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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.

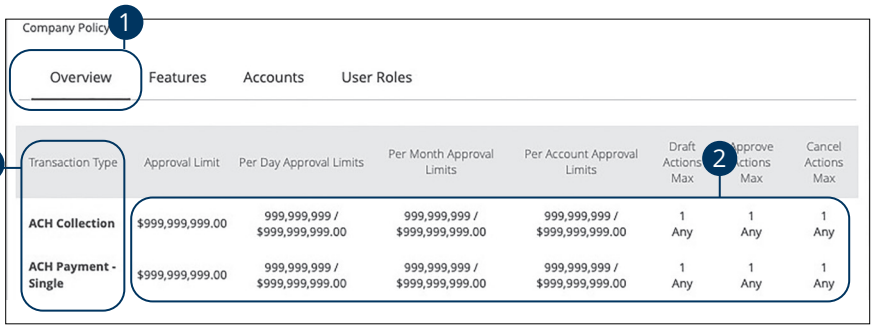
Treasury

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.

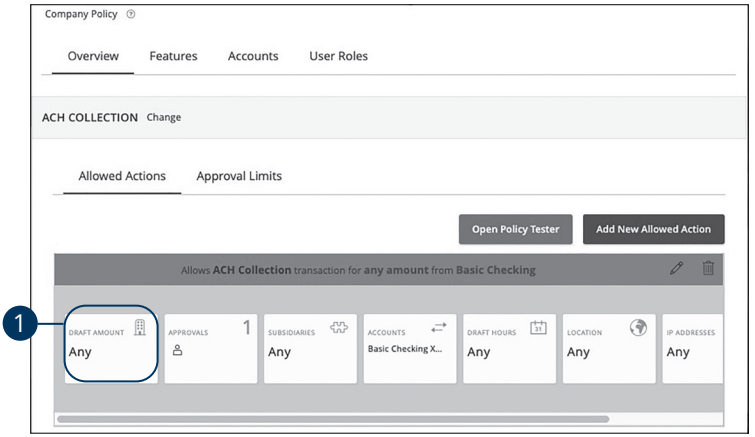


In the **Commercial Functions** tab, click **Company Policy**.

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.

Part 2 of 9: Choosing the Maximum Draft Amount

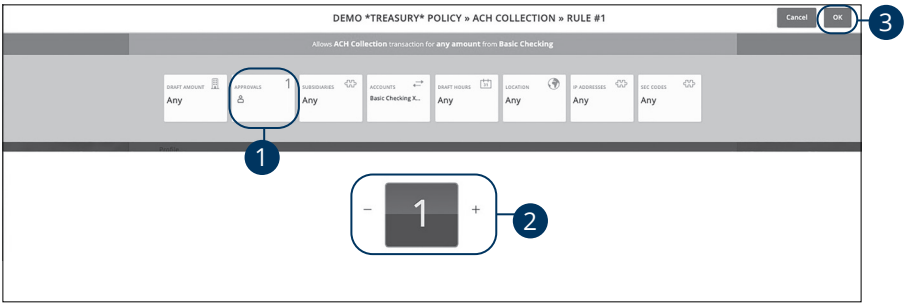
After selecting a transaction type to edit, you can adjust the maximum amount of drafted funds.



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.

Part 3 of 9: Choosing the Number of Approvals

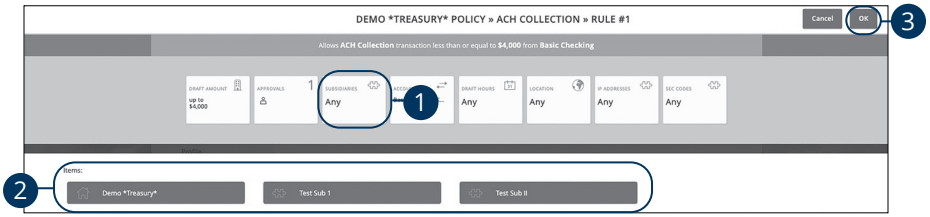
Next, you can decide on the number of authorized approvals needed for that specific transaction type.



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

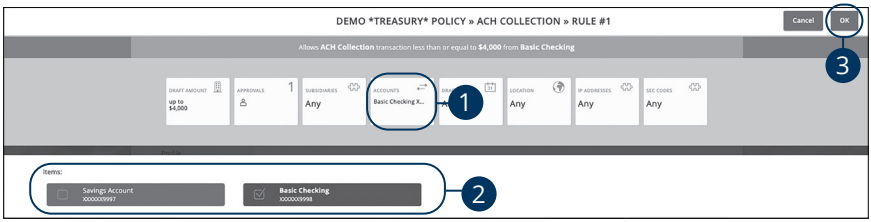
Different transaction types have the ability to exclude certain subsidiaries.



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.

Part 5 of 9: Choosing the Accounts

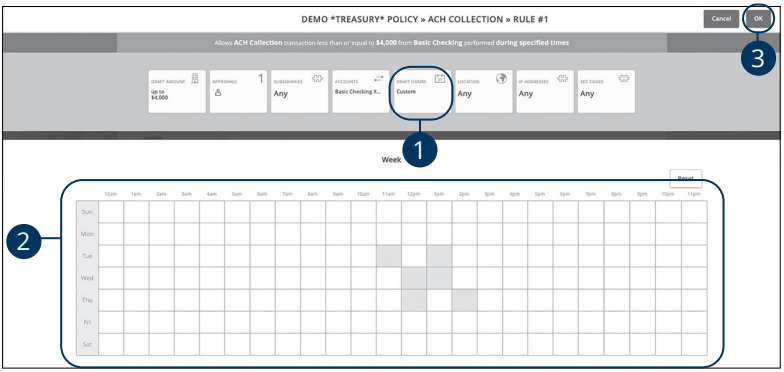
If you have Manage Company Policy rights, you can decide which accounts are used for a specific transaction.



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

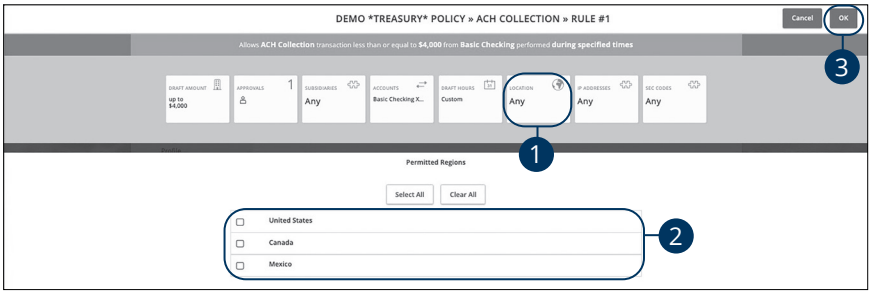
You can also set time limitations for specific transactions. This is especially beneficial if you only want transactions to occur during business hours.



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.

Part 7 of 9: Choosing the Location

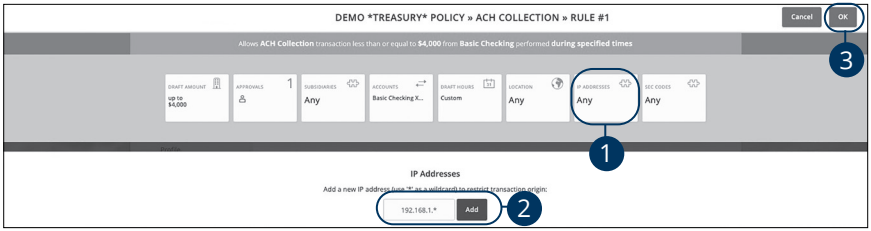
If your business conducts transactions in different regions, you can select the appropriate places to permit them within the Company Policy.



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

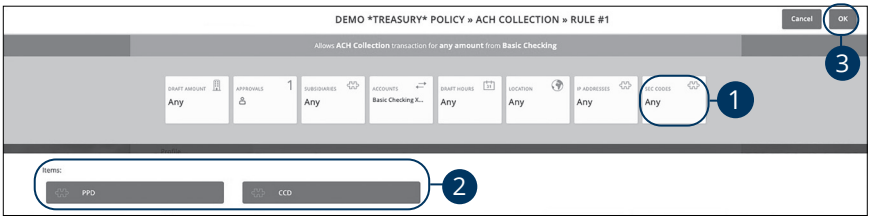
To further strengthen your Company Policy, you can specify which computers can perform transactions by entering the device's unique IP address.



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.

Part 9 of 9: Choosing the SEC Code

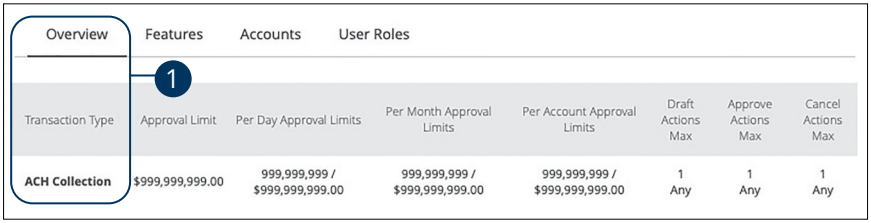
Standard Entry Class Codes, or SEC Codes, designate the valid payment methods allowed. Each SEC Code defines the type of transaction (debit or credit), type of account (corporate or consumer), and any information specific to the format (such as single/recurring, terminal location, or check number).

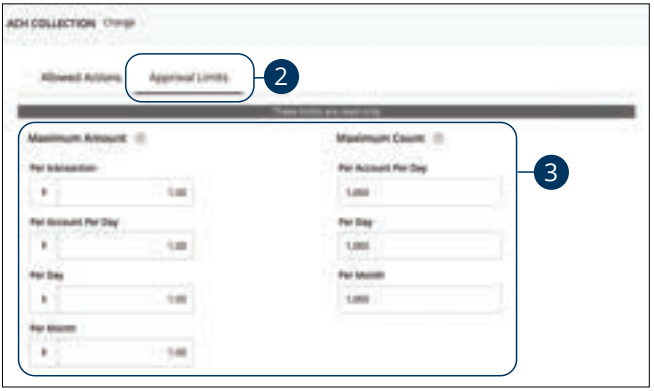


1. Click the SEC Codes action.
2. Select which code you would like to use.
3. Click the **OK** button when you are finished making changes.

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.





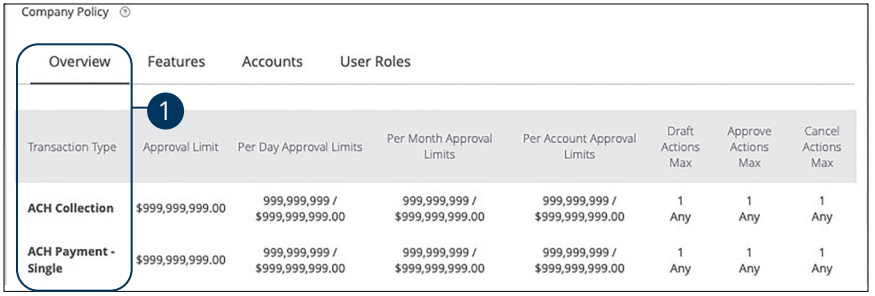
In the **Commercial Functions** tab, click **Company Policy**.

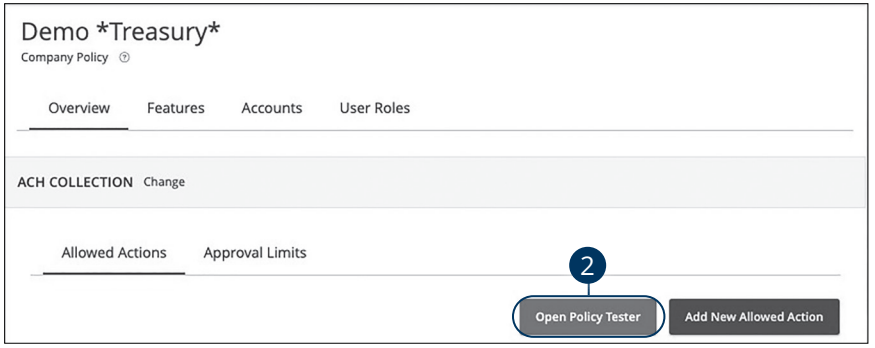
1. Select a user role in the Overview tab to view the approval limits.
2. Click the Approval Limits tab.
3. View the maximum limits for transactions and amounts.

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.

Company Policy Tester

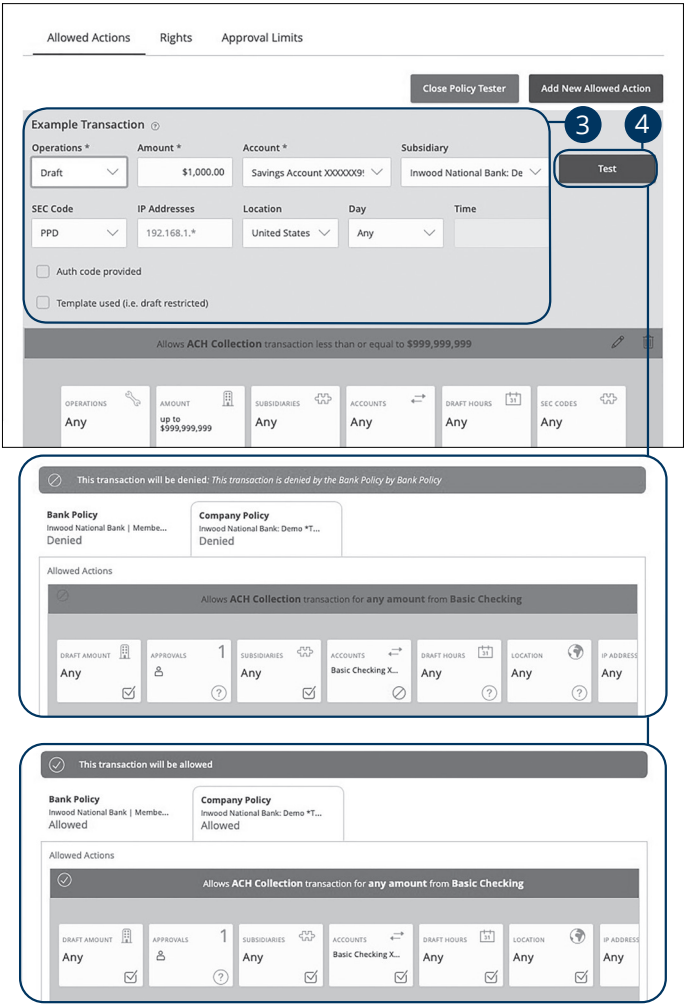
The Policy Tester gives you the ability to test possible actions before making changes within the Company Policy. This allows you to see if a certain transaction can be performed based on the Bank Policy and Company Policy.





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

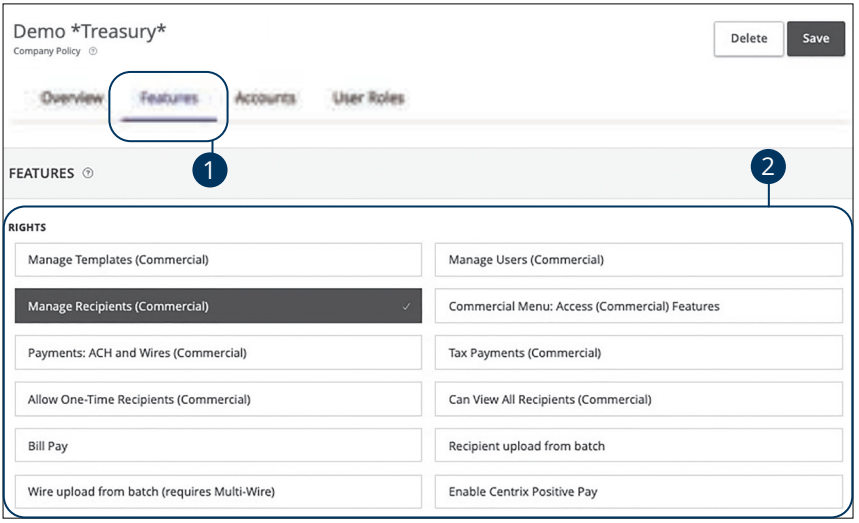
1. Select a transaction type in the Overview tab to run a specific test.
2. Click the Policy Tester tab.



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

Viewing Rights to Access Features

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

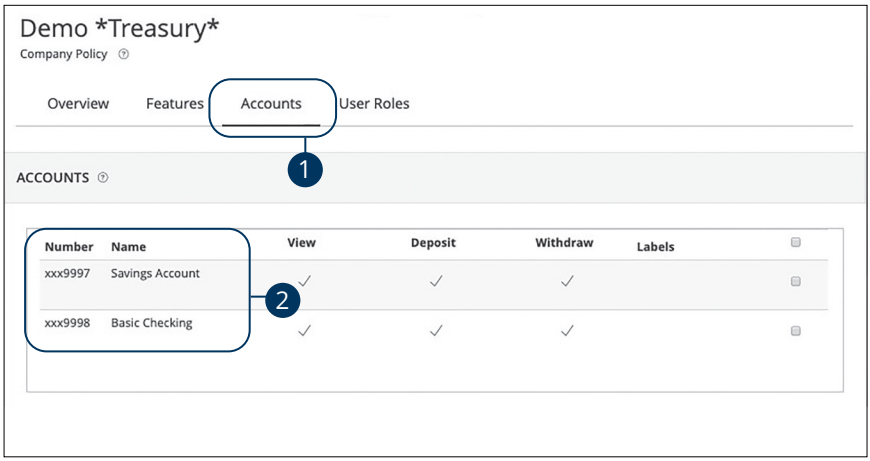


In the **Commercial Functions** tab, click **Company Policy**.

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

Establishing Rights to Access Accounts

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

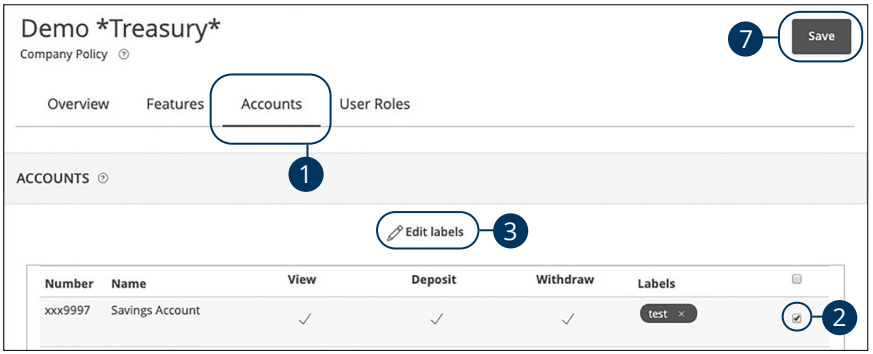


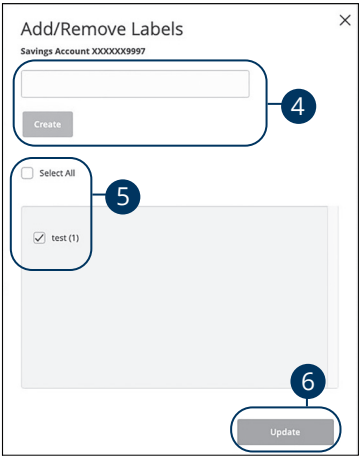
In the **Commercial Functions** tab, click **Company Policy**.

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

Creating and Editing Account Labels

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





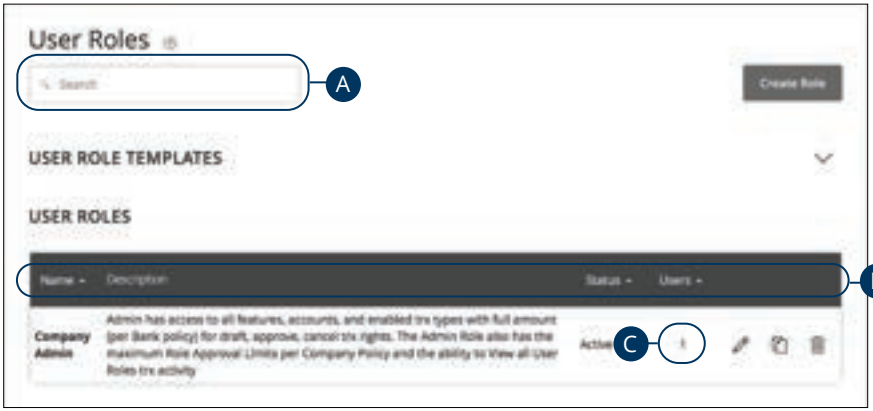
In the **Commercial Functions** tab, click **Company Policy**.

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.

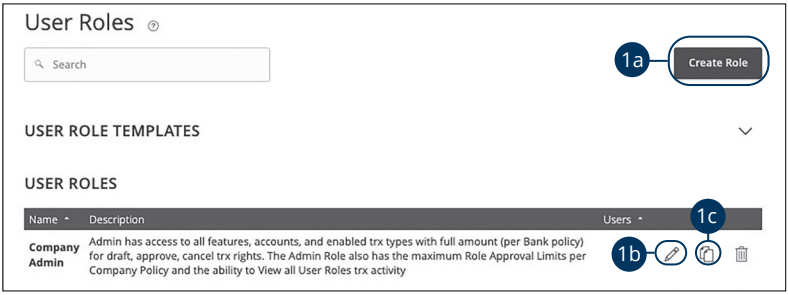
B. Clicking the ▲ icon next to a column title allows you to sort user roles by name, description, status or users.

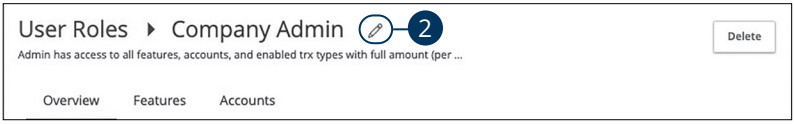
C. The number under the Users column indicates how many users are assigned to this role. Click the number to see who is assigned to a specific role.

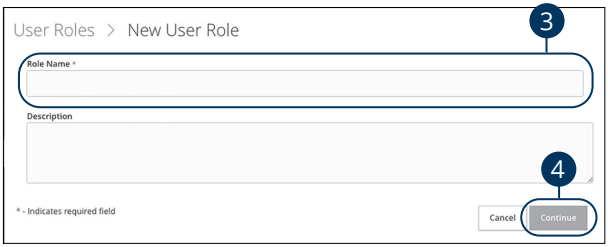
Treasury

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.





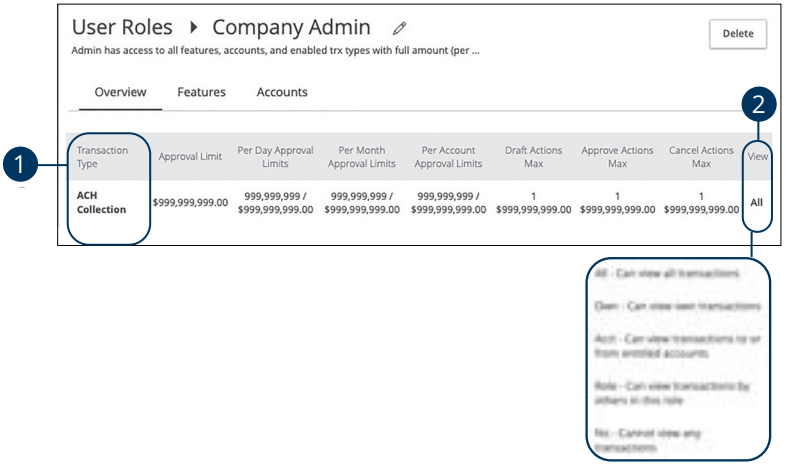


In the **Commercial Functions** tab, click **User Roles**.

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.

Part 1 of 9: Establishing Transaction Type Rights

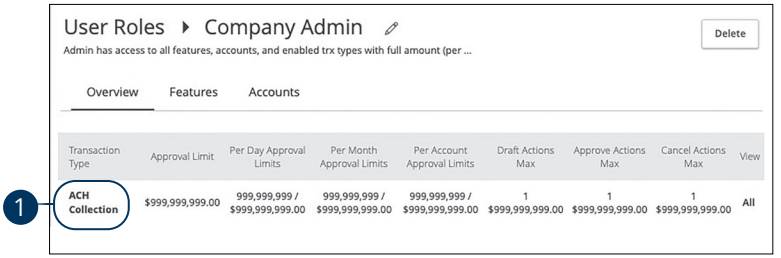
You can start assigning or editing a user's rights in the Overview tab, which helps you decide which responsibilities and limitations a user should have regarding certain transactions. Here, you can change a user's approval limits and decide which transaction types they can view, draft, approve or cancel.

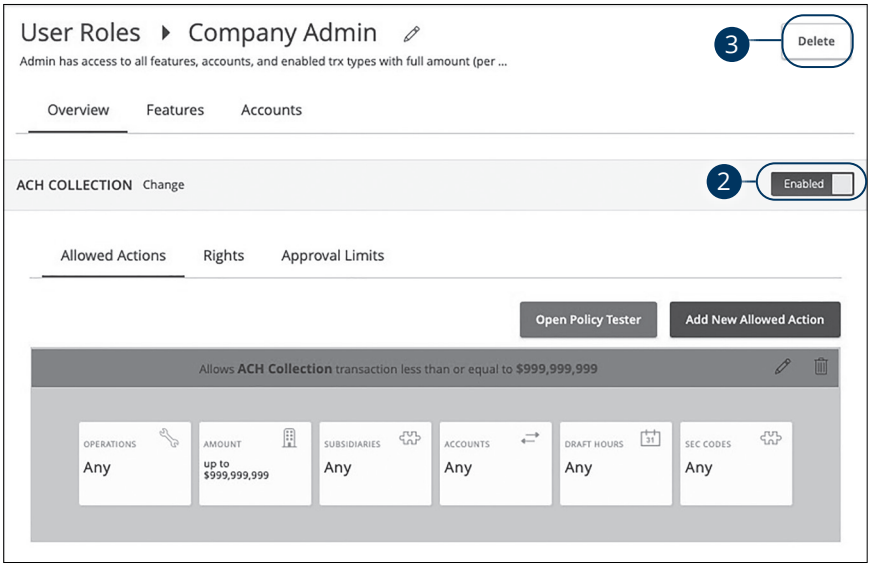


1. Choose a type of transaction to assign rights for under the Transaction Type column.
2. Click the "All" under the View column to change which transaction activity a user can view.
    - All- Can view all transactions
    - Own- Can view own transactions
    - Acct- Can view transactions to or from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

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.

