

Quick Guide

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Getting Started

Business Online Banking Overview

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

Users

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

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

Subsidiaries

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

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

Recipients

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

Treasury

Editing Company Policy

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

Part 1 of 9: Choosing a Transaction to Edit in Company Policy

The first tab within the Company Policy is the "Overview" tab. This section contains a list of all transaction types including their approval limits and allowed actions. Here, users with Manage Company Policy rights can choose a type of transaction to edit at the Company Policy level.

Transaction Type	Approval Limit	Per Day Approval Limits	Per Month Approval Limits	Per Account Approval Limits	Draft Actions Max	Approve Actions Max	Cancel Actions Max
ACH Collection	\$999,999,999.00	999,999,999 / \$999,999,999.00	999,999,999 / \$999,999,999.00	999,999,999 / \$999,999,999.00	1 Any	1 Any	1 Any
ACH Payment - Single	\$999,999,999.00	999,999,999 / \$999,999,999.00	999,999,999 / \$999,999,999.00	999,999,999 / \$999,999,999.00	1 Any	1 Any	1 Any

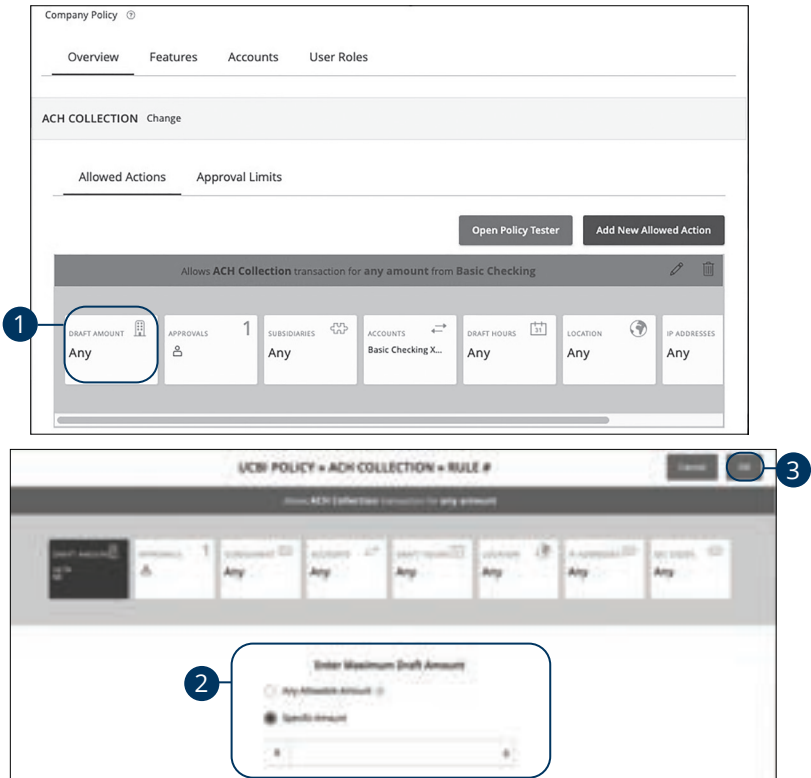
In the **Commercial Functions** tab, click **Company Policy**.

1. Click the Overview tab.
2. View the approval limits and allowed actions for each transaction type.
3. Click on the transaction type you would like to make changes to.

Admin Rights

Part 2 of 9: Choosing the Maximum Draft Amount

After selecting a transaction type to edit, you can adjust the maximum amount of drafted funds.

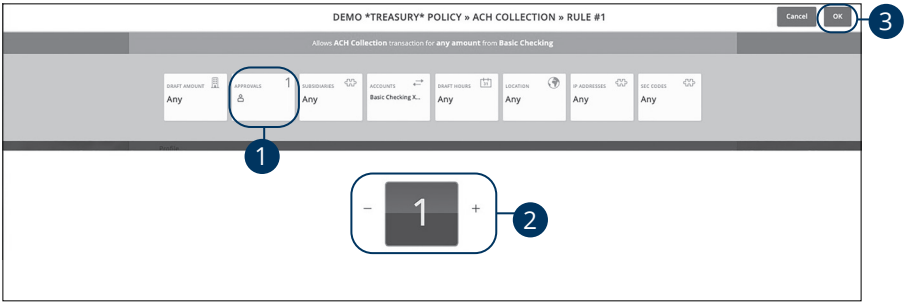


1. Click on the Draft Amount action.
2. Enter the maximum draft amount using the number pad or click the **Any** button for an unlimited amount.
3. Click the **OK** button when you are finished making changes.

Admin Rights

Part 3 of 9: Choosing the Number of Approvals

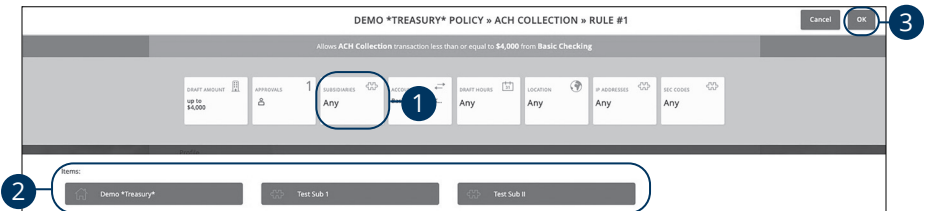
Next, you can decide on the number of authorized approvals needed for that specific transaction type.



1. Click the Approvals action.
2. Click the + or - icon depending on how many approvals the specific transaction type requires.
3. Click the **OK** button when you are finished making changes.

Part 4 of 9: Choosing the Subsidiaries

Different transaction types have the ability to exclude certain subsidiaries.

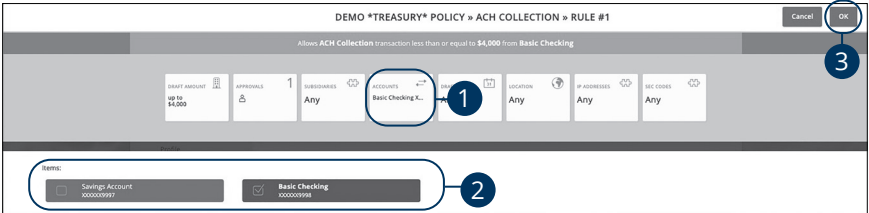


1. Click the Subsidiaries action.
2. Select which subsidiary can be used in a specific transaction.
3. Click the **OK** button when you are finished making changes.

Admin Rights

Part 5 of 9: Choosing the Accounts

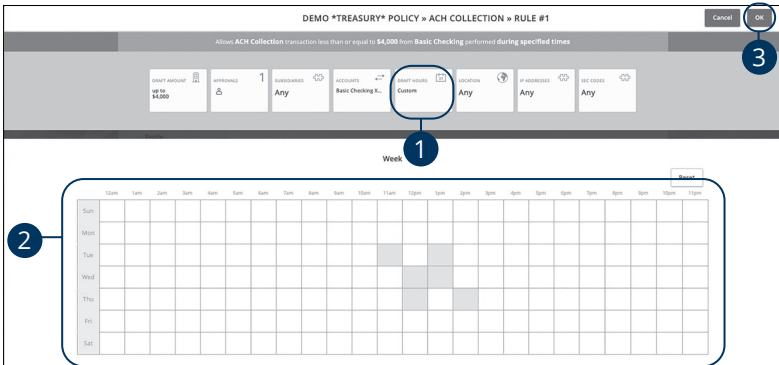
If you have Manage Company Policy rights, you can decide which accounts are used for a specific transaction.



1. Click on the Accounts action.
2. Select which groups or accounts a specific transaction can use.
3. Click the **OK** button when you are finished making changes.

Part 6 of 9: Choosing the Drafting Hours

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

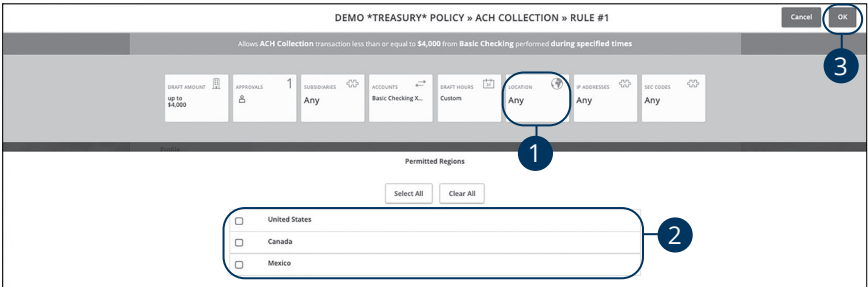


1. Click the Draft Hours action.
2. Click the boxes to select the hours a user can draft or send a transaction.
3. Click the **OK** button when you are finished making changes.

Admin Rights

Part 7 of 9: Choosing the Location

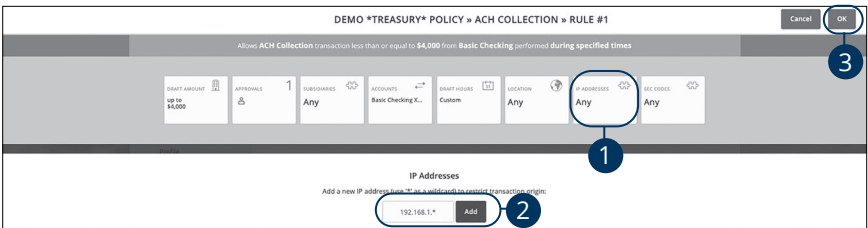
If your business conducts transactions in different regions, you can select the appropriate places to permit them within the Company Policy.



1. Click the Location action.
2. Select which countries transactions can be performed in.
3. Click the **OK** button when you are finished making changes.

Part 8 of 9: Choosing the IP Address

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



1. Click the IP Addresses action.
2. Enter a new IP Address and click the **Add** button.
3. Click the **OK** button when you are finished making changes.

Admin Rights

Part 9 of 9: Choosing the SEC Code

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

DEMO *TREASURY* POLICY » ACH COLLECTION » RULE #1

Allow ACH Collection transaction for any amount from Basic Checking

DRAFT ACCOUNT: Any

APPROVALS: 1

SUBSEQUENCES: Any

ACCOUNTS: Basic Checking X...

DRAFT INQUIRY: Any

LOCATION: Any

IP-ADDRESS: Any

SEC CODES: Any

FROM:

PPD

CCD

Cancel OK

1. Click the SEC Codes action.
2. Select which code you would like to use.
3. Click the **OK** button when you are finished making changes.

Admin Rights

Approval Limits

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

Overview	Features	Accounts	User Roles				
Transaction Type	Approval Limit	Per Day Approval Limits	Per Month Approval Limits	Per Account Approval Limits	Draft Actions Max	Approve Actions Max	Cancel Actions Max
ACH Collection	\$999,999,999.00	999,999,999 / \$999,999,999.00	999,999,999 / \$999,999,999.00	999,999,999 / \$999,999,999.00	1 Any	1 Any	1 Any

ACH COLLECTION Change

Allowed Actions: **Approval Limits**

Maximum Amount

Per Transaction: \$ 1,000

Per Account Per Day: \$ 1,000

Per Day: \$ 1,000

Per Month: \$ 1,000

Maximum Count

Per Account Per Day: 1,000

Per Day: 1,000

Per Month: 1,000

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

1. Select a user role in the Overview tab to view the approval limits.
2. Click the Approval Limits tab.
3. View the maximum limits for transactions and amounts.

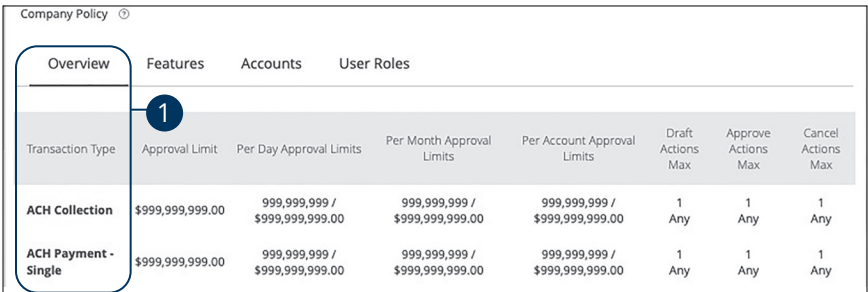


Note: Maximum Amount is the maximum amount of funds a user can approve or draft per transaction, per account, per day or per month. The Maximum Count is the number of transactions they can perform or draft per transaction, per account, per day or per month.

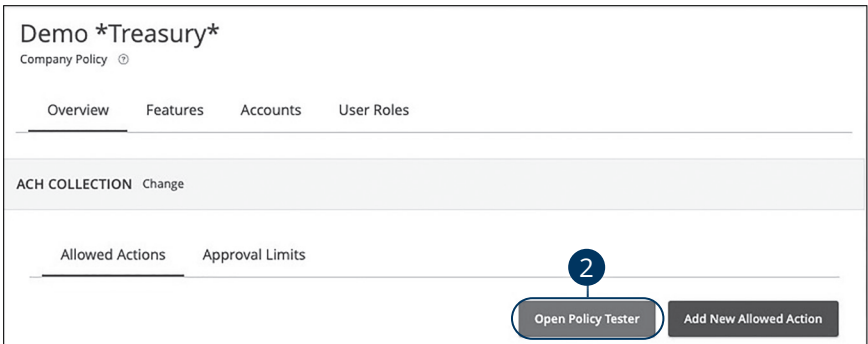
Admin Rights

Company Policy Tester

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



Transaction Type	Approval Limit	Per Day Approval Limits	Per Month Approval Limits	Per Account Approval Limits	Draft Actions Max	Approve Actions Max	Cancel Actions Max
ACH Collection	\$999,999,999.00	999,999,999 / \$999,999,999.00	999,999,999 / \$999,999,999.00	999,999,999 / \$999,999,999.00	1 Any	1 Any	1 Any
ACH Payment - Single	\$999,999,999.00	999,999,999 / \$999,999,999.00	999,999,999 / \$999,999,999.00	999,999,999 / \$999,999,999.00	1 Any	1 Any	1 Any



Demo *Treasury*

Company Policy

Overview Features Accounts User Roles

ACH COLLECTION Change

Allowed Actions Approval Limits

Open Policy Tester Add New Allowed Action

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

1. Select a transaction type in the Overview tab to run a specific test.
2. Click the Policy Tester tab.

Admin Rights

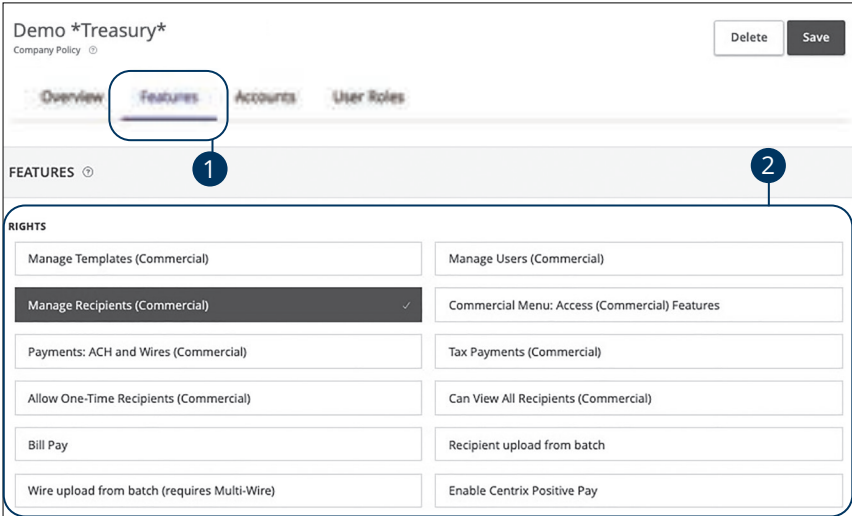
The screenshot displays the 'Admin Rights' interface with three main tabs: 'Allowed Actions', 'Rights', and 'Approval Limits'. The 'Allowed Actions' tab is active, showing a 'Close Policy Tester' and 'Add New Allowed Action' button. A blue box highlights the 'Example Transaction' form, with a '3' in a circle next to it. The form includes fields for 'Operations *' (Draft), 'Amount *' (\$1,000.00), 'Account *' (Savings Account XXXXXX9), 'Subsidiary' (Inwood National Bank De), 'SEC Code' (PPD), 'IP Addresses' (192.168.1.*), 'Location' (United States), 'Day' (Any), and 'Time'. There are also checkboxes for 'Auth code provided' and 'Template used (i.e. draft restricted)'. A '4' in a circle is next to a 'Test' button. Below the form, a policy summary bar reads 'Allows ACH Collection transaction less than or equal to \$999,999,999'. A table below this bar shows various criteria: OPERATIONS (Any), AMOUNT (up to \$999,999,999), SUBSIDIARIES (Any), ACCOUNTS (Any), DRAFT HOURS (Any), and SEC CODES (Any). Below this, two panels show the results of the test. The first panel, labeled 'This transaction will be denied', shows 'Bank Policy' as 'Denied' and 'Company Policy' as 'Denied'. The 'Allowed Actions' table below it shows 'DRAFT AMOUNT' as 'Any' with a checkmark, 'APPROVALS' as '1', 'SUBSIDIARIES' as 'Any' with a checkmark, 'ACCOUNTS' as 'Basic Checking X...' with a red X, 'DRAFT HOURS' as 'Any', 'LOCATION' as 'Any', and 'IP ADDRESS' as 'Any'. The second panel, labeled 'This transaction will be allowed', shows 'Bank Policy' as 'Allowed' and 'Company Policy' as 'Allowed'. The 'Allowed Actions' table below it shows 'DRAFT AMOUNT' as 'Any' with a checkmark, 'APPROVALS' as '1', 'SUBSIDIARIES' as 'Any' with a checkmark, 'ACCOUNTS' as 'Basic Checking X...' with a checkmark, 'DRAFT HOURS' as 'Any' with a checkmark, 'LOCATION' as 'Any' with a checkmark, and 'IP ADDRESS' as 'Any' with a checkmark.

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

Admin Rights

Viewing Rights to Access Features

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



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

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

Admin Rights

Establishing Rights to Access Accounts

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

The screenshot shows the 'Demo *Treasury*' interface. At the top, there are tabs for 'Overview', 'Features', 'Accounts', and 'User Roles'. The 'Accounts' tab is selected and highlighted with a blue circle containing the number '1'. Below the tabs, there is a section titled 'ACCOUNTS' with a dropdown arrow. Underneath, a table displays account information. The table has columns for 'Number', 'Name', 'View', 'Deposit', 'Withdraw', and 'Labels'. The first row is highlighted with a blue circle containing the number '2'. The table data is as follows:

Number	Name	View	Deposit	Withdraw	Labels
xxx9997	Savings Account	✓	✓	✓	☰
xxx9998	Basic Checking	✓	✓	✓	☰

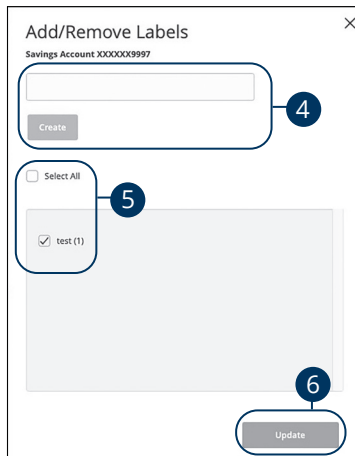
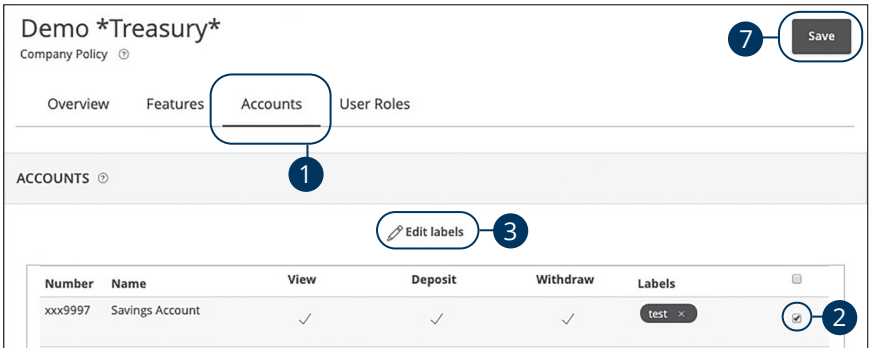
In the **Commercial Functions** tab, click **Company Policy**.

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


Admin Rights

Creating and Editing Account Labels

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



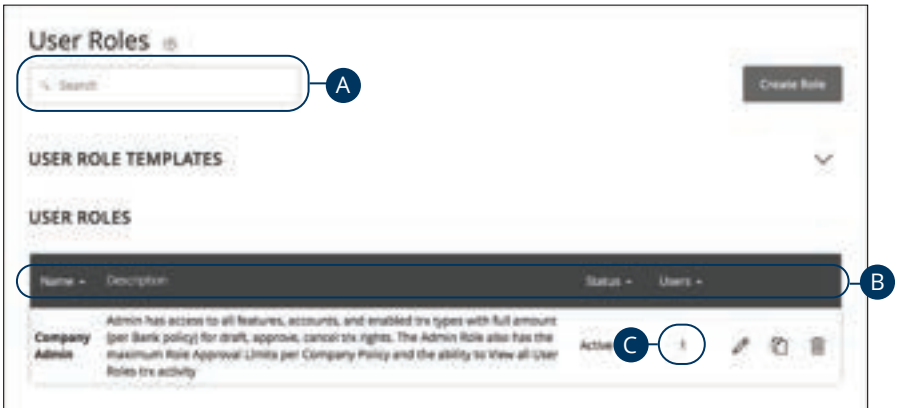
In the **Commercial Functions** tab, click **Company Policy**.

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

Treasury

User Roles Overview

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



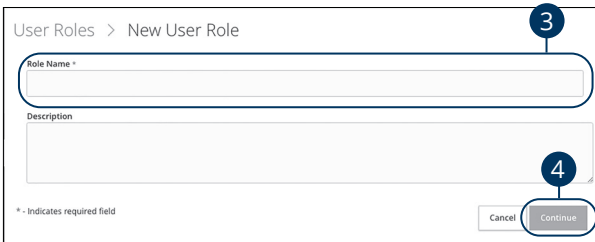
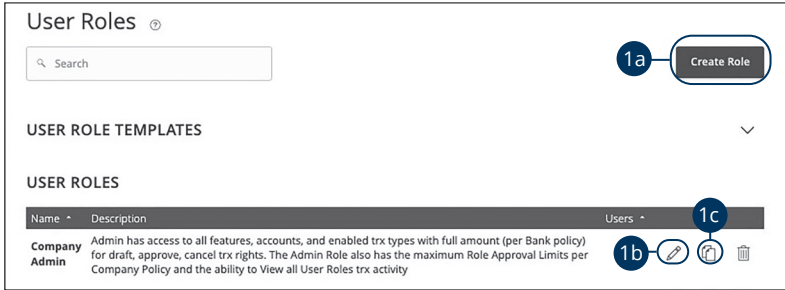
In the **Commercial Functions** tab, click **User Roles**.

