

TREASURY
MANAGEMENT

Online Banking Guide



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.



Table of Contents

Getting Started

Treasury Management Services Overview	5
Users.....	5
Subsidiaries	5
Business Online Banking Transaction Types	6

Treasury

Users Overview	7
User Management Overview.....	8
Adding a New User	9
Editing a User.....	10
Deleting a User	11
User Roles Overview	12
Creating, Editing or Copying a User Role.....	13
Part 1 of 8: Establishing Transaction Type Rights	14
Part 2 of 8: Disabling a Transaction Type	15
Part 3 of 8: Enabling Operation Rights.....	16
Part 4 of 8: Choosing the Maximum Draft Amount.....	17
Part 5 of 8: Enabling Allowed Accounts.....	17
Part 6 of 8: Selecting Subsidiaries.....	18
Part 7 of 8: Choosing Drafting Hours	18
Part 8 of 8: Editing Approval Limits for a Transaction Type	19
User Role Policy Tester.....	20
Deleting Allowed Actions	22
Establishing Rights to Access Features.....	23
Establishing Rights to Access Accounts.....	24
Deleting a User Role.....	25
Company Policy	26
Part 1 of 7: Choosing a Transaction to Edit in Company Policy	26
Part 2 of 7: Choosing the Maximum Draft Amount.....	27
Part 3 of 8: Choosing the Number of Approvals	28
Part 4 of 8: Choosing the Accounts.....	28
Part 5 of 8: Choosing the Subsidiaries	29
Part 6 of 8: Choosing the Drafting Hours.....	29
Part 7 of 8: Choosing the Location.....	30
Part 8 of 8: Choosing the IP Address	30
Approval Limits	31
Company Policy Tester.....	32
Viewing Rights to Access Features.....	34
Establishing Rights to Access Accounts.....	35
Creating and Editing Account Labels.....	36

Recipient Overview	37
Part 1 of 4: Adding a Recipient.....	38
Part 2 of 4: Recipient Account Detail	39
Part 3 of 4: Receiving Bank Detail	40
Part 4 of 4: Corresponding Bank Detail.....	41
Editing a Recipient.....	42
Editing a Recipient's Templates.....	44
Deleting a Recipient	45
ACH Payment Overview	46
Creating a New ACH Payment or Template.....	47
Part 1 of 7: Selecting A Transaction Type.....	47
Part 2 of 7: Info & Users	48
Part 3.1 of 7: ACH Single-Recipient & Amount	49
Part 3.2 of 7: Multiple-Recipients & Amounts	53
Part 4 of 7: Import a File into a Template	56
Part 5 of 7: Subsidiary	57
Part 6 of 7: Account	58
Part 7 of 7: Review & Submit.....	59
Splitting a Payment.....	61
Payment From File	64
ACH Pass-Thru	66
Wire Payment Overview	67
Creating a New Wire Payment or Template.....	68
Part 1 of 5: Selecting A Transaction Type.....	68
Part 2 of 5: Info & Users	69
Part 3 of 5: Recipient & Amount.....	70
Part 4 of 5: Account	74
Part 5 of 5: Review & Submit.....	75
Wire Activity.....	77
Viewing, Approving or Canceling a Transaction.....	78
Single Transaction.....	78
Multiple Transactions.....	79
Editing or Using a Template	80
Deleting a Template	81
Tax Payment	82
Transfer Funds	84
Individual Transfers.....	84
Reports Overview	86
Company User Activity Report	87
Transaction Report	89
Outgoing Wires Report.....	91
Company Entitlements Report.....	93

ACH Activity Report.....	94
ACH Activity Report-Previous Day(s).....	96
Balance and Activity Statement-Previous Day(s)	98
Cash Position Report	100
Editing a Report.....	102
Deleting a Report.....	103

Positive Pay

Positive Pay- Introduction	104
Positive Pay- Add a Check Confirmation	105
Positive Pay- Managing Exceptions	106
Positive Pay- Managing Exceptions	107

Advanced Positive Pay

Positive Pay- Introduction	108
Positive Pay- To Upload an Issued Check File	109
Positive Pay- Manually Enter a Check.....	110
Positive Pay- Void a Check	111
Positive Pay- Managing Exceptions	112

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:

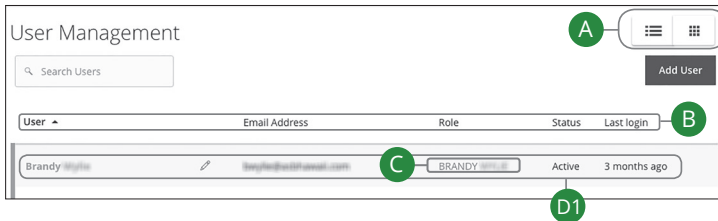
- Sending or drafting payments and creating templates for certain transaction types.
- The number of approvals that can be completed in a day or the dollar amount in a specific transaction.
- Accessing specific accounts.
- Managing recipients, users, subsidiaries and templates.

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.

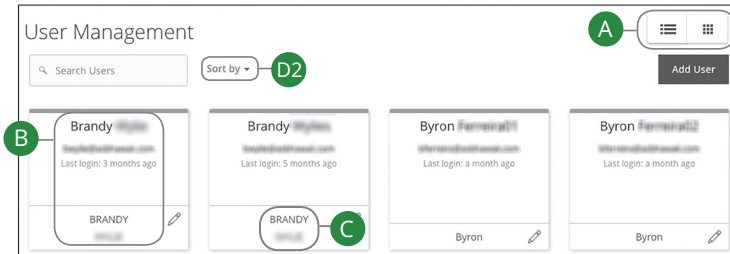
User Management Overview

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 image shows two screenshots of a 'User Management' interface. The top screenshot displays a list of existing users: Brandy (login ID: brandy@treasury.com, last login 3 months ago), Brandy (login ID: brandy@treasury.com, last login 5 months ago), Byron (login ID: byron@treasury.com, last login a month ago), and Byron (login ID: byron@treasury.com, last login a month ago). A green circle with the number 1 points to the 'Add User' button in the top right corner. The bottom screenshot shows the 'New User' form with numbered steps 2 through 7. Step 2 points to the 'First Name' and 'Last Name' fields. Step 3 points to the 'Email Address' field. Step 4 points to the 'Phone Country' and 'Phone' fields. Step 5 points to the 'Login ID' field. Step 6 points to the 'Password' and 'Confirm Password' fields. Step 7 points to the 'User Role' dropdown menu. The form also includes a 'Cancel' button and a 'Save' button. A legend indicates that an asterisk (*) denotes a required field.

User Management

Search Users Sort by ▾

1 Add User

New User

2 First Name * Last Name *

3 Email Address *

4 Phone Country * Phone *

5 Login ID *

6 Password * Confirm Password *

7 User Role

* - Indicates required field

Cancel Save

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.
 Password must contain a minimum of 1 upper case characters.

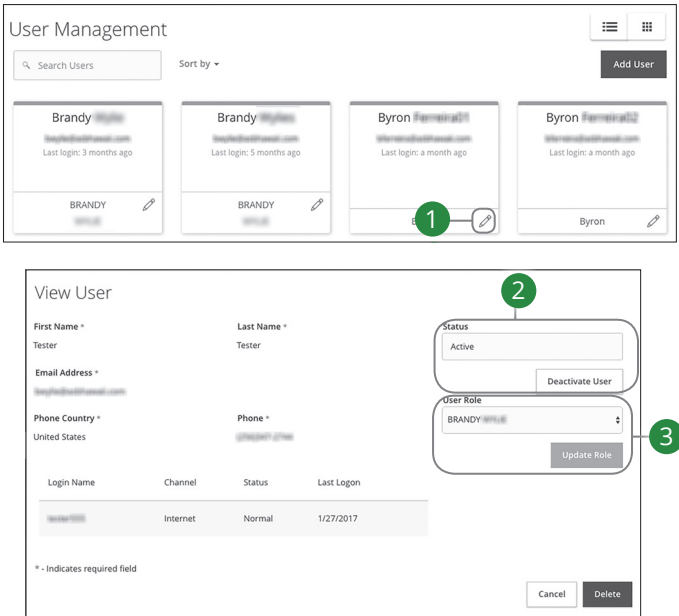
In the **Treasury Management** tab, click **User Management**.

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.



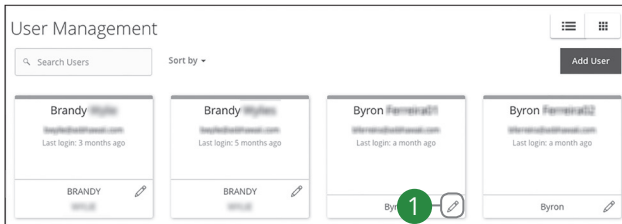
In the **Treasury Management** tab, click **User Management**.

