

Reference Guide

For Customers Bank Business Online Banking

Table of Contents

Feature	Page Number
Login	7
Home	12
View Balances and Transactions	12
Naming Groups of Accounts	20
Placing Accounts in Groups	21
Messages	22
Reports	23
Statements	28
Payments/Transfers	30
Payment Hub	30
Single Transactions	30
Recurring Transactions	32
Approve Multiple Transactions	34
ACH/Wire	36
New Payment ACH	36
Upload File	40
New Payment Wire	45
Domestic Wire	46
International Wire	48
Upload File	50
Templates	53
ACH Batch Templates	53
Wire Templates	55
Domestic Wire Templates	55
International Wire Templates	56
ACH Pass Thru	58
Business BillPay	
Login	60

Table of Contents Continued

Feature	Page Number
<u>Add Payee</u>	61
<u>Make a Payment</u>	66
<u>Pending Approval</u>	68
<u>Pay Invoice</u>	70
<u>Payment Record</u>	72
<u>Funding Account</u>	74
<u>Administration</u>	75
<u>Book Transfer</u>	76
<u>Individual Transfers</u>	76
<u>Multi-Account Transfers</u>	78
<u>Create Template</u>	79
<u>Templates</u>	81
<u>Transfer Funds</u>	83
<u>Recipients</u>	85
<u>Stop Payments</u>	87
<u>Tax Payments</u>	89
<u>Wire Activity</u>	91
<u>Outgoing</u>	91
<u>Incoming</u>	92
<u>Remote Deposit DLM</u>	94
<u>Login</u>	94
<u>Scanner Installations</u>	94
<u>Panini Driver Installation</u>	100
<u>Digital Check Driver Installation</u>	107
<u>ml:Deal Driver Installation (MAC Only)</u>	109
<u>Mobile Login</u>	117
<u>Create a Deposit</u>	121
<u>Delete Batch in Open Status</u>	129

Table of Contents Continued

Feature	Page Number
<u>Research</u>	131
<u>Favorite Reports</u>	134
<u>Report</u>	137
<u>Export</u>	138
<u>Enhanced Services</u>	140
<u>Positive Pay Login</u>	140
Account Services	
ACH Positive Pay	
<u>Manage Exceptions</u>	141
<u>Exception Status</u>	143
<u>Manage Payment Rules</u>	144
Positive Pay	
<u>Manage Exceptions</u>	149
<u>Enter Issues</u>	151
<u>Create Import Format</u>	143
<u>Delimited Format</u>	154
<u>Fixed Format</u>	156
<u>Upload Issue File</u>	158
<u>Update Issues (Research)</u>	160
<u>Approve Issues</u>	164
<u>Exception Decision (Research)</u>	165
<u>Outstanding Issues (Research)</u>	167
<u>Stale Issues (Research)</u>	169
<u>Issue Status (Research)</u>	171
Full Account Reconciliation	
<u>Enter Issues</u>	174
<u>Create Issue Format</u>	176
<u>Delimited Format</u>	177

Table of Contents Continued

Feature	Page Number
<u>Fixed Format</u>	179
<u>Upload Issues</u>	182
<u>Update Issues</u>	184
<u>Approve Issues</u>	187
<u>Statement – Reconciliation</u>	189
<u>Activity – Reconciliation</u>	190
<u>Outstanding Issues</u>	191
<u>Paid Check</u>	192
Partial Reconciliation	
<u>Statement – Reconciliation</u>	193
<u>Activity – Reconciliation</u>	194
Deposit Reconciliation	
<u>Statement – Deposit Reconciliation</u>	195
<u>Activity – Deposit Reconciliation</u>	196
Administration	
<u>Communication</u>	197
<u>Mail and Alerts</u>	197
<u>Manager Alerts</u>	199
<u>Account Alerts</u>	199
<u>Non-Account Alerts</u>	202
<u>Custom Alerts</u>	204
<u>Personal Preferences</u>	206
Contact Us	208
<u>Forms and Documents</u>	208
Company Administration	
<u>Manage User</u>	209
<u>Edit Users</u>	209
<u>Approve User Changes</u>	211

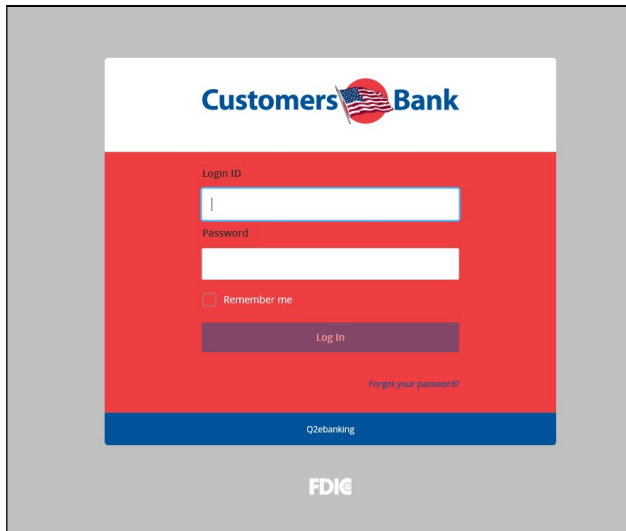
Table of Contents Continued

Feature	Page Number
<u>Manage Account Information</u>	212
<u>Manage Approval Settings</u>	213
<u>Invalid Login Report</u>	214
<u>User Setup Report</u>	215
<u>Express Account Management</u>	216
Service Administration	
<u>Manage Full Account Reconciliation Settings</u>	217
<u>Manage Reverse Positive Pay Settings</u>	219
<u>Manage Positive Pay Settings</u>	220
Self Administration	
<u>Manage Personal Preferences</u>	222
<u>Manage Favorites</u>	224
<u>View User Activity Report</u>	225
<u>Administration</u>	255
<u>Users</u>	255
<u>Add Users</u>	255
<u>Edit Users</u>	257
<u>User Roles</u>	259
<u>Create Role</u>	268
<u>Edit Role</u>	268
<u>Bill Pay Admin</u>	276
<u>Check Reorder</u>	278
<u>Locations</u>	280
<u>Settings</u>	281
<u>Home Preferences</u>	281
<u>Account Preferences</u>	283
<u>Security Preferences</u>	284
<u>Alerts</u>	286

Login

Go to the website:

<https://digitalbanking.customersbank.com/customersbankonlinebanking/uux.aspx#/login>



1. Supported browser:

Note: Any browsers not listed in the following table should be considered unsupported.

- **Google Chrome** (Current and previous two versions) for Windows and MACs
- **Mozilla Firefox** (Current and previous two versions) for Windows and MACs
- **Microsoft Edge** (Current version) for Windows
- **Safari** (Current and previous two versions) for MACs

You must use a computer that has:

- Microsoft Windows 10 or Mac OS X 10.10
- Available browser updates applied for improved security that provide antivirus and spyware protection
- An internet connection with a minimum of 1 Mbps download speed.

Mobile Requirements

- Android 5.X and later Supported
- Apple iOS requirements for Q2mobility Apps:
 - iOS 13.X Supported
 - iOS 12.X Supported
 - iOS 11.X Supported
 - iOS 10.X Limited support

Mobile connectivity requirements:

- Apps:
 - 5G Supported
 - 4G LTE Supported
 - Wi-Fi Supported

2. Enter login credentials.

Login ID – individual user id provided by company administrator or the bank

Password – user’s password

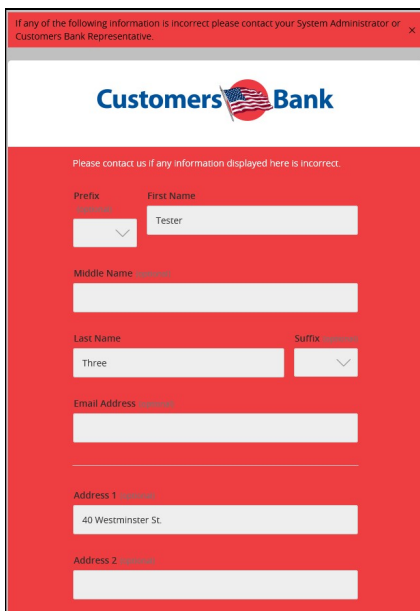
Note: *During the conversion users will use their existing Business Online Banking password and then be asked to change it upon first time login.*

Note: *Bank will supply the company Administrator and all security token users their User IDs via e-mail in a Welcome Letter. All other User IDs will be supplied by the company Administrator.*

3. Select **Log In**.

Note: *When using Chrome or any browser that allows you to save your password for future use, do not save the password. Passwords will expire every 90 days and you will be required to create a new one. Also do not save your security code as that will change every time you login.*

4. A profile page will be displayed. This page is informational only. Any changes will need to be made by the company Administrator or the bank.

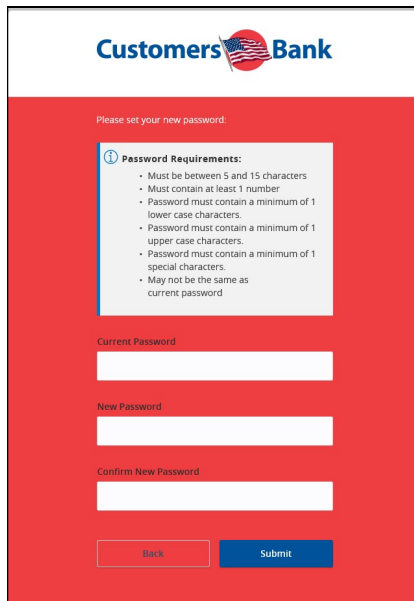


The screenshot shows a web browser window with a red error overlay. The error message at the top reads: "If any of the following information is incorrect please contact your System Administrator or Customer's Bank Representative." Below the error message is the Customers Bank logo. The main content area is red and contains the text: "Please contact us if any information displayed here is incorrect." The form fields are as follows:

- Prefix: A dropdown menu with a downward arrow.
- First Name: A text input field containing "Tester".
- Middle Name: A text input field.
- Last Name: A text input field containing "Three".
- Suffix: A dropdown menu with a downward arrow.
- Email Address: A text input field.
- Address 1: A text input field containing "40 Westminster St".
- Address 2: A text input field.

5. Select **Submit** at the bottom of the page.

6. The **Change Password** screen will be displayed.



7. Enter the following information:

- **Current Password** – Temporary password supplied by bank or company Administrator

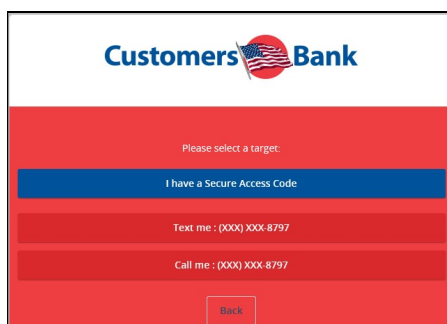
Note: For the conversion this will be your password from the old Business Online Banking platform

- **New Password**
- **Confirm New Password**

8. Select **Submit**.

Non-Security Token Users

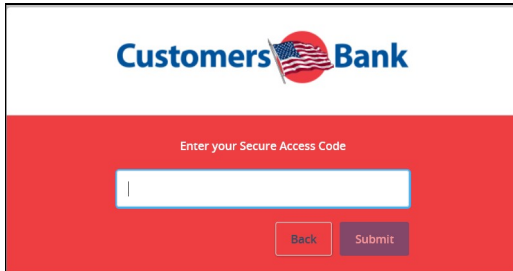
9. Select **Text Me** or **Call Me** to receive a secure code for login.



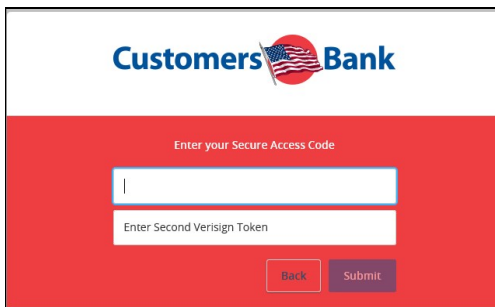
10. Select **Submit**.

Hard Security Token Users

11. For user with a hard security token or the Symantec App, the **Secure Access Code** screen will be displayed.



Note: First Time Login will display the following screen.

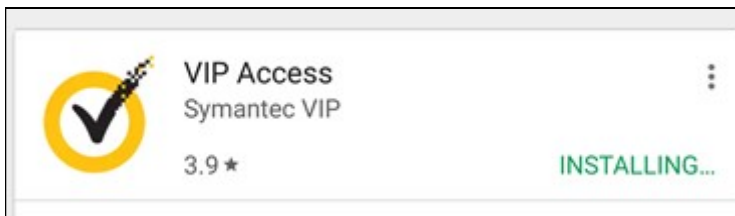


- Turn on the security token or access the Symantec app, enter the six (6) digit code in the **blank box**.
- Wait for the token to turn off or the Symantec app to refresh. Turn the token back on and enter another six (6) digit code into the **Enter Second Verisign Token** field. The Symantec app will automatically refresh with a new code.

12. Select **Submit**.

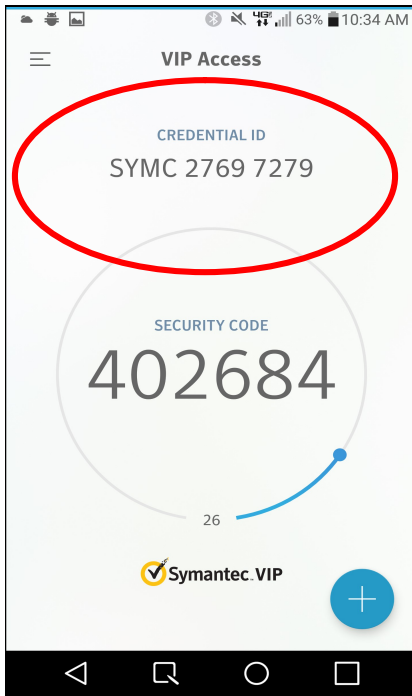
Download App Security Token Users

13. From your cell phone select the Play Store app or the App Store app.
14. Search for **VIP Access Symantec Access**.



15. Select **Install**.

16. Once the app is installed open the app.
17. The first 3 screens on the app are not supported, just swipe until you reach the **Credentials ID**.



18. Provide the **Credentials ID** to your banking representative.
19. Once the Bank has loaded the Credential ID into the Business Online Banking system you can then login to Business Online Banking.

Home

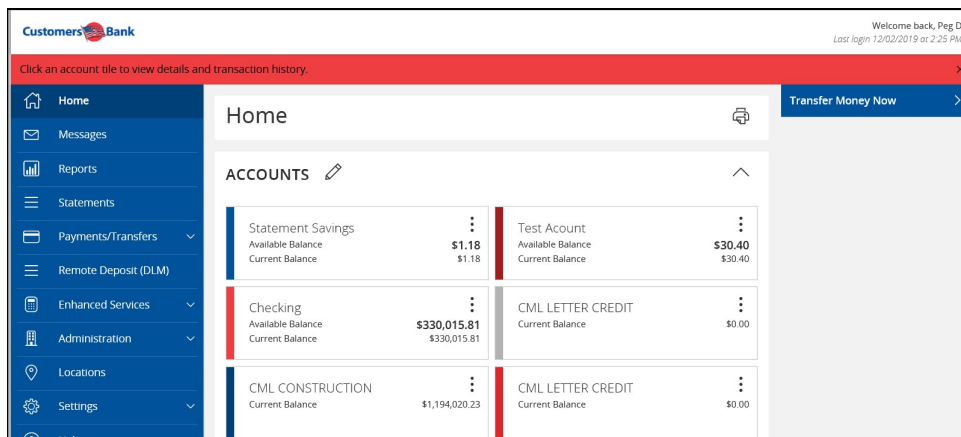
View Balances and Transactions

The Home page will provide current and previous day transactions on each account along with images of paid checks, deposit tickets and deposited items.

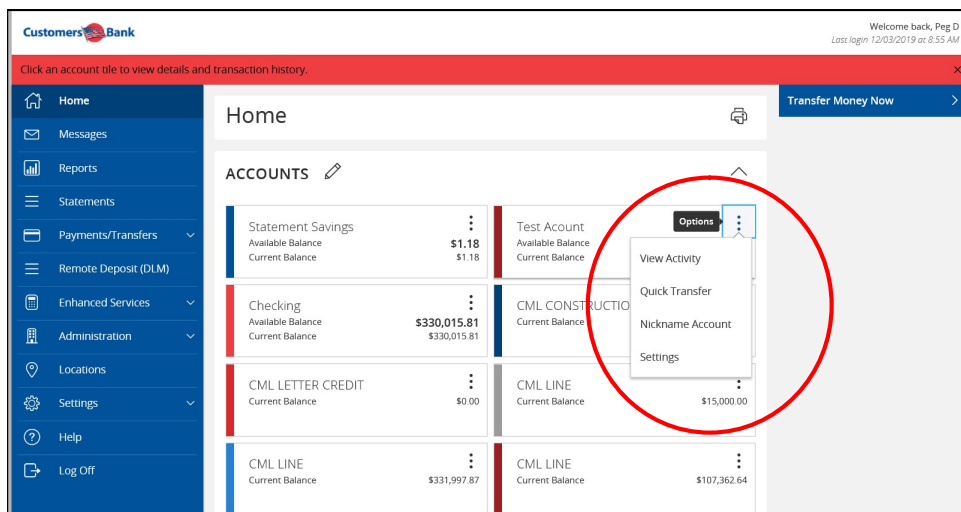
Transactions

1. Upon logging into Business Online Banking each user will be brought to the **Home** screen.

Note: Use the menu navigation along the left-hand side to select other modules.



2. The dashboard is customized based on user entitlements.
3. Select the ellipses next to each account for additional options.

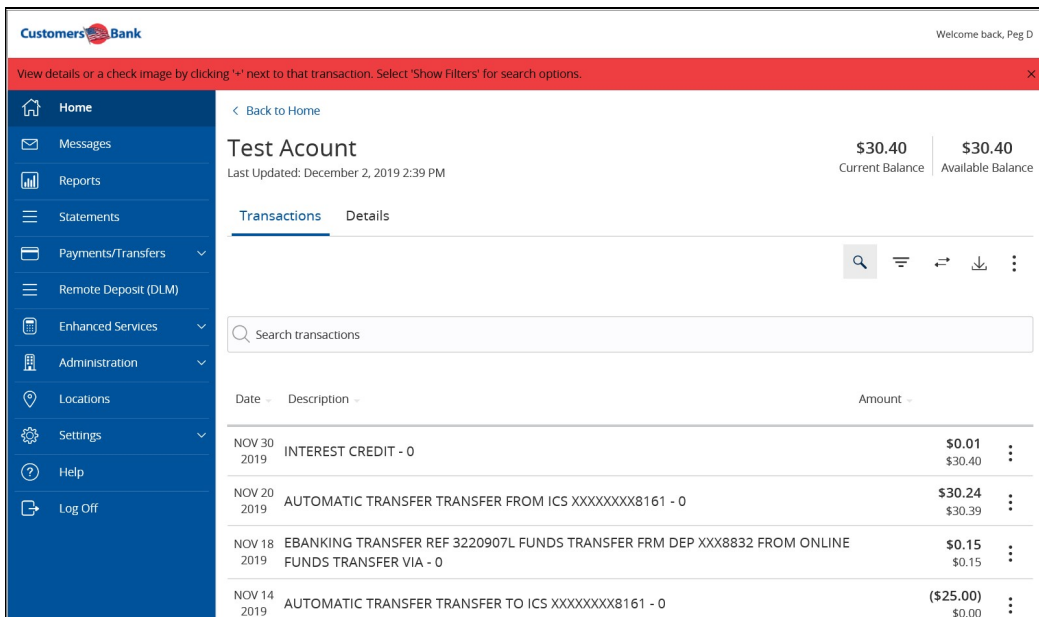


- **View Activity** – displays the transaction details
- **Quick Transfers** – allows the user to perform a Book Transfer

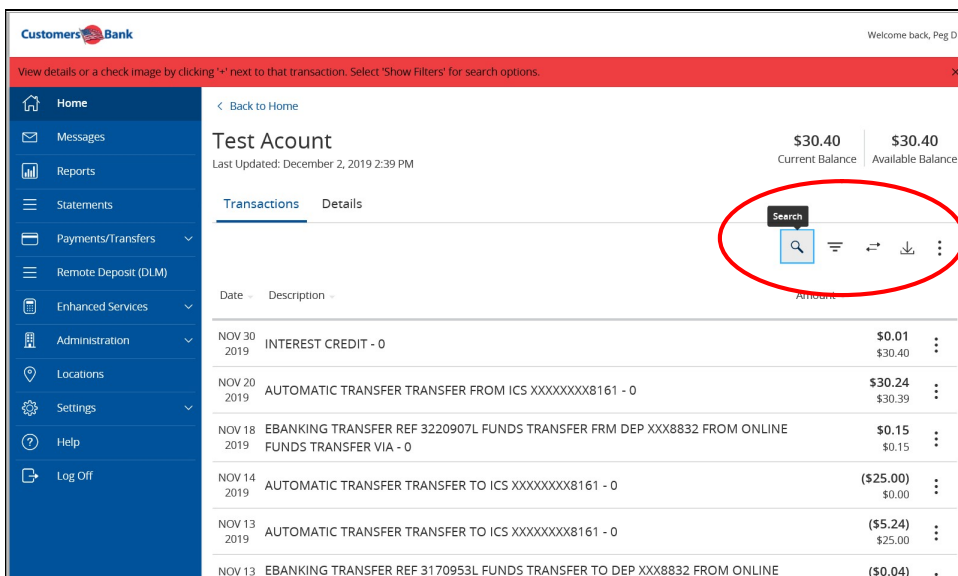
Note: Quick Transfers cannot be used for Loan Payments and the account select from the Home screen cannot be selected in the From account field.

- **Nickname Account** – allows the user to change the name of any account
- **Setting** – allows the user to decide if they want to remove the account from the home page

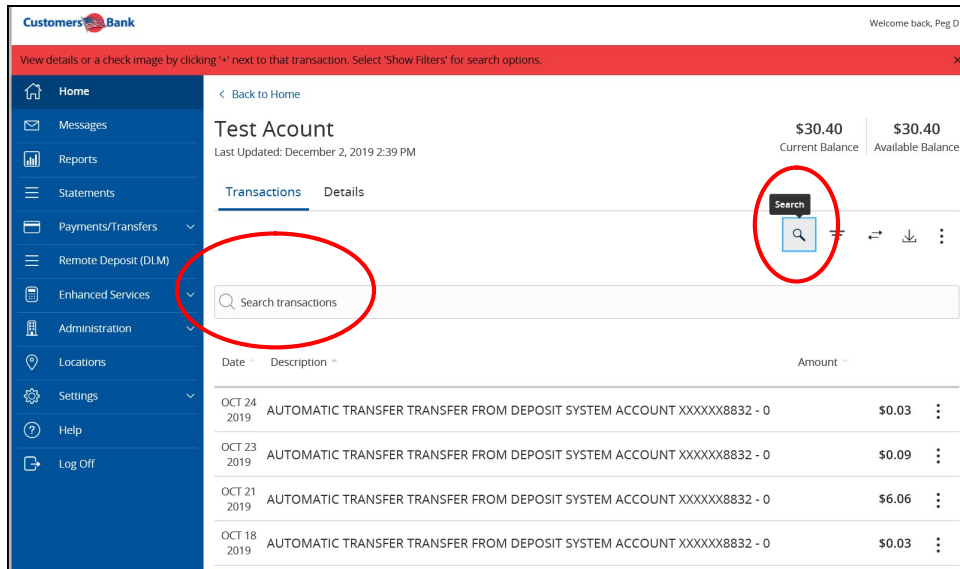
4. Select an account and transaction details will be displayed.



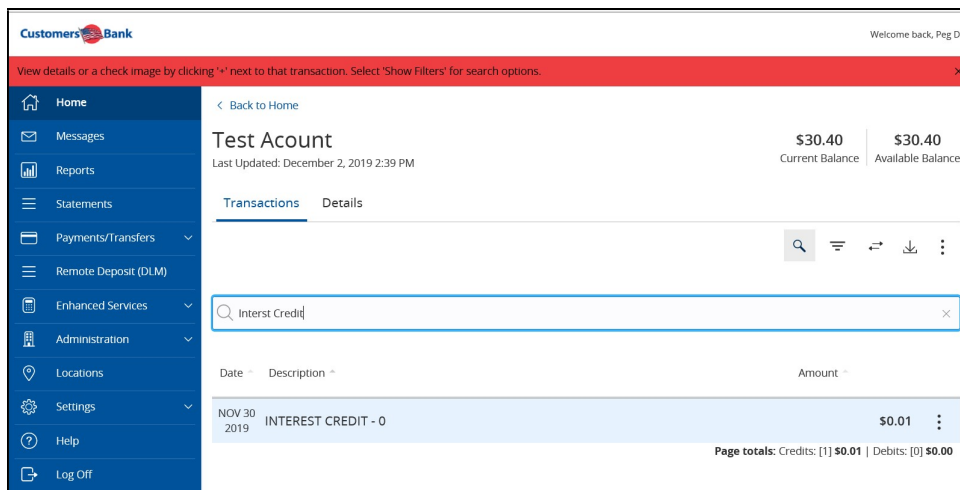
5. Use the icons on the upper right-hand side for additional options.



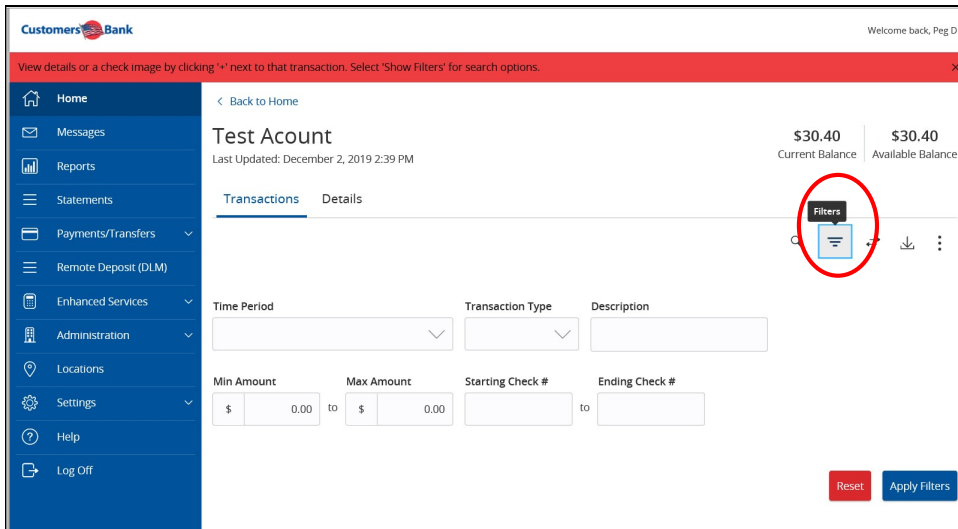
- The **Search** icon allows the user to search for specific transactions.



- In the **Search Transactions** box, enter a transaction type, example Interest Credit and the results will automatically display.

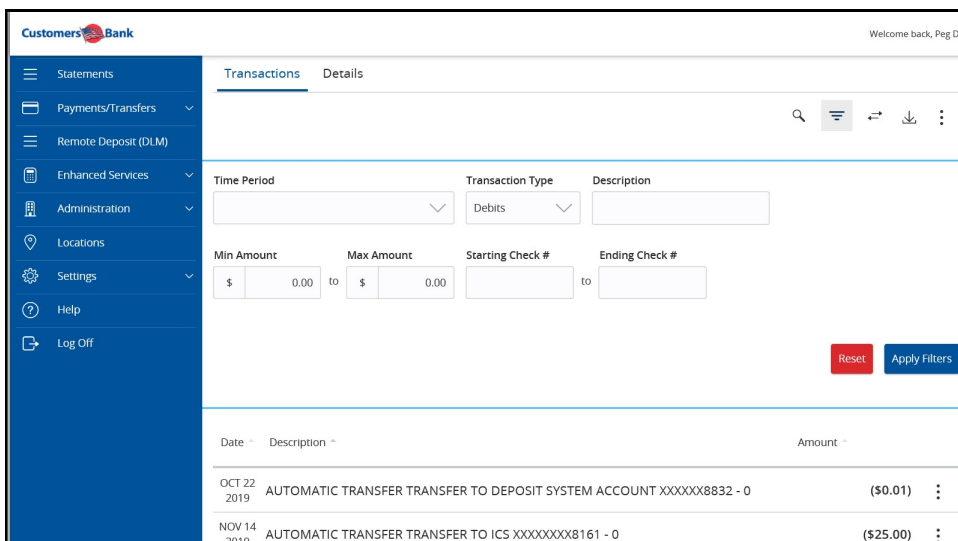


8. The **Filters** icon allows the user to filter on various categories.

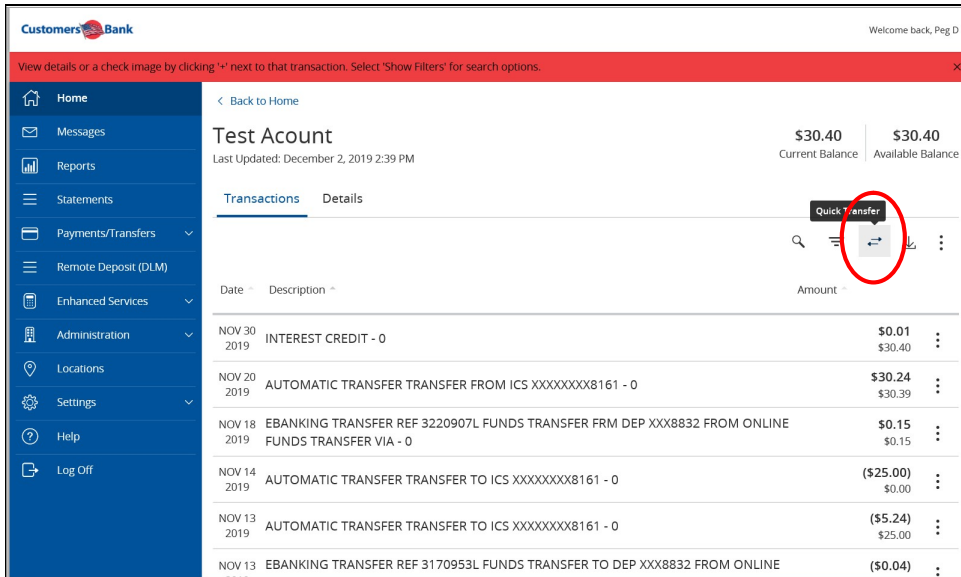


- **Time Period** – use the drop-down menu to select a date range: **Today, Yesterday, This Month** or **Custom Date**
- **Transaction Type** – use the drop drop-down menu to select **Pending, Posted, Credits** or **Debits**
- **Description** – enter a transaction description for example: Checks
- **Min Amount** – enter the minimum amount of the transaction(s) to search
- **Max Amount** - enter the maximum amount of the transaction(s) to search
- **Starting Check #** – enter the starting check number when searching for a range of checks
- **Ending Check #** - enter the ending check number when searching for a range of checks

9. Select **Apply Filters**. The results of the search criteria will be displayed.



10. Select the **Quick Transfer** icon to make a Book Transfer.



11. Enter the following information:

The screenshot shows the 'Quick Transfer' form. It includes the following fields:

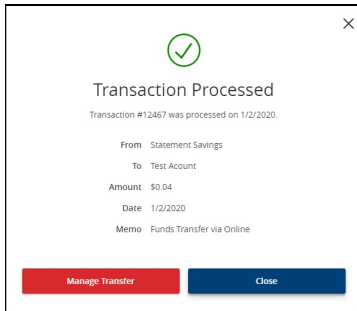
- From Account:** A dropdown menu.
- To Account:** A dropdown menu.
- Amount:** A text input field with '\$0.00' entered.
- Earliest Available:** A text input field with '12/2/2019' entered.

At the bottom of the form, there are two buttons: 'Advanced Options' (red) and 'Transfer Funds' (blue).

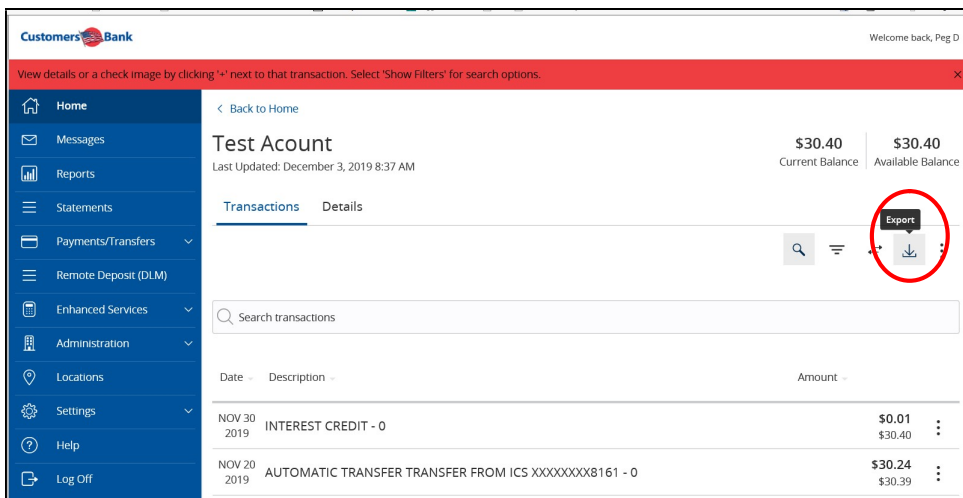
- **From Account** – the account to take money from
- **To Account** – the account to add money to
- **Amount** – amount of funds to transfer
- **Advanced Options** – this feature is optional and allows the users to add a memo, select a different effective date and/or setup a recurring transaction

12. Select **Transfers Funds**.

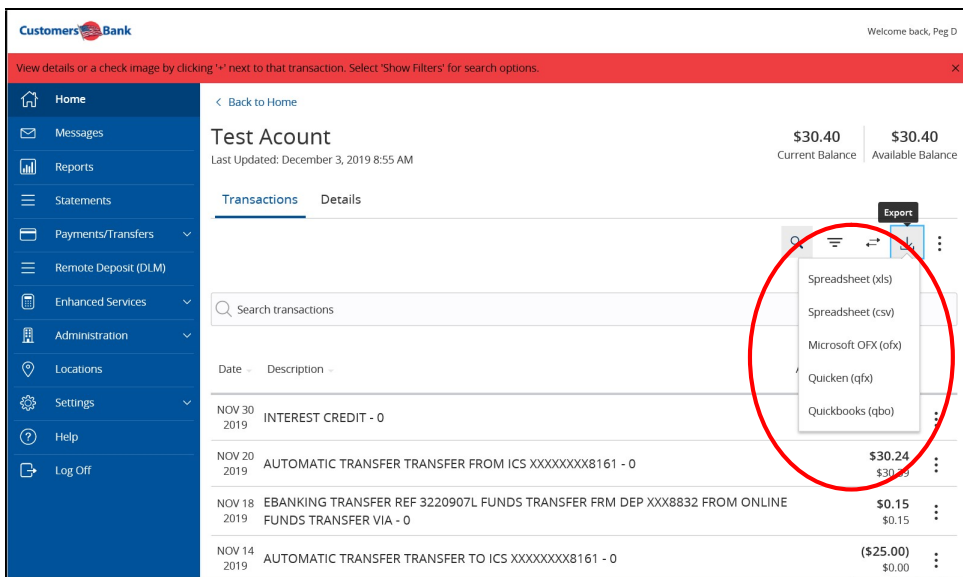
13. A confirmation pop up box will be displayed.



14. Select the **Export** icon to export the transaction data.



15. Select the appropriate export type.

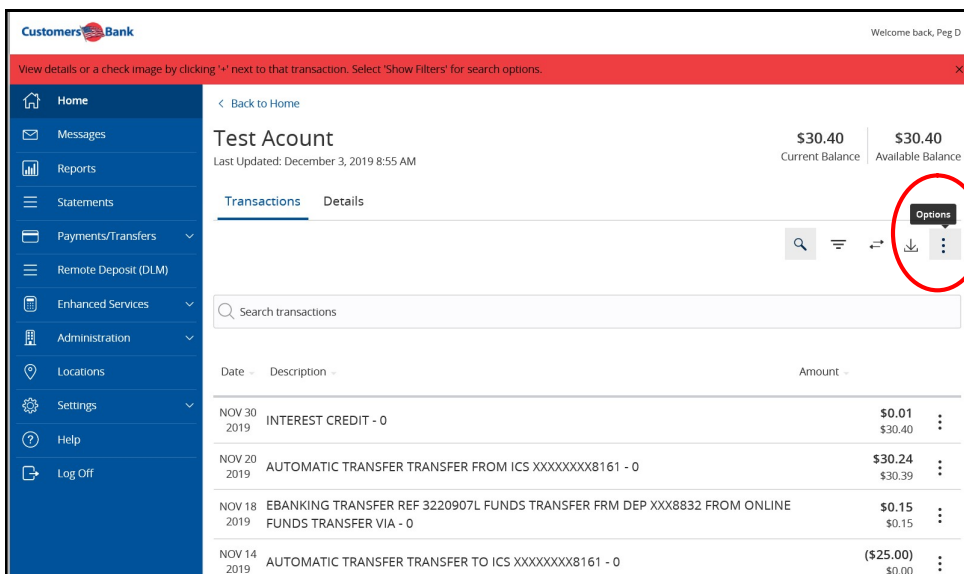


- **Spreadsheet (xls)** – export to an excel spreadsheet
- **Spreadsheet (csv)** – export in a CSV format
- **Microsoft OFX (ofx)** – export to in OFX format
- **Quicken (qfx)** – export to Quicken
- **Quickbooks (qbo)** – export to QuickBooks

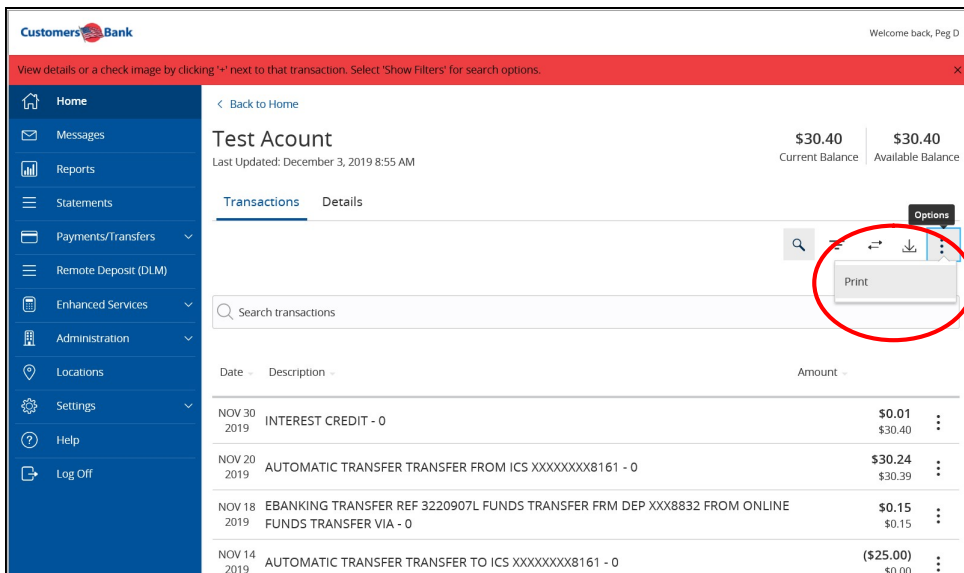
16. The following popup box will be displayed. Select **Open** to view the export or select **Save** to save to the appropriate drive.



17. Select the **Options** icon to print the transactions.



18. Select **Print** and then select the appropriate printer option.



19. Select the ellipses next to each transaction for additional options.

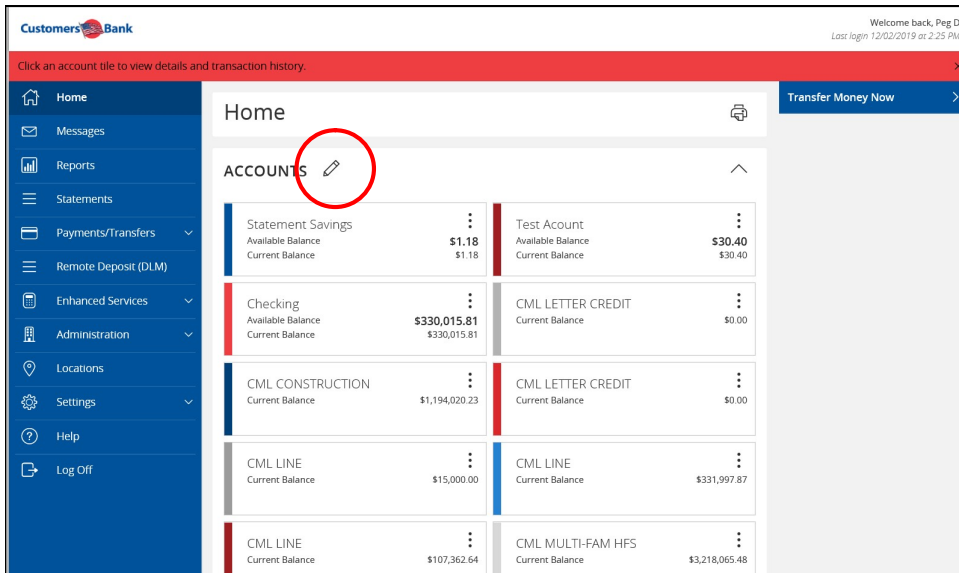
The screenshot shows the 'Transactions' page in the Customers Bank online portal. A table lists transactions with columns for Date, Description, and Amount. An options menu is open for the transaction dated NOV 18 2019, showing 'Toggle Details' and 'Print' options. The table data is as follows:

Date	Description	Amount
NOV 30 2019	INTEREST CREDIT - 0	
NOV 20 2019	AUTOMATIC TRANSFER TRANSFER FROM ICS XXXXXXXX8161 - 0	
NOV 18 2019	EBANKING TRANSFER REF 3220907L FUNDS TRANSFER FRM DEP XXX8832 FROM ONLINE FUNDS TRANSFER VIA - 0	\$0.15
NOV 14 2019	AUTOMATIC TRANSFER TRANSFER TO ICS XXXXXXXX8161 - 0	(\$25.00) \$0.00
NOV 13 2019	AUTOMATIC TRANSFER TRANSFER TO ICS XXXXXXXX8161 - 0	(\$5.24) \$25.00
NOV 13 2019	EBANKING TRANSFER REF 3170953L FUNDS TRANSFER TO DEP XXX8832 FROM ONLINE FUNDS TRANSFER VIA - 0	(\$0.04) \$30.24
NOV 7	EBANKING TRANSFER REF 3111533L FUNDS TRANSFER TO DEP XXX8832 FROM ONLINE	(\$0.03)

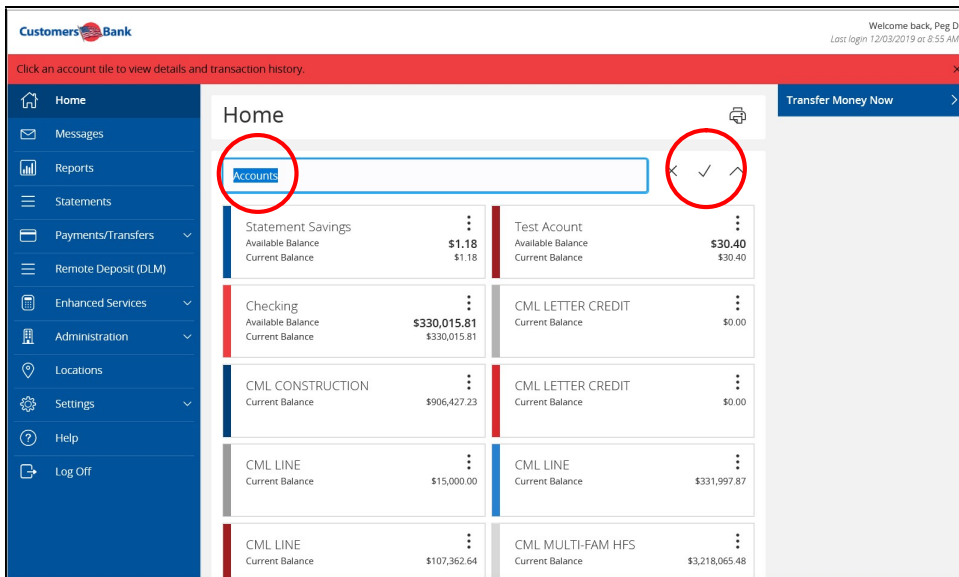
- **Toggle Details** – expands to provide additional details on each transaction
- **Print** – print the transaction

Naming Groups of Accounts

1. Upon logging into Business Online Banking each user will be brought to the **Home** screen.
2. Select the pencil next to **Accounts**.

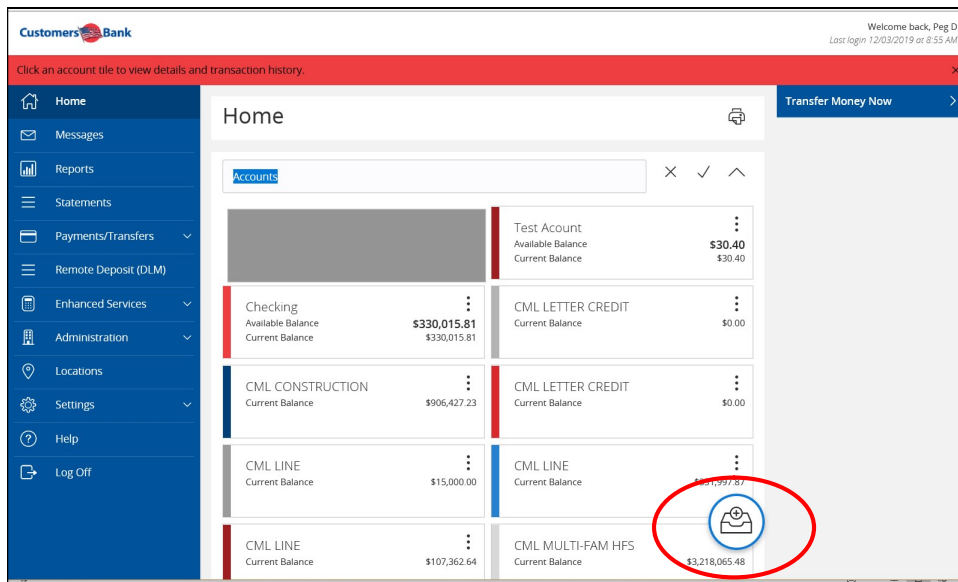


3. Enter the name of the group and select the checkmark.

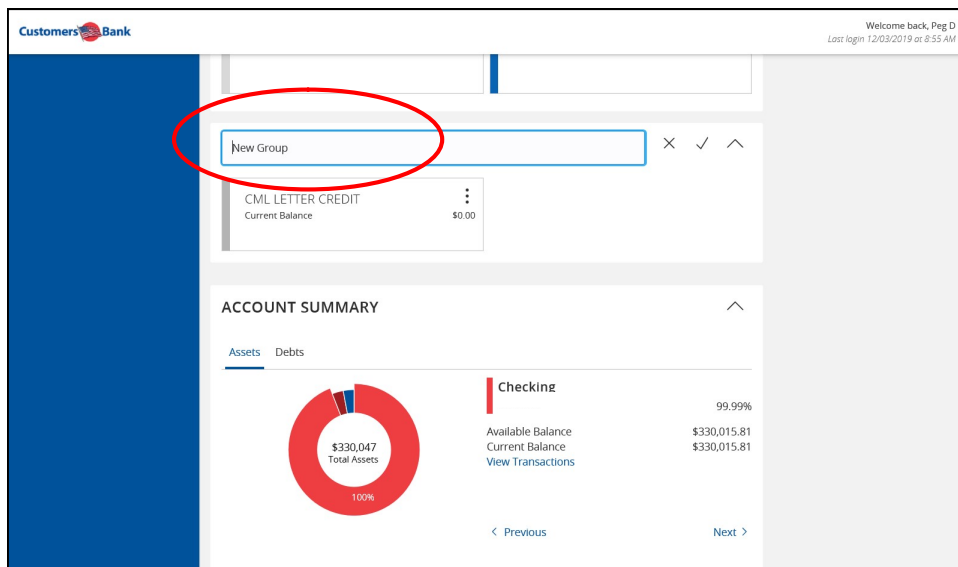


Placing Accounts in Groups

1. Upon logging into Business Online Banking each user will be brought to the **Home** screen.
2. Select an account and begin to drag it anywhere on the page until the file folder appears at the bottom of the page.



3. The **New Group** box will appear at the bottom of the list of accounts.

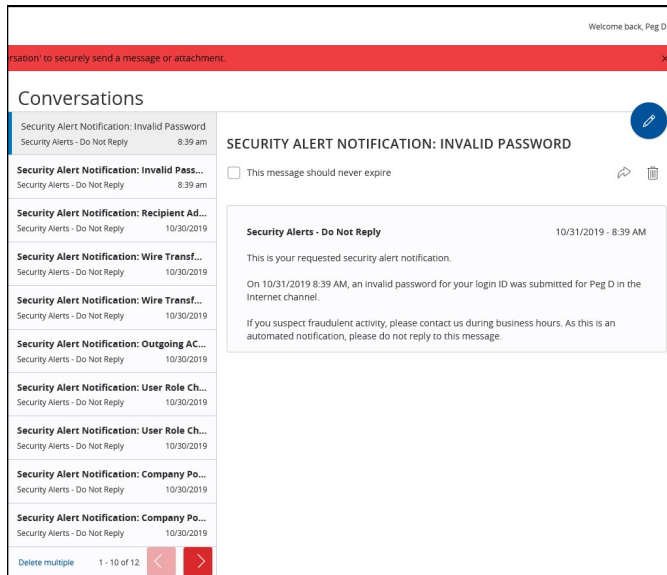


4. In the **New Group** box create a group name and select the checkmark.
5. To add more accounts to an existing group, select an account and drag to the appropriate group heading.

Messages

The Messages tab allows the users to view messages and alerts.

1. Upon logging into Business Online Banking each user will be brought to the **Home** screen. Select the **Messages** tab from the left-hand navigation to view messages and alerts.



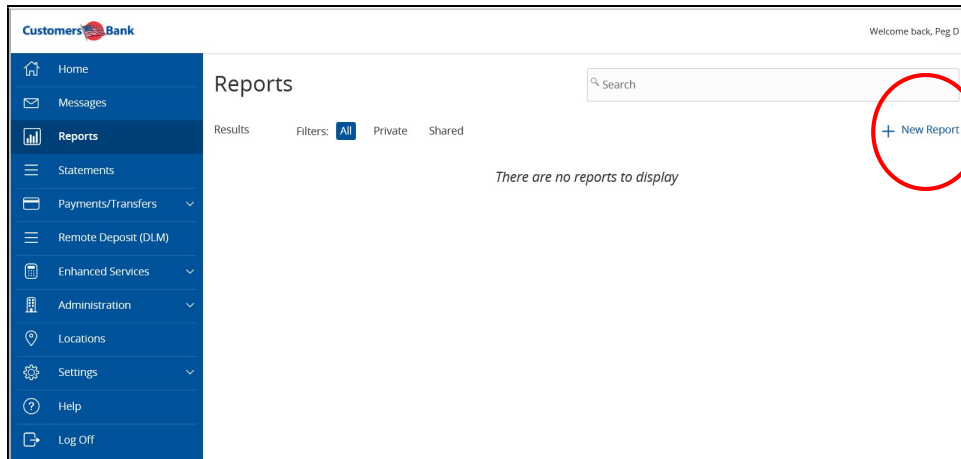
2. Select a message to view the details.
3. Select the trash can in the upper right-hand corner to delete an individual message.
4. Select **Delete Multiple** from the bottom left-hand corner to delete multiple message.

Note: Please do not select the pencil icon to send a secure message. This feature is currently not available.

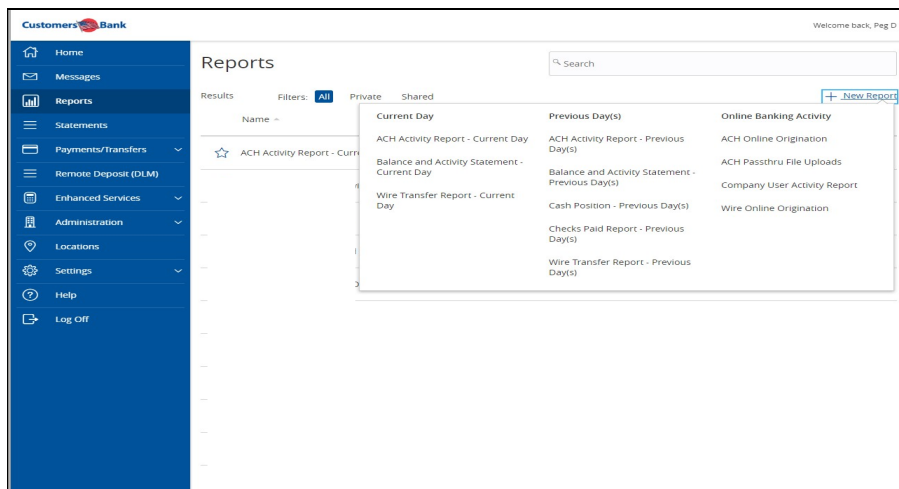
Reports

The reports module allows users to run various types of reports.

1. Upon logging into Business Online Banking each user will be brought to the **Home** screen. Select the **Reports**.



2. Once reports have been created users can use the **Search** field to search for specific reports.
3. Select **+ New Report** a list of reports entitled to each user will be displayed.



- **ACH Activity Report – Current Day** – allows the user to run a report on Current Day ACH activity
- **Balance and Activity Statement – Current Day** – allows the user to run a report on Current Day activity
- **User Defined Report – Current Day** – allows the user to select the transaction types to display in report

- **ACH Activity Report – Previous Day(s)** – allows the user to run a report on Previous Day ACH activity
- **Balance and Activity Statement – Previous Day(s)** – allows the user to run a report on Previous Day activity
- **User Defined Report – Previous Day** – allows the user to select the transaction types to display in report
- **Cash Position – Previous Day(s)** – allows the user to run a report to display balance and transaction activity with closing cash position information
- **Check Paid Report – Previous Day(s)** – allows the user to run a report of paid checks
- **ACH Online Origination** – allows the user to run a report of ACH transactions originated in Business Online Banking
- **ACH Passthru File Uploads** – allows the user to run a report of ACH Passthru files that have been uploaded into Business Online Banking
- **Company Entitlement Report** – allows the user to run a report of user entitlements
- **Company User Activity Report** – allows the user to run a report to show limited user activity within Business Online Banking

Note: Audit reports must be requested from the bank.

- **Wire Online Origination** – allows the user to run a report of Wire Transfers originated in Business Online Banking
- **Check Disbursement Report** – this allows customer setup on Controlled Disbursement to see checks that will post to their account(s) today

4. Select the appropriate report type.

5. Complete the fields for each type of report.

Customers Bank | Welcome back, Peg D

This report will generate the following file formats: PDF, CSV | Change report type

Do you want this report to be private or shared?

Private

Shared

What do you want to name the report?

What account(s) do you want to include?

All Accounts (3)

Select specific account(s)

How often do you want this report to run?

On Demand

Every Business Day

Every Calendar Day

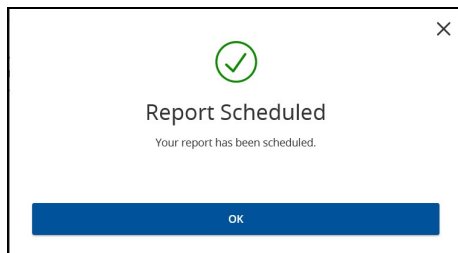
Weekly

Monthly

Cancel | Create and Run | Create

6. Select **Create and Run** to create and run the report immediately or **Create** to run the report at another time.

7. A confirmation pop up box will be displayed.



8. A list of reports will then be displayed on the main **Reports** tab page.

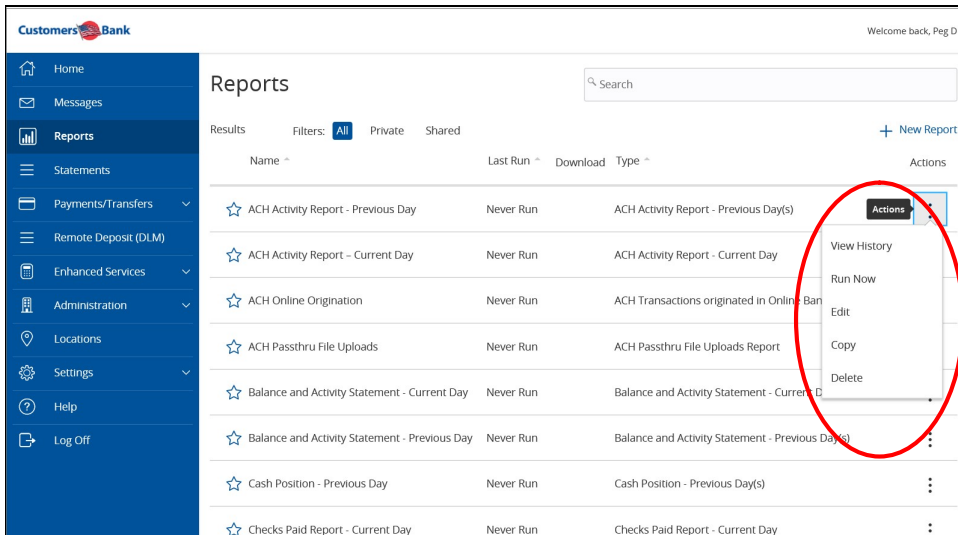
Customers Bank | Welcome back, Peg D

Reports

Results | Filters: All Private Shared | + New Report

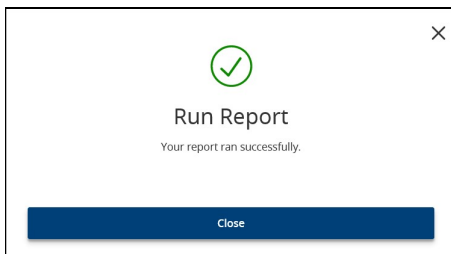
Name	Last Run	Download	Type	Actions
☆ ACH Activity Report - Previous Day	Never Run		ACH Activity Report - Previous Day(s)	⋮
☆ ACH Activity Report - Current Day	Never Run		ACH Activity Report - Current Day	⋮
☆ ACH Online Origination	Never Run		ACH Transactions originated in Online Banking	⋮
☆ ACH Passthru File Uploads	Never Run		ACH Passthru File Uploads Report	⋮
☆ Balance and Activity Statement - Current Day	Never Run		Balance and Activity Statement - Current Day	⋮
☆ Balance and Activity Statement - Previous Day	Never Run		Balance and Activity Statement - Previous Day(s)	⋮
☆ Cash Position - Previous Day	Never Run		Cash Position - Previous Day(s)	⋮
☆ Checks Paid Report - Current Day	Never Run		Checks Paid Report - Current Day	⋮

9. Select the ellipses next to each report for report options.



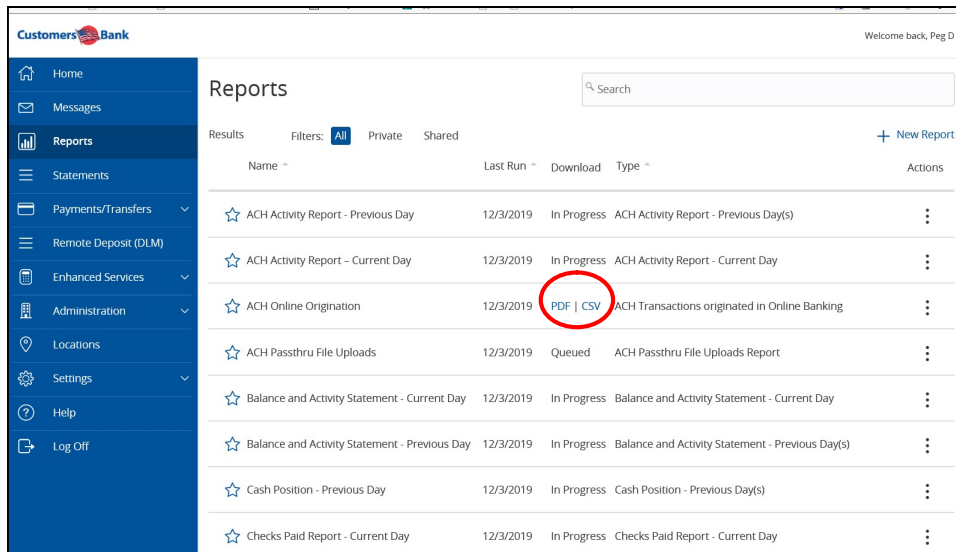
- **View History** – allows the user to see when the reports were run
- **Run Now** – allows the user to run the report on demand
- **Edit** – allows the user to edit the report criteria
- **Copy** – allows the user to copy the report criteria
- **Delete** – allows the user to delete the report

10. Select **Run Now**.



11. The status of the report will be displayed.

Note: You may need to refresh the page once or twice before the viewing option(s) is displayed.



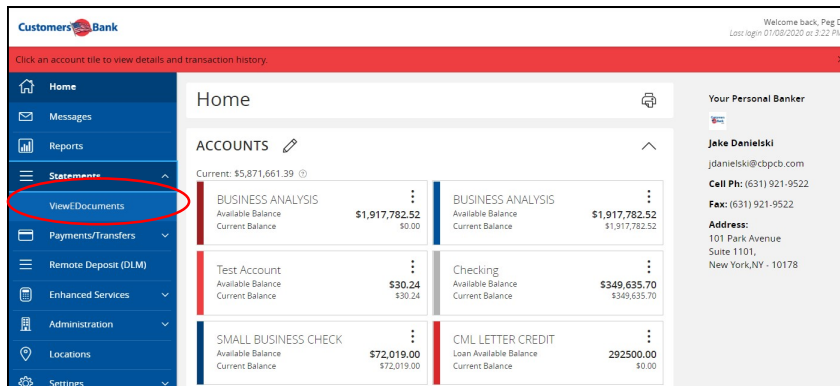
12. Select **PDF**, **CSV** or **BAI** depending on the report display options to review the report.

- **PDF** – allows the user to view a printable report
- **CSV** – allows the user to view and save the information in Excel in a Comma Separated Value format
- **BAI** – allows the users to view and save the information in BAI format

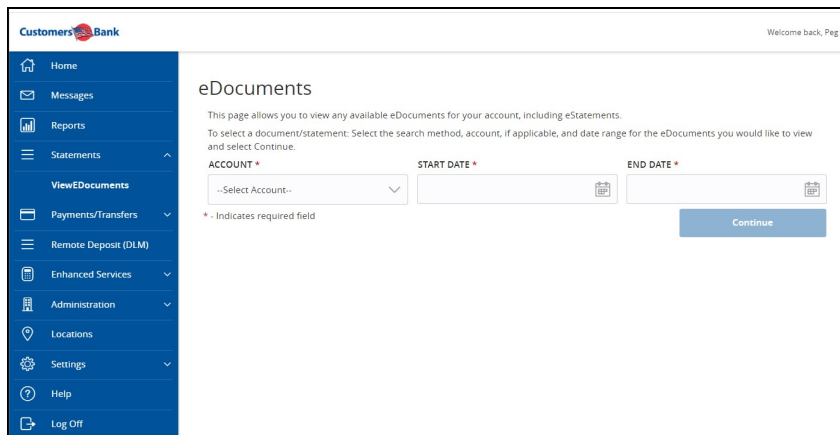
Statements

The Statement tab allows users with the proper entitlements to view Online Bank Statements, Loan Statements and Analysis Statements.

1. Upon logging into Business Online Banking each user will be brought to the **Home** screen. Select **Statements**.

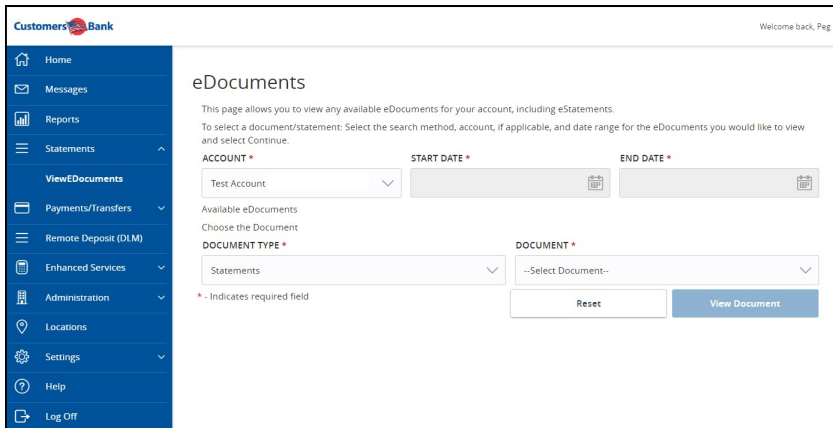


2. Select **View EDocuments**.
3. Select an **Account** from the drop-down menu.



4. Use the calendar icons to select the **Start Date** and **End Date** statement period.
5. Select **Continue**.

6. Select the **Document Type** from the drop-down menu.



The screenshot shows the Customers Bank eDocuments interface. On the left is a blue navigation sidebar with options: Home, Messages, Reports, Statements, ViewEDocuments, Payments/Transfers, Remote Deposit (DLM), Enhanced Services, Administration, Locations, Settings, Help, and Log Off. The main content area is titled "eDocuments" and includes a "Welcome back, Peg D" message. Below the title, there is a section for "Available eDocuments" with a "Choose the Document" heading. This section contains three required fields: "ACCOUNT *" with a dropdown menu showing "Test Account", "START DATE *" with a date picker, and "END DATE *" with a date picker. Below these is a "DOCUMENT TYPE *" dropdown menu showing "Statements". At the bottom of the form are "Reset" and "View Document" buttons. A small asterisk note indicates that fields with an asterisk are required.

7. Select the **Document** from the drop-down menu.
8. Select **View Document** and a PDF version of the statement will be displayed.

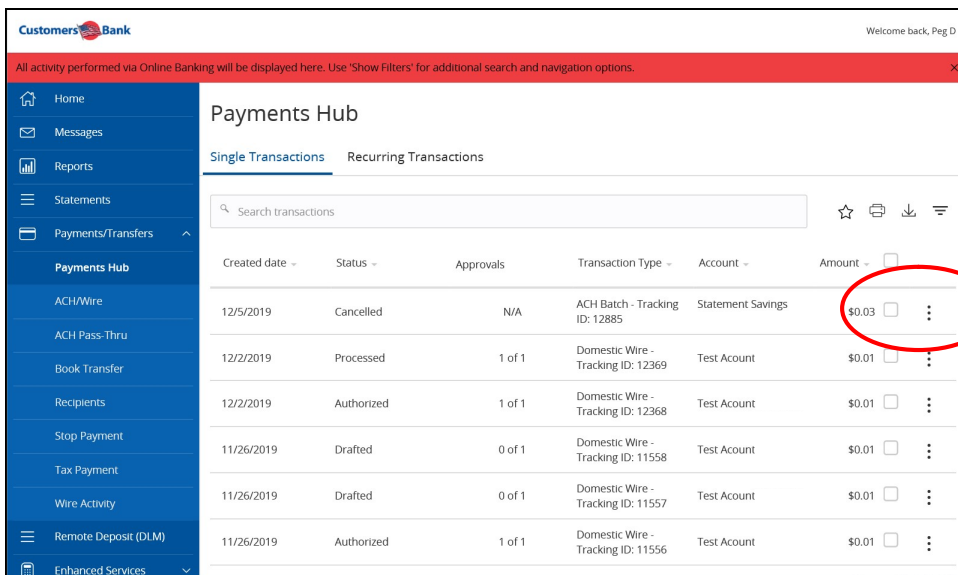
Payments/Transfers

Payment Hub

The Payment Hub is where all drafted, processed or rejected online originated transaction will be displayed. The Payment Hub is also where users setup with dual approval will approve transactions.

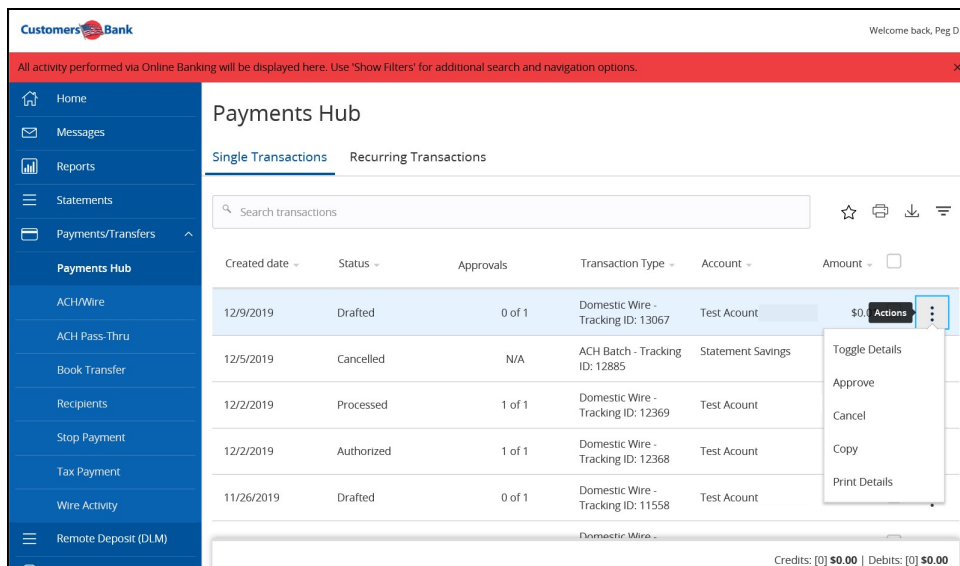
Single Transactions

1. Upon logging into Business Online Banking each user will be brought to the **Home** screen. Select the **Payments/Transfers** heading then select **Payment Hub**.



2. A list of transactions in various status will be displayed. Users setup with dual approval entitlements to approve ACH, Account Transfers and/or Wire Transfers may approve all transactions from this screen.
 - **Authorized** – transaction has been approved and waiting to be processed by bank
 - **Cancelled** – the transaction has been deleted
 - **Drafted** – the transaction is waiting to be approved
 - **Processed** – the transaction has been processed by the bank and additional details may be available. Example: The IMAD/Fed Reference number will be available once a transaction is in a status of Processed.

- Select the box next to the dollar amount, select the ellipses next to each transaction for options.

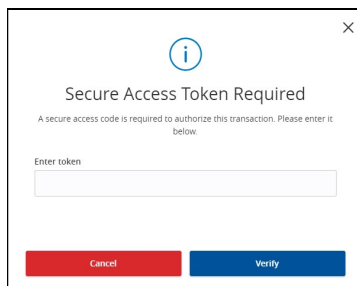


- **Toggle Details** – view details of the transaction
- **Approve** – approve the transaction

Note: ACH Transaction must be approved a least one day prior to the effective. If creating Same Day batches, the transactions must be drafted and authorized the same day as the effective date.

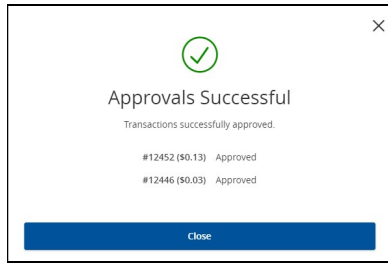
- **Cancel** – delete the transaction
- **Copy** – copy or edit transaction
- **Print Details** – print information on transaction

- Users setup with dual approval will see the **Secure Access Token Required** box displayed. Turn on your security token or access your Symantec App to get the access code. Enter the code in the box.



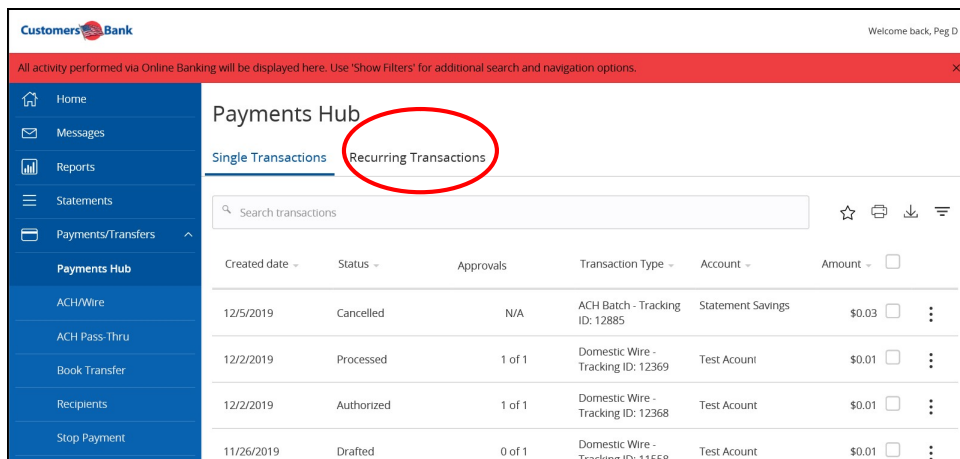
- Select **Verify**.

- A confirmation pop up box will be displayed.

