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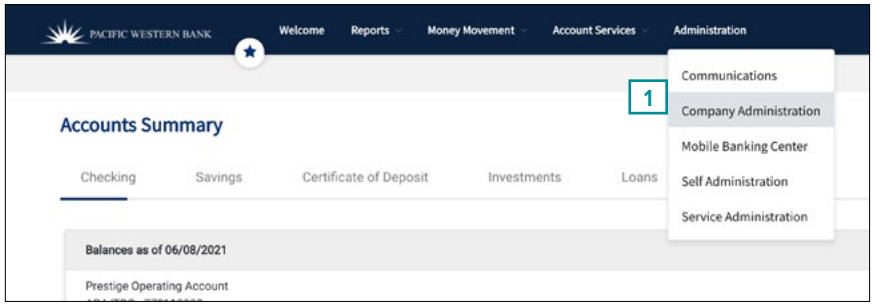
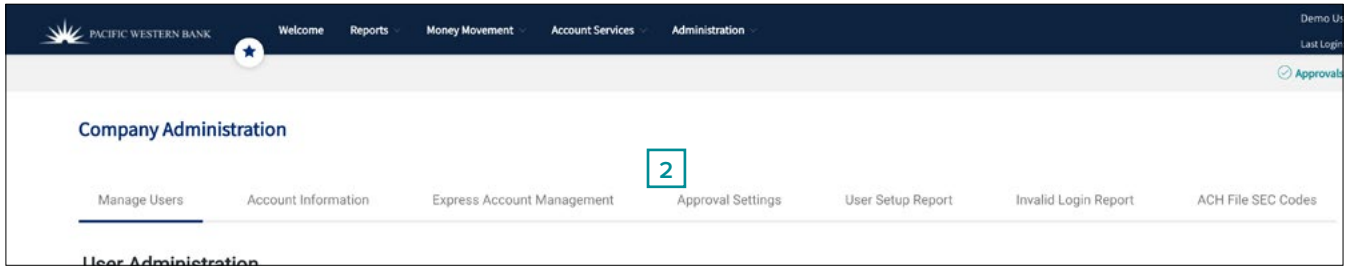
CREATE A USER

ESTABLISH APPROVAL SETTINGS

1. Hover over **Administration** and click **Company Administration**.



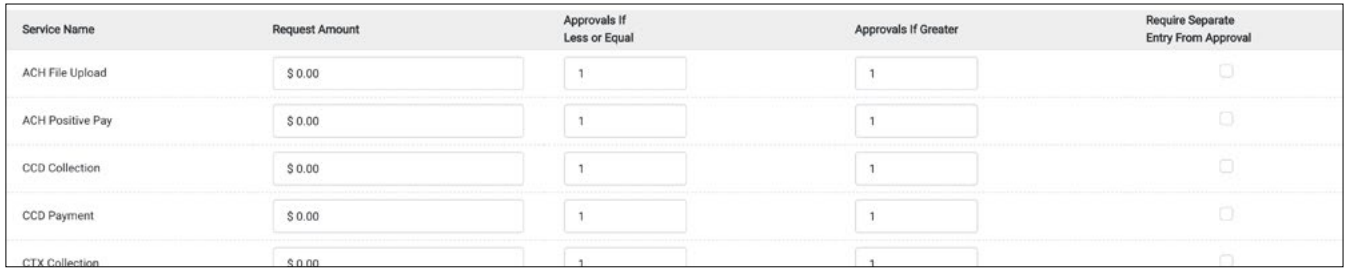
2. Click **Approval Settings**.



Note: If your company opts out of dual authorization, you can choose which transactions require dual approval.

If **Require Separate Entry for Approval** is not selected for a transaction type, all users with the approval role will have the ability to approve that type of transaction for themselves and others, up to their approval limit.

If your company always requires dual authorization, the boxes in this column will be preselected.



Service Name	Request Amount	Approvals If Less or Equal	Approvals If Greater	Require Separate Entry From Approval
ACH File Upload	$ 0.00	1	1	
ACH Positive Pay	$ 0.00	1	1	
CCD Collection	$ 0.00	1	1	
CCD Payment	$ 0.00	1	1	
CTX Collection	$ 0.00	1	1	

These transaction settings only apply to domestic wires and USD international wires. For foreign currency transaction settings, please refer to the FX Portal user guide.

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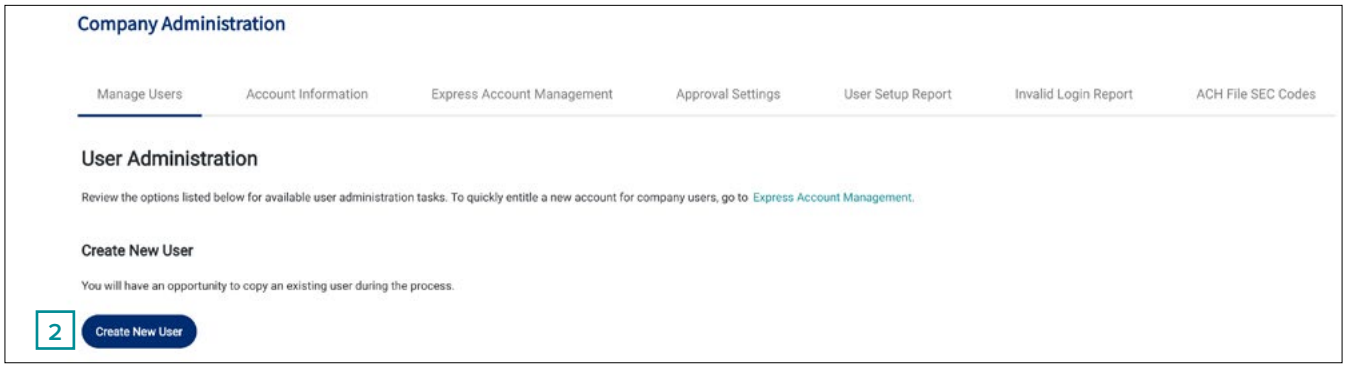
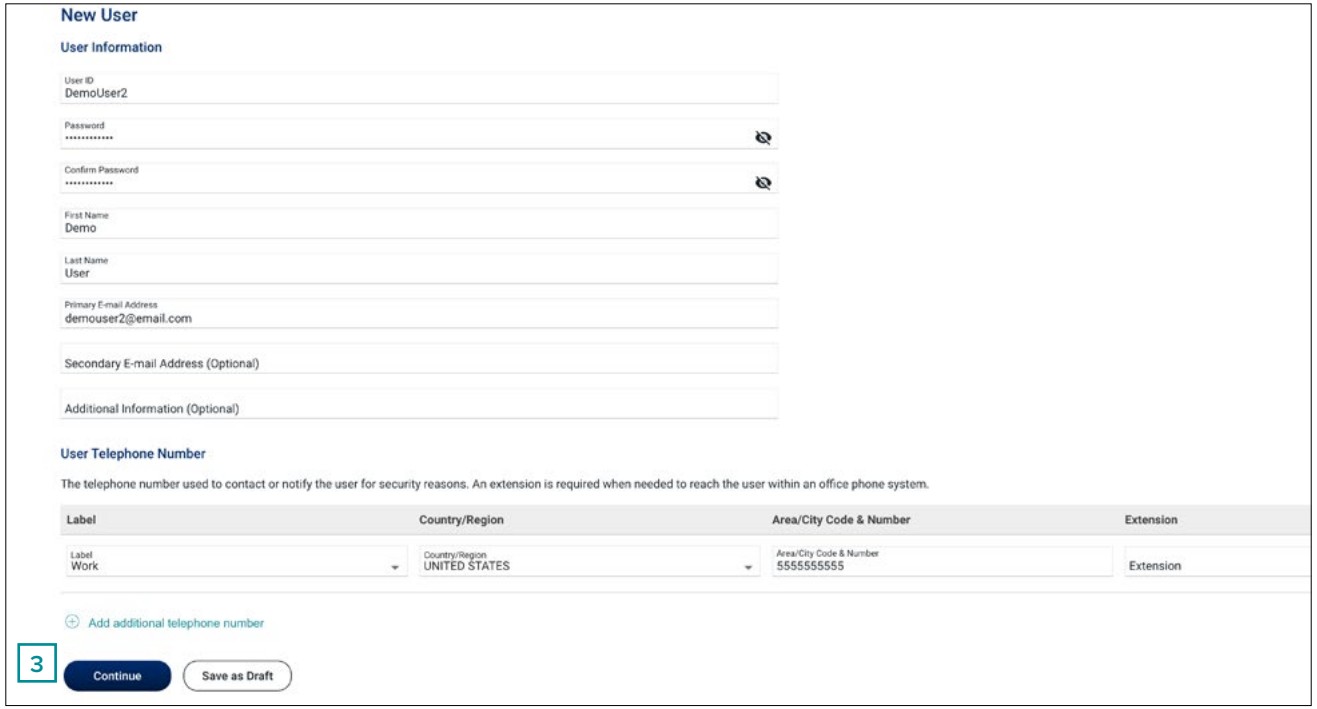
CREATE A NEW USER

1. Hover over **Administration** and click **Company Administration**.
2. Under **Manage Users**, click **Create New User**.



3. Enter a **Username**, temporary **Password**, **First Name, Last Name, Email Address**, and **Telephone Number**. The phone number will be used the first time the user logs in to authenticate them via a mobile or voice code. Click **Continue**.



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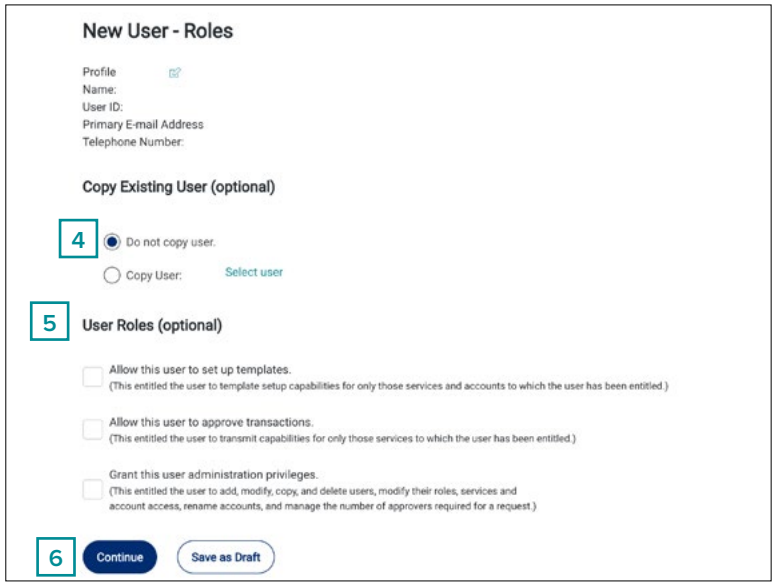
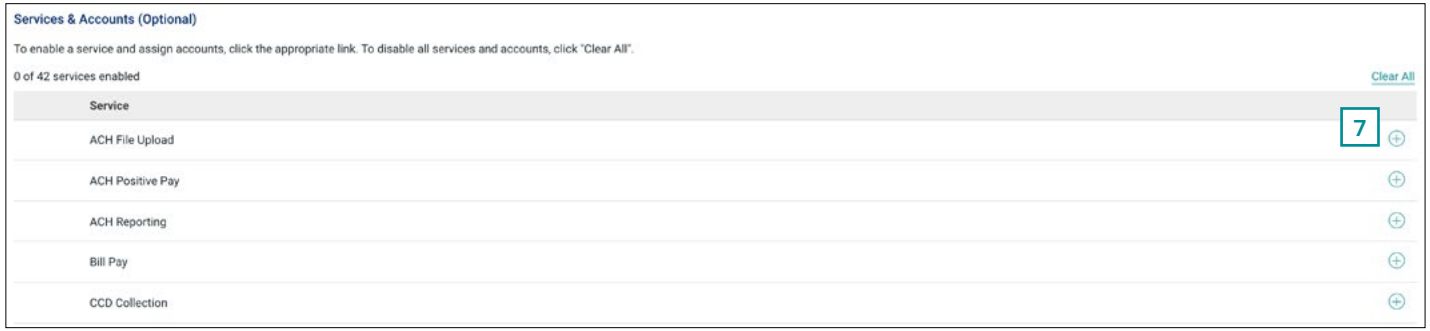
4. On the next screen, under **Copy Existing User**, select **Do not copy user**.
5. Choose the **User Role**.
   - **Allow this user to set up templates:** Allows user to set up and approve templates for services and accounts to which user is entitled.
   - **Allow this user to approve transactions:** Allows user to approve transactions for services and accounts to which user is entitled.
   - **Grant this user administrative privileges:** Allows user to add, modify, copy and delete users, as well as modify their roles, services and account access, rename accounts, and modify the number of approvers required for requests.
6. Click **Continue**.



7. Entitle **Services & Accounts** for the new user by clicking on the ⊕ by each service.



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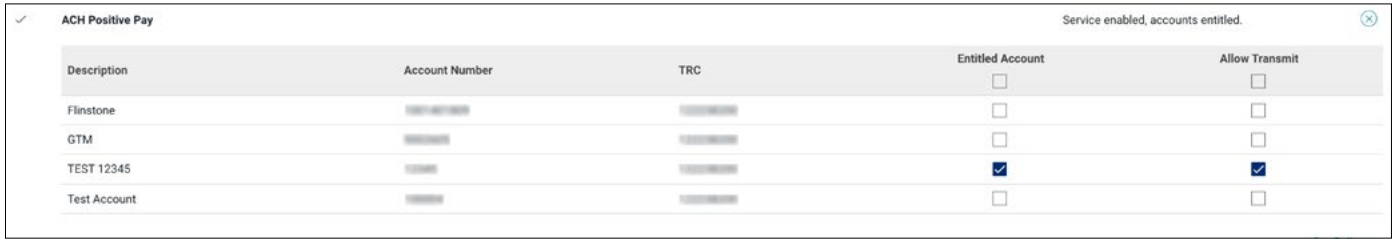
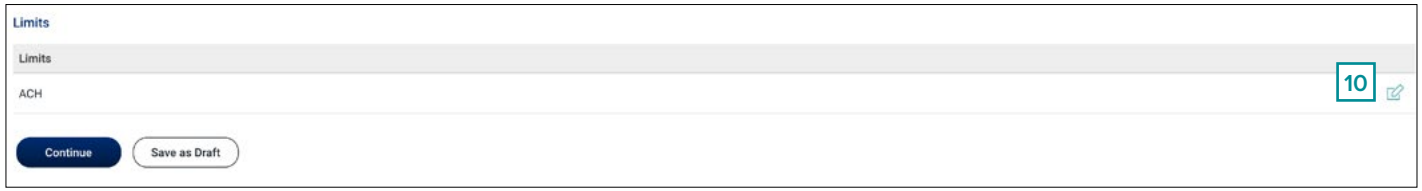
8. Under each service added, enable **Entitle Account** and/or **Allow Transmit** capabilities, as applicable.



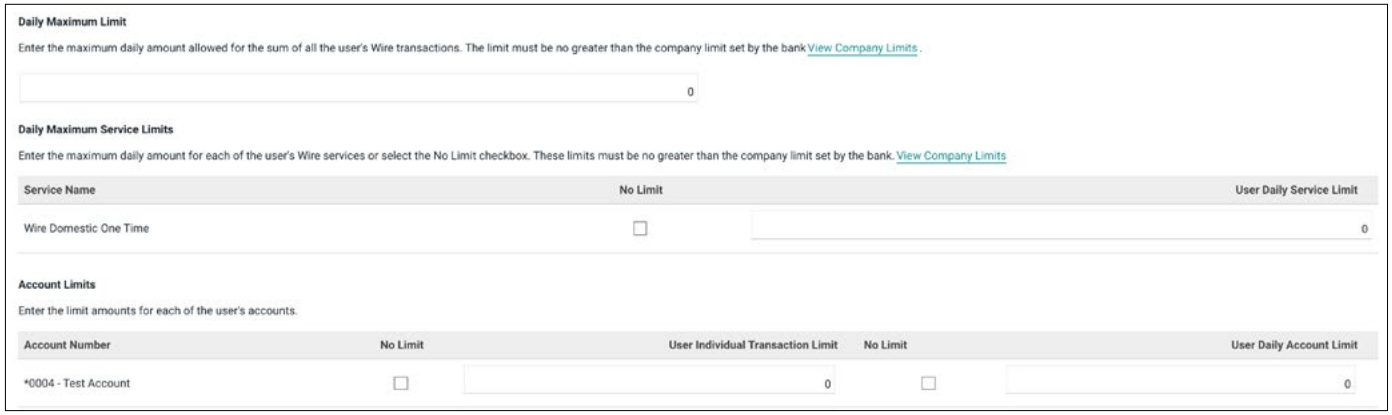
9. Scroll down and click **Continue**.
10. If the new user is an approver for ACH or wires, **Limits** must be set. Click the edit icon.



The user limit can be equal to or lesser than the company's daily wire limit. Limits apply as follows:

- **Company Limit:** Aggregate daily limit across accounts & services.
- **User Daily Limit:** Maximum allowed cumulative total of all successful transactions daily for group of services.
- **User Daily Service Limit:** Maximum allowed cumulative amount of all successful transactions daily per service.
- **User Individual Transaction Limit:** Maximum allowed amount per transaction per account.
- **User Individual Account Limit:** Maximum allowed cumulative amount of all successful transactions daily per account.

11. Select **No Limit** or enter limits for each field and click **Continue**.



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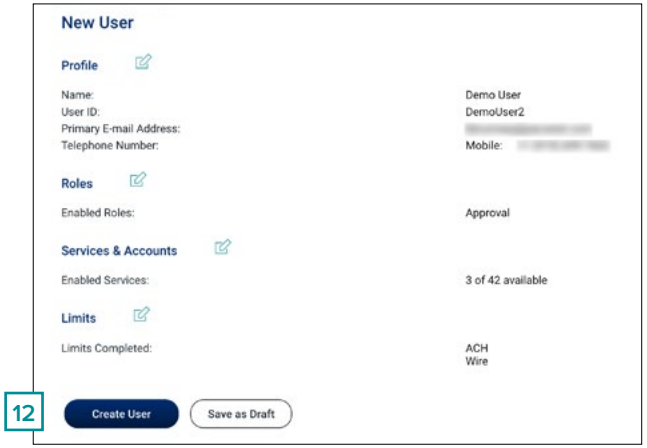
12. Verify the new user's details and click **Create User**.



13. You'll see a **New User – Confirmation** screen.

COPY A USER

To create a user with the same settings as an existing user, follow steps 1 to 3 from **Create a New User** above, then:

1. On the next screen, under **Copy Existing User**, select **Copy User**.

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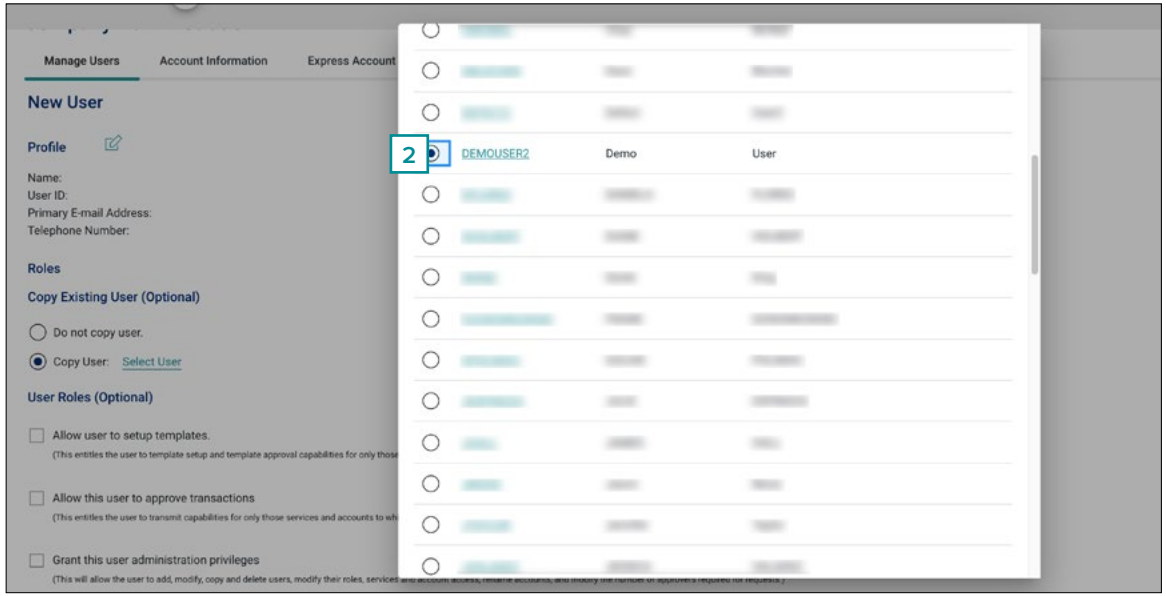
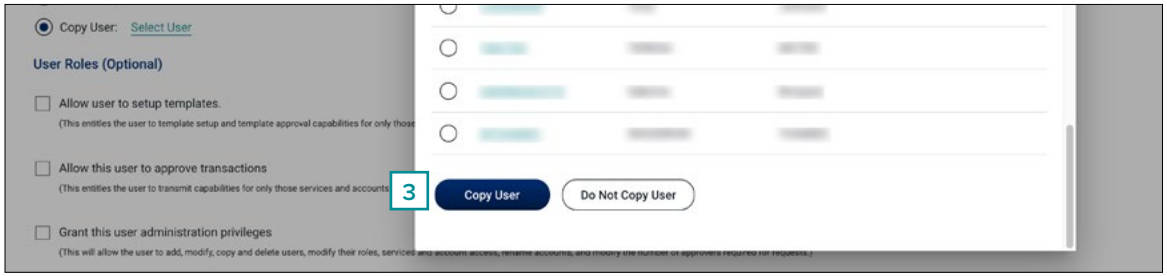
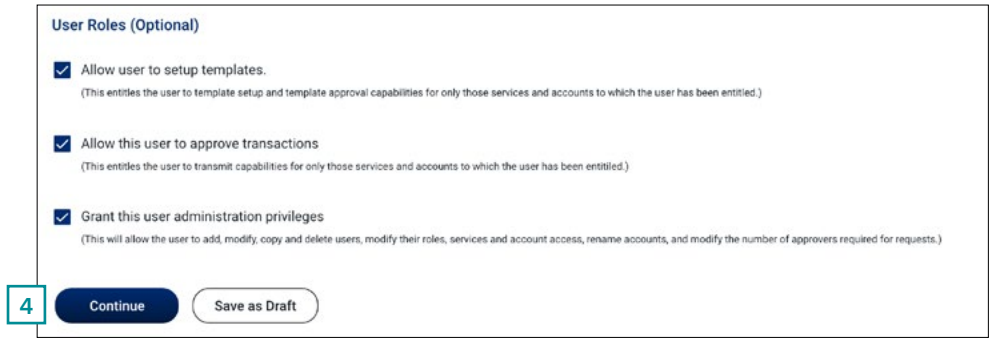
2. In the box that appears, select the user to be copied.



3. Scroll down and click **Copy User**.



4. The new user's roles will populate according to the user copied. Verify and click **Continue**.



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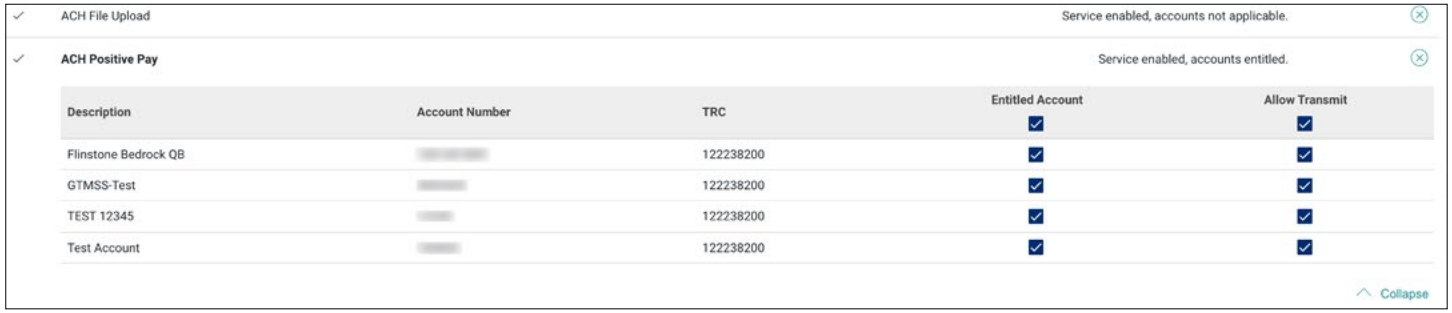
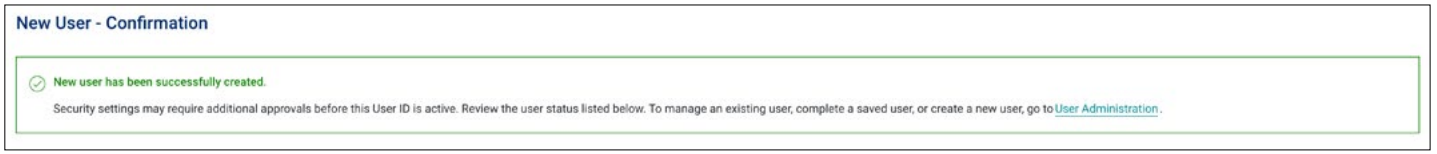
5. **Services & Accounts** will populate according to the user copied.
6. Click the edit icon to make changes as needed. Click **Continue**. **NOTE:** If the user does NOT have the approver role, the **Allow Transmit** column will not appear.



7. Edit limits as needed. Click **Continue**. **NOTE**: If the user is not an approver, no limits are necessary.
8. Click **Create User**.

9. You'll see a **New User – Confirmation** screen.



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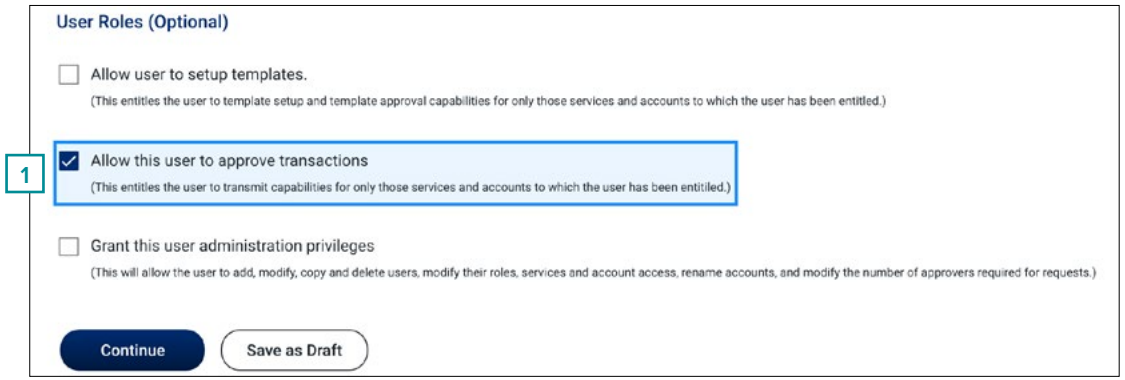
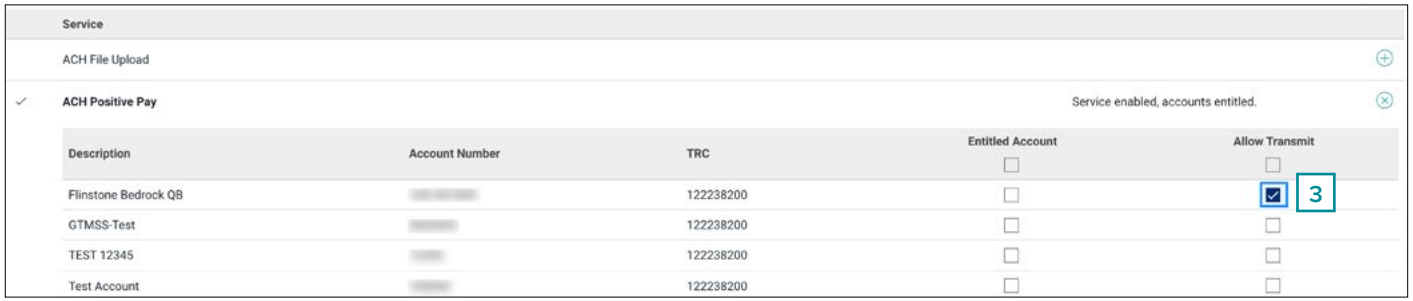
CREATE AN APPROVAL-ONLY USER

To create a new user limited to approving transactions, follow steps 1 to 4 from **Create a New User** above, then:

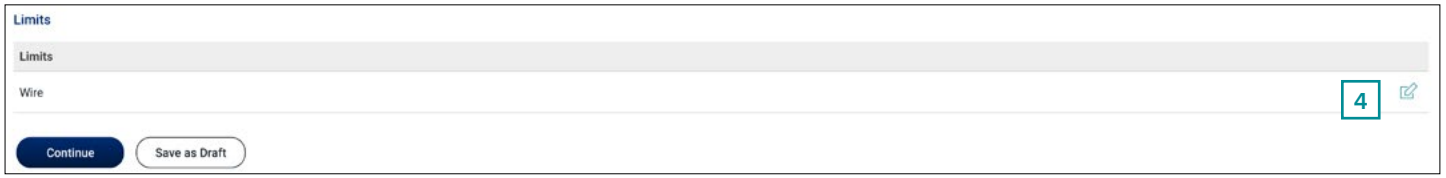
1. Under **User Roles**, select **Allow this user to approve transactions** and click **Continue**.



2. On the **Services & Accounts** page, click the ⊕ beside the service(s) that the user will need to approve.
3. Select **Allow Transmit** for any accounts the user should be able to approve and then click **Continue**.



4. Click the edit icon and apply limits as needed. Click **Continue**.



5. Verify the new user's details and click **Create User**.

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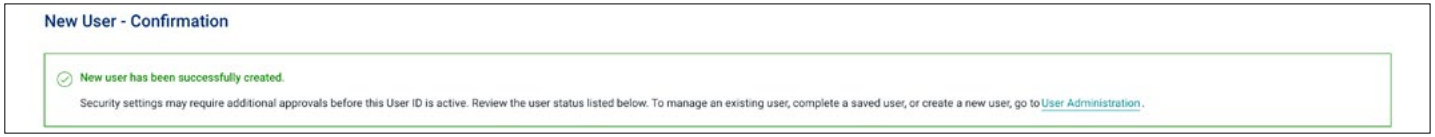
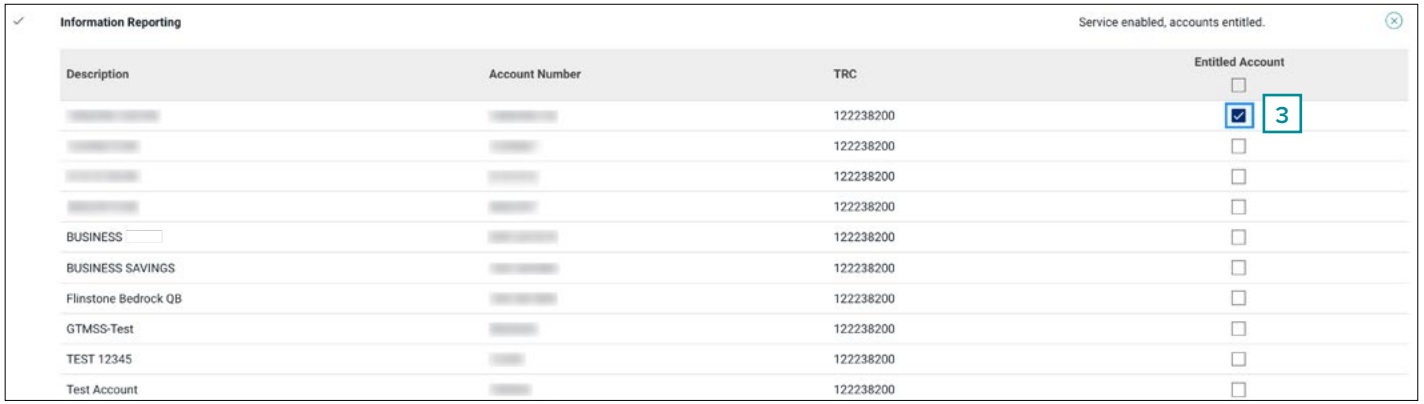
6. You'll see a **New User – Confirmation** screen.



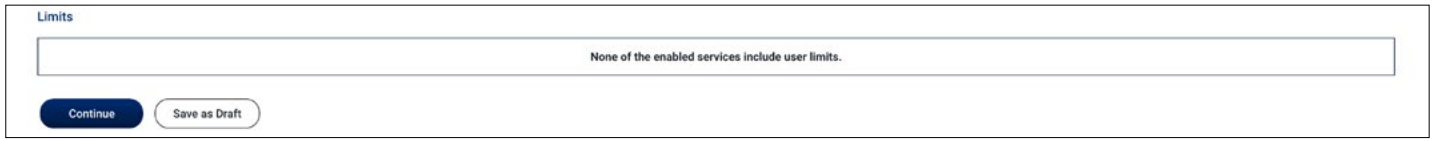
CREATE A VIEW-ONLY USER

To create a new view-only user, follow steps 1 to 4 from **Create a New User** above, then:

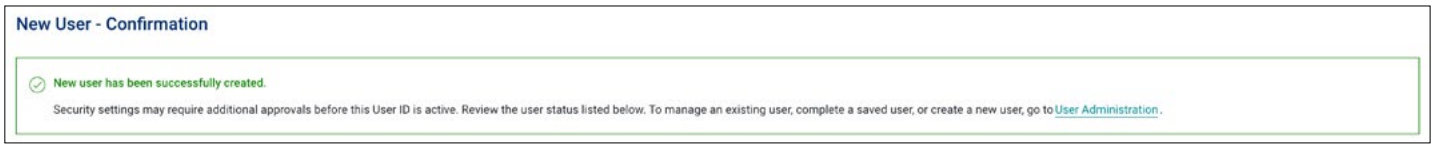
1. Do not select a role under **User Roles**. Click **Continue**.
2. On the **Services & Accounts** page, click the ⊕ beside **Deposit Account Reporting**, **Information Reporting** and **Statements and Documents**.
3. Under **Information Reporting** and **Statements and Documents,** select **Entitled Account** for any accounts the user will need to be able to view. Then scroll down and click **Continue**.



