

**Quick Guide**

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# Getting Started

## Business Online Banking Overview

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

### Users

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

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

### Subsidiaries

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

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

### Recipients

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

# Treasury

## Editing Company Policy

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

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

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

Company Policy							
1							
OverviewFeaturesAccountsUser Roles							
3							
Transaction Type	Approval Limit	Per Day Approval Limits	Per Month Approval Limits	Per Account Approval Limits	Draft Actions Max	2 Approve Actions Max	Cancel Actions Max
ACH Collection	\$999,999,999.00	999,999,999 / \$999,999,999.00	999,999,999 / \$999,999,999.00	999,999,999 / \$999,999,999.00	1 Any	1 Any	1 Any
ACH Payment - Single	\$999,999,999.00	999,999,999 / \$999,999,999.00	999,999,999 / \$999,999,999.00	999,999,999 / \$999,999,999.00	1 Any	1 Any	1 Any

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

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

## Part 2 of 9: Choosing the Maximum Draft Amount

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

Company Policy ⓘ

Overview Features Accounts User Roles

ACH COLLECTION Change

Allowed Actions Approval Limits

Open Policy Tester Add New Allowed Action

Allows ACH Collection transaction for any amount from Basic Checking

1

DRAFT AMOUNT Any

APPROVALS 1

SUBSIDIARIES Any

ACCOUNTS Basic Checking X...

DRAFT HOURS Any

LOCATION Any

IP ADDRESSES Any

UCBI POLICY » ACH COLLECTION » RULE #

Cancel OK 3

Allows ACH Collection transaction for any amount

DRAFT AMOUNT up to \$0

APPROVALS 1

SUBSIDIARIES Any

ACCOUNTS Any

DRAFT HOURS Any

LOCATION Any

IP ADDRESSES Any

SEC CODES Any

2

Enter Maximum Draft Amount

☐ Any Allowable Amount ⓘ

☒ Specific Amount

\$ 0

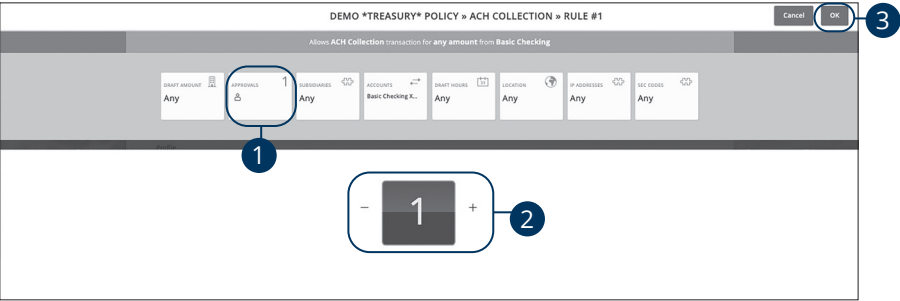
1. Click on the Draft Amount action.
2. Enter the maximum draft amount using the number pad or click the **Any** button for an unlimited amount.
3. Click the **OK** button when you are finished making changes.



# Admin Rights

## Part 3 of 9: Choosing the Number of Approvals

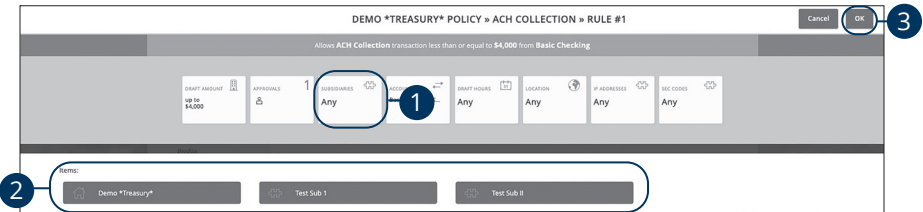
Next, you can decide on the number of authorized approvals needed for that specific transaction type.



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

## Part 4 of 9: Choosing the Subsidiaries

Different transaction types have the ability to exclude certain subsidiaries.



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

## Part 5 of 9: Choosing the Accounts

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

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

## Part 6 of 9: Choosing the Drafting Hours

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

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

# Admin Rights

## Part 7 of 9: Choosing the Location

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

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

Allows ACH Collection transaction less than or equal to \$4,000 from Basic Checking performed during specified times

DRAFT AMOUNT: up to \$4,000

APPROVALS: 1

SUBORDINATES: Any

ACCOUNTS: Basic Checking X...

DRAFT HOURS: Custom

LOCATION: Any

IP ADDRESSES: Any

SEC CODES: Any

Permitted Regions

Select All Clear All

☒ United States

☐ Canada

☐ Mexico

Cancel OK

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

## Part 8 of 9: Choosing the IP Address

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

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

Allows ACH Collection transaction less than or equal to \$4,000 from Basic Checking performed during specified times

DRAFT AMOUNT: up to \$4,000

APPROVALS: 1

SUBORDINATES: Any

ACCOUNTS: Basic Checking X...

DRAFT HOURS: Custom

LOCATION: Any

IP ADDRESSES: Any

SEC CODES: Any

IP Addresses

Add a new IP address. Press Ctrl + A to add a new IP address to existing transaction rights.

192.168.1.\* Add

Cancel OK

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

## Part 9 of 9: Choosing the SEC Code

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

The screenshot shows a configuration window titled "DEMO \*TREASURY\* POLICY » ACH COLLECTION » RULE #1". Below the title bar, a description reads "Allows ACH Collection transaction for any amount from Basic Checking". The main area contains several fields: "DRAFT AMOUNT" (Any), "APPROVALS" (1), "SUBSEQUENCES" (Any), "ACCOUNTS" (Basic Checking K...), "DRAFT HOUSE" (Any), "LOCATION" (Any), "IP ADDRESS" (Any), and "SEC CODES" (Any). The "SEC CODES" field is circled with a blue line and a blue circle containing the number 1. Below these fields is a "FORMAT" section with two buttons: "PPD" and "CCD". The "CCD" button is circled with a blue line and a blue circle containing the number 2. In the top right corner, there are "Cancel" and "OK" buttons. The "OK" button is circled with a blue line and a blue circle containing the number 3.

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

## Approval Limits

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

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

ACH COLLECTION Change

Allowed Actions Approval Limits

These limits are read-only

Maximum Amount ⓘ

Per transaction

\$ 1.00

Per Account Per Day

\$ 1.00

Per Day

\$ 1.00

Per Month

\$ 1.00

Maximum Count ⓘ

Per Account Per Day

1,000

Per Day

1,000

Per Month

1,000

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

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



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

# Admin Rights

## Company Policy Tester

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

Company Policy ⓘ

Overview

Features

Accounts

User Roles

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

Demo \*Treasury\*

Company Policy ⓘ

Overview

Features

Accounts

User Roles

ACH COLLECTION Change

Allowed Actions

Approval Limits

2

Open Policy Tester

Add New Allowed Action

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

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

# Admin Rights

Allowed Actions

Rights

Approval Limits

Close Policy Tester

Add New Allowed Action

Example Transaction

Operations \*

Amount \*

Account \*

Subsidiary

Draft

\$1,000.00

Savings Account XXXXXX91

Inwood National Bank De

SEC Code

IP Addresses

Location

Day

Time

PPD

192.168.1.\*

United States

Any

☐ Auth code provided

☐ Template used (i.e. draft restricted)

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

OPERATIONS

AMOUNT

SUBSIDIARIES

ACCOUNTS

DRAFT HOURS

SEC CODES

Any

up to \$999,999,999

Any

Any

Any

Any

3

4

Test

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

Bank Policy

Inwood National Bank | Membe...

Denied

Company Policy

Inwood National Bank: Demo \*T...

Denied

Allowed Actions

Allows ACH Collection transaction for any amount from Basic Checking

DRAFT AMOUNT

APPROVALS

SUBSIDIARIES

ACCOUNTS

DRAFT HOURS

LOCATION

IP ADDRESS

Any

1

Any

Basic Checking X...

Any

Any

Any

☒

☐

☐

☒

☐

☐

☐

☒ This transaction will be allowed

Bank Policy

Inwood National Bank | Membe...

Allowed

Company Policy

Inwood National Bank: Demo \*T...

Allowed

Allowed Actions

Allows ACH Collection transaction for any amount from Basic Checking

DRAFT AMOUNT

APPROVALS

SUBSIDIARIES

ACCOUNTS

DRAFT HOURS

LOCATION

IP ADDRESS

Any

1

Any

Basic Checking X...

Any

Any

Any

☒

☐

☐

☒

☐

☐

☐

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.

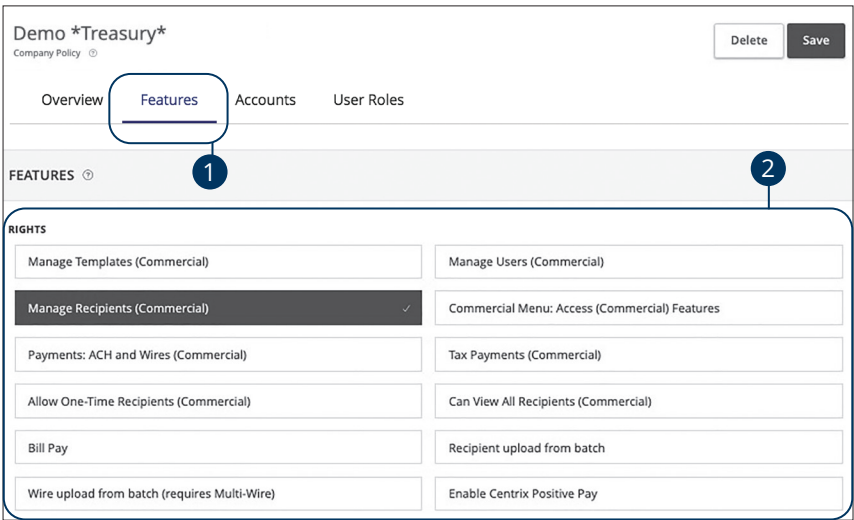
Treasury: Editing Company Policy

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# Admin Rights

## Viewing Rights to Access Features

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



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

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



## 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.

Demo \*Treasury\*

Company Policy ⓘ

Overview

Features

Accounts

User Roles

ACCOUNTS ⓘ

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

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

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

# Admin Rights

## Creating and Editing Account Labels

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

The screenshot displays the 'Demo \*Treasury\*' interface. At the top, there's a 'Company Policy' section with a 'Save' button (7). Below this is a navigation bar with 'Overview', 'Features', 'Accounts' (selected), and 'User Roles'. The 'Accounts' section shows a list of accounts with columns: Number, Name, View, Deposit, Withdraw, and Labels. The 'Labels' column shows a 'test' label (2). An 'Edit labels' button (3) is visible. A modal window titled 'Add/Remove Labels' is open, showing a text input field (4) with a 'Create' button, a 'Select All' checkbox (5), a list of existing labels (e.g., 'test (1)'), and an 'Update' button (6).

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

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

# Treasury

## User Roles Overview

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

User Roles ⓘ

ⓘ A

Create Role

USER ROLE TEMPLATES

USER ROLES

Name ▲	Description	Status ▲	Users ▲
Company Admin	Admin has access to all features, accounts, and enabled trx types with full amount (per Bank policy) for draft, approve, cancel trx rights. The Admin Role also has the maximum Role Approval Limits per Company Policy and the ability to View all User Roles trx activity	Active C	1 ⓘ B

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

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

# Treasury

## Creating, Editing or Copying a User Role

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

User Roles ⓘ

1a Create Role

USER ROLE TEMPLATES

USER ROLES

Name	Description	Users
Company Admin	Admin has access to all features, accounts, and enabled trx types with full amount (per Bank policy) for draft, approve, cancel trx rights. The Admin Role also has the maximum Role Approval Limits per Company Policy and the ability to View all User Roles trx activity	1b 1c

User Roles ▶ Company Admin ⓘ 2

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

Delete

Overview Features Accounts

User Roles > New User Role 3

Role Name \*




Description

\* - Indicates required field

Cancel

Continue 4

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

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

# Admin Rights

## Part 1 of 9: Establishing Transaction Type Rights

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

User Roles ▶ Company Admin

Delete

OverviewFeaturesAccounts

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

All - Can view all transactions

Own - Can view own transactions

Acct - Can view transactions to or from entitled accounts

Role - Can view transactions by others in this role

No - Cannot view any transactions

1. Choose a type of transaction to assign rights for under the Transaction Type column.

2. Click the “All” under the View column to change which transaction activity a user can view.

All- Can view all transactions

Own- Can view own transactions

Acct- Can view transactions to or from entitled accounts.

Role- Can view transaction by others in this role.

No- Cannot view any transactions

# Admin Rights

## Part 2 of 9: Disabling a Transaction Type

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

User Roles ▶ Company Admin

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

Delete

Overview

Features

Accounts

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

User Roles ▶ Company Admin

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

Delete

Overview

Features

Accounts

ACH COLLECTION 

Change

Allowed Actions

Rights

Approval Limits

Open Policy Tester

Add New Allowed Action

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

OPERATIONS

Any

AMOUNT

up to \$999,999,999

SUBSIDIARIES

Any

ACCOUNTS

Any

DRAFT HOURS

Any

SEC CODES

Any

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

Treasury: Creating, Editing or Copying a User Role

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# Admin Rights

## Part 3 of 9: Enabling Operation Rights

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

The screenshot displays the 'Admin Rights' interface for 'ACH COLLECTION'. The top navigation bar includes 'Overview', 'Features', and 'Accounts'. The main header shows 'ACH COLLECTION' with an 'Enabled' toggle. Below this, there are three tabs: 'Allowed Actions' (highlighted with a blue circle 1), 'Rights', and 'Approval Limits'. A 'Open Policy Tester' button is visible. To the right of the 'Allowed Actions' tab is a button labeled 'Add New Allowed Action' (highlighted with a blue circle 2). The main content area shows a policy rule: 'Allows ACH Collection transaction less than or equal to \$999,999,999'. Below this, there are several fields for configuration: 'OPERATIONS' (set to 'Any'), 'AMOUNT' (set to 'up to \$999,999,999'), 'SUBSIDIARIES' (set to 'Any'), 'ACCOUNTS' (set to 'Any'), 'DRAFT HOURS' (set to 'Any'), and 'SEC CODES' (set to 'Any'). At the bottom, there is a section titled 'Operations' (highlighted with a blue circle 3) containing four toggle switches: 'Draft' (set to 'On'), 'Draft Restricted' (set to 'Off'), 'Approve' (set to 'Off'), and 'Cancel' (set to 'On'). The 'Draft' toggle is highlighted with a blue circle 4. In the top right corner of the main content area, there are 'Cancel' and 'OK' buttons (highlighted with a blue circle 5).