- 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

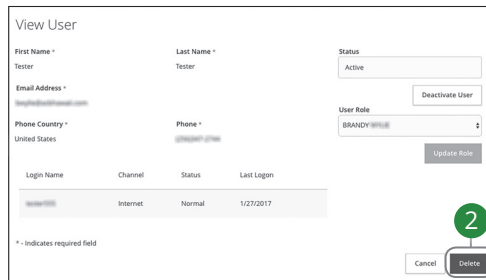
If you are assigned the Manage Users right, you have the ability to permanently delete a user that is no longer needed. This deletes their contact information from the User Management page and deactivates their Business Online Banking login ID, but it does not erase the data from an existing payment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



User Management

Search Users Sort by ▾ Add User

Brandy <small>Tester</small> <small>brandy@bushbank.com</small> <small>Last login: 3 months ago</small>	Brandy <small>Tester</small> <small>brandy@bushbank.com</small> <small>Last login: 5 months ago</small>	Byron <small>Financial</small> <small>byron@bushbank.com</small> <small>Last login: a month ago</small>	Byron <small>Financial</small> <small>byron@bushbank.com</small> <small>Last login: a month ago</small>
BRANDY	BRANDY	Byron	Byron



View User

First Name * Last Name * Status

Tester Tester Active

Email Address * byron@bushbank.com

Phone Country * United States Phone * (714) 999-9999

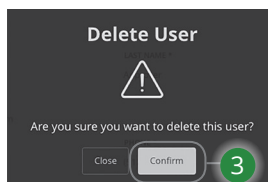
User Role BRANDY WHITE

Update Role

Login Name	Channel	Status	Last Logon
byron@bushbank.com	Internet	Normal	1/27/2017

* - Indicates required field

Cancel Delete



Delete User

Are you sure you want to delete this user?

Close Confirm

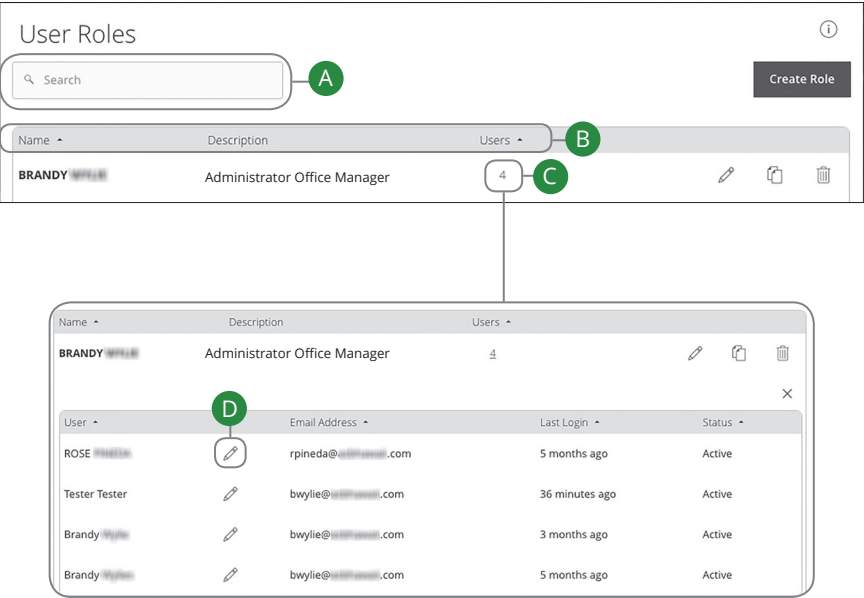
In the **Treasury Management** tab, click **User Management**.

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.



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

- A. You can use the search bar to find specific user roles.
- B. Clicking the ▲ icon next to a column title allows you to sort user roles by name, description or users.
- C. The number under the Users column indicates how many users are assigned to this role. Click the number to see who is assigned to a specific role.
- D. 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 image consists of three screenshots illustrating the steps to create, edit, or copy a user role in the Treasury Management system.

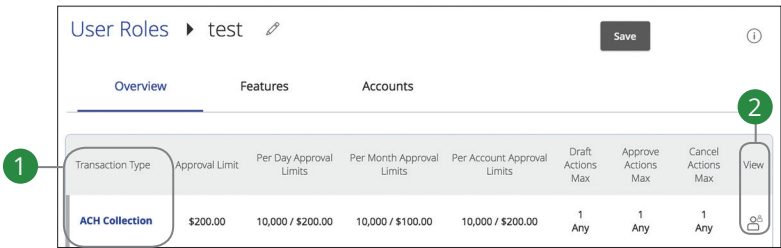
- Top Screenshot:** Shows the 'User Roles' list. A search bar is at the top left. A table lists roles, with 'BRANDY' highlighted. To the right of the table, there are three icons: a green circle with '1a' pointing to the 'Create Role' button, a green circle with '1b' pointing to the edit (pencil) icon, and a green circle with '1c' pointing to the copy (document) icon.
- Middle Screenshot:** Shows the 'New User Role' form. It has a 'Role Name' field (marked with a green circle '3') and a 'Description' field (marked with a green circle '4'). At the bottom right are 'Cancel' and 'Continue' buttons. A note at the bottom left states '* - Indicates required field'.
- Bottom Screenshot:** Shows the 'User Roles' list with 'BRANDY' selected. A green circle '2' points to the edit (pencil) icon. A 'Delete' button is visible to the right. Below the list are tabs for 'Overview', 'Features', and 'Accounts'.

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 .
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.



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

OverviewFeaturesAccounts

Transaction Type	Approval Limit	Per Day Approval Limits	Per Month Approval Limits	Per Account Approval Limits	Draft Actions Max	Approve Actions Max	Cancel Actions Max	View
ACH Collection	\$200.00	10,000 / \$200.00	10,000 / \$100.00	10,000 / \$200.00	1 Any	1 Any	1 Any	

User Roles ▶ test

Save

OverviewFeaturesAccounts

ACH COLLECTION Change 

Allowed ActionsRightsApproval Limits> Policy TesterAdd New Allowed Action

Allows ACH Collection transaction for any amount

OPERATIONS

Any

AMOUNT

Any

SUBSIDIARIES

Any

ACCOUNTS

Any

DRAFT HOURS

Any

SEC CODES

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 'ACH COLLECTION' configuration page. The 'Allowed Actions' tab is selected, displaying a table of permissions for 'ACH Collection' transactions. The table has columns for OPERATIONS, AMOUNT, SUBSIDIARIES, ACCOUNTS, DRAFT HOURS, and SEC CODES, all set to 'Any'. Below the table, the 'Draft' section has four toggle switches: Draft (On), Draft Restricted (Off), Approve (On), and Cancel (On). Numbered callouts 1-5 indicate key UI elements: 1 points to the 'Allowed Actions' tab, 2 to the 'Add New Allowed Action' button, 3 to the 'OPERATIONS' column, 4 to the 'Draft' toggle switch, and 5 to the 'OK' button.

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.

The screenshot shows the configuration interface for 'test Policy » ACH Collection » Rule #2'. The top bar includes 'Cancel' and 'OK' buttons. Below the title bar, a blue header reads 'Allows ACH Collection transaction for any amount'. The main area contains several tabs: OPERATIONS, AMOUNT, SUBSIDIARIES, ACCOUNTS, DRAFT HOURS, and SEC CODES. The 'AMOUNT' tab is active, displaying a numeric keypad with digits 1-9, 0, and an 'Any' button. A green circle '1' is placed over the 'AMOUNT' tab, a green circle '2' is over the 'Any' button, and a green circle '3' is over the 'OK' button in the top right corner.

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

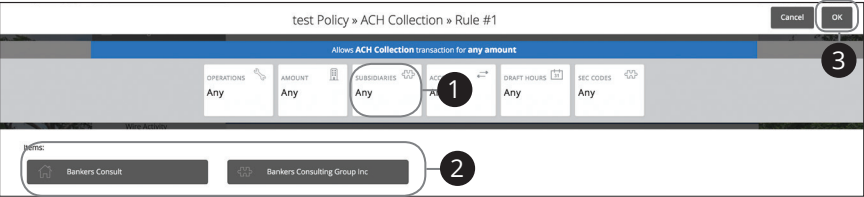
The Accounts tab lets you decide which users have access to perform specific tasks within an account, including viewing the account and transaction histories and making deposits or withdrawals.

The screenshot shows the configuration interface for 'test Policy » ACH Collection » Rule #2'. The top bar includes 'Cancel' and 'OK' buttons. Below the title bar, a blue header reads 'Allows ACH Collection transaction for any amount'. The main area contains several tabs: OPERATIONS, AMOUNT, SUBSIDIARIES, ACCOUNTS, DRAFT HOURS, and SEC CODES. The 'ACCOUNTS' tab is active, displaying a list of account types with checkboxes: NOW Personal Trust, Access Account, Business Checking, and Business Checking. A green circle '1' is placed over the 'ACCOUNTS' tab, a green circle '2' is over the 'NOW Personal Trust' checkbox, and a green circle '3' is over the 'OK' button in the top right corner.

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 6 of 8: Selecting Subsidiaries

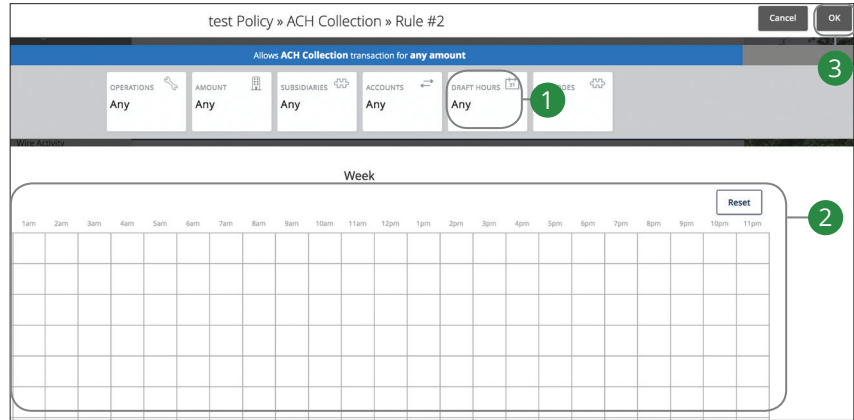
Some users may not need access to certain subsidiaries. You can limit which subsidiaries a user can use when creating a transaction.



