

Online Banking User Guide

Commercial

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Getting Started

Welcome to Online Banking with Equity Bank! Whether you are at home or at the office using a mobile phone, tablet or laptop, we strive to make your Online Banking experience easy and convenient.

You can navigate this guide by clicking a topic or feature in the Table of Contents. Each section provides an overview and steps to help you during the Online Banking process. If you have additional questions, contact us at 888.733.5041.

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Getting Started

New User Enrollment

If you're new to Online Banking with Equity Bank, you need to complete the enrollment process the first time you log in. Once you complete these few quick steps, you'll be on your way to banking everywhere you go!

1. Type equitybank.com into your browser, click the "Login" link at the top of the screen and click the "Enroll Now" link.
2. Fill out the Online Enrollment form with the required information, and click the **Continue** button.



Note: The details you provide are verified by comparing them to your contact information in our system. If the information does not match, call us at 888.733.5041 to update your profile.

3. A confirmation message appears. You are given a temporary password to use during your first-time login. Memorize the password, and click the "Click Here" link to be redirected to the Equity Bank Home page.
4. Enter your new login ID and click the **Log In** button.
5. Choose the contact method that allows Equity Bank to reach you immediately with a Secure Access Code (SAC). This numbered code is only valid for a short time, and you will need to request a new one if it expires. If you close your browser before receiving the SAC, you can log in again and select the **I already have a Secure Access Code** button.
6. Enter the SAC and click the **Submit** button.
7. Choose whether to register your device for future logins. If you click the **Register Device** button, you will never need to request an SAC from that device.



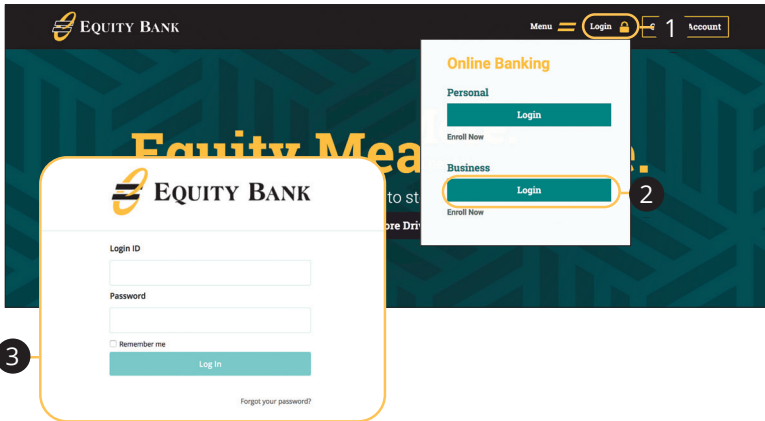
Note: For additional security, we strongly suggest you do not register your devices. Not registering requires you to use an SAC, each time you log in.

8. Review the Online Banking Services Agreement on the Disclaimers page, and click the **I Accept** button to agree to the terms and conditions.
9. A view-only profile page appears. Review the information and click the **Submit** button.
10. Change your password by using your old temporary password.
11. Congratulations! You have successfully logged in to Online Banking!
If you have any questions or concerns, call us at 888.733.5041.

Getting Started

Logging In

After your first-time enrollment, logging in is easy and only requires your login ID and password. If you are logging in on a device that you have not previously registered, you need to request an SAC.



1. Click the “Login” link.
2. Click the **Login** button.
3. Enter your login ID and password and click the **Log In** button.

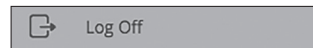


Note: If you enter an incorrect password too many times, your account will be temporarily locked. Call us at 888.733.5041 for assistance.

Logging Off

For your security, you should always log off when you finish your Online Banking session. We may also log you off due to inactivity.

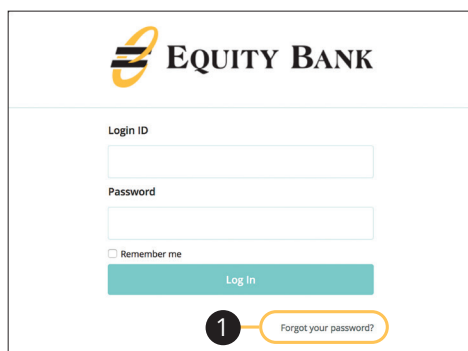
1. Click the **Log Off** tab in the navigation menu.
2. Close your internet browser.



Getting Started

Resetting a Forgotten Password

If you happen to forget your password, you can easily reestablish a new one from the Equity Bank Home page—no need to call us!



EQUITY BANK

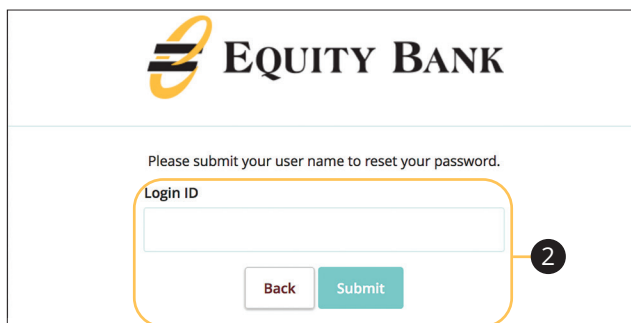
Login ID

Password

Remember me

Log In

1 Forgot your password?



EQUITY BANK

Please submit your user name to reset your password.

Login ID

Back Submit

2

1. Click the “Forgot your password?” link.
2. Enter your login ID and click the **Submit** button.



Note: You may not be able to change your password if your account is locked or if you are resetting your password from an unregistered device.

Please select a target:

I have a Secure Access Code

Call me : (XXX) XXX-5074

Text me : (XXX) XXX-5074

3

Enter your Secure Access Code

Secure Access Code

Back Submit

4

Please set your new password:

Password Requirements:

- Must be between 5 and 15 characters
- Must contain at least 1 number
- Password may not be the same as last 10 passwords.
- May not be the same as current password

New Password

Confirm New Password

Back Submit

5

3. Choose the contact method that allows Equity Bank to reach you immediately with a six-digit SAC.
4. Enter the SAC and click the **Submit** button.
5. Create a new password based on our password requirements, and click the **Submit** button when you are finished.

Home Page




Home Page Overview

After logging in, you are taken directly to the Home page. This page is divided into three convenient sections to help you navigate to every feature within Online Banking. Here you can view the balances in both your linked and Equity Bank accounts, see your account summaries and more!

The screenshot shows the Equity Bank Home Page interface. A dark sidebar on the left contains a navigation menu with items: Home, Messages, Transactions, Statements, Commercial, Manage Users, Locations, Reports, Help, Settings, Privacy Policy, and Log Off. The main content area is titled 'Home' and features a promotional banner at the top: 'Say goodbye to the paper trail. Go Paperless. Learn How.' Below the banner, there are several account summary cards. The 'MISC' card shows a balance of \$4.66. The 'Accounts Payable' card shows an available balance of \$26.87 and a current balance of \$26.87. The 'ACCOUNTS RECEIVABLE' card shows an available and current balance of \$5.90. An 'ASSET SUMMARY' section includes a donut chart showing a total of \$37 in assets, with 12% in blue, 18% in black, and 70% in orange. A table to the right of the chart shows 'Accounts Payable' with a balance of 71.79%, an available balance of \$26.87, and a current balance of \$26.87. A right-hand sidebar contains a '1 Approvals Required' notification, 'Commercial Transactions', and a 'Quick Transfer' button with a 'Transfer Money Now' link. A 'Go paperless in a few clicks. Learn How' banner is also present. Callout letters A through G are placed over the interface: A is on the sidebar menu, B is on the Accounts Payable current balance, C is on the MISC card, D is on the Quick Transfer button, E is on the Accounts Payable available balance, F is on the Accounts Receivable current balance, and G is on the user profile in the top right corner.

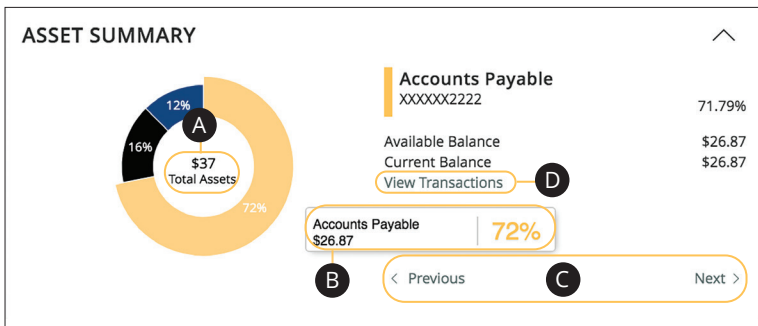


Note: The letters correspond to several available features on the Home page.

- A.** The navigation bar appears in every view on the left side of the screen. You can navigate to Online Banking features by selecting the appropriate drop-down tab.
- B.** Your Equity Bank accounts and linked external accounts are displayed in an account card with its balance.
- C.** If you click an account name, you are taken to the Account Details page. You can also click the  icon on the right side of an account card, and select View Activity for more details.
- D.** The  icon allows you to print a summary of current available funds in your accounts.
- E.** You can expand or collapse account details by clicking the  icon.
- F.** If you click and hold an account card, you can drag and drop it to a new location to change the order your accounts appear.
- G.** The Quick Actions links in the top right corner let you quickly access different Online Banking features.

Account Summary Overview

If you ever need to quickly assess how much money is in all of your accounts, you can scroll down to Account Summary on the Home page. This interactive chart represents your total assets, represented by specific colors and percentages.



- The Total Assets widget gives you the total amount of money in your accounts and breaks down those funds into percentages.
- Each colored piece represents one of your Equity Bank or linked accounts and displays its percentage of total funds and its balance.
- Clicking "Next" or "Previous" lets you view different accounts and details.
- You can click the "View Transactions" link for more information.

Home Page

Account Details Overview

Selecting a Equity Bank account on the Home page takes you to the Account Details page, where you can view every transaction pertaining to that account. From here, you can view details such as type of transaction, check images and account balances, so you stay organized and on top of your finances.

A	REGULAR SAVINGS XXXX	⋮	SAVINGS XXXX	⋮
	Current Balance	\$43,270.48	Current Balance	\$118,547.75
	Available Balance	\$43,270.48	Available Balance	\$18,547.75

Accounts Payable

Last Updated: October 17, 2020 7:34 AM

B	\$26.87	\$26.87
	Current Balance	Available Balance

Transactions Details

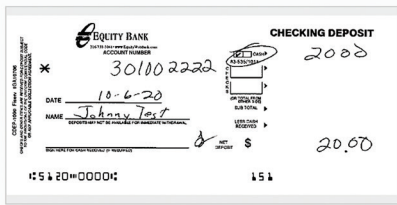
C D E F G
🔍 🗑️ 🇺🇸 ⬇️ ⋮

🔍 Search transactions

H	Date	Description	Amount	I
	OCT 6 2020	Deposit	\$20.00	J
			\$26.87	








Details

Statement Description:
 Deposit
 Date: 10/6/2020
 Type: Credit



1 of 2

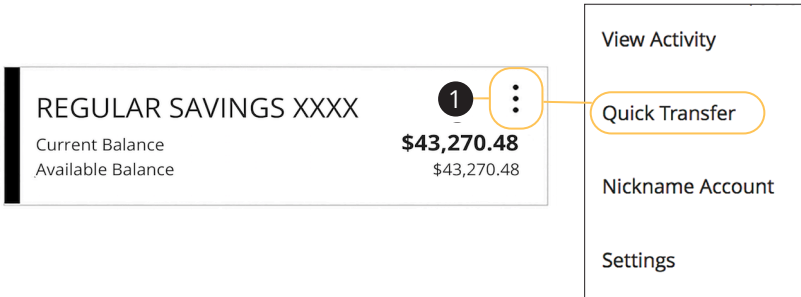
OCT 5 2020	ACH Payment Reversal ACH RTN 12345 TEST NO ACCOUNT	\$0.01	⋮
		\$6.87	


-
- A.** On the Home page, you can click on an account name to view the Account Details screen.
 - B.** The current and available balances of that account are displayed in the top right corner.
 - C.** The  icon opens the search bar to find transactions with that account.
 - D.** Transactions can be sorted by time, type, amount or check number. Click the  icon for more options.
 - E.** Make a quick transfer by clicking the  icon. (See page 18 for additional details.)
 - F.** Export your transactions into a different format by clicking the  icon.
 - G.** The  icon lets you send a secure message about that account or print a list of transactions.
 - H.** The  icon indicates how the Date, Description and Amount columns are sorted.
 - I.** You can view more details about a transaction by clicking on it.
 - J.** The  icon lets you send a secure message about that transaction or print details about it.

Home Page

Quick Transfer

No need to run to a branch to move money from one account to another. If you're ever in a rush, the Quick Transfer option is a simple and fast way to make transactions.



1. Click the  icon on the right side of an account card and select Quick Transfer.
2. Use the drop-downs to select the "From" and "To" accounts to send and receive the funds.
3. Enter an amount to transfer.
4. (Optional) Click the **Advanced Options** button to be redirected to the Funds Transfer feature.
5. Click the **Transfer Funds** button when you are finished.

Home Page

Account Nickname

Change an account's nickname directly from the Home page.

The screenshot shows an account card for "REGULAR SAVINGS XXXX" with a current balance of \$43,270.48 and an available balance of \$43,270.48. A menu is open on the right side of the card, listing options: View Activity, Quick Transfer, Nickname Account (highlighted with a red circle), and Settings. A red circle with the number 1 is placed over the three-dot menu icon on the account card.


The screenshot shows the "Nicknames" dialog box. It contains the following information:

Account Name Equity ECO Sav	Account Number XXXXXX2521
Available Balance \$4.66	Current Balance \$4.66

Below the table are two input fields:

- Global Nickname**: An empty text input field.
- Personal Nickname**: A text input field containing "Misc Acct" and a close icon (X).

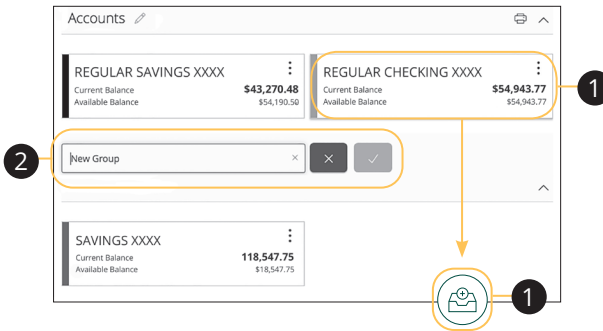
At the bottom of the dialog are two buttons: "Cancel" and "Save" (highlighted with a red circle and labeled with the number 3). A red circle with the number 2 is placed over the input fields.


1. Click the  icon on the right side of an account card and select Nickname Account.
2. Enter a new account nickname.
3. Click the **Save** button when you are finished.

Home Page

Account Grouping

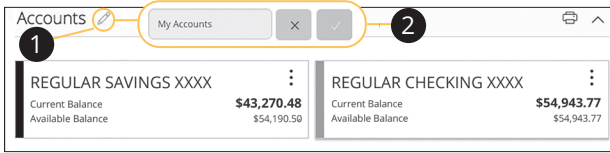
You can organize your internal and linked accounts into groups, so the Home page appears in a way that makes sense to you. These groups can always be changed or deleted to meet your needs.




1. Create a new group by clicking and holding an account tile, then dragging and dropping it to the  pop-up icon.
2. Create a group nickname and click the checkmark when you are finished.

Editing a Group Name

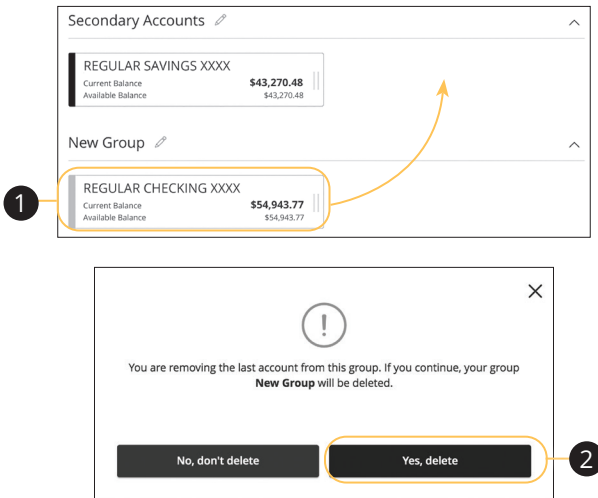
The names of existing groups can be edited in just two steps.



1. Click the  icon to edit your group nickname.
2. Enter a new name and click the checkmark when you are finished.

Deleting a Group

After a group is made, you can reorganize the Home page by deleting a group without removing those accounts from the Home page.



1. Remove all accounts from a group by clicking and holding an account tile, then dragging and dropping it into another group.
2. Click the **Yes, delete** button to delete the group.

Security

Protecting Your Information

Here at Equity Bank, we do everything we can to protect your personal information and provide you with a dependable online experience. However, we rely on you to take further precautions to assure the safety of your accounts. By following our tips, Online Banking can be a secure and efficient method for all your banking needs.

General Guidelines

- Make sure your operating system and antivirus software are up to date.
- Always use secure wireless (WiFi) networks that require a login ID and password.
- Never leave your computer unattended while using Online Banking.
- Monitor your recent account history for unauthorized transactions.
- Always log off Online Banking when you're finished and close the browser.

Login ID and Password

- Create strong passwords by using a mixture of uppercase and lowercase letters, numbers and special characters.
- Do not create passwords containing your initials or birthday.
- Change your passwords periodically.
- Memorize your passwords instead of writing them down.
- Only register personal devices, and avoid using features that save your login IDs and passwords.

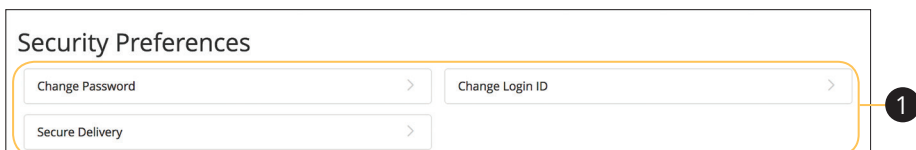
Fraud Prevention

- Do not open email attachments or click on links from unsolicited sources.
- Avoid giving out personal information on the phone or through email.
- Shred unwanted sensitive documents including receipts, checks, deposit slips, pre-approved credit card offers and expired cards.
- Act quickly. If you suspect your financial information is compromised, call us immediately at 888.733.5041.

Security

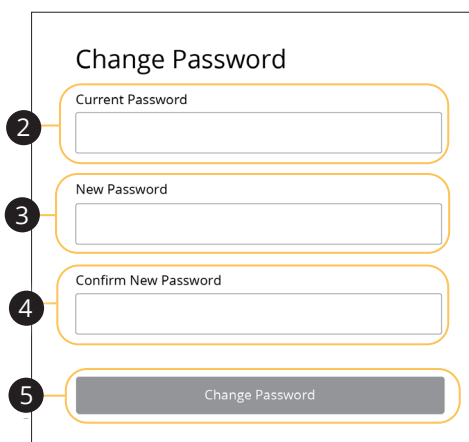
Security Preferences

We take security very seriously at Equity Bank. So we have added various tools to help you better protect your account information. You can add and manage these features in Security Preferences to strengthen your Online Banking experience.



Change Password

You can change your Online Banking password whenever you want to. We recommend changing your password regularly and following our guidelines to create a strong password.

A screenshot of the 'Change Password' form. The title 'Change Password' is at the top. Below it are three input fields: 'Current Password', 'New Password', and 'Confirm New Password'. At the bottom is a 'Change Password' button. Numbered callouts (2, 3, 4, 5) point to each of these elements respectively.

In the **Settings** tab, click **Security Preferences**.

1. Click the **Change Password** button.
2. Enter your current password.
3. Create a new password.
4. Reenter your new password.
5. Click the **Change Password** button when you are finished making changes.

Change Login ID

You can also change your login ID at any time. Create a unique login ID you will remember and follow our required guidelines.

Change Login ID

New Login ID

Save new Login ID

In the **Settings** tab, click **Security Preferences**.

1. Click the **Change Login ID** button.
2. Enter your new login ID.
3. Click the **Save new Login ID** button when you are finished making changes.

Secure Delivery

We can verify your identify by sending an SAC to you by text message, voice call or email address. Within Security Preferences, you can make changes to your delivery preferences or add new ways we can contact you.

