



A Quick and Easy Guide to Business Online Banking



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Getting Started

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

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

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



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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.

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

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

Business Online Banking Transaction Types

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

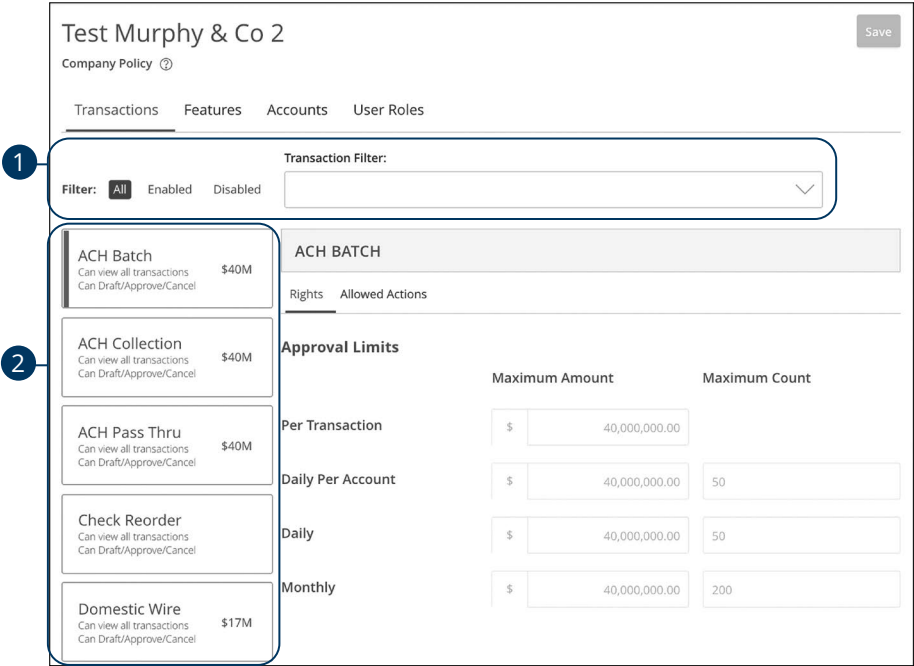
Commercial Services

Editing Company Policy

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

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

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



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

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

Part 2 of 11: Approval Limits

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

Test Murphy & Co 2

Company Policy ⓘ

Save

Transactions

Features

Accounts

User Roles

Transaction Filter:

Filter: All Enabled Disabled

ACH Batch

Can view all transactions
Can Draft/Approve/Cancel

\$40M

ACH Collection

Can view all transactions
Can Draft/Approve/Cancel

\$40M

ACH Pass Thru

Can view all transactions
Can Draft/Approve/Cancel

\$40M

Check Reorder

Can view all transactions
Can Draft/Approve/Cancel

Domestic Wire

Can view all transactions
Can Draft/Approve/Cancel

\$17M

ACH BATCH

Rights

Allowed Actions

Approval Limits

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

1. View the maximum limits for transactions and amounts.



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

Part 3 of 11: Allowed Actions

Rights

Allowed Actions1

POLICY TESTER

Filter by


All

Search all

Add Allowed Action

Allows ACH Batch transaction for any amount

2

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

Part 4 of 11: Amount

Decide on the maximum amount of drafted funds.

1

Amount

☒ Any allowable amount

☐ Specific Amount

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

Part 5 of 11: Approvals

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

Amount
☒ Any allowable amount
☐ Specific Amount

1

Approvals

1

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

Part 6 of 11: Choosing the Subsidiaries

Different transaction types have the ability to exclude certain subsidiaries.

Amount
☒ Any allowable amount
☐ Specific Amount

1

Approvals

1

1

Subsidiaries

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

Select Subsidiary(s)

Showing: All Selected

Subsidiaries:

Select all | Clear all

☐ Test Murphy & Co 2

0 subsidiaries selected

Cancel

Submit

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

Part 7 of 11: Choosing the Accounts

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

Amount

☒ Any allowable amount

☐ Specific Amount

Approvals

1

▼

Subsidiaries

☒ Any allowed subsidiaries (1)

Select specific subsidiaries

Accounts

☒ Any allowed account (1)

Select specific account(s)

Select Account(s)

Showing: All Selected

Accounts:

Select all | Clear all

☐ NON-PROFIT CKG

XXXXXXXX366

0 accounts selected

Cancel

Submit

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

Part 8 of 11: Choosing the Drafting Hours

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

Amount

☒ Any allowable amount

☐ Specific Amount

Approvals

1

Subsidiaries

☒ Any allowed subsidiaries (1)

 Select specific subsidiaries

Accounts

☒ Any allowed account (1)

 Select specific account(s)

Draft Hours

Any


+ Add Draft Hours

Draft Hours

Day	Start hour	End hour

×

✓

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

Part 9 of 11: Choosing the Location

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

Amount

☒ Any allowable amount

☐ Specific Amount

Approvals

1

▼

Subsidiaries

☒ Any allowed subsidiaries (1)

Select specific subsidiaries

Accounts

☒ Any allowed account (1)

Select specific account(s)

Draft Hours

Any

+ Add Draft Hours

Location

☐ United States

☐ Canada

☐ Mexico

1. Select which countries transactions can be performed in.

Part 10 of 11: Choosing the IP Address

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

Amount

- ☒ Any allowable amount
- ☐ Specific Amount

Approvals

1

Subsidiaries

- ☒ Any allowed subsidiaries (1) Select specific subsidiaries

Accounts

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

Draft Hours

Any

+ Add Draft Hours

Location

- ☐ United States
- ☐ Canada
- ☐ Mexico

IP Addresses

IP Addresses

Any


+ Add IP Address

IP Addresses

IP Addresses

×

✓

- Click the “+ Add IP Address” link.
- Enter a new IP Address and click the  button.

Part 11 of 11: Choosing the SEC Code

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

Amount

☒ Any allowable amount

☐ Specific Amount

Approvals

1

✓

Subsidiaries

☒ Any allowed subsidiaries (1)

Select specific subsidiaries

Accounts

☒ Any allowed account (1)

Select specific account(s)

Draft Hours

Any

+ Add Draft Hours

Location

☐ United States

☐ Canada

☐ Mexico

IP Addresses

IP Addresses

Any

+ Add IP Address

SEC Codes

☒ PPD

☐ CCD

Cancel

Submit

1

2

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

Company Policy Tester

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

ACH BATCH

Rights Allowed Actions 1


POLICY TESTER 2

Filter by

All Search all Add Allowed Action

Allows ACH Batch transaction for any amount

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

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

POLICY TESTER

Operation

Draft

Amount

\$

0

Account

Subsidiary

SEC Code

PPD

IP Addresses

192.168.20.*

Location

United States

Day

Any

Hour

12

Minutes

00

AM / PM

PM

☐ Auth code provided

☐ Template used

Test

✓ This transaction will be allowed.

✓

Bank

Allowed

✓

Company

Allowed

✓

Allows

transaction for any amount

✓

Allows

transaction for any amount

⚠ This transaction will be denied by the Bank policy.

✗

Bank

Denied

✓

Company

Allowed

✓

Allows

transaction for any amount

✓

Allows

transaction for any amount

3. Create a sample transaction to test a user’s policy.

4. Click the **Test** button. You can then see whether the user can perform the transaction.

Commercial Services: Editing Company Policy

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.

Test Murphy & Co 2

Company Policy ?

Save

Transactions

Features

Accounts

User Roles

FEATURES ?

Search

RIGHTS

Allow one-time recipients

Can Add Users

CORPORATE

Manage Company Policy

Manage User Roles

CUSTOM FEATURES

SDK: estatementPreferences

Standard Statement Page

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

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

Establishing Rights to Access Accounts

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

Test Murphy & Co 2

Company Policy ⓘ

TransactionsFeaturesAccountsUser Roles

ACCOUNTS ⓘ

Edit Labels1 of 1 selected accounts shown

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

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

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

Creating and Editing Account Labels

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

Test Murphy & Co 2

Company Policy ?

Transactions Features **Accounts** User Roles

ACCOUNTS ?

1 of 1 selected accounts shown

Edit Labels

Number	Name	View	Deposit	Withdraw	Labels
XXXXXX5366	NON-PROFIT CKG	✓	✓	✓	✓

Add/Remove Labels

1 account selected

Create

Labels updated.

Select all

Test (New)

test 2 (New)

Update

Close

Save

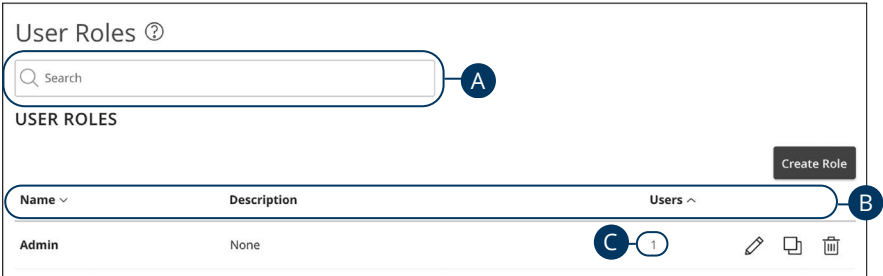
In the **Commercial Functions** tab, click **Company Policy**.

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

Commercial Services

User Roles Overview

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



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

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

Commercial Services

Creating, Editing or Copying a User Role

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

The image shows two screenshots from a software interface. The top screenshot, titled 'User Roles', features a search bar and a table of roles. The table has columns for 'Name', 'Description', and 'Users'. One role, 'Admin', is listed with a description of 'None' and 1 user. To the right of the table are three icons: a plus sign (labeled 1a), a pencil (labeled 1b), and a document with a plus sign (labeled 1c). The bottom screenshot shows the 'New User Role' dialog box. It has a 'Role Name' input field (labeled 3) and a 'Description (optional)' input field. At the bottom are 'Cancel' and 'Ok' buttons (labeled 4).

User Roles ⓘ

Search

USER ROLES

Name ▾	Description	Users ▾
Admin	None	1

1a Create Role

1b 1c

User Roles > Admin ⓘ 2

User Role Policy ⓘ

Delete Save

New User Role




Role Name

Description (optional)

Cancel Ok

3 4

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

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

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

1

Filter:

All

Enabled

Disabled

Transaction Filter:

2

ACH Batch

Can view all transactions

Can Draft/Approve/Cancel

\$40M

ACH Collection

Can view all transactions

Can Draft/Approve/Cancel

\$40M

ACH Pass Thru

Can view all transactions

Can Draft/Approve/Cancel

\$40M

Check Reorder

Can view all transactions

Can Draft/Approve/Cancel

Domestic Wire

Can view all transactions

Can Draft/Approve/Cancel

\$17M

Funds Transfer

Can view all transactions

Can Draft/Approve/Cancel

\$1,000M

ACH BATCH

Enabled

Rights

Allowed Actions

View

AL

Approval Limits

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

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

Part 2 of 10: Establishing Transaction Type Rights

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

User Roles > Test Role

Save

User Role Policy

Transactions

Features

Accounts

Filter: All Enabled Disabled

Transaction Filter:

ACH Batch

Can view all transactions
Can Draft/Approve/Cancel

\$40M

ACH Collection

Can view all transactions
Can Draft/Approve/Cancel

\$40M

ACH Pass Thru

Can view all transactions
Can Draft/Approve/Cancel

\$40M

Check Reorder

Can view all transactions
Can Draft/Approve/Cancel

Domestic Wire

Can view all transactions
Can Draft/Approve/Cancel

\$17M

Funds Transfer

Can view all transactions
Can Draft/Approve/Cancel

\$1,000M

ACH BATCH

Enabled

Rights

Allowed Actions

View

All

Approval Limits

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

- Use the drop-down to change which transaction activity a user can view.
 - All- Can view all transactions
 - Own- Can view own transactions
 - Acct- Can view transactions to or from entitled accounts
 - Role- Can view transaction by others in this role
 - No- Cannot view any transactions

Part 3 of 10: Approval Limits

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

User Roles > Test Role

Save

2

User Role Policy ⓘ

TransactionsFeaturesAccounts

Filter: All Enabled Disabled

Transaction Filter:

ACH Batch

Can view all transactions
Can Draft/Approve/Cancel

\$40M

ACH Collection

Can view all transactions
Can Draft/Approve/Cancel

\$40M

ACH Pass Thru

Can view all transactions
Can Draft/Approve/Cancel

\$40M

Check Reorder

Can view all transactions
Can Draft/Approve/Cancel

Domestic Wire

Can view all transactions
Can Draft/Approve/Cancel

\$17M

Funds Transfer

Can view all transactions
Can Draft/Approve/Cancel

\$1,000M

ACH BATCH

Enabled

✔

RightsAllowed Actions

✔ View

All

▼

Approval Limits

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

1

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



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

Part 4 of 10: Disabling a Transaction Type

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

User Roles > Test Role

User Role Policy

Transactions Features Accounts

Filter: **All** Enabled Disabled

Transaction Filter:


ACH Batch Can view all transactions Can Draft/Approve/Cancel \$40M	ACH BATCH Enabled															
ACH Collection Can view all transactions Can Draft/Approve/Cancel \$40M	<input checked="" type="checkbox"/> View All <input type="text"/>															
ACH Pass Thru Can view all transactions Can Draft/Approve/Cancel \$40M	Approval Limits <table border="1"> <thead> <tr> <th></th> <th>Maximum Amount</th> <th>Maximum Count</th> </tr> </thead> <tbody> <tr> <td>Per Transaction</td> <td>\$ 40,000,000.00</td> <td></td> </tr> <tr> <td>Daily Per Account</td> <td>\$ 40,000,000.00</td> <td>50</td> </tr> <tr> <td>Daily</td> <td>\$ 40,000,000.00</td> <td>50</td> </tr> <tr> <td>Monthly</td> <td>\$ 40,000,000.00</td> <td>200</td> </tr> </tbody> </table>		Maximum Amount	Maximum Count	Per Transaction	\$ 40,000,000.00		Daily Per Account	\$ 40,000,000.00	50	Daily	\$ 40,000,000.00	50	Monthly	\$ 40,000,000.00	200
		Maximum Amount	Maximum Count													
Per Transaction		\$ 40,000,000.00														
Daily Per Account		\$ 40,000,000.00	50													
Daily	\$ 40,000,000.00	50														
Monthly	\$ 40,000,000.00	200														
Check Reorder Can view all transactions Can Draft/Approve/Cancel																
Domestic Wire Can view all transactions Can Draft/Approve/Cancel \$17M																
Funds Transfer Can view all transactions Can Draft/Approve/Cancel \$1,000M																

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

Part 5 of 10: Allowed Actions

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

The screenshot shows a configuration interface for 'ACH BATCH'. At the top, there's a header bar with 'ACH BATCH' on the left and 'Enabled' with a toggle switch on the right. Below this is a 'Rights' section with a tab labeled 'Allowed Actions', which is circled with a blue '1'. Underneath the tab is a 'POLICY TESTER' section with a dropdown arrow. Below that is a 'Filter by' section with a dropdown menu showing 'All' and a search bar labeled 'Search all'. To the right of the search bar is a button labeled 'Add Allowed Action', which is circled with a blue '2'. Below the search bar is a list of allowed actions, with the first one being 'Allows [redacted] transaction for any amount'. To the right of this list item is a three-dot menu icon, also circled with a blue '2'.

