Business Access
System Guide

BuseyBANK®

Business | Wealth Management | Personal

Online Banking

Business Access @ Busey

➤ Login webpage is located at <u>https://ba.busey.com</u>

Logging in for the First Time

1. Enter your provided credentials into the three login boxes and click **Login**.
   a. **Customer ID** is unique to the company and is used by all users for under the company.
   b. **User ID** is unique to each user set up under the Customer ID.
   c. **Password** is unique to each User ID.

2. You will be taken through the first-time login process.
   a. **Step 1** is to set up security questions in the event you need to reset your password.
   b. **Step 2** is to set up account security; you will be asked to set up a text message or phone call. ***Note:*** this will only be for the first time you login.
   c. **Step 3** will ask you to enter a personal password.
      i. Passwords must be between 8-24 characters and contain at least one capital letter, one lower case letter, one number, and one special character.

3. You should now be successfully logged in. The next time you log in, you will use your new password.

Important

After login, you may be presented with the Bulletins page. Please read each bulletin carefully. To expand the bulletin, click on each bulletin's title. Bulletins are important information that we pass along to our customers detailing holiday ACH/wires processing schedules and changes/updates to your online banking. Once a bulletin has been read, you can check mark the box to indicate the bulletin was read.

Navigating Business Access

1. Primary navigation takes place using the drop-down navigation menu in the top left of your screen. This menu will show all menu options you currently have access to.
   a. After selecting some menu options (example: Balance Report), there may be additional sub-menu options listed out on the grey bar. A sub-menu option must be selected after choosing an option from the drop-down menu.

2. You can return to your **Dashboard** screen at any time by clicking on the **My Dashboard** link in the top right corner in the dark blue field. Also, in this location are the **Help**, **Bulletins**, **Contact Us**, and **Logout** links.
   a. The **Help** link will open a help window specific to whichever page you are currently viewing.
   b. The **Bulletins** link will return you to the bulletins page and will show all read and unread bulletins.
   c. The **Contact Us** link provides ways to contact Busey Treasury Management Support for online banking support.
   d. The **Logout** link will log you out of your online banking and return you to the login page.

Basic Navigation Menu Options

Dashboard

- **Message of the Day** announces major additions to Business Access and also lists Customer Support and Wire Desk hours and contact information.

- **Financial Overview** showcases all accounts currently tied to your online banking. Yesterday and real time Current Day balances are shown. Clicking on a balance will open the Account Balances page listing the last 7 days of transactions for that account.

- **Administration** displays all administrators and users for your company. You can edit a user's permissions to different services and accounts from this location. You may also set up new users by clicking on the Add User option in the top right corner.

- **Transfer** gives you the ability to make a monetary transfer between accounts set up for online banking. Transfers can be future dated by changing the date in the top right box. Additional Information is for your purposes to help you identify the reason of the transfer.

- On the top right side of the page, **Action Required** will show any ACH or Wire transfers that require approval.

- **Most-Used Services** will auto-populate convenient links to your most used services in your online banking.

- **Favorite Reports** will show any custom-tailored reports that you have added to your favorites. An example would include month-to-date reports for your operating accounts.

Balance Report
Note: Loan accounts and data will be displayed in the Loan drop-down option. See "Loans" on page 4.

Reporting is available up to 1-year prior of the current date or the day the account was added to Business Access, whichever is shorter and searchable in 90-day increments.

1. **Account Balances** gives you the transactional data available on your accounts. This report can be customized to your needs. Customized reports can be saved by clicking the **Favorites** button.
   a. This page also allows you to extract transactions into CSV and Quicken/QuickBooks formats.

2. **Cash Position** shows an up-to-the-minute overview of cash position of all accounts.

3. **Favorite Reports** lists all current favorite reports. New reports can be generated by click on the "*Add a Report*" button.

4. **MultiDay** reports will show you previous day account balances and activity over a range of dates.

5. **Previous Day** reports allow you to view or export reports with previous day balances and activity.

6. **Same Day Real Time** will give you an up-to-the-minute report with export and view capabilities.

7. **Transaction Download** allows users to export all account information between specified dates into Quicken or QuickBooks formats.

Loans
Note: Loan draws are able to be added to your Business Access if requested and approved.

1. **Loan Payments** allow payments to be made on any loans available through online banking.
   a. Payments can be Default Payment (interest and principal) or Principal Only.

2. **Loan Activity Report** will generate a report displaying all loan activity for specific loans or between specific dates.
   a. Data can also be exported.

3. **Loan Transaction Report** will generate a report displaying any payment and draw requests made through Business Access for specific loans.

Book Transfer
Book transfers allow you to do an instant or future-dated transfer between your accounts.

1. **Approval Req** will allow administrators to set or remove approval requirements for users in the company. The options are restricted to "One Approval" or "No Approvals".

2. **Transfer Approvals** allows the review any transfers that require approval.

3. **Transfer Input** will display the service used to initiate a book transfer. This page functions much like the "Transfer" option on the Dashboard screen. Users can schedule recurring transfer from this screen.

4. **Transfer Report** will showcase all transfers done between specific accounts or dates along with any additional information included with the transfer.

Stop Pay
1. **Stop Pay Reports** will display any stop payments that were submitted through the Business Access system.

2. **Stop Payment** will select the service to apply a stop payment to an account.
   a. All information in red indicates a required field for issuing a valid stop payment request.

