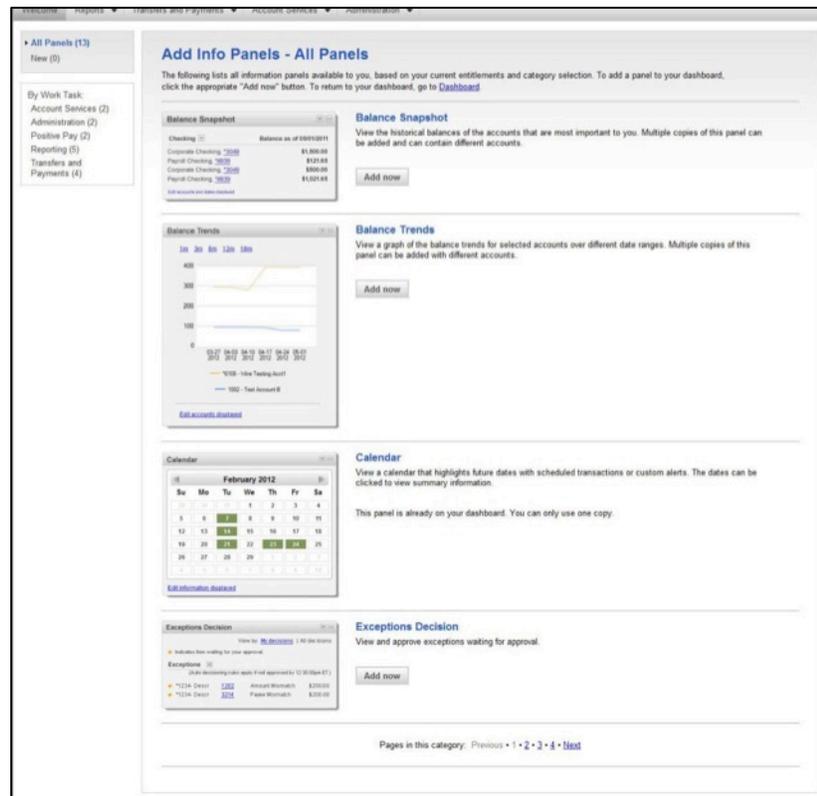
1. Click the Add Info Panels button.

Welcome | Reports | Transfers and Payments | Account Services | Administration

Welcome ADMIN. Today is May 07, 2013. Your last login was May 07, 2013 at 10:53 AM [Add Info Panels](#)

Recent Alerts & Messages
You have received no alerts or bank messages within the last seven days.
[Manage Alerts](#) | [Received Mail and Alerts](#)

The Add Info Panels – All Panels page appears:



2. Search through the different panels available by either using the page links on the bottom of the page or filter your result by work task by using the By Work Task menu on the left side of the page.
3. To add a panel, click the Add now button. The new panel will appear on the Welcome page.

Editing panels

To edit the information in dashboard panels, click the link at the bottom of the panel of which you want to change the information. Not all panels have this link.

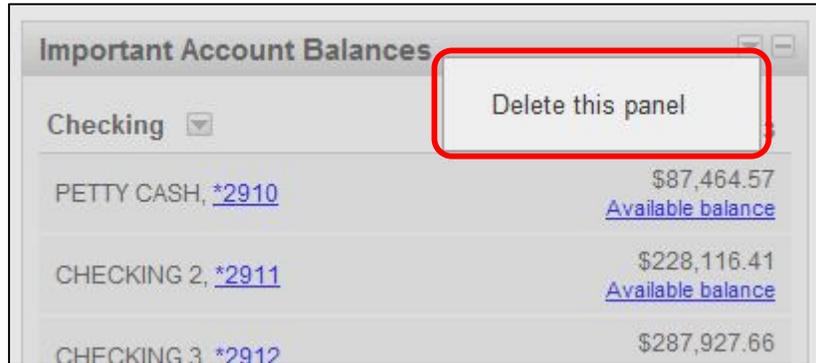
Deleting panels

To delete a panel:

1. Click the down arrow button in the top right corner of the panel window.



2. Click Delete this panel:



Managing Shortcuts

Favorites are shortcuts that can be accessed directly from the Welcome page in the Shortcuts dashboard panel.

The screenshot shows the 'Welcome Admin.' dashboard. The 'Favorites' panel is highlighted with a red box. The dashboard includes several panels:

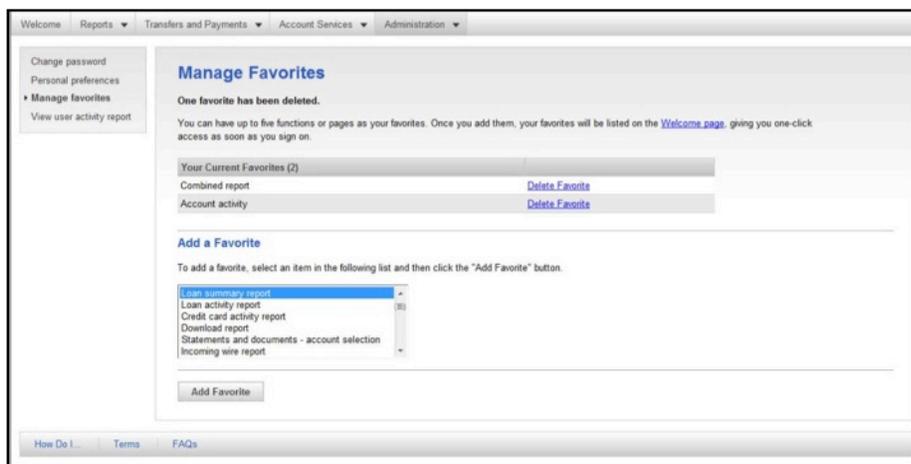
- Shortcuts:** Favorites, Saved Reports, Calendar.
- Important Account Balances:** Checking, Savings, Certificate of Deposit Accounts, Loan Accounts, Next Scheduled Requests.
- Recent Alerts & Messages:** 03/09 Debt Posted, 03/08 PPD Payment Failed, 03/08 Password Changed, 03/08 Password Changed.
- Transfers & Payments Approval:** ACH Payments and Collections, Wires, Loan Payments, Loan Advances, Book Transfers.

You can add links to tasks you perform regularly to improve your efficiency.

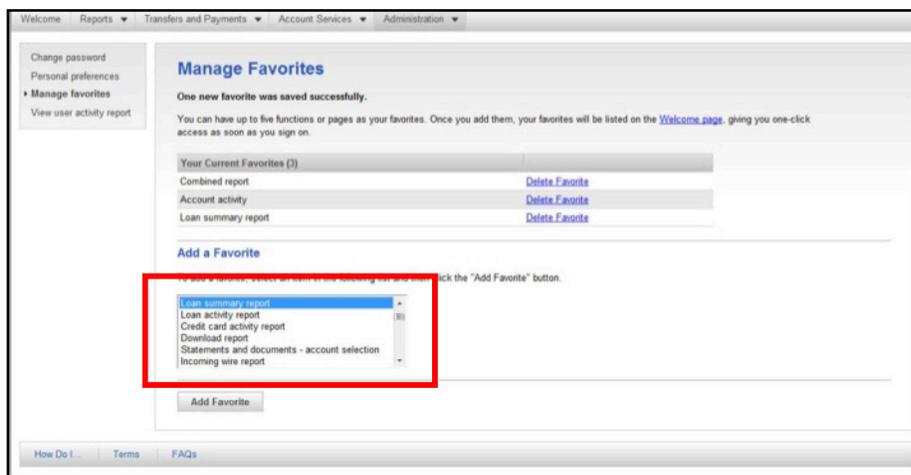
Add a Favorite

To add a new favorite to your list:

1. Click Edit Favorites. The Manage Favorites page appears:



2. Select a task in the list and click Add Favorite. The new task appears in your favorite list.



Delete a Favorite

To delete a favorite:

1. Access the Manage Favorites page.
2. Click Delete Favorite for the task to be deleted from the list.

Recent Alerts and Messages

The Recent Alerts & Messages window allows you to view and create communications regarding account activity.

The screenshot shows a banking dashboard with several panels. The 'Recent Alerts & Messages' panel is highlighted with a red border and contains the following data:

Date	Alert Type
03/09	Debit Posted
03/08	PPD Payment Failed
03/08	Password Changed
03/08	Password Changed

Below the alerts, there are links for 'Manage Alerts' and 'Received Mail and Alerts'.

Viewing Mail and Alerts

1. Click the Received Mail and Alerts link in the Recent Alerts & Messages dashboard panel to see new messages since you last logged in. The Received Mail and Alerts page appears:

The screenshot shows the 'Received Mail and Alerts' page. It includes a sidebar with navigation options and a main content area with a table of messages.

Received Mail and Alerts

Review your received mail and alert messages. To read a message, click its subject. To view messages you have sent, go to [Sent Mail](#). To delete messages, check the desired messages and click "Delete messages."

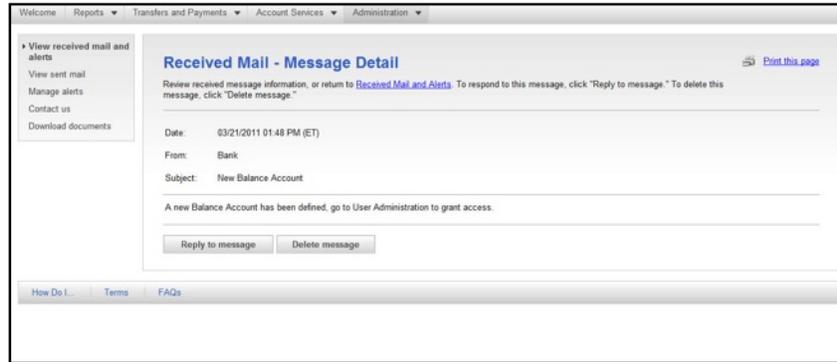
Received messages will be automatically deleted after 90 days.

To manage the alerts you receive, go to [Manage Alerts](#).

Date	Status	Type	Sent From	Subject
04/07/2011	Unread	Mail	sham test	New Service
04/07/2011	Unread	Mail	barbados1	300
04/06/2011	Unread	Alert	Bank	Transaction Failed
04/06/2011	Unread	Alert	Bank	Transaction Failed
04/06/2011	Unread	Alert	Bank	Transaction Failed
04/06/2011	Unread	Alert	Bank	Transaction Failed
04/06/2011	Unread	Alert	Bank	Transaction Failed
04/06/2011	Unread	Alert	Bank	Transaction Failed
04/06/2011	Unread	Alert	Bank	Transaction Failed

Buttons: [Delete messages](#)

- From here, you can view your mail and alerts by clicking the Subject link. The Received Mail - Message Detail page appears:



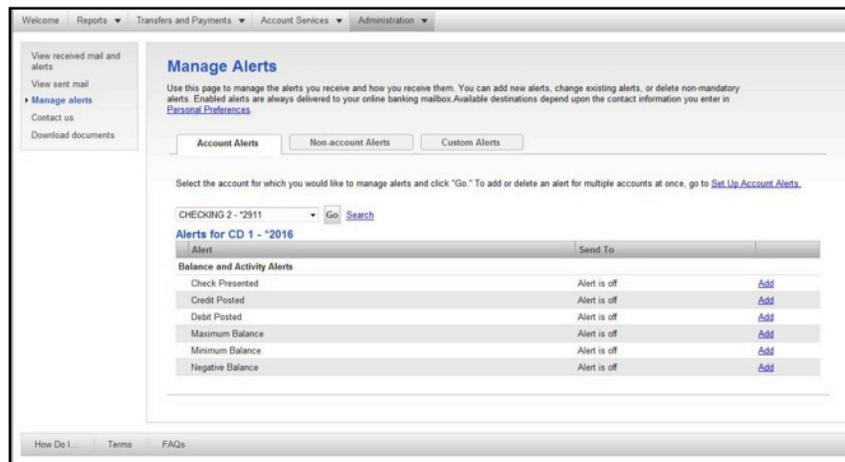
- You can reply to this message or delete it as required.

Managing Alerts

You can manage the alerts you receive by clicking the appropriate links on the Received Mail and Alerts page. You can manage account related alerts, non-account related alerts, and custom alerts by clicking the appropriate link.

Account Related Alerts

- On the Received Mail and Alerts page, click Manage Alerts. The Manage Alerts page appears:



- The available alerts for the selected account and the selected alert type appear.
- You can change the Account by selecting a different account in the drop down list or by using the Search link next to the drop down list.
- You can change the Alert type by selecting a different tab at the top of the page. Maintaining alerts is the same for each type.

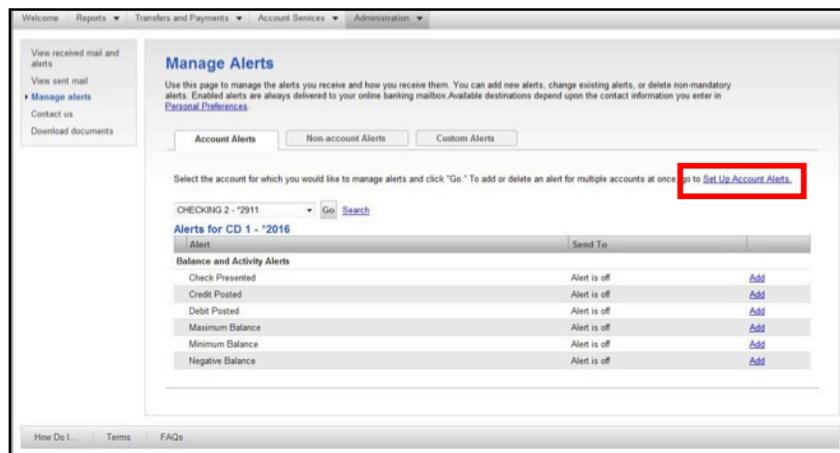
6. Click Add on the Alert to add this alert, additional fields specific to this alert appear. Select the email the Alerts should be sent to (either primary or secondary as set up in Personal Preferences).
7. To change an alert, click Change on the alert line. Additional fields specific to the alert appear. Select the email the Alerts should be sent to (either primary or secondary as set up in Personal Preferences). Click Save Alert, or click Do Not Save Alert, as appropriate.
8. To delete an alert, click Delete on the alert line.

Set up Account Alerts

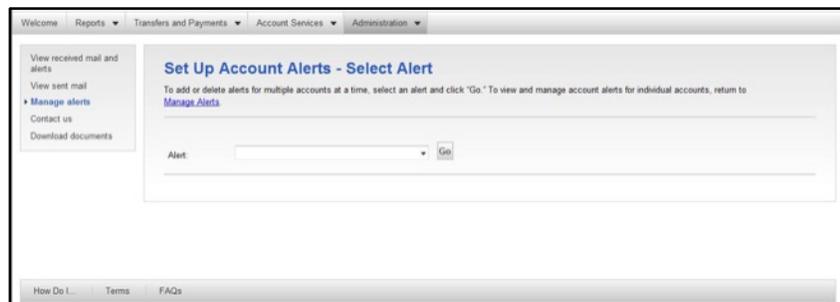
If a company user wants to add or delete an alert for multiple accounts, they can do this concurrently by using the Set up Account Alerts page.

To set up account alerts:

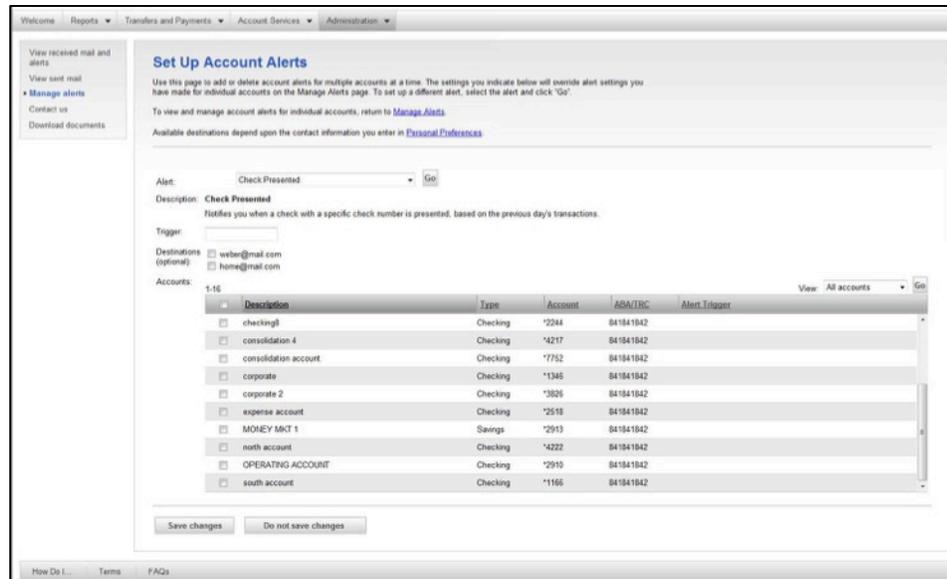
1. Navigate to the Manage Alerts page and click the Set up Account Alerts link.



2. The Set up Account Alerts- Select Alerts page appears:



3. Select the description of alert you want and press Go. The Setup Account Alerts page appears:



4. Fill in the box labeled Trigger to set your alert trigger.
5. Optional- Select the email account you want to alert sent to in the Destinations area.
6. Check the boxes next to the accounts for which you want to assign the alerts.
7. Click Save changes. A confirmation message appears.

Navigation

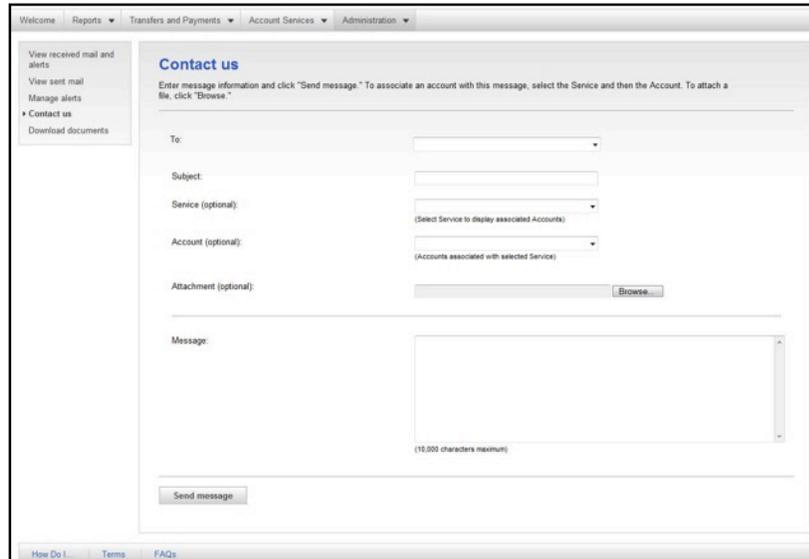
The navigation tabs remain constant on the top of the screen. It contains menu items or links to services to which you have been granted privileges/access. The items that appear in the tabs depend on the access rights you've been granted by your administrator.



Contact Us -

You can contact client support by email.

1. Click Contact us. The Contact us page appears:



The screenshot shows a web application interface with a navigation menu at the top: Welcome, Reports, Transfers and Payments, Account Services, and Administration. On the left, there is a sidebar with options: View received mail and alerts, View sent mail, Manage alerts, Contact us (highlighted), and Download documents. The main content area is titled 'Contact us' and contains the following fields and instructions:

- Instructions: "Enter message information and click 'Send message.' To associate an account with this message, select the Service and then the Account. To attach a file, click 'Browse.'"
- To: A dropdown menu.
- Subject: A text input field.
- Service (optional): A dropdown menu with the instruction "(Select Service to display associated Accounts)".
- Account (optional): A dropdown menu with the instruction "(Accounts associated with selected Service)".
- Attachment (optional): A text input field with a "Browse..." button.
- Message: A large text area with a scroll bar and the instruction "(10,000 characters maximum)".
- Send message: A button at the bottom left.

At the bottom of the page, there are links for "How Do I...", "Terms", and "FAQs".

2. Select to who the message will go to from the drop down box **Mail For Bank**
3. Type a subject in the Subject box.
4. The Service, Account and Attachment fields are optional.
5. In the Message box, type your message. Provide as much detail as possible to avoid a series of mail exchanges.
6. Click Send message. A support services representative will reply.
7. To read the reply message, select View Received mail and alerts from the Communications section of the Administration tab.

Help Available to You

Business Online (Business Online) has built-in online help available for you to use whenever you are logged into the application.

Account:

Expiration date (optional): / /
(mm/dd/yyyy – must be before 02/04/2015)

Reason (optional):

Stop a single check

Check number:

Date on check: / /
(mm/dd/yyyy)

Payee (optional):

Amount (optional):

Stop a range of checks

First check number:

Last check number:

How Do I... Terms FAQs

How Do I ...

This procedural guide assists you with the most common tasks that you'll encounter while using this site.

This Help feature automatically displays topics appropriate to the page you are currently viewing.

[Print this page](#)

Stop Check Payments

Stop payment on a check you suspect is stolen or lost.

Note: Payments made using online bill payment cannot be stopped using this page.

1. Select **Account Services > Stop check payments**.
2. Select an **Account**.
3. If applicable, select or type an **Expiration date**.
4. **Optional:** Type a **Reason** for the stop payment request.
5. Click the **Stop a single check** option and fill in the following fields:
 - o **Check number** (up to 10 digits)
 - o **Date on check**
 - o **Payee** (optional)
 - o **Amount** (optional)
6. Click **Continue**.
7. Verify the information and then click **Submit request**.

Note: If you receive an error message when attempting to place a stop payment, be aware that there are a variety of reasons why a stop placement might fail. These include, but are not limited to:

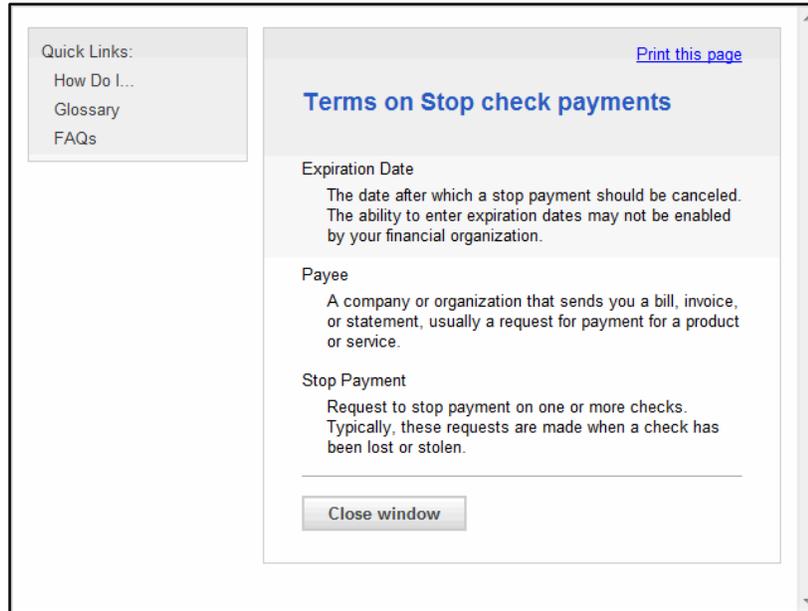
- A stop has already been placed on the check.
- The check has already been presented for payment.
- There are conditions on the account which prohibit a stop from being placed.