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

Part 6 of 10: Enabling Operation Rights

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

1

Operations

☒ Draft ☐ Draft Restricted ☒ Approve ☒ Cancel

Amount

☒ Any allowable amount ☐ Specific Amount

Subsidiaries

☒ Any allowed subsidiaries (1) ☐ Select specific subsidiaries

Accounts

☒ Any allowed account (0) ☐ Select specific account(s)

Draft Hours

Any

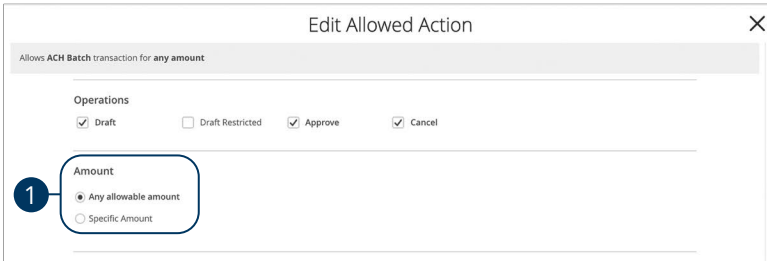
+ Add Draft Hours

Cancel Submit

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

Part 7 of 10: Choosing the Maximum Draft Amount

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

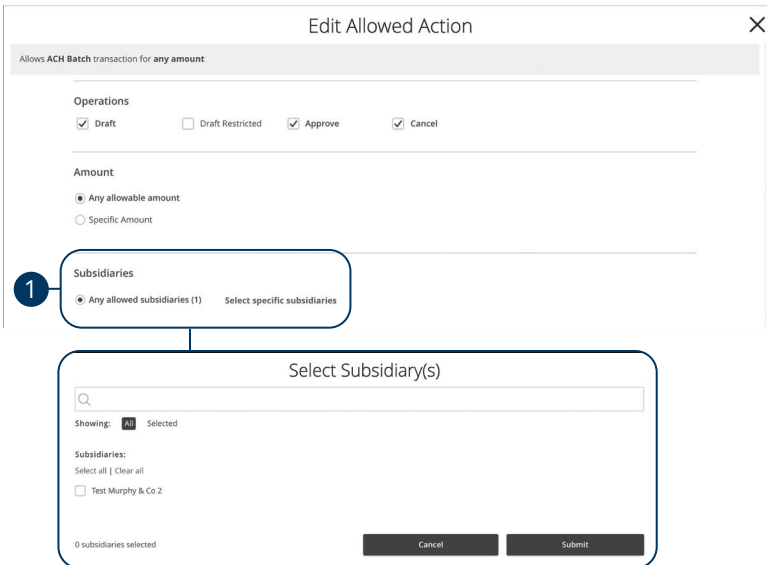


The screenshot shows the 'Edit Allowed Action' dialog box. At the top, it says 'Allows ACH Batch transaction for any amount'. Under the 'Operations' section, there are four checkboxes: 'Draft' (checked), 'Draft Restricted' (unchecked), 'Approve' (checked), and 'Cancel' (checked). Below this is the 'Amount' section, which has two radio buttons: 'Any allowable amount' (selected and circled with a blue '1') and 'Specific Amount' (unchecked).

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

Part 8 of 10: Selecting Subsidiaries

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



The screenshot shows the 'Edit Allowed Action' dialog box. Under the 'Amount' section, there are two radio buttons: 'Any allowable amount' (selected) and 'Specific Amount' (unchecked). Below this is the 'Subsidiaries' section, which has two links: 'Any allowed subsidiaries (1)' and 'Select specific subsidiaries' (circled with a blue '1'). Below the 'Subsidiaries' section is a sub-dialog titled 'Select Subsidiary(s)'. This sub-dialog has a search bar, a 'Showing: All Selected' indicator, and a list of subsidiaries. The list shows 'Test Murphy & Co 2' with an unchecked checkbox. At the bottom of the sub-dialog, it says '0 subsidiaries selected' and has 'Cancel' and 'Submit' buttons.

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

Part 9 of 10: Enabling Allowed Accounts

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

Edit Allowed Action

Allows ACH Batch transaction for any amount

Operations

☒ Draft ☐ Draft Restricted ☒ Approve ☒ Cancel

Amount

☒ Any allowable amount ☐ Specific Amount

Subsidiaries

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

Accounts

☒ Any allowed account (0) [Select specific account\(s\)](#)

Select Account(s)

Showing: **All** Selected

Accounts:

Select all | Clear all

☐ NON-PROFIT CKG
XXXXXX3366

0 accounts selected


Cancel Submit

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

Part 10 of 10: Choosing Drafting Hours

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

The screenshot shows the 'Edit Allowed Action' dialog box. It has a title bar with a close button (X). Below the title bar is a header bar that says 'Allows ACH Batch transaction for any amount'. The main content area is divided into several sections: 'Operations' with checkboxes for Draft (checked), Draft Restricted, Approve (checked), and Cancel (checked); 'Amount' with radio buttons for 'Any allowable amount' (selected) and 'Specific Amount'; 'Subsidiaries' with a radio button for 'Any allowed subsidiaries (1)' and a link 'Select specific subsidiaries'; 'Accounts' with a radio button for 'Any allowed account (0)' and a link 'Select specific account(s)'; and 'Draft Hours' with a link '+ Add Draft Hours' (callout 1). At the bottom right are 'Cancel' and 'Submit' buttons (callout 4). Below the dialog box is a 'Draft Hours' section (callout 2) with a table of drop-downs for Day, Start hour, and End hour, and a checkmark button (callout 3).

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

User Role Policy Tester

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

User Roles ?

Search

USER ROLES

Name ^	Description	Users ^	
Admin	None	1	<div><div>1</div><div>Create Role</div><div>2</div><div><div><div></div></div><div><div></div></div><div><div></div></div></div></div>

ACH BATCH

Enabled ☒

Rights



Allowed Actions

2

POLICY TESTER

3

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

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

POLICY TESTER

4

Operation

Draft

Amount

\$

0

Account

Subsidiary

SEC Code

PPD

IP Addresses

192.168.20.*

Location

United States

Day

Any

Hour

12

Minutes

00

AM / PM

PM

☐ Auth code provided

☐ Template used

5

Test

✓ This transaction will be allowed.

✓

Bank

Allowed

✓

Company

Allowed

✓

User Role

Allowed

✓ Allows transaction for any amount

⚠ This transaction will be denied by the Bank policy.

✗

Bank

Denied

✓

Company

Allowed

✓

User Role

Allowed

✓ Allows transaction for any amount

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

Deleting Allowed Actions

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

User Roles ?

Q Search

USER ROLES

Create Role

Name ^	Description	Users ^
Admin	None	1 <div>1</div> <div></div> <div></div> <div></div>

User Roles > Admin

Delete

Save

User Role Policy ?

Transactions

Features

Accounts

Filter: All Enabled Disabled

Transaction Filter:

ACH Batch

Can view all transactions

Can Draft/Approve/Cancel

\$20

ACH Collection

Can view all transactions

Can Draft/Approve/Cancel

\$0

ACH Pass Thru

Can view all transactions

Can Draft/Approve/Cancel

\$40M

Check Reorder

Can view all transactions

Can Draft/Approve/Cancel

Domestic Wire

Can view all transactions

Can Draft/Approve/Cancel

\$17M

ACH BATCH

Enabled

Rights

Allowed Actions

POLICY TESTER

Filter by

All

Q Search all

Add Allowed Action

Allows ACH Batch transaction for any amount

Allows ACH Batch transaction for any amount

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

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

Commercial Services: Creating, Editing or Copying a User Role

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.

User Roles ?

Q Search

USER ROLES

Name ▾	Description	Users ^
Admin	None	1

Create Role

User Roles > Admin ?

User Role Policy ?

Transactions Features Accounts

FEATURES ?

Q Search

RIGHTS

✓ Access to all payment templates

✓ Can view all recipients


✓ Manage Users

✓ Allow one-time recipients

✓ Manage Recipients

Delete Save

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

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



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

Establishing Rights to Access Accounts

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

User Roles ⓘ

Search

USER ROLES

Name ▾	Description	Users ^
Admin	None	1

User Roles > Admin ⓘ


User Role Policy ⓘ

Transactions Features **Accounts**

ACCOUNTS ⓘ

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

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

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

Commercial Services

Deleting a User Role

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

User Roles ?

Search

USER ROLES

Create Role

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

1

!

Delete User Role


Are you sure you want to delete this user role?

Cancel

Delete

2

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

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

Commercial Services

Users Overview

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

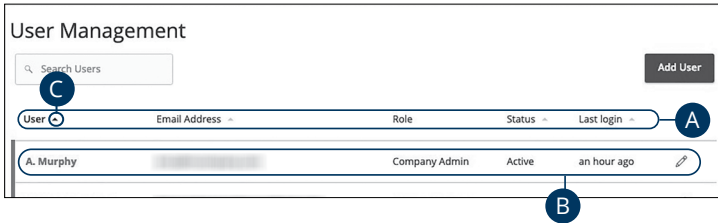
Each user is assigned a set of user rights that permits or prevents them from performing certain actions such as:

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

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

User Management Overview

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

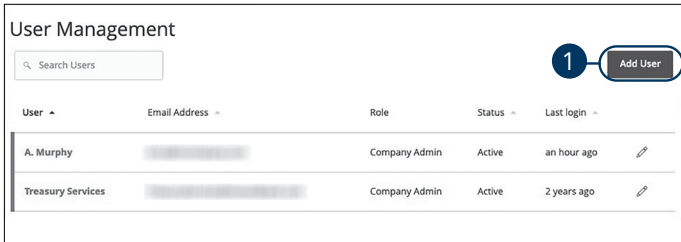


In the **Commercial Functions** tab, click **Users**.

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

Adding a New User

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

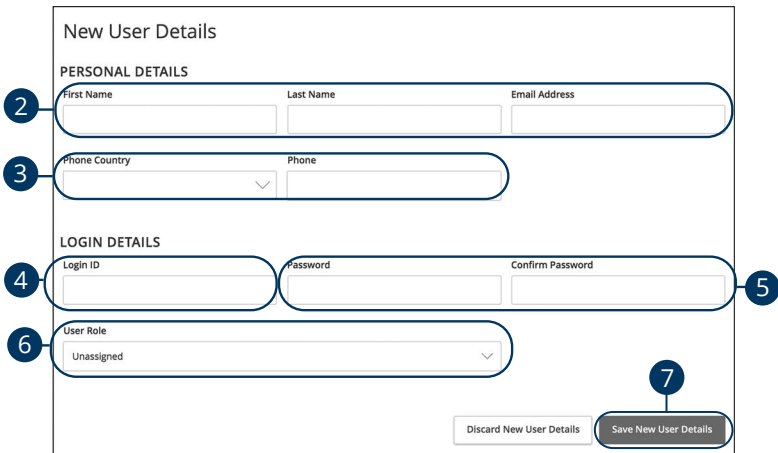


User Management

Search Users

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

1 Add User



New User Details

PERSONAL DETAILS

2 First Name Last Name Email Address

3 Phone Country Phone

LOGIN DETAILS

4 Login ID Password Confirm Password 5

6 User Role

7

Discard New User Details Save New User Details

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

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

Commercial Services

Editing a User

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

User Management

Add User

User	Email Address	Role	Status	Last login	
A. Murphy	marketing@example.com	Company Admin	Active	an hour ago	 1
Treasury Services	treasury@example.com	Company Admin	Active	2 years ago	

User Details

Status

Active

Edit Status

PERSONAL DETAILS

First Name

Marketing Treasury

Last Name

Tester

Email Address

marketing@example.com

Phone Country

United States

Phone

0-

USER ROLE


Manage User Roles

Current Role

Company Admin

Update Role

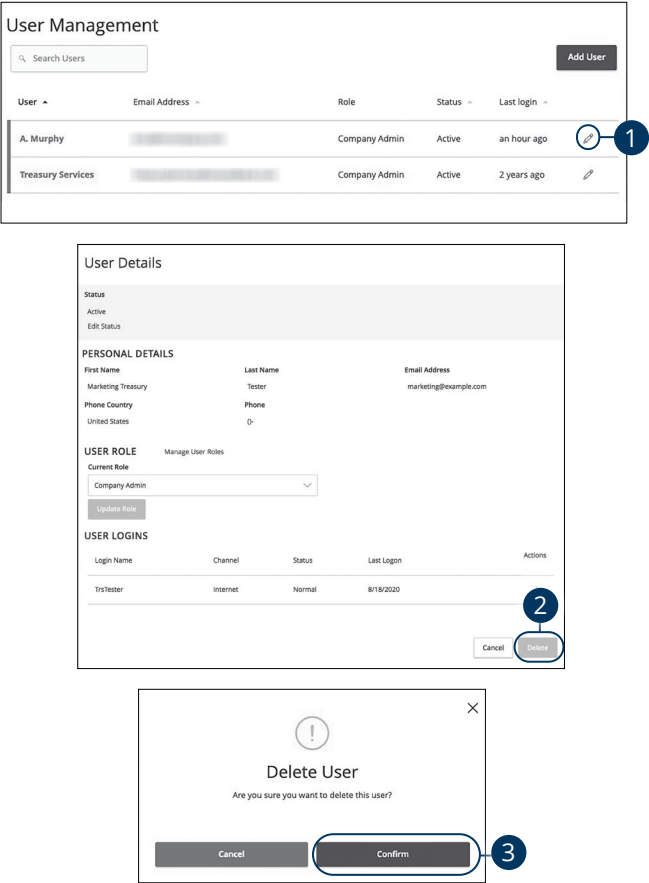
In the **Commercial Functions** tab, click **Users**.