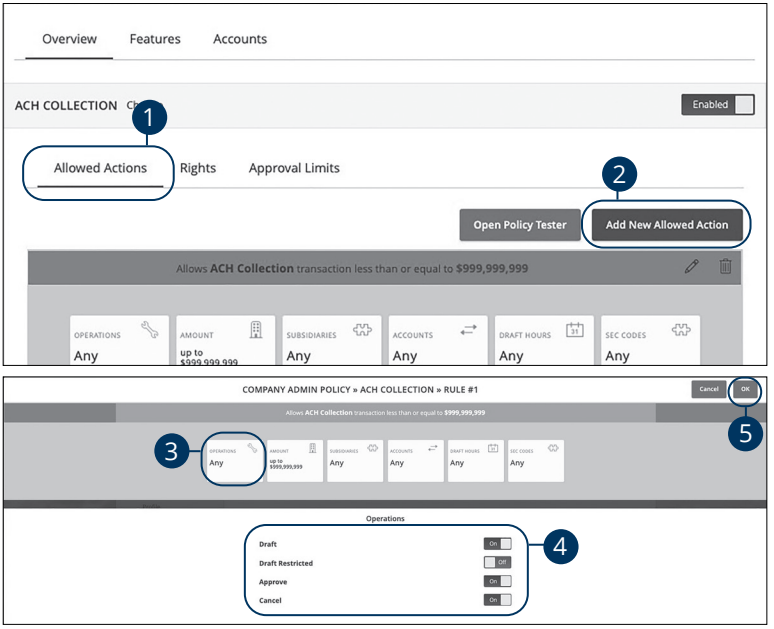




1. Select the transaction type to disable in the Overview tab.
2. Toggle the switch to “Disabled” for that specific transaction.
3. Click the **Save** button when you are finished making changes.

Part 3 of 9: Enabling Operation Rights

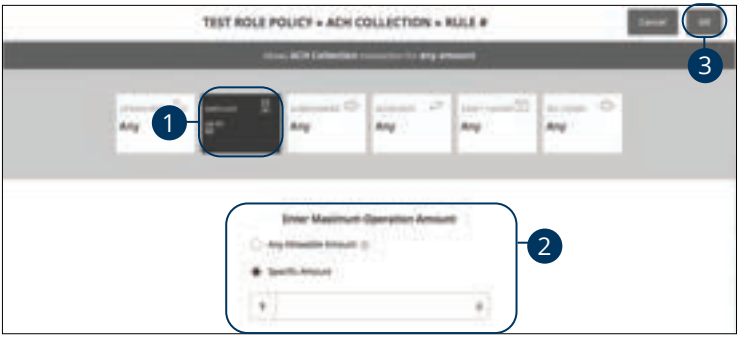
You can select the allowed operations a user can perform when handling a transaction, such as drafting, approving or cancelling rights.



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.

Part 4 of 9: Choosing the Maximum Draft Amount

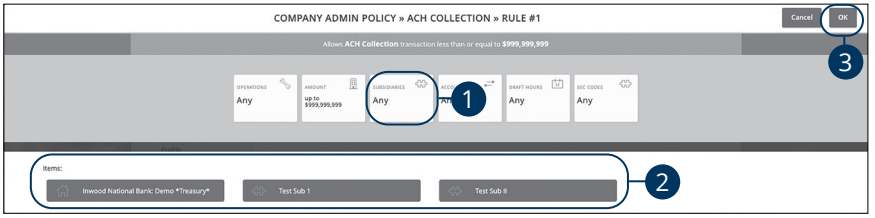
If you have Manage Company Policy rights, you can choose the maximum amount of funds that can be drafted per transaction. This cannot exceed the Company Policy.



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

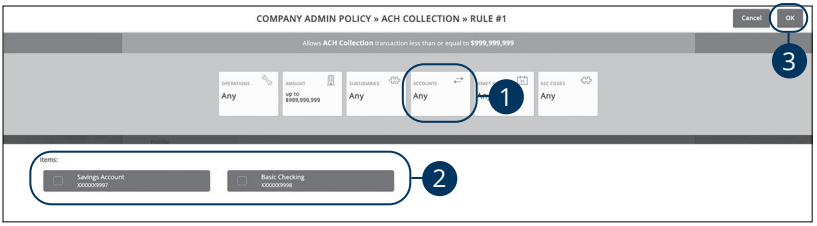
Some users may not need to access to certain subsidiaries. You can limit which subsidiaries a user can use when creating a transaction.



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.

Part 6 of 9: Enabling Allowed Accounts

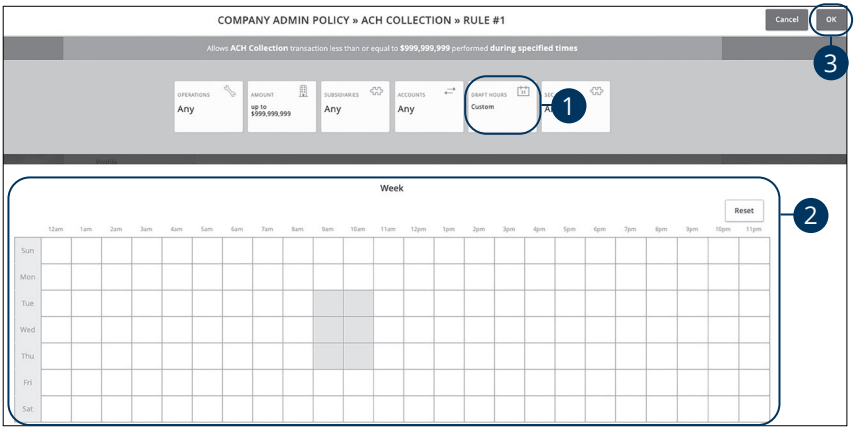
The Accounts tab lets you decide which users have access to perform specific tasks within an account, including viewing the account and transaction histories and making deposits or withdrawals.



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

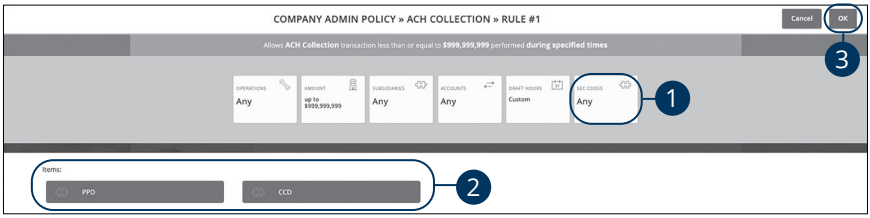
You can also decide the time frame a user can create or draft transactions. This allows you to closely monitor when transactions occur or when drafted transactions need approval.



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.

Part 8 of 9: Choosing the SEC Code

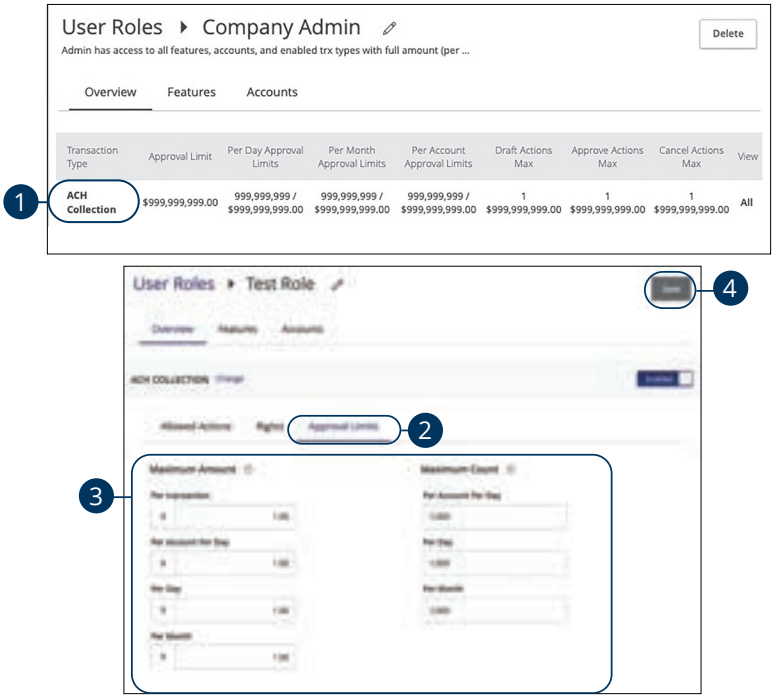
Standard Entry Class Codes, or SEC Codes, designate the valid payment methods allowed. Each SEC Code defines the type of transaction (debit or credit), type of account (corporate or consumer), and any information specific to the format (such as single/recurring, terminal location, or check number).



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.

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

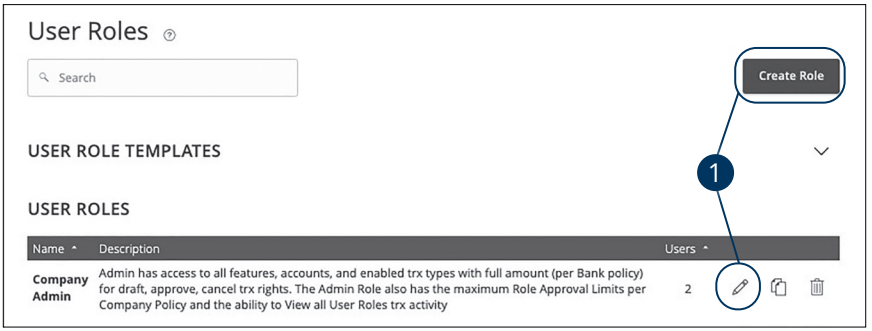
To give you peace of mind, a user's approval limits can be adjusted, so you never have to worry about the amount or number of transactions they make. You can set these restrictions for a daily and monthly basis as well as per account.

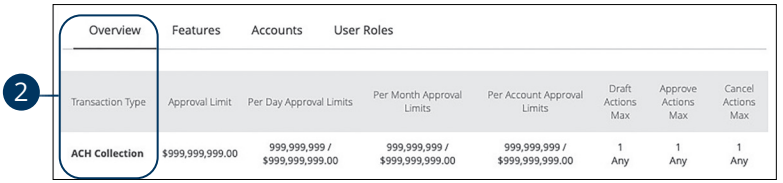


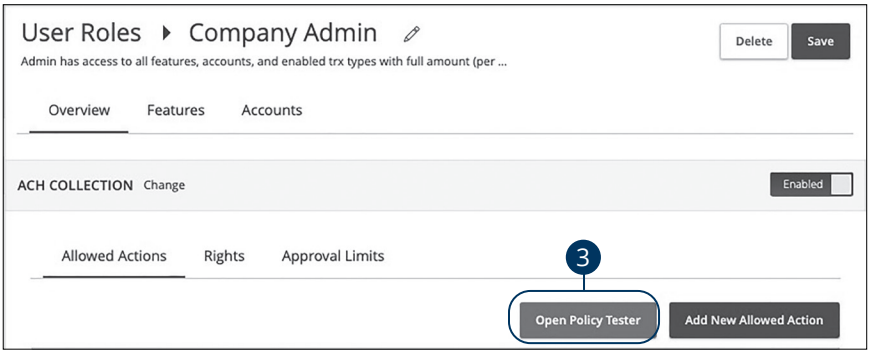
1. Select a transaction type in the Overview tab to edit a user's approval limits.
2. Click the Approval Limits tab.
3. Edit the maximum amounts a user can approve or draft and the maximum number of transactions a user can perform.
4. Click the **Save** button when you are finished making changes.

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.

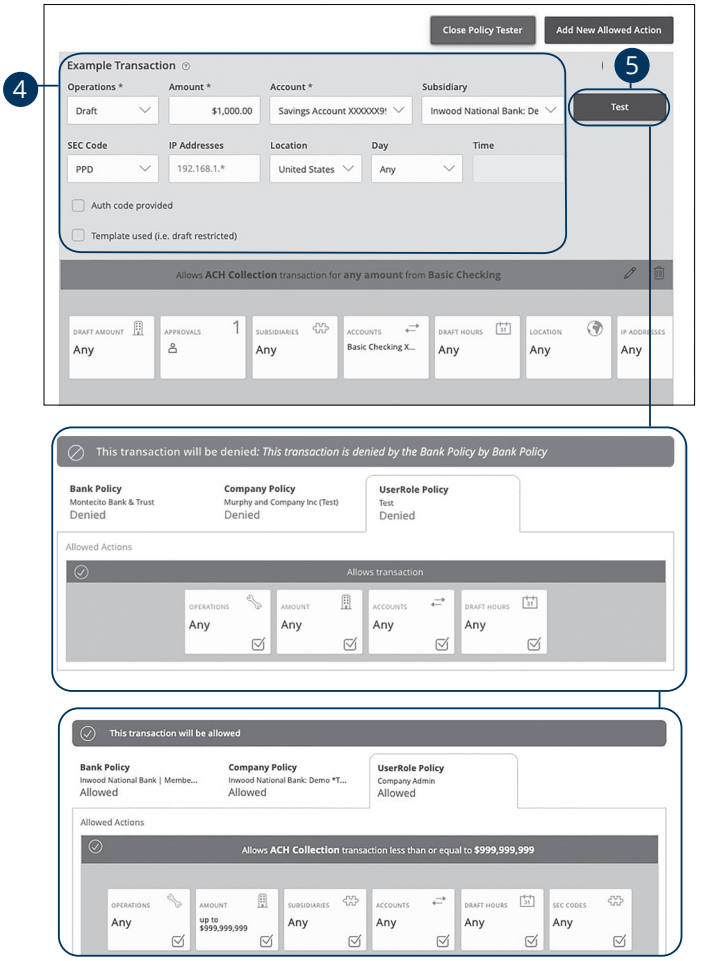






In the **Commercial Functions** tab, click **User Roles**.

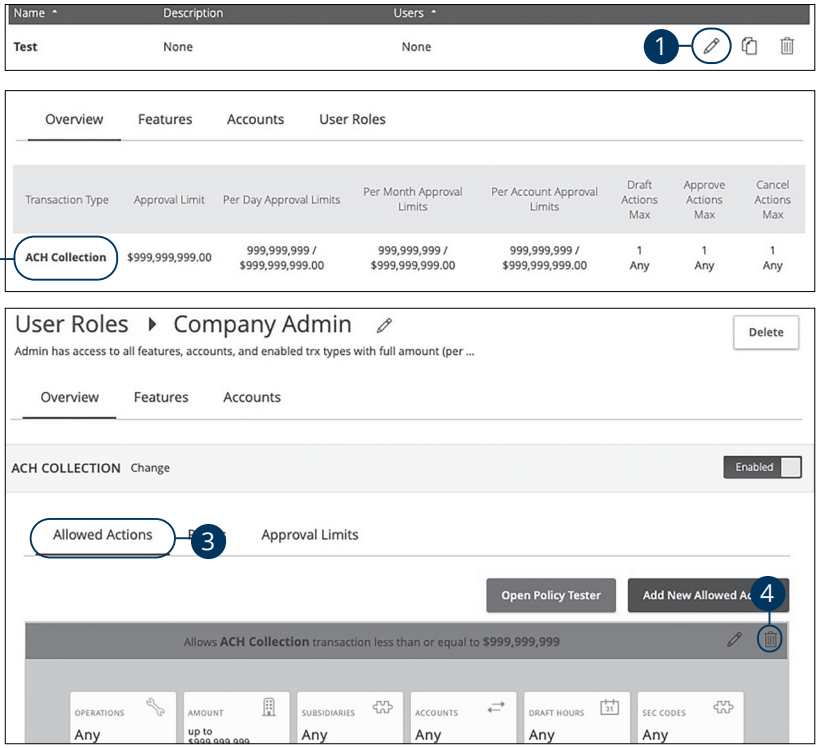
1. Click the icon next to an existing user role or click the **Create Role** button and follow the steps on page 20 to create a new user role.
2. Select the transaction type in the Overview tab that you would like to run a test on.
3. Click the **Open Policy Tester** button.



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.

Deleting Allowed Actions

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

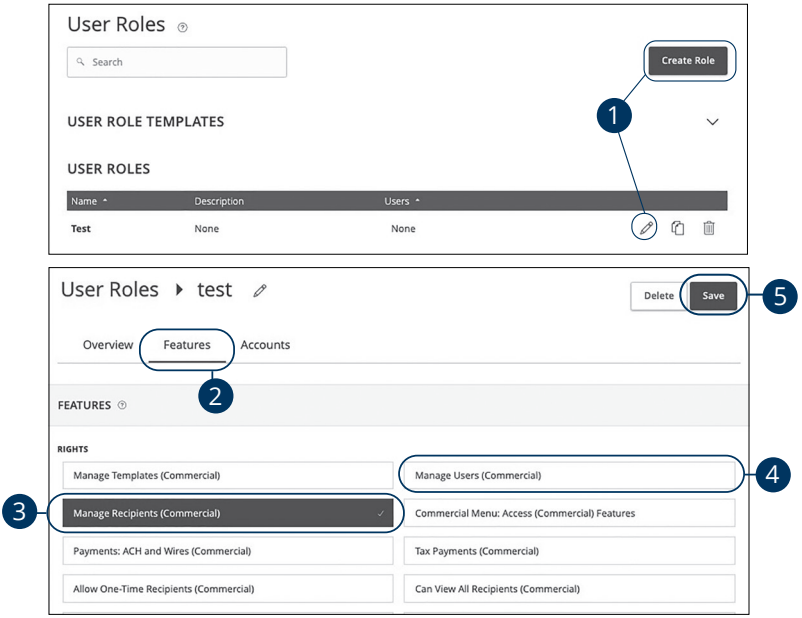


In the **Commercial Functions** tab, click **User Roles**.

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

Establishing Rights to Access Features

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



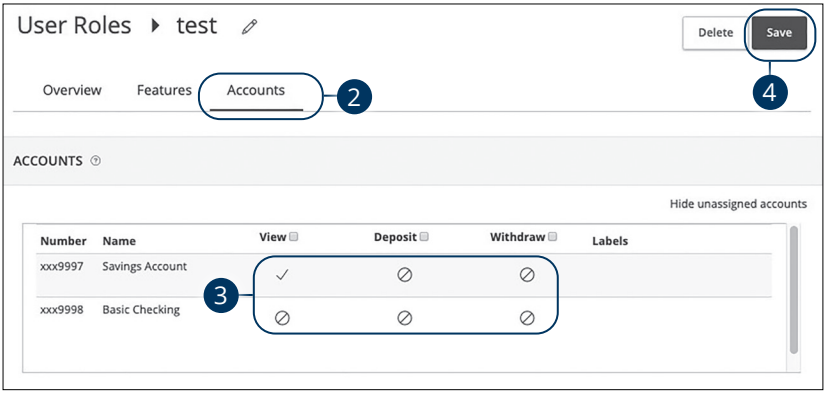
In the **Commercial Functions** tab, click **User Roles**.

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.

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.



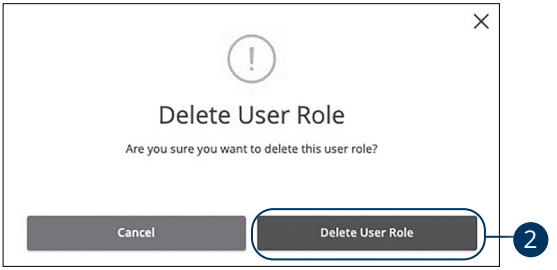
In the **Commercial Functions** tab, click **User Roles**.

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.



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.

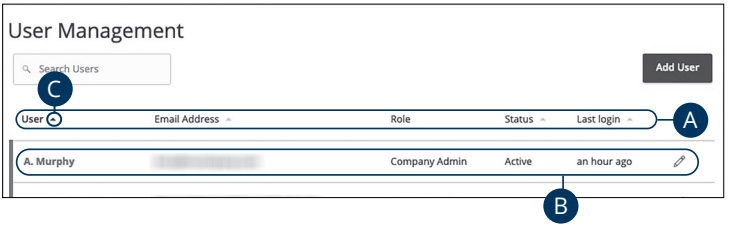
Each user is assigned a set of user rights that permits or prevents them from performing certain actions such as:

- 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.

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.

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.

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

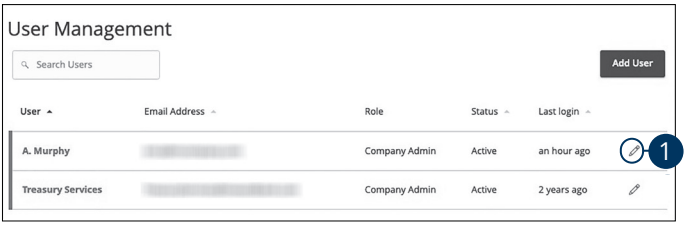
1. Click the **Add User** button in the top right corner.
2. Enter the user's first name, last name and email address.
3. Select the user's country using the "Phone Country" drop-down and enter their phone number.
4. Create a unique login ID for the new user.
5. Enter a password following our guidelines 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.

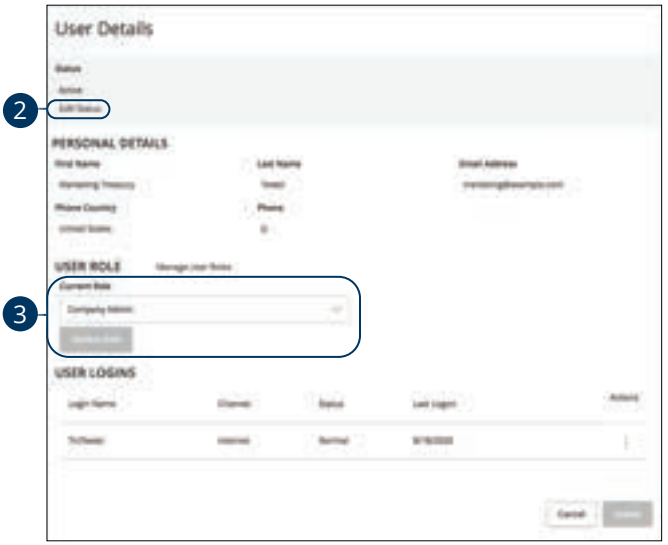
Treasury: Users Overview

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.





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.

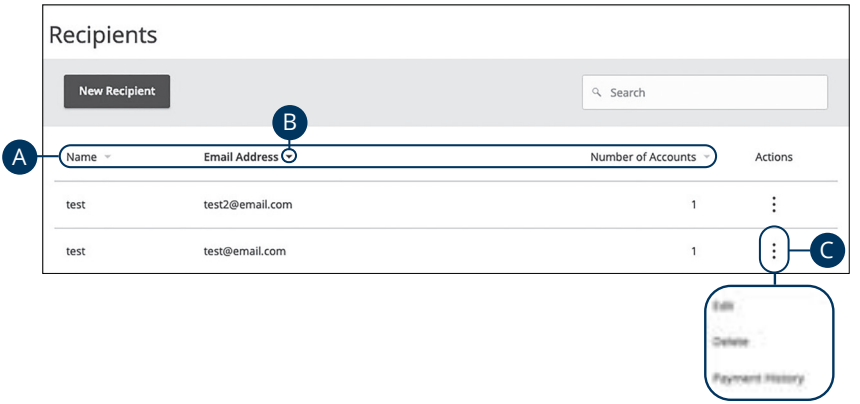
In the **Commercial Functions** tab, click **Users**.

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.



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

A. The following information presents for each recipient:

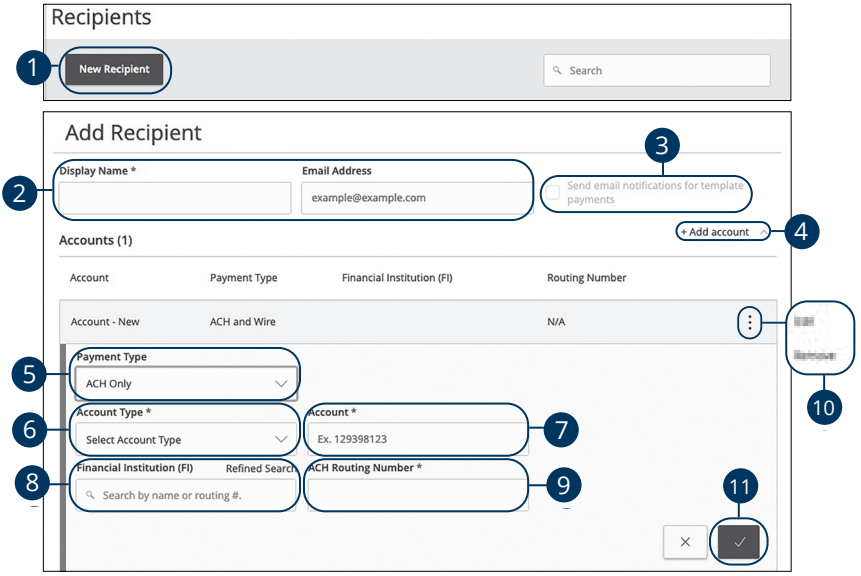
- Name
- Number of accounts they have
- Email address

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.



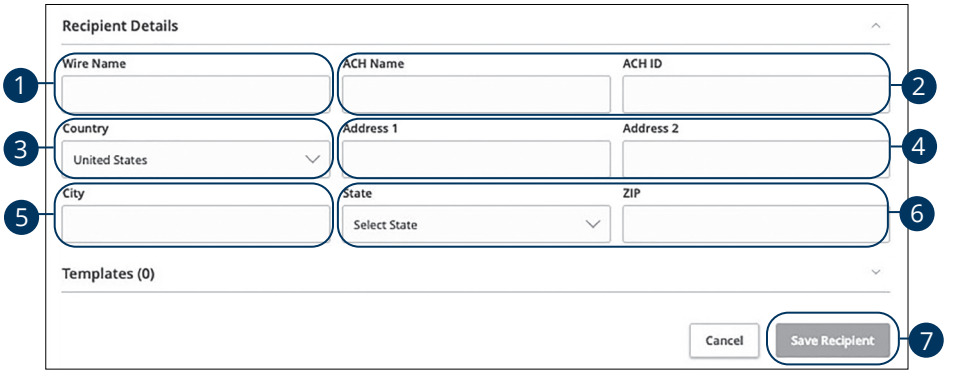
In the **Commercial Functions** tab, click **Recipients**.

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 recipent'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

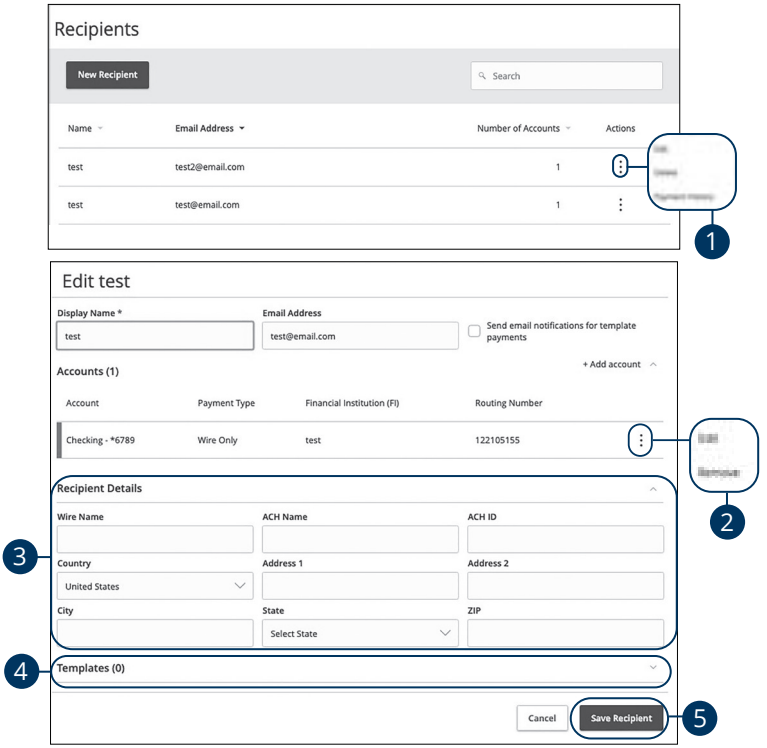


1. Enter the wire name.
2. Enter the ACH name and ID.
3. Use the drop-down to select the recipient's country.
4. Enter the recipient's street address.
5. Enter the recipient's city.
6. Select the recipient's state using the drop-down and enter the zip code.
7. Click the **Save Recipient** button.