Secure Delivery Contact Information

Enter your preferred email and/or phone contact information below. This contact information will be used for Secure Access Code delivery.

Email Address

johndoe@email.com ✎ 🗑️

New Text Number

New Voice Number

New Email Address

Email Address

johndoe@email.com

✕
✓

In the **Settings** tab, click **Security Preferences**.

1. Click the **Secure Delivery** button.
2. Make changes to a secure delivery method by clicking the ✎ icon to make changes, or the 🗑️ icon to delete a secure delivery method.
3. Enter your new contact information and click the ✓ icon when you are finished to save your changes.
4. Add a new delivery contact by clicking either the **New Text Number**, **New Voice Number** or **New Email Address** button at the bottom of the page.

Security

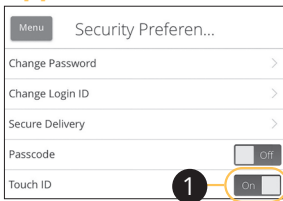
Mobile Security Preferences

Within Equity Bank's Mobile Banking app, you have the ability to set up security preferences that are not available on a desktop computer. These additional preferences make signing into your Mobile Banking quick and easy, but also add an extra layer of security to your private information while you are on the go!

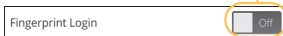
Enabling Touch ID or Fingerprint Login

Touch ID and Fingerprint Login use fingerprint recognition technology, allowing you to perform tasks on your Apple® or Android™ device with just your fingerprint. With this feature enabled, you can quickly and securely access your accounts using our mobile app!

Apple®



Android™



What Is This Feature?

This feature lets you validate your Mobile Banking session using your fingerprint instead of a login ID and password.

With this feature enabled, you will be prompted to place your registered fingerprint on the fingerprint scanner to login.

Feature Enablement

Fingerprint authentication is only available for users with a fingerprint scanner enabled device.

In the event that you choose to disable the feature on your mobile device, your account will revert back to requiring a login ID and password.

2

Continue

3

Login ID

Password

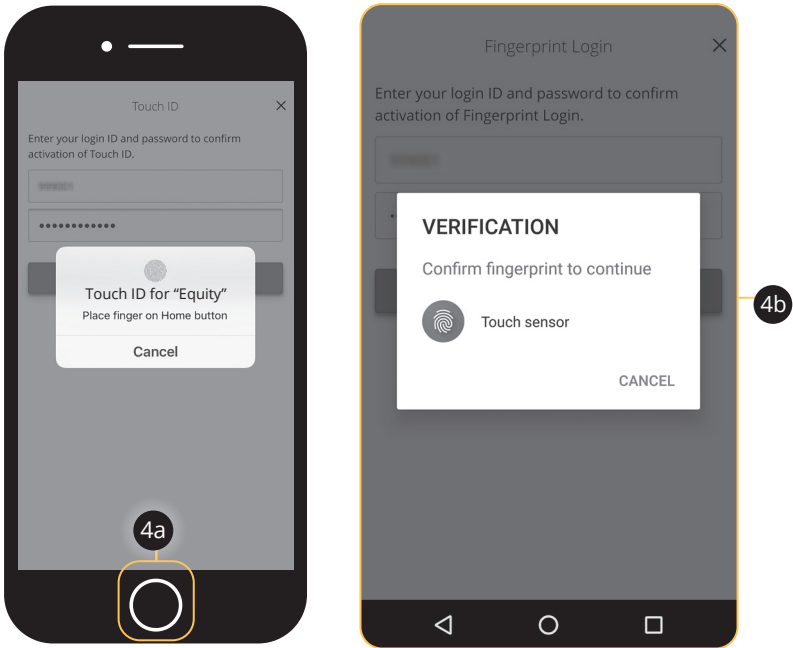
Authorize

Sign in to Equity Bank's Mobile Banking app and tap the **Menu** button. In the **Settings** tab, tap **Security Preferences**.

1. Toggle the **Touch ID** or **Fingerprint Login** switch from "Off" to "On."
2. Review the information about using fingerprint authentication and tap the **Continue** button.
3. Enter your login ID and password, and tap the **Authorize** button.



Note: You must have Touch ID or Fingerprint Login enabled on your mobile device before enabling it through our Mobile Banking app.

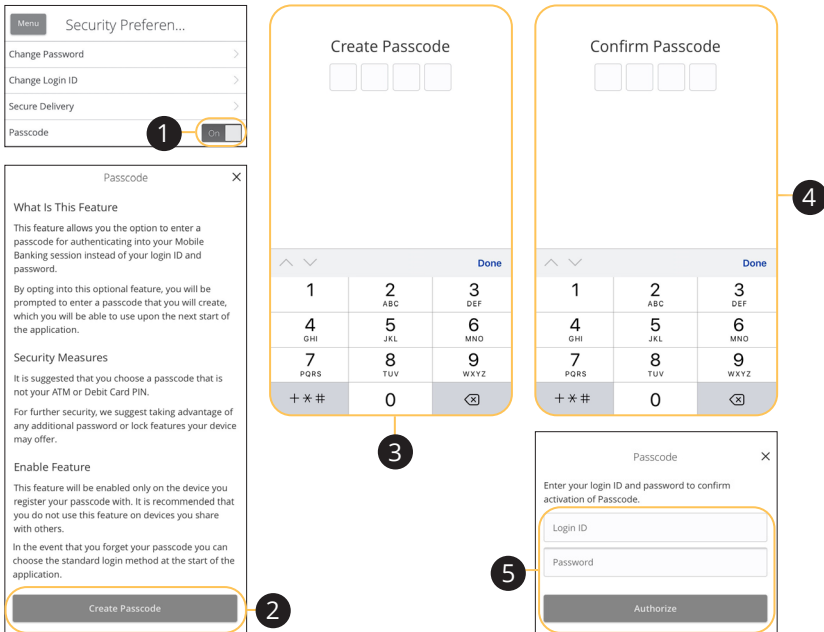


4. Scan your fingerprint.

- a. Apple® Device:** Place your finger on the **Home** button to enable Touch ID.
- b. Android™ Device:** Place your finger on the fingerprint scanner to enable Fingerprint Login. Location of scanner varies from device to device.

Enabling Passcode Authentication

Create a unique passcode within our Mobile Banking app to quickly and easily sign in and access your funds while on the go!



Sign in to Equity Bank's Mobile Banking app and tap the **Menu** button. In the **Settings** tab, tap **Security Preferences**.

1. Toggle the **Passcode** switch from "Off" to "On."
2. Review the information about using a passcode and tap the **Create Passcode** button.
3. Create your four-digit passcode using the keypad.
4. Confirm your passcode using the keypad.
5. Enter your login ID and password, and tap the **Authorize** button.

Disabling Passcode Authentication, Touch ID or Fingerprint Login

You can disable Passcode Authentication, Touch ID or Fingerprint Login if you no longer prefer to utilize them. When all features are disabled, you can sign in to our Mobile Banking app using your login ID and password.

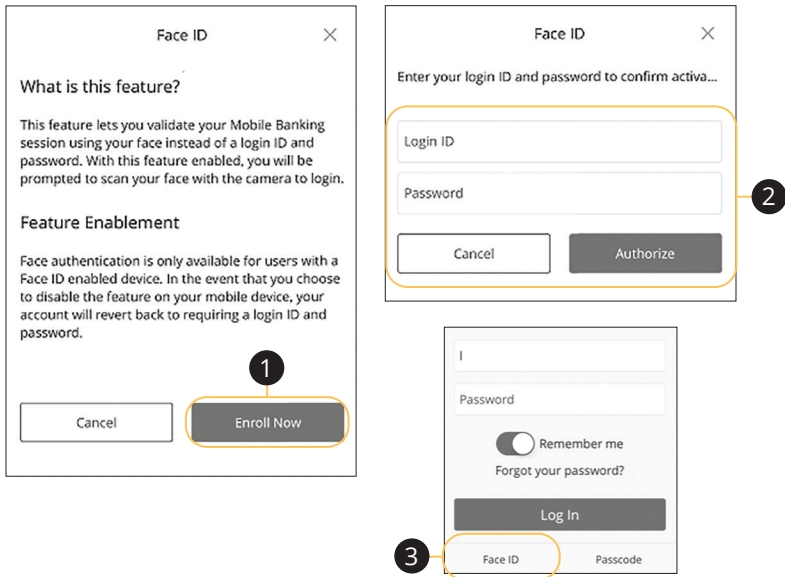


Sign in to Equity Bank's Mobile Banking app and tap the **Menu** button. In the **Settings** tab, tap **Security Preferences**.

1. Toggle the **Passcode**, **Touch ID** or **Fingerprint Login** switch from "On" to "Off."
2. Tap the **Yes** button to disable the feature.

Enabling Face ID

Face ID is a feature which utilizes facial recognition technology, allowing you to unlock your Apple® device with your face instead of a login ID and password.



Open Equity Bank's Mobile Banking app and tap the **Face ID** button.

1. Review the information about using Face ID and tap the **Enroll Now** button.
2. Enter your login ID and password, and tap the **Authorize** button.
3. Face ID is now set up. You can now tap the **Face ID** button to log in.



Note: You must have Face ID enabled on your mobile device before enabling it through our Mobile Banking app.

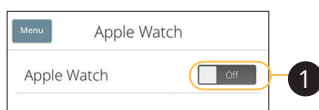
Security

Apple® Watch

With the convenience of the Apple® Watch feature, you can now check your balances and recent transactions faster than ever.

Apple® Watch Setup

Activate the Apple® Watch feature in your mobile banking app using your mobile device or tablet.

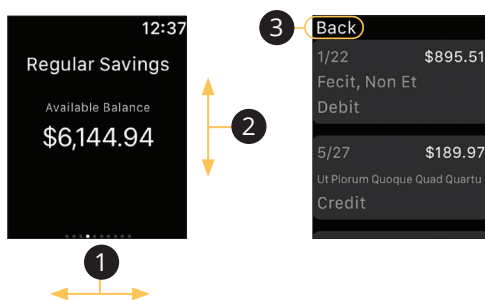


Sign in to Equity Bank's Mobile Banking app and tap the **Menu** button. In the **Settings** tab, tap **Apple® Watch**.

1. Toggle the **Apple® Watch** switch from "Off" to "On."

Viewing Balances and Transactions

When you activate the Apple® Watch feature, you can view your first ten accounts on the Account Summary page, balances and transactions with a few taps.



1. Swipe left and right to view different account balances.
2. Swipe up and down to scroll through the transactions list.
3. Tap the **Back** button to return to your account list.

Security

Alerts Overview

Having peace of mind is critical when it comes to your Online Banking experience. When you create an alert through Online Banking, you specify the conditions that trigger that alert, so you stay on top of what's important to you.



In the **Settings** tab, click **Alerts**.

- A.** The "New Alert" drop-down lets you create an account, history, online transaction or reminder alert.
- B.** The ^ icon allows you to collapse or expand alert details for each category.
- C.** Toggling the switch turns an alert on or off without deleting it.
- D.** The "Edit" link lets you make changes to existing alerts.



Note: All alerts are automatically sent through secure messages, but you can also choose to receive them by text message, voice call, or email.

Account Alerts

There should be no surprises when it comes to your finances. Account Alerts can notify you when the balances in your accounts go below or above a set amount.

The screenshot shows a 'New Account Alert' form with the following elements and callouts:

- 1:** A list of alert types: Account Alert, History Alert, Online Transaction Alert, and Reminder.
- 2:** The 'Account' dropdown menu, currently showing 'Equity ECO Chkg XXXXXX2222 \$26.84'.
- 3:** The 'Account balance type' dropdown menu.
- 4:** The 'Amount' section with three radio buttons: 'More Than', 'Less Than', and 'Exactly'.
- 5:** The amount input field, showing '\$' on the left and '0.00' on the right.
- 6:** The 'Alert Delivery Method' dropdown menu, currently set to 'Email', and the 'Email Address' input field below it.
- 7:** The 'Create Alert' button at the bottom right of the form.

At the bottom of the form, there are two buttons: 'Go back' (black) and 'Create Alert' (teal).

In the **Settings** tab, click **Alerts**.

1. Use the “New Alert” drop-down and select “Account Alert.”
2. Use the drop-down to select an account.
3. Use the drop-down to select an account balance type.
4. Select a comparison.
5. Enter an amount.
6. Select a delivery method and enter the corresponding information.
7. Click the **Create Alert** button when you are finished.

History Alerts

If you're ever concerned about amount limits or pending checks, you can create History Alerts to contact you when a check number posts or transactions meet a chosen amount.

The screenshot shows the 'New History Alert' form. On the left, a menu (1) lists alert types: Account Alert, History Alert, Online Transaction Alert, and Reminder. The main form (2) has a 'Transaction Type' section with buttons for 'Debit Transaction', 'Credit Transaction', 'Check Number', and 'Description'. Below that is the 'Amount' section (3) with radio buttons for 'More Than', 'Less Than', and 'Exactly', followed by a text input field (4) containing '\$' and '0.00'. The 'Account' section (5) is a drop-down menu. The 'Alert Delivery Method' section (6) has a drop-down menu with 'Email' selected and an 'Email Address' input field. At the bottom are 'Go back' and 'Create Alert' buttons (7).

In the **Settings** tab, click **Alerts**.

1. Click the "New Alert" drop-down and select "History Alert."
2. Select a transaction type.
3. Select a comparison. These options vary depending on the chosen transaction type.
4. Enter an amount.
5. Use the drop-down to select an account.
6. Select a delivery method and enter the corresponding information.
7. Click the **Create Alert** button when you are finished.

Online Transaction Alerts

Different types of transactions can occur in your accounts. By creating Online Transaction Alerts, you can be notified when various transfers, payments or debits post to your account.

The image shows a 'New Online Transaction Alert' form with six numbered callouts. Callout 1 points to a list of alert types: Account Alert, History Alert, Online Transaction Alert, and Reminder. Callout 2 points to the 'Transaction' dropdown menu, which is set to 'Change of Address'. Callout 3 points to the 'Account' dropdown menu. Callout 4 points to the 'Status' dropdown menu. Callout 5 points to the 'Alert Delivery Method' dropdown menu, which is set to 'Email', and the 'Email Address' input field below it. Callout 6 points to the 'Create Alert' button.

In the **Settings** tab, click **Alerts**.

1. Click the "New Alert" drop-down and select "Online Transaction Alert."
2. Use the drop-down to select a transaction type.
3. Use the drop-down to select an account.
4. Use the drop-down to select a status.
5. Select a delivery method and enter the corresponding information.
6. Click the **Create Alert** button when you are finished.

Reminders

Just like marking a calendar, you can set up alerts to remind you of specific dates or events. Keep track of important dates, so you will never forget a birthday or anniversary again!

The image shows a 'New Reminder' form with the following fields and callouts:

- 1**: A list of alert types: Account Alert, History Alert, Online Transaction Alert, and Reminder.
- 2**: The 'Event' drop-down menu.
- 3**: The 'Select a date' input field with a calendar icon.
- 4**: The 'Recurs Every Year' checkbox.
- 5**: The 'Message' text input field.
- 6**: The 'Alert Delivery Method' drop-down menu (set to 'Email') and the 'Email Address' input field.
- 7**: The 'Create Alert' button.

At the bottom of the form are two buttons: 'Go back' and 'Create Alert'.

In the **Settings** tab, click **Alerts**.

1. Use the “New Alert” drop-down and select “Reminder.”
2. Use the drop-down to select an event.
3. Enter the date for the alert to occur.
4. Check the box next to “Recurs Every Year” to have your alert repeat annually.
5. Enter a message.
6. Select a delivery method and enter the corresponding information.
7. Click the **Create Alert** button when you are finished.

Security

Security Alerts Overview

We want you to feel confident while using Online Banking. To help you feel safe and in control, Security Alerts are implemented in your accounts to notify you immediately when security scenarios occur.

1 Edit Delivery Preferences

Alert me when an address is changed. **A**

Alert me when an outgoing ACH transaction is created.

2 Delivery Preferences

EMAIL ADDRESS

Email Address

PHONE NUMBER

Country
United States

Area Code Phone Number

SMS TEXT NUMBER

Message and data rates may apply. Expect 1 message/transaction.

Country
United States

Area Code Phone Number

Agree To Terms
Terms and Conditions

3 Save

In the **Settings** tab, click **Alerts**, then **Security Alerts**.

A. Toggling the switch turns an alert on or off without deleting it.

Editing Delivery Preferences

When a trigger occurs, Security Alerts are always sent to you through secure messages. You can add additional delivery methods to notify you about your accounts wherever you are.

In the **Settings** tab, click **Alerts**, then **Security Alerts**.

1. Click the "Edit Delivery Preferences" link at the top. These changes will apply to all Security Alerts.
2. Enter the information for your preferred delivery method.
3. Click the **Save** button when you are finished making changes.

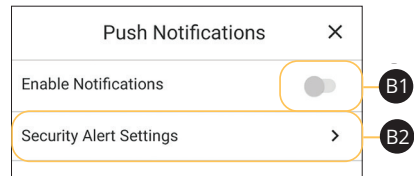
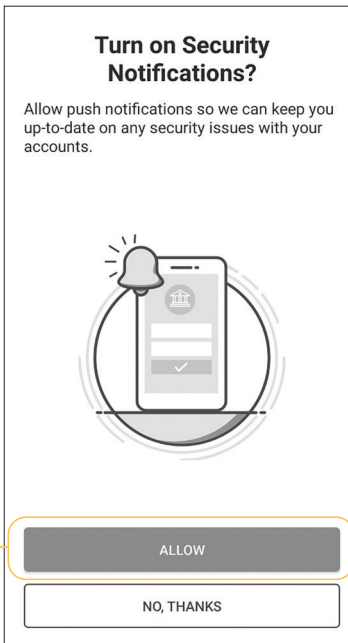
Security

Enabling and Disabling Push Notifications

Have alerts sent directly to your mobile device as push notifications. Push notifications are completely free to receive and will show up as a banner at the top of your lock screen or in your “notification tray.”



Note: Push Notifications are available for security, reminder, account and transaction alerts.

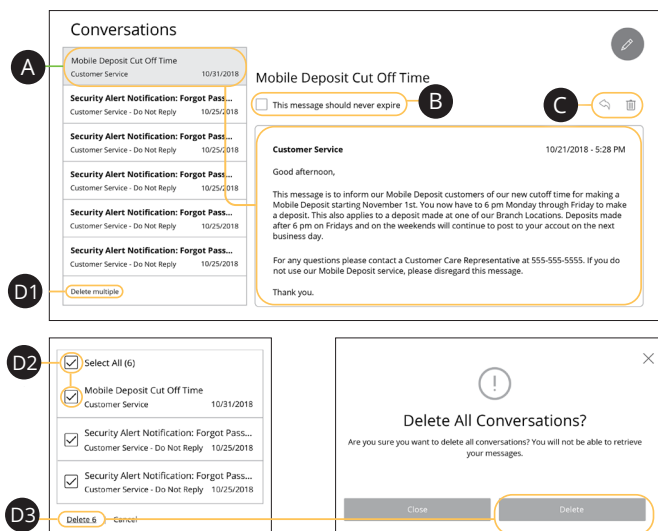


- A.** When you first sign into Equity Bank’s online banking app you have the option to enable push notifications for alerts by tapping the **Allow** button.
- B.** To enable or disable push notifications at a later time, in the **Alerts** tab, tap **Push Notifications**.
 - 1.** Use the **Enable Notifications** switch to enable or disable push notifications.
 - 2.** Tap the respective **Alert Settings** tab to edit alerts and their delivery preferences. (See Alerts Overview section starting on page 32 for more information.)



Security

Secure Message Overview

If you have questions about your accounts or need to speak with someone at Equity Bank, Secure Messages allow you to communicate directly with a Equity Bank customer service representative. From the Secure Messages page, you can find replies, old messages or create new conversations.



