



# Digital Banking

*Business Banking User Guide*

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# Getting Started

Welcome to Business Digital Banking with American Community Bank of Indiana! Whether you are at home or the office, using a mobile phone, tablet or laptop, we strive to make your Business Digital Banking experience easy and convenient.

By adding powerful commercial products and features, ACB provides you with the complex tools your business needs to achieve its goals. Business Digital Banking shares similar features with our personal accounts, but this guide is designed to direct you through business 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 Business Digital Banking process. If you have additional questions, contact us at (219) 365-6700.

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# Getting Started

## Business Digital Banking Overview

Whether you're an enterprise, large corporation or small organization, our flexible Business Digital 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 Business Digital Banking, you can set up a single login ID and password. This is typical for small companies who primarily use basic Digital Banking tools with occasional business transactions.

For larger organizations, our system lets you establish multiple login IDs and passwords for authorized employees. You can customize which employees get access to different features within Business Digital Banking by establishing user entitlements.

### Recipients

Recipients are people or businesses to whom you send or request money using a payment feature offered through Business Digital Banking. After creating a profile for each recipient, you can choose the method to send them money and view the respective transaction details. Each created recipient saves within the system, so you can quickly and easily make future payments.

# Getting Started

## Transaction Type Overview

Various types of payment methods are offered through Business Digital Banking, including wire and ACH transfers. Though both methods are quick, electronic payments, wires are the fastest way to transfer money between accounts. ACH transactions can be sent as a single or batch process, and funds are generally not available until the next business day.

Please contact us at (219) 365-6700 for a full list of wire and ACH fees or if you have any questions.

### Business Digital Banking Transaction Types

Type	Description
ACH Upload	Upload a NACHA-formatted file.
ACH Payment	Send a payment to one recipient.
ACH Batch	Send a payment to several recipients.
ACH Receipt	Initiate a payment from one recipient.
ACH Collection	Initiate a payment from several recipients.
ACH Import	Import a list of recipients and amounts.
Domestic Wire	Send a wire to a recipient within the US.
Payroll/ Restricted Batch	Create batches with sensitive information that will prevent additional ACH operators from seeing sensitive information. Send payroll to several recipients. If a recipient has more than one account, you can split that payment into several accounts.

# Business Banking

## Users Overview

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

Each user is assigned a set of user entitlements 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 for multiple entities.
- Managing recipients, users and templates.

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



**Note:** When the Manage Users feature is not enabled, user setup will be completed by American Community Bank of Indiana.

## User Management Overview

The User Management page lets you view all your existing users in one easy place. From a desktop device, you can create users, edit entitlements and oversee your employees on a day-to-day basis.

### Desktop

Name	Username	Payee Management	ACH	Wires	Status
Jane Doe Corp (Admin)	B36005883	Enabled	Approver, Initiator	Approver, Initiator	Active
Donald Donaldson	db001219	Disabled	N/A	N/A	Deactivated
maldonado	maldonado	Disabled	N/A	N/A	Deactivated

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

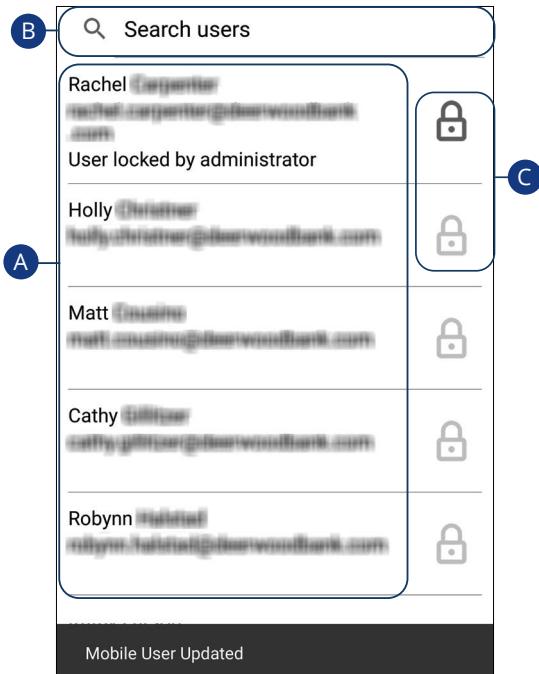
- A. View the name of each user on the left side of your screen.
- B. Click the  icon to edit, view, or disable a user.



**Note:** You cannot add or change your own entitlements.

## Mobile

The User Management page lets you view all your existing users in one easy place.

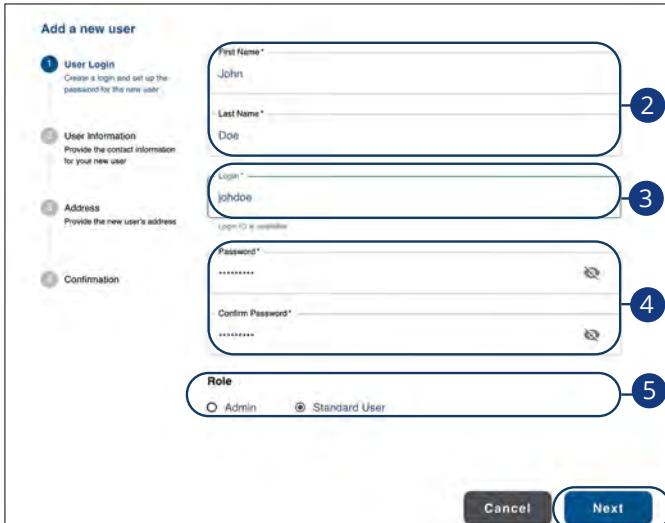


In the sidebar, click **Manage Users**.

- A.** View the name and email of each user.
- B.** Use the search bar to find a specific user.
- C.** Lock and unlock a user by clicking the  icon.

## Adding a New User

An authorized user with Manage User Entitlements can setup a new user by creating a profile, unique login id and password. The unique login must be all lower case with no symbols. Once you establish a user and their login credentials you can assign user entitlements.



The screenshot shows the 'Add a new user' form. The steps are numbered as follows:

- 1** Click the **Add New User** button in the top right corner of the sidebar.
- 2** Enter the user's first name and last name.
- 3** Create a new login id for the user in all lowercase.
- 4** Enter and confirm their password.
- 5** Select the user's role.
- 6** Click the **Next** button at the bottom right.

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

1. Click the **Add New User** button.
2. Enter the user's first name and last name.
3. Create a new login id for the user in all lowercase.
4. Enter and confirm their password.
5. Select the user's role.
  - **Admin:** The user is able to create new users, edit existing users, and approve changes made by a Manager. The saved changes are immediate with no approval required.
  - **Manager:** The user is able to create new users, edit existing users and submit changes for an Admin or another Manager to approve.
  - **Standard User:** The user has no manage users access.
6. Click the **Next** button.

The screenshot shows a user interface for adding a new user. The form is titled "Add a new user". It includes sections for "User Login", "User Information", "Address", and "Confirmation". The "User Information" section is expanded, showing fields for "Title", "E-mail\*", "Phone Number\*", and "Text Phone Number\*". The "Text Phone Number\*" field is highlighted with a blue circle and labeled "10". The "Next" button at the bottom right is also highlighted with a blue circle and labeled "11".

7. (Optional) Enter the user's title.
8. Enter the user's email. This email address is used to send pending business payment approval notifications as well as inform users that a pending business payment has been approved, denied or deleted.
9. Enter the user's phone number.
10. Enter the user's text phone number.
11. Click the **Next** button.



**Note:** If you choose "Phone" as your verification method, extensions are not supported.

**Add a new user**

**4. Address**

Provide the new user's address

**User Login**  
Create a login and set up the password for the new user

**User Information**  
Provide the contact information for your new user

**Confirmation**

**Address**

Address\*

Address continued

City\*

State\*

Zip Code\*

**Cancel** **Next** 13

**Add a new user**

**5. Confirmation**

User Login

First Name	John
Last Name	Doe
Login	jhdoe
Role	Standard User

User Information

E-mail	jhdoe@email.com
Phone Number	(555) 555-5555
Text Phone Number	(555) 555-5555

Address

Address	1 Main Street
Address continued	
City	Anywhere
State	AL
Zip Code	55555

**Cancel** **Create User** 15

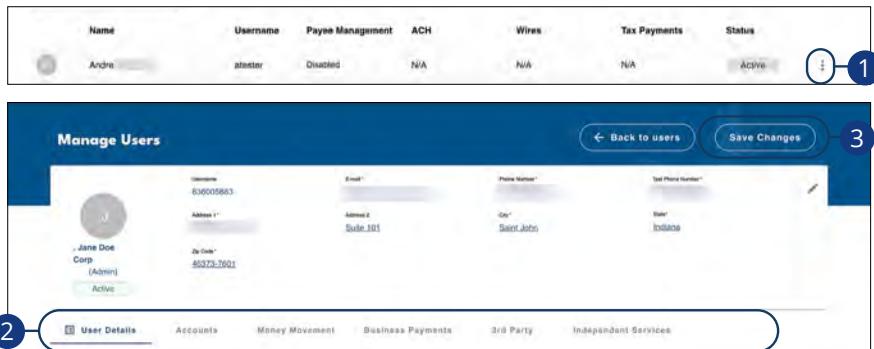
12. Enter the user's address, city, state and zip code.
13. Click the **Next** button.
14. Review the user's information and click the **Create User** button.
15. Click the **OK** button.

# Business Banking

## Editing Users

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

Only entitlements enabled for the business entity will be available to enable for a user.

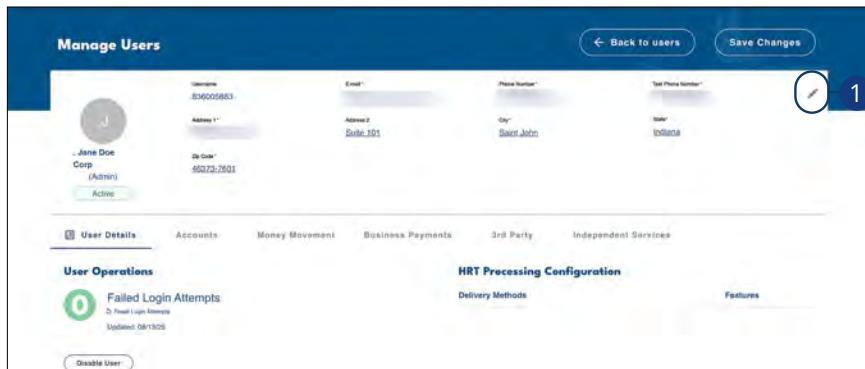


The screenshot shows the 'Manage Users' page. At the top, there is a table with a single row for a user named Andre. The columns are: Name, Username, Payee Management, ACH, Wires, Tax Payments, and Status. Andre's status is marked as 'Active'. Below the table is a user profile for 'Jane Doe Corp (Admin)'. The profile includes a photo, a title, and contact information: Username (6300006863), Email (redacted), Phone Number (redacted), and Text Phone Number (123-4567). The profile is marked as 'Active'. At the bottom of the page are several tabs: User Details (which is selected and highlighted with a blue border), Accounts, Money Movement, Business Payments, 3rd Party, and Independent Services. To the right of the tabs are two buttons: 'Back to users' and 'Save Changes'.

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

1. Click the  icon and select "Edit User."
2. Select each tab to edit a user's entitlements.
  - User Details:** Edit a user's contact information.
  - Accounts:** Enable accounts, view history, and account view options
  - Money Movement:** Transfers, Smart Transfers, Cross Entry Transfers and Internal P2P
  - Business Payments:** ACH, Wire and Federal Tax Payment services and limits
  - 3rd Party:** A2A, P2P, Bill Pay, Remote Deposit Capture and more
  - Independent Services:** E-forms, external URLs, Documents, Card Management, Alerts, Secure Messaging, User Admin and more
3. Click the **Save Changes** button when you are finished.

## User Details



The screenshot shows the 'Manage Users' interface. At the top, there are buttons for 'Back to users' and 'Save Changes'. On the right, there is a circular edit icon with the number '1' indicating one pending change. The user details section shows a profile picture of a person with a 'J' on it, the name 'Jane Doe', 'Corp (Admin)', and the status 'Active'. Below this are sections for 'User Details' (with tabs for Accounts, Money Movement, Business Payments, 3rd Party, and Independent Services), 'User Operations' (showing 0 failed login attempts), and 'HRT Processing Configuration' (with tabs for Delivery Methods and Features). The 'User Details' section contains fields for Username (B36005883), Email (redacted), Phone Number (redacted), and Text Phone Number (redacted). Address fields show 'Address 1' (redacted), 'Address 2' (Suite 101), 'City' (Saint John), and 'State' (Ontario). The 'User Details' tab is selected.

1. Click the  icon to edit information.
2. Make the necessary changes to the existing user.

## Accounts

The **Accounts** tab includes entitlements to enable/disable accounts, view account history, show/hide balances, and show/hide account in the accounts dashboard.



