

YOUR BUSINESS GUIDE TO

# Treasury Management Services

Jefferson Bank

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# Getting Started

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

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

You can navigate this guide by clicking a topic or feature in the Table of Contents. Each section provides an overview and steps to help you during the online banking process. If you have additional questions, contact us at (210) 736-7230.



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# Getting Started

## Treasury Management Services 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 Jefferson 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. Treasury Management Services allows you to efficiently 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.

### Recipients

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

Various types of payment methods are offered through Treasury Management Services, including ACH transfers and Wires. Though they are both quick electronic payments, Wires are the fastest way to transfer money between accounts. ACH transactions are processed using a batch process, and funds are generally not available until the next business day.

Please call us at (210) 736-7230 for a full list of ACH and Wire Fees or if you have any questions.

### Business Online Banking Transaction Types

Type	Description
ACH Pass-Thru	Upload a NACHA-formatted file.
ACH Payment	Send a payment or payroll to one or more recipients.
ACH Collection	Receive a payment from one or several recipients
Domestic Wire	Send a wire to a recipient within the US.
International Wire	Send a wire to a recipient in a different country.
Tax Payment	Send federal, state or local tax authority payments.



# 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:

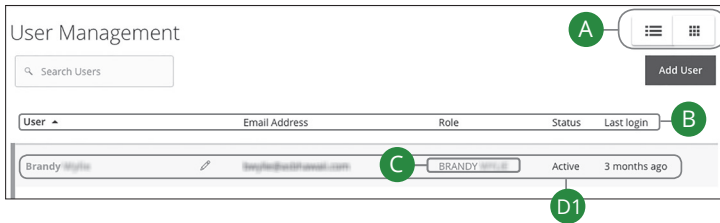
- Sending or drafting payments and creating templates for certain transaction types.
- The number of approvals that can be completed in a day or the dollar amount in a specific transaction.
- Accessing specific accounts.
- Managing recipients, users, subsidiaries and templates.

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.

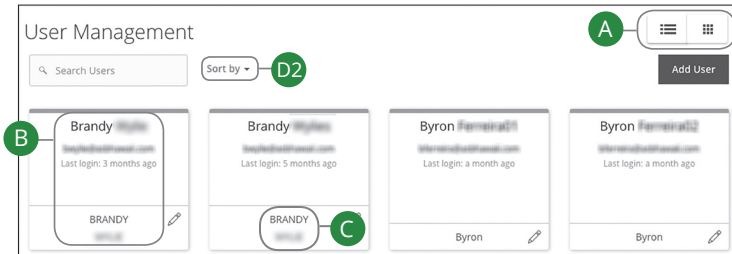
## User Management Overview

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.

### List View



### Grid View

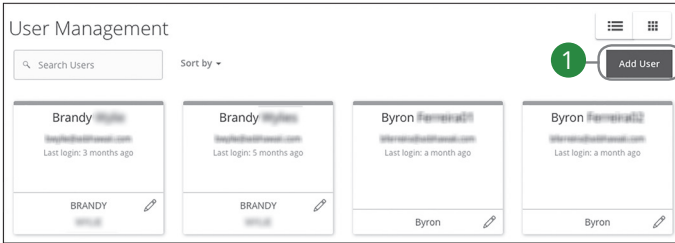


In the **Treasury Management** tab, click **User Management**.

- A.** This page is available in two views: List or Grid. Toggle between them to find your preference.
- B.** The following information presents for each user:
  - Name
  - Email address
  - Last login time
  - Applied user role
- C.** You can click on a user role to make edits.
- D.** You can sort out your users, if necessary. There are a few options depending on if you are viewing the page in List or Grid view:
  - 1.** In List view, 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.
  - 2.** If you are using Grid view, you can sort users in alphabetical or reverse alphabetical order by clicking the “Sort by” Link.

## Adding a New User

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



The screenshot shows the 'New User' form. It has several fields: 'First Name \*', 'Last Name \*', 'Email Address \*', 'Phone Country \*' (a drop-down menu), 'Phone \*', 'Login ID \*', 'Password \*', 'Confirm Password \*', and 'User Role' (a drop-down menu). A green circle with the number '2' highlights the 'First Name' and 'Last Name' fields. A green circle with the number '3' highlights the 'Phone Country' and 'Phone' fields. A green circle with the number '4' highlights the 'Login ID' field. A green circle with the number '5' highlights the 'Password' and 'Confirm Password' fields. A green circle with the number '6' highlights the 'User Role' field. A green circle with the number '7' highlights the 'Save' button at the bottom right. There is also a 'Cancel' button. A legend at the bottom left states '\* - Indicates required field'. On the right side, there are several password requirements: 'Login ID must be at least 8 characters long.', 'Login ID must be no more than 32 characters long.', 'Login ID contains invalid characters.', 'Passwords do not match.', 'Password must be at least 8 characters long.', 'Password can be no more than 15 characters long.', 'Password must contain a minimum of 1 numbers.', 'Password must contain a minimum of 1 lower case characters.', and 'Password must contain a minimum of 1 upper case characters.'

In the **Treasury Management** tab, click **User Management**.

1. Click the **Add User** button in the top right corner.
2. Enter the user's first and 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** 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.

The image shows two screenshots from a software interface. The top screenshot, titled "User Management", displays a list of four users. Each user card includes their name, email address, and last login time. The first user is Brandy Wright, with an email of brandyw@treasury.com and a last login of 3 months ago. The second is also Brandy Wright, with the same email and a last login of 5 months ago. The third is Byron Fernald, with byronf@treasury.com and a last login of a month ago. The fourth is also Byron Fernald, with the same email and a last login of a month ago. Each card has a pencil icon for editing. A red circle with the number "1" highlights the pencil icon for the third user, Byron Fernald.

The bottom screenshot, titled "View User", shows the details for a user named Tester. It includes fields for First Name, Last Name, Email Address, Phone Country, and Phone. The Status is set to "Active" and the User Role is "BRANDY WRIGHT". There are buttons for "Deactivate User" and "Update Role". A red circle with the number "2" highlights the "Status" section, and a red circle with the number "3" highlights the "User Role" section. Below the form is a table with columns for Login Name, Channel, Status, and Last Logon. The table contains one row with the values: Tester, Internet, Normal, and 1/27/2017. A legend indicates that an asterisk (\*) denotes a required field. At the bottom right are "Cancel" and "Delete" buttons.

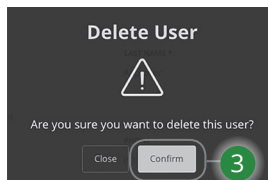
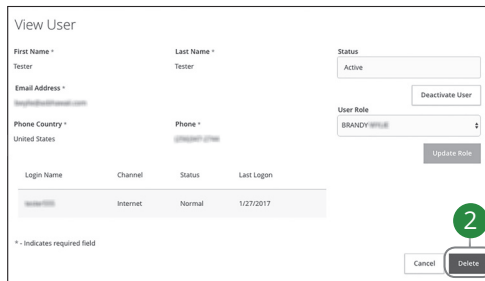
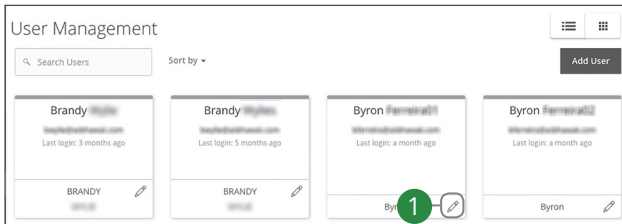
In the **Treasury Management** tab, click **User Management**.

1. Find the user you want to edit and click the  icon.
2. Activate or deactivate a user by clicking either the **Activate User** or **Deactivate User** button under "Status."
3. Select a different user role using the "User 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 **Treasury Management** tab, click **User Management**.

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

## User Roles Overview

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

The screenshot shows the 'User Roles' interface. At the top, there is a search bar (A) and a 'Create Role' button. Below is a table of user roles. The first row is highlighted, showing the role 'Administrator Office Manager' with 4 users assigned (C). A callout box (D) provides a detailed view of this role, including a table of assigned users.

Name	Description	Users
BRANDY	Administrator Office Manager	4

Name	Description	Users
BRANDY	Administrator Office Manager	4

User	Email Address	Last Login	Status
ROSE	rpineda@...com	5 months ago	Active
Tester Tester	bwyllie@...com	36 minutes ago	Active
Brandy	bwyllie@...com	3 months ago	Active
Brandy	bwyllie@...com	5 months ago	Active

In the **Treasury Management** tab, click **Company Policies**. Then click the **User Roles** tab.

- You can use the search bar to find specific user roles.
- Clicking the ▲ icon next to a column title allows you to sort user roles by name, description or users.
- 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.
- You can change the role a user is assigned to by clicking the ✎ icon.

# 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.

The first screenshot shows the 'User Roles' page with a search bar and a table of roles. A role named 'BRANDY' with description 'Administrator Office Manager' is highlighted. Callouts 1a, 1b, and 1c point to the 'Create Role' button, the edit icon, and the copy icon, respectively.

The second screenshot shows the 'New User Role' form. Callout 3 points to the 'Role Name' input field, and callout 4 points to the 'Continue' button. A 'Cancel' button is also visible.

The third screenshot shows the 'User Roles' page with the 'BRANDY' role selected. Callout 2 points to the edit icon in the role's header. Below the header are tabs for 'Overview', 'Features', and 'Accounts', and a 'Delete' button.

In the **Treasury Management** tab, click **Company Policies**. Then click the **User Roles** tab.

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

## Part 1 of 8: 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.

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	\$200.00	10,000 / \$200.00	10,000 / \$100.00	10,000 / \$200.00	1 Any	1 Any	1 Any	

1. Choose a type of transaction to assign rights for under the Transaction Type column.
2. Click the icon under the View column to change which transaction activity a user can view.
  - Can view only their activity.
  - Can view activity of all users.
  - Can view transactions by others in this role.
  - Cannot view activity of any user.

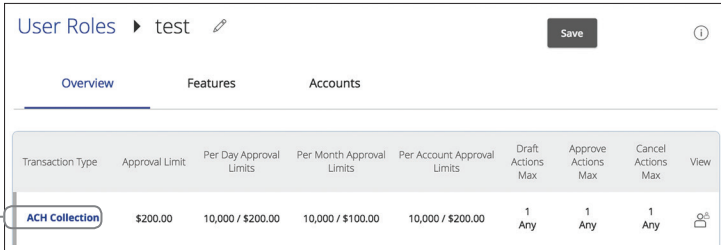


**Note:** Users must have the icon enabled to approve transactions.



## Part 2 of 8: Disabling a Transaction Type

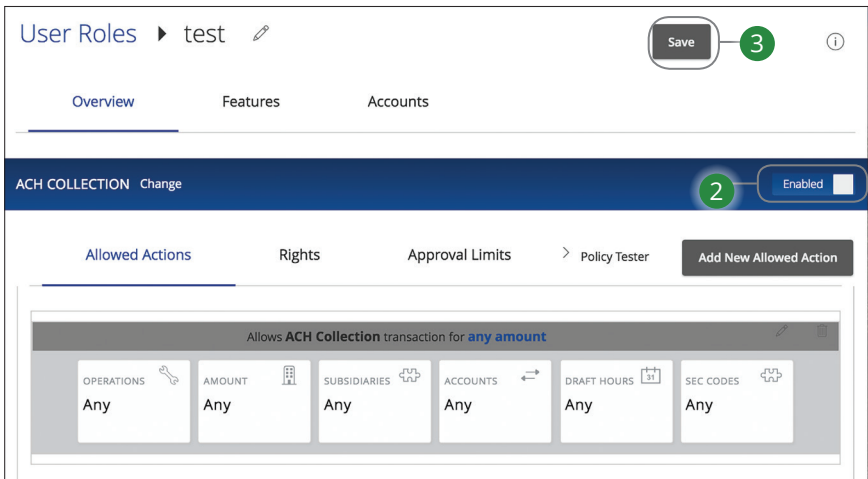
If a user should not have access to a certain transaction type, such as payroll or international wires, an authorized user can disable those rights for individual users.



User Roles ▶ test Save ⓘ

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	\$200.00	10,000 / \$200.00	10,000 / \$100.00	10,000 / \$200.00	1 Any	1 Any	1 Any	



User Roles ▶ test Save ⓘ

Overview Features Accounts

ACH COLLECTION Change 2 Enabled

Allowed Actions Rights Approval Limits > Policy Tester Add New Allowed Action

Allows ACH Collection transaction for any amount

OPERATIONS	AMOUNT	SUBSIDIARIES	ACCOUNTS	DRAFT HOURS	SEC CODES
Any	Any	Any	Any	Any	Any

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

## Part 3 of 8: 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 shows the configuration interface for ACH COLLECTION. At the top, there are tabs for Overview, Features, and Accounts. Below this, the 'ACH COLLECTION' header includes a 'Change' button (1) and an 'Enabled' toggle (2). The main content area is divided into sections: 'Allowed Actions' (3), 'Rights', 'Approval Limits', 'Policy Tester', and 'Add New Allowed Action' (2). The 'Allowed Actions' section displays a table with columns for OPERATIONS, AMOUNT, SUBSIDIARIES, ACCOUNTS, DRAFT HOURS, and SEC CODES, all set to 'Any'. Below this, the 'test Policy » ACH Collection » Rule #2' section shows a similar table (5) with the 'OPERATIONS' column (3) selected. The 'Operations' section (4) contains a list of operations with toggle switches: Draft (On), Draft Restricted (Off), Approve (On), and Cancel (On).