4. No limits are required for view-only users. Click **Continue**.



5. Verify the new user's details and click **Create User**.
6. You'll see a **New User – Confirmation** screen.



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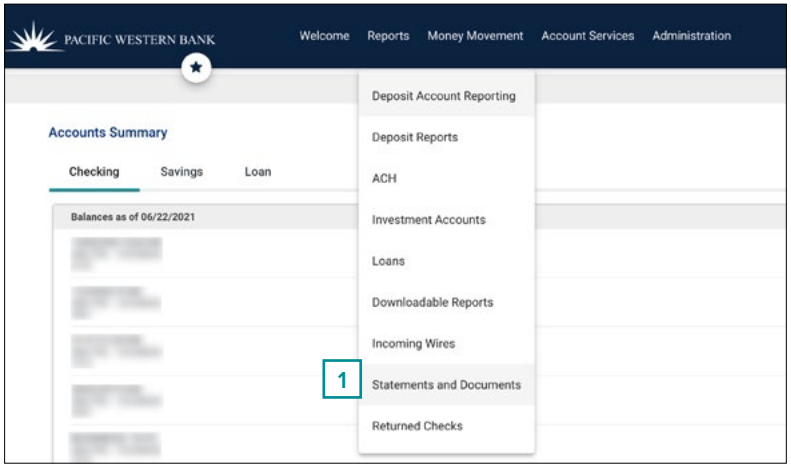
STATEMENTS & ALERTS

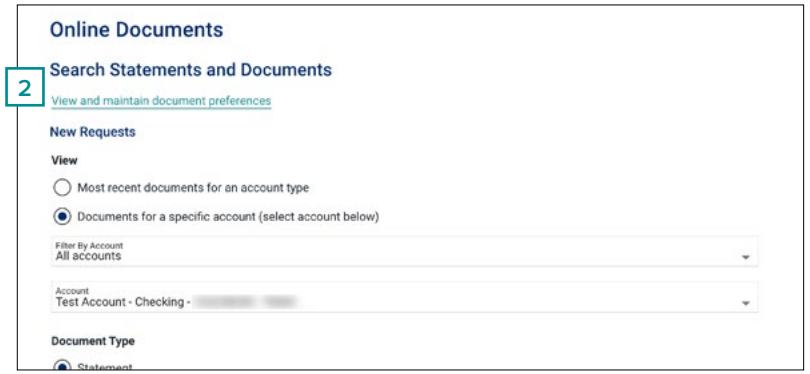
1. **How long do messages and alerts stay in your inbox?**
   Received messages and alerts will be automatically deleted after 90 days.
2. **Once you change delivery preferences, how soon do your online statements appear?**
   You'll receive your online statements immediately upon updating your delivery preferences.
3. **Why can't I see online statements?**
   You may need to change the delivery preferences. You can do so if you are an administrator.

ENROLL IN ONLINE STATEMENTS

1. To enroll in online statements, hover over **Reports** and click **Statements and Documents**.



2. On the next screen, click **View and maintain document preferences**.



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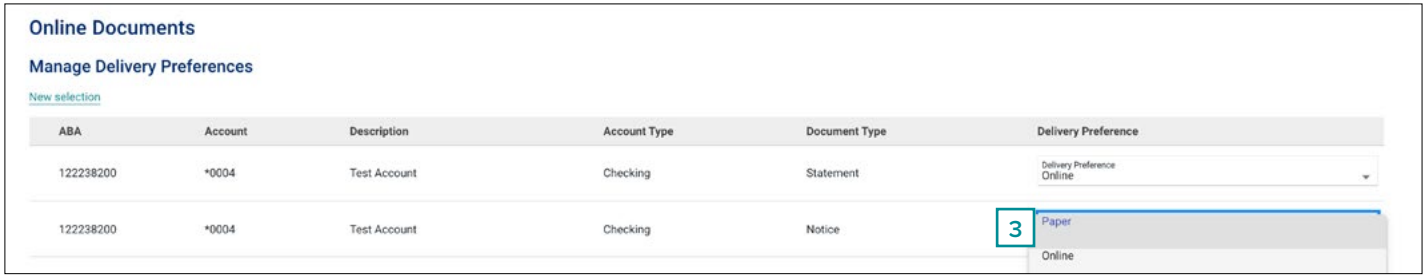
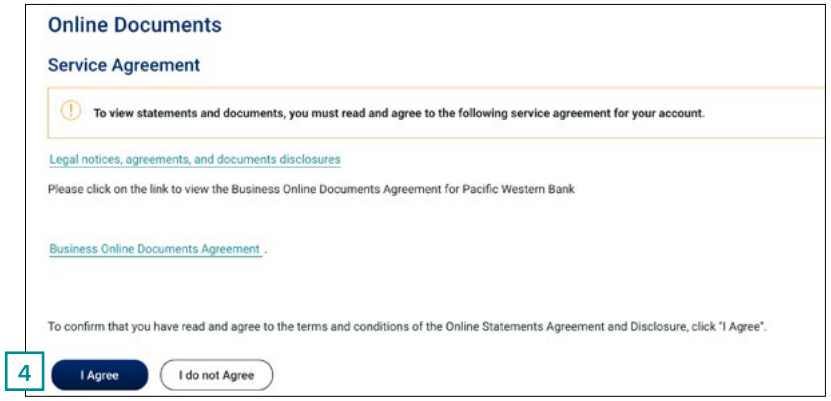
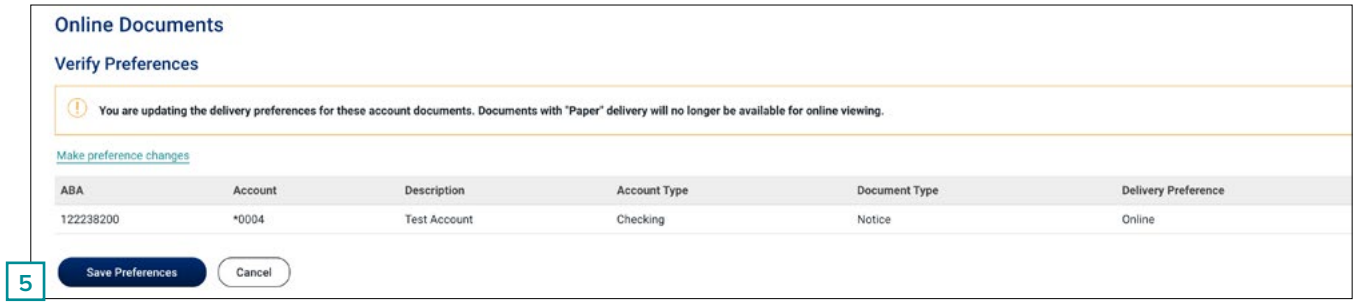
3. Change the delivery preference to **Online** for the notice or statement and click **Continue**.



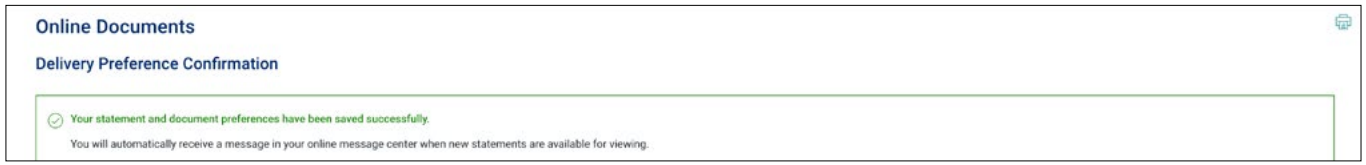
4. Review the service agreement and click **I Agree**.



5. Verify the delivery preference change and click **Save Preferences**.



6. A confirmation message will appear.



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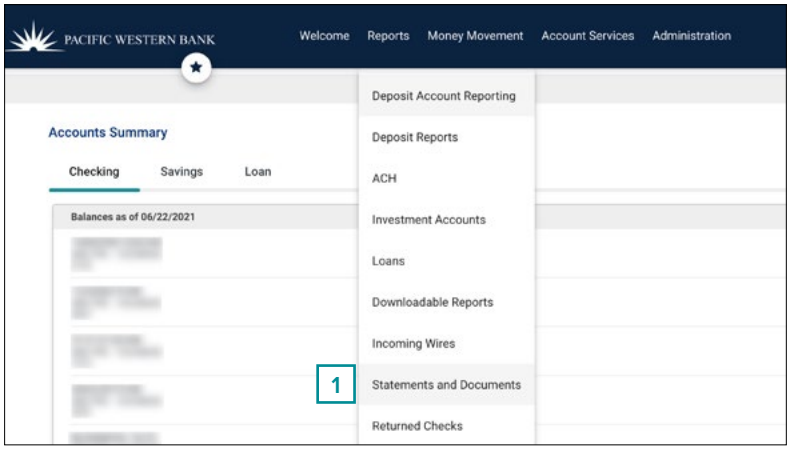
VIEW & DOWNLOAD STATEMENTS

1. Hover over **Reports** and select **Statements and Documents**.



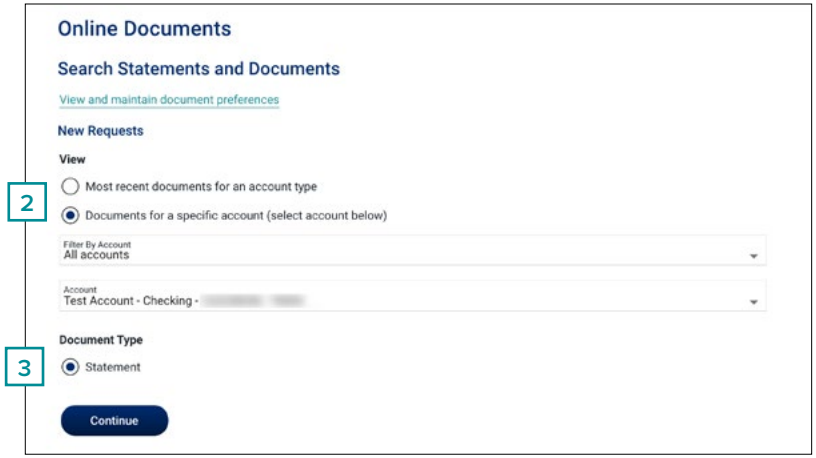
2. Under **View**, select:

   Most recent documents for an account type > **Checking accounts** or **Savings accounts**

   or

   Documents for a specific account (select account below) > **Filter By Account** > **Account**

3. Then select **Statement** and click **Continue**.



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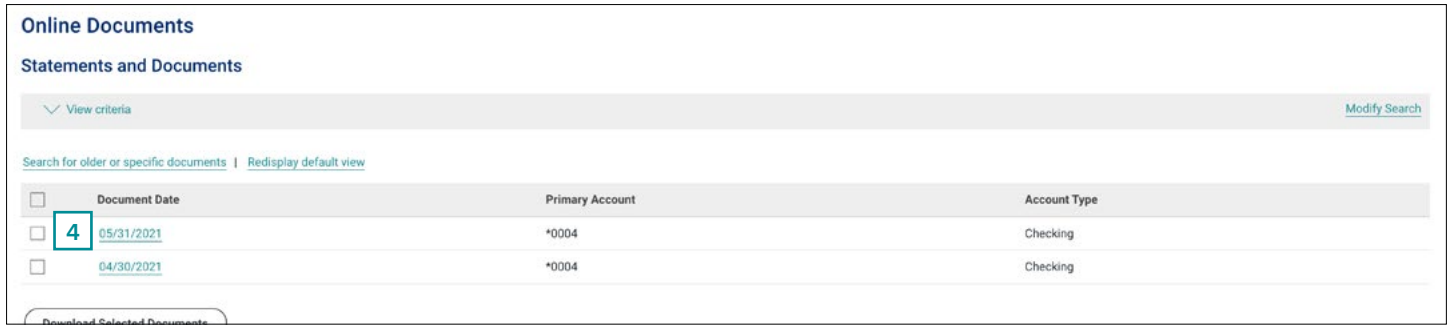
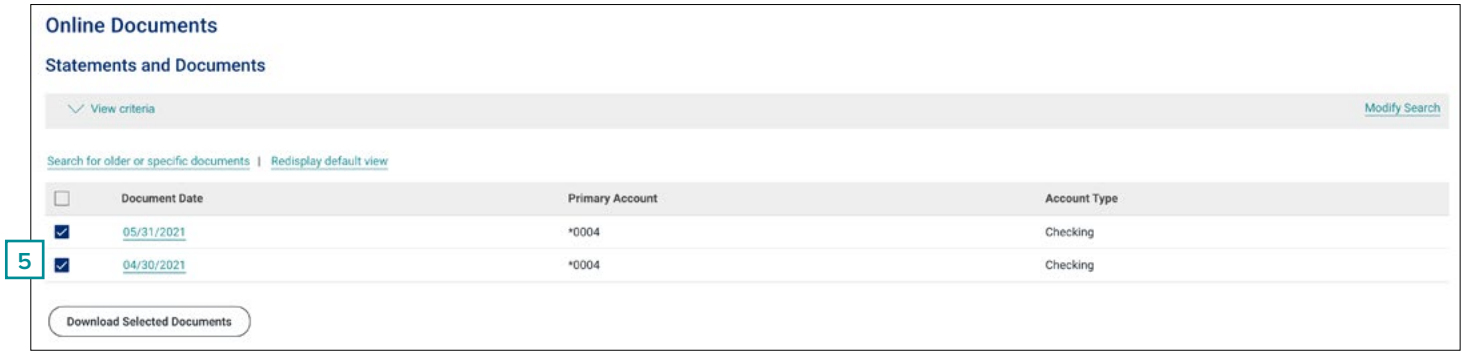
4. Click on a statement date to view a specific statement. You can print or download the statement from the new window.



5. Download one or more statements by selecting the box beside the desired statement(s) and then click **Download Selected Statements**.



6. A PDF (for one statement) or zip file (for multiple statements) will download.

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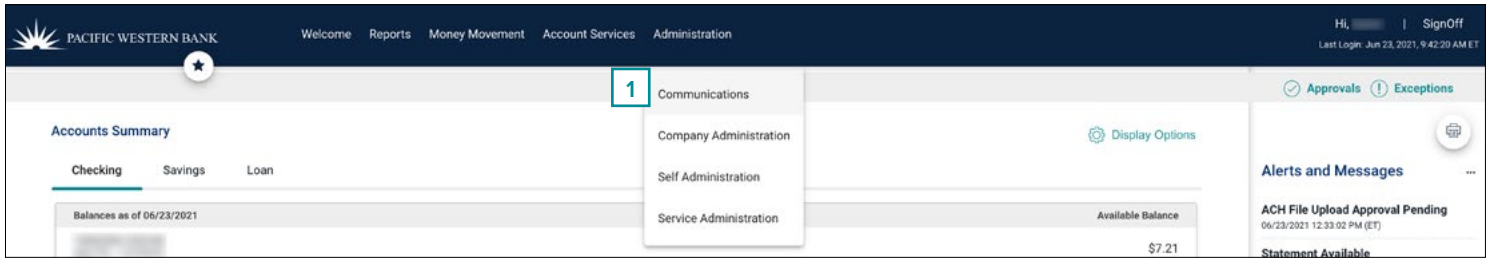
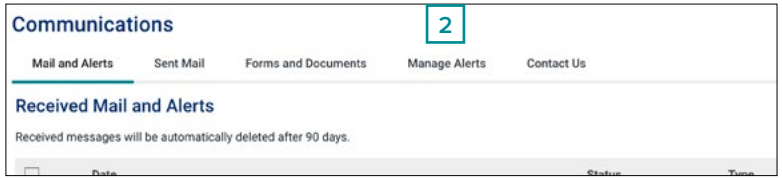
ADD ALERTS

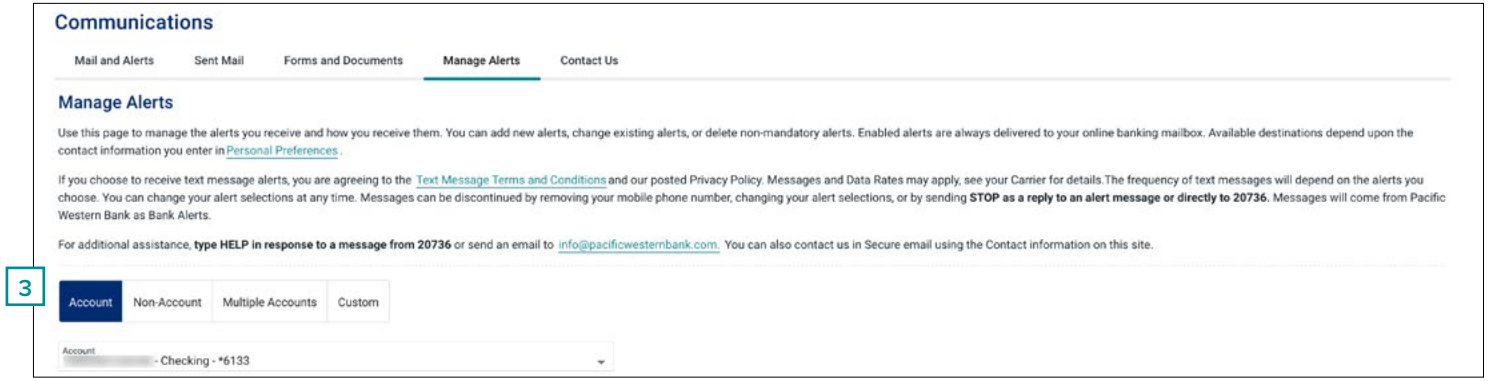
1. To add alerts, hover over **Administration** and select **Communications**.



2. Select **Manage Alerts**.



3. Select alert type: **Account**, **Non-Account**, **Multiple Accounts**, or **Custom**.



4. Scroll to the **Available** section, and select the ⊕ to add the alert.

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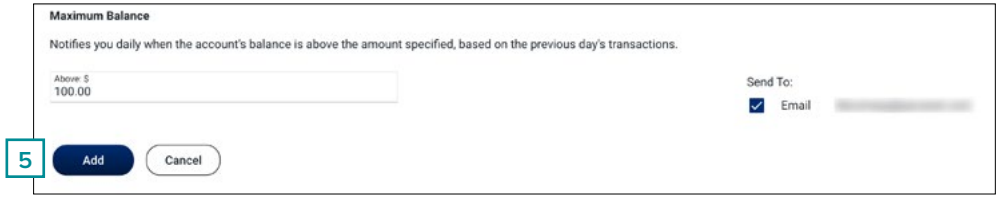
5. Enter any required information, select your email and click **Add**.



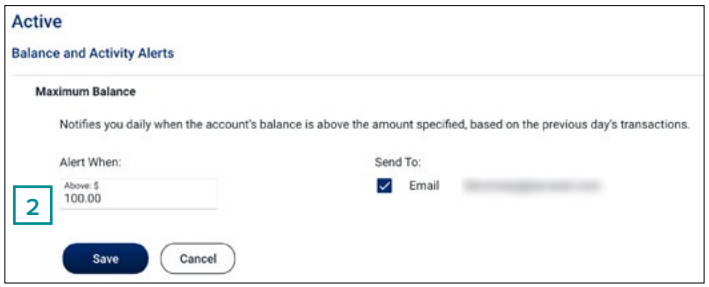
6. The alert will appear under the **Active** section.

EDIT OR DELETE ALERTS

Follow steps 1 to 3 from **Add Alerts** above, then:

1. To edit an alert, select the edit icon beside an alert in the **Active** section.

2. Make changes to the information and click **Save**.



3. To delete an alert, select the ⊗ icon beside an alert in the **Active** section.

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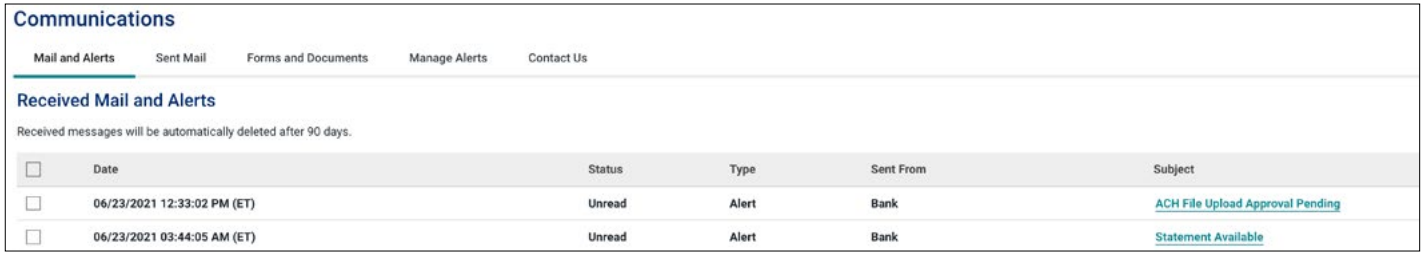
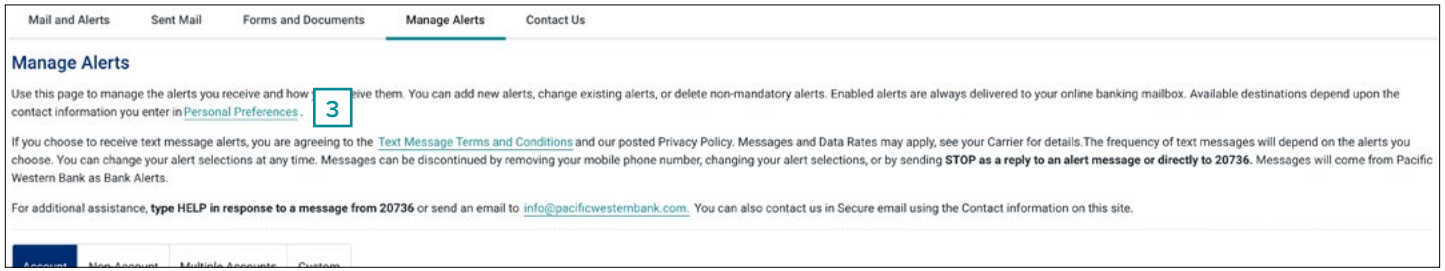
VIEW MESSAGES & ALERTS

1. Hover over **Administration** and select **Communications**.
2. Messages and alerts will appear under the **Mail and Alerts** section. **NOTE:** Received messages will be automatically deleted after 90 days.

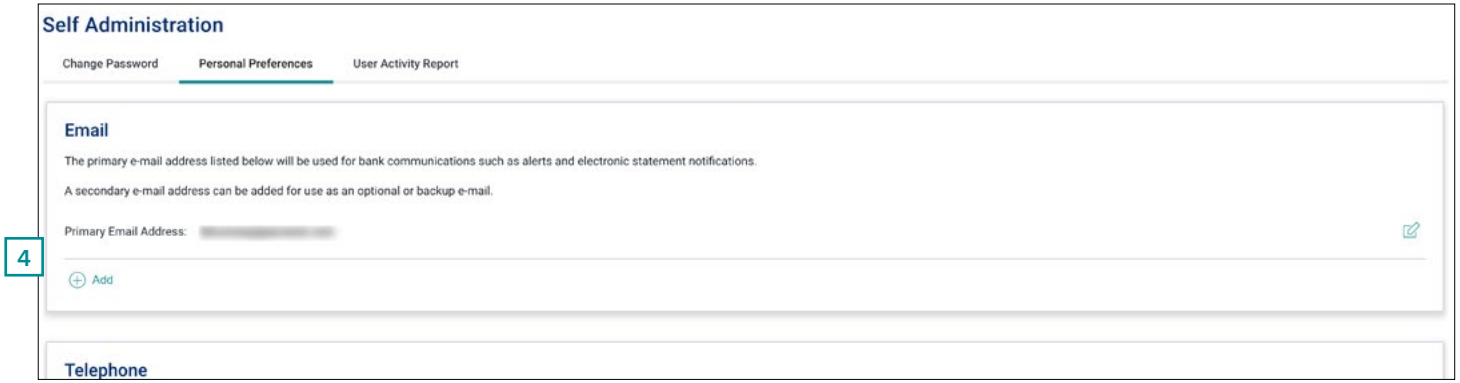


MANAGE CONTACT INFO

1. Hover over **Administration** and select **Communications**.
2. Select **Manage Alerts**.
3. Click **Personal Preferences**.



4. Click **Add** under **Email** or **Telephone**.



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5. Enter the information and click **Update**.

6. A confirmation will appear.
7. To edit, select the edit icon. Make changes to the information and click **Update**.

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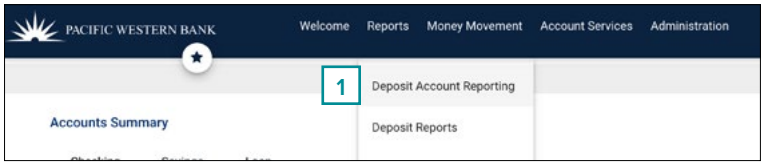
DEPOSIT ACCOUNT REPORTING

Under **Deposit Account Reporting** you can search for and view account activity and balances. You can download search results and save the search options for future use. This is the best way to review transaction details on a regular basis.

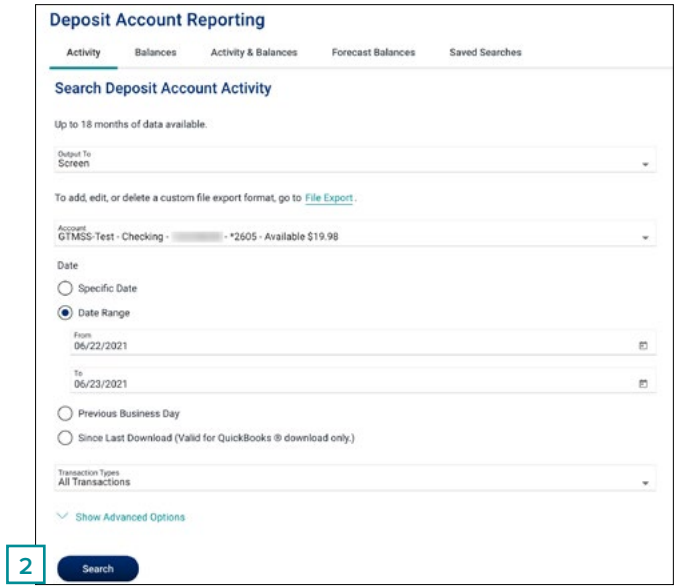
You can search for transactions by account(s), date range, transaction type, amount (or amount range), or check serial number (or check range). You can also view images of paid checks and checks deposited. Access deposit account activity for an account by selecting the account on the Welcome page. The default view includes the previous and current day's transactions and a running balance.

CREATE A REPORT

1. To create a saved report for quick access to account activity, hover over **Reports** and select **Deposit Account Reporting**.



2. Select **Screen** under **Output To**. Choose **Account**, **Specific Date** or **Date Range**, **Transaction Types**, and then click **Search**. **NOTE:** Select a different **Output To** to export a report. Available formats are BAI2, CSV, PDF, QIF, QuickBooks or Quicken.



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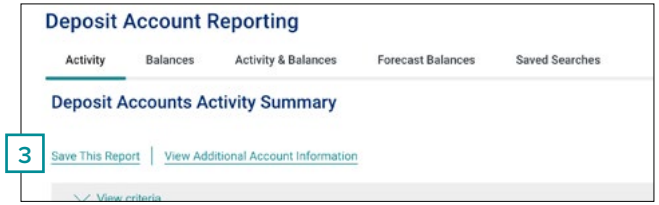
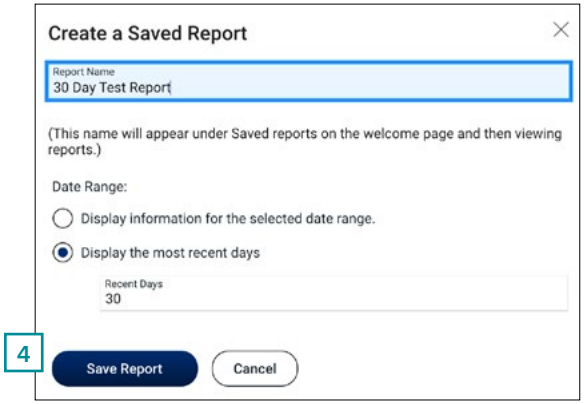
3. To save your search as a report, click **Save This Report**.



4. Name the report, choose the **Date Range** and click **Save Report**.



5. A confirmation will appear.

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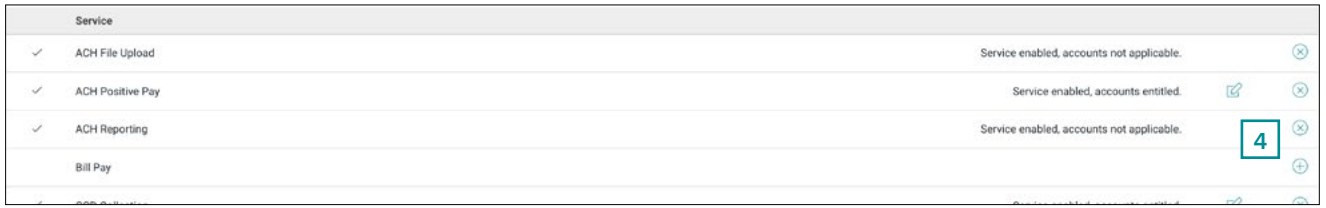
BILL PAY

ENTITLE A USER TO BILL PAY

1. Hover over **Administration** and select **Company Administration**.

2. Select the user by clicking on their **User ID**.
3. Within the user's profile, click the edit icon next to **Services & Accounts**.

4. Click the plus icon beside **Bill Pay**.



5. Under **Entitled Account**, check the account(s) the user should have access to for **Bill Pay**. **NOTE:** Users with the Administration role will have access to all accounts within Bill Pay.

6. Scroll down and click **Save Changes**.

   NOTE: A user's role in online banking determines their Bill Pay role. See Bill Pay Role Definitions and modify the user's online banking role if necessary.

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BILL PAY ROLE DEFINITIONS

A user's role in online banking determines their Bill Pay role.

ONLINE BANKING ROLE	BILL PAY ROLE	BILL PAY PRIVILEGE	AVAILABLE TASK
Administration	Administrator	Create Payments	Enter current-day or future-dated transactions up to the company limit, regardless of user limits set.
		Approve Payments	Approve any transaction up to the company limit, regardless of user limits set. Transactions can be approved in advance of their effective date.
		Add/Change Payees	Maintain details of payees.
		Add/Change Automatic Rules	Set up recurring payments.
		View Payment/Audit Reports	View payment and audit reports.
Set Up Templates	User	Create Payments	Enter current-day or future-dated transactions up to their entry limit.
		Add/Change Payees	Maintain payee details.
		View Payment/Audit Reports	View payment and audit reports.
Approval	User	Create Payments	Enter current-day or future-dated transactions up to their entry limit.
		Approve Payments	Approve transactions up to their approval limit. Transactions can be approved in advance of their effective date.
		View Payment/Audit Reports	View payment and audit reports.
User (No Role)	User	Create Payments	Enter current-day or future-dated transactions up to their entry limit.
		View Payment/Audit Reports	View payment and audit reports.

NOTE: Payments created by users who do not have the Approval or Administration role require approval by someone else in their company; no payments are auto-approved. Additionally, a user who has the Administration role in online banking is automatically given access to all accounts set up in the Bill Pay system regardless of their Bill Pay account entitlements.

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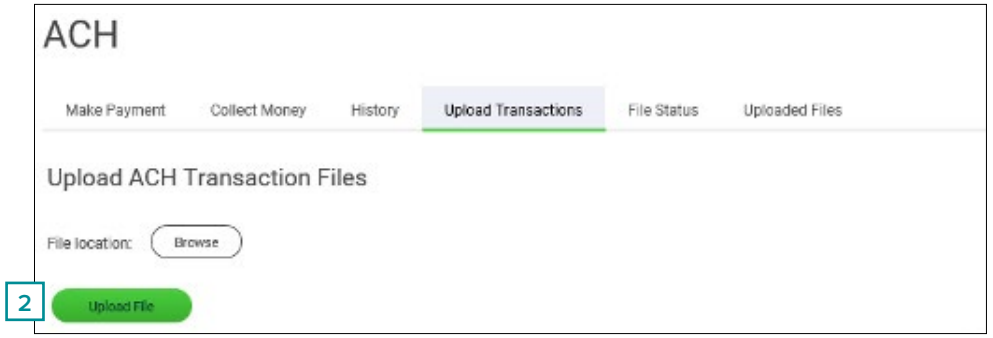
ACH FILE UPLOAD

SUBMITTING AN ACH NACHA FILE UPLOAD

1. Click **Money Movement** > **ACH** > **Upload Transactions**.

2. Click **Browse** and **select the file to upload**.
3. Click **Upload File.**



APPROVE UPLOADED ACH FILES

1. Click one of the following:
   - **Approvals** > **Files**

   - **Money Movement** > **ACH** > **File Status**
2. Scroll to the ACH Files or Files to Approve or Transmit section (depending on the navigation path you chose).
3. Select the files you want to approve and then click **Continue.**
4. Verify the files as needed and then click one of the following:
   - **Approve:** Approve all transactions in the file now; more approvals are required.
   - **Transmit:** Apply final approval. The transactions are transmitted or scheduled, depending on their effective date.

