



# A Quick and Easy Guide to Business Online Banking



Member FDIC | [ucbi.com](https://ucbi.com)



Published by Murphy & Company, Inc.  
13610 Barrett Office Dr  
St. Louis, MO 63021  
[www.mcompany.com](http://www.mcompany.com)

© 2009-2024 Murphy & Company, Inc. Microsoft, Microsoft Money, Windows and Internet Explorer are registered trademarks of Microsoft Corporation. Firefox is a registered trademark of the Mozilla Foundation. Quicken is a registered trademark of Intuit, Inc. Macintosh is a registered trademark of Apple Computer, Inc. Adobe Reader is a registered trademark of Adobe Systems, Inc. © 2012 Portions of this guide were written by Q2eBanking.

**Disclaimer**

Concepts, strategies and procedures outlined in this guide can and do change and may not be applicable to all readers. The content in this guide is not warranted to offer a particular result or benefit. Neither the author, publisher nor any other party associated with this product shall be liable for any damages arising out of the use of this guide, including but not limited to loss of profit, commercial, special, incidental or other damages. For complete product and service information, please refer to the terms, conditions and disclosures for each product and service.



# Getting Started

Welcome to Business Online Banking with United Community! Whether at home or at the office, from a mobile phone, tablet or laptop, we strive to make your Online Banking experience easy and convenient.

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

You can navigate this guide by clicking a topic or feature in the Table of Contents. Each section provides an overview and steps to help you during the online banking process. If you have additional questions, contact us at 1-800-UCBANK1 (1-800-822-2651).



# Table of Contents

## Getting Started

Business Online Banking Overview .....	6
Users.....	6
Subsidiaries .....	6
Recipients.....	6
Business Online Banking Transaction Types .....	7

## Commercial Services

Editing Company Policy.....	8
Part 1 of 11: Choosing a Transaction to Edit in Company Policy .....	8
Part 2 of 11: Approval Limits .....	9
Part 3 of 11: Allowed Actions .....	10
Part 4 of 11: Amount .....	10
Part 5 of 11: Approvals .....	11
Part 6 of 11: Choosing the Subsidiaries .....	11
Part 7 of 11: Choosing the Accounts .....	12
Part 8 of 11: Choosing the Drafting Hours .....	13
Part 9 of 11: Choosing the Location .....	14
Part 10 of 11: Choosing the IP Address.....	15
Part 11 of 11: Choosing the SEC Code.....	16
Company Policy Tester.....	17
Viewing Rights to Access Features.....	19
Establishing Rights to Access Accounts.....	20
Creating and Editing Account Labels.....	21
User Roles Overview.....	22
Creating, Editing or Copying a User Role .....	23
Part 1 of 10: Choosing a Transaction to Edit in User Roles.....	24
Part 2 of 10: Establishing Transaction Type Rights.....	25
Part 3 of 10: Approval Limits .....	26
Part 4 of 10: Disabling a Transaction Type .....	27
Part 5 of 10: Allowed Actions .....	28
Part 6 of 10: Enabling Operation Rights.....	29
Part 7 of 10: Choosing the Maximum Draft Amount.....	30
Part 8 of 10: Selecting Subsidiaries.....	30
Part 9 of 10: Enabling Allowed Accounts.....	31
Part 10 of 10: Choosing Drafting Hours .....	32
User Role Policy Tester.....	33
Deleting Allowed Actions .....	35
Establishing Rights to Access Features.....	36
Establishing Rights to Access Accounts.....	37

---

Deleting a User Role .....	38
Users Overview .....	39
User Management Overview.....	40
Adding a New User .....	41
Editing a User .....	42
Deleting a User.....	43
Subsidiary Overview .....	44
Adding a Subsidiary.....	45
Editing a Subsidiary .....	46
Deleting a Subsidiary.....	47
Recipient Overview .....	48
ACH Only- Part 1 of 2: Adding a Recipient .....	49
ACH Only- Part 2 of 2: Recipient Account Detail .....	50
ACH & Wire- Part 1 of 4: Adding a Recipient.....	51
ACH & Wire- Part 2 of 4: Beneficiary FI Detail.....	52
ACH & Wire- Part 3 of 4: Intermediary FI Detail .....	53
ACH & Wire- Part 4 of 4: Recipient Account Detail.....	54
Wires Only (Domestic) - Part 1 of 4: Adding a Recipient .....	55
Wires Only (Domestic)- Part 2 of 4: Beneficiary FI Detail .....	56
Wires Only (Domestic)- Part 3 of 4: Intermediary FI Detail.....	57
Wires Only (Domestic)- Part 4 of 4: Recipient Account Detail .....	58
Wires Only (International)- Part 1 of 4: Adding a Recipient .....	59
Wires Only (International)- Part 2 of 4: Beneficiary FI Detail .....	60
Wires Only (International)- Part 3 of 4: Intermediary FI Detail.....	61
Wires Only (International)- Part 4 of 4: Recipient Account Detail .....	62
Editing a Recipient .....	63
Editing a Recipient's Templates.....	64
Deleting a Recipient.....	65
Payment Template Overview .....	66
Creating a Template .....	67
ACH Batch .....	68
ACH Collection.....	70
ACH Payment.....	72
ACH Receipt .....	74
Domestic Wire.....	76
International Wire.....	78
Payroll.....	81
Sending a Single Payment.....	83
ACH Batch .....	83
ACH Payment.....	86
ACH Collection.....	88
ACH Receipt .....	91

Domestic Wire.....	93
International Wire.....	96
Payroll.....	99
Payment From File.....	101
Viewing, Approving or Canceling a Transaction.....	103
Single Transaction.....	103
Multiple Transactions.....	104
Editing or Using a Template.....	105
Deleting a Template.....	106
Wire Activity.....	107
ACH Pass-Thru.....	108
Reports Overview.....	109
Company User Activity Report.....	110
Transaction Report.....	111
Outgoing Wires Report.....	112
Company Entitlements Report.....	113
ACH Activity Report.....	114
ACH Activity Report Previous Day(s).....	115
Balance and Activity Statement-Previous Day(s).....	116
Cash Position Report.....	117
Cash Position Report Previous Day(s).....	118
Wire Online Origination Report.....	119
Editing a Report.....	120
Deleting a Report.....	121
Tax Payments.....	122
Mobile Authorizations.....	124
Funds Transfer.....	126
Individual Transfers.....	126
Multi-Account Transfers Overview.....	128
Multi-Account Transfers- Creating a Template.....	129
Multi-Account Transfers- Single Transfer.....	131
Editing a Multi-Account Transfer Template.....	133
Deleting a Multi-Account Transfer Template.....	134

## Positive Pay

Introduction.....	135
Quick Exception Processing.....	136
Exception Items.....	138
Issued Check File Processing Log.....	139
ACH Reporting.....	140
To Upload an Issued Check File.....	141
Manually Enter a Check.....	142

Void a Check .....	143
Check Search .....	144
Transaction Extracts .....	146
ACH Transaction Search.....	147
Daily Checks Issued Summary .....	148
Stale Dated Checks .....	149
Account Reconciliation .....	150
Check Reconciliation Summary.....	151
Deposit Reconciliation Summary.....	152
ACH Authorization Rules Setup.....	153
Create an ACH Authorization Rule.....	153
Manage ACH Authorization Rules.....	155

## Bill Pay

Bill Pay Overview.....	156
Creating a Payee .....	156
Editing a Payee .....	158
Deleting a Payee .....	159
Schedule Payments .....	160
Desktop.....	160
Mobile.....	162
Recurring Payments .....	163
Desktop.....	163
Mobile.....	164
Rush Delivery.....	165
Setting Up eBills .....	166
eBill Options .....	167
Editing a Payment .....	168
Deleting a Payment .....	169
Payment History.....	170
Picture Pay .....	171
Document Vault .....	173
Upload Document.....	173
Manage Document Vault .....	174
Updating Preferences.....	175
Manage Users.....	176
Overview .....	176
Editing a User's Product Access and Permissions.....	177
Editing a User's Limits .....	178

# Getting Started

## Business Online Banking Overview

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

### Users

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

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

### Subsidiaries

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

Subsidiaries may not apply if your business is a single entity with only one tax ID with several bank accounts tied to it. For complete information, contact us at 1-800-UCBANK1 (1-800-822-2651).

### Recipients

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

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

Please call us at 1-800-UCBANK1 (1-800-822-2651) for a full list of wire and ACH fees or if you have any questions.

## Business Online Banking Transaction Types

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

# Commercial Services

## Editing Company Policy

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

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

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

The screenshot shows the 'Company Policy' page for 'Test Murphy & Co 2'. The page has a 'Save' button in the top right. Below the header, there are tabs for 'Transactions', 'Features', 'Accounts', and 'User Roles'. A 'Transaction Filter' section is highlighted with a blue box and a '1' in a circle. It includes a 'Filter:' dropdown with 'All', 'Enabled', and 'Disabled' options, and a search input field. Below the filter, a list of transaction types is shown, with 'ACH Batch' highlighted by a blue box and a '2' in a circle. The 'ACH Batch' entry shows 'Can view all transactions' and 'Can Draft/Approve/Cancel' with a '\$40M' limit. To the right, the 'ACH BATCH' section shows 'Rights' and 'Allowed Actions' tabs. Under 'Approval Limits', there is a table with columns for 'Maximum Amount' and 'Maximum Count'. The table has four rows: 'Per Transaction', 'Daily Per Account', 'Daily', and 'Monthly'. Each row has input fields for the 'Maximum Amount' (all set to '\$ 40,000,000.00') and 'Maximum Count' (all set to 50, except for 'Monthly' which is 200).

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

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

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



## Part 2 of 11: Approval Limits

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

Test Murphy & Co 2 Save

Company Policy ⓘ

Transactions Features Accounts User Roles

Transaction Filter:

Filter:  All  Enabled  Disabled


<b>ACH Batch</b> Can view all transactions Can Draft/Approve/Cancel	\$40M	<b>ACH BATCH</b> Rights Allowed Actions															
<b>ACH Collection</b> Can view all transactions Can Draft/Approve/Cancel	\$40M	<b>Approval Limits</b> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th></th> <th style="text-align: center;">Maximum Amount</th> <th style="text-align: center;">Maximum Count</th> </tr> </thead> <tbody> <tr> <td>Per Transaction</td> <td style="text-align: center;">\$ <input type="text" value="40,000,000.00"/></td> <td></td> </tr> <tr> <td>Daily Per Account</td> <td style="text-align: center;">\$ <input type="text" value="40,000,000.00"/></td> <td style="text-align: center;"><input type="text" value="50"/></td> </tr> <tr> <td>Daily</td> <td style="text-align: center;">\$ <input type="text" value="40,000,000.00"/></td> <td style="text-align: center;"><input type="text" value="50"/></td> </tr> <tr> <td>Monthly</td> <td style="text-align: center;">\$ <input type="text" value="40,000,000.00"/></td> <td style="text-align: center;"><input type="text" value="200"/></td> </tr> </tbody> </table>		Maximum Amount	Maximum Count	Per Transaction	\$ <input type="text" value="40,000,000.00"/>		Daily Per Account	\$ <input type="text" value="40,000,000.00"/>	<input type="text" value="50"/>	Daily	\$ <input type="text" value="40,000,000.00"/>	<input type="text" value="50"/>	Monthly	\$ <input type="text" value="40,000,000.00"/>	<input type="text" value="200"/>
	Maximum Amount	Maximum Count															
Per Transaction	\$ <input type="text" value="40,000,000.00"/>																
Daily Per Account	\$ <input type="text" value="40,000,000.00"/>	<input type="text" value="50"/>															
Daily	\$ <input type="text" value="40,000,000.00"/>	<input type="text" value="50"/>															
Monthly	\$ <input type="text" value="40,000,000.00"/>	<input type="text" value="200"/>															
<b>ACH Pass Thru</b> Can view all transactions Can Draft/Approve/Cancel	\$40M																
<b>Check Reorder</b> Can view all transactions Can Draft/Approve/Cancel																	
<b>Domestic Wire</b> Can view all transactions Can Draft/Approve/Cancel	\$17M																

1. View the maximum limits for transactions and amounts.



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

## Part 3 of 11: Allowed Actions

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

## Part 4 of 11: Amount

Decide on the maximum amount of drafted funds.

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

## Part 5 of 11: Approvals

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

Amount

Any allowable amount  
 Specific Amount

---

Approvals

1

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

## Part 6 of 11: Choosing the Subsidiaries

Different transaction types have the ability to exclude certain subsidiaries.

Amount

Any allowable amount  
 Specific Amount

---

Approvals

1

---

Subsidiaries

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

Select Subsidiary(s)

Showing: **All** Selected

Subsidiaries:  
Select all | Clear all

Test Murphy & Co 2

0 subsidiaries selected

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

## Part 7 of 11: Choosing the Accounts

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

Amount

Any allowable amount  
 Specific Amount

---

Approvals

1

---

Subsidiaries

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

---

Accounts

Any allowed account (1)    [Select specific account\(s\)](#)

Select Account(s)

Showing: **All** Selected

Accounts:  
Select all | Clear all

NON-PROFIT CKG  
XXXXXXXX366

0 accounts selected

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

## Part 8 of 11: Choosing the Drafting Hours

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

**Amount**

Any allowable amount  
 Specific Amount

---

**Approvals**

1 ▾

---

**Subsidiaries**

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

---

**Accounts**

Any allowed account (1)    [Select specific account\(s\)](#)

---

**Draft Hours**

Any


1
+ Add Draft Hours

**Draft Hours**

Day	Start hour	End hour		
▾	▾	▾	▾	▾

x
✓
3

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

## Part 9 of 11: Choosing the Location

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

Amount

Any allowable amount

Specific Amount

---

Approvals

1

---

Subsidiaries

Any allowed subsidiaries (1)

---

Accounts

Any allowed account (1)

---

Draft Hours

Any

---

Location

United States  Canada  Mexico

1. Select which countries transactions can be performed in.

## Part 10 of 11: Choosing the IP Address

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

**Amount**

Any allowable amount  
 Specific Amount

---

**Approvals**

1 ▼

---

**Subsidiaries**

Any allowed subsidiaries (1) Select specific subsidiaries

---

**Accounts**

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

---

**Draft Hours**

Any

+ Add Draft Hours

---

**Location**

United States     Canada     Mexico

---

**IP Addresses**

IP Addresses

Any

+ Add IP Address

**IP Addresses**

IP Addresses

×
✓

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

## Part 11 of 11: Choosing the SEC Code

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

Amount

Any allowable amount

Specific Amount

---

Approvals

1

---

Subsidiaries

Any allowed subsidiaries (1)

---

Accounts

Any allowed account (1)

---

Draft Hours

Any

---

Location

United States  Canada  Mexico

---

IP Addresses

IP Addresses

Any

---

SEC Codes

PPD  CCD

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



## Company Policy Tester

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

ACH BATCH

Rights Allowed Actions 1


POLICY TESTER 2

Filter by

All Search all Add Allowed Action

Allows ACH Batch transaction for any amount

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

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

**POLICY TESTER** ⌵

<b>Operation</b>	<b>Amount</b>	<b>Account</b>		
Draft <span>⌵</span>	\$ <input type="text" value="0"/>	<input type="text"/>		
<b>Subsidiary</b>	<b>SEC Code</b>	<b>IP Addresses</b>		
<input type="text"/>	PPD <span>⌵</span>	192.168.20.*		
<b>Location</b>	<b>Day</b>	<b>Hour</b>	<b>Minutes</b>	<b>AM / PM</b>
United States <span>⌵</span>	Any <span>⌵</span>	12 <span>⌵</span>	00 <span>⌵</span>	PM <span>⌵</span>

Auth code provided   
 Template used   
Test

---

✔ This transaction will be allowed.

<span style="font-size: 2em;">✔</span> <b>Bank</b> Allowed	<span style="font-size: 2em;">✔</span> <b>Company</b> Allowed
--	---

✔ Allows  transaction for **any amount** ⋮

✔ Allows  transaction for **any amount** ⋮

⚠ This transaction will be denied by the Bank policy.

<span style="font-size: 2em;">⊘</span> <b>Bank</b> Denied	<span style="font-size: 2em;">✔</span> <b>Company</b> Allowed
---	---

✔ Allows  transaction for **any amount** ⋮

✔ Allows  transaction for **any amount** ⋮

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

## Viewing Rights to Access Features

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

The screenshot shows the 'Test Murphy & Co 2' Company Policy page. The 'Features' tab is selected and circled with a blue circle containing the number '1'. Below the tabs, there is a search bar and a section titled 'FEATURES' with a help icon. A blue circle with the number '2' points to the 'FEATURES' section. The 'FEATURES' section is divided into three categories: 'RIGHTS', 'CORPORATE', and 'CUSTOM FEATURES'. Each category contains two toggle switches, all of which are turned on (indicated by a checkmark in a circle).

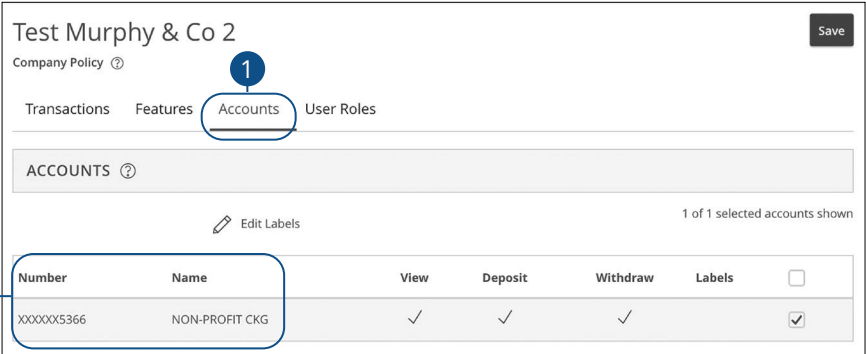
Category	Feature Name	Status
RIGHTS	Allow one-time recipients	On
	Can Add Users	On
CORPORATE	Manage Company Policy	On
	Manage User Roles	On
CUSTOM FEATURES	SDK: estatementPreferences	On
	Standard Statement Page	On

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

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

## Establishing Rights to Access Accounts

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




Test Murphy & Co 2 Save

Company Policy ⓘ

Transactions   Features   **Accounts**   User Roles

ACCOUNTS ⓘ

 Edit Labels 1 of 1 selected accounts shown

Number	Name	View	Deposit	Withdraw	Labels
XXXXXX5366	NON-PROFIT CKG	✓	✓	✓	<input checked="" type="checkbox"/>

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

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

## Creating and Editing Account Labels

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

Test Murphy & Co 2  
Company Policy ⓘ

Transactions Features **Accounts** User Roles

ACCOUNTS ⓘ

Edit Labels ⓘ 1 of 1 selected accounts shown

Number	Name	View	Deposit	Withdraw	Labels
XXXXXX5366	NON-PROFIT CKG	✓	✓	✓	<input checked="" type="checkbox"/> ⓘ

Add/Remove Labels

1 account selected

Create ⓘ

Labels updated. ⓘ

Select all

Test (New)  test 2 (New) Update ⓘ

Close Save ⓘ

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

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

# Commercial Services

## User Roles Overview

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

The screenshot shows the 'User Roles' interface. At the top, there is a search bar labeled 'Search' with a magnifying glass icon, circled in blue with the letter 'A'. Below the search bar is the heading 'USER ROLES'. To the right of the heading is a 'Create Role' button. Below this is a table with three columns: 'Name', 'Description', and 'Users'. The 'Name' column has a dropdown arrow, and the 'Users' column has an upward arrow. The first row of the table has the values 'Admin' and 'None'. The 'Users' column for the 'Admin' row contains a blue circle with the number '1', circled in blue with the letter 'C'. To the right of the table are three icons: a pencil, a document, and a trash can. The table header area is circled in blue with the letter 'B'.