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

Part 7 of 8: Choosing Drafting Hours

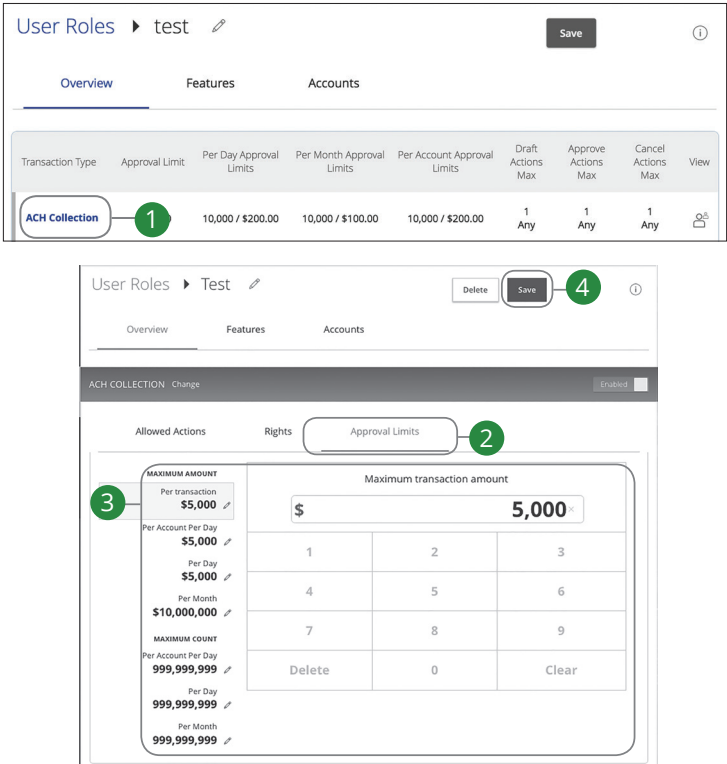
You can also decide the time frame a user can create or draft transactions. This allows you to closely monitor when transactions occur or when drafted transactions need approval.



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

Part 8 of 8: Editing Approval Limits for a Transaction Type

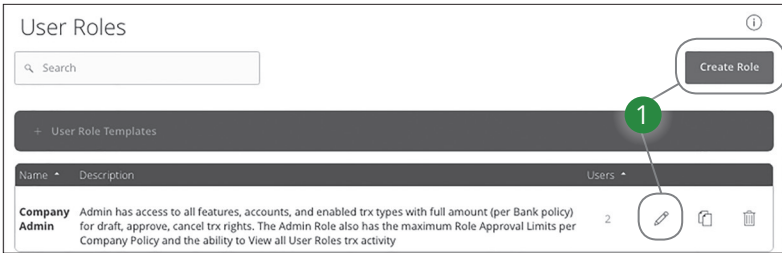
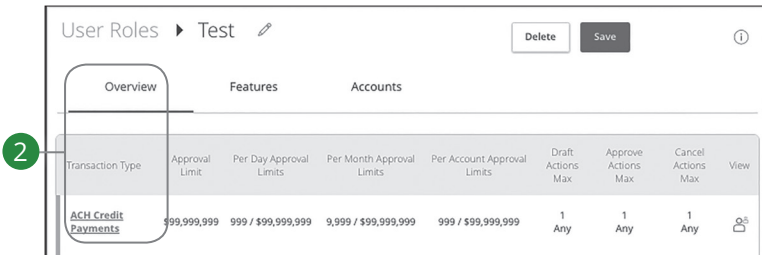
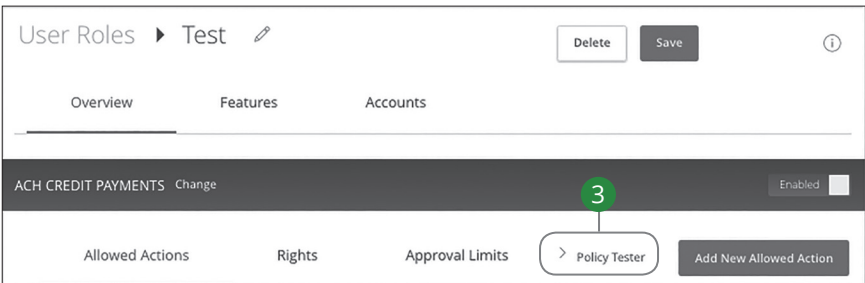
To give you peace of mind, a user’s approval limits can be adjusted, so you never have to worry about the amount or number of transactions they make. You can set these restrictions for a daily and monthly basis as well as per account.



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.



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.

Allowed ActionsRightsApproval LimitsPolicy TesterAdd New Allowed Action

4

Example Transaction

Operations *
Draft

Amount *
\$1,000.00

Account *
Free Checking XXXX9500

Subsidiary
Subsidiary

Test

5

IP Addresses
192.168.1.*

Location
United States

Day
Any

Time

☐ Auth code provided

☐ Template used (i.e. draft restricted)

Allows ACH Credit Payments transaction for any amount

OPERATIONS
Any

AMOUNT
Any

ACCOUNTS
Any

DRAFT HOURS
Any

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

Bank Policy
Montecito Bank & Trust
Denied

Company Policy
Murphy and Company Inc (Test)
Denied

UserRole Policy
Test
Denied

Allowed Actions

Allows transaction

OPERATIONS
Any

AMOUNT
Any

ACCOUNTS
Any

DRAFT HOURS
Any

This transaction will be allowed

Bank Policy
Montecito Bank & Trust
Allowed

Company Policy
Murphy and Company Inc (Test)
Allowed

UserRole Policy
Test
Allowed

Allowed Actions

Allows transaction

OPERATIONS
Any

AMOUNT
Any

ACCOUNTS
Any

DRAFT HOURS
Any

- 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.

Treasury: User Roles Overview

Deleting Allowed Actions

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

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

1

User Roles ▶ Test

Delete

Save

1

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

3

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

4

OPERATIONS

Any

AMOUNT

Any

SUBSIDIARIES

Any

ACCOUNTS

Any

DRAFT HOURS

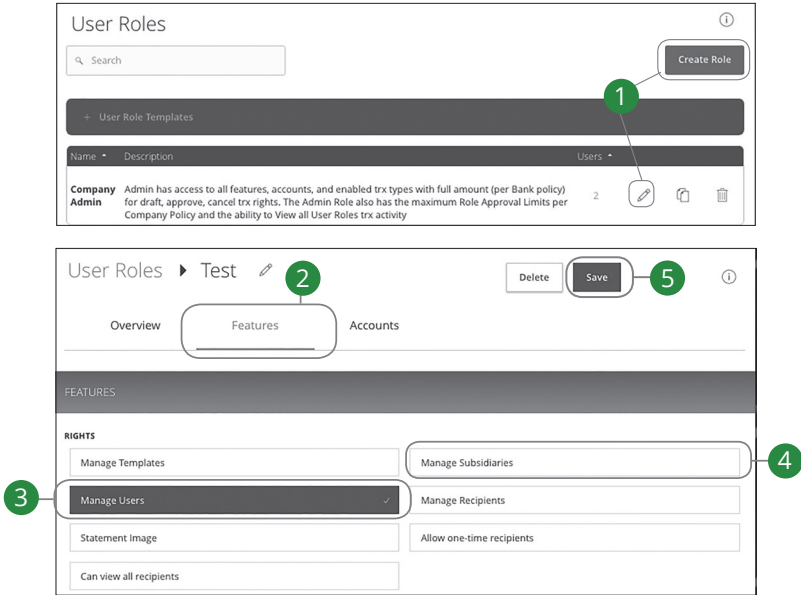
Any

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.



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.

User Roles

Search

+ User Role Templates

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**

ACCOUNTS

Hide unassigned accounts

Number	Name	View	Deposit	Withdraw	Labels
1000868015	Business Loan	✓	⊘	🔒	Test2
3101515218	Biz Statement Savings	⊘	⊘	⊘	Test 1 Test2
8102561646	Biz Simple Checking	⊘	⊘	⊘	Test 1

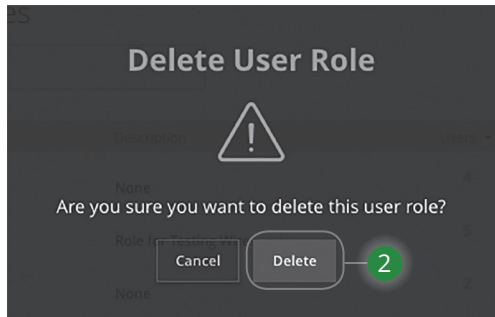
In the **Treasury Management** tab, click **Company Policies**. Then click the **User Roles** tab.

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.

CM - ASB7
Company Policy

1

2

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

3

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 highlighted with a red circle and the number 1. The 'Draft Amount' is currently set to 'up to \$4,000'. The 'Approval Limits' section shows '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. The 'Draft Amount' field is highlighted with a red circle and the number 2. The 'Draft Amount' field is currently set to '\$ 4,000'. The 'Draft Amount' field is highlighted with a red circle and the number 3. The 'Draft Amount' field is currently set to '\$ 4,000'.

