



EMBASSY BANK™

For the Lehigh Valley

Banking Without Borders

Business Digital Banking Reference Manual

- ❖ Business Banking Instructions
- ❖ ACH Origination
- ❖ Online Wire Origination

Business Digital Banking Reference Manual

Business Online Banking

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Main navigation: My Accounts, Move Money, Additional Services, and Reports. Primary Admins and Secondary Admins have full access to all accounts and services based on their segment. Business Admins manage other business users; business user's access is based on entitlements.

The screenshot displays the First Digital online banking interface. At the top, there is a navigation bar with links for 'My Accounts', 'Move Money', 'Additional Services', and 'Reports'. Below this, the main content area is divided into three sections:

- Accounts:** A widget titled 'Accounts' with a 'Transfer' icon. It shows a dropdown menu for 'Tax ID' set to 'Classy Catering'. Below this, there is a section for 'DEPOSIT ACCOUNTS' with a total balance of '\$223,867.80'. Three accounts are listed:
 - Operating Checking *0001:** Quick peek, Current balance: -\$17,578.07, Available balance: **-\$17,578.07.
 - Payroll *0026:** Quick peek, Current balance: \$241.74, Available balance: **\$241.74.
 - Savings *0002:** Quick peek.
- My Approvals:** A widget titled 'My Approvals' with a dropdown menu for 'All requests'. It shows a 'TEMPLATES' section with a 'wire_feb' template. The details include: 'Funding account *0026', 'Pay to 1 Beneficiary', and 'Type Domestic Wire'. There are 'Decline' and 'Approve' buttons at the bottom.
- Message of the Day:** A widget titled 'Message of the Day' containing an 'Upcoming Outage' notice: 'Online banking will undergo maintenance and be unavailable this Friday from 11PM - 12AM. Please plan accordingly. Thank you. The Online Banking Team'.

At the bottom right, there is a calendar widget for 'March 2019' with days of the week (Su, Mo, Tu, We, Th, Fr, Sa) and a date '28' highlighted.

My Accounts: filtered list of Deposit and Loan accounts based on Tax ID selected. View available balance; hover over an account for a "quick peek"; click an account name to view details. The Details screen provides transaction history and export options.

My Approvals: If dual approval is required for payments, ACH and Wires show here. Templates requiring approval also show. If the business has more than one Admin, approval is required when a Business Admin adds/edits a business user.

Message of the Day and Calendar widgets: If enabled in Online Banking, they will display in Business Banking as well.

Move Money	Additional Services	Reports
Transfers		ACH/Wire Payments
Make a Transfer		Make/Collect a payment
Request Loan Advance		Upload ACH pass-through file
Make Loan Payment		Manage payment templates
Scheduled Transfers		Scheduled payments
		Import Recipient Information
		Manage Import File Definitions

***Move Money > Transfers:**

Make a Transfer – internal, aka intra-institution transfer. Cross-TIN transfers are core dependent.

Request Loan Advance – an internal transfer to make a draw from a loan account

Make Loan Payment – internal transfer to pay a loan

Scheduled Transfers – manage future and recurring internal transfers

***Move Money > ACH/Wire Payments:**

Make/Collect a Payment – send an ad hoc or template-based ACH or Wire; collect funds via ACH ad hoc or template-based

Upload an ACH Pass-Through File – take a NACHA file, upload it into Business Banking and pass directly to Admin Platform

Manage Payment Templates – create and manage templates for ACH and Wire payments

Scheduled Payments – manage future and recurring ACH and Wire payments

Import Recipients – import ACH participants into Business Banking for initiation

Manage Import File Definitions – create an import map before going to Import Recipients

*Access to options within these menus depends on the business segment and the user's entitlements

***Additional Services:**

Manage Users – add business users with unique permissions and limits on a per Tax ID, per account basis

SSO Options – for example, Bill Pay and Online Statements

Stop Pay – place a real time stop payment on a check; core dependent

Alerts and Notifications – set up email alerts on account activity

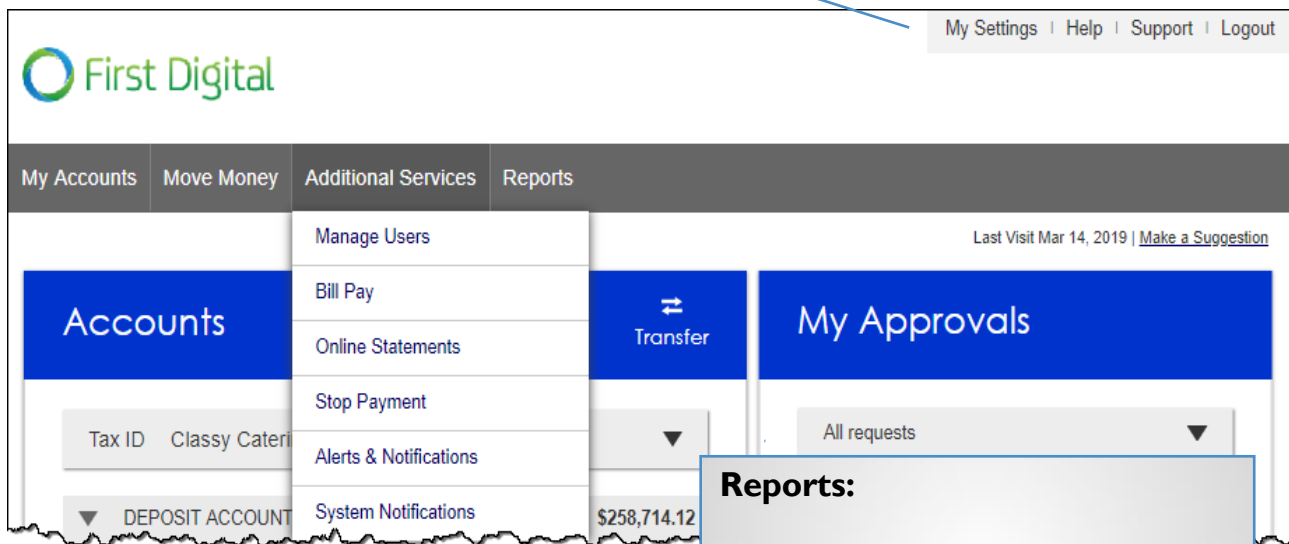
System Notifications – suppress emails automatically generated by the system, such as approval emails

My Settings: edit password, User ID, email, phone number, account nicknames, etc.

Help: answers common questions.

Support: look up the FI Support number and hours.

Logout: properly end the Business Banking session; users are automatically logged out after 20 minutes of inactivity.



Reports:

Run and export reports on ACH and wire templates and payments.
Available to Business Admins only.

***Access to options within these menus depends on the business segment and the user's entitlements**

User first time login to Business Banking:

1. Receive two emails with login credentials.
2. Log in with system generated username and password.
3. Accept Terms and Conditions.
4. Validate identity (i.e. MFA).
5. Change the username.
6. Change the password.
7. Enjoy the benefits and ease of Business Banking!

Key Points:

- Immediately after the financial institution successfully sets up the business*, the Primary Admin and Secondary Admin(s) **receive two emails: one with the username and one with the password.**
- The login screen for Business Banking is the **same login screen** for Online Banking.
- The username and password are both **system-generated, random values.**
- The business admins **must change the username and password** during initial login.
- The same process applies when a Primary Admin or Secondary Admin sets up a **new business user.**

** Exception: if the FI enables user screening, the emails go out after the FI approves the business admin or user.*

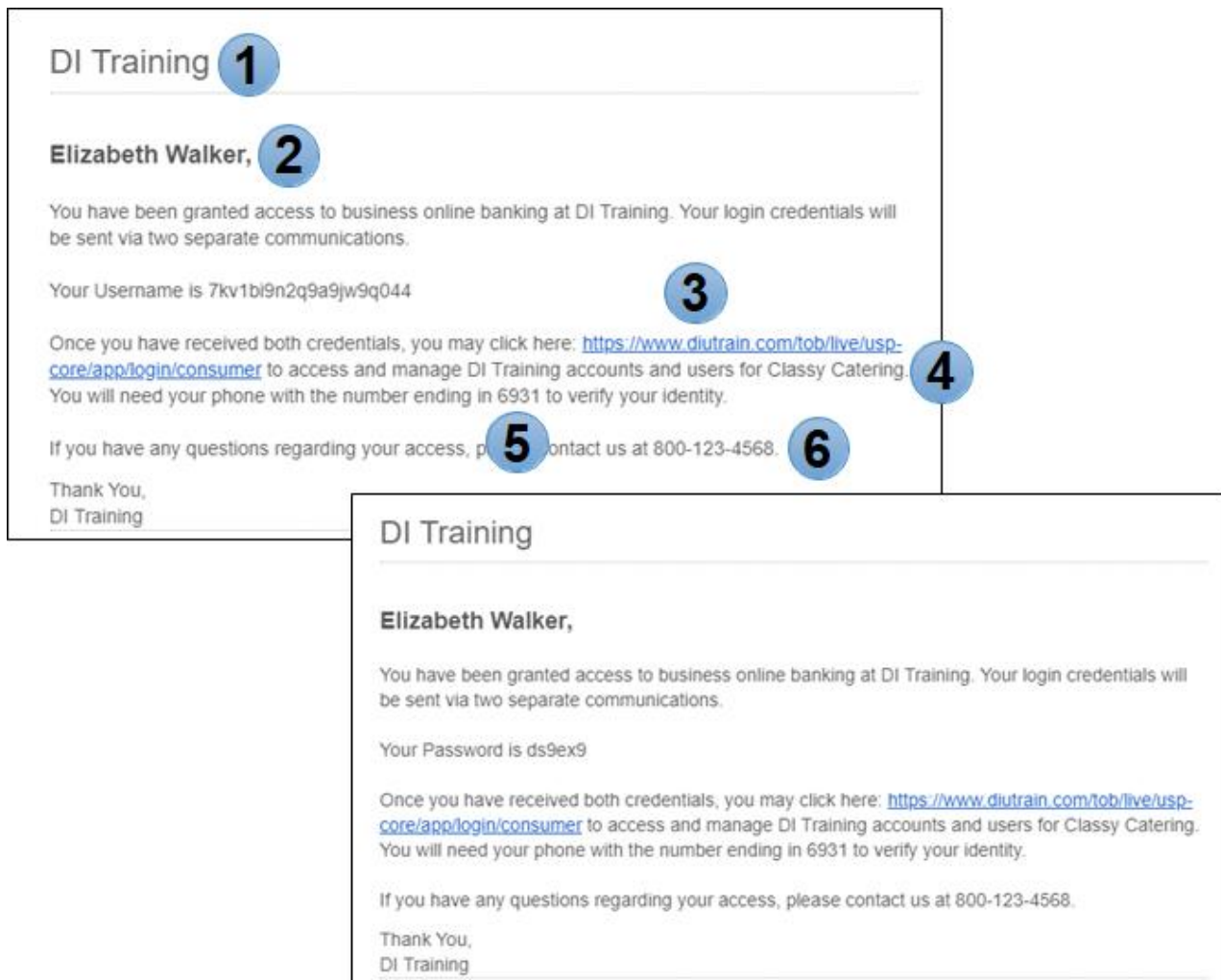
Online Banking First Time Login	Business Banking First Time Login
Enrollment is part of the first-time login	Enrollment happens prior to and outside of the first-time login
User selects username and password	User changes the system-generated username and password
User can edit email/phone numbers for One Time Passcode	Phone call is the only option for One Time Passcode and the number is not editable

Step 1: Receive emails with login credentials

The system sends two emails to every new user. The From email address is set by your financial institution. The subject line is “You have been granted access to Online Banking”.

Important elements of the emails

1. “DI Training” = Financial institution name
2. “Elizabeth Walker” = Name of the Business Admin or User
3. “www.diutrain.com...” = URL to your Digital Banking login screen
4. “Classy Catering” = Business name
5. “6931” = Last 4 digits of the person’s phone, used for MFA
6. “800-123-4568” = FI Support number



The image displays two screenshots of an email from DI Training. The top screenshot is annotated with callouts 1 through 6. Callout 1 points to the sender name 'DI Training'. Callout 2 points to the recipient name 'Elizabeth Walker'. Callout 3 points to the username '7kv1bi9n2q9a9jw9q044'. Callout 4 points to the URL 'https://www.diutrain.com/tob/live/usp-core/app/login/consumer'. Callout 5 points to the phone number '6931' and callout 6 points to the support number '800-123-4568'. The bottom screenshot is a clean version of the same email without callouts.

DI Training 1

Elizabeth Walker, 2

You have been granted access to business online banking at DI Training. Your login credentials will be sent via two separate communications.

Your Username is 7kv1bi9n2q9a9jw9q044 3

Once you have received both credentials, you may click here: <https://www.diutrain.com/tob/live/usp-core/app/login/consumer> to access and manage DI Training accounts and users for Classy Catering. 4

You will need your phone with the number ending in 6931 to verify your identity.

If you have any questions regarding your access, please contact us at 800-123-4568. 5 6

Thank You,
DI Training

DI Training

Elizabeth Walker,

You have been granted access to business online banking at DI Training. Your login credentials will be sent via two separate communications.

Your Password is ds9ex9

Once you have received both credentials, you may click here: <https://www.diutrain.com/tob/live/usp-core/app/login/consumer> to access and manage DI Training accounts and users for Classy Catering.

You will need your phone with the number ending in 6931 to verify your identity.

If you have any questions regarding your access, please contact us at 800-123-4568.

Thank You,
DI Training

Step 2: Go to login screen

The login screen for Business Banking is the **same login screen** for Online Banking.

1. Click the link in the email or just go there in a browser.
2. Copy the username from the email and paste into the Username field.
3. Copy the password from the other email and paste into the Password field.

Embassy Bank login screen showing Username and Password fields, a Login button, and links for Enroll Now, Forgot Username or Password?, Test your browser, and Trouble testing your browser.

Step 3: Accept Terms and Conditions

If enabled by the FI, users must agree to (but is not forced to open) the Terms and Conditions, which displays a PDF doc that the business can download and print.

Terms and conditions

[▶ Show the terms and conditions](#)

You must accept the terms and conditions to continue.

Accept Decline

Step 4: Validate identity

The business user must authenticate identity during the initial login, as well as future logins when the computer isn't recognized.

1. Click Call Me.
 - The call goes to the number is associated with the business user, not the phone on the main business profile.
2. Enter the 6-digit code
 - Expires after 10 minutes.
3. Register the device:
 - “Yes, register my **private** device” - bypasses this screen for future logins.
 - “No, this is a **public** device” - presents this screen at the next login.

Secure login

It looks like you are logging in from an unrecognized device. For security, we need to verify your identity.

(xxx) xxx-6931

1 Call me

Questions?

- ▶ [I can't access one of these options.](#)
- ▶ [Why must I complete this step again?](#)

It looks like you are logging in from an unrecognized device. For security, we need to verify your identity.

☎ Within a minute, you'll receive a verification code at (xxx) xxx-6931.

Enter code

2

▶ [Didn't get the code?](#)

i Save time by registering this device.

If this is your personal device, register it now. We won't need to contact you the next time you log in.

3

Yes, register my **private** device No, this is a **public** device

Step 5: Change the Temporary Username

The business user must change their username as well during the initial login. Requirements are stated on screen.

Success! You need to change your username.

Create a new Username that will be used for all future logins.

⚠ Create your Username

New Username

- ▶ Minimum of six characters
- ▶ Cannot be all numbers

Save

Step 6: Change the Temporary Password

The business user must change their password upon initial login. Requirements are the same as Online Banking and are stated on screen.

Success! You need to change your password.

Temporary password

 SHOW

New password

 SHOW

- ▶ Minimum of six characters
- ▶ Use a mix of letters, numbers or symbols

Retype password

 SHOW

- ▶ Passwords must match

Update password

Tips: The temporary password expires (duration set by the FI).

For future logins, if the computer is not recognized, the user must verify their identity. Options not available at first time login that may show if the user set it up in My Settings:

- **Text Me** button –shows if the user text enables their phone
- Additional **phone number** – shows if the user adds additional numbers
- **Email Me** - shows only if your financial institution allows email MFA
- **Token** – shows only if your financial institution contracts for tokens and the user enters their Credential ID in My Settings
- **Authenticator** – shows if the FI enables Timed OTP and the user has the Google Authenticator app or Microsoft Authenticator app and enables it in My Settings

Secure login

It looks like you are logging in from an unrecognized device. For security, we need to verify your identity.

(xxx) xxx-6931

(xxx) xxx-9815

a*****@gmail.com

Token

Authenticator

The My Accounts widget on the My Accounts home page is universally important to all businesses. Deposit and loan accounts are available for reconciliation, research, and reporting purposes.

My Accounts: filtered list of Deposit and Loan accounts, view balances; hover over an account for a "quick peek"; select an account to view details.

Tips:

- Business Admins can see all TINs and all accounts within each TIN.
- Business Admins can set up business users with access to all accounts, or narrow by TIN and account.

The selected TIN determines the all deposit/loan accounts together.

My Accounts | Move Money | Additional Services | Reports

Tax ID Classy Catering ▼

▼ DEPOSIT ACCOUNTS \$14,298.82

Operating Checking *0001 Quick peek

Current \$21,835.13

Available **\$21,835.13

Payroll *0026 Quick peek

Current -\$249.17

Available **-\$249.17

Savings *0002 Quick peek

Current -\$7,287.14

Available **-\$7,287.14

▶ LOAN ACCOUNTS \$2,392,611.82

**This balance may include overdraft or line of credit funds.

Accounts ⇄ Transfer

Tax ID View All Tax IDs ▼

▼ DEPOSIT ACCOUNTS \$317,532.40

+ CLASSY CATERING \$34,298.82

+ CLASSY EVENTS \$283,233.58


▶ LOAN ACCOUNTS \$2,578,496.83

**This balance may include overdraft or line of credit funds.

Account Details

1. Jump to another TIN.
2. Jump to another account.
3. **Transfer** money (internal), **Export** transactions (formats below), **Print** the page
 - a. CSV – format for downloading into a spreadsheet
 - b. OFX – format that’s accepted for importing to Quicken and QuickBooks
 - c. * QFX – Web Connect for Quicken
 - d. * QBO – Web Connect for QuickBooks
4. Change the date range - amount of history depends on how much is retrieved from/provided by the financial institution host.
5. Search for a transaction – good for research purposes

The screenshot shows the 'Account History' interface for 'Classy Catering'. It includes account details, transaction filters, and a search bar. Numbered callouts indicate: 1. Account selection dropdown, 2. Account details dropdown, 3. Action buttons (Transfer, Export, Print), 4. Date range selector, and 5. Search filter input.

Date	Description	Amount	Balance
 There are no transactions within this date range.			

*These show if enabled as options in Online Banking

Business users can manage their profile via My Settings.



Personal information

Name	Liz Walker
Primary email Edit	liz@classycatering.com
Business Information	Classy Catering Business ID: 4265267369

Login & Security

Username Edit	lwalker
Password Edit	*****
Security options Edit	(828) [redacted] Enable for text <input type="checkbox"/>

Edit Email – used for system-generated notifications, user-elected alerts, and possibly login MFA. One allowed per user

Edit Username And Password

Security Options – text enable a phone for MFA. Click Edit for more options (next)

Security Options

These settings impact login authentication and in-session authentication for approvals.

Confirming your identity

If we do not recognize your computer or device, we confirm your identity by one of the methods below.

By phone Confirm your identity by responding to a text or call to a phone you have handy.

+1 [redacted] x

+1 [redacted] x

By security token Use a VIP Access™ token to confirm your identity.

symc95 [redacted]

- ▶ Where can I find the credential ID?
- ▶ What is VIP Access™ token, and how does it work?
- ▶ How do I get a VIP Access™ token?