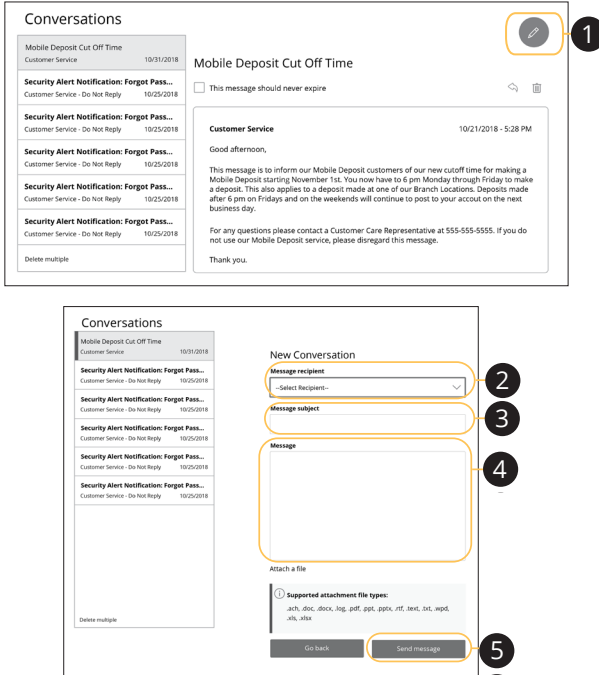
Click the **Messages** tab.

- A.** Click on a message to open it. Messages are displayed on the left side of the screen.
- B.** Messages automatically delete after a certain time. Check the box next to "This message should never expire" to prevent that message from being erased.
- C.** Delete an opened message by clicking the  icon or reply by clicking the  icon.
- D.** You can delete multiple messages at once.
 - 1.** Click the "Delete multiple" link.
 - 2.** Check the box next to the corresponding messages or check the box next to "Select All."
 - 3.** Click the "Delete" link and then the **Delete** button to permanently delete the selected messages.


Security

Sending a Secure Message

Starting a new conversation through Online Banking is just as effortless as sending an email. Unlike an email, you can safely include confidential information relating to your accounts or attach files within a new message.



Click the **Messages** tab.

1. Create a new message by clicking the  icon in the top right corner.
2. Select the recipient from the drop-down.
3. Enter the subject.
4. Enter your message.
5. Click the **Send message** button when you are finished.

Transaction Types

Moving Money Overview

Online Banking gives you the ability to transfer funds on the go. Whether you are transferring money between your accounts or sending money to someone outside of Equity Bank, there are various features that help you transfer funds in different ways.

- **Funds Transfer:**

Move money between your personal Equity Bank accounts.

Funds Transfer

From Account

▼

- **Loan Payment:**

Move money to a loan at Equity Bank or at another financial institution.

Loan Payments

Use this form to submit loan payments.

From *

--Select From Account--
▼

- **Bill Pay:**

Move money to someone's external account or a company's account.

Pay Bills
Payment Activity

🔍 Search payees

+ Add payee

⋮ Bill Pay Options

Transactions

Funds Transfer

You can use the Funds Transfer feature to transfer money between your Equity Bank accounts. These transactions go through automatically, so your money is always where you need it to be.

Individual Transfers

You can send a one-time transfer between your accounts. This is useful if you need to transfer funds between savings and checking or add funds to a checking account that is running low.

The screenshot shows the 'Funds Transfer' interface with two tabs: 'Individual Transfers' (selected) and 'Multi-Account Transfers'. The form is divided into three numbered sections:

- 1** From Account: A dropdown menu.
- To Account: A dropdown menu.
- 2** Amount: An input field containing '0.00'.
- 3** Frequency: A dropdown menu with '1st of the month' selected.

In the **Transactions** tab, click **Funds Transfer**.

1. Select the accounts to transfer funds between using the "From" and "To" drop-downs.
2. Enter the amount to transfer.
3. Select the the frequency using the drop-down.

The screenshot shows a form for setting up a recurring transfer. It includes a date picker for the start date, an informational message about processing on holidays, radio buttons for repeat duration, an optional memo field, and two action buttons: Draft and Approve.

4a Start Date
04/09/2019

4b Repeat Duration
 Forever (Until I cancel)
 Until date (Set an end date)

5 Memo (optional)
Enter letters and numbers only

6 Draft Approve

Transfers falling on a Sunday or banking holiday will be processed the following business day.

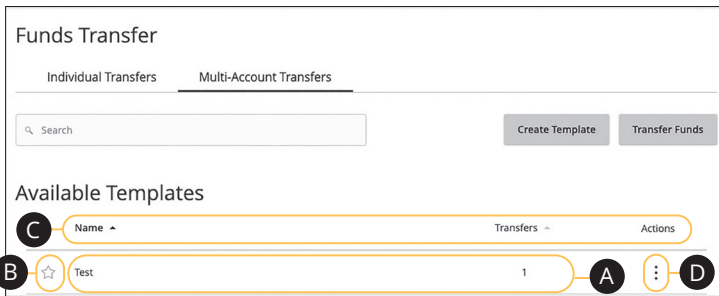
4. If you would like to set up a recurring transfer, follow the steps below:
 - a. Enter a start date for this transaction using the calendar features.
 - b. Decide if the transfer will repeat forever or have an end date.
5. Enter a memo.
6. Click the **Draft** or **Approve** button when you are finished.



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

Multi-Account Transfers Overview

Use the Multi-Account Transfer tool to send more than one transfer to several of your accounts at Equity Bank. You can create a template if you are sending the transfers more than once. If you do not need to create a template, you can send a one time multi-transfer instead.



In the **Transactions** tab, click **Funds Transfer**, then **Multi-Account Transfers**.

A. The following information presents for each template:

- Name
- Number of transfers in the template

B. To mark a template as a favorite, click the ☆ icon.

C. Click the ▲ icon next to the appropriate column to sort templates by display name or transfers.

D. Click the ⋮ icon to transfer funds, edit, copy or delete a template.



Note: The letters correspond to several available features on the Multi-Account Transfers page.

Multi-Account Transfers- Creating a Template

Use the Multi-Account Transfer tool to send more than one transfer to several of your accounts at Equity Bank. You can also create a template if you are sending the transfers more than once. If you do not need to create a template, you can send a one-time multi-transfer instead.

The image consists of two screenshots of the 'Funds Transfer' interface. The top screenshot shows the 'Multi-Account Transfers' tab selected. A search bar is present, and a 'Create Template' button is circled in orange with a '1' above it. Below this is a table titled 'Available Templates' with columns for Name, Transfers, and Actions. A row shows a template named 'Test' with 1 transfer and a star icon. The bottom screenshot shows the 'Template Properties' section. It has two sub-sections: 'Template Properties' and 'Origination Details'. In 'Template Properties', the 'Template Name' field is circled in orange with a '2' to its left, and the 'Template Access Rights' link is circled in orange with a '3' to its right. In 'Origination Details', the 'Memo' field is circled in orange with a '4' to its left. A 'Push Memo to All' button is located at the bottom right of the 'Origination Details' section.

In the **Transactions** tab, click **Funds Transfer**, then **Multi-Account Transfers**.

1. Click the **Create Template** button if it is a recurring transfer.
2. Enter a the template name.
3. Choose which users have access to the template by clicking the provided link.
4. (Optional) Enter a memo and click the **Push Memo to All** if all transfers will receive the same one.

The screenshot shows a 'Transfers (3)' interface. At the top right, there is a search bar labeled 'Find accounts in transfer' (5) and a vertical ellipsis menu (6) with options 'Expand All' and 'Collapse All'. Below this is a table with columns 'From Account', 'To Account', and 'Amount'. The first row is highlighted and contains a warning icon and the text 'This payment is incomplete'. It has two search bars for 'Search by name or num' (8) and an amount field set to '\$0.00' (9). Below the search bars is a 'Memo' field (10). The table has two more rows, each with search bars and an amount field. At the bottom of the table is a dashed box with a '+Add another transfer' link (11). At the bottom left, the total amount is '\$0.00' and there are '3 transfers'. At the bottom right, there are 'Cancel' and 'Save' buttons (12).

5. (Optional) Search for existing accounts in transfer using the search bar.
6. Click the \vdots icon to expand all transfers.
7. Click the \vdots icon to expand, copy or remove a single transfer
8. Select a From and To account using the search bar.
9. Enter an amount.
10. (Optional) Enter a memo.
11. (Optional) Click the "+Add another transfer" link if you wish to add another transfer.
12. Click the **Save** button when you are finished.

Multi-Account Transfers- Single Transfer

Next, you need to select a transfer date for your payment to occur. When you're finished, you can review the one-time payment or template and, depending on your rights, either draft or submit your transaction.

Funds Transfer

Individual Transfers **Multi-Account Transfers**

Search Create Template **Transfer Funds** 1

Available Templates

Name	Transfers	Actions
☆ Test	1	⋮

Funds Transfer

Origination Details

Transfer Date Recurrence: None

Same Date 3

Memo **Push Memo to All** 4

In the **Transactions** tab, click **Funds Transfer**, then **Multi-Account Transfers**.

1. Click the **Transfer Funds** button if it is a one-time transfer.
2. Enter a the transfer date using the calendar feature.
3. Check the box next to "Same Date" if all transfers are sent on the same day.
4. (Optional) Enter a memo and click the **Push Memo to All** button if all transfers receive the same memo.

The screenshot shows a 'Transfers (3)' interface. At the top, there is a search bar labeled 'Find accounts in transfer' (5) and a vertical ellipsis menu (6) with options 'Expand All', 'Collapse All', 'Copy', 'Remove', and 'Expand Row' (7). Below this is a table with columns 'From Account', 'To Account', and 'Amount'. The first row is highlighted and contains a warning icon and text 'This payment is incomplete' (8), a search bar (8), another search bar (8), and an amount field '0.00' (9). Below the search bars is a 'Memo' field (10). The table has three rows, each with a search bar and an amount field. At the bottom of the table is a dashed box with a '+ Add another transfer' link (11). At the bottom of the interface, there is a summary bar showing '\$0.00' and '3 transfers', and three buttons: 'Cancel', 'Draft' (12), and 'Approve'.

5. (Optional) Search for existing accounts in transfer using the search bar.
6. Click the \vdots icon to expand all transfers.
7. Click the \vdots icon to expand, copy or remove a single transfer
8. Select a From and To account using the search bar.
9. Enter an amount.
10. (Optional) Enter a memo.
11. (Optional) Click the “+Add another transfer” link if you wish to add another transfer.
12. Click the **Draft** or **Approve** button when you are finished.

Transactions

Editing a Multi-Account Transfer Template

If you have Manage Funds Transfer: Multi-Transfer rights, you can edit any of the available templates on the Multi-Account Transfers page. Templates are a quick way to make changes without having to create a new template for multiple recurring transfers.

The image consists of two screenshots of the 'Funds Transfer' interface. The top screenshot shows the 'Available Templates' section. A callout box labeled '1' highlights the 'Edit' option in the 'Actions' column for a template named 'Test'. The bottom screenshot shows the 'Template Properties' form for the 'Test' template. A callout box labeled '2' highlights the 'Memo' field, and another callout box labeled '3' highlights the 'Save' button at the bottom right of the form.

Funds Transfer

Individual Transfers **Multi-Account Transfers**

Search Create Template Transfer Funds

Available Templates

Name	Transfers	Actions
☆ Test	1	<ul style="list-style-type: none"> Transfer Funds Edit Copy Delete

Funds Transfer

Template Properties

Template Name: Test Template Access Rights: 4 of 4 user roles selected

Origination Details

Memo: Push Memo to All

Transfers (1) Find accounts in transfer

From Account	To Account	Amount
Advantage Plus XXXXXXXX6746 \$689.80	--Advantage Plus-- XXXXXXXX3959 \$5.00	\$1.00
+ Add another transfer		

\$1.00 1 transfers Cancel Save

In the **Transactions** tab, click **Funds Transfer**, then **Multi-Account Transfers**.

1. Click the icon and select "Edit" from the drop-down.
2. Make the necessary edits.
3. Click the **Save** button when you are finished making changes.


Transactions

Deleting a Multi-Account Transfer Template

An authorized user can delete an unnecessary template if they have Funds Transfer: Multi-Transfer rights. However, once a template is deleted, previous transfers using the template do not change.

The screenshot shows the 'Funds Transfer' interface. At the top, there are tabs for 'Individual Transfers' and 'Multi-Account Transfers'. Below the tabs is a search bar and two buttons: 'Create Template' and 'Transfer Funds'. The main section is titled 'Available Templates' and contains a table with columns for 'Name', 'Transfers', and 'Actions'. A table row is visible with the name 'Test' and '1' in the 'Transfers' column. A circled '1' points to the actions menu icon (three vertical dots) for the 'Test' template. A callout box next to the actions menu shows options: 'Transfer Funds', 'Edit', 'Copy', and 'Delete'. Below the table, a 'Delete Template' dialog box is shown. It features a warning icon and the text 'Delete Template' and 'Are you sure you want to delete this Template?'. At the bottom of the dialog are two buttons: 'Don't Delete Template' and 'Delete Template'. A circled '2' points to the 'Delete Template' button.

In the **Transactions** tab, click **Funds Transfer**, then **Multi-Account Transfers**.

1. Click the  icon to delete a template.
2. Click the **Delete Template** button to permanently delete a template.

Transactions

Loan Payment

If you need to make a one-time or recurring loan payment with Equity Bank or another financial institution, you can use the Loan Payment feature.

The screenshot shows a form titled "Loan Payments" with the instruction "Use this form to submit loan payments." The form contains four main sections, each highlighted with a numbered callout:

- 1**: "From *" dropdown menu with the placeholder text "...Select From Account--".
- 2**: "To *" dropdown menu with the placeholder text "...Select To Account--".
- 3**: "Payment Type *" dropdown menu.
- 4**: "Amount *" text input field, followed by a checkbox labeled "Make this recurring". Below this is a "Date *" field with the value "09/28/2020" and a calendar icon.

In the **Transactions** tab, click on **Loan Payment**.

1. Using the "From" and "To" drop-downs, select the account the funds will be taken from and the account you wish to post the payment.
2. Select your payment type using the "Payment Type" drop-down.
3. Enter the amount of the payment.
4. (One-Time Payment Only) Enter the date to process the transaction.

The screenshot shows a form for setting up a recurring payment. The form includes the following fields and controls:

- Amount ***: A text input field.
- Make this recurring**: A checked checkbox with a blue square icon.
- Frequency ***: A dropdown menu.
- Start Date ***: A date input field containing "09/28/2020" and a calendar icon.
- End Date ***: A date input field with a calendar icon.
- Repeat Forever**: An unchecked checkbox.
- Memo**: A text input field containing "Memo/Description".
- None**: A label below the memo field.
- Clear**: A button.
- Submit**: A green button.

Numbered callouts point to the following elements:

- 5a**: "Make this recurring" checkbox.
- 5b**: "Frequency" dropdown.
- 5c**: "End Date" field.
- 5d**: "Repeat Forever" checkbox.
- 6**: "Memo" field.
- 7**: "Submit" button.

5. If you would like to set up a recurring payment, follow the steps below.
 - a. Check the box next to "Make this recurring" to repeat the transfer.
 - b. Use the "Frequency" drop-down to specify how often the transfer should occur.
 - c. Enter a start and end date for this transaction using the calendar features.
 - d. If your transaction doesn't have an end date, check the box next to "Repeat Forever."
6. (Optional) Enter a memo.
7. Click the **Submit** button when you are finished.

Transactions

Activity Center Overview

All transactions initiated through Online Banking or through our app appear in the Activity Center. All transactions and deposits appear in the Activity Center.

The screenshot shows the Activity Center interface with the following callouts:

- A**: Activity Center header
- B**: Search transactions bar
- C**: Print, Export, and Filter icons
- D**: Sortable column headers (Created date, Status, Transaction Type, Account, Amount)
- E**: Transaction details view
- F**: Action menu (Toggle Details, Inquire, Copy, Print Details)

Created date	Status	Transaction Type	Account	Amount
2/27/2019	Processed	Funds Transfer - Tracking ID: 123456	Savings Account XXXXXX	\$1.00
2/27/2019	Drafted	Funds Transfer - Tracking ID: 123456	Checking Account XXXXXX	
2/27/2019	Cancelled	Funds Transfer - Tracking ID: 123456	Savings Account XXXXXX	

Transaction Details:

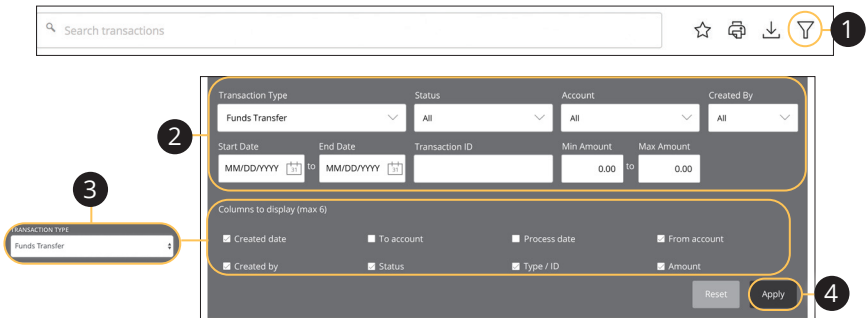
- Tracking ID: 123456
- Created: 02/27/2019 11:21 AM
- Created By: John Doe
- Authorized: 02/27/2019 11:21 AM
- Authorized By: John Doe
- Cancelled On: 02/27/2019
- Amount: \$1.00
- Description: Funds Transfer via Online
- From Account: Savings Account XXXXXX
- To Account: Checking Account XXXXXX

In the **Transactions** tab, click **Activity Center**.


- Click an appropriate tab to view **Single Transactions** or **Recurring Transactions**.
- Use the search bar to find transactions within that account.
- Print the Activity Center page by clicking the icon. Export your transactions into a different format by clicking the icon.
- Click the icon next to the Created, Status, Transaction Type, Account or Amount columns to sort transactions.
- Click on a transaction to view more details.
- Click the icon to perform additional functions.

Using Filters

The Activity Center can be customized using various filters. You can also choose up to six columns to display, so you can swiftly find what you're looking for.

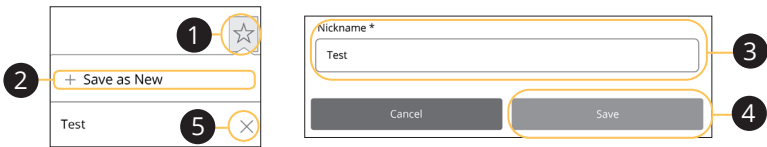


In the **Transactions** tab, click **Activity Center**.


1. Click the  icon to create a custom view of your transactions.
2. Create a custom list of transactions using these filters.
3. Filter the type of transaction you are looking for using the "Transaction Type" drop-down. Column names with check boxes appear. Select up to six boxes.
4. Click the **Apply** button when you are finished.

Creating or Deleting Custom Views Using Favorites

After applying specific filters, you can save that view of the Activity Center to Favorites, making it easier and faster to search, print or export transactions. You can always delete Favorites if they are no longer useful.



In the **Transactions** tab, click **Activity Center**.

1. Click the  icon.
2. Click the "+ Save as New" link to create a new favorite template.
3. Enter a nickname for your new custom view.
4. Click the **Save** button when you are finished.
5. Click the **X** icon to remove a custom view from your Favorites.

Editing Transactions

The Activity Center only shows pending transactions initiated within Digital Banking not yet posted to your account. The edit feature is not available for loan payments.

1	3/14/2019	Authorized	Transfer Funds - Tracking ID: 2143843	REGULAR CHECKING	\$10.00	Actions
	3/14/2019	Processed	Transfer Funds - Tracking ID: 2143842	REGULAR CHECKING	\$	Show/Hide Details
	3/14/2019	Processed	Transfer Funds - Tracking ID: 2143840	REGULAR CHECKING	\$	Cancel
						Inquire
						Copy
						2 Edit
						Print Details

Edit One-Time Transfer

REGULAR CHECKING \$30.91 v

To Account

REGULAR CHECKING \$928.45 v

Amount

\$10.00

Transfer Date

03/15/2019 📅

Memo (optional)

Cancel
Transfer Funds

In the **Transactions** tab, click **Activity Center**.

