Online Banking
Commercial User's Guide
Version 2.6.2

Overview

In this material, we will cover the commercial online banking features. We will show you how you can manage your own users for your business and assign specific rights to those users. We will cover how you can create recipients that represent people or businesses that you either will be crediting or debiting. In addition to creating different payment templates, we will also show you how you can import Balanced ACH files, Unbalanced ACH files, and CSV formatted files. Domestic and international wires, tax payments, managing subsidiaries and also availability to access Positive Pay are also features of the online commercial banking.

Contents

Managing Users

The new features of the Commercial Online Banking menu give you the ability to add and manage new users for your own business.

Preferences

Account
Alerts
Security
User
Manage Users
User Rights
Mobile
Delivery

Under the "Preferences" menu, choose "Manage Users."
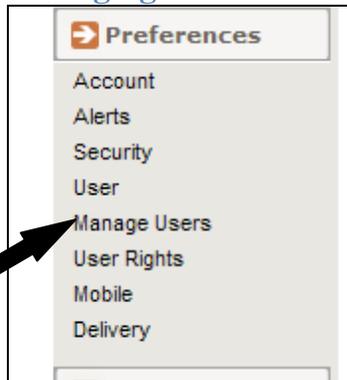
From the drop-down box, you will be able to choose to add or remove users.

Add a new user | Submit
Add a new user
Remove the selected user

	me
Kirk	Bliss
William	Macey
Melissa	Thompson
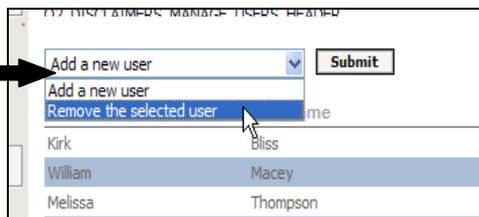
We are going to add a new user by choosing this option and clicking on "Submit."

Manage Users

Add a new user | Submit

First Name	Last Name	E-Mail Address
Kirk	Bliss	kbliss@q2software.com
William	Macey	kbliss@q2software.com
Melissa	Thompson	mthompson@q2software.com
New	User	kbliss@q2software.com
Dev	User	sturquette@q2software.com
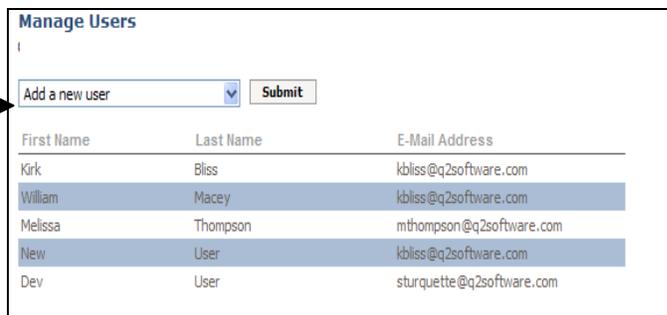
Managing Users-Adding a New User

The screen will now display the page that allows you to add a new "User" and assign them a "Login ID" and "Password."

Add User

User Information
First Name *
Last Name *
E-Mail *
Home Phone. *

Login Information
Login *
Password *
Confirm Password *

Login Requirements
The login must meet these requirements:
- Must be at least 1 characters
- Cannot be more than 50 characters
- May contain any of these 'special' characters: ` ~!@#$%^&*()_+-={}|[]:?;? <>?,./\

Password Requirements
The password must meet these requirements:
- Must be at least 5 characters
- Cannot be more than 15 characters
- Must contain at least one number
- Cannot be the same as the last 2 passwords

Submit   Help

As you enter the information, note the required fields are notated by an asterisk (*). Note the login ID and password requirements on the screen as well. Click "Submit."

Add User

User Information
First Name *   betty
Last Name *   boop
E-Mail *   bboop@email.com
Home Phone. *   (555) 555-5555

Login Information
Login *   bboop
Password *   ●●●●●
Confirm Password *   ●●●●●

Login Requirements
The login must meet these requirements:
- Must be at least 1 characters
- Cannot be more than 50 characters
- May contain any of these 'special' characters: ` ~!@#$%^&*()_+-={}|[]:?;? <>?,./\

Password Requirements
The password must meet these requirements:
- Must be at least 5 characters
- Cannot be more than 15 characters
- Must contain at least one number
- Cannot be the same as the last 2 passwords

Submit   Help

This will return you to the "Manage Users" screen.

Manage Users

Add a new user ▼   Submit

First Name	Last Name	E-Mail Address
Kirk	Bliss	kbliss@q2software.com
betty	boop	bboop@email.com
William	Macey	kbliss@q2software.com
Melissa	Thompson	mthompson@q2software.com
New	User	kbliss@q2software.com
Dev	User	sturquette@q2software.com

Now, you can manage the "rights" of that user by choosing "User Rights" under the "Preferences" menu.

Preferences
Account
Alerts
Security
User
Manage Users
User Rights
Mobile
Delivery

Managing Users-Setting User Rights

The "User Rights" is divided into three different categories for more detailed capabilities.

The top portion of the page allows you to grant the user rights to "Manage Rights for all Users," which is an administrative role, "Access All Templates," and "Manage Recipients," which is bookkeeping related.

User Rights: Melissa Thompson
Modify your user, account, feature access, and recipient entitlements using the form provided below.

User: betty boop

User Rights
The user has rights to:

☑ Manage Rights for all Users   ☑ Access All Templates   ☑ Manage Recipients

The next portion of the page allows you to define rights and limits to your user by each transaction type.

You can also choose whether or not your user can view "Online Activity" for "All" users, "User," meaning only their work initiated online, or "None."

Transaction Rights
This section allows you to define rights and limits for each type of transaction for the selected user.

Transaction Type	Draft	Approve	Cancel	View Online Activity	Per Transaction Limit	Per Day Limit
Funds Transfer	☑	☑	☑	All	$100,000.00	$100,000.00
Change of Address	☑	☑	☑	All	N/A	N/A
Stop Payments	☑	☑	☑	All	N/A	N/A
Wire Transfer	☑	☑	☑	All	$10,000,000.00	$10,000,000.00
International Wire	☑	☑	☑	None	$100,000,000.0	$100,000,000.0
Bill Payment	☑	☑	☑	User	$100,000.00	$100,000.00
ACH Payments	☑	☑	☑	All	$100,000.00	$100,000.00
Check Reorder	☑	☑	☑	All	N/A	N/A
EFTPS	☑	☑	☑	All	$100,000.00	$100,000.00
ACH Single Receipt	☑	☑	☑	All	$100,000.00	$100,000.00
Payroll	☑	☑	☑	All	$100,000,000.0	$100,000,000.0
ACH Single Payment	☑	☑	☑	All	$100,000.00	$100,000.00
ACH Collections	☑	☑	☑	All	$100,000.00	$100,000.00

Managing Users-Setting User Rights

The bottom portion of this page allows you to define access rights per account for your user.

Account Rights
This section allows you to define access rights for each account for the selected user.

Account Number	Account Name	Deposit	View	Withdrawal
XXXX0099	Special Checking	☐	☐	☐
XXXX0175	Special Checking	☐	☐	☐
XXXX0256	Special Checking	☐	☐	☐
XXXX0348	Special Checking	☐	☐	☐
XXXX0370	Special Checking	☐	☐	☐
XXXX2131	Special Checking	☐	☐	☐
XXXX9603	Special Checking	☐	☐	☐
XXXX5850	Special Checking	☐	☐	☐
XXXX7985	Special Checking	☐	☐	☐
XXXX0202	Special Checking	✓	✓	✓
XXXX4774	Regular Checking	☐	☐	☐

Submit   Help

From here, you can allow your user access to "View, Deposit," and/or "Withdraw" from your linked accounts.

IMPORTANT NOTE:

For a user to be able to "Draft" a transaction, but not "Approve," they must be given the right to "Withdraw" from the account(s). If this is not checked off, they will not be able to view any accounts to draft a payment from. The limitation to insure the user is not initiating a transaction without dual approval will fall under the "Draft, Approve," or "Cancel" rights in the second portion of this page.