Online Statements
1. To access Online Statements, select **Online Statements** from the drop-down menu. Then click **eStatements and Documents**.

2. Next, click the "Login to ESI SSO" button.
   a. If a blank screen appears, this can be resolved by checking the below:
      i. Check for pop up blockers in the top right corner of the browser, please choose "Always Allow" to prevent this from happening again.
      ii. Click on Enter Login Information, there should be a 12-digit number in the Net Teller ID field. If it is blank or contains any other information, please contact the Treasury Management Support team via the contact info at the bottom of this guide.

3. Please read the disclosure carefully. If you agree to the terms, click on the "I Agree" button at the bottom of the page. You will only need to agree to the disclosure once. *Note:* This will only need to be done the first time logging in.

4. To find a statement, select the account from the drop-down menu next to "**View Statement/Notices For:**".
   a. Once the account is selected, the option of View or Download are on the left side of the screen
      i. **View:** this will allow you view the statement and then print as a PDF to be able to edit and/or merge the statement
      ii. **Download:** this will allow you to download and save the statement. Once downloaded, the statement will be restricted and will not be able to be edited and/or merged.
   b. Online statements will be available within 1-2 business days of the date they are printed.

Administration
1. **Self Admin** will allow you to update your information
   a. **User Information** allows you to update your personal information and Landing Page which is the page that will appear when you log in.
   b. **One Time Passcode** allows you to update your one-time passcode information.

Corporate Users

1. **User Maintenance** will list all current users set up in the Business Access system. New users can be added by click on the "Add User" option in the top right corner.

2. **Admin Approval** sets up a two-administrator approval process for any changes to user information or permissions.

3. **Admin Report** will generate a report to show any changes made to user permissions or information between two specified dates.

System Mail

1. **System Mail** allows you to send and/or receive messages to our Treasury Management support team via the online banking platform.

Security Center

1. **Maintain Password** will allow the current user to change their password or update security questions in the event of a compromised account.

ACH Processing

ACH Batch Instructions

Note: a batch is also known as a template.

Creating an ACH Batch

1. From the drop-down menu, select **ACH Admin** and then choose **Batch Entry**.

2. Select an appropriate ACH company from the "Available Companies:" menu, then click on the "Add a Batch" button.

3. A new form will appear requesting the information for the batch. Anything with an asterisk (*) is a required field.
   a. **Batch Code** and **Batch Name** are both to help you identify the batch.

      i. An example batch code may be *Payroll* while an example batch name may be *Full Time* or *Part Time*. *Note:* The batch code must be unique for every batch i.e. if Payroll is used as a batch code, it can't be used as a batch code for another batch.
   b. **Transaction Type** will be the appropriate SEC code for the batch. As a general rule of thumb, PPD is for sending transactions to personal accounts, CCD is for sending transactions to business accounts.
   c. **Entry Description** is a ten-character field that will help identify the transaction on account history and bank statements.

      i. An example entry description may be *Payroll* or *Invoice.*

      d. **Offset Account** will function as the settlement account.

          i. For instance, if you are sending out crediting transactions, this will be the funding account. If you are sending debiting transactions, this will be the account that receives the funds.

      e. **Discretionary Data** is an optional memo field.

      f. **Create Prenote** will create a prenote, or zero-dollar transaction, to test the integrity of the bank account and routing numbers in the batch. If choosing to do a prenote, this should be done at least 4 business days in advance of sending live transactions. This will allow Busey time to inform you of any errors with the information in the batch. ***Note:*** Choosing Create Prenote while creating the batch will cause all entries to default to Prenote. The entries will need to be updated to uncheck Prenote when ready to send a live transaction.

4. Click on the "Add Batch" option to create the empty batch. You will be returned to the previous **Batches** page.

5. From the drop-down menu, select **ACH Admin** and then choose **Batch Edit and Activation**

6. The **Batches** page will appear.

7. Locate the batch that needs to be edited and click the **Edit** icon to the right.

8. Click the **Add Transaction Entry** link under the Batch information section.

9. On this page, you will fill in the entries or participants in the batch.

      a. Use **Credits** to send money and **Debits** to call money to your account.

      b. **Name** is the name of the participant or business.

      c. **ID Number** is defined by your company. Examples would be employee or vendor ID numbers.

      d. **Account Number** and **Bank ABA** are the account number and routing number of the receiving bank(s).

      e. **Account Type** will specify the receiving account as *checking* or *savings*.

      f. **Amount** is the amount of the transaction.

      g. **Addenda Input** is an optional field that will allow you to send extra information along with the transaction. This field option must be requested before it is available. ***Note:*** If choosing to send an addenda that is not a tax payment or a child support payment, choose "Industry Free Form" to open an 80-character addenda field.

      h. **Create Prenote** is how to determine if this entry being added should be added as a prenote or if it should be added as an active entry. A checked box equals a prenote and unchecked equals active. If the Create Prenote box was checked when adding the batch, this box will be checked by default.

10. After all information is entered, click on the "Add Entry to Batch" option. The entry should now appear under the *Transaction Entries* section near the bottom of the page. Repeat this process for each entry in the batch.

