



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.

Test Murphy & Co 2
Save

Company Policy ?

Transactions Features Accounts User Roles

1

Transaction Filter:

Filter: All Enabled Disabled ▼

	ACH BATCH
	Rights Allowed Actions
<div style="border: 1px solid black; padding: 5px; margin-bottom: 5px;"> <p>ACH Batch</p> <p>Can view all transactions \$40M Can Draft/Approve/Cancel</p> </div>	
<div style="border: 1px solid black; padding: 5px; margin-bottom: 5px;"> <p>ACH Collection</p> <p>Can view all transactions \$40M Can Draft/Approve/Cancel</p> </div>	
<div style="border: 1px solid black; padding: 5px; margin-bottom: 5px;"> <p>ACH Pass Thru</p> <p>Can view all transactions \$40M Can Draft/Approve/Cancel</p> </div>	
<div style="border: 1px solid black; padding: 5px; margin-bottom: 5px;"> <p>Check Reorder</p> <p>Can view all transactions Can Draft/Approve/Cancel</p> </div>	
<div style="border: 1px solid black; padding: 5px;"> <p>Domestic Wire</p> <p>Can view all transactions \$17M Can Draft/Approve/Cancel</p> </div>	

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

2

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 Save

Company Policy ⓘ

Transactions Features Accounts User Roles

Transaction Filter:

Filter: All Enabled Disabled

ACH Batch Can view all transactions Can Draft/Approve/Cancel	\$40M	ACH BATCH Rights Allowed Actions															
ACH Collection Can view all transactions Can Draft/Approve/Cancel	\$40M	<div style="border: 2px solid blue; padding: 5px;"> <p>Approval Limits</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 40%;"></th> <th style="width: 30%;">Maximum Amount</th> <th style="width: 30%;">Maximum Count</th> </tr> </thead> <tbody> <tr> <td>Per Transaction</td> <td>\$ <input type="text" value="40,000,000.00"/></td> <td></td> </tr> <tr> <td>Daily Per Account</td> <td>\$ <input type="text" value="40,000,000.00"/></td> <td><input type="text" value="50"/></td> </tr> <tr> <td>Daily</td> <td>\$ <input type="text" value="40,000,000.00"/></td> <td><input type="text" value="50"/></td> </tr> <tr> <td>Monthly</td> <td>\$ <input type="text" value="40,000,000.00"/></td> <td><input type="text" value="200"/></td> </tr> </tbody> </table> </div>		Maximum Amount	Maximum Count	Per Transaction	\$ <input type="text" value="40,000,000.00"/>		Daily Per Account	\$ <input type="text" value="40,000,000.00"/>	<input type="text" value="50"/>	Daily	\$ <input type="text" value="40,000,000.00"/>	<input type="text" value="50"/>	Monthly	\$ <input type="text" value="40,000,000.00"/>	<input type="text" value="200"/>
	Maximum Amount		Maximum Count														
Per Transaction	\$ <input type="text" value="40,000,000.00"/>																
Daily Per Account	\$ <input type="text" value="40,000,000.00"/>		<input type="text" value="50"/>														
Daily	\$ <input type="text" value="40,000,000.00"/>		<input type="text" value="50"/>														
Monthly	\$ <input type="text" value="40,000,000.00"/>	<input type="text" value="200"/>															
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																

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 Actions 1

POLICY TESTER

Filter by

All Search all Add Allowed Action 2

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.

Amount

1

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

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

Approvals

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

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

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		
▾	▾	▾	▾	▾
				<input type="checkbox"/> <input checked="" type="checkbox"/>

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)

Accounts

Any allowed account (1)

Draft Hours

Any

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

2

IP Addresses

IP Addresses

✕
✓

1. Click the "+ Add IP Address" link.
2. 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)

Accounts

Any allowed account (1)

Draft Hours

Any

Location

United States Canada Mexico

IP Addresses

IP Addresses

Any

SEC Codes

PPD CCD

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	Amount	Account
Draft	\$ 0	
Subsidiary	SEC Code	IP Addresses
	PPD	192.168.20.*
Location	Day	Hour Minutes AM / PM
United States	Any	12 00 PM

Auth code provided Template used **Test**

3

4

✓ 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.

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.

The screenshot shows the 'Test Murphy & Co 2' Company Policy page. The 'Features' tab is selected and circled with a blue '1'. Below the tabs, there is a search bar and a list of features. A blue box with a '2' highlights the feature list. The features are organized into three sections: RIGHTS, CORPORATE, and CUSTOM FEATURES. Each feature has a toggle switch that is currently turned on (indicated by a checkmark).

Category	Feature Name	Status
RIGHTS	Allow one-time recipients	Enabled
	Can Add Users	Enabled
CORPORATE	Manage Company Policy	Enabled
	Manage User Roles	Enabled
CUSTOM FEATURES	SDK: estatementPreferences	Enabled
	Standard Statement Page	Enabled

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 Save

Company Policy ⓘ

Transactions Features **Accounts** User Roles

ACCOUNTS ⓘ

Edit Labels 1 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 ⓘ

Edit Labels ⓘ 1 of 1 selected accounts shown

Number	Name	View	Deposit	Withdraw	Labels
XXXXXXXX5366	NON-PROFIT CKG	✓	✓	✓	✓ ⓘ

Save ⓘ

Add/Remove Labels

1 account selected

Create

Labels updated. ⓘ

Select all

Test (New) Update

test 2 (New)

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.

The screenshot shows the 'User Roles' management interface. At the top, there is a search bar labeled 'Search' with a magnifying glass icon, circled in blue with the letter 'A'. Below the search bar is the heading 'USER ROLES'. To the right of the heading is a 'Create Role' button. Below this is a table with three columns: 'Name', 'Description', and 'Users'. The 'Name' column has a downward arrow, 'Description' has a downward arrow, and 'Users' has an upward arrow, all circled in blue with the letter 'B'. The first row of the table has the values 'Admin', 'None', and '1'. The number '1' is circled in blue with the letter 'C'. To the right of the table are three icons: a pencil (edit), a document (copy), and a trash can (delete).

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.



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

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

Part 1 of 10: Choosing a Transaction to Edit in User Roles

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.

User Roles > Test Role  Save

User Role Policy 

Transactions **Features** Accounts

Transaction Filter:

Filter: **All** Enabled Disabled

1 **ACH Batch** \$40M

Can view all transactions
Can Draft/Approve/Cancel

2 **ACH Collection** \$40M

Can view all transactions
Can Draft/Approve/Cancel

ACH Pass Thru \$40M

Can view all transactions
Can Draft/Approve/Cancel

Check Reorder

Can view all transactions
Can Draft/Approve/Cancel

Domestic Wire \$17M

Can view all transactions
Can Draft/Approve/Cancel

Funds Transfer \$1,000M

Can view all transactions
Can Draft/Approve/Cancel

ACH BATCH Enabled

Rights Allowed Actions

View All

Approval Limits

	Maximum Amount	Maximum Count
Per Transaction	\$ <input type="text" value="40,000,000.00"/>	
Daily Per Account	\$ <input type="text" value="40,000,000.00"/>	<input type="text" value="50"/>
Daily	\$ <input type="text" value="40,000,000.00"/>	<input type="text" value="50"/>
Monthly	\$ <input type="text" value="40,000,000.00"/>	<input type="text" value="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

ACH Batch \$40M

Can view all transactions
Can Draft/Approve/Cancel

ACH BATCH Enabled

Rights Allowed Actions

ACH Collection \$40M

Can view all transactions
Can Draft/Approve/Cancel

View All

ACH Pass Thru \$40M

Can view all transactions
Can Draft/Approve/Cancel

Check Reorder

Can view all transactions
Can Draft/Approve/Cancel

Domestic Wire \$17M

Can view all transactions
Can Draft/Approve/Cancel

Funds Transfer \$1,000M

Can view all transactions
Can Draft/Approve/Cancel

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 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

User Role Policy

Transactions Features Accounts

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

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

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

ACH Batch \$40M
Can view all transactions
Can Draft/Approve/Cancel

ACH BATCH Enabled

Rights Allowed Actions

ACH Collection \$40M
Can view all transactions
Can Draft/Approve/Cancel View All

ACH Pass Thru \$40M
Can view all transactions
Can Draft/Approve/Cancel

Check Reorder \$40M
Can view all transactions
Can Draft/Approve/Cancel

Domestic Wire \$17M
Can view all transactions
Can Draft/Approve/Cancel

Funds Transfer \$1,000M
Can view all transactions
Can Draft/Approve/Cancel

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. 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 user roles. At the top, there is a header for 'ACH BATCH' with an 'Enabled' toggle switch. Below this, a 'Rights' section contains a tab labeled 'Allowed Actions', which is circled with a blue '1'. Underneath, there is a 'POLICY TESTER' section with a dropdown arrow. A 'Filter by' section includes a dropdown menu set to 'All', a search box labeled 'Search all', and a dark button labeled 'Add Allowed Action', which is circled with a blue '2'. Below the filter section, a list item is partially visible, showing 'Allows' followed by a greyed-out area and the text 'transaction for any amount'. A vertical ellipsis icon is visible to the right of this list item.

