

User Guide

Business Online Banking

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Welcome

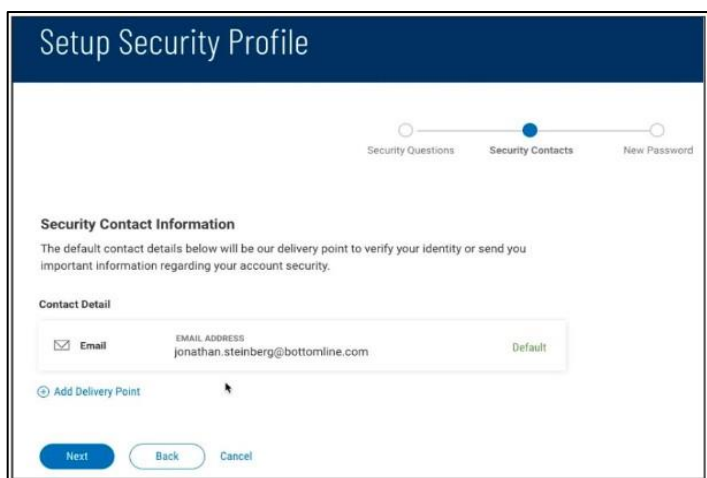
This user guide is designed to aid you in finding your way around and using the Business Online Banking platform. The system is divided into several sections corresponding to different application modules as shown in the menu. The menu categories are:

- [HomePage](#)
- [Payments&Transfers](#)
- [Reporting](#)
- [UserManagement](#)
- [Other Services](#)
- [HelpCenter](#)
- [LogOut](#)

Logging in for the First Time

When you log in to the system as a new, first-time user, you are presented with multiple steps to establish your user profile.

1. The first step in the process is adding a series of [security questions](#) and answers known to you. These can be used to identify you in case you forget your password and need to reset it.
2. Once you have entered the security questions, click the **Next** button to enter your Security Contact.
3. The **Security Contact Information** section displays your email address on file as the default. To add an additional contact point such as a cell phone number, click **Add Delivery Point**, and enter this additional contact point. Click **Next**.



Setup Security Profile

Security Questions Security Contacts New Password

Security Contact Information

The default contact details below will be our delivery point to verify your identity or send you important information regarding your account security.

Contact Detail

Email EMAIL ADDRESS jonathan.steinberg@bottomline.com Default

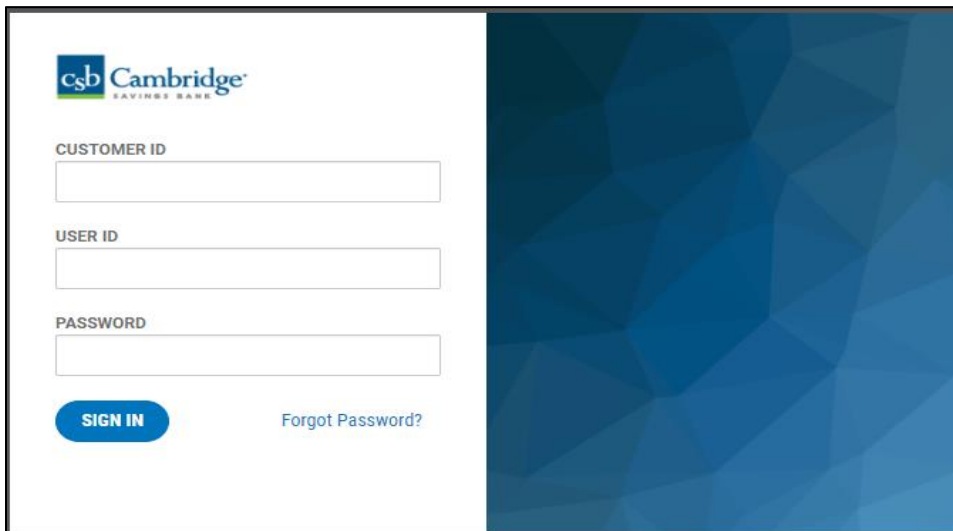
+ Add Delivery Point

Next Back Cancel

4. The last step in the process is entering your new password, which will replace the temporary one assigned by the administrator. Enter the password, and then enter it again to confirm. When you are finished, click **Done**.