11. To finalize the entries, click on the **Update Batch** option at the bottom of the page.

Creating a Recurring ACH Batch

Note: *Recurring batches* **must** *be approved one day prior to the effective date but do not need to be activated.*

1. From the drop-down menu, select **ACH Admin** and then choose **Batch Entry**.
2. Select an appropriate ACH company from the "Available Companies:" menu, then click on the "Add a Batch" button.
3. When adding a new batch, click the "Add a Recurring Payment" button in the top right.

4. Enter the start date for the recurring batch.
   a. Activation time will be defaulted to one day prior to the effective date.

5. Select the **Recurrence Pattern** then enter the recurring date information appropriate for the selection.
   a. Back Date frequency means the batch will run the business day before if the intended date falls on a weekend or holiday.
   b. Future Date frequency means the batch will run the next business day if the intended date falls on a weekend or holiday.
   c. *Example:* If the effective entry date falls on a weekend and Back Date is selected; the batch will activate on Thursday with effective date of Friday.

6. Click on the "Add Batch" button at the bottom to finalize the recurring batch.

Adding Entries to an Existing ACH Batch

1. From the drop-down menu, select **ACH** and then choose **Batch Edit and Activation**.
2. The **Batches** page will appear.
3. Locate the batch that needs to be edited and click the **Edit** icon to the right.
4. Click the **Add Transaction Entry** link under the Batch information section.
5. On this page, you will fill in the entries or participants in the batch.
   a. **Name** is the name of the participant or business.
   b. **ID Number** is defined by your company. Examples would be employee or vendor ID numbers.
   c. **Account Number** is the account number at the receiving bank.
   d. **Bank ABA** routing number of the receiving bank(s).
   e. **Account Type** will specify the receiving account as *checking* or s*avings*.
   f. **Amount** is the amount of the transaction.
   g. **Addenda Input** is an optional field that will allow you to send extra information along with the transaction. This field option must be requested before it is available. *Note:* If choosing to send an addenda that is not a tax payment or a child support payment, choose "Industry Free Form" to open an 80-character addenda field.
   h. **Create Prenote** is how to determine if this entry being added should be added as a prenote or if it should be added as an active entry. A checked box equals a prenote and unchecked equals active. If the

Create Prenote box was checked when adding the batch, this box will be checked by default.

6. After all information is entered, click on the "**Add Entry to Batch**" to add the entry option to save the entry permanently or "**Save Changes to This Activation Only**" if the entry is only for the current activation. The entry should now appear under the *Transaction Entries* section near the bottom of the page. Repeat this process for each entry that needs to be added the batch.

7. To finalize the entries, click on the **Update Batch** option at the bottom of the page.

Activating an ACH Batch

1. Select the **ACH** option from the drop-down menu, then click on **Batch Edit and Activation**.

2. Choose the ACH Company from the "*Available Companies:*" on the left side of the screen then click the *Search* button.

3. The available batches will appear on your screen.

4. Click on "Edit" to make changes to the batch prior to activation.

    a. Individual records can be selected by checking the boxes next to the entries; you may also click on the "Select All" option. ***Note:*** If just the amounts need to be updated, click on "Update Amounts Only" at the top, above the Amount field.

    b. Click on the "Edit Selected" button.

    c. Update the information as needed (totals, state).

        i. State options:

            • Prenote - entry is active and will process. ***Note:*** this is used to verify the information for the entry.

            • Active - entry is active and will process.

            • Frozen - entry is not active and will not process.

    d. Click on "Save Changes" when done.

5. After updating the entries, click on "Update Batch" to save them permanently, or "Save Changes to This Activation Only" to save them for the current activation.

6. Click "Return to ~~the~~ Batch Selection Page", verify the effective entry date is the date the funds should be moved, and then place a checkmark in the box(es) next to the batch or batches to be activated.

7. Click on the "Activate Selected" option at the bottom of the page. A confirmation page will appear indicating the batch needs to be approved before it will be processed.

Approving an ACH Batch

Note: Batches must be activated and approved by 4:30PM CST one business day prior to the effective entry date.

1. Select the **ACH** option from the drop-down menu, then click on **Batch Approval**.

   a. You will be prompted to enter another security code.

2. Batches available for approval will be displayed. If there are no batches displayed, please follow the steps above to activate an ACH batch.

3. Click on "Details" to view the transactions and print them for your records.

4. Click on "Return to Batch Selection Page" to return to the approval page.

5. To approve a batch, select the batch by checking the box next to it and click on "Approve Selected".

   a. Alternatively, to reject a batch, select the batch and click on "Reject Selected".

6. Batch approval confirmation page will appear. Print this page for your records, then Click OK.

7. Click on **Batch Report** in the menu at the top of the screen.

8. Choose the ACH Company from the "Available Companies:" on the left, then click Submit at the bottom of the screen.

9. Verify the Status shows **Approved**. *Note:* If Status is anything other than Approved, the ACH transaction will not go through until Status shows Approved. Please refer to the steps above to approve the batch.

10. Click Details next to each batch then print this page for your records.

ACH Batch Import Processing

Importing an ACH file

1. From the drop-down menu, select **ACH Admin** and then choose **ACH File Import**.

2. Choose **Map Type:**

   a. NACHA – will import file with dollar amounts included.

   b. NACHA Zero – will import file with zero's as the dollar amount.

3. Select **Import** next to your map type.

4. Select Import Type:

   a. Repetitive – ACH file will be imported and an ACH batch will be created and saved for future use.
   b. Non-Repetitive – ACH file will be imported and once the ACH batch has been sent for processing, the ACH batch will not be saved for future uses.