CM - ASB7
Company Policy

Save ⓘ

Overview Features Accounts User Roles

ACH BATCH Change

Allowed Actions Approval Limits > Policy Tester Add New Allowed Action

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

1 DRAFT AMOUNT up to \$4,000

2 APPROVALS 2

SUBSIDIARIES CM - ASB7 CM - ASB7

ACCOUNTS Biz Simple Chec...

DRAFT HOURS Custom

LOCATION United States

IP ADDRESSES Any

CM - ASB7 Policy » ACH Batch » Rule #1

Cancel OK 3

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

2 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

Enter Maximum Draft Amount

\$ 4,000

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

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

Cancel OK

1

2

3

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

Cancel OK

1

2

3

Groups:

Test2 Test 1

Items:

Business Loan 1000868015

Biz Statement Savings 3101515218

Biz Simple Checking 8102261646

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

OK

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

Sun

Mon

Tue

Wed

Thu

Fri

Sat

12am 1am 2am 3am 4am 5am 6am 7am 8am 9am 10am 11am 12pm 1pm 2pm 3pm 4pm 5pm 6pm 7pm 8pm 9pm 10pm 11pm

OK

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

CancelOK

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

3

Permitted Regions

Select AllClear All

☒ United States

☐ Canada

☐ Mexico

2

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

CancelOK

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

3

IP Addresses

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

192.168.1.*

Add

2

1

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

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

These limits are read only.

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)
Company Policy

Save

1

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

Murphy And Company Inc (Test)
Company Policy

Save

2

Overview

Features

Accounts

User Roles

ACH CREDIT PAYMENTS Change

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

Test

IP Addresses

Location

Day

Time

192.168.1.*

United States

Any

Auth code provided

Template used (i.e. draft restricted)

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

Bank Policy

Company Policy

Montecito Bank & Trust

Murphy and Company Inc (Test)

Denied

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

Bank Policy

Company Policy

Montecito Bank & Trust

Murphy and Company Inc (Test)

Allowed

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.

Treasury: Company Policy

Viewing Rights to Access Features

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

CM - ASB7
Company Policy

Save ⓘ

Overview **Features** Accounts User Roles

FEATURES

RIGHTS

- Can Add Users ✓
- Allow one-time recipients ✓

TREASURY

- Manage User Roles ✓
- Manage Company Policy ✓
- Information Reporting ✓

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

1

OverviewFeaturesAccountsUser Roles

ACCOUNTS

Number	Name	View	Deposit	Withdraw	Labels	
1000868015	Business Loan	2			Test2x	
3101515218	Biz Statement Savings				Test 1xTest2x	
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 displays the Treasury Management interface. At the top, the 'Accounts' tab is selected (1). A 'Save' button is visible (7). Below the tabs, an 'Edit labels' icon is shown (2). A table lists accounts, including '1000868015 Business Loan' with a 'Labels' column showing 'Test2x' (3). An 'Add/Remove Labels' dialog is open, showing a search bar and 'Create' button (4). The dialog lists existing labels: 'Test2 (3)' (checked), 'Test 1 (1)' (unchecked), and 'TEST (1)' (checked) (5). An 'Update' button is at the bottom (6).

Number	Name	View	Deposit	Withdraw	Labels
1000868015	Business Loan				Test2x

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

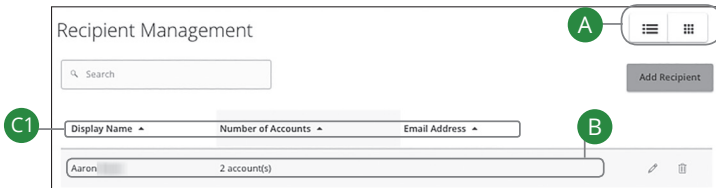
1. Click the Accounts tab.
2. Click the **Edit Labels** icon to make changes to an account's label.
3. Check the box next to a specific account.
4. (Optional) Enter a new label name and click the **Create** button.
5. (Optional) Check the box next to an existing label to add it to the account.
6. Click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

Treasury

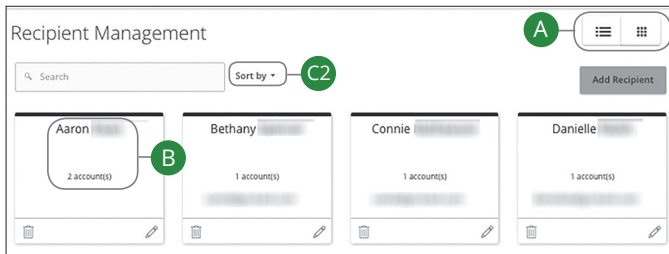
Recipient Overview

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 image shows the 'Recipient Management' interface. At the top, there's a search bar and a 'Sort by' dropdown. A green circle with the number '1' points to the 'Add Recipient' button. Below this is 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. Below the list is the 'Add Recipient' form. The form has a 'Recipient Detail' section with the following fields: 'DISPLAY NAME *' (step 2), 'ACH NAME' (step 3) and 'WIRE NAME' (step 3), 'E-MAIL ADDRESS' (step 4) with a checkbox for 'Send e-mail notifications', 'COUNTRY' (step 5) with a dropdown menu showing 'United States', 'ADDRESS 1' (step 6), 'ADDRESS 2' (step 6), 'CITY' (step 6), 'STATE' (step 6) with a 'Select State' dropdown, and 'ZIP' (step 6). At the bottom of the form are 'Cancel' and 'Next' buttons. A green circle with the number '7' points to the 'Next' button. A note at the bottom left of the form states '* - Indicates required field'.

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

1 **Payment Types Allowed**

- ☐ ACH Only
- ☐ Wire Only
- ☒ ACH and Wire

Beneficiary Type

- ☒ Domestic
- ☐ International

Remove this account

2

Account Detail

Account Type * Account # Financial Institution (FI)

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

ACH Routing Number *

1. Select the allowed payment types:
 - ACH only
 - Wire only
 - ACH and wire
2. 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 shows two versions of the 'Receiving Bank' form. The top form is for Domestic Wire transfers, and the bottom form is for International Wire transfers. Both forms have numbered callouts 1 through 4 pointing to specific fields.

Domestic Wire Form:

- 1: Name *
- 2a: Wire Routing Number *
- 3: City *
- 4: State *

International Wire Form:

- 2b: IBAN *
- 1: Name *
- 2: SWIFT/BIC *
- 3: Address 1 *
- 4: Address 2 *

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 form is titled "Corresponding Bank" and contains the following fields and controls:

- Step 1:** Points to the "Name" field.
- Country:** A dropdown menu currently showing "United States".
- Wire Routing Number:** A text input field.
- Step 2:** Points to the "Address 1" field.
- Address 2:** A text input field.
- City:** A text input field.
- Step 3:** Points to the "State" dropdown menu, which shows "Select State".
- Postal Code:** A text input field.
- Step 4:** Points to the "Save Recipient" button.

At the bottom left, 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.

Recipient Management

Search

Sort by

Add Recipient

Aaron

2 account(s)

Bethany

1 account(s)

Connie

1 account(s)

Danielle

1 account(s)

Edit Bethany

Recipient Detail

Savings - x

Display Name *

Bethany

ACH Name

Bethany

Wire Name

Bethany

ACH ID

Bethany

Email Address *

☒ Send email notifications

Country

United States

Address 1 *

1206 S Broadway

Address 2

City *

Pittsburg

State *

Kansas

ZIP *

66762

* - Indicates required field

Cancel

Save Recipient

Add another account

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

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: ☐ ACH Only, ☐ Wire Only, ☒ ACH and Wire

Beneficiary Type: ☒ Domestic, ☐ International

[Remove this account](#)

Account Detail

Account Type: Account: ACH Routing Number:

Beneficiary FI

Name: Country: Wire Routing Number:

Address 1: Address 2: City:

State: Postal Code:

Intermediary FI

Name: Country: Wire Routing Number:

Address 1: Address 2: City:

State: Postal Code:

TEMPLATES

Template	Amount	Account Type	Access
Test Wire Trf-CW	\$0.03	Checking - x	Access

* - Indicates required field

[Cancel](#) [Save Recipient](#) [Add another account](#)

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.

TEMPLATES

Template	Amount
Test Wire Trf-CW	\$0.03

* - Indicates required field

Checking - x

Access

Cancel Save Recipient Add another account

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.

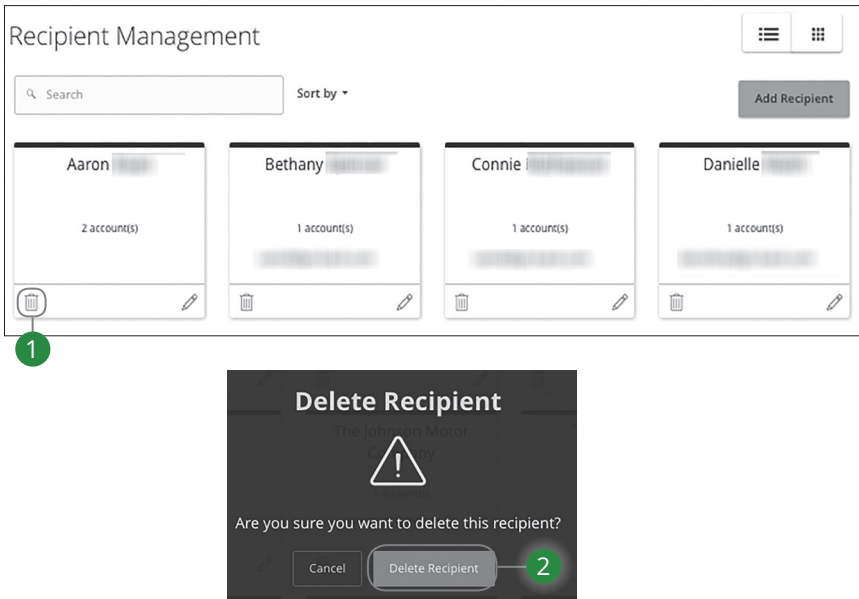


Note: For additional information about editing a recipient's assigned templates, go to page 48.