Related Topics:
Cancel a Stop Payment
View Stop Payment Activity

Quick Links:
How Do I...
Glossary
FAQs

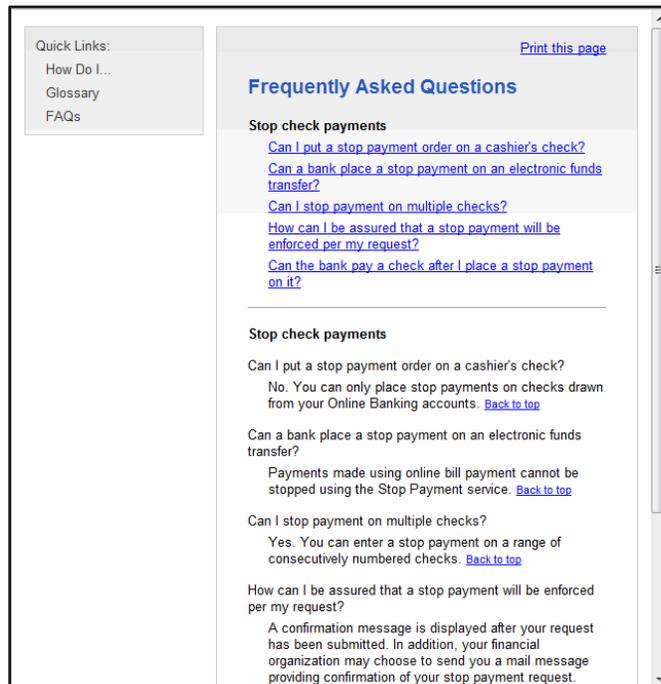
Terms

A glossary has been added to help you better understand terminology that you'll encounter while using the site. This Help feature automatically displays terms appropriate to the page you are currently viewing.



FAQs

This Help feature automatically displays questions appropriate to the page you are currently viewing.

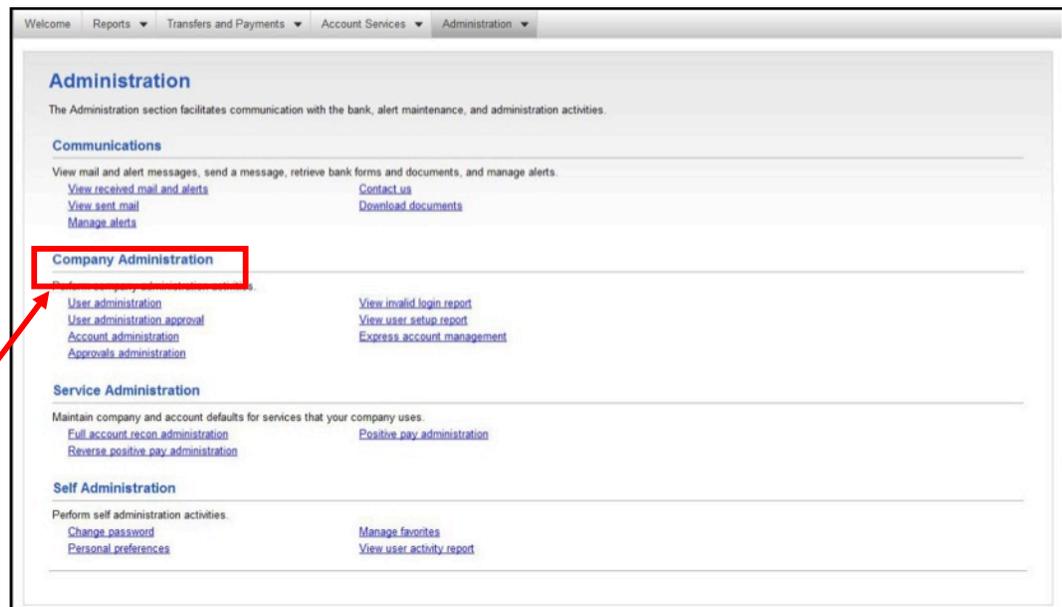


2 Administration

Overview

The Company Administration area allows your company Admin user to manage your employee's access to banking services, accounts, and templates. Also the ability to create text names for your accounts. Company Administration is only available to users who have administrative privileges in their user setup. Your company may choose to have multiple administrative users. All administrative users have access to Add User, Change User, Copy user and Delete User.

The initial Business Online Administration user role (Admin) has administrative functions. If additional functionality is needed, this Admin user must assign additional functionality to them.



Note: Company Administration is only given to the Admin Users of your company.

The tasks your Admin User may perform using Company Administration include:

- ◆ Manage Approval Settings
- ◆ Manage Users
- ◆ Manage Account information
- ◆ Forms & Documents

Manage Approval Settings

The Business Online Administration role user (Admin) can specify the number of approvals required for user profiles and templates, in addition, to the number of approvals and amount limits before a request is transmitted and sent for processing. You may vary the number of approvals required based on the amount of a request.

Changing Approval Parameters

1. In the Administration tab, click Manage Approvals Settings in the Company Administration section. The Approvals Administration page appears:

Approvals Administration

Enter the required approvals for the selected services and click "Save changes."

CAUTION: Please check your approval settings before they are saved. You will not be able to transmit a request if the number of approvals required for a service is greater than the number of users authorized to approve requests for the service.

Approvals Required For Transactions

For transactions, enter an amount and indicate the required approvals if the request amount is less than or equal to or greater than the amount.

To require transactions to be approved by a user other than the one who enters them, select **Require Separate Entry From Approval**. This should only be selected if your company has at least two users.

Service Name	Request Amount	Approvals If Less Or Equal	Approvals If Greater	Require Separate Entry From Approval
ACH File Upload	\$ 0.00	1	1	<input type="checkbox"/>
ACH Positive Pay	\$ 0.00	1	1	<input type="checkbox"/>
CCD Collection	\$ 0.00	1	1	<input type="checkbox"/>
CCD Payment	\$ 0.00	1	1	<input type="checkbox"/>
Child Support Payment	\$ 0.00	1	1	<input type="checkbox"/>
CTX Collection	\$ 0.00	1	1	<input type="checkbox"/>
CTX Payment	\$ 0.00	1	1	<input type="checkbox"/>
Federal Tax	\$ 0.00	1	1	<input type="checkbox"/>
IAT Collection	\$ 0.00	1	1	<input type="checkbox"/>
IAT Payment	\$ 0.00	1	1	<input type="checkbox"/>
Internal Transfer	\$ 0.00	1	1	<input type="checkbox"/>
Loan Advance	\$ 0.00	1	1	<input type="checkbox"/>
Loan Payment	\$ 0.00	1	1	<input type="checkbox"/>
Multiple Account Transfer	\$ 0.00	1	1	<input type="checkbox"/>
Positive Pay Exception Maintenance	\$ 0.00	1	1	<input type="checkbox"/>
PPD Collection	\$ 0.00	1	1	<input type="checkbox"/>
PPD Payment	\$ 0.00	1	1	<input type="checkbox"/>
State Tax	\$ 0.00	1	1	<input type="checkbox"/>
STP 830 Payment	\$ 0.00	1	1	<input type="checkbox"/>
Wire Domestic One Time	\$ 0.00	1	1	<input type="checkbox"/>
Wire Domestic Template Based	\$ 0.00	1	1	<input type="checkbox"/>
Wire FX Int One Time	\$ 0.00	1	1	<input type="checkbox"/>
Wire FX Int Template Based	\$ 0.00	1	1	<input type="checkbox"/>
Wire USD Int One Time	\$ 0.00	1	1	<input type="checkbox"/>
Wire USD Int Template Based	\$ 0.00	1	1	<input type="checkbox"/>

Approvals Required For Setup

Service Name	Approvals Required
Administration	1
CCD Collection	1
CCD Payment	1
Child Support Payment	1
CTX Collection	1
CTX Payment	1
Federal Tax	1
IAT Collection	1
IAT Payment	1
Multiple Account Transfer	1
PPD Collection	1
PPD Payment	1
State Tax	1
STP 830 Payment	1
Wire Domestic Template Based	1
Wire FX Int Template Based	1
Wire USD Int Template Based	1

Approvals Required For Issues/Decisions

Enter the number of approvals required for check issue entry and import, and decision import. Approvals for Positive Pay Exception Maintenance and Reverse Positive Pay must be equal.

Service Name	Approvals Required
Full Account Recon	1
Positive Pay Exception Maintenance	1
Positive Pay Issue Maintenance	1

Save changes Do not save changes

2. Identify a request dollar amount and the number of approvals required if that request is less than or equal to, or greater than the request dollar amount.
3. Identify number of approvals for setup of new users (Administration) and templates for each service listed.
4. Click Save changes. A confirmation appears.

Manage Users

Manage Users allows an Admin User to setup, change, copy, and delete a company user and modify the services a user is entitled to. This section outlines the procedures used to perform each of these tasks using your profile page. If your company requires multiple approvers for administration, those tasks are located in the Approval Administration section of this guide.

	A user with the Setup role can create and maintain templates for transfer and payment services and accounts to which they are entitled.
	A user with the Approval role can approve and transmit transactions for transfer and payment services and accounts to which they are entitled.
	<p>A user with the Administration role is often referred to as an administrator. An administrator can create and maintain company user profiles. This includes assigning company users with their logon credentials, roles, service and account entitlements, and transaction limits. Administrators can also rename accounts, reset passwords, and modify the number of approvals required for requests.</p> <p>When a company is set up on Business eBanking a user in the company is designated as the primary user and assigned the Administration role. The primary user is entitled to all services and to all accounts associated with those services based on the company's profile.</p> <p>A company can have multiple administrators.</p>
	A user without an assigned role can enter transactions for services and accounts to which they are entitled.

Adding Users and Services

To add new Business Online users and the services they will use, complete the following:

1. In the Administration tab, click Manage Users in the Company Administration section. Your Administration page appears:

[Welcome](#) | [Disputes](#) | [Transfers and Payments](#) | [Account Services](#) | [Administration](#)

[User administration](#)
[User administration approval](#)
[Account administration](#)
[Approval administration](#)
[View invalid login report](#)
[View user setup report](#)
[Express account management](#)

User Administration

Review the options listed below for available user administration tasks.

To quickly entitle a new account for company users, go to [Express Account Management](#).

Create New User

To create a new user, click on the button below. You will have an opportunity to copy an existing user during the process.

Manage Existing Users

To manage a user's profile, roles, services & accounts, system access, or change limits, click on the appropriate user ID.

User ID	First Name	Last Name	Status	
ADMIN	Admin	Admin	Active	System access
ADMIN104	KEN	STUDENT	Active	System access
ADMIN303	KELLY	STUDENT	Active	System access

Manage Saved Users

To complete a saved user, click on the appropriate user ID.

User ID	First Name	Last Name	Additional Information	
ADMIN524	SALLY	STUDENT		Details

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- Click the Create new user button. The New User - Profile page appears:

- Complete the fields as required:

Fields	Description
User ID	Enter the ID that you will use to sign on to Business Online.
Password	Enter a starter password.
Confirm Password	Enter the same starter password again.
First Name	Enter your's first name.
Last Name	Enter your's last name.
Primary e-mail	Enter email address of you.
User Telephone Number	Enter your telephone number.

- Click Continue. The New User - Roles page appears:

- Optional- Check the boxes next to the User Roles you want to assign to the new user.

6. Click Continue. The New User – Services & Accounts page appears:

Welcome | Reports | Transfers and Payments | Account Services | Administration

Profile | Roles | **Services & Accounts** | Limits | Verification

New User - Services & Accounts

Select services and accounts for this new user and click "Continue." To save this new user as a draft to be completed at a later time, click the link "Save as Draft."

New user: Arthur Admin (ADMIN25) [Edit](#)

Services & Accounts (optional)

To enable a service and assign accounts, click on the appropriate link. To disable all services and accounts, click "Clear all."

0 of 38 services enabled [Clear all](#)

Service	
Accounts	Add
ACH File Upload	Add
ACH Positive Pay	Add
CCD Collection	Add
CCD Payment	Add
Child Support Payment	Add
CTX Collection	Add
CTX Payment	Add
Deposit Account Reporting	Add
Deposit Recon	Add
Deposit Reports	Add
Federal Tax	Add
File Download	Add
Full Account Recon	Add
IAT Collection	Add
IAT Payment	Add
Incoming Wire Report	Add
Information Reporting	Add
Internal Transfer	Add
Loan	Add
Loan Advance	Add
Loan Payment	Add
Multiple Account Transfer	Add
Partial Account Recon	Add
Positive Pay	Add
Positive Pay Exception Maintenance	Add
Positive Pay Issue Maintenance	Add
PPD Collection	Add
PPD Payment	Add
State Tax	Add
Stop Payment	Add
STP 820 Payment	Add
Wire Domestic One Time	Add
Wire Domestic Template Based	Add
Wire FX Intl One Time	Add
Wire FX Intl Template Based	Add
Wire USD Intl One Time	Add
Wire USD Intl Template Based	Add

[Save as Draft](#)

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7. Select the services you want to enable and accounts you want to entitle to you.

8. Click Continue. The New User – ACH Limits page appears.

9. Set the ACH Daily Maximum Limit, ACH Daily Maximum Service Limits, and ACH Account Limits.

10. Click Continue. The New User - Wire Limits page appears:

11. Set the Wire Daily Maximum Limit, Wire Daily Maximum Service Limits, and Wire Account Limits.

12. Click Continue. The New User – Verification page appears:

Welcome Reports Transfers and Payments Account Services Administration

Profile Roles Services & Accounts Limits Verification

New User - Verification

The new user you have entered is now complete. Review summary information below and click "Submit." To save this new user as a draft to be completed at a later time, click the link "Save as Draft." To make changes, click on the section in the progress bar at the top of the page, or the appropriate link below.

Profile [Change Profile](#)

Name: Tom Banker
 Userid: TBANKER
 Primary e-mail address: tom.banker@abcbank.com
 Telephone number: 414-962-2222

Roles [Change Roles](#)

Enabled roles: Administration
 Setup
 Approval

Services & Accounts: [Change Services & Accounts](#)

Enabled services: 8 of 37 available

Limits: [Change Limits](#)

Limits completed: ACH
 Wire

[Save as Draft](#)

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13. Review the information on this page.

14. Click Submit.

Note: If your company does not require multiple approvals for Administration, clicking Submit creates and activates you. If your company requires multiple approvals for Administration, clicking Submit submits your profile for approval by other Administrators in the company.

The New User – Confirmation page appears:

Welcome Reports Transfers and Payments Account Services Administration

Profile Roles Services & Accounts Limits Verification

New User - Confirmation

Security settings may require additional approvals before this User ID is active. Review the user status listed below. To manage an existing user, complete a saved user, or create a new user, go to [User Administration](#)

Submitted User Summary

Name: Tom Banker
 User ID: TBANKER
 Primary e-mail address: tom.banker@abcbank.com
 Telephone number: 414-962-2222

User Status

User status: Active

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Modifying User Information

To change a user's profile information and password, complete the following:

1. In the Administration tab, click Manage User in the Company Administration section. The User Administration page appears:

User ID	First Name	Last Name	Status	
ADMIN	Admin	Admin	Active	System access
ADMIN104	KEN	STUDENT	Active	System access
TOMUSER	Tom	User	Active	System access

User Id	First Name	Last Name	Additional Information	Delete
ADMIN524	SALLY	STUDENT		Delete

2. Click the System Access link in the row of the user to be modified. The User Profile – Edit User Information page appears:

Password (optional): (Passwords are not case sensitive, are 8 to 12 characters long and must contain at least 1 letter and 1 number.)

Confirm password (optional):

First name:

Last name:

Additional information (optional):

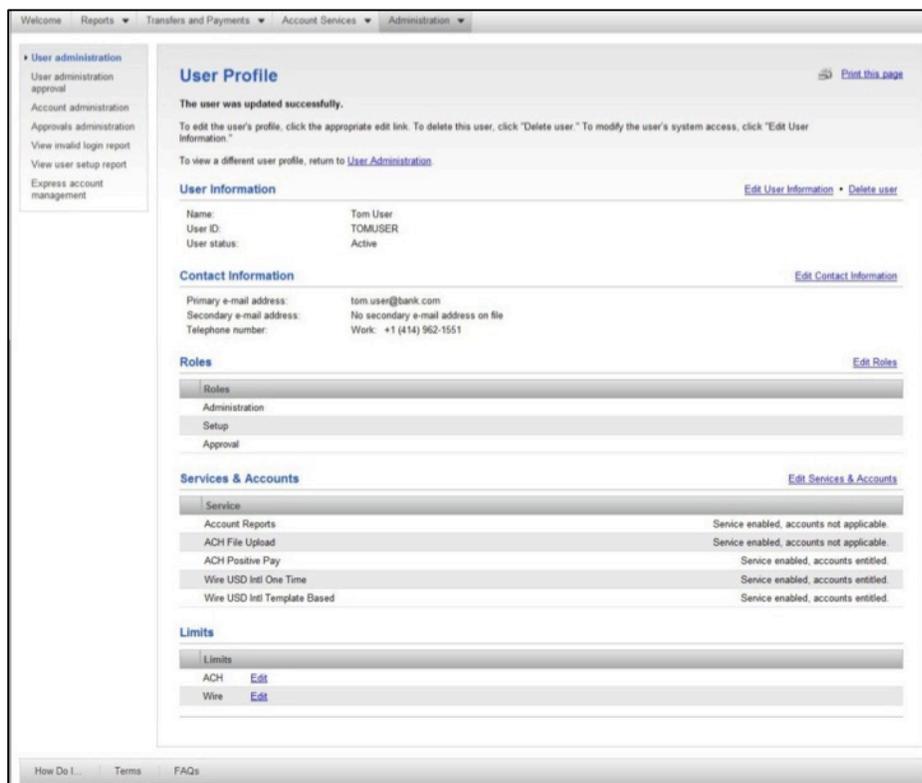
User Locked (optional):

User Secure Sign On Maintenance

You can have this user directed into the Secure Sign On setup process the next time they sign on by removing their security settings (picture, personal phrase, and confirmation questions). To remove the settings for this user, click "Remove Secure Sign On."

3. Modify the desired information for the user.
4. Click Save Changes.

5. The User Profile page appears with a confirmation message at the top:

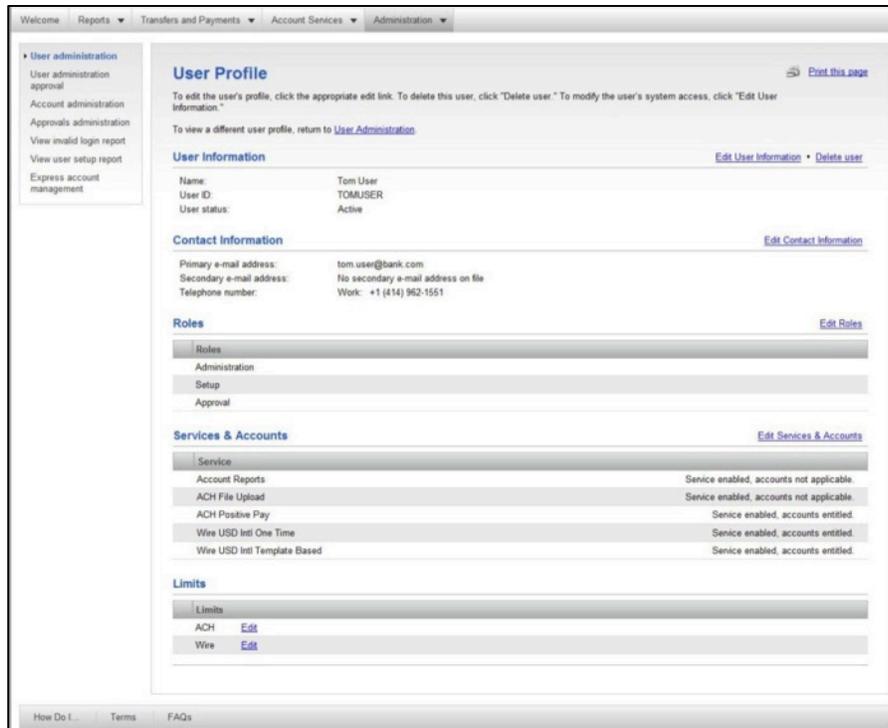


Note: When multiple approvals are needed to make changes to a user profile, the confirmation message will read "This user profile has changes that have not been submitted. To submit changes, click Submit." There will be a Submit button at the bottom of the screen which administrators must click to submit the changes.

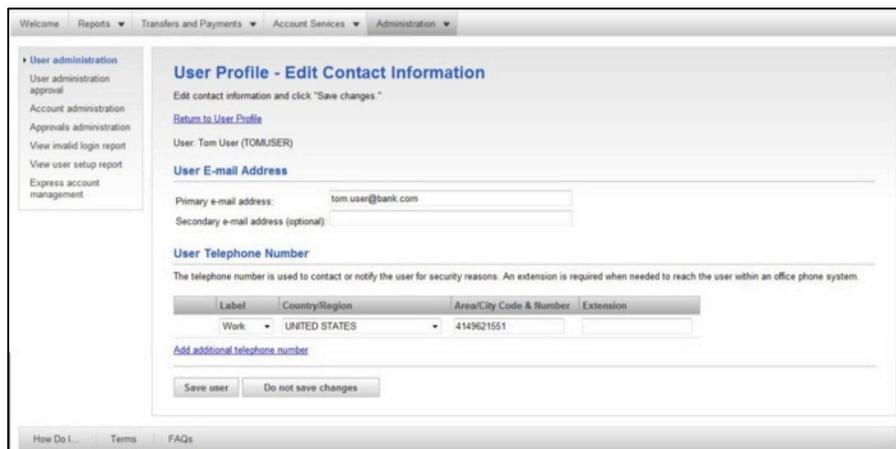
Modifying User Contact Information

To change a user's contact information, complete the following:

1. From the User Administration page, click the User ID of the user you wish to modify. The User Profile page appears:



2. Click the Edit Contact Information link. The User Profile – Edit Contact Information page appears:



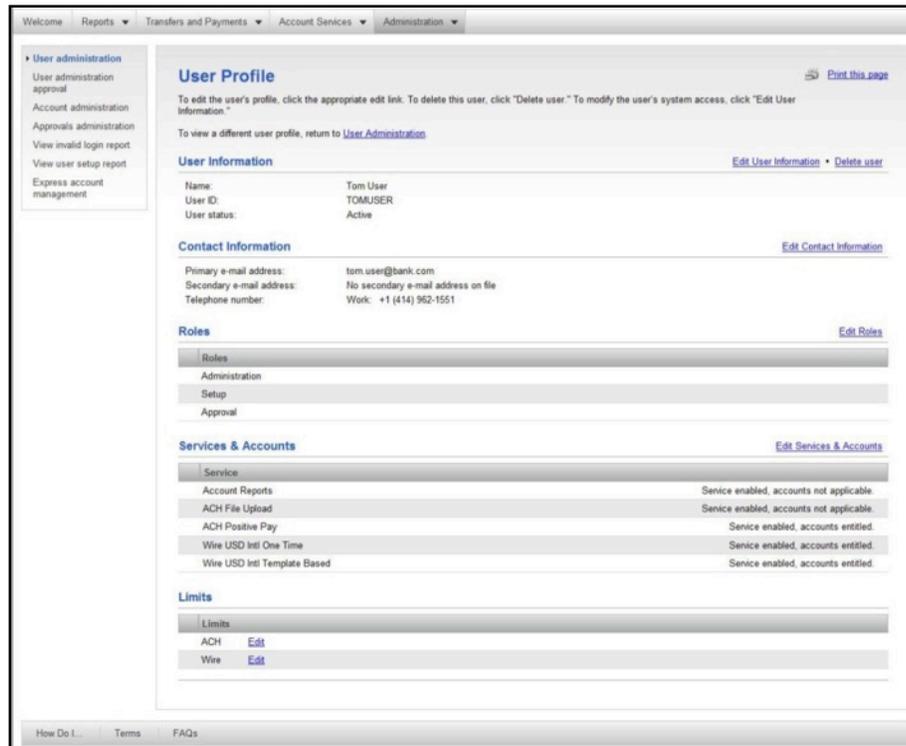
3. Modify the desired information.
4. Click the Save user button. The User Profile page appears with a confirmation message at the top.