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. 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 a dialog box titled "Edit Allowed Action" with a close button (X) in the top right corner. Below the title bar is a header "Allows ACH Batch transaction for any amount". Underneath, there is a section for "Operations" with four checkboxes: "Draft" (checked), "Draft Restricted" (unchecked), "Approve" (checked), and "Cancel" (checked). Below the operations section is the "Amount" section, which is circled in blue with a "1" next to it. It contains two radio buttons: "Any allowable amount" (selected) 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 access to certain subsidiaries. You can limit which subsidiaries a user can use when creating a transaction.

The screenshot shows the same "Edit Allowed Action" dialog box as above. In this view, the "Amount" section is not highlighted. Instead, the "Subsidiaries" section is circled in blue with a "1" next to it. It contains two radio buttons: "Any allowed subsidiaries (1)" (selected) and "Select specific subsidiaries" (unchecked). Below this is a separate dialog box titled "Select Subsidiary(s)". It has a search bar at the top. Below the search bar, it says "Showing: All Selected". Underneath is a section for "Subsidiaries:" with the text "Select all | Clear all". There is one checkbox labeled "Test Murphy & Co 2" which is checked. At the bottom left, it says "0 subsidiaries selected". At the bottom right, there are two buttons: "Cancel" and "Submit".

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.

The image shows two overlapping dialog boxes. The top one is titled "Edit Allowed Action" and has a close button (X) in the top right. Below the title bar is a grey header that says "Allows ACH Batch transaction for any amount". The main content area is divided into sections: "Operations" with checkboxes for Draft (checked), Draft Restricted (unchecked), Approve (checked), and Cancel (checked); "Amount" with radio buttons for Any allowable amount (selected) and Specific Amount (unchecked); "Subsidiaries" with radio buttons for Any allowable subsidiaries (1) (selected) and Select specific subsidiaries (unchecked); and "Accounts" with radio buttons for Any allowed account (0) (selected) and Select specific account(s) (unchecked). A red circle with the number "1" is drawn around the "Accounts" section. Below this, a second dialog box titled "Select Account(s)" is shown. It has a search bar at the top, followed by "Showing: All Selected". Under "Accounts:", there is a link "Select all | Clear all" and a list of accounts with a checkbox. One account, "NON-PROFIT CKG XXXXXX3366", has its checkbox checked. At the bottom left, it says "0 accounts selected", and at the bottom right, there are "Cancel" and "Submit" buttons.

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.

Edit Allowed Action [X]

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)

Draft Hours

Any

[+ Add Draft Hours]

[Cancel] [Submit]

Draft Hours

Day	Start hour	End hour
[v]	[v]	[v]

[X] [✓]

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.

The screenshot shows the 'User Roles' management interface. At the top, there is a search bar and a 'Create Role' button. Below this is a table of user roles. The table has columns for 'Name', 'Description', and 'Users'. The 'Admin' role is listed with a description of 'None' and 1 user. To the right of the 'Admin' role, there are three icons: a pencil (edit), a document (copy), and a trash can (delete). A red circle with the number '1' highlights the 'Create Role' button and the edit icon. Below the table, there is a section for 'ACH BATCH' which is 'Enabled'. Underneath, there is a 'Rights' section with a dropdown menu set to 'Allowed Actions'. A red circle with the number '2' highlights the 'Allowed Actions' dropdown. At the bottom, there is a 'POLICY TESTER' section with a dropdown arrow. A red circle with the number '3' highlights the dropdown arrow.

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.

The screenshot displays the 'POLICY TESTER' interface. At the top, there is a header with the title 'POLICY TESTER' and a back arrow. Below the header is a form with several sections:

- Operation:** A dropdown menu with 'Draft' selected.
- Amount:** A field with a '\$' symbol and the value '0'.
- Account:** A dropdown menu.
- Subsidiary:** A dropdown menu.
- SEC Code:** A dropdown menu with 'PPD' selected.
- IP Addresses:** A text field containing '192.168.20.*'.
- Location:** A dropdown menu with 'United States' selected.
- Day:** A dropdown menu with 'Any' selected.
- Hour:** A dropdown menu with '12' selected.
- Minutes:** A dropdown menu with '00' selected.
- AM / PM:** A dropdown menu with 'PM' selected.

Below the form are two checkboxes: 'Auth code provided' and 'Template used'. A 'Test' button is located at the bottom right of the form, highlighted with a blue circle and the number '5'. A blue circle with the number '4' is positioned to the left of the form.

Below the form, there are two panels showing the results of the policy test:

- Top Panel:** A green checkmark icon and the text 'This transaction will be allowed.' Below this are three items: 'Bank Allowed', 'Company Allowed', and 'User Role Allowed'. Each item has a green checkmark icon. Below these items is a summary line: 'Allows [redacted] transaction for any amount'.
- Bottom Panel:** A red warning triangle icon and the text 'This transaction will be denied by the Bank policy.' Below this are three items: 'Bank Denied', 'Company Allowed', and 'User Role Allowed'. 'Bank Denied' has a red 'X' icon, while 'Company Allowed' and 'User Role Allowed' have green checkmark icons. Below these items is a summary line: 'Allows [redacted] 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 [?]

Search

USER ROLES

Create Role

Name [∨]	Description	Users [∧]
Admin	None	1 1   

User Roles > Admin 

Delete Save

User Role Policy [?]

Transactions Features Accounts

Transaction Filter:

Filter: All Enabled Disabled

ACH Batch \$20
Can view all transactions
Can Draft/Approve/Cancel

ACH Collection \$0
Can view all transactions
Can Draft/Approve/Cancel

ACH Pass Thru \$40M
Can view all transactions
Can Draft/Approve/Cancel

Check Reorder
Can view all transactions
Can Draft/Approve/Cancel

Domestic Wire \$17M
Can view all transactions
Can Draft/Approve/Cancel

ACH BATCH Enabled

Rights Allowed Actions

POLICY TESTER

Filter by

All [∨] 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.

Establishing Rights to Access Features

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

The screenshot shows the 'User Roles' management interface. At the top, there is a search bar and a 'Create Role' button. Below is a table of user roles. The 'Admin' role is selected, and the 'Features' tab is active. The 'RIGHTS' section contains several toggle switches for various permissions, all of which are currently turned on. A 'Save' button is visible in the top right corner of the role configuration area.

Name	Description	Users
Admin	None	1

RIGHTS

- Access to all payment templates
- Allow one-time recipients
- Can view all recipients
- Manage Recipients
- Manage Users

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.

The screenshot shows the 'User Roles' management interface. At the top, there is a search bar and a 'Create Role' button. Below this is a table of user roles. The 'Admin' role is selected, and the 'Accounts' tab is active. A table below shows the permissions for the 'Admin' role regarding account access. The 'View' checkbox is checked, 'Deposit' is unchecked, and 'Withdraw' is checked. A 'Save' button is visible in the top right corner.

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"/>	

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 **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 ?

USER ROLES

Create Role

Name ▾	Description	Users ^	
Admin	None	1	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.

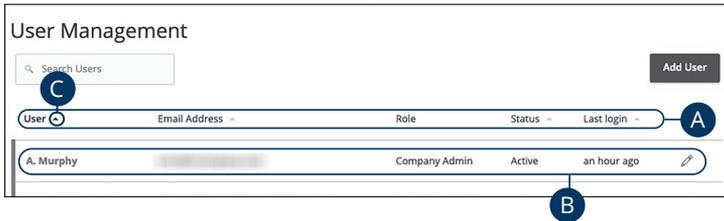
Each user is assigned a set of user rights that permits or prevents them from performing certain actions such as:

- 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

Add User

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	✎

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

Unassigned

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	[REDACTED]	Company Admin	Active	an hour ago	1
Treasury Services	[REDACTED]	Company Admin	Active	2 years ago	

User Details

Status

Active 2

[Edit Status](#)

PERSONAL DETAILS

First Name	Last Name	Email Address
Marketing Treasury	Tester	marketing@example.com
Phone Country	Phone	
United States	0-	

USER ROLE [Manage User Roles](#)

Current Role

Company Admin
▼

Update Role

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

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

Commercial Services

Deleting a User

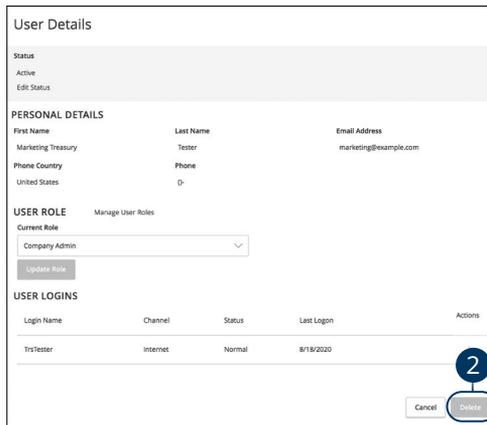
If you are assigned the Manage Users right, you have the ability to permanently delete a user that is no longer needed. This deletes their contact information from the User Management page and deactivates their Business Online Banking login ID. It does not erase the data from any existing payments.