Logging in

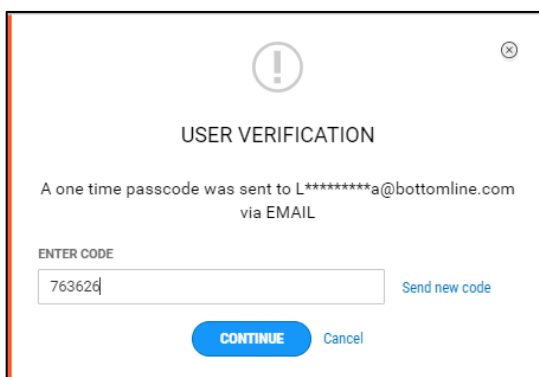
When you launch the application, the first screen you see is the Log In screen.

The image shows the Log In screen for Cambridge Savings Bank. On the left, there is a white login form with the bank's logo at the top. The form contains three input fields labeled 'CUSTOMER ID', 'USER ID', and 'PASSWORD'. Below these fields is a blue 'SIGN IN' button and a link that says 'Forgot Password?'. The right side of the screen has a dark blue background with a geometric, low-poly pattern.

1. Enter your customer ID, user ID, and password. The password will appear as a series of asterisks (*).
2. Click **Sign In**.
You will proceed to the [Home page](#), which provides access to all areas of the platform.
3. If you forget your password while logging in to the system, click the Forgot Password link on the Logon screen. The system will prompt you to answer the security questions and answers you previously set up. You must answer the questions correctly to receive a system-generated temporary password, which you can use to log in and then set your new password.

Security Challenges When Logging On

Your financial institution may have set up multi-factor authentication for your company so that whenever you log on to the application, you are required to enter a one-time passcode (OTP). The passcode can be sent to you by email, or SMS text message. If you correctly enter the passcode, you will proceed to the Home page. However, if you enter the passcode incorrectly multiple times, you will be locked out of the system, and your administrator will have to unlock your access.

The image shows a 'USER VERIFICATION' dialog box. At the top, there is a warning icon (exclamation mark in a circle) and a close button (X in a circle). The text inside says 'USER VERIFICATION' followed by 'A one time passcode was sent to L*****a@bottomline.com via EMAIL'. Below this is a label 'ENTER CODE' and an input field containing the number '763626'. To the right of the input field is a link that says 'Send new code'. At the bottom, there are two buttons: a blue 'CONTINUE' button and a 'Cancel' link.

Your security challenges rely on information, such as phone numbers and email addresses, contained in your user profile. For information, see [Profile Maintenance](#).

Home Page and Widgets

Widgets throughout the application provide the ability for you to personalize your screen experience. Widgets are small components that allow you to perform a variety of common tasks such as quickly making a payment, transferring funds, stopping payment on a check, and maintaining system users.

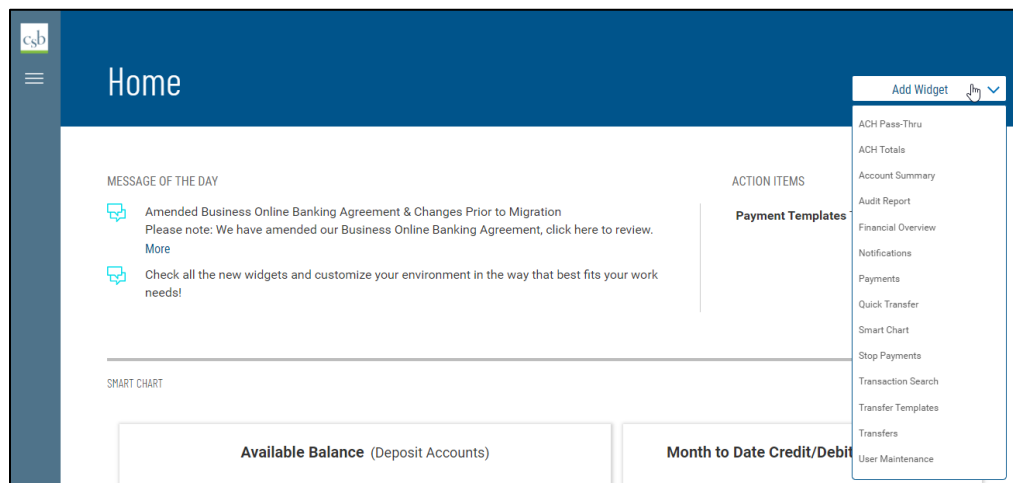
Managing Widgets

You can add widgets to any page (workspace), as well as move existing widgets to different locations on the page. You can also resize existing widgets and remove those you don't want to use anymore.