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5. If prompted, complete additional user validation:
   a. Select **Phone** or **Text message** (if applicable).
   b. Click **Continue.** If you selected to be contacted by phone, a one-time security code is displayed; you should **enter or speak the code** into the phone once you receive your phone call.

      If you selected to be contacted by SMS text, a dialog box is displayed to enter your mobile phone number.

      i. Do one of the following: If you chose to receive a phone call, **speak or enter the displayed one-time security code** into your phone. After completing the phone call, click **Phone Call Completed.**

      If you chose to receive an SMS message, select the appropriate **Country/region,** enter a mobile phone number and then click **Send Text Message.** If the mobile phone number matches a number on record, a text message containing a one-time security code is sent to your phone, and the Enter the Security Code dialog appears.

      ii. For SMS text messages, type the one-time security code displayed on your mobile device into the **One-time security code** field on the Enter the Security Code dialog and then click **Submit**.

If required, type your token passcode and then click **Continue.**

DELETE AN UNAPPROVED UPLOADED ACH FILE

1. Click one of the following:
   - **Approvals > Files**
   - **Money Movement > ACH > File Status**
2. Scroll to the ACH Files or Files to Approve or Transmit section (depending on the navigation path you chose).
3. Click the link **File Name column** for the ACH file you want to delete.

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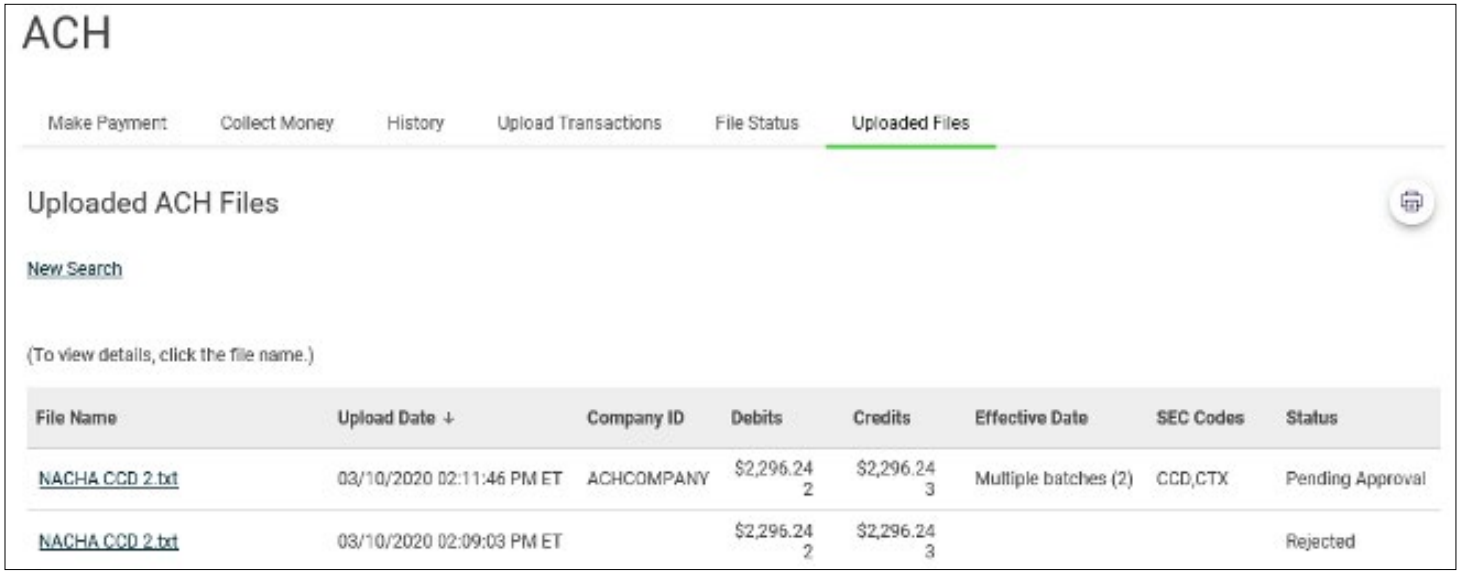
4. Click the **delete icon (⊗)** beside the File Information heading.
5. Verify the ACH file as needed and then click **Delete.**

CHECK THE STATUS OF ACH FILES

Check the status of ACH files that were uploaded in the past 30 days.



1. Click **Money Movement > ACH > Uploaded Files.**
2. Complete the following fields:
   - **Status:** Verifying, Pending, Approval, Rejected, Transmitted, Confirmed and/or In Process
   - **Date:** Specific Date or Date Range
3. Click **Generate Report**.

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IMPORTING ACH INFORMATION

File imports allow you to import payees into existing ACH templates created in Online Banking. Before importing, the template must be created first in Online Banking. Once the template is created, you will create the Import Definition.

About ACH File Definitions

File definitions define the structure of files containing detailed account information that are imported into ACH templates.

Detail account information can be imported into templates using the National Automated Clearing House Association (NACHA) format or a customer file format in .csv or fixed width.

The NACHA format uses the format specifications described in NACHA Operating Rules and Guidelines; multiple customers for one financial organization may appear in one file. Custom file formats can be delimited or fixed. A delimited file is a flat text file consisting of data items separated by a specific character. A fixed file is a text file consisting of data that has specific lengths and positions.

ADDING A CUSTOM ACH PAYMENT/FILE DEFINITION

1. Click **Money Movement > ACH > Make Payment.**
2. Click the **Maintain file import definitions** link.
3. Click the **Add a file definition** link.
4. Select or fill in the Description options:
   a. In the **Definition name** field, **type a name (up to 35 alphanumeric characters).**
   b. In the **Description** field, **type a description (up to 35 alphanumeric characters).**
   c. If applicable, select a **Request type** option.
   d. Select a **File type** option: **Delimited, Fixed or Fixed-NACHA.**
5. Click **Continue.**
6. Select or fill in the Characteristics options:
   a. For the **Delimited file** type, select a **Field delimiter** option: T**ab, Comma, Semi-colon or Dash**.
   b. For the **Delimited and Fixed file** types, select an **Amount format: Whole dollar (123)** or **Implied decimal (1.23).**
   c. **Optional**: Select **one or more Match records by** options: **ABA/TRC, Account number, Account type, Account name, ID.**

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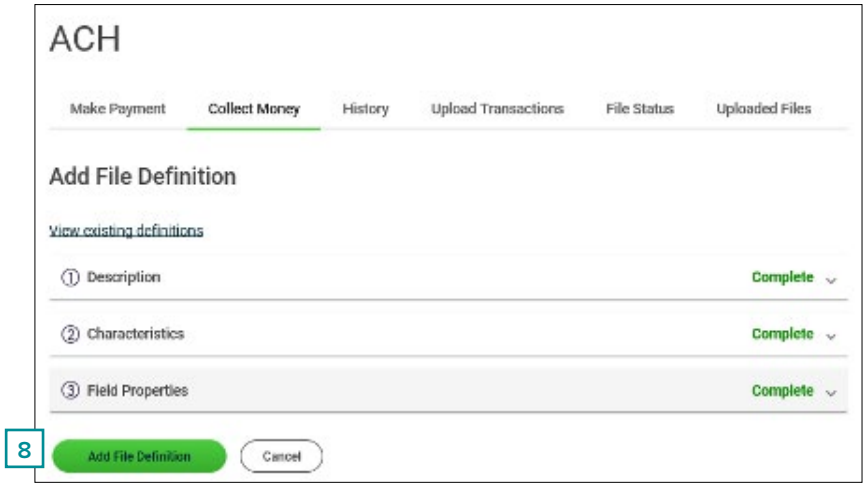
7. Fill in the **Position Number or Positions (Start to end)** in the **Field Properties** section.
8. Click **Add File Definition.**



IMPORTING ACH INTO AN EXISTING TEMPLATE

Making an ACH Payment via Template with File Import

1. Click **Money Movement > ACH > Make Payment.**
2. Select a **Template Name** option and then click Continue.

If you cannot locate a particular template, contact your company's Administrator to verify that you have privileges for the template's source account.

3. Select **Edit This Template (using tool icon).**
   b. Select **Import Details.**
   c. Select your **File Definition** previously created, select **Continue.**
   d. Select **Browse** to locate your file. Select **Update By** with the following choices.

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UPDATE BY OPTION	DESCRIPTION
Adding new and updating existing transactions	Imports all transactions; adds new transactions and updates existing.
Adding new transactions only	Imports only new transactions and ignores existing transactions.
Updating existing transactions	Overwrites existing transactions and does not add new transactions.
Delete existing and add new transactions	Deletes existing transactions and adds new transactions.

Existing detail account information is identified when specific fields in the template match data contained within the file being imported. These specific fields are determined by the **Match records by** selections made in the Characteristics section of a file definition. For example, if account name is selected for **Match records by** in a file definition, then those records that match based on **Account name** are considered existing transactions.

e. **Import File.** File information will be loaded into the template.

4. Click **Continue.**
5. Verify the payment as needed and then click one of the following options:

OPTION	DESCRIPTION
Submit for approval	Approve the payment later or allow other users in the company to approve it.
Transmit	Approve and transmit the payment.
Approve	Approve the payment now.

6. If prompted, complete additional user validation:
   a. Select **Phone** or **Text message** (if applicable) and then click **Continue.**
   b. Do one of the following:
   - If you selected to be contacted by phone, a one-time security code is displayed; you should **enter or speak the code into the phone** once you receive your phone call. After completing the phone call, click **Phone Call Completed.**
   - If you selected to be contacted by SMS text, a dialog box is displayed for you to enter your **mobile phone number,** select the appropriate **Country/region,** enter a **Mobile phone number** and then click **Send Text Message**. If the mobile phone number matches a number on record, a text message containing a one-time security code is sent to your phone, and the Enter the Security Code dialog appears.

   c. For SMS text messages, type the **one-time security code** displayed on your mobile device into the **one-time security code** field on the Enter the Security Code dialog and then click **Submit.**

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7. If required, type your token passcode and then click **Continue.**

Existing detail account information is identified when specific fields in the template match data contained within the file being imported. These specific fields are determined by the **Match records by** selections made in the Characteristics section of a file definition. For example, if Account name is selected for **Match records** by in a file definition, then those records that match based on **Account name** are considered existing transactions. The fields that are validated during import are as follows:

FIELD	REQUIREMENT
ABA/TRC	Nine-digit, numeric Receiving Depository Financial Institution's identification number.
Account Number	Receiving Depository Financial Institution's Account Number that is not greater than 17 alphanumeric characters.
Account Type	NACHA-formatted files: Two-digit numeric Transaction Code where the first digit is either a 2 for checking or a 3 for savings. Fixed and Delimited formatted files: For a checking account, 1 or checking is allowed. For a savings account, 2 or savings is allowed.
Account Name	Receiving Company Name or Individual Name. A maximum of 22 characters is supported. Single quotes are not supported.
ID	Identification number related to the account owner. A maximum of 15 characters is allowed. Single quotes are not supported.
Default Amount	Value between $0.00 and $99,999,999.99.
Addenda	For non-IATs - a maximum of 80 characters is allowed. Single quotes are not supported. For IATs - appropriate IAT addendums are included and not blank.

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APPROVING ACH TRANSACTIONS

To approve ACH transactions, click **Approvals** on the upper right-hand side of the home screen, then follow the steps below.

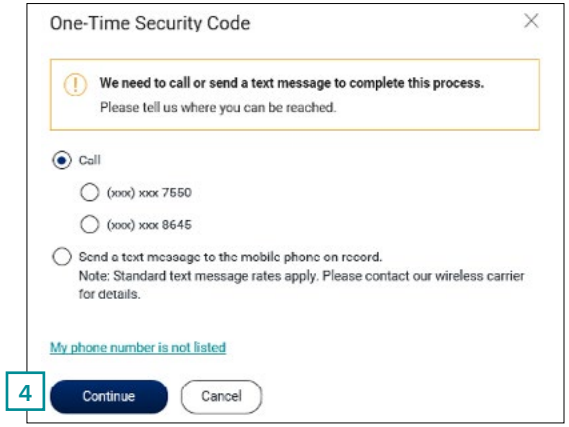
1. Click **Transactions**.

2. Select the transactions you want to approve and click **Approve Selected**. You can approve from this screen or click on the hyperlink under the account to verify transaction details.
3. Verify the transactions and then click **Transmit.**

OPTION	DESCRIPTION
Transmit	Approve and transmit the transactions.

Note: The number of approvals required and approval settings for the service determine the options available to you. Options vary based on user permissions.

4. When prompted, complete additional user validation:
   a. Select **Phone or Text message** (if applicable) and then click **Continue**.



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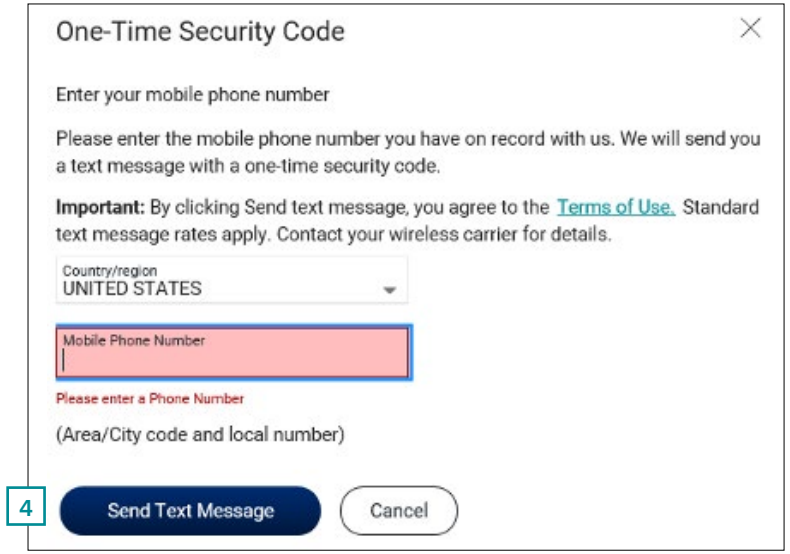
b. Do one of the following:

i. If you selected to be contacted by phone, a one-time security code is displayed; you should **enter or speak the code** into the phone once you receive your phone call. After completing the phone call, click **Phone Call Completed.**

ii. If you selected to be contacted by SMS text, a dialog box is displayed for you to enter your mobile phone number, select the appropriate **Country/region,** enter a **mobile phone number** and then click **Send Text Message.** If the mobile phone number matches a number on record, a text message containing a one-time security code is sent to your phone, and the Enter the Security Code dialog appears.



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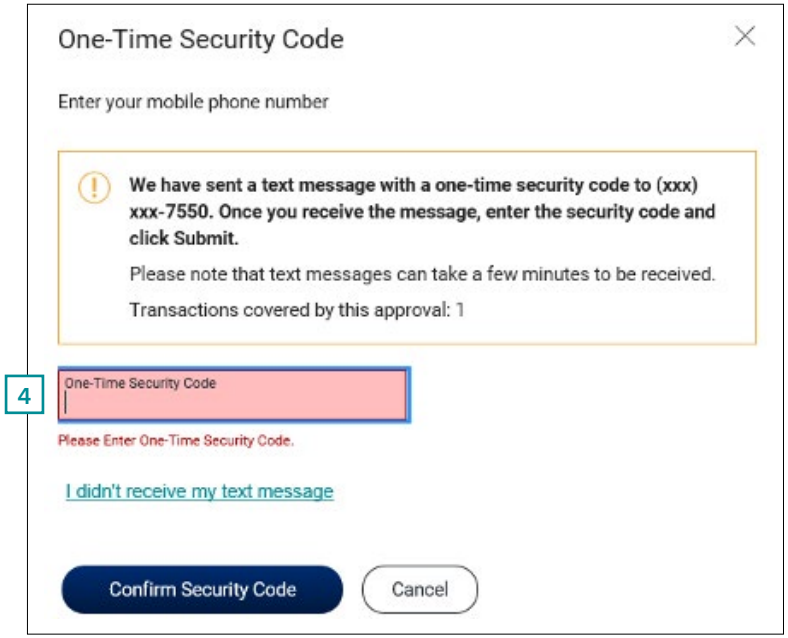
c. For SMS text messages, type the one-time security code displayed on your mobile device into the **One-time security code** field on the Enter the Security Code dialog and then click **Submit.**



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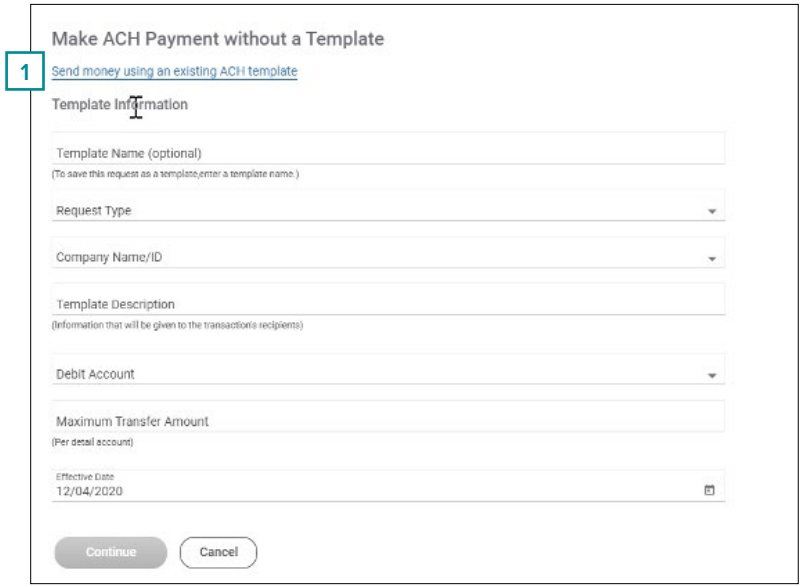
MAKING AN ACH PAYMENT WITHOUT A TEMPLATE

1. Click **Money Movement** > **ACH** > **Make ACH Payment/Manage templates.**
2. Click the **Send money without a template link.**



3. Please note all fields are required unless indicated below.
   a. Optional: In the **Template name** field, type a name (up to 20 alphanumeric characters) to save the payment as a template.
   b. If applicable, select a **Request type** option.
   c. Select a **Company name/ID** option.
   d. In the **Template description** field, type a description of the transaction (up to 10 alphanumeric characters). This field does follow the transaction to the recipient bank.
   e. Select a **Debit account** option.
   f. In the **Maximum transfer amount** field, type the dollar amount that is applied to each detail account.
   g. Type the **Effective date** or click the **calendar icon** and **select the date.**

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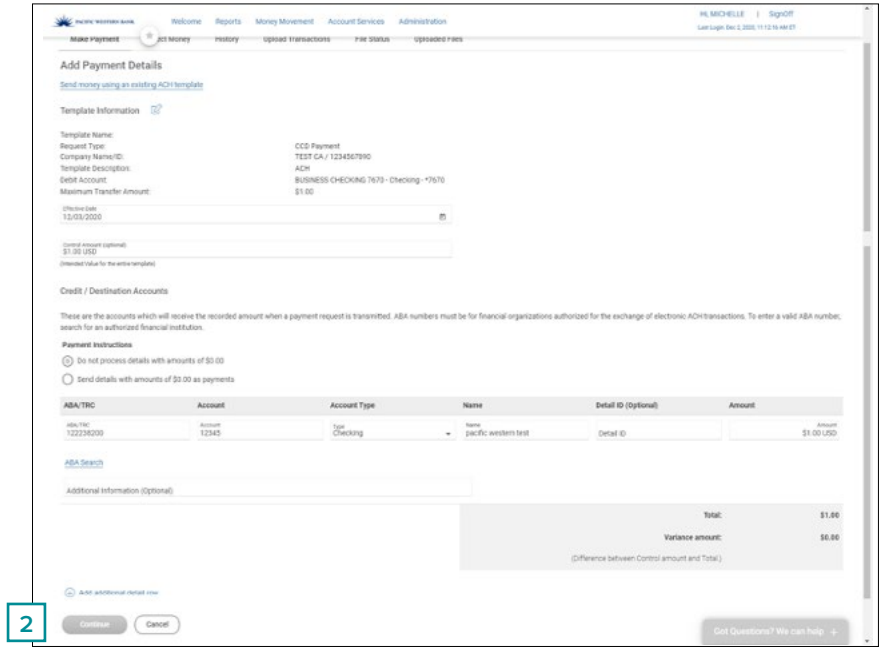
4. Click **Continue.**



5. Optional: Type an amount in the **Control amount field.**
6. Select or fill in the **Credit/Destination Accounts** options:
   a. Select a **Payment instructions** option:
   i. Do not process details with amounts of $0.00. This can be used to hold transactions.
   ii. Send details with amounts of $0.00 as payments.
   b. In the **ABA/TRC** field, type the ABA or click the ABA search link to search for an ABA/TRC.
   c. In the **Account Number** field, type the account number.
   d. Select an **Account Type** option.
   e. In the **Name** field, type the name of the individual/company associated with the account.
   f. Optional: In the **Detail ID** field, type the detail ID.
   g. In the **Amount** field, type the amount to pay.
   h. Optional: In the **Additional information** field, please add any addenda to that would follow the transaction.
7. Click **Continue**.

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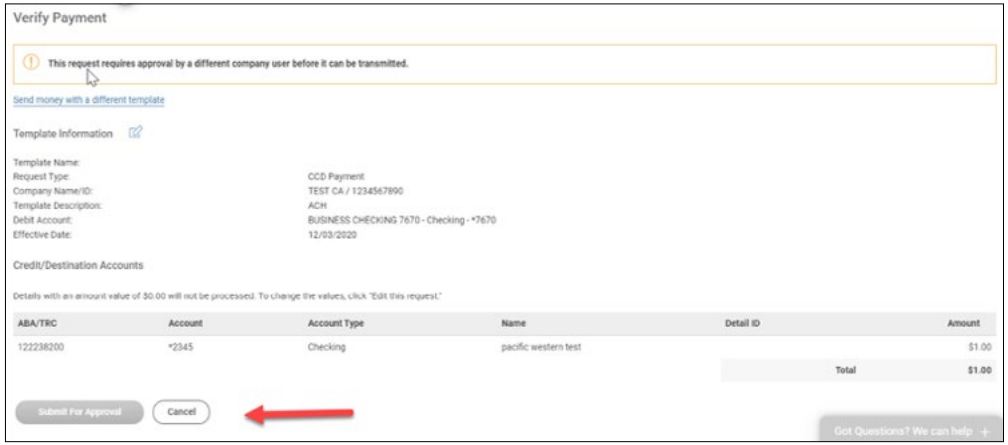
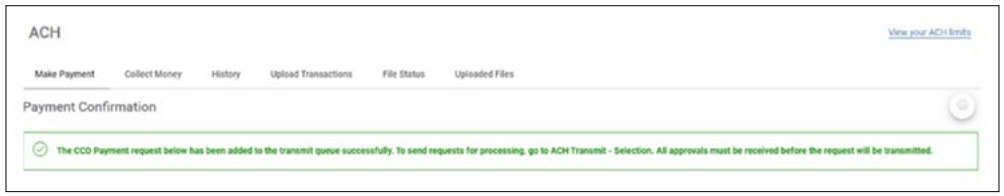
8. Verify the payment as needed and then click one of the following options:





9. When prompted, complete additional user validation:
   a. Select **Phone** or **Text** message and then click **Continue.**
   b. Do one of the following:
      i. If you selected to be contacted by phone, a one-time security code is displayed; you should enter or speak the code into the phone once you receive your phone call. After completing the phone call, click **Phone Call Completed.**
      ii. If you selected to be contacted by SMS text, a dialog box is displayed for you to enter your mobile phone number, select the appropriate **Country/region,** enter a **Mobile phone number** and then click **Send Text Message.** If the mobile phone number matches a number on record, a text message containing a one-time security code is sent to your phone, and the **Enter the Security Code** dialog appears.
   c. For SMS text messages, type the one-time security code displayed on your mobile device into the **One-time security code** field on the Enter the Security Code dialog and then click **Submit.**

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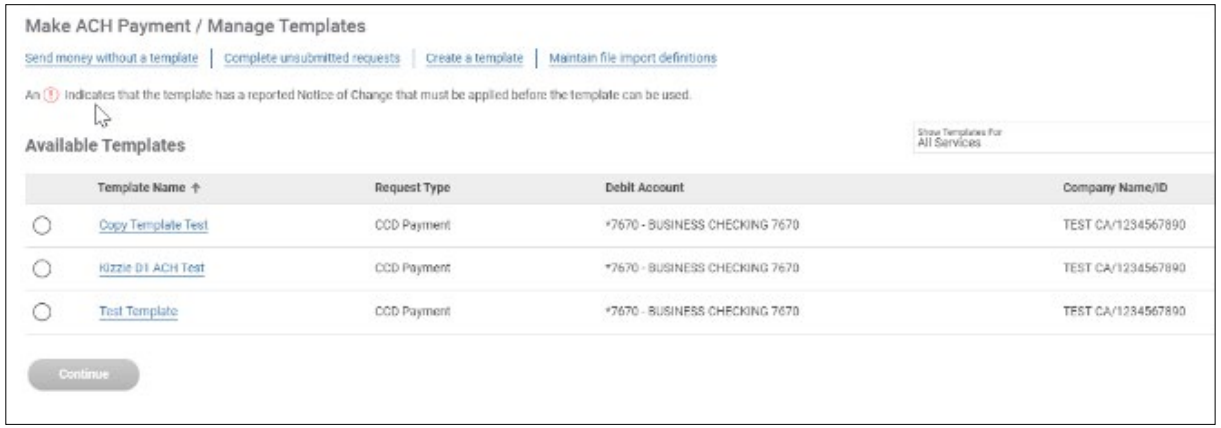
MAKING AN ACH PAYMENT VIA TEMPLATE

1. Click **Money Movement** > **ACH**



2. Select a **Template Name** option and then click **Continue.**
3. Select or fill in the **Template Information** options:
   a. Type the **Effective date** or click the **calendar icon** and **select the date.**
   b. Optional: Type an amount in the **Control amount** field.
4. If requested, select a **Payment instructions** option:
   a. Do not process details with amounts of $0.00; hold the transaction for this payment.
   b. Send details with amounts of $0.00 as payments.
5. In the **Amount** fields, type the amount to pay to each account. To make the dollar amount the same for all accounts, type the dollar amount in the **Set all amounts to** field and then click **Change.**
6. Click **Continue.**

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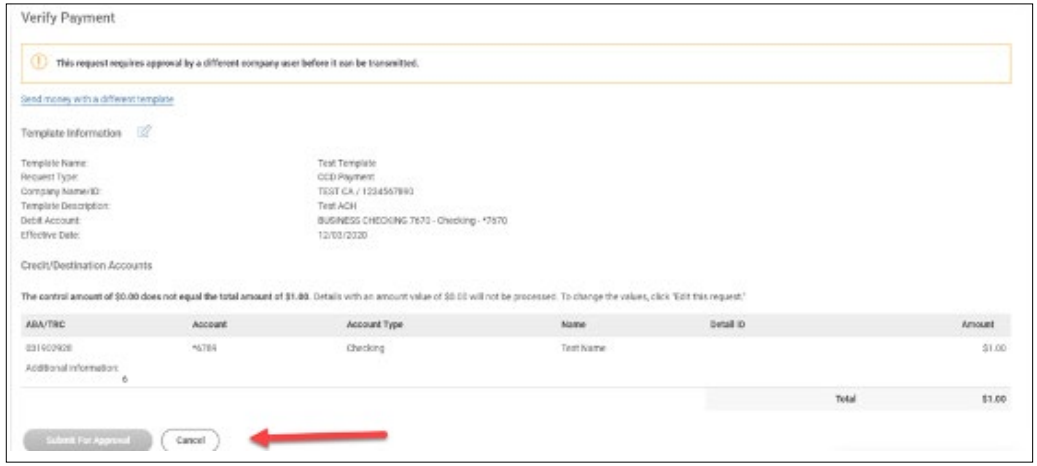
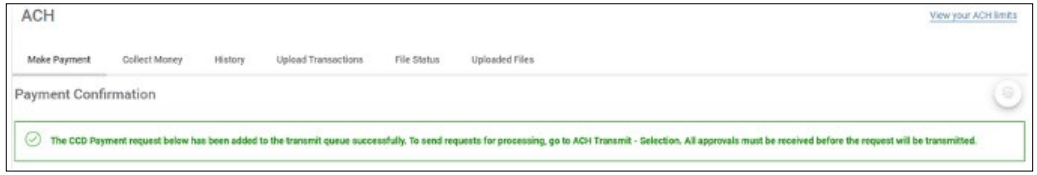
7. Verify the payment as needed and then click one of the following options:





8. When prompted, complete additional user validation:
   a. Select **Phone** or **Text message** and then click **Continue.**
   b. Do one of the following:
      i. If you selected to be contacted by phone, a one-time security code is displayed; you should enter or speak the code into the phone once you receive your phone call. After completing the phone call, click **Phone Call Completed.**
      ii. If you selected to be contacted by SMS text, a dialog box is displayed for you to enter your mobile phone number, select the appropriate **Country/region,** enter a **Mobile phone number** and then click **Send Text Message.** If the mobile phone number matches a number on record, a text message containing a one-time security code is sent to your phone, and the **Enter the Security Code** dialog appears.
   c. For SMS text messages, type the **one-time security code** displayed on your mobile device into the **One-time security code** field on the Enter the Security Code dialog and then click **Submit.**

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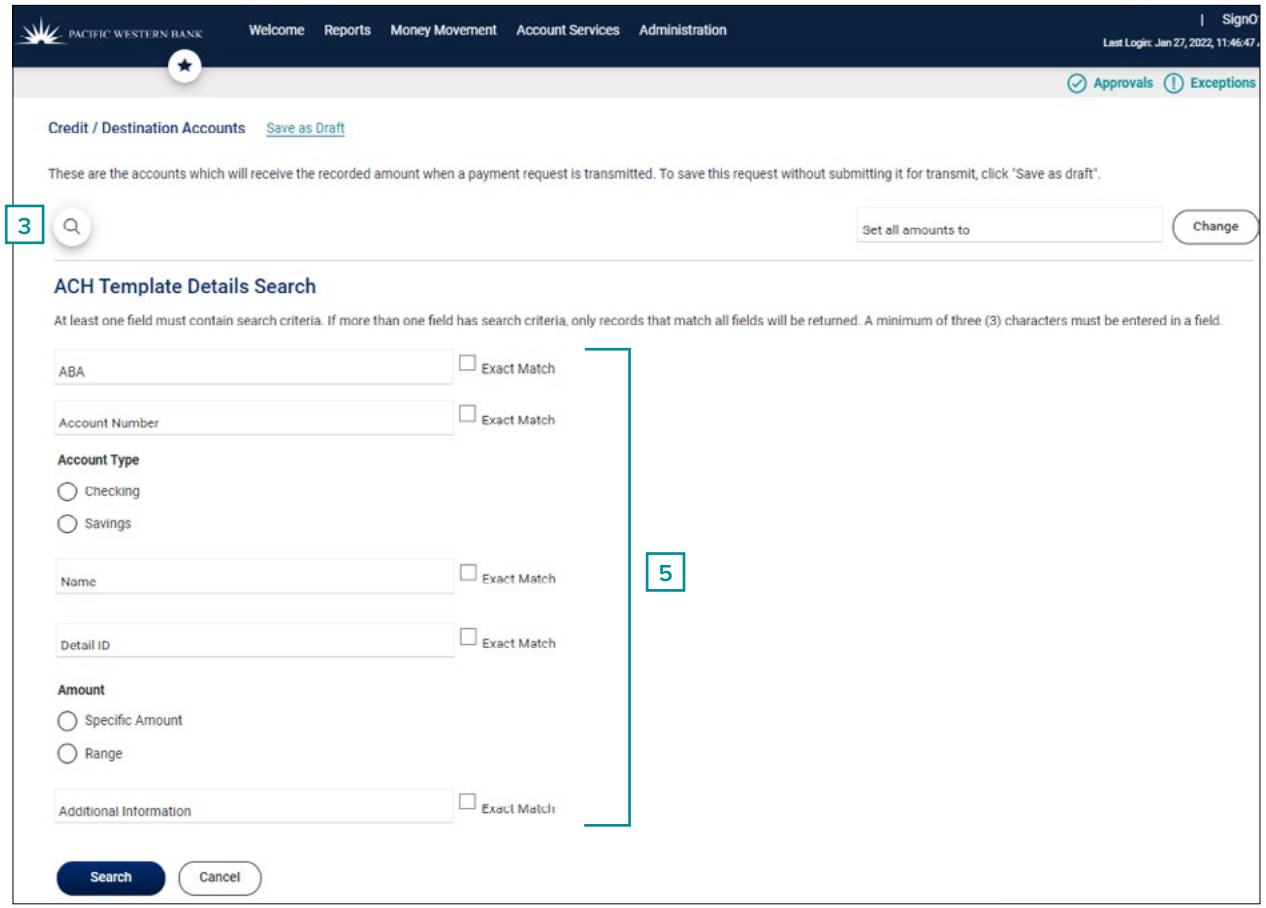
SEARCH ACH TEMPLATE DETAILS

Follow the steps below to search specific details in large ACH templates.