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




Treasury

Creating, Editing or Copying a User Role

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



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

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

Admin Rights

Part 1 of 9: Establishing Transaction Type Rights

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

The screenshot shows the 'User Roles' interface for 'Company Admin'. The 'Overview' tab is selected. A table lists transaction types and their approval limits. A callout box explains the 'View' column options.

Transaction Type	Approval Limit	Per Day Approval Limits	Per Month Approval Limits	Per Account Approval Limits	Draft Actions Max	Approve Actions Max	Cancel Actions Max	View
ACH Collection	\$999,999,999.00	999,999,999 / \$999,999,999.00	999,999,999 / \$999,999,999.00	999,999,999 / \$999,999,999.00	1 \$999,999,999.00	1 \$999,999,999.00	1 \$999,999,999.00	All

Callout box content:

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

1. Choose a type of transaction to assign rights for under the Transaction Type column.
2. Click the "All" under the View column to change which transaction activity a user can view.
 - All- Can view all transactions
 - Own- Can view own transactions
 - Acct- Can view transactions to or from entitled accounts.
 - Role- Can view transaction by others in this role.
 - No- Cannot view any transactions

Admin Rights

Part 2 of 9: Disabling a Transaction Type

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

User Roles ▶ Company Admin Delete

Admin has access to all features, accounts, and enabled trx types with full amount (per ...)

Overview Features Accounts

Transaction Type	Approval Limit	Per Day Approval Limits	Per Month Approval Limits	Per Account Approval Limits	Draft Actions Max	Approve Actions Max	Cancel Actions Max	View
ACH Collection	\$999,999,999.00	999,999,999 / \$999,999,999.00	999,999,999 / \$999,999,999.00	999,999,999 / \$999,999,999.00	1	1	1	All

User Roles ▶ Company Admin Delete

Admin has access to all features, accounts, and enabled trx types with full amount (per ...)

Overview Features Accounts

ACH COLLECTION Change Enabled

Allowed Actions Rights Approval Limits

Open Policy Tester Add New Allowed Action

Allows ACH Collection transaction less than or equal to \$999,999,999

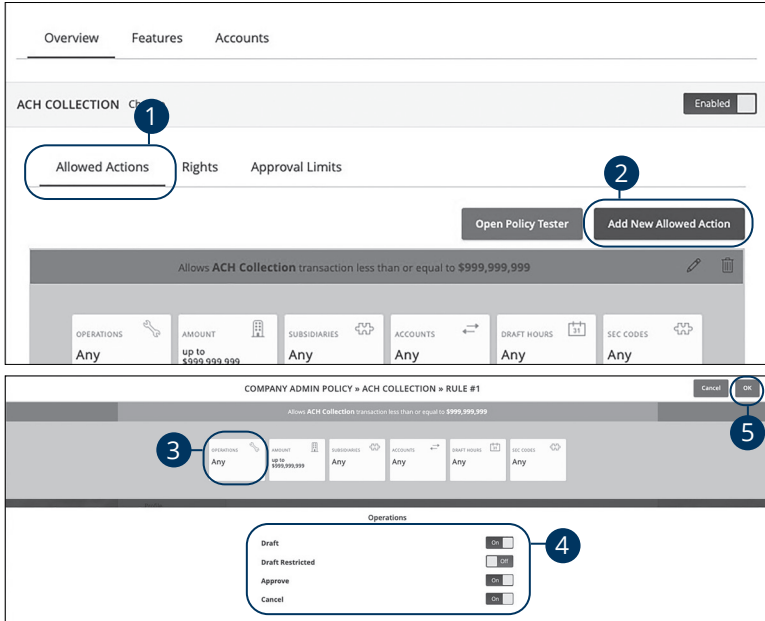
OPERATIONS	AMOUNT	SUBSIDIARIES	ACCOUNTS	DRAFT HOURS	SEC CODES
Any	up to \$999,999,999	Any	Any	Any	Any

1. Select the transaction type to disable in the Overview tab.
2. Toggle the switch to “Disabled” for that specific transaction.
3. Click the **Save** button when you are finished making changes.

Admin Rights

Part 3 of 9: Enabling Operation Rights

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

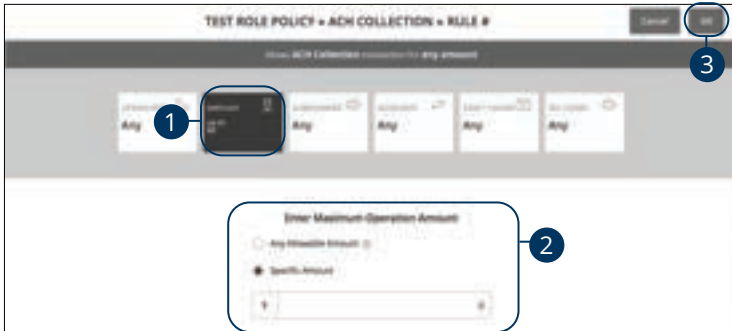


1. Click the Allowed Actions tab.
2. (Optional) If you need to add new actions, click the **Add New Allowed Action** button.
3. Click the Operations action to begin making restrictions to the action.
4. Toggle the On/Off switch to "On" or "Off" depending on if a user can perform a specific operation.
 - **Draft:** Create a transaction or template that needs approval from an authorized user.
 - **Draft Restricted:** Generate a drafted transaction based on an existing template that is assigned to them or adjusted the amount, settlement, date or description.
 - **Approve:** Send or accept drafted transactions.
 - **Cancel:** Reject a drafted or unprocessed transaction.
5. Click the **OK** button when you are finished making changes.

Admin Rights

Part 4 of 9: Choosing the Maximum Draft Amount

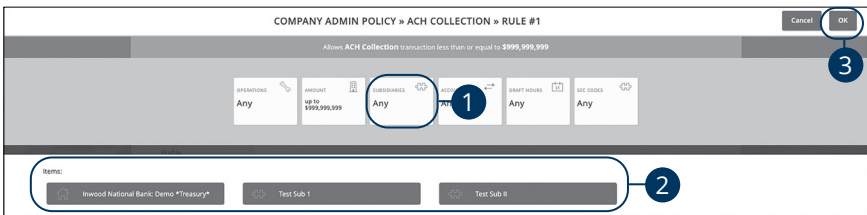
If you have Manage Company Policy rights, you can choose the maximum amount of funds that can be drafted per transaction. This cannot exceed the Company Policy.



1. Click the Amount action.
2. Enter the maximum draft amount or select “Any Allowable Amount.”
3. Click the **OK** button when you are finished making changes.

Part 5 of 9: Selecting Subsidiaries

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

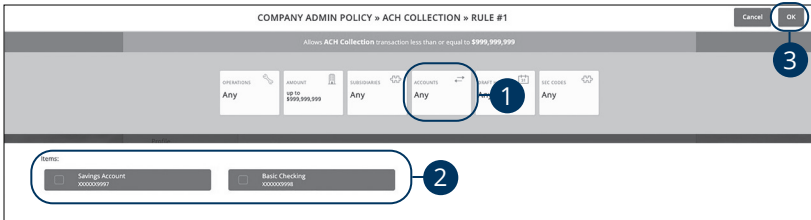


1. Click the Subsidiaries action.
2. Select a subsidiary the user has authorization to use.
3. Click the **OK** button when you are finished making changes.

Admin Rights

Part 6 of 9: Enabling Allowed Accounts

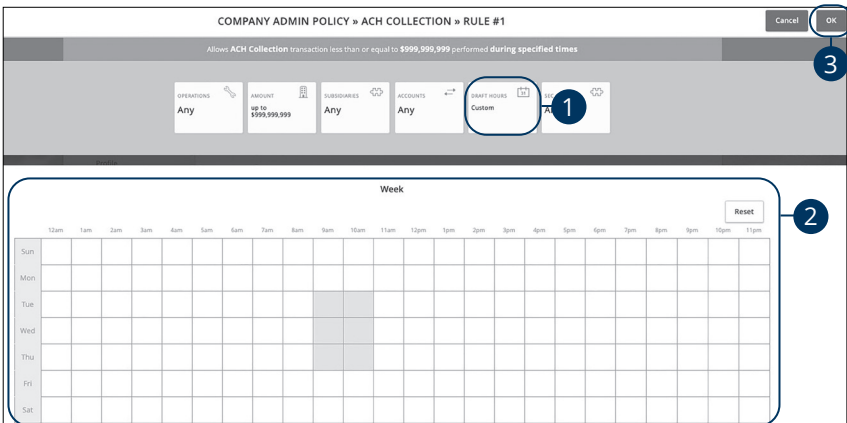
The Accounts tab lets you decide which users have access to perform specific tasks within an account, including viewing the account and transaction histories and making deposits or withdrawals.



1. Click the Accounts action.
2. Select the group or accounts the user has authorization to use.
3. Click the **OK** button when you are finished making changes.

Part 7 of 9: Choosing Drafting Hours

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

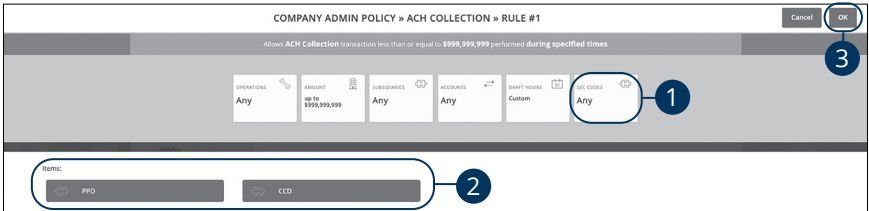


1. Click the Draft Hours action.
2. Click the boxes to select the hours a user can draft or send a transaction.
3. Click the **OK** when you are finished.

Admin Rights

Part 8 of 9: Choosing the SEC Code

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



1. Click the SEC Codes action.
2. Select which code you would like to use.
3. Click the **OK** button when you are finished making changes.

Admin Rights

Part 9 of 9: Editing Approval Limits for a Transaction Type

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

The image shows two screenshots from a software interface. The top screenshot is titled "User Roles > Company Admin" and shows a table of approval limits for various transaction types. The bottom screenshot is titled "User Roles > Test Role" and shows the "Approval Limits" configuration page for a specific transaction type, "ACH COLLECTION".

Transaction Type	Approval Limit	Per Day Approval Limits	Per Month Approval Limits	Per Account Approval Limits	Draft Actions Max	Approve Actions Max	Cancel Actions Max	View
ACH Collection	\$999,999,999.00	\$99,999,999 / \$999,999,999.00	\$99,999,999 / \$999,999,999.00	\$99,999,999 / \$999,999,999.00	1	1	1	All

The bottom screenshot shows the "Approval Limits" configuration page for "ACH COLLECTION". It has two main sections: "Maximum Amount" and "Maximum Count". Each section has input fields for "Per Transaction", "Per Account Per Day", "Per Day", and "Per Month". A "Save" button is located in the top right corner.

1. Select a transaction type in the Overview tab to edit a user's approval limits.
2. Click the Approval Limits tab.
3. Edit the maximum amounts a user can approve or draft and the maximum number of transactions a user can perform.
4. Click the **Save** button when you are finished making changes.

Admin Rights

User Role Policy Tester


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

User Roles

Search

USER ROLE TEMPLATES

USER ROLES

Name	Description	Users	
Company Admin	Admin has access to all features, accounts, and enabled trx types with full amount (per Bank policy) for draft, approve, cancel trx rights. The Admin Role also has the maximum Role Approval Limits per Company Policy and the ability to View all User Roles trx activity	2	

Overview Features Accounts User Roles

Transaction Type	Approval Limit	Per Day Approval Limits	Per Month Approval Limits	Per Account Approval Limits	Draft Actions Max	Approve Actions Max	Cancel Actions Max
ACH Collection	\$999,999,999.00	999,999,999 / 999,999,999.00	999,999,999 / 999,999,999.00	999,999,999 / 999,999,999.00	1 Any	1 Any	1 Any

User Roles ▶ Company Admin

Admin has access to all features, accounts, and enabled trx types with full amount (per ...)

Delete Save


Overview Features Accounts

ACH COLLECTION Change Enabled

Allowed Actions Rights Approval Limits

Open Policy Tester Add New Allowed Action

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

1. Click the  icon next to an existing user role or click the **Create Role** button and follow the steps on page 20 to create a new user role.
2. Select the transaction type in the Overview tab that you would like to run a test on.
3. Click the **Open Policy Tester** button.

Admin Rights

Example Transaction

Operations * Amount * Account * Subsidiary

Draft \$1,000.00 Savings Account XXXXXX9 Inwood National Bank: De

SEC Code IP Addresses Location Day Time

PPD 192.168.1.* United States Any

Auth code provided

Template used (i.e. draft restricted)

Allows ACH Collection transaction for any amount from Basic Checking

DRAFT AMOUNT APPROVALS SUBSIDIARIES ACCOUNTS DRAFT HOURS LOCATION IP ADDRESSES

Any 1 Any Basic Checking X... Any Any Any

This transaction will be denied: This transaction is denied by the Bank Policy by Bank Policy

Bank Policy
Monestor Bank & Trust
Denied

Company Policy
Murphy and Company Inc (Test)
Denied

UserRole Policy
Test
Denied

Allowed Actions

Allows transaction

OPERATIONS AMOUNT ACCOUNTS DRAFT HOURS

Any Any Any Any

This transaction will be allowed

Bank Policy
Inwood National Bank | Membe...
Allowed

Company Policy
Inwood National Bank: Demo *T...
Allowed

UserRole Policy
Company Admin
Allowed

Allowed Actions

Allows ACH Collection transaction less than or equal to \$999,999,999

OPERATIONS AMOUNT SUBSIDIARIES ACCOUNTS DRAFT HOURS SEC CODES

Any up to \$999,999,999 Any Any Any Any

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

Admin Rights



Deleting Allowed Actions

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

The screenshot shows a multi-step process for deleting allowed actions:

- Step 1:** A table with columns 'Name', 'Description', and 'Users'. A 'Test' row is highlighted, and a blue circle with the number '1' is next to the edit icon.
- Step 2:** A table with columns 'Transaction Type', 'Approval Limit', 'Per Day Approval Limits', 'Per Month Approval Limits', 'Per Account Approval Limits', 'Draft Actions Max', 'Approve Actions Max', and 'Cancel Actions Max'. The 'ACH Collection' row is highlighted, and a blue circle with the number '2' is next to it.
- Step 3:** The 'User Roles' page for 'Company Admin'. The 'Allowed Actions' tab is selected, and a blue circle with the number '3' is next to it.
- Step 4:** The 'Allowed Actions' list for 'ACH Collection'. A specific action is highlighted, and a blue circle with the number '4' is next to the delete icon.

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

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


Admin Rights

Establishing Rights to Access Features

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

The image consists of two screenshots from a software interface. The top screenshot shows the 'User Roles' page. It has a search bar, a 'Create Role' button, and a table of user roles. The table has columns for 'Name', 'Description', and 'Users'. One role named 'Test' is listed with 'None' in both the Description and Users columns. A blue circle with the number '1' points to the edit icon (pencil) next to the 'Test' role. The bottom screenshot shows the 'Features' tab for the 'Test' role. It has tabs for 'Overview', 'Features', and 'Accounts'. The 'Features' tab is active. Below it, there's a 'RIGHTS' section with several items, each with a checkbox. The 'Manage Recipients (Commercial)' item is checked, and its box is highlighted with a blue circle and the number '3'. The 'Manage Users (Commercial)' item is highlighted with a blue circle and the number '4'. A 'Save' button is circled with a blue circle and the number '5'. There are also 'Delete' and 'Save' buttons at the top right of the page.

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

1. Click the  icon next to an existing user role or click the **Create Role** button and follow the steps on page 20 to create a new user role.
2. Click the Features tab.
3. Enable a feature by clicking on a specific right. Dark boxes with a check mark indicate that the feature is active.
4. Disable a feature by clicking on it to make the box white.
5. Click **Save** when you are finished making changes.

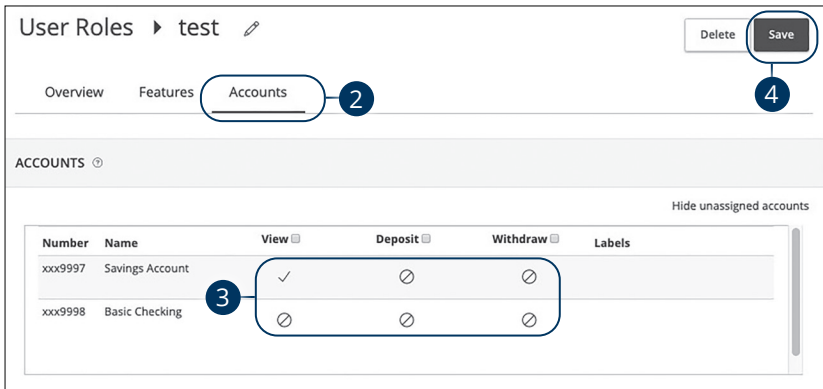


Note: If the Manage Users right is assigned to a user, they can change their own rights. Be sure to limit which users have this feature.


Admin Rights

Establishing Rights to Access Accounts

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



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

1. Click the  icon next to an existing user role or click the **Create Role** button and follow the steps on page 20 to create a new user role.
2. Click the Accounts tab.
3. Edit a user's ability to view, deposit to or withdraw from a specific account.
 - User right is active.
 - User right is disabled.
4. Click the **Save** button when you are finished making changes.

Treasury

Deleting a User Role

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

User Roles ⓘ

Search

Create Role

USER ROLE TEMPLATES

USER ROLES

Name ^	Description	Users ^
Test	None	None

1

!


Delete User Role

Are you sure you want to delete this user role?

Cancel Delete User Role

2

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

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

Treasury

Users Overview

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

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

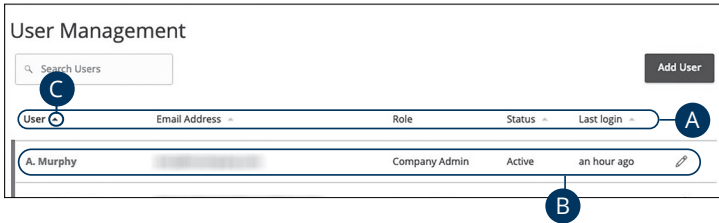
- Sending or drafting payments and creating templates for certain transaction types
- The number of approvals that can be completed in a day or the dollar amount in a specific transaction
- Accessing specific accounts
- Managing recipients, users, subsidiaries and templates

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

Admin Rights

User Management Overview

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



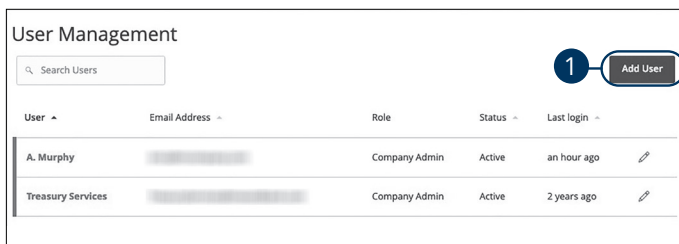
In the **Commercial Functions** tab, click **Users**.

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

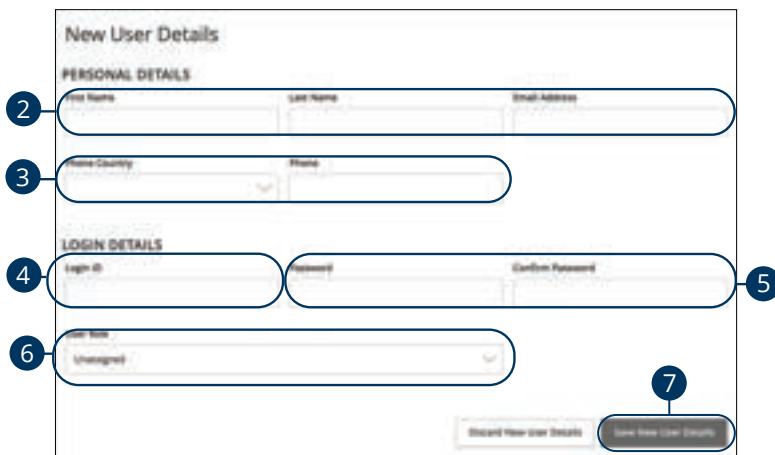
Admin Rights

Adding a New User

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



The screenshot shows the 'User Management' interface. At the top right, there is a search bar and an 'Add User' button, which is circled with a blue '1'. Below this is a table with columns for 'User', 'Email Address', 'Role', 'Status', and 'Last login'. Two users are listed: 'A. Murphy' and 'Treasury Services', both with the role 'Company Admin' and status 'Active'. The 'Last login' for A. Murphy is 'an hour ago' and for Treasury Services is '2 years ago'. Each row has an edit icon.



The screenshot shows the 'New User Details' form. It is divided into 'PERSONAL DETAILS' and 'LOGIN DETAILS'. The 'PERSONAL DETAILS' section includes fields for 'First Name', 'Last Name', 'Email Address', 'Phone Country', and 'Phone'. The 'LOGIN DETAILS' section includes fields for 'Login ID', 'Password', and 'Confirm Password'. There is also a 'User Role' dropdown menu. At the bottom right, there is a 'Save New User Details' button, which is circled with a blue '7'. Numbered callouts (2-7) point to the following fields: 2 (First Name, Last Name, Email Address), 3 (Phone Country, Phone), 4 (Login ID), 5 (Password, Confirm Password), 6 (User Role), and 7 (Save New User Details button).


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

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

Treasury

Editing a User

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

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

User Details

Status 2

PERSONAL DETAILS

First Name: [REDACTED] Last Name: [REDACTED] Email Address: [REDACTED]
Working Phone: [REDACTED] Home Phone: [REDACTED]
Phone Country: [REDACTED] United States
Address: [REDACTED]


USER ROLE

Current Role: 3
Company Admin

USER LOGINS

Login Name	Channel	Status	Last Login	Action
[REDACTED]	Internal	Normal	1/16/2022	[REDACTED]

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

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

Treasury

Deleting a User


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

The first screenshot shows the 'User Management' interface. It features a search bar, an 'Add User' button, and a table with columns for 'User', 'Email Address', 'Role', 'Status', and 'Last login'. Two users are listed: 'A. Murphy' and 'Treasury Services'. A pencil icon next to 'A. Murphy' is circled with a blue '1'.

The second screenshot shows the 'User Details' page for a selected user. It includes sections for 'PERSONAL DETAILS', 'USER ROLE', and 'USER LOGIN'. A 'Delete' button is circled with a blue '2'.

The third screenshot shows a confirmation dialog box titled 'Delete User' with the question 'Are you sure you want to delete this user?'. It has 'Cancel' and 'Confirm' buttons. The 'Confirm' button is circled with a blue '3'.

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

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

Treasury

Recipient Overview

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

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

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

Callout A points to the table headers. Callout B points to the sort icon (▲) in the Email Address column. Callout C points to the actions menu (⋮) for the second recipient. A callout box for the actions menu shows the following options: Edit, Delete, and Payment History.

