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Farmers
Bank & Trust

Digital Banking Guide
for your business!

www.Farmers247.com

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Getting Started

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

By adding powerful commercial products and features, Farmers Bank and Trust Company provides you with the complex tools your business needs to achieve its goals. Business Online 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 Online Banking process. If you have additional questions, contact us at 855-430-BANK.

Table of Contents

Getting Started

Business Online Banking Overview	5
Sub-Users.....	5
Companies.....	5
Transaction Type Overview	6

Sub-Users

Sub-Users Overview	7
Sub-Users Overview	8
Adding a New Sub-User	9
Editing a Sub-User	11
Part 1: Editing Sub-User Access.....	12
Part 2: Editing Sub-User Limits.....	13
Part 3: Editing Sub-User Authentication	14
Deleting a Sub-User	15

Company Management

Company Management Overview	16
Part 1: Adding a Company	17
Part 2: Adding a New Participant	19
Part 3: Company Limits.....	21
Editing a Company.....	22

ACH

New ACH Batch	23
Part 1: Creating an ACH Batch.....	23
Part 2: Adding an Existing Participant.....	25
Part 3: Adding a Detailed Record	26
Part 4: Finalizing the ACH Batch.....	28
Part 5: Scheduling the ACH Batch.....	29
Part 6: Reviewing the ACH Batch	30
Creating an ACH Template	31
Part 1: Creating an ACH Template	31
Part 2: Adding an Existing Participant.....	33
Part 3: Adding a Detail Record	34
Part 4: Finalizing an ACH Template.....	36
Part 5: Reviewing an ACH Template	37
Initiating a Template.....	38
Part 1: Initiating a Template	38
Part 2: Scheduling an ACH Batch	40
Part 3: Reviewing an ACH Batch.....	41

Editing an ACH Template	42
Deleting an ACH Template.....	43
ACH File Upload	44
Creating a Template for Delimiter Separated File Uploads.....	46
Editing a Template for Delimiter Separated File Uploads.....	48
Deleting a Template for Delimiter Separated File Uploads	49
Uploading a Delimiter Separated File.....	50
Editing an ACH Batch.....	53
Deleting an ACH Batch	54
Approving an ACH Batch.....	55
Reversing an ACH Batch.....	56
Tax Payments	58

Wires

New Domestic Wire	59
Part 1: Recipient Information	60
Part 2: (Optional) Beneficiary and Intermediary Institutions	61
Part 3: Schedule Wire Payment.....	62
Part 4: Review Wire Payment	63
Creating a Domestic Wire Template.....	64
Part 1: Recipient Information	64
Part 2: (Optional) Beneficiary and Intermediary Institutions	66
Part 3: Template Name	67
Part 4: Review Wire Template	68
Initiating a Template.....	69
Part 1: Initiating a Template	69
Part 2: Scheduling a Wire.....	70
Part 3: Reviewing a Wire	71
Editing a Wire Template	72
Deleting a Wire Template	74
Editing a Wire	75
Deleting a Wire.....	76
Approving a Wire	77
Rejecting a Wire.....	78
Wire History	79

Positive Pay

Introduction.....	80
Manually Add a Check.....	81
Check Upload Templates	83
Fixed Length Template.....	83
Delimiter Separated Template.....	85

Edit Upload Templates	87
Manually Add Checks Via Upload	89
Managing Exceptions	91
Historical Decisions	92

Reports

Creating a New Report	93
Running an Existing Report	94
Editing a Report.....	95
Deleting a Report.....	96

Alerts

Alerts Overview	97
Custom Alerts.....	98
Business Banking Alerts.....	99
Security Alerts	100
Turning Alerts On and Off.....	101
Editing or Deleting Alerts	102
Previous Alerts	103

Getting Started

Business Online Banking Overview

Whether you're an enterprise, large corporation or small organization, our flexible Business Online Banking can efficiently serve you. Depending on your bank or company policy, you may need to set up your sub-users and/or companies before jumping into our state-of-the-art system.

Sub-Users

If your business only needs one person with access to Business 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. You can customize which employees get access to different features or accounts within Business Online Banking by establishing user entitlements.

Companies

Companies are different entities owned or managed by one master user. Business Online Banking allows you to manage your companies, offering centralized control to the parent company with the convenience of a single banking system.

Getting Started

Transaction Type Overview

Various types of payment methods are offered through Business Online 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 855-430-BANK for a full list of wire and ACH fees or if you have any questions.

Sub-Users

Sub-Users Overview

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

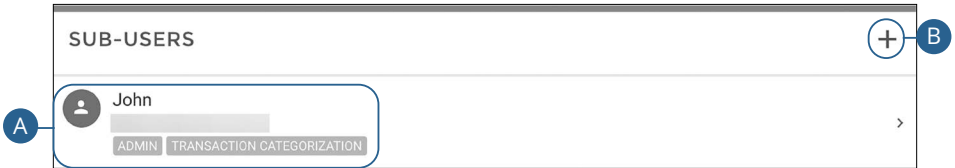
Each sub-user is assigned a set of user entitlements that permits or prevents them from performing certain actions such as:

- Sending or drafting payments and creating templates for certain transaction types.
- Accessing specific accounts for multiple entities.
- Managing users and templates.

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

Sub-Users Overview

The Sub-Users page lets you view all your existing sub-users in one, easy place. From here, you can create sub-users, edit entitlements and oversee your employees on a day-to-day basis.



Click the “Manage Profile” link at the top of the side menu.

A. The following information presents for each sub-user:


- Name
- Email Address
- User Type
- Permissions

B. Click the + icon to add a sub-user.

Adding a New Sub-User

You can set up a new sub-user by creating a new profile and assigning user entitlements.

The image shows two parts of a user interface. The top part is a 'SUB-USERS' management table. It has a header 'SUB-USERS' and a '+' icon in the top right corner, labeled with a blue circle containing the number '1'. Below the header, there is a row for a user named 'John'. To the left of the name is a person icon. To the right is a chevron icon. Below the name, there are two tabs: 'ADMIN' and 'TRANSACTION CATEGORIZATION'. The bottom part of the image is a 'CREATE NEW SUB-USER' modal window. It has a title bar with 'CREATE NEW SUB-USER' and a close 'X' icon. The modal contains several numbered steps: 1. A '+' icon in the top right corner. 2. A 'COPY EVERYTHING FROM...' field with a right arrow icon. Below it is a note: 'If you wish to copy account access and permissions from an existing sub-user, you may select that sub-user here.' 3. A 'FULL NAME' field with a 'required' label. 4. An 'EMAIL ADDRESS' field with a 'required' label. 5. A 'DISPLAY NAME' field with a 'required' label. 6. An 'INVITE ANSWER' field with a 'required' label.

SUB-USERS	
 John	>
ADMIN TRANSACTION CATEGORIZATION	

CREATE NEW SUB-USER

2

COPY EVERYTHING FROM... →

If you wish to copy account access and permissions from an existing sub-user, you may select that sub-user here.

3

FULL NAME required

4

EMAIL ADDRESS required

5

DISPLAY NAME required

6

INVITE ANSWER required

Click the “Manage Profile” link at the top of the side menu.

1. Click the **+** icon.
2. (Optional) Select a user to copy account access and permissions from.
3. Enter the user’s full name.
4. Enter the user’s email address.
5. Enter the user’s display name.
6. Enter an invite answer.

Admin Sub-User ☐

With this permission enabled, the sub-user will be promoted to a sub-user admin, allowing them to edit, add, and delete lesser sub-users.

Give All Owner's Accounts ☐

With this permission enabled, the sub-user will be given access to all of the owner's accounts, including the permissions and limits for those accounts.

Can Modify Transaction Category Name ☐

With this permission enabled, the sub-user will have the ability to both add and modify categories assigned to account transactions.

New Credentials Required ☐

With this permission enabled, the sub-user will be required to create new Digital Banking credentials to access any accounts which they have been given access.

HAS ACCESS TO ^

+ Grant Access to Accounts

CREATE SUB-USER

CREATE NEW SUB-USER X

SUB-USER CREATED

ADD ANOTHER SUB-USER

EDIT NEW SUB-USER

CLOSE

7. Select which permissions the user should have.
8. Click the "+ Grant Access to Accounts" link to select which accounts the user has access to.
9. Click the **Create Sub-User** button.
10. (Optional) Click the **Add Another Sub-User** button to add another sub-user.
11. (Optional) Click the **Edit New Sub-User** button to edit the sub-user you just created.
12. Click the **Close** button when you are finished.

Sub-Users

Editing a Sub-User

You can make changes to existing sub-users at any time. This is especially beneficial if someone's job title changes or their approval limits need to be adjusted.

The image illustrates the 'SUB-USERS' management interface. The top section shows a list of sub-users, with 'John' selected. The bottom section shows the 'Permissions' tab for John, with numbered callouts 1 through 4 indicating the steps to edit a sub-user's permissions.

1 Click the sub-user you would like to edit.

2 Make the necessary changes to the sub-user.

3 Click the "Edit" link next to an account to edit a user's permissions. Go to page 12 for more information.

4 Click the "Remove" link next to an account to remove a sub-user's access.

Click the "Manage Profile" link at the top of the side menu.

1. Click the sub-user you would like to edit.
2. Make the necessary changes to the sub-user.
3. Click the "Edit" link next to an account to edit a user's permissions. Go to page 12 for more information.
4. Click the "Remove" link next to an account to remove a sub-user's access.

Part 1: Editing Sub-User Access

You can assign and edit a sub-user's access rights. This helps you decide which responsibilities and limitations a user can have regarding certain transactions.

PERMISSIONS [X]

Access Limits Authentication

1

SAM PERMISSIONS

Checking

ACCOUNT: *0705

2

COPY PERMISSIONS FROM... →

If you wish to copy permissions from an existing sub-user, you may select that sub-user here

GENERAL

View Account Details ✓
Allows the user access to see the account listed, balances, transactions, and transfer out if this permission is also granted

View Statements ✓
View Statements

View Statements with Images ✓
Allows the user to access statements with images

View Notices ✓
Allows the user to access notices

3

4

SAVE ALL PERMISSIONS

1. Click the **Access** tab.
2. (Optional) Select a user to copy account access and permissions from.
3. Select which features the sub-user will have access to.
4. Click the **Save All Permissions** button when you are finished.

Part 2: Editing Sub-User Limits

A user’s transaction limits can be adjusted, so you never have to worry about the amount of transactions they make. You can set these restrictions for a daily, weekly and monthly basis.

<

PERMISSIONS

×

Access

Limits

Authentication

SAM PERMISSIONS

Checking

ACCOUNT: *0705

EXTERNAL TRANSFERS

Transaction Limit

Limits the dollar amount of each external transfer submitted by the user

Max I: \$5,000.00 / O: \$5,000.00

Inbound

\$300.00

Outbound

\$0.00

Daily

Limits the dollar amount of external transfers submitted daily by the user

Max I: \$10,000.00 / O: \$10,000.00

Inbound

\$0.00

Outbound

\$0.00

ACH BATCH

Transaction Limit

Limits the dollar amount of credits and debits submitted per transaction by the user

Max C: \$100,000.00 / D: \$100,000.00

Credit

\$0.00

Debit

SAVE ALL PERMISSIONS

1. Click the **Limits** tab.
2. Edit the maximum amounts a user can approve or draft for each transaction type.
3. Click the **Save All Permissions** button when you are finished.

Sub-Users: Editing a Sub-User

Part 3: Editing Sub-User Authentication

Decide which features will require additional authentication.

PERMISSIONS

Access Limits **Authentication**

SAM PERMISSIONS

Checking

ACCOUNT: *0705

OUT OF BAND AUTHENTICATION

Positive Pay Exceptions - Save Decisions ☐
Requires additional authentication when a user makes a decision on a positive pay exception

ACH Access ☐
Requires additional authentication when a user accesses ACH features

ACH Approval ☐
Requires additional authentication when a user approves an ACH batch

Tax Payment Approval ☐
Requires additional authentication when a user approves a tax payment

Wire Access ☐
Requires additional authentication when a user accesses wire features

SAVE ALL PERMISSIONS

1. Click the **Authentication** tab.
2. Select which features will require additional authentication.
3. Click the **Save All Permissions** button when you are finished.

Sub-Users

Deleting a Sub-User

You have the ability to permanently delete a sub-user that is no longer needed. This deletes their contact information from the Sub-Users page and deactivates their Business Online Banking login ID, but it does not erase the data from any existing payments.

1

SUB-USERS

John

ADMIN TRANSACTION CATEGORIZATION

2

Permissions

FULL NAME
John Doe

DISPLAY NAME
John

Admin Sub-User
With this permission enabled, the sub-user will be promoted to a sub-user admin, allowing them to edit, add, and delete lesser sub-users.

Can Modify Transaction Category Name
With this permission enabled, the sub-user will have the ability to both add and modify categories assigned to account transactions.

AUTHENTICATION

Out Of Band Authentication: User Demographics Update
Requires additional authentication for user demographics update

Out Of Band Authentication: Card Limit Suspension
Requires additional authentication for card limit suspension

Out Of Band Authentication: Card Pin Change
Requires additional authentication card pin change

HAS ACCESS TO

Savings (*6767)

Checking (*6705)

Checking (*0800)

Checking (*4485)

Loan (*0500-20)

Loan (*0222-200)

Edit Remove

Edit Remove

Edit Remove

Edit Remove

Edit Remove

Edit Remove

Grant Access to Account

3

DELETE THIS SUB-USER

CONFIRM DELETION
Are you sure you want to delete this sub-user?

3

DELETE

CANCEL

Click the "Manage Profile" link at the top of the side menu.

1. Click the sub-user you would like to delete.
2. Click the **Delete This Sub-User** button.
3. Click the **Delete** button.

Sub-Users: Deleting a Sub-User

Company Management

Company Management Overview


If your business is a parent company and controls alternate companies, you can create a separate profile for those entities. You can view, edit and administer company information from the Company Management page.



Click the **Company Management** tab.

A. The following information presents for each subsidiary:

- Name
- ID Number
- EIN Number

B. Click the  icon to add a company.

Part 1: Adding a Company

COMPANY MANAGEMENT + 1

Updated: Jul 21, 2021 8:39:10 AM ↻

ABC Company ID: >
EIN: 123456789

NEW COMPANY ×

2 required

3 required
The company's short name is the name displayed within an ACH file.

4 required
The Employer Identification Number (EIN) is a unique 9-digit number assigned by the IRS to a business entity for identification purposes.

5 required

6 ☒ **Use EIN as ID Number**
This option will determine whether the Company/ID on the NACHA file uses the EIN or Identification Number field.

ADDRESS ^

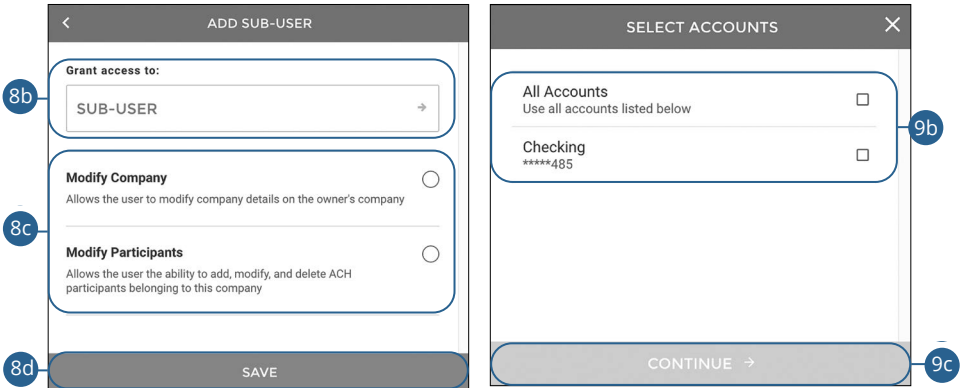
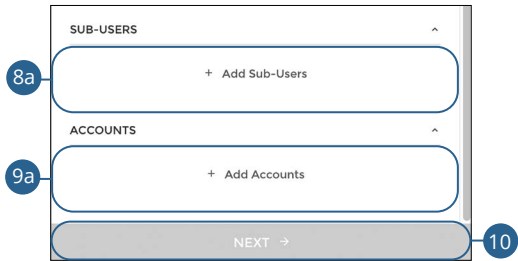
required

required 7

required →

Click the **Company Management** tab.