1. Click the **Accounts** tab.
2. Click a feature/setting to enable or disable a feature/setting.
3. Check/uncheck boxes to enable or disable a feature/setting for each account.

## Money Movement

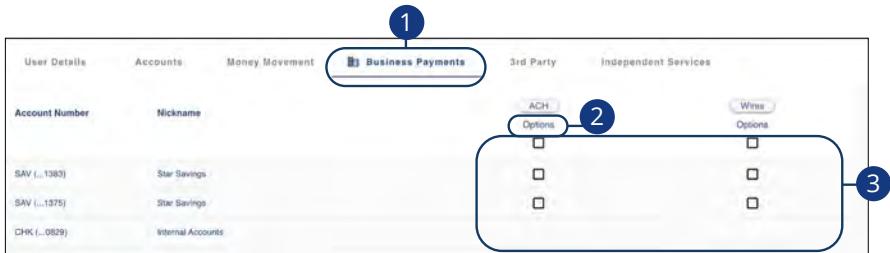
The **Money Movement** tab includes entitlements to enable/disable Transfers, Smart Transfers, Cross Entity Transfers, Internal P2P and more.



1. Click the **Money Movement** tab.
2. Click the “Options” link to view and edit applicable settings for the selected feature.
3. Check/uncheck boxes to enable or disable a feature/setting for each account.

## Business Payments

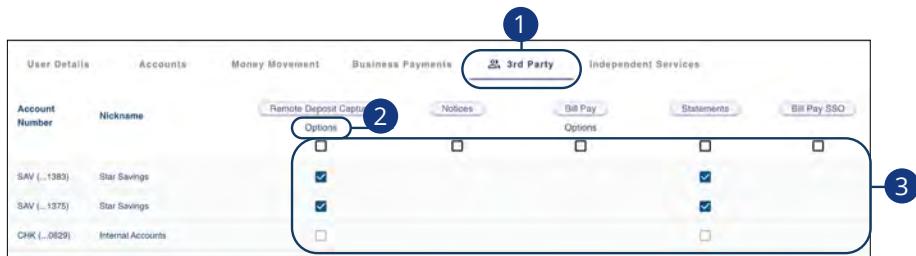
The **Business Payments** tab includes entitlements to enable/disable ACH, Wire and Federal Tax Payment services and their associated limits.



1. Click the **Business Payments** tab.
2. Click the “Options” link to view and edit applicable settings for the selected feature.
3. Check/uncheck boxes to enable or disable a feature/setting for each account.

## 3rd Party

The **3rd Party** tab includes entitlements to enable/disable A2A, P2P, Bill Pay, Remote Deposit Capture and more.



1. Click the **3rd Party** tab.
2. Click the “Options” link to view and edit applicable settings for the selected feature.
3. Check/uncheck boxes to enable or disable a feature/setting for each account.

## Independent Services

The **Independent Services** tab includes entitlements to enable/disable E-forms, external URLs, Documents, Card Management, Alerts, Secure Messaging, User Admin and more.



1. Click the **Independent Services** tab.
2. Check/uncheck boxes to enable or disable a feature.

# Business Banking

## Restricting User Access

In the case where the Business Admin needs to prevent a user from logging in either temporarily or permanently, the user can be disabled. If the user needs to be deleted from the business, the Business Admin will need to contact American Community Bank of Indiana.

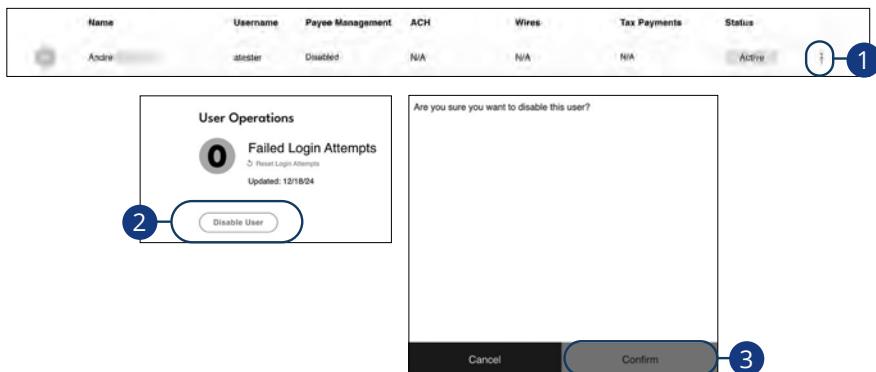


**Note:** Managing Users on mobile devices is limited to enabling/disabling users..

In the **User Operations** section, you can:

- View the number of failed login attempts
- Reset login attempts (unlock user)
- View the last updated date
- Disable/enable user

### Disable/Enable a User

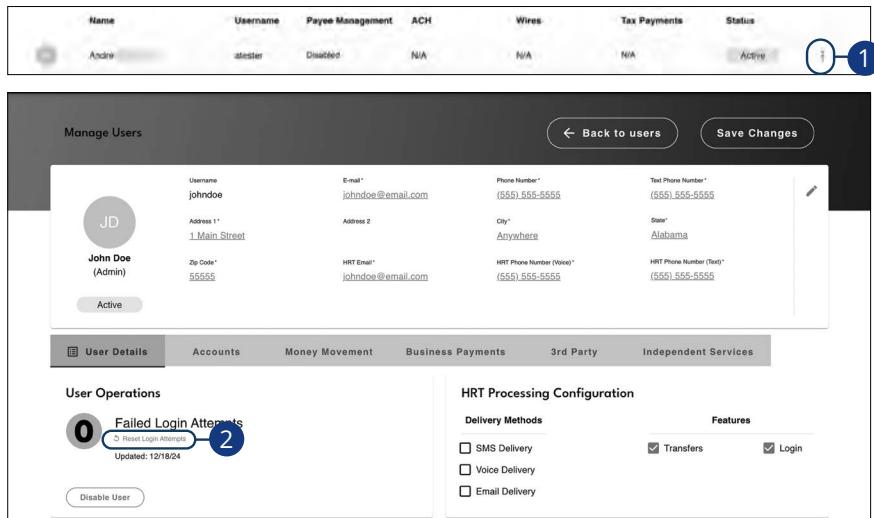


In the sidebar, click **Manage Users**.

1. Click the  icon and select "Edit User."
2. Click the **Disable User/Enable User** button.
3. Click the **Confirm** button.

## Unlocking a User

If an account holder enters their password incorrectly too many times, their account will be locked. The system default is six incorrect password attempts. The account holder can use the Forgot Password link on the main login page to reset their password or the Business Admin can unlock their account.



The screenshot shows the 'Manage Users' page. At the top, there is a table with columns: Name, Username, Payee Management, ACH, Wires, Tax Payments, and Status. One row is highlighted, showing 'Andre' as the Name, 'atester' as the Username, 'Disabled' as the Payee Management status, 'N/A' for ACH and Wires, and 'N/A' for Tax Payments. The Status is 'Active', with a blue circle containing the number 1 next to it. Below the table, there is a form for editing user details. The user 'John Doe (Admin)' has a profile picture 'JD'. The form fields include: Username (john Doe), E-mail (johnDoe@email.com), Phone Number ((555) 555-5555), and Text Phone Number ((555) 555-5555). Address 1 (1 Main Street), Address 2, City (Anywhere), State (Alabama), Zip Code (55555), HRT Email (johnDoe@email.com), HRT Phone Number (Voice) ((555) 555-5555), and HRT Phone Number (Text) ((555) 555-5555). Below the form, there are tabs for User Details, Accounts, Money Movement, Business Payments, 3rd Party, and Independent Services. The 'User Details' tab is selected. In the 'User Operations' section, there is a link 'Failed Login Attempts' with a blue circle containing the number 2. At the bottom, there is a 'Disable User' button. On the right, there is a 'HRT Processing Configuration' section with 'Delivery Methods' (SMS Delivery, Voice Delivery, Email Delivery) and 'Features' (Transfers, Login). The 'Transfers' checkbox is checked.

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

1. Click the  icon and select "Edit User."
2. Click the "Reset Login Attempts" link.

# Business Banking

## Resetting a User's Password

The screenshot shows the Business Banking application. At the top, there is a user profile for 'Andre' with a 'Reset Password' button. Below the profile, there is a 'User Information' section and a 'Login Information' section. The 'Login Information' section contains fields for 'Login' (set to 'atester') and 'Password' (set to 'murphytest'). A 'Reset Password' button is located at the bottom of this section. A 'Confirm Password' field is also present but is empty. The entire 'Reset Password' section is highlighted with a blue rounded rectangle. A blue circle with the number '1' is positioned to the right of the 'Reset Password' button. A blue circle with the number '2' is positioned to the left of the 'Reset Password' button. A blue circle with the number '3' is positioned to the left of the 'Password' field. A blue circle with the number '4' is positioned to the right of the 'Update Password' button.

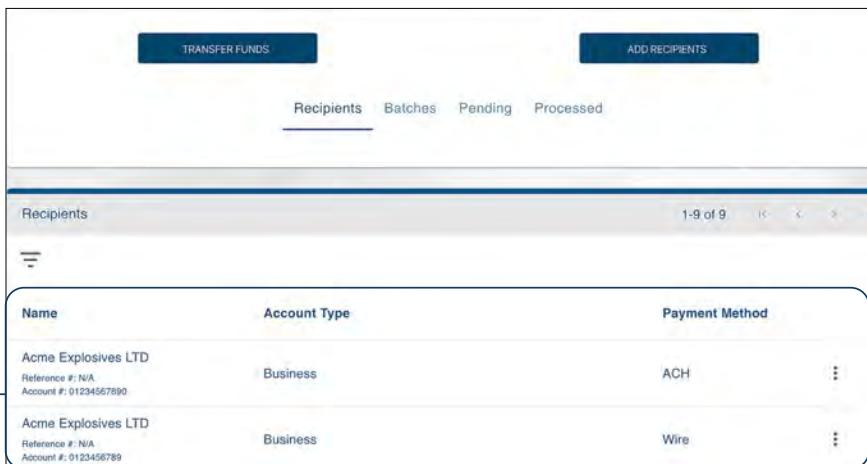
In the sidebar, click **Manage Users**.

1. Click the  icon and select "Edit User."
2. Click the **Reset Password** button.
3. Enter and confirm the new password.
4. Click the **Update Password** button when you are finished making changes.

# Business Banking

## Recipient Overview

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



Name	Account Type	Payment Method
Acme Explosives LTD Reference #: N/A Account #: 01234567890	Business	ACH
Acme Explosives LTD Reference #: N/A Account #: 0123456789	Business	Wire

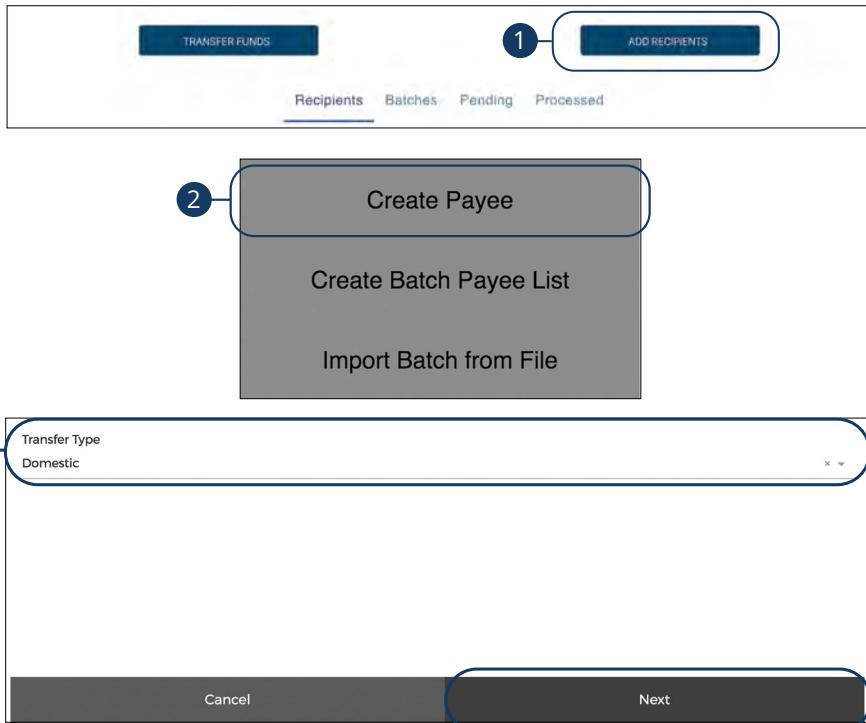
In the sidebar, click **Business Payments**.

A. The following information presents for each recipient:

- Name
- Reference Number
- Account Number
- Account Type
- Payment Methods

## Adding a Recipient

If you are assigned the Payee Management entitlement, you will need to set up your recipients before you can send payments. In order to add a recipient, you will need to have their contact and account information.



In the sidebar, click **Business Payments**.

