Online Banking
Commercial User's Guide

Version 2.6.2

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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.

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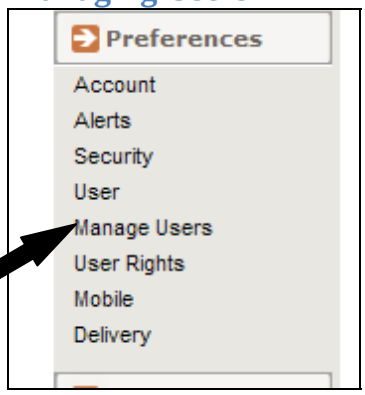
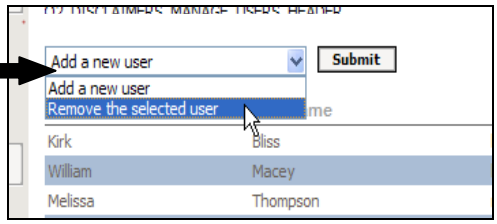
Managing Users

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

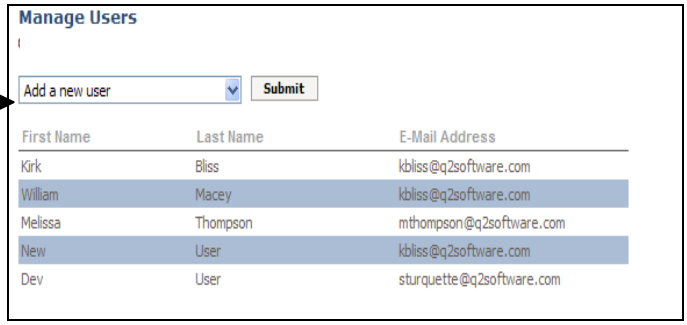
Under the “Preferences” menu, choose “Manage Users.”



From the drop-down box, you will be able to choose to add or remove users.



We are going to add a new user by choosing this option and clicking on “Submit.”



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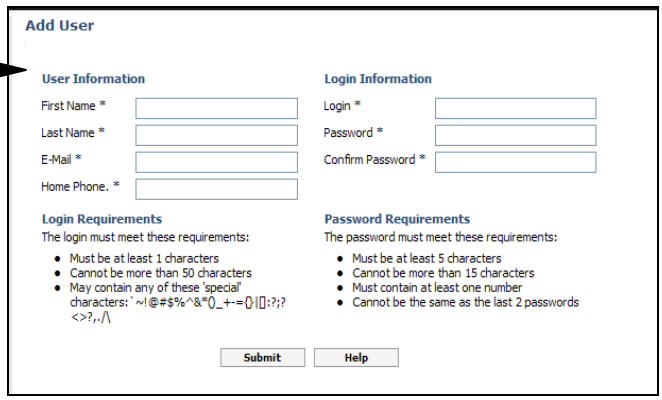
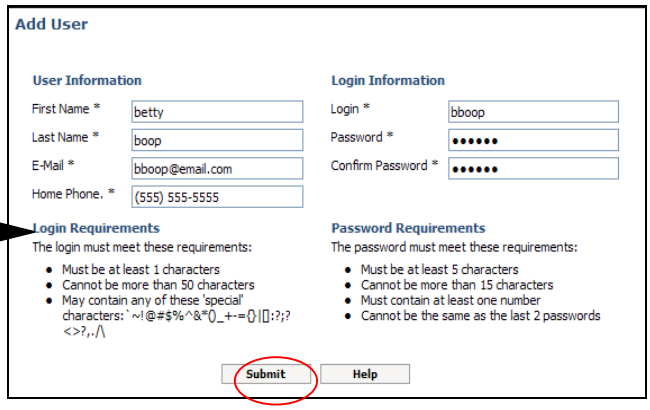
Managing Users-Adding a New User

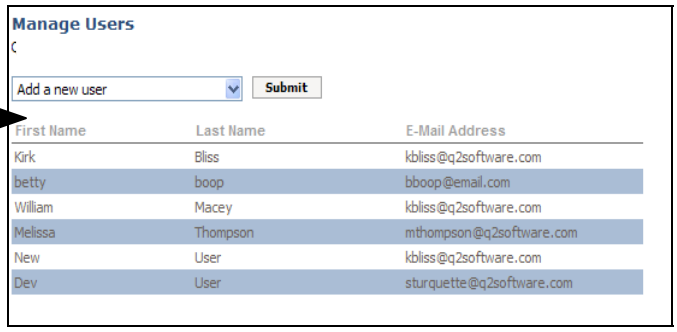
The screen will now display the page that allows you to add a new “User” and assign them a “Login ID” and “Password.”



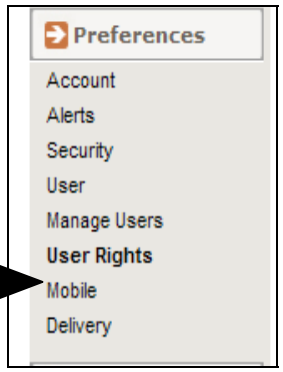
As you enter the information, note the required fields are notated by an asterisk (*). Note the login ID and password requirements on the screen as well. Click “Submit.”



This will return you to the “Manage Users” screen.



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



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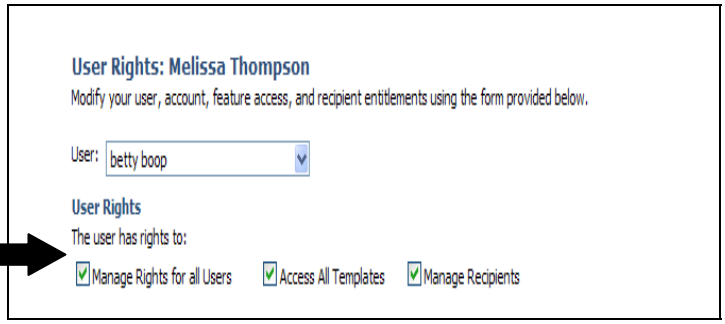
Managing Users-Setting User Rights

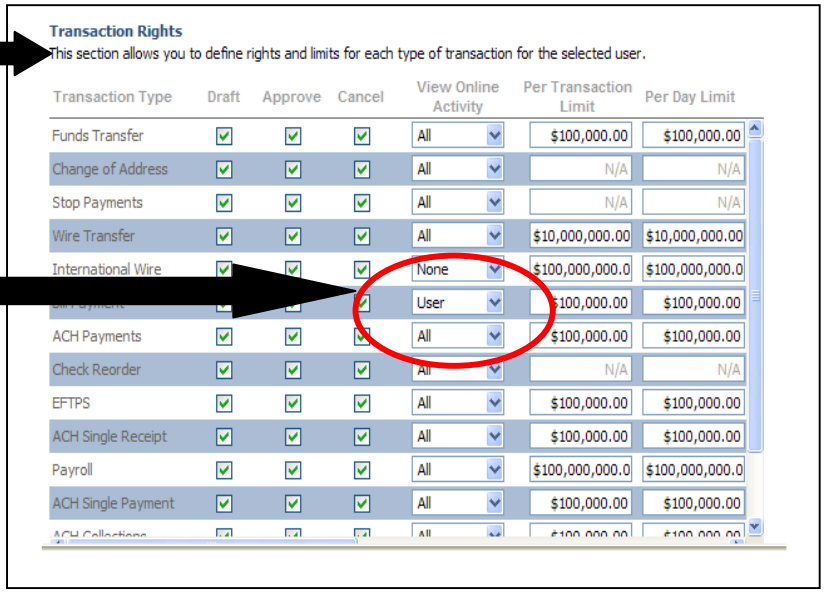
The “User Rights” is divided into three different categories for more detailed capabilities.

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.



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.”



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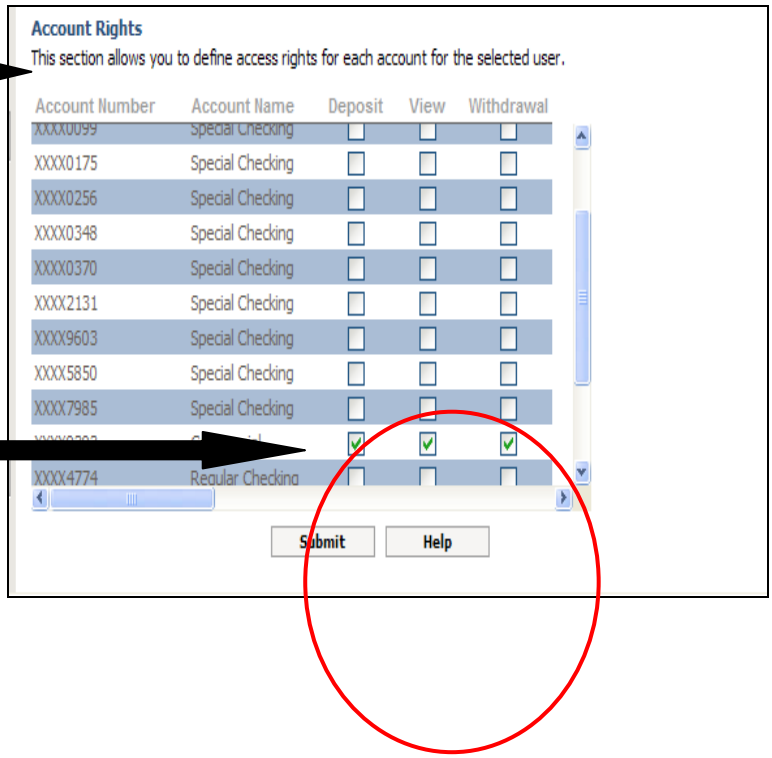
Managing Users-Setting User Rights

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

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.

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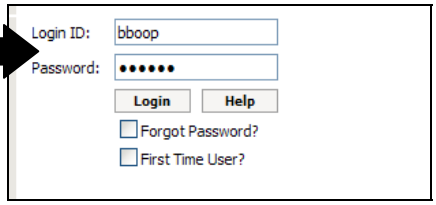
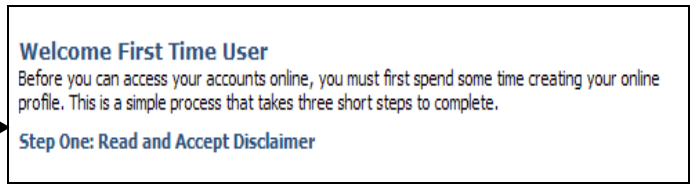
Managing Users-User Login

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.

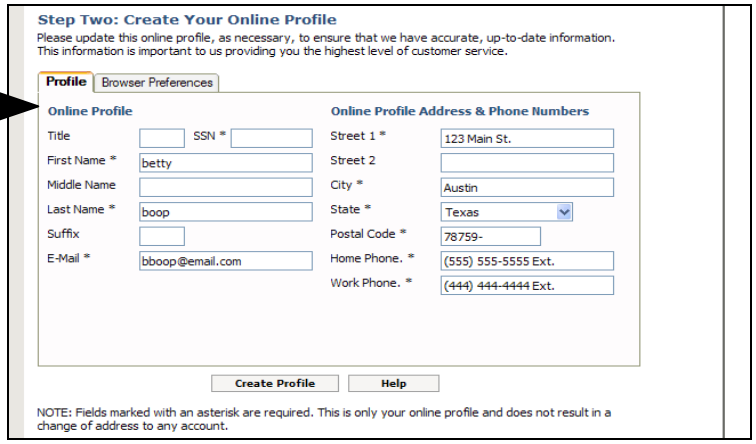


The user will be brought through the steps of first-time user upon entering that information.

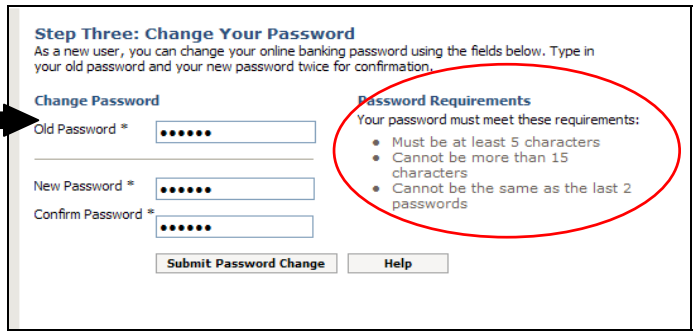


Step one asks that the user accepts or declines the terms provided in regards to the online banking agreement.

Step two, asks the user to create their profile.



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.