1. Click the **+** icon to add a company.
2. Enter the company name.
3. Enter the short name.
4. Enter the employer ID number (EIN).
5. Enter the ID number.
6. Check the box to use the EIN as the ID number. This option will determine whether the Company ID on the NACHA file uses the EIN or identification number field.
7. Enter the company's address.



8. To add a new sub-user:
 - a. Click the "+ Add Sub-Users" link.
 - b. Select a sub-user.
 - c. Assign rights to the sub-user.
 - d. Click the **Save** button.
9. To add an account.
 - a. Click the "+ Add Accounts" link.
 - b. Select the accounts.
 - c. Click the **Continue** button.
10. Click the **Next** button.

Part 2: Adding a New Participant

COMPANY PARTICIPANTS

+ Add Participant

SEARCH FOR...

Jane Doe
ID: 123456789

2 MAIN STREET
ANYWHERE, AL 55555

NEXT →

CREATE PARTICIPANT

FULL NAME required

IDENTIFICATION NUMBER

ADDRESS 1

ADDRESS 2

CITY

STATE →

ZIP

1. Click the **+ Add Participant** button.
2. Enter their full name.
3. (Optional) Enter their identification number.
4. (Optional) Enter their address.

5 EMAIL ADDRESS

6 **Notify Via Email**
Send participant an email when any batches that participant is included in are submitted / processed.

7 **Universal Participant**
Universal participants are available to use for ACH batches related to any of your companies. Leaving this option unchecked, will ensure this participant will only be available to use with the current company.

PARTICIPANT'S ACCOUNTS: ^

8 + Add Account

14 SAVE

9 ACCOUNT NAME required

10 ACCOUNT TYPE required →

11 ROUTING NUMBER required

12 ACCOUNT NUMBER required

13 SAVE

COMPANY PARTICIPANTS

+ Add Participant

SEARCH FOR... 🔍

Jane Doe
ID: 123456789

2 MAIN STREET
ANYWHERE, AL 55555

NEXT → 15

5. (Optional) Enter their email address.
6. Check the box to send a participant and email when any batches that participant is included in are submitted/processed.
7. Check the box to make a universal participant . A universal participant is available to use for ACH batches related to any of your companies.
8. Click the “+ Add Account” link to add accounts to the participant.
9. Enter an account name.
10. Use the drop-down to select an account type.
11. Enter the routing number.
12. Enter the account number.
13. Click the **Save** button.
14. Click the **Save** button.
15. Click the **Next** button.

Part 3: Company Limits

A company's transaction limits can be adjusted. You can set these restrictions for a daily, weekly and monthly basis. Your Company Limits will be set based on your ACH Origination Agreement with the bank.

The screenshot shows a mobile application interface titled "COMPANY LIMITS". It contains a section labeled "ACH BATCH" with four transaction types: Batch, Daily, Weekly, and Monthly. Each type has two input fields for "Credit" and "Debit" limits, all of which are currently set to "\$0.00". A blue circle with the number "1" points to the "Debit" input field for the "Daily" transaction type. At the bottom of the form is a button labeled "CREATE COMPANY", which is pointed to by a blue circle with the number "2".

Transaction Type	Credit Limit	Debit Limit
Batch	\$0.00	\$0.00
Daily	\$0.00	\$0.00
Weekly	\$0.00	\$0.00
Monthly	\$0.00	\$0.00

CREATE COMPANY

1. Enter company limits for each type of transaction.
2. Click the **Create Company** button.

Company Management

Editing a Company

If necessary, an authorized user can make changes to companies on the Company Management page.

The screenshot displays the 'COMPANY MANAGEMENT' interface. At the top, a header bar shows 'COMPANY MANAGEMENT' and a '+' icon. Below it, a status bar indicates 'Updated: Jul 21, 2021 8:39:10 AM' and a refresh icon. A list of companies is shown below, with 'ABC Company' selected and highlighted by a blue circle with the number '1'. To the right of the company name, the ID 'ID: 123456789' and a right arrow are visible. Below the list, the 'EDIT COMPANY' modal is open, highlighted by a blue circle with the number '2'. The modal has three tabs: 'Details', 'Participants', and 'Limits'. The 'Details' tab is active. It contains several input fields: 'COMPANY NAME' (ABC Company), 'SHORT NAME' (ABC), 'EMPLOYER ID NUMBER (EIN)' (123456789), and 'ID NUMBER'. Below the EIN field, there is a note: 'The Employer Identification Number (EIN) is a unique 9-digit number assigned by the IRS to a business entity for identification purposes.' Below the ID NUMBER field, there is a checkbox labeled 'Use EIN as ID Number' which is checked. Below this, there is a note: 'This option will determine whether the CompanyID on the NACHA file uses the EIN or Identification Number field.' At the bottom of the modal, there is an 'ADDRESS' section with a dropdown arrow, and an 'ADDRESS 1' field containing '1 Main Street'. A 'SAVE ALL' button is located at the bottom of the modal.

COMPANY MANAGEMENT

Updated: Jul 21, 2021 8:39:10 AM

1 ABC Company ID: 123456789

2 EDIT COMPANY

Details Participants Limits

COMPANY NAME
ABC Company

SHORT NAME
ABC

The company's short name is the name displayed within an ACH file.

EMPLOYER ID NUMBER (EIN)
123456789

The Employer Identification Number (EIN) is a unique 9-digit number assigned by the IRS to a business entity for identification purposes.

ID NUMBER

Use EIN as ID Number ☒

This option will determine whether the CompanyID on the NACHA file uses the EIN or Identification Number field.

ADDRESS

ADDRESS 1
1 Main Street

SAVE ALL

Click the **Company Management** tab.

1. Select the company you want to edit.
2. Make the necessary changes and click the **Save All** button.

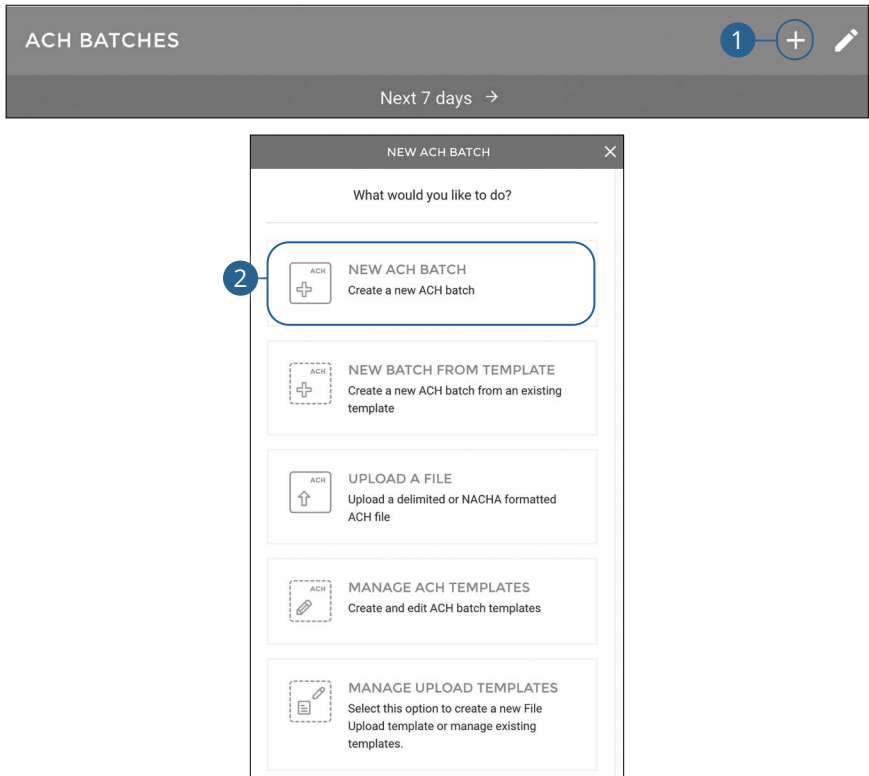
Company Management: Editing a Company

ACH

New 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.

Part 1: Creating an ACH Batch



Click the **ACH** tab.

1. Click the icon.
2. Click the **New ACH Batch** button.

The screenshot shows a mobile application interface for creating a new ACH batch. The form is titled 'NEW ACH BATCH' and has a close button (X) in the top right corner. It contains several input fields and a checkbox, each with a numbered callout (3-10) pointing to it. The fields are: 'BATCH NAME' (containing 'Test Batch'), 'COMPANY' (containing 'ABC Company'), 'OFFSET ACCOUNT' (containing 'Checking *****485'), a 'Balance' checkbox (labeled 'Would you like the system to automatically balance your batch?'), 'ENTRY DESCRIPTION' (containing '1234567899'), 'DISCRETIONARY DATA', and 'ENTRY CLASS' (containing 'Cash Concentration or Disbursement (CCD)'). Below the 'ENTRY CLASS' field is a note: 'The entry class defines the type of ACH entries contained in the batch'. At the bottom is a large button labeled 'ADD RECIPIENTS' with a right arrow.

3. Enter a batch name.
4. Use the drop-down to select a company.
5. Use the drop-down to select an offset account.
6. Check the box to automatically balance the batch.
7. Enter an entry description.

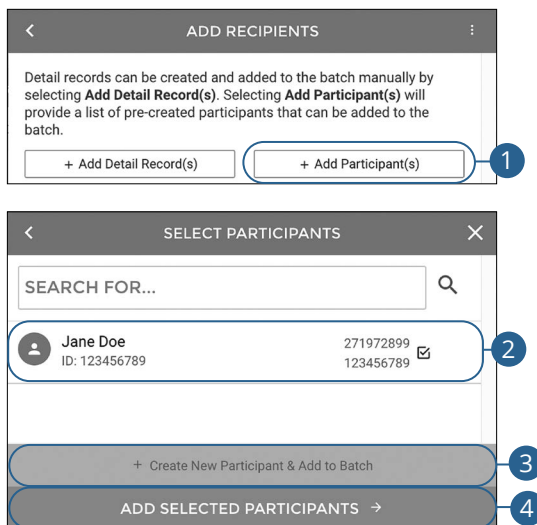


Note: The entry description is a short (10-character) description that informs the receiver of the transaction's purpose. The receiver will be able to see this description. For example: payroll, purchase or gas bill.

8. (Optional) Enter any discretionary data.
9. Use the drop-down to select an entry class.
10. Click the **Add Recipients** button.

Part 2: Adding an Existing Participant

Selecting Add Participant(s) will provide a list of pre-created participants that can be added to the batch.



1. Click the **+ Add Participant(s)** button.
2. Select the participant you would like to add.
3. (Optional) Click the "+ Create New Participant & Add to Batch" link to add a new participant. Go to page 19 for more information.
4. Click the **Add Selected Participants** button.

Part 3: Adding a Detailed Record

Detail records can be created and added to the batch manually by selecting Add Detail Record(s).

ADD RECIPIENTS

Detail records can be created and added to the batch manually by selecting **Add Detail Record(s)**. Selecting **Add Participant(s)** will provide a list of pre-created participants that can be added to the batch.

1. **+ Add Detail Record(s)**

CREATE NEW DETAIL RECORD

2. **FULL NAME** (required)

3. **IDENTIFICATION**
This is an identifying number by which the receiver is known to the originator

4. **AMOUNT**
\$0

5. **Transaction Type:**

6. **Prenote**
Selecting this option will issue a test transaction to the receiving financial institution to ensure validity of the account information for this detail record. ☐

1. Click the **+ Add Detail Record(s)** button.
2. Enter their full name.
3. (Optional) Enter an identification number.
4. (Optional) Enter an amount.
5. Select a transaction type.
6. (Optional) Check the box to prenote a participant.



Note: Prenoting a participant will issue a test transaction to the receiving financial institution to ensure validity of the account information.

The image shows a two-column form for ACH batch processing. The left column contains four input fields: 'ROUTING NUMBER' (7), 'ACCOUNT' (8), 'ACCOUNT TYPE' (9), and 'PAYMENT RELATED INFORMATION' (10). Each of the first three fields has a 'required' label and a small red asterisk. The 'PAYMENT RELATED INFORMATION' field has a red asterisk and a right-pointing arrow. Below this field is a small text box explaining that it includes addenda record information. The right column contains three sections: 'NOTIFY VIA EMAIL' (11) with a text input field and a description, 'SAVE AS PARTICIPANT' (12), 'SAVE & ADD ANOTHER' (13), and 'SAVE' (14). The buttons are dark gray with white text.

7. ROUTING NUMBER required

8. ACCOUNT required

9. ACCOUNT TYPE required →

10. PAYMENT RELATED INFORMATION
Includes addenda record information, which is used to provide the payment receiver with remittance data associated with the transaction

11. NOTIFY VIA EMAIL
Enter an email address, for recipient to be notified of ACH batch processing.

12. SAVE AS PARTICIPANT

13. SAVE & ADD ANOTHER

14. SAVE

7. Enter the routing number.
8. Enter the account number.
9. Use the drop-down to select and account type.
10. (Optional) Enter payment related information.
11. (Optional) Enter an email address for the recipient to notify them when a batch is processed.
12. Click the **Save As Participant** button to save the participant.
13. Click the **Save & Add Another** to save the current participant and add another.
14. Click the **Save** button.

Part 4: Finalizing the ACH Batch

ADD RECIPIENTS

Detail records can be created and added to the batch manually by selecting **Add Detail Record(s)**. Selecting **Add Participant(s)** will provide a list of pre-created participants that can be added to the batch.

+ Add Detail Record(s)

+ Add Participant(s)

SEARCH FOR...

Q

⇅

Jane Doe

ID: 123456789

\$1.00

271972899

123456789

:

John Doe

ID:

\$1.00

Credit

Debit

:

271972899

987654321

Credits (2)

\$2.00

Debits (0)

\$0.00

SCHEDULE BATCH →

1. Enter payment amounts for each recipient and select the payment type.
2. Click the **Schedule Batch** button.

ACH: New ACH Batch

Part 5: Scheduling the ACH Batch

The image displays two side-by-side screenshots of the 'SCHEDULE BATCH' mobile application interface, illustrating the steps for scheduling an ACH batch. The left screenshot shows the 'One-Time' batch configuration, and the right screenshot shows the 'Recurring' batch configuration. Numbered callouts (1-5) and lettered callouts (3a, 3b, 4a, 4b, 4c, 4d) point to specific UI elements in both screens.

Left Screenshot (One-Time Batch):

- 1:** Points to the 'SCHEDULE TYPE' drop-down menu, which is set to 'One-Time'.
- 2:** Points to the 'EFFECTIVE DATE' field, which is set to '7/30/2021'.
- 3a:** Points to the 'After Holiday' checkbox, which is unchecked. The text below it reads: 'Payments that fall on a holiday or weekend will be paid the next available business day'.
- 3b:** Points to the 'Approve on Submit' checkbox, which is unchecked. The text below it reads: 'Approved batches will no longer be available on the scheduled date after bank processing is complete'.
- 5:** Points to the 'REVIEW BATCH' button at the bottom.

Right Screenshot (Recurring Batch):

- 1:** Points to the 'SCHEDULE TYPE' drop-down menu, which is set to 'Recurring'.
- 2:** Points to the 'EFFECTIVE DATE' field, which is set to '07/22/2021'.
- 4a:** Points to the 'OCCURRENCE' drop-down menu, which is set to 'Monthly'.
- 4b:** Points to the 'END DATE' field, which is set to '7/31/2021'.
- 4c:** Points to the 'After Holiday' checkbox, which is unchecked. The text below it reads: 'Payments that fall on a holiday or weekend will be paid the next available business day'.
- 4d:** Points to the 'Approve on Submit' checkbox, which is unchecked. The text below it reads: 'Approved batches will no longer be available on the scheduled date after bank processing is complete'.
- 5:** Points to the 'REVIEW BATCH' button at the bottom.