1. Click the **Add Recipients** button.
2. Click the **Create Payee** (Desktop) or **Add Recipient** (Mobile) button.
3. Select a transfer type using the drop-down.
4. Click the **Next** button.

## ACH Only - Recipient Account Detail

When adding a payee who will only receive ACH payments, you will need to provide additional information for that recipient.

1  ACH  Wire

2 Consumer/Business  
Select...

3 Name

4 Email

5 Reference Number

6 Account Number

7 Account Type  
Select...

8 ACH Routing Number  
123456789

9 Back Next

1. Check the box next to "ACH."
2. Select either Consumer or Business from the drop-down. PPD SEC codes are labeled consumer and CCD SEC codes are labeled business.
3. Enter the name of the person or business receiving the ACH.
4. (Optional) Enter the recipient's email address.
5. Enter a reference number. The reference number is used to differentiate between two recipients with the same name. This field is required and can be populated with an invoice number, employee number or other details unique to the recipient.
6. Enter their account number.
7. Select an account type using the drop-down.
8. Enter their ACH routing number.
9. Click the **Next** button.



10. Enter a company entry description.
11. Click the **Next** button.
12. Continue to the Recipient Review page.



**Note:** The Company Entry Description is a short (10-character) description that informs the receiver of the transaction's purpose. The receiver will be able to see this description. For example: payroll, purchase or gas bill. The value entered in this field will be used to populate the Batch Header's Company Entry Description field in the file when initiating a single-entry transaction. This field is overwritten by the batch description if the user associates the recipient to a batch created within our system.

## ACH & Wire - Receiving Bank Detail

When adding a payee who will receive ACH and wire payments, you will need to provide additional information for that recipient.

1  ACH  Wire

2 Consumer/Business  
Consumer

3 Name  
John Doe

4 Contact Name

5 Email  
johndoe@email.com

6 Reference Number

7 Phone Number

8 Account Number  
123456789

9 Account Type  
Checking

Follow steps 1-4 on page 23.

1. Check the boxes next to "ACH" and "Wire."
2. Select either Consumer or Business from the drop-down. PPD SEC codes are labeled consumer and CCD SEC codes are labeled business.
3. Enter the name of the person or business receiving the ACH.
4. (Optional) Enter a contact name.
5. (Optional) Enter the recipient's email address.
6. Enter a reference number. The reference number is used to differentiate between two recipients with the same name. This field is required and can be populated with an invoice number, employee number or other details unique to the recipient.
7. (Optional) Enter the recipient's phone and fax number.
8. Enter their account number.
9. Select an account type using the drop-down.

Address 1

City \_\_\_\_\_ State \_\_\_\_\_ ZIP Code \_\_\_\_\_

Address 2

Select \_\_\_\_\_

ACH Routing Number:  
271974017

Recipient Financial Institution

Wire Routing Number:  
123456789

Bank Name

Address 1

City \_\_\_\_\_ State \_\_\_\_\_ ZIP Code \_\_\_\_\_

Address 2

Select \_\_\_\_\_

Back

Next

14

10. Enter their street address.
11. Enter their ACH routing number.
12. Enter their wire routing number. The bank's name will auto-populate.
13. Enter their bank's street address.
14. Click the **Next** button.



15. Enter a company entry description.

16. Click the **Next** button.

**Note:** The Company Entry Description is a short (10-character) description that informs the receiver of the transaction's purpose. The receiver will be able to see this description. For example: payroll, purchase or gas bill. The value entered in this field will be used to populate the Batch Header's Company Entry Description field in the file when initiating a single-entry transaction. This field is overwritten by the batch description if the user associates the recipient to a batch created within our system.

## ACH & Wire - Receiver and Intermediary Detail

Some financial institutions use an in-between third-party bank called an intermediary to process funds. If your receiving bank requires an intermediary, you will need the financial institution's wire routing number and address.

1  Receiver DI Bank

2 Routing Number

3  Intermediary Bank

4 Routing Number

5 Street 1 Street 2

Zip Code City State Select...

6 Back Next

If you have a Reciever DI Bank (Receiver Depository Institution Bank) and/or an Intermediary Bank, follow the steps below, if not click the **Next** button.

1. Check the box next to "Receiver DI Bank."
2. Enter the receiver DI bank's routing number and bank name.
3. Check the box next to "Intermediary Bank."
4. Enter intermediary bank's routing number. The bank's name will auto-populate.
5. Enter intermediary bank's address.
6. Click the **Next** button.
7. Continue to the Recipient Review page.

## Domestic Wires Only - Receiving Bank Detail

A beneficiary financial institution is the final institution to receive funds. Depending on the transfer method you selected in Part 1, you will need to provide receiving bank information.

1  Wire

2 Consumer/Business

3 Name

4 Contact Name

5 Email

6 Reference Number

7 Phone Number

8 Account Number

9 Account Type

Follow the same steps to Add a Recipient.

1. Check the box next to "Wire."
2. Select either Consumer or Business from the drop-down. PPD SEC codes are labeled consumer and CCD SEC codes are labeled business.
3. Enter the name of the person or business receiving the wire.
4. Enter the contact name. If you are sending the wire to a person, enter same name from step 3.
5. (Optional) Enter the recipient's email address.
6. Enter a reference number. The reference number is used to differentiate between two recipients with the same name. This field is required and can be populated with an invoice number, employee number or other details unique to the recipient.
7. (Optional) Enter the phone number and fax number.
8. Enter the account number.
9. Select an account type using the drop-down.

10

Address 1 1 Main Street	Address 2	
City Anywhere	State Alabama	ZIP Code 55555

Recipient Financial Institution

Wire Routing Number 271974017
Bank Name AMERICAN COMMUNITY

11

Address 1 1 Main Street	Address 2	
City Anywhere	State Alabama	ZIP Code 55555

12

13

Back

Next

10. Enter the address.
11. Enter the beneficiary financial institution's routing number. The bank's name will auto-populate.
12. Enter the beneficiary financial institution's address.
13. Click the **Next** button.

**Note:** Incorrect receiving bank details are the main reason wire transfers get rejected. Wires are considered a final method of payment and may not be recalled if incorrect information is entered. Be sure the wiring instruction data is accurate.

## Domestic Wires Only - Receiver and Intermediary Detail

Some financial institutions use an in-between third-party bank called an intermediary to process funds. If your receiving bank requires an intermediary, you will need the financial institution's wire routing number and address.

If you have a Receiver DI Bank (Receiver Depository Institution Bank) and/or an Intermediary Bank, follow the steps below, if not click the **Next** button.

1. Check the box next to "Receiver DI Bank."
2. Enter the receiver DI bank's routing number and bank name.
3. Check the box next to "Intermediary Bank."
4. Enter intermediary bank's routing number. The bank's name will auto-populate.
5. Enter intermediary bank's address.
6. Click the **Next** button.
7. Continue to the Recipient Review page.

## International Wires Only - Beneficiary Bank Detail

When sending an international wire, the beneficiary financial institution is the final institution to receive the funds. Depending on the transfer type you selected in Part 1, you may need to provide beneficiary bank information.

The form is a wire transfer application. The 'Transfer Type' section has a checked 'Wire' checkbox. The 'Payee Information' section includes fields for 'Consumer/Business' (with a dropdown menu showing 'Consumer'), 'Name' (with input 'John Doe'), 'Contact Name' (empty), 'Email' (with input 'johndoe@email.com') and 'Reference Number' (empty), 'Phone Number' (empty) and 'Fax Number' (empty), and three address lines ('Address 1: 1 Main Street', 'Address 2: empty', 'Address 3: empty'). The 'IBAN/CLABE/Account Number' field contains '123456789'.

Follow the same steps to Add a Recipient.

1. Select either Consumer or Business from the drop-down. PPD SEC codes are labeled consumer and CCD SEC codes are labeled business.
2. Enter the name of the person or business receiving the wire.
3. Enter the contact name. If you are sending the wire to a person, enter same name from step 3.
4. (Optional) Enter the recipient's email address.
5. Enter a reference number. The reference number is used to differentiate between two recipients with the same name. This field is required and can be populated with an invoice number, employee number or other details unique to the recipient.
6. (Optional) Enter the phone number and fax number.
7. Enter the address.
8. Enter the IBAN/CLABE/Account Number.

Recipient Financial Institution

9 SWIFT/BIC  
Z71974017

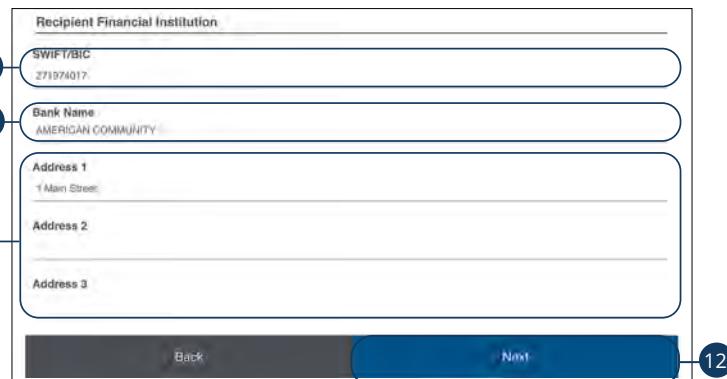
10 Bank Name  
AMERICAN COMMUNITY

Address 1  
1 Main Street

Address 2

Address 3

Back Next 12



9. Enter the beneficiary FI's SWIFT/BIC. The bank's name will auto-populate.
10. Enter the beneficiary FI's address.
11. Click the **Next** button.

## International Wires Only - Receiver and Intermediary Detail

Some financial institutions use an in-between third-party bank called an intermediary to process funds. If your receiving bank requires an intermediary, you will need the financial institution's wire routing number or SWIFT and address.

1  Receiver DI Bank

2 Routing Number

3  Intermediary Bank

4 Routing Method  
ABA

5 Routing Number

6 Street 1 Street 2

Zip Code City State  
Select...

7

If you have a Reciever DI Bank (Receiver Depository Institution Bank) and/or an Intermediary Bank, follow the steps below, if not click the **Next** button.

1. Check the box next to "Receiver DI Bank."
2. Enter the receiver DI bank's routing number and bank name.
3. Check the box next to "Intermediary Bank."
4. Use the drop-down to select "ABA" or "SWIFT."
5. Enter the intermediary bank's routing number or SWIFT/BIC number. The bank's name will auto-populate.
6. Enter the intermediary bank's address.
7. Click the **Next** button.

# Business Banking

## Recipient Review

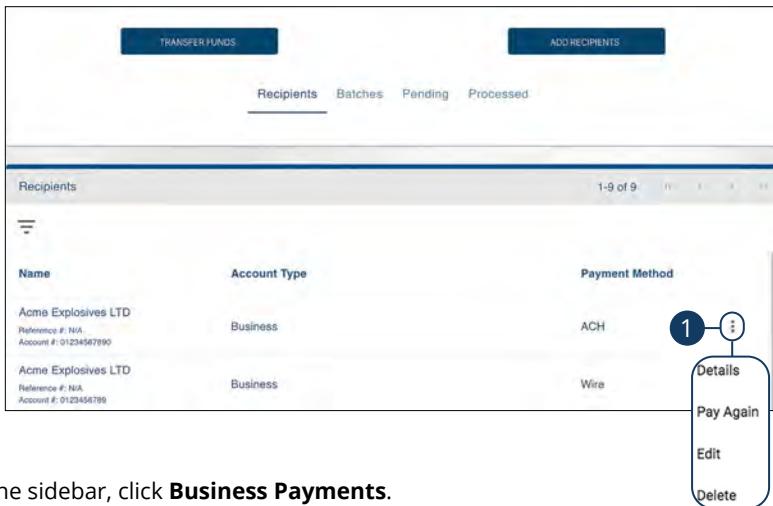


1. Review the information and click the **Submit** button when you are finished. You will receive a message that says the payee was created successfully.
2. Click the **Pay Now** button to send the batch payment.
3. Click the **Close** button to close the popup window.

# Business Banking

## Editing a Recipient

If a recipient's account or personal information changes, an authorized user can make edits from the Business Payments screen.



The screenshot shows the Business Payments interface. At the top, there are buttons for 'TRANSFER FUNDS' and 'ADD RECIPIENTS'. Below these are tabs for 'Recipients' (which is selected), 'Batches', 'Pending', and 'Processed'. The main area displays a list of recipients with the following data:

Name	Account Type	Payment Method
Acme Explosives LTD Reference #: N/A Account #: 01234567890	Business	ACH
Acme Explosives LTD Reference #: N/A Account #: 0123456789	Business	Wire

A context menu is open over the first recipient ('Acme Explosives LTD'). The menu options are: 1 (highlighted with a blue circle), Details, Pay Again, Edit (highlighted with a blue rectangle), and Delete.