5. Click on **Choose File** and locate the file on your computer.

6. Select **Import File** and a new screen will appear stating **Import in Progress**, you can click **Close**.

7. Select the **View Import Results** tab.

8. You will see a status of the ACH file import:
    a. Successful – the ACH file was successfully imported.
    b. Failed – the ACH file failed to process.
        i. Select the **Details** option to the right to view the reason for the import failure.
9. Validate the total number of transactions and dollar amount are correct.

10. Select **Accept** and you will be prompted to enter a Batch Code and Batch Name (both naming conventions for the ACH batch).

11. Click **Accept Batch** to complete the import.

12. From the drop-down menu select **ACH** and choose **Batch Edit and Activation**.

13. Locate the batch and click **Edit.**

14. Choose the **Offset Account** and then click **Save Changes to This Activation Only.**

15. The Status will show as **Updated**.

ACH Pass-Thru Instructions

Uploading a Pass-Thru ACH File

1. Choose **ACH** on the drop-down menu, then select **ACH Pass-Thru** on the grey bar.

2. Click on the "Browse" button, locate the file, and select it.

3. Click on the "Load File" option.

4. Click on "Review Pending". The file will have either an "S" for successful upload, or an "F" for a failed upload.
    a. If the upload failed, check that it is a valid NACHA file.
    b. If the file continues to fail, please contact Treasury Management Support via email
       TreasuryManagement@Busey.com or by calling 800-749-7844.

5. Click on the red arrow under process. This will open the details of the file. Print this page to have record of all entries.
    a. If you have warnings on this page, your file will still process, but should be corrected before you next process a file. Please contact Treasury Management Support for help on any warnings you receive.

6. Click on "Accept". You will receive a confirmation page that the file has been accepted and still needs approved.

Approving a Pass-Thru ACH File

Note: All files must be approved by 4:30PM CST at least one business day prior to the effective date.

1. Choose **ACH** on the drop-down menu, then select **NACHA PT File Approval**.
    a. You will be prompted to enter another security code.

2. Any ACH Pass-Thru files needing approval will appear. To review the file, click on the red arrow.

3. To approve a file, select the file then click on "Approve Selections".

4. A confirmation page will appear. Print this confirmation out for your records, then click OK.

5. Click on **NACHA File Report** in the menu at the top of the screen.

6. Click Submit.

7. Verify the Status shows **Accepted/Approved.** *Note:* If Status is anything other than Accepted/Approved, the ACH transaction will not go through until Status shows Accepted/Approved. Please refer to the steps above to approve the batch.

Important

- **An approved ACH Pass-Thru file can only be deleted by contacting Treasury Management Support.**
- **The effective entry date of a file should not be on the weekend or holiday.**

Bill Payment

Busey Bill Payment

Logging In for the First Time

1. Log into Business Access @ Busey with your Customer ID and User ID.

2. Navigate to **SSO Services** on the navigation drop-down menu then select **Profile Setup**.

3. Enter your Bill Pay User ID two times and Bill Pay Password (PWD) two times, then click *Save Changes*.
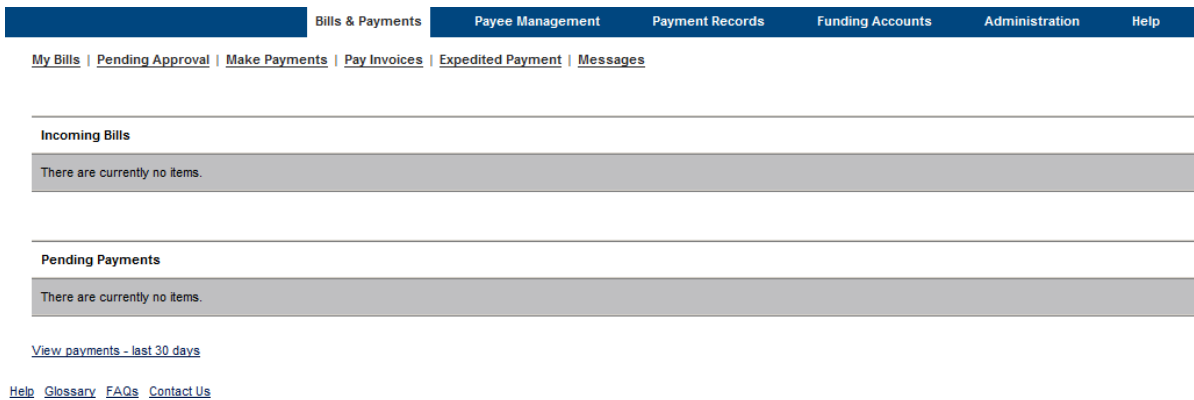
4. On the grey menu bar, click **Bill Payment**, followed by clicking the "Login to SB BillPay" button. The screen should now resemble the screenshot below.

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

My Bills | Pending Approval | Make Payments | Pay Invoices | Expedited Payment | Messages

Incoming Bills

There are currently no items.

Pending Payments

There are currently no items.

View payments - last 30 days

Help Glossary FAQs Contact Us

5. You have successfully logged into Busey Bill Pay. You will not need to enter your login information again. Next time you log into Bill Pay, simply follow Step 1 above followed by Step 5.

Adding a New Payee

1. Login to Busey Bill pay.

2. On the blue navigation bar at the top of your Bill Pay window, select "Payee Management". This is the page that will list all the payees on your Bill Pay system.