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


Commercial Services

Deleting a User

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



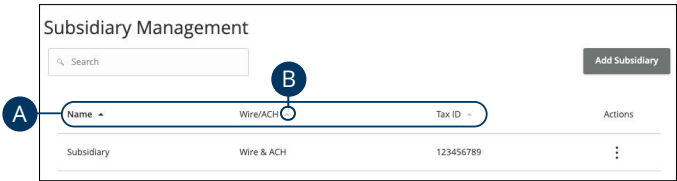
In the **Commercial Functions** tab, click **Users**.

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

Commercial Services

Subsidiary Overview

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



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

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

Adding a Subsidiary

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

The screenshot displays the 'Subsidiary Management' interface. At the top, there is a search bar and an 'Add Subsidiary' button (callout 1). Below this is a table with columns: Name, Wire/ACH, Tax ID, and Actions. The table contains one row with the values: Subsidiary, Wire & ACH, 123456789, and a vertical ellipsis (callout 2).

The 'Add Subsidiary' form is shown below the table. It includes the following fields and callouts:

- Name *** (callout 2): A text input field.
- Payment Types** (callout 3): A group of three buttons: 'ACH', 'ACH & Wire', and 'Wire'.
- ACH Header *** (callout 4): A text input field.
- Ach Tax ID *** (callout 4): A text input field.
- Wire Header *** (callout 4): A text input field.
- Country**: A dropdown menu with 'United States' selected.
- Address 1 ***: A text input field.
- Address 2**: A text input field.
- City ***: A text input field.
- State ***: A dropdown menu with 'Select State' selected.
- Postal Code ***: A text input field.
- Cancel** and **Create Subsidiary** buttons (callout 5): Located at the bottom right of the form.

A note at the bottom left of the form states: '* - Indicates required field'.

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

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

Commercial Services

Editing a Subsidiary

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

Subsidiary Management

Add Subsidiary

Name *	Wire/ACH *	Tax ID *	Actions
Subsidiary	Wire & ACH	123456789	<div>1</div> <div>⋮</div> <div>Edit</div> <div>Delete</div>

Edit Test Subsidiary

2

Name *

Test Subsidiary

Country

United States

Payment Types

ACH

ACH & Wire

Wire

ACH Header *

ACH Tax ID *

Wire Header *

Test

Address 1 *

13610 barrett office dr

Address 2

City *

st. louis

State *

Missouri

Postal Code *

63021


* - Indicates required field

Cancel

3

Save Subsidiary

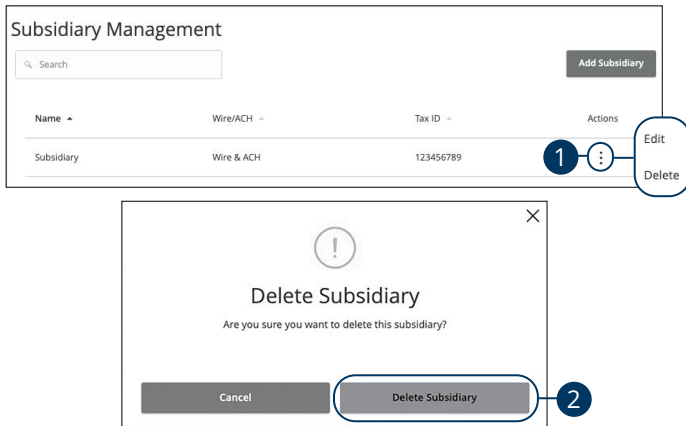
In the **Commercial Functions** tab, click **Subsidiaries**.

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


Commercial Services

Deleting a Subsidiary

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



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

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

Commercial Services

Recipient Overview

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

The screenshot shows the 'Recipients' management page. At the top left is a 'New Recipient' button. To its right is a search bar with a magnifying glass icon and the text 'Search'. Below these is a table with the following columns: 'Name', 'Email Address', 'Number of Accounts', and 'Actions'. The table contains two rows of test data. Callout 'A' points to the 'Name' column header. Callout 'B' points to the 'Email Address' column header. Callout 'C' points to the 'Actions' column for the second row, which has opened a dropdown menu with three options: 'Edit', 'Delete', and 'Payment History'.

Name	Email Address	Number of Accounts	Actions
test	test2@email.com	1	⋮
test	test@email.com	1	⋮ Edit Delete Payment History

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

A. The following information presents for each recipient:

- Name
- Number of accounts they have
- Email address

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



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

ACH Only- Part 1 of 2: Adding a Recipient

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

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

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

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

ACH Only- Part 2 of 2: Recipient Account Detail

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

The screenshot shows a 'Recipient Details' form with the following fields and callouts:

- 1** Wire Name
- 2** ACH Name
- 2** ACH ID
- 3** Country (drop-down menu showing 'United States')
- 4** Address 1
- 4** Address 2
- 5** City
- 6** State (drop-down menu showing 'Select State')
- 6** ZIP
- 7** Save Recipient button

Below the form fields is a section labeled 'Templates (0)' with a downward arrow. At the bottom right of the form are 'Cancel' and 'Save Recipient' buttons.

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.

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

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

The image shows two screenshots from a software interface. The top screenshot, titled "Recipients", shows a table with one entry: "test" with email "test2@email.com" and "1" account. A callout "1" points to the "New Recipient" button. The bottom screenshot, titled "Add Recipient", shows the form for adding a new recipient. Callouts 2 through 10 point to various fields and actions: 2 points to the "Display Name" field; 3 points to the "Email Address" field; 4 points to the "+ Add account" link; 5 points to the "Payment Type" dropdown (set to "ACH and Wire"); 6 points to the "Account Type" dropdown (set to "Select Account Type"); 7 points to the "Account #" field (containing "Ex. 129398123"); 8 points to the "Financial Institution (FI)" field (with a search icon); 9 points to the "ACH Routing Number #" field; and 10 points to the "Edit" and "Remove" buttons next to the 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 recipient's ACH routing number.
10. Click the \vdots icon to edit or remove a recipient's account information.

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

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

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

- 1** Name * (text input)
- Country * (dropdown menu, currently showing "United States")
- FI ABA Number * (text input, labeled **2**)
- Address 1 * (text input, labeled **3**)
- Address 2 (text input)
- City * (text input)
- State * (dropdown menu, currently showing "Select State", labeled **4**)
- Postal Code * (text input)

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



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

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


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

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

- 1** points to the "Name" text input field.
- 2** points to the "Address 1" text input field.
- 3** points to the "State" drop-down menu, which currently shows "Select State".
- 4** points to the "Confirm" button, which is a square button with a checkmark icon.

Other fields visible include:

- "Country" drop-down menu, currently showing "United States".
- "Wire Routing Number" text input field.
- "Address 2" text input field.
- "City" text input field.
- "Postal Code" text input field.
- A "Cancel" button with an "X" icon.

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

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

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

The screenshot shows a 'Recipient Details' form with the following fields and callouts:

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

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

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

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

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

The screenshot shows two parts of the interface. The top part, titled "Recipients", contains a "New Recipient" button (1) and a search bar. Below is a table with columns: Name, Email Address, Number of Accounts, and Actions. It lists one recipient named "test" with email "test2@email.com" and 1 account. The bottom part, titled "Add Recipient", contains several fields and options: "Display Name *" (2), "Email Address" (3) with a checkbox for "Send email notifications for template payments", a "+ Add account" link (4), a table of "Accounts (1)" with columns for Account, Payment Type, Financial Institution (FI), and Routing Number, and "Edit" (5) and "Remove" (9) buttons. Below the table are four input fields: "Payment Type" (5) with a dropdown set to "Wire Only", "Beneficiary Type" (6) with a dropdown set to "Domestic", "Account *" (7) with the value "Ex. 129398123", and "Financial Institution (FI)" (8) with a search bar. A "Refined Search" button is also present.

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

2

3

4

Beneficiary FI

Name *

Country *

FI ABA Number *

United States

Address 1 *

Address 2

City *

State *

Postal Code *

Select State

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



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

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


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

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

- 1** points to the "Name" text input field.
- 2** points to the "Address 1" text input field.
- 3** points to the "State" drop-down menu, which currently shows "Select State".
- 4** points to the confirmation button, which is a square button with a checkmark icon.

Other visible fields include:

- "Country" with a dropdown menu showing "United States".
- "Wire Routing Number" text input field.
- "Address 2" text input field.
- "City" text input field.
- "Postal Code" text input field.
- A close button with an "x" icon.

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

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

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

The screenshot shows a 'Recipient Details' form with the following fields and callouts:

- 1** Wire Name
- 2** ACH Name and ACH ID
- 3** Country (drop-down menu showing 'United States') and Address 1 and Address 2
- 4** City and State (drop-down menu showing 'Select State')
- 5** ZIP
- 6** Save Recipient button

Below the fields is a section for 'Templates (0)' and a 'Cancel' button.

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

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

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

The screenshot shows the 'Recipients' management interface. It includes a table of existing recipients and a form to add a new one. Numbered callouts indicate the following steps:

- 1**: Click the 'New Recipient' button.
- 2**: Enter the recipient's name in the 'Display Name *' field.
- 3**: Enter the recipient's email address in the 'Email Address' field.
- 4**: Check the box for 'Send email notifications for template payments'.
- 5**: Select a payment type from the 'Payment Type' drop-down menu.
- 6**: Select 'International' from the 'Beneficiary Type' drop-down menu.
- 7**: Select the account type from the 'International Account Type' drop-down menu.
- 8**: Enter the recipient's account number in the 'Account #' field.
- 9**: Click the three-dot menu icon to edit or remove the recipient's 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 \vdots icon to edit or remove a recipient's account information.

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

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

IBAN

Beneficiary FI

1

2

3

4

Name *

Country *

IBAN *

Address 1 *

Address 2 *

Address 3

Select Country

SWIFT/BIC

Beneficiary FI

Name *

Country *

SWIFT/BIC *

Address 1 *

Address 2 *

Address 3

Select Country

IBAN and SWIFT/BIC

Beneficiary FI

Name *

Country *

IBAN *

SWIFT/BIC *

Address 1 *

Address 2 *

Address 3

Select Country

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




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

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

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

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

- Step 1:** Three input fields for "Name", "Country" (with a dropdown menu showing "United States"), and "Wire Routing Number".
- Step 2:** Three input fields for "Address 1", "Address 2", and "City".
- Step 3:** A "State" dropdown menu (showing "Select State") and a "Postal Code" input field.
- Step 4:** A confirmation button with a checkmark icon, located next to a cancel button with an "x" icon.

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

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

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

The form is titled "Recipient Details" and contains the following fields and controls:

- 1** Wire Name
- 2** ACH Name
- 2** ACH ID
- 3** Country (drop-down menu showing "United States")
- 4** Address 1
- 4** Address 2
- 5** City
- 5** State (drop-down menu showing "Select State")
- 6** ZIP
- Templates (0) (drop-down menu)
- Cancel button
- 7** Save Recipient button

1. Enter the wire name.
2. Enter the ACH name and ID.
3. Using the drop-down, select the recipient's country.
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.

Commercial Services

Editing a Recipient

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

The screenshot displays the 'Recipients' management interface. At the top, there's a 'New Recipient' button and a search bar. Below is a table listing recipients. The first recipient, 'test', is selected, and its details are shown in the 'Edit test' form below. The form includes fields for 'Display Name', 'Email Address', and a checkbox for 'Send email notifications for template payments'. It also shows a list of 'Accounts (1)' with columns for 'Account', 'Payment Type', 'Financial Institution (FI)', and 'Routing Number'. The 'Recipient Details' section contains fields for 'Wire Name', 'ACH Name', 'ACH ID', 'Country', 'Address 1', 'Address 2', 'City', 'State', and 'ZIP'. At the bottom, there's a 'Templates (0)' section and 'Cancel' and 'Save Recipient' buttons. Numbered callouts (1-5) highlight specific actions: 1 points to the 'Edit' icon in the recipient table; 2 points to the 'Edit' and 'Remove' icons in the account list; 3 points to the 'Wire Name' field; 4 points to the 'Templates (0)' section; and 5 points to the 'Save Recipient' button.