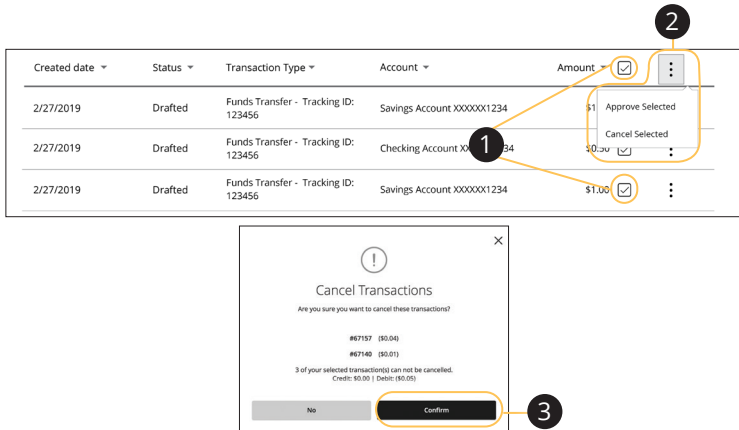
1. Browse through your pending transaction and locate the transaction you would like to edit. Create a custom list of transactions using these filters.
2. Click the ⋮ icon and click "Edit."
3. Make the necessary edits and then click the **Transfer Funds** button when you are finished.



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

Canceling Transactions

The Activity Center shows all pending transactions that have not posted to your account. You can cancel pending transactions up until their process date.



In the **Transactions** tab, click **Activity Center**.

1. Browse through your pending transactions and check the box for each transaction you want to cancel. Check the box between the Amount column and the ⋮ icon to select all transactions.
2. Click the ⋮ icon and click "Cancel Selected."
3. Click the **Confirm** button when you are finished. The status then changes to "Canceled" on the Activity Center page.



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

Services

Stop Payment Request

Single Check

If you're ever worried about a pending written check, you can initiate a stop payment request to prevent that check from being processed. Once approved, the stop payment remains in effect for a specific amount of time. If you need the current fee information, please call us during our business hours at 888.733.5041.

The screenshot shows a 'Stop Payment' form with the following fields and callouts:

- 1**: Request type (Radio buttons for 'Single Check' and 'Multiple Checks')
- 2**: Account (Dropdown menu)
- 3**: Check number (Text input)
- 4**: Check amount (optional) (Text input, value: \$0.00)
- 5**: Check date (optional) (Calendar icon)
- 6**: Payee name (optional) (Text input)
- 7**: Note (optional) (Text input)
- 8**: Request stop payment (Submit button)

In the **Transactions** tab, click **Stop Payment**.

1. Select "Single Check."
2. Select the appropriate account using the drop-down.
3. Enter the check number.
4. (Optional) Enter the amount.
5. (Optional) Enter the date of the check using the calendar feature.
6. (Optional) Enter the payee.
7. (Optional) Enter a note.
8. Click the **Request stop payment** button when you are finished.

Multiple Checks

If you're ever worried about multiple pending written checks, you can initiate a stop payment request to prevent the checks from being processed. Once approved, the stop payment remains in effect for 6 months. If you need the current fee information, please call us during our business hours at 888.733.5041.

Stop Payment

Request type

Single Check

1 Multiple Checks

2 Account
Select an account ▼

3 Starting check number Ending check number

4 Starting date (optional) Ending date (optional)

5 Note (optional)

6

In the **Transactions** tab, click **Stop Payment**.

1. Select "Multiple Checks."
2. Select the appropriate account.
3. Enter the starting and ending check number.
4. (Optional) Enter the starting and ending date of the checks using the calendar.
5. (Optional) Enter a note.
6. Click the **Request stop payment** button when you are finished.



Note: You can view the approval status of a stop payment in the Activity Center.

Services

Check Reorder

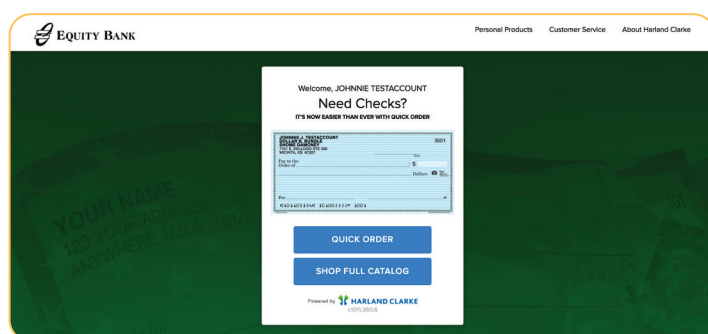
If you've previously ordered checks through Equity Bank, you can conveniently reorder checks online at any time on our trusted vendor's website.

Check Reorder

Please choose an account to reorder checks.

PRIME SHARE XXXX	\$0.19
HSA SHARE XXXX	\$0.00
MONEY MARKET CHECKING XXXX	\$0.02

1



In the **Transactions** tab, click on **Check Reorder**.

1. Choose the account you want checks ordered for.
2. Complete your order on our vendor's website.

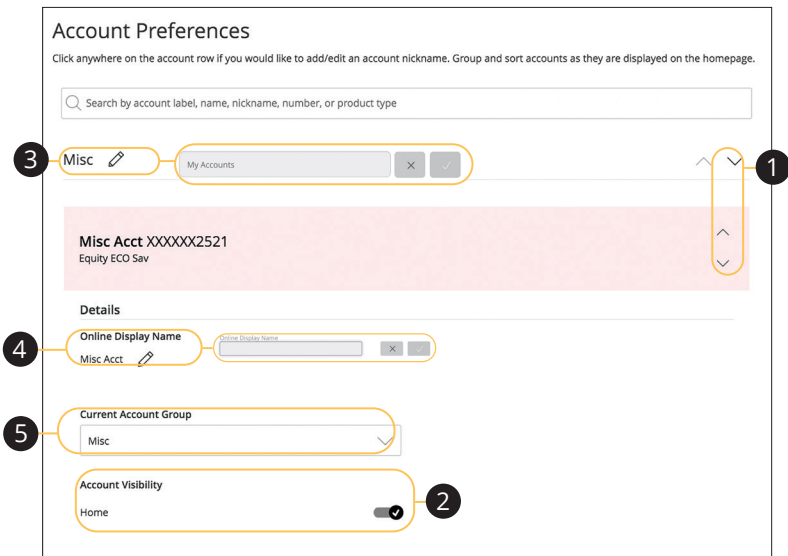


Note: If you notice that you are missing checks, please contact us right away, so that we can take precautions to safeguard against identity theft and fraud.



Settings

Account Preferences

The Home page and your accounts should appear in a way that is fitting for you. Account names and the order in which they appear on the home page, as well as the order of account groups and account group names, can be changed in Account Preferences to suit your needs.



In the **Settings** tab, click **Account Preferences**.

1. Select the up or down arrows on the right side to change the order that your accounts appear in.
2. Use the **Account Visibility** switches to toggle whether or not your account is visible on the Home page.
3. Click the  icon to change the nickname of a group or an account. Make your changes and click the checkmark to save it.
4. Click the  icon to change the Online Display Name of an account. Make your changes and click the checkmark to save it.
5. Use the "Current Account Group" drop-down to change the group that account is in.

Settings

Contact Information

If your current address ever changes and you need to update your contact information, you can submit a request to Equity Bank for one or all accounts. Once it is approved, the address change takes effect immediately.

Address Change

Complete and submit this form to change your address information for one or more of your accounts.

Select one or more accounts to change address. Please select at least one account.

Select All
Clear All

<input type="checkbox"/> COMMERCIAL CHECKING - XXXX6789
<input type="checkbox"/> COMMERCIAL LOAN - XXXX7890
<input type="checkbox"/> COMMERCIAL CHECKING - XXXX5678
<input type="checkbox"/> CERTIFICATE OF DEPOSIT - XXXX3456
<input type="checkbox"/> CONSUMER CHECKING - XXXX1234
<input type="checkbox"/> SAVINGS - XXXX2345
<input type="checkbox"/> 120 DAY CD - XXXX2508
<input type="checkbox"/> REGULAR CHECKING - XXXX2431

ADDRESS 1 *

ADDRESS 2 *

CITY *

STATE *

ZIP *

PHONE COUNTRY

HOME PHONE *

WORK PHONE *

CELL PHONE *

E-MAIL ADDRESS *

* - Indicates required field

Submit

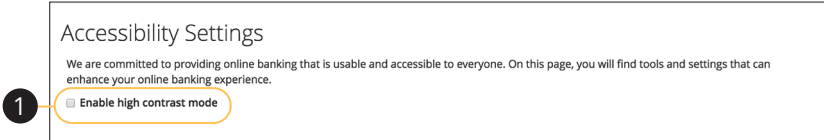
In the **Settings** tab, click **Contact Information**.

1. Choose the account(s) that needs the address change.
2. Update your contact information.
3. Click the **Submit** button when you are finished.

Settings

Accessibility

We want Online Banking to be useful and accessible to everyone. High contrast mode lightens the menu on the left side of the screen for better visibility.



In the **Settings** tab, click **Accessibility**.

1. Check the box next to "Enable high contrast mode."

Locations

Branches and ATMs

If you need to locate a Equity Bank branch or ATM, the interactive map below can help you find locations nearest you. If your device's location services feature is turned off or your location is unavailable, a general list of branches appears.

Branches

Map Satellite

Search branches

Branches ATMs

North Austin
12319 North Mo-Pac Expressway
Austin, TX 78758-2403

Round Rock
400 Sundance Parkway
Round Rock, TX 78681-8311

Congress
919 Congress Avenue, Suite 100
Austin, TX 78701-2444

Drive Thru
220 East 8th Street
Austin, TX 78701

Westlake
2705 Ben Caves Road, Suite 120
Austin, TX 78746-5685

Drive Thru

Address: 220 East 8th Street
Austin, TX 78701
512.457.7500
Get Directions

LOBBY HOURS

MON	TUE	WED	THU	FRI	SAT	SUN
8:30am 5:30pm	8:30am 5:30pm	8:30am 5:30pm	8:30am 5:30pm	8:30am 5:30pm	Closed	Closed

DRIVE-THRU HOURS

MON	TUE	WED	THU	FRI	SAT	SUN
8:30am 5:30pm	8:30am 5:30pm	8:30am 5:30pm	8:30am 5:30pm	8:30am 5:30pm	Closed	Closed

Click on the **Locations** tab.

- Details about branches or ATMs are displayed on the right side of the page.
- You can locate a Equity Bank branch or ATM by clicking the appropriate button.
- The search bar allows you to find specific Equity Bank branches.
- Equity Bank locations or ATMs are marked, along with your location. Click a branch for additional details such as phone numbers, directions, lobby hours and drive-thru hours.

Manage Users

Users Overview

Depending on your number of employees, owners and company policies, Business Online Banking lets you set up multiple users with different responsibilities. New users can be created with their own unique login IDs and passwords.

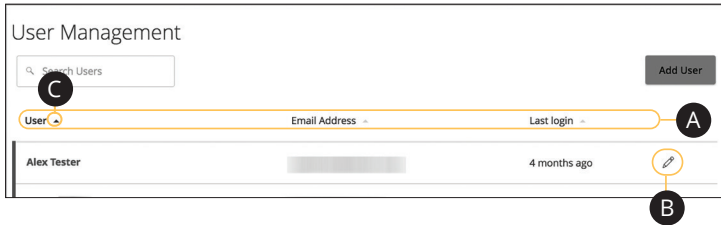
Each user is assigned a set of user rights that permits or prevents them from performing certain actions such as:

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



Authorized users can set up the features, accounts and rights each user needs to do their job. Establishing these rights gives users permission to perform specific tasks, helping you manage your business and keep it running as smooth as possible.

User Management Overview

The User Management page lets you view all your existing users and their contact information in one easy place. From here, you can create users, edit rights and oversee your employees on a day-to-day basis.



In the **Manage Users** tab, click **Users**.

- A.** The following information presents for each user:
 - Name
 - Email address
 - Last login time
- B.** Click the  icon to edit a user.
- C.** Click the  icon next to the Users column to sort users in alphabetical or reverse alphabetical order, by email address or last login.

Adding a New User

An authorized user with Manage Users rights can set up a new user by first creating a profile, unique login ID and password. Once you establish a user and their login credentials, you can begin assigning user rights by accessing their User Policy.

The image shows two screenshots from a user management system. The top screenshot, titled 'User Management', features a search bar labeled 'Search Users' and an 'Add User' button in the top right corner, which is circled in orange and labeled with a '1'. Below the search bar is a table with columns for 'User', 'Email Address', and 'Last login'. One row is visible with the name 'Alex Tester', a redacted email address, and '4 months ago'. The bottom screenshot, titled 'New User Details', shows a form with two sections: 'PERSONAL DETAILS' and 'LOGIN DETAILS'. The 'PERSONAL DETAILS' section includes fields for 'First Name', 'Last Name', and 'Email Address' (circled in orange and labeled '2'), and a 'Phone Country' dropdown menu and 'Phone' field (circled in orange and labeled '3'). The 'LOGIN DETAILS' section includes fields for 'Login ID', 'Password', and 'Confirm Password' (circled in orange and labeled '4' and '5' respectively). At the bottom right of the form are two buttons: 'Discard New User Details' and 'Save New User Details' (circled in orange and labeled '6').

In the **Manage Users** tab, click **Users**.

1. Click the **Add User** button in the top right corner.
2. Enter the user's first name, last name and email address.
3. From the "Phone Country" drop-down, select the user's country and enter their phone number.
4. Create a unique login ID for your new user.
5. Enter a password following our guidelines and confirm it.
6. Click the **Save New User Details** button when you are finished. You will then be taken to the User Policy page to establish the new user's rights.

Part 1 of 5: Establishing Transaction Type Rights

You can assign and edit user rights in the **Overview** tab. This helps you decide which responsibilities and limitations a user can have regarding certain transactions. Here, you can change a user's approval limits and decide which transaction types they can view, draft, approve or cancel.

Transaction Type	Approval Limit	Per Day Approval Limits	Per Month Approval Limits	Per Account Approval Limits	Draft	Approve	Cancel	View
Bill Payment					⊘	✓	✓	Own
Check Reorder		1	1	1				

1. Choose a type of transaction to assign rights for under the Transaction Type column.
2. Choose whether a user can draft, approve, cancel or view a specific transaction by clicking the icons under each column. The ✓ icon allows the user to perform the listed action and the ⊘ icon disables their rights.
 - **Draft:** Create a transaction or template that needs approval from an authorized user.
 - **Approve:** Send or accept drafted transactions.
 - **Cancel:** Reject a drafted or unprocessed transaction.
3. Click the link under the View column to change which transaction activity a user can view.
 - **Own:** Can view only their activity.
 - **All:** Can view activity of all users.
 - **No:** Cannot view activity of any user.



Note: Users must have the **All** view right enabled to approve transactions.

Part 2 of 5: Disabling a Transaction Type

If a user should not have access to a certain transaction type such as payroll, an authorized user can disable those rights for individual users.

John Doe
User Policy ⓘ

Overview Features Accounts

Transaction Type	Approval Limit	Per Day Approval Limits	Per Month Approval Limits	Per Account Approval Limits	Draft	Approve	Cancel	View
Bill Payment								
Check Reorder		1	1	1	⊗	✓	✓	Own
Stop Payment		25	50	25	✓	⊗	✓	Own
Transfer - Internal	\$5,000.00	1,000,000 / \$5,000.00	1,000,000 / \$25,000.00	1,000,000 / \$5,000.00	✓	✓	✓	Own

John Doe
User Policy ⓘ

Overview Features Accounts

TRANSFER - INTERNAL Change ⓘ

Enabled

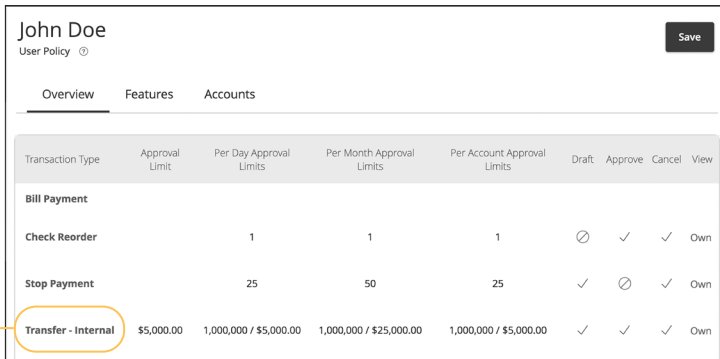
Rights Approval Limits

Draft	✓	Can draft.
Approve	✓	Can approve.
Cancel	✓	Can cancel.
View Online Activity		Can view own transactions <input type="text" value="Can view own transactions"/>

1. Select the transaction type to disable in the **Overview** tab.
2. Toggle the switch to “Disabled” for that specific transaction.
3. Click the **Save** button when you are finished making changes.

Part 3 of 5: Editing Approval Limits for a Transaction Type

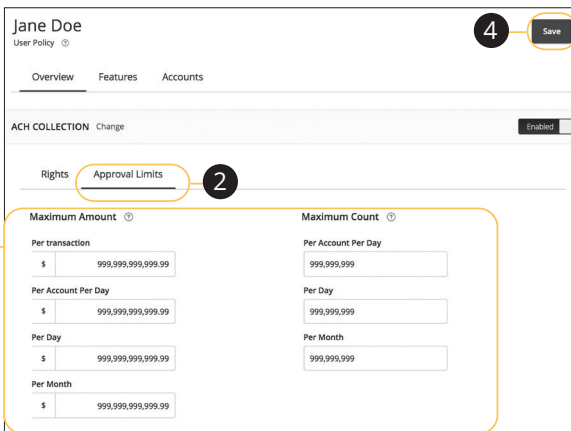
A user's approval limits can be adjusted, so you never have to worry about the amount or number of transactions they make. You can set these restrictions for a daily and monthly basis, as well as per account.



John Doe
User Policy ⓘ Save

Overview Features Accounts

Transaction Type	Approval Limit	Per Day Approval Limits	Per Month Approval Limits	Per Account Approval Limits	Draft	Approve	Cancel	View
Bill Payment								
Check Reorder		1	1	1	⊗	✓	✓	Own
Stop Payment		25	50	25	✓	⊗	✓	Own
Transfer - Internal	\$5,000.00	1,000,000 / \$5,000.00	1,000,000 / \$25,000.00	1,000,000 / \$5,000.00	✓	✓	✓	Own



Jane Doe
User Policy ⓘ Save

Overview Features Accounts

ACH COLLECTION Change Enabled

Rights **Approval Limits**

Maximum Amount ⓘ

Per transaction
\$ 999,999,999,999.99

Per Account Per Day
\$ 999,999,999,999.99

Per Day
\$ 999,999,999,999.99

Per Month
\$ 999,999,999,999.99

Maximum Count ⓘ

Per Account Per Day
999,999,999

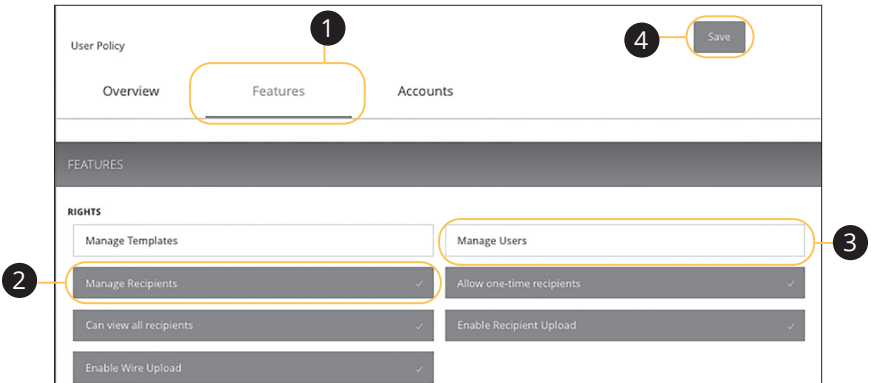
Per Day
999,999,999

Per Month
999,999,999

1. Select a transaction type in the **Overview** tab to edit a user's approval limits.
2. Click the **Approval Limits** tab.
3. Edit the maximum amounts a user can approve or draft and the maximum number of transactions a user can perform.
4. Click the **Save** button when you are finished making changes.

Part 4 of 5: Establishing Rights to Access Features

When assigning user rights, the **Features** tab lets you control who can edit templates or manage users, subsidiaries or recipients. Depending on their User Policy or job roles, some users may have different responsibilities than others.



1. Click the **Features** tab.
2. Enable a feature by clicking on a specific right. Dark boxes with a check mark indicate that the feature is active.
3. Disable a feature by clicking on it to make the box white. This indicates that the feature is inactive.
4. Click **Save** when you are finished making changes.



Note: If Manage Users is assigned to a user, they can change their own rights. Be sure to limit which users have this feature.