Managing Users-User Login

Now that you have completely set up your new user, they will be able to log in with the new login ID and password that you issued to them from the home page.

Login ID: bboop
Password: ••••••

Login   Help
☐ Forgot Password?
☐ First Time User?

The user will be brought through the steps of first-time user upon entering that information.
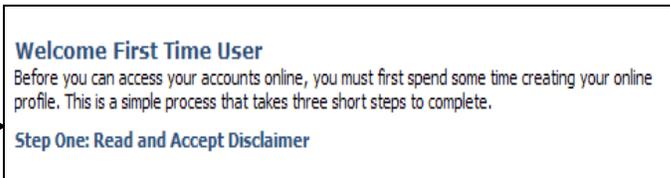
Welcome First Time User
Before you can access your accounts online, you must first spend some time creating your online profile. This is a simple process that takes three short steps to complete.

Step One: Read and Accept Disclaimer

Step one asks that the user accepts or declines the terms provided in regards to the online banking agreement.

I Accept   I Decline

Step two, asks the user to create their profile.
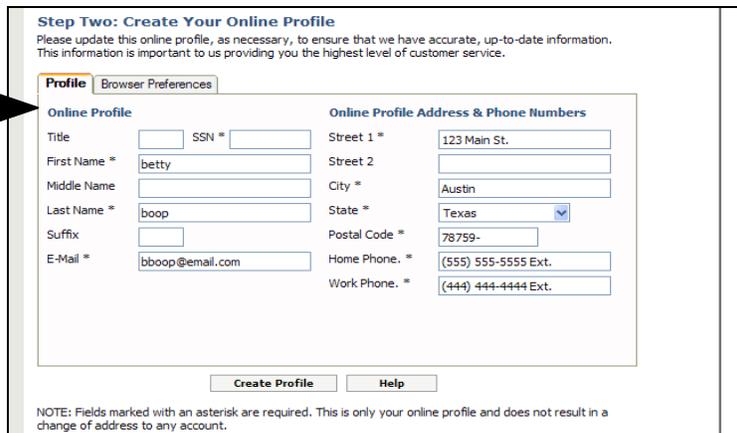
Step Two: Create Your Online Profile
Please update this online profile, as necessary, to ensure that we have accurate, up-to-date information. This information is important to us providing you the highest level of customer service.

Profile | Browser Preferences

Online Profile

		Online Profile Address & Phone Numbers	
Title	SSN *	Street 1 *	123 Main St.
First Name *	betty	Street 2	
Middle Name		City *	Austin
Last Name *	boop	State *	Texas
Suffix		Postal Code *	78759-
E-Mail *	bboop@email.com	Home Phone. *	(555) 555-5555 Ext.
		Work Phone. *	(444) 444-4444 Ext.

Create Profile   Help

NOTE: Fields marked with an asterisk are required. This is only your online profile and does not result in a change of address to any account.

Step four asks them to change their password to one of their choice from the one you issued them while setting them up as a user.
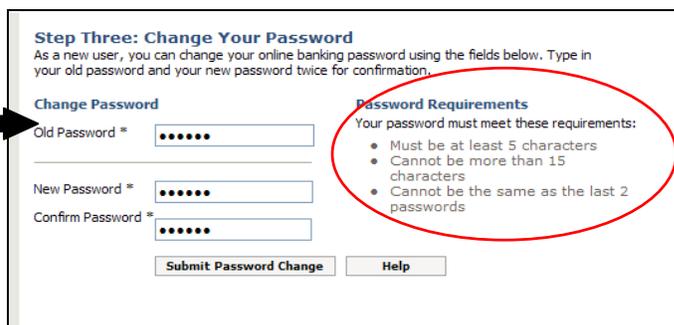
Step Three: Change Your Password
As a new user, you can change your online banking password using the fields below. Type in your old password and your new password twice for confirmation.

Change Password

Old Password * ••••••

New Password * ••••••

Confirm Password * ••••••

Submit Password Change   Help

Password Requirements
Your password must meet these requirements:

- Must be at least 5 characters
- Cannot be more than 15 characters
- Cannot be the same as the last 2 passwords

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Managing Users-User Login

This will bring your user to the accounts overview screen that all users will view upon logging in.

Your user can now process the transactions that you have given him access to by managing their rights under the "Preferences" menu.

IMPORTANT NOTE:

Your users that you set up as an administrator will only be able to access and view those transactions, accounts, templates and recipients that you grant them while you are setting them up und "Preferences" and "User Rights." To change these at any time, you may do so by changing the rights granted under this menu item.

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Commercial Menu-Access to Templates

Now we are going to concentrate on how you will be able to execute your bookkeeping transactions through the new online banking solution.

Like your user you set up, once you have logged in you will be brought to the "Accounts Overview" page.

All of your templates/transactions will be accessed under the "Commercial" menu that you can see from the "Accounts Overview" screen.

Managing Recipients

Under the "Commercial" menu, you will be able to manage your "Recipients."

"Recipients" are any person either receiving a debit or credit as the result of a commercial transaction from your online banking. *For instance, an employee who gets their payroll, must first be set up as a "Recipient."*

In order to set up, edit, or remove "Recipients," you will choose "Recipients" from under the "Commercial" menu. This will bring up the "Manage Recipients" screen.

Manage Recipients

This page lists recipients that you have created. Double-click on a recipient to review recipient details and associated payment relationships. To manage recipients, choose an action from the drop-down box, select a recipient if editing or deleting, and press 'Submit'.

Add a new recipient ▼ **Submit**

Display Name	Name	E-Mail Address
Krystal Falls	Krystals	mthompson@q2software.com
Mercury Testing Tools	HP	kwbaustin@yahoo.com
Payless Shoe Source	Payless	mthompson@q2software.com
Target	Target	mthompson@q2software.com
Walmart	Wally World	mthompson@q2software.com

You can choose your action here from the drop-down box. We are going to choose to "Add a new Recipient."

Add a new recipient ▼ **Submit**
Add a new recipient
Edit the selected recipient
Remove the selected recipient

Krystal Falls	Krystals
Mercury Testing Tools	HP
Payless Shoe Source	Payless
Target	Target
Walmart	Wally World

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Adding a New Recipient

The next page that is presented is the "Add New Recipient" page.

There is also an additional option that allows you to create an "International Recipient."
You can choose to pay an "Individual" or to pay a "Company."

Add New Recipient
Complete and submit this form to create a new recipient. The 'Manage Payments' section below allows you to create different payment templates for this recipient.

Recipient Information
Enter information for this recipient.

Name *

Display Name *

☐ International Recipient

Pa... ...e * ◉ Individual ○ Company

Street 1

Street 2

City

State Texas

Postal Code

E-Mail

☐ Send E-Mail Notifications

[Submit Recipient] [Help]

Note: Fields marked with a * are required fields that must be provided.

Manage Payments
This section lists the payments for this recipient. To manage payments, choose an action from the drop-down list, select a payment (if editing or deleting), and press 'Submit'.

Add a new payment [Submit]

Type   Template   Amount

Notice the change in fields upon choosing an "International Recipient."

You can also opt to send e-mail notifications to your recipient when a payment or collection has been processed (the date that the payment has been authorized to leave the account, not the date that it will hit the recipient's account.)

Add New Recipient
Complete and submit this form to create a new recipient. The 'Manage Payments' section below allows you to create different payment templates for this recipient.

Recipient Information
Enter information for this recipient.

Name * John Doe

Display Name * Doe, John

☑ **International Recipient**

Address 1

Address 2

Address 3

E-Mail

☐ Send E-Mail Notifications

[Submit Recipient] [Help]

Manage Payments
This section lists the payments for this recipient. To manage payments, choose an action from the drop-down list, select a payment (if editing or deleting), and press 'Submit'.