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

## Part 4 of 9: Choosing the Maximum Draft Amount

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

TEST ROLE POLICY > ACH COLLECTION > RULE #

Cancel OK

Allows ACH Collection transaction for any amount

OPERATIONS Any 1

AMOUNT Up to \$0

SUBSIDIARIES Any

ACCOUNTS Any

DRAFT HOURS Any

SEC CODES Any

Enter Maximum Operation Amount

☐ Any Allowable Amount

☒ Specific Amount

\$ 0

2

3

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

## Part 5 of 9: Selecting Subsidiaries

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

COMPANY ADMIN POLICY > ACH COLLECTION > RULE #1

Cancel OK

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

OPERATIONS Any

AMOUNT Up to \$999,999,999

SUBSIDIARIES Any 1

ACCOUNTS Any

DRAFT HOURS Any

SEC CODES Any

NAME:

Inwood National Bank Demo \*Treasury\*

Test Sub 1 2

Test Sub 2

3

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



# Admin Rights

## Part 6 of 9: Enabling Allowed Accounts

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

COMPANY ADMIN POLICY > ACH COLLECTION > RULE #1

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

Cancel OK

1

2

3

OPERATIONS: Any

AMOUNT: up to \$999,999,999

SUBSIDIARIES: Any

ACCOUNTS: Any

SEC CODES: Any

NAME:

☒ Savings Account

☒ Basic Checking

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

## Part 7 of 9: Choosing Drafting Hours

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

COMPANY ADMIN POLICY > ACH COLLECTION > RULE #1

Allows ACH Collection transaction less than or equal to \$999,999,999 performed during specified times

Cancel OK

1

2

3

OPERATIONS: Any

AMOUNT: up to \$999,999,999

SUBSIDIARIES: Any

ACCOUNTS: Any

DRAFT HOURS: Custom

Week

Reset

	12am	1am	2am	3am	4am	5am	6am	7am	8am	9am	10am	11am	12pm	1pm	2pm	3pm	4pm	5pm	6pm	7pm	8pm	9pm	10pm	11pm
Sun																								
Mon																								
Tue																								
Wed																								
Thu																								
Fri																								
Sat																								

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

## Part 8 of 9: Choosing the SEC Code

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

COMPANY ADMIN POLICY > ACH COLLECTION > RULE #1

Allows ACH Collection transaction less than or equal to \$999,999,999 performed during specified times

OPERATIONS: Any

AMOUNT: Up to \$999,999,999

SUBSEQUENCES: Any

ACCOUNTS: Any

DRAFT MODES: Custom

SEC CODES: Any

NOTE:

PPD

CCD

Cancel OK

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

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

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

User Roles ▶ Company Admin

Delete

OverviewFeaturesAccounts

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

User Roles ▶ Test Role

Save

OverviewFeaturesAccounts

ACH COLLECTION Change Enabled

Allowed ActionsRightsApproval Limits

Maximum Amount

Per transaction  
\$ 1.00

Per Account Per Day  
\$ 1.00

Per Day  
\$ 1.00

Per Month  
\$ 1.00

Maximum Count

Per Account Per Day  
1,000

Per Day  
1,000

Per Month  
1,000

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

# Admin Rights

## User Role Policy Tester

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

User Roles ⓘ

Search

1

Create Role

USER ROLE TEMPLATES

USER ROLES

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

2

Overview

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

User Roles ▶ Company Admin ⓘ

Delete

Save

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

Overview

Features

Accounts

ACH COLLECTION

Change

Enabled

Allowed Actions

Rights


Approval Limits

3

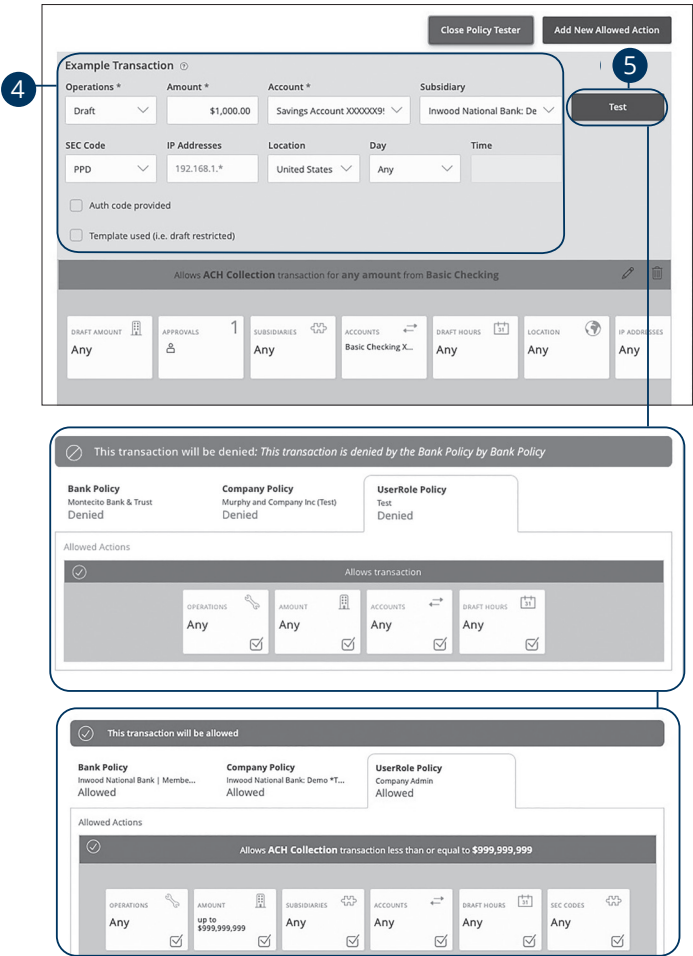
Open Policy Tester

Add New Allowed Action

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

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

# Admin Rights



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

# Admin Rights




## Deleting Allowed Actions

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

Name ▾DescriptionUsers ▾


TestNoneNone

1



OverviewFeaturesAccountsUser Roles

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

User Roles ▸ Company Admin 

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

OverviewFeaturesAccounts

ACH COLLECTION Change 

Enabled ☐



Allowed Actions


Approval Limits


Open Policy Tester


Add New Allowed Action


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





OPERATIONS 

AMOUNT 

SUBSIDIARIES 

ACCOUNTS 

DRAFT HOURS 

SEC CODES 

Any

up to \$999,999,999



Any

Any

Any

Any

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

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

# Admin Rights

## Establishing Rights to Access Features

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

**User Roles** ⓘ

Search

**USER ROLE TEMPLATES**

**USER ROLES**

Name	Description	Users
Test	None	None

**User Roles** ▶ test ⓘ

Overview **Features** Accounts

**FEATURES** ⓘ

**RIGHTS**

Manage Templates (Commercial)	Manage Users (Commercial)
<b>Manage Recipients (Commercial)</b> ✓	Commercial Menu: Access (Commercial) Features
Payments: ACH and Wires (Commercial)	Tax Payments (Commercial)
Allow One-Time Recipients (Commercial)	Can View All Recipients (Commercial)

Delete Save

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

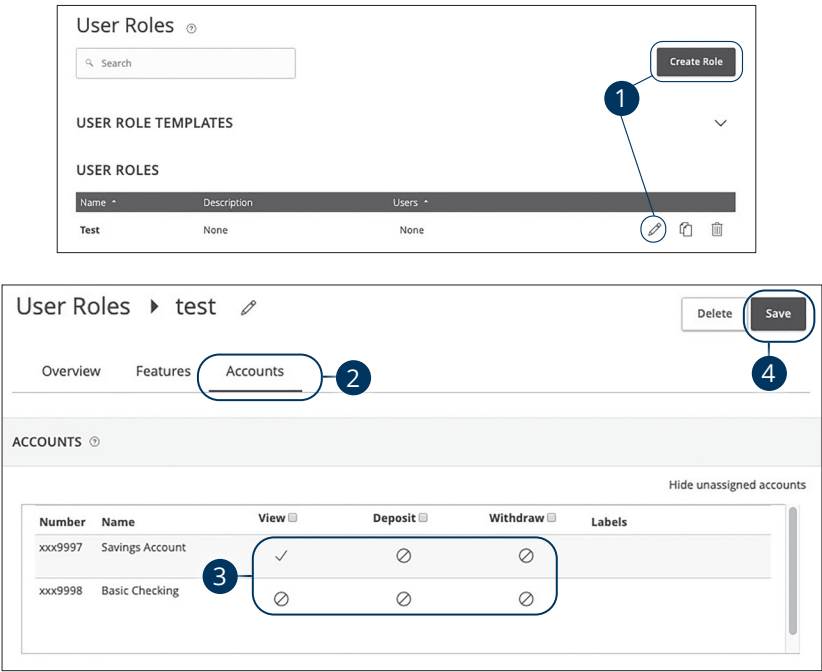
1. Click the ⓘ icon next to an existing user role or click the **Create Role** button and follow the steps on page 20 to create a new user role.
2. Click the Features tab.
3. Enable a feature by clicking on a specific right. Dark boxes with a check mark indicate that the feature is active.
4. Disable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




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

## Establishing Rights to Access Accounts

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



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

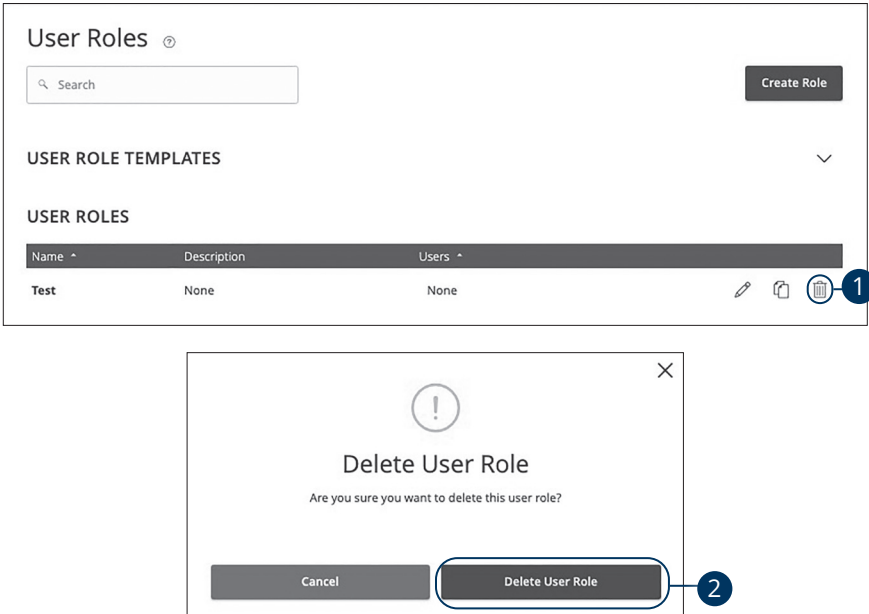
1. Click the  icon next to an existing user role or click the **Create Role** button and follow the steps on page 20 to create a new user role.
2. Click the Accounts tab.
3. Edit a user's ability to view, deposit to or withdraw from a specific account.
  - ☒ User right is active.
  - ☐ User right is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




# Treasury

## Deleting a User Role

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



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

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

# Treasury

## Users Overview

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

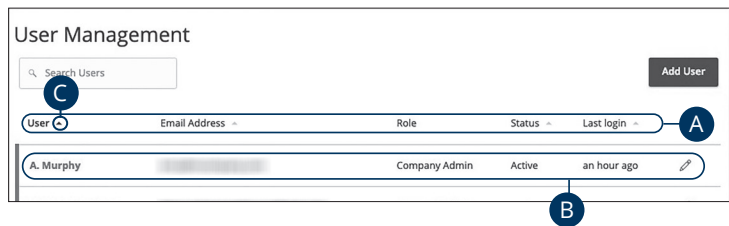
Each user is assigned a set of user rights that permits or prevents them from performing certain actions such as:

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

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

## User Management Overview

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



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

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

# Admin Rights

## Adding a New User

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

The 'User Management' interface features a search bar labeled 'Search Users' and an 'Add User' button in the top right corner, highlighted with a blue circle and the number 1. Below the search bar is a table with columns: User, Email Address, Role, Status, and Last login. The table contains two entries: 'A. Murphy' and 'Treasury Services', both with roles of 'Company Admin' and status of 'Active'. The 'Last login' column shows 'an hour ago' and '2 years ago' respectively, with edit icons to the right of each row.

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

The 'New User Details' form is divided into two sections: 'PERSONAL DETAILS' and 'LOGIN DETAILS'. In the 'PERSONAL DETAILS' section, there are three input fields for 'First Name', 'Last Name', and 'Email Address' (grouped by step 2), a 'Phone Country' drop-down menu (step 3), and a 'Phone' input field. The 'LOGIN DETAILS' section includes a 'Login ID' input field (step 4), a 'Password' input field (step 5), and a 'Confirm Password' input field (step 5). Below these is a 'User Role' drop-down menu set to 'Unassigned' (step 6). At the bottom right, there are two buttons: 'Discard New User Details' and 'Save New User Details' (step 7).

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

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

## Treasury



### Editing a User

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

User Management

Search Users

Add User

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

User Details

Status

Active

2 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

3

Update Role


USER LOGINS

Login Name	Channel	Status	Last Logon	Actions
TrsTester	Internet	Normal	8/18/2020	

Cancel

Delete

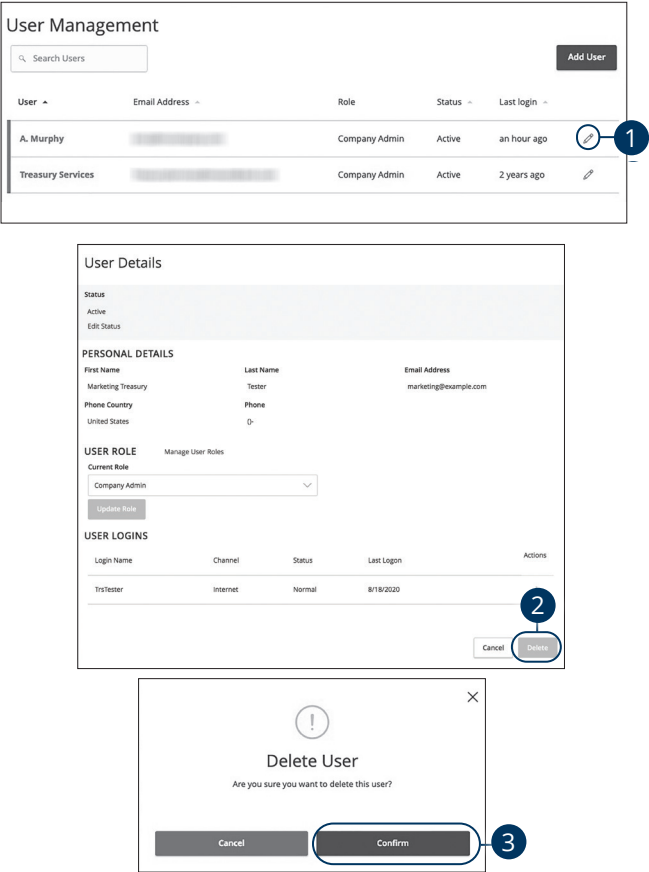
In the **Commercial Functions** tab, click **Users**.

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


# Treasury

## Deleting a User

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



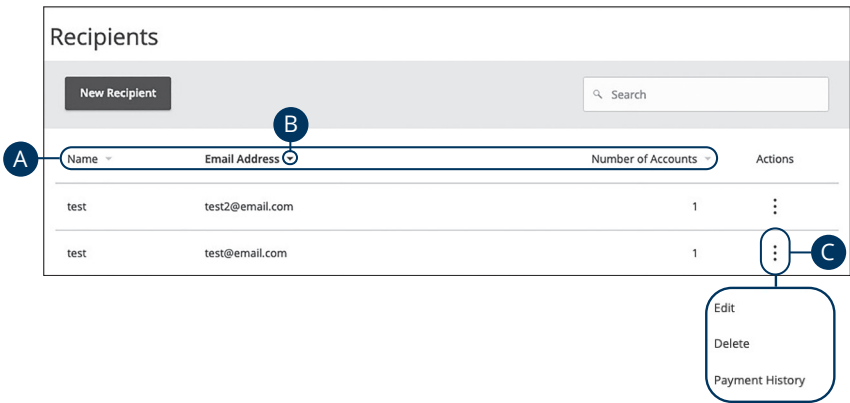
In the **Commercial Functions** tab, click **Users**.

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

# Treasury

## Recipient Overview

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



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

- A.** The following information presents for each recipient:
- Name
  - Number of accounts they have
  - Email address
- B.** You can sort your recipients by display name, number of accounts or e-mail address by clicking the ▲ icon next to the specific column.
- C.** Click the ⋮ icon to make edits to or delete a specific recipient or view payment history.

## ACH Only- Part 1 of 2: Adding a Recipient

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

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

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

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



ACH Only- Part 2 of 2: Recipient Account Detail

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

Not Required

Recipient Details

1

Wire Name

2

ACH Name

ACH ID

3

Country

United States

4

Address 1

Address 2

5

City

State

ZIP

6

Select State

7

Cancel

Save Recipient

Templates (0)

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

# Treasury

## Editing a Recipient

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

Recipients

New Recipient

Search

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

Edit test

Display Name \*

test

Email Address

test@email.com

☐ Send email notifications for template payments

Accounts (1)

+ Add account

Account	Payment Type	Financial Institution (FI)	Routing Number	
Checking - *6789	Wire Only	test	122105155	<div><div></div>Edit</div> <div><div></div>Remove</div>

Recipient Details

Wire Name

ACH Name

ACH ID

Country

United States

Address 1

Address 2

City

State

ZIP

State



Select State

Templates (0)

Cancel

Save Recipient

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

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

## Editing a Recipient's Templates

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

Template	Payment Type	Amount	Account	
ACH Batch Test	ACH Outgoing	\$0.01	Checking - *3456	<a href="#">Access</a>

**1** points to the Amount column. **2** points to the Access link. **3** points to the Save Recipient button.

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

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



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

# Treasury

## Deleting a Recipient

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

Recipients

New Recipient

Search

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

!