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.

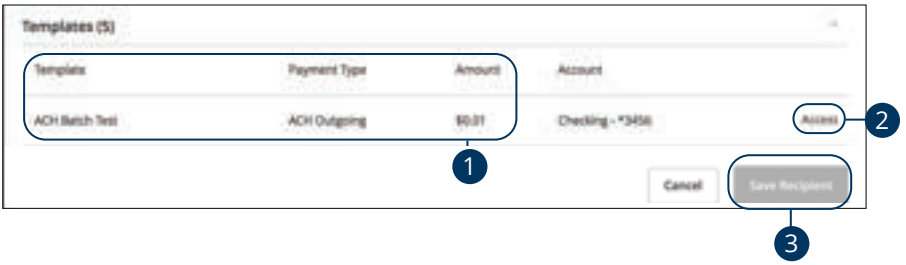


In the **Commercial Functions** tab, click **Recipients**.

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**.

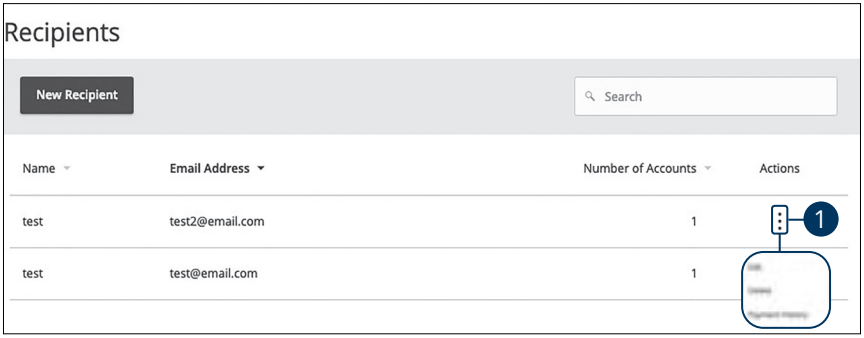
1. Review the list of templates the recipient is added to and the amount the recipient receives from each payment.
2. Click the "Access" link to edit a specific template.
3. Click the **Save Recipient** button when you are finished making changes.

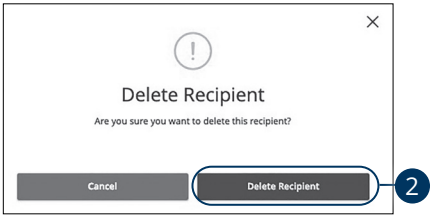
> **Note**: For additional information about editing a recipient's assigned templates, go to page 61.

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.





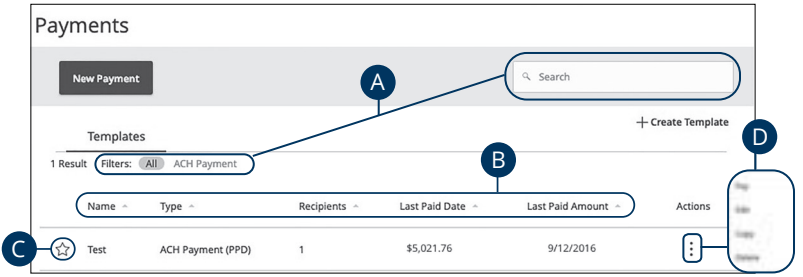
In the **Commercial Functions** tab, click **Recipients**.

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

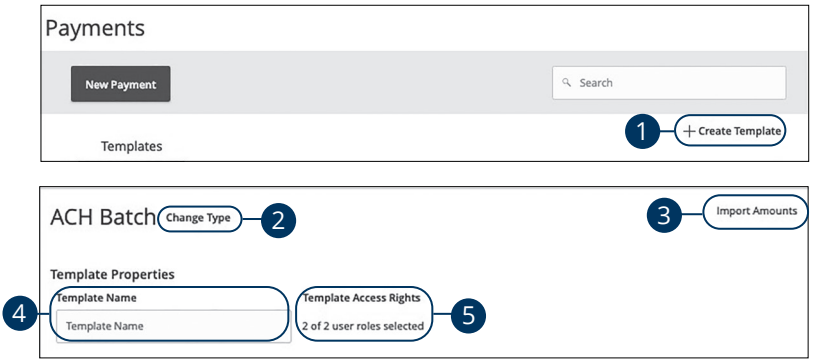
If you are assigned Draft or Approval rights, you can use the Payments tab to send a one-time payment or create a template for recurring transactions. If you are sending payments to vendors, suppliers, collections or making payroll, it is best to create a template to simplify your routine transactions.

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

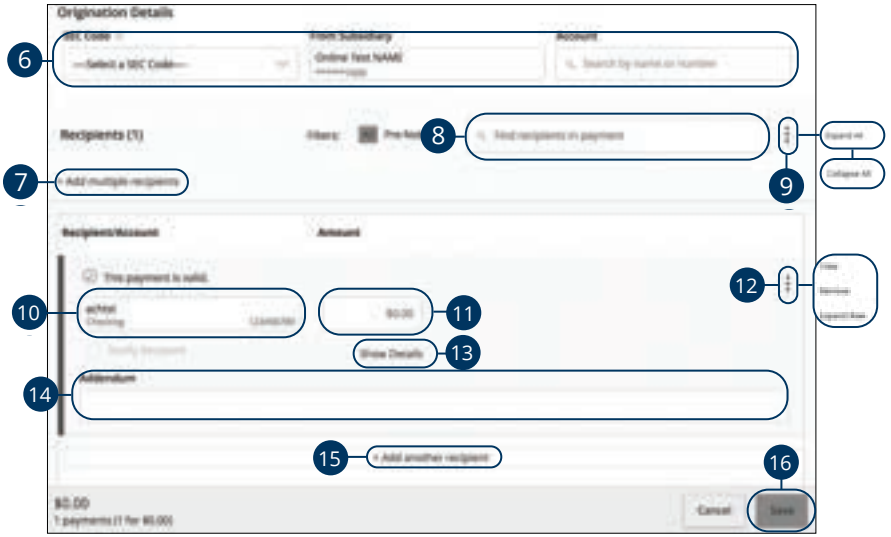
ACH Batch

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**.

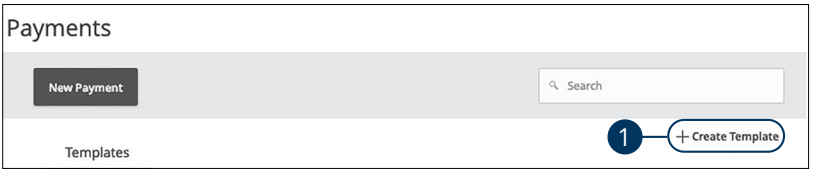
1. Select a template type using the "+Create Template" link and choose ACH Batch.
2. (Optional) If you need to change your payment type, click the "Change Type" link.
3. (Optional) If you are adding more than one recipient, you can upload a Comma Separated Values (CSV) document by clicking the "Import 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.

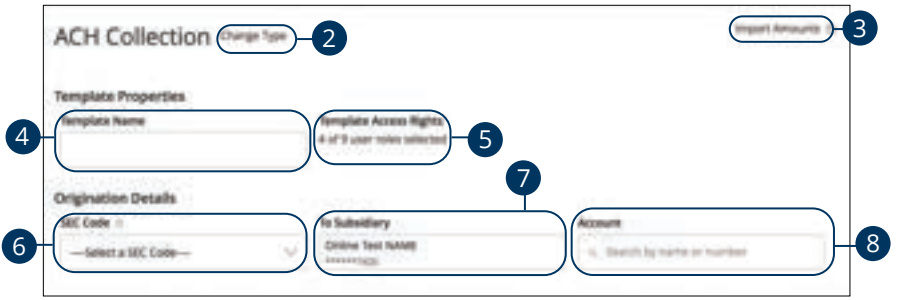


6. Use the “SEC Code,” “From Subsidiary,” and “Account” drop-downs to choose the appropriate selections.
7. (Optional) Click the “+ multiple recipients” link to add several recipients at once.
8. (Optional) Use the search bar to locate a specific recipient.
9. (Optional) Click the ⋮ icon to expand or 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

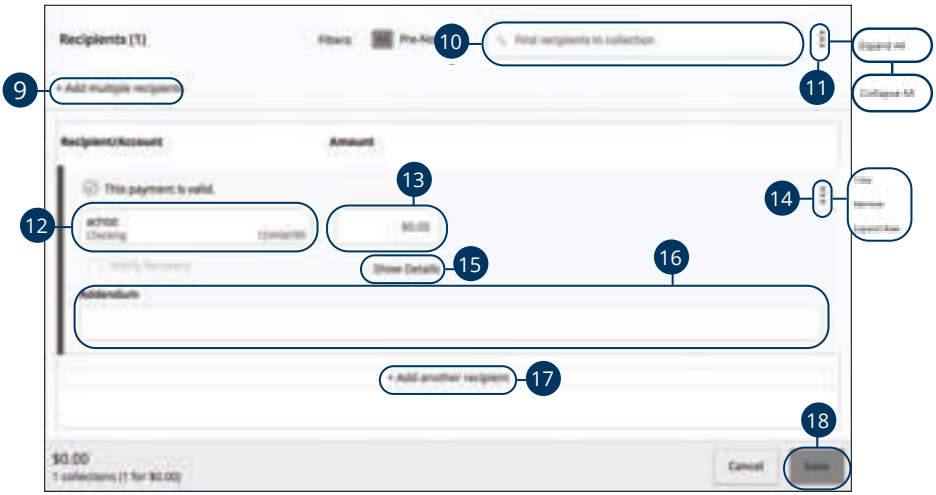
Depending on your user rights, you can create a template for an ACH collection. An ACH collection allows you to send multiple receipts to multiple recipients. Creating a template helps reduce mistakes and keeps payments consistent.





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

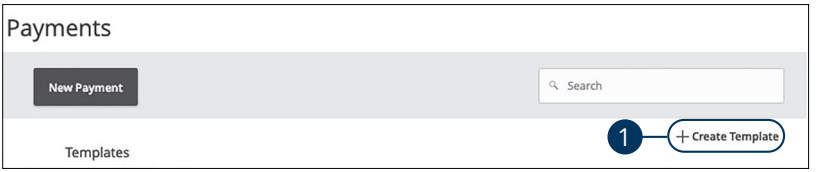
1. Select a template type using the "+Create Template" link and choose "ACH Collection."
2. (Optional) If you need to change your payment type click the "Change Type" link.
3. (Optional) If you are adding more than one recipient, you can upload a Comma Separated Values (CSV) document by clicking the "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.

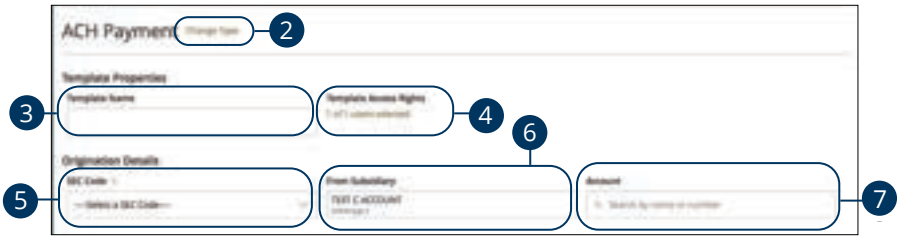


9. (Optional) Click the "+ multiple recipients" link to add several recipients at once.
10. (Optional) Use the search bar to locate a specific recipient.
11. (Optional) Click the ⋮ icon to expand or collapse selected recipients.
12. Select a recipent.
13. Enter an amount.
14. (Optional) Click the ⋮ icon 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

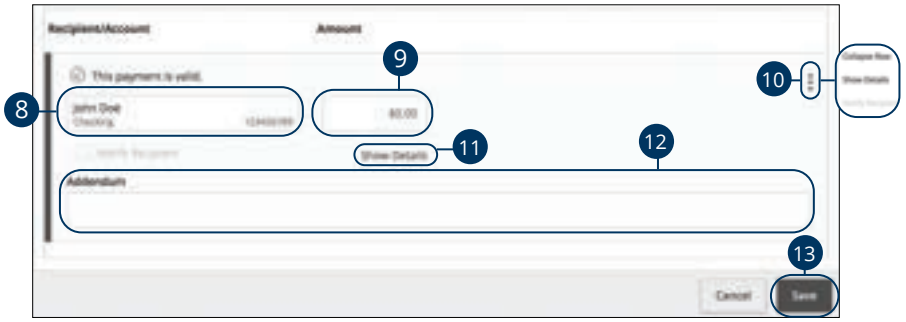
Depending on your user rights, you can create a template for an ACH payment. An ACH payment allows you to send multiple payments to multiple recipients. Creating a template helps reduce mistakes and keeps payments consistent.





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

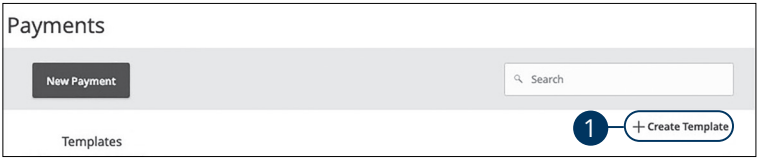
1. Select a template type using the "+Create Template" link and choose "ACH Collection."
2. (Optional) If you need to change your payment type click the "Change Type" link.
3. Enter the template name
4. Select the users that have access to the template by clicking the link.
5. Use the drop-down and select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

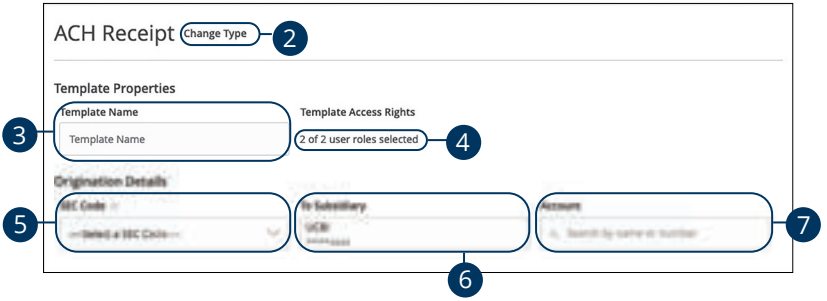


8. Select a recipent.
9. Enter an amount.
10. (Optional) Click the ⋮ icon to expand, view details or notify a specific recipient.
11. (Optional) Click the “Show Details” link to view recipient information.
12. (Optional) Enter an addendum.
13. Click the **Save** button.

ACH Receipt

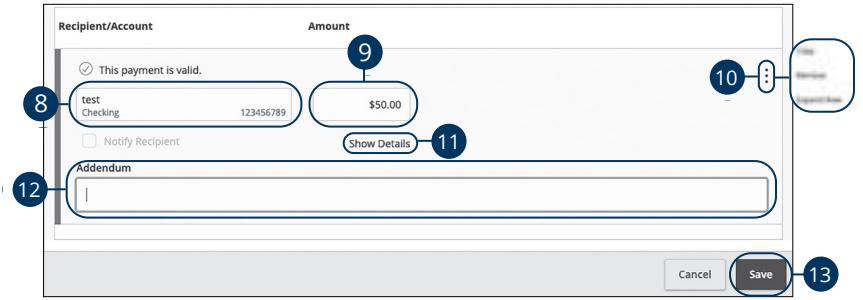
Depending on your user rights, you can create a template for an ACH Receipt. To request a payment, you can create a template to help reduce mistakes and keep payments consistent.





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

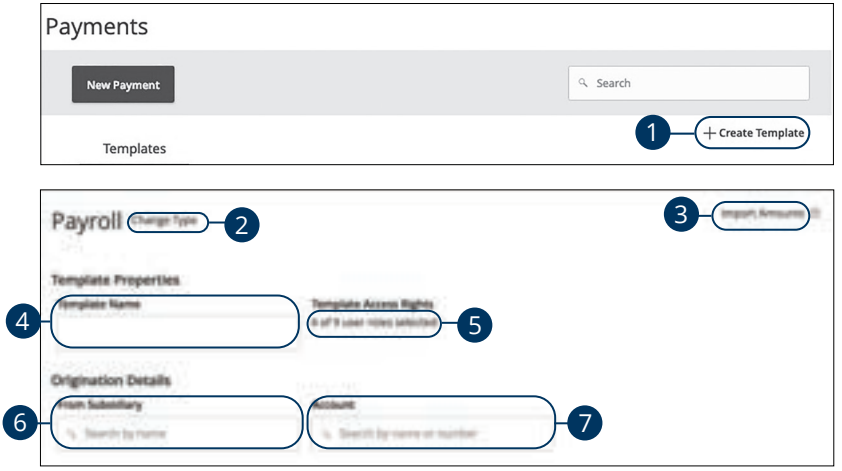
1. Select a template type using the "+Create Template" link and choose "ACH Receipt."
2. (Optional) If you need to change your payment type, click the "Change Type" link.
3. Enter the template name.
4. Select the users that have access to the template by clicking the link.
5. Use the drop-down and select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



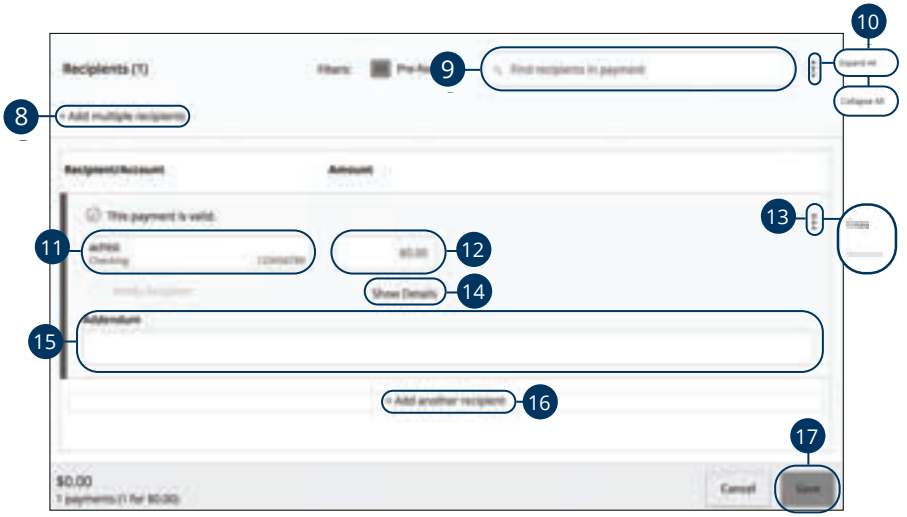
8. Select a recipient or create a new recipient from the drop-down.
9. Enter an amount.
10. (Optional) Click the ⋮ icon to expand, view details or notify a specific recipient.
11. (Optional) Click the “Show Details” link to view your recipient’s information.
12. (Optional) Enter an addendum.
13. Click 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.



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 recipent.
17. Click the **Save** button when you are finished.

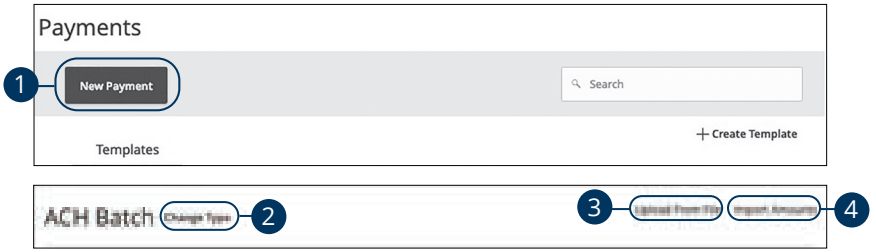
Treasury

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.

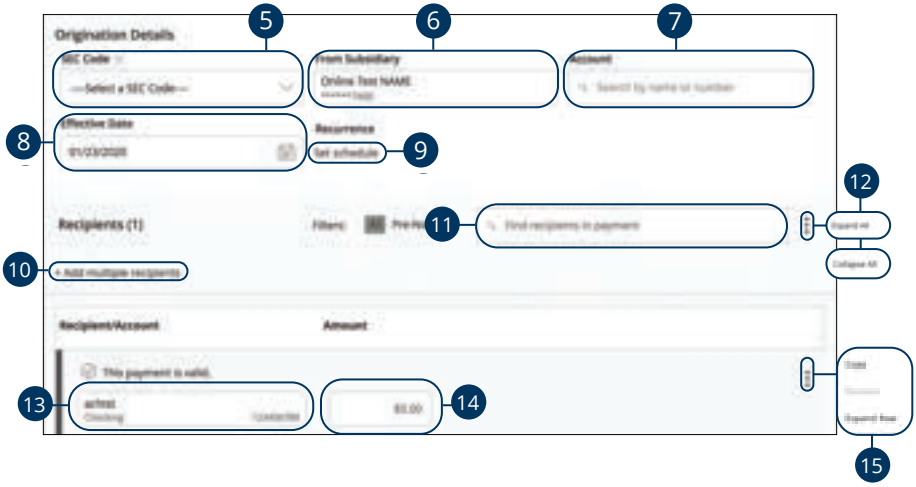
ACH Batch

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 reccurence.
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 recipent.
14. Enter an amount.
15. (Optional) Click the ⋮ icon to copy, remove, and 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.

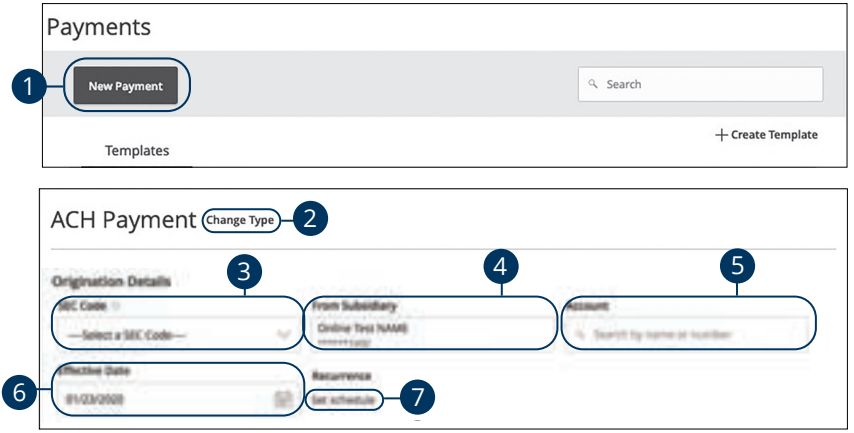
18. (Optional) Add an addendum.

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.

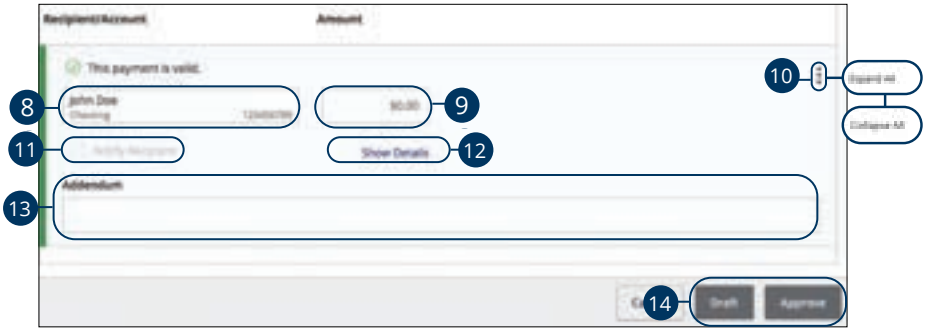
ACH Payment

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



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

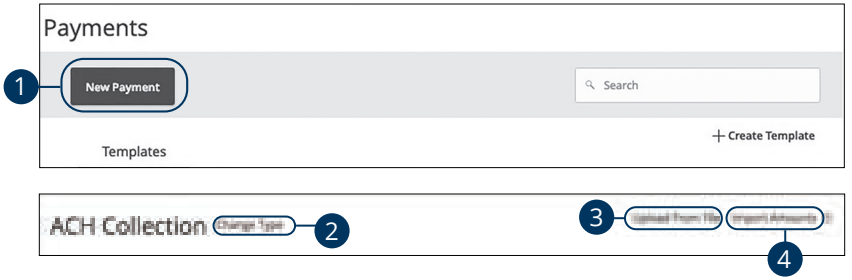
1. Select a template type using the **New Payment** button and choose ACH Payment.
2. (Optional) If you need to change your payment type, click the “Change Type” link.
3. Use the drop-down and select an SEC code.
4. Select the From account.
5. Select an account the funds will be taken from.
6. Select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



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.

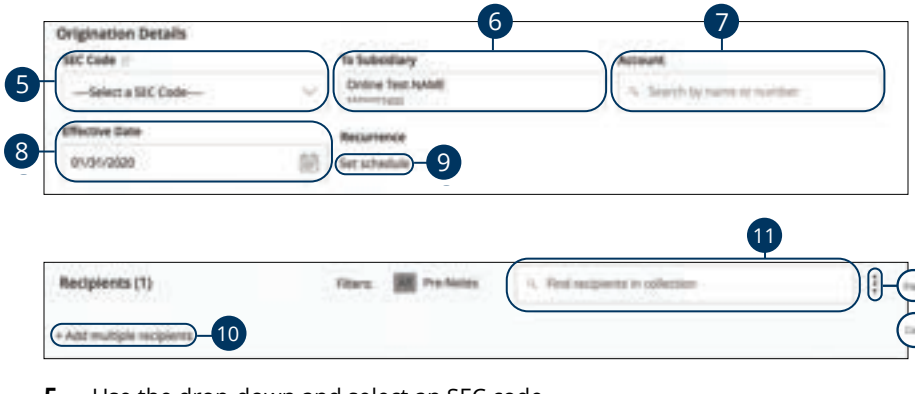
ACH Collection

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.

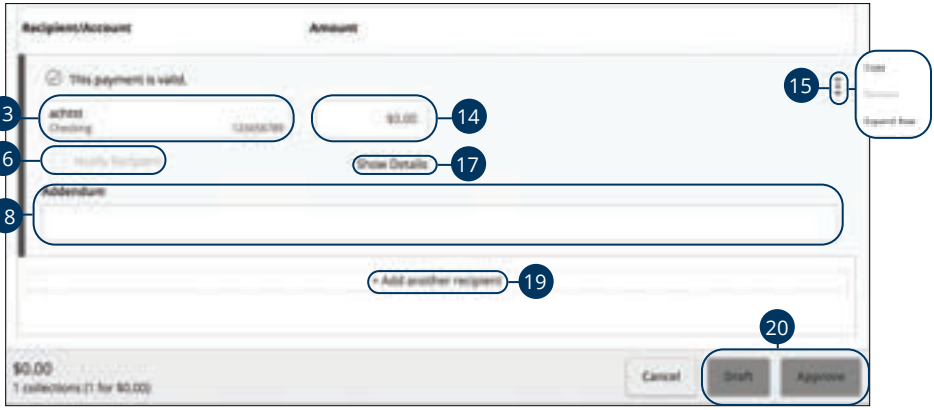


In the **Commercial Functions** tab, click **Payments**.