3. To add a new payee, select the "Add New Payee" option on the line below the "Payee Management" tab.

4. Enter the name of your person or business you'd like to pay. You can also select from a common business by selecting that option to the right of the text box. Click continue.

5. You will be asked to enter an account number, zip code, nickname, and payment category for this new payee.
   a. If you do not have an account number, check the box indicating this.

6. Click continue. You will now be asked to fill in the address of the new payee. If you selected a common payee, and that payee accepts electronic bill payments, you will not need to provide an address.

7. When you are finished, click the "Add payee" button at the bottom of the form.

Paying Your First Bill

1. Login to Busey Bill Pay.

2. To pay a bill, click on "Make Payments" under the "Bills & Payments" tab.

3. The list of your payees will appear. If your payee is not on this list, click the "Add a person or business" option to

the top right.

4. Enter the amount of the bill and the date that it is due. The earliest date for delivery will be displayed.
   a. Payments 2 business days out are being sent electronically. These payments will deduct from your account when processing is complete.
   b. Payments 4-5 business days out are being sent by mail. These payments will not be deducted from your account until the check is presented by the payee to a bank.

5. You can update the total amount of bills that will be processed by clicking the "Update total" at the bottom of the screen. Otherwise, click "Make payments" to schedule the bill payment.

Paying an Invoice

1. To pay a bill with invoice details, start by logging in to Busey Bill Pay.

2. Select the "Pay Invoices" option under the "Bills & Payments" tab.

3. Fill in the information for the payment
   a. Send to: Select the payee for the invoice.
   b. Deliver by: The earliest date for delivery will be displayed.
      i. Payments 2 business days out are being sent electronically.
      ii. Payments 4-5 business days out are being sent by mail. These payments will not be deducted from your account until the check is presented by the payee to a bank.
   c. Use fund from: choose the account the funds should be pulled from.
   d. Payment category: Choose the category from the drop down. ***Note:*** This is optional.
   e. Memo: Information entered will show on the memo line of the check.
4. Fill in the information about the invoice.
   a. Type: choose Invoice from the drop-down menu.
   b. Invoice Number: enter the invoice number.
   c. Invoice: enter the amount of the invoice.
   d. Discount: enter the amount of any discount on the invoice.
   e. Adjustment: enter the amount of any adjustments on the invoice.
   f. Type: Choose Credit or Debit from the drop-down menu.
   g. Description: information entered is for your reference and is not included with the payment.

5. To pay multiple invoices, click the "Add another invoice" button at the bottom of the page. Otherwise, click "Submit invoices" to process the invoice(s) you have entered.

Making an Expedited Payment

1. Login to Busey Bill Payment and select the "Expedited Payment" option under the "Bills & Payments" tab.

2. Select the payee that you'd like to send an expedited payment to on the drop-down list. Click the "Continue payment" button.

a. If the payee is not on this list, check to see that this payee is in your regular bill payment payee list. If they are, and you do not see them under "Expedited Payment", that payee is not eligible to receive an expedited payment.

3. The expedited payment methods available will be shown next to **Payment type.**
   a. If there is more than one method, select the most appropriate. The estimated delivery date will be shown below the payment type.

4. Enter the amount of the payment, and, if relevant, a memo for the payment.

5. Click "Continue payment" to finish making your expedited payment.

Review Payment Records

1. Login to Busey Bill Payment and select the "Payment Records" tab.

2. By default, all payments made in the current month will be displayed. You can select different reports by choosing the correct date range on the drop-down menu.

3. If you are looking for a specific bill, click the "Search Records" option above.

4. Under the "Search Records" option, you will be able to search all payments made in a specific date range, by a specific amount, or to a specific payee.

5. Click the "Search records" button to submit your search criteria. Any matching bills will appear on the next page.

Adding a New User
1. Login to Busey Bill Payment and click **Administration** from the menu at the top.

2. Click **Business Users**, then click on "add a user"
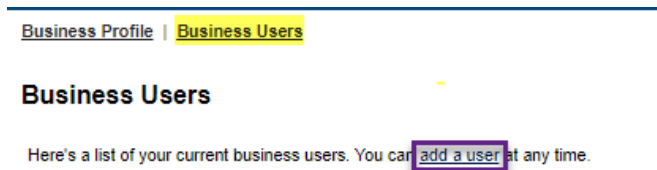
3. Enter the User Information. Required fields are:
   a. First Name
   b. Last Name
   c. E-mail address
   d. User Type
4. Enter Login Information. ***Note:*** Password is temporary, and user will need to change it after first login.
5. Under the Privileges section:

a. Choose the **Funding Accounts** the user should have access to pay bills out of.

b. Choose **Approvals and Authorizations** for the user.

c. Choose the **Payment Records** for the user. View payment reports allows the user to search reports and Audit reports allows the user to see the audit history on the reports.

6. Click **Add user**

Adding Funding Accounts

1. To add a new funding account to your Busey Bill Pay system, please email or call at the contact information located at the end of this guide. You will not be able to add funding accounts from your bill payment system.