Delete Recipient

Are you sure you want to delete this recipient?

Cancel

Delete Recipient

2

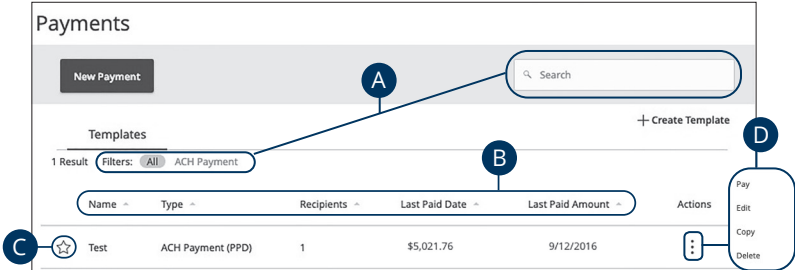
In the **Commercial Functions** tab, click **Recipients**.

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

# Treasury

## Payment Template Overview

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



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

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

# Treasury

## Creating a Template

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

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

- Vendors or suppliers
- Collections from customers
- Payroll

## ACH Batch



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

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

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

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

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

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



## ACH Collection

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

The screenshot shows a web interface for creating an ACH collection template. It is divided into two main sections: 'Payments' and 'ACH Collection'.

**Payments Section:**

- 1. A '+ Create Template' button is located in the top right corner of the Payments section.



**ACH Collection Section:**

- 2. A 'Change Type' link is located next to the 'ACH Collection' header.
- 3. An 'Import Amounts' link is located in the top right corner of the ACH Collection section.
- 4. The 'Template Properties' section contains a 'Template Name' input field.
- 5. The 'Template Access Rights' section shows '4 of 9 user roles selected'.
- 6. The 'Origination Details' section contains a 'SEC Code' dropdown menu with the placeholder text '---Select a SEC Code---'.
- 7. The 'To Subsidiary' section contains an input field with the placeholder text 'Online Test NAME \*\*\*\*\*7400'.
- 8. The 'Account' section contains a search input field with the placeholder 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.

The screenshot shows the 'Recipients (1)' interface. At the top, there's a 'Filters' section with 'All' and 'Pre-Noted' buttons, and a search bar labeled 'Find recipients in collection' (callout 10). Below this is a '+ Add multiple recipients' link (callout 9). The main table has two columns: 'Recipient/Account' and 'Amount'. The first row shows 'achtst Checking' with account number '123456789' and amount '\$0.00' (callout 13). To the right of the row is a menu icon (callout 11) with options 'Expand All' and 'Collapse All'. Below the row is a 'Show Details' link (callout 15). To the right of the row is another menu icon (callout 14) with options 'Copy', 'Remove', and 'Expand Row'. Below the row is an 'Addendum' text area (callout 16). At the bottom of the table is a '+ Add another recipient' link (callout 17). The bottom of the interface shows a summary: '\$0.00' and '1 collections (1 for \$0.00)', along with 'Cancel' and 'Save' buttons (callout 18).

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

ACH Payment

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

Payments

New Payment

Search

Templates

+ Create Template

ACH Payment

Change Type

Template Properties

Template Name

Template Access Rights

1 of 1 users selected

Origination Details

SEC Code

—Select a SEC Code—

From Subsidiary

TEST C ACCOUNT  
\*\*\*\*\*7411

Account

Search by name or number

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

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

The screenshot shows a web form for creating an ACH payment. It features a table with two columns: 'Recipient/Account' and 'Amount'. The first row contains the recipient 'John Doe' (Checking, 123456789) and the amount '\$0.00'. A status message 'This payment is valid.' is at the top left. A 'Notify Recipient' checkbox is below the recipient name. An 'Addendum' text area is below the table. On the right, there are buttons for 'Show Details' and 'Verify Recipient', and a vertical menu icon. At the bottom right are 'Cancel' and 'Save' buttons. Numbered callouts point to various elements: 8 to the recipient name, 9 to the amount, 10 to the vertical menu icon, 11 to the 'Show Details' button, 12 to the 'Addendum' text area, and 13 to the 'Save' button.


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

Addendum

Show Details

Verify Recipient

Cancel Save

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

## ACH Receipt

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

The screenshot shows a web interface for creating an ACH Receipt template. It is divided into two main sections: 'Payments' and 'ACH Receipt'.

**Payments Section:**

- 1. A button labeled 'New Payment' is on the left.
- On the right, there is a search bar with a magnifying glass icon and the text 'Search'.
- Below the search bar, the word 'Templates' is centered.
- On the far right, there is a blue circular icon with the number '1' and a button labeled '+ Create Template'.

**ACH Receipt Section:**

- 2. The title 'ACH Receipt' is at the top, followed by a 'Change Type' link.
- Template Properties:**
  - 3. A text input field for 'Template Name'.
  - 4. A link for 'Template Access Rights' showing '2 of 2 user roles selected'.
- Origination Details:**
  - 5. A dropdown menu for 'SEC Code' with the placeholder text '---Select a SEC Code---'.
  - 6. A text input field for 'To Subsidiary' containing 'UCBI' and '\*\*\*\*\*6666'.
  - 7. A text input field for 'Account' with a search icon and 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 Receipt.”
2. (Optional) If you need to change your payment type, click the “Change Type” link.
3. Enter the template name.
4. Select the users that have access to the template by clicking the link.
5. Use the drop-down and select an SEC code.
6. Select the Deposit To account.
7. Select an account.

The image shows a screenshot of a web-based ACH payment form. The form is divided into two main columns: "Recipient/Account" and "Amount".

- 8**: Points to a dropdown menu in the "Recipient/Account" column containing "test" and "Checking".
- 9**: Points to the "Amount" column, which displays "\$50.00".
- 10**: Points to a vertical ellipsis icon (three dots) in the "Amount" column.
- 11**: Points to a "Show Details" link in the "Amount" column.
- 12**: Points to an "Addendum" text input field.
- 13**: Points to the "Save" button at the bottom right of the form.

Other visible elements include a "Copy" button, a "Remove" button, and an "Expand Row" button on the right side of the form. A "Cancel" button is also present at the bottom left. A status message at the top left says "This payment is valid." with a checkmark icon. A checkbox labeled "Notify Recipient" is also visible.

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



Payroll

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

The screenshot shows a web interface for creating payroll templates. The top section, titled "Payments", contains a "New Payment" button, a search bar, and a "+ Create Template" link (callout 1). Below this is a "Templates" section. The "Payroll" template is selected, with a "Change Type" link (callout 2) and an "Import Amounts" link (callout 3). The "Template Properties" section includes a "Template Name" input field (callout 4) and a "Template Access Rights" link showing "4 of 9 user roles selected" (callout 5). The "Origination Details" section includes a "From Subsidiary" input field with a search bar (callout 6) and an "Account" input field with a search bar (callout 7).

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

The screenshot shows a web interface for managing ACH payments. At the top, there's a section for "Recipients (1)" with filters set to "All" and "Pre-Noted". A search bar labeled "Find recipients in payment" is next to it. On the left, a link "+ Add multiple recipients" is highlighted with a blue circle and the number 8. Below this is a table with two columns: "Recipient/Account" and "Amount". The first row shows a recipient named "achtst Checking" with account number "123456789" and an amount of "\$0.00". To the right of the table, there are buttons for "Expand All" and "Collapse All" (labeled 10), and a vertical menu with "Copy" and "Remove" options (labeled 13). Below the table, there's a "Show Details" link (labeled 14) and a "Notify Recipient" checkbox. A large text area for "Addendum" is below that, with a "+ Add another recipient" link (labeled 16) at the bottom. At the bottom of the interface, there's a summary bar showing "\$0.00" and "1 payments (1 for \$0.00)", along with "Cancel" and "Save" buttons (labeled 17).

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



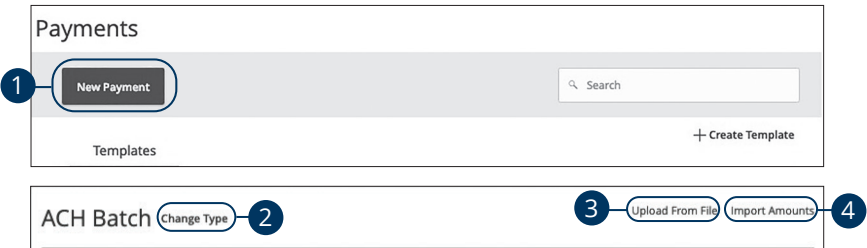
# Treasury

## Sending a Single Payment

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

### ACH Batch

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



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

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

The screenshot shows a web form for creating an ACH payment. It is divided into several sections: 'Origination Details' at the top, a 'Recipients' section in the middle, and a table of recipients at the bottom. Numbered callouts (5-15) point to specific UI elements: 5 points to the 'SEC Code' dropdown; 6 points to the 'From Subsidiary' field; 7 points to the 'Account' search field; 8 points to the 'Effective Date' field; 9 points to the 'Recurrence' 'Set schedule' link; 10 points to the '+ Add multiple recipients' link; 11 points to the search bar for recipients; 12 points to the 'Expand All' and 'Collapse All' buttons; 13 points to a recipient row in the table; 14 points to the 'Amount' input field; and 15 points to the 'Copy', 'Remove', and 'Expand Row' buttons for a specific recipient row.

**Origination Details**

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

From Subsidiary (6)  
Online Test NAME  
\*\*\*\*\*7800

Account (7)  
Search by name or number

Effective Date (8)  
01/23/2020

Recurrence (9)  
Set schedule

Recipients (1)

Filters: All Pre-No (11) Find recipients in payment

+ Add multiple recipients (10)

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

Expand All Collapse All (12)

Copy Remove 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 web interface for sending an ACH payment. At the top, there are two columns: "Recipient/Account" and "Amount". Below these, a status message says "This payment is valid." with a checkmark icon. In the "Recipient/Account" column, there is a text input field containing "achtst Checking" and a numeric input field containing "123456789". To the right, in the "Amount" column, there is a numeric input field containing "\$0.00". Below the recipient information, there is a checkbox labeled "Notify Recipient" (callout 16) and a link labeled "Show Details" (callout 17). Below that is a large text area labeled "Addendum" (callout 18). At the bottom of the main form area, there is a link labeled "+ Add another recipient" (callout 19). At the very bottom of the form, there is a summary bar showing "\$0.00" and "1 payments (1 for \$0.00)". To the right of the summary bar are three buttons: "Cancel", "Draft" (callout 20), and "Approve".

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

ACH Payment

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

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

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

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

The screenshot shows a web interface for sending ACH payments. At the top, there are two columns: "Recipient/Account" and "Amount". Below these, a status bar indicates "This payment is valid." with a green checkmark. The main table has two rows. The first row shows a recipient named "John Doe" with account type "Checking" and account number "123456789". The amount is "\$0.00". To the right of the amount is a menu icon (three dots) with "Expand All" and "Collapse All" options. Below the recipient name is a "Notify Recipient" checkbox. To the right of the amount is a "Show Details" link. Below the recipient name is an "Addendum" text area. 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 menu icon, 11 to the "Notify Recipient" checkbox, 12 to the "Show Details" link, 13 to the "Addendum" text area, and 14 to the "Draft" button.

Recipient/Account	Amount
John Doe Checking 123456789	\$0.00

10: Expand All  
Collapse All

11: ☐ Notify Recipient

12: Show Details

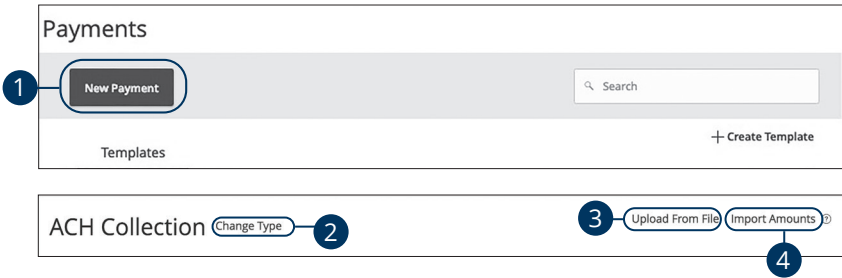
13: Addendum

14: Draft Approve

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

## ACH Collection

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




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

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

# ACH

The screenshot shows the 'Origination Details' form. It includes fields for 'SEC Code' (with a callout 5), 'To Subsidiary' (with callout 6), 'Account' (with callout 7), 'Effective Date' (with callout 8), and 'Recurrence' (with callout 9). Below these is a 'Recipients (1)' section with a search bar (callout 11), a '+ Add multiple recipients' link (callout 10), and expand/collapse buttons (callout 12). The form also displays filters for 'All' and 'Pre-Notes'.

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

16

18

14

17

19


15

20

Recipient/Account	Amount
✓ This payment is valid.	
achtst Checking123456789	\$0.00
<input type="checkbox"/> Notify Recipient	Show Details
Addendum	
+ Add another recipient	

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

CancelDraftApprove

- 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.

Payments

1

New Payment

Search

Templates

+ Create Template

ACH Receipt

Change Type2

3

4

5

6

7

Origination Details

SEC Code

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

To Subsidiary

UCBI  
\*\*\*\*\*4444

Account

Search by name or number

Effective Date

08/31/2020


Recurrence

Set schedule

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 web interface for sending ACH payments. At the top, there are two columns: "Recipient/Account" and "Amount". A status message at the top left says "This payment is valid." with a green checkmark. Below this, a table lists recipients. The first row shows "John Doe" with "Checking" and account number "123456789". The amount "\$0.00" is entered in the "Amount" column. To the right of the amount is a menu icon (three dots) with a callout box containing "Copy", "Remove", and "Expand Row". Below the table, there is a "Notify Recipient" checkbox and a "Show Details" link. Below that is an "Addendum" section with a text input field. 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 menu icon, 11 to the "Notify Recipient" checkbox, 12 to the "Show Details" link, 13 to the "Addendum" text field, and 14 to the "Draft" button.

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

## Payroll

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

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

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



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

The screenshot shows the ACH payment interface. At the top, there's a 'Recipients (1)' section with a filter 'All Pre-No' and a search bar 'Find recipients in payment'. A link '+ Add multiple recipients' is on the left. Below this is a table with columns 'Recipient/Account' and 'Amount'. The first row shows 'achtst Checking' with account number '123456789' and amount '\$0.00'. To the right of the table are buttons 'Copy', 'Remove', and 'Expand Row'. Below the table is an 'Addendum' section and a link '+ Add another recipient'. At the bottom, there's a summary '\$0.00 1 payments (1 for \$0.00)' and buttons 'Cancel', 'Draft', and 'Approve'.

Numbered callouts on the image:

- 9: '+ Add multiple recipients' link
- 10: Search bar 'Find recipients in payment'
- 11: 'Expand All' button
- 12: 'achtst Checking' recipient name
- 13: '\$0.00' amount
- 14: 'Expand Row' button
- 15: 'Notify Recipient' button
- 16: 'Show Details' button
- 17: 'Addendum' text area
- 18: '+ Add another recipient' link
- 19: 'Draft' button

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

Splitting a Payment

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

Follow the directions up to step 8 on page 94.

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

# Treasury

## Payment From File

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

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

The screenshot shows the 'Payments' section of a web application. At the top, there is a 'New Payment.' button (callout 1) and a search bar. Below this is a 'Templates' section with a '+ Create Template' link. The main area is titled 'Payment From File'. It contains two required fields: 'Payment Type \*' (callout 2) with a dropdown menu showing '--Please Select A Payment Type--', and 'Import File \*' (callout 3) with a file selection interface showing '--Please Select A File To Import--'. A note below these fields states '\* - Indicates required field'. At the bottom right, there are 'Cancel' and 'Upload File' buttons (callout 4).