1. Click **Money Movement** > **ACH** > **Make Payment** or **Collect Money**
2. Select the template you'd like to search.
3. If the template is large enough to have multiple pages, you will see a search icon on the left side of your screen. Click the **search icon**.
1. A menu will appear, allowing you to search via **ABA**, **Account Number**, **Account Type**, **Amount**, or **Additional Information**.
2. Configure your search per the available parameters and click **Search**.



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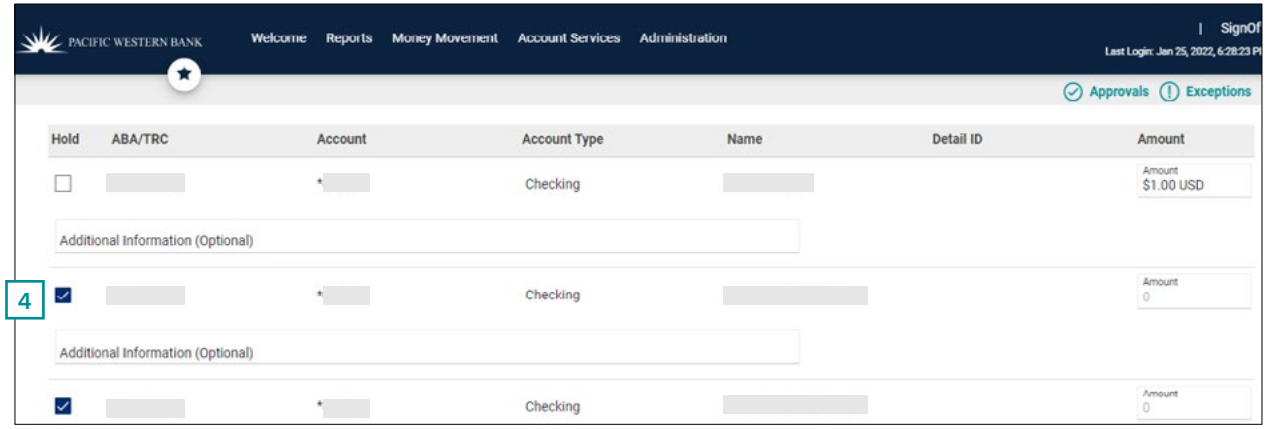
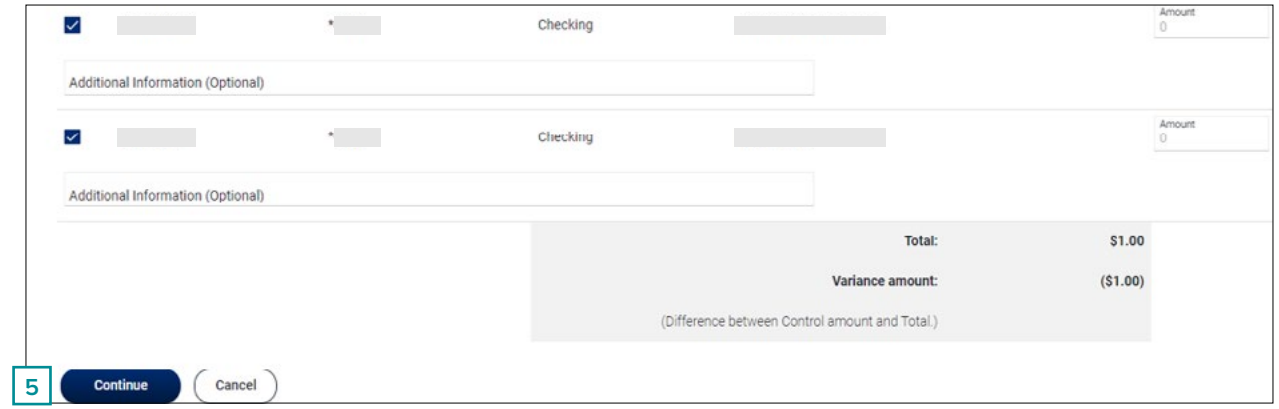
HOLD ACH TEMPLATE DETAILS

The ACH Hold feature allows you to exclude one or more detail records from a template-based ACH transaction without changing or affecting the template. Held detail records are excluded from ACH batches. The processes for ACH Payments and ACH Collections work similarly. To hold details on an ACH template-based transaction, follow the steps below.

1. Click **Money Movement** > **ACH** > **Make Payment** or **Collect Money.**
2. Select an available template to make a payment or initiate a collection.
3. Click **Continue**.
4. Check the boxes under the **Hold** column for the details you wish to exclude from your template-based transaction.
5. Enter in the transaction amounts for the details you wish to include.



6. Click **Continue**.



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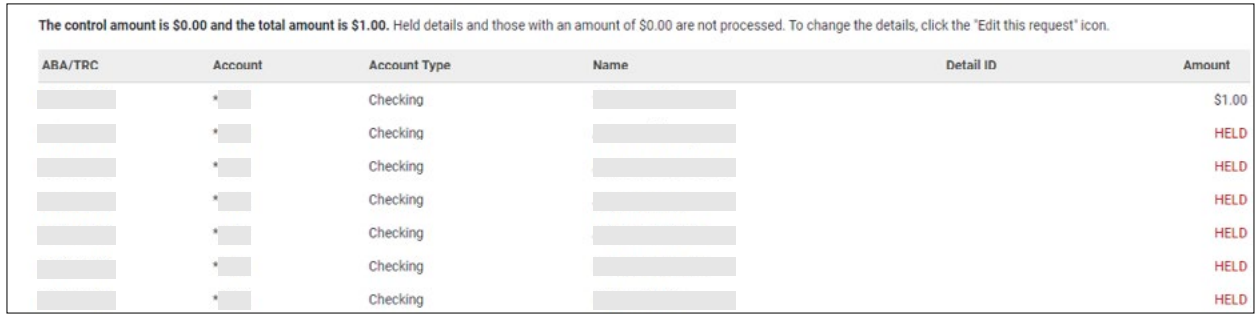
7. Review your selections. For the details you chose to hold, note they are marked **HELD**.



The control amount is $0.00 and the total amount is $1.00. Held details and those with an amount of $0.00 are not processed. To change the details, click the "Edit this request" icon.

ABA/TRC	Account	Account Type	Name	Detail ID	Amount
	*	Checking			$1.00
	*	Checking			HELD
	*	Checking			HELD
	*	Checking			HELD
	*	Checking			HELD
	*	Checking			HELD
	*	Checking			HELD

8. At the bottom of the screen, click **Submit for Approval** or **Transmit**.

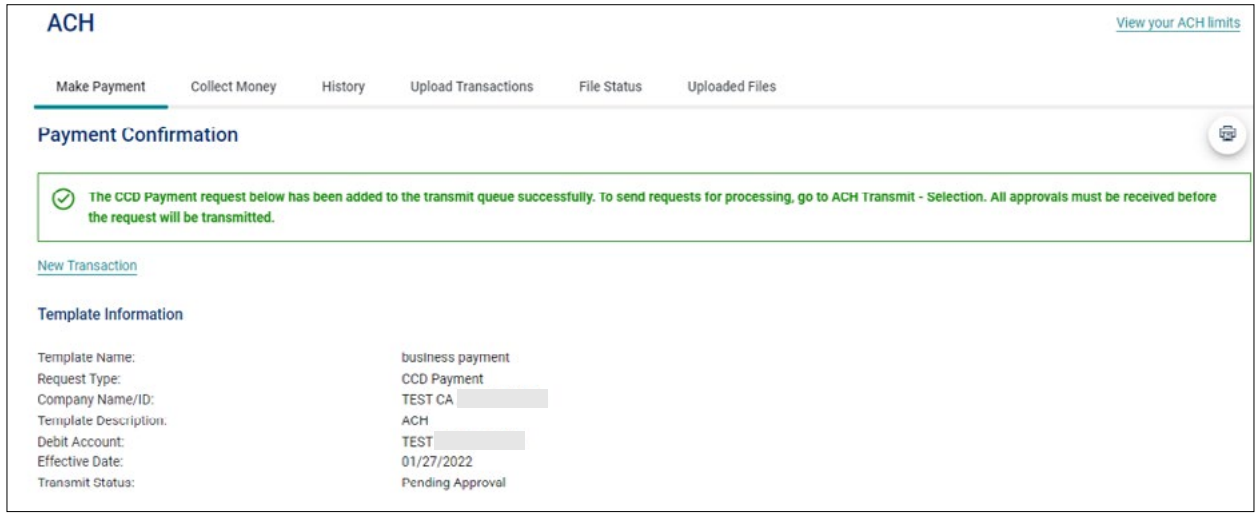
	*	Checking			HELD
	*	Checking			HELD
	*	Checking			HELD
	*	Checking			HELD
	*	Checking			HELD
	*	Checking			HELD
				Total	$1.00

8

To submit this request without transmitting, click Submit for Approval.

Transmit Cancel

9. A confirmation screen will appear.



ACH

View your ACH limits

Make Payment | Collect Money | History | Upload Transactions | File Status | Uploaded Files

Payment Confirmation

The CCD Payment request below has been added to the transmit queue successfully. To send requests for processing, go to ACH Transmit - Selection. All approvals must be received before the request will be transmitted.

New Transaction

Template Information

Template Name:	business payment
Request Type:	CCD Payment
Company Name/ID:	TEST CA
Template Description:	ACH
Debit Account:	TEST
Effective Date:	01/27/2022
Transmit Status:	Pending Approval

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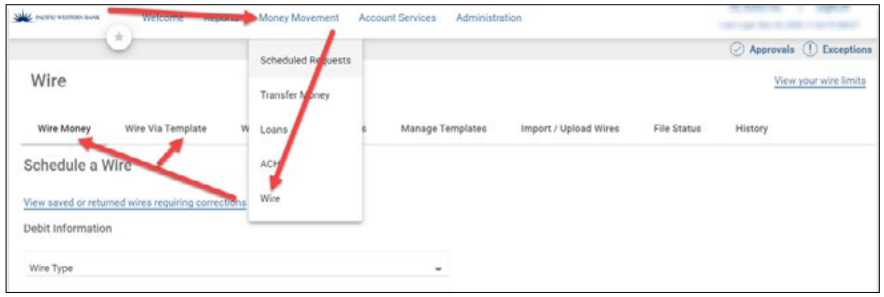
SEND A WIRE

1. Click **Money Movement > Wire > Wire Money** or **Wire via Template.**



2. Select or fill in the **Debit Information** options:

OPTION	DESCRIPTION
Wire type	Domestic wire or USD international wire.
Template name (optional)	Type a name (up to 50 characters) to save the wire transfer as a template for future use. This option only appears to company users who are enabled to a template-based wire service.
Account	The account from which funds are drawn.
Send on date	The date the transfer is effective. A date up to 180 days into the future can be entered.
Amount	The dollar amount of the transfer.

3. Click **Continue.**

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4. Select or fill in the **Recipient Information** options:

OPTION	DESCRIPTION
Bank ID type	ABA, SWIFT, or CHIPS, based on the recipient bank identification.
Bank ID	A maximum of 9 alphanumeric characters can be entered (without spaces) for an ABA bank type, 11 for a SWIFT type, or 6 for a CHIPS type.
Recipient account	Up to 35 alphanumeric characters are allowed. An account number may be an IBAN, if appropriate.
Bank name	Up to 35 alphanumeric characters are allowed. Spaces and the following special characters are allowed: left parenthesis [(], right parenthesis [)], plus sign [+], comma [,], short dash [–], period [.], forward slash [/], colon [:], apostrophe ['] and question mark [?].
Bank address 1, 2 and 3	Up to 35 alphanumeric characters are allowed. Spaces and the following special characters are allowed: left parenthesis [(], right parenthesis [)], plus sign [+], comma [,], short dash [–], period [.], forward slash [/], colon [:], apostrophe ['] and question mark [?].
Recipient name	Up to 35 alphanumeric characters are allowed. Spaces and the following special characters are allowed: left parenthesis [(], right parenthesis [)], plus sign [+], comma [,], short dash [–], period [.], forward slash [/], colon [:], apostrophe ['] and question mark [?].
Recipient address 1, 2 and 3	Up to 35 alphanumeric characters are allowed. Spaces and the following special characters are allowed: left parenthesis [(], right parenthesis [)], plus sign [+], comma [,], short dash [–], period [.], forward slash [/], colon [:], apostrophe ['] and question mark [?].
Additional information for recipient	Information you want to appear with the transfer (this text is included in your wire transfer history). Up to 140 alphanumeric characters are allowed. Spaces and the following special characters are allowed: left parenthesis [(], right parenthesis [)], plus sign [+], comma [,], short dash [–], period [.], forward slash [/], colon [:], apostrophe ['], question mark [?], dollar sign [$], and percent sign [%].

5. As applicable, select or fill in the **First and Second Intermediary Bank Information.**
6. If applicable, fill in or change the **Wire Initiator Information** options.

OPTION	DESCRIPTION
Wire initiator name	This field is pre-filled with your company name.
Wire initiator address 1, 2 and 3	These fields are pre-filled with your company address. Spaces and the following special characters are allowed: left parenthesis [(], right parenthesis [)], plus sign [+], comma [,], short dash [–], period [.], forward slash [/], colon [:], apostrophe ['] and question mark [?].

7. Click **Continue.**

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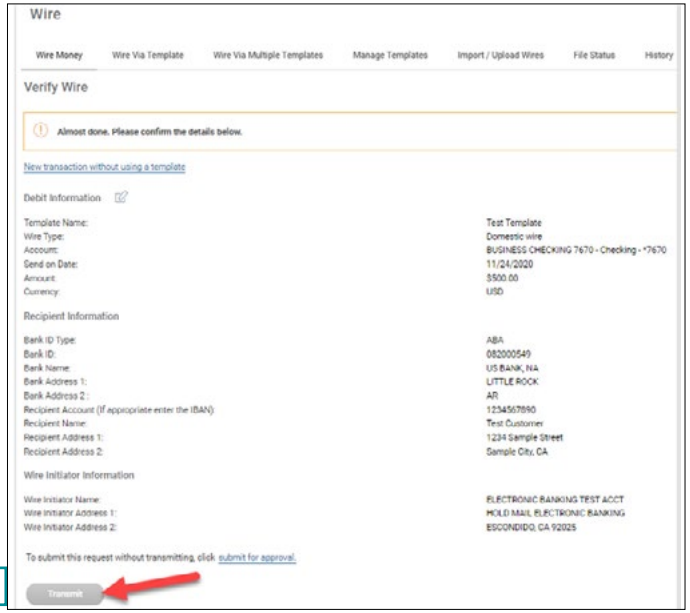
8. Verify the wires and then click one of the following options. **Note:** Options may vary based on user permissions.



OPTION	DESCRIPTION
Submit for approval	Approve the transfer later or allow other users in the company to approve it.
Transmit	Approve and transmit the transfer.
Approve	Approve the transfer now.

9. When prompted, complete additional user validation:
   a. Select **Phone** or **Text message** (if applicable) and then click **Continue.**
   b. Do one of the following:

- If you selected to be contacted by phone, a one-time security code is displayed; you should enter or speak the code into the phone once you receive your phone call. After completing the phone call, click **Phone Call Completed.**
- If you selected to be contacted by SMS text, a dialog box is displayed to enter your mobile phone number. Select the appropriate **Country/region**, enter a **Mobile phone number** and then click **Send Text Message.** If the mobile phone number matches a number on record, a text message containing a one-time security code is sent to your phone, and the Enter the Security Code dialog appears.
- For SMS text messages, type the **one-time security code** displayed on your mobile device into the One-time security code field on the Enter the Security Code dialog and then click **Submit**.

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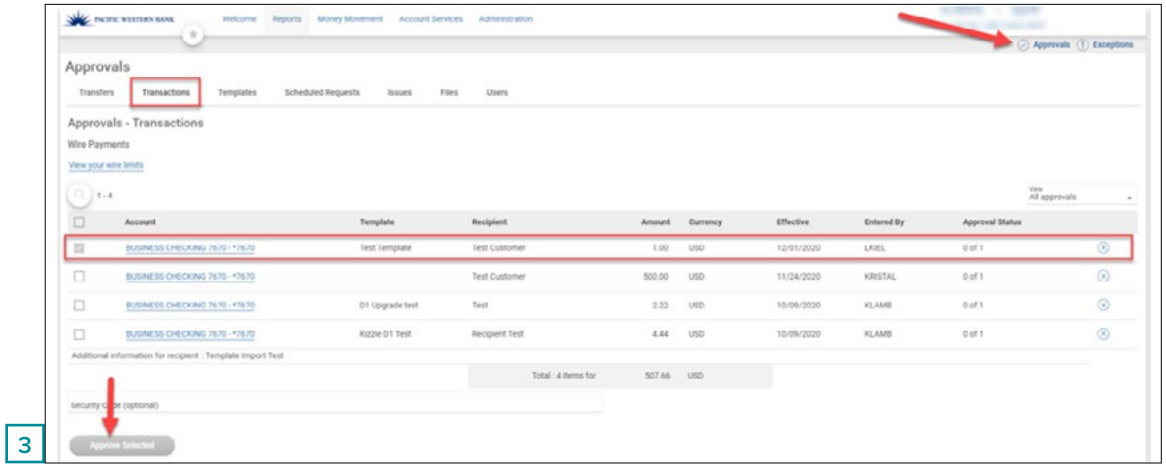
APPROVE CURRENT-DAY WIRES

Approve wires that have a current-day transmit date or scheduled wires that were not approved prior to the transmit date.

1. Click **Approvals > Transactions.**
2. Select the wires to approve.
3. Click **Approve Selected.**



4. Verify the wires and then click one of the following options. Note: Options may vary based on user permissions.

OPTION	DESCRIPTION
Approve Selected	Approve the wires now.
Transmit	Approve and transmit the wires.
Approve/Transmit	Approve the wires now. Wires that have received all required approvals are transmitted.

5. When prompted, complete the additional user validation.
   - Select Phone or **Text Message** (if applicable) and click **Continue**.

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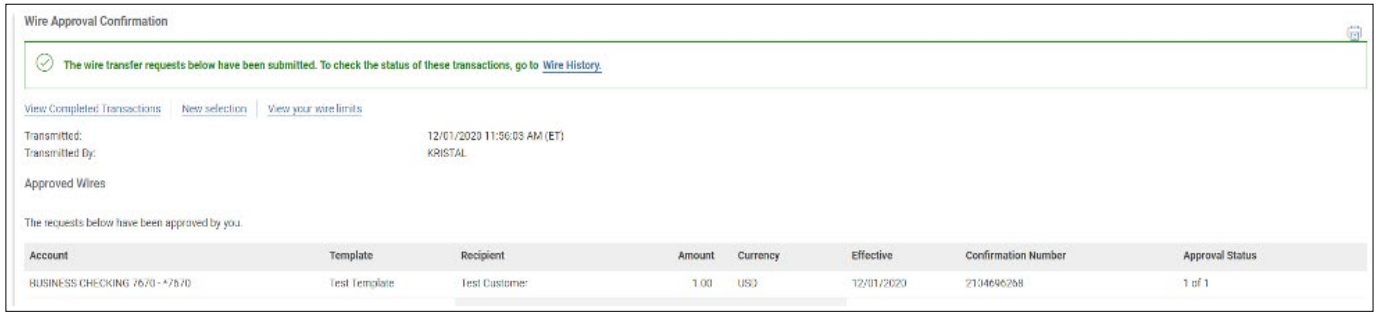
a. **Phone:**
   i. Enter or speak the system-generated one-time security code into the phone once the call is received.
   ii. Click **Phone Call Completed.**
b. **Text Message:**
   i. Enter your mobile phone number and country/region in the dialog box. Click **Send Text.**
   ii. If the mobile number matches a number on record, the system sends a one-time security code.
   iii. Type the one-time security code into the **One-time security code** field on the Enter Security Code dialog box.
   iv. Click **Submit.**

6. You'll receive a confirmation page similar to the one pictured below.



EDIT CURRENT-DAY WIRES

Edit an unapproved wire that has a current-day transmit date or a scheduled wire that was not approved prior to the transmit date. Editing a wire removes any approvals it received previously, and the wire must be reapproved.

1. Click **Approvals**.

2. Click **Transactions** and select the hyperlink for the wire you want to edit.

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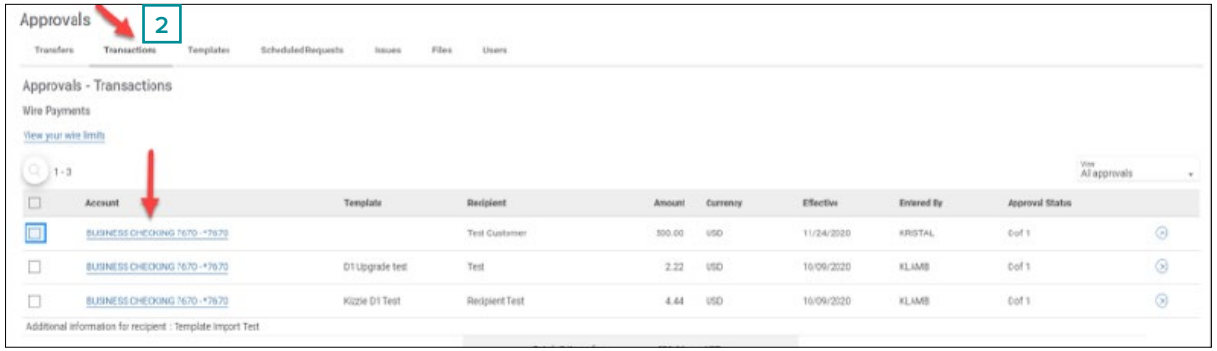
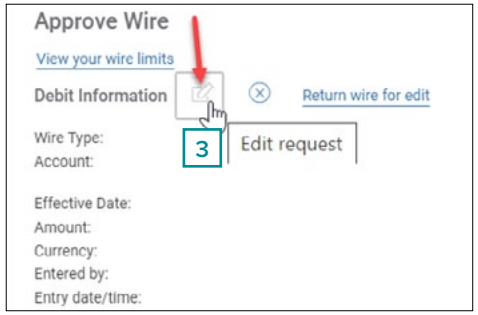


3. Click the **Edit request** link.



4. Click **Edit wire.**
5. Edit the **Debit Information** options as needed and then click **Continue.**
6. Edit the options in the following sections as needed: **Recipient Information, First Intermediary Information** (Optional), **Second Intermediary Information** (optional), and **Wire Initiator Information** (optional).
7. If applicable, in the **Security code** field, type the code provided to you by your financial organization for security purposes.
8. Click **Continue**.
9. Verify the wires and then click one of the following options.

Note: Options may vary based on user permissions.

OPTION	DESCRIPTION
Submit for approval	Approve the wire later or allow other users in the company to approve it.
Approve	Approve the wire now.
Transmit	Approve and transmit the wire.

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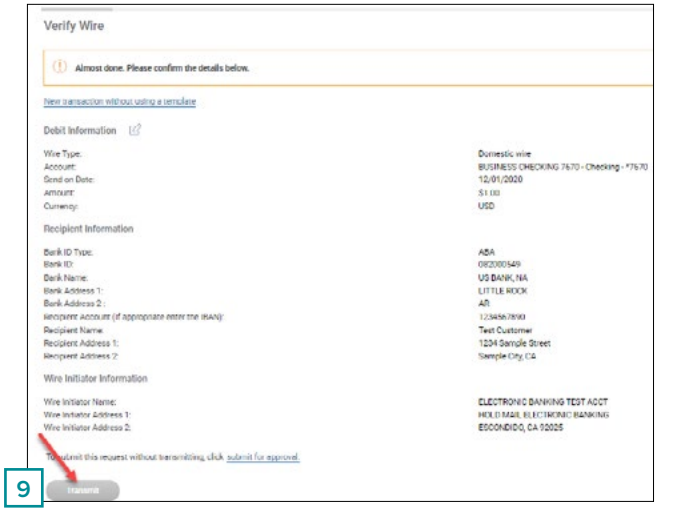

10. When prompted, complete the additional user validation.
    - Select **Phone** or **Text Message** (if applicable) and click Continue.

      a. **Phone:**

      i. Enter or speak the system-generated one-time security code into the phone once the call is received.

      ii. Click **Phone Call Completed.**

      b. **Text Message:**

      i. Enter your mobile phone number and country/region in the dialog box. Click **Send Text.**

      ii. If the mobile number matches a number on record, the system sends a one-time security code.

      iii. Type the one-time security code into the **One-time security code** field on the Enter Security Code dialog box.

      iv. Click **Submit.**
11. You'll receive a Confirmation page similar to the one pictured below.

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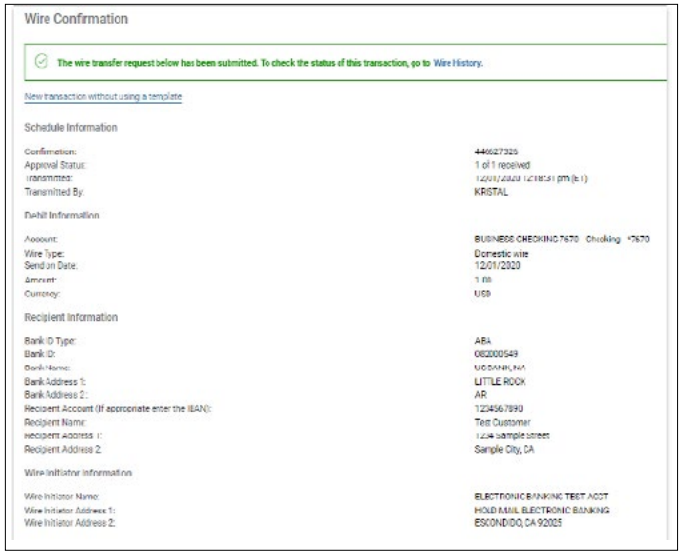
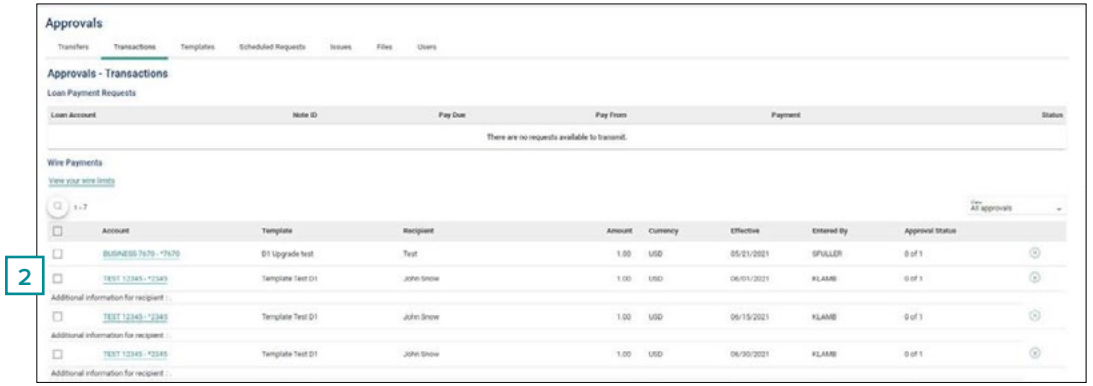


DELETE CURRENT-DAY WIRES

Delete unapproved wires that have a current-day transmit date or scheduled wires that were not approved prior to the transmit date.

1. Click **Approvals.**
2. Select the box next to the wire you'd like to delete.



3. Verify the wire as needed, and then click **Delete.**
4. Verify Wire Deletion and click **Delete** as shown below**.**

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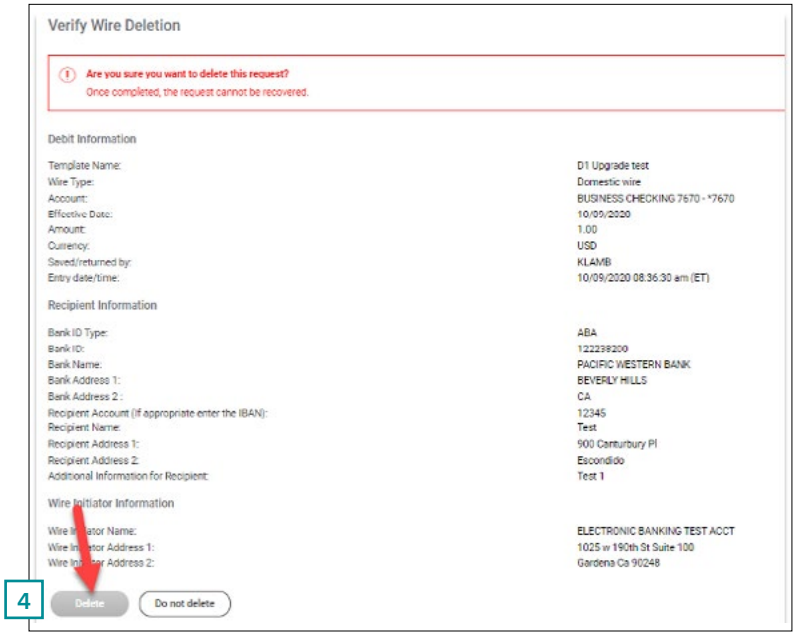

APPROVE A WIRE WITH AN EFFECTIVE DATE IN THE PAST

In the **Effective** column, past due effective dates are displayed in red. Above the listed transactions, a banner outlined in yellow displays a warning message. To approve a wire with an effective date in the past, choose one of the following options:

OPTION 1

1. Check the boxes for the wires you wish to approve.
2. Click **Approve Selected**.

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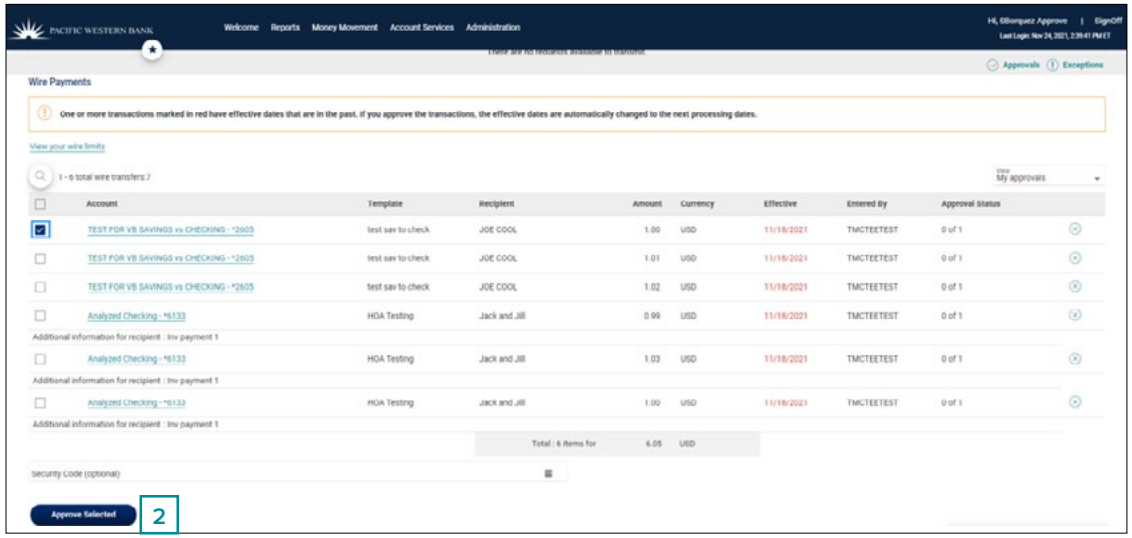
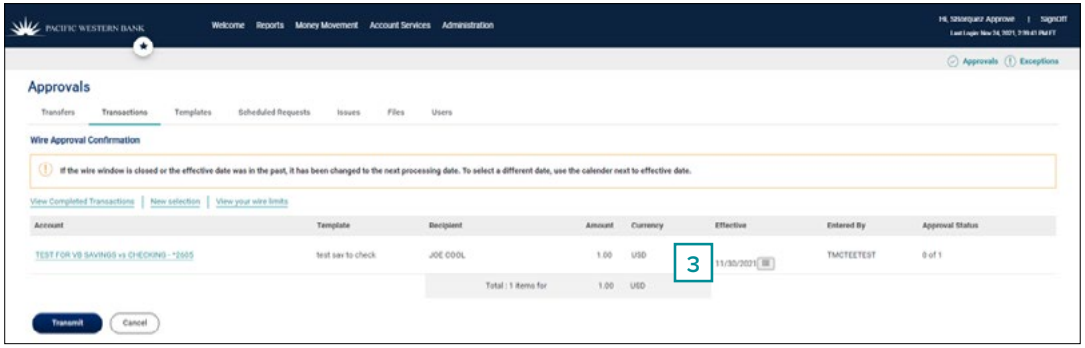


3. The effective date automatically defaults to the next available business day.
4. Click **Transmit** if the default date is acceptable.
5. Click the icon to view a calendar with future available effective dates.



6. If you wish to schedule the wire for a future date, select the date on the calendar.
7. Once you've selected the appropriate future date, click **Transmit**.