User Management

Search Users Add User

User	Email Address	Role	Status	Last login	
A. Murphy	[REDACTED]	Company Admin	Active	an hour ago	 1
Treasury Services	[REDACTED]	Company Admin	Active	2 years ago	



User Details

Status: Active Edit Status

PERSONAL DETAILS

First Name: Marketing Treasury Last Name: Tester Email Address: marketing@example.com
 Phone Country: United States Phone: 0-

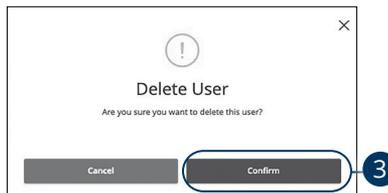
USER ROLE Manage User Roles

Current Role: Company Admin Update Role

USER LOGINS

Login Name	Channel	Status	Last Login	Actions
TrsTester	Internet	Normal	8/7/9/2020	 2

Cancel Delete



Delete User

Are you sure you want to delete this user?

Cancel Confirm 3

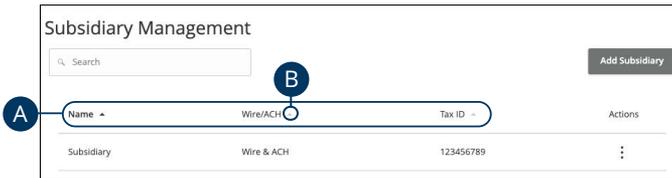
In the **Commercial Functions** tab, click **Users**.

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

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 image shows two parts of the 'Subsidiary Management' interface. The top part is a table with columns for Name, Wire/ACH, Tax ID, and Actions. A circled '1' points to an 'Add Subsidiary' button in the top right. The bottom part is the 'Add Subsidiary' form, which has several fields and a 'Payment Types' section. A circled '2' points to the 'Name' field. The 'Payment Types' section has three buttons: 'ACH', 'ACH & Wire', and 'Wire'. A circled '3' points to the 'ACH & Wire' button. A circled '4' points to the 'ACH Header' field. A circled '5' points to the 'Create Subsidiary' button at the bottom right. A legend at the bottom left indicates that an asterisk (*) denotes a 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

Search Add Subsidiary

Name *	Wire/ACH *	Tax ID *	Actions
Subsidiary	Wire & ACH	123456789	⋮ Edit Delete

Edit Test Subsidiary

Name *

Country

Payment Types
 ACH ACH & Wire Wire

Address 1 *

Address 2

ACH Header *

City *

Ach Tax ID *

State *

Wire Header *

Postal Code *

* - Indicates required field

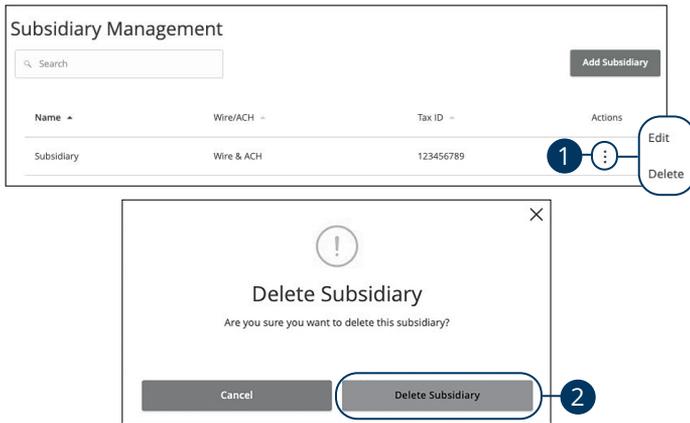
In the **Commercial Functions** tab, click **Subsidiaries**.

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

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

A callout box (C) is connected to the '⋮' icon in the Actions column of the second row, showing a menu with the following options:

- 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' (3), with a checkbox for 'Send email notifications for template payments' (3). An '+ Add account' link (4) is located to the right. Below the form is a table of accounts with columns for 'Account', 'Payment Type', 'Financial Institution (FI)', and 'Routing Number'. The table shows one account: 'Account - New', 'ACH and Wire', 'Ex. 129398123', and 'N/A'. To the right of the table are 'Edit' and 'Remove' buttons (10). Below the table are several input fields: 'Payment Type' (5) with a dropdown menu showing 'ACH Only', 'Account Type *' (6) with a dropdown menu showing 'Select Account Type', 'Account #' (7) with the value 'Ex. 129398123', 'Financial Institution (FI)' (8) with a search bar, and 'ACH Routing Number #' (9) with a search bar. At the bottom right, there is a close button (X) and a confirmation button (checkmark) (11).

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

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

ACH Only- Part 2 of 2: Recipient Account Detail

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

The screenshot shows a form titled "Recipient Details" with a close button in the top right corner. The form is divided into several sections:

- 1** Wire Name: A text input field.
- 2** ACH Name: A text input field.
- 2** ACH ID: A text input field.
- 3** Country: A dropdown menu with "United States" selected.
- 4** Address 1: A text input field.
- 4** Address 2: A text input field.
- 5** City: A text input field.
- 6** State: A dropdown menu with "Select State" selected.
- 6** ZIP: A text input field.
- Templates (0): A section with a dropdown arrow.
- 7** Save Recipient: A button.
- Cancel: A button.

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 web application. The top screenshot, titled "Recipients", shows a table with one entry: "test" with email "test2@email.com" and "1" account. A "New Recipient" button is circled with a blue circle containing the number 1. The bottom screenshot, titled "Add Recipient", shows a form with the following fields and callouts: "Display Name *" (2), "Email Address" (3) with a checkbox for "Send email notifications for template payments", "+ Add account" (4), "Accounts (1)" table with columns "Account", "Payment Type", "Financial Institution (FI)", and "Routing Number". Below the table are fields for "Payment Type" (5), "Beneficiary Type" (6), "Account Type *" (6), "Account #" (7), "Financial Institution (FI)" (8) with a "Refined Search" option, and "ACH Routing Number *" (9). On the right side of the table, there are "Edit" and "Remove" buttons (10).

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 image shows a form titled "Beneficiary FI" with several input fields. Four blue circles with white numbers (1, 2, 3, 4) are placed to the left of the form, with lines pointing to specific fields: 1 points to the "Name *" field, 2 points to the "FI ABA Number *" field, 3 points to the "Address 1 *" field, and 4 points to the "State *" dropdown menu. The form also includes a "Country *" dropdown menu with "United States" selected, "Address 2" and "City *" fields, and a "Postal Code *" field.

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**: Callout pointing to the "Name" text input field.
- 2**: Callout pointing to the "Address 1" text input field.
- 3**: Callout pointing to the "State" drop-down menu.
- 4**: Callout pointing to the "Confirm" button (a square button with a checkmark).

Other fields include "Country" (a drop-down menu currently showing "United States"), "Wire Routing Number" (a text input field), "Address 2" (a text input field), "City" (a text input field), and "Postal Code" (a text input field). There are also "Cancel" (x) and "Confirm" (checkmark) buttons at the bottom right.

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 form titled "Recipient Details" with a collapse arrow in the top right. The form is divided into several sections:

- 1**: A text input field for "Wire Name".
- 2**: Two text input fields for "ACH Name" and "ACH ID".
- 3**: A dropdown menu for "Country" (currently showing "United States") and two text input fields for "Address 1" and "Address 2".
- 4**: A text input field for "City" and a dropdown menu for "State" (currently showing "Select State").
- 5**: A text input field for "ZIP".
- 6**: A "Cancel" button and a "Save Recipient" button.

Below the form, there is a section for "Templates (0)" with a collapse arrow.

1. Enter the wire name.
2. Enter the ACH name and ID.
3. Using the drop-down, select the recipient's country, 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", has a "New Recipient" button (1) and a search bar. Below is a table with columns: Name, Email Address, Number of Accounts, and Actions. 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", and a "+ Add account" link (4). Below this is a table for "Accounts (1)" with columns: Account, Payment Type, Financial Institution (FI), and Routing Number. The table shows one account with "Account - New", "ACH and Wire", and "N/A". To the right of the table are "Edit" and "Remove" buttons (9). Below the table are four dropdown menus: "Payment Type" (5) set to "Wire Only", "Beneficiary Type" (6) set to "Domestic", "Account *" (7) with "Ex. 129398123", and "Financial Institution (FI)" (8) with a search bar.

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

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

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

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

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

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

Other fields include "Country *" (with "United States" selected), "Address 2", "City *", and "Postal Code *".

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" and "Address 2" text input fields.
- 3**: Points to the "State" drop-down menu (showing "Select State") and the "Postal Code" text input field.
- 4**: Points to the "confirm" button (a square button with a checkmark).

Other visible fields include "Country" (a drop-down menu showing "United States") and "Wire Routing Number" (a text input field). There are also "cancel" (x) and "confirm" (checkmark) buttons at the bottom right.