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)**.

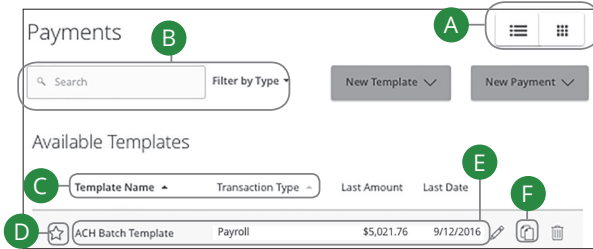
1. Click the  icon.
2. Click the **Delete Recipient** button to permanently delete a recipient.

Treasury

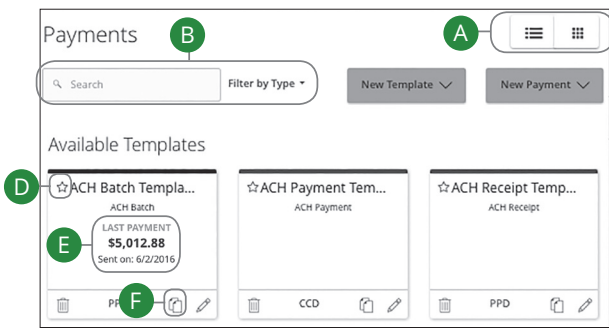
ACH Payment Overview

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

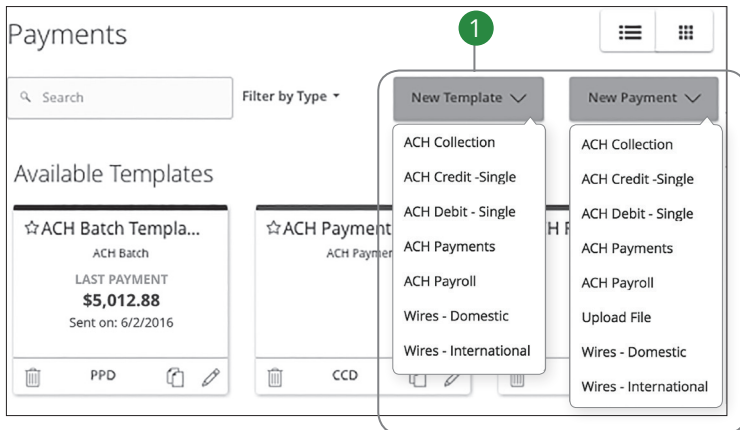
Creating a New ACH Payment or Template

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. Template Name*
test

2. Grant User Access*
Search

Name	Access
CAVION TEST ACCOUNT	☒
MICHELLE	☒
Sami	☒
Angela	☒
COLLEEN	☒
Tucker	☒
Danielle	☒

* - Indicates required field

Cancel Next

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)

1

3a

6

3b

5

Name	Account	Notify	Amount	Addendum
☒ Aaron			\$0.00	

CancelNext

Grid View

Template Name:
test

ACH Class Code
Individual (PPD) Company (CCD)

1

3a

6

3c

7

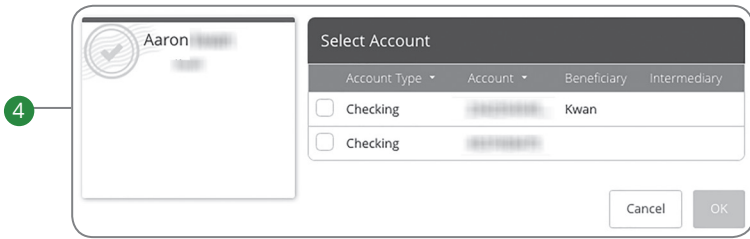
5

Sort by ▾

Aaron

\$0.00

CancelNext



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

9

10a

New Recipient

Show All

Name	Account	Notify	Amount	Addendum	11	12
Aaron			\$0.00			

CancelNext13

Grid View

Template Name:
test

ACH Class Code
Individual (PPD) Company (CCD)

Search

Sort by

New Recipient

Show All

11

9

12

8b

10b

13

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.

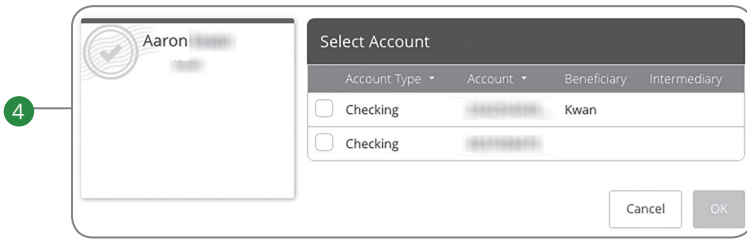
List View

The screenshot shows the 'List View' interface for setting up ACH payments. At the top, there are tabs: 'Info & Users', 'Recipient & Amount' (selected), 'Subsidiary', 'Account', and 'Review & Submit'. Below the tabs, the 'Template Name' is set to 'test'. The 'ACH Class Code' is set to 'Individual (PPD)'. A search bar is present with a 'Show All' button. A table lists recipients: Aaron and Bethany. The table has columns for Name, Account, Pay, Notify, Amount, and Addendum. The 'Pay' column has checkboxes for each recipient. The 'Amount' column shows '\$0.00' for both. A 'New Recipient' button is on the right. At the bottom, there are 'Cancel' and 'Next' buttons.

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

Grid View

The screenshot shows the 'Grid View' interface for setting up ACH payments. It features a similar top section with tabs and form fields as the List View. The search bar includes a 'Sort by' dropdown. Below the search bar, there are two cards for recipients: Aaron and Bethany. Each card shows a checkmark, a name, and an amount of '\$0.00'. At the bottom, there are 'Cancel' and 'Next' buttons.



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

ACH Class Code
Individual (PPD) Company (CCD)

Import Amounts

Search

Pay All

Notify None

New Recipient

Show All

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

Cancel

Next

Grid View

Template Name:
test

ACH Class Code
Individual (PPD) Company (CCD)

Import Amounts

Search

Sort by

New Recipient

Show All

Aaron

Bethary

Aaron

ADDENDUM

Cancel

Next

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: test

ACH Class Code: Individual (PPD) - Change

Send payment as: Q2 TEST ACCOUNT

Search

Name	ACH/Wire	Tax ID
☐ Cavon Test 2	Wire & ACH	*****
☐ Lory Dog Ranch	ACH	*****
☐ Q2 Test 1	Wire & ACH	*****

Cancel Next

Grid View

ACH Class Code: Individual (PPD) - Change

Send payment as: Cavon Test 2

Search

☒ Cavon 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
☐ Checking	Checking	123456789	
☐ Checking	Checking	123456789	
☐ Savings	Savings	123456789	

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.

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

Template Name:
test

ACH Class Code
Individual (PPD)

Total Amount
\$0.00 to 1 recipient

Send payment as
Q2 TEST ACCOUNT

From Account
Treasury - 1001-100

Effective Date
Select Date

Process Date
Select Date

Recurrence
None

Selected Recipient
Aaron

Amount
\$0.00

* - Indicates required field

Cancel Save Draft 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 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.

The screenshot displays the Treasury: ACH Payment Overview interface. At the top, the 'Effective Date' is set to 5/31/2017. Below this, a 'Recurrence' section contains a 'Set schedule' link, which is highlighted with a green circle labeled '3a'. The main area shows 'Selected Recipients' with a table listing recipients. The table has columns for Name, Account, Pay, Notify, Amount, and Addendum. A recipient named 'Bethany' is listed with a payment amount of \$0.00. Below the table, there is a note '* - Indicates required field' and four buttons: 'Cancel', 'Save', 'Draft', and 'Approve'. The 'Save' button is highlighted with a green circle labeled '4', and the 'Draft' and 'Approve' buttons are grouped together with a green circle labeled '5'. A modal window titled 'Schedule Recurring Transaction' is open, showing options for how often the transaction should repeat (e.g., 1st of the month, Weekly, Monthly, etc.) and when it should stop (e.g., Repeat Forever). This modal is highlighted with a green circle labeled '3b'. The modal has a 'Save' button at the bottom right.