By email ON

Receive one-time security codes by your primary email address, liz@classycatering.com.
[Update primary email](#)

Current password Password SHOW

Manage phone numbers (up to 4, set by FI).

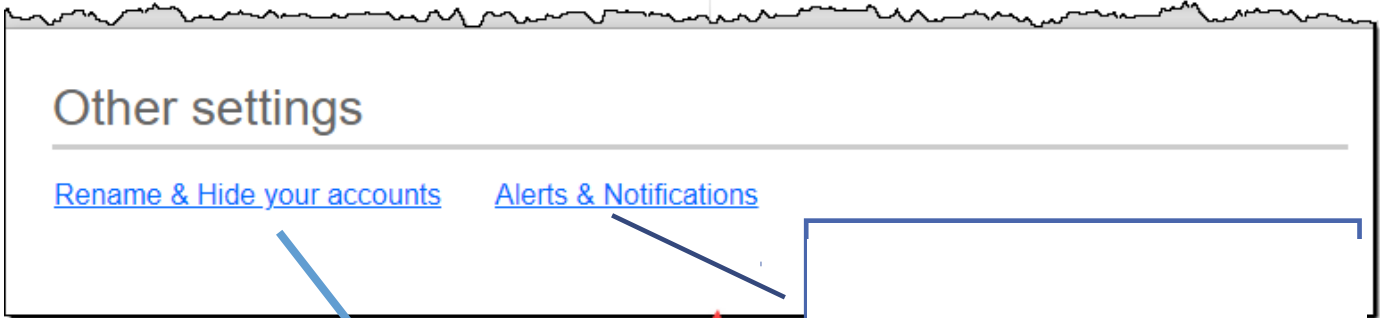
Token - enter the credential ID (shows only if FI offers tokens).

Email - toggle on to use email for login MFA, not an option for approving payments/users (shows only if FI offers email for MFA).

Enter password to save any edits.

Rename & Hide your accounts

Only Primary and Secondary Admin(s) see the “Rename & Hide your accounts” option at the bottom of My Settings.



Rename & Hide your accounts

Here you can rename your accounts and hide your accounts to exclude them from everywhere. Do not include Account Numbers, Social Security Numbers or other confidential information in your new account name. Changes you make are saved automatically.

Note: Please do not hide accounts that have scheduled transfers. Scheduled transfers to and/or from hidden accounts may not process.

Tax ID Pottery Place

Your accounts	Rename account to	Show account
Deposit Accounts		
Simulator Checking *0001	Operating Account	<input checked="" type="checkbox"/>
Simulator Savings *0002	Savings	<input checked="" type="checkbox"/>
Simulator Money M... *0003	Money Market	<input type="checkbox"/>
Loan Accounts		
Simulator Credit ... *0004	Business Credit Card	<input type="checkbox"/>
Simulator Loan *0005	Commercial Loan	<input type="checkbox"/>

Rename accounts to help distinguish accounts with nicknames

Hide an account throughout Business Banking by unchecking “Show Account”.

Business Banking enables users to transfer money between accounts on your host system, including future dated and Recurring transfers, and Loan payments and advances.

Internal transfer functionality is under Move Money.

“Internal Transfer” permission is needed to perform transfers.

My Accounts	Move Money	Additional Services	Reports
	Transfers		ACH/Wire Payments
	Make a Transfer		Make/Collect a payment
	Request Loan Advance		Upload ACH pass-through file
	Make Loan Payment		Manage payment templates
	Scheduled Transfers		Scheduled payments
			Import Recipient Information
			Manage Import File Definitions

Cross-TIN transfers

Business Banking allows for cross-TIN transfers *as long as it is supported by the FI host*. The TINs must be associated with the business profile, i.e. cross-member transfers are not supported.

OneView Transfers

If the FI links the Primary Admin’s Personal TIN to the business profile, aka OneView, the FI can enable transfers between business and personal accounts.

- Available to Primary Admins only.
- Cross-TIN transfers must be enabled to allow OneView transfers.
- Recurring and future-dated transfers are not allowed.
- Transfers to and from personal accounts are not allowed in Business Banking.
- *Transfers from personal deposit account to business loan or business deposit account to personal loan work only if supported by the FI host.

Request a Loan Advance / Make a Loan Payment:

- Even if the business doesn’t have a loan, these options show to Primary and Secondary Admins. Business users must have the necessary entitlements.
- *Deposit to loan transfers work only if supported by the FI host.

**User can initiate the transfer but sees an error after clicking submit, if FI host does not support.*

Make a Transfer:

1. Select the **From Tax ID and From Account.**
 - The Tax ID fields display only when the business has more than one TIN.
2. Select the **To Tax ID (if supported) and To Account.**
3. **Date** defaults to current day, can select a day up one year out.
 - Current day transfers cannot be cancelled or edited once confirmed.
 - OneView supports current day transfers only.
4. Make it a **recurring** payment if desired.
5. Enter an **amount.**

Move Money

From
 Classy Catering
 Select account

To
 Classy Events
 Select account

Date
 11/13/2020 Repeat transfer

Amount
 \$ 0.00

Make transfer Go to My Accounts

View if Cross-TIN transfers are not supported

Move money

Tax ID: Pottery Place

From

To

11/18/2015 Repeat

\$0.00

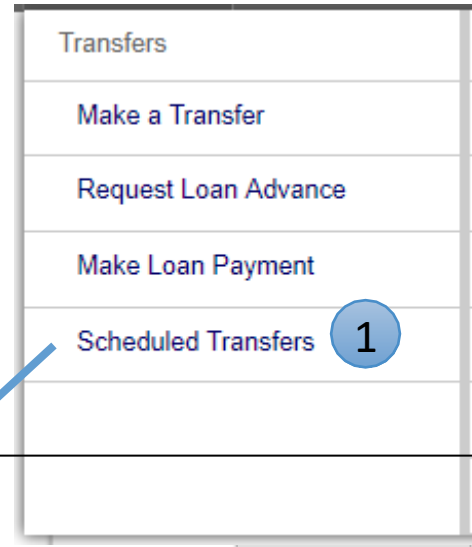
Make transfer Cancel

Tip: Available accounts are filtered by Tax ID. Primary Admins see all accounts; Secondary Admins and business users see accounts where “Internal Transfer” permission is granted (but not Primary Admin’s personal accounts).

Scheduled Transfers:

Users can visit the Scheduled Transfers page to manage future-dated transfers and recurring transfers.

1. Click **Scheduled Transfers** in the Move Money menu.
2. Select the desired **Tax ID**.
3. View the transfers.
 - **Edit or cancel** future-dated transfers.
 - **Delete** expired transfers.



Scheduled Transfers

Tax ID Classy Events ▼ **2**

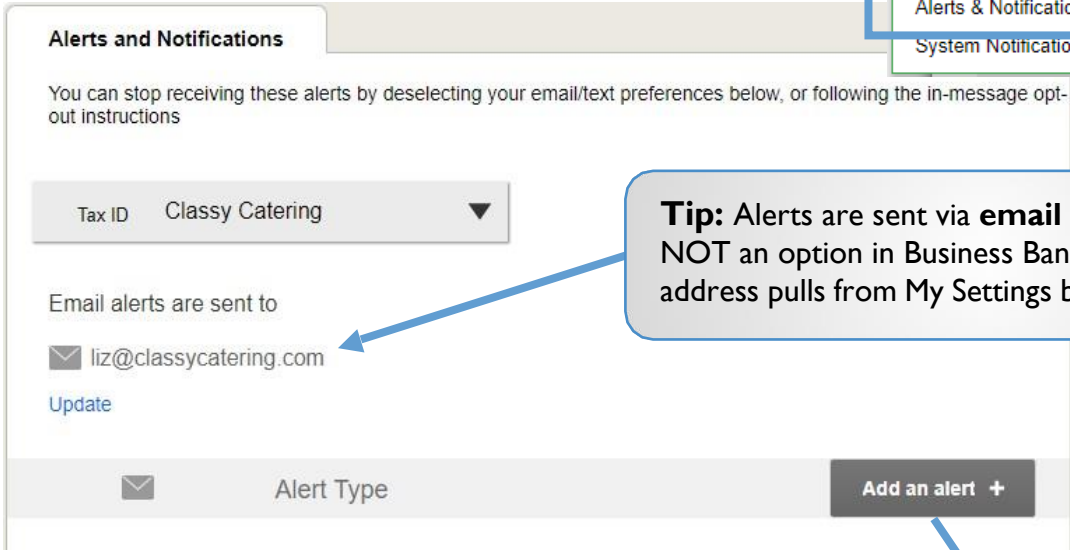
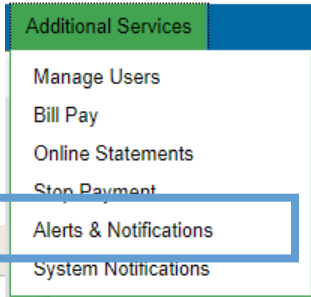
Amount	From	To	Frequency	
November 22, 2019				
\$9,000.00	Savings *0002	Operating Account *0001	Just once	<input type="button" value="Edit"/> Cancel
Expired transfers				
🔄 \$1,000.00	Operating Account *0001	Loan *0005	Every month on the 1st until I cancel	3 Delete

Tips:

- Remember, OneView transfers cannot be scheduled or recurring.
- Only TINs and accounts for which the user is entitled will display.

Alerts keep businesses informed on account activity and tasks to do in Business Banking.

Access **Alerts & Notifications** via the Additional Services menu or in My Settings. This option is available to all Business Admins and Business Users.



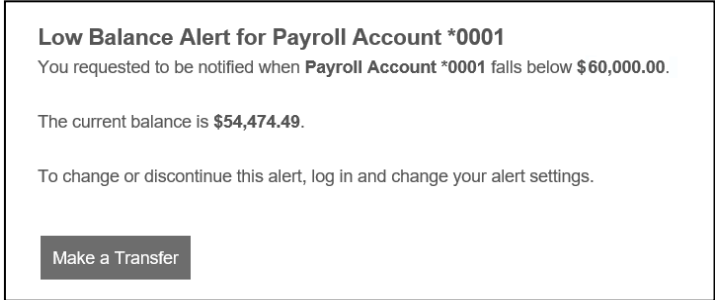
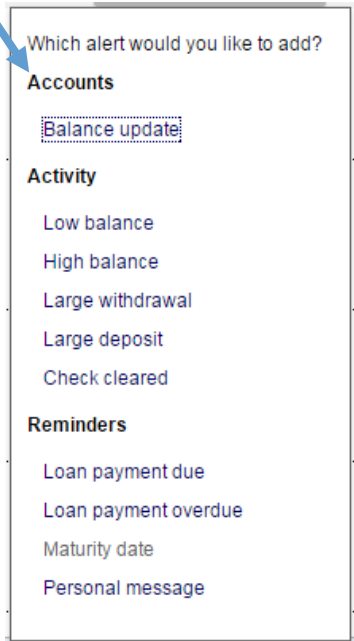
Tip: Alerts are sent via **email** - text alerts are NOT an option in Business Banking. The email address pulls from My Settings but is editable here.

When do alerts go out?

Balance update & personal reminders run between 8am and 10am (local time to the FI). All other alerts run once daily at a set time that varies per FI.

Actionable Alerts

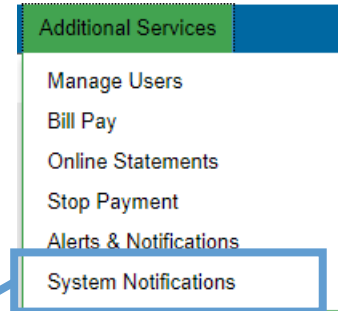
If your FI enables actionable alerts, the “Low balance” alert includes a **Make a Transfer** button. Upon selecting it, the user goes directly to the Transfer page in Business Banking (logs in first if not already in session).



Access **System Notifications** via the Additional Services menu. This option is available to all Business Admins and Business Users.

These emails are notifications for activity that happens in Business Banking (versus alerts are on account activity).

The user controls which emails the system sends; to opt out, simply unselect the box and click Save at the bottom.



System Notifications

Choose the email notifications you would like to receive by selecting the Opt-In checkbox. To stop receiving a notification deselect the checkbox. Notifications are sent to the primary email found in My Settings.

Email Type	Opt-In
Approvals	
Approval Declined - an item pending approval has been rejected by an approver at your company	<input checked="" type="checkbox"/>
Pending Approval - approval required for: New or Changed User, Payment, File Upload, or Payment Template	<input checked="" type="checkbox"/>
Payments	
Past Due Payment Approved – an ACH or Wire Payment submitted on a previous day has been approved by your Financial Institution	<input checked="" type="checkbox"/>
ACH Prefunding Failure – the prefunding transfer for an ACH Batch has failed	<input checked="" type="checkbox"/>
Payment Declined – an ACH or Wire Payment has been declined by your Financial Institution	<input checked="" type="checkbox"/>
Payment Approved – an ACH or Wire Payment has been approved by your Financial Institution	<input checked="" type="checkbox"/>

Save

Notes:

- These are email notifications as well; text alerts are NOT an option.
- Options may vary based on business setup and user entitlements; for example, this screenshot doesn't show system notifications for Positive Pay.

Primary Admins and Secondary Admins are set up by your FI; these Admins set up other employees as Business Banking users via the Entitlements function, aka “Manage Users”.

Add a User

1. Go to Additional Services menu > Manage Users.
2. Click Add a user.
3. Enter user info at the top.
 - Email address is used to send login instructions to the user.
 - The user gets 2 emails with username and password
 - Phone number is used for multi-factor authentication.
 - Phone extensions don't work with MFA

Users with Account Access

Zoya Kapoor	Active
-------------	--------

+ Add a user

A blue circle with the number '2' is positioned above the '+ Add a user' button. A blue arrow points from this button down to the 'Manage User Details and Access Settings' screen.

Manage User Details and Access Settings

User Details

3

First name Middle name (optional) Last name

Phone number Email

(xxx) xxx-xxxx

The form contains several input fields for user information. A blue circle with the number '3' is positioned above the 'User Details' section. A blue arrow points from the 'Add a user' button in the previous screenshot to the top of this form.

Tips:

- Only the Primary Admin and Secondary Admins can access this screen.
- Unlimited users are allowed.

Modify Account Specific Access

Permissions can be broad to very narrow. The hierarchy is TIN > Account > Feature > Task. See pages 4 and 5 for a list of all features and tasks.

1. If the business has multiple Tax IDs, select one to view linked accounts.
2. Grant full access to *all accounts within the selected TIN*, if desired.
3. Grant full access to *a specific account within the selected TIN*, if desired.
4. *Permission options for Checking, Savings, and Money Market accounts are the same.
5. Permission options for Credit Cards and Loans are the same.

* payment options may vary for these accounts; controlled by the FI.

User Access Settings Select user to clone ▼

Modify account specific access

Select a Tax ID and set access for each account

Classy Catering 1 of 2 ▼ 2 Select all for this Tax ID

▶ Checking - *0001 (\$364,594.18)	3 Select All <input type="checkbox"/>
▶ Savings - *0002 \$203,759.01	4 Select All <input type="checkbox"/>
▶ Money Market - *0003 (\$8,864.40)	4 Select All <input type="checkbox"/>
▶ Credit Card - *0004 \$250,691.73	5 Select All <input type="checkbox"/>
▶ Building Loan - *0005 \$133,459.85	5 Select All <input type="checkbox"/>

Note: “Select user to clone” (top right) appears to Primary Admins; this option changes to “Copy my access” for Secondary Admins.

Modify Account Specific Access

Expanded permissions for a specific account – see next two pages for descriptions.

6. Grant basic access to an account. Stop pay is host-dependent.
7. Grant access to manage and/or approve ACH and Wire templates as well as initiate and/or approve ACH and Wire payments.
8. Permissions for Credit Cards and Loans vary from the other accounts: Loans do not have Stop Pay, Internal Transfer, ACH or Wires.

▼ Checking - *0001		Full Access Granted	<input type="checkbox"/>
(\$43,632.42)			
View Balances	}		<input type="checkbox"/>
View Transaction Details / History			<input type="checkbox"/>
Stop Payments			<input type="checkbox"/>
Internal Transfer			<input type="checkbox"/>
▶ ACH Templates	}	Full Access Granted	<input type="checkbox"/>
▶ ACH Payments		Full Access Granted	<input type="checkbox"/>
▶ ACH Collections		Full Access Granted	<input type="checkbox"/>
▶ ACH File Pass-Through		Full Access Granted	<input type="checkbox"/>
▶ Domestic Wire Transfer Templates		Full Access Granted	<input type="checkbox"/>
▶ International Wire Transfer Templates		Full Access Granted	<input type="checkbox"/>
▶ Domestic Wire Transfer Payments		Full Access Granted	<input type="checkbox"/>
▶ International Wire Transfer Payments		Full Access Granted	<input type="checkbox"/>

▼ Commercial loan - *0005		Full Access Granted	<input type="checkbox"/>
\$50,495.00			
View balances			<input type="checkbox"/>
View Transaction Details / History			<input type="checkbox"/>
▼ Loans		Full Access Granted	<input type="checkbox"/>
Make Loan payment			<input type="checkbox"/>
Request Loan Advance			<input type="checkbox"/>

Basic permissions for Checking, Savings, and Money Market accounts:

View Balances	n/a	See the account and its balance in My Accounts
View Transaction Details/History	n/a	Select an account in My Accounts to see, filter, search, export transactions
Stop Payments	n/a	Submit a Stop Payment under Additional Services – interface-dependent
Internal Transfer	n/a	Make a Transfer under Move Money; must have at least one other account provisioned for this

Permissions for Loan accounts:

Feature	Task	Grants the access to...
View Balances	n/a	See the account and its balance in My Accounts
View Transaction Details/History	n/a	Select an account in My Accounts to see, filter, search, export transactions
Loans	Make Loan Payment	Make a payment to this loan; enable at least one other account for Internal Transfer that's eligible for debits
	Request Loan Advance	Draw money from this loan; enable at least one other account for Internal Transfer to receive the advance

Payments permissions for Checking, Savings, and Money Market accounts:

Feature	Task	Grants the access to...
ACH Templates	Manage ACH Templates	Create and edit templates for ACH payments
	Approve ACH Templates	Approve new and edited ACH templates
ACH Payments	Create Ad Hoc ACH Payments	Create a one-time ACH payments file
	Create ACH Payments Using Templates	Create an ACH payments file using a template
	Approve ACH Payments	Approve ACH payments
ACH Collections	Create Ad Hoc ACH Collections	Create a one-time ACH collections file
	Create ACH Collections using Templates	Create an ACH collections file using a template
	Approve ACH Collections	Approve ACH collections
ACH File Pass- Through	Create ACH File Pass-Through	Upload a NACHA-formatted ACH file for pass through
	Approve ACH File Pass-Through	Approve a NACHA-formatted ACH file for pass through
Domestic Wire Templates	Manage Domestic Wire Templates	Create and edit templates for domestic wires
	Approve Domestic Wire Templates	Approve new and edited domestic wire templates
International Wire Templates	Manage International Wire Templates	Create and edit templates for international wires
	Approve International Wire Templates	Approve new and edited international wire templates
Domestic Wire Transfer Payments	Create Ad Hoc Domestic Wire Transfer Payments	Create a one-time domestic wire
	Create Domestic Wire Transfers Using Templates	Create a domestic wire using a template
	Approve Domestic Wire Transfer Payments	Approve domestic wires
International Wire Transfer Payments	Create Ad Hoc International Wire Transfer Payments	Create a one-time international wire
	Create International Wire Transfers Using Templates	Create an international wire using a template
	Approve International Wire Transfer Payments	Approve international wires

Set access for all accounts

Give the user access to certain functionality for all accounts, i.e. some permissions are not assigned on a per account basis.