To add a widget:


1. On the application Home Page or any other screen, click **Add Widgets**.
2. Select the desired widget from the list.


The newly added widget appears on the page.




To move a widget:

Left click the widget and, with the mouse button depressed, drag and drop the widget to the desired position on the Home Page.



FINANCIAL OVERVIEW



Click to open an account list


Click to close a list

+ Loan Accounts

- Investment Accounts

As of 03/02/2021 10:24 AM



ACCOUNT NAME	ACCOUNT NUMBER	YESTERDAY'S VALUE	TODAY'S POSITION
checking	654654	-	-
Investment Account	13489793234	-	-
Investment Account Five	4129643	-	-
Investment Account Four	1348923551	-	-
Investment Account Six	8981234	-	-
Investment Account Three	985333	-	-
Investment Account Two	89804522234	-	-


VIEW 1-7 OF 7
1

+ Other Accounts




To see the list of accounts for a given account type, click the plus sign + to the left of the account-type name. To close the list, click the minus sign.

Depending on the account type, you will see useful information for each listed account, such as balances or principal owed.

The Financial Overview widget appears by default on the [Home Page](#).

FINANCIAL OVERVIEW





- Deposit Accounts
Manage account list

As of 04/11/2023 06:58 AM




ACCOUNT NAME	ACCOUNT NUMBER	TODAY'S OPENING LEDGER	CURRENT AVAILABLE
Operating Account	****0001	188,654.87	-
Payroll Account	****0002	5,253,446.94	-

VIEW 1-2 OF 2
DISPLAY
All
1

- Loan Accounts
Manage account list

As of 04/11/2023 06:58 AM




ACCOUNT NAME	ACCOUNT NUMBER	CURRENT PRINCIPAL	CURRENT AVAILABLE
Commercial Loan	****0004	-	-

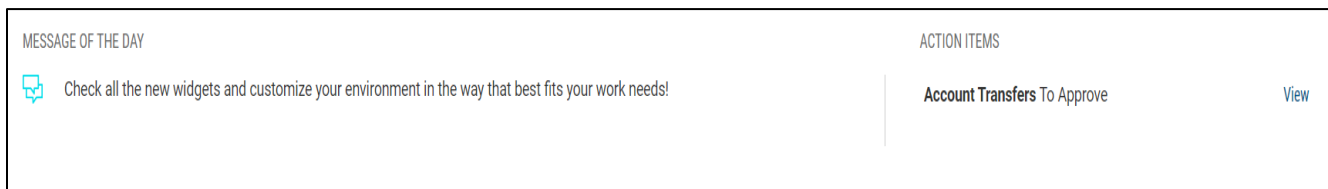
Notifications Widget

The Notifications widget provides notification of actions that have occurred in the system and items that are awaiting your attention, for example:

- Bulletins to Read
- Payments To Approve
- Account Transfers To Approve


Click the **View** link corresponding to a notification. For example, if you click the **View** link for Payments To Approve, the Payment Center will appear with the transactions list filtered for payments ready to approve only. You can then take action on the items in the list.

The widget also displays the message of the day that your financial institution wants to share with all users of the system.



The **Notifications** widget appears by default on the [Home Page](#)

To resize a widget:

1. Click the **Options** icon  in the upper right-hand corner of the widget.
2. Click **Resize**. The widget is resized so that it takes up only half the width of the screen.
3. To return the widget to its original size, repeat Steps 1 and 2.

To remove a widget:

1. Click the **Options** icon in the upper right-hand corner of the widget.
2. Click **Remove**. The widget is deleted from the screen. It can be added again as desired.

Widget List

Below there is a brief description of available widgets:

ACH Pass-Thru Widget

Pass-through files are NACHA format-compliant files generated by a third-party application. After the file is uploaded and format-validated, it can be submitted to the bank for further processing or approval. The ACH Pass-Thru feature lets you upload files with single or multiple batches. For more information, see [ACH Pass-Thru](#).

Account Summary Widget

The Account Summary widget provides the balances and transaction information of the accounts that you have permission to see. For more information, see [Balance & Transaction Reporting](#).

Audit Report Widget

The Audit Report widget in the [User Management](#) workspace displays information about all users within your company, their actions taken in the Business Online Banking application during the report retention period. It allows administrators to monitor user activity. For more information, see [Audit Report](#).