1. Use the drop-down to select a schedule type.
2. Select an effective date. Same day ACH Batches may incur an additional fee.
3. For one-time ACH batches:
 - a. (Optional) Check the box to make payments that fall on a holiday or weekend on the next available business day.
 - b. (Optional) Check the box to approve an ACH batch when it is submitted. Approved batches will no longer be available on the scheduled date after bank processing is complete.
4. For recurring ACH batches:
 - a. Use the drop down to select an occurrence.
 - b. Enter an end date.
 - c. (Optional) Check the box to make payments that fall on a holiday or weekend on the next available business day.
 - d. (Optional) Check the box to approve an ACH batch when it is submitted. Approved batches will no longer be available on the scheduled date after bank processing is complete.
5. Click the **Review Batch** button.

Part 6: Reviewing the ACH Batch

1

REVIEW BATCH

STATUSNEW

BATCH NAME

Test Batch

OFFSETTING ACCOUNT

Checking ****485

ENTRY DESCRIPTION

Test

COMPANY NAME

ABC Company

DISCRETIONARY DATA

ENTRY CLASS

Cash Concentration or Disbursement (CCD)

RECIPIENTS

^

PARTICIPANT

Jane Doe / \$1.00

PARTICIPANT

John Doe / \$1.00

SCHEDULING

^

SCHEDULE TYPE

Recurring

EFFECTIVE DATE

7/31/2021

OCCURRENCE

Monthly

END DATE

9/30/2021

HOLIDAY

Before

APPROVE

No

SUBMIT

COMPLETE

BATCH EDITED

Your batch has been successfully edited. You can create a new batch or save this batch as a template for use later on.

CREATE NEW BATCH

SAVE BATCH AS TEMPLATE

CLOSE WINDOW

2

3

4

1. Review the batch information and click the **Submit** button.
2. Click the **Create New Batch** button to create another batch.
3. Click the **Save Batch as Template** button to save a batch as a template.
4. Click the **Close Window** button to return to the ACH overview page.

ACH

Creating an ACH Template

If you have frequent repeating payments, 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.

Part 1: Creating an ACH Template

ACH BATCHES

1

+



NEW ACH BATCH

What would you like to do?

ACH

NEW ACH BATCH

Create a new ACH batch

ACH

NEW BATCH FROM TEMPLATE

Create a new ACH batch from an existing template

ACH

UPLOAD A FILE

Upload a delimited or NACHA formatted ACH file

ACH

MANAGE ACH TEMPLATES

Create and edit ACH batch templates

2

MANAGE ACH TEMPLATES

+

CREATE NEW TEMPLATE

Create a new ACH batch template

✎

EDIT EXISTING TEMPLATE

Edit an existing ACH batch template

3

NEW ACH TEMPLATE

+

Templates are used to quickly create new ACH batches by automatically filling out most of the fields required to complete the process.

Let's start with giving the template a name:

NEW TEMPLATE NAME

Payroll

Use a template name that will be easily recognizable for you and others such as "Weekly Payroll"

NEXT →

4

5

Click the **ACH** tab.

1. Click the **+** icon.
2. Click the **Manage ACH Templates** button.
3. Click the **Create New Template** button.
4. Enter a template name.
5. Click the **Next** button.

The screenshot shows a mobile application interface for creating a new batch template. The title bar at the top is dark gray with a back arrow on the left and a close 'X' on the right. The form consists of several steps, each indicated by a blue circle with a white number on the left. Step 6 is 'COMPANY' with a text field containing 'ABC Company' and a right-pointing arrow. Step 7 is 'OFFSET ACCOUNT' with a text field containing 'Checking *****485' and a right-pointing arrow. Step 8 is 'Balance' with a text field containing 'Would you like the system to automatically balance your batch?' and a radio button. Step 9 is 'ENTRY DESCRIPTION' with a text field and a descriptive paragraph below it. Step 10 is 'DISCRETIONARY DATA' with a text field and a descriptive paragraph below it. Step 11 is 'ENTRY CLASS' with a text field and a right-pointing arrow, and a descriptive paragraph below it. Step 12 is a dark gray button labeled 'ADD RECIPIENTS' with a right-pointing arrow.

6 COMPANY
ABC Company →

7 OFFSET ACCOUNT
Checking *****485 →

8 Balance
Would you like the system to automatically balance your batch? ☐

9 ENTRY DESCRIPTION
The entry description is used by the originator to provide a description of the transaction for the receiver (For example "Payroll" or "Dividend")

10 DISCRETIONARY DATA
Discretionary data includes reference information for use by the originator

11 ENTRY CLASS →
The entry class defines the type of ACH entries contained in the batch

12 ADD RECIPIENTS →

6. Use the drop-down to select a company.
7. Use the drop-down to select an offset account.
8. Check the box to automatically balance the batch.
9. Enter an entry description.

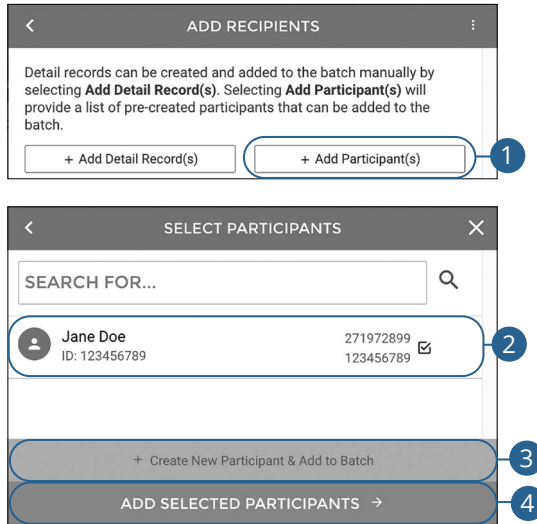


Note: The entry description is a short (10-character) description that informs the receiver of the transaction's purpose. The receiver will be able to see this description. For example: payroll, purchase or gas bill.

10. (Optional) Enter any discretionary data.
11. Use the drop-down to select an entry class.
12. Click the **Add Recipients** button.

Part 2: Adding an Existing Participant

Selecting Add Participant(s) will provide a list of pre-created participants that can be added to the batch.



1. Click the **+ Add Participant(s)** button.
2. Select the participant you would like to add.
3. (Optional) Click the "+ Create New Participant & Add to Batch" link to add a new participant. Go to page 19 for more information.
4. Click the **Add Selected Participants** button.

Part 3: Adding a Detail Record

Detail records can be created and added to the batch manually by selecting Add Detail Record(s).

ADD RECIPIENTS

Detail records can be created and added to the batch manually by selecting **Add Detail Record(s)**. Selecting **Add Participant(s)** will provide a list of pre-created participants that can be added to the batch.

1. **+ Add Detail Record(s)**

CREATE NEW DETAIL RECORD

2. **FULL NAME** (required)

3. **IDENTIFICATION**
This is an identifying number by which the receiver is known to the originator

4. **AMOUNT**
\$0

5. **Transaction Type:** Credit Debit

6. **Prenote**
Selecting this option will issue a test transaction to the receiving financial institution to ensure validity of the account information for this detail record.

1. Click the **+ Add Detail Record(s)** button.
2. Enter their full name.
3. (Optional) Enter an identification number.
4. (Optional) Enter an amount.
5. Select a transaction type.
6. (Optional) Check the box to prenote a participant.



Note: Prenoting a participant will issue a test transaction to the receiving financial institution to ensure validity of the account information.

7. ROUTING NUMBER required

8. ACCOUNT required

9. ACCOUNT TYPE required →

10. PAYMENT RELATED INFORMATION
Includes addenda record information, which is used to provide the payment receiver with remittance data associated with the transaction

11. NOTIFY VIA EMAIL
Enter an email address, for recipient to be notified of ACH batch processing.

12. SAVE AS PARTICIPANT

13. SAVE & ADD ANOTHER

14. SAVE

7. Enter the routing number.
8. Enter the account number.
9. Use the drop-down to select an account type.
10. (Optional) Enter payment related information.
11. (Optional) Enter an email address for the recipient to notify them when a batch is processed.
12. Click the **Save As Participant** button to save the participant.
13. Click the **Save & Add Another** to save the current participant and add another.
14. Click the **Save** button.

Part 4: Finalizing an ACH Template

ADD RECIPIENTS

Detail records can be created and added to the batch manually by selecting **Add Detail Record(s)**. Selecting **Add Participant(s)** will provide a list of pre-created participants that can be added to the batch.

[+ Add Detail Record\(s\)](#) [+ Add Participant\(s\)](#)

SEARCH FOR... 🔍

John Doe ID:	<input type="text" value="\$1.00"/> Credit Debit
271972899 123456789	

Credits (1) \$1.00	Debits (0) \$0.00
-----------------------	----------------------

CONTINUE →

1. Enter payment amounts for each recipient and select the payment type.
2. Click the **Continue** button.

Part 5: Reviewing an ACH Template

REVIEW TEMPLATE

TEMPLATE NAME	Payroll
OFFSETTING ACCOUNT	Checking *****485
ENTRY DESCRIPTION	
COMPANY NAME	ABC Company
DISCRETIONARY DATA	
ENTRY CLASS	
RECIPIENTS	
PARTICIPANT	John Doe / \$1.00
TOTALS	
CREDITS (1)	\$1.00
DEBITS (0)	\$0.00

SAVE ACH TEMPLATE

COMPLETE

✓

TEMPLATE CREATED

Your template has been successfully created. You can create a new batch using your new template, create another new template, or close this window.

CREATE NEW BATCH WITH TEMPLATE

CREATE NEW TEMPLATE

CLOSE WINDOW

1. Review the template information and click the **Save ACH Template** button.
2. Click the **Create New Batch with Template** button to create a new batch using the template.
3. Click the **Create New Template** button to create a new template.
4. Click the **Close Window** button to return to the ACH overview page.

ACH

Initiating a Template

Using templates for recurring payments reduces mistakes and saves you time.

Part 1: Initiating a Template

The interface consists of a main header bar and three main panels. The header bar is dark grey with the text 'ACH BATCHES' on the left, a '+', a minus sign, and an edit icon on the right, and a 'Next 7 days →' link at the bottom. The first panel, 'NEW ACH BATCH', has a title bar with a close button and contains three options: 'NEW ACH BATCH' (with a plus icon), 'NEW BATCH FROM TEMPLATE' (with a plus icon and a blue circle 2), and 'UPLOAD A FILE' (with an upload icon). The second panel, 'CHOOSE TEMPLATE', has a title bar with back and close buttons, a search bar, and a list of templates, with 'Payroll' selected (marked with a blue circle 3). The third panel, 'NEW BATCH FROM TEMPLATE', has a title bar with back and close buttons and contains several fields: 'BATCH NAME' (Payroll), 'COMPANY' (ABC Company), 'OFFSET ACCOUNT' (Checking ****485), 'Balance' (with a radio button and a blue circle 4), 'ENTRY DESCRIPTION' (with a 'required' label), 'DISCRETIONARY DATA', and 'ENTRY CLASS' (with a 'required' label). At the bottom of this panel is an 'ADD RECIPIENTS →' button (marked with a blue circle 5).

Click the **ACH** tab.

1. Click the **+** icon.
2. Click the **New Batch From Template** button.
3. Select the template you would like to use.
4. Edit or add any necessary information. Go to page 24 for more information about creating an ACH batch.
5. Click the **Add Recipients** button.

The screenshot shows a mobile application interface titled "ADD RECIPIENTS". At the top, there is a back arrow and a menu icon. Below the title, a text box explains that detail records can be added manually or by selecting participants. Two buttons, "+ Add Detail Record(s)" and "+ Add Participant(s)", are provided. A search bar labeled "SEARCH FOR..." with a magnifying glass and a list icon is present. Below the search bar, a recipient entry for "John Doe" is shown with an ID, a payment amount of "\$1.00", and a three-dot menu icon. A summary table at the bottom shows "Credits (1) \$1.00" and "Debits (0) \$0.00". A blue circle with the number "6" points to the search bar area, and another blue circle with the number "7" points to the "SCHEDULE BATCH" button at the bottom.

< ADD RECIPIENTS ⋮

Detail records can be created and added to the batch manually by selecting **Add Detail Record(s)**. Selecting **Add Participant(s)** will provide a list of pre-created participants that can be added to the batch.

+ Add Detail Record(s) + Add Participant(s)

SEARCH FOR... 🔍 ≡

John Doe
ID: 271972899 123456789 \$1.00 ⋮

Credits (1) \$1.00	Debits (0) \$0.00
-----------------------	----------------------

SCHEDULE BATCH →

6. (Optional) Edit your recipients or add additional recipients. Go to page 25 for more information about adding recipients.
7. Click the **Schedule Batch** button.

Part 2: Scheduling an ACH Batch

The image displays two versions of the 'SCHEDULE BATCH' form side-by-side. The left form is for a 'One-Time' batch, and the right form is for a 'Recurring' batch. Numbered callouts (1-5) indicate the sequence of steps for scheduling a batch.

- 1:** Select the 'SCHEDULE TYPE' (One-Time or Recurring).
- 2:** Select the 'EFFECTIVE DATE'.
- 3a:** (Optional) Check the 'After Holiday' box for one-time batches.
- 3b:** (Optional) Check the 'Approve on Submit' box for one-time batches.
- 4a:** (Optional) Check the 'After Holiday' box for recurring batches.
- 4b:** Select the 'OCCURRENCE' (Monthly) for recurring batches.
- 4c:** (Optional) Check the 'After Holiday' box for recurring batches.
- 4d:** (Optional) Check the 'Approve on Submit' box for recurring batches.
- 5:** Click the 'REVIEW BATCH' button.

1. Use the drop-down to select a schedule type.
2. Select an effective date. Same day ACH Batches may incur an additional fee.
3. For one-time ACH batches:
 - a. (Optional) Check the box to make payments that fall on a holiday or weekend on the next available business day.
 - b. (Optional) Check the box to approve an ACH batch when it is submitted. Approved batches will no longer be available on the scheduled date after bank processing is complete.
4. For recurring ACH batches:
 - a. Use the drop-down to select an occurrence.
 - b. Enter an end date.
 - c. (Optional) Check the box to make payments that fall on a holiday or weekend on the next available business day.
 - d. (Optional) Check the box to approve an ACH batch when it is submitted. Approved batches will no longer be available on the scheduled date after bank processing is complete.
5. Click the **Review Batch** button.

Part 3: Reviewing an ACH Batch

REVIEW BATCH

STATUS

NEW

BATCH NAME

Test Batch

OFFSETTING ACCOUNT

Checking ****485

ENTRY DESCRIPTION

Test

COMPANY NAME

ABC Company

DISCRETIONARY DATA

ENTRY CLASS

Cash Concentration or Disbursement (CCD)

RECIPIENTS

^

PARTICIPANT

Jane Doe / \$1.00

PARTICIPANT

John Doe / \$1.00

SCHEDULING

^

SCHEDULE TYPE

Recurring

EFFECTIVE DATE

7/31/2021

OCCURRENCE

Monthly

END DATE

9/30/2021

HOLIDAY

Before

APPROVE

No

SUBMIT

COMPLETE

✓

BATCH EDITED

Your batch has been successfully edited. You can create a new batch or save this batch as a template for use later on.