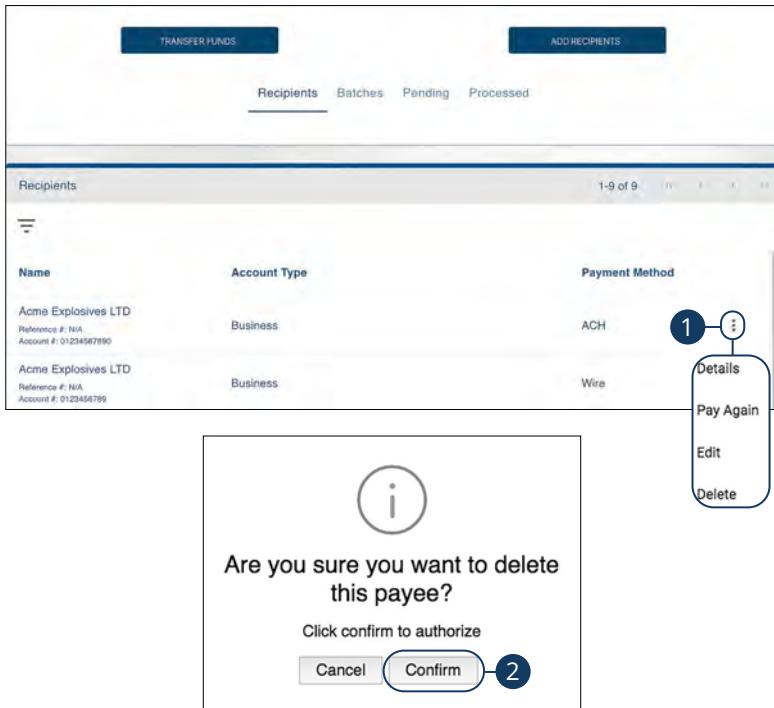
In the sidebar, click **Business Payments**.

1. Find the recipient you want to edit, click the  icon and select "Edit" (Desktop) or "View Details" (Mobile).
2. Make changes to the recipient's information. Click the **Next** button through the Transfer Type and Company Entry Description screens, then click the **Save** and **Close** buttons.

# Business Banking

## Deleting a Recipient

If you are assigned the Payee Management entitlement, you have the ability to permanently delete a recipient that is no longer needed. This deletes their contact information from the Business Payments screen, but does not erase the data from any existing payments. To remove a recipient from a saved transaction, you must delete them from the actual transaction.



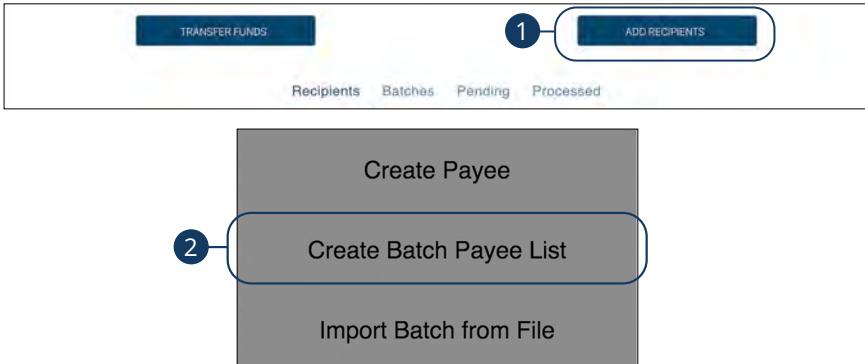
In the sidebar, click **Business Payments**.

1. Find the recipient you want to delete, click the  icon and select "Delete" (Desktop) or "Delete Payee" (Mobile).
2. Click the **Confirm** button when you are finished.

# Business Banking

## Creating a Batch Payee List

Business Digital Banking allows you to create a batch payee list to make quick payments to multiple people. This is especially beneficial when doing payroll since you can enter multiple amounts and recipients.



In the **Sidebar Menu**, click **Business Payments**.

1. Click the **Add Recipients** button.
2. Click the **Create Batch Payee List** button.

Group Information

3 Batch Name

4 Batch Type

5 Batch Description (up to 10 characters)

6 Payment Type

Debit  
Credit  
Mixed

7 Batch Options

Restricted Batch

Cancel Add Recipients

8

3. Enter a batch name.
4. Use the drop-down to select a batch type. Select PPD for consumer or CCD for business.
5. Enter a batch description. This field is limited to ten characters or less. The description is automatically added to the NACHA-formatted ACH file.
6. Select the payment type by checking the appropriate box.
7. (Optional) Check this box if the transaction is a payroll batch. If enabled, this batch will be restricted to only entitled business users.
8. Click the **Add Recipients** (Desktop) or **Next** (Mobile) button.

## Desktop

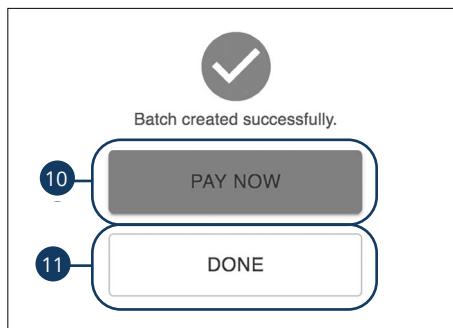
The image consists of two side-by-side screenshots of a software application's 'Recipients' search interface. Both screenshots have a header 'Recipients' and a sub-header 'Rows per page: 25 \* 0-0 of 0'. The top screenshot shows a search bar with 'Recipient ID' and 'Recipient Name' fields, and a 'Routing #' and 'Account #' filter. Below these are dropdowns for 'Acct Type' (set to 'Choose'), 'Pay Type' (set to 'Consumer'), and '+/- Type' (set to 'Debit'). The 'Amount' field is set to '\$0.00' and the 'Addenda' icon is highlighted with a blue circle and the number '4'. A large blue circle with the number '1' is over the 'Recipient ID' field. A blue circle with the number '2' is over the results table. A blue circle with the number '3' is over the 'Amount' field. A blue circle with the number '5' is over the 'ADD RECIPIENT' button. The bottom screenshot shows the results table with one row: Recipient ID 2543, Recipient Name Bob Customer, Routing # 075900973, Account # 30185149, Acct Type Checking, Pay Type Consumer, Debit \$1.00, and Addenda. A blue circle with the number '6' is over the 'Addenda' icon. A blue circle with the number '7' is over the 'REVIEW' button.

Recipient ID	Recipient	Routing #	Account #	Acct Type	Pay Type	+/- Type	Amount	Addenda
2543	Bob Customer	075900973	30185149	Checking	Consumer	Debit	\$1.00	

1. Use the drop-downs to select a recipient by their ID or name.
2. Use the drop-downs to select the account type, pay type and +/- type.
3. Enter the amount.
4. Click the icon to add an addenda.
5. Click the **Add Recipient** button.
6. Repeat steps 1-5 to add additional recipients.
7. Click the **Review** button.

Batch Name	Test Batch	Total Credits	\$0.00					
Batch Type	Consumer	Total Debits	\$1.00					
Batch Description	Test Batch	Total Amount	-\$1.00					
Batch Options	Restricted Batch	Total Recipients	1					
Payment Type	Debit							
Recipients								
Rows per page: 25 * 1-1 of 1 < < > >>								
Recipient ID	Recipient	Routing #	Account #	Acct Type	Pay Type	+/- Type	Amount	Addenda
2543	Bob Customer	075900973	30185149	Checking	Consumer	Debit	\$1.00	

**MAKE CHANGES** **CANCEL** **SAVE** 8



8. Review payment information.
9. Click the **Save** button. You will receive a message that says the batch was created successfully.
10. Click the **Pay Now** button to send the batch payment.
11. Click the **Done** button to close the popup window.

## Mobile

Set Default Amounts

AGRICOR LABORATORIES  
L (05661000000005)

\$0.00

 Madeline A  
(Payroll12)

\$0.00

**Back** **Next**

Set Default Amounts

Demo Records

 \$0.00

**Back** **Next**

1. Check the appropriate boxes to add recipients to a batch.
2. Click the **Next** button.
3. Enter default amounts for each recipient.

 **Note:** Default amounts are saved to be used for ACH batch transactions. It is also possible to edit the default amounts on a one-time basis when setting up an ACH batch transaction.

4. Click the **Next** button.

Test

**Batch Type**  
Consumer

**Payment Type**  
Debit

Is this a Payroll Batch?

**Recipients**

AGRICOR	\$0.00
LABORATORIES L	\$0.00
████████ Madeline A	\$0.00

**Total Credit** \$0.00

**Total Debit** \$0.00

Back      Next

**Batch created successfully.**

**Close**

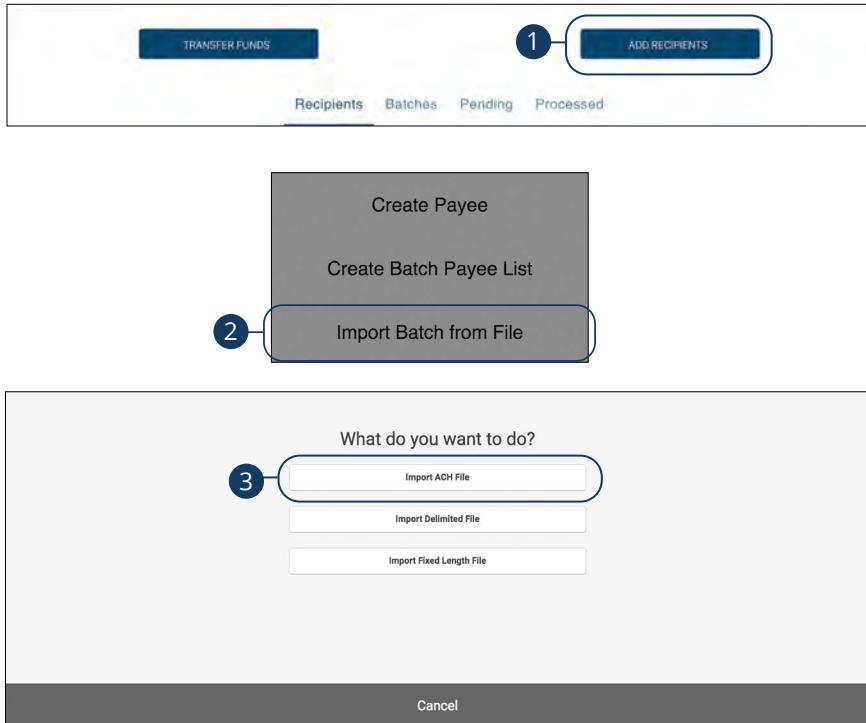
5. Review payment information and click the **Next** button.
6. You are presented with a message that says your Batch created successfully. Click the **Close** button when you are finished.

# Business Banking

## Importing a Batch from File

When creating a batch payment, you can import select ACH, delimited or fixed length files from your device. This allows you to import recipients and amounts swiftly and efficiently.

### Import ACH File



In the sidebar, click **Business Payments**.

1. Click the **Add Recipients** button.
2. Click the **Import Batch from File** button.
3. Click the **Import ACH File** button.

Details

Choose File | No file chosen

Add or update?

Add new batch

Select...

Add new batch

Update existing batch

7  Payroll Batch

Cancel

Next

8

Details

Choose File | No file chosen

Add or update?

Add new batch

Name

Payroll Batch

Details

Choose File | No file chosen

Add or update?

Update existing batch

Batch

Select...

Add new payees to this batch

Payroll Batch

5a

5b

6a

6b

6c

Review and Confirm

test2

Description: PAYROLL

Batch Type: Consumer

Payment Type: Mixed

Recipients

Recipient changes are in bold

Reference ID	Name	Amount	Routing Number	Account Number	Account Type	Payment Type	Payee Type
55555	JOHN DOW	\$1,111.11	043308691	Savings	Credit	Consumer	
123128	JOHN DOW	\$2,222.22	072402348	Checking	Credit	Consumer	
123129	JOHN DOW	\$3,333.33	072402348	Checking	Credit	Consumer	
12345678	JOHN DOW	\$6,666.66	111000614	Checking	Debit	Consumer	

Back

Confirm

9

4. Click the **Choose File** button to choose a file to upload.
5. Follow these steps to upload a new file:
  - a. Use the drop-down and select "Add a new batch."
  - b. Enter the batch name. (10 Characters Maximum)
6. Follow the steps to update an existing file:
  - a. Use the drop-down and select "Update existing batch."
  - b. Select a batch from the drop-down.
  - c. (Optional) Check the box to add new payees to the batch.
7. (Optional) Check the box to create a payroll batch. If enabled, this batch will be restricted to only entitled business users.
8. Click the **Next** button.
9. Review the information and click the **Confirm** button.