Name ▾	Description	Users ▲
Admin	None	1

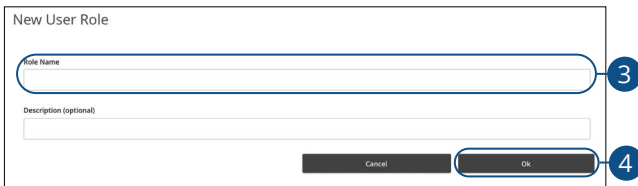
In the **Commercial Functions** tab, click **User Roles**.

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




# Commercial Services

## Creating, Editing or Copying a User Role

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





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

1. Decide if you are making a new role, editing an existing role or copying a role.
  - a. Click the **Create Role** button if you are making a new user role.
  - b. Click the  icon to edit an existing role.
  - c. Click the  icon to copy and adjust an existing role.
2. (Optional) If you are editing an existing user role, edit the role name by clicking the .
3. Enter a role name if you are making a new role or copying a role.
4. Click the **Ok** button.

## Part 1 of 10: Choosing a Transaction to Edit in User Roles

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

User Roles > Test Role  Save

User Role Policy 

Transactions **Features** Accounts

1 **Transaction Filter:**

Filter: **All** Enabled Disabled

2 **ACH Batch** \$40M Enabled

Can view all transactions  
Can Draft/Approve/Cancel

**ACH Collection** \$40M  View **All**

Can view all transactions  
Can Draft/Approve/Cancel

**ACH Pass Thru** \$40M

Can view all transactions  
Can Draft/Approve/Cancel

**Check Reorder**

Can view all transactions  
Can Draft/Approve/Cancel

**Domestic Wire** \$17M

Can view all transactions  
Can Draft/Approve/Cancel

**Funds Transfer** \$1,000M

Can view all transactions  
Can Draft/Approve/Cancel

**ACH BATCH** Enabled

Rights Allowed Actions

**Approval Limits**

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

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



## Part 2 of 10: Establishing Transaction Type Rights

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

User Roles > Test Role Save

User Role Policy ⓘ

Transactions Features Accounts

Filter: All Enabled Disabled

Transaction Filter:

ACH Batch \$40M  
Can view all transactions  
Can Draft/Approve/Cancel

ACH BATCH Enabled

Rights Allowed Actions

ACH Collection \$40M  
Can view all transactions  
Can Draft/Approve/Cancel

ACH Pass Thru \$40M  
Can view all transactions  
Can Draft/Approve/Cancel

Check Reorder  
Can view all transactions  
Can Draft/Approve/Cancel

Domestic Wire \$17M  
Can view all transactions  
Can Draft/Approve/Cancel

Funds Transfer \$1,000M  
Can view all transactions  
Can Draft/Approve/Cancel

Approval Limits

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

1

1. Use the drop-down to change which transaction activity a user can view.

- All- Can view all transactions
- Own- Can view own transactions
- Acct- Can view transactions to or from entitled accounts
- Role- Can view transaction by others in this role
- No- Cannot view any transactions

## Part 3 of 10: Approval Limits

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

User Roles > Test Role

User Role Policy

Transactions Features Accounts

Filter: **All** Enabled Disabled

**ACH Batch** \$40M  
Can view all transactions  
Can Draft/Approve/Cancel

**ACH Collection** \$40M  
Can view all transactions  
Can Draft/Approve/Cancel

**ACH Pass Thru** \$40M  
Can view all transactions  
Can Draft/Approve/Cancel

**Check Reorder**  
Can view all transactions  
Can Draft/Approve/Cancel

**Domestic Wire** \$17M  
Can view all transactions  
Can Draft/Approve/Cancel

**Funds Transfer** \$1,000M  
Can view all transactions  
Can Draft/Approve/Cancel

**ACH BATCH** Enabled

Rights Allowed Actions

View **All**

Approval Limits		
	Maximum Amount	Maximum Count
Per Transaction	\$ <input type="text" value="40,000,000.00"/>	
Daily Per Account	\$ <input type="text" value="40,000,000.00"/>	<input type="text" value="50"/>
Daily	\$ <input type="text" value="40,000,000.00"/>	<input type="text" value="50"/>
Monthly	\$ <input type="text" value="40,000,000.00"/>	<input type="text" value="200"/>

**Save**

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



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

## Part 4 of 10: Disabling a Transaction Type

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

User Roles > Test Role

User Role Policy

Transactions Features Accounts

Filter: **All** Enabled Disabled

**ACH Batch** \$40M  
Can view all transactions  
Can Draft/Approve/Cancel

**ACH BATCH** Enabled

Rights Allowed Actions

**ACH Collection** \$40M  
Can view all transactions  
Can Draft/Approve/Cancel

View **All**

**ACH Pass Thru** \$40M  
Can view all transactions  
Can Draft/Approve/Cancel

**Check Reorder** \$40M  
Can view all transactions  
Can Draft/Approve/Cancel

**Domestic Wire** \$17M  
Can view all transactions  
Can Draft/Approve/Cancel

**Funds Transfer** \$1,000M  
Can view all transactions  
Can Draft/Approve/Cancel

**Approval Limits**

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

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

## Part 5 of 10: Allowed Actions

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

The screenshot shows a user interface for configuring permissions. At the top, there is a header for 'ACH BATCH' with an 'Enabled' toggle switch. Below this, a 'Rights' section contains a tab labeled 'Allowed Actions', which is circled in blue with a '1' next to it. Underneath, there is a section for 'POLICY TESTER' with a dropdown arrow. A 'Filter by' section includes a dropdown menu set to 'All' and a search box labeled 'Search all'. To the right of the search box is a dark button labeled 'Add Allowed Action', which is circled in blue with a '2' next to it. Below the search box, there is a list item that reads 'Allows [redacted] transaction for any amount'. To the right of this list item is a vertical ellipsis icon, also circled in blue with a '2' next to it.

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

## Part 6 of 10: Enabling Operation Rights

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

The screenshot shows a dialog box titled "Edit Allowed Action" with a close button (X) in the top right corner. The main content area has a header "Allows ACH Batch transaction for any amount". Below this, there are several sections:

- Operations:** A blue circle with the number "1" is positioned to the left of this section. It contains four checkboxes: "Draft" (checked), "Draft Restricted" (unchecked), "Approve" (checked), and "Cancel" (checked).
- Amount:** Two radio buttons: "Any allowable amount" (selected) and "Specific Amount" (unselected).
- Subsidiaries:** A radio button "Any allowed subsidiaries (1)" (selected) and a text input field "Select specific subsidiaries".
- Accounts:** A radio button "Any allowed account (0)" (selected) and a text input field "Select specific account(s)".
- Draft Hours:** A text input field "Any" with a placeholder "+ Add Draft Hours".

At the bottom right, there are two buttons: "Cancel" and "Submit".

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

## Part 7 of 10: Choosing the Maximum Draft Amount

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

The screenshot shows a dialog box titled "Edit Allowed Action" with a close button (X) in the top right corner. Below the title bar is a header "Allows ACH Batch transaction for any amount". Underneath, there is a section labeled "Operations" with four checkboxes: "Draft" (checked), "Draft Restricted" (unchecked), "Approve" (checked), and "Cancel" (checked). Below this is a section labeled "Amount" with two radio buttons: "Any allowable amount" (selected) and "Specific Amount" (unchecked). A blue circle with the number "1" is drawn around the "Any allowable amount" radio button.

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

## Part 8 of 10: Selecting Subsidiaries

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

The screenshot shows the "Edit Allowed Action" dialog box with the "Subsidiaries" section highlighted. The "Amount" section is also visible. In the "Subsidiaries" section, there are two radio buttons: "Any allowed subsidiaries (1)" (selected) and "Select specific subsidiaries" (unchecked). A blue circle with the number "1" is drawn around the "Select specific subsidiaries" radio button. Below this, a separate dialog box titled "Select Subsidiary(s)" is shown. It has a search bar, a "Showing: All Selected" indicator, and a list of subsidiaries with checkboxes. The list includes "Test Murphy & Co 2". At the bottom of the dialog box, there are "Cancel" and "Submit" buttons. The text "0 subsidiaries selected" is displayed at the bottom left of the dialog box.

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

## Part 9 of 10: Enabling Allowed Accounts

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

The image shows two overlapping dialog boxes. The top dialog box is titled "Edit Allowed Action" and has a close button (X) in the top right corner. Below the title bar is a header "Allows ACH Batch transaction for any amount". The main content is organized into sections: "Operations" with checkboxes for "Draft" (checked), "Draft Restricted" (unchecked), "Approve" (checked), and "Cancel" (checked); "Amount" with radio buttons for "Any allowable amount" (selected) and "Specific Amount" (unchecked); "Subsidiaries" with radio buttons for "Any allowable subsidiaries (1)" (selected) and "Select specific subsidiaries" (unchecked); and "Accounts" with radio buttons for "Any allowed account (0)" (selected) and "Select specific account(s)" (unchecked). A red circle with the number "1" is placed over the "Accounts" section. The bottom dialog box is titled "Select Account(s)" and features a search bar, a "Showing: All Selected" indicator, and a list of accounts under the heading "Accounts:". The list includes "Select all | Clear all" and a checkbox for "NON-PROFIT CKG XXXXXX3366" which is checked. At the bottom left, it says "0 accounts selected", and at the bottom right, there are "Cancel" and "Submit" buttons.

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

## Part 10 of 10: Choosing Drafting Hours

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

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





## User Role Policy Tester

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

The screenshot shows the 'User Roles' management interface. At the top, there is a search bar and a 'Create Role' button. Below this is a table of user roles. The 'Admin' role is listed with a description of 'None' and one user assigned. A circled '1' points to the 'Create Role' button and the 'Admin' row. Below the table, there are two sections: 'ACH BATCH' which is 'Enabled', and 'POLICY TESTER'. A circled '2' points to the 'Allowed Actions' tab under 'Rights', and a circled '3' points to a dropdown arrow icon next to the 'POLICY TESTER' section.

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

1. Click the  icon next to an existing user role, or click the **Create Role** button and follow the steps on page 23 to create a new user role.
2. Click the **Allowed Actions** tab.
3. Click the  icon to expand the policy tester.

The screenshot displays the 'POLICY TESTER' interface. At the top, there is a header with the title 'POLICY TESTER' and a back arrow. Below the header is a form with several sections:

- Operation:** A dropdown menu with 'Draft' selected.
- Amount:** A field with a '\$' symbol and the value '0'.
- Account:** A dropdown menu.
- Subsidiary:** A dropdown menu.
- SEC Code:** A dropdown menu with 'PPD' selected.
- IP Addresses:** A text field containing '192.168.20.\*'.
- Location:** A dropdown menu with 'United States' selected.
- Day:** A dropdown menu with 'Any' selected.
- Hour:** A dropdown menu with '12' selected.
- Minutes:** A dropdown menu with '00' selected.
- AM / PM:** A dropdown menu with 'PM' selected.

Below the form are two checkboxes: 'Auth code provided' and 'Template used'. A 'Test' button is located at the bottom right of the form, highlighted with a blue circle and the number '5'. A blue circle with the number '4' is positioned to the left of the form, indicating the step of creating a sample transaction.

Below the form, there are two panels showing the results of the policy test:

- Top Panel:** A green checkmark icon is followed by the text 'This transaction will be allowed.' Below this, three categories are shown: 'Bank Allowed' (green checkmark), 'Company Allowed' (green checkmark), and 'User Role Allowed' (green checkmark). At the bottom, a green checkmark icon is followed by the text 'Allows [redacted] transaction for any amount' and a vertical ellipsis icon.
- Bottom Panel:** A red warning triangle icon is followed by the text 'This transaction will be denied by the Bank policy.' Below this, three categories are shown: 'Bank Denied' (red circle with slash), 'Company Allowed' (green checkmark), and 'User Role Allowed' (green checkmark). At the bottom, a green checkmark icon is followed by the text 'Allows [redacted] transaction for any amount' and a vertical ellipsis icon.

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

## Deleting Allowed Actions

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


User Roles <sup>?</sup>

Search

USER ROLES

Create Role

Name ▾	Description	Users ^
Admin	None	1 <span>1</span>   

User Roles > Admin 

Delete Save

User Role Policy <sup>?</sup>

Transactions Features Accounts

Transaction Filter:

Filter: All Enabled Disabled

ACH Batch \$20 Enabled

ACH Collection \$0

ACH Pass Thru \$40M

Check Reorder

Domestic Wire \$17M

Rights Allowed Actions 3

POLICY TESTER


Filter by

All Search all Add Allowed Action

Allows ACH Batch transaction for any amount ⋮ 4

Allows ACH Batch transaction for any amount ⋮

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

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

## Establishing Rights to Access Features

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

The screenshot shows the 'User Roles' page. At the top right, there is a 'Create Role' button circled in red with a red circle containing the number '1'. Below the table, there are icons for edit, copy, and delete.


Name ▾	Description	Users ^
Admin	None	1

The screenshot shows the configuration page for the 'Admin' user role. The 'Features' tab is selected and circled in red with a red circle containing the number '2'. At the bottom right, the 'Save' button is circled in red with a red circle containing the number '4'. The 'RIGHTS' section contains several toggle switches, with the first one circled in red and labeled '3'.

**RIGHTS**

- Access to all payment templates
- Allow one-time recipients
- Can view all recipients
- Manage Recipients
- Manage Users

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

1. Click the  icon next to an existing user role, or click the **Create Role** button and follow the steps on page 23 to create a new user role.
2. Click the **Features** tab.
3. Use the toggles to enable and disable features.
4. Click **Save** when you are finished making changes.



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

## Establishing Rights to Access Accounts

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

The screenshot shows the 'User Roles' management interface. The top section is titled 'User Roles' and includes a search bar. Below this is a table of user roles. The 'Admin' role is selected, and the 'Accounts' tab is active. The 'Accounts' tab shows a table of accounts with columns for 'Number', 'Name', 'View', 'Deposit', 'Withdraw', and 'Labels'. The 'View', 'Deposit', and 'Withdraw' columns for the 'NON-PROFIT CKG' account are highlighted, indicating the user's ability to perform these actions. The 'View' and 'Withdraw' columns have checkmarks, while the 'Deposit' column has a disabled icon. The 'Save' button is highlighted, indicating the user is ready to save changes.

**User Roles** ⓘ

Search

**USER ROLES**

Name ▾	Description	Users ^	
Admin	None	1	

**Create Role**

**User Roles > Admin** ⓘ

User Role Policy ⓘ

Transactions Features **Accounts**

**ACCOUNTS** ⓘ

Number	Name	View <input type="checkbox"/>	Deposit <input type="checkbox"/>	Withdraw <input type="checkbox"/>	Labels
XXXXXX5366	NON-PROFIT CKG	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	

**Delete** **Save**

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

1. Click the icon next to an existing user role, or click the **Create Role** button and follow the steps on page 23 to create a new user role.
2. Click the **Accounts** tab.
3. Edit a user's ability to view, deposit to or withdraw from a specific account.
  - User right is active.
  - User right is disabled.
4. Click the **Save** button when you are finished making changes.

# Commercial Services

## Deleting a User Role

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



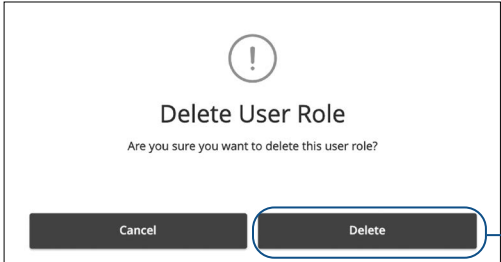
User Roles ?

USER ROLES

Create Role

Name ▾	Description	Users ^	
Admin	None	1	  

1



!


### Delete User Role

Are you sure you want to delete this user role?

Cancel Delete

2

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

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

---

# Commercial Services

## Users Overview

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

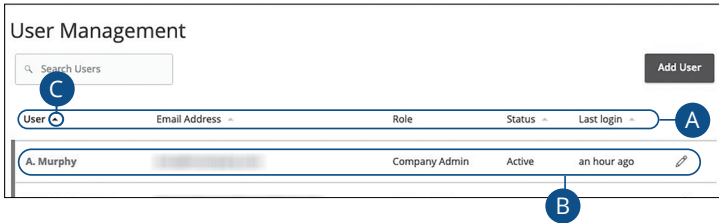
Each user is assigned a set of user rights that permits or prevents them from performing certain actions such as:

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

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

## User Management Overview

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



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

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



## Adding a New User

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

**User Management**

Search Users

**1** Add User

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

**New User Details**

**PERSONAL DETAILS**

**2** First Name Last Name Email Address

**3** Phone Country Phone

**LOGIN DETAILS**

**4** Login ID Password Confirm Password **5**

**6** User Role Unassigned

**7** Discard New User Details Save New User Details

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

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

# Commercial Services


## Editing a User

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

User Management					
<input type="text" value="Search Users"/>					<input type="button" value="Add User"/>
User	Email Address	Role	Status	Last login	
A. Murphy	[REDACTED]	Company Admin	Active	an hour ago	 1
Treasury Services	[REDACTED]	Company Admin	Active	2 years ago	

### User Details

Status

Active  2

[Edit Status](#)

---

#### PERSONAL DETAILS


First Name	Last Name	Email Address
Marketing Treasury	Tester	marketing@example.com
Phone Country	Phone	
United States	0-	

---

#### USER ROLE


Manage User Roles

Current Role

Company Admin 

3

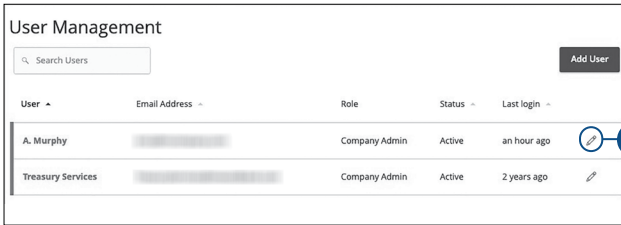
In the **Commercial Functions** tab, click **Users**.

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

# Commercial Services



## Deleting a User

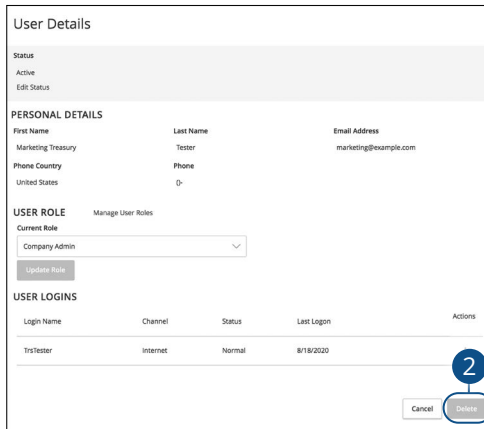
If you are assigned the Manage Users right, you have the ability to permanently delete a user that is no longer needed. This deletes their contact information from the User Management page and deactivates their Business Online Banking login ID. It does not erase the data from any existing payments.



User Management

Search Users Add User

User	Email Address	Role	Status	Last login	
A. Murphy	[REDACTED]	Company Admin	Active	an hour ago	 1
Treasury Services	[REDACTED]	Company Admin	Active	2 years ago	



User Details

Status: Active Edit Status


PERSONAL DETAILS

First Name: Marketing Treasury      Last Name: Tester      Email Address: marketing@example.com  
 Phone Country: United States      Phone: 0-

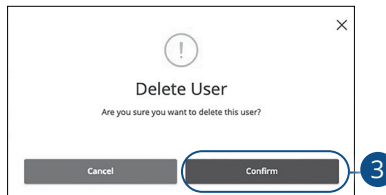
USER ROLE Manage User Roles

Current Role: Company Admin Update Role

USER LOGINS

Login Name	Channel	Status	Last Login	Actions
TrsTester	Internet	Normal	8/7/9/2020	 2

Cancel Delete




! Delete User

Are you sure you want to delete this user?