Financial Overview Widget

The Financial Overview widget provides an at-a-glance reference to your accounts. It lists all accounts by account type, in account-name order.

Payee Directory Widget

The Payee Directory widget is a list of those companies and individuals to whom you make regular payments. Once you have added payees to the system, they will be available for selection in the **Payee Information** section of payment screens. This widget will be displayed on the menu depending on your company services as implemented by the bank. For more information, see [Payee Directory](#).

Payments Widget

The Payments widget allows you to create and manage payments as well as view payment history. You can perform several operations, including viewing, editing, modifying, approving, and deleting payments. For more information, see [Payments](#).

Quick Transfer Widget

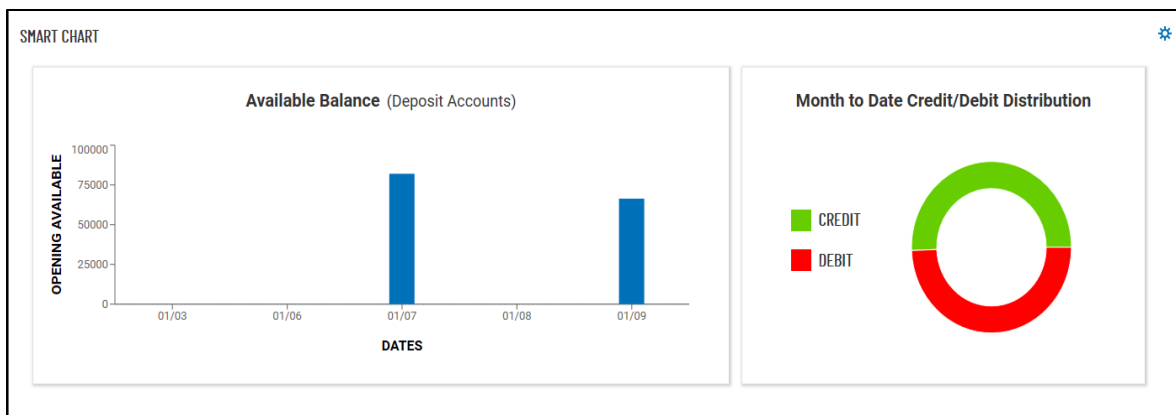
The Quick Transfer widget lets you complete a simple one-time transfer between two accounts. For information, see [Quick Transfer](#).

Simplified Payments Widget

The Simplified Payments widget lets you manage business payments in a streamlined fashion, similar to the experience of paying bills. You first step is to set up a directory of payees; see [Payee Directory](#). For more information, see [Simplified Payments](#). This widget will be displayed in the menu depending on the services your company has been set by the bank.

Smart Chart Widget

The Smart Chart Widget is available to all users entitled to [Balance & Transaction Reporting](#). The widget provides a visualization of the available balance trend across all deposit accounts over a five-day range. It also provides a visualization of the month-to-date debit/credit mix.



Stop Payments Widget

The Stop Payments widget lets you place stop payments and shows stop payments history. For more information, see [Stop Payments](#).

Transaction Search Widget

The Transaction Search widget lets you find desired transactions for one or several accounts, for a given date or range of dates. For more information, see [Transaction Search](#).

Transfer Templates Widget

You can create transfer templates that contain commonly used transfer information. Transfers can then be made from these templates, saving time, and improving efficiency. The Transfer Templates widget lets you view and manage templates created in the application. For more information, see [Transfer Templates](#).

Transfers Widget

The Transfers widget allows you to create and manage Transfers, as well as view transfer history. You can perform several operations, including viewing, editing, modifying, approving, and deleting transfers. For more information, see [Transfers](#).

