

Online Banking User Guide

Corporate

Published by Murphy & Company, Inc.
13610 Barrett Office Drive
St. Louis, MO 63021

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Getting Started

Welcome to Corporate 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.

By adding powerful commercial products and features, Equity Bank provides you with the complex tools your business needs to achieve its goals. Although our Corporate Online Banking shares similar features with our personal accounts, this guide is meant to help you through corporate features only.

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

Corporate Online Banking Overview

Whether you're an enterprise, large corporation or small organization, our flexible Corporate Online Banking can efficiently serve you. Depending on your size, the first steps in banking online are setting up your users and recipients. After setting up these key entities, you can jump right in and experience our state-of-the-art system!

Users

If your business only needs one person with access to Corporate Online Banking, you can set up a single login ID and password. This is typical for small companies who primarily use basic Online Banking tools with occasional business transactions.

For larger organizations, our system lets you establish multiple login IDs and passwords for authorized employees. After setting up a company policy with a Equity Bank representative, you can organize which employees get access to different features within Corporate Online Banking by establishing user roles.

Recipients

Recipients are people or businesses to whom you send money using a payment feature offered through Corporate Online Banking. After creating a profile for each recipient, you can choose the method to send them money and the respective transaction details. Each created recipient is saved so you can quickly and easily make future payments.

Various types of payment methods are offered through Corporate Online Banking, including wire and ACH transfers. Though they are both quick electronic payments, wires are the fastest way to transfer money between accounts. ACH transactions are done using a batch process, and funds are generally not available until the next business day.

Please call us at 833-249-7658 for a full list of wire and ACH fees or if you have any questions.

Corporate Online Banking Transaction Types

Type	Description
ACH NACHA File	Upload a NACHA-formatted file.
ACH Batch	Send a payment to several recipients.
ACH Collection	Receive a payment from several recipients.
Domestic Wire	Send a wire to a recipient within the US.
International Wire	Send a wire to a recipient in a different country.
Payroll	Send payroll to several recipients. If a recipient has more than one account, you can split that payment into several accounts.
Tax Payment	Send federal, state or local tax authority payments.

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User Roles Overview

Once you establish your Company Policy, you can start creating user roles. User roles are the restrictions placed to shape a user's privileges, depending on the responsibilities a user has. Some users may have the ability to draft a transaction, while others can approve it. User roles must fit within the Company Policy and cannot exceed it.

The screenshot shows the 'User Roles' management page. At the top, there is a search bar (A) and a 'Create Role' button. Below this is a section for 'USER ROLE TEMPLATES' and a section for 'USER ROLES'. The 'USER ROLES' section contains a table with the following data:

Name	Description	Users
Company Admin	Admin has access to all features, accounts, and enabled trx types with full amount (per Bank policy) for draft, approve, cancel trx rights. The Admin Role also has the maximum Role Approval Limit, Company Policy and the ability to View all User Roles trx activity	2

Annotations in the image: A points to the search bar, B points to the 'Users' column header, and C points to the number '2' in the Users column for the 'Company Admin' role.

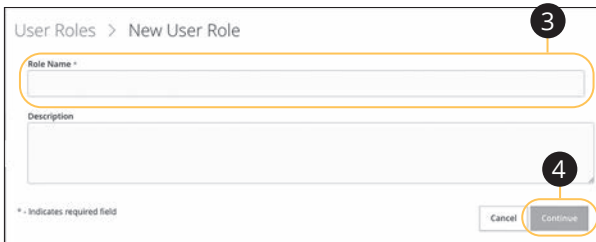
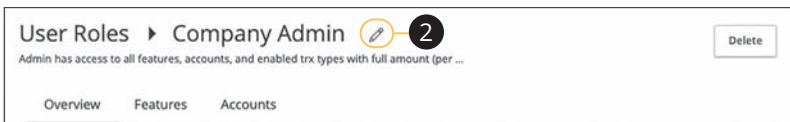
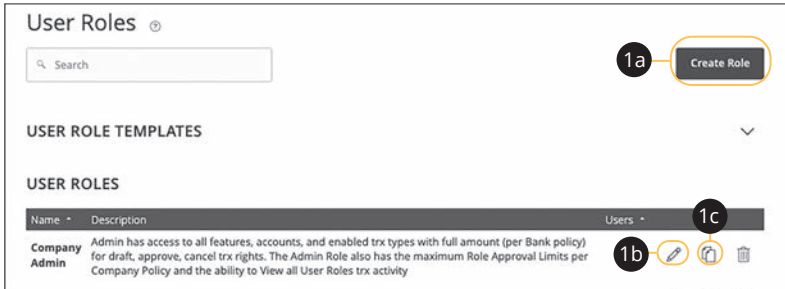
In the **Manage Users** tab, click **User Roles**.

- You can use the search bar to find specific user roles.
- Click the ▲ icon next to the appropriate column to sort user roles by name or users.
- The number under the Users column indicates how many users are assigned to this role. Click the number to see who is assigned to a specific role.




Corporate

Creating, Editing or Copying a User Role

To begin editing or creating a user role, you must decide what privileges and responsibilities a particular user has. You can then write a description of the role and give it a unique name.



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

1. Decide if you are making a new role, editing an existing role or copying a role.
 - a. Click the **Create Role** button if you are making a new user role.
 - b. Click the  icon to edit an existing role.
 - c. Click the  icon to copy and adjust an existing role.
2. (Optional) If you are editing an existing user role, edit the role name by clicking the  icon.
3. Enter a role name if you are making a new role or copying a role.
4. Click the **Continue** button.

Part 1 of 9: Establishing Transaction Type Rights

You can start assigning or editing a user's rights in the **Overview** tab, to help you decide which responsibilities and limitations a user should 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.

User Roles ▶ Company Admin ✎ Delete

Admin has access to all features, accounts, and enabled trx types with full amount (per ...)

Overview Features Accounts

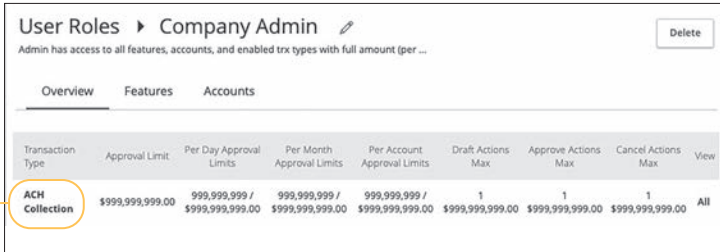
Transaction Type	Approval Limit	Per Day Approval Limits	Per Month Approval Limits	Per Account Approval Limits	Draft Actions Max	Approve Actions Max	Cancel Actions Max	View
ACH Collection	\$999,999,999.00	999,999,999 / \$999,999,999.00	999,999,999 / \$999,999,999.00	999,999,999 / \$999,999,999.00	1	1	1	All


All - Can view all transactions
Own - Can view own transactions
Role - Can view transactions by others in this role
No - Cannot view any transactions

1. Choose a type of transaction to assign rights for under the Transaction Type column.
2. Click the "All" under the View column to change which transaction activity a user can view.
 - All- Can view all transactions
 - Own- Can view own transactions
 - Role- Can view transaction by others in this role
 - No- Cannot view any transactions

Part 2 of 9: Disabling a Transaction Type

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

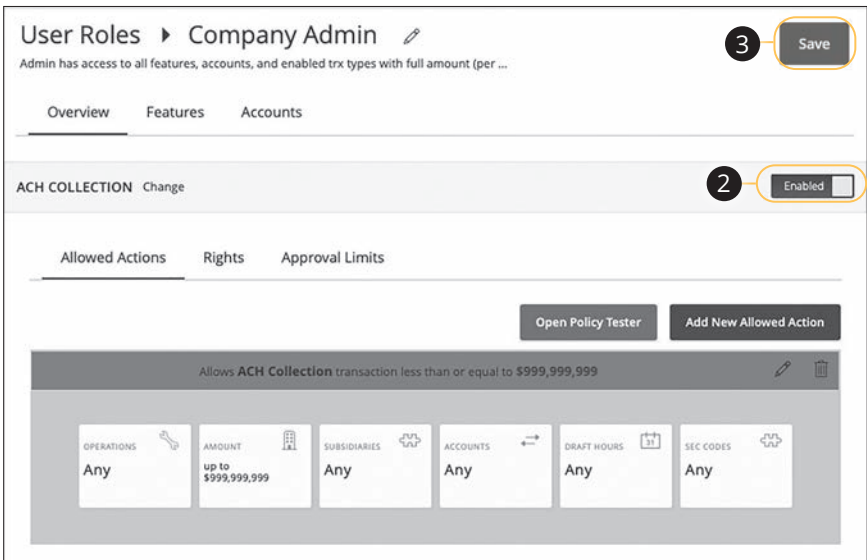



User Roles ▶ Company Admin  Delete

Admin has access to all features, accounts, and enabled trx types with full amount (per ...)

Overview Features Accounts

Transaction Type	Approval Limit	Per Day Approval Limits	Per Month Approval Limits	Per Account Approval Limits	Draft Actions Max	Approve Actions Max	Cancel Actions Max	View
ACH Collection	\$999,999,999.00	999,999,999 / \$999,999,999.00	999,999,999 / \$999,999,999.00	999,999,999 / \$999,999,999.00	1	1	1	All



User Roles ▶ Company Admin  Save



Admin has access to all features, accounts, and enabled trx types with full amount (per ...)







Overview Features Accounts

ACH COLLECTION Change Enabled

Allowed Actions Rights Approval Limits

Open Policy Tester Add New Allowed Action

Allows ACH Collection transaction less than or equal to \$999,999,999  

OPERATIONS  Any	AMOUNT  up to \$999,999,999	SUBSIDIARIES  Any	ACCOUNTS  Any	DRAFT HOURS  Any	SEC CODES  Any
---	---	---	---	--	--

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 9: Enabling Operation Rights

You can select the allowed operations a user can perform when handling a transaction, such as drafting, approving or canceling rights.

The screenshot displays the 'ACH COLLECTION' policy configuration page. At the top, there are tabs for 'Overview', 'Features', and 'Accounts'. The 'Allowed Actions' tab is selected and highlighted with a yellow circle (1). Below the tabs, there is a section for 'Allowed Actions' with a sub-tab 'Allowed Actions' (1) and a button 'Add New Allowed Action' (2). The main content area shows a policy rule for 'ACH COLLECTION' with a limit of '\$999,999,999'. Below this, there is a table of operations with columns for 'OPERATIONS', 'AMOUNT', 'SUBSIDIARIES', 'ACCOUNTS', 'DRAFT HOURS', and 'SEC CODES'. The 'OPERATIONS' column is highlighted with a yellow circle (3). Below the table, there is a section for 'Operations' with a table of operations and their status (On/Off). The 'Operations' section is highlighted with a yellow circle (4). At the bottom right, there are 'Cancel' and 'OK' buttons, with the 'OK' button highlighted with a yellow circle (5).

1. Click the **Allowed Actions** tab.
2. (Optional) If you need to add new actions, click the **Add New Allowed Action** button.
3. Click the Operations action to begin making restrictions to the action.
4. Toggle the On/Off switch to "On" or "Off" depending on if a user can perform a specific operation.
 - **Draft:** Create a transaction or template that needs approval from an authorized user.
 - **Draft Restricted:** Generate a drafted transaction based on an existing template that is assigned to them or adjusted the amount, settlement, date or description.
 - **Approve:** Send or accept drafted transactions.
 - **Cancel:** Reject a drafted or unprocessed transaction.
5. Click the **OK** button when you are finished making changes.

Part 4 of 9: Choosing the Maximum Draft Amount

If you have Manage Company Policy rights, you can choose the maximum amount of funds that can be drafted per transaction. This cannot exceed the Company Policy.

TEST ROLE POLICY » ACH COLLECTION » RULE #

Allows ACH Collection transaction for any amount

OPERATIONS: Any

AMOUNT: Up to \$0

SUBSIDIARIES: Any

ACCOUNTS: Any

DRAFT HOURS: Any

SEC CODES: Any

Enter Maximum Operation Amount

Any Allowable Amount

Specific Amount

\$

Cancel OK

1. Click the Amount action.
2. Enter the maximum draft amount or click Any for an unlimited amount.
3. Click the **OK** button when you are finished making changes.

Part 5 of 9: Selecting Subsidiaries

Some users may not need to access to certain subsidiaries. You can limit which subsidiaries a user can use when creating a transaction.

COMPANY ADMIN POLICY » ACH COLLECTION » RULE #1

Allows ACH Collection transaction less than or equal to \$999,999,999

OPERATIONS: Any

AMOUNT: Up to \$999,999,999

SUBSIDIARIES: Any

DRAFT HOURS: Any

SEC CODES: Any

Name:

Wells National Bank, Demo Treasury

Test Sub 1

Test Sub 2

Cancel OK

1. Click the Subsidiaries action.
2. Select a subsidiary the user has authorization to use.
3. Click the **OK** button when you are finished making changes.

Part 6 of 9: Enabling Allowed 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.



Note: If no accounts are populating, contact your administrator to have accounts added to your user profile.

COMPANY ADMIN POLICY > ACH COLLECTION > RULE #1

Allowed ACH Collection transaction less than or equal to \$999,999,999

OPERATIONS Any AMOUNT \$0 to \$999,999,999 SUBSEQUENCES Any ACCOUNTS Any DRAFT HOURS Any

Accounts: Savings Account, Bank Checking Account

Cancel OK

1. Click the Accounts action.
2. Select the group or accounts the user has authorization to use.
3. Click the **OK** button when you are finished making changes.

Part 7 of 9: Choosing Drafting Hours

You can also decide the time frame a user can create or draft transactions. This allows you to closely monitor when transactions occur or when drafted transactions need approval.

COMPANY ADMIN POLICY > ACH COLLECTION > RULE #1

Allowed ACH Collection transaction less than or equal to \$999,999,999 performed during specified times

OPERATIONS Any AMOUNT \$0 to \$999,999,999 SUBSEQUENCES Any ACCOUNTS Any DRAFT HOURS Custom

Week

	12am	1am	2am	3am	4am	5am	6am	7am	8am	9am	10am	11am	12pm	1pm	2pm	3pm	4pm	5pm	6pm	7pm	8pm	9pm	10pm	11pm
Sun																								
Mon																								
Tue																								
Wed																								
Thu																								

Reset

Cancel OK

1. Click the Draft Hours action.
2. Click the boxes to select the hours a user can draft or send a transaction.
3. Click the **OK** when you are finished.

Part 8 of 9: Choosing the SEC Code

Standard Entry Class Codes, or SEC Codes, designate the valid payment methods allowed. Each SEC Code defines the type of transaction (debit or credit), type of account (business or consumer), and any information specific to the format (such as single/recurring, terminal location, or check number).

COMPANY ADMIN POLICY » ACH COLLECTION » RULE #1

Allow: ACH Collection transactions less than or equal to \$999,999,999 performed during specified times

OPERATIONS: Any

START DATE: 01/01/2019

TERMINAL: Any

ACCOUNTS: Any

START TIMES: Custom

SEC CODES: Any

NAME: PPD, CCD

Buttons: Cancel, OK

1. Click the SEC Codes action.
2. Select which code you would like to use.
3. Click the **OK** button when you are finished making changes.

Part 9 of 9: 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.

User Roles ▶ **Company Admin** ✎ Delete

Admin has access to all features, accounts, and enabled trx types with full amount (per ...)

Overview Features Accounts

Transaction Type	Approval Limit	Per Day Approval Limits	Per Month Approval Limits	Per Account Approval Limits	Draft Actions Max	Approve Actions Max	Cancel Actions Max	View
ACH Collection	\$999,999,999.00	999,999,999 / \$999,999,999.00	999,999,999 / \$999,999,999.00	999,999,999 / \$999,999,999.00	1	1	1	All

User Roles ▶ **Test Role** ✎ Save

Overview Features Accounts

ACH COLLECTION Change Enabled

Allowed Actions Rights **Approval Limits**

Maximum Amount

Per transaction: \$ 1.00

Per Account Per Day: \$ 1.00

Per Day: \$ 1.00

Per Month: \$ 1.00

Maximum Count

Per Account Per Day: 1,000

Per Day: 1,000

Per Month: 1,000

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.

User Role Policy Tester

The Policy Tester gives you the ability to test possible actions before making the changes within the User Role. This allows you to see if the user is able to perform a certain transaction based on the Bank Policy, Company Policy and User Role Policy.