Recipients

New Recipient Search

Name	Email Address	Number of Accounts	Actions
test	test2@email.com	1	Edit Delete
test	test@email.com	1	Payment History

Edit test

Display Name * test Email Address test@email.com ☐ Send email notifications for template payments

Accounts (1) + Add account

Account	Payment Type	Financial Institution (FI)	Routing Number
Checking - *6789	Wire Only	test	122105155

Recipient Details

Wire Name ACH Name ACH ID



Country United States Address 1 Address 2

City State ZIP

Templates (0)

Cancel Save Recipient

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

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

Editing a Recipient's Templates

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

Templates (5) ⌵

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

123

Cancel

Save Recipient

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

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



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

Commercial Services

Deleting a Recipient

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

Recipients

New Recipient

Search

Name	Email Address	Number of Accounts	Actions
test	test2@email.com	1	<div><div>⋮</div><div>1</div></div>
test	test@email.com	1	<div><div>edit</div><div>Delete</div><div>Payment History</div></div>

!

Delete Recipient

Are you sure you want to delete this recipient?

Cancel

Delete Recipient

2

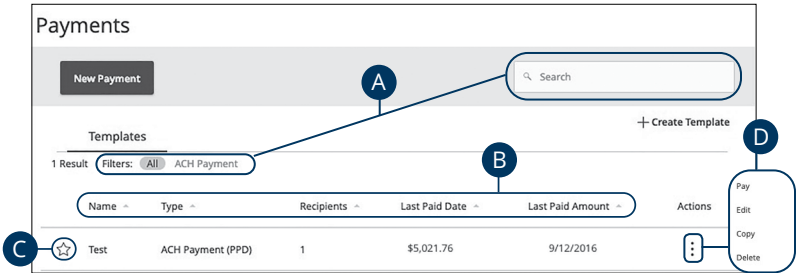
In the **Commercial Functions** tab, click **Recipients**.

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

Commercial Services

Payment Template Overview

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



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.

Commercial Services

Creating a Template

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

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

- Vendors or suppliers
- Collections from customers
- Payroll

ACH Batch



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

The screenshot shows a web interface for managing payments. The top section is titled "Payments" and contains a "New Payment" button, a search bar, and a "Templates" link. A blue circle with the number "1" is next to a "+ Create Template" button. Below this is the "ACH Batch" section, which includes a "Change Type" link (with a blue circle "2" next to it) and an "Import Amounts" link (with a blue circle "3" next to it). Under the "ACH Batch" section is a "Template Properties" area. It contains a "Template Name" input field (with a blue circle "4" next to it) and a "Template Access Rights" section (with a blue circle "5" next to it) showing "2 of 2 user roles selected".

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

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

The screenshot shows the 'Origination Details' form. At the top, there are three drop-down menus: 'SEC Code' (callout 6), 'From Subsidiary' (callout 7), and 'Account' (callout 8). Below these is a search bar 'Find recipients in payment' (callout 9). A table lists recipients with columns 'Recipient/Account' and 'Amount'. The first row shows 'achtst Checking' with amount '\$0.00' (callout 11). Callout 10 points to the recipient name, and callout 12 points to the row's action menu. Below the table is an 'Addendum' field (callout 14) and a '+ Add another recipient' link (callout 15). At the bottom, there is a 'Save' button (callout 16) and a 'Cancel' button. The form also includes a 'Pre-Not' filter and a 'Notify Recipient' checkbox.

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

ACH Collection

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

The screenshot shows the 'Payments' section of a software interface. At the top, there's a 'New Payment' button and a search bar. Below this is a 'Templates' section with a '+ Create Template' link, labeled with a blue circle '1'. The 'ACH Collection' form is shown below, with several fields and links labeled with blue circles 2 through 8:

- 2**: 'Change Type' link next to the 'ACH Collection' title.
- 3**: 'Import Amounts' link in the top right of the form.
- 4**: 'Template Name' input field.
- 5**: 'Template Access Rights' field showing '4 of 9 user roles selected'.
- 6**: 'SEC Code' dropdown menu with the text '---Select a SEC Code---'.
- 7**: 'To Subsidiary' field with the text 'Online Test NAME *****7400'.
- 8**: 'Account' search field with the placeholder 'Search by name or number'.

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

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

Recipients (1)

Filters: All Pre-No 10 Find recipients in collection 11

9 + Add multiple recipients

Recipient/Account	Amount
<input checked="" type="checkbox"/> This payment is valid. 12 achtst Checking 123456789 13 \$0.00 14	15 Show Details
<input type="checkbox"/> Notify Recipient	
16 Addendum	
17 + Add another recipient	

18 Save

\$0.00
1 collections (1 for \$0.00)

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

ACH Payment

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

The screenshot shows the 'Payments' section of a system. At the top, there is a 'New Payment' button and a search bar. Below this is a 'Templates' section. In the 'ACH Payment' template, there are three main sections: 'Template Properties', 'Origination Details', and 'Account'. The 'Template Properties' section includes a 'Template Name' field and a 'Template Access Rights' section showing '1 of 1 users selected'. The 'Origination Details' section includes a 'SEC Code' dropdown menu and a 'From Subsidiary' field showing 'TEST C ACCOUNT *****7211'. The 'Account' section includes a search bar with the text 'Search by name or number'. Numbered callouts (1-7) point to specific elements: 1 points to the '+ Create Template' link, 2 points to the 'Change Type' link, 3 points to the 'Template Name' field, 4 points to the 'Template Access Rights' section, 5 points to the 'SEC Code' dropdown, 6 points to the 'From Subsidiary' field, and 7 points to the 'Account' search bar.

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


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

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

- 8**: Points to the recipient selection dropdown menu.
- 9**: Points to the amount input field.
- 10**: Points to the expand/collapse icon (three vertical dots).
- 11**: Points to the "Show Details" link.
- 12**: Points to the addendum text area.
- 13**: Points to the "Save" button.

Other visible elements include:

- Header: "Recipient/Account" and "Amount".
- Status: "✓ This payment is valid."
- Recipient details: "John Doe", "Checking", "123456789", "\$0.00".
- Options: "Notify Recipient" checkbox.
- Buttons: "Cancel" and "Save".
- Side menu: "Collapse Row", "Show Details", "Notify Recipient".

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

ACH Receipt

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

The screenshot shows the 'Payments' section of a system. At the top, there is a 'New Payment' button and a search bar. Below this is a 'Templates' section. A blue circle with the number '1' points to a '+ Create Template' link. Below this, the 'ACH Receipt' template is selected, with a 'Change Type' link next to it, indicated by a blue circle with the number '2'. The 'Template Properties' section contains a 'Template Name' field (indicated by a blue circle with the number '3') and a 'Template Access Rights' section showing '2 of 2 user roles selected' (indicated by a blue circle with the number '4'). The 'Origination Details' section contains three fields: 'SEC Code' with a dropdown menu (indicated by a blue circle with the number '5'), 'To Subsidiary' with a dropdown menu showing 'UCBI' (indicated by a blue circle with the number '6'), and 'Account' with a search bar (indicated by a blue circle with the number '7').

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

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

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

- 8**: Points to the recipient selection area, which includes a checked status "This payment is valid.", a dropdown menu showing "test" and "Checking", and an account number "123456789".
- 9**: Points to the "Amount" field, which displays "\$50.00".
- 10**: Points to a vertical ellipsis icon (three dots) in the top right corner.
- 11**: Points to a "Show Details" link.
- 12**: Points to the "Addendum" text input field.
- 13**: Points to the "Save" button at the bottom right.

Additional UI elements include a "Notify Recipient" checkbox, a "Cancel" button, and a floating menu on the right with options: "Copy", "Remove", and "Expand Row".


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

Domestic Wire

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

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

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

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

This payment is incomplete

12 Recipient/Account
Republic Test (ACH TEST)
Checking 58686762

13 Amount
\$0.00

14 Copy Remove

15 Show Details

16 From Subsidiary
Test Demo Company
*****7420

17 Account
Search by name or number

18 Purpose Of Wire

19 OPTIONAL WIRE INFORMATION

20 Message to Beneficiary

21 Description

22 + Add another wire

23 Save

\$0.00
1 wires

Cancel

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

International Wire

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



The screenshot shows the 'Payments' section of a software interface. At the top, there is a 'New Payment' button and a search bar. Below this is a 'Templates' section with a '+ Create Template' link (callout 1). The 'International Wire' template is selected, and a 'Change Type' link is visible (callout 2). The template details are as follows:

- Template Properties:**
 - Template Name:** A text input field (callout 3).
 - Template Access Rights:** A link indicating '4 of 9 user roles selected' (callout 4).
- Origination Details:**
 - From Subsidiary:**
 - ☒ Use same Subsidiary for all wires (callout 5).
 - Test Demo Company *****7400 (callout 6).
 - Account:**
 - ☒ Use same Account for all wires (callout 7).
 - INTERNAL ACCOUNT *****6770 (callout 8).
 - Currency:**
 - ☒ Use same Currency for all wires (callout 9).
 - USD - U.S. Dollar (callout 10).

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

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

The screenshot shows a web form titled "Wires (1)". At the top left, there is a link "+Add multiple recipients" (11). To its right is a search bar "Find recipients in payment" (12) with a magnifying glass icon. Further right are two buttons: "Expand All" (13) and "Collapse All" (14), each with a vertical ellipsis icon. Below these is a warning message: "⚠ This payment is incomplete". The main form area contains several fields: "Recipient/Account" (14) with a dropdown menu showing "International Test2" and "IBAN 1234567891234567"; "Currency" (15) with a dropdown showing "USD - U.S. Dollar"; "Amount" (16) with a text input showing "\$0.00"; a "Notify Recipient" checkbox; a "Show Details" link (18); "From Subsidiary" (19) with a dropdown showing "Test Demo Company" and "****7400"; "Account" (20) with a dropdown and a search icon and text "Search by name or number"; and "Purpose Of Wire" (21) with a text input field. On the right side of the form, there are two buttons: "Copy" (17) and "Remove" (17), each with a vertical ellipsis icon.

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

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

- 22**: A link labeled "OPTIONAL WIRE INFORMATION" with a chevron icon.
- 23**: A text input field labeled "Message to Beneficiary" with a chevron icon.
- 24**: A text input field labeled "Description" with a chevron icon.
- 25**: A link labeled "+ Add another wire" with a plus icon.
- 26**: A "Save" button.

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

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

Payroll

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

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



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

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

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

- 8**: "+Add multiple recipients" link at the top left.
- 9**: Search bar labeled "Find recipients in payment" with a magnifying glass icon.
- 10**: "Expand All" and "Collapse All" buttons on the top right.
- 11**: Recipient selection dropdown showing "achtst Checking" with account number "123456789".
- 12**: Amount input field showing "\$0.00".
- 13**: Action menu icon (three dots) for the selected recipient.
- 14**: "Show Details" link next to the recipient information.
- 15**: "Addendum" text area for additional notes.
- 16**: "+Add another recipient" link at the bottom of the list.
- 17**: "Save" button at the bottom right.

Other visible text includes "Recipients (1)", "Filters: All Pre-No", "This payment is valid.", "Notify Recipient", and a summary at the bottom: "\$0.00 1 payments (1 for \$0.00)".

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

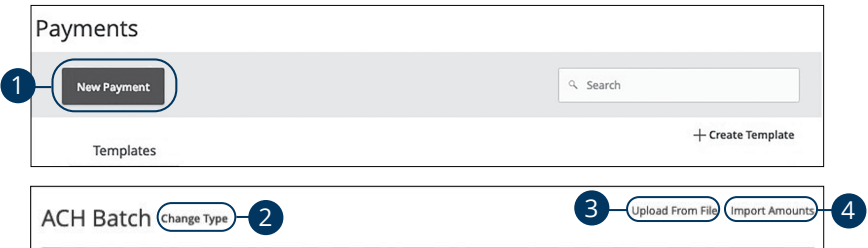
Commercial Services

Sending a Single Payment

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

ACH Batch

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



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

1. Select a payment type using the **New Payment** button and choose "ACH Batch."
2. (Optional) If you need to change your payment type click the "Change Type" link.
3. (Optional) If you would like to upload recipients and amounts from a file, click the "Upload From File" link. For more information about this option, go to page 102.
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.

Origination Details

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

From Subsidiary 6
 Online Test NAME
 *****7800

Account 7
 Search by name or number

Effective Date 8
 01/23/2020

Recurrence 9
 Set schedule

Recipients (1)

Filters: All Pre-No 11 Find recipients in payment

10 +Add multiple recipients

Recipient/Account	Amount
This payment is valid.	
achtst Checking 123456789 13	\$0.00 14

12 Expand All
Collapse All

15 Copy
Remove
Expand Row

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

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

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

Other visible elements include a header with "Recipient/Account" and "Amount", a status message "This payment is valid.", recipient details "achtst Checking" and "123456789", and a payment amount of "\$0.00". The bottom left shows a summary: "\$0.00" and "1 payments (1 for \$0.00)".

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

ACH Payment

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

The image shows two screenshots of a software interface. The top screenshot, titled "Payments", shows a "New Payment" button (step 1) and a "Create Template" link. The bottom screenshot, titled "ACH Payment", shows a "Change Type" link (step 2) and a form with the following fields: "SEC Code" (step 3) with a dropdown menu, "From Subsidiary" (step 4) with a text field containing "Online Test NAME *****7400", "Account" (step 5) with a search field, "Effective Date" (step 6) with a date field showing "01/23/2020", and "Recurrence" (step 7) with a "Set schedule" link.