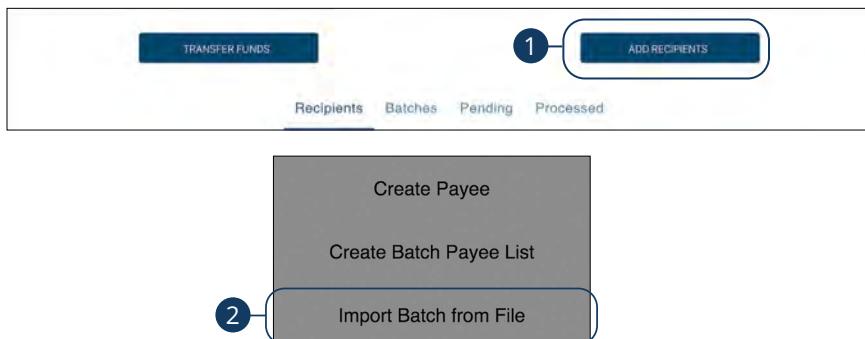
## Import Delimited File

Delimited files must include the following columns:

- **Amount:** Format column as dollars in Excel.
- **Reference number:** Employee ID, Invoice Number, etc.
- **Type of payment:** Must read Consumer for PPD or Business for CCD.
- **Name of person receiving funds:** Special characters not allowed, i.e. John & Mary Smith
- **Account number where funds will be sent:** Format column as text in Excel so that leading zeros populate correctly. This will ensure they are mapped correctly.
- **Routing Number where funds will be sent:** Format column as text in Excel so that leading zeros populate correctly. This will ensure they are mapped correctly.
- **Account Type:** Checking or Savings
- **Payment Type:** Credit or Debit



**Note:** Columns do not have to be in this order and do not require a heading.



In the sidebar, click **Business Payments**.

1. Click the **Add Recipients** button.
2. Click the **Import Batch from File** button.

What do you want to do?

Import ACH File

Import Delimited File

Import Fixed Length File

Details

Choose File No file chosen

Use saved mapping

Add or update?  
Select... ▾

Delimiter

Payroll Batch

Cancel Next

Choose File No file chosen

Use saved mapping

6a Add or update?  
Add new batch

6b Name

3. Click the **Import Delimited File** button.
4. Click the **Choose File** button to choose a file to upload.
5. Check this box to use saved mapping from a previous import.
6. Follow these steps to add a new batch:
  - a. Use the drop-down and select “Add a new batch.”
  - b. Enter the batch name. Batch names within the same business cannot be repeated.

6c

Batch Type

Select...

Payment Type

Select...

Description

Delimiter

6d

7a

Choose File

No file chosen

Use saved mapping

Add or update?

Update existing batch

Add new payees to this batch

Delimiter

7b

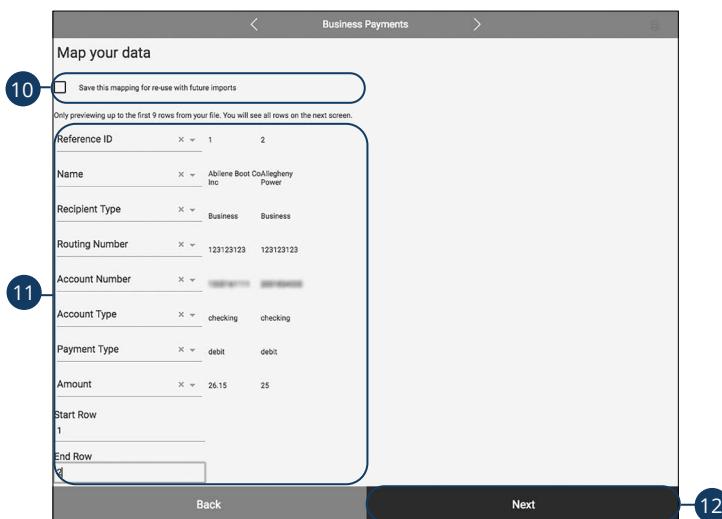
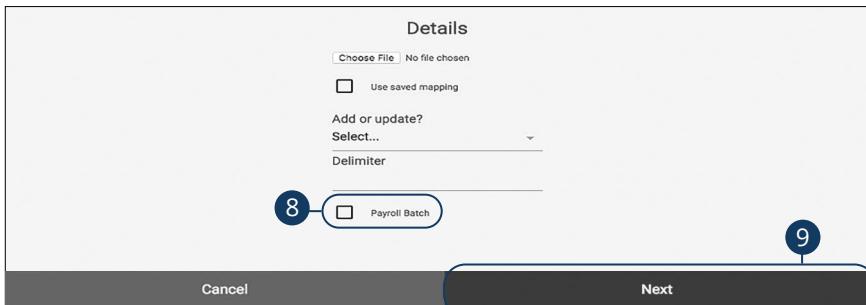
7c

7d

- c. Select the batch type and payment type using the drop-downs.
- d. Enter a description (10 Characters Maximum) and delimiter. A delimiter is a character which acts as a field delimiter (separator) in a sequence of comma-separated values. Accepted characters include commas (,), semicolons (;), quotes ("), pipes (|) and braces ({}).

7. Follow these steps to update an existing file:

- a. Use the drop-down and select "Update existing batch."
- b. Select a batch from the drop-down.
- c. (Optional) Check the box to add new payees to the batch.
- d. Enter a delimiter. A delimiter is a character which acts as a field delimiter (separator) in a sequence of comma-separated values. Accepted characters include commas (,), semicolons (;), quotes ("), pipes (|) and braces ({}).

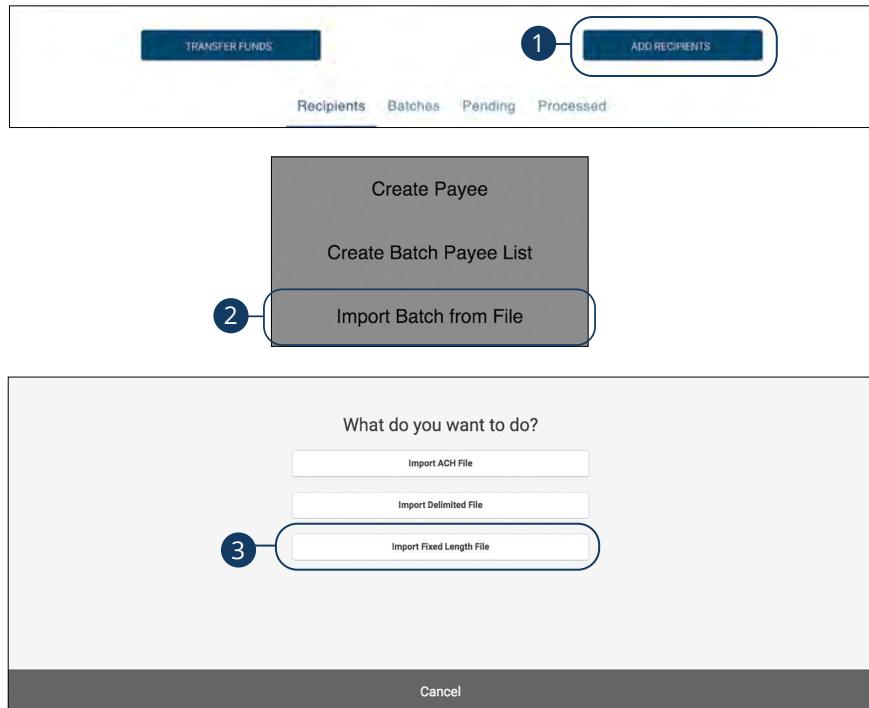


8. (Optional) Check the box to create a payroll batch. If enabled, this batch will be restricted to only entitled business users.
9. Click the **Next** button.
10. Check this box to save the mapping for re-use with future imports
11. Map the imported data.
12. Click the **Next** button.
13. Click the **Confirm** button when you are finished.



**Note:** After mapping has been completed the ACH Batch and the individual payees within that batch will be visible within Business Payments.

## Import Fixed Length File



In the sidebar, click **Business Payments**.

1. Click the **Add Recipients** button.
2. Click the **Import Batch from File** button.
3. Click the **Import Fixed Length File** button.

Cancel
Next
8

4. Click the **Choose File** button to choose a file to upload.
5. Follow the steps to add a new batch:
  - a. Use the drop-down and select “Add a new batch.”
  - b. Enter the batch name.
  - c. Select the batch type and payment type using the drop-downs.
  - d. Enter a description.
6. Follow the steps to update an existing file:
  - a. Use the drop-down and select “Update existing batch.”
  - b. Enter the batch name.
  - c. (Optional) Check the box to add new payees to the batch.
7. (Optional) Check the box to create a payroll batch. If enabled, this batch will be restricted to only entitled business users.
8. Click the **Next** button.

9. Map the imported data.
10. Click the **Next** button when you are finished.

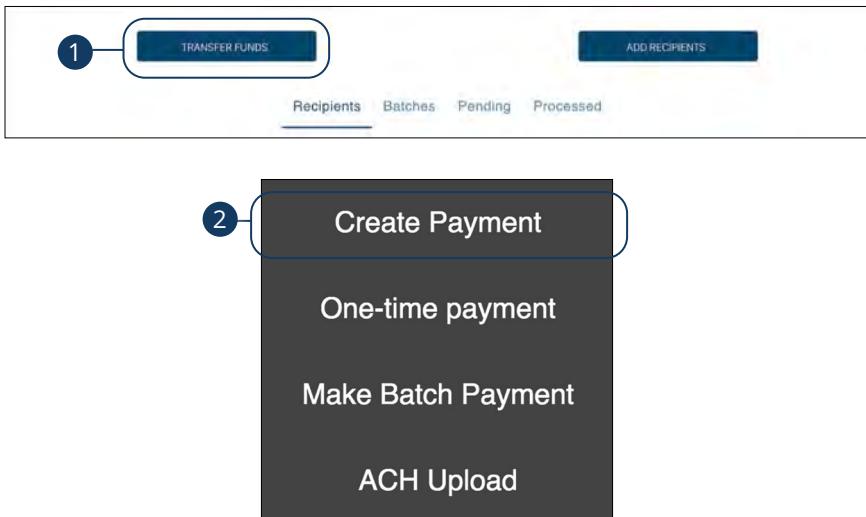
# Business Banking

## Creating a New Payment

If you are assigned the initiate entitlement, you can use the Payments tab to send a one-time payment.

### Create a Payment

You can initiate payments within Business Digital Banking after establishing a payee. Creating a new payment also allows you to set up recurring payments and effective dates.



In the sidebar, click **Business Payments**.

1. Click the **Transfer Funds** button.
2. Click the **Create Payment** (Desktop) or **Transfer** (Mobile) button.

Search for Recipient

Recipient Name \_\_\_\_\_

Reference Number \_\_\_\_\_

Account Number \_\_\_\_\_

Recipient Type

Consumer Business

Payment Method

ACH Wire

Cancel Find Recipient

Recipients 1-1 of 1

Name	Account Type	Payment Method
John Doe Reference #: N/A Account #: 123456789	Consumer	ACH, Wire

Cancel Next

3. Search for a recipient by entering one or more of the following fields to locate the applicable Recipient:
  - Recipient Name
  - Reference Number
  - Account Number
  - Recipient Type
  - Payment Method
4. Click the **Find Recipient** button.
5. Select a recipient and click the **Next** button.



**Note:** Selecting the “Find Recipient” button will provide all recipients without having to enter any information on the search page.

Payment Information

6 Payment Method ACH	Effective Date 11/14/2022	12
7 Select an Offset Account Business Interest Checking (...823)	Frequency Monthly	13
8 Originating ID Test Business (1369852147)	Recurrence Until End Date	
9 Amount \$0.01	End Date	
10 Purpose of ACH		
11 Credit or Debit: Debit		

**Cancel** **Next**

6. (Optional) Select a payment method using the drop-down.
7. Use the drop-down to select an offset account.
8. Use the drop-down to select an originating ID.

**Note:** Originating IDs are entered by your financial institution when the business is added to the Administrator Console. Originating IDs are often the EIN for a business, but could also be a DUNS number or another identifying number generated by your financial institution. If the field is blank, the business account holder must contact your financial institution to add the correct number in the Originating Entities fields in Administrator Console.

9. Enter an amount.
10. Enter a purpose.
11. Select a payment type using the drop-down.
12. Select an effective date.
13. Select a frequency using the drop-down. Frequency options include: One-time, Weekly, Every two weeks, Monthly, Every three months and Annually.

Payment Information

Payment Method: ACH

Effective Date: 11/14/2022

Select an Offset Account: Business Interest Checking (...823)

Frequency: Monthly

Originating ID: Test Business (1369852147)

Amount: \$0.01

Recurrence: Until End Date

End Date

Purpose of ACH

Credit or Debit: Debit

Cancel

Next

**14.** For a recurring transfer:

- Choose how long the transfer should occur.
  - Until Canceled:** Transactions process until the user cancels the recurring payment in the application.
  - Until End Date:** Transactions occur on the scheduled frequency until the end-date that the user designates has passed.
  - Until Total Payments Made:** Transactions occur on the scheduled frequency until the designated number of payments have been completed.
- Enter an end date or total number of transfers, if necessary.