1. ACH File Import:
 - Manage Import File Definitions – allows the user to create the map that defines the data in the imported file
 - Import Recipient Information – allows the user to import the delimited or NACHA file
2. Add-on products (for example, Bill Pay and Online Statements).
 - For Online Statements, at least one account must have “View Transaction Details/History” selected.
3. Payments Reports
 - Gives access to the Reports main menu option.

The screenshot shows a web interface titled "Set access for all accounts". It contains a list of permissions, each with a checkbox on the right. Three blue circles with numbers 1, 2, and 3 are overlaid on the interface to highlight specific items:

- Callout 1 points to "ACH File Import - Import Recipient Information".
- Callout 2 points to "Business Mobile App".
- Callout 3 points to "Payments Reports".

Permission	Access
ACH File Import - Import Recipient Information	<input type="checkbox"/>
ACH File Import - Manage Import File Definitions	<input type="checkbox"/>
Bill Pay	<input type="checkbox"/>
Business Mobile App	<input type="checkbox"/>
Online Statements	<input type="checkbox"/>
Payments Reports	<input type="checkbox"/>

Set transaction and approval limits for all accounts

For each permission granted above, limits must be established. Check “Apply Company Limits” to grant the maximum limits (set by the FI) or enter a lower amount.

See table below for options when each limit type is expanded. If your FI suppressed monthly limits, which applies to all ACH and wire payments, those fields do not show.

Set transaction limits for all accounts ?

▶ ACH Payments Creation Limits	Apply Company Limits	<input type="checkbox"/>
▶ ACH Collections Creation Limits	Apply Company Limits	<input type="checkbox"/>
▶ ACH File Pass-Through Creation Limits	Apply Company Limits	<input type="checkbox"/>
▶ Domestic Wire Transfer Payments Creation Limits	Apply Company Limits	<input type="checkbox"/>
▶ International Wire Transfer Payments Creation Limits	Apply Company Limits	<input type="checkbox"/>
▶ Transaction Approval Limits	Apply Company Limits	<input type="checkbox"/>

Feature	Types of Limits
ACH Payments	Per Transaction, Per Day, Per Month
ACH Collections	Per Transaction, Per Day, Per Month
ACH File Pass-Through	Per File, Per Day, Per Month
Domestic Wire Creation	Per Transaction, Per Day, Per Month
International Wire Creation	Per Transaction, Per Day, Per Month
Transaction Approval Limits	ACH Payments Approval Per Transaction, ACH Collections Approval Per Transaction, ACH File Pass-Through Approval Per File, Domestic Wire Approval Per Transaction, International Wire Approval Per Transaction

Tips:

- Required limits are boxed in red.
- Limit cannot exceed the company limit set by the FI.

Apply Company Limits

maximum \$100,000.00

maximum \$100,000.00

maximum \$500,000.00

Currently entitled capabilities require valid limits be set

Set approval thresholds for all accounts

Determines thresholds for when payments initiated by this user will require dual approval. Dual approval is required for any transaction that exceeds the threshold limit. Company approval thresholds are set by the FI. The business admin can set the threshold limit to be the maximum amount displayed, or enter a value below that.

Set approval thresholds for all accounts ?

Transaction Approval Thresholds		Apply Company Thresholds <input type="checkbox"/>
ACH Payments Approval Threshold per Transaction	Maximum \$25,000.00	<input type="text"/>
ACH Collections Approval Threshold per Transaction	Maximum \$10,000.00	<input type="text"/>
Domestic Wire Payments Approval Threshold per Transaction	Maximum \$25,000.00	<input type="text"/>
International Wire Payments Approval Threshold per Transaction	Maximum \$25,000.00	<input type="text"/>

Tip: A transaction type where the FI sets the approval threshold limit to \$0 will not appear here.

In this screenshot, the FI set the ACH File Pass-Through approval threshold to \$0, which means ALL those transactions require approval. Thus, the system doesn't allow the business admin to override that.

Set ACH transaction types for all accounts

If ACH Payments and/or Collections access is given for any account, the Business Admin sets access for which transaction types the user sees when creating templates or payments.

Set ACH transaction types for all accounts ?

▼ ACH Payments Type Select All

- Consumer (PPD)
- Payroll (PPD)
- Commercial (CCD)
- Tax (CCD)
- Child Support (CCD)

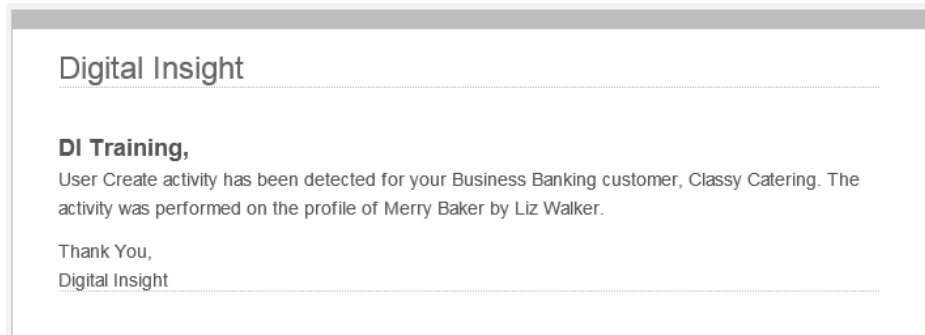
▼ ACH Collections Type Select All

- Consumer (PPD)
- Commercial (CCD)
- Electronic Check (POP)
- Electronic Check (BOC)
- Electronic Check (ARC)
- Telephone-Initiated (TEL)
- Web-Initiated (WEB)

Tip:
Only the transaction types enabled on the business profile by the FI will show here

Last, the Business Admin clicks Save (not shown). If there are other Business Admins, the user must be approved (covered in “Approve a Business User” Training Guide).

Once a user is created, and approved if needed, the financial institution receives this email (emails also sent when users are edited and deleted).



Manage Users

Business Admins and Users show on the Manage Users screen, in alphabetical order.

- Primary Admin can edit a Secondary Admin’s access.
- Secondary admins can manage other secondary admins; can only grant entitlements that they themselves have been granted.

User status descriptions:

- **Active** – user is able to access Business Banking
- ***Active with warning icon** – an Admin edited a user’s profile; user remains active and can continue to log into Business Banking and perform tasks based on existing entitlements; new entitlements must be approved by another Admin.
- ***Setup Pending Approval** – an Admin added a new user; must be approved by another Admin before receiving login credentials via email
- **FI Review Pending** – applicable if your FI enables User Screening for Business Admin, Business Users, or both; it means the FI must approve new or edited users
- **On Hold** – Access toggle is set to No; user cannot access Business Banking.
- ***Update Approval Declined** – an Admin declined this user in the approval workflow

* n/a for single admin companies

Users with Account Access + Add a user

Name ▼	Role	Status	Grant Access	Options
Alexis Colby	Secondary Admin	Active	<input checked="" type="checkbox"/> YES	Options ▼
Andre Johnson	Secondary Admin	⚠ FI Review Pending	--	Options ▼
DI University	Primary Admin	Active		
Harley Davidson	Business User	On Hold	<input type="checkbox"/> NO	Options ▼
Michael Jordan	Business User	⚠ Setup Pending Approval	--	Options ▼
Tanner Winters	Business User	⚠ Active	<input checked="" type="checkbox"/> YES	Options ▼

Manage Users

Manage Secondary Admins and Business Users via the Options link.

Options for an Active User:

- **Print user details** – full printout of all the user’s access and limits
- **Edit user** – change anything except the user’s name
- **Copy user** – select to copy this user’s permissions for a new user (shows only for the Primary Admin)
- ***Reset password** – sends a temporary password to the user’s phone via call or text
- ***Generate access code** – delivers a one-time access code on the screen that the Admin gives the user if needed during login (not for payment approvals)
- **Delete user** – permanently deletes the user from Business Banking (n/a for Secondary Admins; the FI must delete them)
- Slide **Access** toggle to No to change status to Disabled (temporary hold)

Options for a Locked User – same options as above except:

- No Reset password and Generate access code options
- ***Reset password and Unlock user** – unlocks the user and sends a new temporary password to the user’s phone via call or text
- ***Unlock user** – unlocks user so they can login with original password

Options show only if the FI has enabled these features for businesses

Users with Account Access + Add a user

Name ▼	Role	Status	Grant Access	Options
Bookkeeper Jones	Business User	On Hold	<input type="checkbox"/> NO	Options ▼
Derek Hawes	Business User	Active	<input type="checkbox"/> YES	Options ▼
Sally Burley	Business User	Active	<input type="checkbox"/> YES	Options ▼
Xavier Volf	Secondary Admin	Active	<input type="checkbox"/> YES	Options ▼

Print user access details

Edit user access

Copy user

Reset password

Generate access code

Delete user

If the company has at least one Secondary Admin, approval is required for new users. Only the Primary Admin or a Secondary Admin can approve a user.

- After adding a new user,
- user status is "Setup Pending".
 - emails are sent to other Business Admin(s)
 - the user's name shows in the Approval widget

Edits to a user also require approval.
Password resets do not count as an edit.

DI Training

Marco Lopez,
An item requiring approval has been submitted. Please login to review the User Creation item(s) pending approval to ensure timely processing.

If you have any questions or concerns about this item, please contact the user who submitted the User Creation request for approval.

Thank You,
DI Training

Steps to Approve a User:

1. Go to My Approvals widget.
2. Click the user's name to review details.
3. Click Approve.

If **Decline** is selected, the user moves to Declined Payments activity and sends an email to the initiator.

Tip: Users requiring approval stay on My Approvals widget indefinitely.

1 My Approvals

All requests ▼

PAYMENTS

payroll

Paying \$11,526.88

Deliver on 2019-03-19

Type Payroll (PPD)

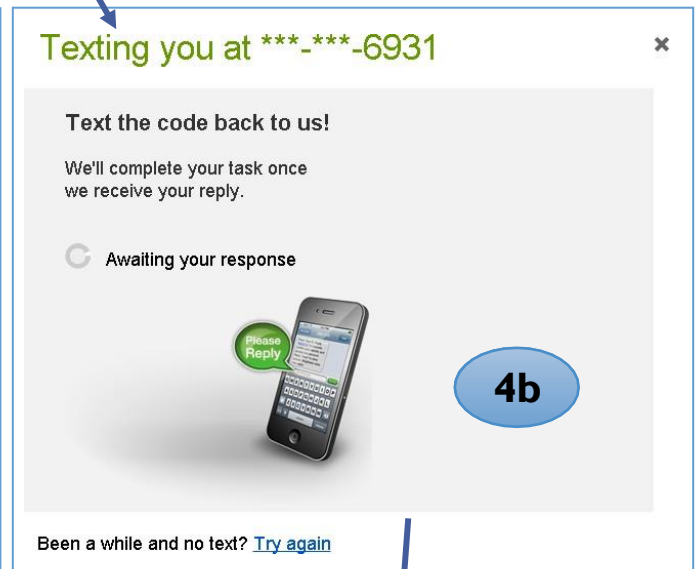
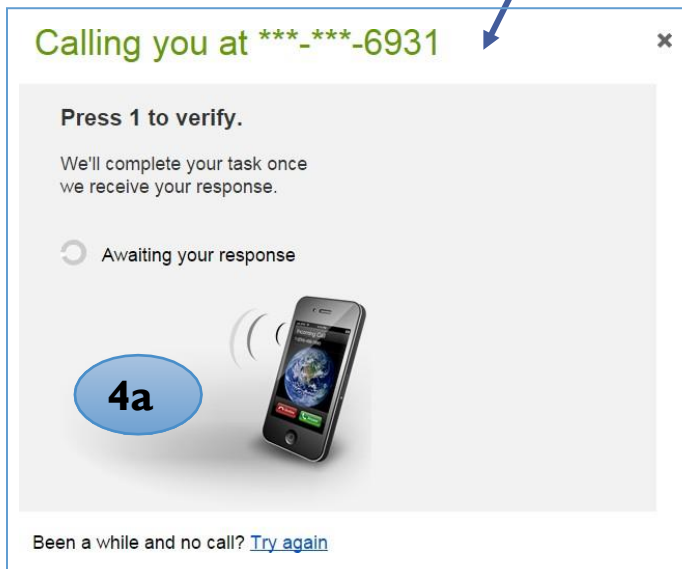
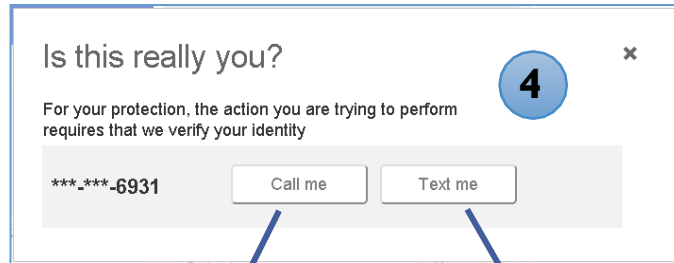
USERS

2 Abby Kennedy

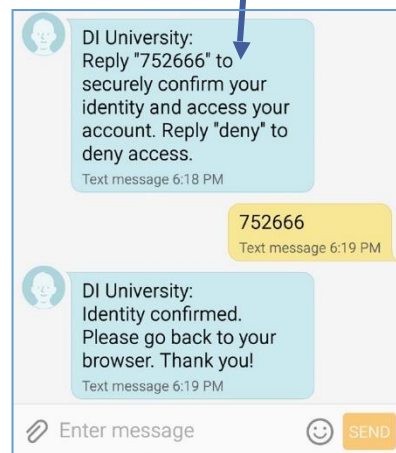
Updated by Marco Lopez

3

4. A pop-up prompts the Admin to verify identity.
 - a. Call Me - answer the phone and press “1” per the automated instructions.
 - b. Text Me - receive the text and reply back with the security code.
5. If successful, the system sends the user 2 emails with username and password, and the user’s status changes to Active.

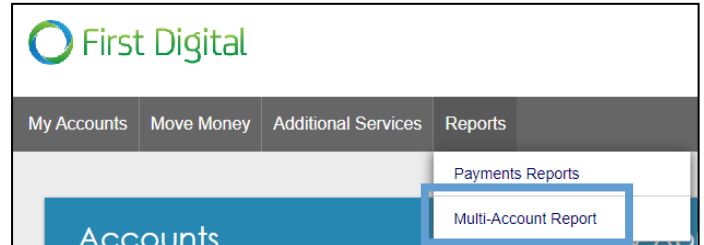


- Tips:**
- If your FI offers tokens, the Admin may enter the token security code (not shown here)
 - The pop-up closes after 5 minutes.
 - If the Admin closes the pop-up before completing verification, approval will not go through.



The **Multi Account Report** in Business Banking allows business users to view transaction history across multiple accounts and TINs in a single report.

Multi-Account Report, found in the Reports menu, displays if the FI enables it for the business and the business user has the “Multi-Account Report” permission plus at least one account with “View Balances” and “View Transaction History”.



First, set up the report criteria by selecting the accounts and dates to include.

The screenshot shows the 'Multi-Account Report' form. At the top, there is a 'Report' tab and a 'Generated Reports' button. Below this, there are three main input fields: 'Account Types' with a dropdown arrow, 'Select Accounts' with a dropdown arrow, and a date range field showing 'Aug 01, 2020 - Aug 27, 2020' with a dropdown arrow. To the right of these fields is a 'Submit' button and a 'Filters' link with a downward arrow. Three blue arrows point from the explanatory text below to the 'Account Types', 'Select Accounts', and 'Date Range' fields respectively.

Checking and Savings are supported **account types**.

Select specific **accounts** within each TIN; max 10 accounts by default but the FI can configure that.

Select a pre-determined **timeframe** or enter custom date range. History is available for one year; maximum date range for a single report is 30 days.

Select **Filters** to narrow the results by an amount range and/or check number (up to 10 check numbers separated with a comma). Filters are applied to all accounts but are not applicable to the exported file.

Report: Generated Reports

Account Types: [Dropdown] Selected Accounts: [Dropdown]

Submit

Filters

⚠ Filters are not applicable for export Clear all

From amount: [Input] To amount: [Input] Check number(s) e.g. 123456, 123456: [Input]

Upon clicking **Submit**, the results display on-screen. **Account Summary** shows at the top for batch/hybrid financial institutions; for real-time financial institutions, balance information is available only when the selected date(s) include the current date.

Multi-Account Report

Report: Generated Reports

Account Types: [Dropdown] Selected Accounts: (3)

Filters

Transactions

+ Expand all Export print

Account #: 1315 Account Name: Business Checking Location Name: Tin 1

Account Summary

From	Jun 01, 2020	To	Jul 01, 2020
Status Balances	Amount	Status Balances	Amount
Closing Ledger	\$5,130.50	Closing Ledger	\$5,510.50
Closing Available	\$5,130.50	Closing Available	\$5,510.50
1-Day Float	N/A	1-Day Float	N/A
2 Or More Days Float	N/A	2 Or More Days Float	N/A

Credit Transactions

The first account in the list is expanded by default. **Expand all** displays details for all accounts.

The business can **print** the results (see pg 4 for steps to Export).

Credit Transactions and **Debit Transactions** display below the Account Summary (still viewing the first account that is expanded).

Transactions + Expand all Export print

Account #: 1315 Account Name: Business Checking Location Name: Tin 1

Account Summary

From	Jun 01, 2020	To	Jul 01, 2020
Status Balances	Amount	Status Balances	Amount
Closing Ledger			\$5,510.50
Closing Available			\$5,510.50
1-Day Float			N/A
2 Or More Days Float	N/A	2 Or More Days Float	N/A

Credit Transactions

Date	Detail Credit Transactions	Amount	Bank Ref	Cust Ref	Image	Text
Jun 26, 2020	ACH Credit	\$150.00	5			
Credit item count: 1		\$150.00			1 - 1 of 1	

Debit Transactions

Date	Detail Debit Transactions	Amount	Bank Ref	Cust Ref	Image	Text
Jun 09, 2020	Check	\$260.00	22	1001		
Jun 16, 2020	Automatic Debit	\$220.00	15			
Jul 01, 2020	Insufficient Funds Charge	\$50.00	72			
Debit item count: 3		\$530.00			1 - 3 of 3	

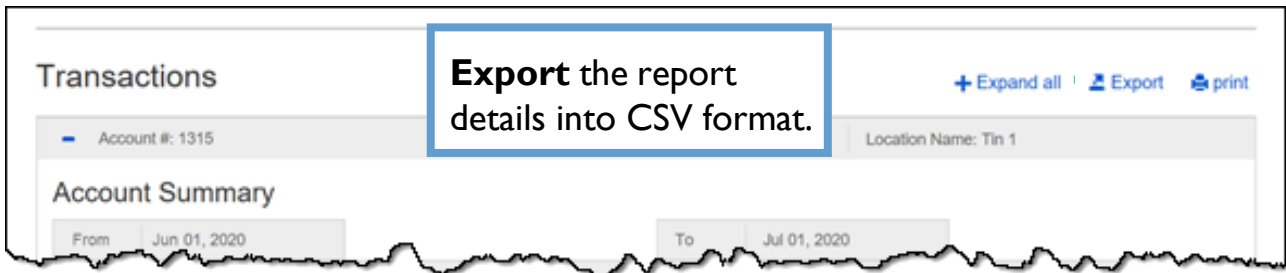
+ Account #: *9022 Account Name: Personal Checking Location Name: Tin 1

+ Account #: *1314 Account Name: Personal Saving Location Name: Tin 1

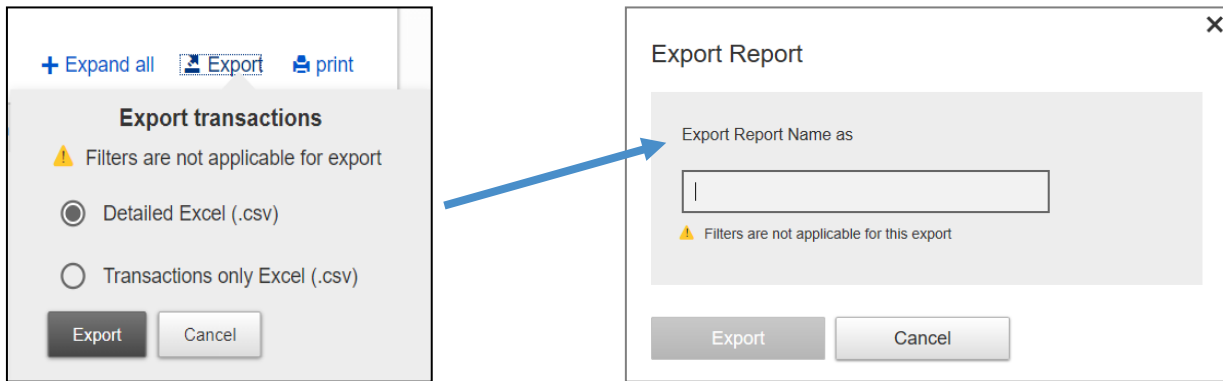
Expand additional accounts here.