CREATE NEW BATCH

SAVE BATCH AS TEMPLATE

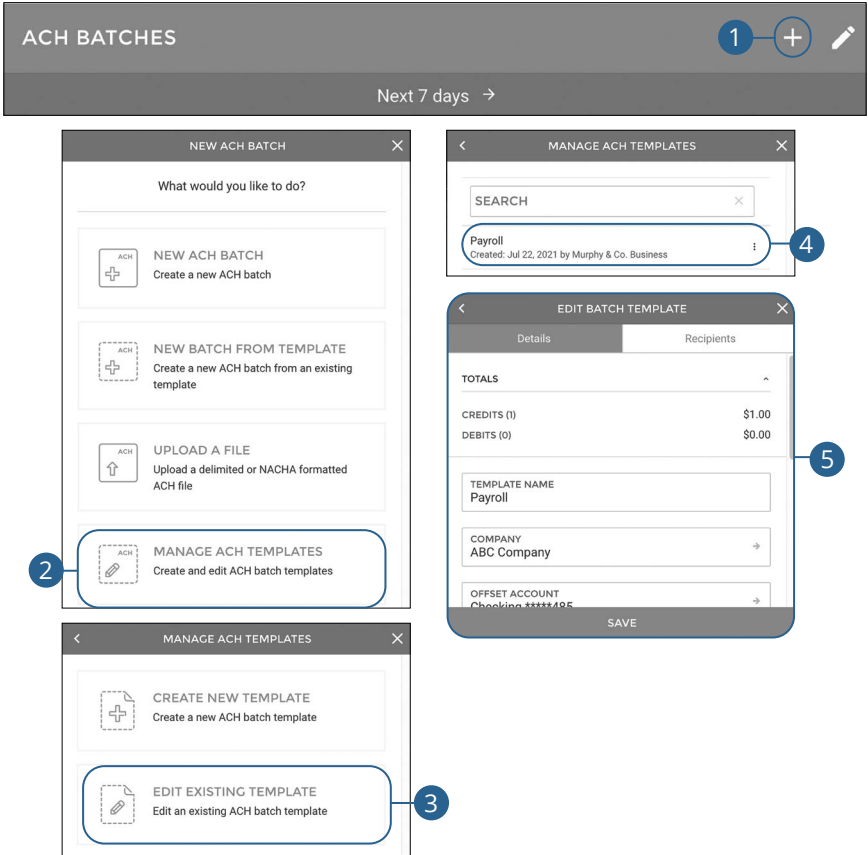
CLOSE WINDOW

1. Review the batch information and click the **Submit** button.
2. Click the **Create New Batch** button to create another batch.
3. Click the **Save Batch as Template** button to save a batch as a template.
4. Click the **Close Window** button to return to the ACH overview page.

ACH

Editing an ACH Template

Easily edit a template when changes are necessary.



Click the **ACH** tab.

1. Click the **+** icon.
2. Click the **Manage ACH Templates** button.
3. Click the **Edit Existing Template** button.
4. Select the template you would like to edit.
5. Make the necessary changes and click the **Save** button.

ACH

Deleting an ACH Template

Delete an unnecessary template. Once a template is deleted, previous payments using the template do not change.

ACH BATCHES 1 +

Next 7 days →

NEW ACH BATCH

What would you like to do?

ACH **NEW ACH BATCH**
Create a new ACH batch

ACH **NEW BATCH FROM TEMPLATE**
Create a new ACH batch from an existing template

ACH **UPLOAD A FILE**
Upload a delimited or NACHA formatted ACH file

2 **MANAGE ACH TEMPLATES**
Create and edit ACH batch templates

MANAGE ACH TEMPLATES

3 **CREATE NEW TEMPLATE**
Create a new ACH batch template

EDIT EXISTING TEMPLATE
Edit an existing ACH batch template

MANAGE ACH TEMPLATES

4 **SEARCH**

Payroll
Created: Jul 22, 2021 by Murphy & Co. Business

5 **DELETE TEMPLATE**
You are about to delete this template. This action cannot be undone. Would you like to continue?

YES **NO**

Click the **ACH** tab.

1. Click the **+** icon.
2. Click the **Manage ACH Templates** button.
3. Click the **Edit Existing Template** button.
4. Click the **:** icon and select "Delete Template."
5. Click the **Yes** button.

ACH

ACH File Upload

ACH File 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 and IDs match what was set up by your financial institution
- Effective Date is within permitted date range
 - Business Cutoff
 - ACH Debit and 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 ten. If not, additional records consisting of all nines are added to the file after the initial nine record to fill out the block ten. Platform allows validation of nine 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.

Creating a Template for Delimiter Separated File Uploads

Create a template to map uploaded ACH delimited files.

ACH BATCHES

1
+
✎

Next 7 days →

NEW ACH BATCH
✕

What would you like to do?

ACH
+

NEW ACH BATCH
 Create a new ACH batch

ACH
+

NEW BATCH FROM TEMPLATE
 Create a new ACH batch from an existing template

ACH
↑

UPLOAD A FILE
 Upload a delimited or NACHA formatted ACH file

ACH
✎

MANAGE ACH TEMPLATES
 Create and edit ACH batch templates

FILE
✎

MANAGE UPLOAD TEMPLATES
 Select this option to create a new File Upload template or manage existing templates.

< MANAGE FILE TEMPLATES
✕

FILE
+

NEW DELIMITER SEPARATED TEMPLATE
 Select this option to create a new template for Delimiter Separated file uploads

FILE
✎

EDIT UPLOAD TEMPLATES
 Select this option to modify or delete existing file upload templates

Click the **ACH** tab.

1. Click the **+** icon.
2. Click the **Manage Upload Templates** button.
3. Click the **New Delimiter Separated Template** button.

UPLOAD TEMPLATE DETAILS

Save Settings as a New Template:

TEMPLATE NAME
New Payroll Template

Select the fields contained in the Delimiter Separated file and place them in the order they exist from left to right. If you would like to ignore a field, insert a Filler notation.

Amount Required
Receiver Account Required
Receiver Full Name Required
Routing # (w/Check) Required

+ Insert New Field

Number of Header Rows to Skip:
HEADER ROWS

Amount Excludes Decimals

SAVE

SUCCESS

✓

TEMPLATE SUCCESSFULLY SAVED

CLOSE WINDOW

4. Enter a template name.
5. Arrange the fields in the order they appear in your file from left to right.
6. (Optional) Click the "+ Insert New Field" link to insert a new field. If you would like to ignore a field, insert a "Filler" notation.
7. (Optional) Enter the number of header rows to skip.
8. (Optional) Check the box to exclude decimals in the amounts.
9. Click the **Save** button.
10. Click the **Close Window** button.

Editing a Template for Delimiter Separated File Uploads

ACH BATCHES

1
+
✎

Next 7 days →

NEW ACH BATCH
✕

What would you like to do?

+

ACH

NEW ACH BATCH

Create a new ACH batch

+

ACH

NEW BATCH FROM TEMPLATE

Create a new ACH batch from an existing template

↑

ACH

UPLOAD A FILE

Upload a delimited or NACHA formatted ACH file

✎

ACH

MANAGE ACH TEMPLATES

Create and edit ACH batch templates

✎

ACH

MANAGE UPLOAD TEMPLATES

Select this option to create a new File Upload template or manage existing templates.

MANAGE FILE TEMPLATES
✕

+

FILE

NEW DELIMITER SEPARATED TEMPLATE

Select this option to create a new template for Delimiter Separated file uploads

✎

FILE

EDIT UPLOAD TEMPLATES

Select this option to modify or delete existing file upload templates

EDIT UPLOAD TEMPLATES
✕

New Payroll Template
⋮

Test Payroll Template
⋮

Test Payroll Template 2
⋮

UPLOAD TEMPLATE DETAILS
✕

Save Settings as a New Template:

TEMPLATE NAME

New Payroll Template

Select the fields contained in the Delimiter Separated file and place them in the order they exist from left to right. If you would like to ignore a field, insert a **Filler** notation.

Amount Required

Receiver Account Required

Receiver Full Name Required

Routing # (w/Check) Required

+ Insert New Field

Number of Header Rows to Skip:

HEADER ROWS

Amount Excludes Decimals

SAVE

Click the **ACH** tab.

1. Click the **+** icon.
2. Click the **Manage Upload Templates** button.
3. Click the **Edit Upload Templates** button.
4. Select the template you would like to edit.
5. Make the changes and click the **Save** button.

ACH: ACH File Upload

Deleting a Template for Delimiter Separated File Uploads

ACH BATCHES 1 + ✎

Next 7 days →

NEW ACH BATCH

What would you like to do?

- NEW ACH BATCH**
Create a new ACH batch
- NEW BATCH FROM TEMPLATE**
Create a new ACH batch from an existing template
- UPLOAD A FILE**
Upload a delimited or NACHA formatted ACH file
- MANAGE ACH TEMPLATES**
Create and edit ACH batch templates
- MANAGE UPLOAD TEMPLATES**
Select this option to create a new File Upload template or manage existing templates.

MANAGE FILE TEMPLATES

- NEW DELIMITER SEPARATED TEMPLATE**
Select this option to create a new template for Delimiter Separated file uploads
- EDIT UPLOAD TEMPLATES**
Select this option to modify or delete existing file upload templates

EDIT UPLOAD TEMPLATES

New Payroll Template	⋮
Test Payroll Template	⋮
Test Payroll Template 2	⋮

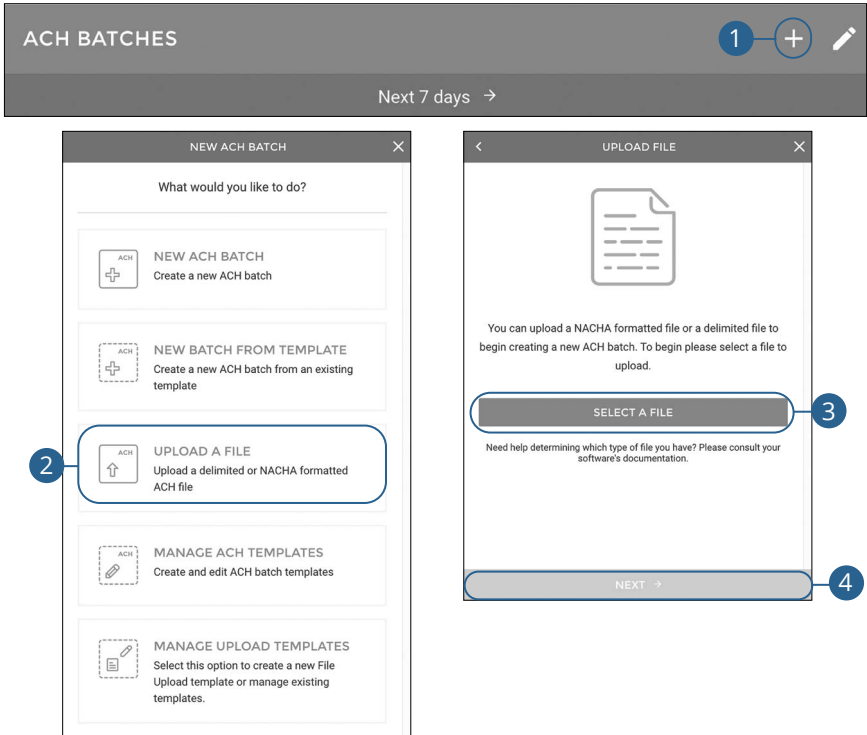
DELETE A TEMPLATE
Are you sure you want to delete the Test Payroll Template template?

5 DELETE CANCEL

Click the **ACH** tab.

1. Click the **+** icon.
2. Click the **Manage Upload Templates** button.
3. Click the **Edit Upload Templates** button.
4. Click the **⋮** icon next to the template you would like to delete and select "Delete Template."
5. Click the **Delete** button.

Uploading a Delimiter Separated File



Click the **ACH** tab.

1. Click the **+** icon.
2. Click the **Upload A File** button.
3. Click the **Select A File** button to upload a file.
4. Click the **Next** button.

The screenshot shows a mobile application interface titled "UPLOAD DETAILS". The form contains the following elements, each with a numbered callout:

- 5:** A drop-down menu labeled "LAYOUT TEMPLATE" with a right-pointing arrow.
- 6:** A list of fields: "Amount Required", "Receiver Account Required", "Receiver Full Name Required", and "Routing # (w/Check) Required". Each field has a three-line menu icon on its right side.
- 7:** A button labeled "+ Insert New Field".
- 8:** A drop-down menu labeled "DELIMITER" with "Comma (,)" selected and a right-pointing arrow.
- 9:** A text input field labeled "HEADER ROWS".
- 10:** A toggle switch labeled "Amount Excludes Decimals", which is currently turned off.
- 11:** A section titled "Save Settings as a New Template:" containing a text input field labeled "NEW TEMPLATE NAME" and a "SAVE TEMPLATE" button.
- 12:** A "READ FILE" button with a right-pointing arrow at the bottom of the form.

5. (Optional) Use the drop-down to select a layout template. Applying a template will remove any layout that you may have created below.
6. Arrange the fields in the order they appear in your file from left to right.
7. (Optional) Click the "+ Insert New Field" link to insert a new field. If you would like to ignore a field, insert a "Filler" notation.
8. Use the drop-down to select a delimiter.
9. (Optional) Enter the number of header rows to skip.
10. (Optional) Check the box to exclude decimals in the amounts.
11. (Optional) If saving the upload as a template, enter a template name and click the **Save Template** button.
12. Click the **Read File** button.

UPLOAD DETAILS

13 ACH COMPANY
ABC Company

14 OFFSETTING ACCOUNT
Checking *****485

15 Balance ☐

16 Approve ☐

Another Recipient \$25.00
987654321 271972899

17 NEXT →

REVIEW FILE UPLOAD

FILE Payroll-sample.csv

ACH COMPANY ABC Company

OFFSETTING ACCOUNT Checking *****485

EFFECTIVE DATE 07/23/2021

TOTALS

CREDITS (0) \$0.00

DEBITS (1) \$25.00

RECIPIENTS

ANOTHER RECIPIENT 987654321 / \$25.00

18 SUBMIT FILE

FILE UPLOAD COMPLETE

✓

FILE SUCCESSFULLY UPLOADED

Your file has been successfully uploaded. You can close this wizard to view your uploaded content, or you can upload another file.

19 UPLOAD NEW FILE

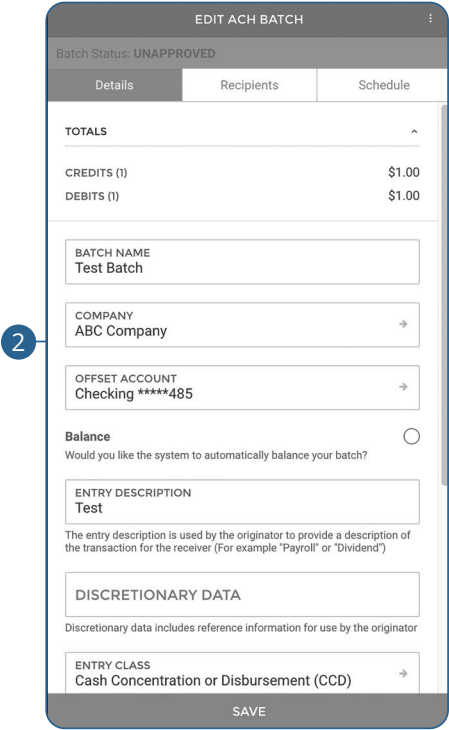
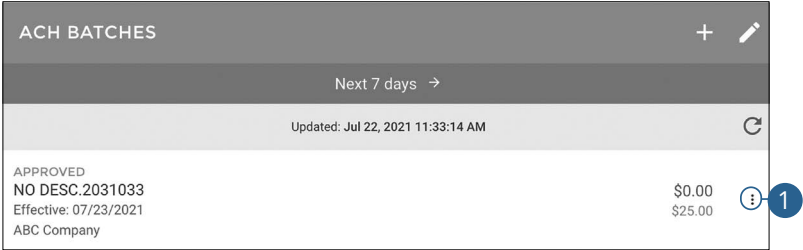
20 CLOSE WINDOW

13. Use the drop-down to select an ACH company.
14. Use the drop-down to select an offset account.
15. (Optional) Check the “Balance” box.
16. (Optional) Check the “Approve” box.
17. Click the **Next** button.
18. Review the upload and click the **Submit File** button.
19. To upload another file, click the **Upload New File** button.
20. Click the **Close Window** button to return to the ACH overview page.


ACH

Editing an ACH Batch

You can edit any pending ACH batch.



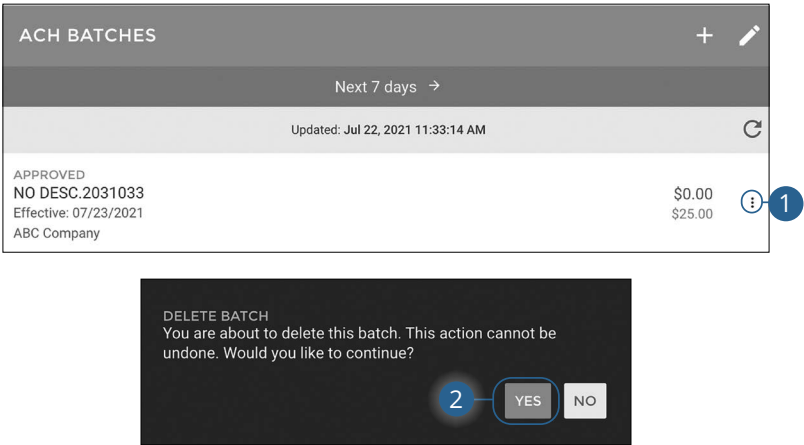
Click the **ACH** tab.