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

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

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

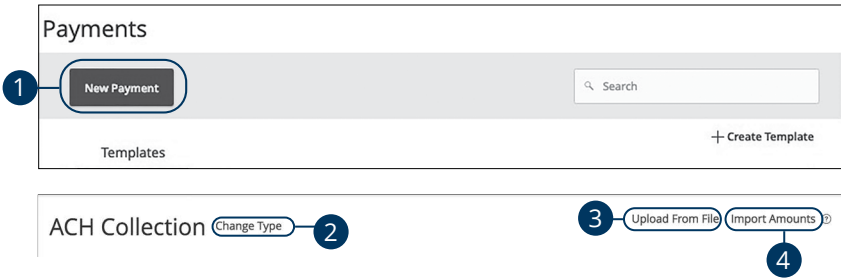
- 8:** Recipient/Account search bar containing "John Doe" and "Checking".
- 9:** Amount input field containing "\$0.00".
- 10:** Expand/Collapse icon (three dots) next to the recipient details.
- 11:** "Notify Recipient" checkbox.
- 12:** "Show Details" link.
- 13:** "Addendum" text area.
- 14:** "Draft" and "Approve" buttons at the bottom right.

Additional visible text includes: "This payment is valid." (with a green checkmark), "Expand All", "Collapse All", and a "Cc:" label next to the buttons.

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

ACH Collection


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




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


1. Select a payment type using the **New Payment** button and choose “ACH Collection.”
2. (Optional) If you need to change your payment type click the “Change Type” link.
3. (Optional) If you would like to upload recipients and amounts from a file, click the “Upload From File” link. For more information about this option, go to page 102.
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.

Origination Details


SEC Code  (5) -----Select a SEC Code-----


To Subsidiary (6) Online Test NAME *****7400

Account (7)  Search by name or number


Effective Date (8) 01/31/2020 


Recurrence (9) Set schedule


Recipients (1) Filters:  All Pre-Notes

 Find recipients in collection (11)

+ Add multiple recipients (10)

 Expand All


 Collapse All (12)

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

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

- 13**: Points to the "Recipient/Account" header.
- 14**: Points to the "Amount" header.
- 15**: Points to a menu icon (three dots) next to the first recipient row.
- 16**: Points to the "Notify Recipient" checkbox.
- 17**: Points to the "Show Details" link.
- 18**: Points to the "Addendum" text input field.
- 19**: Points to the "+ Add another recipient" link.
- 20**: Points to the "Draft" and "Approve" buttons at the bottom right.

The interface includes a table with columns "Recipient/Account" and "Amount". The first row contains "achtst Checking" and "\$0.00". Below the table is an "Addendum" section and a "+ Add another recipient" link. At the bottom, there is a summary bar showing "\$0.00" and "1 collections (1 for \$0.00)", along with "Cancel", "Draft", and "Approve" buttons.

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

ACH Receipt

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

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


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

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

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

- 8**: Recipient/Account field containing "John Doe", "Checking", and "123456789".
- 9**: Amount field containing "\$0.00".
- 10**: Three-dot menu icon next to the amount field.
- 11**: "Notify Recipient" button.
- 12**: "Show Details" button.
- 13**: "Addendum" text input field.
- 14**: "Draft" and "Approve" buttons at the bottom right.

Additional interface elements include a status message "This payment is valid." with a green checkmark, a "Copy" button, and a "Remove" button in a floating menu.

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

Domestic Wire

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

The image shows two screenshots of a software interface. The top screenshot is the 'Payments' page, featuring a 'New Payment' button (callout 1), a search bar, and a '+ Create Template' link. The bottom screenshot is the 'Domestic Wire' form, which includes sections for 'Origination Details' and 'Recurrence'. Callouts 2 through 10 point to specific fields and options: 'Change Type' (2), 'Upload From File' (3), 'From Subsidiary' checkbox (4), 'Test Demo Company' (5), 'Process Date' checkbox (8), '01/31/2020' (9), 'Account' checkbox (6), 'Search by name or number' (7), and 'Set schedule' (10).

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

1. Select a payment type using the **New Payment** button and choose "Domestic Wires."
2. (Optional) If you need to change your payment type click the "Change Type" link.
3. (Optional) If you would like to upload recipients and amounts from a file, click the "Upload From File" link. For more information about this option, go to page 102.
4. (Optional) Check the box if you would like to use the same "From Subsidiary." for all wires.
5. Select the from subsidiary.
6. (Optional) Check the box if you would like to use the same "Account" for all wires.
7. Select an account.
8. (Optional) Check the box if you would like to use the same "Date" for all wires.
9. Select a process date using the calendar feature.
10. (Optional) Set up a recurrence.



The screenshot shows a web interface for managing payment wires. It features a header section with a search bar and action buttons, and a main table area for listing wires. Numbered callouts point to the following elements:

- 11:** "+Add multiple recipients" link.
- 12:** Search bar with placeholder text "Find recipients in payment".
- 13:** "Expand All" and "Collapse All" buttons.
- 14:** "Recipient/Account" dropdown menu.
- 15:** "Amount" input field.
- 16:** Action menu with "Copy", "Remove", and "Expand Row" options.
- 17:** "Notify Recipient" checkbox.
- 18:** "Show Details" link.
- 19:** "From Subsidiary" dropdown menu.
- 20:** "Account" dropdown menu.
- 21:** "Process Date" input field with a calendar icon.

The table displays one wire with the following details:

Recipient/Account	Amount
Recipient Atst (ACHID) Checking 123412344	\$0.00

A warning message at the top of the table states: "This payment is incomplete".

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

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

- 22**: Points to the "Purpose Of Wire" text input field.
- 23**: Points to the "OPTIONAL WIRE INFORMATION" section header.
- 24**: Points to the "Message to Beneficiary" text input field.
- 25**: Points to the "Description" text input field.
- 26**: Points to the "+Add another wire" link.
- 27**: Points to the "Draft" and "Approve" buttons.

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

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

International Wire

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

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

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

1. Select a payment type using the **New Payment** button and choose "International Wires."
2. (Optional) If you need to change your payment type click the "Change Type" link.
3. (Optional) If you would like to upload recipients and amounts from a file, click the "Upload From File" link. For more information about this option, go to page 102.
4. (Optional) Check the box if you would like to use the same "From Subsidiary." for all wires.
5. Select the from subsidiary.
6. (Optional) Check the box if you would like to use the same "Account" for all wires.
7. Select an account.
8. (Optional) Check the box if you would like to use the same "Currency" for all wires.
9. Select a currency type.
10. (Optional) Check the box if you would like to use the same "Date" for all wires.
11. Select a process date using the calendar feature.
12. (Optional) Set up a recurrence.

Commercial Services: Sending a Single Payment

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

- 13**: '+Add multiple recipients' link.
- 14**: Search bar labeled 'Find recipients in payment'.
- 15**: Expand/Collapse icon (three dots) for the search results.
- 16**: 'Recipient/Account' field containing 'International Test2' and IBAN '1234567891234567'.
- 17**: 'Currency' field with a search bar.
- 18**: 'Amount' field containing '\$0.00'.
- 19**: Action menu (three dots) for a specific recipient with options: 'Copy', 'Remove', and 'Expand Row'.
- 20**: 'Notify Recipient' checkbox.
- 21**: 'Show Details' link.
- 22**: 'From Subsidiary' field containing 'Test Demo Company' and '****7400'.
- 23**: 'Account' field with a search bar labeled 'Search by name or number'.
- 24**: 'Process Date' field with a calendar icon.
- 25**: 'Purpose Of Wire' field.

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

The screenshot shows a web interface for adding optional wire information. At the top, a tab labeled 'OPTIONAL WIRE INFORMATION' is highlighted with a blue circle and the number 26. Below the tab are two text input fields: 'Message to Beneficiary' (with a blue circle and number 27) and 'Description' (with a blue circle and number 28). Below these fields is a dashed line separator, followed by a link '+ Add another wire' (with a blue circle and number 29). At the bottom right, there are three buttons: 'Cancel', 'Draft' (with a blue circle and number 30), and 'Approve'. The bottom left of the form displays '\$0.00' and '1 wires'.

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

Payroll

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

The screenshot shows the 'Payments' section of a software interface. At the top, there's a 'Payments' header. Below it, a 'New Payment' button is highlighted with a blue circle and the number 1. To the right of this button is a search bar with a magnifying glass icon and the word 'Search'. Below the search bar is a '+ Create Template' link. Underneath, there's a 'Templates' section. Below that, the 'Payroll' section is shown. It has a 'Change Type' link with a blue circle and the number 2. To the right of 'Change Type' are two links: 'Upload From File' (with a blue circle and the number 3) and 'Import Amounts' (with a blue circle and the number 4). Below these links, there's a 'Origination Details' section. It contains four input fields: 'From Subsidiary' (with a magnifying glass icon and a blue circle and the number 5), 'Account' (with a magnifying glass icon and a blue circle and the number 6), 'Effective Date' (with a date input showing '01/31/2020' and a calendar icon, with a blue circle and the number 7), and 'Recurrence' (with a 'Set schedule' link and a blue circle and the number 8).



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

1. Select a template type using the **New Payment** button and choose “Payroll.”
2. (Optional) If you need to change your payment type, click the “Change Type” link.
3. (Optional) If you would like to upload recipients and amounts from a file, click the “Upload From File” link. For more information about this option, go to page 102.
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 101.

The screenshot shows a web interface for managing payment recipients. At the top, there's a section titled "Recipients (1)" with a "Filters:" dropdown set to "All" and a search bar labeled "Find recipients in payment". A callout 10 points to the search bar. Below this is a link "+ Add multiple recipients" with callout 9. The main area is a table with columns "Recipient/Account" and "Amount". A callout 12 points to the "Recipient/Account" column. The first row shows a checked status "This payment is valid.", a recipient "achtst Checking" with account number "123456789", and an amount of "\$0.00". Callout 13 points to the amount. Below the recipient name is a "Notify Recipient" link (callout 15) and a "Show Details" link (callout 16). To the right of the table, there are three buttons: "Copy", "Remove", and "Expand Row", with callout 14 pointing to the "Expand Row" button. Below the table is an "Addendum" text area (callout 17) and a link "+ Add another recipient" (callout 18). At the bottom, there's a summary bar showing "\$0.00" and "1 payments (1 for \$0.00)", along with "Cancel", "Draft" (callout 19), and "Approve" buttons.

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

Splitting a Payment

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

The screenshot shows the 'Recipients (1)' form. At the top, there's a search bar 'Find recipients in payment' and a '+Add multiple recipients' link (1). Below is a table with columns 'Recipient/Account' and 'Amount'. The first row shows 'ACH ONLY (Zacnts) Checking' with account number '123456789' (4). The 'Amount' column shows a total of '\$0.00' (6) and a split amount of '\$195.00' (7). A secondary account is selected with '\$5.00' (5). The 'Total' is '\$0.00'. Below the table is an 'Addendum' field (8) and a '+Add another recipient' link (9). At the bottom, there are 'Cancel', 'Draft', and 'Approve' buttons (10). On the right, there are icons for 'Expand All', 'Collapse All', 'Copy', 'Remove', and 'Expand Row' (3).

Follow the directions up to step 8 on page 99.

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.

Commercial Services

Payment From File

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

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

The image shows two screenshots of a web interface. The top screenshot is titled 'Payments' and features a 'New Payment.' button circled with a blue circle and the number 1. To the right is a search bar with a magnifying glass icon and the word 'Search'. Below the search bar is a 'Templates' section with a '+ Create Template' link. The bottom screenshot is titled 'Payment From File' and contains two required fields: 'Payment Type *' with a dropdown menu showing '--Please Select A Payment Type--' (circled with a blue circle and the number 2) and 'Import File *' with a file selection button showing '--Please Select A File To Import--' (circled with a blue circle and the number 3). Below these fields is a note: '* - Indicates required field'. At the bottom right are 'Cancel' and 'Upload File' buttons, with the 'Upload File' button circled with a blue circle and the number 4.

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

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



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

Payment From File - Additional Information

5

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


6

Pay From/Pay To *
----Select From Account:--

7

Company / Subsidiary *
----Select A Subsidiary:--

8

Effective Date


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

Total Amount: \$35.00 To 2 recipients

* - Indicates required field

Back

Draft

Approve

9

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



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

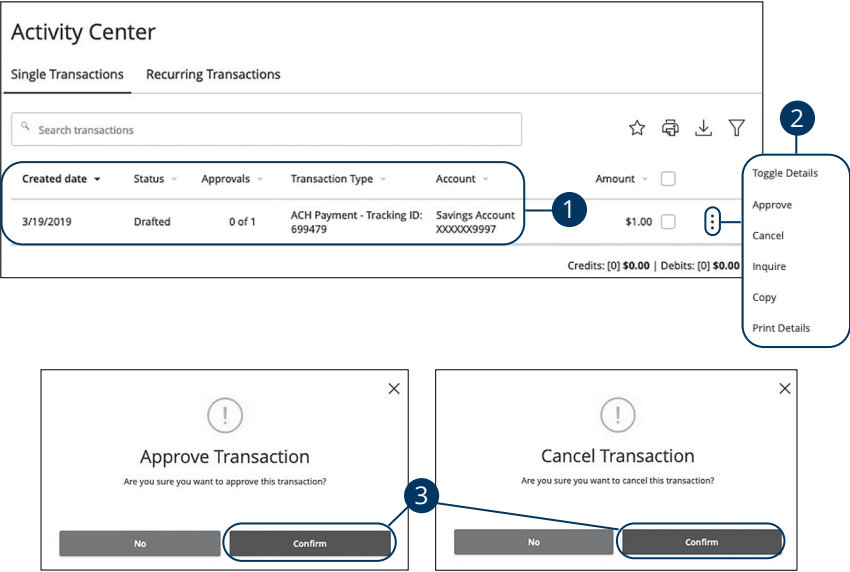
Commercial Services

Viewing, Approving or Canceling a Transaction


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

Single Transaction

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



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

1. Locate the transaction you would like to approve and note how many approvals are needed to process or cancel the transaction.
2. Click the  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.