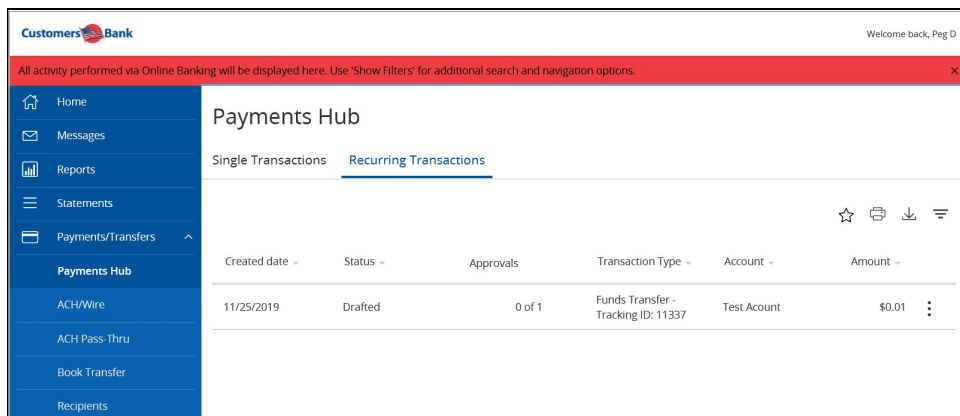


Recurring Transactions

- Under the **Payments/Transfers** heading select **Payment Hub**, then select **Recurring Transactions** from the under the page heading.



- A list of transactions in various status will be displayed. Users setup with dual approval entitlements to approve ACH, Account Transfers and/or Wire Transfers may approve all transactions from this screen.



9. Select the box next to the dollar amount, select the ellipses next to each transaction for options.

- **Toggle Details** – view details of the transaction
- **Approve** – approve the transaction

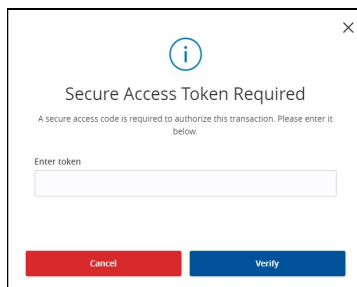
Note: *ACH Transaction must be approved a least one day prior to the effective. If creating Same Day batches, the transactions must be drafted and authorized the same day as the effective date.*

- **Cancel** – delete the transaction
- **Copy** – copy or edit transaction

Note: *You must select a processing data in order to Draft or approve the copied transaction.*

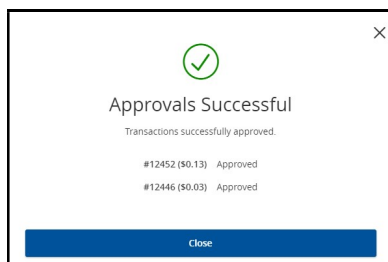
- **Print Details** – print information on transaction

10. Users setup with dual approval will see the **Secure Access Token Required** box displayed. Turn on your security token or access your Symantec App to get the access code. Enter the code in the box.



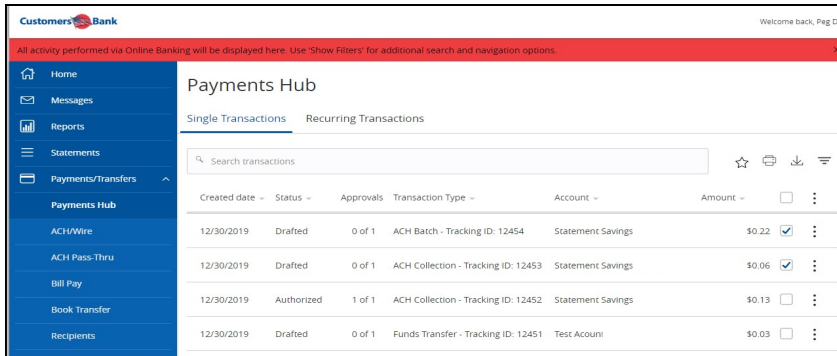
11. Select **Verify**.

12. A confirmation pop up box will be displayed.

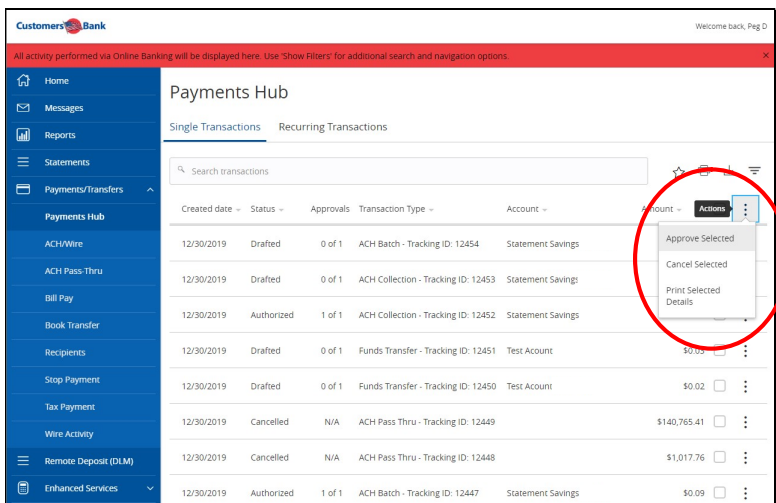


Approve Multiple Transactions

- Under the **Payments/Transfers** heading select **Payment Hub**, select the checkboxes next to the transactions to be approved.



- Select the ellipsis at the top of the last column.



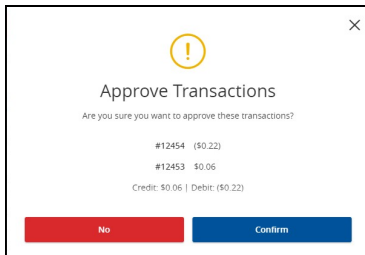
- Select the appropriate action:

- **Approved Selected** – will approve multiple transactions with one approval code

Note: *ACH Transaction must be approved a least one day prior to the effective. If creating Same Day batches, the transactions must be drafted and authorized the same day as the effective date.*

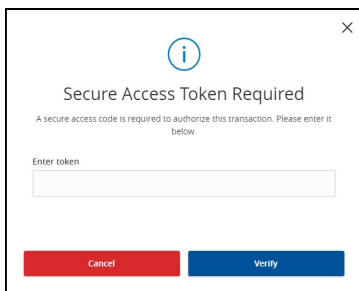
- **Cancel Selected** – delete multiple transactions
- **Print Selected** – print the details on the selected transactions

16. A confirmation pop up box will display.



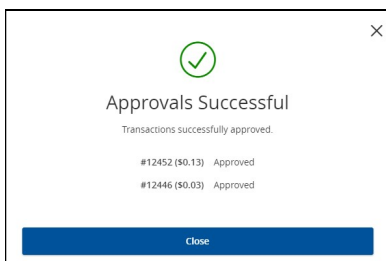
17. Select **Confirm**.

18. Users setup with dual approval will see the **Secure Access Token Required** box displayed. Turn on your security token or access your Symantec App to get the access code. Enter the code in the box.



19. Select **Verify**.

20. A confirmation pop up box will be displayed.

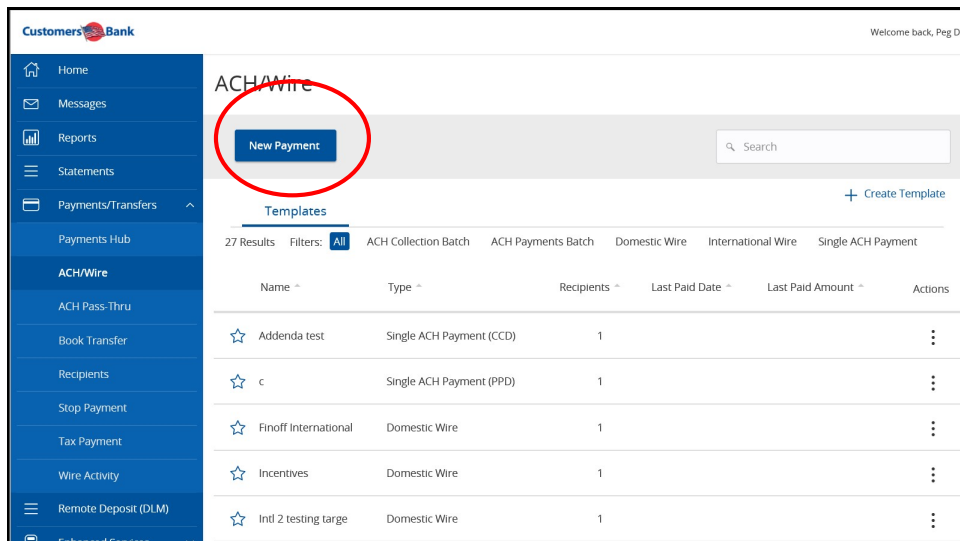


ACH/Wire

The ACH/Wire tab allows users with the proper entitlements to create ACH and/or Wire Transfers.

1. Upon logging into Business Online Banking each user will be brought to the **Home** screen. Select the **Payments/Transfers** heading then select **ACH/Wire**.

Note: Recipients must be created before transactions can be created. Please refer to the Recipients section of this guide for step by step instructions for setting up Recipients.



2. Once batches are created, they will display.

Note: Conversion customers will have their batches from the old Business Online Banking platform automatically populated on this screen.

New Payment - ACH

3. Select **New Payment**.
4. Select the appropriate payment type.



- **ACH Collection Batch** – allows the user to create an ACH Batch to collect money from businesses or people
- **ACH Payments Batch** - allows the user to create an ACH Batch to make payments to businesses or people

5. Complete the screen for all required information.

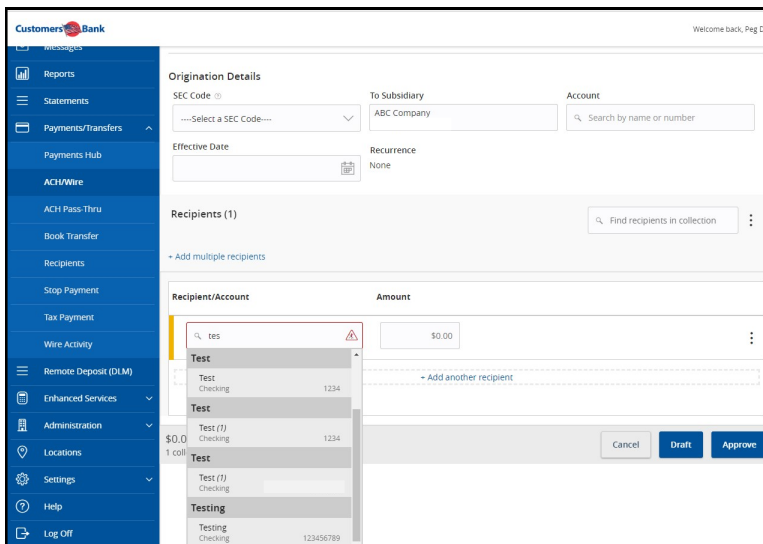
- **Select a SEC Code**
 - **PPD** to pay or collect from a person
 - **CCD** to pay or collect from a business
- **To Company ID** – this is the tax id number you want associated with the batch. One tax id number is attached to one offsetting account number. If only one tax id number is setup the company information will automatically populated.
- **Account** – this is the offsetting account number for the batch
- **Effective Date** – the date the payment or collection is due to post to the recipient’s account

Note: To create a Same Day ACH transaction select the current day’s date. The following pop up box will be displayed. Selected Agree to continue.

Note: The Find recipients in search field is to search for a recipient once it is added to the batch.

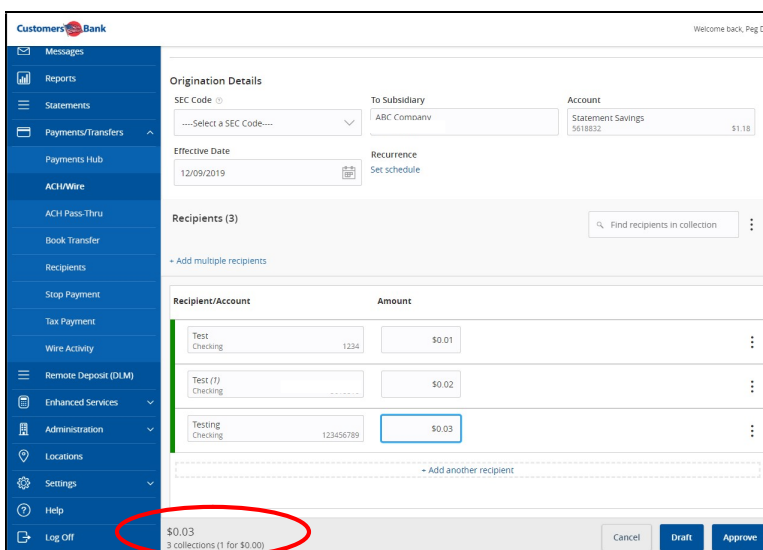
- **Recurrence** – allows the user to setup batch(es) to recur on a specific date(s)

6. Under the **Recipient/Account** section click on the **Search by name or account** field and a list of recipients will be displayed.

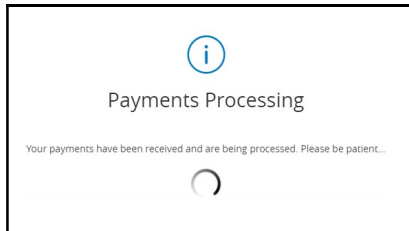


Note: To narrow down the search enter the first few characters of the recipient name in the **Search by name or account** field.

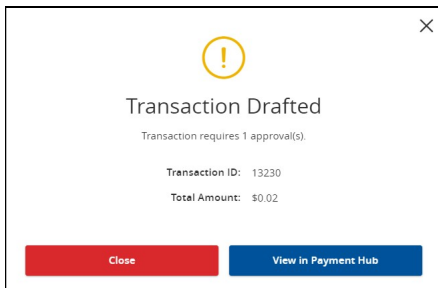
7. In the **Amount** field enter or edit the amount of the transaction.
8. Select **Add another recipient** to more recipients.
9. Repeat steps 6 -8 until all recipients have been added to the batch.
10. A grand total of the batch will display at the bottom of the page.



11. If the company is setup on dual approval, select **Draft**. If the company is not setup for dual approval, select **Approve**.
12. The **Payments Processing** pop up box will be display.



13. The **Transaction Draft** pop up will display.



14. Select **View Payment Hub** to approve or view the status.

Upload ACH File

15. In the upper right-hand side of the screen select **Upload From File**.

The screenshot shows the 'ACH Collection Batch' interface. In the top right corner, there is a 'Welcome back, Peg D' message and a button labeled 'Upload From File' which is circled in red. The main area contains form fields for 'SEC Code', 'To Subsidiary' (ABC Company), 'Account', 'Effective Date', and 'Recurrence' (None). At the bottom, there is a 'Recipients (1)' section with a search bar and filters.

16. The **File Mapping Management** screen will be displayed.

Note: Recipients, Beneficiaries, must exist in the Recipient module, before a file import can be completed. You may upload a recipients only file prior to uploading the import file. Use the New Mapping feature for a recipients only file.

The screenshot shows the 'File Mapping Management' window. It has a 'New Mapping' button and a search bar. Below, it displays '2 Results' in a table:

Mapping Instruction Name	Mapping Type
NACHA	System Standard
5-Column-CSV	System Standard

The Customers Bank logo is visible at the bottom of the window.

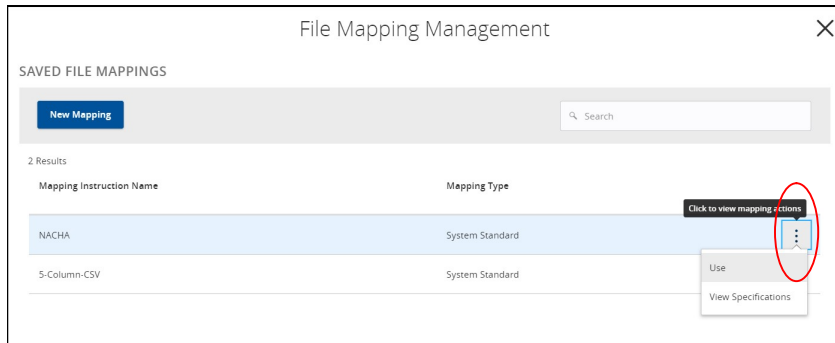
17. Two options will be displayed.

- **NACHA** – bank industry standard format

Note: NACHA files must be single batch files and must be a balanced file (includes the offsetting account number).

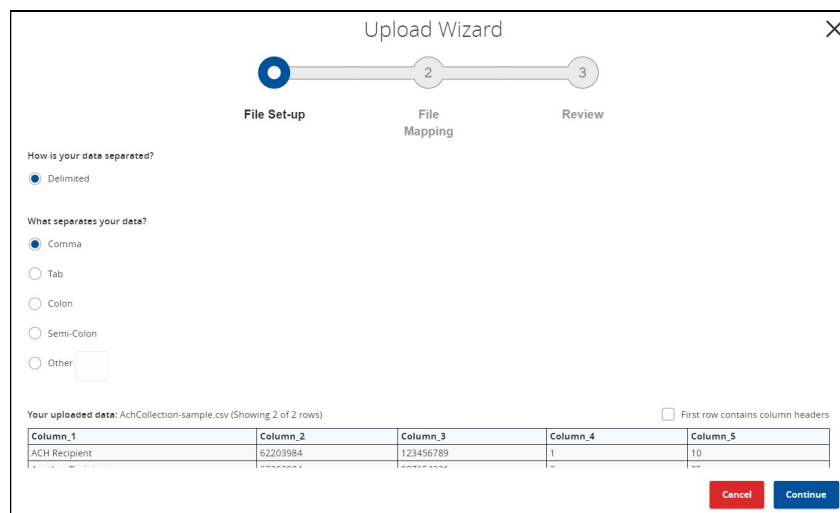
- **5-column CSV** – customer created format

18. Select the ellipse and two options will be displayed.

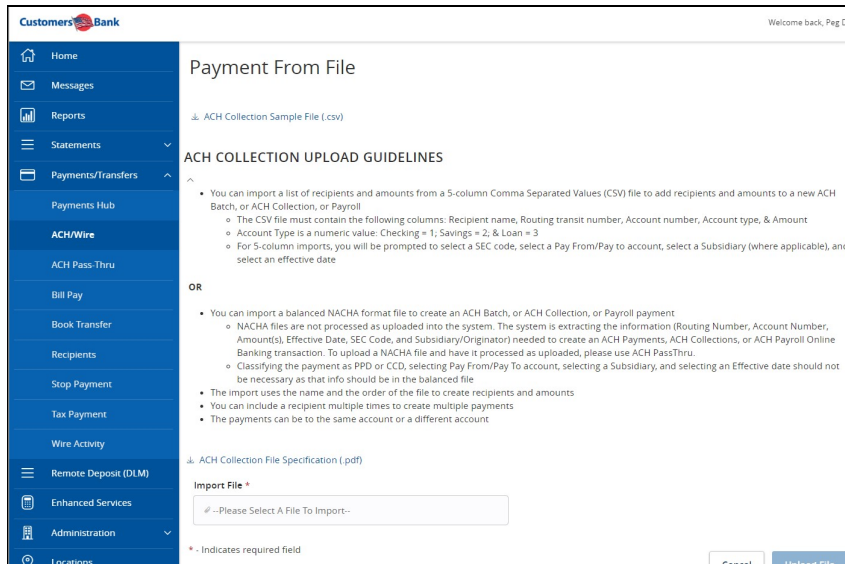


- **Use** – select this option to upload a file
- **View Specifications** – view the file layout

Note: Select *New Mapping* to import a file and use the *Upload Wizard* to define a format.



19. When using the **NACHA** format, select **Use** and the **Upload Guidelines** screen will be displayed.

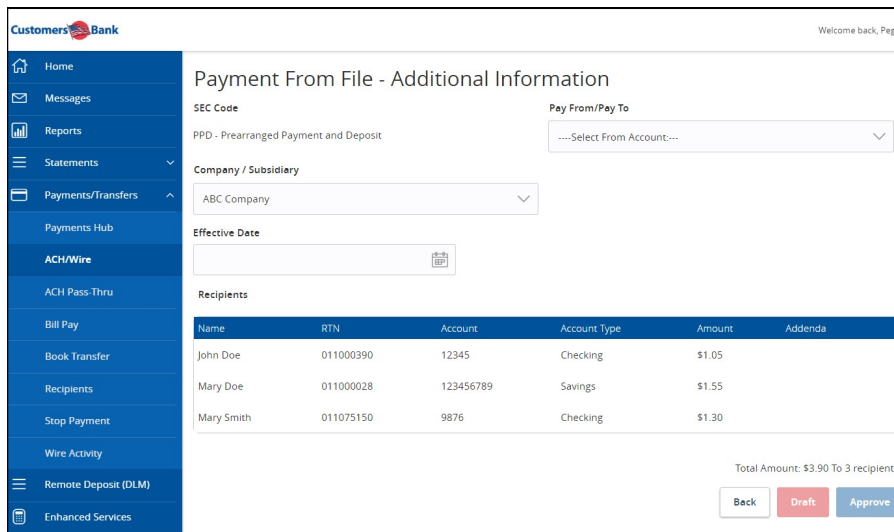


20. Read the guidelines.

21. Click on the **Import File** box to search for the appropriate file.

22. Select **Upload File** in the bottom right-hand corner.

23. The Payment From File – Additional Information screen will be displayed.

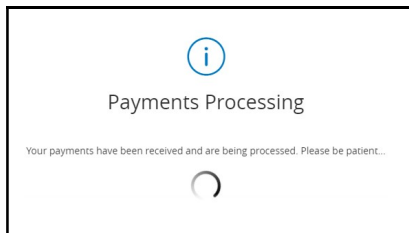


24. Use the drop-down menu under **Pay From/Pay To** to select the offsetting account number.

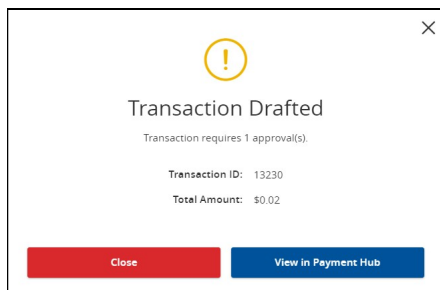
25. Use the calendar icon to select an effective date.

26. If the company is setup on dual approval, select **Draft**. If the company is not setup for dual approval, select **Approve**.

27. The **Payments Processing** pop up box will be display.



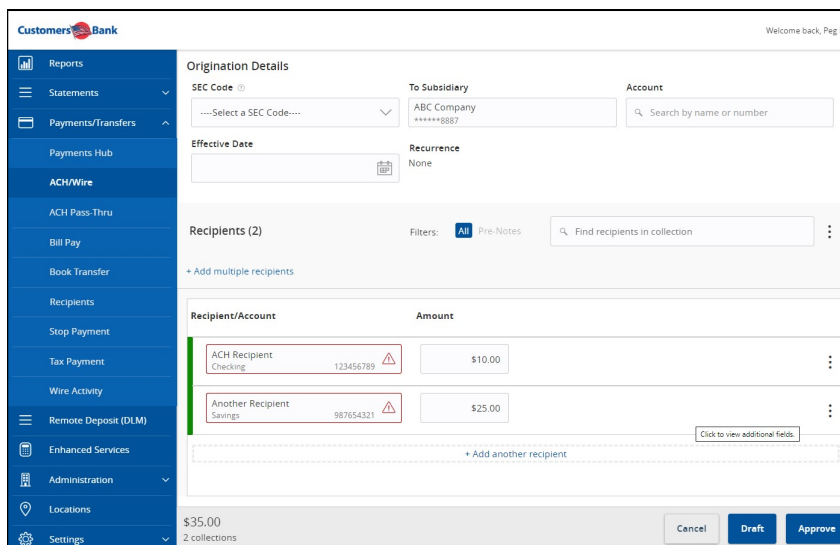
28. The **Transaction Draft** pop up will display.



29. Select **View Payment Hub** to approve or view the status.

30. When using the **5-column CSV** format, select **Use** and select the appropriate file to upload.

31. The information will auto-populate the appropriate fields.



32. Complete the required fields at the top of the page.

- **Select a SEC Code**
 - **PPD** to pay or collect from a person
 - **CCD** to pay or collect from a business
- **To Company ID** – this is the tax id number you want associated with the batch. One tax id number is attached to one offsetting account number. If only one tax id number is setup the company information will automatically populated.
- **Account** – this is the offsetting account number for the batch
- **Effective Date** – the date the payment or collection is due to post to the recipient’s account

Note: To create a Same Day ACH transaction select the current day’s date. The following pop up box will be displayed. Selected Agree to continue.

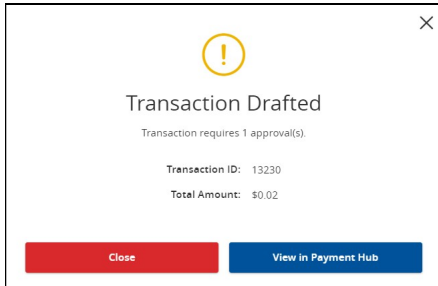
Note: The Find recipients in search field is to search for a recipient once it is added to the batch.

- **Recurrence** – allows the user to setup batch(es) to recur on a specific date(s)

33. If the company is setup on dual approval, select **Draft**. If the company is not setup for dual approval, select **Approve**.

34. The **Payments Processing** pop up box will be display.

35. The **Transaction Draft** pop up will display.



36. Select **View Payment Hub** to approve or view the status.

New Payment – Wire Transfer

37. Select **New Payment**.

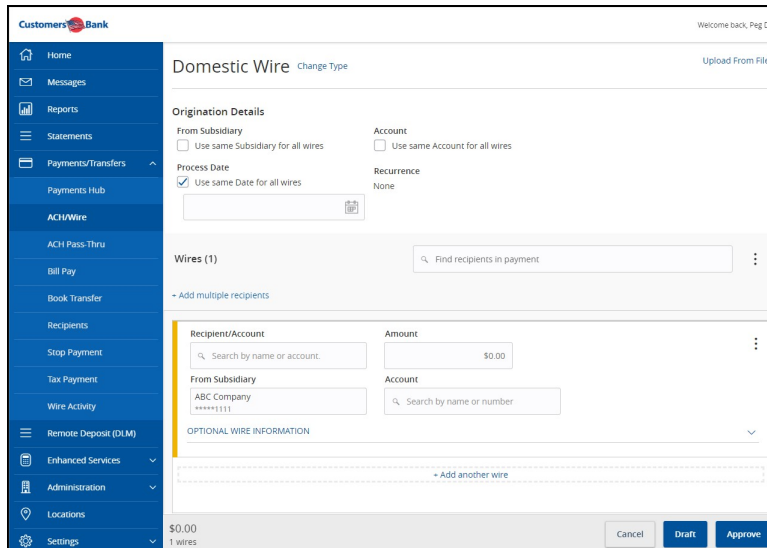
38. Select the appropriate payment type.



- **Domestic Wire** – allows the user to create a Wire Transfers going to a bank in the US
- **International Wire** – allows the user to create a Wire Transfer in US dollars going to a bank in another country

Domestic Wire

39. Complete the screen for all required information.



- **From Subsidiary** - this is the tax id number you want associated with the Wire Transfer. One tax id number is attached to one offsetting account number. Select **Use same Subsidiary for all wires** if the same tax id number will be use on all Wire Transfers.
- **Account** – this is the offsetting account number for the Wire Transfer. Select **Use same Account for all wires** if all Wire Transfers will be debited from the same account.
- **Process Date** – the date the Wire Transfer is to be processed. Select **Use same Date for all wires** if the same effective date will be used for all Wire Transfers.

Note: Select *Recurrence* to complete the information to have the Wire Transfers automatically initiate on specific dates.

- **Recipient/Account** – used the drop-down menu to select a recipient or create a new recipient
- **Amount** – enter the amount of the Wire Transfer
- **Optional Wire Information** – allows the user to add a memo to the Wire Transfer

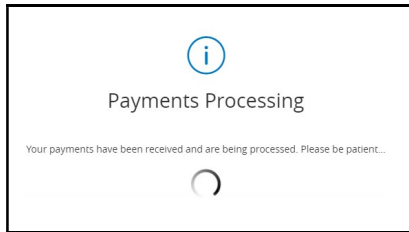
40. Select + **Add another wire** to create a group of Wire Transfers.

41. A grand total of the number of Wire Transfers and total amount will display at the bottom of the page.

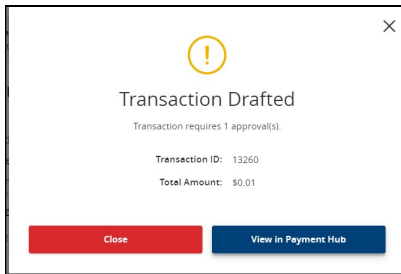
42. If the company is setup with dual approval the user will select **Draft**. If the company is not setup for dual approval the user may select **Approve**.

Note: Wire Transfers that are drafted will then appear in the Payment Hub to be approved.

43. The **Payments Processing** pop up box will be display.



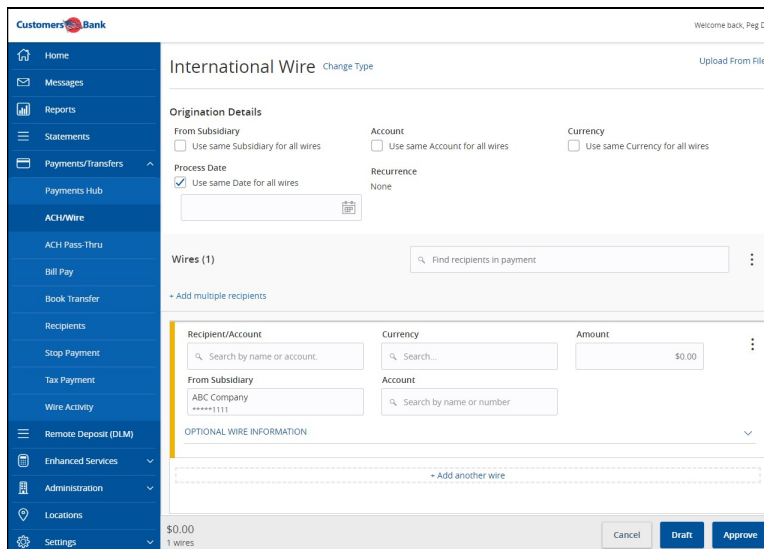
44. The **Transaction Draft** pop up will display.



45. Select **View Payment Hub** to approve or view the status.

International Wire

46. Complete the screen for all required information.

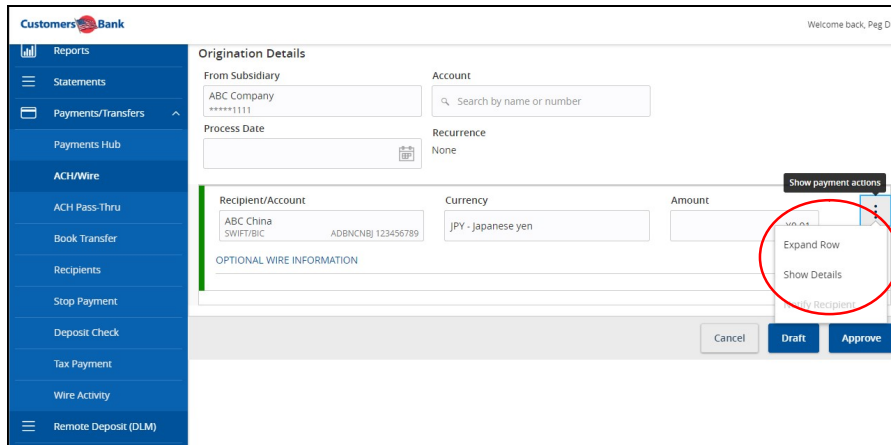


- **From Subsidiary** - this is the tax id number you want associated with the Wire Transfer. One tax id number is attached to one offsetting account number. Select **Use same Subsidiary for all wires** if the same tax id number will be use on all Wire Transfers.
- **Account** – this is the offsetting account number for the Wire Transfer. Select **Use same Account for all wires** if all Wire Transfers will be debited from the same account.
- **Currency** – select US dollar from the drop down menu
- **Process Date** – the date the Wire Transfer is to be processed. Select **Use same Date for all wires** if the same effective date will be used for all Wire Transfers.

Note: *Select Recurrence to complete the information to have the Wire Transfers automatically initiate on specific dates.*

- **Recipient/Account** – used the drop-down menu to select a recipient or create a new recipient
- **Amount** – enter the amount of the Wire Transfer
- **Optional Wire Information** – allows the user to add a memo to the Wire Transfer

47. Select the ellipsis to view additional options.



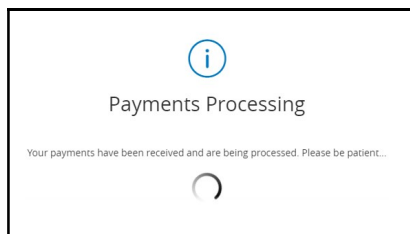
48. Select + **Add another wire** to create a group of Wire Transfers.

49. A grand total of the number of Wire Transfers and total amount will display at the bottom of the page.

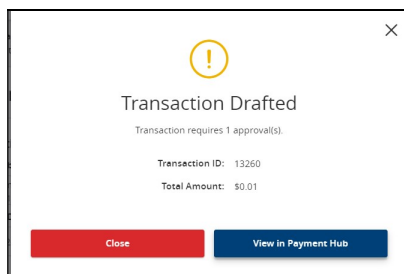
50. If the company is setup with dual approval the user will select **Draft**. If the company is not setup for dual approval the user may select **Approve**.

Note: Wire Transfers that are drafted will then appear in the Payment Hub to be approved.

51. The **Payments Processing** pop up box will be display.



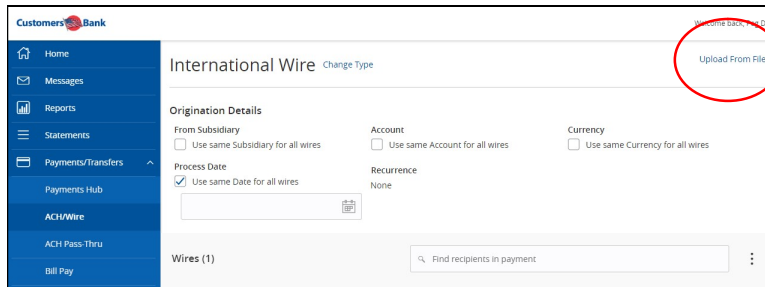
52. The **Transaction Draft** pop up will display.



53. Select **View Payment Hub** to approve or view the status.

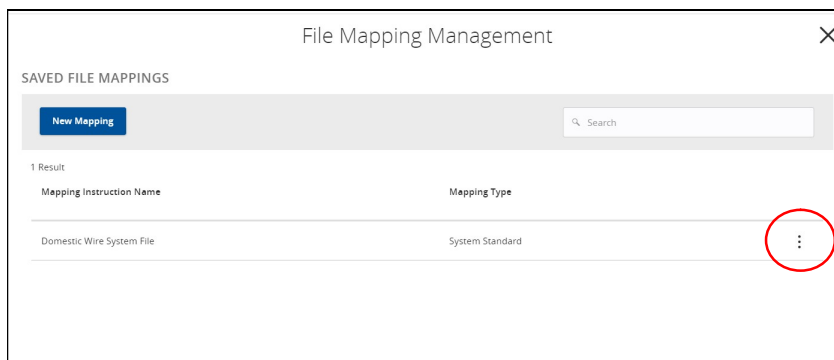
Upload Format

54. Select **Upload From File** in the upper right-hand corner.

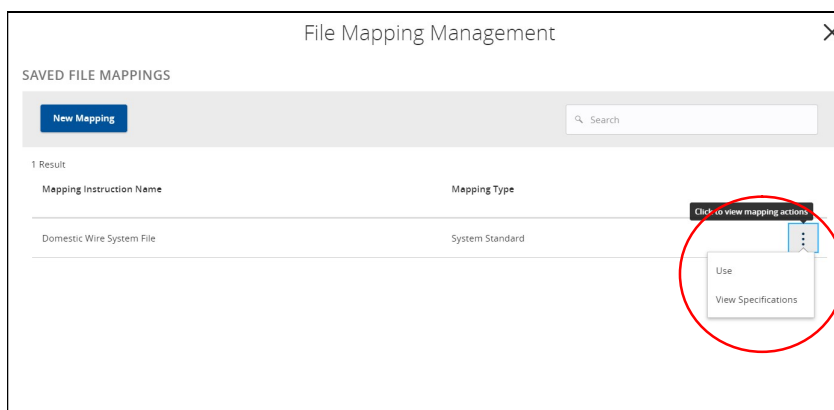


55. The **File Mapping Management** screen will be displayed.

Note: Recipients, Beneficiaries, must exist in the Recipient module, before a file import can be completed. You may upload a recipients only file prior to uploading the import file. Use the New Mapping feature for a recipients only file.



56. Select the ellipsis and two options will be displayed.



- **Use** – select this option to upload a file
- **View Specifications** – view the file layout

Note: Select New Mapping to import a file and use the Upload Wizard to define a format.

Upload Wizard

File Set-up | File Mapping | Review

How is your data separated?
 Delimited

What separates your data?
 Comma
 Tab
 Colon
 Semi-Colon
 Other

Your uploaded data: DomesticWire-sample (3).csv (Showing 3 of 3 rows) First row contains column headers

Column_1	Column_2	Column_3	Column_4	Column_5	Column_6	Column_7	Column_8	Column_9
recipient_account	recipient_name	recipient_addr_1	recipient_addr_2	recipient_city	recipient_state	recipient_postal_code	beneficiary_routing_number	beneficiary_name
.....

Cancel Continue

57. Select **Use**.

58. Select the appropriate file to upload.

59. The information will populate the Wire screen.

Customers Bank | Welcome back, Peg D | Upload From File

Domestic Wire | Change Type

Origination Details

From Subsidiary Use same Subsidiary for all wires | Account Use same Account for all wires

Process Date Use same Date for all wires | Recurrence None

Wires (2) | Find recipients in payment

+ Add multiple recipients

Recipient/Account	Amount
Acme Products Ltd LLC Checking 123456789	\$0.03
ABC Company *****1111	Search by name or number

OPTIONAL WIRE INFORMATION

Recipient/Account	Amount
\$0.04	
2 wires	

Cancel Draft Approve

60. Complete the fields at the top of the page.

- **From Subsidiary** - this is the tax id number you want associated with the Wire Transfer. One tax id number is attached to one offsetting account number. Select **Use same Subsidiary for all wires** if the same tax id number will be use on all Wire Transfers.

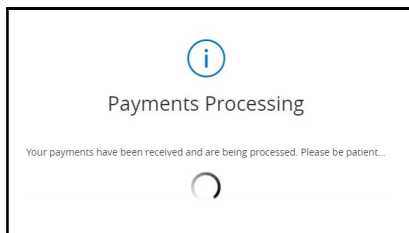
- **Account** – this is the offsetting account number for the Wire Transfer. Select **Use same Account for all wires** if all Wire Transfers will be debited from the same account.
- **Currency** – select US dollar from the drop down menu
- **Process Date** – the date the Wire Transfer is to be processed. Select **Use same Date for all wires** if the same effective date will be used for all Wire Transfers.

Note: Select Recurrence to complete the information to have the Wire Transfers automatically initiate on specific dates.

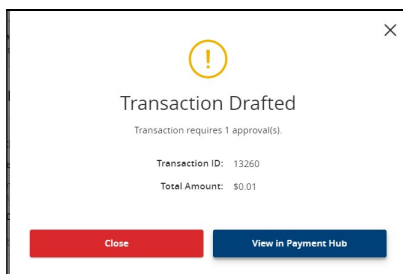
61. If the company is setup with dual approval the user will select **Draft**. If the company is not setup for dual approval the user may select **Approve**.

Note: Wire Transfers that are drafted will then appear in the Payment Hub to be approved.

62. The **Payments Processing** pop up box will be display.



63. The **Transaction Draft** pop up will display.

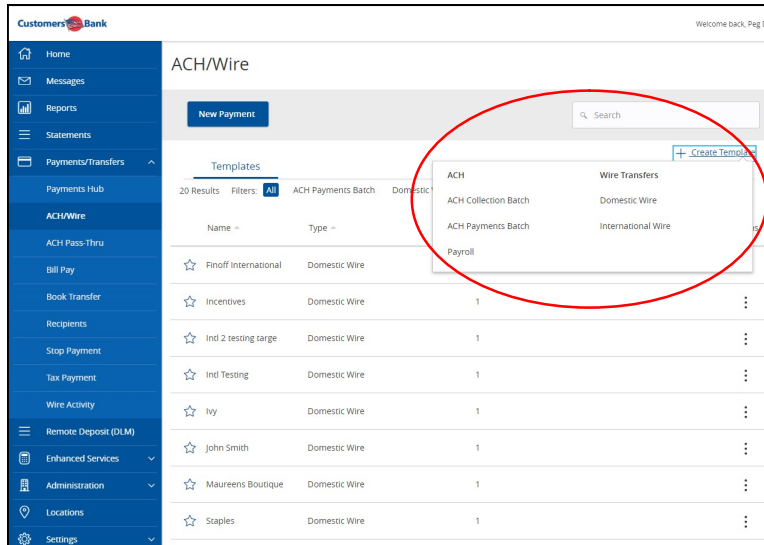


64. Select **View Payment Hub** to approve or view the status.

Templates

Customers can opt to just build recipients or create templates (batches) to group recipients.

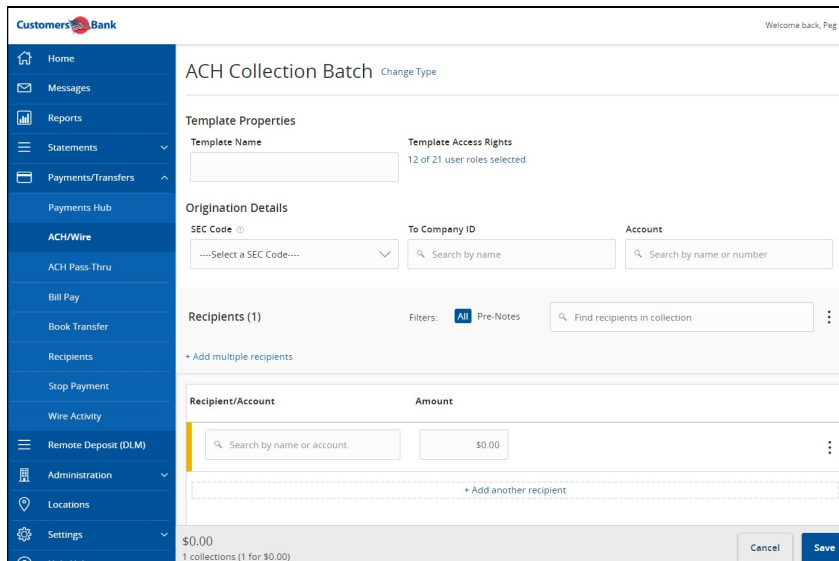
65. Select + Create Template.



66. Depending on the user's entitlement ACH or Wire Transfers templates can be created.

ACH Batch Templates

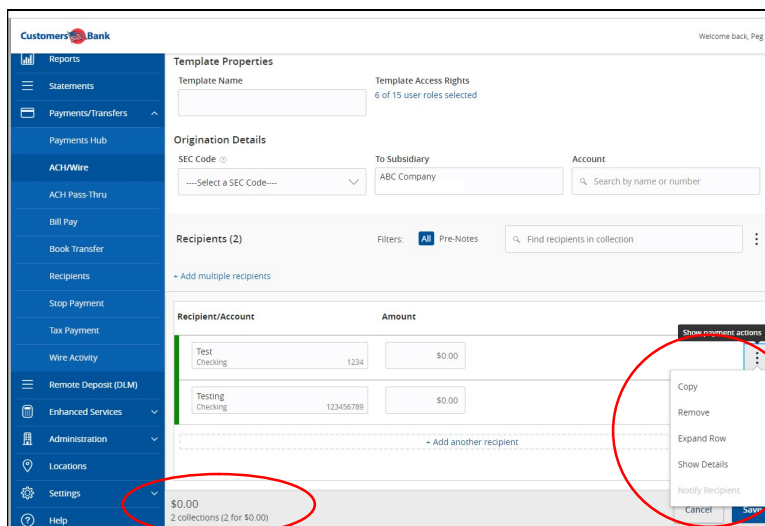
67. Select the appropriate ACH Batch Template option.



68. Complete the required fields:

- **Template Name** – create a name for the template that will display on the main ACH/Wire page
- **Template Access Right** – click on the number of **user roles selected** hyperlink to select the users who will be able to use the template
- **SEC Code**
 - **PPD** to pay or collect from a person
 - **CCD** to pay or collect from a business
- **To Company ID** – this is the tax id number you want associated with the batch. One tax id number is attached to one offsetting account number. If only one tax id number is setup the company information will automatically populate.
- **Account** – this is the offsetting account number for the batch
- **+ Add multiple recipients** – allows the user to select multiple recipients at one time
- **Recipient/Account** – allows the user to search for individual recipients
- **Amount** – enter a default amount that will always appear when the template is selected. If the amount will change often it is best to set the default amount to \$0.00.

69. Select the ellipsis next to each recipient for additional options.



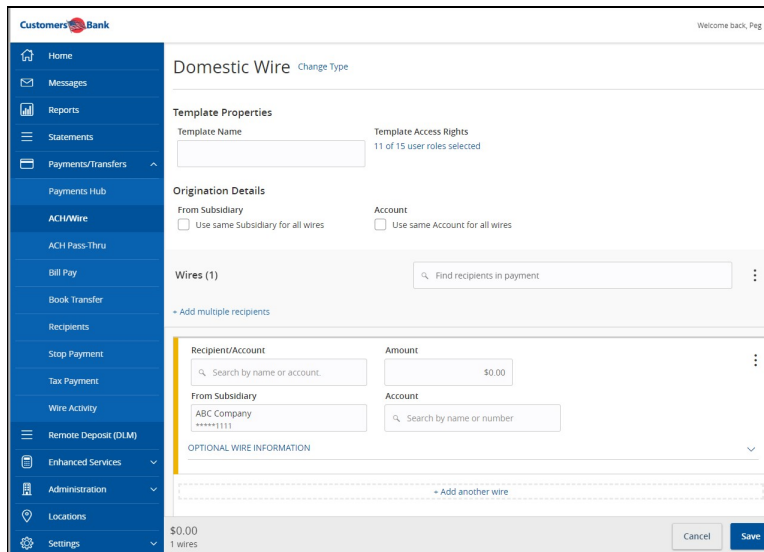
70. A total of the number of recipients and the total amount will display at the bottom of the screen.

71. Select **Save**.

Wire Templates

Domestic Wire Templates

72. Select the **Domestic Wire**.

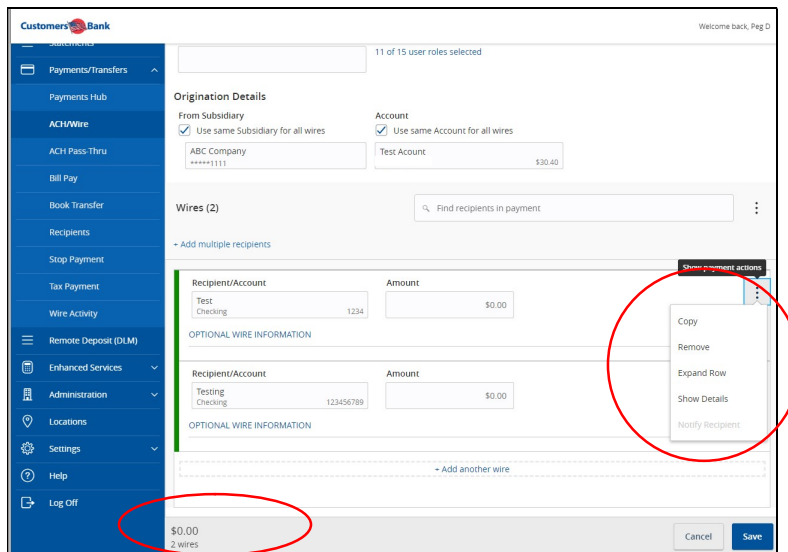


73. Complete the required fields:

- **Template Name** – create a name for the template that will display on the main ACH/Wire page
- **Template Access Right** – click on the number of **user roles selected** hyperlink to select the users who will be able to use the template
- **From Subsidiary** – this is the tax id number you want associated with the batch. One tax id number is attached to one offsetting account number. If only one tax id number is setup the company information will automatically populate. Select **Use same Subsidiary for all wires** if the same offsetting tax id should be used for all Wire Transfers in the template.
- **Account** – this is the offsetting account number for the batch. Select **Use same Account for all wires** if the same offsetting account will be used for all Wire Transfers in the templated.
- **Recipient/Account** – allows the user to search for individual recipients
- **Amount** – enter a default amount that will always appear when the template is selected. If the amount will change often it is best to set the default amount to \$0.00.

74. Select + **Add another wire** to add additional Wire Transfer recipients to the template.

75. Select the ellipsis next to each recipient for additional options.

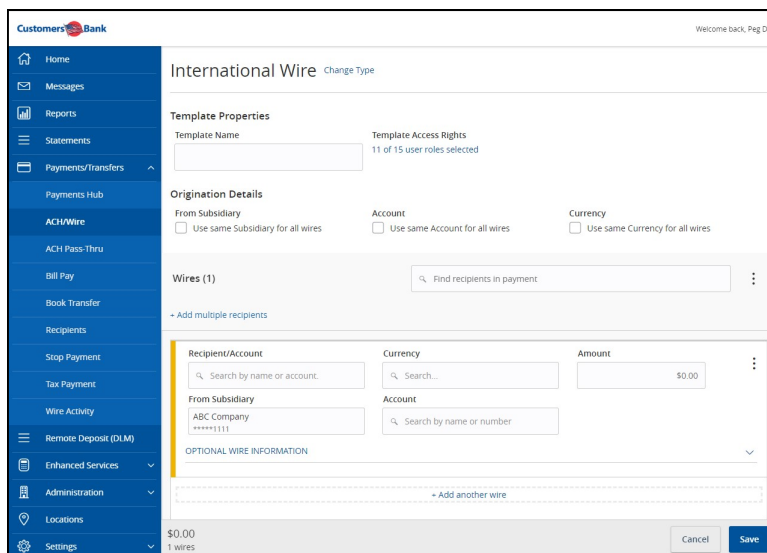


76. A total of the number of recipients and the total amount will display at the bottom of the screen.

77. Select **Save**.

International Wire Templates

78. Select the **International Wire**.



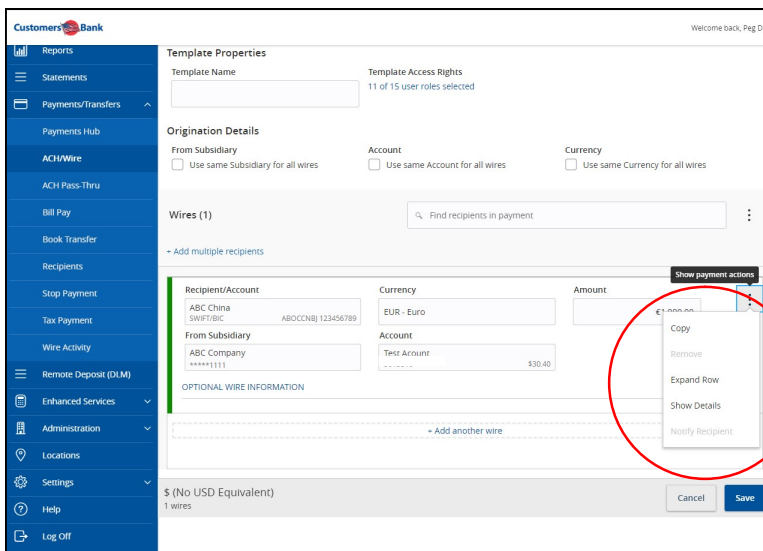
79. Complete the required fields:

- **Template Name** – create a name for the template that will display on the main ACH/Wire page

- **Template Access Right** – click on the number of **user roles selected** hyperlink to select the users who will be able to use the template
- **From Subsidiary** – this is the tax id number you want associated with the batch. One tax id number is attached to one offsetting account number. If only one tax id number is setup the company information will automatically populate. Select **Use same Subsidiary for all wires** if the same offsetting tax id should be used for all Wire Transfers in the template.
- **Account** – this is the offsetting account number for the batch. Select **Use same Account for all wires** if the same offsetting account will be used for all Wire Transfers in the templated.
- **Currency** – select the appropriate current for the Wire Transfer templates. Select **Use same Currency for all wires** if the same currency will be used for all Wire Transfers in the template.
- **Recipient/Account** – allows the user to search for individual recipients
- **Amount** – enter a default amount that will always appear when the template is selected. If the amount will change often it is best to set the default amount to \$0.00.

80. Select **+ Add another wire** to add additional Wire Transfer recipients to the template.

81. Select the ellipsis next to each recipient for additional options.

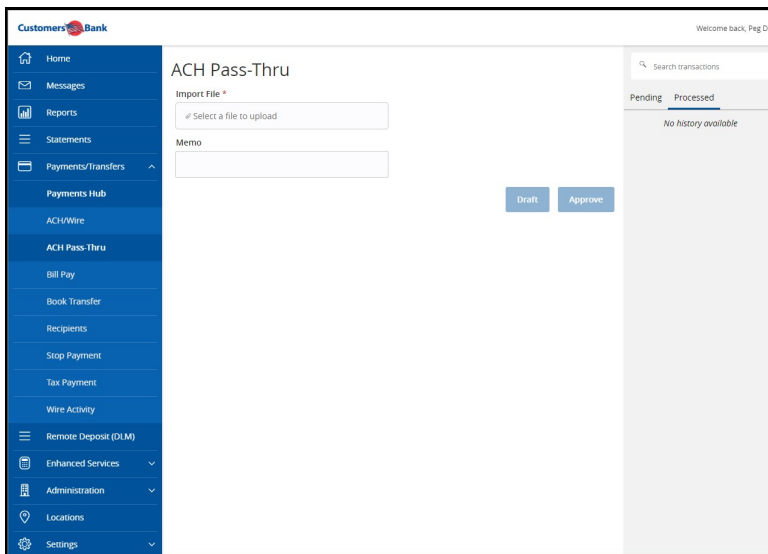


82. Select **Save**.

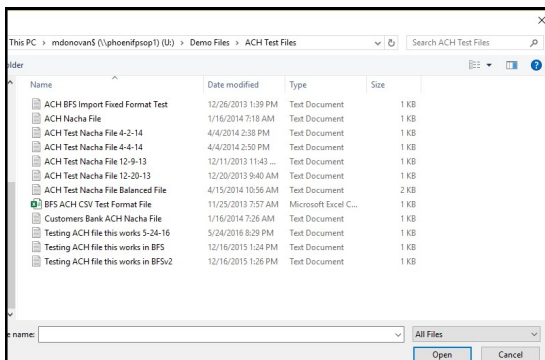
ACH Pass Thru

ACH Pass Thru allows user to upload a NACHA formatted file directly into Business Online Banking to be passed to the bank for processing.

1. Upon logging into Business Online Banking each user will be brought to the **Home** screen. Select the **Payments/Transfers** heading then select **ACH Pass Thru**.



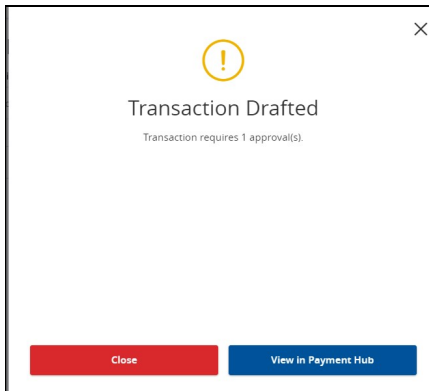
2. Select the **Import File** box to search for the appropriate ACH file to be uploaded.



3. The **Memo** field is optional.
4. If the company is setup with dual approval the user will select **Draft**. If the company is not setup for dual approval the user may select **Approve**.

Note: *ACH Pass Thru files that are drafted will then appear in the Payment Hub to be approved.*

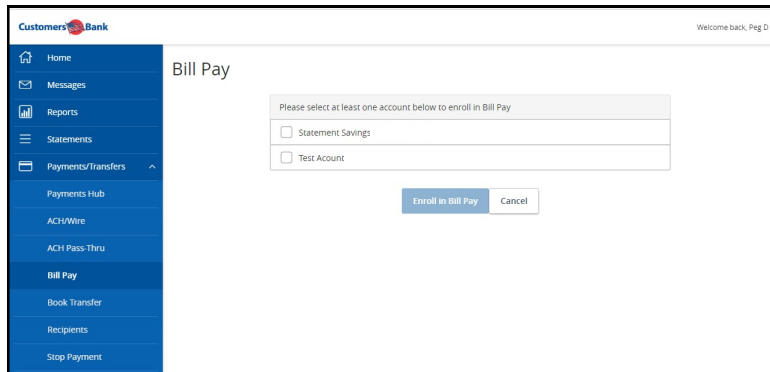
5. A confirmation message will be displayed.



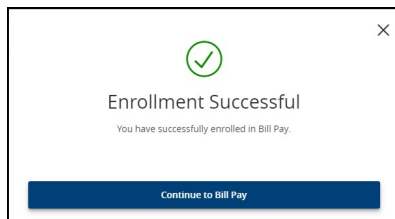
6. Select **View in Payment Hub** for the file to approved.

Bill Pay – Login

1. Upon logging into Business Online Banking each user will be brought to the **Home** screen. Select the **Payments/Transfers** tab from the left-hand navigation menu then select **Bill Pay**.
2. Select an account(s) to enroll in **Business Bill Pay**.



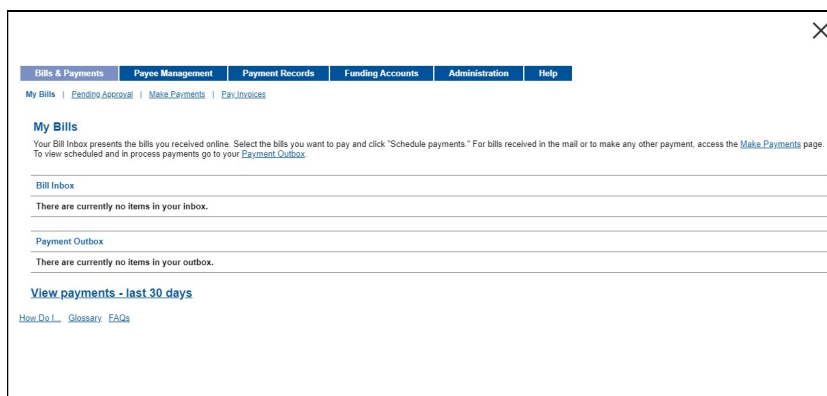
3. Select **Enroll in Bill Pay**.
4. The **Enrollment Successful** pop up box will be displayed.



5. Select **Continue to Bill Pay**.

Note: A blank page will display for a few seconds. Do not attempt to exit.

6. The home page of Business Bill Pay will be displayed.



Bill Pay – Add Payee

1. Upon logging into Business Online Banking each user will be brought to the **Home** screen. Select the **Payments/Transfers** tab from the left-hand navigation menu then select **Bill Pay**.
2. The Dashboard will be displayed.

My Bills
Your Bill Inbox presents the bills you received online. Select the bills you want to pay and click "Schedule payments." For bills received in the mail or to make any other payment, access the [Make Payments](#) page. To view scheduled and in process payments go to your [Payment Outbox](#).

Bill Inbox
There are currently no items in your inbox.

Payment Outbox

Deliver By	Send To	Paid From	Check	Amount
11/28/2017	ABC Lawn Co	Checking, *9201	9000	100.00 In-Process • View Payment
			Total:	\$100.00

[View payments - last 30 days](#)
[How Do I... Glossary FAQs](#)

3. Select the **Payee Management** tab.
4. The **My Payee** screen will be displayed. Select the **Add Payee** option.

My Payees

Payee	E-bill Status	Payment Option	Payment Category
ABC LAWN CO - 9765	Not available	Manual Set up automatic	None

[Add a payee](#) • [Change payment categories](#)
[How Do I... Glossary FAQs](#)

5. Enter a **Payee name** or select the **View Our Payee** List to view a list of common vendors.

Add a Payee

Specify payee to add

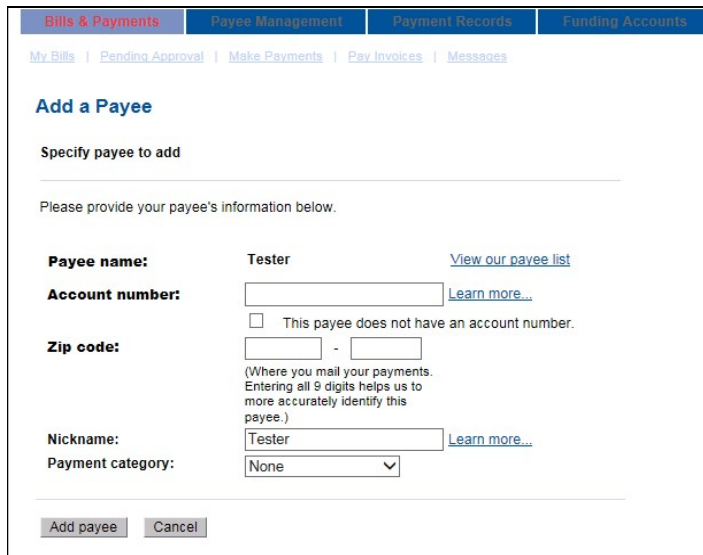
Please provide your payee's information below.

Payee name: [View our payee list](#)

[How Do I... Glossary FAQs](#)

6. Select **Continue**.

7. Enter the following fields:



Bills & Payments | Payee Management | Payment Records | Funding Accounts

[My Bills](#) | [Pending Approval](#) | [Make Payments](#) | [Pay Invoices](#) | [Messages](#)

Add a Payee

Specify payee to add

Please provide your payee's information below.

Payee name: [View our payee list](#)

Account number: [Learn more...](#)

This payee does not have an account number.

Zip code: -
(Where you mail your payments. Entering all 9 digits helps us to more accurately identify this payee.)

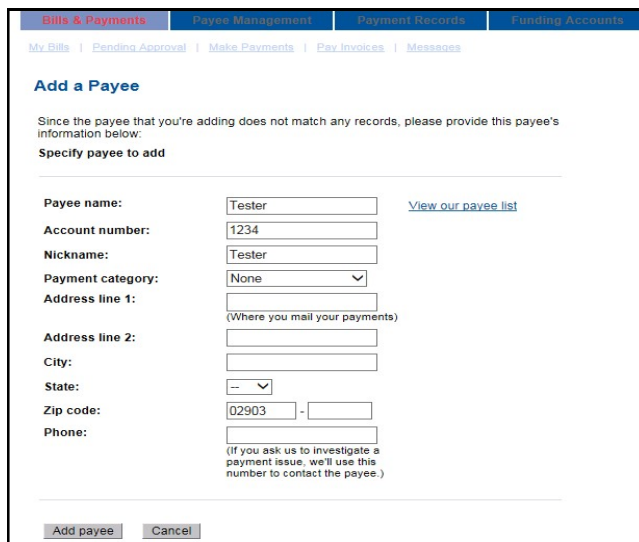
Nickname: [Learn more...](#)

Payment category: ▾

- **Account number** – the account number of the recipient
- If the receipts doesn't have an account number select the checkbox, **This Payee does not have an account number.**
- **Zip Code** – enter the zip code of the recipient
- **Nickname** – this is the Payee Name from screen one but can be changed
- **Payment Category** – this is an optional field, use the drop-down arrow to select a category

8. Select **Add payee**.

9. Enter the following fields.



Bills & Payments | Payee Management | Payment Records | Funding Accounts

[My Bills](#) | [Pending Approval](#) | [Make Payments](#) | [Pay Invoices](#) | [Messages](#)

Add a Payee

Since the payee that you're adding does not match any records, please provide this payee's information below.

Specify payee to add

Payee name: [View our payee list](#)

Account number:

Nickname:

Payment category: ▾

Address line 1:
(Where you mail your payments)

Address line 2:

City:

State: ▾

Zip code: -

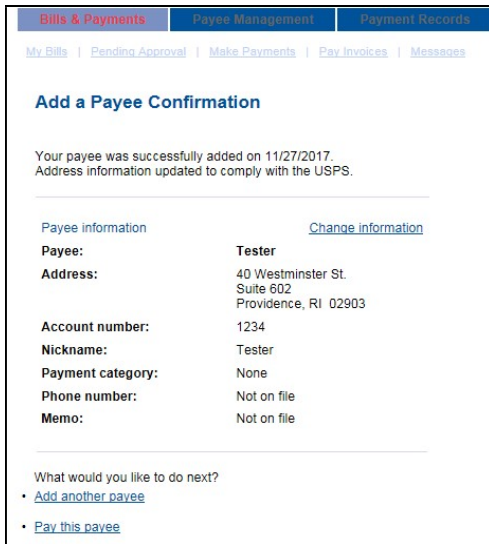
Phone:
(If you ask us to investigate a payment issue, we'll use this number to contact the payee.)

- **Address 1** – first line of the recipient address
- **Address 2** – optional field, the second line of the recipient address

- **City** – the city of the recipient
- **State** – Use the drop down menu to select the recipient’s state
- **Zip Code** – will prefill from previous page but may be edited
- **Phone** – recipient’s phone number, however, this is an optional field

10. Select **Add payee**.

11. A confirmation screen will be displayed.



Bills & Payments | **Payee Management** | **Payment Records**

[My Bills](#) | [Pending Approval](#) | [Make Payments](#) | [Pay Invoices](#) | [Messages](#)

Add a Payee Confirmation

Your payee was successfully added on 11/27/2017.
Address information updated to comply with the USPS.

Payee information [Change information](#)

Payee: **Tester**

Address: 40 Westminister St.
Suite 602
Providence, RI 02903

Account number: 1234

Nickname: Tester

Payment category: None

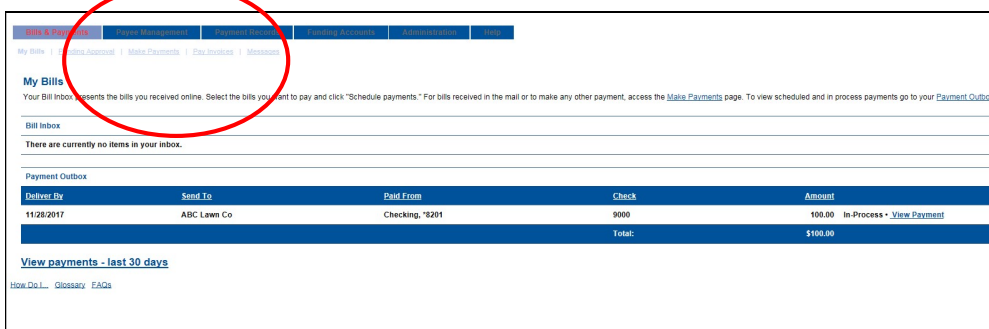
Phone number: Not on file

Memo: Not on file

What would you like to do next?

- [Add another payee](#)
- [Pay this payee](#)

12. To setup payment to be reoccurring, select the **Payee Management** tab from the main menu bar.



Bills & Payments | **Payee Management** | **Payment Records** | **Opening Accounts** | **Administrative** | **Help**

[My Bills](#) | [Pending Approval](#) | [Make Payments](#) | [Pay Invoices](#) | [Messages](#)

My Bills

Your Bill Inbox presents the bills you received online. Select the bills you want to pay and click "Schedule payments." For bills received in the mail or to make any other payment, access the [Make Payments](#) page. To view scheduled and in process payments go to your [Payment Outbox](#).

Bill Inbox

There are currently no items in your inbox.

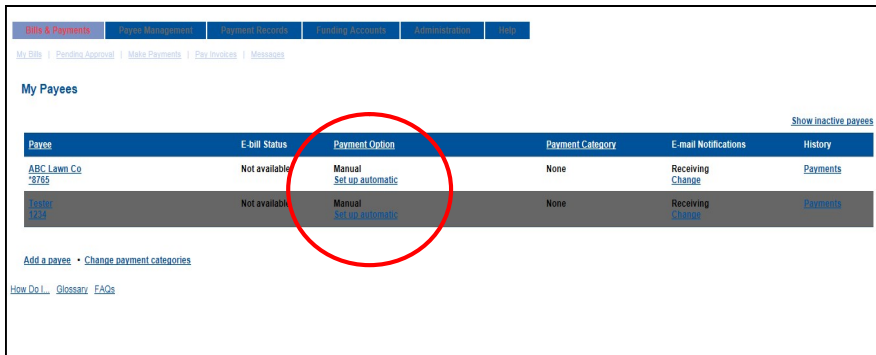
Payment Outbox

Deliver By	Send To	Paid From	Check	Amount
11/28/2017	ABC Lawn Co	Checking, 0201	9000	100.00 In-Process • View Payment
			Total:	\$100.00

[View payments - last 30 days](#)

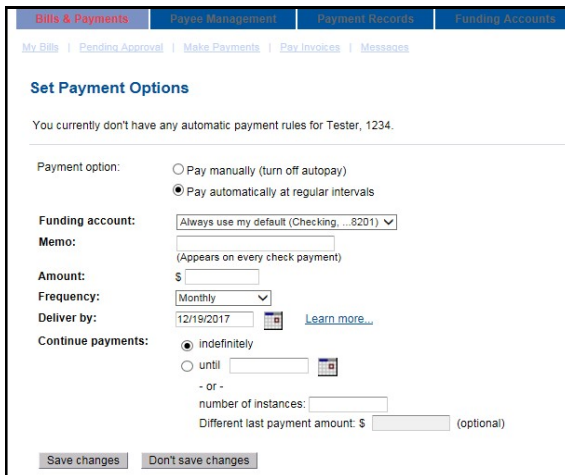
[How Do I...](#) | [Glossary](#) | [FAQs](#)

13. Under the **Payment Option** column select **Set Up Automatic**.



Payee	E-bill Status	Payment Option	Payment Category	E-mail Notifications	History
ABC Lawn Co 3232	Not available	Manual Set up automatic	None	Receiving Change	Payments
Tester 1234	Not available	Manual Set up automatic	None	Receiving Change	Payments

14. The **Set Payment Option** screen will be displayed.



Set Payment Options

You currently don't have any automatic payment rules for Tester, 1234.

Payment option: Pay manually (turn off autopay) Pay automatically at regular intervals

Funding account:

Memo:
(Appears on every check payment)

Amount: \$

Frequency:

Deliver by: [Learn more...](#)

Continue payments: indefinitely until
- or -
number of instances:
Different last payment amount: \$ (optional)

15. Next to **Payment Option**, select the radio button for **Pay automatically at regular intervals**.

16. Select the **Funding account** from the drop-down menu.

17. The **Memo** field is optional. It will send the same memo with each payment.

18. In the **Amount** field enter the amount to be automatically paid.

19. Select the **Frequency** from the drop-down menu.

20. Using the calendar icon select the **Delivery By** date.

Note The first time you are setting up automatic payments this **Delivery By** date tells the system when to send the first payment.

21. Next to **Continue Payments** select:

- **Indefinitely** – to have the payments continue to be processed as scheduled
- **Until** – use the calendar icon to select an end date for the payments
 - **Number of instances** – select if you have a certain number of times the payment should be made of the course of a certain time frame

- **Different Last Payment Amount** – optional field

22. Select **Save Changes**.

23. A confirmation message will be displayed.

Bills & Payments	Payee Management	Payment Records														
<p>My Bills Pending Approval Make Payments Pay Invoices Messages</p>																
<h3 style="color: #0056b3;">Set Payment Options Confirmation</h3> <p>You have successfully set an automatic payment rule for Tester, 1234. If the automatic payment date is a non-business day, the payment will be scheduled on the previous business day.</p>																
<hr/> <table> <tr> <td>Funding account:</td> <td>Always use my default (Checking)</td> </tr> <tr> <td>Memo:</td> <td></td> </tr> <tr> <td>Payment option:</td> <td>Pay automatically at regular intervals</td> </tr> <tr> <td>Amount:</td> <td>\$1.00</td> </tr> <tr> <td>Frequency:</td> <td>Weekly</td> </tr> <tr> <td>Deliver By:</td> <td>12/19/2017</td> </tr> <tr> <td>End payments on:</td> <td>Continue payments indefinitely</td> </tr> </table>			Funding account:	Always use my default (Checking)	Memo:		Payment option:	Pay automatically at regular intervals	Amount:	\$1.00	Frequency:	Weekly	Deliver By:	12/19/2017	End payments on:	Continue payments indefinitely
Funding account:	Always use my default (Checking)															
Memo:																
Payment option:	Pay automatically at regular intervals															
Amount:	\$1.00															
Frequency:	Weekly															
Deliver By:	12/19/2017															
End payments on:	Continue payments indefinitely															
<p>View all details for this payee</p>																

Bill Pay – Make a Payment

1. Upon logging into Business Online Banking each user will be brought to the **Home** screen. Select the **Payments/Transfers** tab from the left-hand navigation menu then select **Bill Pay**.
2. The Dashboard will be displayed.

Deliver By	Send To	Paid From	Check	Amount
11/28/2017	ABC Lawn Co	Checking, *8201	9000	100.00 In-Process - View Payment
			Total:	\$100.00

3. Select the **Make Payments** from **My Bills** screen from the main menu.
4. A list of payees will be displayed.

Payee	Last Paid	Amount	Deliver By
ABC Lawn Co, *8765	\$100.00 on 11/28/2017	\$ <input type="text"/>	12/01/2017
Tester, 1234		\$ <input type="text"/>	12/01/2017
		Total: \$0.00	Update total

Note: If the company has more than one account please use the drop-down menu next to Use Funds From.

5. Enter the dollar amount(s) of the payment(s) in the **\$ Amount** field.
6. Use the calendar icon under the **Deliver By** column to select the payment date.
7. Select **Make Payment**.