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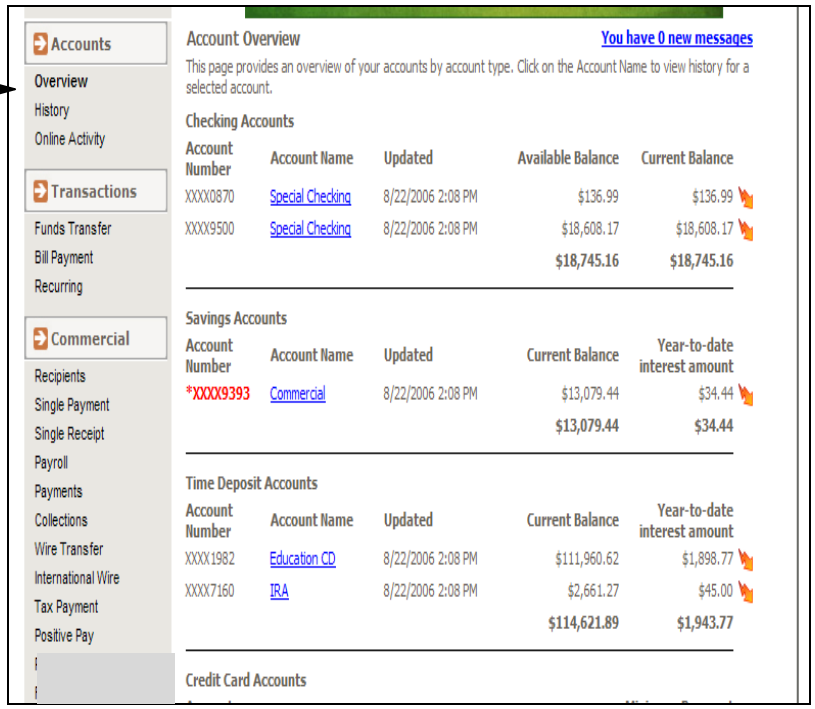
Managing Users-User Login

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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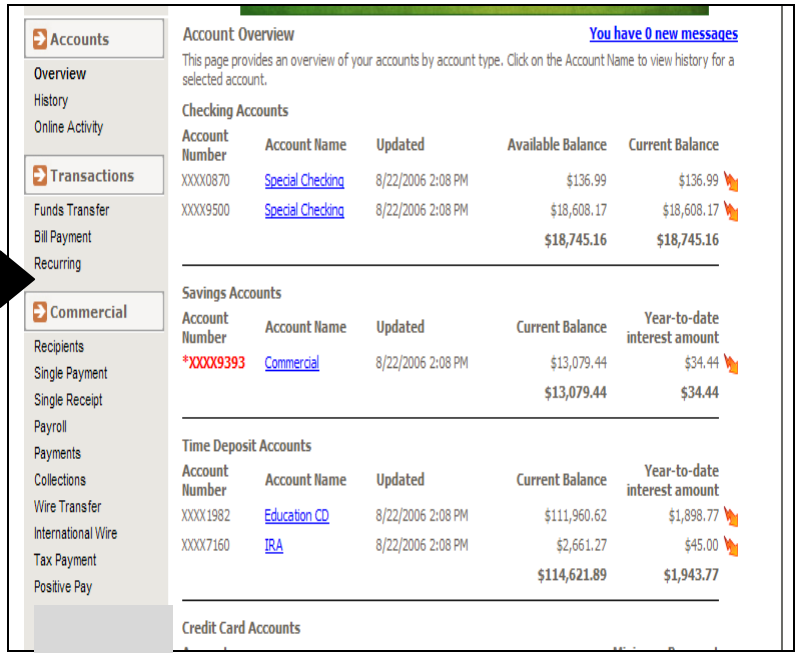
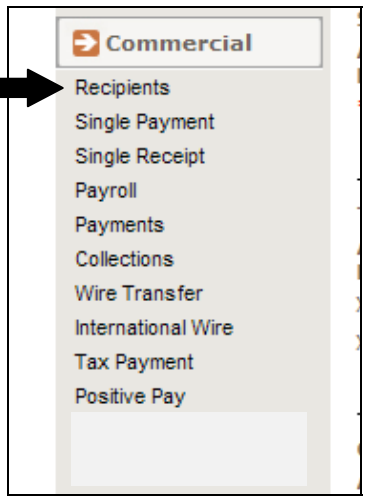
Commercial Menu-Access to Templates

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.



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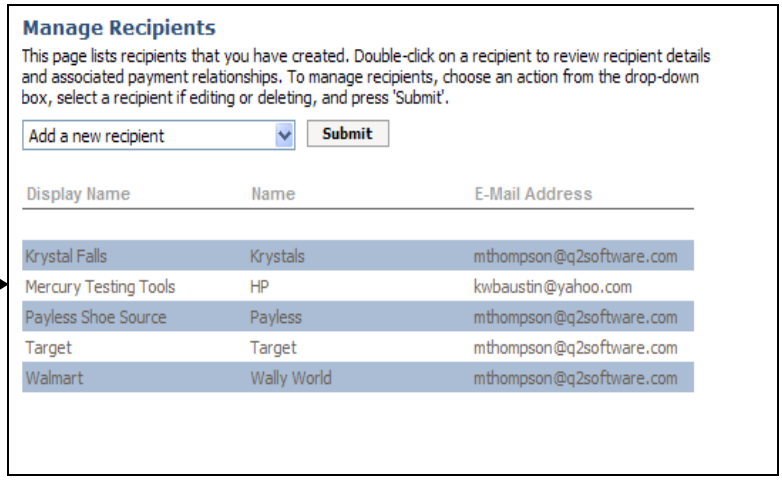
Managing Recipients

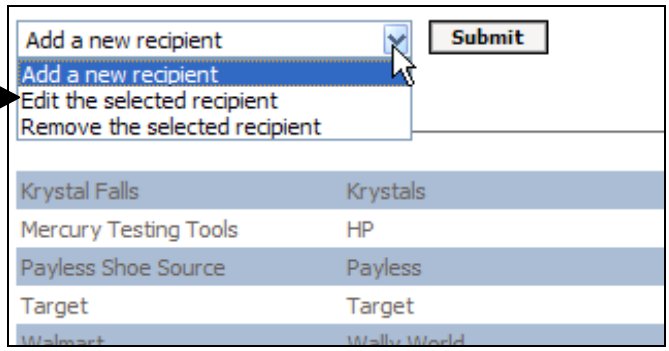
Under the “Commercial” menu, you will be able to manage your “Recipients.”

“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.



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



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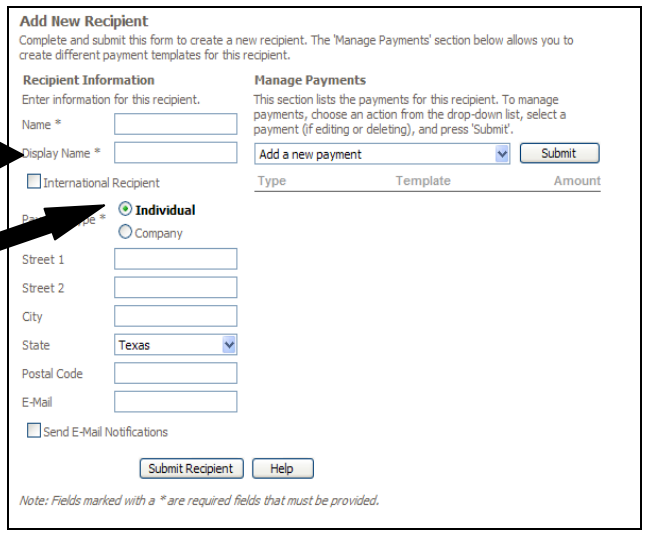
Adding a New Recipient

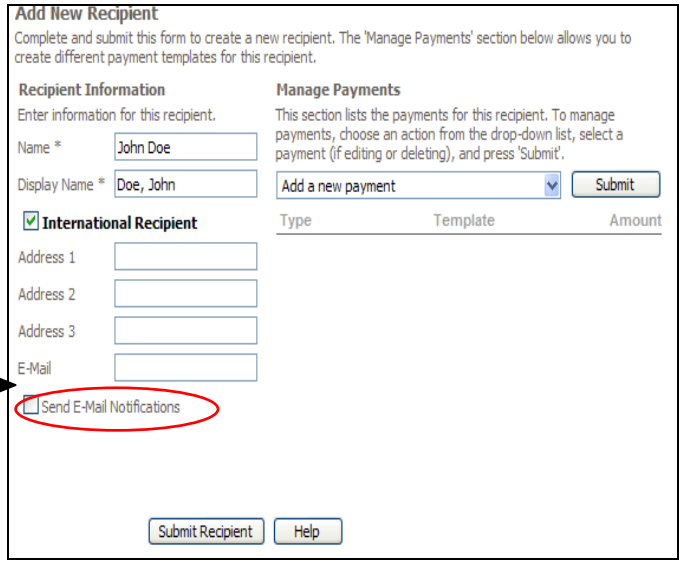
The next page that is presented is the “Add New Recipient” page.

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.”



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.)



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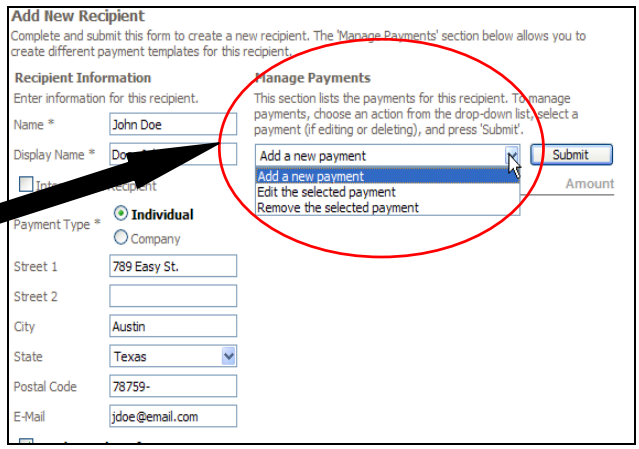
Adding a New Payment to Recipient

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

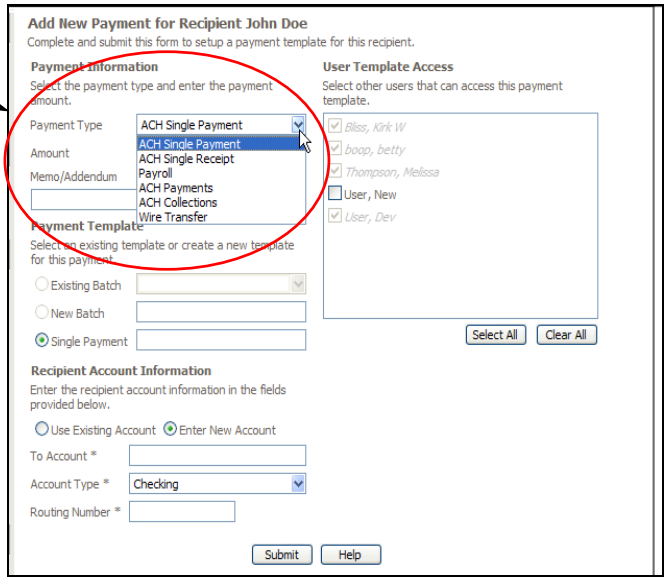
Under the “Manage Payments” you can choose to add, edit, or remove a selected payment. We are going to “Add a new payment.”



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.)



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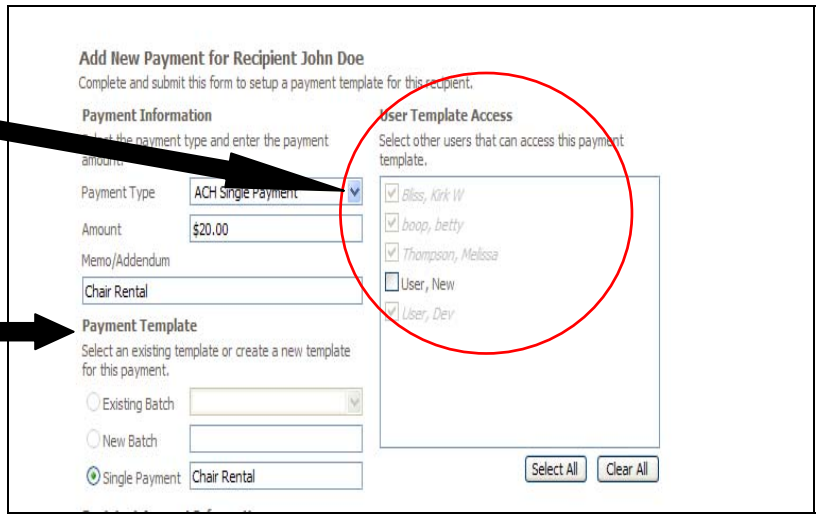
Choosing the “ACH Single Payment” option allows you to make a one-time payment to a recipient.

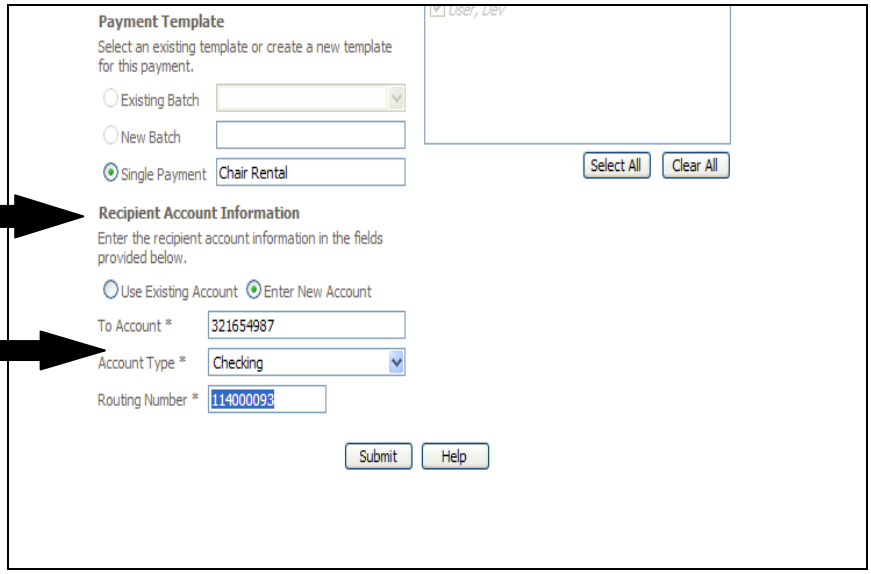
You can also choose to give access to other users from this page.