The screenshot illustrates the process of approving or canceling multiple transactions. It features a table with columns: Created date, Status, Approvals, Transaction Type, Account, Amount, and a menu icon. Two transactions are listed: one drafted on 3/19/2019 and one cancelled on 2/27/2019. Numbered callouts 1 through 4 guide the user through the process. Callout 1 points to the Status column. Callout 2 points to the checkbox in the Amount column. Callout 3 points to the menu icon. Callout 4 points to the Confirm button in the confirmation dialogs.

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

1

2

3

4

Approve Selected

Cancel Selected

Print Selected Details

Approve Transactions

Are you sure you want to approve these transactions?

#699479 (\$1.00)

1 of your selected transaction(s) can not be approved.
Credit: \$0.00 | Debit: (\$1.00)

No Confirm

Cancel Transactions

Are you sure you want to cancel these transactions?

#699479 (\$1.00)

1 of your selected transaction(s) can not be cancelled.
Credit: \$0.00 | Debit: (\$1.00)

No Confirm

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

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



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

Commercial Services

Editing or Using a Template

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

Payments

New Payment

Search

Templates

+ Create Template

1 Result Filters: All ACH Payment

Name	Type	Recipients	Last Paid Date	Last Paid Amount	Actions
☆ Test	ACH Payment (PPD)	1			<div>⋮<div>1Pay2Edit3Copy4Delete</div></div>

Template Properties

Template Name

Test

Template Access Rights

2 of 2 user roles selected

Origination Details

SEC Code

PPD - Prearranged Payment and Deposit

From

*****6789

Account

Savings Account
XXXXXXXX9997

\$8.73

Recipient/Account

Amount

ACH ONLY (Zacnts)
Checking

123456789

\$50.00

⋮

Cancel

Save

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

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

Commercial Services

Deleting a Template

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

The screenshot shows the 'Payments' interface. At the top, there is a 'New Payment' button and a search bar. Below this is a 'Templates' section with a '+ Create Template' link. A table lists templates with columns: Name, Type, Recipients, Last Paid Date, Last Paid Amount, and Actions. One template is listed: 'Test' (ACH Payment (PPD)) with 1 recipient. The 'Actions' column has a three-dot menu icon. A callout box labeled '1' points to this menu, showing options: Pay, Edit, Copy, and Delete. Below the table, a 'Delete Template' dialog box is open, asking 'Are you sure you want to delete this Template?'. It has 'Cancel' and 'Delete Template' buttons. A callout box labeled '2' points to the 'Delete Template' button.

Name	Type	Recipients	Last Paid Date	Last Paid Amount	Actions
☆ Test	ACH Payment (PPD)	1			⋮

Delete Template

Are you sure you want to delete this Template?

Cancel Delete Template

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

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

Commercial Services

Wire Activity

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

Wire Activity

Time Period

Select Period

Tracking ID

Min Amt

\$0.00

Max Amt

\$0.00

Type

0 Items

Account(s)

0 Items

Reset

Apply Filters

Outgoing Wires

Tracking ID	Process Date	Amount	Recipient	Receiving Institution	From Account	IMAD
1006	01/01/00	\$99.99	testwire	FIRST HAWAIIAN BANK	Main Acct xxxxxxx4479	Awaiting IMAD...

Origination Information

Created

05/06/16 12:31 PM

Account

xxxxxxx

Amount

\$99.99

Beneficiary Information

To

testwire

Account

C - x7777





FI

Routing #

Message to Beneficiary

testing wires

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

- 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.

Commercial Services

ACH Pass-Thru

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

ACH Pass-Thru

The screenshot shows the ACH Pass-Thru form interface. It includes an 'IMPORT FILE' section with a file selection button, a 'MEMO' section with a text input field, a 'PROCESS DATE' calendar, and 'Draft' and 'Approve' buttons at the bottom. Numbered callouts indicate the following steps:

- 1**: Points to the 'IMPORT FILE' section, specifically the 'Select a file to upload' button.
- 2**: Points to the 'PROCESS DATE' calendar, which shows the month of July 2016. The date 14 is highlighted.
- 3**: Points to the 'MEMO' text input field.
- 4**: Points to the 'Draft' and 'Approve' buttons at the bottom right.

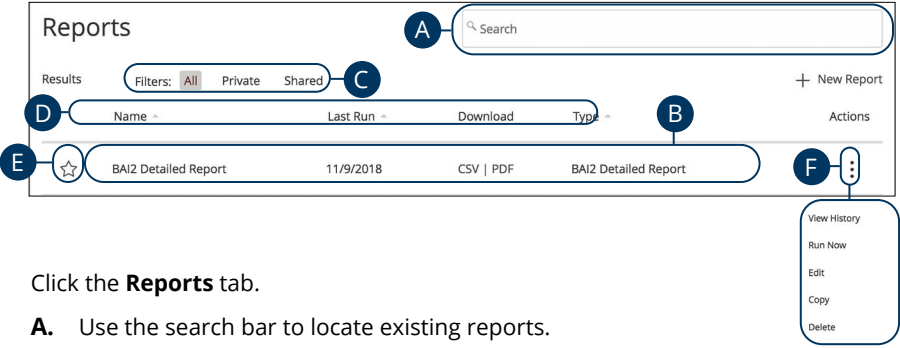
In the **Commercial Functions** tab, click **ACH Pass-Thru**.

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

Commercial Services

Reports Overview

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



Click the **Reports** tab.

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



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

Company User Activity Report

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

New Company User Activity Report

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

1

Do you want this report to be private or shared?

☐ Private
 ☒ Shared

2

What do you want to name the report?

3

Which user(s) do you want to include?

☐ All Users (14)
 Select specific user(s)

4

What dates do you want to include?

5

How often do you want this report to run?

☒ On Demand
☐ Every Business Day
☐ Every Calendar Day
☐ Weekly
☐ Monthly

6

What transaction types do you want to include?

Select All | Clear All

☐ Stop Payment
 ☐ Funds Transfer

☐ EFTPS
 ☐ Wires - Domestic

☐ Wires - International
 ☐ ACH Collection

☐ ACH Payments

7

Cancel

Create and Run

Create

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

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

Transaction Report

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

New Transaction Report

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

Change report type

1

Do you want this report to be private or shared?
☐ Private
☒ Shared

2

What do you want to name the report?

3

What account(s) do you want to include?
☐ All Accounts (2)
Select specific account(s)

4

What dates do you want to include?

5

How often do you want this report to run?
☒ On Demand
☐ Every Business Day
☐ Every Calendar Day
☐ Weekly
☐ Monthly

6

Cancel

Create and Run

Create

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

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

Outgoing Wires Report

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

New Outgoing Wires Report

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

Change report type

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

☐ Private
 ☒ Shared

2
 What do you want to name the report?

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

☐ All Accounts (2)

Select specific account(s)

4
 What dates do you want to include?

▼

5
 How often do you want this report to run?

☒ On Demand
 ☐ Every Business Day
 ☐ Every Calendar Day
 ☐ Weekly
 ☐ Monthly

6
 What transaction types do you want to include?

Select All | Clear All

☐ Domestic Wire
 ☐ International Wire

Cancel

Create and Run

Create

7

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

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

Company Entitlements Report

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

New Company Entitlements Report

This report will generate the following file formats: PDF

Change report type

1

Do you want this report to be private or shared?
☐ Private
☒ Shared

2

What do you want to name the report?

3

How often do you want this report to run?
☒ On Demand
☐ Every Business Day
☐ Every Calendar Day
☐ Weekly
☐ Monthly

Cancel

Create and Run

Create

4

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

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

ACH Activity Report

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

New ACH Activity Report

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

Change report type

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

☐ Private
 ☒ Shared

2
 What do you want to name the report?

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

☐ All Accounts (2)

Select specific account(s)

4
 What dates do you want to include?

▼

5
 How often do you want this report to run?

☒ On Demand
 ☐ Every Business Day
 ☐ Every Calendar Day
 ☐ Weekly
 ☐ Monthly

6
 What transaction types do you want to include?

Select All | Clear All

☐ EFTPS
 ☐ Payroll

☐ ACH Collection
 ☐ ACH Batch

☐ ACH Payment
 ☐ ACH Receipt

Cancel

Create and Run

Create

7

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

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

ACH Activity Report Previous Day(s)

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

New ACH Activity Report - Previous Day(s)

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

Change report type

1

Do you want this report to be private or shared?
☐ Private
☒ Shared

2

What do you want to name the report?

3

What account(s) do you want to include?
☐ All Accounts (4)
Select specific account(s)

4

What dates do you want to include?

5

How often do you want this report to run?
☒ On Demand
☐ Every Business Day
☐ Every Calendar Day
☐ Weekly
☐ Monthly

6

Cancel

Create and Run

Create

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

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

Balance and Activity Statement-Previous Day(s)

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

New Balance and Activity Statement - Previous Day(s)

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

1. Do you want this report to be private or shared?
 - ☐ Private
 - ☒ Shared
2. What do you want to name the report?
3. What account(s) do you want to include?
 - ☐ All Accounts (2)
 - Select specific account(s)
4. What dates do you want to include?
5. How often do you want this report to run?
 - ☒ On Demand
 - ☐ Every Business Day
 - ☐ Every Calendar Day
 - ☐ Weekly
 - ☐ Monthly

6

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

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

Cash Position Report

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

New Cash Position Report

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

1
Do you want this report to be private or shared?
☐ Private
☒ Shared

2
What do you want to name the report?

3
What account(s) do you want to include?
☐ All Accounts (2)
Select specific account(s)

4
How often do you want this report to run?
☒ On Demand
☐ Every Business Day
☐ Every Calendar Day
☐ Weekly
☐ Monthly

Cancel
Create and Run
Create
5

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

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

Cash Position Report Previous Day(s)

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

New Cash Position - Previous Day(s)

This report will generate the following file formats: PDF, CSV, BA1

[Change report type](#)

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

☐ Private

☒ Shared
- What do you want to name the report?
- What account(s) do you want to include?

☐ All Accounts (4)

 Select specific account(s)
- What dates do you want to include?
- How often do you want this report to run?

☒ On Demand

☐ Every Business Day

☐ Every Calendar Day

☐ Weekly

☐ Monthly

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

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

Wire Online Origination Report

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

New Wire Online Origination

This report will generate the following file formats: PDF

Change report type

1

Do you want this report to be private or shared?
☐ Private
☒ Shared

2

What do you want to name the report?

3

What account(s) do you want to include?
☐ All Accounts (4)
Select specific account(s)

4

What dates do you want to include?

5

How often do you want this report to run?
☒ On Demand
☐ Every Business Day
☐ Every Calendar Day
☐ Weekly
☐ Monthly

6

What transaction types do you want to include?
Select All | Clear All
☐ Wires - Domestic
☐ Wires - International

7

Cancel

Create and Run

Create

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

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

Commercial Services

Editing a Report

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

The screenshot shows the 'Reports' tab in the Commercial Services interface. At the top, there is a search bar and filters for 'All', 'Private', and 'Shared'. Below the filters, a table lists reports. The first report is 'BAI2 Detailed Report', last run on 11/9/2018, in CSV | PDF format. To the right of the table is a 'New Report' button and an 'Actions' column. The 'Actions' column for the 'BAI2 Detailed Report' has a dropdown menu with options: 'View History', 'Run Now', 'Edit', 'Copy', and 'Delete'. A blue circle with the number '1' is next to the 'Edit' option.

Below the table is a dialog box titled 'Do you want this report to be private or shared?'. It has two radio buttons: 'Private' and 'Shared'. The 'Shared' option is selected. Below the radio buttons, it says 'This report was created by another user and the privacy cannot be changed.' Then, it asks 'What do you want to name the report?' with a text input field containing 'Balance and Activity Statement - Previous Day(s)'. Next, it asks 'What account(s) do you want to include?' with a checked box for 'All Accounts (4)' and a link to 'Select specific account(s)'. Then, it asks 'What dates do you want to include?' with a dropdown menu showing 'Last Business Day'. Finally, it asks 'How often do you want this report to run?' with radio buttons for 'On Demand', 'Every Business Day' (selected), 'Every Calendar Day', 'Weekly', and 'Monthly'. A blue circle with the number '2' is next to the 'Every Business Day' option. At the bottom of the dialog box are three buttons: 'Cancel', 'Save and Run', and 'Save'. A blue circle with the number '3' is next to the 'Save and Run' button.

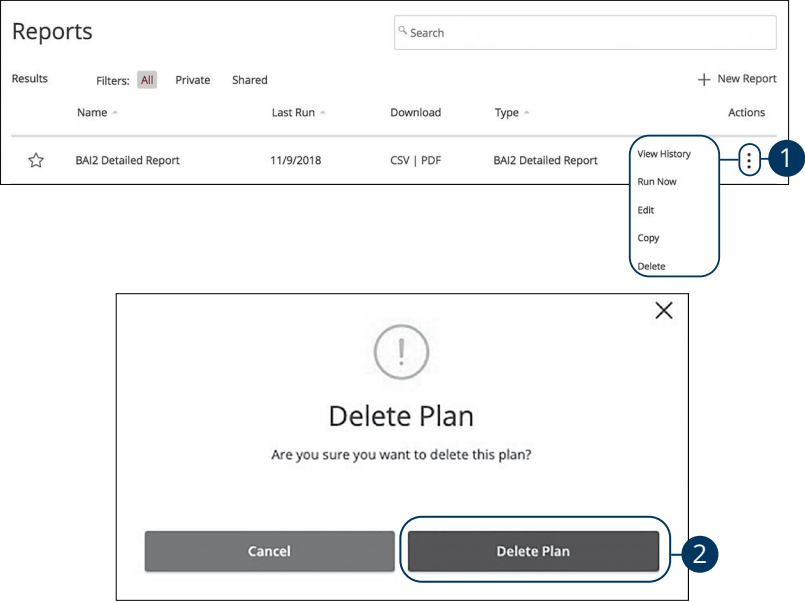
Click the **Reports** tab.