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 8: 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 Policy » ACH Collection » Rule #2

Allows ACH Collection transaction for any amount

OPERATIONS: Any

AMOUNT: Any

SUBSIDIARIES: Any

ACCOUNTS: Any

DRAFT HOURS: Any

SEC CODES: Any

Amount Input: \$ Any

1	2	3
4	5	6
7	8	9
Delete	0	Any

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

## Part 5 of 8: 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.

test Policy » ACH Collection » Rule #2

Allows ACH Collection transaction for any amount

OPERATIONS: Any

AMOUNT: Any

SUBSIDIARIES: Any

ACCOUNTS: Any

DRAFT HOURS: Any

SEC CODES: Any

Items:



- NOW Personal Trust (2)
- Access Account (2)
- Business Checking (20)
- Business Checking (20)

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 8 of 8: 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 ▶ test  Save 

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
<b>ACH Collection</b> <span>1</span>		10,000 / \$200.00	10,000 / \$100.00	10,000 / \$200.00	1 Any	1 Any	1 Any	


User Roles ▶ Test  Delete Save 4 


Overview **Features** Accounts


ACH COLLECTION Change Enable


Allowed Actions **Rights** **Approval Limits** 2

**3** **MAXIMUM AMOUNT**


Per transaction  


Per Account Per Day  


Per Day  

Per Month  

**MAXIMUM COUNT**


Per Account Per Day  

Per Day  

Per Month  

Maximum transaction amount

1	2	3
4	5	6
7	8	9
Delete	0	Clear

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

## User Role Policy Tester

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

User Roles

Search

Create Role

+ User Role Templates

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

User Roles ▶ Test

Delete Save

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 Credit Payments	\$99,999,999	999 / \$99,999,999	9,999 / \$99,999,999	999 / \$99,999,999	1 Any	1 Any	1 Any	👤

User Roles ▶ Test


Delete Save

Overview Features Accounts

ACH CREDIT PAYMENTS Change Enabled

Allowed Actions Rights Approval Limits > Policy Tester Add New Allowed Action

In the **Treasury Management** tab, click **Company Policies**. Then click the **User Roles** tab.

1. Click the  icon next to an existing user role or click the **Create Role** button and follow the steps on page 13 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 Policy Tester tab.

The screenshot displays a transaction testing interface with three panels. The top panel, labeled 'Example Transaction', shows a 'Draft' operation for \$1,000.00 from 'Free Checking XXXX9500' account at 'Subsidiary' location. A 'Test' button is highlighted with a green circle '5'. A green circle '4' points to the 'Test' button. Below this, a dark grey banner states 'This transaction will be denied: This transaction is denied by the Bank Policy by Bank Policy'. The policy summary shows 'Bank Policy' (Montecito Bank & Trust, Denied), 'Company Policy' (Murphy and Company Inc (Test), Denied), and 'UserRole Policy' (Test, Denied). The 'Allowed Actions' section shows 'Allows transaction' with 'Any' for all categories (Operations, Amount, Accounts, Draft Hours), but each has a checkmark in the bottom right corner. The bottom panel shows 'This transaction will be allowed'. The policy summary shows 'Bank Policy' (Montecito Bank & Trust, Allowed), 'Company Policy' (Murphy and Company Inc (Test), Allowed), and 'UserRole Policy' (Test, Allowed). The 'Allowed Actions' section is identical to the middle panel, showing 'Allows transaction' with 'Any' for all categories and checkmarks in the bottom right corner.

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

## Deleting Allowed Actions

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

The screenshot shows the 'User Roles' interface for a user named 'Test'. The interface is divided into three tabs: 'Overview', 'Features', and 'Accounts'. The 'Overview' tab is active, displaying a table of transaction types and their approval limits. A green circle '1' highlights the edit icon in the top right corner. A green circle '2' highlights the 'ACH Credit Payments' transaction type in the table. Below the table, the 'Allowed Actions' tab is selected, showing a form for configuring allowed actions for the selected transaction type. A green circle '3' highlights the 'Allowed Actions' tab, and a green circle '4' highlights the delete icon in the bottom right corner of the allowed actions section.

**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

**User Roles** ▶ Test

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 Credit Payments	\$99,999,999	999 / \$99,999,999	9,999 / \$99,999,999	999 / \$99,999,999	1 Any	1 Any	1 Any	

Allowed Actions Rights Approval Limits Policy Tester Add New Allowed Action

**Example Transaction**

Operations \* Amount \* Account \* Subsidiary

Draft \$1,000.00 Business Loan 1000868015 CM - ASB7 Test

IP Addresses Location Day Time

192.168.1.\* United States Any



Auth code provided  
 Template used (I.e. draft restricted)

Allows ACH Collection transaction for any amount

OPERATIONS AMOUNT SUBSIDIARIES ACCOUNTS DRAFT HOURS

Any Any Any Any Any

In the **Treasury Management** tab, click **Company Policies**. Then click the **User Roles** tab.

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




## Establishing Rights to Access Features

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

The image consists of two screenshots from a software interface. The top screenshot shows a 'User Roles' page with a search bar, a 'Create Role' button (circled in green with a '1'), and a table of user roles. The bottom screenshot shows the 'Features' tab for a user role named 'Test'. It has tabs for 'Overview', 'Features', and 'Accounts'. Under 'FEATURES', there is a 'RIGHTS' section with several checkboxes: 'Manage Templates', 'Manage Subsidiaries' (circled in green with a '4'), 'Manage Users' (circled in green with a '3' and has a checkmark), 'Statement image', 'Can view all recipients', 'Manage Recipients', and 'Allow one-time recipients'. A 'Save' button (circled in green with a '5') and a 'Delete' button are also visible.

In the **Treasury Management** tab, click **Company Policies**. Then click the **User Roles** tab.

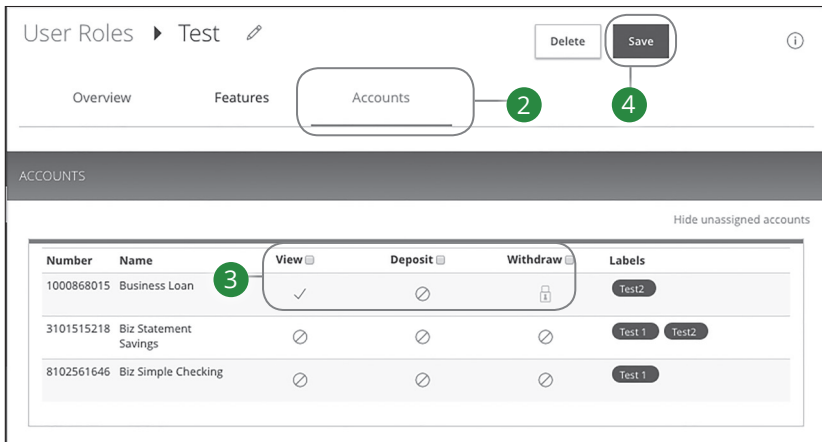
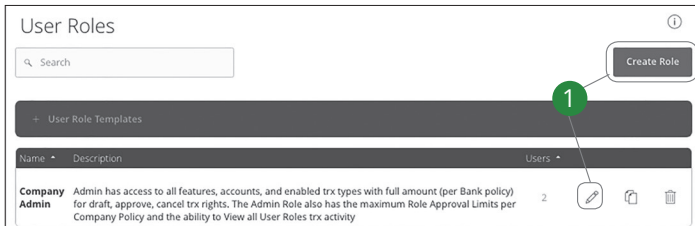
1. Click the  icon next to an existing user role or click the **Create Role** button and follow the steps on page 13 to create a new user role.
2. Click the Features tab.
3. Enable a feature by clicking on a specific right. Dark boxes with a check mark indicate that the feature is active.
4. Disable a feature by clicking on it to make the box white.
5. Click **Save** when you are finished making changes.





**Note:** If 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.



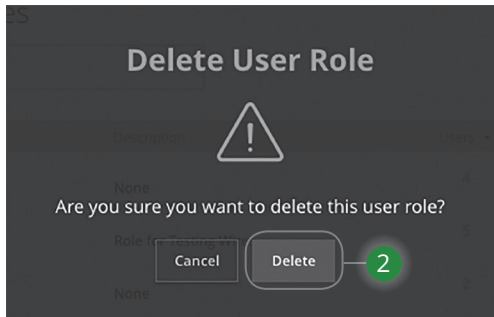
In the **Treasury Management** tab, click **Company Policies**. Then click the **User Roles** tab.

1. Click the  icon next to an existing user role or click the **Create Role** button and follow the steps on page 14 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.
  -  User right is locked and cannot be edited.
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 **Treasury Management** tab, click **Company Policies**. Then click the **User Roles** tab.

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

# Treasury

## 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 7: Choosing a Transaction to Edit in Company Policy

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

Transaction Type	Approval Limit	Per Day Approval Limits	Per Month Approval Limits	Per Account Approval Limits	Draft Actions Max	Approve Actions Max	Cancel Actions Max
ACH Batch	\$5,000	999,999,999 / \$5,000	999,999,999 / \$10,000,000	999,999,999 / \$5,000	2 \$156,368.00	2 \$156,368.00	2 \$156,368.00
ACH Collection	\$5,000	999,999,999 / \$5,000	999,999,999 / \$10,000,000	999,999,999 / \$5,000	1 Any	1 Any	1 Any

In the **Treasury Management** tab, click **Company Policies**.

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 7: Choosing the Maximum Draft Amount

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

The screenshot shows the 'CM - ASB7 Company Policy' interface. The 'Draft Amount' action is selected, and a modal window is open to enter the maximum draft amount. The modal displays a text input field with '\$ 4,000' and a numeric keypad with buttons for digits 1-9, 0, and 'Any'.

**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.

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

## Part 3 of 8: Choosing the Number of Approvals

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

CM - ASB7 Policy » ACH Batch » Rule #1

Allows ACH Batch transaction less than or equal to \$4,000 from Biz Simple Checking by CM - ASB7 or CM - ASB7 originating in United States performed during specified times and requires two (2) approvals

DRAFT AMOUNT up to \$4,000

APPROVALS 2

ACCOUNTS Biz Simple Chec...

SUBSIDIARIES CM - ASB7 CM - ASB7

DRAFT HOURS Custom

LOCATION United States

IP ADDRESSES Any

- 2 +

Cancel OK

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 8: Choosing the Accounts

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

CM - ASB7 Policy » ACH Batch » Rule #1

Allows ACH Batch transaction less than or equal to \$4,000 from Biz Simple Checking by CM - ASB7 or CM - ASB7 originating in United States performed during specified times and requires two (2) approvals

DRAFT AMOUNT up to \$4,000

APPROVALS 2

ACCOUNTS Biz Simple Chec...

SUBSIDIARIES CM - ASB7 CM - ASB7

DRAFT HOURS Custom

LOCATION United States

IP ADDRESSES Any

Groups:

Test2 Test 1

Items:

Business Loan 1002668015

Biz Statement Savings 3102151216

Biz Simple Checking 8102361646

- 2 +

Cancel OK

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 5 of 8: Choosing the Subsidiaries

Different transaction types have the ability to exclude certain Subsidiaries.

CM - ASB7 Policy » ACH Batch » Rule #1

Allows ACH Batch transaction less than or equal to \$4,000 from Biz Simple Checking by CM - ASB7 or CM - ASB7 originating in United States performed during specified times and requires two (2) approvals

DRAFT AMOUNT: up to \$4,000

APPROVALS: 2

ACCOUNTS: Biz Simple Chec...

SUBSIDIARIES: CM - ASB7, CM - ASB7

DRAFT HOURS: Custom

LOCATION: United States

IP ADDRESSES: Any

Items:

- CM - ASB7
- CM - ASB7

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 6 of 8: 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.

CM - ASB7 Policy » ACH Batch » Rule #1

Allows ACH Batch transaction less than or equal to \$4,000 from Biz Simple Checking by CM - ASB7 or CM - ASB7 originating in United States performed during specified times and requires two (2) approvals

DRAFT AMOUNT: up to \$4,000

APPROVALS: 2

ACCOUNTS: Biz Simple Chec...

SUBSIDIARIES: CM - ASB7, CM - ASB7

DRAFT HOURS: Custom

LOCATION: United States

IP ADDRESSES: Any

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** button when you are finished making changes.

## Part 7 of 8: Choosing the Location

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

CM - ASB7 Policy » ACH Batch » Rule #1

Allows **ACH Batch** transaction less than or equal to \$4,000 from **Biz Simple Checking by CM - ASB7 or CM - ASB7** originating in **United States** performed during specified times and requires **two (2) approvals**

DRAFT AMOUNT: up to \$4,000

APPROVALS: 2

ACCOUNTS: Biz Simple Chec...

SUBSIDIARIES: CM - ASB7, CM - ASB7

DRAFT HOURS: Custom

LOCATION: United States

IP ADDRESSES: Any

Permitted Regions

Select All Clear All

- United States
- Canada
- Mexico

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 8: 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.

CM - ASB7 Policy » ACH Batch » Rule #1

Allows **ACH Batch** transaction less than or equal to \$4,000 from **Biz Simple Checking by CM - ASB7 or CM - ASB7** originating in **United States** performed during specified times and requires **two (2) approvals**

DRAFT AMOUNT: up to \$4,000

APPROVALS: 2

ACCOUNTS: Biz Simple Chec...

SUBSIDIARIES: CM - ASB7, CM - ASB7

DRAFT HOURS: Custom

LOCATION: United States

IP ADDRESSES: Any

IP Addresses

Add a new IP address (use "\*" as a wildcard) to restrict transaction origin:

192.168.1.\* Add

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.



## 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 Credit Payments	\$99,999,999	999 / \$99,999,999	9,999 / \$99,999,999	999 / \$99,999,999	1 \$1.00	1 \$1.00	1 \$1.00

ACH CREDIT PAYMENTS Change

Allowed Actions Approval Limits

These limits are read-only.

**MAXIMUM AMOUNT**

Per transaction  
**\$99,999,999**

Per Account Per Day  
**\$99,999,999**

Per Day  
**\$99,999,999**

Per Month  
**\$99,999,999**

**MAXIMUM COUNT**

Per Account Per Day  
**999**

Per Day  
**999**

Per Month  
**9,999**

In the **Treasury Management** tab, click **Company Policies**.