Cancel Confirm 3

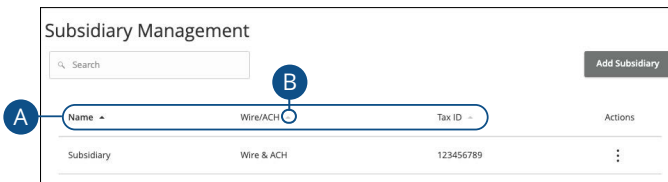
In the **Commercial Functions** tab, click **Users**.

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

# Commercial Services

## Subsidiary Overview

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



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

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

- Name
- Payment type: Wire, ACH & Wire or ACH
- Tax ID

**B.** In List view, you can sort your subsidiaries by name, Wire/ACH or Tax ID by clicking the ▲ icon next to the specific column.

## Adding a Subsidiary

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

The screenshot shows the 'Subsidiary Management' interface. At the top right, there is an 'Add Subsidiary' button (1). Below it is a table with columns: Name, Wire/ACH, Tax ID, and Actions. The table contains one row with the values: Subsidiary, Wire & ACH, 123456789, and a vertical ellipsis (3).

The 'Add Subsidiary' form (2) contains the following fields and options:

- Name \***: A text input field.
- Payment Types**: A dropdown menu with options: ACH, ACH & Wire, and Wire (3).
- ACH Header \***: A text input field.
- Ach Tax ID \***: A text input field.
- Wire Header \***: A text input field.
- Country**: A dropdown menu with 'United States' selected.
- Address 1 \***: A text input field.
- Address 2**: A text input field.
- City \***: A text input field.
- State \***: A dropdown menu with 'Select State' selected.
- Postal Code \***: A text input field.

At the bottom left, there is a note: '\* - Indicates required field'. At the bottom right, there are 'Cancel' and 'Create Subsidiary' buttons (5).

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

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

# Commercial Services

## Editing a Subsidiary

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

**Subsidiary Management**

Search  Add Subsidiary

Name *	Wire/ACH *	Tax ID *	Actions
Subsidiary	Wire & ACH	123456789	<span style="border: 1px solid red; border-radius: 50%; padding: 2px 5px;">1</span> <span style="border: 1px solid red; border-radius: 50%; padding: 2px 5px;">⋮</span> <span style="border: 1px solid red; border-radius: 50%; padding: 2px 5px;">Edit</span> <span style="border: 1px solid red; border-radius: 50%; padding: 2px 5px;">Delete</span>

**Edit Test Subsidiary**

2 **Name \***

**Country**

**Payment Types**  ACH  ACH & Wire  Wire

**Address 1 \***

**ACH Header \***

**Address 2**

**Ach Tax ID \***

**City \***

**Wire Header \***

**State \***

**Postal Code \***

\* - Indicates required field

3

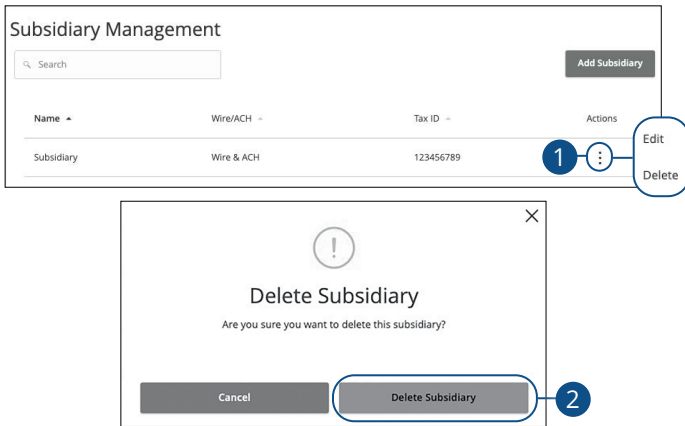
In the **Commercial Functions** tab, click **Subsidiaries**.

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

# Commercial Services

## Deleting a Subsidiary

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



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

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

# Commercial Services

## Recipient Overview

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

The screenshot displays the 'Recipients' management page. At the top left is a 'New Recipient' button. To the right is a search bar with a magnifying glass icon and the text 'Search'. Below this is a table with the following structure:

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

Callout A points to the table header. Callout B points to the 'Email Address' column header. Callout C points to the 'Actions' column header. A dropdown menu for the 'Actions' column shows the following options: Edit, Delete, and Payment History.

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

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

- Name
- Number of accounts they have
- Email address

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

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





## ACH Only- Part 1 of 2: Adding a Recipient

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

The screenshot shows the 'Recipients' management interface. At the top, there is a 'New Recipient' button (1) and a search bar. Below this is the 'Add Recipient' form. The form includes fields for 'Display Name \*' (2) and 'Email Address' (3), with a checkbox for 'Send email notifications for template payments' (3). There is an '+ Add account' link (4). Below the form is a table of accounts with columns for 'Account', 'Payment Type', 'Financial Institution (FI)', and 'Routing Number'. The table shows one account: 'Account - New', 'ACH and Wire', 'N/A'. To the right of the table are 'Edit' and 'Remove' buttons (10). Below the table are several form fields: 'Payment Type' (5) with a dropdown menu showing 'ACH Only', 'Account Type \*' (6) with a dropdown menu showing 'Select Account Type', 'Account #' (7) with the value 'Ex. 129398123', 'Financial Institution (FI)' (8) with a search bar 'Search by name or routing #.', and 'ACH Routing Number #' (9). At the bottom right, there is a confirmation button with a checkmark (11) and a close button (X).

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

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

## ACH Only- Part 2 of 2: Recipient Account Detail

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

The screenshot shows a form titled "Recipient Details" with a collapse arrow in the top right. The form contains several input fields and a dropdown menu, with numbered callouts (1-6) indicating the steps for completion:

- 1:** ACH Name and ACH ID fields.
- 2:** Country dropdown menu (currently showing "United States").
- 3:** Address 1 and Address 2 fields.
- 4:** City field.
- 5:** State dropdown menu (currently showing "Select State") and ZIP field.
- 6:** Save Recipient button.

At the bottom of the form, there is a "Cancel" button and a "Save Recipient" button. Below the form, there is a section for "Templates (0)" with a collapse arrow.

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

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

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

The image shows two screenshots from a web application. The top screenshot, titled "Recipients", shows a table with one entry: "test" with email "test2@email.com" and "1" account. A "New Recipient" button is circled with a blue circle containing the number 1. The bottom screenshot, titled "Add Recipient", shows a form with the following fields and callouts: "Display Name \*" (2), "Email Address" (3) with a checkbox for "Send email notifications for template payments", "+ Add account" (4), "Accounts (1)" table with a menu icon (10) for "Account - New", "Payment Type" (5) set to "ACH and Wire", "Beneficiary Type" (6) set to "Domestic", "Account Type \*" (7) set to "Select Account Type", "Account \*" (8) with value "Ex. 129398123", "Financial Institution (FI)" (9) with a search box, and "ACH Routing Number \*" (9). "Edit" and "Remove" buttons are also visible on the right.

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

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

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

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

The image shows a form titled "Beneficiary FI" with several input fields. Four blue circles with numbers 1 through 4 are placed to the left of the form, with lines pointing to specific fields: 1 points to the "Name \*" field, 2 points to the "FI ABA Number \*" field, 3 points to the "Address 1 \*" and "City \*" fields, and 4 points to the "State \*" drop-down menu. The "Country \*" field is set to "United States" with a drop-down arrow. The "Address 2" and "Postal Code \*" fields are also present.

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



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


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

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

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

- 1**: Points to the "Name" text input field.
- 2**: Points to the "Address 1" text input field.
- 3**: Points to the "State" drop-down menu, which currently shows "Select State".
- 4**: Points to the "Confirm" button, which is a dark square containing a white checkmark.

Other fields include "Country" (a drop-down menu currently showing "United States"), "Wire Routing Number" (a text input field), "Address 2" (a text input field), "City" (a text input field), and "Postal Code" (a text input field). There is also a "Cancel" button (a light square containing an "x") next to the confirm button.

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

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

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

The screenshot shows a form titled "Recipient Details" with a collapse arrow in the top right. The form is divided into several sections:

- 1** Wire Name (text input)
- 2** ACH Name (text input)
- 2** ACH ID (text input)
- 3** Country (drop-down menu, currently showing "United States")
- 3** Address 1 (text input)
- 3** Address 2 (text input)
- 4** City (text input)
- 4** State (drop-down menu, currently showing "Select State")
- 5** ZIP (text input)
- Templates (0) (text input)

At the bottom right, there are two buttons: "Cancel" and "Save Recipient".

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

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

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

The screenshot shows two parts of the interface. The top part, titled "Recipients", has a "New Recipient" button (1) and a search bar. Below is a table with columns: Name, Email Address, Number of Accounts, and Actions. The table contains one row with "test" as the name, "test2@email.com" as the email, and "1" as the number of accounts. The bottom part, titled "Add Recipient", has a "Display Name \*" field (2) and an "Email Address" field (3) containing "example@example.com". There is a checkbox for "Send email notifications for template payments" (3) and a "+ Add account" link (4). Below is a table for "Accounts (1)" with columns: Account, Payment Type, Financial Institution (FI), and Routing Number. The table has one row with "Account - New", "ACH and Wire", and "N/A". To the right of the table are "Edit" and "Remove" buttons (9). Below the table are several fields: "Payment Type" (5) with a dropdown set to "Wire Only", "Beneficiary Type" (6) with a dropdown set to "Domestic", "Account \*" (7) with "Ex. 129398123", and "Financial Institution (FI)" (8) with a search bar "Search by name or routing #."

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

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

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

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

The screenshot shows a form titled "Beneficiary FI" with the following fields and callouts:

- 1**: Points to the "Name \*" text input field.
- 2**: Points to the "FI ABA Number \*" text input field.
- 3**: Points to the "Address 1 \*" text input field.
- 4**: Points to the "State \*" dropdown menu.

Other fields include "Country \*" (with "United States" selected), "Address 2", "City \*" (all in a single row), and "Postal Code \*" (in a separate row).

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



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




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

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

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

- 1**: A text input field for "Name".
- Country**: A dropdown menu currently showing "United States".
- Wire Routing Number**: A text input field.
- 2**: A text input field for "Address 1".
- Address 2**: A text input field.
- City**: A text input field.
- 3**: A dropdown menu for "State" with "Select State" as the current selection.
- Postal Code**: A text input field.
- 4**: A confirmation button with a checkmark icon.
- A close button with an "x" icon is also visible.

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

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

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

The screenshot shows a form titled "Recipient Details" with a collapse arrow in the top right. The form contains the following fields and controls:

- 1**: A text input field for "Wire Name".
- 2**: A dropdown menu for "Country" (currently showing "United States") and two text input fields for "Address 1" and "Address 2".
- 3**: A text input field for "City" and a dropdown menu for "State" (currently showing "Select State").
- 4**: A text input field for "ZIP".
- 5**: A "Cancel" button and a "Save Recipient" button.

At the bottom of the form, there is a section for "Templates (0)" with a collapse arrow.

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

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

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

The screenshot displays the 'Recipients' management interface. At the top, there is a 'New Recipient' button (1) and a search bar. Below this is a table listing existing recipients, with one entry for 'test' with email 'test2@example.com' and 1 account. The main section is the 'Add Recipient' form, which includes:

- Display Name \*** and **Email Address** fields (2), with the email field containing 'example@example.com'.
- A checkbox for **Send email notifications for template payments** (3).
- An **+ Add account** link (4).
- A table of **Accounts (1)** with columns for Account, Payment Type, Financial Institution (FI), and Routing Number. The table shows one account: 'Account - New', 'ACH and Wire' (6), and 'N/A' (7). A vertical ellipsis icon (7) next to the account name provides **Edit** and **Remove** options (9).
- Below the table, there are three drop-down menus: **Payment Type** (5) set to 'Wire Only', **Beneficiary Type** (6) set to 'International', and **International Account Type** (7) set to 'IBAN'.
- At the bottom, there is an **Account \*** field (8) with the example value 'Ex. 129398123'.

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

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

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

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

### IBAN

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

- 1** Name \* (text input)
- 2** Country \* (dropdown menu with "Select Country" text)
- IBAN \* (text input)
- Address 1 \* (text input)
- Address 2 \* (text input)
- Address 3 (text input)

Callout **3** points to the IBAN field, and callout **4** points to the address fields.

### SWIFT/BIC

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

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

Callout **3** points to the SWIFT/BIC field.

### IBAN and SWIFT/BIC

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

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

Callout **3** points to the IBAN field, and callout **4** points to the SWIFT/BIC field.

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



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


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

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

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

- 1**: Points to the "Name" text input field.
- 2**: Points to the "Address 1" text input field.
- 3**: Points to the "State" drop-down menu, which currently shows "Select State".
- 4**: Points to a dark square button with a white checkmark, located next to a "x" button.

Other visible fields include "Country" (set to "United States"), "Wire Routing Number", "Address 2", "City", and "Postal Code".

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

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

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

The screenshot shows a form titled "Recipient Details" with a collapse arrow on the right. The form contains several input fields and a dropdown menu, each highlighted with a blue circle and a number:

- 1: Wire Name (text input)
- 2: Country (dropdown menu, currently showing "United States")
- 3: Address 1 (text input)
- 4: City (text input)
- 5: ZIP (text input)
- 6: Save Recipient (button)

Other fields include ACH Name, ACH ID, Address 2, State (dropdown menu, currently showing "Select State"), and Templates (0).

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



# Commercial Services

## Editing a Recipient

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

The screenshot displays the 'Recipients' management interface. At the top, there is a 'New Recipient' button and a search bar. Below is a table with columns for Name, Email Address, Number of Accounts, and Actions. The first row shows a recipient named 'test' with email 'test2@email.com' and 1 account. A callout '1' points to the actions menu icon for this row. The second row shows another 'test' recipient with email 'test@email.com' and 1 account. Below the table, the 'Edit test' form is shown. It includes fields for 'Display Name \*' (test) and 'Email Address' (test@email.com), with a checkbox for 'Send email notifications for template payments'. Under 'Accounts (1)', there is a table with columns for Account, Payment Type, Financial Institution (FI), and Routing Number. A callout '2' points to the edit icon for the 'Checking - \*6789' account. The 'Recipient Details' section contains fields for Wire Name, ACH Name, ACH ID, Country (United States), Address 1, Address 2, City, State (Select State), and ZIP. A callout '3' points to the Wire Name field. Below this is a 'Templates (0)' section with a callout '4'. At the bottom right, there are 'Cancel' and 'Save Recipient' buttons, with a callout '5' pointing to the 'Save Recipient' button.

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

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

## Editing a Recipient's Templates

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

Templates (5)

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

Access

Cancel Save Recipient

1 2 3

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

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



**Note:** For additional information about editing a recipient's assigned templates, go to page 66.




# Commercial Services

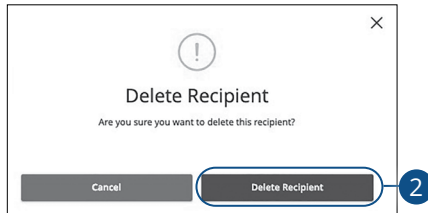
## Deleting a Recipient

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


Recipients

New Recipient

Name	Email Address	Number of Accounts	Actions
test	test2@email.com	1	 1
test	test@email.com	1	 <ul style="list-style-type: none"><li>edit</li><li>Delete</li><li>Payment History</li></ul>



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

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

# Commercial Services

## Payment Template Overview

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

The screenshot shows the 'Payments' interface. At the top left is a 'New Payment' button. A search bar is located at the top right, with callout A pointing to it. Below the search bar is a 'Templates' section with a '+ Create Template' link and callout D. Under 'Templates', there is a filter for 'ACH Payment' and callout B. Below the filters is a table with columns: Name, Type, Recipients, Last Paid Date, Last Paid Amount, and Actions. Callout C points to a star icon next to the first row. Callout D points to the Actions menu for the first row, which includes options: Pay, Edit, Copy, and Delete.

Name	Type	Recipients	Last Paid Date	Last Paid Amount	Actions
Test	ACH Payment (PPD)	1	9/12/2016	\$5,021.76	Pay, Edit, Copy, Delete

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

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

# Commercial Services

## Creating a Template

If you are assigned Draft or Approval rights, you can use the Payments tab to send a one-time payment or create a template for recurring transactions. If you are sending payments to vendors, suppliers, collections or making payroll, it is best to create a template to simplify your routine transactions.

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

- Vendors or suppliers
- Collections from customers
- Payroll

## ACH Batch

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

The screenshot shows two parts of a web interface. The top part is titled "Payments" and contains a "New Payment" button, a search bar, and a "+ Create Template" link circled with a blue circle and the number 1. Below this is a "Templates" section. The bottom part is titled "ACH Batch" and contains a "Change Type" link circled with a blue circle and the number 2, and an "Import Amounts" link circled with a blue circle and the number 3. Below the "ACH Batch" title is a "Template Properties" section with two fields: "Template Name" (with a text input field containing "Template Name" and circled with a blue circle and the number 4) and "Template Access Rights" (with a dropdown menu showing "2 of 2 user roles selected" and circled with a blue circle and the number 5).

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

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

The screenshot shows the 'Origination Details' form with the following elements and callouts:

- 6:** 'SEC Code' dropdown menu.
- 7:** '+ Add multiple recipients' link.
- 8:** Search bar labeled 'Find recipients in payment'.
- 9:** Vertical ellipsis menu for recipient actions (Expand All, Collapse All).
- 10:** Selected recipient row: 'achtst Checking' with account number '123456789'.
- 11:** Amount field showing '\$0.00'.
- 12:** Vertical ellipsis menu for row actions (Copy, Remove, Expand Row).
- 13:** 'Show Details' link.
- 14:** 'Addendum' text input field.
- 15:** '+ Add another recipient' link.
- 16:** 'Save' button.

Other visible text includes: 'Origination Details', 'From Subsidiary: Online Test NAME \*\*\*\*\*7400', 'Account: Search by name or number', 'Recipients (1)', 'Filters: All Pre-Not', 'This payment is valid.', 'Notify Recipient', 'Cancel', and 'Save'.

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

## ACH Collection

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

The screenshot shows the 'Payments' interface. At the top, there is a 'New Payment' button and a search bar. Below this is a 'Templates' section with a '+ Create Template' link (1). The 'ACH Collection' section is shown below, with a 'Change Type' link (2) and an 'Import Amounts' link (3). Under 'Template Properties', there is a 'Template Name' field (4) and a 'Template Access Rights' field showing '4 of 9 user roles selected' (5). Under 'Origination Details', there is a 'SEC Code' dropdown (6) with the text '---Select a SEC Code---', a 'To Subsidiary' field with 'Online Test NAME \*\*\*\*\*7400' (7), and an 'Account' search field (8) with the text 'Search by name or number'.

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

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

The screenshot shows a payment interface titled "Recipients (1)". At the top, there are filters for "All" and "Pre-Noticed" (10), and a search bar "Find recipients in collection" (10). A "+ Add multiple recipients" link is highlighted with a blue circle (9). On the right, there are three menu options: "Expand All", "Collapse All", and "Expand Row" (11). The main table has two columns: "Recipient/Account" and "Amount". The first row shows a checked status "This payment is valid.", the recipient "achtst Checking" with account number "123456789", and an amount of "\$0.00" (13). Below the recipient name is a "Notify Recipient" checkbox. A "Show Details" link is highlighted with a blue circle (15). To the right of the row is a menu with "Copy", "Remove", and "Expand Row" options (14). Below the table is an "Addendum" text area (16) and a "+ Add another recipient" link (17). At the bottom, the total is "\$0.00" for "1 collections (1 for \$0.00)", with "Cancel" and "Save" buttons (18).