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

New Recipient

Name	Account	Pay	Notify	Amount	Addendum
Aaron					

Grid View

1a Search Sort by

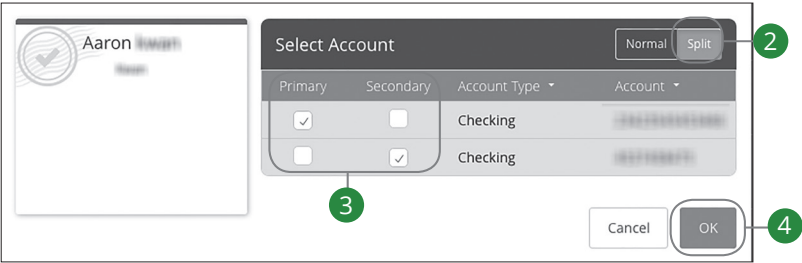
1c Aaron

2 account(s)

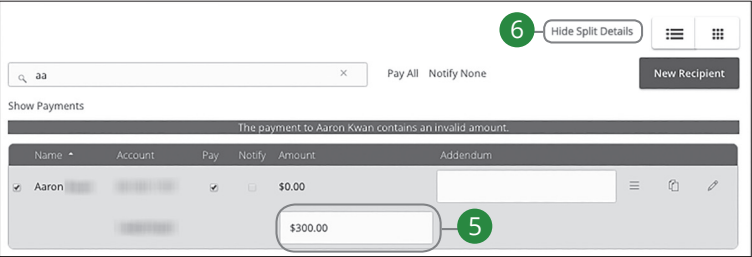
New Recipient

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

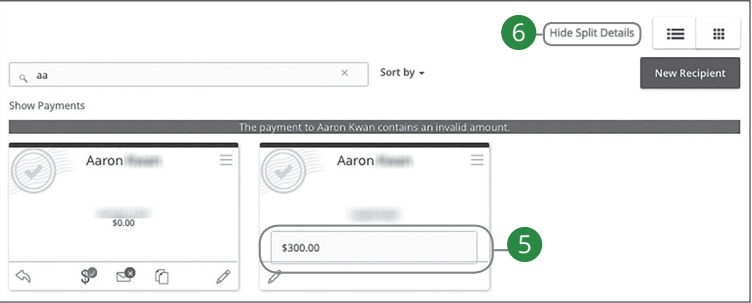
1. Choose a recipient. There are a few options depending on if you are in List or Grid view:
 - a. Find their name using the search bar.
 - b. In List view, check the box next to their name.
 - c. In Grid view, click the top of recipient card to show the  icon in the top left of the card.



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

Search: aa

Notify None

Show Payments

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

Cancel Next

Grid View

Search: aa Sort by

Show Payments

Aaron

2 accounts

\$1,000.00

Cancel Next

- Enter the total amount for the payment in the primary account.
- Click the **Show Split Details** button again. The difference between the total payment and the amount in secondary account adjusts in the primary account.
- 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, and two buttons: 'New Template' and 'New Payment'. The 'New Payment' button is highlighted with a green circle labeled '1'. A dropdown menu is open from the 'New Payment' button, showing options: 'ACH Collection', 'ACH Credit - Single', 'ACH Debit - Single', 'ACH Payments', 'ACH Payroll', 'Upload File', 'Wires - Domestic', and 'Wires - International'. The 'Upload File' option is highlighted. Below the dropdown, there are three templates: 'ACH Batch Templa...', 'ACH Payment Tem...', and 'ACH...'. The 'ACH Batch Templa...' template shows a 'LAST PAYMENT' of '\$5,012.88' sent on '6/2/2016'. Below the templates, there is a section titled 'Upload File'. It contains a 'PAYMENT TYPE *' dropdown with the text '--Please Select A Payment Type--', an 'IMPORT FILE *' button with the text 'Select a file to upload', and a 'Back' button. A green circle labeled '2' points to the 'PAYMENT TYPE' dropdown, a green circle labeled '3' points to the 'IMPORT FILE' button, and a green circle labeled '4' points to the 'Upload File' button. A legend at the bottom left 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

ACH Class Code *
----Select a class code----

7

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

9

Effective Date *
Select Date

6

Company Entry Description
Max 10 characters

8

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

Recipients

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

* - Indicates required field

Total Amount: \$35.00 To 2 recipients

Back
Draft
Approve
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

1

IMPORT FILE

Select a file to upload

3

MEMO

2

PROCESS DATE

◀

July

▶

◀

2016

▶

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

4

Draft

Approve

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

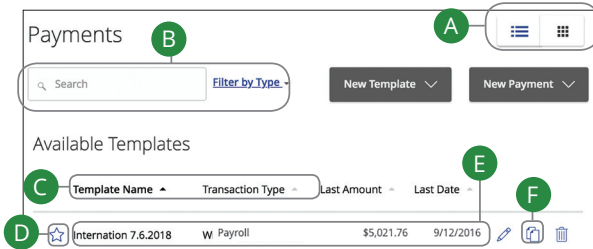
1. Choose a NACHA-formatted file to import.
2. Select a process date using the calendar feature.
3. Enter a memo.
4. Click either the **Draft** or **Approve** button when you are finished.

Treasury

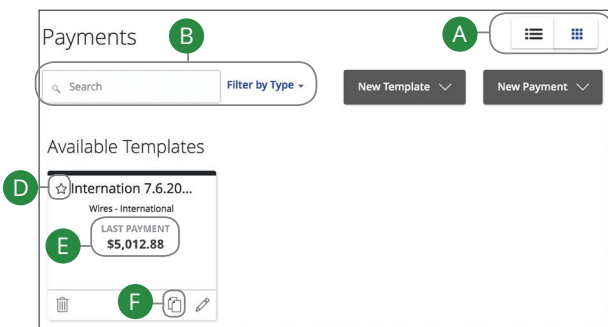
Wire Payment Overview

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**.

- 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

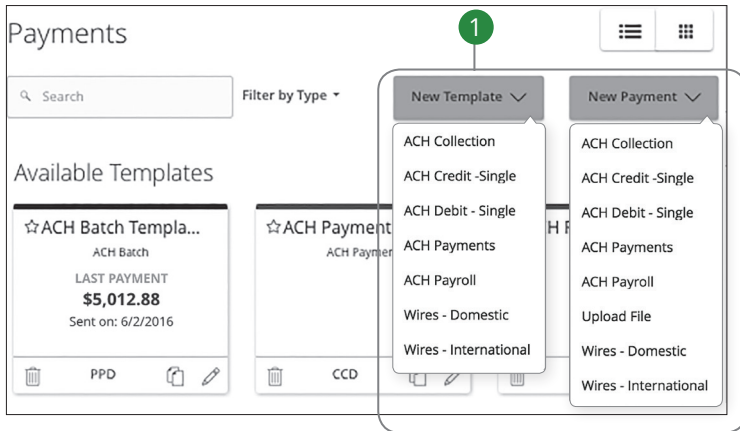
Creating a New Wire Payment or Template

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 web form with four tabs: "Info & Users", "Recipient & Amount", "Account", and "Review & Submit". The "Info & Users" tab is active. The form contains the following elements:

- A "template name *" input field, highlighted with a green circle and the number 1.
- A "Grant User Role Access *" section, highlighted with a green circle and the number 2. It includes a search bar and a list of users with checkboxes:

Name	Access
Bethany Banker	☒
Jane Doe	☒
Mary Wheaton	☒
Sam O'Connor	☒
Lisa Lewis	☒
Trent Gregory	☒
Henry Stock	☒
Phillip Murphy	☒
Pam Short	☒
- A "Next" button, highlighted with a green circle and the number 3.
- A legend at the bottom left: "* - indicates required field".
- "Cancel" and "Next" buttons at the bottom right.

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

1

New Recipient

4

2a

Search

5

Show All

2b

Name	Account	Notify	Amount
☒ Benny Banker	Checking: 123456788	☐	<div>\$0.00</div>

Optional Fields

CancelNext

Grid View

Template Name:
test

1

New Recipient

4

2a

Search

6

Sort by

5

Show All

2c

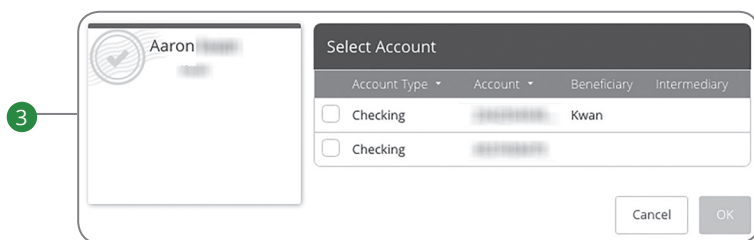
Benny Banker

Checking: 123456788

\$0.00

Enter Additional Payment Information >

CancelNext



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

Info & Users

Recipient & Amount

Account

Review & Submit

Template Name:
test

Search

7a

8

New Recipient

Show All

Name	Account	Notify	Amount	10	11
☒ Benny Banker	Checking: 123456788	<div>7a</div>	<div>8</div> \$0.00	<div>10</div>	<div>11</div>

9a

Optional 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

Cancel

Next

12

Grid View

Template Name:
test

Search

Sort by -

New Recipient

Show All

8

9b

10

11

7b

Benny Banker

Checking: 123456788

\$0.00

Enter Additional Payment Information >

10

11

7b

Additional Payment Information

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

Cancel

Done

Cancel

Next

12

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

	Account Name	Account Type	Account Number	Balance
☐	Business Checking	Checking	2002	\$14.31
☐	Business Checking	Checking	2003	\$9.96

1

CancelNext2

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 displays the 'Review & Submit' step of a payment process. The interface includes a navigation bar with four tabs: 'Info & Users', 'Recipient & Amount', 'Account', and 'Review & Submit'. The 'Review & Submit' tab is active. The main content area shows a payment template with the following details:

- Template Name:** test
- Send payment as:** Bankers Consult
- From Account:** Business Checking 2002 \$14.31
- Total Amount:** \$1.00 to 1 recipient (highlighted with a green circle '1')
- Process Date ***: Select Date (highlighted with a green circle '2') with a calendar icon.
- Description:** (empty field)

A calendar pop-up is open, showing the month of May 2017. The date 25 is selected. The calendar shows days of the week (Sun, Mon, Tue, Wed, Thu, Fri, Sat) and dates from 1 to 31. Below the calendar, there is a table with columns for Name, Amount, and Message to Beneficiary. The table has one row with the name 'Benny Banker' and an amount of '\$1.00'. At the bottom of the form, there are four buttons: 'Cancel', 'Save', 'Draft', and 'Approve'. A note at the bottom left states '* - Indicates required field'.