User Roles ⓘ

Search

USER ROLE TEMPLATES

USER ROLES

Name	Description	Users
Company Admin	Admin has access to all features, accounts, and enabled trx types with full amount (per Bank policy) for draft, approve, cancel trx rights. The Admin Role also has the maximum Role Approval Limits per Company Policy and the ability to View all User Roles trx activity	2

Transaction Type	Approval Limit	Per Day Approval Limits	Per Month Approval Limits	Per Account Approval Limits	Draft Actions Max	Approve Actions Max	Cancel Actions Max
ACH Collection	\$999,999,999.00	999,999,999 / \$999,999,999.00	999,999,999 / \$999,999,999.00	999,999,999 / \$999,999,999.00	1 Any	1 Any	1 Any

User Roles ▶ **Company Admin** ⓘ

Admin has access to all features, accounts, and enabled trx types with full amount (per ...)

Overview Features Accounts

ACH COLLECTION Change Enabled

Allowed Actions Rights Approval Limits

Open Policy Tester **Add New Allowed Action**

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

1. Click the ⓘ icon next to an existing user role or click the **Create Role** button and follow the steps on page 9 to create a new user role.
2. Select the transaction type in the **Overview** tab that you would like to run a test on.
3. Click the **Open Policy Tester** button.

Close Policy Tester Add New Allowed Action

Example Transaction ⓘ

Operations * Amount * Account * Subsidiary

Draft \$1,000.00 Savings Account XXXXXXX9 Inwood National Bank: De

SEC Code IP Addresses Location Day Time

PPD 192.168.1.* United States Any

Auth code provided

Template used (i.e. draft restricted)

Allows ACH Collection transaction for any amount from Basic Checking

DRAFT AMOUNT APPROVALS 1 SUBSIDIARIES ACCOUNTS DRAFT HOURS LOCATION IP ADDRESSES

Any Any Basic Checking X... Any Any Any

⊘ This transaction will be denied: This transaction is denied by the Bank Policy by Bank Policy

Bank Policy
Member Bank & Trust
Denied

Company Policy
Murphy and Company Inc (Test)
Denied

UserRole Policy
Test
Denied

Allowed Actions

Allows transaction

OPERATIONS AMOUNT ACCOUNTS DRAFT HOURS

Any Any Any Any

⊙ This transaction will be allowed

Bank Policy
Inwood National Bank | Membe...
Allowed

Company Policy
Inwood National Bank: Demo *T...
Allowed

UserRole Policy
Company Admin
Allowed

Allowed Actions

Allows ACH Collection transaction less than or equal to \$999,999,999

OPERATIONS AMOUNT SUBSIDIARIES ACCOUNTS DRAFT HOURS SEC CODES

Any up to \$999,999,999 Any Any Any Any

4. Create a sample transaction to test the user's policy.
5. Click the **Test** button. You can then see whether the user can perform the transaction.

Deleting Allowed Actions

You may need to delete a list of allowed actions within a specific transaction type.

The screenshot shows a multi-step process for deleting allowed actions:

1. In the 'Users' table, click the edit icon (pencil) next to the user role.
2. In the 'Overview' tab, click on the 'ACH Collection' transaction type in the table.
3. In the 'Allowed Actions' tab, click on the 'Allowed Actions' section.
4. Click the delete icon (trash) next to the specific allowed action.

Name	Description	Users
Test	None	None

Transaction Type	Approval Limit	Per Day Approval Limits	Per Month Approval Limits	Per Account Approval Limits	Draft Actions Max	Approve Actions Max	Cancel Actions Max
ACH Collection	\$999,999,999.00	999,999,999 / \$999,999,999.00	999,999,999 / \$999,999,999.00	999,999,999 / \$999,999,999.00	1 Any	1 Any	1 Any

User Roles ▶ Company Admin

Admin has access to all features, accounts, and enabled trx types with full amount (per ...)

Overview Features Accounts

ACH COLLECTION Change Enabled

Allowed Actions Approval Limits

Open Policy Tester Add New Allowed Action

Allows ACH Collection transaction less than or equal to \$999,999,999

OPERATIONS	AMOUNT	SUBSIDIARIES	ACCOUNTS	DRAFT HOURS	SEC CODES
Any	up to \$999,999,999	Any	Any	Any	Any

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

1. Click the icon next to an existing user role.
2. Click on the appropriate transaction type.
3. Click the **Allowed Actions** tab.
4. Click the icon to delete the transaction's specific allowed actions.



Note: At least one Allowed action needs to be set up per enabled module to be able to do transactions.

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 duties, some users may have different responsibilities than others.

The image consists of two screenshots of a software interface for managing user roles.

The top screenshot, titled "User Roles", shows a search bar and a "Create Role" button (1). Below is a table of "USER ROLE TEMPLATES" and "USER ROLES". The "USER ROLES" table has columns for Name, Description, and Users. A row for "Test" is shown with "None" in the other two columns. An edit icon (2) is visible next to the "Test" row.

The bottom screenshot shows the "User Roles" page for a specific role named "test". It has tabs for "Overview", "Features" (2), and "Accounts". The "Features" tab is active, showing a list of "RIGHTS". The "Manage Recipients (Commercial)" right (3) is selected and has a dark background with a checkmark. The "Manage Users (Commercial)" right (4) is also visible. At the top right, there are "Delete" and "Save" (5) buttons.

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

1. Click the  icon next to an existing user role or click the **Create Role** button and follow the steps on page 9 to create a new user role.
2. Click the **Features** tab.
3. Enable a feature by clicking on a specific right. Dark boxes with a check mark indicate that the feature is active.
4. Disable a feature by clicking on it to make the box white.
5. Click **Save** when you are finished making changes.



Note: If the Manage Users right is assigned to a user, they can change their own rights. Be sure to limit which users have this feature. Manage User Roles will allow the same thing.

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 first screenshot shows the 'User Roles' page. It includes a search bar, a 'Create Role' button (circled in orange and labeled '1'), and a table of user roles. The table has columns for Name, Description, and Users. One role named 'Test' is listed with 'None' for both Description and Users. Below the table are icons for edit, copy, and delete.

The second screenshot shows the 'User Roles > test' page. It has tabs for Overview, Features, and Accounts (circled in orange and labeled '2'). There are 'Delete' and 'Save' buttons (circled in orange and labeled '4'). Below the tabs is a section for 'ACCOUNTS' with a 'Hide unassigned accounts' link. A table lists accounts with columns for Number, Name, View, Deposit, Withdraw, and Labels. The 'Basic Checking' row has a circled '3' next to its 'View' column, which contains a checked checkbox. The 'Savings Account' row has a checked checkbox in the 'View' column and disabled checkboxes in the 'Deposit' and 'Withdraw' columns.

Number	Name	View	Deposit	Withdraw	Labels
xxx9997	Savings Account	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
xxx9998	Basic Checking	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	

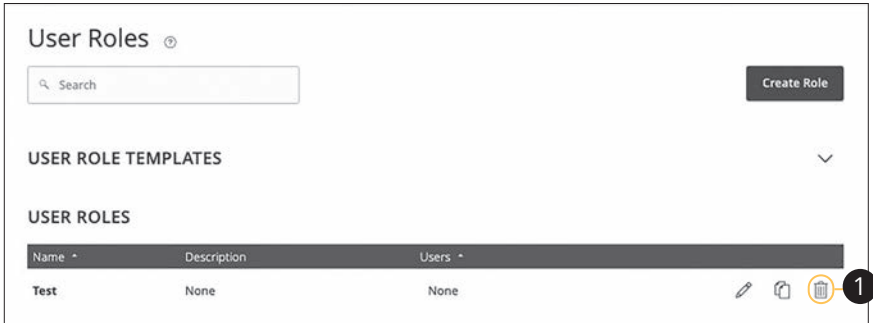
In the **Manage Users** tab, click **User Roles**.

1. Click the  icon next to an existing user role or click the **Create Role** button and follow the steps on page 9 to create a new user role.
2. Click the **Accounts** tab.
3. Edit a user's ability to view, deposit to or withdraw from a specific account.
 - User right is active.
 - User right is disabled.
4. Click the **Save** button when you are finished making changes.

Corporate

Deleting a User Role

If you are assigned the Manage User Roles right, you have the ability to permanently delete a user role that is no longer needed.



User Roles

Search

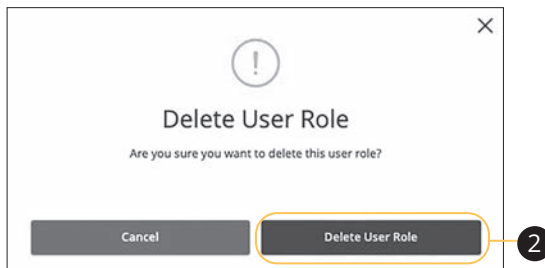
Create Role

USER ROLE TEMPLATES

USER ROLES

Name	Description	Users
Test	None	None

1




Delete User Role

Are you sure you want to delete this user role?

Cancel Delete User Role

2

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

1. Click the  icon to delete a specific user role.
2. Click the **Delete User Role** button to confirm.

Corporate

Users Overview

Depending on your number of employees, owners and company policies, Corporate Online Banking lets you set up multiple users with different responsibilities. After establishing a Company Policy with your accountant or financial advisor, new users can be created with their own unique login IDs and passwords.

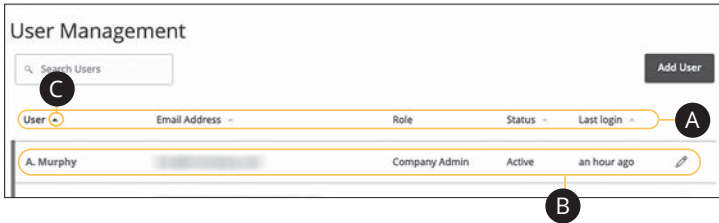
Each user is assigned a set of user rights that permits or prevents them from performing certain actions such as:

- 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
 - Applied user role
 - Status
 - Last login time
- B.** You can click on a user role to make edits.
- C.** Click the ▲ icon next to the Users column to sort users in alphabetical or reverse alphabetical order, by email address, status or last login.

Adding a New User

Each employee needs their own specific login ID and password to give them access to your business's online banking. This allows you to manage your business banking at multiple levels.

The screenshot shows the 'User Management' interface. At the top right, there is a search bar labeled 'Search Users' and a button labeled 'Add User' circled with a '1'. Below the search bar is a table with columns: User, Email Address, Role, Status, and Last login. The table contains two rows: 'A. Murphy' with role 'Company Admin', status 'Active', and last login 'an hour ago'; and 'Treasury Services' with role 'Company Admin', status 'Active', and last login '2 years ago'. Each row has an edit icon on the right.

The screenshot shows the 'New User Details' form. It is divided into two sections: 'PERSONAL DETAILS' and 'LOGIN DETAILS'. In the 'PERSONAL DETAILS' section, there are three input fields for 'First Name', 'Last Name', and 'Email Address' (callout 2), a 'Phone Country' dropdown and a 'Phone' input field (callout 3). In the 'LOGIN DETAILS' section, there are three input fields for 'Login ID', 'Password', and 'Confirm Password' (callout 4 and 5), and a 'User Role' dropdown menu (callout 6). At the bottom right, there are two buttons: 'Discard New User Details' and 'Save New User Details' (callout 7).

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. Select the user's country using the "Phone Country" drop-down and enter their phone number.
4. Create a unique login ID for the new user.
5. Enter a password following our guidelines and confirm it in the provided space.
6. Select the appropriate user role using the drop-down.
7. Click the **Save New User Details** button when you are finished.

Corporate

Editing a User

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 and their approval limits and responsibilities need to be adjusted.

User Management

Search Users Add User

User	Email Address	Role	Status	Last login	
A. Murphy	marketing@example.com	Company Admin	Active	an hour ago	 1
Treasury Services	treasury@example.com	Company Admin	Active	2 years ago	

User Details

Status: Active Edit Status 2

PERSONAL DETAILS


First Name	Last Name	Email Address
Marketing Treasury	Tester	marketing@example.com
Phone Country	Phone	
United States	0-	

USER ROLE Manage User Roles

Current Role: Company Admin 3

Update Role

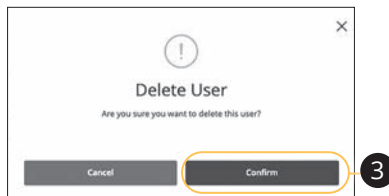
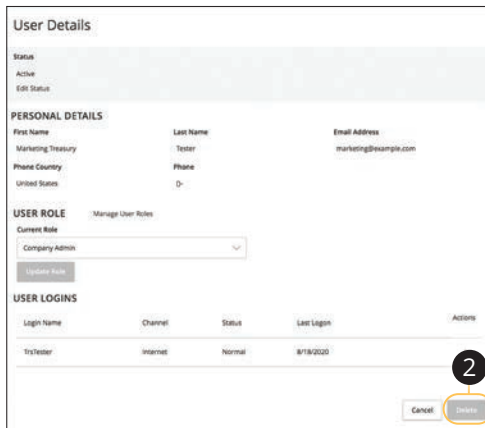
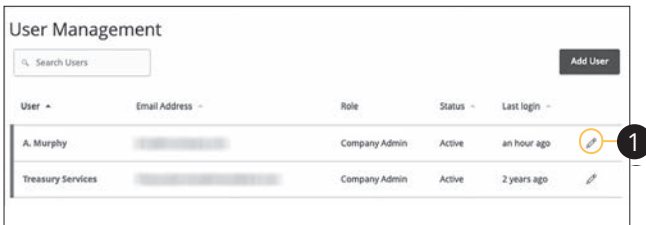
In the **Manage Users** tab, click **Users**.

1. Find the user you want to edit and click the  icon.
2. Activate or deactivate a user by clicking "Edit Status" link.
3. Select a different user role using the "Current Role" drop-down. Click the **Update Role** button when you are finished making changes.


Corporate

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 Corporate Online Banking login ID. 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.

Corporate

Recipient Overview

A recipient is any person or company that receives payments from your business. For easy access on the Recipient Management page, you can set up individual profiles, so funds can be sent to or received by a recipient. After they are created, you can include them in multiple payments or templates.

Recipients

New Recipient

Name	Email Address	Number of Accounts	Actions
test	test2@email.com	1	⋮
test	test@email.com	1	⋮

Edit

Delete

Payment History

In the **Commercial** tab, click **Recipients**.

A. The following information presents for each recipient:

- Name
- Email address
- Number of accounts they have

B. Click the ▲ icon next the appropriate column to sort recipients by display name, number of accounts, or email address.



C. Click the ⋮ icon to make edits to or delete a specific recipient or view payment history.

ACH Only- Part 1 of 2: Adding a Recipient

If you are assigned the Manage Recipient right, you need to set up your recipients before you can send payments. In order to add a recipient, you need their contact and account information.

The screenshot shows the 'Recipients' management interface. At the top, there is a 'New Recipient' button (1) and a search bar. Below this is the 'Add Recipient' form. The form includes fields for 'Display Name *' (2) and 'Email Address' (3), with a checkbox for 'Send email notifications for template payments' (3). There is an '+ Add account' link (4). Below the form is a table of accounts with columns for 'Account', 'Payment Type', 'Financial Institution (FI)', and 'Routing Number'. The table shows one account: 'Account - New', 'ACH and Wire', 'N/A'. To the right of the table are 'Edit' and 'Remove' buttons (10). Below the table are several input fields: 'Payment Type' (5) with a dropdown menu showing 'ACH Only', 'Account Type *' (6) with a dropdown menu showing 'Select Account Type', 'Account #' (7) with the value 'Ex. 129398123', 'Financial Institution (FI)' (8) with a search bar, and 'ACH Routing Number #' (9). At the bottom right, there are 'x' and checkmark buttons (11).

In the **Commercial** tab, click **Recipients**.

1. Click the **New Recipient** button.
2. Enter a display name and the recipient's email address.
3. (Optional) Check the box next to "Send email notifications for template payments" to alert them when a payment is sent.
4. (Optional) Click the "+Add Account" link to add a new account.
5. Select a payment type using the "Payment Type" drop-down.
6. Select the recipient's account type using the "Account Type" drop-down.
7. Enter the recipient's account number.
8. (Optional) Enter the financial institution (FI).
9. Enter the recipient's ACH routing number.
10. Click the  icon to edit or remove a recipient's account information.
11. Click the  button when you are finished.

ACH Only- Part 2 of 2: Recipient Account Detail

You need to provide a new recipient's account information, including their financial institution (FI) and account number. Depending on the types of payments you plan on sending them, you need to specify how users are allowed to send funds to this recipient.

The screenshot shows a 'Recipient Details' form with the following fields and callouts:

- 1: Wire Beneficiary Name *
- 2: ACH Beneficiary Name * and ACH ID
- 3: Country (dropdown menu showing 'United States')
- 4: Address 1 * and Address 2
- 5: City *
- 6: State * (dropdown menu showing 'Select State') and ZIP *
- 7: Save Recipient button

Additional form elements include a 'Cancel' button and a 'Templates (0)' section at the bottom.

1. Enter the wire name.
2. Enter the ACH name and ID.
3. (Optional) Use the drop-down to select the recipient's country.
4. (Optional) Enter the recipient's street address.
5. (Optional) Enter the recipient's city.
6. (Optional) Select the recipient's state using the drop-down and enter the zip code.
7. Click the **Save Recipient** button.