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

## ACH Payment

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

The screenshot shows the 'Payments' section of a system. At the top, there is a 'New Payment' button and a search bar. Below this is a 'Templates' section with a '+ Create Template' link, which is circled in blue and labeled with the number 1. Below the 'Payments' section is the 'ACH Payment' form. The form has a 'Change Type' link, which is circled in blue and labeled with the number 2. The form is divided into two main sections: 'Template Properties' and 'Origination Details'. In the 'Template Properties' section, there is a 'Template Name' field (circled in blue and labeled with the number 3) and a 'Template Access Rights' field showing '1 of 1 users selected' (circled in blue and labeled with the number 4). In the 'Origination Details' section, there is a 'SEC Code' dropdown menu (circled in blue and labeled with the number 5) with the text '---Select a SEC Code---'. There is also a 'From Subsidiary' field showing 'TEST C ACCOUNT \*\*\*\*\*7211' (circled in blue and labeled with the number 6). Finally, there is an 'Account' field with a search bar (circled in blue and labeled with the number 7) containing the text 'Search by name or number'.

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

1. Select a template type using the “+Create Template” link and choose “ACH Payment.”
2. (Optional) If you need to change your payment type click the “Change Type” link.
3. Enter the template name
4. Select the users that have access to the template by clicking the link.
5. Use the drop-down and select an SEC code.
6. Select the from subsidiary account.
7. Select an account.



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

- 8**: Points to the recipient selection dropdown menu.
- 9**: Points to the amount input field, which contains "\$0.00".
- 10**: Points to the menu icon (three vertical dots) to the right of the amount field.
- 11**: Points to the "Show Details" link below the amount field.
- 12**: Points to the "Addendum" text area.
- 13**: Points to the "Save" button at the bottom right.

Additional form elements include:

- Header: "Recipient/Account" and "Amount".
- Status: "This payment is valid." with a checkmark icon.
- Recipient details: "John Doe", "Checking", and "123456789".
- Notification: "Notify Recipient" checkbox.
- Buttons: "Cancel" and "Save".
- External callouts: "Collapse Row", "Show Details", and "Notify Recipient" are shown in a separate box on the right.

8. Select a recipient.
9. Enter an amount.
10. (Optional) Click the  $\vdots$  icon to expand, view details or notify a specific recipient.
11. (Optional) Click the "Show Details" link to view recipient information.
12. (Optional) Enter an addendum.
13. Click the **Save** button.

## ACH Receipt

Depending on your user rights, you can create a template for an ACH Receipt. To request a payment, you can create a template to help reduce mistakes and keep payments consistent.

The screenshot shows the 'Payments' interface. At the top, there is a 'New Payment' button and a search bar. Below this, there is a 'Templates' section with a '+ Create Template' button (labeled 1). The 'ACH Receipt' section is shown below, with a 'Change Type' link (labeled 2). The 'Template Properties' section includes a 'Template Name' field (labeled 3) and a 'Template Access Rights' link (labeled 4). The 'Origination Details' section includes a 'SEC Code' dropdown (labeled 5), a 'To Subsidiary' field (labeled 6), and an 'Account' search field (labeled 7).

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

1. Select a template type using the “+Create Template” link and choose “ACH Receipt.”
2. (Optional) If you need to change your payment type, click the “Change Type” link.
3. Enter the template name.
4. Select the users that have access to the template by clicking the link.
5. Use the drop-down and select an SEC code.
6. Select the Deposit To account.
7. Select an account.

The image shows a payment form with the following elements and callouts:

- 8:** Recipient/Account dropdown menu showing "test Checking" and "123456789".
- 9:** Amount field containing "\$50.00".
- 10:** Expand icon (three vertical dots) next to the amount field.
- 11:** "Show Details" link below the amount field.
- 12:** Addendum text area.
- 13:** "Save" button at the bottom right.

Additional form elements include:

- Header: "Recipient/Account" and "Amount".
- Status: "This payment is valid." with a checkmark icon.
- Checkbox: "Notify Recipient" (unchecked).
- Buttons: "Cancel" and "Save".
- Right-side menu: "Copy", "Remove", and "Expand Row".

8. Select a recipient or create a new recipient from the drop-down.
9. Enter an amount.
10. (Optional) Click the  $\vdots$  icon to expand, view details or notify a specific recipient.
11. (Optional) Click the "Show Details" link to view your recipient's information.
12. (Optional) Enter an addendum.
13. Click the **Save** button when you are finished.

## Domestic Wire

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

The screenshot shows the 'Payments' interface. At the top, there is a 'New Payment' button and a search bar. Below this is a 'Templates' section with a '+ Create Template' link (1). The 'Domestic Wire' section (2) includes a 'Change Type' link. Under 'Template Properties', there is a 'Template Name' input field (3) and a 'Template Access Rights' section showing '4 of 9 user roles selected' (4). The 'Origination Details' section has two checkboxes: 'Use same Subsidiary for all wires' (5) and 'Use same Account for all wires' (7). Below these are input fields for 'From Subsidiary' (6) containing 'Test Demo Company \*\*\*\*\*7400' and 'Account' (8) with a search bar 'Search by name or number'. The 'Wires (1)' section (9) has a '+ Add multiple recipients' link and a search bar 'Find recipients in payment' (10). On the right, there are 'Expand All' (11) and 'Collapse All' buttons.


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

1. Select a template type using the “+Create Template” link and choose “Domestic Wire.”
2. (Optional) If you need to change your payment type, click the “Change Type” link.
3. Enter the template name.
4. Select the users that have access to the template by clicking the link.
5. (Optional) Check the box if you would like to use the same “From Subsidiary.” for all wires.
6. Select the from subsidiary.
7. (Optional) Check the box if you would like to use the same “Account” for all wires.
8. Select an account.
9. (Optional) Click the “+ multiple recipients” link to add several recipients at once.
10. (Optional) Use the search bar to locate a specific recipient.
11. (Optional) Click the  $\vdots$  icon to expand or collapse selected recipients.

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

- 12:** Recipient/Account field containing "Republic Test (ACH TEST) Checking" and "58686762".
- 13:** Amount field containing "\$0.00".
- 14:** Copy and Remove buttons.
- 15:** Show Details link.
- 16:** From Subsidiary field containing "Test Demo Company" and "\*\*\*\*7400".
- 17:** Account field with a search icon and the text "Search by name or number".
- 18:** Purpose Of Wire field.
- 19:** OPTIONAL WIRE INFORMATION section header.
- 20:** Message to Beneficiary field.
- 21:** Description field.
- 22:** + Add another wire link.
- 23:** Save button.

At the bottom left, it displays "\$0.00" and "1 wires". At the bottom right, there are "Cancel" and "Save" buttons.

12. Select or create a recipient from the drop-down.
13. Enter an amount.
14. (Optional) Click the  icon to copy or remove on a specific recipient.
15. (Optional) Click the "Show Details" link to view recipient information.
16. (Optional) If your wires are not coming from the same "From Subsidiary," select the from subsidiary .
17. (Optional) If your wires are not coming from the same account, select an account.
18. Enter the purpose of wire.
19. Click the "Optional Wire Information" link to add more information.
20. (Optional) Enter a message to the beneficiary.
21. (Optional) Enter a wire description.
22. (Optional) Click the "+Add another wire" link to add an additional wire.
23. Click the **Save** button when you are finished.

## International Wire

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



The screenshot shows the 'Payments' interface. At the top, there is a 'New Payment' button and a search bar. Below the search bar, there is a 'Templates' section with a '+ Create Template' button (1). The 'International Wire' section is shown below, with a 'Change Type' link (2). The 'Template Properties' section includes a 'Template Name' field (3) and 'Template Access Rights' (4 of 9 user roles selected) (4). The 'Origination Details' section includes 'From Subsidiary' (5) with a checkbox 'Use same Subsidiary for all wires' (6) and a text field 'Test Demo Company'. The 'Account' field (7) has a checkbox 'Use same Account for all wires' (8) and a text field 'INTERNAL ACCOUNT \*\*\*\*\*6770'. The 'Currency' field (9) has a checkbox 'Use same Currency for all wires' (10) and a text field 'USD - U.S. Dollar'.

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

1. Select a template type using the “+Create Template” link and choose “International Wire.”
2. (Optional) If you need to change your payment type click the “Change Type” link.
3. Enter the template name.
4. Select the users that have access to the template by clicking the link.
5. (Optional) Check the box if you would like to use the same “From Subsidiary.” for all wires.
6. Select the from subsidiary.
7. (Optional) Check the box if you would like to use the same “Account” for all wires.
8. Select an account.
9. (Optional) Check the box if you would like to use the same “Currency” for all wires.
10. Select a currency type.

The screenshot shows a 'Wires (1)' form with the following elements and callouts:

- 11**: '+Add multiple recipients' button.
- 12**: Search bar 'Find recipients in payment'.
- 13**: 'Expand All' and 'Collapse All' buttons.
- 14**: 'Recipient/Account' field with 'International Test2' and IBAN '1234567891234567'.
- 15**: 'Currency' field with 'USD - U.S. Dollar'.
- 16**: 'Amount' field with '\$0.00'.
- 17**: 'Copy' and 'Remove' buttons.
- 18**: 'Show Details' link.
- 19**: 'From Subsidiary' field with 'Test Demo Company' and masked ID '\*\*\*\*7400'.
- 20**: 'Account' field with search bar 'Search by name or number'.
- 21**: 'Purpose Of Wire' field.

11. (Optional) Click the “+Add multiple recipients” link to add several recipients at once.
12. (Optional) Use the search bar to locate a specific recipient.
13. (Optional) Click the  icon to expand or collapse selected recipients.
14. Select or create a recipient from the drop-down.
15. (Optional) If your wires are not using the same currency, select a currency.
16. Enter an amount.
17. (Optional) Click the  icon to copy or remove on a specific recipient.
18. (Optional) Click the “Show Details” link to view recipient information.
19. (Optional) If your wires are not coming from the same subsidiary, select a from subsidiary.
20. (Optional) If your wires are not coming from the same account, select an account.
21. Enter a purpose of wire.

The image shows a screenshot of a wire transfer form. At the top, there is a field labeled "Purpose Of Wire" with a dropdown arrow. Below it is a section titled "OPTIONAL WIRE INFORMATION" with an upward arrow. This section contains three text input fields: "Message to Beneficiary", "Description", and "+ Add another wire". At the bottom of the form, there is a summary area showing "\$0.00" and "1 wires". To the right of the summary are "Cancel" and "Save" buttons. Numbered callouts (22-26) are placed around the form: 22 points to the "OPTIONAL WIRE INFORMATION" link, 23 points to the "Message to Beneficiary" field, 24 points to the "Description" field, 25 points to the "+ Add another wire" link, and 26 points to the "Save" button.

22. Click the "Optional Wire Information" link to add more information.
23. (Optional) Enter a message to the beneficiary.
24. (Optional) Enter a description.
25. (Optional) Click the "+Add another wire" link to add an additional wire.
26. Click the **Save** button when you are finished.



## Payroll

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

The screenshot shows the 'Payments' interface. At the top, there is a 'New Payment' button and a search bar. Below this is a 'Templates' section with a '+ Create Template' button (labeled 1). The 'Payroll' section is highlighted, showing a 'Change Type' link (labeled 2) and an 'Import Amounts' link (labeled 3). Under 'Template Properties', there is a 'Template Name' input field (labeled 4) and a 'Template Access Rights' link showing '4 of 9 user roles selected' (labeled 5). Under 'Origination Details', there is a 'From Subsidiary' input field with a search bar (labeled 6) and an 'Account' input field with a search bar (labeled 7).



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

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

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

- 8:** "+ Add multiple recipients" link.
- 9:** Search bar with the text "Find recipients in payment".
- 10:** "Expand All" and "Collapse All" buttons.
- 11:** Recipient selection dropdown showing "achtst Checking" with account number "123456789".
- 12:** Amount input field showing "\$0.00".
- 13:** Action menu icon (three dots) for the selected recipient.
- 14:** "Show Details" link.
- 15:** "Addendum" text input field.
- 16:** "+ Add another recipient" link.
- 17:** "Save" button.

Additional visible text includes: "Recipients (1)", "Filters: All Pre-Noticed", "This payment is valid.", "Notify Recipient", "Cancel", and "1 payments (1 for \$0.00)".

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

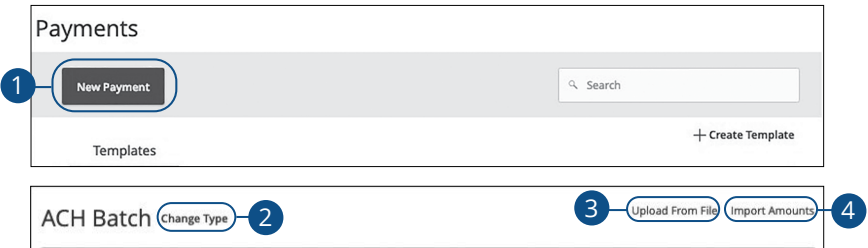
# Commercial Services

## Sending a Single Payment

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

### ACH Batch

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



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



1. Select a payment type using the **New Payment** button and choose “ACH Batch.”
2. (Optional) If you need to change your payment type click the “Change Type” link.
3. (Optional) If you would like to upload recipients and amounts from a file, click the “Upload From File” link. For more information about this option, go to page 101.
4. (Optional) If you are adding more than one recipient, you can upload a Comma Separated Values (CSV) document by clicking the “Import Amounts” link. This option only appears when more than one recipient is selected.

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

- Origination Details:**
  - 5:** SEC Code (drop-down menu)
  - 6:** From Subsidiary (text field: Online Test NAME \*\*\*\*7800)
  - 7:** Account (text field: Search by name or number)
  - 8:** Effective Date (text field: 01/23/2020)
  - 9:** Recurrence (button: Set schedule)
- Recipients (1):**
  - 10:** + Add multiple recipients (button)
  - 11:** Search bar (text: Find recipients in payment)
  - 12:** Expand All / Collapse All (dropdown menu)
- Table:**

Recipient/Account	Amount
This payment is valid.	
achtst Checking 123456789	\$0.00

  - 13:** Recipient/Account field
  - 14:** Amount field
  - 15:** Copy / Remove / Expand Row (dropdown menu)

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

The screenshot shows a payment interface with the following elements:

- 16:** A checkbox labeled "Notify Recipient" next to the recipient information.
- 17:** A "Show Details" link next to the recipient information.
- 18:** An "Addendum" text area.
- 19:** A "+ Add another recipient" link.
- 20:** A group of buttons including "Cancel", "Draft", and "Approve".

The interface also displays a table with columns "Recipient/Account" and "Amount". The table contains one row with the following data:

Recipient/Account	Amount
achtst Checking 123456789	\$0.00

Additional text in the interface includes "This payment is valid." and a summary at the bottom: "\$0.00" and "1 payments (1 for \$0.00)".

16. (Optional) Check the box to notify a recipient of an incoming payment.
17. (Optional) Click the "Show Details" link to view your recipient's information.
18. (Optional) Add an addendum.
19. (Optional) You can add another recipient by clicking the "+Add another recipient" link.
20. Click the **Draft** or **Approve** button depending on your user roles.

## ACH Payment


You can draft or create a new ACH payment in just a few steps. ACH payments are great for maintaining frequent recurring transactions.

The screenshot shows the 'Payments' interface. At the top, there is a 'New Payment' button (1) and a search bar. Below this is a 'Templates' section with a '+ Create Template' link. The main area is titled 'ACH Payment' (2) and contains a 'Change Type' link. Under 'Origination Details', there are several fields: 'SEC Code' (3) with a dropdown menu, 'From Subsidiary' (4) with a text input field containing 'Online Test NAME \*\*\*\*\*7400', and 'Account' (5) with a search bar. Below these are 'Effective Date' (6) with a date input field showing '01/23/2020' and a calendar icon, and 'Recurrence' (7) with a 'Set schedule' link.

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

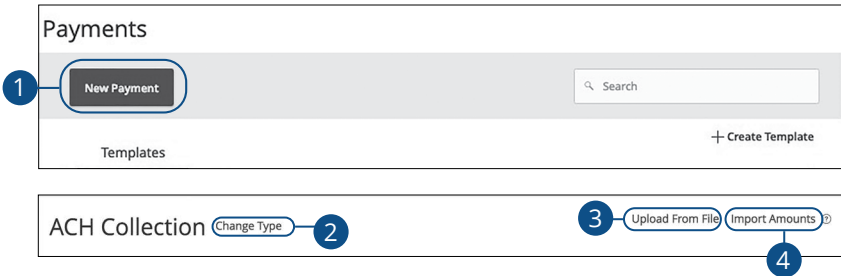
1. Select a template type using the **New Payment** button and choose “ACH Payment.”
2. (Optional) If you need to change your payment type, click the “Change Type” link.
3. Use the drop-down and select an SEC code.
4. Select the From account.
5. Select an account the funds will be taken from.
6. Select the effective date.
7. (Optional) Set up a recurrence.

The screenshot displays a payment management interface. At the top, there are two columns: 'Recipient/Account' and 'Amount'. A status message at the top left reads 'This payment is valid.' with a green checkmark icon. Below this, a table row shows a recipient named 'John Doe' with 'Checking' account and ID '123456789', and an amount of '\$0.00'. To the right of the table is a vertical menu with 'Expand All' and 'Collapse All' options. Below the table, there are three main sections: a 'Notify Recipient' checkbox, a 'Show Details' button, and an 'Addendum' text input field. At the bottom of the interface, there is a 'Cc' field, a 'Draft' button, and an 'Approve' button. Numbered callouts (8-14) point to various elements: 8 to the recipient name, 9 to the amount, 10 to the expand/collapse icon, 11 to the notify checkbox, 12 to the show details button, 13 to the addendum field, and 14 to the draft/approve buttons.

8. (Optional) Use the search bar to locate a specific recipient.
9. Enter an amount.
10. (Optional) Click the  icon to expand or collapse selected recipients.
11. (Optional) Check the box to notify a recipient of an incoming payment.
12. (Optional) Click the “Show Details” link to view your recipient’s information.
13. (Optional) Add an addendum.
14. Click the **Draft** or **Approve** button depending on your user roles.

## ACH Collection

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




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

1. Select a payment type using the **New Payment** button and choose “ACH Collection.”
2. (Optional) If you need to change your payment type click the “Change Type” link.
3. (Optional) If you would like to upload recipients and amounts from a file, click the “Upload From File” link. For more information about this option, go to page101.
4. (Optional) If you are adding more than one recipient, you can upload a Comma Separated Values (CSV) document by clicking the “Import Amounts” link. This option only appears when more than one recipient is selected.




The image shows two sections of a web form. The top section, titled "Origination Details", contains several input fields: "SEC Code" (a dropdown menu with a callout 5), "To Subsidiary" (a text field with "Online Test NAME" and "\*\*\*\*\*7400", callout 6), "Account" (a search field with "Search by name or number", callout 7), "Effective Date" (a date field with "01/31/2020", callout 8), and "Recurrence" (a "Set schedule" button, callout 9). The bottom section, titled "Recipients (1)", includes a "Filters" dropdown set to "All", a "Pre-Notes" field, a search bar "Find recipients in collection" (callout 11), and "Expand All" and "Collapse All" buttons (callout 12). A "+ Add multiple recipients" button is also present (callout 10).

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

Recipient/Account	Amount
<input checked="" type="checkbox"/> This payment is valid.	
13 <input type="text" value="achtst Checking"/> 123456789	14 <input type="text" value="\$0.00"/>
16 <input type="checkbox"/> Notify Recipient	17 <a href="#">Show Details</a>
18 <input type="text" value="Addendum"/>	
19 <a href="#">+ Add another recipient</a>	
\$0.00 1 collections (1 for \$0.00)	
Cancel <input type="button" value="Draft"/> <input type="button" value="Approve"/>	

15

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

## ACH Receipt

You can draft or create a new ACH receipt in just a few steps. ACH receipts are great for requesting frequent recurring transactions.