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



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.



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

Adding ACH Single Payment to Recipient

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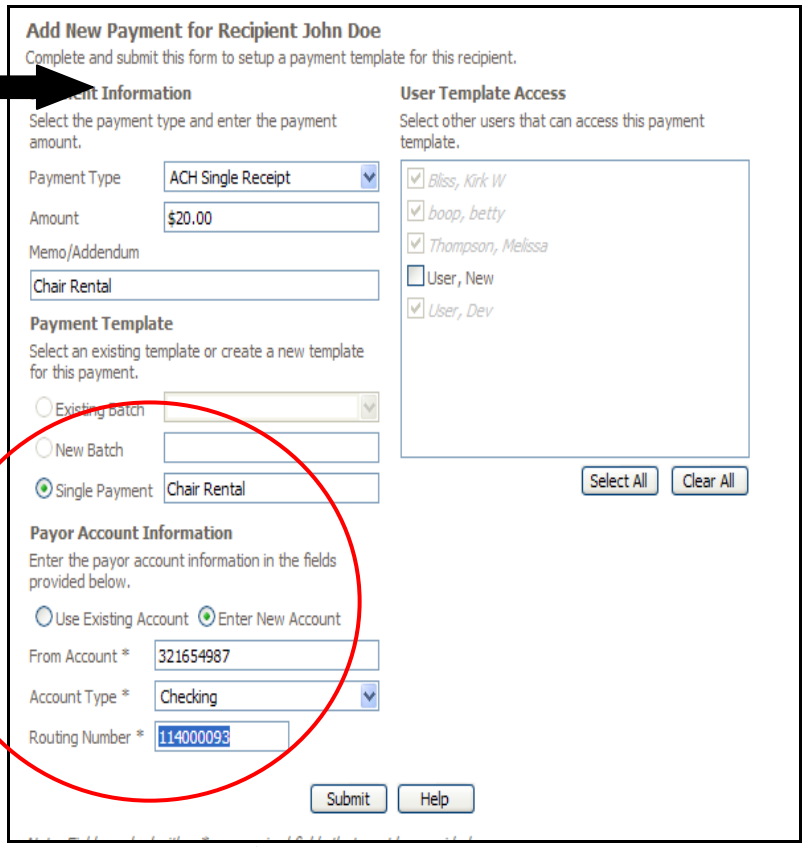
Adding an ACH Receipt to a Recipient

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.

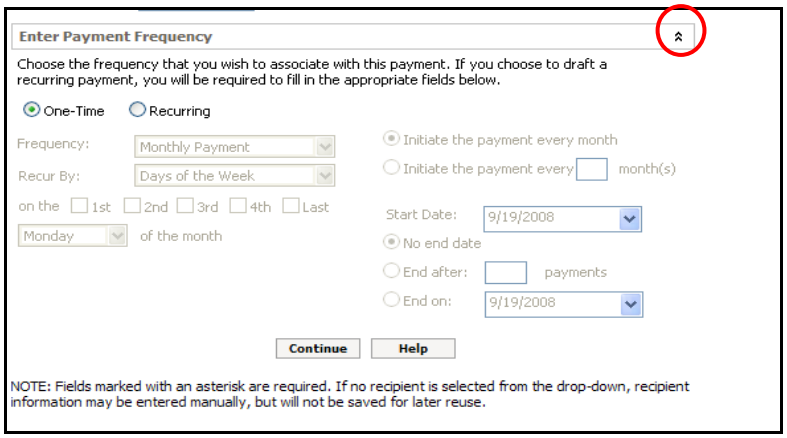
An "ACH Single Receipt" is a one-time debit to a recipient's account.

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



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.



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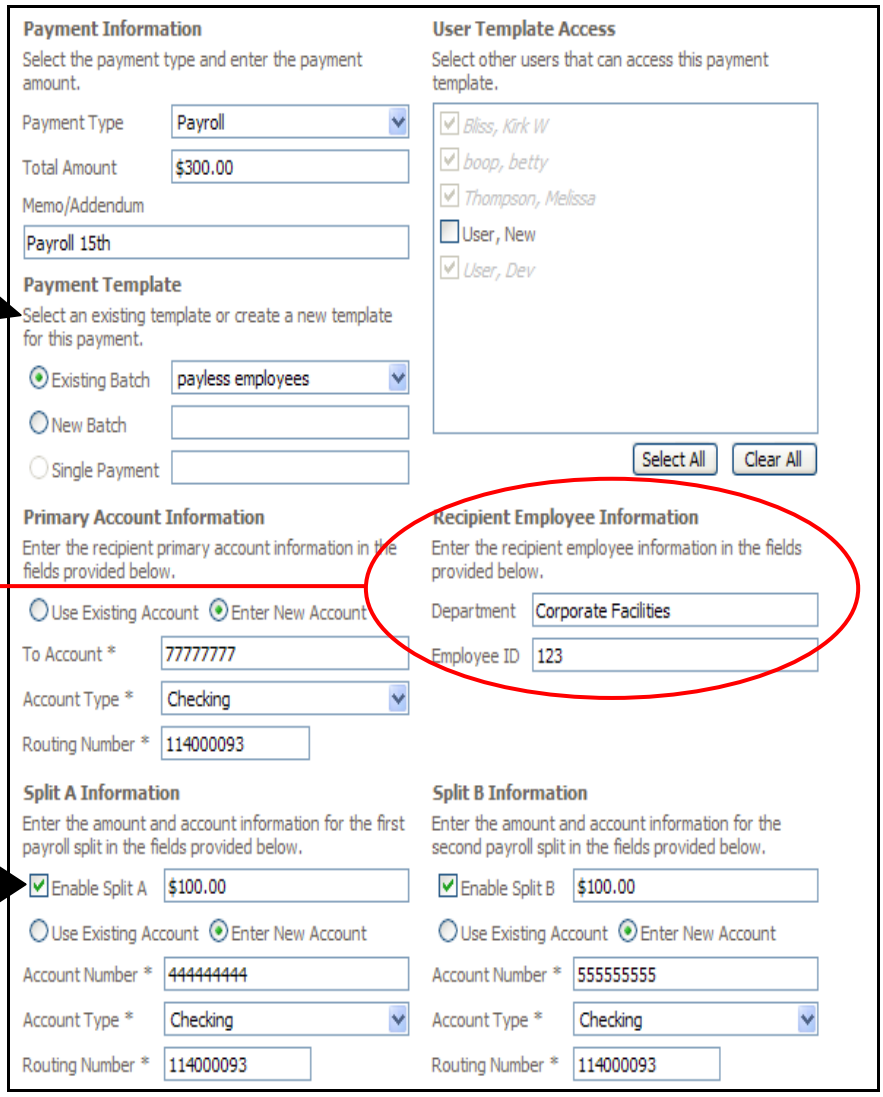
Adding a Payroll to a Recipient

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.



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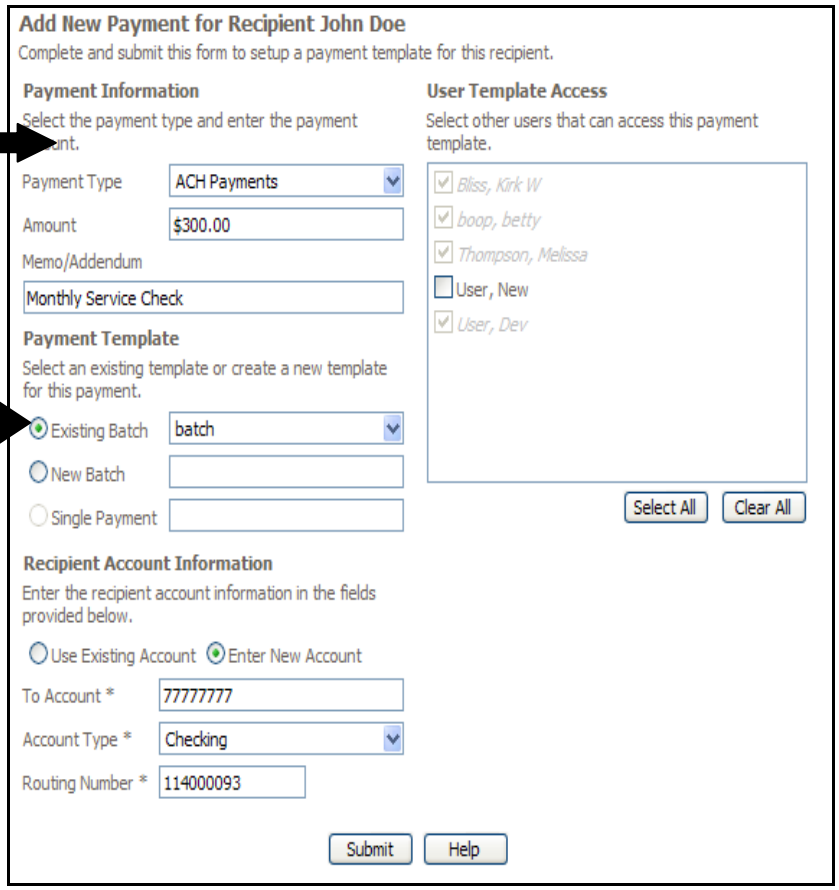
Adding ACH Payments to a Recipient

The “ACH Payments” is a batch of ACH payments to several recipients’ accounts and one withdrawal from your account.

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

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

All required fields will be marked by an asterisk.



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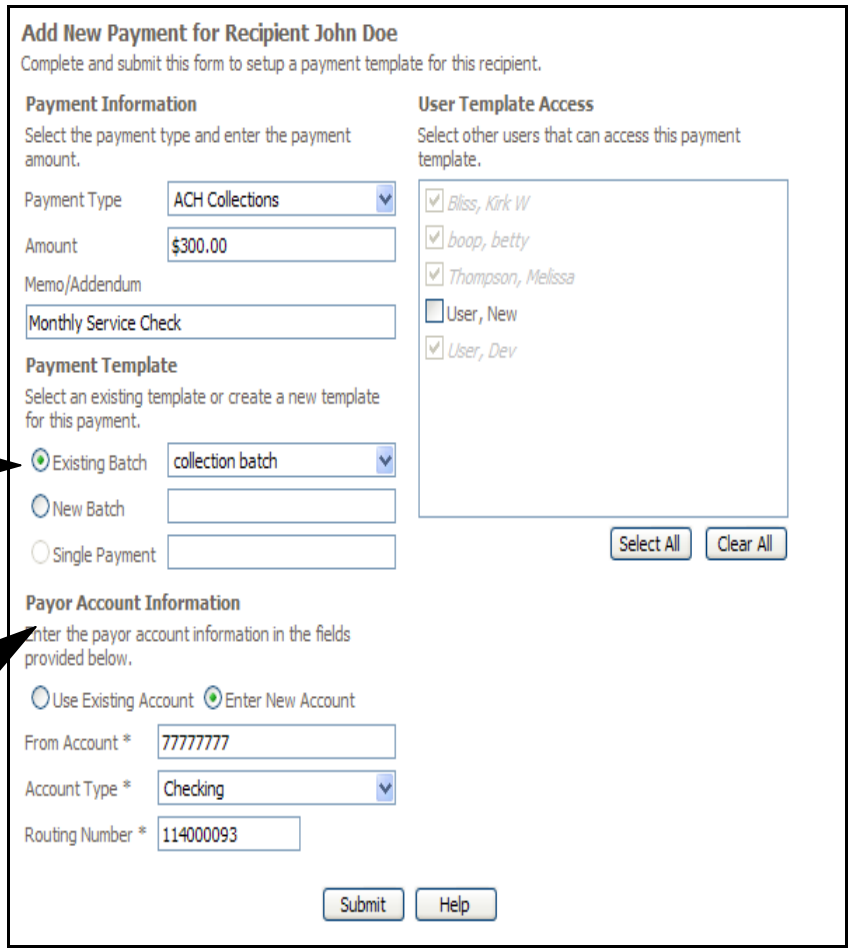
Adding ACH Collections to a Recipient

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.