ACH & Wire- Part 1 of 4: Adding a Recipient

If you are assigned the Manage Recipient right, you need to set up your recipients before you can send payments. In order to add a recipient, you need their contact and account information.

The screenshot shows two parts of the interface. The top part is the 'Recipients' list, and the bottom part is the 'Add Recipient' form.

Recipients List:

Name	Email Address	Number of Accounts	Actions
test	test2@email.com	1	⋮

Add Recipient Form:

- 1:** New Recipient button
- 2:** Display Name *
- 3:** Email Address (example@example.com)
- 4:** Send email notifications for template payments checkbox
- 5:** Payment Type (ACH and Wire)
- 6:** Account Type * (Select Account Type)
- 7:** Account * (Ex. 129398123)
- 8:** Financial Institution (FI) (Search by name or routing #)
- 9:** ACH Routing Number *
- 10:** Edit/Remove actions (⋮ icon)

In the **Commercial** tab, click **Recipients**.

1. Click the **New Recipient** button.
2. Enter a display name and the recipient's email address.
3. (Optional) Check the box next to "Send email notifications for template payments" to alert them when a payment is sent.
4. (Optional) Click the "+Add Account" link to add a new account.
5. Select a payment type using the "Payment Type" drop-down.
6. Select the recipient's account type using the "Account Type" drop-down.
7. Enter the recipient's account number.
8. (Optional) Enter the financial institution (FI).
9. Enter the recipient's ACH routing number.
10. Click the ⋮ icon to edit or remove a recipient's account information.

ACH & Wire- Part 2 of 4: Beneficiary FI Detail

When sending a wire, the beneficiary FI is the final bank that receives the funds. Depending on the payment type you selected in Part 1, you may need to provide beneficiary FI information.

The image shows a form titled "Beneficiary FI" with several input fields. The fields are arranged in a grid-like structure. The first row contains "Name *", "Country *", and "FI ABA Number *". The second row contains "Address 1 *", "Address 2", and "City *". The third row contains "State *" and "Postal Code *". The "Country *" field is a dropdown menu with "United States" selected. The "State *" field is a dropdown menu with "Select State" selected. Numbered callouts (1, 2, 3, 4) are placed around the form to indicate the order of data entry: 1 points to the Name field, 2 points to the FI ABA Number field, 3 points to the Address 1 and City fields, and 4 points to the State and Postal Code fields.

1. Enter the beneficiary FI's name.
2. Enter the FI ABA number.
3. Enter its street address and city.
4. Select the state using the drop-down and enter its postal code.



Note: Incorrect beneficiary details are the main reason wire transfers are rejected. Be sure all information is correct before proceeding.


ACH & Wire- Part 3 of 4: Intermediary FI Detail

Some FIs use an in-between third-party bank called an intermediary FI to process funds. If your beneficiary FI requires an intermediary FI, you need the FI's wire routing number and address.

The screenshot shows a form titled "Intermediary FI" with the following fields and callouts:

- 1**: Callout pointing to the "Name" text input field.
- 2**: Callout pointing to the "Address 1" text input field.
- 3**: Callout pointing to the "State" drop-down menu (currently showing "Select State") and the "Postal Code" text input field.
- 4**: Callout pointing to the "Confirm" button (a dark square with a white checkmark).

Other visible fields include "Country" (a drop-down menu currently showing "United States"), "Wire Routing Number" (a text input field), "Address 2" (a text input field), and "City" (a text input field). There are also "Cancel" (a square with an 'x') and "Clear" (a square with an 'x') buttons.

1. Enter the intermediary FI's name and wire routing number.
2. Enter its street address and city.
3. Select the intermediary FI's location using the "State" drop-down and enter its postal code.
4. Click the  button.

ACH & Wire- Part 4 of 4: Recipient Account Detail

You need to provide a new recipient's account information, including their financial institution (FI) and account number. Depending on the types of payments you plan on sending, you need to specify how users are allowed to send funds to this recipient.

The screenshot shows a form titled "Recipient Details" with the following fields and callouts:

- 1**: Wire Beneficiary Name *
- 2**: ACH Beneficiary Name and ACH ID
- 3**: Country (dropdown menu showing "United States"), Address 1, and Address 2
- 4**: City, State (dropdown menu showing "Select State"), and ZIP
- 5**: ZIP (repeated callout for the ZIP field)
- 6**: Save Recipient button

At the bottom of the form, there is a "Cancel" button and a "Save Recipient" button. Below the form, there is a section for "Templates (0)".

1. Enter the wire name.
2. Enter the ACH name and ACH ID.
3. Select the recipient's country using the drop-down, then enter their street address.
4. Enter the city and select the recipient's state using the drop-down.
5. Enter the zip code.
6. Click the **Save Recipient** button.

Wires Only (Domestic) - Part 1 of 4: Adding a Recipient

If you are assigned the Manage Recipient right, you need to set up your recipients before you can send payments. In order to add a recipient, you need their contact and account information.

The screenshot shows two parts of the interface. The top part is the 'Recipients' table, and the bottom part is the 'Add Recipient' form.

Recipients Table:

Name	Email Address	Number of Accounts	Actions
test	test2@email.com	1	⋮

Add Recipient Form:

- Display Name ***: [Text input field]
- Email Address**: [Text input field with value: example@example.com]
- Send email notifications for template payments
- Accounts (1)**: + Add account
- Account - New**: ACH and Wire
- Payment Type**: Wire Only
- Beneficiary Type**: Domestic
- Account ***: Ex. 123398123
- Financial Institution (FI)**: [Text input field]
- Refined Search**: Search by name or routing #.
- ⋮ Edit
- Remove

In the **Commercial** tab, click **Recipients**.

1. Click the **New Recipient** button.
2. Enter the recipient's name and email address.
3. (Optional) Check the box next to "Send email notifications for template payments" to alert them when a payment is sent.
4. (Optional) Click the "+Add Account" link to add a new account.
5. Select a payment type using the "Payment Type" drop-down.
6. Select Domestic from the "Beneficiary Type" drop-down.
7. Enter the recipient's account number.
8. (Optional) Enter the financial institution (FI).
9. Click the ⋮ icon to edit or remove a recipient's account information.

Wires Only (Domestic)- Part 2 of 4: Beneficiary FI Detail

When sending a wire, the beneficiary FI is the final bank that receives the funds. Depending on the payment type you selected in Part 1, you may need to provide beneficiary FI information.

The image shows a form titled "Beneficiary FI" with several input fields. The fields are arranged in a grid-like structure. The first row contains "Name *", "Country *", and "FI ABA Number *". The second row contains "Address 1 *", "Address 2", and "City *". The third row contains "State *" and "Postal Code *". The "Country *" field is a dropdown menu currently showing "United States". The "State *" field is a dropdown menu currently showing "Select State". The "FI ABA Number *" field is a text input field. The "Address 1 *", "Address 2", "City *", and "Postal Code *" fields are text input fields. Numbered callouts 1 through 4 point to the "Name *", "FI ABA Number *", "Address 1 *", and "State *" fields respectively.

1. Enter the beneficiary FI's name.
2. Enter the FI ABA number.
3. Enter its street address and city.
4. Select the recipient's state using the drop-down, and enter its postal code.



Note: Incorrect beneficiary details are the main reason wire transfers are rejected. Be sure all information is correct before proceeding.

Wires Only (Domestic)- Part 3 of 4: Intermediary FI Detail

Some FIs use an in-between third-party bank called an intermediary FI to process funds. If your beneficiary FI requires an intermediary FI, you need the FI's wire routing number and address.

The screenshot shows a form titled "Intermediary FI" with the following fields and callouts:

- 1**: Callout pointing to the "Name" text input field.
- 2**: Callout pointing to the "Address 1" text input field.
- 3**: Callout pointing to the "State" drop-down menu.
- 4**: Callout pointing to the "Confirm" button (a square button with a checkmark).

Other fields include "Country" (a drop-down menu currently showing "United States"), "Wire Routing Number" (a text input field), "Address 2" (a text input field), "City" (a text input field), and "Postal Code" (a text input field). There is also a "Cancel" button (a square button with an 'x') next to the confirm button.

1. Enter the intermediary FI's name and wire routing number.
2. Enter its street address and city.
3. Select the intermediary FI's location using the "State" drop-down, and enter its postal code.
4. Click the button.

Wires Only (Domestic)- Part 4 of 4: Recipient Account Detail

You need to provide a new recipient's account information, including their financial institution (FI) and account number. Depending on the types of payments you plan on sending them, you need to specify how users are allowed to send funds to this recipient.

The screenshot shows a 'Recipient Details' form with the following fields and callouts:

- 1**: Wire Beneficiary Name *
- 2**: Country (United States)
- 3**: City and State (Select State)
- 4**: ZIP
- 5**: Save Recipient button

Other fields include: ACH Beneficiary Name, ACH ID, Address 1, Address 2, and Templates (0). Buttons for Cancel and Save Recipient are at the bottom right.

1. Enter the wire name.
2. Select the recipient's country using the drop-down, then enter their street address.
3. Enter the city and select the recipient's state using the drop-down.
4. Enter the zip code.
5. Click the **Save Recipient** button.

Wires Only (International)- Part 1 of 4: Adding a Recipient

If you are assigned the Manage Recipient right, you need to set up your recipients before you can send payments. In order to add a recipient, you need their contact and account information.

The screenshot displays the 'Recipients' management interface. At the top, there is a 'New Recipient' button (1) and a search bar. Below this is a table listing existing recipients, with one entry for 'test' with email 'test2@example.com' and '1' account. The main section is the 'Add Recipient' form, which includes:

- Display Name *** (2): A text input field.
- Email Address** (3): A text input field containing 'example@example.com'. A checkbox for 'Send email notifications for template payments' is located to the right.
- Accounts (1)** (4): A section with an '+ Add account ^' link.
- Account - New** (5): A table with columns for Account, Payment Type, Financial Institution (FI), and Routing Number. The current entry shows 'ACH and Wire' (6) and 'N/A' (7).
- Payment Type** (5): A dropdown menu set to 'Wire Only'.
- Beneficiary Type** (6): A dropdown menu set to 'International'.
- International Account Type** (7): A dropdown menu set to 'IBAN'.
- Edit** (8) and **Remove** (9): Actions available for the selected account, indicated by a vertical ellipsis icon.
- Payment Type** (8): A dropdown menu set to 'Wire Only'.
- Beneficiary Type** (8): A dropdown menu set to 'International'.
- International Account Type** (8): A dropdown menu set to 'SWIFT/BIC'.
- Account *** (8): A text input field containing 'Ex. 129398123'.

In the **Commercial** tab, click **Recipients**.

1. Click the **New Recipient** button.
2. Enter the recipient's name and email address.
3. (Optional) Check the box next to "Send email notifications for template payments" to alert them when a payment is sent.
4. (Optional) Click the "+Add Account" link to add a new account.
5. Select a payment type using the "Payment Type" drop-down.
6. Select International from the "Beneficiary Type" drop-down.
7. Select the recipient's account type using the "International Account Type" drop-down.
8. (SWIFT/BIC Only) Enter the recipient's account number.
9. Click the \vdots icon to edit or remove a recipient's account information.

Wires Only (International)- Part 2 of 4: Beneficiary FI Detail

When sending a wire, the beneficiary FI is the final bank that receives the funds. Depending on the payment type you selected in Part 1, you may need to provide beneficiary FI information.

IBAN

The form is titled "Beneficiary FI" and contains the following fields:

- 1**: Name *
- 2**: Country * (with a "Select Country" dropdown menu)
- 3**: IBAN *
- 4**: Address 1 *, Address 2 *, and Address 3

SWIFT/BIC

The form is titled "Beneficiary FI" and contains the following fields:

- Name *
- Country * (with a "Select Country" dropdown menu)
- 3**: SWIFT/BIC *
- Address 1 *
- Address 2 *
- Address 3

IBAN and SWIFT/BIC

The form is titled "Beneficiary FI" and contains the following fields:

- Name *
- Country * (with a "Select Country" dropdown menu)
- 3**: IBAN *
- SWIFT/BIC *
- Address 1 *
- Address 2 *
- Address 3

1. Enter the beneficiary FI's name.
2. Select the beneficiary's country from the drop-down.
3. Depending on your international account type selection, enter either the recipient's IBAN, SWIFT/BIC or both.
4. Enter the beneficiary's address.



Note: Incorrect beneficiary details are the main reason wire transfers are rejected. Be sure all information is correct before proceeding.

Wires Only (International)- Part 3 of 4: Intermediary FI Detail

Some FIs use an in-between third-party bank called an intermediary FI to process funds. If your beneficiary FI requires an intermediary FI, you need the FI's wire routing number and address.

The screenshot shows a form titled "Intermediary FI" with the following fields and callouts:

- 1**: A callout pointing to the "Name" input field.
- 2**: A callout pointing to the "Address 1" and "Address 2" input fields.
- 3**: A callout pointing to the "State" drop-down menu (currently showing "Select State") and the "Postal Code" input field.
- 4**: A callout pointing to a confirmation button with a checkmark icon.

Other visible fields include "Country" (set to "United States") and "Wire Routing Number". There are also "x" and "checkmark" buttons at the bottom right of the form.

1. Enter the intermediary FI's name, country and wire routing number.
2. Enter its street address and city.
3. Select the intermediary FI's location using the "State" drop-down and enter its postal code.
4. Click the button.

Wires Only (International)- Part 4 of 4: Recipient Account Detail

You need to provide a new recipient's account information, including their financial institution (FI) and account number. Depending on the types of payments you plan on sending them, you need to specify how users are allowed to send funds to this recipient.

The screenshot shows a 'Recipient Details' form with the following fields and callouts:

- 1**: Wire Beneficiary Name *
- 2**: Country (drop-down menu showing 'United States')
- 3**: Address 1 and Address 2 (text input fields)
- 4**: City (text input field)
- 5**: State (drop-down menu showing 'Select State')
- 6**: Save Recipient button (green button)

Other fields include: ACH Beneficiary Name, ACH ID, ZIP, and Templates (0).

1. Enter the wire name.
2. Select the recipient's country using the drop-down.
3. Enter the recipient's street address.
4. Enter the city and select the recipient's state using the drop-down.
5. Enter the zip code.
6. Click the **Save Recipient** button.

Corporate

Editing a Recipient

If a recipient's account or personal information changes, an authorized user can make those necessary edits from the Recipient Management page.

The image shows two screenshots of a web application interface. The top screenshot, titled 'Recipients', displays a table with columns for Name, Email Address, and Number of Accounts. Two rows are visible, both with 'test' as the name and email address, and '1' as the number of accounts. A vertical ellipsis icon is highlighted in the Actions column of the first row, with a callout box containing 'Edit', 'Delete', and 'Payment History' options. A circled '1' points to this icon. The bottom screenshot, titled 'Edit test', shows a form for editing the recipient. It includes fields for Display Name (test) and Email Address (test@email.com). Below this is a table for 'Accounts (1)' with columns for Account, Payment Type, Financial Institution (FI), and Routing Number. A vertical ellipsis icon is highlighted in the Actions column of the first row, with a callout box containing 'Edit' and 'Remove' options. A circled '2' points to this icon. The 'Recipient Details' section contains several input fields: Wire Name, ACH Name, ACH ID, Country (United States), Address 1, Address 2, City, State (Select State), and ZIP. A circled '3' highlights this section. Below it is a 'Templates (0)' section with a dropdown arrow. A circled '4' points to this section. At the bottom right, there are 'Cancel' and 'Save Recipient' buttons. A circled '5' points to the 'Save Recipient' button.

In the **Commercial** tab, click **Recipients**.

1. Find the recipient you want to edit and click the **⋮** icon.
2. Click the **⋮** icon to edit or remove a recipient's account information.
3. Edit the recipient's details.
4. Review the recipient's assigned templates and how much money they receive.
5. Click the **Save Recipient** button when you are finished making changes.

Editing a Recipient's Templates

When you make changes to an existing recipient, you can view and edit which templates the recipient is assigned to. While viewing their templates, you can change their accounts or edit specific templates.

Template	Payment Type	Amount	Account	
ACH Batch Test	ACH Outgoing	\$0.01	Checking - *3456	Access

Cancel Save Recipient

In the **Commercial** tab, click **Recipients**.

1. Review the list of templates the recipient is added to and the amount the recipient receives from each payment.
2. Click the "Access" link to edit a specific template.
3. Click the **Save Recipient** button when you are finished making changes.



Note: For additional information about editing a recipient's assigned templates, go to page 47.