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



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

## Company Policy Tester

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

Murphy And Company Inc (Test) Save ⓘ

Company Policy

Overview **Features** Accounts User Roles

1

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 Credit Payments	\$99,999,999	999 / \$99,999,999	9,999 / \$99,999,999	999 / \$99,999,999	1 \$1.00	1 \$1.00	1 \$1.00

Murphy And Company Inc (Test) Save ⓘ

Company Policy

Overview **Features** Accounts User Roles

ACH CREDIT PAYMENTS Change

2

Allowed Actions **Approval Limits** > Policy Tester Add New Allowed Action

In the **Treasury Management** tab, click **Company Policies**.

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

ACH CREDIT PAYMENTS *Change*

Allowed Actions      Approval Limits      Policy Tester      Add New Allowed Action

**Example Transaction**

Operations *	Amount *	Account *	Subsidiary
Draft	\$1,000.00	Free Checking XXXX9500	Subsidiary

IP Addresses      Location      Day      Time       Auth code provided  
 192.168.1.\*      United States      Any       Template used (i.e. draft restricted)

**3**      **4**

**Test**

Allows ACH Credit Payments transaction for any amount

DRAFT AMOUNT	APPROVALS	ACCOUNTS	DRAFT HOURS	LOCATION	IP ADDRESSES
Any	1	Any	Any	Any	Any

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

<b>Bank Policy</b> Montecito Bank & Trust Denied	<b>Company Policy</b> Murphy and Company Inc (Test) Denied
--	--

Allowed Actions

Allows transaction					
DRAFT AMOUNT	APPROVALS	ACCOUNTS	DRAFT HOURS	LOCATION	IP ADDRESSES
Any	1	Any	Any	Any	Any

✔ This transaction will be allowed

<b>Bank Policy</b> Montecito Bank & Trust Allowed	<b>Company Policy</b> Murphy and Company Inc (Test) Allowed
---	---

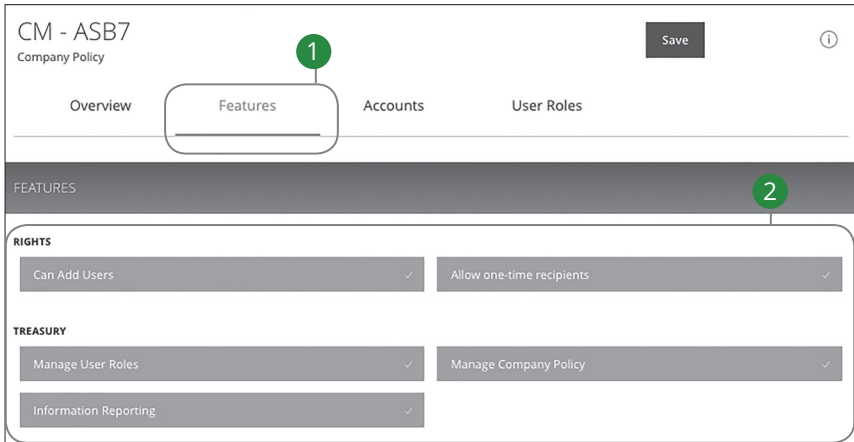
Allowed Actions

Allows transaction					
DRAFT AMOUNT	APPROVALS	ACCOUNTS	DRAFT HOURS	LOCATION	IP ADDRESSES
Any	1	Any	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.

## 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 **Treasury Management** tab, click **Company Policies**.

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.

CM - ASB7  
Company Policy

Save ⓘ

Overview Features **Accounts** User Roles

ACCOUNTS

Number	Name	View	Deposit	Withdraw	Labels
1000868015	Business Loan				Test2x
3101515218	Biz Statement Savings				Test 1x Test2x
8102561646	Biz Simple Checking				Test 1x

In the **Treasury Management** tab, click **Company Policies**.

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


## Creating and Editing Account Labels

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

The screenshot shows the Treasury Management interface. At the top, the breadcrumb is "CM - ASB7" with "Company Policy" below it. There are four tabs: "Overview", "Features", "Accounts" (highlighted with a green circle 1), and "User Roles". A "Save" button is in the top right corner (green circle 7). Below the tabs is a dark grey header labeled "ACCOUNTS". Underneath is an "Edit labels" button with a pencil icon (green circle 2). Below that is a table with columns: "Number", "Name", "View", "Deposit", "Withdraw", and "Labels". The first row shows "1000868015", "Business Loan", a lock icon, and a "Test2" label (green circle 3). A small icon in the bottom right of the table is also circled in green (3).

The "Add/Remove Labels" dialog box is shown. It has a title bar with a close button (X). The title is "Add/Remove Labels" and the subtitle is "Biz Simple Checking 8102561646". There is a text input field and a "Create" button (green circle 4). Below this is a "Select All" checkbox. A list of labels is shown: "Test2 (3)" (checked, green circle 5), "Test 1 (1)" (unchecked), and "TEST (1)" (checked). At the bottom right is an "Update" button (green circle 6).

In the **Treasury Management** tab, click **Company Policies**.

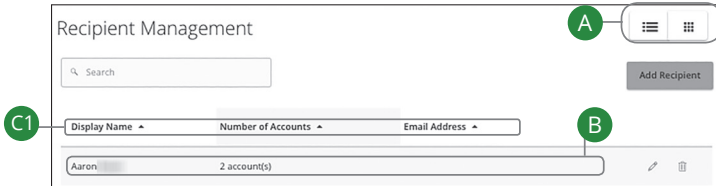
1. Click the Accounts tab.
2. Click the  **Edit Labels** icon to make changes to an account's label.
3. Check the box next to a specific account.
4. (Optional) Enter a new label name and click the **Create** button.
5. (Optional) Check the box next to an existing label to add it to the account.
6. Click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

# Treasury

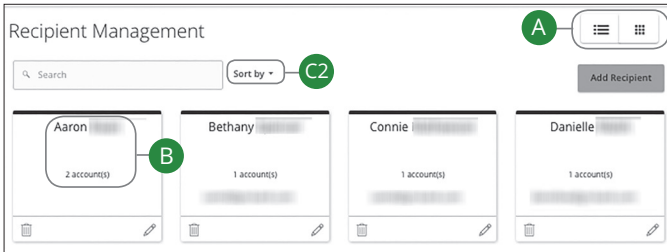
## Recipient Overview

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.

### List View



### Grid View

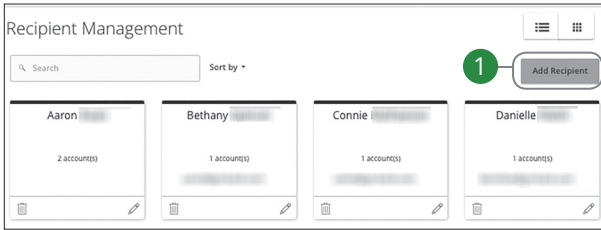


In the **Treasury Management** tab, click **Recipients (Payees)**.

- A.** This page is available in two views: List or Grid. Toggle between them to find your preference.
- B.** The following information presents for each recipient:
  - Name
  - Number of accounts they have
  - Email address
- C.** You can sort your recipients, if necessary. There are a few options depending on if you are in List or Grid view.
  - 1.** In List view, you can sort your recipients by display name, number of accounts or e-mail address by clicking the ▲ icon next to the specific column.
  - 2.** If you are using Grid view, you can sort your recipients in alphabetical or reverse alphabetical order by clicking the “Sort by” link.

## 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 'Add Recipient' form. The form is titled 'Add Recipient' and has a 'Recipient Detail' section. The fields are numbered as follows:
 

- 2: DISPLAY NAME \*
- 3: ACH NAME and WIRE NAME
- 4: E-MAIL ADDRESS (example@example.com) and a checkbox for 'Send e-mail notifications'
- 5: COUNTRY (United States)
- 6: ADDRESS 1 and ADDRESS 2
- 7: CITY, STATE (Select State), and ZIP

 At the bottom of the form, there is a legend: '\* - Indicates required field'. There are 'Cancel' and 'Next' buttons at the bottom right, with a green circle and the number '7' highlighting the 'Next' button.

In the **Treasury Management** tab, click **Recipients (Payees)**.

1. Click the **Add Recipient** button.
2. Enter the recipient's name.
3. Enter an ACH and Wire Name.
4. Enter the recipient's email address. Check the box next to "Send E-Mail Notifications" to alert them when a payment is sent.
5. Select the recipient's country using the "Country" drop-down.
6. Enter the recipient's street address, city, state and zipcode.
7. Click the **Next** button.



## Part 2 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 Detail Account - New

Remove this account

**1**

Payment Types Allowed

- ACH Only
- Wire Only
- ACH and Wire

Beneficiary Type

- Domestic
- International

**2**

Account Detail

Account Type \* Account # Financial Institution (FI)

Account Type Ex. 129398123 Search by name or routing number...

ACH Routing Number \*

- Select the allowed payment types:
  - ACH only
  - Wire only
  - ACH and wire
- Fill in the Account Detail information. The fields change depending on the selected payment type:
  - **ACH Only** and **ACH and Wire**: Enter the account type, account number, financial institution and ACH routing number.
  - **Domestic or International (SWIFT/BIC) Wire Only**: Enter only the account number.



**Note:** An account number is unneeded if you are using an International Bank Account Number (IBAN).

## Part 3 of 4: Receiving Bank Detail

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

The image displays two versions of the 'Receiving Bank' form. The top form is for domestic wires, featuring fields for Name, Country (pre-filled with 'United States'), Wire Routing Number, Address 1, Address 2, City, State (a drop-down menu), and Postal Code. The bottom form is for international wires, featuring fields for Name, Country (a drop-down menu), IBAN, SWIFT/BIC, Address 1, Address 2, and Address 3. Numbered callouts (1, 2a, 2b, 3, 4) highlight specific fields in both forms.

1. Enter the receiving bank's name.
2. Enter the appropriate number depending on what wire type you are sending.
  - a. **Domestic Wire:** Enter the wire routing number.
  - b. **International Wire:** Enter the IBAN and/or SWIFT BIC.
3. Enter its street address and city.
4. Select the receiving bank's location using the "State" drop-down and enter its postal code.



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

## Part 4 of 4: Corresponding Bank Detail

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

The screenshot shows a form titled "Corresponding Bank" with the following fields and controls:

- 1**: A group of three input fields: "Name", "Country" (with a dropdown menu showing "United States"), and "Wire Routing Number".
- 2**: A group of three input fields: "Address 1", "Address 2", and "City".
- 3**: A group of two input fields: "State" (with a dropdown menu showing "Select State") and "Postal Code".
- 4**: The "Save Recipient" button.

At the bottom left of the form, there is a note: "\* - Indicates required field". At the bottom right, there are three buttons: "Cancel", "Save Recipient", and "Add another account".

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


# Treasury

## Editing a Recipient

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

The image shows two screenshots from a web application. The top screenshot is the 'Recipient Management' page, which displays a list of four recipients: Aaron (2 accounts), Bethany (1 account), Connie (1 account), and Danielle (1 account). Each recipient card has a trash icon and an edit icon. A red circle with the number '1' highlights the edit icon for Bethany. The bottom screenshot is the 'Edit Bethany' form. At the top, there are tabs for 'Recipient Detail' and 'Savings - x'. A red circle with the number '3' highlights the 'Savings - x' tab. The form contains several input fields: 'Display Name' (Bethany), 'ACH Name' (Bethany), 'Wire Name' (Bethany), 'ACH ID' (Bethany), 'Email Address', 'Country' (United States), 'Address 1' (1206 S Broadway), 'Address 2', 'City' (Pittsburg), 'State' (Kansas), and 'ZIP' (66762). A red circle with the number '2' highlights the 'Wire Name' field. At the bottom of the form, there are buttons for 'Cancel', 'Save Recipient', and 'Add another account', along with a note: '\* - Indicates required field'.

In the **Treasury Management** tab, click **Recipients (Paves)**.

1. Find the recipient you want to edit and click the  icon.
2. Edit the recipient's contact information.
3. Click the Account tab at the top of your screen.

Recipient Detail    Checking - x6601    Checking - x1707

Payment Types Allowed    Beneficiary Type    Remove this account

ACH Only     Domestic  
 Wire Only     International  
 ACH and Wire

Account Detail 4

Account Type \*    Account \*    ACH Routing Number \*

Checking    [Redacted]    [Redacted]

Beneficiary FI

Name \*    Country    Wire Routing Number \*

[Redacted]    United States    [Redacted]

Address 1 \*    Address 2    City \*

[Redacted]    [Redacted]    [Redacted]

State \*    Postal Code \*

Kansas    [Redacted]

Intermediary FI

Name    Country    Wire Routing Number

[Redacted]    United States    [Redacted]

Address 1    Address 2    City

[Redacted]    [Redacted]    [Redacted]

State    Postal Code

Select State    [Redacted]

TEMPLATES

Test Wire Trf-CW    \$0.03    Checking - x [Redacted]    Access

\* - Indicates required field

Cancel    **Save Recipient**    Add another account 5

6

4. Edit the recipient's account information.
5. Review the recipient's assigned templates and how much money they receive.
6. Click the **Save Recipient** button when you are finished making changes.



**Note:** For more information about recipient templates, view the next page.

## 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.

The screenshot shows a user interface for editing a recipient's templates. At the top left, there is a section titled "TEMPLATES" containing a list of templates. The first template is "Test Wire Trf-CW" with an amount of "\$0.03". A green circle with the number "1" points to this template entry. To the right of the template list is a dropdown menu showing "Checking - x" with a downward arrow. A green circle with the number "2" points to this dropdown. Further right is a link labeled "Access" with a green circle with the number "3" pointing to it. Below the template list, there is a note: "\* - Indicates required field". At the bottom of the interface are three buttons: "Cancel", "Save Recipient", and "Add another account". A green circle with the number "4" points to the "Save Recipient" button.