Check images and/or deposit images are available for viewing if installed for Business Banking.

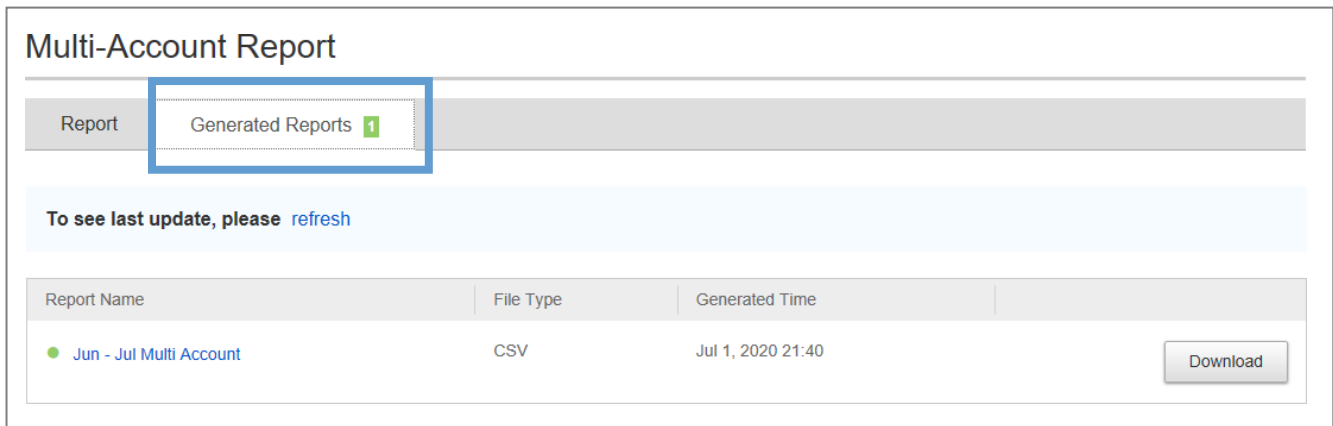
10 transactions display at a time; scroll through more transactions via the next and previous icons.



Export formats for all FIs: **Detailed Excel** (full details) and **Transactions only Excel** (account number, date, description, amount, transaction type, check number, and memo)

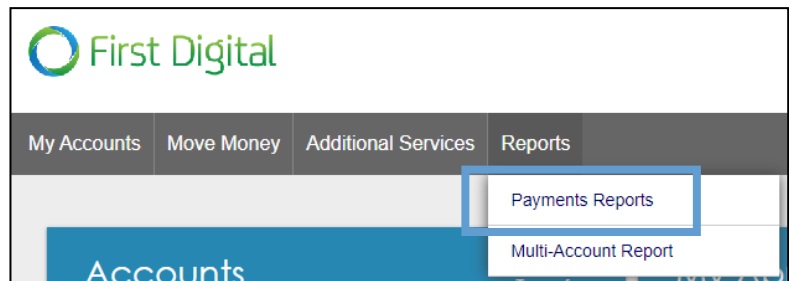


Go to the **Generated Reports** tab. Find the report name and select **Download**. Reports stay here for 10 days.



This reporting feature gives businesses the ability to build and run reports based on their Business Banking ACH & Wire payment data and template data.

Payments Reports, found in the Reports menu, displays if the FI enables it for the business and the business user has the “Payments Reports” permission.



Business Banking Reports offer six (6) report types.

- Completed Payments Report
- Scheduled Payments Report
- Declined/Failed Payments Report
- Templates Report
- Scheduled Recurring Payments Report
- Pass-through Report

Upon first access, the business sees default report templates for each report type.

The screenshot shows the 'Reports' page. At the top right is a 'Build a report' button. Below the header, it says 'These are reports that have been saved as template.' There is a dropdown menu set to 'Showing all reports' and a search box containing 'Search e.g.: Report XYZ'. Below this is a table with columns 'Reports' and 'Last run date'. The first row shows 'Default Completed ACH Payments Report' with a last run date of 'Feb 26, 2019' and an 'Options' dropdown. A large grey callout box with a blue border is overlaid on the bottom left of the screenshot, containing the following text:

Notes:

- Unlimited report templates are allowed.
- Filter options (see next page) do not reflect transaction types granted to the business, e.g. the business will see International Wire as a payment type even if it's not enabled for the business.
- When running a report, the user's entitlements are enforced, even if the report template contains selections the user is not entitled to view.

What type of report do you want to build?

Completed payments report

Choose the fields you want to display on your report

Select All

<input checked="" type="checkbox"/> Payment ID	<input checked="" type="checkbox"/> Payment Name	<input checked="" type="checkbox"/> Payment Type
<input checked="" type="checkbox"/> Transaction Type	<input checked="" type="checkbox"/> Tax ID Name	<input checked="" type="checkbox"/> Funding Account #
<input checked="" type="checkbox"/> Payment Amount	<input checked="" type="checkbox"/> Recipient ID	<input checked="" type="checkbox"/> Recipient Name
<input checked="" type="checkbox"/> Recipient Account #	<input checked="" type="checkbox"/> Recipient Routing #	<input checked="" type="checkbox"/> Addenda
<input checked="" type="checkbox"/> Message To Beneficiary	<input checked="" type="checkbox"/> Receiving Bank Message	<input checked="" type="checkbox"/> Same-Day ACH
<input checked="" type="checkbox"/> Reversal Type	<input checked="" type="checkbox"/> Reversal Reference ID	<input checked="" type="checkbox"/> Confirmation #
<input checked="" type="checkbox"/> Created By	<input checked="" type="checkbox"/> Approved By	<input checked="" type="checkbox"/> Export Only Fields ⓘ

Select filters for the fields you choose

Date

Created Date Period Today

Funding account

Select All Accounts (may include closed accounts)

Select Accounts

Transaction type

Select All

Outgoing Credit Outgoing Debit

Payment type

Select All

<input type="checkbox"/> Payroll (PPD)	<input type="checkbox"/> Consumer (PPD)	<input type="checkbox"/> Electronic Check (POP)
<input type="checkbox"/> Electronic Check (BOC)	<input type="checkbox"/> Electronic Check (ARC)	<input type="checkbox"/> Commercial (CCD)
<input type="checkbox"/> Tax (CCD)	<input type="checkbox"/> Child Support (CCD)	<input type="checkbox"/> Telephone-Initiated (TEL)
<input type="checkbox"/> Web-Initiated (WEB)	<input type="checkbox"/> Domestic Wire	<input type="checkbox"/> International Wire

Run report Save report template Cancel

Select the type of report, which determines the filters (“Scheduled payments report” in this example).

Choose which fields of data to include in the report. Options depend on Report selected. “Export Only Fields” includes additional fields shown only in the downloaded CSV file.

Set date filter, based on created or settlement date. Max one year in the past to one year in the future.

Choose funding accounts – closed accounts are included.

Select transaction type(s).

Select payment type(s).

“Run report” generates an ad hoc report. “Save report template” prompts the business to create a report template name.

This screen shows the Reports landing page once the first template is created.

Filter by report type.

Build a new report.

Build a report

Search for a specific report.

Options: Edit, Run Report, Export Report, Delete

Current report templates listed with last run date.

The screenshot shows a 'Reports' section with a 'Build a report' button. Below it, a list of saved report templates is shown. A callout points to the 'Options' dropdown menu for a report, which includes 'Edit', 'Run Report', 'Export Report', and 'Delete'. Another callout points to the search bar, and a third points to the 'Showing all reports' dropdown menu.

Run a report from the build a report screen or from the template options.
The first 100 records display on screen and the Export option provides all records.

Monthly Scheduled Payments Edit report template

Report Type: Scheduled payments report Created Date: May 24, 2018 - May 24, 2018 (Today)

Transaction Types: Outgoing Credit, Outgoing Debit Payment Statuses: Scheduled, Pending Company Appr...

Payment Types: Payroll (PPD), Consumer (PPD), Ele... Funding Accounts: All accounts (may include closed accounts)

1 record (1 payment, 1 recipient) Show columns

Batch Payment ID	Payment ID	Payment Name	Payment Type	Payment Status	Transaction Type	Tax ID Name
BE2B016A-E112-48FD-84B4-32E62AC249AB	F69EC FED3-4 AA5A- 8EEC8				Outgoing Credit	Classy Events

Select "Export report", give the report an export name, and the browser provides the .csv file to open or save.

Export report Edit report Cancel

The screenshot shows a detailed view of a report template. A callout points to the 'Export report' button at the bottom of the page, which is highlighted in a dark grey box. The callout text explains that clicking this button will allow the user to name the report and download it as a CSV file.

ACH templates help **reduce errors** and **provide efficiency**. Create the template first, and then initiate transactions quickly with no need to enter (and possibly enter incorrectly) details such as account number and routing number.

Template Basics

- Under Move Money, go to “Manage Payment Templates”
- Unlimited templates allowed
- Templates are not required
- Common uses of ACH Templates:
 - Payroll
 - Vendor Payments
 - Concentrating funds from accounts at other FIs

Move Money	Additional Services
Transfers	ACH/Wire Payments
Make a Transfer	Make/Collect a payment
Request Loan Advance	Upload ACH pass-through file
Make Loan Payment	Manage payment templates
Scheduled Transfers	Scheduled payments
	Import Recipient Information
	Manage Import File Definitions

Three places to add a Template:

1. Move Money > Manage Payment Templates
2. Move Money > Make/Collect a Payment (“Add a new template” in Template list or “Save as template” *after* ad hoc payment is sent)
3. Move Money > Import Recipient Information

Manage Payment Templates screen

Template statuses:

- Needs Attention – ex: approver declined the template, funding account is closed
- Approval Pending – the template is new or was edited, which requires approval
- Approved – only these templates can be used to initiate ACH payments

Manage payment templates + Add a template

Showing All Templates

Templates	Last payment	Date	
Needs Attention			
Bonus Payroll (PPD) Declined			Options: View, Edit, Delete, Print Options ▼
Prenotes Payroll (PPD) Invalid funding account	-	-	Options ▼
Approval Pending			
may wire Domestic Wire Approval pending			Options: View, Print Options ▼
Approved			
Gym Fees Consumer (PPD)	\$516.05	11/17/2016	Options ▼
one time collection from vendor Commercial (CCD)			Options: View, Make a Payment, Edit, Delete, Copy, Print Options ▼

Steps to Add a Template:

1. Enter a **Template Name**, which must be unique from other templates.
2. Choose **Funding Account**.
 - The FI controls funding accounts via account-level entitlements.
3. Select **Template Type**.
 - Business segment and user permissions determine the options that display.
 - Tax payments require details in the addenda record.
 - Child support is for employers to submit withholding for child support
4. For Template Types of Consumer (PPD), Commercial (CCD), or Web-initiated entries (WEB), indicate if the template will be used to make or collect payments.
 - Other Template Types are for make payments only, so this option won't display.

The screenshot shows a web form titled "Add a template". Under the "Template information" section, there are three main fields: "Name", "Funding account", and "Template type".

- 1** points to the "Name" input field, which contains the text "Bonuses".
- 2** points to the "Funding account" dropdown menu, which is currently set to "Simulator Checking ****0001".
- 3** points to the "Use this template to" section, which includes two radio buttons: "Make a payment" (selected) and "Collect a payment".
- 4** points to the "Template type" dropdown menu, which is currently set to "Consumer (PPD)".

An expanded dropdown list for "Template type" is shown below the main form, listing the following options: Child Support (CCD), Commercial (CCD), Consumer (PPD), Domestic Wire, International Wire, Payroll (PPD), Tax (CCD), and Web-initiated entries (WEB). A callout box labeled "Expanded dropdown list of Template Types" points to this list.

5. Select **ACH Company ID** – the FI controls this
6. Enter **Template Description**
 - Max 10 characters, passes to ACH batch and shows in recipient's transaction
7. Choose to settle via **Batch Offset or Single Offset**
 - How the offsetting transaction is handled, e.g. 4 employees are paid \$200 each:
 - Batch offset: one (1) \$800 debit to the funding account (most common)
 - Single offset: four (4) \$200 debits to the funding account
 - Not applicable for tax payments
8. Based on selected Template Type, enter participants (details in table below).

The screenshot shows a web form for creating an ACH template. It includes the following elements:

- ACH Company ID:** A dropdown menu with the value "1080808080" selected. A blue circle with the number "5" is overlaid on the dropdown arrow.
- Template Description:** A text input field containing the word "Bonus". A blue circle with the number "6" is overlaid on the input field.
- How would you like to settle these payments?:** Two radio button options: "One settlement entry per batch offset" (which is selected) and "One settlement entry per item offset". A blue circle with the number "7" is overlaid on the text.
- Employee information:** A section header followed by the instruction "Complete the template by adding an employees." Below this are two buttons: "Add an employee" and "Create prenote". A blue circle with the number "8" is overlaid on the "Add an employee" button.

Template Type	Participant Type
Consumer (PPD)	Consumer
Commercial (CCD)	Recipient
Tax (CCD)	Tax authority
Child Support (CCD)	Recipient
Web-initiated entries (PPD)	Consumer

Adding participants:

- No limit on entries per template.
- Addenda is available except for Payroll or Web.
- For CCD templates, Business Loan may show as an Account Type (if enabled by your FI) in addition to Checking/Savings accounts.
- Routing number is validated.
- Prenote is optional.
- Amount field can be \$0 and then actual amount entered during initiation.

Add an employee
✕

Contact information

Who do you want to add

Employee ID

Account information

Bank account type

Personal Checking
▼

Routing number

Bank account number

Create a prenote

Payment information

This can be changed at the time of payment.

Amount to pay

\$0.00

More on prenotes:

- Prenotes are used to test that the recipient information is accurate.
- Prenotes are optional, **except** for WEB debits where the box is preselected.
- Upon checking that box, a message appears: “You will not be able to schedule payments for this employee until this prenote processes.”
- A mandatory 2 day waiting period is enforced; then the business can initiate ACH payments to that recipient.

Enter information for each participant (in this example, employees). Participants are listed in alphabetical order by default; the business can sort by any column as well.

Recipient information

Complete the template by adding recipient s.

<input type="checkbox"/>	Recipient ▼	ID	Account	Create prenote?	Amount
<input type="checkbox"/>	Jean Grey	7777777	Business Checking 676767		\$155.00
<input type="checkbox"/>	Magneto		Business Checking 121212		\$155.00
<input type="checkbox"/>	Professor X		Business Checking 89998		\$55.00
<input type="checkbox"/>	Wolverine		Business Checking 33333	✓	\$55.00
Template collecting from 4 recipients					Total \$420.00

IMPORTANT: Prenote files are created and sent to the FI when the template is created/approved, not when the template is initiated.

When is approval required?

If there is another person at the business can approve templates, it's routed for approval. Even if *payment* approvals are waived, *templates must still be approved.*

If approval is required, the status is Approval Pending. An email is routed to all business users who can approve templates.

If approval is not required, the status is Approved and the template can be initiated.

Approve Templates

If approval is required, templates must be approved before they are available for use. Also, if edits are made, the template is unavailable until approved.

1. Go to the My Accounts screen > **My Approvals** widget.
2. Select the **template name** to review details.
3. Select **Approve** for desired template.
4. Select **Confirm** on the pop-up window.
5. The template is now available to use and shows as Approved on the template screen.

1 My Approvals

All requests ▼

PAYMENTS

DI04315_W5U2URFU-20190305T0...
type file

Decline Approve

TEMPLATES

2 Funding For the Avengers

Funding account *0026

Pay to 1 Recipient(s)

Type Consumer (PPD)

Decline Approve

3

4 Please Confirm

Approve template

Name Funding For the Avengers

Funding account *0026

Pay to 1 Recipient(s)

Confirm Cancel

Tips:

- The person creating the template will NOT see it in My Approvals since users cannot approve their own work.
- Approving a template does not require additional verification via MFA.
- Decline action moves the template to Needs Attention and sends an email to the person who created the template.

Businesses initiate ACH payments and collections via the Make/Collect a Payment screen. ACH and wires are comingled here.

The screenshot shows the 'Payments' screen with three main sections: 'What do you want to do?', 'Scheduled payments', and 'Monthly limits'. Callout boxes provide additional context:

- Callout 1:** 'Make payments, collect payments, or upload pass through file (options based on business setup and user permissions).' This points to the radio buttons for 'Make payments', 'Collect payments', and 'Upload pass through file'.
- Callout 2:** 'View Scheduled, Approved, and Declined/Failed payments.' This points to the table of recurring payments.
- Callout 3:** 'Limits are specific to each user and may vary per TIN. Click "More details" for full view of all limits. Monthly limits do not show if the FI has suppressed monthly limits.' This points to the 'Monthly limits' sidebar.

Recurring payments	Amount
Wire wire pants on fire Domestic Wire Once a week on Thursday until I cancel	-\$10,000.00 Next payment: 2/27/2020
APril's awesome Payroll Payroll (PPD) Twice a month on 7th and 21st until I cancel	Company approved -\$7,000.00 Next payment: 3/6/2020

“How much can I send?”

- Limits are calculated by deliver on date, not the creation date.
- The daily limit is from 12:01am Pacific time to midnight PT.
- If the payment exceeds limits, an error message displays and blocks the payment.
- If the payment exceeds available balance, the payment is allowed unless prefunding is on.

“When can I send it?”

- *Date defaults to the next business day before cutoff time, or 2 business days after cutoff.
- Date can be up to one year in the future.
- Weekends, Federal Reserve non-processing days, and FI-specific non-processing days are grayed out in the calendar.

* If your financial institution offers Same Day ACH, see the Same Day ACH Training Guide for details.

Make a template-based payment

1. Select **Make payments** radio button.
2. Select **Use a Template**.
3. In the **Enter a template name** field, select a template or start typing to filter list.
4. If desired, **edit amount or addenda** fields.
5. The **Deliver On** date defaults to next business day.
6. Click “Never” to make the payment **repeating**.

What do you want to do?

1 Make payments Collect payments Upload pass through file

How do you want to pay?

2 Use a template ▼

3 Enter a template name

Payroll

Cash Concentration

Sc

[Add a new template](#)

Make payments

Payroll [Edit template](#)

Funding account	BASE Checking Current: \$5,580.24 Available: \$5,580.24	Template type	Payroll (PPD)
-----------------	---	---------------	---------------

1	John Baker Personal Checking	4	\$1,000.00
2	Kristy Packer Personal Checking		\$1,500.00
3	Tyler Proudfoot Personal Savings		\$500.00

Deliver On Dec 2 5 Repeats [Never](#) 6

Paying 3 customers Total **\$3,000.00**

Fees \$0.15

Notes:

- Display of Current and Available balance is interface-dependent.
- A template can be used for only one repeating payment.