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

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




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

**Payment From File - Additional Information**

5. SEC Code: ----Select a SEC Code----

6. Pay From/Pay To \*: ----Select From Account:---

7. Company / Subsidiary \*: ----Select A Subsidiary:---

8. Effective Date: 

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. Back Draft Approve

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



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

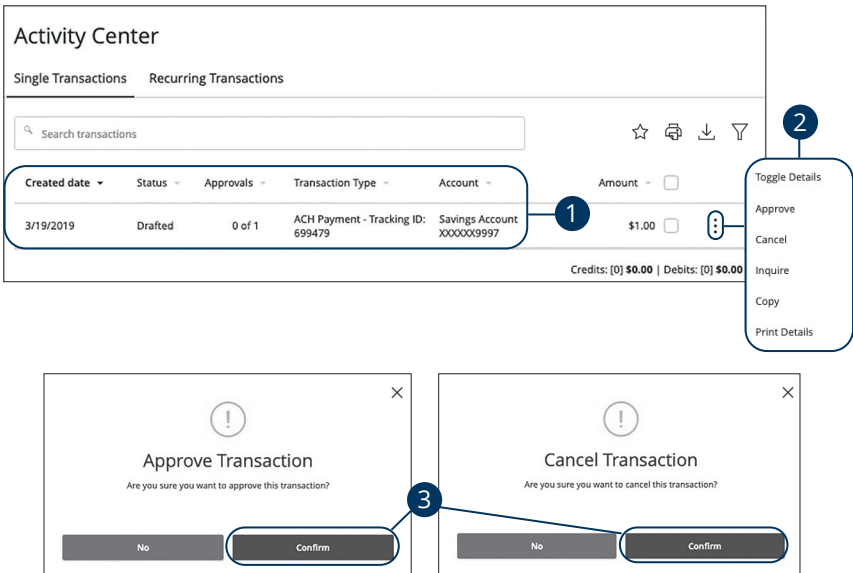
# Treasury

## Viewing, Approving or Canceling a Transaction


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

### Single Transaction

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



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

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



Multiple Transactions

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

The screenshot illustrates the process of approving or canceling multiple transactions. At the top, a table lists transactions with columns: Created date, Status, Approvals, Transaction Type, Account, Amount, and a menu icon. Two transactions are shown: one 'Drafted' and one 'Cancelled'. Numbered callouts 1 through 4 guide the user through the process: 1 points to the 'Status' column, 2 points to the checkbox in the 'Amount' column, 3 points to the menu icon, and 4 points to the 'Confirm' button in the confirmation pop-ups.

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

**Approve Transactions**

Are you sure you want to approve these transactions?

#699479 (\$1.00)

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

No Confirm

**Cancel Transactions**

Are you sure you want to cancel these transactions?

#699479 (\$1.00)

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

No Confirm

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

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



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

# Treasury

## Editing or Using a Template

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

Payments

New Payment

Search

Templates

Create Template

1 Result

Filters: All ACH Payment

Name	Type	Recipients	Last Paid Date	Last Paid Amount	Actions
☆ Test	ACH Payment (PPD)	1			<div>1</div> <div>Pay Edit Copy Delete</div>

Template Properties

Template Name

Test

Template Access Rights

2 of 2 user roles selected

Origination Details

SEC Code

PPD - Prearranged Payment and Deposit

From

\*\*\*\*\*6789

Account

Savings Account  
XXXXXXXX9997

\$8.73

Recipient/Account

Amount

ACH ONLY (Zacnts)  
Checking

123456789


\$50.00

Cancel

Save

3

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

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

# Treasury

## Deleting a Template

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

The screenshot shows the 'Payments' interface. At the top, there is a 'New Payment' button and a search bar. Below this is the 'Templates' section, which includes a '+ Create Template' link. A table lists templates, with one entry 'Test' of type 'ACH Payment (PPD)'. The 'Actions' column for this entry has a dropdown menu with options: 'Pay', 'Edit', 'Copy', and 'Delete'. A blue circle with the number '1' points to this dropdown menu. Below the table, a 'Delete Template' dialog box is open. It features a warning icon and the text 'Delete Template' and 'Are you sure you want to delete this Template?'. At the bottom of the dialog are two buttons: 'Cancel' and 'Delete Template'. A blue circle with the number '2' points to the 'Delete Template' button.

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

**Delete Template**

Are you sure you want to delete this Template?

Cancel Delete Template

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

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

# Treasury

## ACH Pass-Thru

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

ACH Pass-Thru

1

IMPORT FILE

Select a file to upload

3

MEMO

2

PROCESS DATE

◀ July ▶

◀ 2016 ▶

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

4

Draft

Approve

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

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

# ACH Notice of Correction & Returns

## Let's get started.

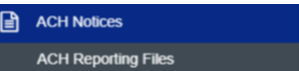
Step 1: [Log into Online Banking](#).

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



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

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



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

Processed Date:  -

ACH Reporting Files (2)						
	Report Description	File Type	Report	Downloaded by User	Date Created	File Size
1	Returns/NOCs	PDF - Full Transaction Details	<a href="#">Download</a>	No	09/18/2020 06:09:12 AM	92.59 kb

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

ACH

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

CREDIT AUTHORIZATION

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

Financial Institution

Financial Institution's Address

Routing Number Account Number

Type of Account: Checking Savings

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

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

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

Print or Type Individual Name

Signature

Date

# ACH

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

## DEBIT AUTHORIZATION

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

Financial Institution \_\_\_\_\_ Branch \_\_\_\_\_

Address \_\_\_\_\_

City/State/Zip \_\_\_\_\_

Routing Number \_\_\_\_\_ Account Number \_\_\_\_\_

Type of Account: \_\_\_\_\_ Checking \_\_\_\_\_ Savings

Amount (or how amount is determined): \_\_\_\_\_

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

Date of Debit (s): \_\_\_\_\_

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

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

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

Print or Type Individual Name \_\_\_\_\_

Signature \_\_\_\_\_


Date \_\_\_\_\_

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

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

The screenshot shows two parts of a web application. The top part, titled "Recipients", contains a "New Recipient" button (callout 1) and a search bar. Below is a table with columns: Name, Email Address, Number of Accounts, and Actions. It lists one recipient: "test" with email "test2@email.com" and 1 account. The bottom part, titled "Add Recipient", contains several fields and options: "Display Name \*" (callout 2), "Email Address" (callout 3) with a checkbox "Send email notifications for template payments" (callout 3), and a "+ Add account" link (callout 4). Below these is an "Accounts (1)" table with columns: Account, Payment Type, Financial Institution (FI), and Routing Number. The table shows one account: "Account - New" with "ACH and Wire" payment type and "N/A" routing number. To the right of the table is a vertical menu with "Edit" (callout 9) and "Remove" (callout 9) options. Below the table are four input fields: "Payment Type" (callout 5) with a dropdown showing "Wire Only", "Beneficiary Type" (callout 6) with a dropdown showing "Domestic", "Account \*" (callout 7) with "Ex. 129398123", and "Financial Institution (FI)" (callout 8) with a search bar "Search by name or routing #.". A "Refined Search" button is also present.

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

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



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

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

1

2

3

4

Beneficiary FI

Name \*

Country \*

United States

▼

FI ABA Number \*

Address 1 \*

Address 2

City \*

State \*

Select State

▼

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 steps:

- Step 1:** Points to the "Name" field and the "Wire Routing Number" field.
- Step 2:** Points to the "Address 1" field and the "City" field.
- Step 3:** Points to the "State" drop-down menu (labeled "Select State") and the "Postal Code" field.
- Step 4:** Points to a confirmation button with a checkmark icon.

Other visible fields include "Country" (with "United States" selected) and "Address 2". There are also "X" and "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 'Recipient Details' form with the following fields and callouts:

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

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

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

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

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

The screenshot shows the 'Recipients' management interface. At the top, there is a 'New Recipient' button (1) and a search bar. Below this is a table with columns: Name, Email Address, Number of Accounts, and Actions. A single recipient 'test' with email 'test2@example.com' and 1 account is listed. Below the table is the 'Add Recipient' form. It includes a 'Display Name \*' field (2), an 'Email Address' field (3) with a checkbox for 'Send email notifications for template payments', and an '+ Add account' link (4). Under 'Accounts (1)', there is a table with columns: Account, Payment Type, Financial Institution (FI), and Routing Number. A single account is listed with 'Account - New', 'ACH and Wire' (6), and 'N/A' (7). To the right of the account table are 'Edit' and 'Remove' buttons (9). Below the account table, there are three drop-down menus: 'Payment Type' (5) set to 'Wire Only', 'Beneficiary Type' (6) set to 'International', and 'International Account Type' (7) set to 'IBAN'. At the bottom, there is a 'SWIFT/BIC' field (8) and an 'Account #' field with an example '129398123'.

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

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

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

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

IBAN

Beneficiary FI

1

2

3

4

Name \*

Country \*

IBAN \*

Address 1 \*

Address 2 \*

Address 3

Select Country

SWIFT/BIC

Beneficiary FI

3

Name \*

Country \*

SWIFT/BIC \*

Address 1 \*

Address 2 \*

Address 3

Select Country

IBAN and SWIFT/BIC

Beneficiary FI

3

Name \*

Country \*

IBAN \*

SWIFT/BIC \*

Address 1 \*

Address 2 \*

Address 3

Select Country

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



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


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

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

The 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" input field.
- 3** Points to the "State" drop-down menu.
- 4** Points to the confirmation button with a checkmark.

Other visible fields include "Country" (with "United States" selected), "Wire Routing Number", "Address 2", "City", and "Postal Code". There are also "x" and "checkmark" buttons at the bottom right.

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.

Recipient Details

1

Wire Name

2

ACH Name

ACH ID

3

Country

United States

4

Address 1

Address 2

5

City

State

Select State

6

ZIP

7

Cancel

Save Recipient

Templates (0)

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

# Treasury

## Editing a Recipient

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

Recipients

New Recipient

Search

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

Edit test

Display Name \*

Email Address

☐ Send email notifications for template payments

Accounts (1)

+ Add account

Account	Payment Type	Financial Institution (FI)	Routing Number	
Checking - *6789	Wire Only	test	122105155	<div><div></div><div>Edit</div><div>Remove</div></div>

Recipient Details

Wire Name

ACH Name

ACH ID

Country

Address 1

Address 2

City

State



ZIP

Templates (0)

Cancel

Save Recipient

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

- Find the recipient you want to edit and click the  icon.
- Click the  icon to edit or remove a recipient's account information.
- Edit the recipient's details.
- Review the recipient's assigned templates and how much money they receive.
- 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	<a href="#">Access</a>

1

2

3

Cancel

Save Recipient

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

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



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

# Treasury

## Deleting a Recipient

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

Recipients

New Recipient

Search

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

!

Delete Recipient

Are you sure you want to delete this recipient?

Cancel

Delete Recipient

2

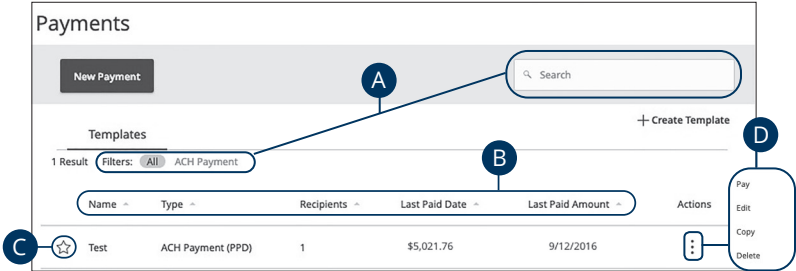
In the **Commercial Functions** tab, click **Recipients**.

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

# Treasury

## Payment Template Overview

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



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

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

# Treasury

## Creating a Template

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

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


- Vendors or suppliers
- Collections from customers
- Payroll

## Domestic Wire

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

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

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

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

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

- 12**: Recipient/Account dropdown menu.
- 13**: Amount input field.
- 14**: Copy and Remove icons.
- 15**: Show Details link.
- 16**: From Subsidiary dropdown menu.
- 17**: Account dropdown menu.
- 18**: Purpose Of Wire input field.
- 19**: OPTIONAL WIRE INFORMATION link.
- 20**: Message to Beneficiary input field.
- 21**: Description input field.
- 22**: + Add another wire link.
- 23**: Save button.

Other visible text includes: "This payment is incomplete", "Notify Recipient" checkbox, "Test Demo Company", "\*\*\*\*7420", "Search by name or number", "Cancel", and a summary bar showing "\$0.00" and "1 wires".

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

## International Wire

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



The screenshot shows the 'Payments' section of a system. 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 blue circle '1'. The 'International Wire' template is selected, with a 'Change Type' link labeled with a blue circle '2'. The template details are as follows:

- Template Properties:**
  - Template Name:** A text input field labeled with a blue circle '3'.
  - Template Access Rights:** A link labeled '4 of 9 user roles selected' with a blue circle '4'.
- Origination Details:**
  - From Subsidiary:** A section with a checkbox 'Use same Subsidiary for all wires' (labeled '5') and a text input field containing 'Test Demo Company \*\*\*\*\*7400' (labeled '6').
  - Account:** A section with a checkbox 'Use same Account for all wires' (labeled '7') and a text input field containing 'INTERNAL ACCOUNT \*\*\*\*\*6770' (labeled '8').
  - Currency:** A section with a checkbox 'Use same Currency for all wires' (labeled '9') and a text input field containing 'USD - U.S. Dollar' (labeled '10').

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

# Wire

The screenshot shows the 'Wires (1)' interface. At the top, there is a search bar labeled 'Find recipients in payment' (12) and buttons for 'Expand All' (13) and 'Collapse All' (13). Below the search bar is a '+Add multiple recipients' button (11). The main area contains a table with columns for 'Recipient/Account', 'Currency', and 'Amount'. The first row shows 'International Test2' (14) with IBAN '1234567891234567', currency 'USD - U.S. Dollar' (15), and amount '\$0.00' (16). Below the table are links for 'Notify Recipient' and 'Show Details' (18). At the bottom, there are fields for 'From Subsidiary' (19) with 'Test Demo Company' and 'Account' (20) with a search bar 'Search by name or number'. A 'Purpose Of Wire' field (21) is at the very bottom. On the right side, there are 'Copy' (17) and 'Remove' buttons.

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.



# Wire

---

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

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

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

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

## Domestic Wire

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



The image shows two screenshots of a software interface. The top screenshot is titled "Payments" and features a "New Payment" button (callout 1), a search bar (callout 2), and a "+ Create Template" link. The bottom screenshot is titled "Domestic Wire" and contains several sections: "From Subsidiary" with a checkbox "Use same Subsidiary for all wires" (callout 4) and a text field "Test Demo Company" (callout 5); "Account" with a checkbox "Use same Account for all wires" (callout 6) and a search field "Search by name or number" (callout 7); "Process Date" with a checkbox "Use same Date for all wires" (callout 8) and a date field "01/31/2020" (callout 9); and "Recurrence" with a "Set schedule" link (callout 10). A "Change Type" link is also present (callout 2).

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

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

# Wire

The screenshot shows a web interface for managing wire payments. At the top, a header bar contains a search bar (12) with the text 'Find recipients in payment', an 'Expand All' button (13), and a 'Collapse All' button. Below the header, a main content area displays a table of wire payments. A callout (11) points to a '+Add multiple recipients' link. The table has a warning banner 'This payment is incomplete'. The first row shows a recipient 'Recipient Atst (ACHID)' with account number '123412344' (14), an amount of '\$0.00' (15), and a 'Notify Recipient' checkbox (17). A 'Show Details' link (18) is next to the recipient name. Below the table, there are three input fields: 'From Subsidiary' with a search bar (19), 'Account' with a search bar (20), and 'Process Date' with a calendar icon (21). On the right side of the table, there are buttons for 'Copy', 'Remove', and 'Expand Row' (16).

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

# Wire

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

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

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

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

## International Wire

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

The screenshot shows the 'Payments' section of a software interface. At the top, there's a 'New Payment' button (callout 1) and a search bar. Below this is a 'Templates' section with a '+ Create Template' link. The main area is titled 'International Wire' and contains several sections: 'Change Type' (callout 2), 'Upload From File' (callout 3), 'Origination Details' (callout 4), 'From Subsidiary' (callout 5), 'Account' (callout 6), 'Currency' (callout 8), 'Process Date' (callout 10), 'Recurrence' (callout 12), and 'Set schedule' (callout 7). The 'From Subsidiary' section has a checkbox 'Use same Subsidiary for all wires' (callout 4) and a text field 'Test Demo Company \*\*\*\*7400' (callout 5). The 'Account' section has a checkbox 'Use same Account for all wires' (callout 6) and a search field 'Search by name or number' (callout 7). The 'Currency' section has a checkbox 'Use same Currency for all wires' (callout 8) and a search field 'Search...' (callout 9). The 'Process Date' section has a checkbox 'Use same Date for all wires' (callout 10) and a date field '01/31/2020' (callout 11) with a calendar icon. The 'Recurrence' section has a 'Set schedule' button (callout 12).