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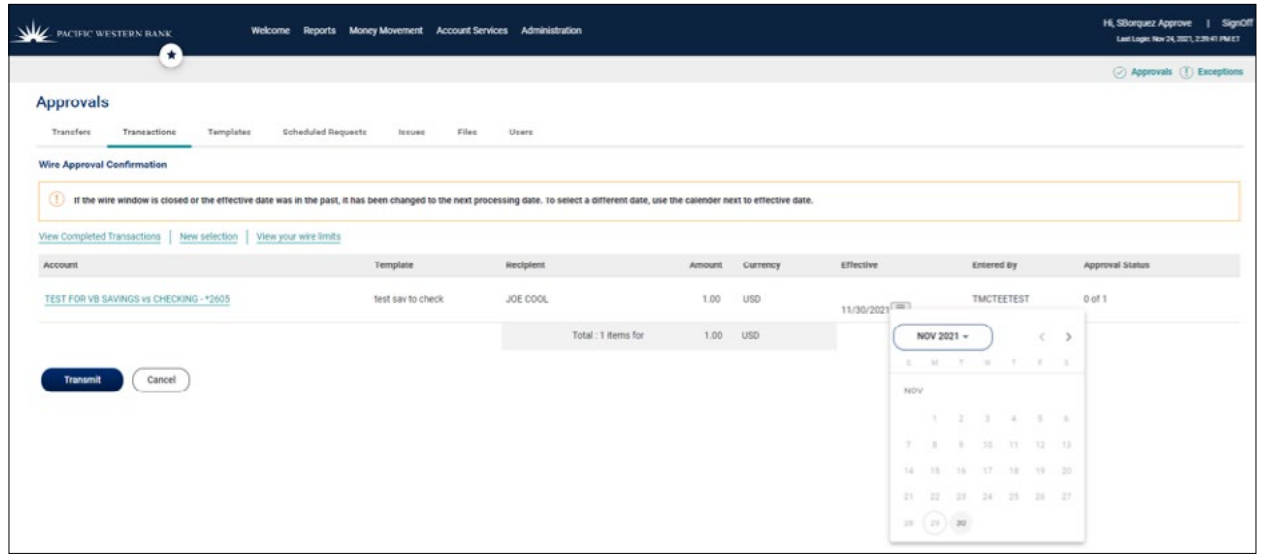
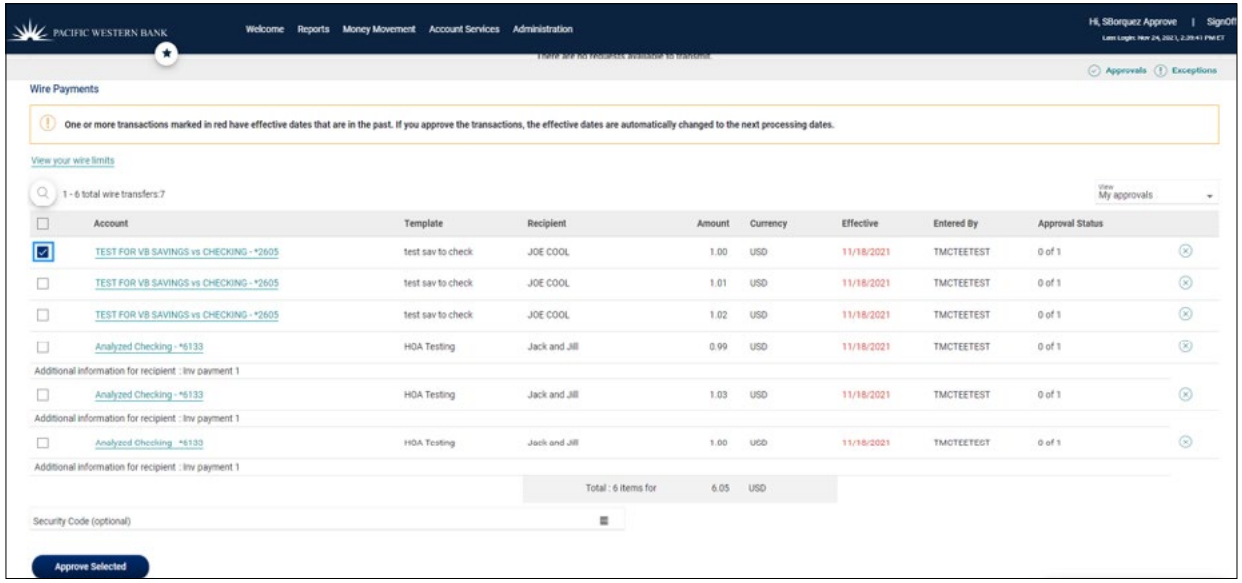


OPTION 2

1. Click the account name hyperlink in the **Account** column.



2. The new default effective date becomes the next available wire window.
3. If the default date is the desired new effective date, click **Transmit**.
4. To select an effective date in the future, click the calendar icon.

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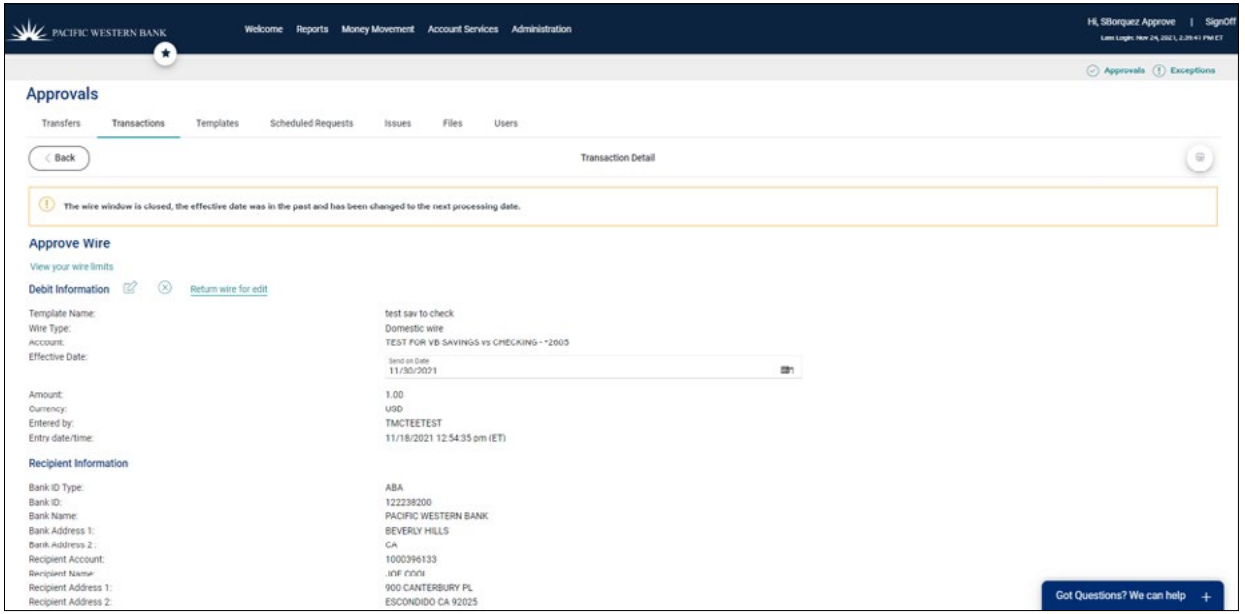
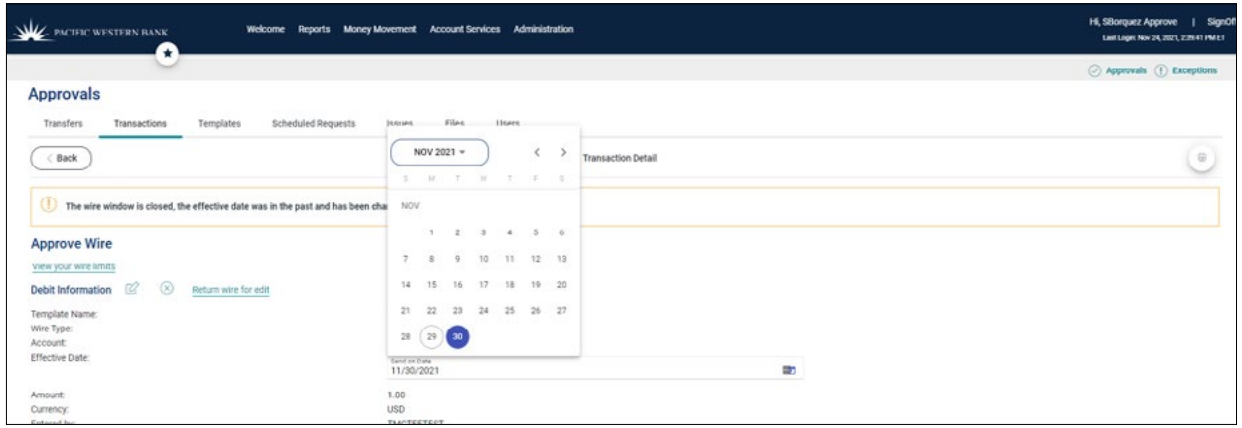


5. Click on one of the dates to select as the new effective date.
6. Once you've selected the desired date, click **Transmit**.



SEARCH COMPLETED WIRES

1. Click **Money Movement > Wire > History**.

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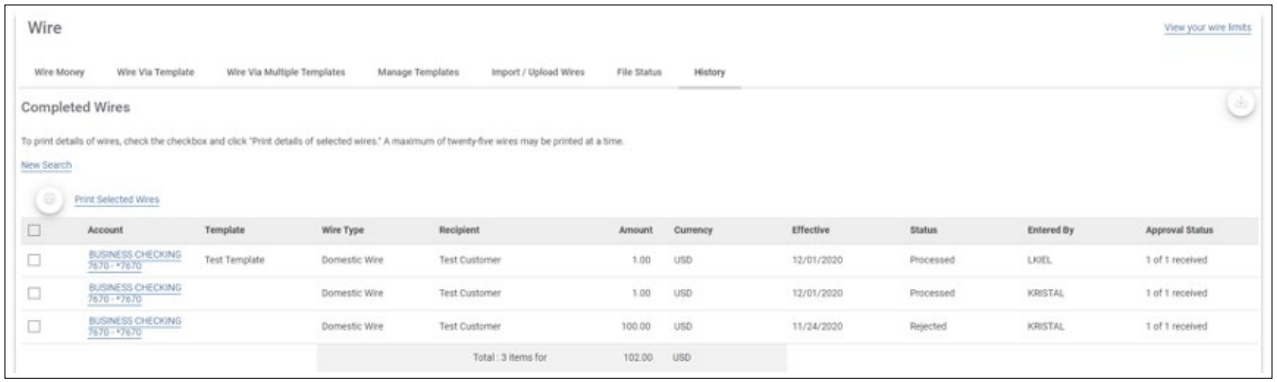
2. Select an **Output to** option:
   - Screen
   - .csv file
   - .pdf
3. Select one or more **Account** options.
4. Select a **Date range** option:
   - Specific date
   - From/To
5. Select a **Status** option:
   - ALL
   - TRANSMITTED
   - PROCESSED
   - CONFIRMED
   - REJECTED
   - IN PROCESS (the transaction is pending validation from your financial organization)
6. Select a **Wire type** option:
   - Domestic wire
   - USD international wire
   - Wires uploaded via file
7. Click **Search.**
8. Completed Wires Page:



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WIRE FILE IMPORT & UPLOAD

About Wire File Import

Company users who have any of the one-time or template-based services enabled (and appropriate account entitlements) can import files containing multiple wire transfers with different send-on dates.

The details for the imported wire transfers can be obtained directly from the file being imported or from existing templates (for company users with template-based services).

When a wire file is imported, all transactions in the file are validated to ensure the data is valid. Any transactions containing invalid data are rejected. Valid transactions are routed for approval.

The Manage Alerts page includes an optional alert to which company users can subscribe to be automatically notified when an imported wire file is completed with errors.

FILE FORMATS & REQUIREMENTS

ABOUT WIRE FILE FORMATS

File formats define the structure of wire files imported/uploaded. Wire files can be imported using FedLine, MT103, and custom file formats.

- **FedLine** is a specific domestic message format used mainly for transferring money between customers of different financial organizations or other similar financial organizations.
- **MT103** is a specific international message format used mainly for transferring money between customers of different financial organizations or other similar financial organizations.
- **Custom file formats** can be delimited or fixed.
  - A **delimited file** is a flat text file consisting of data items separated by a specific character.
  - A **fixed file** is a text file consisting of data that has specific lengths and positions.

Note: The FedLine and MT103 formats are available to company users who have any of the one-time wire transfer services enabled.

Custom Wire File Format Requirements

DEFAULT FIELD VALUES

Company users can define default values that will be the same for every wire transaction in the file. All of these values are optional, but if the company user enters a wire initiator value, then the wire initiator name and address 1 & 2 are required. Default fields cannot be defined for files that get their transaction details from templates.

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FIELD	REQUIRED	SUPPORT FORMATS/CHARACTERS
Wire Initiator Name	Yes	Up to 35 alphanumeric characters are allowed. Additionally, spaces and the following special characters are supported: left parenthesis [(], right parenthesis [)], plus sign [+], comma [,], hyphen [-], period [.], forward slash [/], colon [:], apostrophe ['] and question mark [?].
Wire Initiator Address 1	Yes	Up to 35 alphanumeric characters are allowed. Additionally, spaces and the following special characters are supported: left parenthesis [(], right parenthesis [)], plus sign [+], comma [,], hyphen [-], period [.], forward slash [/], colon [:], apostrophe ['] and question mark [?].
Wire Initiator Address 2	Yes	Up to 35 alphanumeric characters are allowed. Additionally, spaces and the following special characters are supported: left parenthesis [(], right parenthesis [)], plus sign [+], comma [,], hyphen [-], period [.], forward slash [/], colon [:], apostrophe ['] and question mark [?].
Wire Initiator Address 3 (Optional)	No	Up to 35 alphanumeric characters are allowed. Additionally, spaces and the following special characters are supported: left parenthesis [(], right parenthesis [)], plus sign [+], comma [,], hyphen [-], period [.], forward slash [/], colon [:], apostrophe ['] and question mark [?].
Currency Code	Yes	All currency codes supported by the Bank.
Account	Yes	All accounts to which the user is entitled.

DEBIT FIELD PROPERTIES INFORMATION | DETAILS FROM A TEMPLATE

The following table provides the requirements for debit fields for delimited and fixed files where the transaction details are obtained from existing wire templates.

FIELD	REQUIRED	SUPPORT FORMATS/CHARACTERS
Template Name	Yes	Alpha (A-Z), Numeric (0-9), 35 characters max.
Amount	Yes	Numeric only (0-9), greater than 0.00 and less than 100,000,000.00.
Send on Date	Yes	Numeric date in specified format (for example, MMDDYY).
Additional Information for Recipient (Optional)	No	Alpha (A-Z), Numeric (0-9), 140 characters max.

DEBIT FIELD PROPERTIES INFORMATION | DETAILS FROM A FILE

The following table provides the requirements for debit fields for delimited and fixed files where the transaction details are included in the file.

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FIELD	REQUIRED	SUPPORT FORMATS/CHARACTERS
ABA/TRC	Yes	Numeric only (0-9), 9 characters.
Account Type	Yes	2 valid types: C (checking) or S (savings).
Account Number	Yes	Alpha (A-Z), Numeric (0-9), 35 characters max.
Amount	Yes	Numeric only (0-9), greater than 0.00 and less than 100,000,000.00.
Send on Date	Yes	Numeric date in specified format (for example, MMDDYY).
Currency	Yes	Currency code Alpha (A-Z), 3 characters max.

RECIPIENT FIELD PROPERTIES INFORMATION

The following table provides the requirements for recipient fields for delimited and fixed files. These fields only appear for files that do not get their transaction information from templates.

FIELD	REQUIRED	SUPPORT FORMATS/CHARACTERS
Bank ID Type	Yes	3 Valid types: ABA, SWIFT, or CHIPS.
Bank ID	Yes	Numeric and 9 characters for ABA, Alphanumeric and 11 characters max for SWIFT, or numeric and 6 characters max for CHIPS.
Recipient Account	Yes	Alpha (A-Z), Numeric (0-9), 35 characters max. If appropriate, provide IBAN.
Bank Name	Yes	Alpha (A-Z), Numeric (0-9), 35 characters max.
Bank Address 1 (Optional)	No	Alpha (A-Z), Numeric (0-9), 35 characters max.
Bank Address 2 (Optional)	No	Alpha (A-Z), Numeric (0-9), 35 characters max.
Bank Address 3 (Optional)	No	Alpha (A-Z), Numeric (0-9), 35 characters max.
Recipient Name	Yes	Alpha (A-Z), Numeric (0-9), 35 characters max.
Recipient Address 1	Yes	Alpha (A-Z), Numeric (0-9), 35 characters max.
Recipient Address 2	Yes	Alpha (A-Z), Numeric (0-9), 35 characters max.
Recipient Address 3 (Optional)	No	Alpha (A-Z), Numeric (0-9), 35 characters max.
Additional Information for Recipient (Optional)	No	Alpha (A-Z), Numeric (0-9), 35 characters max.

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FIRST INTERMEDIARY FIELD PROPERTIES INFORMATION (OPTIONAL)

The following table provides the requirements for first intermediary fields for delimited and fixed files. All of these values are optional, but if the company user enters a bank ID type value, then the bank ID, intermediary account, and bank name are required. These fields only appear for files that do not get their transaction information from templates.

FIELD	REQUIRED	SUPPORT FORMATS/CHARACTERS
Bank ID Type	Yes	3 Valid types: ABA, SWIFT, or CHIPS.
Bank ID	Yes	Numeric and 9 characters for ABA, Alphanumeric and 11 characters max for SWIFT, or numeric and 6 characters max for CHIPS.
Intermediary Account	Yes	Alpha (A-Z), Numeric (0-9), 35 characters max. If appropriate, provide IBAN.
Bank Name	Yes	Alpha (A-Z), Numeric (0-9), 35 characters max.
Bank Address 1 (Optional)	No	Alpha (A-Z), Numeric (0-9), 35 characters max.
Bank Address 2 (Optional)	No	Alpha (A-Z), Numeric (0-9), 35 characters max.
Bank Address 3 (Optional)	No	Alpha (A-Z), Numeric (0-9), 35 characters max.

SECOND INTERMEDIARY FIELD PROPERTIES INFORMATION (OPTIONAL)

The following table provides the requirements for second intermediary fields for delimited and fixed files. All of these values are optional, but if the company user enters a bank ID type value, then the bank ID, intermediary account, and bank name are required. These fields only appear for files that do not get their transaction information from templates.

FIELD	REQUIRED	SUPPORT FORMATS/CHARACTERS
Bank ID Type	Yes	3 Valid types: ABA, SWIFT, or CHIPS.
Bank ID	Yes	Numeric and 9 characters for ABA, Alphanumeric and 11 characters max for SWIFT, or numeric and 6 characters max for CHIPS.
Intermediary Account	Yes	Alpha (A-Z), Numeric (0-9), 35 characters max. If appropriate, provide IBAN.
Bank Name	Yes	Alpha (A-Z), Numeric (0-9), 35 characters max.
Bank Address 1 (Optional)	No	Alpha (A-Z), Numeric (0-9), 35 characters max.
Bank Address 2 (Optional)	No	Alpha (A-Z), Numeric (0-9), 35 characters max.
Bank Address 3 (Optional)	No	Alpha (A-Z), Numeric (0-9), 35 characters max.

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WIRE INITIATOR INFORMATION (OPTIONAL)

The following table provides the requirements for wire initiator fields for delimited and fixed files. All of these values are optional, but if the company user enters a wire initiator value, then the wire initiator name, and address 1 and 2 are required. If the Wire Initiator information was entered as a default, then this section is not presented.

FIELD	REQUIRED	SUPPORT FORMATS/CHARACTERS
Wire Initiator Name	Yes	Up to 35 alphanumeric characters are allowed. Spaces are allowed.
Wire Initiator Address 1	Yes	Up to 35 alphanumeric characters are allowed. Spaces are allowed.
Wire Initiator Address 2	Yes	Up to 35 alphanumeric characters are allowed. Spaces are allowed.
Wire Initiator Address 3 (Optional)	No	Up to 35 alphanumeric characters are allowed. Spaces are allowed.

ADDING A CUSTOM WIRE FILE FORMAT

1. Click **Money Movement > Wire > Import/Upload Wires.**
2. Click the **Add a wire file format** link.
3. Fill in or select the **Description** options:

OPTION	DESCRIPTION
Format Name	The name of the file format (up to 20 alphanumeric characters).
Description	The description for the file (up to 35 alphanumeric characters).
File Type	Delimited or Fixed.
Details Location	Where the details of the wire transactions are located: File or Template. This option is available to company users who are entitled to any of the one-time wire services.

4. Click **Next.**

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5. Fill in or select the **Characteristics** options:

OPTION	DESCRIPTION
Field Delimiter	For delimited file types. Comma, Hyphen, Semicolon, or Tab.
Date Format	MMDDYY, MMDDYYYY, MM/DD/YY, MM/DD/YYYY, MM-DD-YY, MM-DD-YYYY, YYMMDD, YYYYMMDD, YY/MM/DD, YYYY/MM/DD, YY-MM-DD, or YYYY-MM-DD.
Amount Format	Decimal included (i.e., 123.00) - Indicates that the decimal will be included in the transaction amount. Decimal not included (i.e., 123) - Indicates that the decimal will not be included in the transaction amount. When this option is used, select an Implied decimal format: Whole dollar (123 = 123.00 Or Implied decimal (123 = 1.23). This indicates whether the decimal is implied or not.

6. Click **Next.**
7. Optional: If applicable, fill in or select the **Default Field Values** options:

OPTION	DESCRIPTION
Wire Initiator Name	Name of the person/company initiating the wire (up to 35 alphanumeric characters).
Wire Initiator Address 1	Address line 1 of the person/company initiating the wire (up to 35 alphanumeric characters).
Wire Initiator Address 2	Address line 2 of the person/company initiating the wire (up to 35 alphanumeric characters).
Wire Initiator Address 3	Address line 3 of the person/company initiating the wire (up to 35 alphanumeric characters).
Currency Code	Currency code of the transaction. The currency codes supported by the Bank determine the codes that are available.
Account	All accounts to which you are entitled.

8. Click **Next.**
9. Fill in the **Position Number** or **Positions (Start to End)** fields for the following sections:
   - **Debit Field Properties** Information
   - **Recipient Field Properties** Information
   - **First Intermediary Field Properties** Information (optional)
   - **Second Intermediary Field Properties** Information (optional)
   - **Wire Initiator Field Properties** Information (optional)
10. Click **Add file format.**

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File Format Confirmation Page Sample

Wire

Wire Money | Wire Via Template | Wire Via Multiple Templates | Manage Templates | Import / Upload Wires | File Status | History

File Format Confirmation

The following wire file format has been added successfully.

Maintain other wire file formats | Add a wire file format

File Format Information

Description

Format Name:	Test File Format
Description:	Test Format
File Type:	Fixed
Details Location:	File

Characteristics

Date Format:	MMDDYY
Amount Format:	Decimal included (i.e. 123.00)

Debit Field Properties Information

Field Name	Position Number	Valid Field Values Within A File
ABA/TRC:	1 to 11	Numeric only (0-9), 9 characters
Account Type:	12 to 15	2 valid types: C (checking) or S (savings)
Account Number:	16 to 30	Alpha (A-Z), Numeric (0-9), 35 characters max.
Amount:	33 to 40	Numeric only (0-9), greater than 0.00 and less than 100,000,000.00
Send on Date:	45 to 55	Numeric date in specified format (for example, MMDDYY)
Currency:	56 to 70	Currency code Alpha (A-Z), 3 characters max.

Recipient Field Properties Information

Field Name	Position Number	Valid Field Values Within A File
Bank ID Type:	75 to 90	3 Valid types: ABA, SWIFT, or CHIPS.
Bank ID:	99 to 109	Numeric and 9 characters for ABA, Alphanumeric and 11 characters max for SWIFT, or numeric and 6 characters max for CHIPS.
Bank Name:	110 to 150	Alpha (A-Z), Numeric (0-9), 35 characters max
Bank Address 1 (optional):	151 to 190	Alpha (A-Z), Numeric (0-9), 35 characters max
Bank Address 2 (optional):	195 to 225	Alpha (A-Z), Numeric (0-9), 35 characters max
Bank Address 3 (optional):	226 to 275	Alpha (A-Z), Numeric (0-9), 35 characters max
Recipient Account (if appropriate enter the IBAN):	276 to 315	Alpha (A-Z), Numeric (0-9), 35 characters max.
Recipient Name:	316 to 345	Alpha (A-Z), Numeric (0-9), 35 characters max.
Recipient Address 1:	346 to 400	Alpha (A-Z), Numeric (0-9), 35 characters max.
Recipient Address 2:	401 to 470	Alpha (A-Z), Numeric (0-9), 35 characters max.
Recipient Address 3 (optional):	Not used	Alpha (A-Z), Numeric (0-9), 35 characters max.
Additional information for Recipient (optional):	Not used	Alpha (A-Z), Numeric (0-9), 140 characters max.

First Intermediary Field Properties Information

Field Name	Position Number	Valid Field Values Within A File
Bank ID Type:	Not used	3 Valid types: ABA, SWIFT, or CHIPS.
Bank ID:	Not used	Numeric and 9 characters for ABA, Alphanumeric and 11 characters max for SWIFT, or numeric and 6 characters max for CHIPS.
Intermediary Account (if appropriate enter the IBAN):	Not used	Alpha (A-Z), Numeric (0-9), 35 characters max.
Bank Name:	Not used	Alpha (A-Z), Numeric (0-9), 35 characters max
Bank Address 1:	Not used	Alpha (A-Z), Numeric (0-9), 35 characters max
Bank Address 2:	Not used	Alpha (A-Z), Numeric (0-9), 35 characters max
Bank Address 3:	Not used	Alpha (A-Z), Numeric (0-9), 35 characters max

Second Intermediary Field Properties Information

Field Name	Position Number	Valid Field Values Within A File
Bank ID Type:	Not used	3 Valid types: ABA, SWIFT, or CHIPS.
Bank ID:	Not used	Numeric and 9 characters for ABA, Alphanumeric and 11 characters max for SWIFT, or numeric and 6 characters max for CHIPS.
Intermediary Account (if appropriate enter the IBAN):	Not used	Alpha (A-Z), Numeric (0-9), 35 characters max.
Bank Name:	Not used	Alpha (A-Z), Numeric (0-9), 35 characters max
Bank Address 1:	Not used	Alpha (A-Z), Numeric (0-9), 35 characters max
Bank Address 2:	Not used	Alpha (A-Z), Numeric (0-9), 35 characters max
Bank Address 3:	Not used	Alpha (A-Z), Numeric (0-9), 35 characters max

Wire Initiator Field Properties Information

Field Name	Position Number	Valid Field Values Within A File
Wire Initiator Name:	Not used	Alpha (A-Z), Numeric (0-9), 35 characters max.
Wire Initiator Address 1:	Not used	Alpha (A-Z), Numeric (0-9), 35 characters max.
Wire Initiator Address 2:	Not used	Alpha (A-Z), Numeric (0-9), 35 characters max.
Wire Initiator Address 3 (optional):	Not used	Alpha (A-Z), Numeric (0-9), 35 characters max.

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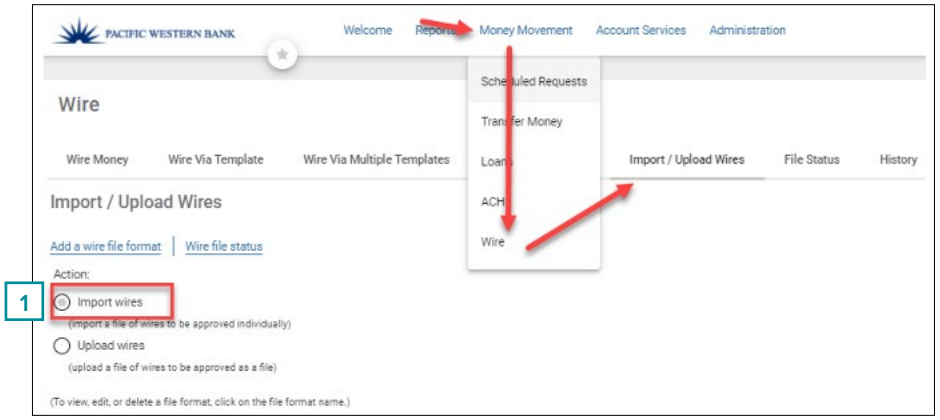
IMPORT A WIRE FILE

1. Click **Money Movement > Wire > Import/ Upload Wires > Action: Import Wires.**



2. Select a file format and then click **Continue.**
3. Click **Browse** and select the file to import.
4. Click **Import file.**

Wire Import Confirmation Page Sample

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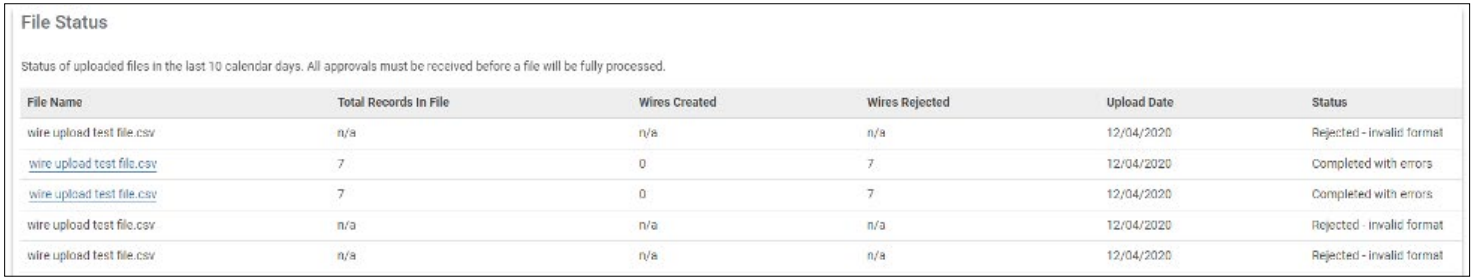
CHECK THE STATUS OF WIRE FILES

1. Click **Money Movement > Wire > File Status.**

If a file has completed processing and contains one or more rejected wire transactions, the file name appears as a link. This link can be clicked to view the wire transactions that were rejected so they can be fixed and resubmitted.



File Status

Status of uploaded files in the last 10 calendar days. All approvals must be received before a file will be fully processed.

File Name	Total Records In File	Wires Created	Wires Rejected	Upload Date	Status
wire upload test file.csv	n/a	n/a	n/a	12/04/2020	Rejected - invalid format
wire upload test file.csv	7	0	7	12/04/2020	Completed with errors
wire upload test file.csv	7	0	7	12/04/2020	Completed with errors
wire upload test file.csv	n/a	n/a	n/a	12/04/2020	Rejected - invalid format
wire upload test file.csv	n/a	n/a	n/a	12/04/2020	Rejected - invalid format

WIRE FILE STATUS DEFINITIONS

STATUS	DESCRIPTION
Processing	The file has been successfully received by the system and is being processed to create (or reject) each of the wire transactions in the file or to be placed in the approval queue.
Pending Approvals	The file has been successfully received by the system, cleared preliminary validations, and waiting to be approved before any wire transactions are created and processed.
Rejected – Invalid Format	The file was received but could not be read because the file uploaded did not conform to the file format selected to be used to read the file.
Completed	The file was processed, and a wire transaction was created for every record in the file.
Completed with Errors	The file was processed, but there were one or more wire records that failed some type of validation.

About Wire File Upload

The Wire File Upload service allows company users to initiate and approve large quantities of wire transfers concurrently. Wire files can include domestic, U.S. Dollar international wire, and foreign currency international transfers with different send-on dates.

When a wire file is uploaded, all records in the file are validated. If any of the transfers in the file are invalid, the entire file is rejected. Wire files that pass validation are routed for approval. Approvals are applied to the entire file instead of each transfer.

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To approve an uploaded wire file, a company user must be enabled to the Wire File Upload service, have the Approval role, and have the Allow Transmit account entitlement for all accounts included in the file. Additionally, if the format used to upload the file obtains its details from wire templates, the company user approving the file must also be entitled to the wire services with which the wire templates are associated.

When a wire file is approved, the total currency amount of the file is validated against the currency amount the company user applying the final approval has available for their personal wire limits for the day. If the total currency amount of the file exceeds the currency amount the final approval can approve, then none of the wire transactions within the file are approved/transmitted. Similarly, if any of the individual wire transactions in the file causes a limit to be exceeded, then none of the transactions within the file are approved/transmitted. Once final approval is received, then the individual wire transfers are created and transmitted at the same time.

Any company user with the Wire File Upload service and the Entitled Account entitlement for the account used in a wire transfer can view the transfer. Only the company user who uploaded the file can view the details of a scheduled wire transaction and delete it if necessary.

The Manage Alerts page includes optional alerts to which company users can subscribe to be automatically notified about events related to uploaded wire files.