Make a one time payment

Select **Make payments > Make a one time payment**. Aside from choosing a Deliver On date, all other steps to make a one time ACH payment are the same as creating an ACH template. See the ACH Templates Training Guide for details.

The business can save the information as a template after initiating; the “Payment name” becomes the template name.

Payments

What do you want to do?

Make payments Collect payments Upload pass through file

How do you want to pay?

Make a one time payment ▼

Funding account
Select ▼

Payment type ACH Company ID
Payroll (PPD) ▼ 1123321123 ▼

Payment name
Enter a payment name (optional)

Payment Description
Enter payment description (10 characters)

How would you like to settle these payments?
 One settlement entry per batch offset One settlement entry per item offset

Note for making template-based or one-time payments:
If pre-funding is on for this business and the threshold is met, a transfer debits the funding account and credits an FI-owned account when the payment is picked up for processing.

Collect a template-based payment

1. Select **Collect payments** radio button.
2. Select **Use a Template**.
3. In the **Enter a template name** field, select a template or start typing to filter list.
4. If desired, **edit amount or addenda** fields.
5. Adjust the **Deliver On** date, if desired.
6. Click “Never” to make the payment **repeating**.

What do you want to do?

Make payment **1** **Collect payments** Upload pass through file

Collecting money requires pre-authorization from the payer. Make sure you have permission to collect payment before you proceed.

How do you want to collect money?

2 Use a template ▼

3 Enter a template name

Member dues

Add a new template

Collect payments

Member dues [Edit template](#)

Funding account	Simulator Checking	Template type	Consumer (PPD)
	Current: \$2,208.15 Available: \$2,208.15		

1	Betty Boop Personal Checking	4 \$75.00
	Monthly membership dues	57 characters left
2	Foghorn Leghorn Personal Checking	\$75.00
	Monthly membership dues	57 characters left
3	Yosemite Sam Personal Checking	\$75.00
	Prenote is processing. This payment cannot be included until the prenote processes on Dec 22, 2015	
	Monthly membership dues	57 characters left

Deliver On: Dec 17 Repeats: **6** Never

Collecting money from 2 customers Total **\$150.00**

Fees \$0.15

Tip:
If prenote was selected for a participant on a template, that record is grayed out. After 2 business days, the hold is lifted.

Collect a one time payment

Select **Make payments > Make a one time payment**. Aside from choosing a Deliver On date and the Payment Types (POP, BOC,ARC and TEL show only when collecting a one time payment), all other steps are the same as creating an ACH template. See the ACH Templates Training Guide for details.

The business can save the information as a template after initiating; the “Payment name” becomes the template name.

The screenshot shows a web form for ACH initiation. At the top, it asks "What do you want to do?" with three radio buttons: "Make payments", "Collect payments" (which is selected), and "Upload pass through file". Below this is an information icon and a note: "Collecting money requires pre-authorization from the payer. Make sure you have permission to collect payment before you proceed." The main section is titled "How do you want to collect money?". It contains several fields: a dropdown menu for "Collect a one time payment", a "Funding account" dropdown with "Select" as the current value, a "Payment type" dropdown with "Select" as the current value, an "ACH Company ID" dropdown with "1999999999" as the current value, a "Payment name" text input with the placeholder "Enter a payment name (optional)", a "Payment Description" text input with the placeholder "Enter payment description (10 characters)", and a "How would you like to settle these payments?" section with a radio button for "One settlement entry per batch of". A blue arrow points from the "Payment type" dropdown to an expanded list of options: "Consumer (PPD)", "Consumer (PPD)", "Electronic Check (POP)", "Electronic Check (BOC)", "Electronic Check (ARC)", "Commercial (CCD)", "Telephone-initiated entries (TEL)", and "Web-initiated entries (WEB)".

Note for all ACH initiations:
If a batch requires approval, an email is routed to all approvers at the business. For specifics on when approval is required, see the Payments Approval Training Guide.

Payment Activity

- All activity for the business displays, not just activity by the current user. However, user permissions (funding account, payment types) impact the activity a user can see.
- All pending payments display, as well as 30 days of approved and declined/failed history.

Scheduled payments

- Payments show here when pending, i.e. not yet sent to the FI for processing.
- Recurring payments show at the top; pending single payments show under second section.
- The next payment in a recurring series shows along with scheduled single payments with “Company pending approval” status 2 business days prior to the payment date.

Scheduled payments	Approved payments	Declined/Failed payments
Showing all payments ▼		
Recurring payments	Status	Amount
Wire wire pants on fire Domestic Wire Once a week on Thursday until I cancel	Company approved	-\$10,000.00 Next payment: 2/27/2020
April's awesome Payroll Payroll (PPD) Twice a month on 7th and 21st until I cancel		-\$7,000.00 Next payment: 3/6/2020
Scheduled payments		
Feb 7		
DI04315_D1U6AUWR-20200204T123305.ach	Company approval pending	\$4,870.00 -\$4,870.00

Click the payment name to cancel (not an option if status is “Company approval pending”).

When do payments move from Scheduled tab to Approved tab?

- Same Day ACH files (if enabled) and ACH files dated 1-2 business days out are sent to the FI for processing every 10 minutes.
- ACH files dated 3+ business days out are sent to the FI for processing at 3:00am ET two business days before the date.

Payment Activity (continued)

Approved payments - payments that have been sent to the FI for processing.

Scheduled payments	Approved payments	Declined/Failed payments
Showing all payments ▼		
Approved payments	Status	Amount
Today		
April's fantastic payroll Payroll (PPD)	⚠ FI approval pending	-\$5,665.00
		Options ▼
Feb 18		
Wire wire pants on fire Domestic Wire	✔ Processed	-\$10,000.00
		Options ▼

Options: Copy, View, Print, Reverse

Reversals: If allowed by FI, reverse ACH individual transaction(s) or an entire batch; shows the business day after the effective date and expires after 5 business days.

Declined/Failed payments

- Payments declined by a business approver (initiator gets an email)
- Payments declined by the FI (initiator and all business admins get an email)
- Payments failed due to ACH prefunding (all business admins get an email)
- Recurring payments that failed entitlement or limit validations when checked 2 days prior to the effective date (creator, Primary Admin and financial institution get an email)

Scheduled payments	Approved payments	Declined/Failed payments
Showing all payments ▼		
Declined/Failed payments	Status	Amount
Jan 14		
Payroll Payroll (PPD)	✘ Exceeds User Daily Limit	-\$30.00
		Options ▼

Options: Initiate a new payment, View, Print

ACH Pass Through allows the business to take an ACH file, created in another system, and use Business Banking as a pass through system to get that file to your financial institution.

ACH Pass Through access is granted to the business via the chosen segment. If this feature is not enabled for the business, the “Upload pass through file” radio button (see bottom screenshot) will not display.

Navigation options go to the same screen:

1. Move Money > Make/Collect a Payment
2. Move Money > Upload an ACH Pass-Through File

The screenshot displays the 'Move Money' and 'Additional Services' navigation tabs. Under 'Additional Services', the 'ACH/Wire Payments' menu is expanded, showing options like 'Make/Collect a Payment' and 'Upload an ACH Pass-Through File'. A blue box highlights these two options, with an arrow pointing to the 'Upload pass through file' radio button in the 'Payments' section below. The 'Payments' section includes options for 'Make payments', 'Collect payments', and 'Upload pass through file'. To the right, a 'Monthly limits' sidebar shows three bars: 'ACH Payment limit' at \$488,310.00, 'ACH Collection limit' at \$20,000.00, and 'ACH Passthrough limit' at \$451,300.00. A blue box highlights the 'ACH Passthrough limit' bar. The main content area shows 'Scheduled payments' and 'Recurring payments' with details for 'Everyone get a million' and 'Wire to Title Company May2018'.

Upload the File

1. Select **Upload pass through file**.
2. Select the **funding account**.
 - The FI controls funding accounts via account-level entitlements.
3. Click **Browse** to locate and select the desired file.
 - Must be a file with .ach as the extension.
4. If the file is **not balanced**, check the box.
 - FI can suppress this globally.
 - If unbalanced, the FI must create the offsetting transaction.
5. Click **Upload**.
 - If any errors are found, the error is detailed out on the screen.
 - Edits are not allowed on the file. The business must fix the error in original source.
6. Approval flow kicks in *unless* there are no other approvers, or the file is below the initiator's approval threshold (see Payments Approval Training Guide for details).

Payments

What do you want to do?

Make payments
 Collect payments
 Upload pass through file

How do you want to pay?

Funding account

Select ▼

Select an ACH pass-through file

No file selected.

This is an unbalanced file.

The system validates:

- Limits
- Entitled funding account
- NACHA format
- All transactions have the same settlement date

Note: The system does not prevent the business from uploading the same file twice.

Similarities of ACH files created within Business Banking and the ACH Pass Through functionality:

- **Access** granted on the account level
- **Limits** set in Business Banking are checked
- Same **cutoff time** and processing time
- **Same day** ACH supported
- Business must **approve** both if dual control is required
- **FI must approve** both

Differences between ACH files generated within Business Banking and the ACH Pass Through functionality:

ACH Generated in BB	ACH Pass Through
Created inside Business Banking	Created in another system
Business Banking puts the data into a NACHA formatted file	File must already be in NACHA format
Effective date can be up to one year in the future	Effective date can be between 2 to 10 business days in the future (set by FI)
SEC codes allowed (must be enabled for the business and user): PPD, CCD, ARC, WEB, TEL, POP, BOC	Any SEC code allowed (even if not enabled for the business or user)
File is always balanced; your FI does not have to create the offsetting transaction	File may be unbalanced; if it is unbalanced, the FI must create the offsetting transaction
Prefunding available	Prefunding not available

ACH File Import provides for an efficient and secure way to streamline ACH initiation by importing recipients using a delimited or NACHA file. A new payment is created with the imported data, which can then be initiated in Business Banking.

Two key parts to processing:

- 1. Create the file map**
 - The business needs to tell Business Banking how to make sense of the data that will be imported; this screen defines the file attributes, fields and positions in the file.
 - “ACH Import - Manage Import File Definitions” is the permission for users to access this screen.
- 2. Import the file**
 - Imports the file to initiates payment creation in this step.
 - “ACH Import - Import Recipients” is the permission for users to access this screen.

Move Money	Additional Services
Transfers	ACH/Wire Payments
Make a Transfer	Make/Collect a payment
Request Loan Advance	Upload ACH pass-through file
Make Loan Payment	Manage payment templates
Scheduled Transfers	Scheduled payments
	2 Import Recipient Information
	1 Manage Import File Definitions

All other options under ACH/Wire Payments are not involved in importing files and initiating the imported data.

Manage Import File Definitions

Step 1: File Details

The fields under **Payment Details** are the same as the fields to begin adding an ACH template (see the ACH Template Training Guide for details).

File details | Map fields | Test & Confirm

Define file details

Payment details

File definition name
Enter a name

Funding account
Select ▼

Payment type
Payroll (PPD) ▼

ACH Company ID
1121212887 ▼

Payment description
Enter a description (10 characters)

How would you like to settle these payments?
 One settlement entry per batch offset One settlement entry per item offset

Tip: the File definition name must be unique from other fine definitions.

Manage Import File Definitions

Step 1: File Details (continued)

The **File Definition** fields are unique to ACH Import.

1. Select Delimited or NACHA as the file type.
2. If the file has a header in the first row, check this box.
3. If Delimited is the file type, select the delimiter that separates the data.
4. Enter number of fields (i.e. columns of data) in the file.
5. For imports after the initial one, select a matching field.

The screenshot shows a 'File definition' form with the following fields and callouts:

- 1**: File type dropdown menu, currently set to 'Delimited'.
- 2**: 'Skip the first header row' checkbox, which is currently unchecked.
- 3**: Field delimiter dropdown menu, currently set to 'Comma (,)'.
- 4**: Text input field for 'How many fields are there in the file?' with a question mark icon, containing the text 'Enter number of fields (at least 6)'.
- 5**: Radio button for 'Recipient Name' under the heading 'Select at least one to match records by:'.

At the bottom of the form are 'Cancel' and 'Next' buttons.

Tip: options under “match records by” determines which field the system compares when the user imports a file using an existing map.

Manage Import File Definitions

Step 2: Map Fields

- Tell the system where the data is located (in what column) within the file.
- Required fields: Routing number, Bank account number, Account Type, Amount, Recipient Name. The FI decides if Recipient ID is required.

Map these fields	To Fields from your file in...
Recipient ID	Field 6
Routing Number	Field 2
Bank Account Number	Field 3
Account Type	Field 5
Amounts (\$0.00)	Field 4
Recipient Name	Field 1
Recipient Addenda (optional)	Select a field

Notes:

- Mapping is not required when importing NACHA files.
- Accepted values for account types: checking, savings, or loan (loan allowed for CCD payments only)

Manage Import File Definitions

Step 3: Test & Confirm

Validate the mapping with a test import of the file, to ensure valid characters are imported (as defined by NACHA requirements).

The screenshot shows a web interface with three tabs: 'File details', 'Map fields', and 'Test & Confirm'. The 'Test & Confirm' tab is active and highlighted with a blue border. Below the tabs, the heading 'Test & Confirm (Optional)' is displayed. A message states: 'You may import a file to test the mapping.' Below this, there is a label 'Import a test file' followed by a 'Browse...' button and the text 'No file selected.' At the bottom of the interface, there are two buttons: 'Back' on the left and 'Save file definition' on the right.

Tips:

- Approval is not required when creating an import file map.
- The File Definition can be edited later if file layouts change.

Import Recipients

Now that the map is created, the business user goes to Import Recipient Information.

Move Money	Additional Services
<p>Transfers</p> <p>Make a Transfer</p> <p>Request Loan Advance</p> <p>Make Loan Payment</p> <p>Scheduled Transfers</p>	<p>ACH/Wire Payments</p> <p>Make/Collect a payment</p> <p>Upload ACH pass-through file</p> <p>Manage payment templates</p> <p>Scheduled payments</p> <p style="border: 1px solid blue; padding: 2px;">Import Recipient Information</p> <p>Manage Import File Definitions</p>

1. Select the file import definition (created in previous step).
2. Click Browse and locate the file on the computer.
3. Check this box to allow duplicates, according to the value for matching records (see pg 3, step 5).

Import recipient information

File definition

Select an import file definition

Bonus File
▼
1

Funding account	Business Checking *0001 <small>Current: \$4,289.85 Available: \$4,289.85</small>	Payment type	Payroll (PPD)
File type	Delimited	File delimiter	Comma (,)
Match records by	Bank Account Number Routing Number		

Select file to import

Import file No file selected. 2

Allow duplicate recipients 3

Tip: When importing a NACHA file, the file must be unbalanced, i.e. no offsetting transaction.

Import Recipients

4. The recipient details from the file display. Confirm the information is correct.
5. Opt to save the file as a template, if desired.
6. Set the deliver on date.
7. Click “Make a Payment” (or “Collect” if this is a collection file).

Recipient ID	Recipient name	Routing number	Account number	Account type	Amount (\$0.00)
5555555555	Harry Striker	122287251	888555	Personal Checking	\$1,500.00 ^
8888888888	Tonya Silver	122287251	451525	Personal Checking	\$1,250.00
1111111111	Robby Anders	122287251	857595	Personal Checking	\$320.00
7777777777	Marilyn Saunders	122287251	956515	Personal Savings	\$1,800.00 v

Paying 4 recipients Total \$4,870.00

Need to use this file later? [Save it as a template](#)

Schedule the payment

Deliver On

Make a payment

Tips:

- Creating a template via file import is a great way to save time versus building the template from scratch.
- The Deliver On date follows the same requirements as when initiating a file via Make/Collect a Payment screen.

If Same Day ACH is enabled, this checkbox shows up until the same day ACH end user cutoff time. See the ACH Initiation Training Guide page 9 for details.

Deliver On

Want it to get there faster? Make a Same Day ACH payment. (\$1.00 fee applies)

Import Recipients

If the File Definition has been used before, previously imported recipients display, and the business selects a “reason for import”.

Select file to import

Select the reason for import

Adding new recipients and updating existing

Adding new recipients only

Updating existing recipients

Delete existing and add recipients

Import file No file selected.

Previously imported recipients

Recipient ID	Recipient name	Routing number	Account number	Account type	Amount (\$0.00)
7777777777	Marilyn Saunders	122287251	956515	Personal Savings	\$1,800.00 ^
5555555555	Harry Striker	122287251	888555	Personal	\$1,500.00

Add new and update existing

- add recipients from import file where no match is found on matching key
- if matching key is found, replace any existing values with new value
- if existing recipients from previous import are not found in import file, delete and remove from payment file

Add new recipients only

- add recipients from import file where no match is found on matching key
- do not change existing recipients, even if new information is in the import file

Update existing recipients

- if matching key is found, replace any existing values with new value
- if new recipients are included in import file do not add
- if existing recipients from previous import are not found in the current import file, leave unchanged and include in payment file

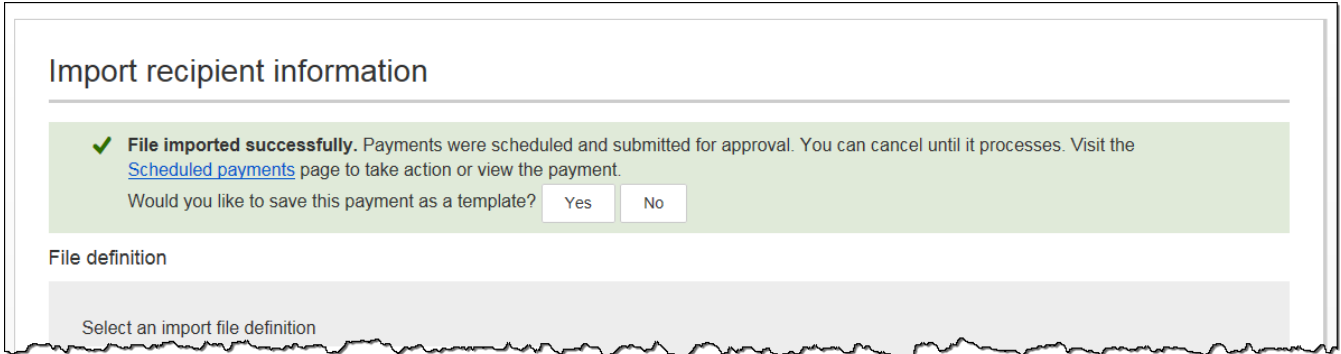
Delete existing and add recipients

- delete all recipients from previous import
- add recipients from import file

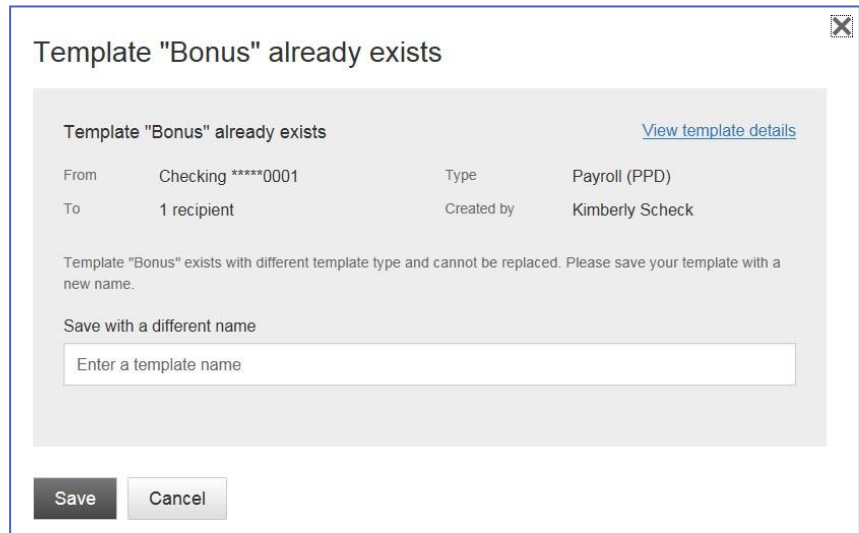
Import Recipients

Approval for payments created from a file import will follow the same approval flow as other ACH payments. See the Payment Approvals Training Guide for details.

