

Business Access System Guide



Business | Wealth Management | Personal

Table of Contents

Welcome	6
Navigation	6
Logging in for the First Time	6
Logging in	8
Security Challenges When Logging On.....	8
Home Page and Widgets	9
Managing Widgets.....	10
Widget List	11
Navigation Menu	13
Change Password	15
Changing your password:	15
Enter or Change Security Questions	15
Profile Maintenance	16
Alerts	19
Log Out	25
Workspaces.....	26
Actions and Messages in Workspaces and Widgets	26
Working with Lists.....	26
The Payments list.....	26
Lists with Account Masking	27
Working with Lists: Available Actions	28
Filtering a List	29
Sorting a List.....	33
Moving Columns	34
Adding or Removing Columns.....	34
Exporting Lists.....	35
Printing Lists.....	35
Saving a View	37
Selecting Tiles or List View.....	38
Expanding and Collapsing Sections	41
Required and Optional Fields	42
The "Information" Section	43
Printing Detail Screens.....	43
Printable View	43
Single Sign-on Capabilities	44

Payments & Transfers	45
Transfer Center	45
Initiating a Transfer To create a transfer:	46
Viewing a Transfer To view a transfer:	48
Modifying a Transfer	48
Approving a Transfer	48
Rejecting a Transfer	48
Deleting a Transfer	48
Recurring Transfers	49
Stop Payments	54
Payment Center.....	56
Make a Loan Payment	56
Creating a loan payment:	56
Loan Draws	57
Making a loan draw:	57
View Payment.....	57
Viewing a payment:	57
Balance & Transaction Reporting	58
Viewing Account Details	59
Deposit Account summary in Tile view	60
Viewing Check Images in Account Detail Screens.....	60
Assigning and Changing Account Nicknames	62
Making Quick Transfers in Tile View	62
Custom Reporting	63
REPORT CRITERIA	64
Include	64
Report Results	65
Account Activity	65
Saved Reports	66
Transaction Search	67
User Management.....	67
Adding a user:.....	70
Assigning Service Entitlements.....	72
Assigning Limits	75
Wire Transfers: Only overall combined limits can be assigned.....	75
Transfers: Overall combined limits and individual account limits can be assigned.	76
Loans: Defer to customer limits set. Limits are grayed-out and non-editable.	76

Assigning transaction limits to a user:	76
View User Details	80
Viewing details of a listed user:	80
Modifying details of a listed user:	80
Deleting a User	80
Deleting a user:	80
Copying a user:	80
Resetting a Password	80
Restting a password:	80
Audit Report	81
Viewing the Audit Report:	81
Saving Changes Made to the Report	82
ACH Payments	82
Initiating a Consumer or Corporate Payment	82
Creating a consumer or corporate payment:	82
Initiating a Tax Payment	84
View Payment	85
Modify ACH Payments	88
Reverse ACH Payments	93
Repairing Stale-dated Reversals	95
Viewing a Reversal	95
Upload Transactions	96
Payment Templates	97
Changing Template Views	99
Creating a Payment Template	99
Deleting a Payment Template	101
Approving a Payment Template	101
Rejecting a Payment Template	101
Viewing Payment Template Detail	102
Initiating a Payment from a Template	102
Modify ACH Templates	103
Recurring ACH Payments from a Template	104
Payment Maps	106
ACH	107
NACHA Import	115
ACH Pass-Thru	116
Viewing an ACH Pass-Thru File	117

Deleting an ACH Pass-Thru File.....	119
Processing an ACH Pass-Thru File.....	119
Viewing Failed Uploads.....	119
Wire Payments	119
Domestic Wire Payments	120
Creating a domestic wire payment:	120
International Wire Payments.....	121
Creating an international wire payment:	121
Payment Templates	122
Changing Template Views	122
Creating a Payment Template.....	123
Deleting a Payment Template.....	123
Modifying a Payment Template	123
Approving a Payment Template	123
Rejecting a Payment Template	124
Viewing Payment Template Detail	124
Initiating a Payment from a Template.....	125
Domestic Wire Payments Templates	125
International Wire Payments Templates	126
Initiate Multiple Payments from Wire Templates.....	127
Payment Maps	129
Domestic Wire.....	130
International Wire.....	133
Wire Import.....	136
Simplified Payments	140
Payee Directory	141
Adding a Payee	141
Viewing a Payee	143
Modifying a Payee.....	143
Approving a Payee	143
Deleting a Payee	144
Import Payee File	144
Importing a payee file	144
Viewing Import Map Details.....	144
Viewing map details	144
Send Payment	145
Initiating an ACH payment.....	145

Initiating a Wire Payment.....	146
Tax Payments	147
Initiating a Tax Payment	147
Loan Payment.....	148
Initiating a Loan Payment.....	148
Loan Draw	148
Initiating a loan draw	148
Employee Payments	149
Initiating an Employee Payment.....	149
ACH Origination Statuses	149
ACH NACHA Pass-Thru Files	149
ACH Template	149
ACH Origination Cut-Off Times	150
Wire Transfer Statuses	150
Wire Cut-Off Times	150

Welcome

This user guide is designed to aid you in finding your way around and using Business Access. The system is divided into a number of sections corresponding to application modules, which are represented by the chief selections on the application's User Menu.

The menu categories are

- Home Page
- Payments & Transfers
- Reporting
- User Management
- User Menu (👤)
- Help Center
- Log Out

Navigation

The following section provides a brief tour of the application and offers tips for working in the program.

Logging in for the First Time

When you log in to the system as a new, first-time user, you are presented with multiple steps of actions to establish your user profile.

1. The first step in the process is adding a series of security questions and answers known to you. These can be used to identify you in case you forget your password and need to reset it.
2. Once you have entered the security questions, click the **Next** button. If your financial institution requires it, you will set up your Security Contact. The **Security Contact Information** section displays your email address on file as the default. To add an additional

contact point such as a cell phone number, click **Add Delivery Point**, and enter this additional contact point. Click **Next**.

Setup Security Profile

Security Questions Security Contacts New Password

Security Contact Information

The default contact details below will be our delivery point to verify your identity or send you important information regarding your account security.

Contact Detail

Email EMAIL ADDRESS jonathan.steinberg@bottomline.com Default

[Add Delivery Point](#)

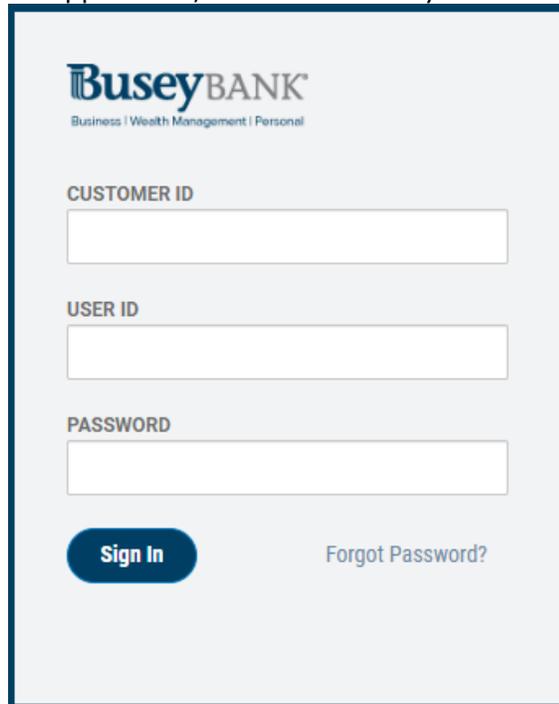
Next Back Cancel

3. The last step in the process is entering your new password, which will replace the temporary one assigned by the administrator. Enter the password, and then enter it again to confirm.

When you are finished, click **Done**.

Logging in

When you launch the application, the first screen you see is the Log In screen.

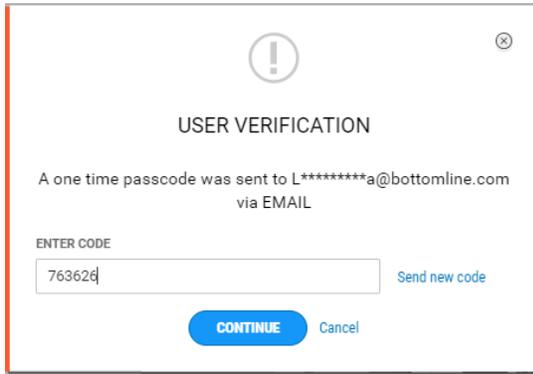
The image shows the login screen for Busey BANK. At the top left is the Busey BANK logo with the tagline "Business | Wealth Management | Personal". Below the logo are three input fields: "CUSTOMER ID", "USER ID", and "PASSWORD". At the bottom left is a blue "Sign In" button, and at the bottom right is a "Forgot Password?" link.

1. Enter your customer ID, user ID, and password.
The password will appear as a series of asterisks (*).
2. When you have finished, click **LOGIN**.
You will proceed to the Home page, which provides access to all areas of the program.
3. If you forget your password while logging in to the system, click the Forgot Password link on the Logon screen. The system will prompt you to answer the security questions and answers you previously set up. You must answer the questions correctly in order to receive a system-generated temporary password, which you can use to log in and then set your new password.

Security Challenges When Logging On

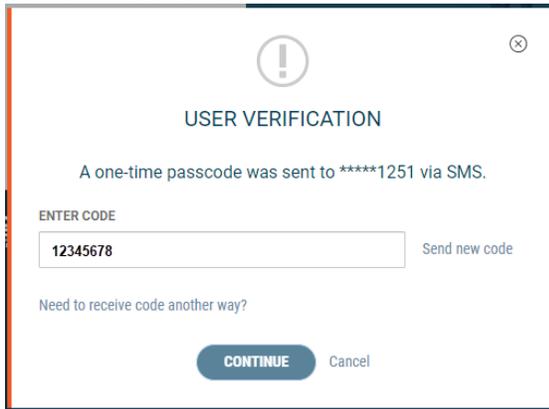
Your financial institution may have set up multi-factor authentication for your company so that whenever you log on to the application, you are required to enter a one-time passcode (OTP). The passcode can be sent to you by email, token, or SMS text message. If you correctly enter the passcode, you will proceed to the Home page. However, if you enter the passcode incorrectly multiple times, you will be locked out of the system, and your administrator will have to unlock your access.

User verification via Email



The screenshot shows a 'USER VERIFICATION' dialog box with a warning icon at the top. The text reads: 'A one time passcode was sent to L*****a@bottomline.com via EMAIL'. Below this is an 'ENTER CODE' label and a text input field containing '763624'. To the right of the input field is a 'Send new code' link. At the bottom, there are two buttons: a blue 'CONTINUE' button and a 'Cancel' link.

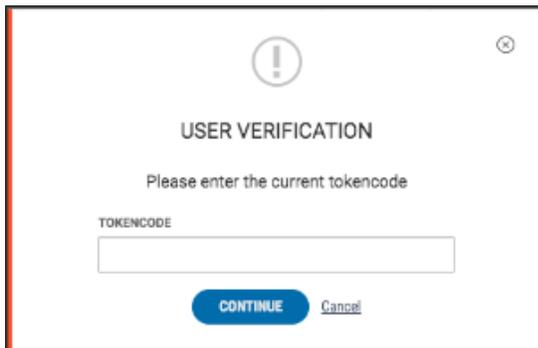
User verification via Text



The screenshot shows a 'USER VERIFICATION' dialog box with a warning icon at the top. The text reads: 'A one-time passcode was sent to *****1251 via SMS.'. Below this is an 'ENTER CODE' label and a text input field containing '12345678'. To the right of the input field is a 'Send new code' link. Below the input field is the text 'Need to receive code another way?'. At the bottom, there are two buttons: a blue 'CONTINUE' button and a 'Cancel' link.

User verification via Token

Your company may be set up to use VIP tokens as an alternative to OTP user verification. If so, you will be required to enter a current token code upon logging in.



The screenshot shows a 'USER VERIFICATION' dialog box with a warning icon at the top. The text reads: 'Please enter the current tokencode'. Below this is a 'TOKENCODE' label and a text input field. At the bottom, there are two buttons: a blue 'CONTINUE' button and a 'Cancel' link.

Enter the code, and then click **Continue** to log in.

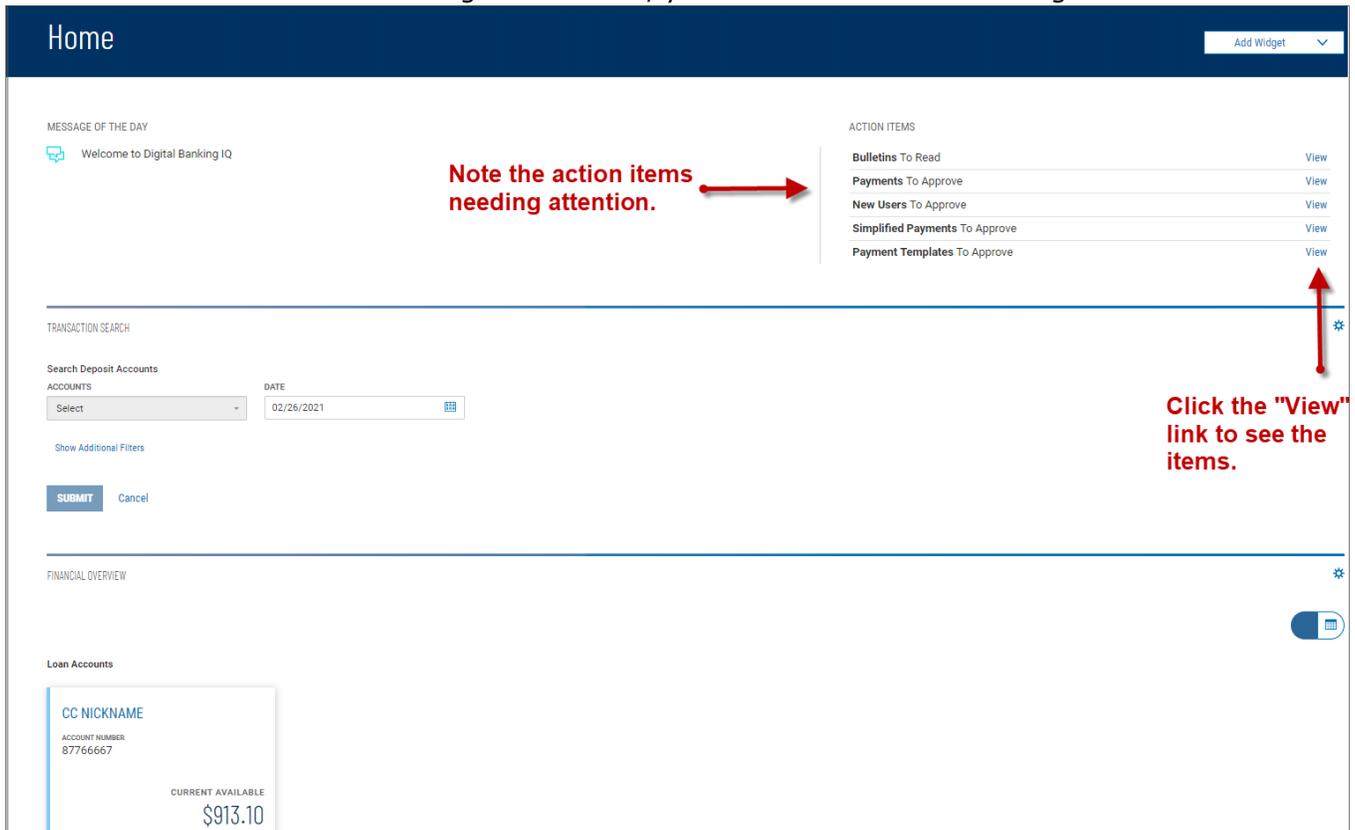
Note: that the administrator may also set up the company so that once you are logged in, you will need to repeat the verification process when performing certain actions such as creating and reversing payments.

Your security challenges rely on information, such as phone numbers and email addresses, contained in your user profile.

For information on entering or changing your security questions, see Enter or Change Security Questions.

Home Page and Widgets

The Home Page (the Home Workspace) provides the ability for you to personalize your onscreen experience with a group of widgets. Widgets are small components that allow you to perform a variety of common tasks such as quickly making a payment, transferring funds, stopping payment on a check, and maintaining system users. The Notification widget, which tells you about important information from your financial institution and actions that you need to take, is the only widget that must remain on the Home Page. Otherwise, you can add and remove widget as desired.



In this guide, we will discuss the widgets in a default layout, so, for example, when we describe the Balance & Transaction Reporting (BTR) workspace, we will describe the two default BTR-oriented widgets: Balance & Transaction Reporting and Transaction Search.

The Home Page is the first screen you see after logging on to the program.

Managing Widgets

You can add widgets to any page (workspace), as well as move existing widgets to different locations on the page. You can also resize existing widgets and remove those you don't want to use anymore.

Adding a widget:

1. On the application Home Page, click **Add Widgets**.
2. Select the desired widget from the list. **Note:** all widgets will display, if the same widget is added multiple times to a Workspace it can slow down performance.

The newly added widget appears on the page.

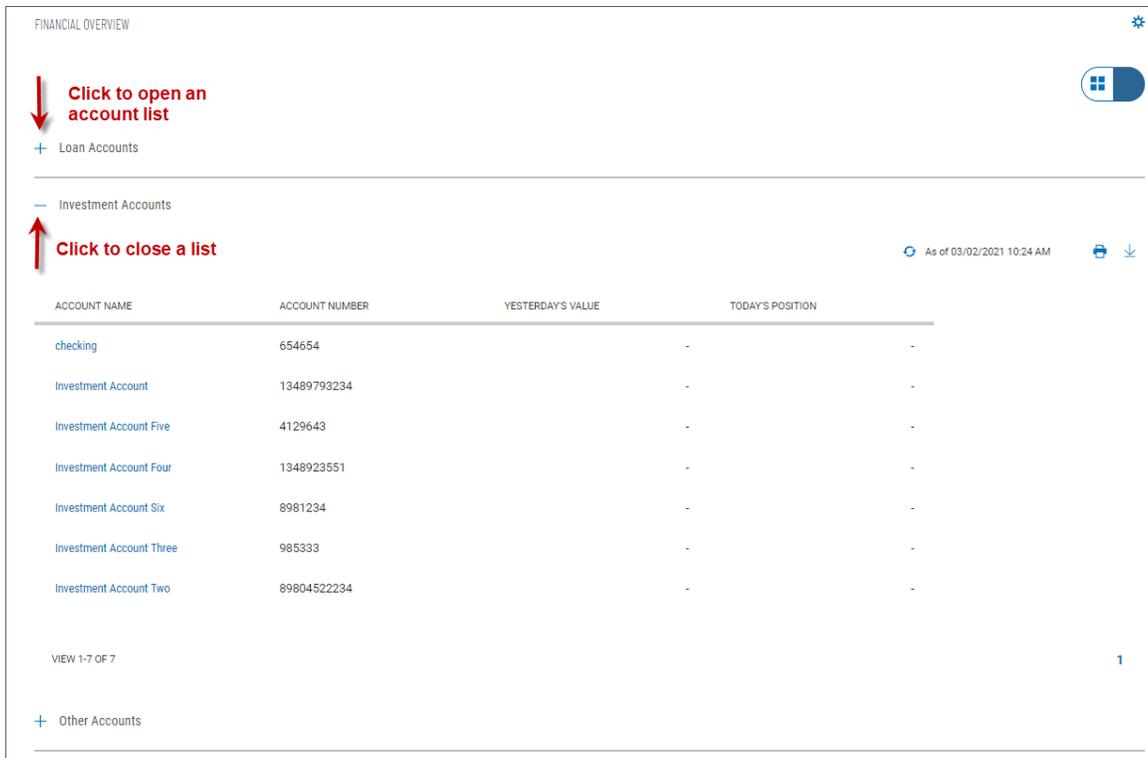
Moving a widget:

- Left-click the widget title and, with the mouse button depressed, drag, and drop the widget to the desired position on the Home Page.

Resizing a widget:

1. Click the **Options** icon  in the upper right-hand corner of the widget.

2. Click **Resize**.



The widget is resized so that it takes up only half the width of the screen.

3. To return the widget to its original size, repeat Steps 1 and 2.

Removing a widget:

1. Click the **Options** icon in the upper right-hand corner of the widget.
2. Click **Remove**.

The widget is deleted from the screen. It can be added again as desired.

A brief description of available widgets follows this section.

Widget List

Account Summary Widget

The Account Summary widget provides the balances and transaction information of the accounts that you have permission to see. Depending on your financial institution's setting, you may have up to four (4) account-type categories: Deposit, Loan, Investment, and Other. For more information, see Balance & Transaction Reporting.

Audit Report Widget

The Audit Report widget in the User Management workspace displays information about all users within your company, their actions taken in the Business Access application during the report retention period. It allows administrators to monitor user activity. For more information, see Audit Report.

Financial Overview Widget

The Financial Overview widget provides an at-a-glance reference to your accounts. It lists all accounts by account type, 25 accounts per page, in account-name order.

To see the list of accounts for a given account type, click the plus sign to the left of the account-type name. To close the list, click the minus sign.

To customize the account list, click "Manage account list" under the different account types. You can select the accounts you want to see and drag and drop the accounts to the order you want them displayed.

Depending on the account type, you will see useful information for each listed account, such as balances or principal owed.

The Financial Overview widget appears by default on the Home Page.

Notifications Widget

The Notifications widget provides notification of actions that have occurred in the system and items that are awaiting your attention, for example:

- Bulletins to Read
- Payments To Approve
- Account Transfers To Approve

Click the **View** link corresponding to a notification. For example, if you click the **View** link for Payments To Approve, the Payment Center will appear with the transactions list filtered for payments ready to approve only. You can then take action on the items in the list.

The widget also displays the message of the day that your financial institution wants to share with all users of the system.

The Notifications widget appears by default on the Home Page and cannot be removed.

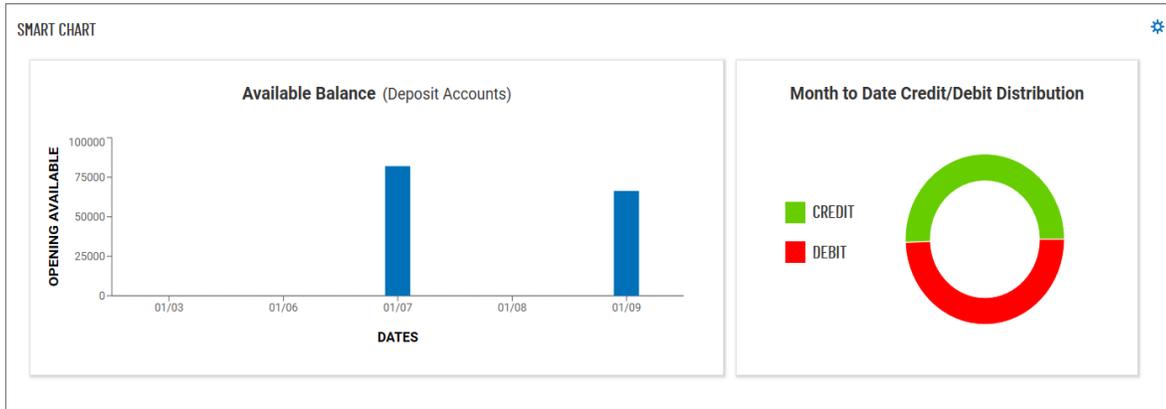
MESSAGE OF THE DAY	ACTION ITEMS
 Welcome to Digital Banking	Bulletins To Read View
More	Account Transfers To Approve View
	Payments To Approve View
	Payment Templates To Approve View
	ACH Pass Through To Approve View

Quick Transfer Widget

The Quick Transfer widget lets you complete a simple one-time transfer between two accounts.

Smart Chart Widget

The Smart Chart Widget is available to all users entitled to Balance & Transaction Reporting. The widget provides a visualization of the available balance trend across all deposit accounts over a five-day range. It also provides a visualization of the month-to-date debit/credit mix.



Stop Payments Widget

The Stop Payments widget lets you place stop payments and shows stop payments history.

Transaction Search Widget

The Transaction Search widget lets you find desired transactions for one or several accounts, for a given date or range of dates.

Transfer Templates Widget

You can create transfer templates that contain commonly used transfer information. Transfers can then be made from these templates, saving time, and improving efficiency. The Transfer Templates widget lets you view and manage templates created in the application. For more information, see Transfer Templates.

Transfers Widget

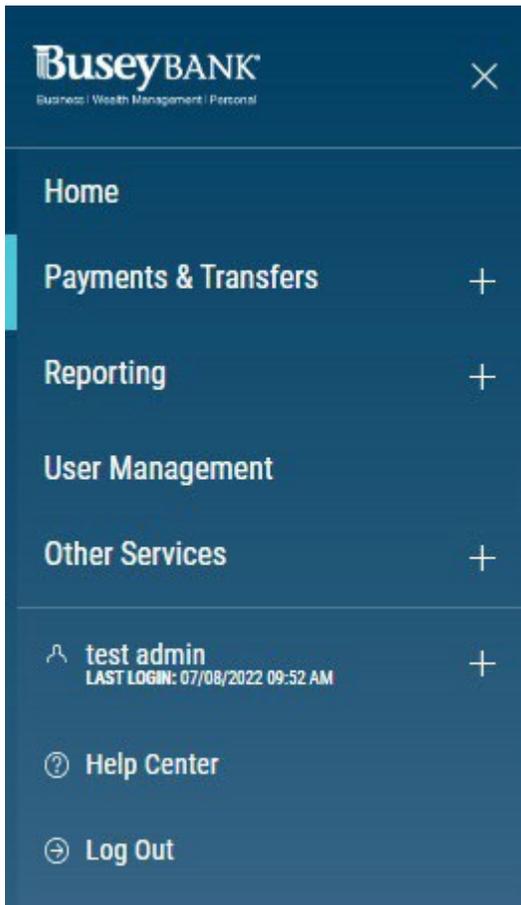
The Transfers widget allows you to create and manage Transfers, as well as view transfer history. You can perform a number of operations, including viewing, editing, modifying, approving, and deleting transfers.

User Maintenance Widget

The User Maintenance widget lets you add, modify, delete, or view users within your company.

Navigation Menu

Navigation through the application is controlled by the Navigation Menu (Sidebar) menu that appears at the left of the screen. To activate it, click the "3-line" icon.



From the menu, you can navigate to the following program areas:

- Payments & Transfers
- Reporting
- User Management
- Payment Fraud Control
- User Menu
- Help Center
- Log Out

You can return to the Home page by clicking on **Home** or your financial institution's logo.

Note: that the **Payments & Transfers**, **Reporting**, **Payment Fraud Control**, and the **User Menu** are marked by a plus sign. Click it to see further options. For **Payments & Transfers**, these include

- Transfers
- Stop Payments
- Payment Center

For **Reporting**, Balance & Transactions

The **User Menu** (marked by the **User** icon  and your name) offers a series of options associated with your individual access to the application:

- Change Password
- Change Security Questions
- Alerts
- Profile Maintenance

Finally, the Help Center provides online help for the Business Access application.

Change Password

You may change your password as a security measure or as desired.

Changing your password:

1. Open the left navigation menu, click the plus sign next to your username to expand the **User Menu**, and click **Change Password**.

Change Password

CURRENT PASSWORD

NEW PASSWORD

REPEAT NEW PASSWORD

- ✘ The password is required, all characters are allowed. Passwords are case sensitive and must contain at least one number, one capital, and one special character.
- ✘ Password cannot contain Customer ID, or User ID.
- ✘ Length must be between 8 and 24 characters
- ✘ The password fields must match

Change Cancel

2. Enter the current password.
3. Enter the new password following the guidelines at the bottom of the screen. These guidelines are designed for maximum security.
4. Enter the password again in the **Repeat New Password** box.
If your entries match, the **Change** button will become available.
5. Click **Change**.

Enter or Change Security Questions

To enter or change your security questions:

1. Open the left navigation menu, click the plus sign next to your username to expand the **User Menu**, and click

< Change Security Questions

Security Questions

Please complete **all** security questions and answers to continue. These questions will be used to validate your identity and provide an extra layer of protection.

Answer Criteria

- All answers must be unique
- Answers are not case-sensitive and must be unique
- Special characters are allowed !@#\$%^&*().-?;,:~=/

Mask Answers

SECURITY QUESTION 1

In what city were you born?

ANSWER

SECURITY QUESTION 2

What city did you attend high school?

ANSWER

SECURITY QUESTION 3

What is the first name of your oldest niece?

ANSWER

Back

2. **Change Security Questions.**
3. Answer the three questions posed on the screen following the guidelines at the top of the screen. If for security reasons you want your answers to be masked, check the **Mask Answers** box.

The answers you enter will appear as a series of dots.

QUESTION 1
In what city did you meet your spouse/significant other?
ANSWER
.....

4. When you have finished, click **Save**.
Profile Maintenance

The Profile Maintenance feature lets you update your personal contact information if it is permitted

by your financial institution.

Entering your personal contact information:

1. Open the left navigation menu, click the plus sign next to your username to expand the **User Menu**, and click **Profile Maintenance**.

The screenshot shows a web interface for 'Profile Maintenance'. At the top, there is a dark blue header with a white back arrow and the text '< Profile Maintenance'. Below this, there are two tabs: 'User Contact' (which is selected and underlined) and 'Security Contact'. The main content area is titled 'User Contact Information' and contains several input fields: 'USER NAME' with the value 'test admin', 'DIRECTCONNECT ID' (empty), 'ADDRESS 1' (empty), 'ADDRESS 2' (empty), 'CITY' (empty), 'STATE' (a dropdown menu showing 'Illinois'), 'ZIP CODE' (empty), 'EMAIL' with the value 'none@busey.com', 'PHONE NUMBER' with the value '(555) 555-5555', and 'FAX NUMBER' with the value '(555) 555-5555'. At the bottom of the form, there are two buttons: a blue 'Save' button and a grey 'Reset' button.

2. Update the profile information as desired; the **User Name** and **Email** fields will be automatically populated with your existing profile information as entered by your administrator.
3. When you have finished, click **Save**.

Setting Up SMS/Text Delivery of the One-Time Passcode

You can set up the security contact information for use to receive the One-Time Passcode (OTP) via an SMS/text.

Setting up security contact for SMS/text delivery of the OTP:

1. Open the left navigation menu, click the plus sign next to your username to expand the **User Menu**, and click **Profile Maintenance**.
2. Click the **Security Contact** tab.

< Profile Maintenance

User Contact Security Contact

Security Contact Information

For Passcode Delivery

TEXT MESSAGE

(217)

Send Activation Code

Cancel

This mobile phone number must be activated to receive passcodes via SMS. Clicking the Activate button will send an activation code to this phone.

EMAIL ADDRESS

@busey.com

Default

Remove

Save

< Profile Maintenance

User Contact Security Contact

Security Contact Information

For Passcode Delivery

TEXT MESSAGE

(217)

This mobile phone number must be activated to receive passcodes via SMS. Clicking the Activate button will send an activation code to this phone.

EMAIL ADDRESS

Remove

Save

Enter Code

Activate

Re-send Code

Cancel

Activation Code sent. Please retrieve.

Default

3. Enter the cell phone number for the text message, then click **Send Activation Code**. Retrieve the OTP delivered to the cell phone, and enter it into the **Enter Code** box, then click **Activate**.
4. To make the text message the default delivery method for the OTP, click the **Make Default** link.
5. When you have finished, click **Save**.

< Profile Maintenance

User Contact Security Contact

Security Contact Information

For Passcode Delivery

TEXT MESSAGE

(217)

Make Default

Remove

EMAIL ADDRESS

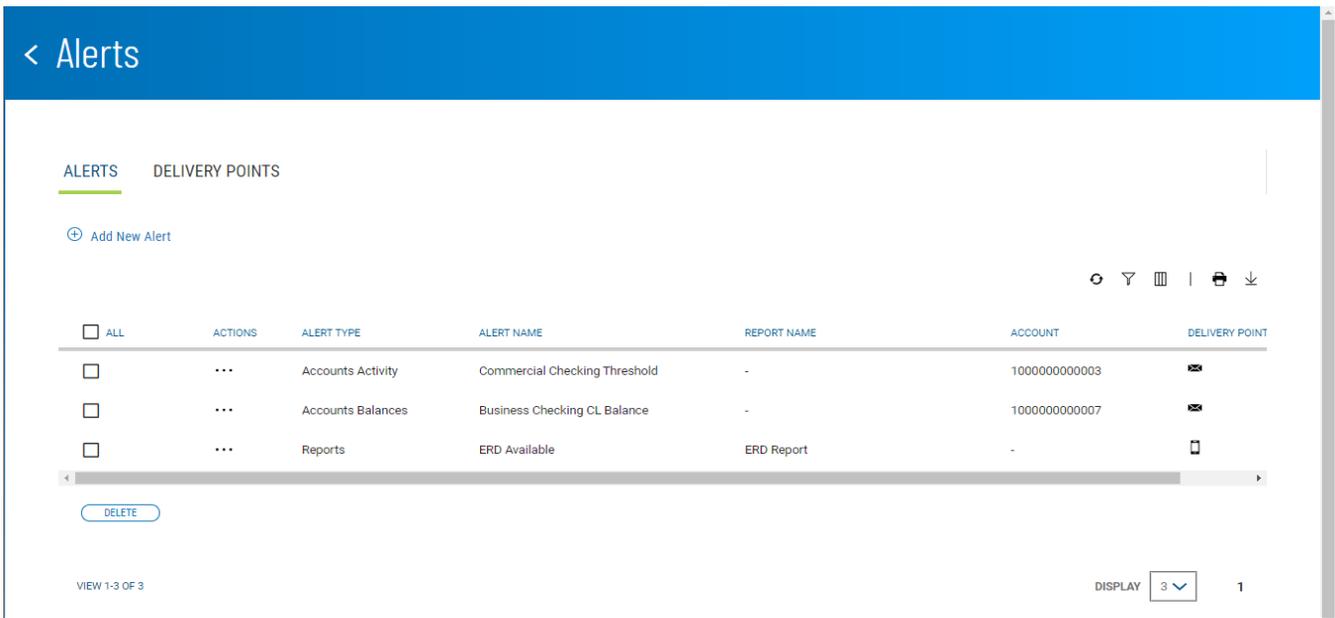
Default

Remove

Save

Alerts

The Alerts feature configures the system to automatically send alerts when certain conditions or events occur. For example, an account balances crosses a particular dollar amount.



The Alerts list view displays the following information about existing alerts:

- Alert Type
- Alert Name
- Report Name – If the alert concerns a report, such as alerting when on is available
- Account – The account or accounts for which conditions trigger an alert
- Delivery Point – The method (for example, ) by which the alert is delivered

Adding an alert:

1. Open the left navigation menu, click the plus sign next to your username to expand the **User Menu**, and click **Alerts**.
2. Click **Add New Alert**.

< Add New Alert

Account Activity
Notifies you of transactions matching your criteria post to designated account(s).

ACCOUNT ACTIVITY
ACCOUNT BALANCE
EVENTS

ALERT NAME

Available Accounts ⓘ

Select All

- Commercial Checking
- Commercial Checking
- Payroll Funding
- Test Loan Account
- Business Checking
- Premier Checking

Selected Accounts

Select All

← →

TRANSACTIONS

THRESHOLD

AMOUNT
\$

DELIVER TO
 [+ Add Additional Delivery Point](#)

Adding an Account Activity Alert

Account Activity alerts notify you of transactions affecting selected accounts. You determine the criteria that trigger the alert.

To add an Account Activity alert:

1. Enter an alert name.
2. Check the boxes for the accounts that you want the alert to notify you about, for example, Commercial Checking, then click the right arrow to place them in the **Selected Accounts** column.

ACCOUNT ACTIVITY
ACCOUNT BALANCE
EVENTS

Account Activity
 Notifies you of transactions matching your criteria post to designated account(s).

ALERT NAME

Available Accounts ⓘ

Select All

- Commercial Checking
- Test Loan Account
- Business Checking
- Premier Checking
- Commercial Checking
- Premier Biz Checking

Selected Accounts

Select All

- Commercial Checking
- Payroll Funding

Check the boxes of the desired accounts. . .

...then click the right arrow to place them in the "Selected Accounts" column

3. Use the **Transactions** drop-down menu, and then select the transactions that will trigger the alert, for example, *ACH Transfers*.
4. Use the **Threshold** drop-down menu to select a threshold amount that will trigger the alert. Available choices are
 - Any Amount
 - Greater Than
 - Less Than
 - Equal To
 - Between
5. Now enter a threshold amount or amounts. If you select *Between*, you will choose two threshold amounts.
6. Use the **Deliver To** drop-down menu to select a delivery point for the alert: *E-mail, SMS*, or both.
7. (optional) If desired, click the **Add Additional Delivery Point** link.
 - Use the **Delivery Point** drop-down to select Email or SMS.
 - Enter either the email address or SMS number.
 - If desired, enter a nickname by which the delivery point will be referenced.