1. Click the  icon next to the ACH Batch you would like to edit and select "View/Edit Batch."
2. Make the necessary changes and click the **Save** button.


ACH

Deleting an ACH Batch

You can delete pending transactions up until their process date.



Click the **ACH** tab.

1. Click the  icon next to the ACH Batch you would like to delete and select "Delete Batch."
2. Click the **Yes** button.

ACH

Approving an ACH Batch

You can approve any pending ACH batch.

ACH BATCHES

Next 7 days →

Updated: Jul 22, 2021 11:33:14 AM

APPROVED			
NO DESC.2031033	\$0.00		
Effective: 07/23/2021	\$25.00		
ABC Company			
UNAPPROVED			
New Batch	\$1.00		
Effective: 07/22/2021	\$0.00		
ABC Company			
SAVED FOR LATER			
Payroll	\$1.00		
ABC Company	\$0.00		

1

APPROVE ALL

CONFIRM APPROVAL

Do you want to approve all items in the list?

3

APPROVE

CANCEL

Click the **ACH** tab.

- 1. To approve all unapproved batches, click the **Approve All** button.
- 2. To approve a single batch, click the **:** icon next to the ACH Batch you would like to approve and select "Approve Batch."
- 3. Click the **Approve** button.

ACH

Reversing an ACH Batch

You can reverse any processed ACH batch.

ACH HISTORY

Last 7 days →

Updated: Jul 26, 2021 9:38:45 AM

↻

NO DESC.2031033
Effective: 07/23/2021
ABC Company

\$25.00
\$25.00

⋮

1

2

SELECT RECIPIENTS

Please select which Participants and Detail Records to include in this batch reversal:

SEARCH FOR... 🔍

All Selected

👤

Another Recipient
ID: 271972899
987654321

\$25.00
271972899
987654321

☑

Credits to be Reversed (0)
\$0.00

Debits to be Reversed (1)
\$25.00

3

SCHEDULE REVERSAL →

4

SCHEDULE REVERSAL

When should this reversal occur?

SELECT DATE
07/27/2021

5

REVIEW REVERSAL →

Click the **ACH** tab.

1. Click the **⋮** icon next to the ACH Batch you would like to reverse and select "Reverse Batch."
2. Select which transactions you would like to reverse.
3. Click the **Schedule Reversal** button.
4. Select a reversal date.
5. Click the **Review Reversal** button.

<

REVIEW BATCH REVERSAL

>

STATUS	NEW
BATCH NAME	NO DESC.2031033
OFFSETTING ACCOUNT	Checking *****485
ENTRY DESCRIPTION	Reversal
COMPANY NAME	ABC Company
DISCRETIONARY DATA	
ENTRY CLASS	Prearranged Payment & Deposit (PPD)
RECIPIENTS	^
PARTICIPANT	Another Recipient / \$25.00

APPROVE AND SUBMIT →

6

6. Review the batch reversal and click the **Approve and Submit** button.

ACH

Tax Payments

With Business Online Banking, you can initiate a 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.

TAX PAYMENTS 1 + ✎

NEW TAX PAYMENT X

We will walk you through the steps to create a new tax payment. First, tell us what kind of tax document you need to file.

2 **IRS FORM** required →

3 **COMPANY** required →

Not sure which document you need to file? Contact your financial institution.

4 **NEXT** →

FORM DETAILS X

Select a tax form:

TAX FORM 11-C →

Company Information

COMPANY ABC Company →

IDENTIFICATION (EIN) 123456789

NEXT →

REVIEW TAX PAYMENT X

IRS Form	11-C
Company	ABC Company
Identification (EIN)	123456789
Tax Information	Cash Bond Payment
Tax Period End Date	7/31/2021
Payment Account	Checking
Payment Date	8/31/2021
Payment Amount	\$1.00

APPROVE AND SUBMIT

Click the **ACH** tab.

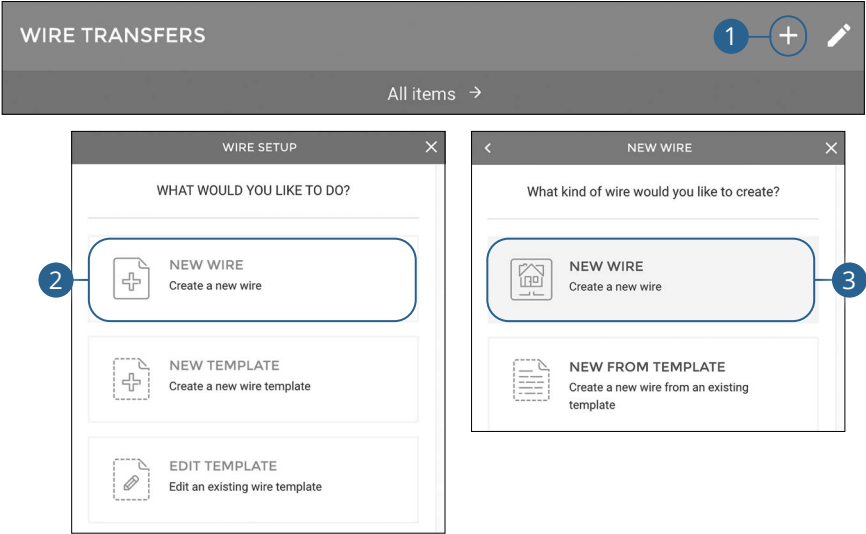
1. Click the **+** icon.
2. Use the drop-down to select an IRS form.
3. Use the drop-down to select a company.
4. Click the **Next** button.
5. Fill out the appropriate information and click the **Next** button.
6. Review the tax payment information and click the **Approve and Submit** button.

ACH: Tax Payments

Wires

New 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.



Click the **Wires** tab.

1. Click the **+** icon.
2. Click the **New Wire** button.
3. Click the **New Wire** button.

Part 1: Recipient Information

The form is divided into two main sections. The left section contains fields for recipient details, and the right section contains fields for bank and beneficiary information. A 'CONTINUE' button is at the bottom right.

- 4** COMPANY (required)
- 5** ACCOUNT (required)
- 6** AMOUNT (required)
- RECIPIENT INFORMATION (dropdown)
- 7** NAME (required)
- ADDRESS 1
- ADDRESS 2
- 8** CITY
- STATE (required)
- ZIP
- 9** DESCRIPTION (Please indicate purpose (ex. real estate, investments, etc.))
- 10** BANK ROUTING #
- 11** BANK NAME
- 12** ACCOUNT #
- 13** ACCOUNT TYPE (required)
- BANK ADDRESS 1
- BANK ADDRESS 2
- BANK CITY
- BANK STATE (required)
- BANK ZIP
- BENEFICIARY FINANCIAL INSTITUTION (dropdown)
- INTERMEDIARY BANK (dropdown)
- 16** CONTINUE →

4. Use the drop-down to select a company.
5. Use the drop-down to select an account.
6. Enter an amount.
7. Enter the recipient's name.
8. (Optional) Enter the recipient's address.
9. (Optional) Enter a description.
10. Enter the recipient's bank's routing number.
11. Enter the recipient's bank's name.
12. Enter the recipient's account number.
13. Use the drop-down to select an account type.
14. (Optional) Enter the recipient's bank's address.
15. (Optional) Go to page 61 for information about adding beneficiary and intermediary institutions.
16. Click the **Continue** button.

Part 2: (Optional) Beneficiary and Intermediary Institutions

When sending a wire, the beneficiary financial institution is the final bank that receives the funds. 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.

The image shows a wire transfer form with two main sections: 'BENEFICIARY FINANCIAL INSTITUTION' and 'INTERMEDIARY BANK'. Each section has a dropdown arrow icon to its right. Below these are input fields for 'BANK NAME', 'BANK ROUTING #', 'REF CODE', and 'ADDRESS' (split into ADDRESS 1, ADDRESS 2, CITY, STATE, and ZIP). A 'CONTINUE' button is at the bottom of the first section. Numbered callouts (1-11) point to specific elements: 1 and 6 are the dropdown arrows; 2, 3, 4, and 5 are the input fields for the beneficiary institution; 7, 8, 9, and 10 are the input fields for the intermediary bank; and 11 is the 'CONTINUE' button.

1. Click the ▼ icon to enter the beneficiary financial institution's information.
2. Enter the beneficiary's name.
3. Enter the beneficiary's routing number.
4. Enter a reference code.
5. Enter the beneficiary's address.
6. Click the ▼ icon to enter the intermediary bank's information.
7. Enter the intermediary bank's name.
8. Enter the intermediary bank's routing number.
9. Enter a reference code.
10. Enter the intermediary bank's address.
11. Click the **Continue** button.

Part 3: Schedule Wire Payment

Future dated wire transfers will be made available to the bank for processing at 4 AM CST on the date selected.

Approved wire transfers will no longer be editable on the scheduled date after bank processing is complete.

The screenshot shows a 'SCHEDULE' form with the following elements:

- 1** Points to a date selection field labeled 'DATE' containing '7/26/2021 (Immediately)' and a calendar icon.
- 2** Points to an 'Approve' section with a checkbox and the text: 'Approved wire transfers will no longer be editable on the scheduled date after bank processing is complete.'
- 3** Points to a 'CONTINUE →' button at the bottom.

Text within the form:

SCHEDULE

When should it occur?

DATE
7/26/2021 (Immediately)

Future dated wire transfers will be made available to the bank for processing at 4:00:00 AM CT on the date selected.

Approve
☐ Approved wire transfers will no longer be editable on the scheduled date after bank processing is complete.

CONTINUE →

1. Select a date.
2. (Optional) Check the box to approve the wire transfer.
3. Click the **Continue** button.

Part 4: Review Wire Payment

The first screenshot shows a 'REVIEW' window with the following details:

Field	Value
ACCOUNT	Checking *4485
AMOUNT	\$1.00
COMPANY	ABC Company
RECIPIENT INFORMATION	▼
SCHEDULE	^
WHEN	Future

Future dated wire transfers will be made available to the bank for processing at 4:00:00 AM CT on the date selected.

DATE: 8/20/2021

Approved wire transfers will no longer be editable on the scheduled date after bank processing is complete.

CREATE WIRE

The second screenshot shows a confirmation screen with a checkmark and the text 'ALL DONE! SUCCESSFULLY CREATED NEW WIRE'. Below this, it says 'If you would like to save the information in this wire for future use, you can save it as a template.' There are two buttons: 'SAVE WIRE AS TEMPLATE' and 'SET UP A WIRE TRANSFER'. At the bottom is a 'CLOSE' button.

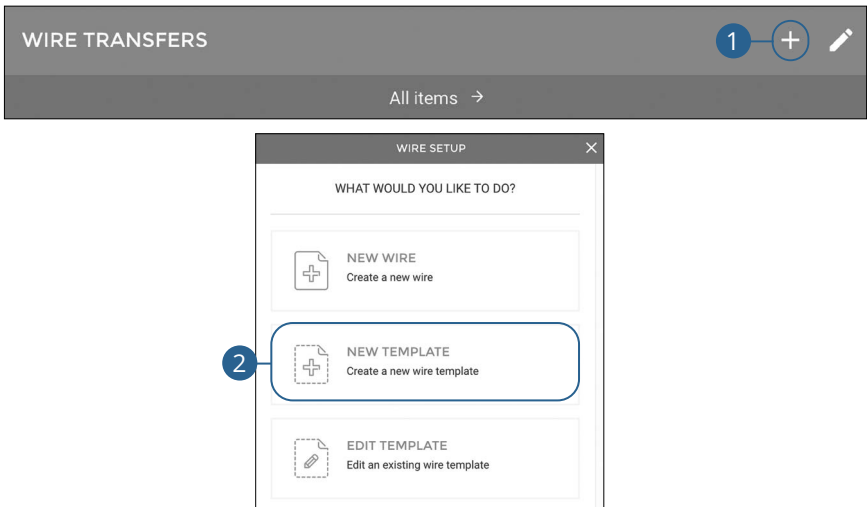
1. Review the wire transfer and click the **Create Wire** button.
2. Click the **Save Wire As Template** button to save the wire as a template.
3. Click the **Set Up A Wire Transfer** button to create a new wire transfer.
4. Click the **Close** button to close the window.

Wires

Creating a Domestic Wire Template

If you have frequent repeating payments, 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.

Part 1: Recipient Information



Click the **Wires** tab.

1. Click the **+** icon.
2. Click the **New Template** button.

3 COMPANY required →

4 ACCOUNT required →

5 AMOUNT

RECIPIENT INFORMATION ^

6 NAME

ADDRESS 1

ADDRESS 2

7 CITY

STATE →

ZIP

8 DESCRIPTION

Please indicate purpose (ex. real estate, investments, etc.)

BANK ROUTING # 9

BANK NAME 10

ACCOUNT # 11

ACCOUNT TYPE → 12

BANK ADDRESS 1

BANK ADDRESS 2

BANK CITY 13

BANK STATE →

BANK ZIP

BENEFICIARY FINANCIAL INSTITUTION v 14

INTERMEDIARY BANK v

CONTINUE → 15

3. Use the drop-down to select a company.
4. Use the drop-down to select an account.
5. (Optional) Enter an amount.
6. (Optional) Enter the recipient's name.
7. (Optional) Enter the recipient's address.
8. (Optional) Enter a description.
9. (Optional) Enter the recipient's bank's routing number.
10. (Optional) Enter the recipient's bank's name.
11. (Optional) Enter the recipient's account number.
12. (Optional) Use the drop-down to select an account type.
13. (Optional) Enter the recipient's bank's address.
14. (Optional) Go to page 66 for information about adding beneficiary and intermediary institutions.
15. Click the **Continue** button.

Part 2: (Optional) Beneficiary and Intermediary Institutions

When sending a wire, the beneficiary financial institution is the final bank that receives the funds. 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.

The screenshot displays a wire transfer form with two main sections: 'BENEFICIARY FINANCIAL INSTITUTION' and 'INTERMEDIARY BANK'. Each section contains fields for Bank Name, Bank Routing #, REF CODE, and Address (Address 1, Address 2, City, State, ZIP). A 'CONTINUE' button is located at the bottom of the first section. Numbered callouts (1-11) indicate the sequence of steps for entering the information.

1. Click the ▼ icon to enter the beneficiary financial institution's information.
2. Enter the beneficiary's name.
3. Enter the beneficiary's routing number.
4. Enter a reference code.
5. Enter the beneficiary's address.
6. Click the ▼ icon to enter the intermediary bank's information.
7. Enter the intermediary bank's name.
8. Enter the intermediary bank's routing number.
9. Enter a reference code.
10. Enter the intermediary bank's address.
11. Click the **Continue** button.

Part 3: Template Name

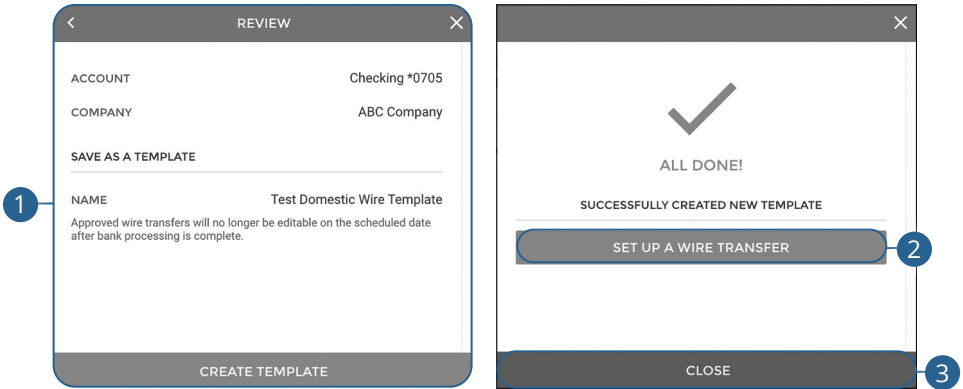
SAVE AS A TEMPLATE

1. required

2.