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

# Wire

The screenshot shows the 'Wires (1)' form interface. Numbered callouts point to the following elements:

- 13**: '+Add multiple recipients' link.
- 14**: Search bar labeled '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.
- 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 labeled 'Search by name or number'.
- 24**: 'Process Date' field with a calendar icon.
- 25**: 'Purpose Of Wire' field.

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

# Wire

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

- 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 button labeled "+ Add another wire" located below the input fields.
- 30:** A group of three buttons at the bottom right: "Cancel", "Draft", and "Approve". The "Draft" and "Approve" buttons are highlighted with a rounded rectangle.

At the bottom left of the form, the text "\$0.00" and "1 wires" is displayed.

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

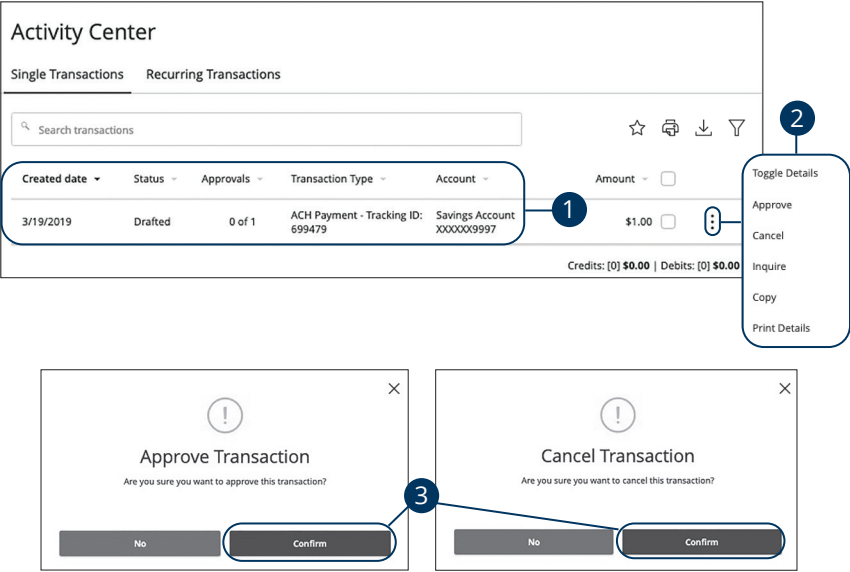
# Treasury

## Viewing, Approving or Canceling a Transaction


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

### Single Transaction

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



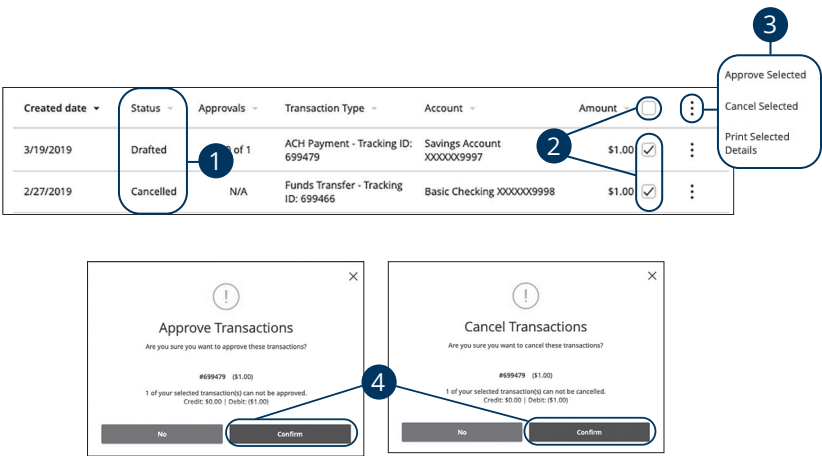
In the **Transfer Funds** tab, click **Activity Center**.

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



Multiple Transactions

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



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

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



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

# Treasury

## Editing or Using a Template

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

Payments

New Payment

Search

Templates

+ Create Template

1 Result

Filters: All ACH Payment

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

Template Properties

Template Name

Test

Template Access Rights

2 of 2 user roles selected

Origination Details

SEC Code

PPD - Prearranged Payment and Deposit

From

\*\*\*\*\*6789

Account

Savings Account  
XXXXXXXX9997

\$8.73

Recipient/Account

Amount

ACH ONLY (Zacnts)  
Checking

123456789

\$50.00

⋮

Cancel

Save

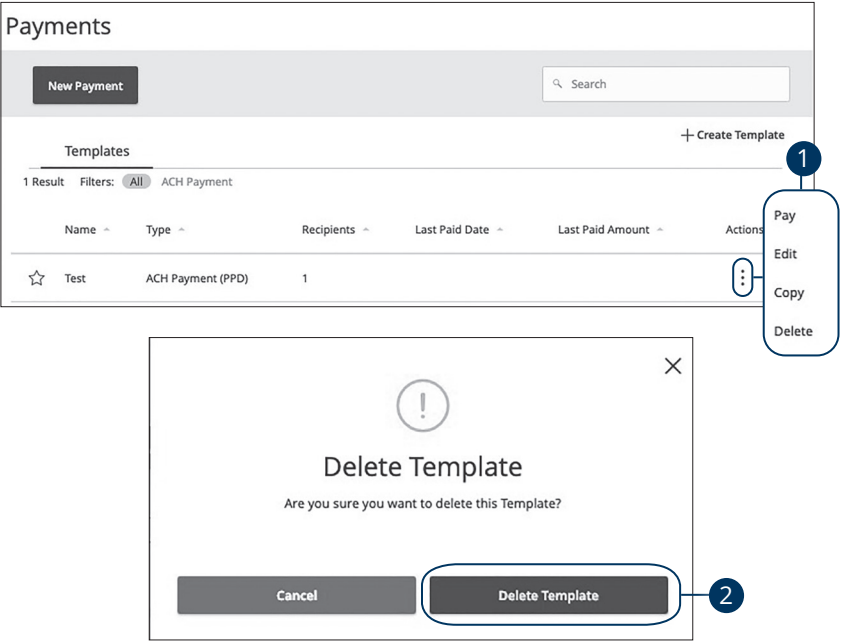
In the **Commercial Functions** tab, click **Payments**.

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

# Treasury

## Deleting a Template

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



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

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

# Treasury

## Wire Activity

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

### Wire Activity

Time Period

Select Period

Tracking ID

Min Amt

\$0.00

Max Amt

\$0.00

Type

0 Items

Account(s)

0 Items

Reset

Apply Filters

Outgoing Wires

Tracking ID	Process Date	Amount	Recipient	Receiving Institution	From Account	IMAD
1006	01/01/00	\$99.99	testwire	FIRST HAWAIIAN BANK	Main Acct xxxxxxxx4479	Awaiting IMAD...

Origination Information

Created

05/06/16 12:31 PM

Account

xxxxxxx

Amount

\$99.99

Beneficiary Information

To

testwire

Account

C - x7777





FI

Routing #

Message to Beneficiary

testing wires

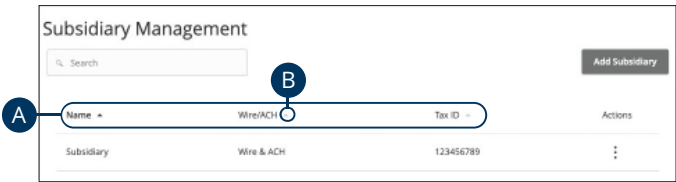
In the **Commercial Functions** tab, click **Wire Activity**.

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

# Treasury

## Subsidiary Overview

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



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

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

# Subsidiary

## Adding a Subsidiary

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

The screenshot displays the 'Subsidiary Management' interface. At the top, there is a search bar and an 'Add Subsidiary' button (callout 1). Below this is a table with columns: Name, Wire/ACH, Tax ID, and Actions. The table contains one entry for 'Subsidiary' with 'Wire & ACH' and '123456789' (callout 2). Below the table is the 'Add Subsidiary' form. The form has a 'Name' field (callout 2), a 'Payment Type' dropdown with options 'ACH', 'ACH & Wire', and 'Wire' (callout 3), and several required fields marked with an asterisk: 'ACH Header' (callout 4), 'Ach Tax ID', 'Wire Header', 'Country' (set to 'United States'), 'Address 1', 'Address 2', 'City', 'State' (set to 'Select State'), and 'Postal Code'. At the bottom right of the form are 'Cancel' and 'Create Subsidiary' buttons (callout 5). A note at the bottom left states '\* - Indicates required field'.

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

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

# Treasury

## Editing a Subsidiary

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

Subsidiary Management

Search

Add Subsidiary

Name	Wire/ACH	Tax ID	Actions
Subsidiary	Wire & ACH	123456789	<div>1⋮<div>EditDelete</div></div>

Edit Test Subsidiary

2

Name

Test Subsidiary

Country

United States

Payment Types

ACH

ACH & Wire

Wire

Address 1

13670 Barrett office dr

ACH Header

Address 2

ACH Tax ID

City

st. louis

Wire Header

Test

State

Missouri

Postal Code

63021

\* - Indicates required field

Cancel

3Save Subsidiary

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

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

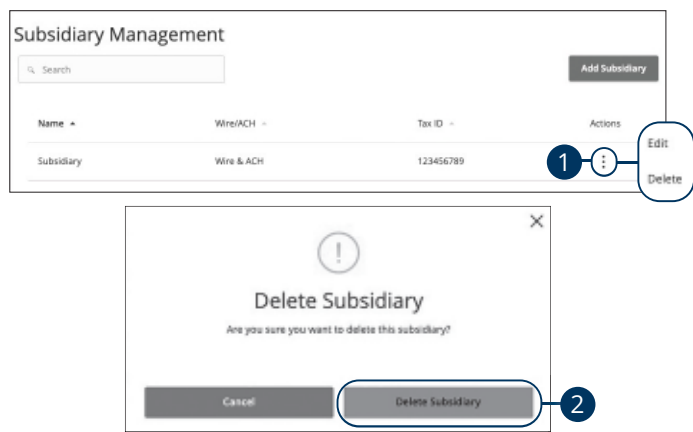
107

Treasury: Editing a Subsidiary


# Treasury

## Deleting a Subsidiary

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



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

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



## Remote Deposit Procedures

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

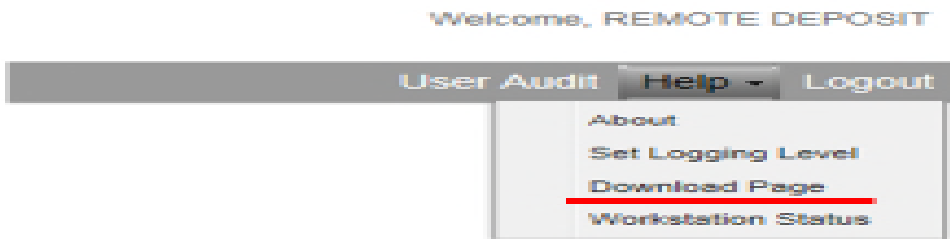
Customer should hold checks for 90 days before shredding

Status has to be *Submitted* or *Delivered*

## Installation

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

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



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

- Internet Explorer

SCO1255- DigitalCheck  
SmartSource scanner driver

DigitalCheck SmartSource scanner driver software.

Install Now

- Microsoft Edge, Google Chrome, or Mozilla Firefox

SCO1255- DigitalCheck  
SmartSource scanner driver

DigitalCheck SmartSource scanner driver software.

Install Now

RangerRemote for Chrome,  
Firefox and Edge

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

Install Now

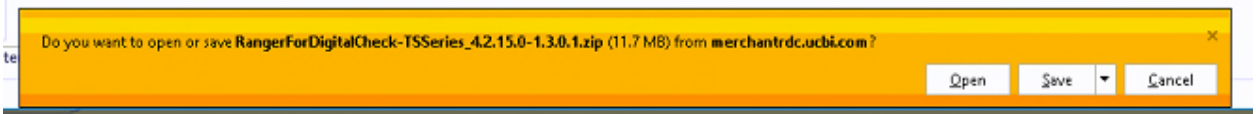
- Safari for Mac

Ranger Remote for MAC

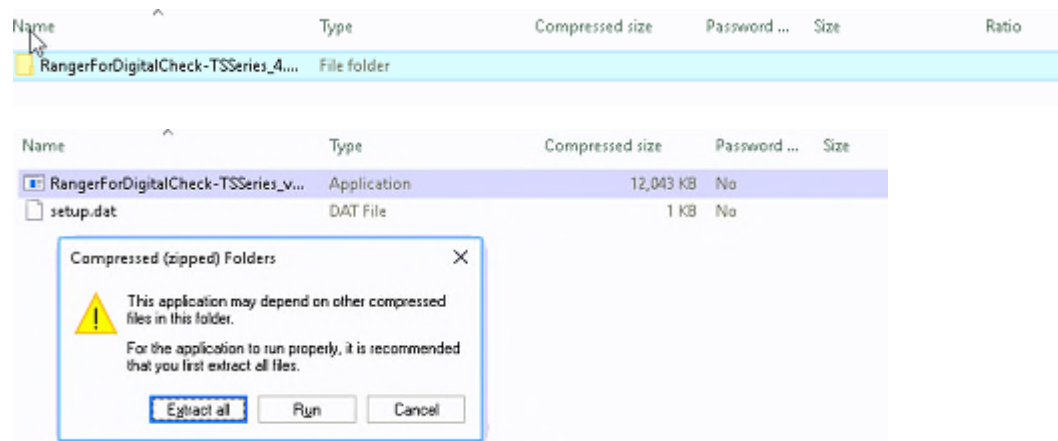
Ranger Component for newer macOS and Safari versions

Install Now

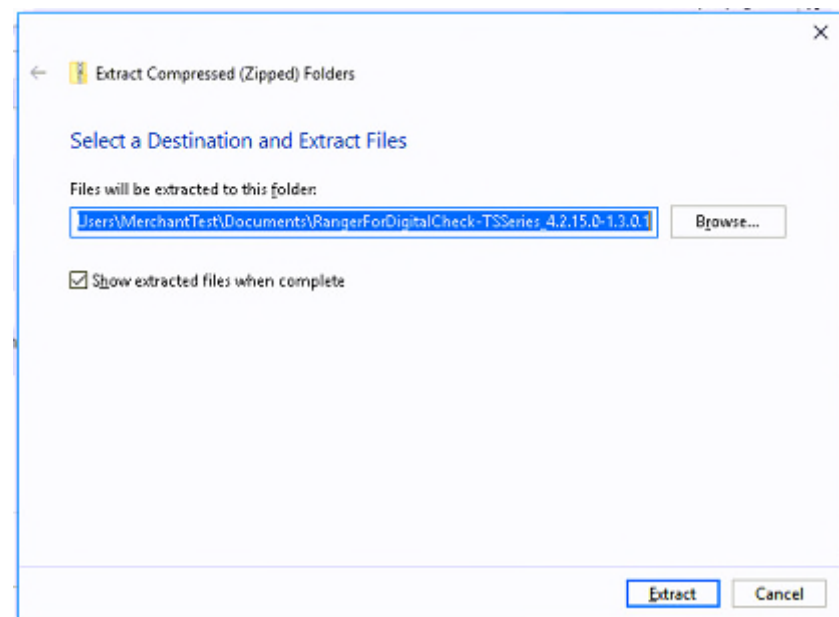
In the driver installation (SCO1255- Digitalcheck) click **Install Now**, a window will pop up, Select **Save** and then select the **Open** folder button once complete.