Add a new payment [Submit]

Type   Template   Amount

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Adding a New Payment to Recipient

In addition to adding the new recipient, you can also add a new payment for this recipient from this screen as well.

Under the "Manage Payments" you can choose to add, edit, or remove a selected payment. We are going to "Add a new payment."
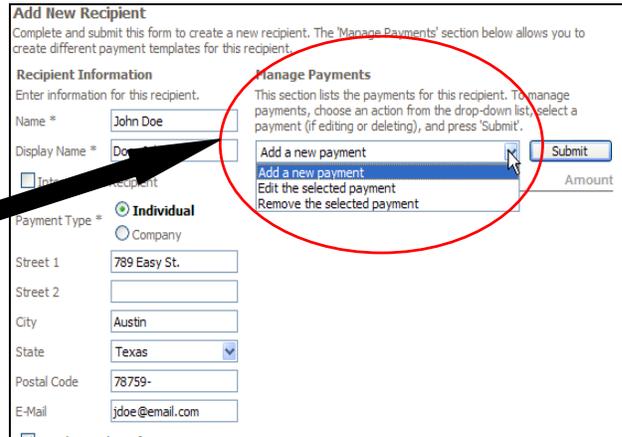
Add New Recipient

Complete and submit this form to create a new recipient. The 'Manage Payments' section below allows you to create different payment templates for this recipient.

Recipient Information
Enter information for this recipient.

Name *	John Doe
Display Name *	Doe

Manage Payments
This section lists the payments for this recipient. To manage payments, choose an action from the drop-down list, select a payment (if editing or deleting), and press 'Submit'.

Add a new payment [Submit]
Add a new payment
Edit the selected payment
Remove the selected payment

Amount

Payment Type * ● Individual ○ Company

Street 1	789 Easy St.
Street 2	
City	Austin
State	Texas
Postal Code	78759-
E-Mail	jdoe@email.com

Under the "Payment Type" field, you will be able to choose from a variety of transactions.

In the next few screen shots, we will look at all of the different options and note the similarity of all of the templates.

We will choose an "ACH Single Payment" first. You will use this option when making a one-time payment to a recipient (i.e. a non-recurring service.)
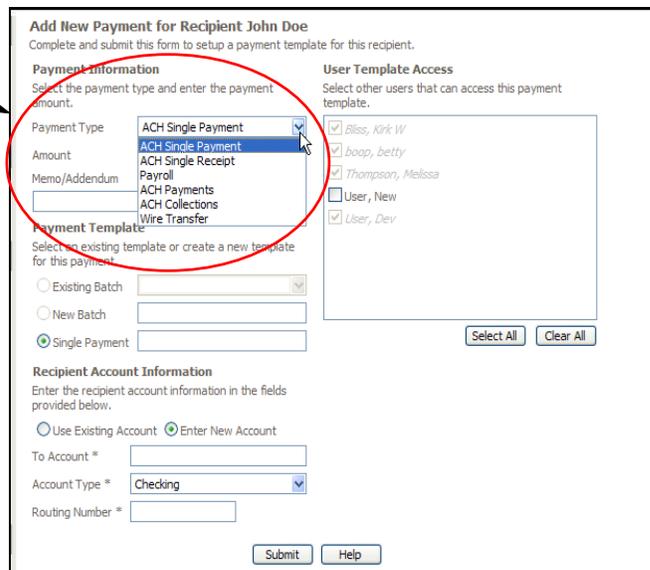
Add New Payment for Recipient John Doe
Complete and submit this form to setup a payment template for this recipient.

Payment Information
Select the payment type and enter the payment amount.

Payment Type [ACH Single Payment]
ACH Single Payment
ACH Single Receipt
Payroll
ACH Payments
ACH Collections
Wire Transfer

Amount
Memo/Addendum

Payment Template
Select an existing template or create a new template for this payment.

○ Existing Batch
○ New Batch
● Single Payment

Recipient Account Information
Enter the recipient account information in the fields provided below.

○ Use Existing Account ● Enter New Account

To Account *
Account Type * Checking
Routing Number *

[Submit] [Help]

User Template Access
Select other users that can access this payment template.

☑ Bliss, Kirk W
☑ boop, betty
☑ Thompson, Melissa
☐ User, New
☑ User, Dev

[Select All] [Clear All]

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Choosing the "ACH Single Payment" option allows you to make a one-time payment to a recipient.

You can also choose to give access to other users from this page.

The "Memo/Addendum" field will be shown on the ACH file in NACHA format.

Add New Payment for Recipient John Doe
Complete and submit this form to setup a payment template for this recipient.

Payment Information
Select the payment type and enter the payment amount.

Payment Type — ACH Single Payment

Amount — $20.00

Memo/Addendum — Chair Rental

Payment Template
Select an existing template or create a new template for this payment.

- Existing Batch
- New Batch
- Single Payment — Chair Rental

User Template Access
Select other users that can access this payment template.

- ☑ Bliss, Kirk W
- ☑ boop, betty
- ☑ Thompson, Melissa
- ☐ User, New
- ☑ User, Dev

Select All   Clear All

Under "Payment Template," you will notice the option to use an "Existing Batch" and "New Batch" are not available. For "ACH Single Payment," the template automatically defaults to "Single Payment."

You can choose "Use Existing Account" or you can "Enter New Account." This will give you flexibility in making a payment to a recipient's account.

Payment Template
Select an existing template or create a new template for this payment.

- Existing Batch
- New Batch
- Single Payment — Chair Rental

☑ User, Dev

Select All   Clear All

Recipient Account Information
Enter the recipient account information in the fields provided below.

- Use Existing Account ● Enter New Account

To Account * — 321654987

Account Type * — Checking

Routing Number * — 114000093

Submit   Help

NOTE: All required fields are notated with an asterisk (*).

Adding ACH Single Payment to Recipient

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Adding an ACH Receipt to a Recipient

Now, let's look at the same type of payment from a different perspective. You can choose to receive a single payment from a recipient by choosing "ACH Single Receipt" under the "Commercial" menu.

An "ACH Single Receipt" is a one-time debit to a recipient's account.

This page requires you to fill out all of the fields that are marked with an asterisk.

Add New Payment for Recipient John Doe
Complete and submit this form to setup a payment template for this recipient.

Payment Information
Select the payment type and enter the payment amount.

Payment Type	ACH Single Receipt
Amount	$20.00
Memo/Addendum	
Chair Rental	

Payment Template
Select an existing template or create a new template for this payment.

- Existing batch
- New Batch
- Single Payment   Chair Rental

Payor Account Information
Enter the payor account information in the fields provided below.

- Use Existing Account   ● Enter New Account

From Account *   321654987
Account Type *   Checking
Routing Number *   114000093

Submit   Help

User Template Access
Select other users that can access this payment template.

- ☑ Bliss, Kirk W
- ☑ boop, betty
- ☑ Thompson, Melissa
- ☐ User, New
- ☑ User, Dev

Select All   Clear All

This information is the recipient's account that the payment is coming from.

IMPORTANT NOTE:
Under both "ACH Single Payment" and "ACH Single Receipt" the option to create a recurring transaction is located in an expandable section at the bottom of each screen.

Enter Payment Frequency
Choose the frequency that you wish to associate with this payment. If you choose to draft a recurring payment, you will be required to fill in the appropriate fields below.

● One-Time   ○ Recurring

| Frequency: | Monthly Payment |
| Recur By: | Days of the Week |

on the ☐ 1st ☐ 2nd ☐ 3rd ☐ 4th ☐ Last
Monday   of the month

○ Initiate the payment every month
○ Initiate the payment every [ ] month(s)

Start Date: 9/19/2008
● No end date
○ End after: [ ] payments
○ End on: 9/19/2008

Continue   Help

NOTE: Fields marked with an asterisk are required. If no recipient is selected from the drop-down, recipient information may be entered manually, but will not be saved for later reuse.

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Adding a Payroll to a Recipient

The next payment template that we are going to look at is "Payroll." This template allows you to create a payroll for your employees.