In the **Treasury Management** tab, click **Recipients (Payees)**.

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

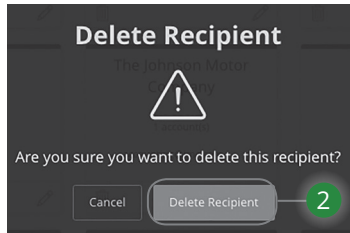
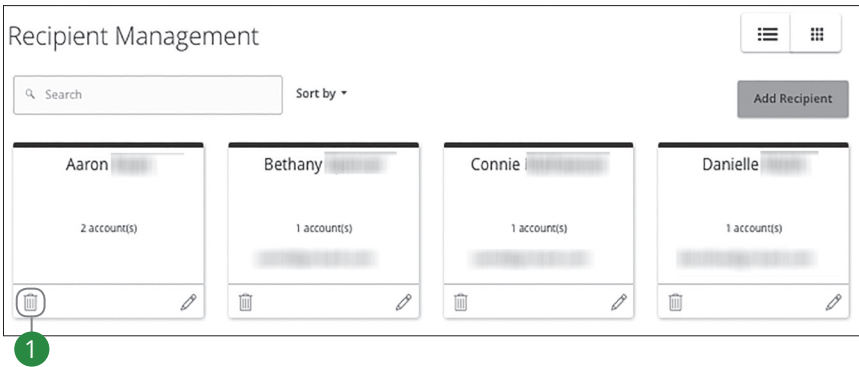


**Note:** For additional information about editing a recipient's assigned templates, go to page 48.


# Treasury

## Deleting a Recipient

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



In the **Treasury Management** tab, click **Recipients (Payees)**.

1. Click the  icon.
2. Click the **Delete Recipient** button to permanently delete a recipient.

# Treasury

## ACH Payment Overview

If you have frequent repeating payments such as payroll, 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.

### List View

### Grid View

In the **Treasury Management** tab, click **ACH/Wires**.

- A. This page is available in two views: List or Grid. Toggle between them to find your preference.
- B. You can find specific templates by using the search bar or filter your templates using the “Filter by Type” drop-down.
- C. In List view, you can sort your templates by name or transaction type by clicking the ▲ icon next to the specific column.
- D. Templates can be saved to your favorites by clicking the ☆ icon.
- E. The last payment amount and date it was sent are listed for each template.
- F. You can copy a template by clicking the 📄 icon.



# Treasury

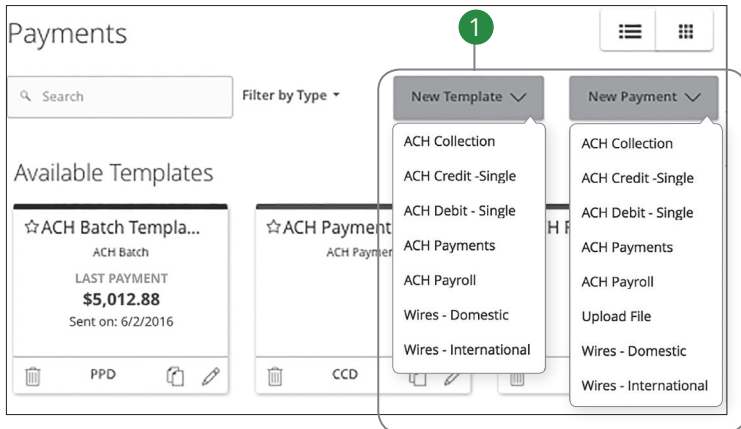
## Creating a New ACH Payment or Template

If you are assigned Draft or Approval rights, you can use the New Payment 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.

### Part 1 of 7: Selecting A Transaction Type

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 and/or suppliers
- Collections from customers
- Payroll



In the **Treasury Management** tab, click **ACH/Wires**.

1. Select a template type using the "New Template" drop-down or select a transaction type using the "New Payment" drop-down for a one-time payment.

## Part 2 of 7: Info & Users

If you are creating a template, you need to fill in a unique name for the template and decide which users can access it.

1. Create a unique template name.
2. Indicate which users can access this template by finding their name using the search bar or checking the box next to their name.
3. Click the **Next** button.



**Note:** The “Part 2 of 7: Info & Users” section is only for people creating a template. If you are sending a one-time payment, skip to “Step 3 of 7: Recipient & Amount.”

## Part 3.1 of 7: ACH Single-Recipient & Amount

In order to set up a template or generate a new payment, you need to select whether you are sending funds to an individual or a company. If you are sending ACH payments, ACH receipts or wires, you can only select or create one recipient.

### List View

Info & Users Recipient & Amount Subsidiary Account Review & Submit

Template Name:  
test

ACH Class Code  
Individual (PPD) Company (CCD)

Search

Show All

Name	Account	Notify	Amount	Addendum
<input checked="" type="checkbox"/> Aaron			\$0.00	

New Recipient

Cancel Next

### Grid View

Template Name:  
test

ACH Class Code  
Individual (PPD) Company (CCD)

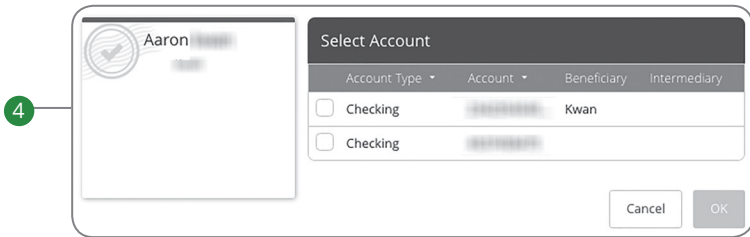
Search


Show All

Sort by

New Recipient

Cancel Next



1. Select either List or Grid view.
2. Choose the ACH Class Code by selecting either Individual (PPD) or Company (CCD).
3. Choose a recipient. There are a few options depending on if you are in List or Grid view:
  - a. Find their name using the search bar.
  - b. In List view, check the box next to their name.
  - c. In Grid view, click the recipient card to show the  icon in the top left of the card.
4. (Optional) If your recipient has more than one account, select which account the funds will post to by checking the box next to the account, and then click the **OK** button.
5. (Optional) If you have the Manage Recipients right, you can add a new recipient and remain within your payment template. Click the **New Recipient** button and follow the steps on page 38, if needed. Once you are finished, you will return to your template.
6. (Optional) Click the “Show All” link to only view the recipients receiving funds.
7. (Optional) If you are using Grid view this option is only available to you. Click the “Sort by” link to sort your recipients in alphabetical or reverse alphabetical order.

## List View

Info & Users Recipient & Amount Subsidiary Account Review & Submit

Template Name:  
test

ACH Class Code  
Individual (PPD) Company (CCD)

Search 8a

New Recipient 10a

Name	Account	Notify	Amount	Addendum
✓ Aaron	[Masked]	[Notify Icon]	\$0.00	[Addendum Field]

Cancel Next 13

## Grid View

Template Name:  
test

ACH Class Code  
Individual (PPD) Company (CCD)

Search 9 Sort by 11

New Recipient 10b

✓ Aaron

[Masked]

\$0.00

[Notify Icon]





✓ Aaron

[Masked]

ADDENDUM

Cancel Next 13

8b

8. Choose how you want to notify your recipients when a payment is made. There are a few options depending on if you are in List or Grid view:
  - a. In List view, check the box next to their name.
  - b. In Grid View, click to show the  icon.
9. Enter an amount to send.
10. (Optional) If you want to write an addendum, there are two options depending on if you are viewing the page in List or Grid view:
  - a. In List view, use the text box to write an addendum.
  - b. In Grid view, click the  icon to write an addendum.
11. (Optional) If you need to change the account the funds will be deposited into, click the  icon.
12. (Optional) Click the  icon to edit a recipient.
13. Click the **Next** button when you are finished.

## Part 3.2 of 7: Multiple-Recipients & Amounts

If you are setting up a template or generating a new ACH collection, ACH batch or payroll, you need to select whether you are sending funds to an individual or a company. With these payment types, you need to select or create multiple recipients.

### List View

Info & Users Recipient & Amount Subsidiary Account Review & Submit

Template Name: test 2 Import Amounts

ACH Class Code  
Individual (PPD) Company (CCD)

3a Search Pay All Notify None 1 5 New Recipient

Show All 6

Name	Account	Pay	Notify	Amount	Addendum
✓ Aaron		✓	☐	\$0.00	
✓ Bethany		✓	☑	\$0.00	

8a

Cancel Next

### Grid View

Template Name: test 2 Import Amounts

ACH Class Code  
Individual (PPD) Company (CCD)

3a Search Sort by 7 1 5 New Recipient

Show All 6

✓ Aaron

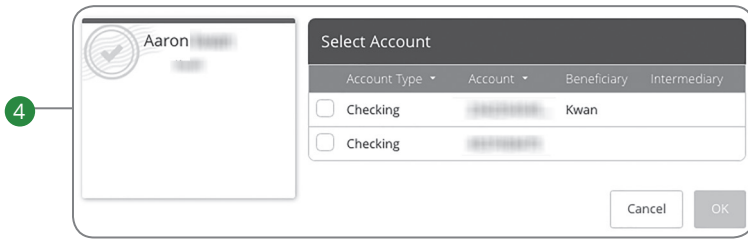
\$0.00


✓ Bethany

\$0.00

3c 8b


Cancel Next



1. Select either List or Grid view.
2. Choose the ACH Class Code by selecting either Individual (PPD) or Company (CCD).
3. Choose a recipient. There are a few options depending on if you are in List or Grid view:
  - a. Find their name using the search bar.
  - b. In List view, check the box next to their name.
  - c. In Grid view, click the top of recipient card to show the  icon in the top left of the card.
4. Select which account to deposit funds to and click the **OK** button.



To split a Payroll payment into more than one account, see page 61.

5. (Optional) If you have the Manage Recipients right, you can add a new recipient and remain within your payment template. Click the **New Recipient** button and follow the steps on page 38, if needed. Once you are finished, you will return to your template.
6. (Optional) If you want to only view the recipients you are sending funds to, click the “Show All” link.
7. (Optional) If you are using Grid view, this option is only available for you. Click the “Sort by” link to sort your recipients in alphabetical or reverse alphabetical order.
8. Pay your recipients. There are a few options depending on if you are in List or Grid view.
  - a. In List view, check the box under the Pay column next to the recipients you want to pay.
  - b. In Grid view, click to show the  to pay recipients.



## List View

Info & Users Recipient & Amount Subsidiary Account Review & Submit

Template Name: test Import Amounts 13

ACH Class Code  
Individual (PPD) Company (CCD)

Search 10a 9 Pay All 11 Notify None 14a New Recipient

Name	Account	Pay	Notify	Amount	Addendum
Aaron		✓	☐	\$0.00	
Bethary		✓	☑	\$0.00	

12

Cancel Next 18

## Grid View

Template Name: test Import Amounts 13

ACH Class Code  
Individual (PPD) Company (CCD)

Search 15 Sort by

Show All

Aaron

\$0.00

12

14b

Bethary

\$0.00

16






17

Aaron

ADDENDUM

10b

Cancel Next 18

9. (Optional) If you are using List view, this is an option only available to you. Click the "Pay All" link if you want to pay all of the selected recipients.
10. (Optional) If you want to notify your recipients of an incoming payment, there are two options depending on if you are in List or Grid view:
  - a. In List view, check the box under the Notify column next to a recipient.
  - b. In Grid view, click to show the  icon.
11. (Optional) If you are using List view, this option is only available for you. Click the "Notify All" link to notify all of the selected recipients of an incoming payment.
12. Enter an amount.
13. (Optional) If you would like to upload recipients and amounts from a file, click the **Import Amounts** button. For more information about this option, read additional content at the bottom of this page.
14. (Optional) If you want to write an addendum, there are two options depending on if you are in List or Grid view:
  - a. In List view, use the text box to write an addendum.
  - b. In Grid view, click the  icon to write an addendum.
15. (Optional) If you need to change the account the funds will be deposited into, click the  icon.
16. (Optional) If you need to copy a recipient, click the  icon.
17. (Optional) If you need to edit a recipient, click the  icon.
18. Click the **Next** button when you are finished.

## Part 4 of 7: Import a File into a Template

If you have the user rights activated, you can optionally import a Comma Separated Values (CSV) document into your recipient template. This is a useful feature if you are sending payments to multiple recipients or if you need to update an existing template. This document cannot be created within Online Banking and should be made using an accounting software. Once uploaded, Business Online Banking automatically fills in all your recipient's names and payment amounts, helping you to avoid errors and save time.

## Part 5 of 7: Subsidiary

Authorized users with the Manage Subsidiaries right can add subsidiaries to one-time payments or templates.

### List View

Info & Users | Recipient & Amount | **Subsidiary** | Account | Review & Submit

Template Name: text

ACH Class Code: Individual (PPD) - Change

Send payment as: Q2 TEST ACCOUNT

Search

Name	ACH/Wire	Tax ID
<input type="checkbox"/> Cavlon Test 2	Wire & ACH	*****
<input type="checkbox"/> Lory Dog Ranch	ACH	*****
<input type="checkbox"/> Q2 Test 1	Wire & ACH	*****

Cancel Next

### Grid View

ACH Class Code: Individual (PPD) - Change


Send payment as: Cavlon Test 2

Search: Cavlon Test 2

Cavlon Test 2  
Wire & ACH

Tax ID: \*\*\*\*\*

Cancel Next

1. Select either List or Grid view.
2. Choose a subsidiary. There are a few options depending on if you are in List or Grid view:
  - a. Find their name using the search bar.
  - b. In List view, check the box next to their name.
  - c. In Grid view, click the top of recipient card to show the  icon in the top left of the card.
3. (Optional) If you have the Manage Subsidiaries right, you can also add a new subsidiary and remain within your payment template. Click the **Add Subsidiary** button to be redirected to the Add Subsidiary page, then return to where you were within your template.
4. (Optional) If you need to change the ACH Class Code, click the “Change” link.
5. Click the **Next** button when you are finished.