Corporate

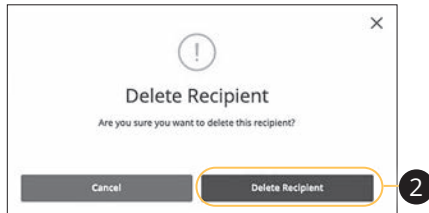
Deleting a Recipient

If you are assigned the Manage Recipient right, you have the ability to permanently delete a recipient that is no longer needed. This deletes their contact information from the Recipient Management page, but it does not erase the data from any existing payments.

Recipients

New Recipient

Name ▾	Email Address ▾	Number of Accounts ▾	Actions
test	test2@email.com	1	⋮ 1
test	test@email.com	1	<ul style="list-style-type: none"> Edit Delete Payment History



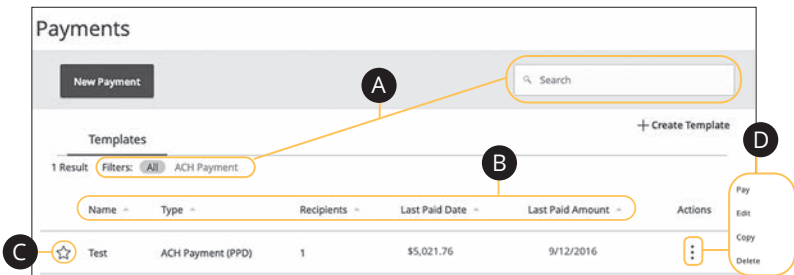
In the **Commercial** tab, click **Recipients**.

1. Click the ⋮ icon and select "Delete" to remove a recipient.
2. Click the **Delete Recipient** button to permanently delete a recipient.

Corporate

Payment Template Overview

If you have frequent repeating payments such as payroll or wires, you can set up a template so each transaction is fast and simple. These templates automate your routine transactions by making a payment model with detailed directions established by an authorized user. Using templates reduces mistakes and saves you time on a regular basis.



In the **Commercial** tab, click **Payments**.

- A. You can find specific templates by using the search bar or filter your templates using the provided filters.
- B. Click the ▲ icon next to the appropriate column to sort templates by name, transaction type, recipient, last paid date and last paid amount.
- C. Templates can be saved to your favorites by clicking the ☆ icon.
- D. Click the ⋮ icon to make a payment, edit, copy or delete a template.

Corporate

Creating a Template

If you are assigned Draft or Approval rights, you can create a template for recurring transactions.

A template is a pre-made payment model. It contains detailed directions that can be used for repeated transactions. Using a template helps reduce mistakes, assign tasks and control payments. It's best practice to use a template if you are sending payments to:

- Vendors or suppliers
- Collections from customers
- Payroll

ACH Batch

Depending on your user rights, you can create a template for an ACH Batch. An ACH Batch allows you to send multiple ACH payments. Creating a template helps reduce mistakes and keeps payments consistent.

The screenshot shows two parts of a web interface. The top part is titled "Payments" and contains a "New Payment" button, a search bar, and a "+ Create Template" link (callout 1). Below this is a "Templates" section. The bottom part is titled "ACH Batch" and contains a "Change Type" link (callout 2) and an "Import Amounts" link (callout 3). Underneath is a "Template Properties" section with a "Template Name" input field (callout 4) and a "Template Access Rights" section showing "2 of 2 user roles selected" (callout 5).

In the **Commercial** tab, click **Payments**.



1. Select a template type using the "+Create Template" link and choose ACH Batch.
2. (Optional) If you need to change your payment type, click the "Change Type" link.
3. (Optional) If you are adding more than one recipient, you can upload a Comma Separated Values (CSV) document by clicking the "Import Amounts" link. This option only appears when more than one recipient is selected.
4. Enter the template name.
5. Select the users that have access to the template by clicking the link.

The screenshot shows a payment form with the following sections and elements:

- Origination Details:** Contains three drop-down menus: "SEC Code" (with a "Select a SEC Code" placeholder), "Company Entry Description" (with a "Max 10 characters" limit), and "From Subsidiary" (with "Equity" selected). Below these is an "Account" search field with the placeholder "Search by name or number".
- Recipients (1):** Includes a "Filters" section with "All" and "Pre-No" options, and a search bar "Find recipients in payment".
- Recipient Table:** A table with columns "Recipient/Account" and "Amount". The first row shows "ABC Company Checking" with account number "123456" and amount "\$0.00". Below the table is a "Notify Recipient" checkbox and a "Show Details" button.
- Addendum:** A text input field for additional notes.
- Footer:** Shows a total of "\$0.00" for "1 payments (1 for \$0.00)", along with "Cancel" and "Save" buttons.

Numbered callouts (6-16) point to the following elements:

- 6: SEC Code, Company Entry Description, From Subsidiary, and Account fields.
- 7: "+ Add multiple recipients" link.
- 8: Search bar "Find recipients in payment".
- 9: More options icon (three dots) for recipients.
- 10: Selected recipient row in the table.
- 11: Amount input field for the selected recipient.
- 12: More options icon for the selected recipient row.
- 13: "Show Details" button.
- 14: Addendum text input field.
- 15: "+ Add another recipient" link.
- 16: "Save" button.

6. Use the "SEC code," "Company Entry Description," "From Subsidiary," and "Account" drop-downs to choose the appropriate selections.
7. (Optional) Click the "+ multiple recipients" link to add several recipients at once.
8. (Optional) Use the search bar to locate a specific recipient.
9. (Optional) Click the  icon to expand or collapse selected recipients.
10. Select a recipient.
11. Enter an amount.
12. (Optional) Click the  icon to copy, remove or expand row on a specific recipient.
13. (Optional) Click the "Show Details" link to view recipient information.
14. (Optional) Enter an addendum.
15. (Optional) You can add another recipient by clicking the "+Add another recipient" link.
16. Click the **Save** button.

ACH Collection

Depending on your user rights, you can create a template for an ACH Collection. An ACH Collection allows you to send multiple transactions to multiple recipients. Creating a template helps reduce mistakes and keeps payments consistent.

The screenshot shows the 'Payments' interface. At the top, there is a 'New Payment' button and a search bar. Below this is a 'Templates' section with a '+ Create Template' link (callout 1). The 'ACH Collection' form is shown below, with several fields and links: 'Change Type' (callout 2), 'Import Amounts' (callout 3), 'Template Properties' section containing 'Template Name' (callout 4) and 'Template Access Rights' (callout 5), 'Origination Details' section containing 'SEC Code' (callout 6), 'Company Entry Description' (callout 7), and 'To Subsidiary' (callout 8), and an 'Account' search field (callout 9).

In the **Commercial** tab, click **Payments**.

1. Select a template type using the “+Create Template” link and choose “ACH Collection.”
2. (Optional) If you need to change your payment type, click the “Change Type” link.
3. (Optional) If you are adding more than one recipient, you can upload a Comma Separated Values (CSV) document by clicking the “Import Amounts” link. This option only appears when more than one recipient is selected.
4. Enter the template name.
5. Select the users that have access to the template by clicking the link.
6. Select an SEC code using the drop-down.
7. Enter a Company Entry Description.
8. Select the To Subsidiary account.
9. Select an account.

The screenshot displays a payment collection interface. At the top, there's a header 'Recipients (1)' and a filter section with 'Pre-N' and a search bar 'Find recipients in collection'. A '+ Add multiple recipients' link is on the left. The main table has two columns: 'Recipient/Account' and 'Amount'. The first row shows 'achtst Checking' with account number '123456789' and an amount of '\$0.00'. Below the table is an 'Addendum' text area and a '+ Add another recipient' link. At the bottom, there's a summary bar showing '\$0.00' and '1 collections (1 for \$0.00)', along with 'Cancel' and 'Save' buttons.

10. (Optional) Click the “+ multiple recipients” link to add several recipients at once.
11. (Optional) Use the search bar to locate a specific recipient.
12. (Optional) Click the \ddots icon to expand or collapse selected recipients.
13. Select a recipient.
14. Enter an amount.
15. (Optional) Click the \ddots icon to copy, remove or expand row on a specific recipient.
16. (Optional) Click the “Show Details” link to view recipient information.
17. (Optional) Enter an addendum.
18. (Optional) You can add another recipient by clicking the “+Add another recipient” link.
19. Click the **Save** button.

Domestic Wire

You can create a template for a wire depending on your user rights. Send a domestic wire to any recipient in your country. Create a template to help reduce mistakes and keep payments consistent.

The screenshot displays the 'Payments' interface. At the top, there is a 'New Payment' button and a search bar. Below this, the 'Templates' section is visible, with a '+ Create Template' link circled in orange and labeled with a '1'. The 'Domestic Wire' template is selected, and a 'Change Type' link is circled in orange and labeled with a '2'. Under the 'Template Properties' section, the 'Template Name' field is circled in orange and labeled with a '3', and the 'Template Access Rights' link is circled in orange and labeled with a '4'. Under the 'Origination Details' section, the 'From Subsidiary' field is circled in orange and labeled with a '5', and the 'Account' field is circled in orange and labeled with a '6'.

In the **Commercial** tab, click **Payments**.

1. Select a template type using the “+Create Template” link and choose Domestic Wire.
2. (Optional) If you need to change your payment type, click the “Change Type” link.
3. Enter the template name.
4. Select the users that have access to the template by clicking the link.
5. Select the From Subsidiary.
6. Select an account.

The image shows a payment form interface with the following elements and numbered callouts:

- 7:** Recipient/Account field containing "ABC Company2" and "Checking" with the account number "123456".
- 8:** Amount field containing "\$0.00".
- 9:** A vertical ellipsis icon (three dots) in the top right corner.
- 10:** A checkbox labeled "Notify Recipients".
- 11:** A "Show Details" button.
- 12:** A link labeled "OPTIONAL WIRE INFORMATION".
- 13:** A text input field labeled "Message to Beneficiary".
- 14:** A text input field labeled "Description".
- 15:** A "Save" button in the bottom right corner, next to a "Cancel" button.

7. Select or create a recipient from the drop-down.
8. Enter an amount.
9. (Optional) Click the \vdots icon to expand or collapse selected recipients.
10. (Optional) Check the box to notify a recipient.
11. (Optional) Click the "Show Details" link to view recipient information.
12. (Optional) Click the "Optional Wire Information" link to add more information.
13. (Optional) Enter a message to the beneficiary.
14. (Optional) Enter a Description.
15. Click the **Save** button when you are finished.

International Wire

You can create a template for a wire depending on your user rights. Send an international wire to a recipient across the world. Create a template to help reduce mistakes and keep payments consistent.

In the **Commercial** tab, click **Payments**.

1. Select a template type using the “+Create Template” link and choose International Wire.
2. (Optional) If you need to change your payment type, click the “Change Type” link.
3. Enter the template name.
4. Select the users that have access to the template by clicking the link.
5. Select the From Subsidiary.
6. Select an account.

The screenshot shows a payment form with the following elements and callouts:

- 7:** Recipient/Account field containing "Canada Test" and "SWIFT/BIC: TDOMCATTOR 1234".
- 8:** Currency field containing "USD - U.S. Dollar".
- 9:** Amount field containing "\$0.00".
- 10:** A vertical ellipsis icon (three dots) to the right of the Recipient/Account field.
- 11:** A checkbox labeled "Notify Recipient".
- 12:** A "Show Details" button.
- 13:** A section header "OPTIONAL WIRE INFORMATION" with an upward arrow.
- 14:** A text input field labeled "Message to Beneficiary".
- 15:** A text input field labeled "Description".
- 16:** A green "Save" button at the bottom right.

7. Select or create a recipient from the drop-down.
8. Select a currency type.
9. Enter an amount.
10. (Optional) Click the \vdots icon to expand or collapse selected recipients.
11. (Optional) Check the box to notify a recipient.
12. (Optional) Click the “Show Details” link to view recipient information.
13. (Optional) Click the “Optional Wire Information” link to add more information.
14. (Optional) Enter a Message to the Beneficiary.
15. (Optional) Enter a Description.
16. Click the **Save** button when you are finished.



Payroll

Create a one-time template for your employee payroll. Send payments to multiple employees and accounts. When you create a template, you can help reduce mistakes and keep payments consistent.

The screenshot shows the 'Payments' interface. At the top, there is a 'New Payment' button and a search bar. Below this is a 'Templates' section with a '+ Create Template' link (1). The 'Payroll' template is selected, showing a 'Change Type' link (2) and an 'Import Amounts' link (3). The 'Template Properties' section includes a 'Template Name' input field (4) and a 'Template Access Rights' link (5) showing '4 of 4 user roles selected'. The 'Origination Details' section includes a 'Company Entry Description' input field (6) with a 'Max 10 characters' limit, a 'From Subsidiary' dropdown menu (7) with 'Equity' selected, and an 'Account' input field (8) with a search bar 'Search by name or number'.

1. Select a template type using the “+Create Template” link and choose Payroll.
2. (Optional) If you need to change your payment type, click the “Change Type” link.
3. (Optional) If you are adding more than one recipient, you can upload a Comma Separated Values (CSV) document by clicking the “Import Amounts” link. This option only appears when more than one recipient is selected.
4. Enter the template name.
5. Select the users that have access to the template by clicking the link.
6. (Optional) Enter a Company Entry Description.
7. Select the From Subsidiary account.
8. Select an account the funds will be taken from.

The screenshot shows a payment interface titled "Recipients (1)". At the top, there are filters for "All" and "Pre-N" (callout 10), and a search bar labeled "Find recipients in payment" (callout 11). Below the filters is a link to "+ Add multiple recipients" (callout 9). The main area contains a table with columns "Recipient/Account" and "Amount". A single recipient is listed: "achtst Checking" with account number "123456789" and amount "\$0.00" (callout 13). A checkmark indicates "This payment is valid." (callout 14). There is a "Notify Recipient" checkbox and a "Show Details" link (callout 15). Below the table is an "Addendum" text area (callout 16). At the bottom of the table area is a link to "+ Add another recipient" (callout 17). The bottom of the interface shows a total of "\$0.00" for "1 payments (1 for \$0.00)", a "Cancel" button, and a "Save" button (callout 18).

9. (Optional) Click the "+Add multiple recipients" link to add several recipients at once.
10. (Optional) Use the search bar to locate a specific recipient.
11. (Optional) Click the  icon to expand or collapse selected recipients.
12. Select a recipient or create a new recipient from the drop-down.
13. Enter an amount.
14. (Optional) Click the  icon to copy or remove on a specific recipient.
15. (Optional) Click the "Show Details" link to view recipient information.
16. (Optional) Enter an Addendum.
17. Click the "+Add another recipient" link to a single recipient.
18. Click the **Save** button when you are finished.

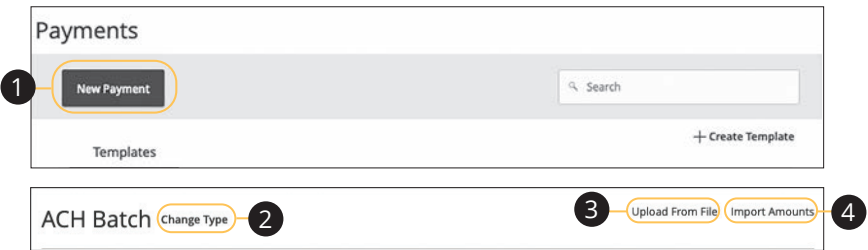
Corporate

Sending a Single Payment

It is easy to make a single payment once you set up your recipients. You can change your payment types to create ACH payments or wire transfers all from one convenient place.

ACH Batch

You can draft or create a new ACH Batch payment. You have the option to manually enter a recipient or you can upload multiple recipients using a Comma Separated Values (CSV) document.



In the **Commercial** tab, click **Payments**.

1. Select a payment type using the **New Payment** button and choose ACH Batch.
2. (Optional) If you need to change your payment type, click the “Change Type” link.
3. (Optional) If you would like to upload recipients and amounts from a file, click the “Upload From File” link. For more information about this option, go to page 71.
4. (Optional) If you are adding more than one recipient, you can upload a Comma Separated Values (CSV) document by clicking the “Import Amounts” link. This option only appears when more than one recipient is selected.

The screenshot shows a form titled "Origination Details" with the following fields and callouts:

- 5:** SEC Code (dropdown menu)
- 6:** Company Entry Description (text input)
- 7:** From Subsidiary (dropdown menu)
- 8:** Account (text input)
- 9:** Effective Date (text input)
- 10:** Recurrence (dropdown menu)
- 11:** + Add multiple recipients (link)
- 12:** Find recipients in payment (search bar)
- 13:** Expand/collapse icon (three dots)
- 14:** Recipient/Account (text input)
- 15:** Amount (text input)
- 16:** Expand/collapse icon (three dots)

The form also includes a "Filters" section with "All" and "Pre-No" options, and a table with columns "Recipient/Account" and "Amount".