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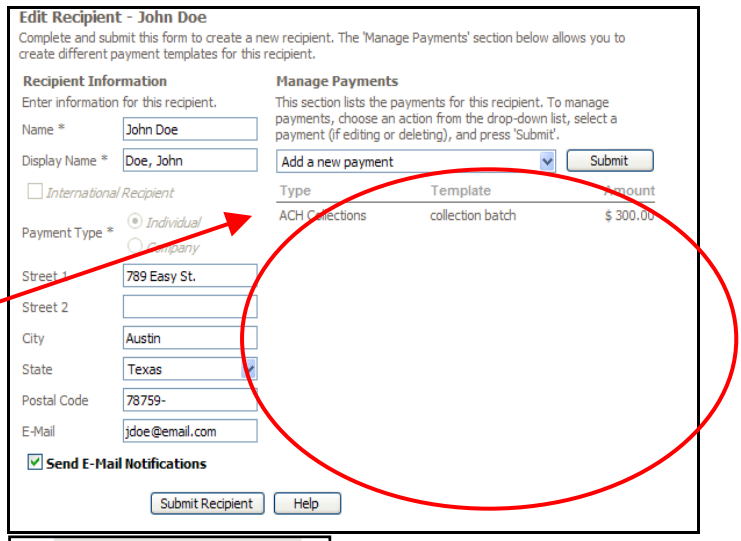
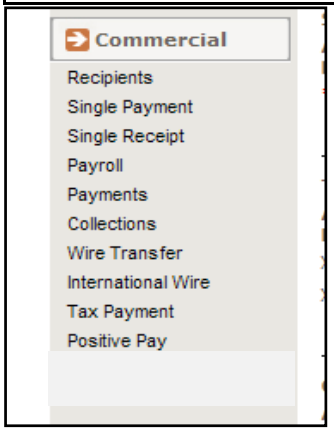
Submitting a Template to Process

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.

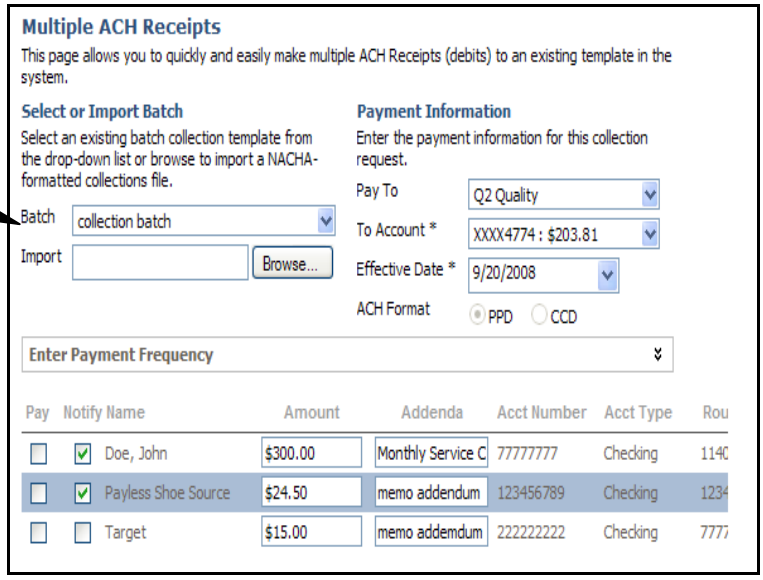
Here you will be able to view all of the payment templates that have been attached to the recipient.



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.



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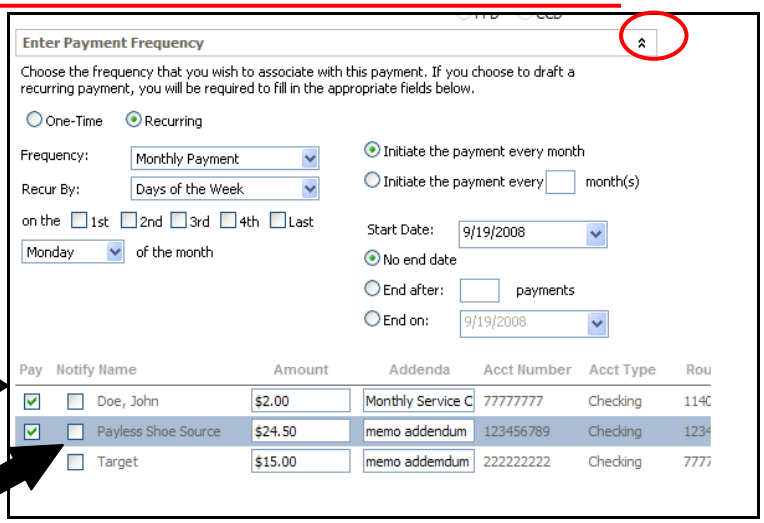
Submitting a Template to Process

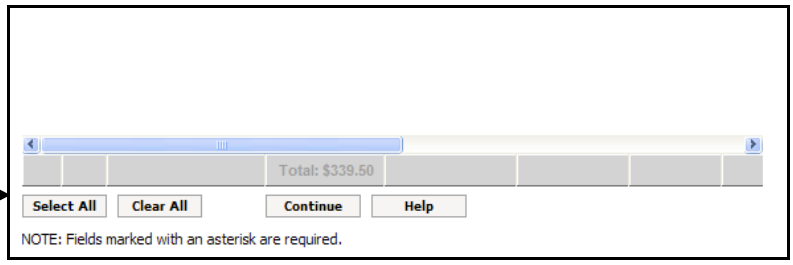
You can also expand the area below to make this a recurring transaction.



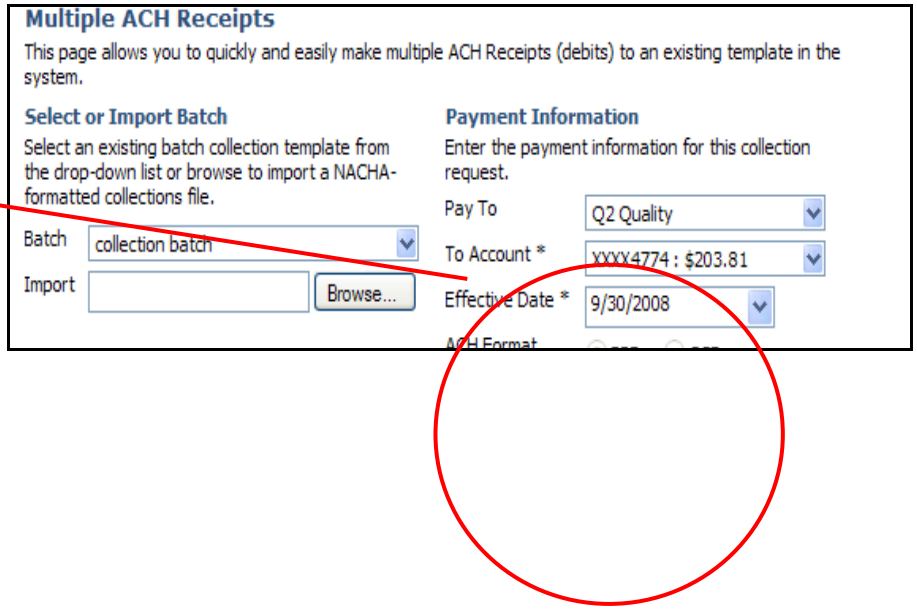
You must choose the recipients that you would like to be affected by this transaction, or you can choose "Select All" at the bottom of the screen.

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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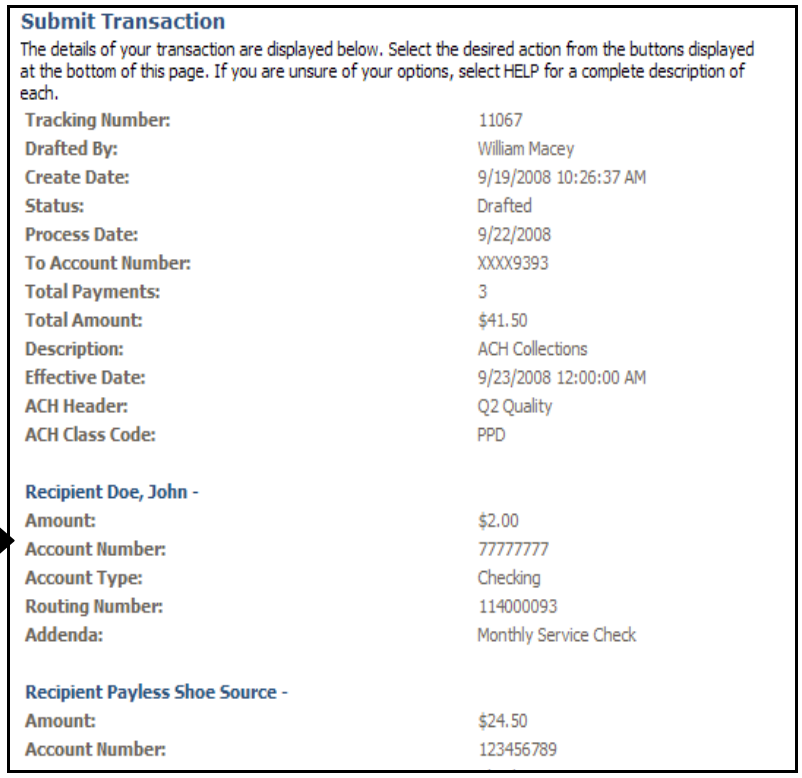
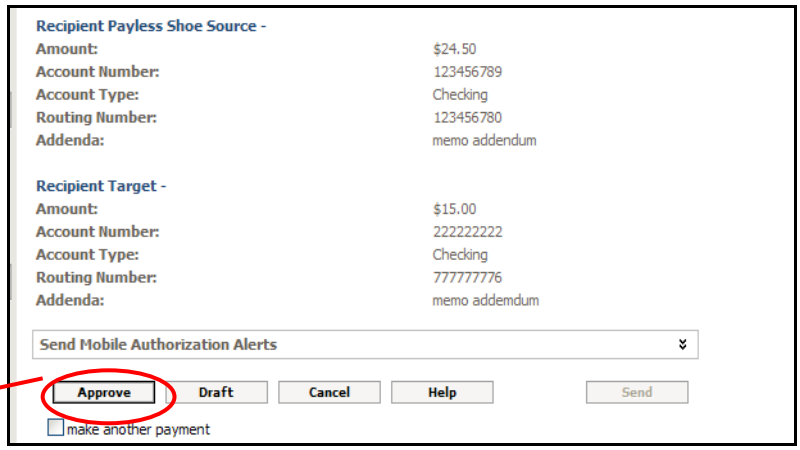
Submitting a Template to Process

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



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

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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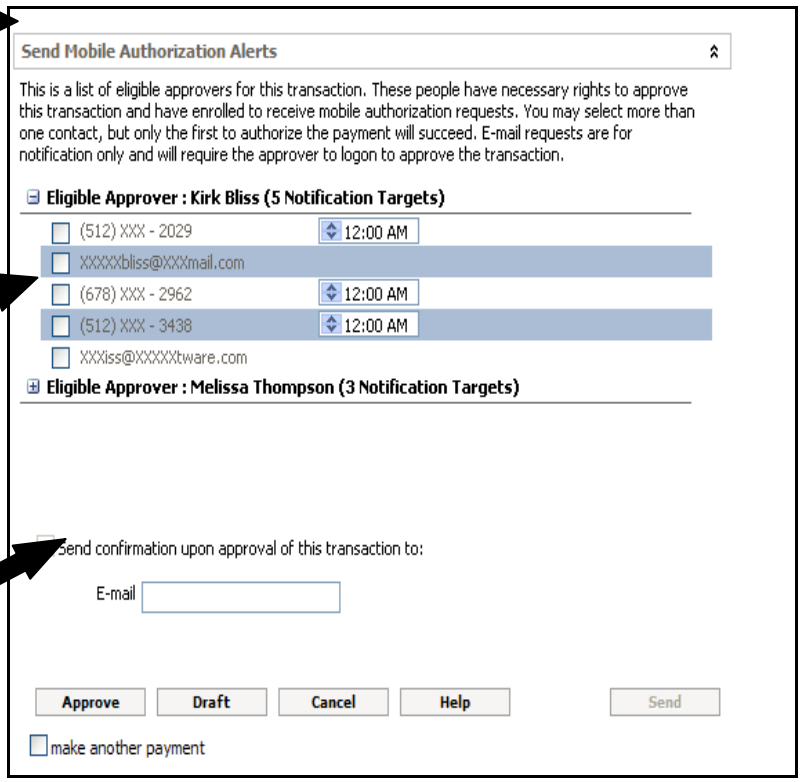
Submitting a Template to Process

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."

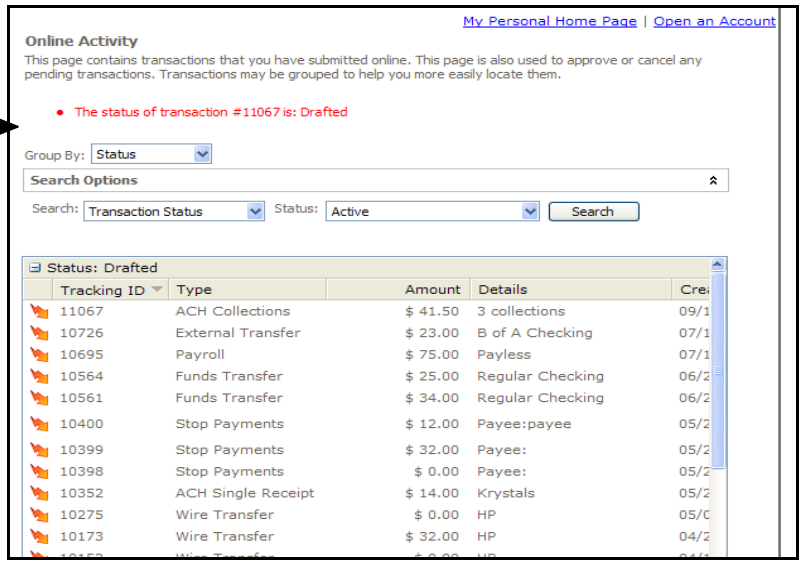
Notice that there are several contact options for the "Eligible Approver" to give you more flexibility.