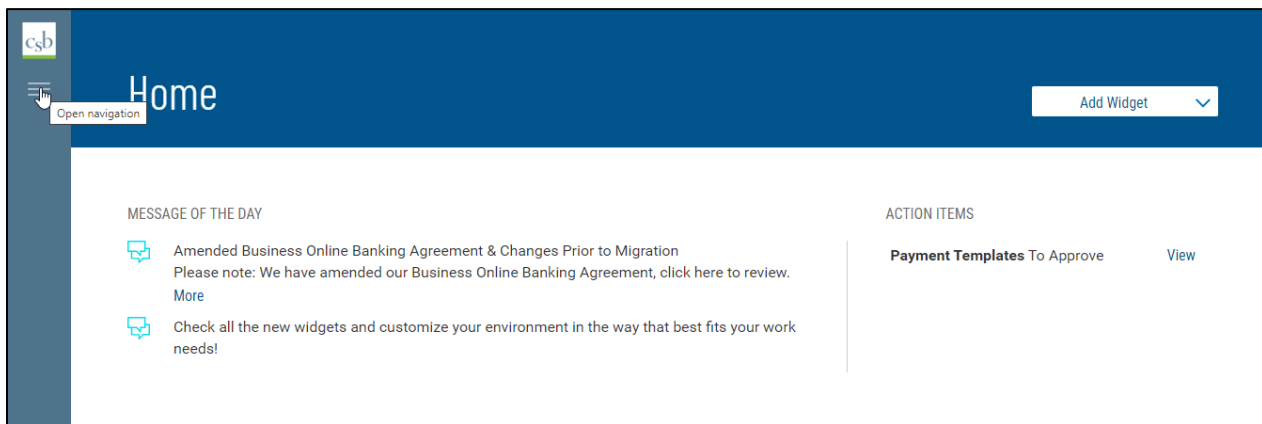
User Maintenance Widget

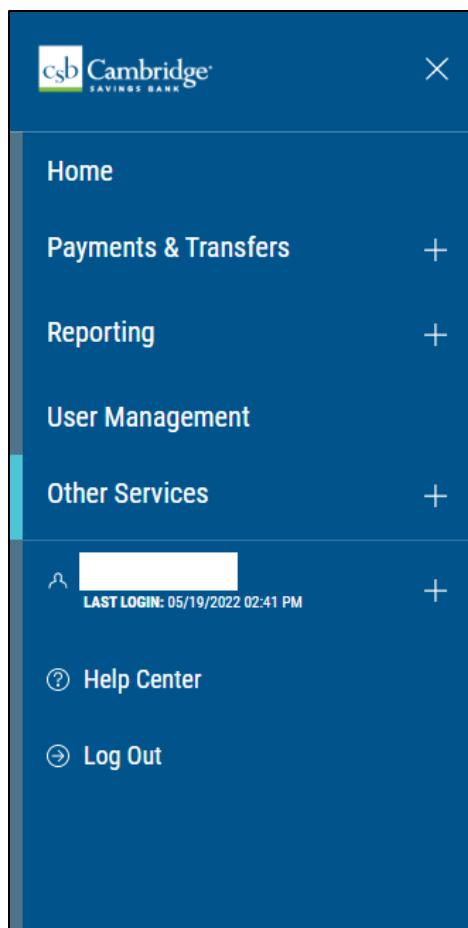
The User Maintenance widget lets you add, modify, delete, or view users within your company. For more information, see [User Management](#).

Navigation

Slide-out or Sidebar Menu

Navigation through the application is controlled by the Slide-out (Sidebar) menu that appears at the left of the screen. To activate it, click the "3-line" icon.





From the menu, you can navigate to the following program areas:

- [Payments&Transfers](#)
- [Reporting](#)
- [User Management](#)
- [Other Services](#)
- [User Menu](#)
- [HelpCenter](#)
- [LogOut](#)

You can return to the [Home page](#) by clicking on **Home** or CSB logo.


Note that the **Payments & Transfers**, **Reporting**, and the **User Menu** are marked by a plus sign. Click it to see further options.

For **Payments & Transfers**, these include:

- [Transfers](#)
- [StopPayments](#)
- [PaymentCenter](#)
- [PayeeDirectory](#) (*depending on your company services as implemented by the bank*)

For **Reporting**, the additional options include:

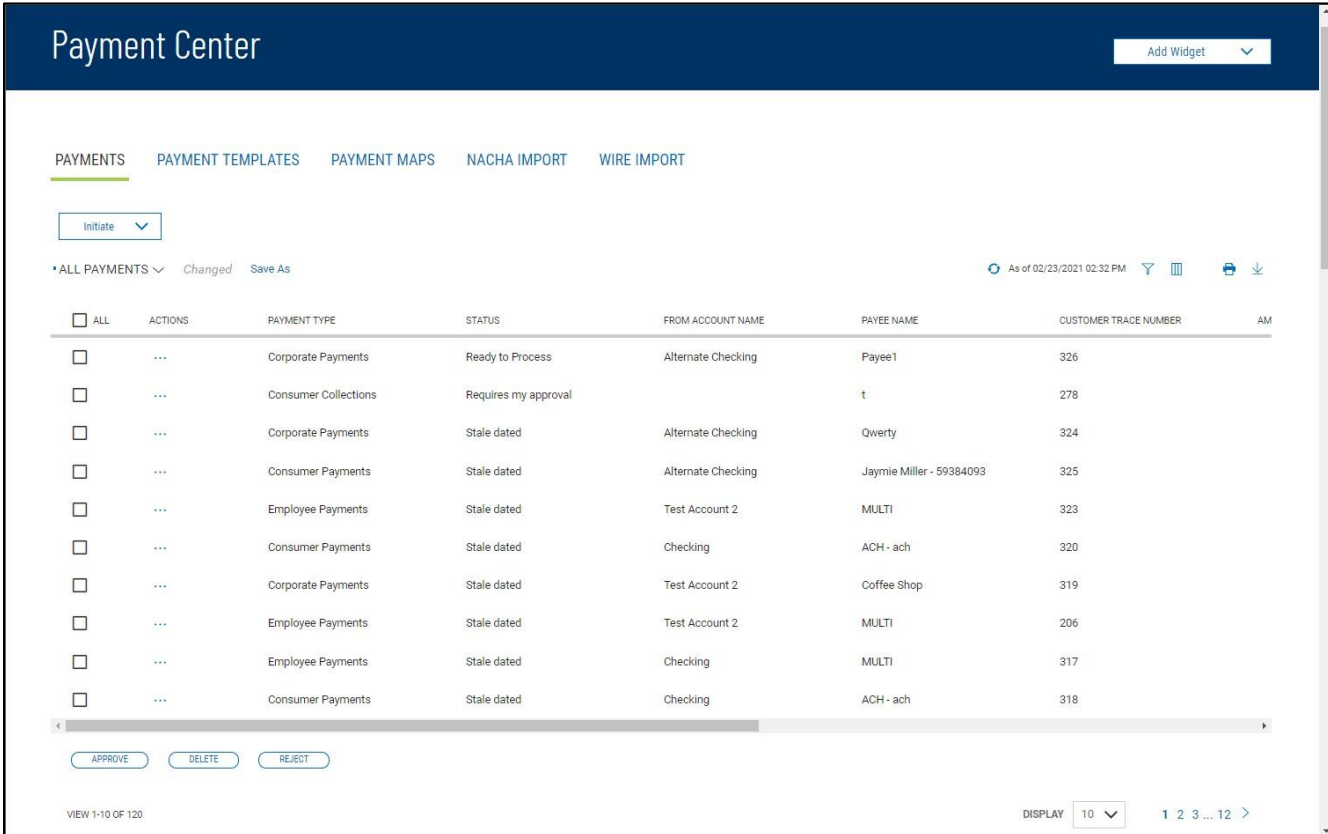
- [Balance&Transactions](#)

The **User Menu** (marked by the **User** icon  and your name) offers a series of options associated with your individual access to the application:

- [Change Password](#)
- [Change Security Questions](#)
- [Alerts](#)
- [Profile Maintenance](#)

Working with Lists

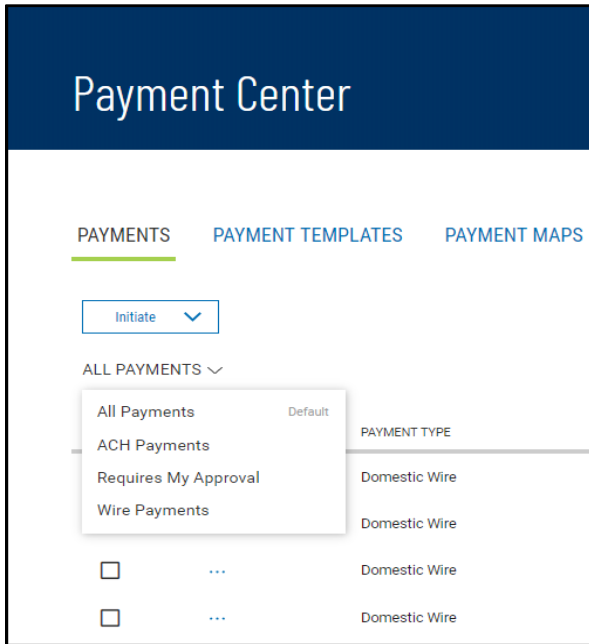
Many functions in this application are organized in a list. For example, the Payments list is shown below. You access the Payments list by selecting **Payment Center** from the Slide-out menu.