**15.** Click the **Next** button.

Payment Summary			
Payee:	John Doe	Credit/Debit:	Credit
Payment Method:	ACH	Effective Date:	11/14/2022
Offset Account:	Business Interest Checking (...823)	Frequency:	One-time
Originating ID:	Test Business (1369852147)		
Amount:	\$0.01		

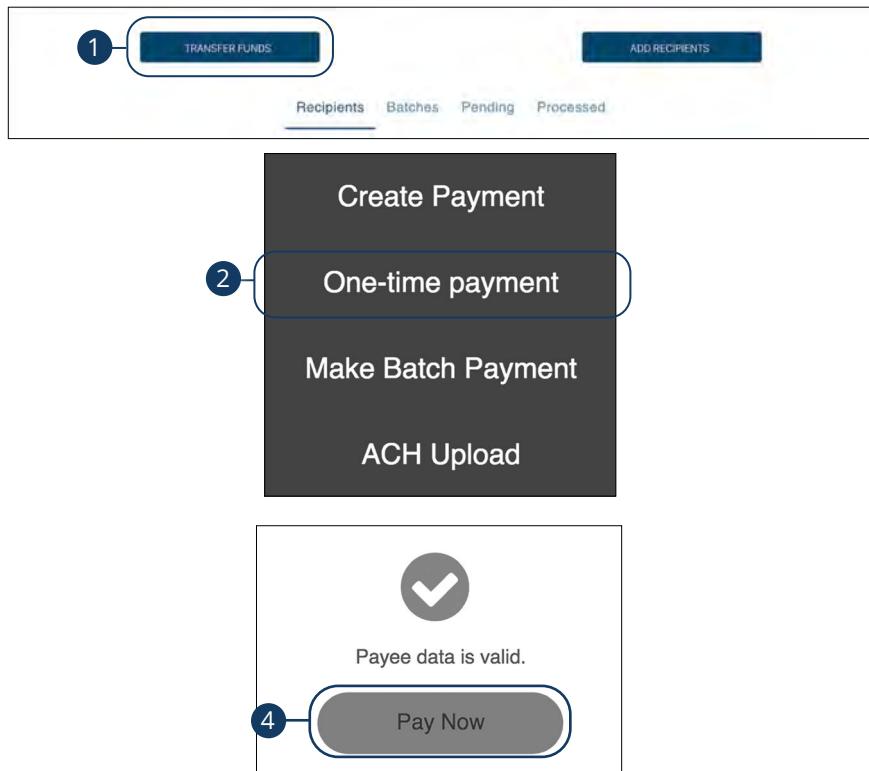
**Cancel** **Submit** 16



16. Click the **Submit** button.
17. Click the **Confirm** button.

## One-time Payment

Create a one-time single transaction without saving the recipient's information.

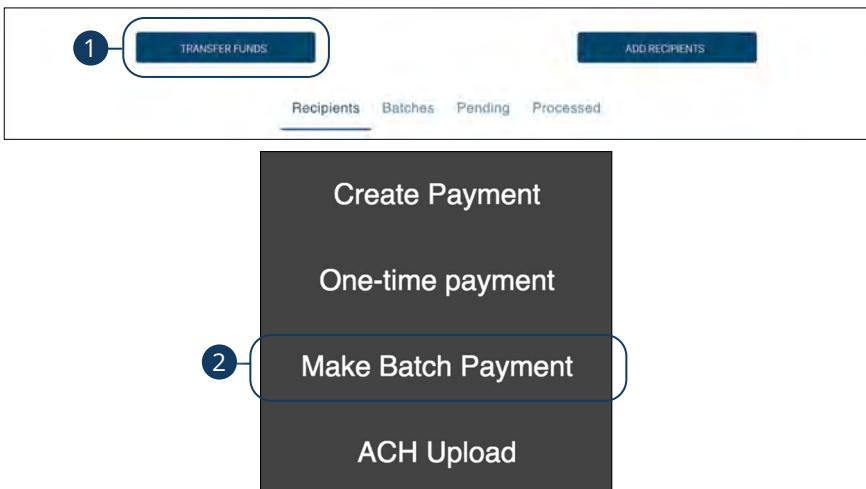


In the **Sidebar Menu**, click **Business Payments**.

1. Click the **Transfer Funds** button.
2. Click the **One-Time Payment** button.
3. Go to the Adding a Recipient section for more information.
4. Click the **Pay Now** button.

## Make Batch Payment

If you have draft entitlements, you can create a batch payment using an established batch payment list.



In the sidebar, click **Business Payments**.

1. Click the **Transfer Funds** button.
2. Click the **Make Batch Payment** (Desktop) or **Batch Transfer** (Mobile) button.



Search for a batch

Batch Name

Batch Description

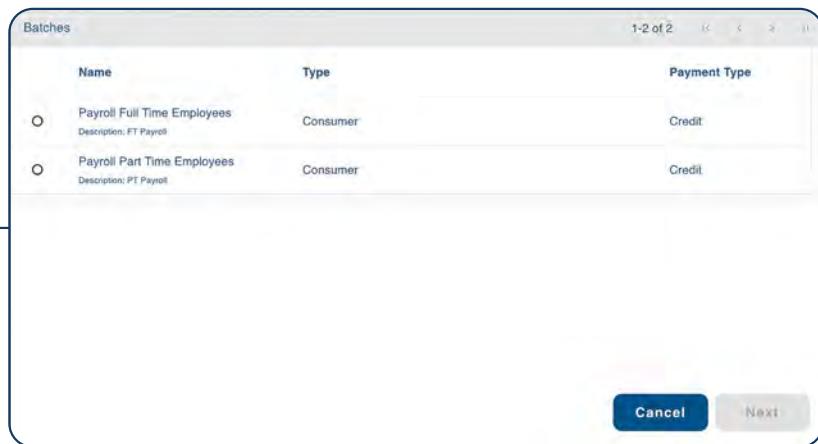
Batch Type

Consumer      Business

Payment Method

Debit      Credit      Mixed

Cancel      Find Batch



Batches

1-2 of 2

Name	Type	Payment Type
○ Payroll Full Time Employees Description: FT Payroll	Consumer	Credit
○ Payroll Part Time Employees Description: PT Payroll	Consumer	Credit

Cancel      Next

3. Search for a batch by entering one or more of the following fields to locate the applicable batch:
  - Batch Name
  - Batch Description
  - Batch Type
  - Payment Method
4. Click the **Find Batch** button.



**Note:** Selecting the “Find Batch” button will provide all batches without having to enter any information on the search page.

5. Select a batch and click the **Next** button.

The screenshot shows a software interface for creating a new payment batch. At the top, there are buttons for 'Prenote' (8), 'Hold All' (6), and a list of recipients (7). The main table lists three recipients: Frank Franklin, Lindsey Lindsay, and Steve Stevens, with their respective reference numbers, account numbers (redacted), and DR/CR status (Credit). To the right of the table are columns for 'Amount' (9) and 'Memo' (10), each containing three rows of data. At the bottom are 'Cancel' and 'Next' buttons, with 'Next' (11) highlighted by a blue oval.

Recipient	Reference #	Account #	DR/CR	Amount	Memo
Frank Franklin	3993		Credit	\$750.00	
Lindsey Lindsay	2331		Credit	\$700.00	
Steve Stevens			Credit	\$650.00	

6. Click the box to select all payments in this batch.
7. Click a box next to a recipient to select individual payments.
8. Click the box to prenote all recipients in the batch and verify their information.
9. (Optional) Edit the amounts.
10. (Optional) Click the icon to enter a memo.
11. Click the **Next** button.

Payment Information

Method  
ACH Batch

12. Select an Offset Account

13. Originating ID  
Jane Doe Corp

14. Memo

15. Effective Date  
09/07/2023

16. Frequency  
Monthly

12. Select an account to pay from using the drop-down.
13. Use the drop-down to select an originating ID.



**Note:** Originating IDs are entered by your financial institution when the business is added to the Administrator Console. Originating IDs are often the EIN for a business, but could also be a DUNS number or another identifying number generated by your financial institution. If the field is blank, the business account holder must contact your financial institution to add the correct number in the Originating Entities fields in Administrator Console.

14. Enter a memo.
15. Enter an effective date.
16. Select a frequency using the drop-down. Frequency options include: One-time, Weekly, Every two weeks, Monthly, Every three months and Annually.

17a Recurrence  
Until End Date:

17b End Date

**Cancel** **Next** 18

Summary		Totals	
Payee Name:	Payroll	Total Credit:	\$14.25
Description:	Payroll	Total Debit:	\$0.00
Batch Type:	Consumer	Total Recipients:	6
Offset Account:	Basic Checking (...032)		
Effective Date:	02/29/2024		
Frequency:	One-time		

**Cancel** **Submit** 19



17. For a recurring transfer:

- Choose how long the transfer should occur.
  - Until Canceled:** Transactions process until the user cancels the recurring payment in the application.
  - Until End Date:** Transactions occur on the scheduled frequency until the end-date that the user designates has passed.
  - Until Total Payments Made:** Transactions occur on the scheduled frequency until the designated number of payments have been completed.
- Enter an end date or total number of transfers, if necessary.

18. Click the **Next** button.

19. Review the information and click the **Submit** (Desktop) or **Next** (Mobile) button.

20. Click the **Confirm** button when you are finished.

# Business Banking

## ACH Batch Upload

ACH Batch Upload allows you to upload properly formatted NACHA ACH files generated from your accounting software.

The following validations are performed on uploaded ACH files:

- File structure
- Record field validations (record length, alphanumeric, special characters)
- File balanced utilizing an offset account available in digital banking
- SEC was enabled by your financial institution
- Batch and File Control Totals equal contents of file
- Hash totals equal contents of file
- Dollar Limits are within Business and User aggregate ACH limits
- Company Names & IDs match what was setup by your financial institution
- Effective Date is within permitted date range
  - Business Cutoff
  - ACH Debit & Credit Lead Days
  - Same Day ACH Cutoff

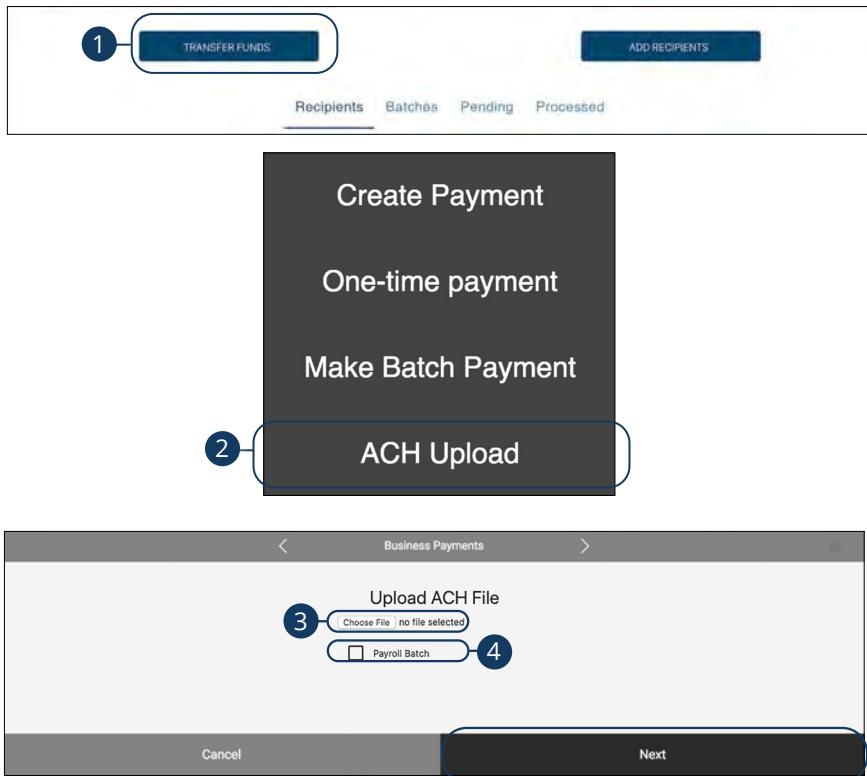


**Note:** ACH Upload functionality conforms to NACHA guidelines. These guidelines have been established to help financial institutions mitigate security and financial risk. Some accounting systems are not as stringent when formatting their files.

Common conditions that cause ACH upload errors:

- The use of special characters.
- Effective date out of range – Some accounting software will produce a file with an effective date outside the parameters set by the bank. The Business Account holder will need to choose a new effective date.
- Company Name and ID do not match – Company Name and ID found in batch header must match the one enabled for your business by your financial institution. Values must be identical.
- Batch unbalanced – The system was unable to detect an offset transaction with the amount equal to the total amount of transactions within the batch. The file could also contain an account that was set up in digital banking by your financial institution. If no offset transaction is identified, the app will prompt the user to select from a list of entitled accounts. The system then inserts the offset transaction using the selected account in order to make the batch balanced.
- Block count – Total number of records in the file (include all headers and trailer) must be evenly divisible by 10. If not, additional records consisting of all 9s are added to the file after the initial 9 record to fill out the block 10. Platform allows validation of 9 records.
- SEC code not supported – Common issue, typically resolved by entitling the business permission to upload such SEC type.