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

A. The following information presents for each recipient:

- Name
- Number of accounts they have
- Email address

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



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

ACH Only- Part 1 of 2: Adding a Recipient

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

The screenshot shows the 'Recipients' management interface. At the top, there is a 'New Recipient' button (1) and a search bar. Below this is the 'Add Recipient' form. The form includes fields for 'Display Name *' and 'Email Address' (2), a checkbox for 'Send email notifications for template payments' (3), and an '+ Add account' link (4). A table below shows existing accounts with columns for 'Account', 'Payment Type', 'Financial Institution (FI)', and 'Routing Number'. The table has one row with 'Account - New', 'ACH and Wire', and 'N/A'. To the right of the table is a vertical menu icon (10). Below the table are several input fields: 'Payment Type' (5) with a dropdown menu, 'Account Type *' (6) with a dropdown menu, 'Account #' (7) with a text input, 'Financial Institution (FI)' (8) with a search input, and 'ACH Routing Number #' (9) with a text input. At the bottom right, there is a close button (X) and a checkmark button (11).

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

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

ACH Only- Part 2 of 2: Recipient Account Detail

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

Not Required

The screenshot shows a form titled "Recipient Details" with a collapse arrow in the top right. The form is divided into several sections: "Wire Name" (input field, callout 1), "ACH Name" and "ACH ID" (input fields, callout 2), "Country" (drop-down menu with "United States" selected, callout 3), "Address 1" and "Address 2" (input fields, callout 4), "City" (input field, callout 5), "State" (drop-down menu with "Select State" selected, callout 6) and "ZIP" (input field, callout 6). At the bottom, there is a "Templates (0)" section with a collapse arrow, and two buttons: "Cancel" and "Save Recipient" (callout 7).

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

Treasury

Editing a Recipient

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

The screenshot displays the 'Recipients' management interface. At the top, there is a 'New Recipient' button and a search bar. Below is a table with columns for Name, Email Address, Number of Accounts, and Actions. Two rows are shown, both with 'test' as the name and 'test@email.com' as the email address. The first row has '1' under 'Number of Accounts'. A callout '1' points to the edit icon (three vertical dots) in the Actions column of the first row.



Below the table is the 'Edit test' form. It includes fields for 'Display Name *' (test) and 'Email Address' (test@email.com). There is a checkbox for 'Send email notifications for template payments'. Below this is a table for 'Accounts (1)' with columns for Account, Payment Type, Financial Institution (FI), and Routing Number. One account is listed: 'Checking - *6789', 'Wire Only', 'test', and '122105155'. A callout '2' points to the edit icon in the Actions column of this account table.

The 'Recipient Details' section contains several input fields: 'Wire Name', 'ACH Name', 'ACH ID', 'Country' (United States), 'Address 1', 'Address 2', 'City', 'State' (Select State), and 'ZIP'. A callout '3' points to the 'Wire Name' field.

Below the details is a 'Templates (0)' section with a dropdown arrow. A callout '4' points to this section.

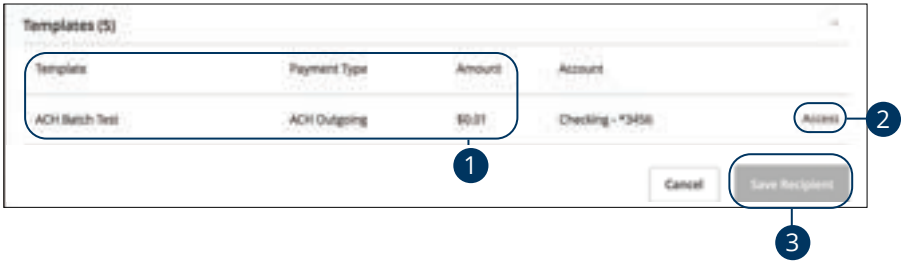
At the bottom right of the form are 'Cancel' and 'Save Recipient' buttons. A callout '5' points to the 'Save Recipient' button.

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

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

Editing a Recipient's Templates

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



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

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

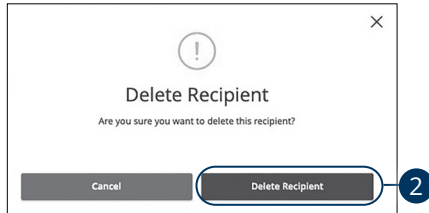
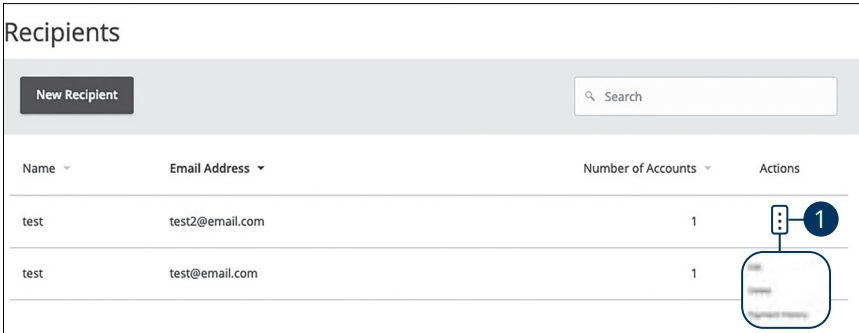


Note: For additional information about editing a recipient's assigned templates, go to page 61.

Treasury

Deleting a Recipient

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



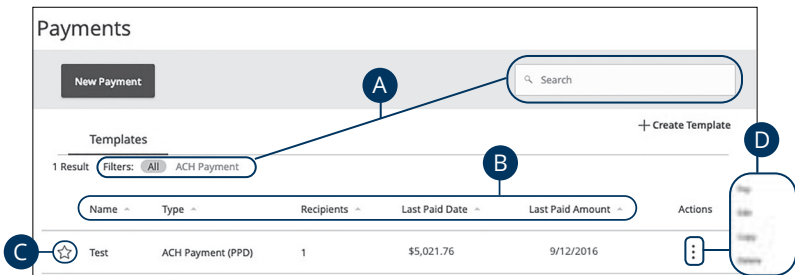
In the **Commercial Functions** tab, click **Recipients**.

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

Treasury

Payment Template Overview

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



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

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

Treasury

Creating a Template

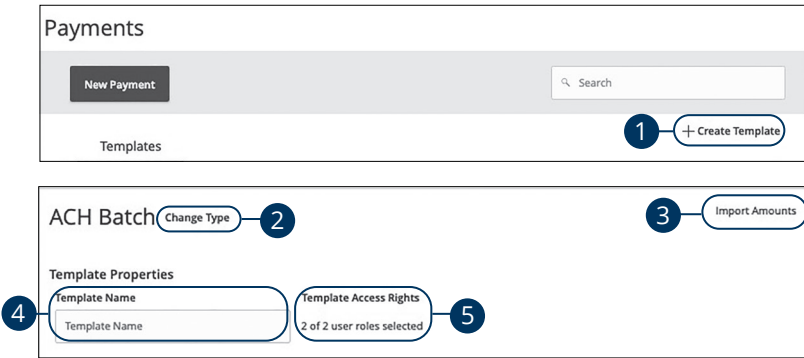
If you are assigned Draft or Approval rights, you can use the Payments tab to send a one-time payment or create a template for recurring transactions. If you are sending payments to vendors, suppliers, collections or making payroll, it is best to create a template to simplify your routine transactions.

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

- Vendors or suppliers
- Collections from customers
- Payroll

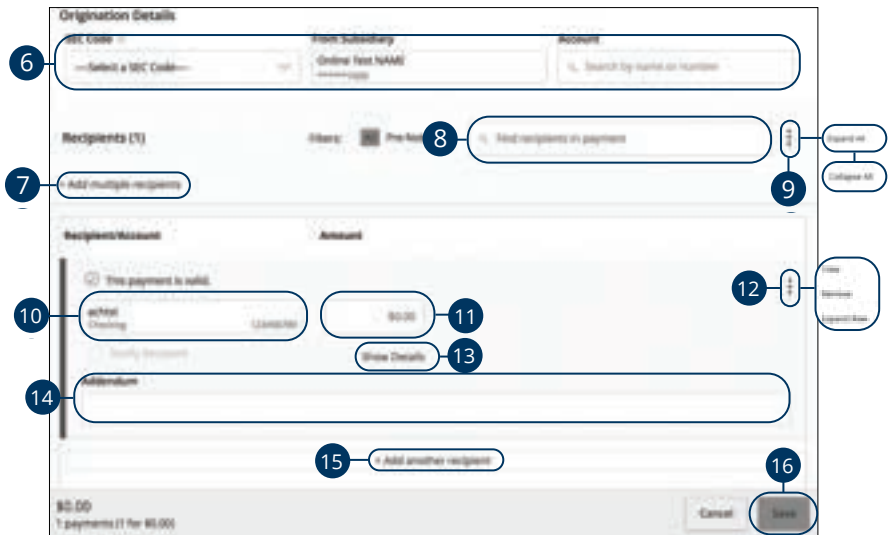
ACH Batch



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



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

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



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

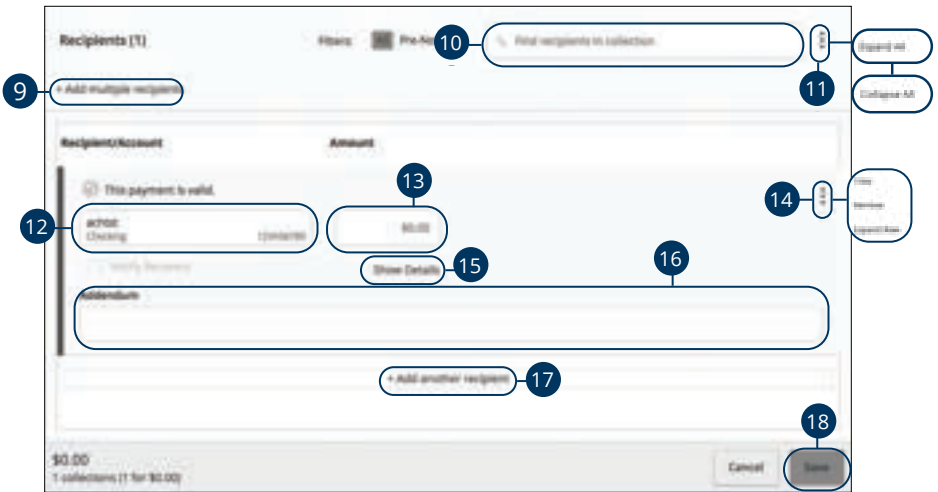
ACH Collection



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

The screenshot shows the 'Payments' interface. At the top, there is a 'New Payment' button and a search bar. Below this is a 'Templates' section with a '+ Create Template' button, labeled with a circled '1'. The 'ACH Collection' form is shown below, with several elements labeled with circled numbers: 'Change Type' (2), 'Import Amounts' (3), 'Template Name' (4), 'Template Access Rights' (5), 'SEC Code' (6), 'To Subsidiary' (7), and 'Account' (8).

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

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



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

ACH Payment


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

The screenshot shows the 'Payments' interface. At the top, there is a 'New Payment' button and a search bar. Below this is a 'Templates' section with a '+ Create Template' button, which is circled with a '1'. Below the 'Payments' section is the 'ACH Payment' form. The form has a 'Change Type' link circled with a '2'. The form is divided into two sections: 'Template Properties' and 'Origination Details'. In the 'Template Properties' section, there are three fields: 'Template Name' (circled with a '3'), 'Template Access Rights' (circled with a '4'), and 'From Subsidiary' (circled with a '6'). In the 'Origination Details' section, there are three fields: 'SEC Code' (circled with a '5'), 'From Subsidiary' (circled with a '6'), and 'Account' (circled with a '7').

In the **Transactions** tab, click **Payments**.

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

The screenshot shows a web form for creating an ACH payment. At the top, there are two tabs: "Recipient/Account" and "Amount". Below the tabs, there is a warning icon and the text "This payment is valid." To the right of this text is a "Show More" link. Below the warning, there is a dropdown menu for selecting a recipient, currently showing "John Doe" and "Checking". To the right of the dropdown is an input field for the amount, containing "80.00". Below the amount field is a "Show Details" link. Below these elements is a large text area for an addendum, with the label "Addendum" above it. At the bottom right of the form are "Cancel" and "Save" buttons. Numbered callouts (8-13) point to the recipient dropdown, the amount field, the "Show More" link, the "Show Details" link, the addendum text area, and the "Save" button, respectively.

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

ACH Receipt

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

The screenshot shows the 'Payments' interface. At the top, there is a 'New Payment' button and a search bar. Below this is a 'Templates' section with a '+ Create Template' button, which is circled in blue and labeled with a '1'. Below the 'Templates' section is the 'ACH Receipt' template configuration page. At the top of this page is a 'Change Type' link, circled in blue and labeled with a '2'. Below this is the 'Template Properties' section, which includes a 'Template Name' input field, circled in blue and labeled with a '3'. To the right of the 'Template Name' field is the 'Template Access Rights' section, which shows '2 of 2 user roles selected' and a link, circled in blue and labeled with a '4'. Below the 'Template Properties' section is the 'Origination Details' section, which includes three input fields: 'SEC Code' (with a dropdown menu), 'To Subsidiary' (with a dropdown menu), and 'Account' (with a dropdown menu). The 'SEC Code' field is circled in blue and labeled with a '5'. The 'To Subsidiary' field is circled in blue and labeled with a '6'. The 'Account' field is circled in blue and labeled with a '7'.

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

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

The image shows a screenshot of a web form for processing an ACH payment. The form is titled "Recipient/Account" and "Amount". It includes a status message "This payment is valid." with a checkmark icon. Below this, there is a dropdown menu for the recipient, currently showing "test Checking" and the account number "123456789". To the right of the dropdown is a text input field for the amount, containing "\$50.00". Below the amount field is a "Show Details" button. To the right of the "Show Details" button is a vertical ellipsis menu icon. Below the recipient and amount fields is a checkbox labeled "Notify Recipient". Below the checkbox is a text input field for an "Addendum". At the bottom right of the form are two buttons: "Cancel" and "Save".

8. Select a recipient or create a new recipient from the drop-down.

9. Enter an amount.

10. (Optional) Click the \vdots icon to expand, view details or notify a specific recipient.

11. (Optional) Click the "Show Details" link to view your recipient's information.

12. (Optional) Enter an addendum.

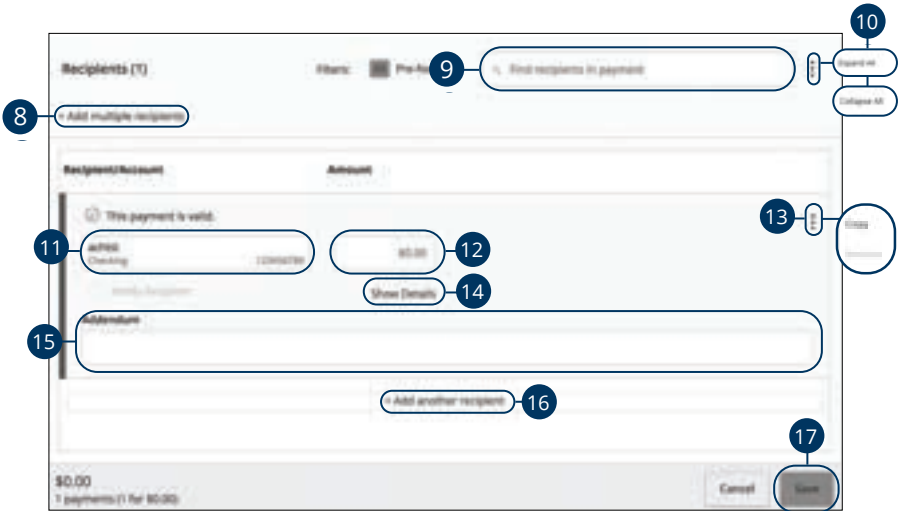
13. Click the **Save** button when you are finished.



Payroll

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

The screenshot shows a web interface for creating a payroll template. The top section is titled "Payments" and contains a "New Payment" button, a search bar, and a "+ Create Template" button (callout 1). Below this is a "Templates" section. The "Payroll" section is highlighted and contains a "Change Type" link (callout 2) and an "Import Amounts" link (callout 3). Under "Template Properties", there is a "Template Name" input field (callout 4) and a "Template Access Rights" link (callout 5). Under "Origination Details", there is a "From Subsidiary" input field (callout 6) and an "Account" input field (callout 7).

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



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

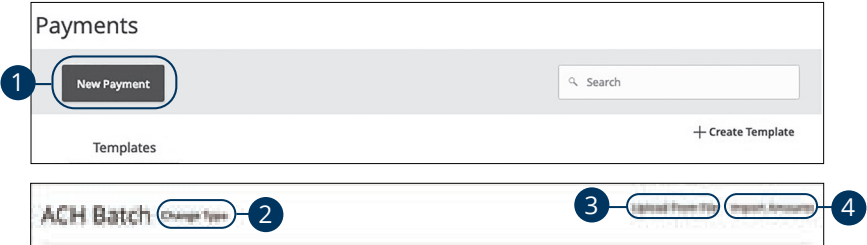
Treasury

Sending a Single Payment

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

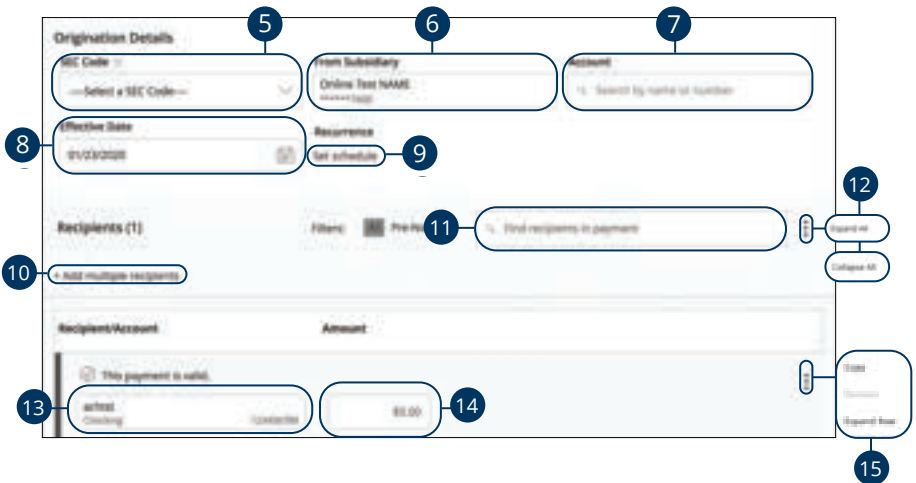
ACH Batch



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



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

1. Select a payment type using the **New Payment** button and choose ACH Batch.
2. (Optional) If you need to change your payment type click the "Change Type" link.
3. (Optional) If you would like to upload recipients and amounts from a file, click the "Upload From File" link. For more information about this option, go to page 97.
4. (Optional) If you are adding more than one recipient, you can upload a Comma Separated Values (CSV) document by clicking the "Import Amounts" link. This option only appears when more than one recipient is selected.



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

The screenshot shows a payment review interface. At the top, there are two tabs: "Recipient/Account" and "Amount". Below the tabs, a status message reads "This payment is valid." To the right of this message is a "Show Details" link. Below the status message, there is a table with columns for "Recipient/Account" and "Amount". The first row shows "JPMorgan Chase" and "\$0.00". Below the table is a large text area labeled "Addendum". Below the addendum area is a link that says "+ Add another recipient". At the bottom of the screen, there is a summary bar showing "\$0.00" and "7 payments (1 for \$0.00)". To the right of the summary bar are three buttons: "Cancel", "Draft", and "Approve".

16. (Optional) Check the box to notify a recipient of an incoming payment.

17. (Optional) Click the "Show Details" link to view your recipient's information.

18. (Optional) Add an addendum.

19. (Optional) You can add another recipient by clicking the "+Add another recipient" link.

20. Click the **Draft** or **Approve** button depending on your user roles.

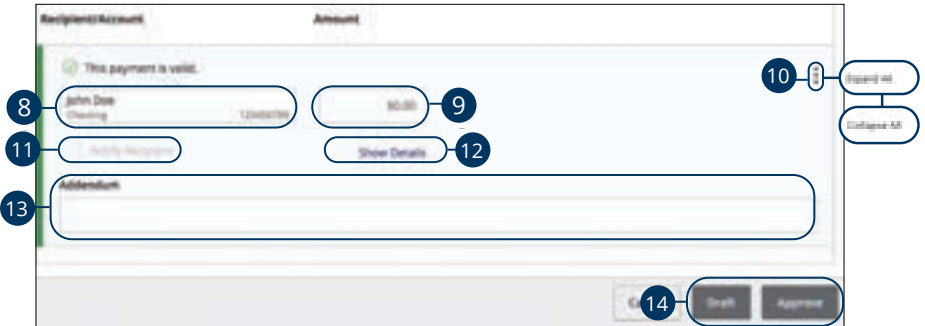
ACH Payment


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

The image shows two screenshots of a software interface. The top screenshot, titled "Payments", features a "New Payment" button circled with a blue circle and the number 1. Below the button is a search bar and a "Create Template" link. The bottom screenshot, titled "ACH Payment", shows a "Change Type" link circled with a blue circle and the number 2. Below this are several input fields: "SEC Code" (circled with 3), "From Subiciary" (circled with 4), "Account" (circled with 5), "Effective Date" (circled with 6), and "Recurrence" (circled with 7). The "SEC Code" field has a dropdown arrow and the text "Select a SEC Code". The "From Subiciary" field has a dropdown arrow and the text "Online Test NAME". The "Account" field has a dropdown arrow and the text "Search by name or number". The "Effective Date" field has a dropdown arrow and the text "8/23/2020". The "Recurrence" field has a dropdown arrow and the text "Set schedule".

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

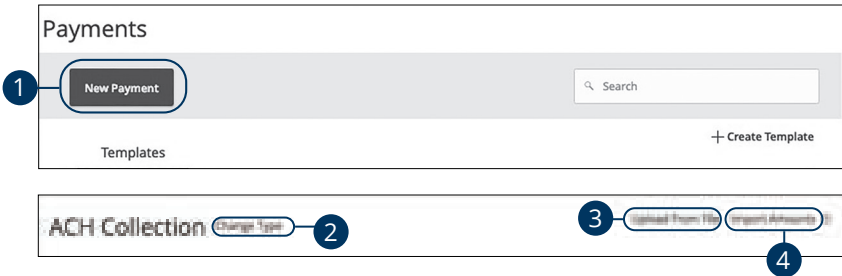
1. Select a template type using the **New Payment** button and choose ACH Payment.
2. (Optional) If you need to change your payment type, click the "Change Type" link.
3. Use the drop-down and select an SEC code.
4. Select the From account.
5. Select an account the funds will be taken from.
6. Select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



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

ACH Collection

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




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

1. Select a payment type using the **New Payment** button and choose ACH Collection.
2. (Optional) If you need to change your payment type click the “Change Type” link.
3. (Optional) If you would like to upload recipients and amounts from a file, click the “Upload From File” link. For more information about this option, go to page 97.
4. (Optional) If you are adding more than one recipient, you can upload a Comma Separated Values (CSV) document by clicking the “Import Amounts” link. This option only appears when more than one recipient is selected.