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.



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 reccurence.
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 recipent.

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.

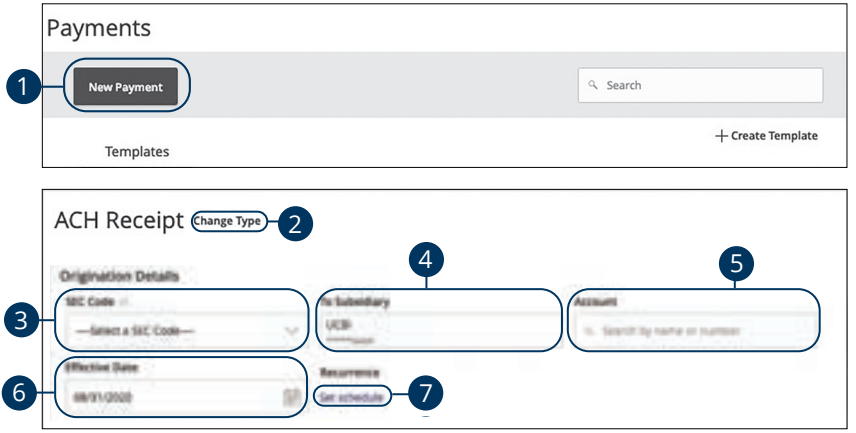
18. (Optional) Add an addendum.

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.

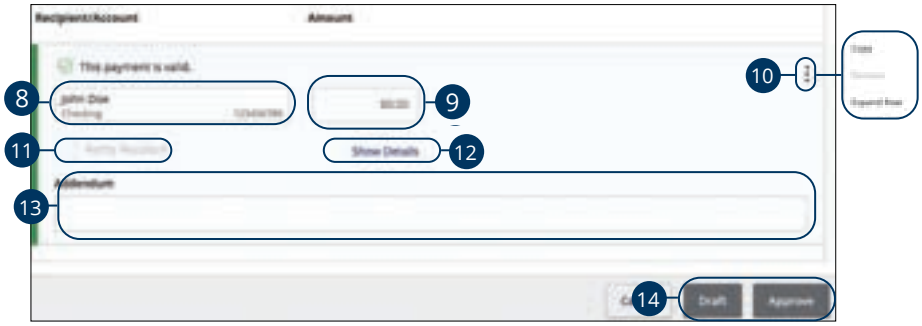
ACH Receipt

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



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

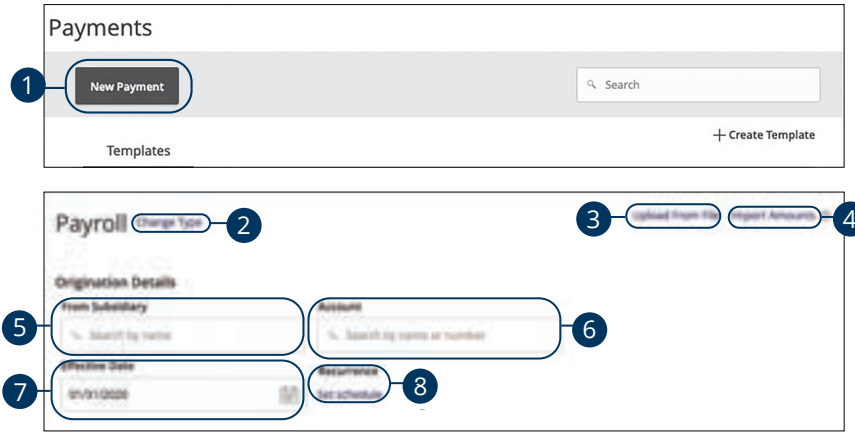
1. Select a template type using the **New Payment** button and choose ACH Receipt.
2. (Optional) If you need to change your payment type, click the “Change Type” link.
3. Use the drop-down and select an SEC code.
4. Select a Deposit To account.
5. Select an account.
6. Select the effective date.
7. (Optional)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



8. Select a recipent.
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.

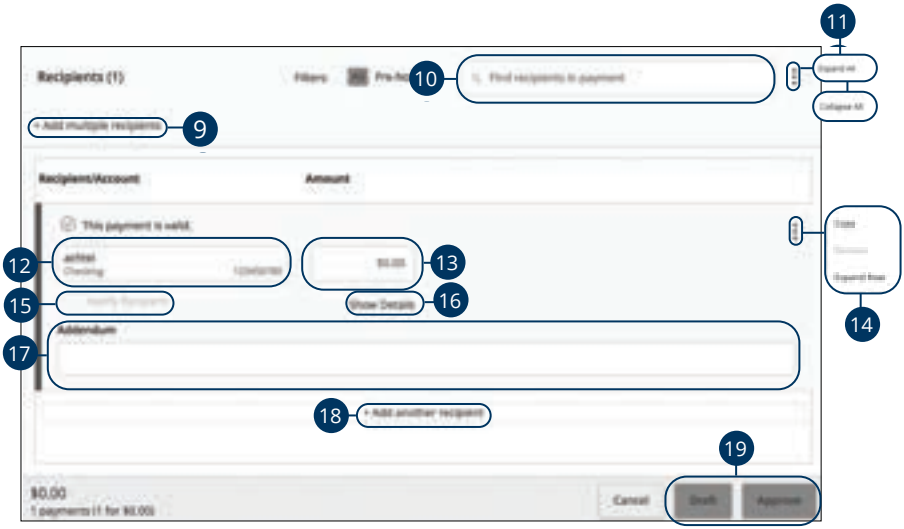
Payroll

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.



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.

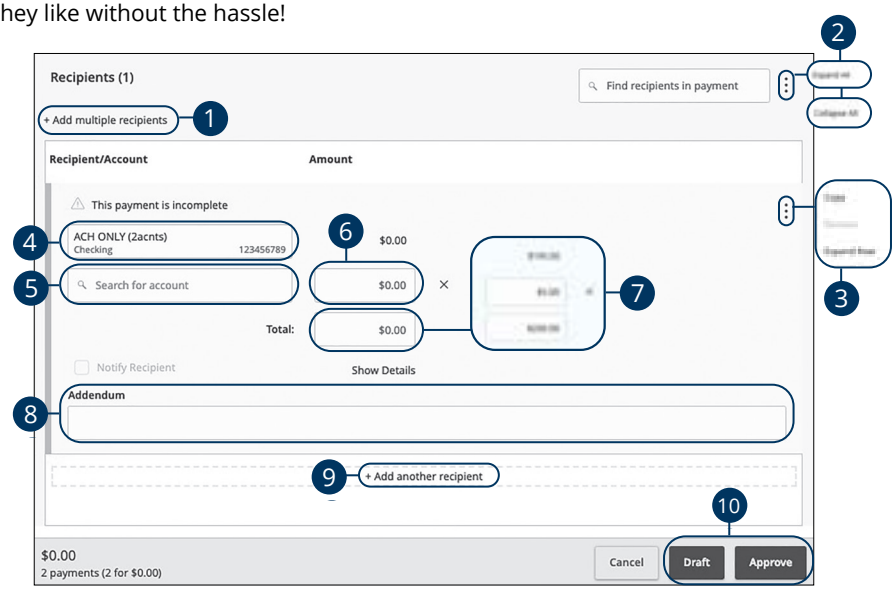
Note: If you are splitting a payment follow, through step 8 and then go to page 96.



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!



Follow the directions up to step 8 on page 94.

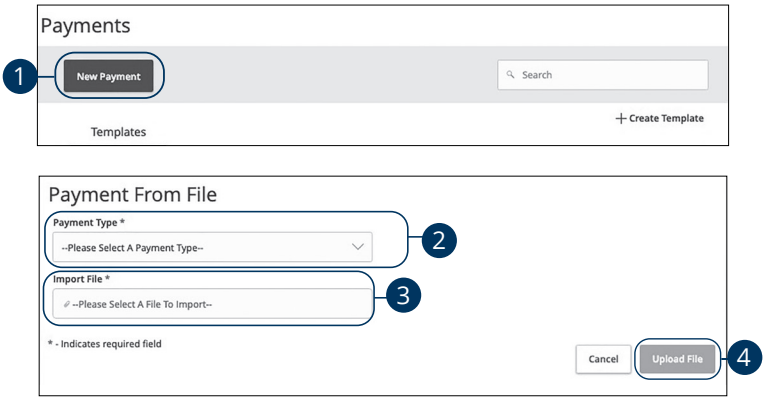
1. (Optional) Click the "+Add multiple recipients" link to add several recipients at once.
2. (Optional) Click the ⋮ icon to expand, view details or notify a specific recipient.
3. (Optional) Click the ⋮ icon and select Split Payment.
4. Select a primary account.
5. Select a secondary account.
6. Enter 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.

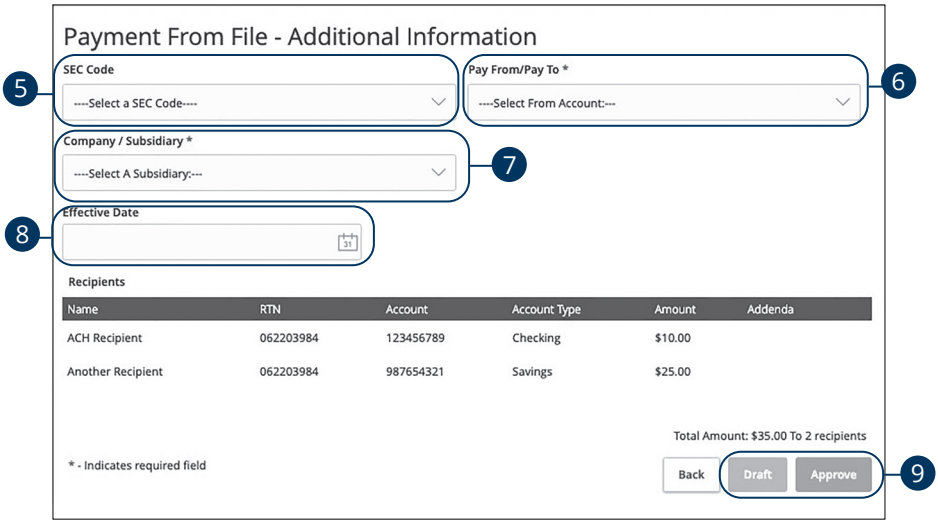
If your separate accounting software has the capability, the Payment From File may also be used to upload a NACHA-formatted file.



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.



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.

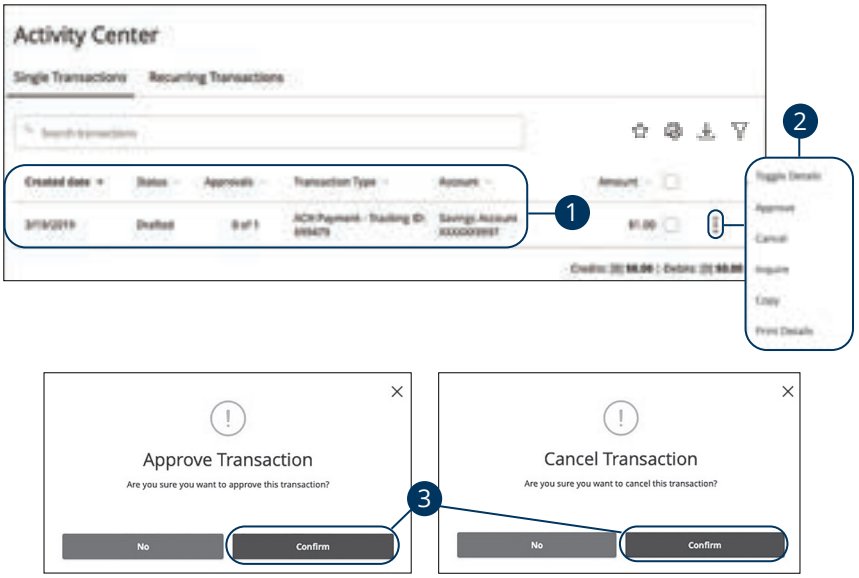
Treasury

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.

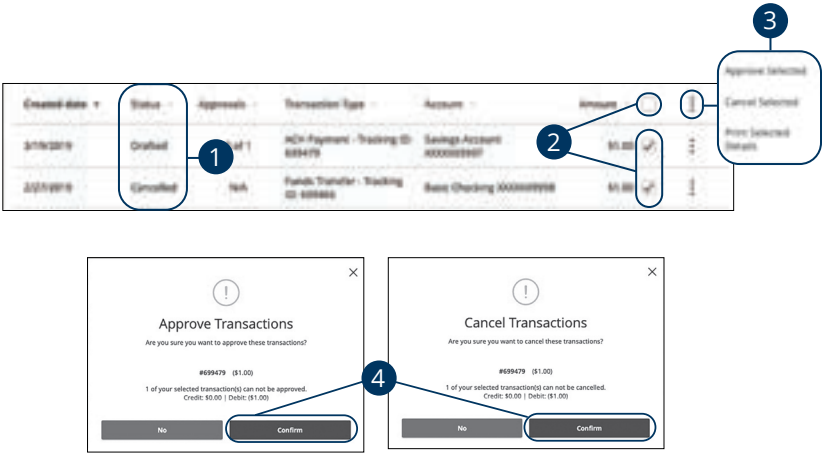


In the **Transfer Funds** tab, click **Activity Center**.

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**.

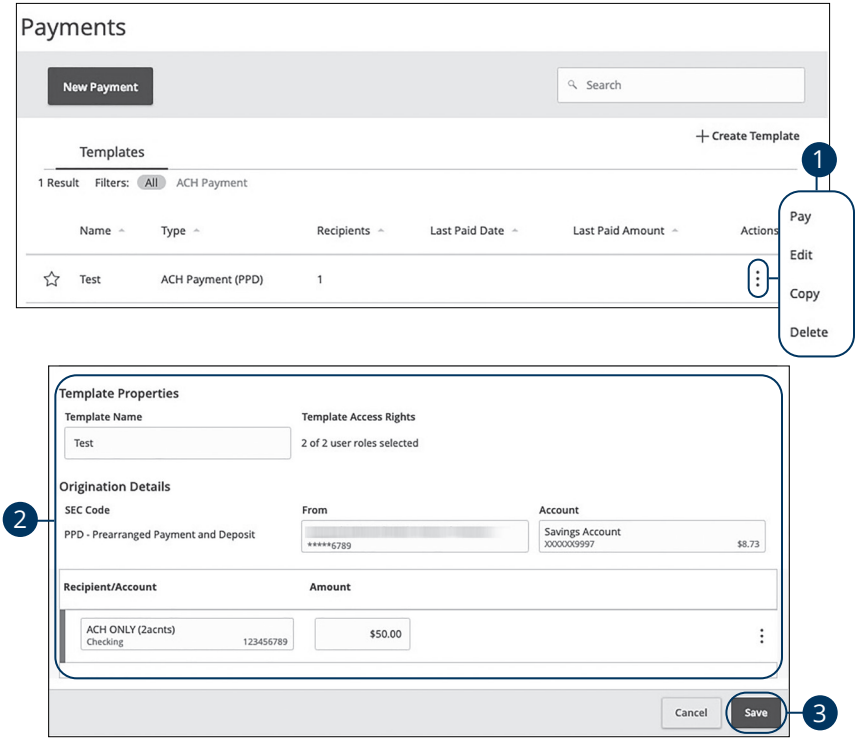
1. Make note of how many approvals are needed to approve or cancel each transaction.
2. Browse through your transactions and check the box for each transaction you want to approve or cancel. Check the box between the Amount and ⋮ icon select all transactions.
3. Click the ⋮ icon and select either “Approve 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.



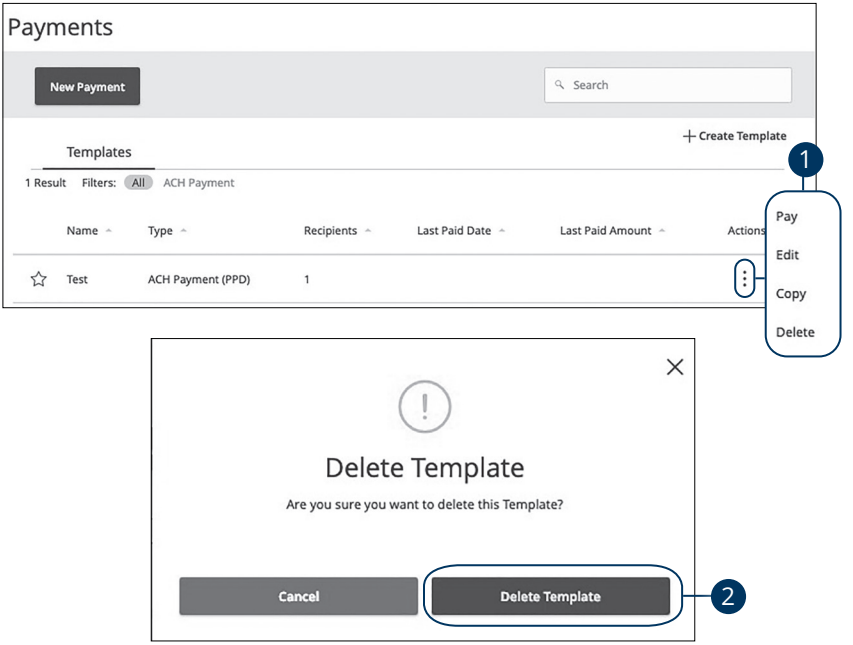
In the **Commercial Functions** tab, click **Payments**.

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.



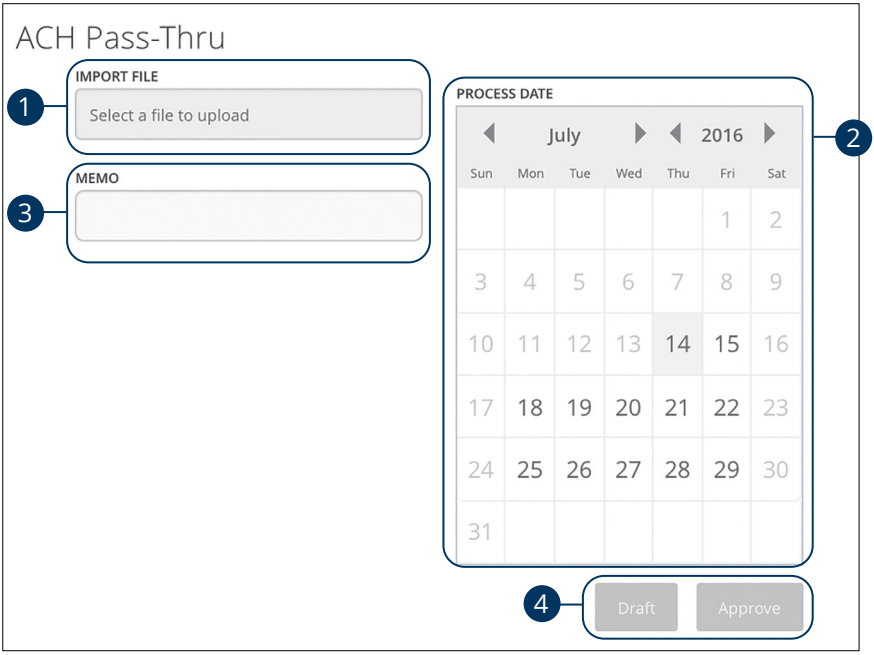
In the **Commercial Functions** tab, click **Payments**.

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

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.



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.

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.

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**.

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

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 [r***eceived 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

_____

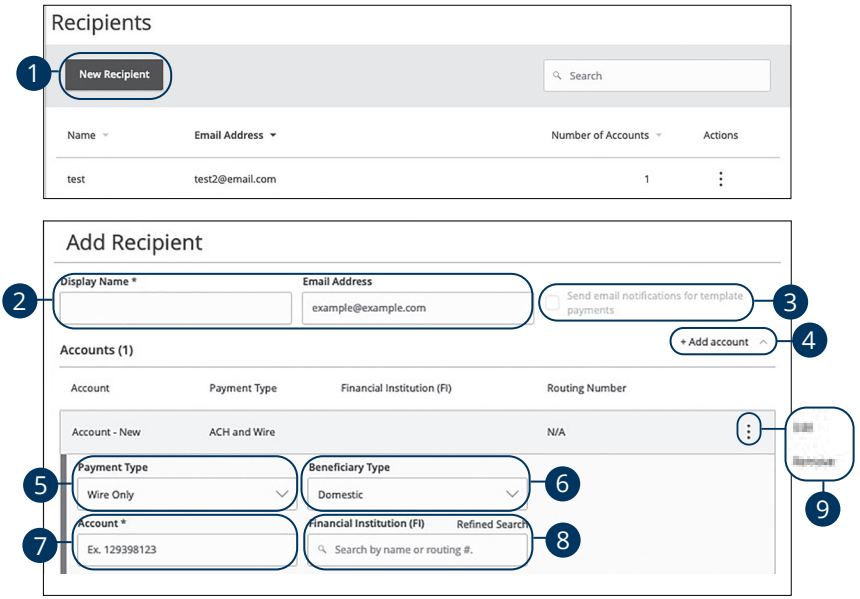
Signature

_____

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.

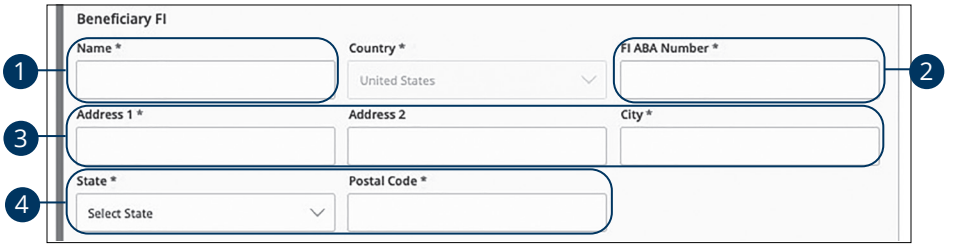


In the **Commercial Functions** tab, click **Recipients**.

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 ⋮ icon to edit or remove a recipient's account information.

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

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

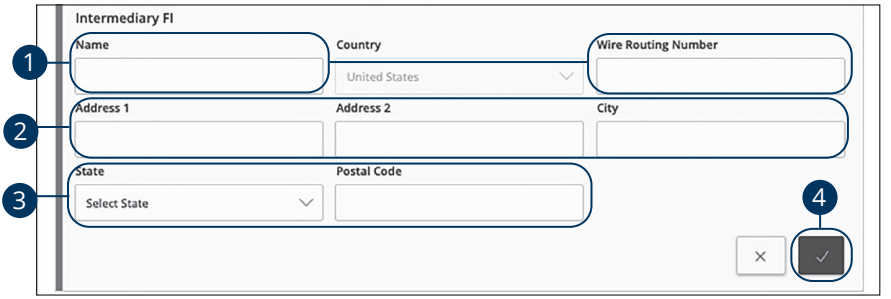


1. Enter the beneficiary FI's name.
2. Enter the FI ABA number.
3. Enter its street address and city.
4. Using the "State" drop-down and enter its postal code.

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

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

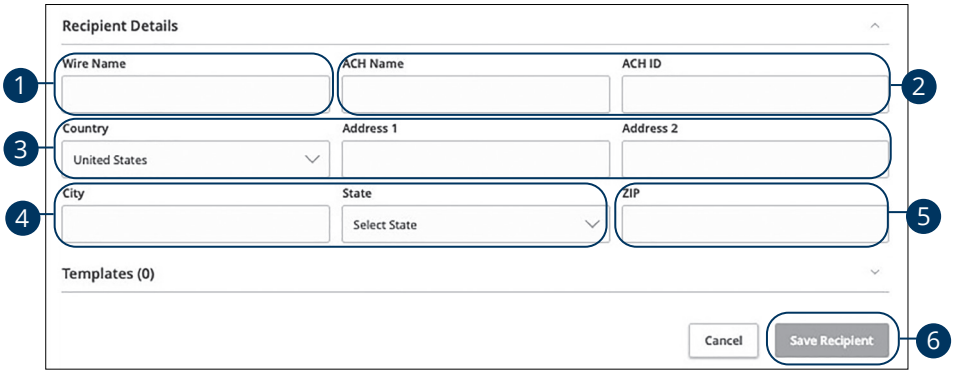
Some FIs use an in-between third-party bank called an intermediary FI to process funds. If your beneficiary FI requires an intermediary FI, you need the FI's wire routing number and address.



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

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

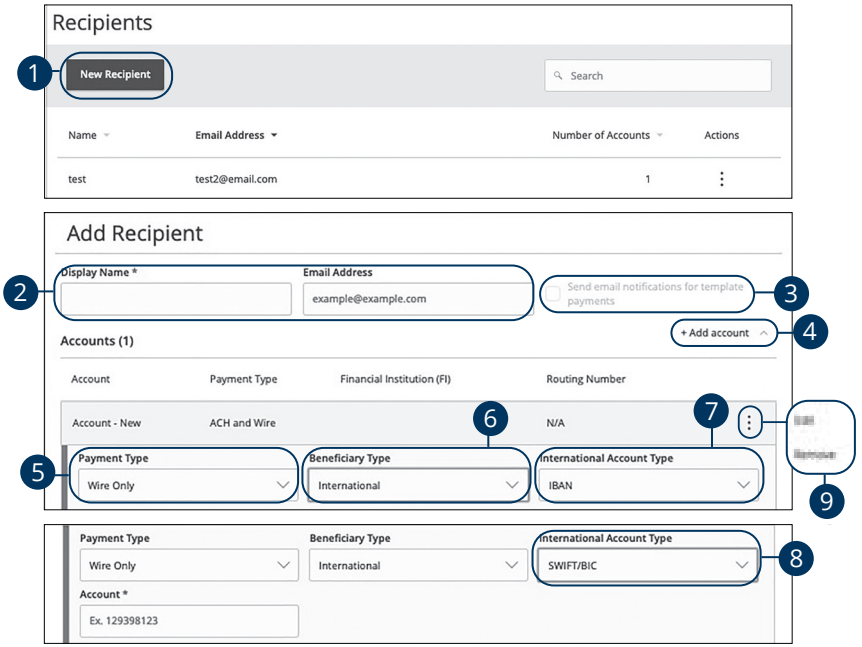
You need to provide a new recipient's account information, including their financial institution (FI) and account number. Depending on the types of payments you plan on sending them, you need to specify how users are allowed to send funds to this recipient.



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.



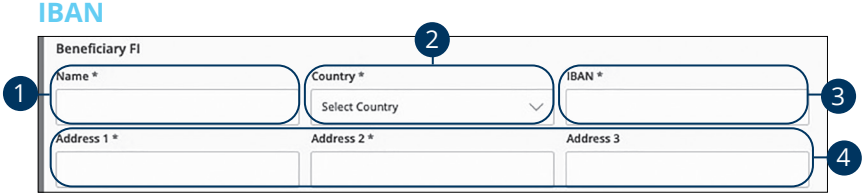
In the **Commercial Functions** tab, click **Recipients**.

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 ⋮ icon to edit or remove a recipient's account information.