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



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.

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.



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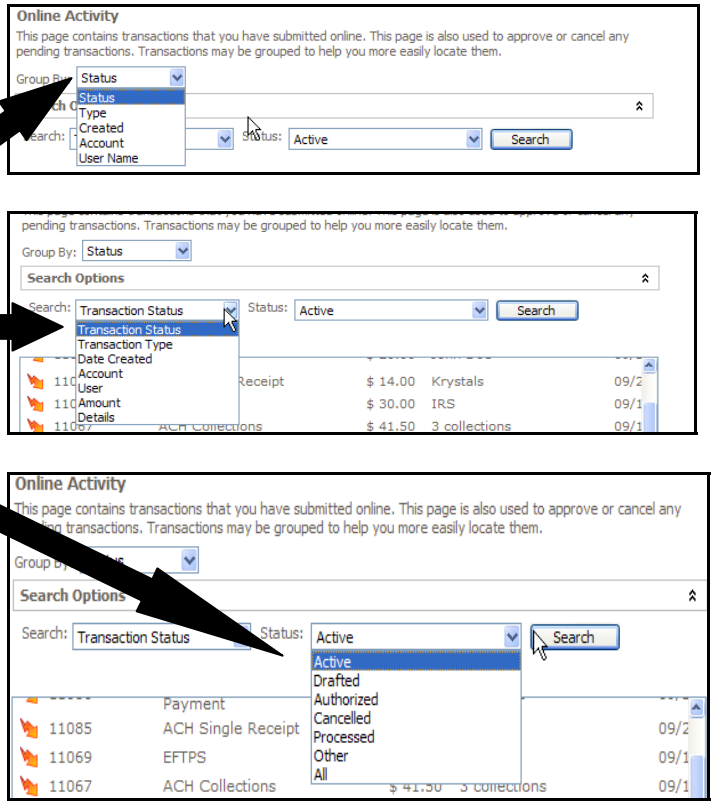
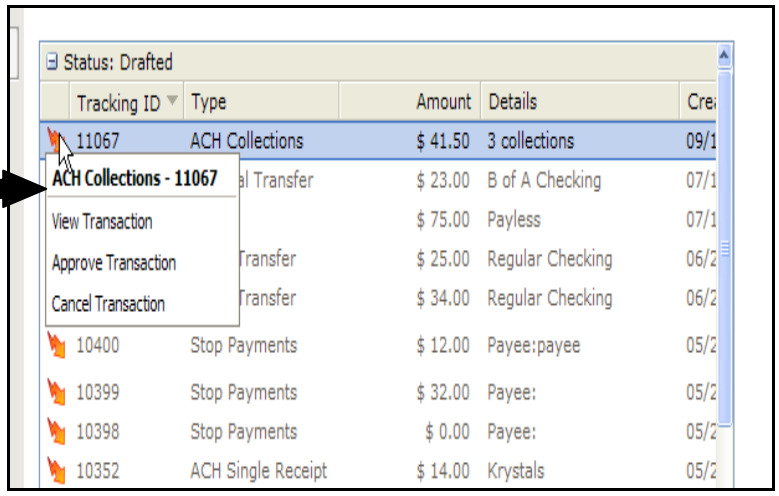
Online Activity Page

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



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.



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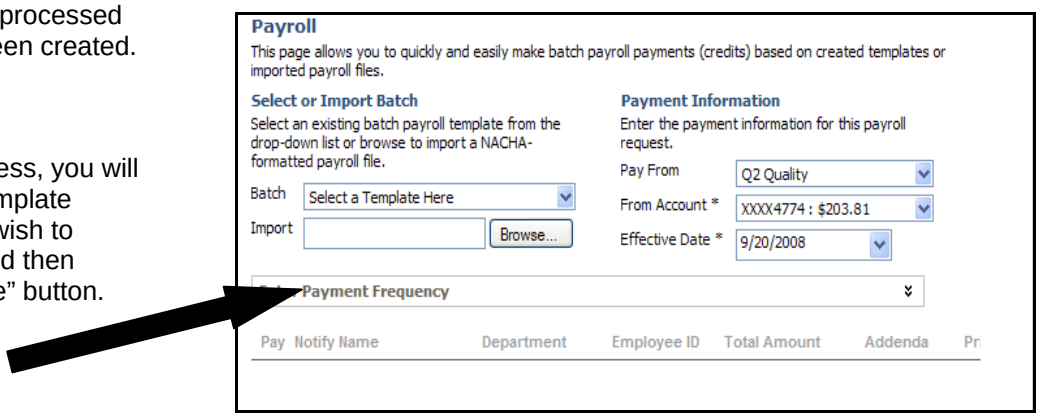
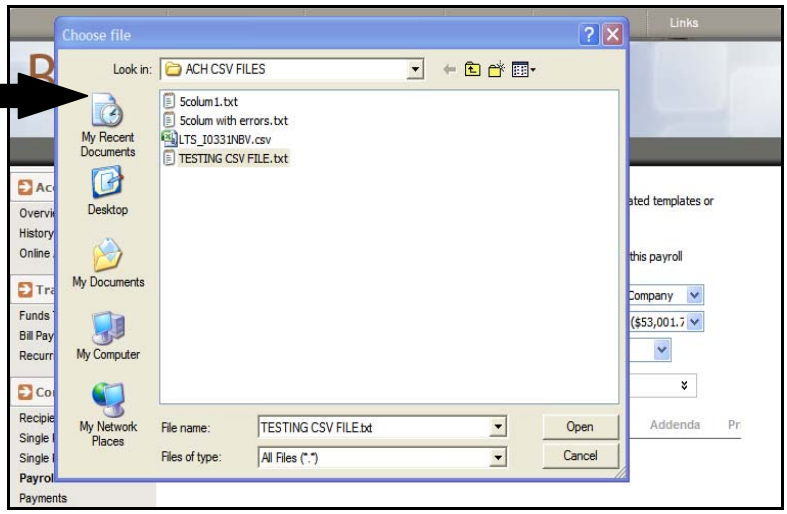
In addition to creating your own batch, you can also import a file to be processed if it has already been created.

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.

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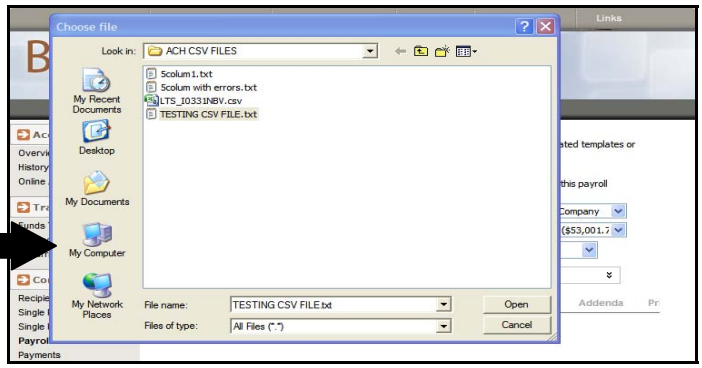
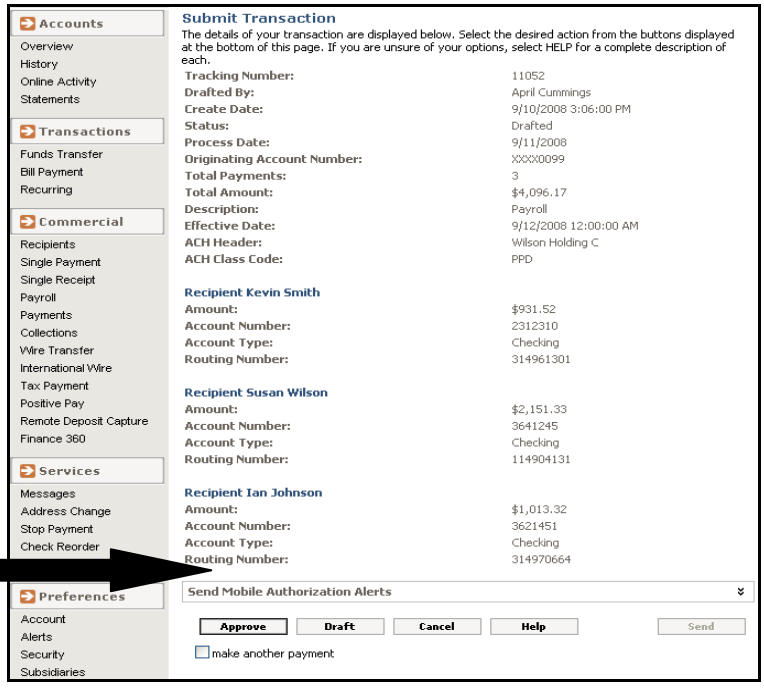
Option 1: CSV import to update template amounts.



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

Note – the user will select funding account. The accounts in the list are based on specific users' account entitlement.

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



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

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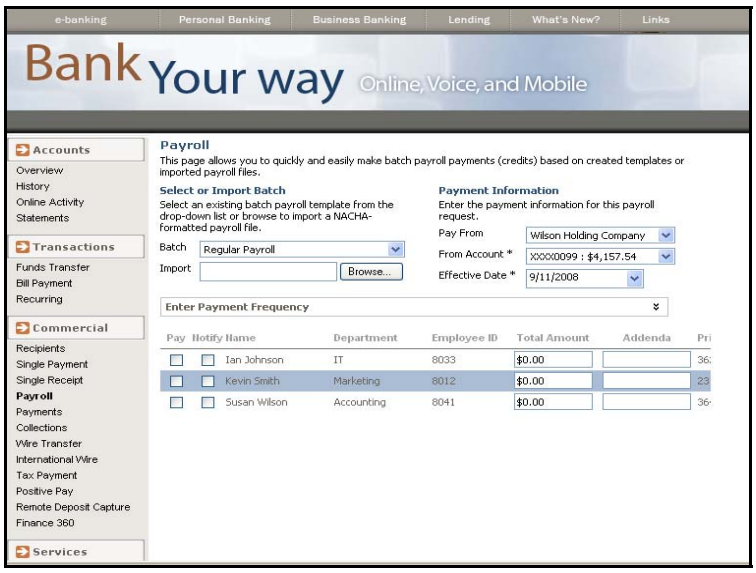
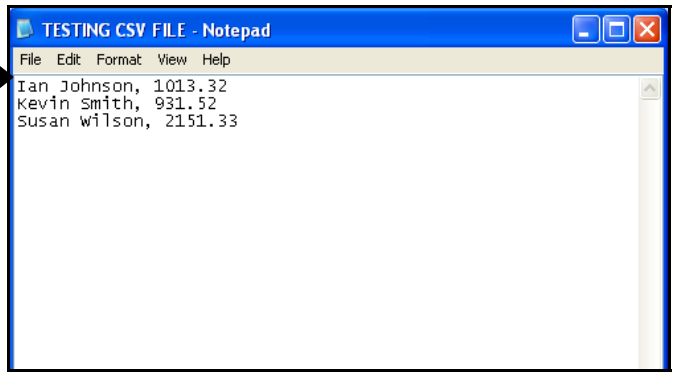
Importing a CSV Formatted File

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



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

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.

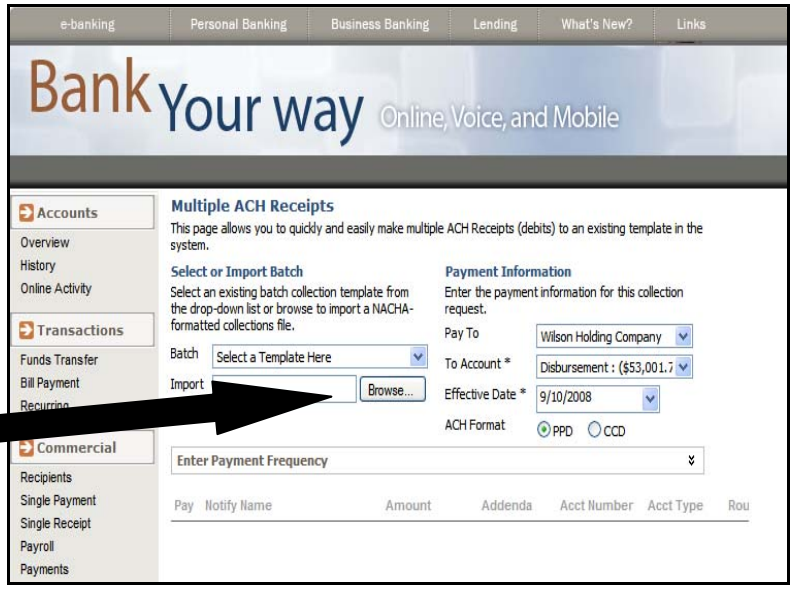
Similar to a CSV amount update, you will select the file to import by clicking the "Browse" button.