DELIVER TO

DELIVERY POINT

EMAIL ADDRESS

NICKNAME

- Click **Add**.

8. When you have finished, click **Save**.
 You return to the Alerts list view, and the alert is saved.

Adding an Account Balance Alert

Account Balance alerts notify you when account balances fall above or below a predefined amount.

To add an Account Activity alert:

1. Enter an alert name.
2. Check the boxes for the accounts that you want the alert to notify you about, for example, Commercial Checking, then click the right arrow to place them in the **Selected Accounts** column.

Account Activity
Notifies you of transactions matching your criteria post to designated account(s).

ALERT NAME

Available Accounts (3)

Select All

Commercial Checking

Test Loan Account

Business Checking

Premier Checking

Commercial Checking

Premier Biz Checking

Selected Accounts

Select All

Commercial Checking

Payroll Funding

Check the boxes of the desired accounts...

...then click the right arrow to place them in the "Selected Accounts" column

3. Use the **Balances** drop-down menu to select the balances that will trigger the alert: *Closing Ledger*, *Current Available (CRS Suppressed)*, or *Current Available*.
4. Use the **Threshold** drop-down menu to select a threshold amount that will trigger the alert. Available choices are
 - Any Amount
 - Greater Than
 - Less Than
 - Equal To
 - Between
5. Now enter a threshold amount or amounts. If you select *Between*, you will choose two threshold amounts.
6. Use the **Deliver To** drop-down menu to select a delivery point for the alert: *E-mail*, *SMS*, or both.
7. (optional) If desired, click the **Add Additional Delivery Point** link.
 - Use the **Delivery Point** drop-down to select Email or SMS.
 - Enter either the email address or SMS number.
 - If desired, enter a nickname by which the delivery point will be referenced.

DELIVER TO
 Email, SMS

DELIVERY POINT
 Email

EMAIL ADDRESS
 JMalone@gmail.com

NICKNAME
 Malone's

ADD

- Click **Add**.

8. When you have finished, click **Save**.

You return to the Alerts list view, and the alert is saved.

Adding an Events Alert

Events-type alerts notify you of conditions, such as the need for approval, affecting selected accounts.

To add an Events alert:

1. Use the Select Event Type drop-down menu to select an event: *ACH Approvals, Wire Approvals, Wires Sent*.
2. Enter an alert name.
3. Check the boxes for the accounts that you want the alert to notify you about, for

ACCOUNT ACTIVITY
 ACCOUNT BALANCE
 EVENTS

SELECT EVENT TYPE
 Wire Approvals

ALERT NAME
 Wire Approval Required

Wire Approvals
 Notifies you when a pending Wire Transfer reaches an "approval required" status.

Accounts (3) Account List

Select All Select All

Commercial Checking
 Commercial Checking
 Test Loan Account
 Business Checking
 Premier Checking
 Commercial Checking

Payroll Funding

Check the boxes of the desired accounts. . .

. . .then click the right arrow to place them in the "Accounts List" column

DELIVER TO
 Select + Add Additional Delivery Point

Save Save & Continue Cancel

example, Commercial Checking, then click the right arrow to place them in the **Account List** column.

4. Use the **Deliver To** drop-down menu to select a delivery point for the alert: *E-mail, SMS*, or both.
5. (optional) If desired, click the **Add Additional Delivery Point** link.
 - Use the **Delivery Point** drop-down to select Email or SMS.
 - Enter either the email address or SMS number.
 - If desired, enter a nickname by which the delivery point will be referenced.

DELIVER TO	DELIVERY POINT	EMAIL ADDRESS	NICKNAME
E-mail, SMS	Email	JMalone@gmail.com	Malone's

ADD

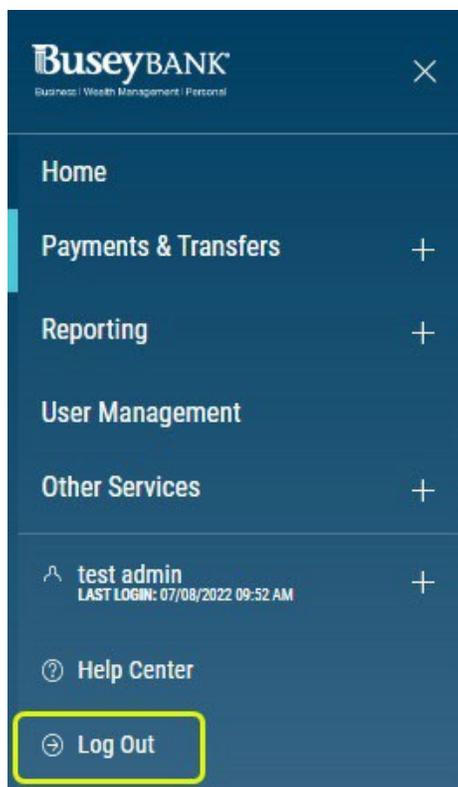
- Click **Add**.

6. When you have finished, click Save.

OR

Click **Save & Continue** to save this events alert and create a new one. Follow steps 1 through 6 to add the event.

Log Out



To log out of the Business Access application: Open the left navigation menu, click the plus sign next to your username to expand the **User Menu**, and click **Log Out**.

The system Log In screen appears.

Workspaces

Widgets are single functionality–focused components that present action(s) and information with a common purpose in a list view. Each allows you to perform tasks such as quickly making a payment, transferring funds, stopping payment on a check, taking action on tasks. Workspaces are groupings of individual widgets that support related functions.

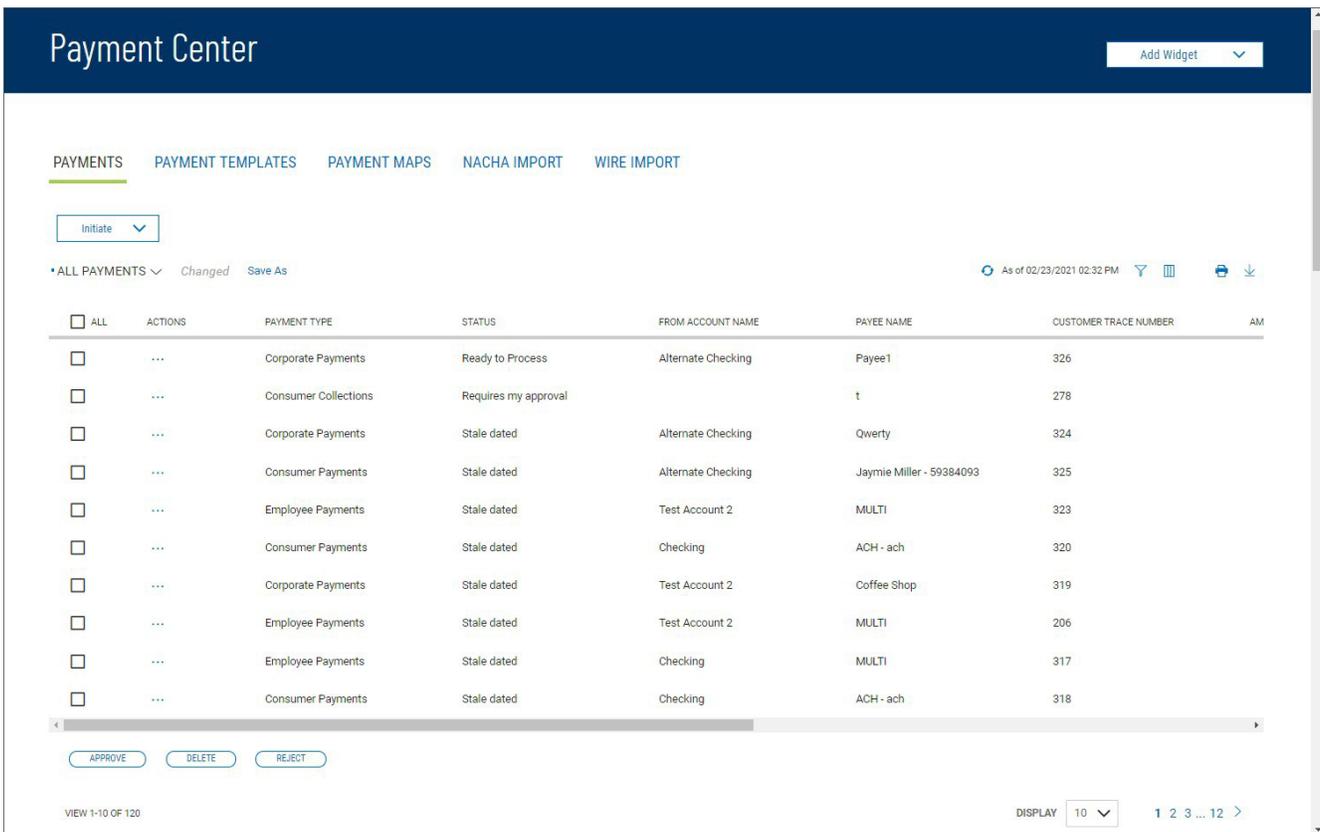
Note: that you can use the **Add Widget** drop-down at the top of the screen to add widgets to any workspace.

Actions and Messages in Workspaces and Widgets

The widgets within the various application workspaces let you perform certain actions, such as creating or importing payments.

Working with Lists

Many functions in this application are organized in a list. For example, the Payments list is shown below. You access the Payments list by selecting **Payment Center** from the left Navigation Menu.

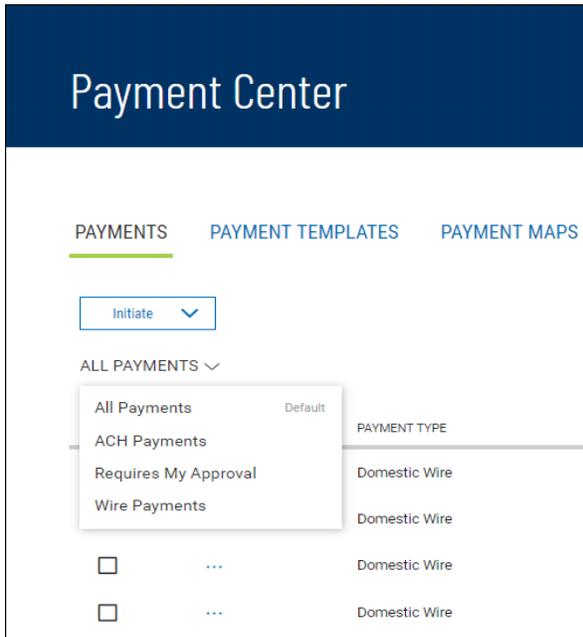


The screenshot displays the 'Payment Center' interface. At the top, there is a dark blue header with the title 'Payment Center' and an 'Add Widget' button. Below the header, there are navigation tabs: 'PAYMENTS' (selected), 'PAYMENT TEMPLATES', 'PAYMENT MAPS', 'NACHA IMPORT', and 'WIRE IMPORT'. A dropdown menu labeled 'Initiate' is visible. Below the tabs, there is a filter section with 'ALL PAYMENTS' selected, and options for 'Changed' and 'Save As'. The main area contains a table of payments with columns: ALL, ACTIONS, PAYMENT TYPE, STATUS, FROM ACCOUNT NAME, PAYEE NAME, and CUSTOMER TRACE NUMBER. The table lists 10 payment entries. At the bottom, there are buttons for 'APPROVE', 'DELETE', and 'REJECT', and a pagination control showing 'VIEW 1-10 OF 120' and 'DISPLAY 10'.

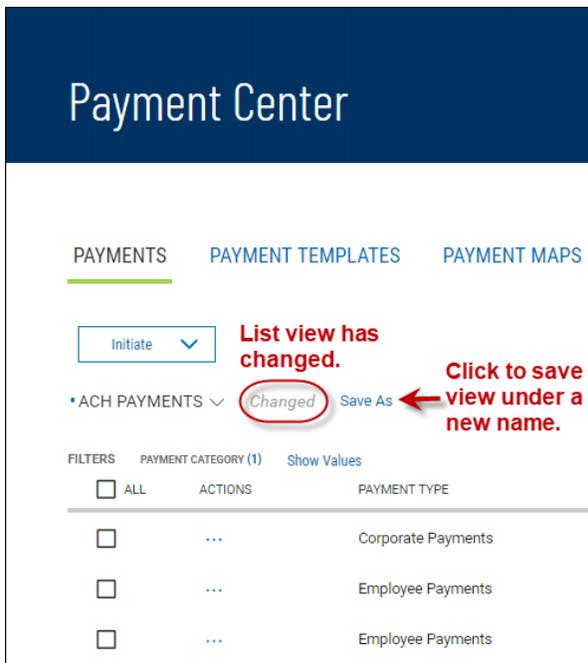
ALL	ACTIONS	PAYMENT TYPE	STATUS	FROM ACCOUNT NAME	PAYEE NAME	CUSTOMER TRACE NUMBER
<input type="checkbox"/>	...	Corporate Payments	Ready to Process	Alternate Checking	Payee1	326
<input type="checkbox"/>	...	Consumer Collections	Requires my approval		t	278
<input type="checkbox"/>	...	Corporate Payments	Stale dated	Alternate Checking	Qwerty	324
<input type="checkbox"/>	...	Consumer Payments	Stale dated	Alternate Checking	Jaymie Miller - 59384093	325
<input type="checkbox"/>	...	Employee Payments	Stale dated	Test Account 2	MULTI	323
<input type="checkbox"/>	...	Consumer Payments	Stale dated	Checking	ACH - ach	320
<input type="checkbox"/>	...	Corporate Payments	Stale dated	Test Account 2	Coffee Shop	319
<input type="checkbox"/>	...	Employee Payments	Stale dated	Test Account 2	MULTI	206
<input type="checkbox"/>	...	Employee Payments	Stale dated	Checking	MULTI	317
<input type="checkbox"/>	...	Consumer Payments	Stale dated	Checking	ACH - ach	318

The Payments list

Typically, for each list view in the application, there is a default view. In the case of the Payments widget, for example, the default list view is **All Payments**. You can select a different filter by clicking the down arrow ▼ to the right of the **All Payments** label.



When you change the view, the widget will tell you that; note the *Changed* label next to the drop-down arrow.



You can save the changed view under a new name.

Lists with Account Masking

In order to protect against unauthorized access to sensitive information, account numbers appear masked. For example, From Account number 1122334500 would be masked so that the following value appears in list views, reports, and other areas of the application: ****4500.

The illustration below shows how **From Account** numbers appear in the list view when masked according to this format. To unmask an account number click the padlock icon on the upper-right corner of the list view.

SIMPLIFIED PAYMENTS

Initiate ▾

• ALL PAYMENTS ▾ Changed Save As

As of 06/24/2021 11:14 AM

<input type="checkbox"/> ALL	ACTIONS	STATUS	PAYEE NAME	FROM ACCOUNT NAME	FROM ACCOUNT	AMOUNT
<input type="checkbox"/>	...	Deleted	Cindy	Test Account 1	****0001	818.74
<input type="checkbox"/>	...	Deleted	Jaymie Miller - 59384093	Test Account 1	****0001	566.64
<input type="checkbox"/>	...	Deleted	Cindy	Test Account 1	****0001	8.74
<input type="checkbox"/>	...	Deleted	Dress Shop	Test Account 1	****0001	45.55
<input type="checkbox"/>	...	Deleted	Andrea12345	Test Account 2	****0002	4.44
<input type="checkbox"/>	...	Deleted	Threlkeld - Mic	Test Account 2	****0002	9.99
<input type="checkbox"/>	...	Deleted	Domestic Wire - DW	Test Account 1	****0001	3.33
<input type="checkbox"/>	...	Deleted	Domestic Wire - DW	Test Account 1	****0001	4.44
<input type="checkbox"/>	...	Deleted	International Wire - IW	Test Account 1	****0001	44.11
<input type="checkbox"/>	...	Deleted	Micheal - Mic	Test Account 1	****0001	11.11

DELETE APPROVE REJECT

VIEW 1-10 OF 155

DISPLAY 10 ▾ 1 2 3 ... 16 >

Working with Lists: Available Actions

The **Actions** column allows you to take action on a single item in a list. Depending on the item status, you may be able to view, modify, approve, or delete an item.

Click on the ellipsis (...) to view available actions, and then click on the desired action.

View

To view the details of an item in a list, click on **View** in the **Actions** column. Details of the item will be displayed. Buttons at the bottom of the screen allow you to take action on the selected item(s). Click an action button or click **Cancel** to return to the list.

Modify

Clicking on **Modify** from the **Actions** column will display a modify screen where you can make changes to the item. When you have finished making the necessary changes, click **Save** or **Submit**.

Approve

Many items require approval when they are entered or modified. Items that need approval will have a status of **Requires My Approval** or **Requires Other's Approval** (shown in the **Status** column of the list). To approve an item, click on **Approve** in the **Actions** column. You can also approve multiple items at one time by checking the appropriate checkboxes and clicking the **Approve** button.

In cases where an item that you create requires a second approval by a different user, you may see the

Submit for Approval option. Click it to place the item in **Requires Other's Approval** status.

Reject

If you are a payment approver, and there is a problem with a listed payment, transfer, or template, use the **Reject** option to reject it. The transaction will then be placed in **Rejected by approver** status. The user who originally submitted the transaction can modify it and resubmit it for approval.

Delete

The delete function removes an item from the system. Click on **Delete** in the **Actions** column to delete an item. You will need to confirm that you would like to delete the item before it is deleted.

You can also delete multiple items at one time by checking the appropriate check boxes and selecting Delete.

Navigating through a List

The number of records and number of pages in a list is shown on the bottom of the screen.

The screenshot displays the 'User Management' interface. At the top, there is a dark blue header with the title 'User Management' and an 'Add Widget' button. Below the header, there is a '+ Add New User' button and a toggle switch. The main content area shows a table of users with columns for 'ACTIONS', 'LOGIN STATUS', 'USER NAME', 'USER ID', 'USER TYPE', and 'LAST LOGIN'. The table contains 10 rows of user data. At the bottom of the interface, there are two red circles highlighting navigation elements: 'VIEW 1-10 OF 72' on the left and a 'DISPLAY 10' dropdown menu followed by a pagination control showing '1 2 3 ... 8 >' on the right.

ACTIONS	LOGIN STATUS	USER NAME	USER ID	USER TYPE	LAST LOGIN
...	Unlocked	Andrea	Andrea	Admin	12/07/2021 11:26 AM
...	Unlocked	andrea	andreaalert	Admin	07/14/2020 03:57 PM
...	Unlocked	andrea	Andreauser	Admin	12/07/2021 11:28 AM
...	Unlocked	Anton	Anton	Admin	10/21/2021 01:06 AM
...	Unlocked	Arpitha BGM	Arpitha	Admin	09/03/2021 09:05 AM
...	Unlocked	ashish1	ashish1	Admin	11/11/2021 09:16 AM
...	Unlocked	a user	auser	Admin	06/28/2021 01:16 PM
...	Unlocked	Arpitha BGM	bgm	Admin	11/26/2021 02:19 AM
...	Unlocked	Arpitha BGM	bgma	Admin	10/28/2021 08:46 AM
...	Unlocked	cal	cal	Admin	-

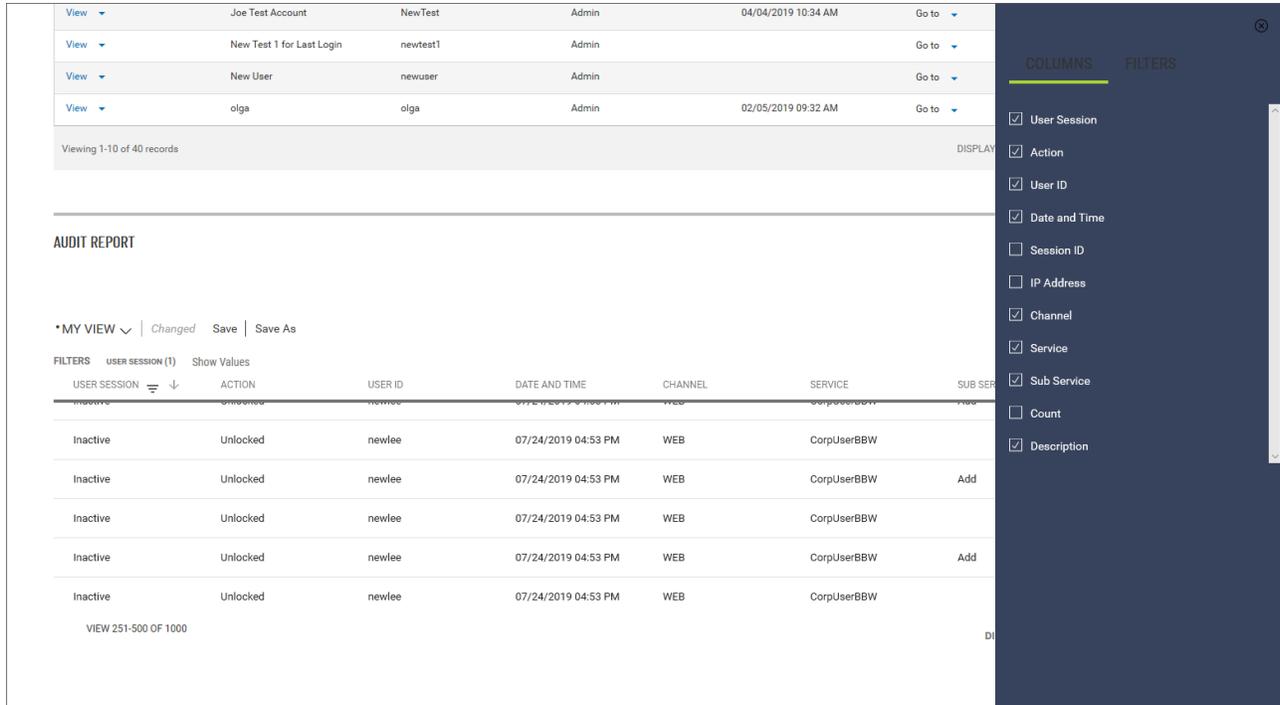
Filtering a List

You can use the filter function to change the names of columns that will appear in a list or to limit

the records that appear in the list.

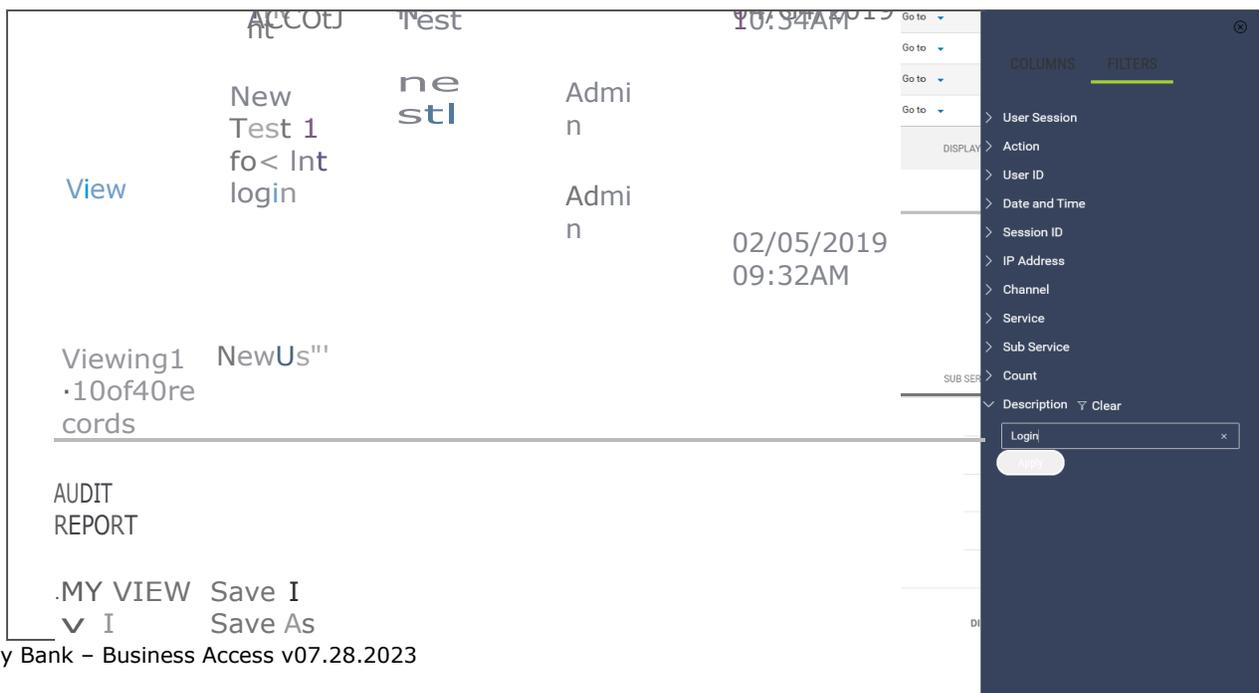
Filtering the list:

1. Click the **Columns** icon  or **Filter** icon  that appear at the top right above the list.
2. To filter the columns, select the **Columns** tab.



The screenshot shows an audit report table with columns: USER SESSION, ACTION, USER ID, DATE AND TIME, CHANNEL, SERVICE, and SUB SERVICE. A sidebar menu is open on the right, showing the 'COLUMNS' tab selected. The 'COLUMNS' menu has checkboxes for: User Session (checked), Action (checked), User ID (checked), Date and Time (checked), Session ID (unchecked), IP Address (unchecked), Channel (checked), Service (checked), Sub Service (checked), Count (unchecked), and Description (checked).

3. Check or uncheck the boxes corresponding to columns on the report, depending on whether you want them to appear or not.
4. Click the **X** at the top of the Filters menu.
5. To filter the list by record, select the Filters tab.



The screenshot shows the same audit report table. The sidebar menu is now on the 'FILTERS' tab. A search box is visible with the text 'Login' and an 'Apply' button below it. The 'FILTERS' menu also shows a 'Description' section with a 'Clear' button.

Changed

FILTERS ShowValue
USEIIESSs
ION()

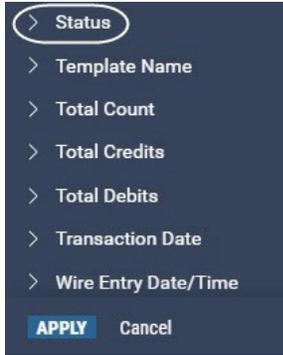
USERSE SION ':::' ..J,	ACTION	USERID	DATE ANO TIME	CHA NNE L	SERVIC E	
Inactive	Unlocked	newlee	07/24/2 019 04:53PM	WE B	CorpUs erBBW	
Inactive	Unlocked	newtee	07/24/2 019 04:53PM	WE B	CorpUs erBBW	Add
Inactive	Unlocked	newlee	07/24/2 01904: 53PM	WE B	CorpUs etBBW	
Inactive	Unlocked	newtee	07/24/2 01904:5 3PM	WE B	CorpUs erBBW	Add
Inactive	Unlocked	newtee	07/24/2 019 04:53PM	WE B	CorpUs erBBW	

VIEW
251-
S000F
1000

- Click the right arrow beside the record and enter the criterion you want to filter by. In the example shown above, the **Description** column will be filtered to display only records that have *Login* as the description.

Note

In some cases, you will be able to select multiple criteria for a given filter, for example, the **Status** column in Payments list view:



FROM ACCOUNT NAME	PAYEE NAME	CUSTOMER TRACE N
Investment Account	Bulk Appr test	
Investment Account Two	march 10	
Investment Account Four	Andrea 7297	
checking	Domestic Wire - DW	
Investment Account	Test	
Investment Account Four	Test	
Investment Account Six	Ravi	
Nickname Checking		
Nickname Checking	ACH	
Investment Account Four	Warren V Russell	

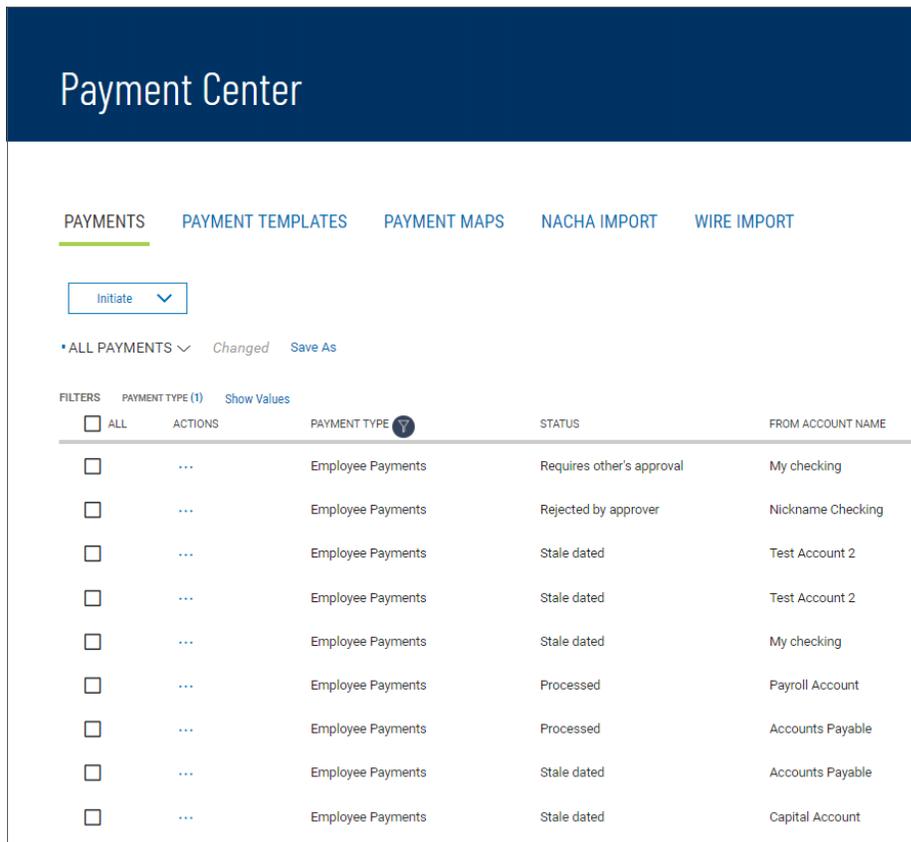
Criteria by which the **Status** column can be filtered

In the illustration above the **Status** column would be filtered to display only payments with the following statuses: Approved, Partially Reversed, and Processed Reversal. This capability is available for a number of filters, including

- Payments list view, filtering on **Status**
- Payment Templates list view, filtering on **Template Name**
- Account Summary list view (Balance & Transaction Reporting), filtering on **Account Name**
- Transfers list view, filtering on **Status**
- Simplified Payments list view, filtering on **Status**

7. If you want to clear the filter, click **Clear** to the right of the record name.
8. To filter the list by the entered criterion or criteria, click the **Apply** button at the bottom of the Filter menu.

The filter or filters you apply are designated by the **Filter** icon  in the list view. In the instance shown below, the Payments list view has been filtered by payment type to show only employee payments.



The screenshot shows the 'Payment Center' interface. At the top, there are navigation tabs: 'PAYMENTS' (selected), 'PAYMENT TEMPLATES', 'PAYMENT MAPS', 'NACHA IMPORT', and 'WIRE IMPORT'. Below the tabs is an 'Initiate' dropdown menu. Underneath, there are links for 'ALL PAYMENTS', 'Changed', and 'Save As'. A 'FILTERS' section shows 'PAYMENT TYPE (1)' with a 'Show Values' link. The main table has columns: 'ALL', 'ACTIONS', 'PAYMENT TYPE', 'STATUS', and 'FROM ACCOUNT NAME'. The 'PAYMENT TYPE' column is filtered to show only 'Employee Payments'. The table contains 10 rows of data with various statuses and account names.

<input type="checkbox"/>	ALL	ACTIONS	PAYMENT TYPE	STATUS	FROM ACCOUNT NAME
<input type="checkbox"/>		...	Employee Payments	Requires other's approval	My checking
<input type="checkbox"/>		...	Employee Payments	Rejected by approver	Nickname Checking
<input type="checkbox"/>		...	Employee Payments	Stale dated	Test Account 2
<input type="checkbox"/>		...	Employee Payments	Stale dated	Test Account 2
<input type="checkbox"/>		...	Employee Payments	Stale dated	My checking
<input type="checkbox"/>		...	Employee Payments	Processed	Payroll Account
<input type="checkbox"/>		...	Employee Payments	Processed	Accounts Payable
<input type="checkbox"/>		...	Employee Payments	Stale dated	Accounts Payable
<input type="checkbox"/>		...	Employee Payments	Stale dated	Capital Account

Sorting a List

A list can be sorted so that the order of the rows is reversed.

Sorting a list:

1. Click on the column header. The rows of data will be resorted. A blue down arrow appears in the column to indicate the sort order.
2. To return the rows to their original order, click the column header again.

Moving Columns

You can move columns to a new position on a list.

Moving a column:

Drag and drop the column to the new position.

Adding or Removing Columns

Columns can be added or removed from some lists in the application. If the list supports this function, you will see the **Options** (⚙️) icon in the header row at the right side of the list.

Adding or removing columns:

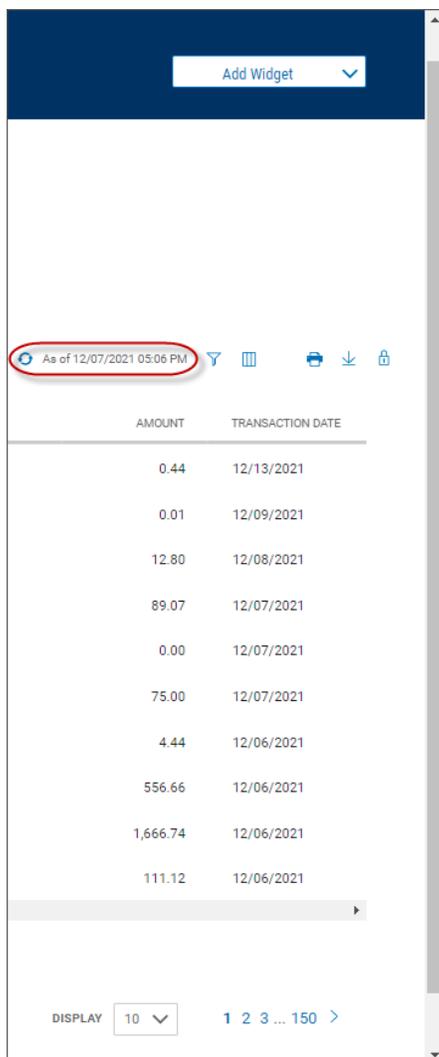
1. Click the **Options** icon.

The available columns are displayed. The checked boxes indicate which columns currently appear in the list.

2. Simply check or uncheck the columns you would like to include/exclude in your list, and then click Apply.

Refreshing a List

A number of lists feature a **Refresh** icon (🔄) in the upper-right corner. Along with the icon is a notification of the most recent date and time.



The screenshot shows a table with two columns: 'AMOUNT' and 'TRANSACTION DATE'. The table is displayed on a mobile device. At the top, there is a dark blue header with a white 'Add Widget' button. Below the header, there is a toolbar with several icons: a refresh icon (🔄) with the text 'As of 12/07/2021 05:06 PM', a filter icon (🔍), a list icon (☰), a print icon (🖨️), a download icon (⬇️), and a lock icon (🔒). The table contains the following data:

AMOUNT	TRANSACTION DATE
0.44	12/13/2021
0.01	12/09/2021
12.80	12/08/2021
89.07	12/07/2021
0.00	12/07/2021
75.00	12/07/2021
4.44	12/06/2021
556.66	12/06/2021
1,666.74	12/06/2021
111.12	12/06/2021

At the bottom of the screen, there is a 'DISPLAY' section with a dropdown menu set to '10' and a pagination control showing '1 2 3 ... 150 >'.

When you click the icon, the list is refreshed, and the date and time are updated. This will be especially useful if you are working in a list for an extended period of time.

Exporting Lists

The data from some lists can be exported.

Exporting a list:

1. If the **Export** tab is available for a list, click it to export selected information. The following example reference exporting account information in the Balance & Transaction Reporting list.
2. Use the **File Output** drop-down menu to select an output format:
 - BAI
 - Comma-delimited (CSV)
 - QuickBooks (QBO)
 - Quicken (QFX)
3. Use the Accounts drop-down menu to select an account or accounts. If you want the report to contain information for all accounts, click Select all. Click Done.
4. Enter a date or range of dates, OR use the **Calendar** icon to select from the following:
 - Today
 - Previous Business Day
 - Month to Date
 - Quarter to Date
 - Year to Date
 - Custom Range

If you select **Custom Range**, use the pop-calendar to select the first and last days of the range, and then click **Apply**.