Note that you can use an existing payroll batch, or create a new one.

The "Recipient Employee Information" is optional and allows you to enter "Department" and "Employee ID" information for your records.

The unique capability of this template allows you to split the payment of your employees to up to three different accounts.

Payment Information
Select the payment type and enter the payment amount.

Payment Type   Payroll
Total Amount $300.00
Memo/Addendum
Payroll 15th

Payment Template
Select an existing template or create a new template for this payment.

◉ Existing Batch   payless employees
○ New Batch
○ Single Payment

User Template Access
Select other users that can access this payment template.

☑ Bliss, Kirk W
☑ boop, betty
☑ Thompson, Melissa
☐ User, New
☑ User, Dev

[Select All] [Clear All]

Primary Account Information
Enter the recipient primary account information in the fields provided below.

○ Use Existing Account ◉ Enter New Account
To Account *   77777777
Account Type *   Checking
Routing Number *   114000093

Recipient Employee Information
Enter the recipient employee information in the fields provided below.

Department   Corporate Facilities
Employee ID   123

Split A Information
Enter the amount and account information for the first payroll split in the fields provided below.

☑ Enable Split A $100.00
○ Use Existing Account ◉ Enter New Account
Account Number *   444444444
Account Type *   Checking
Routing Number *   114000093

Split B Information
Enter the amount and account information for the second payroll split in the fields provided below.

☑ Enable Split B $100.00
○ Use Existing Account ◉ Enter New Account
Account Number *   555555555
Account Type *   Checking
Routing Number *   114000093

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Adding ACH Payments to a Recipient

The "ACH Payments" is a batch of ACH payments to several recipients' accounts and one withdrawal from your account.

Add New Payment for Recipient John Doe
Complete and submit this form to setup a payment template for this recipient.

Payment Information
Select the payment type and enter the payment ~~count~~.

To add a recipient to an "ACH Payments" template, you will choose this option in the drop-down box.

Payment Type	ACH Payments
Amount	$300.00
Memo/Addendum	
Monthly Service Check	

User Template Access
Select other users that can access this payment template.

- ☑ Bliss, Kirk W
- ☑ boop, betty
- ☑ Thompson, Melissa
- ☐ User, New
- ☑ User, Dev

Select All   Clear All

Payment Template
Select an existing template or create a new template for this payment.

Here you can choose to use an "Existing Batch" or create a "New Batch."

- ⦿ Existing Batch   batch
- ○ New Batch
- ○ Single Payment

Recipient Account Information
Enter the recipient account information in the fields provided below.

○ Use Existing Account   ⦿ Enter New Account

To Account *	77777777
Account Type *	Checking
Routing Number *	114000093

Submit   Help

All required fields will be marked by an asterisk.

Adding ACH Collections to a Recipient

The "ACH Collections" template allows you to make several debits against recipients' accounts and one deposit into yours.

Here you can choose and "Existing Batch" or create a "New Batch."

The "Payor Account Information" is the recipient's account that will be debited.

Add New Payment for Recipient John Doe
Complete and submit this form to setup a payment template for this recipient.

Payment Information
Select the payment type and enter the payment amount.

Payment Type — ACH Collections
Amount — $300.00
Memo/Addendum
Monthly Service Check

Payment Template
Select an existing template or create a new template for this payment.

◉ Existing Batch — collection batch
○ New Batch
○ Single Payment

Payor Account Information
Enter the payor account information in the fields provided below.

○ Use Existing Account ◉ Enter New Account
From Account * — 77777777
Account Type * — Checking
Routing Number * — 114000093

Submit   Help

User Template Access
Select other users that can access this payment template.

☑ Bliss, Kirk W
☑ boop, betty
☑ Thompson, Melissa
☐ User, New
☑ User, Dev

Select All   Clear All

Submitting a Template to Process

After completing the information on the template of your choice, you will hit the "Submit" button at the bottom of the screen. The page you will be presented with will be the "Edit Recipient" page shown here.

Here you will be able to view all of the payment templates that have been attached to the recipient.

To submit a transaction to be processed, you will choose the desired payment under the "Commercial" menu.

For this example we will choose an "ACH Collections" batch. You will choose the desired batch from the drop-down box.

Submitting a Template to Process

You can also expand the area below to make this a recurring transaction.

You must choose the recipients that you would like to be affected by this transaction, or you can choose "Select All" at the bottom of the screen.

You can also choose to notify the recipients on by e-mail on the date this transaction is processed.

Click on "Continue" to move forward with the processing of this transaction.

IMPORTANT NOTE:
The "Effective Date" is the date that the transaction will hit the recipient's account. There must be at least a two day window for all ACH transactions to be processed for the "Effective Date" to be achieved.

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Submitting a Template to Process

The next page that you will be presented with is the "Submit Transaction" page. This will give you details of your transaction. ➤

Submit Transaction

The details of your transaction are displayed below. Select the desired action from the buttons displayed at the bottom of this page. If you are unsure of your options, select HELP for a complete description of each.

Tracking Number:	11067
Drafted By:	William Macey
Create Date:	9/19/2008 10:26:37 AM
Status:	Drafted
Process Date:	9/22/2008
To Account Number:	XXXX9393
Total Payments:	3
Total Amount:	$41.50
Description:	ACH Collections
Effective Date:	9/23/2008 12:00:00 AM
ACH Header:	Q2 Quality
ACH Class Code:	PPD

You will be able to view all of the details of the transaction that you are submitting to be processed. ➤

Recipient Doe, John -

Amount:	$2.00
Account Number:	77777777
Account Type:	Checking
Routing Number:	114000093
Addenda:	Monthly Service Check

Recipient Payless Shoe Source -

Amount:	$24.50
Account Number:	123456789

Recipient Payless Shoe Source -

Amount:	$24.50
Account Number:	123456789
Account Type:	Checking
Routing Number:	123456780
Addenda:	memo addendum

Recipient Target -

Amount:	$15.00
Account Number:	222222222
Account Type:	Checking
Routing Number:	777777776
Addenda:	memo addemdum

Send Mobile Authorization Alerts

[Approve] [Draft] [Cancel] [Help] [Send]

☐ make another payment

In order for this transaction to be approved and sent for processing you must choose "Approve" at the bottom of the screen. Choosing "Draft" will leave the transaction in a pending state until you come back and "Approve" it for processing. To cancel the transaction completely, you can choose "Cancel."

TERMS REVIEW:

Approve = transactions sent to the financial institution and are scheduled to process

Draft = transactions submitted but not authorized for processing

Cancel = if the transaction has not been processed this is a request to cancel it

Help = online Help descriptions, definitions etc.

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Submitting a Template to Process

You will also be able to send this transaction for approval if necessary. This is an important feature for your users that you would like to grant "Draft" rights, but need an authorized user to "Approve."

Send Mobile Authorization Alerts

This is a list of eligible approvers for this transaction. These people have necessary rights to approve this transaction and have enrolled to receive mobile authorization requests. You may select more than one contact, but only the first to authorize the payment will succeed. E-mail requests are for notification only and will require the approver to logon to approve the transaction.

☐ **Eligible Approver : Kirk Bliss (5 Notification Targets)**
- ☐ (512) XXX - 2029   ⬍ 12:00 AM
- ☐ XXXXXbliss@XXXmail.com
- ☐ (678) XXX - 2962   ⬍ 12:00 AM
- ☐ (512) XXX - 3438   ⬍ 12:00 AM
- ☐ XXXiss@XXXXXtware.com

☐ **Eligible Approver : Melissa Thompson (3 Notification Targets)**

Notice that there are several contact options for the "Eligible Approver" to give you more flexibility.

☐ Send confirmation upon approval of this transaction to:

E-mail [ ]

You can also have an e-mail notification sent to the user that "Drafted" the transaction upon the approval.

[Approve]   [Draft]   [Cancel]   [Help]   [Send]

☐ make another payment

If you are an "Eligible Approver" you will be taken directly to the "Online Activity" page upon your choosing the "Approve" button on the "Submit Transaction" page.