Note: When multiple approvals are needed to make changes to a user profile, the confirmation message will read "This user profile has changes that have not been submitted. To submit changes, click Submit." There will be a Submit button at the bottom of the screen which administrators must click to submit the changes.

Modifying User Roles

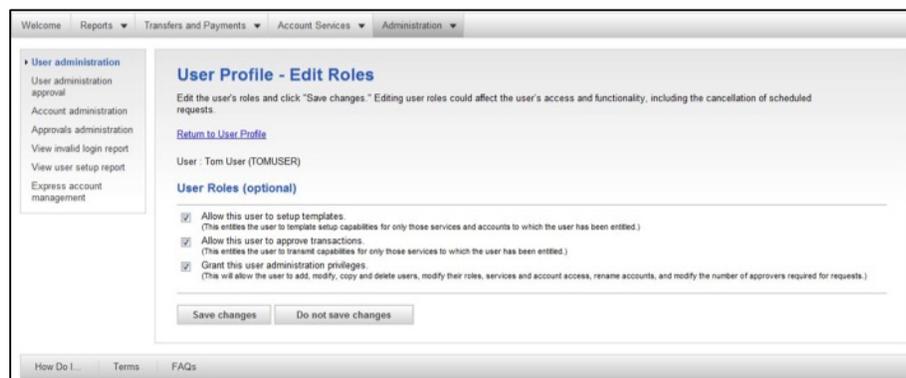
To modifying the roles assigned to an existing user, complete the following:

1. From the User Administration page, click the User ID of the user you wish to modify. The User Profile page appears



The screenshot shows the 'User Profile' page for a user named Tom User (TOMUSER). The page is divided into several sections: 'User Information', 'Contact Information', 'Roles', 'Services & Accounts', and 'Limits'. The 'Roles' section is currently expanded, showing 'Administration', 'Setup', and 'Approval'. The 'Services & Accounts' section shows various services with their status (e.g., 'Service enabled, accounts not applicable'). The 'Limits' section shows 'ACH' and 'Wire' with 'Edit' links. The page includes a navigation menu at the top and a sidebar on the left with 'User administration' options.

2. Click the Edit Roles link. The User Profile – Edit Roles page appears



The screenshot shows the 'User Profile - Edit Roles' page for the same user. The page is titled 'User Profile - Edit Roles' and includes instructions: 'Edit the user's roles and click "Save changes." Editing user roles could affect the user's access and functionality, including the cancellation of scheduled requests.' There is a 'Return to User Profile' link and the user's name 'Tom User (TOMUSER)'. The 'User Roles (optional)' section contains three checked checkboxes with descriptions: 'Allow this user to setup templates.', 'Allow this user to approve transactions.', and 'Grant this user administration privileges.' At the bottom, there are 'Save changes' and 'Do not save changes' buttons. The page layout is consistent with the previous screenshot, including the navigation menu and sidebar.

3. Modify the user roles as desired.
4. Click Save Changes.
5. The User Profile page appears with a confirmation message at the top.

Note: When multiple approvals are needed to make changes to a user profile, the confirmation message will read "This user profile has changes that have not been submitted. To submit changes, click Submit." There will be a Submit button at the bottom of the screen which administrators must click to submit the changes.

Modifying User Services and Accounts

To modify user services and accounts, complete the following:

1. From the User Administration page, click the User ID of the user you wish to modify. The User Profile page appears:

The screenshot displays the 'User Profile' page for a user named Tom User. The page is organized into several sections:

- User Information:** Name: Tom User, User ID: TOMUSER, User status: Active. Links: [Edit User Information](#), [Delete user](#).
- Contact Information:** Primary e-mail address: tom.user@bank.com, Secondary e-mail address: No secondary e-mail address on file, Telephone number: Work: +1 (414) 962-1551. Link: [Edit Contact Information](#).
- Roles:** Administration, Setup, Approval. Link: [Edit Roles](#).
- Services & Accounts:** A table listing services and their status.

Service	Status
Account Reports	Service enabled, accounts not applicable
ACH File Upload	Service enabled, accounts not applicable
ACH Positive Pay	Service enabled, accounts entitled
Wire USD Intl One Time	Service enabled, accounts entitled
Wire USD Intl Template Based	Service enabled, accounts entitled

Link: [Edit Services & Accounts](#).
- Limits:** ACH [Edit](#), Wire [Edit](#).

The page includes a navigation menu at the top (Welcome, Reports, Transfers and Payments, Account Services, Administration) and a sidebar on the left with 'User administration' options. At the bottom, there are links for 'How Do I...', 'Terms', and 'FAQs'.

2. Click the Edit Services & Accounts link.

3. The User Profile – Edit Services & Accounts page appears:

The screenshot displays the 'User Profile - Edit Services & Accounts' page. At the top, there are navigation tabs: Welcome, Reports, Transfers and Payments, Account Services, and Administration. A left sidebar contains a 'Manage users' section with links like 'Approve user changes', 'Manage account information', and 'Manage approval settings'. The main content area is titled 'User Profile - Edit Services & Accounts' and includes instructions: 'Edit services and accounts by clicking the appropriate links below.' and 'Return to User Profile'. Below this, it identifies the user as 'User: KEN STUDENT (ADMIN104)'. A section titled 'Services & Accounts' contains a table of 38 services. Each row shows a service name, its status (e.g., 'Service enabled, accounts not applicable'), and an action link (e.g., 'Remove', 'Add', 'Change'). At the bottom of the table are two buttons: 'Save changes' and 'Do not save changes'. The footer of the page includes links for 'How Do I...', 'Terms', and 'FAQs'.

4. Add, change, or remove the desired services and accounts.
5. Once complete, click the Save Changes button. The User Profile page appears with a confirmation message on the top.

Note: When multiple approvals are needed to make changes to a user profile, the confirmation message will read "This user profile has changes that have not been submitted. To submit changes, click Submit." There will be a Submit button at the bottom of the screen which administrators must click to submit the changes.

Modifying ACH Limits

To modify an existing user's ACH Limits, complete the following:

1. From the User Administration page, click the User ID of the user you wish to modify. The User Profile page appears:

The screenshot shows the 'User Profile' page. The 'Limits' section is expanded, showing 'ACH' and 'Wire' with 'Edit' links.

Limits	
ACH	Edit
Wire	Edit

2. Under the Limits section, click the Edit link next to ACH. The User Profile - Edit ACH Limits page appears:

The screenshot shows the 'User Profile - Edit ACH Limits' page. It includes sections for 'ACH Daily Maximum Limit', 'ACH Daily Maximum Service Limits', and 'ACH Account Limits'.

ACH Daily Maximum Limit

Enter the maximum daily amount allowed for the sum of all the user's ACH transactions. The limit must be no greater than the company limit set by the bank. [View Company Limits](#)

User daily limit:

ACH Daily Maximum Service Limits

Enter the maximum daily amount for each of the user's ACH services or select the No limit checkboxes. These limits must be no greater than the company limit set by the bank. [View Company Limits](#)

ACH Service	No Limit	User Daily Service Limit
ACH File Upload	<input type="checkbox"/>	
CCD Collection	<input type="checkbox"/>	
CCD Payment	<input type="checkbox"/>	
CTI Collection	<input type="checkbox"/>	
CTI Payment	<input type="checkbox"/>	
Federal Tax	<input type="checkbox"/>	
INT Collection	<input type="checkbox"/>	
INT Payment	<input type="checkbox"/>	
PPD Collection	<input type="checkbox"/>	
PPD Payment	<input type="checkbox"/>	
State Tax	<input type="checkbox"/>	
STP 820 Payment	<input type="checkbox"/>	

ACH Account Limits

Enter limit amounts for each of the user's ACH accounts.

Account Number	No Limit	User Daily Account Limit
*186 - month account	<input type="checkbox"/>	
*136 - corporate	<input type="checkbox"/>	
*284 - checking 8	<input type="checkbox"/>	
*219 - expense account	<input type="checkbox"/>	
*210 - PETTY CASH	<input type="checkbox"/>	
*211 - SLUSH FUND	<input type="checkbox"/>	
*210 - CHECKING 3	<input type="checkbox"/>	
*210 - MONEY MKT 1	<input type="checkbox"/>	
*422 - Checking 11	<input type="checkbox"/>	
*205 - corporate 2	<input type="checkbox"/>	
*217 - consolidation 6	<input type="checkbox"/>	
*222 - month account	<input type="checkbox"/>	
*425 - checking 4	<input type="checkbox"/>	
*322 - checking 7	<input type="checkbox"/>	
*712 - consolidation account	<input type="checkbox"/>	

3. Modify the desired fields.
4. Click Save Changes. The User Profile page appears with a confirmation message.

Note: When multiple approvals are needed to make changes to a user profile, the confirmation message will read "This user profile has changes that have not been submitted. To submit changes, click Submit." There will be a Submit button at the bottom of the screen which administrators must click to submit the changes.

Modifying Wire Limits

To modify an existing user's Wire limits, complete the following:

1. From the User Administration page, click the User ID of the user you wish to modify. The User Profile page appears:

The screenshot displays the 'User Profile' page for a user named 'Tom User' (User ID: TOMUSER). The page is organized into several sections:

- User Information:** Name: Tom User, User ID: TOMUSER, User status: Active. Includes links for 'Edit User Information' and 'Delete user'.
- Contact Information:** Primary e-mail address: tom.user@bank.com, Secondary e-mail address: No secondary e-mail address on file, Telephone number: Work: +1 (414) 962-1551. Includes a link for 'Edit Contact Information'.
- Roles:** Lists roles: Administration, Setup, Approval. Includes a link for 'Edit Roles'.
- Services & Accounts:** Lists services: Account Reports, ACH File Upload, ACH Positive Pay, Wire USD Intl One Time, Wire USD Intl Template Based. Each service has a status: 'Service enabled, accounts not applicable' or 'Service enabled, accounts entitled'. Includes a link for 'Edit Services & Accounts'.
- Limits:** Lists limits: ACH, Wire. Each limit has an 'Edit' link.

2. Under the Limits section, click the Edit link next to Wire.

3. The User Profile - Edit Wire Limits page appears:

User Profile - Edit Wire Limits
 Edit Wire limits and click "Save changes".
[Return to User Profile](#)
 User: Tom User (TOMUSER)

Wire Daily Maximum Limit
 Enter the maximum daily amount allowed for the sum of all the user's Wire transactions. The limit must be no greater than the company limit set by the bank. [View Company Limits](#)
 User daily limit: \$ 1,000,000.00

Wire Daily Maximum Service Limits
 Enter the maximum daily amount for each of the user's Wire services. These limits must be no greater than the company limit set by the bank. [View Company Limits](#)

Wire Service	User Daily Service Limit
Wire Domestic One Time	\$ 1,000,000.00
Wire Domestic Template Based	\$ 1,000,000.00
Wire FX Intl One Time	\$ 1,000,000.00
Wire FX Intl Template Based	\$ 1,000,000.00
Wire USD Intl One Time	\$ 1,000,000.00
Wire USD Intl Template Based	\$ 1,000,000.00

Wire Account Limits
 Enter limit amounts for each of the user's Wire accounts.

Account Number	No Limit	User Individual Transaction Limit	No Limit	User Daily Account Limit
*1166 - south account	<input checked="" type="checkbox"/>		<input checked="" type="checkbox"/>	
*1346 - corporate	<input checked="" type="checkbox"/>		<input checked="" type="checkbox"/>	
*2244 - checking 8	<input checked="" type="checkbox"/>		<input checked="" type="checkbox"/>	
*2518 - expense account	<input checked="" type="checkbox"/>		<input checked="" type="checkbox"/>	
*2910 - PETTY CASH	<input checked="" type="checkbox"/>		<input checked="" type="checkbox"/>	
*2911 - SLUSH FUND	<input checked="" type="checkbox"/>		<input checked="" type="checkbox"/>	
*2912 - CHECKING 3	<input checked="" type="checkbox"/>		<input checked="" type="checkbox"/>	
*2913 - MONEY MKT 1	<input checked="" type="checkbox"/>		<input checked="" type="checkbox"/>	
*3422 - Checking 11	<input checked="" type="checkbox"/>		<input checked="" type="checkbox"/>	
*3826 - corporate 2	<input checked="" type="checkbox"/>		<input checked="" type="checkbox"/>	
*4217 - consolidation 4	<input checked="" type="checkbox"/>		<input checked="" type="checkbox"/>	
*4222 - north account	<input checked="" type="checkbox"/>		<input checked="" type="checkbox"/>	
*4825 - checking 4	<input checked="" type="checkbox"/>		<input checked="" type="checkbox"/>	
*6922 - checking 7	<input checked="" type="checkbox"/>		<input checked="" type="checkbox"/>	
*7752 - consolidation account	<input checked="" type="checkbox"/>		<input checked="" type="checkbox"/>	

Save changes Do not save changes

4. Modify the desired fields.

5. Click Save Changes. The User Profile page appears with a confirmation message.

Note: When multiple approvals are needed to make changes to a user profile, the confirmation message will read "This user profile has changes that have not been submitted. To submit changes, click Submit." There will be a Submit button at the bottom of the screen which administrators must click to submit the changes.

Copying Users

To copy a user's access and create a new user, complete the following:

1. From the User Admin page, click the Create new user button. The New User – Profile page appears:

Profile Roles Services & Accounts Limits Verification

New User - Profile

Enter the new users information below, and click "Continue". To save this new user as a draft to be completed at a later time, click the link "Save as Draft".

User Information

User ID:

Password: (Passwords are not case sensitive, are 6 to 12 characters long and must contain at least 1 letter and 1 number.)

Confirm password:

First name:

Last name:

Primary e-mail address:

Secondary e-mail address (optional):

Additional information (optional):

User Telephone Number

The telephone number is used to contact or notify the user for security reasons. An extension is required when needed to reach the user within an office phone system.

Label	Country/Region	Area/City Code & Number	Extension
Work	UNITED STATES	<input type="text"/>	<input type="text"/>

[Add additional telephone number](#)

[Save as Draft](#)

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2. Complete all the fields on this page.
3. Click Continue. The New User – Roles page appears.

Profile Roles Services & Accounts Limits Verification

New User - Roles

Select roles for this new user, and click "Continue". To save this new user as a draft to be completed at a later time, click the link "Save as Draft".

New user: Tom Banker (TBANKER) [Edit](#)

Copy Existing User (optional)

To save time in creating a new user, copy roles, services, and accounts from an existing user. Select the appropriate option and link below. Roles, services, and accounts will be selected to match the copied user, and can be edited as required.

Do not copy user.

Copy user: [Select user](#)

User Roles (optional)

Allow this user to setup templates. (This entitles the user to template setup capabilities for only those services and accounts to which the user has been entitled.)

Allow this user to approve transactions. (This entitles the user to transmit capabilities for only those services to which the user has been entitled.)

Grant this user administration privileges. (This will allow the user to add, modify, copy and delete users, modify their roles, services and account access, rename accounts, and modify the number of approvers required for requests.)

[Save as Draft](#)

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4. Under the Copy Existing User section, click the remote button next to Copy user.
5. Click the link Select User.

6. A pop up window appears:

User ID	First Name	Last Name	Additional Information
<input type="radio"/> ADMIN	Admin	Admin	
<input type="radio"/> ADMIN104	KEN	STUDENT	BACK UP ADMIN
<input checked="" type="radio"/> TOMUSER	Tom	User	

7. Select the existing user that will be copied.

8. Click the Copy user button. The window will close. The User Profile page will appear with the selected user to be copied:

Profile Roles Services & Accounts Limits Verification

New User - Roles

Select roles for this new user, and click "Continue." To save this new user as a draft to be completed at a later time, click the link "Save as Draft."

New user: Tom Banker (TBANKER) [Edit](#)

Copy Existing User (optional)

To save time in creating a new user, copy roles, services, and accounts from an existing user. Select the appropriate option and link below. Roles, services, and accounts will be selected to match the copied user, and can be edited as required.

Do not copy user

Copy user: Tom User [Change user](#)

User Roles (optional)

Allow this user to setup templates.
(This entitles the user to template setup capabilities for only those services and accounts to which the user has been entitled.)

Allow this user to approve transactions.
(This entitles the user to transmit capabilities for only those services to which the user has been entitled.)

Grant this user administration privileges.
(This will allow the user to add, modify, copy and delete users, modify their roles, services and account access, rename accounts, and modify the number of approvers required for requests.)

[Save as Draft](#)

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9. Click Continue. The New User – Services & Accounts page appears.

10. Add, enable, and modify the services and accounts on this page.

11. Click Continue. The New User ACH Limits page appears.

12. Set the ACH Daily Maximum Limit, ACH Daily Maximum Service Limits, and ACH Account Limits.

13. Click Continue. The New User - Wire Limits page appears:

14. Set the Wire Daily Maximum Limit, Wire Daily Maximum Service Limits, and Wire Account Limits.
15. Click Continue. The New User – Verification page appears.
16. Review the information on this page.
17. Click Submit. The New User – Confirmation page appears

Note: For companies that do not require multiple approvals for Administration, clicking Submit creates and activates the user. For companies that require multiple approvals for Administration, clicking Submit submits the user profile for approval by other Administrators in the company.

Deleting Users

To delete an existing user, complete the following:

1. From the User Administration page, click the User ID of the user you wish to modify. The User Profile page appears:

The screenshot shows a web application interface for user management. The top navigation bar includes links for Welcome, Reports, Transfers and Payments, Account Services, and Administration. A left sidebar lists various user administration tasks. The main content area is titled 'User Profile' and includes instructions on how to edit, delete, or view other user profiles. Below this, there are sections for 'User Information', 'Contact Information', 'Roles', 'Services & Accounts', and 'Limits'. Each section contains specific details for the user 'Tom User' and includes an 'Edit' link for each section.

User Information	
Name:	Tom User
User ID:	TOMUSER
User status:	Active

Contact Information	
Primary e-mail address:	tom.user@bank.com
Secondary e-mail address:	No secondary e-mail address on file
Telephone number:	Work: +1 (414) 962-1551

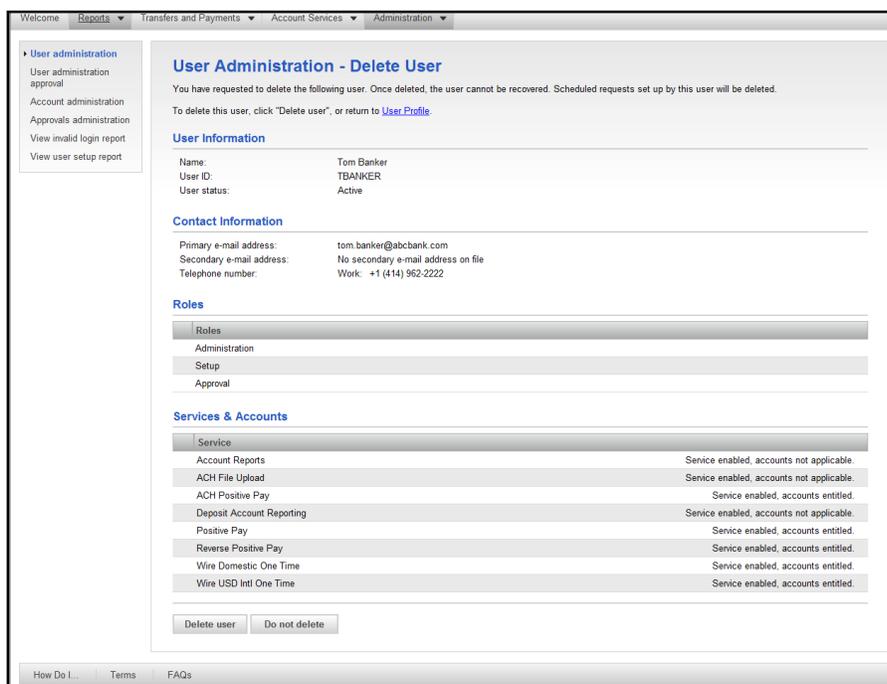
Roles	
Roles	
Administration	
Setup	
Approval	

Services & Accounts	
Service	
Account Reports	Service enabled, accounts not applicable.
ACH File Upload	Service enabled, accounts not applicable.
ACH Positive Pay	Service enabled, accounts entitled.
Wire USD Intl One Time	Service enabled, accounts entitled.
Wire USD Intl Template Based	Service enabled, accounts entitled.

Limits	
Limits	
ACH	Edit
Wire	Edit

2. Click the Delete User link.

3. The Delete User page appears:



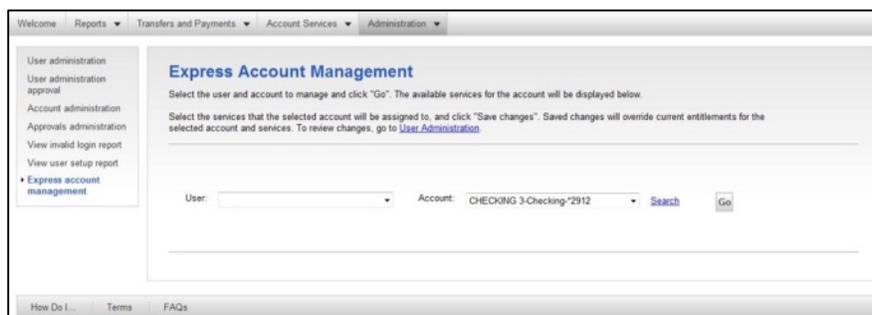
4. Click Delete User. The User Administration page appears, the deleted user is no longer listed.