The CSV file format is as follows:

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

Here is an example of an import file:

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



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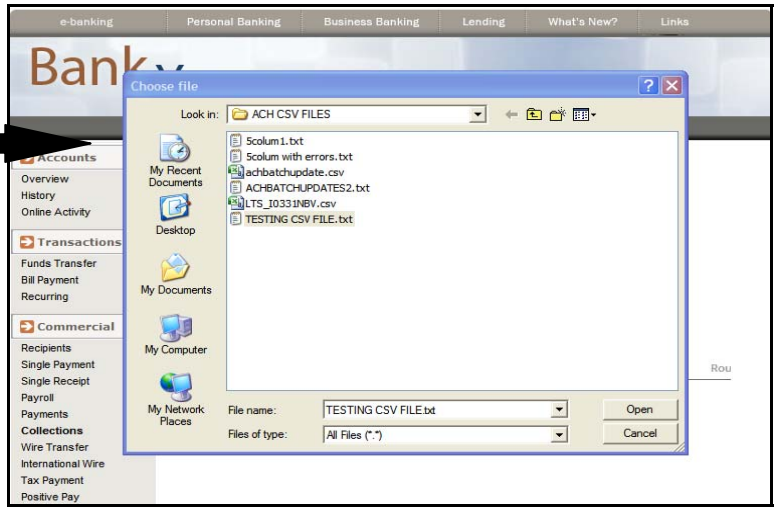
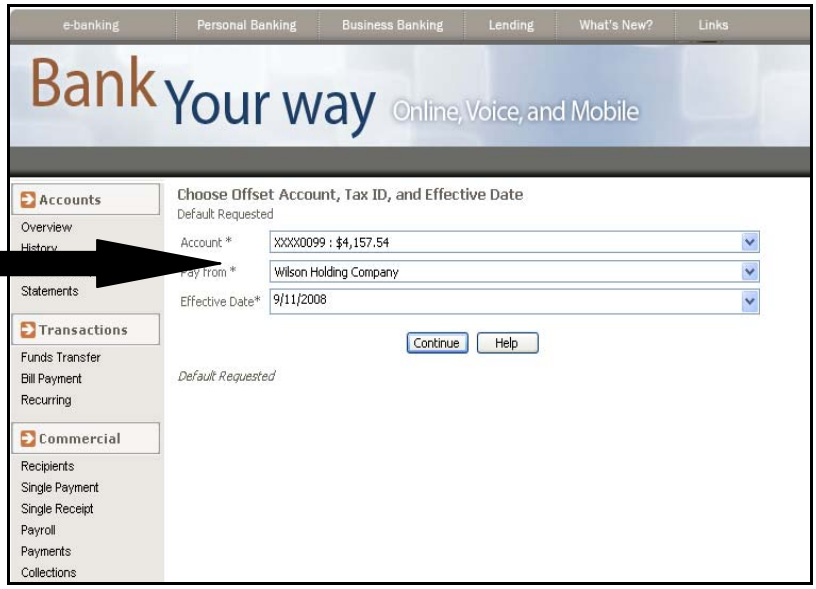
Importing a CSV Formatted File

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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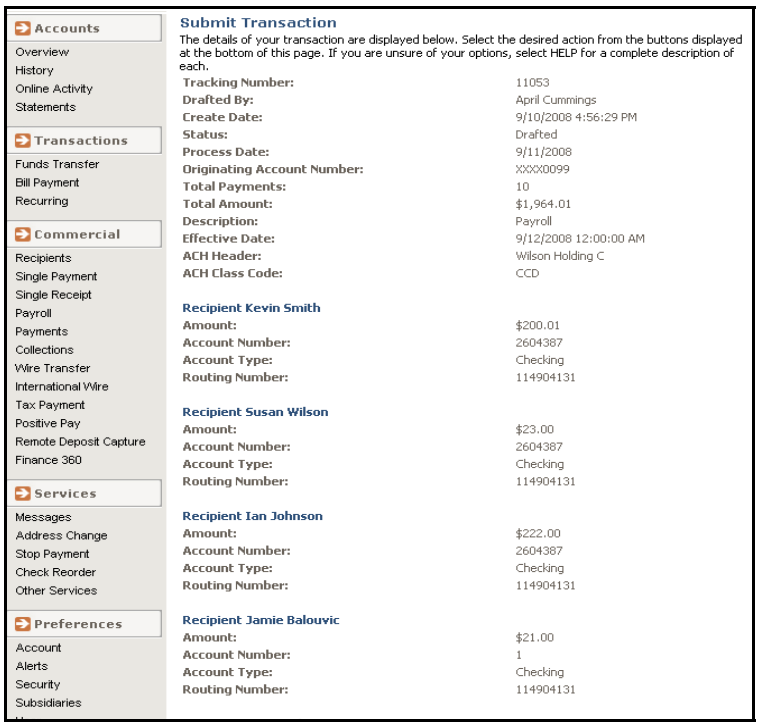
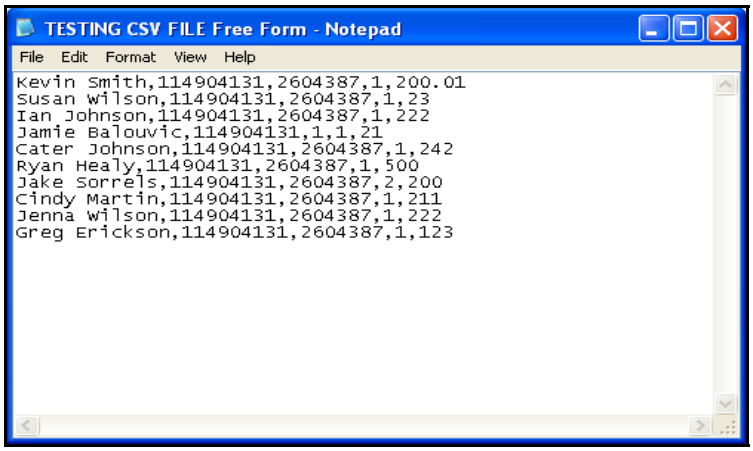
Importing a CSV Formatted File

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



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.



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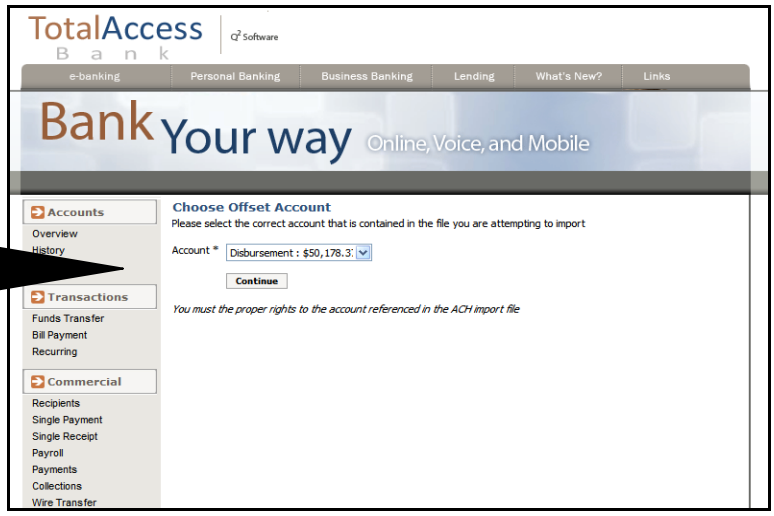
Importing an Unbalanced ACH File

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.



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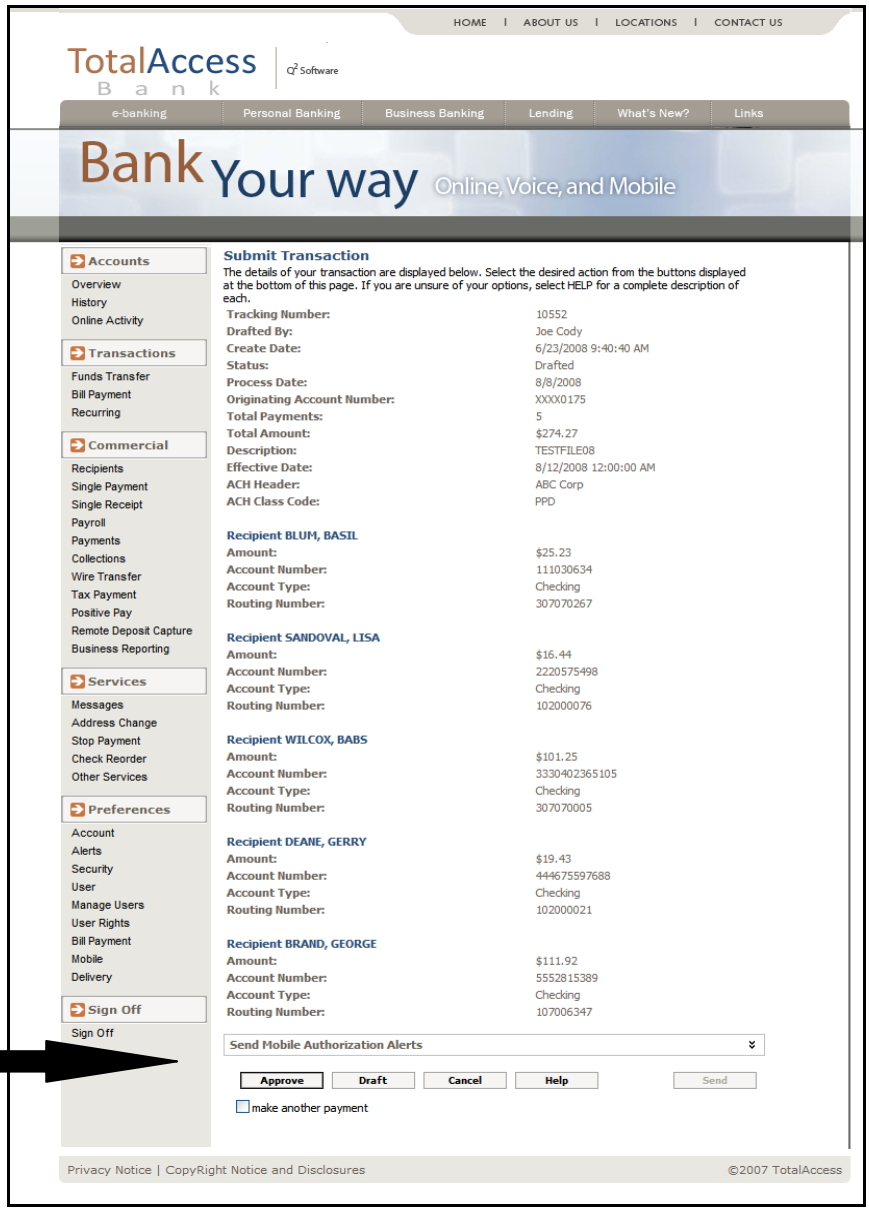
Importing an Unbalanced ACH File

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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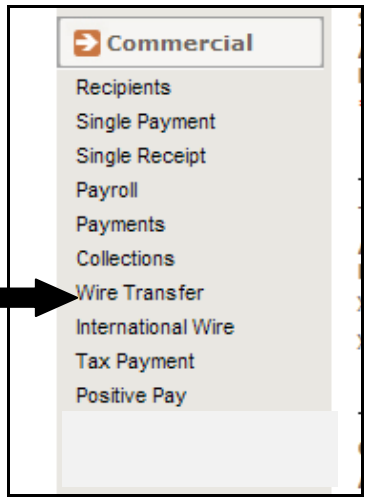
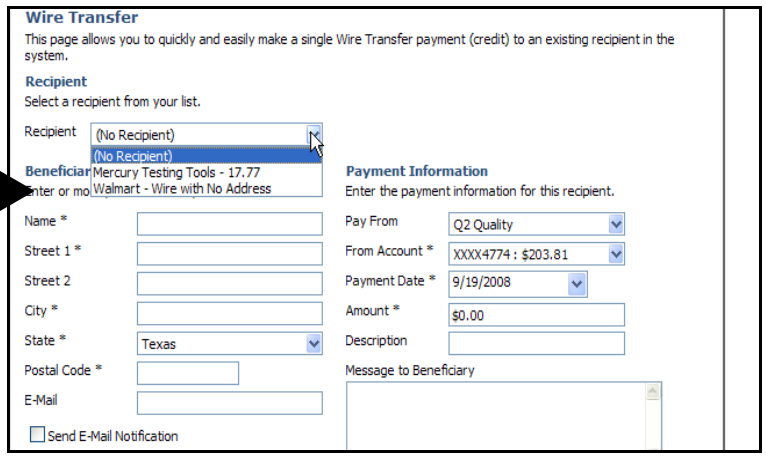
Initiating a Domestic Wire

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.