## Part 6 of 7: Account

When setting up a template or sending a single payment, you need to choose which account to withdraw from. All the accounts you are authorized to withdraw from display in a list in the Account tab.

Info & Users Recipient & Amount Subsidiary **Account** Review & Submit

Template Name:  
test

ACH Class Code  
Individual (PPD) - Change

Choose "From" Account

Search

Account Name	Account Type	Account Number	Balance
<input type="checkbox"/> Checking	Checking	10001234	
<input type="checkbox"/> Checking	Checking	10001235	
<input type="checkbox"/> Savings	Savings	10001236	

Cancel Next

1. Choose an account to withdraw from by finding its name using the search bar or checking the box next to its name.
2. (Optional) If you need to change the ACH Class Code, click the "Change" link.
3. Click the **Next** button when you are finished.

## Part 7 of 7: Review & Submit

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

The screenshot displays the 'Review & Submit' interface for a payment transaction. The navigation bar at the top indicates the current step. The main content area includes a 'Template Name' field with the value 'test'. Below this, there are two callouts: callout '1' points to the 'Send payment as' field (Q2 TEST ACCOUNT) and the 'From Account' field, while callout '2' points to the 'Effective Date' and 'Process Date' fields. A calendar is open, showing the month of May 2017, with the 25th selected. The 'Recurrence' section is set to 'None'. At the bottom, the 'Selected Recipient' is 'Aaron', and the 'Amount' is '\$0.00'. The interface concludes with 'Cancel', 'Save', 'Draft', and 'Approve' buttons.

1. Review the payment template and make sure all the information is correct. If you need to make adjustments, go back to make necessary changes.
2. Select either the effective date or process date using the calendar feature.
  - **Effective Date:** The date the payment takes effect. If the effective date lands on a non-business day, your bank may process the payment the business day before or after the effective date. ACH payments, payroll and tax payments require an effective date.
  - **Process Date:** The day the bank processes your payment but will not post for another few business days. Wire transfers require a process date.

Effective Date  
5/31/2017

Recurrence  
Set schedule (3a)

Selected Recipients

Name	Account	Pay	Notify	Amount	Addendum
Bethany		Yes	Yes	\$0.00	

\* Indicates required field

Cancel Save (4) Draft Approve (5)

Schedule Recurring Transaction (3b)

How often should this transaction repeat?

1st of the month       Last day of the month  
 1st & 15th of the month       15th & last day of the month  
 Weekly       Every other week  
 Monthly       Quarterly  
 Semi-annually       Yearly

When should this transaction stop?

      Repeat Forever

Save

3. Click the "Set Schedule" link.
  - a. Decide how often the transaction should repeat.
  - b. Use the drop-down calendar and select the date when the transaction should stop or click "Repeat Forever."
4. (Optional) If you are creating a template, click the **Save** button.
5. Click either the **Draft** or **Approve** button when you are finished.

# Treasury

## 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!

### List View

Payments - Payroll

Info & Users > Recipient & Amount > Subsidiary > Account > Review & Submit

Template Name:  
test

1a Search

1b  Aaron

Name Account Pay Notify Amount Addendum

New Recipient

### Grid View

1a Search


Sort by -

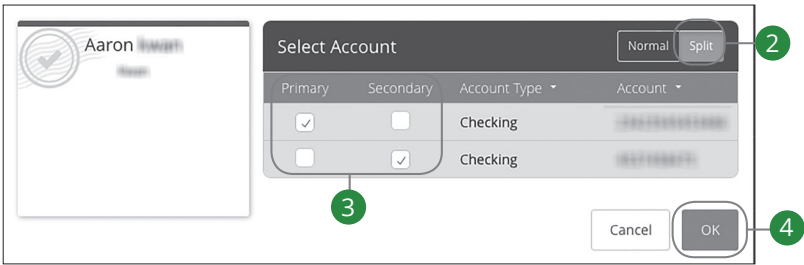
1c Aaron

2 account(s)

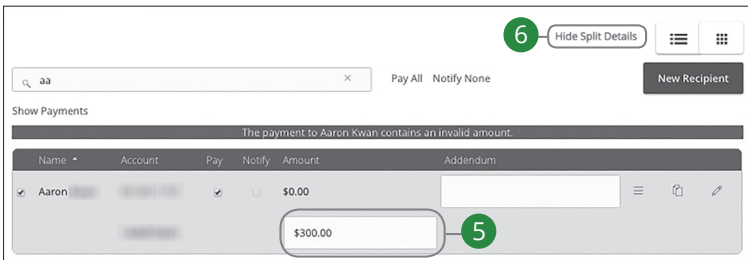
New Recipient

Follow the directions for sending a payment starting on page 47- page 54.

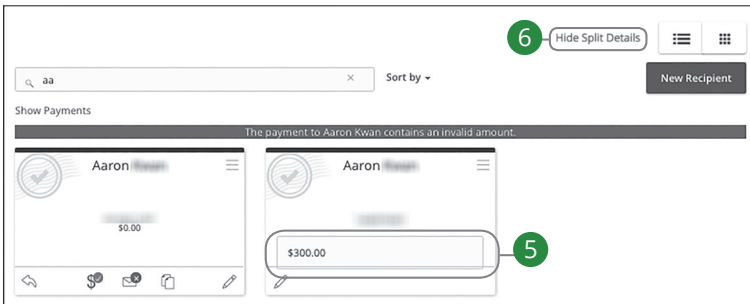
1. Choose a recipient. There are a few options depending on if you are in List or Grid view:
  - a. Find their name using the search bar.
  - b. In List view, check the box next to their name.
  - c. In Grid view, click the top of recipient card to show the  icon in the top left of the card.



## List View



## Grid View



2. Click the **Split** button to split the payment between the recipient's accounts.
3. Select their primary and secondary accounts by checking the box under each column.
4. Click the **OK** button.
5. Enter the amount to deposit into the secondary account.
6. Click the "Hide Split Details" link.



## List View

aa Notify None New Recipient

Show Payments

Name	Account	Pay	Notify	Amount	Addendum
✓ Aaron	2 accounts	✓	☐	\$1,000.00	

Cancel Next

## Grid View

aa Sort by - New Recipient

Show Payments

Aaron

2 accounts

\$1,000.00

Aaron Kwan

\$700.00

Aaron Kwan

\$300.00

Cancel Next

7. Enter the total amount for the payment in the primary account.
8. Click the **Show Split Details** button again. The difference between the total payment and the amount in secondary account adjusts in the primary account.
9. Click the **Next** button when you are finished entering payment amounts.

# Treasury

## Payment From File

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

The screenshot shows the 'Payments' interface. At the top, there is a search bar, a 'Filter by Type' dropdown, a 'New Template' button, and a 'New Payment' dropdown menu. The 'New Payment' dropdown is open, showing options: ACH Collection, ACH Credit - Single, ACH Debit - Single, ACH Payments, ACH Payroll, Upload File, Wires - Domestic, and Wires - International. A green circle with the number '1' is next to the 'New Payment' dropdown.

Below the 'New Payment' dropdown, there are three 'Available Templates' cards. The first card is for 'ACH Batch' with a 'LAST PAYMENT' of '\$5,012.88' and a date of '6/2/2016'. The second card is for 'ACH Payment'. The third card is for 'ACH'.

Below the templates, there is an 'Upload File' form. It has a 'PAYMENT TYPE \*' dropdown menu with the text '--Please Select A Payment Type--'. A green circle with the number '2' is next to this dropdown. Below it is an 'IMPORT FILE \*' field with the text 'Select a file to upload'. A green circle with the number '3' is next to this field. At the bottom of the form, there are three buttons: 'Back', 'Save Recipients', and 'Upload File'. A green circle with the number '4' is next to the 'Upload File' button.

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

In the **Treasury Management** tab, click **ACH/Wires**.

1. Click the **New Payment** button and select "Upload File" from the drop-down.
2. Select the type of payment to send using the "Payment Type" drop-down.
3. Click the "Select a file to upload" link and upload the needed file.
4. Click the **Upload File** button when you are finished.



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

### Payment From File - Additional Information

5

6   
Max 10 characters

7

8

9   
Select 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

10

5. Select the ACH Class Code.
6. Enter a Company Entry Description.
7. Select the account the funds will be taken from or posted to using the “Pay From/Pay To” drop-down.
8. Select the subsidiary using the “Company/Subsidiary” drop-down.
9. Select the effective date using the calendar feature.
10. 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

## ACH Pass-Thru

NACHA-formated Pass-Thru files are created outside of Business Online Banking. Depending on your user rights, you have the option to upload and submit the files for processing.

### ACH Pass-Thru

**IMPORT FILE**

Select a file to upload

**MEMO**

**PROCESS DATE**

◀ July ▶
◀ 2016 ▶

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

Draft

Approve

In the **Treasury Management** tab, click **ACH Pass-Thru**.

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

Treasury: ACH Pass-Thru

# Treasury

## Wire Payment Overview

If you have frequent repeating payments such as Wire Transfers, 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.

### List View

### Grid View

In the **Treasury Management** tab, click **ACH/Wires**.

- This page is available in two views: List or Grid. Toggle between them to find your preference.
- You can find specific templates by using the search bar or filter your templates using the “Filter by Type” drop-down.
- In List view, you can sort your templates by name or transaction type by clicking the ▲ icon next to the specific column.
- Templates can be saved to your favorites by clicking the ☆ icon.
- The last payment amount and date it was sent are listed for each template.
- You can copy a template by clicking the 📄 icon.

# Treasury

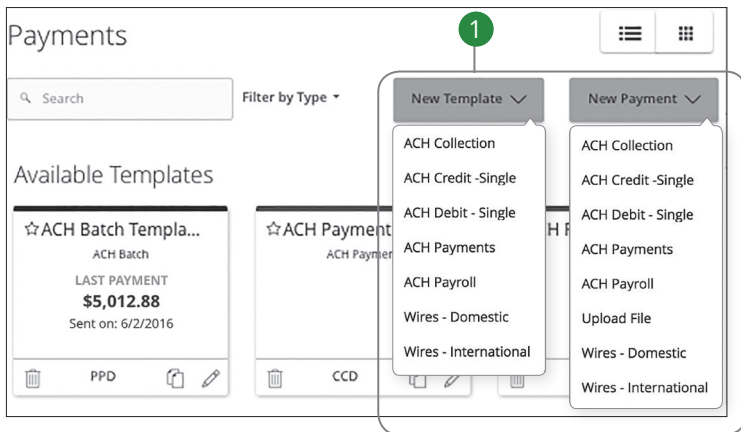
## Creating a New Wire Payment or Template

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

### Part 1 of 5: Selecting A Transaction Type

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:

- Individuals
- Vendors and/or Suppliers



In the **Treasury Management** tab, click **ACH/Wires**.

1. Select a template type using the "New Template" drop-down or select a transaction type using the "New Payment" drop-down for a one-time payment.

## Part 2 of 5: Info & Users

If you are creating a template, you need to fill in a unique name for the template and decide which users can access it.

The screenshot shows a multi-step process with four steps: 'Info & Users', 'Recipient & Amount', 'Account', and 'Review & Submit'. The 'Info & Users' step is active. It contains a 'template name' field with a cursor, a 'Grant User Role Access' section with a search bar, and a list of users with checkboxes. The 'Next' button is highlighted.

1. Create a unique template name.

2. Indicate which users can access this template by finding their name using the search bar or checking the box next to their name.

3. Click the **Next** button.



**Note:** The “Part 2 of 5: Info & Users” section is only for people creating a template. If you are sending a one-time payment, skip to “Step 3 of 5: Recipient & Amount.”

## Part 3 of 5: Recipient & Amount

In order to set up a template or generate a new payment, you need to select whether you are sending funds to an individual or a company.

### List View

Info & Users Recipient & Amount Account Review & Submit

Template Name:  
test

2a Search

5 Show All

2b Benny Banker Checking: 123456788 \$0.00

4 New Recipient

Cancel Next

### Grid View

Template Name:  
test

2a Search

6 Sort by

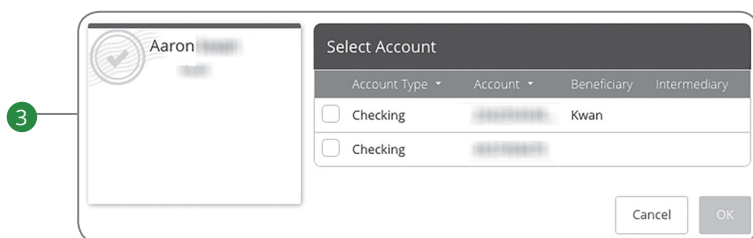
5 Show All


2c Benny Banker Checking: 123456788 \$0.00

4 New Recipient

Cancel Next





1. Select either List or Grid view.
2. Choose a recipient. There are a few options depending on if you are in List or Grid view:
  - a. Find their name using the search bar.
  - b. In List view, check the box next to their name.
  - c. In Grid view, click the recipient card to show the  icon in the top left of the card.
3. (Optional) If your recipient has more than one account, select which account the funds will post to by checking the box next to the account, and then click the **OK** button.
4. (Optional) If you have the Manage Recipients right, you can add a new recipient and remain within your payment template. Click the **New Recipient** button and follow the steps on page 38, if needed. Once you are finished, you will return to your template.
5. (Optional) Click the “Show All” link to only view the recipients receiving funds.
6. (Optional) If you are using Grid view this option is only available to you. Click the “Sort by” link to sort your recipients in alphabetical or reverse alphabetical order.

## List View

The List View interface shows a navigation bar with four steps: Info & Users, Recipient & Amount, Account, and Review & Submit. The current step is Recipient & Amount. The Template Name is "test".