5. Click **Export**.

Printing Lists

Some lists can be printed.

Printing a list:

1. Click the **Print** icon .

Print
Total: 3 sheets of paper

Printer
Snagit 10

Copies
1

Layout
 Portrait
 Landscape

Pages
 All
 e.g. 1-5, 8, 11-13

Color
Color

[More settings](#)

[Print using system dialog \(Ctrl+Shift+P\)](#)

[Troubleshoot printer issues](#)

Print **Cancel**

12/8/2021 First Navigator

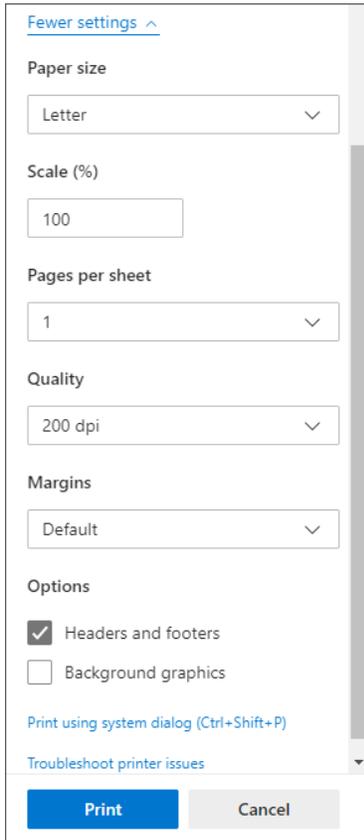
As of 12/08/2021 09:30 AM

USER MAINTENANCE

ACTIONS	LOGIN STATUS	USER NAME	USER ID	USER TYPE	LAST LOGIN
...	Unlocked	Andrea	Andrea	Admin	12/07/2021 11:26 AM
...	Unlocked	andrea	andreaalert	Admin	07/14/2020 03:57 PM
...	Unlocked	andrea	Andreuser	Admin	12/07/2021 11:28 AM
...	Unlocked	Anton	Anton	Admin	10/21/2021 01:06 AM
...	Unlocked	Arpitha BGM	Arpitha	Admin	09/03/2021 09:05 AM
...	Unlocked	ashah1	ashah1	Admin	11/11/2021 09:16 AM
...	Unlocked	a user	ouser	Admin	06/28/2021 01:16 PM
...	Unlocked	Arpitha BGM	bgm	Admin	11/26/2021 02:19 AM
...	Unlocked	Arpitha BGM	bgma	Admin	10/28/2021 08:46 AM
...	Unlocked	cal	cal	Admin	-
...	Unlocked	Chad Hunter	Chad	Admin	11/09/2021 10:42 AM
...	Unlocked	duck111	duck111	Admin	-
...	Unlocked	Ewan	Ewan	Admin	01/26/2021 01:08 PM
...	Unlocked	First Time1	firsttime1	Admin	05/23/2021 06:51 PM
...	Unlocked	ganga	ganga1	Admin	11/23/2021 10:58 AM
...	Unlocked	ganga2	ganga2	Admin	08/27/2021 07:10 AM
...	Locked	Greg Larmond	Greg	Admin	12/07/2021 10:56 AM
...	Unlocked	hope	hope	Admin	-
...	Unlocked	jaymie	jaymie	Admin	Active Now
...	Unlocked	jaymie1	jaymie1	Admin	11/25/2021 11:26 AM
...	Unlocked	jaymiep	jaymiep	Admin	11/07/2021 11:00 AM
...	Unlocked	jaymie miller	jaymil	Admin	11/07/2021 11:00 AM
...	Unlocked	John Wyatt	johnw	Admin	10/28/2021 04:48 PM
...	Unlocked	Klaus	Klaus	Admin	10/25/2021 09:33 PM

2. The Print dialog appears.

3. Select and enter the options that you want to influence printed output, such as **Layout**, **Pages**, and **Color**.



4. If desired, click **More settings**, and select additional page layout and paper options.

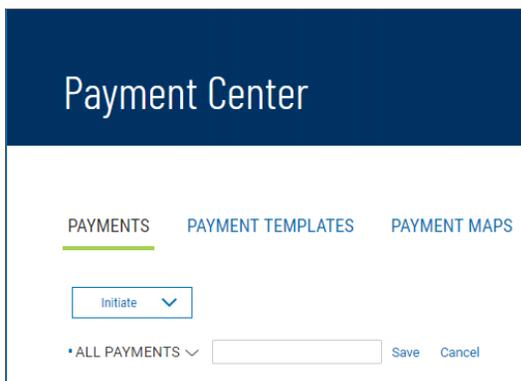
5. Click **Print**.

Saving a View

Once you have arranged a list with the proper columns, sort order, and filters, you can save the list for future use. The following example references the Payments list.

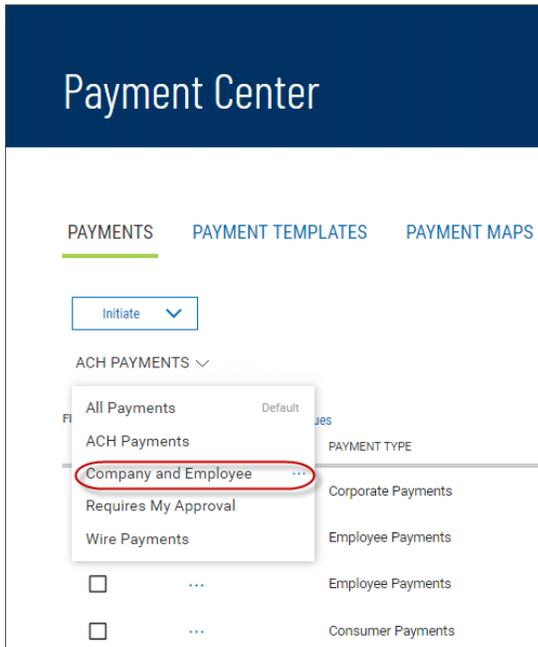
Saving a view

1. Click the **Save As** link.



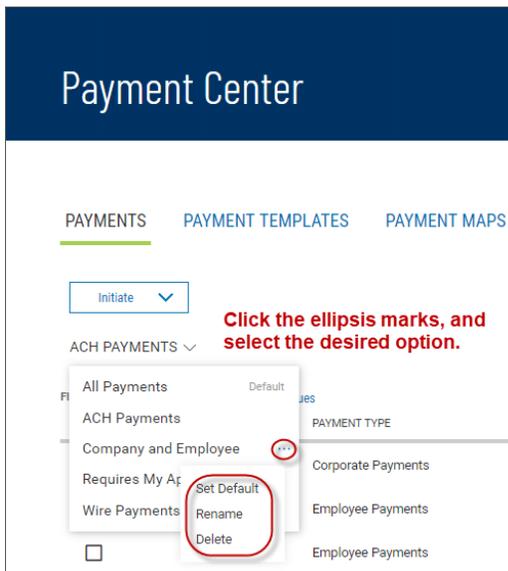
2. Enter the new name in the text box and click **Save**.

The list view name is changed. You can select the view under this new name.



You can make your new custom view the default view, rename it, or delete it.

1. Click the down arrow ▼ to the right of the view name.
2. Click the ellipsis marks . . .



3. Do one of the following:
 - Click **Set as Default** to make this view the new default.
 - Click **Rename**, and then enter a new name for the view.
 - Click **Delete** to remove the custom view.

Selecting Tiles or List View

Some widgets offer a choice of displaying the contents in either tiles or tabular (list) view. The following example references the Balance & Transaction Reporting widget.

The **Tiles/List** icon toggles between tiles and list view.



Icon: Tiles view selected



Icon: List view selected

To see information displayed as a series of easily readable tiles, click the left side of the **Tiles/List** icon.

The screenshot shows a web interface titled "Balance & Transaction Reporting" with a navigation menu including "ALL ACCOUNTS", "BALANCE HISTORY", "ACCOUNT ACTIVITY", "EXPORT", and "INCOMING WIRE DETAIL". A toggle switch on the right is set to the list view icon. The main content area is divided into "DEPOSIT Accounts" and "LOAN Accounts".

DEPOSIT Accounts				
COMMERCIAL CHEC... <small>ACCOUNT NUMBER</small> 1000000000003 <small>CURRENT AVAILABLE</small> \$3,917.82	COMMERCIAL CHEC... <small>ACCOUNT NUMBER</small> 1000000000004 <small>CURRENT AVAILABLE</small> \$7,871.07	PAYROLL FUNDING <small>ACCOUNT NUMBER</small> 1000000000005 <small>CURRENT AVAILABLE</small> \$8,320.89	PREMIER CHECKING <small>ACCOUNT NUMBER</small> 1000000000008 <small>CURRENT AVAILABLE</small> \$1,421.87	COMMERCIAL CHEC... <small>ACCOUNT NUMBER</small> 1000000000009 <small>CURRENT AVAILABLE</small> \$1,805.19
PREMIER BIZ CHECKI... <small>ACCOUNT NUMBER</small> 1000000000010 <small>CURRENT AVAILABLE</small> \$3,243.50	TEST PREMIER BIZ C... <small>ACCOUNT NUMBER</small> 1000000000011 <small>CURRENT AVAILABLE</small> \$9,147.53	COMMERCIAL CHEC... <small>ACCOUNT NUMBER</small> 1000000000028 <small>CURRENT AVAILABLE</small> \$6,058.15	COMMERCIAL CHEC... <small>ACCOUNT NUMBER</small> 1000000000029 <small>CURRENT AVAILABLE</small> \$8,363.82	COMMERCIAL CHEC... <small>ACCOUNT NUMBER</small> 1000000000030 <small>CURRENT AVAILABLE</small> \$8,362.85
COMMERCIAL CHEC... <small>ACCOUNT NUMBER</small> 1000000000031 <small>CURRENT AVAILABLE</small> \$351.98	POPAY <small>ACCOUNT NUMBER</small> 40040012 <small>CURRENT AVAILABLE</small> \$409.72	POPAY 2 <small>ACCOUNT NUMBER</small> 423698741 <small>CURRENT AVAILABLE</small> \$3,227.12	POPAY 4 <small>ACCOUNT NUMBER</small> 4576321 <small>CURRENT AVAILABLE</small> \$3,880.63	POPAY 4 <small>ACCOUNT NUMBER</small> 4004001 <small>CURRENT AVAILABLE</small> Not Available

LOAN Accounts
TEST LOAN ACCOUNT <small>ACCOUNT NUMBER</small> 1000000000006 <small>CURRENT PRINCIPAL</small> \$825.24

Balance & Transaction Reporting: Tiles view

To see the information displayed in list fashion, click the right side of the icon.

Balance & Transaction Reporting

Add Widget 

ALL ACCOUNTS BALANCE HISTORY ACCOUNT ACTIVITY EXPORT INCOMING WIRE DETAIL



+ Loan Accounts

CURRENT AVAILABLE CURRENT PRINCIPAL
\$913.10 \$317.46

+ Investment Accounts

YESTERDAY'S VALUE TODAY'S POSITION
Not Available Not Available

- Other Accounts

TODAY'S OPENING LEDGER CURRENT AVAILABLE
Not Available \$76,207.24

ALL ACCOUNTS 

As of 01/09/2020 12:28 PM    

ACCOUNT NAME	ACCOUNT NUMBER	TODAY'S OPENING LEDGER	CURRENT AVAILABLE
Commercial Checking	1000000000003	-	3,692.35
Commercial Checking	1000000000004	-	9,410.38
Payroll Funding	1000000000005	-	398.98
Premier Checking	1000000000006	-	8,558.93

Balance & Transaction Reporting: List view Working in Detail Screens

A detail screen is typically displayed when you click **View** in the **Actions** column of a list. Buttons at the bottom of the detail screen offer actions that can be performed on the item. For example, in the detail view of a wire payment template, you can modify or delete the template by clicking the appropriate button. To exit the screen without performing an action, click **Cancel**.

Expanding and Collapsing Sections

You can expand or collapse a section of a detail screen by clicking the arrow icon  that appears to the left of the section heading... The illustration below shows a part of the Add New User screen. The **Add Contact Fields** section is collapsed.

In the next illustration, the section is expanded.

< Add New User

DEFINE USER

USER INFORMATION

USER ID
 0/12

USER NAME
 0/40

CONTACT NAME
 0/40

PASSWORD

System Generated Password

Send password via email

CONTACT INFORMATION

EMAIL
 0/255

PHONE
 Optional

▼ Add Contact Fields

ADDRESS Optional

[Add address line](#)

CITY Optional

STATE Optional ZIP Optional
Select a state

ADMIN SETTINGS

ENABLE DATE

USER TYPE

Cancel **NEXT**

Add Contact Fields section expanded

To collapse the section again, click the arrow button **▼**.
Required and Optional Fields

Notice also in the Add New User screen shown above that some fields are marked *Optional*.



This is additional information that you can enter if desired. If a field is required, the *Optional* label will not appear above the text box.

The "Information" Section

Many detail screens have an *Information* section. This section displays useful data about the item, including any actions taken on it, including the name and ID of the user who modified the item, when it was last modified, and other information, such as its current state (for example, in the case of a template, *Available for Use*).

TEMPLATE INFORMATION			
PAYMENT TYPE	STATE	STATUS	TEMPLATE NAME
Corporate Payments	Review is needed	Available for use	ACME Invoice 90125
LAST MODIFIED ON	LAST MODIFIED BY		
10/19/2020 11:04 AM	Test User 1		

Printing Detail Screens

To print the contents of detail screens, follow the directions in Printing Lists.

Printable View

Some detail screens feature a **Printable View** option at the upper right of the screen.

PAYMENT INFORMATION			
PAYMENT TYPE	WIRE ENTRY/USER	ENTERED ON	BANK TRACE NUMBER
Wire - International	Miller	12/02/2021 12:45 PM	2021336000004
CURRENCY	ENTRY METHOD	STATUS	APPROVER ONE
USD	Free form	Stale dated	jaymie
APPROVER ONE DATE			
12/02/2021 12:52 PM			

Selecting this option formats the screen in a way that is more easily readable when printed, grouping information into columnar or tabular format.



View Wire Payment

\$33.33
Total

12/08/2021 10:02 AM

Payment Information

Payment Type	Wire - International	Status	Stale dated
Entry Method	Free form	Entered On	12/02/2021 12:45 PM
Wire Entry/User	Miller	Bank Trace Number	2021336000004
Currency	USD		
Approver One	jymie	Approver One Date	12/02/2021 12:52 PM

Originator Information

From Account	Test Account 2 - ****0002
--------------	---------------------------

Beneficiary Information

Name	International Wire
Address Line 1	sdfsd
Address Line 2	sdfsd
Address Line 3	sdfsd

Payment Details

Bank Code Type	International	Transaction Date	12/02/2021
Bank Code/Name	ALRDSARXXX - AL RAIDAH INVESTMENT COMPANY	Purpose of Wire	-
Account Number	134		

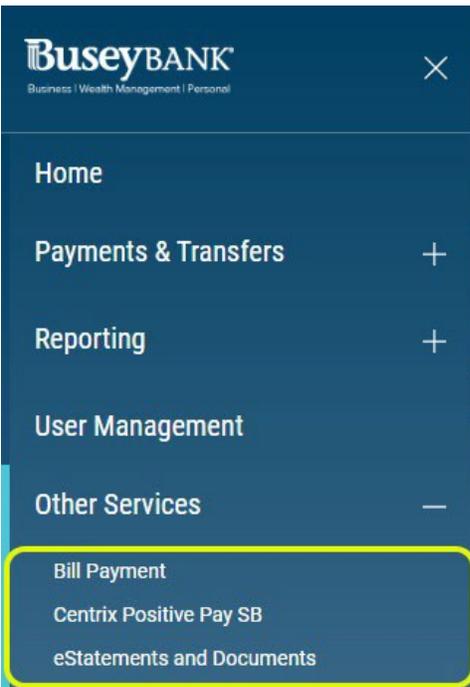
To print the screen, click the **Print** icon  at the upper right.

Single Sign-on Capabilities

Your administrator may have entitled you to third-party applications. These applications include

- **iPay:** An online bill pay application.
- **ProfitStars:** An online check image capture, storage, and processing application that lets financial institutions provide commercial customers the ability to make electronic and mobile deposits.
- **Centrix Positive Pay SB:** An online fraud prevention application that provides commercial customers with protection against forged, altered, and/or counterfeit checks and unauthorized ACH transactions.
- **eStatements and Documents:** An online statement portal that provides commercial customers with access to electronic statements.

If you are entitled to any of these applications, single sign-on (SSO) capability will be provided as options on the left navigation menu under Other Services.



Depending on whether this is your first time accessing the third-party application, you may be prompted to enroll before you can work with the product.

Payments & Transfers

The Payments & Transfers menu has the following options that allow you to create and manage transfers/templates, payments/templates, and payees:

- Transfers
- Stop Payments

Transfer Center

A transfer is a simple transfer of money between two accounts. You can choose to create a single transfer or multiple transfers.

TRANSFERS RECURRING INSTRUCTIONS TRANSFER TEMPLATES IMPORT MANAGER

 Initiate Transfer(s)

• ALL TRANSFERS  Changed Save As

 As of 03/03/2021 05:33 PM    

<input type="checkbox"/> ALL	ACTIONS	STATUS	ENTRY METHOD	FROM ACCOUNT	FROM ACCOUNT NAME	TO ACCOUNT
<input type="checkbox"/>	...	Requires My Approval	Freeform	87766667	CC nickname	654654
<input type="checkbox"/>	...	Requires other's appro...	Freeform	13489793234	Investment Account	1348923551
<input type="checkbox"/>	...	Successful	Freeform	87766667	CC nickname	4129643

APPROVE DELETE REJECT

VIEW 1-3 OF 3

DISPLAY  1

The Transfers list view displays the following information for all available transfers:

- Status
- Transaction Date
- Entry Method – Method by which the transfer was entered, for example, *Freeform* or *Recurring Instruction*

Note

If a listed transfer has been modified, an indicator will appear to the right of the entry method in the **Entry Method** column.

<input type="checkbox"/> ALL	ACTIONS	STATUS	ENTRY METHOD	FROM ACCOUNT	FROM ACCOUNT NAME
<input type="checkbox"/>	...	Rejected By Approver	Freeform	10010001	Accounts Payable
<input type="checkbox"/>	...	Scheduled	Freeform 	10010001	Accounts Payable
<input type="checkbox"/>	...	Rejected By Approver	Freeform	10010002	Test Account 2

- From Account
- From Account Name
- To Account
- To Account Name
- Amount

Initiating a Transfer To create a transfer:

1. Open the left navigation menu, click the plus sign to expand the **Payments & Transfers** menu, then select **Transfer Center**.
2. Click **Initiate Transfer(s)**.

The screenshot shows the 'Initiate Transfer' interface. At the top right, a blue header displays '\$78.60 (1) TRANSFER'. The main form area contains the following fields:

- FROM ACCOUNT:** A dropdown menu with 'Accounts Payable - 1001...' selected.
- TO ACCOUNT:** A dropdown menu with 'Capital Account - 001000...' selected.
- TRANSFER DATE:** A dropdown menu with '10/20/2020' selected.
- AMOUNT:** A text input field with '\$' on the left and '78.60' on the right.
- MEMO:** An optional text input field.
- ADD RECURRING INSTRUCTION:** An unchecked checkbox.
- Additional Transfers:** A section with a minus icon, the number '1', a plus icon, and an 'ADDITIONAL TRANSFER' button.

At the bottom of the form, it shows '\$78.60 (1) Transfer' and two buttons: 'SUBMIT' and 'CANCEL'. There is also a checkbox for 'Save as a Template'.

3. Use the drop-down menu to select the From Account.
4. Use the drop-down menu to select the To Account.
5. Use the **Calendar** icon to select the transfer date.
6. Enter the transfer amount.
7. (optional) If desired, enter a brief memorandum.
8. (optional) If you want this to be a scheduled transfer, check the **ADD RECURRING INSTRUCTION** checkbox. For information on adding a recurring transfer instruction, see Recurring Transfers.
9. (optional) If you want to create additional transfers, in the **Additional Transfers** section, enter the desired number in the text box, and then click the **Plus** icon (+) to open additional set(s) of transfer fields.
10. If you want to remove a set, click the **Minus** icon (-) to remove it. Alternatively, you can click the **x** to the far right of any set of fields to remove them. Use the icons to remove an unwanted set of transfer fields

This screenshot shows the 'Initiate Transfer' form with two transfer entries. The top entry is identical to the first screenshot. The second entry is a new set of fields:

- FROM ACCOUNT:** A dropdown menu with 'Select' selected.
- TO ACCOUNT:** A dropdown menu with 'Select' selected.
- TRANSFER DATE:** A dropdown menu with '07/27/2020' selected.
- AMOUNT:** A text input field with '\$' on the left and '0.00' on the right.
- MEMO:** An optional text input field.
- Additional Transfers:** A section with a minus icon, the number '2', a plus icon, and an 'ADDITIONAL TRANSFER' button.

At the bottom of the form, it shows '\$78.60 (2) Transfers' and two buttons: 'Submit' and 'CANCEL'. There are also 'x' icons in red circles at the top right of each transfer set.

11. Repeat steps 2 through 7 for each new transaction you want to add.
12. (optional) If you want to save this transaction as a template, check the **Save as a Template** checkbox.
13. checkbox.
14. When you have finished, click **Submit**.
15. You return to the Transfers widget. A message will appear at the top of the widget indicating if the action was successful or listing any errors. See Actions and Messages in Workspaces and Widgets.

Viewing a Transfer To view a transfer:

1. Open the left navigation menu, click the plus sign to expand the **Payments & Transfers** menu, then select **Transfer Center**.
2. Select the desired transfer in the list and click **View**.

Modifying a Transfer

You can make changes to a transfer once created.

To modify a transfer:

1. Open the left navigation menu, click the plus sign to expand the **Payments & Transfers** menu, then select **Transfer Center**.
2. Select the desired transfer in the list and click **Modify**.
3. Modify the transfer as needed, and then click **Submit**.

Approving a Transfer

Some transfers must be approved before they are processed. For more information, see Work with Lists - Available Actions.

1. Select the appropriate transfer or transfers, and in the **ALL** column, check the checkbox.
2. Click the **Approve** button.

OR

Select the appropriate transfer, and in the **Actions** column, click the ellipses (...), and from the drop-down menu, select **Approve**.

Rejecting a Transfer

If you are designated as the second approver of a transfer, if necessary, you will be able to reject transfers that are awaiting your approval. However, the first approver, or the initiator, also has the option to modify the payment without the second approvers rejection.

To reject a transfer:

1. Open the left navigation menu, click the plus sign to expand the **Payments & Transfers** menu, then select **Transfer Center**.
2. Click the **Reject** button.

OR

Select the appropriate transfer, and in the **Actions** column, click the ellipses (...), and from the drop-down menu, select **Reject**.

Deleting a Transfer

To view a transfer:

1. Open the left navigation menu, click the plus sign to expand the **Payments & Transfers** menu, then select **Transfer Center**.
1. Click the **Delete** button.

OR

Select the appropriate transfer, and in the **Actions** column, click the ellipses (...), and from the drop-down menu, select **Delete**.

Recurring Transfers

Similar to recurring payments from a template, recurring transfers are transfer transactions that you schedule to repeat on a regular basis.

To create a recurring transfer:

1. Open the left navigation menu, click the plus sign to expand the **Payments & Transfers** menu, then select **Transfer Center**.
2. Select the **Recurring Instructions** tab.

ALL INSTRUCTIONS	ACTIONS	NAME	FROM ACCOUNT	TO ACCOUNT	CREATED BY	AMOUNT	NEXT DATE	MEMO	SCHEDULE	PRIOR/AFTER
<input type="checkbox"/>	...	Instruction 0182	10000000000...	10000000000...	bhavi01	200.00	07/27/2020		Weekly every week on Monday, Tuesday and Wednesday from 12/24/2018 to 02/27/2019.	PRIOR
<input type="checkbox"/>	...	Instruction 0187	10000000000...	10000000000...	bhavi01	23.33	07/27/2020		Monthly on the 1st of every 10th month from 12/24/2018 to 03/27/2019.	AFTER
<input type="checkbox"/>	...	Instruction 0188	10000000000...	10000000000...	bhavi01	25.00	01/01/2021		Monthly on the 1st and 1st of every 0th month from 12/17/2018 until cancelled.	PRIOR
<input type="checkbox"/>	...	Instruction 0189	10000000000...	10000000000...	bhavi01	553.22	07/27/2020		Weekly every week on Wednesday, Thursday and Friday from 12/24/2018 to 04/30/2019.	PRIOR
<input type="checkbox"/>	...	Instruction 0190	10000000000...	10000000000...	bhavi01	109.09	07/27/2020		Weekly every week on Monday and Tuesday from 12/31/2018 to 07/31/2019.	AFTER
<input type="checkbox"/>	...	Instruction 0192	10000000000...	10000000000...	Ravi	555.55	07/29/2020	Every MWF	Weekly every week on Monday, Wednesday and Friday from 12/17/2018 until cancelled.	PRIOR
<input type="checkbox"/>	...	Instruction 0193	10000000000...	10000000000...	Ravi	666.66	07/29/2020	BFS MWF	Weekly every week on Monday, Wednesday and Friday from 12/17/2018 until cancelled.	PRIOR
<input type="checkbox"/>	...	Instruction 0222	10000000000...	10000000000...	bhavi01	3.30	02/01/2021		Monthly on the 1st and 1st of every 0th month from 01/16/2019 until cancelled.	PRIOR
<input type="checkbox"/>	...	Instruction 0225	10000000000...	10000000000...	Suresh	89.00	07/29/2020		Weekly every week on Wednesday and Thursday from 01/16/2019 until cancelled.	PRIOR

3. Click Create Recurring Transfer Instruction.
4. Enter a transfer name.
5. Use the **From Account** drop-down menu to select the account to be debited.
6. Use the **To Account** drop-down menu to select the account to be credited.
7. Enter a transfer amount.
8. (optional) Enter a maximum 80-character memo, if desired.
9. The **Start Date** field offers a default date. To change it, use the drop-down calendar to select a new start date.
10. Use the **Repeat** drop-down menu to select a pattern for repeating the payment: *Weekly, Monthly, or Semi-Monthly*.
11. Use the Every drop-down menu to select a pattern based on your choice:
 - a. If *Weekly*, select the desired number of weeks, and then select the day of the week on which the transfer is made.

START DATE
07/28/2020

REPEAT
Weekly

Every 2 week(s)

S M T W T F S

- If *Monthly*, select the number of months you want to elapse before transfer, and then use the **On The** drop-down menus to select a day of the month on which the transfer should be made.

START DATE
07/28/2020

REPEAT
Monthly

Every 4 month(s)

ON THE
Second Tuesday

- If *Semi-Monthly*, select the number of months you want to elapse before transfer, and then use the **On The** drop-down menus to select days of the month and times on which the transfer should be made.

START DATE
07/28/2020

REPEAT
Semi-Monthly

Every 4 month(s)

ON THE AT TIME
First Wednesday 12:00 AM
Last Wednesday 12:00 AM

2. In the **Ends** section, select the appropriate radio button: **Never**, if the transfers will continue indefinitely.
OR **End by selected date**, and then use the drop-down calendar to select an end date.

ENDS

Never

End by selected date

< JULY 2020 >

S	M	T	W	T	F	S
			1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30	31	

Prior After

3. Finally, select the appropriate radio button to tell the system when the transfer should occur if the schedule falls on a non-business day: *Prior* for one business day prior, or *After* for one business day after.
4. When you have finished, click **Create**.
5. Click **Continue** in the confirmation pop-up window.
6. You return to the Transfer Center, and the new transfer is added to the Transfers list.

To view a transfer instruction:

1. Open the left navigation menu, click the plus sign to expand the **Payments & Transfers** menu, then select **Transfer Center** Select the **Recurring Instructions** tab.
2. Select the desired recurring transfer in the list and click **View**.

To modify an existing transfer instruction:

1. Open the left navigation menu, click the plus sign to expand the **Payments & Transfers** menu, then select **Transfer Center** Select the **Recurring Instructions** tab.
2. Select the desired recurring transfer, and in the **Actions** column, click the ellipses (...).
3. Select **Modify**.

The Modify Recurring Instruction screen appears.

< Modify Recurring Instruction
\$100.00

NAME
 11/40

FROM ACCOUNT

TO ACCOUNT

AMOUNT

MEMO Optional
 0/80

START DATE

REPEAT

Every week(s)

S **M** T W T F S

ENDS
 Never
 End by selected date

When schedule falls on non-business day, complete transfer one business day:
 Prior After

\$100.00

4. Make changes to the editable fields as desired.
5. When you have finished, click **Modify**.
 The Modify Recurring Instruction Confirmation screen appears.
6. Click **Continue**.
 You return to the Transfer Center, and the Success! message appears.

To delete a transfer instruction:

1. Open the left navigation menu, click the plus sign to expand the **Payments & Transfers** menu, then select **Transfer Center**.
2. Select the **Recurring Instructions** tab.
3. Select the desired recurring transfer in the list and click **View**.

Quick Transfer

The Quick Transfer widget lets you complete a simple one-time transfer between two accounts.

QUICK TRANSFER 

FROM ACCOUNT

TO ACCOUNT

TRANSFER DATE 

AMOUNT

MEMO Optional

To make a simple transfer:

1. Select the accounts between which you want to transfer funds (the From and To accounts).
2. Use the calendar icon to select the transfer date.
3. Enter an amount.
4. (optional) Enter a brief memorandum.
5. Click **Submit**.

⊕ Add Stop Request(s)

ALL STOP PAYMENTS ▾ As of 12/08/2021 05:37 PM 🔍 📄 🖨️ ⬇️ 🔒

ACTIONS	STATUS	ACCOUNT NAME	ACCOUNT NUMBER	CHECK NUMBER/RANGE	AMOUNT	STOP REASON
...	Placed	Test	****5252	100-200	-	
...	Placed	ALT checking	****6789	2509	52,589.00	Lost Check
...	Failed	Test Account 2	****0002	12387-12387	1,500.00	
...	Failed	Test	****5252	12387-0	1,500.00	
...	Placed	ALT checking	****6789	12387-0	1,500.00	
...	Placed	Loan nickname	****4512	250	35.00	Lost Check
...	Placed	Test	****5252	100	1.00	
...	Placed	Test Account 2	****0002	85412	612.00	Fraud
...	Placed	Test Account 1	****0001	259	25.98	Lost Check
...	Placed	FloorPlan LOC	****7777	7214	23,510.00	

VIEW 1-10 OF 77 DISPLAY 10 ▾ 1 2 3 ... 8 >

The Stop Payment widget lets you place a stop on check payments when needed.

The list view displays the following about existing stops:

- **Status**
- **Account Name**
- **Account Number**
- **Check Number/Range** – An individual check or range of checks by number can be stopped
- **Amount**
- **Stop Reason** - *Wrong Check* or *Account Closed*
- **Response Description** – Description of the response from the bank, for example, *Stop Payment request accepted*
- **Bank Trace Number** – Number assigned by the bank to trace the original check
- **Initiated By** – User who created the stop payment
- **Stop Date** – Date the stop was created

To place a stop payment on a check:

1. Open the left navigation menu, click the plus sign to expand the **Payments & Transfers** menu, then select **Stop Payments**

The system displays the Stop Payments widget.

2. Click **Add Stop Request(s)**.

< Stop Payment

ACCOUNT	CHECK NUMBER	<small>Range</small>	AMOUNT
<input type="text" value="ALT checking - ****6789"/>	<input type="text" value="8860"/>		<input type="text"/>
	<small>4/10</small>		<small>Optional</small>
STOP DURATION	STOP REASON	ISSUE DATE	
<input type="text" value="6 months"/>	<input type="text" value="Select"/>	<input type="text" value="Select"/>	
		<small>Optional</small>	
PAYEE			
<input type="text"/>			
<small>0/25</small>			
ADDITIONAL STOP REQUESTS			
<input type="button" value="-"/> <input type="text" value="1"/> <input type="button" value="+"/>			
<input type="button" value="SUBMIT"/>		<input type="button" value="CANCEL"/>	

3. Use the drop-down menu to select the From Account.
4. Enter the serial number of the check you want to stop payment on.

Note

You can stop a range of checks by clicking **Range** and then beginning and ending check numbers in the **From** and **To** fields. In this case only the **Stop Duration** and **Stop Reason** fields will be available for completion. You will skip the other fields mentioned below.

If you change your mind, you can click **Single** to instead enter an individual check number.

5. (optional) Enter the amount of the payment (unless you entered a check range).
6. (optional) Use the **Stop Duration** drop-down to select a period of time during which the stop will be in effect.
7. (optional) Use the **Stop Reason** drop-down to select a reason for the stop—for example, *Wrong Check*.
8. (optional) Use the calendar icon to select an Issue Date (unless you entered a check range).
9. (optional) If necessary, enter a Payee (unless you entered a check range).
10. (optional) If you want to create additional stop payment, in the **Additional Stop Requests**

section, enter the desired number in the text box, and then click the **Plus** icon (+) to open additional set(s) of stop request fields.

If you want to remove a set, click the **Minus** icon (-) to remove it. Alternatively, you can click the **x** to the far right of any set of fields to remove them.

11. Repeat steps 3 through 9 for each new stop you want to add.
12. Click **Submit**.

Payment Center

Payment functions are available from the Payments & Transfers menu. The Payment Center Workspace contains the following widgets:

- Payments

Make a Loan Payment

A loan payment is used to pay down an existing loan.

Creating a loan payment:

1. Open the left navigation menu, click the plus sign to expand the **Payments & Transfers** menu, then select **Payment Center**
2. Click **Initiate**.
3. Use the **Payment Type** drop-down to select **Loan Payment**.

The screenshot shows a web form titled "Initiate Payment" with a dark blue header. Below the header, the "PAYMENT TYPE" is set to "Loan Payment". The form contains several input fields:

- FUNDING ACCOUNT:** A dropdown menu with "Select" and a downward arrow.
- LOAN ACCOUNT:** A dropdown menu with "Select" and a downward arrow.
- PAYMENT OPTIONS:** A dropdown menu with "Select" and a downward arrow.
- AMOUNT:** A text input field with a "\$" symbol on the left and a "0/11" character count on the right.
- MEMO:** A text input field with a "0/80" character count on the right.

At the bottom of the form, there are two buttons: a dark blue "SUBMIT" button and a light blue "CANCEL" button.

4. Select the From account for the payment.
The account available balance appears below the field.
5. Select the loan account.
The outstanding balance of the loan appears below the field.
6. Select the appropriate payment option.
 - Pay Down- allows you to make a payment towards the principal only
 - Regular Payment – allows you to make a principal plus interest payment
7. Enter the amount to pay.
8. When you have finished, click **Submit**.
The Payment Center workspace returns with a confirmation message, and the payment appears in the list of payments.

Loan Draws

A loan drawdown is used to deposit funds from a loan account or line of credit into a bank account.

Note: this option will only be available if you are setup for loan draws

Making a loan draw:

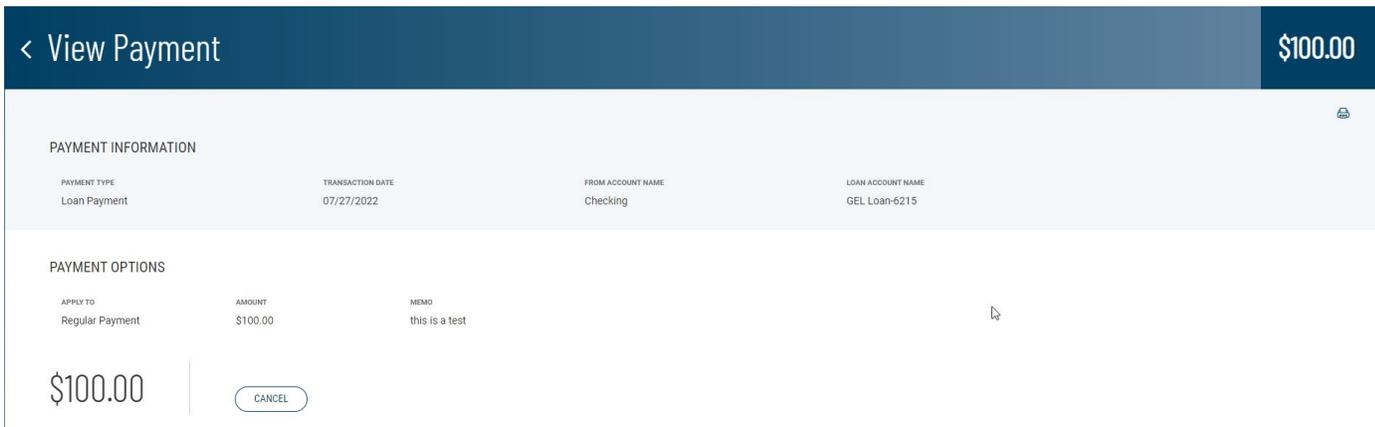
1. Open the left navigation menu, click the plus sign to expand the **Payments & Transfers** menu, then select **Payment Center**.
2. Click **Initiate**.
3. Use the **Payment Type** drop-down to select **Loan Draw**.
4. Select the loan account you want to draw from, from the **LOAN ACCOUNT** drop-down.
The available funds of the loan appear next to the loan..
5. Select the account you want to transfer funds to from the **TO ACCOUNT** drop-down.
The account available balance appears next to the account.
6. Enter the amount being transferred to the account in the **AMOUNT** field
7. Enter a description for the loan draw in the **MEMO** field. (optional)
8. When you have finished, click **Submit**.
The Payment Center workspace returns with a confirmation message, and the payment appears in the list of payments.