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

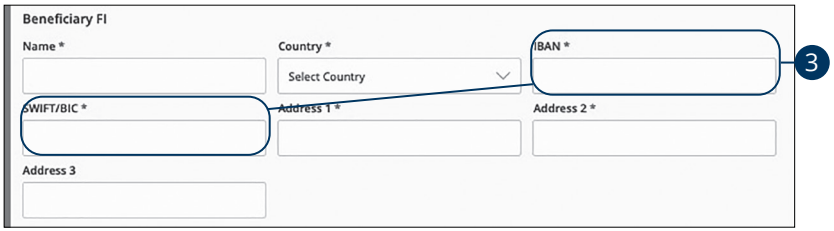
When sending a wire, the beneficiary FI is the final bank that receives the funds. Depending on the payment type you selected in Part 1, you may need to provide beneficiary FI information.

IBAN



SWIFT/BIC

IBAN and SWIFT/BIC

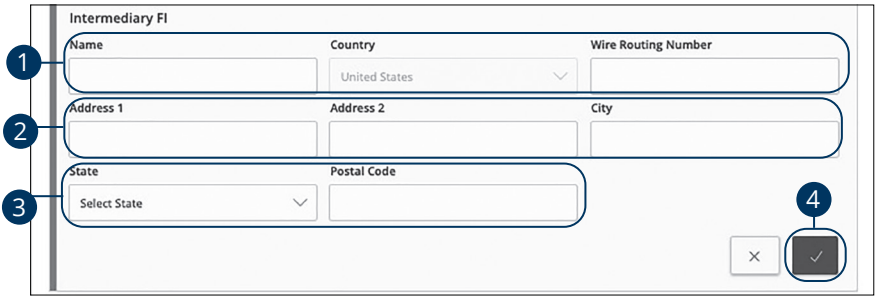


1. Enter the beneficiary FI's name.
2. Select the beneficary's country from the drop-down.
3. Depending on your international account type selection enter either the recipient's IBAN, SWIFT/BIC or both.
4. Enter the beneficiary's address.

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

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

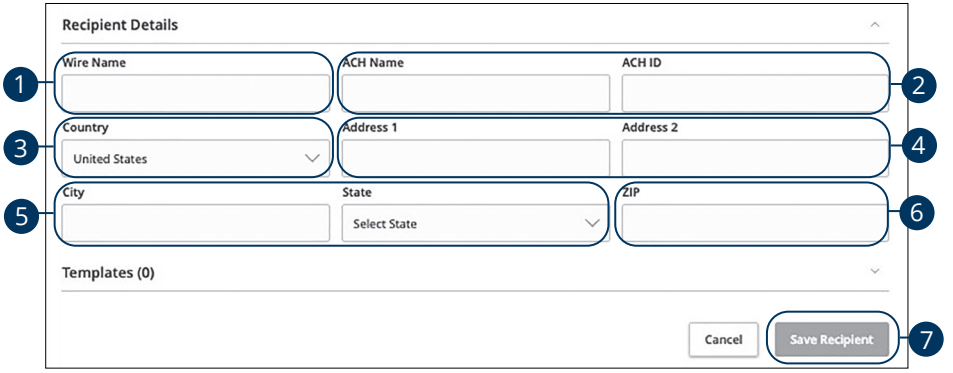
Some FIs use an in-between third-party bank called an intermediary FI to process funds. If your beneficiary FI requires an intermediary FI, you need the FI's wire routing number and address.



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.

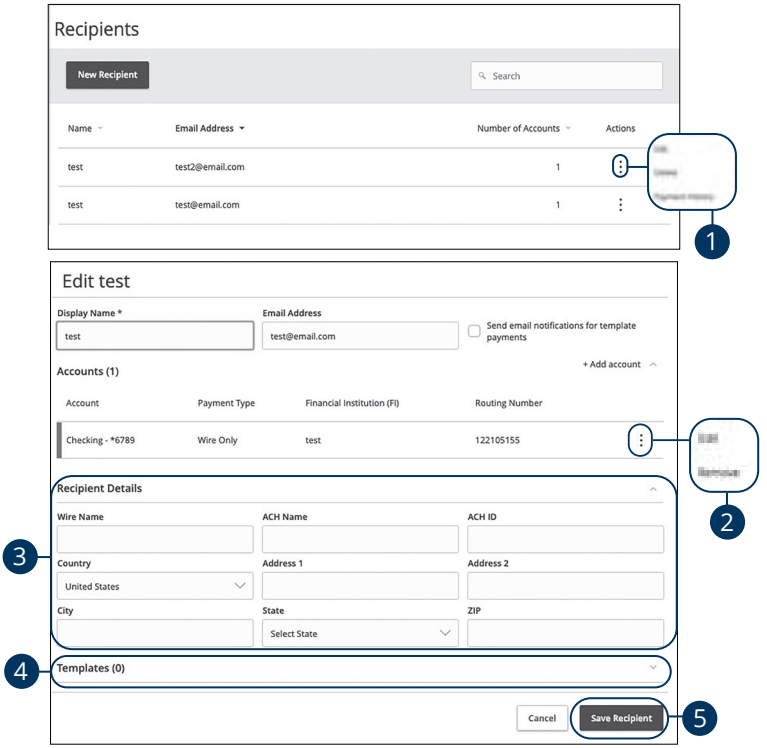


1. Enter the wire name.
2. Enter the ACH name and ID.
3. Using the drop-down, select the recipient's country.
4. Enter the recipient's street address.
5. Enter the city and select the recipient's state using the drop-down.
6. Enter the zip code.
7. Click the **Save Recipient** button.

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.

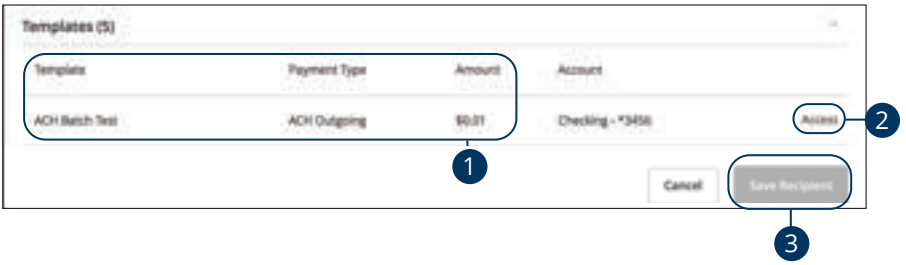


In the **Commercial Functions** tab, click **Recipients**.

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**.

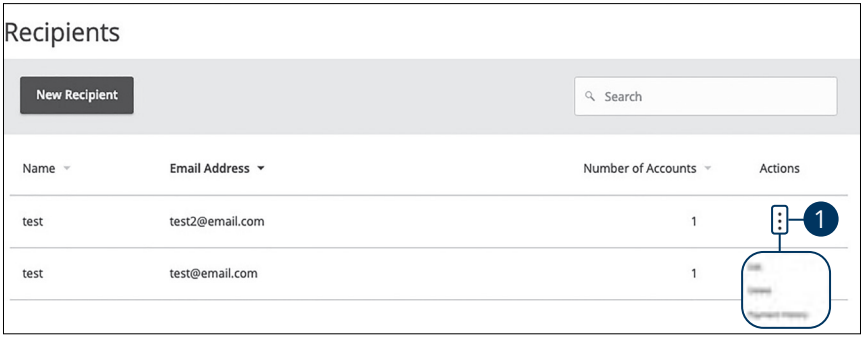
1. Review the list of templates the recipient is added to and the amount the recipient receives from each payment.
2. Click the "Access" link to edit a specific template.
3. Click the **Save Recipient** button when you are finished making changes.

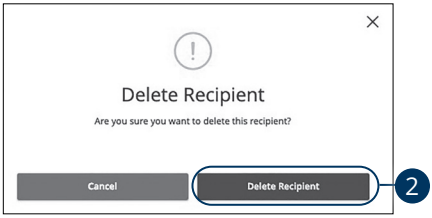
Note: For additional information about editing a recipient's assigned templates, go to page 61.

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.





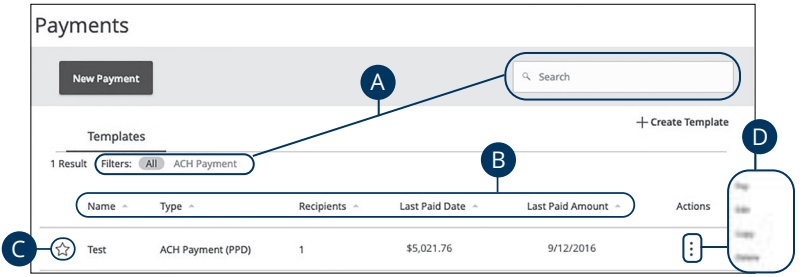
In the **Commercial Functions** tab, click **Recipients**.

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

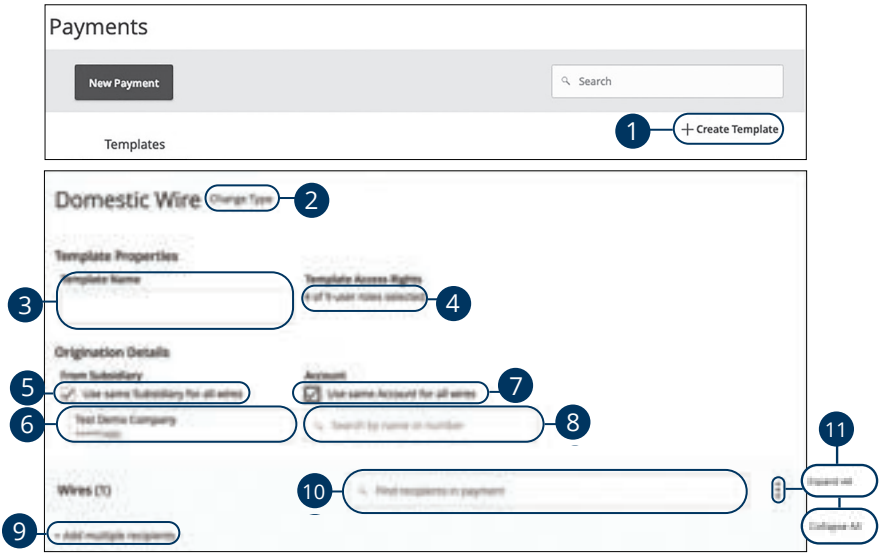
If you are assigned Draft or Approval rights, you can use the Payments tab to send a one-time payment or create a template for recurring transactions. If you are sending payments to vendors, suppliers, collections or making payroll, it is best to create a template to simplify your routine transactions.

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

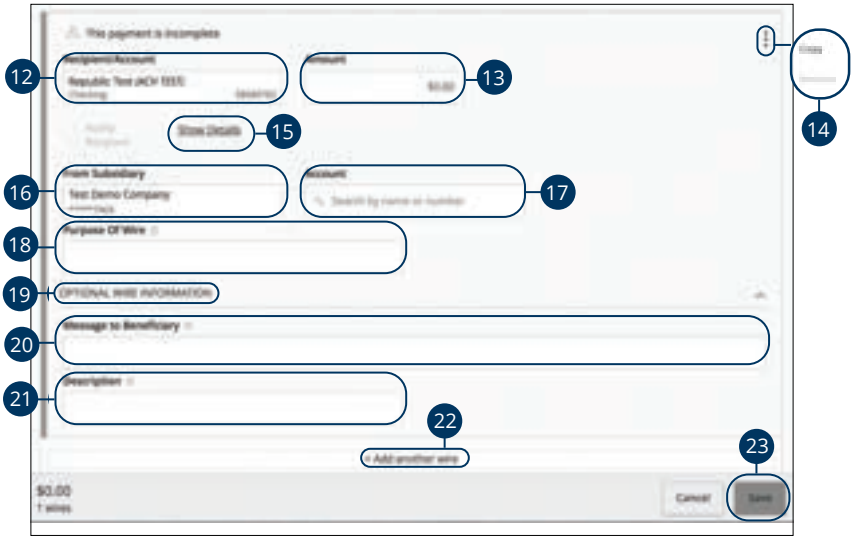
Domestic Wire

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.



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

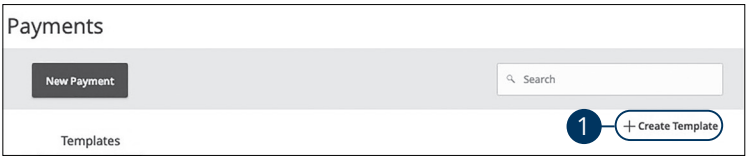
1. Select a template type using the "+Create Template" link and choose Domestic Wire.
2. (Optional) If you need to change your payment type, click the "Change Type" link.
3. Enter the template name.
4. Select the users that have access to the template by clicking the link.
5. (Optional) Check the box 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.

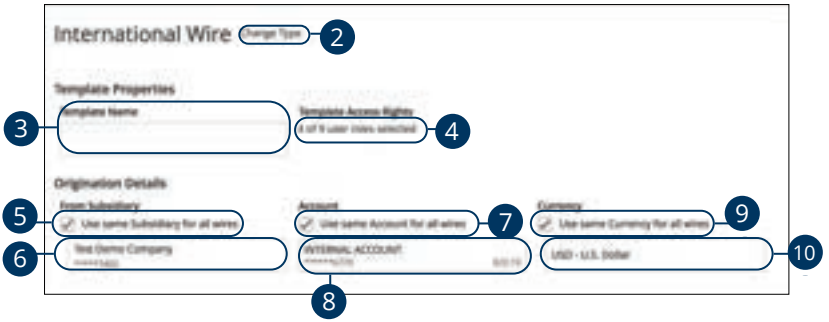


12. Select or create a recipient from the drop-down.
13. Enter an amount.
14. (Optional) Click the ⋮ icon to copy or remove on a specific recipient.
15. (Optional) Click the “Show Details” link to view recipient information.
16. (Optional) If your wires are not coming from the same “From Subsidiary,” 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.

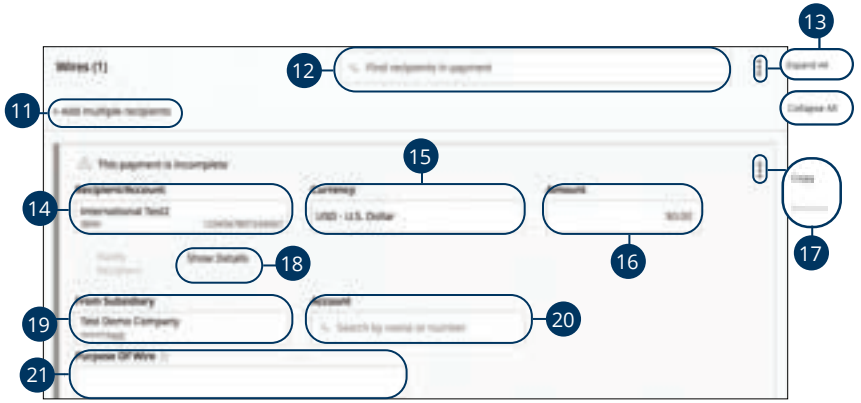
International Wire

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.

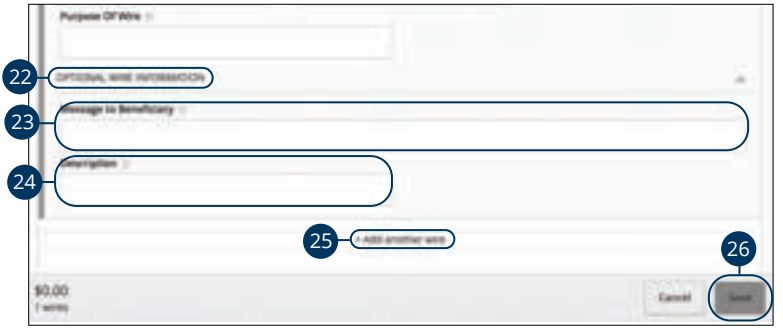




1. Select a template type using the “+Create Template” link and choose International Wire.
2. (Optional) If you need to change your payment type click the “Change Type” link.
3. Enter the template name.
4. Select the users that have access to the template by clicking the link.
5. (Optional) Check the 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.



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



22. Click the “Optional Wire Information” link to add more information.

23. (Optional) Enter a message to the beneficiary.

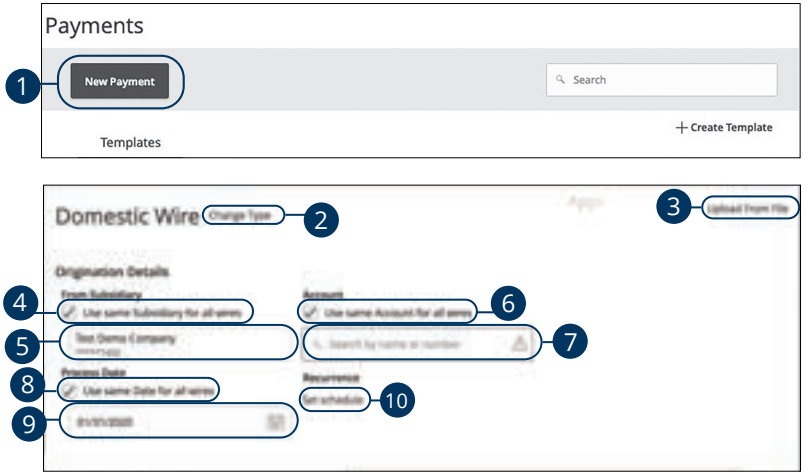
24. (Optional) Enter a description.

25. (Optional) Click the “+Add another wire” link to add an additional wire.

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

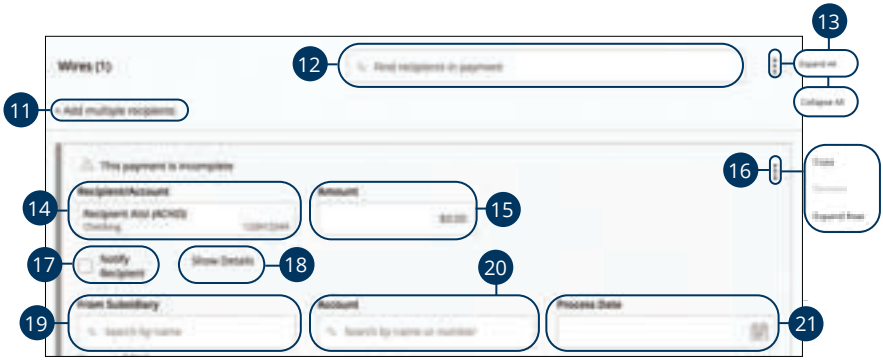
Domestic Wire

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.



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 reccurence.



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.

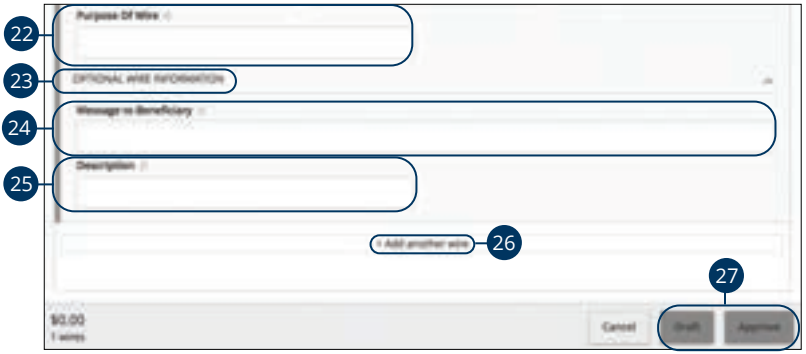
17. Check the box to notify a recipient.

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.



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.

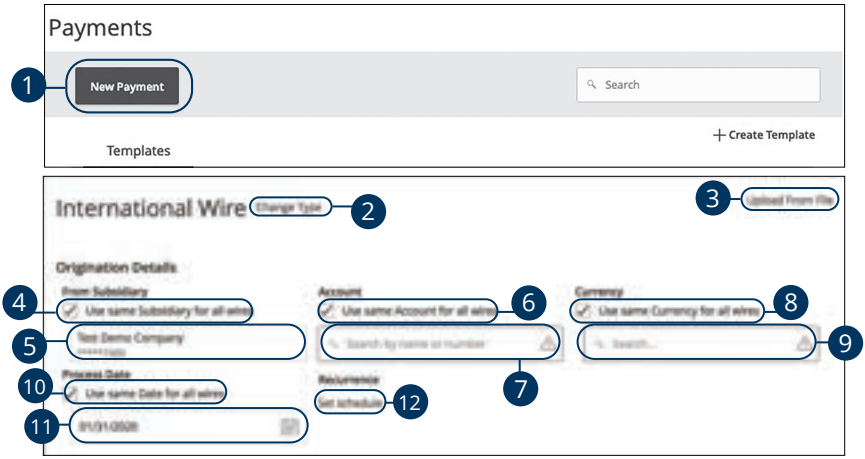
25. (Optional) Enter a wire description.

26. (Optional) Click the “+Add another wire” link to add an additional wire.

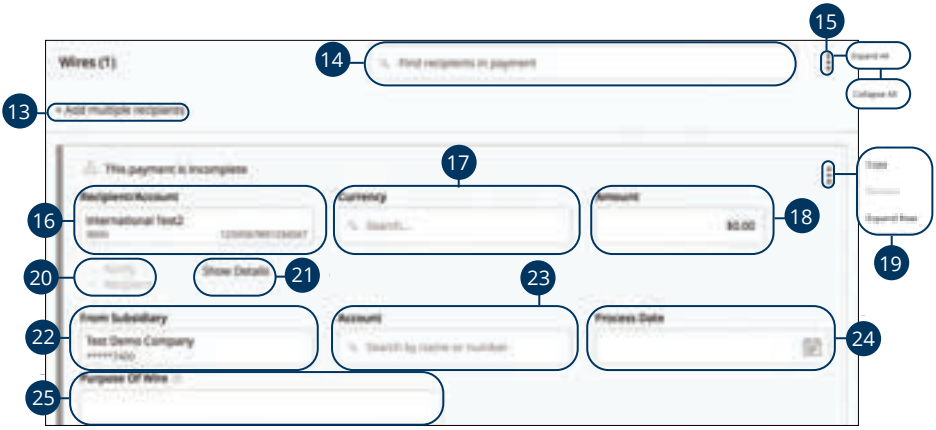
27. Click the **Draft** or **Approve** button when you are finished.

International Wire

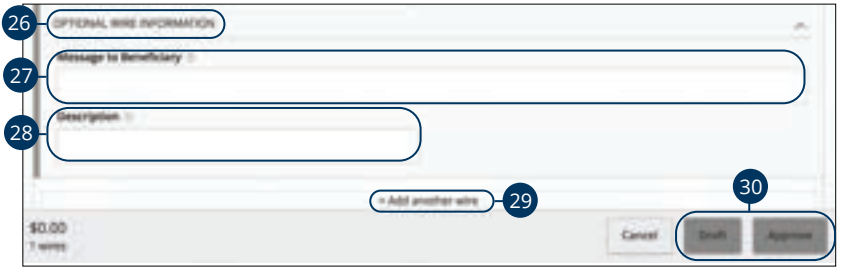
You can draft or create a new international wire. International wires allow you to send funds to a recipient across the world. Make sure you all have the necessary account and contact information before you continue.



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 reccurence.



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



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.

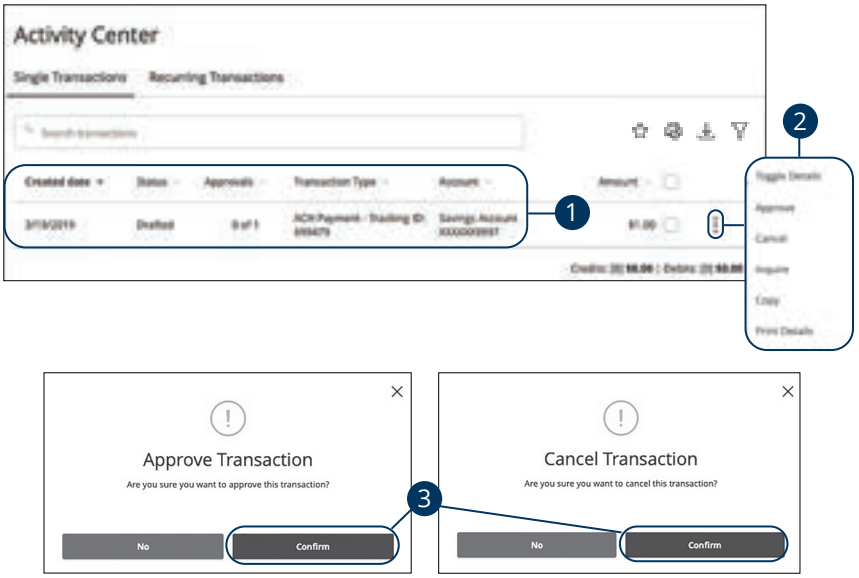
Treasury

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.

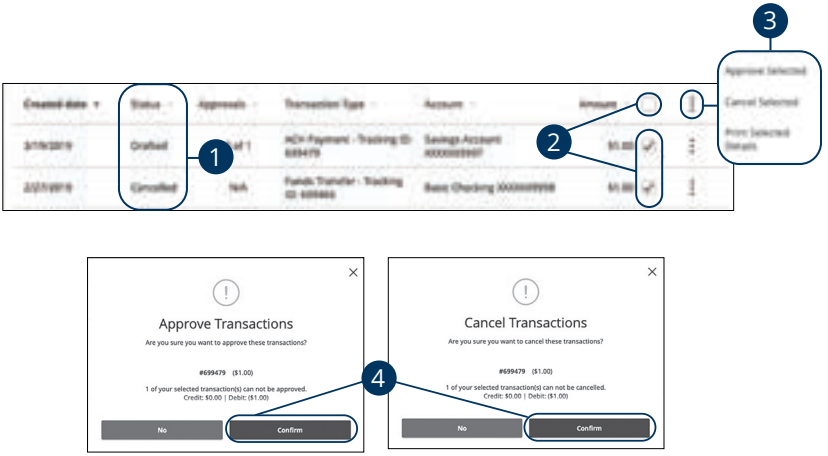


In the **Transfer Funds** tab, click **Activity Center**.

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**.