The screenshot shows the 'Payments' interface. At the top, there is a 'New Payment' button (1) and a search bar. Below this is a 'Templates' section with a '+ Create Template' link. The main area is titled 'ACH Receipt' (2) and contains a 'Change Type' link. The form is divided into 'Origination Details' and 'Recurrence' sections. The 'Origination Details' section includes a 'SEC Code' dropdown (3) with the placeholder '---Select a SEC Code---', a 'To Subsidiary' field (4) with 'UCBI' and '\*\*\*\*\*4444', and an 'Account' field (5) with a search bar 'Search by name or number'. The 'Recurrence' section includes an 'Effective Date' field (6) with '08/31/2020' and a 'Set schedule' button (7).


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

1. Select a template type using the **New Payment** button and choose “ACH Receipt.”
2. (Optional) If you need to change your payment type, click the “Change Type” link.
3. Use the drop-down and select an SEC code.
4. Select a Deposit To account.
5. Select an account.
6. Select the effective date.
7. (Optional) Set up a recurrence.

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

- 8:** Recipient name and account type: "John Doe", "Checking", and account number "123456789".
- 9:** Amount input field containing "\$0.00".
- 10:** Action menu icon (three dots) with a tooltip showing "Copy", "Remove", and "Expand Row".
- 11:** "Notify Recipient" checkbox.
- 12:** "Show Details" button.
- 13:** "Addendum" text input field.
- 14:** "Draft" and "Approve" buttons at the bottom right.

Additional text in the interface includes "Recipient/Account", "Amount", "This payment is valid.", and "cf".

8. Select a recipient.
9. Enter an amount.
10. (Optional) Click the  icon to expand or collapse selected recipients.
11. (Optional) Check the box to notify a recipient of an incoming payment.
12. (Optional) Click the "Show Details" link to view your recipient's information.
13. (Optional) Add an addendum.
14. Click the **Draft** or **Approve** button depending on your user roles.

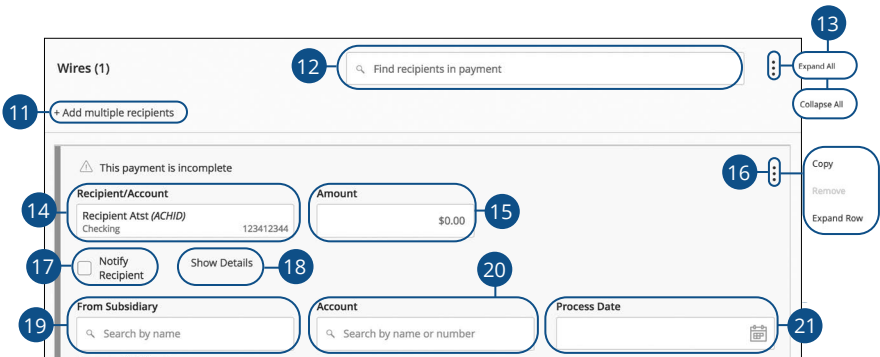
## Domestic Wire



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

The screenshot shows the 'Payments' interface. At the top, there is a 'New Payment' button (1) and a search bar. Below this is a 'Templates' section with a '+ Create Template' link. The main form is titled 'Domestic Wire' (2) and includes a 'Change Type' link. In the top right corner of the form, there is an 'Appr' label and an 'Upload From File' button (3). The form is divided into several sections: 'From Subsidiary' (4) with a checked box 'Use same Subsidiary for all wires' and a text field containing 'Test Demo Company' (5); 'Account' (6) with a checked box 'Use same Account for all wires' and a search field 'Search by name or number' (7); 'Process Date' (8) with a checked box 'Use same Date for all wires' and a date field '01/31/2020' (9) with a calendar icon; and 'Recurrence' (10) with a 'Set schedule' link.

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

1. Select a payment type using the **New Payment** button and choose "Domestic Wires."
2. (Optional) If you need to change your payment type click the "Change Type" link.
3. (Optional) If you would like to upload recipients and amounts from a file, click the "Upload From File" link. For more information about this option, go to page 101.
4. (Optional) Check the box if you would like to use the same "From Subsidiary." for all wires.
5. Select the from subsidiary.
6. (Optional) Check the box if you would like to use the same "Account" for all wires.
7. Select an account.
8. (Optional) Check the box if you would like to use the same "Date" for all wires.
9. Select a process date using the calendar feature.
10. (Optional) Set up a recurrence.



11. (Optional) Click the “+Add multiple recipients” link to add several recipients at once.
12. (Optional) Use the search bar to locate a specific recipient.
13. (Optional) Click the  icon to expand or collapse selected recipients.
14. Select or create a recipient from the drop-down.
15. Enter an amount.
16. (Optional) Click the  icon to copy or remove on a specific recipient.
17. Check the box to notify a recipient.
18. (Optional) Click the “Show Details” link to view recipient information.
19. (Optional) If your wires are not coming from the same “From Subsidiary”, select the from subsidiary.
20. (Optional) If your wires are not coming from the same account, select an account.
21. (Optional) If your wires are not processing on the same date enter a process date.

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

- 22:** Purpose Of Wire (text input field)
- 23:** OPTIONAL WIRE INFORMATION (expandable section header)
- 24:** Message to Beneficiary (text input field)
- 25:** Description (text input field)
- 26:** +Add another wire (link to add a second wire)
- 27:** Draft and Approve (action buttons)

At the bottom left, the form displays "\$0.00" and "1 wires". At the bottom right, there are "Cancel", "Draft", and "Approve" buttons.

22. Enter the purpose of wire.
23. Click the "Optional Wire Information" link to add more information.
24. (Optional) Enter a message to the beneficiary.
25. (Optional) Enter a wire description.
26. (Optional) Click the "+Add another wire" link to add an additional wire.
27. Click the **Draft** or **Approve** button when you are finished.

## International Wire

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



The screenshot shows the 'Payments' section of a software interface. At the top, there is a 'New Payment' button (1) and a search bar. Below this is the 'International Wire' form. The form has a 'Change Type' link (2) and an 'Upload From File' link (3). The form is divided into three main sections: 'From Subsidiary', 'Account', and 'Currency'. Each section has a checkbox for 'Use same [field] for all wires' (4, 6, 8) and a search field (5, 7, 9). The 'From Subsidiary' section has a dropdown menu showing 'Test Demo Company' and '\*\*\*\*7400'. The 'Account' section has a search field with a dropdown arrow. The 'Currency' section has a search field with a dropdown arrow. Below these sections are 'Process Date' (10) with a checkbox and a date field (11) showing '01/31/2020' with a calendar icon, and 'Recurrence' (12) with a 'Set schedule' link and a dropdown arrow.

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

1. Select a payment type using the **New Payment** button and choose "International Wires."
2. (Optional) If you need to change your payment type click the "Change Type" link.
3. (Optional) If you would like to upload recipients and amounts from a file, click the "Upload From File" link. For more information about this option, go to page 101.
4. (Optional) Check the box if you would like to use the same "From Subsidiary." for all wires.
5. Select the from subsidiary.
6. (Optional) Check the box if you would like to use the same "Account" for all wires.
7. Select an account.
8. (Optional) Check the box if you would like to use the same "Currency" for all wires.
9. Select a currency type.
10. (Optional) Check the box if you would like to use the same "Date" for all wires.
11. Select a process date using the calendar feature.
12. (Optional) Set up a recurrence.



The screenshot shows a web interface for managing wires. At the top, there is a search bar labeled 'Find recipients in payment' (14) and two buttons: 'Expand All' (15) and 'Collapse All' (15). Below this is a '+ Add multiple recipients' link (13). The main area contains a table with a warning 'This payment is incomplete' (17). The table has columns for 'Recipient/Account', 'Currency', and 'Amount'. The first row shows 'International Test2' with an IBAN '1234567891234567', 'Currency' (17) with a search bar, and 'Amount' (18) set to '\$0.00'. Below the first row are 'Notify Recipient' (20) and 'Show Details' (21) buttons. The second row has 'From Subsidiary' (22) with 'Test Demo Company' and 'Account' (23) with a search bar 'Search by name or number'. The 'Process Date' (24) column has a calendar icon. At the bottom is a 'Purpose Of Wire' field (25). On the right side, there are three buttons: 'Copy' (19), 'Remove', and 'Expand Row'.

13. (Optional) Click the “+Add multiple recipients” link to add several recipients at once.
14. (Optional) Use the search bar to locate a specific recipient.
15. (Optional) Click the  icon to expand or collapse selected recipients.
16. Select or create a recipient from the drop-down.
17. (Optional) If your wires are not using the same currency, select a currency.
18. Enter an amount.
19. (Optional) Click the  icon to copy or remove on a specific recipient.
20. Check the box to notify a recipient.
21. (Optional) Click the “Show Details” link to view recipient information.
22. (Optional) If your wires are not coming from the same subsidiary, select a from subsidiary.
23. (Optional) If your wires are not coming from the same account, select an account.
24. (Optional) If your wires are not using the same process date, select a process date.
25. Enter a purpose of wire.

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

- 26:** A link labeled "OPTIONAL WIRE INFORMATION" at the top left.
- 27:** A text input field labeled "Message to Beneficiary" with a small circle icon to its right.
- 28:** A text input field labeled "Description" with a small circle icon to its right.
- 29:** A link labeled "+ Add another wire" located below the input fields.
- 30:** A button labeled "Draft" and another button labeled "Approve" at the bottom right.

At the bottom left of the form, the text "\$0.00" and "1 wires" is displayed. At the bottom center, there is a "Cancel" button. At the bottom right, there are "Draft" and "Approve" buttons. A small upward-pointing arrow is visible in the top right corner of the form area.

26. (Optional) Click the "Optional Wire Information" link to add more information.
27. (Optional) Enter a message to the beneficiary.
28. (Optional) Enter a description.
29. (Optional) Click the "+Add another wire" link to add an additional wire.
30. Click the **Draft** or **Approve** button when you are finished.

## Payroll



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

The screenshot shows two parts of the interface. The top part is the 'Payments' section, which includes a 'New Payment' button (callout 1), a search bar, and a '+ Create Template' link. Below this is the 'Payroll' section, which has a 'Change Type' link (callout 2), 'Upload From File' (callout 3), and 'Import Amounts' (callout 4) links. The 'Origination Details' section contains four input fields: 'From Subsidiary' (callout 5), 'Account' (callout 6), 'Effective Date' (callout 7), and 'Recurrence' (callout 8). The 'Effective Date' field includes a calendar icon, and the 'Recurrence' field includes a 'Set schedule' link.

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

1. Select a template type using the **New Payment** button and choose “Payroll.”
2. (Optional) If you need to change your payment type, click the “Change Type” link.
3. (Optional) If you would like to upload recipients and amounts from a file, click the “Upload From File” link. For more information about this option, go to page 101.
4. (Optional) If you are adding more than one recipient, you can upload a Comma Separated Values (CSV) document by clicking the “Import Amounts” link. This option only appears when more than one recipient is selected.
5. Select the From account.
6. Select an account.
7. Select the effective date using the calendar feature.
8. (Optional) Set up a recurrence.

The screenshot displays a payment management interface. At the top, there's a header 'Recipients (1)' and a filter section with 'All' and 'Pre-No' options. A search bar contains the text 'Find recipients in payment'. Below this is a '+ Add multiple recipients' link. The main area is a table with two columns: 'Recipient/Account' and 'Amount'. A row is visible with a checked box for 'This payment is valid.', a recipient named 'achtst Checking' with ID '123456789', and an amount of '\$0.00'. Below the table is an 'Addendum' section with a text input field and a '+ Add another recipient' link. At the bottom, there's a summary row showing '\$0.00' and '1 payments (1 for \$0.00)', along with 'Cancel', 'Draft', and 'Approve' buttons.

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

# Commercial Services

## Payment From File

If you use a separate accounting software, you can generate a 5-column Comma Separated Values (CSV) file and import it to Business Online Banking. When making a new payment, this allows you to quickly add recipients and amounts to payroll, ACH Batches or ACH Collections.

If your separate accounting software has the capability, the Payment From File may also be used to upload a NACHA-formatted file.

The screenshot shows the 'Payments' section of a web interface. At the top, there is a 'New Payment.' button circled with a blue '1'. To its right is a search bar and a '+ Create Template' link. Below this is a 'Payment From File' form. The form has two main fields: 'Payment Type \*' with a dropdown menu (circled with a blue '2') and 'Import File \*' with a file selection button (circled with a blue '3'). At the bottom right of the form are 'Cancel' and 'Upload File' buttons (circled with a blue '4'). A small asterisk note indicates that fields with an asterisk are required.

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

1. Click the **New Payment** button and select "Payment From File" from the drop-down.
2. Select the type of payment to send using the "Payment Type" drop-down.
3. Using the "Import File" option and select the CSV file you would like to upload.
4. Click the **Upload File** button when you are finished.



**Note:** The CSV file should contain 5 columns: recipient name, routing number, account number, account type and amount.

### Payment From File - Additional Information

5. SEC Code  
----Select a SEC Code----

6. Pay From/Pay To \*  
----Select From Account:--

7. Company / Subsidiary \*  
----Select A Subsidiary:--

8. Effective Date

Recipients					
Name	RTN	Account	Account Type	Amount	Addenda
ACH Recipient	062203984	123456789	Checking	\$10.00	
Another Recipient	062203984	987654321	Savings	\$25.00	

Total Amount: \$35.00 To 2 recipients

\* - Indicates required field

9. Back Draft Approve

- Use the drop-down and select the SEC Code.
- Select the account the funds will be taken from or posted to using the “Pay From/Pay To” drop-down.
- Select the subsidiary using the “Company/Subsidiary” drop-down.
- Select the effective date using the calendar feature.
- Click either the **Draft** or **Approve** button when you are finished.



**Note:** If your file contains any errors, the system cannot process the file and prompts you to correct it. This ensures that all transactions will process successfully.

# Commercial Services

## Viewing, Approving or Canceling a Transaction

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

### Single Transaction

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

The screenshot shows the 'Activity Center' interface. At the top, there are tabs for 'Single Transactions' and 'Recurring Transactions'. Below the tabs is a search bar labeled 'Search transactions'. To the right of the search bar are icons for star, print, download, and filter. A table of transactions is displayed below. The table has columns: 'Created date', 'Status', 'Approvals', 'Transaction Type', 'Account', and 'Amount'. A single transaction is listed with a status of 'Drafted' and '0 of 1' approvals. A blue circle '1' highlights the 'Transaction Type' and 'Account' columns. To the right of the table is a summary: 'Credits: [0] \$0.00 | Debits: [0] \$0.00'. A blue circle '2' highlights a vertical menu icon (three dots) next to the transaction. This menu is expanded to show options: 'Toggle Details', 'Approve', 'Cancel', 'Inquire', 'Copy', and 'Print Details'. Below the table are two confirmation dialog boxes. The first is titled 'Approve Transaction' and asks 'Are you sure you want to approve this transaction?'. It has 'No' and 'Confirm' buttons. A blue circle '3' highlights the 'Confirm' button. The second dialog is titled 'Cancel Transaction' and asks 'Are you sure you want to cancel this transaction?'. It also has 'No' and 'Confirm' buttons, with the 'Confirm' button highlighted by the same blue circle '3'.

In the **Transactions** tab, click **Activity Center**.

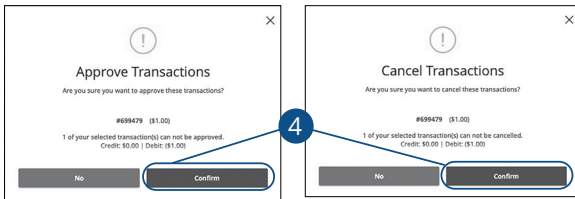
1. Locate the transaction you would like to approve and note how many approvals are needed to process or cancel the transaction.
2. Click the  $\vdots$  icon and select "Approve" or "Cancel."
3. Click the **Confirm** button. The status then changes to "Processed" or "Canceled" in the Activity Center.

## Multiple Transactions

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

Created date ▾	Status ▾	Approvals ▾	Transaction Type ▾	Account ▾	Amount ▾	
3/19/2019	Drafted	1 of 1	ACH Payment - Tracking ID: 699479	Savings Account XXXXXX9997	\$1.00	<input checked="" type="checkbox"/>
2/27/2019	Cancelled	N/A	Funds Transfer - Tracking ID: 699466	Basic Checking XXXXXX9998	\$1.00	<input checked="" type="checkbox"/>

3 Approve Selected  
3 Cancel Selected  
3 Print Selected Details



In the **Transactions** tab, click **Activity Center**.

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



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




# Commercial Services

## Editing or Using a Template

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

The screenshot shows the 'Payments' interface. At the top, there is a 'New Payment' button and a search bar. Below is a 'Templates' section with a '+ Create Template' link. A table lists one template: 'Test' (ACH Payment (PPD)) with 1 recipient. A vertical menu on the right of the table, highlighted with a red circle '1', contains 'Pay', 'Edit', 'Copy', and 'Delete' options. Below the table is a modal window for editing the template, highlighted with a red circle '2'. The modal has sections for 'Template Properties' (Name: Test, Access Rights: 2 of 2 user roles selected), 'Origination Details' (SEC Code: PPD - Prearranged Payment and Deposit, From: \*\*\*\*6789, Account: Savings Account XXXXXX9997 \$8.73), and 'Recipient/Account' (ACH ONLY (Zacnts) Checking 123456789, Amount: \$50.00). At the bottom right of the modal, there are 'Cancel' and 'Save' buttons, with the 'Save' button highlighted by a red circle '3'.

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

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

# Commercial Services

## Deleting a Template

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

The screenshot shows the 'Payments' interface. At the top, there is a 'New Payment' button and a search bar. Below that, the 'Templates' section is visible, showing 1 result with filters set to 'All' and 'ACH Payment'. A table lists the template details:

Name	Type	Recipients	Last Paid Date	Last Paid Amount	Actions
☆ Test	ACH Payment (PPD)	1			<ul style="list-style-type: none"> <li>Pay</li> <li>Edit</li> <li>Copy</li> <li>Delete</li> </ul>

A callout box labeled '1' highlights the actions menu for the 'Test' template. Below the table, a 'Delete Template' dialog box is shown, asking 'Are you sure you want to delete this Template?'. It has two buttons: 'Cancel' and 'Delete Template'. A callout box labeled '2' highlights the 'Delete Template' button.

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

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

# Commercial Services

## Wire Activity

All incoming and outgoing wires initiated through Business Online Banking appear in one easy place on the Wire Activity page. Here, you can view details about pending or processed wire transactions such as the processing dates, accounts and amounts.

**Wire Activity**

Search:

Time Period:  Tracking ID:  Min Amt:  Max Amt:

Type:  Account(s):

Reset Apply Filters

**Outgoing Wires**

Tracking ID	Process Date	Amount	Recipient	Receiving Institution	From Account	IMAD
1006	01/01/00	\$99.99	testwire	FIRST HAWAIIAN BANK	Main Acct xxxxxx4479	Awaiting IMAD...

**Origination Information**

Created 05/06/16 12:31 PM  
Account xxxxxxx  
Amount \$99.99

**Beneficiary Information**

To testwire  
Account C - x7777  
FI  
Routing #

**Message to Beneficiary**  
testing wires

In the **Commercial Functions** tab, click **Wire Activity**.

- You can find transactions within an account using the search bar.
- Wire activity can be sorted by time, type, amount or check number. Click the ☰ icon for more options.
- Click the 🖨 icon to print your transactions or export them into a different format by clicking the ⬇ icon.
- You can sort your transactions by Tracking ID, Process Date, Amount, Recipient, Receiving Institution, From Account and IMAD by clicking the ▼ icon next to the specific column name.
- Clicking on a transaction gives you more details.