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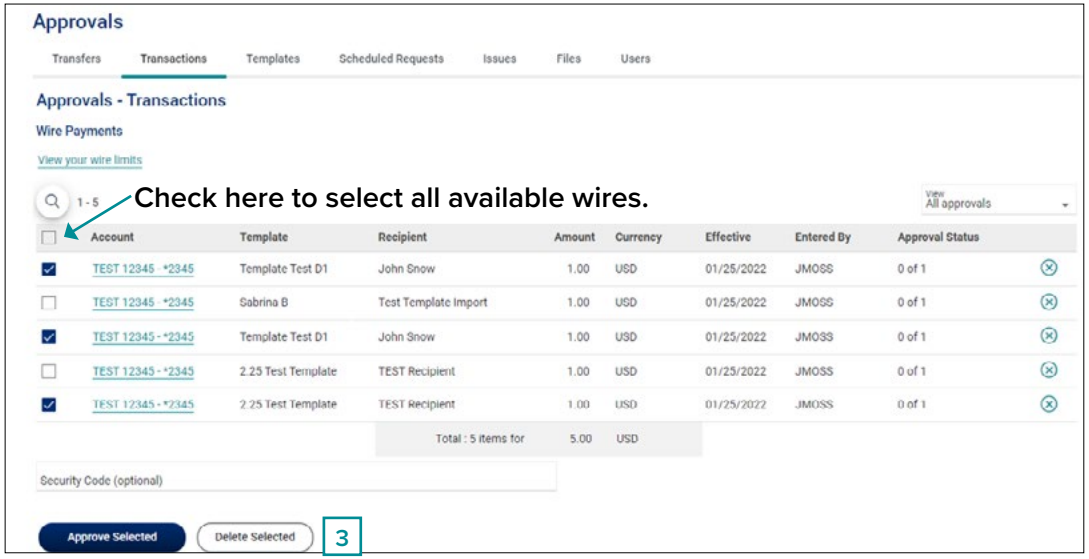
BULK DELETE

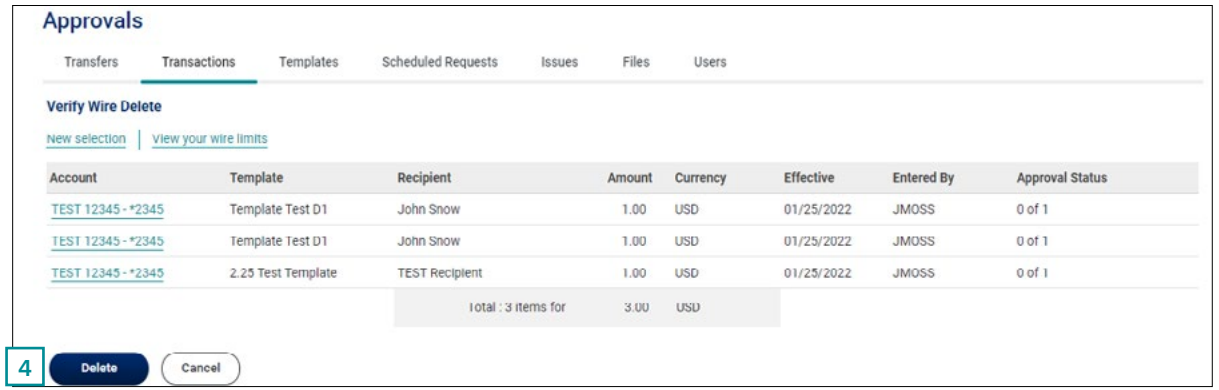
BULK DELETE WIRE & ACH BULK TRANSACTIONS

The processes to bulk delete wires or ACH transactions work similarly. To bulk delete unwanted wire payments, please follow the steps below.

1. Click **Approvals** > **Transactions** to access your list of wires available for deletion.
2. Check the boxes next to all wires you wish to delete. To select all available wires for deletion, check the box next to **Account** in the grey column header bar.
3. Click **Delete Selected**.



4. Review your selections and click **Delete**.



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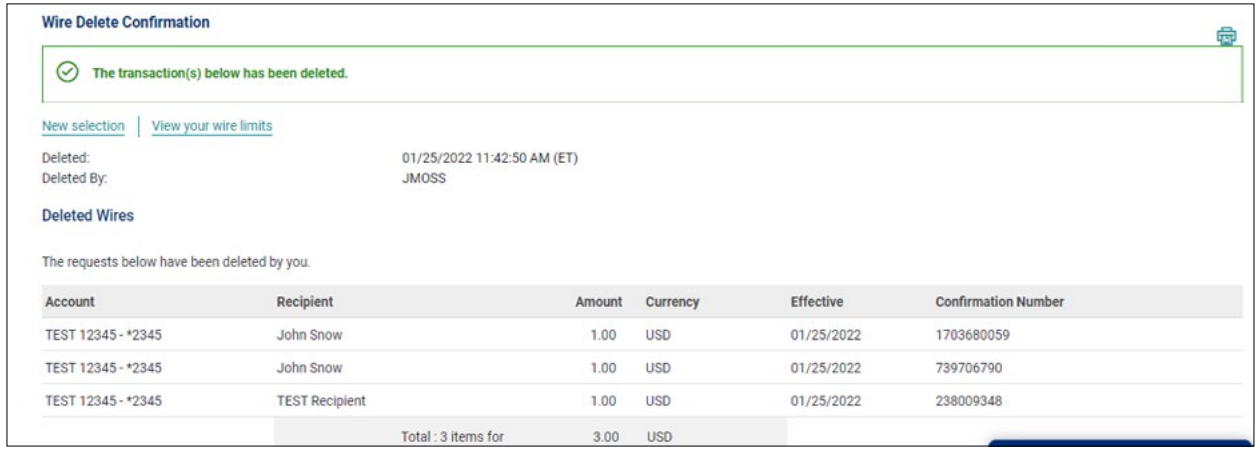
5. You'll see a **Wire Delete Confirmation** screen.



Wire Delete Confirmation

The transaction(s) below has been deleted.

New selection | View your wire limits

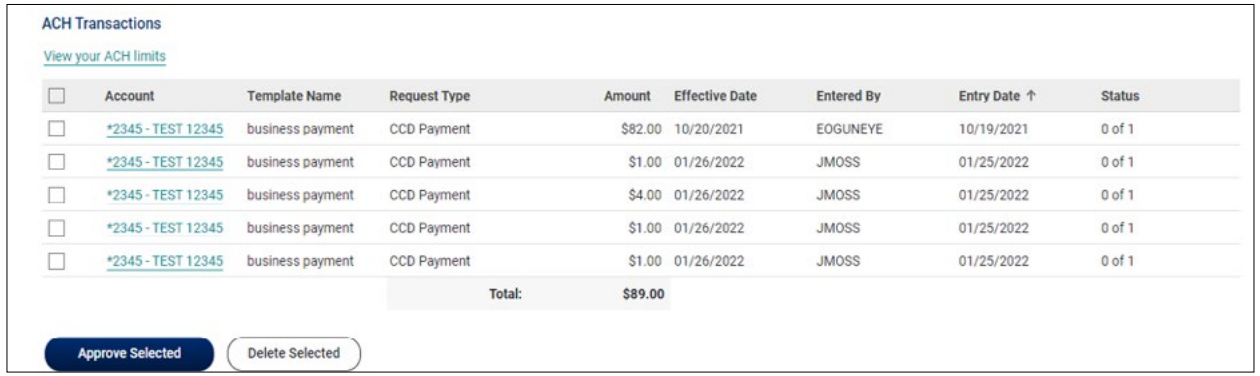
Deleted: 01/25/2022 11:42:50 AM (ET)
Deleted By: JMOSS

Deleted Wires

The requests below have been deleted by you.

Account	Recipient	Amount	Currency	Effective	Confirmation Number
TEST 12345 - *2345	John Snow	1.00	USD	01/25/2022	1703680059
TEST 12345 - *2345	John Snow	1.00	USD	01/25/2022	739706790
TEST 12345 - *2345	TEST Recipient	1.00	USD	01/25/2022	238009348
	Total : 3 items for	3.00	USD		

6. To bulk delete ACH transactions, follow steps 2 through 4 under the ACH Transactions section on the **Approvals** > **Transactions** screen.



ACH Transactions

View your ACH limits

Account	Template Name	Request Type	Amount	Effective Date	Entered By	Entry Date ↑	Status
*2345 - TEST 12345	business payment	CCD Payment	$82.00	10/20/2021	EOGUNEYE	10/19/2021	0 of 1
*2345 - TEST 12345	business payment	CCD Payment	$1.00	01/26/2022	JMOSS	01/25/2022	0 of 1
*2345 - TEST 12345	business payment	CCD Payment	$4.00	01/26/2022	JMOSS	01/25/2022	0 of 1
*2345 - TEST 12345	business payment	CCD Payment	$1.00	01/26/2022	JMOSS	01/25/2022	0 of 1
*2345 - TEST 12345	business payment	CCD Payment	$1.00	01/26/2022	JMOSS	01/25/2022	0 of 1
		Total:	$89.00				

Approve Selected | Delete Selected

BULK DELETE ACH & WIRE FILE UPLOADS

Follow the steps below to bulk delete unwanted Wire & ACH file uploads.

1. Click **Approvals** > **Files**.
2. Under **ACH Files** and **Wire Files**, view the files available for deletion.
   - For ACH file uploads, check the boxes on the left for the files you'd like to delete.
   - For Wire file uploads, check the boxes on the right for the files you'd like to delete.

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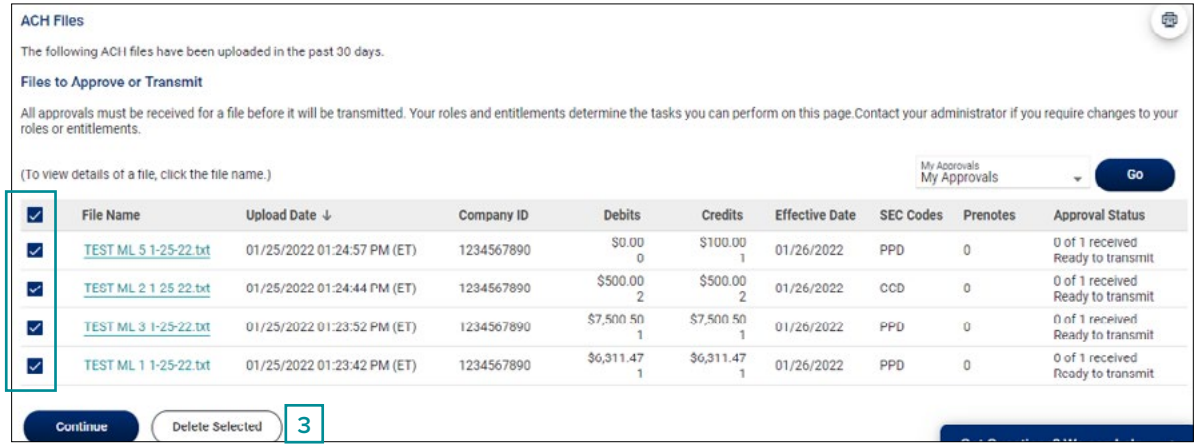
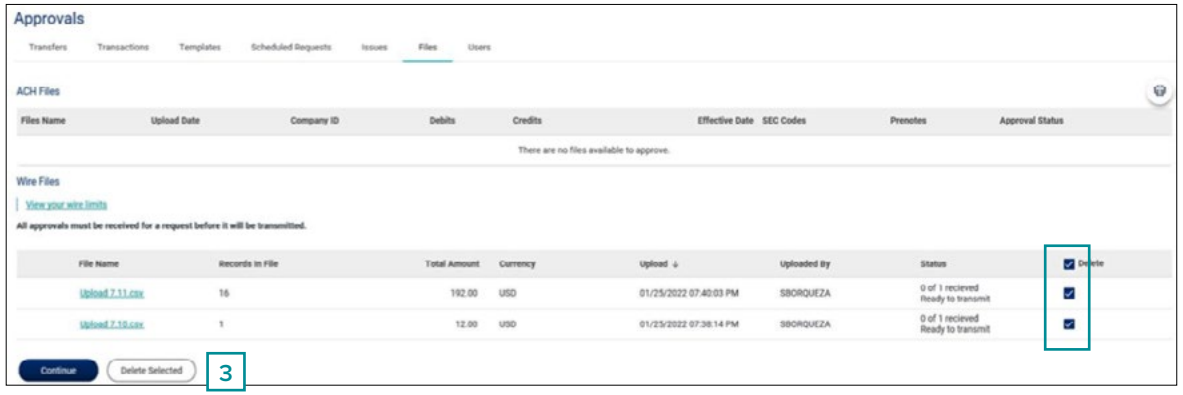
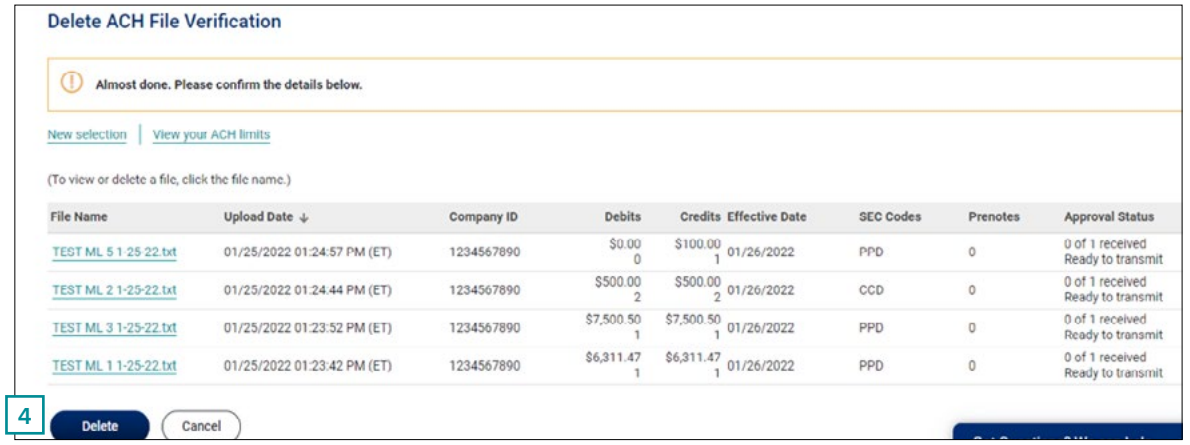
3. Click **Delete Selected**.





4. Review your selections, and click **Delete**.



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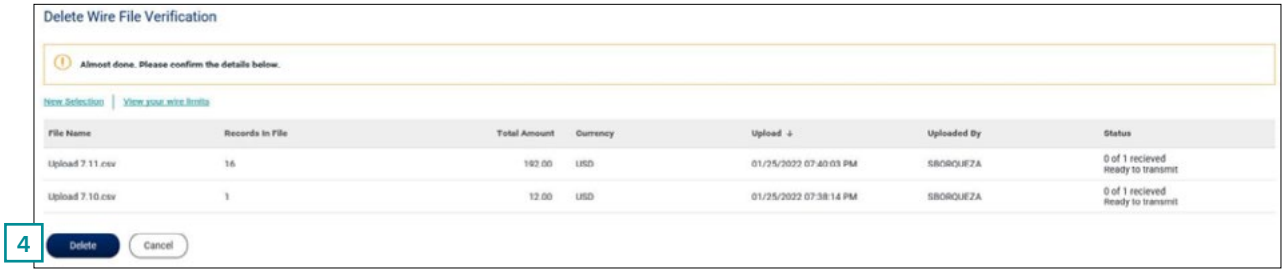


Delete Wire File Verification

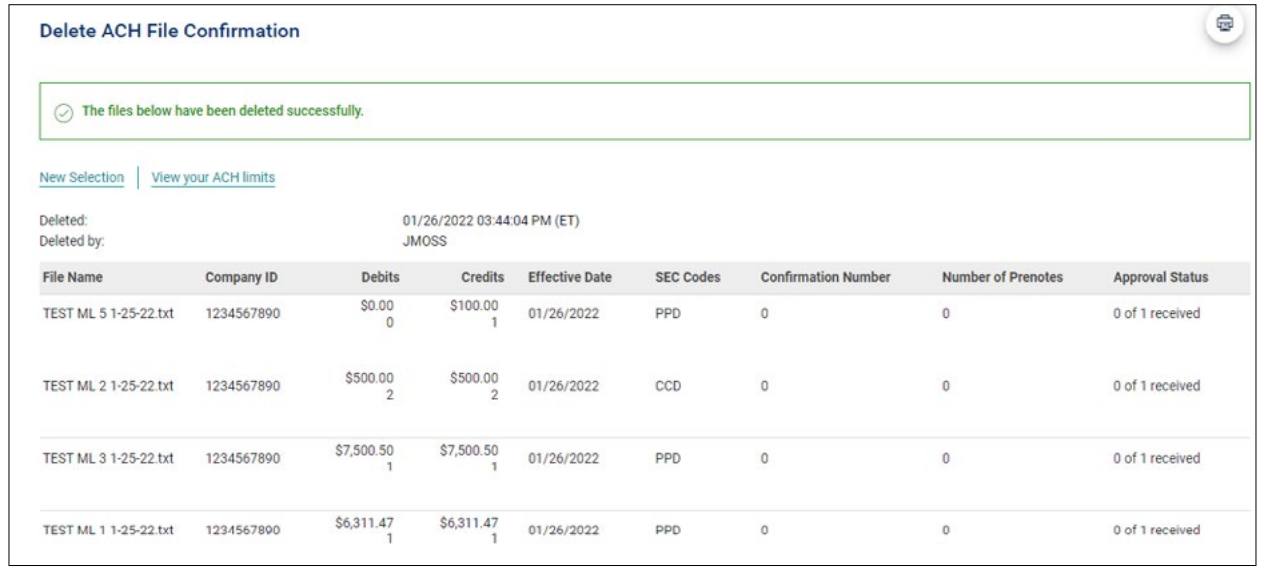
Almost done. Please confirm the details below.

New Selection | View your wire limits

File Name	Records In File	Total Amount	Currency	Upload	Uploaded By	Status
Upload 7.11.csv	16	192.00	USD	01/25/2022 07:40:03 PM	SBORQUEZA	0 of 1 recieved Ready to transmit
Upload 7.10.csv	1	12.00	USD	01/25/2022 07:38:14 PM	SBORQUEZA	0 of 1 recieved Ready to transmit

4 Delete Cancel

5. A confirmation will appear.



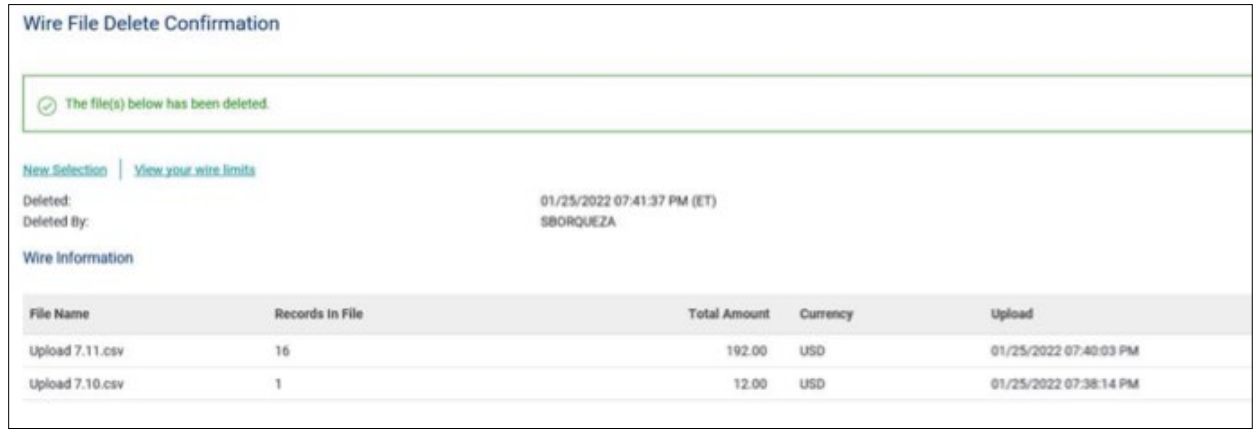
Delete ACH File Confirmation

The files below have been deleted successfully.

New Selection | View your ACH limits

Deleted: 01/26/2022 03:44:04 PM (ET)
Deleted by: JMOSS

File Name	Company ID	Debits	Credits	Effective Date	SEC Codes	Confirmation Number	Number of Prenotes	Approval Status
TEST ML 5 1-25-22.txt	1234567890	$0.00 0	$100.00 1	01/26/2022	PPD	0	0	0 of 1 received
TEST ML 2 1-25-22.txt	1234567890	$500.00 2	$500.00 2	01/26/2022	CCD	0	0	0 of 1 received
TEST ML 3 1-25-22.txt	1234567890	$7,500.50 1	$7,500.50 1	01/26/2022	PPD	0	0	0 of 1 received
TEST ML 1 1-25-22.txt	1234567890	$6,311.47 1	$6,311.47 1	01/26/2022	PPD	0	0	0 of 1 received



Wire File Delete Confirmation

The file(s) below has been deleted.

New Selection | View your wire limits

Deleted: 01/25/2022 07:41:37 PM (ET)
Deleted By: SBORQUEZA

Wire Information

File Name	Records In File	Total Amount	Currency	Upload
Upload 7.11.csv	16	192.00	USD	01/25/2022 07:40:03 PM
Upload 7.10.csv	1	12.00	USD	01/25/2022 07:38:14 PM

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POSITIVE PAY

About Positive Pay

Positive Pay compares posted check information with your issued check information such as check number and amount. The service creates exceptions if discrepancies are found. Positive Pay does not verify funds availability (i.e., account balances) when processing checks.

Check Exceptions

Check exceptions are checks that are presented for payment that differ from the reconciliation file provided by the company.

Check Exception Reasons

Checks can differ from the reconciliation file for several reasons.

EXCEPTION REASON	DESCRIPTION
Duplicate Item	Two or more checks paid with the same check number.
Amount Mismatch	The paid check amount and the issued amount are not the same.
Future Dated	The check was paid on a date earlier than when it was issued.
Posted Against Void	A paid check matched a voided issue.
No Issue Found	A paid check had no matching issue.
Serial Error	A paid check is missing a serial number. For example, the serial number may not have been correctly read during processing.
Posted Against Stop	A paid check matched a stopped issue.
Payee Mismatch	The payee name does not match what is in the reconciliation file

MAKING DECISIONS ON CHECK EXCEPTIONS

Company users can make pay or return decisions on check exceptions.

1. Click **Account Services** > **Positive Pay** > **Manage exceptions** or click on **Exceptions** in the upper right-hand corner of the Welcome Screen.

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2. Go to the Check Exceptions Awaiting Decision section to make a decision on one or more exceptions:

OPTION	DESCRIPTION
Make a decision on one exception	Click the **Select decision** link beside the exception on which you want to make a decision. Click a link in the Decision Pop Up window to choose an action.
Apply a decision to multiple exceptions	Select the exceptions on which you want to make a decision. Select and apply this decision to the selected exceptions and then click **Apply.**

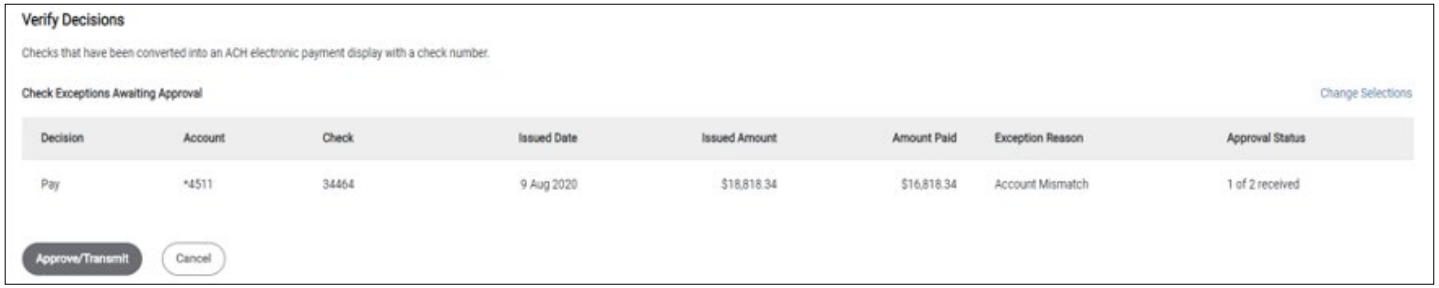
3. Click **Continue.**
4. Verify the decision as needed and then click **Approve/Transmit.**

Correcting Check Exceptions

Company users can edit exceptions to correct discrepancies in the posted check information. Exceptions that are corrected automatically have a Correction decision applied to them.

1. Click **Account Services** > **Positive Pay** > **Manage exceptions.**
2. Click the icon beside the exception to correct.
3. Edit the **Posted Check Number** or **Issued Amount.** (Specific Date, Posted Amount, Exception Reason and/or Issued Payee can be edited for internal records) and then click **Continue.**
4. Verify the correction as needed and then click **Continue.**
5. At the bottom of the page, click **Continue.**
6. Click **Approve/Transmit.**

Verify Decisions Page Sample



Verify Decisions

Checks that have been converted into an ACH electronic payment display with a check number.

Check Exceptions Awaiting Approval

Change Selections

Decision	Account	Check	Issued Date	Issued Amount	Amount Paid	Exception Reason	Approval Status
Pay	*4511	34464	9 Aug 2020	$18,818.34	$16,818.34	Account Mismatch	1 of 2 received

Approve/Transmit Cancel

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APPROVING CHECK EXCEPTIONS

Check exceptions can be approved after decisions have been made on them.

1. Click **Account Services > Positive Pay > Manage exceptions.**
2. Go to the Check Exceptions Awaiting Approval section and **select the exceptions to approve by checking the box.**
3. Click **Continue** at the bottom of the page.
4. Verify exceptions as needed and click **Approve/Transmit.**

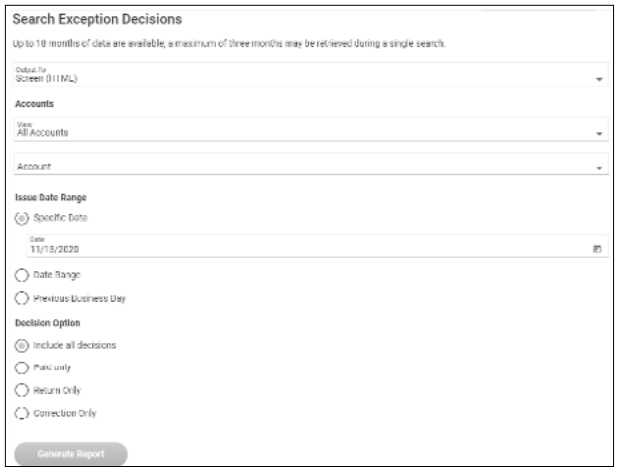
SEARCHING FOR CHECK EXCEPTIONS

1. Click **Account Services > Positive Pay > Exception Decisions.**
2. Search for exceptions that are pending decisions or approval by clicking the appropriate **Search exceptions** link.
3. Fill in or select one or more criteria options:

OPTION	DESCRIPTION
Account	The account number.
Date (Date decision applied)	Specific date/ Date range/ Previous business day.
Decision Option	Include all decisions/ Paid only/ Return Only/ Collection only.

4. Click **Generate Report.**

Search Exceptions Page Sample



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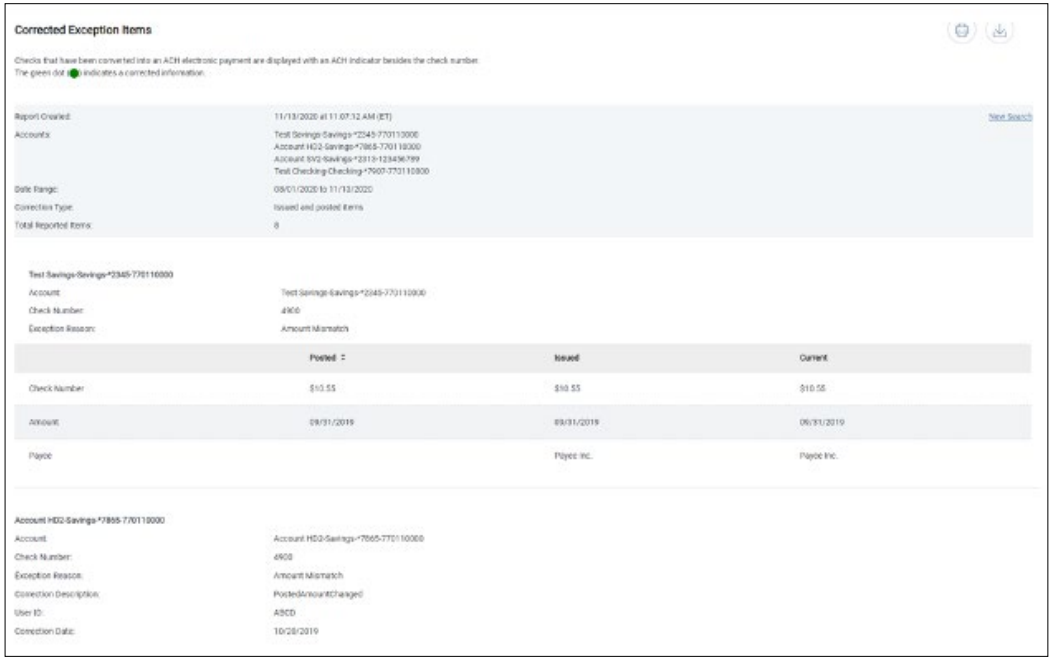
SEARCHING FOR CORRECTED CHECK EXCEPTIONS

1. Click **Account Services > Positive Pay > Corrected exceptions.**
2. Select one or more **Accounts** options.
3. Select a **Date range** option:
   - **Specific date**
   - **Date Range**
   - **Previous business day**
4. Select a **Correction type** option:
   - **Issues and posted items**
   - **Issued items only**
   - **Posted items only**
5. Click **Generate report.**

Corrected Exception Items Page Sample



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About File Import Definitions

- File import definitions outline the format for imported files.
- File import definitions can be delimited or fixed.
- A delimited file is a flat text file consisting of data items separated by a specific character.
- A fixed file is a text file consisting of data that has specific lengths and positions.

ADDING A DELIMITED FILE IMPORT DEFINITION FOR CHECK ISSUES

1. Click **Account Services** > **Positive Pay** > **Import issues.**
2. Click the **Add a file definition** link.
3. Fill in or select the Description options:

OPTION	DESCRIPTION
Definition name	The name of the definition (up to 20 alphanumeric characters).
Description	Information about the definition (up to 20 alphanumeric characters).
File contents	Issues.
File type	Delimited.

4. Click **Next.**
5. Fill in or select the Characteristics options**:**

OPTION	DESCRIPTION
Field delimiter	The character used to separate the data: comma (,), dash (-), semi-colon (;), or tab.
Text qualifier	A single or double quote placed on either side of the text so that if a data field includes a character such as a comma, it is not considered a field delimiter. For example, if a file includes a company name like “Sample Company, Inc.” the text qualifier ensures that the company name is not separated by the comma during the import process.
Amount format (if applicable)	Decimal included (i.e., 123.00) or Decimal not included (i.e., 123). An applied decimal format is required if decimals are not included.
Date format (if applicable)	MMDDYY, MMDDYYYY, MM/DD/YY, MM/DD/YYYY, MM-DD-YY, MM-DD-YYYY, YYMMDD, YYYYMMDD, YY/MM/DD, YY-MM-DD, or YYYY-MM-DD.

6. Click **Next.**

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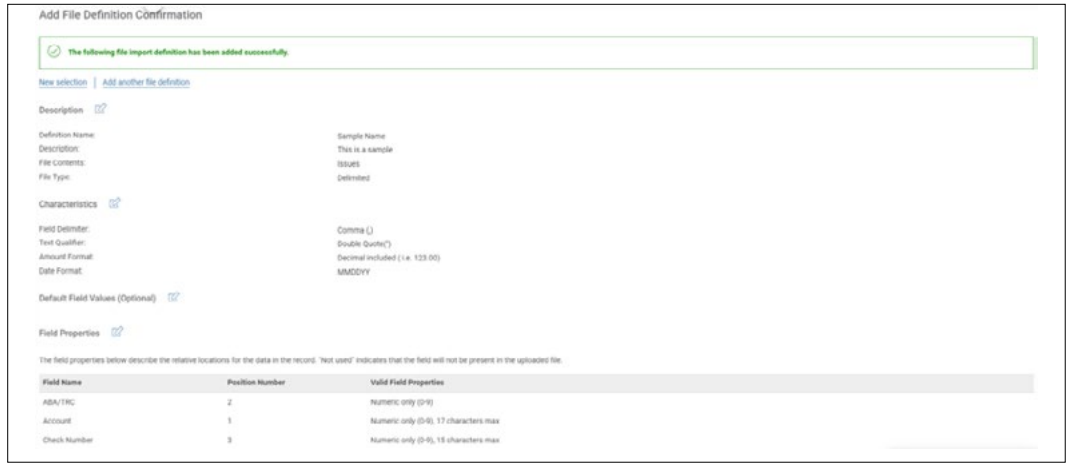
7. Optional: Select the Default Field Value options you want applied to all issues in the import file:
   - **ABA/TRC**
   - **Account**
   - **Issue type: Issue or Void**
   - **Issue action: Add or Delete**
8. Click **Next.**
9. Type the numeric order of the **Position Number** fields as they would appear in the file.
10. Click **Complete**.
11. Click **Add File Definition.**

File Definition Confirmation Page Sample



Examples of Delimited

	A	B	C	D	E
1	Check Number	Dollar Amount	Issue Date MMDDYY	PayeeName	
2	10001	2.00	010217	Acme Supplies	
3	10002	16.34	010217	Acme Rentals	
4	Check Number	Dollar Amount (Decimal Implied)	Issue Date MMDDYYYY	Payee Name	
5	189767	10000	01022017	Acme Supplies	
6	189768	5000	01022017	Acme Rentals	
7	Account Number	Check Number	Dollar Amount	Issue Date	Payee Name
8	123456	29421	45.98	01-02-17	Acme Supplies
9	123456	29422	193.25	01-02-17	Acme Rentals
10	Please refer to Guide for More Options On Dates/ Dollar Amount Formats				

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ADDING A FIXED FILE IMPORT DEFINITION FOR CHECK ISSUES

1. Click **Account Services > Import issues.**
2. Click the **Add a file definition** link.
3. Fill in or select the Description options:

OPTION	DESCRIPTION
Definition name	The name of the definition (up to 20 alphanumeric characters).
Description	Information about the definition (up to 20 alphanumeric characters)

4. Click **Next.**
5. Fill in or select the Characteristics options:

OPTION	DESCRIPTION
Amount format (if applicable)	Decimal included (i.e., 123.00) or Decimal not included (i.e., 123). An applied decimal format is required if decimals are not included.
Date format (if applicable)	Information about the definition (up to 20 alphanumeric characters) YYYYMMDD, YY/MM/DD, YYMM-DD, or YYY-MM-DD.