After the uploaded ACH file is accepted, it is available for processing by the financial institution.



In the sidebar, click **Business Payments**.

1. Click the **Transfer Funds** button.
2. Click the **ACH Upload** button.
3. Click the **Choose File** button and upload the ACH file for Pass-Thru.
4. (Optional) Check the box to create a payroll batch. If enabled, this batch will be restricted to only entitled business users.
5. Click the **Next** button.

**Review and Confirm**

**File Summary**

File Name	TESTING MLZ.txt
SEC Code(s)	PPD
Total Debit	\$9,753.68
Total Credit	\$9,753.68
Payroll Batch	No

Uploaded Batch 1-180824114623

Description	PAYROLL
Batch Type	Consumer
Payment Type	Mixed
Total Debit	\$9,753.68
Total Credit	\$9,753.68

**Recipients**

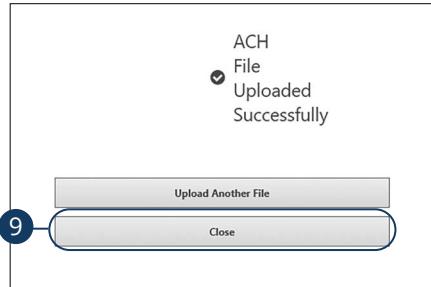
Reference ID	Payee Name	Amount	Routing Number	Account Number	Payment Type
STAN	DOE, JOHN	\$1,234.99	091907125	123456	Credit
MAC	DOE, JOHN	\$2,423.62	091907125	123456	Credit
PLA	DOE, JOHN	\$1,228.02	091907125	123456	Credit
ENG	DOE, JOHN	\$1,216.81	091907125	123456	Credit

6 Select an Option

7

 Effective Date  


8 Confirm

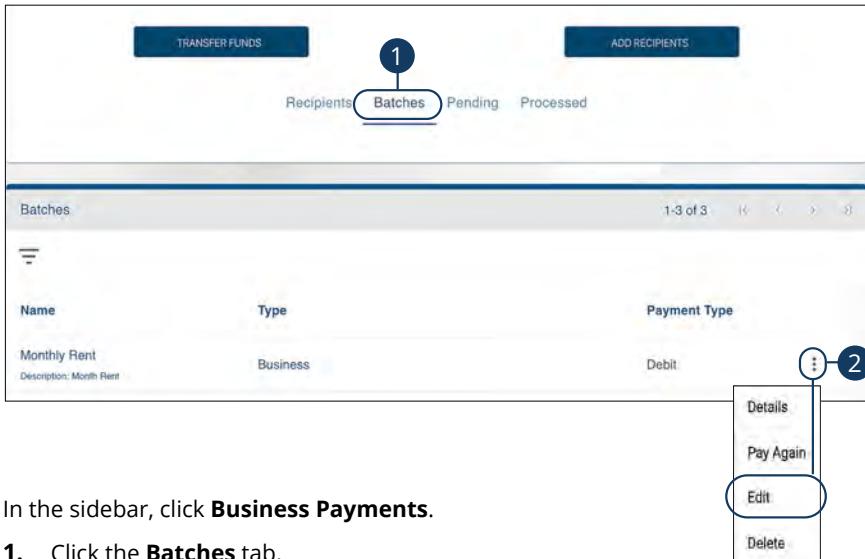


6. Select the From account.
7. Choose an effective date.
8. Click the **Confirm** button.
9. Click the **Close** button when finished.

# Business Banking

## Editing a Batch

You can edit the information in a batch. This changes the batch template, but does not change pending payments using that batch template.



The screenshot shows the Business Payments interface. At the top, there are buttons for 'TRANSFER FUNDS' and 'ADD RECIPIENTS'. Below these are tabs: 'Recipients' (with a count of 1), 'Batches' (which is highlighted with a blue circle and labeled '1'), 'Pending', and 'Processed'. The main area is titled 'Batches' and shows a list with 1 item. The list item has a 'Name' of 'Monthly Rent', a 'Type' of 'Business', and a 'Payment Type' of 'Debit'. To the right of this list is a vertical sidebar with a 'More' button. A context menu is open over the 'Monthly Rent' row, with options: 'Details', 'Pay Again', 'Edit' (which is highlighted with a blue circle and labeled '2'), and 'Delete'.

Name	Type	Payment Type
Monthly Rent <small>Description: Month Rent</small>	Business	Debit

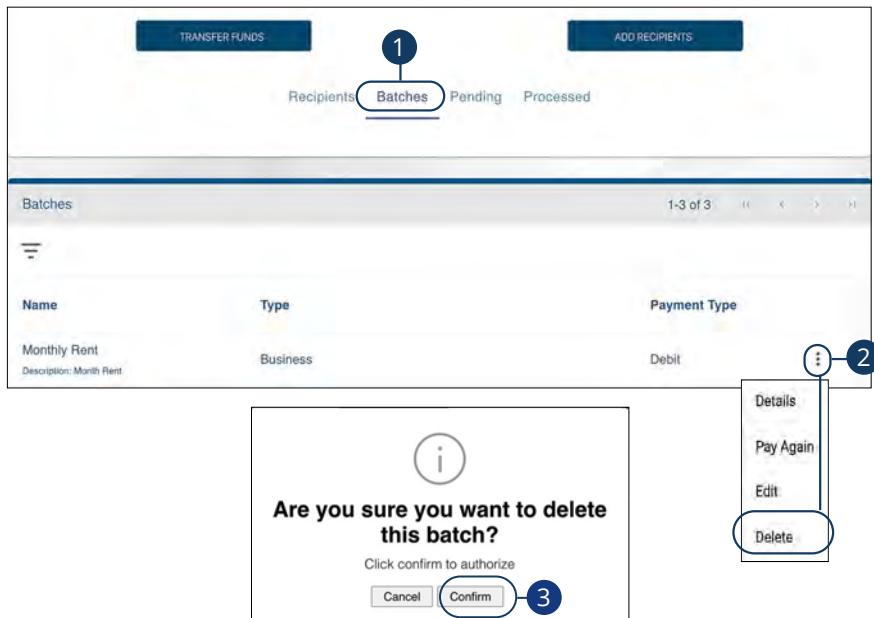
In the sidebar, click **Business Payments**.

1. Click the **Batches** tab.
2. Find the batch you want to edit, click the **⋮** icon and select "Edit."
3. Make your necessary changes and click **Submit**. Review and click **Close**.

# Business Banking

## Deleting a Batch

You can delete a batch that is no longer needed. This deletes the batch template, but does not erase pending payments using that batch template.



In the sidebar, click **Business Payments**.

1. Click the **Batches** button.
2. Find the batch you want to delete, click the **⋮** icon and select "Delete."
3. Click the **Confirm** button when you are finished.

# Business Banking

## Pay Again

Quickly and easily create transactions for previously created recipients and batches. You can also repeat previous transactions.

In the sidebar, click **Business Payments**.

1. Repeat a payment to a recipient, batch or previous payment by selecting either the **Recipients**, **Batches** or **Pending** button.
2. Find the recipient, batch or payment you want to repeat, click the **⋮** icon and select "Pay Again."
3. Go to the Create a Payment section for more information about creating a single payment.
4. Go to the Make Batch Payment section for more information about creating a batch payment.

# Business Banking

## Pending Activity

All pending transactions initiated through Business Digital Banking or through our Mobile App appear in the Pending tab. Here, you can view additional details for all of your transactions and edit or delete pending transactions.

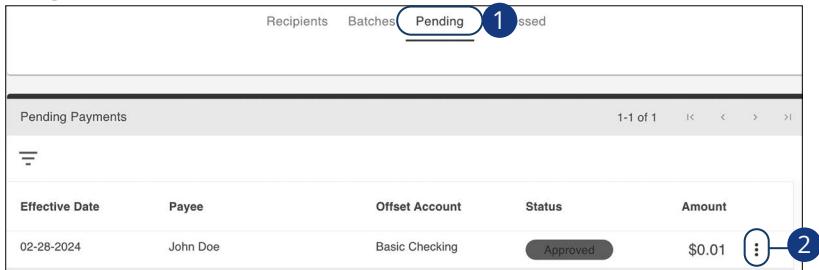
The screenshot shows the Business Banking Pending Activity page. At the top, there are buttons for 'Transfer Funds' and 'Add Recipients'. Below these are tabs for 'Recipients', 'Batches', 'Pending' (which is highlighted with a blue circle and the number 1), and 'Processed'. The main area is titled 'Pending Payments' and shows a single transaction. The transaction details are: Effective Date: 02-28-2024, Payee: John Doe, Offset Account: Basic Checking, Status: Approved, Amount: \$0.01. To the right of the transaction is a three-dot menu icon, which is circled with the number 2. A callout box labeled 'Payment Details' is shown over this icon, containing options: EDIT, Delete, and Pay Again.

Effective Date	Payee	Offset Account	Status	Amount
02-28-2024	John Doe	Basic Checking	Approved	\$0.01

In the sidebar, click **Business Payments**.

1. Click on the **Pending** button.
2. Click on the **:** icon and select "View Details" to view more details about a transaction.

## Editing a Transaction



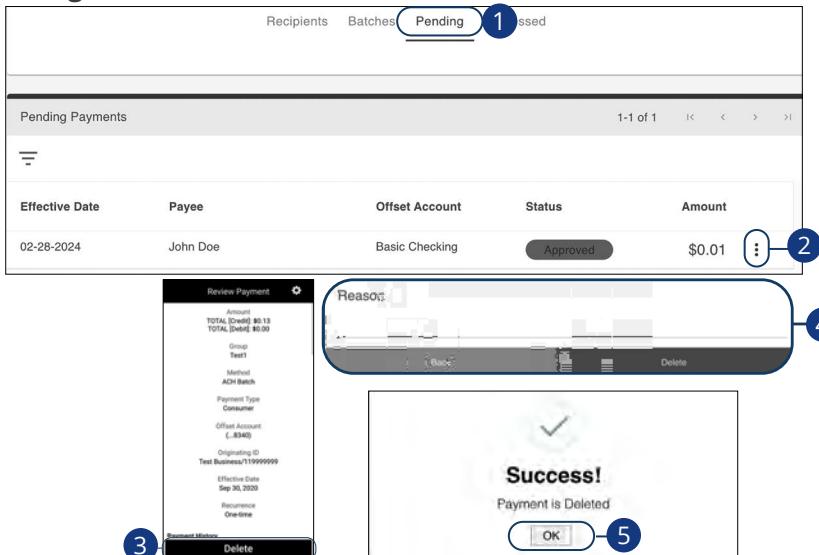
Pending Payments

Effective Date	Payee	Offset Account	Status	Amount
02-28-2024	John Doe	Basic Checking	Approved	\$0.01

In the sidebar, click **Business Payments**.

1. Click on the **Pending** button.
2. Find the transaction you want to edit, click the **⋮** icon and select "Edit."

## Deleting a Transaction



Pending Payments

Effective Date	Payee	Offset Account	Status	Amount
02-28-2024	John Doe	Basic Checking	Approved	\$0.01

Review Payment

Amount  
TOTAL (Credit): \$0.13  
TOTAL (Debit): \$0.00  
Group  
Test1  
Method  
ACH Batch  
Payment Type  
Consumer  
Offset Account  
(\$.8340)  
Originating ID  
Test Business/119999999  
Effective Date  
Sep 30, 2020  
Recurrence  
One-time

Reason  
Delete

Success!  
Payment is Deleted

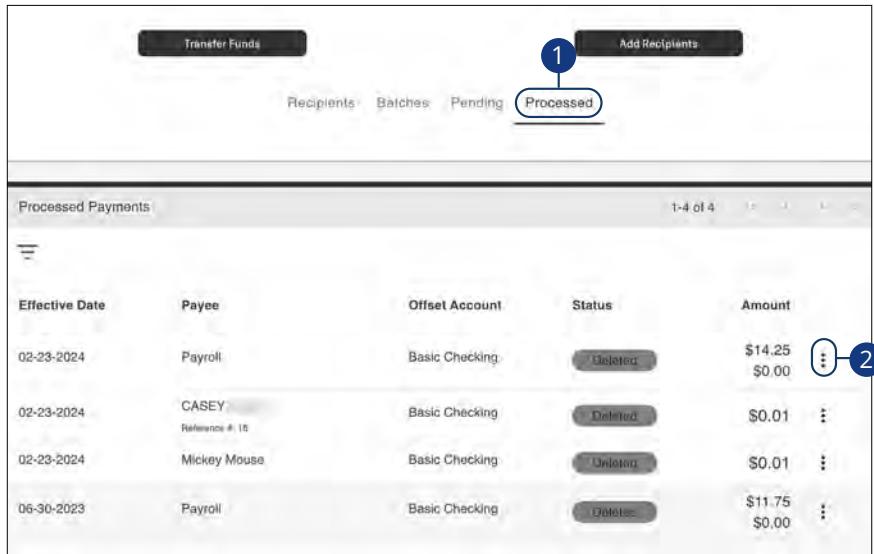
In the sidebar, click **Business Payments**.