My Personal Home Page | Open an Account

Online Activity
This page contains transactions that you have submitted online. This page is also used to approve or cancel any pending transactions. Transactions may be grouped to help you more easily locate them.

● The status of transaction #11067 is: Drafted

Group By: [Status]

Search Options

Search: [Transaction Status]   Status: [Active]   [Search]

The "Online Activity" page contains all the transactions that you have submitted online. This page can also be used to "Approve" or "Cancel" any pending transactions.

☐ Status: Drafted

Tracking ID ▼	Type	Amount	Details	Cre:
11067	ACH Collections	$ 41.50	3 collections	09/1
10726	External Transfer	$ 23.00	B of A Checking	07/1
10695	Payroll	$ 75.00	Payless	07/1
10564	Funds Transfer	$ 25.00	Regular Checking	06/2
10561	Funds Transfer	$ 34.00	Regular Checking	06/2
10400	Stop Payments	$ 12.00	Payee:payee	05/2
10399	Stop Payments	$ 32.00	Payee:	05/2
10398	Stop Payments	$ 0.00	Payee:	05/2
10352	ACH Single Receipt	$ 14.00	Krystals	05/2
10275	Wire Transfer	$ 0.00	HP	05/0
10173	Wire Transfer	$ 32.00	HP	04/2

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Online Activity Page

Online Activity

This page contains transactions that you have submitted online. This page is also used to approve or cancel any pending transactions. Transactions may be grouped to help you more easily locate them.

Group By: [Status]

Status
Type
Created
Account
User Name

Search: [ ] Status: [Active] [Search]

Transactions may be grouped to help you locate a specific transaction more easily.

pending transactions. Transactions may be grouped to help you more easily locate them.

Group By: [Status]

Search Options

Search: [Transaction Status] Status: [Active] [Search]

Transaction Status
Transaction Type
Date Created
Account
User
Amount
Details

110...   Receipt $ 14.00   Krystals   09/2
110... $ 30.00   IRS   09/1
11067   ACH Collections $ 41.50   3 collections 09/1

Online Activity

This page contains transactions that you have submitted online. This page is also used to approve or cancel any pending transactions. Transactions may be grouped to help you more easily locate them.

Group By: [Status]

Search Options

Search: [Transaction Status] Status: [Active] [Search]

Active
Drafted
Authorized
Cancelled
Processed
Other
All

           Payment
11085   ACH Single Receipt   09/2
11069   EFTPS   09/1
11067   ACH Collections $ 41.50 3 collections 09/1

There is also a quick action feature built into the "Online Activity" page for your convenience. You can view, approve, or cancel a transaction straight from this page.

	Status: Drafted			
	Tracking ID ▼	Type	Amount	Details	Crea
	11067	ACH Collections	$ 41.50	3 collections	09/1

ACH Collections - 11067

View Transaction

Approve Transaction

Cancel Transaction

	al Transfer	$ 23.00	B of A Checking	07/1
		$ 75.00	Payless	07/1
	ransfer	$ 25.00	Regular Checking	06/2
	Transfer	$ 34.00	Regular Checking	06/2
10400	Stop Payments	$ 12.00	Payee:payee	05/2
10399	Stop Payments	$ 32.00	Payee:	05/2
10398	Stop Payments	$ 0.00	Payee:	05/2
10352	ACH Single Receipt	$ 14.00	Krystals	05/2

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In addition to creating your own batch, you can also import a file to be processed if it has already been created.

To begin the process, you will navigate to the template function that you wish to import a file for and then select the "Browse" button.

This is where you will be presented a new screen with the ability to select the file from the appropriate directory to import.
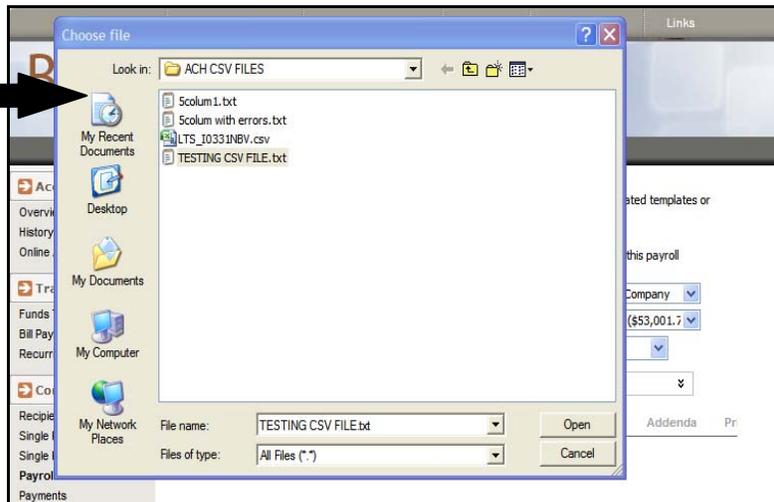
The system allows you to import Balanced ACH files, Unbalanced ACH files, and CSV formatted files.

Importing Formatted Files for Processing

For CSV formatted file imports, there are two options.

Option 1: CSV import to update template amounts.

After selecting the file, you will need to select the funding account, a valid payment date, and a Company ID for ACH Origination.

The last step in the process allows you to route the batch/template for approval and complete the origination of the ACH batch.
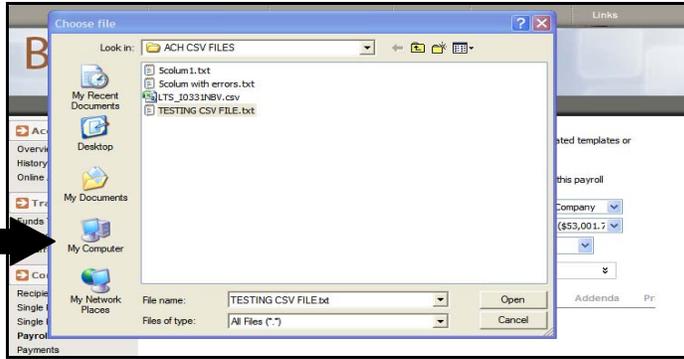
Note – the user will select funding account. The accounts in the list are based on specific users' account entitlement.
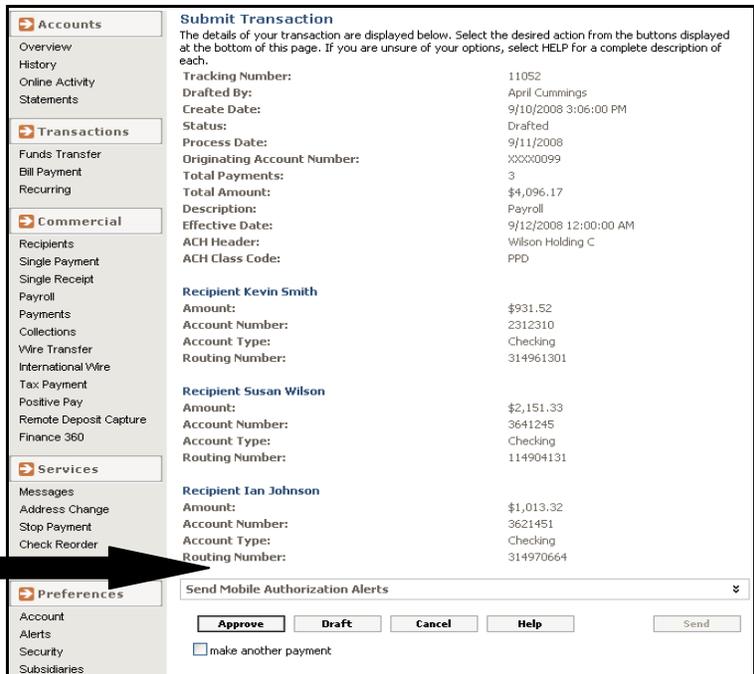
NOTE: This screen allows you to **Approve, Draft, or Cancel** this transaction. To submit this for processing, you must choose **Approve.**

Importing a CSV Formatted File

The critical components for processing the CSV import are first – having a template in which the names match the names in the input file.