5. Select an SEC code using the drop-down.
6. (Optional) Enter a Company Entry Description.
7. Select the From Subsidiary account.
8. Select an account.
9. Select the effective date.
10. (Optional) Set up a recurrence.
11. (Optional) Click the "+Add multiple recipients" link to add several recipients at once.
12. (Optional) Use the search bar to locate a specific recipient.
13. (Optional) Click the \ddots icon to expand or collapse selected recipients.
14. Select a recipient.
15. Enter an amount.
16. (Optional) Click the \ddots icon to copy, remove, and expand row on a specific recipient.

The screenshot shows a payment interface with the following elements:

- 17:** A checkbox labeled "Notify Recipient" is located below the recipient information.
- 18:** A link labeled "Show Details" is located to the right of the "Notify Recipient" checkbox.
- 19:** A large text input field labeled "Addendum" is located below the "Notify Recipient" checkbox.
- 20:** A link labeled "+ Add another recipient" is located below the "Addendum" field.
- 21:** A group of three buttons: "Cancel", "Draft", and "Approve" is located at the bottom right of the interface.

The interface also displays a table with the following data:

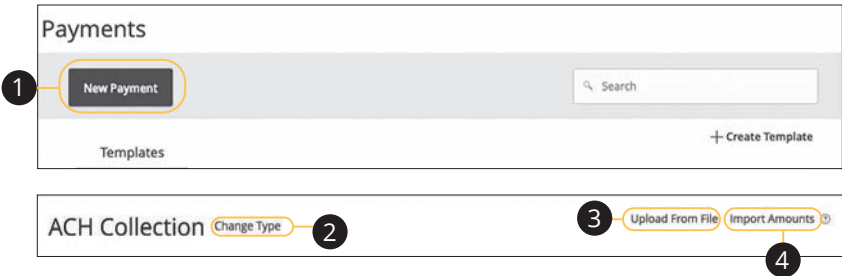
Recipient/Account	Amount
achtst Checking 123456789	\$0.00

Additional text on the screen includes: "This payment is valid.", "\$0.00", and "1 payments (1 for \$0.00)".

17. (Optional) Check the box to notify a recipient of an incoming payment.
18. (Optional) Click the "Show Details" link to view your recipient's information.
19. (Optional) Add an addendum.
20. (Optional) You can add another recipient by clicking the "+Add another recipient" link.
21. Click the **Draft** or **Approve** button depending on your user roles.

ACH Collection


You can draft or create a new ACH Collection payment. You have the option to manually enter your recipients or upload multiple recipients at once using a Comma Separated Values (CSV) document.




In the **Commercial** tab, click **Payments**.

1. Select a payment type using the **New Payment** button and choose ACH Collection.
2. (Optional) If you need to change your payment type, click the “Change Type” link.
3. (Optional) If you would like to upload recipients and amounts from a file, click the “Upload From File” link. For more information about this option, go to page 71.
4. (Optional) If you are adding more than one recipient, you can upload a Comma Separated Values (CSV) document by clicking the “Import Amounts” link. This option only appears when more than one recipient is selected.

The image shows a screenshot of a web form titled "Origination Details" and a "Recipients (1)" section. The "Origination Details" section contains several input fields: "SEC Code" (a dropdown menu with the text "----Select a SEC Code----"), "Company Entry Description" (a text input field with "Max 10 characters" below it), "To Subsidiary" (a dropdown menu with "Equity" selected), "Account" (a search input field with "Search by name or number" below it), "Effective Date" (a date input field with "09/30/2020" and a calendar icon), and "Recurrence" (a dropdown menu with "Set schedule" below it). The "Recipients (1)" section includes a search bar with the text "Find recipients in collection", a filter dropdown set to "All", and a link that says "+ Add multiple recipients". Numbered callouts (5-13) point to these specific elements.

5. Select an SEC code using the drop-down.
6. (Optional) Enter the Company Entry Description.
7. Select the To Subsidiary account.
8. Select an account.
9. Select the effective date.
10. (Optional) Set up a recurrence.
11. (Optional) Click the "+Add multiple recipients" link to add several recipients at once.
12. (Optional) Use the search bar to locate a specific recipient.
13. (Optional) Click the  icon to expand or collapse selected recipients.

The screenshot displays a payment management interface. At the top, there are two columns: 'Recipient/Account' and 'Amount'. A table contains one row with the following data: 'achtst Checking' (with account number 123456789) and '\$0.00'. To the right of the table is a vertical menu icon (three dots) labeled 16. Below the table, there is a 'Notify Recipient' checkbox labeled 17, a 'Show Details' link labeled 18, and an 'Addendum' text area labeled 19. Below the addendum is a dashed box with a '+ Add another recipient' link labeled 20. At the bottom of the interface, there is a summary bar showing '\$0.00' and '1 collections (1 for \$0.00)'. On the right side of this bar are three buttons: 'Cancel', 'Draft', and 'Approve', with the 'Draft' and 'Approve' buttons highlighted by a yellow box and labeled 21.

14. Select a recipient.
15. Enter an amount.
16. (Optional) Click the  icon to copy, remove or expand row on a specific recipient.
17. (Optional) Check the box to notify a recipient of an incoming payment.
18. (Optional) Click the “Show Details” link to view your recipient’s information.
19. (Optional) Add an addendum.
20. (Optional) You can add another recipient by clicking the “+Add another recipient” link.
21. Click the **Draft** or **Approve** button depending on your user roles.

Domestic Wire

You can draft or create a new domestic wire. Domestic wires allow you to send funds to any recipient in your country. Make sure you all have the necessary account and contact information before you continue.

The screenshot shows the 'Payments' interface. At the top, there is a 'New Payment' button (1) and a search bar. Below this is a 'Templates' section with a '+ Create Template' link. The main area is titled 'Domestic Wire' (2) with a 'Change Type' link. Under 'Origination Details', there are four fields: 'From Subsidiary' (3) with a masked value '****3661', 'Account' (4) with a search bar 'Search by name or number', 'Process Date' (5) with the value '06/30/2020' and a calendar icon, and 'Recurrence' (6) with a 'Set schedule' link.

In the **Commercial** tab, click **Payments**.

1. Select a payment type using the **New Payment** button and choose Domestic Wires.
2. (Optional) If you need to change your payment type, click the “Change Type” link.
3. Select the From Subsidiary.
4. Select an account.
5. Select a process date using the calendar feature.
6. (Optional) Set up a recurrence.

The screenshot shows a payment form with the following elements and callouts:

- 7:** Recipient/Account field containing "ABC Company2" and "Checking 123456".
- 8:** Amount field containing "\$0.00".
- 9:** Three-dot menu icon in the top right corner.
- 10:** "Notify Recipient" checkbox.
- 11:** "Show Details" button.
- 12:** "OPTIONAL WIRE INFORMATION" section header.
- 13:** "Message to Beneficiary" text input field.
- 14:** "Description" text input field.
- 15:** "Draft" and "Approve" buttons at the bottom right.

7. Select or create a recipient from the drop-down.
8. Enter an amount.
9. (Optional) Click the \ddots icon to expand or collapse selected recipients.
10. (Optional) Check the box to notify a recipient.
11. (Optional) Click the "Show Details" link to view recipient information.
12. (Optional) Click the "Optional Wire Information" link to add more information.
13. (Optional) Enter a Message to Beneficiary.
14. (Optional) Enter a Description.
15. Click the **Draft** or **Approve** button when you are finished.

International Wire

You can draft or create a new international wire. International wires allow you to send funds to a recipient across the world. Make sure you all have the necessary account and contact information before you continue.

The screenshot shows the 'Payments' section of a software interface. At the top, there is a 'New Payment' button (callout 1) and a search bar. Below this is a 'Templates' section with a '+ Create Template' link. The main area is titled 'International Wire' (callout 2) and includes a 'Change Type' link. Under 'Origination Details', there are four fields: 'From Subsidiary' (callout 3) with a dropdown menu, 'Account' (callout 4) with a search bar, 'Process Date' (callout 5) with a calendar icon, and 'Recurrence' (callout 6) with a 'Set schedule' link.

In the **Commercial** tab, click **Payments**.

1. Select a payment type using the **New Payment** button and choose International Wires.
2. (Optional) If you need to change your payment type, click the “Change Type” link.
3. Select the From Subsidiary.
4. Select an account.
5. Select a process date using the calendar feature.
6. (Optional) Set up a recurrence.

The screenshot shows a payment form with the following elements and callouts:

- 7:** Recipient/Account field containing "Canada Test" and "SWIFT/BIC TD0MCA11TOR 125".
- 8:** Currency field containing "USD - U.S. Dollar".
- 9:** Amount field containing "\$0.00".
- 10:** A vertical ellipsis icon (three dots) to the right of the amount field.
- 11:** A checkbox labeled "Notify Recipient".
- 12:** A "Show Details" link.
- 13:** A section header "OPTIONAL WIRE INFORMATION" with an expand/collapse arrow.
- 14:** A text input field labeled "Message to Beneficiary".
- 15:** A text input field labeled "Description".
- 16:** A group of three buttons at the bottom: "Cancel", "Draft", and "Approve".

7. Select or create a recipient from the drop-down.
8. Select a currency type.
9. Enter an amount.
10. (Optional) Click the \vdots icon to expand or collapse selected recipients.
11. (Optional) Check the box to notify a recipient.
12. (Optional) Click the "Show Details" link to view recipient information.
13. (Optional) Click the "Optional Wire Information" link to add more information.
14. (Optional) Enter a Message to Beneficiary.
15. (Optional) Enter a Description.
16. Click the **Draft** or **Approve** button when you are finished.

Payroll

You can draft or create a one-time payroll payment to send payments to multiple employees and accounts. Make sure you all have the necessary account and contact information before you continue.



The screenshot shows the 'Payments' interface. At the top, there is a 'New Payment' button (1) and a search bar. Below this is a 'Templates' section with a '+ Create Template' link. The 'Payroll' section is highlighted, showing a 'Change Type' link (2). To the right of the 'Payroll' section are 'Upload From File' (3) and 'Import Amounts' (4) links. The 'Origination Details' section contains several fields: 'Company Entry Description' (5) with a 'Max 10 characters' limit, 'From Subsidiary' (6) with a dropdown menu showing 'Equity *****1111', 'Account' (7) with a search bar 'Search by name or number', 'Effective Date' (8) with a date field '09/30/2020' and a calendar icon, and 'Recurrence' (9) with a 'Set schedule' link.

1. Select a template type using the **New Payment** button and choose Payroll.
2. (Optional) If you need to change your payment type, click the “Change Type” link.
3. (Optional) If you would like to upload recipients and amounts from a file, click the “Upload From File” link. For more information about this option, go to page 71.
4. (Optional) If you are adding more than one recipient, you can upload a Comma Separated Values (CSV) document by clicking the “Import Amounts” link. This option only appears when more than one recipient is selected.
5. (Optional) Enter a Company Entry Description.
6. Select the From Subsidiary.
7. Select an account.
8. Select the effective date using the calendar feature.
9. (Optional) Set up a recurrence.



Note: If you are splitting a payment follow, through step 9 and then go to page 70.

The screenshot displays the 'Recipients (1)' interface. At the top, there is a search bar labeled 'Find recipients in payment' (11) and a filter set to 'All Pre-No'. A link '+ Add multiple recipients' (10) is located below the search bar. The main area contains a table with two columns: 'Recipient/Account' and 'Amount'. A row is visible with a checked box for 'This payment is valid.', a recipient name 'achtst Checking' (13), an account number '123456789', and an amount of '\$0.00' (14). Below the table, there are links for 'Notify Recipient' (16) and 'Show Details' (17). An 'Addendum' text area (18) is present below the table. A link '+ Add another recipient' (19) is located below the addendum. At the bottom, there is a total amount of '\$0.00' for '1 payments (1 for \$0.00)', and buttons for 'Cancel', 'Draft' (20), and 'Approve'.

10. (Optional) Click the “+Add multiple recipients” link to add several recipients at once.
11. (Optional) Use the search bar to locate a specific recipient.
12. (Optional) Click the  icon to expand, view details or notify a specific recipient.
13. Select a recipient or create a new recipient from the drop-down.
14. Enter an amount.
15. (Optional) Click the  icon to copy or remove on a specific recipient.
16. (Optional) Check the box to notify a recipient of an upcoming payment.
17. (Optional) Click the “Show Details” link to view recipient information.
18. (Optional) Enter an addendum.
19. (Optional) Click the “+Add another recipient” link to a single recipient.
20. Click the **Draft** or **Approve** button when you are finished.

Splitting a Payment

If you are sending payroll to an employee with multiple accounts, you can split their payment per their request. This way your employees have their money how they like without the hassle!

The screenshot shows the 'Recipients (1)' interface with the following elements and callouts:

- 1**: '+ Add multiple recipients' link.
- 2**: Search bar 'Find recipients in payment' and a vertical menu icon.
- 3**: Vertical menu icon for a specific recipient.
- 4**: Primary account selection: 'ACH ONLY (Zacnts) Checking' with ID '123456789'.
- 5**: 'Search for account' input field.
- 6**: Amount input field for the secondary account, currently showing '\$0.00'.
- 7**: Split payment calculator showing a total of '\$195.00' and a split of '\$5.00' and '\$200.00'.
- 8**: 'Addendum' text input field.
- 9**: '+ Add another recipient' link.
- 10**: 'Draft' and 'Approve' buttons.

Summary of the split payment configuration shown:

Account	Amount
ACH ONLY (Zacnts) Checking	\$0.00
Secondary Account	\$5.00
Total	\$195.00

Follow the directions up to step 9 on page 68.

1. (Optional) Click the “+Add multiple recipients” link to add several recipients at once.
2. (Optional) Click the \vdots icon to expand, view details or notify a specific recipient.
3. (Optional) Click the \vdots icon and select “Split Payment.”
4. Select a primary account.
5. Select a secondary account.
6. Enter the amount in the secondary account.
7. Enter the total amount of the deposit the “Total” text field. The difference between the total payment and the amount in secondary account adjusts in the primary account.
8. (Optional) Enter an addendum.
9. (Optional) Click the “+Add another recipient” link to a single recipient.
10. Click the **Draft** or **Approve** button when you are finished.

Corporate

Import File

If you use a separate accounting software, you can generate a 5-column Comma Separated Values (CSV) file and import it to Corporate Online Banking. When making a new payment, this allows you to quickly add recipients and amounts to payroll, ACH Batches or ACH Collections.

Importing a CSV file

In the **Commercial** tab, click **Payments**.

1. Click the **New Payment** button and select "Import File" from the drop-down.
2. Select the type of payment to send using the "Payment Type" drop-down.
3. Using the "Import File" option and select the CSV file you would like to upload.
4. (Optional) Click the Save Recipients button to save the recipients to your recipients.
5. Click the **Upload File** to upload the file.



Note: The CSV file should contain five columns: Recipient Name, Routing Number, Account Number, Account Type and Amount.

Payment From File - Additional Information

6 7 Max 10 characters

8 9 Equity

10

Recipients

Name	RTN	Account	Account Type	Amount	Addenda
ACH Recipient	062203984	123456789	Checking	\$10.00	
Another Recipient	062203984	987654321	Savings	\$25.00	

Total Amount: \$35.00 To 2 recipients

11

6. Select an SEC code using the drop-down.
7. (Optional) Enter a Company Entry Description.
8. Select the account the funds will be taken from or posted to using the "Pay From/Pay To" drop-down.
9. Select the subsidiary using the "Company/Subsidiary" drop-down.
10. Select the effective date using the calendar feature.
11. Click either the **Draft** or **Approve** button when you are finished.



Note: If your file contains any errors, the system cannot process the file and prompts you to correct it. This ensures that all transactions will process successfully.

Importing a NACHA file

You can import a balanced NACHA format file to create an ACH Batch, or ACH Collection, or Payroll payment

- NACHA files are not processed as uploaded into the system. The system is extracting the information (Routing Number, Account Number, Amount(s), Effective Date, SEC Code, and Subsidiary/Originator) needed to create an ACH Payments, ACH Collections, or ACH Payroll Online Banking transaction. To upload a NACHA file and have it processed as uploaded, please use ACH Passthrough.
- Classifying the payment as PPD or CCD, selecting Pay From/Pay To account, selecting a Subsidiary, and selecting an Effective date should not be necessary as that info should be in the balanced file
- The import uses the name and the order of the file to create recipients and amounts
- You can include a recipient multiple times to create multiple payments
- The payments can be to the same account or a different account



In the **Commercial** tab, click **Payments**.