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

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

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

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

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

The screenshot displays the 'Recipients' management interface. At the top, there is a 'New Recipient' button (1) and a search bar. Below this is a table listing existing recipients, with one entry for 'test' with email 'test2@example.com' and 1 account. The main section is the 'Add Recipient' form, which includes:

- 2** 'Display Name *' and 'Email Address' fields (containing 'example@example.com').
- 3** A checkbox for 'Send email notifications for template payments'.
- 4** '+ Add account ^' link.
- 5** 'Payment Type' dropdown (set to 'Wire Only').
- 6** 'Beneficiary Type' dropdown (set to 'International').
- 7** 'International Account Type' dropdown (set to 'IBAN').
- 8** A field for 'Account #' (with 'Ex. 129398123' as a placeholder).
- 9** A vertical menu with 'Edit' and 'Remove' options, accessed via a three-dot icon (7).

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

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

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

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

IBAN

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

- 1** Name *
- 2** Country * (with a "Select Country" dropdown menu)
- IBAN *
- Address 1 *
- Address 2 *
- Address 3

Callouts 1, 2, 3, and 4 are placed around the form to indicate the order of data entry.

SWIFT/BIC

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

- Name *
- Country * (with a "Select Country" dropdown menu)
- SWIFT/BIC *
- Address 1 *
- Address 2 *
- Address 3

Callout 3 is placed around the SWIFT/BIC * field.

IBAN and SWIFT/BIC

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

- Name *
- Country * (with a "Select Country" dropdown menu)
- IBAN *
- SWIFT/BIC *
- Address 1 *
- Address 2 *
- Address 3

Callout 3 is placed around the IBAN * field. A line also points from callout 3 to the SWIFT/BIC * field, indicating that both fields are used.

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

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

Other visible fields include "Country" (a dropdown menu showing "United States") and "Wire Routing Number" (an input field).

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

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

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

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

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

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

1. Enter the wire name.
2. Enter the ACH name and ID.
3. Using the drop-down, select the recipient's country.
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 is a 'New Recipient' button and a search bar. Below is a table with columns for Name, Email Address, Number of Accounts, and Actions. Two recipient entries are shown, both with the name 'test' and email 'test@email.com'. The first entry has 1 account. A callout '1' points to the edit icon (three vertical dots) in the Actions column of the first row.

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

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

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

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

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

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

Editing a Recipient's Templates

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

Templates (5)

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

Access

Cancel Save Recipient

1 2 3

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.

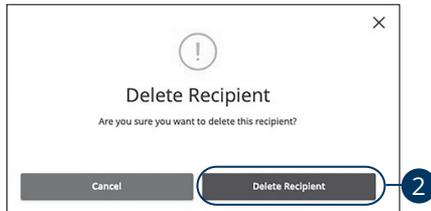
Commercial Services

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

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**.

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.

The screenshot shows the 'Payments' interface. At the top left is a 'New Payment' button. A search bar is located at the top right, with callout A pointing to it. Below the search bar is a 'Templates' section with a '+ Create Template' link and callout D. Under 'Templates', there is a filter for 'ACH Payment' and callout B. Below the filters is a table with columns: Name, Type, Recipients, Last Paid Date, Last Paid Amount, and Actions. Callout C points to a star icon next to the first row. Callout D also points to the Actions column. The first row in the table is: Test, ACH Payment (PPD), 1, \$5,021.76, 9/12/2016.

Name	Type	Recipients	Last Paid Date	Last Paid Amount	Actions
Test	ACH Payment (PPD)	1	\$5,021.76	9/12/2016	Pay, Edit, Copy, Delete

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.



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 with the following elements and callouts:

- 6:** 'SEC Code' dropdown menu.
- 7:** '+ Add multiple recipients' link.
- 8:** Search bar for recipients with the text 'Find recipients in payment'.
- 9:** Vertical ellipsis menu for recipient actions (Expand All, Collapse All).
- 10:** Selected recipient row: 'achtst Checking' with account number '123456789'.
- 11:** Amount field for the selected recipient, showing '\$0.00'.
- 12:** Vertical ellipsis menu for row actions (Copy, Remove, Expand Row).
- 13:** 'Show Details' link for the selected recipient.
- 14:** 'Addendum' text input field.
- 15:** '+ Add another recipient' link.
- 16:** 'Save' button.

Other visible text includes: 'Origination Details', 'From Subsidiary' (Online Test NAME *****7400), 'Account' (Search by name or number), 'Recipients (1)', 'Filters: All Pre-Not', 'This payment is valid.', 'Notify Recipient', '1 payments (1 for \$0.00)', and 'Cancel'.

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 \ddots icon to expand or collapse selected recipients.
10. Select a recipient.
11. Enter an amount.
12. (Optional) Click the \ddots icon to copy, remove or expand row on a specific recipient.
13. (Optional) Click the “Show Details” link to view recipient information.
14. (Optional) Enter an addendum.
15. (Optional) You can add another recipient by clicking the “+Add another recipient” link.
16. Click the **Save** button.

ACH Collection

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

The screenshot shows the 'Payments' interface. At the top, there is a 'New Payment' button and a search bar. Below this is a 'Templates' section with a '+ Create Template' link (1). The 'ACH Collection' section is expanded, showing 'Change Type' (2) and 'Import Amounts' (3) links. Under 'Template Properties', there is a 'Template Name' field (4) and a 'Template Access Rights' field showing '4 of 9 user roles selected' (5). Under 'Origination Details', there is a 'SEC Code' dropdown (6) with the text '---Select a SEC Code---', a 'To Subsidiary' field with 'Online Test NAME *****7400' (7), and an 'Account' search field (8) with the text '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.

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 \ddots icon to expand or collapse selected recipients.
12. Select a recipient.
13. Enter an amount.
14. (Optional) Click the \ddots icon to copy, remove or expand row on a specific recipient.
15. (Optional) Click the “Show Details” link to view recipient information.
16. (Optional) Enter an addendum.
17. (Optional) You can add another recipient by clicking the “+Add another recipient” link.
18. Click the **Save** button.

ACH Payment

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

The screenshot shows the 'Payments' interface. At the top, there is a 'New Payment' button and a search bar. Below this is a 'Templates' section with a '+ Create Template' button, labeled with a circled '1'. The 'ACH Payment' form is shown below, with a 'Change Type' link labeled with a circled '2'. The form is divided into two sections: 'Template Properties' and 'Origination Details'. In the 'Template Properties' section, there is a 'Template Name' field labeled with a circled '3' and a 'Template Access Rights' field showing '1 of 1 users selected' labeled with a circled '4'. In the 'Origination Details' section, there is a 'SEC Code' dropdown menu labeled with a circled '5', a 'From Subsidiary' field showing 'TEST C ACCOUNT *****7211' labeled with a circled '6', and an 'Account' field with a search bar labeled with a circled '7'.

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 callouts:

- 8**: Points to the recipient selection area containing "John Doe", "Checking", and "123456789".
- 9**: Points to the amount input field containing "\$0.00".
- 10**: Points to a vertical menu icon (three dots) on the right side.
- 11**: Points to a "Show Details" link below the amount field.
- 12**: Points to the "Addendum" text input field.
- 13**: Points to the "Save" button at the bottom right.

Additional form elements include:

- Header: "Recipient/Account" and "Amount".
- Status: "This payment is valid." with a checkmark icon.
- Checkbox: "Notify Recipient" (unchecked).
- Buttons: "Cancel" and "Save".
- Right-side menu: "Collapse Row", "Show Details", and "Notify Recipient".

8. Select a recipient.
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 recipient information.
12. (Optional) Enter an addendum.
13. Click the **Save** button.

ACH Receipt

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

The screenshot shows the 'Payments' interface. At the top, there is a 'New Payment' button and a search bar. Below this, there is a 'Templates' section with a '+ Create Template' button. The 'ACH Receipt' section is shown below, with a 'Change Type' link. The 'Template Properties' section includes a 'Template Name' field and a 'Template Access Rights' link. The 'Origination Details' section includes a 'SEC Code' dropdown, a 'To Subsidiary' field, and an 'Account' search field. Numbered callouts (1-7) highlight key elements: 1. '+ Create Template' button; 2. 'Change Type' link; 3. 'Template Name' field; 4. 'Template Access Rights' link; 5. 'SEC Code' dropdown; 6. 'To Subsidiary' field; 7. 'Account' search field.

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

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

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

- 8**: Points to the recipient name and account number field containing "test Checking" and "123456789".
- 9**: Points to the amount field containing "\$50.00".
- 10**: Points to a vertical ellipsis menu icon.
- 11**: Points to a "Show Details" button.
- 12**: Points to the "Addendum" text input field.
- 13**: Points to the "Save" button.

Other visible elements include: "Recipient/Account" and "Amount" headers, a "This payment is valid." status message with a checkmark, a "Notify Recipient" checkbox, a "Cancel" button, and a floating menu with "Copy", "Remove", and "Expand Row" options.