1. Enter a template name.
2. Click the **Continue** button.

Part 4: Review Wire Template



1. Review the wire template and click the **Create Template** button.
2. Click the **Set Up A Wire Transfer** button to create a new wire transfer.
3. Click the **Close** button to close the window.

Wires

Initiating a Template

Using templates for recurring payments reduces mistakes and saves you time.

Part 1: Initiating a Template

The process is shown in five numbered steps:

- WIRES TRANSFERS**: The main header with a '+' icon to initiate a new wire.
- WIRE SETUP**: A screen titled 'WHAT WOULD YOU LIKE TO DO?' with three options: 'NEW WIRE' (Create a new wire), 'NEW TEMPLATE' (Create a new wire template), and 'EDIT TEMPLATE' (Edit an existing wire template).
- NEW WIRE**: A screen titled 'What kind of wire would you like to create?' with two options: 'NEW WIRE' (Create a new wire) and 'NEW FROM TEMPLATE' (Create a new wire from an existing template).
- NEW WIRE FROM TEMPLATE**: A screen titled 'Choose a template to create a new wire:' with a search bar and a list of templates. The 'Test Domestic Wire Template' (Checking *0705) is selected.
- COMPANY, ACCOUNT, AMOUNT**: A screen with three required input fields: 'COMPANY', 'ACCOUNT', and 'AMOUNT'. Below these is a section for 'RECIPIENT INFORMATION'.

Click the **Wires** tab.

1. Click the **+** icon.
2. Click the **New Wire** button.
3. Click the **New From Template** button.
4. Select the template you would like to use.
5. Edit or add any necessary information and click the **Continue** button. Go to page 60 for more information about creating a domestic wire.

Part 2: Scheduling a Wire

SCHEDULE

When should it occur?

6 **DATE**
7/26/2021 (Immediately)

Future dated wire transfers will be made available to the bank for processing at 4:00:00 AM CT on the date selected.

7 **Approve**
Approved wire transfers will no longer be editable on the scheduled date after bank processing is complete.

8 **CONTINUE** →

6. Select a date.
7. (Optional) Check the box to approve the wire transfer.
8. Click the **Continue** button.

Part 3: Reviewing a Wire

9

REVIEW

ACCOUNT: Checking *4485

AMOUNT: \$1.00

COMPANY: ABC Company

RECIPIENT INFORMATION: ▾

SCHEDULE: ▴

WHEN: Future

DATE: 8/20/2021

Future dated wire transfers will be made available to the bank for processing at 4:00:00 AM CT on the date selected.

Approved wire transfers will no longer be editable on the scheduled date after bank processing is complete.

CREATE WIRE

ALL DONE!

SUCCESSFULLY CREATED NEW WIRE

If you would like to save the information in this wire for future use, you can save it as a template.

10 SAVE WIRE AS TEMPLATE

11 SET UP A WIRE TRANSFER

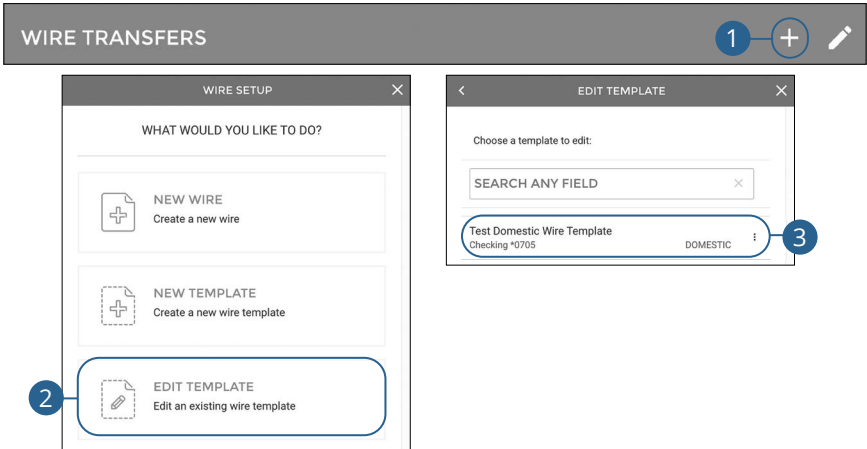
12 CLOSE

- 9.** Review the wire transfer and click the **Create Wire** button.
- 10.** Click the **Save Wire As Template** button to save the wire as a template.
- 11.** Click the **Set Up A Wire Transfer** button to create a new wire transfer.
- 12.** Click the **Close** button to close the window.

Wires

Editing a Wire Template

Easily edit a template when changes are necessary.



Click the **Wires** tab.

1. Click the **+** icon.
2. Click the **Edit Template** button.
3. Select the template you would like to edit.

The image displays three sequential screenshots of a wire transfer template editing process, numbered 4, 5, and 6.

Screenshot 4: A form titled "Test Domestic Wire Template". It contains the following fields:

- TEMPLATE NAME: Test Domestic Wire Template
- COMPANY: ABC Company
- ACCOUNT: Checking *4485
- AMOUNT: (empty)
- RECIPIENT INFORMATION: (empty)

A "CONTINUE" button is at the bottom right.

Screenshot 5: A "REVIEW" screen showing the same information as Screenshot 4. It includes a confirmation message: "Approved wire transfers will no longer be editable on the scheduled date after bank processing is complete." An "UPDATE TEMPLATE" button is at the bottom.

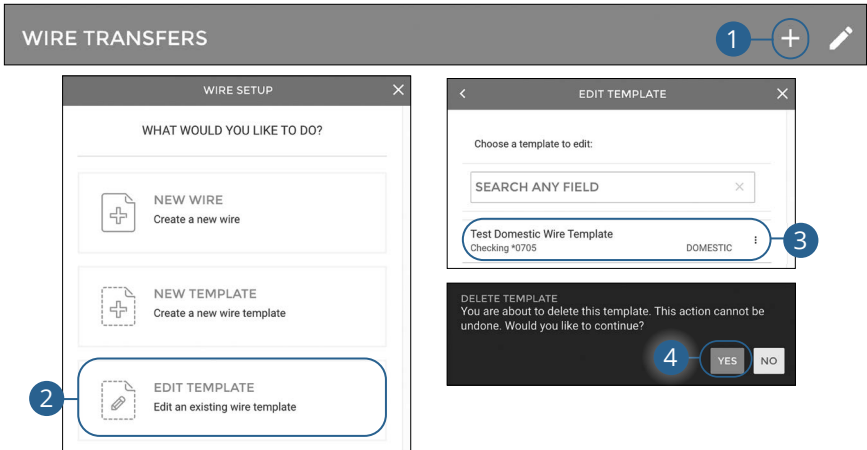
Screenshot 6: A "SUCCESSFULLY UPDATED TEMPLATE" screen. It features a large checkmark and the text "ALL DONE!". Below this, there are two buttons: "SET UP A WIRE TRANSFER" and "CLOSE".

4. Make the necessary changes and click the **Continue** button.
5. Review the wire template and click the **Update Template** button.
6. Click the **Set Up A Wire Transfer** button to create a wire transfer.
7. Click the **Close** button to close the window.

Wires

Deleting a Wire Template

Delete an unnecessary template. Once a template is deleted, previous payments using the template do not change.



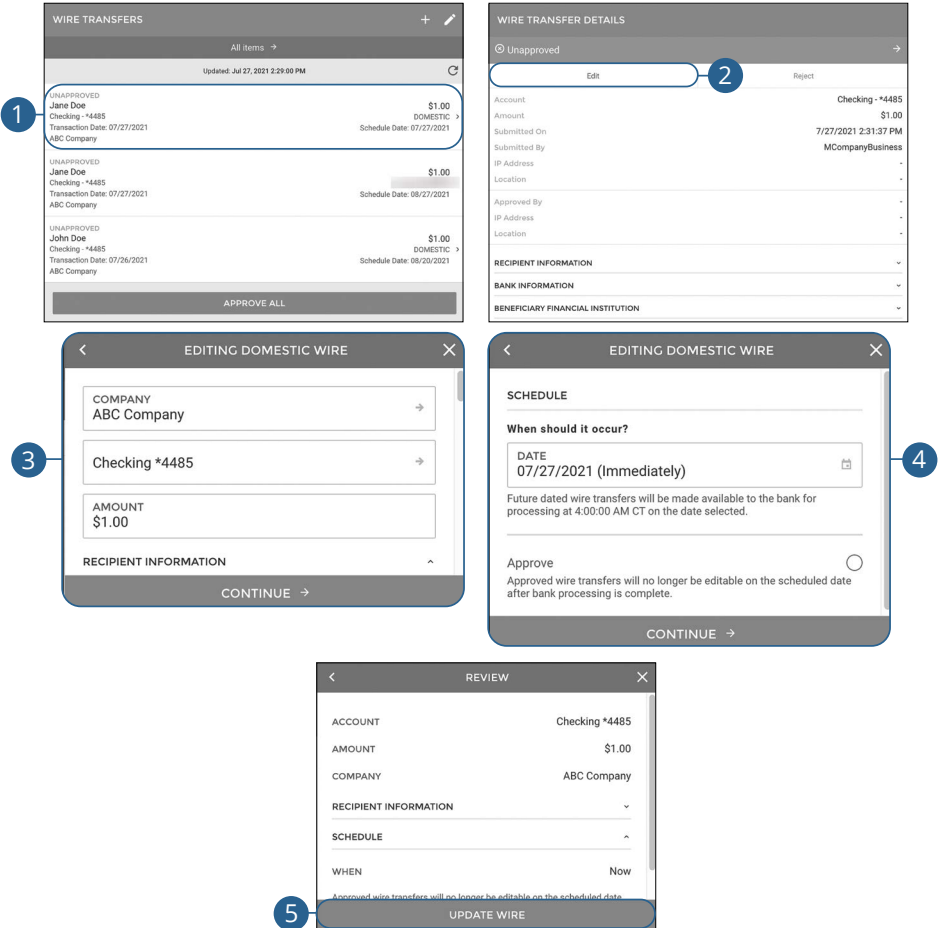
Click the **Wires** tab.

1. Click the **+** icon.
2. Click the **Edit Template** button.
3. Click the **:** icon next to the template you would like to delete and select "Delete Template."
4. Click the **Yes** button.

Wires

Editing a Wire

You can edit any pending wire transfer.



Click the **Wires** tab.

1. Select the wire transfer you would like to edit.
2. Click the **Edit** button.
3. Make the necessary changes and click the **Continue** button.
4. Make the necessary changes and click the **Continue** button.
5. Click the **Update Wire** button.

Wires

Deleting a Wire

You can delete pending transactions up until their process date.

1 Select the wire transfer you would like to delete.

2 Click the **Delete Wire** button.

3 Click the **Delete** button.

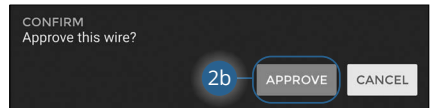
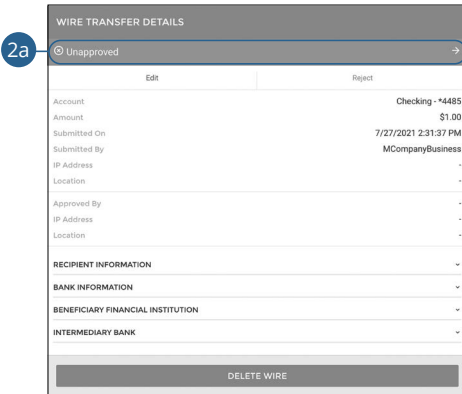
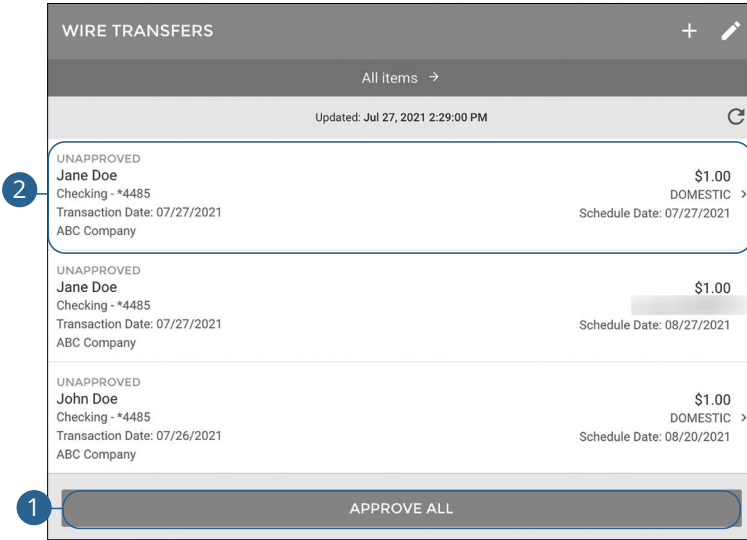
Click the **Wires** tab.

1. Select the wire transfer you would like to delete.
2. Click the **Delete Wire** button.
3. Click the **Delete** button.

Wires

Approving a Wire

You can approve any pending wires.



Click the **Wires** tab.

1. To approve all unapproved wires, click the **Approve All** button.
2. To approve a single wire, select the wire you would like to approve.
 - a. Click the **Unapproved** button.
 - b. Click the **Approve** button.

Wires

Rejecting a Wire

You can reject any pending wires.

WIRE TRANSFERS

All items →

Updated: Jul 27, 2021 2:29:00 PM

1 UNAPPROVED
Jane Doe
Checking - *4485
Transaction Date: 07/27/2021
ABC Company
\$1.00
DOMESTIC >
Schedule Date: 07/27/2021

UNAPPROVED
Jane Doe
Checking - *4485
Transaction Date: 07/27/2021
ABC Company
\$1.00
Schedule Date: 08/27/2021

UNAPPROVED
John Doe
Checking - *4485
Transaction Date: 07/26/2021
ABC Company
\$1.00
DOMESTIC >
Schedule Date: 08/20/2021

APPROVE ALL

WIRE TRANSFER DETAILS

Unapproved →

Edit 2 Reject

Account: Checking - *4485
Amount: \$1.00
Submitted On: 7/27/2021 2:31:37 PM
Submitted By: MCompanyBusiness
IP Address: -
Location: -
Approved By: -
IP Address: -
Location: -

RECIPIENT INFORMATION
BANK INFORMATION
BENEFICIARY FINANCIAL INSTITUTION
INTERMEDIARY BANK

DELETE WIRE

REJECT WIRE

REJECT REASON
0 / 250

REJECT WIRE 3

CONFIRM WIRE REJECTION
Do you want to reject this wire transfer?

4 REJECT CANCEL

Click the **Wires** tab.

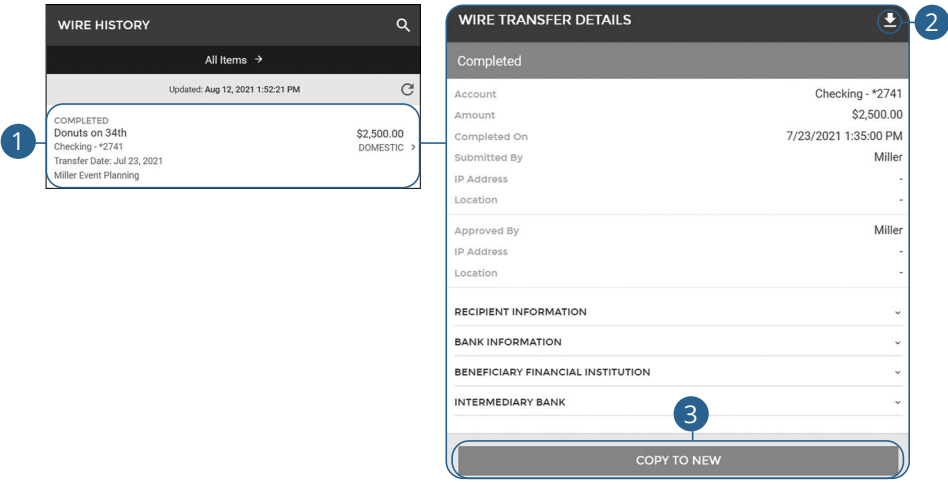
1. Select the wire you would like to reject.
2. Click the **Reject** button.
3. Enter a reason and click the **Reject Wire** button.
4. Click the **Reject** button.