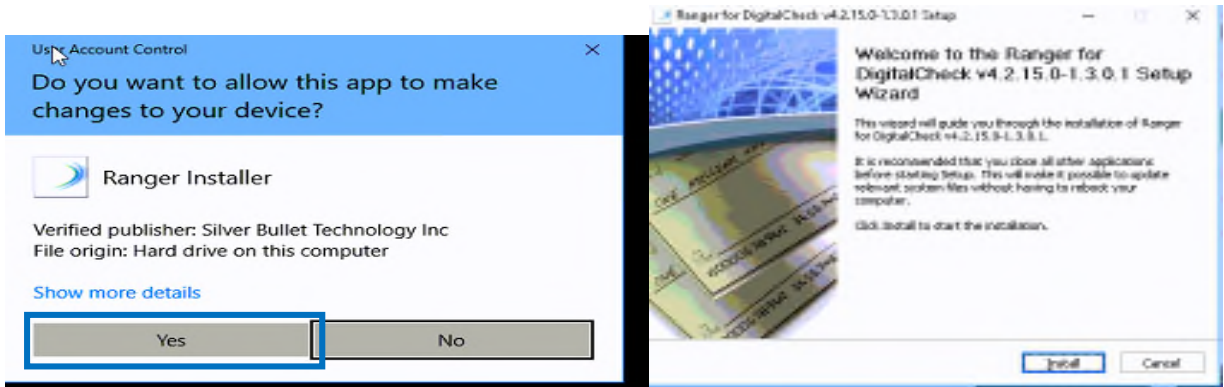
A Folder will open with the name “RangerForDigitalCheck”, Double click that folder and select **Extract all**.



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

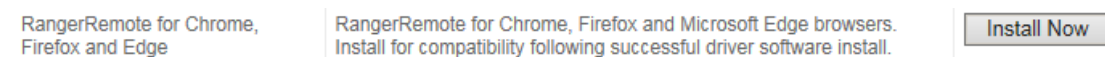


Once the extraction is complete it will ask, “Do you want to allow this app to make changes to your device?” select **Yes** to begin the installation and then click **Install**.



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

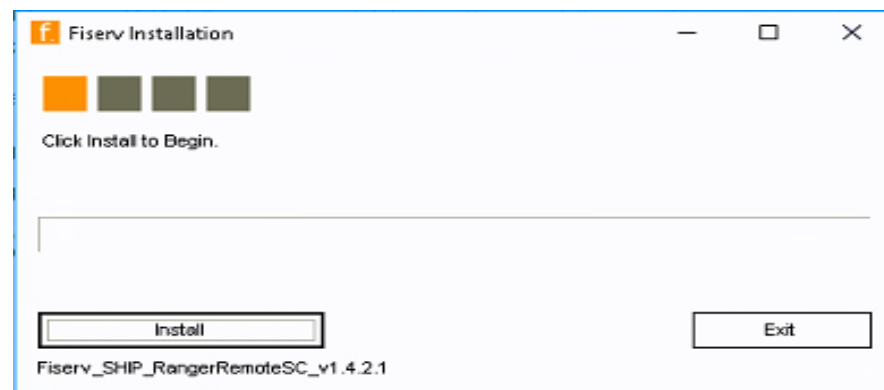
If the browser is **Internet Explorer**, restart the computer and then plugin the machine. If utilizing Google Chrome, Microsoft Edge or Firefox please download the **RangerRemote**.



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



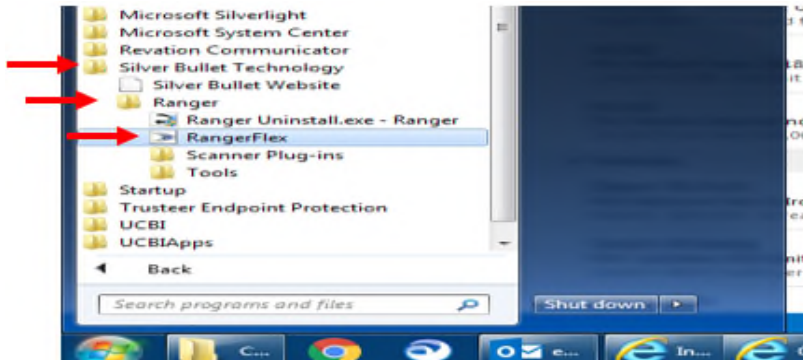
After the download is complete, click **Install** to Begin the Fiserv Installation. After the installation is complete, select **Exit**.



## Ranger Flex Test

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

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



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

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

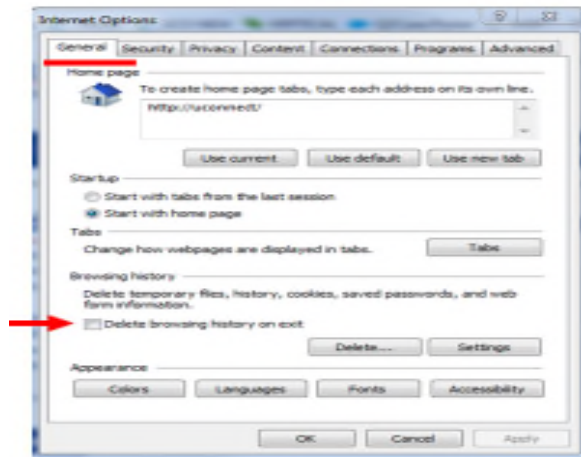
- Refer to **Browser Settings** For Internet Explorer

# Browser Settings

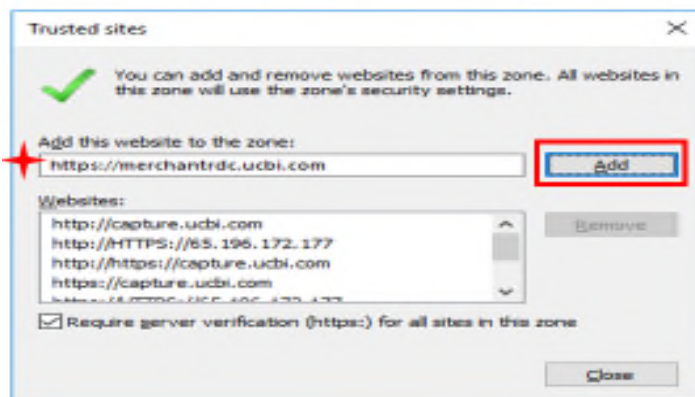
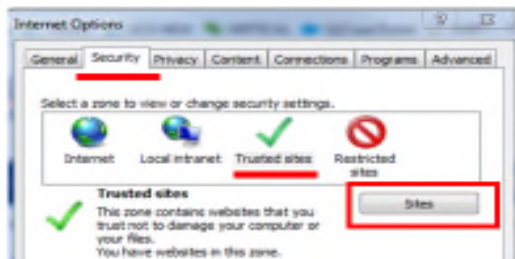
## Internet Explorer Settings

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

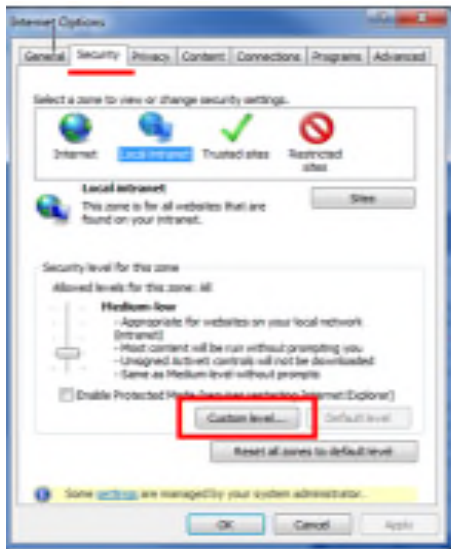
- Select the **Tools** menu and **Internet Options**
  - Make sure to **uncheck** the box for 'Delete browsing history on exit'



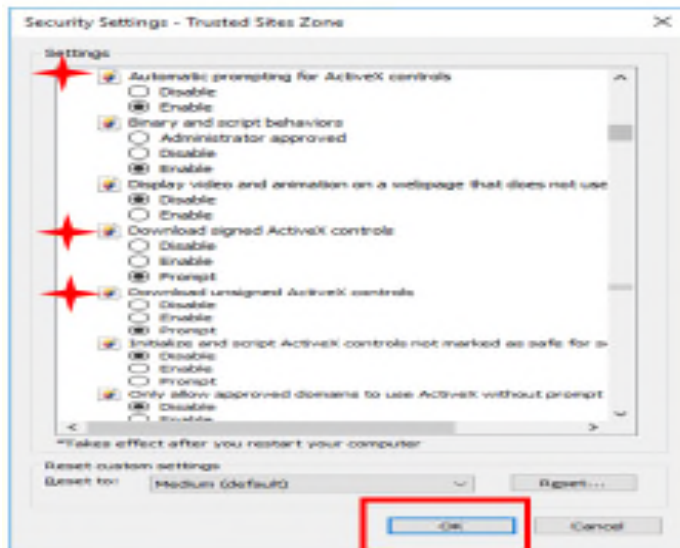
- Click **Security** tab, click the **Trusted Sites** green check mark, then **Sites**
  - Click **Add**, <https://merchantrdc.ucbi.com> to the trusted sites, click **close**



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



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

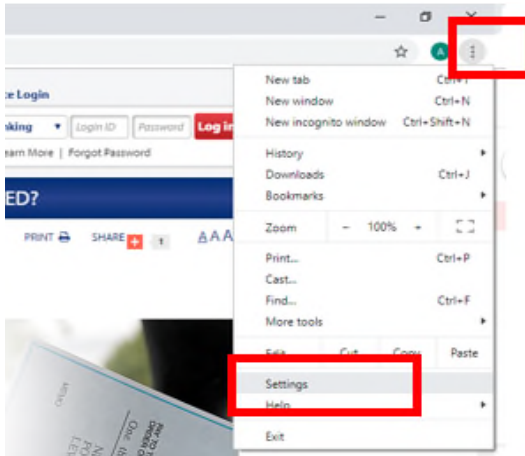


- **Refresh the browser** after the changes and before logging in

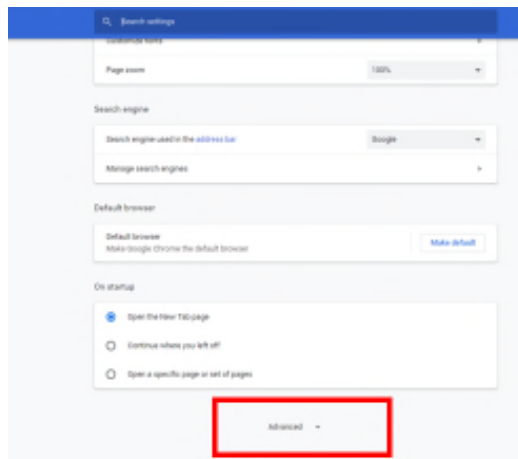
## Chrome- Proxy Settings

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

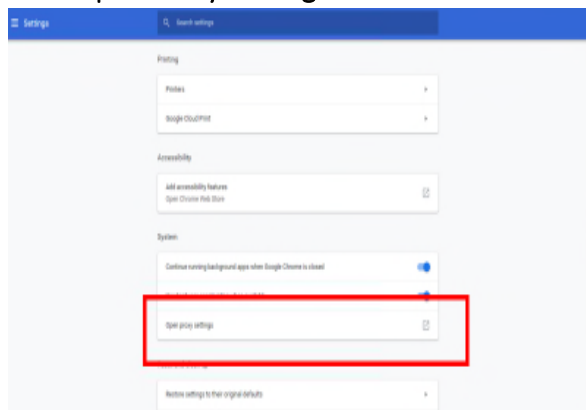
- Open Chrome click the **Option** icon and **Settings**



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



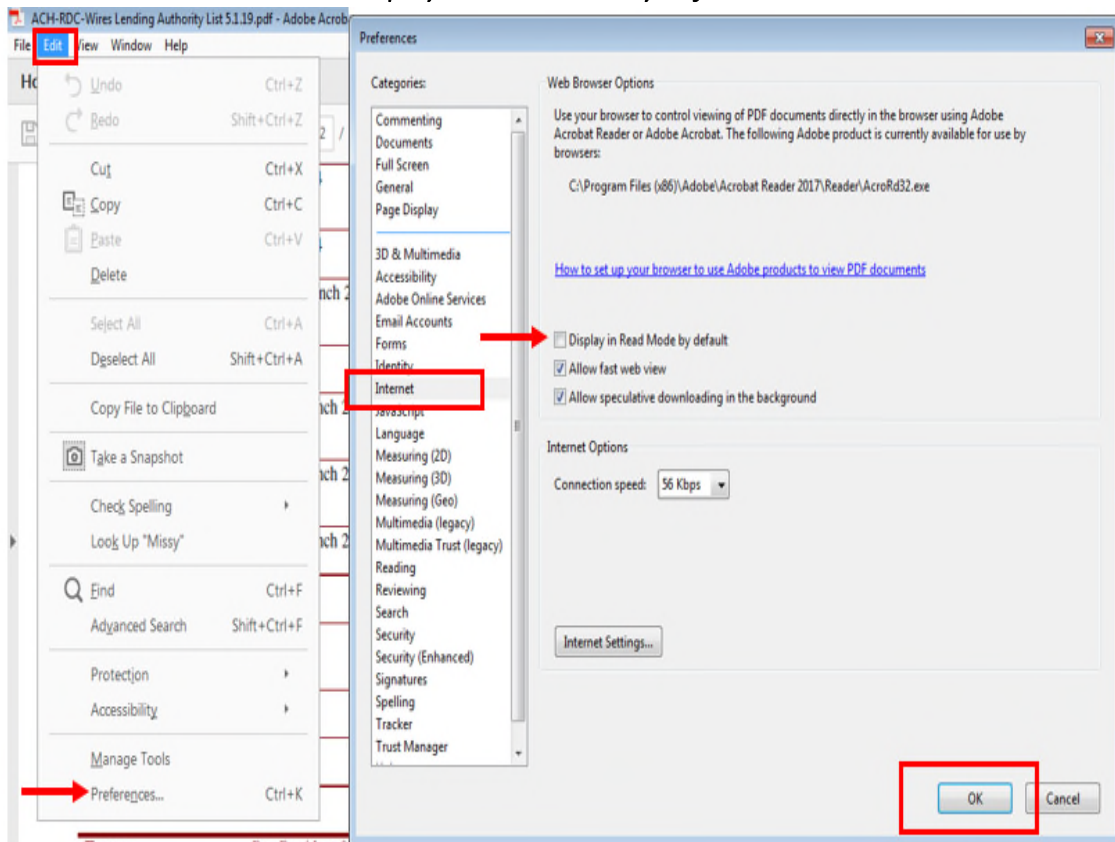
- Click **Open Proxy Settings**



- Then follow same steps as <sup>115</sup>**Internet Explorer** settings (see above)

## Image Error

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

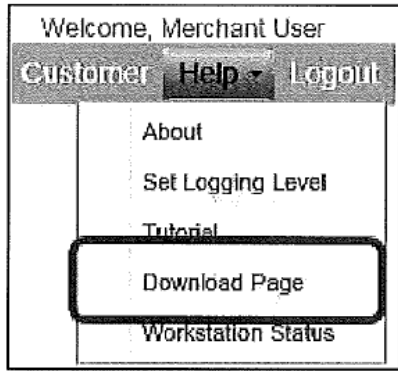




# MAC Installation

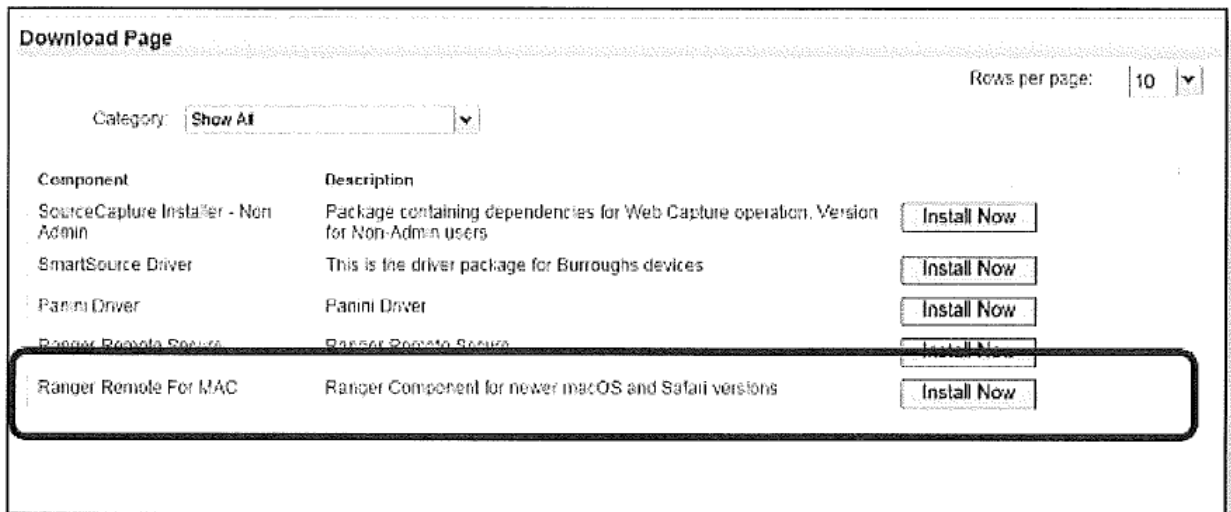
1)

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



2)

For Ranger Remote for MAC, click **Install Now**, which will download the **Fiserv\_SHIP\_S1FiservRangerForMac\_v2.0.dmg.zip** file to the Mac.