8. A confirmation screen will be displayed.

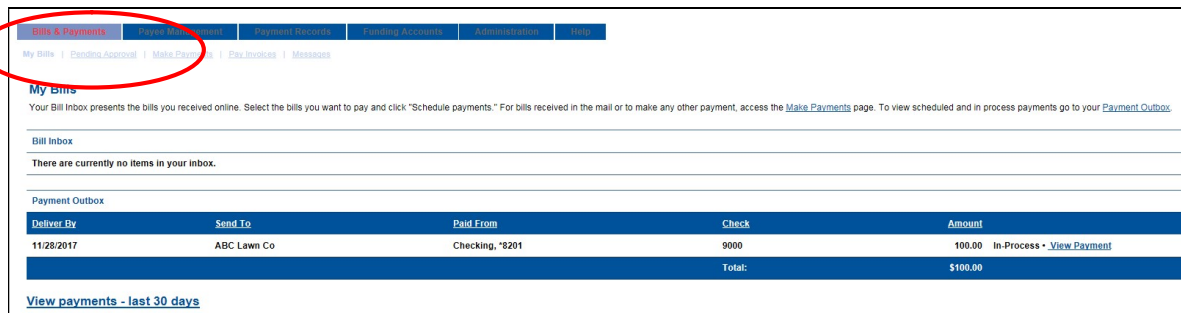
Bills & Payments			
Payment Management	Payment Records	Funding Accounts	Administration
Go Bills Pending Approval Make Payments Pay Invoices Messages			
Payment Confirmation			
The following payment was successfully scheduled on 11/29/2017. Please note that some payments may require approval before they will be submitted. The current payment status is displayed with the payment details below. To change or cancel the payment, you may			
Send To	Amount	Deliver By	Additional Information
Tester, 1234 Add a note	1.00	12/01/2017	Confirmation: YBTBQZG4 Paid from: Checking, 1234 Payment type: Check - 9001 Payment status: Scheduled Memo:
Total:	\$1.00		

Note: Select Add Note to add a message to the payment.

Bill Pay – Pending Approval

This feature is used for companies using dual approval for Business Bill Payments. One user will follow the instructions for Making a Payment. The Admin will then use the Pending Approval steps below to approve the payment.

1. Upon logging into Business Online Banking each user will be brought to the **Home** screen. Select the **Payments/Transfers** tab from the left-hand navigation menu then select **Bill Pay**.
2. The Dashboard will be displayed.

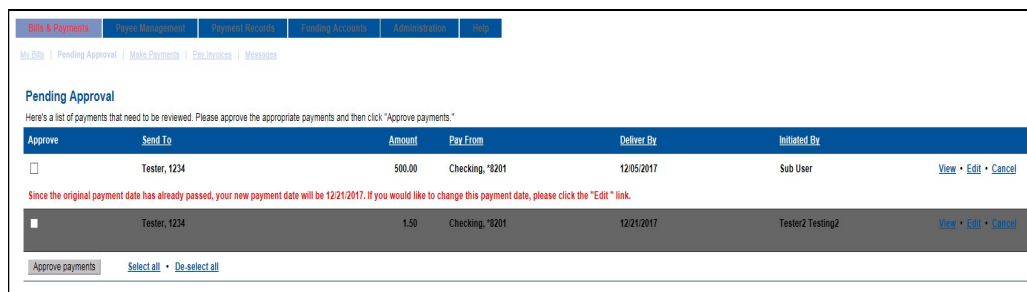


The screenshot shows the 'Bill & Payments' dashboard. The 'Bill & Payments' tab is circled in red. Below the navigation bar, there are sections for 'My Bills', 'Bill Inbox', and 'Payment Outbox'. The 'Payment Outbox' section contains a table with the following data:

Deliver By	Send To	Paid From	Check	Amount	
11/28/2017	ABC Lawn Co	Checking, *8201	9000	100.00	In-Process • View Payment
Total:				\$100.00	

At the bottom of the dashboard, there is a link: [View payments - last 30 days](#)

3. Select **Pending Approval** from the main menu.
4. The **Pending Approval** screen will be displayed with a list of payments needing approval.



The screenshot shows the 'Pending Approval' screen. It displays a table of payments that need to be reviewed. The table has the following data:

Approve	Send To	Amount	Pay From	Deliver By	Initiated By	
<input type="checkbox"/>	Tester, 1234	500.00	Checking, *8201	12/05/2017	Sub User	View • Edit • Cancel
<input checked="" type="checkbox"/>	Tester, 1234	1.50	Checking, *8201	12/21/2017	Tester2 Testing2	View • Edit • Cancel

Below the table, there are buttons: [Approve payments](#), [Select all](#), and [De-select all](#).

5. Select:
 - **View** – to view the details of the payment
 - **Edit** – to edit any information in the payment. Since only the Admins are allowed to approve pending items, they are also allowed to edit the payment without additional approval.
 - **Cancel** – to delete the payment
6. Select the checkbox(es) next to the appropriate payment(s).
7. Select **Approve Payment**.

8. A confirmation screen will be displayed.

Bill & Payments
Account Information
Payment History
Transfer Payments
Statements
Help

[My Bills](#) | [Pending Approval](#) | [Make Payments](#) | [Pay Invoices](#) | [Messages](#)

Approval Confirmation

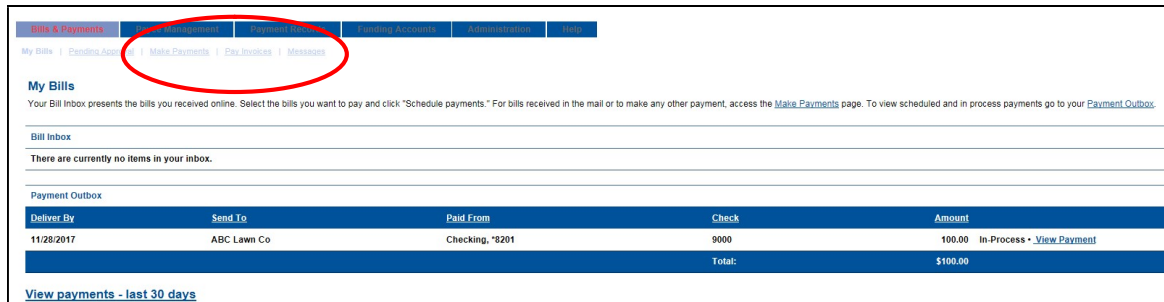
The following payment was approved on 12/15/2017. To change or cancel the payment, you may access the [Payment Outbox](#) now.

Approved Payments

Send To	Amount	Pay From	Due
Tester, 1234	1.50	Checking, *8201	12/21/2017 (Deliver by 12/21/2017)
Total:	\$1.50		

Bill Pay – Pay Invoice

1. Upon logging into Business Online Banking each user will be brought to the **Home** screen. Select the **Payments/Transfers** tab from the left-hand navigation menu then select **Bill Pay**.
2. The Dashboard will be displayed.

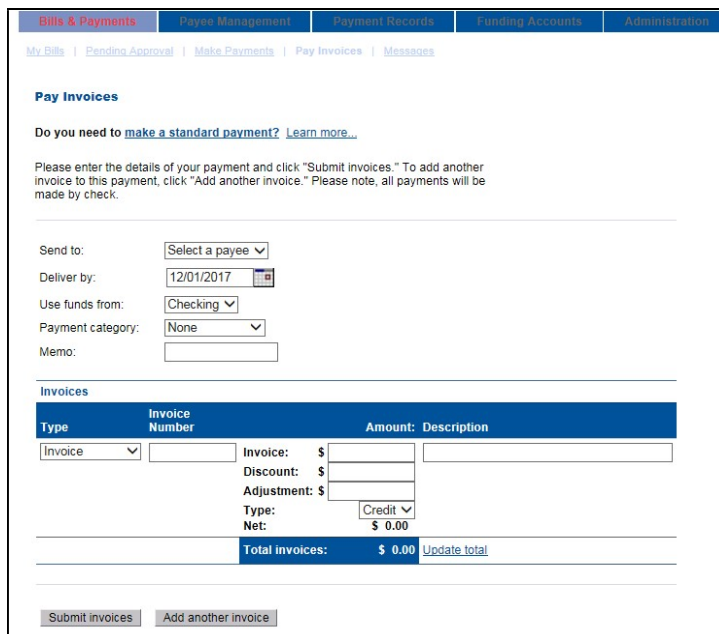


The screenshot shows the 'My Bills' dashboard. The navigation menu at the top includes 'Bills & Payments', 'Payee Management', 'Payment Records', 'Funding Accounts', and 'Administration'. The 'Bills & Payments' tab is selected and highlighted with a red circle. Below the navigation, there are links for 'My Bills', 'Pending Approval', 'Make Payments', 'Pay Invoices', and 'Messages'. The main content area is titled 'My Bills' and includes a 'Bill Inbox' section with the message 'There are currently no items in your inbox.' Below that is a 'Payment Outbox' table:

Deliver By	Send To	Paid From	Check	Amount
11/28/2017	ABC Lawn Co	Checking, *8201	9000	100.00 In-Process View Payment
			Total:	\$100.00

At the bottom of the table, there is a link: [View payments - last 30 days](#)


3. Select **Pay Invoice** from the main menu.
4. The **Pay Invoice** screen will be displayed.



The screenshot shows the 'Pay Invoices' screen. It includes a header with navigation tabs: 'Bills & Payments', 'Payee Management', 'Payment Records', 'Funding Accounts', and 'Administration'. The main content area is titled 'Pay Invoices' and includes a link: [Do you need to make a standard payment? Learn more...](#). Below that is a form to enter payment details:

Please enter the details of your payment and click "Submit Invoices." To add another invoice to this payment, click "Add another invoice." Please note, all payments will be made by check.

Send to:

Deliver by: 

Use funds from:

Payment category:

Memo:

Below the form is an 'Invoices' table:

Type	Invoice Number	Amount	Description
<input type="text" value="Invoice"/>	<input type="text"/>	Invoice: \$ <input type="text"/>	<input type="text"/>
		Discount: \$ <input type="text"/>	
		Adjustment: \$ <input type="text"/>	
		Type: <input type="text" value="Credit"/>	
		Net: \$ <input type="text" value="0.00"/>	
		Total invoices:	\$ 0.00 Update total

At the bottom of the screen, there are two buttons: [Submit invoices](#) and [Add another invoice](#)

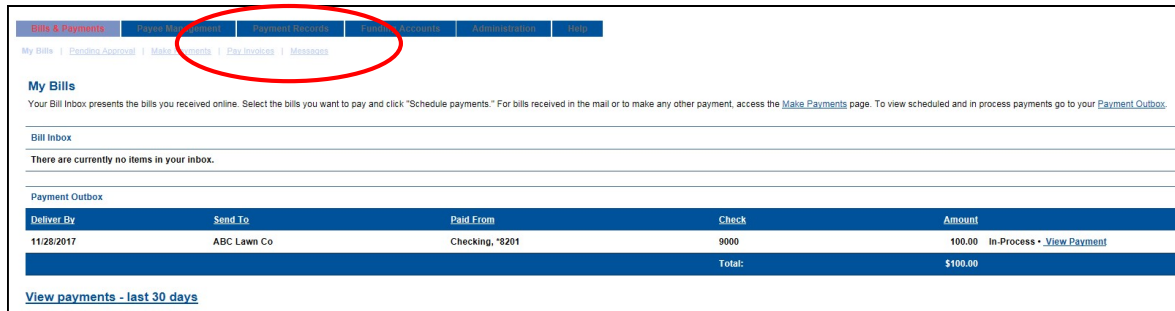
5. Enter the following fields:
 - **Send to** – select the payee from the drop-down menu
 - **Deliver by** – use the calendar icon to select the payment date
 - **Use funds from** – use the drop-down menu to select your account to be debited for the payment
 - **Payment category** – this is an optional field. Use the drop-down menu to select a category.

- **Memo** – use this field to enter a note on the payment
6. Under the **Invoice** heading complete the following fields:
 - **Type** – select an invoice type from the drop-down menu
 - **Invoice Number** – enter the number of the invoice to be paid
 - **Amount** – enter the amount in the correct category
 - **Description** – this is an optional field, enter a description for the invoice
 7. Select **Submit Invoices**.
 8. A confirmation message will be displayed.

Bills & Payments	Payee Management	Payment Records	Funding A
My Bills Pending Approval Make Payments Pay Invoices Messages			
Pay Invoices Confirmation			
The following invoices were successfully scheduled on 11/29/2017. To change or cancel these payments, you may access the Payment Outbox or Pending Approval page now.			
<hr/> Send to: Tester Deliver by: 12/04/2017 Use funds from: Checking, *8201 Payment status: Scheduled Payment category: None Memo: Note: Add a note to this payment			
<hr/>			
Invoices			
Type	Invoice Number	Amount	Description
Invoice	123	Invoice:	100.00
		Discount:	-1.00
		Adjustment:	0.00
		Net:	99.00
		Total:	\$99.00

Bill Pay – Payment Records

1. Upon logging into Business Online Banking each user will be brought to the **Home** screen. Select the **Payments/Transfers** tab from the left-hand navigation menu then select **Bill Pay**.
2. The Dashboard will be displayed.

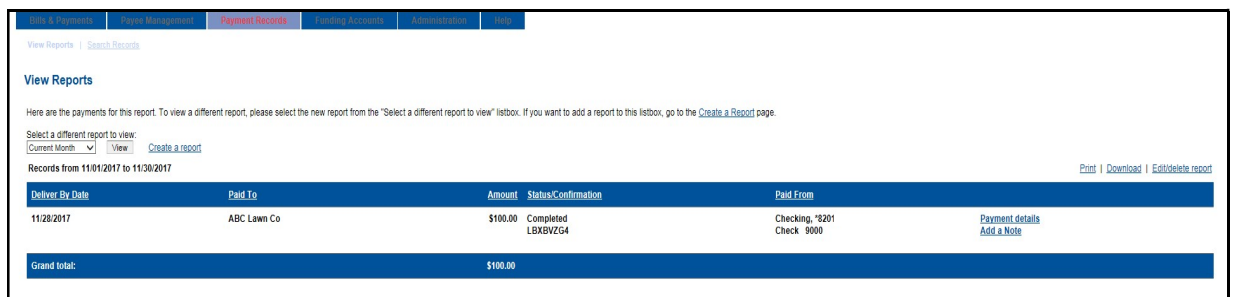


Payment Outbox

Deliver By	Send To	Paid From	Check	Amount	
11/28/2017	ABC Lawn Co	Checking, *8201	9000	100.00	In-Process - View Payment
			Total:	\$100.00	

[View payments - last 30 days](#)

3. Select **Payment Records** from the main menu.



View Reports

Here are the payments for this report. To view a different report, please select the new report from the "Select a different report to view" listbox. If you want to add a report to this listbox, go to the [Create a Report](#) page.

Select a different report to view:

Records from 11/01/2017 to 11/30/2017 [Print](#) | [Download](#) | [Edit/delete report](#)

Deliver By Date	Paid To	Amount	Status/Confirmation	Paid From	
11/28/2017	ABC Lawn Co	\$100.00	Completed LBXBVZG4	Checking, *8201 Check 9000	Payment details Add a Note
Grand total:		\$100.00			

4. Use the drop down menu to adjust the time frame of payments.
5. Select **View**.
6. Select **Payment Details** to view information on an item or *Add a Note* to add information to the payment.
7. Select **Create a Report** to run a report with various selection criteria.

8. Enter the following fields:

[View Reports](#) | [Search Records](#)

Create a Report

To create a new report, please complete the following information. Once saved, your report will appear in the "Select a different report to view" listbox on the [View Reports](#) page. To edit or delete a report, click the "Edit/delete an existing report" link at right below.

[Edit/delete an existing report](#)

Report title:

Time frame:

Use pre-defined range
 Define custom date range

From: To:

Subtotal:

Include:

Filed items Unpaid bills

Payees: [Select all payees](#) [De-select all payees](#) [Hide inactive payees](#)

ABC Lawn Co Tester

Funding accounts: [Select all accounts](#) [De-select all accounts](#)

Checking, *6201

Payment statuses: [Select all statuses](#) [De-select all statuses](#)

Completed Canceled Insufficient Funds
 Scheduled In-Process Pending

Options: Save as default report Show audit activity for each payment

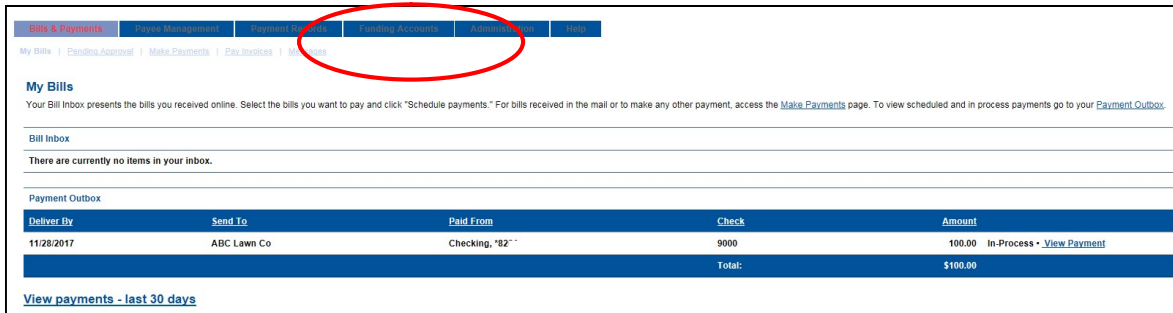
- **Report title** – create a name for the report
- **Time Frame** – select the appropriate time frame for this report
- **Subtotals** – use the drop-down menu to select the appropriate category
- **Include** – select the appropriate type of item for the report
- **Payees** – select the payee(s) to be included on the report
- **Funding Account** – select the appropriate funding account for the report
- **Payment Statuses** – select the appropriate status(es) for the report
- **Options** – select the appropriate option for the report

9. Select **Create a Report**.

10. A list of items that match the report criteria will be displayed.

Bill Pay – Funding Account

1. Upon logging into Business Online Banking each user will be brought to the **Home** screen. Select the **Payments/Transfers** tab from the left-hand navigation menu then select **Bill Pay**.
1. The Dashboard will be displayed.



My Bills
Your Bill Inbox presents the bills you received online. Select the bills you want to pay and click "Schedule payments." For bills received in the mail or to make any other payment, access the [Make Payments](#) page. To view scheduled and in process payments go to your [Payment Outbox](#).

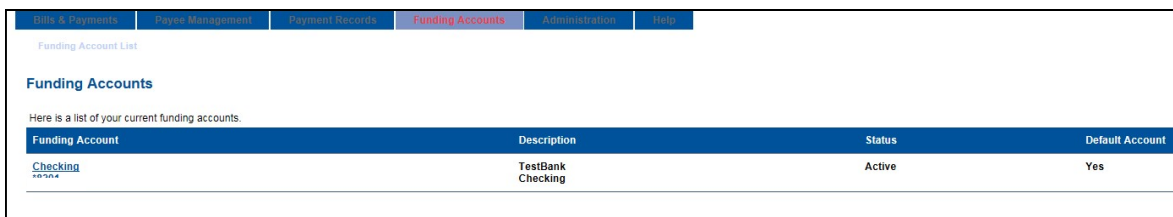
Bill Inbox
There are currently no items in your inbox.

Payment Outbox

Deliver By	Send To	Paid From	Check	Amount	
11/28/2017	ABC Lawn Co	Checking, "82"	9000	100.00	In-Process • View Payment
			Total:	\$100.00	

[View payments - last 30 days](#)

2. Select **Funding Account** from the main menu.



Funding Account List

Funding Accounts
Here is a list of your current funding accounts.

Funding Account	Description	Status	Default Account
Checking	TestBank Checking	Active	Yes

3. A list of funding accounts setup for Bill Pay will be displayed.

Bill Pay – Administration

Important message:

Users can no longer use the Administration module within the Business Bill Pay platform to make any adds or edits. All additions and changes must be made within the Q2 under Users, User Roles and/or Bill Pay Admin features.

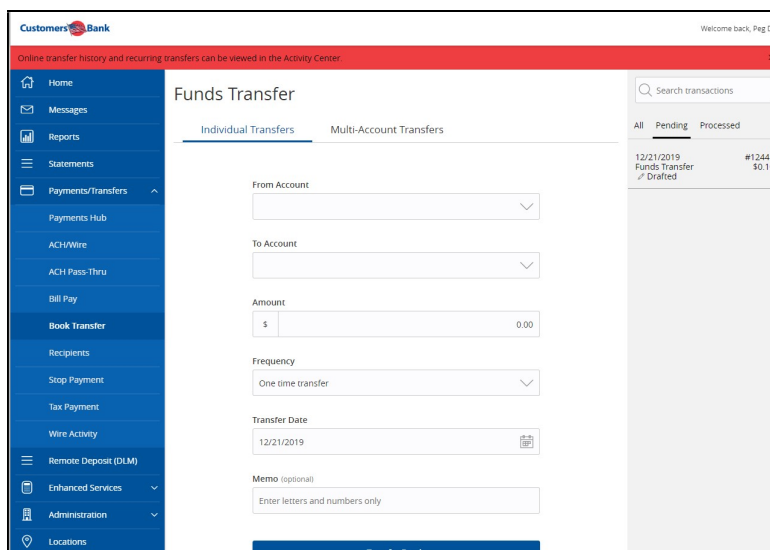
Book Transfer

Allows the user to transfer money between their company accounts, depending on user entitlements.

Note: The Book Transfer module is where users with the proper entitlements will create Loan Payments.

Individual Transfers

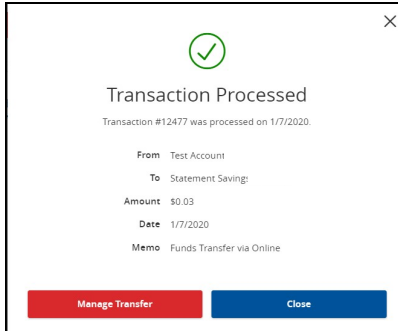
1. Upon logging into Business Online Banking each user will be brought to the **Home** screen. Select the **Payments/Transfers** tab from the left-hand navigation menu then select **Book Transfer**.



2. Select the **From Account** from the drop-down menu.
3. Select the **To Account** from the drop-down menu.
4. In the **Amount** field enter the amount of the transfer or Loan Payment.
5. If a Loan Account was select in the To Account field, select a **Payment Type** from the drop-down menu.
 - **Regular Payment** – this option allows for the standard principal and interest payment
 - **Extra Principal Payment**– this option allows for an interest only or principal only payments
6. Select a **Frequency** from the drop-down menu.
7. Use the calendar icon to select the **Transfer Date**.
8. The **Memo** field is optional.

9. Select **Transfer Funds**.

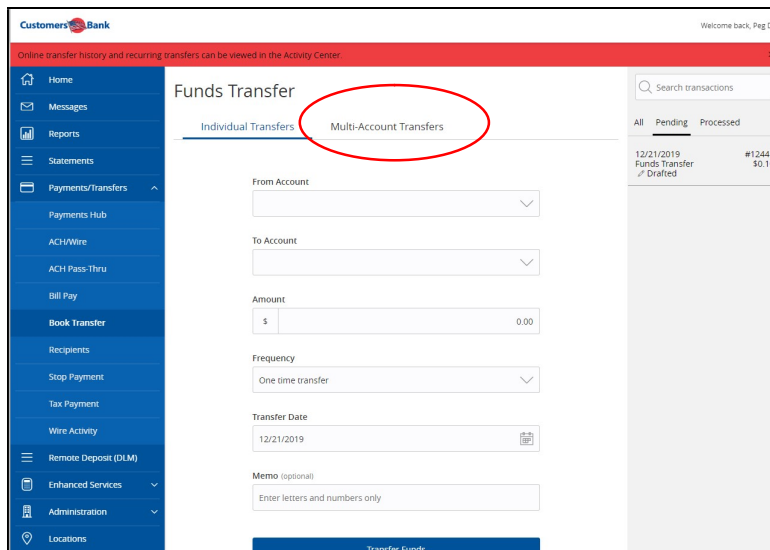
10. A confirmation message will be displayed.



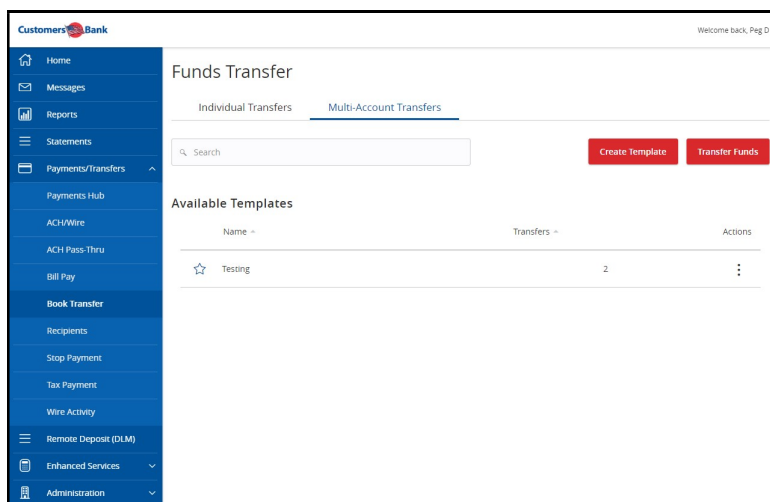
Multi-Account Transfers

Note: The Multi-Account Transfer option cannot be used to make Loan Payments.

1. Upon logging into Business Online Banking each user will be brought to the **Home** screen. Select the **Payments/Transfers** tab from the left-hand navigation menu then select **Book Transfer**.



2. Click on **Multi-Account Transfers** under the page heading.
3. Once templates are created, they will be displayed. Select a template or select the **Create Template** button.



Create Template

Allows the user to create multiple account transfer templates.

Note: The Multi-Account Transfer option cannot be used to make Loan Payments.

- Upon logging into Business Online Banking each user will be brought to the **Home** screen. Select the **Payments/Transfers** tab from the left-hand navigation menu then select **Book Transfer**.

Customers Bank | Welcome back, Peg D

Online transfer history and recurring transfers can be viewed in the Activity Center

Funds Transfer

Individual Transfers | **Multi-Account Transfers**

From Account: [Dropdown]

To Account: [Dropdown]

Amount: \$ 0.00

Frequency: One time transfer [Dropdown]

Transfer Date: 12/21/2019 [Calendar]

Memo (optional): Enter letters and numbers only [Text]

All	Pending	Processed
	12/21/2019 Funds Transfer of Drafted	#12441 \$0.10

Transfer Funds

- Click on **Multi-Account Transfers** under the page heading.

Customers Bank | Welcome back, Peg D

Funds Transfer

Individual Transfers | **Multi-Account Transfers**

Search [Text] [Create Template] [Transfer Funds]

Available Templates

There are no templates to display

- Select **Create Template**.

7. Complete the required fields.

- **Template Name** – create a name for the template
- **Template Access Rights** – select the user to have access to this template
- **Memo** – optional field

Note: Select Push Memo to All if every transfer in the template should have the same memo message attached.

- **From Account** – use the **Search by name or num** field to select a From account
- **To Account** – use the **Search by name or num** field to select a To account
- **Amount** – enter the amount of each transfer

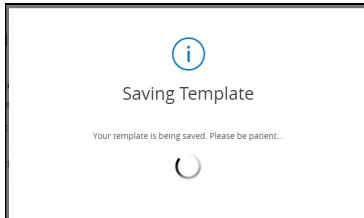
8. Select the ellipses for additional options.

From Account	To Account	Amount
Test Account \$30.40	Statement Savings \$1.18	\$0.01
Statement Savings \$1.18	Test Account \$30.40	\$0.02
Search by name or num	Search by name or num	\$0.00

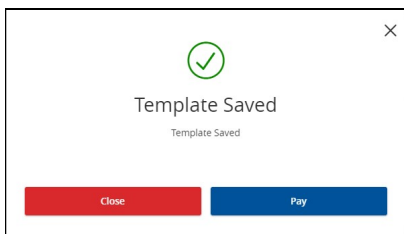
9. A total number of transfers and the total amount will display at the bottom on the page.

10. Select **Save**.

11. A Saving Template screen will be displayed.



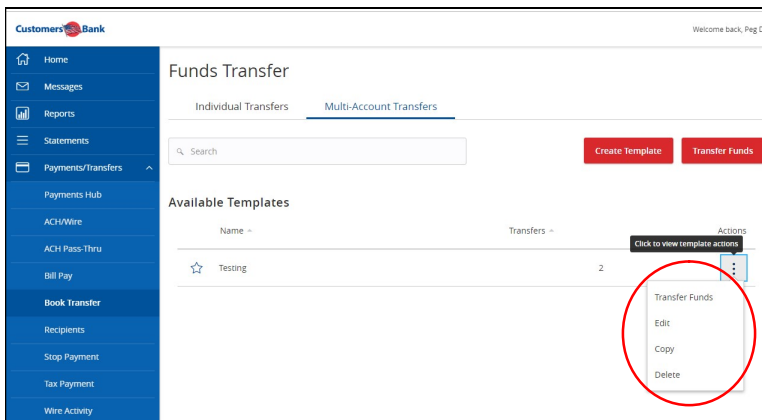
12. A confirmation pop up box will be displayed.



13. Select **Pay** to transfer the funds.

Templates

14. To select a template, click on the ellipsis to make a transfer.



15. Select **Transfer Funds**.

- **Edit** – allows the user to edit the template information
- **Copy** – allows the user to copy the template
- **Delete** – allows the user to delete the template

16. The template instruction page will be displayed.

Customers Bank | Welcome back, Peg D

Testing (Funds Transfer) | Edit Template

Origination Details

Transfer Date: Use same Date for all transfers | Recurrence: None

Memo: [Push Memo to All](#)

Transfers (2) | Filters: All Paid Not Paid | Find accounts in transfer

From Account	To Account	Amount
Test Account \$30.40	Statement Savings \$1.18	\$0.01
Statement Savings \$1.18	Test Account \$30.40	\$0.02

\$0.03
2 transfers

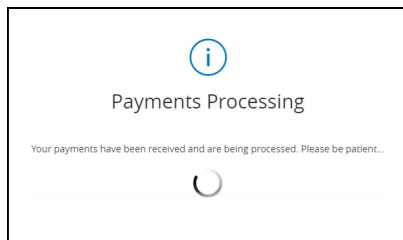
[Cancel](#) [Submit](#)

17. Under **Transfer Date** select the checkbox to **Use same Date for all transfers** in the template or uncheck the box and use the calendar icon next to each transfer.

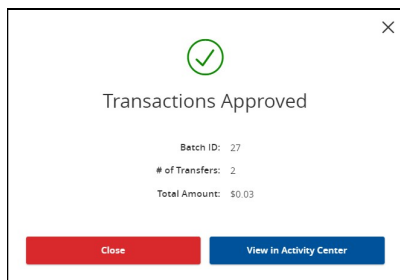
18. The total number and amount of the transfer template will be displayed at the bottom of the page.

19. Select **Submit**.

20. The **Payment Processing** box will be displayed.



21. A confirmation message will be displayed.



Transfer Funds

Allows the user to create multiple transfers at once.

Note: The Multi-Account Transfer option cannot be used to make Loan Payments.

- Upon logging into Business Online Banking each user will be brought to the **Home** screen. Select the **Payments/Transfers** tab from the left-hand navigation menu then select **Book Transfer**.

The screenshot shows the 'Funds Transfer' page in the Customers Bank online banking interface. The left-hand navigation menu is visible, with 'Payments/Transfers' selected. Under this menu, 'Book Transfer' is highlighted. The main content area is titled 'Funds Transfer' and has two tabs: 'Individual Transfers' and 'Multi-Account Transfers'. The 'Multi-Account Transfers' tab is circled in red. Below the tabs, there are several input fields: 'From Account' (a dropdown menu), 'To Account' (a dropdown menu), 'Amount' (a text box with a dollar sign and '0.00'), 'Frequency' (a dropdown menu set to 'One time transfer'), and 'Transfer Date' (a text box with '12/21/2019' and a calendar icon). There is also a 'Memo (optional)' field with the instruction 'Enter letters and numbers only'. On the right side, there is a search bar and a table with transaction details.

- Click on **Multi-Account Transfers** under the page heading.

- Complete the required fields.

The screenshot shows the 'Funds Transfer' page in the Customers Bank online banking interface, specifically the 'Transfers (3)' section. The left-hand navigation menu is visible, with 'Payments/Transfers' selected. The main content area is titled 'Funds Transfer' and has a sub-heading 'Origination Details'. Under 'Origination Details', there is a 'Transfer Date' field with a calendar icon and a checkbox labeled 'Use same Date for all transfers' which is checked. There is also a 'Recurrence' dropdown menu set to 'None'. Below this, there is a 'Memo' field with a 'Push Memo to All' button. The 'Transfers (3)' section has a search bar labeled 'Find accounts in transfer'. Below the search bar, there is a table with three columns: 'From Account', 'To Account', and 'Amount'. Each row in the table has a search box labeled 'Search by name or num' and an amount field set to '\$0.00'. There is a 'Click to view additional fields' button next to each amount field. At the bottom of the table, there is a total amount of '\$0.00' and '3 transfers'. There are 'Cancel' and 'Submit' buttons at the bottom right of the page.

- Under **Transfer Date** select the checkbox to **Use same Date for all transfers** in the template or uncheck the box and use the calendar icon next to each transfer.

- **Memo** – optional field

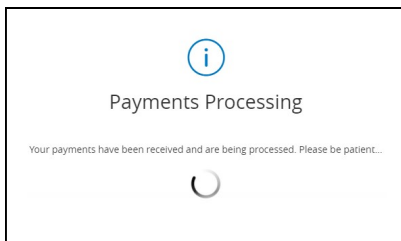
Note: *Select Push Memo to All if every transfer in the template should have the same memo message attached.*

- **From Account** – use the **Search by name or num** field to select a From account
- **To Account** – use the **Search by name or num** field to select a To account
- **Amount** – enter the amount of each transfer

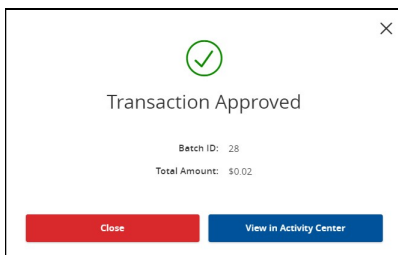
26. A total number of transfers and the total amount will display at the bottom on the page.

27. Select **Submit**.

28. The **Payment Processing** box will be displayed.



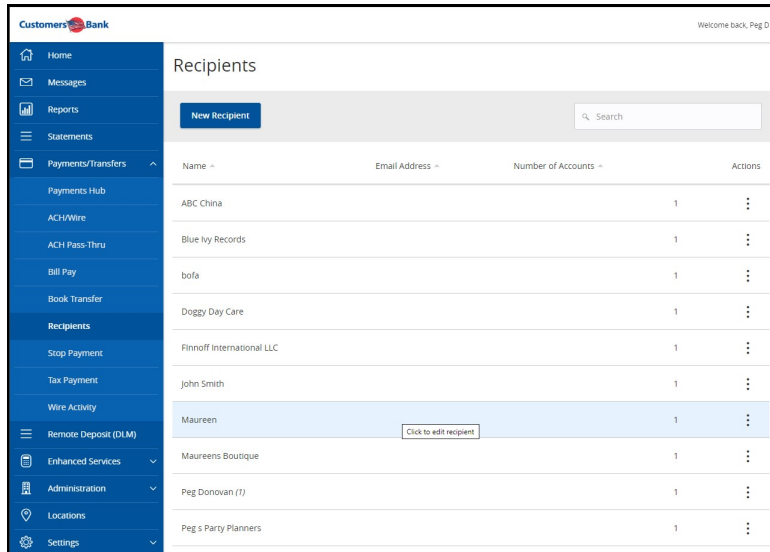
29. A confirmation box will be displayed.



Recipients

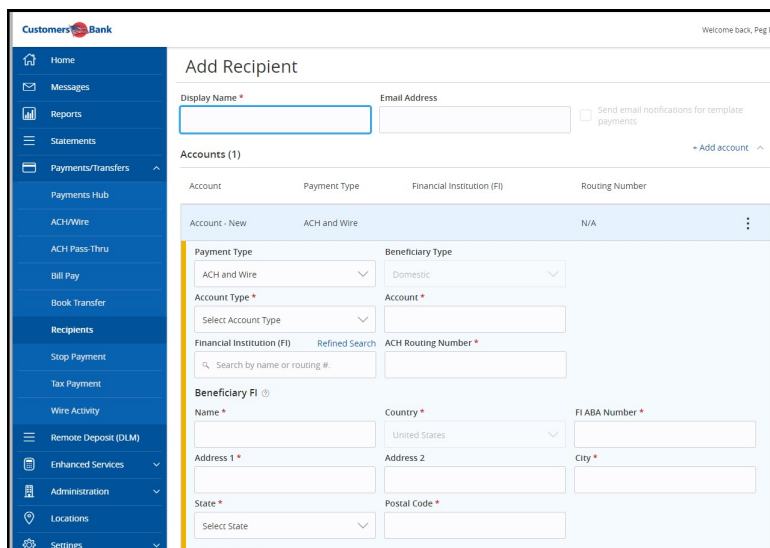
Create recipients for both ACH and Wire Transfers. Once recipients are created the user can use the search features within ACH and Wire Transfers to auto-populate those fields.

1. Upon logging into Business Online Banking each user will be brought to the **Home** screen. Select the **Payments/Transfers** tab from the left-hand navigation menu then select **Recipients**.



Note: The first time accessing the Recipients tab the screen will be blank. As recipients are created, they will appear on this page. Except for customer who were converted, the ACH and Wire Transfer recipients from the old Business Online Banking platform will display on this page.

2. Select **New Recipient**.



3. Complete the required fields:

- **Display Name** – how the name of the recipient should display on the main page
- **Email address** – this field is optional and is used to generate an e-mail to the recipient when a transaction is processed
- **Payment Type** – use the drop-down menu to select if this recipient will be used to create ACH transactions, Wire Transfers or both

Note: International Wire Transfer recipients must have the Payment Type of Wire only to display when creating and International Wire Transfer.

- **Account Type** – use the drop-down menu to select whether the recipients account is a Checking, Saving or Loan
- **Account** – enter the recipient’s account number
- **Financial Institution (FI)** – enter the receiving bank name or ABA number in the search box and select then appropriate bank from the list

Note: The remaining Receiving Beneficiary bank fields will auto-populate with the selected bank’s information.

- **Intermediary FI** – this field is only used if the Wire Transfer has to go to an intermediary bank before reaching the beneficiary bank
- **Wire Name** – enter a Wire Transfer name, this can be the same as the display name from the top of the page
- **ACH Name** – enter an ACH name, this can be the same as the display name from the top of the page
- **ACH ID** – enter the ACH ID from your accounting/payroll system
- **Country** – select the recipient’s country from the drop-down menu
- **Address 1** – enter the street address of the recipient

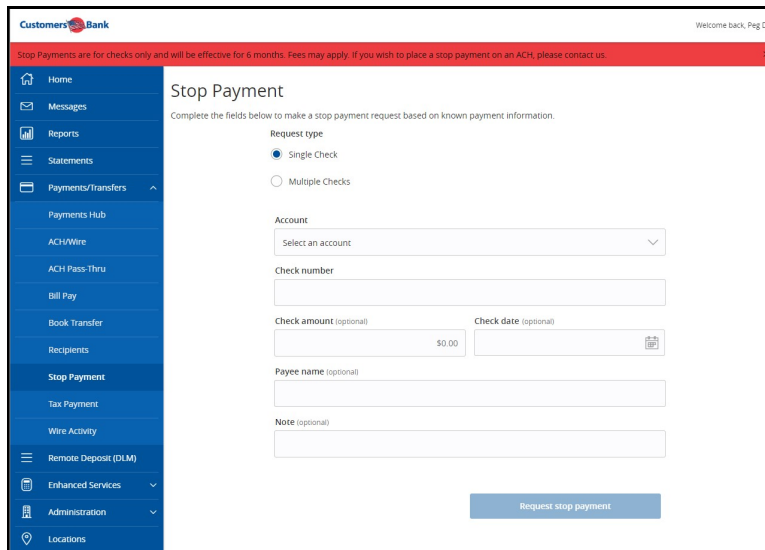
Note: P.O. Box addresses cannot be used for Wire Transfers. The physical street address must be entered.

- **Address 2** – optional field depending on country selected
- **City** – enter the city of the recipient, only used for US residents
- **State** – select the State of the recipient from the drop-down menu, only used for US residents
- **Zip** – enter the Zip Code of the recipient, only used for US residents

4. Select **Save Recipient**.

Stop Payments

1. Upon logging into Business Online Banking each user will be brought to the **Home** screen. Select the **Payments/Transfers** tab from the left-hand navigation menu then select **Stop Payment**.

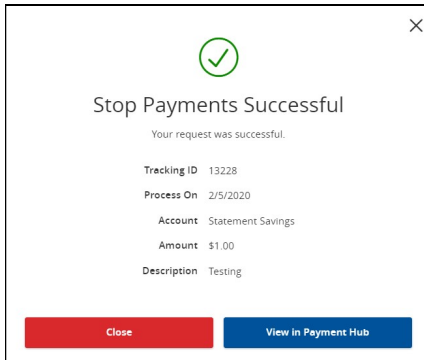


2. Select the appropriate radio button:
 - **Single Check** – enter a stop payment on one check at a time
 - **Multiple Checks** – enter stop payments on a range of checks
3. Select an **Account** from the drop-down menu.
4. Enter the check number.

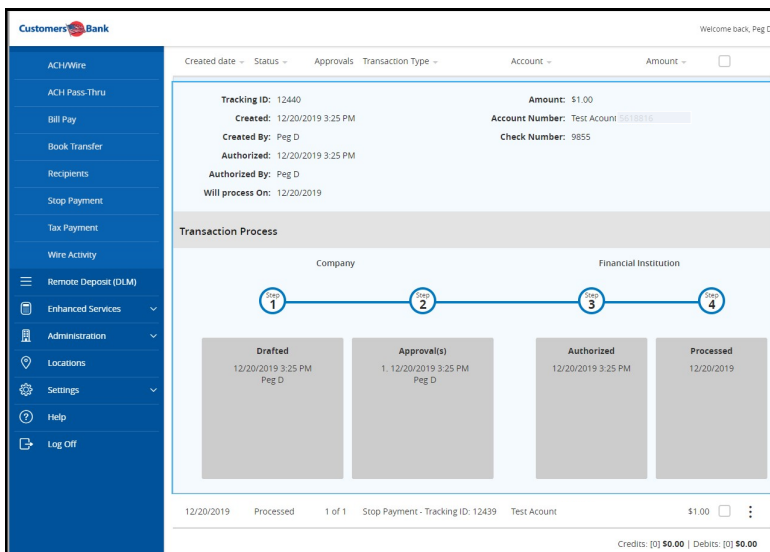
Note: For the multiple Stop Payments enter the starting check number in the range and the ending check number in the range.

5. The **Check amount** field is optional.
6. The **Check date** field is optional.
7. The **Payee name** field is optional.
8. The **Note** field is optional.
9. Select **Request stop payment**.

10. A confirmation pop up message will be displayed.

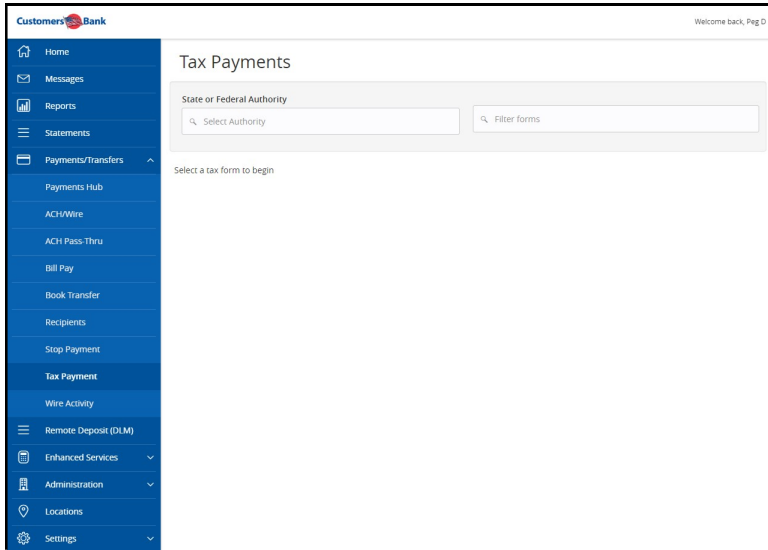


11. Select **View in Payment Hub** to see the status of the Stop Payment.

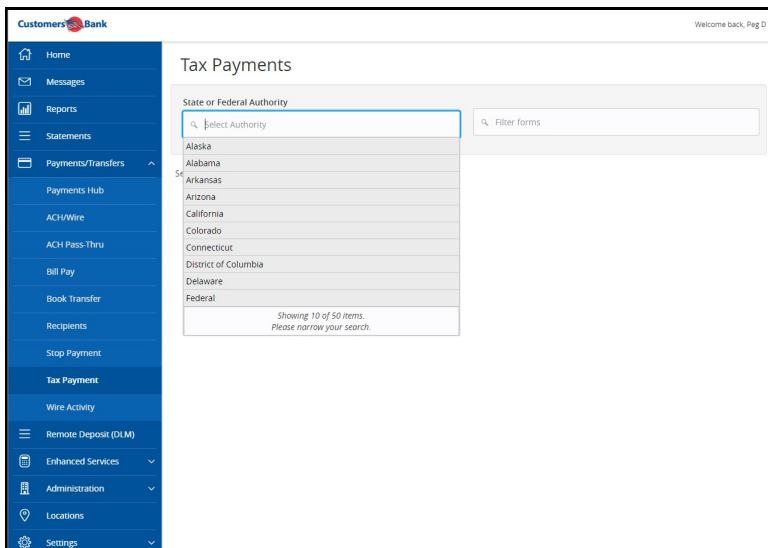


Tax Payments

1. Upon logging into Business Online Banking each user will be brought to the **Home** screen. Select the **Payments/Transfers** tab from the left-hand navigation menu then select **Tax Payment**.

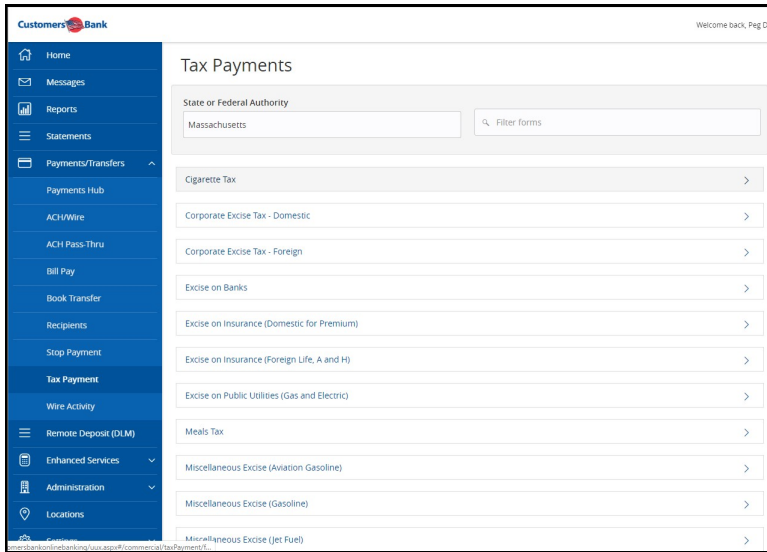


2. In the search box under **State or Federal Authority**, click the box and a list of all State and Federal tax payment options will display.



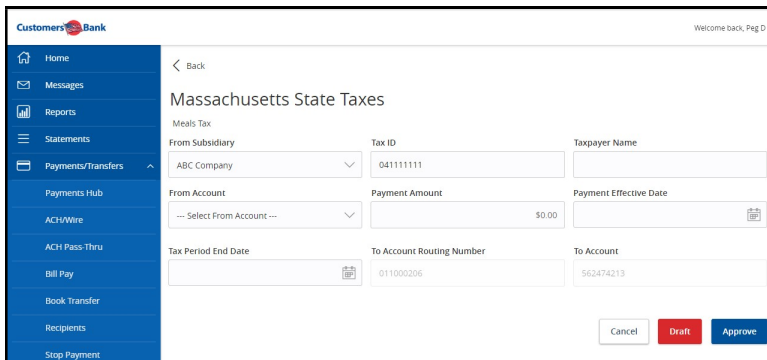
3. Select the appropriate option.

4. A list of tax forms will be displayed.



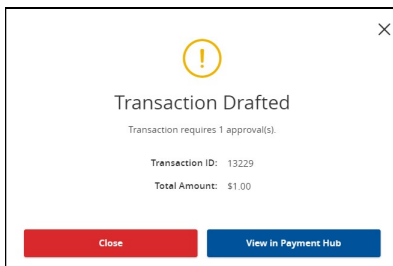
5. Select the appropriate form.

6. Complete the required fields.



83. If the company is setup on dual approval, select **Draft**. If the company is not setup for dual approval, select **Approve**.

84. A confirmation message will be displayed.



85. Select the **View in Payment Hub** to approve the transaction.

Wire Activity

The Wire Activity report displays outgoing Wire Transfers in various status and incoming Wire Transfer.

Outgoing

1. Upon logging into Business Online Banking each user will be brought to the **Home** screen. Select the **Payments/Transfers** tab from the left-hand navigation menu then select **Wire Activity**.

Tracking ID	Process Date	Amount	Recipient	Receiving Institution	From Account	IMAD
191212111229H800	12/12/19	\$0.01	Test 1234	ONEUNITED BANK 011001276	Test Account	20191212MMQFMC9400002
191212111200H800	12/12/19	\$0.02	Testing 123456789	FEDERAL RESERVE BANK OF BOSTON 011000015	Test Account	20191212MMQFMC9400003
191212112705CC99	12/12/19	\$0.07	TEST ACCOUNT	Unavailable	Test Account	20191212MMQFMC9400004
191212112930CC99	12/12/19	\$0.10	TEST ACCOUNT	Unavailable	Test Account	20191212MMQFMC9400005
191202095843H800	12/02/19	\$0.01	Doggy Day Care 987654321	THE BANK OF NEW YORK MELLON 011001234	Test Account	20191212MMQFMC9400001
191125163443H800	11/25/19	\$0.04	Blue Ivy Records 94875648	BANK OF AMERICA N A I L 071000039	Test Account	CANCELED
191125163031H800	11/25/19	\$0.03	Doggy Day Care 987654321	THE BANK OF NEW YORK MELLON 011001234	Test Account	20191125MMQFMC9400003
191125162211H800	11/25/19	\$0.02	Peg & Party Planners	EASTERBANK	Test Account	awaiting IMAD

2. In the search box enter information on an originated Wire Transfer.
3. Select the **Star** icon to mark a Wire Transfer as a favorite.
4. Select the **Printer** icon to print the list of Wire Transfers.
5. Select the **Down Arrow** icon to export the Wire Transfer information.
6. Select the **3 Line** icon to Show or Hide the filter option.

- Click on any Wire Transfer to display additional information.

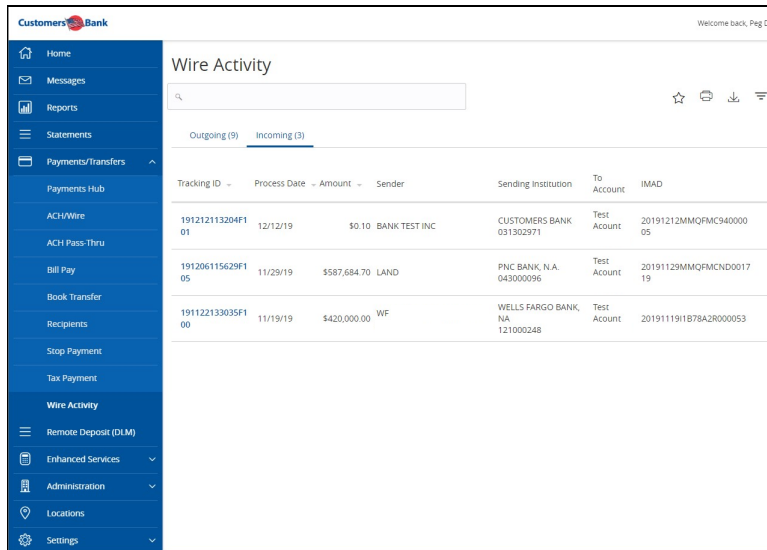
The screenshot shows the 'Wire Activity' page in Customers Bank. The left-hand navigation menu is visible, with 'Payments/Transfers' selected. The main content area displays a table of wire transfers. The first row is highlighted, showing a tracking ID of 191212111229H800, a process date of 12/12/19, an amount of \$0.01, and a recipient named 'Test 1234'. Below the table, there are two sections: 'Origination Information' and 'Beneficiary Information'. The 'Origination Information' section shows the wire was created on 12/12/19 at 11:12 AM from account 20191212MMQFMC940000. The 'Beneficiary Information' section shows the wire is for 'Test' at account C- *1234, ONEUNITED BANK, BOSTON, MA 00000, with routing number 011001276.

Incoming

- Upon logging into Business Online Banking each user will be brought to the **Home** screen. Select the **Payments/Transfers** tab from the left-hand navigation menu then select **Wire Activity**.

The screenshot shows the 'Wire Activity' page in Customers Bank. The left-hand navigation menu is visible, with 'Payments/Transfers' selected. The main content area displays a table of wire transfers. The 'Incoming (3)' tab is circled in red. The table lists several incoming wires, including one from 'Doggy Day Care' for \$0.01 on 12/02/19, one from 'Blue Ivy Records' for \$0.04 on 11/25/19, and one from 'Doggy Day Care' for \$0.03 on 11/25/19.

9. Select **Incoming** under the Wire Activity heading.



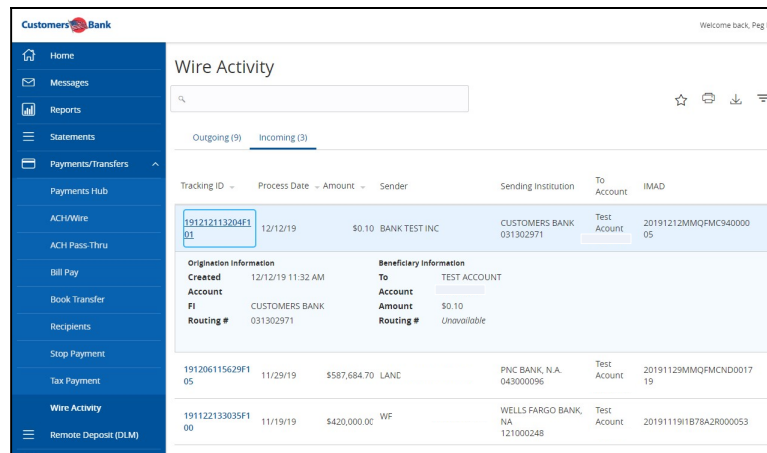
10. Select the **Star** icon to make a Wire Transfer as a favorite.

11. Select the **Printer** icon to the list of Wire Transfers.

12. Select the **Down Arrow** icon export the Wire Transfer information.

13. Select the **3 Line** icon to Show or Hide the filter option.

14. Click on any Wire Transfer to display additional information.



Remote Deposit DLM

Login

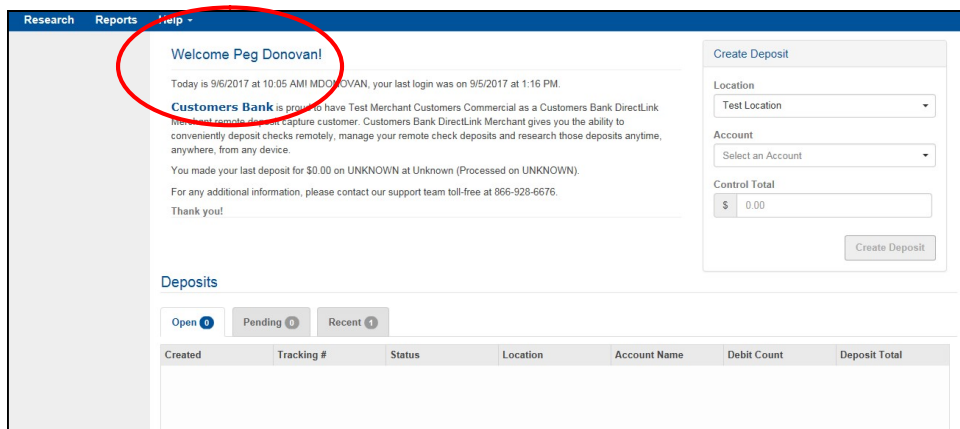
1. Upon logging into Business Online Banking each user will be brought to the **Home** screen. Select **Remote Deposit DLM** from the left-hand navigation menu.
2. The **Dashboard** will be displayed.

Note: The first-time logging in select the  icon in the upper right-hand corner.

- Select **User Profile**.
- User the drop down next to **Scanner** to select your appropriate scanner type.
- Select the **Home** icon from the main menu bar.

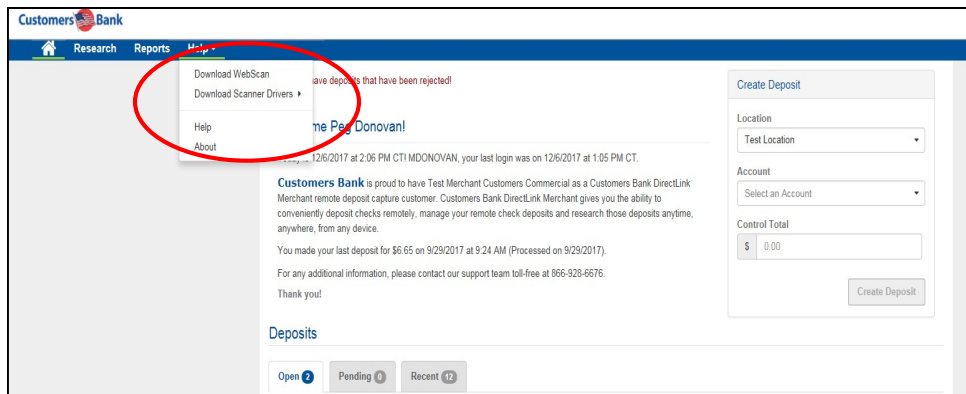
Scanner Installation

1. Upon logging in, the **Dashboard** will be displayed.

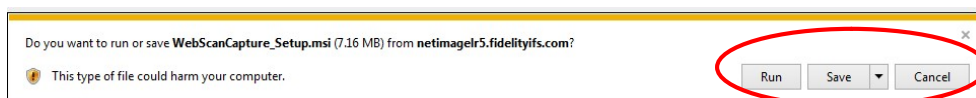


2. Select the **Help** option from the main menu bar.

3. Select **Download WebScan**.

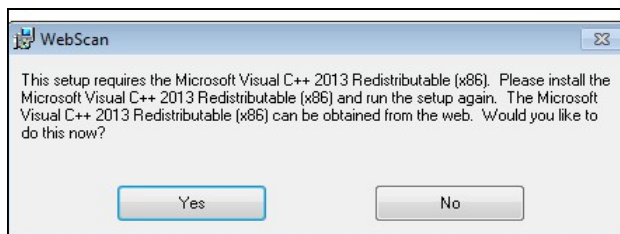


4. A pop-up box will be displayed at the bottom of the screen.

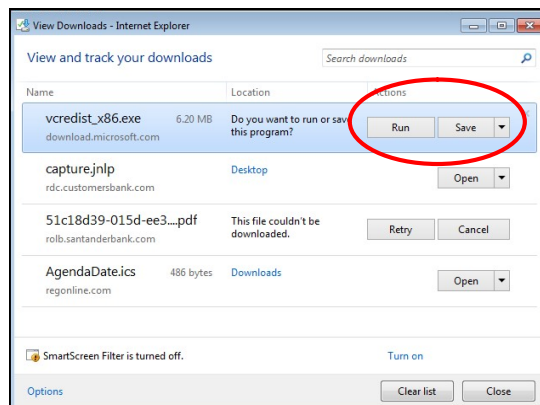


5. Select **Run**.

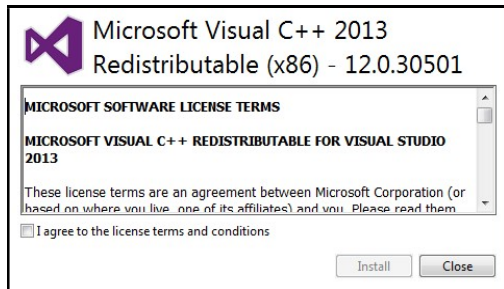
6. Depending on the computer settings you may be required to download **Microsoft Visual C++ 2013**. If the pop-up box appears select **Yes**. If no skip to step 7.



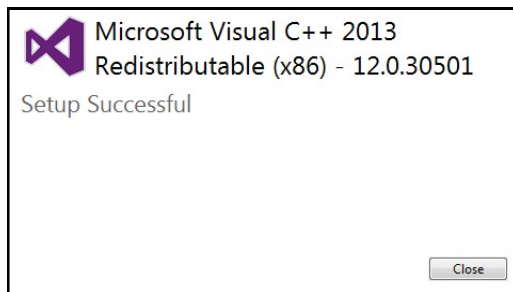
➤ Select **Run** for **vcredist.x86.exe**.



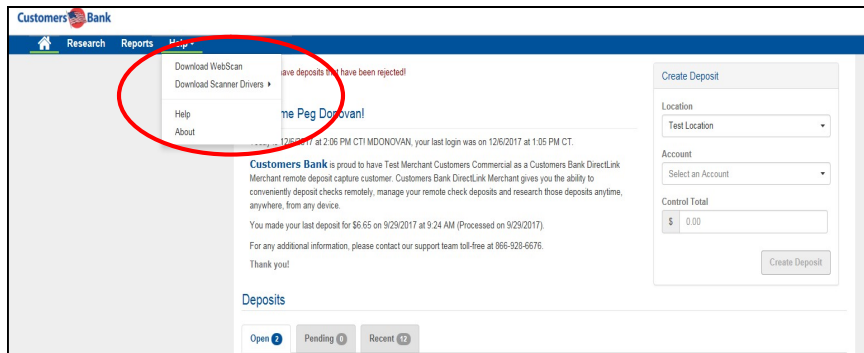
- Select the checkbox in front of **I agree to the license terms and conditions**, and then select **Install**.



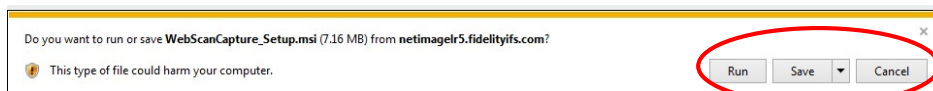
- Once the install is complete the following message will be displayed.



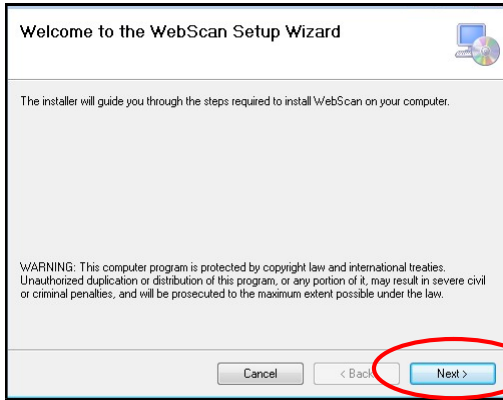
- Select **Close**.
- Select **Download WebScan**.



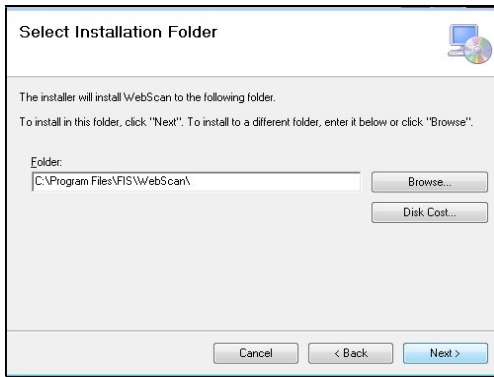
- A pop-up box will be displayed at the bottom of the screen.



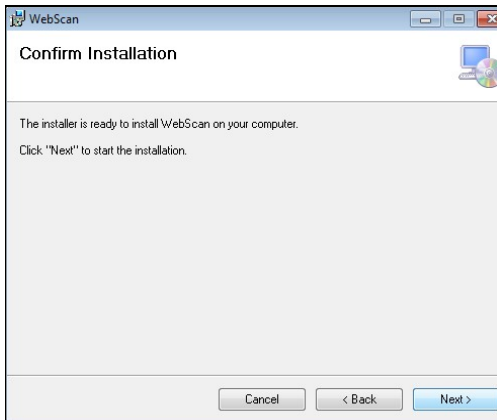
7. The **Welcome to WebScan Setup Wizard** will be displayed.



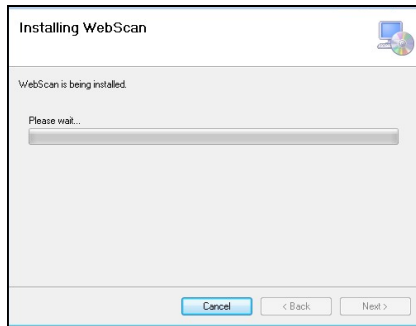
8. Select **Next** on the **Select Installation Folder** screen.



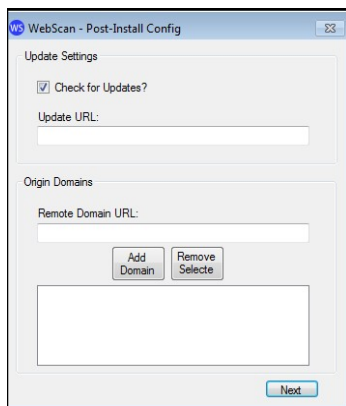
9. Select **Next** on the **Confirm Installation** screen.



10. The **Installing WebScan** will be displayed.



11. The **WebScan Post-Install Config** screen will be displayed.



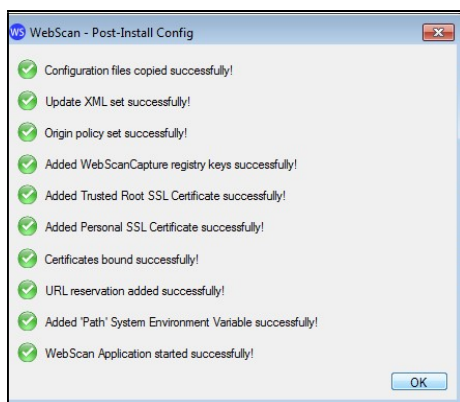
12. In the **Update URL** field enter: <https://netimagelr5.fidelityifs.com/webscan>

13. In the **Remote Domain URL**: <https://netimagelr5.fidelityifs.com>

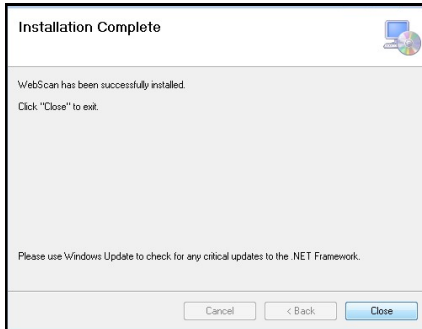
14. Select **Add Domain**.

15. Select **Next**.

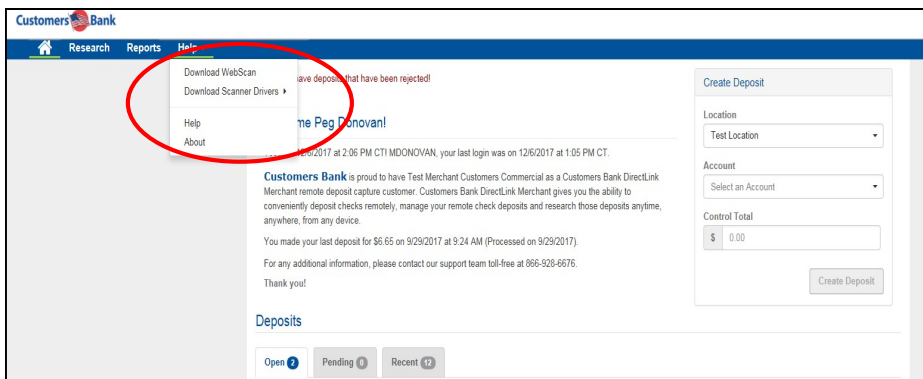
16. The **WebScan Post-Install Config** screen will be displayed.



17. Once all items are installed select **Ok**.
18. The **Installation Complete** screen will be displayed.



19. Select **Closed**.
20. Select the **Help** option from the main menu bar.
21. Select **Download Scanner Driver**, and then select the appropriate driver.

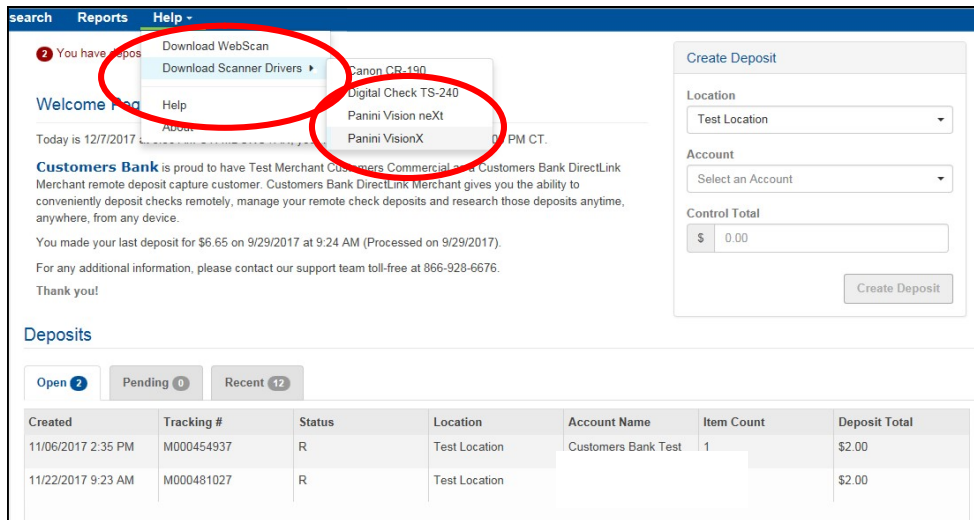


Panini Drivers

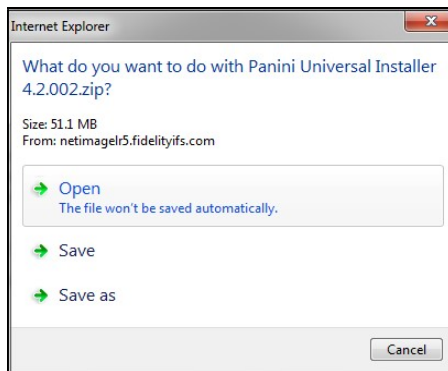
Note: The Panini Driver install may take a some time to install depending on your computer settings.

22. **Make sure your scanner is not plugged into the computer.**

23. Select **Panini Vision X**.



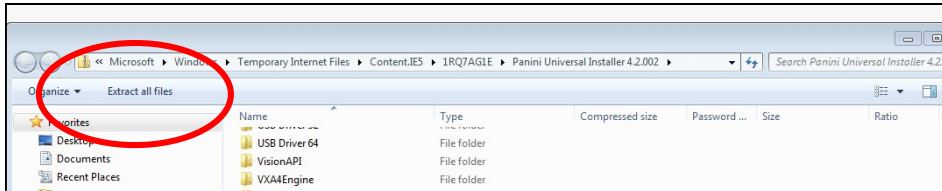
24. The **Internet Explorer** pop up box will be displayed. Select **Open**.



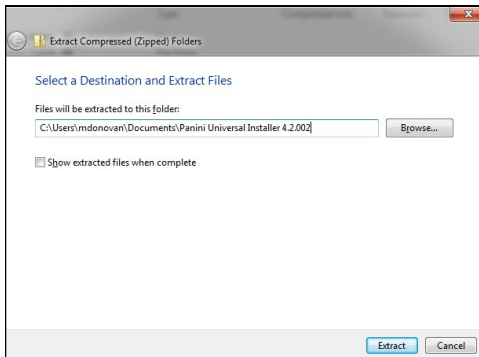
25. A pop-up box will be displayed at the bottom of the screen.



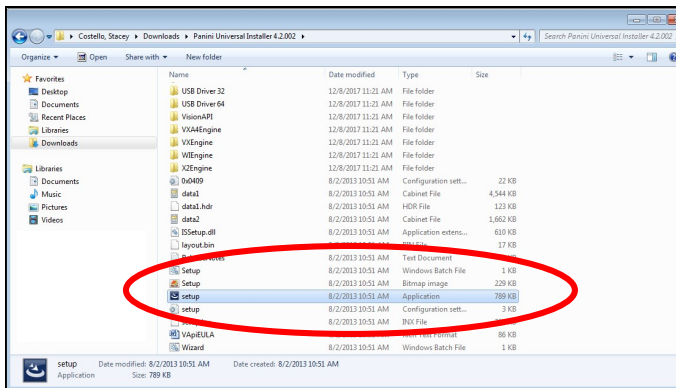
26. Select **Extract All File**.



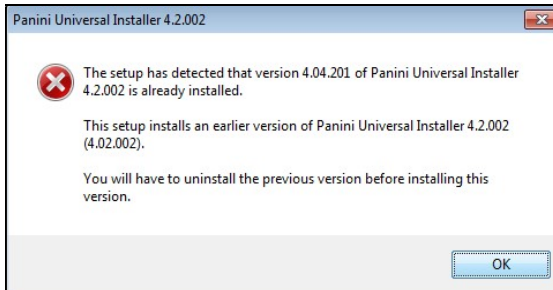
27. Make note of where the extracted files are being saved.
For example: in the documents folder.



28. Once extract is complete, go to the folder where the extracted file was saved and select the **Setup** folder.



Note: If the following message is displayed, select **Ok**. You do not need to install new drivers. Plug your scanner into your computer refer to the **Create Deposit** section of this guide.