ACH

The image shows a screenshot of a web interface for ACH origination. The top section is titled "Origination Details" and contains several fields: "SEC Code" (a drop-down menu), "Effective Date" (a date field), "Is Subsidiary" (a checkbox), "Recurrence" (a button labeled "Set Schedule"), and "Account" (a search field). The bottom section is titled "Recipients (1)" and contains a search bar, a filter button labeled "Pre-Notes", and a button labeled "+ Add multiple recipients". On the right side of the Recipients section, there are two buttons: "Expand All" and "Collapse All". Numbered callouts (5-12) point to these specific elements.

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

ACH

The screenshot shows a web interface for sending an ACH payment. At the top, there are two columns: "Recipient/Account" and "Amount". A message at the top left says "This payment is valid." with a refresh icon. Below this, there is a table with one row. The first cell of the row contains a recipient name "ABCDEF" and a checkbox "Notify Recipient" (checked). The second cell contains the amount "\$0.00". To the right of the amount is a "Show Details" link. To the right of the recipient name is a vertical menu with three options: "Copy", "Remove", and "Expand Row". Below the table is a large text area for "Addendum". At the bottom of the table area is a link "+ Add another recipient". At the bottom of the page, there is a summary bar showing "\$0.00" and "1 collections (1 for \$0.00)". On the right side of the summary bar are three buttons: "Cancel", "Draft", and "Approve".

13. Select a recipient.

14. Enter an amount.

15. (Optional) Click the icon to copy, remove or expand row on a specific recipient.

16. (Optional) Check the box to notify a recipient of an incoming payment.

17. (Optional) Click the "Show Details" link to view your recipient's information.

18. (Optional) Add an addendum.

19. (Optional) You can add another recipient by clicking the "+Add another recipient" link.

20. Click the **Draft** or **Approve** button depending on your user roles.

13. Select a recipient.

14. Enter an amount.

15. (Optional) Click the icon to copy, remove or expand row on a specific recipient.

16. (Optional) Check the box to notify a recipient of an incoming payment.

17. (Optional) Click the "Show Details" link to view your recipient's information.

18. (Optional) Add an addendum.

19. (Optional) You can add another recipient by clicking the "+Add another recipient" link.

20. Click the **Draft** or **Approve** button depending on your user roles.

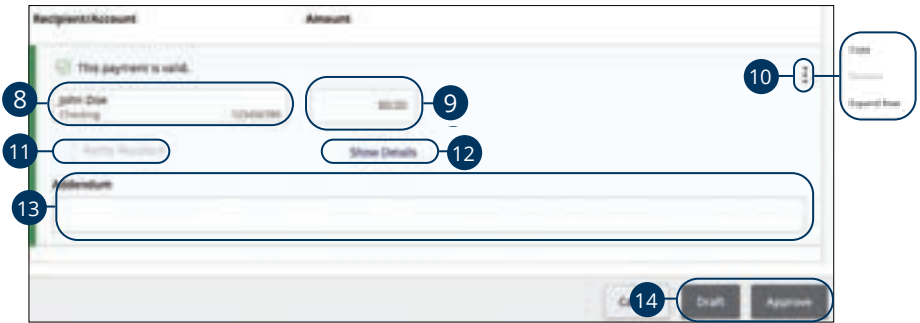
ACH Receipt


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

The screenshot shows the 'Payments' interface. At the top, there is a 'New Payment' button (step 1) and a search bar. Below this is a 'Templates' section with a '+ Create Template' link. The main form is titled 'ACH Receipt' (step 2) and includes a 'Change Type' link. The form is divided into 'Origination Details' and 'Recurrence' sections. The 'Origination Details' section contains three fields: 'SEC Code' (step 3) with a dropdown menu, 'Subsidiary' (step 4) with a dropdown menu, and 'Account' (step 5) with a search field. The 'Recurrence' section contains an 'Effective Date' field (step 6) and a 'Recurrence' field (step 7) with a 'Set schedule' link.

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

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



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

Payroll

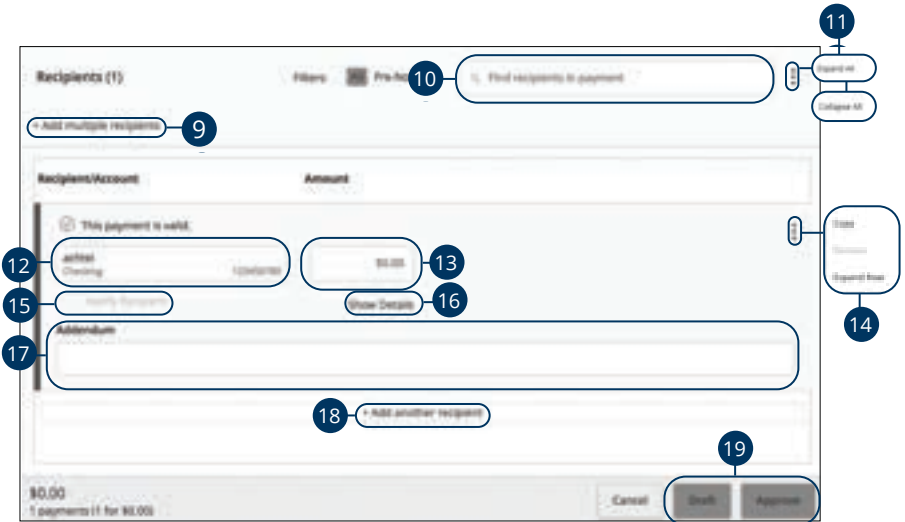
You can draft or create a one-time payroll payment to send payments to multiple employees and accounts. Make sure you all have the necessary account and contact information before you continue.



The screenshot shows the 'Payments' interface. At the top, there is a 'New Payment' button (1) and a search bar. Below this is a 'Templates' section with a '+ Create Template' link. The 'Payroll' section is highlighted, showing a 'Change Type' link (2). Below this are four fields: 'From Subsidiary' (5), 'Account' (6), 'Effective Date' (7), and 'Recurrence' (8). There are also links for 'Upload From File' (3) and 'Import Amounts' (4).

1. Select a template type using the **New Payment** button and choose Payroll.
2. (Optional) If you need to change your payment type, click the “Change Type” link.
3. (Optional) If you would like to upload recipients and amounts from a file, click the “Upload From File” link. For more information about this option, go to page 97.
4. (Optional) If you are adding more than one recipient, you can upload a Comma Separated Values (CSV) document by clicking the “Import Amounts” link. This option only appears when more than one recipient is selected.
5. Select the From account.
6. Select an account.
7. Select the effective date using the calendar feature.
8. (Optional) Set up a recurrence.



Note: If you are splitting a payment follow, through step 8 and then go to page 96.



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

Splitting a Payment

If you are sending payroll to an employee with multiple accounts, you can split their payment per their request. This way your employees have their money how they like without the hassle!

The screenshot shows the 'Recipients (1)' section of a payment interface. It features a search bar at the top right with the text 'Find recipients in payment'. Below the search bar is a table with two columns: 'Recipient/Account' and 'Amount'. The table contains one row with the following data: 'ACH ONLY (Zacnts) Checking' (with account number 123456789) and '\$0.00'. To the right of the table is a 'Total' field showing '\$0.00'. Below the table is an 'Addendum' text area. At the bottom of the interface are three buttons: 'Cancel', 'Draft', and 'Approve'. Numbered callouts (1-10) point to various elements: 1 points to '+ Add multiple recipients', 2 to a menu icon, 3 to a 'Split Payment' option, 4 to the primary account selection, 5 to the secondary account search, 6 to the amount input, 7 to the total input, 8 to the addendum text area, 9 to '+ Add another recipient', and 10 to the 'Draft' and 'Approve' buttons.

Follow the directions up to step 8 on page 94.

1. (Optional) Click the “+Add multiple recipients” link to add several recipients at once.
2. (Optional) Click the \vdots icon to expand, view details or notify a specific recipient.
3. (Optional) Click the \vdots icon and select Split Payment.
4. Select a primary account.
5. Select a secondary account.
6. Enter the amount in the secondary account.
7. Enter the total amount of the deposit the “Total” text box. The difference between the total payment and the amount in secondary account adjusts in the primary account.
8. (Optional) Enter an addendum.
9. (Optional) Click the “+Add another recipient” link to a single recipient.
10. Click the **Draft** or **Approve** button when you are finished.

Treasury

Payment From File

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

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

The screenshot shows the 'Payments' interface. At the top, there is a 'New Payment.' button (callout 1) and a search bar. Below this is a 'Templates' section with a '+ Create Template' link. The main form is titled 'Payment From File' and contains the following elements:

- 'Payment Type *' dropdown menu (callout 2) with the text '--Please Select A Payment Type--' and a downward arrow.
- 'Import File *' text input field (callout 3) with the text '--Please Select A File To Import--' and a file selection icon.
- A note: '* - Indicates required field'.
- 'Cancel' and 'Upload File' buttons (callout 4).

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

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



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

Payment From File - Additional Information

5 SEC Code

----Select a SEC Code----

6 Pay From/Pay To *

----Select From Account:--

7 Company / Subsidiary *

----Select A Subsidiary:--

8 Effective Date

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

Total Amount: \$35.00 To 2 recipients

* - Indicates required field

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



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

Treasury

Viewing, Approving or Canceling a Transaction


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

Single Transaction

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

The screenshot shows the 'Activity Center' interface. At the top, there are tabs for 'Single Transactions' and 'Recurring Transactions'. Below the tabs is a search bar and several utility icons. A table of transactions is displayed with columns: 'Created date', 'Status', 'Approvals', 'Transaction Type', 'Account', and 'Amount'. A specific transaction is highlighted with a blue box and labeled '1'. To the right of the table, there are icons for 'Toggle Details', 'Approve', 'Cancel', 'Inquire', 'Copy', and 'Print Details'. A blue box labeled '2' highlights these icons. Below the table, there are two dialog boxes. The first is titled 'Approve Transaction' and asks 'Are you sure you want to approve this transaction?'. It has 'No' and 'Confirm' buttons. The second is titled 'Cancel Transaction' and asks 'Are you sure you want to cancel this transaction?'. It also has 'No' and 'Confirm' buttons. A blue box labeled '3' highlights the 'Confirm' buttons in both dialog boxes.

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

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

Treasury

Editing or Using a Template

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


The screenshot shows the 'Payments' interface. At the top, there is a 'New Payment' button and a search bar. Below this is a 'Templates' section with a '+ Create Template' link. A table lists one template: 'Test' (ACH Payment (PPD)) with 1 recipient. A dropdown menu is open over the table, showing options: Pay, Edit, Copy, and Delete. A red circle '1' is next to the dropdown.

The 'Edit' option is selected, opening a 'Template Properties' modal. The modal has three sections:

- Template Properties:** Template Name (Test), Template Access Rights (2 of 2 user roles selected).
- Origination Details:** SEC Code (PPD - Prearranged Payment and Deposit), From (****6789), Account (Savings Account XXXXXX9997 \$8.73).
- Recipient/Account:** ACH ONLY (Zacnts) Checking 123456789, Amount (\$50.00).

 At the bottom right of the modal are 'Cancel' and 'Save' buttons. A red circle '2' is next to the modal, and a red circle '3' is next to the 'Save' button.

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

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

Treasury

Deleting a Template

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

The screenshot shows the 'Payments' interface. At the top, there is a 'New Payment' button and a search bar. Below that, the 'Templates' section is visible, showing a table with one result: 'Test' (ACH Payment (PPD)). A callout box labeled '1' points to the actions menu (three dots) for the 'Test' template. Below the table, a 'Delete Template' dialog box is open, asking 'Are you sure you want to delete this Template?'. The dialog has 'Cancel' and 'Delete Template' buttons. A callout box labeled '2' points to the 'Delete Template' button in the dialog.

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

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

Treasury

ACH Pass-Thru

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

ACH Pass-Thru

IMPORT FILE

Select a file to upload

MEMO

PROCESS DATE

July 2016

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

Draft

Approve

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

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

Treasury: ACH Pass-Thru

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ACH Notice of Correction & Returns

Let's get started.

Step 1: [Log into Online Banking](#).

Step 2: Click **Commercial Functions** on the left side menu.



Step 3: Click on **Positive Pay**.

Step 4: Click the **ACH Reporting Files** option under **ACH Notices**.



Step 5: After the new page loads, you'll be able to choose a single date or range of dates based on the day processed. Note that the system defaults to the current date.



Processed Date: 09/18/2020 - 09/18/2020 Refresh

ACH Reporting Files (2)						
	Report Description	File Type	Report	Downloaded by User	Date Created	File Size
1	Returns/NOCs	PDF - Full Transaction Details	Download	No	09/18/2020 08:09:12 AM	92.59 kb

Step 6: Download a consolidated report of any **Returns** or **Notifications of Change** by clicking on **Download**. After the report has been downloaded by any user, the **Downloaded by User** setting will update to **Yes**.

ACH

This document is intended as a sample only. All agreements should be reviewed by legal counsel prior to implementation.

CREDIT AUTHORIZATION

I (we) hereby authorize (Company), hereinafter called "COMPANY", to initiate electronic credit entries to my (our) account indicated below and the financial institution named below, hereinafter called "FINANCIAL INSTITUTION". I (we) acknowledge that ACH transactions I (we) authorize must comply with all applicable law. In the event of an erroneous or duplicate entry, I hereby authorize COMPANY to debit my account indicated below to correct any error made.

Financial Institution

Financial Institution's Address

Routing Number

Account Number

Type of Account: _____ Checking _____ Savings

Amount of credit(s) or method of determining amount of credit(s)

Date(s) and/or frequency of credit(s)

This authorization is to remain in full force and effect until I (we) notify COMPANY in writing that I (we) wish to terminate this authorization in such time and manner as to afford COMPANY and FINANCIAL INSTITUTION a reasonable opportunity to act on it.

Print or Type Individual Name

Signature

Date

ACH

This document is intended as a sample only. All agreements should be reviewed by legal counsel prior to implementation.

DEBIT AUTHORIZATION

I (we) hereby authorize (Company), hereinafter called Company, to initiate debit entries to my (our) account indicated below and the financial institution named below, hereinafter called Financial Institution, to debit the same to such account for (Application). I (we) acknowledge that the origination of ACH transactions to my (our) account must comply with the provisions of U.S. law.

Financial Institution

Branch

Address

City/State/Zip

Routing Number

Account Number

Type of Account: _____ Checking _____ Savings

Amount (or how amount is determined): _____

Frequency (Weekly, Monthly etc.): _____ Start Date (if recurring): _____

Date of Debit (s): _____

If the debit is recurring and the date of the debit falls on a non-banking day, the debit will hit your account on the next banking day and will not hit your account prior to the authorized date.

(Note: For varying amounts the company must send, based on the *NACHA Operating Rules*, written notification of the amount and the date on or after which the transfer will be debited at least ten calendar days in advance of the debit. If the date varies, the *Rules* state that the Originator must send the Receiver notification of new date at least seven calendar days in advance of the debit.)

This authority is to remain in full force and effect until Company has [*received written notification from me (or either of us) or describe your process for revocation of the authorization*] of its termination in such time and manner as to afford Company and Financial Institution a reasonable opportunity to act on it.

Print or Type Individual Name

Signature

Date

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

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

The screenshot shows two parts of the interface. The top part, titled "Recipients", has a "New Recipient" button (1) and a search bar. Below is a table with columns: Name, Email Address, Number of Accounts, and Actions. A row shows "test" with email "test2@email.com" and "1" account. The bottom part, titled "Add Recipient", has fields for "Display Name *" (2), "Email Address" (3) with a checkbox for "Send email notifications for template payments", and a "+ Add account" link (4). Below is an "Accounts (1)" table with columns: Account, Payment Type, Financial Institution (FI), and Routing Number. A row shows "Account - New", "ACH and Wire", "N/A", and a menu icon (5). Below the table are fields for "Payment Type" (5) with "Wire Only" selected, "Beneficiary Type" (6) with "Domestic" selected, "Account *" (7) with "Ex. 129398123", and "Financial Institution (FI) Refined Search" (8) with a search bar. A "Manage" button (9) is at the bottom right.

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

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

Wire

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

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

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

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

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

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



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

Wire


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

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

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

- 1**: Points to the "Name" text input field.
- 2**: Points to the "Address 1" and "Address 2" text input fields.
- 3**: Points to the "State" drop-down menu (currently showing "Select State") and the "Postal Code" text input field.
- 4**: Points to the "Confirm" button (a square button with a checkmark) located next to a "Cancel" button (a square button with an 'x').

Other visible fields include "Country" (a drop-down menu currently showing "United States") and "Wire Routing Number" (a text input field).

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

Wire

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

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

The screenshot shows a form titled "Recipient Details" with a collapse arrow in the top right. The form contains several input fields and a dropdown menu, each with a numbered callout:

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

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

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

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

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

The screenshot shows two parts of the interface. The top part is a table titled "Recipients" with columns for Name, Email Address, Number of Accounts, and Actions. A "New Recipient" button is circled with a blue circle containing the number 1. The table contains one row with "test" as the name and "test2@example.com" as the email address. The bottom part is a form titled "Add Recipient". It has a "Display Name *" field (2) and an "Email Address" field (3) containing "example@example.com". There is a checkbox for "Send email notifications for template payments" (3) and a "+ Add account" link (4). Below this is a table "Accounts (1)" with columns for Account, Payment Type, Financial Institution (FI), and Routing Number. The table has one row: "Account - New", "ACH and Wire" (6), "N/A" (7), and a three-dot menu icon (9). Below the table are three drop-down menus: "Payment Type" (5) set to "Wire Only", "Beneficiary Type" (6) set to "International", and "International Account Type" (7) set to "IBAN". At the bottom, there is another "International Account Type" drop-down (8) set to "SWIFT/BIC" and an "Account *" field containing "Ex. 129398123".

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

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

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

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

IBAN

The form is titled "Beneficiary FI" and contains the following fields: "Name *" (circled 1), "Country *" (a dropdown menu with "Select Country" text, circled 2), "IBAN *" (circled 3), "Address 1 *" (circled 4), "Address 2 *" (circled 4), and "Address 3" (circled 4).

SWIFT/BIC

The form is titled "Beneficiary FI" and contains the following fields: "Name *" (circled 3), "Country *" (a dropdown menu with "Select Country" text, circled 3), "SWIFT/BIC *" (circled 3), "Address 1 *" (circled 4), "Address 2 *" (circled 4), and "Address 3" (circled 4).

IBAN and SWIFT/BIC

The form is titled "Beneficiary FI" and contains the following fields: "Name *" (circled 3), "Country *" (a dropdown menu with "Select Country" text, circled 3), "IBAN *" (circled 3), "SWIFT/BIC *" (circled 3), "Address 1 *" (circled 4), "Address 2 *" (circled 4), and "Address 3" (circled 4). A blue line connects the "SWIFT/BIC *" field to the "IBAN *" field.

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



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

Wire


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

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

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

- 1**: A callout pointing to the "Name" text input field.
- 2**: A callout pointing to the "Address 1" text input field.
- 3**: A callout pointing to the "State" dropdown menu, which currently shows "Select State".
- 4**: A callout pointing to a confirmation button with a checkmark icon.

Other visible fields include "Country" (a dropdown menu currently showing "United States"), "Wire Routing Number" (a text input field), "Address 2" (a text input field), and "City" (a text input field). There are also "x" and "checkmark" buttons at the bottom right of the form.

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

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

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

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

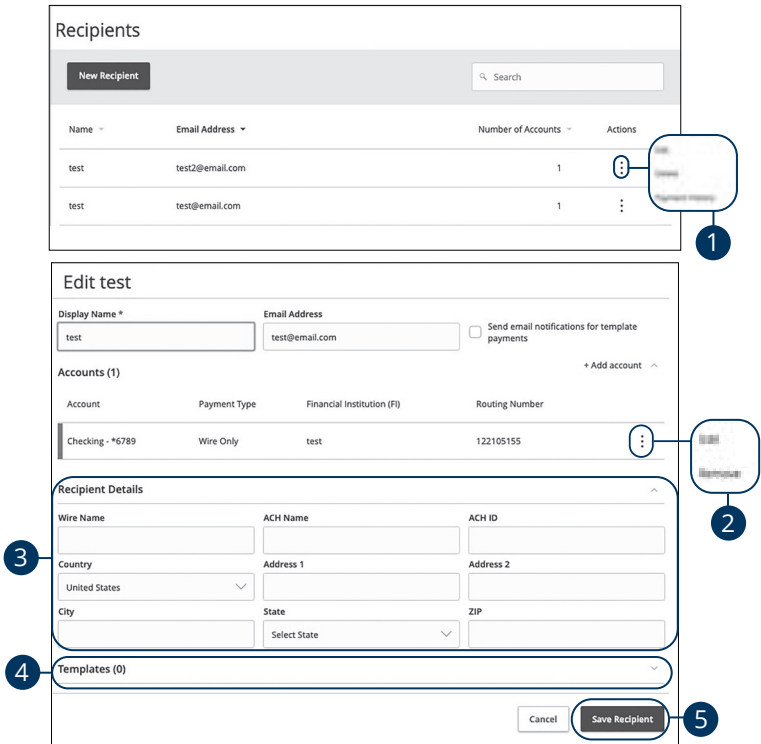
- 1**: Wire Name (text input)
- 2**: ACH Name (text input) and ACH ID (text input)
- 3**: Country (drop-down menu, currently showing "United States")
- 4**: Address 1 (text input) and Address 2 (text input)
- 5**: City (text input) and State (drop-down menu, currently showing "Select State")
- 6**: ZIP (text input)
- 7**: Save Recipient button (highlighted in grey)
- Cancel button (white)
- Templates (0) (text with a collapse arrow)

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

Treasury

Editing a Recipient

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

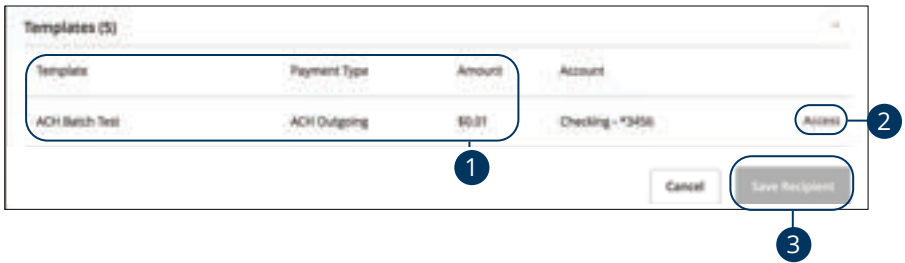


In the **Commercial Functions** tab, click **Recipients**.