# Commercial Services

## ACH Pass-Thru

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

ACH Pass-Thru

1 **IMPORT FILE**  
Select a file to upload

3 **MEMO**

2 **PROCESS DATE**

Sun	Mon	Tue	Wed	Thu	Fri	Sat
					1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30
31						

4 **Draft** **Approve**

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

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

# Commercial Services

## Reports Overview

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

The screenshot shows the 'Reports' interface. At the top, there is a search bar (A) and a filter section (C) with options for 'All', 'Private', and 'Shared'. Below the filters are columns for 'Name', 'Last Run', 'Download', and 'Type' (B). A table lists a report named 'BAI2 Detailed Report' with a last run date of '11/9/2018' and a type of 'CSV | PDF'. A star icon (E) is next to the report name, and a vertical ellipsis icon (F) is at the end of the row. A dropdown menu (F) is shown below the ellipsis icon, containing options: 'View History', 'Run Now', 'Edit', 'Copy', and 'Delete'. A '+ New Report' button and an 'Actions' label are also visible.

Click the **Reports** tab.

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



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

## Company User Activity Report

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

**New Company User Activity Report** Change report type

This report will generate the following file formats: PDF

1. **Do you want this report to be private or shared?**  
 Private  
 Shared
2. **What do you want to name the report?**
3. **Which user(s) do you want to include?**  
 All Users (14)  
Select specific user(s)
4. **What dates do you want to include?**
5. **How often do you want this report to run?**  
 On Demand  
 Every Business Day  
 Every Calendar Day  
 Weekly  
 Monthly
6. **What transaction types do you want to include?**  
Select All | Clear All  
 Stop Payment       Funds Transfer  
 EFTPS                       Wires - Domestic  
 Wires - International       ACH Collection  
 ACH Payments

7.

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

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

## Transaction Report

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

The screenshot shows a form titled "New Transaction Report" with the subtitle "This report will generate the following file formats: PDF, CSV" and a link "Change report type". The form contains five numbered steps:

1. "Do you want this report to be private or shared?" with radio buttons for "Private" and "Shared" (selected).
2. "What do you want to name the report?" with a text input field.
3. "What account(s) do you want to include?" with a checkbox for "All Accounts (2)" and a link "Select specific account(s)".
4. "What dates do you want to include?" with a date range selector.
5. "How often do you want this report to run?" with radio buttons for "On Demand" (selected), "Every Business Day", "Every Calendar Day", "Weekly", and "Monthly".

At the bottom right, there are three buttons: "Cancel", "Create and Run", and "Create". A blue circle with the number 6 is positioned to the right of the "Create" button.

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

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

## Outgoing Wires Report

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

**New Outgoing Wires Report**  
This report will generate the following file formats: PDF, CSV [Change report type](#)

---

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

Private

Shared

**2** What do you want to name the report?

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

All Accounts (2)

Select specific account(s)

**4** What dates do you want to include?

**5** How often do you want this report to run?

On Demand

Every Business Day

Every Calendar Day

Weekly

Monthly

**6** What transaction types do you want to include?

Select All | Clear All

Domestic Wire  International Wire

**7**

Click the **Reports** tab, then the “+New Report” link and select **Outgoing Wires Report**.

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



## Company Entitlements Report

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

The screenshot shows a form titled "New Company Entitlements Report" with the subtitle "This report will generate the following file formats: PDF" and a link "Change report type". The form contains three main sections:

- 1**: "Do you want this report to be private or shared?" with radio buttons for "Private" and "Shared". The "Shared" option is selected.
- 2**: "What do you want to name the report?" with an empty text input field.
- 3**: "How often do you want this report to run?" with radio buttons for "On Demand", "Every Business Day", "Every Calendar Day", "Weekly", and "Monthly". The "On Demand" option is selected.

At the bottom, there are three buttons: "Cancel", "Create and Run", and "Create". The "Create and Run" and "Create" buttons are highlighted with a blue circle and the number **4**.

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

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

## ACH Activity Report

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

### New ACH Activity Report

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

---

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

Private

Shared

**2** What do you want to name the report?

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

All Accounts (2)

Select specific account(s)

**4** What dates do you want to include?

**5** How often do you want this report to run?

On Demand

Every Business Day

Every Calendar Day

Weekly

Monthly

**6** What transaction types do you want to include?

Select All | Clear All

<input type="checkbox"/> EFTPS	<input type="checkbox"/> Payroll
<input type="checkbox"/> ACH Collection	<input type="checkbox"/> ACH Batch
<input type="checkbox"/> ACH Payment	<input type="checkbox"/> ACH Receipt

**7**

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

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

## ACH Activity Report Previous Day(s)

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

**New ACH Activity Report - Previous Day(s)** Change report type

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

---

1

Do you want this report to be private or shared?

Private

Shared

2

What do you want to name the report?

3

What account(s) do you want to include?

All Accounts (4)

Select specific account(s)

4

What dates do you want to include?

5

How often do you want this report to run?

On Demand

Every Business Day

Every Calendar Day

Weekly

Monthly

Cancel

Create and Run

Create

6

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

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

## Balance and Activity Statement-Previous Day(s)

You have the option to create a simple, easy-to-read report that helps you keep track of your balances and activity history. This report can be generated for the previous business day or for the previous week, so you are always informed and organized.

**New Balance and Activity Statement - Previous Day(s)**  
This report will generate the following file formats: PDF, CSV, BAI Change report type

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

Private

Shared

2 What do you want to name the report?

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

All Accounts (2)

Select specific account(s)

4 What dates do you want to include?

5 How often do you want this report to run?

On Demand

Every Business Day

Every Calendar Day

Weekly

Monthly

Cancel Create and Run Create 6

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

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

## Cash Position Report

The Cash Position Report helps you keep track of the available balances in your accounts. You can compare your balances over a specified period of time, and you can schedule when to run the report.

The screenshot shows a form titled "New Cash Position Report" with a subtitle "This report will generate the following file formats: PDF" and a link "Change report type". The form contains five numbered steps:

1. "Do you want this report to be private or shared?" with radio buttons for "Private" and "Shared".
2. "What do you want to name the report?" with a text input field.
3. "What account(s) do you want to include?" with a checkbox for "All Accounts (2)" and a link "Select specific account(s)".
4. "How often do you want this report to run?" with radio buttons for "On Demand", "Every Business Day", "Every Calendar Day", "Weekly", and "Monthly".
5. Action buttons: "Cancel", "Create and Run", and "Create".

Click the **Reports** tab, then the "+New Report" link and select **Cash Position Report**.

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

## Cash Position Report Previous Day(s)

The Cash Position Report helps you keep track of the available balances in your accounts. You can compare your balances over a specified period of time, and you can schedule when to run the report.

**New Cash Position - Previous Day(s)** Change report type

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

---

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

Private

Shared

**2** What do you want to name the report?

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

All Accounts (4)

Select specific account(s)

**4** What dates do you want to include?

**5** How often do you want this report to run?

On Demand

Every Business Day

Every Calendar Day

Weekly

Monthly

**6**

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

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

## Wire Online Origination Report

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

**New Wire Online Origination**  
This report will generate the following file formats: PDF Change report type

---

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

Private  
 Shared

**2** What do you want to name the report?

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

All Accounts (4)  
Select specific account(s)

**4** What dates do you want to include?

**5** How often do you want this report to run?

On Demand  
 Every Business Day  
 Every Calendar Day  
 Weekly  
 Monthly

**6** What transaction types do you want to include?

Select All | Clear All

Wires - Domestic  Wires - International

**7**

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

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

# Commercial Services

## Editing a Report

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


The screenshot shows the 'Reports' interface. At the top, there is a search bar and a '+ New Report' button. Below that, there are filter tabs for 'All', 'Private', and 'Shared'. A table lists reports with columns: Name, Last Run, Download, Type, and Actions. The first report is 'BAI2 Detailed Report' with a last run date of '11/9/2018'. The 'Actions' column for this report is expanded, showing options: View History, Run Now, Edit, Copy, and Delete. A blue circle with the number '1' is next to the Actions menu icon.

Below the table is a modal dialog box for editing the report. It contains the following sections:
 

- Do you want this report to be private or shared?** with radio buttons for 'Private' and 'Shared' (selected). A note below says: 'This report was created by another user and the privacy cannot be changed.'
- What do you want to name the report?** with a text input field containing 'Balance and Activity Statement - Previous Day(s)'.
- What account(s) do you want to include?** with a checked checkbox for 'All Accounts (4)' and a link to 'Select specific account(s)'.
- What dates do you want to include?** with a dropdown menu set to 'Last Business Day'.
- How often do you want this report to run?** with radio buttons for 'On Demand', 'Every Business Day' (selected), 'Every Calendar Day', 'Weekly', and 'Monthly'.

 At the bottom of the dialog are three buttons: 'Cancel', 'Save and Run', and 'Save'. A blue circle with the number '2' is next to the form fields, and a blue circle with the number '3' is next to the 'Save and Run' and 'Save' buttons.

Click the **Reports** tab.

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



# Commercial Services


## Deleting a Report

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

The screenshot shows the 'Reports' interface. At the top, there is a search bar and a 'New Report' button. Below the search bar, there are filters for 'All', 'Private', and 'Shared'. The main area contains a table with columns for 'Name', 'Last Run', 'Download', and 'Type'. A row is visible for 'BAI2 Detailed Report' with a last run date of '11/9/2018' and a download type of 'CSV | PDF'. To the right of the table, there is an 'Actions' column with a dropdown menu. The dropdown menu is open, showing options: 'View History', 'Run Now', 'Edit', 'Copy', and 'Delete'. A blue circle with the number '1' is next to the dropdown icon. Below the table, there is a 'Delete Plan' dialog box. The dialog box has a title 'Delete Plan' and a question 'Are you sure you want to delete this plan?'. At the bottom of the dialog box, there are two buttons: 'Cancel' and 'Delete Plan'. A blue circle with the number '2' is next to the 'Delete Plan' button.

Name	Last Run	Download	Type	Actions
BAI2 Detailed Report	11/9/2018	CSV   PDF	BAI2 Detailed Report	View History Run Now Edit Copy Delete

Click the **Reports** tab.

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

# Commercial Services

## Tax Payments

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

**1**

Tax Payments

State or Federal Authority

Select Authority

Federal

Texas

Select a tax form to begin

Filter forms

**2**

Tax Payments

State or Federal Authority

Federal

Filter forms

Form 1041 - Fiduciary Income Tax Return >

Form 1041A - US Information Return - Trust Accumulation of Charitable Amounts >

In the **Commercial Functions** tab, click **Tax Payment**.

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

< Back

## Federal Taxes

Form 1041 - Fiduciary Income Tax Return

**3**

<b>Payment From</b> Inwood National Bank: Demo *Treasury* ▼	<b>Tax ID</b> 123456789	<b>From Account</b> --- Select From Account --- ▼
<b>Payment Amount</b> \$0.00	<b>Payment Effective Date</b> [Calendar Icon]	
<b>Tax Type</b> --- Select Payment Type --- ▼	<b>Tax Period End Date</b> [Calendar Icon]	<b>To Account Routing Number</b> 061036000
<b>To Account</b> 23401009		

Processing via Same Day ACH is not supported for Federal Tax (IRS) forms.

Cancel **Draft** **Approve** **4**

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

# Commercial Services

## Mobile Authorizations

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

### Mobile Authorizations

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

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

**1** Mobile Authorization Code \*  
 Enter a Mobile Authorization Code

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

**2a** Add Email      **2b** Add Phone

\* - Indicates required field

**4** Continue

**Enrollment \***  
 Choose eligible transaction types:

Select All      Clear All

- Funds Transfer
- ACH Payments
- EFTPS
- ACH Single Receipt
- Payroll
- ACH Single Payment
- ACH Collections

**3**

**E-MAIL ADDRESS \***

\_\_\_\_\_

Cancel      Save

**COUNTRY \***

United States

**PHONE NUMBER \***

\_\_\_\_\_

Cancel      Save

In the **Settings** tab, click **Mobile Authorizations**.

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

# Commercial Services

## Funds Transfer

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

### Individual Transfers

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

The screenshot displays the 'Funds Transfer' interface with two tabs: 'Individual Transfers' (selected) and 'Multi-Account Transfers'. The form is divided into three numbered sections:

- 1** From Account: A drop-down menu.
- 2** To Account: A drop-down menu.
- 2** Amount: A text input field with a value of 0.00.
- 3** Frequency: A drop-down menu with the selected option '1st of the month'.

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

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

The screenshot shows a form for setting up a recurring transfer. It includes a date picker for the start date, an informational message about processing on holidays, radio buttons for repeat duration, an optional memo field, and two buttons for 'Draft' and 'Approve'.

4a Start Date  
04/09/2019

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

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

5 Memo (optional)  
Enter letters and numbers only

6 Draft Approve

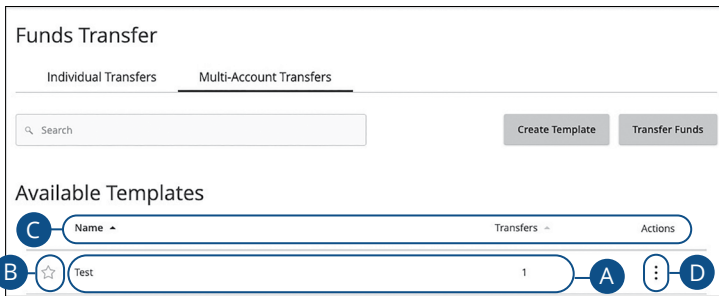
4. If you would like to set up a recurring transfer, follow the steps below:
  - a. Enter a start date for this transaction using the calendar features.
  - b. Decide if the transfer will repeat forever or have an end date.
5. Enter a memo.
6. Click the **Draft** or **Approve** button when you are finished.



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

## Multi-Account Transfers Overview

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



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

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

- Name
- Number of transfers in the template

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

**C.** You can sort your templates by display name and transfers by clicking the ▲ icon next to the specific column.

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



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



## Multi-Account Transfers- Creating a Template



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

The image consists of two screenshots of the 'Funds Transfer' application interface. The top screenshot shows the 'Multi-Account Transfers' tab selected. A search bar is visible, and a 'Create Template' button is circled in blue with a '1' in a blue circle above it. Below the search bar is a table titled 'Available Templates' with columns for 'Name', 'Transfers', and 'Actions'. A single row is visible with the name 'Test', '1' transfers, and a vertical ellipsis for actions. The bottom screenshot shows the 'Template Properties' section. It has two sub-sections: 'Template Properties' and 'Origination Details'. In the 'Template Properties' section, the 'Template Name' field is circled in blue with a '2' in a blue circle to its left, and the 'Template Access Rights' link is circled in blue with a '3' in a blue circle to its right. In the 'Origination Details' section, the 'Memo' field is circled in blue with a '4' in a blue circle to its left, and there is a 'Push Memo to All' button to its right.

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

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

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

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

## Multi-Account Transfers- Single Transfer

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



The image displays two screenshots of the 'Funds Transfer' application interface. The top screenshot shows the 'Multi-Account Transfers' tab selected, with a search bar and two buttons: 'Create Template' and 'Transfer Funds'. The 'Transfer Funds' button is circled in blue with a '1' next to it. Below this is a table titled 'Available Templates' with columns for Name, Transfers, and Actions. A single row is visible with the name 'Test', 1 transfer, and a vertical ellipsis for actions.

The bottom screenshot shows the 'Origination Details' section of the 'Funds Transfer' form. It includes a 'Transfer Date' field with a calendar icon, a 'Recurrence' dropdown set to 'None', and a 'Same Date' checkbox which is checked. A 'Memo' field is at the bottom, and a 'Push Memo to All' button is to its right. Four blue callout boxes with numbers 1 through 4 point to the 'Transfer Funds' button (1), the 'Transfer Date' field (2), the 'Same Date' checkbox (3), and the 'Push Memo to All' button (4).

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

1. Click the **Transfer Funds** button if it is a one-time transfer.
2. Enter a the transfer date using the calendar feature.
3. Check the box next to "Same Date" if all transfers are sent on the same day.
4. (Optional) Enter a member and click the **Push Memo to All** button if all transfers receive the same memo.

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

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

# Commercial Services

## Editing a Multi-Account Transfer Template

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

**Funds Transfer**

Individual Transfers    **Multi-Account Transfers**

Search    Create Template    Transfer Funds

**Available Templates**

Name    Transfers    Actions

☆ Test    1    1    Transfer Funds  
Edit  
Copy  
Delete

---

**Funds Transfer**

**Template Properties**

Template Name    Template Access Rights

Test    4 of 4 user roles selected

**Origination Details**

Memo    Push Memo to All

**Transfers (1)**    Find accounts in transfer

From Account	To Account	Amount
Advantage Plus XXXXXX06746    \$689.80	Advantage Plus-- XXXXXX03959    \$5.00	\$1.00

+ Add another transfer

\$1.00  
1 transfers    Cancel    Save

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

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


# Commercial Services

## Deleting a Multi-Account Transfer Template

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

The screenshot shows the 'Funds Transfer' interface. At the top, there are two tabs: 'Individual Transfers' and 'Multi-Account Transfers'. Below the tabs is a search bar and two buttons: 'Create Template' and 'Transfer Funds'. The main area is titled 'Available Templates' and contains a table with columns for 'Name', 'Transfers', and 'Actions'. A table row shows a template named 'Test' with 1 transfer. A blue circle with the number '1' highlights the actions menu icon for the 'Test' row. A callout box shows the actions menu with options: 'Transfer Funds', 'Edit', 'Copy', and 'Delete'. Below the table, a 'Delete Template' dialog box is open. It features a warning icon and the text 'Delete Template' and 'Are you sure you want to delete this Template?'. At the bottom of the dialog are two buttons: 'Don't Delete Template' and 'Delete Template'. A blue circle with the number '2' highlights the 'Delete Template' button.

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

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

# Positive Pay


## Introduction

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

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

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

Welcome to



**United  
Community**

Positive Pay System

\*\*\*\*PLEASE NOTE\*\*\*\*

United will be closed to observe the following holidays:

- \* Monday, December 25th, 2023 (Christmas Day)
- \* Monday, January 1st, 2024 (New Year's Day)
- \* Monday, January 15th, 2024 (Martin Luther King Jr Day)

\*\*\* PLEASE NOTE \*\*\*  
Exception Emails will be sent by 8:30 am EDT.

NOTE: Exceptions will be given a decision of "Return" if no decision has been made by 1:00 PM EDT.  
Please contact Treasury Management Support at 866-270-6100 if you have any questions.

Please take the following into consideration if you are planning to be out of the office on a business day when United will be open:

- Decisions for exception Check and ACH items presented and posted to the accounts have to be made.
- Emails notifying you of any exception items will be sent on all business days and you must log in to make decisions. In the event you do not receive an email, it is important that you log in to verify no exception items have been presented.
- Decisions must be made no later than 1:00 p.m. (EDT) each business day. Any items without a decision by this time will be returned.

Thank you for banking with United Community Bank. We value your business.

# Positive Pay

## Quick Exception Processing

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

The Exception Type can include:

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



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



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



The screenshot shows the 'Quick Exception Processing' window. It features a search bar at the top, a table of exceptions, and a detailed view of a selected exception. The interface includes a 'Decisions Needed' bar and a 'Pay'/'Return' button at the bottom.

Decisions Needed (6)		\$13,687.23
Test Company	UNAUTHORIZED ACH TRANSACTION (2)	
Test Company	PAID NOT ISSUED (4)	
Test Company	PAID NOT ISSUED #186073	
Test Company	PAID NOT ISSUED #186246	
Test Company	PAID NOT ISSUED #186254	
Test Company	PAID NOT ISSUED #186278	
Decisions (0)		\$0.00
Total (6)		\$13,687.23

**PAID NOT ISSUED**  
 Default Decision: Return  
 Account: Test Company  
 Paid Date: 11/04/2021  
 Check #: 186073  
 Issued Date: 11/04/2021  
 Amount: \$3,050.24  
 CHECK DR

Front Back  
 Hover over image to zoom. Click to view full-size image.