At the top right, there is a search bar (7a), a "New Recipient" button (8), and a list view toggle (10, 11). Below the search bar is a table with columns: Name, Account, Notify, and Amount. The table contains one entry for "Benny Banker" with account "Checking: 123456788" and an amount of "\$0.00".

Below the table, there is an "Optional Fields" section (9a) with the following fields:
 

- Message to Beneficiary:** Maximum length is 140 characters.
- Purpose Of Wire:** Maximum length is 35 characters.
- Reference for Beneficiary:** Maximum length is 16 characters.
- FI-to-FI Information:** Maximum length is 210 characters.

At the bottom right, there are "Cancel" and "Next" buttons (12).

## Grid View

The Grid View interface shows the same navigation bar and Template Name "test". It includes a search bar (8), a "Sort by" dropdown, and a "New Recipient" button.




The table view shows the "Benny Banker" entry (10) with a "\$0.00" amount. A "Next" button (12) is visible at the bottom right.

Clicking on the "Additional Payment Information" link (9b) opens a modal window with the following fields:
 

- Message to Beneficiary:** Maximum length is 140 characters.
- Purpose Of Wire:** Maximum length is 35 characters.
- Reference for Beneficiary:** Maximum length is 16 characters.
- FI-to-FI Information:** Maximum length is 210 characters.

 The modal has "Cancel" and "Done" buttons.

Other callouts include 7b pointing to the "Additional Payment Information" link and 11 pointing to the edit icon in the table row.

7. Choose how you want to notify your recipients when a payment is made. There are a few options depending on if you are in List or Grid view:
  - a. In List view, check the box next to their name.
  - b. In Grid View, click to show the  icon.
8. Enter an amount to send.
9. (Optional) If you want to write an addendum, there are two options depending on if you are viewing the page in List or Grid view:
  - a. In List view, click the “Optional Fields” link.
  - b. In Grid view, click the “Enter Additional Payment Information” link to write an addendum.
10. (Optional) If you need to change the account the funds will be deposited into, click the  icon.
11. (Optional) Click the  icon to edit a recipient.
12. Click the **Next** button when you are finished.

## Part 4 of 5: Account

When setting up a template or sending a payment, you need to choose which account to withdraw from. All the accounts you are authorized to withdraw from display in a list in the Account tab.

Info & Users Recipient & Amount **Account** Review & Submit

Template Name:  
test

Choose "From" Account

Search

Account Name	Account Type	Account Number	Balance
<input type="checkbox"/> Business Checking	Checking	2002	\$14.31
<input type="checkbox"/> Business Checking	Checking	2003	\$9.96

Cancel Next

1. Choose an account to withdraw from by finding its name using the search bar or checking the box next to its name.
2. Click the **Next** button when you are finished.

## Part 5 of 5: Review & Submit

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

The screenshot shows a payment review and submission interface. The interface is divided into four tabs: "Info & Users", "Recipient & Amount", "Account", and "Review & Submit". The "Review & Submit" tab is active. A green circle "1" points to the "Total Amount" field, which shows "\$1.00 to 1 recipient". Another green circle "2" points to the "Process Date" field, which has a calendar dropdown menu open. The calendar shows the month of May 2017, with the 25th selected. Below the calendar, there are fields for "Name" (Benny Banker) and "Amount" (\$1.00). At the bottom, there are buttons for "Cancel", "Save", "Draft", and "Approve".

1. Review the payment template and make sure all the information is correct. If you need to make adjustments, go back to make necessary changes.
2. Select the process date using the calendar feature.
  - **Process Date:** Wire transfers require a process date.

The screenshot shows a wire payment form with the following elements:

- Process Date \***: 7/17/2018
- Description**: (empty field)
- Recurrence**: Set schedule (circled with 3a)
- Selected Recipients**:
 

Name	Account	Notify	Amount	Message to Beneficiary
Benny Banker	Checking; 123456788	No	\$0.00	
- \* Indicates required field**
- Buttons**: Cancel, Save (circled with 4), Draft, Approve (circled with 5)

The **Schedule Recurring Transaction** dialog box (circled with 3b) contains the following options:

**How often should this transaction repeat?**

- 1st of the month
- Last day of the month
- 1st & 15th of the month
- 15th & last day of the month
- Weekly
- Every other week
- Monthly
- Quarterly
- Semi-annually
- Yearly

**When should this transaction stop?**

Repeat Forever

3. Click the "Set Schedule" link.
  - a. Decide how often the transaction should repeat.
  - b. Use the drop-down calendar and select the date when the transaction should stop or click "Repeat Forever."
4. (Optional) If you are creating a template, click the **Save** button.
5. Click either the **Draft** or **Approve** button when you are finished.

# 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.

The screenshot shows the 'Wire Activity' interface. At the top, there is a search bar (A), a 'Show Filters' button (B), and 'Favo' (C) with print and download icons. Below this is a filter section with dropdowns for 'Time Period' (Set to 'Select Period'), 'Tracking ID', 'Min Amt' (\$0.00), 'Max Amt' (\$0.00), 'Type' (Set to '0 Items'), and 'Account(s)' (Set to '0 Items'). There are 'Reset' and 'Apply Filters' buttons. The main section is titled 'Outgoing (7)'. Below this is a table with columns: Tracking ID, Process Date, Amount, Recipient, Receiving Institution, From Account, and IMAD. A transaction is highlighted with a blue background. To the right of the table is a detailed view (E) of the selected transaction, showing 'Origination Information' (Created: 07/19/18 9:39 AM, Amount: \$35,721.35) and 'Beneficiary Information' (To: Sam Smith, Account: 123456789, FI: Bank of America, NA, Routing #: [redacted]). It also shows a 'Message to Beneficiary' (REV201807) and a 'Description' (Jane Doe).

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

# Treasury

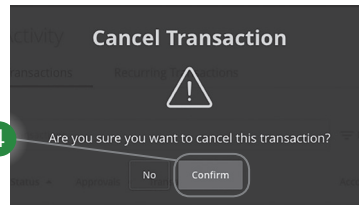
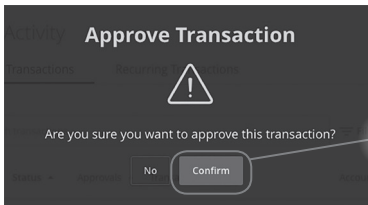
## Viewing, Approving or Canceling a Transaction

All payments appear in the Online 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 Online Activity Center.

Created	Status	Approvals	Transaction Type	Account	Amount	
4/6/2017	Drafted	0 of 1	Funds Transfer - Tracking ID: 11126	Free Checking XXXX9500	\$0.01	Actions
4/6/2017	Drafted	0 of 1	Funds Transfer - Tracking ID: 11129	Commercial Line of Credit XXXX1081		Approve
4/6/2017	Failed	1 of 1	Funds Transfer - Tracking ID: 11128	Commercial Line of Credit XXXX1081		Cancel
4/6/2017	Processed	1 of 1	Funds Transfer - Tracking ID: 11127	Personal Savings XXXX9501		Inquire
						Copy
						Print Details



Click the **Online Activity Center** tab.

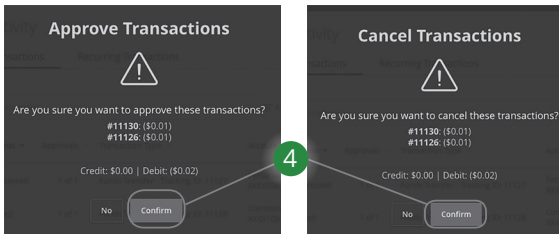
1. Locate the transaction you would like to approve and note how many approvals are needed to process or cancel the transaction.
2. Click the "Actions" drop-down.
3. Select "Approve" or "Cancel."
4. Click the **Confirm** button. The status then changes to "Processed" or "Cancelled" in the Activity Center.



## Multiple Transactions

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

Created	Status	Approvals	Transaction Type	Account	Amount	Actions
7/6/2018	Drafted	0 of 1	ACH Payment - Tracking ID: 167729	Business Checking 2002	\$0.02	Actions
7/6/2018	Cancelled	N/A	ACH Payment - Tracking ID: 167728	Business Check	\$0.02	Actions
7/6/2018	Cancelled	N/A	ACH Payments - Tracking ID: 167727	Business Checking 2002	\$0.00	Actions
7/6/2018	Cancelled	N/A	Payroll - Tracking ID: 167726	Business Checking 2002	\$0.00	Actions
7/6/2018	Cancelled	N/A	ACH Collection - Tracking ID: 167725	Business Checking 2002	\$0.01	Actions



Click the **Online Activity Center** tab.

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 Actions columns to select all transactions.
3. Click the "Actions" drop-down and select either "Approve Selected" or "Cancel Selected."
4. Click the **Confirm** button when you are finished. The status then changes to "Processed" or "Cancelled" in the Online Activity Center.

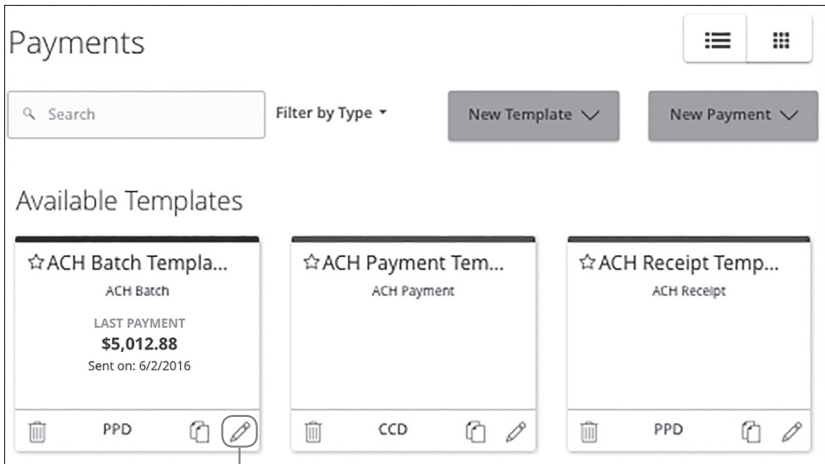


**Note:** If you cancel a recurring transaction in the Single Transaction tab, you only cancel that single occurrence. To cancel an entire series, you must visit the Recurring Transactions tab in the Online Activity Center.


# Treasury

## Editing or Using a Template

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



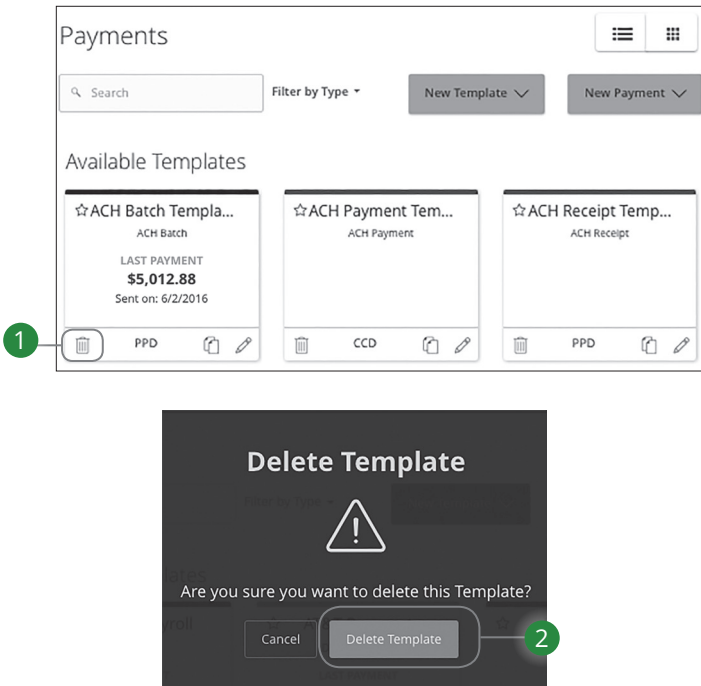
In the **Treasury Management** tab, click **ACH/Wires**.

1. Click the  icon to edit a template.
2. Continue to page 47 and follow the steps to make the necessary edits.


# 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 **Treasury Management** tab, click **ACH/Wires**.

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

# Treasury

## Tax Payment

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

The image contains two screenshots of the 'Tax Payments' interface. The first screenshot shows the 'State or Federal Authority' dropdown menu with 'Texas' selected, and a 'Filter forms' search box. A green circle with the number '1' points to the dropdown menu. The second screenshot shows the 'State or Federal Authority' dropdown menu with 'Texas' selected, and a list of forms below it. A green circle with the number '2' points to the list of forms.

**1**

Tax Payments

State or Federal Authority

Select Authority

Federal

Texas

Filter forms

**2**

Tax Payments

State or Federal Authority

Texas

Filter forms

911 Equalization Surcharge

911 Equalization Surcharge - Protested

In the **Treasury Management** tab, click **Tax Payments**.

1. Select a revenue service using the "Tax Authority" drop-down.
2. Select a form from the list.

< Back

### Texas State Taxes

911 Equalization Surcharge

<b>Payment From</b> Bankers Consult	<b>Tax ID</b> 041420101	<b>From Account</b> --- Select From Account ---
<b>Payment Amount</b> \$0.00	<b>Payment Effective Date</b> Select Date	
<b>Tax Period End Date</b> Select Date	<b>To Account Routing Number</b> 113000609	<b>To Account</b> 00100000414

Cancel Draft Approve

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

# Treasury

## Transfer Funds

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

### Individual Transfers

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

### Transfer Funds/Loan Payments

1

**From**

---Select From Account---

**To**

---Select To Account---

**Amount**

\$0.00

Make this a recurring transaction
 3

4

**How often should this transfer repeat?**

---Select Transaction Frequency---

**Start Date**

Please select a Frequency 📅 31

**End Date**

Please select a Start Date 📅 31

Repeat Forever

6

**Memo (optional)**

Enter letters and numbers only

Clear

Draft

Approve

7

In the **Transfer Funds** tab, click **My Accounts/Loans**.