View Payment

You can select an existing payment and view details.

Viewing a payment:

1. From the Slide-out menu, select **Payments & Transfers>Payment Center**.
2. Select the desired payment, and in the **Actions** column, click the ellipses (...).
3. Select **View**.



Depending on the payment type, the **Payment Information** section displays the following information:

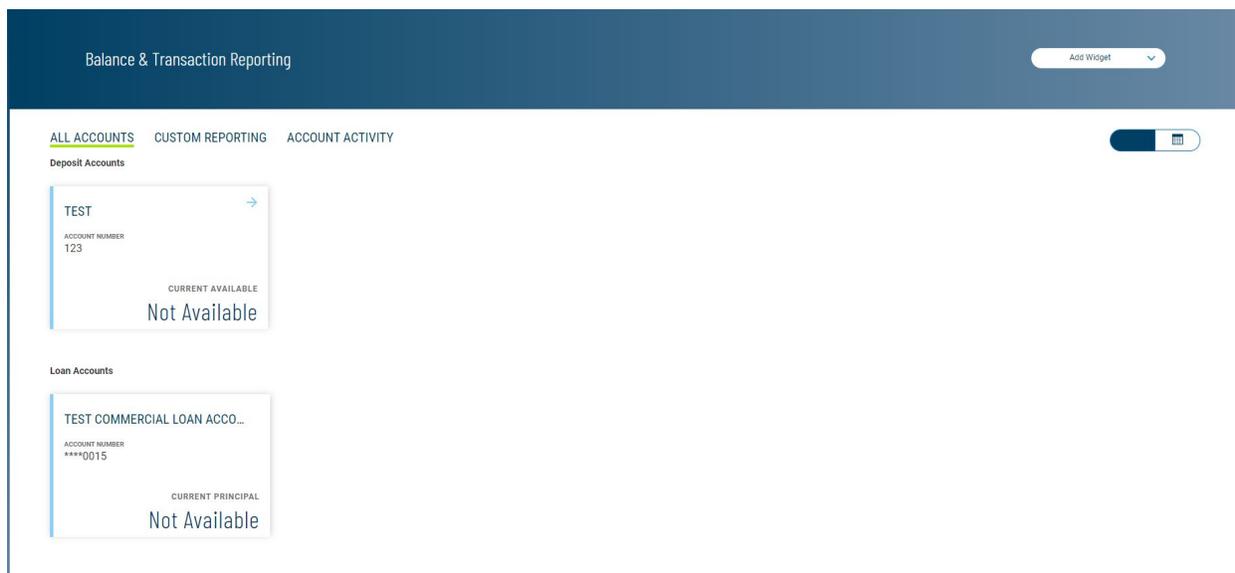
- Payment Type
- Transaction Date
- From Account Name
- Loan Account Name
- Apply To
- Amount
- Memo

Balance & Transaction Reporting

The Balance & Transaction Reporting workspace contains a widget that displays account balance and activity information. In addition, it contains the Transaction Search widget, which lets you search for transactions by account.

If you are entitled to a small number of accounts (under 20), two views are available to you in the Balance & Transactions Reporting widget. For those with more than 20 accounts, only List view will be available.

To see account information displayed as a series of easily readable tiles, click the left side of the **Tile/List** icon .



To see account information displayed in tabular fashion, click the right side of the **Tile/List** icon. Then click the plus signs to the left of the account names view the lists of accounts.

The screenshot shows the 'Balance & Transaction Reporting' interface. At the top, there are tabs for 'ALL ACCOUNTS', 'CUSTOM REPORTING', and 'ACCOUNT ACTIVITY'. Below this, there are two sections: 'Deposit Accounts' and 'Loan Accounts'. Each section has a summary card showing 'TODAY'S OPENING LEDGER' and 'CURRENT AVAILABLE' balances. For Deposit Accounts, the opening ledger is 'Not Available' and the current available is '\$0.29'. For Loan Accounts, both the current available and current principal are '\$0.00'. Below the summary cards are tables listing individual accounts with columns for account name, number, type, credit limit, current principal, current available, payment amount, due date, and interest rate. The 'Deposit Accounts' table has one row for 'Test' with account number '123'. The 'Loan Accounts' table has one row for 'Test Commercial Loan Accou' with account number '****0015' and type 'CML'. Navigation options like 'VIEW 1 OF 1' and 'DISPLAY All 1' are visible at the bottom of each table.

The Balance & Transaction Reporting widget displays the information for the following account types:

- Deposit
- Loan
- Investment
- Other Accounts

The summary balance information provided for deposit and loan accounts includes yesterday's value and today's position balances. For loan accounts, the displayed information includes current principal and current available balances. For Other Accounts, the summary information includes closing available and available balances.

Viewing Account Details

To view detail information for an account, click the account name in either Tile or List view:

This screenshot shows the 'Deposit Accounts' section of the interface. A red box highlights the account name 'TEST' in the list. Below the list, a detail card is shown for the 'TEST' account, displaying the account number '123' and the current available balance 'Not Available'. A blue arrow points to the right from the top right corner of the detail card, indicating a navigation action.

Deposit Account summary in Tile view

[ALL ACCOUNTS](#) [CUSTOM REPORTING](#) [ACCOUNT ACTIVITY](#)

— Deposit Accounts

ALL ACCOUNTS ▾

ACCOUNT NAME	ACCOUNT NUMBER
Test	123

Deposit account summary in List view

Detail information appears. In the case of a deposit account (shown below), transaction information associated with the account is shown. Use the calendar icon to select a date or range of dates to filter the transactions list.

< Deposit Account Details

DEPOSIT ACCOUNT

ACCOUNTS

Test - 123 ▾

Default name: Test Weller Works

Edit Nickname | Reset to default

Balances as of
04/13/2023 04:28 PM

TODAY'S OPENING LEDGER CURRENT AVAILABLE
Not Available Not Available

TRANSACTIONS FOR

04/07/2023 - 04/13/2023 

ALL TRANSACTIONS ▾

As of 04/13/2023 04:28 PM     

DATE	DESCRIPTION	TRANSACTION DESCRIPTION	DEBIT	CREDIT	CUSTOMER REFERENCE	RUNNING BALANCE
------	-------------	-------------------------	-------	--------	--------------------	-----------------

Viewing Check Images in Account Detail Screens

Transaction details for an account can include check images, when available. If a check is associated with a listed transaction, the check icon  will appear.

DEPOSIT ACCOUNT

ACCOUNTS

****7601

Assign Nickname

Balances as of
04/13/2023 05:03 PM

TODAY'S OPENING LEDGER CURRENT AVAILABLE

\$1,758,931.37 **\$79,128.30**

TRANSACTIONS FOR

04/07/2023 - 04/13/2023

ALL TRANSACTIONS

As of 04/13/2023 05:03 PM

DATE	DESCRIPTION	TRANSACTION DESCRIPTION	DEBIT	CREDIT	CUSTOMER REFERENCE	RUNNING BALANCE
Pending	Miscellaneous Debit	Memo Debit	27,912.29			79,128.30
Pending	Miscellaneous Debit	Memo Debit	1,649,489.15			107,040.59
Pending	Miscellaneous Debit	Memo Debit	25.00			1,756,529.74
Pending	Miscellaneous Debit	Memo Debit	1,194.41			1,756,554.74
Pending	Miscellaneous Debit	Memo Debit	1,182.22			1,757,749.15
04/12/2023	Check Paid	Check (Regular Inclearings)	129.52		136058	1,758,931.37

Click the icon to see an image of the associated check.

< Check Details

Post Date	Number	Amount	Routing Number	Account Number
02/26/2021		8,000.00	011111111	123123123

DI Demo Bank
Atlanta, GA

02/26/2021

Pay to the Order of Andrea Campbell Leadbank \$ 8,000.00

Eight Thousand Dollars

For **ImgType:C;F/B Ind:F** -- Signature on File --
011111111 123123123

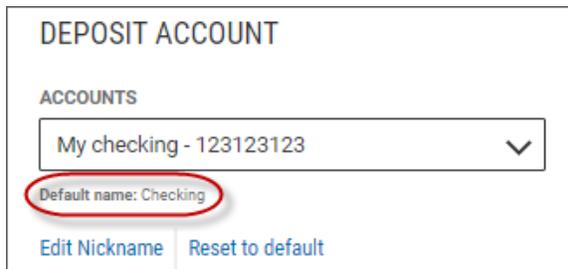
Rotate Reverse Zoom Print Download Close

The icons below the image allow you to manipulate it.

- Rotate the image
- Reverse the image (black becomes white and vice versa)
- Zoom in and out
- Print the image
- Download the image
- Close the image

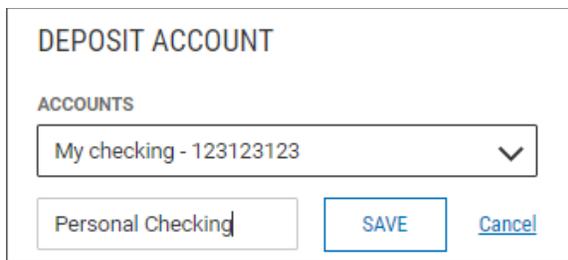
Assigning and Changing Account Nicknames

For each account, you can assign an account nickname, a name with special significance for you. Note that the following loan account is listed by the customer-specific nickname *My Checking*, but the default name of the account is *Checking*.



The screenshot shows a 'DEPOSIT ACCOUNT' interface. Under the heading 'ACCOUNTS', there is a dropdown menu displaying 'My checking - 123123123'. Below the dropdown, the text 'Default name: Checking' is circled in red. At the bottom of the interface, there are two buttons: 'Edit Nickname' and 'Reset to default'.

1. Click **Edit Nickname**.



The screenshot shows the 'DEPOSIT ACCOUNT' interface with the 'Edit Nickname' dialog open. The dropdown menu still shows 'My checking - 123123123'. Below the dropdown, there is a text input field containing 'Personal Checking'. To the right of the text field are two buttons: 'SAVE' and 'Cancel'.

2. Enter the new nickname in the text box and click **Save**.
3. Click **Continue** in the confirmation pop-up window.

To reset the account name to the default name, click **Reset to default**.

Making Quick Transfers in Tile View

In Tile view, accounts whose tiles have a blue arrow → in the upper-left corner are From accounts. You can make a quick transfer in Tile view by dragging and dropping a From account tile onto the tile representing another account. When you start the drag-and-drop process, the application will gray-out those accounts that are not To accounts, telling you which are ineligible for a transfer.

Once you have placed the From account tile on an available To account tile, the Initiate Transfer dialog will appear with the From and To accounts prefilled. You can then enter an amount and change the From and To account information if necessary.

When you have finished, click **Submit**.

1.

Custom Reporting

Select the **Custom Reporting** tab to create and save custom reports.

1. REPORT OPTIONS

- Drop-down
 - a. Defaults to New Report
 - b. Saved reports will display in the drop-down
- Manage Reports – clicking the link will display your saved reports and give you the option to Delete a report
 - a. Check the box next to the report
 - b. Click Delete **Warning:** when you click Delete, you will not get a pop up confirmation box.

2. DATE

- Defaults to current date
 - If creating a new report, choose the appropriate date(s) from the drop-down
 - a. Today
 - b. Previous Business Day
 - c. Last 7 days
 - d. Month to Date
 - e. Last Month
 - f. Custom Range
 - For saved reports it will show the date(s) for that report
3. If you want to share the report you are saving, click the toggle button next to **"Make available to others (report must be saved)"**. **Note:** other users will be able to pull the report but only the owner/creator will be able to manage the report.

The screenshot shows the 'CUSTOM REPORTING' section. On the left, there is a 'REPORT OPTIONS' dropdown menu with 'New Report' selected, and a list of options: 'New Report', 'Customer Test', and 'Test Custom'. In the center, there is a 'DATE' field with '04/26/2023' and a calendar icon. On the right, there is a toggle switch for 'Make available to others (report must be saved)' which is currently turned off.

REPORT CRITERIA

1. **ACCOUNT TYPE**

- Defaults to Deposit Accounts

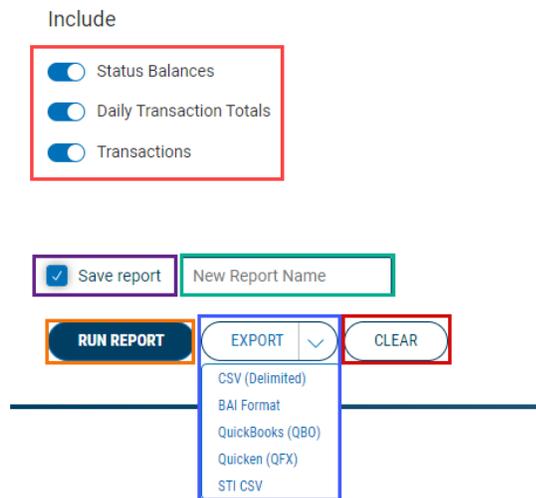
2. **ACCOUNTS**

- Select the accounts from the drop-down you want to include in the report
- Account number will default to only display the last 4 digits, if you want to display the entire account number click the lock icon next to **“Unmask account numbers in report output”**

The screenshot shows the 'REPORT CRITERIA' section. On the left, there is an 'ACCOUNT TYPE' dropdown menu with 'Deposit Accounts' selected. In the center, there is an 'ACCOUNTS' section with a 'Select' dropdown menu and a list of accounts: 'Filter', 'Operating - xxxxxx3833', and 'Savings - xxxxxx3858'. There are 'DONE', 'SELECT ALL', and 'CLEAR' buttons at the bottom of the list. On the right, there is a toggle switch for 'Unmask account numbers in report output' which is currently turned off.

Include

1. Use the **toggle buttons** to enable or disable the available options you want to be included with the report
 - a. Status Balances
 - b. Daily Transaction Totals
 - c. Transactions
2. To save the report:
 - a. Check the **box** next to “Save report” if you want to save the report.
 - b. Enter the name of the report in the **New Report Name** field
 - c. Click the appropriate option:
 - i. **RUN REPORT** – this will run the report and display the results
 - ii. **EXPORT** – you can choose the file format you want to export to from the drop-down. **Note:** this option will only export the report and saving the report is not an option. If you want to create the report as a PDF, click Run Report and use the print option mentioned below.
 1. CSV (Delimited)
 2. BAI Format
 3. QuickBooks (QBO)
 4. Quicken (QFX)
 5. STI CSV
 - iii. **CLEAR** – clears all the fields



Report Results

The report results will display, and you will have the below options.

1. REPORT OPTIONS

- a. The **drop-down** allows you to choose a different saved report and then run the report from the current screen instead of having to go back to the main screen
- b. **Modify Criteria** – clicking the link will take you back to the main screen and allows you to modify the criteria of the report. **Note:** only the owner/creator of the report can modify it.
- c. **Manage Reports** – clicking the link will display your saved reports and give you the option to Delete a report
- d. **PRINT** – clicking the button allows you to print the report. **Note:** this will print to your default printer, if you would like the report in PDF format, choose Save as PDF as the printer destination.
- e. **EXPORT** – clicking the drop-down gives you the below file formats you can use to export the report.
 - i. CSV (Delimited)
 - ii. BAI Format
 - iii. QuickBooks (QBO)
 - iv. Quicken (QFX)
 - v. STI CSV



Account Activity

Select the **Account Activity** tab to see transactions made on a given account or accounts.

1. Use the **Accounts** tab to select one or more accounts.
2. Enter a date or range of dates, OR use the **Calendar** icon to select from the following:
 - Today
 - Previous Business Day
 - Previous Month
 - Month to Date
 - Quarter to Date

- Custom Range

If you select **Custom Range**, use the pop-calendar to select the first and last days of the range.

ALL ACCOUNTS CUSTOM REPORTING ACCOUNT ACTIVITY

REPORT CRITERIA

DATE: 04/03/2023 - 04/14/2023

ACCOUNTS: Select

TRAN:

Today

Previous Business Day

Previous Month

Month to Date

Quarter to Date

Custom Range

< APR 2023 MAY 2023 >

S	M	T	W	T	F	S	S	M	T	W	T	F	S
						1		1	2	3	4	5	6
2	3	4	5	6	7	8	7	8	9	10	11	12	13
9	10	11	12	13	14	15	14	15	16	17	18	19	20
16	17	18	19	20	21	22	21	22	23	24	25	26	27
23	24	25	26	27	28	29	28	29	30	31			
30													

ALL ACT

3. (optional) Use the **Transaction Type** drop-down to select a type, for example, **Credit** or **Paid Checks**.
4. (optional) Enter a transaction amount, OR click **Range**, and then enter a range of amounts. If you want to enter one amount instead, click **Single** to return.
5. (optional) If you selected **Paid Checks** as the type, enter a check number, OR click **Range**, and then enter a range of numbers. If you want to enter one check number instead, click **Single** to return.
6. Click **Submit**.

The results are posted in Report Criteria.

You can perform the following actions for the report.

- Click **Modify** to make changes to the report criteria.
- Check the box next to **Save this report criteria**, enter the Name of the report in the **Report Name field**, and click **Save**
- Click the **Print** icon to print the report. **Note:** the report will print to your default printer, if you would like to save the report as a PDF, choose Save as PDF as your printer Destination.
- Click the **Export** icon to download the report as a .csv file.

Saved Reports

Saved reports will display on the Account Activity tab in the **Saved Criteria** section.

You can perform the following actions on the reports in the list:

- Click **Run** to run the saved report

- Click **Delete** to remove a report from the list. You can also select the desired report in the list, and then click **Delete**.

Transaction Search

The **Transaction Search** widget in the Balance & Transaction Reporting workspace lets you find transactions for a given account or accounts.

1. Use the **Accounts** tab to select one or more accounts.
2. Enter a date or range of dates, OR use the **Calendar** icon to select from the following:
 - Today
 - Previous Business Day
 - Month to Date
 - Quarter to Date
 - Year to Date
 - Custom Range

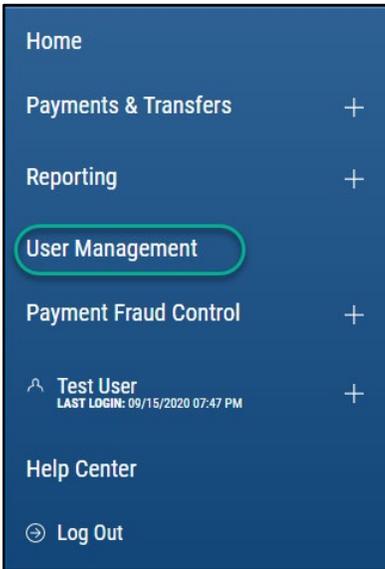
If you select **Custom Range**, use the pop-calendar to select the first and last days of the range, and then click **Apply**.

The screenshot shows the Transaction Search widget interface. At the top, there are two main sections: 'DATE' and 'TRANSACTION TYPE'. The 'DATE' section contains a text input field with the value '23 Jul 2019 - 23 Jul 2019' and a calendar icon. The 'TRANSACTION TYPE' section contains a dropdown menu with the text 'Select' and a downward arrow. Below these sections is a calendar view for July 2019. The calendar has a left sidebar with options: 'Today', 'Previous Business Day', 'Previous Month', 'Month to Date', 'Quarter to Date', 'Year to Date', and 'Custom Range'. The main calendar grid shows days of the week (Su, Mo, Tu, We, Th, Fr, Sa) and dates. The date '23' is highlighted in a blue box. At the bottom of the calendar, there is a text input field with the value '23 Jul 2019 - 23 Jul 2019' and two buttons: 'Cancel' and 'Apply'.

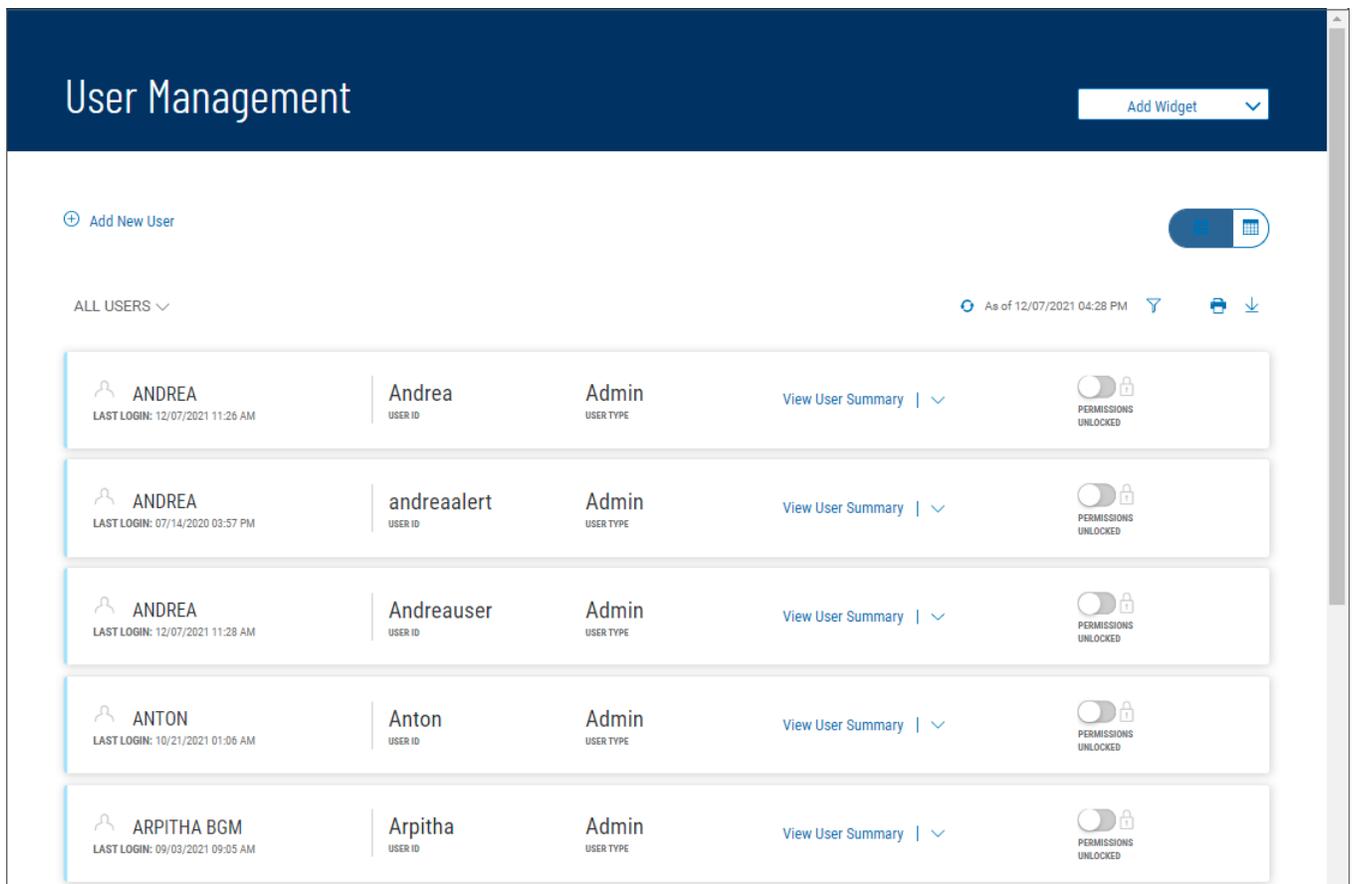
3. If you want to filter by more criteria, click Show Additional Filters.
4. (optional) Use the **Transaction Type** drop-down to select a type, for example, **Credit** or Paid Checks.
5. (optional) Enter a transaction amount, OR click **Range**, and then enter a range of amounts. If you want to enter one amount instead, click **Single**.
6. (optional) If you selected **Paid Checks** as the type, enter a check number, OR click **Range**, and then enter a range of numbers. If you want to enter one check number instead, click **Single**.

Click **Submit**.

User Management



You can change the format in which User Management information is displayed. To see the information displayed in Tiles rather than List format, click the left side of the List/Tiles icon .



- To unlock locked a user in Tiles view, slide the **Locked** indicator to the left.



- To lock an unlocked user in Tiles view, slide the **Unlocked** indicator to the right.



List View:

The screenshot shows the 'User Management' interface. At the top, there is a header with 'User Management' and an 'Add Widget' button. Below the header, there is a navigation bar with 'Add New User' and a view toggle. The main content area shows a table of users with columns for ACTIONS, LOGIN STATUS, USER NAME, USER ID, USER TYPE, and LAST LOGIN. A context menu is open for the first user, showing options: View, Modify, Delete, Copy User, and Reset Password. The 'Locked' status in the LOGIN STATUS column is highlighted.

ACTIONS	LOGIN STATUS	USER NAME	USER ID	USER TYPE	LAST LOGIN
...	Locked	auto reset	autoreset	Admin	06/23/2021 06:08 AM
View	Unlocked	autotemp	autotemp1	User	08/12/2021 05:55 AM
Modify	Unlocked	auto	autotemp2	User	06/23/2021 07:06 AM
Delete	Unlocked	auto	autotemp20	User	10/11/2021 11:24 AM
Copy User					
Reset Password					

As with standard capabilities, the list view(s) in User Maintenance can be personalized by you – sort data in a column, display desired columns, arrange order of columns and filter data. You can save multiple personalized views for later use. Data can be printed and exported.

Add a new user

From the Add New User link of either the list view or the tile view:

The screenshot shows the top part of the 'User Management' interface. It includes the header 'User Management', an 'Add Widget' button, and a navigation bar with 'Add New User' and a view toggle.

Follow the workflow that guides you through – defining user information, permissioning services and accounts, assigning limits (if required), then reviewing all the setup information before finalizing the new user:

Define information related to the new user –

If user password is assigned by the Customer Administrator, you are assisted by the display of password complexity requirements.

< Add New User

DEFINE USER

USER INFORMATION

USER ID

0/12

USER NAME

0/40

CONTACT NAME

0/40

PASSWORD

PASSWORD

REPEAT NEW PASSWORD

- ✘ The password is required, all characters are allowed. Passwords are case sensitive and must contain at least one number, one capital, and one special character.
- ✘ Password cannot contain Customer ID, or User ID.
- ✘ Password must be between 8 and 24 characters.
- ✘ The password fields must match.

CONTACT INFORMATION

EMAIL

0/255

PHONE

Optional

0/25

> Add Contact Fields

USER SETTINGS

ENABLE DATE



USER TYPE

- ⓘ Please contact your financial institution if you wish to update User Type

Adding a user to the system is a three-step process. First, you define the user, then assign entitlements, and finally assign limits.

Adding a user:

1. Click **Add New User**.
2. In the **Define User** section, enter a user ID, user name, and contact name. The contact name could be the same as the user name.
3. In the **Password** section, enter a temporary password for the user's first login.
4. In the **Contact Information** section, enter the user's email address and phone number.
5. In the **User Settings** section, accept the current date or use the **Calendar** icon to select a date in case you want to activate the user later than today's date.
6. The **User Type** will default to User. **Note:** If you want to add a user as an admin, please contact Treasury Management Service Support. Admins have the authority to maintain entitlements of regular users.
7. Click Next to assign service entitlements.

< Add New User

TESTADMIN1 | TEST ADMIN
EDIT

Assign Services

PERMISSIONS COPIED FROM

Select 

Select All

— Core Services

Select All

Bank Account Info Reporting 

Loan Account Info Reporting 

Transfers 

Input

Approval

View Only

Stop Payments 

Input

View Only

+ Payments Services

+ Simplified Payments

+ Others

Assigning Service Entitlements

1. To streamline the process, you can use the **Permissions Copied From** drop-down menu to select a current user and assign his or her entitlements to the new user. Then you can deselect or add entitlements as needed. To deselect all entitlements and start from scratch, check the **Unselect All** checkbox.
2. If you are setting up the user from scratch, you can check the **Select All** checkbox to assign all Core Services, Payment Services, and Other Services entitlements. Otherwise, check the checkboxes for each entitlement that you want to assign.
3. To assign Payment Services, click the plus sign to the left of the heading.

— Payments Services

- Select All
- Loans 
 - Draw
 - Payment
 - View Only
- ACH 
 - Initiate Payment
 - Approve Payment
 - ACH Reversal
 - Template Management
 - Template Approval
 - Payment & Template View Only
 - Define Import Map
 - Import
 - Pass-Thru
 - Pass-Thru Approval
 - Pass-Thru Activity View Only
- Wire Transfers 
 - Template Initiation
 - Free-Form Initiation
 - Payment Approval
 - Template Management
 - Template Approval
 - View Only

4. To assign Other Services, click the plus sign to the left of the **Others** heading.

— Others

- Select All
- Outbound SSO
 - Bill Payment
 - Centrix Positive Pay SB
 - eStatements and Documents
 - Bill Payment New
 - Remote Deposit Capture
 - iPay Bill Pay
- Mobile
 - Mobile Access
- DirectConnect 

5. Depending on the entitlements you have selected, you will be able to assign account-level, report, and ACH permissions. The following instructions assume you have clicked the **Select All** checkbox (step 10).

With the **Account Level Permissions** tab selected, you can check the checkboxes corresponding to each account you want to assign entitlements to. Then check the boxes in the appropriate columns if you want to assign Internal Transfers, Account Reporting, Loan Options, Wire Transfers, or Stop Payment Permissions.

ACCOUNT LEVEL PERMISSIONS ACH PERMISSIONS

Apply selection to All Accounts Select Accounts

ACCOUNTS	PERMISSIONS NAME	TRANSFERS	TRANSFER ABILITY	BANK ACCOUNT INFO REPORTING	LOANS	WIRE TRANSFERS	STOP PAYMENT
<input type="text" value="Search"/>		<input type="checkbox"/>	Select <input type="button" value="v"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input checked="" type="checkbox"/> Checking - ****1946		<input checked="" type="checkbox"/>	From/To <input type="button" value="v"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
<input type="checkbox"/> Checking - ****0786		<input type="checkbox"/>	From/To <input type="button" value="v"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input checked="" type="checkbox"/> Checking - ****5608		<input checked="" type="checkbox"/>	From/To <input type="button" value="v"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
<input type="checkbox"/> Checking - ****2912		<input type="checkbox"/>	From/To <input type="button" value="v"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/> Repurchase - ****0430		<input type="checkbox"/>	From/To <input type="button" value="v"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

- If you want to apply your entitlement selections to all accounts rather than specific ones, click the **All Accounts** radio button.
- Check the box for each account you want to assign entitlement to, and then use the

Transfer Ability drop-down menu to select **From/To, From,** or **To** abilities to transfer funds for this account. Next, deselect any activities for which you do not want to entitle transfers, for example, **Mobile Check Deposit** or **Loans**.

- To search for an individual account you want to assign entitlement selections to, use the **Search** lookup  to find the account.

6. Click the **ACH Permissions** tab and select and/or deselect the appropriate transaction types for each ACH sender (payee). Check the **Unselect All** checkbox to deselect all ACH permissions and start from scratch.

ACCOUNT LEVEL PERMISSIONS ACH PERMISSIONS

PERMISSIONS <input type="checkbox"/> Select All	
ACH SENDER ID	TRANSACTION TYPES
<input checked="" type="checkbox"/> Allow Free-Form Payments	<input checked="" type="checkbox"/> Consumer Collections
	<input checked="" type="checkbox"/> Consumer Payments
	<input checked="" type="checkbox"/> Consumer Payments & Collections
	<input checked="" type="checkbox"/> Corporate Collections
	<input checked="" type="checkbox"/> Corporate Payments
	<input checked="" type="checkbox"/> Corporate Payments & Collections
	<input checked="" type="checkbox"/> Corporate Trade Collections
	<input checked="" type="checkbox"/> Corporate Trade Payments
	<input checked="" type="checkbox"/> Corporate Trade Payments & Collections
	<input checked="" type="checkbox"/> Employee Payments
	<input checked="" type="checkbox"/> Internet Initiated Collections
	<input checked="" type="checkbox"/> Tax Payment
	<input checked="" type="checkbox"/> Telephone Initiated Collections

7. Click **Next** to assign limits.

Assign Limits

ACH Transaction Date Limits

INITIATION <input type="text" value="\$ 9,999,999,999.99"/> <small>Maximum 9,999,999,999.99</small>	APPROVAL <input type="text" value="\$ 9,999,999,999.99"/> <small>Maximum 9,999,999,999.99</small>
--	--

Transfer Limits

ENTRY/DAY <small>Maximum 888,888,888.99</small> <input type="text" value="\$ 888,888,888.99"/>	ENTRY/TRANSACTION <small>Maximum 888,888.88</small> <input type="text" value="\$ 888,888.88"/>	MAX # PER DAY <small>Maximum 999</small> <input type="text" value="999"/>
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Wire Transfer Limits

ENTRY/DAY <small>Maximum 9,999,999.99</small> <input type="text" value="\$ 9,999,999.99"/>	ENTRY/TRANSACTION <small>Maximum 9,999,999.99</small> <input type="text" value="\$ 9,999,999.99"/>	APPROVAL/DAY <small>Maximum 9,999,999.99</small> <input type="text" value="\$ 9,999,999.99"/>	APPROVAL/TRANSACTION <small>Maximum 9,999,999.99</small> <input type="text" value="\$ 9,999,999.99"/>
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Loan Limits

ENTRY/DAY <small>Maximum 200.00</small> <input type="text" value="\$ 200.00"/>	ENTRY/TRANSACTION <small>Maximum 100.00</small> <input type="text" value="\$ 100.00"/>	MAX # PER DAY <small>Maximum 999</small> <input type="text" value="999"/>
---	---	--

Assigning Limits

Users can be set up by an administrator so that for each type of transaction, only overall limits can be assigned. So, for example, a user can be set up so that only overall combined limits can be assigned for wire transfers.

Wire Transfer Limits

Defer to customer limits
 Set user limits by account

ACCOUNT	ENTRY/DAY	ENTRY/TRANSACTION	APPROVAL/DAY	APPROVAL/TRANSACTION	ALLOW FREEFORM
Overall Combined Limits	<input type="text" value="\$ 9,999,999.99"/> <small>Maximum 9,999,999.99</small>	<input checked="" type="checkbox"/>			

Wire Transfers: Only overall combined limits can be assigned.

However, a user can also be set up so that you can assign overall limits *and* individual account limits for a given transaction type.

Assign Limits

ACH Transaction Date Limits

Defer to company limits
 Set user limits by company

	INITIATION	APPROVAL
Overall Combined Limits	\$ <input type="text" value="2,000,000.00"/> Maximum 2,000,000.00	\$ <input type="text" value="2,000,000.00"/> Maximum 2,000,000.00

ACH Transaction Date Limits

Defer to company limits
 Set user limits by company

	INITIATION	APPROVAL
Overall Combined Limits	\$ <input type="text" value="2,000,000.00"/> Maximum 2,000,000.00	\$ <input type="text" value="2,000,000.00"/> Maximum 2,000,000.00

Company	Initiation	Approval
ELECTRIC	\$ <input type="text" value="2,000,000.00"/> Maximum 2,000,000.00	\$ <input type="text" value="2,000,000.00"/> Maximum 2,000,000.00
Energy	\$ <input type="text" value="2,000,000.00"/> Maximum 2,000,000.00	\$ <input type="text" value="2,000,000.00"/> Maximum 2,000,000.00

If you choose to set limits per company, these settings will determine initiation and approval limits for tax payments, ACH pass-through transactions, and simplified payments.