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 web interface for processing a transaction. At the top, there's a 'Process Date' field with a calendar icon and a 'Description' field. Below this is a 'Recurrence' section with a 'Set schedule' link, highlighted by callout 3a. The 'Selected Recipients' section contains a table with columns: Name, Account, Notify, Amount, and Message to Beneficiary. The table has one row: Benny Banker, Checking: 123456788, No, \$0.00. Below the table is a note '* Indicates required field'. At the bottom right are buttons: Cancel, Save (highlighted by callout 4), Draft, and Approve (highlighted by callout 5). A modal window titled 'Schedule Recurring Transaction' is open, showing options for how often the transaction should repeat (1st of the month, 1st & 15th of the month, Weekly, Monthly, Semi-annually, Last day of the month, 15th & last day of the month, Every other week, Quarterly, Yearly) and when it should stop (a date field or Repeat Forever). Callout 3b points to the 'Repeat Forever' option. The modal has a 'Save' button at the bottom right.

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) and a 'Show Filters' button (B). To the right are 'Favo' (C), a print icon, and a download icon. Below these are filter sections for 'Time Period' (a dropdown menu), 'Tracking ID' (a text input), 'Min Amt' (\$0.00), 'Max Amt' (\$0.00), 'Type' (a dropdown menu), and 'Account(s)' (a dropdown menu). 'Reset' and 'Apply Filters' buttons are at the bottom right of the filter section. The main content area is titled 'Outgoing (7)'. It features a table with columns: Tracking ID, Process Date, Amount, Recipient, Receiving Institution, From Account, and IMAD (D). A transaction is listed with Tracking ID 2018200004800, Process Date 07/19/18, Amount \$35,721.35, Recipient Sam Smith, Receiving Institution BANK OF AMERICA, NA, From Account Jane Doe, and IMAD 0719MMQMFPMD000010. Clicking on the transaction (E) opens a detailed view showing 'Origination Information' (Created 07/19/18 9:39 AM, Account Amount \$35,721.35), 'Beneficiary Information' (To Sam Smith, Account 123456789, FI Bank of America, NA), 'Routing #' (redacted), 'Message to Beneficiary' (REV201807), and 'Description' (Jane Doe).

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

Treasury

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
4/6/2017	Drafted	0 of 1	Funds Transfer - Tracking ID: 11129	Commercial Line of Credit XXXX1081	
4/6/2017	Failed	1 of 1	Funds Transfer - Tracking ID: 11128	Commercial Line of Credit XXXX1081	
4/6/2017	Processed	1 of 1	Funds Transfer - Tracking ID: 11127	Personal Savings XXXX9501	

2

Actions

3

Approve

Cancel

Inquire

Copy

Print Details

Approve Transaction

Are you sure you want to approve this transaction?

No Confirm

Cancel Transaction

Are you sure you want to cancel this transaction?

No Confirm

4

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	
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 Checking 2002	\$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

Approve Transactions

⚠

Are you sure you want to approve these transactions?

#11130: (\$0.01)
#11126: (\$0.01)

Credit: \$0.00 | Debit: (\$0.02)

No

Cancel Transactions

⚠

Are you sure you want to cancel these transactions?

#11130: (\$0.01)
#11126: (\$0.01)

Credit: \$0.00 | Debit: (\$0.02)

No

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.

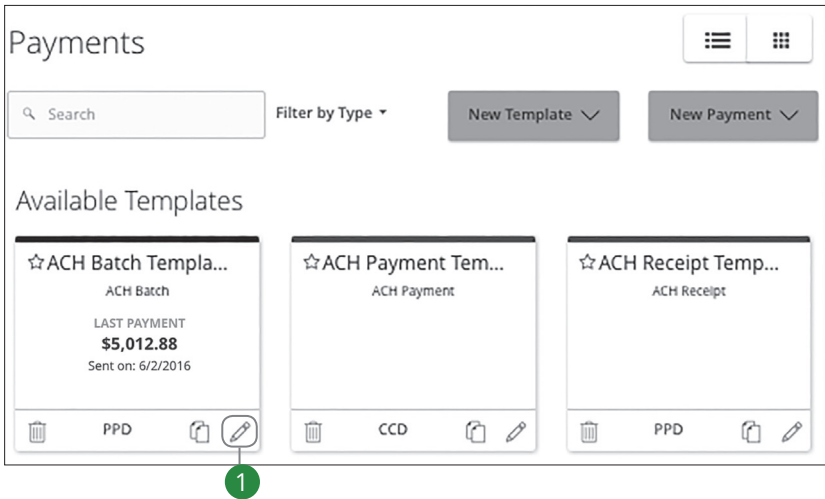


Note: If you cancel a recurring transaction in the Single Transaction tab, you only cancel that single occurrence. To cancel an entire series, you must visit the Recurring Transactions tab in the Online Activity Center.

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.



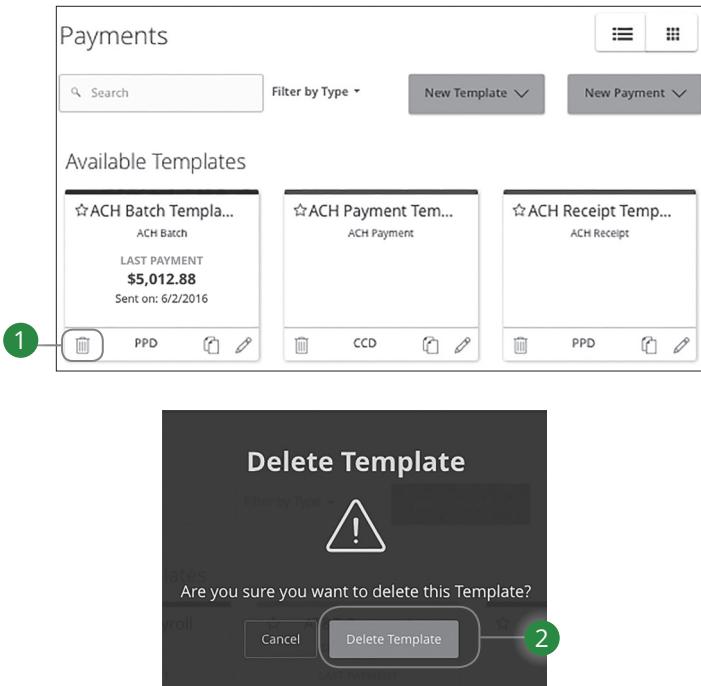
In the **Treasury Management** tab, click **ACH/Wires**.

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.

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

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

[Cancel](#)
[Draft](#)
[Approve](#)

- Enter your tax payment information. Fields marked with an asterisk are required and vary depending on the form you select.
- 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---

2

Amount

\$0.00

3

☒

Make this a recurring transaction

4

How often should this transfer repeat?

Select Transaction Frequency---

5

Start Date

Please select a Frequency

End Date

Please select a Start Date

☐ 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.

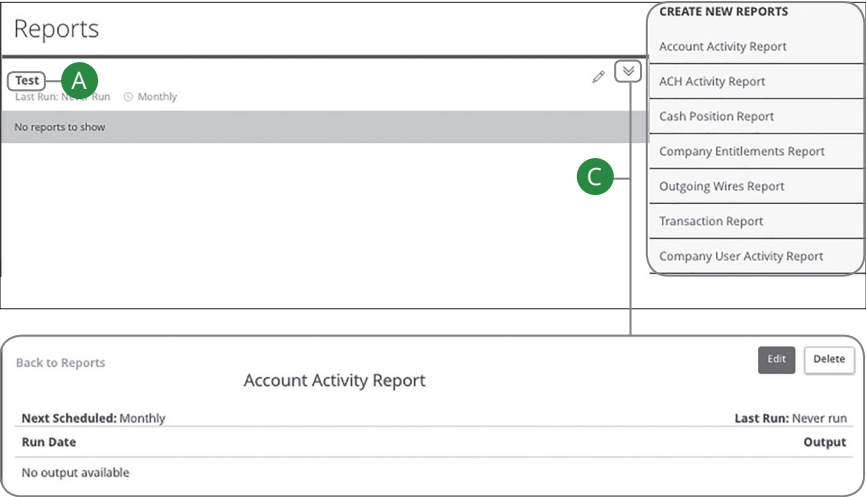


Note: You can view or cancel unprocessed transactions by accessing the Recurring Transactions tab within the Online Activity.

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.



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.

1

CREATE NEW REPORTS

Company User Activity Report

Transaction Report

Outgoing Wires Report

Company Entitlements Report

ACH Activity Report

ACH Activity Report - Previous Da...

Balance and Activity Statement - ...