1. Select the accounts to transfer funds between using the “To” and “From” drop-downs.
2. Enter the amount for the transaction.
3. Check the box next to “Make this a recurring transaction” to repeat the transfer.
4. Use the “Transfer Frequency” drop-down to specify how often the transfer should occur.
5. Enter a start and end date for this transaction or check the box next to “Repeat Forever.”
6. Enter a memo.
7. Click either the **Draft** or **Approve** button depending on your rights. To approve a transaction.



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


# Treasury

## Reports Overview

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

The screenshot displays the Treasury Reports interface. At the top, the 'Reports' tab is active. A search bar (A) is present, along with a 'Last Run: Never run' status and a 'Monthly' frequency selector. A message 'No reports to show' is displayed. On the right, a 'CREATE NEW REPORTS' panel (B) lists various report types: Account Activity Report, ACH Activity Report, Cash Position Report, Company Entitlements Report, Outgoing Wires Report, Transaction Report, and Company User Activity Report. Below the main area, a detailed view for the 'Account Activity Report' (C) is shown, including 'Back to Reports', 'Edit', and 'Delete' buttons, and fields for 'Next Scheduled: Monthly', 'Run Date', 'Last Run: Never run', and 'Output'.

Click the **Reports** tab.

- A. All existing reports are listed on the Reports page.
- B. All the different types of reports you can create are listed on the right-hand side of the screen.
- C. You can view details about an existing report by clicking the  icon.



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



## Company User Activity Report

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


The screenshot shows the 'CREATE NEW REPORTS' interface with several sections:

- CREATE NEW REPORTS:** A list of report types. 'Company User Activity Report' is selected and highlighted with a green circle 1.
- Edit Report Name:** A text input field containing 'Company User Activity Report', highlighted with a green circle 2.
- Output Formats:** A section with a file format icon and a green circle 3.
- Users Editor:** A section with 'Select All' and 'Clear All' buttons, and a list of users: 'PATTIE WRIGHT' and 'ROSE PINEDA'. The 'PATTIE WRIGHT' checkbox is selected and highlighted with a green circle 4.
- Date Range (5a):** A section with 'Dynamic Dates' and 'Specific Dates' buttons. The 'Dynamic Range Selection' options are 'Last Business Day' and 'Last Week', both with unchecked checkboxes.
- Date Range (5b):** A section with 'Dynamic Dates' and 'Specific Dates' buttons. The 'Specific Range Selection' section shows a calendar for February 2017. The date '3' is selected, highlighted with a green circle 5b.

Click the **Reports** tab.

1. Select "Company User Activity Report" under the Create New Reports tab.
2. Enter a report name.
3. Select the file format.
4. Select a user.
5. Select a date range.
  - a. Click the **Dynamic Date** button and click the box next to a date range.
  - b. Click the **Specific Date** button and use the calendar to enter a specific date.

Company User Activity Report Back to Reports

Name: <b>Company User Activity Report</b>	<b>Edit Schedule</b>
File Formats: 	<input checked="" type="checkbox"/> None
Users: <i>No Users selected</i>	<input type="checkbox"/> Daily <span style="border: 1px solid green; border-radius: 50%; padding: 2px 5px;">6</span>
Date Range: <i>No Date Range selected</i>	<input type="checkbox"/> Weekly
Transaction Type: <i>No Transaction Type</i>	<input type="checkbox"/> Monthly
Schedule: <b>None</b>	
<input type="button" value="Save and Run"/> <span style="border: 1px solid green; border-radius: 50%; padding: 2px 5px;">7</span>	
<input type="button" value="Save"/>	
<input type="button" value="Cancel"/>	

- Schedule how often to run the report.
- Click either the **Save and Run** or **Save** button when you are finished.

## Transaction Report

The Transaction Report is utilized to retrieve historical information on Stop Payments and Funds Transfers. Transactions Reports can be scheduled daily, weekly or monthly for your convenience.

**CREATE NEW REPORTS**

Company User Activity Report

Transaction Report 1

Outgoing Wires Report

Company Entitlements Report

ACH Activity Report

ACH Activity Report - Previous Da...

Balance and Activity Statement - ...

Cash Position - Previous Day(s)


**Edit Report Name**

Report Name

Transaction Report 2

**Output Formats**

Files will be created in the following formats


3

Select Label(s):

Test 1

Test2

Select Account(s):

Biz Simple Checking 8102561646 \$72.39	Biz Statement Savings 3101515218 \$69.55	Business Loan 1000868015 \$0.00
---	---	---------------------------------------

Click the **Reports** tab.

1. Select "Transaction Report" under the Create New Reports tab.
2. Enter a report name.
3. Select the file format.
4. Select an account or account label.

**Date Range**

Dynamic Dates | **Specific Dates**

**Specific Range Selection**

From Date Select Date

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

5a

**Date Range**

Dynamic Dates | **Specific Dates**

**Dynamic Range Selection**

Last Business Day

Last Week

5b

**Transaction Report** Back to Reports

Name: Transaction Report

File Formats:

Accounts: No Accounts

Date Range: No Date Range selected

Schedule: None

None

Daily

Weekly

Monthly

6

7

5. Select a date range.
  - a. Click the **Specific Date** button and use the calendar to enter a specific date.
  - b. Click the **Dynamic Date** button and click the box next to a date range.
6. Schedule how often to run the report.
7. Click either the **Save and Run** or **Save** button when you are finished.

## Outgoing Wires Report

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

The screenshot shows the 'CREATE NEW REPORTS' section with a list of report types. 'Outgoing Wires Report' is selected and highlighted with a green circle and the number 1. Below this is the 'Edit Report Name' section, where 'Outgoing Wires Report' is entered in the 'Report Name' field, highlighted with a green circle and the number 2. To the right, the 'Output Formats' section shows a PDF icon, highlighted with a green circle and the number 3. Below that, the 'Select Label(s):' and 'Select Account(s):' sections are visible. 'Test 1' is selected under labels, and 'Biz Simple' is selected under accounts, both highlighted with a green circle and the number 4.

**CREATE NEW REPORTS**

- Company User Activity Report
- Transaction Report
- Outgoing Wires Report** 1
- Company Entitlements Report
- ACH Activity Report
- ACH Activity Report - Previous Da...
- Balance and Activity Statement - ...
- Cash Position - Previous Day(s)

**Edit Report Name**

Report Name

Outgoing Wires Report

**Output Formats**

Files will be created in the following formats

PDF icon 3

**Select Label(s):**

- Test 1 4
- Test2

**Select Account(s):**

- Biz Simple 4
- Checking
- 8102561646
- \$72.39
- Biz Statement
- Savings
- 3101515218
- \$69.55
- Business Loan
- 1000868015
- \$0.00

Click the **Reports** tab.

1. Select “Outgoing Wires Report” under the Create New Reports tab.
2. Enter a report name.
3. Select the file format.
4. Select an account or account label.

**5a**

Date Range

Dynamic Dates Specific Dates

Specific Range Selection

From Date Select Date

February 2017

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				

**5b**

Date Range

Dynamic Dates Specific Dates

Dynamic Range Selection

Last Business Day

Last Week

Transactions Editor

Select All Clear All

Wires - Domestic

Wires - International

**6**

Outgoing Wires Report

Back to Reports

Name: **Outgoing Wires Report**

File Formats:

Accounts: *No Accounts*

Date Range: *No Date Range selected*

Transaction Type: *No Transaction Type*

Schedule: **None**

Save and Run

Save

Cancel

**8**

Edit Schedule

None

Daily

Weekly

Monthly

**7**

5. Select a date range.
  - a. Click the **Specific Date** button and use the calendar to enter a specific date.
  - b. Click the **Dynamic Date** button and click the box next to a date range.
6. Select which transaction type to run a report on.
7. Schedule how often to run the report.
8. Click either the **Save and Run** or **Save** button when you are finished.

## Company Entitlements Report

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

The image consists of five numbered screenshots illustrating the process of creating and configuring a Company Entitlements Report:

- 1**: A screenshot of the 'CREATE NEW REPORTS' menu. The 'Company Entitlements Report' option is highlighted with a green circle and a line pointing to the number 1.
- 2**: A screenshot of the 'Edit Report Name' dialog box. The text 'Company Entitlements Report' is entered into the 'Report Name' field, which is highlighted with a green circle and a line pointing to the number 2.
- 3**: A screenshot of the 'Output Formats' section. A PDF icon is selected, highlighted with a green circle and a line pointing to the number 3.
- 4**: A screenshot of the 'Edit Schedule' dialog box. The 'None' option is selected with a checkmark, highlighted with a green circle and a line pointing to the number 4.
- 5**: A screenshot of the 'Company Entitlements Report' configuration screen. The 'Save and Run' button is highlighted with a green circle and a line pointing to the number 5.

Click the **Reports** tab.

1. Select "Company Entitlements Report" under the Create New Reports tab.
2. Enter a report name.
3. Select the file format.
4. Schedule how often to run the report.
5. Click either the **Save and Run** or **Save** button when you are finished.

## ACH Activity Report

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

The screenshot shows the 'CREATE NEW REPORTS' section on the left and the 'Output Formats' section on the right. The 'CREATE NEW REPORTS' section has a list of report types, with 'ACH Activity Report' highlighted and marked with a green circle '1'. Below this is an 'Edit Report Name' section with a text input field containing 'ACH Activity Report' and a green circle '2'. The 'Output Formats' section shows a file icon with a green circle '3'. Below that is a 'Select Label(s):' section with two buttons labeled 'Test 1' and 'Test2', and a 'Select Account(s):' section with three buttons labeled 'Biz Simple Checking', 'Biz Statement Savings', and 'Business Loan'. The 'Biz Simple Checking' button shows the account number '8102561646' and balance '\$72.39'. The 'Biz Statement Savings' button shows the account number '3101515218' and balance '\$69.55'. The 'Business Loan' button shows the account number '1000868015' and balance '\$0.00'. A green circle '4' is positioned to the right of the 'Select Label(s):' section.

Click the **Reports** tab.

1. Select "ACH Activity Report" under the Create New Reports tab.
2. Enter a report name.
3. Select the file format.
4. Select an account or account label.



**5a**

**Date Range**

Dynamic Dates | **Specific Dates**

**Specific Range Selection**

From Date Select Date

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

**5b**

**Date Range**

Dynamic Dates | **Specific Dates**

**Dynamic Range Selection**

Last Business Day

Last Week

---

**Transactions Editor**

Select All | Clear All

EFTPS

ACH Payroll

**ACH Activity Report** Back to Reports

<p>Name: <b>ACH Activity Report</b></p> <p>File Formats: </p> <p>Accounts: <b>No Accounts</b></p> <p>Date Range: <b>No Date Range selected</b></p> <p>Transaction Type: <b>No Transaction Type</b></p> <p>Schedule: <b>None</b></p>	<p><b>Edit Schedule</b></p> <p><input checked="" type="checkbox"/> None</p> <p><input type="checkbox"/> Daily</p> <p><input type="checkbox"/> Weekly</p> <p><input type="checkbox"/> Monthly</p>
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Save and Run | Save | Cancel

5. Select a date range.
  - a. Click the **Specific Date** button and use the calendar to enter a specific date.
  - b. Click the **Dynamic Date** button and click the box next to a date range.
6. Select a transaction.
7. Schedule how often to run the report.
8. Click either the **Save and Run** or **Save** button when you are finished.

## ACH Activity Report-Previous Day(s)

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

The screenshot shows a web interface for generating reports. It is divided into two main sections: 'CREATE NEW REPORTS' and 'Output Formats'.

**CREATE NEW REPORTS:** A vertical list of report options. The option 'ACH Activity Report - Previous Day(s)' is highlighted with a green circle and the number 1. Below this list is an 'Edit Report Name' section with a text input field containing 'ACH Activity Report - Previous Day(s)', also highlighted with a green circle and the number 2.

**Output Formats:** A section titled 'Output Formats' with the text 'Files will be created in the following formats'. Below this text are two buttons: one with a PDF icon and another with an 'X' icon. This area is highlighted with a green circle and the number 3.

**Select Label(s):** A section titled 'Select Label(s):' with two buttons labeled 'Test 1' and 'Test2'. This area is highlighted with a green circle and the number 4.

**Select Account(s):** A section titled 'Select Account(s):' with three columns of account information:

Biz Simple	Biz Statement	Business Loan
Checking	Savings	1000868015
8102561646	3101515218	\$0.00
\$72.39	\$69.55	

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

1. Select "ACH Activity Report-Previous Day(s)" under the Create New Reports tab.
2. Enter a report name.
3. Select the file format.

**Date Range**

Dynamic Dates | **Specific Dates**

**Specific Range Selection**

From Date Select Date

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

**Date Range**

Dynamic Dates | **Specific Dates**

**Dynamic Range Selection**

Last Business Day

Last Week

ACH Activity Report - Previous Day(S) Back to Reports

ACH Activity Report - Previous Day...

No Accounts

No Date Range selected

Schedule: **None**

**Save and Run**

Save

Cancel

**Edit Schedule**

None

Daily

Weekly

Monthly

4. Select an account or account label.
5. Select a date range.
  - a. Click the **Specific Date** button and use the calendar to enter a specific date.
  - b. Click the **Dynamic Date** button and click the box next to a date range.
6. Schedule how often to run the report.
7. Click either the **Save** or **Save and Run** button when you are finished.