2. In the **Transfer Limits** section, make the following settings:

- **Default** – Enter an overall entry per day, per transaction, and max # of transfers per day.
- **Defer to customer limits** – User inherits company limits.
- **Set user limits by account** – Enter entry per day, per transaction, and max # of transfers per day per account.

Transfer Limits

Defer to customer limits
 Set user limits by account

ACCOUNT	ENTRY/DAY	ENTRY/TRANSACTION	MAX # PER DAY
Overall Combined Limits	\$ <input type="text" value="999,999,999,999.99"/> Maximum 999,999,999,999.99	\$ <input type="text" value="99,999,999.99"/> Maximum 99,999,999.99	<input type="text" value="999"/> Maximum 999

Transfer Limits

Defer to customer limits
 Set user limits by account

ACCOUNT	ENTRY/DAY	ENTRY/TRANSACTION	MAX # PER DAY
Overall Combined Limits	\$ <input type="text" value="999,999,999,999.99"/> Maximum 999,999,999,999.99	\$ <input type="text" value="99,999,999.99"/> Maximum 99,999,999.99	<input type="text" value="999"/> Maximum 999
Checking - ****1946	\$ <input type="text" value="999,999,999,999.99"/> Maximum 999,999,999,999.99	\$ <input type="text" value="99,999,999.99"/> Maximum 99,999,999.99	<input type="text" value="999"/> Maximum 999

3. In the **Wire Transfer Limits** section, make the following settings:

- **Default** – Enter an overall entry limit per day, per transaction, approval limit per day, and per transaction.
- **Defer to customer limits** – User inherits company limits.
- **Set user limits by account** – Enter an overall entry limit per day, per transaction,

approval limit per day, and per transaction per account.
 If you want to allow the user to create freeform wire payments check the **Allow Freeform** box.

Wire Transfer Limits

Defer to customer limits Set user limits by account

ACCOUNT	ENTRY/DAY	ENTRY/TRANSACTION	APPROVAL/DAY	APPROVAL/TRANSACTION
Overall Combined Limits	\$ 3,100,000.00 Maximum 3,100,000.00	\$ 3,100,000.00 Maximum 3,100,000.00	\$ 3,100,000.00 Maximum 3,100,000.00	\$ 3,100,000.00 Maximum 3,100,000.00

Wire Transfer Limits

Defer to customer limits Set user limits by account

ACCOUNT	ENTRY/DAY	ENTRY/TRANSACTION	APPROVAL/DAY	APPROVAL/TRANSACTION	ALLOW FREEFORM
Overall Combined Limits	\$ 3,100,000.00 Maximum 3,100,000.00	\$ 3,100,000.00 Maximum 3,100,000.00	\$ 3,100,000.00 Maximum 3,100,000.00	\$ 3,100,000.00 Maximum 3,100,000.00	<input checked="" type="checkbox"/>
Checking - ****1946	\$ 3,100,000.00 Maximum 3,100,000.00	\$ 3,100,000.00 Maximum 3,100,000.00	\$ 3,100,000.00 Maximum 3,100,000.00	\$ 3,100,000.00 Maximum 3,100,000.00	<input checked="" type="checkbox"/>

4. In the **Loan Limits** section, make the following settings:
- **Default** – Enter an overall entry per day, per transaction, and max # of transfers per day.
 - **Defer to customer limits** – User inherits company limits.

Loan Limits

Defer to customer limits

ENTRY/DAY	ENTRY/TRANSACTION	MAX # PER DAY
\$ 0.00 Maximum 0.00	\$ 0.00 Maximum 0.00	0 Maximum 0

5. When you have finished, click **Next** to proceed to the Summary screen.

< Add New User

USERNAME | USER NAME

[EDIT](#)

Entitlements Limits **Summary**

Review User Information

USER DETAILS

User Information

USER ID
UserName

USER NAME
User Name

CONTACT NAME
User Name

PASSWORD

[Go to User Details](#)

Contact Information

EMAIL
none@Busey.com

PHONE
555-555-5555

User Settings

ENABLE DATE
08 Jul 2022

USER TYPE
User

ENTITLEMENTS

Core Services

BANK ACCOUNT INFO REPORTING
Bank Account Info Reporting

LOAN ACCOUNT INFO REPORTING
Loan Account Info Reporting

TRANSFERS
Input
Import
Approval
View Only

STOP PAYMENTS
Input
View Only

Payments Services

LOANS
Draw
Payment
View Only

ACH
Initiate Payment
ACH Reversal
Template Approval
Define Import Map
Pass-Thru
Pass-Thru Activity View Only

Approve Payment
Template Management
Payment & Template View Only
Import
Pass-Thru Approval

WIRE TRANSFERS
Template Initiation
Free-Form Initiation
Payment Approval
Template Management
Template Approval
View Only

Others

OUTBOUND SSO
Bill Payment
Centrix Positive Pay SB
eStatements and Documents
Bill Payment New
Remote Deposit Capture
iPay Bill Pay

MOBILE
Mobile Access

DIRECTCONNECT
OFXDC

[Go to Entitlements](#)

The Summary screen lets you review the details and entitlements you have entered for the user.

LIMITS

ACH Transaction Date Limits

INITIATION 2,000,000.00 APPROVAL 2,000,000.00

Transfer Limits

Account	Entry/Transaction	Entry/Day	Max # Per Day
Overall Combined Limits	99,999,999.99	999,999,999,999.99	999

Wire Transfer Limits

Account	Entry/Transaction	Entry/Day	Approval/Transaction	Approval/Day
Overall Combined Limits	3,100,000.00	3,100,000.00	3,100,000.00	3,100,000.00

Loan Limits

ENTRY/TRANSACTION 0.00 ENTRY/DAY 0.00 MAX # PER DAY 0

[Go to Limits](#)

1. If you need to edit information for any stage of the process, click the appropriate link:
 - Go to **User Details**
 - Go to **Entitlements**
 - Go to **Limits**OR
you can click the **EDIT** link at the top of the screen to make modifications in each stage.
2. When you have reviewed the information and are satisfied with the results, click **Save**. The new user appears in the User Management list.

View User Details

You can view details of a listed user

Viewing details of a listed user:

1. Select the desired user, and in the **Actions** column, click **View**.

Modifying User Details

You can modify user details and entitlements.

Modifying details of a listed user:

1. Select the desired user, and in the **Actions** column, click **View** or **Modify**.
2. If you need to edit information, you need to click Next through the screens and edit the fields:

Deleting a User

You can delete a user as needed.

Deleting a user:

1. Select the desired user, and in the **Actions** column, click **Delete**.
2. You are asked to confirm the deletion; the action cannot be undone.
3. Click **Delete** to delete or click **Cancel**.

Copying a User

An individual user can be copied and then modified as needed to streamline the process of user addition.

Copying a user:

1. Select the desired user, and in the **Actions** column, click **Copy**. The Add New User screen appears.
2. In the **Define User** section, enter a user ID, user name, and contact name, and other information as instructed in Adding a New User.
3. Click next, and modify the existing entitlements as needed, following the instructions in "Add a New User."

Resetting a Password

If a user's entitlements or credentials are hacked, if the user forgets his or her password, or for another reason, you may need to reset a password.

Restting a password:

- Select the desired user, and in the **Actions** column, click **Reset password**.
- A temporary password is sent to the user via email. The next time he or she logs in to the application, the user can change the password as desired.

Note: also that you can set a temporary password, if necessary, from the **Define User** section of the Modify User screen.

< Modify User

DEFINE USER

USER INFORMATION

USER ID
 8/12

USER NAME
 9/40

CONTACT NAME
 9/40

PASSWORD

PASSWORD

REPEAT NEW PASSWORD

- ⊗ The password is required, all characters are allowed. Passwords are case sensitive and must contain at least one number, one capital, and one special character.
- ⊗ Password cannot contain Customer ID, or User ID.
- ⊗ Password must be between 8 and 24 characters.
- ⊗ The password fields must match.

CONTACT INFORMATION

EMAIL
 14/255

PHONE
 12/25
Optional

> Add Contact Fields

USER SETTINGS

ENABLE DATE

USER TYPE

ⓘ Please contact your financial institution if you wish to update User Type

Audit Report

The Audit Report widget in the User Management workspace displays information about all user actions taken in the application on the current day. It allows administrators to monitor user activity.

Viewing the Audit Report:

1. Open the left navigation menu, select **User Management**.
2. Scroll to the Audit Report widget.

AUDIT REPORT *

USER ID: DATE AND TIME:

DEFAULT As of 07/08/2022 03:02 PM

DATE AND TIME	USER ID	SESSION ID	ACTION TAKEN	DESCRIPTION
07/08/2022 03:02:08 PM	testadmin	GYTr*****	View	Widget: User Maintenance
07/08/2022 03:02:08 PM	testadmin	GYTr*****	View	Widget: Audit Report

- The report lists the following information for each action taken:
- Action – *Unlocked* or *Locked*, depending on the user's current status
- User Session – *Unlocked* or *Locked*, depending on the user's current status *Active* or *Inactive*, depending on whether the user is currently in an active session in the application
- Date and Time – The date and time the activity occurred

- User ID
- Channel – The channel through which the activity was initiated, either through the Web or a portal
- Service – The application service through which the action was made
- Sub Service – This will display an auxiliary service if one was involved
- Description – A brief description of the action, for example, *User Maintenance*

Saving Changes Made to the Report

If you make any changes to the report, such as changing the order or number of the columns or filtering the report, you can save the changed report.

1. Type a name for the report in the bulleted text box at the top left of the widget.
2. Click **Save**.

You can make your new custom report the default view, rename it, or delete it.

1. Click the down arrow ▼ to the right of the report name.
2. Click the ellipsis marks . . .
3. Do one of the following:
 - Click **Set as Default** to make this report view the new view.
 - Click **Rename**, and then enter a new name for the report view.
 - Click **Delete** to remove the custom report view.

ACH Payments

ACH payments are US domestic batch payments cleared through the Automated Clearing House (ACH) network. This network allows for consumer, business, and government payments through participating financial institutions. NACHA (National Automated Clearing House Association) established and maintains the rules governing ACH transactions.

Initiating a Consumer or Corporate Payment

Creating a consumer or corporate payment:

1. Open the left navigation menu, click the plus sign to expand the **Payments & Transfers** menu, then select **Payment Center**.
2. Click **Initiate**.
3. Choose the appropriate ACH payment type from the drop-down.
 - **Consumer Collections** - used to only debit consumer/personal accounts
 - **Consumer Payments** - used to only credit consumer/personal accounts
 - **Consumer Payments & Collections** - used to debit and credit consumer/personal accounts in the same file
 - **Corporate Collections** - used to only debit corporate/business accounts
 - **Corporate Payments** – used to only credit corporate/business accounts
 - **Corporate Payments & Collections** - used to debit and credit corporate/business accounts in the same file
4. In the **Payment Name** field, enter the payment name.
5. In the **Originator Information** section, enter the below information:
 - **ACH Sender** - select the ACH Company being used for the transaction from the drop-down.
 - **Offset Account** – from the drop-down menu, select the offset account being used for the

transaction.

- **Payment Description** - enter a description to identify the contents of the payment.
- **Discretionary Data** - This field is optional, it can be used to enter discretionary data which can be a variety of information associated with the payment or sender, such as a payment description.
- **Transaction Date** - defaults to the next available processing date, the date should be the date the transaction needs to process. **Note:** Same Day ACH (SDA) transactions are available when submitted prior to SDA cut-off times, additional fee may apply.
- **Descriptive Date** - This field is optional and is the date displayed to the receiver for descriptive purposes.

6. In the **Receiver Information** section, enter the below information: **Note:** if you want to wait to add receiver information, click "*Add Receivers Later*" and go to step 7

- **Credit & Debit radio buttons** – Choose the appropriate option for the receiver being entered. **Note:** these buttons only display when using Consumer Payments & Collections or Corporate Payments & Collections to initiate a payment.
- **Name** - enter the name of the person or business the transaction is going.
- **ID** – This field is optional and can be used to enter a unique identifier for the receiver.
- **Disc Data** - This field is optional and can be used to enter discretionary data which could be a variety of information associated with the payment or sender, such as a payment description or invoice number.
- **Account Number** - enter the receiver's account number.
- **Routing Number** - enter the routing number of the receiver's bank.
- **Account Type** – use the drop-down menu to select the account type: Checking, Loan, or Savings.
- **Addenda Type** use the drop-down menu to select the type of addenda you want to include. The default is **No Addenda**. **Note:** Depending on the type of Addenda chosen, other fields will display to enter addenda information.
- **Transaction State** - use the radio buttons to select a state for the current payment: .
 - i. **Active** – the payment will process when the submitted
 - ii. **Frozen** - the payment will remain in draft form until you modify the payment and choose **Active** or enter an amount. **Note:** Entering a zero amount will automatically set the transaction to Frozen.
 - iii. **Prenote** – automatically sets the amount to zero and can be used to verify the account is valid for future transactions
- **Amount** - Enter the amount of the payment. **Note:** if Prenote selected, amount field will not be available.

7. When you have finished, click **Save & Continue**. The payment is saved.

8. To add additional receivers, repeat step 6, then click **Add** until all receivers have been added.

9. When the payment information and all receivers have been entered, click **Submit for Approval**.

OR

Click **Save** to save the payment in draft form for later.

The Payment Center workspace returns with a confirmation message, and the payment appears in the list of payments.

Note

The application will detect possible duplicate payments based on standard entry class code, effective entry date, total amount, and number of credits and number of debits. If a possible duplicate payment is detected, the confirmation message will include the following statement: "Warning! Potential Duplicate Payment Exists." Be sure to view the newly entered payment and verify that it is indeed unique and not a duplicate.

 Payment has been submitted for approval.

Payment Name	Customer Trace	Effective Entry Date	Debits	Total Debits	Credits	Total Credits
Test 1	943	07/08/2022	0	\$0.00	1	\$2.00

Warning! Potential Duplicate Payment Exists

Payment Name	Customer Trace	Initiated By	Initiated Date	Approved By	Approved Date
Test 1	937	testadmin	06/30/2022	testadmin	06/30/2022

Initiating a Tax Payment

A tax payment is sent electronically to the federal government (IRS).

Creating a federal tax payment:

1. Open the left navigation menu, click the plus sign to expand the **Payments & Transfers** menu, then select **Payment Center**.
2. Click **Initiate and select Tax Payment**.
3. In the **Payment Name** field, enter the payment name.
4. Use the **Tax Form** drop-down menu to select an available form.
5. Use the Tax Type Code drop-down menu to select the appropriate tax code.
6. In the **Originator Information** section, enter the below information:
 - **ACH Sender** –select the ACH Company being used to send the payment.
 - **Offset Account** from the drop-down menu, select the offset account being used for the transaction.
 - **Transaction Date** - defaults to the next available processing date, the date should be the date the payment needs to process. **Note:** Same Day ACH (SDA) transactions are available when a transaction is submitted prior to SDA cut-off times, additional fee may apply.
7. In the **Payment Information** section, enter the below information:
 - **9 Digit EIN** – enter the nine-digit EIN (Employer Identification Number) or tax ID number.
 - **Tax Period End Date** – use the drop-down menus to select the appropriate end date (month) and year.

TAX	TAX PERIOD END DATE
April	2019

- In the **Amount & Type** section, enter the appropriate payment amounts for Social Security, Medicare, and other general withholding.
8. Click **Submit for Approval**, and in the confirmation message, click **Submit**.
 9. The Payments tab will display. The tax payment will need to be approved:
 - **Requires my approval** - click the ellipses (...) and choose Approve
 - **Requires other's approval** – another user will need to Approve
 10. The Payment Center workspace returns with a confirmation message, and the payment appears in the list of payments. **Note:** The application will detect possible duplicate payments based on standard entry class code, effective entry date, total amount, and number of credits and number of debits. If possible duplicate payment is detected, the confirmation message will include the following statement: "Warning! Potential Duplicate Payment Exists." Be sure to view the newly entered payment and verify that it is indeed unique and not a duplicate.

View Payment

You can select an existing payment and view details.

Viewing a payment:

1. Open the left navigation menu, click the plus sign to expand the **Payments & Transfers** menu, then select **Payment Center**.
 2. Select the desired payment, and in the **Actions** column, click the ellipses (...).
-
3. Select **View**.

< View ACH Payment \$89.07
(1) PAYMENTS

PRINTABLE VIEW

PAYMENT INFORMATION

PAYMENT NAME Corp Pay	PAYMENT TYPE Corporate Payments	TRANSACTION DATE 12/07/2021	DESCRIPTIVE DATE --
CUSTOMER TRACE NUMBER 954	BANK TRACE NUMBER --	INITIATED --	STATUS Updated
SOURCE FREEFORM	TEMPLATE NAME --		

ORIGINATOR INFORMATION

ACH SENDER 987654321 - my ACH co	OFFSET ACCOUNT ****0002 - Test Account 2	PAYMENT DESCRIPTION PAYEE	DISCRETIONARY DATA --
-------------------------------------	---	------------------------------	--------------------------

TRANSACTION DETAILS Show Daily Limits

TOTAL CREDITS (1)	TOTAL DEBITS (0)	TOTAL AMOUNT
\$89.07	\$0.00	\$89.07

ALL RECEIVERS ▾

ACTIONS	ID	NAME	AMOUNT	STATUS	ACCOUNT NUMBER	ROUTING NUMBER
...		Joshua McBride	89.07	Active	****6977	061000104

VIEW 1 OF 1 DISPLAY 1 1

Depending on the payment type, the **Payment Information** section displays the following information:

- Payment Name
- Payment Type
- Transaction Date
- Descriptive Date, if available.
- Customer Trace Number, if available
- Bank Trace Number, if available
- Initiated– The date and time of payment creation
- Initiated By– The name of the user who added the payment
- Status – For example, *Processed*, *Requires other’s approval* or *Approved*
- Source– For example, *Freeform* or *Import* or *Template*

The **Originator Information** varies according to the payment type as well. For ACH payments, it includes

- CH Sender
- Offset Account
- Payment Description
- Discretionary Data, if available.
- The Transaction Details section includes

- Total Debits
- Total Credits
- Total Amount

It also includes a **Show Daily Limits** link. Click it to display the available payment limits. **Note:** this link is only available on payments that haven't been approved or processed.

Show Totals	DAILY LIMIT	LIMIT REMAINING	TOTAL AMOUNT
	\$99,999,999.00	\$99,999,999.00	\$5.65

Click **Show Totals** to display totals again.

For batch (ACH) payments, the list grid at the center of the screen defaults to show details for all receivers.

ALL RECEIVERS ▼							<input type="text"/> 🔍 🔄 🏠 🗑️ 🖨️ ⬇️ 🔒
ACTIONS	ID	NAME	AMOUNT	STATUS	ACCOUNT NUMBER	ROUTIN	
...	1865466	Susan Merry	654.56	Active	****2222	12312	
...	234	SusanG	5.44	Active	****1114	12312	
...	47899999	Tom Jones	54.56	Active	****7873	06100	
...	1234	Joe Staffer	4.53	Active	****1234	32227	
...	ach	ACH	0.45	Active	****5555	21139	

VIEW 1-5 OF 5 DISPLAY 5 ▼ 1

The list grid displays the following information for each individual payment transaction.

- ID
- Name
- Account Number | Routing Number | Account Type
- Amount
- Credit/Debit indicator
- Addendum, if available
- Status – For example, *Active* or *Prenote*

In the **Actions** column, click the (...) to see more details, if available. This will display the details in a box.

ACTIONS	ID	NAME	ACCOUNT NUMBER	ROUTING NUMBER
More Details		TestIndividual - test	2132132	012045671

View Transaction ×

RECEIVER INFORMATION

CREDIT/DEBIT Credit	NAME IRS
ID 2347	DISC DATA -
ROUTING NUMBER 0610	ACCOUNT NUMBER ****1009
ACCOUNT TYPE Checking	AMOUNT \$2,266.83
STATUS Active	

ADDENDA INFORMATION

FREEFORM
TXP* 2347*09405*221201*09405*226683

[Back](#)

Modify ACH Payments

You can modify existing ACH payments:

1. Open the left navigation menu, click the plus sign to expand the **Payments & Transfers** menu, then select **Payment Center**.
2. Select the desired payment, and in the **Actions** column, click the ellipses (...).
3. Select **Modify**.

The Modify Payment screen appears.

< Modify ACH Payment **\$12.80**
(4) PAYMENTS

PAYMENT TYPE: Corporate Payments
 PAYMENT NAME: Vendor2
 CUSTOMER TRACE NUMBER: 953
 BANK TRACE NUMBER: --
 STATUS: Updated

SOURCE: Freeform
 TEMPLATE NAME: --

ORIGINATOR INFORMATION

ACH SENDER: 5551212 - rac inc
 OFFSET ACCOUNT: Test Account 2 - ****0002

PAYMENT DESCRIPTION: Payables23
 DISCRETIONARY DATA: Optional

TRANSACTION DATE: 12/08/2021
 DESCRIPTIVE DATE: Optional

Same Day settlement available. Additional fee may apply.

TRANSACTION DETAILS [Add A Receiver](#) [Upload Transactions](#) [Show Daily Limits](#)

TOTAL CREDITS (4): **\$12.80** TOTAL DEBITS (0): **\$0.00** TOTAL AMOUNT: **\$12.80**

ALL RECEIVERS

<input type="checkbox"/> ALL	ACTIONS	ID	NAME	AMOUNT	STATUS	ACCOUNT NUMBER	ROUTING NUMBER	ACCOUNT T
<input type="checkbox"/>	...		Green Wood Inc	8.00	Active	***7111	122000218	Checking
<input type="checkbox"/>	...		kj	4.44	Active	***3423	061191848	Checking
<input type="checkbox"/>	...	ksdf	Jaymie	0.33	Active	***3423	061191848	Checking
<input type="checkbox"/>	...	asd	asd	0.03	Active	***3234	061191848	Checking

VIEW 1-4 OF 4 DISPLAY 1

\$12.80
(4) PAYMENTS

- Make changes to the editable fields as desired.
- To add an additional receiver to the payment, click **Add a Receiver**.

Add A Receiver

RECEIVER INFORMATION

NAME 0/22

ID Optional 0/15

DISC DATA Optional 0/2

ACCOUNT NUMBER 0/17

ROUTING NUMBER

ACCOUNT TYPE

ADDENDA TYPE

TRANSACTION STATE
 Active Frozen Prenote

AMOUNT
 \$

ADD **BACK**

- To upload the transactions making up the batch, click **Upload Transactions**. **Note:** this option will only be available if file mapping has been set up.
- To zero all listed amounts on the screen so you can make changes, check the boxes corresponding to the desired receiver or receivers, and then click **Zero All Amounts**.

TRANSACTION DETAILS [Add A Receiver](#) [Upload Transactions](#)

ALL RECEIVERS ▾

<input type="checkbox"/> ALL	ACTIONS	ID	NAME	AMOUNT
<input type="checkbox"/>	...		Green Wood Inc	8.00
<input type="checkbox"/>	...		kj	4.44
<input type="checkbox"/>	...	ksdf	Jaymie	0.33
<input type="checkbox"/>	...	asd	asd	0.03

MODIFY AMOUNT **ZERO AMOUNT** **ACTIVATE** **PRENOTE** **FREEZE** **DELETE**

- To modify the amounts in the batch, select the desired receiver or receivers, and click **Modify Amount**. Change the amount or amounts as desired, and then click **Save**.

TRANSACTION DETAILS Show Daily Limits **TOTAL CREDITS (4) \$12.80** **TOTAL DEBITS (0) \$0.00** **TOTAL AMOUNT \$12.80**

ALL RECEIVERS 🔍 🔄 🗑️ 📄 📌 🔒

<input type="checkbox"/> ALL	ACTIONS	ID	NAME	AMOUNT	STATUS	ACCOUNT NUMBER	ROUTING NUMBER	ACCOUNT TYPE
<input type="checkbox"/>	...		Green Wood Inc	8.00	Active	****7111	122000218	Checking
<input checked="" type="checkbox"/>	...		kj	4.44	Active	****3423	061191848	Checking
<input type="checkbox"/>	...	ksdf	Jaymie	0.33	Active	****3423	061191848	Checking
<input type="checkbox"/>	...	asd	asd	0.03	Active	****9234	061191848	Checking

VIEW 1-4 OF 4 DISPLAY 4 1

9. To view receiver details, select the desired receiver in the list, and in the **Actions** column, click the ellipses (...), and then click **More Details**.

View Transaction ✕

RECEIVER INFORMATION

CREDIT/DEBIT	NAME
Credit	Joshua McBride
ID	DISC DATA
-	-
ROUTING NUMBER	ACCOUNT NUMBER
061000104	****6977
ACCOUNT TYPE	AMOUNT
Checking	\$89.07
STATUS	
Active	

10. You can delete or modify the individual transaction. If you choose to modify it, click **Modify**,

Edit Transaction ✕

RECEIVER INFORMATION

NAME
Joshua McBride 14/22

ID Optional
 1/15

DISC DATA Optional
 0/2

ACCOUNT NUMBER
83996977 8/17

ROUTING NUMBER
061000104

ACCOUNT TYPE
Checking ▼

ADDENDA TYPE
No Addenda ▼

TRANSACTION STATE
 Active Frozen Prenote

Make changes as necessary, and then click **Save**, or click **Save & Edit Next** if you want to go on to edit the next receiver/transaction in the list grid.

The screenshot shows a payment form with the following fields and options:

- ID**: Optional text input field, currently empty. Progress indicator: 1/15.
- DISC DATA**: Optional text input field, currently empty. Progress indicator: 0/2.
- ACCOUNT NUMBER**: Text input field containing "83996977". Progress indicator: 8/17.
- ROUTING NUMBER**: Text input field containing "061000104".
- ACCOUNT TYPE**: Dropdown menu with "Checking" selected.
- ADDENDA TYPE**: Dropdown menu with "No Addenda" selected.
- TRANSACTION STATE**: Radio buttons for "Active" (selected), "Frozen", and "Prenote".
- AMOUNT**: Text input field with a dollar sign icon and "89.07" entered.

At the bottom of the form are three buttons: "SAVE", "SAVE & EDIT NEXT", and "BACK".

11. When the payment information is complete, click **Submit for Approval**.

OR

Click **Save** to save the payment in draft form for later.

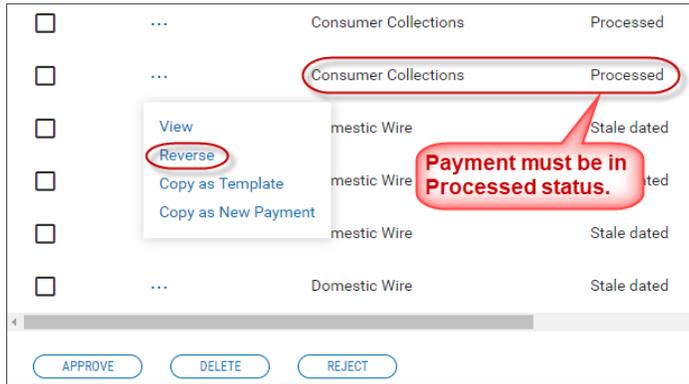
The Payment Center workspace returns with a confirmation message.

Reverse ACH Payments

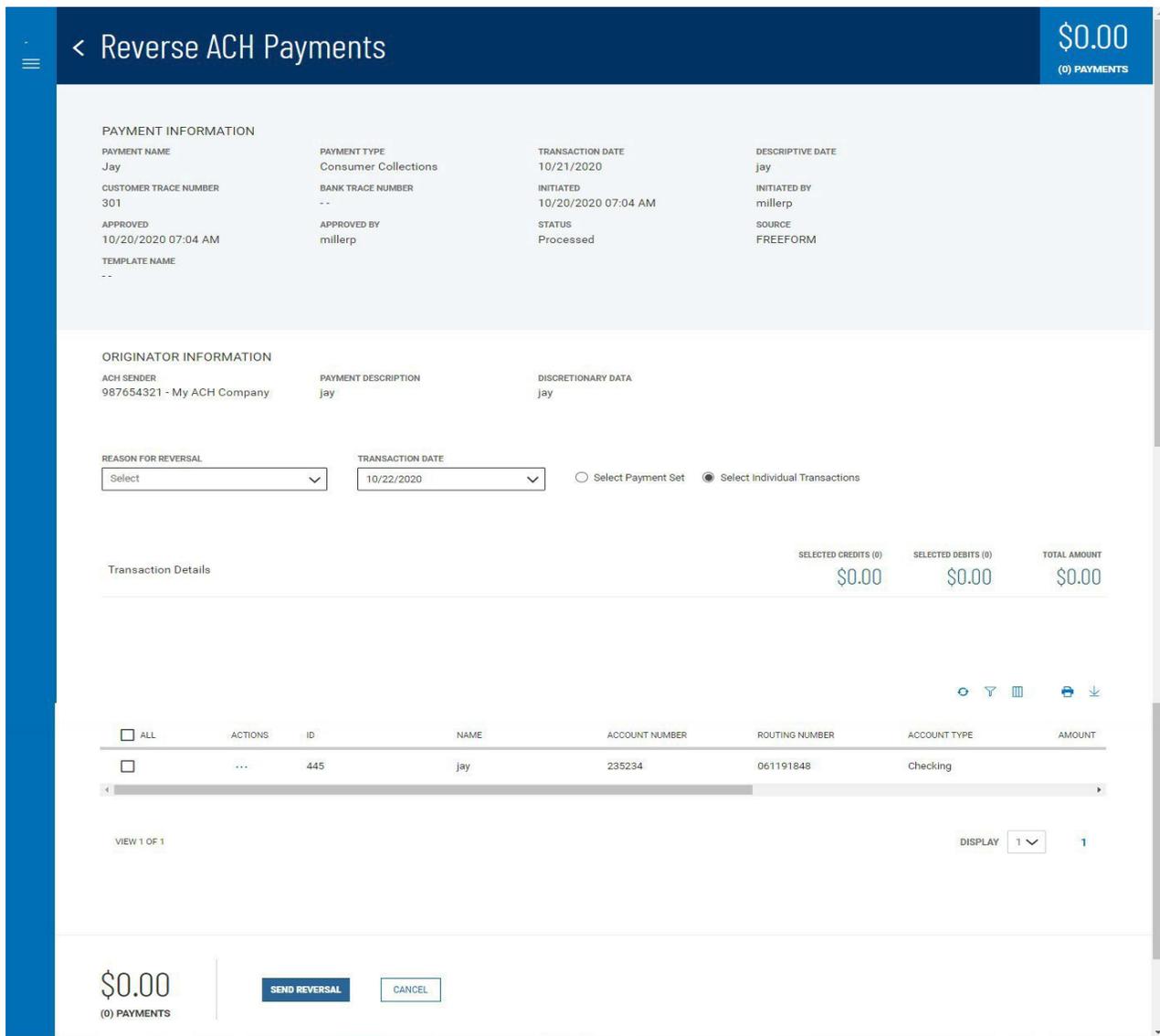
Following National Automated Clearing House Association (NACHA) rules, eligible ACH payments created in Business Access can be reversed as needed. To be eligible, ACH payments must be in Processed status and must be transmitted to the receiving depository financial institution by midnight of the fifth banking day following settlement of the erroneous entry. The application calculates the eligibility timeline, taking into account an ACH company's entitlement to same-day ACH payment processing. Reversals can be initiated for individual ACH payments or an entire ACH batch.

Reversing an ACH payment:

1. Open the left navigation menu, click the plus sign to expand the **Payments & Transfers** menu, then select **Payment Center**.
2. Select the desired payment, and in the **Actions** column, click the ellipses (...).
3. Select **Reverse**. **Note:** If Reverse doesn't show as an option, a reversal can't be completed. Please reach out to the Treasury Management support team for other options.



The Reverse ACH Payments screen appears.



4. Use the **Reason for Reversal** drop-down menu to select a reason: *Incorrect amount, Incorrect account number, or Duplicate.*
5. The **Transaction Date** defaults to the next available processing date, the date should be the date the transaction needs to process. Use the drop-down calendar to select a different date. **Note:** Same Day ACH

(SDA) transactions are available when submitted prior to SDA cut-off times, additional fee may apply.

6. Select the appropriate radio button depending on whether you want to select the entire payment set (batch) or individual transactions in the set for reversal.

- If you click the **Select Individual Transactions** radio button, check the boxes next to the payments you want to reverse.

<input type="checkbox"/> ALL	ACTIONS	ID	NAME	ACCOUNT NUMBER	ROUTING NUMBER	ACCOUNT TYPE	AMOUNT
<input type="checkbox"/>	...	445	jay	235234	061191848	Checking	

VIEW 1 OF 1 DISPLAY 1 1

You can also check the **All** checkbox to select all listed payments.

- If you click the **Select Payment Set** radio button, the entire batch will be reversed.

7. When you have finished, click **Send Reversal**.

The reversal request is sent to the appropriate financial institution, no further approval is required.

Repairing Stale-dated Reversals

Reversals that are out-of-date (Stale dated) can be repaired by modifying the payment and changing the transaction date to a valid date.

Viewing a Reversal

When you view details of a reversed ACH payment, the screen displays details of the original payment as well.

< View ACH Reversal
\$10.00
(1) PAYMENTS

PAYMENT INFORMATION

PAYMENT NAME SMB Payment	PAYMENT TYPE Corporate Payments	TRANSACTION DATE 03/03/2021	DESCRIPTIVE DATE --
CUSTOMER TRACE NUMBER 333	BANK TRACE NUMBER 600001	INITIATED 03/02/2021 04:04 PM	INITIATED BY Lee P. [redacted]
APPROVED 03/02/2021 04:04 PM	APPROVED BY Lee P. [redacted]	STATUS Ready to Process Reversal	SOURCE FREEFORM
TEMPLATE NAME --			

Original Payment —

ACTION	STATUS	INITIATED	INITIATED BY
View Payment	Reversed	03/01/2021 04:36 AM	Ewan

ORIGINATOR INFORMATION

ACH SENDER 987654321 - My ACH Company	OFFSET ACCOUNT 123123123 - My checking	PAYMENT DESCRIPTION REVERSAL	DISCRETIONARY DATA --
--	---	---------------------------------	--------------------------

REVERSAL REASON
Duplicate

Upload Transactions

Your financial institute can supply import maps or you can create import maps that allow you to upload payment files that are not in standard ACH file format. If the Upload Transactions feature is available to you, the option will appear when you view **Transaction Details** section of the Modify ACH Payment screen.

The screenshot shows the 'TRANSACTION DETAILS' section of a web application. At the top right, there are summary statistics: 'TOTAL CREDITS (1)' at \$2.00, 'TOTAL DEBITS (0)' at \$0.00, and 'TOTAL AMOUNT' at \$2.00. Below this is a table of 'ALL RECEIVERS'. The table has columns for 'ALL', 'ACTIONS', 'ID', 'NAME', 'AMOUNT', 'STATUS', 'ACCOUNT NUMBER', 'ROUTING NUMBER', 'ACCOUNT TYPE', and 'CREDIT/C'. One row is visible with an amount of 2.00 and status 'Active'. Below the table are several action buttons: 'Modify Amount', 'Zero Amount', 'Activate', 'Prenote', 'Freeze', and 'Delete'. At the bottom right, there is a 'DISPLAY' dropdown menu set to 'All' and a page number '1'. The 'Upload Transactions' link is highlighted with a red box.

The two import maps, called Upload Type and Upload Mode, are selectable when you click the Upload Transactions link.

Uploading transactions:

1. Open the left navigation menu, click the plus sign to expand the **Payments & Transfers** menu, then select **Payment Center**.
2. Select the desired payment, and in the **Actions** column, click the ellipses (...).
3. Select **Modify**.
The Modify Payment screen appears.
4. Click **Upload Transactions**.

The screenshot shows a modal dialog box titled 'Upload Transactions'. It contains two dropdown menus: 'UPLOAD TYPE' set to 'Simple CSV1' and 'UPLOAD MODE' set to 'Update Entries'. Below these are two buttons: 'UPLOAD FILE' (highlighted with a green underline) and 'VIEW MAP DETAILS'. A dashed box contains the text: 'Drag file here or [select file](#) from your computer. 1 file maximum. 5000 records per file maximum'. At the bottom is a 'CANCEL' button.

5. Use the **Upload Type** drop-down menu to select the appropriate import map.
6. Use the **Upload Mode** drop-down menu to select *Add Entries*, *Update Entries*, or *Add and Update Entries*.
7. Do one of the following;
 - Drag and drop the file onto the widget.