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

Editing a Recipient's Templates

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



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

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

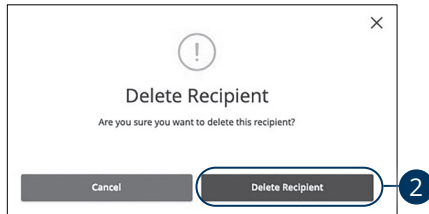
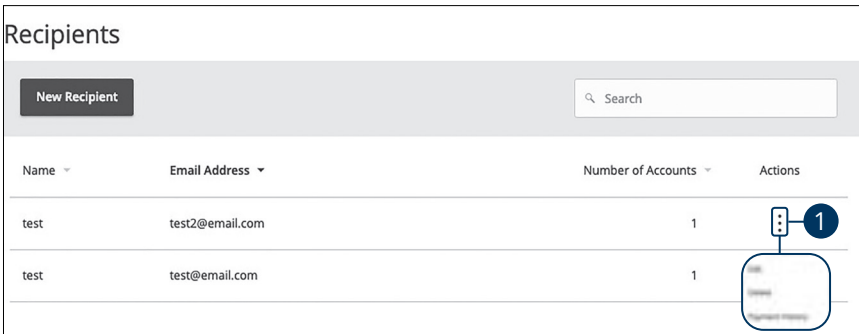


Note: For additional information about editing a recipient's assigned templates, go to page 61.

Treasury

Deleting a Recipient

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



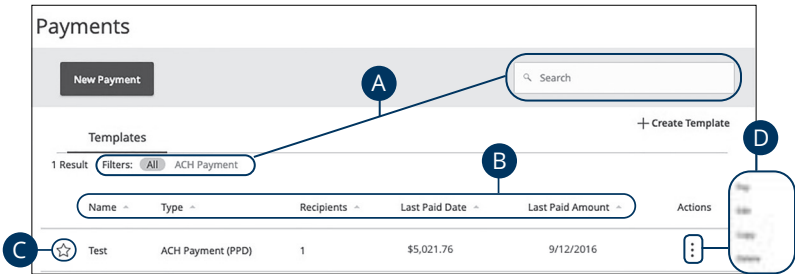
In the **Commercial Functions** tab, click **Recipients**.

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

Treasury

Payment Template Overview

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



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

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

Treasury

Creating a Template

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

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

- Vendors or suppliers
- Collections from customers
- Payroll


Wire

Domestic Wire

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

The screenshot displays the 'Payments' interface. At the top, there is a 'New Payment' button and a search bar. Below this is a 'Templates' section with a '+ Create Template' link (callout 1). The main area is titled 'Domestic Wire' with a 'Change Type' link (callout 2). Under 'Template Properties', there is a 'Template Name' input field (callout 3) and a 'Template Access Rights' dropdown menu (callout 4). The 'Origination Details' section includes a 'From Subsidiary' dropdown (callout 5) with a checkbox 'Use same Subsidiary for all wires' (callout 6), and an 'Account' dropdown (callout 7) with a checkbox 'Use same Account for all wires' (callout 8). Below this is a search bar for recipients (callout 10). At the bottom, there is a '+ Add multiple recipients' link (callout 9) and a list of recipients with an expand/collapse icon (callout 11).

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


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

Wire

The image shows a screenshot of a wire transfer form with 23 numbered callouts. The form is titled "This payment is incomplete" and contains the following fields and elements:

- 12: Recipient Account dropdown menu.
- 13: Amount input field.
- 14: Copy/Remove icon (three dots).
- 15: Show Details link.
- 16: From Subsidiary dropdown menu.
- 17: Account dropdown menu.
- 18: Purpose of Wire input field.
- 19: Optional Wire Information link.
- 20: Message to Beneficiary input field.
- 21: Description input field.
- 22: Add another wire link.
- 23: Save button.

At the bottom of the form, it displays "\$0.00" and "1 wires". There are also "Cancel" and "Save" buttons at the bottom right.

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

International Wire

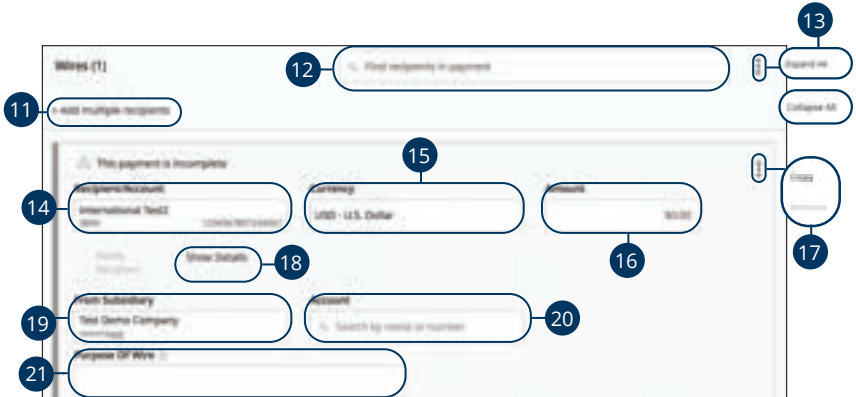
You can create a template for a wire depending on your user rights. Send an international wire to a recipient across the world. Create a template to help reduce mistakes and keep payments consistent.

The screenshot shows the 'Payments' interface. At the top, there is a 'New Payment' button and a search bar. Below this is a 'Templates' section with a '+ Create Template' button, which is circled with a blue '1'. The 'International Wire' form is shown below, with several sections and fields:

- 'Change Type' link, circled with a blue '2'.
- 'Template Properties' section:
 - 'Template Name' field, circled with a blue '3'.
 - 'Template Access Rights' link, circled with a blue '4'.
- 'Origination Details' section:
 - 'From Subsidiary' section with a checkbox 'Use same Subsidiary for all wires' (checked), circled with a blue '5'.
 - 'From Subsidiary' dropdown menu, circled with a blue '6'.
 - 'Account' section with a checkbox 'Use same Account for all wires' (checked), circled with a blue '7'.
 - 'Account' dropdown menu showing 'INTERNAL ACCOUNT', circled with a blue '8'.
 - 'Currency' section with a checkbox 'Use same Currency for all wires' (checked), circled with a blue '9'.
 - 'Currency' dropdown menu showing 'USD - U.S. Dollar', circled with a blue '10'.

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

Wire



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

Wire

The image shows a screenshot of a wire transfer form titled "Purpose of Wire". The form contains several input fields and buttons. Callout 22 points to a link labeled "OPTIONAL WIRE INFORMATION". Callout 23 points to a text input field labeled "Message to Beneficiary". Callout 24 points to a text input field labeled "Description". Callout 25 points to a button labeled "+Add another wire". Callout 26 points to a "Save" button. At the bottom left, there is a display showing "\$0.00" and "1 wire". At the bottom right, there are "Cancel" and "Save" buttons.

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

Wire

Domestic Wire

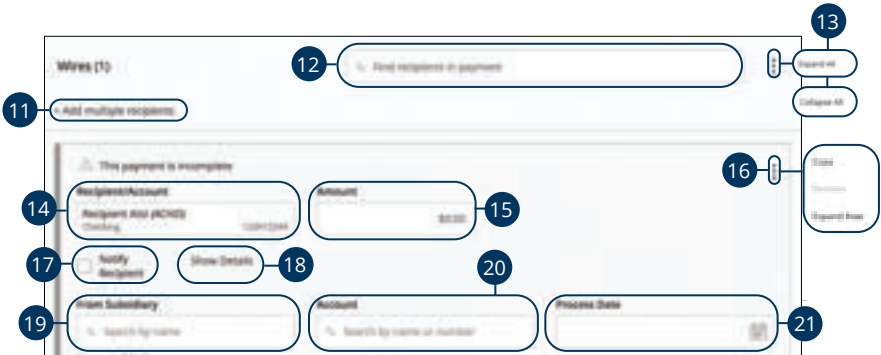
You can draft or create a new domestic wire. Domestic wires allow you to send funds to any recipient in your country. Make sure you all have the necessary account and contact information before you continue.



The screenshot shows the 'Payments' interface. At the top, there is a 'New Payment' button (callout 1) and a search bar. Below this is a 'Templates' section with a '+ Create Template' link. The main form is titled 'Domestic Wire' and has a 'Change Type' link (callout 2) and an 'Upload From File' link (callout 3). The form is divided into two columns: 'From Subsidiary' and 'Account'. Under 'From Subsidiary', there is a checkbox 'Use same Subsidiary for all wires' (callout 4), a text field 'Test Demo Company' (callout 5), a checkbox 'Use same Date for all wires' (callout 8), and a calendar icon (callout 9). Under 'Account', there is a checkbox 'Use same Account for all wires' (callout 6), a search field 'Search by name or number' (callout 7), and a 'Recurrence' section with a 'By schedule' option (callout 10).

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

1. Select a payment type using the **New Payment** button and choose Domestic Wires.
2. (Optional) If you need to change your payment type click the “Change Type” link.
3. (Optional) If you would like to upload recipients and amounts from a file, click the “Upload From File” link. For more information about this option, go to page 97.
4. (Optional) Check the box if you would like to use the same “From Subsidiary.” for all wires.
5. Select the from subsidiary.
6. (Optional) Check the box if you would like to use the same “Account” for all wires.
7. Select an account.
8. (Optional) Check the box if you would like to use the same “Date” for all wires.
9. Select a process date using the calendar feature.
10. (Optional) Set up a recurrence.

Wire



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

Wire

The image shows a screenshot of a wire transfer form. The form is titled "Purpose Of Wire" and includes several input fields and buttons. The fields are: "Purpose Of Wire", "OPTIONAL WIRE INFORMATION", "Message to Beneficiary", and "Description". There is also a button labeled "+ Add another wire". At the bottom of the form, there is a "Cancel" button and two buttons labeled "Draft" and "Approve". The amount "\$0.00" and "1 wires" are displayed in the bottom left corner. Numbered callouts (22-27) point to the following elements: 22: Purpose Of Wire field; 23: "OPTIONAL WIRE INFORMATION" link; 24: Message to Beneficiary field; 25: Description field; 26: "+ Add another wire" button; 27: "Draft" or "Approve" buttons.

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

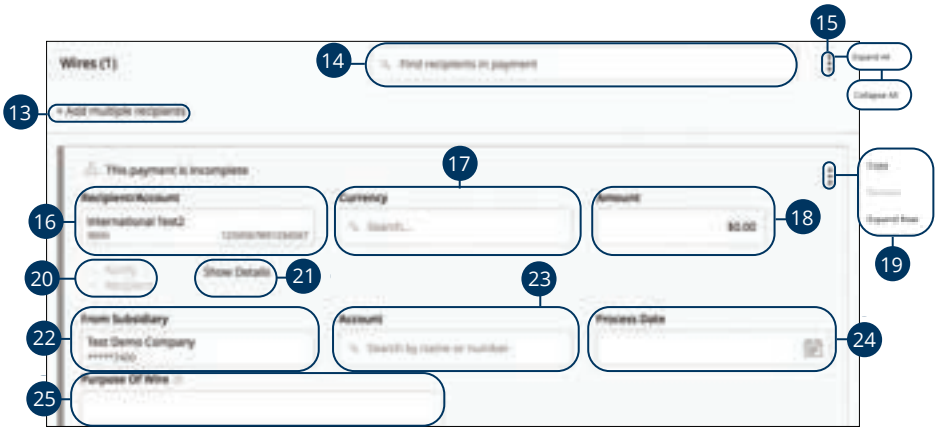
International Wire

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

The screenshot shows the 'Payments' section of a software interface. At the top, there is a 'New Payment' button (1) and a search bar. Below this is a 'Templates' section with a '+ Create Template' link. The main form is titled 'International Wire' and includes several sections: 'Change Type' (2), 'Upload from File' (3), 'Origination Details' (4), 'From Subsidiary' (5), 'Account' (6), 'Currency' (8), 'Process Date' (10), 'Reccurrence' (12), and 'Set schedule' (7). The 'From Subsidiary' section has a checkbox 'Use same Subsidiary for all wires' (4) and a dropdown 'Test Demo Company' (5). The 'Account' section has a checkbox 'Use same Account for all wires' (6) and a search field 'Search by name or number' (7). The 'Currency' section has a checkbox 'Use same Currency for all wires' (8) and a search field 'Search...' (9). The 'Process Date' section has a checkbox 'Use same Date for all wires' (10) and a date field '11/11/2024' (11). The 'Reccurrence' section has a checkbox 'Set schedule' (12).

1. Select a payment type using the **New Payment** button and choose International Wires.
2. (Optional) If you need to change your payment type click the “Change Type” link.
3. (Optional) If you would like to upload recipients and amounts from a file, click the “Upload From File” link. For more information about this option, go to page 97.
4. (Optional) Check the box if you would like to use the same “From Subsidiary.” for all wires.
5. Select the from subsidiary.
6. (Optional) Check the box if you would like to use the same “Account” for all wires.
7. Select an account.
8. (Optional) Check the box if you would like to use the same “Currency” for all wires.
9. Select a currency type.
10. (Optional) Check the box if you would like to use the same “Date” for all wires.
11. Select a process date using the calendar feature.
12. (Optional) Set up a reccurrence.

Wire



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

Wire

The image shows a screenshot of a wire transfer form. At the top left, there is a link labeled "OPTIONAL WIRE INFORMATION" with a blue circle containing the number 26. Below this are two text input fields: "Message to Beneficiary" (with a blue circle containing 27) and "Description" (with a blue circle containing 28). At the bottom of the form, there is a link labeled "+ Add another wire" with a blue circle containing 29. In the bottom right corner, there are three buttons: "Cancel", "Draft" (with a blue circle containing 30), and "Approve". The bottom left of the form shows "\$0.00" and "7 wires".

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

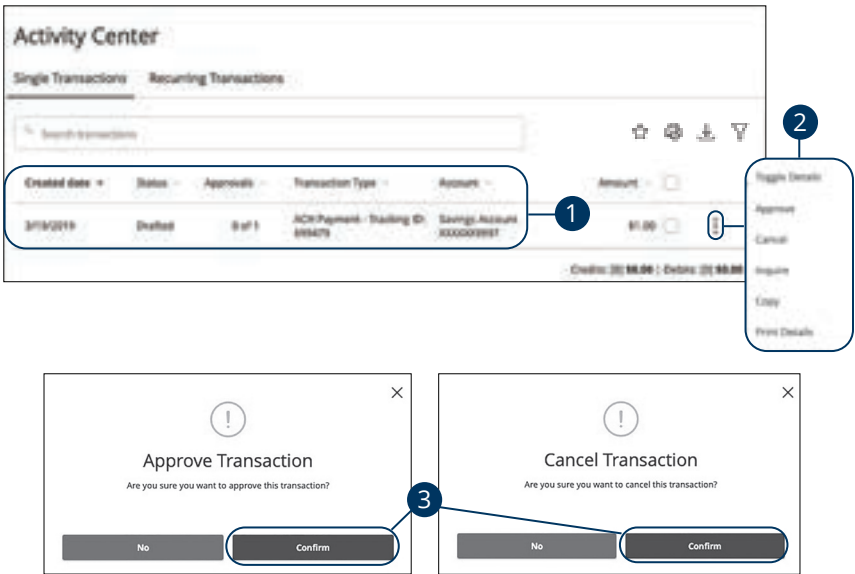
Treasury

Viewing, Approving or Canceling a Transaction


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

Single Transaction

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

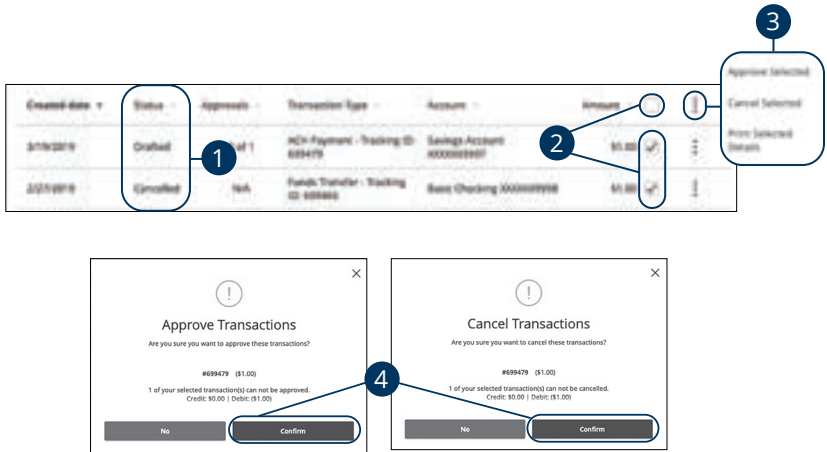


In the **Transfer Funds** tab, click **Activity Center**.

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

Multiple Transactions

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



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

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

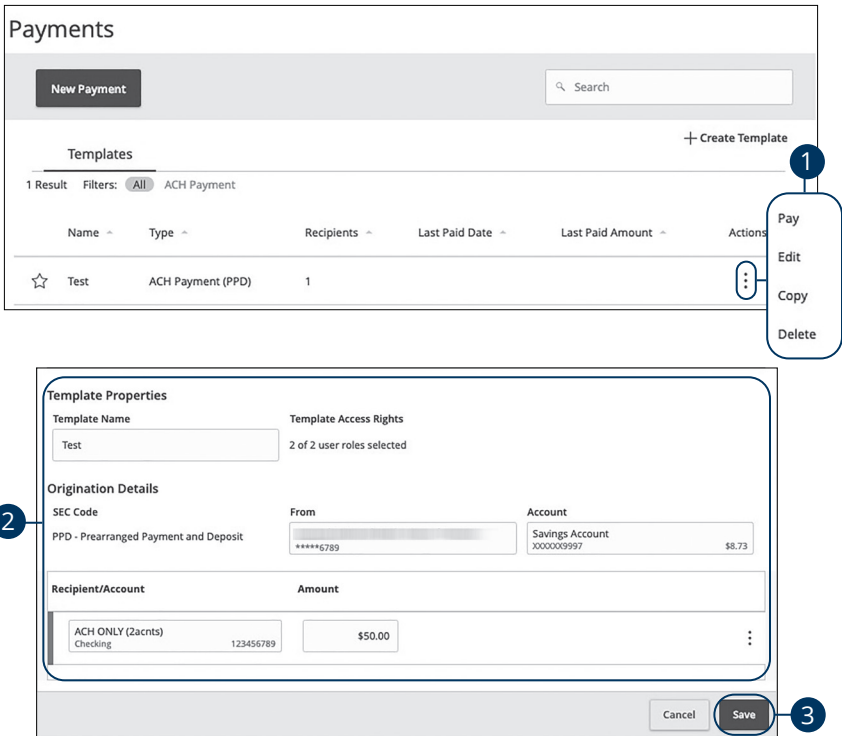


Note: If you cancel a recurring transaction in the Single Transaction tab, you only cancel that single occurrence. To cancel an entire series, you must visit the Recurring Transactions tab in the Activity Center.

Treasury

Editing or Using a Template

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



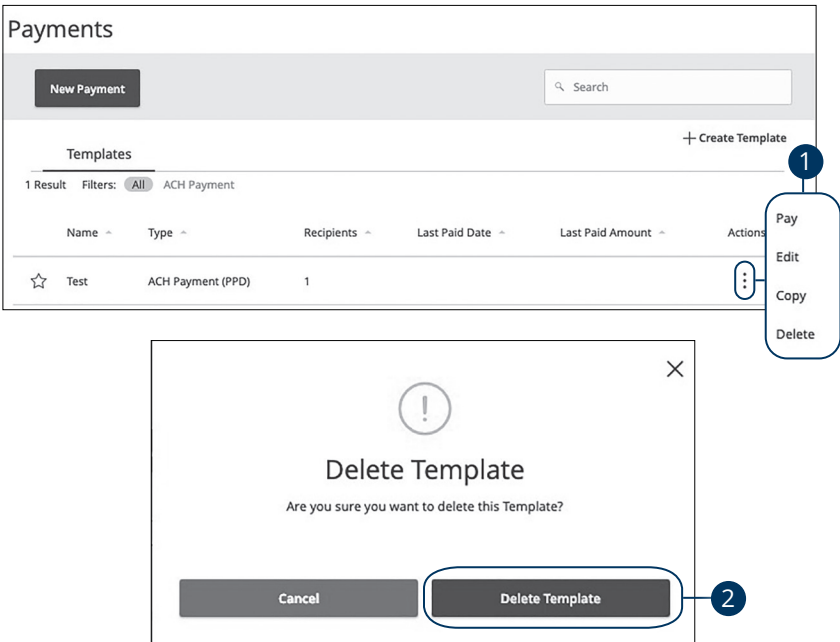
In the **Commercial Functions** tab, click **Payments**.

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

Treasury

Deleting a Template

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



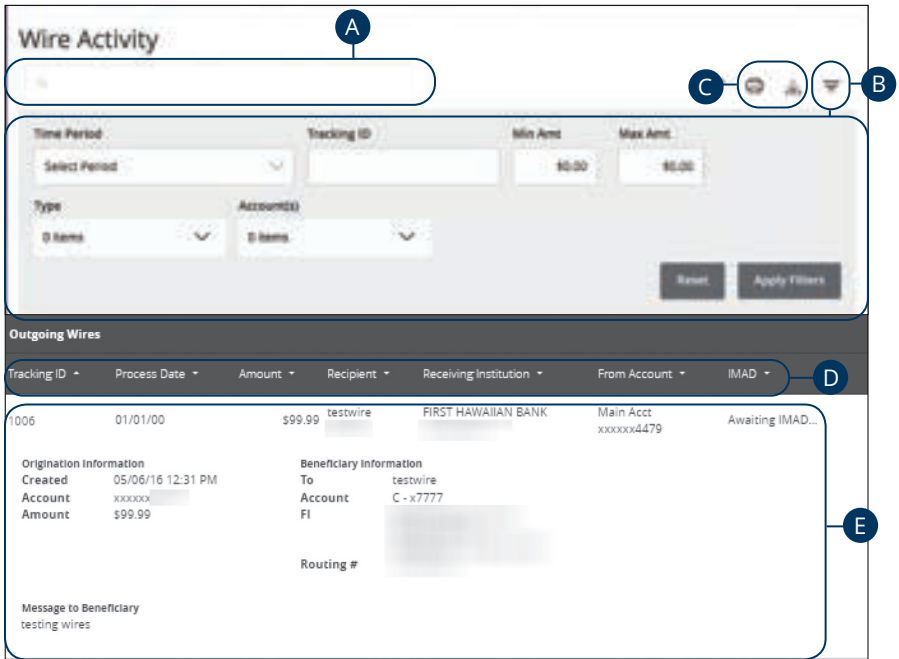
In the **Commercial Functions** tab, click **Payments**.

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

Treasury

Wire Activity

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



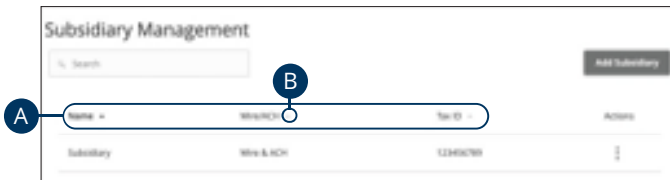
In the **Commercial Functions** tab, click **Wire Activity**.