Part 5 of 5: Establishing Rights to Access Accounts

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

The screenshot shows the 'User Policy' interface with the 'Accounts' tab selected. A search bar is present above a table of accounts. The table has columns for 'Number', 'Name', 'View', 'Deposit', 'Withdraw', and 'Labels'. The first row is highlighted, and its 'View' column contains a checkmark. The 'Save' button in the top right is also highlighted.

Number	Name	View	Deposit	Withdraw	Labels
xxx2508	120 day CD	✓	⊘	🔒	
xxx5361	120 day CD	✓	⊘	⊘	
1234567890	External Checking	🔒	✓	✓	
	External Checking	🔒	✓	✓	
xxx2431	Regular Checking	✓	⊘	✓	
xxx5678	Commercial Checking	✓	✓	⊘	
xxx1234	Consumer Checking	✓	⊘	⊘	
xxx2345	Savings	✓	✓	⊘	

1. Click the **Accounts** tab.
2. Edit a user's ability to view, deposit or withdraw in a specific account.
 - ✓ User right is active.
 - ⊘ User right is disabled.
 - 🔒 User right is locked and cannot be edited.
3. Click the **Save** button when you are finished making changes.

Manage Users

Editing an Existing User's Rights

Authorized users with the Manage Users right can make changes to existing users at any time. This is especially beneficial if someone's job title changes or their approval limits need to be adjusted.

User Management

Search Users Add User

User	Email Address	Last login
Alex Tester	[REDACTED]	4 months ago 1

User Details

Status: Active
 Edit Status

PERSONAL DETAILS

First Name: Jane	Last Name: Doe	Email Address: janedoe@email.com
Phone Country: United States	Phone: (555)555-5555	

USER LOGINS

Login Name	Channel	Status	Last Login	Actions
janedoe	Internet	Password Change Required		2

Cancel Delete **Assign Rights**

User Policy 3 4 **Save**

Overview Features Accounts

Transaction Type	Approval Limit	Per Day Approval Limits	Per Month Approval Limits	Per Account Approval Limits	Draft	Approve	Cancel	View
ACH Payment - Single	\$1,000,000	1,000 / \$10,000,000	1,000 / \$10,000,000	1,000 / \$10,000,000				

In the **Manage Users** tab, click **Users**.

1. Find the user you want to edit and click the icon.
2. Click the **Assign Rights** button.
3. Make the necessary changes to the existing user.
4. Click the **Save** button when you are finished making changes.

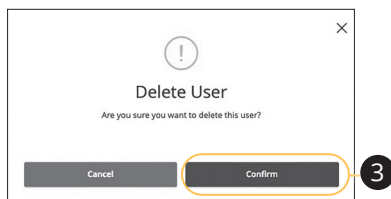
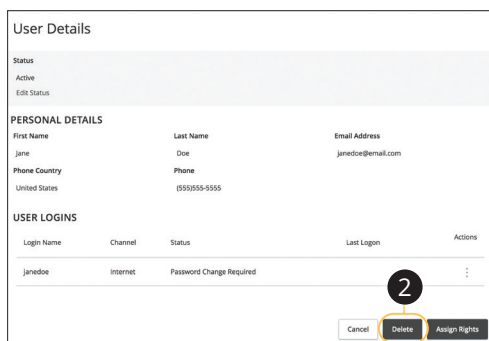
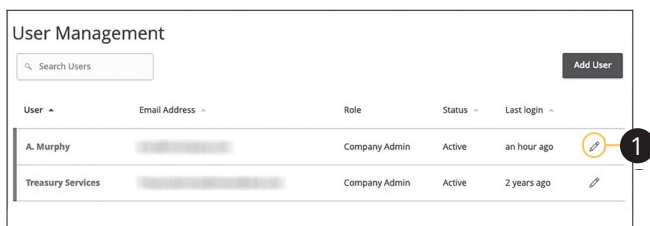


Note: For more details on editing user rights, visit page 67.


Manage Users

Deleting a User

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



In the **Manage Users** tab, click **Users**.

1. Find the user you want to remove and click the  icon.
2. Click the **Delete** button.
3. Click the **Confirm** button to permanently remove a user.

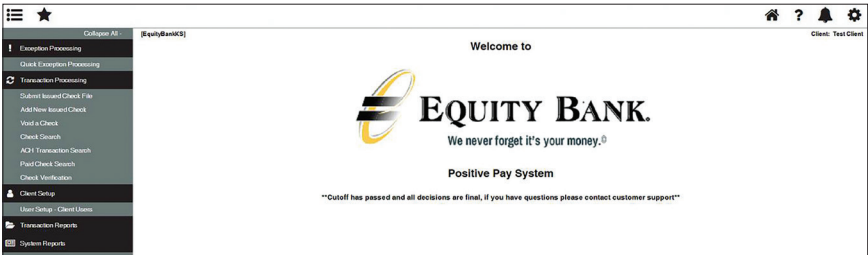
Positive Pay

Introduction

For additional information, such as a full list of recently added checks, you will need to open the advanced options.

In the **Commercial** tab, click **Positive Pay**.

Always click the **Log Out** button when you are finished using Positive Pay.



Positive Pay

Quick Exception Processing

Quick Exception Processing is an efficient method of managing exception item activity. Pay/Return Decisions can be made on all items using a single screen.

Quick Exception Processing as of 01/16/2019

Account: <ALL>

Processed Exceptions: (Count: 0) (Amount: \$0.00)
 Unprocessed Exceptions: (Count: 1) (Amount: \$2.00)
 Total Exceptions: (Count: 1) (Amount: \$2.00)

Hide exceptions already decided

Update

NOTE: Exceptions will be given a decision of "Pay" if no decision has been made by 01:00 PM Central Time (US & Canada).

Account	Paid Date	Check #	Amount	Issued Payee	Exception Type	Pay	Return	Reason
1	01/15/2019	View Image 1537	2.00	PAID NOT ISSUED CHECK	<input type="checkbox"/>	<input type="checkbox"/>	<Not Selected>	

Click the **Exception Processing** tab, then **Quick Exception Processing**.

1. By default, all assigned accounts are included in the report, or you can choose specific accounts to include.
2. Check the box next to "Hide expectations already decided" to only view Pay/Return Decisions that have not been made.
3. Click the **Update** button to process the report.
4. The Bottom Detail shows the Client/Account ID, paid date, check number, amount, issued payee, and exception type. In the Check Number column, click the "View Image" link to display the check image for the selected item.
5. Check "Pay" or "Return."
6. Select a decision reason from the drop-down list.

Exception Types:

- **Duplicate Paid Item:** The item was previously paid.
- **Paid Not Issued:** The item was never loaded into the system as an issued check.
- **Stale Dated Item Paid:** The item is a stale dated check. A check is considered stale dated if it is older than 180 days.
- **Previously Paid Item Posted:** The item was previously paid.
- **Voided Item:** The item was previously voided.
- **ACH Transaction:** The item is an ACH transaction that was flagged as an exception by the ACH Filter rules defined for the account.



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



Note: The daily cutoff time for positive pay decisions is 11 AM CST. At this time, an automated Pay/Return Decision is made on all “unresolved items” and corporate users are automatically put in “Read-only” mode to prevent any changes. After cutoff, corporate users must contact the financial institution to alter the automated decision.

Positive Pay

To Upload an Issued Check File

The Submit Issued Check File feature allows you to upload issued check files.

Submit Issued Check File

Step 1. Select a file to process.

Choose File | No file chosen 1

Step 2. Input details about the file.

Account Nickname: Test Acct 2222 2

3 File Processing Type: ABC Company Excel

Step 3. Click the "Process File" button.

Process File 4

Click the **Transaction Processing** tab, then **Submit Issued Check File**.

1. Click the **Choose File** button and locate the file you wish to upload.
2. Using the "Accounts Nickname" drop-down, select the account the issue was drawn from.
3. Using the "File Processing Type" drop-down, select the previously mapped file type. During the onboarding process, we will work with you to map to the specifications for issued checks provided by your account services provider.
4. Click the **Process File** button. The file processing status will display at the bottom of the page.

Positive Pay

Manually Enter a Check

The Add New Issued Check feature is used if a check was manually written or was not included in the electronic issued check file submitted to the financial institution.

Add New Issued Check

1 Account Nickname:

Amount:

Issued Payee:

Check Number:

Issued Date:

Auto-Increment Check Number

3

Click the **Transaction Processing** tab, then **Add New Issued Check**.

1. Select the account the issued check was drawn from using the "Account Nickname " drop-down.
2. Enter the check number, amount of the check, date issued and payee information into the provided fields.
3. Click the **Add Check** button. A confirmation appears at the top of the page. A



Note: Multiple checks may be added in sequential order by checking the box next to "Auto-Increment Check Number."

Positive Pay

Void a Check

The Void Check feature is used to void an issued check.

Void a Check

Step 1. Enter check information.

1 Account Nickname:

2 Check Number:
 Check Amount:
 Issued Date:

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

Find Matching Check 3

Step 3. Verify the check that will be voided.

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

Void Check 4

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

Click the **Transaction Processing** tab, then **Void a Check**

1. Select the account the issued check was drawn from using the "Account Nickname" drop-down.
2. Enter the check number, amount of the check and date issued into the provided fields.
3. Click the **Find Matching Check** button, and the check information populates under Step 3 on the page.
4. Review and click the **Void Check** button to confirm.

Positive Pay

Managing Exceptions

While processing your items, the Positive Pay system sends you an email notification if there are any exceptions to review. Exceptions represent two types of items: items that do not match checks issued by the client to the bank or items attempting to clear an account where the Positive Pay service is set to run in reverse, requiring client review of all items. Exception items are available for review at 9 AM CST.

The Exception Type can include:

- **Duplicate Paid Item:** The item was previously paid.
- **Paid Not Issued:** The item was never loaded into the system as an issued check.
- **Stale Dated Item Paid:** The item is a stale dated check. A check is considered stale dated if it is older than 180 days.
- **Previously Paid Item Posted:** The item was previously paid.
- **Voided Item:** The item was previously voided.
- **ACH Transaction:** The item is an ACH transaction that was flagged as an exception by the ACH Filter rules defined for the account.



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

Click the **Exception Processing** tab, then **Quick Exception Processing**.

1. Using the “Account Nickname” drop-down, filter your payments by account Nickname, display type or status.
2. Check the box next to “Hide exceptions already decided” to display only items requiring a Pay or Return decision.
3. Check a box in a the Pay/Return Decision column to indicate whether the item should be paid or returned. If you select Return, add a reason for processing.
4. Click the **Update** button to submit the decisions.



Note: Decisions on exceptions must be made by 11 AM CST. Any items left undecided are handled per your default setting. All users at Equity Bank are placed into “Read-Only” mode after the cut-off time to prevent changes to the automated decision.

Positive Pay

Outstanding Issued Checks

Generate an outstanding issued checks report using the selection criteria on the Outstanding Issued Checks page.

Outstanding Issued Checks

Client: **First Bank DEMO**

1 **Account:**

2

	Start	End
Issued Date:	<input type="text"/>	<input type="text"/>
Input Date:	<input type="text"/>	<input type="text"/>
As of Date:	<input type="text"/>	
Issued Payee:	<input type="text"/>	

3 **Produce Report**

Search
Reset
1 of 1 records
4 **Back to Filter**

Outstanding Issued Checks						
	Account	Check Number	Check Amount	Issued Payee	Issued Date	Input Date
1		101	\$5.50		01/07/2019	01/07/2019 (M)

Show Selection Criteria

Click the **Transaction Reports** tab, then **Outstanding Issued Checks**.

1. By default, all assigned accounts are included in the report, or you can choose specific accounts to include..
2. Filter items in the report by entering the Issued Date, Input Date, Outstanding As of Date or Issued Payee.
3. Click the **Produce Report** button to review the report. The report displays transaction information such as the check number, check amount and issued payee, along with the chosen selection criteria.
4. Click the **Back to Filter** button to return to the Outstanding Issued Checks page.

Positive Pay

Issued Check File Processing Log

The Issued Check File Processing Log shows a list of all issued check files that have been electronically submitted through our system.

Issued Check File Processing Log

Client: First Bank DEMO

1

2

3

Account:

Start

Upload Date:

End

01/10/2019

Item Count:

Dollar Amount:

4 Produce Report

5 Back to Filter

Note: Issued check file processing history is retained within the system for 365 days.

Issued Check File Processing Log (4)											
Class Name	Account ID	File Type	Results	Items	Amount	Upload Date	User	File Name			
1	Dig City Electric	BCE Exp Acct	HAMP	23752	Processed	\$1	\$30,041.27	01/10/15 9:00 AM	System	2014062009040_3993_026_ppp_posesr_20140819_1100237822_0134	View File
2	Dig City Electric	BCE Parast	_BCE Standard		Processed	6	\$1,472.30	02/01/16 10:30 AM	jsbe	20141029103034__BpCf6E6ndmCdmr.csv	View File
3	Dig City Electric	BCE Exp Acct	BCE Regular Totals		Imported	11	\$12.00	02/01/16 10:30 AM	jsbe	20141029103034__BpCf6E6ndmCdmr.csv	View File
4	Dig City Electric	BCE Parast	_BCE Standard		Processed	6	\$1,472.30	02/11/15 2:12 PM	jsbe	20150520021252__BpCf6E6ndmCdmr.csv	View File
				114			37,997.87				

Click links under the "Results" column for file processing info.

4

Processing Output Totals		
File Status	Item Total	Amount Total
Processed:	920	27,965.87
Exception:	20	9.00
Rejected:	11	12.00

Click the **System Reports** tab, then **Issued Checks File Processing Log**.

- By default, all assigned accounts are included in the report, or you can choose specific accounts to include.
- Filter items in the report by entering the Upload Date, Item Count or Dollar Amount.
- Click the **Produce Report** button to review the report. The report is displayed on the Results page.
- You can view additional details regarding the file or errors by clicking the Results column.
- Click the **Back to Filter** button to return to the Selection page.

Positive Pay

ACH Reporting

The ACH Reporting Files feature provides you with downloadable files for ACH transactions, returns, notice of change (NOC) or EDI detail from corporate ACH payments. To save an ACH Reporting file to a local workstation or network drive, click on the File/Save menu option while viewing the file or right click on the download link and select Save Target As.

A

Report Description		File Type	Report	Date Created	File Size
1	TEST1	CSV	Download	11/21/2016 01:20:41 PM	7.87 kb
2	TEST1	NACHA - No Line Breaks	Download	11/21/2016 01:20:41 PM	5.84 kb
3	TEST1	PDF - Limited Transaction Details	Download	11/21/2016 01:20:41 PM	80.03 kb
4	TEST1	PDF - Summary Listing	Download	11/21/2016 01:20:41 PM	71.92 kb
5	TEST1	XLS	Download	11/21/2016 01:20:41 PM	12.76 kb

B **C** **D** **E**

Click the **Transaction Processing** tab, then **ACH Reporting Files**.

- A. From/Thru Date:** The date range for which ACH reporting files are displayed.
- B. Report Description:** The description of the ACH reporting file.
- C. File Type:** The format of the file. Types include: XML, PDF, NACHA, CSV, EDI, XLS and XLSX. By default, most clients are set to receive a PDF file. Please contact us if you are interested in any of these additional download options.
- D. Date Created:** The date the report was created.
- E. File Size:** The size of the file (in kb).

Positive Pay

Account Reconciliation

Use Account Reconciliation Summary to determine your available cash position as of a specific date. The report displays an activity summary with newly issued checks, paid checks, stopped checks, voided checks, ACH debits and credits, miscellaneous debits and credits, deposits, service charges, paid interest and taxes/withholding. The report also provides a total of outstanding checks and the check register balance as of reconciliation date.

Account Reconciliation Summary

1 Account Nickname:

2 Reconcile Through Date: (Last Reconcile Through Date: 01/01/1900)

3

Note: Transaction history is retained within the system for 90 days after an item has posted.

Account Reconciliation Statement

This Reconcile Through Date: 12/18/2018
Account: 74225

Transaction Summary		Reconciliation History
		Date
Issued Checks	(+) \$0.00	N/A
Paid Checks	(-) \$0.00	
Stop Payments	(-) \$0.00	
Voided	(-) \$0.00	
ACH Debits	(-) \$1,346,410.71	
ACH Credits	(+) \$1,346,410.71	
Miscellaneous Debits	(-) \$4,768.53	
Miscellaneous Credits	(+) \$0.00	
Deposits	(+) \$4,768.53	
Service Charges Paid	(-) \$0.00	
Interest Paid	(+) \$0.00	
Taxes/Withholding	(-) \$0.00	
Current Outstanding Checks	\$0.00	

Statement Balance Summary		
Statement Balance:	Calculate	\$0.00
Outstanding Check Amount:		\$0.00
Check Register Balance:		\$0.00

5

Click the **Transaction Reports** tab, then **Account Reconciliation Summary**.

1. Using the "Account Nickname" drop-down, select an account.
2. Enter a Reconcile Through Date.
3. Click the **Select** button.
4. Click the "Show" link next to a total to view a list of included items.
5. Click the **Finish Reconciliation** button to reconcile the account.

Positive Pay

ACH Returns/NOC Report

This report allows clients to obtain Returns and Notification of Change (NOC) information on their originated ACH transactions.

ACH Returns / NOC Report

1 Company ID:

2 From: To:

3 Date:

4

ACH Returns / NOC Report

Type to filter: Showing 20 of 20 records Back to Filter

Return Date	Effective Entry Date	Processed Date	Return Code	Company ID	Company Name	Company Entry Description	Receiving Name	Receiving Entry ID	Corrected Data	Receiving Account Number	Tran Code	Amount	ID Number	Trace Number	SEC Code
2/13/2017	2/13/2017	8/10/2017	Insufficient Funds (R01)	79697451	Friesen-Rogahn	RET TEST	Rozanna Fure	1111111118			Demand Debit Return(NOC (08)	\$547.00	111111110815777		PPD
2/13/2017	2/13/2017	8/10/2017	Customer Address Not Authorized (R10)	79697451	Friesen-Rogahn	RET TEST	Megane Rabe	1111111118			Demand Debit Return(NOC (06)	\$491.00	111111110766029		PPD
2/13/2017	2/13/2017	8/10/2017	Invalid Account Number (R04)	79697451	Friesen-Rogahn	RET TEST	Warner Farnel	1111111118			Savings Debit Return(NOC (06)	\$20.00	111111110072487		PPD
2/13/2017	2/13/2017	8/10/2017	Invalid Account Number (R04)	79697451	Friesen-Rogahn	RET TEST	Adelle Howe	1111111118			Savings Credit Return(NOC (01)	\$42.00	111111110061967		PPD
2/13/2017	2/13/2017	8/10/2017	Unauth DR To Consumer Acct Using Corp SEC Cid (R05)	79697451	Friesen-Rogahn	RET TEST	Flo Durgan	1111111118			Savings Debit Return(NOC(06)	\$421.00	111111110456130		PPD

Click the **Transaction Processing/ACH Reporting Files** tab, then **ACH Returns/ NOC Report**.

1. Enter a company ID or leave blank to run a report on all company IDs.
2. Enter a From and To date.
3. Select either Processed or Effective Date using the drop-down.
4. Click the **Submit** button.
5. The report is displayed below.

Positive Pay

User Setup

An administrator can manage users in the User Setup page.

The screenshot shows the 'User Setup (Client)' page. At the top, there is a 'Choose Company:' dropdown menu set to 'First Bank DEMO'. Below that, there is a 'User Status:' dropdown set to 'Active', a search box, and 'Search' and 'Reset' buttons. A status indicator shows '5 of 5 records'. The main part of the page is a table with columns: Name, User Name, Email Address, Last Logged On, Status, and a column for actions. The table contains five rows of user data. At the bottom right of the table, there is an 'Add New' button, which is circled in orange and labeled with a '1' in a black circle.

Name	User Name	Email Address	Last Logged On	Status	
	markdemo		1/7/2019 11:13 AM	Active	Edit Copy
	austindemo		1/10/2019 8:28 AM	Active	Edit Copy
	fbtdemo		1/10/2019 8:33 AM	Active	Edit Copy
	ericademo		1/10/2019 11:15 AM	Active	Edit Copy
	brentdemo		1/10/2019 7:45 AM	Active	Edit Copy

The screenshot shows the 'User Setup (Client)' page with the 'Contact Information' tab selected. The form contains the following fields:

- * First Name: [Text Input]
- Middle Initial: [Text Input]
- * Last Name: [Text Input]
- * Email Address: [Text Input] Exclude From Email
- Primary Phone Number: [Text Input]
- Secondary Phone Number: [Text Input]
- Mobile Number: [Text Input]

 A note at the bottom left of the form states '* Indicates required fields'. At the bottom center of the form is a 'Submit' button. A '2' in a black circle is positioned to the left of the form, pointing to the 'Contact Information' tab.