1. Click on the **Pending** button.
2. Find the transaction you want to delete, click the **⋮** icon and select "Delete" (Desktop) or "View Details" (Mobile).
3. (Mobile Only) Click the **Delete** button.
4. Enter a reason and click the **Delete** button.
5. Click the **OK** button.

# Business Banking

## Processed Activity

All processed transactions initiated through Business Digital Banking or through our Mobile App appear in the Processed tab. Here, you can view additional details for all of your transactions.



Effective Date	Payee	Offset Account	Status	Amount
02-23-2024	Payroll	Basic Checking	Deleted	\$14.25 \$0.00
02-23-2024	CASEY Reference #: 18	Basic Checking	Deleted	\$0.01
02-23-2024	Mickey Mouse	Basic Checking	Unsettled	\$0.01
06-30-2023	Payroll	Basic Checking	Deleted	\$11.75 \$0.00

In the sidebar, click **Business Payments**.

1. Click on the **Pending** button.
2. Click on the **⋮** icon and select "View Details" to view more details about a transaction.

# Business Banking

## Viewing, Approving or Denying a Transaction

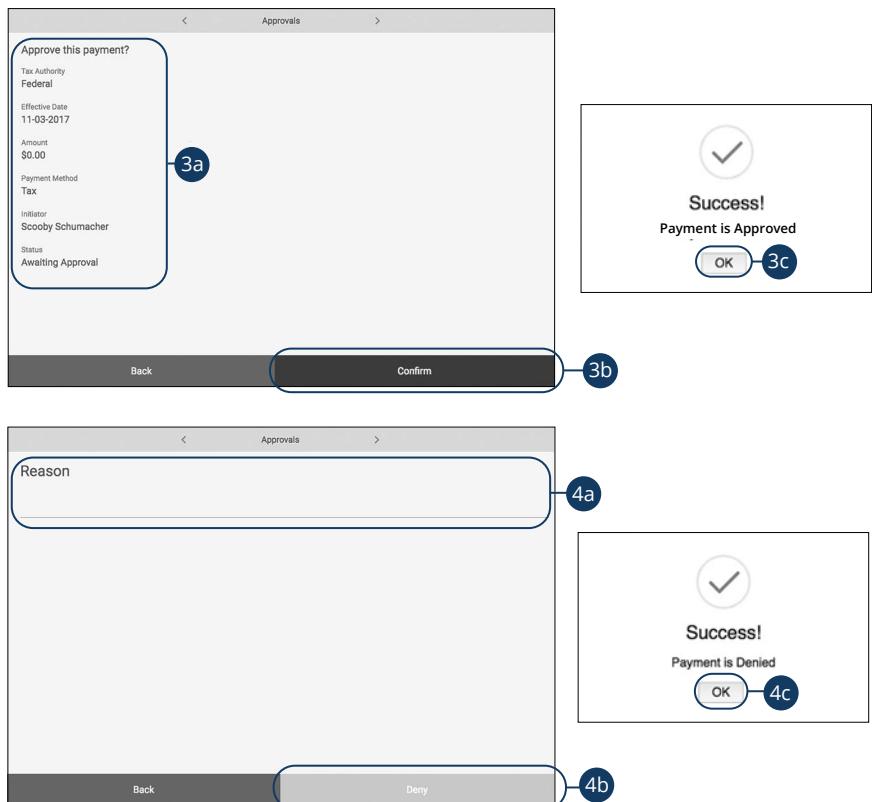
Authorized users can view, approve or deny certain payments within the Business Approvals feature. If a payment has processed and cleared, you cannot make changes to that transaction.

### Desktop

Effective Date	Payee	Offset Account	Status	Amount
11-16-2020	Reference #: Emp. # 5	Checking Premium (....0483) - ACH	Awaiting Approval	200

In the sidebar, click **Business Approvals**.

1. Locate the transaction you would like to approve or cancel.
2. Click the icon and select "Approve" or "Deny."



**Delivery Method**

Please select how you would like to be notified.  
\*Message and data rates may apply for the text option.

Choose Delivery Method

Text Message

Choose Delivery Option

If you are experiencing issues, please contact us.

Cancel | Submit

**Security Code**

A security code has been sent to the following phone number.

Security Code

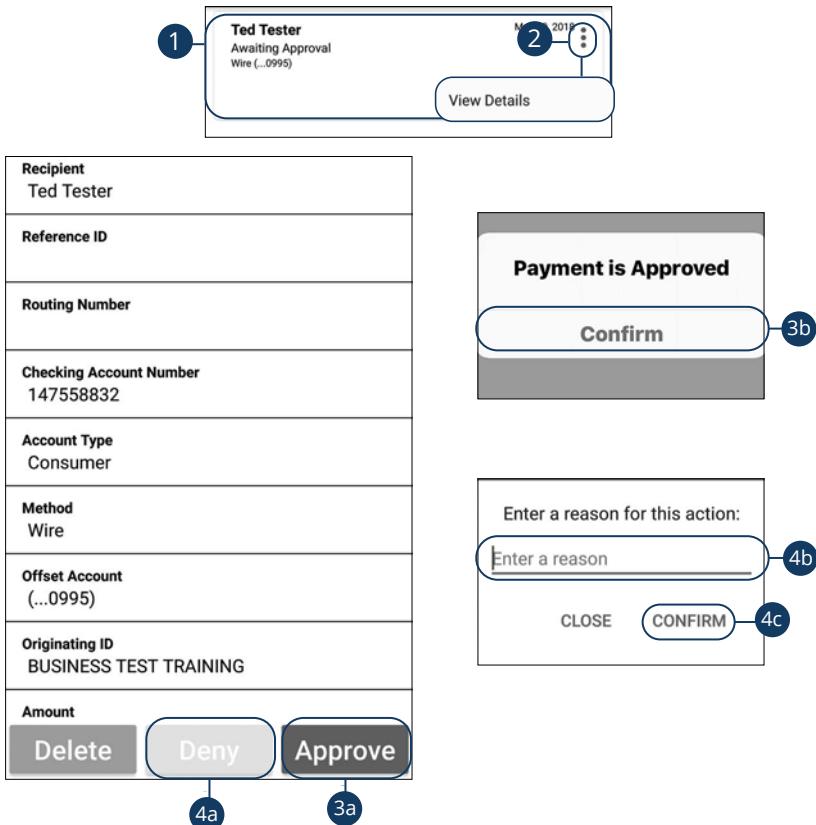
To change delivery method, click [here](#).

If you are experiencing issues, please contact us.

Cancel | Submit

5. Choose the contact method and delivery method to receive your security code and click the **Submit** button.
6. Enter the security code and click the **Submit** button.

## Mobile



In the sidebar, click **Business Approvals**.

1. Locate the transaction you would like to approve or cancel.
2. Click the icon and select "View Details."
3. Follow the steps to approve a transaction:
  - a. Click the **Approve** button.
  - b. Click the **Confirm** button.
4. Follow the steps to deny a transaction:
  - a. Click the **Deny** button.
  - b. Enter a reason for the denial.
  - c. Click the **Confirm** button.

# Business Banking

## Account Reporting

You can create several reports within Business Digital Banking to keep track of payments, checks and transactions during a specified date range.

### Creating a New Report

In order to make a new report, you need to specify the account, check number or amount range, transaction type and dates for your report.

Advanced Search Collapse

Choose Account: Select... 1

Choose Saved Report: Select...

Search By Check Number:

Enter Amount Range: \$0.00 to \$0.00 2

Choose Date Filter: Last 30 Days

Transaction Type:  Debit:  Credit: 3

4 Save Report Apply

Please name your report

5

6

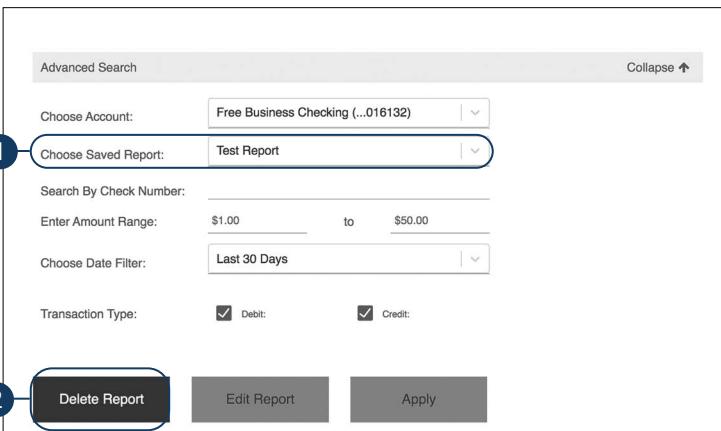
Cancel  Confirm

In the **Sidebar Menu**, click **Account Reporting**.

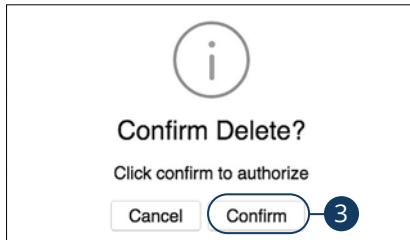
1. Select an account using the drop-down.
2. Select at least one filter: check number, amount range or date.
3. (Optional) Choose a transaction type by selecting the appropriate box.
4. Click the **Save Report** button to save the report for future use. Click the **Apply** button to run a one-time report.
5. Enter a name for the report.
6. Click the **Confirm** button.

## Deleting an Existing Report

If you no longer need an existing report, you can delete it from your Business Digital Banking.



The screenshot shows the 'Account Reporting' search interface. A blue circle labeled '1' highlights the 'Choose Saved Report:' dropdown, which is set to 'Test Report'. A blue circle labeled '2' highlights the 'Delete Report' button, which is located at the bottom left of the search panel. Other visible fields include 'Choose Account:' (Free Business Checking (...016132)), 'Search By Check Number:', 'Enter Amount Range:' (\$1.00 to \$50.00), 'Choose Date Filter:' (Last 30 Days), and 'Transaction Type:' checkboxes for Debit and Credit.



The confirmation dialog box contains an information icon, the text 'Confirm Delete?', and a message 'Click confirm to authorize'. It features 'Cancel' and 'Confirm' buttons. A blue circle labeled '3' highlights the 'Confirm' button.

In the **Sidebar Menu**, click **Account Reporting**.

1. Choose a saved report from the drop-down.
2. Click the **Delete Report** button.
3. Click the **Confirm** button.

## Editing an Existing Report

If you need to edit an existing report, you can edit it from your Business Digital Banking.

Advanced Search Collapse ↑

Choose Account:

Choose Saved Report:

Search By Check Number:

Enter Amount Range:  to

Choose Date Filter:

Transaction Type:  Debit  Credit

**1** **2** **3** **4**

**Delete Report** **Edit Report** **Apply**

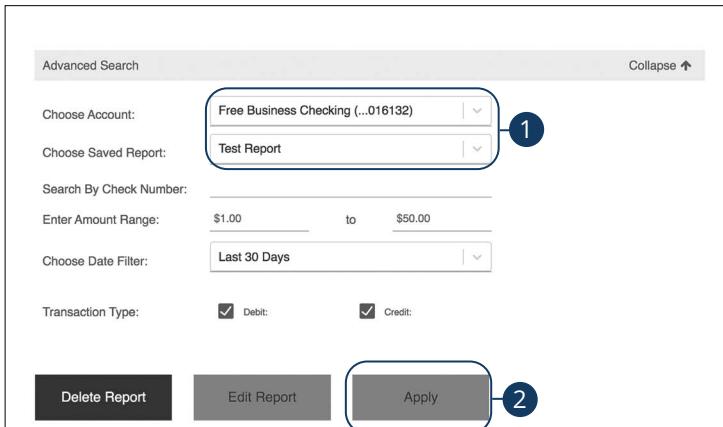
**Confirm Edit?**  
Click confirm to authorize  
**Cancel** **Confirm**

In the **Sidebar Menu**, click **Account Reporting**.

1. Choose a saved report from the drop-down.
2. Make the necessary changes.
3. Click the **Edit Report** button.
4. Click the **Confirm** button.

## Running an Existing Report

Running an existing report allows you to display the results from your saved reports.



Advanced Search Collapse 

Choose Account:

Choose Saved Report:  1

Search By Check Number:

Enter Amount Range:  to

Choose Date Filter:

Transaction Type:  Debit:  Credit:

Delete Report Edit Report Apply 2

In the **Sidebar Menu**, click **Account Reporting**.

1. Select an account and saved report using the appropriate drop-down.
2. Click the **Apply** button to run the report.





# Digital Banking

*Business Banking User Guide*