Cash Position - Previous Day(s)

2

Edit Report Name

Report Name

Company User Activity Report

3

Output Formats

Files will be created in the following formats



Users Editor

Select All

Clear All

☐ PATTIE WRIGHT

4

☐ ROSE PINEDA

4

5a

Date Range

Dynamic Dates

Specific Dates

Dynamic Range Selection

☐ Last Business Day

5a

☐ Last Week

5a

5b

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				

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:
Company User Activity Report

File Formats:

Users:
No Users selected

Date Range:
No Date Range selected

Transaction Type:
No Transaction Type

Schedule:
None

Save and Run

Save

Cancel

Edit Schedule

☒	None	
☐	Daily	6
☐	Weekly	
☐	Monthly	

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

Treasury: Reports Overview

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

4

Select Label(s):

Test 1

Test2

Select Account(s):

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

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

◀ 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				

Date Range

Dynamic Dates

Specific Dates

Dynamic Range Selection

☐ Last Business Day

☐ Last Week

Transaction Report

Back to Reports

Name:
Transaction Report

File Format:

Accounts:
No Accounts

Date Range:
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 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.

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 - ... 4

Cash Position - Previous Day(s)

Edit Report Name

Report Name

Outgoing Wires Report

Output Formats

Files will be created in the following formats

 3

Select Label(s):

Test 1

Test2

Select Account(s):

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

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

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**

8 Save and Run Save Cancel

Edit Schedule

☒ None **7**

☐ 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 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.

CREATE NEW REPORTS

- Company User Activity Report
- Transaction Report
- 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

Company Entitlements Report

Output Formats

Files will be created in the following formats

Company Entitlements Report Back to Reports

Name: Company Entitlements Report

File Formats:

Schedule: None

Edit Schedule

- ☒ None
- ☐ Daily
- ☐ Weekly
- ☐ Monthly

Buttons:

- Save and Run
- Save
- Cancel

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.

CREATE NEW REPORTS

Company User Activity Report

Transaction Report

Outgoing Wires Report

Company Entitlements Report

ACH Activity Report 1

ACH Activity Report - Previous Da...

Balance and Activity Statement - ...

Cash Position - Previous Day(s)

Edit Report Name

Report Name

ACH Activity 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

4

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

6

ACH Activity Report Back to Reports

Name: **ACH Activity Report**

File Formats:

Accounts: **No Accounts**

Date Range: **No Date Range selected**

Transaction Type: **No Transaction Type**

Schedule: **None**

8

Save and Run

Save

Cancel

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 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.

CREATE NEW REPORTS

Company User Activity Report

Transaction Report

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

ACH Activity Report - Previous Day(s)

Output Formats

Files will be created in the following formats





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 "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

◀ 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				

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 the 'CREATE NEW REPORTS' section on the left, the 'Output Formats' section at the top right, and the 'Select Label(s):' and 'Select Account(s):' sections at the bottom right. Numbered callouts indicate the following steps:

- 1**: Select 'Balance and Activity Statement - Previous Day(s)' from the 'CREATE NEW REPORTS' list.
- 2**: Enter a report name in the 'Edit Report Name' field, specifically 'Balance and Activity Statement - Previous Day(s)'.
- 3**: Select the file format (e.g., BAI) in the 'Output Formats' section.
- 4**: Select an account or account label (e.g., Biz Simple Checking, Biz Statement Savings, or Business Loan) in the 'Select Label(s):' and 'Select Account(s):' sections.

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

◀ 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				

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 - ...

No Accounts

No Date Range selected

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 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.

CREATE NEW REPORTS

Company User Activity Report

Transaction Report

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

Cash Position - Previous Day(s)

Output Formats

Files will be created in the following formats






BAI

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 “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

◀ 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				

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 Reports

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.

Reports

Test

Last Run: Never Run ⓘ Monthly

No reports to show

1

CREATE NEW REPORTS

Account Activity Report

ACH Activity Report

Cash Position Report

Company Entitlements Report

Outgoing Wires Report

Transaction Report

Company User Activity Report

Account Activity Report

Back to Reports

Name:
Account Activity Report

File Formats:

Accounts:
No Accounts

Date Range:
No Date Range selected

Schedule:
None

Edit Schedule

☒ None

☐ Daily

☐ Weekly

☐ Monthly

2

3

Save and Run

Save

Cancel

Click the **Reports** tab.

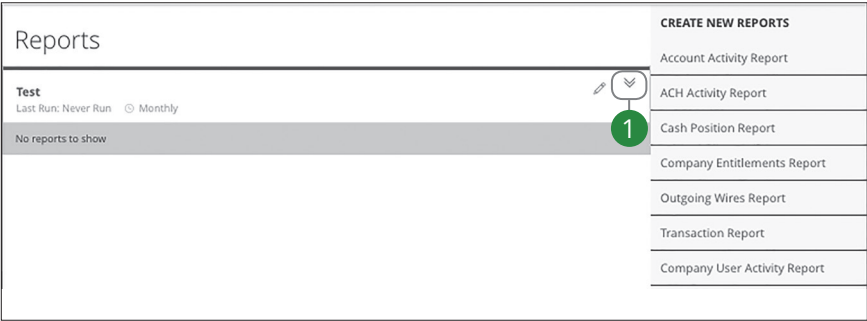
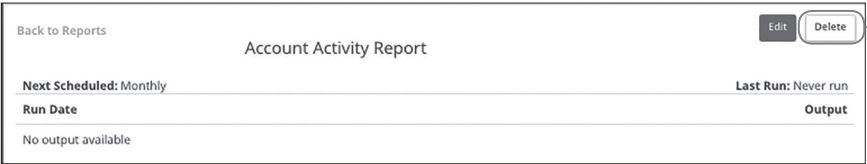
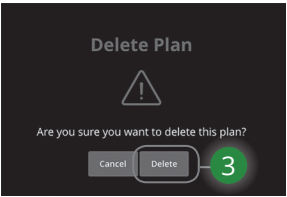
1. Click the icon to edit an existing report.
2. Make the necessary changes.
3. Click either the **Save and Run** or **Save** button when you are finished making changes.

Treasury: Editing a Report

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.



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

Search

Decisions Needed

No exceptions

No exceptions

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

Submit All Decisions

Positive Pay: Positive Pay- Introduction

Positive Pay

Positive Pay- Add a Check Confirmation

The screenshot shows the 'Positive Pay' interface. At the top, there's a 'Launch Advanced Options' button. Below it, a note states: 'NOTE: To view a full list of recently added checks choose Launch Advanced Options'. The main form has two tabs: 'Exceptions' and 'Add Check' (highlighted with a green circle 1). The 'Add Check' tab contains several input fields: 'Amount *' (with a value of \$0.00, highlighted with a green circle 2), 'Payee' (highlighted with a green circle 3), 'Account *' (a dropdown menu with 'Select Account', highlighted with a green circle 3), 'Issue Date *' (with a 'Select Date' button and a calendar icon, highlighted with a green circle 4), and 'Check Number *' (highlighted with a green circle 4). There is also an 'Auto Increment' checkbox. At the bottom right of the form is an 'Add Check' button (highlighted with a green circle 5). On the left side of the interface, there is a sidebar menu with various options: 'Check Submitted', 'Message Center', 'Transfer Funds', 'Business Bill Payment', 'eStatement/Notice', 'Online Activity Center', 'Treasury Management' (highlighted with a green circle 6), 'Wire Activity', 'Recipients (Payees)', 'ACH / Wires', 'Subsidiaries', and 'Positive Pay' (highlighted with a green circle 6). Below the sidebar, there is a 'Checks Added' table with the following data:

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

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

Decisions Needed

Decisions

All

No exceptions

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: Positive Pay- Managing Exceptions

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

All

\$31,399.17
Check #10067

\$100,000.00
Check #10330
Pay

\$1,792.34
Check #22385
Pay

\$1,033.68
Check #22411
Pay

\$1,055.38
Check #8422
Pay

\$628.96
Check #23085
Pay

Add Check

All Accounts

Search

\$31,399.17 Paid Not Issued
Check #: 10067

7/18/2018

John Smith

\$31,399.17

Address

Paul Persons

7/18/2018

John Smith

\$31,399.17

Address

Paul Persons

Pay

Return

4

ORIGINAL DOCUMENT

John Smith

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.

Account Name:

Joe 1

2

3

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

Add New Issued Check

1

Account Name: <Not Selected>

Check Number:

Amount:

Issued Date: 03/14/2017

Issued Payee:

2

☐ Auto-Increment Check Number

Add 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 Account ID: BOG DEMO ACCT

2 Check Number: 023

Check Amount: 27.64

Issued Date: 11/16/2016

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

Find Matching Check 3

Step 3. Verify the check that will be voided.

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

4 Void Check

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

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.

The screenshot shows the 'Quick Exception Processing' window as of 12/22/2016. It includes a header, a form area with filters and an 'Update' button, summary statistics, a note, and a table with columns for Account ID, Paid Date, Check #, Amount, Issued Payee, Exception Type, Pay/Return, and Reason. Numbered callouts indicate: 1. Account ID dropdown, 2. 'Hide exceptions already decided' checkbox, 3. Pay/Return decision buttons, and 4. Update button.

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

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 a the Pay/Return Decision column to indicate whether the item should be paid or returned. If you select Return, you can add a reason for later reference.
4. Click the **Update** button to submit the decisions.



Note: Decisions on exceptions must be made by 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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