Click the **New Client Setup** tab, then **User Setup (Client)**.

1. Click the "Add New" link.
2. In the **Contact Information** tab, enter the user's name, email address and phone number. If a user does not want to receive emails or text messages from us, check either the "Exclude From Email" box or the "Do Not Sent Text Messages" box.

User Setup (Client)

Contact Info **3** Security Settings Menu Settings System Messages

4 * User Name:

* Password:

* Verify Password:

Company: First Bank DEMO

Account:

Type to filter... Showing 2 of 2 Assigned

--	--

Assign all new accounts to this user

5 ACH Reports:

Type to filter... Showing 1 of 1 Assigned

ACH Details NOCs Return	
-------------------------	--

Assign all new ACH reports to this user

6 Client Exception Type(s):

- Allow user to download issued check files
- Allow user to edit transactions
- Allow user to delete transactions
- Allow user to add ACH Authorization Rules in Quick Exceptions Processing
- User Locked

* Indicates required fields

3. Click the **Security Settings** tab.
4. Enter a user name and password. The user name must match the online banking username.
5. Click an Account ID to move it to the Assigned column. To allow a user to view or download an ACH report, click a report to move it to the Assigned column. To move all accounts or ACH reports at once, click the corresponding **Add All** or **Remove All** button.
6. Use the drop-down to select a Client Exception Type and select further exceptions by checking the appropriate boxes.

User Setup (Client)

Contact Information Security Settings **7 Menu Settings** System Messages

Client Security Template: Check and ACH Pos Pay with ARS

Assign all menu options from this template

Submit

User Setup (Client)

Contact Information Security Settings Menu Settings **9 System Messages**

User Notification Template: Select

Message	Email
CLIENT - Exception: Duplicate paid item	<input type="checkbox"/>
CLIENT - Exception: Duplicate paid item with amount mismatch	<input type="checkbox"/>
CLIENT - Exception: Filtered / blocked transaction	<input type="checkbox"/>
CLIENT - Exception: Paid item not issued	<input type="checkbox"/>
CLIENT - Exception: Paid item with amount mismatch	<input type="checkbox"/>
CLIENT - Exception: Paid item with zero check number	<input type="checkbox"/>
CLIENT - Exception: Payee name mismatch	<input type="checkbox"/>
CLIENT - Exception: Stale dated item paid	<input type="checkbox"/>
CLIENT - Exception: Unauthorized ACH transaction	<input type="checkbox"/>
CLIENT - Exception: Void item paid	<input type="checkbox"/>
CLIENT - Reminder to process exceptions	<input type="checkbox"/>
CLIENT - Filtered / blocked transaction notification	<input type="checkbox"/>
CLIENT - Unauthorized ACH transaction notification	<input type="checkbox"/>
CLIENT - Issued file count / amount mismatch	<input type="checkbox"/>
CLIENT - Issued file loaded successfully	<input type="checkbox"/>
CLIENT - Issued file partially loaded	<input type="checkbox"/>
CLIENT - Issued file processing loaded no items	<input type="checkbox"/>
CLIENT - Issued file rejected	<input type="checkbox"/>
CLIENT - New ACH authorization rule added	<input type="checkbox"/>
CLIENT - New transaction filter / block added	<input type="checkbox"/>
CLIENT - ACH reporting system new file notification	<input type="checkbox"/>
CLIENT - ACH reporting file sent as email attachment	<input type="checkbox"/>

10 **Submit**

7. Click the **Menu Settings** tab to view a list of menu options a user can access.
8. Check the box next to a specific function to make it available to a user or click the **Select All** button.
9. Click the **System Messages** tab to decide which specific notifications a user can receive via email or text message.
10. Once you have entered all the necessary information, click the **Submit** button to save.
11. Contact Equity Bank Treasury Management Support at 888.733.5041. Inform the Support Representative that you need the link between Positive Pay and Online Banking completed. Be prepared to provide the user's online banking user name and newly created Positive Pay user name.

Positive Pay

ACH Authorization Rules Setup

ACH Authorization Rules Setup is used to define all pre-authorized ACH transaction rules for an account. In order to generate exceptions for ACH items, at least one ACH rule must be configured. During the initial configuration of the product, most clients will wish to generate exceptions for all incoming ACH items and then create an approved list of companies as specific transactions are posted. If you desire to manage your approved list in this manner, you may consider creating an ACH rule for all credits for all standard entry class codes with a maximum allowable amount of \$0.01. This rule will then create exceptions for all debit entries and all credit entries greater than \$0.01. You may then further refine your rules as items hit your account.

ACH Authorization Rules Setup for Client: COMMERCIAL EQUITY INC

Notification Type for Unauthorized ACH Transactions:

Account Nickname	Description	Company ID	Standard Entry Class Code	Debits or Credits	Maximum Allowable Amount	
COMMERCIAL EQUITY INC			ALL All Standard Entry Class Codes	Both Debit and Credit	\$0.01	<input type="button" value="Add"/> <input type="button" value="Edit"/>

Click the **New Client Setup** tab, then **ACH Authorization Rules Setup**.

1. Click the “Edit” link to change the Notification Type for Unauthorized ACH Transactions. Select “Create Exception” if an unauthorized ACH transaction becomes an exception that requires a Pay/Return Decision by the client. Select “Email Notification Only” to notify the client via email of any unauthorized transactions. Click the “Update” link when you are finished.
2. To create a new rule, start by choosing an account nickname . Enter a rule description and the originating Company ID. If the company ID field is left blank, the rule will apply to all company IDs. Select a Standard Entry Class Code, transaction type and enter the Maximum Allowable Amount.
3. Click the “Add” link to save the new exception rule. Click the “Edit” link next to an existing rule to make any changes.

Business BillPay

Home Page Overview

Business BillPay with Equity Bank allows you to stay on top of your monthly finances. Having your bills linked to your bank account enables you to electronically write checks and send payments in one place.

When you click the **Business BillPay** tab, you are asked to choose an account to use within Business BillPay and to accept the terms and conditions.

The screenshot shows the Business BillPay Home Page. The navigation bar at the top includes 'Home', 'Payments', 'Payees', 'Transfers', 'Payroll', 'Calendar', and 'Options'. The user is logged in as Laurie Smith (lsmith@demo.com) and last login was on 9/20/2020 at 9:17 AM ET. There is a 'Messages (1)' notification and a 'Log out' link.

Callout A points to the navigation bar. Callout B points to the user profile and messages. Callout C points to the pending actions section. Callout D points to the 'Scheduled to process in the next 30 days' section. Callout E points to the 'Processed within the last 30 days' section.

Pending Actions:

- Payees require activation - [Activate now](#)
- Payments awaiting approval - [Approve now](#)
- Transfers awaiting approval - [Approve now](#)
- Payroll awaiting approval - [Approve now](#)

Reminders: View

Shortcuts: Take shortcut

Payments: Make payment

Payroll: View

Scheduled to process in the next 30 days:

Transaction	Amount	Action
Chase 10/20/2020	\$150.00	Edit Stop
AT&T 10/20/2020	\$65.00	Edit Stop
Moe's Mowers 10/22/2020	\$200.00	Edit Stop
Waverly Wat... 10/28/2020	\$50.00	Edit Stop
American E... 10/28/2020	\$999.00	Edit Stop
Community ... 10/29/2020	\$500.00	Edit Stop
Vern's Fertil... 10/29/2020	\$250.00	Edit Stop

Processed within the last 30 days:

Transaction	Amount	Action
Cellular One	\$65.00	View
Community ...	\$1,200.00	View
Kim Stone	\$65.00	View
Lease	\$1,200.00	View
Total	\$2,530.00	



Note: The letters correspond to several available features on the Business BillPay page.

In the **Commercial** tab, click on **Business BillPay**.

- A.** Use the Payments, Payees and Options tabs to quickly navigate to the different areas of Bill Pay.
- B.** Click the “Messages” link to view secure messages.
- C.** The “Attention required” section shows a list of payees awaiting activation or payments waiting approval.
- D.** The “Scheduled to process in the next 30 days” section shows the next 30 days of scheduled transactions. You can edit a transaction by clicking the “Edit” link or stop a transaction by clicking the “Stop” link.
- E.** You can view your processed transactions in the “Processed within the last 30 days” section. Click the “View” link to see more details about a transaction.

Business BillPay

Add a Payee

The individual that receives your payments is known as a payee. You can pay just about any company, person, loan or account using Bill Pay. Before you can begin making payments, you need to decide on what type of payee to create.

Company

You can electronically pay a company such as your mobile phone provider, utility company or even your dentist. The information printed on your bill is all you need to set up a company as a payee.

Add a company

Company details

Important information
Your payee's information is typically found on your most recent bill. In some cases, we may ask for additional information if the payee isn't listed in our database.

1 **Payee name ***

2 **Account number ***

Confirm account number *

3 **Phone number *** **Payee ZIP code ***

Account holder name *

4 Next >

Use the “Payees” drop-down to select “Add a Company.”

1. Enter the payee's name.
2. Enter the account number and reenter the number to confirm it is correct.
3. Enter the payee's phone number, zip code and the account holder's name.
4. Click the **Next** button.

Add a company

Company details - Review

Important information
Please provide us with the additional information requested to add this payee.

Payee name
Utility Company

5 **Payee nickname ***
Payee nickname

Account number
123456789

Phone number
(555) 555-5555

6 **Address ***
555 Street address
Apartment number, Unit number, Condo number

City * **State** **Payee ZIP code**
City name Alabama 12345-6789

Account holder name
[REDACTED]

7 **Payee category** **8** **Default pay from account**
No Category Primary Checking

[< Back](#) [Submit payee >](#) **9**

5. Enter a nickname for the payee.
6. Enter the payee's address.
7. Use the drop-down to select a payee category.
8. Use the drop-down to select a default pay from account.
9. Click the **Submit payee** button.

Individual Electronic Payments: Allowing an Individual to Provide Their Banking Information

You can pay anyone, such as a babysitter, dog-walker or a freelance worker by creating them as a payee in Bill Pay. All you need is their email address.

- You will select a one-time keyword and share it with the person you are paying.
- We will email a link to a secure server. They will log in using the keyword, then provide their bank account information for the deposit. Their account information will be securely stored and is never displayed to you.
- This is a one-time setup process. Any future payments to this person will generate an email notification letting them know you have made a deposit to their account.

Add an individual

Select a method of payment

Electronic - Sending payments electronically is much more secure than a check in the mail, and it will arrive in as little as 2 business days.

Allow them to provide their banking information

I have the bank account information

Check - I prefer a check be mailed

Mail a check

All you need is their email address.

- You'll select a one-time keyword and share it with the person you are paying.
- We'll email a link to a secure server. They will log in using the keyword, then provide their bank account information for the deposit. Their account information will be securely stored and is never displayed to you.
- This is a one-time setup process. Any future payments to this person will generate an email notification letting them know you have made a deposit to their account.

Use the “Payees” drop-down to select “Add an Individual.”

1. Toggle the “Allow them to provide their banking information” switch on.

Tell us about the individual

2 **First name *** **Last name ***

Nickname * **Phone number ***

3 **Category** **Default payment account *** 4

Payee's e-mail information [Tell me more](#)

5 **Email address ***

Confirm email address *

Create a security keyword [Tell me more](#)

6 **Keyword ***

Confirm keyword *

7 [Next >](#)

2. Enter the payee's first name, last name, nickname and phone number.
3. (Optional) Select a category for the payee using the drop-down.
4. Select the account to withdraw from using the "Default Pay From Account" drop-down.
5. Enter and confirm the payee's email address.
6. Enter and confirm a security keyword.
7. Click the **Next** button and go to page 101 to complete the activation process.

Individual Electronic Payments: If You Have an Individual's Account Information

You can pay anyone, such as a babysitter, dog-walker or a freelance worker by creating them as a payee in Bill Pay.

- If you have the bank account information for the individual, you can use this option to send electronic payments.
- We will ask you to complete a secure, one-time activation process before you log out today.

Add an individual

Select a method of payment

Electronic - Sending payments electronically is much more secure than a check in the mail, and it will arrive in as little as 2 business days.

Allow them to provide their banking information

I have the bank account information

Check - I prefer a check be mailed

Mail a check

• If you have the bank account information for the individual, you can use this option to send electronic payments.
 • We will ask you to complete a secure, one-time activation process before you log out today.

Tell us about the individual

First name *

Last name *

Phone number *

Bill payment information

Nickname *

Category

Default pay from account *

Use the “Payees” drop-down to select “Add an Individual.”

1. Toggle the “I have the bank account information” switch on.
2. Enter the payee’s first name, last name and phone number.

Bill payment information

3 Nickname *
Nickname

Category
No Category

5 Default pay from account *
Primary Checking

Information about bank account

6 Account number *
Account number

Confirm account number *
Confirm account number

Routing number *
Routing number

Confirm routing number *
Confirm routing number

7 Payee's account type *
Checking

8 Next >

3. Enter a nickname for the payee.
4. (Optional) Select a category for the payee using the drop-down.
5. Select the account to withdraw from using the “Default Pay From Account” drop-down.
6. Enter the payee’s account and routing number, then reenter them to confirm that is it correct.
7. Select the payee’s account type using the drop-down.
8. Click the **Next** button and go to page 101 to complete the activation process.

Individual Check Payments

With this option, you will need the individual's full name and complete mailing address. Some check payments may take as much as five to eight business days to arrive in the mail depending on the individual's location.

Add an individual

Select a method of payment

Electronic - Sending payments electronically is much more secure than a check in the mail, and it will arrive in as little as 2 business days.

Allow them to provide their banking information

I have the bank account information

Check - I prefer a check be mailed

Mail a check 1

- With this option, you will need the individual's full name and complete mailing address.
- Some check payments may take as much as 5 to 8 business days to arrive in the mail depending on the individual's location.

Tell us about the individual

2 **First name *** **Last name ***

Phone number *

3 **Address ***

City * **State *** **ZIP Code ***

Use the “Payees” drop-down to select “Add an Individual.”

1. Toggle the “Mail a check” switch on.
2. Enter the payee’s first name, last name and phone number.
3. Enter the payee’s street address.

The screenshot shows a form titled "Bill pay information" with the following fields and callouts:

- 4**: "Individual's nickname *" text input field containing "Individual nickname".
- 5**: "Category" dropdown menu showing "No Category".
- 6**: "Default pay from account *" dropdown menu showing "Primary Checking".
- 7**: "Information about you" section containing:
 - A question: "Do you have an account number that this individual uses to identify you?" with "Yes" and "No" radio buttons.
 - "Your account number" text input field.
 - "Confirm" text input field with placeholder "Confirm your account number".
- 8**: "Next >" button.

4. Enter a nickname for the payee.
5. Select a category for the payee using the drop-down.
6. Select the account to withdraw from using the "Default Pay From Account" drop-down.
7. (Optional) Enter and confirm your account number.
8. Click the **Next** button and go to page 101 to complete the activation process.

Activate a Payee

Activation

JOHN DOE View details

Activation process
Please select a delivery method, you will be asked to submit the 4-digit code on the next page.
Tell me more

Important: If you have to leave bill pay before entering your code, you may enter it later. The code will not expire.

I want my code now by phone

Contact phone 1 not on file

Contact phone 2 not on file

I can wait a few seconds to receive my code by text message

No text address on file

I prefer to wait a few minutes for my code to arrive by email

[Redacted]

1

Update
Update
Update
Update

2 Request activation code

Activation

Helpful information

Be sure to check your **junk mail** for the activation code. While you're at it, add us to your safe senders list within your email account.

If you must log out of bill pay before entering the code, you can return and enter it later. The code does not expire. Just look for the activate account link on the home page.

Please activate **JOHN DOE** by entering your code below.
Your activation code has been sent to
[Redacted]

Enter activation code 3

⌚ Taking too long to receive your code? [Click here](#) to choose another delivery method.

4 Submit

1. Select how you would like to receive the activation code.
2. Click the **Request activation code** button.
3. Enter the activation code.
4. Click the **Submit** button when you are finished.



Note: To activate an individual payee at a later time, click the **Home** tab. In the "Attention required" section, click the "Activate" link next to the payee you would like to activate.

Business BillPay

Import Payees

Payees used in QuickBooks or Quicken can be imported easily through the Import Payees function. Your file must include the company name, account number, first name and last name.

- Always verify your payee data after you export and after you import to ensure accuracy.
- Company name is a required field for importing. Any record missing this data will not be imported. However, after your file import is completed, we will show you a list of all records and ask you to verify each.

Import payees

Do you have payees already setup in an application?

Payee records can be imported to make adding payees a snap.

Import from:

.CSV file **1**

Previous import(s):

0 unverified payees

Please note:

- Always verify your payee data after you export and after you import to ensure accuracy
- Company name is a required field for importing. Any record missing this data will not be imported. However, after your file import is completed, we will show you a list of all records, and ask you to verify each.

Use the “Payees” drop-down to select “Import Payees.”

1. Click the **.CSV file** button.

Import payees

How to import a CSV file

To import your payees into Business BillPay-e, you begin by creating a CSV file in the format shown below. Instructions on how to format the columns are provided below.

Step 1: Prepare your file

Your CSV file should be in the following column order:

1. Company name*
2. Address 1
3. Address 2
4. City
5. State
6. ZIP code (ie. 55555 or 555554444)
7. Phone (ie. 5553334444)
8. Account number*
9. First name*
10. Middle name
11. Last name*

* Minimum required fields: Company name, Account number, First name and Last name.

Note: The file should contain as much information as you have available; as you may be asked to enter additional information when verifying the payee

**Please ensure that the Phone number and ZIP code contain no spaces or special characters.

***For the import process, the column headers are not necessary

Step 2: Click the "Choose File" button, select your CSV file and click "Upload" button.

2

Choose File No file chosen

Upload

3

2. Click the **Choose File** button and select the file you wish to upload.
3. Click the **Upload** button.

Successfully imported 1 payee record

The following Payee records need to be verified.

Please verify the payee you would like to add. If the payee is missing required information you will need to update the information before the payee is added. To return to your unverified payee list, go to [Import payees](#).

Delete selected

<input type="checkbox"/> Payees	Account number	Actions
<input type="checkbox"/> A Company	<input type="text" value="123456789"/>	+ Add 4

We could not locate your payee, please provide the complete mailing address for "A Company".

Address *

City * State * ZIP code *

5

4. Click the "+Add" link.
5. Add any missing information and click the **Submit** button.

Business BillPay

Edit a Payee

Editing the simple details of a payee is easy within Business BillPay. For more complicated changes, please submit a Payee Change Request to Equity Bank.

The screenshot shows the 'Manage payees' interface. At the top, there is a search bar and a 'Print' button. Below the search bar, there are three tabs: 'All payees', 'Companies', and 'Individuals'. A circled '1' points to the 'All payees' tab. Below the tabs, there is a table of payees. The first row is for 'McPherson Electrical (Check)'. A circled '2' points to the 'Edit' link at the end of this row. Below the table, there is an 'Edit' form. The form contains the following fields: 'Account holder name' (Ara McPherson), 'Payee name' (MCPHERSON ELECTRICAL), 'Payee phone number' (blurred), 'Payee nickname' (McPherson Electrical), 'Payee account number' (123456789), 'Category' (Business), 'Default pay from' (Primary Checking), 'Payments are sent to Address' (6 WISTERIA PL), 'City' (MARRERO), 'State' (Louisiana), and 'ZIP' (70072-____). A circled '3' points to the 'Category' dropdown. At the bottom of the form, there are 'Cancel' and 'Save' buttons. A circled '4' points to the 'Save' button.

Use the “Payees” drop-down to select “Manage Payees.”

1. Sort payees by clicking the appropriate tab.
2. Click the “Edit” link at the end of the payee’s row to edit a payee.
3. Make the necessary changes.
4. Click the **Save** button when you are finished making changes.

Business BillPay

Delete a Payee

If a payee is no longer needed, you can permanently delete them. This will not erase data from any existing payments.