Express Account Management

Your company users with administrator roles also have access to the Express Account Management page. This page allows company users to quickly entitle a new account for multiple company users without having to go through the entire account setup process.

To get to the Express Account Management page:

1. In the Administration tab, click Express Account Management in the Company Administration section. The Express Account Management page appears:



2. Find a user by clicking the User drop-down list and clicking on the name.

Note: If the company has more than 20 accounts, a Search link appears next to the Account drop-down list.

3. Click Go.
4. The Express Account Management page appears, showing the services entitled for you.

Welcome Reports Transfers and Payments Account Services Administration

Manage users
 Approve user changes
 Manage account information
 Manage approval settings
 Invalid login report
 User setup report
 Express account management
 Manage SEC codes - ACH files

Express Account Management

Select the user and account to manage and click "Go". The available services for the account will be displayed below.

Select the services that the selected account will be assigned to, and click "Save changes". Saved changes will override current entitlements for the selected account and services. To review changes, go to [User Administration](#).

User: KEN STUDENT-ADMIN104 Account: CHECKING 3-Checking-*2912 Search

Services for KEN STUDENT (ADMIN104) - Checking - *2912

Service	Entitle Account	Allow Transmit
<input checked="" type="checkbox"/> CCD Collection	<input checked="" type="checkbox"/>	<input type="checkbox"/>
<input checked="" type="checkbox"/> CCD Payment	<input checked="" type="checkbox"/>	<input type="checkbox"/>
<input checked="" type="checkbox"/> Federal Tax	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/> Full Account Recon	<input type="checkbox"/>	<input type="checkbox"/>
<input checked="" type="checkbox"/> Information Reporting	<input checked="" type="checkbox"/>	<input type="checkbox"/>
<input checked="" type="checkbox"/> Internal Transfer	<input checked="" type="checkbox"/>	<input type="checkbox"/>
<input checked="" type="checkbox"/> Multiple Account Transfer	<input checked="" type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/> Partial Account Recon	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/> Positive Pay	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/> Positive Pay Exception Maintenance	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/> Positive Pay Issue Maintenance	<input type="checkbox"/>	<input type="checkbox"/>
<input checked="" type="checkbox"/> PPD Collection	<input checked="" type="checkbox"/>	<input type="checkbox"/>
<input checked="" type="checkbox"/> PPD Payment	<input checked="" type="checkbox"/>	<input type="checkbox"/>
<input checked="" type="checkbox"/> State Tax	<input type="checkbox"/>	<input type="checkbox"/>
<input checked="" type="checkbox"/> Stop Payment	<input checked="" type="checkbox"/>	<input type="checkbox"/>
<input checked="" type="checkbox"/> Wire Domestic One Time	<input checked="" type="checkbox"/>	<input type="checkbox"/>
<input checked="" type="checkbox"/> Wire Domestic Template Based	<input checked="" type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/> Wire FX Intl One Time	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/> Wire FX Intl Template Based	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/> Wire USD Intl One Time	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/> Wire USD Intl Template Based	<input type="checkbox"/>	<input type="checkbox"/>

Save changes Do not save changes

How Do I... Terms FAQs

Note: The services that are displayed will depend on the services that are enabled for the account by the bank. If the service does not have the Transmit functionality, the check box in that column will not be shown. If the service is not enabled, the entitlement check boxes are disabled. If you do not have the Approval role, the Allow Transmit column is not shown.

5. Once changes have been made, click Save Changes. A confirmation message appears on the top of the page.

Note: If multiple approvals are required for Administration, modified user profiles will be submitted to the User Administration Approval queue.

Approve User Changes

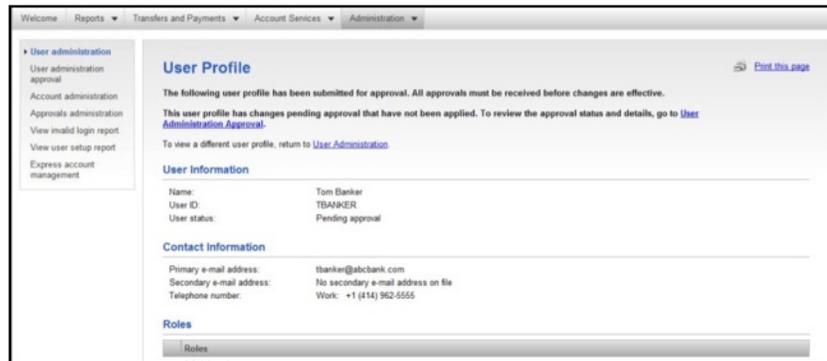
Multiple approvals for User Administration provide your company with the option to require multiple approvals for all user profiles setups, changes, and deletions.

It is important to point out that the number of approvals required for user administration does not exceed the number of users who have the administration role.

The Administration role may cancel a user profile request, including those made by another Administration role user.

The following confirmation message appears when the Administration role user performed an action on the User Profile page.

Note: The complete process of how to use the User Profile pages is addressed in the User Administration section of this user guide.

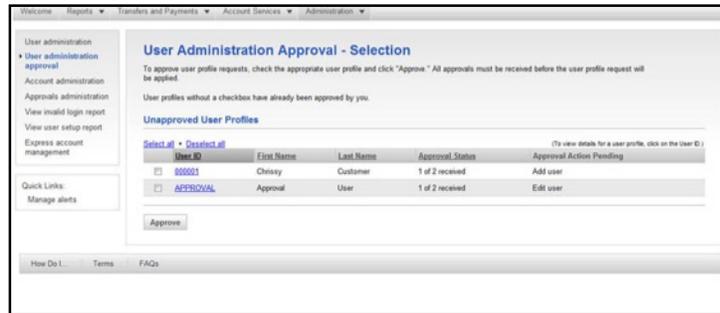


The confirmation message indicates that a maintenance or setup action is needed to continue. The user profile will be submitted for approval when Save User is clicked.

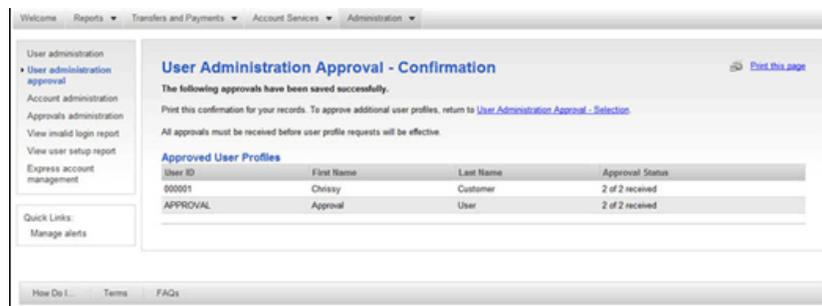
Pending User Profile Requests

An Administration role user may view, approve, or cancel one or more pending user profile requests using User Administration Approval. To approve User Profile requests, complete the following:

1. Click Approve User Changes from the Administration page. The User Administration Approval-Selection page appears:



2. Select one or more profiles to approve. If additional detail is required click the User ID link.
3. Click Approve, the User Administration Approval – Confirmation page appears:



Editing a User – Multiple Approvals

1. After submitting changes to a user profile when multiple approvals are required, the User Profile page supplies the details of what was changed. A notification message appears with instructions including a link to the User Approvals page.

Welcome Reports Transfers and Payments Account Services Administration

User administration
 User administration approval
 Account administration
 Approvals administration
 View invalid login report
 View user setup report
 Express account management

User Profile [Print this page](#)

The following user profile has been submitted for approval. All approvals must be received before changes are effective. User limits default to the associated company limits but may be changed. To review the approval settings, which may be impacted by this change, go to [Approvals Administration](#).

This user profile has changes pending approval that have not been applied. To review the approval status and details, go to [User Administration Approval](#).

To view a different user profile, return to [User Administration](#)

User Information

Name	Tom User
User ID	TOMUSER
User status	Pending approval

Contact Information

Primary e-mail address	Tom.User@abcbank.com
Secondary e-mail address	No secondary e-mail address on file
Telephone number	Work: +1 (414) 962-5555

Roles

Roles
Administration
Setup
Approval

Services & Accounts

Service	
Account Reports	Service enabled, accounts not applicable.
ACH File Upload	Service enabled, accounts not applicable.
ACH Positive Pay	Service enabled, accounts entitled.
Deposit Account Reporting	Service enabled, accounts not applicable.
Positive Pay	Service enabled, accounts entitled.
Reverse Positive Pay	Service enabled, accounts entitled.
Wire Domestic One Time	Service enabled, accounts entitled.
Wire USD Intl One Time	Service enabled, accounts entitled.

Limits

Limits
ACH
Wire

How Do I... Terms FAQs

2. Click the User Approvals Admin link.

3. The User Approval Administration – Selection page will appear.
4. To review the changes made to your profile, select your profile from the list. The User Profile page will appear, with removed items appearing in red and added items appearing in green.

Welcome Reports Transfers and Payments Account Services Administration

User administration
 User administration approval
 Account administration
 Approvals administration
 View enabled login report
 View user setup report
 Express account management

Quick Links:
 Manage alerts

User Administration Approval - Detail

Review the approval history of this request. To cancel this user profile request, click "Cancel user profile request." To view the details of a different user profile request, return to [User Administration Approval - Selection](#).

All approvals must be received before this request will take effect.

The green (●) indicates that the associated entitlement has changed.

The red (X) indicates that the associated entitlement has been removed.

The black (-) indicates that the associated entitlement has not changed.

[Cancel user profile request](#)

User Information

User ID: TOMUSER
 First name: Tom
 Last name: User
 Primary e-mail address: Tom.User@abcbank.com
 Secondary e-mail address: No secondary e-mail address on file
 Telephone number: Work: +1 (414) 962-6555
 Additional information:
 User status: Pending approval
 Roles: Administration, Setup, Approval

Assigned Services

Listed below are the assigned services that do not require account entitlements.

Account Reports
 ACH File Upload
 X Deposit Account Reporting

Assigned Services and Account Entitlements

Listed below are the assigned services with account entitlements for this user.

X ACH Positive Pay

TRC	Account Number	Description	Entitled Account	Allow Transmit
X	841841842	375842910	OPERATING ACCOUNT	Remove
X	841841842	834222	north account	Remove
X	841841842	9622518	expense account	Remove

X Positive Pay

TRC	Account Number	Description	Allow View	Allow Decision
X	841841842	834222	north account	Remove
X	841841842	9622518	expense account	Remove

● Positive Pay Issue Maintenance

TRC	Account Number	Description	Entitled Account	Allow Transmit
●	841841842	375842911	CHECKING 2	Add
●	841841842	6813422	Checking 11	Add
●	841841842	7134825	checking 4	Add

Reverse Positive Pay

TRC	Account Number	Description	Entitled Account	Allow Transmit
	841841842	601065774	WEST ACCOUNT	✓
	841841842	607208421	EAST ACCOUNT	✓

X Wire Domestic One Time

TRC	Account Number	Description	Entitled Account	Allow Transmit
X	841841842	375842910	OPERATING ACCOUNT	Remove
X	841841842	834222	north account	Remove
X	841841842	9622518	expense account	Remove

● Wire Domestic Template Based

TRC	Account Number	Description	Entitled Account	Allow Transmit
●	841841842	375842911	CHECKING 2	Add
●	841841842	375842912	CHECKING 3	Add
●	841841842	6813422	Checking 11	Add

Wire USD Int'l One Time

TRC	Account Number	Description	Entitled Account	Allow Transmit
	841841842	375842910	OPERATING ACCOUNT	✓
●	841841842	375842911	CHECKING 2	Add
●	841841842	375842912	CHECKING 3	Add
	841841842	834222	north account	✓
	841841842	9622518	expense account	✓

ACH Limits

Listed below are the ACH service and account limits for this user.

User daily limit: \$1,500,000.00

ACH Daily Maximum Service Limits
 No ACH daily maximum service limits exist for this user.

ACH Account Limits
 No ACH account limits exist for this user.

Wire Limits

Listed below are the Wire service and account limits for this user.

User daily limit: \$1,000,000.00

Wire Daily Maximum Service Limits

Service Name	User Daily Service Limit
Service Name Not Found	\$1,000,000.00
Wire USD Int'l One Time	\$1,000,000.00

Wire Account Limits
 No wire account limits exist for this user.

Approval History Information

Approval status: 1 of 2 received

Action	User ID	Date
Enter Request	ADMIN	03/19/2013 11:51:15 AM (ET)
Approve Request	ADMIN	03/19/2013 11:51:15 AM (ET)

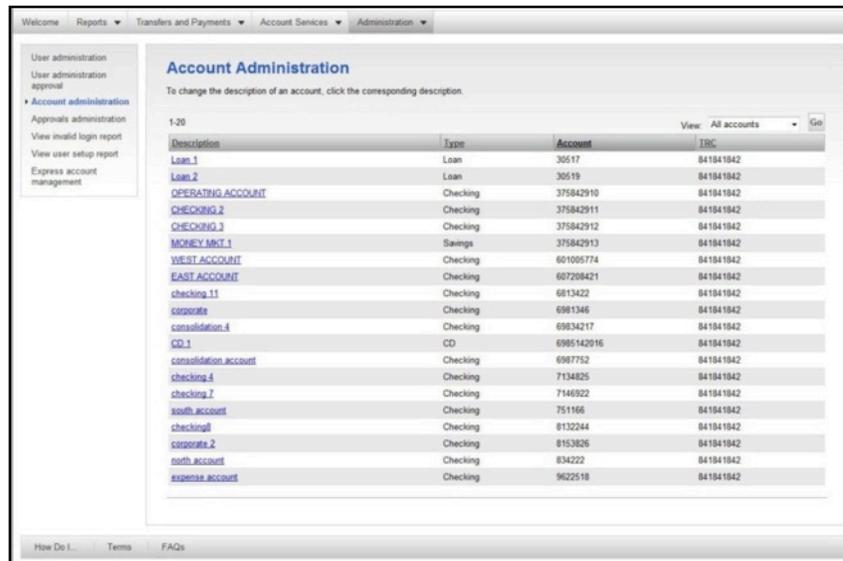
How Do I... Terms FAQs

Manage Account Information

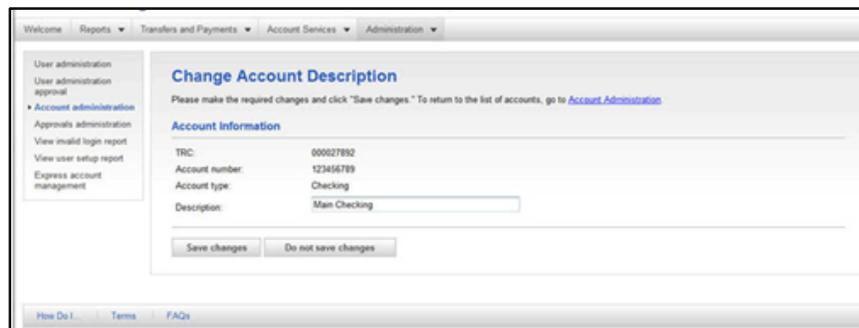
Changing Account Descriptions

To change an account's description, complete the following:

1. In the Administration tab, click Manage Account Information in the Company Administration section. The Account Administration page appears:



2. Click the description link of the account to be changed.
3. The Change Account Description page appears:



4. In the Description field, type the new description of the account. Click Save Changes. The Account Administration page appears with a confirmation.

Tip: Use the Do Not Save Changes button if you wish to cancel the maintenance.

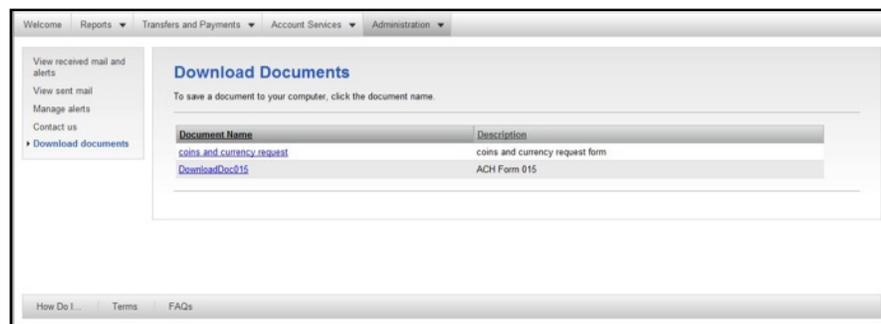
Forms & Documents

The Communications section allows you to view received mail and alerts, view sent mail, and access Contact Us, all of which was covered previously. The one new option is Download Documents. The Download Document function is used to download documents.

Downloading Documents

To download forms from Business Online;

1. From the Administration tab, click Download Documents in the Communications section. The Download Documents page appears:



2. Click a Document Name to initiate the download.
3. The document opens in separate window.
4. Print or save as required.

Self Administration

Changing Your Password

Users can change their own passwords in Business Online while signed on.

1. From the Administration tab, click Change Password in the Self Administration section. The Change Password page appears:

2. Complete the fields as required and click Save Changes. A confirmation appears.

Note: For enhanced security, only one password change per day is allowed.

Manage Contact Preferences

Users can also maintain primary and secondary email addresses, and phone numbers.

1. From the Administration tab, click Manage Contact Preferences in the Self Administration section. The Personal Preferences page appears:

2. Click Change This Address to change either the primary or secondary email address.

View User Activity Report

Up to 18 months of data are available; a maximum of three months may be retrieved during a single search, to retrieve a limited amount of data, select specific criteria.

The User Activity Report is used to view Business Online user activity for a specific date or date range.

Note: A user without the administrator role is only able to view their own activity.

1. From the Administration tab, click View User Activity Report in the Self Administration section. The User Activity Report Criteria page appears:

2. Select the criteria to be included in the report as required.
3. Click Generate Report. The User Activity Report page appears:

Date	User ID	User Name	IP Address	Device Type	Function
06/28/2012 12:36:32 PM (ET)	ADMIN	Admin Admin	207.250.28.21	Desktop	Account summary
06/28/2012 12:36:32 PM (ET)	ADMIN	Admin Admin	207.250.28.21	Desktop	Account summary
06/28/2012 12:36:11 PM (ET)	ADMIN	Admin Admin	207.250.28.21	Desktop	Account summary
06/28/2012 12:36:25 PM (ET)	ADMIN	Admin Admin	207.250.28.21	Desktop	Login two factor
06/28/2012 12:23:02 PM (ET)	ADMIN	Admin Admin	207.250.28.21	Desktop	Account summary
06/28/2012 12:23:01 PM (ET)	ADMIN	Admin Admin	207.250.28.21	Desktop	Account summary
06/28/2012 08:59:55 AM (ET)	ADMIN	Admin Admin	207.250.28.21	Desktop	Login two factor

4. To view details, click a date. The User Activity Report – Detail page appears:

The screenshot shows a web application interface with a navigation menu at the top (Welcome, Reports, Transfers and Payments, Account Services, Administration) and a sidebar on the left (Change password, Personal preferences, Manage favorites, View user activity report). The main content area is titled "User Activity Report - Detail" and includes a "Print this page" link. Below the title, there is a link to "User Activity Report" and a section for "Activity" with the following details:

- Date: 06/28/2012 12:36:32 PM (ET)
- User ID: ADMIN
- User name: Admin Admin
- IP address: 207.250.28.21
- Device type: Desktop
- Function: Account summary

Below the activity details is an "Activity Detail" section with a table of field information:

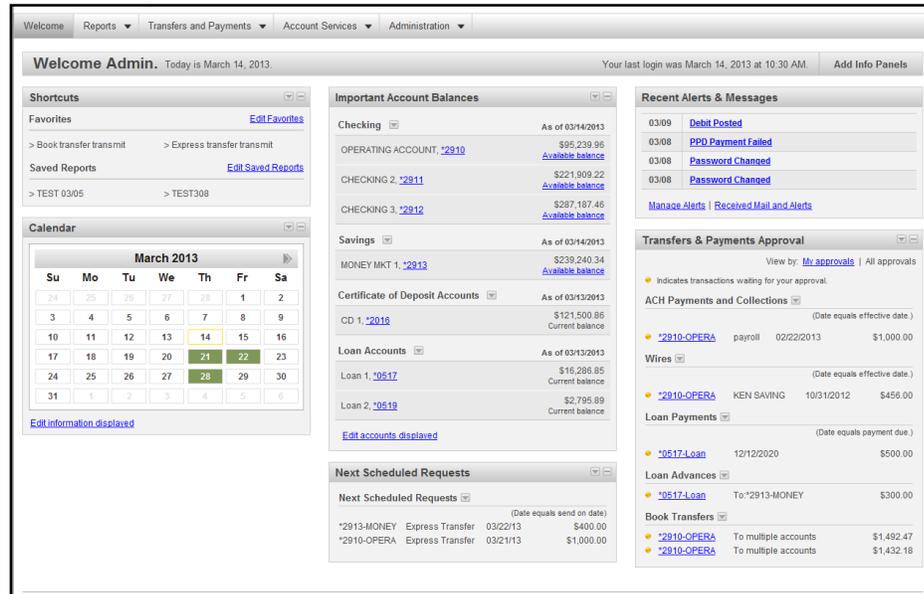
Field Name	Field Information
Summary Information:	LEDGER BALANCE, Accessible Balance, TOTAL CREDITS, TOTAL DEBITS, OPENING AVAILABLE BALANCE, AVE COLLECTED BALANCE, AVG COLLECTED BAL-YTD, TOTAL CREDITS - NUMBER, TOT LOCKBOX DEPOSITS, TOTAL DEBITS - NUMBER
Account 1:	TRC: 841841842 Account: *2913 Description: MONEY MKT 1

At the bottom of the page, there are links for "How Do I...", "Terms", and "FAQs".

3 Account Summary

Overview

The Welcome page is a dashboard of panels and is the first page displayed in Business Online. To return to the Welcome page at any time, click the Welcome tab at the top of the page.



The Dashboard has the following areas of interest:

- ◆ Account Services
 - ◆ Exception Decision
 - ◆ Issues & Issue Files Approval
- ◆ Administration
 - ◆ Recent Alerts & Messages
 - ◆ User Profiles Approval
- ◆ Positive Pay
 - ◆ Exception Decision
 - ◆ Issues & Files Approval
- ◆ Reporting
 - ◆ Balance Snapshot
 - ◆ Balance Trends
 - ◆ Important Account Balances
 - ◆ Recent Transactions
 - ◆ Shortcuts
- ◆ Transfers and Payments
 - ◆ Calendar
 - ◆ Next Scheduled Requests
 - ◆ Templates Approval
 - ◆ Transfers & Payments Approval

Account Summary

The main workspace of the dashboard is reserved for account summary information. This section is further sorted by Deposit and Loan accounts.

Deposit Account Balances

Deposit account balances are displayed first, checking and then savings accounts. They are displayed alphabetically based on the description field.