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

Treasury

Subsidiary Overview

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



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

- A.** The following information presents for each subsidiary:
- Name
 - Payment type: Wire, ACH & Wire or ACH
 - Tax ID
- B.** In List view, you can sort your subsidiaries by name, Wire/ACH or Tax ID by clicking the ▲ icon next to the specific column.

Subsidiary

Adding a Subsidiary

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

The image shows two screenshots of a web application interface. The top screenshot, titled "Subsidiary Management", features a search bar and a table with columns for Name, WIRE/ACH, Tax ID, and Actions. A blue callout "1" points to an "Add Subsidiary" button in the top right corner. The bottom screenshot, titled "Add Subsidiary", shows a form with several fields: Name, Payment Type (with radio buttons for ACH, ACH & Wire, and Wire), ACH Header, ACH Tax ID, Wire Header, Country, Address 1, Address 2, City, State, and Postal Code. Blue callouts "2" through "5" highlight these fields and the "Create Subsidiary" button at the bottom right. A note at the bottom left of the form states "* - Indicates required field".

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

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


Treasury

Editing a Subsidiary

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

The image shows two screenshots from a web application. The top screenshot is titled "Subsidiary Management" and features a search bar, an "Add Subsidiary" button, and a table with columns for Name, Branch, Tax ID, and Actions. A row in the table shows "Subsidiary" with "WIP & ACH" as the branch and "123456789" as the tax ID. A circled "1" points to the Actions column, which contains "Edit" and "Delete" links. The bottom screenshot is titled "Edit Test Subsidiary" and shows a form with various fields: Name (Test Subsidiary), Country (United States), Address 1 (13010 Barrett office dr), Address 2, City (St. Louis), State (Missouri), and Postal Code (63021). Other fields include Payment Types (with sub-buttons Add, ACH & Wire, Wire), ACH Header, ACH Tax ID, and Wire Header (containing "Test"). A circled "2" points to the Name field, and a circled "3" points to the "Save Subsidiary" button at the bottom right. A "Cancel" button is also visible.

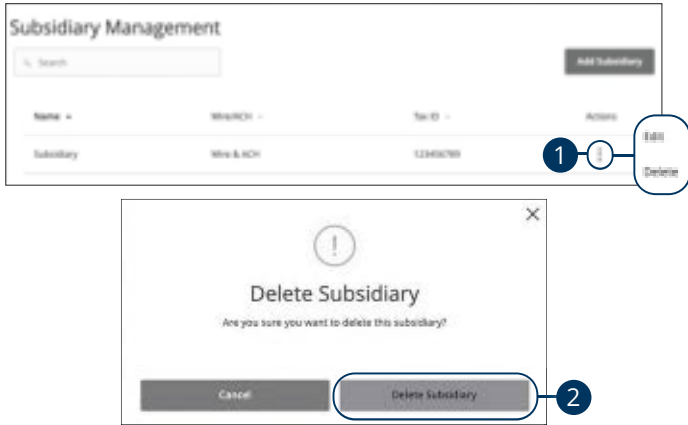
In the **Commercial Functions** tab, click **Subsidiaries**.

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


Treasury

Deleting a Subsidiary

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



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

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

Remote Deposit Procedures

Remote deposit cut off for Next day posting: 6:00pm

Customer should hold checks for 90 days before shredding

Status has to be *Submitted* or *Delivered*

Installation

Make sure the scanner is unplugged from the computer before installing any drivers

- Go to <https://www.ucbi.com/merchant-capture> and log into the website with your login credentials.
 - Unsupported scanner Panini drivers are located on the landing page only not inside the webpage.
- To the right of the home page click the following: **Help** then **Download Page**



- The customer will need the following items installed depending on the customer's preferred browser:

- Internet Explorer

SCO1255- DigitalCheck
SmartSource scanner driver

DigitalCheck SmartSource scanner driver software.

Install Now

- Microsoft Edge, Google Chrome, or Mozilla Firefox

SCO1255- DigitalCheck
SmartSource scanner driver

DigitalCheck SmartSource scanner driver software.

Install Now

RangerRemote for Chrome,
Firefox and Edge

RangerRemote for Chrome, Firefox and Microsoft Edge browsers.
Install for compatibility following successful driver software install.

Install Now

- Safari for Mac

Ranger Remote for MAC

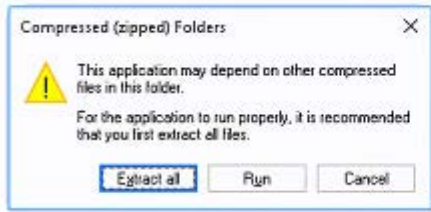
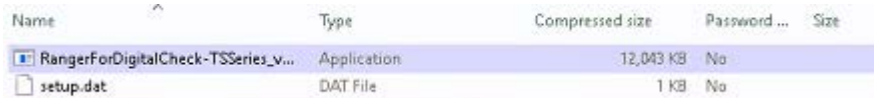
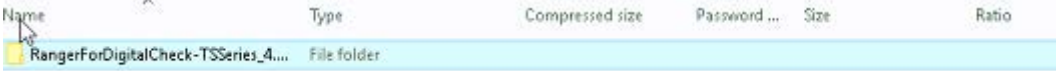
Ranger Component for newer macOS and Safari versions

Install Now

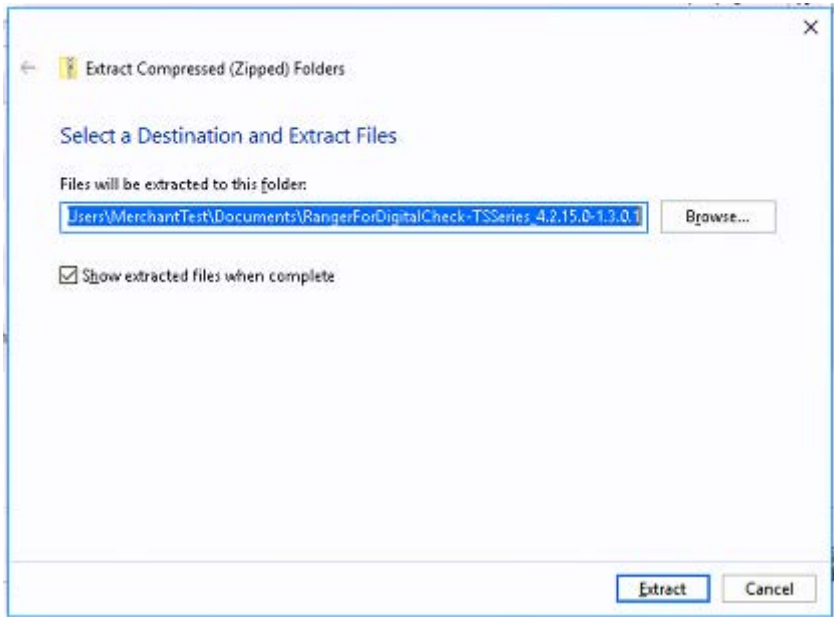
In the driver installation (SCO1255- Digitalcheck) click **Install Now**, a window will pop up, Select **Save** and then select the **Open** folder button once complete.



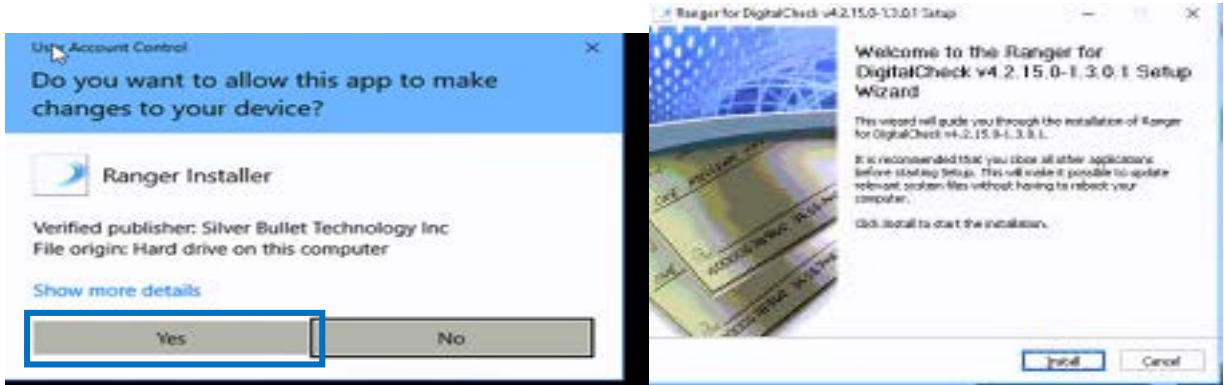
A Folder will open with the name “RangerForDigitalCheck”, Double click that folder and select **Extract all**.



A new window will pop up for you to select **Extract**.



Once the extraction is complete it will ask, “Do you want to allow this app to make changes to your device?” select **Yes** to begin the installation and then click **Install**.



Once the download is complete select **F**inish.

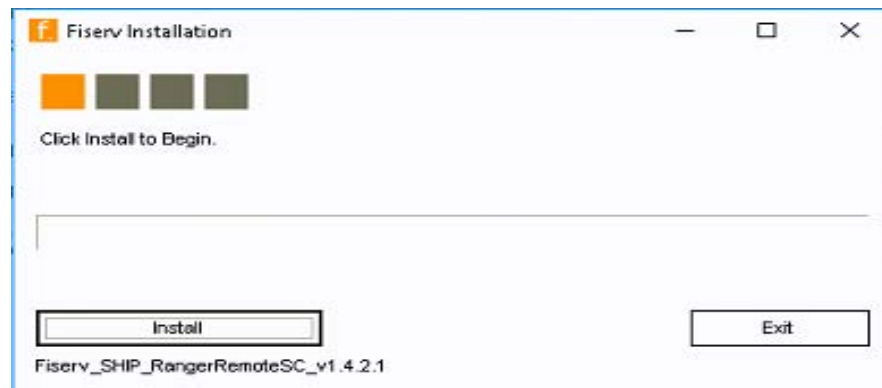
If the browser is **I**nternet Explorer, restart the computer and then plugin the machine. If utilizing Google Chrome, Microsoft Edge or Firefox please download the **R**angerRemote.



Click **I**nstall Now then select to **R**un the download.



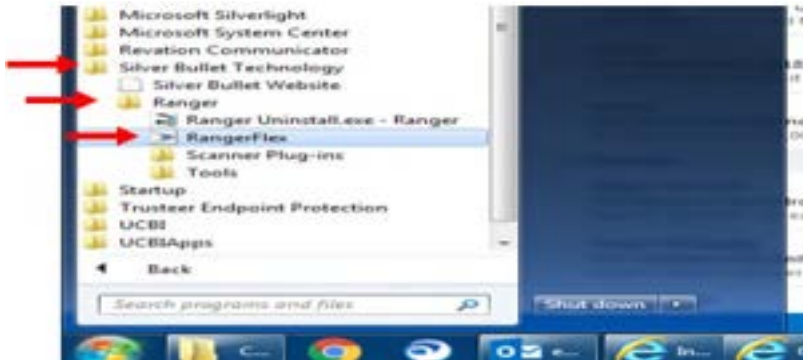
After the download is complete, click **I**nstall to Begin the Fiserv Installation. After the installation is complete, select **E**xit.



Ranger Flex Test

Before logging into the website, test the communication and imaging of the scanner in the **RangerFlex.exe** application

- Open within the new **Silver Bullet Technology** folder location in the **Start Menu**.
 - Click Silver Bullet Technology, Ranger, then **RangerFlex**



- After opening the application you should receive the following:
 - A **Silver Bullet** logo which denotes that the scanner is properly communicating; after which you may have the customer load a check and use the '**Start Feeding**' button to verify imaging

If the Ranger Flex test works properly, the customer can login. Make sure to test within the website as well, completing a check scan and viewing the image.

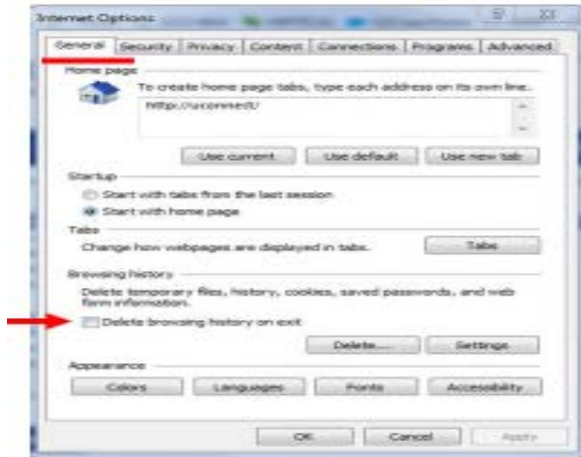
- Refer to **Browser Settings** For Internet Explorer

Browser Settings

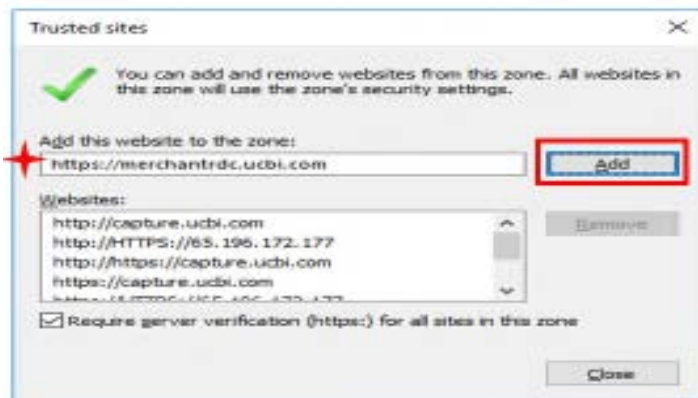
Internet Explorer Settings

If using Internet Explorer, go to the login screen <https://ucbi.com/merchant-capture>, click **Account Login** and follow steps to correct the settings.

- Select the **Tools** menu and **Internet Options**
 - Make sure to **uncheck** the box for 'Delete browsing history on exit'



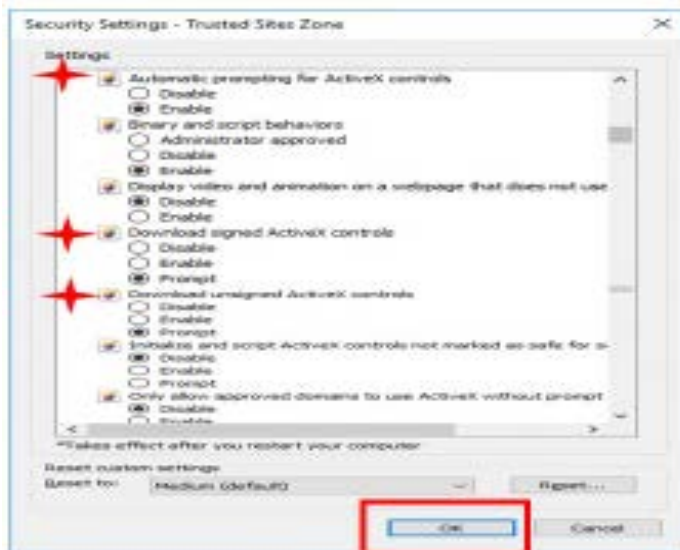
- Click **Security** tab, click the **Trusted Sites** green check mark, then **Sites**
 - Click **Add**, <https://merchantrdc.ucbi.com> to the trusted sites, click **close**



- Click **Custom Level** to open the Security Settings- Trusted Sites Zone



- Automatic prompting for ActiveX controls- **Enable**
- Download signed ActiveX controls- **Prompt**
- Download unsigned ActiveX controls- **Prompt**
- Click **OK** and then yes and then **OK**

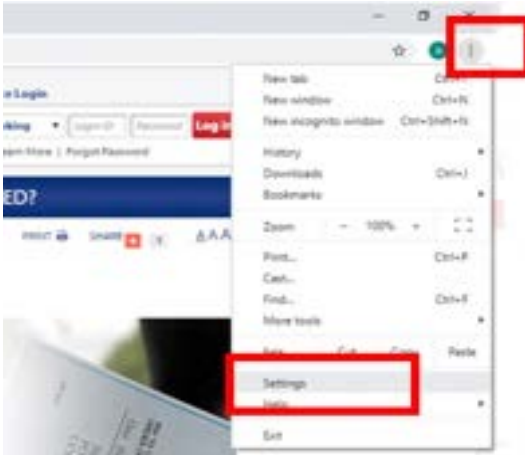


- **Refresh the browser** after the changes and before logging in

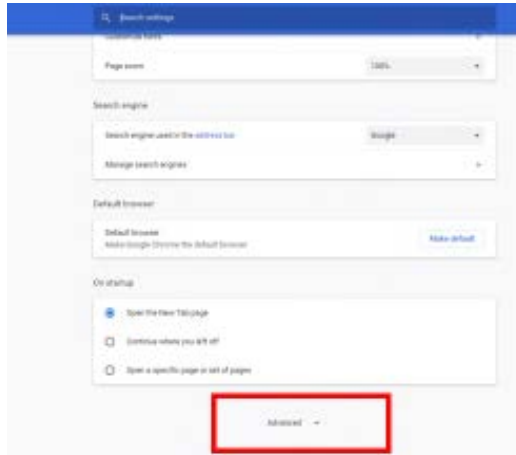
Chrome- Proxy Settings

If using Chrome you must have Ranger Remote Installed, go to the login screen <https://ucbi.com/merchant-capture>, click **Account Login** and follow steps to correct the settings *IF* issue exists with regular Chrome settings.

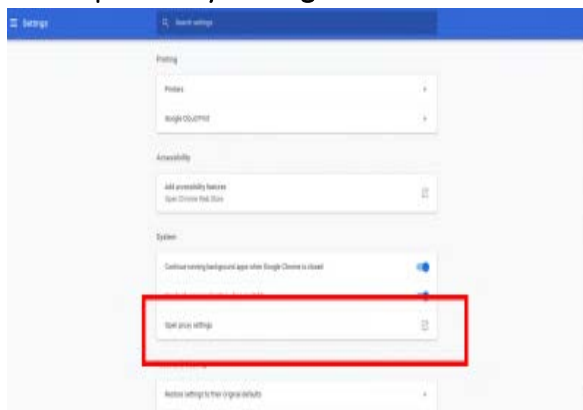
- Open Chrome click the **Option** icon and **Settings**



- Scroll to the bottom and click **Advanced**



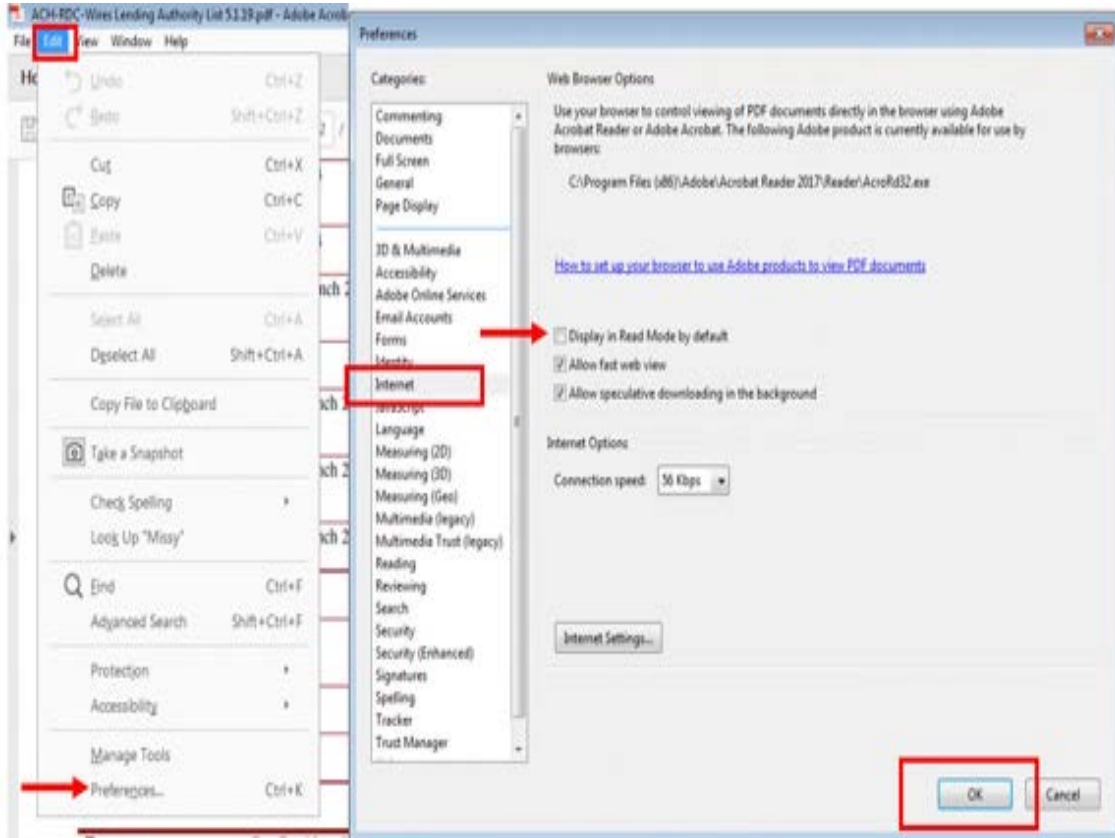
- Click **Open Proxy Settings**



- Then follow same steps as ¹¹⁵**Internet Explorer** settings (see above)

Image Error

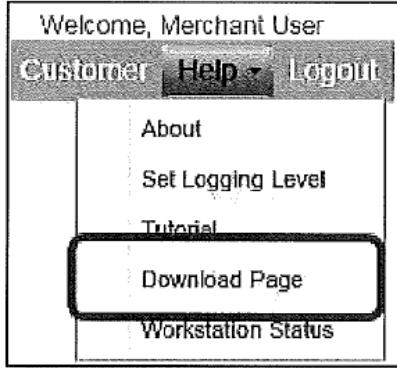
- If the image is not showing After scanning a check within Ranger or the Website:
 - Ensure **Adobe Reader** and **Java Script** are up to date, if not, they can be found on the RDC main page <https://ucbi.com/merchant-capture>. If updating or installing you must restart the computer.
 - **Adobe Settings:** Open Adobe and click **Edit**, then **Preferences...** click **Internet** and **uncheck** the box that reads *Display in Read Mode by default* then click **OK**



MAC Installation

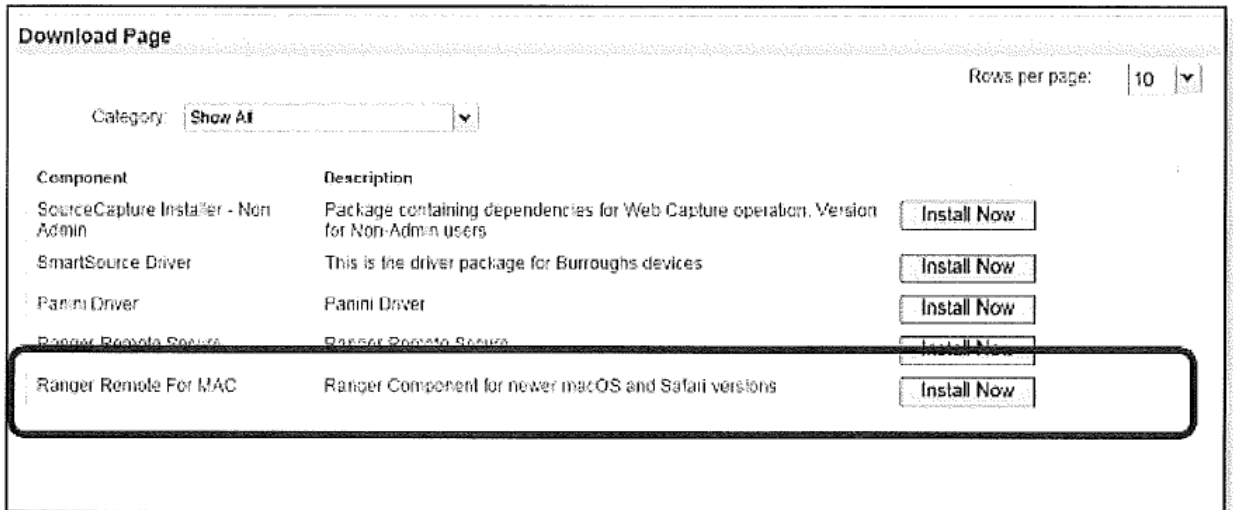
1)

To install **RangerRemoteForMac**, from the client's Mac, sign in to Merchant Capture, then under the **Help Menu** select **Download Page**.