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

Commercial Services

Deleting a Report

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



Click the **Reports** tab.

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

Commercial Services

Tax Payments

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

The image displays two screenshots of the 'Tax Payments' interface. The first screenshot, labeled with a blue circle containing the number 1, shows the 'State or Federal Authority' dropdown menu. The dropdown is open, showing 'Federal' and 'Texas' as options. Below the dropdown is a 'Filter forms' button. The second screenshot, labeled with a blue circle containing the number 2, shows the 'Form 1041 - Fiduciary Income Tax Return' and 'Form 1041A - US Information Return - Trust Accumulation of Charitable Amounts' in a list. The 'Filter forms' button is also visible in this screenshot.

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

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

< Back

Federal Taxes

Form 1041 - Fiduciary Income Tax Return

3

Payment From

Inwood National Bank: Demo *Treasury* ▾

Tax ID

123456789

From Account

--- Select From Account --- ▾

Payment Amount

\$0.00

Payment Effective Date

31

Tax Type

--- Select Payment Type --- ▾

Tax Period End Date

31

To Account Routing Number

061036000

To Account

23401009

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

Cancel

4

Draft

Approve

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

Commercial Services

Mobile Authorizations

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

Mobile Authorizations

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

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

1 **MOBILE AUTHORIZATION CODE ***
Enter a Mobile Authorization Code

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

2a Add E-mail **2b** Add Phone

4 Submit

* - Indicates required field

ENROLLMENT *
Choose eligible transaction types:

Select All Clear All

3

- ☐ FUNDS TRANSFER
- ☐ WIRE TRANSFER
- ☐ ACH PAYMENTS
- ☐ EFTPS
- ☐ ACH SINGLE RECEIPT
- ☐ PAYROLL
- ☐ ACH SINGLE PAYMENT
- ☐ ACH COLLECTIONS
- ☐ EXTERNAL TRANSFER

E-MAIL ADDRESS *

Cancel Save

COUNTRY *
United States

PHONE NUMBER *

Cancel Save

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

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

Commercial Services

Funds Transfer

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

Individual Transfers

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

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

- From Account** and **To Account**: Two dropdown menus for selecting the source and destination accounts.
- Amount**: A text input field with a value of 0.00.
- Frequency**: A dropdown menu with the selected option '1st of the month'.

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

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

The screenshot shows a form for setting up a recurring transfer. It includes a 'Start Date' field with a calendar icon, a warning message about weekends and holidays, a 'Repeat Duration' section with two radio button options, a 'Memo' field, and 'Draft' and 'Approve' buttons. Numbered callouts 4a, 4b, 5, and 6 point to the Start Date field, the Repeat Duration options, the Memo field, and the Draft/Approve buttons respectively.

4a Start Date
04/09/2019

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

5 Memo (optional)
Enter letters and numbers only

6 Draft Approve

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

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



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

Multi-Account Transfers Overview

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

Funds Transfer

Individual Transfers **Multi-Account Transfers**

Search Create Template Transfer Funds

Available Templates

Name ▲	Transfers ▲	Actions
★ Test	1	⋮

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

A. The following information presents for each template:

- Name
- Number of transfers in the template

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

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

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



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

Multi-Account Transfers- Creating a Template

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

The image consists of two screenshots of the 'Funds Transfer' application interface.

The top screenshot shows the 'Funds Transfer' header with two tabs: 'Individual Transfers' and 'Multi-Account Transfers'. The 'Multi-Account Transfers' tab is active. Below the tabs is a search bar. To the right of the search bar are two buttons: 'Create Template' (circled in blue with a blue circle containing the number 1) and 'Transfer Funds'. Below the buttons is a section titled 'Available Templates'. It contains a table with columns: 'Name', 'Transfers', and 'Actions'. There is one row with the name 'Test', 1 transfer, and an actions menu icon.

The bottom screenshot shows the 'Funds Transfer' header with the 'Template Properties' section. It contains three numbered callouts: 2 points to the 'Template Name' input field; 3 points to the 'Template Access Rights' link, which says '6 of 4 user roles selected'; and 4 points to the 'Memo' input field. Below the 'Memo' field is a 'Push Memo to All' button.

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

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

Transfers (3)

Find accounts in transfer

From Account	To Account	Amount
⚠ This payment is incomplete		
Search by name or num	Search by name or num	\$0.00
Memo		
Search by name or num	Search by name or num	\$0.00
Search by name or num	Search by name or num	\$0.00
Add another transfer		

\$0.00
3 transfers

Cancel Save

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

Multi-Account Transfers- Single Transfer

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

Funds Transfer

Individual Transfers

Multi-Account Transfers

Search

Create Template

Transfer Funds

Available Templates

Name	Transfers	Actions
☆ Test	1	⋮

Funds Transfer

Origination Details

Transfer Date

Recurrence

None

☒ Same Date



Memo

Push Memo to All

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

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

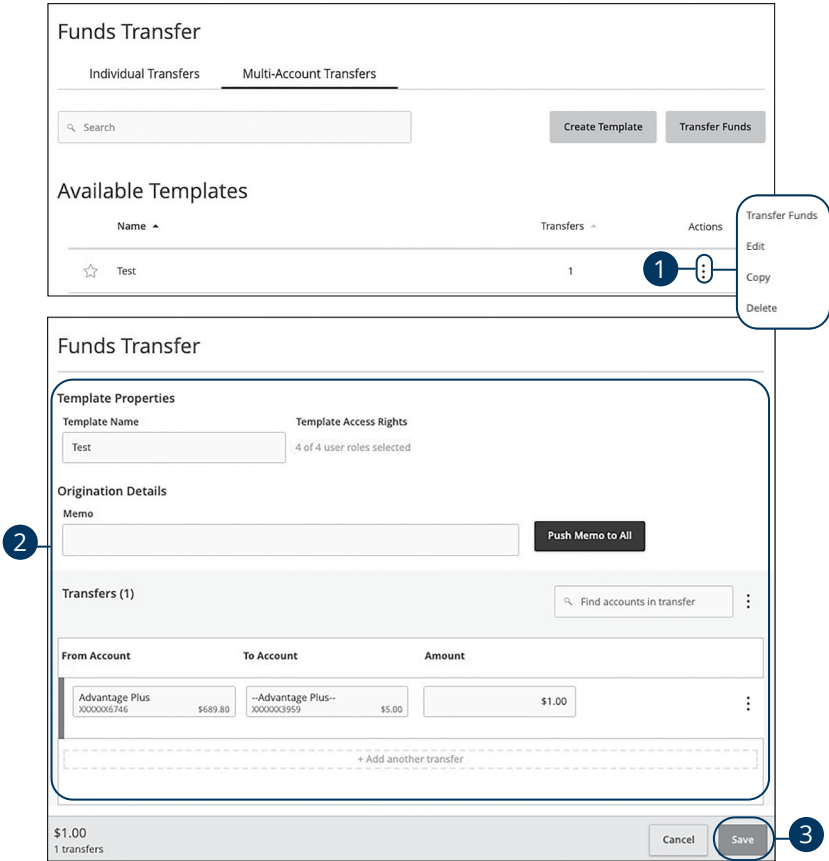
The screenshot displays the 'Transfers (3)' interface. At the top, there is a search bar labeled 'Find accounts in transfer' (5). Below this is a table with columns 'From Account', 'To Account', and 'Amount'. The first row has a warning icon and the text 'This payment is incomplete'. The first row's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

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


Commercial Services

Editing a Multi-Account Transfer Template

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



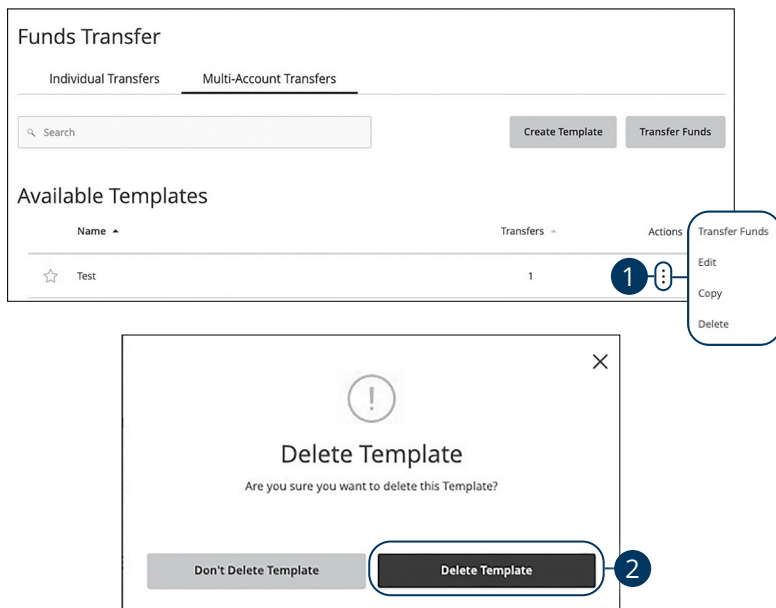
In the **Transfer Funds** tab, click **Funds Transfer**, then **Multi-Account Transfers**.

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


Commercial Services

Deleting a Multi-Account Transfer Template

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



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

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

Positive Pay

Introduction

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

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

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



Positive Pay

Quick Exception Processing

Quick Exception Processing is an efficient method of managing exception item activity. Pay/Return decisions can be made on all items using a single screen.

Quick Exception Processing as of 01/16/2019

Account:

Processed Exceptions: (Count: 0) (Amount: \$0.00)
 Unprocessed Exceptions: (Count: 1) (Amount: \$2.00)
 Total Exceptions: (Count: 1) (Amount: \$2.00)

☒ Hide exceptions already decided

NOTE: Exceptions will be given a decision of "Pay" if no decision has been made by 01:00 PM Central Time (US & Canada).

Account	Paid Date	Check #	Amount	Issued Payee	Exception Type	Pay	Return	Reason
1	01/15/2019	View Image 1537	2.00		PAID NOT ISSUED CHECK	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text" value="<Not Selected>"/>

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

1. By default, all assigned accounts are included in the report, or you can choose specific accounts to include.
2. Check the box next to "Hide expectations already decided" to only view Pay/Return decisions that have not been made.
3. Click the **Update** button to process the report.
4. The Bottom Detail shows the Client/Account ID, paid date, check number, amount, issued payee, and exception type. In the Check Number column, click the "View Image" link to display the check image for the selected item.
5. Check "Pay" or "Return."

6. Select a decision reason from the drop-down list.

Exception Types:

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



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



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

Positive Pay

To Upload an Issued Check File

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

Submit Issued Check File

Step 1. Select a file to process.

Choose File | No file chosen

Step 2. Input details about the file.

Account Name: | Joe 1

File Processing Type: | Test

Step 3. Click the "Process File" button.

Process File

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

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

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



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

Positive Pay

Manually Enter a Check

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

Add New Issued Check

1

Account Name: <Not Selected>

2

Check Number:

Amount:

Issued Date: 03/14/2017

Issued Payee:

☐ Auto-Increment Check Number

Add Check

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

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



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

Positive Pay

Void a Check

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

Void a Check

Step 1. Enter check information.

1 Account ID: BOG DEMO ACCT ✓

2 Check Number: 023

Check Amount: 27.64

Issued Date: 11/16/2016

Step 2. Click the "Find Matching Check" button to find the check.

Find Matching Check 3

Step 3. Verify the check that will be voided.

Step 4. Click the "Void Check" button to complete the void process.

4 Void Check

Note: Voids are retained within the system for 90 days after an item has been voided.

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

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

Positive Pay

Managing Exceptions

While processing your items, the Positive Pay system sends you an email notification if there are any exceptions to review. Exceptions represent two types of items: items that do not match checks issued by the client to the bank or items attempting to clear an account where the Positive Pay service is set to run in reverse, requiring client review of all items. Exception items will be available for review by 8:00 a.m. CST

The Exception Type tells you why the item is listed. This can include:

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



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

Quick Exception Processing as of 12/22/2016

1 Account ID: [B00 DEMO ACCT] 2 ☒ Hide exceptions already decided 4 [Update]

Processed Exceptions: (Count: 0) (Amount: \$0.00)
Unprocessed Exceptions: (Count: 0) (Amount: \$0.00)
Total Exceptions: (Count: 0) (Amount: \$0.00)

NOTE: Check exceptions will be given a decision of "Pay" and ACH exceptions will be given a decision of "Return" if no decision has been made by 11:00 AM.

Account ID	Paid Date	Check #	Amount	Issued Payor	Exception Type	Pay	Return	Reason
------------	-----------	---------	--------	--------------	----------------	-----	--------	--------

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

1. Using the "Account ID" drop-down, filter your payments by account ID, display type or status.
2. Check the box next to "Hide exceptions already decided" to display only items requiring a pay or return decision.
3. Check a box in a the Pay/Return Decision column to indicate whether the item should be paid or returned. If you select Return, you can add a reason for later reference.
4. Click the **Update** button to submit the decisions.



Note: Decisions on exceptions must be made by 1:00 PM CST. Any items left undecided are handled per your default setting. All users at United Community Bank are placed into read-only mode after the cut-off time to prevent changes to the automated decision.

Positive Pay

Outstanding Issued Checks

Generate an outstanding issued checks report using the selection criteria on the Outstanding Issued Checks page.