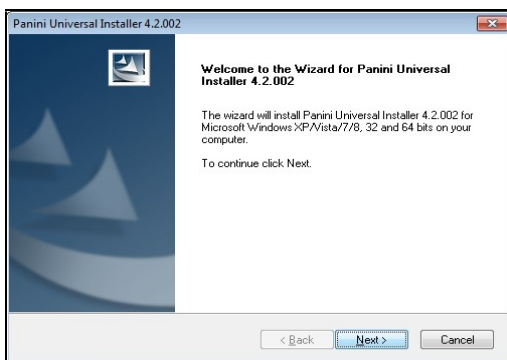


29. The **Panini License Agreement** box will be displayed.

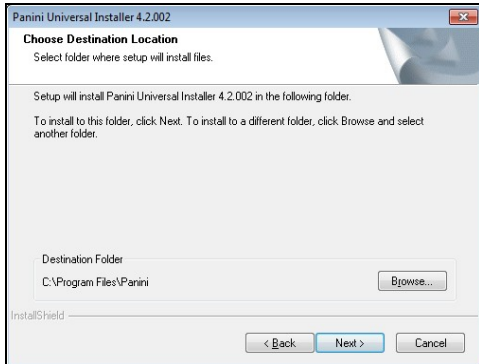


30. Select **I accept the terms of the license agreement**, then select **Next**.

31. Select **Next**.



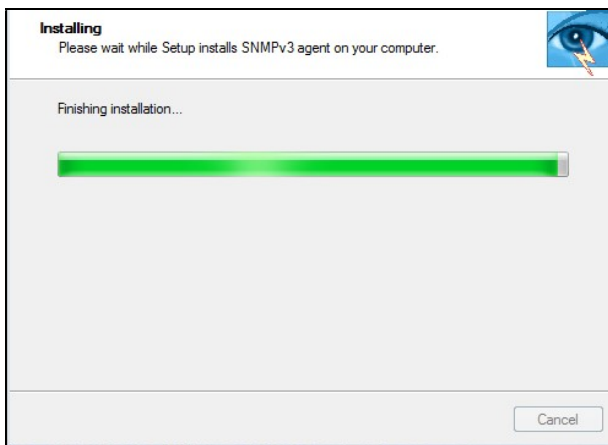
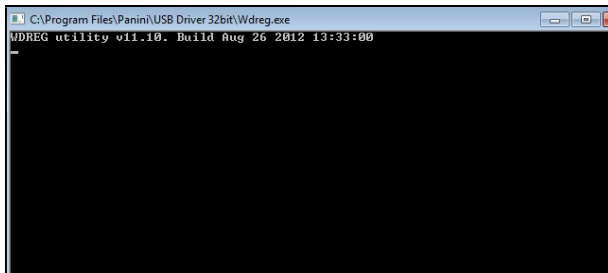
32. Select **Next**.



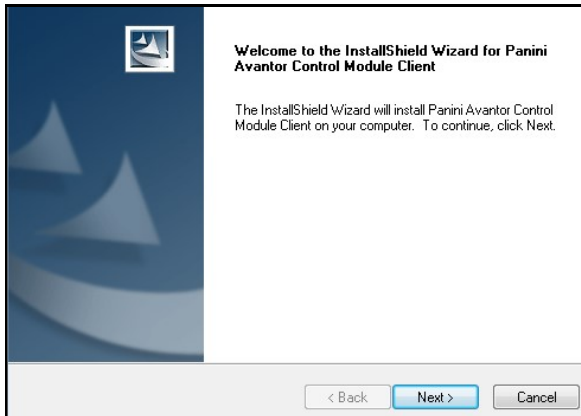
33. Select **Next** on the next screen.

34. Confirm your scanner is unplugged.

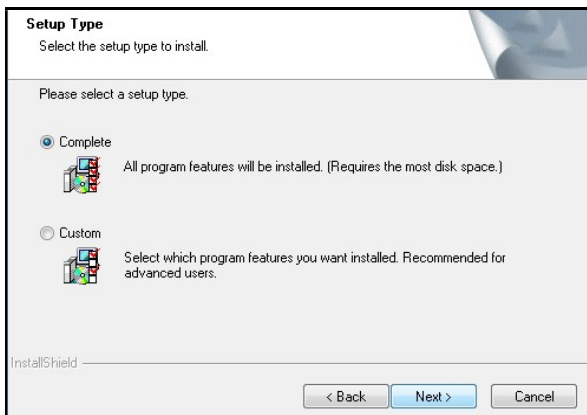
35. The following screens will be displayed. You do not have to do anything while this process is underway.



36. Select **Next**.

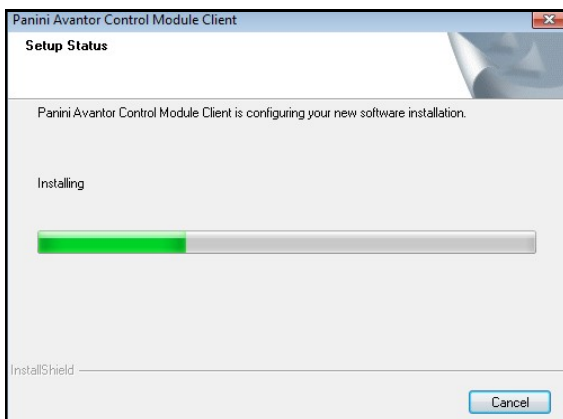


37. Select the radio button next to **Complete**.

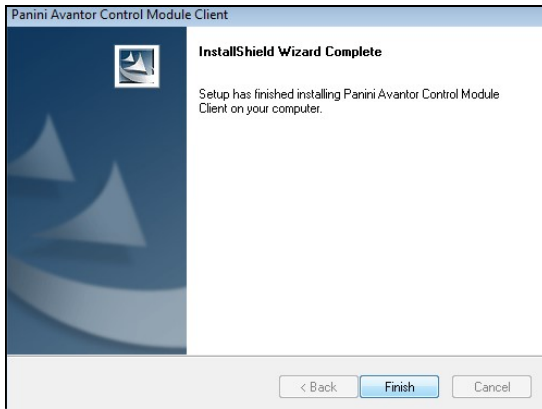


38. Select **Next**.

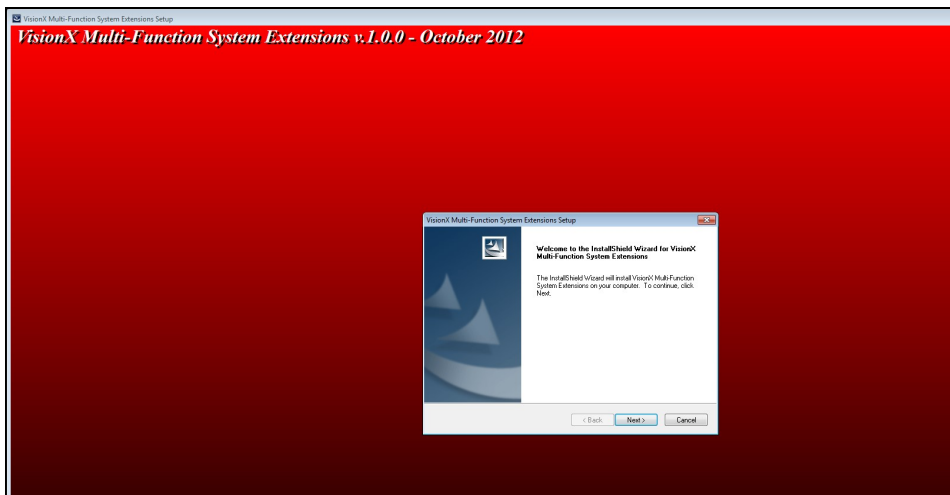
39. The **Setup Status** will be displayed.



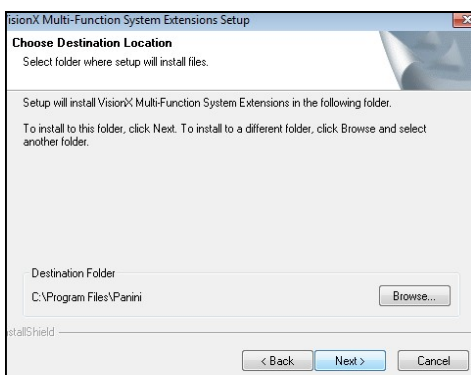
40. Select **Finish**.



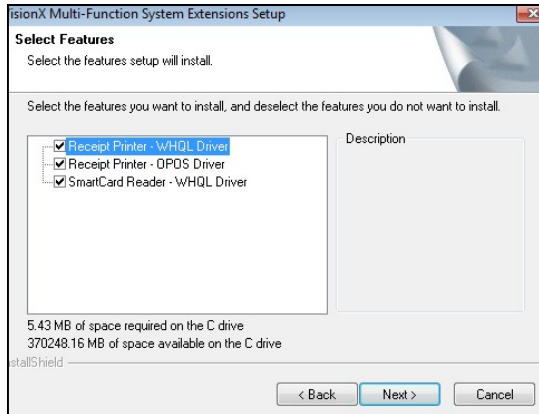
41. The Panini system will launch. Select **Next**.



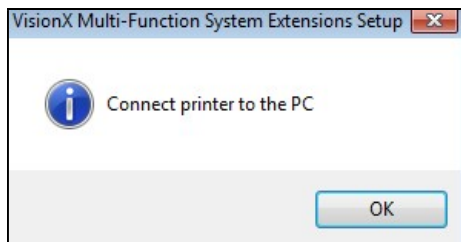
42. Select **Next**.



43. Select **Next**.



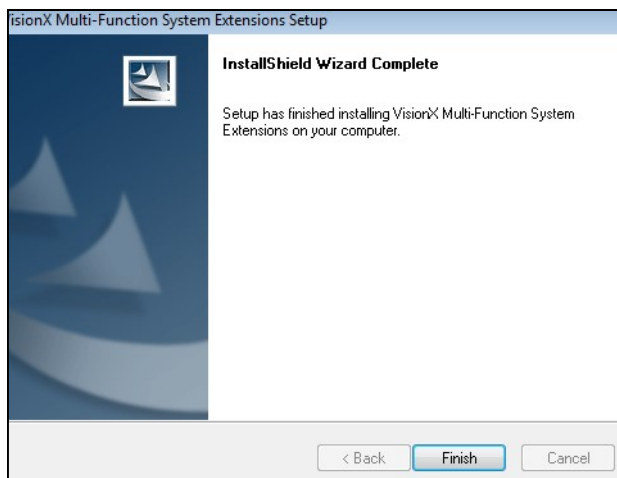
44. Plug in your scanner and select **Ok**.



45. A pop-up box will appear at the bottom of the screen.



46. Select **Finish**.



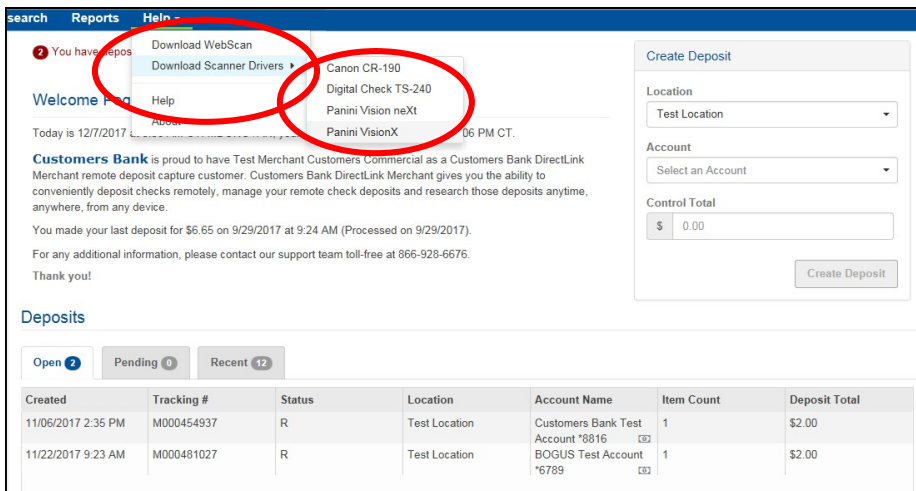
47. The following pop up box will be displayed at the bottom of the screen.



Digital Check Scanner

48. ***Make sure your scanner is not plugged into the computer.***

49. Select **Digital Check TS-240**.

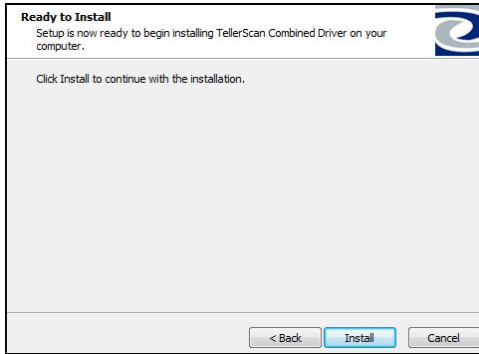


50. The **Setup TellerScan Combined Driver** screen will be

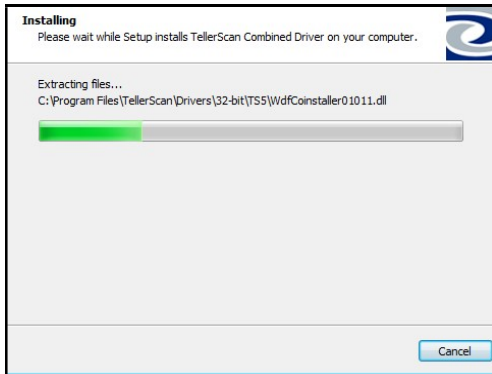


51. Select **Next**.

52. Select **Install**.



53. The **Installing** screen will be displayed.



54. Select **Finish**.



55. Plug in your scanner.

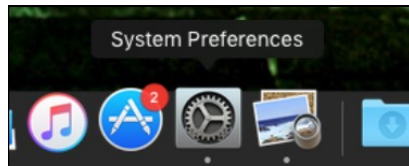
ml:Deal

56. Connect the ml:Deal scanner to the MAC via USB.

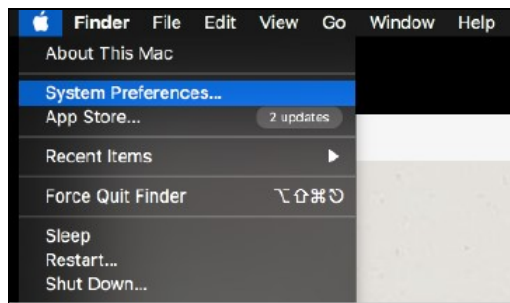
57. **Check system preferences -> network settings**, to ensure that a connection to the **ml:Deal** is listed.

- System preferences can be accessed from the **Dock**, or from the **Finder Apple** menu.

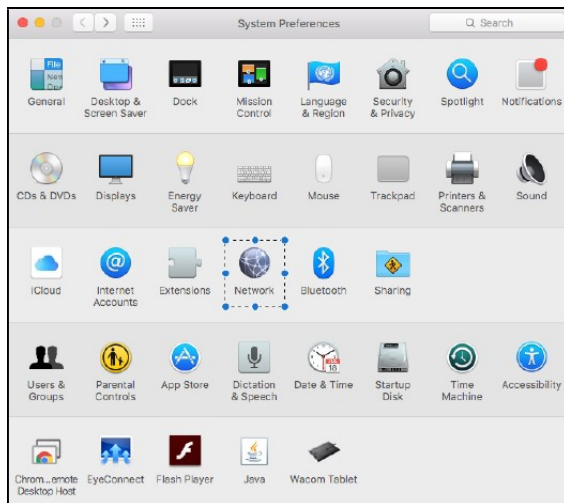
Dock:



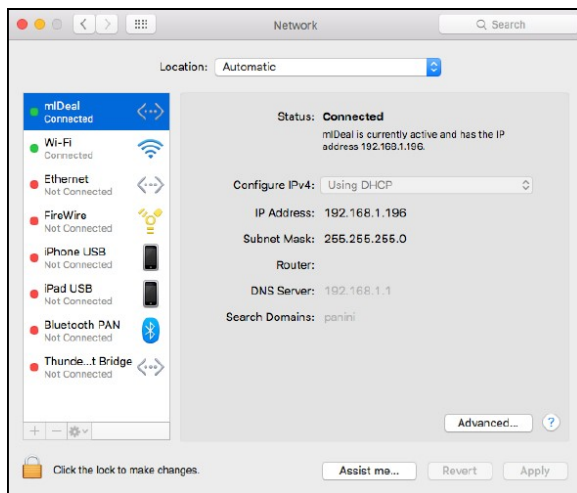
Finder:



- From system preferences, go to **Network**.



- From the **Network** panel, ensure that there is an **ml:Deal** entry.



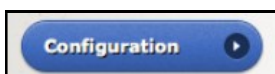
Note: The DNS Server listed on this screen when the **ml:Deal** is selected is the IP address you will need to navigate to in order to access the configuration page.

58. Open a browser and navigate to the **IP address identified** in the previous step.



- The **ml:Deal** configuration page should load. The **ml:Deal** configuration page will allow you to change the scanner access configuration, update the scanner firmware, check the status of the device and see item capture counts and statistics, access basic information about the device through the **Help** section, review the scan configuration, and perform a test capture from the **Start Scan** button.

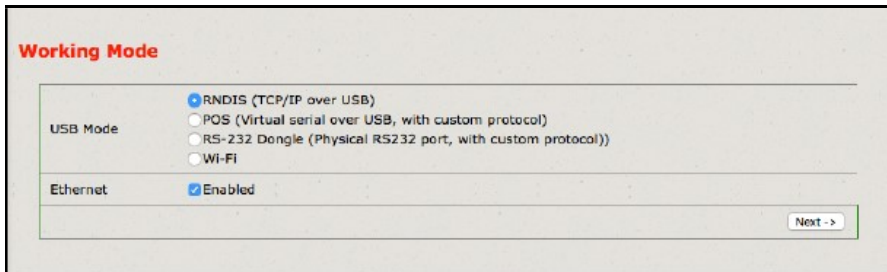
59. From the left-hand menu, select the **Configuration** link.



- The **Configuration** link will display the **mI:Deal Check Scanner Configuration** page, which has links to additional configuration options.

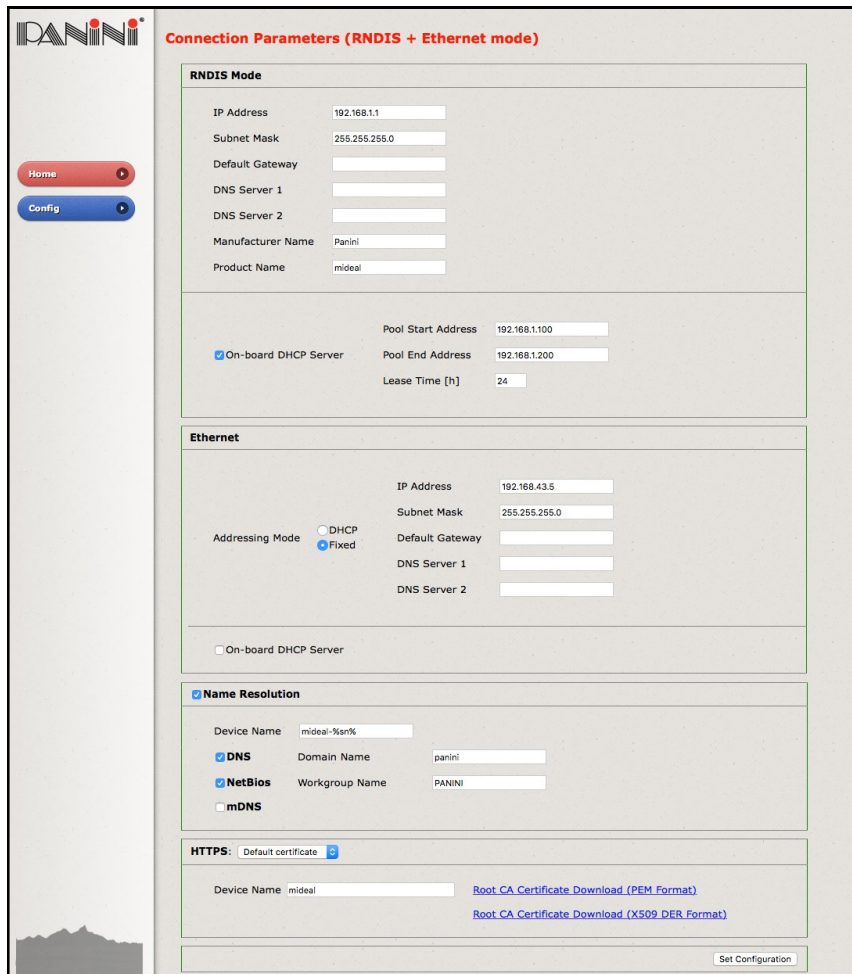


60. Select **Connection Parameters Setup**. This link allows configuration of the current access type **Working mode** for the mI:Deal.



- If the scanner will be used via the USB connection, the **RNDIS (TCP/IP over USB)** setting should be used. This should be the default setting.
- If the scanner will be accessed via Wi-Fi (and the Wi-Fi dongle is connected to the device), the Wi-Fi setting should be selected here.
- Select **Next** to continue.

61. The **Connection Parameters** options will be displayed (for the USB mode selected on the prior screen).



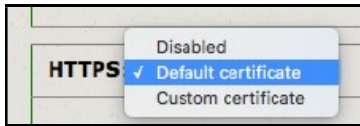
- For a **basic setup**, there should generally be no changes needed to the default settings here.

Note: Depending on the network configuration, one or more changes may be appropriate. In the event of a possible IP conflict, the default value of 192.168.1.XXX should be adjusted to eliminate the conflict. Modify this value to 192.168.2.XXX.

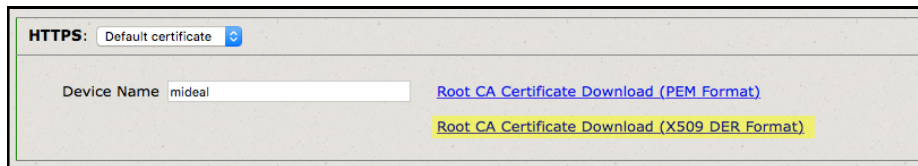
Note: You will need to also modify the Pool Start Address and Pool End Address to reflect this new IP range. This can be done by simple changing the third octet from .1 to .2 but leaving the fourth octet alone.

- Refer to Panini’s documentation for more comprehensive information on other settings.

62. At the bottom of the **Connection Parameters** page, under the **HTTPS** section, confirm the HTTPS is set for **Default Certificate** from the drop-down.

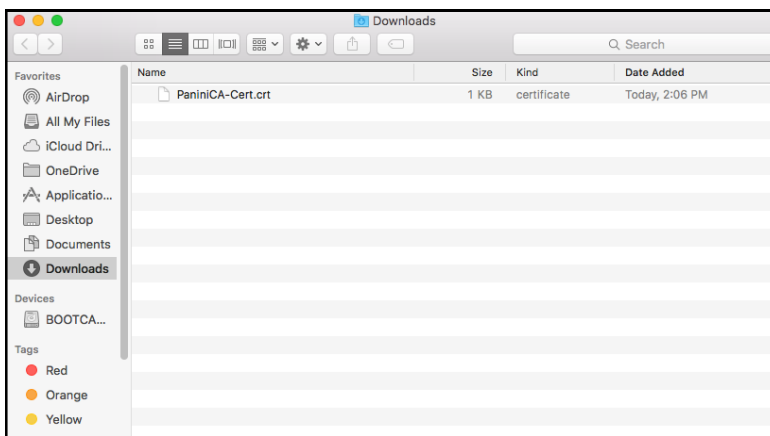
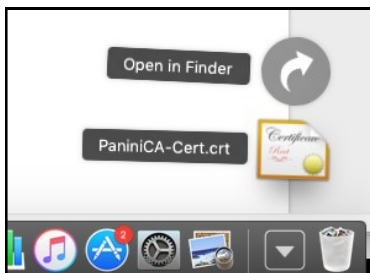


- Once **Default Certificate** has been selected, confirm the **Device Name** is populated. The (default should be 'mideal') and then select the link to download the HTTPS certificate for the device.
- This certificate is generated by the device. Use the **Root CA Certificate Download (X509 DER Format)** link.

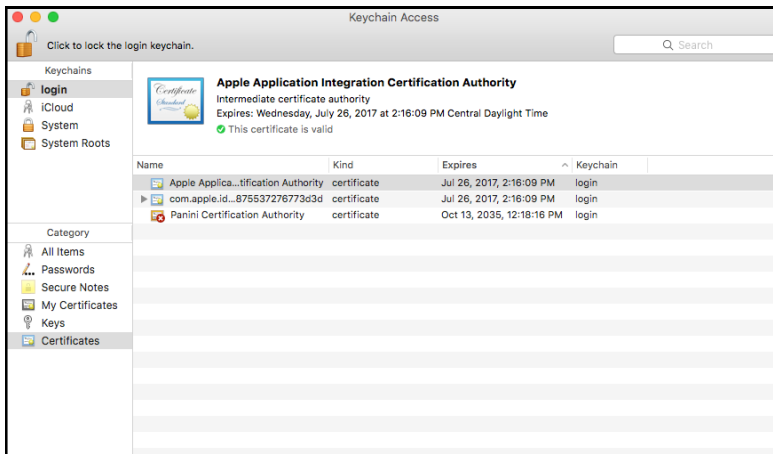


63. Selecting the link will download the certificate to the default download location on the MAC, and will show in the dock that the file has been downloaded.

Note: *The certificate is accessible either from the shortcut in the Dock or from the downloads folder Finder -> Go -> Downloads.*

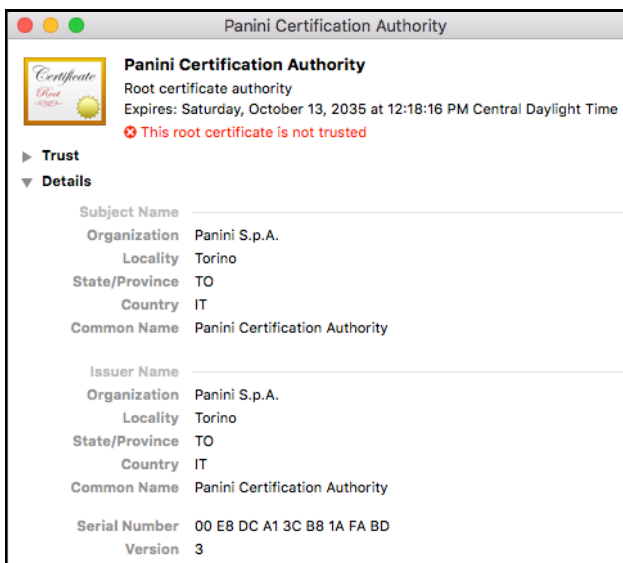


64. Select the certificate to open **Keychain Access**. The certificate will be displayed under the certificates category.

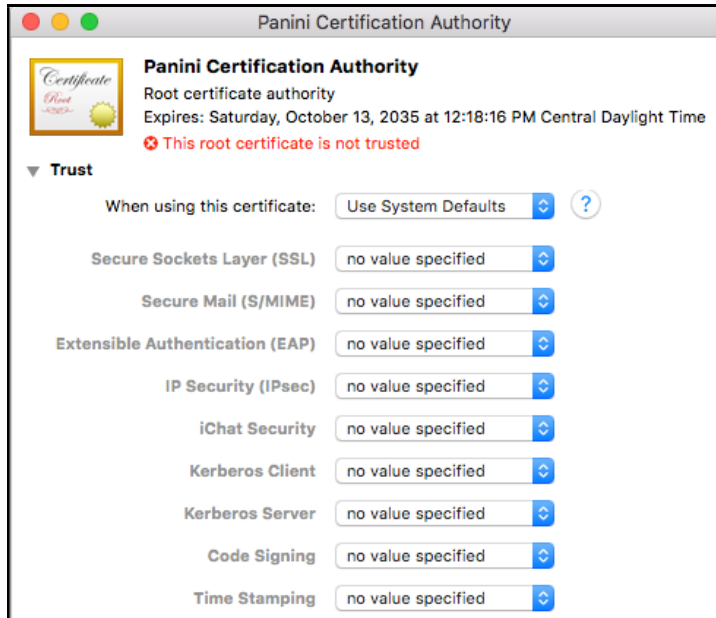


65. Right-click on the **Panini Certification Authority** certificate, select **Get Info**.

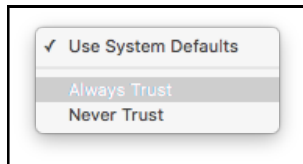
66. The **Certificate** info window will be displayed.



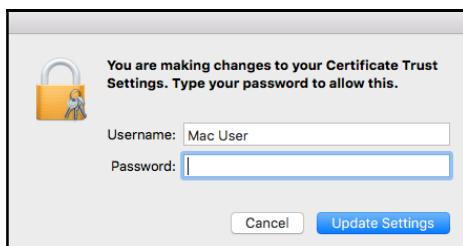
- Select the drop-down arrow next to **Trust**.



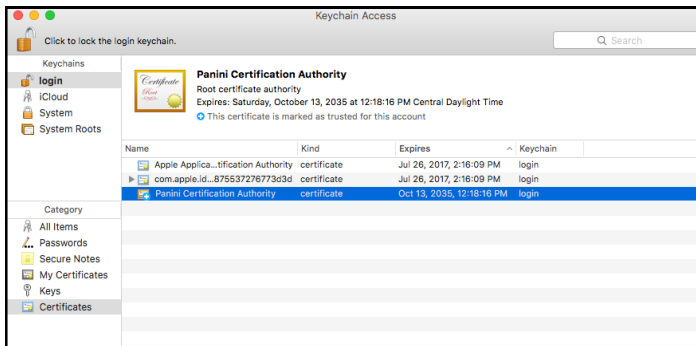
- For the **When Using this Certificate** option, select **Always Trust** from the drop-down, and then close the window.



67. A prompt may appear asking for the user's password in order to allow the change to the certificate trust settings - if so, enter the requested credentials and select **Update Settings**.



68. The certificate should now show in the **Keychain** as being marked as trusted for the current user.



69. Once these steps have been successfully completed, power-cycle the scanner.

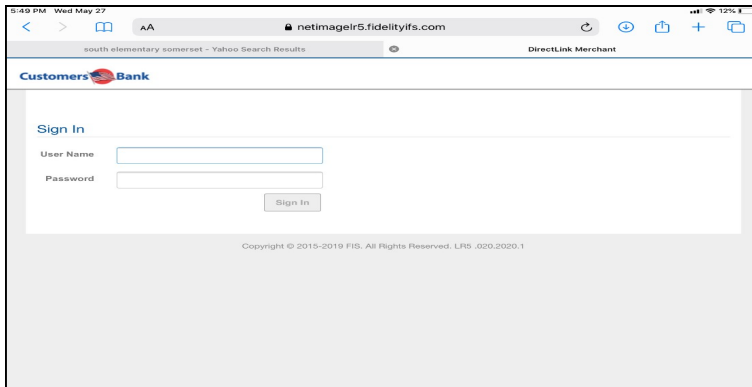
70. Test the scanner connection by going back to the open browser and IP address, feed a check into the scanner and select **Start Scan** from the right side.



71. Log into the merchant application via your Customers Bank Business Online Banking: <https://businessbanking.customersbank.com>.

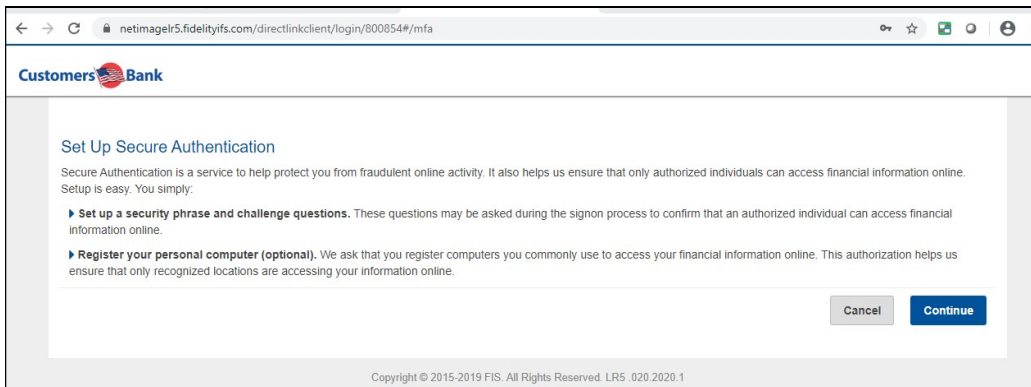
Mobile Remote Deposit Login

1. Using your phone, tablet or iPad go to your web browser.
2. Enter this URL: <https://netimage1r5.fidelityifs.com/directlinkclient/login/800854#/>
3. The login page will be display.



A screenshot of a mobile web browser displaying the Customers Bank Sign In page. The page features the bank's logo at the top left. Below the logo, the text "Sign In" is displayed. There are two input fields: "User Name" and "Password". A "Sign In" button is located below the password field. At the bottom of the page, there is a copyright notice: "Copyright © 2015-2019 FIS. All Rights Reserved. LR5_020.2020.1".

4. Enter the **User Name** and **Password**. (Temporary password for initial login will be supplied by the bank.)
5. Select **Sign in**.
6. The **Set Up Secure Authentication** screen will be displayed. Select **Continue**.

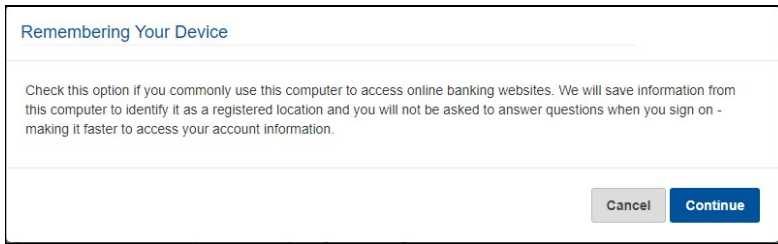


A screenshot of a mobile web browser displaying the Customers Bank Set Up Secure Authentication screen. The page features the bank's logo at the top left. Below the logo, the text "Set Up Secure Authentication" is displayed. The screen explains that Secure Authentication is a service to help protect users from fraudulent online activity. It lists two options: "Set up a security phrase and challenge questions" and "Register your personal computer (optional)". At the bottom right, there are two buttons: "Cancel" and "Continue". At the bottom of the page, there is a copyright notice: "Copyright © 2015-2019 FIS. All Rights Reserved. LR5_020.2020.1".

- In the Security Phrase box, create a security phrase.

- Under the **Select Challenge Questions** section, use the drop down menus to select a security question, in the **Answer** box enter the answer. Repeat until all 3 questions have been selected and answered.
- Select **Continue**.
- The **Register This Machine** screen will be displayed. Select the check box next to **Remember this device**.

11. The **Remember Your Device** pop up will be displayed.

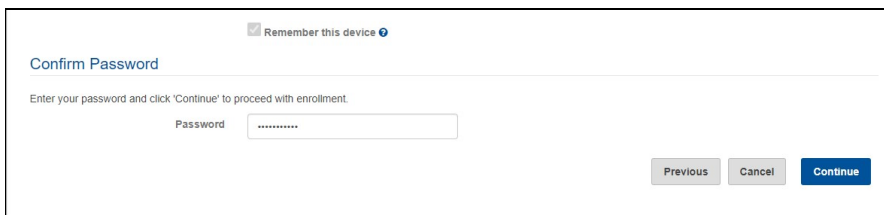


Remembering Your Device

Check this option if you commonly use this computer to access online banking websites. We will save information from this computer to identify it as a registered location and you will not be asked to answer questions when you sign on - making it faster to access your account information.

12. Select **Continue**.

13. Under the Confirm Password section enter your temporary password.



Remember this device

Confirm Password

Enter your password and click 'Continue' to proceed with enrollment.

Password

14. Select **Continue**.

15. The **Enrollment Status** pop up box will be displayed.



Enrollment Status

User is Enrolled successfully!

16. Select **OK**.

17. The **Change Password** screen will be displayed.

- **Old Password** – temporary password supplied by bank
- **New Password** – create a new password. New password must be a minimum of 8 characters including 1 number case letter, 1 lower case letter and 1 symbol.
- **Confirm Password** – enter new password

18. The Welcome screen will be displayed.

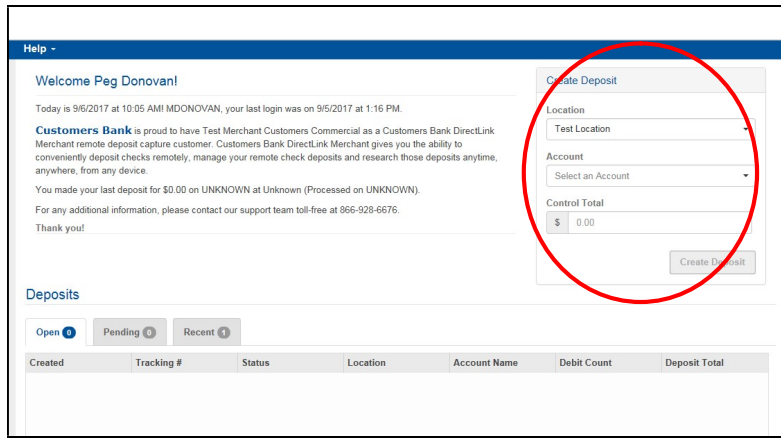
Deposits

Open 7 Pending 0 Recent 1

Created	Tracking #	Status	Location	Account Name	Item Count	Deposit Total
5/18/2020 3:06:...	M002503580	Open	Test Location	Bank Test *8816	0	\$1.00

Create a Deposit

1. Upon logging in, the **Dashboard** will be displayed.



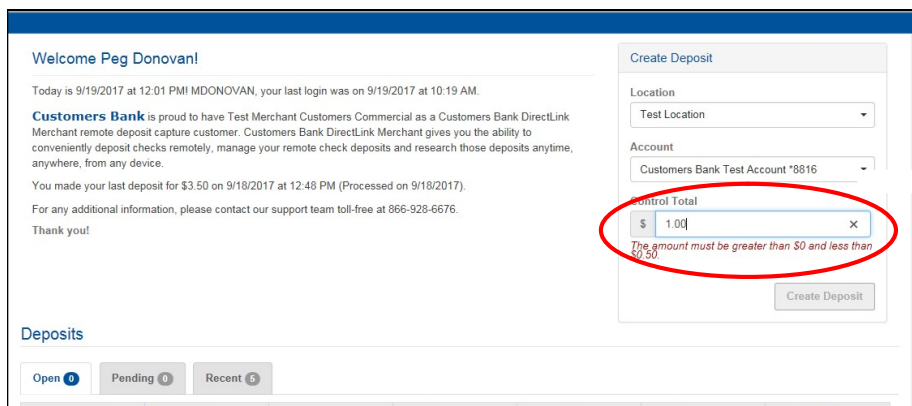
The screenshot shows the 'Create Deposit' form on the dashboard. The form includes the following fields:

- Location:** A dropdown menu with 'Test Location' selected.
- Account:** A dropdown menu with 'Select an Account' selected.
- Control Total:** A text input field containing '\$ 0.00'.

A red circle highlights these three fields. Below the form is a 'Create Deposit' button. The dashboard also shows a 'Deposits' section with tabs for 'Open', 'Pending', and 'Recent', and a table with columns: Created, Tracking #, Status, Location, Account Name, Debit Count, and Deposit Total.

2. On the right-hand side of the page select a **Location** from the drop-down menu. If there is only one location it will automatically default.
3. Select an **Account** from the drop-down menu to deposit into.
4. In the **Control Total** field, enter the total amount of the deposit.

Note: If the total amount of the deposit goes over the Deposit Limit an error message will be displayed.



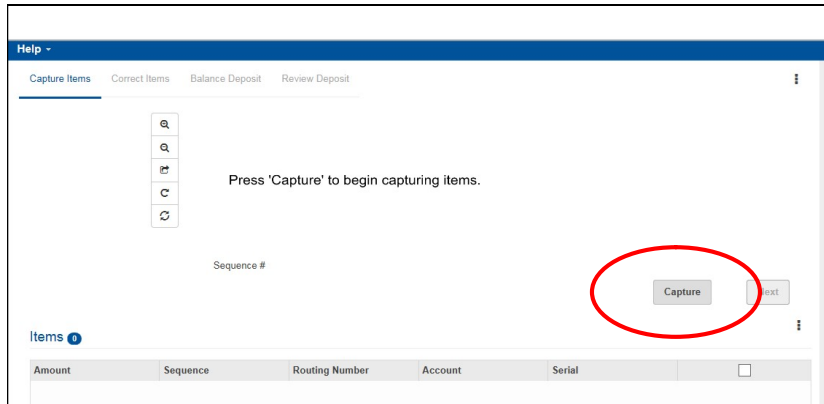
The screenshot shows the 'Create Deposit' form with an error message. The 'Control Total' field is circled in red, showing '\$ 1.00' and an error message: 'The amount must be greater than \$0 and less than \$0.50'. The form also shows 'Location' set to 'Test Location' and 'Account' set to 'Customers Bank Test Account *8816'. A 'Create Deposit' button is visible at the bottom right of the form.

5. Select **Create Deposit**.

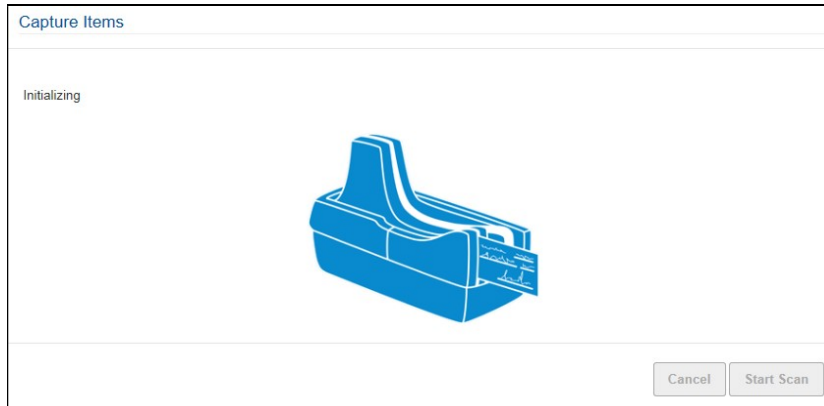
Note: The tabs under the Deposit section include:

- **Open** – Once a deposit is created and before it is submitted, the deposit information will be displayed
- **Pending** – Deposits that are waiting for the bank to review
- **Recent** – Displays approved deposits. Users can use this tab to view details on recently made deposits.

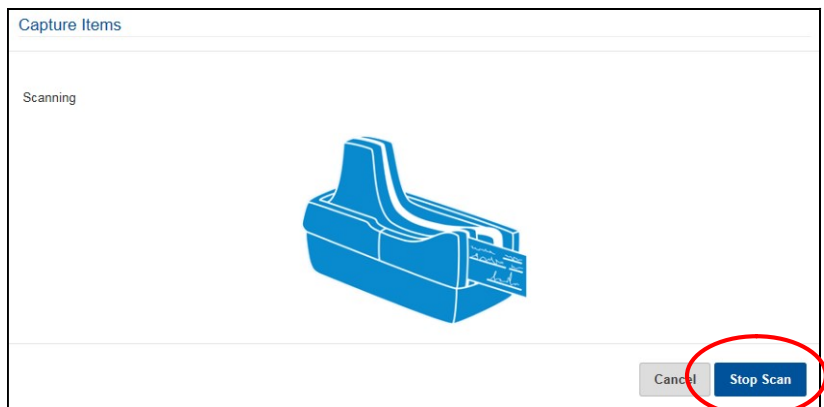
- The **Capture** screen will be displayed. Place the check(s) in the scanner and select **Capture**.



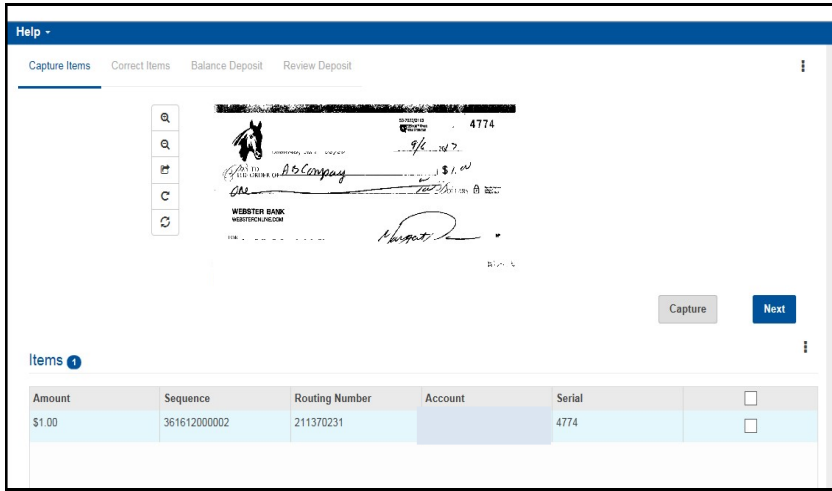
- The **Initializing** screen will be displayed. The scanner will start up.



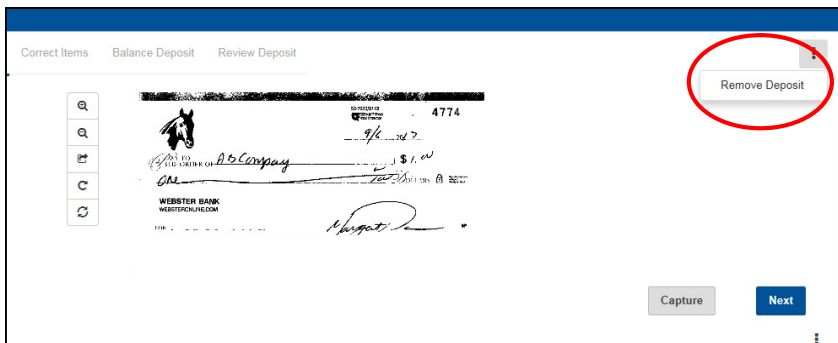
- The scanner will automatically start scanning items.
- Once all checks are scanned, select **Stop Scan**.



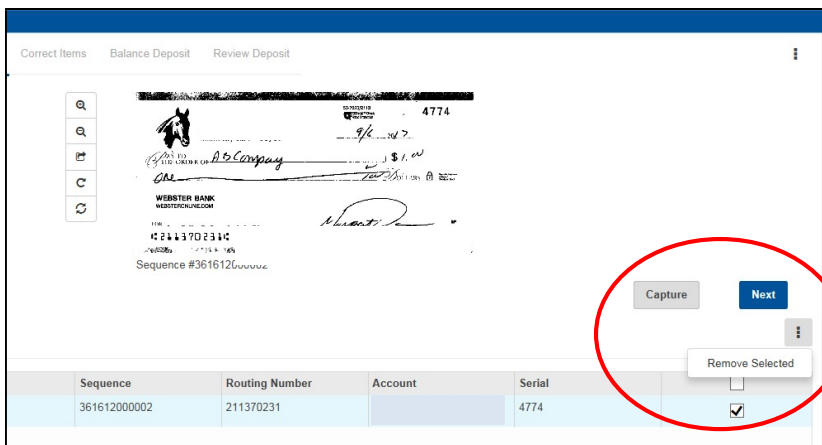
10. A list of scanned items will be displayed.



Note: Click on the ellipsis in the upper right hand corner to Remove the Deposit.

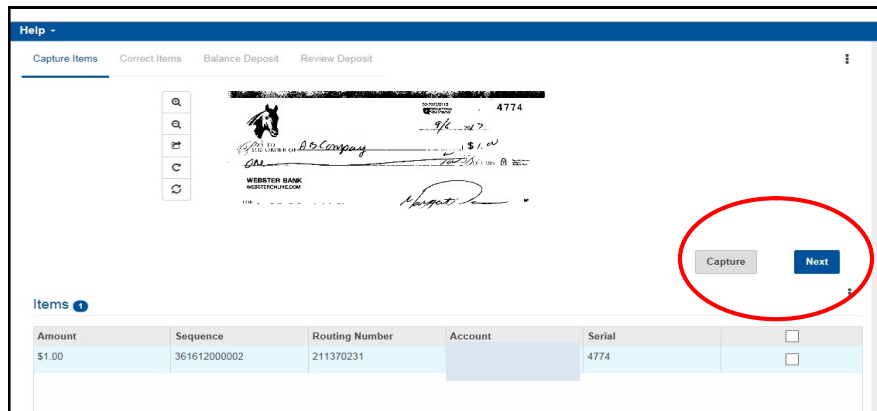


Click on the ellipsis in the lower right hand corner to Remove Selected items from the batch.

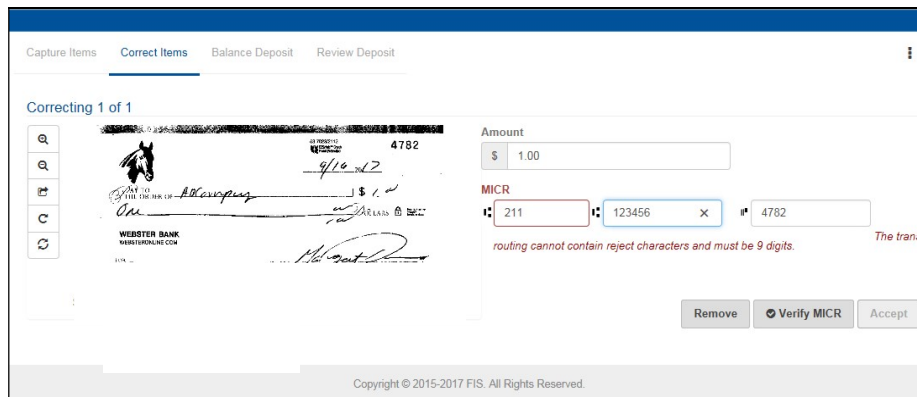


11. Select the **Next** button.

Note: If there are any items to edit each item will display. If there are no items to edit the Deposit Information screen will be displayed.



➤ Edit the required fields that are displayed.



- Select **Remove** to remove the item from the batch.
- Select **Verify MICR** only when editing the MICR line. Click on the button and if the information is formatted correctly the box will display a green check mark.
- Select **Accept** to accept the check and/or edits made to the item.
- Select the **Next** button once all items have been edited.

Note: If an individual item goes over the Item Limit an error message will be displayed.

Balance Deposit

Deposit Information

Debit Total \$1.00
Difference \$0.00
Control Total \$ 1.00

Items

Amount	Sequence	Routing	Account	Serial
\$ 1.00	379513000002	211370231		4778

➤ Click on the ellipsis in the lower right hand corner to **Remove Selected** items from the batch.

Balance Deposit

Items

Sequence	Routing Number	Account	Serial
361612000002	211370231		4774

Remove Selected

12. The **Deposit Information** screen will be displayed.

Review Deposit

Merchant Capture Deposit Ticket

Account Number: 123456789
Date: 09/06/2017 11:01:04 AM
Amount: \$ 1.00

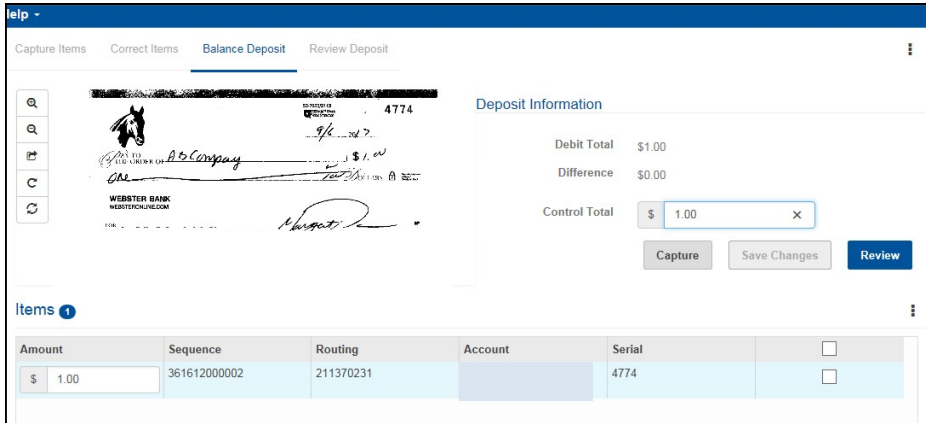
Deposit Information

Location Test Location
Account Test Account
Control Total \$1.00
Item Count 1
Date 9/6/2017 11:59:36 AM
Tracking Number M000361612

Balance Submit

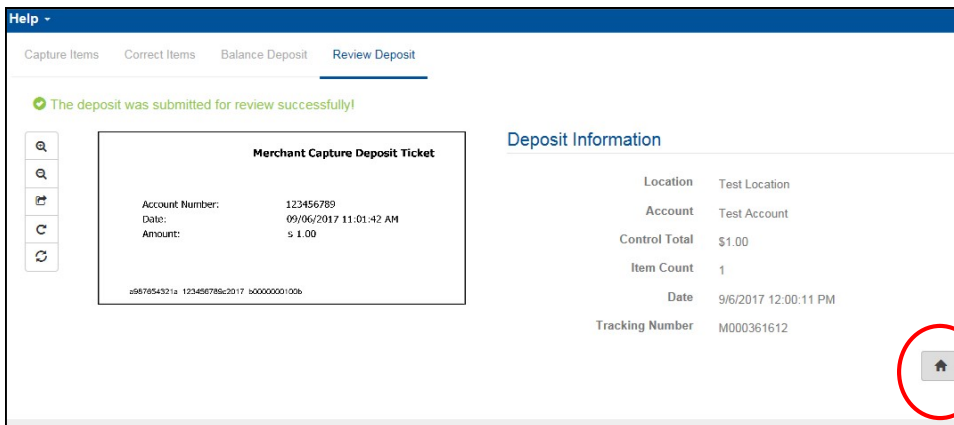
13. Review the deposit information, if everything is correct select **Submit**.

Note: Select Balance to adjust the total or scan more items.



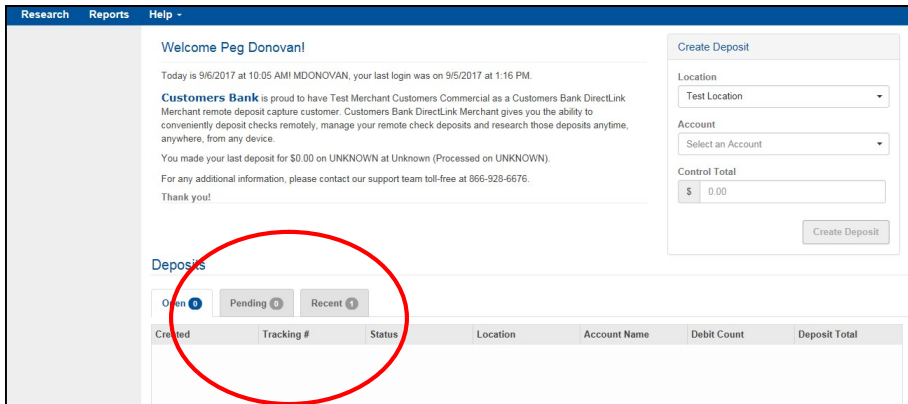
- **Capture** – Allows the user to add more checks to the deposit
- **Save Changes** – Allows the user to save any changes made to this screen
- **Review** – Returns the user back to the Deposit Information screen

14. A confirmation message will be displayed.



15. Select the house icon to return to the Dashboard.

16. To print the report, select the **Pending** or **Recent** tab at the bottom of the page.

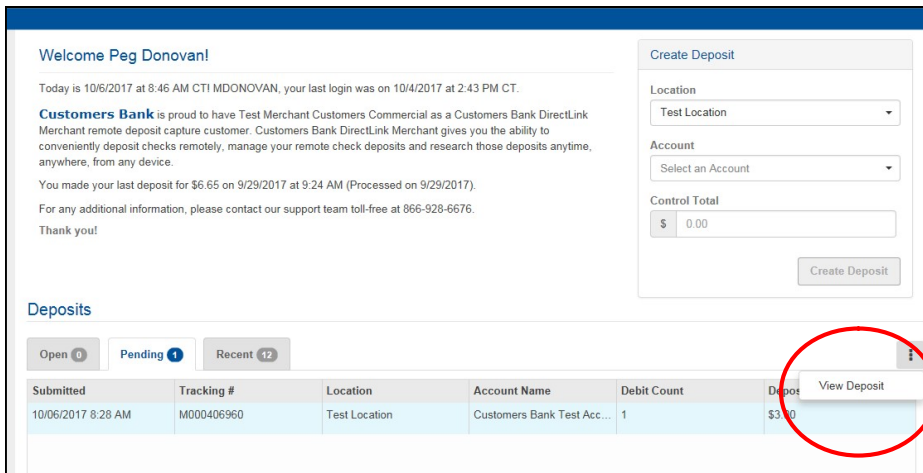


Note: The deposit will be in a Pending status if the bank must review any items within the deposit. The deposit will be in a Recent status if there are no items to be reviewed by the bank.

17. Select the appropriate batch so it appears highlighted.

18. Under the **Pending** tab, select the ellipsis and select **View Deposit**.

Note: Under the Recent tab select the appropriate batch, the Research Option screen will be displayed.



19. The report will be displayed.

20. Select the appropriate icon to print or save the report.

Print Deposit

Print Deposit < 1 of 1 > [Print] [Save] [Search] [Refresh]

Deposit Detail Report

SUBMITTED DATE: 10/06/2017 08:18:18		MERCHANT NAME: The Merchant Customers Center	
DEPOSIT STATUS: Unknown		LOCATION: 404	
CREATED BY: mdooran		ACCOUNT: Customers Bank Test Account - 18	
SUBMITTED BY: mdooran		TRACKING NO.: 1000400000-0	

CAPTURE SEQUENCE	EXPORT SEQUENCE	ITEM TYPE	SERIAL NO.	ACCOUNT NO.	ROUTING NO.	ITEM AMOUNT
4000000001	0	C	076	401818	01102271	\$1.00
4000000002	0	D		14000000	21070001	\$1.00

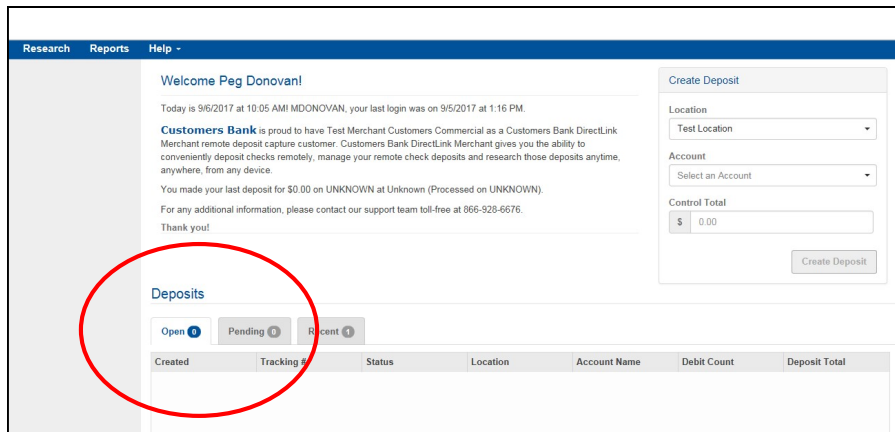
Deposit Summary: 1000400000 DEBIT COUNT: 1 AMOUNT: \$1.00

Created By: mdooran Page 1 of 1 Created On: 10/06/2017 08:18:18

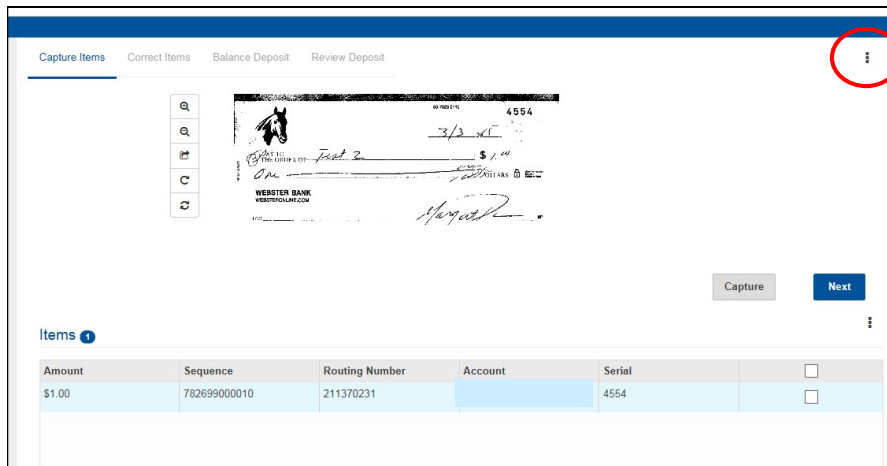
Close

Delete Batch – Open Status

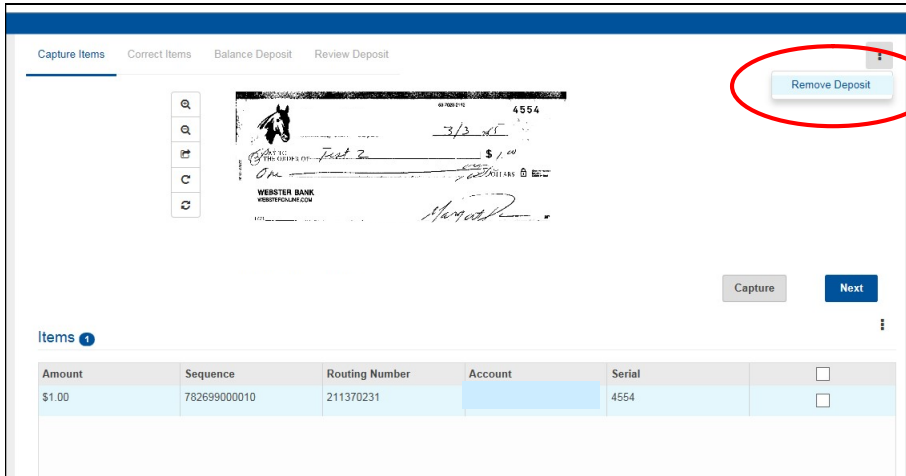
1. Upon logging in, the **Dashboard** will be displayed.



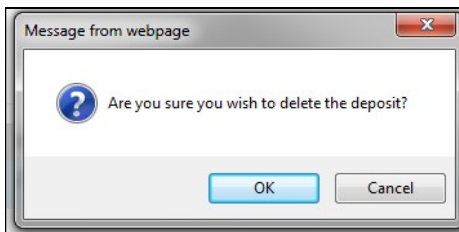
2. Deposits that have not been submitted will appear in under the **Open** tab.
3. Click on a deposit.
4. The **Capture Item** screen will display.
5. Select the ellipsis in the upper right-hand corner.



6. Select **Remove Deposit**.



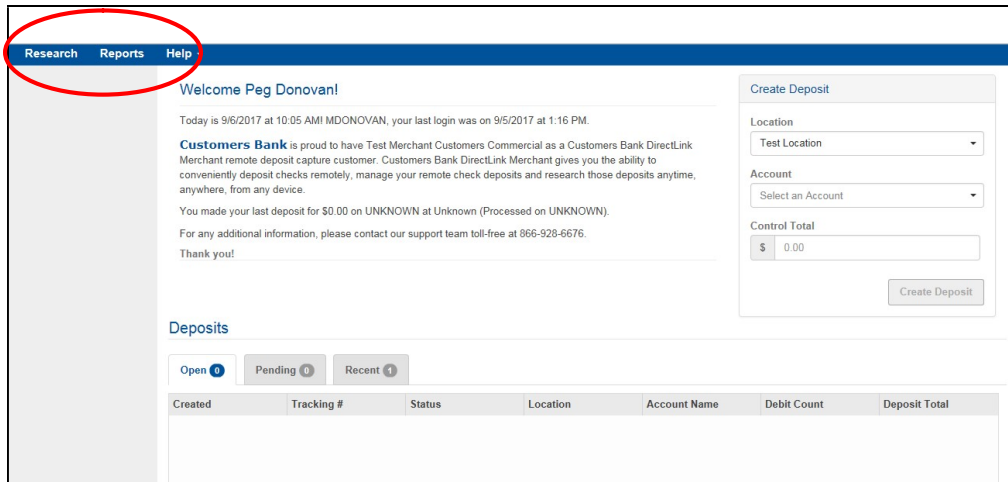
7. A confirmation box will be displayed.



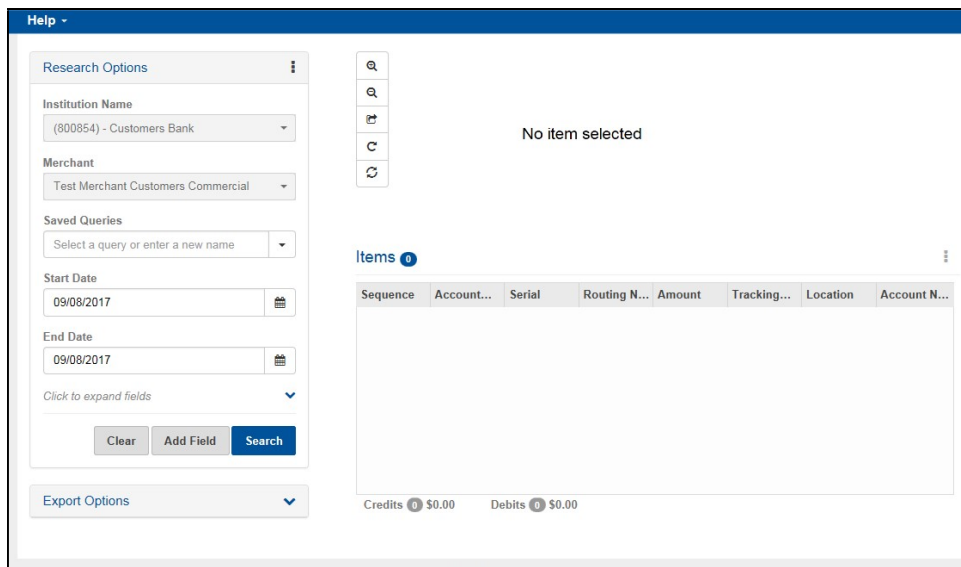
8. Select **Ok**.

Research

1. Upon logging in, the **Dashboard** will be displayed.



2. From the main menu bar select **Research**.
3. On the left-hand side of the screen enter the search criteria.



- **Institution Name** – will pre-fill
- **Merchant** – will pre-fill
- **Saved Queries** – Use the drop-down menu to view a list of saved queries options.

Note: Enter a query name to build a new query.

- **Start Date** – Use the calendar icon to select a beginning date for research
- **End Date** - Use the calendar icon to select ending date for research

- **Location** – Use the drop-down menu to select a location. If a user has access to only one Location, the field will default to that location
- **Account** – Use the drop-down menu to select an account number. If a user has access to only one account number, the field will default to that account number
- **Clear** – Will clear all of the above categories selected
- **Add Field** – Allows the user to add additional fields to search. Use the drop-down menus to select the additional search fields

4. Select **Search**.

5. A list of items that match the search criteria will be displayed.

The screenshot shows a web application interface with a search filter on the left and a results area on the right. The search filter includes fields for Institution Name, Merchant, Saved Queries, Start Date, End Date, Location, and Account. The results area displays a 'Merchant Capture Deposit Ticket' and a table of items.

Sequence	Account...	Serial	Routing N...	Amount	Tracking...	Location	Account N...
36161200...	123456789	2017	987654321	\$ 1.00	M0003616...	Test Locat...	
36161200...		4774	211370231	\$ 1.00	M0003616...	Test Locat...	

Summary: Credits 1 \$1.00, Debits 1 \$1.00

6. Click on an item to see the image.

7. Select the ellipse to:

- **Select Columns** – allows the user to add or remove column displays
- **Export Results** – allows the user to export the deposit information
- **Print Selected Item** – allows the user to print the items
- **Print Deposit** – allows the user to print a summary of the deposit
- **Print Deposit and Images** – allows the user to print a summary of the deposit along with an image of each item in the deposit

- **View Deposit** – allows the user to view the items within the deposit

Help -
⋮

Research Options

Institution Name

Merchant

Saved Queries

Start Date

End Date

Click to collapse fields

Location

Account

Clear
Add Field
Search

Merchant Capture Deposit Ticket

Account Number: 123456789
Date: 09/06/2017 11:01:42 AM
Amount: \$ 1.00

#987654321- 123456789-2017 100000001006

Deposit M000361612 with 1 debit(s) for \$1.00 was submitted on 9/6/2017 11:01:53 AM

Sequence	Account Nu...	Serial	Routing Nu...	Amount	
361612000001	123456789	2017	987654321	\$1.00	M
361612000002		4774	211370231	\$1.00	M

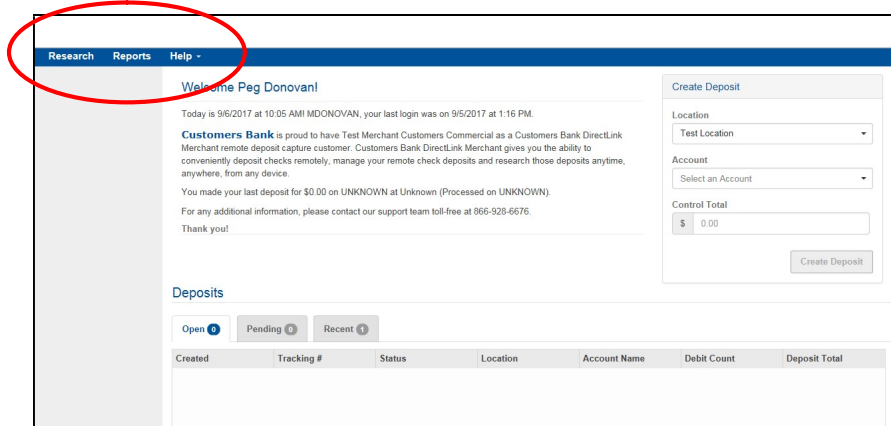
Credits 1 \$1.00
Debits 1 \$1.00

Items

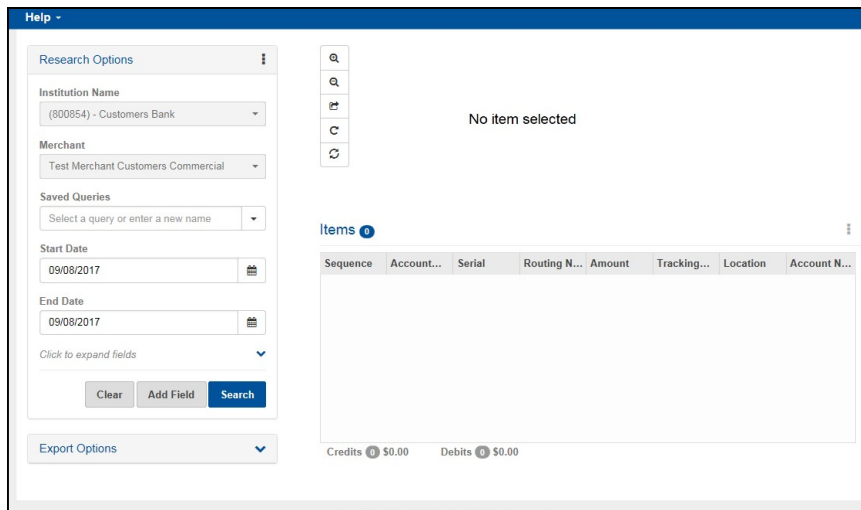
- Select Columns
- Export Results
- Print Selected Item
- Print Deposit
- Print Deposit and Images
- View Deposit

Research – Favorite Reports

1. Upon logging in, the **Dashboard** will be displayed.

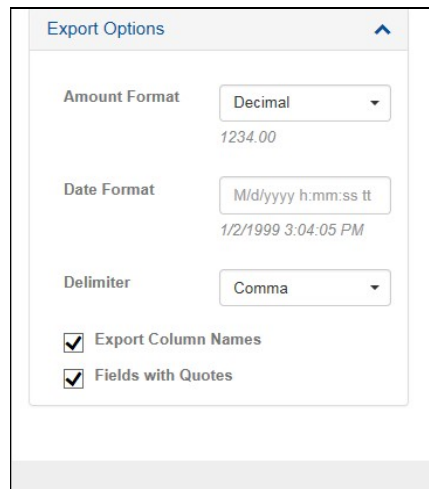


2. From the main menu bar select **Research**.
3. On the left-hand side of the screen enter the search criteria.



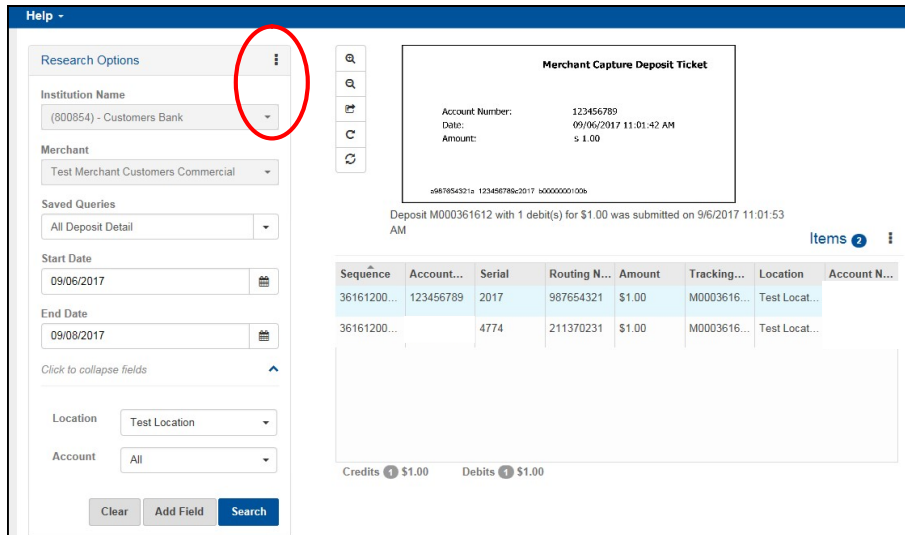
- **Institution Name** – will pre-fill
- **Merchant** – will pre-fill
- **Saved Queries** – Enter the name you would like to call the query
- **Start Date** – Use the calendar icon to select a beginning date for research
- **End Date** - Use the calendar icon to select ending date for research
- **Location** – Use the drop-down menu to select a location. If a user has access to only one Location, the field will default to that location
- **Account** – Use the drop-down menu to select an account number. If a user has access to only one account number, the field will default to that account number
- **Clear** – Will clear all of the above categories selected

- **Add Field** – Allows the user to add additional fields to search. Use the drop-down menus to select the additional search fields
- Scroll to the bottom of the page to the **Export Options** to include export option within query.
- Select the downward arrow to display export criteria.