Importing a CSV Formatted File

The CSV file has the same recipients as noted above. The screen shot seen here shows the actual import file.

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Option 2 – Importing a CSV formatted file to create an ACH batch.

Importing a CSV Formatted File

This option allows you to import a complete ACH payment from a CSV file format.

The CSV file format is as follows:

Name, routing transit number, account number, account type, amount

Here is an example of an import file:

The steps to import are very similar to importing a CSV file to update amounts with one critical exception – **no batch is needed**.

Kevin Smith,114904131,8838333,1,2
Susan Wilson,114904131,83383227,1,2
Ian Johnson,114904131,477483833,1,2
Jamie Balouvic,114904131,33382820,1,2
Cater Johnson,114904131,338311000,1,2
Ryan Healy,114904131,909291123,1,5
Jake Sorrels,114904131,33322222,2,2
Cindy Martin,114904131,44447373,1,2
Jenna Wilson,114904131,222283833,1,2
Greg Erickson,114904131,29922033,1,0

In this file import method – you are creating an ACH batch directly from the CSV file (not updating amounts).

In the following screen shots, we will walk you through how to import a CSV file using the "Collections" (i.e. debits) as the example.

Similar to a CSV amount update, you will select the file to import by clicking the "Browse" button.


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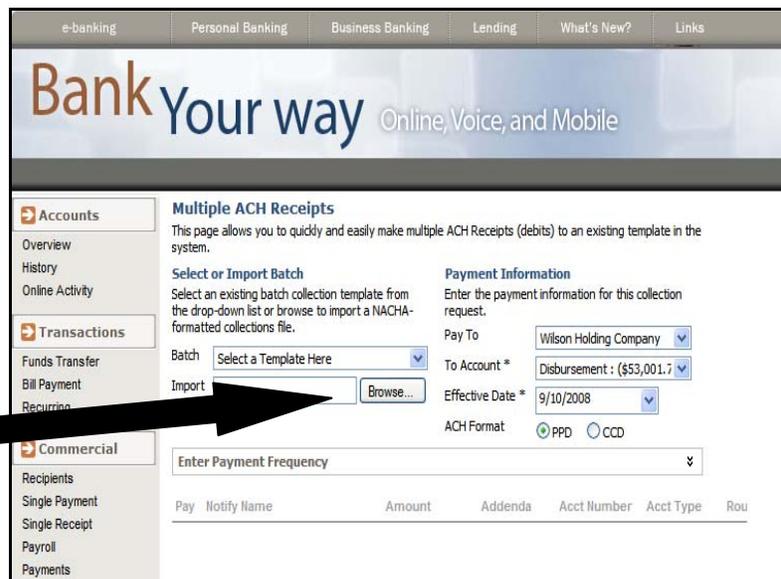
Importing a CSV Formatted File

Here, you select the file to import.
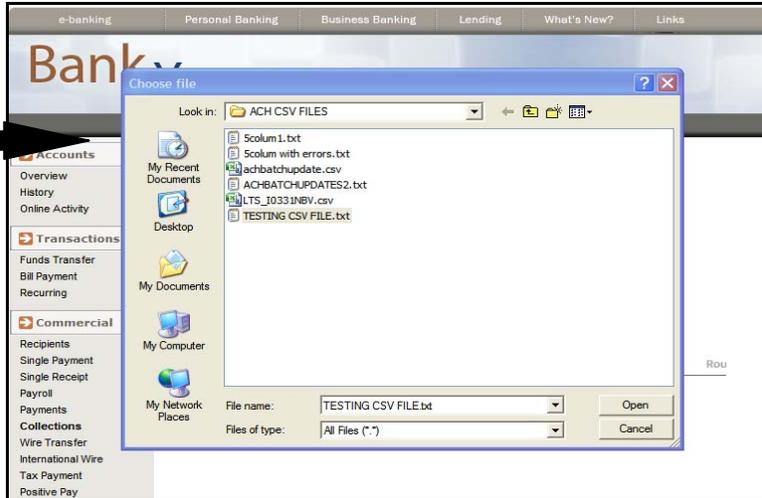
After selecting the file, you will need to select the funding account, a valid payment date, and a Company ID for ACH Origination.

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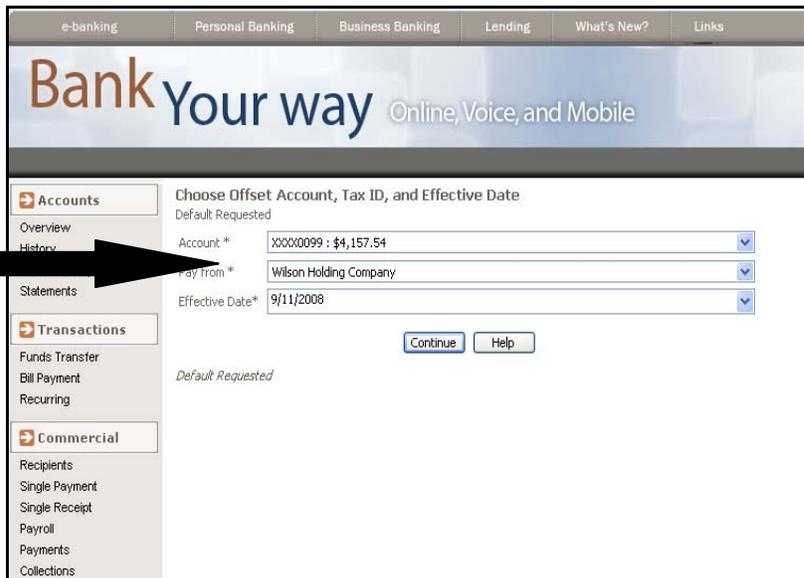
Importing a CSV Formatted File

The last step in the process allows you to route the batch/template for approval and complete the origination of the ACH collections batch.

Submit Transaction
The details of your transaction are displayed below. Select the desired action from the buttons displayed at the bottom of this page. If you are unsure of your options, select HELP for a complete description of each.

Tracking Number:	11053
Drafted By:	April Cummings
Create Date:	9/10/2008 4:56:29 PM
Status:	Drafted
Process Date:	9/11/2008
Originating Account Number:	XXXX0099
Total Payments:	10
Total Amount:	$1,964.01
Description:	Payroll
Effective Date:	9/12/2008 12:00:00 AM
ACH Header:	Wilson Holding C
ACH Class Code:	CCD

Recipient Kevin Smith
Amount:	$200.01
Account Number:	2604387
Account Type:	Checking
Routing Number:	114904131

Recipient Susan Wilson
Amount:	$23.00
Account Number:	2604387
Account Type:	Checking
Routing Number:	114904131

Recipient Ian Johnson
Amount:	$222.00
Account Number:	2604387
Account Type:	Checking
Routing Number:	114904131

Recipient Jamie Balouvic
Amount:	$21.00
Account Number:	1
Account Type:	Checking
Routing Number:	114904131

Side navigation:

Accounts
Overview
History
Online Activity
Statements

Transactions
Funds Transfer
Bill Payment
Recurring

Commercial
Recipients
Single Payment
Single Receipt
Payroll
Payments
Collections
Wire Transfer
International Wire
Tax Payment
Positive Pay
Remote Deposit Capture
Finance 360

Services
Messages
Address Change
Stop Payment
Check Reorder
Other Services

Preferences
Account
Alerts
Security
Subsidiaries

Note – you cannot modify any components within the import file – but he or she is allowed to see each of the transactions and to completely verify the import.

TESTING CSV FILE Free Form - Notepad

File   Edit   Format   View   Help

```
Kevin Smith,114904131,2604387,1,200.01
Susan Wilson,114904131,2604387,1,23
Ian Johnson,114904131,2604387,1,222
Jamie Balouvic,114904131,1,1,21
Cater Johnson,114904131,2604387,1,242
Ryan Healy,114904131,2604387,1,500
Jake Sorrels,114904131,2604387,2,200
Cindy Martin,114904131,2604387,1,211
Jenna Wilson,114904131,2604387,1,222
Greg Erickson,114904131,2604387,1,123
```

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Importing an Unbalanced ACH File

The process to import Unbalanced ACH files are as follows:

In this step, you will select a file to import from a local directory.