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' interface. At the top, there is a 'New Payment' button and a search bar. Below this is a 'Templates' section with a '+ Create Template' button (1). The 'Domestic Wire' section (2) includes a 'Change Type' link. Under 'Template Properties', there is a 'Template Name' input field (3) and a 'Template Access Rights' section showing '4 of 9 user roles selected' (4). The 'Origination Details' section contains 'From Subsidiary' and 'Account' sub-sections. 'From Subsidiary' has a checked checkbox 'Use same Subsidiary for all wires' (5) and a text input field containing 'Test Demo Company *****7400' (6). 'Account' has a checked checkbox 'Use same Account for all wires' (7) and a search input field 'Search by name or number' (8). The 'Wires (1)' section (9) features a '+ Add multiple recipients' button and a search bar 'Find recipients in payment' (10). On the right side, there are 'Expand All' and 'Collapse All' buttons (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 \ddots icon to expand or collapse selected recipients.

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

- 12:** Recipient/Account field containing "Republic Test (ACH TEST) Checking" and "58686762".
- 13:** Amount field containing "\$0.00".
- 14:** Copy and Remove buttons.
- 15:** Show Details link.
- 16:** From Subsidiary field containing "Test Demo Company" and "****7400".
- 17:** Account field with a search icon and the text "Search by name or number".
- 18:** Purpose Of Wire field.
- 19:** OPTIONAL WIRE INFORMATION section header.
- 20:** Message to Beneficiary field.
- 21:** Description field.
- 22:** + Add another wire link.
- 23:** Save button.

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

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

International Wire

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

The screenshot shows the 'Payments' interface. At the top, there is a 'New Payment' button and a search bar. Below this is a 'Templates' section with a '+ Create Template' button (callout 1). The 'International Wire' section is highlighted with a blue border. It has a 'Change Type' link (callout 2) and a 'Create Template' button (callout 10). Below these are sections for 'Template Properties' and 'Origination Details'. The 'Template Properties' section has a 'Template Name' field (callout 3) and a 'Template Access Rights' link (callout 4) showing '4 of 9 user roles selected'. The 'Origination Details' section has three columns: 'From Subsidiary' with a checkbox 'Use same Subsidiary for all wires' (callout 5) and a field 'Test Demo Company *****7400' (callout 6); 'Account' with a checkbox 'Use same Account for all wires' (callout 7) and a field 'INTERNAL ACCOUNT *****6770 \$22.19' (callout 8); and 'Currency' with a checkbox 'Use same Currency for all wires' (callout 9) and a field '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 'Wires (1)' form with the following elements and callouts:

- 11**: '+ Add multiple recipients' button
- 12**: Search bar 'Find recipients in payment'
- 13**: 'Expand All' and 'Collapse All' buttons
- 14**: 'Recipient/Account' field with 'International Test2' and IBAN '1234567891234567'
- 15**: 'Currency' field with 'USD - U.S. Dollar'
- 16**: 'Amount' field with '\$0.00'
- 17**: 'Copy' and 'Remove' buttons
- 18**: 'Show Details' link
- 19**: 'From Subsidiary' field with 'Test Demo Company' and '****7400'
- 20**: 'Account' field with search bar 'Search by name or number'
- 21**: 'Purpose Of Wire' field

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 image shows a screenshot of a wire transfer form. At the top, there is a field labeled "Purpose Of Wire" with a dropdown arrow. Below it is a link labeled "OPTIONAL WIRE INFORMATION" with a caret icon. Underneath are two text input fields: "Message to Beneficiary" and "Description". Below these is a dashed line with a link labeled "+ Add another wire". At the bottom left, it shows "\$0.00" and "1 wires". At the bottom right, there are "Cancel" and "Save" buttons. Numbered callouts (22-26) point to the "OPTIONAL WIRE INFORMATION" link, the "Message to Beneficiary" field, the "Description" field, the "+ Add another wire" link, and the "Save" button respectively.

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' interface. At the top, there is a 'New Payment' button and a search bar. Below this is a 'Templates' section with a '+ Create Template' button (labeled 1). The 'Payroll' section is highlighted, showing a 'Change Type' link (labeled 2) and an 'Import Amounts' link (labeled 3). Under 'Template Properties', there is a 'Template Name' input field (labeled 4) and a 'Template Access Rights' link showing '4 of 9 user roles selected' (labeled 5). Under 'Origination Details', there is a 'From Subsidiary' input field with a search bar (labeled 6) and an 'Account' input field with a search bar (labeled 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 form titled "Recipients (1)". At the top, there are filters for "All" and "Pre-Noted", a search bar labeled "Find recipients in payment", and buttons for "Expand All" and "Collapse All". A link "+ Add multiple recipients" is located on the left. The main table has two columns: "Recipient/Account" and "Amount". The first row shows a recipient named "achtst" with account type "Checking" and ID "123456789", and an amount of "\$0.00". Below the recipient name is a "Notify Recipient" checkbox and a "Show Details" link. To the right of the row are "Copy" and "Remove" buttons. Below the table is an "Addendum" text area and a "+ Add another recipient" link. At the bottom, the total amount is "\$0.00" for "1 payments (1 for \$0.00)", with "Cancel" and "Save" buttons.

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.

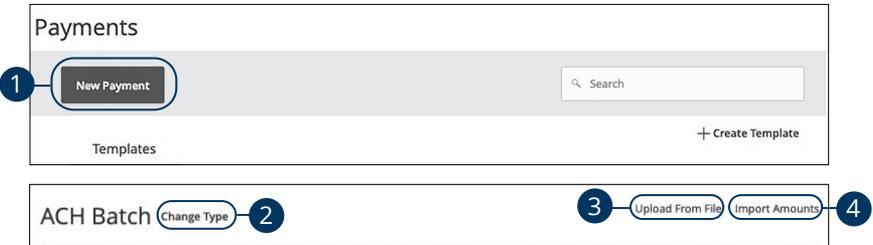
Commercial Services

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.

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

- Origination Details:**
 - SEC Code:** A drop-down menu with the text "----Select a SEC Code----" (5).
 - From Subsidiary:** A text field containing "Online Test NAME" and "*****7800" (6).
 - Account:** A search field with the placeholder "Search by name or number" (7).
 - Effective Date:** A date field containing "01/23/2020" (8).
 - Recurrence:** A section with a "Set schedule" button (9).
- Recipients (1):**
 - A search bar with the placeholder "Find recipients in payment" and a filter dropdown set to "All Pre-No" (11).
 - Buttons for "Expand All" and "Collapse All" (12).
 - A button for "+Add multiple recipients" (10).
- Recipient/Account Table:**
 - A table with columns "Recipient/Account" and "Amount".
 - A row containing a status message "This payment is valid.", a recipient name "achtst Checking" with ID "123456789", and an amount of "\$0.00" (13, 14).
 - Buttons for "Copy", "Remove", and "Expand Row" (15).

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:

- 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 input field labeled "Addendum".
- 19:** A link labeled "+ Add another recipient" below the addendum field.
- 20:** A group of three buttons: "Cancel", "Draft", and "Approve".

The interface also displays a table with the following data:

Recipient/Account	Amount
<input checked="" type="checkbox"/> This payment is valid. achtst Checking 123456789	\$0.00

Summary: \$0.00, 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 screenshot shows the 'Payments' interface. At the top, there is a 'New Payment' button (1) and a search bar. Below this is a 'Templates' section with a '+ Create Template' link. The main area is titled 'ACH Payment' (2) and contains several fields: 'SEC Code' (3) with a dropdown menu, 'From Subsidiary' (4) with a text input field containing 'Online Test NAME *****7400', 'Account' (5) with a search bar, 'Effective Date' (6) with a date input field containing '01/23/2020', and 'Recurrence' (7) with a 'Set schedule' button.

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

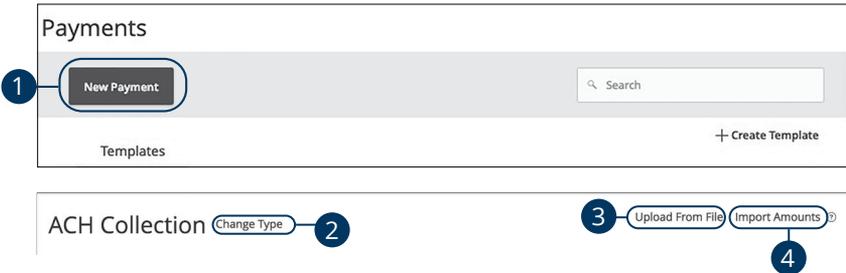
1. Select a template type using the **New Payment** button and choose “ACH Payment.”
2. (Optional) If you need to change your payment type, click the “Change Type” link.
3. Use the drop-down and select an SEC code.
4. Select the From account.
5. Select an account the funds will be taken from.
6. Select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

The screenshot displays a payment management interface. At the top, there are two columns: 'Recipient/Account' and 'Amount'. A status message 'This payment is valid.' is shown with a green checkmark. The first row in the table shows 'John Doe' under 'Recipient/Account' and '\$0.00' under 'Amount'. Below the table, there is a 'Notify Recipient' checkbox and a 'Show Details' button. An 'Addendum' text area is located below these. On the right side, there are 'Expand All' and 'Collapse All' buttons. At the bottom right, there are 'Draft' and 'Approve' buttons. Numbered callouts (8-14) point to various elements: 8 points to the recipient name, 9 to the amount, 10 to the expand/collapse icon, 11 to the notify checkbox, 12 to the show details button, 13 to the addendum text area, and 14 to the draft/approve 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 page102.
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.