- Using the drop-down menu, select the **Amount Format**.
 - The **Date Format** will pre-fill.
 - Using the drop-down menu, select the **Delimiter**.
 - The user may uncheck the **Export Column Names** and the **Fields with Quotes** checkboxes.
4. Click on the ellipsis next to **Research Options**.
 5. Select:
 - **Save** – to save the query from your User Id only
 - **Remove** – to remove a query from your User Id only
 - **Save to Merchant** – to save the query for all users
 - **Remove from Merchant** – to remove the query for all users
 6. Select **Search**.

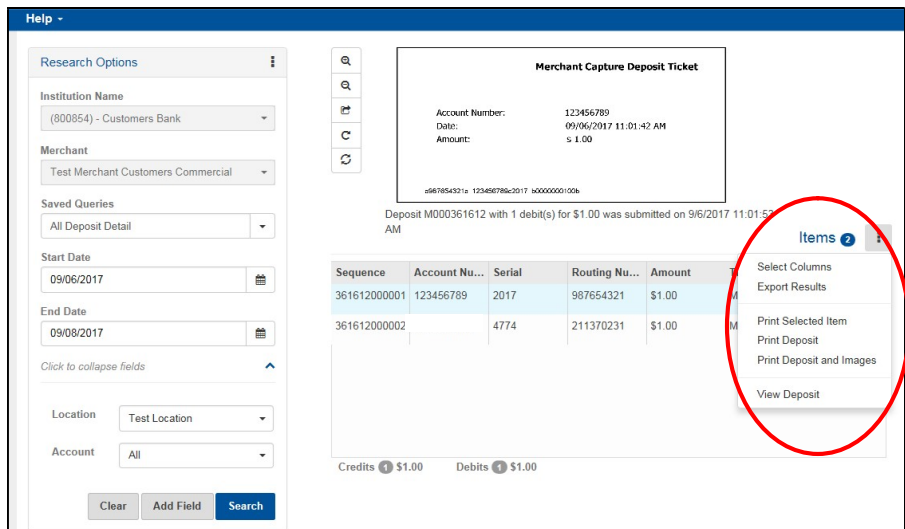
7. A list of items that match the search criteria will be displayed.



8. Click on an item to see the image.

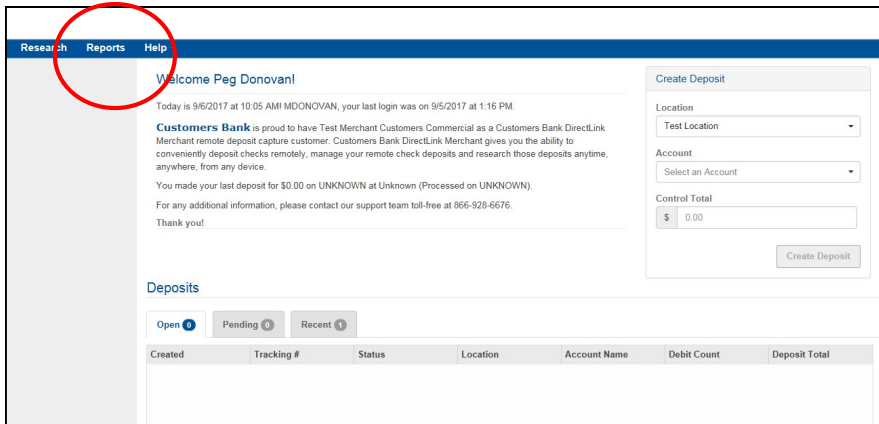
9. Select the ellipse to:

- **Select Columns** – allows the user to add or remove column displays
- **Export Results** – allows the user to export the deposit information
- **Print Selected Item** – allows the user to print the items
- **Print Deposit** – allows the user to print a summary of the deposit
- **Print Deposit and Images** – allows the user to print a summary of the deposit along with an image of each item in the deposit
- **View Deposit** – allows the user to view the items within the deposit

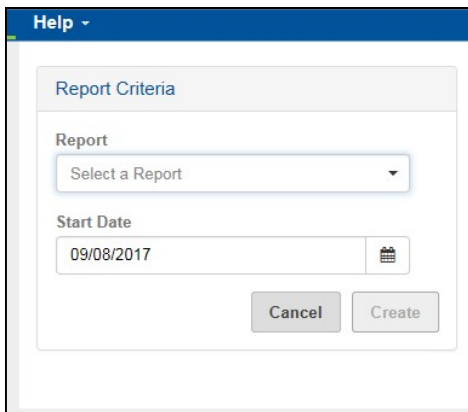


Report

1. Upon logging in, the **Dashboard** will be displayed.



2. From the main menu bar select **Report**.
3. The **Report Selection** screen will be displayed.



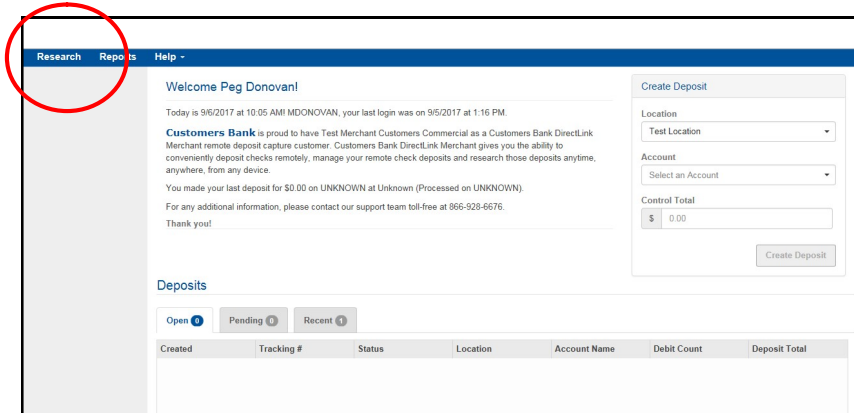
4. Use the drop-down menu in the **Report** field to select a report type.
5. Use the calendar icon to select a **Start Date**.

Note: Depending on the report type selected, additional search fields may display.

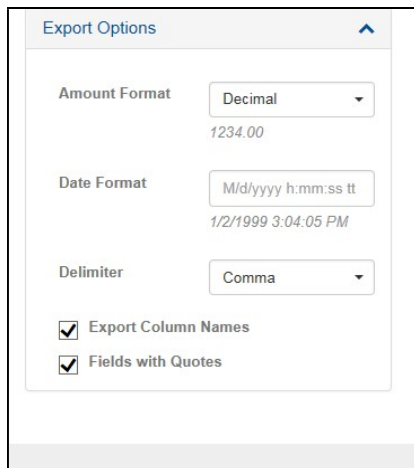
6. Select **Create**.

Export

1. Upon logging in, the **Dashboard** will be displayed.



2. From the main menu bar select **Research**.
3. Complete the **Research Option** fields.
4. Scroll to the bottom of the page to the **Export Options**. Select the downward arrow to display export criteria.



5. Using the drop-down menu, select the **Amount Format**.
6. The **Date Format** will pre-fill.
7. Using the drop-down menu, select the **Delimiter**.
8. The user may uncheck the **Export Column Names** and the **Fields with Quotes** checkboxes.
9. Select the **Search** button under **Research Options**.

10. Once the search criteria is displayed, select the ellipsis then select **Export Results**.

Note: Refer to the Favorite Report section to save the Export query as part of a search query.

The screenshot shows the 'Merchant Capture Deposit Ticket' interface. On the left, there are search filters for Institution Name, Merchant, Saved Queries, Start Date, End Date, Location, and Account. The main area displays a deposit ticket with the following details:

Account Number: 123456789
 Date: 09/06/2017 11:01:42 AM
 Amount: \$ 1.00

Below the ticket, a table lists deposit items:

Sequence	Account Nu...	Serial	Routing Nu...	Amount	Tr
361612000001	123456789	2017	987654321	\$1.00	M
361612000002		4774	211370231	\$1.00	M

A summary at the bottom indicates: Credits 1 \$1.00 Debits 1 \$1.00. A red circle highlights the 'Items' menu, which includes options like 'Export Results', 'Print Selected Item', and 'View Deposit'.

11. Save or Open the file.

Enhanced Services

Positive Pay

Login

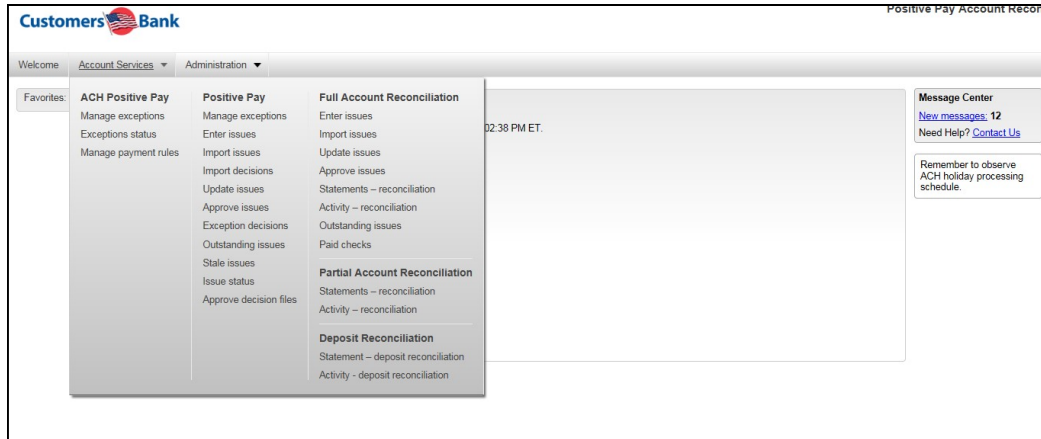
1. Upon logging into Business Online Banking each user will be brought to the **Home** screen. Select the **Enhanced Services** tab from the left-hand navigation menu then select **Positive Pay**.
2. The **Welcome** screen will be displayed.



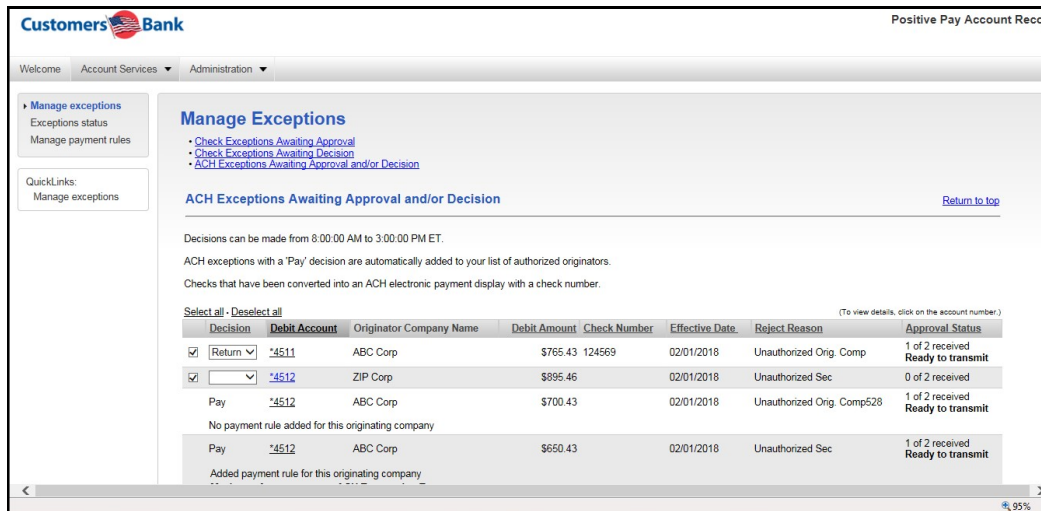
ACH Positive Pay - Account Services

Manage Exceptions

- From the main menu heading select **Account Services**, under **ACH Positive Pay** select **Manage Exceptions**.



- The **Manage Exception** screen will be displayed.



- A list of ACH Exception items will be displayed.

Note: ACH Positive Pay items can come in throughout the day. Please setup up your User ID with alerts to be alerted when ACH Positive Pay items need decisioning.

- When an ACH Positive Pay item is selected to pay, the user can setup a rule to automatically handle this item in the future.

Select all • Deselect all							
Decision	Debit Account	Originator Company Name	Debit Amount	Check Number	Effective Date	Reject Reason	Approval Status
<input checked="" type="checkbox"/>	Pay *4511	ABC Corp	\$765.43	124569	12/20/2017	Unauthorized Orig. Comp	1 of 2 received Ready to transmit
<input checked="" type="checkbox"/>	Pay *4512	ZIP Corp	\$895.46		12/20/2017	Unauthorized Sec	0 of 2 received Ready to transmit
<input checked="" type="checkbox"/> Add payment rule for this originating company Maximum Amount ACH Transaction Type No maximum ALL-Select All Edit authorization							

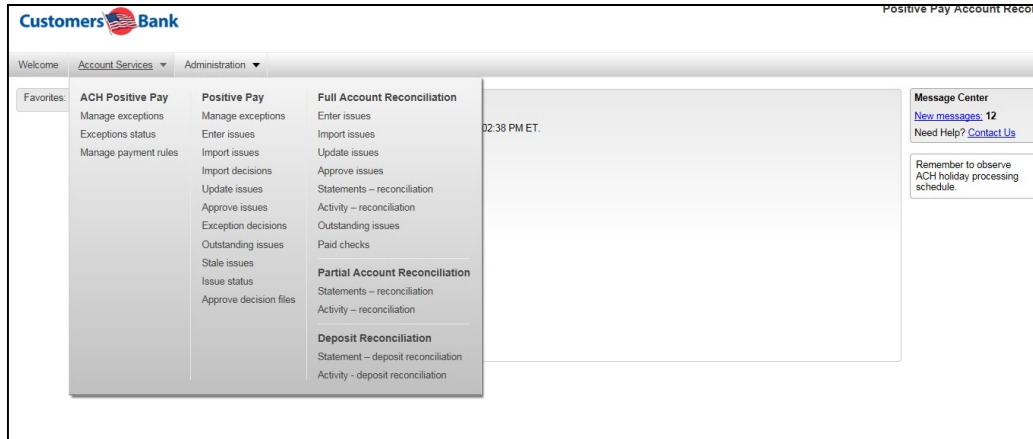
- Select the checkbox **Add payment rule for this originating company**.
 - Select **Edit authorization** to add additional information to the rule.
- Select a decision from the drop-down menu.
- Note:** Click on the debit account hyperlink to view information on the ACH item.
- Select the checkbox in front of each decided item and select **Continue** at the bottom of the page.
 - The **Verify Decision** screen will be displayed.
 - Review the information and select **Approve/Transmit**.

Verify Decisions									
Checks that have been converted into an ACH electronic payment display with a check number.									
Check Exceptions Awaiting Decision Change selections									
Decision	Account	Check	Issued Date	Issued Amount	Amount Paid	Exception Reason	Payee	Approval Status	
Return - fraud	*3456	8917			\$50.00	No Issue Found		0 of 2 received	

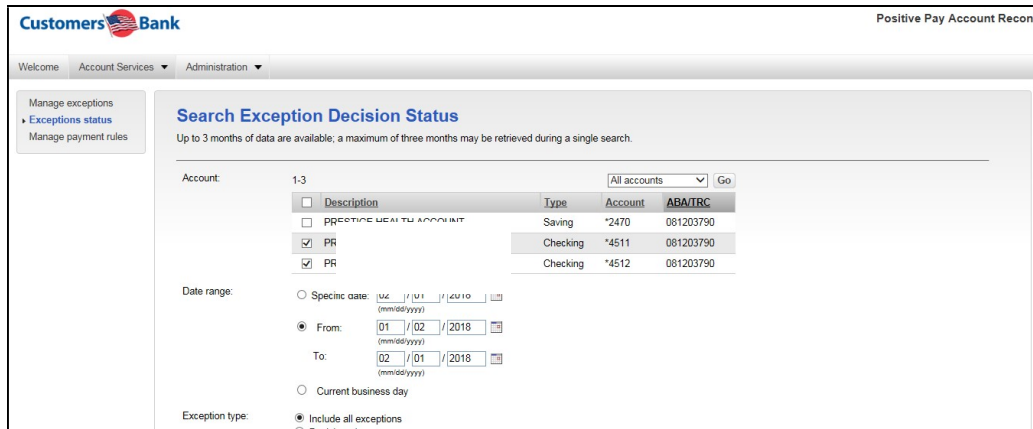
ACH Positive Pay - Account Services

Exception Status

- From the main menu heading select **Account Services**, under **ACH Positive Pay** select **Exception Status**.



- The **Search Exception Decision Status** screen will be displayed.



- Enter the following fields:

- Account** – select the radio button in front of the appropriate account number
- Date range** – user the calendar icons to enter a **Specific Date** or a **From** and **To** date to search. Or select **previous business day** to see all items from the previous business day.
- Exception type** – select the radio button in front of **Exception type** to view

- Select **Search**.

- The **Exception Decision Status Summary** screen will be displayed with items that match the search criteria.

Exception Decisions Status Summary

Exceptions with a "Default", decision have been decided by the bank. Please contact your Bank Support for the decision.

Checks that have been converted into an ACH electronic payment display with a check number.

[Decision and approve exceptions](#) | [New search](#)

Report created: 02/01/2018 at 12:15:00 PM (ET)
 Accounts: 081203790 * 4512 - PREFERRED PAYROLL ACCOUNT - CREDIT
 081203790 * 4511 - PI
 Date range: 01/02/2018 to 02/01/2018
 Exception type: Include all exceptions
 Total items: 9
 (To view details, click on the account number)

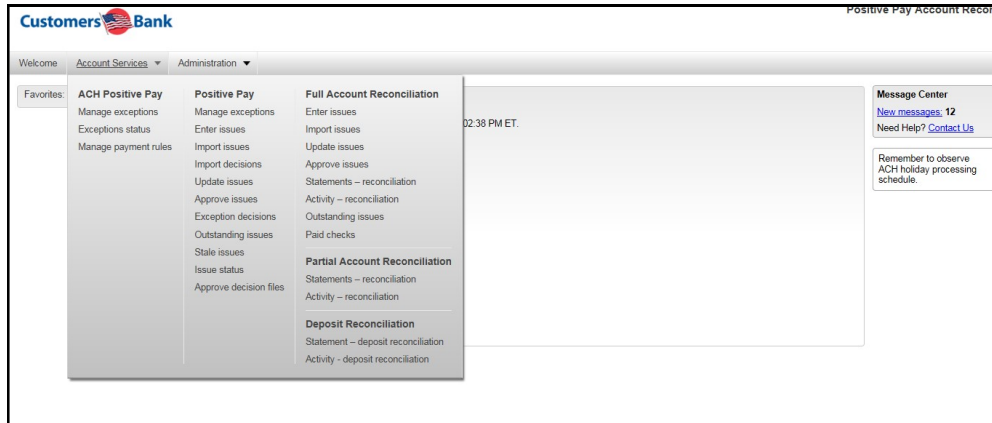
Decision	Debit Account	Originator Company	Debit Amount	Check Number	Effective Date	Reject Reason	Approval Status
Return	4511	ABC Corp	\$8005.43		01/28/2018	Unauthorized Orig. Comp	2 of 2 received Transmitted
Default	4511	ZIP Corp	\$7005.46	124587	01/29/2018	Unauthorized Sec.	
Return	4511	ABC Corp	\$785.43		02/01/2018	Unauthorized Orig. Comp	1 of 3 received
Pay	4511	ZIP Corp	\$895.46		02/01/2018	Unauthorized Sec.	1 of 3 received
Default	4512	ABC Corp	\$785.43	124569	01/24/2018	Unauthorized Orig. Comp	
Default	4512	ZIP Corp	\$895.46		01/27/2018	Unauthorized Sec.	
Pay	4512	ABC Corp	\$700.43		02/01/2018	Unauthorized Orig. Comp528	1 of 2 received
Pay	4512	ABC Corp	\$620.43		02/01/2018	Unauthorized Sec.	4 of 3 received

- Click on the hyperlink under the **Debit Account** column to view additional information on each item.

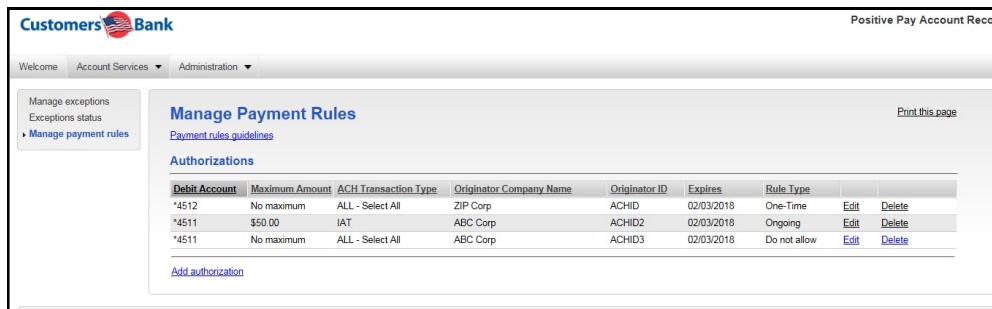
ACH Positive Pay - Account Services

Manage Payment Rules

- From the main menu heading select **Account Services**, under **ACH Positive Pay** select **Manage payment rules**.



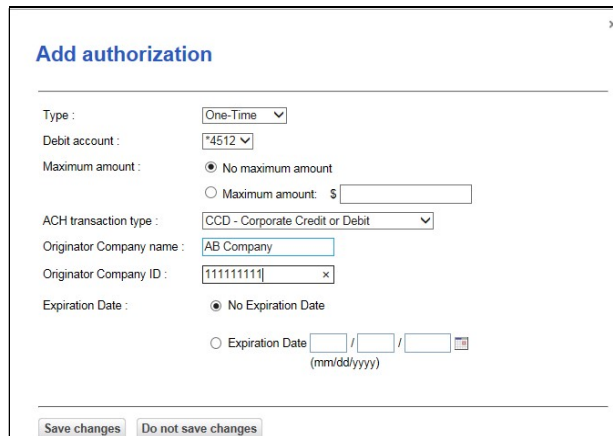
- The **Manage Payment Rules** screen will be displayed.



- A list of payment rules will be displayed.

4. Click on the **Edit** link to edit existing payment rules.

- Edit the appropriate fields
- Select **Save changes**



Add authorization

Type :

Debit account :

Maximum amount : No maximum amount
 Maximum amount: \$

ACH transaction type :

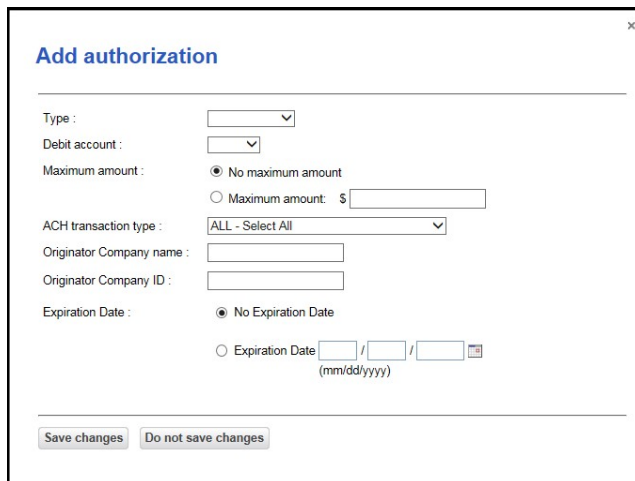
Originator Company name :

Originator Company ID :

Expiration Date : No Expiration Date
 Expiration Date / / (mm/dd/yyyy)

Add New Authorizations

5. Select **Add Authorization**.
6. The **Add Authorization** screen will be displayed.



Add authorization

Type :

Debit account :

Maximum amount : No maximum amount
 Maximum amount: \$

ACH transaction type :

Originator Company name :

Originator Company ID :

Expiration Date : No Expiration Date
 Expiration Date / / (mm/dd/yyyy)

7. Enter the appropriate fields:

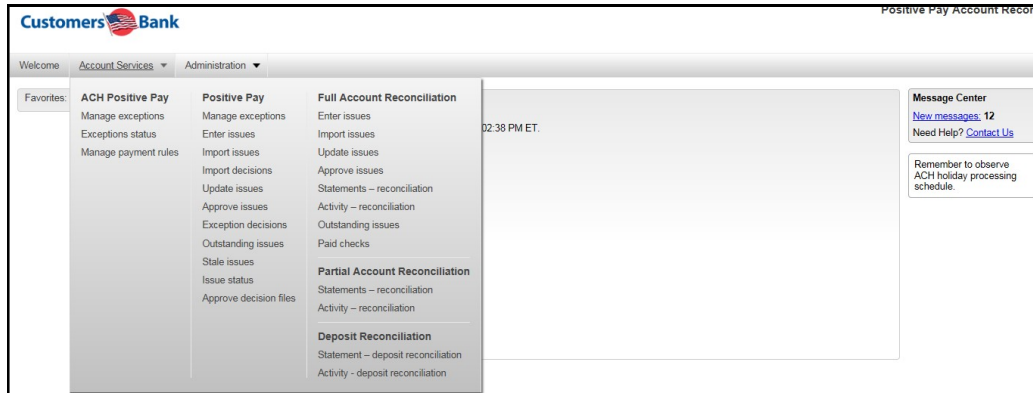
- **Type** – use the drop-down menu to select how often the payment should be paid
- **Debit account** – select the account to debit from the drop-down menu
- **Maximum amount** – select the radio button in front of **No maximum amount** or **Maximum amount** and enter an amount in the box

- **ACH transaction type** – use the drop-down menu to select the appropriate ACH transaction type
 - **Originator Company name** – enter the originating company name
 - **Originator Company ID** – enter the originating company ID
 - **Expiration Date** - select the radio button in front of **No Expiration date** or **Expiration Date** and use the calendar icon to select a date
8. Select **Save changes**.

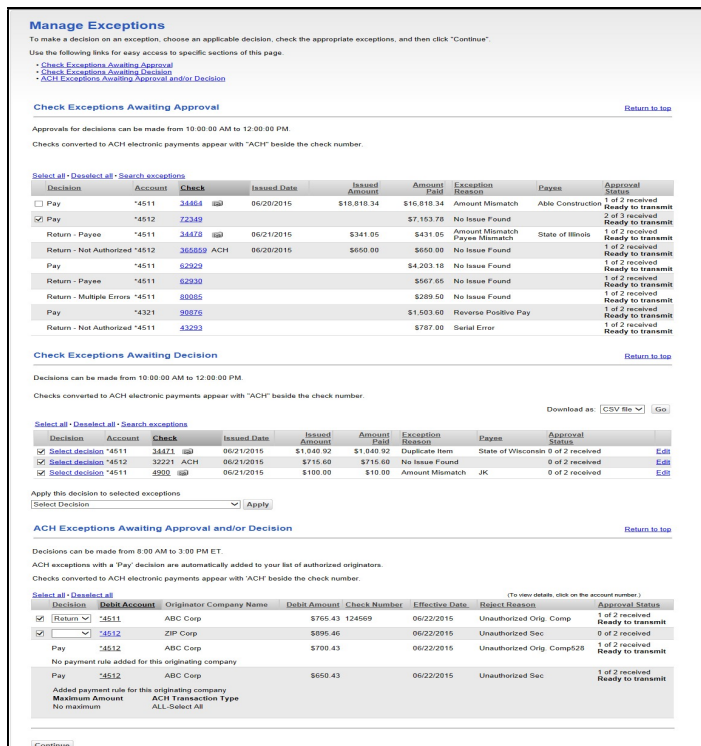
Positive Pay - Account Services

Manage Exceptions

- From the main menu heading select **Account Services**, under **Positive Pay** select **Manage Exceptions**.



- The **Manage Exception** screen will be displayed.
- A list of exception will be displayed.



- Under the **Check Exception Awaiting Decision** heading, select the checkbox in front of **Select Decision** to make pay or return each item.

Note: Click the *Edit* link beside the exception to correct item information.

5. Use the drop-down menu at the bottom of the page to select **Pay** or the appropriate **Return** reason.
6. User setup with ACH Positive Pay entitlement will see items under the heading **ACH Exceptions Awaiting Approval and/or Decisions**.

Note: *ACH Positive Pay items can come in throughout the day. Please setup up your User ID with alerts to be alerted when ACH Positive Pay items need decisioning.*

- When an ACH Positive Pay item is selected to pay, the user can setup a rule to automatically handle this item in the future.

Select all • Deselect all								
Decision	Debit Account	Originator Company Name	Debit Amount	Check Number	Effective Date	Reject Reason	Approval Status	
<input checked="" type="checkbox"/>	Pay	*4511	ABC Corp	\$765.43	124569	12/20/2017	Unauthorized Orig. Comp	1 of 2 received Ready to transmit
<input checked="" type="checkbox"/>	Pay	*4512	ZIP Corp	\$895.46		12/20/2017	Unauthorized Sec	0 of 2 received Ready to transmit

Add payment rule for this originating company

Maximum Amount	ACH Transaction Type	Edit authorization
No maximum	ALL-Select All	

- Select the checkbox **Add payment rule for this originating company**.
- Select **Edit authorization** to add additional information to the rule.

7. Select a decision from the drop-down menu.

Note: Click on the *debit account hyperlink* to view information on the ACH item.

8. Select **Continue** at the bottom of the page.
9. The **Verify Decision** screen will be displayed.
10. Select **Transmit**.

Note: Customers setup on dual approval will see an *Approve* button for 1st approver.

Dual Approval

- If dual approval is setup, under the **Check Exceptions Waiting Approval** heading, users will see items that have had the 1st decision completed at the top of the page. Select the checkbox in front of each item approve the decision.

Manage Exceptions

To make a decision on an exception, choose an applicable decision, check the appropriate exceptions, and then click "Continue".

Use the following links for easy access to specific sections of this page.

- [Check Exceptions Awaiting Approval](#)
- [Check Exceptions Awaiting Decision](#)

Check Exceptions Awaiting Approval [Return to top](#)

Approvals for decisions can be made from 8:00 AM to 11:00 AM ET.

Checks converted to ACH electronic payments appear with "ACH" beside the check number.

Select all • Deselect all • Search exceptions

Decision	Account	Check	Issued Date	Issued Amount	Amount Paid	Exception Reason	Payee	Approval Status
<input type="checkbox"/> Pay	*0501	00000019229			\$3,023.00	No Issue Found		1 of 2 received Ready to transmit
<input type="checkbox"/> Pay	*0501	00000019272			\$3,359.00	No Issue Found		1 of 2 received Ready to transmit
<input type="checkbox"/> Pay	*0501	00000019273			\$246.00	No Issue Found		1 of 2 received Ready to transmit

Check Exceptions Awaiting Decision [Return to top](#)

Decisions can be made from 8:00 AM to 11:00 AM ET.

- Select **Continue** at the bottom of the page.
- Select the checkbox in front of each decided item and select **Continue** at the bottom of the page.
- The **Verify Decision** screen will be displayed.
- Review the information and select **Transmit**.

Verify Decisions

Checks that have been converted into an ACH electronic payment display with a check number.

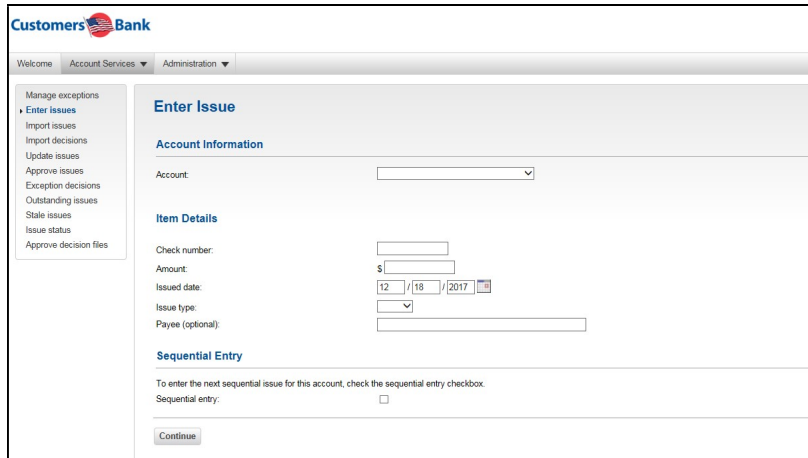
Check Exceptions Awaiting Approval [Change selections](#)

Decision	Account	Check	Issued Date	Issued Amount	Amount Paid	Exception Reason	Payee	Approval Status
Pay	*0501	00000019229			\$3,023.00	No Issue Found		1 of 2 received Ready to transmit
Pay	*0501	00000019272			\$3,359.00	No Issue Found		1 of 2 received Ready to transmit
Pay	*0501	00000019273			\$246.00	No Issue Found		1 of 2 received Ready to transmit

Positive Pay - Account Services

Enter Issues

1. From the main menu heading select **Account Services**, under **Positive Pay** select **Enter Issues**.



2. The **Enter Issue** screen will be displayed.
3. Enter the following fields to create a manual entry:
 - **Account** – select an account number from the drop-down menu
 - **Check number** – the number on the check
 - **Amount** – the amount on the check
 - **Issue Date** – the date the check is being issued
 - **Issue Type** – select **Issue** or **Void** from the drop-down menu
 - **Payee** – name on the check (optional)

Note: *If there are additional sequential manual checks to be entered select the **Sequential entry** checkbox.*

4. Select **Continue**.

5. The **Verify Issue** screen will be displayed.

6. Review the information, if everything is correct select **Add Issue**.

Note: For customers setup on dual approval:

- **If the user entering the issue has the approval entitlement, they should select the Add Issue option so they are considered the 1st approver. The second approver will approve the issue being added.**
- **If the user entering the issue is NOT an approver, they will need to select Submit for Approval instead of Add Issue and two other approvers will approve the issue being added.**

7. A confirmation screen will be displayed.

Positive Pay - Account Services

Create Import Issues Format

1. From the main menu heading select **Account Services**, under **Positive Pay** select **Import Issues**.

2. The **Import Issues** screen will be displayed.

Note: *The first-time logging into FIS ARPPA Positive Pay you will need to create a file import format to match your account software output or you can use the FIS format that is already created and change your accounting software output to match.*

3. Select **Add a file definition** under the Import Issues / Manage File Formats heading.

4. Enter the following fields:
 - **Definition Name** – create a name for the file
 - **Description** – enter a brief description
 - **File Content** – select the appropriate radio button for the type of items in the file
 - **File type** - select the appropriate radio button for the file type
5. Select **Continue**.

Delimited Format

6. The **Add Characteristics** screen will be displayed.

Customers Bank

Welcome Account Services Administration

Manage exceptions
Enter issues
Import issues
Import decisions
Update issues
Approve issues
Exception decisions
Outstanding issues
Stale issues
Issue status
Approve decision files

Add Characteristics

[Import a file with an existing format](#)

Description

Definition name: Test 1
Description: Test file 1
File contents: Issues
File type: Delimited

Characteristics

Field delimiter: Comma (,)
Text qualifier: Double Quote (")
Amount format: Decimal included (i.e. 123.00) Decimal not included (i.e. 123)
Applied decimal format: Whole Dollar (123 = 123.00)
Date format: MMDDYY

Continue

7. Under the **Characteristics** heading enter the following fields:

- **File delimiter** – select the appropriate delimiter from the drop-down menu
- **Text qualifier** - select the appropriate qualifier from the drop-down menu
- **Amount format** – select the appropriate radio button to the amount layout
- **Date format** - select the appropriate qualifier from the drop-down menu

8. Select **Continue**.

9. The **Add Default Field Value** screen will be displayed.

Customers Bank

Welcome Account Services Administration

Manage exceptions
Enter issues
Import issues
Import decisions
Update issues
Approve issues
Exception decisions
Outstanding issues
Stale issues
Issue status
Approve decision files

Add Default Field Values

[Import a file with an existing format](#)

Description

Definition name: Test 1
Description: Test file 1
File contents: Issues
File type: Delimited

Characteristics

Field delimiter: Comma (,)
Text qualifier: DoubleQuote
Amount format: Decimal included (i.e. 123.00) Decimal not included (i.e. 123)
Date format: MMDDYYYY

Default Field Values (Optional)

Enter default values that will be applied to all issues in your import file.

ABA/TRC:
Account:
Issue type:
Issue action:

Continue

10. Under the **Default Field Values (Optional)** heading select following fields if you would like to setup default actions.

- **ABA/TRC** – there is only one option in the drop-down menu
- **Account** – use the drop-down menu to select the default account
- **Issue type** - use the drop-down menu to select the default issue type
- **Issue action** - use the drop-down menu to select the default issue action

11. Select **Continue**.

12. The **Add Field Properties** screen will be displayed.

Field Name	Position Number	Valid Field Properties
ABA/TRC	<input type="text"/>	Numeric only (0-9)
Account	<input type="text"/>	Numeric only (0-9), 17 characters max
Check Number	<input type="text"/>	Numeric only (0-9), 15 characters max
Amount	<input type="text"/>	Numeric only (0-9), greater than 0.00 and less than 100,000,000.00
Issued Date	<input type="text"/>	Numeric date in specified format (for example, MMDDYY)
Issue Type	<input type="text"/>	Issue, I, Void, V
Issue Action	<input type="text"/>	Add, A, Delete, D
Debit/Credit (optional)	<input type="text"/>	Debit, D, Credit, C
Payee (optional)	<input type="text"/>	Alpha (a-z, A-Z), numeric (0-9), special characters (including spaces), 96 characters max

13. Under the **Field Properties** heading enter the field numbers for each category.

14. Select **Add File Definition**.

15. The **File Definition Confirmation** page will be displayed.

Field Name	Position Number	Valid Field Properties
ABA/TRC	1	Numeric only (0-9)
Account	2	Numeric only (0-9), 17 characters max
Check Number	3	Numeric only (0-9), 15 characters max
Amount	4	Numeric only (0-9), greater than 0.00 and less than 100,000,000.00
Issued Date	5	Numeric date in specified format (for example, MMDDYY)
Issue Type	6	Issue, I, Void, V
Issue Action	7	Add, A, Delete, D
Debit/Credit (optional)		Debit, D, Credit, C
Payee (optional)		Alpha (a-z, A-Z), numeric (0-9), special characters (including spaces), 96 characters max

Fixed Format

16. The **Add Characteristics** screen will be displayed.

17. Under the **Characteristics** heading enter the following fields:

- **File delimiter** – select the appropriate delimiter from the drop-down menu
- **Text qualifier** - select the appropriate qualifier from the drop-down menu
- **Amount format** – select the appropriate radio button to the amount layout
- **Date format** - select the appropriate qualifier from the drop-down menu

18. Select **Continue**.

19. The **Add Default Field Value** screen will be displayed.

20. Under the **Default Field Values (Optional)** heading select following fields if you would like to setup default actions.

- **ABA/TRC** – there is only one option in the drop-down menu
- **Account** – use the drop-down menu to select the default account
- **Issue type** - use the drop-down menu to select the default issue type
- **Issue action** - use the drop-down menu to select the default issue action

21. Select **Continue**.

22. The **Add Field Properties** screen will be displayed.

Add Field Properties
Import a file with an existing format

Description [Edit description](#)

Definition name: Test 3
Description: Fixed Format
File contents: Issues
File type: Fixed

Characteristics [Edit characteristics](#)

Amount format: Decimal included (i.e. 123.00)
Date format: MMDDYY

Default Field Values (Optional) [Edit default field values](#)

Field Properties [Edit field properties](#)

Enter the numeric order of the fields listed below, as they would appear in your import file. For example, if the starting position for ABA/TRC is 1 and its length is 2, the next available position in the record is 3. Enter the numeric length of the field to import. Valid field properties are listed below for your reference.

Field Name	Position Number	Length	Valid Field Properties
ABA/TRC	<input type="text"/>	<input type="text"/>	Numeric only (0-9)
Account	<input type="text"/>	<input type="text"/>	Numeric only (0-9), 17 characters max
Check Number	<input type="text"/>	<input type="text"/>	Numeric only (0-9), 15 characters max
Amount	<input type="text"/>	<input type="text"/>	Numeric only (0-9), greater than 0.00 and less than 100,000,000.00
Issued Date	<input type="text"/>	<input type="text"/>	Numeric date in specified format (for example, MMDDYY)
Issue Type	<input type="text"/>	<input type="text"/>	Issue, I, Void, V
Issue Action	<input type="text"/>	<input type="text"/>	Add, A, Delete, D
Debit/Credit (optional)	<input type="text"/>	<input type="text"/>	Debit, D, Credit, C
Payer (optional)	<input type="text"/>	<input type="text"/>	Alpha (a-z, A-Z), numeric (0-9), special characters (including spaces), 96 characters max

[Add file definition](#)

23. The **File Definition Confirmation** screen will be displayed.

File Definition Confirmation

The following file import definition has been added successfully.
[View selection](#) | [Add another file definition](#)

Description [Edit description](#)

Definition name: Test 2 Fixed
Description: Test Fixed Format
File contents: Issues
File type: Fixed

Characteristics [Edit characteristics](#)

Amount format: Decimal included (i.e. 123.00)
Date format: MMDDYY

Default Field Values (Optional) [Edit default field values](#)

Field Properties [Edit field properties](#)

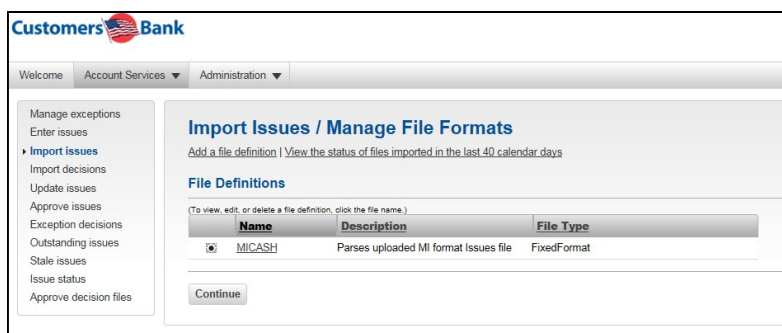
Field Name	Position Number	Length	Valid Field Properties
ABA/TRC	1	9	Numeric only (0-9)
Account	10	6	Numeric only (0-9), 17 characters max
Check Number	17	4	Numeric only (0-9), 15 characters max
Amount	22	9	Numeric only (0-9), greater than 0.00 and less than 100,000,000.00
Issued Date	33	7	Numeric date in specified format (for example, MMDDYY)
Issue Type	41	1	Issue, I, Void, V
Issue Action	42	1	Add, A, Delete, D
Debit/Credit (optional)			Debit, D, Credit, C
Payer (optional)			Alpha (a-z, A-Z), numeric (0-9), special characters (including spaces), 96 characters max

Positive Pay - Account Services

Upload Issue File

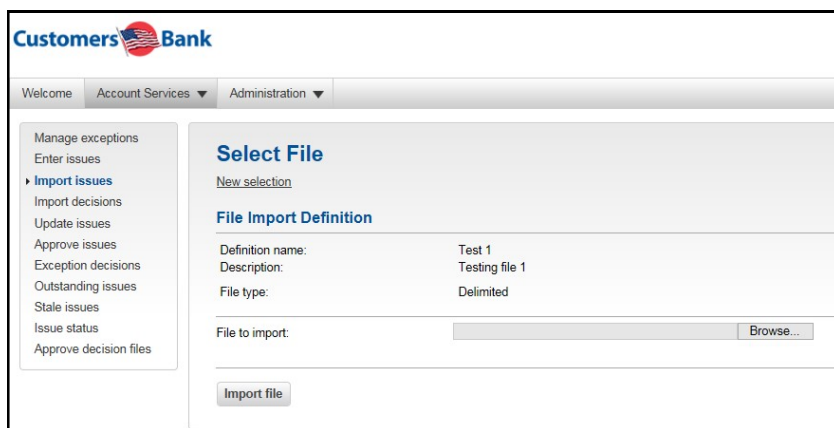
Note: The first-time logging into FIS ARPPA Positive Pay you will need to create a file import format to match your account software output or you can use the FIS format that is already created and change your accounting software output to match.

1. From the main menu heading select **Account Services**, under **Positive Pay** select **Import Issues**.



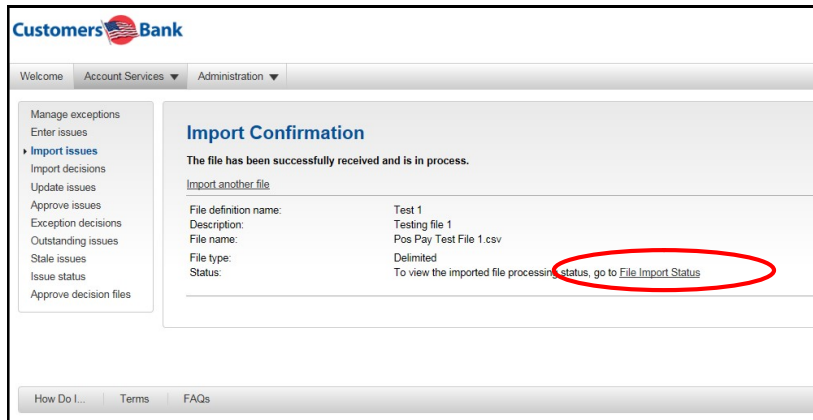
Name	Description	File Type
<input checked="" type="radio"/> MICASH	Parses uploaded MI format Issues file	FixedFormat

2. Select the radio button in front of the correct file format to be used for upload.
3. Select **Continue**.
4. The **Select File** screen will be displayed.



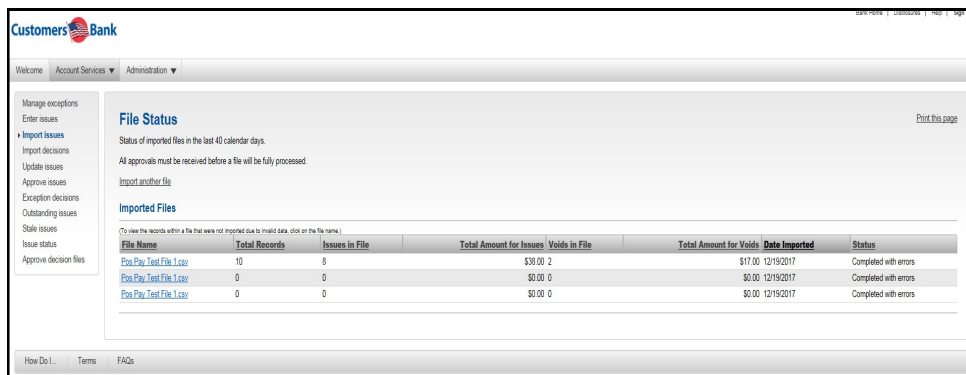
5. Select **Browse** and select the issue file from the appropriate file.
6. Select **Import File**.

7. The **Import Confirmation** screen will be displayed.



8. Select the **File Import Status** to make sure the file uploaded correctly.

9. The **File Status** screen will be displayed.



10. Under the **Status** heading confirm the file was loaded with no issues. Click on the **File Name** hyperlink for details on the file upload.

Positive Pay - Account Services

Import Decisions

This feature is currently not available.

Positive Pay - Account Services

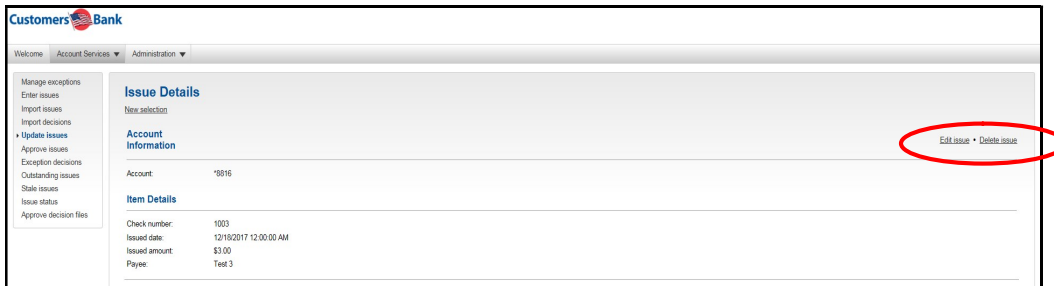
Update Issues (Research)

- From the main menu heading select **Account Services**, under **Positive Pay** select **Update Issues**.

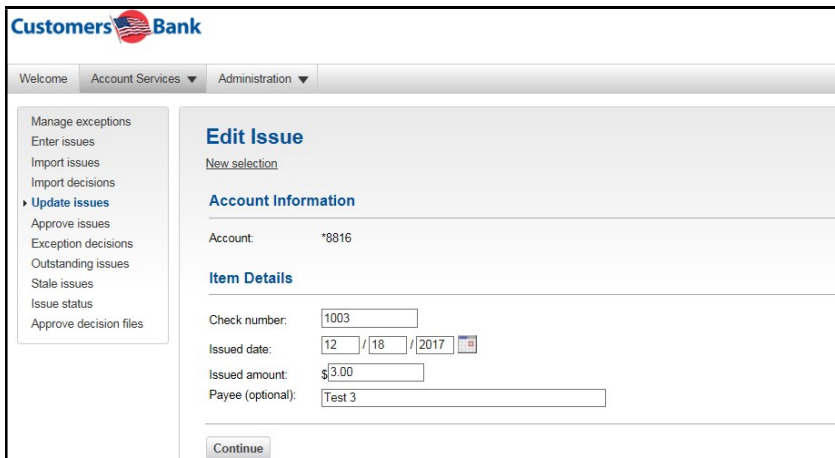
- The **Search Issues** screen will be displayed.
- Enter the following fields:
 - Account** – select the radio button in front of the appropriate account number
 - Date range** – user the calendar icons to enter a **Specific Date** or a **From** and **To** date to search. Or select **previous business day** to see all items from the previous business day.
 - Include** – select the radio button in front of **Exception issue items** to view exception items or **Outstanding issue items** to view outstanding items.
- Select **Search**.
- A list of items matching the search criteria will be displayed.

Account	Check	Issued Date	Issued Amount	Payee	
*8816	1001	12/18/2017	\$1.00	Testing	Delete
*8816	1002	12/18/2017	\$2.00	Test 2	Delete
*8816	1003	12/18/2017	\$3.00	Test 3	Delete
*8816	1045	12/18/2017	\$6.00		Delete
*8816	1052	12/18/2017	\$8.00		Delete
*8816	1063	12/18/2017	\$9.00		Delete
*8816	1073	12/18/2017	\$1.00		Delete
*8816	1082	12/18/2017	\$2.00		Delete
*8816	1086	12/18/2017	\$3.00		Delete

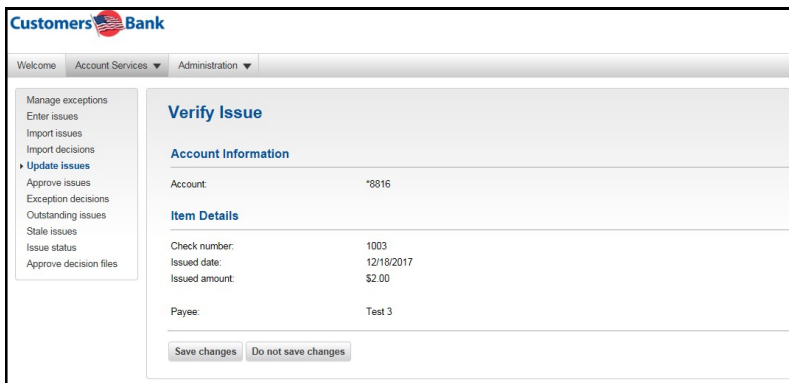
6. Under the **Check** heading click on the check number hyperlink to edit item.
7. The **Issue Detail** screen will be displayed.
8. Select **Edit issue**.



9. The **Edit Issue** screen will be displayed.

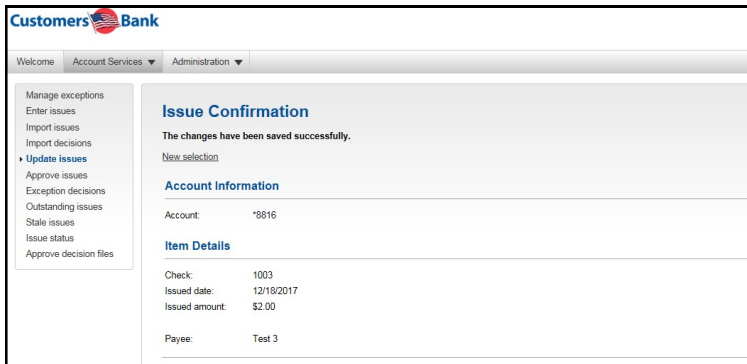


10. Edit the appropriate field(s).
11. Select **Continue**.
12. The **Verify Issue** screen will be displayed.



13. Verify the information is correct and select **Save Changes**.

14. The **Issue Confirmation** screen will be displayed.



The screenshot shows the 'Issue Confirmation' screen in the Customers Bank system. The page has a header with the bank's logo and navigation tabs for 'Welcome', 'Account Services', and 'Administration'. A left-hand sidebar contains a menu with options like 'Manage exceptions', 'Enter issues', 'Import issues', 'Import decisions', 'Update issues' (which is selected), 'Approve issues', 'Exception decisions', 'Outstanding issues', 'Stale issues', 'Issue status', and 'Approve decision files'. The main content area displays the title 'Issue Confirmation' and a success message: 'The changes have been saved successfully.' Below this, there is a 'New selection' link, followed by an 'Account Information' section showing 'Account: *8816'. The 'Item Details' section lists 'Check: 1003', 'Issued date: 12/18/2017', 'Issued amount: \$2.00', and 'Payee: Test 3'.

Positive Pay - Account Services

Approve Issues

1. From the main menu heading select **Account Services**, under **Positive Pay** select **Approve Issues**.

Approve Issues & Issue Files

All approvals must be received for an issue or file before it will be accepted.

Issue Pending Approval

Select all • Deselect all (To view details for an issue, click the ID)

Account	Check	Amount	Issued Date	Issue Type	Payee	Approval Status	Action Pending
<input type="checkbox"/> *8816 - test account	1002	\$2.00	12/19/2017	Issue	Test 2	0 of 1 received Ready to transmit	New - pending approval

There are no issue files for approval.

2. The **Approve Issues & Issue Files** screen will be displayed.
3. A list of items requiring approval will be displayed.
4. Select the check number hyperlink to view additional details on the item.
5. Select the checkbox next to each item to be approved.
6. Select **Approve**.
7. A confirmation screen will be displayed.

Issue Approval Confirmation

The issues and issue files below have been approved. All approvals must be received before an issue or file will be accepted.

[Print this page](#)

New selection

Issues Approved

Account	Check	Amount	Issued Date	Issue Type	Payee	Approval Status
*8816 - test account	1002	\$2.00	12/19/2017	Issue	Test 2	1 of 1 received

How Do I... Terms FAQs

Positive Pay - Account Services

Exception Decisions (Research)

1. From the main menu heading select **Account Services**, under **Positive Pay** select **Exception Decisions**.

The screenshot displays the 'Search Exception Decisions' page. On the left is a navigation menu with options like 'Manage exceptions', 'Enter issues', 'Import issues', 'Update issues', 'Approve issues', 'Exception decisions', 'Outstanding issues', 'State issues', 'Issue status', and 'Approve decision files'. The main content area includes a 'Search Exception Decisions' header, a note about data availability, and several filter sections: 'Output to' (with radio buttons for Screen (HTML), CSV file, and PDF), 'Accounts' (with checkboxes for 'test account' and 'Test Account Only'), 'Decision date range' (with radio buttons for 'Specific date' and 'Previous business day'), and 'Decision option' (with radio buttons for 'Include all decisions', 'Paid only', 'Return only', and 'Correction only'). A 'Generate report' button is at the bottom. A table shows search results with columns for Description, Type, Amount, and ABATRC.

Description	Type	Amount	ABATRC
test account	Checking	*816	031302971
Test Account Only	Checking	*9036	031302971

2. The **Search Exceptions Decisions** screen will be displayed.
3. Enter the following fields:
 - **Output** – select the radio button in front of: **Screen** to view on the monitor, **CSV** to view in a spreadsheet or **PDF** to view in a report
 - **Account** – select the radio button in front of the appropriate account
 - **Decision Date Range** - user the calendar icons to enter a **Specific Date** or a **From** and **To** date to search. Or select **previous business day** to see all items from the previous business day.
 - **Decision option** – select the radio button in front of the appropriate search type
4. Select **Generate report**.

5. A list of items matching the search criteria will be displayed.

Home Reports Transfers and Payments Account Services Administration

Manage exceptions
 Enter issues
 Import issues
 Report decisions
 Update issues
 Approve issues
 + Exception decisions
 Outstanding issues
 Sdk issues
 Issue status
 Completed exceptions
 Approve decision fees
 Quick Links
 Stop payment request

Exception Decisions

Auto decisions are displayed when no decision has been made.
 Checks that have been converted into an ACH electronic payment are displayed with an ACH indicator beside the check number.

[View Issues](#)

Report created: 12/20/2017 at 10:42:1 AM EST
 Accounts: 081020790 - *4611 - Checking
 Date range: 12/20/2017 to 12/20/2017
 Decision option: Include all decisions 75%
 Service: Positive Pay
 Total reported amount: \$20,528.50
 Total reported items: 9

Download as CSV file

081020790 - *4611 - Checking - FINESTGE OPERATING ACCOUNT

Total reported amount: \$18,218.50
 Total reported items: 6

Check Number	Amount	Issued Date	Existed Date	Disposition Decision	Flags
4920	\$70.00	12/18/2017	12/20/2017	Correction	
34444	\$70.00	12/17/2017	12/19/2017	Paid	
34450	\$621.74	12/18/2017	12/19/2017	Return - name	
34444	\$18,818.24	12/18/2017	12/20/2017	Paid	
34471	\$1,040.82	12/18/2017	12/20/2017	Return - data	
34478	\$341.80	12/18/2017	12/20/2017	Return - no reason	

081020790 - *4613 - Checking - FINESTGE PATROLL ACCOUNT

Total reported amount: \$1,110.00
 Total reported items: 3

Check Number	Amount	Issued Date	Existed Date	Disposition Decision	Flags
34483	\$1,000.00	12/18/2017	12/20/2017	Return - date	John J. Smith
34483	\$100.00	12/18/2017	12/19/2017	Autopay	John J. Smith
35555	\$10.00	12/19/2017	12/20/2017	Correction	Bob Jones

Positive Pay - Account Services

Outstanding Issues (Research)

- From the main menu heading select **Account Services**, under **Positive Pay** select **Outstanding Issues**.

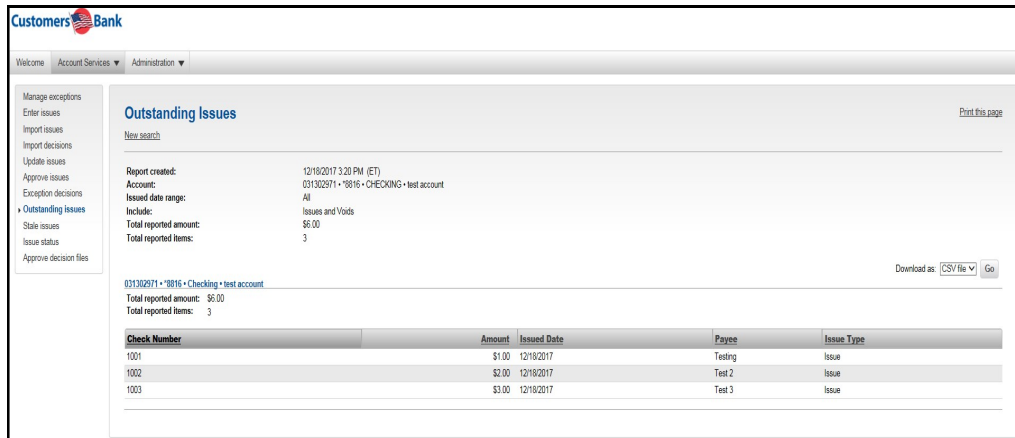
The screenshot shows the 'Search Outstanding Issues' page in the Customers Bank system. The page includes a sidebar with navigation options like 'Manage exceptions', 'Enter issues', and 'Outstanding issues'. The main content area has a 'Search Outstanding Issues' heading and several filter sections:

- Output to:** Radio buttons for 'Screen (HTML)', 'CSV file', and 'PDF'. A note mentions that PDF output requires Adobe Reader.
- Accounts:** A table with columns for 'Description', 'Type', 'Account', and 'ABA/TRC'. Two rows are visible: 'test account' (Checking, *8816, 031302971) and 'Test Account Only' (Checking, *5036, 031302971).
- Issued date range:** Radio buttons for 'All', 'Specific date', 'From', 'To', and 'Previous business day'. Date pickers are shown for 'Specific date', 'From', and 'To'.
- Include:** Radio buttons for 'Issues and voids', 'Issues only', and 'Voids only'.

A 'Generate report' button is located at the bottom of the form.

- The **Searching Outstanding Issues** screen will be displayed.
- Enter the following fields:
 - Output** – select the radio button in front of: **Screen** to view on the monitor, **CSV** to view in a spreadsheet or **PDF** to view in a report
 - Account** – select the radio button in front of the appropriate account
 - Issued Date Range** - user the calendar icons to enter a **Specific Date** or a **From** and **To** date to search. Or select **previous business day** to see all items from the previous business day.
 - Include** – select the radio button in front of the appropriate search type
- Select **Generate report**.

5. A list of items matching the search criteria will be displayed.



The screenshot shows the 'Outstanding Issues' report interface. On the left is a navigation menu with options like 'Manage exceptions', 'Enter issues', 'Import issues', 'Import decisions', 'Update issues', 'Approve issues', 'Exception decisions', 'Outstanding Issues', 'State issues', 'Issue status', and 'Approve decision files'. The main content area is titled 'Outstanding Issues' and includes a 'Print this page' link. Below the title is a 'New search' link and a summary of report details: 'Report created: 12/18/2017 3:20 PM (ET)', 'Account: 031302971 * 8816 - CHECKING - test account', 'Issued date range: All', 'Include: Issues and Voids', 'Total reported amount: \$6.00', and 'Total reported items: 3'. A 'Download as CSV file' button is also present. Below this is a table with the following data:

Check Number	Amount	Issued Date	Payee	Issue Type
1001	\$1.00	12/18/2017	Testing	Issue
1002	\$2.00	12/18/2017	Test 2	Issue
1003	\$3.00	12/18/2017	Test 3	Issue

Positive Pay - Account Services

Stale Issues (Research)

1. From the main menu heading select **Account Services**, under **Positive Pay** select **Stale Issues**.

Customers Bank

Welcome Account Services Administration

Manage exceptions
 Enter issues
 Import issues
 Import decisions
 Update issues
 Approve issues
 Exception decisions
 Outstanding issues
Stale Issues
 Issue status
 Approve decision files

Search Stale Issues

Up to 3 months of data are available; a maximum of three months may be retrieved during a single search.

Output to:

- Screen (HTML)
- CSV file (Can be used by a spreadsheet program)
- PDF (Creates a document that can be saved or printed)
 To view your output as a PDF, you must have Adobe® Reader® installed on your computer. To download the Adobe® Reader®, click the Adobe link below. To confirm you have Adobe® Reader® installed, view this sample pdf file.

Accounts:

1-2 View: [All accounts] Go

<input type="checkbox"/>	Description	Type	Account	ABA/TRC
<input checked="" type="checkbox"/>	test account	Checking	*8816	031302971
<input type="checkbox"/>	Test Account Only	Checking	*9036	031302971

Issued date range:

- All
- Specific date: 12 / 18 / 2017 (mm-ss-yyyy)
- From: 11 / 18 / 2017 (mm-ss-yyyy)
- To: 12 / 18 / 2017 (mm-ss-yyyy)
- Previous business day

Generate report

2. The **Search Stale Issues** screen will be displayed.
3. Enter the following fields:
 - **Output** – select the radio button in front of: **Screen** to view on the monitor, **CSV** to view in a spreadsheet or **PDF** to view in a report
 - **Account** – select the radio button in front of the appropriate account
 - **Issued Date Range** - use the calendar icons to enter a **Specific Date** or a **From** and **To** date to search. Or select **previous business day** to see all items from the previous business day.

Note: The date range will only search for 3 months at a time.

4. Select **Generate report**.

5. A list of items matching the search criteria will be displayed.

Stale Issues [Print this page](#)

[New search](#)

Report created: 07/14/2014 at 10:17:05 AM EDT
 Account: 081203790 • *4511 • Checking
 Date range: All
 Issues become stale after: 90 days • 081203790 • *4511 •
 Total reported amount: \$171.26
 Total reported items: 2

Download this report as:

081203790 • *4511 • Checking • PRESTIGE OPERATING ACCOUNT

Total reported amount: \$171.26
 Total reported items: 2

Check Number	Amount	Issued Date	Payee	Stale Date	Issue Type
34189	\$143.70	04/10/2014		07/09/2014	Void
34204	\$27.56	04/05/2014		07/04/2014	Issue

Positive Pay - Account Services

Issue Status (Research)

1. From the main menu heading select **Account Services**, under **Positive Pay** select **Issue Status**.

Search Issue Status
Up to 18 months of data are available, a maximum of three months may be retrieved during a single search.

Output to:

- Screen (HTML)
- CSV file (Can be used by a spreadsheet program)
- PDF (Creates a document that can be saved or printed)
To view your output as a PDF, you must have Adobe® Reader® installed on your computer. To download the Adobe® Reader®, click the Adobe link below. To confirm you have Adobe® Reader® installed, view this [sample.pdf file](#).

Accounts:

1-2 View: All accounts Go

Description	Type	Account	ABA/TRC
<input type="checkbox"/> test account	Checking	*8816	031302971
<input type="checkbox"/> Test Account Only	Checking	*9036	031302971

Date range:

- Specific date: 12 / 20 / 2017
- From: 11 / 20 / 2017
- To: 12 / 20 / 2017

Date type:

- Issued date
- Posted date
- Status updated date

Amount (optional):

- Amount: \$
- Range min: \$
- max: \$

Check number (optional):

Generate report

2. The **Search Issue Status** screen will be displayed.
4. Enter the following fields:
 - **Output** – select the radio button in front of: **Screen** to view on the monitor, **CSV** to view in a spreadsheet or **PDF** to view in a report
 - **Account** – select the radio button in front of the appropriate account
 - **Date Range** - user the calendar icons to enter a **Specific Date** or a **From** and **To** date to search. Or select **previous business day** to see all items from the previous business day.
 - **Date type** – select the appropriate radio button
 - **Amount** – this field is optional
 - **Check number** – this field is optional
3. Select **Generate Report**.

- The **Issue Status** report will be displayed with a list of items that match the search criteria.

Customers Bank

Welcome Account Services Administration

Manage exceptions
 Enter issues
 Import issues
 Import decisions
 Update issues
 Approve issues
 Exception decisions
 Outstanding issues
 State issues
 • Issue status
 Approve decision files

Issue Status

Checks that have been converted into an ACH electronic payment are displayed with an ACH indicator beside the check number. [Print this page](#)

[New search](#)

Report created: 12/20/2017 1:07 PM (ET)
 Account: 031302971 • 8816 • CHECKING • test account
 Date range: 11/20/2017 to 12/20/2017
 Date type: Issued date
 Amount: Not requested
 Check number: Not requested
 Total reported amount: \$133.00
 Total reported items: 28

Download as:

031302971 • 8816 • Checking • test account
 Total reported amount: \$133.00
 Total reported items: 28

Check Number	Amount	Issued Date	Posted Date	Status	Status Updated	Payee
1001	\$1.00	12/19/2017	n/a	Issue	n/a	Testing
1002	\$2.00	12/19/2017	n/a	Issue	n/a	Test 2
1003	\$2.00	12/19/2017	n/a	Issue	12/19/2017	Test 3
1045	\$6.00	12/19/2017	n/a	Issue	n/a	
1052	\$8.00	12/19/2017	n/a	Issue	n/a	
1063	\$9.00	12/19/2017	n/a	Issue	n/a	
1078	\$1.00	12/19/2017	n/a	Issue	n/a	
1082	\$2.00	12/19/2017	n/a	Issue	n/a	
1096	\$3.00	12/19/2017	n/a	Issue	n/a	
1234	\$1.00	12/19/2017	n/a	Issue	n/a	
1245	\$5.00	12/19/2017	n/a	Issue	n/a	
1278	\$6.00	12/19/2017	n/a	Issue	n/a	
2011	\$4.00	12/19/2017	n/a	Issue	n/a	
2021	\$5.00	12/19/2017	n/a	Issue	n/a	
2023	\$6.00	12/19/2017	n/a	Issue	n/a	
2024	\$8.00	12/19/2017	n/a	Issue	n/a	
2025	\$9.00	12/19/2017	n/a	Issue	n/a	
7945	\$1.00	12/19/2017	n/a	Issue	n/a	

Positive Pay - Account Services

Approve Decisions File

This feature is currently not available.

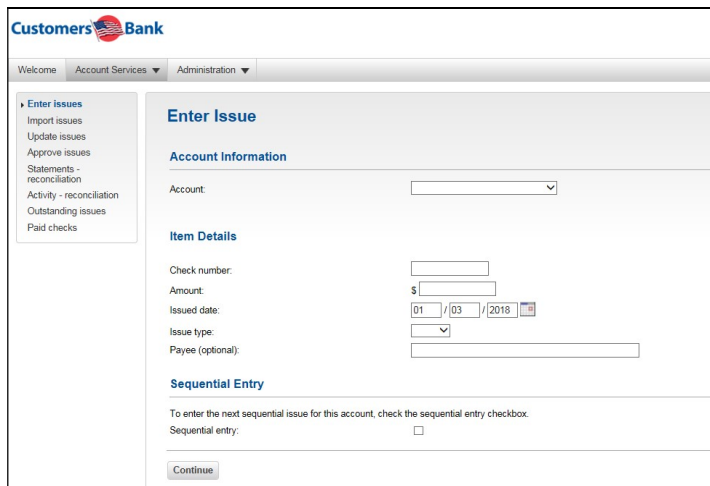
Positive Pay - Administration

Full Account Reconciliation

Enter Issues

Issue files only need to be uploaded once. If they are uploaded under the Positive Pay module you do not have to upload them again under the Full Account Reconciliation module.

1. From the main menu heading select **Account Services**, under **Full Account Reconciliation** select **Enter issues**.



2. The **Enter Issue** screen will be displayed.
3. Enter the following fields to create a manual entry:

- **Account** – select an account number from the drop-down menu
- **Check number** – the number on the check
- **Amount** – the amount on the check
- **Issue Date** – the date the check is being issued
- **Issue Type** – select **Issue** or **Void** from the drop-down menu
- **Payee** – name on the check (optional)

Note: *If there are additional sequential manual checks to be entered select the **Sequential entry** checkbox.*

4. Select **Continue**.

5. The **Verify Issue** screen will be displayed.

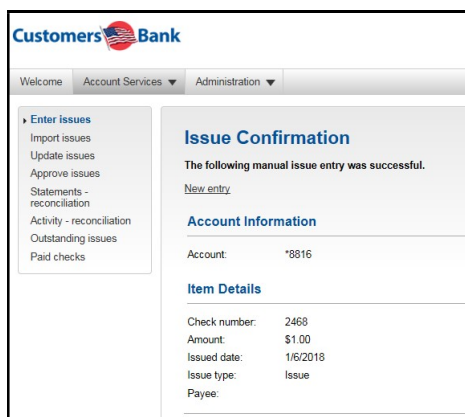
submit for approval.' and an 'Add issue' button." data-bbox="173 141 533 361"/>

6. Review the information, if everything is correct select **Add Issue**.

Note: For customers setup on dual approval:

- **If the user entering the issue has the approval entitlement, they should select the Add Issue option so they are considered the 1st approver. The second approver will approve the issue being added.**
- **If the user entering the issue is NOT an approver, they will need to select Submit for Approval instead of Add Issue and two other approvers will approve the issue being added.**

7. A confirmation screen will be displayed.



Full Account Reconciliation

Create Issue Format

Issue files only need to be uploaded once. If they are uploaded under the Positive Pay module you do not have to upload them again under the Full Account Reconciliation module.

1. From the main menu heading select **Account Services**, under **Full Account Reconciliation** select **Import Issues**.