Wires: Rejecting a Wire


Wires

Wire History

All wire transfers appear in Wire History.



Click the **Wires** tab.

1. Select a wire transfer to view additional information.
2. To download wire transfer details click the  icon.
3. Click the **Copy To New** button to copy the wire information to a new wire. Go to page 60 for more information about creating a wire transfer.

Positive Pay

Introduction

Positive Pay is a business feature that helps minimize or eliminate check fraud, prevent related losses and simplify your account reconciliation.

The Positive Pay system electronically compares daily business-issued checks with existing check records. When a check is filed and does not match the provided record, it is flagged as an exception and referred back to you for a payment decision.

CURRENT EXCEPTIONS	POSITIVE PAY CHECKS ISSUED
Showing All Items →	Current Date →
Updated: May 31, 2022 6:41:20 PM	Updated: May 31, 2022 6:41:20 PM
Positive Pay Cut-off time for Exceptions is 9:00 AM.	NO CHECKS ISSUED
NO POSITIVE PAY EXCEPTIONS	
HISTORICAL DECISIONS	
Showing All Items from 5/31/2022 to 5/31/2022 →	
Updated: May 31, 2022 6:41:20 PM	
Positive Pay Cut-off time for Exceptions is 9:00 AM.	
NO POSITIVE PAY DECISIONS	

Positive Pay

Manually Add 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.



Note: Default cutoff for Positive Pay additions and decisions is 11 AM CST.

CURRENT EXCEPTIONS	POSITIVE PAY CHECKS ISSUED
Showing All Items →	Current Date →
Updated: May 31, 2022 6:41:20 PM	Updated: May 31, 2022 6:41:20 PM
Positive Pay Cut-off time for Exceptions is 9:00 AM.	NO CHECKS ISSUED
NO POSITIVE PAY EXCEPTIONS	

ISSUED CHECK

What would you like to do?

2

+

NEW CHECK ISSUE

Select this option to add a new Check Issued.

↑

UPLOAD A FILE

Select this option to upload a Fixed Length or a Comma Delimited file.

✎

MANAGE TEMPLATES

Select this option to create a new File Upload template or manage existing templates.

Click the **Positive Pay** tab.

1. Click the **+** icon.
2. Click the **New Check Issue** button.

The screenshot shows a mobile application interface for creating a new issued check. The title bar at the top is dark gray with a back arrow on the left and a close 'X' on the right. The title 'NEW ISSUED CHECK' is centered in the title bar. Below the title bar, there are six input fields, each with a blue circle containing a number (3 through 8) to its left. The fields are: 'SERIAL NUMBER' (required), 'ACCOUNT' (required with a right arrow icon), 'PAYEE', 'AMOUNT' (required), 'WRITE DATE' (required with a calendar icon), and 'Void' (with a radio button). At the bottom of the form is a wide, light gray button labeled 'CREATE CHECK'. A vertical scrollbar is visible on the right side of the form.

3 SERIAL NUMBER required

4 ACCOUNT required →

5 PAYEE

6 AMOUNT required

7 WRITE DATE required

8 Void

9 CREATE CHECK

3. Enter the serial number.
4. Enter the account number.
5. (Optional) Enter the payee.
6. Enter the amount.
7. Enter the write date.
8. Check the box to mark the check as void
9. Click the **Create Check** button.

Positive Pay

Check Upload Templates

Create a template for uploading checks.

Fixed Length Template

CURRENT EXCEPTIONS	POSITIVE PAY CHECKS ISSUED
Showing All Items →	Current Date →
Updated: May 31, 2022 6:41:20 PM	Updated: May 31, 2022 6:41:20 PM
Positive Pay Cut-off time for Exceptions is 9:00 AM.	NO CHECKS ISSUED
NO POSITIVE PAY EXCEPTIONS	

ISSUED CHECK

What would you like to do?

NEW CHECK ISSUE
 Select this option to add a new Check Issued.

UPLOAD A FILE
 Select this option to upload a Fixed Length or a Comma Delimited file.

MANAGE TEMPLATES
 Select this option to create a new File Upload template or manage existing templates.

MANAGE TEMPLATES

What would you like to do?

NEW FIXED LENGTH TEMPLATE
 Select this option to create a new template for Fixed Length file uploads.

NEW DELIMITER SEPARATED TEMPLATE
 Select this option to create a new template for Delimiter Separated file uploads.

EDIT UPLOAD TEMPLATE
 Select this option to modify or delete existing file upload templates.

Click the **Positive Pay** tab.

1. Click the **+** icon.
2. Click the **Manage Templates** button.
3. Click the **New Fixed Length Template** button.

UPLOAD TEMPLATE DETAILS

4 Save Settings as a New Template: required

TEMPLATE NAME

Select the fields contained in the Undetermined file and place them in the order they exist from left to right. If you would like to ignore a field, insert a **Filler** notation.

7

Account Number Required required

FIELD LENGTH

Amount Required required

FIELD LENGTH

Serial Number Required required

FIELD LENGTH

Write Date Required required

FIELD LENGTH

5

6 + Insert New Field

8 Number of Header Rows to Skip:

8 HEADER ROWS

9 Amount Excludes Decimals

10 SAVE

SUCCESS

11

TEMPLATE SUCCESSFULLY SAVED

CLOSE WINDOW


4. Enter a template name.
5. Arrange the fields in the order they appear in your file from left to right.
6. (Optional) Click the “+ Insert New Field” link to insert a new field. If you would like to ignore a field, insert a “Filler” notation.
7. Enter a field length for each field.
8. (Optional) Enter the number of header rows to skip.
9. (Optional) Check the box to exclude decimals in the amounts.
10. Click the **Save** button.
11. Click the **Close Window** button.

Delimiter Separated Template


CURRENT EXCEPTIONS	POSITIVE PAY CHECKS ISSUED
Showing All Items →	Current Date →
Updated: May 31, 2022 6:41:20 PM	Updated: May 31, 2022 6:41:20 PM
Positive Pay Cut-off time for Exceptions is 9:00 AM.	NO CHECKS ISSUED
NO POSITIVE PAY EXCEPTIONS	

ISSUED CHECK


What would you like to do?



NEW CHECK ISSUE
Select this option to add a new Check Issued.




UPLOAD A FILE
Select this option to upload a Fixed Length or a Comma Delimited file.




MANAGE TEMPLATES
Select this option to create a new File Upload template or manage existing templates.

MANAGE TEMPLATES


What would you like to do?



NEW FIXED LENGTH TEMPLATE
Select this option to create a new template for Fixed Length file uploads.



NEW DELIMITER SEPARATED TEMPLATE
Select this option to create a new template for Delimiter Separated file uploads



EDIT UPLOAD TEMPLATE
Select this option to modify or delete existing file upload templates

Click the **Positive Pay** tab.

1. Click the **+** icon.
2. Click the **Manage Templates** button.
3. Click the **New Delimiter Separated Template** button.

UPLOAD TEMPLATE DETAILS

Save Settings as a New Template: required

TEMPLATE NAME

Select the fields contained in the Undetermined file and place them in the order they exist from left to right. If you would like to ignore a field, insert a **Filler** notation.

Account Number Required	⋮
Amount Required	⋮
Serial Number Required	⋮
Write Date Required	⋮

+ Insert New Field

Number of Header Rows to Skip:

HEADER ROWS

Amount Excludes Decimals ☐

SAVE

SUCCESS

✓

TEMPLATE SUCCESSFULLY SAVED

CLOSE WINDOW

4. Enter a template name.
5. Arrange the fields in the order they appear in your file from left to right.
6. (Optional) Click the “+ Insert New Field” link to insert a new field. If you would like to ignore a field, insert a “Filler” notation.
7. (Optional) Enter the number of header rows to skip.
8. (Optional) Check the box to exclude decimals in the amounts.
9. Click the **Save** button.
10. Click the **Close Window** button.

Positive Pay

Edit Upload Templates

Easily edit or delete a template.

The screenshot displays the Positive Pay interface. At the top, there are two tabs: 'CURRENT EXCEPTIONS' and 'POSITIVE PAY CHECKS ISSUED'. The 'POSITIVE PAY CHECKS ISSUED' tab is active, showing a 'Current Date' and 'Updated: May 31, 2022 6:41:20 PM'. Below the tabs, there are two panels. The left panel, titled 'ISSUED CHECK', shows options for 'NEW CHECK ISSUE', 'UPLOAD A FILE', and 'MANAGE TEMPLATES'. The 'MANAGE TEMPLATES' option is highlighted with a blue circle and the number 2. The right panel, titled 'MANAGE TEMPLATES', shows options for 'NEW FIXED LENGTH TEMPLATE', 'NEW DELIMITER SEPARATED TEMPLATE', and 'EDIT UPLOAD TEMPLATE'. The 'EDIT UPLOAD TEMPLATE' option is highlighted with a blue circle and the number 3.

Click the **Positive Pay** tab.

1. Click the **+** icon.
2. Click the **Manage Templates** button.
3. Click the **Edit Upload Template** button.

EDIT UPLOAD TEMPLATES

4 Test Fixed Length Template
Fixed Length

UPLOAD TEMPLATE DETAILS

Save Settings as a New Template:

TEMPLATE NAME
Test Fixed Length Template

Select the fields contained in the Undetermined file and place them in the order they exist from left to right. If you would like to ignore a field, insert a **Filler** notation.

Account Number Required
FIELD LENGTH
9

Amount Required
FIELD LENGTH
6

Serial Number Required
FIELD LENGTH
10

Write Date Required
FIELD LENGTH
6

+ Insert New Field

Number of Header Rows to Skip:
HEADER ROWS
1

Amount Excludes Decimals ☐ 6a

DELETE THIS TEMPLATE

SAVE

DELETE A TEMPLATE
Are you sure you want to delete the Test Fixed Length Template template?

6b DELETE CANCEL

4. Select the template you would like to edit or delete.
5. To edit a template, make the necessary changes and click the **Save** button.
6. To delete a template:
 - a. Click the **Delete This Template** button.
 - b. Click the **Delete** button.

Positive Pay

Manually Add Checks Via Upload

Add checks by uploading a fixed length or a comma delimited file.

CURRENT EXCEPTIONS	POSITIVE PAY CHECKS ISSUED
Showing All Items →	Current Date →
Updated: May 31, 2022 6:41:20 PM	Updated: May 31, 2022 6:41:20 PM
Positive Pay Cut-off time for Exceptions is 9:00 AM.	NO CHECKS ISSUED
NO POSITIVE PAY EXCEPTIONS	

ISSUED CHECK

What would you like to do?

NEW CHECK ISSUE
Select this option to add a new Check Issued.

UPLOAD A FILE
Select this option to upload a Fixed Length or a Comma Delimited file.

MANAGE TEMPLATES
Select this option to create a new File Upload template or manage existing templates.

UPLOAD FILE

You can upload a Fixed Length file or a Comma Delimited file. To begin please select a file to upload.

SELECT A FILE

Need help determining which type of file you have? Please consult your software's documentation.

NEXT →

Click the **Positive Pay** tab.

1. Click the **+** icon.
2. Click the **Upload A File** button.
3. Click the **Select A File** button and select the file you wish to upload.
4. Click the **Next** button.

The screenshot shows the 'UPLOAD DETAILS' screen with the following elements and numbered callouts:

- 5:** A callout pointing to the 'Choose a layout template to apply (optional):' section, which contains a 'LAYOUT TEMPLATE' dropdown menu.
- 6:** A callout pointing to a vertical list of field names: 'Account Number Required', 'Amount Required', 'Serial Number Required', and 'Write Date Required'. Each field has a three-line icon to its right for reordering.
- 7:** A callout pointing to the '+ Insert New Field' button.
- 8:** A callout pointing to the 'Number of Header Rows to Skip:' section, which contains a 'HEADER ROWS' input field.
- 9:** A callout pointing to the 'Amount Excludes Decimals' checkbox.
- 10:** A callout pointing to the 'READ FILE' button at the bottom of the screen.

5. (Optional) Use the drop-down to select a layout template. Applying a template will remove any layout that you may have created below.
6. Arrange the fields in the order they appear in your file from left to right.
7. (Optional) Click the "+ Insert New Field" link to insert a new field. If you would like to ignore a field, insert a "Filler" notation.
8. (Optional) Enter the number of header rows to skip.
9. (Optional) Check the box to exclude decimals in the amounts.
10. Click the **Read File** button.

Positive Pay

Managing Exceptions

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 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: Default cutoff for Positive Pay additions and decisions is 11 AM CST.



Note: It is recommended that Positive Pay customers set up the "Positive Pay Exception" alert. This will alert them anytime there is an exception that needs attention. Go to page 99 for more information about creating an alert.

CURRENT EXCEPTIONS

Showing All Items →

Updated: May 31, 2022 6:41:20 PM

1

PAID NOT ISSUED

100

Mike's Acct *1954

\$65.00

08/14/2017

Positive Pay Exceptions

100

Approve

Fix

Return

2

ACCOUNT

Mike's Acct *1954

AMOUNT

\$65.00

DATE

08/14/2017

EXCEPTION REASON

Paid Not Issued

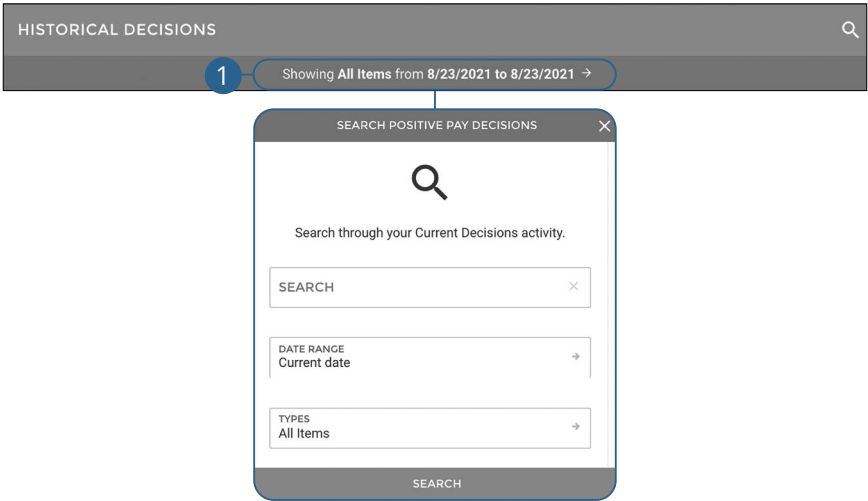
Click the **Positive Pay** tab.

1. Click an exception.
2. Select the appropriate decision.

Positive Pay

Historical Decisions

Any previous decisions will be listed in on the main Positive Pay page and can be displayed by a date range.



Click the **Positive Pay** tab.

1. Click the “Date Range” link to search historical decisions.

Reports

Creating a New Report

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.

REPORTS + **1**

SELECT A REPORT TYPE ×

ACH REPORTS

ACH Batches ➤
Select to view historical and scheduled ACH batches

ACH Transactions ➤
Select to view historical ACH transactions

ACTIVITY REPORTS

Account Activity ➤
Select to view account activity

TAX REPORTS

Tax Payments ➤
Select to view historical and scheduled tax payments

POSITIVE PAY REPORTS

Positive Pay - Checks Issued ➤
Select to view positive pay checks issued

Positive Pay - Decisions ➤
Select to view positive pay decisions

IP Address Equals ▼

IP ADDRESS

Country

COUNTRY ➔

City Equals ▼

CITY

Region

REGION ➔

Confirmation Number Equals ▼

CONFIRMATION NUMBER

NEW REPORT NAME **4**

Give this Report a name to distinguish it for future use.

SAVE NEW REPORT **5**

RUN REPORT ➔ **6**

Click the **Reports** tab.