Pay Return

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

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

# Positive Pay

## Exception Items

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

Exception Items

1

**Date**

Paid Date ▼

2

**Date From** **Date To**

12/04/2023 📅 📅

3

**Transaction Type**

Both check and ACH exceptions ▼

**Include Reversals**

4

5

**Check Number From** **Check Number To**

**Decision**

All Decisions

**Reason**

All Reasons

7

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

Search

8

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

1. Use the drop-down to select a date type.
2. Enter an exception date range.
3. Use the drop-down to select a transaction type.
4. Check the box to include reversals.
5. Enter a check number range.
6. Select a decision using the drop-down.
7. Select a reason using the drop-down.
8. Click the **Search** button when you are finished.

# Positive Pay

## Issued Check File Processing Log

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

Issued Check Processing Log

1 Input Date From 09/14/2021 Input Date To 09/14/2021

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

Search 2

Click the **Exception Processing** tab, then **Issued Check Processing Log**.

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

# Positive Pay

## ACH Reporting

The ACH Reporting Files feature provides you with downloadable files for ACH transactions, returns, notice of change (NOC) or EDI detail from corporate ACH payments. To save an ACH Reporting file to a local workstation or network drive, click on the File / Save menu option while viewing the file, or, right click on the download link and select Save Target As.

**A**

Processed Date: 11/21/2016   11/21/2016   Refresh		ACH Reporting Files (2)				
Report Description	File Type	Report	Date Created	File Size		
TEST1	CSV	Download	11/21/2016 01:20:41 PM	7.87 KB		
TEST1	NACHA - No Line Breaks	Download	11/21/2016 01:20:41 PM	5.94 KB		
TEST1	PDF - Limited Transaction Details	Download	11/21/2016 01:20:41 PM	80.03 KB		
TEST1	PDF - Summary Listing	Download	11/21/2016 01:20:41 PM	71.02 KB		
TEST1	XML	Download	11/21/2016 01:20:41 PM	11.79 KB		

**B**      **C**      **D**      **E**

Click the **ACH Notices** tab, then **ACH Reporting Files**.

- A. From / Thru Date:** The date range for which ACH reporting files are displayed.
- B. Report Description:** The description of the ACH reporting file.
- C. File Type:** The format of the file. Types include: XML, PDF, NACHA, CSV, EDI, XLS and XLSX. By default, most clients are set to receive a PDF file. Please contact us if you are interested in any of these additional download options.
- D. Date Created:** The date the report was created.
- E. File Size:** The size of the file (in kb).

# Positive Pay

## To Upload an Issued Check File

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

**Submit Issued Check File**

**Step 1.** Select a file to process.

Choose File | No file chosen 1

**Step 2.** Input details about the file.

Account Nickname:  2

3 File Mapping Format:

**Step 3.** Click the "Process File" button.

4

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

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

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



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

# Positive Pay

## Manually Enter a Check

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

**Add New Issued Check**

1 Account Name: <Not Selected> Check Number: [ ]

Amount: [ ] Issued Date: 03/14/2017 2

Issued Payee: [ ]

Auto-Increment Check Number

Add Check

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

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



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

# Positive Pay

## Void a Check

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

The screenshot displays a web interface titled "Void a Check" with a dark header. The interface is divided into four steps, each with a numbered callout (1-4) in a blue circle:

- Step 1:** "Enter check information." It includes a dropdown menu for "Account ID" (selected: "BOG DEMO ACCT"), a text field for "Check Number" (023), a text field for "Check Amount" (27.64), and a text field for "Issued Date" (11/16/2016).
- Step 2:** "Click the 'Find Matching Check' button to find the check." It features a button labeled "Find Matching Check".
- Step 3:** "Verify the check that will be voided." This step is currently empty.
- Step 4:** "Click the 'Void Check' button to complete the void process." It features a button labeled "Void Check".

At the bottom of the interface, a note states: "Note: Voids are retained within the system for 90 days after an item has been voided."

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

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

# Positive Pay

## Check Search

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

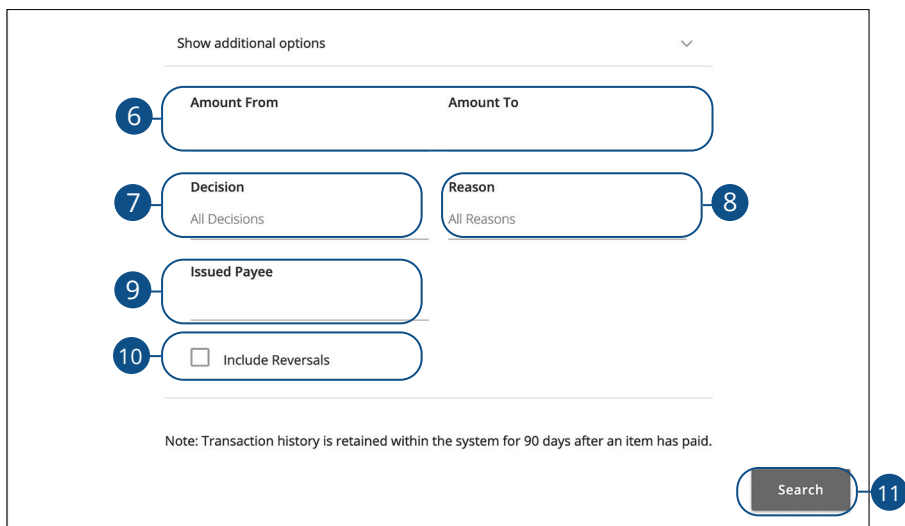
Check Search

- 1
- 2
- 3
- 4
- 5

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

1. Use the drop-down to select a check status.
2. Enter a check number range.
3. Use the drop-down to select a date type.
4. Enter a date range.
5. Click the "Show additional options" drop-down to show additional options.





Show additional options ▾

6 Amount From Amount To

7 Decision All Decisions Reason All Reasons 8

9 Issued Payee

10  Include Reversals


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

Search 11

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

# Positive Pay

## Transaction Extracts

The Transaction Extracts page provides an electronic file of paid checks. Once complete, the file and report are automatically displayed at the bottom of the page. To save an extract file to a local workstation or network drive, select the  icon to export the results.



**Note:** An item may only be extracted once.

Transaction Extracts

1 Account Nickname  
 Testing 291 x

2 Date from Date to

📅 04/12/2023 📅

Extract format  
 XLSX - All Transactions

3
 Include previously extracted transactions

4
Create File And PDF

🔍
📄
📄

Date created <span style="font-size: 0.8em; color: #ccc;">↑</span>	Account Nickname	Extract from date	Extract thru date	File name	Item count	⋮
04/12/2023 12:56 ...	Testing 291		04/12/2023	Testing291_20...	44	⋮

Showing 1 result
1
View 10 v

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

1. Select an account.
2. Enter a date range.
3. Check the box to include previously extracted transactions.
4. Click the **Create File And PDF** button when you are finished.

# Positive Pay

## ACH Transaction Search

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

The screenshot shows a web interface titled "ACH Transaction Search". It features three input fields: "Paid Date From" and "Paid Date To" (with calendar icons), "SEC Code" (with a dropdown menu showing "All SEC Codes"), and "Amount From" and "Amount To". A "Search" button is located at the bottom right. A note at the bottom states: "Note: Transaction history is retained within the system for 90 days after an item has paid." Numbered callouts 1 through 4 point to the date fields, the SEC Code dropdown, the amount fields, and the Search button, respectively.

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

1. Enter a paid date range.
2. Select an SEC Code using the drop-down.
3. Enter an amount range.
4. Click the **Search** button when you are finished.

# Positive Pay

## Daily Checks Issued Summary

Generate an issued checks report using the selection criteria.

Daily Checks Issued Summary

1 Issued Date From 12/04/2023 Issued Date To 12/04/2023

Search 2

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

1. Enter an issued date range.
2. Click the **Search** button when you are finished.

# Positive Pay

## Stale Dated Checks

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

The screenshot shows a web interface titled "Stale Dated Checks". It contains four input fields for search criteria, each with a calendar icon on the right. The fields are: "Stale Dated As Of" (with the value "12/04/2023"), "Check Number From" and "Check Number To", "Issued Date From" and "Issued Date To", and "Input Date From" and "Input Date To". A "Search" button is located at the bottom right. Numbered callouts (1-5) point to each of these elements: 1 points to the "Stale Dated As Of" field, 2 points to the "Check Number From" and "Check Number To" fields, 3 points to the "Issued Date From" and "Issued Date To" fields, 4 points to the "Input Date From" and "Input Date To" fields, and 5 points to the "Search" button.

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

1. Enter a stale dated as of date.
2. Enter a check number range.
3. Enter an issued date range.
4. Enter an input date range.
5. Click the **Search** button when you are finished.

# Positive Pay

## Account Reconciliation

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

Start New Reconciliation

Account ID

Reconcile Through Date

This account has never been reconciled.

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

Reconciliation History

Account ID  
100215 SERV 6052

No reconciliation history to display.

< Go Back

Account Reconciliation Summary

📄

Transaction Summary

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

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

---

Balance Summary

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

---

Reconciliation History

No reconciliation history to display.

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

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

# Positive Pay

## Check Reconciliation Summary

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

Check Reconciliation Summary

Start New Reconciliation

Account Nickname

Test Account

Reconcile Through Date

12/07/2022

This account has never been reconciled.

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

Search

Reconciliation History

Account Nickname

Test Account

No reconciliation history to display.

< Go Back
Check Reconciliation Summary
↓

This account has never been reconciled.

This Reconcile Through Date: 11/22/2022

Client ID: 1111

Finish Reconciliation

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

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

# Positive Pay

## Deposit Reconciliation Summary

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

Deposit Reconciliation Summary

Start New Reconciliation

Account Nickname  
Test Account

Reconcile Through Date  
12/07/2022

This account has never been reconciled.

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

Search

Reconciliation History

Account Nickname  
Test Account

No reconciliation history to display.

Deposit Reconciliation Summary

This account has never been reconciled.  
This Reconcile Through Date: 11/22/2022  
Client ID: 1000

Finish Reconciliation

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

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

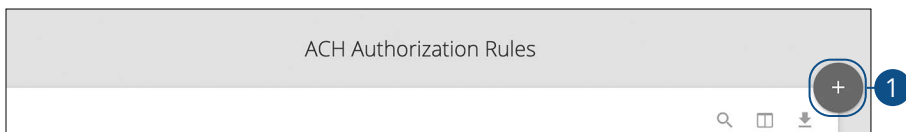


# Positive Pay


## ACH Authorization Rules Setup

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

### Create an ACH Authorization Rule



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

1. Click the  icon.

ACH Authorization Rules

Add record

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

Cancel    Save and Add More    **Save Changes** 8



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

## Manage ACH Authorization Rules

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

Showing 4 results View 10

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

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

# Bill Pay

## Bill Pay Overview


Allied Payment Solutions allows you to stay on top of your monthly finances. Having your bills linked to your bank/credit union account enables you to electronically write checks and send payments all in one place.

To access Bill Pay, click the **Pay Bills** tab in the sidebar menu.

### Creating a Payee

The person or company to whom you are sending funds to is known as the payee. A payee can be almost any company or person such as a department store, cable TV provider or even a relative. It may be convenient to set up a payee to receive payments on a regular basis.

The image displays two screenshots of the Bill Pay interface. The top screenshot is a desktop view showing a navigation bar with a search bar and an 'Add Payee' button highlighted with a blue circle and the number '1'. Below this is a mobile view of the 'Add Payee' screen. The mobile view shows a search bar with the text 'To begin, start typing the name of your payee'. Below the search bar is a grid of 'Popular billers in your area' including American Express, Discover Card, USAA, Netflix, Xfinity, Time Warner Cable, DirecTV, Verizon, AT&T, T-Mobile, State Farm, GEICO, Progressive Insurance, PayPal, Synchrony Financial, and Kohl's Credit Card. A blue circle with the number '2' is positioned to the right of the grid. At the bottom of the mobile view, there is a 'Search by category' section with a folder icon.

1. On a desktop computer, click the **Add Payee** button. On a mobile device, click the  button and select "Add Payee."
2. Search for a payee or click on one of the preloaded payees and log into your account.

The screenshot shows a user interface for adding a payee. At the top, there is a section titled "Popular billers that match" with a search bar containing "john" and a close button. A blue circle with the number "3" highlights the "Add john manually" link. Below this is a "Payee Information" form with the following fields: "Payee Name" (text input), "Payee Address" (text input with a menu icon), "Account Number" (text input), "Pay From Account" (dropdown menu with "Please select an account"), and "More Payee Options (Nickname, email and memo)" (dropdown menu). At the bottom right of the form, there are "Cancel" and "Create Payee" buttons. A blue circle with the number "4" highlights the "Create Payee" button, and another blue circle with the number "5" highlights the "Create Payee" button.

3. To manually add a payee, click the "Add manually" link.
4. Enter the new payee's information and account details. (This will vary by payee.)
5. Click the **Create Payee** button.

# Bill Pay

## Editing a Payee

You can make changes to an existing payee at any time. This is especially beneficial if a payee's account number or contact information changes.

The screenshot shows a mobile application interface for Bill Pay. At the top, there are columns for Name, Amount, Send On, Est. Delivery, and Recurring. A payee entry for DIRECTV CABLE is selected, with a red circle 1 around it. Below the entry, there is a dropdown menu and a red circle 2 around the 'Edit' button. Below the main interface is a detailed 'Edit Payee' form with two columns: Payee Information and Payee Address. A red circle 3 is around the entire form. The form contains fields for Name, Nickname, Account Number, Payee Email, Pay From Account, Notes, Zip Code, Address Line 1, Address Line 2, City, and State. At the bottom right of the form are buttons for Cancel, Delete Payee, and Save.

1. Click on the payee you wish to edit to expand the payee.
2. Click the **Edit** (Desktop) or **Edit Payee** (Mobile) button.
3. Make your changes and click the **Save** button when you are finished.

# Bill Pay

## Deleting a Payee

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

The screenshot shows a table of payees with columns for Name, Amount, Send On, Est. Delivery, and Recurring. The first payee is DIRECTV CABLE, with account number \*63219 and a next payment of \$1 on 10/29. A blue circle with the number 1 highlights the payee name. Below the table, a blue circle with the number 2 highlights the 'Edit' button. A modal dialog titled 'Delete Payee' is open, asking 'Are you sure you want to delete your AT&T - \*56789 payee?'. It includes a warning that history will still be available and that deleting the payee will cancel all scheduled payments. A blue circle with the number 3 highlights the 'Yes' button in the dialog.

Name	Amount	Send On	Est. Delivery	Recurring
<b>1</b> DIRECTV CABLE Account: *63219 ⚡ Next payment: \$1 on 10/29	\$			Off

**2** Edit

**3** Yes No

1. Click on the payee you wish to delete to expand the payee.
2. Click the **Edit** (Desktop) or **Edit Payee** (Mobile) button and select “Delete Payee”.
3. Click the **Yes** button.

# Bill Pay

## Schedule Payments

It is easy to pay your bills once you set up payees. To pay a bill, simply find your payee and fill out the payment information beside their name. You can pay multiply payees at one time. Simply enter the payment information for each payee you would like to pay.

### Desktop

The first screenshot shows the top navigation bar with a dropdown menu labeled 'I want to' containing 'Pay Bills', 'Pay with Picture', and 'View Payments'. The 'Pay Bills' option is circled in blue with a '1' next to it. Below the menu is a search bar and buttons for 'Add Payee' and 'Show: Recent'. A table header is visible with columns: Amount, Send On, Deliver By, and Recurring.

The second screenshot shows the 'Recent Payees' and 'All Payees' sections. The 'DUKE ENERGY' entry is highlighted in a blue circle with a '2' next to it. The entry details include: Name: DUKE ENERGY, Account: \*67890, Amount: \$ 0.01, Send On: 06/10/2024, Est. Delivery: 06/11/2024, and Recurring: Off. A 'Pay Bills' button is circled in green with a '3' next to it. The 'Scheduled Payments' section on the right shows 'There are no scheduled payments.'



1. Select **Pay Bills** using the “Get Started Here” drop-down.
2. Enter the payment information.
3. Click the **Pay Bills** button.




**Note:** The Send On date is the day the funds will be deducted from your account. The Est. Delivery is the estimated delivery date of the payment based on the Send On date. Please allow the biller at least one day to post your payment.



Pay Bills ×

Payee	Amount	Send On	Estimated Delivery	Type
ALLIED PAYMENT NETWORK - *67890 Pay From: Partners 1st FCU 00417	\$1.00	12/4/2023	12/5/2023 Standard	Electronic  
Total		\$1.00		

Attach a Picture

 Upload Picture

4. (Optional) Click the Upload Picture to attach a picture (such as a statement or invoice) to the payment.
5. Click the **Submit Payments** button when you are finished.

## Mobile

The screenshots illustrate the mobile bill payment workflow:

- Bill Pay**: Shows a list of payees. 'DUKE ENERGY' is selected.
- Payee Details**: Shows details for 'AT&T' and a 'Pay' button.
- Payment Information**: Shows payment amount (\$0.00), send on date (10/29/2019), and estimated delivery date (11/01/2019). Delivery methods include Standard US Mail and Overnight Mail.
- Review Payment**: Shows a summary of the payment (Payee: AT&T, Amount: \$1.00, Date: 11/19/2019) and a 'Submit Payment' button.

1. Click on the bill you would like to pay.
2. Click the **Pay** button.
3. Enter the payment information and click the **Make Payment** button.
4. Click the **Submit Payment** button when you are finished.



**Note:** The Send On date is the day the funds will be deducted from your account. The estimated Delivery Date is the estimated delivery date of the payment based on the Send On date.

# Bill Pay

## Recurring Payments

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

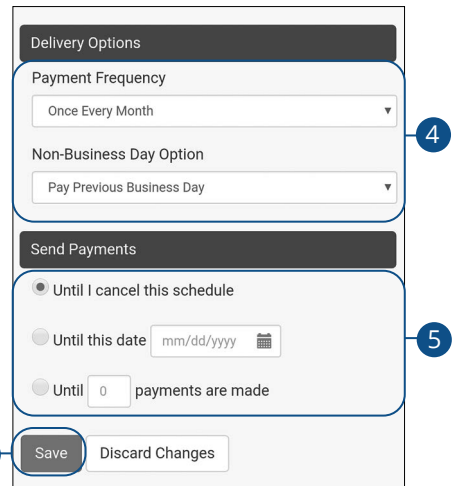
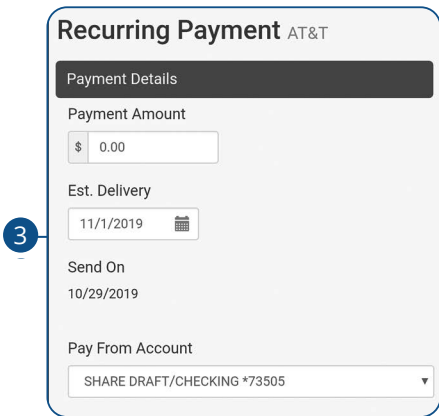
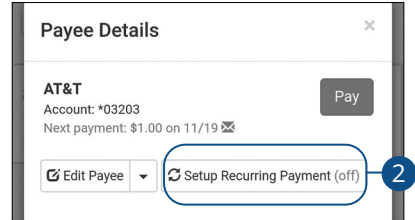
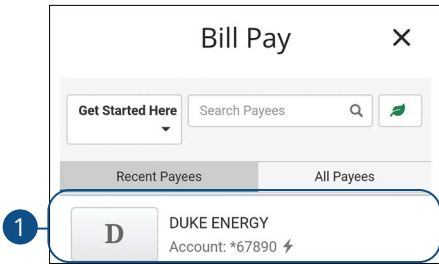
### Desktop

The screenshot illustrates the desktop interface for setting up a recurring payment. It is divided into two main sections:

- Top Section (Payee Selection):** A navigation menu on the left includes "Get Started Here", "Pay Bills", "Pay with Picture", and "View Payments". The "Pay Bills" option is selected. The main area shows a table of payees. The selected payee is "DUKE ENERGY" with an account number "67890". The "Recurring" status is currently set to "Off".
- Bottom Section (Recurring Payment Configuration):** This section is titled "Recurring Payment BANK OF AMERICA". It contains several fields:
  - Payment Details:**
    - Payment Amount: \$ 0.00
    - Payment Frequency: Once Every Month
    - Pay From Account: Partners 1st FCU \*00417
  - Delivery Options:**
    - On: Select a day...
    - Non-Business Day Option: Pay Previous Business Day
    - Send On: 11/15/2023
    - Est. Delivery: 11/16/2023
  - Send Payments:**
    - Until I cancel this schedule
    - Until this date: mmm/dd/yyyy
    - Until 0 payments are made

1. Select **Pay Bills** using the "Get Started Here" drop-down.
2. Click the **Recurring Payment** from "Off" to "On" button.
3. Enter the payment amount, first payment date and select a pay from account.
4. Select your delivery options.
5. Choose when to cancel the recurring payment.
6. Click the **Save** button when you are finished.