## Balance and Activity Statement-Previous Day(s)

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

The screenshot shows a multi-step report creation process. On the left, a 'CREATE NEW REPORTS' menu lists various report types. Step 1 highlights the 'Balance and Activity Statement - Previous Day(s)' option. Step 2 shows an 'Edit Report Name' field with the text 'Balance and Activity Statement - Previous Day(s)'. Step 3 shows the 'Output Formats' section with a 'BAI' file format selected. Step 4 shows the 'Select Label(s)' and 'Select Account(s)' sections. The 'Select Label(s)' section has 'Test 1' and 'Test2' options. The 'Select Account(s)' section shows three account options: 'Biz Simple Checking' with balance \$72.39, 'Biz Statement Savings' with balance \$69.55, and 'Business Loan' with balance \$0.00.

CREATE NEW REPORTS	
Company User Activity Report	
Transaction Report	
Outgoing Wires Report	
Company Entitlements Report	
ACH Activity Report	
ACH Activity Report - Previous Da...	
<b>Balance and Activity Statement - ...</b>	
Cash Position - Previous Day(s)	

Output Formats	
Files will be created in the following formats	

Edit Report Name	
Report Name	
Balance and Activity Statement - Previous Day(s)	

Select Label(s):	
Test 1	Test2

Select Account(s):		
Biz Simple Checking 8102561646 \$72.39	Biz Statement Savings 3101515218 \$69.55	Business Loan 1000868015 \$0.00

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

1. Select "Balance and Activity Statement-Previous Day(s)" under the Create New Reports tab.
2. Enter a report name.
3. Select the file format.
4. Select an account or account label.

**Date Range**

Dynamic Dates | Specific Dates

**Specific Range Selection**

From Date Select Date

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

**Date Range**

Dynamic Dates | Specific Dates

**Dynamic Range Selection**

Last Business Day

Last Week

**Balance And Activity Statement - Previous Day(S)** Back to Reports

Balance and Activity Statement - ...

**Edit Schedule**

None

Daily

Weekly

Monthly

**Save and Run**

Save

Cancel

5. Select a date range.
  - a. Click the **Specific Date** button and use the calendar to enter a specific date.
  - b. Click the **Dynamic Date** button and click the box next to a date range.
6. Schedule how often to run the report.
7. Click either the **Save** or **Save and Run** button when you are finished.

## Cash Position Report

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

The screenshot shows the 'CREATE NEW REPORTS' section on the left and the 'Output Formats' section on the right. The 'CREATE NEW REPORTS' section lists various report types, with 'Cash Position - Previous Day(s)' selected and highlighted by a green circle with the number 1. Below this, the 'Edit Report Name' section shows a text input field containing 'Cash Position - Previous Day(s)', also highlighted by a green circle with the number 2. The 'Output Formats' section shows a grid of file format options, with the 'BAI' option selected and highlighted by a green circle with the number 3. Below the 'Output Formats' section, the 'Select Label(s):' section shows two options, 'Test 1' and 'Test2', with 'Test 1' selected and highlighted by a green circle with the number 4. The 'Select Account(s):' section shows three account options: 'Biz Simple Checking' with balance '\$72.39', 'Biz Statement Savings' with balance '\$69.55', and 'Business Loan' with balance '\$0.00'.

Click the **Reports** tab.

1. Select "Cash Position Report" under the Create New Reports tab.
2. Enter a report name.
3. Select the file format.
4. Select an account and account label.

**Date Range**

Dynamic Dates | **Specific Dates**

**Specific Range Selection**

From Date Select Date

Sun	Mon	Tue	Wed	Thu	Fri	Sat
			1	2	<b>3</b>	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				

**Date Range**

Dynamic Dates | **Specific Dates**

**Dynamic Range Selection**

Last Business Day

Last Week

Cash Position - Previous Day(S) Back to Reports

**Cash Position - Previous Day(s)**

No Payments

No Accounts

No Date Range selected

Schedule:

**None**

**Save and Run**

Save

Cancel

**Edit Schedule**

None

Daily

Weekly

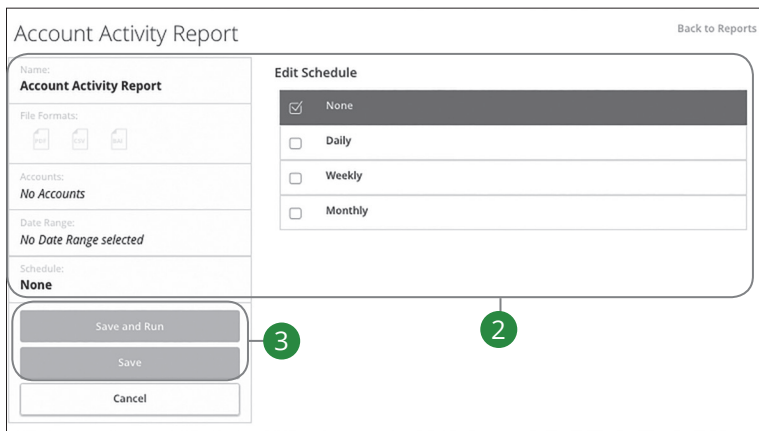
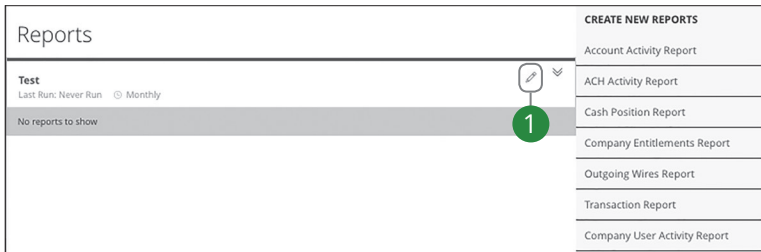
Monthly

5. Select a date range.
  - a. Click the **Specific Date** button and use the calendar to enter a specific date.
  - b. Click the **Dynamic Date** button and click the box next to a range.
6. Schedule how often to run the report.
7. Click either the **Save** or **Save and Run** button when you are finished.


# Treasury

## Editing a Report

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



Click the **Reports** tab.

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



# Treasury

## Deleting a Report


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

The screenshot shows the 'Reports' page. On the right side, there is a 'CREATE NEW REPORTS' section with a list of report types: Account Activity Report, ACH Activity Report, Cash Position Report, Company Entitlements Report, Outgoing Wires Report, Transaction Report, and Company User Activity Report. In the main content area, there is a report titled 'Test' with 'Last Run: Never Run' and 'Monthly' frequency. Below this, it says 'No reports to show'. A green circle with the number '1' highlights the dropdown menu icon next to the 'Test' report.

The screenshot shows the details for the 'Account Activity Report'. It includes a 'Back to Reports' link, 'Next Scheduled: Monthly', 'Run Date', and 'No output available'. On the right side, there are 'Edit' and 'Delete' buttons. A green circle with the number '2' highlights the 'Delete' button.

The screenshot shows a 'Delete Plan' dialog box with a warning icon and the text 'Are you sure you want to delete this plan?'. There are 'Cancel' and 'Delete' buttons. A green circle with the number '3' highlights the 'Delete' button.

Click the **Reports** tab.

1. Click the  icon to view details about an existing report.
2. Click the **Delete** button.
3. Click the **Delete** button to permanently remove the report.

# Positive Pay

## Positive Pay- Introduction

Positive Pay is a business feature that helps minimize or eliminate check fraud, prevent related losses and simplify your account reconciliation.

With Positive Pay, you submit an electronic file each day detailing business-issued checks. As each check is presented for payment, the Positive Pay system electronically compares it to the information in your file. If an item does not match the record you provide, it is flagged as an exception and referred back to you for a payment decision.

In the **Treasury Management** tab, click on **Positive Pay**.

Positive Pay
Launch Advanced Options

NOTE: Exceptions will be given a decision of Return if no decision has been made by 11:00 AM.

Exceptions
Add Check

All Accounts ▼

Decisions Needed ▼

No exceptions

Total Exceptions (70) \$193,804.86 | Total Decided (70) \$193,804.86
Submit All Decisions

# Positive Pay

## Positive Pay- Add a Check Confirmation

Positive Pay Launch Advanced Options

NOTE: To view a full list of recently added checks choose Launch Advanced Options

Exceptions Add Check 1

2 Amount \*  Payee  3

4 Issue Date \*  Check Number \*  5

Auto Increment

Add Check

Jefferson Bank Welcome back, [Name]

Check Submitted Launch Advanced Options

6 Positive Pay

NOTE: To view a full list of recently added checks choose Launch Advanced Options

Exceptions Add Check

Amount \*  Payee  Account \*

Issue Date \*  Check Number \*

Auto Increment

Checks Added

Paid Date	Payee	Account Name	Amount	Check Number
10/11/2018	Joe Banker	2002	\$1.00	200001

In the **Treasury Management** tab, click on **Positive Pay**.

1. Click the **Add Check** tab.
2. Enter the amount and payee.
3. Use the drop-down menu to select an account.
4. Enter an issue date and check number.
5. Click the **Add Check** button.
6. A confirmation screen will appear.

# Positive Pay

## Positive Pay- Managing Exceptions

Positive Pay Launch Advanced Options

① NOTE: Exceptions will be given a decision of Return if no decision has been made by 11:00 AM.

Exceptions Add Check All Accounts 1 Search

Decisions Needed 2 No exceptions

Decisions Needed

Decisioned

All

In the **Treasury Management** tab, click on **Positive Pay**.

1. Use the drop-down menu to select an account.
2. Use the drop-down menu to select a check status.



**Note:** All exceptions must be given decisions by 11 a.m. Any exceptions that have not been approved for payment will be returned.

## Positive Pay- Managing Exceptions



### Positive Pay Launch Advanced Options

NOTE: Exceptions will be given a decision of Return if no decision has been made by 11:00 AM.

Exceptions    Add Check

All Accounts

Search

<div style="border: 1px solid #ccc; padding: 2px; margin-bottom: 5px;">All</div> <div style="border: 1px solid #ccc; padding: 5px; margin-bottom: 5px;"> <b>\$31,399.17</b>            Check #10067         </div> <div style="border: 1px solid #ccc; padding: 2px; margin-bottom: 5px;"> <b>\$100,000.00</b>    Paid Not Issued            Check #10330  <span style="color: green;">⊙ Pay</span> </div> <div style="border: 1px solid #ccc; padding: 2px; margin-bottom: 5px;"> <b>\$1,792.34</b>    Paid Not Issued            Check #22385  <span style="color: green;">⊙ Pay</span> </div> <div style="border: 1px solid #ccc; padding: 2px; margin-bottom: 5px;"> <b>\$1,033.68</b>    Paid Not Issued            Check #22411  <span style="color: green;">⊙ Pay</span> </div> <div style="border: 1px solid #ccc; padding: 2px; margin-bottom: 5px;"> <b>\$1,055.38</b>    Paid Not Issued            Check #8422  <span style="color: green;">⊙ Pay</span> </div> <div style="border: 1px solid #ccc; padding: 2px;"> <b>\$628.96</b>    Amount Mismatch            Check #23085  <span style="color: green;">⊙ Pay</span> </div>	<div style="display: flex; justify-content: space-between;"> <span><b>\$31,399.17</b>    Paid Not Issued</span> <span>Paid Date: 7/18/2018</span> </div> <p>Check #: 10067</p> <div style="display: flex; justify-content: space-around; align-items: center;">   </div> <div style="display: flex; justify-content: center; align-items: center; margin-top: 10px;"> <input type="radio"/> Pay    <input checked="" type="radio"/> Return     </div>
---	---

Total Exceptions (70) \$193,804.86 | Total Decided (70) \$193,804.86

Submit All Decisions

3. Select a check that needs to have a decision made.
4. Select either "Pay" or "Return."
5. Click the Submit All Decisions button when you are finished.

# Advanced Positive Pay

## Positive Pay- Introduction

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

In the **Treasury Management** tab, click on **Positive Pay**. This will open a new browser window. Then click the **Launch Advanced Options** button.

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



# Advanced Positive Pay

## Positive Pay- To Upload an Issued Check File

**Submit Issued Check File**

Step 1. Select a file to process.

Choose File | No file chosen

1

Step 2. Input details about the file.

3

Account Name: | Joe 1

2

File Processing Type: | Test

Step 3. Click the "Process File" button.

Process File
4

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

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

1. Click the **Choose File** button and locate the file you wish to upload.
2. Using the "Account Name" drop-down, select the account the issue was drawn from.
3. Using the "File Processing Type" drop-down, select the previously mapped file type.
4. Click the **Process File** button. The file processing status will display at the bottom of the page.

# Advanced Positive Pay

## Positive Pay- Manually Enter a Check

In the **Treasury Management** tab, click on **Positive Pay**, then click the **Transaction Processing** tab, then **Add New Issued Check**.

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



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



# Advanced Positive Pay

## Positive Pay- Void a Check

**Void a Check**

**Step 1.** Enter check information.

1

2

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

3

**Step 3.** Verify the check that will be voided.

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

4

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

In the **Treasury Management** tab, click on **Positive Pay**, then click the **Transaction Processing** tab, then **Void a Check**

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

# Advanced Positive Pay

## Positive Pay- Managing Exceptions

While processing your items, the Positive Pay system sends you an e-mail notification if there are any exceptions to review. Exceptions represent two types of items: items that do not match checks issued by the client to the bank or items attempting to clear an account where the Positive Pay service is set to run in reverse, requiring client review of all items.

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

- **Duplicate Paid Item:** Item was previously paid.
- **Paid Not Issued:** Bank was never notified of the item issuance.
- **Stale Date Item Paid:** Item was issued longer than 180 days ago.
- **Stop Pay Request Match:** Item matches a stop payment.
- **Voided Item:** Item was previously voided.

In the **Treasury Management** tab, click on **Positive Pay**, then click the **Exception Processing** tab, then **Quick Exception Processing**.

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



**Note:** Decisions on exceptions must be made by 11:00 AM PST. Any items left undecided are handled per your default setting. All users at Jefferson Bank are placed into read-only mode after the cut-off time to prevent changes to the automated decision.



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**Jefferson Bank**

MEMBER  EQUAL  
HOUSING  
LENDER  
NMLS ID 597833