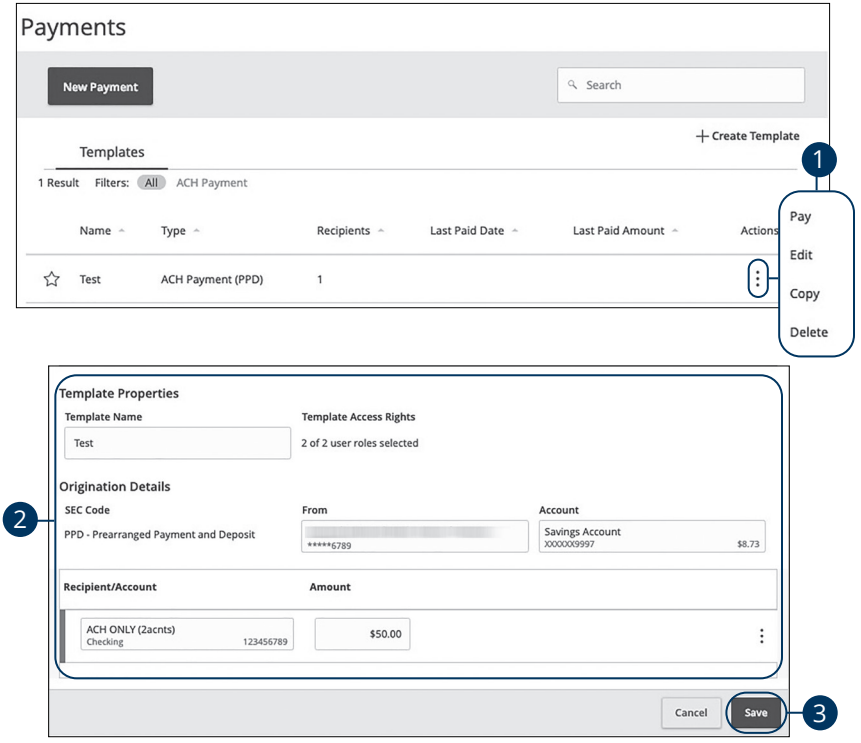
1. Make note of how many approvals are needed to approve or cancel each transaction.
2. Browse through your transactions and check the box for each transaction you want to approve or cancel. Check the box between the Amount and ⋮ icon select all transactions.
3. Click the ⋮ icon and select either “Approve 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.



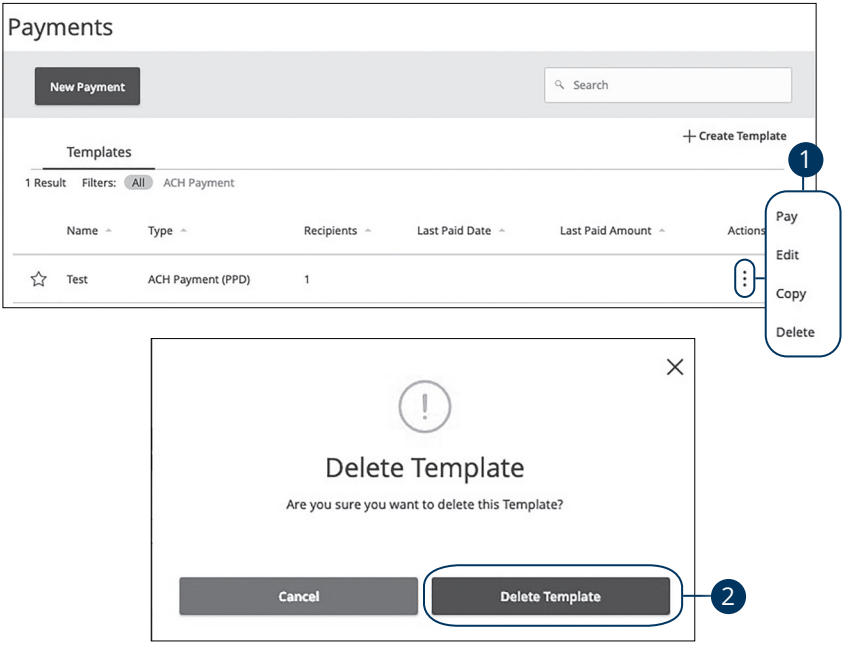
In the **Commercial Functions** tab, click **Payments**.

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.



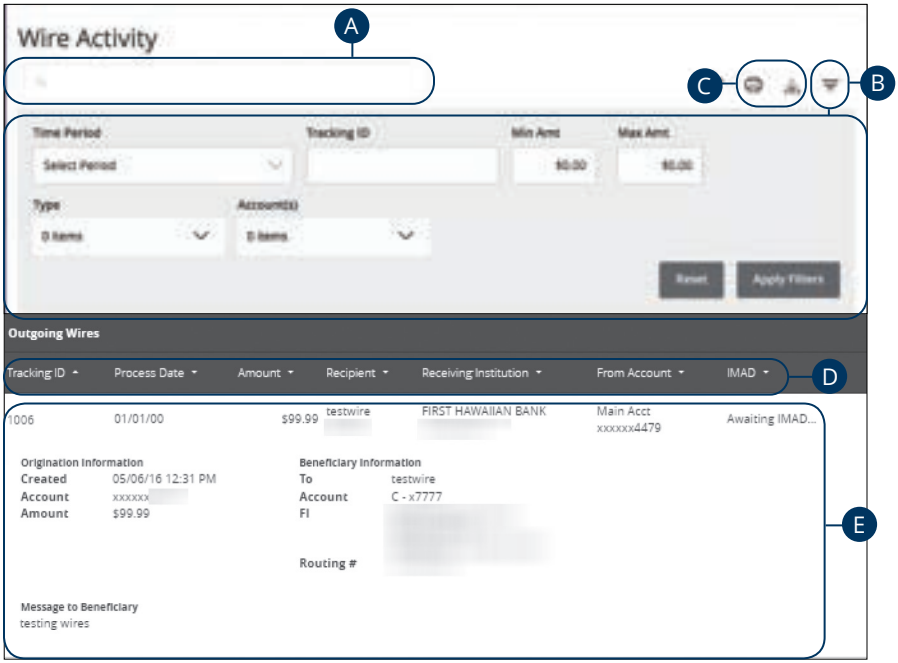
In the **Commercial Functions** tab, click **Payments**.

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.

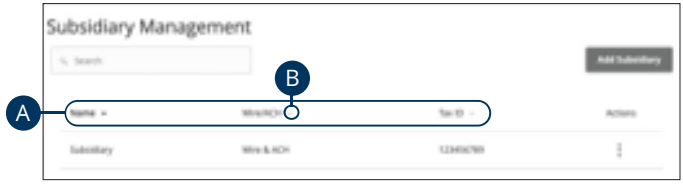
D. You can sort your transactions by Tracking ID, Process Date, Amount, Recipient, Receiving Institution, From Account and IMAD by clicking the icon next to the specific column name.

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**.

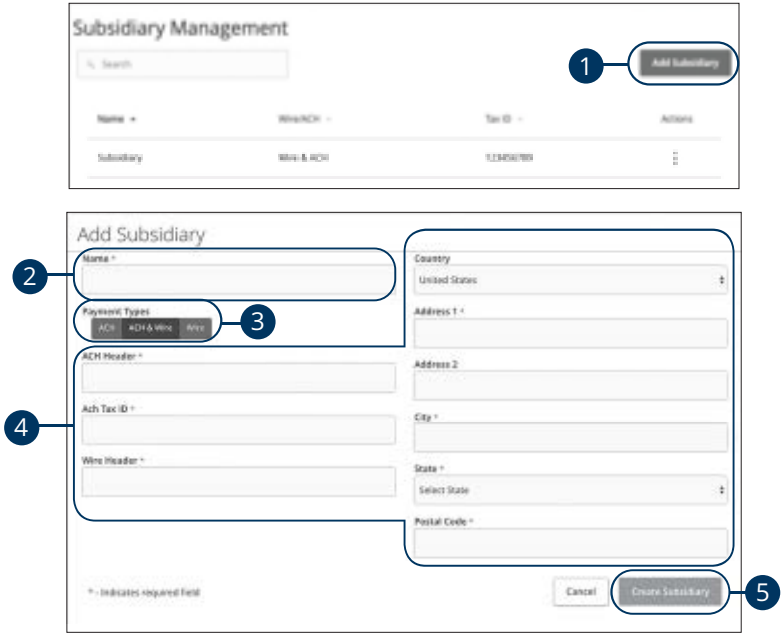
A. The following information presents for each subsidiary:

- 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.

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.



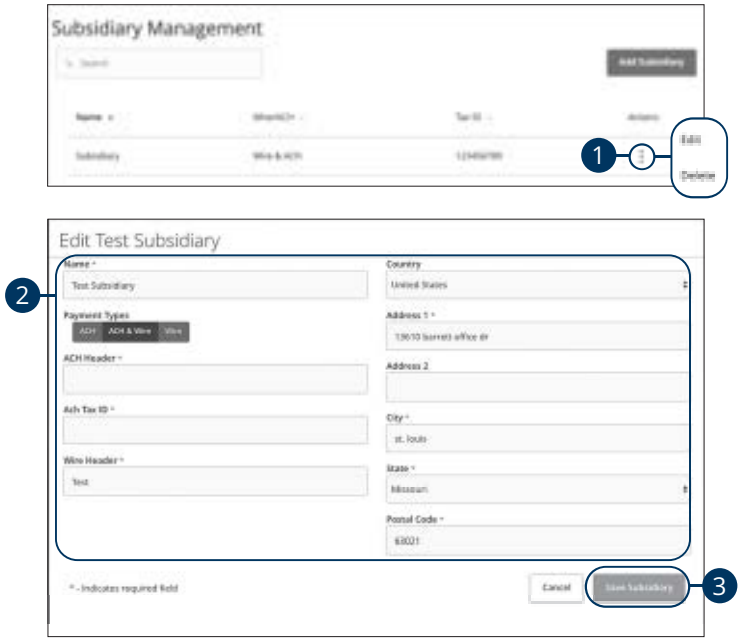
In the **Commercial Functions** tab, click **Subsidiaries**.

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.



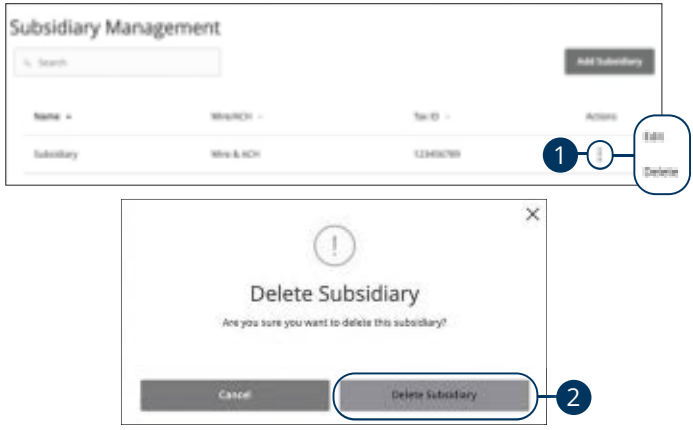
In the **Commercial Functions** tab, click **Subsidiaries**.

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 cut off for Next day posting: 6:00pm

Customer should hold checks for 90 days before shredding

Status has to be *Submitted* or *Delivered*

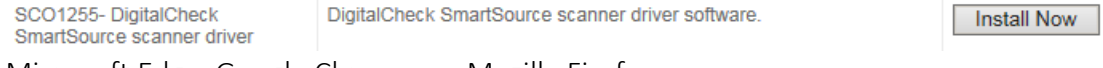
Installation

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.

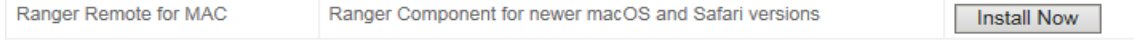
- To the right of the home page click the following: **Help** then **Download Page**

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



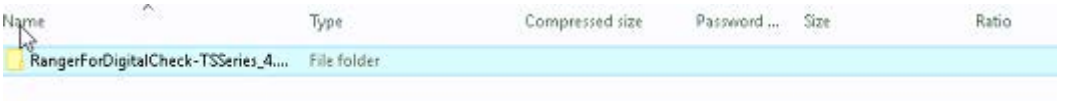
    - Microsoft Edge, Google Chrome, or Mozilla Firefox

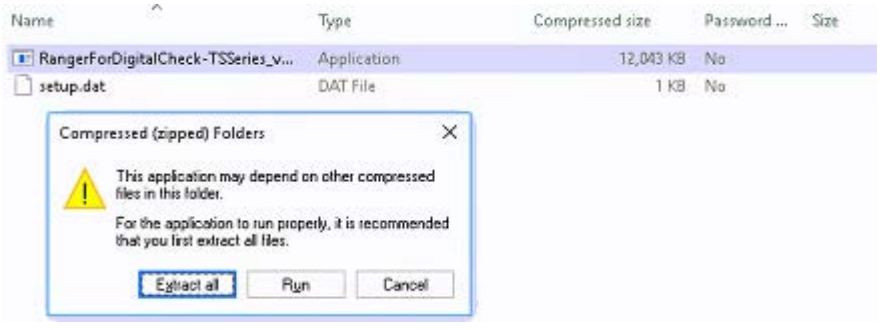
    - Safari for Mac



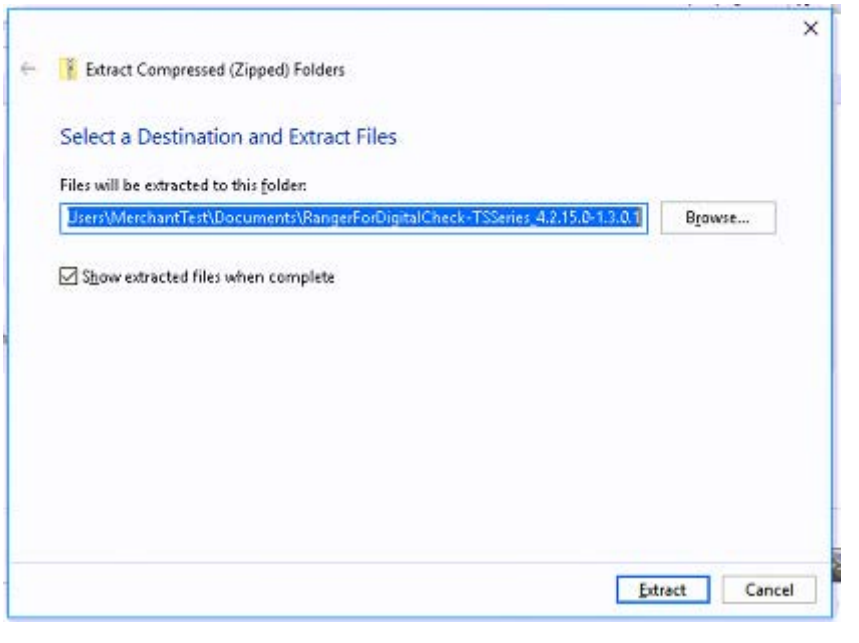
In the driver installation (SCO1255- Digitalcheck) click **Install Now**, a window will pop up, Select **Save** and then select the **Open** folder button once complete.

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

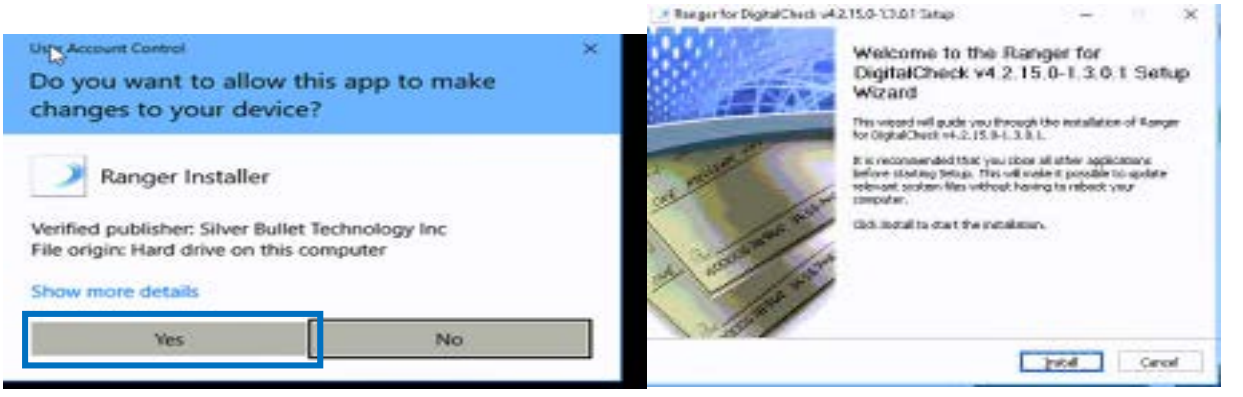




A new window will pop up for you to select Extract.



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.

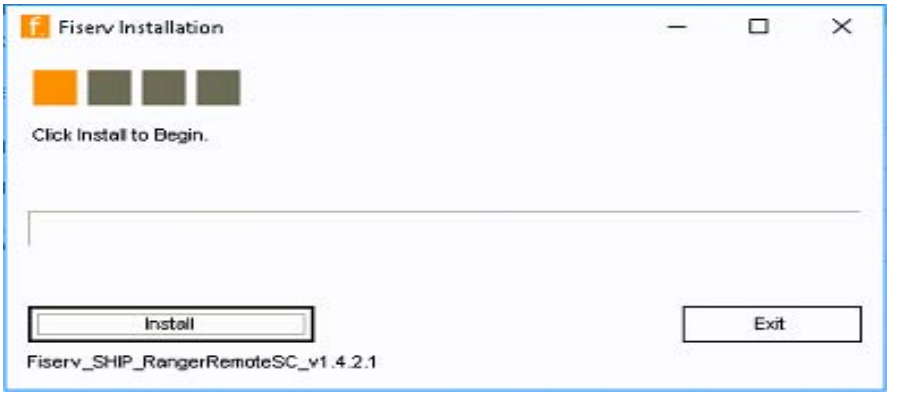


Once the download is complete select **Finish**.

If the browser is **Internet Explorer**, restart the computer and then plugin the machine. If utilizing Google Chrome, Microsoft Edge or Firefox please download the **RangerRemote**.

Click **Install Now** then select to **Run** the download.

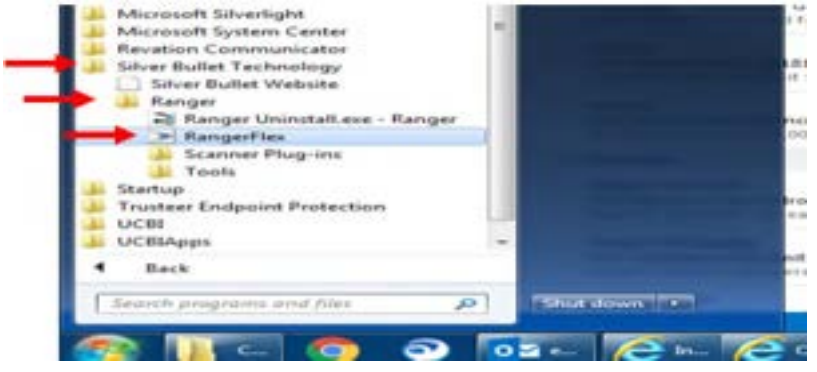
After the download is complete, click **Install** to Begin the Fiserv Installation. After the installation is complete, select **Exit**.



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.

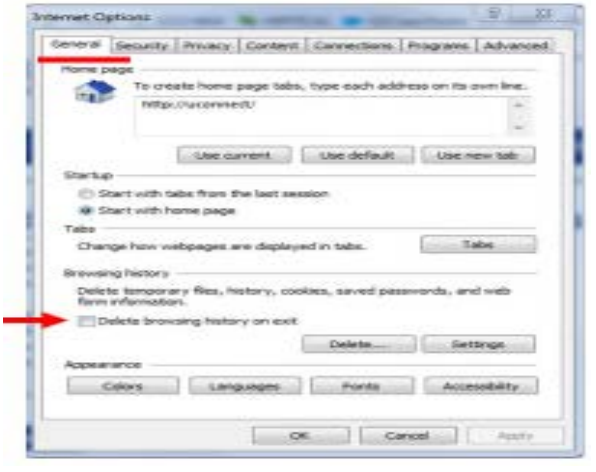
- Refer to **Browser Settings** For Internet Explorer

Browser Settings

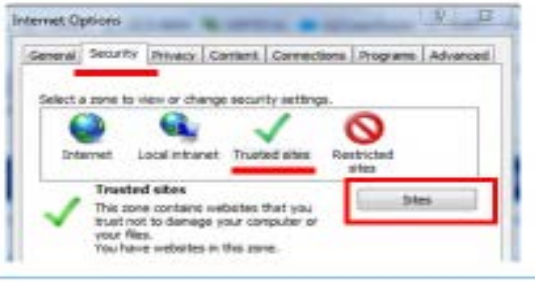
Internet Explorer Settings

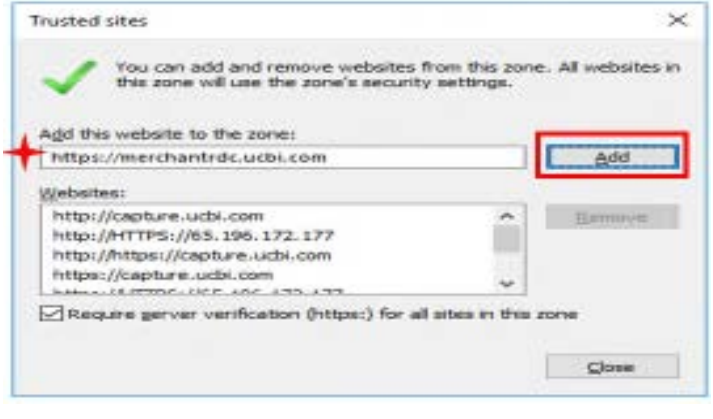
If using Internet Explorer, go to the login screen https://ucbi.com/merchant-capture, click **Account Login** and follow steps to correct the settings.

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

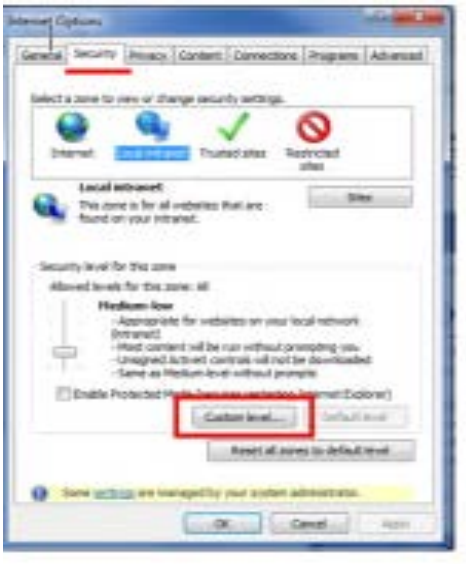


- Click **Security tab**, click the **Trusted Sites** green check mark, then **Sites**
  - Click **Add**, https://merchantrdc.ucbi.com to the trusted sites, click **close**

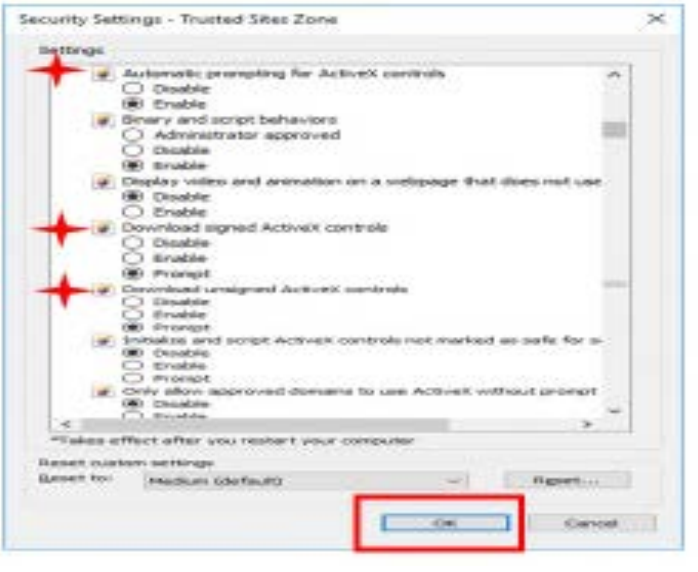




- Click **Custom Level** to open the Security Settings- Trusted Sites Zone



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

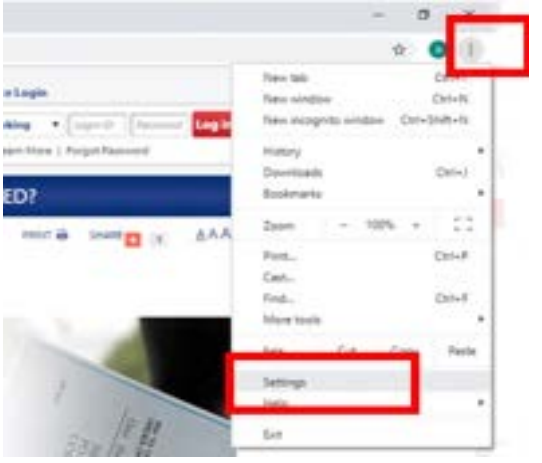


  - **Refresh the browser** after the changes and before logging in

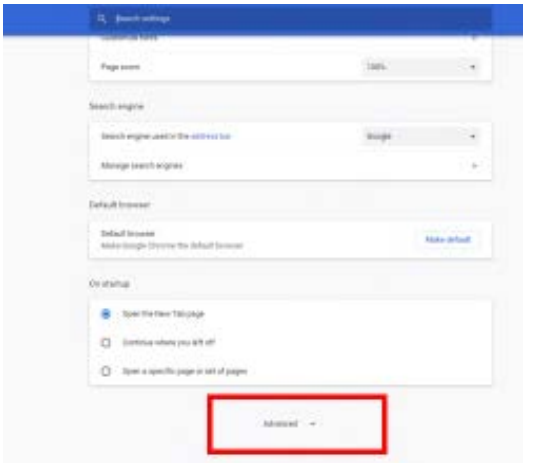
Chrome- Proxy Settings

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.