6. Click **Next.**
7. Optional: Select the Default Field Value options you want applied to all issues in the import file:
   - **ABA/TRC**
   - **Account**
   - **Issue type: Issue or Void**
   - **Issue action: Add or Delete**
8. Click **Next.**
9. Fill in the **Field Properties** fields:

OPTION	DESCRIPTION
Position Number	The numeric location of the field in the file.
Length	The numeric length of the field in the file.

10. Click **Complete.**
11. Click **Add File Definition.**

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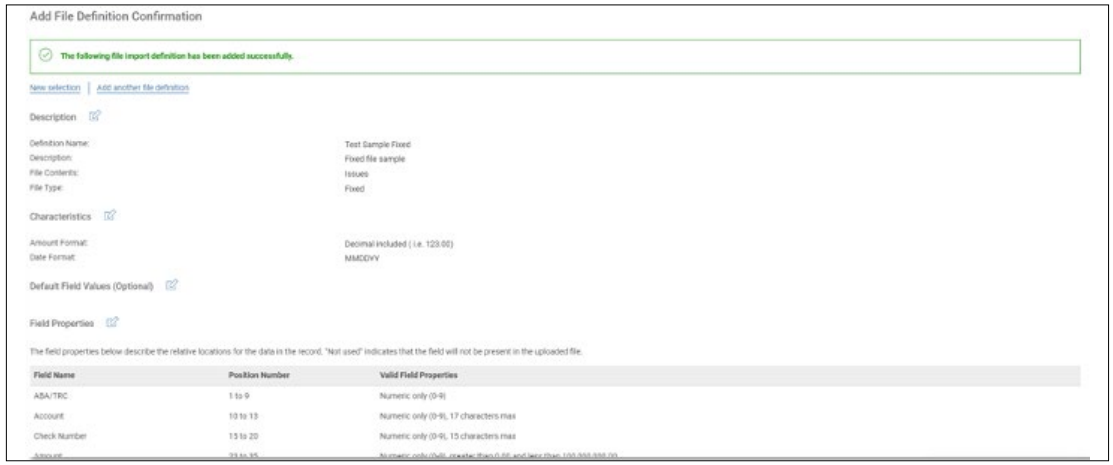
File Definition Confirmation Page Sample



Add File Definition Confirmation

The following file import definition has been added successfully.

New selection | Add another file definition

Description

Definition Name:	Test Sample Fixed
Description:	Fixed file sample
File Contents:	Issues
File Type:	Fixed

Characteristics

Amount Format:	Decimal included (i.e. 123.00)
Date Format:	MMDDYY

Default Field Values (Optional)

Field Properties

The field properties below describe the relative locations for the data in the record. "Not used" indicates that the field will not be present in the uploaded file.

Field Name	Position Number	Valid Field Properties
ABA/TRC	1 to 9	Numeric only (0-9)
Account	10 to 13	Numeric only (0-9), 17 characters max
Check Number	15 to 20	Numeric only (0-9), 15 characters max
Amount	23 to 35	Numeric only (0-9), greater than 0.00 and less than 100,000,000.00

Fixed Width Example

Account Number Check Date MMDDYYYY Amount Decimal Implied Payee Name

```
p000012345678911108360102201700001609 32Acme Rentals
0000012345678911108370102201700000005 00Acme Supplies
```

Account Number Check Date MMDDYYYY Amount Decimal Implied Payee Name

```
p000012345678911108360102170000654 1.02Acme Rentals
0000012345678911108370102170000000 4.67Acme Supplies
```

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ACH POSITIVE PAY

ACH Positive Pay helps mitigate the risk of fraud by allowing company users to review ACH debit transactions and make decisions to pay or return them.

MANAGE ACH PAYMENT DECISIONS

Decisions are actions company users take on ACH payment exceptions that determine whether the exceptions are paid or returned.

Company users can make decisions on ACH exceptions between 8:00 a.m. to 6:00 p.m. ET.

ACH exceptions with a **Pay** decision are added to your list of originator company payment rules automatically. By default, the payment rule is set up with **No maximum** for the **Maximum Amount** and **ALL - Select All** for the **ACH Transaction Type** (ACH entry class).

DECISION	DESCRIPTION
Pay	A **Pay** decision has been made on the exception. All approvals are required before the decision is applied to the exception.
Return	A **Return** decision has been made on the exception. All approvals are required before the decision is applied to the exception.
Pending Decision	The decision window is still open and a decision has not been made.
Default	The bank-defined default decision, **Return**, was applied because a decision was not made on the exception or the decision was not fully approved during the decision window.

To better manage ACH payment exceptions, subscribe to the alerts below. To subscribe, click on **Administration** > **Communication** > **Manage Exceptions** > **Manage Alerts,** or you can click on **Exceptions** at the top of any page.

- **ACH Positive Pay:** Notifies you when there are exceptions that require attention.
- **ACH Positive Pay Exception Reminder:** Notifies you an hour before the decision window closes that there are exception items that do not have decisions.

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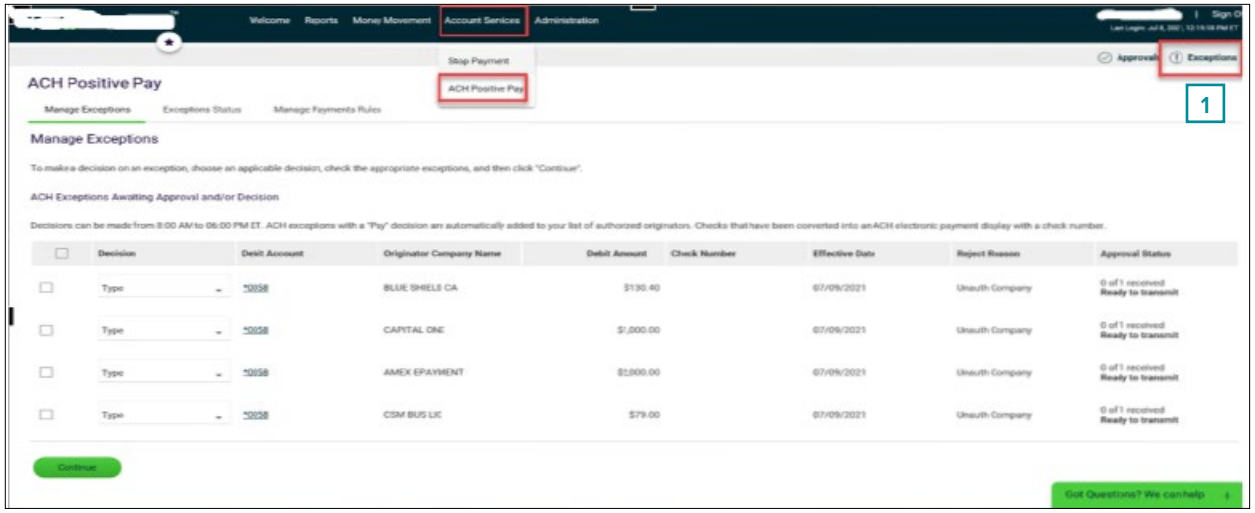
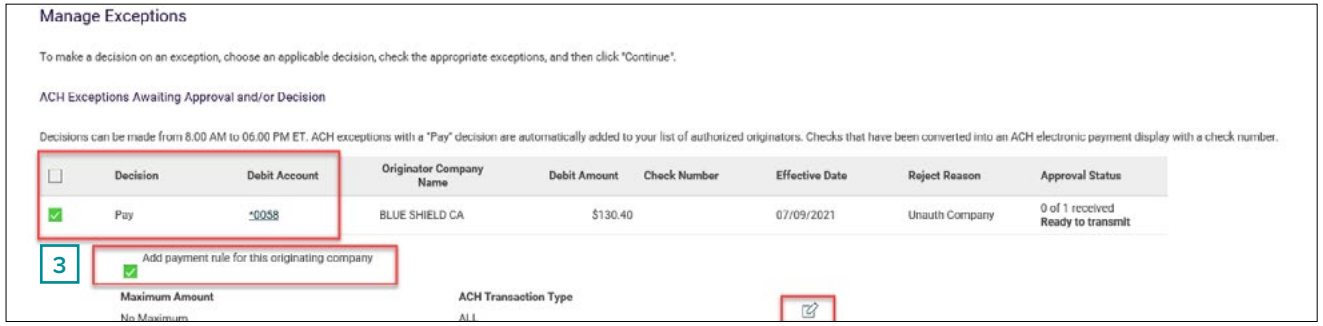
MAKE A DECISION ON AN ACH EXCEPTION

Decisions can be made on ACH exceptions between 8:00 a.m. to 6:00 p.m. ET. If a decision is not made on an exception during this time frame, then the default return decision is applied.

1. Click **Account Services > ACH Positive Pay > Manage Exceptions**, or you can click on **Exceptions** at the top of any page.



2. Click the checkbox beside each exception on which you want to make a decision.
3. Select a **Decision: Pay or Return.**
   a. For **Pay** decisions, click the edit icon ( ) to change the **Maximum Amount** and/or the **ACH Transaction Type.** To remove the automatic payment rule, clear the **Add payment rule for this originating company** checkbox.



4. Click **Continue.**

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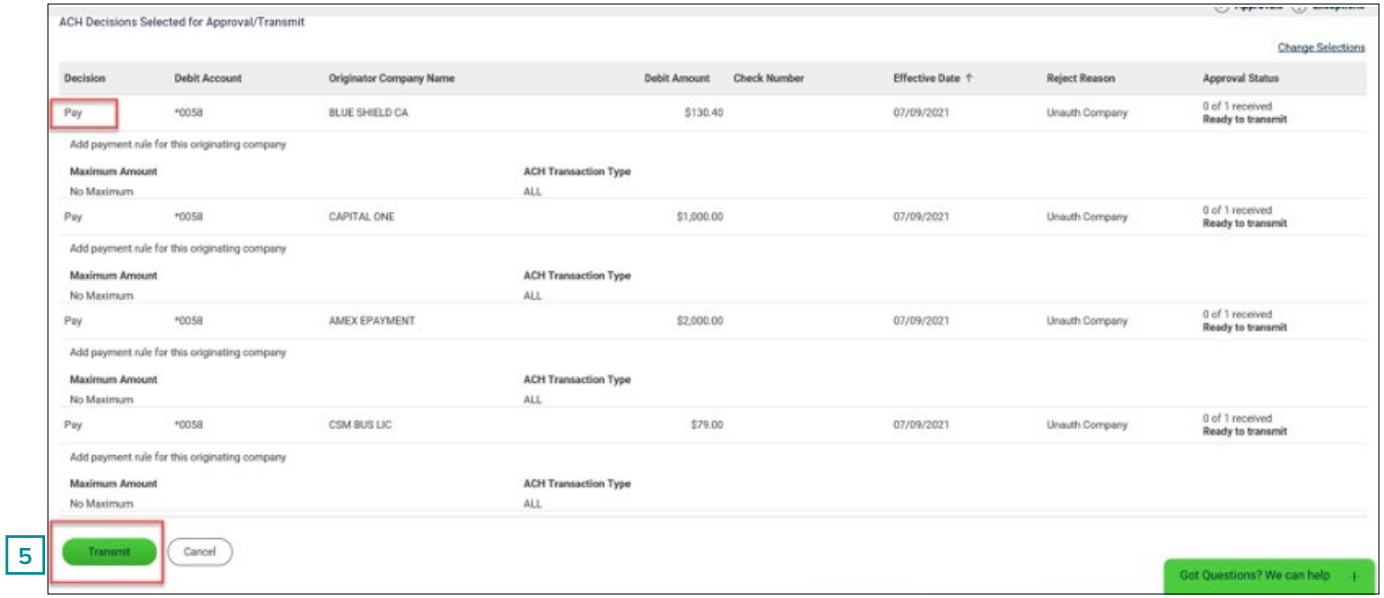
5. Review the exceptions as needed and then click **Approve/Transmit.**

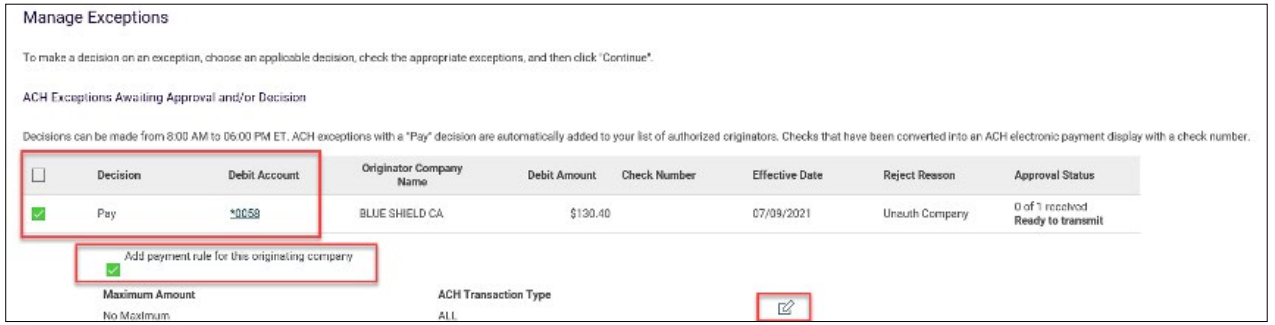


ADD AN ACH PAYMENT RULE

A payment rule prevents future exceptions from being generated for an originating company. Payment rules can be added, edited and deleted via the Manage Exceptions page during the ACH exception decision window.

Payment rules can be added between 8:00 a.m. to 6:00 p.m. ET.

1. Click **Account Services** > **ACH Positive Pay** > **Manage Payment Rules.**
2. Click the checkbox beside the payment rule you want to add and then click **Save Changes.**



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CHANGE AN ACH PAYMENT RULE

1. Click **Account Services > ACH Positive Pay > Manage Payment Rules.**
2. Click the more actions icon (•••) beside the payment rule you want to change and then click **Edit.**
3. Select a **No Maximum** option. If **Set a Maximum Amount** is selected, type a dollar amount in the adjacent field.
4. Select an **ACH transaction type.**
5. Click **Continue** and then **Save Changes.**

DELETE AN ACH PAYMENT RULE

1. Click **Account Services > ACH Positive Pay > Manage Payment Rules.**
2. Click the more actions icon (•••) beside the payment rule you want to delete and then click **Delete.**
3. Click **Yes, Delete.**

DELETE AN ACH PAYMENT BLOCK

If a payment rule has been added and you are still being requested to manage this ACH exception, you may need to delete the block.

NOTE: An ACH Payment Block can only be deleted if you have added a payment rule on the same account number.

1. Click **Account Services > ACH Positive Pay > Manage Payment Rules.**
2. Sort by Debit Account. If an account has a payment rule and the same account number shows a blank originator name and the originator ID shows all, you can delete that payment rule. This is what will cause all other ACH debit transactions to show as an exception.

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Delete an ACH Payment Rule

Delete an ACH Payment Block

View Existing Payment Rule

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3. Click the more actions icon (•••) beside the payment rule you want to delete and then click **Delete**.

VIEW EXISTING PAYMENT RULE

1. Click **Account Services** > **ACH Positive Pay** > **Payment Rules.**
2. Select an **Account Type.**
3. Select an **Account.**
4. Select an **ACH Originator Company: Include All Companies** or **Specific ACH Originator Company.**
   a. If applicable, click the **Select Company** drop-down and choose a company.
5. Click **Continue**.

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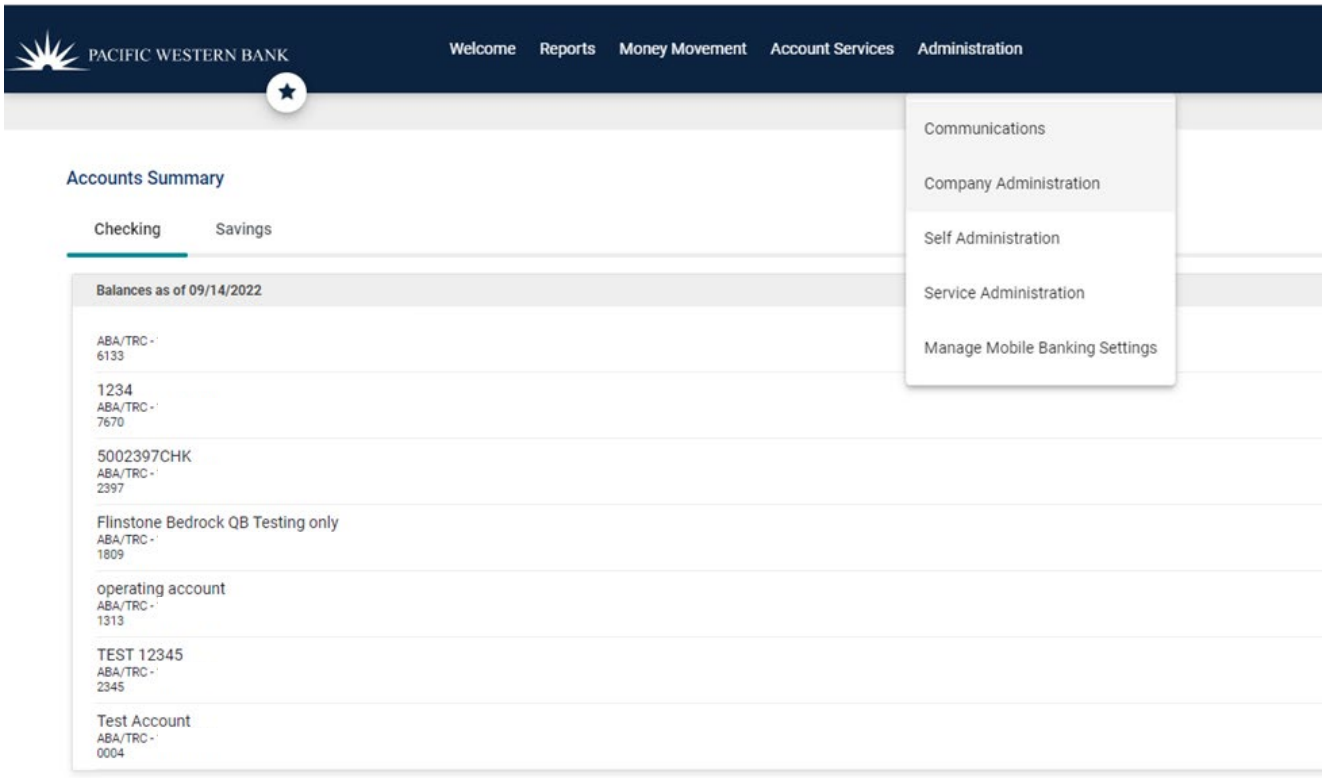
RECEIVE ENCRYPTED REPORTS VIA EMAIL

Quickly and conveniently create, schedule and save encrypted reports in Online Banking for Business. Log in to Online Banking and follow the steps below to create and save encrypted reports.

ENABLE A USER FOR ENCRYPTED REPORTS

All of your company's users are enabled to create and save reports as a standard feature. However, Admin users must enable individual users to create automated, recurring reports.

1. Hover over **Administration** and click **Company Administration**



2. Select the user to enable

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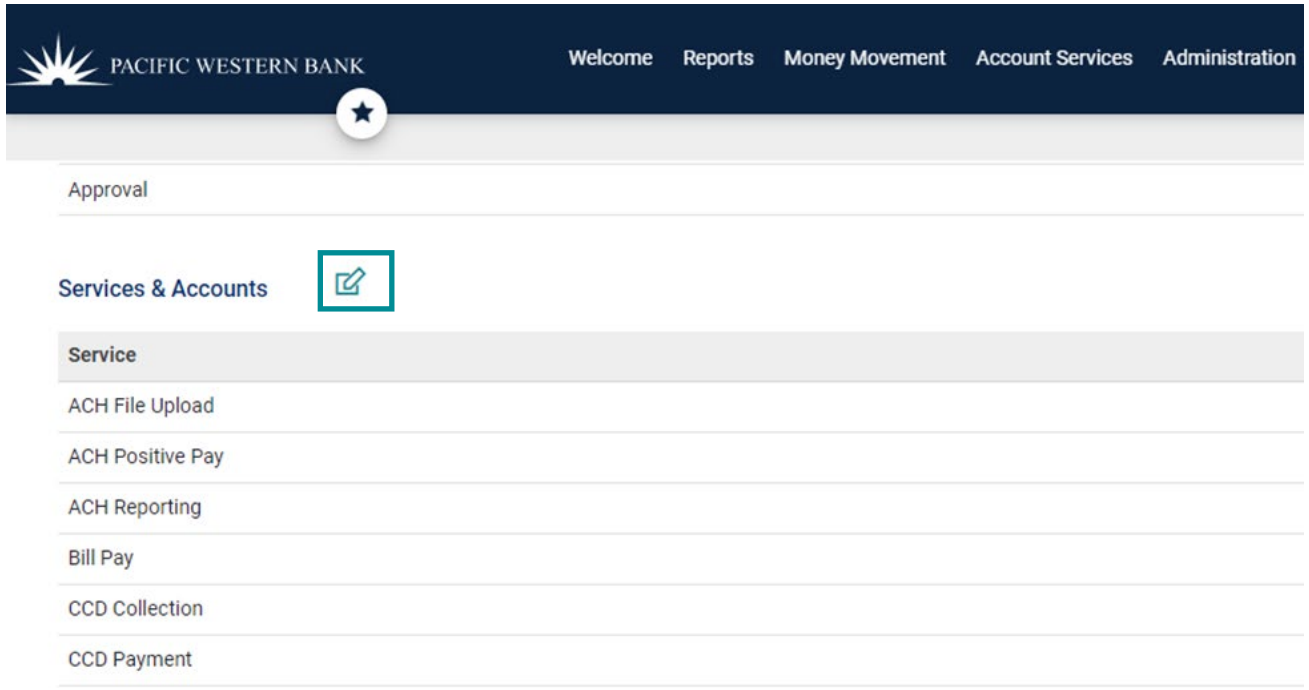
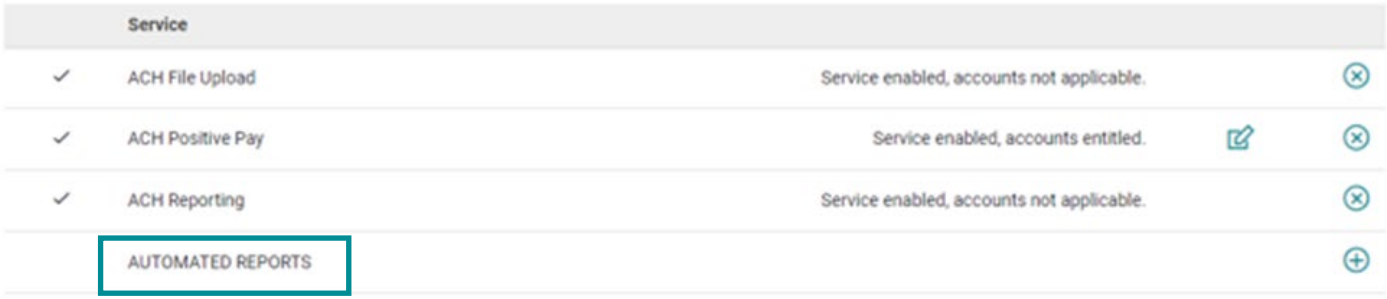
3. Click the **Edit** icon next to **Services & Accounts**



4. Click the Plus icon for **Automated Reports**



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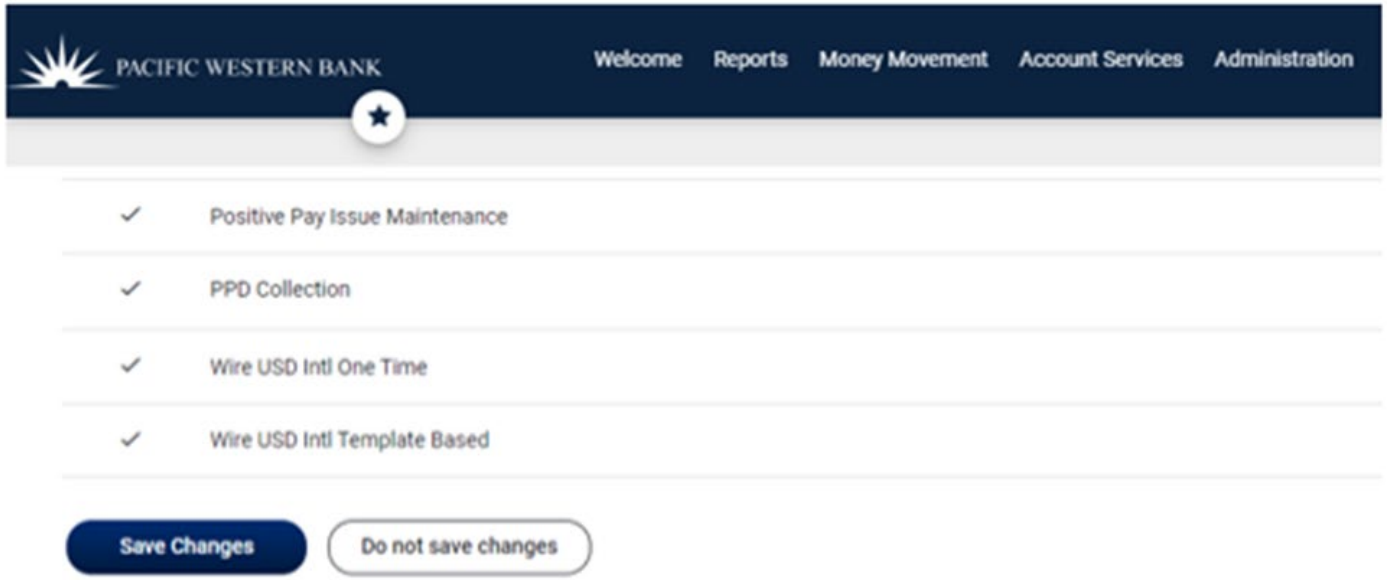
5. Scroll to the bottom of the screen and click **Save Changes**



CREATE AND SAVE AN ENCRYPTED REPORT

You have several encrypted report options: Customizable, Auto-Generated, and Loan Activity. Follow the instructions below to create and save the report type that best suits your business needs.

You can create and save an encrypted report for certain customizable reports such as Deposit Account Reporting – Activity and Wire History.

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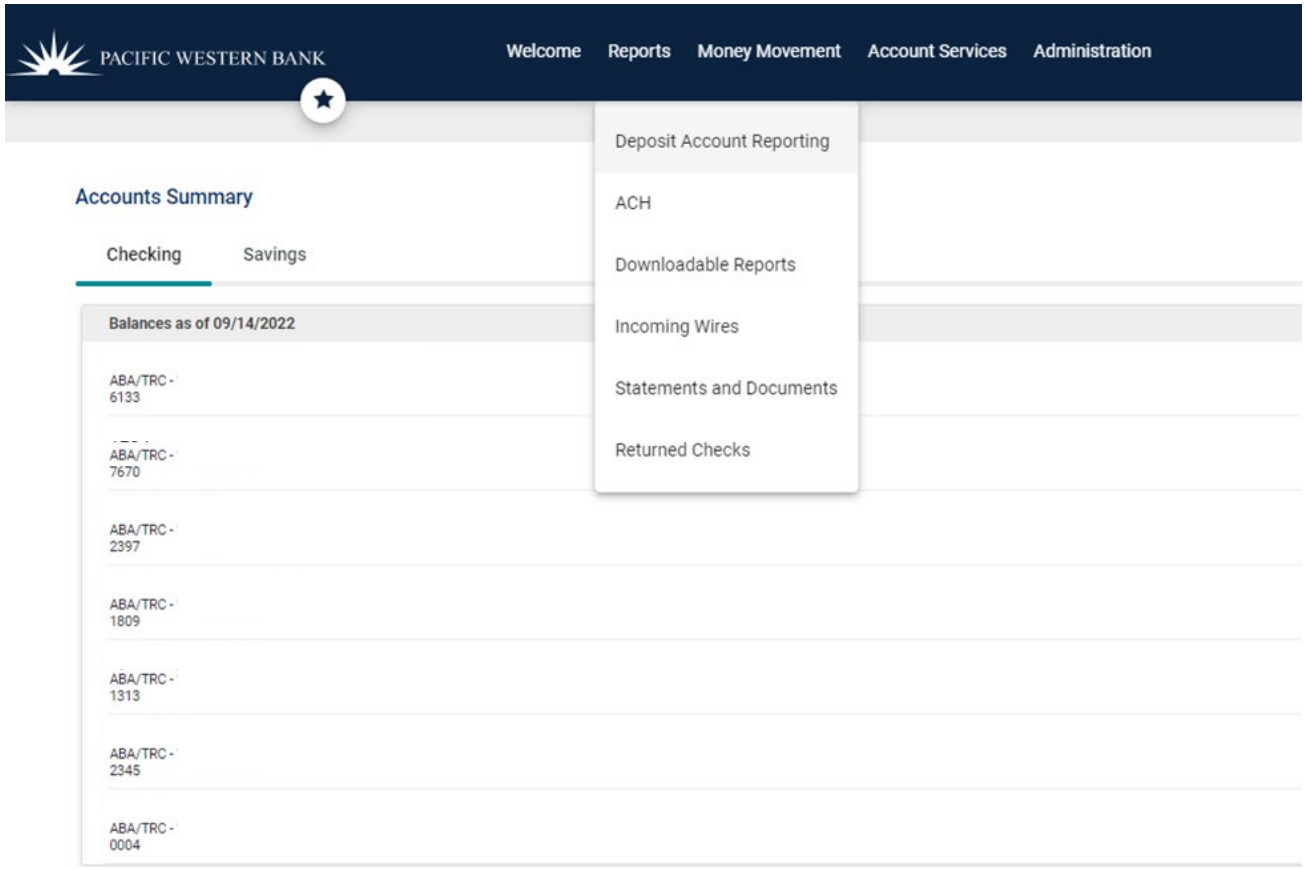
1. Hover over Reports and click Deposit Account Reporting.