The image shows two parts of a form. The top part, titled 'Origination Details', contains several input fields: a dropdown for 'SEC Code' (5), a text field for 'To Subsidiary' (6) with the value 'Online Test NAME *****7400', a search field for 'Account' (7) with the placeholder 'Search by name or number', a date picker for 'Effective Date' (8) with the value '01/31/2020', and a 'Recurrence' section (9) with a 'Set schedule' link. The bottom part, titled 'Recipients (1)', features a search bar (11) with the placeholder 'Find recipients in collection', a '+ Add multiple recipients' link (10), and 'Expand All' and 'Collapse All' buttons (12) on the right side.

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.

Recipient/Account	Amount
<input checked="" type="checkbox"/> This payment is valid.	
13 <input type="text" value="achtst Checking"/> 123456789	14 <input type="text" value="\$0.00"/>
16 <input type="checkbox"/> Notify Recipient	17 Show Details
18 <input type="text" value="Addendum"/>	
19 + Add another recipient	
\$0.00 1 collections (1 for \$0.00)	
Cancel <input type="button" value="Draft"/> <input type="button" value="Approve"/>	

15

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

ACH Receipt

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

The screenshot shows the 'Payments' interface. At the top, there is a 'New Payment' button (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 (2). The form is divided into 'Origination Details' and 'Recurrence' sections. The 'Origination Details' section includes a 'SEC Code' dropdown (3) with the placeholder '---Select a SEC Code---', a 'To Subsidiary' field (4) with the value 'UCBI' and a masked account number '*****4444', and an 'Account' field (5) with a search bar 'Search by name or number'. The 'Recurrence' section includes an 'Effective Date' field (6) with the value '08/31/2020' and a 'Set schedule' button (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 selection area containing "John Doe", "Checking", and "123456789".
- 9:** Amount input field containing "\$0.00".
- 10:** Action menu icon (three dots) with a tooltip showing "Copy", "Remove", and "Expand Row".
- 11:** "Notify Recipient" checkbox.
- 12:** "Show Details" button.
- 13:** "Addendum" text input field.
- 14:** "Draft" and "Approve" buttons at the bottom right.

At the top, there are columns for "Recipient/Account" and "Amount". A status message at the top left says "This payment is valid." with a checkmark icon.

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.

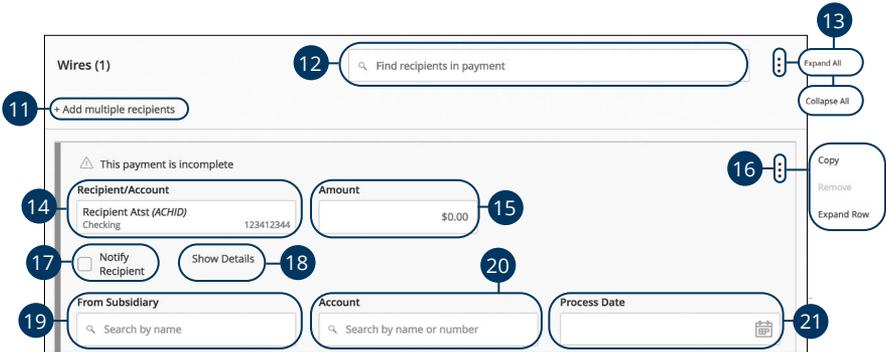
Domestic Wire

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 screenshot shows the 'Payments' interface. At the top, there is a 'New Payment' button (1) and a search bar. Below this is a 'Templates' section with a '+ Create Template' link. The main form is titled 'Domestic Wire' and includes a 'Change Type' link (2) and an 'Upload From File' link (3). The form is divided into several sections: 'From Subsidiary' (4) with a checkbox 'Use same Subsidiary for all wires' and a text field containing 'Test Demo Company' (5); 'Account' (6) with a checkbox 'Use same Account for all wires' and a search field 'Search by name or number' (7); 'Process Date' (8) with a checkbox 'Use same Date for all wires' and a date field '01/31/2020' (9) with a calendar icon; and 'Recurrence' (10) with a 'Set schedule' link.

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.



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 callouts:

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

At the bottom left of the form, it 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' form. The form has a 'Change Type' link (2) and an 'Upload From File' link (3). The form is divided into three main sections: 'From Subsidiary', 'Account', and 'Currency'. Each section has a checkbox for 'Use same [field] for all wires'. The 'From Subsidiary' section (4) has a checked checkbox and a text field containing 'Test Demo Company' (5) with a masked account number '****7400'. The 'Account' section (6) has a checked checkbox and a search field with the placeholder 'Search by name or number' (7). The 'Currency' section (8) has a checked checkbox and a search field with the placeholder 'Search...' (9). Below these sections is the 'Process Date' section (10) with a checked checkbox and a date field containing '01/31/2020' (11) with a calendar icon. To the right of the 'Process Date' section is the 'Recurrence' section (12) with a 'Set schedule' link (7).

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.

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

- 13**: '+ Add multiple recipients' link.
- 14**: Search bar 'Find recipients in payment'.
- 15**: 'Expand All' and 'Collapse All' buttons.
- 16**: 'Recipient/Account' field containing 'International Test2' and IBAN '1234567891234567'.
- 17**: 'Currency' field with a search bar 'Search...'.
- 18**: 'Amount' field containing '\$0.00'.
- 19**: 'Copy', 'Remove', and 'Expand Row' buttons.
- 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 '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 wire transfer form with the following elements:

- 26:** A link labeled "OPTIONAL WIRE INFORMATION" at the top left.
- 27:** A text input field labeled "Message to Beneficiary" with a small circular icon to its right.
- 28:** A text input field labeled "Description" with a small circular icon to its right.
- 29:** A link labeled "+ Add another wire" located below the input fields.
- 30:** A button labeled "Draft" located in the bottom right corner, next to an "Approve" button.
- At the bottom left, the text "\$0.00" and "1 wires" is displayed.
- At the bottom center, there is a "Cancel" button.

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 two parts of the interface. The top part is the 'Payments' header area, which includes a 'New Payment' button (callout 1), a search bar, and a '+ Create Template' link. Below this is the 'Payroll' section, which has a 'Change Type' link (callout 2). To the right of 'Change Type' are two links: 'Upload From File' (callout 3) and 'Import Amounts' (callout 4). The 'Payroll' section contains several input fields: 'From Subsidiary' with a search bar (callout 5), 'Account' with a search bar (callout 6), 'Effective Date' with a calendar icon (callout 7), and 'Recurrence' with a 'Set schedule' link (callout 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 payment interface titled "Recipients (1)". At the top, there are filters for "All" and "Pre-No", a search bar labeled "Find recipients in payment" (10), and buttons for "Expand All" (11) and "Collapse All". A link to "+ Add multiple recipients" (9) is located below the filters. The main table has two columns: "Recipient/Account" and "Amount". A status message "This payment is valid." is displayed. The first row shows a recipient named "achtst Checking" with account number "123456789" and an amount of "\$0.00" (13). Action buttons for "Notify Recipient" (15), "Show Details" (16), "Copy" (14), "Remove", and "Expand Row" (14) are visible. Below the table is an "Addendum" field (17) and a "+ Add another recipient" link (18). At the bottom, the total amount is "\$0.00" for "1 payments (1 for \$0.00)", with "Cancel", "Draft" (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 with the following elements and callouts:

- 1**: '+Add multiple recipients' link
- 2**: Expand All / Collapse All icons
- 3**: Copy, Remove, Expand Row options
- 4**: Primary account selection (ACH ONLY (Zacnts) Checking 123456789)
- 5**: Search for account input
- 6**: Amount input for secondary account (\$0.00)
- 7**: Total amount input (\$0.00)
- 8**: Addendum text area
- 9**: '+Add another recipient' link
- 10**: Draft / Approve buttons

Summary: \$0.00, 2 payments (2 for \$0.00)

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

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.

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 6

7

8 

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

9

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



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

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.

The screenshot shows the 'Activity Center' interface. At the top, there are tabs for 'Single Transactions' and 'Recurring Transactions'. Below the tabs is a search bar labeled 'Search transactions'. To the right of the search bar are icons for star, print, download, and filter. A table lists transactions with columns: 'Created date', 'Status', 'Approvals', 'Transaction Type', 'Account', and 'Amount'. A specific transaction is highlighted with a blue box and a circled '1'. To the right of the table is a summary: 'Credits: [0] \$0.00 | Debits: [0] \$0.00'. A circled '2' points to a dropdown menu that appears when clicking the three-dot icon in the 'Amount' column. The menu options are: 'Toggle Details', 'Approve', 'Cancel', 'Inquire', 'Copy', and 'Print Details'. Below the table are two dialog boxes. The first is titled 'Approve Transaction' and asks 'Are you sure you want to approve this transaction?'. The second is titled 'Cancel Transaction' and asks 'Are you sure you want to cancel this transaction?'. Both dialog boxes have 'No' and 'Confirm' buttons. A circled '3' points to the 'Confirm' button in the 'Approve Transaction' dialog.