Name	Description	File Type
<input type="radio"/> MICASH	Parses uploaded MI format Issues file	FixedFormat
<input type="radio"/> Test 1	Testing file 1	Delimited
<input type="radio"/> Test 2 Fixed	Testint Fixed Format	FixedFormat

2. The **Import Issues** screen will be displayed.

Note: *The first-time logging into FIS ARPPA Positive Pay you will need to create a file import format to match your account software output or you can use the FIS format that is already created and change your accounting software output to match.*

3. Select **Add a file definition** under the Import Issues / Manage File Formats heading.

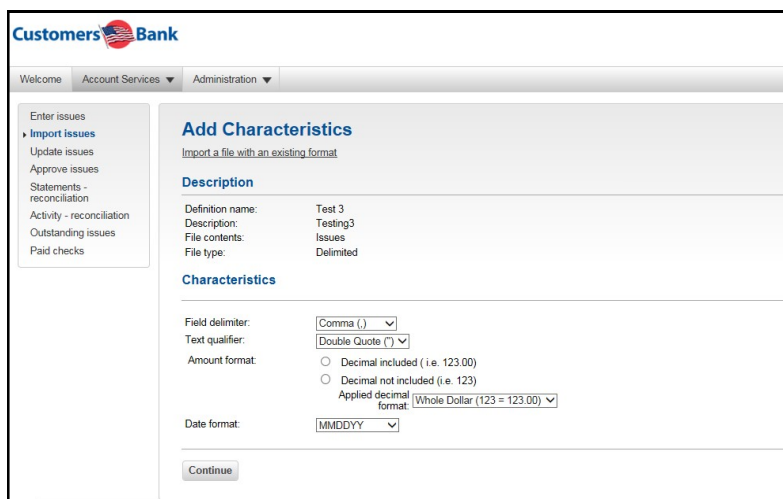
4. Enter the following fields:
 - **Definition Name** – create a name for the file

- **Description** – enter a brief description
- **File Content** – select the appropriate radio button for the type of items in the file
- **File type** - select the appropriate radio button for the file type

5. Select **Continue**.

Delimited Format

6. The **Add Characteristics** screen will be displayed.



The screenshot shows the 'Add Characteristics' screen in the Customers Bank system. The page has a header with the bank's logo and navigation tabs for 'Welcome', 'Account Services', and 'Administration'. A left-hand navigation menu lists various options: 'Enter issues', 'Import issues', 'Update issues', 'Approve issues', 'Statements - reconciliation', 'Activity - reconciliation', 'Outstanding issues', and 'Paid checks'. The main content area is titled 'Add Characteristics' and includes a sub-heading 'Import a file with an existing format'. Under the 'Description' heading, there are four fields: 'Definition name' (Test 3), 'Description' (Testing3), 'File contents' (Issues), and 'File type' (Delimited). Below this is the 'Characteristics' section, which contains three dropdown menus: 'Field delimiter' (set to Comma (,)), 'Text qualifier' (set to Double Quote (")), and 'Date format' (set to MMDDYY). There are also three radio buttons for 'Amount format': 'Decimal included (i.e. 123.00)', 'Decimal not included (i.e. 123)', and 'Applied decimal format' (set to Whole Dollar (123 = 123.00)). A 'Continue' button is located at the bottom of the form.

7. Under the **Characteristics** heading enter the following fields:

- **File delimiter** – select the appropriate delimiter from the drop-down menu
- **Text qualifier** - select the appropriate qualifier from the drop-down menu
- **Amount format** – select the appropriate radio button to the amount layout
- **Date format** - select the appropriate qualifier from the drop-down menu

8. Select **Continue**.

9. The **Add Default Field Value** screen will be displayed.

10. Under the **Default Field Values (Optional)** heading select following fields if you would like to setup default actions.

- **ABA/TRC** – there is only one option in the drop-down menu
- **Account** – use the drop-down menu to select the default account
- **Issue type** - use the drop-down menu to select the default issue type
- **Issue action** - use the drop-down menu to select the default issue action

11. Select **Continue**.

12. The **Add Field Properties** screen will be displayed.

Field Name	Position Number	Valid Field Properties
ABA/TRC	<input type="text"/>	Numeric only (0-9)
Account	<input type="text"/>	Numeric only (0-9), 17 characters max
Check Number	<input type="text"/>	Numeric only (0-9), 15 characters max
Amount	<input type="text"/>	Numeric only (0-9), greater than 0.00 and less than 100,000,000.00
Issued Date	<input type="text"/>	Numeric date in specified format (for example, MMDDYY)
Issue Type	<input type="text"/>	Issue, I, Void, V
Issue Action	<input type="text"/>	Add, A, Delete, D
Debit/Credit (optional)	<input type="text"/>	Debit, D, Credit, C
Payee (optional)	<input type="text"/>	Alpha (a-z, A-Z), numeric (0-9), special characters (including spaces), 96 characters max

13. Under the **Field Properties** heading enter the field numbers for each category.

14. Select **Add File Definition**.

15. The **File Definition Confirmation** page will be displayed.

File Definition Confirmation

The following file import definition has been added successfully.

[New selection](#) | [Add another file definition](#)

Description

Definition name: Test 1
 Description: Testing file 1
 File contents: Issues
 File type: Delimited

Characteristics

Field delimiter: Comma (,)
 Text qualifier: DoubleQuote
 Amount format: Decimal not included (i.e. 123) Whole Dollar (123 = 123.00)
 Date format: MMDDYYYY

Default Field Values (Optional)

Field Properties

Field Name	Position Number	Valid Field Properties
ABA/TRC	1	Numeric only (0-9)
Account	2	Numeric only (0-9), 17 characters max
Check Number	3	Numeric only (0-9), 15 characters max
Amount	4	Numeric only (0-9), greater than 0.00 and less than 100,000,000.00
Issued Date	5	Numeric date in specified format (for example, MMDDYY)
Issue Type	6	Issue, I, Void, V
Issue Action	7	Add, A, Delete, D
Debit/Credit (optional)		Debit, D, Credit, C
Payee (optional)		Alpha (a-z, A-Z), numeric (0-9), special characters (including spaces), 96 characters max

FAQs

Fixed Format

16. The **Add Characteristics** screen will be displayed.

Customers Bank

Welcome Account Services Administration

Enter issues
 Import issues
 Update issues
 Approve issues
 Statements - reconciliation
 Activity - reconciliation
 Outstanding issues
 Paid checks

Add Characteristics

Import a file with an existing format

Description

Definition name: Test 3
 Description: Testing3
 File contents: Issues
 File type: Delimited

Characteristics

Field delimiter:

Text qualifier:

Amount format:

Decimal included (i.e. 123.00)
 Decimal not included (i.e. 123)
 Applied decimal format:

Date format:

17. Under the **Characteristics** heading enter the following fields:

- **File delimiter** – select the appropriate delimiter from the drop-down menu
- **Text qualifier** - select the appropriate qualifier from the drop-down menu
- **Amount format** – select the appropriate radio button to the amount layout
- **Date format** - select the appropriate qualifier from the drop-down menu

18. Select **Continue**.

19. The **Add Default Field Value** screen will be displayed.

20. Under the **Default Field Values (Optional)** heading select following fields if you would like to setup default actions.

- **ABA/TRC** – there is only one option in the drop-down menu
- **Account** – use the drop-down menu to select the default account
- **Issue type** - use the drop-down menu to select the default issue type
- **Issue action** - use the drop-down menu to select the default issue action

21. Select **Continue**.

22. The **Add Field Properties** screen will be displayed.

Field Name	Position Number	Length	Valid Field Properties
ABA/TRC	<input type="text"/>	<input type="text"/>	Numeric only (0-9)
Account	<input type="text"/>	<input type="text"/>	Numeric only (0-9), 17 characters max
Check Number	<input type="text"/>	<input type="text"/>	Numeric only (0-9), 15 characters max
Amount	<input type="text"/>	<input type="text"/>	Numeric only (0-9), greater than 0.00 and less than 100,000,000.00
Issued Date	<input type="text"/>	<input type="text"/>	Numeric date in specified format (for example, MMDDYY)
Issue Type	<input type="text"/>	<input type="text"/>	Issue, I, Void, V
Issue Action	<input type="text"/>	<input type="text"/>	Add, A, Delete, D
Debit/Credit (optional)	<input type="text"/>	<input type="text"/>	Debit, D, Credit, C
Payee (optional)	<input type="text"/>	<input type="text"/>	Alpha (a-z, A-Z), numeric (0-9), special characters (including spaces), 95 characters max

23. The **File Definition Confirmation** screen will be displayed.

File Definition Confirmation

The following file import definition has been added successfully.
[New selection](#) | [Add another file definition](#)

Description [Edit description](#)

Definition name: Test 2 Fixed
 Description: Test2 Fixed Format
 File contents: Issues
 File type: Fixed

Characteristics [Edit characteristics](#)

Amount format: Decimal included (i.e. 123.00)
 Date format: MMDDYYYY

Default Field Values (Optional) [Edit default field values](#)

Field Properties [Edit field properties](#)

Field Name	Position Number	Length	Valid Field Properties
ABA/TRC	1	9	Numeric only (0-9)
Account	10	6	Numeric only (0-9), 17 characters max
Check Number	17	4	Numeric only (0-9), 15 characters max
Amount	22	9	Numeric only (0-9), greater than 0.00 and less than 100,000,000.00
Issued Date	33	7	Numeric date in specified format (for example, MMDDYY)
Issue Type	41	1	Issue, I, Void, V
Issue Action	42	1	Add, A, Delete, D
Debit/Credit (optional)			Debit, D, Credit, C
Payee (optional)			Alpha (a-z, A-Z), numeric (0-9), special characters (including spaces), 96 characters max

Full Account Reconciliation

Upload Issue File

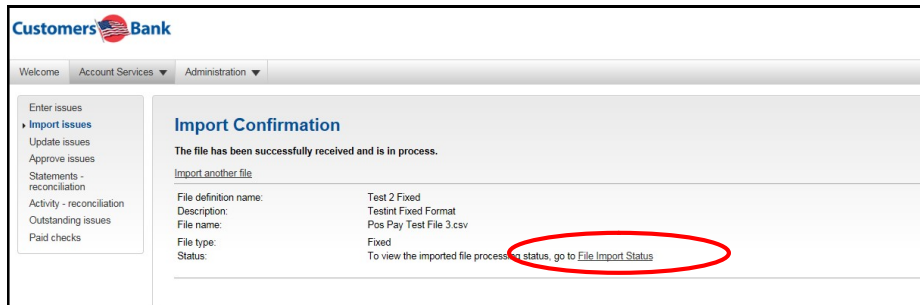
Note: The first-time logging into FIS ARPPA Positive Pay you will need to create a file import format to match your account software output or you can use the FIS format that is already created and change your accounting software output to match.

1. From the main menu heading select **Account Services**, under **Full Account Reconciliation** select **Import Issues**.

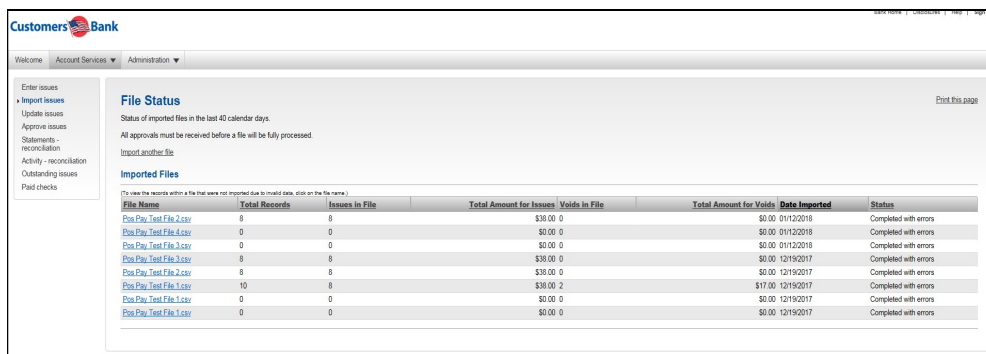
2. Select the radio button in front of the correct file format to be used for upload.
3. Select **Continue**.
4. The **Select File** screen will be displayed.

5. Select **Browse** and select the issue file from the appropriate file.
6. Select **Import File**.

- The **Import Confirmation** screen will be displayed.



- Select the **File Import Status** to make sure the file uploaded correctly.
- The **File Status** screen will be displayed.

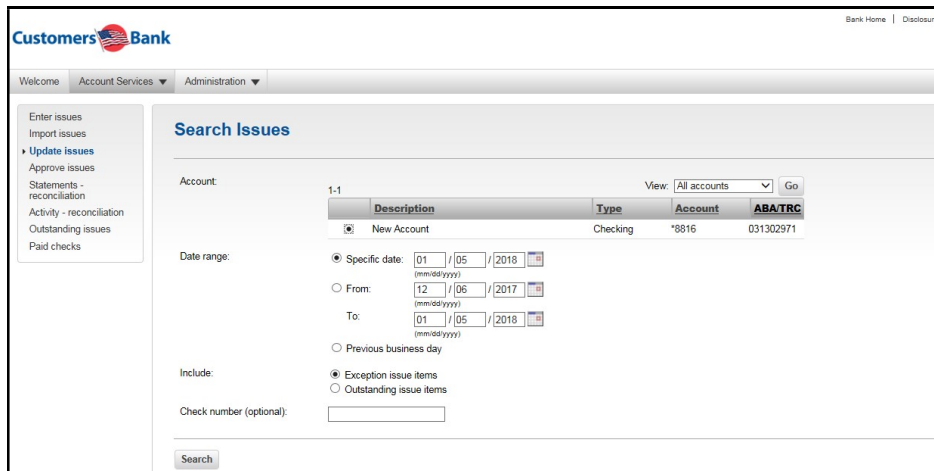


- Under the **Status** heading confirm the file was loaded with no issues. Click on the **File Name** hyperlink for details on the file upload.

Full Account Reconciliation

Update Issues

- From the main menu heading select **Account Services**, under **Full Account Reconciliation** select **Update Issues**.



- The **Search Issues** screen will be displayed.
- Enter the following fields:
 - Account** – select the radio button in front of the appropriate account number
 - Date range** – use the calendar icons to enter a **Specific Date** or a **From** and **To** date to search. Or select **previous business day** to see all items from the previous business day.
 - Include** – select the radio button in front of **Exception issue items** to view exception items or **Outstanding issue** items to view outstanding items.
- Select **Search**.

- A list of items matching the search criteria will be displayed.

Select Issue
New search

Report created: 11/6/2018 2:28 PM (ET)
Account: 031382971 - *8816 - CHECKING - New Account
Date range: 12/6/2017 to 1/5/2018
Check number: Not requested
Include: Outstanding issue items

(To view and edit details, click the check number.)

Account	Check	Issued Date	Issued Amount	Payee	
*8816	1001	12/18/2017	\$1.00	Testing	Delete
*8816	1002	12/18/2017	\$2.00	Test 2	Delete
*8816	1003	12/18/2017	\$2.00	Test 3	Delete
*8816	1045	12/18/2017	\$6.00		Delete
*8816	1052	12/18/2017	\$8.00		Delete
*8816	1063	12/18/2017	\$9.00		Delete
*8816	1078	12/18/2017	\$1.00		Delete
*8816	1082	12/18/2017	\$2.00		Delete
*8816	1096	12/18/2017	\$3.00		Delete
*8816	1234	12/18/2017	\$1.00		Delete
*8816	1245	12/18/2017	\$5.00		Delete

- Under the **Check** heading click on the check number hyperlink to edit item.
- The **Issue Detail** screen will be displayed.
- Select **Edit issue**.

Issue Details
New selection

Account Information

Account: *8816

Item Details

Check number: 1001
Issued date: 12/18/2017 12:00:00 AM
Issued amount: \$1.00
Payee: Testing

[Edit issue](#) • [Delete issue](#)

- The **Edit Issue** screen will be displayed.

Edit Issue
New selection

Account Information

Account: *8816

Item Details

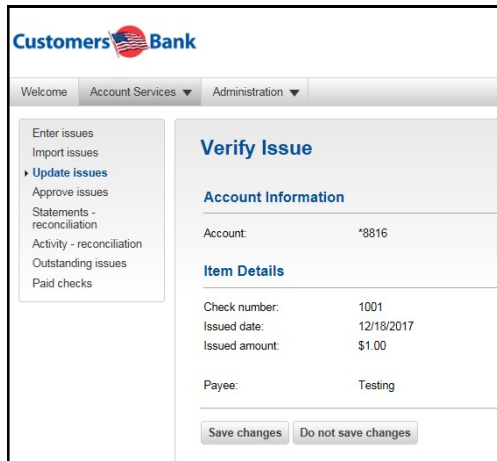
Check number:

Issued date: / /

Issued amount:

Payee (optional):

10. Edit the appropriate field(s).
11. Select **Continue**.
12. The **Verify Issue** screen will be displayed.



Customers Bank

Welcome Account Services Administration

- Enter issues
- Import issues
- Update issues
- Approve issues
- Statements - reconciliation
- Activity - reconciliation
- Outstanding issues
- Paid checks

Verify Issue

Account Information

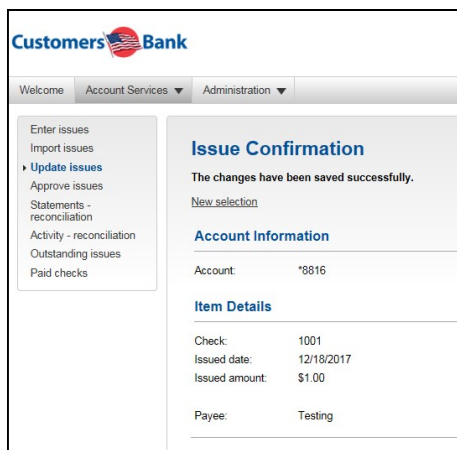
Account: *8816

Item Details

Check number: 1001
 Issued date: 12/18/2017
 Issued amount: \$1.00
 Payee: Testing

Save changes Do not save changes

13. Verify the information is correct and select **Save Changes**.
14. The **Issue Confirmation** screen will be displayed.



Customers Bank

Welcome Account Services Administration

- Enter issues
- Import issues
- Update issues
- Approve issues
- Statements - reconciliation
- Activity - reconciliation
- Outstanding issues
- Paid checks

Issue Confirmation

The changes have been saved successfully.

[New selection](#)

Account Information

Account: *8816

Item Details

Check: 1001
 Issued date: 12/18/2017
 Issued amount: \$1.00
 Payee: Testing

Full Account Reconciliation

Approve Issues

Issue items to be approved only need to be approved once. If they are approved under the Positive Pay module you do not have to approve them again under the Full Account Reconciliation module.

1. From the main menu heading select **Account Services**, under **Full Account Reconciliation** select **Approve Issues**.

Approve Issues & Issue Files

All approvals must be received for an issue or file before it will be accepted.
Issues and files without a checkbox have already been approved by you.

Issues Pending Approval

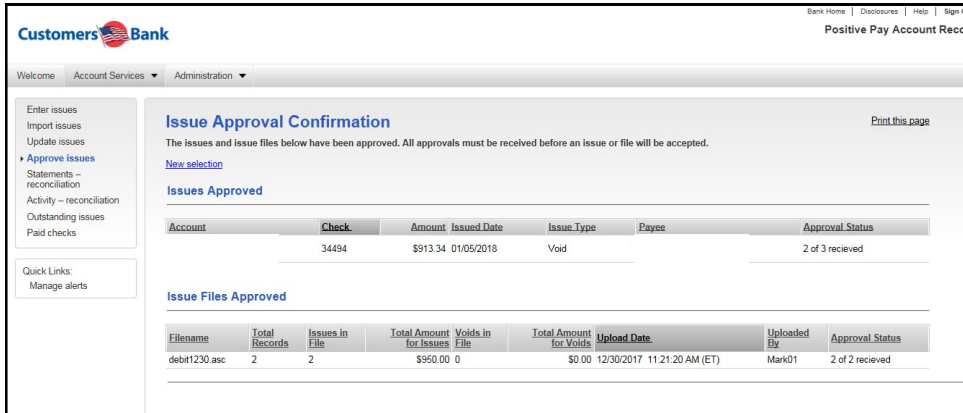
Select all • Deselect all		Check	Amount	Issued Date	Issue Type	Payee	Approval Status
<input type="checkbox"/>	Account	50021	\$818.34	01/04/2018	Issue	Western Shipping, Inc.	0 of 2 received
<input checked="" type="checkbox"/>		34494	\$913.34	01/05/2018	Void	White Enterprises, Inc.	1 of 3 received
<input type="checkbox"/>		34482	\$721.57	01/06/2018	Issue	State of Wisconsin	0 of 1 received
<input type="checkbox"/>		34478	\$721.57	01/06/2018	Void	State of Wisconsin	1 of 2 received

Issue Files Pending Approval

Select all • Deselect all		Filename	Total Records	Issues in File	Total Amount for Issues	Voids in File	Total Amount for Voids	Upload Date	Uploaded By	Approval Status
---------------------------	--	----------	---------------	----------------	-------------------------	---------------	------------------------	-------------	-------------	-----------------

2. The **Approve Issues & Issue Files** screen will be displayed.
3. A list of items requiring approval will be displayed.
4. Select the check number hyperlink to view additional details on the item.
5. Select the checkbox next to each item to be approved.
6. Select **Approve**.

7. A confirmation screen will be displayed.



Issue Approval Confirmation [Print this page](#)

The issues and issue files below have been approved. All approvals must be received before an issue or file will be accepted.

[New selection](#)

Issues Approved

Account	Check	Amount	Issued Date	Issue Type	Payee	Approval Status
	34494	\$913.34	01/05/2018	Void		2 of 3 received

Issue Files Approved

Filename	Total Records	Issues in File	Total Amount for Issues	Voids in File	Total Amount for Voids	Upload Date	Uploaded By	Approval Status
debit1230.asc	2	2	\$950.00	0	\$0.00	12/30/2017 11:21:20 AM (ET)	Mark01	2 of 2 received

Full Account Reconciliation

Statement – Reconciliation

1. From the main menu heading select **Account Services**, under **Full Account Reconciliation** select **Statement - reconciliation**.

The screenshot shows the 'Account Reconciliation Statements' page. It includes a navigation menu on the left with options like 'Enter issues', 'Import issues', 'Update issues', 'Approve issues', 'Statements - reconciliation', 'Activity - reconciliation', 'Outstanding issues', and 'Paid checks'. The main content area has a title 'Account Reconciliation Statements' and a sub-header 'Positive Pay Account Recon'. Below the title, there is a dropdown menu for 'Account' set to '4511' and a 'Change account' button. A table lists two reconciliation statements:

Account	Account Type	Period Covered	Created		
*4511	Checking	12/01/2017 to 12/31/2017	01/01/2018 07:12:46 AM (ET)	CSV	PDF
*4511	Checking	11/01/2017 to 11/30/2017	12/01/2017 07:10:18 AM (ET)	CSV	PDF

2. The **Account Reconciliation Statement** screen will be displayed.

Note: Click on the hyperlink *View historic account reconciliation statement information* to be brought to the *Account - Reconciliation search report*.

3. A list of statements will be displayed.
4. Click on the **Account** hyperlink, **CSV** or **PDF** next to the appropriate statement date to view the report.

The screenshot shows the 'Account Reconciliation Statement' report. It includes a navigation menu on the left. The main content area has a title 'Account Reconciliation Statement' and a sub-header 'Positive Pay Account Recon'. Below the title, there is a 'Print this page' link. A note states: 'Checks that have been converted into an ACH electronic payment are displayed with an ACH indicator beside the check number.' The report details are as follows:

Date: 01/04/2018 09:43:09 AM (ET)
Account: 081203790 - *4511 - CHECKING
Statement date range: 12/01/2017 to 12/31/2017
Statement created date: 01/01/2018 07:12:46 AM (ET)

Account Balance Summary Download this report as: [CSV file](#) [Go](#)

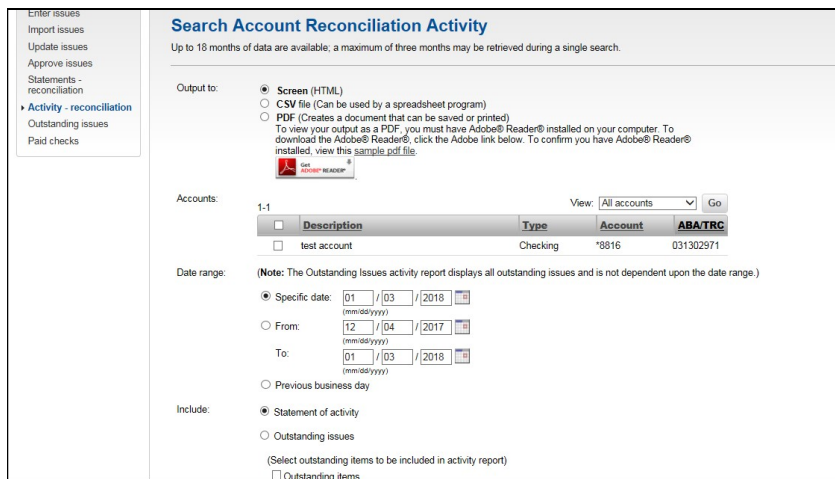
Date range: 12/01/2017 to 12/31/2017

Beginning Balance:		\$187,112.84
Credits:		
Deposits:	1 items	\$5,262.92
Other Credits:	0 items	\$0.00
Total Credits:	1 items	\$5,262.92
Debits:		
Check Debits:	4 items	\$8,901.04

Full Account Reconciliation

Activity – Reconciliation

1. From the main menu heading select **Account Services**, under **Full Account Reconciliation** select **Activity - reconciliation**.
2. The **Search Account Reconciliation Activity** will be displayed.



Search Account Reconciliation Activity
Up to 18 months of data are available, a maximum of three months may be retrieved during a single search.

Output to:

- Screen (HTML)
- CSV file (Can be used by a spreadsheet program)
- PDF (Creates a document that can be saved or printed)
To view your output as a PDF, you must have Adobe® Reader® installed on your computer. To download the Adobe® Reader®, click the Adobe link below. To confirm you have Adobe® Reader® installed, view this sample pdf file.

Accounts: 1-1 View: [All accounts] Go

<input type="checkbox"/>	Description	Type	Account	ABA/TRC
<input type="checkbox"/>	test account	Checking	*8816	031302971

Date range: (Note: The Outstanding Issues activity report displays all outstanding issues and is not dependent upon the date range.)

- Specific date: 01 / 03 / 2018
- From: 12 / 04 / 2017
- To: 01 / 03 / 2018
- Previous business day

Include:

- Statement of activity
- Outstanding issues

(Select outstanding items to be included in activity report)

Outstanding items

3. Enter the following fields:
 - **Output** – select the format to view the report:
 - **Screen** – view the report on your screen
 - **CSV** – this report type can be opened in a spreadsheet
 - **PDF** – Adobe Reader must be installed on your computer
 - **Account** – select the checkbox in front of the account(s) to be included on the report
 - **Date Range** – use the calendar icons to enter a **Specific** date or a **From** and **To** date
 - **Include** – select the radio button in front of the appropriate items to be included in the report
4. Select **Generate Report**.
5. A report based on the criteria selected will be displayed.

Full Account Reconciliation

Outstanding Issues

- From the main menu heading select **Account Services**, under **Full Account Reconciliation** select **Outstanding Issues**.

Note: Click on the hyperlink **View historic account reconciliation statement information** to be brought to the **Account - Reconciliation** search report.

- The **Select Outstanding Items Report** will be displayed.
- Select the **Account** from the drop-down menu.

Note: To view reports available for a different account, select an account from the drop-down list, and click **Change account**.

- Click on the **Account** hyperlink, **CSV** or **PDF** next to the appropriate statement date to view the report.
- A list of outstanding items will be displayed.

Full Account Reconciliation

Paid Checks

1. From the main menu heading select **Account Services**, under **Full Account Reconciliation** select **Paid Checks**.

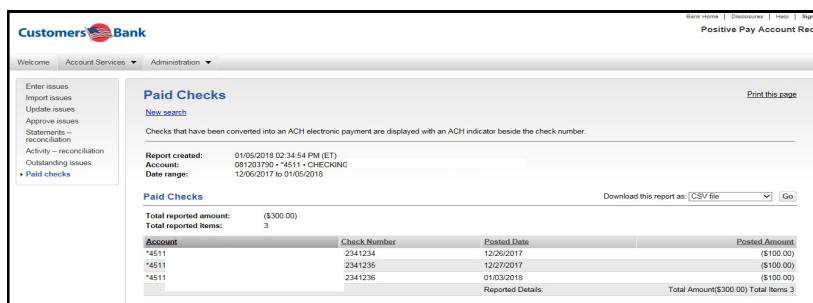


Note: Click on the hyperlink **View historic account reconciliation statement information** to be brought to the **Account - Reconciliation** search report.

2. The **Select Paid Check Report** will be displayed.
3. Select the **Account** from the drop-down menu.

Note: To view reports available for a different account, select an account from the drop down list and click **Change account**.

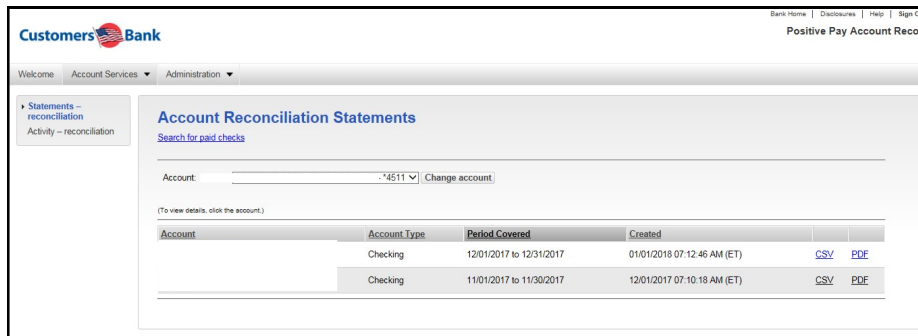
4. Click on the **Account** hyperlink, **CSV** or **PDF** next to the appropriate statement date to view the report.
5. A list of paid checks will be displayed.



Partial Account Reconciliation

Statement - Reconciliation

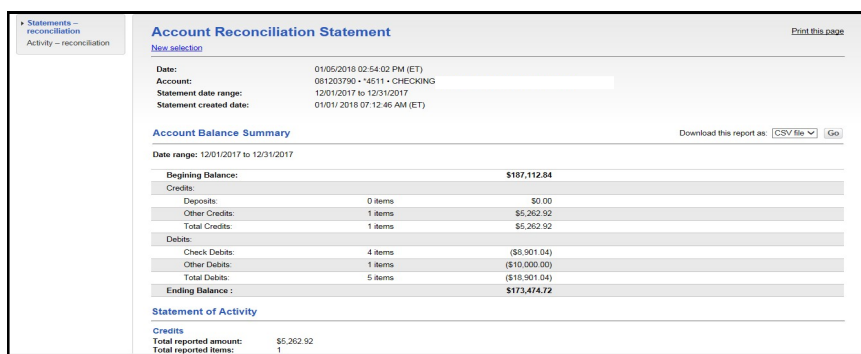
- From the main menu heading select **Account Services**, under **Partial Account Reconciliation** select **Statement-Reconciliation**.



- The **Account Reconciliation Statements** screen will be displayed.
- Select the **Account** from the drop-down menu.

Note: To view reports available for a different account, select an account from the drop down list and click **Change account**.

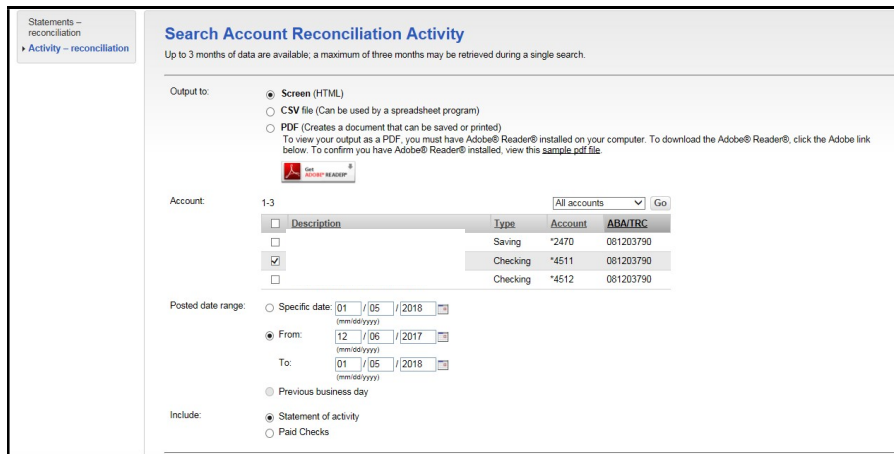
- Click on the **Account** hyperlink, **CSV** or **PDF** next to the appropriate statement date to view the report.
- A statement report will be displayed.



Partial Account Reconciliation

Activity - Reconciliation

- From the main menu heading select **Account Services**, under **Partial Account Reconciliation** select **Activity-Reconciliation**.



Search Account Reconciliation Activity
Up to 3 months of data are available, a maximum of three months may be retrieved during a single search.

Output to:

- Screen (HTML)
- CSV file (Can be used by a spreadsheet program)
- PDF (Creates a document that can be saved or printed)
To view your output as a PDF, you must have Adobe® Reader® installed on your computer. To download the Adobe® Reader®, click the Adobe link below. To confirm you have Adobe® Reader® installed, view this [sample.pdf file](#).

Account: 1-3 All accounts

<input type="checkbox"/>	Description	Type	Account	ABA/IRC
<input type="checkbox"/>	Saving	*2470	061203790	
<input checked="" type="checkbox"/>	Checking	*4511	061203790	
<input type="checkbox"/>	Checking	*4512	061203790	

Posted date range:

- Specific date: 01 / 05 / 2018 (mm/dd/yyyy)
- From: 12 / 06 / 2017 (mm/dd/yyyy) To: 01 / 05 / 2018 (mm/dd/yyyy)
- Previous business day

Include:

- Statement of activity
- Paid Checks

- The **Search Account Reconciliation Activity** will be displayed.
- Enter the following fields:
 - Output** – select the format to view the report:
 - **Screen** – view the report on your screen
 - **CSV** – this report type can be opened in a spreadsheet
 - **PDF** – Adobe Reader must be installed on your computer
 - Account** – select the checkbox in front of the account(s) to be included on the report
 - Posted Date Range** – use the calendar icons to enter a **Specific** date or a **From** and **To** date
 - Include** – select the radio button in front of the appropriate items to be included in the report
- Select **Generate Report**.
- A report based on the criteria selected will be displayed.

Deposit Reconciliation

Statement – Deposit Reconciliation

1. From the main menu heading select **Account Services**, under **Deposit Reconciliation** select **Statement- deposit reconciliation**.

Account	Account Type	Period Covered	Created		
*4511 -	Checking	12/01/2017 to 12/31/2017	01/01/2018 07:12:46 AM (ET)	CSV	PDF
*4511 -	Checking	11/01/2017 to 11/30/2017	12/01/2017 07:10:18 AM (ET)	CSV	PDF

2. The **Select Deposit Statement** screen will be displayed.
3. Click on the **Account** hyperlink, **CSV** or **PDF** next to the appropriate statement date to view the report.
4. The deposit report will be displayed.

Account Balance Summary

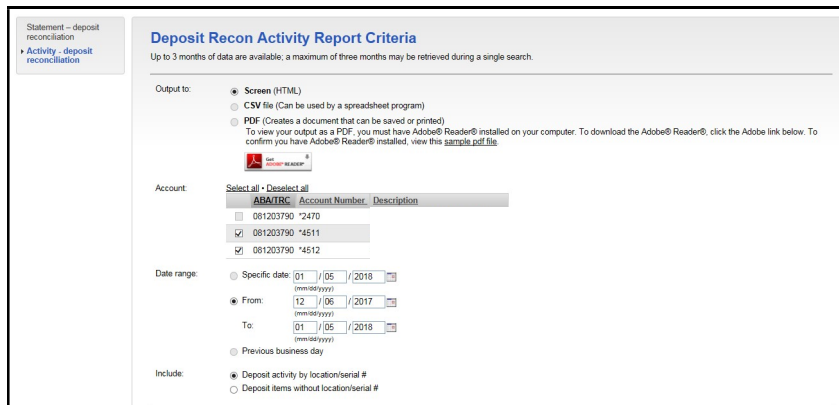
Date range: 12/01/2017 to 12/31/2017

Beginning Balance:		\$175,923.39
Credits:		
Deposits with Location/Serial #	5 items	\$12,211.82
Deposits without Location/Serial #	2 items	\$4,240.55
Other Credits:	0 items	\$0.00
Total Credits:	7 items	\$16,452.37
Debits:		
Other Debits:	1 items	\$10,000.00
Check Debits:	4 items	\$8,901.04
Total Debits:	5 items	\$18,901.04
Ending Balance :		\$173,474.72

Deposit Reconciliation

Activity – Deposit Reconciliation

1. From the main menu heading select **Account Services**, under **Deposit Reconciliation** select **Activity- deposit reconciliation**.



Deposit Recon Activity Report Criteria
Up to 3 months of data are available; a maximum of three months may be retrieved during a single search.

Output to:

- Screen (HTML)
- CSV file (Can be used by a spreadsheet program)
- PDF (Creates a document that can be saved or printed)
To view your output as a PDF, you must have Adobe® Reader® installed on your computer. To download the Adobe® Reader®, click the Adobe link below. To confirm you have Adobe® Reader® installed, view this [sample pdf file](#).

Account:

Select all • Deselect all

ABA/IRG	Account Number	Description
<input type="checkbox"/>	081203790 *2470	
<input checked="" type="checkbox"/>	081203790 *4511	
<input checked="" type="checkbox"/>	081203790 *4512	

Date range:

- Specific date: 01 / 05 / 2018
- From: 12 / 06 / 2017 To: 01 / 05 / 2018
- Previous business day

Include:

- Deposit activity by location/serial #
- Deposit items without location/serial #

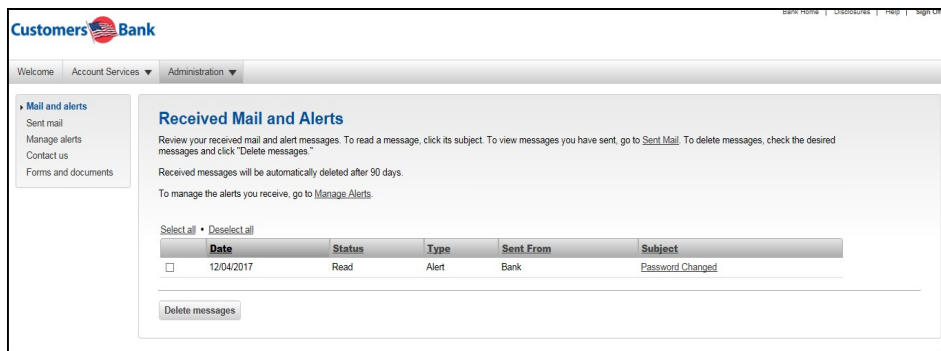
2. The **Deposit Recon Activity Report Criteria** screen will be displayed.
3. Enter the following fields:
 - **Output** – select the format to view the report:
 - **Screen** – view the report on your screen
 - **CSV** – this report type can be opened in a spreadsheet
 - **PDF** – Adobe Reader must be installed on your computer
 - **Account** – select the checkbox in front of the account(s) to be included on the report
 - **Date Range** – use the calendar icons to enter a **Specific** date or a **From** and **To** date
 - **Include** – select the radio button in front of the appropriate items to be included in the report
4. Select **Generate Report**.
5. A report based on the criteria selected will be displayed.

Positive Pay - Administration

Communication

Mail and Alerts

1. From the main menu heading select **Administration**, under **Communications** select **Mail and Alerts**.



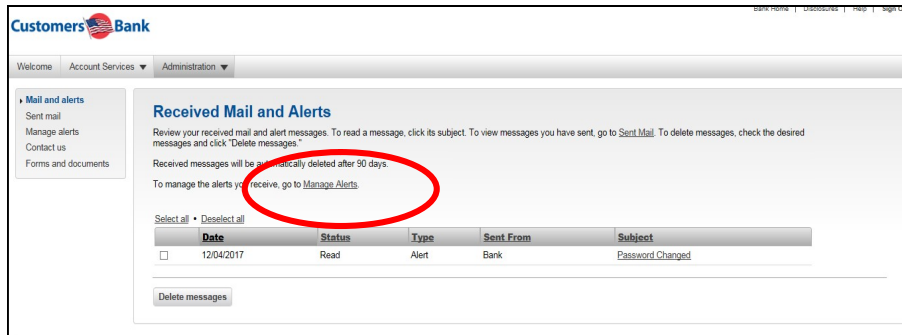
2. A list of **Mail and Alerts** will be displayed.
3. To read Mail or Alerts click on the **Subject** hyperlink.
4. Once message is read select the checkbox in front of the message and select **Delete messages**.

Sent Mail

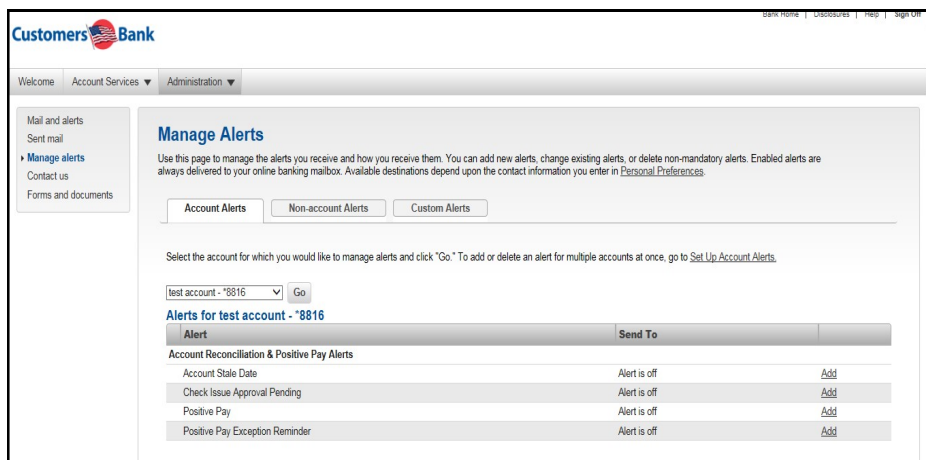
This feature is not available please contact your Customers Bank representative.

Manage Alerts

1. Select **Manage Alerts** from the middle of the page.



2. The **Manage Alerts** screen will be displayed.



Account Alert Tab

3. There are two way to add account alerts.

Option One

- From the **Manage Alerts** screen a list of alerts will be displayed

The screenshot shows the 'Manage Alerts' page for a test account. It includes a navigation menu on the left with 'Manage alerts' selected. The main content area has tabs for 'Account Alerts', 'Non-account Alerts', and 'Custom Alerts'. Below the tabs, there is a dropdown menu for selecting an account, currently set to 'test account - *8816', and a 'Go' button. A table lists alerts for 'Account Reconciliation & Positive Pay Alerts' with columns for 'Alert' and 'Send To'. The alerts listed are 'Account State Date', 'Check Issue Approval Pending', 'Positive Pay', and 'Positive Pay Exception Reminder', all with 'Alert is off' status and an 'Add' link.

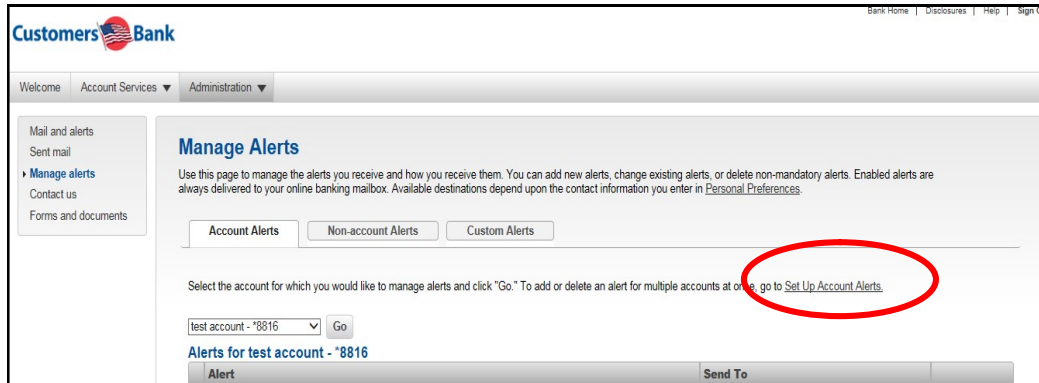
- Select an account number from the drop-down menu in the middle of the page and select **Go**.
- Click on the **Add** hyperlink next to the appropriate alert.
- Select the checkbox next to your e-mail address.

This screenshot shows the 'Manage Alerts' page after an alert has been added. The account dropdown is still 'test account - *8816'. The table now shows the 'Positive Pay Exception Reminder' alert with the 'Alert' column checked and the 'Send To' field populated with 'mdonovan@customersbank.com'. There are 'Add alert' and 'Do not add alert' buttons next to the 'Add' link for this alert. The other alerts remain in the 'Alert is off' state.

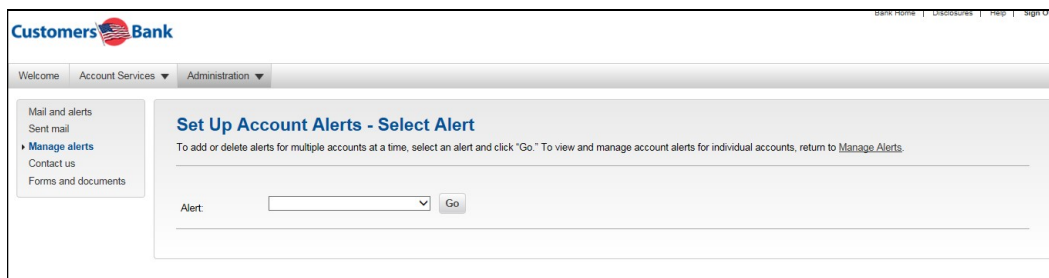
- Select **Add Alert**.
- Repeat steps 5 – 8 until all account alerts are setup.

Option Two

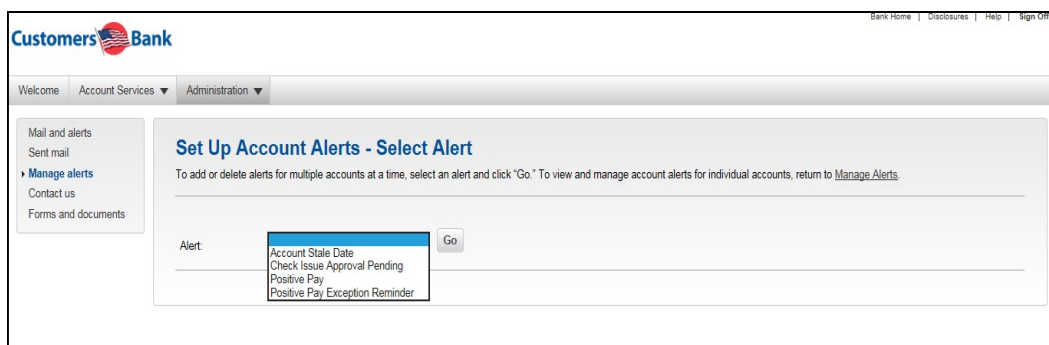
10. Under the **Account Alerts** tab select **Set Up Account Alerts** in the middle of the page.



11. The **Set-Up Account Alerts – Select Alert** screen will be displayed.



12. Using the drop-down menu next to **Alert** fields, select the type of alert to be setup.



13. Select **Go**.

14. The **Set-Up Account Alerts** screen will be displayed.

The screenshot shows the 'Set Up Account Alerts' page. It includes a navigation menu on the left with 'Manage alerts' selected. The main content area has a title 'Set Up Account Alerts' and instructions. Below the instructions, there is a form with the following fields:

- Alert:** A dropdown menu set to 'Positive Pay Exception Reminder' and a 'Go' button.
- Description:** 'Positive Pay Exception Reminder' with a sub-description: 'Notifies you an hour before your decisioning window closes when there are exception items that have not yet been decided.'
- Destinations (optional):** A checkbox for 'mdonovan@customersbank.com'.
- Accounts:** A table with columns: Description, Type, Account, and ABA/TRC. There are checkboxes in the first column for each row.

	Description	Type	Account	ABA/TRC
<input type="checkbox"/>	test account	Checking	*8816	031302971
<input type="checkbox"/>	Test Account Only	Checking	*9036	031302971

At the bottom of the form are 'Save changes' and 'Do not save changes' buttons.

15. Select checkbox next to the **Destination** field to select your **e-mail address** to have the alerts sent.

16. Next to the **Accounts** heading select the checkbox next to each account that will receive alerts.

17. Select **Save Changes**.

Non- Account Alert Tab

1. From the **Manage Alert** screen select the **Non-Account Alert** tab.

The screenshot shows the 'Manage Alerts' page. It includes a navigation menu on the left with 'Manage alerts' selected. The main content area has a title 'Manage Alerts' and instructions. Below the instructions, there are three tabs: 'Account Alerts', 'Non-account Alerts', and 'Custom Alerts'. The 'Non-account Alerts' tab is selected. Below the tabs, there is a form with the following fields:

- Select the account for which you would like to manage alerts and click "Go." To add or delete an alert for multiple accounts at once, go to [Set Up Account Alerts](#).**
- A dropdown menu set to 'test account - *8816' and a 'Go' button.
- Alerts for test account - *8816**
- An 'Alert' field and a 'Send To' field.

- A list of other alert types will be displayed.

Manage Alerts

Use this page to manage the alerts you receive and how you receive them. You can add new alerts, change existing alerts, or delete non-mandatory alerts. Enabled alerts are always delivered to your online banking mailbox. Available destinations depend upon the contact information you enter in [Personal Preferences](#).

Account Alerts Non-account Alerts Custom Alerts

Alert	Send To	
New Balance Account	Alert is off	Add
Company State Date	Alert is off	Add
Issue File Approval Pending	Alert is off	Add
✓ E-mail Address Changed	mdonovan@customersbank.com	Change
✓ Telephone Number Changed	mdonovan@customersbank.com	Change
User Telephone Number Changed	Alert is off	Add
Decision File Import Completed With Errors	Alert is off	Add
Decision File Approval Pending	Alert is off	Add
Decision File Import Failed	Alert is off	Add
Issue File Import Completed With Errors	Alert is off	Add
Issue File Import Failed	Alert is off	Add
Issue File FTP Successful	Alert is off	Add
Issue File FTP Failed	Alert is off	Add

- Click on the **Add** hyperlink to add an alert type.

Manage Alerts

Use this page to manage the alerts you receive and how you receive them. You can add new alerts, change existing alerts, or delete non-mandatory alerts. Enabled alerts are always delivered to your online banking mailbox. Available destinations depend upon the contact information you enter in [Personal Preferences](#).

Account Alerts Non-account Alerts Custom Alerts

Alert	Send To	
New Balance Account	<input type="checkbox"/> mdonovan@customersbank.com	Add alert Do not add alert
Company State Date	Alert is off	Add
Issue File Approval Pending	Alert is off	Add
✓ E-mail Address Changed	mdonovan@customersbank.com	Change
✓ Telephone Number Changed	mdonovan@customersbank.com	Change

- Select the checkbox in front of your e-mail address.
- Select **Add** alert.

Custom Alerts Tab

This feature is to create a truly custom alert. For example: Run weekly outstanding check report. The alert will be sent the morning of the schedule date.

1. From the **Manage Alert** screen select the **Custom Alerts** tab.

The screenshot shows the 'Manage Alerts' page in the Customers Bank online banking interface. The 'Custom Alerts' tab is selected among 'Account Alerts' and 'Non-account Alerts'. Below the tabs, there is a dropdown menu for account selection, currently showing 'test account - *8816', and a 'Go' button. A table below shows one alert for the selected account, with columns for 'Alert' and 'Send To'.

2. Select **Add new alert** from the middle of the page.

This screenshot is similar to the previous one, but the 'Add new alert' button is circled in red. Below the table, there is a message: 'No custom alerts are available at this time.'

3. The **Add Custom Alert** screen will be displayed.

The 'Add Custom Alert' form contains the following fields and options:

- Subject:** A text input field.
- Alert message:** A dropdown menu.
- Send to:** Two checkboxes: Bank mail inbox and mdonovan@customersbank.com.
- Frequency:** A dropdown menu set to 'One time'.
- Next send on:** A date selector showing '12 / 29 / 2017'.

At the bottom, there are two buttons: 'Add alert' and 'Do not add alert'.

4. Enter the following fields:

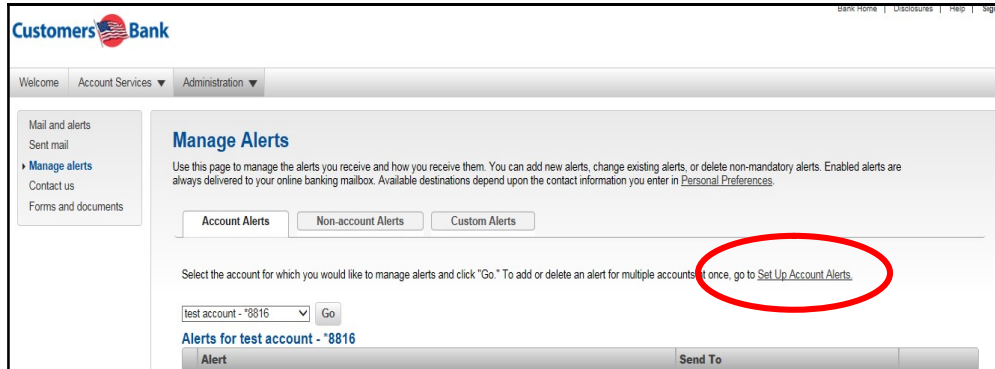
- **Subject** – enter a title to the alert
- **Alert message** – create a message
- **Sent to** – select the checkbox in front of your e-mail address

- **Frequency** – use the drop-down menu to select the appropriate frequency to receive the alert
- **Next send on** – use the calendar icon to enter the appropriate dates

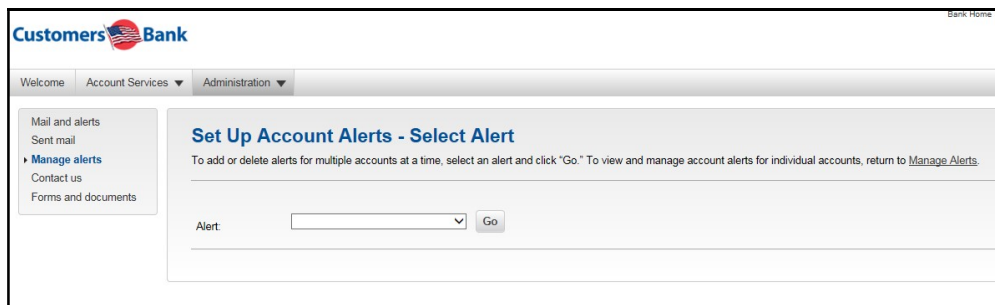
5. Select **Add Alert**.

Personal Preferences

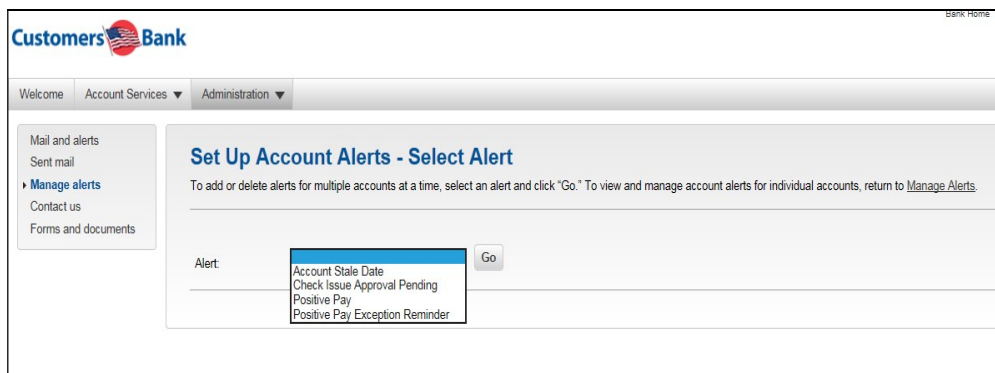
1. Under the **Account Alerts** tab select **Set Up Account Alerts** in the middle of the page.



2. The **Set-Up Account Alerts – Select Alert** screen will be displayed.

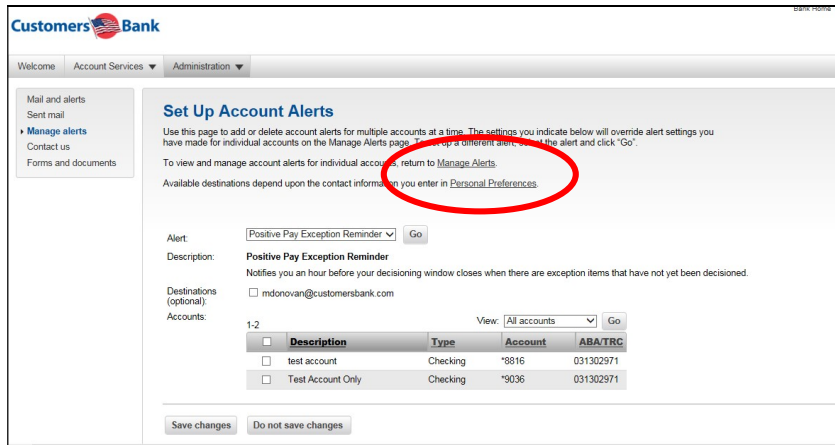


3. Using the drop-down menu next to **Alert** fields, select the type of alert to be setup.

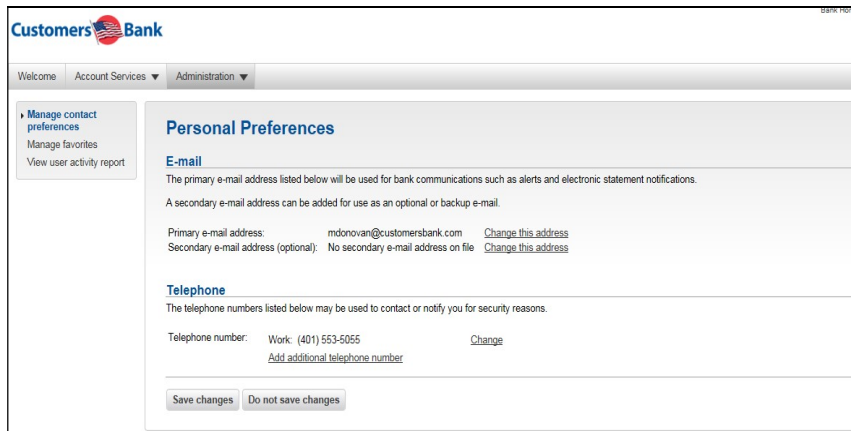


4. Select **Go**.

- The **Set-Up Account Alerts** screen will be displayed.



- Select **Personal Preferences** in the middle of the page.
- The **Personal Preferences** screen will be displayed.



- Under the **E-mail** heading select **Change this address** next to the secondary address field to add an additional e-mail address of next to primary address to change the existing e-mail address.
- Under the **Telephone** heading select **Change** next to the exiting phone number to change your primary phone number.
- Select the **Add additional telephone number** hyperlink to add an additional phone number.
- Select **Save changes**.

Contact Us

This feature is not available please contact your Customers Bank representative.

Forms and Documents

This feature is not available please contact your Customer Bank representative.

Company Administration

Manage User

The Bank will setup all users for the Positive Pay platform; however, the Admins can edit existing users.

Edit Users

1. From the main menu heading select **Administration**, under **Company Administration** select **Manager users**.

The screenshot shows the 'User Administration' page. On the left is a navigation menu with 'Manage users' selected. The main content area has a 'Create New User' section with a 'Create new user' button. Below it is the 'Manage Existing Users' section, which contains a table with the following data:

User ID	First Name	Last Name	Status	
PDONOVAN	Peg	Donovan	Active	System access

The 'User ID' cell in the first row is circled in red.

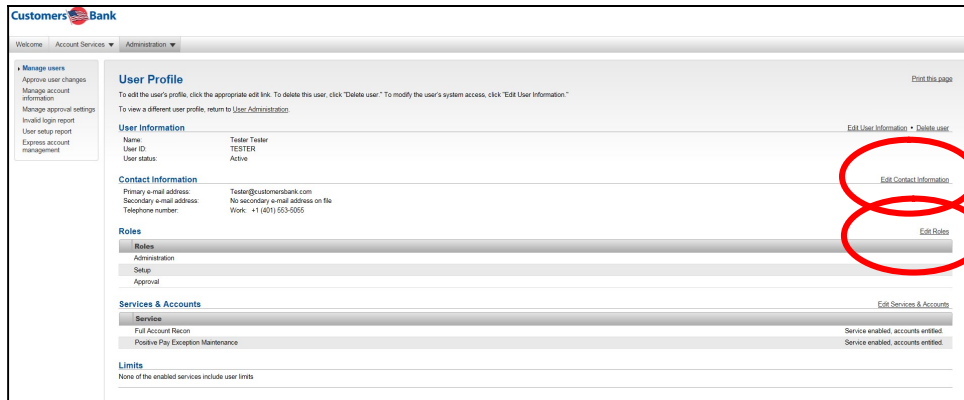
2. The **User Administration** screen will be displayed.
3. A list of users will be displayed.

This screenshot shows the 'Manage Existing Users' table with two rows of data:

User ID	First Name	Last Name	Status	
PDONOVAN	Peg	Donovan	Active	System access
TESTER	Tester	Tester	Active	System access

4. Click on the name hyperlink of the appropriate user to edit.

5. The **User Profile** screen will be displayed.



6. Click on **Edit** under the appropriate section to edit.

7. Make required edits in each section and select **Save changes**.

Company Administration

Approve User Changes

1. From the main menu heading select **Administration**, under **Company Administration** select **Approve user changes**.

User Administration Approval - Selection

To approve user profile requests, check the appropriate user profile and click "Approve." All approvals must be received before the user profile request will be applied.
User profiles without a checkbox have already been approved by you.

Unapproved User Profiles

User ID	First Name	Last Name	Approval Status	Approval Action
<input type="checkbox"/> NEWUSER	Mark	Rogers	1 of 2 received	Add user
<input type="checkbox"/> MODIFYUSER	John	Doe	1 of 2 received	Edit user
<input checked="" type="checkbox"/> EDITUSER	John	Rogers	1 of 2 received	Edit user
<input type="checkbox"/> DELETEUSER	Jim	P	1 of 2 received	Delete user
<input checked="" type="checkbox"/> DAVID2	David	Akers	1 of 2 received	Delete user
<input checked="" type="checkbox"/> DEMOUSER	Demo	User	1 of 2 received	Edit user

2. The **User Administration Approval - Selection** screen will be displayed.
3. A list of users to be approved will be listed
4. Select the checkbox in front of each user to approve.

Note: Click on *Edit user* to edit their settings.

5. Select **Approve**.
6. The **User Administration – Approval Confirmation** screen will be displayed.

User Administration Approval - Confirmation

The following approvals have been saved successfully.
Print this confirmation for your records. To approve additional user profiles, return to [User Administration Approval - Selection](#).
All approvals must be received before user profile requests will be effective.

Approved User Profiles

User ID	First Name	Last Name	Approval Status
EDITUSER	John	Rogers	2 of 2 received
DAVID2	David	Akers	2 of 2 received
DEMOUSER	Demo	User	2 of 2 received

Company Administration

Manage Account Information

1. From the main menu heading select **Administration**, under **Company Administration** select **Manage Account Information**.

Customers Bank

Bank Home | Disclosures | Help | Sign Off

Welcome | Account Services | Administration

Manage users
Approve user changes
Manage account information
Manage approval settings
Invalid login report
User setup report
Express account management

Account Administration
To change the description of an account, click the corresponding description.

1-2 View: All accounts Go

Description	Type	Account	TRC
test account	Checking	5618816	031302971
Test Account Only	Checking	9999036	031302971

2. The **Account Administration** screen will be displayed.
3. Click on the **account name** hyperlink.
4. The **Change Account Description** screen will be displayed.

Customers Bank

Bank Home | Disclosures | Help | Sign Off

Welcome | Account Services | Administration

Manage users
Approve user changes
Manage account information
Manage approval settings
Invalid login report
User setup report
Express account management

Change Account Description
Please make the required changes and click "Save changes." To return to the list of accounts, go to [Account Administration](#).

Account Information

TRC: 031302971
Account number: 8816
Account type: Checking
Description: test account

Save changes Do not save changes

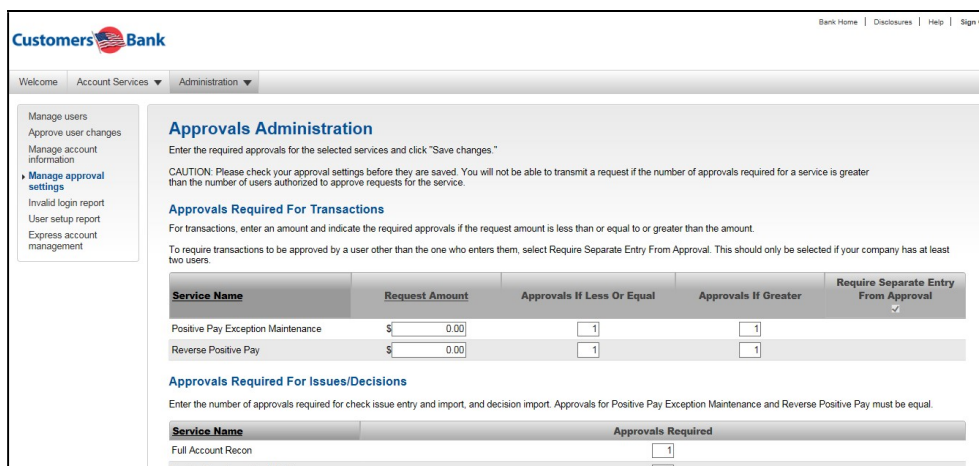
5. In the **Description** field enter the new name of the account.
6. Select **Save changes**.

Company Administration

Manage Approval Settings

Under this section the Admin can setup dollar limits for users and setup dual approval settings.

1. From the main menu heading select **Administration**, under **Company Administration** select **Manage Approval Settings**.



Approvals Administration

Enter the required approvals for the selected services and click "Save changes."

CAUTION: Please check your approval settings before they are saved. You will not be able to transmit a request if the number of approvals required for a service is greater than the number of users authorized to approve requests for the service.

Approvals Required For Transactions

For transactions, enter an amount and indicate the required approvals if the request amount is less than or equal to or greater than the amount.

To require transactions to be approved by a user other than the one who enters them, select Require Separate Entry From Approval. This should only be selected if your company has at least two users.

Service Name	Request Amount	Approvals If Less Or Equal	Approvals If Greater	Require Separate Entry From Approval
Positive Pay Exception Maintenance	\$ 0.00	1	1	<input checked="" type="checkbox"/>
Reverse Positive Pay	\$ 0.00	1	1	<input type="checkbox"/>

Approvals Required For Issues/Decisions

Enter the number of approvals required for check issue entry and import, and decision import. Approvals for Positive Pay Exception Maintenance and Reverse Positive Pay must be equal.

Service Name	Approvals Required
Full Account Recon	1

2. The **Approval Administration** screen will be displayed.
3. Under the Approvals Required for Transaction heading, enter the following fields:
 - **Request Amount** – enter the amount that requires approval
 - **Approvals If Less or Equal** – enter the number of approvers required for an item less than or equal to the request amount
 - **Approvals If Greater** - enter the number of approvers required for an item greater than the request amount
4. Select **Save changes**.

Company Administration

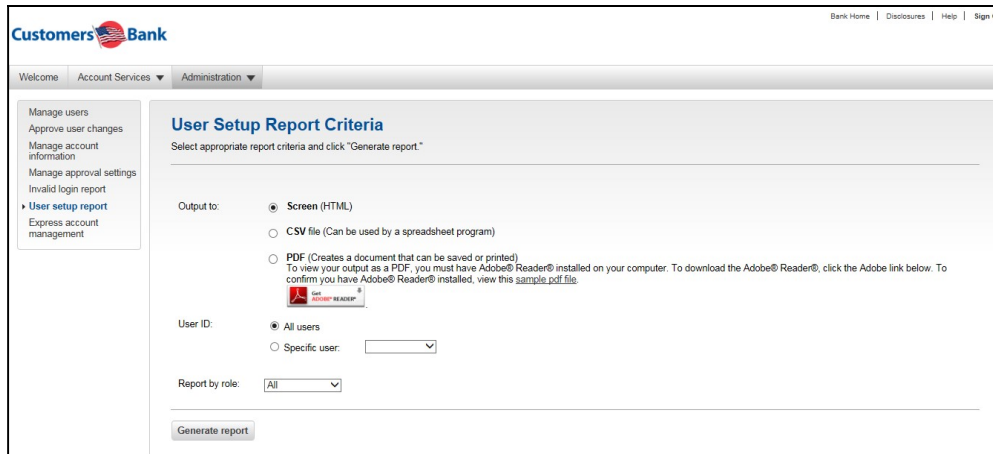
Invalid Login Report

This report is not available because we use a single sign on access via Business Online Banking.

Company Administration

User Setup Report

1. From the main menu heading select **Administration**, under **Company Administration** select **User Setup Report**.



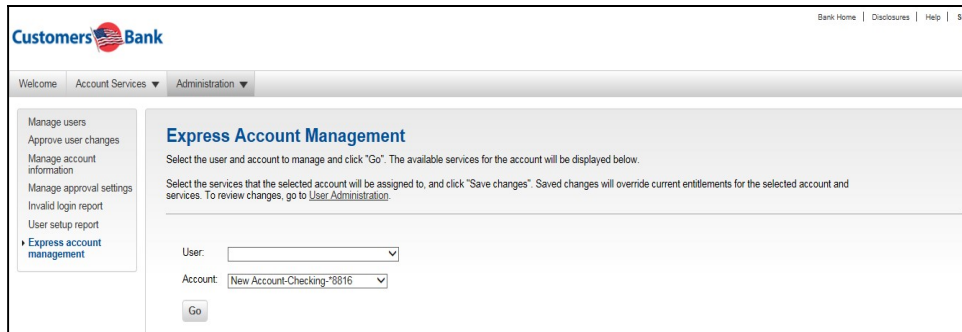
The screenshot shows the 'User Setup Report Criteria' screen. The page title is 'User Setup Report Criteria' and it includes the instruction 'Select appropriate report criteria and click "Generate report."'. The 'Output to:' section has three radio button options: 'Screen (HTML)' (selected), 'CSV file (Can be used by a spreadsheet program)', and 'PDF (Creates a document that can be saved or printed)'. Below the PDF option is a note: 'To view your output as a PDF, you must have Adobe® Reader® installed on your computer. To download the Adobe® Reader®, click the Adobe link below. To confirm you have Adobe® Reader® installed, view this [sample.pdf file](#).' There is also a 'User ID:' section with 'All users' selected and a 'Specific user:' dropdown menu. The 'Report by role:' section has 'All' selected in a dropdown menu. A 'Generate report' button is at the bottom.

2. The **User Setup Report Criteria** screen will be displayed.
3. Enter the following fields:
 - **Output** – select the format to view the report:
 - **Screen** – view the report on your screen
 - **CSV** – this report type can be opened in a spreadsheet
 - **PDF** – Adobe Reader must be installed on your computer
 - **User ID** – select the radio button in front of **All user** or use the drop-down menu to select a specific user
 - **Report by role** – use the drop-down menu to select the appropriate role
4. Select **Generate report**.
5. A report matching the search criteria will be displayed.

Company Administration

Express Account Management

1. From the main menu heading select **Administration**, under **Company Administration** select **Express account management**.



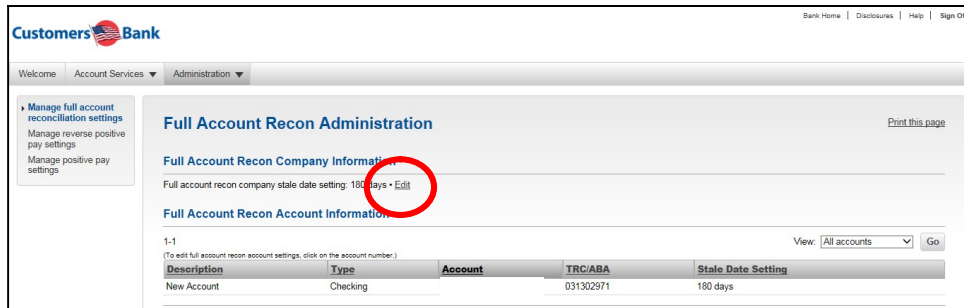
The screenshot shows the Customers Bank website interface. At the top right, there are links for "Bank Home", "Disclosures", "Help", and "Sign". Below the navigation bar, there are tabs for "Welcome", "Account Services", and "Administration". The "Administration" tab is selected. On the left side, there is a sidebar menu with options: "Manage users", "Approve user changes", "Manage account information", "Manage approval settings", "Invalid login report", "User setup report", and "Express account management" (which is highlighted). The main content area is titled "Express Account Management" and contains the following text: "Select the user and account to manage and click 'Go'. The available services for the account will be displayed below." and "Select the services that the selected account will be assigned to, and click 'Save changes'. Saved changes will override current entitlements for the selected account and services. To review changes, go to [User Administration](#)." Below this text, there are two dropdown menus: "User:" and "Account:" (with "New Account-Checking-8816" selected). A "Go" button is located below the "Account:" dropdown.

2. The **Express Account Management** screen will be displayed.
3. Select a **User** from the drop-down menu.
4. Select an **Account** from the drop-down menu.
5. Select **Go**.
6. Using the checkboxes select the **Service(s)** for the user.
7. Under **Entitle Account** use the checkboxes to select the appropriate services.
8. Under **Allow Transmit** use the checkboxes to select the appropriate services.
9. Select **Save Changes**.

Service Administration

Manage Full Account Reconciliation Settings

1. From the main menu heading select **Administration**, under **Service Administration** select **Manage full account reconciliation settings**.



2. The **Full Account Recon Administration** screen will be displayed along with a list of accounts setup for Full Account Reconciliation.
3. Click on the **Account** number hyperlink.
4. The **Full Account Recon Administration – Edit Account Details** screen will be displayed.

The screenshot shows the 'Full Account Recon Administration - Edit Account Details' screen. It has a sub-heading 'Account Information'. Below this, there are three fields: 'TRC:' with the value '031302971', 'Account number:' with an empty input field, and 'Stale date setting:' with a value of '90' and a note '(maximum is 90 days)'. At the bottom, there are two buttons: 'Save changes' and 'Do not save changes'.

5. In the **Company stale date setting** field enter a new stale date number.
6. Select **Save changes**.

Edit

7. Select **Edit** in the middle of the page to change the stale date.

Full Account Recon Administration - Edit Company Stale Date Setting

Company Stale Date Settings

Maximum stale date setting: 180 days
Company stale date setting:

8. The **Full Account Recon Administration – Edit Company Stale Date Setting** screen will be displayed.
9. In the **Company stale date setting** field enter a new stale date number.
10. Select **Save changes**.

Service Administration

Manage Reverse Positive Pay Settings

1. From the main menu heading select **Administration**, under **Service Administration** select **Manage reverse positive pay settings**.