Positive Pay

ACH Positive Pay

Accessing Positive Pay

1. Login to Business Access and select **SSO Services** from the drop-down menu.
2. On the grey bar, select **Access Positive Pay**. Click the "Login to Positive Pay" button.
   a. *Note:* If this is your first time logging in to positive pay, you will need to enter your login information provided to you from Busey. After you log in for the first time, this information will be saved and you will automatically be signed in to positive pay.
3. You have now logged in to the Busey Positive Pay system. Your navigation menu is on the left side of your screen.
   a. If a blank screen appears, this can be resolved by checking for pop up blockers in the top right corner of the browser, please choose "Always Allow" to prevent this from happening again. If this doesn't resolve the problem, please contact the Treasury Management Support team via the contact info at the bottom of this guide.

ACH Transaction Search
1. Login to Busey Positive Pay.
2. Click the "Check Search" option under the "Transaction Processing" category.
3. Select the appropriate **Client ID** (account).
4. **Paid Date From/To:** If searching a specific date or date range, enter those dates in these fields.
5. **SEC Codes:** this will default to "All SEC Codes", if searching for a specific SEC code, you can choose it from the drop-down.

Process Daily ACH Exceptions

1. You will receive a daily email if there are positive pay exception items for you to review. You will have until 11AM CST/12PM EST to make a decision of **Pay** or **Return** for these exceptions.
   a. After the cutoff time, if the positive pay user(s) have not completed the decisions, the company's default decision will be applied to the exception items.
2. To review your exception items, start by logging into the Busey Positive Pay system.
3. Select "Quick Exception Processing" under the "Exception Processing" category. The Quick Exception Processing screen will display.

4. Click on the *Decisions Needed* section to display your exception items along with the exception type. ***Note:*** For ACH exceptions, the ACH Standard Entry Class Code, Originating Company ID, and Debit or Credit (DR/CR) are displayed in the exception description.
   a. UNAUTHORIZED ACH TRANSACTION—the item is an ACH transaction that was flagged as an exception by the ACH authorization rules defined for the account on the ACH Authorization Rules page.
   b. BLOCKED TRANSACTION—the item meets the filter requirements specified on the Transaction Filters/Blocks page.

5. You will need to click on each individual item to complete the decision process. The decision screen will display and includes the following information:
   a. Default Decision—the default decision for the exception type.
   b. Client ID—the nickname or description that identifies this account to the customer. This Client ID is displayed in place of the account number on pages within the system and in emails generated by the system.
   c. Amount—the amount of the item that has been presented for payment.
   d. Paid Date—the paid date for this check transaction.

   > ***Note:*** the ACH Standard Entry Class Code, Originating Company ID, Debit or Credit (DR/CR), and the transaction description are also displayed in the exception description.

6. If you would like the item to remain paid, select the **Pay** option. To return an item, select **Return** and choose a reason for the return.
7. Click the "Save" button to save your decisions for the day's exception items.
8. Once the item has been decisioned it will move to the *Decisioned* section. ***Note:*** To modify a pay or return decision on a processed transaction, expand the Decisioned section and select the transaction from the list. This option will only be available until the cut-off time.

Adding Items to your Black or White List

If you receive an ACH item that is not current on your black (disallowed) or white (allowed) list, you will need to contact Busey Treasury Management support to update your list of ACH companies. These updates require signed forms to authorize these ACH transactions. Please email a screenshot of the exception or provide the transaction information including the account number, SEC Code, ACH Company ID, and a maximum dollar amount if applicable.

*If you'd like to grant a user permission to use the Positive Pay system you will need to contact Treasury Management support at the information below.

**If you have any concerns or questions about your Check Positive Pay system, please contact Busey Treasury Management Support team.

Check Positive Pay

Accessing Positive Pay

1. Login to Business Access and select **SSO Services** from the drop-down menu.
2. On the grey bar, select **Access Positive Pay**. Click the "Login to Positive Pay" button.
   a. ***Note:*** If this is your first time logging in to positive pay, you will need to enter your login information

provided to you from Busey. After you log in for the first time, this information will be saved and you will automatically be signed in to positive pay.

3. You have now logged in to the Busey Positive Pay system. Your navigation menu is on the left side of your screen.
    a. If a blank screen appears, this can be resolved by checking for pop up blockers in the top right corner of the browser, please choose "Always Allow" to prevent this from happening again. If this doesn't resolve the problem, please contact the Treasury Management Support team via the contact info at the bottom of this guide.

Uploading an Issued Check File

1. Login to Busey Positive Pay.
2. On the navigation menu to the left, select "Submit Issued Check File" under the "Transaction Processing" category.
3. Click the "Choose File" button to search your computer for your issued check file.
4. Select the appropriate **Client ID** and **File Processing Type**.
    a. Client ID is the account you are submitting the check file for.
    b. File processing type is the format of the file you are uploading, generally assigned to specific accounts.
    c. **Note:** If your issued check file format has changed, please contact Treasury Management Support at the contact information on the final page of this guide.
5. Click the "Process File" button to submit your issued check file. You will be directed to a summary of your uploaded file along with a status.
    a. **Processed** indicates the complete file was processed and checks have been issued.
    b. **Processed with Exceptions** indicates some checks were unable to be issued. Click the status under "results" to view the items that were not processed.
    c. **Rejected** indicates the file was unable to be processed. This could be because the file was previously submitted, or the format has changed.
6. The totals retrieved from the file will be shown at the bottom of the page. Please verify with the totals expected for the file to ensure all checks were issued.