After attaching the selected file, you will select to continue to the next step.
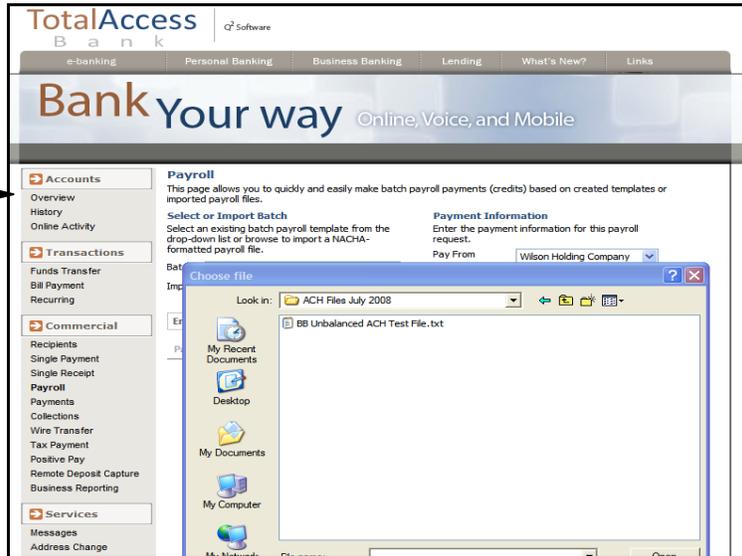
This is where you will be presented a new screen with the ability to select an account from a drop down box.
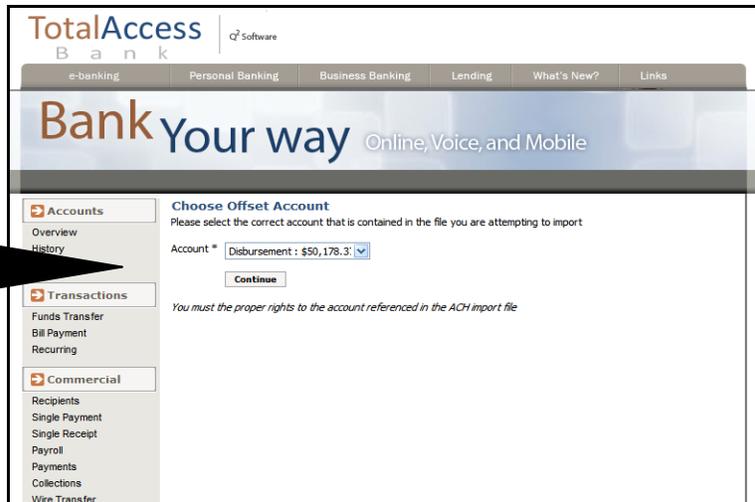
Importing an Unbalanced ACH File

This is the final step in the process. Here the you will be able to approve the transaction, draft or route mobile authorizations as needed to approvers within the company.

"Approve, Draft, Cancel," or "Send Mobile Authorizations" here.

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In addition to the payment templates available for you, you can also choose to send a "Wire Transfer" or an "International Wire" from your online banking site.

You will choose the "Wire Transfer" option under the "Commercial" menu to send a domestic wire.

Initiating a Domestic Wire

This form allows you to choose a recipient that you have attached to a wire payment, or to "Free Form" a recipient without having to create a recipient profile.

You will fill out the form just as you would a form at your financial institution. The "Beneficiary Information" is the information of the recipient of the wire.

The "Beneficiary Financial Institution" is the recipient of the wire's account information at the receiving financial institution.

If an "**Intermediary Financial Institution"** is used for payment, complete this section - *not required.*

☑ **Use Intermediary Institution** - Check this box.

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Initiating an International Wire

You will choose the "International Wire" option under the "Commercial" menu to send an international wire.

This form allows you to choose a recipient that you have attached to a wire payment, or to "Free Form" a recipient without having to create a recipient profile.

You will fill out the form just as you would a form at your financial institution. The "Beneficiary Information" is the information of the recipient of the wire.

The "Beneficiary Financial Institution" is the recipient of the wire's account information at the receiving financial institution.

If an "**Intermediary Financial Institution**" is used for payment, complete this section - *not required.*

☑ **Use Intermediary Institution** - Check this box.

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Submitting Wires for Processing

At the bottom of both the domestic and international wire pages, there is an option for you to make the wires recurring by expanding at the arrows.

Enter Payment Frequency ⋩

Choose the frequency that you wish to associate with this payment. If you choose to draft a recurring payment, you will be required to fill in the appropriate fields below.

⦿ One-Time   ◯ Recurring

Frequency: [Monthly Payment ▾]   ⦿ Initiate the payment every month

Recur By: [Days of the Week ▾]   ◯ Initiate the payment every [   ] month(s)

on the ☐ 1st ☐ 2nd ☐ 3rd ☐ 4th ☐ Last   Start Date: [9/19/2008 ▾]

[Monday ▾] of the month   ⦿ No end date

                                                   ◯ End after: [   ] payments

                                                   ◯ End on: [9/19/2008 ▾]

[Continue]   [Help]

NOTE: Fields marked with an asterisk are required. If no recipient is selected from the drop-down, recipient information may be entered manually, but will not be saved for later reuse.

After submitting the wire, you will be presented with the "Submit Transaction" page.

Submit Transaction

The details of your transaction are displayed below. Select the desired action from the buttons displayed at the bottom of this page. If you are unsure of your options, select HELP for a complete description of each.

Tracking Number	11068
Drafted By:	William Macey
Create Date:	9/19/2008 11:09:16 AM
Status:	Drafted
Payment Date:	9/19/2008
Originating Account Number:	XXXX4774
Amount:	$0.00
Message to Beneficiary:	testing message to bene
Description:	
Beneficiary Name:	HP
Beneficiary Street 1:	125 Avenue C
Beneficiary Street 2:	Suite 293423
Beneficiary City:	Austin
Beneficiary State:	TX
Beneficiary Postal Code:	788879789
Beneficiary FI Routing Number:	234234325
Beneficiary FI State:	TX
To Account Number:	324324234
To Account Type:	Checking
Wire Header:	Q2 Quality

Here you can send for additional authorization if needed, or choose to "Approve, Draft," or "Cancel" the transaction.

Send Mobile Authorization Alerts ⋩

This is a list of eligible approvers for this transaction. These people have necessary rights to approve this transaction and have enrolled to receive mobile authorization requests. You may select more than one contact, but only the first to authorize the payment will succeed. E-mail requests are for notification only and will require the approver to logon to approve the transaction.

⊟ **Eligible Approver : Kirk Bliss (5 Notification Targets)**
   ☐ (512) XXX - 2029   ⇕ 12:00 AM
   ☐ XXXXXbliss@XXXmail.com
   ☐ (678) XXX - 2962   ⇕ 12:00 AM
   ☐ (512) XXX - 3438   ⇕ 12:00 AM
   ☐ XXXiss@XXXXXtware.com
⊞ **Eligible Approver : Melissa Thompson (3 Notification Targets)**

☐ Send confirmation upon approval of this transaction to:

   E-mail [   ]

[Approve]   [Draft]   [Cancel]   [Help]   [Send]

☐ make another payment

Submitting Wires for Processing

As with the other transactions we have reviewed, you will be brought to the "Online Activity" page once you have made your selection.

As before, you will be able to take advantage of the quick action menu features from the "Online Activity" page.

Submitting a Tax Payment

Another feature that you will be able to access from the "Commercial" menu is "Tax Payments."

From this screen, you will be able to choose either "Federal Tax (IRS) or choose a specified state if applicable.