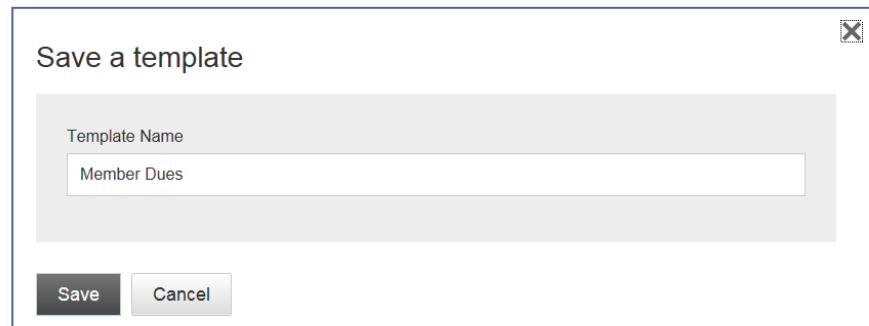
The success screen also prompts the user if they would like to **save the payment as a template** (in addition to the link above the Deliver On date when initiating an import).



Screenshot if the File Definition name is already in use by an existing ACH template.



Screenshot if the File Definition name is NOT already in use by an existing ACH template. The business user may edit if desired.



Troubleshooting ACH Import

Some finer, technical details about ACH Import that may be helpful when troubleshooting issues:

Allow Duplicate Transactions

ACH File import allows for duplicate transactions in certain import scenarios. The business can check a box to allow duplicate entries in the file. This impacts the Import Recipient Information page only; the file test screen when creating a map does not allow duplicates.

For subsequent imports using the same File Map Definition where duplicates were imported previously, these two reasons will be grayed out (since the system won't know which duplicates to update):

- Add new recipients and update existing
- Updating existing recipients

Import recipient information

File definition

Select an import file definition

Bi Weekly Payroll

Funding account	Business Checking *1315 Current: \$5,182.42 Available: \$5,140.50	Payment type	Payroll (PPD)
File type	Delimited	File delimiter	Comma (,)
Match records by	Recipient ID		

Select file to import

Import file Hourly Payroll File.csv

Allow duplicate recipients

Allow Most Special Characters

ACH File import allows most special characters, spaces in the middle of the Recipient ID, and alphanumeric characters. Special characters NOT allowed:

{ Curly Bracket Left } Curly Bracket Right | Pipe Sign ^ Carat * Asterisk

Account Number Length

Account numbers must be between 3 and 17 characters long. When an imported file contains account numbers that are 3 characters long, it can only be used to make payments, NOT used to create a template. The minimum account number in all other areas of Business Banking remains 4 characters. Also, spaces are not allowed in the middle of account numbers.

Zero Dollar Transactions

Zero dollar transactions are allowed in the import files. This will not create a pre-note; the system will not generate a transaction for that record.

Business Banking supports Same Day ACH transactions as an optional feature.

Same Day ACH – Enablement

Steps to enable Same Day ACH at the business level:

1. Toggle to Yes to offer Same Day ACH Disbursement.
2. Toggle to Yes to offer Same Day ACH Collection.
3. Set the Same Day ACH transaction fee.

The screenshot shows a configuration page for ACH transactions. It is divided into two main sections: ACH Disbursements and ACH Collections. The ACH Disbursements section includes fields for Daily ACH Disbursements Limit (\$50,000.00), Monthly ACH Disbursements Limit (\$100,000.00), and ACH Disbursements Approval Threshold (per transaction) (\$100,000.00). There is a toggle for 'Enforce ACH Prefund' set to 'NO' and a toggle for 'Enable Same Day ACH Disbursement' set to 'YES', which is annotated with a blue circle and the number '1'. Below this are checkboxes for 'ACH Disbursement Types': Consumer (PPD) [checked], Payroll (PFD) [checked], and Child Support (CCD) [unchecked]. A callout box with a blue border and white background contains the text: "Once Same Day ACH is enabled here, your financial institution must also enable it on the business level." The ACH Collections section includes fields for Daily ACH Collections Limit, Monthly ACH Collections Limit, and ACH Collections Approval Threshold (per transaction), all set to "Limit Amount". There is a toggle for 'Enable Same Day ACH Collection' set to 'NO', annotated with a blue circle and the number '2'. Below this are checkboxes for 'ACH Collection Types': Consumer (PPD) [checked], Commercial (CCD) [checked], Electronic Check (POP) [unchecked], Electronic Check (BOC) [unchecked], Electronic Check (ARC) [unchecked], Telephone-Initiated (TEL) [unchecked], and Web-Initiated (WEB) [unchecked]. At the bottom, there is a toggle for 'ACH File Import' set to 'checked' and a toggle for 'ACH Auto Approval' set to 'NO'. The 'Pricing per Same-Day ACH Transaction' field is set to '\$ Per Item Price', annotated with a blue circle and the number '3'. The 'Pricing per Standard ACH Transaction' field is also set to '\$ Per Item Price'.

Same Day ACH – the Business View

With Same Day ACH enabled for a business, this checkbox displays on the Make a Payment page and on the File Import page. Same Day ACH is also supported with ACH pass through file, although there is not a Same Day checkbox.

When this box is checked, the Deliver On field adjusts to the current day and is not editable.

The box is hidden after the end user cutoff time (reappears after the Same Day FI Admin afternoon cutoff time).

Payroll [Edit template](#)

Funding account: Checking *0101
Current: \$1,008,493.93
Available: \$1,008,493.93

Template type: Payroll (PPD)

1	Barney Rubble Checking *8899	\$1,750.00
---	---------------------------------	------------

Deliver On: 06/23/2020

Want it to get there faster? Make a Same Day ACH payment. (\$0.10 fee applies)

Paying 1 customer Total \$1,750.00

Fees \$0.10

Same Day ACH transactions cannot exceed \$1,000,000 per NACHA rules, and this error appears if the business exceeds this limit.

Same day batches can exceed \$1,000,000; this limit applies on the transaction level.

Payroll [Edit template](#)

Funding account: Checking *0111
Current: \$2,000.00
Available: \$2,000.00

Template type: Payroll (PPD)

1	Edwin Obi Checking *7979	\$1,000,001.00
---	-----------------------------	----------------

Deliver On: 04/06/2022

Want it to get there faster? Make a Same Day ACH payment. (\$0.05 fee applies)

Warning: Same Day ACH transactions cannot exceed \$1,000,000.00

Paying 1 customer Total \$1,000,001.00

Initiating ACH and Wire payments may require approval with **dual control**, where the initiator cannot approve their own work.

When is dual approval REQUIRED?

- The payment meets or exceeds the approval threshold **AND**
- There's at least one other person at the business that can approve the payment

When is dual approval BYPASSED?

- The payment is under the approval threshold **OR**
- There are no other approvers at the business (ex: the Primary Admin initiates a payment, and the business doesn't have any Secondary Admins nor business users with approval permission).

Events that trigger approval:

- Create or update an ACH or wire template
- Initiate an ACH payment or collection
- Upload an ACH pass through file
- Import an ACH file
- Initiate a Wire
- The next payment in a recurring series is within 2 days of effective date

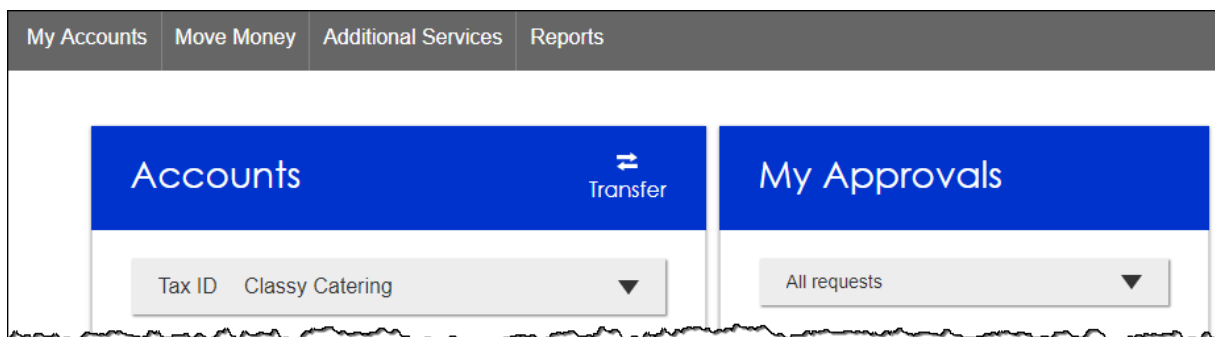
Business Admins and business users with approval permission receive this email – EXCEPT if an approver has exceeded their approval limit.

Marco Lopez,

An item requiring approval has been submitted. Please login to review the ACH Payment item(s) pending approval to ensure timely processing.

If you have any questions or concerns about this item, please contact the user who submitted the ACH Payment request for approval.

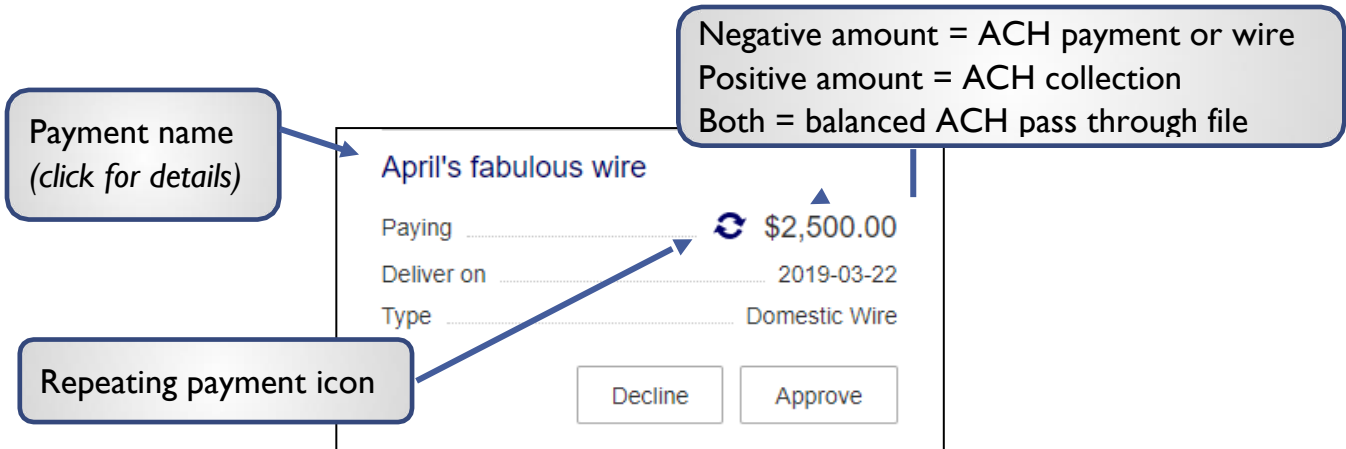
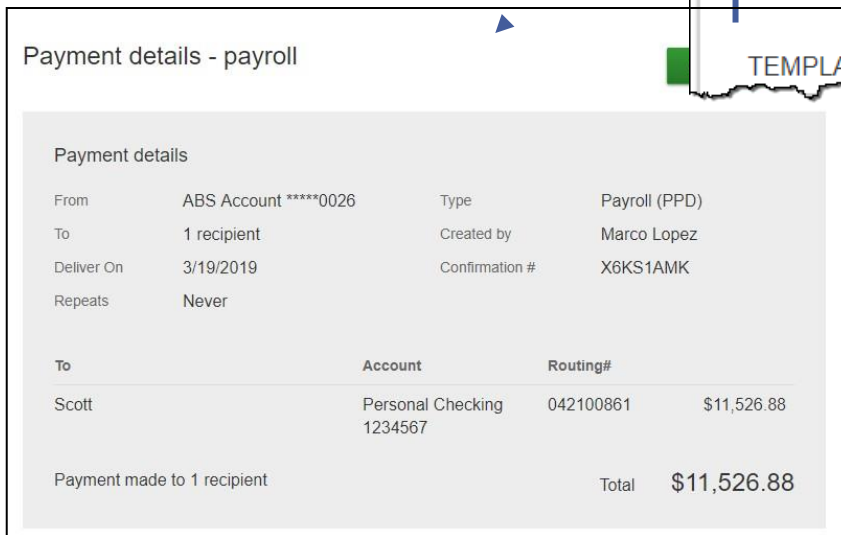
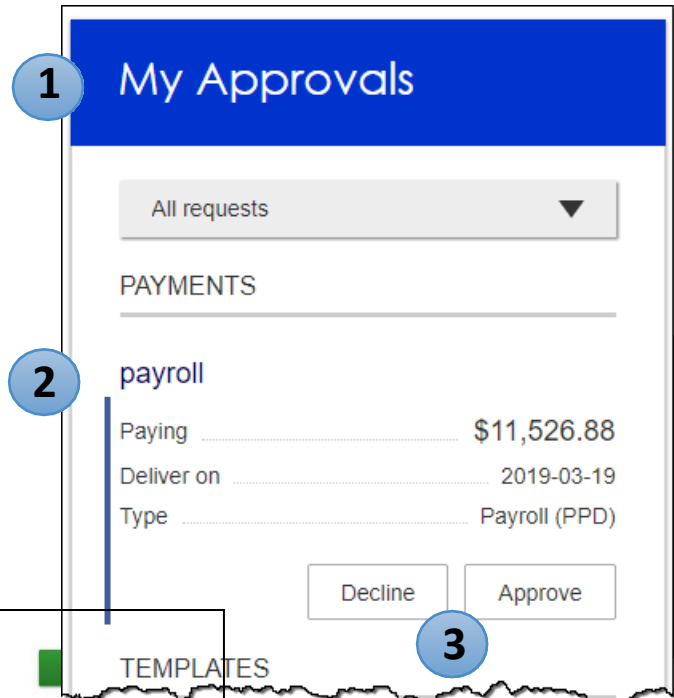
The payment that needs approval shows in the My Approvals widget.



Dual Approval

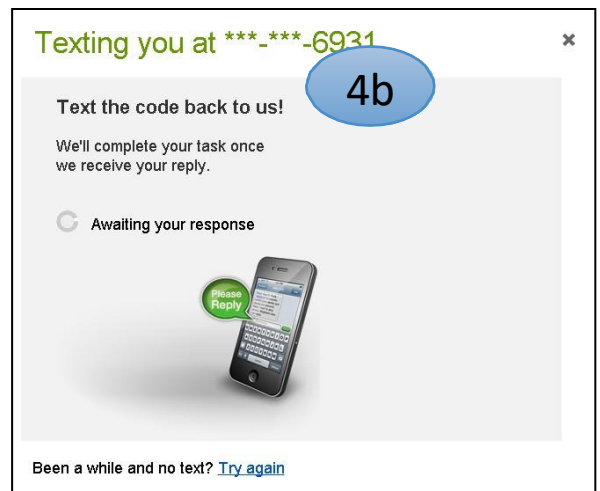
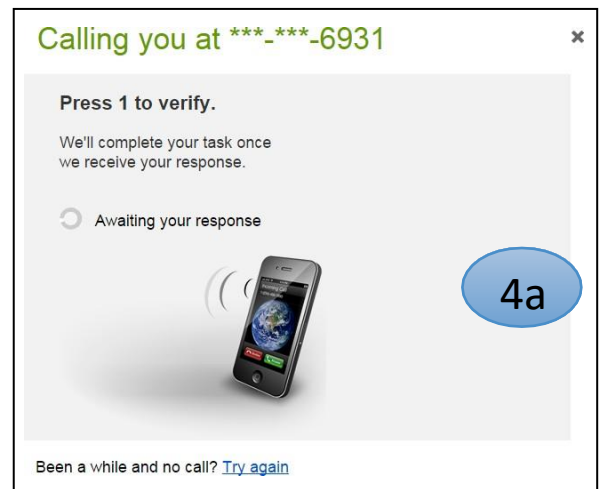
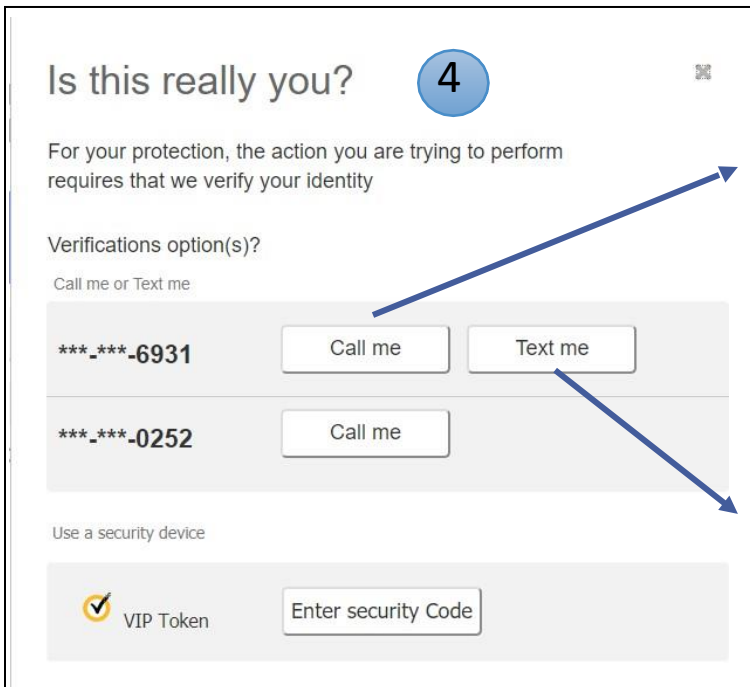
Steps to approve a payment:

1. Go to the My Accounts screen > **My Approvals** widget.
2. Select the **payment name** to see details.
3. Click **Approve** for desired payment.



Dual Approval

4. A pop-up prompts the user to validate identity:
 - a. **Call Me**: user answers and presses 1 (one) on the phone
 - b. **Text Me** (only shows if the user text-enabled their phone): user receives the text and replies back with the security code.
 - c. **Enter security code** (only shows if the FI offers tokens and the user entered the credential ID in My Settings). *Only option if tokens are enforced.*
5. The payment no longer shows in the My Approvals widget and is queued for processing.