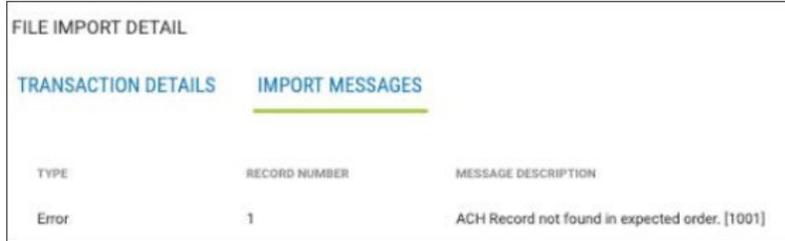
- Click the screen, then browse for and select the desired file.

Note: The maximum number of records is 5,000 per file.

8. Click **Continue** to import and process the file.

Once the file is uploaded, the Import Overview screen appears.

If the import file fails to load for some reason, the **Import Messages** tab appears by default, noting the reason for the failure.



FILE IMPORT DETAIL		
TRANSACTION DETAILS		IMPORT MESSAGES
TYPE	RECORD NUMBER	MESSAGE DESCRIPTION
Error	1	ACH Record not found in expected order. [1001]

Payment Templates

In order to create payments more efficiently, you can create templates that contain commonly used payment information. Payments can then be made from these templates, saving time and improving efficiency. Templates are managed from a consolidated, single view. Templates can be created for all payment types.

Navigating to the Templates tab:

1. Open the left navigation menu, click the plus sign to expand the **Payments & Transfers** menu, then select **Payment Center**.

The **Payments** tab appears preselected by default.

2. Click **Payment Templates**.
3. In the Payments workspace, scroll down to the **Payment Templates** widget.

Payment Center Add Widget

PAYMENTS PAYMENT TEMPLATES PAYMENT MAPS NACHA IMPORT WIRE IMPORT

Create Template

ALL TEMPLATES Changed Save As As of 09/01/2021 05:32 PM

ALL	ACTIONS	TEMPLATE NAME	STATUS	PAYMENT TYPE	PAYMENT CATEGORY	PAYEE NAME	AMOUNT	STATE
<input type="checkbox"/>	...	CM	Available for u...	Corporate Pay...	ACH	Test	0.33	Active
<input type="checkbox"/>	...	ACME Invoice ...	Available for u...	Corporate Pay...	ACH	ACME Industri...	327.09	Review is need...
<input type="checkbox"/>	...	compay	Available for u...	Consumer Pay...	ACH	Jim	949.96	Active
<input type="checkbox"/>	...	aDBIQP123	Available for u...	Corporate Pay...	ACH	Multi	13.00	Active
<input type="checkbox"/>	...	starff	Available for u...	Consumer Pay...	ACH	Multi	0.03	Active
<input type="checkbox"/>	...	RTB Test1	Available for u...	Corporate Pay...	ACH	Multi	0.06	Active
<input type="checkbox"/>	...	Jaymie Miller	Available for u...	Consumer Coll...	ACH	Alex Kolody	100.00	Active
<input type="checkbox"/>	...	Payroll for May	Available for u...	Consumer Pay...	ACH	Multi	1,450.00	Active
<input type="checkbox"/>	...	Alex Kolody	Available for u...	Consumer Coll...	ACH	Alex Kolody	100.00	Active
<input type="checkbox"/>	...	format test	Available for u...	Corporate Tra...	ACH	Multi	506.00	Active

APPROVE INITIATE DELETE REJECT

VIEW 1-10 OF 35 DISPLAY 10 1 2 3 4 >

The columns that appear in the Templates list depend on the currently active filter. Additional columns can be displayed by clicking the **Filter** icon and selecting from the **Columns** tab;

The Payment Templates list view displays the following information about available templates:

- ACH Sender – The name of the creator of the template
- Addenda – An addendum to the payment, if it exists
- Batch Description – For batch payments, the unique description identifying the batch
- Beneficiary – The beneficiary or payee of the payment
- Beneficiary Bank – The ID of the beneficiary's bank
- Beneficiary Account – Account of the beneficiary
- Bank Code – The identifying code issued by the central bank of the bank's associated country
- Currency – The currency of the payment
- Frequency – If a recurring payment, the schedule for the payment. Otherwise, *NonRecurring*.
- From Account – The account the payment is made from (debit account)
- Intermediary Bank – The bank that routes funds from payer to payee, if one exists
- Intermediary Bank 2 – The second intermediary bank, if one exists
- Offset Account – The funding account
- Receiver Name – The name of the receiver. This could be the beneficiary or multiple beneficiaries; in which case it will appear as *Multi*.
- Total Count - Number of entries in the payment
- Total Credits – Amount of all credits in the payment

- Total Debits– Total of all amounts debited from the From account
- Template Name – The name of the template
- Payment Type – The payment type of the payment
- Payment Category– ACH
- Payee Name – The name of the payee. This could be the beneficiary or multiple beneficiaries; in which case it will appear as *Multi*.
- Amount – The total amount of the payment
- State – Active or Inactive
- Status – Approval status of the payment: Requires my approval or Available for use, in which case the template can be used to initiate a payment.

From the Payment Templates widget, a user can create, view, modify, or delete a template. A user can also modify, delete, approve, or reject a template from the Templates widget.

Changing Template Views

Note the **ALL TEMPLATES** selection at the top left of the widget. With this selected, the widget lists all available payment templates. Click the down arrow to select a new, limited view: **ACH Templates**.

- If you want to save this view as the default, click **Save** .
- If you want to save this view under a new name, click **Save As** .

Creating a Payment Template

You can create a variety of payment types in the Create Payment Template screen. For instructions on creating an individual type, click the appropriate link.

Creating a payment template:

1. Open the left navigation menu, click the plus sign to expand the **Payments & Transfers** menu, then select **Payment Center**.

The **Payments** tab appears preselected by default.

2. Click **Payment Templates**.
3. Click **Create Template**.
4. Use the drop-down menu to select the appropriate ACH payment type:
 - **Consumer Collections** - used to only debit consumer/personal accounts
 - **Consumer Payments** - used to only credit consumer/personal accounts
 - **Consumer Payments & Collections** - used to debit and credit consumer/personal accounts in the same file
 - **Corporate Collections** - used to only debit corporate/business accounts
 - **Corporate Payments** – used to only credit corporate/business accounts
 - **Corporate Payments & Collections** - used to debit and credit corporate/business accounts in the same file

5. **Template** Name - enter the template name.

6. In the **Originator Information** section:

- **ACH Sender** - select the ACH Company being used for the transaction from the drop-down.
- **Offset Account** – from the drop-down menu, select the offset account being used for the transaction.
- **Payment Description** - enter a description to identify the contents of the payment.
- **Discretionary Data** - This field is optional, it can be used to enter discretionary data which can be a variety of information associated with the payment or sender, such as a payment description.

7. In the **Receiver Information** section, enter the below information: **Note:** if you want to wait to add receiver information, click Add Receivers Later and go to step 7

- **Credit & Debit radio buttons** – Choose the appropriate option for the receiver being entered. **Note:** these buttons only display when using Consumer Payments & Collections or Corporate Payments & Collections to initiate a payment.
- **Name** - enter the name of the person whose account is being debited.
- **ID** – This field is optional and can be used to enter a unique identifier for the receiver.
- **Disc Data** - This field is optional and can be used to enter discretionary data which could be a variety of information associated with the payment or sender, such as a payment description or invoice number.
- **Account Number** - enter the receiver's account number.
- **Routing Number** - enter the routing number of the receiver's bank.
- **Account Type** – use the drop-down menu to select the account type: Checking, Loan, or Savings.
- **Addenda Type** use the drop-down menu to select the type of addenda you want to include. The default is **No Addenda**. **Note:** Depending on the type of Addenda chosen, other fields will display to enter addenda information.
- **Transaction State** - use the radio buttons to select a state for the current payment: .
 - Active** – the payment will process when the submitted
 - Frozen** - the payment will remain in draft form until you modify the payment and choose **Active** or enter an amount. **Note:** Entering a zero amount will automatically set the transaction to Frozen.
 - Prenote** – automatically sets the amount to zero and can be used to verify the account is valid for future transactions
- **Amount** - Enter the amount of the payment. **Note:** if Prenote selected, amount field will not be available.

Note

You can select *Prenote* as the transaction state and still enter an amount. When the template is used to generate a payment, the *Prenote* transaction state will result in a zero amount prenote transaction in the payment.

8. When you have finished, click **Save**.

9. The Modify ACH Template screen will appear.

- To add additional receivers:
 - Click "Add A Receiver"

- ii. Enter information from Step 7 above
- iii. Click "Add"
- iv. Repeat steps i-iii until all receivers are entered
- To upload transactions: **Note:** this option will only be available if file mapping has been set up.
 - i. Click "Upload Transactions"
 - ii. **Upload Type** – use the drop-down to select the import map
 - iii. **Upload Mode** – use the drop-down to select the appropriate mode
 - Add Entries – will add all transactions in the file to the batch
 - Update Entries – will replace all the transaction details in the batch with the details in the file
 - Add and Update Entries – will add and replace transactions in the batch
 - iv. Choose the file to upload by clicking "select file" to browse your computer or drag the file into the space
 - v. The Review Transaction Upload screen appears and displays the details of the file.
 - **Transaction Details** – will display the details of the file chosen. **Note:** Status will show as OK
 - **Upload Messages** – will display errors and warnings for the file that will need to be corrected before the file can be uploaded. **Note:** Status will show as Failed
 - vi. Click Update Template
 - vii. Accept Import message will display, click Continue
 - viii. The Modify ACH Template will appear.

10. Click **Save** to save the changes to the template

11. Click **Approve** to approve the template

Deleting a Payment Template

1. In the **Actions** column, click the ellipses (...), and from the drop-down menu, select **Delete**.

OR

2. To delete multiple templates, in the **Select** column check the boxes corresponding to the desired templates, and then click the **Delete** button.

Approving a Payment Template

A payment template must be approved before it can be processed. ..

1. Select the appropriate payment template(s) , and in the **Select** column, check the **Select** checkbox.
2. Click the **Approve** button.

Rejecting a Payment Template

1. In the **Actions** column, click the ellipses (...), and from the drop-down menu, select **Reject**.

OR

- To delete multiple templates, in the **Select** column check the boxes corresponding to the desired templates, and then click the **Reject** button.

The Reject screen appears, displaying details of the selected template. If you want to proceed with rejection, click **Reject**. Otherwise, click **Cancel**.

Viewing Payment Template Detail

Detail information for each template in Payment Templates list view is available.

In the **Actions** column, click the ellipses (...), next to the template and from the drop- down menu, select **View**.

The screenshot displays the 'CORP PAY' template detail page. At the top right, the total amount is \$949.96 with '(1) PAYMENTS'. The page is divided into several sections:

- TEMPLATE INFORMATION:** A table with columns: PAYMENT TYPE (Corporate Payments), TEMPLATE NAME (corp pay), STATE (Active), STATUS (Available for use), LAST MODIFIED ON (12/30/2019 09:31 PM), and LAST MODIFIED BY (L [redacted]).
- ORIGINATOR INFORMATION:** A table with columns: ACH SENDER (101 - Division 1), OFFSET ACCOUNT (1000000000004), BATCH DESCRIPTION (desc), and DISCRETIONARY DATA.
- Transaction Details:** A summary table showing: TOTAL ACTIVE COUNT (1), TOTAL CREDITS (1) (\$949.96), TOTAL DEBITS (0) (\$0.00), and TOTAL AMOUNT (\$949.96).
- Table of Transactions:** A table with columns: ACTIONS, NAME, ID, ROUTING NUMBER, ACCOUNT NUMBER, ACCOUNT TYPE, AMOUNT, CREDIT/DEBIT, and STAT. One transaction is listed: Mort, Mort01, 012045671, 82887888, Checking, 949.96, Credit, Acti.
- Footer:** A blue bar containing the text '\$949.96 Payment' and buttons for 'MODIFY', 'INITIATE PAYMENT', 'DISABLE', 'DELETE', 'COPY', and 'CANCEL'.

Detail view of an ACH template

Initiating a Payment from a Template

Once a template is approved, it can be used to initiate a payment.

Initiating a payment from a template:

- In the **Actions** column, click the ellipses (...), and from the drop-down menu, select **Initiate**.

OR

In the Template Detail screen, click the **Initiate Payment** button.

- Review the template details, and make any changes as needed.
- Do one of the following:
 - To send the payment to the designated beneficiary or beneficiaries, click the **Send Payment** button.

- To save the changes to the details so that you can send the payment later, click the **Save & Continue** button.

Modify ACH Templates

You can modify existing ACH templates:

- Open the left navigation menu, click the plus sign to expand the **Payments & Transfers** menu, then select **Payment Center**.
- Click on Payment Templates.
- In the **Actions** column, click the ellipses (...) next to the template to be modified.
- Select **Modify**.

The Modify Template screen appears.

Modify ACH Template \$982.35
(223) PAYMENTS

PAYMENT TYPE: Corporate Payments TEMPLATE NAME: Test Multiple test (18/25) STATE: Prenote STATUS: Available for use

LAST MODIFIED ON: 09/16/2021 11:03 PM LAST MODIFIED BY: jaymiep

ORIGINATOR INFORMATION

ACH SENDER: 5551212 - rac inc OFFSET ACCOUNT: undefined - ****0001

PAYMENT DESCRIPTION: 123 (3/10) DISCRETIONARY DATA: (Optional, 0/20)

MAKE THIS A RECURRING PAYMENT

TRANSACTION DETAILS [Add A Receiver](#) [Upload Transactions](#)

TOTAL ACTIVE COUNT	TOTAL CREDITS (215)	TOTAL DEBITS (0)	TOTAL AMOUNT
215	\$982.35	\$0.00	\$982.35

ALL RECEIVERS

ALL	ACTIONS	ID	NAME	AMOUNT	STATUS	ACCOUNT NUMBER	ROUTING NUMBER
<input type="checkbox"/>	...		wonda	0.00	Frozen	****2021	061191848
<input type="checkbox"/>	...	10	RORY	7.02	Frozen	****7453	104000854
<input type="checkbox"/>	...	100	RUAIRIDH	3.81	Active	****2729	104000854
<input type="checkbox"/>	...	101	FRANKIE	0.00	Frozen	****7498	104000854

5. You can make changes to the below editable fields.

- Template Name
- Offset Account
- Transaction Details – below is a list of ways to modify transactions
 - Click the ellipsis (...) next to the individual transaction and choose Modify. This will bring up a window that allows you to change any field for that transaction.
 - Click the checkbox in the All column of transactions then you can click any of the action buttons (Zero Amount, Prenote, Freeze, Delete) under the transaction list to modify the selected transactions.

- iii. Click "Modify Amount" link under the transaction list. This puts the list into "amount input" mode, allowing you to tab through and update the amounts for all transactions.
- iv. Click "Upload Transactions" link above the transaction list. This allows you to use one of your maps to upload an external file to update the existing or add new transactions. **Note:** this option will only be available if file mapping has been set up.

Recurring ACH Payments from a Template

You can set up a recurring payment while creating a template.

Creating a recurring payment:

1. Open the left navigation menu, click the plus sign to expand the **Payments & Transfers** menu, then select **Payment Center**.
2. Click **Payment Templates**.
3. Create a new ACH template (for example, a corporate payment template, and then click.
OR
In the Actions column, click the ellipsis (...) and choose modify next to an existing ACH.
4. Check the **Make this a recurring payment** checkbox.

The screenshot shows the 'Modify ACH Template' page. At the top right, there is a balance of \$4.44 and '(1) PAYMENTS'. The main content area is divided into several sections:

- PAYMENT TYPE:** Corporate Payments
- TEMPLATE NAME:** James Lease Payment (with a 19/25 character count)
- STATE:** Active
- STATUS:** Requires others approval
- LAST MODIFIED ON:** 12/07/2021 05:41 PM
- LAST MODIFIED BY:** Lee Passarella

The **ORIGINATOR INFORMATION** section includes:

- ACH SENDER:** 5551212 - rac inc
- OFFSET ACCOUNT:** Test Account 1 - ****0001
- PAYMENT DESCRIPTION:** Company (with a 7/10 character count)
- DISCRETIONARY DATA:** Optional (with a 0/20 character count)

The **MAKE THIS A RECURRING PAYMENT** checkbox is highlighted with a red circle. Below it, the **Recurring Payment** section contains:

- START DATE:** A calendar icon for selecting a date.
- ACTIVATION TIME:** A dropdown menu with 'Select' as the current option.
- FREQUENCY:** A dropdown menu with 'Select' as the current option.

At the bottom, there is a note: "When schedule falls on non-business day, complete payment one business day:" with radio buttons for "Prior" (selected) and "After". A blue **SAVE** button is located at the bottom left.

5. In **Recurring Payment** section, use the **Start Date** calendar icon to select the first activation date for the recurring payment.

6. Use the **Activation Time** drop-down to select 8:00AM.. **Note:** This is the default time set by the bank.
7. Use the **Frequency** drop-down menu to select a pattern: Weekly, Semi-Monthly, or Monthly.
 - If you select weekly payments, use the “Repeat Every” drop-down to select how many weeks you want the payment to repeat (for example, every three weeks). Then check the box corresponding to the day of the week you want the payment to occur (for example, Friday).
 - If you select semi-monthly payments, use the “Repeat on the” drop-downs to select the days of the month on which you want the payment to occur (for example, the 15th and End of the Month). Then use the **__month(s)** drop-down to select the number of months for which you want the payments to occur (for example, every 6 months).

The screenshot shows a 'Recurring Payment' form. At the top, there are three fields: 'START DATE' with the value '01/02/2020', 'ACTIVATION TIME' with a 'Select' dropdown, and 'FREQUENCY' with a 'Semi-Monthly' dropdown. Below these is the 'Repeat on the' section, which includes two dropdowns for days of the month, followed by 'day and', another two dropdowns for days of the month, 'day every', a third dropdown for months, and 'month(s)'. At the bottom of this section, there are two radio buttons: 'PRIOR' and 'AFTER'. A 'Modify' button is located at the bottom left of the form.

- If you select monthly payments, click the appropriate radio button to select either day(s) of the month or days of the week.

The screenshot shows a 'Recurring Payment' form. At the top, there are three fields: 'START DATE' with the value '12/31/2019', 'ACTIVATION TIME' with a 'Select' dropdown, and 'FREQUENCY' with a 'Monthly' dropdown. To the right of the 'FREQUENCY' dropdown are two radio buttons: 'DAY(S) OF THE MONTH' (which is selected) and 'DAY(S) OF THE WEEK'. Below these is the 'Repeat on the' section, which includes a dropdown for the day of the month (set to '30th'), 'day every', a dropdown for months (set to '6'), and 'month(s)'. At the bottom of this section, there are two radio buttons: 'PRIOR' and 'AFTER' (which is selected). A 'Modify' button is located at the bottom left of the form.

- If you select days of the month, use the “Repeat on the” drop-downs to select the day of the month on which you want the payment to occur (for example, the 15th). Then use the **“Month(s)”** drop-down to select the number of months for which you want the payments to occur (for example, every 6 months).
 - If you select days of the week, use the “Repeat on the” drop-downs to select the day of the month on which you want the payment to occur (for example, the 2nd Friday). Then use the **“Month(s)”** drop-down to select the number of months for which you want the payments to occur (for example, every 6 months).
8. In the **When schedule falls on non-business day, complete transfer one business day:** field, click the appropriate radio button: Prior or After.
 9. .
 10. Click **Save**.

The recurring pattern appears in the detail view of a template set up for recurring payments.

< View ACH Template

\$75.00

(1) PAYMENTS

TEMPLATE INFORMATION

PAYMENT TYPE Corporate Payments	STATE Active	STATUS Available for use	TEMPLATE NAME corppay
LAST MODIFIED ON 03/02/2021 03:20 PM	LAST MODIFIED BY Lee P		

ORIGINATOR INFORMATION

ACH SENDER 987654321 - My ACH Company	OFFSET ACCOUNT 123123123 - My checking	PAYMENT DESCRIPTION corppay	DISCRETIONARY DATA --
--	---	--------------------------------	--------------------------

Recurring Payment

Weekly every 3 weeks on Tuesday from 03/04/2021 until cancelled.

Next scheduled payment will be created on Monday 03/08/2021 for delivery on Tuesday 03/09/2021.

Transaction Details

TOTAL ACTIVE COUNT	TOTAL CREDITS (1)	TOTAL DEBITS (0)	TOTAL AMOUNT
1	\$75.00	\$0.00	\$75.00

Payment Maps

The Payment Maps widget lets you create and manage import maps, which define field positions and other features that determine how fields in the original transfer file are imported into the system.

The Payment Maps list view displays the following information for created import maps:

Payment Center

Add Widget

PAYMENTS PAYMENT TEMPLATES PAYMENT MAPS NACHA IMPORT WIRE IMPORT

+ Add Map

As of 03/01/2021 03:03 PM

ACTIONS	MAP NAME	PAYMENT TYPE	MAP FORMAT	MAP TYPE	CREATED BY	LAST USED DATE	LAST US
...	test	International Wire	Delimited		Millerp	-	-
...	Commission Del	International Wire	Delimited		Bank defined	-	-
...	Payroll	Domestic Wire	Delimited		Millerp	10/23/2020	Millerp
...	Payouts	Domestic Wire	Delimited		-	07/17/2020	Millerp
...	Domestic Import	Domestic Wire	Delimited		Bank defined	10/12/2020	qa2rus
...	delimited	ACH	Delimited	Add and Update	-	10/22/2020	qa2rus

VIEW 1-6 OF 6

DISPLAY 6 1

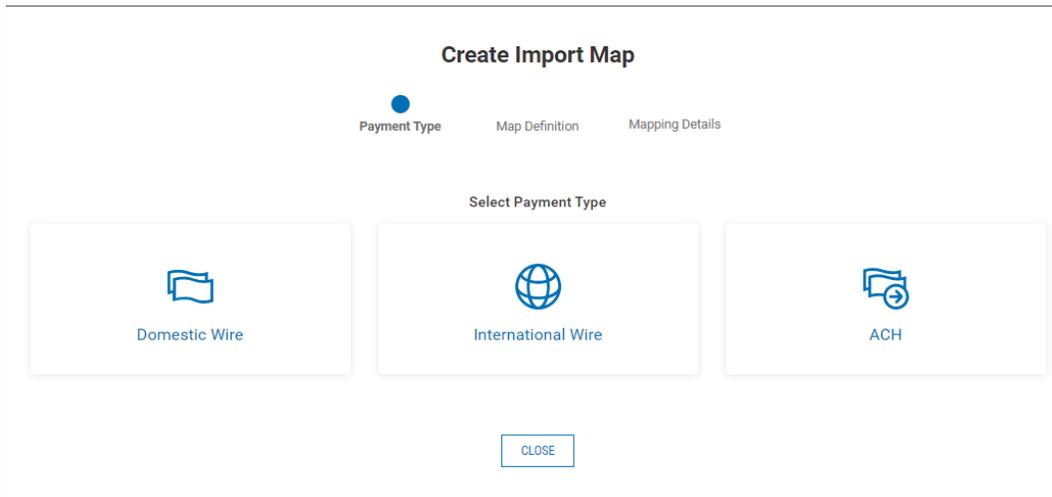
- **Map Name**

- **Payment Type** –ACH
- **Map Format** – Either Fixed or Delimited
- **Map Type** –Add Transactions or Update Transactions
- **Created By** – The name of the user who created the import map. If the map was defined by an administrator, it will be listed as *Bank Defined*. **Note:** If another user modifies the map, the Create By field will update with their user name.
- **Last Used By** – The name of the user who last used the map for importing a file
- **Last Used Date** – The last date when the map was used to import a file

ACH

Creating an ACH import map:

1. Open the left navigation menu, click the plus sign to expand the **Payments & Transfers** menu, then select **Payment Center**.
2. Click **Payment Maps**.
3. Click **Add Map**.



4. Click **ACH**.

Create Import Map

Payment Type **Map Definition** Mapping Details

Select Payment Type


Domestic Wire


International Wire


ACH

Select Map Type (choose all that apply)


Add Transactions


Update Transactions

NEXT CLOSE

5. Click the appropriate radio button.

- **Add Transactions:** This setting will add all transactions in the file to the batch.
- **Update Transactions:** This setting will replace all the transaction details in the batch with the details in the file.

6. Click **Next**.

Create Import Map For ACH

Payment Type
 Map Definition
 Mapping Details

Delimited format
 Fixed format

MAP NAME 0/40

DELIMITER

END OF RECORD

- Skip First Header Record
- Strip Quotes Around Fields
- Load Zero to Amount Fields

FIELD NAME	MATCH	UPDATE	POSITION IN IMPORT FILE	VALUE IN IMPORT FILE	REPLACEMENT VALUE [ⓘ]
Transaction Type <small>Switch to Transaction Code</small>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/> <small>0/2</small>	CREDIT <input type="text"/> <small>0/10</small> DEBIT <input type="text"/> <small>0/10</small> PRENOTE <input type="text"/> <small>0/10</small>	<input type="text" value="None"/>
Account Type	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/> <small>0/2</small>	CHECKING <input type="text"/> <small>0/10</small> SAVING <input type="text"/> <small>0/10</small> GENERAL LEDGER <input type="text"/> <small>0/10</small>	<input type="text" value="None"/>
Bank Code	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/> <small>0/2</small>		<input type="text"/> <small>0/9</small>
Account Number	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/> <small>0/2</small>		<input type="text"/> <small>0/17</small>
Amount		<input type="checkbox"/>	<input type="text"/> <small>0/2</small>		\$ <input type="text"/>
ID	<input type="checkbox"/>		<input type="text"/> <small>0/2</small>		
Name	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/> <small>0/2</small>		<input type="text"/> <small>0/22</small>
Disc Data		<input type="checkbox"/>	<input type="text"/> <small>0/2</small>		<input type="text"/> <small>0/2</small>
Addenda		<input type="checkbox"/>	<input type="text"/> <small>0/2</small>		

 Clear

- **Delimited format** or **Fixed format** – click the appropriate radio button for the format type.
 - **Delimited format** – this format is used when the file contains one or more records are separated from each other by a specified delimiter.
 - **Delimiter** – use the drop-down menu to select a file delimiter character: for

example, *Comma (,)* or *Colon (:)*.

- **End of Record** – use the drop-down menu to select how the end of a record will be demarcated: for example, *New Line or Comma (,)*.
- **Skip First Header Record(s)** – check this box if you want to skip the header record(s) in the imported file.
- **Strip Quotes Around Fields** – check this box if you there are quotation marks surrounding fields and need to be stripped. **Note:** this only displays when Delimited format is used.
- **Load Zero to Amount Fields** – check this box to allow amount fields to reflect zero values.
- **Transaction Type or Transaction Code: Note:** to choose the appropriate option click on the link *"Switch to Transaction Code"* or *"Switch to Transaction Type"*.
 - a. **Match or Update** – check the appropriate box. **Note:** these boxes only appear when Update Transactions is selected as the map type. **Note:** the map requires at least one "match" and one "required" field.
 - i. **Match** – the system will search the file for matching data to identify the transaction
 - ii. **Update** – the system will find the data and then update to match the file being imported
 - b. **Position In Import File** – enter the desired position/column for the Transaction Type or Code field.
 - c. **Value in Import File** - enter the credit, debit, and prenote values of the **Transaction Type** field. **Note:** these fields only displays when Transaction Type is chosen.
 - d. **Replacement Value** - select the appropriate value if data is a constant value but not located in the file. The system will enter this data for every record.
- **Account Type: Note:** this section only displays when Transaction Type is chosen.
 - a. **Match or Update** – check the appropriate box. **Note:** these boxes only appear when Update Transactions is selected as the map type. **Note:** the map requires at least one "match" and one "required" field.
 - i. **Match** – the system will search the file for matching data to identify the transaction
 - ii. **Update** – the system will find the data and then update to match the file being imported
 - b. **Position in Import File** - enter the desired position/column for the **Account Type** field.
 - c. **Value in Import File** - enter the credit, debit, loan, and general ledger values of the **Account Type** field
 - d. **Replacement Value** - select the appropriate value if data is a constant value but not located in the file. The system will enter this data for every record.
- **Bank Code:**
 - a. **Match or Update** – check the appropriate box. **Note:** these boxes only

appear when Update Transactions is selected as the map type. **Note:** the map requires at least one "match" and one "required" field.

- i. **Match** – the system will search the file for matching data to identify the transaction
 - ii. **Update** – the system will find the data and then update to match the file being imported
- b. **Position in Import File** - enter the desired position/column for the **Bank Code** field.
 - c. **Replacement Value** - select the appropriate value if data is a constant value but not located in the file. The system will enter this data for every record.
- **Account Number:**
 - a. **Match** or **Update** – check the appropriate box. **Note:** these boxes only appear when Update Transactions is selected as the map type. **Note:** the map requires at least one "match" and one "required" field.
 - i. **Match** – the system will search the file for matching data to identify the transaction
 - ii. **Update** – the system will find the data and then update to match the file being imported
 - b. **Position in Import File** - enter the desired position/column for the **Account Number** field.
 - c. **Replacement Value** - select the appropriate value if data is a constant value but not located in the file. The system will enter this data for every record.
 - **Amount:**
 - a. **Update** – check the box if this field needs to be updated. **Note:** these boxes only appear when Update Transactions is selected as the map type. **Note:** the map requires at least one "match" and one "required" field.
 - b. **Position in Import File** - enter the desired position/column for the **Amount** field.
 - c. **Replacement Value** - select the appropriate value if data is a constant value but not located in the file. The system will enter this data for every record.
 - **ID:**
 - a. **Match** – check the box if you want the system to use this data to identify the transaction. **Note:** these boxes only appear when Update Transactions is selected as the map type. **Note:** the map requires at least one "match" and one "required" field.
 - b. **Position in Import File** - enter the desired position/column for the **Amount** field.
 - c. **Replacement Value** - select the appropriate value if data is a constant value but not located in the file. The system will enter this data for every record.
 - **Name:**

- a. **Match** or **Update** – check the appropriate box. **Note:** these boxes only appear when Update Transactions is selected as the map type. **Note:** the map requires at least one “match” and one “required” field.
 - i. **Match** – the system will search the file for matching data to identify the transaction
 - ii. **Update** – the system will find the data and then update to match the file being imported
 - b. **Position in Import File** - enter the desired position/column for the **Name** field.
 - c. **Replacement Value** - select the appropriate value if data is a constant value but not located in the file. The system will enter this data for every record.
 - **Disc Data:**
 - a. **Update** – check the box if this field needs to be updated. **Note:** these boxes only appear when Update Transactions is selected as the map type. **Note:** the map requires at least one “match” and one “required” field.
 - b. **Position in Import File** - enter the desired position/column for the **Disc Data** field.
 - c. **Replacement Value** - select the appropriate value if data is a constant value but not located in the file. The system will enter this data for every record.
 - **Addenda:**
 - a. **Update** – check the box if this field needs to be updated. **Note:** these boxes only appear when Update Transactions is selected as the map type. **Note:** the map requires at least one “match” and one “required” field.
 - b. **Position in Import File** - enter the desired position/column for the **Addenda** field.
 - c. **Replacement Value** - select the appropriate value if data is a constant value but not located in the file. The system will enter this data for every record.
- **Fixed format** – this format is used when there is a fixed length for each field and record.
 - **Map Name** - enter a name for the map.
 - **Record Length** – enter the max number of characters being used for each record/transaction entry.
 - **Skip First Header Record(s)** – check this box if you want to skip the header record(s) in the imported file.
 - **Load Zero to Amount Fields** – check this box to allow amount fields to reflect zero values.
 - **Transaction Type** or **Transaction Code:** **Note:** to choose the appropriate option click on the link “*Switch to Transaction Code*” or “*Switch to Transaction Type*”.
 - a. **Match** or **Update** – check the appropriate box. **Note:** these boxes only appear when Update Transactions is selected as the map type. **Note:** the map requires at least one “match” and one “required” field.
 - i. **Match** – the system will search the file for matching data to identify

the transaction

- ii. **Update** – the system will find the data and then update to match the file being imported
 - b. **Start Position** – enter the desired start position for the **Transaction Type** or **Code** field in the record.
 - c. **Length** – enter the number of characters for this field. **Note:** The maximum for Transaction Code is 2 and Transaction Type is 10.
 - d. **Value in Import File** - enter the credit, debit, and prenote values of the **Transaction Type** field. **Note:** these fields only displays when Transaction Type is chosen.
 - e. **Replacement Value** - select the appropriate value if data is a constant value but not located in the file. The system will enter this data for every record.
- **Account Type: Note:** this section only displays when Transaction Type is chosen.
 - a. **Match** or **Update** – check the appropriate box. **Note:** these boxes only appear when Update Transactions is selected as the map type. **Note:** the map requires at least one “match” and one “required” field.
 - i. **Match** – the system will search the file for matching data to identify the transaction
 - ii. **Update** – the system will find the data and then update to match the file being imported
 - b. **Start Position** – enter the desired start position for the **Account Type** field in the record.
 - c. **Length** – enter the number of characters for this field. **Note:** The maximum length for this field is 10.
 - d. **Value in Import File** - enter the credit, debit, loan, and general ledger values of the **Account Type** field
 - e. **Replacement Value** - select the appropriate value if data is a constant value but not located in the file. The system will enter this data for every record.
 - **Bank Code:**
 - a. **Match** or **Update** – check the appropriate box. **Note:** these boxes only appear when Update Transactions is selected as the map type. **Note:** the map requires at least one “match” and one “required” field.
 - i. **Match** – the system will search the file for matching data to identify the transaction
 - ii. **Update** – the system will find the data and then update to match the file being imported
 - b. **Start Position** – enter the desired start position for the **Bank Code** field in the record.
 - c. **Length** – enter the number of characters for this field. **Note:** The maximum length for this field is 9.
 - d. **Replacement Value** - select the appropriate value if data is a constant value but not located in the file. The system will enter this data for every

record.

- **Account Number:**

- a. **Match** or **Update** – check the appropriate box. **Note:** these boxes only appear when Update Transactions is selected as the map type. **Note:** the map requires at least one “match” and one “required” field.
 - i. **Match** – the system will search the file for matching data to identify the transaction
 - ii. **Update** – the system will find the data and then update to match the file being imported
- b. **Start Position** – enter the desired start position for the **Account Number** field in the record.
- c. **Length** – enter the number of characters for this field. **Note:** The maximum length for this field is 17.
- d. **Replacement Value** - select the appropriate value if data is a constant value but not located in the file. The system will enter this data for every record.

- **Amount:**

- a. **Update** – check the box if this field needs to be updated. **Note:** these boxes only appear when Update Transactions is selected as the map type. **Note:** the map requires at least one “match” and one “required” field.
- b. **Start Position** – enter the desired start position for the **Amount** field in the record.
- c. **Length** – enter the number of characters for this field. **Note:** The maximum length for this field is 10.
- d. **Replacement Value** - select the appropriate value if data is a constant value but not located in the file. The system will enter this data for every record.

- **ID:**

- a. **Match** – check the box if you want the system to use this data to identify the transaction. **Note:** these boxes only appear when Update Transactions is selected as the map type. **Note:** the map requires at least one “match” and one “required” field.
- b. **Start Position** – enter the desired start position for the **ID** field in the record.
- c. **Length** – enter the number of characters for this field. **Note:** The maximum length for this field is 15.
- d. **Replacement Value** - select the appropriate value if data is a constant value but not located in the file. The system will enter this data for every record.

- **Name:**

- a. **Match** or **Update** – check the appropriate box. **Note:** these boxes only appear when Update Transactions is selected as the map type. **Note:** the map requires at least one “match” and one “required” field.
 - i. **Match** – the system will search the file for matching data to identify

the transaction

- ii. **Update** – the system will find the data and then update to match the file being imported
 - b. **Start Position** – enter the desired start position for the **Name** field in the record.
 - c. **Length** – enter the number of characters for this field. **Note:** The maximum length for this field is 22.
 - d. **Replacement Value** - select the appropriate value if data is a constant value but not located in the file. The system will enter this data for every record.
 - **Disc Data:**
 - a. **Update** – check the box if this field needs to be updated. **Note:** these boxes only appear when Update Transactions is selected as the map type. **Note:** the map requires at least one “match” and one “required” field.
 - b. **Start Position** – enter the desired start position for the **Disc Data** field in the record.
 - c. **Length** – enter the number of characters for this field. **Note:** The maximum length for this field is 2.
 - d. **Replacement Value** - select the appropriate value if data is a constant value but not located in the file. The system will enter this data for every record.
 - **Addenda:**
 - a. **Update** – check the box if this field needs to be updated. **Note:** these boxes only appear when Update Transactions is selected as the map type. **Note:** the map requires at least one “match” and one “required” field.
 - b. **Start Position** – enter the desired start position for the **Addenda** field in the record.
 - c. **Length** – enter the number of characters for this field. **Note:** The maximum length for this field is 1.
 - d. **Replacement Value** - select the appropriate value if data is a constant value but not located in the file. The system will enter this data for every record.
7. When you have finished, click **Save**.
You return to the Payment Maps tab with the new import map added to the list.