The most common tax payment is the "Form 941- Employers Quarterly Tax Return Federal Tax Deposit" and we will use this in our example.

You have the capability of splitting these into three different "Sub-Categories" or as a total payment for your convenience. "Social Security Amount, Medicare Amount," and "Withholding Amount" are the three sub-categories.

Click "Continue."

Submitting a Tax Payment

The "Submit Transaction" page will be displayed upon admission of the payment.

Submit Transaction
The details of your transaction are displayed below. Select the desired action from the buttons displayed at the bottom of this page. If you are unsure of your options, select HELP for a complete description of each.

Tracking Number	11069
Drafted By:	William Macey
Create Date:	9/19/2008 11:18:07 AM
Status:	Drafted
Process Date:	9/22/2008
Originating Account Number:	XXXX9393
Amount:	$30.00
Tax Form:	Form 941 - Employers Quarterly Tax Return Federal
To Account Number:	23401009
Routing Number:	061036000
Effective Date:	9/23/2008 12:00:00 AM
Addenda:	TXP*999999999*94100*080901*1*1000*2*1000*3*1000*\
ACH Header:	Q2 Quality

Note that the format of the transaction is properly coded for the correct tax code.

Send Mobile Authorization Alerts

[Approve] [Draft] [Cancel] [Help] [Send]

☐ make another payment

After choosing whether to send for "Mobile Authorizations," or to "Approve, Draft," or "Cancel" the transaction, you will once again be taken to the "Online Activity" screen.

Online Activity
This page contains transactions that you have submitted online. This page is also used to approve or cancel any pending transactions. Transactions may be grouped to help you more easily locate them.

- The status of transaction #11069 is: Drafted

Group By: Status

Search Options

Search: Transaction Status   Status: Active   [Search]

Status: Drafted

Tracking ID ▼	Type	Amount	Details	Crea
11069	EFTPS	$ 30.00	IRS	09/1
EFTPS - 11069	CH Collections	$ 41.50	3 collections	09/1
View Transaction	xternal Transfer	$ 23.00	B of A Checking	07/1
Approve Transaction	ayroll	$ 75.00	Payless	07/1
Cancel Transaction	unds Transfer	$ 25.00	Regular Checking	06/2
10561	Funds Transfer	$ 34.00	Regular Checking	06/2

Positive Pay

The last option to choose under your "Commercial" menu is "Positive Pay."

> **Positive Pay** is a simple, secure, and automated tool that allows you to submit issued check files, make decisions, and analyze reconcilement reports- all via the web in a secure and paperless environment.
>
> **How it works:**
> When your business writes checks, they are sent to your financial institution in an electronic file called and "issued check file." The file contains check numbers, amounts,

What is "Positive Pay?"

From this menu, you will be able to access your "Positive Pay" account.

Managing Subsidiaries

The next feature will be found under the "Preferences" menu.

Under "Subsidiaries," you will be able to manage in companies that might fall under you main parent company, or holding company.
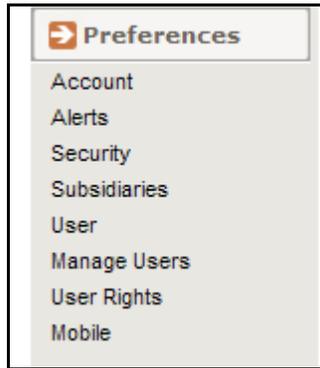

Under the "Manage Subsidiaries" page, you will be able to "Add a new subsidiary, Edit the selected subsidiary," or "Remove the selected subsidiary."
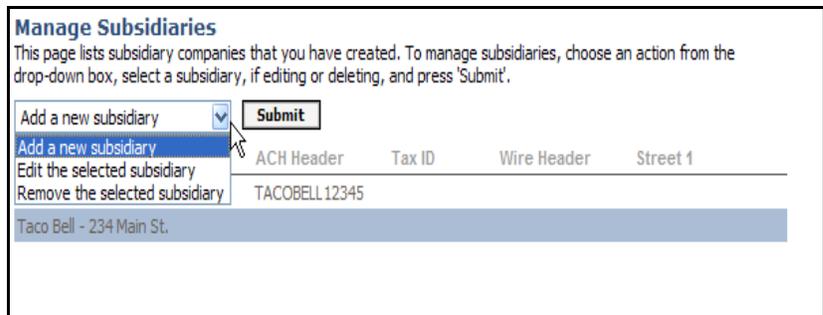
To add a new subsidiary, you will need to fill out the necessary information.
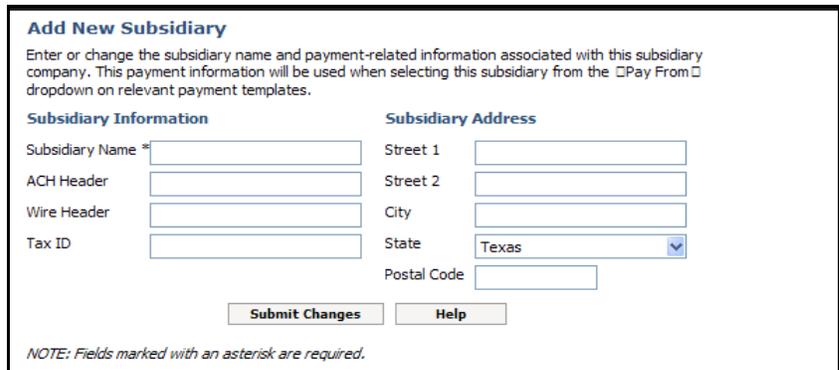
After submitting the required information, you will be returned to the "Manage Subsidiaries" page.
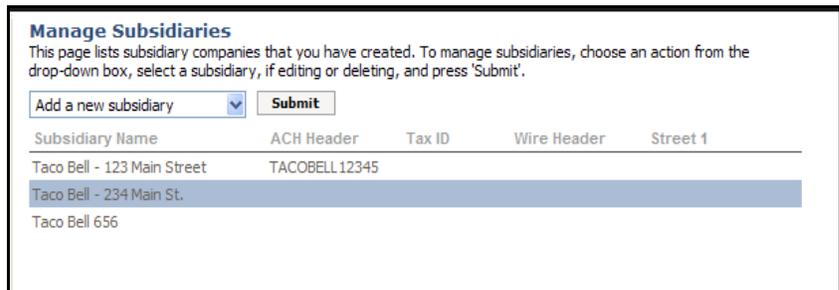
Mobile Authorizations/Mobile Banking

As we discussed in processing transactions, you can send out "Mobile Authorizations" to a user that has approval rights for a transaction.

To set this up, you will choose the "Mobile" option under the "Preferences" menu.
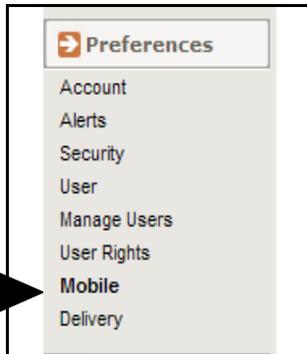
This screen not only accesses the "Mobile Authorization" page, but also the self-enrollment for "Mobile Banking." "Mobile Banking" is a service that your financial institution may provide that allows you to access your online banking from your internet-enabled portable device (i.e. cell phone.)

To set up your "Mobile Authorization" choose the appropriate tab. Here you can choose your four-digit personal identification number, and your secure access information options.

You can also choose the transaction types that you would like to be an "Eligible Approver."

Choose "Submit Changes" to approve your choices.

Signing Off

Make sure that you sign off after you are finished using your commercial online banking site to ensure the safety and security of your information.

Review

In this material, we covered the commercial online banking features. We have showed how you can manage your own users for your business and assign specific rights to those users. We covered how to create recipients that represent people or businesses that you either will be crediting or debiting. In addition to creating different payment templates, we also saw how you can import Balanced ACH files, Unbalanced ACH files, and CSV formatted files. Domestic and international wires, tax payments, managing subsidiaries and also availability to access Positive Pay are also features of the online commercial banking.

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