Manually Issuing a Check
1. Login to Busey Positive Pay.
2. On the navigation menu to the left, select "Add New Issued Check" under the "Transaction Processing" category.
3. Select the appropriate **Client ID** (account) and fill in the required information from the issued check.
4. Click the "Add Check" button to add the issued check to the Positive Pay system.

Manually Void a Check
Check voiding is used only when the check remains in your possession and you do not plan on issuing that check.
1. Login to Busey Positive Pay.
2. On the navigation menu to the left, select "Void a Check" under the "Transaction Processing" category.
3. Select the appropriate **Client ID** (account) and fill in the information about the voided check.
4. Click "Find Matching Check". The system will search for a matching issued check entry. If no entry yet exists, the voided check will be issued and voided at the same time.
5. Verify that you'd like to void the check.
6. Click the "Void Check" button to void the check. Or, if the check had not yet been issued, click the "Add Check" button to simultaneously add and void the check.

Stop Pay a Check

*Posting a stop payment is done when the check is no longer in your possession, but you would like it to not clear your account. **Note:** There is a fee associated with placing a stop pay on a check. A stop pay is only valid for 6 months, if the stop pay needs to continue after the expiration date of 6 months, a new stop pay will need to be submitted.*

1. Login to Busey Positive Pay.
2. Click the "Request Stop Payment" option under the "Stop Payments" category.
3. Select the appropriate **Client ID** (account) and fill in the information about the check you'd like to stop.
4. Click "Find Matching Check". The system will search for a matching issued check entry. If no entry yet exists, the stopped check will be issued and the stop payment will be placed at the same time.
5. Verify that you'd like to stop the check.
6. Click the "Apply Stop Payment" button to add a stop payment request to the check. Or, if the check had not yet been issued, click the "Add Check" button to simultaneously issue the check and apply a stop payment request.

Check Search

1. Login to Busey Positive Pay.
2. Click the "Check Search" option under the "Transaction Processing" category.
3. Select the appropriate **Client ID** (account)
4. Choose the status from the **Check Status** drop-down list that you want to search for
   a. **All** will show all checks
   b. **Exception** will show checks that have been exception decisioned
   c. **Issued/Outstanding** will show checks that have been issued and are outstanding. **Note:** If this option is chosen, an "*Outstanding As Of*" field will display and a date will need to be entered
   d. **Paid** will show checks that have been paid
   e. **Returned** will show checks that have been returned
   f. **Stop Payment** will show checks that have a stop pay placed on them
   g. **Void** will show checks that have been voided
5. **Check Number From/To:** If searching a specific check number or a range of check numbers, enter the number(s) in these fields
6. **Date:** choose the check status from the drop down for the date range. i.e. choosing Issued will search all issued checks between the dates in the Date From/To field that have the Check Status chosen in Step 4.
7. **Date From/To:** If searching a specific date or date range, enter those dates in these fields.
8. If you would like to narrow down the search even more, click the arrow to the right of **Show additional options** and you can choose a specific **Decision** type and/or **Reason** for your search.

Exception Items

You can use this feature to search for items that have required an exception decision.

1. Login to Busey Positive Pay
2. Click the "Exception Items" option under the "Transaction Reports" category.
3. Select the appropriate **Client ID** (account)
4. **Exception Date From/To:** If searching a specific date or date range, enter those dates in these fields.
5. **Transaction Type:** Choose the transaction type you are searching for.
6. **Check Number From/To:** If searching a specific check number or a range of check numbers, enter the number(s) in these fields
7. **Decision:** if searching for a specific decision type you can choose it from the drop-down.

8. **Reason:** if searching for a specific reason you can choose it from the drop-down.

Process Daily Check Exceptions

1. You will receive a daily email if there are positive pay exception items for you to review. You will have until 11AM CST/12PM EST to make a decision of **Pay** or **Return** for these exceptions.
   a. After the cutoff time, if the positive pay user(s) have not completed the decisions, the company's default decision will be applied to the exception items.
2. To review your exception items, start by logging into the Busey Positive Pay system.
3. Select "Quick Exception Processing" under the "Exception Processing" category. The Quick Exception Processing screen will display.
4. Click on the *Decisions Needed* section to display your exception items along with the exception type.
   a. DUPLICATE PAID ITEM—the item was previously paid.
   b. AMOUNT MISMATCH – the amount on the check doesn't match the amount in the system.
   c. CHECK NUMBER IS ZERO – the check number registered as 0.
   d. PAYEE NAME MISMATCH – the payee on the check doesn't match the payee name in the system.
   e. PAID NOT ISSUED—the item was never loaded into the system as an issued check.
   f. STALE DATED ITEM PAID—the item is a stale-dated check. A check is considered stale dated if the item was issued prior to the stale-dated cutoff date of 180 days.
   g. VOIDED ITEM—the item was previously voided.
5. You will need to click on each individual item to complete the decision process. The decision screen will display and includes the following information:
   a. Default Decision—the default decision for the exception type.
   b. Client ID—the nickname or description that identifies this account to the customer. This Client ID is displayed in place of the account number on pages within the system and in emails generated by the system.
   c. Check #—the check number of this item.
   d. Amount—the amount of the item that has been presented for payment.
   e. Paid Date—the paid date for this check transaction.
   f. Issued Payee—the issued payee name for this check. ***Note:*** this will only display if you have chosen the Payee Match feature.
   g. Found Payee—the payee detected by the Payee Match module. ***Note:*** this will only display if you have chosen the Payee Match feature.