Customers Bank Bank Home | Disclosures | Help | Sign Off
 Positive Pay Account Recon

Welcome Account Services Administration

Manage full account reconciliation settings
 Manage reverse positive pay settings
 Manage positive pay settings

Reverse Positive Pay Administration [Print this page](#)

Account Reverse Positive Pay Information

(To edit account reverse positive pay settings, click on the account number.)

TRC/ABA	Account Number	Description	Exception Minimum Amount
791000123	87654321	1st Reverse Positive Pay account	\$100.00
791000123	87654322	2nd Reverse Positive Pay account	\$1,000.00
791000123	87654333	3rd acct Reverse Positive Pay	\$1,500.00

2. The **Reverse Positive Pay Administration** screen will be displayed along with a list of accounts setup for Reverse Positive Pay.
3. Click on the **Account Number** hyperlink to edit the minimum exception amount.
4. The **Reverse Positive Pay Administration – Edit Account Settings** screen will be displayed.

Reverse Positive Pay Administration - Edit Account Settings

Account Information

TRC: 000027892
 Account number: 87654321
 Reverse Positive Pay minimum exception amount: (maximum is \$2,000.00)

5. In the **Reverse Positive Pay minimum exception** amount field enter an amount.
6. Select **Save changes**.

Service Administration

Manage Positive Pay Settings

1. From the main menu heading select **Administration**, under **Service Administration** select **Manage positive pay settings**.

Customers Bank

Welcome Account Services Administration

Manage full account reconciliation settings
Manage reverse positive pay settings
Manage positive pay settings

Positive Pay Administration

Print this page

Company Positive Pay Information

Company stale date setting: 180 days • Edit

Account Positive Pay Information

1-2 View: All accounts Go

(To edit account positive pay settings, click on the account number.)

Description	Type	Account	TRC	Stale Date Setting	Exception Minimum Amount
New Account	Checking		031302971	180 days	\$0.01
Test Account Only	Checking		031302971	180 days	\$0.01

2. The **Positive Pay Administration** screen will be displayed along with a list of accounts setup for Positive Pay.
3. Click on the **Account** number hyperlink.
4. The **Positive Pay Administration – Edit Account Positive Pay Settings** screen will be displayed.

Positive Pay Administration - Edit Account Positive Pay Settings

Account Information

TRC: 031302971

Account number:

Stale date setting: (maximum is 180 days)

Positive Pay minimum exception amount: (maximum is \$0.01)

Save changes Do not save changes

5. In the **Stale date setting** field enter a new stale date number.
6. In the **Positive Pay minimum exception amount** field enter a new amount.

Note: The minimum amount can either be \$0.00 or \$0.01.

7. Select **Save changes**.

Edit

8. Select **Edit** in the middle of the page to change the stale date.

Positive Pay Administration - Edit Company Stale Date Setting

Company Stale Date Settings

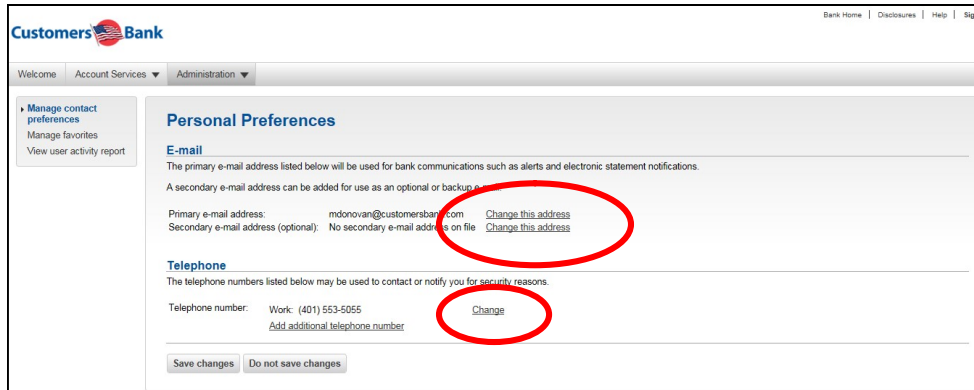
Maximum stale date setting: 180 days
Company stale date setting:

9. The **Positive Pay Administration – Edit Company Stale Date Setting** screen will be displayed.
10. In the **Company stale date setting** field enter a new stale date number.
11. Select **Save changes**.

Self Administration

Manage Contact Preferences

1. From the main menu heading select **Administration**, under **Self Administration** select **Manage contact preferences**.



Customers Bank

Welcome | Account Services | Administration

Personal Preferences

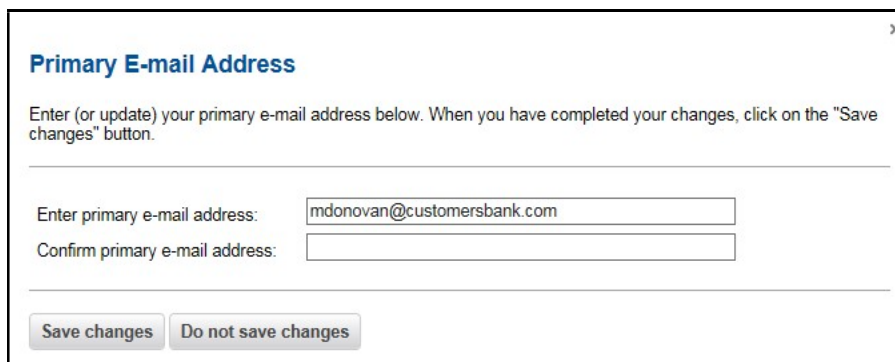
E-mail
The primary e-mail address listed below will be used for bank communications such as alerts and electronic statement notifications.
A secondary e-mail address can be added for use as an optional or backup e-mail address.

Primary e-mail address: mdonovan@customersbank.com [Change this address](#)
Secondary e-mail address (optional): No secondary e-mail address on file [Change this address](#)

Telephone
The telephone numbers listed below may be used to contact or notify you for security reasons.

Telephone number: Work: (401) 553-5055 [Change](#)
[Add additional telephone number](#)

2. The **Personal Preferences** screen will be displayed.
3. Select **Change this address** in the middle of the page to edit your e-mail address on your primary or secondary fields.



Primary E-mail Address

Enter (or update) your primary e-mail address below. When you have completed your changes, click on the "Save changes" button.

Enter primary e-mail address:
Confirm primary e-mail address:

4. Edit the e-mail address in both fields.
5. Select **Save changes**.

- Under the **Telephone** heading select **Change** to edit you phone number.

Telephone Number

Enter or update telephone number information and click "Save changes."

Label:

Country/region:

Telephone Number:
(Area/city code and local number)

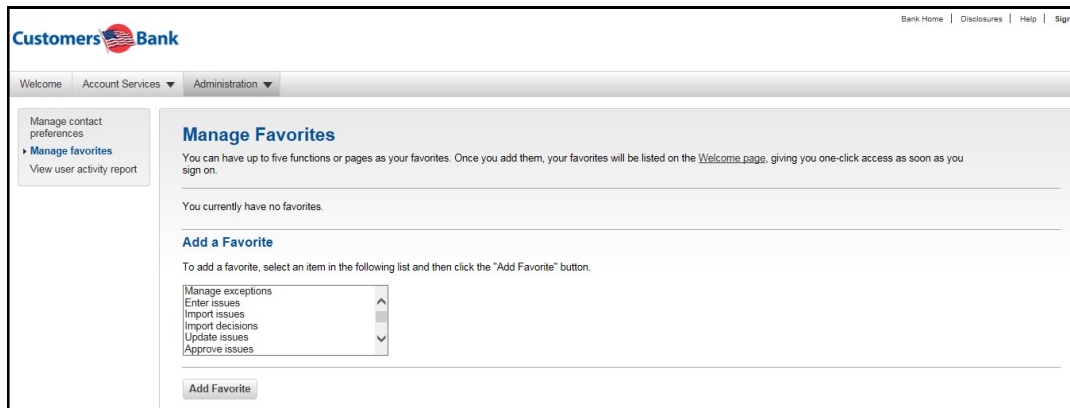
Extension (optional):

- In the **Telephone Number** field enter the correct phone number.
- The **Extension** field is optional.
- Select **Save changes**.

Self Administration

Manage Favorites

1. From the main menu heading select **Administration**, under **Self Administration** select **Manage favorites**.



2. The **Manage Favorites** screen will be displayed.

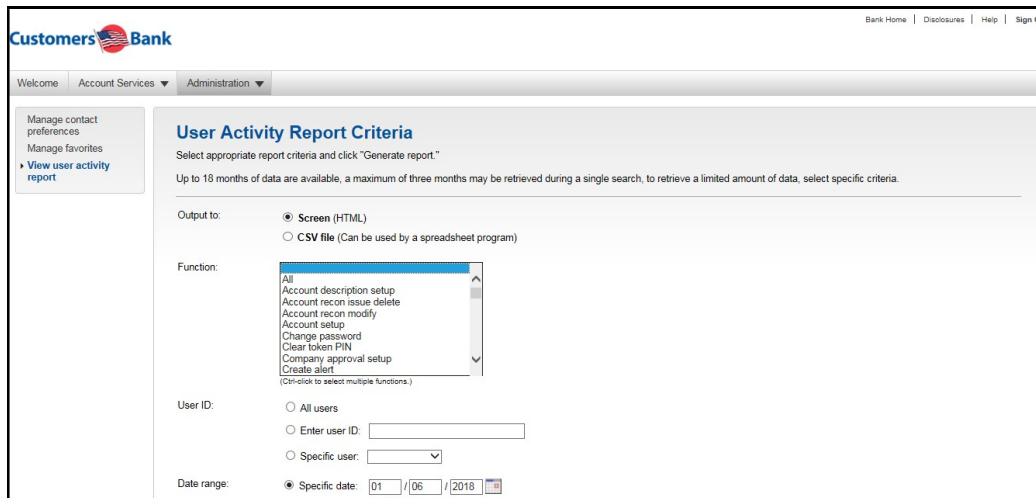
Note: *Once added, your favorites will be listed on Welcome screen, giving you one-click access as soon as you sign on.*

3. Click on an item, it will appear highlighted.
4. Select **Add Favorite**.
5. Repeat steps 3 and 4 until you have selected all of the items to appear on your Welcome screen.

Self Administration

View User Activity Report

1. From the main menu heading select **Administration**, under **Self Administration** select **View user activity report**.



Customers Bank Bank Home | Disclosures | Help | Sign Off

Welcome Account Services Administration

Manage contact preferences
Manage favorites
View user activity report

User Activity Report Criteria

Select appropriate report criteria and click "Generate report."

Up to 18 months of data are available, a maximum of three months may be retrieved during a single search, to retrieve a limited amount of data, select specific criteria.

Output to:
 Screen (HTML)
 CSV file (Can be used by a spreadsheet program)

Function:
 All
 Account description setup
 Account recon issue delete
 Account recon modify
 Account setup
 Change password
 Clear token PIN
 Company approval setup
 Create alert
(Click to select multiple functions.)

User ID:
 All users
 Enter user ID:
 Specific user:

Date range:
 Specific date: / / 2018

2. The **Manage Favorites** screen will be displayed.
3. Enter the following fields:
 - **Output** – select the format to view the report:
 - **Screen** – view the report on your screen
 - **CSV** – this report type can be opened in a spreadsheet
 - **Function** – select the category, it will appear highlighted
 - **User ID** – use the radio button to select the User ID(s)
 - **Date Range** – use the radio button to select the date range
4. Select **Generate report**.

- The **User Activity Report** will be displayed.

Customers Bank Positive Pay Account Record

Welcome Account Services Administration

Change password
Manage contact preferences
Manage favorites
View user activity report

User Activity Report

To change report criteria, return to [User Activity Report Criteria](#)

Date created: 01/06/2018 07:18:07 PM (ET)
Function: All
User ID: DAVID2
Date range: 01/06/2018 to 01/06/2018

(To view activity detail, click the date) [Filter](#)

Date	User ID	User Name	IP Address	Function
01/06/2018 08:16:23 AM (ET)	DAVID2	David Akers	222.111.000.99	Secure login
01/06/2018 08:22:15 AM (ET)	DAVID2	David Akers	222.111.000.99	Summary Report
01/06/2018 08:44:56 AM (ET)	DAVID2	David Akers	222.111.000.99	Account Detail Report
01/06/2018 09:12:31 AM (ET)	DAVID2	David Akers	222.111.000.99	Create Alert
01/06/2018 09:16:31 AM (ET)	DAVID2	David Akers	222.111.000.99	Investment activity report
01/06/2018 10:32:31 AM (ET)	MARK01	Mark Spencer	222.111.000.67	Create company user
01/06/2018 08:22:15 AM (ET)	DAVID2	David Akers	222.111.000.99	Wire - domestic one time wire transfer transmit
01/06/2018 08:44:56 AM (ET)	DAVID2	David Akers	222.111.000.99	Wire - FX Intl one time wire transfer transmit
01/06/2018 09:12:31 AM (ET)	DAVID2	David Akers	222.111.000.99	Wire - USD Intl one time wire transfer transmit
01/06/2018 09:16:31 AM (ET)	DAVID2	David Akers	222.111.000.99	Wire - domestic template based wire transfer transmit

- Click on the **Date** hyperlink to view additional detail on each transaction.

Customers Bank Positive Pay Account Record

Welcome Account Services Administration

Change password
Manage contact preferences
Manage favorites
View user activity report

User Activity Report - Detail

Review the details for this activity or return to [User Activity Report](#)

Activity

Date: 01/06/2018 08:44:56 AM (ET)
User ID: DAVID2
User Name: David Akers
IP address: 222.111.000.99
Function: Account Detail Report

Activity Detail

Field Name	Field Information
Requested date:	01/05/2018
Transactions:	All transactions
Account 1:	TRC: Account: Description:
Account 2:	TRC: Account: Description:

Remote Official Check – Private Banking Customers

First Time Login

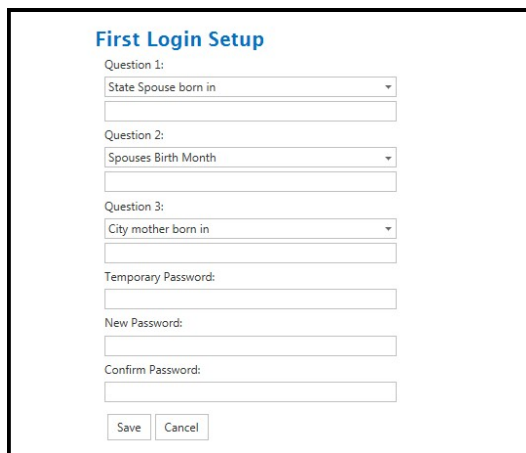
1. Upon logging into Business Online Banking each user will be brought to the **Home** screen. Select **Enhanced Service** from the main navigation menu then select **Remote Official Check**.

Requirements

- Microsoft Windows Version 10
- Internet Explorer 11 or above
- Microsoft .NET Framework 4.5.2 or above; 32-bit or 64-bit environment.
- Secure Network
- Internet Access
- Public IP and Printer IP addresses have been provided to the bank.

2. Select **Login**.

3. First time users will be required to select 3 security challenge questions and create a new password.



4. Select a question for the drop-down menu.
5. Enter the answer in the box provided.
6. Repeat steps 8 and 10 until 3 questions and 3 answers appear.
7. Enter the following fields:
 - **Temporary Password** – Temporary password assigned for first login
 - **New Password** - Password must be at least 8 characters in length, have at least one upper case letter, one lower case letter, one number and one special character.
Example: Password1#.

- **Confirm Password** – reenter new password

8. Select **Save**.

Email Notifications

Follow the instructions on page 19 to setup your email notifications for the following events:

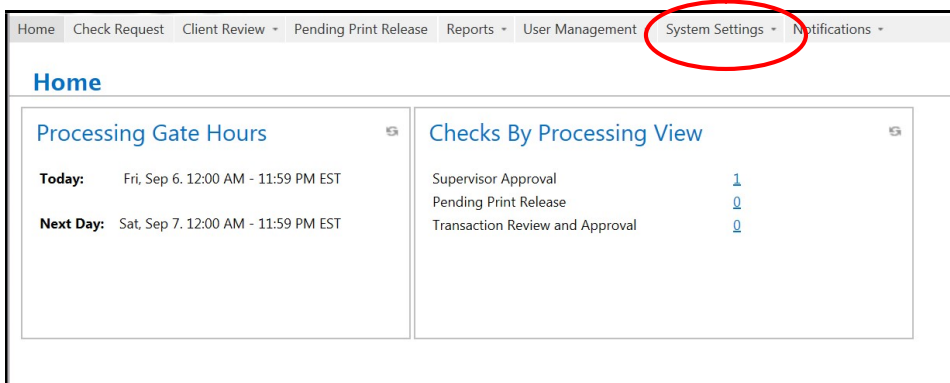
Expired Pending Print.	For your security checks will expire if not printed within 2 days of its approval.
Pending Print Past Due.	This informs you of any checks nearing its expiration
Pending Print Release.	You have checks ready to be printed.
Transaction Review and Approval.	Requested checks are require your approval before being sent to the bank for processing.
Void.	Lost or unprinted checks have been voided.

Printer Security Firmware Installation / Reinstallation

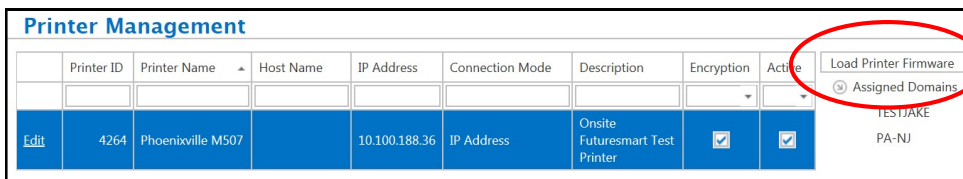
Prior to installation your IT support should have installed the appropriate HP Printer Driver file to the desktop or laptop which will be used for Remote Official Check.

Note: *This role is only available for first time installation or reinstallation of the AP Crypto Security Firmware. Please reach out to your banker for more information.*

1. Select the **System Settings** tab from the main menu bar and click **Manage Printers**.



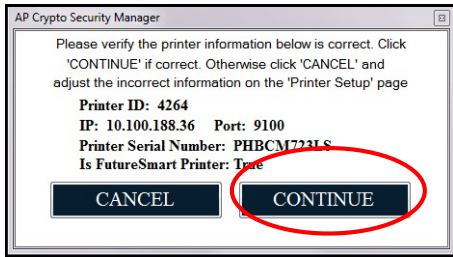
2. The **Printer Management** screen will appear. Select your printer from the list then select the **Load Printer Firmware** on the right side of the list.



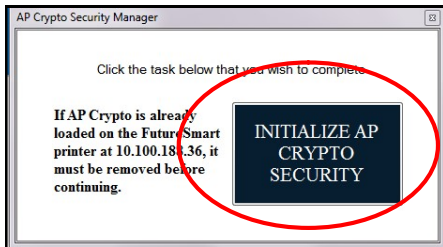
3. Select **Begin** on the Welcome screen to initiate the process.



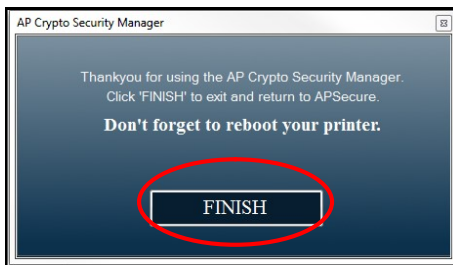
4. Select **Continue**.



5. Select **Initialize AP Crypto Security**

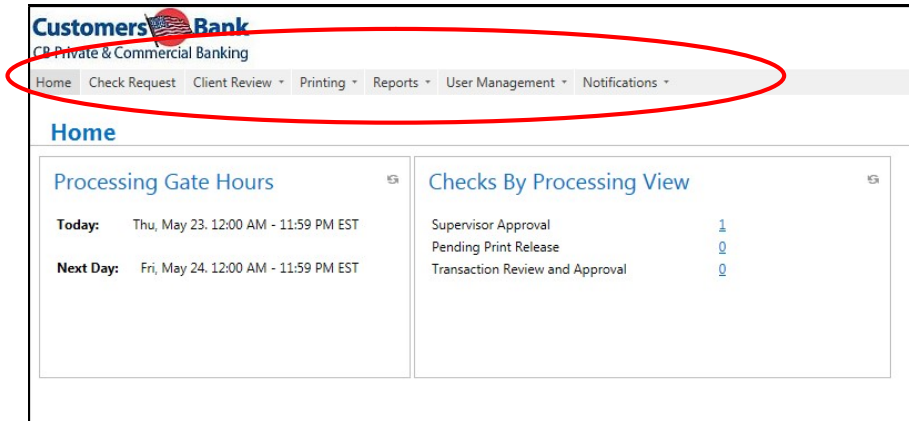


6. Select **Finish**.



Home Page

The **Home Page** will be displayed. Across the top of the Home Page is the navigation menu. These menu tabs are entitlement driven based on the user's individual entitlements.



- **Check Request** – allows the user to enter the information on the check(s) being requested
- **Client Review** – allows the user to view, approve and/or cancel check request(s)
- **Printing** – allows the users to print an official check once approved by the bank
- **Reports** – allows the users to run various reports
- **User Management** – allows the company system administrator to add and edit users
- **Notifications** – allows the users to setup e-mail alert notification for specific transactions

Dashboard

Directly below the navigation menu is the processing **Dashboard** which shows the **Processing Hours** and the entitlement driven **Checks By Processing View**.

Home							
<p>Processing Gate Hours</p> <p>Today: Thu, May 23. 08:00 AM - 05:30 PM EST</p> <p>Next Day: Fri, May 24. 08:00 AM - 05:30 PM EST</p>	<p>Checks By Processing View</p> <table> <tr> <td>Supervisor Approval</td> <td style="text-align: right;">1</td> </tr> <tr> <td>Pending Print Release</td> <td style="text-align: right;">0</td> </tr> <tr> <td>Transaction Review and Approval</td> <td style="text-align: right;">0</td> </tr> </table>	Supervisor Approval	1	Pending Print Release	0	Transaction Review and Approval	0
Supervisor Approval	1						
Pending Print Release	0						
Transaction Review and Approval	0						

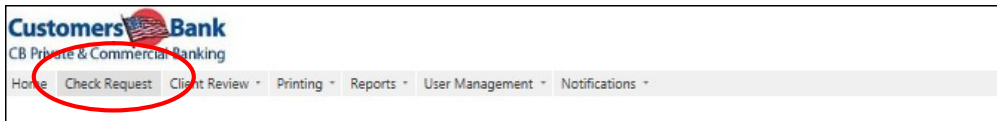
- **Processing Hours** – shows the timeframe checks can be requested, processed and printed
- **Checks by Processing View** – shows the number of check requests at various stages
 - **Supervisor Approval** – checks requested by company administrators and requiring their approval
 - **Pending Print Release** – checks requested, approved and ready for printing.
 - **Transaction Review and Approval** – checks requested which require secondary approval

Check Requests and Review

This module allows the customer to enter and review check requests prior to customer approval.

Customers can either **manually enter** information or select a **file upload** feature for check requests.

1. Select the **Check Request tab** from the main menu bar.



Manually enter check requests

1. From the **Request Form** enter the following information:
 - **Payee Information:**
 - Up to 3 payees are allowed on a check
 - Payee can either be a business or individual
 - First Name and Last Name are required and Middle Name is optional for individuals
 - **Domain** – select the appropriate company name from the drop down list
 - **Funding Account** – select appropriate funding account from the dropdown menu
 - **Amount** – enter the amount of the check
 - **Address Line (optional)** – enter the street address of the check recipient
 - **City (optional)** – enter the city of the check recipient
 - **State (optional)** – select the state of the check recipient from the drop down menu
 - **Zip (optional)** – enter the zip code of the check recipient
 - **Amount** – the amount of the check to be created

- **Memo (optional)** – the memo field is optional. This field can be used to add a memo line to the printed check.

Check Entry

Request Form
File Upload
Review (0)

*** Payee 1**

Business / Organization 1:
Please enter a Business / Organization or Individual only for each required Payee

First Name 1:

Middle Name 1:

Last Name 1:

Payee 2

Business / Organization 2:
Please enter a Business / Organization or Individual only for each required Payee

First Name 2:

Middle Name 2:

Last Name 2:

Payee 3

Business / Organization 3:
Please enter a Business / Organization or Individual only for each required Payee

First Name 3:

Middle Name 3:

Last Name 3:

* Domain:

* Funding Source:

* Amount:

Address 1:

Address 2:

City:

State:

Zip:

Memo:

* Required Fields

Add
Clear

2. Select **Add** to add the check request to the queue. Select **Clear** to clear the page to re-enter information.

Upload file of check requests

1. Create a file in Excel using the following format fields. When using the upload feature in the Remote Official Check product, the file must be in this Excel CSV format.
2. Save the file in CSV format.
3. Close the file. The file must be closed or the upload won't work.

Field	Field Name	Maximum Length
1	FirstName1	20*
2	LastName1	20*
3	MiddleName1	20*
4	BusinessName1	60
5	FirstName2	20*
6	LastName2	20*
7	MiddleName2	20*
8	BusinessName2	60
9	FirstName3	20*
10	LastName3	20*
11	MiddleName3	20*
12	BusinessName3	60
13	Address1 (optional)	66
14	Address2 (optional)	66
15	City (optional)	50
16	State (optional)	2
17	Zip (optional)	9
18	Amount	Cannot exceed \$10,000,000.00
19	Your Business Account Number	10
20	Check Memo (optional)	38

Additional file format requirements:

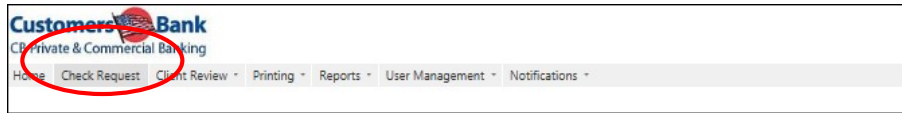
Payee Information:

- You may enter up to 3 payees on a check
- Payee may either be a business or individual
- You may only have one type (either business or individual) per payee
- You will need to enter the First Name, Middle Name (optional) and Last Name for individuals (the combined length cannot exceed 60 characters)*
- No spaces needed to pad each field
- Empty and optional fields must be delimited with commas, e.g., “,”

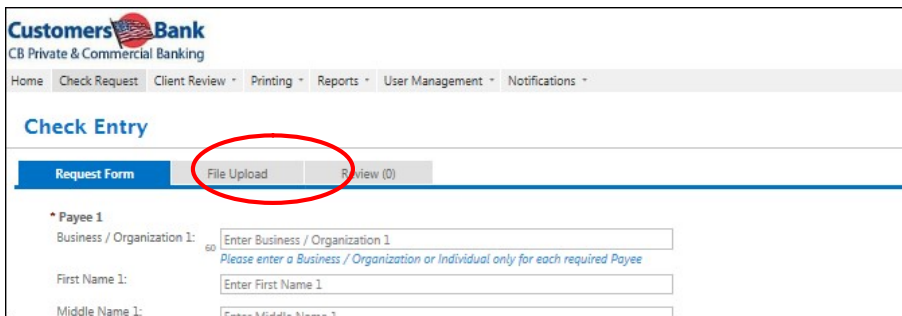
Sample File:

Mary, Smith, Jane,,,,,,,,,99 Bridge St, Apt 5,Anytown, PA, 19128,123456.13,Digital
 Mary, Smith, Joe,John,Smith,,,,,,,,,99 Bridge St, ,Anytown, PA, 19128,987.5,Transformation

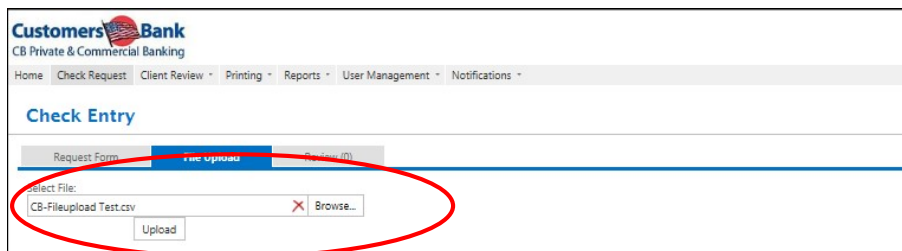
4. Select the **Check Request** tab from the main menu bar.



5. Select the **File Upload** tab.



6. Select the **Browse** button next to the **Select File** box.



7. Select the file to be uploaded.
8. Select **Open**.
9. Select **Upload**.

- Once the **Progress** is listed as **Completed** the user may select the **Review** tab to submit the checks for approval.

Customers Bank
CB Private & Commercial Banking

Home Check Request Client Review Printing Reports User Management Notifications

Check Entry

Request Form File Upload Review (0)

Select File:
Click here to browse files... Browse...
Upload

Allowed image types: .csv
Maximum file size: 250KB

After Upload is completed, please go to Review tab to submit each check entry for approval.

Uploaded files being processed:

Progress	Original File Name	File Size	Upload Time	Completed Time
Completed	CB-Fileupload Test.csv	1KB	5/23/2019 10:34:10 AM	5/23/2019 10:34:11 AM

*This table only maintains 7 days of history.

Note: If the **Progress** displays **Error**, click on the -> icon to review a list of errors in the file.

- Within the **Check Request** window, select the **Review** tab

- A listing of all of the check request(s) the user has submitted or uploaded will display.

Customers Bank
CB Private & Commercial Banking

Home Check Request Client Review Printing Reports User Management Notifications

Check Entry

Request Form File Upload Review (2)

	Payee	Amount	Address Line	City	State	Zip	Funding Source Name	Funding Source Account Number	Domain	Memo
<input type="checkbox"/>	Jane Doe	\$100.00					CUBE UAT Test Acct	8675309	TESTIAKE	
<input type="checkbox"/>	Digital Transformation Inc	\$500.25					CUBE UAT Test Acct	8675309	TESTIAKE	Estimate

Page 1 of 1 (2 items) | Page size: 25

Total Items Selected: 0 Total Amount Selected: \$0

Submit Delete

- Re-order the check list(s) by clicking on any of the descriptive heads. Example re-sort by payee name by clicking on the **Payee** heading.
- Select the checkbox(es) in front of each check request to be submitted for approval.
- Select **Submit**. Select **Delete** to delete any check request(s).
- A confirmation pop up box will display.
- Select **Yes** to continue.

Confirm

Are you sure you want to submit the selected transactions?

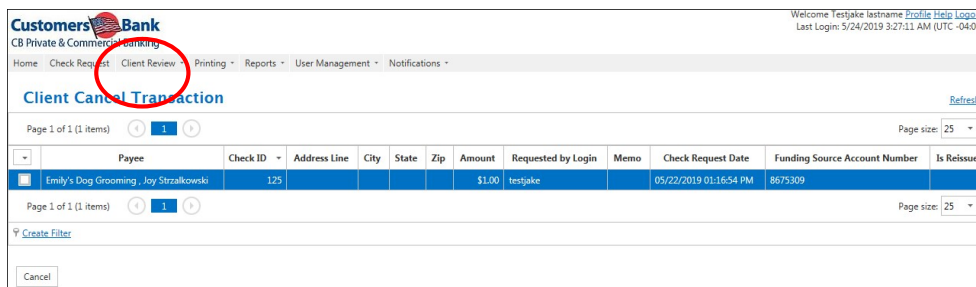
Yes No

Client Review

This module allows a customer to cancel and approve check requests received from within their company.

Client Review - Cancel Transaction

1. Select the **Client Review** tab from the main menu bar.
2. Select **Cancel Transaction** from the drop-down menu. A listing of all check(s) that have been requested will be displayed.



Customers Bank
CB Private & Commercial Banking

Welcome testjake lastname [Profile](#) [Help](#) [Logout](#)
Last Login: 5/24/2019 3:27:11 AM (UTC -04:00)

Home Check Request **Client Review** Printing Reports User Management Notifications

Client Cancel Transaction [Refresh](#)

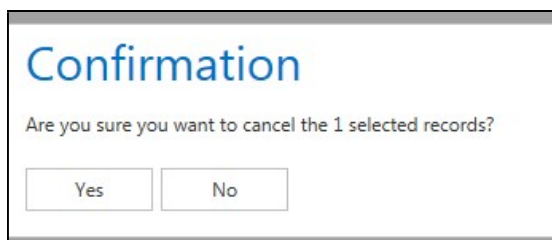
Page 1 of 1 (1 items) Page size: 25

	Payee	Check ID	Address Line	City	State	Zip	Amount	Requested by Login	Memo	Check Request Date	Funding Source Account Number	Is Reissue
<input checked="" type="checkbox"/>	Emily's Dog Grooming, Joy Strzalkowski	125					\$1.00	testjake		05/22/2019 01:16:54 PM	8675309	

Page 1 of 1 (1 items) Page size: 25

[Create Filter](#)

3. Select the checkbox(es) in front of each check request to be cancelled.
4. Select **Cancel**.
5. A confirmation pop up box will display.
6. Select **Yes** to continue.



Confirmation

Are you sure you want to cancel the 1 selected records?

Client Review - Supervisor Approval

This approval option is only available to company administrators, which allow them to approve their own check requests.

1. Select the **Client Review** tab from the main menu bar.

Check ID	Payee	Address Line	City	State	Zip	Amount	Memo	Requested by Login	Funding Source Name	Funding Source Account Number	Check Request Date	Is Reissue
125	Emily's Dog Grooming, Joy Stralkowski					\$1.00		testjake	CUBI UAT Test Acct	8675309	05/22/2019 01:16:54 PM	

2. Select **Supervisor Approval** from the drop-down menu. A listing of all check(s) ready for review and approval will be displayed.
3. Select the checkbox(es) in front of each check request to be approved.
4. Just above the decision button, the **Total Items Select** and **Total Amount Select** will display the total number of check(s) and the total dollar amount of the check(s) selected.
5. Select **Approve** to send the check request(s) to the bank for final approval. Select **Deny** to cancel the check request(s).
6. A confirmation pop up box will display.
7. Select **Yes** to continue.

Confirmation

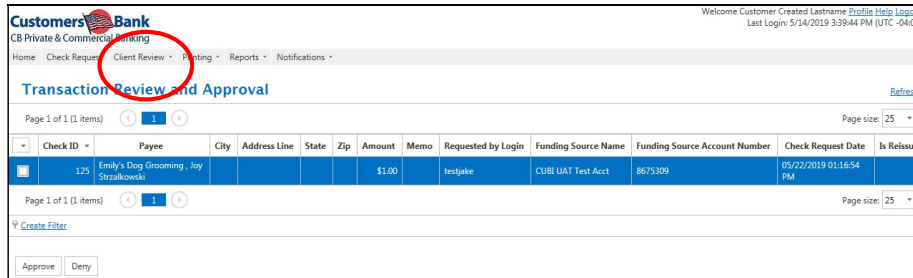
Are you sure you want to approve the 2 selected records?

Yes No

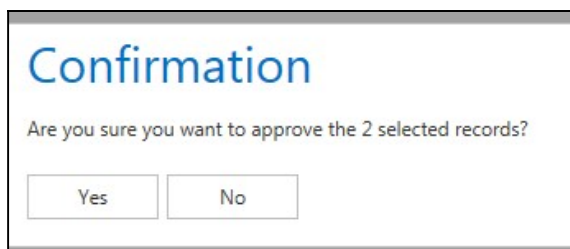
Client Review – Transaction Review and Approval

This option is for approving check requests from another user.

1. Select the **Client Review** tab from the main menu bar.



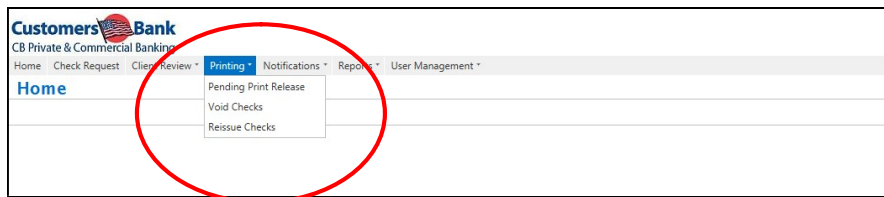
2. Select **Transaction Review and Approval** from the drop-down menu. A listing of all check(s) ready for review and approval will be displayed.
3. Select the checkbox(es) in front of each check request to be approved.
4. Just above the decision button, the **Total Items Select** and **Total Amount Select** will display the total number of check(s) and the total dollar amount of the check(s) selected.
5. Select **Approve** to send the check request(s) to the bank for final approval. Select **Deny** to cancel the check request(s).
6. A confirmation pop up box will display.
7. Select **Yes** to continue.



Printing

Pending Print Release

1. Select the **Printing** tab from the main menu bar.
2. Select **Pending Print Release** from the drop-down menu. Once the bank has approved the check request(s) a listing of all check(s) ready for printing will be displayed.



3. Select the checkbox(es) in front of each check request to be printed.

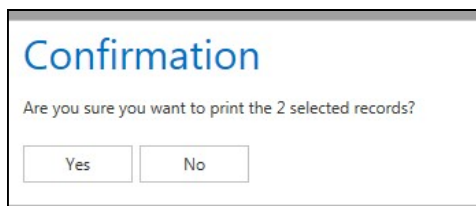
	Payee	Address Line	City	State	Zip	Amount	Memo	Requested By Login	Funding Source	Check Request Date	Check ID
<input type="checkbox"/>	Peg Donovan	40 Westminster St.	Providence	RI	02903	\$1.00	Testing Memo	mdonovan	111	11/22/2013 7:14:28 AM	57
<input type="checkbox"/>	The Fabric Store	1 Main St.	New Bedford	MA	02740	\$5.00	Fabric samples	mdonovan	111	11/22/2013 7:14:28 AM	58

Page 1 of 1 (2 items)
 Total Items Selected: 0 Total Amount Selected: \$0

4. Just above the decision button, the **Total Items Select** and **Total Amount Select** will display the total number of check(s) and the total dollar amount of the check(s) selected.
5. Select **Print** to send the check request(s) to the appropriate printer.

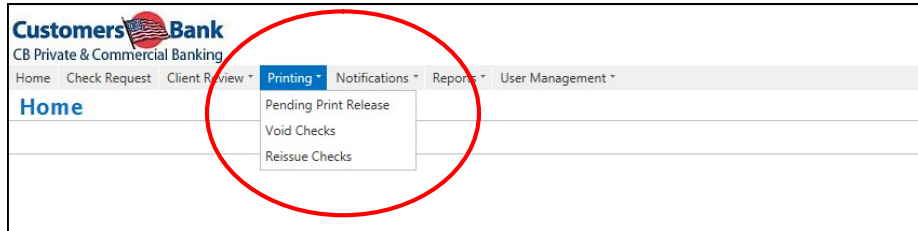
Note: Confirm that the bank provided USB plug is installed on the printer prior to selecting print.

6. A confirmation pop up box will display.
7. Select **Yes** to continue.

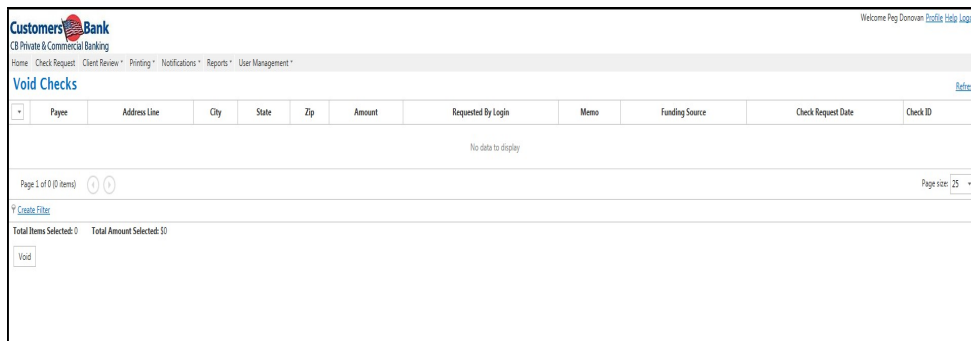


Void Checks

1. Select the **Printing** tab from the main menu bar.



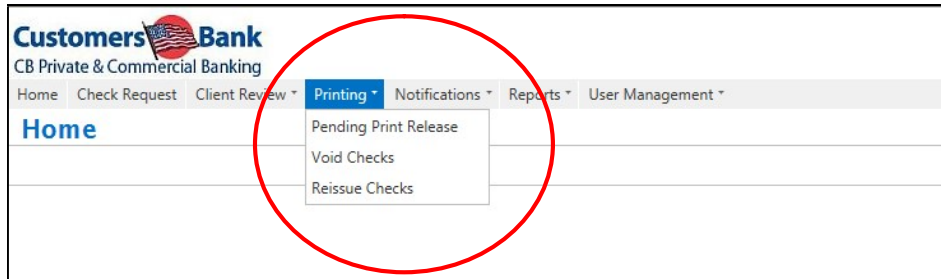
2. Select **Void Checks** from the drop-down menu. A listing of all check(s) that may be voided will be displayed.



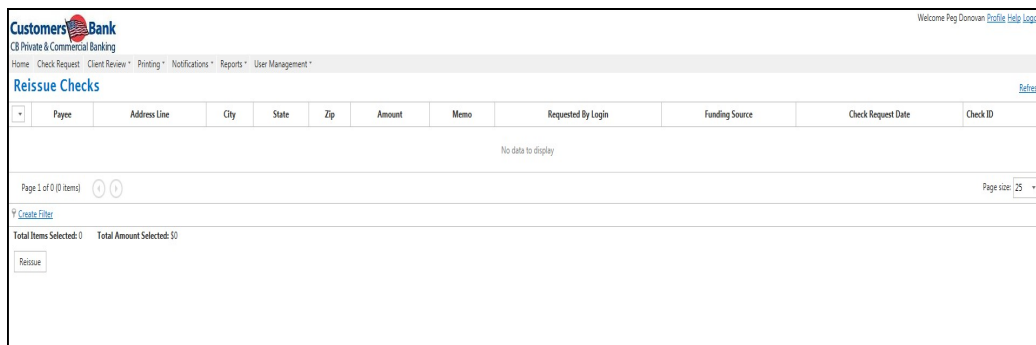
3. Select the checkbox(es) in front of each check requested to be voided.
4. Just above the decision button, the **Total Items Select** and **Total Amount Select** will display the total number of check(s) and the total dollar amount of the check(s) selected.
5. Select **Void** to void the check request(s).
6. A confirmation pop up box will display.
7. Select **Yes** to continue.

Reissue Checks

1. Select the **Printing** tab from the main menu bar.



2. Select **Reissue Checks** from the drop-down menu. A listing of all check(s) to be reissued will be displayed.



3. Just above the decision button, the **Total Items Select** and **Total Amount Select** will display the total number of check(s) and the total dollar amount of the check(s) selected.
4. Select **Reissue** to reissue the check request(s).

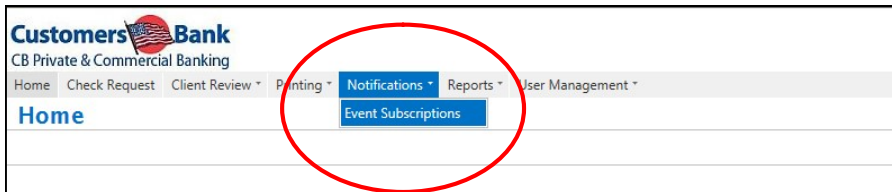
Note: The reissue check request(s) must be sent to the bank for final approval before they can be printed.

5. A confirmation pop up box will display.
6. Select **Yes** to continue.

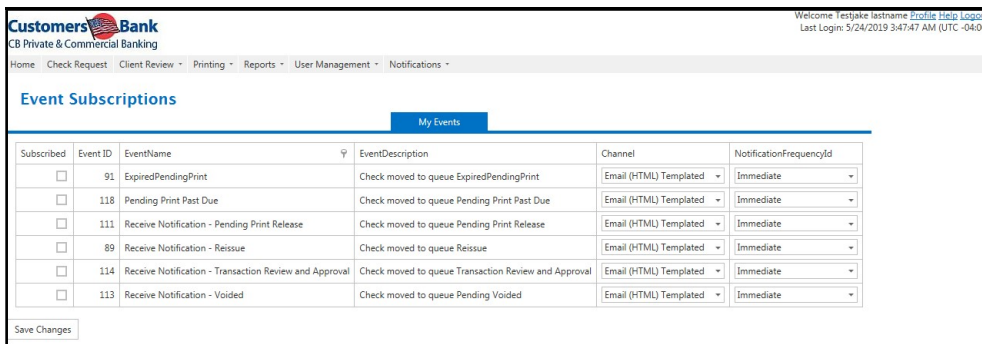
Notifications

Event Subscriptions

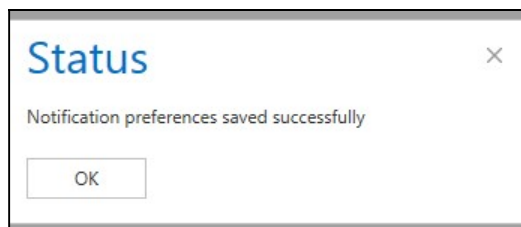
1. Select the **Notifications** tab from the main menu bar.
2. Select **Event Subscriptions** from the drop-down menu.



3. A listing of all event notifications will be displayed.



4. Select the checkbox(es) in front of each notification you would like to receive.
5. Select the e-mail **Channel** from the drop-down menu.
6. Select the e-mail **Notification Frequency Id** from the drop-down menu.
7. Select **Save Changes**.
8. A confirmation pop up box will display. Select **OK**.

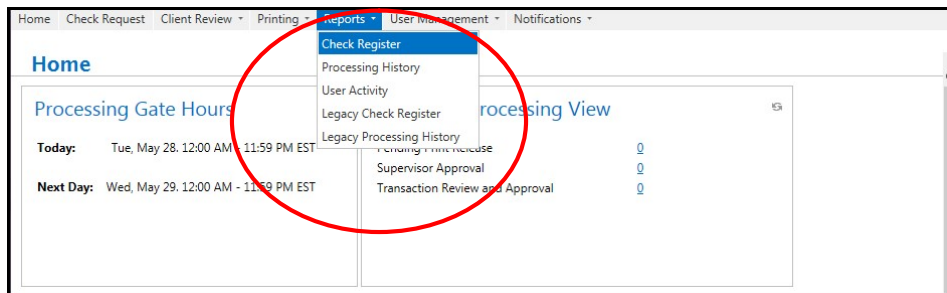


Reporting

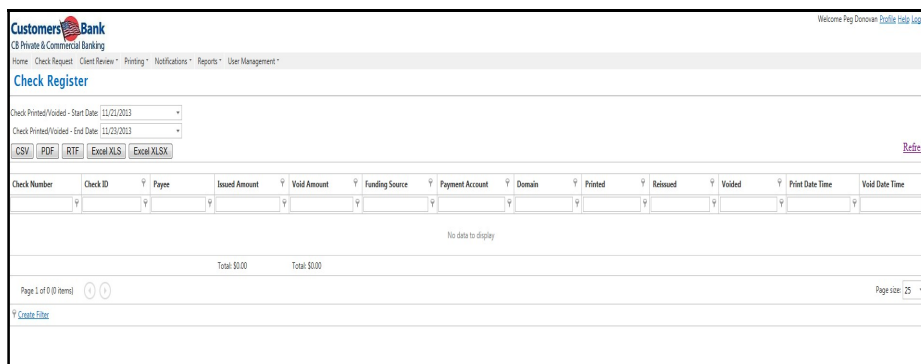
Check Register

The **Check Register Report** can be used to run a report on Printed and Voiced checks.

1. Select the **Reporting** tab from the main menu bar.
2. Select **Check Register** from the drop-down menu.



3. This report allows a user to run and export check register reports for printed and/or voided checks.



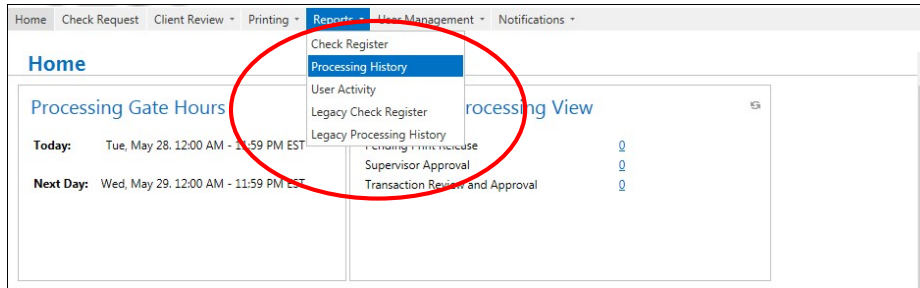
- Select a **Start Date** and an **End Date**
 - A list of checks that match the criteria will be displayed
 - Select a report type to export the check register information
 - **CSV** – Comma separated value formatted file
 - **EXCEL** – Excel formatted file
4. Select whether to **Open**, **Save** or **Cancel** exported file.



Processing History

The **Processing History** report can be used to run reports of all transaction processed for a specific period of time.

1. Select the **Reporting** tab from the main menu bar.
2. Select **Processing History** from the drop-down menu.



3. This report displays a listing of items and their statuses.

The screenshot shows the 'Processing History Report' page. It includes a header with the Customers Bank logo and navigation links. Below the header, there are filters for 'Check Date - Start Date' and 'Check Date - End Date'. There are also buttons for exporting the report in CSV, PDF, RTF, Excel XLS, and Excel XLSX formats. The main part of the page is a table with the following columns: Check Number, Check ID, Check Status, Last Status Change, Payee, Amount, Funding Source, Payment Account, Domain, Memo, Overlay, Requested By, Check Request Date, Printed By, Printed, Resound, Voided, Print Date Time, Void Date Time, and Recover Check. The table contains three rows of data.

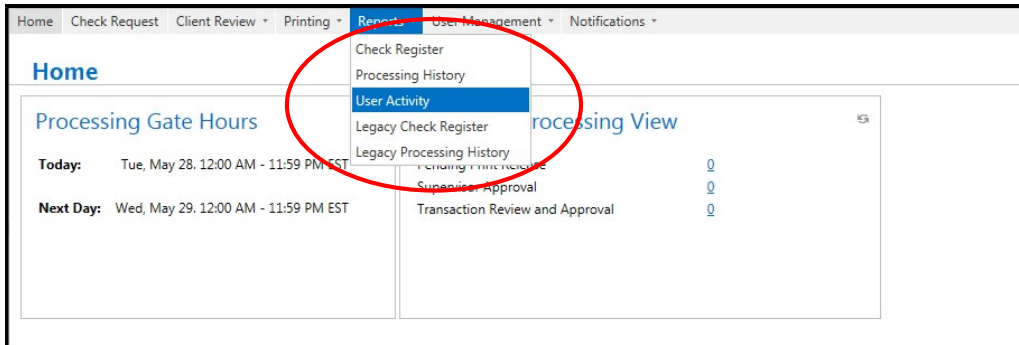
Check Number	Check ID	Check Status	Last Status Change	Payee	Amount	Funding Source	Payment Account	Domain	Memo	Overlay	Requested By	Check Request Date	Printed By	Printed	Resound	Voided	Print Date Time	Void Date Time	Recover Check
59		Initial Review	11/22/2013 7:23 AM	Buttons Buttons	\$4.25	111	66666666	Peg's Dress Makers	Button order	RQC	endonovan	11/22/2013 7:23:00 AM		NO	NO	NO			NO
58		Pending Print Release	11/22/2013 7:17 AM	The Fabric Store	\$3.00	111	66666666	Peg's Dress Makers	Fabric samples	RQC	endonovan	11/22/2013 6:37:00 AM		NO	NO	NO			NO
57		Pending Print Release	11/22/2013 7:17 AM	Peg Donovan	\$1.00	111	66666666	Peg's Dress Makers	Testing Memo	RQC	endonovan	11/22/2013 6:21:00 AM		NO	NO	NO			NO

4. Select a **Start Date** and an **End Date** for additional history information.
5. This report can also be exported the following formats:
 - **CSV** – Comma separated value formatted file
 - **PDF** – PDF formatted file
 - **RTF** – Word formatted file
 - **EXCEL** – Excel formatted file

User Activity

The **User Activity** report is similar to the Event Log; however, this report displays transactions by user rather than by event.

1. Select the **Reporting** tab from the main menu bar.
2. Select **User Activity** from the drop-down menu.



3. This report displays the logged in user's activity.

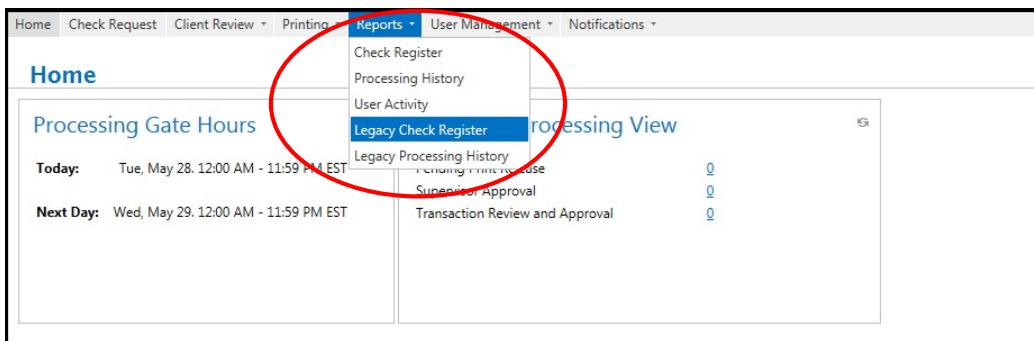
Login ID	Event Message	Description	Date Time	Domain
redonovan	Viewed Report	Event Log	11/22/2013 8:52 AM	Peg's Dress Makers
redonovan	Viewed Report	User Activity	11/22/2013 8:51 AM	Peg's Dress Makers
redonovan	Viewed Report	Event Log	11/22/2013 8:51 AM	Peg's Dress Makers
redonovan	Viewed Report	User Activity	11/22/2013 8:51 AM	Peg's Dress Makers
redonovan	Viewed Report	Security Event Log	11/22/2013 8:48 AM	Peg's Dress Makers
redonovan	Viewed Report	Processing History Report	11/22/2013 8:45 AM	Peg's Dress Makers
redonovan	Viewed Report	Event Log	11/22/2013 8:37 AM	Peg's Dress Makers
redonovan	Current User Entitlements	User accessed current entitlement report.	11/22/2013 8:35 AM	Peg's Dress Makers
redonovan	Viewed Report	Event Log	11/22/2013 8:34 AM	Peg's Dress Makers
redonovan	Current User Entitlements	User accessed current entitlement report.	11/22/2013 8:30 AM	Peg's Dress Makers
redonovan	Exported Report		11/22/2013 8:20 AM	Peg's Dress Makers
redonovan	Exported Report		11/22/2013 8:18 AM	Peg's Dress Makers
redonovan	Viewed Report	Check Register	11/22/2013 8:15 AM	Peg's Dress Makers
redonovan	Exported Report		11/22/2013 8:13 AM	Peg's Dress Makers
redonovan	Exported Report		11/22/2013 8:13 AM	Peg's Dress Makers
redonovan	Exported Report		11/22/2013 8:13 AM	Peg's Dress Makers
redonovan	Exported Report		11/22/2013 7:55 AM	Peg's Dress Makers
redonovan	Viewed Report	Check Register	11/22/2013 7:55 AM	Peg's Dress Makers
redonovan	Check Validated	[PAYEE]([Autos Buttons Button]) [ADDRESS]([Folio-Walk]) [CITY]([New York]) [STATE]([NY]) [ZIP]([10025]) [AMOUNT]([4.25]) [MEMO]([button order])	11/22/2013 7:23 AM	Peg's Dress Makers

4. Select a **Start Date** and an **End Date** for additional activity information.
5. This report can also be exported the following formats:
 - **CSV** – Comma separated value formatted file
 - **PDF** – PDF formatted file
 - **RTF** – Word formatted file
 - **EXCEL** – Excel formatted file

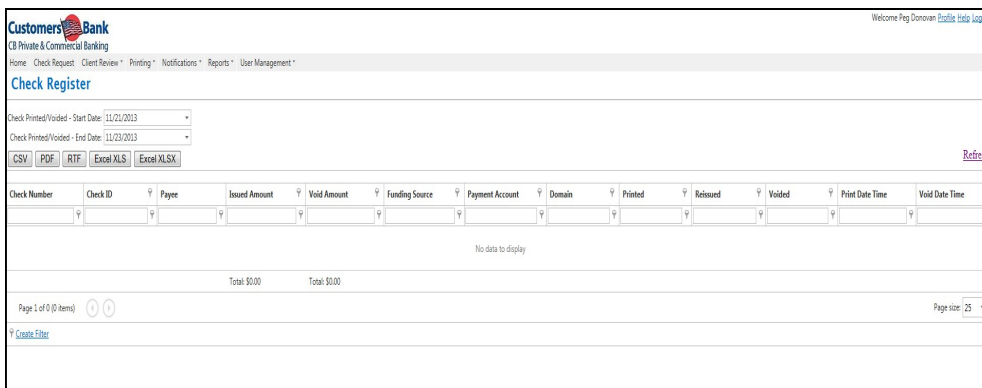
Legacy Check Register

The **Legacy Check Register Report** can be used to run a report on Printed and Voided checks from your original setup date until June 21, 2019. All current data can be found under **Check Register Report**.

1. Select the **Reports** tab from the main menu bar.
2. Select **Legacy Check Register** from the drop-down menu.



3. This report allows a user to run and export check register reports for printed and/or voided checks.



- Select a **Start Date** and an **End Date**
 - A list of checks that match the criteria will be displayed
 - Select a report type to export the check register information
 - **CSV** – Comma separated value formatted file
 - **EXCEL** – Excel formatted file
4. Select whether to **Open**, **Save** or **Cancel** exported file.

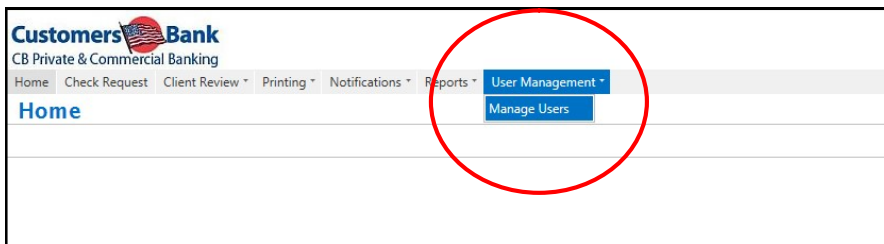


User Management

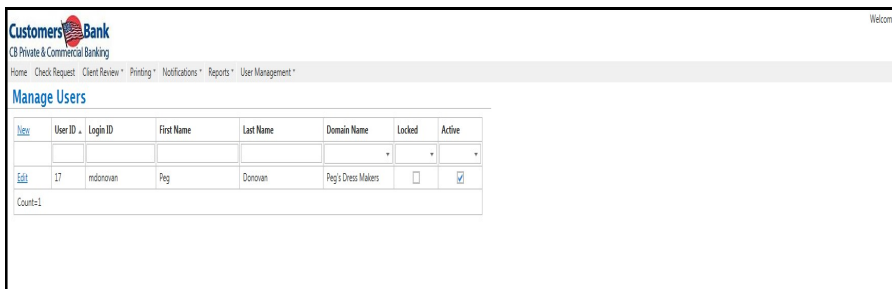
Manage Users

New Users

1. Select the **User Management** tab from the main menu bar.
2. Select **Manage Users** from the drop-down menu.



3. A list of all existing users will be displayed.



4. Select **New** to add additional users to the system. The **User Detail** screen will display.

5. Enter the following fields:
 - **Login ID** – user's login id. Example: JSmith
 - **First Name** – of the user

- **Last Name** – of the user
 - **E-mail** – e-mail address of the user
 - **Phone Number** - optional
 - **Extension** - optional
6. Select the appropriate company from the **Available Domain** drop down menu.
 7. Select the **User Permissions** tab.
 8. The **Permissions** screen will display. Though each arrow in front of each category will show different entitlements available to assign to a user, ***it is highly recommended to use the preset Roles which we have created based on job function.***

New User Save Cancel

User Details **User Permissions**

Permissions **Groups** Roles

*Below is a list of all permissions you have permission to grant. These permissions will be assigned directly to the user and only apply to the user's directly assigned domain.

Execute	Grant	Permission Name	Description
<input type="checkbox"/>	<input type="checkbox"/>		
<input type="checkbox"/>	<input type="checkbox"/>	Category: Check Request	
<input type="checkbox"/>	<input type="checkbox"/>	Category: Client Review	
<input type="checkbox"/>	<input type="checkbox"/>	Category: Event Notifications	
<input type="checkbox"/>	<input type="checkbox"/>	Category: Manage Notification Subscriptions	
<input type="checkbox"/>	<input type="checkbox"/>	Category: Printing	
<input type="checkbox"/>	<input type="checkbox"/>	Category: Report	
<input type="checkbox"/>	<input type="checkbox"/>	Category: Snapin Access	
<input type="checkbox"/>	<input type="checkbox"/>	Category: User Management	

9. Optionally, if a company has multiple company (domains), a user may be entitled permission to **Groups**.

Note: Groups must be created by the bank for the system administrator to entitle each user. Not all company setups require groups.

- a. Select the **Groups** tab from the navigation menu.

Edit User Save Cancel

User Details **User Permissions**

Permissions **Groups** Roles

*Below is a list of all groups you have permission to grant. The permissions and roles assigned to the group will only give the user permission to perform these actions within the domains assigned to the group.

Execute	Grant	Modify	Name	Description
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		

No data to display

- b. As each category is opened select **Execute** and/or **Grant**.
 - **Execute** – will allow the user to perform the tasks entitled by the module
 - **Grant** – will provide access to the module

10. **Roles** are preset bundle of permissions created by job function. This allows an efficient and effective way to grant access to different modules.

11. Select the **Roles** tab from the navigation menu.

Execute	Grant	Modify	Name	Description
<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	Customer Admin	Allows the user to create and modify users. Also allows full access to system reports and activity logs.
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Customer Check Request	Allows a user to request a check
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Customer Check Review and Approval	Allows access to the check review and approval screens. The approval action here will send the check to the bank for secondary approval. Also grants access to cancel a check prior to approval.
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Customer Printer	Allows the user to print a check. This role also grants access to void checks
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Customer Reporting	Allows customer to pull reports

12. Similar to our Business Online Banking Service, designated Company Administrator can **Execute** and/or **Grant** permissions.

13. Select the check box to either **Execute** and/or **Grant**.

- **Execute** – will allow the user to perform the tasks entitled by the module
- **Grant** – will provide access to the module

14. The following are sample configurations:

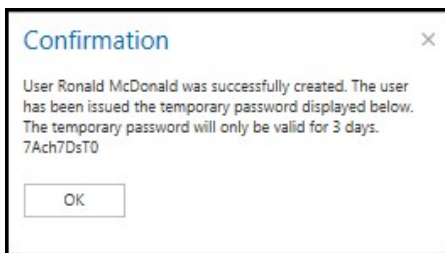
Job Function	Roles:																												
Company Administrator	<table border="1"> <thead> <tr> <th>Execute</th> <th>Grant</th> <th>Modify</th> <th>Name</th> </tr> </thead> <tbody> <tr> <td><input checked="" type="checkbox"/></td> <td><input checked="" type="checkbox"/></td> <td><input type="checkbox"/></td> <td>Customer Admin</td> </tr> <tr> <td><input checked="" type="checkbox"/></td> <td><input checked="" type="checkbox"/></td> <td><input type="checkbox"/></td> <td>Customer Check Request</td> </tr> <tr> <td><input checked="" type="checkbox"/></td> <td><input checked="" type="checkbox"/></td> <td><input type="checkbox"/></td> <td>Customer Check Review and Approval</td> </tr> <tr> <td><input checked="" type="checkbox"/></td> <td><input checked="" type="checkbox"/></td> <td><input type="checkbox"/></td> <td>Customer Printer</td> </tr> <tr> <td><input checked="" type="checkbox"/></td> <td><input checked="" type="checkbox"/></td> <td><input type="checkbox"/></td> <td>Customer Reporting</td> </tr> <tr> <td><input checked="" type="checkbox"/></td> <td><input checked="" type="checkbox"/></td> <td><input type="checkbox"/></td> <td>Customer Supervisor Approval</td> </tr> </tbody> </table>	Execute	Grant	Modify	Name	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Customer Admin	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Customer Check Request	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Customer Check Review and Approval	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Customer Printer	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Customer Reporting	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Customer Supervisor Approval
	Execute	Grant	Modify	Name																									
	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Customer Admin																									
	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Customer Check Request																									
	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Customer Check Review and Approval																									
	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Customer Printer																									
	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Customer Reporting																									
<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Customer Supervisor Approval																										

Execute	Grant	Modify	Name
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Customer Admin
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Customer Check Request
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Customer Check Review and Approval
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Customer Printer
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Customer Reporting
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Customer Supervisor Approval

Execute	Grant	Modify	Name
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Customer Admin
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Customer Check Request
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Customer Check Review and Approval
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Customer Printer
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Customer Reporting
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Customer Supervisor Approval

Note: The Supervisor Approval allows a user with this permission to approve their own checks.

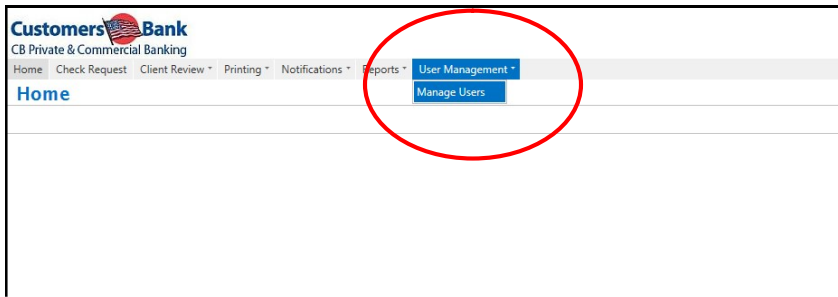
- Once all appropriate entitlements have been selected click **Save** in the upper right hand corner.
- A confirmation pop up box will display with the user's temporary password.



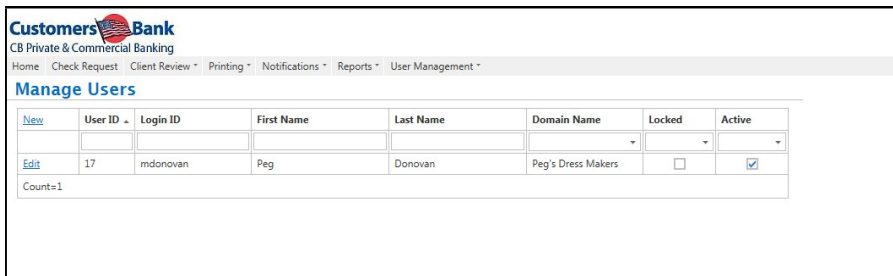
- Select **OK**.
- The **Company Administrator** is responsible for forwarding the login credentials. For security purposes, it is highly advisable to send the **domain name** and **user id** in one e-mail and the **temporary password** on another.

Edit Users

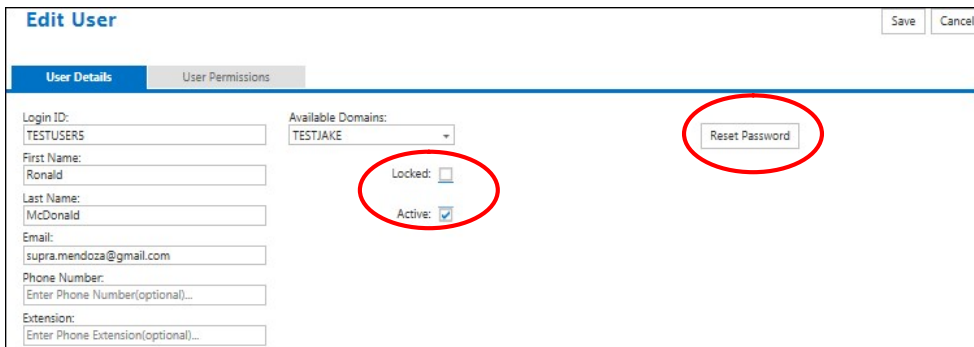
1. Select the **User Management** tab from the main menu bar.
2. Select **Manage Users** from the drop-down menu.



3. A list of all existing users will be displayed.

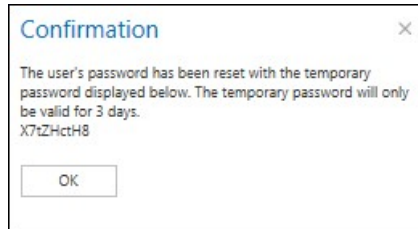


4. Select **Edit** next to the users to be edited. The User Detail screen will display.



5. Edit any of the following fields:
 - **Login ID** – user's login id. Example: JSmith
 - **First Name** – of the user
 - **Last Name** – of the user
 - **E-mail** – e-mail address of the user
 - **Phone Number** - optional
 - **Extension** – optional

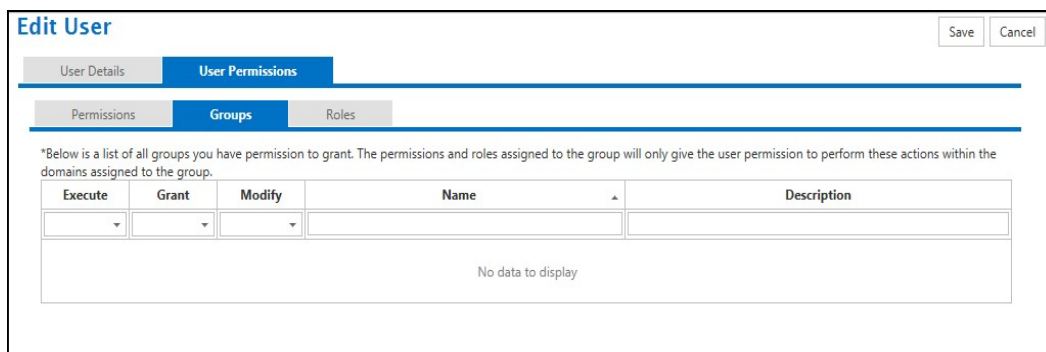
You may also reset the user password by clicking on the **Reset Password Button**. It is the responsibility of the **Company Administrator** to forward the **temporary password** to the user.



In case of a **security breach** or **termination**, you may select the **Locked** checkbox to disallow a user's access to the application.

6. Select the appropriate company from the **Available Domain** drop down menu.
7. Select the **User Permissions** tab.
8. The **Permissions** screen will display. Again, it is recommended to use the **Roles** to define or modify access by job function.
9. A user's **Groups** permissions may also be edited.
10. Select the **Groups** tab from the navigation menu.

Note: Groups must be created by the bank for the system administrator to entitle each user. Not all company setups require groups.



11. As each category is opened select **Execute** and/or **Grant**.
 - **Execute** – will allow the user to perform the tasks entitled by the module
 - **Grant** – will provide access to the module
12. A user's **Roles** may also be edited.
13. Select the **Roles** tab from the navigation menu.

Note: Refer to items 11-14 under section User Management>Manage Users> New Users

14. Select **Save** in the upper right-hand corner.

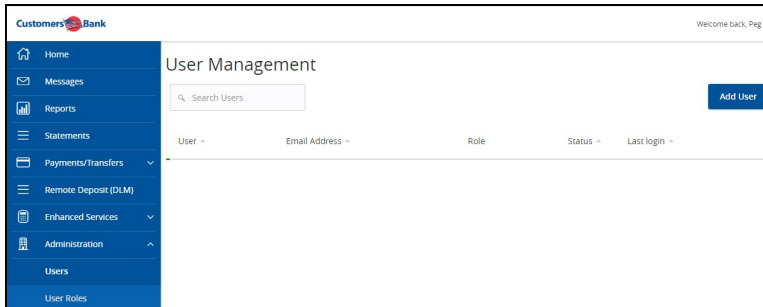
Administration

Users

User Roles must be created before creating Users. Please refer to the User Role section of this reference guide.

Add Users

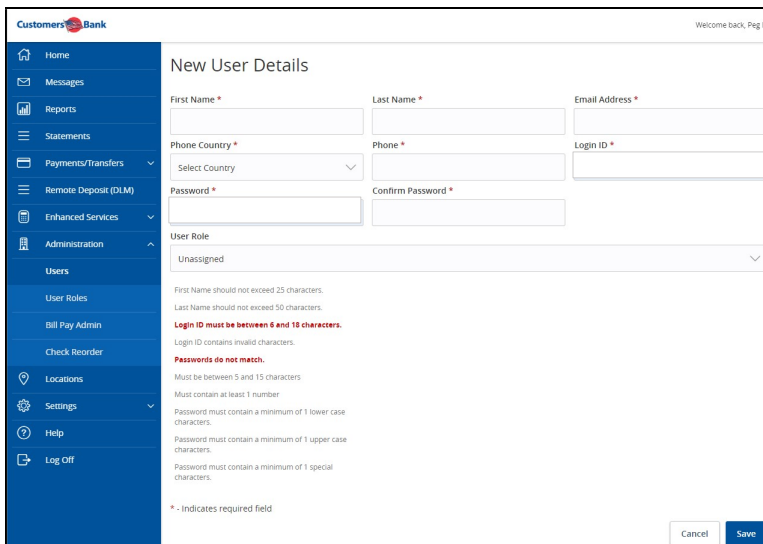
1. Upon logging into Business Online Banking each user will be brought to the **Home** screen. Select **Administration** from the left-hand navigation menu.
2. Select **Users**.



3. Select **Add User**.

Note: Any changes made to a user will affect ALL users assigned to the same role.

4. Complete the require fields.



- **First Name** – first name of the new user
- **Last Name** – last name of the new user
- **Email Address** – email of the new user
- **Phone Country** – country the new user is located in
- **Phone** – phone number of the new user

Note: The first time the new user logs in, if they are not user a hard token or the Symantec App to receive their log code, will get an automated phone call. Once logged in the user can go to Security Preferences and setup the text option.