Manage payees

+ Add payee Search payees... Show all payees Print

1 All payees Companies Individuals Sort payee by...

All Payees

Payees	Account number	Additional Items
McPersonal Electrical (Check)	****6789	Category Business List used via

2 Pay Edit Delete

Are you sure you want to delete this payee?

McPersonal Electrical (Check)

3 Delete payee Cancel

Use the “Payees” drop-down to select “Manage Payees.”

1. Sort payees by clicking the appropriate tab.
2. Click the “Delete” link at the end of the payee’s row to delete a payee.
3. Click the “Delete payee” link.

Business BillPay

Add and Manage Categories

Categories are groups of payees that help organize your bills and create your budgets.

Manage categories

2 Manage categories Filter categories Search payees... Show all categories Show all payees Print

Payees	Account number	Category
atmos	*****2345	Unassigned
BULK RATE	*****3456	Unassigned
Entergy - TEST	*****6789	Unassigned
Jalen	*****6789	Unassigned
John Doe	*****6789	Unassigned
Mom	*****nson	Unassigned
Whitney	*****2345	Unassigned
	*****rson	Personal

1

Manage categories

2a Category name Add category

Category name list

Business Delete

Personal Delete

2b

Are you sure you want to delete this category?

Deleting **Business** will place the payee in an unassigned status.

Delete category No

Use the “Payees” drop-down to select “Manage Categories.”

1. Move payees into new categories using the “Category” drop-downs.
2. To create or delete a category, click the **Manage categories** button.
 - a. To create a new category, enter a category name and click the **Add category** button.
 - b. To delete a category, click the “Delete” link next to the category you wish to delete. Then click the “Delete category” link.

Business BillPay

Single Payment

It is easy to pay your bills once you set up payees. Within Single Payments, you can see all the payees you have established so far. To pay a bill, simply find your payee and fill out the payment information beside their name.

One-time payment

+ Add payee

Select all

atmos *****2345 +	BULK RATE *****3456 +
Entergy - TEST *****6789 +	McPhersonal Electrical *****6789 +
Whitney *****2345 +	

View selected (0)
Pay (0)

Payment summary

Payee	From account	Amount*	Deliver by*	
atmos <small>CHECS *****2345 Last paid: N/A Amount paid: N/A</small>	Primary Checking	\$	8/4/2020	Remove
			Invoice	

< Back
Review
Pay all

By clicking Pay all, you authorize us to debit the indicated account for the amount of each payment.

Use the “Payments” drop-down to select “One-time Payment.”

1. Select a payee from the Payee List.
2. Click the **Pay** button.
3. Choose the account to withdraw from using the “From Account” drop-down.
4. Enter the amount of the payment.
5. Select the Deliver By date using the calendar feature.
6. Click the **Pay all** button when you are finished.

Business BillPay

Edit or Stop a Single Payment

Changes can be made to a scheduled payment up until the time of processing.

Scheduled payments				
<input type="text" value="Search filter"/>				<input type="button" value="Print"/>
Payee	Amount	Deliver by date	1a	2a
atmos Check Confirmation #2	\$1.00	06/31/2020	<input type="button" value="Details"/>	<input type="button" value="Edit"/> <input type="button" value="Stop"/>

Edit single payment

Account details

Payee: atmos

Payment method: Check

From account: Primary Checking

Amount: \$ 1.00

Deliver by date: 8/31/2020

Invoice/Comment:

Transaction details

Confirmation #: 2

Scheduled by: Murphy Test

Delivery: Standard

Stop single payment

Account details

Payee: American Express

Payment method: Check

From account: Primary Checking

Amount: \$999.00

Process date: 10/26/2020

Invoice / Comment:

Scheduled by: Laurie Smith

Transaction details

Confirmation #: 40

Est arrival: 10/30/2020

Delivery: Standard

Use the “Payments” drop-down to select “Scheduled Payments.”

1. To edit a payment:
 - a. Click the “Edit” link to edit transaction details.
 - b. Make the necessary changes.
 - c. Click the **Submit** button when you are finished making changes.
2. To stop a payment:
 - a. Click the “Stop” link to stop the payment.
 - b. Click the **Submit** button.

Business BillPay

Create a Recurring Payment

Our Recurring Payments feature keeps you ahead of your repeating payments. Setting up a recurring payment takes only a few moments and saves you time by not having to reenter a payment each time it is due.

Recurring payment

+ Add payee ▾

Company
Individual

All Categories
▾

American Express *****8467	AT&T *****8467
Cellular One *****8467	Chase *****8467
Lease *****8467	MasterCard *****8467
Moe's Mowers *****8467	Seed Indeed Co. *****8467
Vern's Fertilizer *****8467	Waverly Water Co. *****8467

Set up American Express recurring payment ✕

Details

Name
American Express
Check *****8467
Add comment

Pay from*
Primary Checking ▾

Amount*
\$

Use the “Payments” drop-down to select “Recurring Payment.”

1. Select a payee from the list.
2. Select an account to withdraw from using the “Pay From” drop-down.
3. Enter the amount of the payment.

Series options / preferences

4 If the payment falls on a holiday or weekend?

Pay before

Pay after

5 **Frequency edit**

Frequency*

Monthly ▼

Last business day ▼

Select first process*

📅

6 **Would you like this series to end?***

No

On this date 📅

After a set # of payments

Cancel

Review Submit

By clicking submit, you authorize us to debit the indicated account for the amount of each payment.

4. Choose your payment preference if a payment date falls on a holiday or weekend.
5. Select how often the payment should recur using the "Frequency" drop-down and select a delivery date.
6. Select when you would like the series to end.
7. Click the **Submit** button when you are finished.

Business BillPay

Edit or Stop a Recurring Payment

You can change or cancel a payment even after you schedule it. This convenient feature gives you the freedom to change the way you make your payments.

Scheduled payments

Print

Payee	Amount	Deliver by date		
atmos Check Confirmation #:3	\$1.00	10/30/2020	Details	Edit Stop

Edit recurring payment

Payee	From account	Amount	Process date	Additional items	
John Doe <small>Electronic</small>	Primary Checking	\$1.00	11/30/2020	Confirmation #	1
				Est. arrival	12/2/2020
				Comment	None
				Series start	11/30/2020
				Series end	None
				Frequency	Monthly on the last business day

What would you like to do?

Skip the payment scheduled on

Change the payment scheduled on

I would like to change the entire series

< Back
Submit

Use the "Payments" drop-down to select "Scheduled Payments."

1. To edit a payment:
 - a. Click the "Edit" link to edit the transaction details
 - b. Make the necessary changes.
 - c. Click the **Submit** button when you are finished making changes.
2. To stop a payment:
 - a. Click the "Stop" link to stop the payment.

Stop recurring payment

Payee	From account	Amount	Process date
John Doe Electronic	Primary Checking	\$1.00	11/30/2020

What would you like to do?

Stop the payment series immediately. 2b

Stop the series after the next payment processes.

[Back](#) [Submit](#) 2c

- b. Decide if you would like to stop the series immediately or stop the series after the next payment processes.
- c. Click the **Submit** button.

Business BillPay

Payment Approval

Depending on which rights are assigned to the user, a payment can be designated as “needs approval.” You can see notifications of payments awaiting approval in the “Attention required” section. An authorized user must log in to approve each transaction that meets a certain criteria.

Scheduled payments

Search filter Print

Payee	Amount	Process date				
American Express Check Confirmation #:40	\$999.00	10/26/2020	Details	A Approve	Edit	Stop
MasterCard Check Confirmation #:41	\$999.00	11/02/2020	Details	Approve	Edit	Stop
Subtotal	\$1,998.00		Primary Checking *****1232			
Total	\$1,998.00		Skipped payments not included in the total.			

All transactions **B**
Approve all

Click the “Payments Awaiting Approval” link on the Home page.

- A.** Click the “Approve” link to authorize each transaction.
- B.** Click the **Approve all** button to approve all of the payments.

Business BillPay

Add a Transfer Account

Link your Equity Bank accounts and external accounts, so you can transfer money without ever leaving home! When you go to add another account, you are asked to verify your ownership of that account by confirming two small deposits Equity Bank makes into the external account.

Transfer accounts

Add a transfer account

Where is your transfer account located?

At my institution

By adding an account from Jack Henry and Associates, you will be able to pay bills and transfer funds. Please enter your account information on the next screen.

1 Go there now

At another institution

You can add a transfer account that is located at another institution. Please enter your account information on the next screen.

Go there now **2**

Transfer accounts

Add a transfer account

Important information
To add an account from Jack Henry and Associates, please complete the information below.

Account holder name *

Account nickname *

Account type *

Account number *

Confirm account number *

Review Submit

Transfer accounts

Add a transfer account

Setup a transfer account
To add an account outside of Jack Henry and Associates to transfer to, please complete the form below.

Account holder name *

Account nickname *

Account type *

Financial institution name *

Routing number *

Confirm routing number *

Account number *

Confirm account number *

Review Submit

Use the “Transfers” drop-down to select “Add Transfer Account.”

1. Click the **Go there now** button to add a Equity Bank account.
 - a. Enter the account information and click the **Submit** button.
2. Click the **Go there now** button to add an external account.
 - a. Enter the account information and click the **Submit** button.
 - b. Go to page 101 to complete the activation process.

Business BillPay

Delete or Edit a Transfer Account

Delete or edit your transfer accounts.

View transfers

+ Add transfer account
Print

	Account	Additional items		
← From account	Hobby Account ****1919 <small>Electronic</small>	Last transferred N/A	B <small>Edit</small>	A <small>Delete</small>
← From account	Payroll ****1234 <small>Electronic</small>	Last transferred N/A	<small>Edit</small>	<small>Delete</small>
← From account	Primary Checking ****1232 <small>Electronic</small>	Last transferred N/A	<small>Edit</small>	
→ To account	Community Bank ****1234 <small>Electronic</small>	Category Accounts Last transferred \$1200.00 on 10/5/2020	<small>Edit</small>	<small>Delete</small>
→ To account	Joe's ****6789 <small>Awaiting Activation</small>	Category No category Last transferred N/A	<small>Edit</small>	<small>Delete</small> <input checked="" type="checkbox"/> <small>Activate</small>

Use the “Transfers” drop-down to select “View Transfer Accounts.”

- A.** Click the “Delete” link to remove the account from Bill Pay.
- B.** Click the “Edit” link to make changes to the account nickname.

Business BillPay

One-Time Transfer

Make a one-time transfer between accounts.

The screenshot shows a web form titled "One-time transfer". At the top left, there is a button labeled "+ Add transfer entry" with a circled number 5 next to it. Below this is a grey warning bar with a triangle icon and the text "Transfer accounts need to be activated or authenticated." and a "View now" link. The form has four main sections: "From account *", "To account *", "Amount *", and "Select date *". Each section has a corresponding input field: a dropdown menu for "From account" (labeled 1), a dropdown menu for "To account" (labeled 2), a text input field for "Amount" with a dollar sign (labeled 3), and a date picker for "Select date" showing "10/19/2020" (labeled 4). At the bottom right, there are two buttons: "Review" and "Submit" (labeled 6).

Use the "Transfers" drop-down to select "One-time Transfer."

1. Use the drop-down to select an account to send funds from.
2. Use the drop-down to select an account to send funds to.
3. Enter the amount of the transfer.
4. Use the calendar feature to select a date.
5. (Optional) Click the **Add transfer entry** button to add additional transfers.
6. Click the **Submit** button when you are finished.

Business BillPay

Edit or Stop a Single Transfer

Changes can be made to a scheduled payment up until the time of processing.

Transfers					
<input type="text" value="Search filter"/>				<input type="button" value="Print"/>	
Transfer to	Amount	Process date			
Community Bank Check Confirmation #:43	\$500.00	10/29/2020	<input type="button" value="Details"/>	<input type="button" value="Approve"/>	<input type="button" value="Edit"/> <input type="button" value="Stop"/>

Account details

Payee: atmos

Payment method: Check

From account: Primary Checking

Amount: \$ 1.00

Deliver by date: 8/31/2020

Invoice/Comment:

Transaction details

Confirmation #: 2

Scheduled by: Murphy Test

Delivery: Standard

Account details

From account: Primary Checking

To account: Community Bank

Amount: \$500.00

Process date: 10/29/2020

Comment:

Transaction details

Confirmation #: 43

Est arrival: 11/4/2020

Scheduled by: Laurie Smith

Use the "Transfers" drop-down to select "Scheduled Transfers."

1. To edit a payment:
 - a. Click the "Edit" link to edit transaction details.
 - b. Make the necessary changes.
 - c. Click the **Submit** button when you are finished making changes.
2. To stop a payment:
 - a. Click the "Stop" link to stop the payment.
 - b. Click the **Submit** button.

Business BillPay

Recurring Transfers

Make a recurring transfer between accounts.

The screenshot shows a web form for setting up a recurring transfer. It is titled "Details" and contains several sections:

- Transfer from***: A dropdown menu with "Select account" (callout 1).
- Transfer to***: A dropdown menu with "Select account" (callout 2).
- Amount***: A text input field with a dollar sign prefix (callout 3).
- Add comment**: A button with a speech bubble icon.
- Series options**: A section titled "What if the payment falls on a holiday or weekend?" with two radio buttons: "Pay before" (selected) and "Pay after" (callout 4).
- Frequency settings**: A section with:
 - Frequency***: A dropdown menu with "Monthly" selected (callout 5).
 - Last business day**: A dropdown menu.
 - Select first process date***: A date picker field with a calendar icon.
- Would you like this series to end?***: A section with three options:
 - No**
 - On this date** [calendar icon]
 - After a set # of payments** [input field]
 (callout 6)
- Review** and **Submit** buttons (callout 7).

Use the "Transfers" drop-down to select "Recurring Transfer."

1. Use the drop-down to select an account to send funds from.
2. Use the drop-down to select an account to send funds to.
3. Enter the amount of the transfer.
4. Choose your payment preference if a payment date falls on a holiday or weekend.
5. Select how often the payment should recur using the "Frequency" drop-down and select a delivery date using the calendar feature.
6. Select when you would like the series to end.
7. Click the **Submit** button when you are finished.

Business BillPay

Edit or Stop a Recurring Transfer

You can change or cancel a transfer even after you schedule it. This convenient feature gives you the freedom to change the way you make your transfers.

Transfers					
<input type="text" value="Search filter"/>				<input type="button" value="Print"/>	
Transfer to	Amount	Process date			
Community Bank Check Confirmation #743	\$500.00	10/29/2020	<input type="button" value="Details"/>	<input checked="" type="button" value="Approve"/>	<input type="button" value="Edit"/>
					<input type="button" value="Stop"/>

Company profile

Change company information

Company name: GULF COAST BANK

Address:

123 MAIN ST

City: ANYWHERE State: Louisiana ZIP Code: 70123-0000

Phone number: Fax number:

Dual signatures required

Require dual signatures

Use the “Transfers” drop-down to select “Scheduled Transfers.”

1. To edit a transfer:
 - a. Click the “Edit” link to edit the transaction details
 - b. Make the necessary changes.
 - c. Click the **Submit** button when you are finished making changes.
2. To stop a transfer:
 - a. Click the “Stop” link to stop the transfer.

Stop Recurring Payment

Payee	From Account	Amount	Deliver By Date
atmos Check	Primary Checking	\$1.00	10/30/2020

What would you like to do?

Stop the payment series immediately. **2b**

Stop the series after the next payment processes.

[← back](#) | [→ submit](#) **2c**

- b.** Decide if you would like to stop the series immediately or stop the series after the next transfer processes.
- c.** Click the **Submit** button.

Business BillPay

Transfer Approval

Depending on which rights are assigned to the user, a transfer can be designated as “needs approval.” You can see notifications of transfers awaiting approval in the “Attention required” section. An authorized user must log in to approve each transfer that meets a certain criteria.

Transfers

Search filter Print

Transfer to	Amount	Process date	
Community Bank Check Confirmation #43	\$500.00	10/29/2020	Details A Approve Edit Stop
Subtotal	\$500.00	Primary Checking *****1232	
Total	\$500.00	Skipped payments not included in the total.	

All transactions Approve all B

Click the “Transfers Awaiting Approval” link on the Home page.

- A.** Click the “Approve” link to authorize each transfer.
- B.** Click the **Approve all** button to approve all of the transfers.

Business BillPay

Add an Employee

Payroll

Joe's Landscaping

Total employees

5

[Edit](#) [Add](#)

Payroll schedule

Monthly on the last business day

[Edit](#)

Next payroll

10/30/2020

[Schedule new](#)

Add new employee

Employee information

1 Did you know? We will send a confirmation email to your employees when payroll has been deposited.

2 **First name *** **Last name ***

3 **Employee ID number** **Email address**

[Tell me more](#)

4 **Employee status *** **Pay type ***

Click the **Payroll** tab on the Home page.

1. Click the "Add" link in the Total employees box.
2. Enter the employee's first name and last name.
3. (Optional) Enter their employee ID number and email address.
4. Use the drop-downs to select the employee status and pay type.

Employee account information

5 Would you like to split the deposit between two bank accounts?

Single account

6

Account number *	Confirm account number *
<input type="text" value="Account number"/>	<input type="text" value="Confirm account number"/>
Routing number *	Confirm routing number *
<input type="text" value="Routing number"/>	<input type="text" value="Confirm routing number"/>

Account type *

< Back 7

5. Decide if you would like to split the deposit between two accounts.
6. Enter the employee's account information.
7. Click the **Submit** button when you are finished.

Business BillPay

Edit or Deactivate an Employee

Payroll

Joe's Landscaping

Total employees

5

[Edit](#) [Add](#)

Payroll schedule

Monthly on the last business day

[Edit](#)

Next payroll

10/30/2020

[Schedule new](#)

Employee information

[+ Add employee](#) [Print](#)

[Hourly](#) [Salary](#) [Contractor](#) [All employees](#)

Hourly

Name Show employees [Active](#) [Deactivated](#) [All](#)

Name	Employee ID	Status	Last paid	
Jim Cook	*****1	Active	N/A	Details Edit Deactivate
Joe Johnson	*****2	Active	N/A	Details Edit Deactivate

Edit ✕

First name * **Last name ***

Employee ID number **Email**

Pay type

Employee account information

Would you like the deposit to be split between 2 bank accounts?

[Close](#) [Next](#)

Click the **Payroll** tab on the Home page.

1. Click the "Edit" link in the Total employees box.
2. Click the "Edit" link to edit an employee.
 - a. Edit the employees information and click the **Next** button.

2b

Single account ×

Deposit account number *

Confirm account number *

Deposit routing number *

Confirm routing number *

Account type *

Cancel **Save**

Deactivate ×

⚠ Are you sure you want to deactivate this employee?

Deactivating the employee Jim Cook will stop any scheduled payroll deposits to this employee.

3a **Yes** **No**

- b.** Edit the employees account information and click the **Save** button.
- 3.** Click the “Deactivate” link to deactivate an employee.
 - a.** Click the **Yes** button.

Business BillPay

Schedule Payroll

Payroll

Joe's Landscaping

Total employees

5

Edit Add

Payroll schedule

Monthly on the last business day

Edit

Next payroll

10/30/2020

1

Schedule new

Schedule a regular payroll

Payroll information

Regular deposit date 10/30/2020

Payroll dates are based on the frequency selected when the payday schedule was made.

2 Pay from account Hobby Account

Deselect all Select all

Name	Regular pay	Extra pay	Total	Additional items
<p>3 <input checked="" type="checkbox"/> Jim Cook</p> <p>Last paid n/a</p> <p>Amount \$250.00</p>	4 \$ 0.00	\$ 0.00	5	<p>Employee ID 1</p> <p>Split amount No</p> <p>Memo / Comment Add</p>
<p><input checked="" type="checkbox"/> Joe Johnson</p> <p>Last paid n/a</p> <p>Amount \$250.00</p>	\$ 0.00	\$ 0.00	\$0.00	<p>Employee ID 2</p> <p>Split amount No</p> <p>Memo / Comment Add</p>
Hourly subtotal			\$0.00	

Click the **Payroll** tab on the Home page.

1. Click the "Schedule new" link in the Next payroll box.
2. Use the drop-down to select a pay from account.
3. Toggle employees on or off to add or exclude them from the payroll.
4. Enter the regular pay amount for each employee.
5. Enter any extra pay amount for each employee.