2)

For Ranger Remote for MAC, click **Install Now**, which will download the **Fiserv_SHIP_S1FiservRangerForMac_v2.0.dmg.zip** file to the Mac.



3)

Once the .dmg.zip file is downloaded, the file automatically unzips in the **Downloads Folder**.



4) Click on the file located in the Downloads folder

5) Double click the **FiservRangerForMac** icon from your desktop. This will open the volume window in Finder.

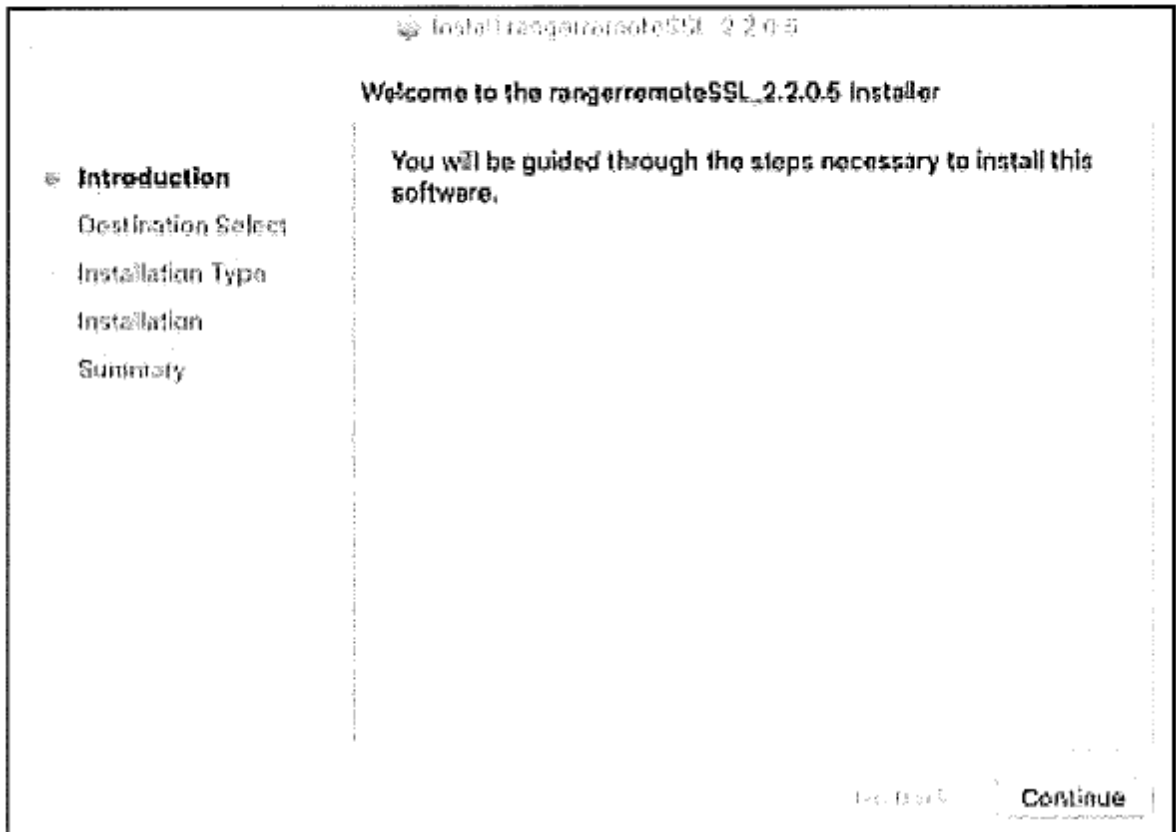
6)

Right click the **RangerInstaller** icon and select the **Open** option from the selection.

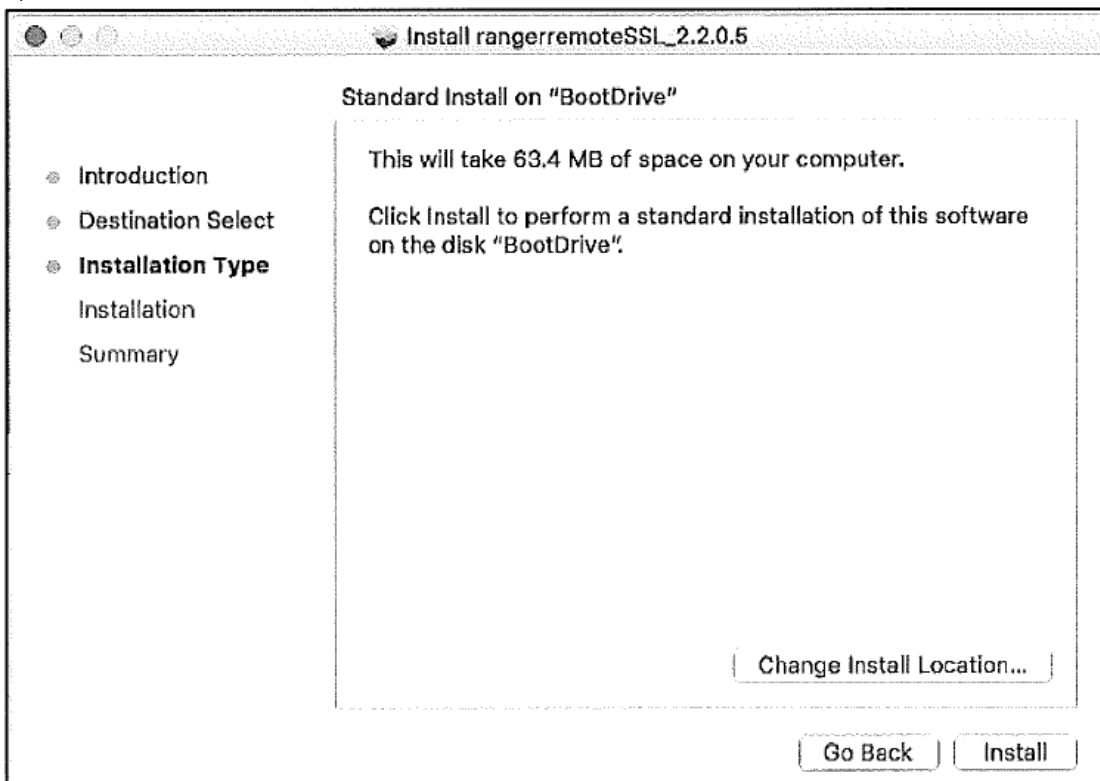
Note: Right click is the same as control clicking with a single button mouse. It is very important to not double click the RangerInstaller as you will bypass the Mac's Security Gatekeeper settings by control clicking. Bypass any Gatekeeper security by clicking **Open**.

7)

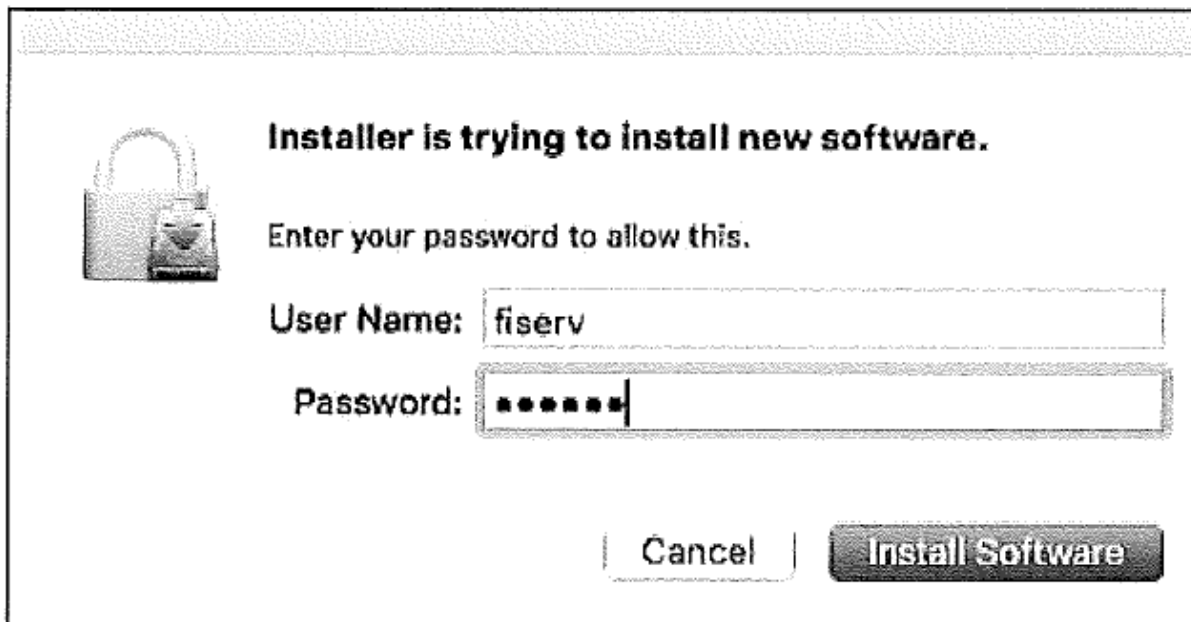
Proceed through the installation steps by selecting **Continue**.



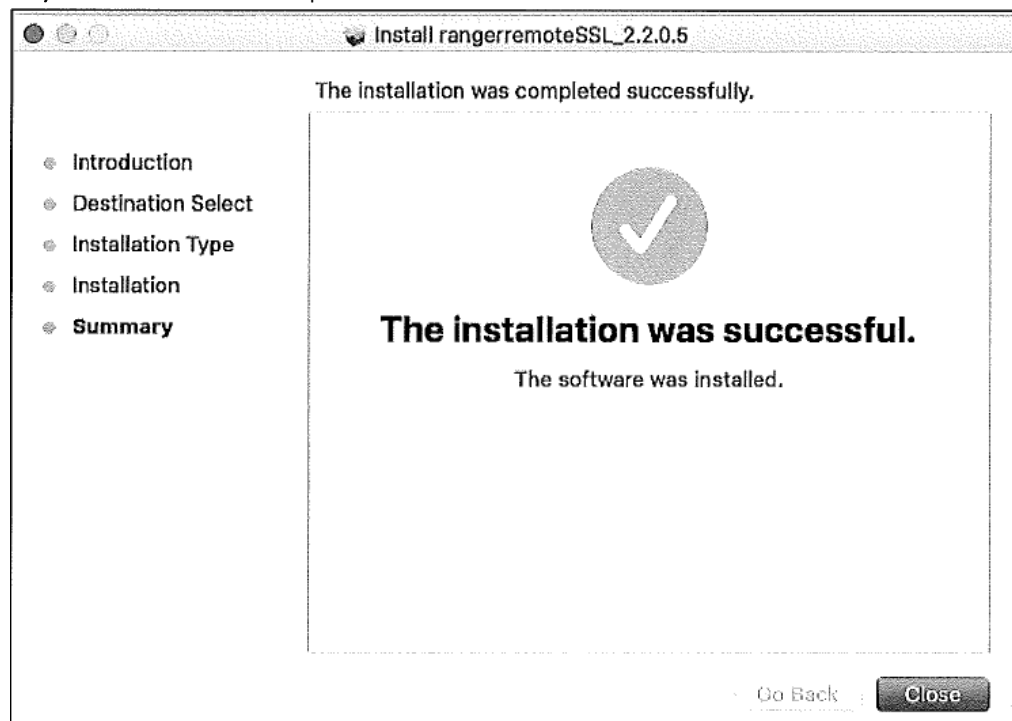
8) Select **Install**



9) Enter the Administrator Apple **User Name** and **Password**.



10) Select **Close** to complete and close the installer.



Note: If a "Fiserv Enterprise SCO" icon is on the desktop, please delete.

11)

To test connectivity to scanner hardware on the Mac, use the Silver Bullet Demo Application.

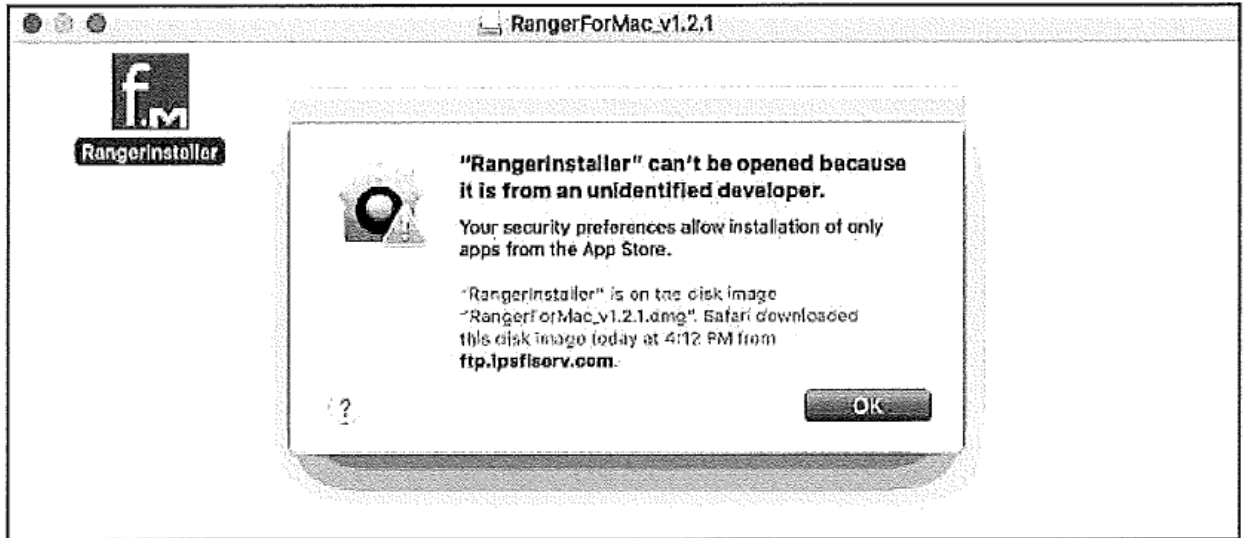
- On the client's Mac, use the Finder to display Applications
- Locate the Silver Bullet folder
- Find the Demo folder under Silver Bullet and you will see "RangelmageFromBase64.html"
- Double-click on that *.html link and the Ranger WebSocket Sample Page displays

12) Click "Ranger Startup". If successful, it will display "Ranger Started" at the top of the page

Appendix C - Mac Workstation Troubleshooting

Unidentified Developer Message Stopping Install

The message shown in the image below indicates that the workstation is set to only run applications from Apple Developers from the Apple Store. This is normal for any applications downloaded from the Internet outside of the Apple Store. In order to install downloaded applications, you need to change the security settings to allow it.



Complete steps 1 through 4 to modify the workstation security settings.

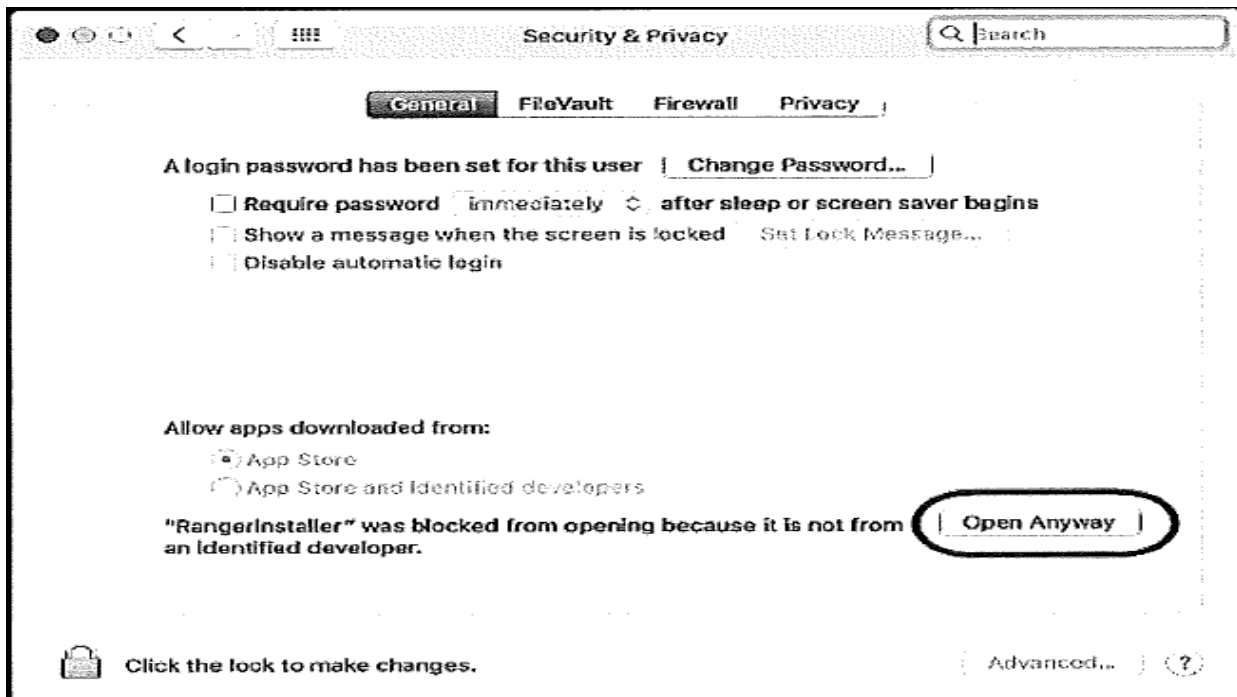
1. From the dock, click **System Preferences**. The System Preferences window appears.



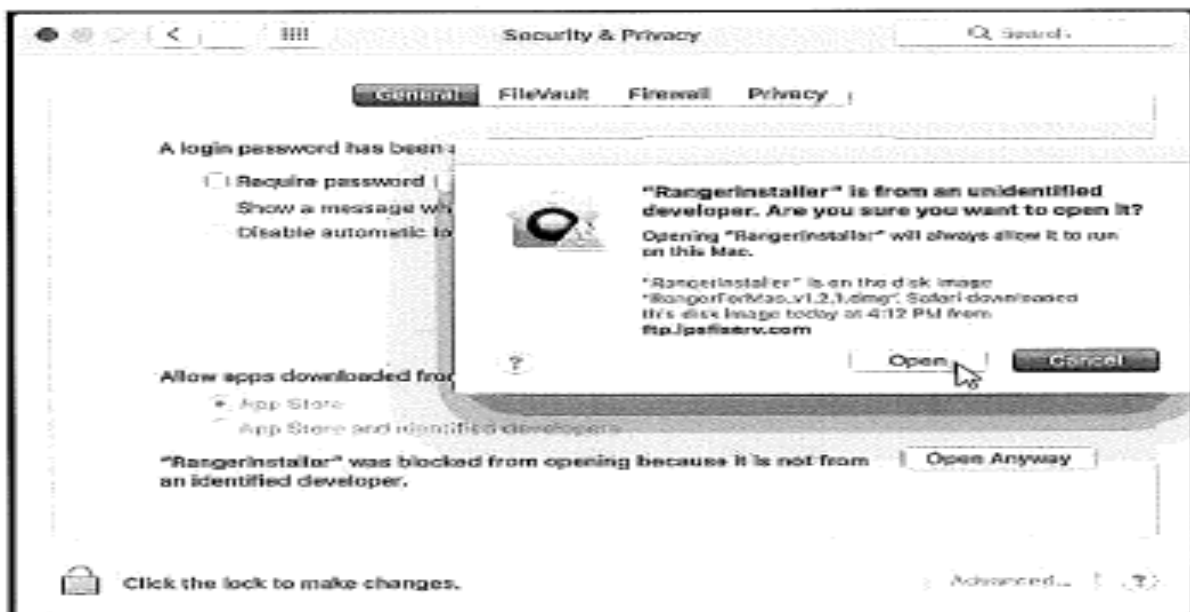
2. Click **Security & Privacy**. The Security & Privacy window appears.



3. On the **General** tab, click **Open Anyway**. The "RangerInstaller" is from an unidentified developer window appears.



4. Click **Open**. The Ranger Install window appears and you can resume the Install RangerFlex Device Driver procedure beginning at step 19 on page 60.