Outstanding Issued Checks

Client: First Bank DEMO

1

Account: All Accounts

2

Start

End

Issued Date:

Input Date:

As of Date:

Issued Payee:

3

Produce Report

Search...

Search

Reset

1 of 1 records

4

Back to Filter

Outstanding Issued Checks

	Account	Check Number	Check Amount	Issued Payee	Issued Date	Input Date
1		101	\$5.50		01/07/2019	01/07/2019 (M)

Show Selection Criteria

Click the **Transaction Reports** tab, then **Outstanding Issued Checks**.

1. By default, all assigned accounts are included in the report, or you can choose specific accounts to include..
2. Filter items in the report by entering the Issued Date, Input Date, Outstanding As of Date or Issued Payee.
3. Click the **Produce Report** button to review the report. The report displays transaction information such as the check number, check amount and issued payee, along with the chosen selction criteria.
4. Click the **Back to Filter** button to return to the Outstanding Issued Checks page.

Positive Pay

Issued Check File Processing Log

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

Issued Check File Processing Log

Client: First Bank DEMO

1

Account: All Accounts

2

Upload Date: 01/10/2019
Item Count:
Dollar Amount:

Start
01/10/2019

End
01/10/2019

3

Produce Report

Note: Issued check file processing history is retained within the system for 365 days.

01/10/2019 01/10/2019
Print
1/2
5

Issued Check File Processing Log (4)									
Client Name	Account ID	File Type	Results	Items	Amount	Upload Date	Upload	File Name	
Big City Electric	BCE Exp Acct	HAMP 237822	Processed	6	\$30,041.27	5/17/15 9:30 AM	jdne	20140620090840_5903_028_posnrm_20140819_110237822_0134	View File
Big City Electric	BCE Payroll	BCE Standard	Processed	6	\$1,472.30	5/20/15 10:30 AM	jdne	20141029103034___092461ndmDema.csv	View File
Big City Electric	BCE Exp Acct	BCE Payroll Totals	Rejected	11	\$12.30	5/20/15 10:30 AM	jdne	20141029103034___092461ndmDema.csv	View File
Big City Electric	BCE Payroll	BCE Standard	Processed	6	\$1,472.30	5/21/15 2:12 PM	jdne	20150520021252___092461ndmDema.csv	View File
				114	32,987.87				

Click links under the "Results" column for file processing info.

4

Processing Output Totals

File Status	Item Total	Amount Total
Processed:	113	27,945.87
Exception:	0	0.00
Rejected:	11	12.00

Click the **System Reports** tab, then **Issued Checks File Processing Log**.

- By default, all assigned accounts are included in the report, or you can choose specific accounts to include.
- Filter items in the report by entering the Upload Date, Item Count, or Dollar Amount.
- Click the **Produce Report** button to review the report. The report is displayed on the Results page.
- You can view additional details regarding the file or errors by clicking the Results column.
- Click the **Back to Filter** button to return to the Selection page.

Positive Pay

ACH Reporting

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

A

ACH Reporting Files (21)					
Report Description	File Type	Report	Date Created	File Size	
TEST1	CSV	Download	11/21/2016 01:20:41 PM	7.87 KB	
TEST1	NACHA - No Line Breaks	Download	11/21/2016 01:20:41 PM	5.84 KB	
TEST1	PDF - Limited Transaction Details	Download	11/21/2016 01:20:41 PM	80.03 KB	
TEST1	PDF - Summary Listing	Download	11/21/2016 01:20:41 PM	71.02 KB	
TEST1	N/A	Download	11/21/2016 01:20:41 PM	11.79 KB	

B

C

D

E

Click the **Transaction Processing** tab, then **ACH Reporting Files**.

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

Positive Pay

Account Reconciliation

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

Account Reconciliation Summary

1 Account: 74225

2 Reconcile Through Date: 12/18/2018 (Last Reconcile Through Date: 01/01/1900)

3 Select

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

Account Reconciliation Statement

This Reconcile Through Date: 12/18/2018
Account: 74225

Transaction Summary

Issued Checks	(+) \$0.00
Paid Checks	(-) \$0.00
Stop Payments	(-) \$0.00
VOIDs	(-) \$0.00
ACH Debits	(-) \$1,346,410.71
ACH Credits	(+) \$1,346,410.71
Miscellaneous Debits	(-) \$4,768.53
Miscellaneous Credits	(+) \$0.00
Deposits	(+) \$4,768.53
Service Charges Paid	(-) \$0.00
Interest Paid	(+) \$0.00
Taxes/Withholding	(-) \$0.00
Current Outstanding Checks	\$0.00

Statement Balance Summary

Statement Balance:	Calculate	\$0.00
Outstanding Check Amount:		\$0.00
Check Register Balance:		\$0.00

Reconciliation History

Date
N/A

5 Finish Reconciliation

Cancel

Click the **Transaction Reports** tab, then **Account Reconciliation Summary**.

1. Using the "Account" drop-down, select an account.
2. Enter a reconcile through date.
3. Click the **Select** button.
4. Click the "Show" link next to a total to view a list of included items.
5. Click the **Finish Reconciliation** button to reconcile the account.

Positive Pay

ACH Returns/NOC Report

This report allows clients to obtain return and Notification of Change (NOC) information on their originated ACH transactions.

ACH Returns / NOC Report

1

Company ID: All Company IDs

2

From: 01/16/2019

To: 01/16/2019

3

Date: Processed

4

Submit

ACH Returns / NOC Report

Type to filter: Showing 20 of 20 records

5

Return Date	Effective Entry Date	Processed Date	Return Code	Company ID	Company Name	Company Entry Description	Receiving Name	Receiving DFID	Corrected Date	Receiving Account Number	Tran Code	Amount	ID Number	Trace Number	SEC Code
2/13/2017	2/13/2017	8/10/2017	Insufficient Funds (R01)	79697451	Friesen - Rogahn	RET TEST	Rosanna Faria	1111111110			Demand Debit Return(NOC (D6)	\$547.00	111111110815777		PPD
2/13/2017	2/13/2017	8/10/2017	Customer Address Not Authorized (R10)	79697451	Friesen - Rogahn	RET TEST	Megane Ratke	1111111110			Demand Debit Return(NOC (D6)	\$491.00	111111110766029		PPD
2/13/2017	2/13/2017	8/10/2017	Invalid Account Number (R04)	79697451	Friesen - Rogahn	RET TEST	Werner Farrell	1111111110			Savings Debit Return(NOC (D6)	\$20.00	111111110072487		PPD
2/13/2017	2/13/2017	8/10/2017	Invalid Account Number (R04)	79697451	Friesen - Rogahn	RET TEST	Adelle Howe	1111111110			Savings Credit Return(NOC (D1)	\$42.00	111111110561657		PPD
2/13/2017	2/13/2017	8/10/2017	Unlawful DR to Consumer Acct Using Corp SEC Cid (R05)	79697451	Friesen - Rogahn	RET TEST	Flo Durgan	1111111110			Savings Debit Return(NOC (D6)	\$421.00	111111110456130		PPD

Click the **Transaction Reports** tab, then **ACH Retuns/NOC Report**.

1. Enter a company ID or leave blank to run report on all company IDs.
2. Enter a from and to date.
3. Use the drop-down to select either processed or effective date.
4. Click the **Submit** button.
5. The report is displayed below.

Positive Pay

User Setup

An Administrator can manage users in the User Setup page.

User Setup (Client)

Choose Company: First Bank DEMO

User Status: Active Search... Search Reset 5 of 5 records

Name	User Name	Email Address	Last Logged On	Status	
	markdemo		1/7/2019 11:13 AM	Active	Edit Copy
	austindemo		1/10/2019 8:28 AM	Active	Edit Copy
	fbtdemo		1/10/2019 8:33 AM	Active	Edit Copy
	ericademo		1/10/2019 11:15 AM	Active	Edit Copy
	brentdemo		1/10/2019 7:45 AM	Active	Edit Copy
					Add New

1

User Setup (Client)

Contact Information Security Settings Menu Settings System Messages

* First Name: Middle Initial: * Last Name: * Email Address: Exclude From Email Primary Phone Number: Secondary Phone Number: Mobile Number:

* Indicates required fields

Submit

2

Click the **New Client Setup** tab, then **User Setup (Client)**.

1. Click the “Add New” link.
2. In the **Contact Information** tab, enter the user’s name, email address and phone number. If a user does not want to receive emails or text messages from us, check either the “Exclude From Email” box or the “Do Not Sent Text Messages” box

Positive Pay: User Setup

User Setup (Client)

Contact Information

Security Settings

Menu Settings

System Messages

User Name:

* Password:

* Verify Password:

Company:

First Bank DEMO

Account:

Type to filter...

Showing 2 of 2

Assigned

Add All

Remove All

☐ Assign all new accounts to this user

ACH Reports:

Type to filter...

Showing 1 of 1

Assigned

Add All

Remove All

☐ Assign all new ACH reports to this user

Client Exception Type(s):

Both Check and ACH Exceptions

☐ Allow user to download issued check files

☐ Allow user to edit transactions

☐ Allow user to delete transactions

☐ Allow user to add ACH Authorization Rules in Quick Exceptions Processing

☐ User Locked

* Indicates required fields

Submit

- Click the **Security Settings** tab.
- Enter a user name and password.
- Click an Account ID to move it to the Assigned column. To allow a user to view or download an ACH report, click a report to move it to the Assigned column. To move all accounts or ACH reports at once, click the corresponding **Add All** or **Remove All** button.
- Use the drop-down to select a Client Exception Type and select further exceptions by checking the appropriate boxes.

Positive Pay: User Setup

User Setup (Client)

Contact Information Security Settings **7 Menu Settings** System Messages

Client Security Template: Check and ACH Pos Pay with ARS

☒ Assign all menu options from this template

Submit

User Setup (Client)

Contact Information Security Settings Menu Settings **9 System Messages**

User Notification Template: Select

Message	Email
CLIENT - Exception: Duplicate paid item	<input type="checkbox"/>
CLIENT - Exception: Duplicate paid item with amount mismatch	<input type="checkbox"/>
CLIENT - Exception: Filtered / blocked transaction	<input type="checkbox"/>
CLIENT - Exception: Paid item not issued	<input type="checkbox"/>
CLIENT - Exception: Paid item with amount mismatch	<input type="checkbox"/>
CLIENT - Exception: Paid item with zero check number	<input type="checkbox"/>
CLIENT - Exception: Payee name mismatch	<input type="checkbox"/>
CLIENT - Exception: Stale dated item paid	<input type="checkbox"/>
CLIENT - Exception: Unauthorized ACH transaction	<input type="checkbox"/>
CLIENT - Exception: Void item paid	<input type="checkbox"/>
CLIENT - Reminder to process exceptions	<input type="checkbox"/>
CLIENT - Filtered / blocked transaction notification	<input type="checkbox"/>
CLIENT - Unauthorized ACH transaction notification	<input type="checkbox"/>
CLIENT - Issued file count / amount mismatch	<input type="checkbox"/>
CLIENT - Issued file loaded successfully	<input type="checkbox"/>
CLIENT - Issued file partially loaded	<input type="checkbox"/>
CLIENT - Issued file processing loaded no items	<input type="checkbox"/>
CLIENT - Issued file rejected	<input type="checkbox"/>
CLIENT - New ACH authorization rule added	<input type="checkbox"/>
CLIENT - New transaction filter / block added	<input type="checkbox"/>
CLIENT - ACH reporting system new file notification	<input type="checkbox"/>
CLIENT - ACH reporting file sent as email attachment	<input type="checkbox"/>

10 Submit

7. Click the **Menu Settings** tab to view a list of menu options a user can access.
8. Check the box next to a specific function to make it available to a user or click the **Select All** button.
9. Click the **System Messages** tab to decide which specific notifications a user can receive via email or text message.
10. Once you have entered all the necessary information, click the **Submit** button to save.
11. Contact United Community Bank Treasury Management Support at 1-800-UCBANK1 (1-800-822-2651). Inform the Support Representative that you need the link between Positive Pay and Online Banking completed. Be prepared to provide the user's online banking user name and newly created Positive Pay user name.

Positive Pay

ACH Authorization Rules Setup

ACH Authorization Rules Setup is used to define all pre-authorized ACH transaction rules for an account. In order to generate exceptions for ACH items, at least one ACH rule must be configured. During the initial configuration of the product, most clients will wish to generate exceptions for all incoming ACH items and then create an approved list of companies as specific transactions are posted. If you desire to manage your approved list in this manner, you may consider creating an ACH rule for all credits for all standard entry class codes with a maximum allowable amount of \$.01. This rule will then create exceptions for all debit entries and all credit entries greater than \$.01. You may then further refine your rules as items hit your account.

ACH Authorization Rules Setup

1 Notification Type for Unauthorized ACH Transactions: Create Exception Edit Update Cancel

	Account	Description	Company ID	Standard Entry Class Code	Debits or Credits	Maximum Allowable Amount	
1				ALL - All Standard Entry Class Codes	Both DR and CR	0.01	Edit
2	8401615923			ALL - All Standard Entry Class Codes	<Select>	0.01	Edit Add

3

Click the **New Client Setup** tab, then **ACH Authorization Rules Setup**.

1. Click the “Edit” link to change the Notification Type for Unauthorized ACH Transactions”. Select “Create Exception” if an unauthorized ACH transaction becomes an exception that requires a pay/return decision by the client. Select “Email Notification Only” to notify the client via email of any unauthorized transactions. Click the “Update” link when you are finished.
2. To create a new rule, start by choosing an account ID. Enter a rule description and the originating Company ID. If the company ID field is left blank, the rule will apply to all company IDs. Select a Standard Entry Class Code, transaction type, and enter the Maximum Allowable Amount.
3. Click the “Add” link to save the new exception rule. Click the “Edit” link next to an existing rule to make any changes.



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