3)

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



4) Click on the file located in the Downloads folder

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

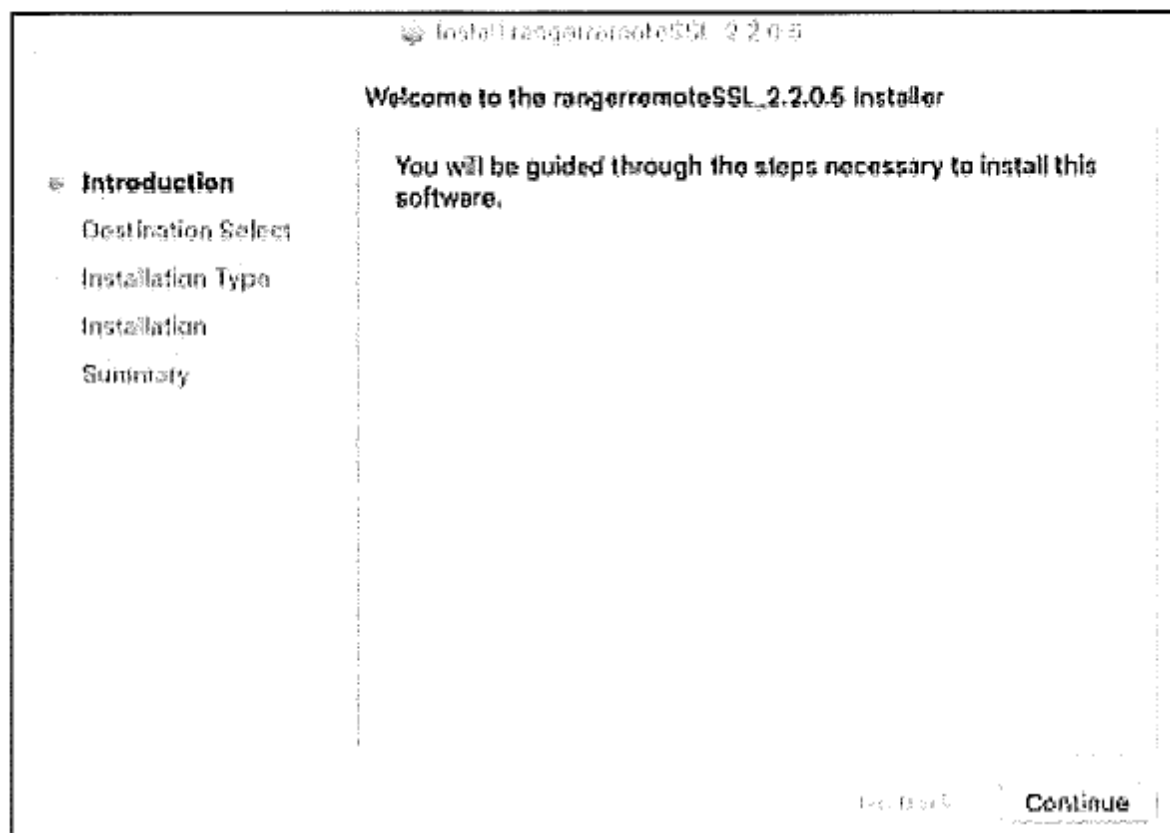
6)

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

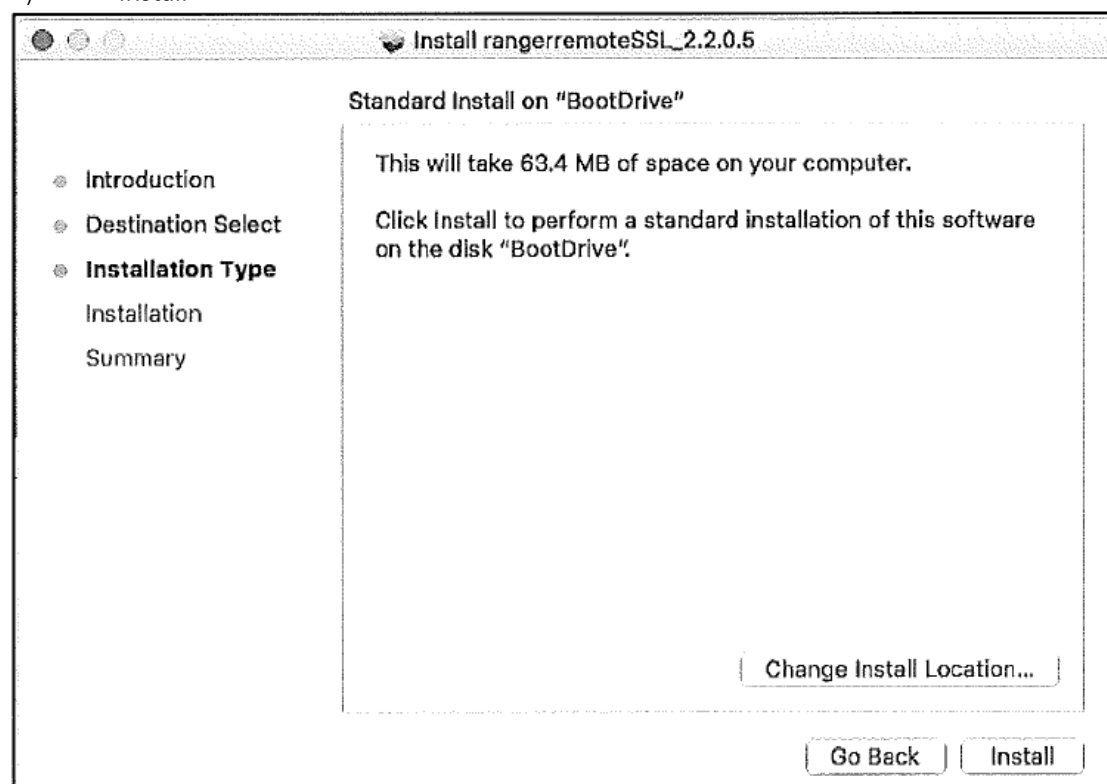
**Note:** Right click is the same as control clicking with a single button mouse. It is very important to not double click the RangerInstaller as you will bypass the Mac's Security Gatekeeper settings by control clicking. Bypass any Gatekeeper security by clicking **Open**.

7)

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



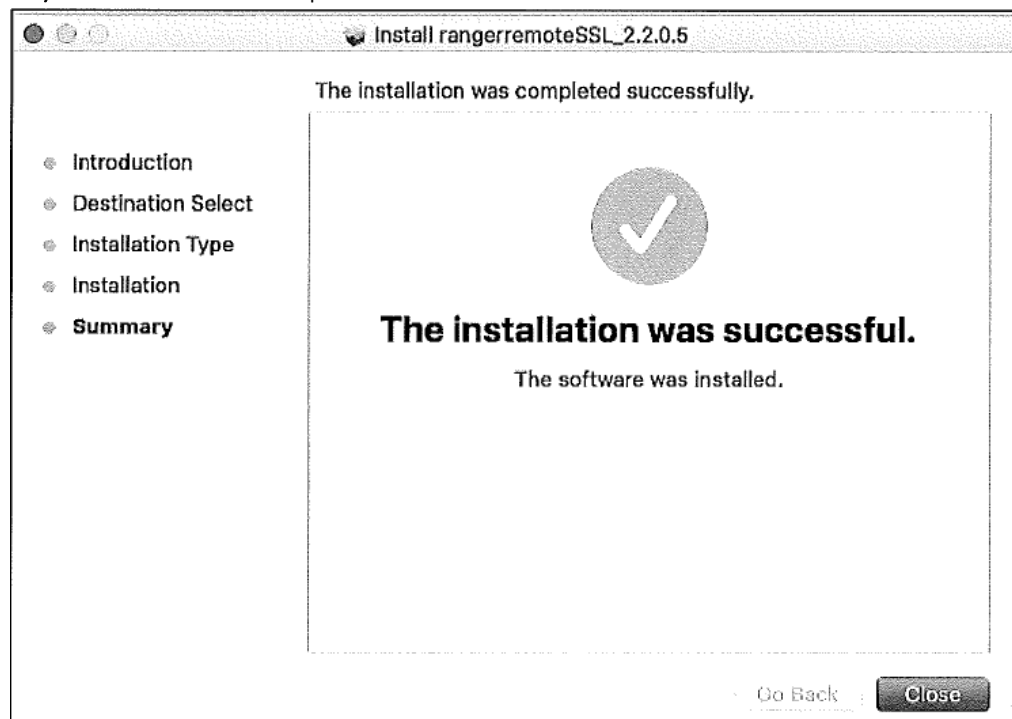
8) Select **Install**



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



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



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

11)

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

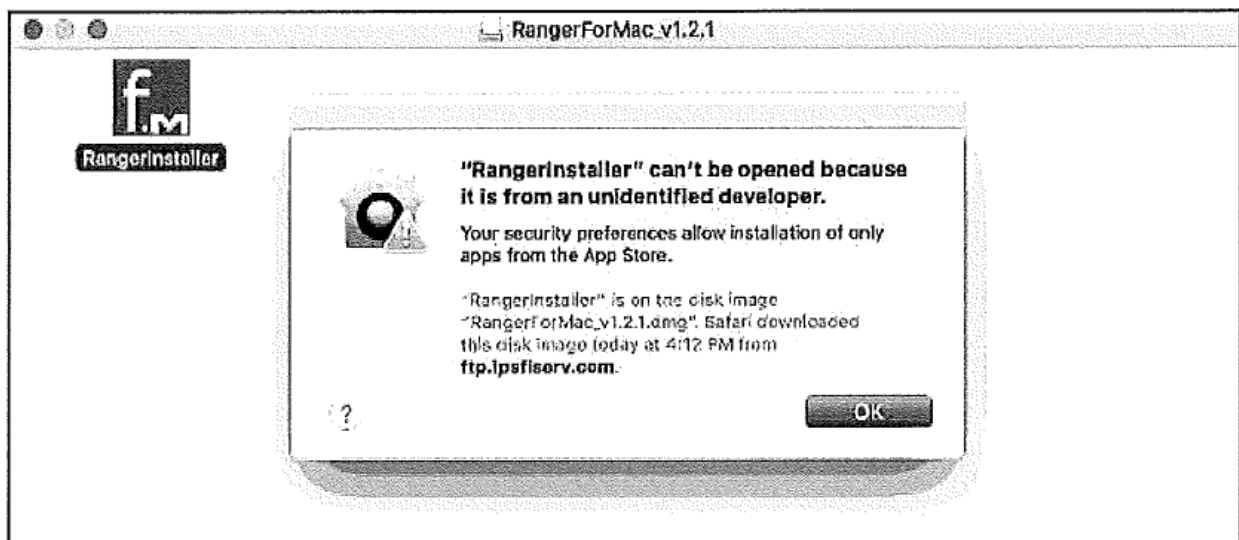
- On the client's Mac, use the Finder to display Applications
- Locate the Silver Bullet folder
- Find the Demo folder under Silver Bullet and you will see "RangelImageFromBase64.html"
- Double-click on that \*.html link and the Ranger WebSocket Sample Page displays

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

## Appendix C - Mac Workstation Troubleshooting

### Unidentified Developer Message Stopping Install

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

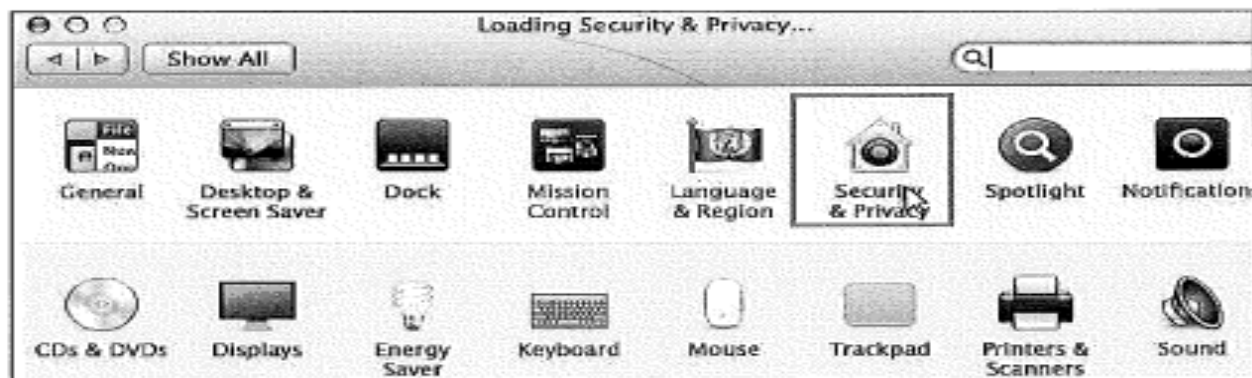


Complete steps 1 through 4 to modify the workstation security settings.

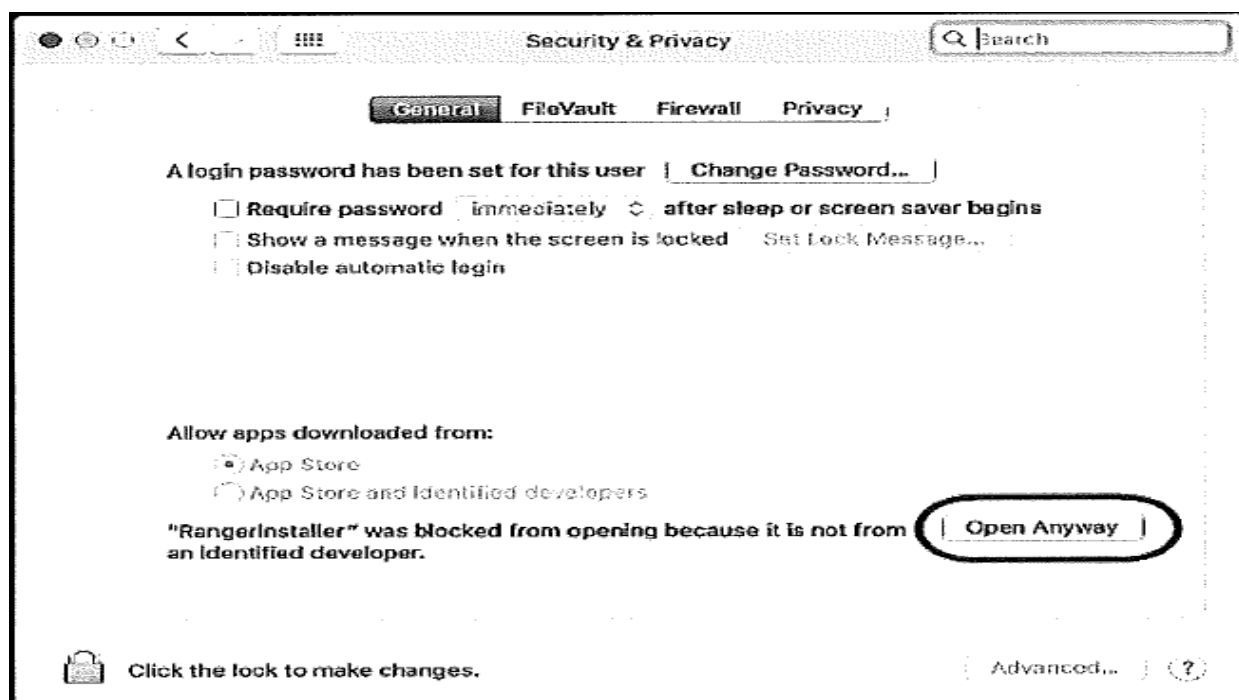
1. From the dock, click **System Preferences**. The System Preferences window appears.