United
Community Bank®

The Bank That **SERVICE** Built.™

**UCBI Web Capture Remote Deposit
User Instructions**



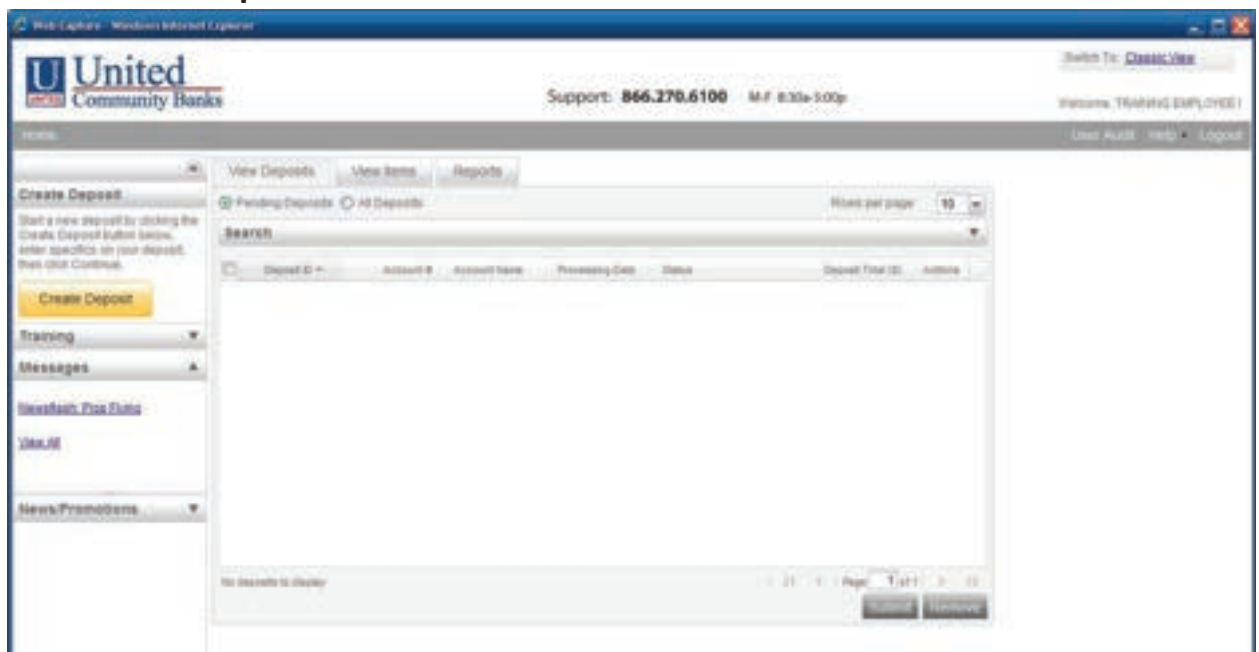
Support Assistance
Phone: 866-572-4583
Email: ecorp@ucbi.com

Logging In

- Open Internet Explorer
- Direct your browser to <https://ucbi.com/merchant-capture>
- **User ID and Password**
 - Existing customers: The ID and Password will remain the same
 - New customers: Support will provide the ID and Password.
 - For issues with ID and Password, please contact **866-270-6100**
- Click **Log In**
- Issues that may occur
 - Depending on your PC settings, a “Pop-Up Blocker” information bar notification may appear. Click the yellow bar that the top of the window and allow all pop-ups from this site.
 - A prompt may appear asking if the system should allow the program to install. Click the install button
- Once you are logged in , you will be in the Contemporary View

Starting a deposit in Contemporary View

- Click **Create Deposit**



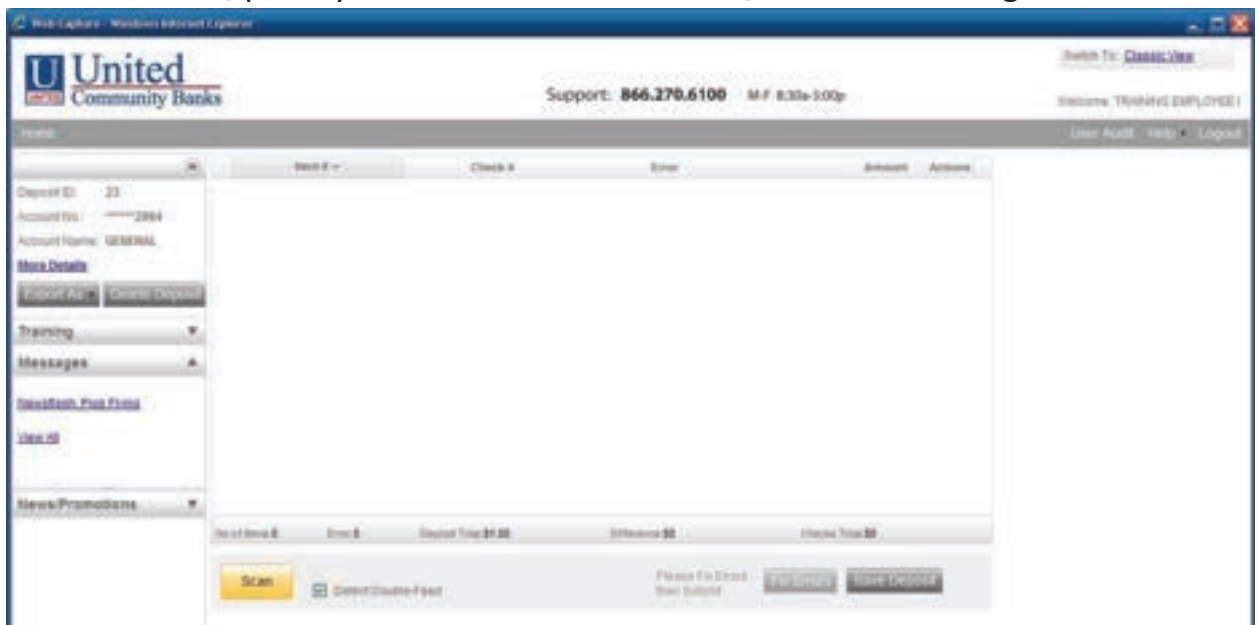
- The following screen will appear. You will enter the **Deposit Amount** and **Select Account**

- If you receive an error message stating your Deposit Limit has been exceeded, please contact customer support at 866-572-4583

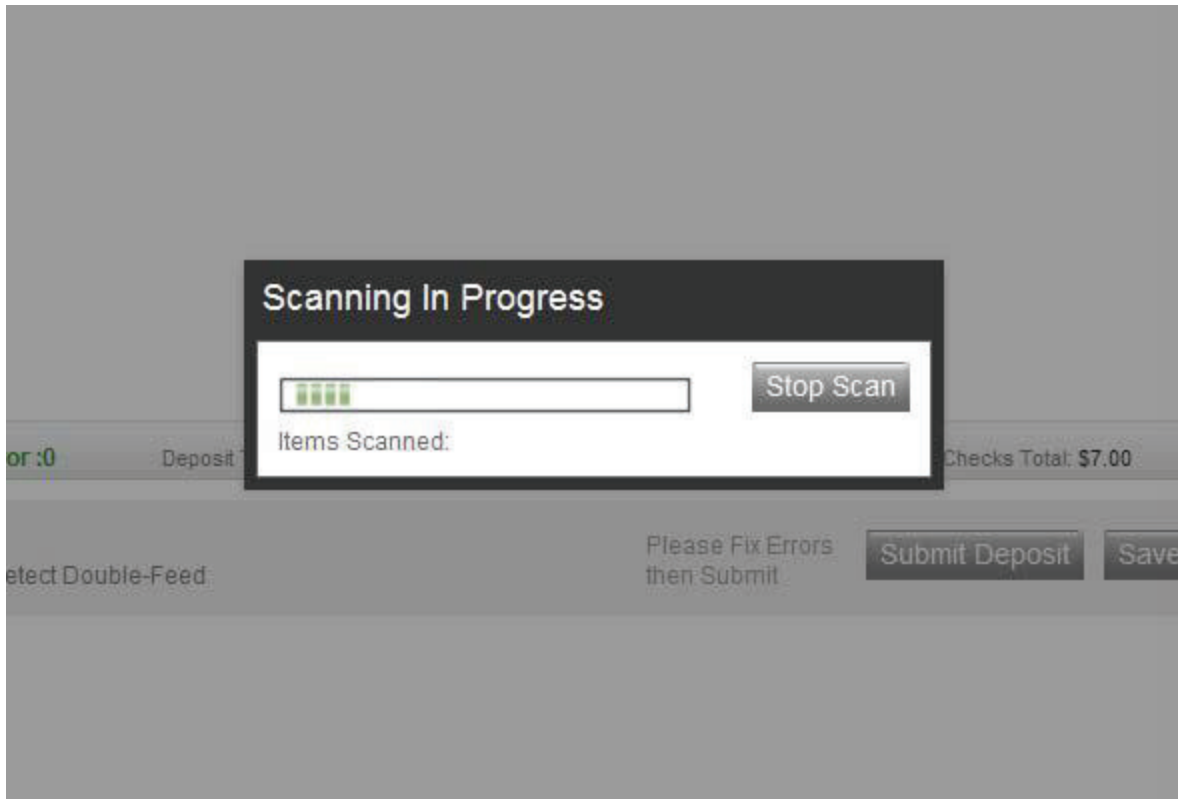
○

Scanning a Deposit in Contemporary View

- Place the checks in the Remote Deposit Scanner
- Click **Scan** to begin scanning your deposit
 - If you click scan before placing your checks in the machine, the system will generate an error stating there are no items present. Click **OK**, place your checks in the machine, and click **Scan** again




- The following screen will appear. This screen will end once the software has completed scanning all the checks in the Remote Deposit Machine



Reviewing and Submitting a Deposit in Contemporary View

- Once the deposit has finished imaging in the system, the following screen will display. You can view any item image in the deposit by clicking the + next to each item
- Are there **Exceptions** to be addressed? There are two ways to correct exceptions:
 - Recognize the items that have an **Exclamation Sign** in the error column. Click the + next to that item to display the image
 - Enter correct item information and update item information by pressing **Enter** on your keyboard. Click the + again to minimize the item (not illustrated)
 - Click the **Fix Errors** button
 - This will isolate the exceptions and tell you what exception the item has. Once you have made a correction to an item, press **Enter** on your keyboard to update the information for that item (not illustrated)


Support: **866.270.6100** M-F 8:30a-5:00p

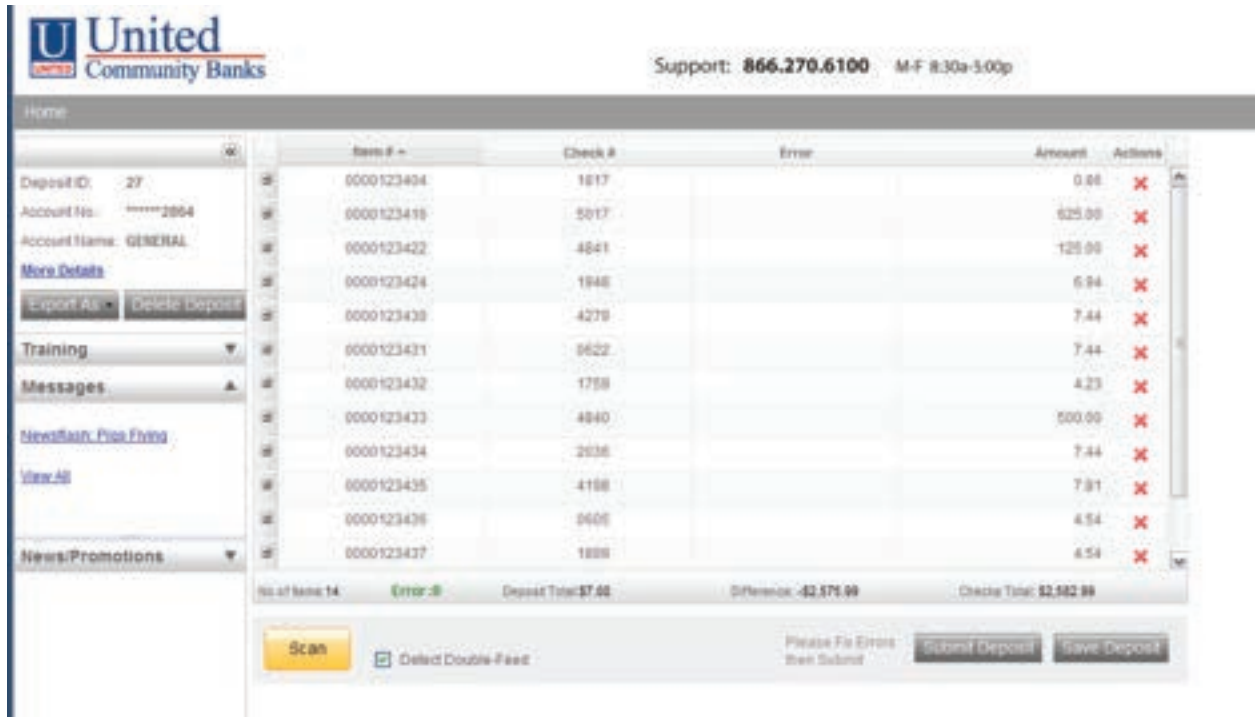
Home

Item #	Check #	Error	Amount	Actions
0000123402	1878		7.00	X
0000123404	1817	⚠		X
0000123405	0903		7.81	X
0000123406	0983		2.85	X
0000123407	1875		5.94	X
0000123408	1182		888.00	X
0000123409	0637	⚠		X
0000123410	0638	⚠		X
0000123411	1993		5.50	X
0000123412	1995		5.00	X
0000123413	0216		5.00	X
0000123414	1788		4.00	X

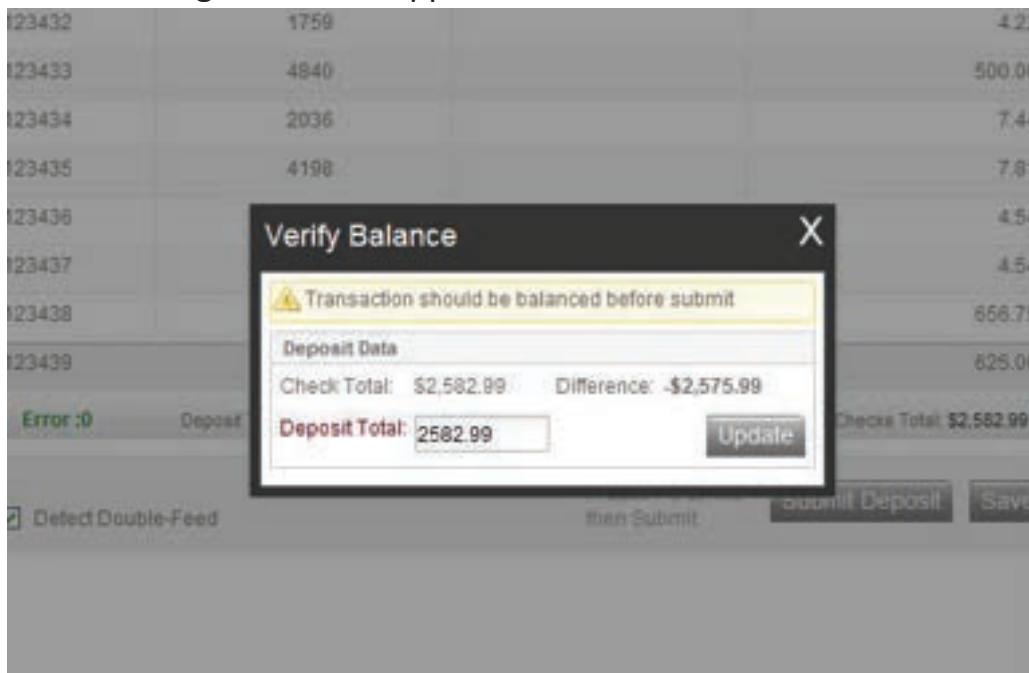
No of Items: 37 **Error: 14** Deposit Total: \$7.86 Difference: -\$2,848.47 Checks Total: \$2,856.47

 Detect Double-Feed Please Fix Errors Then Submit

-
- Once all exception items have been addressed, make sure the deposit is in balance
 - If you have corrected all your exceptions and your deposit is still out of balance, verify the amount on each item to be sure the software read the correct amount on each item
 - If you have verified all the item amounts are correct and you need to change your expected deposit total, you can do this once you click **Submit**. Once your deposit is balanced, you will click **Submit Deposit**

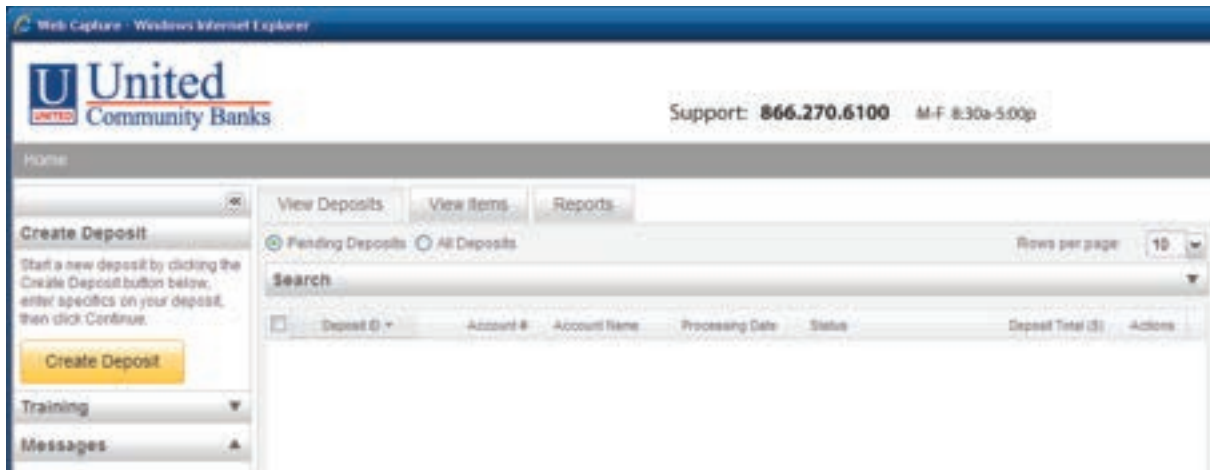


-
- The following screen will appear

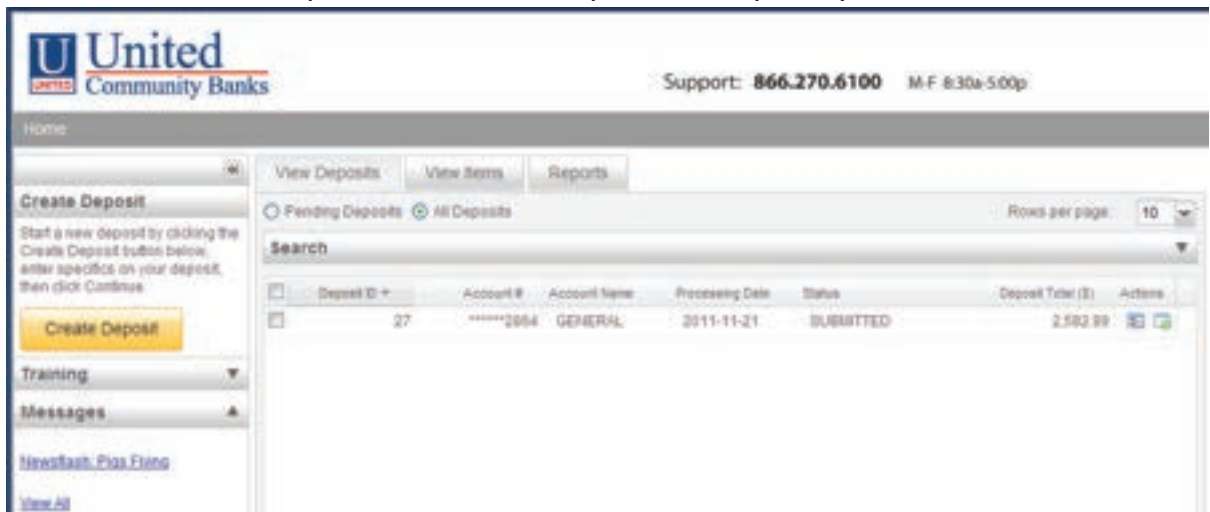


-
- Once you click **Update**, the software will give you the option to add a deposit memo. This field is options and is not required to submit your deposit
- Once you have completed your deposit, the software will return you to the Home Screen.

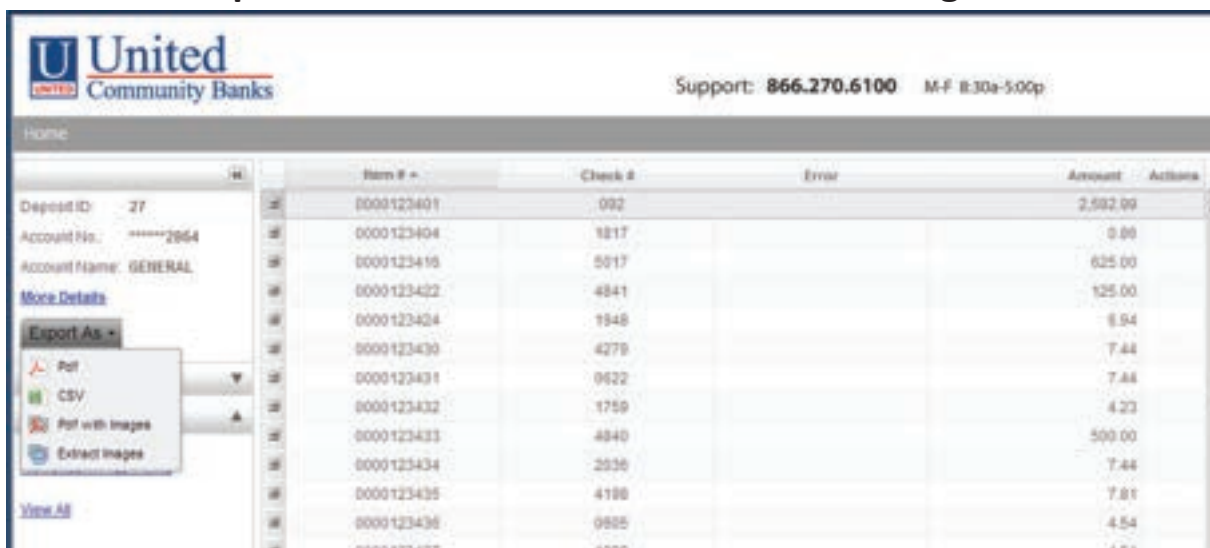
Printing a Deposit Receipt in Contemporary View



- Click View Deposit. This will reopen the deposit you have selected



- Click **Export As** and choose **PDF** or **PDF with Images**



Item Search in Contemporary View

- On the Home Page, select the **View Items** tab. This will allow you to view all the items that were deposited that business day.

The screenshot shows the United Community Banks website interface. At the top, the logo and support information (866.270.6100, M-F 8:30a-5:00p) are visible. The main navigation bar includes 'Home', 'View Deposits', 'View Items', and 'Reports'. The 'View Items' tab is selected.

On the left sidebar, there are sections for 'Create Deposit', 'Training', 'Messages', and 'News/Promotions'. The 'Create Deposit' section includes a 'Create Deposit' button. The 'Messages' section has links for 'View All' and 'View All'. The 'News/Promotions' section is currently empty.

The main content area features a search interface with the following fields:

- From Date*: 2011-11-21
- To Date*: 2011-11-22
- From Amount: [Empty]
- To Amount: [Empty]

 There are 'Search' and 'Clear' buttons, along with an 'Advanced Search' link. The search results are displayed in a table with the following columns: Deposit ID, Item #, Transit, Account, Check, and Amount. The table contains 10 rows of data, each with a small icon in the 'Actions' column.

Deposit ID	Item #	Transit	Account	Check	Amount	Actions
27	123438	61112843	2001123483	4883	625.00	[Icon]
27	123438	61112843	2003104711	1099	656.75	[Icon]
27	123437	61112843	2001128836	1899	4.54	[Icon]
27	123436	61112843	2001183514	60E	4.54	[Icon]
27	123435	53111674	990681	4198	7.91	[Icon]
27	123434	61112843	2001128836	2036	7.44	[Icon]
27	123433	61112843	2001123483	4840	500.00	[Icon]
27	123432	61112843	2045118007	1758	4.23	[Icon]
27	123431	61112843	2001183514	622	7.44	[Icon]
27	123430	53111674	990681	4279	7.44	[Icon]

At the bottom of the page, it indicates 'Displaying 1 - 10 of 15' and 'Page 1 of 2'.