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

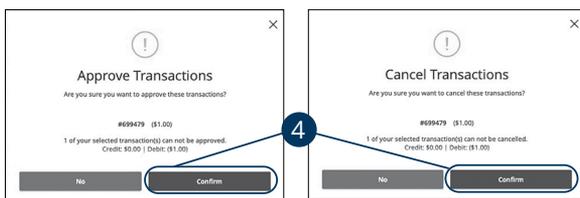
1. Locate the transaction you would like to approve and note how many approvals are needed to process or cancel the transaction.
2. Click the ⋮ icon and select "Approve" or "Cancel."
3. Click the **Confirm** button. The status then changes to "Processed" or "Canceled" in the Activity Center.

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.

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	☑
2/27/2019	Cancelled	N/A	Funds Transfer - Tracking ID: 699466	Basic Checking XXXXXX9998	\$1.00	☑

3 Approve Selected
Cancel Selected
Print Selected Details



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.

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 one row for 'Test' (ACH Payment (PPD)) having 1 recipient. A dropdown menu is open for the 'Test' row, showing options: Pay, Edit, Copy, and Delete. A callout box labeled '1' points to this menu.

The detailed view of the 'Test' template shows the following fields:

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

At the bottom right, there are 'Cancel' and 'Save' buttons. A callout box labeled '3' points to the 'Save' button. A callout box labeled '2' points to the 'Test' template name field.

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 that, a 'Templates' section is visible, showing a table with one result: 'Test' (ACH Payment (PPD)). A callout box labeled '1' points to the actions menu (three dots) for the 'Test' template, which contains 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 two buttons: 'Cancel' and 'Delete Template'. A callout box labeled '2' points to the 'Delete Template' button in the dialog.

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

1

- Pay
- Edit
- Copy
- Delete

2

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

Search:

Time Period: Tracking ID: Min Amt: Max Amt:

Type: Account(s):

0 Items 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...

Transaction Details:

Origination Information

Created: 05/06/16 12:31 PM
 Account: xxxxxxxx
 Amount: \$99.99

Beneficiary Information

To: testwire
 Account: C - x7777
 FI: [Redacted]
 Routing #: [Redacted]

Message to Beneficiary

testing wires

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

- You can find transactions within an account using the search bar.
- Wire activity can be sorted by time, type, amount or check number. Click the icon for more options.
- Click the icon to print your transactions or export them into a different format by clicking the icon.
- 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.
- 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 'Select a file to upload' button, a 'MEMO' text area, a 'PROCESS DATE' calendar for July 2016, and 'Draft' and 'Approve' buttons. Numbered callouts 1 through 4 point to these specific elements.

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

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.

The screenshot shows the 'Reports' interface. At the top, there is a search bar (A) and a filter section (C) with options for 'All', 'Private', and 'Shared'. Below the filters are columns for 'Name', 'Last Run', 'Download', and 'Type' (B). A table lists reports, with a star icon (E) for favoriting and a vertical ellipsis icon (F) for actions. A dropdown menu (F) is shown with options: 'View History', 'Run Now', 'Edit', 'Copy', and 'Delete'. A '+ New Report' button and 'Actions' label are also visible.

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

<input type="checkbox"/> Stop Payment	<input type="checkbox"/> Funds Transfer
<input type="checkbox"/> EFTPS	<input type="checkbox"/> Wires - Domestic
<input type="checkbox"/> Wires - International	<input type="checkbox"/> ACH Collection
<input type="checkbox"/> ACH Payments	

Cancel Create and Run Create **7**

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

Cancel

Create and Run

Create

6

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 **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

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

<input type="checkbox"/> EFTPS	<input type="checkbox"/> Payroll
<input type="checkbox"/> ACH Collection	<input type="checkbox"/> ACH Batch
<input type="checkbox"/> ACH Payment	<input type="checkbox"/> ACH Receipt

Cancel **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) Change report type

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

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

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.

The screenshot shows a form titled "New Cash Position Report" with a subtitle "This report will generate the following file formats: PDF" and a link "Change report type". The form contains four numbered callouts:

1. "Do you want this report to be private or shared?" with radio buttons for "Private" and "Shared" (selected).
2. "What do you want to name the report?" with an empty text input field.
3. "What account(s) do you want to include?" with a checkbox for "All Accounts (2)" and a link "Select specific account(s)".
4. "How often do you want this report to run?" with radio buttons for "On Demand" (selected), "Every Business Day", "Every Calendar Day", "Weekly", and "Monthly".

At the bottom, there are three buttons: "Cancel", "Create and Run", and "Create". A callout 5 points to the "Create and Run" and "Create" buttons.

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) Change report type

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

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

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

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 Change report type

This report will generate the following file formats: PDF

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

Cancel

Create and Run

Create

7

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' interface with a table of reports. The 'BAI2 Detailed Report' is selected, and its edit dialog is open. The dialog contains the following sections:

- Do you want this report to be private or shared?**
 - Private
 - Shared
 - This report was created by another user and the privacy cannot be changed.
- What do you want to name the report?**
 - Balance and Activity Statement - Previous Day(s)
- What account(s) do you want to include?**
 - All Accounts (4)
 - Select specific account(s)
- What dates do you want to include?**
 - Last Business Day
- How often do you want this report to run?**
 - On Demand
 - Every Business Day
 - Every Calendar Day
 - Weekly
 - Monthly

At the bottom of the dialog are three buttons: 'Cancel', 'Save and Run', and 'Save'.

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.

The screenshot shows the 'Reports' interface. At the top, there is a search bar and a 'New Report' button. Below the search bar, there are filters for 'All', 'Private', and 'Shared'. The main area contains a table with columns for 'Name', 'Last Run', 'Download', and 'Type'. A report named 'BAI2 Detailed Report' is listed with a last run date of '11/9/2018' and a download type of 'CSV | PDF'. To the right of the table, there is an 'Actions' menu with options: 'View History', 'Run Now', 'Edit', 'Copy', and 'Delete'. A blue circle with the number '1' highlights the 'Actions' menu. Below the table, there is a 'Delete Plan' dialog box with a warning icon and the text 'Delete Plan' and 'Are you sure you want to delete this plan?'. The dialog box has two buttons: 'Cancel' and 'Delete Plan'. A blue circle with the number '2' highlights the 'Delete Plan' button.

Results	Filters: All Private Shared	Search				+ New Report
Name	Last Run	Download	Type	Actions		
☆ BAI2 Detailed Report	11/9/2018	CSV PDF	BAI2 Detailed Report	View History Run Now Edit Copy Delete		

Delete Plan

Are you sure you want to delete this plan?

Cancel Delete Plan

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 shows the 'State or Federal Authority' dropdown menu with 'Federal' and 'Texas' options, and a 'Filter forms' search box. A blue circle with the number '1' is next to the dropdown. The second screenshot shows the 'Form 1041 - Fiduciary Income Tax Return' and 'Form 1041A - US Information Return - Trust Accumulation of Charitable Amounts' listed in a scrollable area. A blue circle with the number '2' is next to the list.

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 [Calendar Icon]	
Tax Type --- Select Payment Type --- ▼	Tax Period End Date [Calendar Icon]	To Account Routing Number 061036000
To Account 23401009		

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

Cancel **Draft** **Approve** **4**

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.

MOBILE AUTHORIZATION CODE *

Enter a Mobile Authorization Code

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

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

* - Indicates required field

ENROLLMENT *

Choose eligible transaction types:

Select All Clear All

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

Submit **4**

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 is divided into three numbered sections:

- 1** From Account: A drop-down menu.
- 2** To Account: A drop-down menu.
- 3** Amount: A text input field with a value of 0.00.
- 3** Frequency: A drop-down menu with '1st of the month' selected.

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 date picker for the start date, an informational message about weekends and holidays, radio buttons for repeat duration, an optional memo field, and two buttons for 'Draft' and 'Approve'.

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.

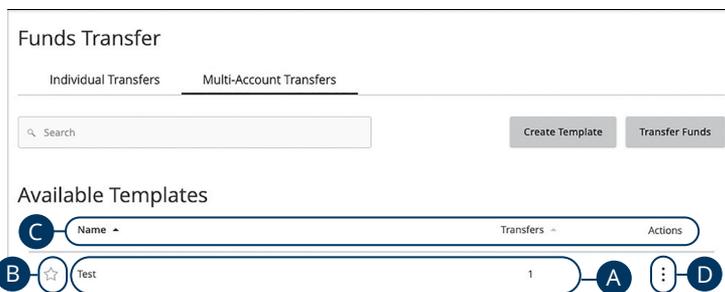
4. If you would like to set up a recurring transfer, follow the steps below:
 - a. Enter a start date for this transaction using the calendar features.
 - b. Decide if the transfer will repeat forever or have an end date.
5. Enter a memo.
6. Click the **Draft** or **Approve** button when you are finished.