The screenshot displays a dashboard with several sections. The 'Important Account Balances' section is highlighted with a red box and contains the following data:

Account Type	Account Name	Balance
Checking	As of 03/14/2013	
	OPERATING ACCOUNT, *2910	\$95,239.96
	CHECKING 2, *2911	\$221,909.22
	CHECKING 3, *2912	\$287,187.46
Savings	As of 03/14/2013	
	MONEY MKT 1, *2913	\$239,240.34

Other sections include 'Recent Alerts & Messages', 'Transfers & Payments Approval', and 'Next Scheduled Requests'.

Note: To view account details, click the account number link. Further detail of this feature will be discussed in the Viewing Reports section.

Certificate of Deposit Accounts

The Certificate of Deposit Accounts lists the CDs identified to Business Online.

The screenshot displays the same dashboard as above, but with the 'Certificate of Deposit Accounts' section highlighted by a red box. The data in this section is as follows:

Account Type	Account Name	Balance
Certificate of Deposit Accounts	As of 03/13/2013	
	CD 1, *2916	\$121,500.86

Other sections like 'Important Account Balances' and 'Next Scheduled Requests' are also visible.

Note: To view account details, click the account number link.

Loan Account Summary

The Loan Account Summary lists the loans identified to Business Online.

The screenshot shows a financial portal dashboard with the following sections:

- Welcome Admin:** Today is March 14, 2013. Your last login was March 14, 2013 at 10:30 AM. Add Info Panels
- Shortcuts:** Favorites (Book transfer transmit, Express transfer transmit), Saved Reports (TEST 03/05, TEST308)
- Calendar:** March 2013 calendar grid.
- Important Account Balances:**
 - Checking: OPERATING ACCOUNT, *2910 (\$85,239.96 Available balance); CHECKING 2, *2911 (\$221,909.22 Available balance); CHECKING 3, *2912 (\$287,187.46 Available balance)
 - Savings: MONEY MKT 1, *2913 (\$239,240.34 Available balance)
 - Certificate of Deposit Accounts: CD 1, *2016 (\$121,500.88 Current balance)
 - Loan Account:** (Highlighted with a red box) As of 03/13/2013
 - Loan 1, *0517 (\$16,286.85 Current balance)
 - Loan 2, *0519 (\$2,795.89 Current balance)
- Next Scheduled Requests:**
 - *2913-MONEY Express Transfer 03/22/13 \$400.00
 - *2910-OPERA Express Transfer 03/21/13 \$1,000.00
- Recent Alerts & Messages:**
 - 03/09 Debit Posted
 - 03/08 PPD Payment Failed
 - 03/08 Password Changed
 - 03/08 Password Changed
- Transfers & Payments Approval:**
 - ACH Payments and Collections: *2910-OPERA payroll 02/22/2013 \$1,000.00
 - Wires: *2910-OPERA KEN SAVING 10/31/2012 \$456.00
 - Loan Payments: *0517-Loan 12/12/2020 \$500.00
 - Loan Advances: *0517-Loan To:*2913-MONEY \$300.00
 - Book Transfers: *2910-OPERA To multiple accounts \$1,492.47; *2910-OPERA To multiple accounts \$1,432.18

Note: From here, you can click the arrow next to the Account Number to activate the drop down list to see the Note Summary or Commitment Summary links which you can click to see more information. Further detail of this feature will be discussed in the Viewing Reports section.

4 Reports

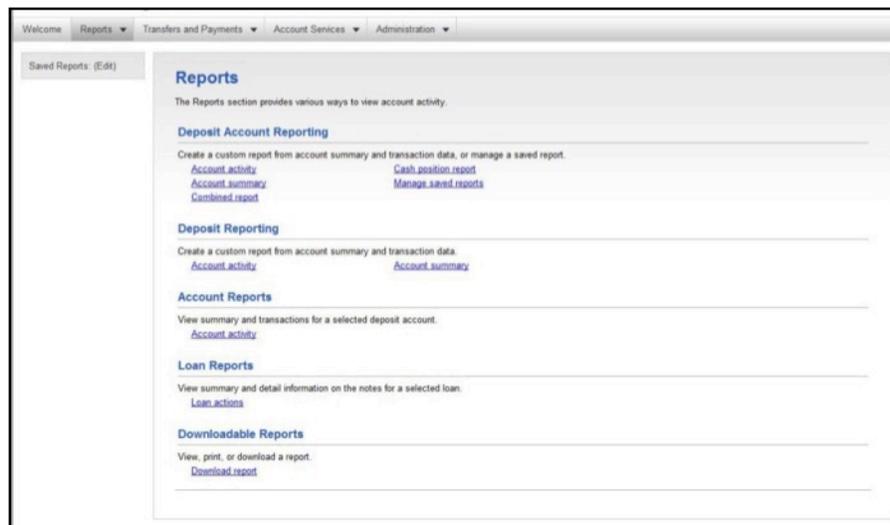
Overview

The Reports tab provides “on-the-spot” intraday, previous day, and transaction searches for all accounts setup and enabled for your company. You may select from a list of accounts or pick a specific account for which to view information. Your organization determines the balance fields that appear by reporting package.

You may download transaction information in the following formats:

- Quicken transfer file (.QFX)
- Quicken interchange format (.QIF)
- comma separated value (.CSV) formats
- BAI2 formats
- Microsoft Money® formats
- Portable Document Format (PDF)
- The reporting service can also include Multi-Bank Reporting

If the Reference Number field is highlighted, you may view an image (if available) with the transaction. Deposit slips are shown similar to checks. A separate browser window displays the image (where available).



Viewing Reports

Balances – Deposit Accounts Report (Standard & Premium)

The Balances – Deposit Accounts Report is available to you if your company has been assigned the Standard or Premium reporting package. This report is used to view summary totals for all accounts. The report shows information for each type of account (checking and savings).

Complete the following to view balances and transactions:

1. On the Report tab, click the Balances – Deposit Accounts link in the Deposit Account Reporting section. The Search Deposit Accounts Balances page appears:

Account Summary

Select appropriate report criteria and click "Generate report."

Up to 3 months of data are available. To retrieve a limited amount of data, select specific search criteria.

Output to:

- Screen (HTML)
- BAI2 file (Creates a file that can be imported into an account processing application)
- CSV file (Can be used by a spreadsheet program)
- PDF (Creates a document that can be saved or printed). To view your output as a PDF, you must have Adobe® Reader® installed on your computer. To download the Adobe® Reader®, click the Adobe link below. To confirm you have Adobe® Reader® installed, view this [sample.pdf file](#).

To add, edit, or delete a custom file export format, go to [File Export](#).

Accounts: 1-16

Description	Type	Account	ADA/TRC	Balance
<input type="checkbox"/> CD 1	CD	*2016	041041042	Ledger \$116,817.90
<input type="checkbox"/> checking 11	Checking	*3422	041041042	Ledger \$200,000.00
<input type="checkbox"/> CHECKING 2	Checking	*2911	041041042	Ledger \$211,005.13
<input type="checkbox"/> CHECKING 3	Checking	*2912	041041042	Ledger \$281,950.15
<input type="checkbox"/> checking 4	Checking	*4825	041041042	Ledger \$100,000.00
<input type="checkbox"/> checking 7	Checking	*6922	041041042	Ledger \$100,000.00
<input type="checkbox"/> checking8	Checking	*2244	041041042	Ledger \$100,600.00
<input type="checkbox"/> consolidation 4	Checking	*4217	041041042	Ledger \$200,000.00
<input type="checkbox"/> consolidation account	Checking	*7752	041041042	Ledger \$100,000.00
<input type="checkbox"/> corporate	Checking	*1346	041041042	Ledger \$10,000.00

Date range:

- Specific date: 06 / 28 / 2012
- From: 06 / 27 / 2012
- To: 06 / 28 / 2012
- Previous business day

Account sort: Account number

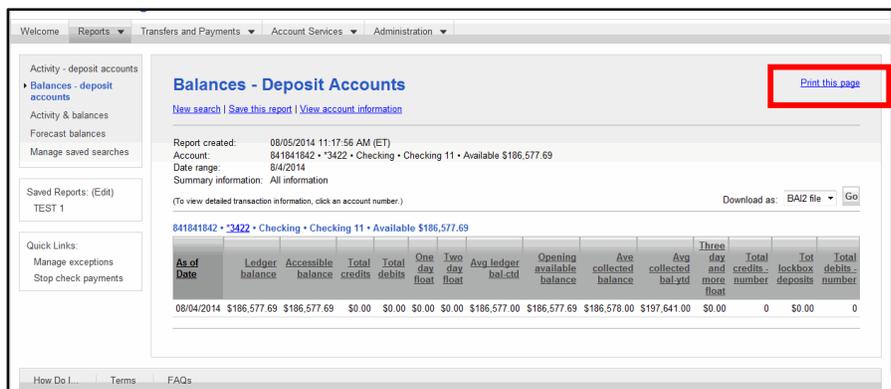
Summary information:

- All information
- Specific information:
 - Ledger balance
 - Accessible balance
 - Total credits
 - Total debits
 - Opening available balance
 - Ave collected balance
 - Avg collected bal-ytd
 - Total credits - number
 - Tot lockbox deposits
 - Total debits - number

Generate report

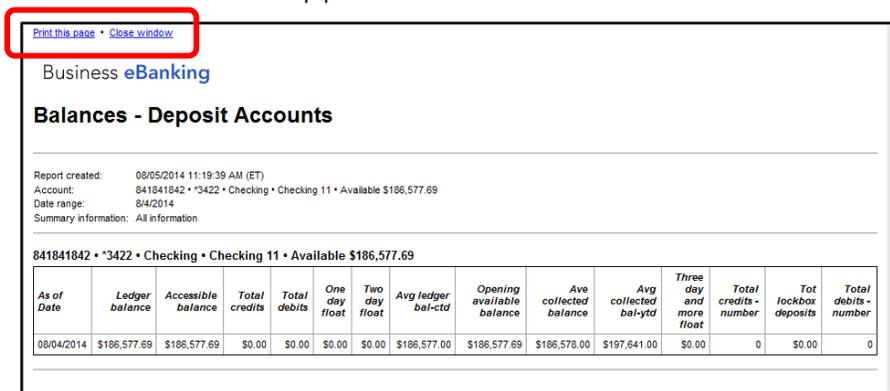
2. Choose the format of the report by clicking the appropriate radio button in the Output to section.
3. Choose the accounts for which you want to view quick balances.

- Complete the date range as required.
- Identify the sort criteria as required.
- Select the information to be included in the report.
- Click Generate report. The Balances Deposit Accounts page appears:



Tip: When a date and a specific time appear underneath a balance, it indicates the balance is intra day.

- If you need to print the information click the link for Print this Page and a new window appears:



Tip: There is a text link on this page that will allow you to Print This Page or Close Window.

Viewing Activity – Deposit Accounts

The Activity – Deposit Accounts Report is used to view detailed account information.

To view account detail, complete the following.

- On the Report tab, click the Activity – Deposit Accounts link in the Deposit Account Reporting section.

2. The Search Deposit Account Activity Criteria page appears:

3. Complete the following fields as necessary:

Fields	Description
Output To	Optional methods of viewing the report.
Account(s)	Select a specific account(s) from the list.
Date Range	Prior Day, Current Day, and Specific Date searches are available.
Transaction Type(s)	Use this list box to narrow your search criteria to a specific type of transaction.

4. Click Generate report. The Account Activity page appears:

Activity - Deposit Accounts [Print this page](#)

[New search](#) | [Save this report](#) | [View account information](#)

Report created: 08/05/2014 11:33:34 AM (ET)
 Accounts: 841841842 * 2912 * Checking * CHECKING 3 • Available \$301,401.92
 841841842 * 4825 * Checking * checking 4 • Available \$108,654.00
 Date range: 7/1/2014 to 8/5/2014
 Transaction types: All transactions
 Account sort: Account number
 Detail option: Includes transaction detail
 Total by day: Includes totals by day within the selected date range

[Show scheduled transactions](#) | [Search completed transactions](#) | [Add manual transactions](#) | **Download as: BAI2 file** | [Go](#)

841841842 * 2912 * Checking * CHECKING 3 • Available \$301,401.92 [Make a transfer](#)

Post Date	Reference	Additional Reference	Image	Description	Debit	Credit	Calculated Ending Balance
07/10/2014	20140710023356			BOOK TRANSFER CREDIT		\$205.87	\$301,401.92
07/10/2014 Total Calculated Credits (1 Item)							\$205.87
07/08/2014				MAINTENANCE FEE FEE BASED CHARGES FOR 06/30/14	\$25.00		\$301,196.05
07/08/2014 Total Calculated Debits (1 Item)							\$25.00
07/01/2014	20140701114327			BOOK TRANSFER CREDIT		\$400.45	\$301,221.05
07/01/2014 Total Calculated Credits (1 Item)							\$400.45
08/05/2014 Totals					\$25.00	\$606.32	

841841842 * 4825 * Checking * checking 4 • Available \$108,654.00 [Make a transfer](#)

Post Date	Reference	Additional Reference	Image	Description	Debit	Credit	Calculated Ending Balance
07/28/2014	20140728102039			BOOK TRANSFER CREDIT		\$100.00	\$108,654.00
07/28/2014 Total Calculated Credits (1 Item)							\$100.00
07/10/2014	251000710142231			BOOK TRANSFER CREDIT REF 1911422L FUNDS TRANSFER FRMDEP 375842911 FROM		\$134.99	\$108,554.00
07/10/2014	251000710142233			BOOK TRANSFER CREDIT REF 1911422L FUNDS TRANSFER FRMDEP 375842911 FROM		\$200.00	
07/10/2014 Total Calculated Credits (2 Items)							\$334.99
07/08/2014				MAINTENANCE FEE FEE BASED CHARGES FOR 06/30/14	\$25.00		\$108,219.01
07/08/2014 Total Calculated Debits (1 Item)							\$25.00
07/03/2014	20140703114319			BOOK TRANSFER CREDIT		\$850.00	\$108,244.01
07/03/2014 Total Calculated Credits (1 Item)							\$850.00
07/01/2014	20140701114327			BOOK TRANSFER DEBIT	\$1,098.57		\$107,394.01
07/01/2014 Total Calculated Debits (1 Item)							\$1,098.57
08/05/2014 Totals					\$1,123.57	\$1,284.99	

Downloading Account Detail

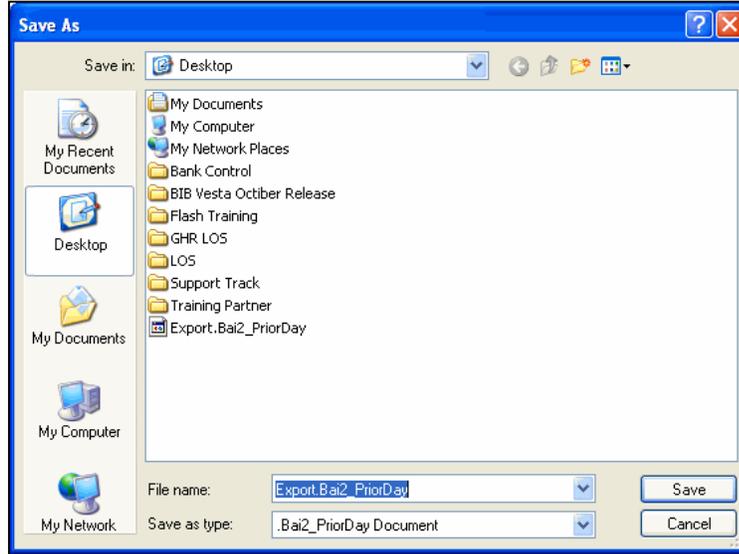
To download account detail, complete the following:

1. From the Account Activity page, select one of the available download formats (QIF, CSV, or BAI2) from the drop-down menu.
2. Click Go. The File Download window appears:



3. Click Save.

Note: If you choose to download to Quicken, you must have a contract with Intuit, Inc.



4. Navigate to the folder on your PC where you want to save the downloaded transaction information.
5. Enter a file name in the File name field.
6. Click Save.

Note: The QIF, Microsoft Money, and QuickBooks options are only shown if they are offered by your organization. Also, instructional text shown beneath the PDF option informs you that Adobe® Reader® is required, a link for installing Adobe® Reader® is provided.

Viewing Check Images

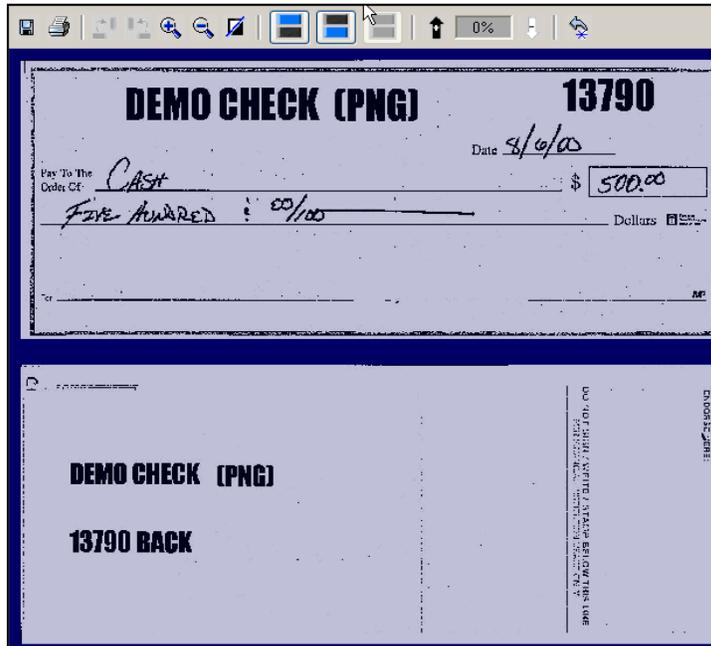
To view check images from the Account Detail Report (Standard and Premium Reporting) or Account Activity (Mirco Reporting) pages, complete the following:

1. Click the Image icon (camera) of the transaction for which you want to view a check image. The Check Viewer window appears:

Post Date ▲	Reference ID	Image	Transaction Type	Debit	Credit	Calculated Balance
04/30/2008	0000000000000000		MAINTENANCE FEE	\$20.00		\$59,307.97
05/12/2008	0000000000000000		LOAN PAYMENT	\$177.67		\$59,130.30

Detail: AUTOMATIC LOAN PAY

Click here
to view the
image.



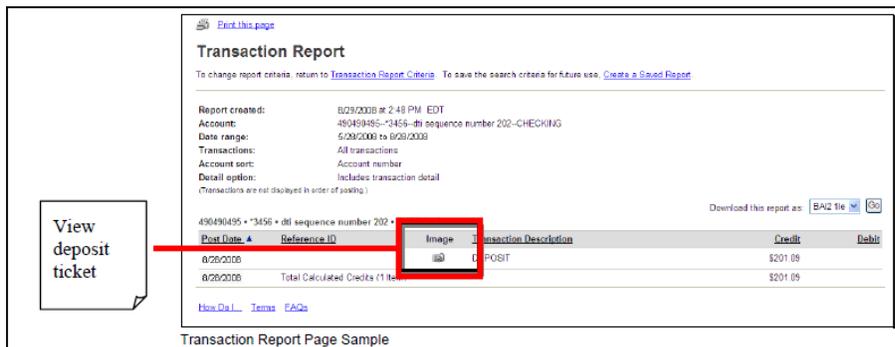
2. In the Check Viewer window, you can perform the following:

Buttons	Description
	Saves the document, but only in the original view. If you zoom, flip, rotate, or invert the image, you cannot save that view of the image.
	Prints the image, but only in the original view. If you rotate or invert the image, you cannot print that view of the image.
	Rotates the image clockwise 90 degrees.
	Rotates the image counter clockwise 90 degrees.
	Zooms the image to a larger size.
	Zooms the image to a smaller size until the original size is achieved.
	Flips the image from front to back or back to front.
	Inverts the image so that dark colors display as light colors and vice versa.
	If you zoomed, inverted, or rotated the image, returns the image to the original view
	Closes the Check Viewer.

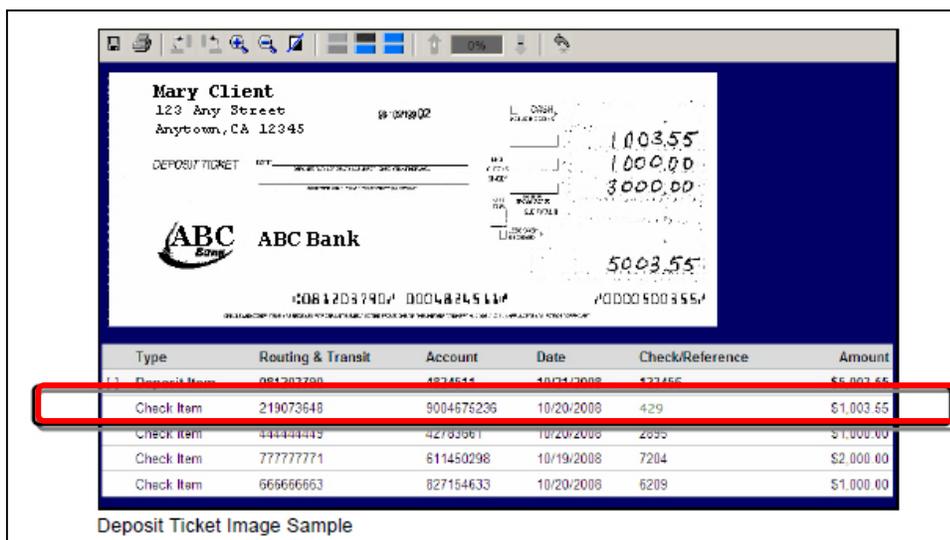
Deposit Ticket Imaging

The viewing of deposit ticket images is the same as for check imaging. To view a deposit ticket image, click the Image icon (camera) for the selected deposit transaction.

Note: Deposit ticket images are available on Business Online pages that currently display image viewing (Transaction Report, Transaction Search, Combined Report and Account Detail Report).



An image of the deposit ticket appears in the Enterprise Image (EI) viewer. Depending upon your EI options, a list of all of the check and non-check items included on the deposit ticket also appears.



Images of the individual items can be viewed by clicking on them.

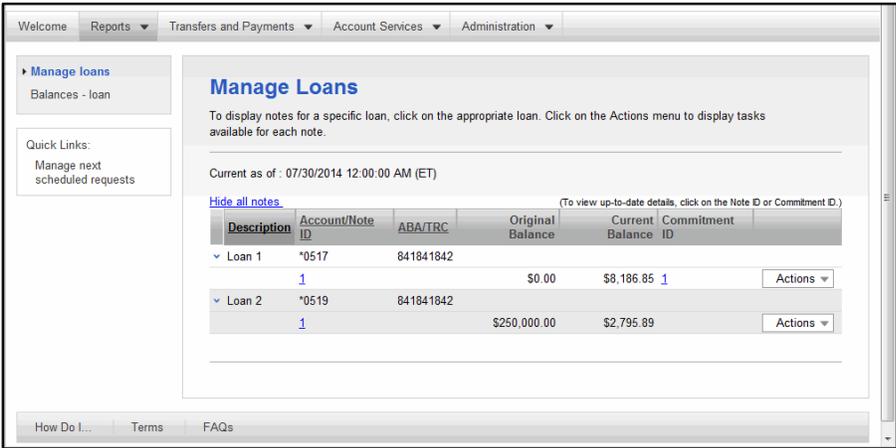
Manage Loan Reports

The Notes Summary Report provides summary and detailed information on the note or commitment for a selected loan.