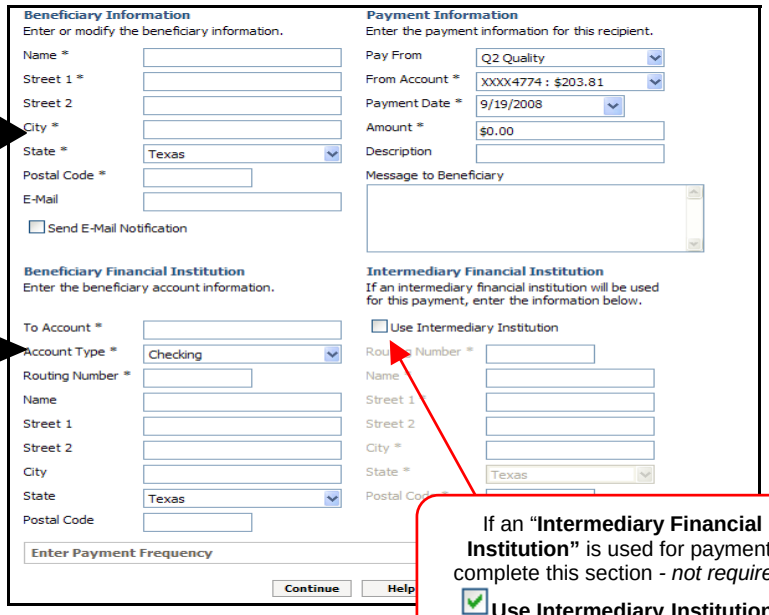


This form allows you to choose a recipient that you have attached to a wire payment, or to “Free Form” a recipient without having to create a recipient profile.



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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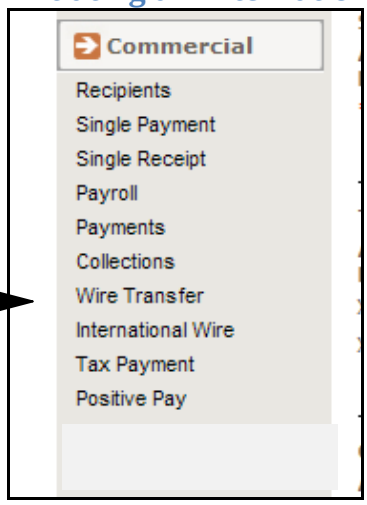
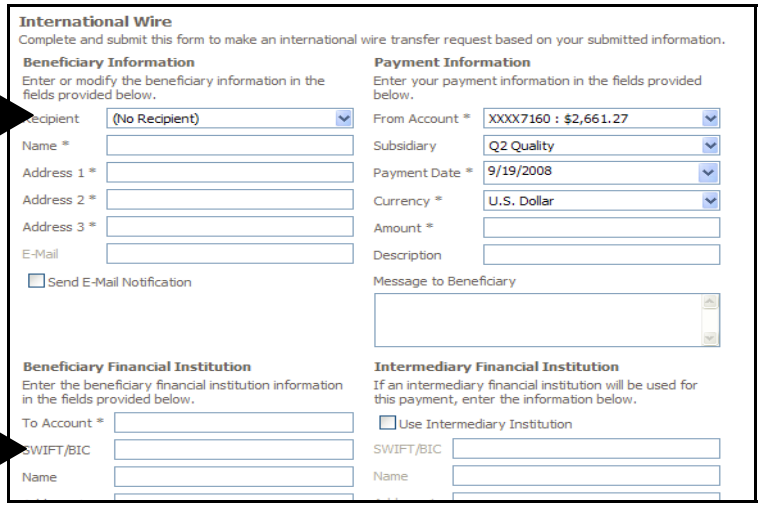
Initiating an International Wire

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

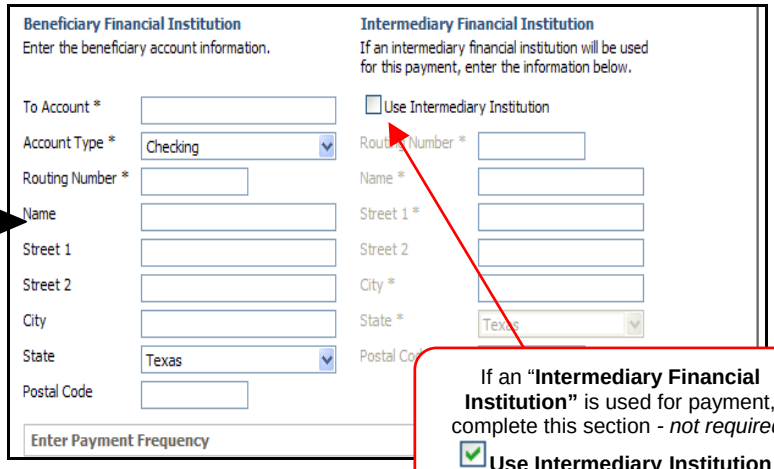


This form allows you to choose a recipient that you have attached to a wire payment, or to "Free Form" a recipient without having to create a recipient profile.

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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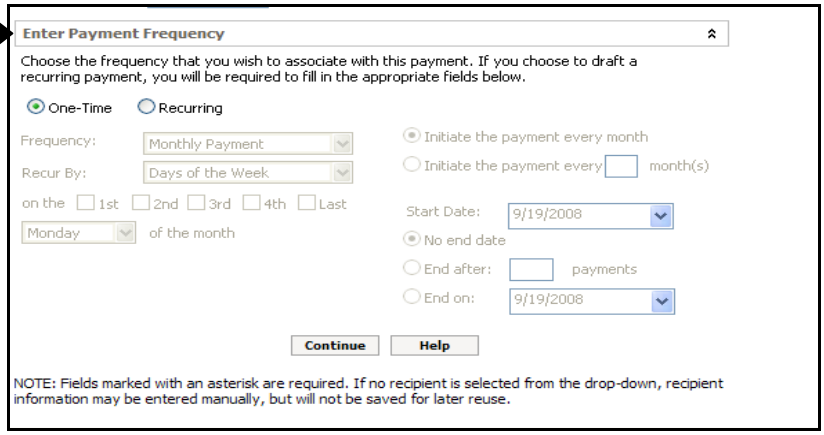
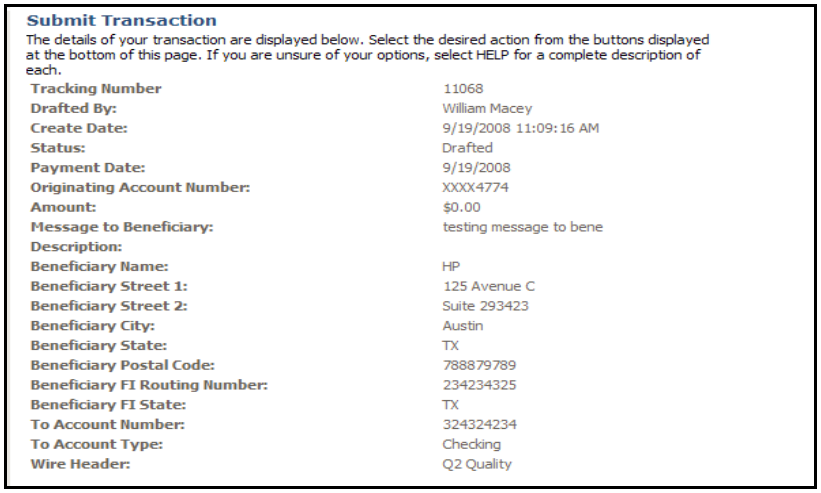
Submitting Wires for Processing

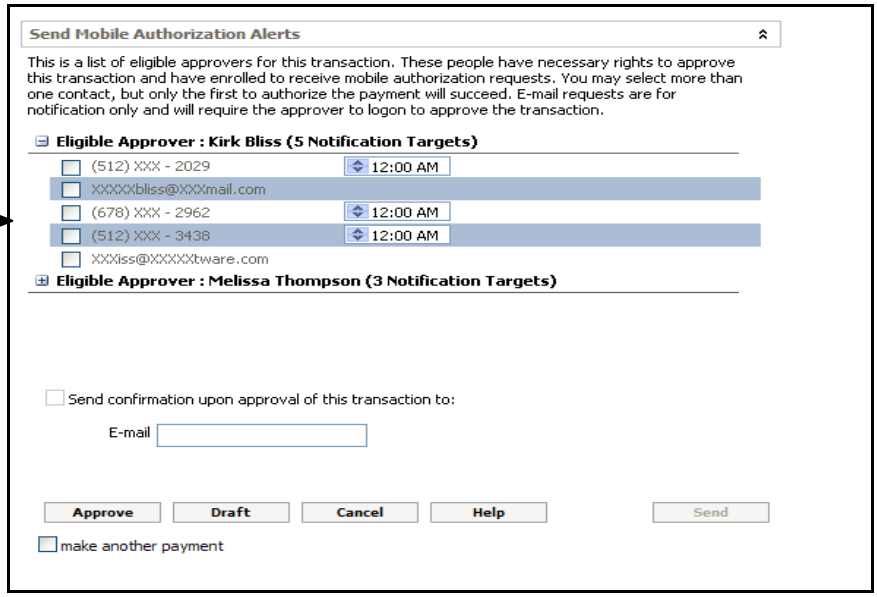
At the bottom of both the domestic and international wire pages, there is an option for you to make the wires recurring by expanding at the arrows.



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



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



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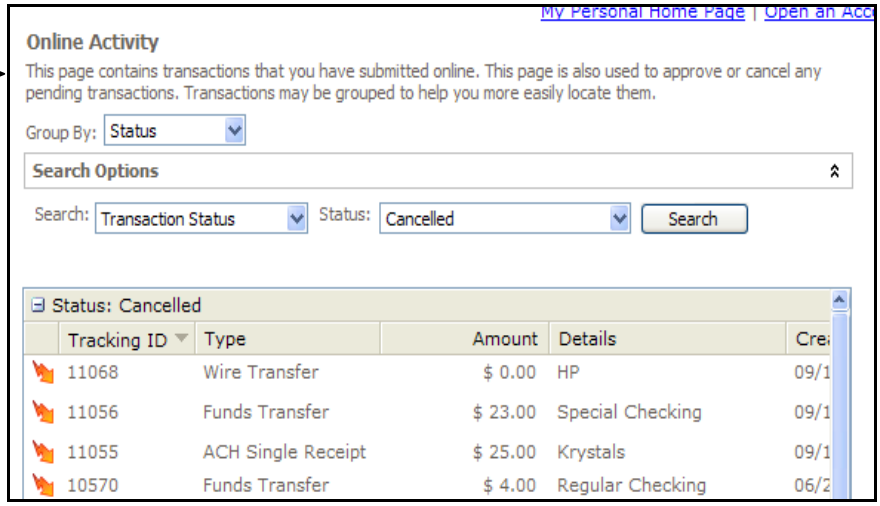
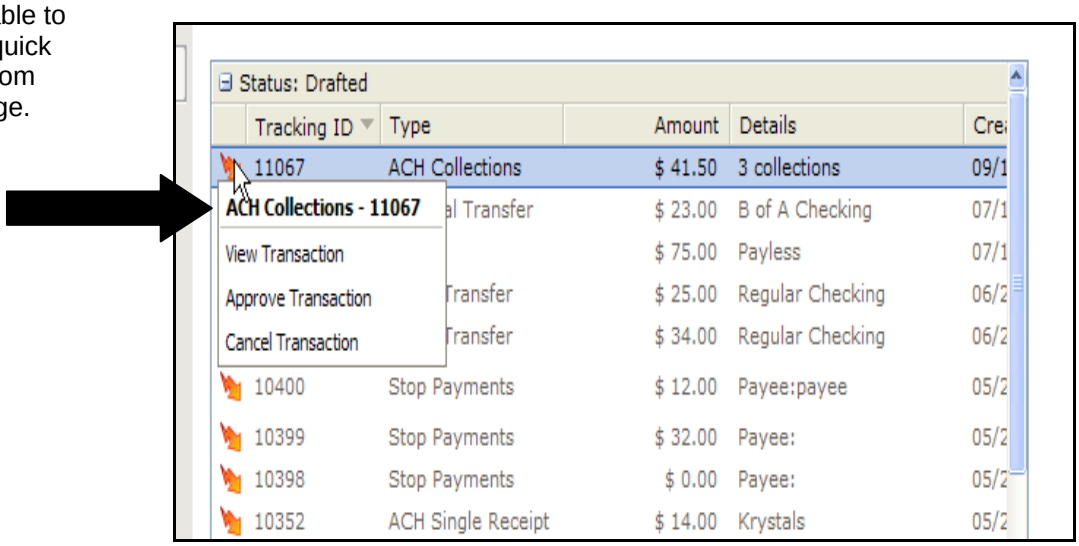
Submitting Wires for Processing

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.