2. Select **Activity**
3. Select **Screen** (the default option) for the **Output To screen**
4. Select the account(s) for which you want to generate the report
5. Select the desired date or date range

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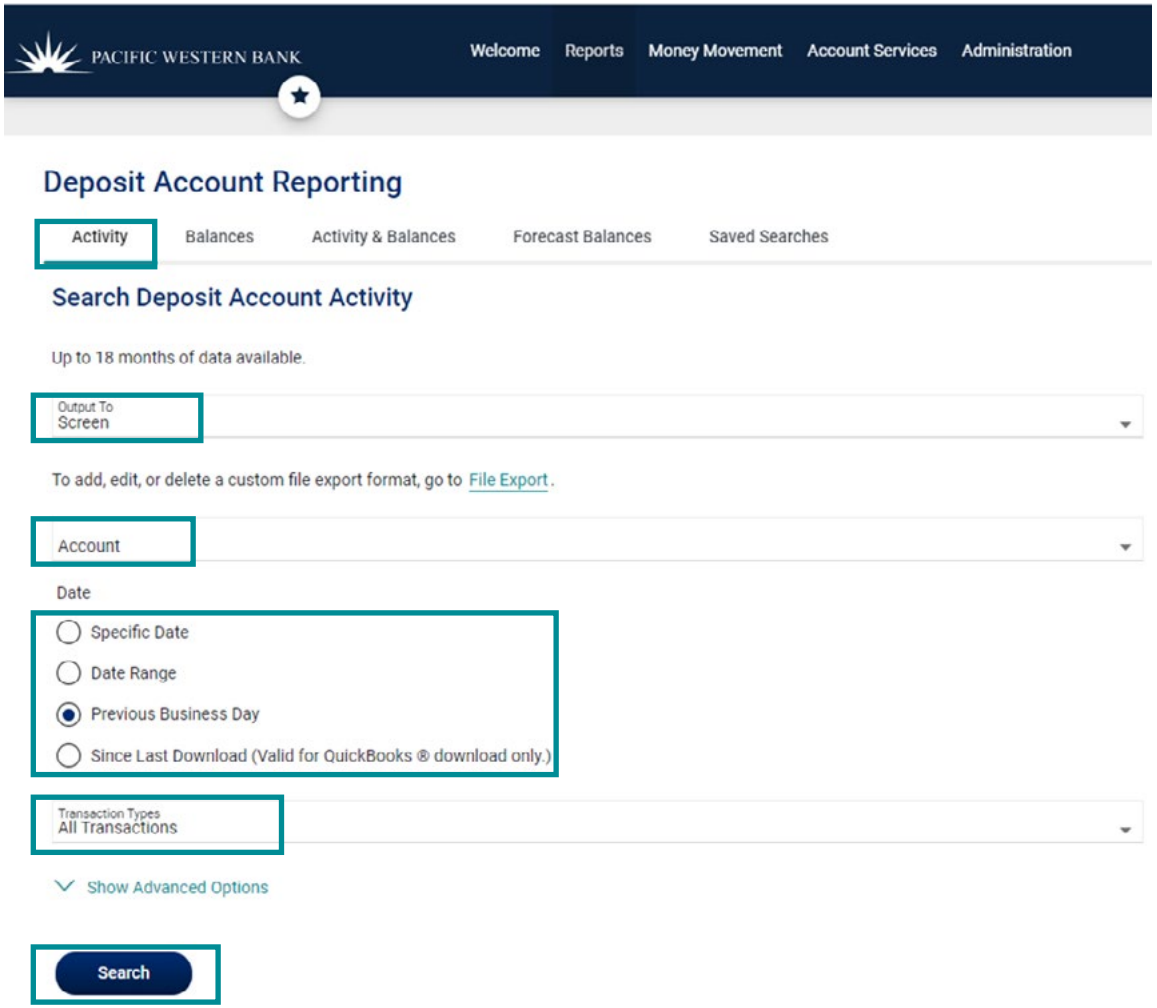
6. Select the transaction types to include in the report
7. Click **Search**



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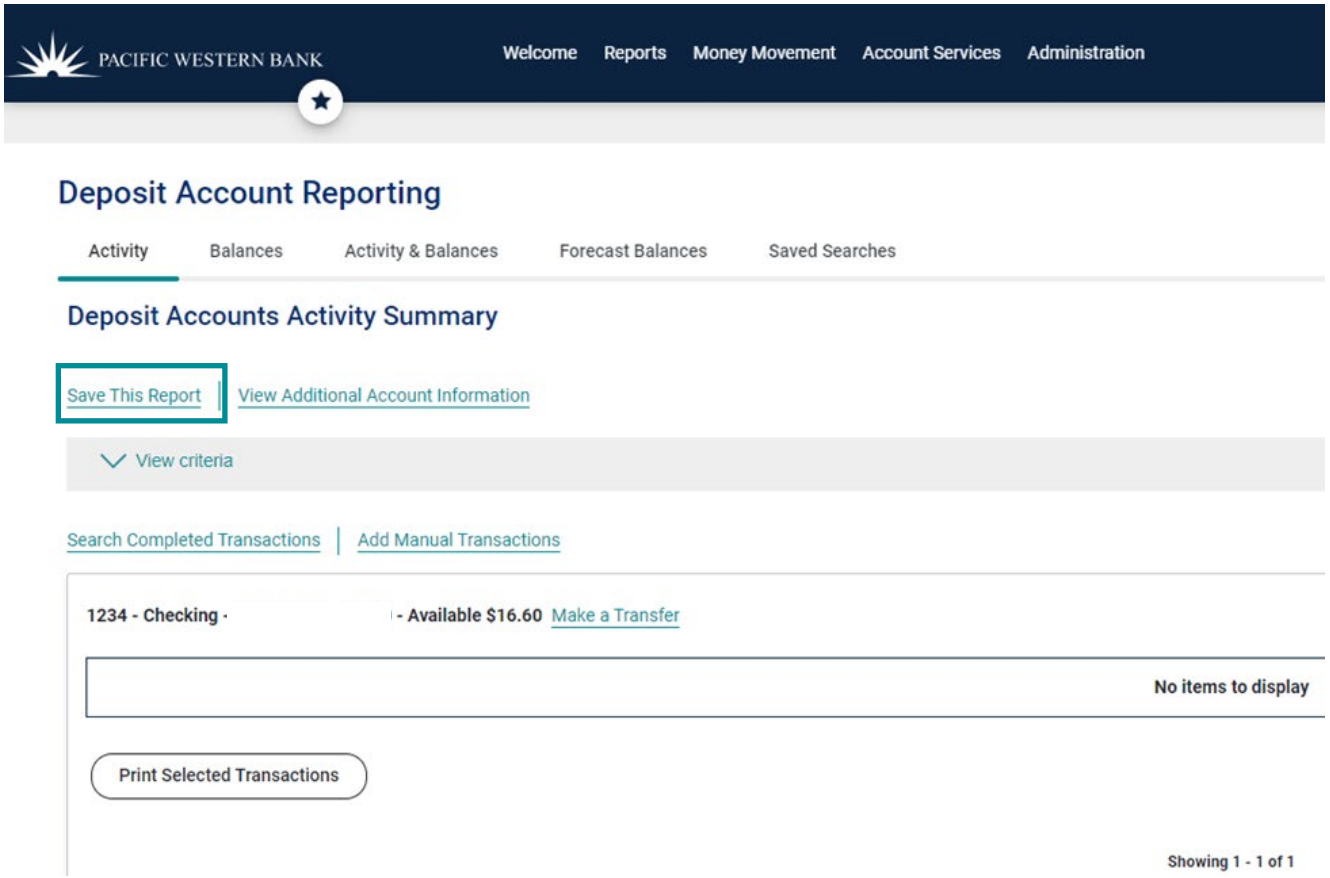
8. Click **Save This Report**



9. Name your report

   Best practice: Reference the frequency and output format in the name. For example: Prior Day Weekly CSV

10. Choose the desired **Output** To format

11. Select your date range

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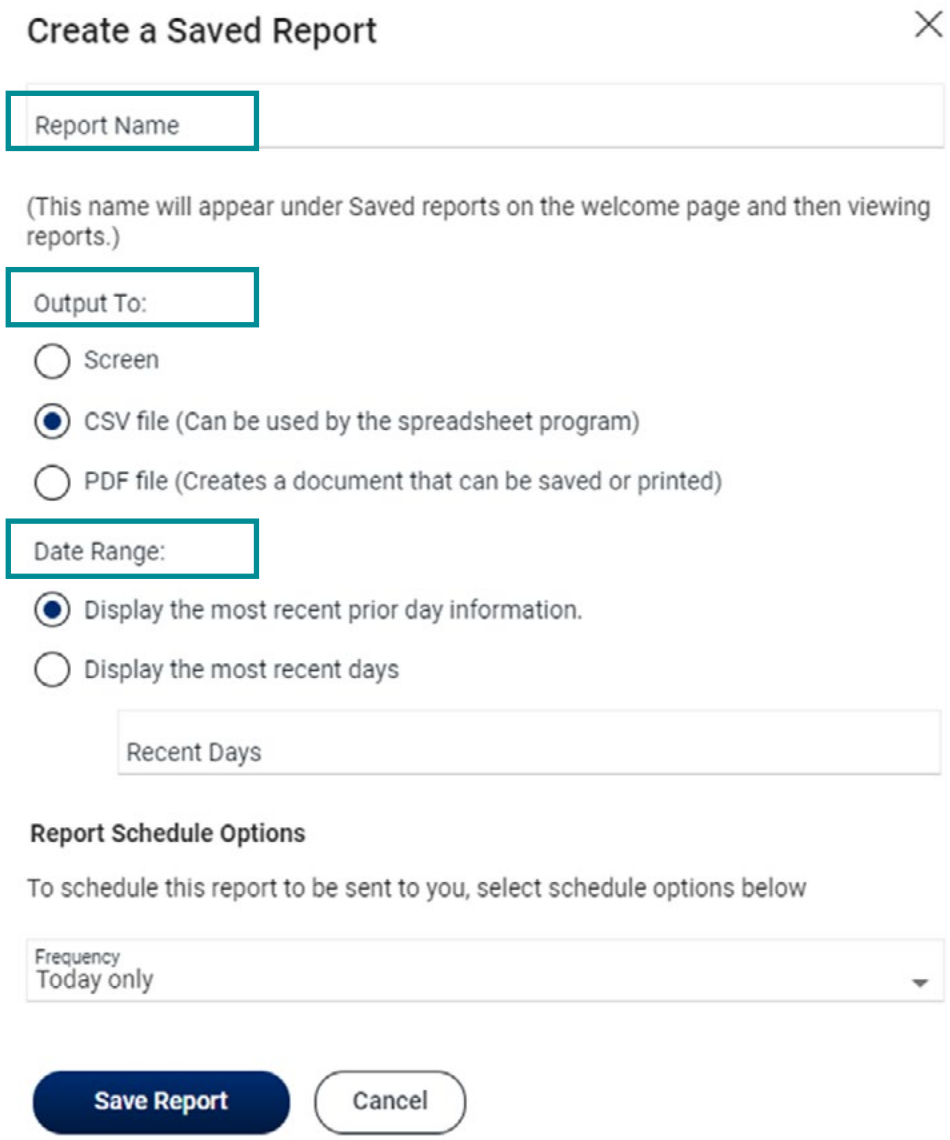
12. To automate the report, select your **Frequency** (any **Frequency** beside **Today only**)

    Note: If you do not wish to automate this report, choose **Today only** for **Frequency** and click **Save Report.**



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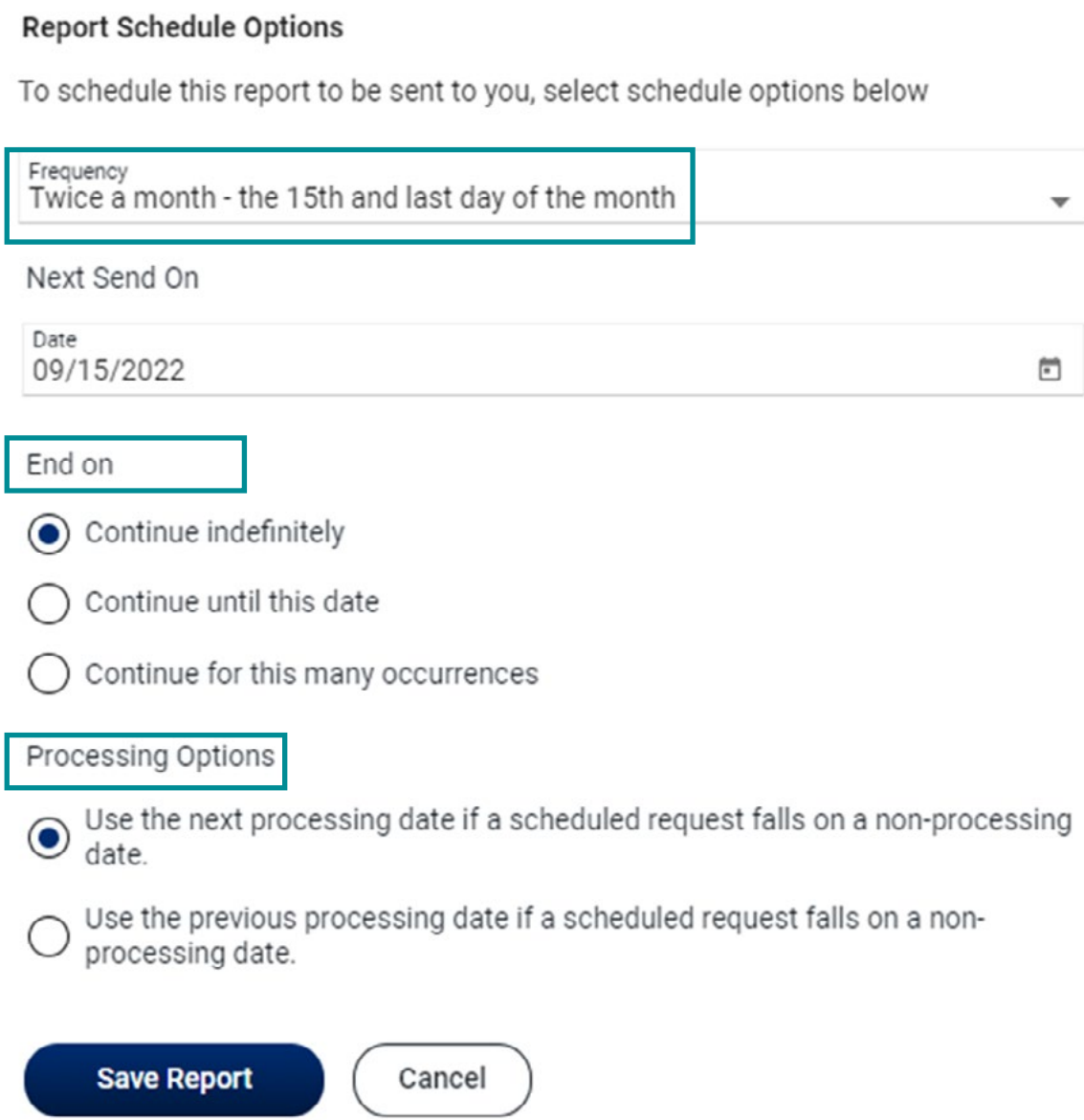
13. Select the desired **End on** and **Processing Option** settings
14. Click **Save Report**



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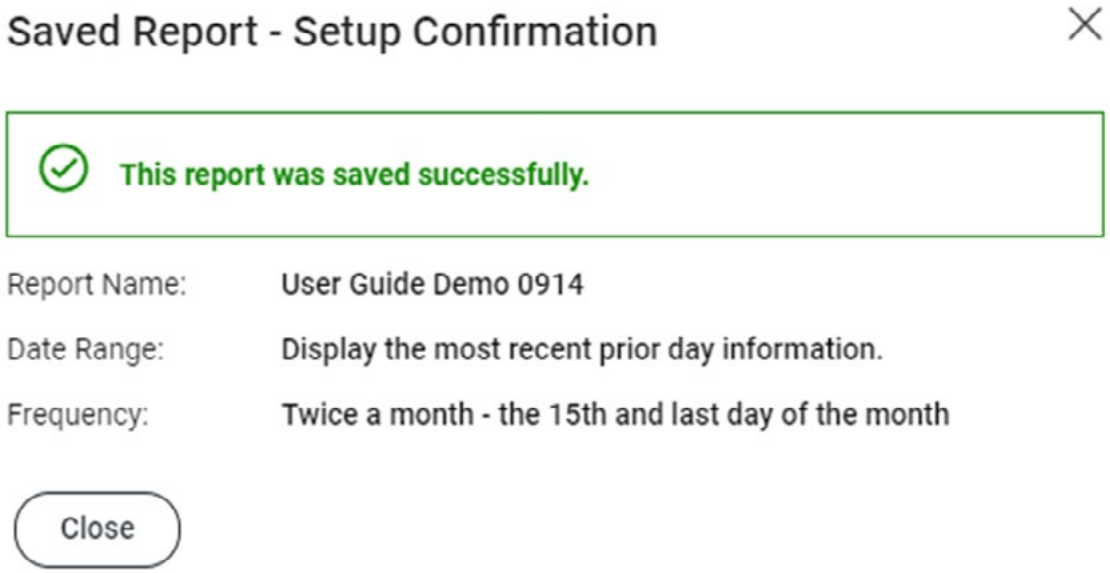
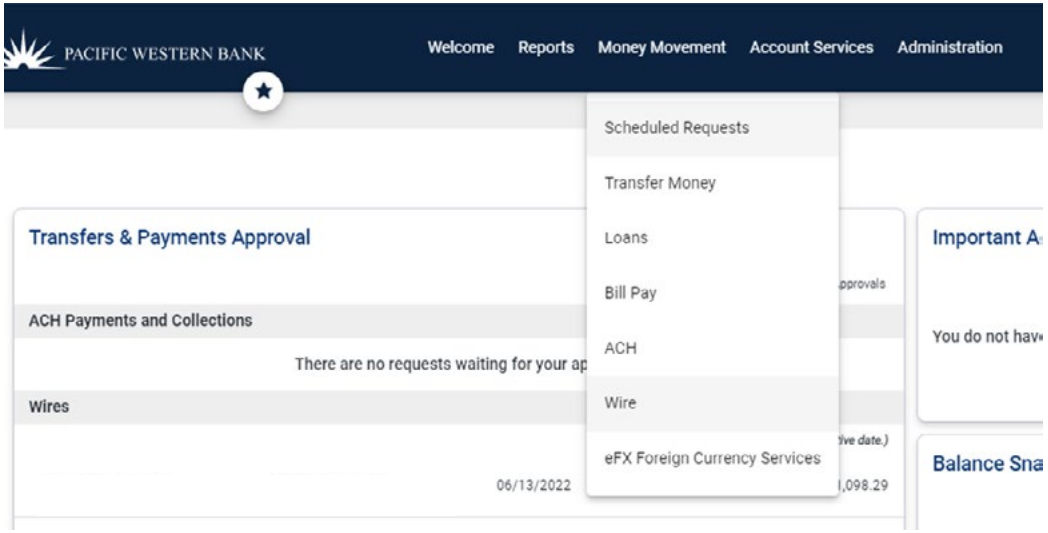
15. Click **Close** in the **Saved Report – Setup Confirmation** pop up to return to Online Banking. The report will go to the email address associated with your user profile.



WIRE HISTORY

1. Hover over Money Movement and click Wire
2. Click **History**



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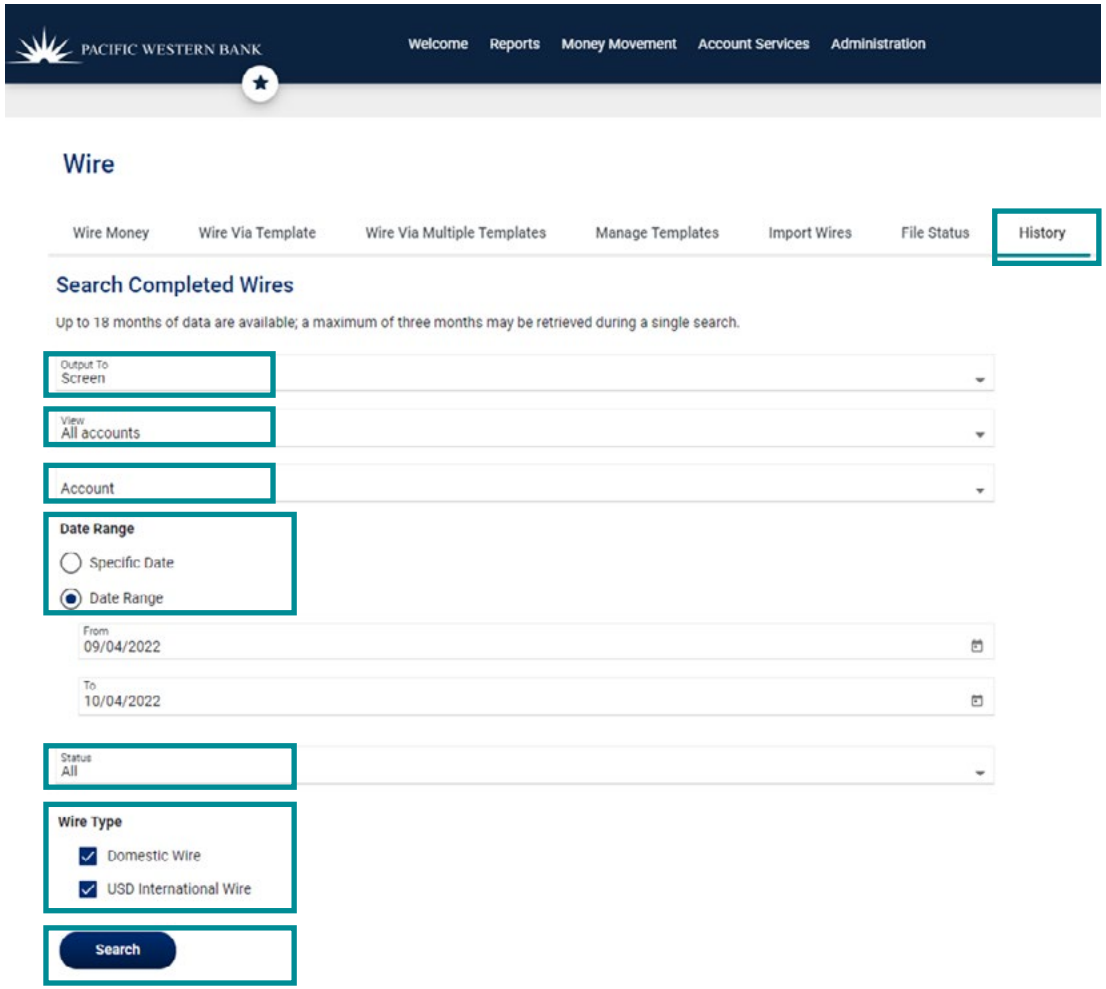
3. Select **Screen** (the default option) for the **Output To** screen
4. Select the account types to include in the report
5. Select the included accounts
6. Select the desired date or date range
7. Select the transaction status
8. Check the boxes next to the desired Wire Type(s)
9. Click **Search**



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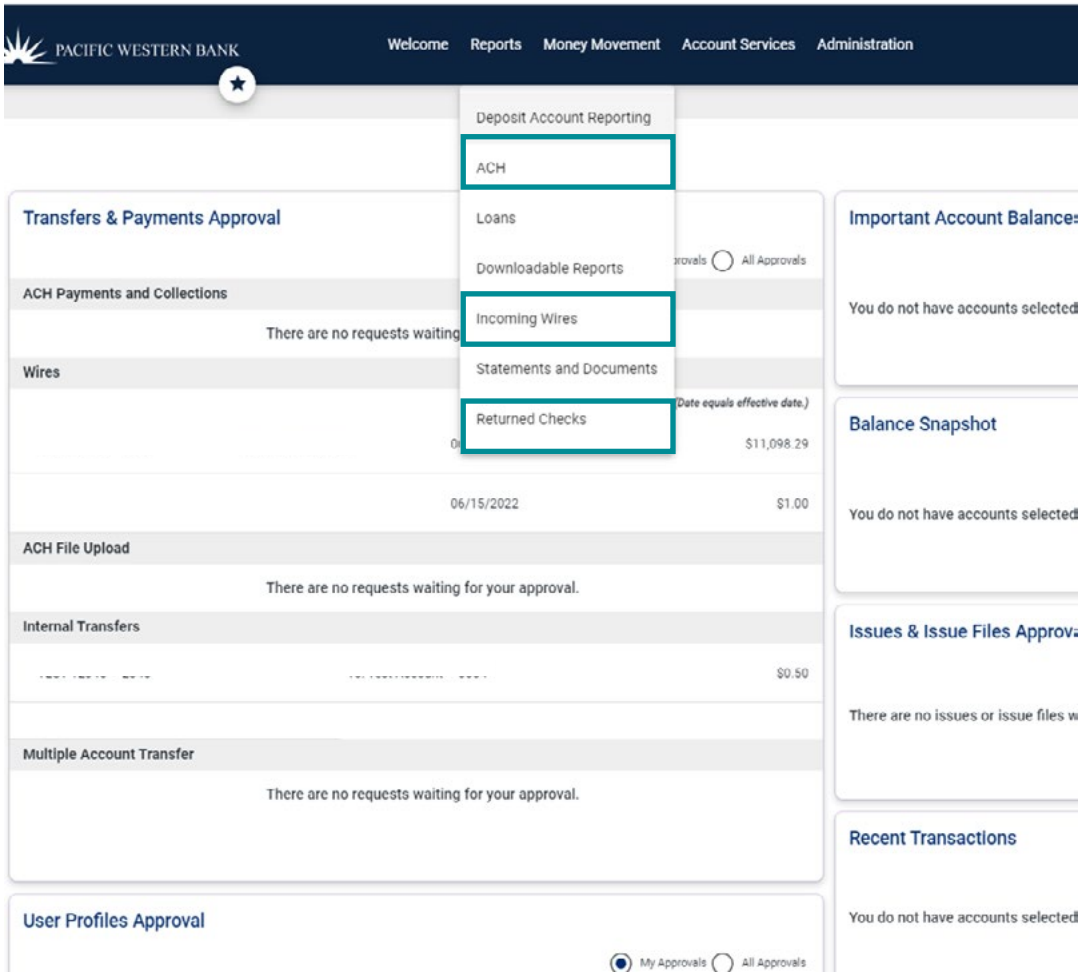
10. Repeat steps 8-15 in Deposit Account Reporting – Activity

AUTO-GENERATED REPORTS

You can create and save encrypted reports for several auto-generated reports such as **ACH – Returned ACH Transactions, ACH – Notice of Change**, **Incoming Wires** and **Returned Checks**. The process for each is very similar.

1. Hover over **Reports** and select either **ACH, Incoming Wires** or **Returned Checks.**



2. Click **Save This Report**

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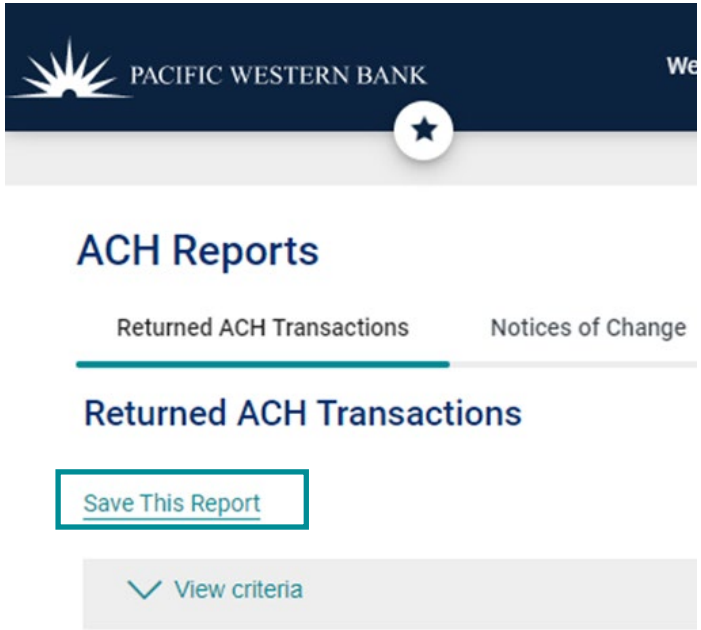

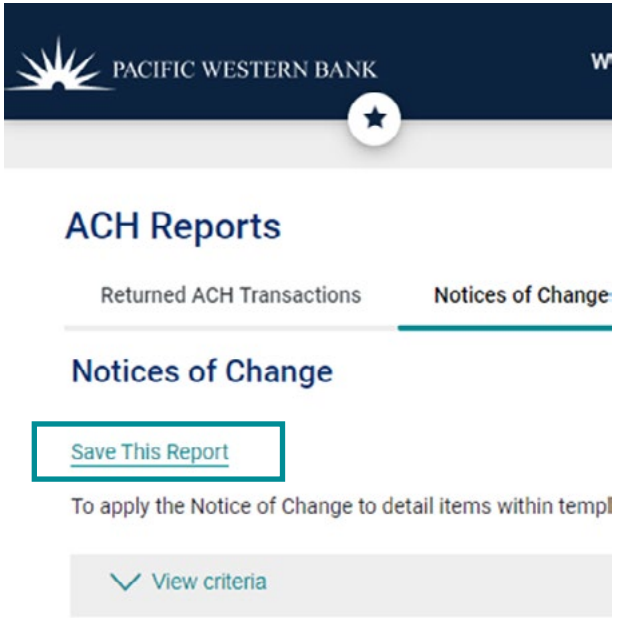

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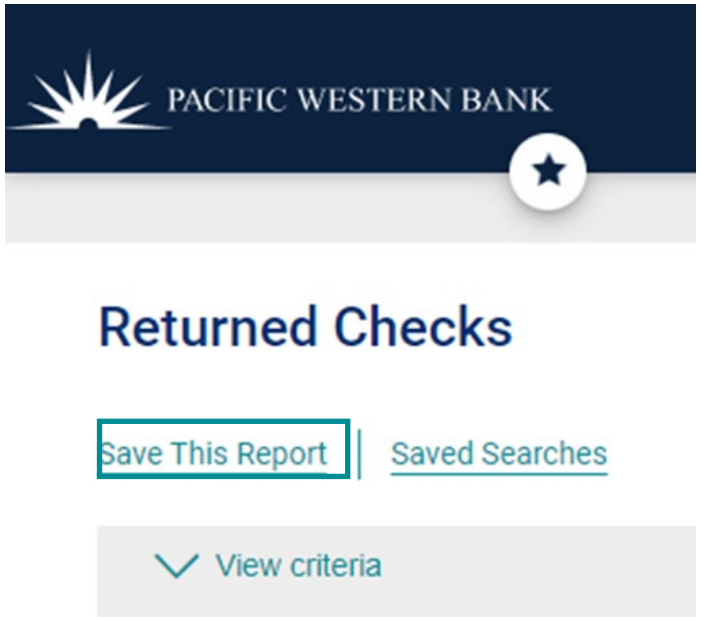

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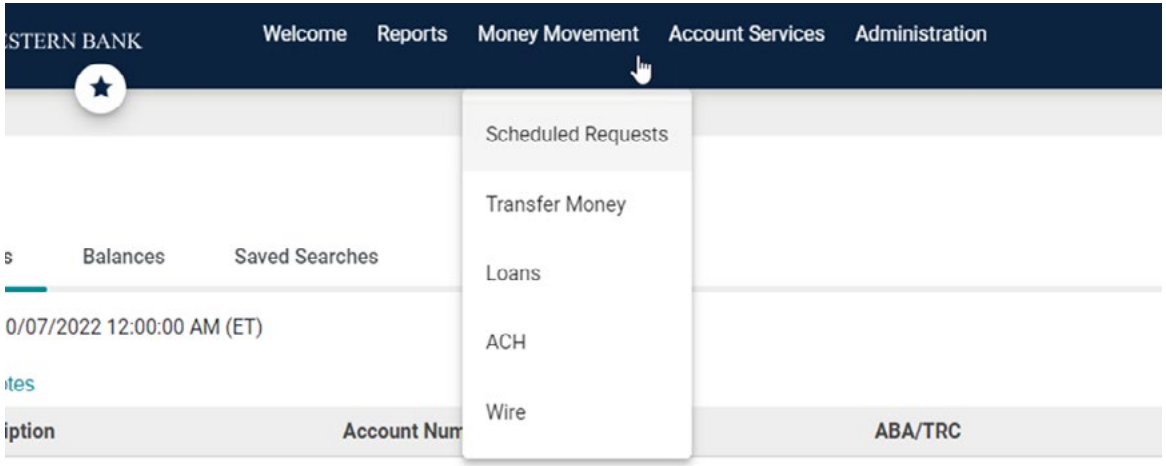
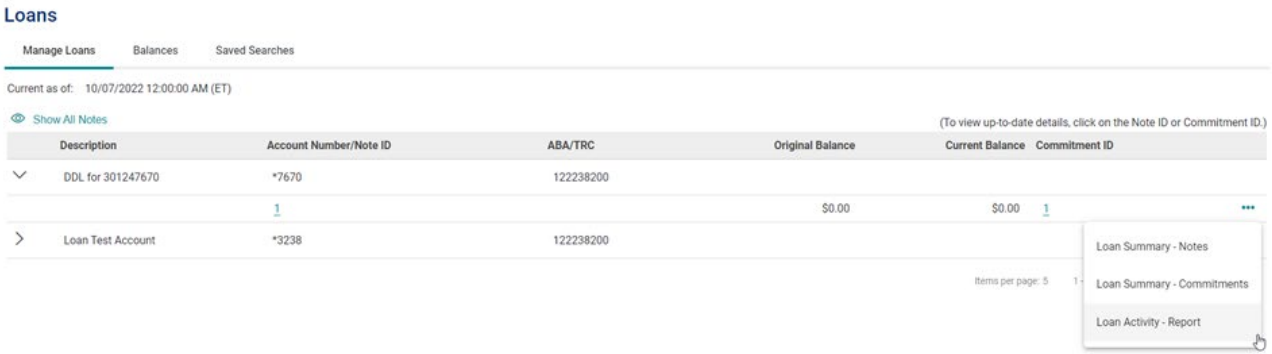
3. Repeat steps 9-15 from Deposit Account Reporting - Activity

LOAN ACTIVITY

1. Hover over **Money Movement** or **Reports** and click **Loans**



2. Under Manage Loans, click the "…" for the loan for which you'd like to a create an encrypted report
3. Select **Loan Activity – Report**



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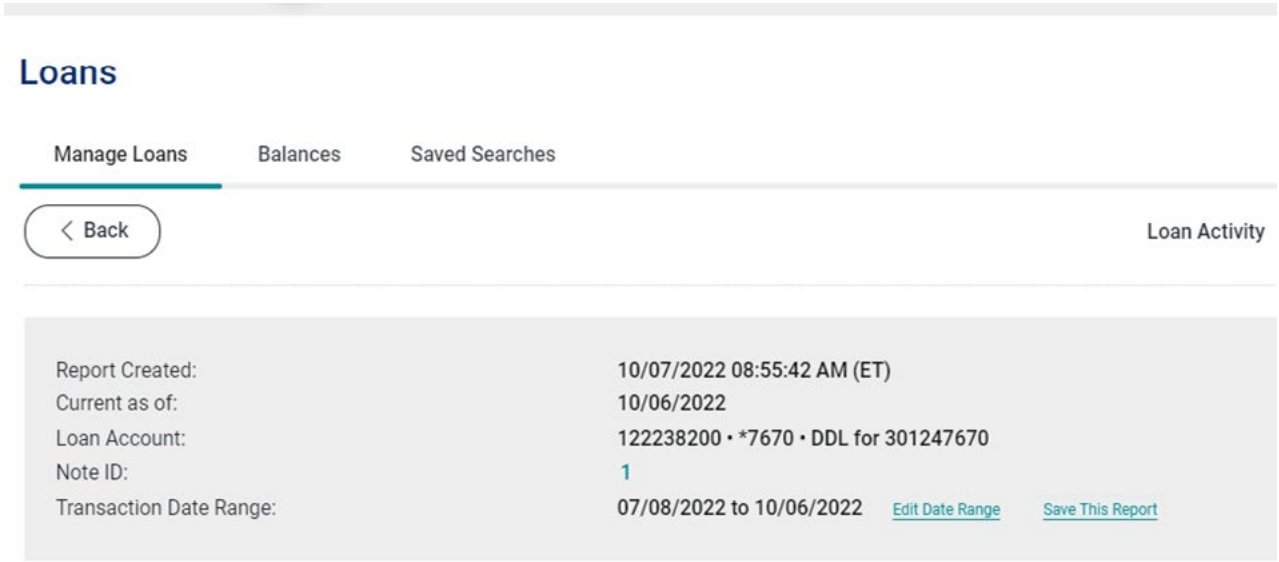
4. Click **Save This Report**



5. Repeat steps 9-15 from Deposit Account Reporting - Activity

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