1. Click the **New Payment** button and select "Import File" from the drop-down.

Import File

Payment Type *

ACH Collection Sample File (.csv)

ACH COLLECTION UPLOAD GUIDELINES

- You can import a list of recipients and amounts from a 5-column Comma Separated Values (CSV) file to add recipients and amounts to a new ACH Batch, or ACH Collection, or Payroll
 - The CSV file must contain the following columns: Recipient name, Routing transit number, Account number, Account type, & Amount
 - Account Type is a numeric value: Checking = 1; Savings = 2; & Loan = 3
 - For 5-column imports, you will be prompted to select a SEC code, select a Pay From/Pay to account, select a Subsidiary (where applicable), and select an effective date

OR

- You can import a balanced NACHA format file to create an ACH Batch, or ACH Collection, or Payroll payment
 - NACHA files are not processed as uploaded into the system. The system is extracting the information (Routing Number, Account Number, Amount(s), Effective Date, SEC Code, and Subsidiary/Originator) needed to create an ACH Payments, ACH Collections, or ACH Payroll Online Banking transaction. To upload a NACHA file and have it processed as uploaded, please use ACH PassThru.
 - Classifying the payment as PPD or CCD, selecting Pay From/Pay to account, selecting a Subsidiary, and selecting an Effective date should not be necessary as that info should be in the balanced file
- The import uses the name and the order of the file to create recipients and amounts
- You can include a recipient multiple times to create multiple payments
- The payments can be to the same account or a different account

ACH Collection File Specification (.pdf)

Import File *

* - Indicates required field

Save Recipients Upload File

Payment From File - Additional Information

SEC Code
 PPD - Prearranged Payment and Deposit

Company Entry Description

Pay From/Pay To
 XXXXXX2222

Company / Subsidiary

Effective Date

Recipients

Name	RTN	Account	Account Type	Amount	Addenda
TEST Q4	101105354		Checking	\$0.01	

Total Amount: \$0.01 To 1 recipients

Back Draft Approve

- Select the type of payment to send using the "Payment Type" drop-down.
- Using the "Import File" option and select the NACHA file you would like to upload.
- (Optional) Click the Save Recipients button to save the recipients to your recipients.
- Click the **Upload File** to upload the file.
- Select the effective date using the calendar feature.
- Click either the **Draft** or **Approve** button when you are finished.

Corporate

Viewing, Approving or Canceling a Transaction

Authorized users can view, approve or cancel certain payments all from the Activity Center. If a payment has processed and cleared, you cannot make changes to that transaction.


Single Transaction

You can easily approve or cancel a specific transaction through the Activity Center.

The screenshot shows the 'Activity Center' interface. At the top, there are tabs for 'Single Transactions' and 'Recurring Transactions'. Below the tabs is a search bar labeled 'Search transactions'. To the right of the search bar are icons for star, print, download, and filter. A table of transactions is displayed below. The table has columns for 'Created date', 'Status', 'Approvals', 'Transaction Type', 'Account', and 'Amount'. A specific transaction is highlighted with a yellow box and a circled '1'. To the right of the table is a vertical menu with options: 'Toggle Details', 'Approve', 'Cancel', 'Inquire', 'Copy', and 'Print Details'. A circled '2' points to this menu. Below the table are two dialog boxes. The first is titled 'Approve Transaction' and asks 'Are you sure you want to approve this transaction?'. It has 'No' and 'Confirm' buttons. The second is titled 'Cancel Transaction' and asks 'Are you sure you want to cancel this transaction?'. It also has 'No' and 'Confirm' buttons. A circled '3' points to the 'Confirm' button in the 'Approve Transaction' dialog.

Created date	Status	Approvals	Transaction Type	Account	Amount
3/19/2019	Drafted	0 of 1	ACH Payment - Tracking ID: 699479	Savings Account XXXXXX9997	\$1.00

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

1. Locate the transaction you would like to approve and note how many approvals are needed to process or cancel the transaction.
2. Click the  icon and select "Approve" or "Cancel."
3. Click the **Confirm** button.
4. You will then be prompted to select a secure delivery option (phone, text or email) and be sent a secure access code. You must enter this code before the transaction will be processed.
5. The status then changes to "Processed" or "Canceled" in the Activity Center.

Multiple Transactions

The Activity Center feature offers a time-saving tool that gives you the ability to approve or cancel multiple transaction at once.

The screenshot shows a table of transactions with columns: Created date, Status, Approvals, Transaction Type, Account, Amount, and a menu icon. The first row is 'Drafted' with 1 approval, and the second is 'Cancelled' with N/A approvals. Both rows have a checkmark in the Amount column. A callout box labeled '3' points to the menu icon, listing 'Approve Selected', 'Cancel Selected', and 'Print Selected Details'. A callout box labeled '1' points to the 'Status' column, and a callout box labeled '2' points to the checkmarks in the Amount column. Below the table are two dialog boxes: 'Approve Transactions' and 'Cancel Transactions', both asking for confirmation. A callout box labeled '4' points to the 'Confirm' button in both dialog boxes.

Created date	Status	Approvals	Transaction Type	Account	Amount	
3/19/2019	Drafted	1 of 1	ACH Payment - Tracking ID: 699479	Savings Account XXXXXX9997	\$1.00	✓
2/27/2019	Cancelled	N/A	Funds Transfer - Tracking ID: 699466	Basic Checking XXXXXX9998	\$1.00	✓

Approve Transactions

Are you sure you want to approve these transactions?

#699479 (\$1.00)
1 of your selected transaction(s) can not be approved.
Credit: \$0.00 | Debit: (\$1.00)

No Confirm

Cancel Transactions

Are you sure you want to cancel these transactions?

#699479 (\$1.00)
1 of your selected transaction(s) can not be cancelled.
Credit: \$0.00 | Debit: (\$1.00)

No Confirm

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

1. Make note of how many approvals are needed to approve or cancel each transaction.
2. Browse through your transactions and check the box for each transaction you want to approve or cancel. Check the box between the Amount and icon select all transactions.
3. Click the icon and select either "Approve Selected" or "Cancel Selected."
4. Click the **Confirm** button when you are finished.
5. You will then be prompted to select a secure delivery option (phone, text or email) and be sent a secure access code. You must enter this code before the transaction will be processed.
6. The status then changes to "Processed" or "Canceled" in the Activity Center.



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

Corporate

Editing or Using a Template

If you have Manage Template and Recipient rights, you can edit or use any of the available templates on the Payments page. Templates are a quick way to send a recurring payment or make a quick change without having to create a new template.

The screenshot shows the 'Payments' interface. At the top, there is a 'New Payment' button and a search bar. Below that is a 'Templates' section with a '+ Create Template' link. A table lists one template: 'Test' (ACH Payment (PPD)) with 1 recipient. A dropdown menu is open for the 'Test' template, showing options: Pay, Edit, Copy, and Delete. A circled '1' points to this menu.

The second part of the screenshot shows the 'Template Properties' form for the 'Test' template. It includes fields for 'Template Name' (Test), 'Template Access Rights' (2 of 2 user roles selected), 'SEC Code' (PPD - Prearranged Payment and Deposit), 'From' account (****6789), and 'Account' (Savings Account XXXXXXX9997, \$8.73). Below this is a table for 'Recipient/Account' and 'Amount' with one entry: 'ACH ONLY (Zacnts) Checking' (123456789) for \$50.00. A circled '2' points to the table. At the bottom right, there are 'Cancel' and 'Save' buttons, with a circled '3' pointing to the 'Save' button.

In the **Commercial** tab, click **Payments**.

1. Click the \vdots icon and select "Edit" to make changes to a template.
2. Make the necessary changes.
3. Click the **Save** button when you are finished.

Corporate

Deleting a Template

An authorized user can delete an unnecessary template if they have Manage Template rights. However, once a template is deleted, previous payments using the template do not change.

The screenshot shows the 'Payments' interface. At the top, there is a 'New Payment' button and a search bar. Below that, there is a 'Templates' section with a '+ Create Template' button. A table lists templates with columns for Name, Type, Recipients, Last Paid Date, Last Paid Amount, and Actions. One template named 'Test' is shown with type 'ACH Payment (PPD)' and 1 recipient. A dropdown menu is open for the 'Test' template, showing options: Pay, Edit, Copy, and Delete. A red circle with the number '1' is around the dropdown menu. Below the table, a 'Delete Template' dialog box is shown with a warning icon and the text 'Delete Template' and 'Are you sure you want to delete this Template?'. There are two buttons: 'Cancel' and 'Delete Template'. A red circle with the number '2' is around the 'Delete Template' button.

In the **Commercial** tab, click **Payments**.

1. Click the **:** icon and select "Delete" to make delete a template.
2. Click the **Delete Template** button to permanently delete a template.

Corporate

Wire Activity

All incoming and outgoing wires initiated through Corporate Online Banking appear in one easy place on the Wire Activity page. Here, you can view details about pending or processed wire transactions such as the effective dates, accounts and amounts.

WIRE TRANSFER DETAIL REPORT

This page provides a list of wire transfers for your accounts. Choose an account from the drop-down list and click 'View Report' to view the wire transfer history for that account.

Account

Accounts Payable XXXXXX2222 \$26.84 View Report. A

Account Details

Available Balance	\$26.84	Year-to-date interest amount	\$0.00
Current Balance	\$26.84	Routing Number	101105354
Last Deposit Amount	\$1.00	Acct Number	301002222
Last Interest Paid Amount	\$0.00	Accrued Interest	\$0.00
Last Deposit Date	09/25/2020	Average Collected Balance	\$26.84
Last Statement Date	09/27/2020	Credit Line Amount	\$0.00
Previous year interest paid	\$0.00	Credit Line Available	\$0.00
Last Statement Balance	\$26.84	Interest Rate	0.000 %

Wire Transfer History for Accounts Payable - XXXXXX2222

Outgoing

Sequence	Amount	Effective Date	Receiving Institution	Fed Reference Number-IMAD	Status
103218	\$0.01	09/23/2020	Equity Bank		Disapproved

Wire Sequence: 103218 **Beneficiary ID:** 305004743 **Originator ID:** 301002222

Amount: \$0.01 **Beneficiary:** Q4 test1 **Originator:** Equity

Effective Date: 09/23/2020 **Beneficiary FI:** Equity Bank

Receiving Financial Institution: Equity Bank **FI ID:** 101105354

Fed Reference Number-IMAD:

Status: Disapproved

102940	\$1.00	09/21/2020	EQUITY BANK		Disapproved
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In the **Commercial** tab, click **Wire Activity**.

- A.** Use the drop-down to select an account and click the **View Report** button.
- B.** Clicking on a transaction gives you more details.

Corporate

ACH NACHA File

NACHA-formated Pass-Thru files are created outside of Corporate Online Banking using accounting software. Depending on your user rights, you have the option to upload and submit these complex files to Equity Bank for processing.

ACH Pass-Thru

1 **IMPORT FILE**

Select a file to upload

3 **MEMO**

2 **PROCESS DATE**

July 2016

Sun	Mon	Tue	Wed	Thu	Fri	Sat
					1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30
31						

4 Draft Approve

In the **Commercial** tab, click **ACH NACHA File**.

1. Choose a NACHA-formatted file to import.
2. Select a process date using the calendar feature. The process date must be one business day prior to the effective date of the file.
3. (Optional) Enter a memo.
4. Click either the **Draft** or **Approve** button when you are finished.

Corporate

Reports Overview

You can keep up with all the incoming and outgoing transactions within your accounts using the Reports feature. Viewing a report on certain transactions can prevent errors and make bookkeeping easy. Depending on which report you run, it can be saved to your computer or device as a PDF, XSL or a BAI file.

The screenshot shows the 'Reports' interface. At the top, there is a search bar (A) and a 'New Report' button. Below the search bar, there are filter options: 'All', 'Private', and 'Shared' (C). A table lists reports with columns for 'Name', 'Last Run', 'Download', and 'Type'. The first row shows a report named 'BAI2 Detailed Report' with a last run date of '11/9/2018' and a type of 'CSV | PDF'. A star icon (E) is next to the report name, and a vertical ellipsis icon (F) is at the end of the row. A dropdown menu is shown next to the ellipsis icon, containing options: 'View History', 'Run Now', 'Edit', 'Copy', and 'Delete'. Callout D points to the table headers, and callout B points to the 'Type' column.

Name	Last Run	Download	Type	Actions
BAI2 Detailed Report	11/9/2018	CSV PDF	BAI2 Detailed Report	<ul style="list-style-type: none"> View History Run Now Edit Copy Delete

Click the **Reports** tab.

- A. Use the search bar to locate existing reports.
- B. All existing reports are available on this page. You will see the report name, date when it last run, whether it was download and the type of report.
- C. The filters feature allows you sort your reports by all, private or shared.
- D. Click the ▲ icon to search transactions by name, last run and type.
- E. Click the ☆ icon to favorite a report.
- F. Click the ⋮ icon to view history, run, edit, copy or delete a report.



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

Company User Activity Report

With the Company User Activity Report, you can create a report to view all transactions drafted and approved by a specified user. You can select the date range and how often to run the report.

New Company User Activity Report
This report will generate the following file formats: PDF Change report type

1 Do you want this report to be private or shared?

Private

Shared

2 What do you want to name the report?

3 Which user(s) do you want to include?

All Users (14)

Select specific user(s)

4 What dates do you want to include?

5 How often do you want this report to run?

On Demand

Every Business Day

Every Calendar Day

Weekly

Monthly

6 What transaction types do you want to include?

Select All | Clear All

<input type="checkbox"/> Stop Payment	<input type="checkbox"/> Funds Transfer
<input type="checkbox"/> EFTPS	<input type="checkbox"/> Wires - Domestic
<input type="checkbox"/> Wires - International	<input type="checkbox"/> ACH Collection
<input type="checkbox"/> ACH Payments	

7

Click the **Reports** tab, then the “+New Report” link and select **Company User Activity Report**.

1. Decide whether the report should be private or shared.
2. Enter a report name.
3. Select a user.
4. Select a date range.
5. Schedule how often to run the report.
6. Select transaction types.
7. Click either the **Create and Run** or **Create** button when you are finished.

Transaction Report

Your transaction history is extremely important, and we made it easy to generate these reports for your accounts. Transaction Reports can be scheduled daily, weekly or monthly for your convenience.

The screenshot shows a form titled "New Transaction Report" with the subtitle "This report will generate the following file formats: PDF, CSV" and a link "Change report type". The form contains the following elements:

- 1:** A radio button group for "Do you want this report to be private or shared?" with "Private" and "Shared" options. "Shared" is selected.
- 2:** A text input field for "What do you want to name the report?".
- 3:** A checkbox for "All Accounts (2)" and a link "Select specific account(s)".
- 4:** A date range selector for "What dates do you want to include?".
- 5:** A radio button group for "How often do you want this report to run?" with options: "On Demand" (selected), "Every Business Day", "Every Calendar Day", "Weekly", and "Monthly".
- 6:** Two buttons at the bottom right: "Create and Run" and "Create".

Click the **Reports** tab, then the "+New Report" link and select **Transaction Report**.

1. Decide whether the report should be private or shared.
2. Enter a report name.
3. Select the accounts you want to include.
4. Select a date range.
5. Schedule how often to run the report.
6. Click either the **Create and Run** or **Create** button when you are finished.

Company Entitlements Report

The Company Entitlements Report is an easy way for you to monitor your entitlements over a certain time period. You can run this report on a daily, weekly or monthly schedule depending on your needs.

The screenshot shows a form titled "New Company Entitlements Report" with the subtitle "This report will generate the following file formats: PDF" and a link "Change report type". The form contains the following elements:

- 1**: A radio button group for "Do you want this report to be private or shared?" with "Private" and "Shared" options. "Shared" is selected.
- 2**: A text input field for "What do you want to name the report?".
- 3**: A radio button group for "How often do you want this report to run?" with "On Demand", "Every Business Day", "Every Calendar Day", "Weekly", and "Monthly" options. "On Demand" is selected.
- 4**: Three buttons at the bottom: "Cancel", "Create and Run", and "Create".

Click the **Reports** tab, then the "+New Report" link and select **Company Entitlements Report**.

1. Decide whether the report should be private or shared.
2. Enter a report name.
3. Schedule how often to run the report.
4. Click either the **Create and Run** or **Create** button when you are finished.

ACH Online Origination

By creating an ACH Online Origination Report, you can see all the ACH transactions within a specific account. You can select a specific date range and how often to run the report.

The screenshot shows the 'New ACH Online Origination' form. At the top, it states 'This report will generate the following file formats: PDF, CSV' and has a 'Change report type' link. The form contains several sections:

- 1:** 'Do you want this report to be private or shared?' with radio buttons for 'Private' and 'Shared' (selected).
- 2:** 'What do you want to name the report?' with a text input field.
- 3:** 'What account(s) do you want to include?' with a checkbox for 'All Accounts (3)' and a link for 'Select specific account(s)'.
- 4:** 'What dates do you want to include?' with a date range selector.
- 5:** 'How often do you want this report to run?' with radio buttons for 'On Demand' (selected), 'Every Business Day', 'Every Calendar Day', 'Weekly', and 'Monthly'.
- 6:** 'What transaction types do you want to include?' with a 'Select All | Clear All' link and checkboxes for 'EFTPS', 'ACH Collection', 'Payroll', and 'ACH Batch'.
- 7:** Action buttons at the bottom: 'Cancel', 'Create and Run', and 'Create'.