   > ***Note:*** the check image also displays. You can click on Front or Back to view each side of the check. You can either hover over the check to zoom on a certain area or you can click on the image to view in full screen and then click on the full screen image to return to the decision screen.
6. If you would like the item to remain paid, select the **Pay** option. To return an item, select **Return** and choose a reason for the return.

   > ***Note:*** **Check Amount Encoding** and **Check Number Encoding** errors should be marked as **Return** with **Reason** "*Incorrect Check Amount Encoding Error*" or "*Incorrect Check Number Encoding Error*" – this will flag the item in the system and allow Busey to make the appropriate corrections to these check items. These items will <u>not</u> be returned by selecting the return decision.
7. Click the "Save" button to save your decisions for the day's exception items.
8. Once the item has been decisioned it will move to the *Decisioned* section. ***Note:*** To modify a pay or return

decision on a processed transaction, expand the Decisioned section and select the transaction from the list. This option will only be available until the cut-off time.

*If you'd like to grant a user permission to use the Positive Pay system you will need to contact Treasury Management support at the information below.

**If you have any concerns or questions about your Check Positive Pay system, please contact Busey Treasury Management Support team.

Wires

Wire Instructions

Sending a Domestic Wire

Note: **All same-day wires must be sent by 5:00PM CST. Wires sent after this time will be sent the next processing day.**

1. From the drop-down menu, select **Wire Transfer** and then choose **Wire Input**.
    a. You will need to receive another One Time Passcode for security purposes.
2. From the Account Selection box, select the account you'd like to send your wire from.
3. Choose Domestic as the wire type.
4. If this will be an account that you wire money to frequently, you can create a convenient template by selecting the "Create Template" button at the top. If this is a one-time wire, simply enter the wire information (all fields in **red** are required fields).
    a. **Account Name** is the name of the account holder/business you are sending the wire to.
    b. **Account Number** is the account number you are wiring the money to.
    c. **Account Currency** is limited to USD (US Dollars or $).
    d. **Beneficiary Bank** is the routing number of the bank receiving the wire from Busey.
        i. Enter the routing number and click "Search" to select the beneficiary bank.
    e. **Target Bank** is used only when the money will end up at a bank different than the beneficiary bank.
5. Click "Submit" to be proceed to the Wire Information page.
    a. Type in the wire amount next to the amount box.
    b. If necessary, change the send date. The earliest send date has been selected for you.
    c. Send any relevant Originator-to-Beneficiary Information (OBI) by filling in the four lines under Originator-to-Beneficiary.
    d. Click "Submit" to send the wire. You may also click "Save as Template" to create a template of the wire you've just created.
6. If you have dual control for wires, you will need to have another individual approve the wire from their login by selecting **Wire Transfer** on the drop-down menu and then selecting **Wire Approval** on the gray bar.

Review Wire Status

1. After sending a wire, you may want to review the wire status and/or retrieve the Federal Reference Number.
2. Navigate to **Wire Transfer** on the drop-down menu, then select **Wire Report**.
3. Enter the search criteria for the wire you are researching, then click "Submit".

4. If the status is "Acknowledged", the wire has been sent. Click the details icon to inspect the wire.
5. The information next to "line 2:" under Confirmation Information is your Federal Reference Number.

Sending a Wire from a Template

1. To send a wire from a template you have previously established, navigate to **Wire Transfer** on your drop-down menu, then select **Wire Input.**
2. The wire template you are sending should be included in the **Template Selection** box to the left.
3. Select your template to begin the wire.
   a. Enter the amount of the wire and any Originator-to-Beneficiary (OBI) information.

Sending an International Wire

Note: All same-day international wires must be sent by 2:30PM CST. Wires sent after this time will be sent the next processing day.

1. From the menu, highlight over **Transfers & Payments** and select **Transfer Entry** under **Wire Transfer**.
   a. You will need to receive another One Time Passcode for security purposes.
2. From the Account Selection box, select the account you'd like to send your wire from.
3. Choose International as the wire type.
4. If this will be an account that you wire money to frequently, you can create a convenient template by selecting the "Create Template" button at the top. If this is a one-time wire, simply enter the wire information (all fields in **red** are required fields).
   a. **Account Name** is the name of the account holder/business you are sending the wire to.
   b. **Account Number** is the account number you are wiring the money to.
   c. **Account Currency** is limited to USD (US Dollars or $).
      i. **International Wires** in foreign currency can be done over the phone or inside a Busey branch.
   d. **Beneficiary Bank** is the Swift code of the bank receiving the wire from Busey.
      i. Enter the Swift code and click "Search" to select the beneficiary bank.
   e. **Target Bank** is Wells Fargo.

5. Click "Submit" to be proceed to the Wire Information page.
   a. Type in the wire amount next to the amount box.
   b. If necessary, change the send date. The earliest send date has been selected for you.
   c. Send any relevant Originator-to-Beneficiary Information (OBI) by filling in the four lines under Originator-to-Beneficiary.
   d. Click "Submit" to send the wire. You may also click "Save as Template" to create a template of the wire you've just created.
6. If you have dual control for wires, you will need to have another individual approve the wire from their login by selecting **Transfer Approval** under **Wire Transfer**.

Contact Information

Busey Treasury Management SupportContact Information
Email: TreasuryManagement@Busey.com
Phone: 800-749-7844