NACHA Import

To import a NACHA file:

1. Open the left navigation menu, click the plus sign to expand the **Payments & Transfers** menu, then select **Payment Center**.
2. Select the **NACHA Import** tab.
3. Click the appropriate radio button: **Create New Payments** or **Create New Templates**
4. Do one of the following;
 - Drag and drop the file onto the widget.

- Click the screen, then browse for and select the desired file.

Note: The maximum is 50,000 records per file.

5. The Import Review screen will appear . **Note:** If file contains multiple batches, the list view will display, and each batch will have to be viewed and accepted.

- **Transaction Details** tab displays when import was successful.
 - The details of the file are shown.
 - Status will show as OK
 - Click “*Create Payment*” or “*Create Template*”
 - The Accept Import For Processing box will appear with details, Click Continue.
 - The Modify ACH Payment screen will appear:
 - Click “*Submit For Approval*” to initiate the payment
 - Click “*Save*” to save the file for later use
- **Import Messages** tab displays when there were errors with the file
 - The errors will display and need to be corrected before the file can be imported.
 - Status will show as Failed
 - Click “*Delete*” to delete the file.
 - The Delete Import Batch box will appear, Click Continue.
 - Once the errors are corrected, import the file.

ACH Pass-Thru

Pass-through files are NACHA files generated outside the application. After the file is uploaded, it is sent along to the bank with no further processing applied. The ACH Pass-Thru feature allows you to upload a file with a single batch or multiple batches in a NACHA Formatted File. This capability is useful if you have third-party software that generates NACHA files – you can use the files directly, rather than manually replicating the information in Business Access.

Uploading a NACHA-format file:

1. Open the left navigation menu, click the plus sign to expand the **Payments & Transfers** menu, then select **Payment Center**.
2. Click the NACHA Import tab
3. Scroll down to the ACH Pass-Thru widget. **Note:** to add widget click the Add Widget drop-down and choose ACH Pass-Thru.

4. Drag and drop a maximum 10MB NACHA-supported file from your computer hard drive to the ACH Pass-

Thru widget.

OR

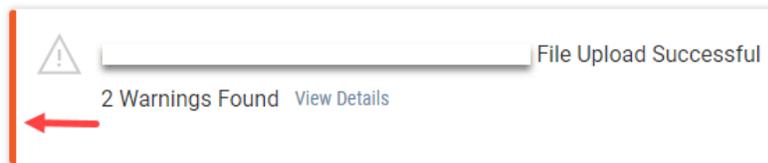
Click the **select file** link, and then browse and select the file from your hard drive.

5. Click Continue. A confirmation message appears.

- File Upload Successful – file is ready for processing
- File Upload Successful, Warning(s) Found with **Blue Stripe** on the left – click View Details to show the list of warnings with associated line numbers. The file can still process with the warnings, or you can choose to correct the file and reload.



- File Upload Successful, Warning(s) Found with **Red Stripe** on the left – click View Details to show the list of warnings with associated line numbers. The file has failed and must be corrected and then reloaded



- File Cannot Be Uploaded – the failed to upload due to a formatting problem with the file

6. The ACH Pass-Thru list includes the following information about each imported file:

- Incoming File Name
- Total Batches
- Total Debits
- Total Credits

Viewing an ACH Pass-Thru File

l In the **Actions** column, click the ellipses (...), and from the drop-down menu, select **View**.

< multiple-batch-and-addendas.txt_001418

File Summary

TOTAL BATCHES	TOTAL DEBITS	TOTAL CREDITS	STATUS
4	\$10,046.70	\$5,820.19	Uploaded

Select Batch Number

BATCH NUMBER: 0

BATCH INFORMATION

ACH SENDER ID	ACH SENDER	EFFECTIVE ENTRY DATE	DESCRIPTION
061000104	STisnomore	10/06/2019 05:36 PM	Fall 2019
SERVICE TYPE	TOTAL DEBITS	TOTAL CREDITS	
Corporate Payments & Collections	\$1,389.52	\$2,300.87	

Transaction Details

	TOTAL DEBITS	TOTAL CREDITS	TOTAL AMOUNT
	\$1,389.52	\$2,300.87	\$3,690.39

As of 12/26/2019 03:01 PM

• DEFAULT | Changed | Save | Save As

NAME	ID NUMBER	ROUTING NUMBER	ACCOUNT NUMBER	AMOUNT	DEBIT/CREDIT	TYPE OF ITEM	TRACE NUMBER	ADDE
> Ginger Davis	454565	061000104	0685416	963.87	Credit	Live	123123120000001	Yes
> Lovie Howe	45546564456	061000104	5437811245	693.65	Debit	Live	123123120000002	Yes
> Mary Ann Byrd	597244	061000104	2316540987	705.00	Credit	Live	123123120000003	Yes
> The Professor	654654	061191848	0698415	632.00	Credit	Live	123123120000004	Yes
> The Skipper	5645645	061000104	06165789468	60.00	Debit	Live	123123120000005	Yes
> Thurston Howe	4554456	061000104	9635214	635.87	Debit	Live	123123120000006	Yes

VIEW 1-6 OF 6

DISPLAY All 1

The File Summary screen displays information about the batch contained in the NACHA File, including information for the entire batch.

Transaction detail information includes total debits and credits and the total amount of all transactions.

Select Batch Number

The **Select Batch Number** drop-down menu allows you to select and display information for a single batch in the imported file.

Select Batch Number

BATCH NUMBER: 0

Batch Number	ACH Sender ID	ACH Sender	Total Debits	Total Credits
0	061000104	STisnomore	\$1,389.52	\$2,300.87
1	061000104	STisnomore	\$6,711.97	\$0.00
2	061000104	STisnomore	\$685.21	\$1,969.32
3	061000104	STisnomore	\$1,260.00	\$1,550.00

Transaction List

The list of transactions includes the following information for each transaction in the batch.

- Name(of the beneficiary)
- ID Number
- Routing Number
- Account Number
- Amount
- Debit/Credit
- Type of Item - Live (active) or Frozen (on hold)
- Trace Number
- Addenda - addenda included, Yes/No

Click the arrow icon  to the left of a listed transaction to see any included addenda.

Deleting an ACH Pass-Thru File

In the **Actions** column, click the ellipses (...), and from the drop-down menu, select **Delete**. **Note:** This option is only available for files that have not yet processed e.g. *Statuses Uploaded, Requires Other's Approval, or Requires My Approval*.

Processing an ACH Pass-Thru File

Processing a pass-thru file extracts the transactions from the file and adds them to the list of payments in the Payment Center.

To process a pass-thru file:

In the **Actions** column, click the ellipses (...), and from the drop-down menu, select **Submit For Approval**.

OR

In the NACHA upload File Summary screen, click the **Submit For Approval** button at the bottom of the screen.

Viewing Failed Uploads

If the upload of a NACHA file fails, it will be listed in the **Failed Uploads** section of the ACH Pass-Thru widget. Expand the section to see the list of files that failed to upload to the system.

To view a failed upload:

1. In the Actions column, click the ellipses (...), and from the drop-down menu, select **View**
2. Click View Details under the Status to view the warnings and errors.
3. If multiple batches are in the file, use the Batch Number drop-down menu to view each batch

Wire Payments

Wire payments are electronic funds transfers made directly from one person or institution to another. Wires payments are made through several different central transfer systems, such as, the U.S. Federal Reserve's FedWire system and the European transfer service SWIFT. Wire payments generally take less time to clear and as a result, are more expensive than domestic batch payments.

Note

If you are set up as an approver of wire payments, you will have the ability to reject or delete

future-dated payments.

Domestic Wire Payments

A domestic wire payment creates an electronic funds transfer from payer to payee within the United States.

Creating a domestic wire payment:

1. **Open the left navigation menu, click the plus sign to expand the Payments & Transfers menu, then select Payment Center.**
2. Click **Initiate Payment**.
3. Use the **Payment Type** drop-down to select **Domestic Wire**.
4. In the **Originator Information** section, select the From account.
5. In the **Beneficiary Information** section:
 - Enter the Beneficiary's Name.
 - Address Line 1-3 – these are optional fields and can be used to provide the beneficiary's address information. **Note:** It is recommended to include the physical address.
6. In the **Payment** Details section:
 - **Bank Code/Name** – use the drop-down menu to select the code and name of the beneficiary bank
 - **Account Number** - Enter the beneficiary's account number.
 - **Amount** – Enter the amount of the payment
 - **Transaction Date** – Enter the date the payment will process
 - **Purpose of Wire** – this is an optional field and can be used to include the purpose of the wire. **Note:** It is recommended to include this information to prevent delays with processing the wire.
7. In the **Additional Payment Details** section:
 - (optional) If you want to enter intermediary bank information, expand the **Intermediary Bank** section, and select a bank code for the first intermediary bank.
 - (optional) If needed, click **Add 2nd Intermediary Bank** to add another bank. Select a bank code for the second intermediary bank.
8. **Originator to Beneficiary Information** - Lines 1-4 – fields are optional and can be used to include additional information to the beneficiary.
- 9.
10. Click **Confirm**. The Review Payment screen appears.
11. Review the displayed payment information for accuracy, and then click **Submit**. **Note:** If your company is configured for dual control, **Submit For Approval** will display. An approver will be needed.
The Payment Center workspace returns with a confirmation message, and the payment appears in the list of payments.
12. The status of the payment will be:
 - *Processed* – the wire has been submitted.
 - *Requires other's approval* – the payment will remain in this status until another approver approves the payment.

International Wire Payments

An international wire payment creates an electronic funds transfer between a payer and payee who are in two different countries.

Creating an international wire payment:

1. Open the left navigation menu, click the plus sign to expand the Payments & Transfers menu, then select Payment Center.
2. Click **Initiate Payment**.
3. Use the **Payment Type** drop-down to select **International Wire**.
4. The **Currency** drop-down will default to USD – US Dollar. **Note:** Only USD can be used to send international wires online.
5. **Originator Information** section, select the From account.
6. **Beneficiary Information** section:
 - Beneficiary Name – enter the beneficiary’s name
 - Address Line 1 – enter the beneficiary’s physical address.
 - Address Line 2-3 – these are optional fields and can be used to provide additional address information
7. **Payment Details** section:
 - Select Bank Code Type
 - i. Domestic List – banks are listed by routing number. You can type the name or routing number to find the bank.
 - ii. International List – this is the preferred choice; banks are listed by SWIFT code. You can type the name or SWIFT code to find the bank.
 - Account Number - enter the beneficiary’s account number.
 - Amount - enter the payment amount
 - Transaction Date – enter the date the payment will process
 - Charges - use the drop-down and select Ours. **Note:** This doesn’t affect the way the fees are charged for the wire transaction.
 - Purpose of Wire – this field is optional and can be used to include additional information for the beneficiary
8. **Additional Payment Details** section:
 - Select Bank Code Type – Do not change. This will default to Domestic List.
 - Bank Code/Name - Do not change. This will default to Wells Fargo NY Intl
9. **Originator To Beneficiary Information** - Lines 1-4 – fields are optional and can be used to include additional information to the beneficiary.
10. Click **Confirm**.
11. The Review Payment screen appears. Review the displayed payment information for accuracy and then click **Submit**. Note: If your company is configured for dual control, **Submit For Approval** will display. An approver will be needed.
12. The Payment Center workspace returns with a confirmation message and the payment appears in the list of payments. The status of the payment will be:

- • *Processed – the wire has been submitted.*
- *Requires other's approval – the payment will remain in this status until another approver approves the payment.*

Payment Templates

In order to create payments more efficiently, you can create templates that contain commonly used payment information. Payments can then be made from these templates, saving time, and improving efficiency. Templates are managed from a consolidated, single view. Templates can be created for all payment types.

To navigate to the Templates tab:

1. Open the left navigation menu, click the plus sign to expand the Payments & Transfers menu, then select Payment Center. The **PAYMENTS** tab appears preselected by default.
2. Click **PAYMENT TEMPLATES**.
3. In the Payments workspace, scroll down to the **Payment Templates** widget.

ALL	ACTIONS	TEMPLATE NAME	STATUS	PAYMENT TYPE	PAYMENT CATEGORY	PAYEE NAME	AMOUNT	STATE
<input type="checkbox"/>	...	CM	Available for u...	Corporate Pay...	ACH	Test	0.33	Active
<input type="checkbox"/>	...	ACME Invoice ...	Available for u...	Corporate Pay...	ACH	ACME Industri...	327.09	Review is need...
<input type="checkbox"/>	...	compay	Available for u...	Consumer Pay...	ACH	Jim	949.96	Active
<input type="checkbox"/>	...	aDBIQ123	Available for u...	Corporate Pay...	ACH	Multi	13.00	Active
<input type="checkbox"/>	...	starff	Available for u...	Consumer Pay...	ACH	Multi	0.03	Active
<input type="checkbox"/>	...	RTB Test1	Available for u...	Corporate Pay...	ACH	Multi	0.06	Active
<input type="checkbox"/>	...	Jaymie Miller	Available for u...	Consumer Coll...	ACH	Alex Kolody	100.00	Active
<input type="checkbox"/>	...	Payroll for May	Available for u...	Consumer Pay...	ACH	Multi	1,450.00	Active
<input type="checkbox"/>	...	Alex Kolody	Available for u...	Consumer Coll...	ACH	Alex Kolody	100.00	Active
<input type="checkbox"/>	...	format test	Available for u...	Corporate Tra...	ACH	Multi	506.00	Active

The columns that appear in the Templates list depend on the currently active filter. Additional columns can be displayed by clicking the **Filter** icon  and selecting from the **Columns** tab

From the Payment Templates widget, a user can create, view, modify, approve, reject, or delete a template.

Changing Template Views

Note the **ALL TEMPLATES** selection at the top left of the widget. With this selected, the widget lists all available payment templates. Click the down arrow to select **Wire Templates**.

- If you want to save this view as the default, click the ellipsis (...) and choose Set Default. **Note:** The default view will be the view automatically displays when you go to the PAYMENT TEMPLATES tab.

- If you want to save this view under a new name,
 - click **Save As**.
 - Enter the new name
 - Click Save

Creating a Payment Template

1. Open the left navigation menu, click the plus sign to expand the **Payments & Transfers** menu, then select **Payment Center**.

The **Payments** tab appears preselected by default.

2. Click **Payment Templates**.
 3. Click **Create Template**.
 4. Use the drop-down menu to select Domestic Wire or International Wire.
 5. Complete the fields on the Initiate Payment screen, and then click Save.
- For detailed instructions on creating templates of each individual type, refer to the appropriate sections of this guide:

- Domestic Wire
- International Wire

Deleting a Payment Template

In the **Actions** column, click the ellipses (...), and from the drop-down menu, select **Delete**.

OR

To delete multiple templates, in the **Select** column check the boxes corresponding to the desired templates, and then click the **Delete** button.

Modifying a Payment Template

1. Select the appropriate template, and in the **Actions** column, click the ellipses (...), and from the drop-down menu, select **Modify**. **Note:** the Status must be Active to modify the template.
2. In the screen that appears, make changes to the payment as needed, and then click **Confirm**.

Approving a Payment Template

When approval requirement is turned on, templates requiring approval would show a status of either "Requires my approval" when you can approve them or "Requires other's approval" when they require approval by another user.

1. There are two available options to access templates that need approval:
 - i. The Home page, in the ACTION ITEMS section, will show a notification for Payment Templates To Approve. Click View and the templates needing approval will display.
 - ii. On the PAYMENT TEMPLATES tab, choose REQUIRES MY APPROVAL from the drop-down menu and the templates needing approval will display.
2. Templates can be approved individually or in bulk
 - i. Individually - hover over the ellipsis (...) and choose "Approve"
 - ii. In Bulk - In the Select column, check the box next to each template being approved and click APPROVE at the bottom of the list.

3. When multiple templates are selected to approve, an approval action summary workflow page will display. You will have the option to:
 - i. Approve – click APPROVE
 - ii. Cancel – click CANCEL which will cancel the whole action
 - iii. Remove templates – hover over the ellipsis (...) and choose Remove
4. Once approvals are completed, the Payment Center page will display, and a success message will show at the top of the Payment Templates List View.

Rejecting a Payment Template

1. There are two available options to access templates that need to be rejected:
 - i. The Home page, in the ACTION ITEMS section, will show a notification for Payment Templates To Approve. Click View and the list of templates will display.
 - ii. On the PAYMENT TEMPLATES tab, choose REQUIRES MY APPROVAL from the drop-down menu and the list of templates will display.
2. Templates can be rejected individually or in bulk.
 - i. Individually - hover over the ellipsis (...) and choose "Reject"
 - ii. In Bulk – In the Select column, check the box next to each template being rejected and click REJECT at the bottom of the list.

Viewing Payment Template Detail

Detail information for each template in Payment Templates list view is available.

- I Select the appropriate template, and in the **Actions** column, click the ellipses (...), and from the drop-down menu, select **View**.

< WIRE TEMP

Payment Information

PAYMENT TYPE	TEMPLATE NAME	CURRENCY
Wire - Domestic	wire temp	USD
STATUS	LAST MODIFIED ON	LAST MODIFIED BY
Available for use	01/09/2020 11:21 AM	98002 - newlee

ORIGINATOR INFORMATION

ACCOUNT NAME	ACCOUNT NUMBER
Commercial Checking	1000000000003

BENEFICIARY INFORMATION

NAME	ACCOUNT NUMBER	BANK CODE/NAME
Taylor	889600076	011501705 011501705-Freedom National Bank 124 Freedom pl Suite 2018

Additional Details

+ INTERMEDIARY BANK

MODIFY DELETE CANCEL

Detail view of a wire template

Depending on actions taken previously on the template, the buttons available at the bottom of the screen (such as **Modify** and **Send Payment**) will vary.

Initiating a Payment from a Template

Once a template is approved, it can be used to initiate a payment.

Initiating a payment from a template:

1. From the Payment Center workspace, click Payment Templates
2. In the **Actions** column, click the ellipses (...), and from the drop-down menu, select **Initiate**.
3. Review the template details.
4. Enter the amount of the payment in the Amount field.
5. Enter the date the payment will process in the Transaction Date field.
6. Purpose of Wire field is option and can be used to include additional information for the beneficiary.
7. Click **Confirm**

Domestic Wire Payments Templates

A domestic wire payment creates an electronic funds transfer from payer to payee within the United States.

Creating a domestic wire payments template:

1. Open the left navigation menu, click the plus sign to expand the **Payments & Transfers** menu, then select **Payment Center**.
2. Scroll to **Payment Templates** and click **Create Payment Template**.

3. Use the **Payment Type** drop-down to select **Domestic Wire**.
4. Enter the template name.
5. In the **Originator Information** section, select the From account.
6. (optional) In the **Beneficiary Information** section, enter the beneficiary address lines.
7. Use the **Offset Account** drop-down menu to select an account.
8. Use the **Bank Code/Name** drop-down menu to select the code and name of the beneficiary bank.
9. Enter the beneficiary account number.
10. (optional) If you want to associate a set payment amount with this template, enter it in the **Amount** field.
11. (optional) If you want to enter intermediary bank information, expand the **Intermediary Bank** section, and select a bank code for the first intermediary bank.
12. (optional) If needed, click **Add 2nd Intermediary Bank** to add another bank. Select a bank code for the second intermediary bank.
13. (optional) If desired, expand the **Originator to Beneficiary Information** section, and add up to four lines of information for the beneficiary.
14. **Bank to Bank Information** section – Do not enter information in this section, it is used by the bank.
15. When you have finished, click **Save**. If wire payments are set up to require approval, click Submit for Approval.

The Payment Center workspace returns with a confirmation message, and the template appears in the list of templates.

International Wire Payments Templates

An international wire payment creates an electronic funds transfer between a payer and payee who are in two different countries.

Creating an international wire payments template:

1. **Open the left navigation menu, click the plus sign to expand the Payments & Transfers menu, then select Payment Center.**
2. Click **Payment Templates** and click **Create Payment Template**.
3. Use the **Payment Type** drop-down to select **International Wire**.
4. Enter the template name.
5. Use the **Currency** drop-down menu to select USD – US Dollar. **Note:** Only USD can be used to send international wires online.
6. Enter the amount.
7. Enter or select a transaction date.
8. Use the **Charges** drop-down and select Ours. **Note:** This doesn't affect the way the fees are charged for the wire transaction.
9. (optional) Enter the purpose for this wire payment.

10. In the **Originator Information** section, select the From account.
11. (optional) In the **Beneficiary Information** section, enter the beneficiary address lines.
12. Use the **Offset Account** drop-down menu to select an account.
13. In the Select Bank Code Type section, select the appropriate radio button, Domestic List or International List, and then use the **Bank Code/Name** drop-down menu to select the code and name of the beneficiary bank.

SELECT BANK CODE TYPE

DOMESTIC LIST INTERNATIONAL LIST

BANK CODE / NAME

Select

Filter

75342186 - BB and T Bank

01278901 - Bank of America

14. Enter the beneficiary account number.
15. (optional) If you want to associate a set payment amount with this template, enter it in the **Amount** field.
(optional) If you want to enter intermediary bank information, expand the **Intermediary Bank** section, and select a bank code for the first intermediary bank.
16. (optional) If needed, click **Add 2nd Intermediary Bank** to add another bank. Select a bank code for the second intermediary bank.
17. (optional) If desired, expand the **Originator to Beneficiary Information** section, and add up to four lines of information for the beneficiary.
18. **Bank to Bank Information** section – Do not enter information in this section, it is used by the bank.
19. When you have finished, click **Save**.

The Payment Center workspace returns with a confirmation message, and the template appears in the list of templates.

Initiate Multiple Payments from Wire Templates

Once templates are approved, they can be used to initiate payments. In the case of wire-type templates, you can initiate payments from multiple templates.

Initiating multiple payments:

1. **Open the left navigation menu, click the plus sign to expand the Payments & Transfers menu, then select Payment Center.** The **Payments** tab appears preselected by default.
2. Click **Templates**.
3. In the **Select** column (**All**), check the boxes corresponding to the desired templates, and then click



PAYMENTS PAYMENT TEMPLATES PAYMENT MAPS NACHA IMPORT WIRE IMPORT

Create Template

ALL TEMPLATES Changed Save As

As of 03/03/2021 02:05 PM

ALL	ACTIONS	TEMPLATE NAME	STATUS	PAYMENT TYPE	PAYMENT CATEGORY	PAYEE NAME	AMOUNT	STATE
<input type="checkbox"/>	...	jay	Available for u...	Corporate Pay...	ACH	TEST INR	1.00	Active
<input type="checkbox"/>	...	t	Available for u...	Consumer Coll...	ACH	t	66.77	Active
<input type="checkbox"/>	...	Tax Payment T...	Available for u...	Tax Payment	ACH	None	0.00	Prenote
<input type="checkbox"/>	...	hjjjjjjj	Available for u...	Corporate Pay...	ACH	sdf	778.88	Active
<input type="checkbox"/>	...	test approvals	Requires my a...	Consumer Pay...	ACH	fff	5,666.66	Active
<input checked="" type="checkbox"/>	...	Corp col	Available for u...	International ...	Wire	Dahlia Travers	949.96	
<input checked="" type="checkbox"/>	...	domwire1	Available for u...	Domestic Wire	Wire	Lee Passarella	949.96	
<input checked="" type="checkbox"/>	...	41866 test	Available for u...	International ...	Wire	jj	0.08	
<input checked="" type="checkbox"/>	...	Testing 41866	Available for u...	Domestic Wire	Wire	march 10	0.10	
<input checked="" type="checkbox"/>	...	ttestt 41866	Available for u...	Domestic Wire	Wire	jaja	0.00	

APPROVE **INITIATE** DELETE REJECT

The Initiate Template(s) screen appears.

< Initiate Template(s)

Corp col	International Wire	654654-checking	Available for use
BENEFICIARY Dahlia Travers ALRMUS61XXX-ALETHEIA ... 999955	AMOUNT \$ 949.96	PAYMENT DATE 03/03/2021	OBI INFO Optional
PURPOSE OF WIRE		more	
Click to add OBI info.			
ttestt 41866	Domestic Wire	8980452234-Investment Account Two	Available for use
BENEFICIARY jsja 021084571-KENYA/FOREIG... 23423	AMOUNT \$ 49.00	PAYMENT DATE 03/03/2021	OBI INFO Optional
PURPOSE OF WIRE		more	
Click to remove a transaction.			
Where do I go	Domestic Wire	1348923551-Investment Account Four	Available for use
BENEFICIARY Andrea 7297 021084555-JORDAN/FOREL... 4564565	AMOUNT \$ 21.11	PAYMENT DATE 03/03/2021	OBI INFO Optional
PURPOSE OF WIRE		more	
ttttt41866	International Wire	98794587-Other Account 1	Available for use
BENEFICIARY hh ALRMUS61XXX-ALETHEIA ... 222	AMOUNT \$ 20.00	PAYMENT DATE 03/03/2021	OBI INFO Optional
PURPOSE OF WIRE		more	

4. Review the listed transactions and make any needed changes.

l If you need to include additional OBI (Originator to Beneficiary Information) for a transaction, click the **more** link, and then enter the additional information.

l If you need to remove a transaction, click the trash can icon  at the top right of the transaction listing.

5. Click .

Payment Maps

The Payment Maps widget lets you create and manage import maps, which define field positions and other features that determine how fields in the original transfer file are imported into the system.

The Payment Maps list view displays the following information for created import maps:

Payment Center Add Widget

PAYMENTS PAYMENT TEMPLATES **PAYMENT MAPS** NACHA IMPORT WIRE IMPORT

+ Add Map As of 03/01/2021 03:03 PM

ACTIONS	MAP NAME	PAYMENT TYPE	MAP FORMAT	MAP TYPE	CREATED BY	LAST USED DATE	LAST US
...	test	International Wire	Delimited		Millerp	-	-
...	Commission Del	International Wire	Delimited		Bank defined	-	-
...	Payroll	Domestic Wire	Delimited		Millerp	10/23/2020	Millerp
...	Payouts	Domestic Wire	Delimited		-	07/17/2020	Millerp
...	Domestic Import	Domestic Wire	Delimited		Bank defined	10/12/2020	qa2rus
...	delimited	ACH	Delimited	Add and Update	-	10/22/2020	qa2rus

VIEW 1-6 OF 6 DISPLAY 6 1

- **Map Name**
- **Payment Type** – Domestic Wire, International Wire
- **Map Format** – Delimited
- **Created By** – The name of the user who created the import map. If the map was defined by an administrator, it will be listed as *Bank Defined*. **Note:** If another user modifies the map, the Create By field will update with their user name.
- **Last Used By** – The name of the user who last used the map for importing a file
- **Last Used Date** – The last date when the map was used to import a file

Domestic Wire

Creating a domestic wire import map:

1. Open the left navigation menu, click the plus sign to expand the **Payments & Transfers** menu, then select **Payment Center**.
2. Click **Payment Maps**.
3. Click **Add Map**.



4. Click **Domestic Wire**.

Create Import Map For Domestic Wire

✓
Payment Type
●
Mapping Details

Delimited File Map

MAP NAME 0/25

DELIMITER

END OF RECORD METHOD

- Skip Header Record(s)
- Strip Quotes Around Fields

FIELD NAME	TRIM LEADING			FIELD POSITION	REPLACEMENT VALUE
	BLANKS	ZEROS	SPECIAL FORMATTING		
Select All	<input type="checkbox"/>	<input type="checkbox"/>		Replacement Value is used in place of Field Position	
From Account Number (34)	<input type="checkbox"/>	<input type="checkbox"/>		<input style="width: 50px;" type="text"/>	<input style="width: 150px;" type="text"/> 0/34
Transaction Amount (15)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/> use decimal	<input style="width: 50px;" type="text"/>	
Transaction Date	<input type="checkbox"/>	<input type="checkbox"/>	<input style="width: 50px;" type="text" value="MMDDYY"/> <input type="checkbox"/> add separator	<input style="width: 50px;" type="text"/>	<input style="width: 150px;" type="text"/>
Optional Purpose of Wire (16)	<input type="checkbox"/>	<input type="checkbox"/>		<input style="width: 50px;" type="text"/>	
Beneficiary Bank Code (22)	<input type="checkbox"/>	<input type="checkbox"/>		<input style="width: 50px;" type="text"/>	<input style="width: 150px;" type="text"/> 0/22
Beneficiary Account Number (34)	<input type="checkbox"/>	<input type="checkbox"/>		<input style="width: 50px;" type="text"/>	<input style="width: 150px;" type="text"/> 0/34
Beneficiary Name (35)	<input type="checkbox"/>	<input type="checkbox"/>		<input style="width: 50px;" type="text"/>	<input style="width: 150px;" type="text"/> 0/35
Optional Beneficiary Address Line 1 (35)	<input type="checkbox"/>	<input type="checkbox"/>		<input style="width: 50px;" type="text"/>	<input style="width: 150px;" type="text"/> 0/35
Optional Beneficiary Address Line 2 (35)	<input type="checkbox"/>	<input type="checkbox"/>		<input style="width: 50px;" type="text"/>	<input style="width: 150px;" type="text"/> 0/35
Optional Beneficiary Address Line 3 (35)	<input type="checkbox"/>	<input type="checkbox"/>		<input style="width: 50px;" type="text"/>	<input style="width: 150px;" type="text"/> 0/35
Optional Intermediary Bank 1 Code (22)	<input type="checkbox"/>	<input type="checkbox"/>		<input style="width: 50px;" type="text"/>	
Optional Intermediary Bank 2 Code (22)	<input type="checkbox"/>	<input type="checkbox"/>		<input style="width: 50px;" type="text"/>	
Optional Originator to Beneficiary Information Line 1 (35)	<input type="checkbox"/>	<input type="checkbox"/>		<input style="width: 50px;" type="text"/>	
Optional Originator to Beneficiary Information Line 2 (35)	<input type="checkbox"/>	<input type="checkbox"/>		<input style="width: 50px;" type="text"/>	
Optional Originator to Beneficiary Information Line 3 (35)	<input type="checkbox"/>	<input type="checkbox"/>		<input style="width: 50px;" type="text"/>	
Optional Originator to Beneficiary Information Line 4 (35)	<input type="checkbox"/>	<input type="checkbox"/>		<input style="width: 50px;" type="text"/>	

5. **Map Name** - enter a name for the map.
6. **Delimiter** - use the drop-down menu to select a file delimiter character: for example, *Comma* or *Colon*.
7. **End of Record Method** - use the drop-down menu to select how the end of a record will be demarcated: for example, *Carriage Return/Line Feed (CR/LF)* or *Pipe (|)*.
8. **Skip First Header Record(s)** - check the box if you want to skip the header record(s) in the file.
9. **Strip Quotes Around Fields** - check the box to strip quotation marks surrounding fields, if present.
10. Enter the below information
 - **Trim Leading** - check the appropriate box(es) corresponding to the trim leading you want to impose:
 - *Blanks* - check if you want to remove the leading blank spaces
 - *Zeros* - check if you want to remove the leading zeros(0)
 - *Select All* - if you want the same trim leading for all fields, click the appropriate box(es) in the **Select All** row at the top.
 - **Special Formatting:**
 - **Transaction Amount** - check the "use decimal" box if the amount field in the file includes a decimal
 - **Transaction Date** -
 - i. Use the drop down to select a date format
 - ii. Check the "add separator" box if the file contains a separator in the date field

Note: the standard date format is MM/DD/YYYY

Transaction Amount (15)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/> use decimal	<input type="text"/>
Transaction Date	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/> add separator MMDD... /	<input type="text"/>
Optional Purpose of Wire (16)	<input type="checkbox"/>	<input type="checkbox"/>	/	<input type="text"/>
Beneficiary Bank Code (22)	<input type="checkbox"/>	<input type="checkbox"/>		<input type="text"/>

0/22

- **Field Position** - enter a desired position or column for each field. This indicates which field in the file maps to a given field position on the screen. In the following example, **Account Number** will appear in the first position on the screen, while **Transaction Date** will appear in the fourth position on the screen.

FIELD NAME	TRIM LEADING			FIELD POSITION	REPLACEMENT VALUE
	BLANKS	ZEROS	SPECIAL FORMATTING		
Select All	<input type="checkbox"/>	<input type="checkbox"/>		Replacement Value is used in place of Field Position	
From Account Number (34)	<input type="checkbox"/>	<input type="checkbox"/>		<input type="text" value="1"/>	<input type="text"/>
Transaction Amount (15)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/> use decimal	<input type="text" value="2"/>	<input type="text"/>
Transaction Date	<input type="checkbox"/>	<input type="checkbox"/>	MMDD... <input type="checkbox"/> add separator	<input type="text" value="4"/>	<input type="text"/>
Optional Purpose of Wire (16)	<input type="checkbox"/>	<input type="checkbox"/>		<input type="text"/>	<input type="text"/>
Beneficiary Bank Code (22)	<input type="checkbox"/>	<input type="checkbox"/>		<input type="text"/>	<input type="text"/>

- **Replacement Value** - enter a different value for a field rather than the listed default value. For example, the **Account Number** field has a default value of 34. If you want to change this value, enter a new one in the column.

11. When you have finished, click **Save**.

You return to the Payment Maps tab with the new import map added to the list.

International Wire

Creating an international wire import map:

1. Open the left navigation menu, click the plus sign to expand the **Payments & Transfers** menu, then select **Payment Center**.
2. Click **Payment Maps**.
3. Click **Add Map**.



4. Click **International Wire**.

Create Import Map For International Wire



Delimited File Map

MAP NAME 0/25

DELIMITER COMMA (,) ▼

END OF RECORD METHOD Carriage Return/Line Feed (CR/... ▼

- Skip Header Record(s)
- Strip Quotes Around Fields

FIELD NAME	TRIM LEADING			FIELD POSITION	REPLACEMENT VALUE
	BLANKS	ZEROS	SPECIAL FORMATTING		
Select All	<input type="checkbox"/>	<input type="checkbox"/>	Replacement Value is used in place of Field Position		
From Account Number (34)	<input type="checkbox"/>	<input type="checkbox"/>		<input style="width: 50px;" type="text"/>	<input style="width: 150px;" type="text"/> 0/34
Transaction Amount (15)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/> use decimal	<input style="width: 50px;" type="text"/>	
Transaction Date	<input type="checkbox"/>	<input type="checkbox"/>	MMDDYY ▼ <input type="checkbox"/> add separator	<input style="width: 50px;" type="text"/>	<input style="width: 150px;" type="text"/>
Transaction Currency (3)	<input type="checkbox"/>	<input type="checkbox"/>		<input style="width: 50px;" type="text"/>	USD
Charges (1)	<input type="checkbox"/>	<input type="checkbox"/>		<input style="width: 50px;" type="text"/>	Beneficiary (B) ▼
<small>Optional</small> Purpose of Wire (16)	<input type="checkbox"/>	<input type="checkbox"/>		<input style="width: 50px;" type="text"/>	
Beneficiary Bank Code (22)	<input type="checkbox"/>	<input type="checkbox"/>		<input style="width: 50px;" type="text"/>	<input style="width: 150px;" type="text"/> 0/22
Beneficiary Account Number (34)	<input type="checkbox"/>	<input type="checkbox"/>		<input style="width: 50px;" type="text"/>	<input style="width: 150px;" type="text"/> 0/34
Beneficiary Name (35)	<input type="checkbox"/>	<input type="checkbox"/>		<input style="width: 50px;" type="text"/>	<input style="width: 150px;" type="text"/> 0/35
Beneficiary Address Line 1 (35)	<input type="checkbox"/>	<input type="checkbox"/>		<input style="width: 50px;" type="text"/>	<input style="width: 150px;" type="text"/> 0/35
<small>Optional</small> Beneficiary Address Line 2 (35)	<input type="checkbox"/>	<input type="checkbox"/>		<input style="width: 50px;" type="text"/>	<input style="width: 150px;" type="text"/> 0/35
<small>Optional</small> Beneficiary Address Line 3 (35)	<input type="checkbox"/>	<input type="checkbox"/>		<input style="width: 50px;" type="text"/>	<input style="width: 150px;" type="text"/> 0/35
<small>Optional</small> Intermediary Bank 1 Code (22)	<input type="checkbox"/>	<input type="checkbox"/>		<input style="width: 50px;" type="text"/>	
<small>Optional</small> Intermediary Bank 2 Code (22)	<input type="checkbox"/>	<input type="checkbox"/>		<input style="width: 50px;" type="text"/>	
<small>Optional</small> Originator to Beneficiary Information Line 1 (35)	<input type="checkbox"/>	<input type="checkbox"/>		<input style="width: 50px;" type="text"/>	
<small>Optional</small> Originator to Beneficiary Information Line 2 (35)	<input type="checkbox"/>	<input type="checkbox"/>		<input style="width: 50px;" type="text"/>	
<small>Optional</small> Originator to Beneficiary Information Line 3 (35)	<input type="checkbox"/>	<input type="checkbox"/>		<input style="width: 50px;" type="text"/>	
<small>Optional</small> Originator to Beneficiary Information Line 4 (35)	<input type="checkbox"/>	<input type="checkbox"/>		<input style="width: 50px;" type="text"/>	

SAVE
Cancel
Clear

5. **Map Name** - enter a name for the map.
6. **Delimiter** – use the drop-down menu to select a file delimiter character: for example, *Comma* or *Colon*.
7. **End of Record Method** - use the drop-down menu to select how the end of a record will be demarcated: for example, *Carriage Return/Line Feed (CR/LF)* or *Pipe (|)*.
8. **Skip First Header Record(s)** - check the box if you want to skip the header record(s) in the file.
9. **Strip Quotes Around Fields** - check the box to strip quotation marks surrounding fields, if present.
10. Enter the below information.