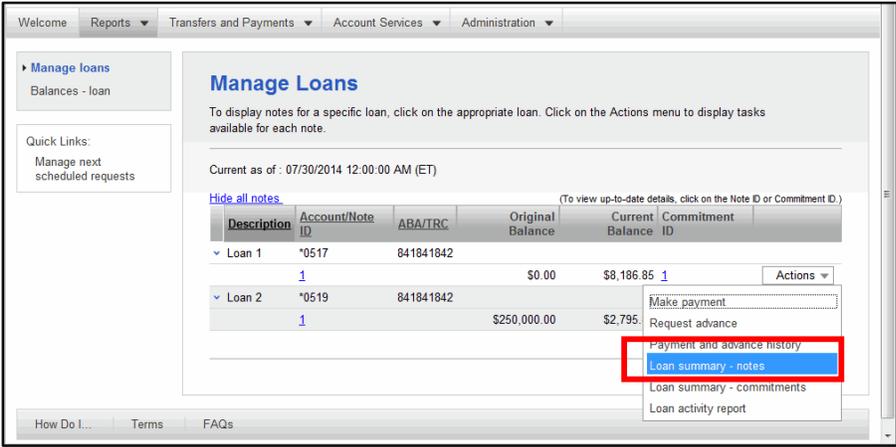
To view loan summary report, complete the following:

1. On the Report tab, click the Manage Loans link in the Loan Reports section.

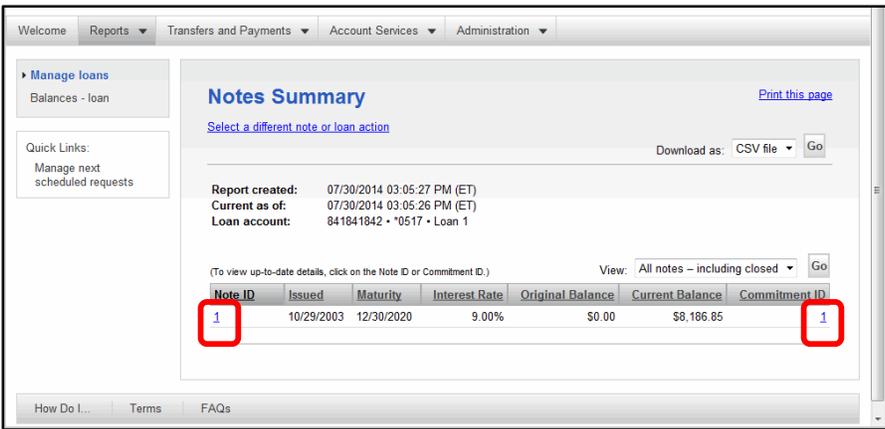
2. The Manage Loans page appears:



3. From the Actions drop-down list, select Loan Summary- Notes.

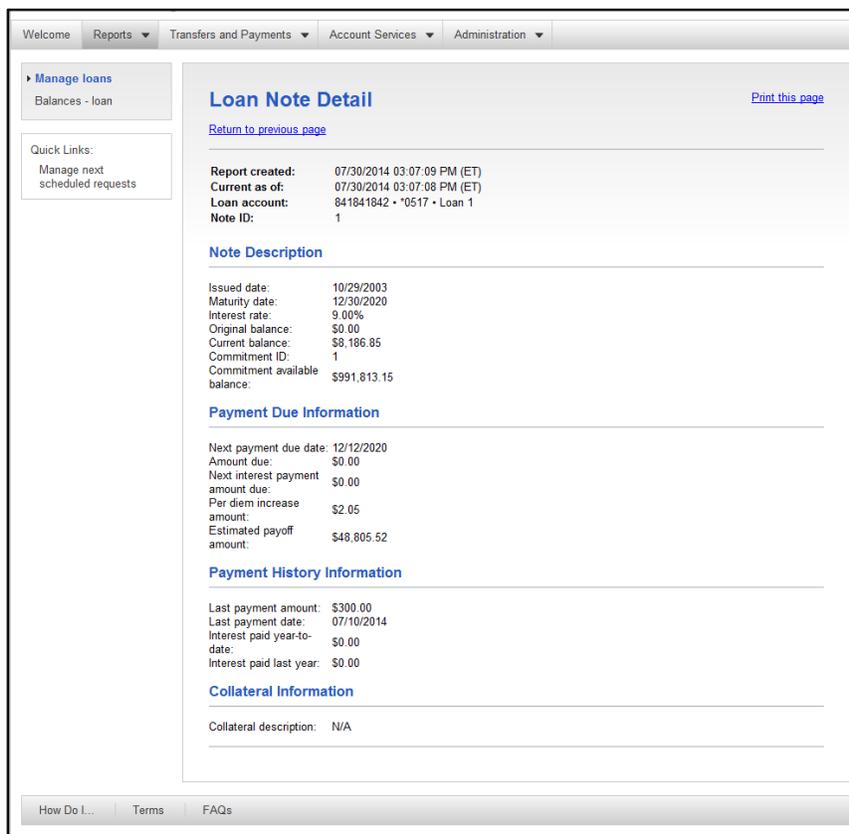


The Notes Summary Report page appears:



4. Click link for Note ID or Commitment ID.

5. The Loan Note Detail page appears:

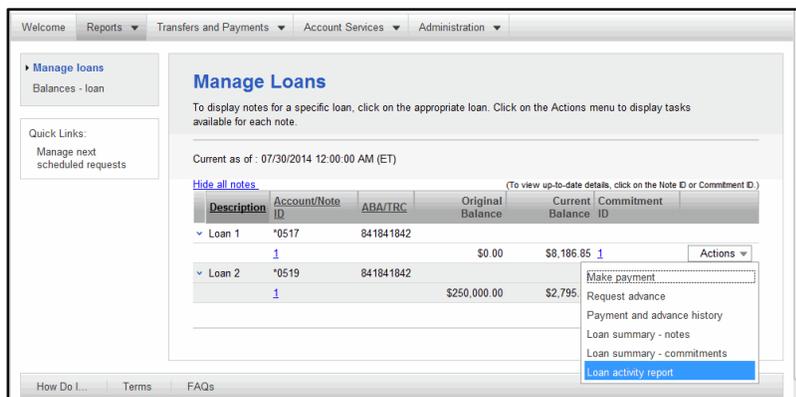


View Loan Activity Report

The Loan Activity Report is used to view all transaction activity for a selected note.

To view loan activity history report, complete the following:

1. On the Report tab, click the Manage Loans link in the Loan Reports section. The Manage Loans page appears:



2. The Loan Activity Report page appears:

Transaction date range: 04/30/2014 to 07/29/2014 [Edit date range](#)

Transaction Type	Transaction Effective Date	Amount	Allocated To Principal	Allocated To Interest	Other Charges	Current Balance
Payment	07/10/2014	\$300.00	\$300.00	\$0.00	\$0.00	\$8,186.85
Loan Advance	07/10/2014	\$600.00	\$600.00	\$0.00	\$0.00	\$8,486.85
Loan Advance	07/01/2014	\$500.00	\$500.00	\$0.00	\$0.00	\$7,886.85
Payment	07/01/2014	\$200.00	\$200.00	\$0.00	\$0.00	\$7,386.85
Payment	06/25/2014	\$400.00	\$400.00	\$0.00	\$0.00	\$7,586.85
Payment	06/20/2014	\$300.00	\$300.00	\$0.00	\$0.00	\$7,986.85
Loan Advance	06/20/2014	\$700.00	\$700.00	\$0.00	\$0.00	\$8,286.85
Payment	06/20/2014	\$50.00	\$50.00	\$0.00	\$0.00	\$7,586.85
Payment	06/20/2014	\$100.00	\$100.00	\$0.00	\$0.00	\$7,636.85
Payment	06/20/2014	\$75.00	\$75.00	\$0.00	\$0.00	\$7,736.85
Payment	06/19/2014	\$75.00	\$75.00	\$0.00	\$0.00	\$7,811.85
Payment	06/19/2014	\$50.00	\$50.00	\$0.00	\$0.00	\$7,886.85
Payment	06/19/2014	\$50.00	\$50.00	\$0.00	\$0.00	\$7,936.85
Loan Advance	06/19/2014	\$5,000.00	\$5,000.00	\$0.00	\$0.00	\$7,986.85
Payment	06/17/2014	\$500.00	\$500.00	\$0.00	\$0.00	\$2,986.85

Note: The date range must be edited to show the life of the loan and can be done so by clicking the Edit date range link.

Loan Balance Report

To access the loan balance report:

1. Click the Reports tab on the navigation bar and click Balances - Loan in the Loan Reports section. The Search Loan Balance Report Criteria page appears:

Accounts:

Description	Account	Note ID	Current Balance
Loan 1	*0517	1	\$8,186.85
Loan 2	*0519	1	\$2,796.89

2. Complete the criteria as required by selecting the output type, account(s), date range, and whether or not to display the totals by day for the selected date range.
3. Click Generate report. The Note Balances Report appears:

Report created: 07/30/2014 03:24:56 PM (ET)
 Current as of: 07/30/2014 03:11:13 PM (ET)
 Account: 841841842 - *0517 - Loan 1 - 1
 Date range: 07/25/2014 to 07/29/2014

(To view the note detail, click on the note ID.)

As of Date	Description - Account Number	Note ID	Interest Rate	Current Balance
07/29/2014	Loan 1-0517	1	9.00%	\$8,186.85
07/29/2014	Total			\$8,186.85
07/28/2014	Loan 1-0517	1	9.00%	\$8,186.85
07/28/2014	Total			\$8,186.85
07/28/2014	Loan 1-0517	1	9.00%	\$8,186.85
07/28/2014	Total			\$8,186.85
07/25/2014	Loan 1-0517	1	9.00%	\$8,186.85
07/25/2014	Total			\$8,186.85

Downloadable Reports

Business Online allows you to download certain reports. To do so, follow these steps:

1. Select the Reports tab. The Reports page appears.
2. In the Downloadable Reports section, click Download Report. The Search Downloadable Reports page appears:

Report name: [Select all](#) • [Deselect all](#)

Report Name

- 744-824 APPLICATION ADVICE ACCEPT
- 745-824 APPLICATION ADVICE REJECT
- 746-997 FUNCTIONAL ACKNOWLEDGMENT ACCEPT
- 747-997 FUNCTIONAL ACKNOWLEDGMENT REJECT
- ACH Returns
- DEPOSIT STATEMENTS

Date range:

Previous business day

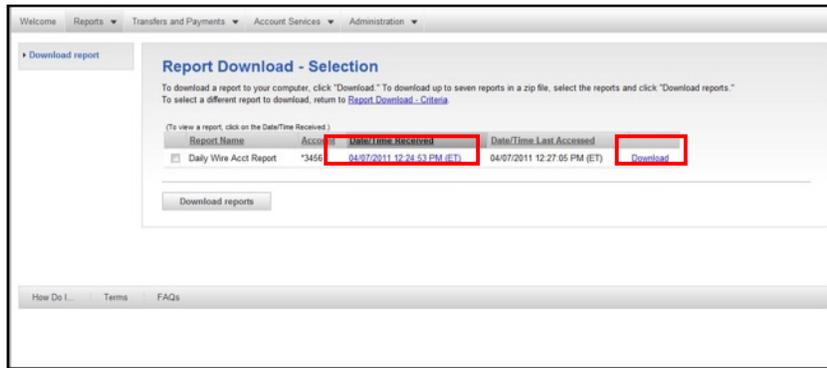
Current day (7/30/2014)

From: 07 / 02 / 2014 (mm/dd/yyyy)

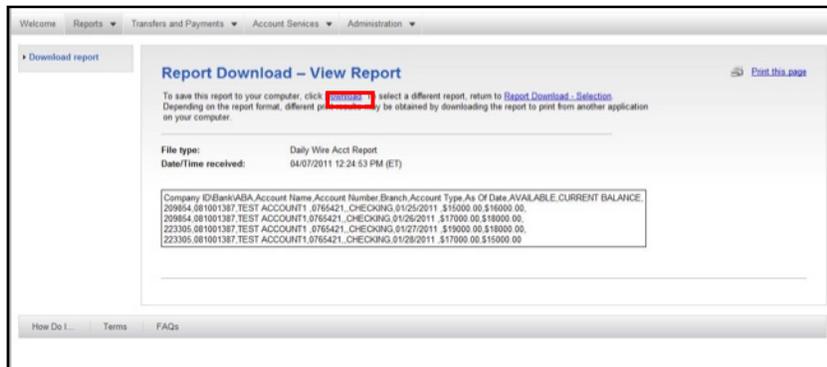
To: 07 / 30 / 2014 (mm/dd/yyyy)

3. Complete the criteria as required by selecting the file type(s) and date range.
4. Click Submit.

5. The Report Download - Selection page appears:



6. Click the date link next to the report you wish to see. The Report Download-View Report page appears:



7. To download the report, click the Download link. A confirmation appears:

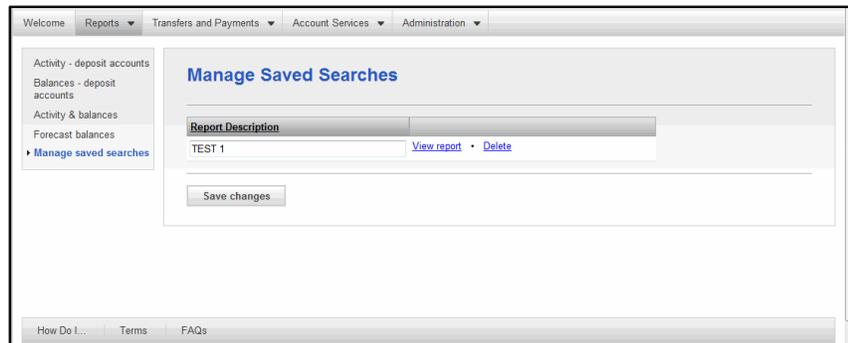


Managing Saved Reports

Saved Reports can save you time re-entering report criteria.

Note: A saved report does not save the actual data, just the criteria used to run the report.

You can manage these reports by clicking (Edit) in the navigation panel next to Saved Reports. The Manage Saved Searches page appears:



Create a Saved Report

You can use the Save This Report link on the Activity, Balances and Activity & Balances Report pages, to save frequently used report selection criteria for future use.

You can access the Activity, Balances and Activity & Balances Report pages by clicking the appropriate link on the Reports Section Overview page.

1. Click the Reports tab. The Reports page is displayed.
2. Click the desired report link. The appropriate Report Criteria page is displayed.
3. Select the desired report criteria.
4. Click Generate report. The appropriate Report page is displayed.
5. Click the Save This Report link. The Create a Saved Report page is displayed.
6. Type a Report name.
7. Click Save report. The report is saved and is available for selection from the Welcome page navigation bar and from the Reports page navigation bar.

Run a Saved Report

On the Manage Saved Searches page, click the View Report link for the report you wish to view. The selected report is displayed:

The screenshot displays a web application interface for viewing a report. The top navigation bar includes 'Welcome', 'Reports', 'Transfers and Payments', 'Account Services', and 'Administration'. The left sidebar contains a menu with 'Activity - deposit accounts', 'Balances - deposit accounts', 'Activity & balances', 'Forecast balances', 'Manage saved searches', 'Saved Reports: (Edit) TEST 1', and 'Quick Links: Manage exceptions, Stop check payments'. The main content area is titled 'Activity & Balances' and includes a 'Print this page' link. Below the title are links for 'New search', 'Save this report', and 'View account information'. The report details include: 'Report created: 07/30/2014 03:45:44 PM (ET)'. The 'Accounts' section lists 17 accounts with their account numbers, types, and available balances. The 'Date range' is 7/21/2014 to 7/30/2014. 'Transaction types' are 'All transactions'. 'Account sort' is 'Account number'. 'Detail option' is 'Includes transaction detail'. 'Total by day' is 'Includes totals by day for the selected date range'. 'Summary information' is 'All information'. A 'Download as: BAI2 file' button is located at the bottom right.

Account Number	Account Type	Available Balance
841841842 *1166	Checking - south account	\$200,512.00
841841842 *1346	Checking - corporate	\$19,650.23
841841842 *2244	Checking - checking 8	\$96,484.87
841841842 *2518	Checking - expense account	\$200,021.32
841841842 *2910	Checking - PETTY CASH	\$46,856.68
841841842 *2911	Checking - CHECKING 2	\$217,002.11
841841842 *2912	Checking - CHECKING 3	\$301,401.92
841841842 *2913	Savings - MONEY MKT 1	\$262,240.68
841841842 *3422	Checking - Checking 11	\$186,577.69
841841842 *3826	Checking - corporate 2	\$8,293.47
841841842 *4217	Checking - consolidation 4	\$205,932.16
841841842 *4222	Checking - north account	\$200,104.00
841841842 *4625	Checking - checking 4	\$108,654.00
841841842 *5714	Checking - WEST ACCOUNT	
841841842 *6922	Checking - checking 7	\$105,338.51
841841842 *7752	Checking - consolidation account	\$99,375.00
841841842 *8421	Checking - EAST ACCOUNT	

Rename a Report

To rename a saved, access the Manage Saved Searches page. In the Report Description field, type the new name. Click Save Changes. A confirmation appears.

Delete a Saved Report

A saved report can be deleted by clicking the Delete link on the Manage Saved Searches page for the report to be deleted. The report is deleted and a confirmation appears.

5 Transfers and Payments

Transfers and Payments Tab Overview

The Transfers and Payments tab allows users to access all the pages required to initiate, approve and transmit money. This includes:

- ◆ Internal Transfers
- ◆ Multiple Account Transfers
- ◆ Loans
- ◆ ACH
- ◆ Scheduled Requests
- ◆ Wire Transfers
- ◆ Multiple Approvals for Templates
- ◆ Secure Token Transaction Approval
- ◆ Advanced Authentications

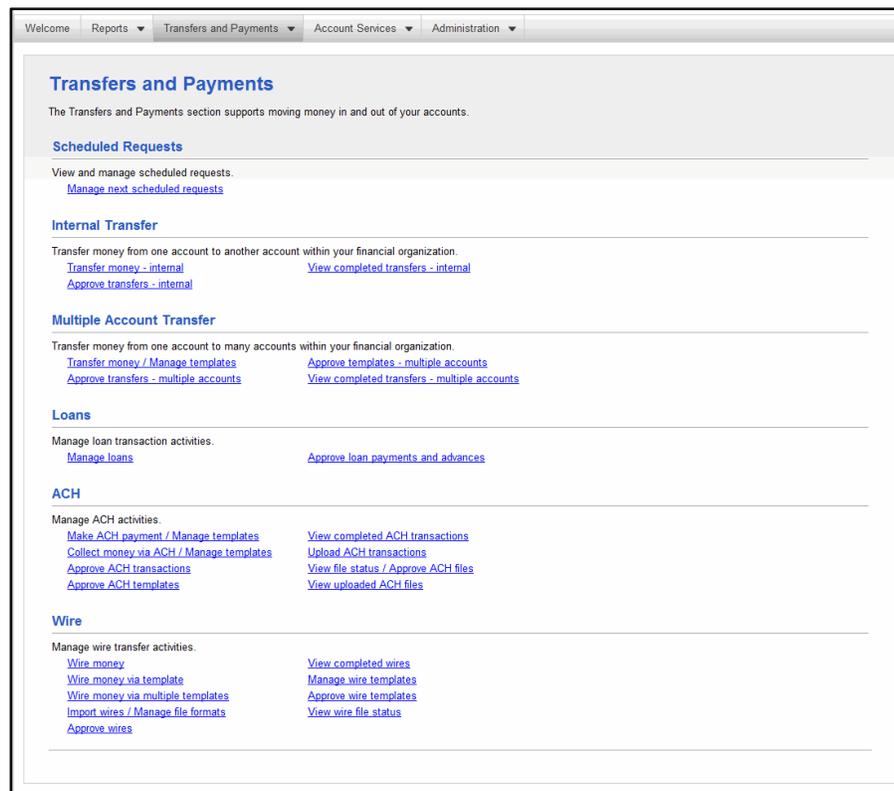
Internal Transfers

The Internal Transfer service allows you to electronically move money in real time between accounts within the same financial organization.

Internal transfers are one-to-one transfers between company accounts.

The tasks you may perform using Internal Transfer are:

- ◆ Entering transfer details
- ◆ Transmitting the transfer
- ◆ Deleting a transfer request
- ◆ Viewing history for up to 90 days of previous internal transfers



Entering an Internal Transfer

To enter an Internal Transfer, complete the following:

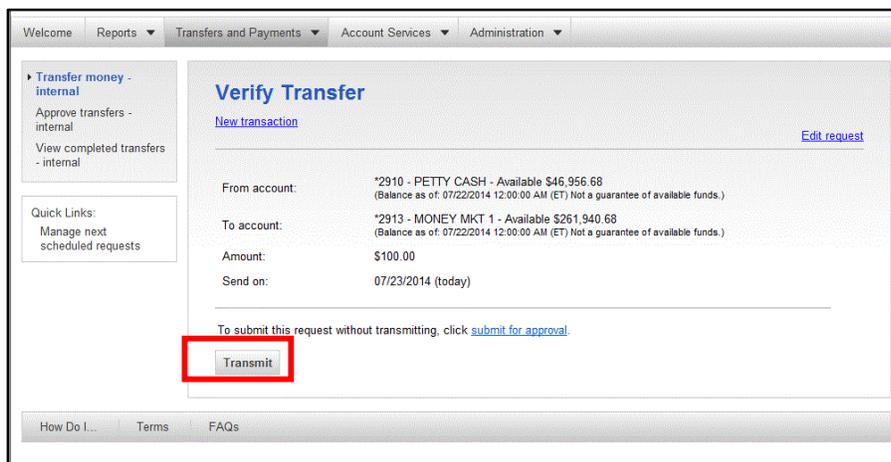
1. In Transfers and Payments tab, click the Transfer Money-Internal in the Internal Transfer section. The Transfer Money- Internal page appears:

2. Complete the following fields:

Fields	Description
From	Select an account from which funds should be debited.
To	Select an account to which funds should be credited (transferred).
Amount	Enter the dollar amount of the transfer.
Description (optional)	Optional field briefly describes the account.
Frequency	Identify how often this transfer is to occur

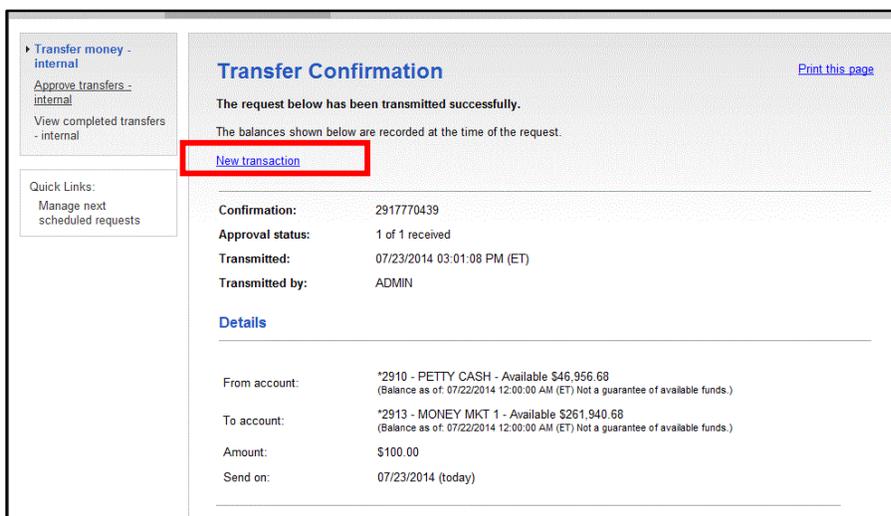
3. Click Continue.