1. Click the **+** icon.
2. Select the report you would like to run.
3. Fill out the necessary fields.
4. Enter a report name.
5. Click the **Save New Report** button to save the report.
6. Click the **Run Report** button to run the report. A PDF of your report will then download.

Reports

Running an Existing Report

REPORTS

+

Updated: Jul 29, 2021 8:26:35 AM

Test Account Report
Range: Last Month
Saved: 7/28/2021 4:09 PM

Activity
Account Activity

⋮

1

Click the **Reports** tab.

1. Click the ⋮ icon next to the report you would like to run and select “Run Report.” A PDF of your report will then download.


Reports

Editing a Report

You can edit any existing report.

The screenshot shows the 'REPORTS' tab in a software interface. At the top, there's a header 'REPORTS' with a plus icon. Below it, a status bar indicates 'Updated: Jul 29, 2021 8:26:35 AM'. The main area lists a 'Test Account Report' with details: 'Range: Last Month' and 'Saved: 7/28/2021 4:09 PM'. To the right of the report name is an 'Activity' icon (three dots) labeled 'Account Activity', which is circled with a blue '1'. Below this, a modal window titled 'VIEW/EDIT REPORT' is open. Inside the modal, the report details are shown: 'ACTIVITY / Test Account Report', 'Saved: 7/28/2021 4:09 PM / Range: Last Month'. There are three input fields: 'Report Name' (containing 'Test Account Report'), 'Account' (containing 'Checking *0705'), and 'Date' (containing 'Last Month'). These fields are grouped by a blue box with a blue '2' next to it. At the bottom of the modal, there are two buttons: 'SAVE CHANGES' (circled with a blue '3') and 'DELETE THIS REPORT'. At the very bottom of the modal is a 'RUN REPORT →' button.

Click the **Reports** tab.

1. Click the  icon next to the report you would like to edit and select "Edit Report" to make changes to an existing report.
2. Make the necessary changes.
3. Click the **Save Changes** button when you are finished making changes.


Reports

Deleting a Report

When a report is no longer needed, you can delete the unnecessary report.

The screenshot shows a 'REPORTS' section with a header bar containing a plus icon. Below the header, a status bar indicates 'Updated: Jul 29, 2021 8:26:35 AM'. A report card for 'Test Account Report' is displayed, showing 'Range: Last Month' and 'Saved: 7/28/2021 4:09 PM'. To the right of the report card, there is a link for 'Activity' with a sub-link 'Account Activity' and a three-dot menu icon. A blue circle with the number '1' points to this menu icon. Below the report card, a dark modal dialog titled 'DELETE REPORT' is shown. It contains the text: 'You are about to delete this report. This action cannot be undone. Would you like to continue?'. At the bottom of the dialog are two buttons: 'YES' and 'NO'. A blue circle with the number '2' points to the 'YES' button.

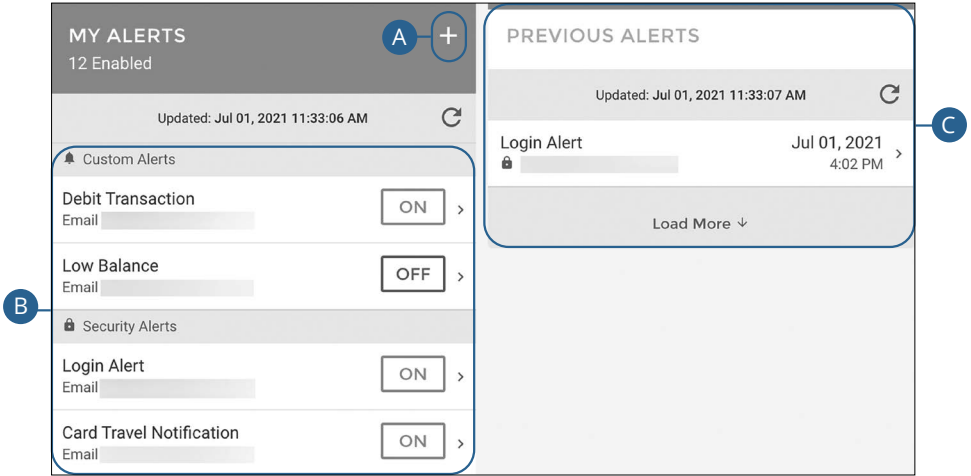
Click the **Reports** tab.

1. Click the  icon next to the report you would like to delete and select “Delete Report” to remove an existing report.
2. Click the **Yes** button to permanently remove the report.

Alerts

Alerts Overview

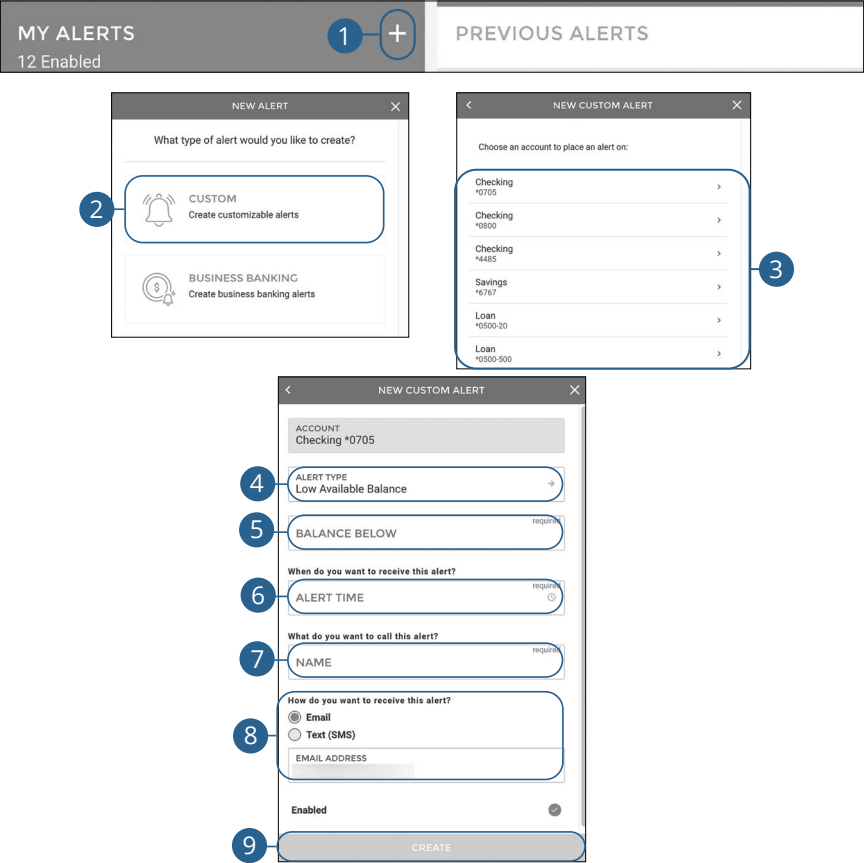
Stay on top of the transactions flowing to and from your accounts. When you create an alert through Online Banking, you specify the conditions that trigger that alert, so you stay on top of what's important to you.



Click the **Manage Alerts** tab.

- A. Click the **+** icon to create an alert.
- B. View your alerts and turn them on and off.
- C. View previous alerts.

Custom Alerts



Click the **Manage Alerts** tab.

1. Click the **+** icon.
2. Click the **Custom** button.
3. Select an account.
4. Use the drop-down to select an alert type.
5. Enter the required fields. Fields will vary based on the alert type selected.
6. Use the drop-down to select an alert time.
7. Enter a name for the alert.
8. Select a notification method.
9. Click the **Create** button.

Business Banking Alerts

MY ALERTS
12 Enabled

PREVIOUS ALERTS

NEW ALERT

What type of alert would you like to create?

CUSTOM
Create customizable alerts

BUSINESS BANKING
Create business banking alerts

NEW BUSINESS BANKING ALERT

Choose an account to place an alert on:

- Checking *0705
- Checking *0800
- Checking *4485
- Loan *0222-200
- Savings *6767
- Loan *0500-20

CREATE COMPANY BASED ALERT

NEW BUSINESS BANKING ALERT

ACCOUNT
Checking *0705

ALERT TYPE
ACH Batch Processed

AMOUNT GREATER THAN

What do you want to call this alert?

NAME

How do you want to receive this alert?

☐ Email

☐ Text (SMS)

EMAIL ADDRESS
erica@imcompany.com

Enabled

Show Details

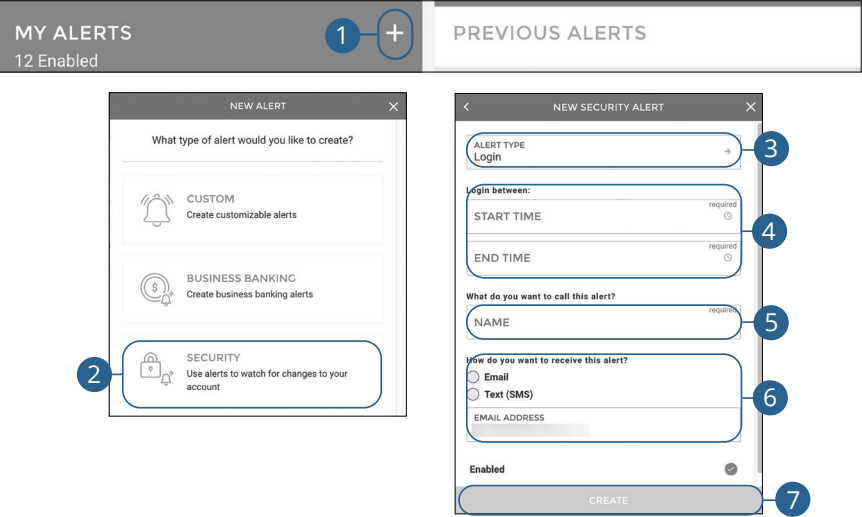
CREATE

Click the **Manage Alerts** tab.

1. Click the **+** icon.
2. Click the **Custom** button.
3. Select an account or click the **Create Company Based Alert** button to create a company based alert.
4. Use the drop-down to select an alert type.
5. Enter the required fields. Fields will vary based on the alert type selected.
6. Enter a name for the alert.
7. Select a notification method.
8. Click the **Create** button.

Security Alerts

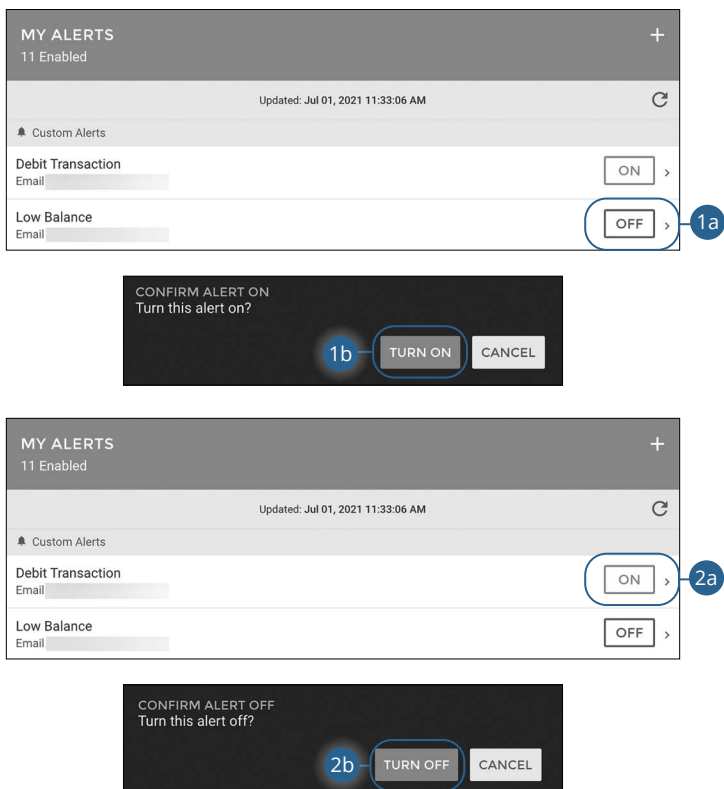
We want you to feel confident while using Online Banking. To help you feel safe and in control, Security Alerts are implemented in your accounts to notify you immediately when security scenarios occur.



Click the **Manage Alerts** tab.

1. Click the **+** icon.
2. Click the **Security** button.
3. Select an alert type.
4. Enter the required fields. Fields will vary based on the alert type selected.
5. Enter a name for the alert.
6. Select a notification method.
7. Click the **Create** button.

Turning Alerts On and Off



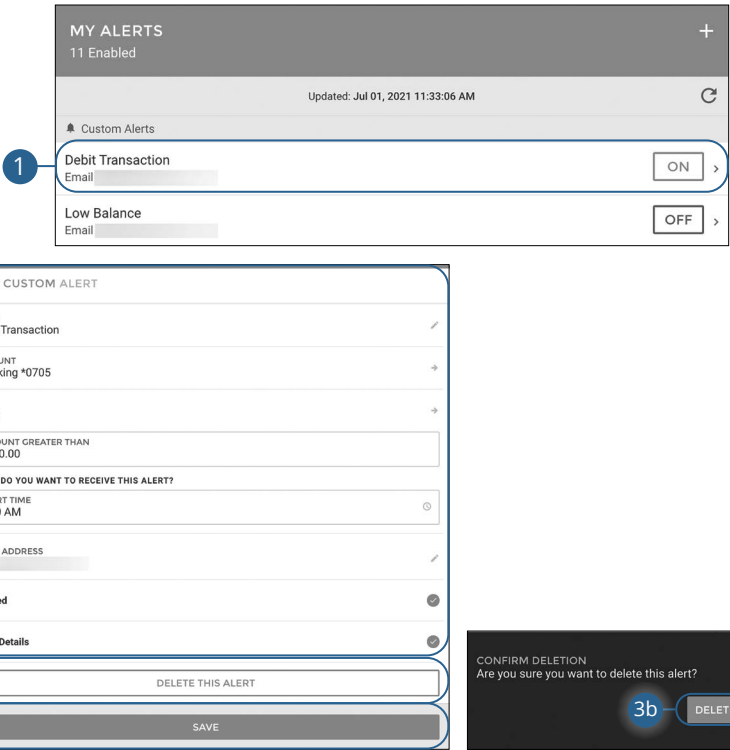
Click the **Manage Alerts** tab.

1. To turn an alert on:
 - a. Click the **Off** button next to the alert.
 - b. Click the **Turn On** button.
2. To turn an alert off:
 - a. Click the **On** button next to the alert.
 - b. Click the **Turn Off** button.

Alerts

Editing or Deleting Alerts

Quickly and easily edit or delete existing links.



Click the **Manage Alerts** tab.

1. Click an alert.
2. To edit an alert:
 - a. Make the necessary changes.
 - b. Click the **Save** button.
3. To delete an alert:
 - a. Click the **Delete This Alert** button.
 - b. Click the **Delete** button.

Alerts

Previous Alerts

View alerts previously sent to you.

MY ALERTS
12 Enabled

Updated: Jul 01, 2021 11:33:06 AM

Custom Alerts

Debit Transaction

Email

ON >

Low Balance

Email

OFF >

Security Alerts

Login Alert

Email

ON >

Card Travel Notification

Email

ON >

PREVIOUS ALERTS

Updated: Jul 01, 2021 11:33:07 AM

Login Alert

Jul 01, 2021
4:02 PM >

Load More ↓

Click the **Manage Alerts** tab.

1. Click an alert to view more details.

Marion Main Office
201 S Main Street | PO Box 151
Marion, KY 42064
270.965.3106

Calhoun
1 Veterans Memorial Blvd
Calhoun, KY 42327
270.273.9001

Salem
216 W Main Street
Salem, KY 42078
270.988.9000

Livermore
201 E 3rd Street | PO Box 250
Livermore, KY 42352
270.278.9900

Bowling Green
2009 Scottsville Road
Bowling Green, KY 42104
270.936.7500

Greenville
112 W Depot Street | PO Box 191
Greenville, KY 42345
270.338.2265

Henderson
1555 S Green Street
Henderson, KY 42420
270.827.9574

Central City
110 N 1st Street | PO Box 70
Central City, KY 42330
270.754.2265

Madisonville
2215 N Main Street
Madisonville, KY 42431
270.643.9968



Farmers
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