Click the **Reports** tab, then the “+New Report” link and select **ACH Online Origination**.

1. Decide whether the report should be private or shared.
2. Enter a report name.
3. Select the accounts you want to include.
4. Select a date range.
5. Schedule how often to run the report.
6. Select transaction types.
7. Click either the **Create and Run** or **Create** button when you are finished.

ACH Activity Report Previous Day(s)

Much like the ACH Activity Report, you can generate a similar report for the last business day or last week. This helps you keep track of your payments on a daily basis.

The screenshot shows a web form titled "New ACH Activity Report - Previous Day(s)". At the top, it states "This report will generate the following file formats: PDF, CSV, BA" and has a "Change report type" link. The form contains the following elements:

- 1:** A radio button group for "Do you want this report to be private or shared?". The "Shared" option is selected.
- 2:** A text input field for "What do you want to name the report?".
- 3:** A checkbox for "All Accounts (4)" and a link for "Select specific account(s)".
- 4:** A date range selector for "What dates do you want to include?".
- 5:** A radio button group for "How often do you want this report to run?". The "On Demand" option is selected.
- 6:** A row of three buttons: "Cancel", "Create and Run", and "Create".

Click the **Reports** tab, then the "+New Report" link and select **ACH Activity Report- Previous Day(s)**.

1. Decide whether the report should be private or shared.
2. Enter a report name.
3. Select the accounts you want to include.
4. Select a date range.
5. Schedule how often to run the report.
6. Click either the **Create and Run** or **Create** button when you are finished.

Balance and Activity Statement-Previous Day(s)

You have the option to create a simple, easy-to-read report that helps you keep track of your balances and activity history. This report can be generated for the previous business day or for the previous week, so you are always informed and organized.

New Balance and Activity Statement - Previous Day(s)
This report will generate the following file formats: PDF, CSV, BAI Change report type

1. Do you want this report to be private or shared?
 Private
 Shared

2. What do you want to name the report?

3. What account(s) do you want to include?
 All Accounts (2)
 Select specific account(s)

4. What dates do you want to include?

5. How often do you want this report to run?
 On Demand
 Every Business Day
 Every Calendar Day
 Weekly
 Monthly

6.

Click the **Reports** tab, then the “+New Report” link and select **Balance and Activity Statement-Previous Day(s)**.

1. Decide whether the report should be private or shared.
2. Enter a report name.
3. Select the accounts you want to include.
4. Select a date range.
5. Schedule how often to run the report.
6. Click either the **Create and Run** or **Create** button when you are finished.

Cash Position Report Previous Day(s)

The Cash Position Report helps you keep track of the available balances in your accounts. You can compare your balances over a specified period of time, and you can schedule when to run the report.

New Cash Position - Previous Day(s)
This report will generate the following file formats: PDF, CSV, BA Change report type

1. Do you want this report to be private or shared?
 Private
 Shared

2. What do you want to name the report?

3. What account(s) do you want to include?
 All Accounts (4)
 Select specific account(s)

4. What dates do you want to include?

5. How often do you want this report to run?
 On Demand
 Every Business Day
 Every Calendar Day
 Weekly
 Monthly

6.

Click the **Reports** tab, then the “+New Report” link and select **Cash Position Report - Previous Day(s)**.

1. Decide whether the report should be private or shared.
2. Enter a report name.
3. Select the accounts you want to include.
4. Select a date range.
5. Schedule how often to run the report.
6. Click either the **Create and Run** or **Create** button when you are finished.

Wire Online Origination Report

No matter how many Wires your business sends, the Wire Online Origination Report can help you track your transactions. You can also choose the date range and how often to run the report.

New Wire Online Origination
This report will generate the following file formats: PDF Change report type

1 Do you want this report to be private or shared?
 Private
 Shared

2 What do you want to name the report?

3 What account(s) do you want to include?
 All Accounts (4)
[Select specific account\(s\)](#)

4 What dates do you want to include?

5 How often do you want this report to run?
 On Demand
 Every Business Day
 Every Calendar Day
 Weekly
 Monthly

6 What transaction types do you want to include?
[Select All](#) | [Clear All](#)
 Wires - Domestic Wires - International

7

Click the **Reports** tab, then the “+New Report” link and select **Wire Online Origination**

1. Decide whether the report should be private or shared.
2. Enter a report name.
3. Select the accounts you want to include.
4. Select a date range.
5. Schedule how often to run the report.
6. Select transaction types.
7. Click either the **Create and Run** or **Create** button when you are finished.

Corporate

Editing a Report

If you have Manage Reports rights enabled, you can edit any existing report. After changes are made, you have the option to immediately run the report or schedule it for another time.


The screenshot shows the 'Reports' tab in a software application. At the top, there is a search bar and a 'New Report' button. Below this is a table of reports with columns for Name, Last Run, Download, Type, and Actions. The first report is 'BAI2 Detailed Report' with a last run date of '11/9/2018'. A dropdown menu is open for the 'Actions' column of this report, showing options: View History, Run Now, Edit, Copy, and Delete. A circled '1' is next to the dropdown icon.

The 'Edit Report' dialog box is shown below, with a circled '2' on its right side. It contains the following sections:

- Do you want this report to be private or shared?** with radio buttons for 'Private' and 'Shared' (selected). A note below states: 'This report was created by another user and the privacy cannot be changed.'
- What do you want to name the report?** with a text input field containing 'Balance and Activity Statement - Previous Day(s)'.
- What account(s) do you want to include?** with a checked radio button for 'All Accounts (4)' and a link to 'Select specific account(s)'.
- What dates do you want to include?** with a dropdown menu set to 'Last Business Day'.
- How often do you want this report to run?** with radio buttons for 'On Demand', 'Every Business Day' (selected), 'Every Calendar Day', 'Weekly', and 'Monthly'.

 At the bottom of the dialog are three buttons: 'Cancel', 'Save and Run', and 'Save'. A circled '3' is next to the 'Save and Run' and 'Save' buttons.

Click the **Reports** tab.

1. Click the  icon and select "Edit" to make changes to an existing report.
2. Make the necessary changes.
3. Click either the **Save and Run** or **Save** button when you are finished making changes.


Corporate

Deleting a Report

When a report is no longer needed, an authorized user can delete the unnecessary report. Manage Reports rights must be active in order for a user to permanently delete reports.

The screenshot shows the 'Reports' interface. At the top, there is a search bar and filters for 'All', 'Private', and 'Shared'. Below the filters is a table with columns: Name, Last Run, Download, Type, and Actions. The first row contains a report named 'BAI2 Detailed Report' with a last run date of '11/9/2018' and a type of 'CSV | PDF'. A dropdown menu is open for the 'Actions' column of this report, showing options: View History, Run Now, Edit, Copy, and Delete. A red circle with the number 1 highlights the dropdown icon. Below the table is a 'Delete Plan' dialog box with a warning icon and the text 'Delete Plan' and 'Are you sure you want to delete this plan?'. The 'Delete Plan' button is highlighted with a red circle and the number 2.

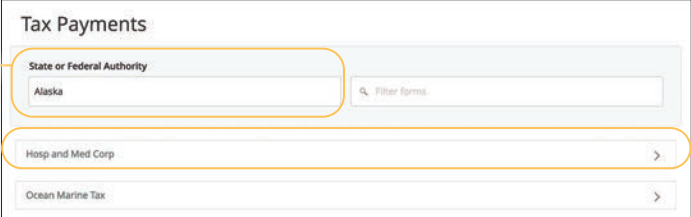
Click the **Reports** tab.

1. Click the  icon and select "Delete" to remove an existing report.
2. Click the **Delete Plan** button to permanently remove the report.

Corporate

Tax Payment

With Corporate Online Banking, you can initiate a local, state or federal tax payment through the Electronic Federal Tax Payment System (EFTPS) without ever leaving your home or office. Depending on your approval rights, you can submit a payment up to 30 days in advance.



The screenshot shows a web interface titled "Tax Payments". At the top, there is a dropdown menu labeled "State or Federal Authority" with "Alaska" selected. To the right of this dropdown is a search box with the placeholder text "Filter forms". Below the dropdown is a list of tax forms: "Hosp and Med Corp" and "Ocean Marine Tax". Each form has a right-pointing arrow next to it. A circled "1" points to the "State or Federal Authority" dropdown, and a circled "2" points to the "Hosp and Med Corp" form.

In the **Commercial** tab, click **Tax Payment**.

1. Select federal or your state from the "Tax Authority" drop-down.
2. Select a form from the list.

Alaska State Taxes

Hosp and Med Corp

From Subsidiary: Equity

Tax ID: 011111111

From Account: --- Select From Account ---

Payment Amount: \$0.00

Payment Effective Date: [Calendar Icon]

Tax Period End Date: [Calendar Icon]

To Account Routing Number: 061036000

To Account: 23401009

Buttons: Cancel, Draft, Approve

3. Enter your tax payment information. Fields marked with an asterisk are required and vary depending on the form you select.
4. Click either the **Draft** or **Approve** button when you are finished.

Corporate

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

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 weekends and 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.

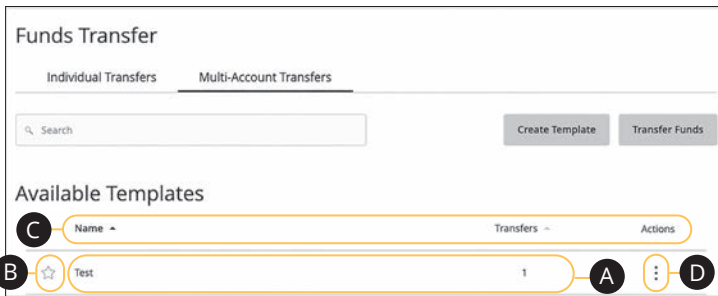
4. If you would like to set up a recurring transfer, follow the steps below:
 - a. Enter a start date for this transaction using the calendar features.
 - b. Decide if the transfer will repeat forever or have an end date.
5. Enter a memo.
6. Click the **Draft** or **Approve** button when you are finished.



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' application interface. The top screenshot shows the 'Multi-Account Transfers' tab selected. A search bar is at the top left, and a 'Create Template' button is circled in orange and labeled with a '1'. Below this is a table titled 'Available Templates' with columns for Name, Transfers, and Actions. A single row is visible with the name 'Test', 1 transfer, and a menu icon. The bottom screenshot shows the 'Template Properties' form. It has two sections: 'Template Properties' and 'Origination Details'. In the 'Template Properties' section, the 'Template Name' input field is circled in orange and labeled with a '2', and the 'Template Access Rights' link is circled in orange and labeled with a '3'. In the 'Origination Details' section, the 'Memo' input field is circled in orange and labeled with a '4'. A 'Push Memo to All' button is located at the bottom right of the form.

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 the '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' (8). It has two search bars for 'Search by name or num' (8) and an amount field set to '\$0.00' (9). Below the table is a 'Memo' text area (10). At the bottom of the table, there is a link '+Add another transfer' (11). At the bottom right, there are 'Cancel' and 'Save' buttons (12). On the right side, there is another vertical ellipsis menu (7) with options 'Copy', 'Remove', and 'Expand Row'.

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

2 **Transfer Date** Recurrence: None

3 Same Date

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 icon (6). 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', a search bar (8), another search bar, an amount field (9), and a vertical ellipsis icon (7). Below the search bars is a 'Memo' field (10). The table has three 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 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.


Corporate

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 'Multi-Account Transfers' tab with a search bar and 'Create Template' and 'Transfer Funds' buttons. Below is a table of 'Available Templates' with columns for Name, Transfers, and Actions. A template named 'Test' is listed with 1 transfer. A circled '1' points to the actions menu icon, and a callout box shows the 'Edit' option selected. The bottom screenshot shows the 'Template Properties' form. A circled '2' points to the 'Memo' field. The 'Transfers (1)' section contains a table with columns 'From Account', 'To Account', and 'Amount'. The table has one row: 'Advantage Plus XXXXXX06746' with amount '\$689.80', 'Advantage Plus-- XXXXXX03959' with amount '\$5.00', and a total amount of '\$1.00'. A circled '3' points to the 'Save' button at the bottom right.

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.


Corporate

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. The 'Multi-Account Transfers' tab is selected. A search bar and 'Create Template' and 'Transfer Funds' buttons are visible. Below, the 'Available Templates' section shows a table with one entry: 'Test' with 1 transfer. A circled '1' points to the actions menu icon (three dots) for the 'Test' template. A callout box shows the actions menu with options: 'Transfer Funds', 'Edit', 'Copy', and 'Delete'. Below the table, a 'Delete Template' dialog box is shown with a warning icon and the text 'Delete Template' and 'Are you sure you want to delete this Template?'. A circled '2' points to the 'Delete Template' button in the dialog.

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.

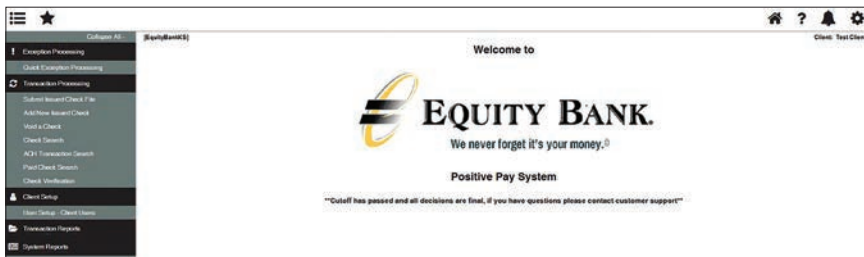
Positive Pay

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.

No file chosen
1

Step 2. Input details about the file.

3

Account Nickname:

2

3

File Processing Type:

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.

The screenshot shows a form titled "Add New Issued Check" with a black header. The form contains several input fields and a button. Callout 1 points to the "Account Nickname" dropdown menu, which is currently set to "Test Acct 2222". Callout 2 points to a group of four input fields: "Check Number", "Amount", "Issued Date" (pre-filled with "10/15/2020"), and "Issued Payee". Callout 3 points to the "Add Check" button. Below the input fields is a checkbox labeled "Auto-Increment Check Number".

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.

Quick Exception Processing as of 10/15/2020

Account Nickname: Test Acct 2020

Hide exceptions already decided

Update

NOTE: Check exceptions will be given a decision of 'Pay' and ADR exceptions will be given a decision of 'Return' if no decision has been made by 11:00 AM Central Time US & Canada.

Account Nickname	Pay Date	Check #	Amount	Issue # Page	Exception Type	Pay/Return	Reason
						<input type="checkbox"/> Pay <input type="checkbox"/> Return	

Processed Exceptions: iCount 0 (Amount \$0.00)
 Unprocessed Exceptions: iCount 0 (Amount \$0.00)
 Total Exceptions: iCount 0 (Amount \$0.00)

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 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

1 of 1 records

4

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)

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: All Accounts

Upload Date: 01/10/2019
Item Count:
Dollar Amount:

Start: 01/10/2019
End: 01/10/2019

Produce Report

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

US-Pay216 | 01/06/2019 | Print | 1/2
Back to Filter
5

Issued Check File Processing Log (1)										
Client Name	Account ID	File Type	Status	Items	Amount	Upload Date	Upload Time	File Name	File Status	
Big City Electric	BCE Exp Acct	WMP 23762	Processed	5	\$30,041.27	01/10/19	9:30 AM	System	2014062008046_8988_026_exp_ggtr_20160819_1510237822_015M	View File
Big City Electric	BCE Payroll	_BCE Standard	Processed	6	\$1,472.30	02/20/19	10:30 AM	jitc	20141029193034__bigCityElectric-Demo.csv	View File
Big City Electric	BCE Exp Acct	BCE Insurance Totals	Processed	11	\$12.50	02/20/19	10:30 AM	jitc	20141029193034__bigCityElectric-Demo.csv	View File
Big City Electric	BCE Payroll	_BCE Standard	Processed	6	\$1,472.30	02/15/19	2:12 PM	jitc	20150520024252__bigCityElectric-Demo.csv	View File
				114	37,987.87					

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

4

Processing Output Totals		
File Status	Item Total	Amount Total
Processed	110	37,965.87
Exception	0	0.00
Rejected	11	12.00

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

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 Upload Date, Item Count or Dollar Amount.
3. Click the **Produce Report** button to review the report. The report is displayed on the Results page.
4. You can view additional details regarding the file or errors by clicking the Results column.
5. 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
78371	CSV	Download	11/21/2016 01:20:41 PM	7.87 kb
78371	NACHA - No Line Breaks	Download	11/21/2016 01:20:41 PM	5.84 kb
78371	PDF - Limited Transaction Details	Download	11/21/2016 01:20:41 PM	80.03 kb
78371	PDF - Summary Listing	Download	11/21/2016 01:20:41 PM	71.82 kb
78371	XLS	Download	11/21/2016 01:20:41 PM	10.76 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

2 (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	
Voids	(-) \$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:

Processed
↓

4

ACH Returns / NOC Report

5
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 DFID	Corrected Date	Receiving Account Number	Trace Code	Amount	ID Number	Trace Number	SEC Code
1/13/2017	2/13/2017	8/10/2017	Insufficient Funds (R01)	79697451	Fresian-Rogane	RET TEST	Rajanna Faria	1111111118			Demand Debit Return(NOC DE)	\$547.00	111111110215717		PPG
1/13/2017	2/13/2017	8/10/2017	Customer Address Not Authorized (R12)	79697451	Fresian-Rogane	RET TEST	Megana Raha	1111111118			Demand Debit Return(NOC DE)	\$491.00	111111110270629		PPG
1/13/2017	2/13/2017	8/10/2017	Invalid Account Number (R04)	79697451	Fresian-Rogane	RET TEST	Warner Fernal	1111111118			Savings Debit Return(NOC DE)	\$20.00	111111110272483		PPG
1/13/2017	2/13/2017	8/10/2017	Invalid Account Number (R04)	79697451	Fresian-Rogane	RET TEST	Adelle Howe	1111111118			Savings Credit Return(NOC DF)	\$42.00	111111110251963		PPG
1/13/2017	2/13/2017	8/10/2017	Unauth DEB to Consumer Acct Using Corp SEC Ctr (R05)	79697451	Fresian-Rogane	RET TEST	Fit Durgan	1111111118			Savings Debit Return(NOC DE)	\$421.00	111111110465430		PPG

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 it, there is a 'User Status:' dropdown set to 'Active', a search bar, and 'Search' and 'Reset' buttons. A message indicates '5 of 5 records'. The main content is a table with columns: Name, User Name, Email Address, Last Logged On, Status, and actions (Edit | Copy). The table lists five users: markdemo, austindemo, fbtdemo, ericademo, and brentdemo. At the bottom right of the table, there is an 'Add New' button circled in orange with a '1' in a black circle next to it.