4. The VerifyTransfer page appears:



5. Click Transmit to transmit the transfer. The Transfer Confirmation page appears:

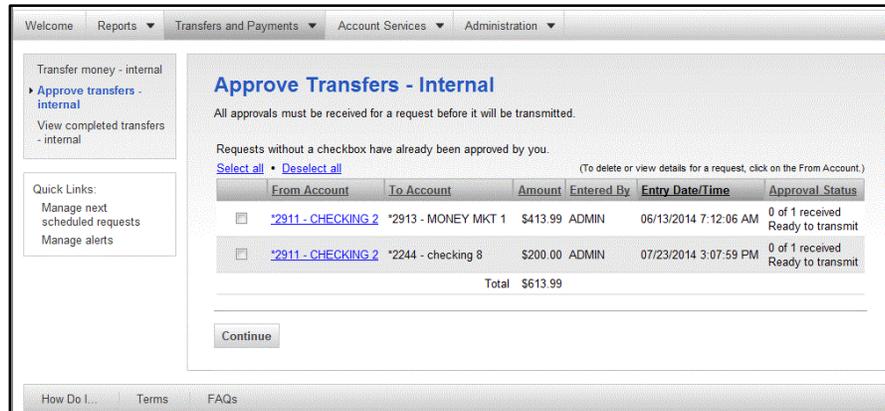
Note: Click Submit for Approval to hold the transmission until later (or if user does not have transmit rights).



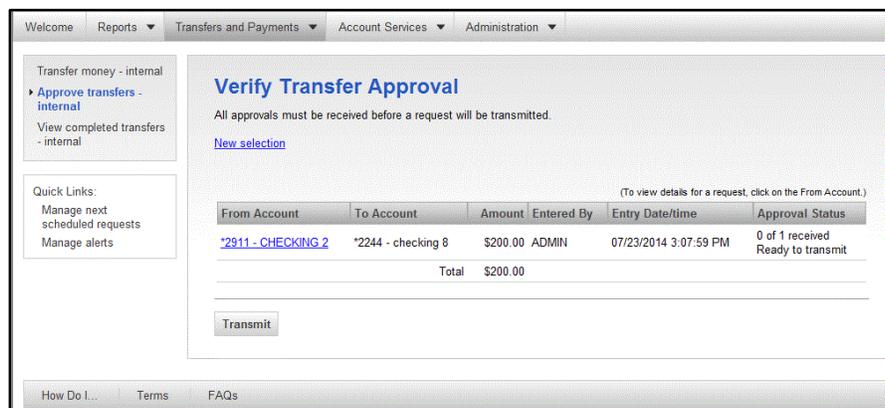
Approve Transfers - Internal

To transmit a transfer request, complete the following:

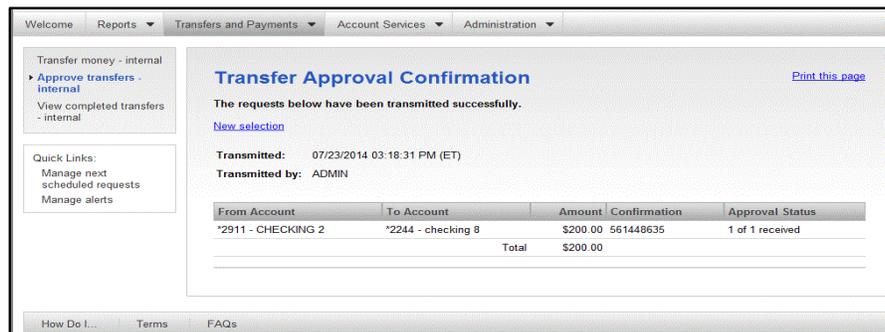
1. In the navigation menu, click Approve Transfers - Internal. The Approve Transfers - Internal page appears:



2. Select the check box next to the transfer request you want to approve. Click Continue. The Verify Transfer Approval page appears:



3. Click Transmit. The Transfer Approval Confirmation page appears:

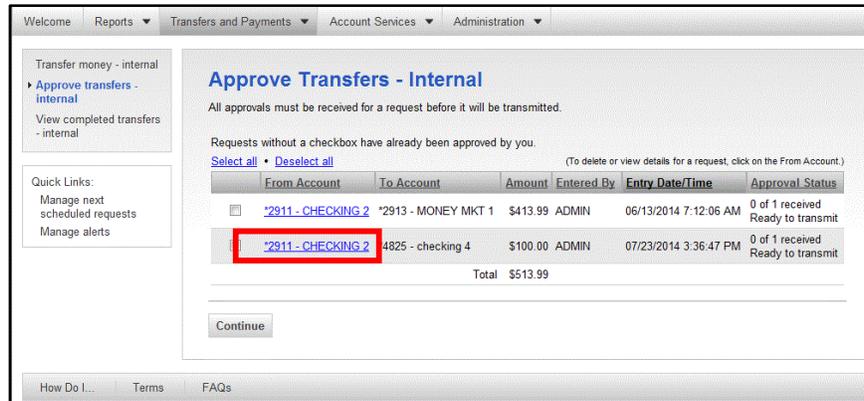


Deleting an Internal Transfer

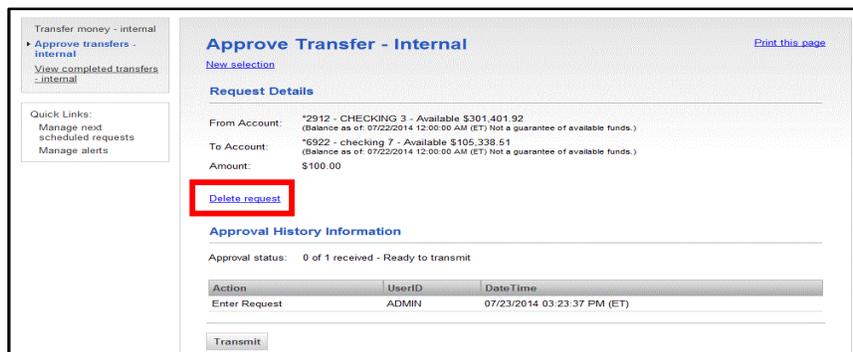
To delete a transfer request, complete the following.

Internal transfers that have already been approved do not have the option to delete in Business Online. Those requests are processed immediately.

1. In the Transfers and Payments tab, click Approve Transfers- Internal in the Transfer Money- Internal section. The Approve Transfers- Internal page appears:



- Click the link in the From Account column for the transfer request you want to delete. The Internal Transfer Transmit – Detail page appears:



- Click the Delete Request link. An Internal Transfer Transmit deletion message appears:



- Click OK. The Approve Transfers- Internal page appears with a confirmation of the deletion.

Multiple Account Transfer

The Multiple Account Transfer service allows you to transfer money between your accounts within the sponsoring financial organization (bank). The transfer is real time and enables **one-to-many transfers or many-to-one** transfers between company accounts.

The Business Online user sets up multiple account transfer templates and details. Those templates are then available to other users for use.

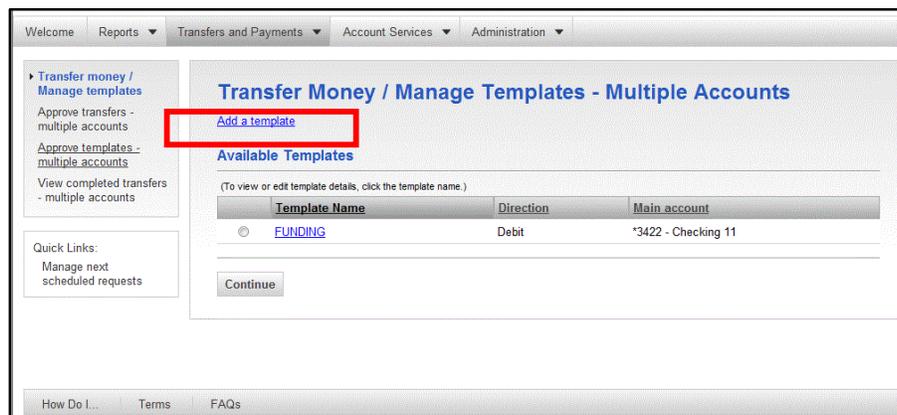
The tasks you may perform using Multiple Account Transfer are:

- ◆ Setting up transfers
- ◆ Entering transfer requests
- ◆ Transmitting transfers
- ◆ Copying transfer templates
- ◆ Deleting transfer requests
- ◆ Reviewing history of previous multiple transfers

Setting up a Multiple Account Transfer

To create a Multiple Account Transfer template, complete the following:

1. On the Transfers and Payments tab, click Transfer Money / Manage Templates. The Transfer Money/ Manage Templates – Multiple Accounts page appears:



2. Click the Add a template link.

3. The Add Template – Multiple Accounts page appears:

4. Complete the following fields:

Fields	Description
Template Name	Name of the book transfer template, up to 20 characters.
Main Account	Select an account from the drop-down list. For one-to-many accounts, this is the source account. For many-to-one accounts, this is the destination.
Action	Select Debit or Credit.
Maximum transfer amount \$	Enter the maximum transfer amount, which is the maximum amount of money that can be transferred to or from each account.
Description (optional)	Further identify the transactions included in the template.
Account	Select an account from the drop down list.
Default Amount	Enter an amount that is used as the default

Note: The Add additional account link may be used to add additional detail accounts to the template.

5. Click Add template to complete the transfer setup.

6. The Template Confirmation page appears

Welcome Reports Transfers and Payments Account Services Administration

Transfer money / Manage templates
Approve transfers - multiple accounts
Approve templates - multiple accounts
View completed transfers - multiple accounts

Quick Links:
Manage next scheduled requests

Template Confirmation

[Print this page](#)

The following template was created successfully.
[Transfer money using this template](#) | [Transfer money using an existing template](#)

Template name: Test Funding
Debit/source account: *2910 - PETTY CASH
Maximum transfer amount: \$1,000.00 (Per detail account)

Credit/Destination Accounts:

Account	Default Amount	
*2913 - MONEY MKT 1	500.00	
*4825 - checking 4	0.00	
Total transfer amount:		\$500.00

Note: If you have assigned multiple approvals for templates, the next step would require approving. How to approve template additions, modifications, and deletions is discussed in the Multiple Approvals for Templates section of the guide.

Entering a Multiple Account Transfer

To enter a Multiple Account Transfer, complete the following:

1. Access the Transfer Money- Manage Templates – Multiple accounts page:

Welcome Reports Transfers and Payments Account Services Administration

Transfer money / Manage templates
Approve transfers - multiple accounts
Approve templates - multiple accounts
View completed transfers - multiple accounts

Quick Links:
Manage next scheduled requests

Transfer Money / Manage Templates - Multiple Accounts

[Add a template](#)

Available Templates

(To view or edit template details, click the template name.)

Template Name	Direction	Main account
<input type="radio"/> FUNDING	Debit	*3422 - Checking 11
<input checked="" type="radio"/> Test Funding	Debit	*2910 - PETTY CASH

How Do I... Terms FAQs

2. In the Available Templates list, select a template by selecting the appropriate radio button.
3. Click Continue.

4. The Transfer Money- Multiple Accounts page appears:

Transfer Money - Multiple Accounts
[Schedule a transfer using this template](#) | [Transfer money using a different template](#)

Template Information [Edit template](#)

Template name: Test Funding

Debit/source account: *2910 - PETTY CASH - Available \$46,956.68
(Balance as of: 07/22/2014 12:00:00 AM (ET) Not a guarantee of available funds.)

Maximum transfer amount: \$1,000.00 (Per detail account)

Control amount (optional): \$ 0.00
(Maximum value for the entire template)

Description (optional):

Credit/Destination Accounts

Balance as of: 07/22/2014 12:00:00 AM (ET) Not a guarantee of available funds.

Set all amounts to: \$ [Change](#)

Account	Amount
*2913 - MONEY MKT 1 - Available \$261,940.68	\$ 500.00
*4825 - checking 4 - Available \$108,554.00	\$ 0.00

5. Complete the fields for each detail account:

Fields	Description
Control amount (optional) \$	Enter the expected total of all entered account amounts.
Description (optional)	Defines the account by name
Amount	Enter the amount to be transferred for each account.

6. Click Continue. The Verify Transfer page appears:

Verify Transfer
[Transfer money using a different template](#)

Template Information [Edit this request](#)

Template name: FUNDING

Debit/source account: *3422 - Checking 11 - Available \$187,177.69
(Balance as of: 07/25/2014 12:00:00 AM (ET) Not a guarantee of available funds.)

Credit/Destination Accounts

The control amount of \$0.00 does not equal the total amount of \$600.00. To change the values, click "Edit this request."
 Balance as of: 07/25/2014 12:00:00 AM (ET) Not a guarantee of available funds.

Account	Amount
*2244 - checking 8 - Available \$95,984.87	\$500.00
*4825 - checking 4 - Available \$108,554.00	\$100.00
Total transfer amount:	\$600.00

To submit this request without transmitting, click [submit for approval](#).

[Transmit](#)

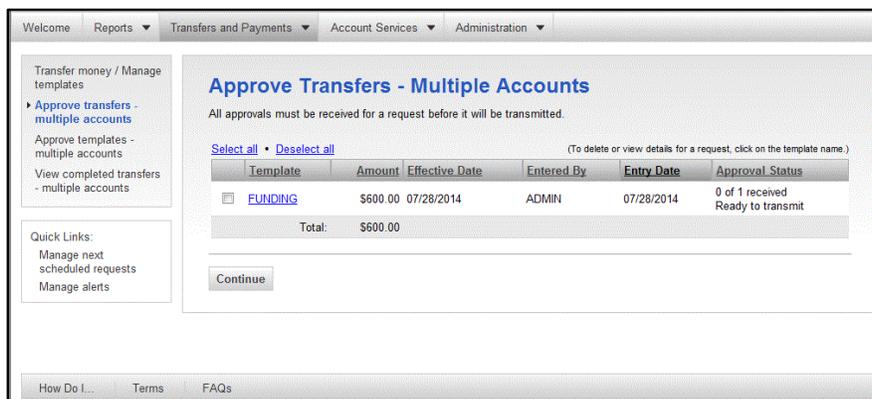
7. Click Transmit. The Transfer Confirmation page appears.

Transmitting a Multiple Account Transfer

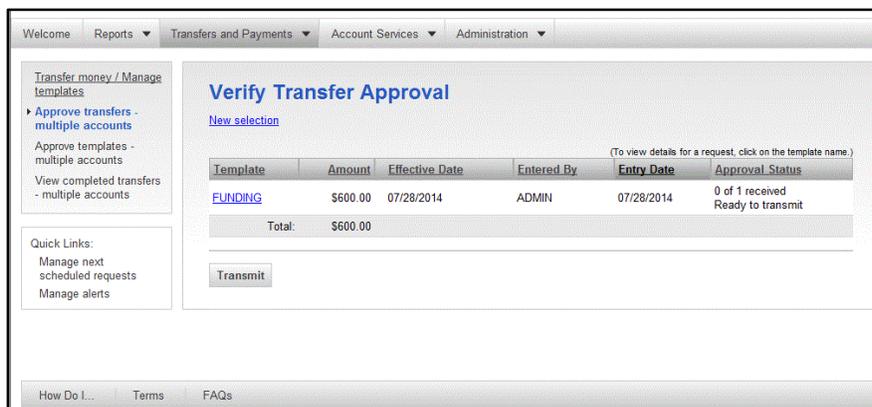
To transmit a Multiple Account Transfer, complete the following:

1. Click the Approve Transfers – Multiple Accounts link in the Multiple Transfer section of the Transfers and Payments tab.

2. The Approve Transfers – Multiple Accounts page appears:



3. Select the check box next to the transfer request you want to send. Click Continue. The Verify Transfer Approval page appears:



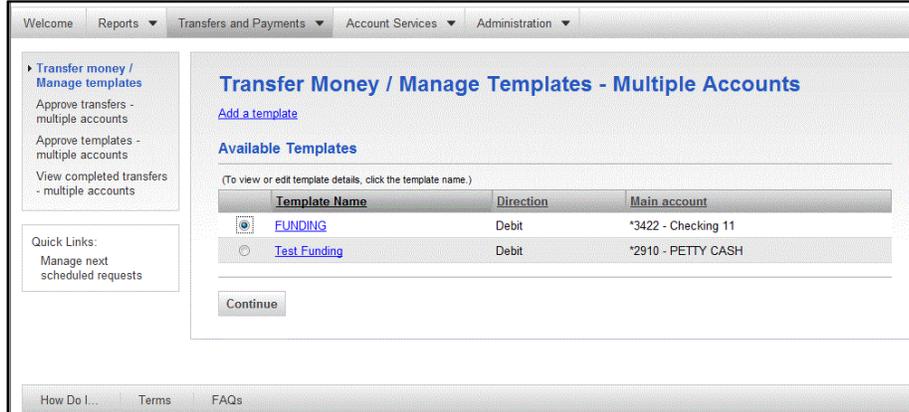
4. Click Transmit. The Approve Transfer Confirmation page appears.

Copying a Multiple Account Transfer Template

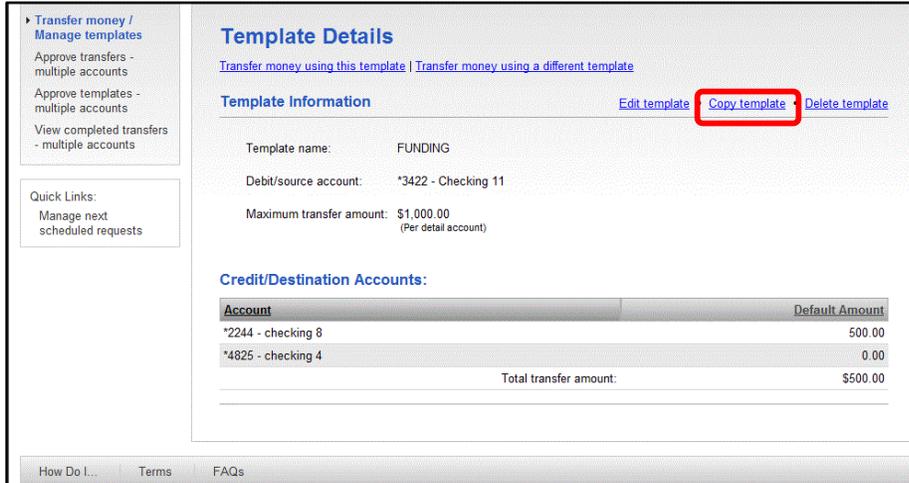
To copy an existing Multiple Account Transfer template, complete the following:

1. Access the Transfer Money / Manage Template page.

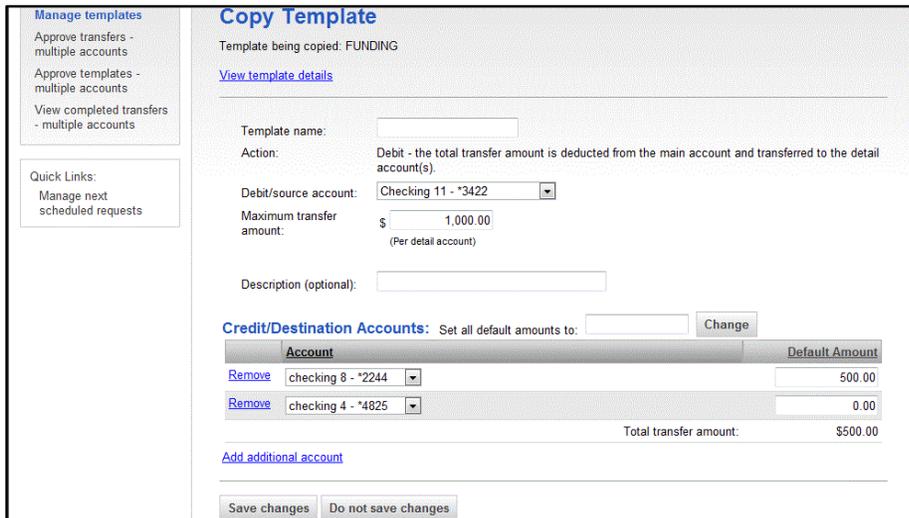
- The Transfer Money / Manage Templates – Multiple Accounts page appears:



- Click the Template Name of the template to be copied. The Template Details page appears:

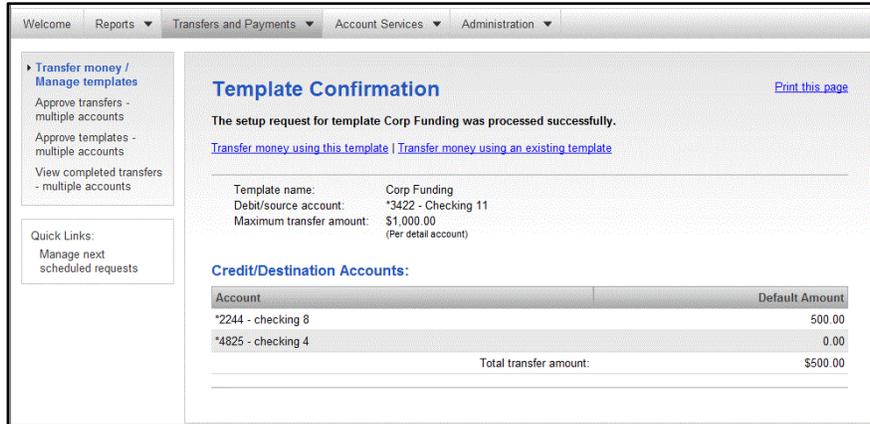


- Click the Copy Template link. The Copy Template page appears:



- Enter a new Template name.