## Mobile



1. Click on the bill you would like to pay.
2. Click the **Setup Recurring Payment** button.
3. Enter the payment amount and the first payment date.
4. Enter the Payment Frequency and the Non-Business Day Option.
5. Choose when to cancel the recurring payment.
6. Click the **Save** button when you are finished.
7. Click the **Save Schedule** button.

# Bill Pay

## Rush Delivery

A Rush Delivery option is available if you need a payment to process faster than the standard rate.

1. Select **Pay Bills** using the “Get Started Here” drop-down.

2. Click on the bill you would like to pay and enter the payment information.

3. Click the **Rush** button.

4. Select a delivery option.

5. Click the **Pay Bills** button.

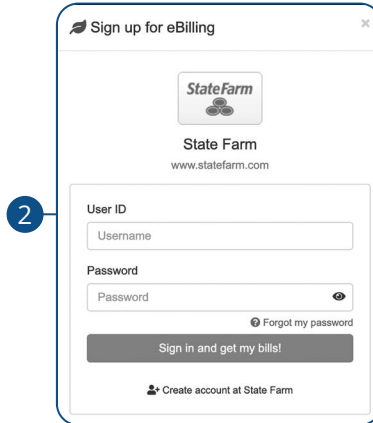
6. Click the **Submit Payments** button when you are finished.

1. Select **Pay Bills** using the “Get Started Here” drop-down.
2. Click on the bill you would like to pay and enter the payment information.
3. Click the **Rush** button.
4. Select a delivery option.
5. Click the **Pay Bills** button.
6. Click the **Submit Payments** button when you are finished.

# Bill Pay

## Setting Up eBills

Many major credit card companies, automotive finance companies and utility companies are preloaded into the bill pay system. Only billers that are preset in the system have the potential to be set up as an eBill. When you set up an eBill, you continue to receive bills from your biller. In order to stop receiving them, you must contact the company.



1. Click the **Sign up for eBilling** button.
2. Enter your username and password for the biller's website and click the **Sign in and get my bills!** button.



**Note:** If you do not have an account with the biller click the "+ Create account" link.

# Bill Pay

## eBill Options

1

**KU** KENTUCKY UTILITIES  
Account: \*-5129

\$ [ ] [ ] [ ] Off

Automatic \$131.28 due 12/27

Wilson & Muir \*03450 Notes Edit Rush History eBilling

2

- Account details
- Latest bill
- Bill history
- Notifications
- Sync biller
- Cancel eBill link

1. Click on a payee to expand the payee.
2. Click the **eBilling** button to view the options.
  - **Account Details:** View details about your account.
  - **Latest Bill:** View and download your most recent bill.
  - **Bill History:** View your bill history.
  - **Notifications:** Edit your notification preferences.
  - **Sync Biller:** Sync your connection to the biller.
  - **Cancel eBill link:** Cancel the eBill link. This will not delete the payee from bill pay.

# Bill Pay

## Editing a Payment

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

**1a** Get Started Here Add Payees Search Payees

- Pay Bills
- Pay with Picture
- View Payments**

**Scheduled Payments** Total: \$3.00

PICTURE PAYMENT **1b**

\$1.00 on 11/27/20

**2** **Recurring Payment** BANK OF AMERICA

**Payment Details**

Payment Amount: \$ 0.00

Payment Frequency: Once Every Month

Pay From Account: Partners 1st FCU \*00417

**Delivery Options**

On: Select a day...

Non-Business Day Option: Pay Previous Business Day

Send On: 11/15/2023

Est. Delivery: 11/16/2023

**Send Payments**

Until I cancel this schedule

Until this date: mm/dd/yyyy

Until 0 payments are made

Discard Changes **3** Save

- There are two ways to edit a scheduled payment:
  - Select **View Payments** using the “Get Started Here” drop-down and click the icon.
  - Click the icon next to a payment in the scheduled payments panel.
- Edit the payment information.
- Click the **Save** button when you are finished.



# Bill Pay

## Deleting a Payment

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

1a

Get Started Here Add Payee Search Payees Q eBilling

- Pay Bills
- Pay with Picture
- View Payments

Scheduled Payments Total: \$0.01

Payee	Send On	Deliver By	Amount	Pay From	Method	Type	Recurring	Memo
TEST PAYEE - 56789	1/10/18	1/10/18	\$0.01	Demand Dep *75...	20000			

Scheduled Payments Total: \$3.00

PICTURE PAYMENT 1b

\$1.00 on 11/27/20 ☒ 5039 📷

Cancel Payment

Are you sure you want to cancel this payment?

Payee: AT&T  
Amount: \$35.00  
Date: 5/6/20

2 Yes No

- There are two ways to delete a scheduled payment:
  - Select **View Payments** using the "Get Started Here" drop-down and click the 🗑 icon.
  - Click the 🗑 icon next to a payment in the scheduled payments panel.
- Click the **Yes** button when you are finished.

# Bill Pay

## Payment History

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

View History

8/25/21	Payment made at Kentucky Utilities	👉	\$158.05
7/27/21	Payment made at Kentucky Utilities	👉	\$132.23
6/24/21	Payment made at Kentucky Utilities	👉	\$115.92
5/26/21	Payment made at Kentucky Utilities	👉	\$122.55
4/27/21	Payment made at Kentucky Utilities	👉	\$127.69
3/29/21	Payment made at Kentucky Utilities	👉	\$213.68
3/1/21	Payment made at Kentucky Utilities	👉	\$185.50
1/29/21	Payment made at Kentucky Utilities	👉	\$176.22
12/30/20	Payment made at Kentucky Utilities	👉	\$121.29
11/24/20	Payment made at Kentucky Utilities	👉	\$94.77
10/8/20	Payment made at Kentucky Utilities	👉	\$139.61
9/16/20	Payment made at Kentucky Utilities	👉	\$261.69
8/7/20	Payment made at Kentucky Utilities	👉	\$177.08
6/24/20	Payment made at Kentucky Utilities	👉	\$108.80
5/22/20	Payment made at Kentucky Utilities	👉	\$125.58
4/7/20	Payment made at Kentucky Utilities	👉	\$269.59
3/6/20	Payment made at Kentucky Utilities	👉	\$150.00
1/27/20	Payment made at Kentucky Utilities	👉	\$203.12
12/2/19	PROCESSED - Confirmation # 8001897	⚡	\$150.00
11/13/19	PROCESSED - Confirmation # 9513391	⚡	\$140.00
10/4/19	PROCESSED - Confirmation # 6671468	⚡	\$200.00
9/20/19	PROCESSED - Confirmation # 0319656	⚡	\$125.00
8/22/19	PROCESSED - Confirmation # 4179777	⚡	\$60.54

Close

1. Click on a payee to expand the payee.
2. Click the **History** button to view your payment history.
3. Your payment history will be displayed.

# Bill Pay

## Picture Pay

You can make a payment by simply uploading a picture of your bill. All of the payee information is entered automatically.

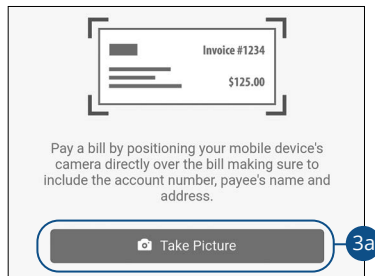
The screenshot illustrates the 'Pay with Picture' process in three steps:

- 1**: In the top navigation bar, the 'Get Started Here' dropdown menu is open, and 'Pay with Picture' is selected.
- 2a**: The 'Pay with Picture' screen displays a placeholder for a bill image and an 'Upload Picture' button.
- 2b**: A file explorer window shows a list of files, with 'viewbillimage\_Page\_1.jpg' selected.
- 2c**: The file preview window shows the selected image, its size (290 KB), and creation/modification dates (Today, 8:07 AM). The 'Open' button is highlighted.

1. Select **Pay with Picture** using the "Get Started Here" drop-down.
2. For desktop:
  - a. Click the **Upload Picture** button.
  - b. Select the image of the bill you wish to pay.
  - c. Click the **Open** button.



**Note:** Make sure the account number, payee name, address and the amount of the bill are all captured in the picture.



I want to ▾

Amount \$ 0.00 4

Payment Date 1/9/2018 5

Account to Pay From Demand Dep 6

Memo Payment Memo 7

8 Pay Bill Cancel

Sample Bill:

Invoice #1234  
 Amount Due \$125.00  
 Due Date 1/15/2018

Account to Pay From: Demand Dep

Payment Memo: Payment Memo

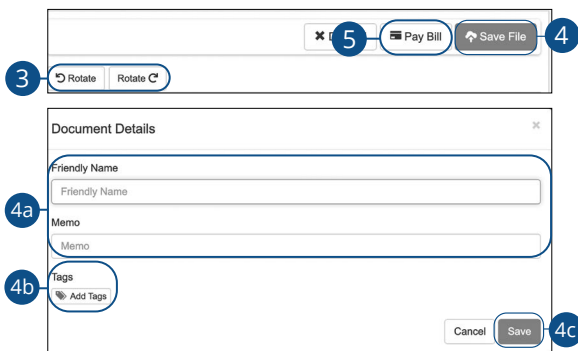
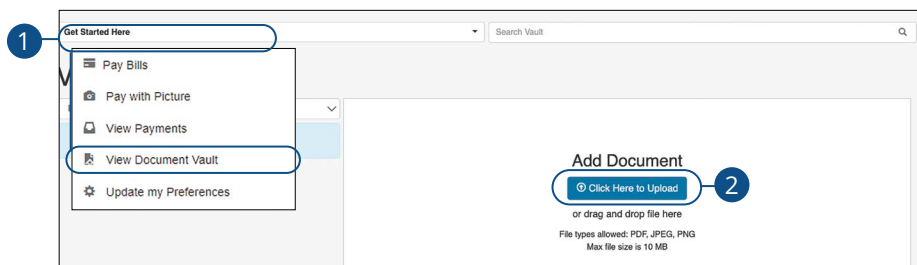
3. For mobile:
  - a. Click the **Take Picture** button.
  - b. Take a picture of the bill with your mobile phone or select an existing image.
4. Enter the bill amount.
5. Enter the payment date using the calendar feature.
6. Select an account using the "Account to Pay From" drop-down.
7. Enter a memo.
8. Click the **Pay Bill** button when you are finished.

# Bill Pay

## Document Vault

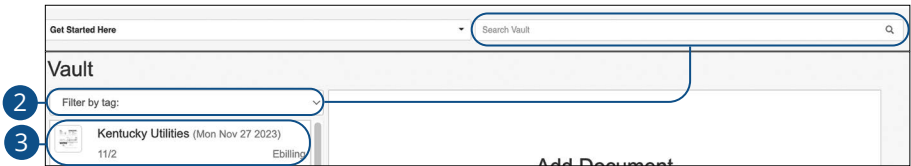
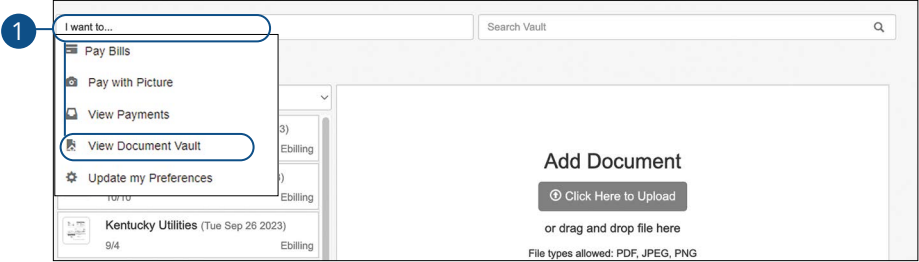
Document Vault allows you to upload a document (JPG,PDF,PNG, or TXT).

### Upload Document

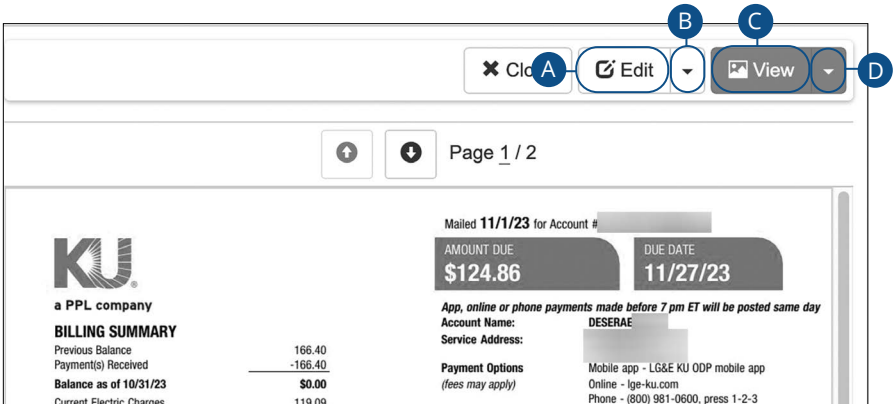


1. Select **View Document Vault** using the “Get Started Here” drop-down.
2. Click the **Click Here to Upload** button and upload the document.
3. Rotate the document if necessary.
4. To save the file click the **Save File** button
  - a. Enter a name for the document and an optional memo.
  - b. Click the **Add Tags** button to add tags to help classify the document when you use the filter by tag feature.
  - c. Click the **Save** button when you are finished.
5. To pay a bill click the **Pay Bill** button. The bill will then be uploaded into picture pay. Go to page 171 for more information.

## Manage Document Vault



1. Select **View Document Vault** using the “Get Started Here” drop-down.
2. Use the “Filter by tag” drop-down or the search bar to find the document.
3. Select the document.



- A. Click the **Edit** button to edit the document.
- B. Click the “Edit” drop-down and select “Delete” to delete the document.
- C. Click the **View** button to view the document.
- D. Click the “View” drop-down and select “Download” to download the document.

# Bill Pay

## Updating Preferences

Control what information is sent to you and how you receive it. You can update your next check number, email address and notification preferences.

1. Get Started Here

2. Update my Preferences

3. Save

**Update my Preferences**

User Information	Notifications
<p>Name Charles</p> <p>Address</p> <p>Next Check # 10308</p> <p>Email</p>	<p><input checked="" type="checkbox"/> Send email summary of daily payments</p> <p><input checked="" type="checkbox"/> Send email when payee is created</p> <p><input checked="" type="checkbox"/> Send email for payments scheduled over \$ 1.00</p>

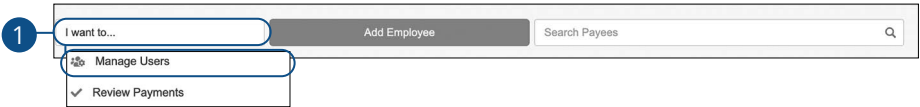
1. Select **Update my Preferences** using the “Get Started Here” drop-down.
2. Update your notification preferences.
3. Click the **Save** button when you are finished.

# Bill Pay

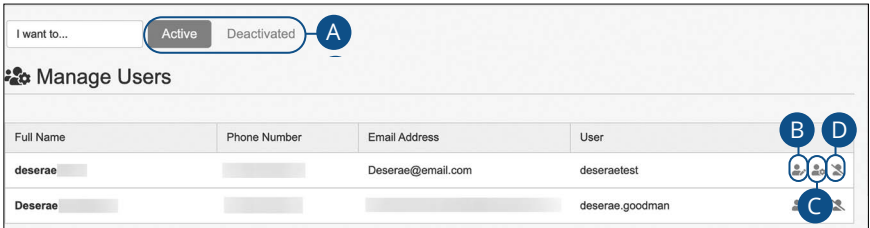
## Manage Users




The Manage Users page lets you view all your existing users and their contact information in one easy place. From here, you can edit a users permissions and limits as well as deactivate and activate users.

### Overview



1. Select **Manage Users** using the "I want to" drop-down.



- A. Use the tabs to toggle between **Active** and **Deactivated** users.
- B. Click the  icon to edit a user's product access and permissions. Go to page 177 for more information.
- C. Click the  icon to edit a user's limits. Go to page 178 for more information.
- D. Click the  icon to deactivate or activate a user.



## Editing a User's Product Access and Permissions

The screenshot shows a multi-step process for editing a user. Step 1: A dropdown menu is open under 'I want to...', with 'Manage Users' selected. Step 2: A table lists user details for 'deserae', including phone number, email address, and user ID. Step 3: The 'Product Access' section has 'Bill Pay' checked. Step 4: The 'User Permissions' section has several permissions checked, including 'View Payments', 'Authorize Payments', 'Modify Payments', 'Add, Modify and Delete Payees', 'Manage User Rights', and 'Submit Payments That Require Approval'. Step 5: The 'Save User' button is highlighted.

**1** I want to... Active Deactivated

Manage Users

Review Payments

Full Name	Phone Number	Email Address	User
deserae		Deserae@email.com	deseraetest

**2**

### Edit user

#### User Profile

deseraetest

deserae

Deserae@email.com

#### Product Access

**3**  Bill Pay  Payroll  Vault  ACH

#### User Permissions

**4**

View Payments  
Allows the user to view both pending and recent payments

Authorize Payments  
Allows the user to approve payments created by other users

Modify Payments  
Allows the user to edit payment amounts, scheduled date, or cancel payment all together

Add, Modify and Delete Payees  
Allows the user to add, modify and delete payees

Manage User Rights  
Allows the user to manage the roles of other users

Submit Payments That Require Approval  
Allows the user to submit payments that require an approval to be scheduled

Self Authorize Payments  
Allows the user to approve the payments they create

**5** Cancel Save User

1. Select **Manage Users** using the "I want to" drop-down.
2. Click the icon.
3. Select the products the user should to have access to.
4. Select the permissions the user should have.
5. Click the **Save User** button when you are finished.

## Editing a User's Limits

1 I want to... Active Deactivated

Manage Users

Review Payments

Full Name	Phone Number	Email Address	User
deserae		Deserae@email.com	deseraetest
Deserae			deserae.goodman

2

+ Edit User Limits


Limits For deserae.goodman

Module Type	Payment Type	Verify	Transaction	Daily
Ach	Electronic	\$ 5	\$ 5	\$ 5
BillPay	Electronic	\$ 100000	\$ 100000	\$ 100000
BillPay	Paper	\$ 100000	\$ 100000	\$ 100000
Payroll	Electronic	\$ 1000	\$ 5000	\$ 10000
Payroll	Paper	\$ 1000	\$ 5000	\$ 10000

3

Cancel Save

4

1. Select **Manage Users** using the "I want to" drop-down.
2. Click the  icon
3. Edit the user's limits.
4. Click the **Save** button when you are finished.





1-800-UCBANK1 | [ucbi.com](http://ucbi.com)