Name	User Name	Email Address	Last Logged On	Status	
	markdemo		1/7/2019 11:13 AM	Active	Edit Copy
	austindemo		1/10/2019 8:26 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 'Submit' button is located at the bottom. A '2' in a black circle is next to the 'Email Address' field. At the bottom left, there is a note: '* Indicates required fields'.

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 Information **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

--	--

Add All
Remove All

Assign all new accounts to this user

5

ACH Reports:

Type to filter... Showing 1 of 1 Assigned

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

Add All
Remove All

Assign all new ACH reports to this user

6

Client Exception Type(s): Both Check and ACH Exceptions

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

Submit

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

8 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	Debit or Credit	Maximum Allowable Amount		
COMMERCIAL EQUITY INC			ACH for Standard Entry Class Codes	202	with DR and CR	\$0.01	<input type="button" value="Add"/>

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. Callout letters A through E highlight specific features:

- A**: Navigation menu (Home, Payments, Payees, Transfers, Payroll, Calendar, Options)
- B**: User profile and messages (Welcome: Laurie Smith, Last login: 9:17 AM ET 9/20/2020, Messages (1))
- C**: Action buttons for pending items (Activate now, Approve now)
- D**: Scheduled transactions section
- E**: Processed transactions section

Scheduled to process in the next 30 days

Merchant	Amount	Action
Chase	\$150.00	Edit Stop
AT&T	\$65.00	Edit Stop
Moe's Mowers	\$200.00	Edit Stop
Waverly Wat...	\$50.00	Edit Stop
American E...	\$999.00	Edit Stop
Community ...	\$500.00	Edit Stop
Vern's Fertil...	\$250.00	Edit Stop

Processed within the last 30 days

Merchant	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.

The screenshot shows a form titled "Tell us about the individual" with the following sections and fields:

- Tell us about the individual**
 - 2** First name * (text input)
 - Last name * (text input)
 - Nickname * (text input)
 - Phone number * (text input with mask (xxx) xxx-xxxx)
- 3** Category (dropdown menu, currently "No Category")
- 4** Default payment account * (dropdown menu, currently "Primary Checking")
- Payee's e-mail information** (with "Tell me more" link)
 - 5** Email address * (text input, "email@sample.com")
 - Confirm email address * (text input, "email@sample.com")
- Create a security keyword** (with "Tell me more" link)
 - 6** Keyword * (text input)
 - Confirm keyword * (text input)
- 7** Next > (button)

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 130 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.

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

- 3**: Nickname * (text input field)
- 4**: Category (drop-down menu, currently showing "No Category")
- 5**: Default pay from account * (drop-down menu, currently showing "Primary Checking")
- 6**: Information about bank account section, containing:
 - Account number * (text input field)
 - Confirm account number * (text input field)
 - Routing number * (text input field)
 - Confirm routing number * (text input field)
- 7**: Payee's account type * (drop-down menu, currently showing "Checking")
- 8**: Next > button

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 it is correct.
7. Select the payee's account type using the drop-down.
8. Click the **Next** button and go to page 130 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

First name *

Last name *

Phone number *

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" section with "Confirm your account number" text input field.
- 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 130 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 Update

Contact phone 2 not on file Update

I can wait a few seconds to receive my code by text message 1

No text address on file Update

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

Update

Request activation code 2

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.

Submit 4

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 image shows two screenshots from the 'Manage payees' interface. The top screenshot shows a list of payees with a table containing the following data:

Payees	Account number	Additional Items
McPherson Electrical (Show)	****5789	Category: Business Last paid: NA

Numbered callouts in the top screenshot: 1 points to the 'All payees' tab, and 2 points to the 'Edit' link in the table row.

The bottom screenshot shows the 'Edit' form for the selected payee. The form fields are as follows:

- Account holder name: Ara McPherson
- Payee name: MCPHERSON ELECTRICAL
- Payee phone number: [Redacted]
- Payee nickname: McPherson Electrical
- Payee account number: 123456789
- Category: Business (dropdown)
- Default pay from: Primary Checking (dropdown)
- Payments are sent to Address: 6 WISTERIA PL
- City: MARRERO
- State: Louisiana (dropdown)
- ZIP: 70072-____

Numbered callouts in the bottom screenshot: 3 points to the form fields, and 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.

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 table has columns for "Payees", "Account number", and "Additional Items". The first row shows "McPersonal Electrical (Check)" with account number "****6789" and category "Business Last used". A circled "2" points to the "Delete" link at the end of this row. Below the table, there is a confirmation dialog box that says "Are you sure you want to delete this payee?". The dialog box shows the payee name "McPersonal Electrical (Check)" and two buttons: "Delete payee" and "Cancel". A circled "3" points to the "Delete payee" button.

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... Print

Show all categories Show all payees

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 X

2a Category name Add category

Category name list

Business Delete

Personal Delete

2b

Are you sure you want to delete this category? X

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

Search payees...

Company

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>Check</small> *****2345 Last paid: N/A Amount paid: N/A	Primary Checking	\$ <input type="text"/>	8/4/2020	Remove
			Invoice Document	

< 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

Search filter Print

Payee	Amount	Deliver by date		
atmos Check Confirmation #2	\$1.00	08/31/2020	Details	1a 2a
				Edit 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: [View / Add](#)

Transaction details

Confirmation #: 2

Scheduled by: Murphy Test

Delivery: Standard

1b
1c

Back
Submit

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: [None](#)

Scheduled by: Laurie Smith

Transaction details

Confirmation #: 40

Est arrival: 10/30/2020

Delivery: Standard

2b

Back
Submit

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

2 Pay from*
Primary Checking ▾

3 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

If the payment falls on a holiday or weekend?

Pay before

Pay after

Frequency edit

Frequency*

Monthly ▼

Last business day ▼

Select first process*

📅

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	1 a Details	2 a Edit Stop

Edit recurring payment

Payee	From account	Amount	Process date	Additional items												
John Doe <small>Electronics</small>	Primary Checking	\$1.00	11/30/2020	<table border="0"> <tr> <td>Confirmation #</td> <td>1</td> </tr> <tr> <td>Est. arrival</td> <td>12/2/2020</td> </tr> <tr> <td>Comment</td> <td>None</td> </tr> <tr> <td>Series start</td> <td>11/30/2020</td> </tr> <tr> <td>Series end</td> <td>None</td> </tr> <tr> <td>Frequency</td> <td>Monthly on the last business day</td> </tr> </table>	Confirmation #	1	Est. arrival	12/2/2020	Comment	None	Series start	11/30/2020	Series end	None	Frequency	Monthly on the last business day
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
1 c

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

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

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 *
Joe's Landscaping

Account nickname *
Account nickname

Account type *
Checking

Account number *
Account number

Confirm account number *
Confirm account number

Cancel 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 *
Joe's Landscaping

Account nickname *
Account nickname

Account type *
Checking

Financial institution name *
Financial institution name

Routing number *
Routing number

Confirm routing number *
Confirm routing number

Account number *
Account number

Confirm account number *
Confirm account number

Cancel 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 130 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 Edit	A Delete
← From account	Payroll ****1234 <small>Electronic</small>	Last transferred N/A	Edit	Delete
← From account	Primary Checking ****1232 <small>Electronic</small>	Last transferred N/A	Edit	
→ To account	Community Bank ****1234 <small>Electronic</small>	Category Accounts Last transferred \$1200.00 on 10/5/2020	Edit	Delete
→ To account	Joe's ****6789 <small>Pending Activation</small>	Category No category Last transferred N/A	Edit	Delete <input checked="" type="checkbox"/> Activate

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 warning message: "Transfer accounts need to be activated or authenticated." with 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. The "From account" and "To account" fields are drop-down menus with "Select an account" and a downward arrow. The "Amount" field is a text input with a dollar sign (\$) and a circled number 3 below it. The "Select date" field is a date picker showing "10/19/2020" with a calendar icon and a circled number 4 below it. At the bottom right, there are two buttons: "Review" and "Submit", with a circled number 6 next to the "Submit" button. A circled number 1 is below the "From account" field, and a circled number 2 is below the "To account" field.

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 checked="" type="button" value="Approve"/>	<input type="button" value="Edit"/> <input type="button" value="Stop"/>

Account details		Transaction details	
Payee	almos	Confirmation #	2
Payment method	Check	Scheduled by	Murphy Test
From account	Primary Checking	Delivery	Standard
Amount	\$ 1.00		
Deliver by date	8/31/2020		
Invoice/Comment	<input type="button" value="View/Add"/>		
		<input type="button" value="Back"/> <input type="button" value="Submit"/>	

Stop single transfer		Transaction details	
From account	Primary Checking	Confirmation #	43
To account	Community Bank	Est arrival	11/4/2020
Amount	\$500.00	Scheduled by	Laurie Smith
Process date	10/29/2020		
Comment	<input type="button" value="None"/>		
		<input type="button" value="Back"/> <input type="button" value="Submit"/>	

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 creating 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 (\$) (callout 3).
- Add comment:** A small button below the transfer fields.
- 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 at the bottom right (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				Print	
Q Search filter					
Transfer to	Amount	Process date			
Community Bank Check Confirmation #43	\$500.00	10/29/2020	1a Details	2a Approve	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

Submit 1c

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.

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.

Stop the series after the next payment processes.

back | submit

- 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 Approve Edit Stop
Subtotal	\$500.00	Primary Checking *****1232	
Total	\$500.00	Skipped payments not included in the total.	

All transactions Approve all

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

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 X

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.

Business BillPay: Edit or Deactivate an Employee

Single account ✕

Deposit account number *

Confirm account number *

Deposit routing number *

Confirm routing number *

Account type *

Cancel **Save**

2b

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

[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.

Pay from account Hobby Account

[Deselect all](#) [Select all](#)

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

[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](#)

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](#)

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

1

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

The screenshot shows the Payroll dashboard for 'Joe's Landscaping'. It features six summary cards: Total employees (5), Payroll schedule (Monthly on the last business day), Next payroll (10/30/2020), Past payroll (10/13/2020), Extra payroll (None), and All scheduled payroll. A red circle with the number '1' highlights the 'View history' link in the Past payroll card.

The screenshot shows the 'View options' dialog box. It contains several filter and display settings: Process Date Range (Current Month), Transaction status (View All), Order by (Process Date), Arrange (Ascending), # of records to return (10), and a toggle for 'View in spreadsheet'. At the bottom, there are 'Close' and 'View results' buttons. A red circle with the number '2' highlights the 'View results' button.

The screenshot shows the 'Payroll history' table. It includes a search filter, a print button, and a table with columns for Payee, Amount, and Pay day. The table lists two payroll entries and a subtotal. A red circle with the number '3' highlights the table area.

Payee	Amount	Pay day	
Payroll 10/08/2020 Card #: See details	\$1,200.00	10/08/2020	Details
Payroll (Bonus) Card #: See details	\$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 3a 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](#)

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				
Last paid n/a Amount n/a	\$ 0.00	\$ 0.00	\$0.00	Employee ID *****1 Split amount No Memo / Comment <input type="button" value="Add"/>
<input type="checkbox"/> Joe Johnson				
Last paid n/a Amount n/a	\$ 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				
Last paid n/a Amount n/a	\$ 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				
Last paid n/a Amount n/a	\$ 400.00	\$ 0.00	\$400.00	Confirmation # 3200031 Employee ID *****3 Split amount No Memo / Comment <input type="button" value="Add"/>

2b

2c

- Make the necessary changes.
- 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	3a 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 **3b**

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

Print

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

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 8

12 13 ✓ \$999.00 14 15

19 20 21 \$215.00 22 \$200.00 23 \$200.00

26 27 \$50.00 \$899.00 28 29 30 \$500.00 \$300.00

All details **Total \$6,943.00**

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

✓ Processed

Monday October 05, 2020

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

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

- A. Click each button to filter transactions.
- B. Click the All details button to view additional details about the current month's transactions.
- C. Click each transaction to view additional details.
- D. Dark blue transactions have been processed.
- E. Light blue transactions are pending.
- F. 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)

Three numbered callouts are present: 1. A yellow box around the address, city, state, and ZIP code fields. 2. A yellow box around the "Require dual signatures" checkbox. 3. A yellow box around 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

+ Add new account

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

Add new account ✕

Nickname *

Account number *

Confirm account number *

Account type *

Close

Save changes

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

5 [Restore Permissions](#)

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

3 **Schedule bill payments**

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

Payment history

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 Business BillPay Personal Profile interface. At the top, a navigation bar includes 'Home', 'Payments', 'Payees', 'Calendar', and 'Options'. Below this, a user greeting reads 'Welcome: Murphy Test' with a last login timestamp of '4:30 PM CT 7/28/2020'. Action links for 'Profile', 'Chat Now', 'Messages (0)', and 'Log out' are visible. Two callout boxes, '1a' and '2a', highlight the 'View Contact Info' and 'Default Page' links respectively. Below these, two callout boxes, '1b' and '2b', highlight the 'Contact Info' and 'Default page' forms. The 'Contact Info' form includes fields for 'Email Address', 'Phone Numbers', and 'eNotification Text Information'. The 'Default page' form allows users to choose a default page from 'Home (Default)', 'Calendar', 'Single Payment', and 'Shortcut'.

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 Short text address on file

N/A

Edit 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

Email Address

Submit

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

A transaction exceeds a specified amount

Send notification to Category

Email Address All Categories

Payee or Account Amount

All Payees \$

Submit

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 [Redacted] Edit

Short text address on file N/A 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' settings page. At the top, there are four tabs: 'Event', 'Logout', 'Recurring', and 'Reminders'. Below the tabs, there are two sections for email addresses: 'Email address on file' and 'Short text address on file'. The 'Email address on file' section has a blurred address and an 'Edit' button. The 'Short text address on file' section has 'N/A' and an 'Edit' button. Below these is the 'Recurring Notifications' section, which includes a sub-header 'Recurring Notifications' and a description: 'These email notifications will provide a list of bill pay information in which you customize how often it is received.' Underneath is a grey bar with the text 'A list of all scheduled payments'. Below that is a 'How often' section with a drop-down menu labeled 'Select Frequency'. A yellow circle with the number '1' is around the drop-down menu. At the bottom right of the form is a 'Submit' button, which is also circled in yellow with a yellow circle containing 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.

e-Notifications

Event Logout Recurring Reminders

Email address on file [Redacted]

Short text address on file N/A

Reminders Notifications
You can schedule reminders for each time you need to schedule a payment or transfer funds.

1

Pay to	Category	Reminder date	Frequency	Send to

Add reminder

What type of payee? *
Bills

Pick a payee *
Select Payee

Send notification to *
Select Option

Reminder frequency *
Select Frequency

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

Payments Processed Payment Changes Payments Stopped Payees Added

Payments Processed

All Users Scheduling User Approving User

Date Range

Current Month

Start Date **End Date**

Start date End date

Create report

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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