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.



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 shows two screenshots of the 'Funds Transfer' interface. The top screenshot shows the 'Multi-Account Transfers' tab selected, with a search bar and two buttons: 'Create Template' (circled with a blue '1') and 'Transfer Funds'. Below this is a table titled 'Available Templates' with columns for Name, Transfers, and Actions. A single row is visible with the name 'Test', 1 transfer, and a dropdown menu icon. The bottom screenshot shows the 'Create Template' form. It has sections for 'Template Properties' and 'Origination Details'. In the 'Template Properties' section, there is a 'Template Name' input field (circled with a blue '2') and a 'Template Access Rights' link (circled with a blue '3'). In the 'Origination Details' section, there is a 'Memo' input field (circled with a blue '4') and 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.

The screenshot shows a 'Transfers (3)' form. At the top right, there is a search bar labeled 'Find accounts in transfer' (5). Below it are 'Expand All' (6) and 'Collapse All' buttons. A menu on the right side contains 'Copy', 'Remove', and 'Expand Row' options (7). The main table has columns for 'From Account', 'To Account', and 'Amount'. The first row has search bars for both 'From Account' (8) and 'To Account', and an 'Amount' input field (9). Below the search bars is a 'Memo' text area (10). At the bottom of the table, there is a link to 'Add another transfer' (11). At the bottom right of the form, there are 'Cancel' and 'Save' buttons (12). The bottom left corner shows a summary of '\$0.00' and '3 transfers'.

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.

The image displays two screenshots of the 'Funds Transfer' interface. The top screenshot shows the 'Multi-Account Transfers' tab selected, with a search bar, 'Create Template' button, and a 'Transfer Funds' button circled with a blue circle containing the number '1'. Below this is a table titled 'Available Templates' with columns for Name, Transfers, and Actions. A row shows a template named 'Test' with 1 transfer and a vertical ellipsis in the Actions column. The bottom screenshot shows the 'Funds Transfer' form with four numbered callouts: '2' points to the 'Transfer Date' field, '3' points to the 'Same Date' checkbox, and '4' points to the 'Push Memo to All' button. The 'Recurrence' dropdown is set to 'None'.

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 shows the 'Transfers (3)' interface. At the top, there is a search bar labeled 'Find accounts in transfer' (5). Below it 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 search bars are labeled (8) and the amount field is labeled (9). Below the first row is a 'Memo' field (10). There are three rows in total, each with search bars and an amount field. At the bottom of the table is a link '+Add another transfer' (11). At the bottom right of the interface 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). At the bottom left, the total amount is '\$0.00' and there are '3 transfers'.

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.

Funds Transfer

Individual Transfers Multi-Account Transfers

Search Create Template Transfer Funds

Available Templates

Name	Transfers	Actions
☆ Test	1	<ul style="list-style-type: none"> Transfer Funds Edit Copy Delete

Funds Transfer

Template Properties

Template Name: Template Access Rights: 4 of 4 user roles selected

Origination Details

Memo: Push Memo to All

Transfers (1)

From Account	To Account	Amount
Advantage Plus XXXXXXXX6746 \$689.80	--Advantage Plus-- XXXXXXXX3959 \$5.00	<input type="text" value="\$1.00"/>
+ Add another transfer		

\$1.00
1 transfers Cancel Save

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.

The screenshot shows the 'Funds Transfer' interface. At the top, there are two tabs: 'Individual Transfers' and 'Multi-Account Transfers'. Below the tabs is a search bar and two buttons: 'Create Template' and 'Transfer Funds'. The main section is titled 'Available Templates' and contains a table with columns for 'Name', 'Transfers', and 'Actions'. A table row shows a template named 'Test' with 1 transfer. A callout box labeled '1' points to the actions menu icon (three vertical dots) for the 'Test' template. This menu is expanded, showing options: 'Transfer Funds', 'Edit', 'Copy', and 'Delete'. A second callout box labeled '2' points to the 'Delete Template' button in a confirmation dialog box. The dialog box has a title 'Delete Template' and the text 'Are you sure you want to delete this Template?'. It contains two buttons: 'Don't Delete Template' and 'Delete Template'.

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

1 Account: <ALL>

2 Hide exceptions already decided

3 Update

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

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"/>	<Not Selected>

4 5 6

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
1

Step 2. Input details about the file.

Account Name: | Joe 1

File Processing Type: | Test

2

3

Step 3. Click the "Process File" button.

Process File

4

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> Check Number: []

Amount: [] Issued Date: 03/14/2017 2

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.

The screenshot displays a web interface titled "Void a Check" with a dark header. The interface is divided into four numbered steps:

- Step 1:** "Enter check information." It includes a dropdown menu for "Account ID" (selected as "BOG DEMO ACCT"), a text field for "Check Number" (023), a text field for "Check Amount" (27.64), and a text field for "Issued Date" (11/16/2016).
- Step 2:** "Click the 'Find Matching Check' button to find the check." A button labeled "Find Matching Check" is shown.
- Step 3:** "Verify the check that will be voided." This step is currently empty.
- Step 4:** "Click the 'Void Check' button to complete the void process." A button labeled "Void Check" is shown.

At the bottom of the interface, a note states: "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

Account ID:

Exception Type:

Hide exceptions already decided

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 ADI 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 Payee	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 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:**

2

	Start	End
Issued Date:	<input type="text"/>	<input type="text"/>
Input Date:	<input type="text"/>	<input type="text"/>
As of Date:	<input type="text"/>	
Issued Payee:	<input type="text"/>	

3 **Produce Report**

Search... 1 of 1 records 4

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)

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 selection 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

2

3

Account:

Upload Date:

Item Count:

Dollar Amount:

Start

End

4

Produce Report

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

06/10/2018 @ 06:00:078 Refresh 1/2

Back to Filter

Issued Check File Processing Log (4)										
Class Name	Account ID	File Type	Status	Items	Amount	Upload Date	User	File Name	File Status	
1	Dig City Electric	BCE Exp Acct	HAMP 23752	Processed	\$1	\$50,041.27	5/17/15 9:00 AM	System	2014062009040_5993_026_ppp_posesr_20140819_110237922_0134	View File
2	Dig City Electric	BCE Payroll	_BCE Standard	Processed	6	\$1,472.30	5/20/16 10:30 AM	jsbe	20141029193024__BpCfEInchDemo.csv	View File
3	Dig City Electric	BCE Cas Acct	BCE Regular Totals	Imported	11	\$12.00	5/20/16 10:30 AM	jsbe	20141029193024__BpCfEInchDemo.csv	View File
4	Dig City Electric	BCE Payroll	_BCE Standard	Processed	6	\$1,472.30	5/21/15 2:12 PM	jsbe	20150520021212__BpCfEInchDemo.csv	View File
				114	37,997.87					

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

5

Processing Output Totals		
File Status	Item Total	Amount Total
Processed:	92	27,965.87
Exception:	2	9.00
Rejected:	11	92.00

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

Processed Date: 11/21/2016 11/21/2016 Refresh		ACH Reporting Files (2)				
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	5.94 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		
NOC1	NOC	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

2

(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
Voided	(-) \$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:

2
From:
To:

3
Date:

4

ACH Returns / NOC Report

Showing 20 of 20 records
Back to Filter

Return Date	Effective Entry Date	Processed Date	Return Code	Company ID	Company Name	Company Entry Description	Receiving Name	Receiving DFID	Corrected Data	Receiving Account Number	Trans 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 Furt	1111111118			Demand Debit Return(NOC (D8))	\$547.00	111111110815777		PPD
2/13/2017	2/13/2017	8/10/2017	Customer Address Not Authorized (R15)	79697451	Friesen - Rogahn	RET TEST	Megana Ralke	1111111118			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	Warner Farnel	1111111118			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	1111111118			Savings Credit Return(NOC (D1))	\$42.00	111111110561957		PPD
2/13/2017	2/13/2017	8/10/2017	Unauth DEB: Consumer Acct Using Core SEC Cid (R05)	79697451	Friesen - Rogahn	RET TEST	Flo Durgan	1111111118			Savings Debit Return(NOC (D6))	\$421.00	111111110456130		PPD

Click the **Transaction Reports** tab, then **ACH Returns/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 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

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

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

User Setup (Client)

Contact Information **3** Security Settings Menu Settings System Messages

4 * User Name:
 * Password:
 * Verify Password:

Company: First Bank DEMO

Account:

Type to filter...
Showing 2 of 2
Assigned

--	--

Assign all new accounts to this user

5 ACH Reports:

Type to filter...
Showing 1 of 1
Assigned

ACH Details NOCs Return	
-------------------------	--

Assign all new ACH reports to this user

6 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

3. Click the **Security Settings** tab.
4. Enter a user name and password.
5. 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.
6. Use the drop-down to select a Client Exception Type and select further exceptions by checking the appropriate boxes.

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

8

Submit

User Setup (Client)

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

User Notification Template: Select

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

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			ALL - All Standard Entry Class Codes	Both DR and CR	0.01	Edit
8401615923			ALL - All Standard Entry Class Codes	<Select>		Add

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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