Tips:

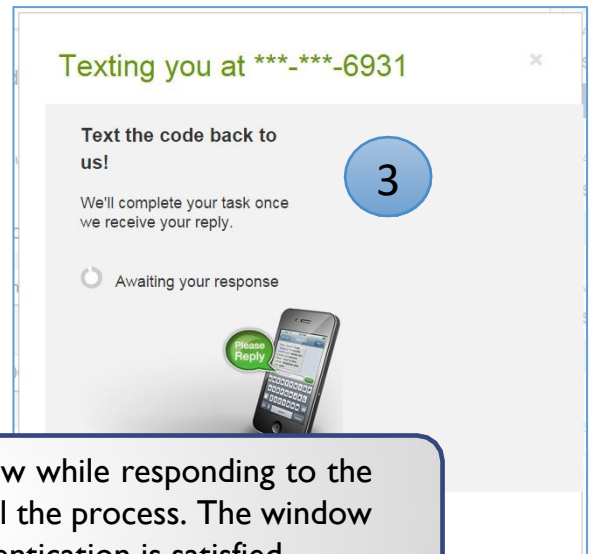
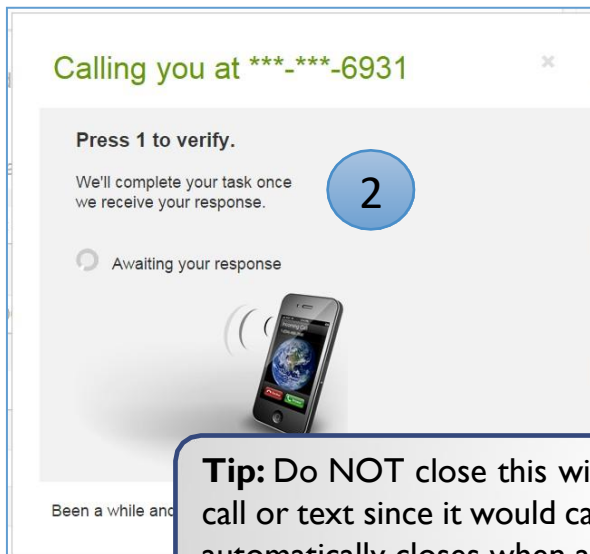
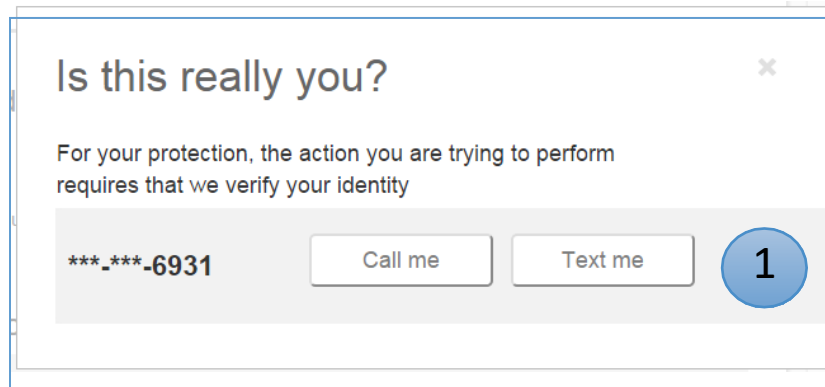
- The approval pop-up window times out after 5 minutes.
- Do NOT close the pop-up window or approval will not go through. Wait for it to automatically close after completing identity verification.

Approval by Initiator

If dual approval is not part of the workflow (see page 1), the person initiating a payment may have to pass out of band (OOB) authentication.

The FI may opt to set a dollar threshold for wire and ACH payments that applies this scenario. Payments that *don't require dual approval* and are *greater than the OOB threshold* trigger this OOB prompt.

1. Upon initiating the ACH, the user is prompted to get a call or text (or enter a token code – not shown here).
2. **Call me:** initiates a phone call; the user answers and presses 1 (one) on the phone.
3. **Text me:** initiates a text with a security code; the user must text the code back.



Tip: Do NOT close this window while responding to the call or text since it would cancel the process. The window automatically closes when authentication is satisfied.

Common Questions

Q: Why didn't a payment get routed for dual approval?

A: Either the payment is under the approval threshold OR the Primary Admin initiated the payment and there are no other approvers at the business.

Q: Do I have to approve each payment in a recurring series?

A: Yes. Before approval, each payment must pass a limits and entitlements check; if the initiator has exceeded their limits or no longer has the necessary permission, the payment fails (the initiator, business admins, and the FI get an email notification, and the payment moves to the Declined/Failed tab). If it passes the validations, the payment is queued up for approval 2 business days before the send date.

Q: What happens if I decline a payment?

A: The payment shows in Declined/Failed activity and the system sends an email notification to the person who initiated the payment.

Q: Do I have to pass identity verification for every payment?

A: If your FI enables approval caching, identity verification is required for the first payment but not subsequent payments approved within a certain timeframe (5 minutes or less – set by the FI). Caching is cancelled when the user logs out.

Q: How long do payments stay here awaiting approval?

A: Indefinitely

Q: What happens if I approve a payment after cutoff time?

A: If a wire with today as Deliver date is approved after cutoff, or an ACH with Deliver date as one day out is approved after cutoff, it will be routed to the financial institution that same day with a "Approved after user cutoff" warning.

Q: What happens if I approve a payment past the date?

A: Approval will go through and the payment will be routed to the financial institution with a "Past Due" warning.

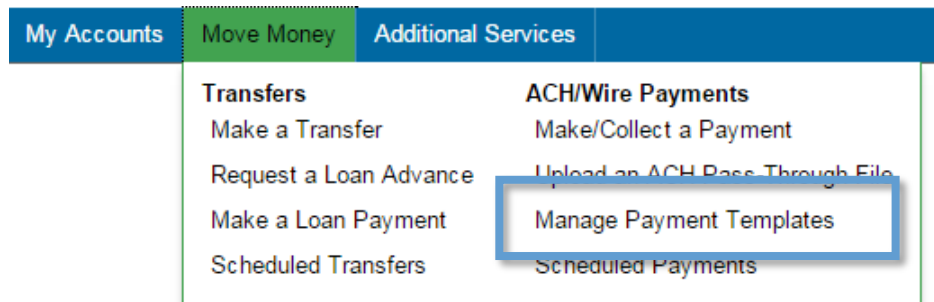
Q: After a payment is approved, what happens next?

A: Wires with Deliver Date as the current business day are sent to the FI for processing within 10 minutes. ACH transactions with the Deliver date as same day, or 1-2 business days out, are sent for processing within 30 minutes.

Wire templates help **reduce errors** and **provide efficiency**. Create the template first, and then initiate transactions quickly with no need to enter (and possibly enter incorrectly) details such as account number and routing number.

Template Basics

- Under Move Money, go to “Manage Payment Templates“.
- Unlimited templates allowed.
- Templates can be for a domestic wire or an international wire.
- Templates are not required if the user has the permission to make ad hoc wire payments.
- Common reasons to create a wire template:
 - Recurring vendor payments
 - Real estate closings with frequent property buyers
 - Large dollar payments to the same beneficiary



Tip:




A user can also add a template on the Make/Collect a Payment page:

- “Add a new template” option in Template dropdown
- “Save as template” option *after* a one time payment is initiated

Manage Payment Templates screen

Template statuses:

- Needs Attention – ex: approver declined the template, funding account is closed, invalid wire routing number (not shown)
- Approval Pending – new and edited templates require approval
- Approved – available for initiation

Manage payment templates				+ Add a template
Showing	All Templates ▼	Search		
Templates	Last payment	Date		
Needs Attention				
Bonus Payroll (PPD)  Declined			Options: View, Edit, Delete, Print Options ▼	
Prenotes Payroll (PPD)  Invalid funding account	-	-	Options ▼	
Approval Pending				
may wire Domestic Wire  Approval pending			Options: View, Print Options ▼	
Approved				
Gym Fees Consumer (PPD)	\$516.05	11/17/2016	Options ▼	
one time collection from vendor Commercial (CCD)			Options: View, Make a payment, Edit, Delete, Copy, Print Options ▼	

Add a Template for a Domestic Wire

1. Enter a **Template Name**, which must be unique from other templates.
2. Choose **Funding Account**.
 - The FI controls funding accounts via account-level entitlements.
3. Select as the **Template Type**.
 - Business segment and user permissions determine the options that display.
4. Enter the **beneficiary**, aka to whom the funds are being wired.

The screenshot shows a web form for creating a wire template, divided into two main sections: "Template information" and "Beneficiary information".

Template information section:

- Name:** A text input field containing "Wire to ABC Vendor" with a blue circle containing the number "1" next to it.
- Funding account:** A dropdown menu showing "ABS Account ****0026" with a blue circle containing the number "2" next to it.
- Template type:** A dropdown menu showing "Domestic Wire" with a blue circle containing the number "3" next to it.

Beneficiary information section:

Complete the template by adding beneficiary .

Beneficiary information (with a blue circle containing the number "4" next to the heading):

- Who do you want to pay:** A text input field with the placeholder "Enter beneficiary name as it appears on the beneficiary account".
- Address line 1:** A text input field with the placeholder "e.g. 124 Main Street".
- Address line 2:** A text input field with the placeholder "Optional".
- Zip/Postal Code:** A text input field with the placeholder "Enter zip code".
- City/Town:** A text input field.
- State/Province/Region:** A text input field with the placeholder "Optional".
- Country:** A dropdown menu with the placeholder "Select".
- Bank account number:** Two text input fields: "Beneficiary account number" and "Retype account number".
- Reference information/Additional instructions:** A text input field with the placeholder "Enter a 4 line message to beneficiary (optional)".
- Purpose of wire:** A text input field with the placeholder "Optional".

Add a Template for a Domestic Wire (continued)

5. Enter the **Beneficiary Bank** information.
 - Routing number is validated; must be a domestic FI. If it's a FedACH routing number, intermediary bank section is required.
6. If included in the wire instructions, enter **Intermediary Bank**.
 - Entire section is optional, except as noted above.
 - FI can globally suppress this section for domestic wires, international wires, or both.
7. Enter the **amount** for the template.
 - Zero amount is allowed; can be edited at time of initiation.

Beneficiary bank information **5**

Wire routing number

For further credit to

Intermediary bank information **6**

While not common, beneficiary's bank may not receive wires directly and require you to enter the intermediary bank information. If unsure, refer to the wire instructions provided by the beneficiary and please enter the information below.

Bank routing number

Intermediary bank account number

Payment information

This can be changed at the time of payment.

Amount to pay **7**

Add a Template for an *International Wire* (Currently Not Available)

Steps 1 and 2 (template name, funding account) are the same as domestic wires.

3. Select **International Wire** as the Template type.
 - Shows only if international wires is part of the business segment and in the user’s entitlements.
4. Enter **Beneficiary** information.
 - Required fields: Who do you want to pay, Address line 1, City/town, Country, Bank account number

The screenshot shows a web form for adding an international wire template. At the top, there is a 'Template type' dropdown menu with 'International Wire' selected, highlighted by a blue circle with the number '3'. Below this is a section titled 'Beneficiary information' with a sub-header 'Complete the template by adding beneficiary .'. A blue circle with the number '4' is placed over the 'Beneficiary information' sub-header. The form contains several input fields: 'Who do you want to pay' (text input), 'Address line 1' (text input with 'e.g. 124 Main Street' as a placeholder), 'Address line 2' (text input with 'Optional' as a placeholder), 'City/Town' (text input), 'State/Province/Region' (text input with 'Optional' as a placeholder), 'Zip/Postal Code' (text input with 'Optional' as a placeholder), 'Country' (dropdown menu with 'Select' as a placeholder), 'Bank account number' (text input with 'Beneficiary IBAN/account number' as a placeholder), and 'Retype IBAN/account number' (text input with 'Retype IBAN/account number' as a placeholder). At the bottom, there is a 'Reference information/Additional instructions' text area with the placeholder 'Enter a 4 line message to beneficiary (optional)' and a 'Purpose of wire' text input with 'Optional' as a placeholder. A blue callout box on the right side of the form contains the text: 'Tip: Formatting rules for all fields on this form are relaxed due to the variety of instructions with international wires.'

Add a Template for an *International Wire* (continued, **Currently not available)**

5. Enter **Beneficiary bank information**.

- Required fields: Bank name, Bank code (SWIFT/BIC), Address line 1, City/town, Country

Beneficiary bank information **5**

Bank Name

Please enter Bank Code and Bank account number provided with your wiring instructions.

Bank Code (SWIFT/BIC)

Bank account number

Address line 1

Address line 2

City/Town

State/Province/Region

Zip/Postal Code

Country

Wiring instructions

Tips:

- The freeform “wiring instructions” field is helpful if the business isn’t sure where to put certain info.
- This form is not customizable.

Add a Template for an *International Wire* (continued, **Currently not available)**

6. Enter **Intermediary bank**.
 - Include only if the wire instructions include sending the funds to a correspondent bank before the receiving bank.
 - FI can globally suppress this section for domestic wires, international wires, or both
7. Enter the **payment information**.
 - Option 1: send wire in US dollars. If “Send in foreign currency” is checked, convert the amount to that currency upon receipt of the wire.
 - Option 2: send wire in another currency. Business selects the currency and enters the amount of the wire in that currency.

Intermediary bank information (Optional) 6

If intermediary bank information has been provided with your wiring instructions, the bank and account information can be entered in this section. Otherwise, this section can be left blank.

Intermediary bank is Domestic Bank International Bank

Bank routing number

Bank account number

Payment information 7

The amount can be changed at the time of payment.

Send exact amount in US dollars

Send in foreign currency

Send exact amount in

Tip: Your FI controls which foreign currencies appear in the **Payment** section.

Approve Templates

If approval is required, templates must be approved before they are available for use. Also, if edits are made, the template is unavailable until approved.

1. Go to the My Accounts screen > **My Approvals** widget.
2. Select the **template name** to review details.
3. Select **Approve** for desired template.
4. Select **Confirm** on the pop-up window.
5. The template is now available to use and shows as Approved on the template screen.

The screenshot shows the 'My Approvals' interface. At the top, there is a blue header with the text 'My Approvals' and a circled '1' next to it. Below the header is a dropdown menu labeled 'All requests'. The main content is divided into two sections: 'PAYMENTS' and 'TEMPLATES'. Under 'PAYMENTS', there is a list item 'DI04315_W5U2URFU-20190305T0...' with details: Credit amount \$4,870.00, Debit amount -\$4,870.00, Deliver on 2019-03-08, and Type File. There are 'Decline' and 'Approve' buttons below this item. Under 'TEMPLATES', there is a list item 'wire_feb' with details: Funding account *0026, Pay to 1 Beneficiary, and Type Domestic Wire. There are 'Decline' and 'Approve' buttons below this item, with a circled '3' next to the 'Approve' button. A circled '2' is next to the 'wire_feb' template name.

Tips:

- The person creating the template will NOT see it in My Approvals since users cannot approve their own work.
- Approving a template does not require additional verification via MFA.
- Decline action moves the template to Needs Attention and sends an email to the person who created the template.

When is approval required?

If there is another person at the business can approve templates, it's routed for approval. Even if *payment* approvals are waived, *templates must still be approved*.

If approval is required, the status is Approval Pending. An email is routed to all business users who can approve templates.

If approval is not required, the status is Approved and the template can be initiated.

Businesses initiate domestic and international wires via the Make/Collect a Payment screen. ACH and wires are comingled here.

The screenshot shows the 'Payments' screen with three radio button options: 'Make payments', 'Collect payments', and 'Upload pass through file'. A callout box points to the 'Make payments' option, stating: "Make payments" is the only option pertaining to wires.

Below the options are tabs for 'Scheduled payments', 'Approved payments', and 'Declined/Failed payments'. A callout box points to these tabs, stating: View Scheduled, Approved, and Declined/Failed payments.

On the right side, there is a 'Monthly limits' section with four categories, each with a bar chart showing the available limit:

- ACH Payment limit: \$200,000.00 available
- ACH Collection limit: \$200,000.00 available
- ACH Passthrough limit: \$190,260.00 available
- Domestic Wire Payment limit: \$443,500.00 available
- International Wire Payment limit: \$500,000.00 available

A callout box points to the limits section, stating: Limits are specific to each user and may vary per TIN. Click "More details" for full view of all limits. Monthly limits do not show if the FI has suppressed monthly limits.

The main table shows recurring payments with columns for 'Recurring payments' and 'Amount'. Two entries are visible:

- 'Wire wire pants on fire' (Domestic Wire) with an amount of -\$10,000.00 and a 'Company approved' status.
- 'April's awesome Payroll' (Payroll (PPD)) with an amount of -\$7,000.00 and a 'Company approved' status.

“How much can I send?”

- Limits are calculated by deliver on date, not the creation date.
- The daily limit is from 12:01 am Pacific time to midnight PT.
- If the payment exceeds limits, an error message displays and blocks the payment.
- If the payment exceeds available balance, the payment is allowed (flagged as “insufficient funds” when sent to the FI unless the FI disables the account balance check).

“When can I send it?”

- Date defaults to the current business day before cutoff time.
- Date can be up to one year in the future.
- Weekends, Federal Reserve non-processing days, and FI-specific non-processing days are grayed out in the calendar.

Send a template-based wire

1. Select **Use a Template**.
2. Click in the **Enter a template name** field to see options.
 - Select one from the list, start typing to see matches, or add a new template.
 - ACH templates and wire templates are co-mingled here.
3. If needed, edit amount or message to beneficiary or receiving bank.
4. The **Deliver On date** defaults to current business day (can be up to one year out).
 - After the end user cutoff time, the date defaults to the next business day.
 - Option to make this wire repeating.
5. Click **Never** to make the wire **repeating**.
6. Click **Continue to review** (not shown here).

How do you want to pay?

- 1 Use a template
- 2 Enter a template name
- Payroll
- Clay Supplies
- Sc
- Cash Concentration
- S
- Pottery paint
- Rec
- Add a new template

April's fabulous wire [Edit template](#)

Funding account	Checking *0001 Current: \$248,934.76 Available: \$248,934.76	Template type	Domestic Wire
-----------------	--	---------------	---------------

Liz Kritikos *2121

Beneficiary bank: FEDERAL CREDIT UNION

4 Send On: 05/16/2019 Repeats: [Never](#) 5

Paying 1 customer Total: \$2,500.00

Fees: \$20.00

Notes:

- Display of Current and Available balance is interface-dependent.
- A template can be used for only one repeating payment.

Send a one time wire

1. Select **Make a one time payment**.
2. Choose **Funding Account**.
 - The FI controls funding accounts via account-level entitlements.
 - For this user, accounts with “Create Ad Hoc Wire Transfer Payments” permission display.
3. Select **Payment Type** of Domestic or International Wire.
 - ACH payment types also show in this list.
4. If desired, enter a **payment name**. This becomes the template name if saved as a template after initiation.

The screenshot shows a web interface titled "Payments". Under the heading "What do you want to do?", there are three radio button options: "Make payments" (selected), "Collect payments", and "Upload pass through file". Below this is the section "How do you want to pay?". It contains four numbered callouts pointing to specific form elements: 1. A dropdown menu set to "Make a one time payment". 2. A dropdown menu for "Funding account" set to "BASE Checking ****0002", with "Current: \$5,580.24" and "Available: \$5,580.24" displayed to its right. 3. A dropdown menu for "Payment type" set to "Domestic Wire". 4. A text input field for "Payment name" with the placeholder text "Enter a payment name (optional)".

Aside from the Deliver On Date, sending a one time wire involves the same steps as setting up a template. See the Wire Templates Training Guide for details.

International Wires (Currently Not Available)

The FI has the *option* of uploading an exchange rate file to provide currency conversion for international wires.

When the business initiates an international wire with **current day as Send Date**, the conversion rate shows under Payment Information.

The system **does not calculate** estimated amount when:

- the FI does not upload exchange rates, or
- the wire is future dated, or
- the wire is recurring.

For “Amount in US dollar”, that conversion rate applies when “Send in foreign currency” is checked. Select currency and the system calculates the estimated amount in foreign currency.

Payment information

The amount can be changed at the time of payment.

Amount in US dollars

Conversion rate: 49

Send in foreign currency

Estimated amount in foreign currency

Amount in foreign currency

For “Amount in foreign currency”, select the currency type and enter that amount. The system calculates the estimated amount in US dollars.

Payment information

The amount can be changed at the time of payment.

Amount in US dollars

Amount in foreign currency

Conversion rate: 49

Estimated amount in US dollars

Payment Activity

- All activity for the business displays, not just activity by the current user. However, user permissions (funding account, payment types) impact the activity a user can see.
- All pending payments display, as well as 30 days of approved and declined/failed history.

Scheduled payments

- Payments show here when pending, i.e. not yet sent to the FI for processing.
- Recurring payments show at the top; pending single payments show under second section.
- The next payment in a recurring series shows along with scheduled single payments with “Company pending approval” status 2 business days prior to the payment date.