- **Trim Leading** – check the appropriate box(es) corresponding to the trim leading you want to impose:
 - *Blanks* – check if you want to remove the leading blank spaces
 - *Zeros* - check if you want to remove the leading zeros (0)
 - *Select All* – if you want the same trim leading for all fields, click the appropriate box(es) in the **Select All** row at the top.
- **Special Formatting:**
 - **Transaction Amount** - check the "use decimal" box if the amount field in the file includes a decimal
 - **Transaction Date** -
 - i. Use the drop-down to select a date format
 - ii. Check the "add separator" box if the file contains a separator in the date field

Note: the standard date format is MM/DD/YYYY

Transaction Amount (15)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/> use decimal	<input type="text"/>
Transaction Date	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/> add separator MMDD... /	<input type="text"/>
Optional Purpose of Wire (16)	<input type="checkbox"/>	<input type="checkbox"/>	/	<input type="text"/>
Beneficiary Bank Code (22)	<input type="checkbox"/>	<input type="checkbox"/>	- 	<input type="text"/>

0/22

- **Field Position** - enter a desired position or column for each field. This indicates which field in the file maps to a given field position on the screen. In the following example, **Account Number** will appear in the first position on the screen, while **Transaction Date** will appear in the fourth position on the screen.

FIELD NAME	TRIM LEADING			FIELD POSITION	REPLACEMENT VALUE
	BLANKS	ZEROS	SPECIAL FORMATTING		
Select All	<input type="checkbox"/>	<input type="checkbox"/>		Replacement Value is used in place of Field Position	
From Account Number (34)	<input type="checkbox"/>	<input type="checkbox"/>		1	
Transaction Amount (15)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/> use decimal	2	
Transaction Date	<input type="checkbox"/>	<input type="checkbox"/>	MMDD... <input type="checkbox"/> add separator	4	
Optional Purpose of Wire (16)	<input type="checkbox"/>	<input type="checkbox"/>			
Beneficiary Bank Code (22)	<input type="checkbox"/>	<input type="checkbox"/>			

- **Replacement Value** - enter a different value for a field rather than the listed default value. For example, the **Account Number** field has a default value of 34. If you want to change this value, enter a new one in the column.
 - **Transaction Currency** – this will default to USD. **Note:** only US Dollar can be used for online wires.
 - **Charges** – use the drop-down select Ours (O). **Note:** This doesn't affect the way the fees are charged for the wire transaction.

11. When you have finished, click **Save**.

You return to the Payment Maps tab with the new import map added to the list.

Wire Import

The Wire Import feature lets you import a delimited data file containing wire payments. This streamlines the payment input process; all wire transaction limits, permissions, and approval requirements apply to imported wires. To access the feature, click the **Wire Import** tab in the Payment Center workspace.

The screenshot shows the 'Payment Center' interface with the 'WIRE IMPORT' tab selected. Below the navigation tabs, there is a 'Wire Import' section with an 'Import Wire' button. A table displays the imported files with columns for Actions, File Name, Import Date, Map Type, Records in File, and Import Total. The table contains two entries: 'import.txt' and 'Domestic Import.txt', both imported on 07/28/2020. The 'import.txt' file has 1 record and an import total of 0.00, while 'Domestic Import.txt' has 3 records and an import total of 0.00. At the bottom right, there is a 'DISPLAY' dropdown set to '2' and a page indicator '1'.

ACTIONS	FILE NAME	IMPORT DATE	MAP TYPE	RECORDS IN FILE	IMPORT TOTAL
...	import.txt	07/28/2020	Delimited	1	0.00
...	Domestic Import.txt	07/28/2020	Delimited	3	0.00

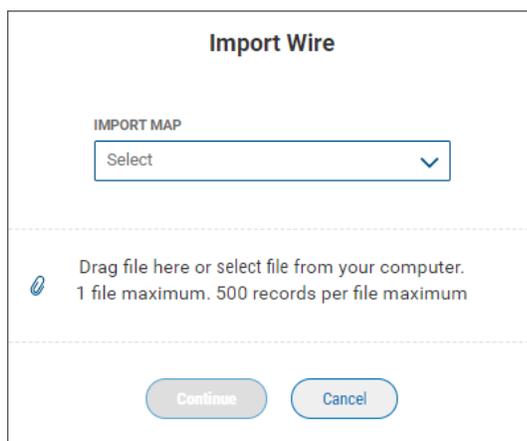
The columns that appear in the Wire Import list depend on the currently active filter. Additional columns can be displayed by clicking the **Filter** icon and selecting from the **Columns** tab

The list view displays the following information about available wire imports:

- **File Name** – The name of the imported file
- **Import Date** – The date the file was imported
- **Map Type** – The type of import map used to import the file. Import maps are created and maintained in the Administration application.
- **Records in File** – The number of payment records in the imported file
- **Import Total** – The total amount of all payments successfully imported
- **File Total** – The total amount of all payments in the file
- **Status**– Whether the import was successful or not

Importing a wire payments file:

1. Open the left navigation menu, click the plus sign to expand the **Payments & Transfers** menu, then select **Payment Center**.
2. Select the **Wire Import** tab.



3. Use the **Import Map** drop-down to select the appropriate import map.
4. Do one of the following;
 - Drag and drop the file onto the widget.OR
 - Click select file, then browse for and select the desired file.

Note: the maximum per file is 500 records.
5. Click **Continue**. **Note:** As the file is being uploaded, the records in the file are validated for errors or duplicates.

If errors are found in the file records, the wire import list view will display, a message will appear at the top indicating the file failed, and the Status will show Failed in the list. To view the errors, do one of the following

- Click the ellipsis (...) and choose View
- OR
- Click the View Details link in the message

Possible duplicate records are displayed in a grid which allows for review and selection of the records you would like to include in the import. Available options for duplicate record processing are:

- Do not include duplicates
- Include all duplicates
- Select duplicates, from an expanded list view

Review Import

Overview Information

FILE NAME	STATUS	FILE TOTAL
qp.txt	Pending	2.00

Import Information

TOTAL RECORDS IN FILE	SUCCESSFUL RECORDS	FAILED RECORDS
3	1	1

POSSIBLE DUPLICATES
1

Import Messages

Displaying first 20 upload errors only. The following records will not be included with import.

RECORD NUMBER	MESSAGE DESCRIPTION
3	Account number 4545 not found in database.

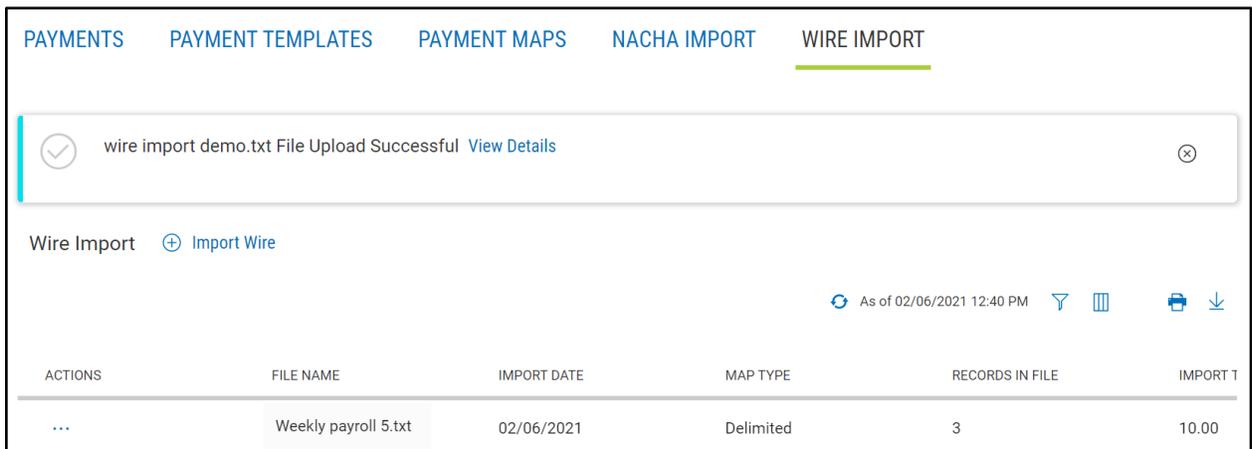
VIEW 1-2 OF 2 DISPLAY 1

This import contains possible duplicates.

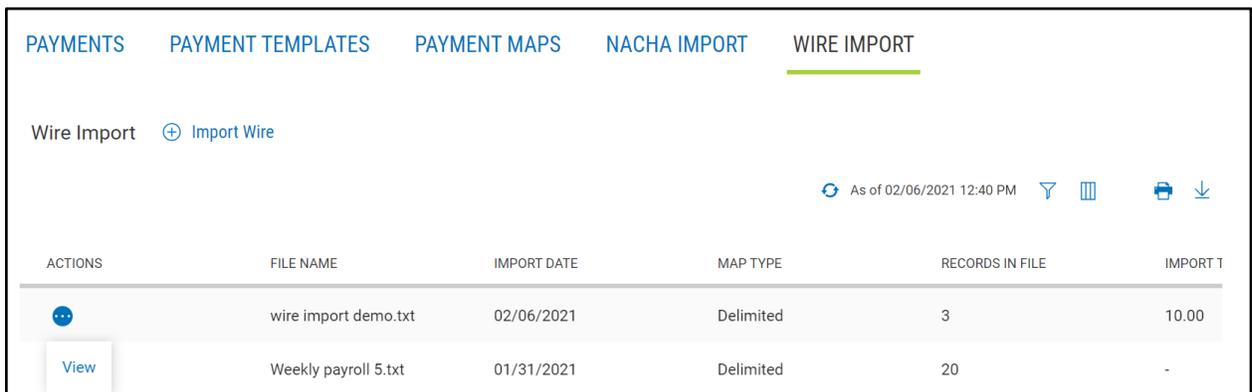
Do not include duplicates Include all duplicates Select duplicates

<input type="checkbox"/> ALL	RECORD NUMBER	BENEFICIARY NAME	AMOUNT
<input type="checkbox"/>	2	Barry Willis	1.00

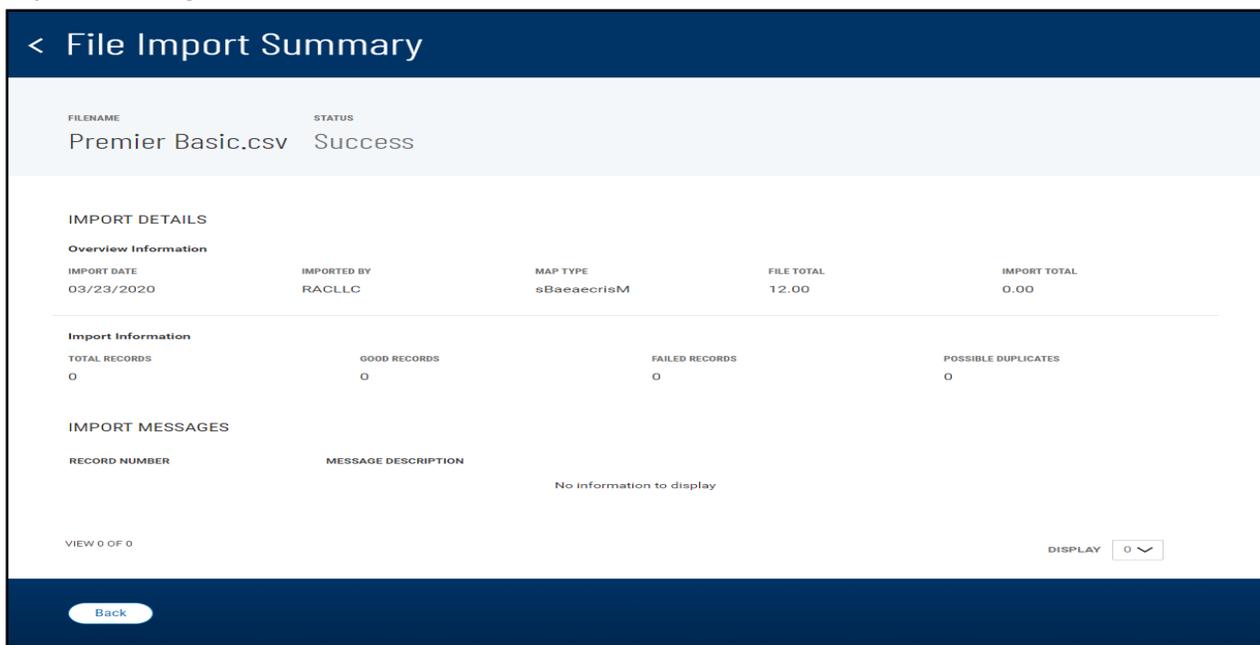
Once the file is uploaded, you will see a message at the top of the import list view. The View Details link within the message provides quick access to the File Import Summary screen. File import activity is displayed in the wire import list view.



You may View a File Import Summary screen of any uploaded file by choosing "View" from the ellipsis (...) menu.



On the File Import Summary screen, information about the import is displayed, including file details and import messages.



Successfully imported wire payments are added to the Payments list view in accordance to their condition and approval requirement. The Status will show:

- **Approved** – the wire has been submitted
- **Processed** – the wire has been sent for processing

- **Confirmed** – the wire is received by Busey for processing
- **Acknowledged** – the wire was accepted by the receiving bank and acknowledged
- **Rejected** – the wire was unable to be processed

Entry method in the Payments list view identifies the source of input for the wire payments. The entry method for imported wires is *Imported*.

ALL	ACTIONS	FROM ACCOUNT NAME	PAYEE NAME	AMOUNT	TRANSACTION DATE	ENTRY METHOD
<input type="checkbox"/>	...	Business Savings	Car Rental	5.00	02/08/2021	Imported
<input type="checkbox"/>	...	Business Savings	Airplane Rent...	2.00	02/08/2021	Imported
<input type="checkbox"/>	...	Business Savings	Boat Rental	3.00	02/08/2021	Imported
<input type="checkbox"/>	...	Operating Account	Jaymie Miller	900.09	02/08/2021	Imported
<input type="checkbox"/>	...	Distributions	Bruce Wayne -	0.00	02/08/2021	Imported
<input type="checkbox"/>	...	Test Account 2	Nissinan - Rob	232.31	02/05/2021	Free form

Simplified Payments

The Simplified Payments widget lets you manage corporate payments in a streamlined fashion on the order of bill pay system. You first set up a directory of payees; see Payee Directory.

Once the list is established, for each payee you can initiate the following types of payments:

- Send Payment: Regular Payments (ACH credits), Expedited Payments (domestic wire payments), International Wire Payments
- Loan Payment
- Loan Draw
- Employee Payments: Payroll and Expense Reimbursements
- Tax Payments: Federal Government (IRS) payments

The Simplified Payments widget appears in the Payment Center workspace by default. If the Simplified Payments widget is not available, select it from the **Add Widget** drop-down menu.

The columns that appear in the Payments list depend on the currently active filter. Additional columns can be displayed by clicking the **Filter** icon and selecting from the **Columns** tab. The Simplified Payments list view displays the following information about available payments:

- **Status** – The status of the payment: *Ready to Process, Approved, Deleted, or Rejected*
- **Payee Name** – The name of the beneficiary of the payment
- **From Account Name** – The name of the account the payment is either made or originated from (funding account)
- **From Account** – The From account number
- **Amount** – the total amount of the payment
- **Transaction Date** – The date the payment is issued
- **Payment Type** – The payment type of the payment, for example, *Employee*

- **Approve By** – user ID that approved the payment if approval was required
- **Approval Date** – date approved
- **Initiated By** – user that initiated the payment
- **Initiated Date** – date the payment was initiated
- **Comments** – Comments that are sent with the transaction

Payee Directory

The screenshot shows the Payee Directory interface. At the top, there is a header with the title 'Payee Directory' and an 'Add Widget' button. Below the header, there are two buttons: 'Add a Payee' and 'Import Payee File'. The main area contains a table with the following columns: ALL, ACTIONS, NAME, TYPE, LAST MODIFIED DATE, and STATUS. The table lists ten payees with their respective details. At the bottom of the table, there is a 'DELETE' button and a pagination control showing 'VIEW 1-10 OF 65' and 'DISPLAY 10'.

ALL	ACTIONS	NAME	TYPE	LAST MODIFIED DATE	STATUS
<input type="checkbox"/>	...	Susan Merry	Employee, Individual	10/13/2020	Available for use
<input type="checkbox"/>	...	Cindy	Individual	10/19/2020	Available for use
<input type="checkbox"/>	...	Coffee Shop	Business	04/08/2020	Available for use
<input type="checkbox"/>	...	SusanG	Employee	03/25/2020	Available for use
<input type="checkbox"/>	...	Dress Shop	Business	03/29/2020	Available for use
<input type="checkbox"/>	...	Kelly Smith	Individual	08/24/2020	Available for use
<input type="checkbox"/>	...	Tom Jones	Employee, Individual	04/15/2020	Available for use
<input type="checkbox"/>	...	Tom Jones LLC	Business	04/15/2020	Available for use
<input type="checkbox"/>	...	Andrea123456	Individual	09/18/2020	Modified
<input type="checkbox"/>	...	Naan Cafe	Business	07/12/2020	Available for use

The Payee Directory is a list of the companies and individuals to whom you make regular payments. Once you have added payees to the system, they will be available for selection in the **Receiver Information** section of payment screens.

The Payee Directory list displays the following information for each payee:

- Name
- Type - Business, Individual, or Employee
- Last Modified Date
- Status
- Contact Person
- ID#
- Phone
- Email 1 & Email 2
- Mobile
- Fax
- Entry Method

Adding a Payee

To add a new payee to the directory:

1. Open the left navigation menu, click the plus sign to expand the **Payments & Transfers** menu, then select **Payee Directory**. **Note:** the Payee Directory widget can be added to the Payment Center workspace.
2. Click **Add a Payee**.

3. **Payee Types** - select the appropriate payee type

- **Business**- Company or vendor being paid for services
- **Individual** consumer being paid for services
- **Employee** – consumer being paid wages or expense reimbursements

4. In the **Payee Information** section, enter the below information:

- **Name** - enter the business or individual name of the payee.
- **ID #** - This is an optional field and can be used to enter a unique identifier for the payee.
- **Show Additional Fields** – click this link to add additional contact information for this payee. These fields are optional.
- The additional fields available include:
 - Contact Person – only available when Business type is chosen Email address 1 & @
 - Phone number
 - Extension
 - Mobile phone number
 - Fax number

5. In the **Payment** section, for Routing Details, enter the below information:

- **Payment Type** use the drop-down menu to select a default payment type: *ACH, Wire - Domestic, or Wire - International*. **Note:** only the payment types you have been setup on will be available.
- **Account Type** – use the drop-down menu to select the account type: Checking or Savings.
- **Bank Code** - enter the payee bank routing number.
- **Account Number** - enter the payee account number.
- Click **Show Additional Fields**, Address Line 1-3 will appear. These fields are

optional and can be used to add the payee's address.

- **Add** – click the Add button to add additional payments, enter the number of types you want in the **Add** text box, and then click the **Add** button.

The screenshot shows a 'Payment' dialog box with a close button (X) in the top right corner. On the left, under 'Routing Details', there is a link to 'Show Additional Fields'. The main form contains four fields: 'PAYMENT TYPE' (a dropdown menu with 'Regular/Collect (ACH)' selected), 'ACCOUNT TYPE' (a dropdown menu with '--Please Select--' selected), 'BANK CODE' (an empty text input field), and 'ACCOUNT NUMBER' (an empty text input field). At the bottom of the dialog, there is a red rounded rectangle containing an 'ADD' button, a text box with the number '2', the text 'Payment Type(s)', and another 'ADD' button.

6. When you have finished, click **Submit**.
7. The payee will appear in the Payee Directory list view with a status of:
 - "Available for use" – the payee can be used for payments
 - "Requires Others Approval" – another user will have to approve the payee before they can be used for payments

Viewing a Payee

In the **Actions** column, click the ellipses (...) next to the appropriate payee, and from the drop-down menu, select **View**. The View Payee screen will appear with all payee information that has been entered.

Modifying a Payee

1. In the **Actions** column, click the ellipses (...) next to the appropriate payee, and from the drop-down menu, select **Modify**.
2. In the Modify Payee screen, make changes to the payee as needed
 - All fields are editable
 - You can add additional payments by entering the number of payments you want in the **Add** text box and clicking Add
 - You can remove additional payments by clicking the X in the top right corner
 - Click **Modify**.

Approving a Payee

The Payee Directory may be configured so that a new payee must be approved before it becomes available for payments in the Payment Center.

To approve multiple payees, in the **ALL** column, check the boxes corresponding to the desired payees, and then click the **Approve** button.

OR

In the **Actions** column, click the ellipsis (...) next to the corresponding payee, and from the drop-down menu, Busey Bank – Business Access v07.28.2023

select **Approve**.

Deleting a Payee

In the **Actions** column, click the ellipses (...) next to the corresponding payee, and from the drop-down menu, select **Delete**.

OR

To delete multiple payees, in the **ALL** column, check the boxes corresponding to the desired payees, and then click the **Delete** button.

Import Payee File

Through the Payee Directory, you will be able to import payees eligible for Simplified Payments. Payees can be imported in comma-delimited format from an external file. Import is facilitated by an import map that created by administrative users. For more information, consult your administrator.

Importing a payee file

1. Open the left navigation menu, click the plus sign to expand the **Payments & Transfers** menu, then select **Payee Directory**.
2. Click **Import Payee File**.

3. Do one of the following;
Drag and drop the file onto the widget.
OR
Click the screen, then browse for and select the desired file.
4. Click **Continue**, the Review Payee Upload screen appears
 - If the import is successful:
 - the Status will show as Pending. Click **Import**.
 - The imported payee(s) is added to the Payee Directory widget and appears in the list view. **Note:** The **Entry Method** column will reflect this payee as *Imported*.
 - If the import is unsuccessful:
 - The Upload Messages section will provide detailed information about first 10 errors encountered while trying to upload the file.
 - If all records failed, click the **Try Again** button, correct the errors in the file, and then reupload the file .
 - If some of the records failed
 - i. Click **Cancel** to correct the errors in the file and then reupload the file.
OR
 - ii. Click **Import** to import the successful records only. **Note:** the failed records will still need to be uploaded.

Viewing Import Map Details

The payee file import map defines field positions and other features that determine how fields in the original payee file are imported into the system.

Viewing map details

1. Open the left navigation menu, click the plus sign to expand the **Payments & Transfers** menu, then

select **Payee Directory**.

2. Click **Import Payee File**.

3. Click **View Map Details**. The Map Details advise how the file will need to be set up to successfully upload.

4. Click **Sample File** to download a file in Excel format which illustrates the proper layout of details in payee files

Import Payee File

[UPLOAD FILE](#) [VIEW MAP DETAILS](#)

Map Details

TYPE Delimited
LAST USED 07/26/2022 03:36:07 PM
LAST USED BY Testadmin

Map Parameters

DELIMITER Comma(,)
SKIP HEADER RECORD Yes
STRIP QUOTES Yes

File Layout [↓ Sample File](#)

FIELD POSITION	FIELD NAME	REQUIRED FIELD
1	Payee Name (20)	Yes
2	Nick Name (15)	No
3	Business Payee (1)	Yes
4	Individual Payee (1)	Yes
5	Employee Payee (1)	Yes
6	Contact Name (35)	No
7	Email1 (255)	No
8	Email2 (255)	No

CONTINUE **CANCEL**

Send Payment

The **Send Payment** option lets you send an ACH or wire payment depending on the payment type established in the payee's profile. **Note:** only the payment types you are setup for will be available.

Initiating an ACH payment

Note: this option will only be available if you are setup for ACH payments.

1. Open the left navigation menu, click the plus sign to expand the **Payments & Transfers** menu, then select **Payment Center**.
2. Click **Initiate**, select **Send Payment**.
3. In the **Payee Information** section, enter the below information:
 - **Payee Name** – use the drop-down menu to select a payee. **Note:** payees must be added to the Payee Directory prior to initiating a payment.
 - **Payee Account** – A default payee account will appear if there is only one account for that payee. Use the drop-down to select the appropriate account if the payee has multiple accounts

available .

- **Transaction Date** – The next available payment date for available payment types will appear as the default transaction date. If needed, use the drop-down calendar to select a different date.
4. In the **Payment Information** section, enter the below information:
 - **Amount** - enter an amount to send.
 - **Select Type** - A default payment will appear if the payee is setup for only one type of payment type. Use the drop-down to select *Regular Payment (ACH)* .
 - **Entity** – use the drop-down menu to select the ACH Company being used for the payment.
 - **From Account** – A default account will appear if there is only one funding account for the ACH Company chosen. If needed, use the drop-down menu to select a different funding account.
 - **Memo** - enter a maximum eighty-character memo that will be sent along with the payment.
 5. Click **Submit For Approval**.
 6. The Submit Payment confirmation pop-up window appears, click **Continue**.
 7. The payment will appear in the Payments list view with a status of:
 - *"Requires my approval"* – click the ellipsis (...) next to the payment and select Approve. The status will update to *"Ready to Process"*. **Note:** the status will update to *"Processed"* once the payment has processed.
 - *"Requires other's approval"* - another user will need to Approve the payment to submit for processing.

Initiating a Wire Payment

Note: this option will only be available if you are setup for Wire payments.

1. Open the left navigation menu, click the plus sign to expand the **Payments & Transfers** menu, then select **Payment Center**.
2. Click **Initiate**, select **Send Payment**.
3. In the **Payee Information** section, enter the below information:
 - **Payee Name** – use the drop-down menu to select a payee. Note: payees must be added to the Payee Directory prior to initiating a payment.
 - **Payee Account** – A default payee account will appear if there is only one account for that payee. Use the drop-down to select the appropriate account if the payee has multiple accounts available .
 - **Transaction Date** – The next available payment date for available payment types will appear as the default transaction date. If needed, use the drop-down calendar to select a different date.
4. In the **Payment Information** section, enter the below information:
 - **Amount** - enter an amount to send.
 - **Select Type** - A default payment will appear if the payee is setup for only one type of payment type. Use the drop-down to select one of the below:
 - i. **Expedited Payment** – to send a Domestic wire
 - ii. **International Wire** – to send an International wire using US Dollars
 - **From Account** – use the drop-down menu to select the appropriate funding account.
 - **Purpose of Wire** – this is an optional field and can be used to include a sixteen maximum character memo for the purpose of the wire. **Note:** It is recommended to include this

information to prevent delays with processing the wire

- **Message To Payee** - enter a maximum thirty-five character message that will be sent along with the payment. **Note:** click **More** next to Line 1 to display Line 2-4 to include additional information.
5. Click **Send**.
 6. The Submit Payment confirmation pop-up window appears. Click **Continue**.
 7. The payment will appear in the Payments list view with a status of:
 - "Approved" – the payment has been approved **Note:** the status will update as the wire is processed for payment.
 - "Requires other's approval" - another user will need to Approve the payment to submit the wire.

Tax Payments

The **Tax Payment** option lets you pay the federal government (IRS) electronically. **Note:** this option will only be available if you are setup for ACH payments.

Initiating a Tax Payment

1. Open the left navigation menu, click the plus sign to expand the **Payments & Transfers** menu, then select **Payment Center**.
2. Click **Initiate** , select **Tax Payment**
3. In the **Payment Details** section, enter a **Payment Name** for the payment.
4. In the **Tax Information** section, enter the below information:
 - **Form Type** – the Federal radio button will be selected as the default.
 - **Tax Form** – use the drop-down to select the appropriate tax form. **Note:** different fields will appear in the Payment Information section depending on the tax form chosen.
 - **Tax Type Code** – use the drop-down to select the appropriate tax code.
5. In the **Originator Information** section, enter the below information:
 - **ACH Sender** – use the drop-down to select the ACH Company being used for the payment.
 - **Offset Account** – use the drop-down to select the appropriate funding account.
 - **Transaction Date** - The next available payment date will appear as the default transaction date. If needed, use the drop-down calendar to select a different date.
6. In the **Payment Information** section, enter the below information:
 - **9 Digit EIN** – enter the 9 digit EIN for the taxpayer.
 - **Tax Period End Date** – use the drop-down menus to choose the month and year for the tax period.
 - Enter the information below for the different tax forms:
 - i. **Federal – Form 941**
 - **Social Security Amount** – enter the amount for Social Security
 - **Medicare Amount** – enter the amount for Medicare
 - **Withholding Amount** – enter the amount for Withholding
 - ii. **Federal – All tax forms except 941, 720, CT1**
 - **Amount** – enter the amount of the payment
 - iii. **Federal – Form 720**
 - **First Amount** – enter the first amount to be paid
 - **First Tax Amount Code** – use the drop-down to choose the appropriate tax code for the first amount
 - **Second Amount** – enter the second amount to be paid
 - **Second Tax Amount Code** - use the drop-down to choose the appropriate tax code for the second amount
 - **Third Amount** – enter the third amount to be paid
 - **Third Tax Amount Code** - use the drop-down to choose the appropriate tax code for the third amount
7. Click **Submit For Approval**.

8. The Submit Payment confirmation pop-up window appears, click **Continue**.
9. The payment will appear in the Payments list view with a status of:
 - *"Requires my approval"* – click the ellipsis (...) next to the payment and select Approve. The status will update to *"Ready to Process"*. **Note:** the status will update to *"Processed"* once the payment has processed.
 - *"Requires other's approval"* - another user will need to Approve the payment to submit for processing.

Loan Payment

The **Loan Payment** option lets you make a loan payment to loans on your Business Access setup.

Initiating a Loan Payment

1. Open the left navigation menu, click the plus sign to expand the **Payments & Transfers** menu, then select **Payment Center**.
2. Click **Initiate** , select **Loan Payment**.
3. In the **Payment Details**, enter the below information:
 - **Loan Account** – use the drop-down menu to select the loan account you like to make a payment to.
 - **Funding Account** – use the drop-down menu to select the account being used to make the loan payment .
 - **Payment Options** drop-down to select an option:
 - i. **Regular Payment** – to make a principal plus interest payment
 - ii. **Principal Only** – to make a payment towards the principal only
 - **Amount** - enter the payment amount.
 - **Transaction Date** – defaults to today's date. **Note:** loan payments can't be future dated.
 - **Memo** - enter a maximum eighty-character memo that will be sent along with the payment.
4. When you are finished, click **Submit**.
5. The Submit Payment confirmation pop-up window appears, click **Continue**.
6. The payment will appear in the Payments list view with a status of Processed.

Loan Draw

The **Loan Draw** option lets you draw from a Line of Credit account. **Note:** this option will only be available if you are setup for loan draws.

Initiating a loan draw

1. Open the left navigation menu, click the plus sign to expand the **Payments & Transfers** menu, then select **Payment Center**.
2. Click **Initiate** , select **Loan Payment**.
3. Enter the below information:
 - **Loan Account** – use the drop-down menu to select the line of credit you would like to draw funds from.
 - **Funding Account** – use the drop-down menu to select the account you would like the funds to be sent to.
 - **Amount** - enter a draw amount.
 - **Transaction Date** – defaults to today's date. **Note:** loan draws can't be future dated.
 - **Memo** - enter a maximum eighty-character memo that will be sent along with the loan draw.
4. When you are finished, click **Submit**.

5. The Request Draw confirmation pop-up window appears, click **Continue**.
6. The payment will appear in the Payments list view with a status of Processed.

Employee Payments

The **Employee Payment** option lets you pay an employee set up in the Payee Directory. **Note:** this option will only be available if you are setup for ACH payments.

Initiating an Employee Payment

1. Open the left navigation menu, click the plus sign to expand the **Payments & Transfers** menu, then select **Payment Center**.
2. Click **Initiate** , select **Employee Payment**.
3. **Payment Name** - enter a payment name. **Note:** there is a twenty-five character maximum.
4. In the **Payment Information** section, enter the below information:
 - **Payment Date** - The next available payment date for available payment types will appear as the default transaction date. If needed, use the drop-down calendar to select a different date.
 - **From Account** - use the drop-down menu to select the funding account.
 - **Description** - enter a brief (10 characters maximum) description of the payment.
5. The **Payee Information** section will display the Name, ID, Account Number, and Last Amount paid for all Employee payees from the Payee Directory. Enter the below information for each employee:
 - **This Amount** - enter the amount of the current payment.
 - **Memo** – this is an optional field and can be used to enter a brief memo.
6. When you are finished, click **Submit for Approval**.
7. The Submit Payment confirmation pop-up window appears. click **Continue**.
8. The payment will appear in the Payments list view with a status of:
 - *"Requires my approval"* – click the ellipsis (...) next to the payment and select Approve. The status will update to *"Ready to Process"*. **Note:** the status will update to *"Processed"* once the payment has processed.
 - *"Requires other's approval"* - another user will need to Approve the payment to submit for processing.

ACH Origination Statuses

ACH NACHA Pass-Thru Files

- **Uploaded** – The file is ready to be submitted for approval.
- **Requires my approval** – The file requires approval by the user viewing the status.
- **Requires other's approval** – The file requires approval by a different user.
- **Processed** – The file was uploaded successfully.
- **Failed** – The file failed during upload and was not processed.
- **Approved** – The file is approved and has yet to be originated.
- **Deleted** – The file was deleted successfully. **Note:** If the file needs to be deleted and the Delete option is not available in the Actions drop-down menu, please contact Treasury Management Support at 800-749-7844.

ACH Template

- **Updated** – The payment was updated and is ready to be submitted for approval.
- **Updated via Import** – The payment was updated with an imported file and is ready to be submitted for approval
- **Requires my approval** – The payment requires approval by the user viewing the status.
- **Requires other's approval** – The payment requires approval by a different user.

- **Ready to Process** – The payment is approved and pending file creation by the application.
- **Processed** – The payment is approved and has yet to be originated.
- **Reversal Pending** – The reversal payment has been created and is pending file creation by the application.
- **Reversed** – The reversal payment has been processed successfully.
- **Stale dated** – The payment wasn't approved before the effective/send date.
- **Deleted** – The payment was deleted successfully.

ACH Origination Cut-Off Times

- **Next Day/Future Dated** – Monday thru Friday: 4:30 P.M. CT, Excluding Bank Holidays
- **Same-Day** – Monday thru Friday: 12 P.M. and 2 P.M. CT, Excluding Bank Holidays

Wire Transfer Statuses

- **Requires other's approval** – The Wire requires approval by a different user.
- **Processed** – The customer has submitted the Wire successfully.
- **Confirmed** – Busey has received the Wire for processing.
- **Acknowledged** – The Wire was accepted by the Receiving Financial Institution and Acknowledged.
- **Rejected** – The Wire was unable to be processed.
- **Deleted** – The Wire was deleted successfully.

Wire Cut-Off Times

- **Online Domestic** – Monday thru Friday: 5 P.M. CT, Excluding Bank Holidays
- **Online International (USD)** – Monday thru Friday: 2:30 P.M. CT, Excluding Bank Holidays
- **Call-In Domestic** – Monday thru Friday: 4:45 P.M. CT, Excluding Bank Holidays
- **Call-In International (USD)** – Monday thru Friday: 2:30 P.M. CT, Excluding Bank Holidays
- **Call-In International (Foreign \$)** – Monday thru Friday: 2:00 P.M. CT, Excluding Bank Holidays
- **Call-In Same Day Tax Payments** – Monday thru Friday: 3:00 P.M. CT, Excluding Bank Holidays