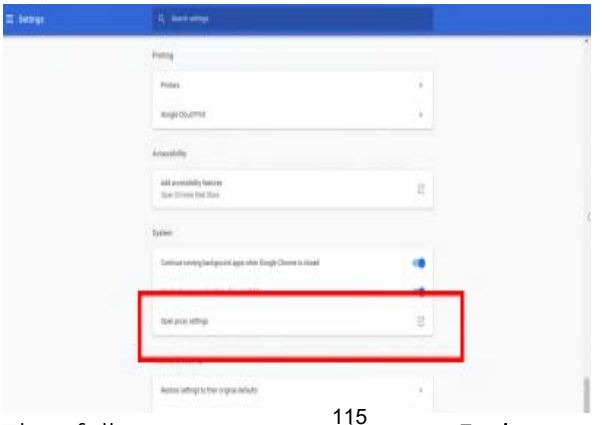
- Open Chrome click the **Option** icon and **Settings**



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



  - Click **Open Proxy Settings**

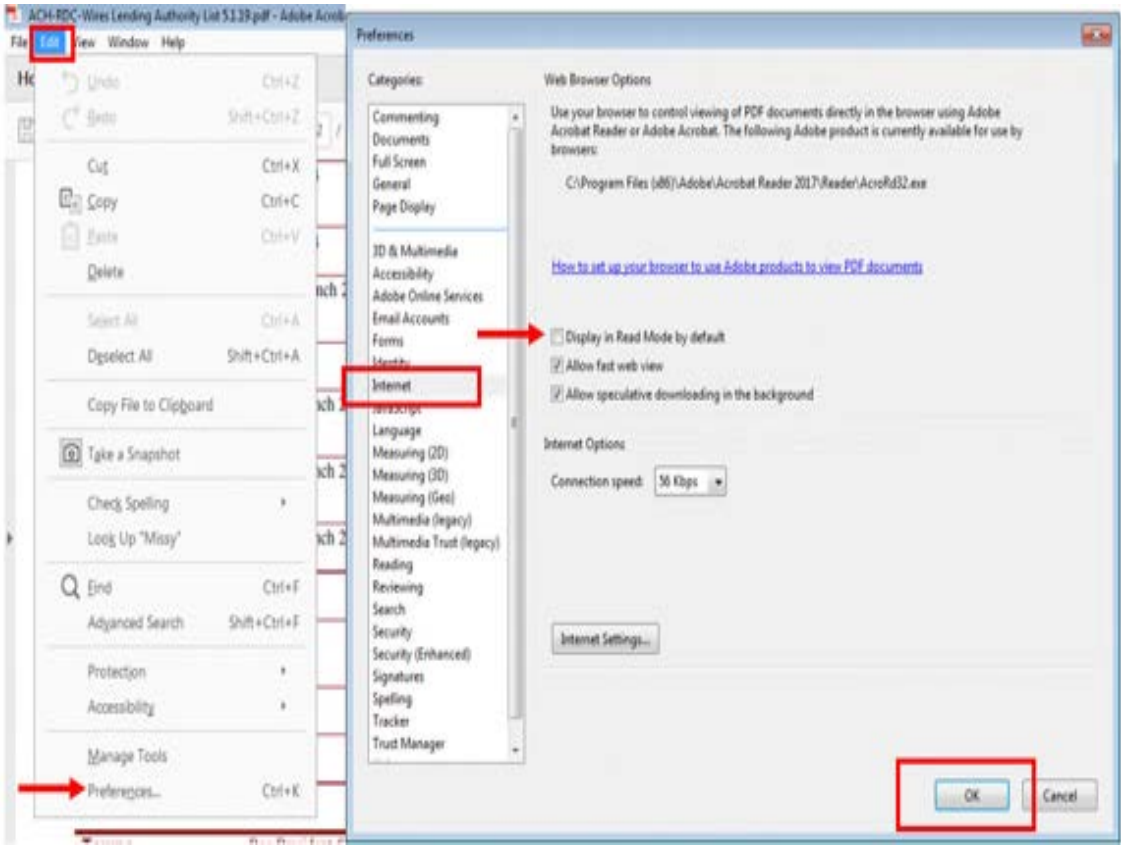


  - Then follow same steps as **Internet Explorer** settings (see above)

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.

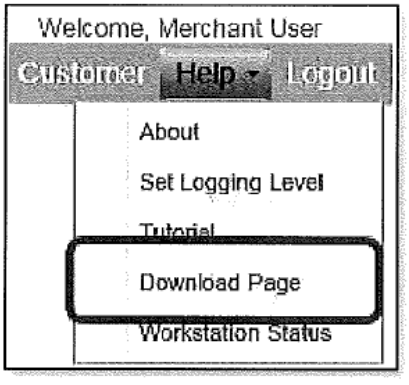
  - **Adobe Settings:** Open Adobe and click **Edit,** then **Prefrences…** click **Internet** and **uncheck** the box that reads ***Display in Read Mode by default*** then click **OK**



MAC Installation

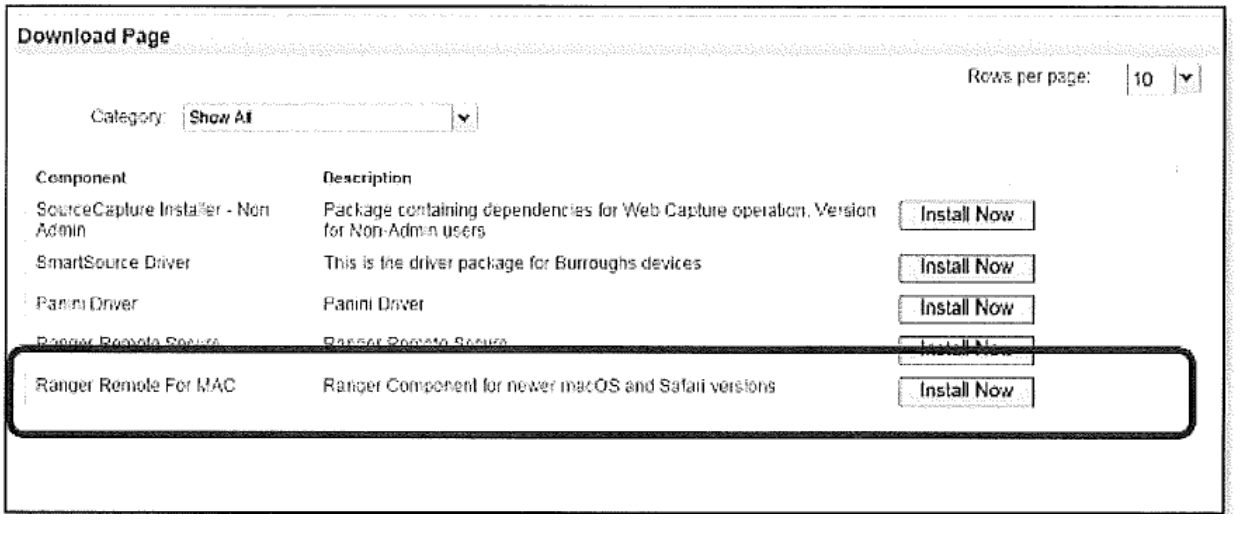
1)

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.

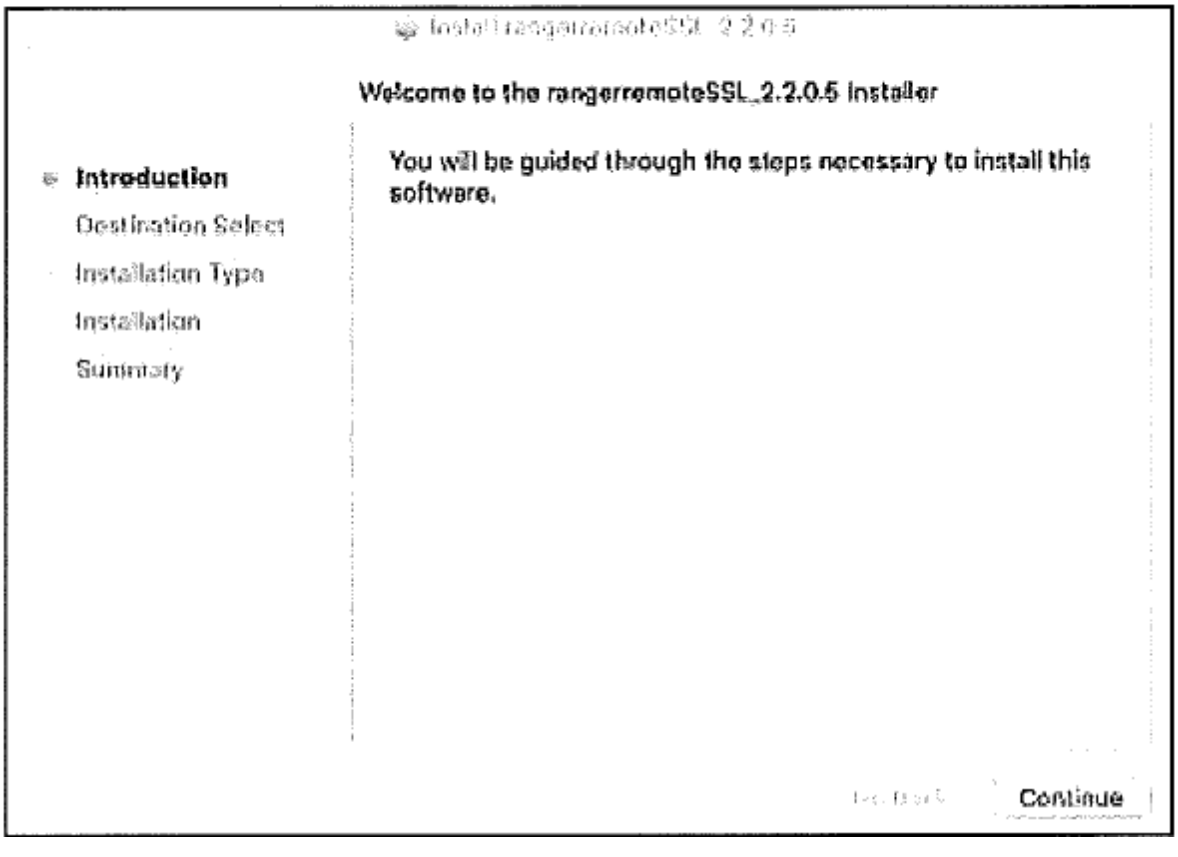
6)

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

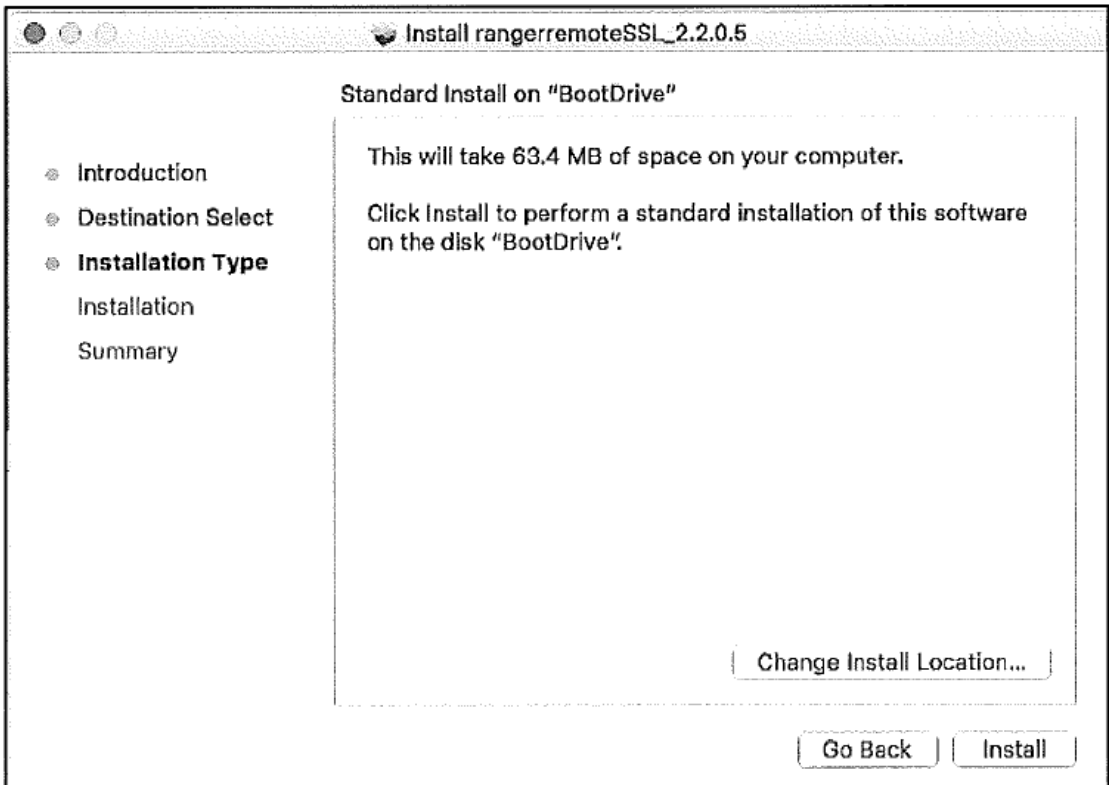
Note: Right click is the same as control clicking with a single button mouse. It is very important to not double click the RangerInstaller as you will bypass the Mac's Security Gatekeeper settings by control clicking. Bypass any Gatekeeper security by clicking **Open**.

7)

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

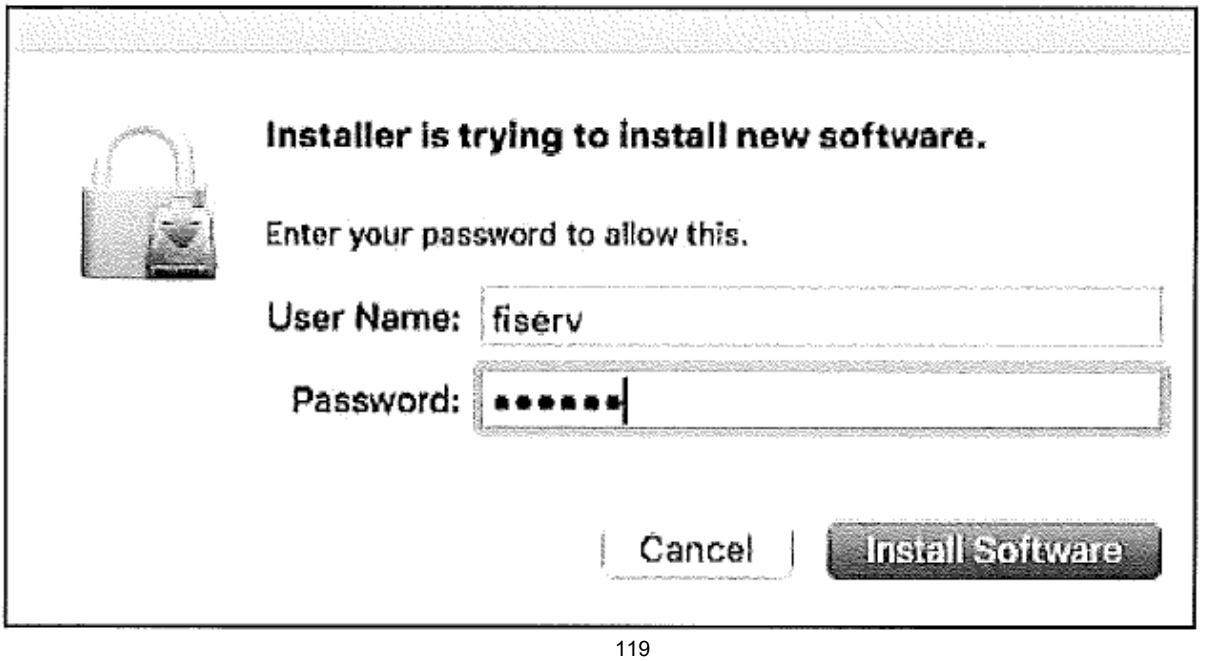


8) Select **Install**

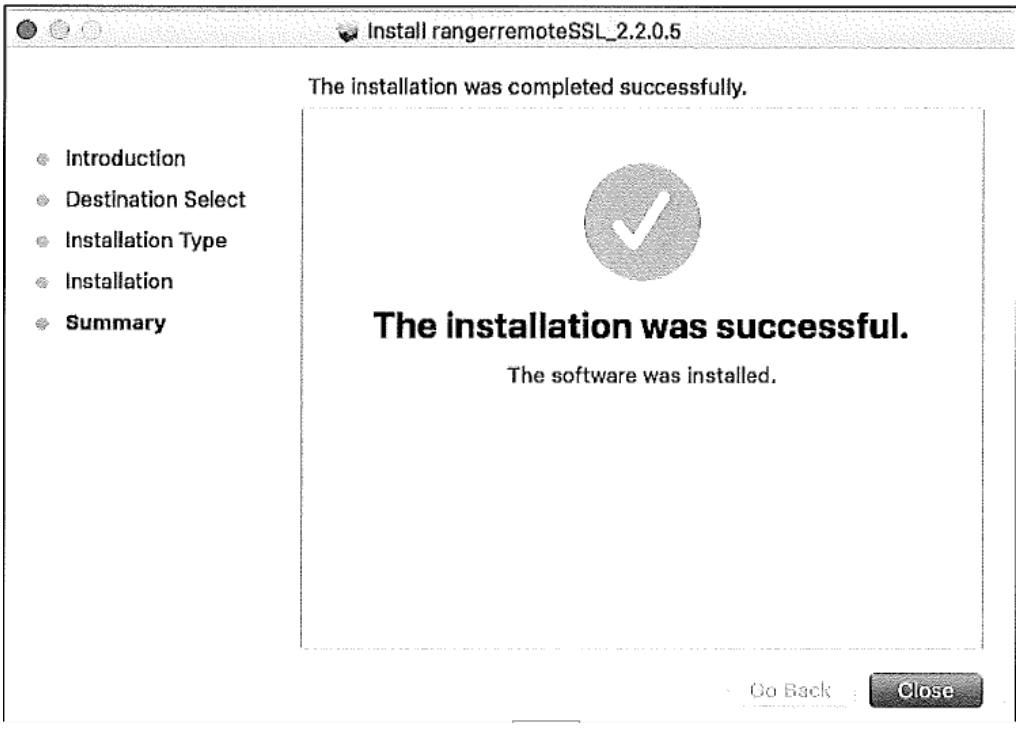


9)

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.

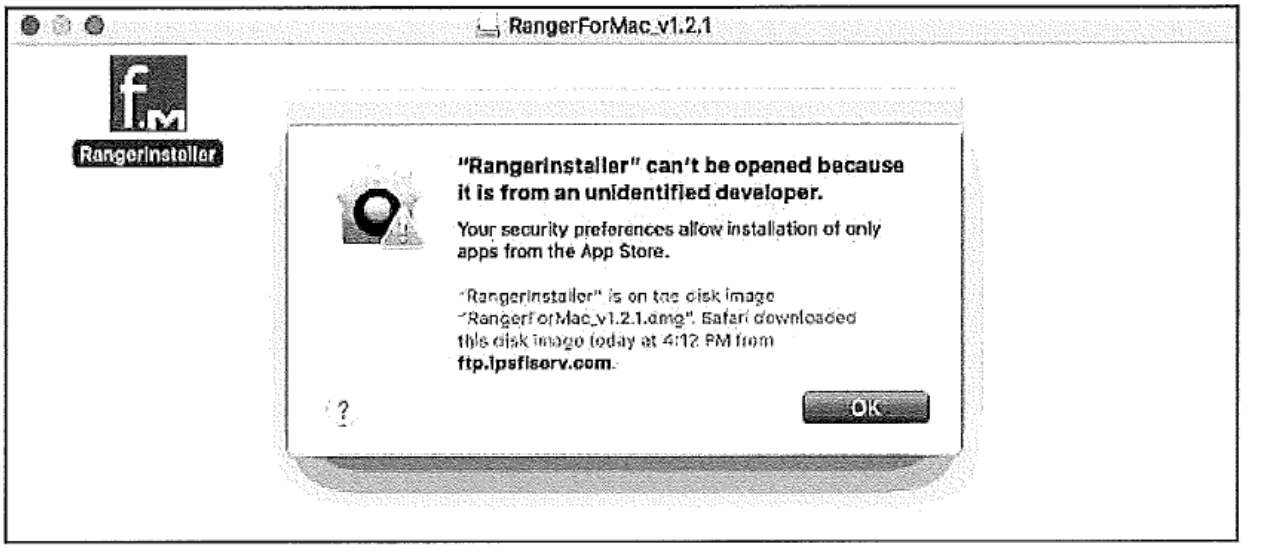
- On the client's Mac, use the Finder to display Applications
- Locate the Silver Bullet folder
- Find the Demo folder under Silver Bullet and you will see "RangeImageFromBase64.html"
- Double-click on that *.html link and the Ranger WebSocket Sample Page displays

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

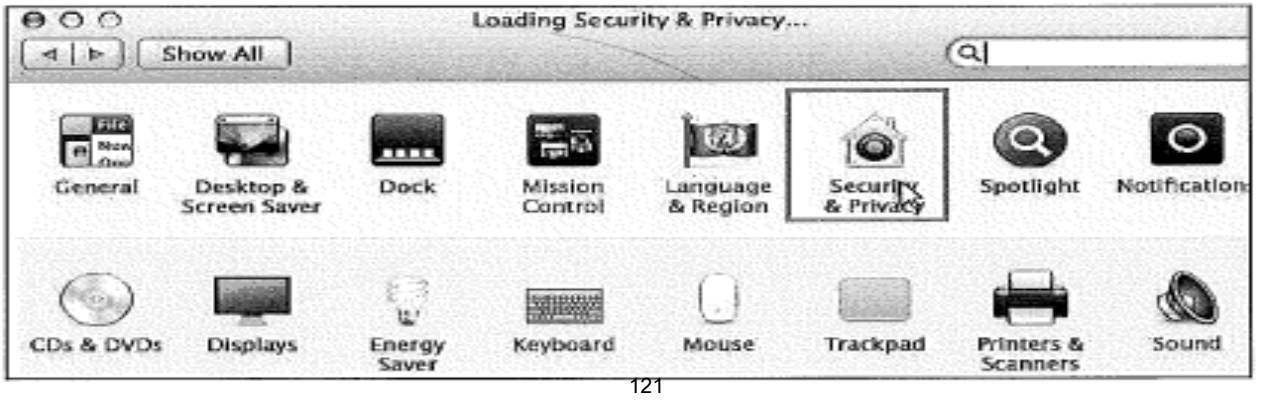
The message shown in the image below indicates that the workstation is set to only run applications from Apple Developers from the Apple Store. This is normal for any applications downloaded from the Internet outside of the Apple Store. In order to install downloaded applications, you need to change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



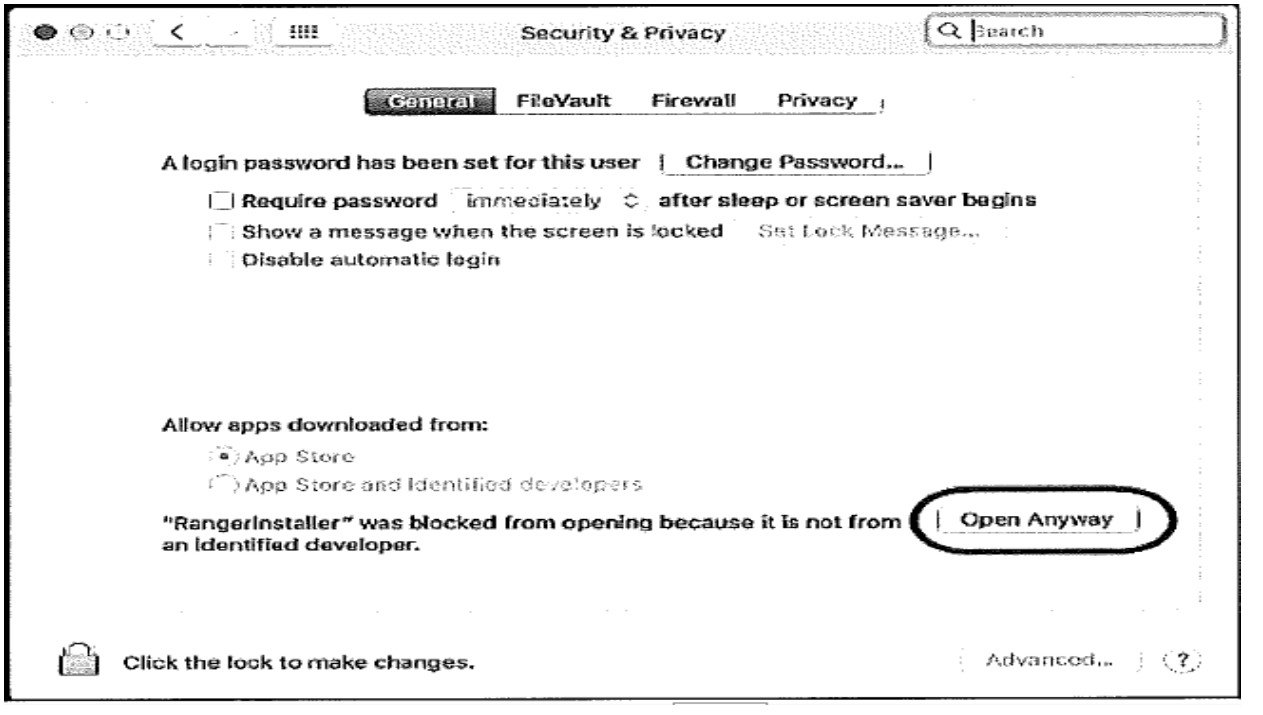
Complete steps 1 through 4 to modify the workstation security settings.

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

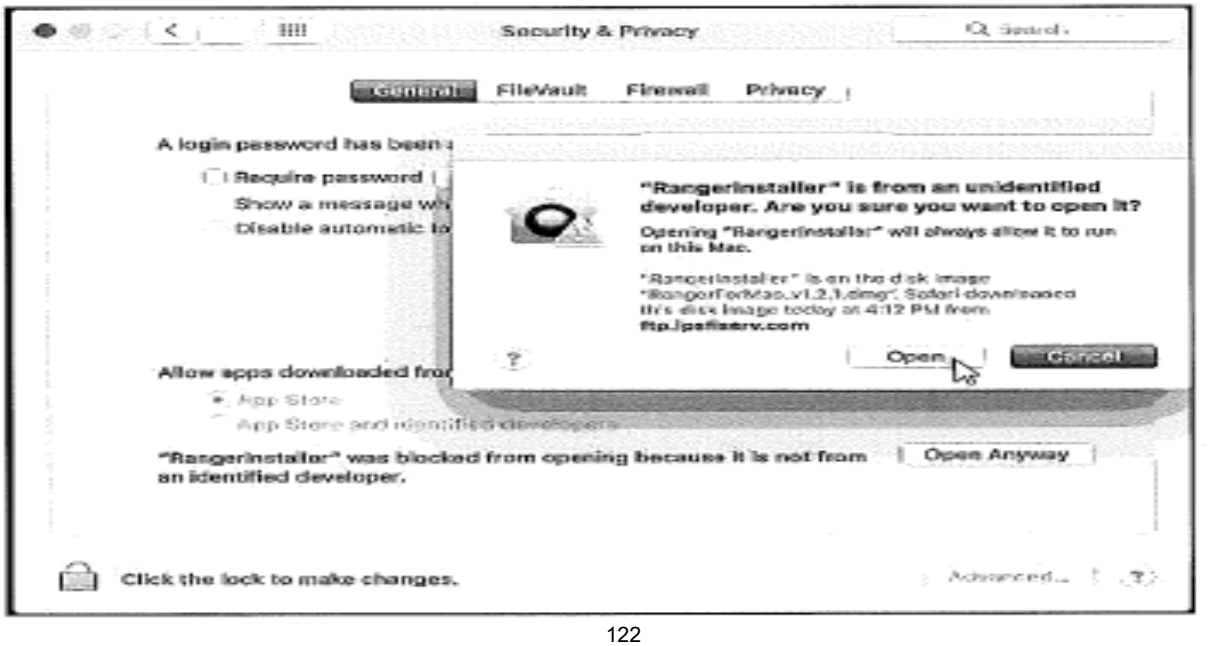
2. Click **Security & Privacy**. The Security & Privacy window appears.