The screenshot shows a web interface with three tabs: "Scheduled payments", "Approved payments", and "Declined/Failed payments". The "Scheduled payments" tab is active. Below the tabs is a dropdown menu showing "Showing all payments". The main content area is divided into two sections: "Recurring payments" and "Scheduled payments".

Recurring payments	Status	Amount
Wire wire pants on fire Domestic Wire Once a week on Thursday until I cancel	Company approved	-\$10,000.00 Next payment: 2/27/2020
APril's awesome Payroll Payroll (PPD) Twice a month on 7th and 21st until I cancel	Com	\$7,000.00 nt: 3/6/2020

The "Scheduled payments" section shows a payment on Feb 7:

Scheduled payments	Status	Amount
DI04315_D1U6AUWR-20200204T123305.ach	Company approval pending	\$4,870.00 -\$4,870.00

A callout box with a blue border and a blue arrow pointing to the "APril's awesome Payroll" entry contains the text: "Click the payment name to cancel (not an option if status is 'Company approval pending')." The bottom of the screenshot has a torn paper effect.

When do payments move from Scheduled tab to Approved tab?

- Wires scheduled for today are sent to the FI for processing within 10 minutes.
- Wires scheduled for a future date stay in the Scheduled list and are sent to the FI for processing at 3:00am ET on the Deliver On date.

Payment Activity (continued)

Approved payments - payments that have been sent to the FI for processing.

Scheduled payments	Approved payments	Declined/Failed payments
Showing all payments ▼		
Approved payments	Status	Amount
Today		
April's fantastic payroll Payroll (PPD)	⚠ FI approval pending	-\$5,665.00
		Options ▼
Feb 18		
Wire wire pants on fire Domestic Wire	✔ Processed	-\$10,000.00
		Options ▼

Options: Copy Payment, View, Print

Declined/Failed payments

- Payments declined by a business approver (initiator gets an email)
- Payments declined by the FI (initiator and all business admins get an email)
- Payments failed due to wire funding (all business admins get an email)
- Recurring payments that failed entitlement or limit validations when checked 2 days prior to the effective date (creator, Primary Admin and financial institution get an email)

Scheduled payments	Approved payments	Declined/Failed payments
Showing all payments ▼		
Declined/Failed payments	Status	Amount
Jan 14		
Payroll Payroll (PPD)	✘ Exceeds User Daily Limit	-\$30.00
		Options ▼

Options: Initiate a new payment, View, Print

Initiating ACH and Wire payments may require approval with **dual control**, where the initiator cannot approve their own work.

When is dual approval REQUIRED?

- The payment meets or exceeds the approval threshold **AND**
- There's at least one other person at the business that can approve the payment

When is dual approval BYPASSED?

- The payment is under the approval threshold **OR**
- There are no other approvers at the business (ex: the Primary Admin initiates a payment, and the business doesn't have any Secondary Admins nor business users with approval permission).

Events that trigger approval:

- Create or update an ACH or wire template
- Initiate an ACH payment or collection
- Upload an ACH pass through file
- Import an ACH file
- Initiate a Wire
- The next payment in a recurring series is within 2 days of effective date

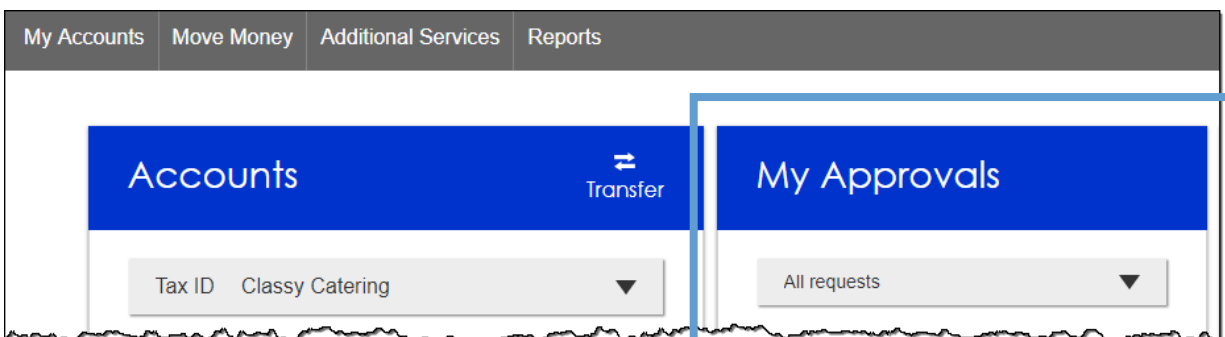
Business Admins and business users with approval permission receive this email – **EXCEPT** if an approver has exceeded their approval limit.

Marco Lopez,

An item requiring approval has been submitted. Please login to review the ACH Payment item(s) pending approval to ensure timely processing.

If you have any questions or concerns about this item, please contact the user who submitted the ACH Payment request for approval.

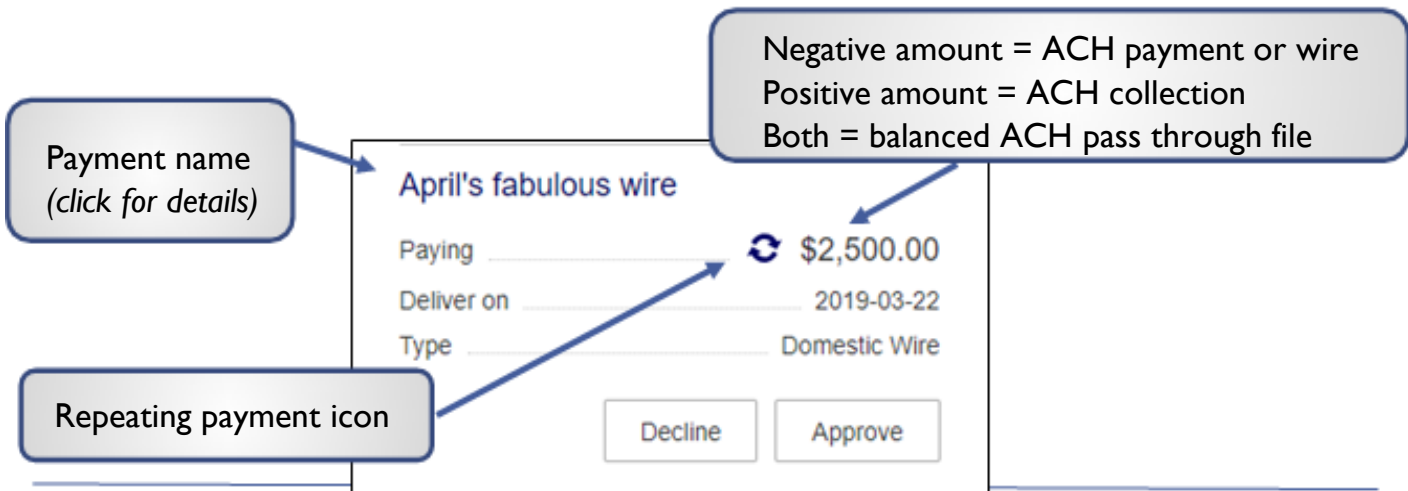
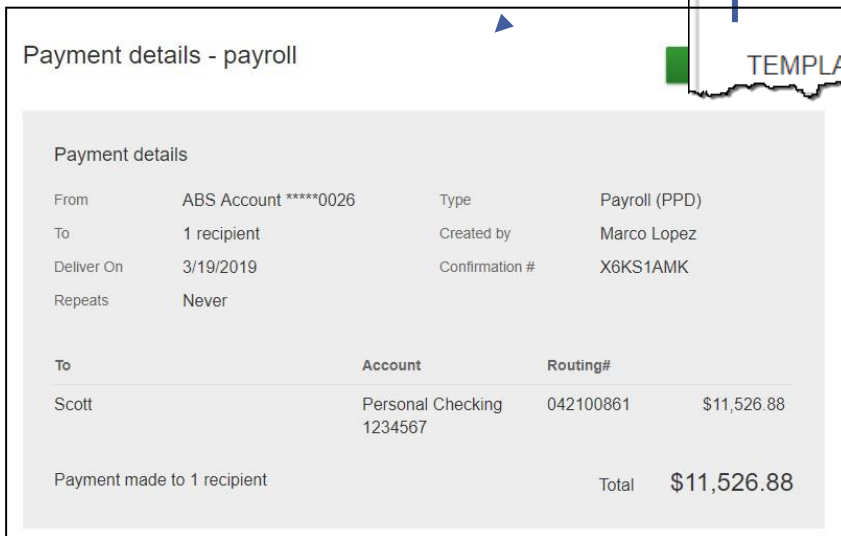
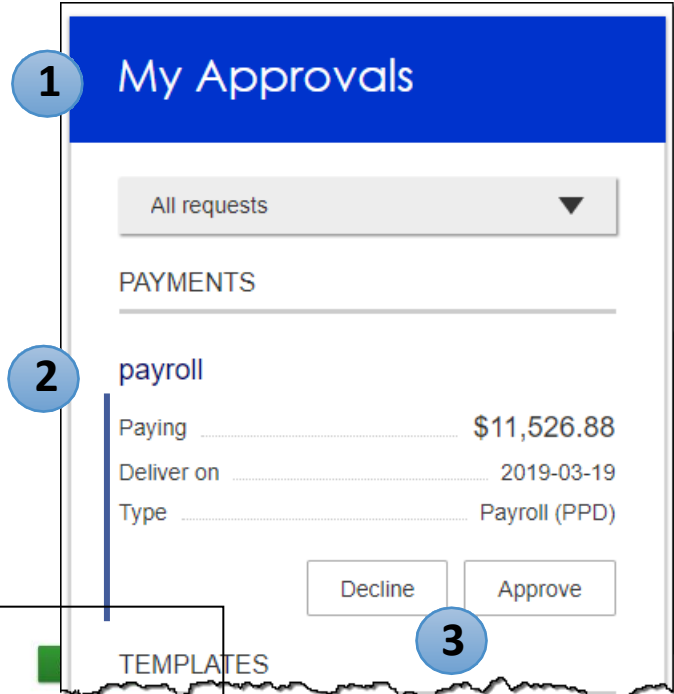
The payment that needs approval shows in the My Approvals widget.



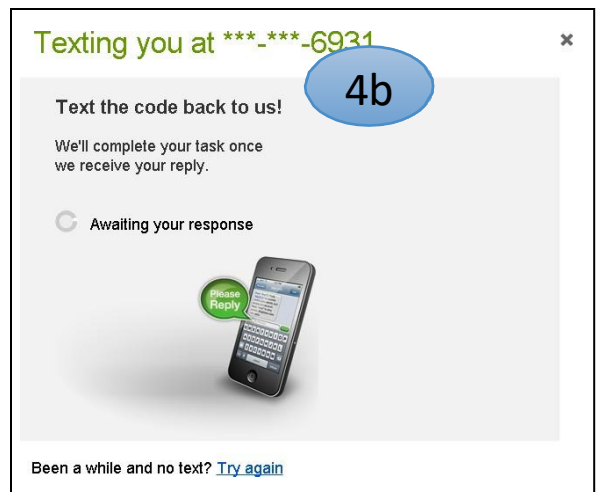
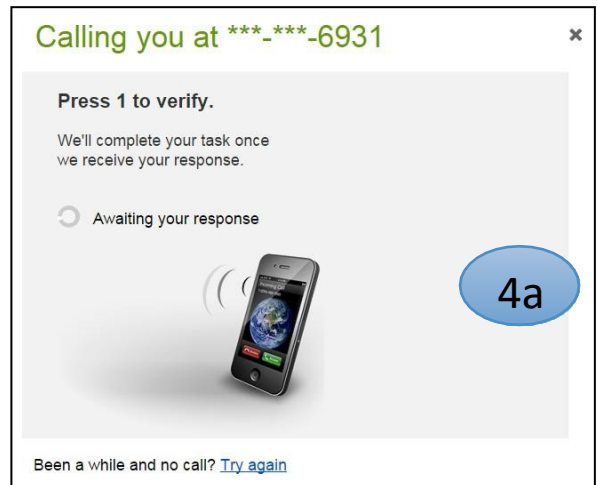
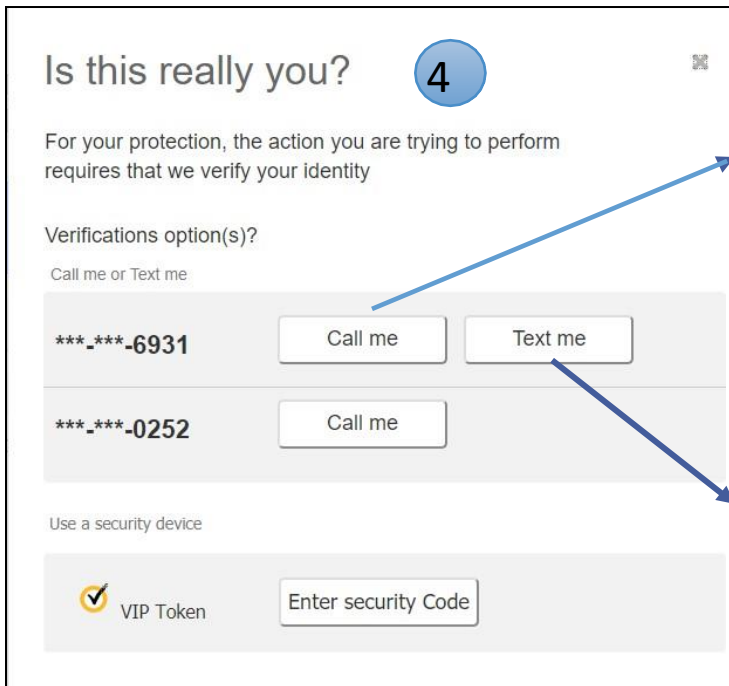
Steps to approve a payment:

1. Go to the My Accounts screen > **My Approvals** widget.
2. Select the payment name to see details.
3. Click **Approve** for desired payment.

If **Decline** is selected, the payment moves to Declined Payments activity and sends an email to the initiator.



4. A pop-up prompts the user to validate identity:
 - **Call Me:** user answers and presses 1 (one) on the phone
 - **Text Me** (only shows if the user text-enabled their phone): user receives the text and replies back with the security code.
 - **Enter security code** (only shows if the FI offers tokens and the user entered the credential ID in My Settings). *Only option if tokens are enforced*
5. The payment no longer shows in the My Approvals widget and is queued for processing.



Tips:

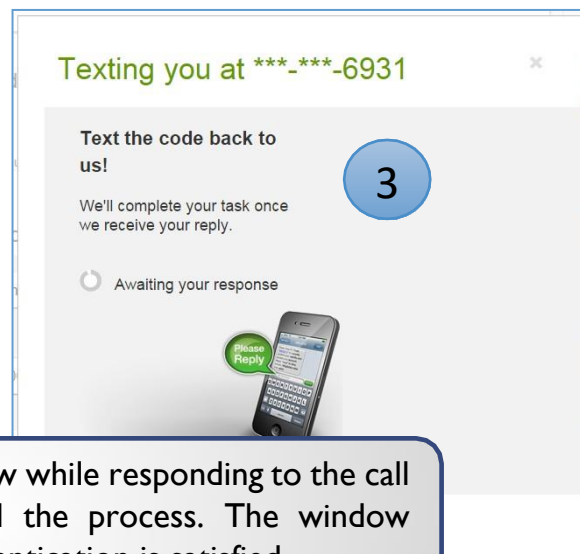
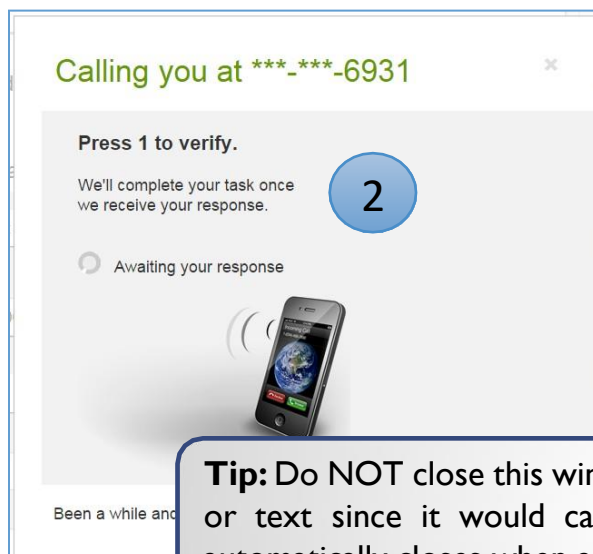
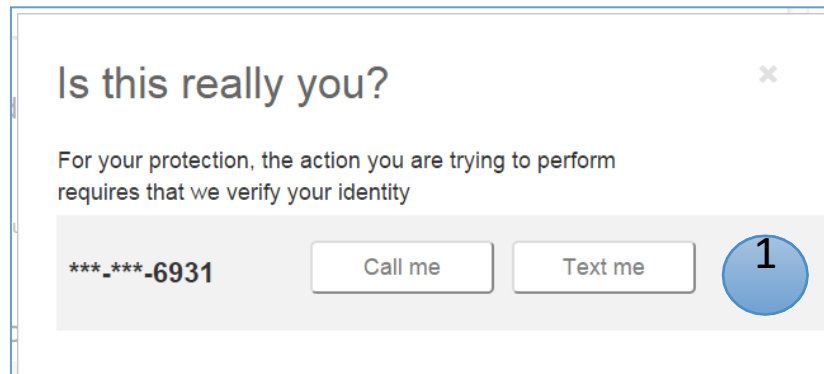
- The approval pop-up window times out after 5 minutes.
- Do NOT close the pop-up window or approval will not go through. Wait for it to automatically close after completing identity verification.

Approval by Initiator

If dual approval is not part of the workflow (see page 1), the person initiating a payment may have to pass out of band (OOB) authentication.

The FI may opt to set a dollar threshold for wire and ACH payments that applies this scenario. Payments that *don't require dual approval* and are *greater than the OOB threshold* trigger this OOB prompt.

1. Upon initiating the ACH, the user is prompted to get a call or text (or enter a token code – not shown here).
2. **Call me:** initiates a phone call; the user answers and presses 1 (one) on the phone.
3. **Text me:** initiates a text with a security code; the user must texting the code back.



Tip: Do NOT close this window while responding to the call or text since it would cancel the process. The window automatically closes when authentication is satisfied.

Common Questions

Q: Why didn't a payment get routed for dual approval?

A: Either the payment is under the approval threshold OR the Primary Admin initiated the payment and there are no other approvers at the business.

Q: Do I have to approve each payment in a recurring series?

A: Yes. Before approval, each payment must pass a limits and entitlements check; if the initiator has exceeded their limits or no longer has the necessary permission, the payment fails (the initiator, business admins, and the FI get an email notification, and the payment moves to the Declined/Failed tab). If it passes the validations, the payment is queued up for approval 2 business days before the send date.

Q: What happens if I decline a payment?

A: The payment shows in Declined/Failed activity and the system sends an email notification to the person who initiated the payment.

Q: Do I have to pass identity verification for every payment?

A: If your FI enables approval caching, identity verification is required for the first payment but not subsequent payments approved within a certain timeframe (5 minutes or less – set by the FI). Caching is cancelled when the user logs out.

Q: How long do payments stay here awaiting approval?

A: Indefinitely

Q: What happens if I approve a payment after cutoff time?

A: If a wire with today as Deliver date is approved after cutoff, or an ACH with Deliver date as one day out is approved after cutoff, it will be routed to the financial institution that same day with a "Approved after user cutoff" warning.

Q: What happens if I approve a payment past the date?

A: Approval will go through and the payment will be routed to the financial institution with a "Past Due" warning.

Q: After a payment is approved, what happens next?

A: Wires with Deliver Date as the current business day are sent to the FI for processing within 10 minutes. ACH transactions with the Deliver date as same day, or 1-2 business days out, are sent for processing within 30 minutes.