Hourly subtotal \$0.00
 Salary subtotal \$700.00
 Contractor subtotal \$0.00
 Deposit total \$700.00

Next >

6

Schedule a regular payroll

Payroll information

Company	Joe's Landscaping	Process date	10/28/2020
Pay from account	Hobby Account	Scheduled by	Laurie Smith
Regular payroll date	10/30/2020	Frequency	Monthly on the last business day

Salary employees

Name	Regular pay	Extra pay	Total	Additional items
Jane Doe Last paid n/a Amount \$749.00	\$300.00	\$0.00	\$300.00	Employee ID 5 Split amount Yes Memo / Comment None
Suzy Smith Last paid n/a Amount \$950.00	\$400.00	\$0.00	\$400.00	Employee ID 3 Split amount No Memo / Comment None

Salary subtotal **\$700.00**

Hourly subtotal \$0.00
 Salary subtotal \$700.00
 Contractor subtotal \$0.00
 Deposit total \$700.00

< Back

Submit

By clicking submit, you authorize us to debit the indicated account for the amount of each payment.

7

- Click the **Next** button.
- Review the payroll and click the **Submit** button.

Business BillPay

Edit Scheduled Payroll

By editing the current payday schedule, your payroll deposits will stop, and you need to reschedule them.

Payroll

Joe's Landscaping

Total employees
5

[Edit](#) [Add](#)

Payroll schedule
Monthly on the last business day

1 [Edit](#)

Next payroll
10/30/2020

[Schedule new](#)

Payroll schedule edit confirmation

⚠ By editing the current payday schedule, your payroll deposits will be **stopped**, and you will need to **reschedule** them.

[Cancel](#) [Continue](#) **2**

Current payday schedule

Pay from: Hobby Account
Frequency: Monthly on the last business day
First pay date: October 30, 2020

Stop the current payday schedule and start a new one

Select pay from account *
Hobby Account

Payday frequency *
Weekly

on
Monday

Holiday & non-processing options
If the scheduled payroll date falls on a weekend or holiday, what would you like to do?
Pay before | Pay after

Pay date*

[Cancel](#) [Save](#) **3**

Click the **Payroll** tab on the Home page.

1. Click the "Edit" link in the Payroll schedule box.
2. Click the **Continue** button.
3. Make the necessary changes and click the **Save** button when you are finished.

Business BillPay

Schedule Extra Payroll

Payroll

Joe's Landscaping

Total employees
5 [Edit](#) [Add](#)

Payroll schedule
Monthly on the last business day [Edit](#)

Next payroll
10/30/2020 [Schedule new](#)

Past payroll
10/13/2020 [View history](#)

Extra payroll
None [Schedule new](#)

All scheduled payroll
[View](#)

Schedule an extra payroll

Payday information

2 Payday description:

If a name is not given the extra payday Name will be identified by the date you select below.

3 Select an extra payday *

4 Pay from account

Click the **Payroll** tab on the Home page.

1. Click the "Schedule new" link in the Extra payroll box.
2. Enter a payday description.
3. Use the calendar feature to select a payday.
4. Use the drop-down to select a pay from account.

Deselect all Select all

Name	Employee ID	Amount	Additional items
<input type="checkbox"/> Jim Cook Last paid n/a Amount \$250.00	1	\$ 0.00	Split amount No Memo / Comment <input type="button" value="Add"/>
<input type="checkbox"/> Joe Johnson Last paid n/a Amount \$250.00	2	\$ 0.00	Split amount No Memo / Comment <input type="button" value="Add"/>
Hourly subtotal		\$0.00	

Next >

Schedule an extra payroll

Payday information

Company	Joe's Landscaping	Process date	10/30/2020
Pay from account	Hobby Account	Payday description	10/30/2020 extra deposit
Payday	10/30/2020	Scheduled by	Laurie Smith

Hourly employees

Name	Employee ID	Amount	Additional items
Jim Cook Last paid n/a Amount \$250.00	1	\$1.00	Split amount No Memo / Comment None
Hourly subtotal		\$1.00	
Hourly subtotal		\$1.00	
Salary subtotal		\$0.00	
Contractor subtotal		\$0.00	
Deposit total		\$1.00	

< Back

Submit

By clicking submit, you authorize us to debit the indicated account for the amount of each payment.

- Toggle employees on or off to add or exclude them from the payroll.
- Enter an amount for each employee.
- Click the **Next** button.
- Review the extra payroll and click the **Submit** button when you are finished.

Business BillPay

View Past Payroll

Payroll

Joe's Landscaping

Total employees
5

[Edit](#) [Add](#)

Payroll schedule
Monthly on the last business day

[Edit](#)

Next payroll
10/30/2020

[Schedule new](#)

Past payroll
10/13/2020

1 [View history](#)

Extra payroll
None

[Schedule new](#)

All scheduled payroll

[View](#)

View options

[Process Date Range](#)
Current Month

[Transaction status](#)
View All

[Order by](#)
Process Date

[Arrange](#)
Ascending

[# of records to return](#)
10

[View in spreadsheet](#)

[Close](#) [View results](#)

Payroll history

[Search filter](#) [Print](#)

Payee	Amount	Pay day	
Payroll 10/08/2020 <small>Conf #. See details</small>	\$1,200.00	10/08/2020	Details
Payroll (Bonus) <small>Conf #. See details</small>	\$999.00	10/13/2020	Details
Subtotal	\$2,199.00	Primary Checking *****1232	
Total	\$2,199.00		

Click the **Payroll** tab on the Home page.

1. Click the "View history" link in the Past payroll box.
2. Use the drop-downs to filter past payrolls and click the **View results** button.
3. Your payroll history is displayed.

Business BillPay

Edit or Stop Scheduled Payroll

Payroll

Joe's Landscaping

Total employees

5

[Edit](#) [Add](#)

Payroll schedule

Monthly on the last business day

[Edit](#)

Next payroll

10/30/2020

[Schedule new](#)

Past payroll

10/13/2020

[View history](#)

Extra payroll

None

[Schedule new](#)

All scheduled payroll

1

[View](#)

Payroll deposits

[Print](#)

Payroll name	Amount	Process date		
10/30/2020 deposit	\$700.00	10/28/2020	Details	2a Edit Stop 3a
Payroll 11/09/2020	\$1,200.00	11/6/2020	Details	Edit Stop Approve
Subtotal	\$700.00		Hobby Account *****1919	
Subtotal	\$1,200.00		Primary Checking *****1232	
Total	\$1,900.00			

[All transactions](#) [Approve all](#)

Click the **Payroll** tab on the Home page.

1. Click the "View" link in the All scheduled payroll box.
2. To edit a payroll:
 - a. Click the "Edit" link to edit payroll details.

Edit scheduled payday

? What can I change?

Payday information

Payroll name	10/30/2020	Process date	10/28/2020
Scheduled by	Laurie Smith	Payday	10/30/2020
Pay from	Hobby Account	Frequency	Monthly on the last business day

Hourly employees

Name	Regular pay	Extra pay	Total	Additional items
<input type="checkbox"/> Jim Cook	\$ 0.00	\$ 0.00	\$0.00	Employee ID *****1 Split amount No Memo / Comment <input type="button" value="Add"/>
<input type="checkbox"/> Joe Johnson	\$ 0.00	\$ 0.00	\$0.00	Employee ID *****2 Split amount No Memo / Comment <input type="button" value="Add"/>
Hourly subtotal			\$0.00	

Salary employees

Name	Regular pay	Extra pay	Total	Additional items
<input checked="" type="checkbox"/> Jane Doe	\$ 300.00	\$ 0.00	\$300.00	Confirmation # 3200030 Employee ID *****5 Split amount Yes Memo / Comment <input type="button" value="Add"/>
<input checked="" type="checkbox"/> Suzy Smith	\$ 400.00	\$ 0.00	\$400.00	Confirmation # 3200031 Employee ID *****3 Split amount No Memo / Comment <input type="button" value="Add"/>

b. Make the necessary changes.

c. Click the **Submit** button when you are finished making changes.

Payroll deposits

Search filter Print

Payroll name	Amount	Process date		
10/30/2020 deposit	\$700.00	10/28/2020	Details	Edit Stop
Payroll 11/09/2020	\$1,200.00	11/6/2020	Details	Edit Stop Approve
Subtotal	\$700.00	Hobby Account *****1919		
Subtotal	\$1,200.00	Primary Checking *****1232		
Total	\$1,900.00			

All transactions [Approve all](#)

Stop scheduled payday

Important information!
All employee deposits scheduled for this payday will be stopped.

Payday information

Payroll name	10/30/2020	Process date	10/28/2020
Scheduled by	Laurie Smith	Payday	10/30/2020
Pay from	Hobby Account	Frequency	Monthly on the last business day

Salary employees

Name	Regular pay	Extra pay	Total	Additional Items
Jane Doe				10/28/2020
Last paid n/a	\$270.00	\$0.00	\$270.00	Confirmation # 3200030
Amount n/a				Employee ID *****5
				Split amount Yes
				Memo / Comment None
Jane Doe	\$30.00	\$0.00	\$30.00	Confirmation # 3200029
Last paid n/a				Employee ID *****5
Amount n/a				Split amount Yes
				Memo / Comment None
Suzy Smith	\$400.00	\$0.00	\$400.00	Confirmation # 3200031
Last paid n/a				Employee ID *****3
Amount n/a				Split amount No
				Memo / Comment None
		Salary subtotal	\$700.00	
		Salary subtotal	\$700.00	
		Payday total	\$700.00	

[Back](#) [Submit](#)

3. To stop a payroll:
 - a. Click the "Stop" link to stop the payroll.
 - b. Click the **Submit** button.

Business BillPay

Payroll Approval

Depending on which rights are assigned to the user, a transfer can be designated as “needs approval.” You can see notifications of transfers awaiting approval in the “Attention required” section. An authorized user must log in to approve each transfer that meets a certain criteria.

Payroll deposits

Search filter Print

Payroll name	Amount	Process date		
Payroll 11/09/2020	\$1,200.00	11/6/2020	Details	Edit
	Subtotal	\$1,200.00	Primary Checking *****1232	
	Total	\$1,200.00		

All transactions Approve all

Click the “Payroll awaiting approval” link on the Home page.

- A.** Click the “Approve” link to authorize each transfer.
- B.** Click the **Approve all** button to approve all transfers.

Business BillPay

Calendar

Quickly view all of your scheduled payments, transfers and payroll.

Calendar

All Transactions
Transfers
Payroll Deposits
Bill Payments

October 2020

Monday Tuesday Wednesday Thursday Friday

5 ✓ \$1,330.00
 6 ✓ \$1,200.00
 7 ✓ \$1,200.00

12
13 ✓ \$999.00
 14
15

19
20
21 \$215.00
 22
23 \$200.00

26
27 \$50.00
27 \$999.00
 28
29
30 \$250.00
30 \$500.00

All details
Total \$6,943.00

Payee	Amount
Cellular One	\$65.00
Lease	\$1,200.00
	\$65.00
Total	\$1,330.00

All Transactions Awaiting Approval \$1,499.00
 All Scheduled Transactions \$715.00
 All Transactions Processed \$4,729.00

Click the **Calendar** tab on the Home page.

- Click each button to filter transactions.
- Click the All details button to view additional details about the current month's transactions.
- Click each transaction to view additional details.
- Dark blue transactions have been processed.
- Light blue transactions are pending.
- Green transactions require additional action.

Business BillPay

Company Profile

Easily change information associated with your account at Equity Bank by modifying your company profile.

The screenshot shows a web form titled "Company profile" with the subtitle "Change company information". The form contains the following fields and options:

- Company name:** GULF COAST BANK
- Address:** 123 MAIN ST
- City:** ANYWHERE
- State:** Louisiana (dropdown menu)
- ZIP Code:** 70123-0000
- Phone number:** (text input)
- Fax number:** (text input)
- Dual signatures required:** Require dual signatures
- Submit** button

Numbered callouts are present: 1 points to the address field, 2 points to the "Require dual signatures" checkbox, and 3 points to the "Submit" button.

Use the "Options" drop-down to select "Company Profile."

1. Change the information that Equity Bank has on file for your company.
2. Decide if dual requirements are required by checking the box.
3. Click the **Submit** button when you are finished making changes.

Business BillPay

Delete or Edit Bill Pay Accounts

Add or edit your Business BillPay accounts through the Manage Bill Pay Accounts function.

Manage bill pay accounts

C
+ Add new account

Default	Nickname	Account number	Account type	Status	B	A
<input checked="" type="radio"/>	Primary Checking <small>Default Account</small>	*****7841	Checking	Approved	✎ Edit	🗑 Delete

Add new account
✕

Nickname *

Account number *

Confirm account number *

Account type *

Please select
▼

Close

Save changes
2c

Use the “Options” drop-down to select “Manage Bill Pay Accounts.”

- A. Click the “Delete” link to remove the account from Bill Pay.
- B. Click the “Edit” link to make changes to the account nickname.
- C. Add a new account by clicking the **Add new account** button.
 1. Enter the account information.
 2. Click the **Save changes** button when you are finished.

Business BillPay

Modify User Permissions

You can monitor users that have access to your account. Using User Permissions, you can give each user different accesses to your accounts, amount of debits allowed and designate other permissions. Carefully consider each user's permissions.

Manage users			
Last name	First name	User ID	Last login
GULF COAST BANK <small>Primary User</small>	GULF COAST BANK	20171116039763 9349a8	N/A

[Edit](#)
[Permissions](#) **1**

Edit Payment Permissions

User name ARA MCPHERSON
User type Custom

5 [Restore Permissions](#)

2 [User information](#) [Payments](#) [Payees](#) [Options](#) [Message center](#) [Approve authority](#)

Schedule bill payments

Schedule to all bill payees

Establish payment caps

Payment caps allow you to set a specific amount that ARA MCPHERSON cannot exceed when scheduling payments to particular payees.

Designate pay from accounts

Primary Checking

Payment history

[Admin user list](#) [Cancel](#) [Save](#) **4**

Use the "Options" drop-down to select "Manage users."

1. Click the "Permissions" link.
2. Select one of the categories across the top.
3. Enable or disable permissions.
4. Click the **Save** button when you are finished.
5. (Optional) Original permissions can be restored at any time by clicking the **Restore Permissions** button. This applies to all elements of user permissions for this particular user.

Business BillPay

Personal Profile

It is important to keep the contact information about your company up to date with Equity Bank. You can easily change these elements and personalize your Business BillPay experience by following the steps below. The challenge phrases can also be altered here.

The screenshot displays the 'Personal Profile' page. At the top, a navigation bar includes 'Home', 'Payments', 'Payees', 'Calendar', and 'Options'. Below this, a user greeting 'Welcome: Murphy Test' and 'Last login: 4:30 PM CT 7/28/2020' is shown, along with links for 'Profile', 'Chat Now', 'Messages (0)', and 'Log out'. Two callouts, '1a' and '2a', highlight the 'View Contact Info' and 'Default Page' links respectively. The 'View Contact Info' link leads to a form with three sections: 'Email Address', 'Phone Numbers', and 'eNotification Text Information'. Each section contains input fields and an 'Edit' button. Callout '1b' points to this entire form. The 'Default Page' link leads to a section titled 'Default page' with the instruction 'Choose your default home page' and 'When a default page is chosen, your bill pay session will open to the page of your choice.' Below this are four radio buttons: 'Home (Default)', 'Calendar', 'Single Payment', and 'Shortcut'. A 'Submit' button is located at the bottom right of this section. Callout '2b' points to this section.

Click the “Profile” link on the Home page.

1. To update contact info:
 - a. Click the “View Contact Info” link.
 - b. Click the **Edit** button. Make your changes and click the **Submit** button when you are finished.
2. To change your default page:
 - a. Click the “Default Page” link.
 - b. Choose what page you prefer Bill Pay to open with such as Home, Calendar, Single Payment or Shortcut. Click the **Submit** button when you are finished.

Business BillPay

e-Notifications

Equity Bank makes staying on top of payments and bills simple, but it becomes even easier when you set up e-Notifications in your account. There are several triggers that can send an e-Notification, so you are always aware of what is happening with your accounts.

Events

With the Events features, you can develop customized communications to be notified each time a particular event occurs through your Business BillPay account.

e-Notifications

Event
Logout
Recurring
Reminders

Email address on file

[Redacted]

✎ Edit

Short text address on file

N/A

✎ Edit

Event Notifications

With Event Notifications, you can develop customized communications where you are notified each time a particular event occurs through your bill pay account.

A transaction needs approval

Send notification to

▼

Submit

Notification has been activated and will be sent to:Erica@MCompany.com

A transaction exceeds a specified amount

Send notification to

Category

▼

Payee or Account

Amount

\$

Submit

1

Use the “Options” drop-down to select “e-Notifications,” then click the **Event** button.

1. Use drop-downs to create your custom event notifications. Click the **Submit** button when you are finished.

Logout

When you use the Logout feature, you can receive a customized email summary of Business BillPay activities each time you exit Business BillPay.

e-Notifications

Event Logout Recurring Reminders

Email address on file Short text address on file

N/A

Edit Edit

Logout Notifications
At the end of each bill pay session, you can receive a customized email summary of your bill pay activities.

Please select which items you would like to receive each time you log out.
Send a List of the following:

- Scheduled transactions
- Added payees
- Deleted payees
- Skipped and stopped transactions
- Added admin users

Submit

Use the “Options” drop-down to select “e-Notifications,” then click the **Logout** button.

1. Enable or disable notifications on a particular feature when you logout.
2. Click the **Submit** button when you are finished making changes.

Recurring

You can customize how often you receive email notifications on scheduled payments and transaction history.

The screenshot shows the 'e-Notifications' interface. At the top, there are four tabs: 'Event', 'Logout', 'Recurring', and 'Reminders'. Below the tabs, there are two sections: 'Email address on file' with an 'Edit' button, and 'Short text address on file' with 'N/A' and an 'Edit' button. The main section is titled 'Recurring Notifications' and contains the text: 'These email notifications will provide a list of bill pay information in which you customize how often it is received.' Below this is a header 'A list of all scheduled payments' and a 'How often' section with a dropdown menu labeled 'Select Frequency'. A red circle with the number '1' points to the dropdown menu. At the bottom right, there is a 'Submit' button with a red circle and the number '2' next to it.

Use the “Options” drop-down to select “e-Notifications,” then click the **Recurring** button.

1. Using the drop-downs, select when you would like receive notifications about scheduled payments and your transaction history.
2. Click the **Submit** button when you are finished making changes.

Reminders

You can schedule reminders for when you send or receive payments.

The screenshot shows the 'e-Notifications' interface. At the top, there are navigation buttons for 'Event', 'Logout', 'Recurring', and 'Reminders'. Below this, there are two sections: 'Email address on file' with a blurred address and an 'Edit' button, and 'Short text address on file' with the value 'N/A' and an 'Edit' button. The main section is titled 'Reminders Notifications' with a sub-header 'Reminders Notifications' and a description: 'You can schedule reminders for each time you need to schedule a payment or transfer funds.' Below this is a table with columns: 'Pay to', 'Category', 'Reminder date', 'Frequency', and 'Send to'. A circled '1' points to an 'Add reminder' button with a plus icon.

The close-up shows the 'Add reminder' modal form. It has a title bar with 'Add reminder' and a close icon. The form contains four dropdown menus, each with a red asterisk indicating it is required: 'What type of payee?' (with 'Bills' selected), 'Pick a payee' (with 'Select Payee' selected), 'Send notification to' (with 'Select Option' selected), and 'Reminder frequency' (with 'Select Frequency' selected). At the bottom right, there are 'Close' and 'Submit' buttons. A circled '2' points to the 'What type of payee?' dropdown.

Use the "Options" drop-down to select "e-Notifications," then click the **Reminders** button.

1. Click the **Add reminder** button.
2. Using the drop-downs, create a custom reminder. Click the **Submit** button when you are finished.

Business BillPay

Reports

You can create a report or detailed overview of your spending habits to help you better manage your finances. You can view them on your computer or download them locally to your hard drive or device.

Reports

1 Payments Processed Payment Changes Payments Stopped Payees Added

Payments Processed

All Users Scheduling User Approving User

Date Range

Current Month

Start Date Start date

End Date End date

Create report

2

Use the “Options” drop-down to select “Reports.”

1. Choose a report type listed across the top.
2. Customize your report using the calendars and drop-downs. Click the **Create report** button when you are finished.



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