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

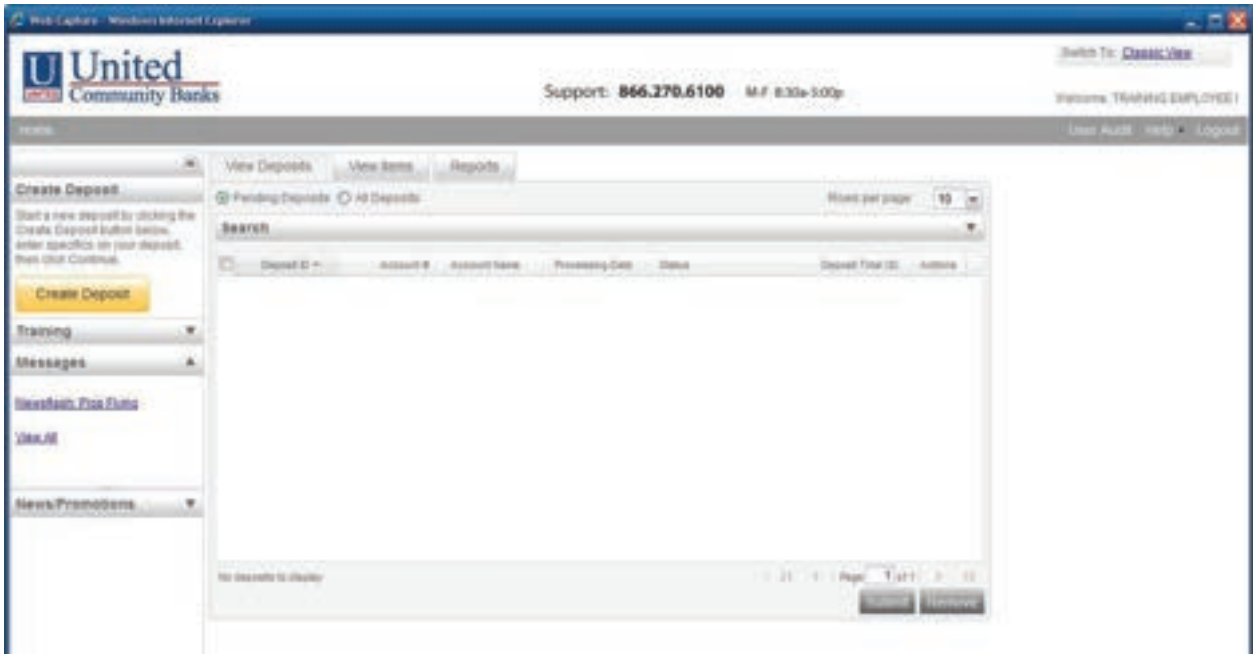
Support Assistance
Phone: 866-572-4583
Email: ecorp@ucbi.com

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

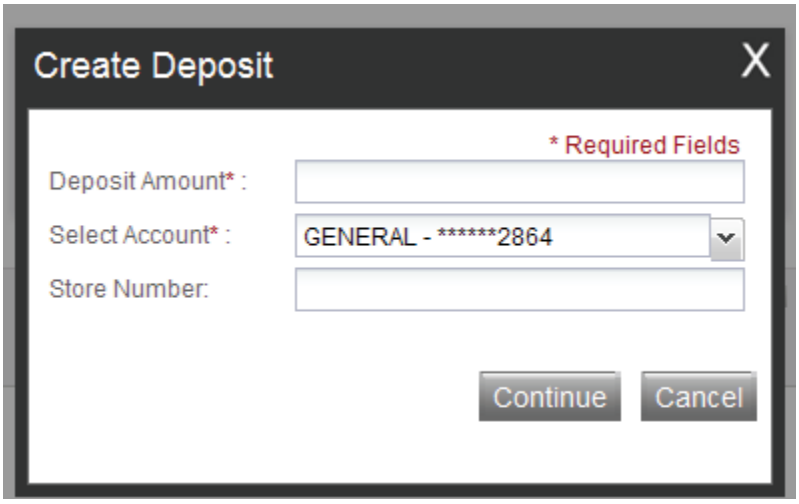
Starting a deposit in Contemporary View

- Click **Create Deposit**



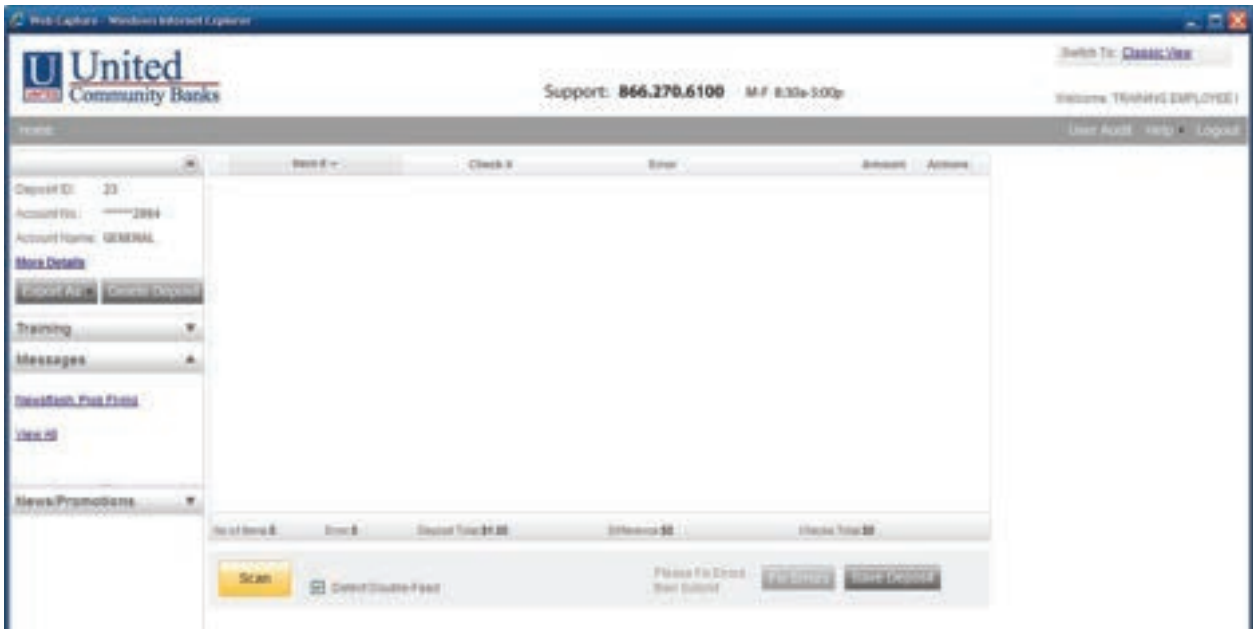
- The following screen will appear. You will enter the **Deposit Amount** and **Select Account**

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

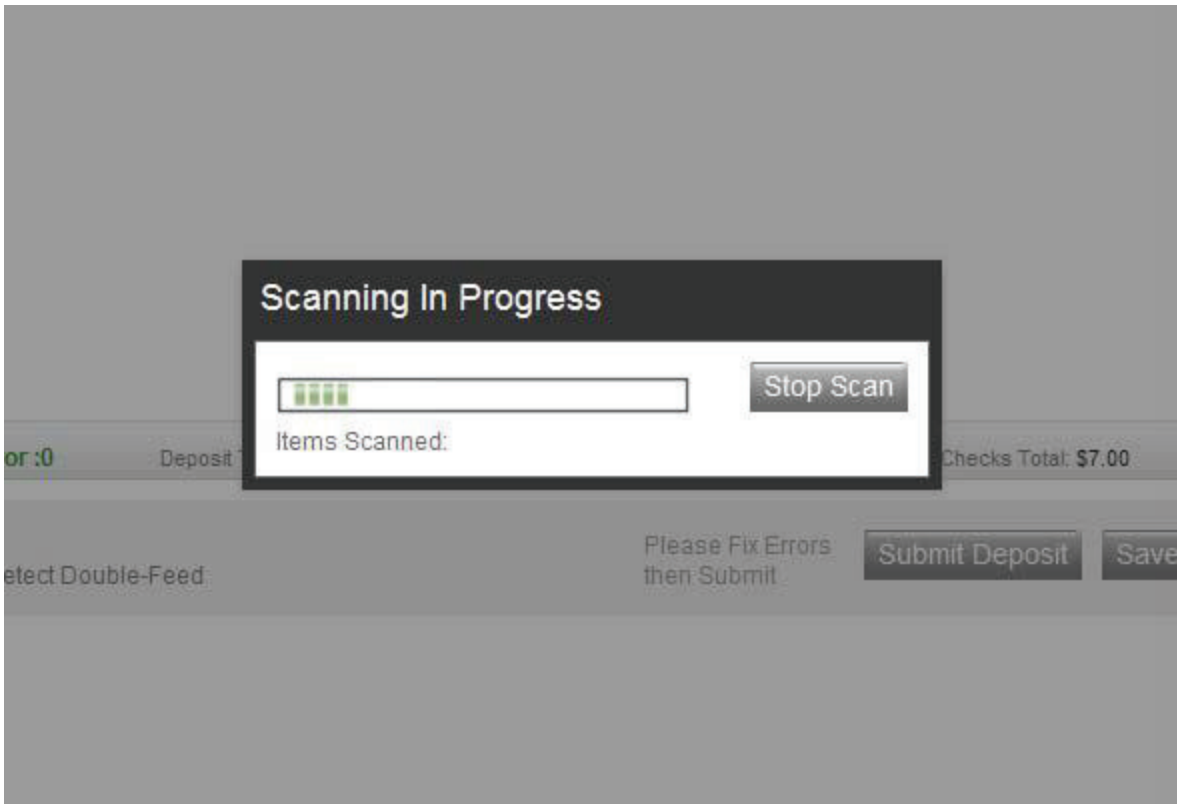


Scanning a Deposit in Contemporary View

- Place the checks in the Remote Deposit Scanner
- Click **Scan** to being 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

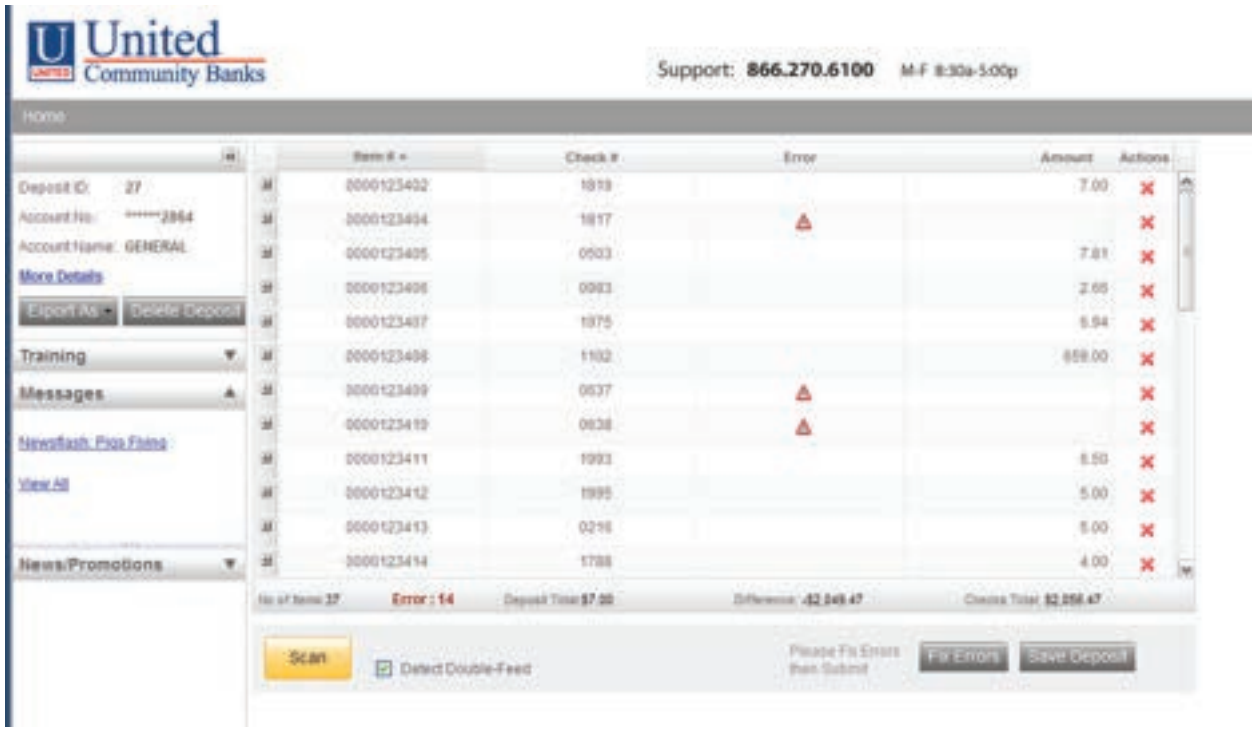


- The following screen will appear. This screen will end once the software has completed scanning all the checks in the Remote Deposit Machine

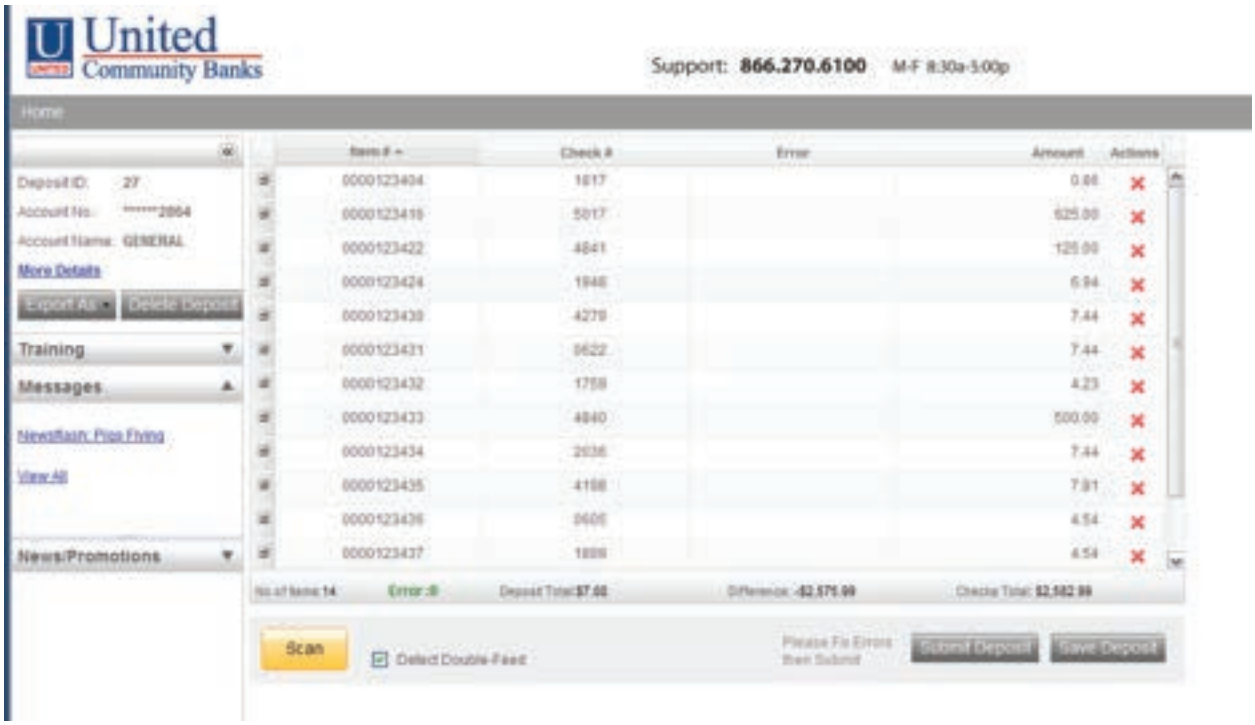
- 

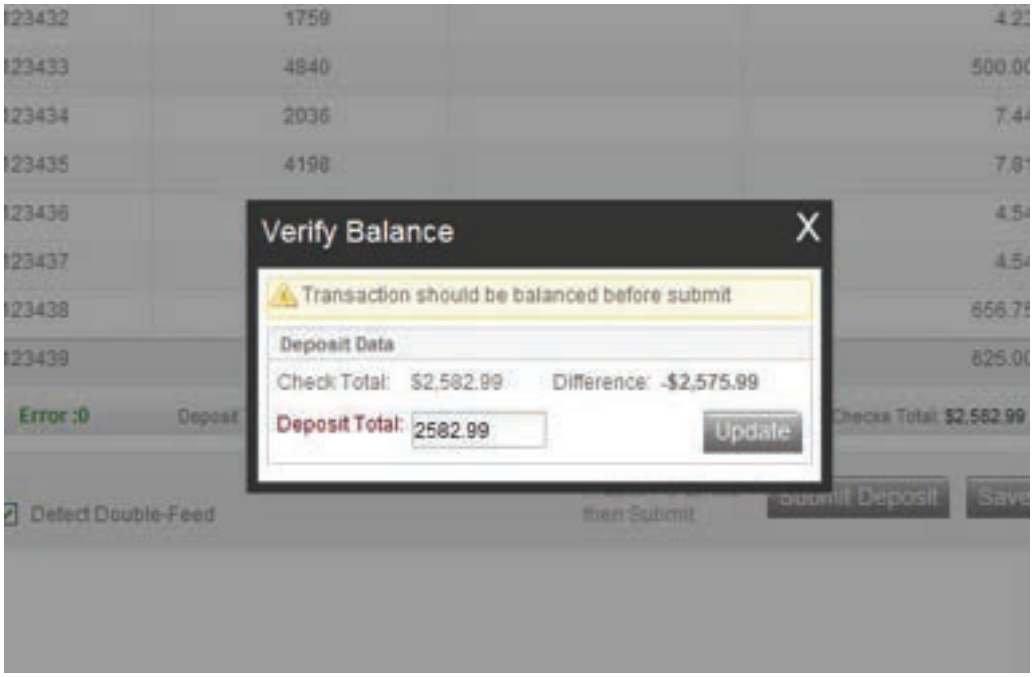
Reviewing and Submitting a Deposit in Contemporary View

- 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)

- 

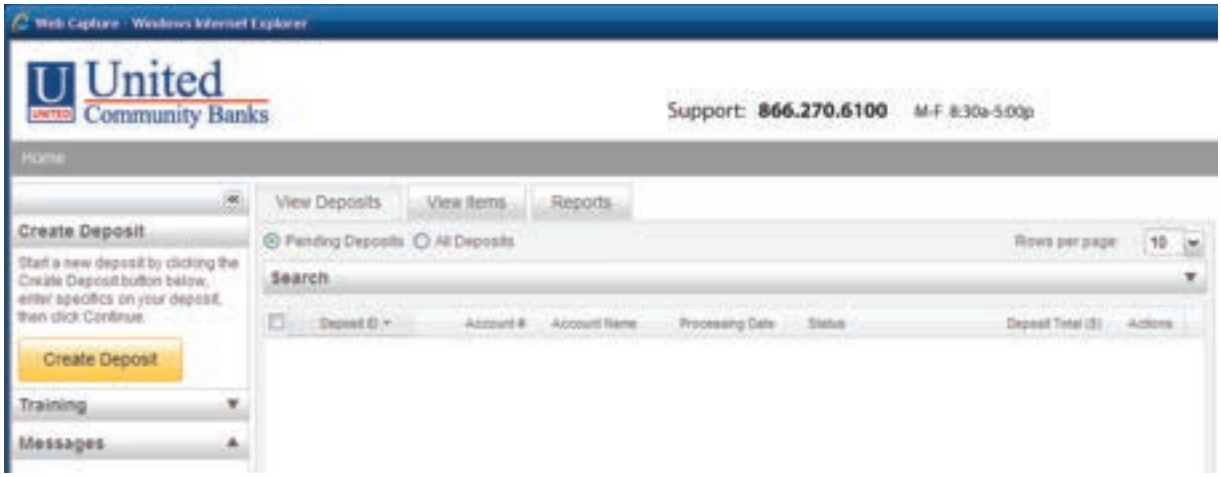
- Once all exception items have been addressed, make sure the deposit is in balance
    - If you have corrected all your exceptions and your deposit is still out of balance, verify the amount on each item to be sure the software read the correct amount on each item
    - If you have verified all the 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**

- 

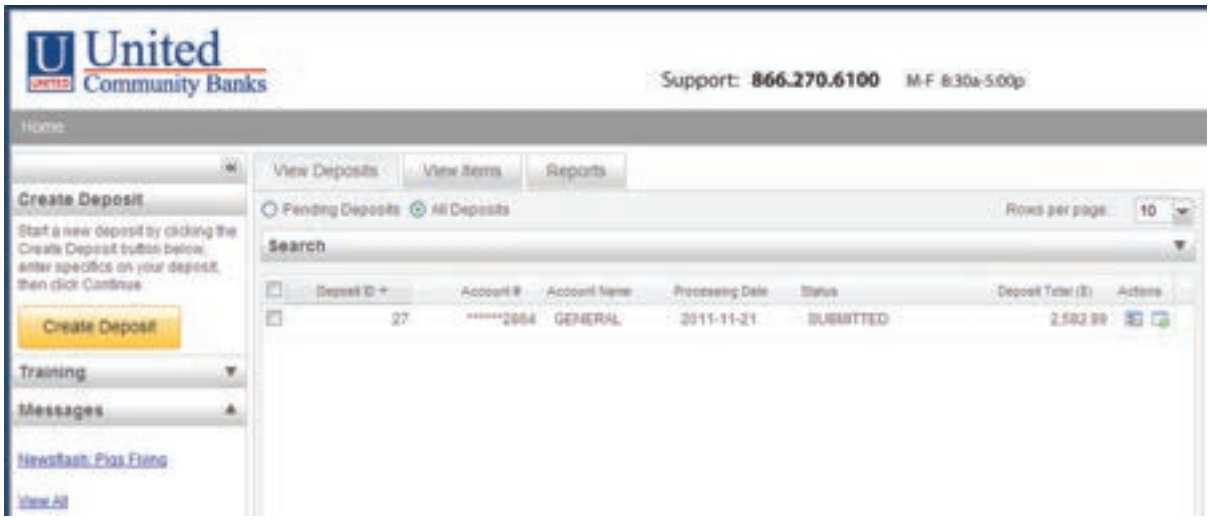
- The following screen will appear
- 

- 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.

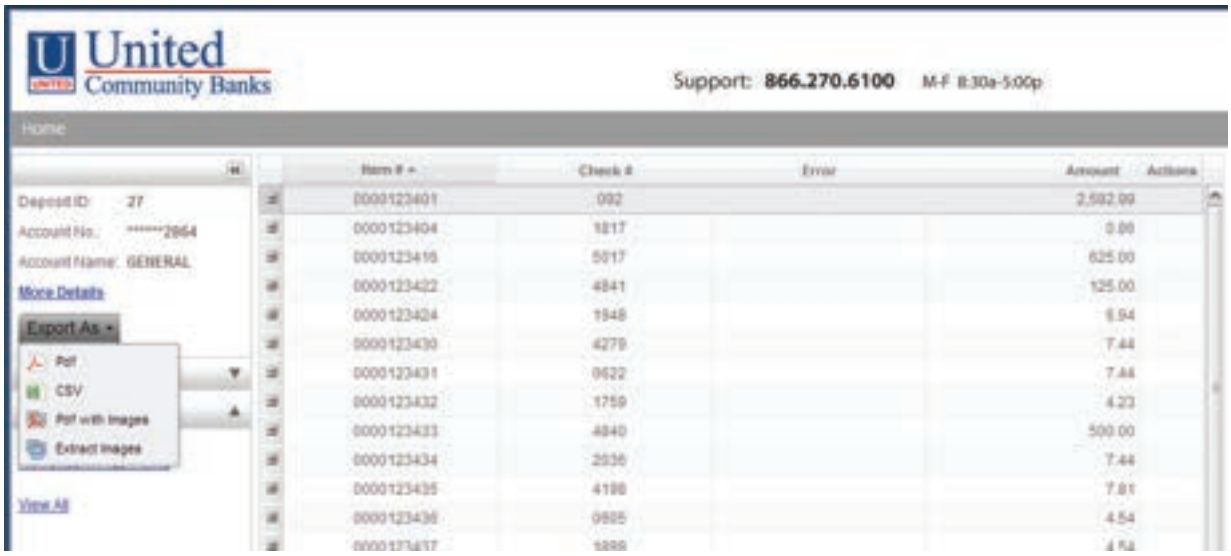
Printing a Deposit Receipt in Contemporary View

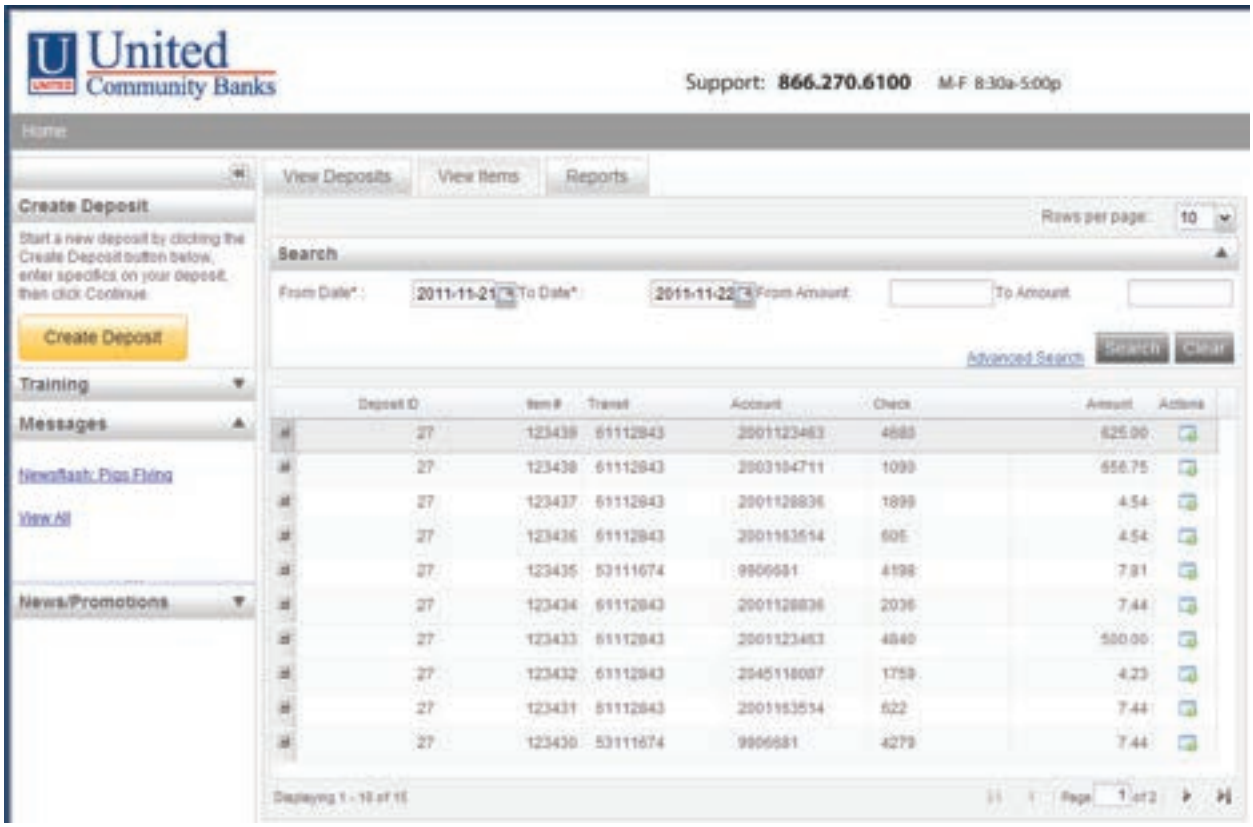


- Click View Deposit. This will reopen the deposit you have selected



- 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.