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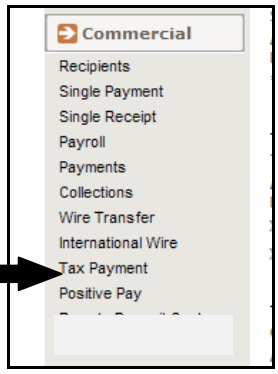
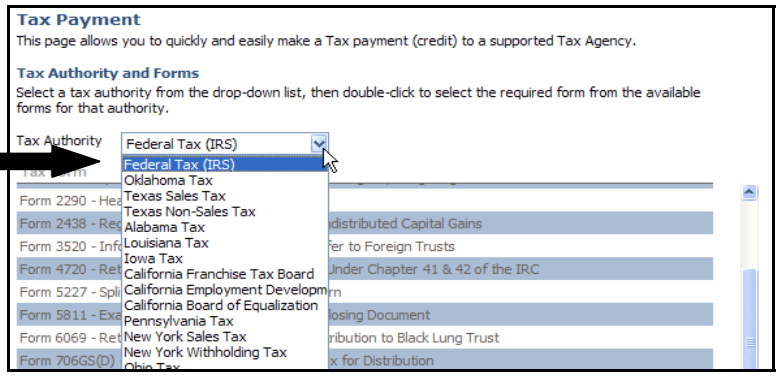
Submitting a Tax Payment

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



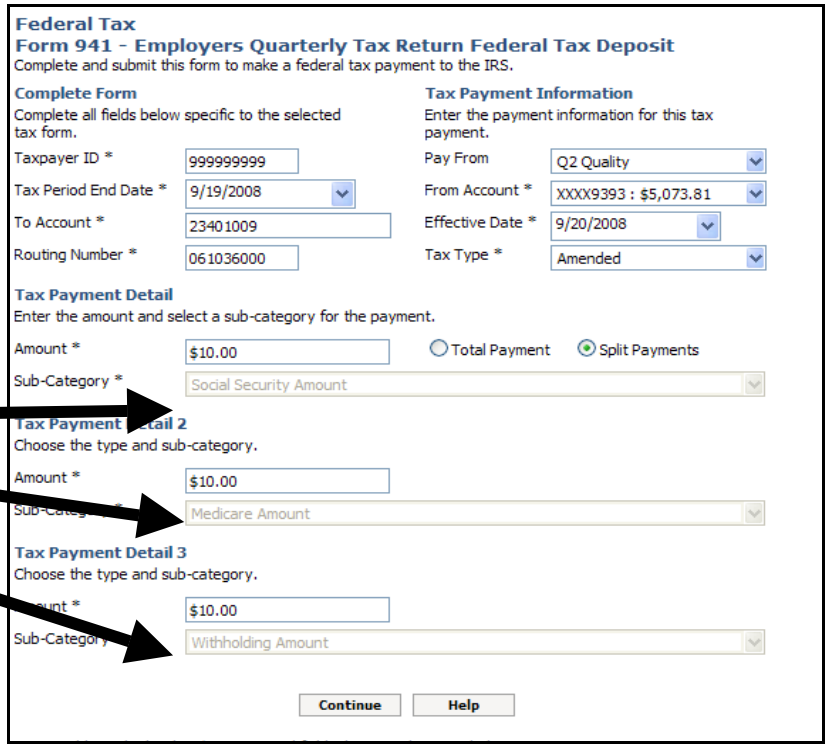
From this screen, you will be able to choose either "Federal Tax (IRS) or choose a specified state if applicable.



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."



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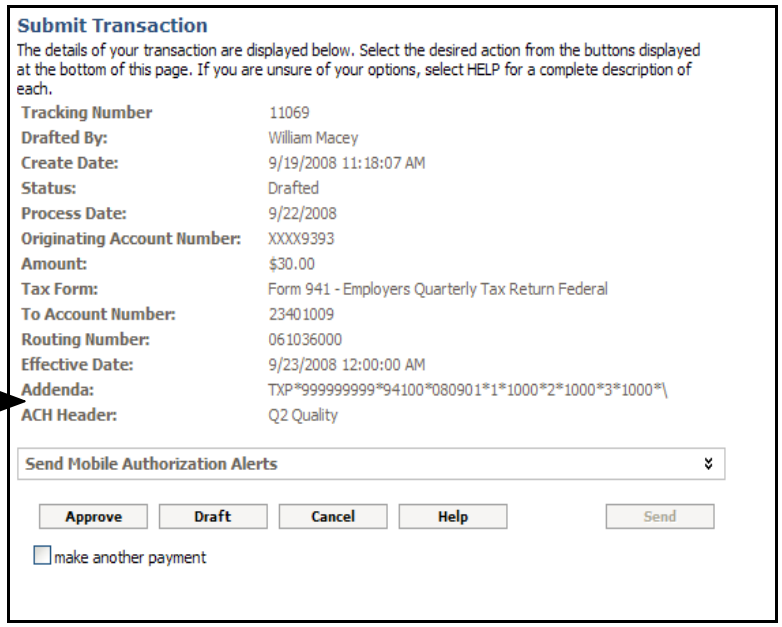
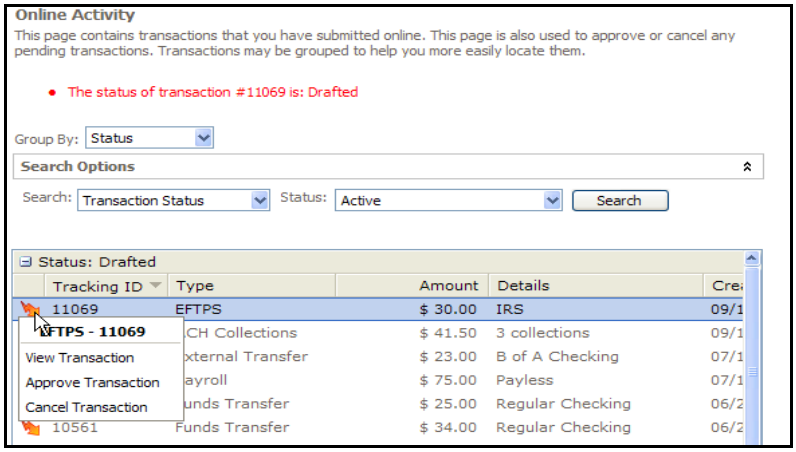
Submitting a Tax Payment

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

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



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.



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Positive Pay

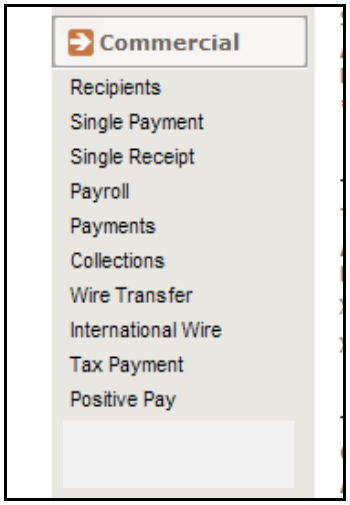
The last option to choose under your “Commercial” menu is “Positive Pay.”

What 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,

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



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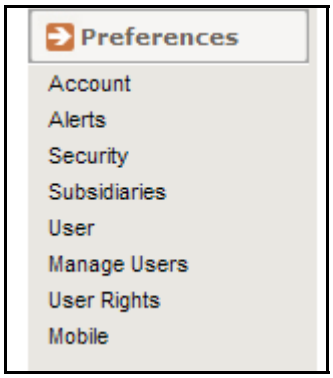
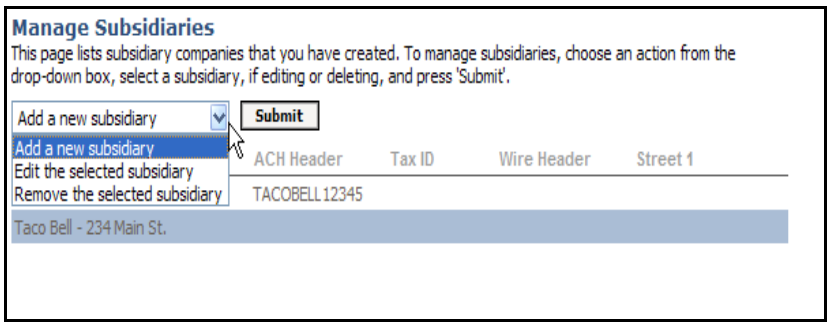
Managing Subsidiaries

The next feature will be found under the “Preferences” menu.

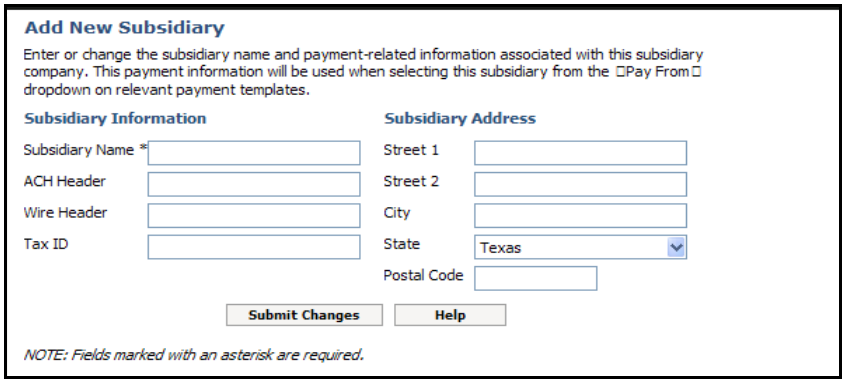


Under “Subsidiaries,” you will be able to manage in companies that might fall under you main parent company, or holding company.

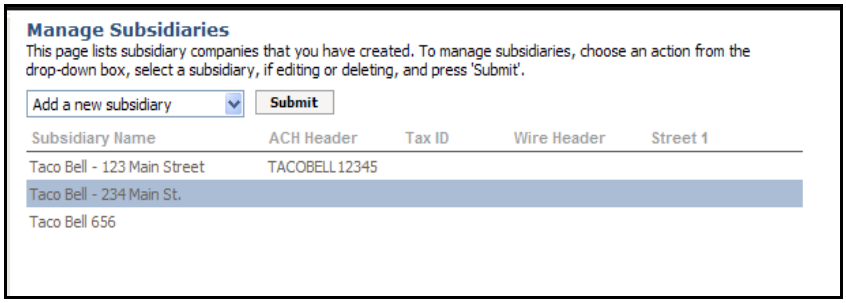
Under the “Manage Subsidiaries” page, you will be able to “Add a new subsidiary, Edit the selected subsidiary,” or “Remove the selected subsidiary.”



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.



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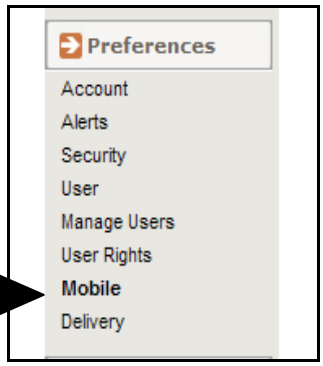
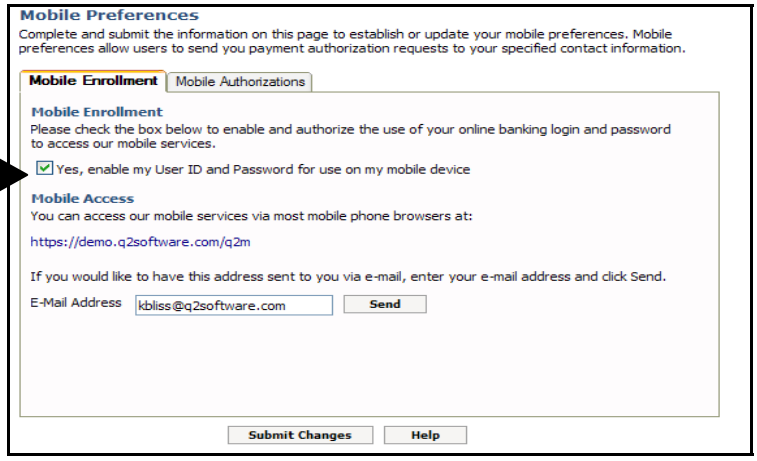
Mobile Authorizations/Mobile Banking

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.



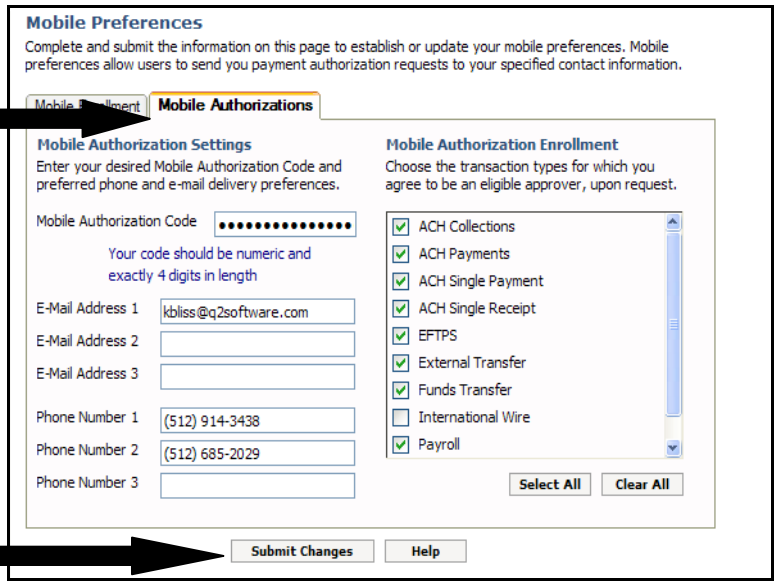
This screen not only accesses the “Mobile Authorization” page, but also the self-enrollment for “Mobile Banking.” “Mobile Banking” is a service that your financial institution may provide that allows you to access your online banking from your internet-enabled portable device (i.e. cell phone.)



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.



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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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