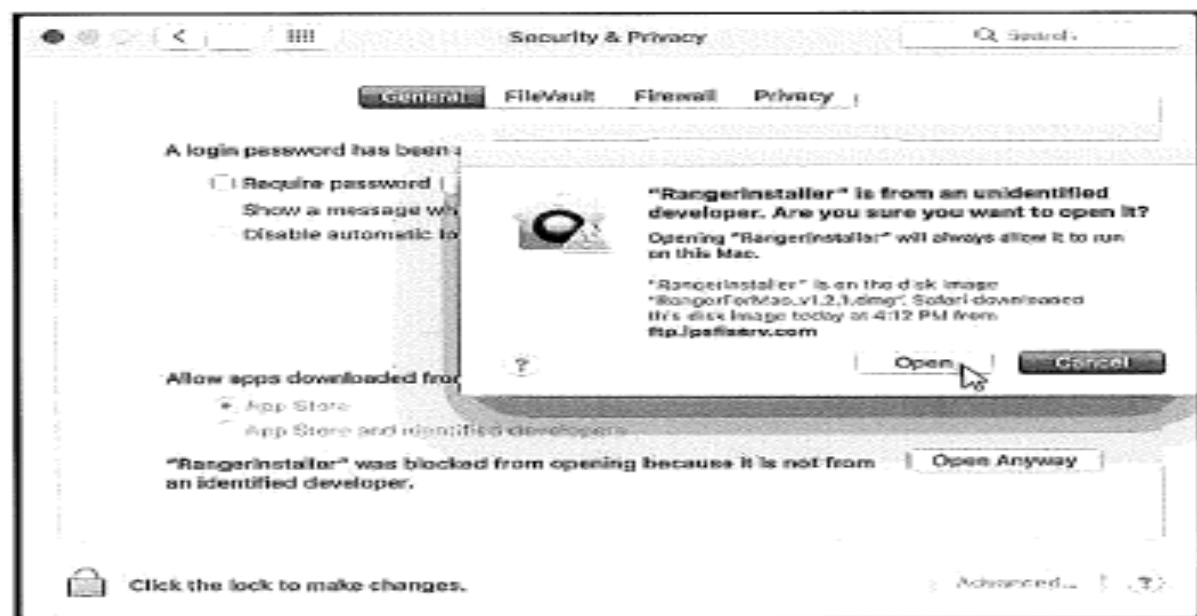
2. Click **Security & Privacy**. The Security & Privacy window appears.



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



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





The Bank That **SERVICE** Built.™

**UCBI Web Capture Remote Deposit  
User Instructions**



**Support Assistance**  
**Phone: 866-572-4583**  
**Email: [ecorp@ucbi.com](mailto:ecorp@ucbi.com)**

## Logging In

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

## Starting a deposit in Contemporary View

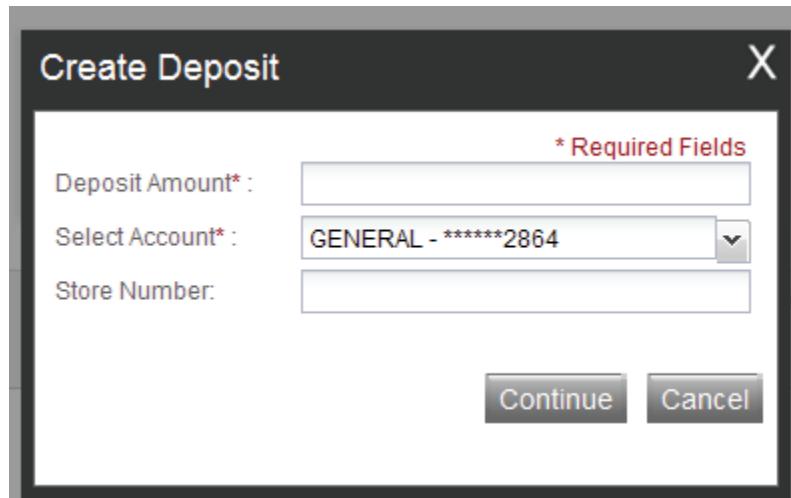
- Click **Create Deposit**

The screenshot shows the 'Create Deposit' interface within a web browser. The header includes the United Community Banks logo, support number 866.270.6100, and a welcome message for 'TRAINING EMPLOYEE'. The main content area has tabs for 'View Deposits', 'View Items', and 'Reports'. Under 'View Deposits', there are radio buttons for 'Pending Deposits' (selected) and 'All Deposits'. A search bar is present above a table with columns: Deposit ID, Account #, Account Name, Processing Date, Status, Deposit Total (\$), and Actions. The table is currently empty, displaying 'No deposits to display'. On the left sidebar, there are links for 'Create Deposit', 'Training', 'Messages', 'Newsflash: Pigs Flying', 'View All', and 'News/Promotions'. The bottom of the page has 'Submit' and 'Remove' buttons.

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



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



**Create Deposit** [X]

**\* Required Fields**

Deposit Amount\* :

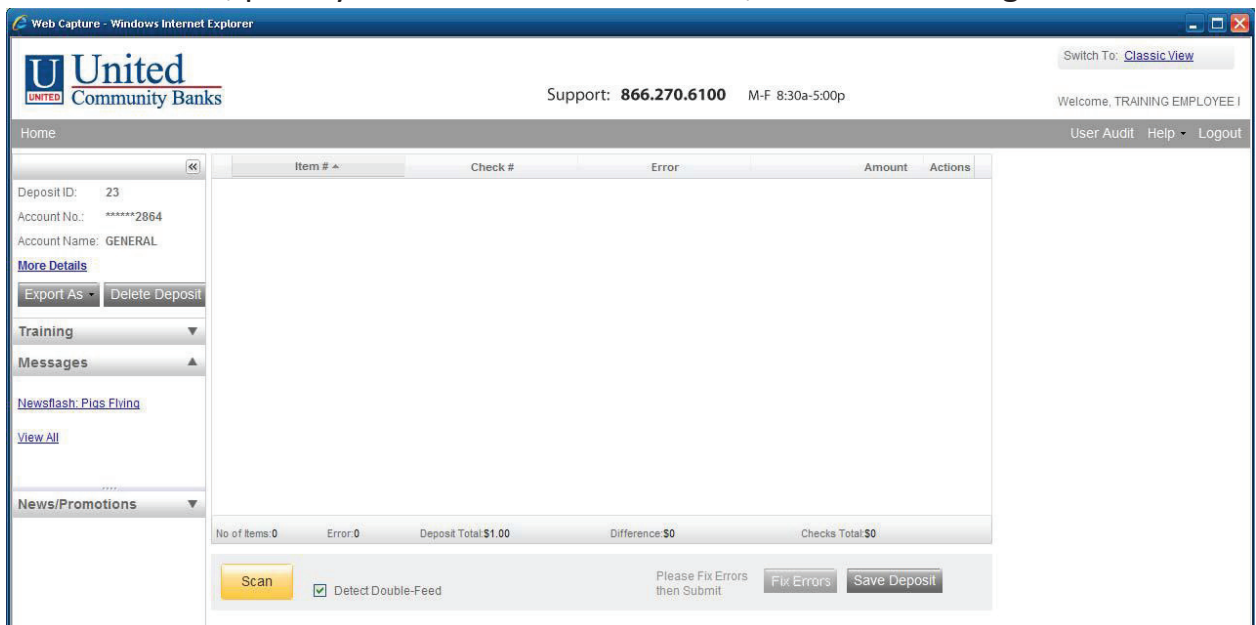
Select Account\* :  [v]

Store Number:

[Continue] [Cancel]

## Scanning a Deposit in Contemporary View

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



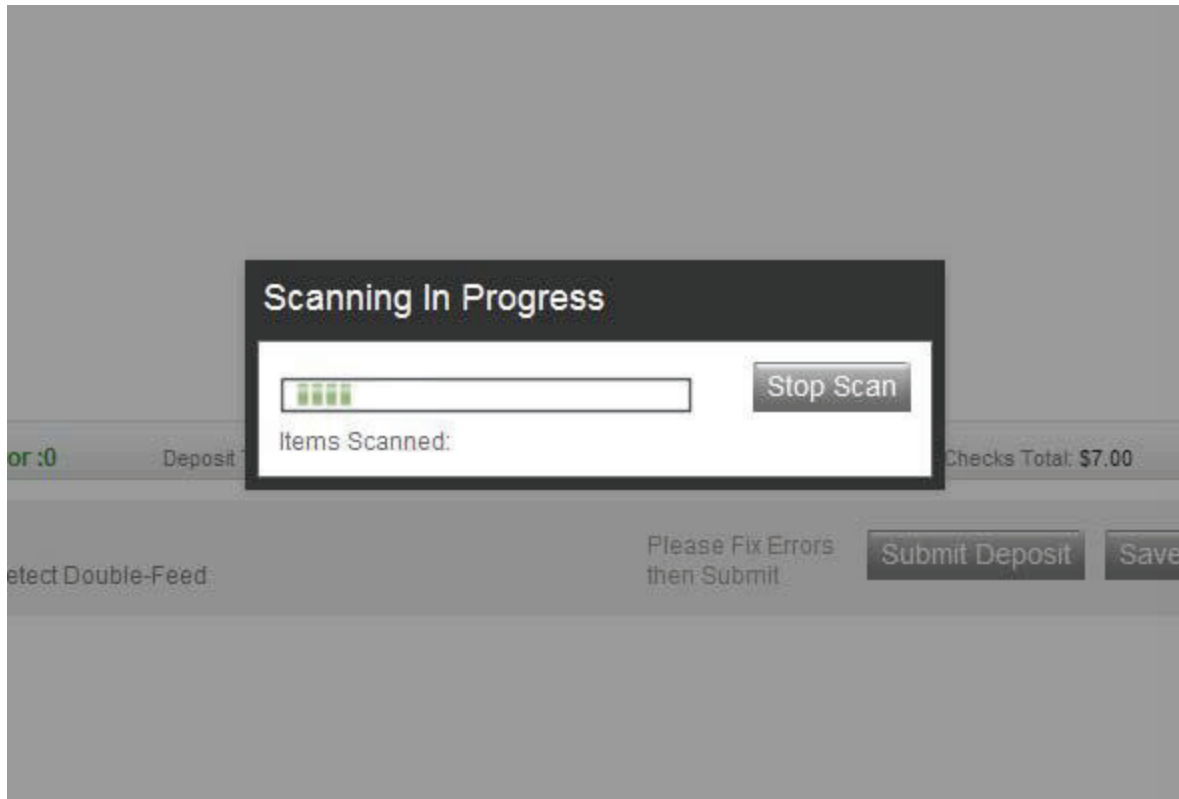
Web Capture - Windows Internet Explorer

**United Community Banks** Support: 866.270.6100 M-F 8:30a-5:00p Welcome, TRAINING EMPLOYEE | Switch To: [Classic View](#)

Home User Audit Help Logout

Item #	Check #	Error	Amount	Actions
Deposit ID: 23 Account No.: *****2864 Account Name: GENERAL <a href="#">More Details</a> Export As Delete Deposit Training Messages <a href="#">Newsflash: Pias Flying</a> <a href="#">View All</a> News/Promotions				
No of Items: 0 Error: 0 Deposit Total: \$1.00 Difference: \$0 Checks Total: \$0				
[Scan] <input checked="" type="checkbox"/> Detect Double-Feed Please Fix Errors then Submit [Fix Errors] [Save Deposit]				

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



## Reviewing and Submitting a Deposit in Contemporary View

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

Home

Item #	Check #	Error	Amount	Actions
0000123402	1819		7.00	
0000123404	1817			
0000123405	0503		7.81	
0000123406	0983		2.66	
0000123407	1975		6.94	
0000123408	1102		659.00	
0000123409	0637			
0000123410	0638			
0000123411	1993		6.50	
0000123412	1995		5.00	
0000123413	0216		5.00	
0000123414	1788		4.00	

No of Items: 37    **Error: 14**    Deposit Total: \$7.00    Difference: -\$2,049.47    Checks Total: \$2,056.47

   ☒ Detect Double-Feed    Please Fix Errors then Submit       

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

Home

Item #	Check #	Error	Amount	Actions
0000123404	1817		0.86	✗
0000123416	5017		625.00	✗
0000123422	4841		125.00	✗
0000123424	1948		6.94	✗
0000123430	4279		7.44	✗
0000123431	0622		7.44	✗
0000123432	1759		4.23	✗
0000123433	4840		500.00	✗
0000123434	2036		7.44	✗
0000123435	4198		7.81	✗
0000123436	0605		4.54	✗
0000123437	1899		4.54	✗

No of Items: 14    **Error: 0**    Deposit Total: \$7.00    Difference: **-\$2,575.99**    Checks Total: **\$2,582.99**

   ☒ Detect Double-Feed    Please Fix Errors then Submit       

- 
- The following screen will appear

123432	1759	4.23
123433	4840	500.00
123434	2036	7.44
123435	4198	7.81
123436		4.54
123437		4.54
123438		656.75
123439		625.00

**Error: 0**    Deposit Total: \$2582.99    Checks Total: \$2,582.99

☒ Detect Double-Feed    then Submit

### Verify Balance

⚠ Transaction should be balanced before submit

Deposit Data

Check Total: \$2,582.99    Difference: **-\$2,575.99**

Deposit Total:

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

## Printing a Deposit Receipt in Contemporary View

Web Capture - Windows Internet Explorer

**U United**  
UNITED Community Banks

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

Home

View Deposits View Items Reports

☒ Pending Deposits ☐ All Deposits Rows per page: 10

Search

Deposit ID	Account #	Account Name	Processing Date	Status	Deposit Total (\$)	Actions
------------	-----------	--------------	-----------------	--------	--------------------	---------

Create Deposit

Start a new deposit by clicking the Create Deposit button below, enter specifics on your deposit, then click Continue.

Create Deposit

Training

Messages

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

**U United**  
UNITED Community Banks



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

Home

View Deposits View Items Reports

☐ Pending Deposits ☒ All Deposits Rows per page: 10

Search

Deposit ID	Account #	Account Name	Processing Date	Status	Deposit Total (\$)	Actions
27	*****2864	GENERAL	2011-11-21	SUBMITTED	2,582.99	 

Create Deposit

Start a new deposit by clicking the Create Deposit button below, enter specifics on your deposit, then click Continue.

Create Deposit

Training

Messages

[Newsflash: Pigs Flying](#)

[View All](#)

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





**U United**  
UNITED Community Banks

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


Home

Deposit ID: 27  
Account No.: \*\*\*\*\*2864  
Account Name: GENERAL  
[More Details](#)

Export As


-  Pdf
-  CSV
-  Pdf with Images
-  Extract Images

[View All](#)

Item #	Check #	Error	Amount	Actions
0000123401	092		2,582.99	
0000123404	1817		0.86	
0000123416	5017		625.00	
0000123422	4841		125.00	
0000123424	1948		6.94	
0000123430	4279		7.44	
0000123431	0622		7.44	
0000123432	1759		4.23	
0000123433	4840		500.00	
0000123434	2036		7.44	
0000123435	4198		7.81	
0000123436	0605		4.54	
0000123437	1899		4.54	

## Item Search in Contemporary View

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



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

Home

«

Create Deposit

Start a new deposit by clicking the Create Deposit button below, enter specifics on your deposit, then click Continue.

Create Deposit

Training

Messages

[Newsflash: Pigs Flying](#)

[View All](#)

News/Promotions

View Deposits

View Items

Reports

Rows per page: 10

Search

From Date\*: 2011-11-21 To Date\*: 2011-11-22 From Amount: To Amount:

Advanced Search

Search

Clear

Deposit ID	Item #	Transit	Account	Check	Amount	Actions
27	123439	61112843	2001123463	4680	625.00	
27	123438	61112843	2003104711	1090	656.75	
27	123437	61112843	2001128836	1899	4.54	
27	123436	61112843	2001163514	605	4.54	
27	123435	53111674	9906681	4198	7.81	
27	123434	61112843	2001128836	2036	7.44	
27	123433	61112843	2001123463	4840	500.00	
27	123432	61112843	2045118087	1759	4.23	
27	123431	61112843	2001163514	622	7.44	
27	123430	53111674	9906681	4279	7.44	

Displaying 1 - 10 of 15

Page 1 of 2