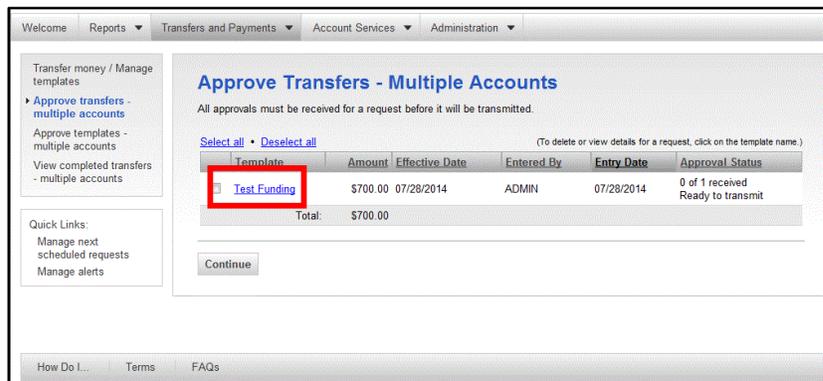
6. Make changes to the template as necessary.
7. If you need to add additional accounts to the template, click Add additional accounts.
8. Click Save changes. The Template Confirmation page appears:



Deleting a Multiple Account Transfer Request

To delete a Multiple Account Transfer request, complete the following:

1. Access the Approve Transfers – Multiple Accounts page:



2. Click the link in the Template column of the transfer request you want to delete.

3. The Approve Transfers – Multiple Accounts page appears:

Approve Transfer - Multiple Accounts [Print this page](#)

[New selection](#)

Template Information

Template Name: Test Funding
 Debit/source Account: *2910 - PETTY CASH - Available \$46,856.68
 (Balance as of: 07/25/2014 12:00:00 AM (ET) Not a guarantee of available funds.)
 Total transfer amount: \$700.00

Credit/Destination Accounts

Balance as of: 07/25/2014 12:00:00 AM (ET) Not a guarantee of available funds.

Account	Amount
*2913 - MONEY MKT 1 - Available \$262,240.68	\$500.00
*4825 - checking 4 - Available \$108,554.00	\$200.00

Approval History Information

Approval status: 0 of 1 received - Ready to transmit

Action	User ID	Date Time
Enter Request	ADMIN	07/28/2014 11:40:51 AM (ET)

4. Click the Delete request link. A Delete confirmation message appears:

Message from webpage

Click OK to confirm that you want to delete this request.

5. Click OK. The Transfer Approval Confirmation page appears.

Welcome Reports Transfers and Payments Account Services Administration

Transfer Approval Confirmation [Print this page](#)

Your delete request for the following transaction has been completed.

[New selection](#)

Template	Amount	Effective Date	Status
Test Funding	\$700.00	07/28/2014	Deleted
Total:		\$700.00	

How Do I... Terms FAQs

Search Completed Transfers - Multiple Accounts

To view the history of Multiple Account Transfer requests, complete the following:

1. Access the View Search Completed Transfers – Multiple Accounts page:

Transfer money / Manage templates
Approve transfers - multiple accounts
Approve templates - multiple accounts
▶ [View completed transfers - multiple accounts](#)

Quick Links:
Manage next scheduled requests

Search Completed Transfers - Multiple Accounts

Up to 18 months of data are available; a maximum of three months may be retrieved during a single search.

Account: [Select all](#) • [Deselect all](#)

	ABA/TRC	Account Number	Account Type	Description
<input type="checkbox"/>	841841842	*1166	Checking	south account
<input type="checkbox"/>	841841842	*1346	Checking	corporate
<input type="checkbox"/>	841841842	*2244	Checking	checking 8
<input type="checkbox"/>	841841842	*2518	Checking	expense account
<input type="checkbox"/>	841841842	*2910	Checking	PETTY CASH

Date range: Specific date: 07 / 28 / 2014 (mm/dd/yyyy)
 From: 06 / 28 / 2014 (mm/dd/yyyy)
 To: 07 / 28 / 2014 (mm/dd/yyyy)

[Generate report](#)

2. Select the Transfer Accounts for which you want to view history.

Tip: Choose the “Select all” value to view all accounts. You may also use a date range in your search.

3. Click Generate report. The Completed Transfers – Multiple Accounts page appears:

Welcome | Reports | Transfers and Payments | Account Services | Administration

Transfer money / Manage templates
Approve transfers - multiple accounts
Approve templates - multiple accounts
▶ [View completed transfers - multiple accounts](#)

Quick Links:
Manage next scheduled requests

Completed Transfers - Multiple Accounts

[New search](#) [Print this page](#)

Report created: 07/28/2014 at 12:00:30 PM (ET)
 Accounts: All accounts
 Date range: 06/28/2014 to 07/28/2014

(To view details, click the account)

Account	Action	Template Name	Amount	Transmitted	Transmitted By	Confirmation
*3422 - Checking 11	Debit	FUNDING	\$600.00	07/28/2014	ADMIN	67841954
*2910 - PETTY CASH	Debit	funding 710	\$1,052.78	07/10/2014	ADMIN	2970128524
*2911 - CHECKING 2	Debit	FUNDING 703	\$1,630.00	07/03/2014	ADMIN	1857130727
*4825 - checking 4	Debit	FUNDING 701	\$1,098.57	07/01/2014	ADMIN	457497377
			Total:	\$4,381.35		

How Do I... | Terms | FAQs

Tip: If the  icon appears the template has been deleted.

4. Click the template name to view account level details of a transfer.

5. The Completed Transfer Details – Multiple Accounts page appears:

Transfer money / Manage templates

Approve transfers - multiple accounts

Approve templates - multiple accounts

▶ **View completed transfers - multiple accounts**

Quick Links:

Manage next scheduled requests

Completed Transfer Details - Multiple Accounts [Print this page](#)

[New selection](#)

Request Details

Template Name: FUNDING
 Debit/source Account: *3422 - Checking 11
 Total transfer amount: \$600.00
 Transmit date: 07/28/2014
 Confirmation number: 67841954

Credit/Destination Accounts

Account	Amount
*2244 - checking 8	\$500.00
*4825 - checking 4	\$100.00

Approval History Information

Approval status: 1 of 1 received

Action	User ID	Date Time
Enter Request	ADMIN	07/28/2014 11:12:25 AM (ET)
Approve/Transmit Request	ADMIN	07/28/2014 11:20:39 AM (ET)

Loan

The Loan service allows your customers to review detail loan history, make payments, and request advances on revolving and non-revolving loans/notes

The tasks you may perform using Loan are:

- ◆ Make a payment
- ◆ View History and Summary Reports

Making a Loan Payment Request

To make loan payments, complete the following:

1. Click the Manage Loans link in the Loans section of the Transfers and Payments tab. The Manage Loans page appears:

Manage Loans

To display notes for a specific loan, click on the appropriate loan. Click on the Actions menu to display tasks available for each note.

Current as of : 07/28/2014 12:00:00 AM (ET)

[Hide all notes](#) (To view up-to-date details, click on the Note ID or Commitment ID.)

Description	Account/Note ID	ABA/TRC	Original Balance	Current Balance	Commitment ID
Loan 1	*0517	841841842		\$8,186.85	1
Loan 2	*0519	841841842	\$250,000.00	\$2,795.89	

2. Click the drop-down Actions menu and click Make payment.

Manage Loans

To display notes for a specific loan, click on the appropriate loan. Click on the Actions menu to display tasks available for each note.

Current as of : 07/28/2014 12:00:00 AM (ET)

[Hide all notes](#) (To view up-to-date details, click on the Note ID or Commitment ID.)

Description	Account/Note ID	ABA/TRC	Original Balance	Current Balance	Commitment ID
Loan 1	*0517	841841842	\$0.00	\$8,186.85	1
Loan 2	*0519	841841842	\$250,000.00	\$2,795.89	

- Make payment
- Request advance
- Payment and advance history
- Loan summary - notes
- Loan summary - commitments
- Loan activity report

3. The Make Loan Payment page appears:

Manage loans
Approve loan payments and advances

Quick Links:
Manage next scheduled requests

Make Loan Payment

[Select a different note or loan action](#)

Loan Information

Loan account: 841841842 • *0517 • Loan 1
Note ID: 1

Payment Information

Next payment due: 12/12/2020
Amount due: \$0.00
As of 07/28/2014 02:43:02 PM (ET)

Pay from:

Payment amount: \$

Principal-only payment
(Please contact your financial institution for the requirements to make a principal-only payment.)

Frequency:

4. Specify the account the payment is coming from, the amount, frequency and click Continue. The Verify Payment page appears:

Manage loans
Approve loan payments and advances

Quick Links:
Manage next scheduled requests

Verify Payment

[Edit request](#)

Loan Information

Loan account: 841841842 • *0517 • Loan 1
Note ID: 1

Payment Information

Next payment due: 12/12/2020
Amount due: \$0.00
As of 07/28/2014 02:43:02 PM (ET)

From account: PETTY CASH - *2910 - Available \$46,856.68
(Balance as of: 07/25/2014 12:00:00 AM (ET) Not a guarantee of available funds.)

Payment amount: \$200.00
Send on: 07/28/2014 (today)

To submit this request without transmitting, click [submit for approval](#).

How Do I... Terms FAQs

5. Choose to pay the loan now by selecting Pay Now. A confirmation of your selection appears.

If Submit for approval was chosen then the loan payment would need to be transmitted by selecting the Transmit link.

View Payment History Report

To view loan payment history report, complete the following:

1. Click the Manage Loans link in the Loans section of the Transfers and Payments tab. The Manage Loans page appears:

Manage Loans

To display notes for a specific loan, click on the appropriate loan. Click on the Actions menu to display tasks available for each note.

Current as of: 07/28/2014 12:00:00 AM (ET)

Hide all notes (To view up-to-date details, click on the Note ID or Commitment ID.)

Description	Account/Note ID	ABA/TRC	Original Balance	Current Balance	Commitment ID
Loan 1	*0517	841841842	\$0.00	\$8,186.85	1
Loan 2	*0519	841841842	\$250,000.00	\$2,795.8	

Actions menu for Loan 2:

- Make payment
- Request advance
- Payment and advance history**
- Loan summary - notes
- Loan summary - commitments
- Loan activity report

2. Click the drop down Actions menu and click Payment and advance history. The Completed Payment and Advance page appears:

Completed Payments and Advances

Select a different note or loan action

Report created: 07/28/2014 03:07:35 PM (ET)
 Current as of: 07/28/2014
 Loan account: 841841842 • *0517 • Loan 1
 Note ID: 1
 Transaction date range: 04/28/2014 to 07/27/2014 [Edit date range](#)

(To view transaction confirmation, click on the Amount.) Download as: CSV file Go

Transaction Type	Amount	Transmitted	Transmitted By	Confirmation
Payment	\$300.00	07/10/2014	ADMIN	14797831
Advance	\$600.00	07/10/2014	ADMIN	14208273
Advance	\$500.00	07/01/2014	ADMIN	14772543
Payment	\$200.00	07/01/2014	ADMIN	10306939
Payment	\$400.00	06/25/2014	ADMIN	6356093
Payment	\$300.00	06/20/2014	ADMIN	9899815
Advance	\$700.00	06/20/2014	ADMIN	13521929
Payment	\$50.00	06/20/2014	ADMIN	11811882
Payment	\$100.00	06/20/2014	ADMIN	9958278
Payment	\$75.00	06/20/2014	ADMIN	1521615

Note: If the Date Range needs be edited to show the life of the loan, this can be done by clicking the Edit date range link.

ACH

The ACH service allows you company the ability to process ACH Payments, ACH Collections, Federal and State Tax Payments.

The tasks you may perform using ACH are:

- ◆ Create ACH Payment Template
- ◆ Make an ACH Payment
- ◆ Approve an ACH Payment
- ◆ Copy ACH Payment Templates
- ◆ Edit an ACH Payment Template
- ◆ Upload an ACH File
- ◆ Delete an ACH Payment
- ◆ Set up a One Time ACH Payment
- ◆ View completed ACH transactions

****PLEASE REFER TO THE ACH USER GUIDE FOR ADDITIONAL ACH DETAILS****

Wire

The Wire service allows your company the ability to create one time wires or set up template based wires for ongoing use.

Wire Money

The Wire Money service allows your company to electronically request a wire transfer of funds.

The tasks you may perform using Wire Money are:

- ◆ Entering one time wires
- ◆ Transmitting one time wires
- ◆ Deleting one time wires
- ◆ Reviewing history of previous one time wires

****PLEASE REFER TO THE WIRE USER GUIDE FOR ADDITIONAL WIRE DETAILS****

6 Account Services

Stop Check Payments

The Stop Payment service allows you company the ability to request a stop payment on a single check number or on a range of check numbers for a single account. It also allows your company to view up to 90 days of stop payment history.

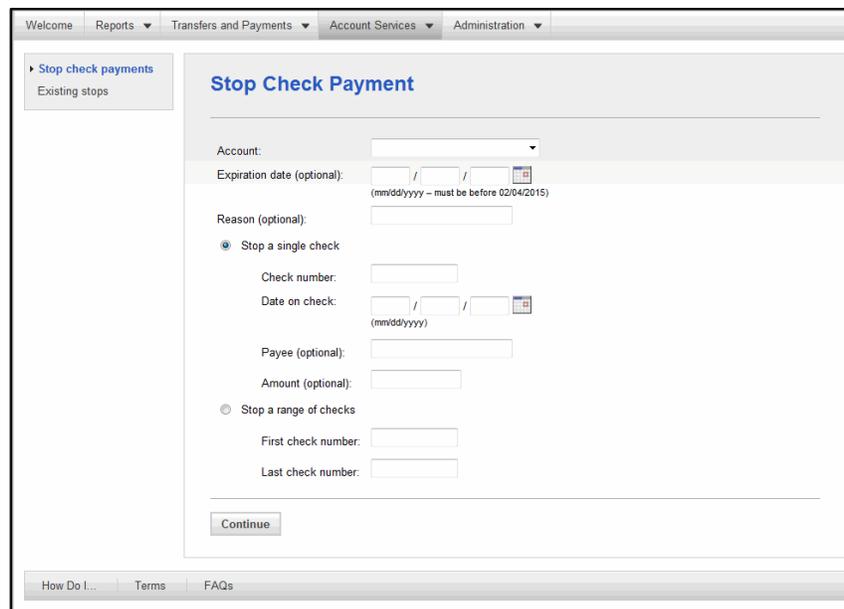
The tasks you may perform using Stop Payment are:

- ◆ Stop a single check payment
- ◆ Stop a range of check payments
- ◆ Reviewing history of previous check payment stops

Stopping a Single Check Payment

To stop a single check payment, complete the following:

1. Click the Stop Check Payments link in the Stop Payment section of the Account Services tab. The Stop Check Payment page appears:



The screenshot shows a web application interface for stopping check payments. At the top, there is a navigation bar with tabs: Welcome, Reports, Transfers and Payments, Account Services, and Administration. The main content area is titled "Stop Check Payment" and contains the following fields and options:

- Account:** A drop-down menu.
- Expiration date (optional):** A date picker with a calendar icon. Below it, the text "(mm/dd/yyyy - must be before 02/04/2015)" is displayed.
- Reason (optional):** A text input field.
- Stop a single check:** A radio button that is selected.
- Check number:** A text input field.
- Date on check:** A date picker with a calendar icon. Below it, the text "(mm/dd/yyyy)" is displayed.
- Payee (optional):** A text input field.
- Amount (optional):** A text input field.
- Stop a range of checks:** A radio button that is not selected.
- First check number:** A text input field.
- Last check number:** A text input field.

At the bottom of the form is a "Continue" button. The footer of the page includes links for "How Do I...", "Terms", and "FAQs".

2. Select the Account on which to place the stop payment from the drop-down list.
3. Enter the expiration date of the stop payment.
4. Select the Stop a Single Check radio button.
5. Type the Check number and date on the check.
6. Payee and Amount information is optional.
7. Click Continue.

8. The Verify Stop page appears:

Welcome Reports Transfers and Payments Account Services Administration

Stop check payments
Existing stops

Verify Stop

This stop payment request has not yet been submitted.

[Edit this request](#)

Account: *2911 - CHECKING 2
Check number: 10032
Date on check: 08/01/2014
Payee:
Amount: \$250.00
Expiration date:
Reason:

Submit request Do not submit request

How Do I... Terms FAQs

9. Click Submit request. The Stop Payment Confirmation page appears:

Welcome Reports Transfers and Payments Account Services Administration

Stop check payments
Existing stops

Stop Payment Confirmation

[Print this page](#)

The following stop payment request was transmitted successfully.

[View existing stop payment requests](#) | [New request](#)

Submitted: 08/04/2014
Account: *2911 - CHECKING 2
Check number: 10032
Date on check: 08/01/2014
Payee:
Amount: \$250.00
Expiration date:
Reason:

How Do I... Terms FAQs

Entering a Stop Payment on Multiple Checks

To enter a stop payment on multiple checks, complete the following:

1. Click the Stop Check Payments link in the Stop Payment section of the Account Services tab.

2. The Stop Check Payment page appears:

Account: [dropdown]
Expiration date (optional): [calendar icon] / [calendar icon] / [calendar icon] (mm/dd/yyyy - must be before 02/04/2015)
Reason (optional): [text input]
 Stop a single check
Check number: [text input]
Date on check: [calendar icon] / [calendar icon] / [calendar icon] (mm/dd/yyyy)
Payee (optional): [text input]
Amount (optional): [text input]
 Stop a range of checks
First check number: [text input]
Last check number: [text input]
Continue

3. Select the Stop a range of checks radio button.

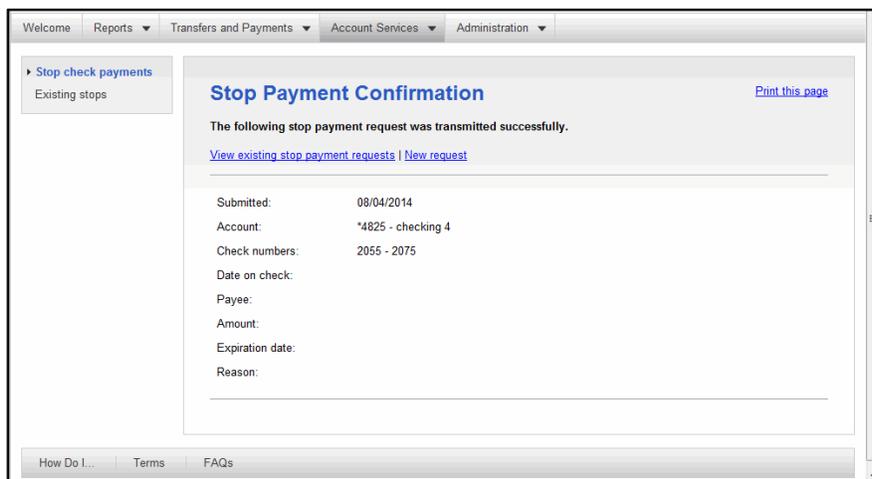
4. Type the first and last check numbers.

5. Click Continue. The Verify Stop page appears:

This stop payment request has not yet been submitted.
[Edit this request](#)
Account: *4825 - checking 4
Check numbers: 2055 - 2075
Date on check:
Payee:
Amount:
Expiration date:
Reason:
Submit request Do not submit request

6. Click Submit request.

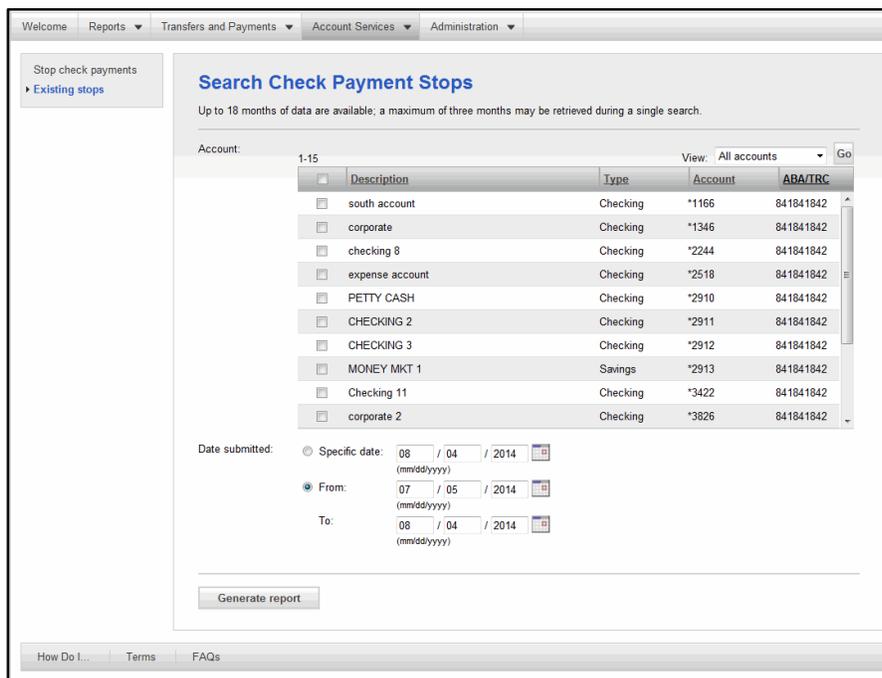
7. The Stop Payment Confirmation page appears:



Viewing Existing Stops

To view existing stop payments, complete the following:

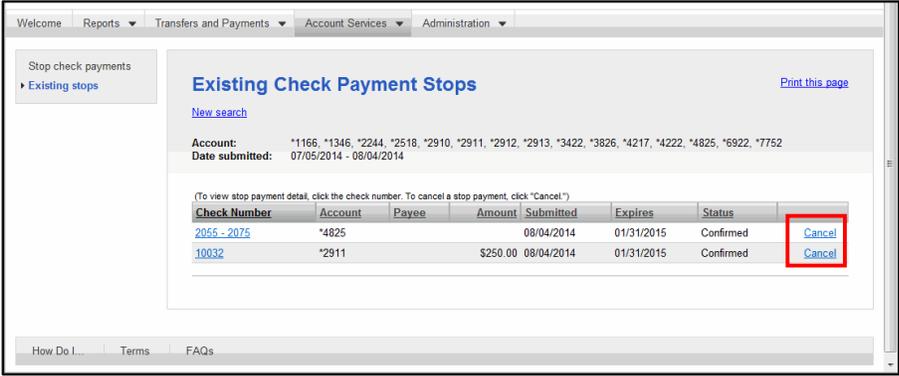
1. Click the Existing Stops link in the Stop Payment section of the Account Services tab. The Search Check Payment Stops report criteria page appears:



2. Choose the accounts for which you want to view stop payment history.

Note: Choose the (Select All) value to view all accounts. Or click the accounts you want to select.

3. Click Generate report. The Existing Check Payment Stops report page appears:



- 4. Review the history as necessary.
- 5. Use the Cancel links to cancel the Check Payment Stops.

Tip: Up to 90 days of history appears.