- **Login ID** – create a User ID for the new user.

Note: Duplicate User IDs cannot be used. Whether the User ID is used by your company or another company the Login ID must be unique. Try to make all User IDs unique.

- **Password** – enter a temporary password for the new user
- **Confirm Password** – confirm the new temporary password

Note: The company administrator must provide the User ID and password to the new user.

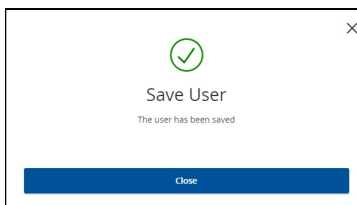
- **User Role** – select a user role from the drop-down menu

Note: User Roles should be created prior to setting up a new user.

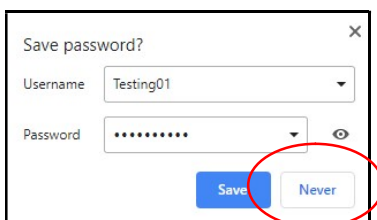
5. Select **Save**.

Note: Any outstanding issues with the page will be displayed in red under the User Role box.

6. A confirmation pop up box will be displayed.

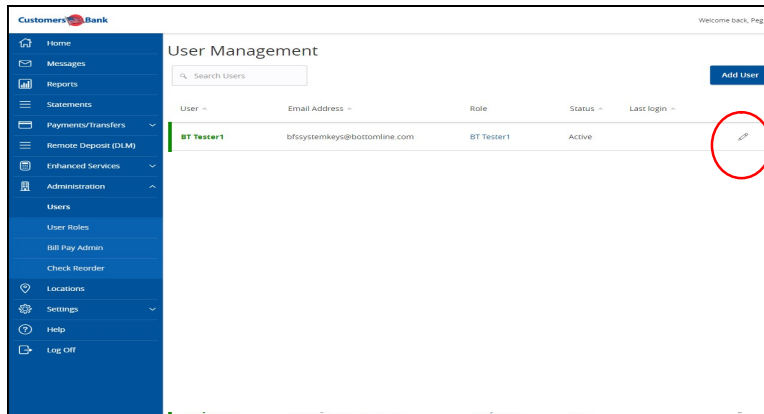


Note: If the browser allows for saving the password, for security purpose select Never.

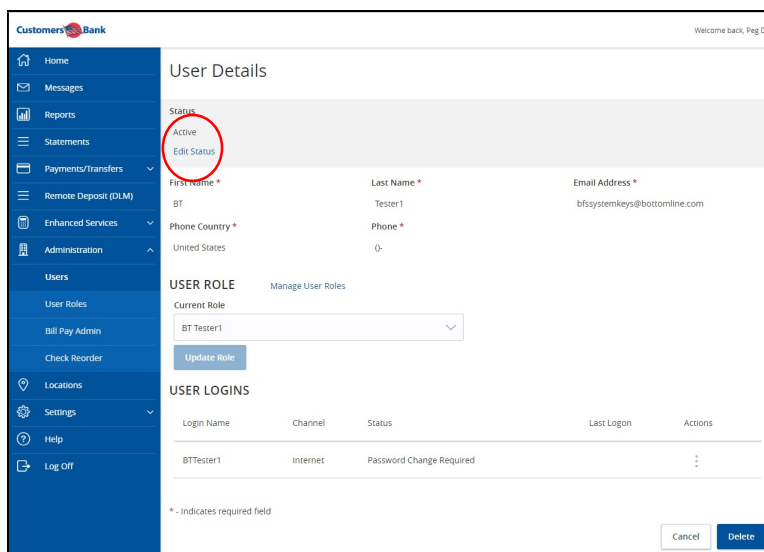


Edit Users

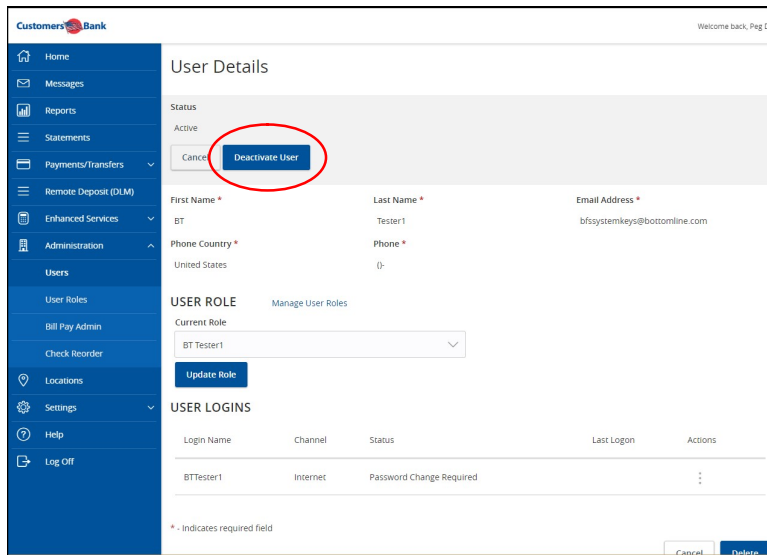
1. Upon logging into Business Online Banking each user will be brought to the **Home** screen. Select **Administration** from the left-hand navigation menu.
2. A list of users will be displayed.



3. Select the pencil icon next to the appropriate user to edit.
4. Select the **Edit Status** to deactivate a user.

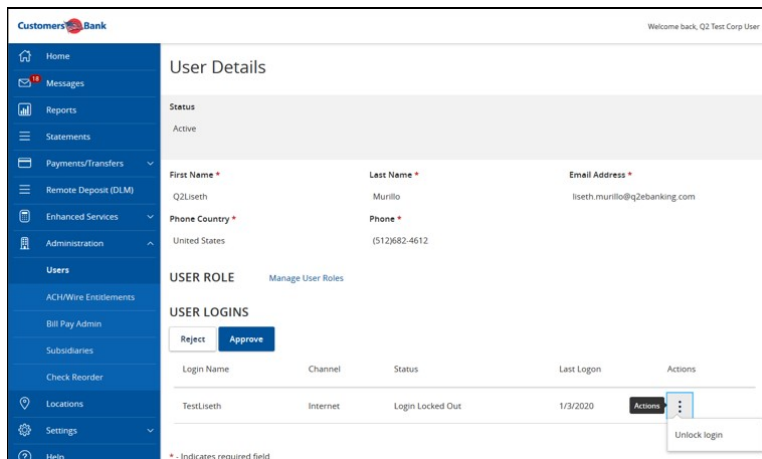


5. Complete the fields to be changed.



- **Deactivate User** – blocks the users access but does not delete their profile
- **Activate User** – reactivates a users access
- **Current User Role** – use the drop-down menu to select a new role

6. The **Action** ellipsis will only be available if a user is locked out. Select **Actions** then select **Unlock login**.

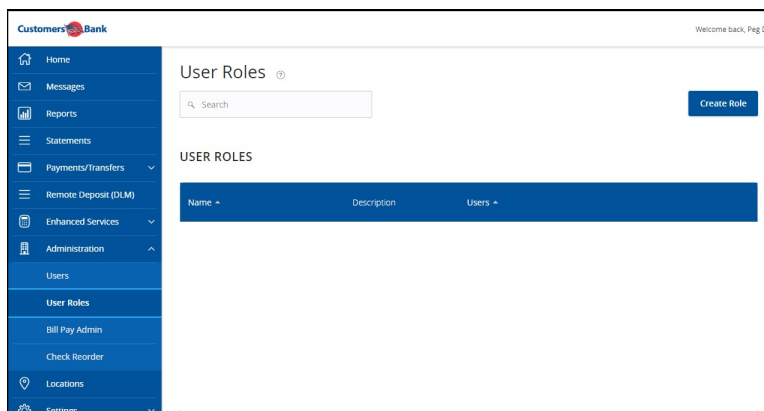


7. Select **Delete** to delete the user.

User Roles

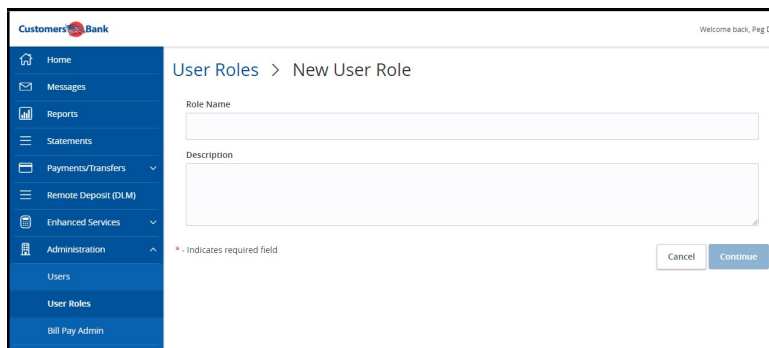
Each user must be assigned a role within Business Online Banking. Users can share a role or individual roles can be setup for each user. For example, a role can get setup for users to just view reports.

1. Upon logging into Business Online Banking each user will be brought to the **Home** screen. Select **Administration** from the left-hand navigation menu.
2. Select **User Roles**.



3. Select **Create Role**.

Note: Any changes made to a user will affect ALL users assigned to the same role.



4. In the **Role Name** field enter a name for the role. Example: Reporting Role.

Note: Customers using Bill Pay must create a Bill Pay Admin role and a Bill Pay Sub User role to be able to assign the roles properly to access Bill Pay.

5. In the **Description** field enter brief description of the role. Example: Viewing reports only.
6. Select **Continue**.

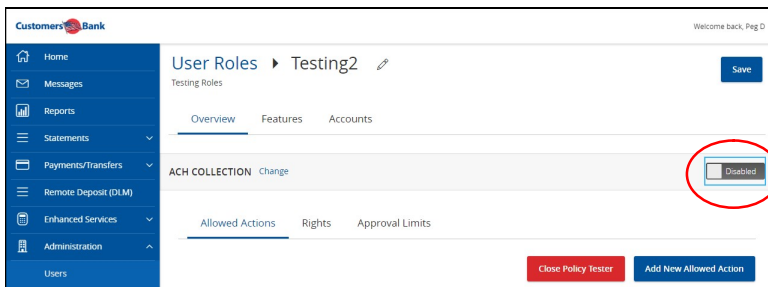
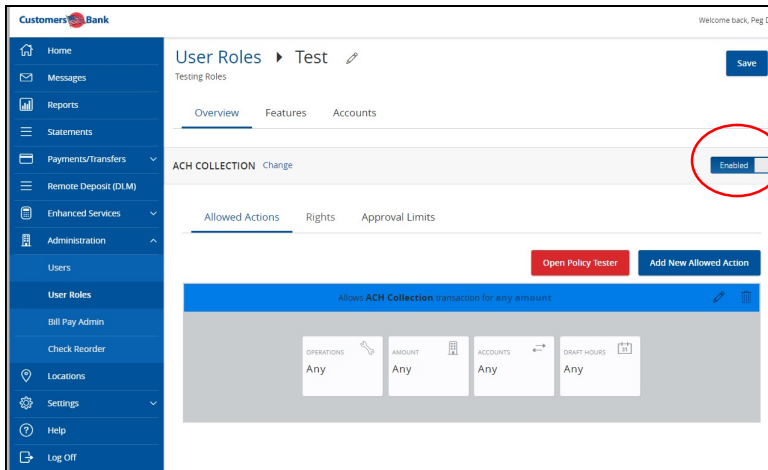
7. The **Overview** tab will be displayed.

Transaction Type	Approval Limit	Per Day Approval Limits	Per Month Approval Limits	Per Account Approval Limits	Draft Actions Max	Approve Actions Max	Cancel Actions Max	View
ACH Collection	\$10.00	1,000 / \$99,999,999,999.99	1,000 / \$99,999,999,999.99	1,000 / \$99,999,999,999.99	1 Any	1 Any	1 Any	All
ACH Passthru	\$99,999,999,999.99	1,000 / \$99,999,999,999.99	1,000 / \$99,999,999,999.99		1 Any	1 Any	1 Any	All
ACH Payments	\$10.00	1,000 / \$99,999,999,999.99	1,000 / \$99,999,999,999.99	1,000 / \$99,999,999,999.99	1 Any	1 Any	1 Any	All
Check Reorder		1,000	1,000	1,000	1 Any	1 Any	1 Any	All
EFTPS	\$10.00	1,000 / \$99,999,999,999.99	1,000 / \$99,999,999,999.99	1,000 / \$99,999,999,999.99	1 Any	1 Any	1 Any	All
Payroll	\$10.00	1,000 / \$99,999,999,999.99	1,000 / \$99,999,999,999.99	1,000 / \$99,999,999,999.99	1 Any	1 Any	1 Any	All
Stop Payment		1,000	1,000	1,000	1 Any	1 Any	1 Any	All
Transfer - Internal	\$99,999,999,999.99	1,000 / \$99,999,999,999.99	1,000 / \$99,999,999,999.99	1,000 / \$99,999,999,999.99	1 Any	1 Any	1 Any	All
Wire - Domestic	\$99,999,999,999.99	1,000 / \$99,999,999,999.99	1,000 / \$99,999,999,999.99	1,000 / \$99,999,999,999.99	1 Any	1 Any	1 Any	All

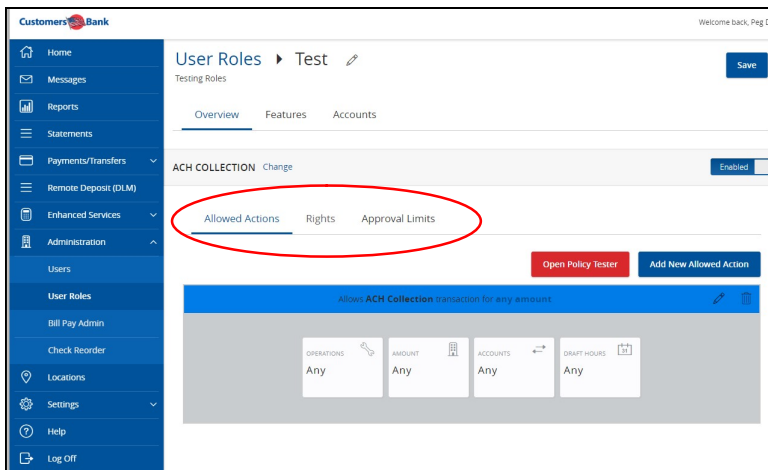
8. Depending on the services assigned to a company, the Overview screen will display company limits for various features. The admin can select these options to assign more restrictions on the users (role) access, create a lower limit than the company limit, restrict which accounts can be used and/or disable this feature for this role.

- **ACH Collections** – allows users with this feature to originate and/or approve ACH debit files
- **ACH Passthru** – allows users with this feature to upload and/or approve ACH Passthru files
- **ACH Payments** – allows users with this feature to originate and/or approve ACH credit files
- **Check Reorder** – allows users with this feature to reorder checks from Harland Clarke
- **EFT** – allows users with this feature to originate and/or approve ACH tax files
- **Stop Payments** - allows users to create stop payment requests
- **Transfer Internal** – allows the user to create internal Book Transfers
- **Wire – Domestic** – allows the users to create and/or approve domestic Wire Transfers
- **Wire – International** – allows the users to create and/or approve international Wire Transfers

9. Select the **Enable** option to **Disable** to remove this feature from the role.



10. Select the appropriate feature.



11. Under the **Allowed Actions** section select **Open Policy Tester**.

Note: Use the **Policy Tester** to test out potential **Allowed Action** edits before making permanent changes. This ensures any action or transaction you test is possible based on what is allowed by your Company Policy and the Bank's policy.

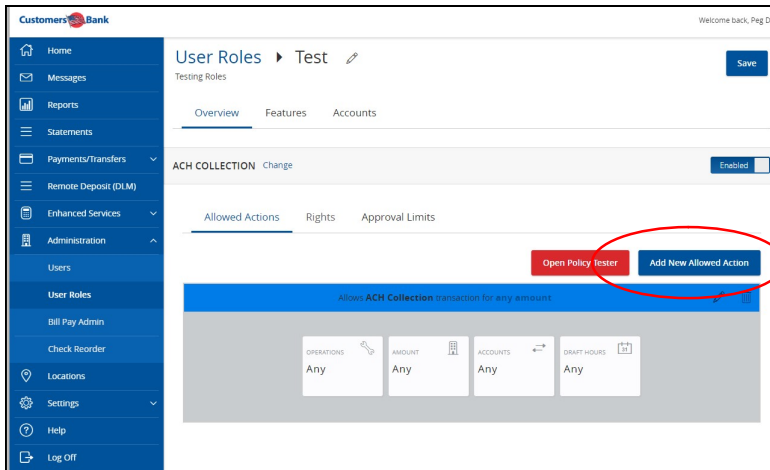
12. Edit the following information.

- **Operations** – select **Draft** (create) **Approve** (release to bank for processing) or **Cancel**
- **Amount** – a default “test” amount will display but can be changed
- **Account** – select an account number from the dropdown menu
- **Day** – optional
- **Time** – N/A
- Select **Auth Code provided**, this is required for all ACH and Wire Transfer users that release transactions to the bank for processing
- Select **Template used** (i.e., draft restricted to test whether the transaction can be submitted by a Draft Restricted User)

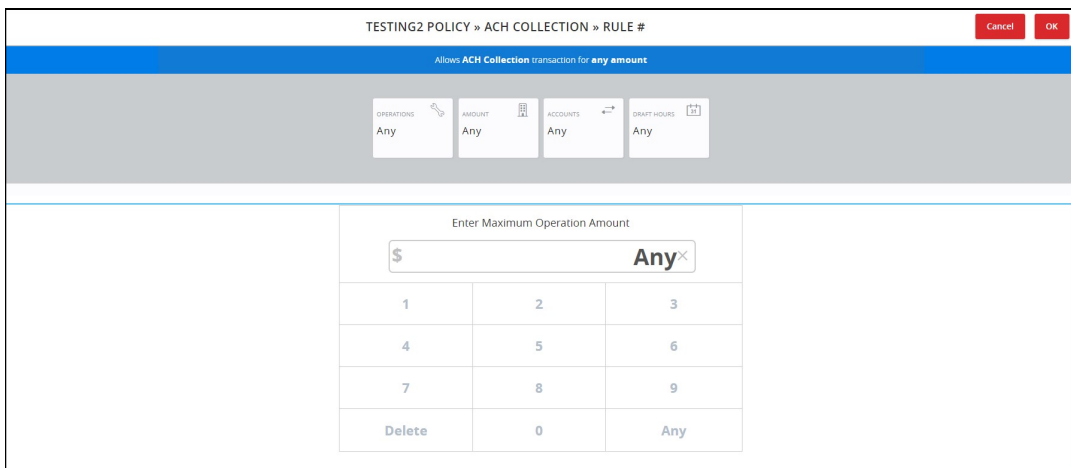
13. Select **Test**.

14. The **Policy Results** will be displayed and indicate whether the User Role, Company Policy, and Bank settings will allow or deny a potential transaction. Depending on the role’s Allowed Actions. If the policy tester fails, a highlighted message appears with details of why the test failed and which entitlement caused the test to fail.

15. Select **Add New Allowed Actions** to change the entitlements for this role.



16. Select an option from the top row.



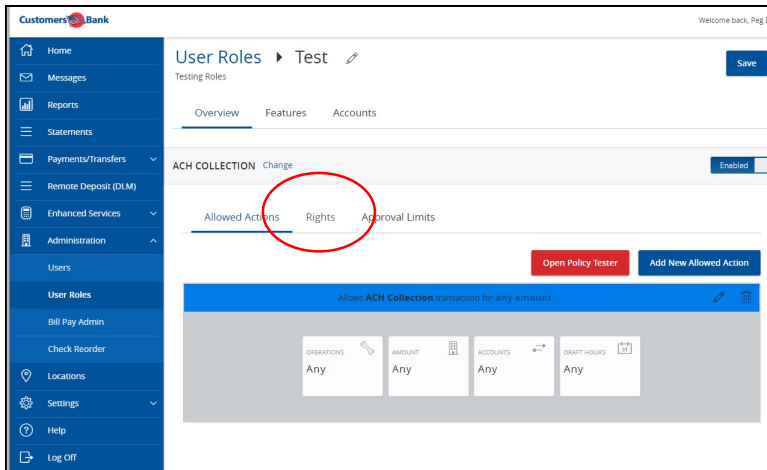
17. Make the required changes depending on the option selected.

Note: Limits cannot be made higher than the company limit established by the bank.

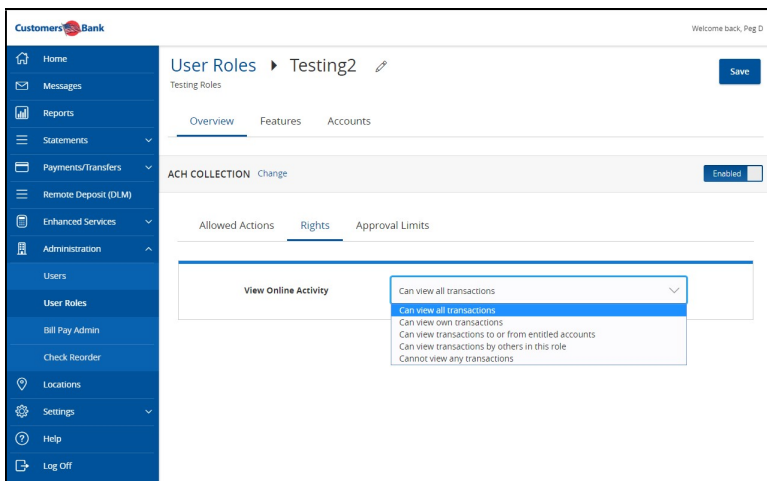
18. Select **OK**.

19. Once all changes have been made select **Save** in the upper right-hand corner.

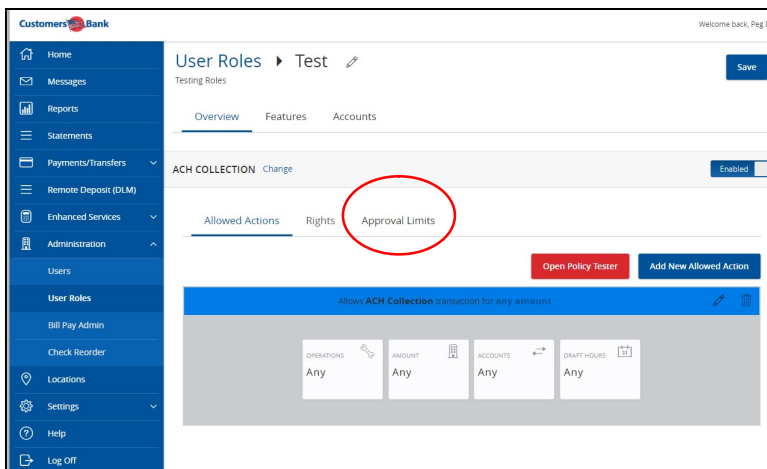
20. Select Rights.



21. Use the drop-down menu to select the viewing options for this role.

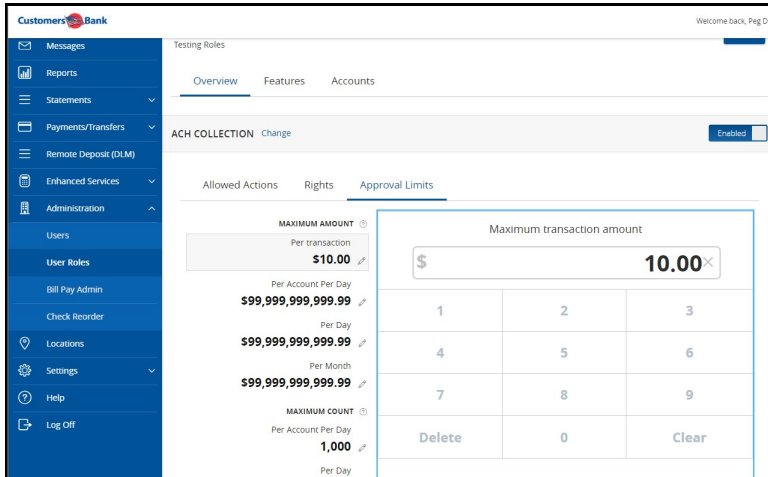


22. Select Approval Limits.



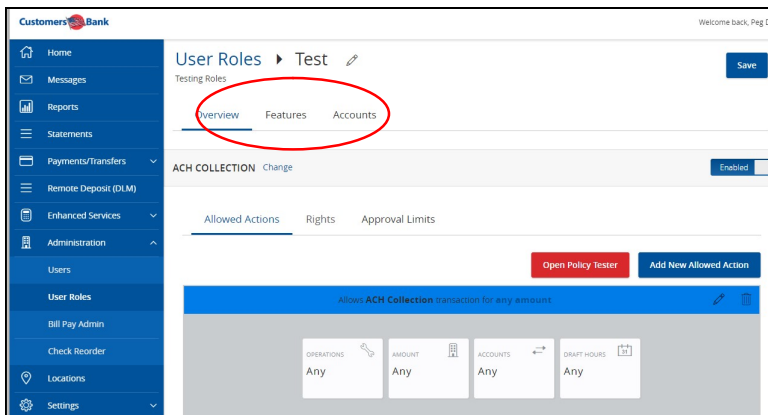
Note: Limits cannot be made higher than the company limit established by the bank.

23. Each limit field may be edited.



24. Once all changes have been made select **Save** in the upper right-hand corner.

25. Select the **Features** option.



26. Select each feature that should be turned on for this role.

The screenshot shows the 'User Roles' page for 'Testing2'. The 'Features' tab is selected. The 'FEATURES' section has a search bar. Below it, the 'RIGHTS' section contains several rows of feature names and their descriptions, each with a checkbox. The 'GENERATED TRANSACTION' section also has a row with a checkbox.

RIGHTS	Description
Access Incoming/Outgoing Wire Alerts	Access to all payment templates
Allow one-time recipients	Can view all recipients
Manage Recipients	Manage Subsidiaries
Manage Users	Recipient upload from batch
View Wire Activity	Wire upload from batch (requires Multi-Wire)
GENERATED TRANSACTION	Enable Multi-Wire

27. Once the feature is select the box will turn blue and have a small checkmark.

28. Once all of the features are assigned to this role are selected, select **Save** in the upper right-hand corner.

29. Select the **Accounts** option.

The screenshot shows the 'User Roles' page for 'Test'. The 'Accounts' tab is selected and circled in red. Below the tabs, there are buttons for 'Open Policy Tester' and 'Add New Allowed Action'. A blue bar indicates 'Allow ACH Collection transactions for any amount'. Below that, there are four cards for 'OPERATIONS', 'AMOUNT', 'ACCOUNTS', and 'DRAFT HOURS', each with a value of 'Any'.

30. A list of accounts assigned to the company will be displayed.

The screenshot shows the 'User Roles' page for 'Testing2'. The 'Accounts' tab is selected. A table displays a list of accounts with columns for Number, Name, View, Deposit, Withdraw, and Labels.

Number	Name	View	Deposit	Withdraw	Labels
	Statement Savings	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	
	CML TIME NOTES	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	
	BUSINESS ANALYSIS	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	
	BUSINESS ANALYSIS	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	

31. To add an account to be assigned to this role for **View**, **Deposit** or **Withdraw**, click on the to change the symbol to a checkmark.

- **View** – allows users in this role to view reports with this account number
- **Deposit** – allows users in this role to make Book Transfer into this account
- **Withdraw** – allows users in this role make Book Transfers from this account

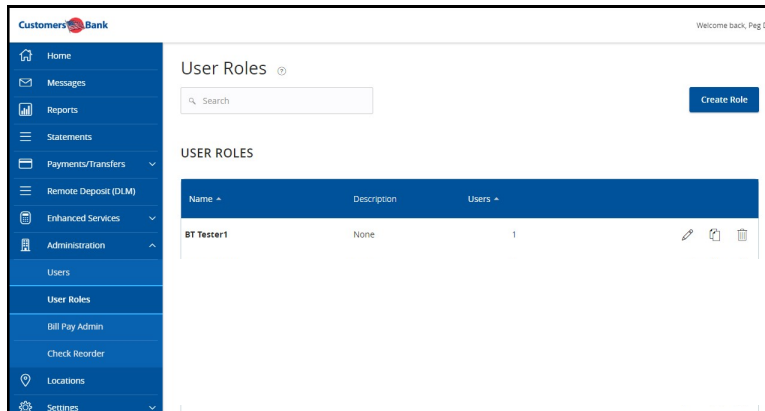
Note: If a lock appears this means the account is locked by the bank and cannot be used for a certain function.

32. Once all accounts for this role have been selected, select **Save** in the upper right-hand corner.

Edit User Roles

1. Upon logging into Business Online Banking each user will be brought to the **Home** screen. Select **Administration** from the left-hand navigation menu.
2. Select **User Roles**.

Note: Any changes made to a user/role will affect ALL users assigned to that role.



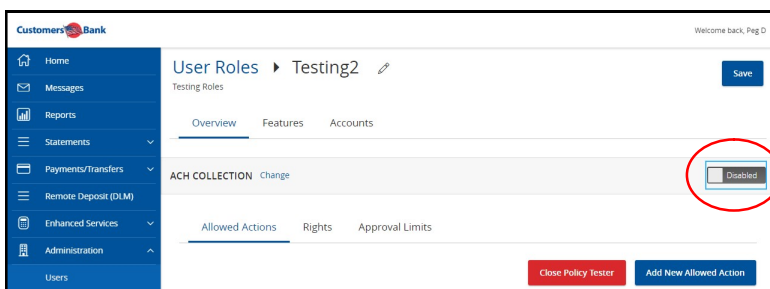
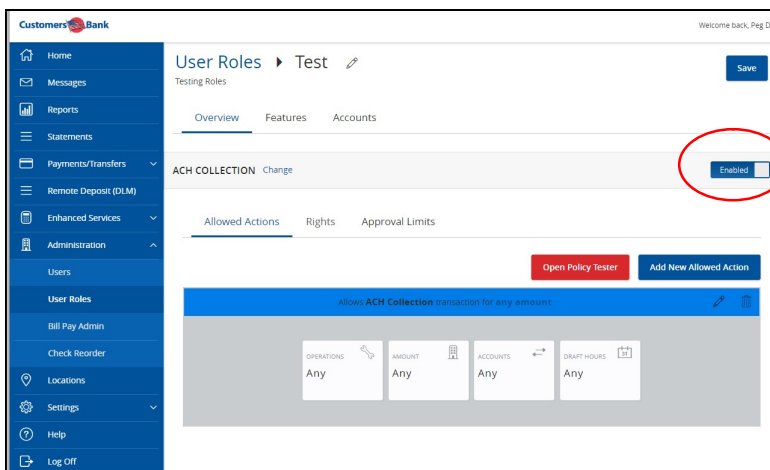
3. A list of roles will be displayed. Select the pencil icon next to the appropriate role.
4. The **Overview** tab will be displayed.

Transaction Type	Approval Limit	Per Day Approval Limits	Per Month Approval Limits	Per Account Approval Limits	Draft Actions Max	Approve Actions Max	Cancel Actions Max	View
ACH Collection	\$10.00	1,000 / \$99,999,999,999.99	1,000 / \$99,999,999,999.99	1,000 / \$99,999,999,999.99	1 Any	1 Any	1 Any	All
ACH Passthru	\$99,999,999,999.99	1,000 / \$99,999,999,999.99	1,000 / \$99,999,999,999.99		1 Any	1 Any	1 Any	All
ACH Payments	\$10.00	1,000 / \$99,999,999,999.99	1,000 / \$99,999,999,999.99	1,000 / \$99,999,999,999.99	1 Any	1 Any	1 Any	All
Check Reorder		1,000	1,000	1,000	1 Any	1 Any	1 Any	All
EFTPS	\$10.00	1,000 / \$99,999,999,999.99	1,000 / \$99,999,999,999.99	1,000 / \$99,999,999,999.99	1 Any	1 Any	1 Any	All
Payroll	\$10.00	1,000 / \$99,999,999,999.99	1,000 / \$99,999,999,999.99	1,000 / \$99,999,999,999.99	1 Any	1 Any	1 Any	All
Stop Payment		1,000	1,000	1,000	1 Any	1 Any	1 Any	All
Transfer - Internal	\$99,999,999,999.99	1,000 / \$99,999,999,999.99	1,000 / \$99,999,999,999.99	1,000 / \$99,999,999,999.99	1 Any	1 Any	1 Any	All
Wire - Domestic	\$99,999,999,999.99	1,000 / \$99,999,999,999.99	1,000 / \$99,999,999,999.99	1,000 / \$99,999,999,999.99	1 Any	1 Any	1 Any	All

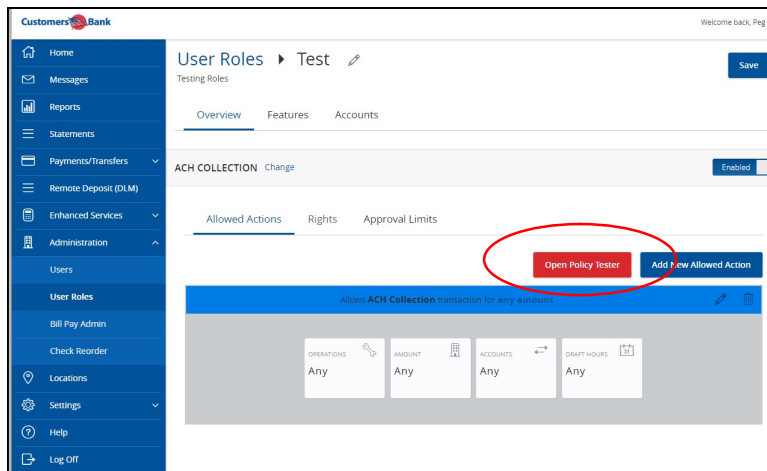
5. Depending on the services assigned to a company, the **Overview** screen will display company limits for various features. The admin can select these options to assign more restrictions on the users (role) access, create a lower limit than the company limit, restrict which accounts can be used and/or disable this feature for this role.

- **ACH Collections** – allows users with this feature to originate and/or approve ACH debit files
- **ACH Passthru** – allows users with this feature to upload and/or approve ACH Passthru files
- **ACH Payments** – allows users with this feature to originate and/or approve ACH credit files
- **Check Reorder** – allows users with this feature to reorder checks from Harland Clarke
- **EFT** – allows users with this feature to originate and/or approve ACH tax files
- **Stop Payments** - allows users to create stop payment requests
- **Transfer Internal** – allows the user to create internal Book Transfers
- **Wire – Domestic** – allows the users to create and/or approve domestic Wire Transfers
- **Wire – International** – allows the users to create and/or approve international Wire Transfers

6. Select the **Enable** option to **Disable** to remove this feature from the role.



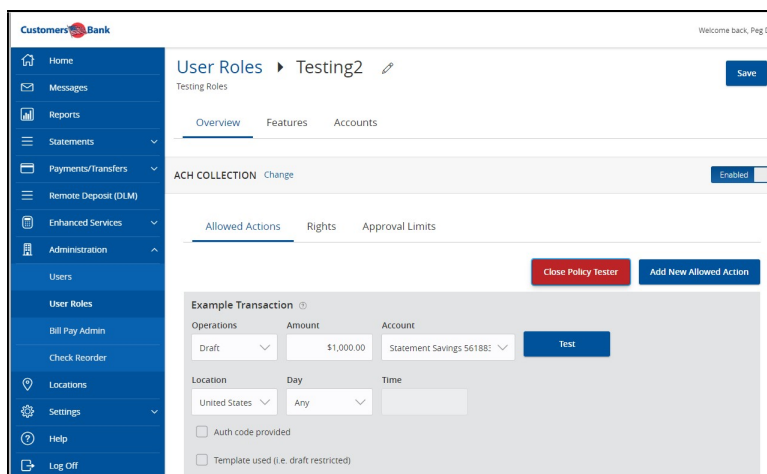
7. Select the appropriate feature.



8. Under the Allowed Actions section select **Open Policy Tester**.

Note: Use the Policy Tester to test out potential Allowed Action edits before making permanent changes. This ensures any action or transaction you test is possible based on what is allowed by your Company Policy and the Bank's policy.

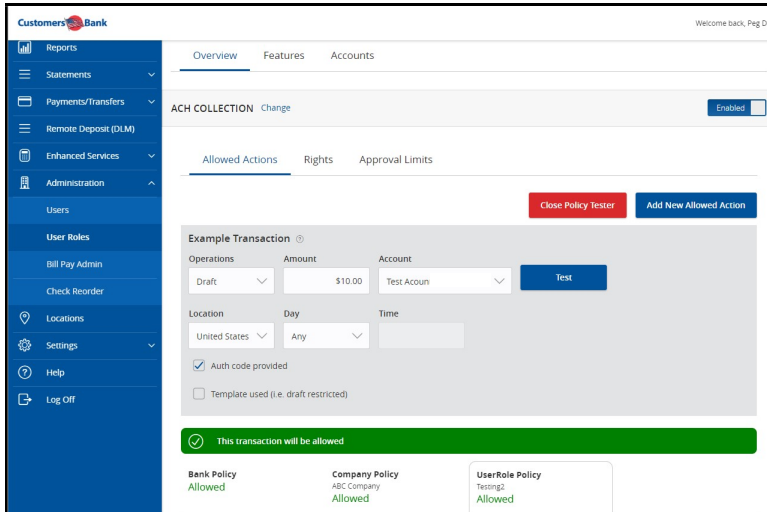
9. Edit the following information.



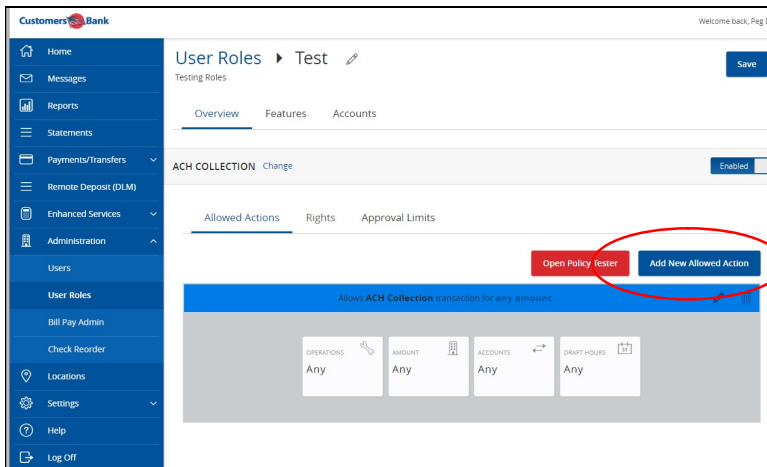
- **Operations** – select **Draft** (create) **Approve** (release to bank for processing) or **Cancel**
- **Amount** – a default “test” amount will display but can be changed
- **Account** – select an account number from the dropdown menu
- **Day** – optional
- **Time** – N/A
- Select **Auth Code provided**, this is required for all ACH and Wire Transfer users that release transactions to the bank for processing
- Select **Template used** (i.e., draft restricted to test whether the transaction can be submitted by a Draft Restricted User)

10. Select **Test**.

11. The **Policy Results** will be displayed and indicate whether the User Role, Company Policy, and Bank settings will allow or deny a potential transaction. Depending on the role's Allowed Actions. If the policy tester fails, a highlighted message appears with details of why the test failed and which entitlement caused the test to fail.



12. Select **Add New Allowed Actions** to change the entitlements for this role.



13. Select an option from the top row.

14. Make the required changes depending on the option selected.

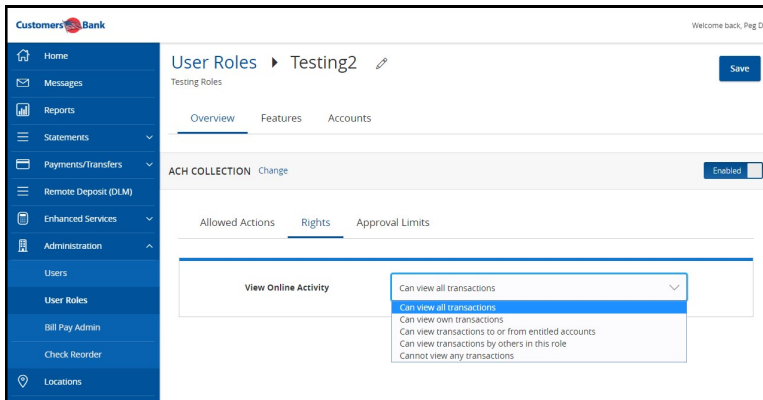
Note: Limits cannot be made higher than the company limit established by the bank.

15. Select **OK**.

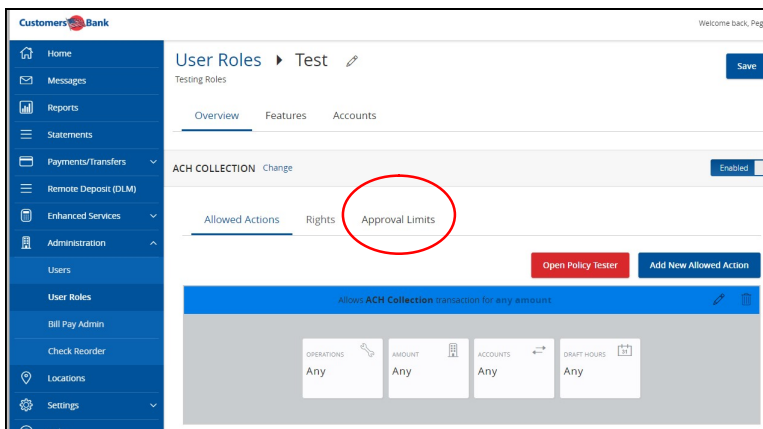
16. Once all changes have been made select **Save** in the upper right-hand corner.

17. Select **Rights**.

18. Use the drop-down menu to select the viewing options for this role.

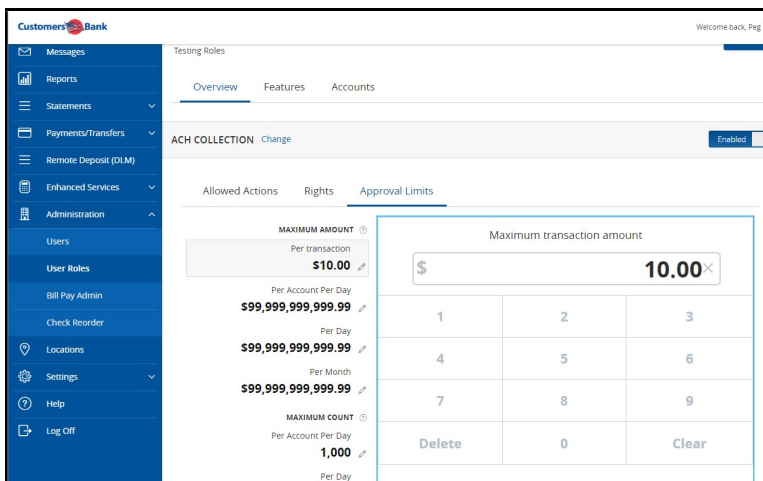


19. Select **Approval Limits**.



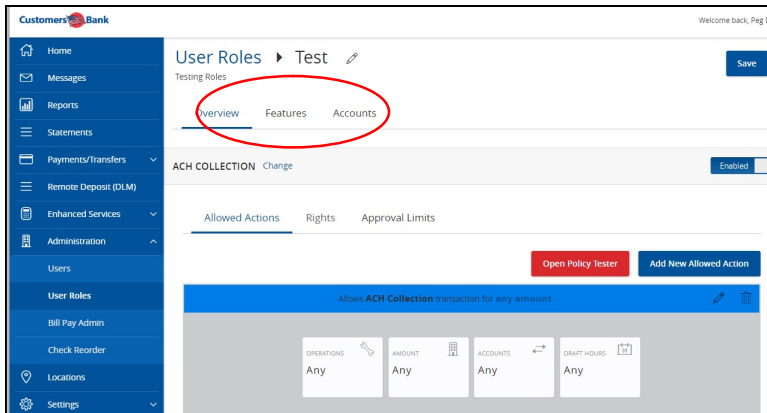
Note: Limits cannot be made higher than the company limit established by the bank.

20. Each limit field may be edited.

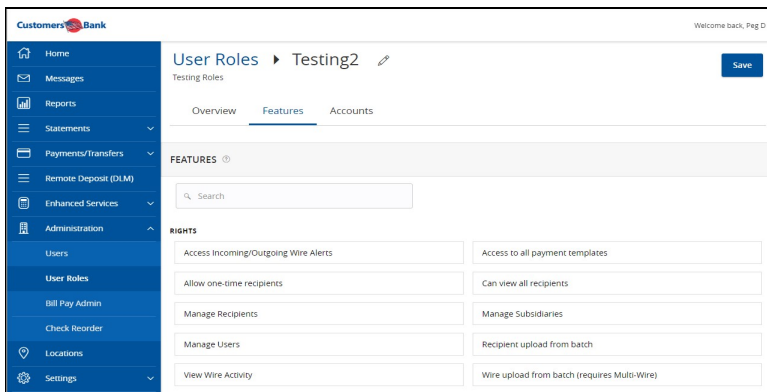


21. Once all changes have been made select **Save** in the upper right-hand corner.

22. Select the **Features** option.



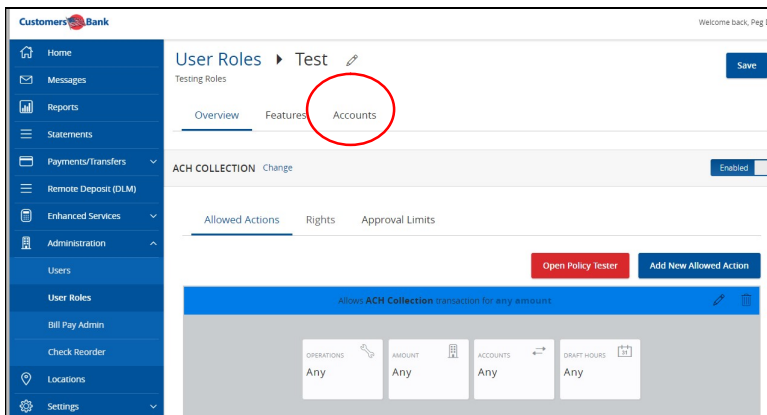
23. Select each feature that should be turned on for this role.



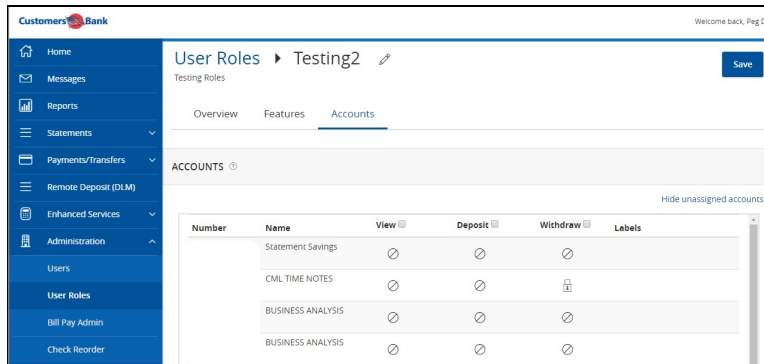
24. Once the feature is select the box will turn blue and have a small checkmark.


25. Once all of the feature to assign to this role are selected, select **Save** in the upper right-hand corner.

26. Select the **Accounts** option.



27. A list of accounts assigned to the company will be displayed.



28. To all an account to be assigned to this role for **View**, **Deposit** or **Withdraw**, click on the  to change the symbol to a checkmark.

- **View** – allows users in this role to view reports with this account number
- **Deposit** – allows users in this role to make Book Transfer into this account
- **Withdraw** – allows users in this role make Book Transfers from this account

Note: If a lock appears this means the account is locked by the bank and cannot be used for a certain function.

29. Once all accounts for this role have been selected, select **Save** in the upper right-hand corner.

Bill Pay Admin

1. Upon logging into Business Online Banking each user will be brought to the **Home** screen. Select **Administration** from the left-hand navigation menu.
2. Select **Bill Pay Admin**.

Note: This screen will display the Bill Pay Admin and/or Bill Pay Sub User roles only. Individual users assign to a role will not display.

Note: Any changes made to a role affect ALL users assigned to that role.

User Role	Schedule Payments (Up To Limit)	Approve Payments (Up To Limit)	Change Payees	View Reports	Audit Reports
Stacey Costello	Unenrolled				
Peg D	Admin User	\$10,000.00			
Peg Donovan	Unenrolled				
Jenny Jenny	Unenrolled				

3. Under the **User Role** column, the entitlement assigned to the User Role will be displayed. The admin may use the drop-down menu to disable a Bill Pay User.
4. Click on the box under the **Schedule Payments (Up to Limit)** to add a limit to the appropriate user role.

Note: The admin will default to the company limit established by the bank.

5. Click on the box under the **Approve Payments (Up to Limit)** to add a limit to the appropriate user role.
6. Select the under the **Change Payees** to allow users in this role to be able to edit Payees in the Bill Pay platform. The icon will change to .
7. Select the under the **View Report** to allow users in this role to be able to view reports in the Bill Pay platform. The icon will change to .
8. Select the under the **Audit Reports** to allow users in this role to be able to the audit report in the Bill Pay platform. The icon will change to .

9. In the upper right-hand corner select the next to each account the user role should have access to in the Bill Pay platform. The icon will change to .

Business Billpay Administration Console

Welcome back, Peg D

Usage guidelines:

- At least one funding account (the primary) must be selected for the administrators.
- Accounts must be revoked from regular users before they may be revoked from administrators.
- Accounts must be granted to the administrators before they may be granted to other users.
- At least one funding account must be selected for a user before that user's entitlements for Approve and Schedule Payments can be updated successfully.
- Changes do not take effect until you click "Submit".**

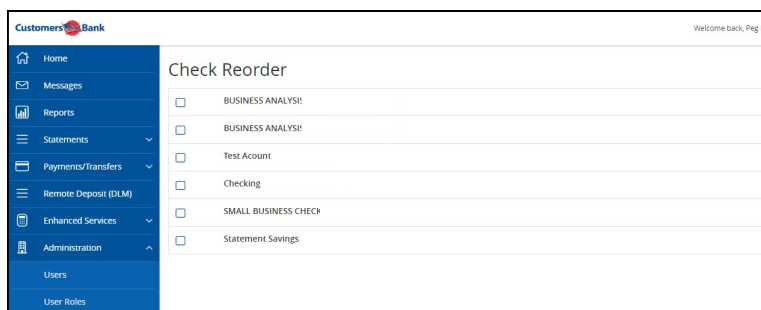
User Roles, Limits, and Entitlements

	User Role	Schedule Payments (Up To Limit)	Approve Payments (Up To Limit)	Change Payees	View Reports	Audit Reports	Funding Accounts
Peg D	Admin User	\$10,000.00	\$10,000.00				56 56

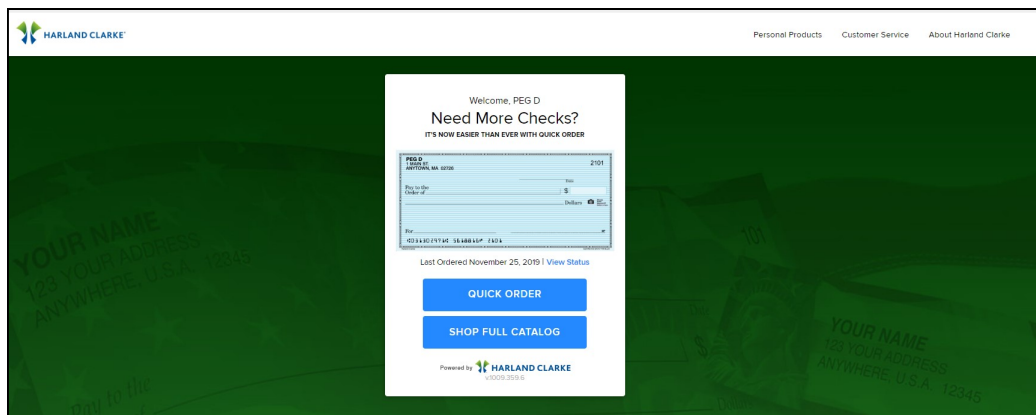
Check Reorder

The Check Reorder feature allows a user to reorder business checks. An initial order has to be completed before the reorder feature can be accessed.

1. Upon logging into Business Online Banking each user will be brought to the **Home** screen. Select **Administration** from the left-hand navigation menu.
2. Select **Check Reorder**.
3. A list of eligible accounts for reordering checks will be displayed.



4. Select the box in front of the appropriate account.
5. The **Harland Clarke** website will be displayed.



6. Select **Quick Order**.

7. Complete all of the appropriate fields.

Personal Products Customer Service About Harland Clarke

1 QUICK ORDER
2 3 4

REVIEW YOUR ORDER

Guardian® Blue Safety Paper- Single

PEG D 2101
 1 MAIN ST.
 ANYTOWN, MA 02726

Date _____

Pay to the Order of \$ _____

Dollars _____

For _____

⑆031302971⑆ 5618815⑆ 2101

- 1 Check Scene
- Standard Type Style
- Patented Security Features
- Desk Styles available

PERSONALIZATION INFORMATION EDIT

PEG D
 1 MAIN ST.
 ANYTOWN, MA 02726

STARTING CHECK NUMBER
This number has been updated and you may choose to change it.

2101 EDIT

CHECK STYLE

DUPLICATE

SINGLE

QUANTITY

80 \$23.29	160 \$46.59	240 \$69.88
320 \$93.18		

DISTINCTIVE LETTERING
Standard: \$0.00 STANDARD >

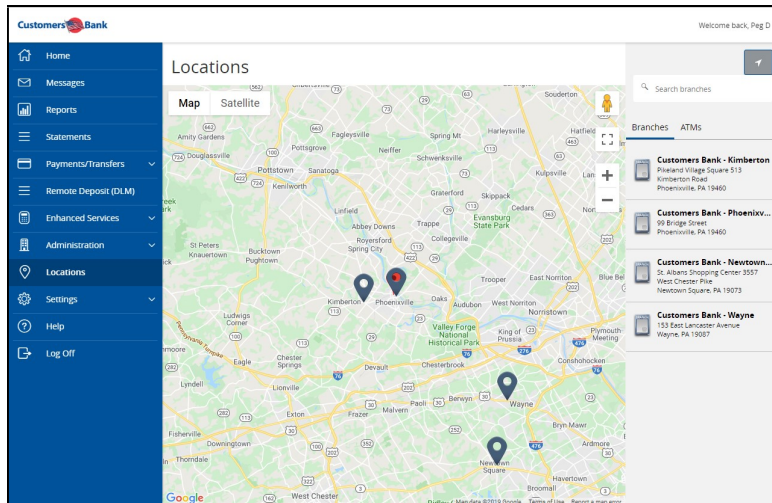
8. Select **Add to Cart**.

9. Complete the checkout process.

Locations

Locations allows users to find nearby Branches and Loan Production offices.

1. Upon logging into Business Online Banking each user will be brought to the **Home** screen. Select **Locations** from the left-hand navigation menu.
2. A map with all of the Branch and Loan Production Offices will be displayed.

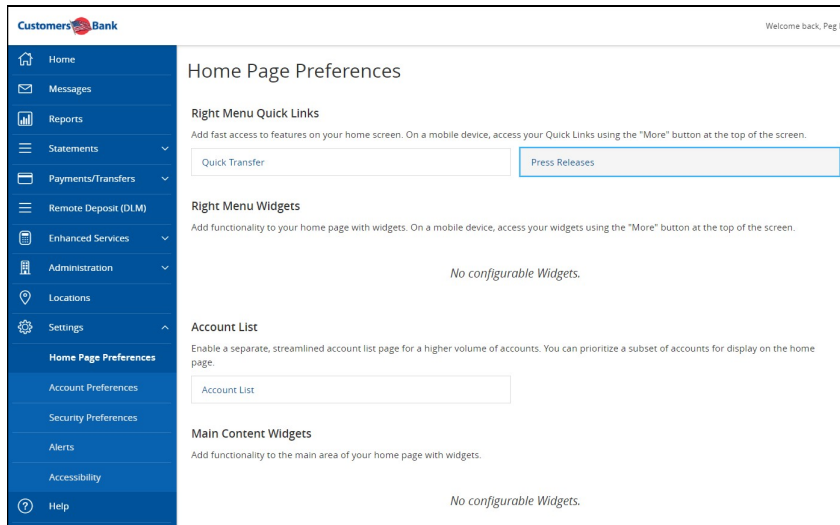


3. In the **Search Branches** box enter a city or state and all of the locations in that area will be displayed.

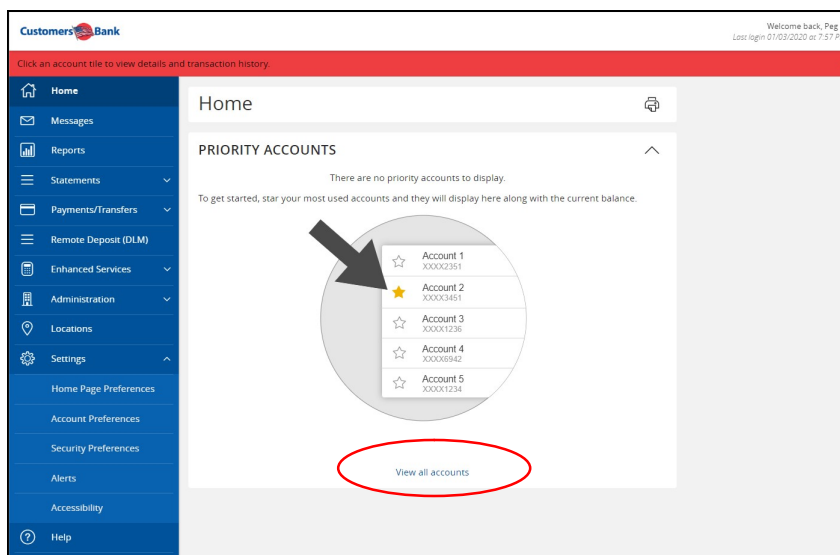
Settings

Home Preferences

1. Upon logging into Business Online Banking each user will be brought to the **Home** screen. Select **Setting** from the left-hand navigation menu.
2. Select **Home Preferences**.

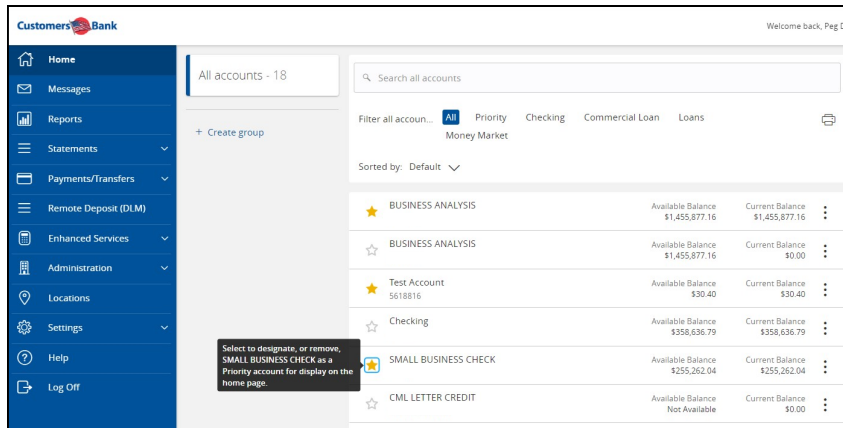


3. Select the option to be setup. For example, select **Account List** to prioritize certain accounts.
4. The following page will be displayed.

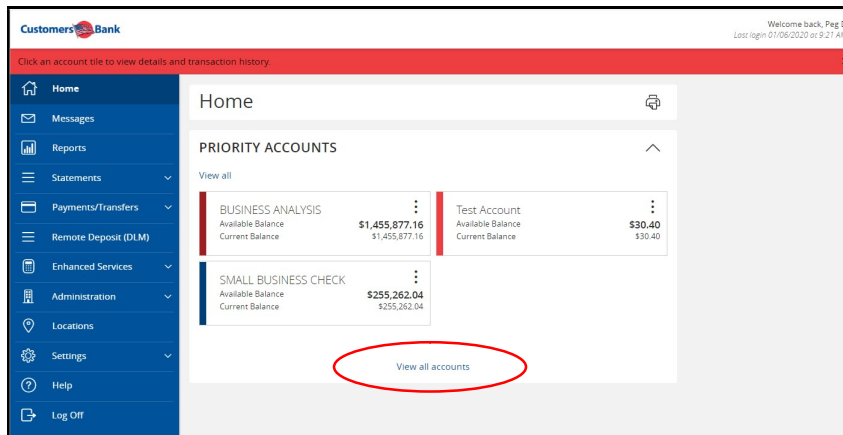


5. Select the **Home** module.
6. Select **View all accounts**.

- Click on the star icon next to each account to be placed in the priority list.

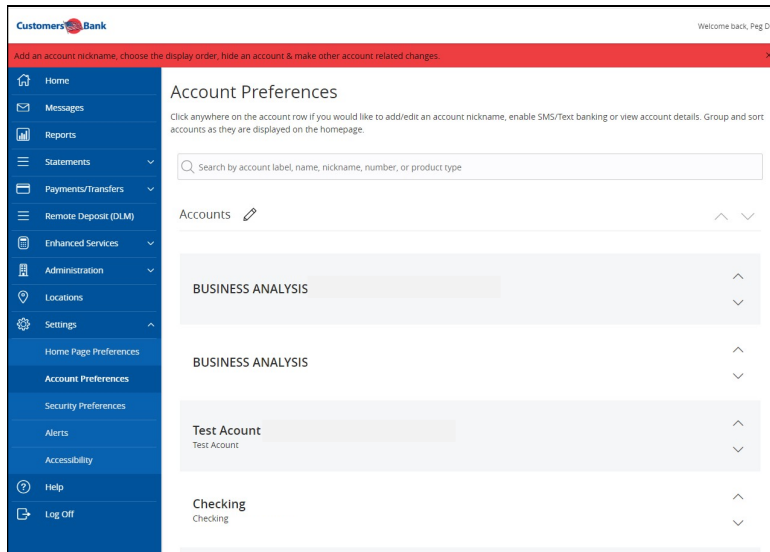


- Select the **Home** module.
- The priority accounts will be displayed. To view all accounts assigned to your User ID, select **View all accounts**.

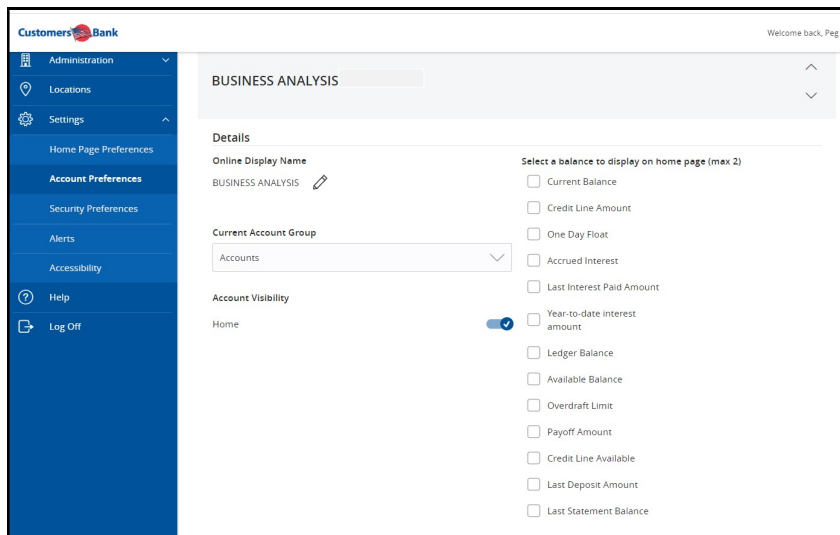


Account Preferences

1. Upon logging into Business Online Banking each user will be brought to the **Home** screen. Select **Setting** from the left-hand navigation menu.
2. Select **Account Preferences**.

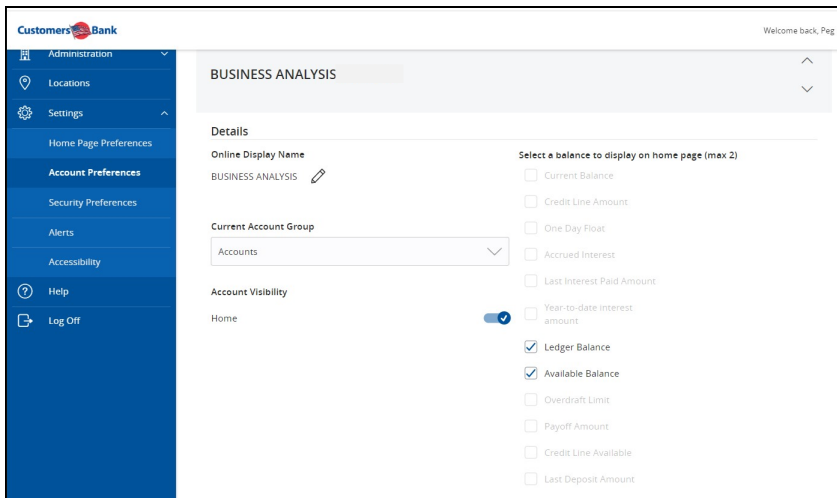


3. Select an account.
4. Select the options to turn on or off for this account.



5. Select the pencil icon under **Online Display Name** to change the name of the account within Business Online Banking.
6. Use the drop-down menu to move an account to a different group if multiple account groups have been setup.

7. Select up to 2 fields to display on the **Home** page replacing the 2 current balance displays of **Available Balance** and **Current Balance**.

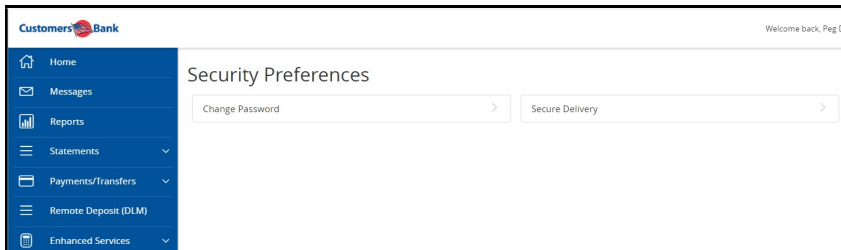


The screenshot shows the 'BUSINESS ANALYSIS' configuration page in the Customers Bank administration system. The left sidebar contains navigation options: Administration, Locations, Settings, Home Page Preferences, Account Preferences (highlighted), Security Preferences, Alerts, Accessibility, Help, and Log Off. The main content area is titled 'BUSINESS ANALYSIS' and includes a 'Details' section. Under 'Online Display Name', the name 'BUSINESS ANALYSIS' is shown with an edit icon. Below this is a 'Current Account Group' dropdown menu set to 'Accounts'. The 'Account Visibility' section has a 'Home' toggle switch turned on. To the right, a list of fields is available for selection, with a note: 'Select a balance to display on home page (max 2)'. The selected fields are 'Ledger Balance' and 'Available Balance'. Other unselected fields include Current Balance, Credit Line Amount, One Day Float, Accrued Interest, Last Interest Paid Amount, Year-to-date Interest amount, Overdraft Limit, Payoff Amount, Credit Line Available, and Last Deposit Amount.

8. Select the **Home** module to review changes.

Security Preferences

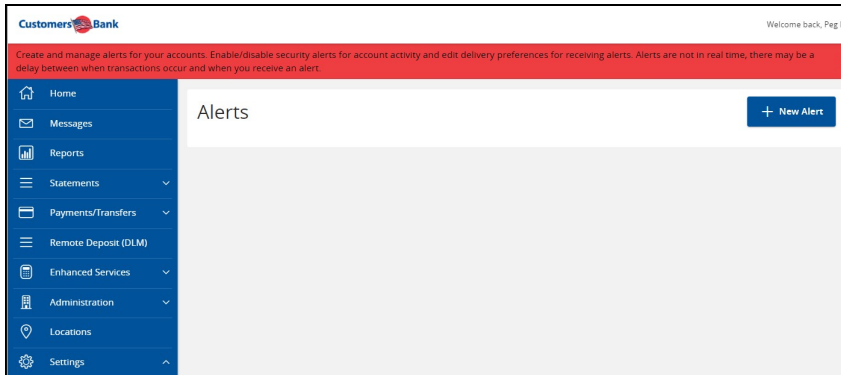
1. Upon logging into Business Online Banking each user will be brought to the **Home** screen. Select **Setting** from the left-hand navigation menu.
2. Select **Security Preferences**.



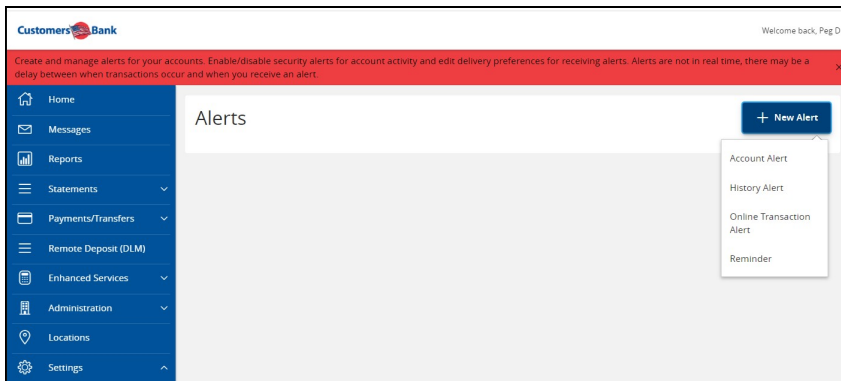
3. Select the setting to change and complete the required fields.
 - **Change Password** – allows the user to change their password at any time
Note: The system will force all users to change their password every 90 days.
 - **Secure Delivery**– allows the user to edit their information for their secure access codes

Alerts

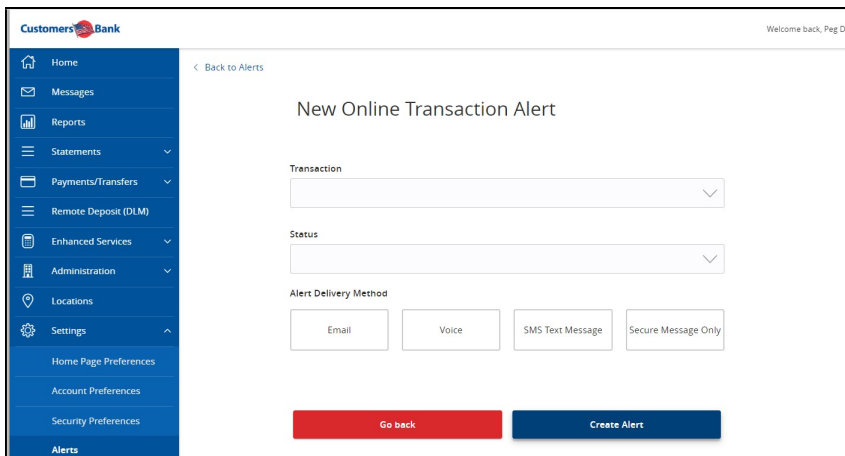
1. Upon logging into Business Online Banking each user will be brought to the **Home** screen. Select **Setting** from the left-hand navigation menu.
2. Select **Alerts**.



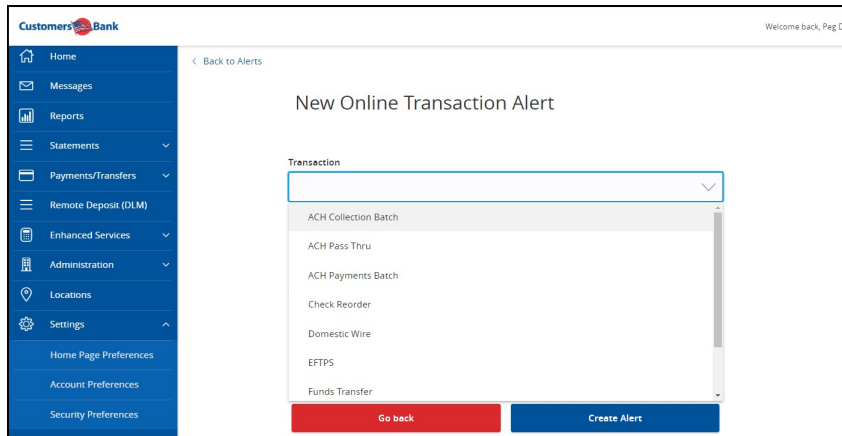
3. Select **+ New Alert**.



4. Select an alert from the menu.
5. Complete the required field. For example, Online Transaction Alert.



6. Use the **Transaction** drop-down menu to select the type of alert.



- **ACH Collections** – the system will send an alert based on the status selected for any ACH Collections transactions originated
- **ACH Pass Thru** - the system will send an alert based on the status selected for any ACH Pass Thru batches originated
- **ACH Payments** – the system will send an alert based on the status selected for any ACH Payments transactions originated
- **Check Reorder** – the system will generate an alert if anyone places a check reorder
- **Domestic Wire** - the system will send an alert based on the status select for any outgoing Domestic Wire Transfers
- **EFTPS** - the system will send an alert based on the status select for any EFTPS (tax payments) originated
- **Funds Transfer** - the system will send an alert based on the status select for any Book Transfers originated
- **International Wire** - the system will send an alert based on the status select for any outgoing International Wire Transfers
- **Stop Payment** - the system will send an alert based on the status select for any Stop Payments originated

7. Use the **Account** drop-down menu to select the account associated with the alert.

8. Use the **Status** drop-down menu to select the status associated with the alert.

- **Authorized** – transaction(s) were approved
- **Cancelled** – transaction(s) were cancelled before being submitted
- **Drafted**– transaction(s) were created
- **Failed**– transaction(s) did not create/were not sent
- **Processed** – transaction(s) have been processed by the bank

9. Select the appropriate **Alert Delivery Method** box.

Note: The Secure Messages Only will display the alerts in the users Messages module.

10. Select **Create Alert**.

11. A list of alerts setup will be displayed.