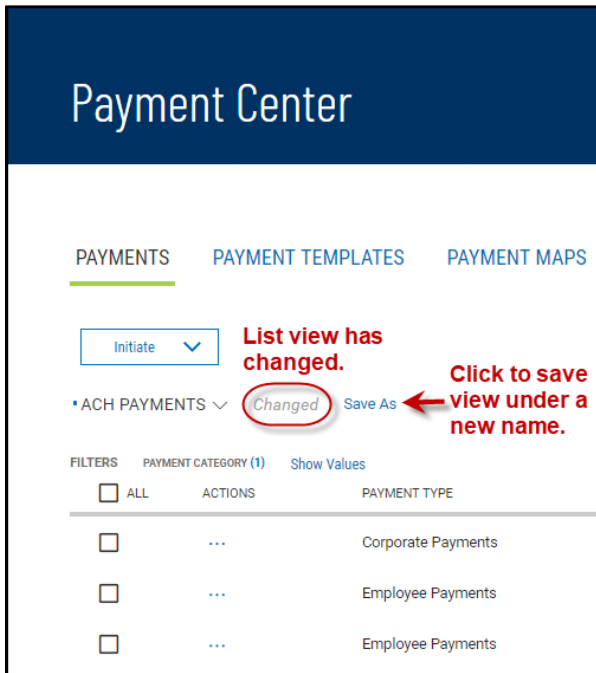
The screenshot displays the 'Payment Center' interface. At the top, there's a dark blue header with the title 'Payment Center' and an 'Add Widget' button. Below the header, a navigation bar contains tabs: 'PAYMENTS' (selected), 'PAYMENT TEMPLATES', 'PAYMENT MAPS', 'NACHA IMPORT', and 'WIRE IMPORT'. Under the 'PAYMENTS' tab, there's an 'Initiate' button with a dropdown arrow. Below this, a filter section shows '* ALL PAYMENTS' with a dropdown arrow, and links for 'Changed' and 'Save As'. To the right, there's a timestamp 'As of 02/23/2021 02:32 PM' and icons for search, list view, print, and download. The main area is a table with columns: 'ALL', 'ACTIONS', 'PAYMENT TYPE', 'STATUS', 'FROM ACCOUNT NAME', 'PAYEE NAME', 'CUSTOMER TRACE NUMBER', and 'AM'. The table contains 10 rows of payment data. At the bottom of the table, there are three buttons: 'APPROVE', 'DELETE', and 'REJECT'. Below the buttons, it says 'VIEW 1-10 OF 120'. At the bottom right, there's a 'DISPLAY' dropdown set to '10' and a pagination control showing '1 2 3 ... 12 >'.

<input type="checkbox"/>	ALL	ACTIONS	PAYMENT TYPE	STATUS	FROM ACCOUNT NAME	PAYEE NAME	CUSTOMER TRACE NUMBER	AM
<input type="checkbox"/>		...	Corporate Payments	Ready to Process	Alternate Checking	Payee1	326	
<input type="checkbox"/>		...	Consumer Collections	Requires my approval		t	278	
<input type="checkbox"/>		...	Corporate Payments	Stale dated	Alternate Checking	Qwerty	324	
<input type="checkbox"/>		...	Consumer Payments	Stale dated	Alternate Checking	Jaymie Miller - 59384093	325	
<input type="checkbox"/>		...	Employee Payments	Stale dated	Test Account 2	MULTI	323	
<input type="checkbox"/>		...	Consumer Payments	Stale dated	Checking	ACH - ach	320	
<input type="checkbox"/>		...	Corporate Payments	Stale dated	Test Account 2	Coffee Shop	319	
<input type="checkbox"/>		...	Employee Payments	Stale dated	Test Account 2	MULTI	206	
<input type="checkbox"/>		...	Employee Payments	Stale dated	Checking	MULTI	317	
<input type="checkbox"/>		...	Consumer Payments	Stale dated	Checking	ACH - ach	318	

Typically, for each list view in the application, there is a default view. In the case of the Payments widget, for example, the default list view is **All Payments**. You can select a different filter by clicking the down arrow to the right of the **All Payments** label.



When you change the view, the widget will tell you that; note the *Changed* label next to the drop-down arrow.



You can save the changed view under a new name. For information, see [Working with Lists - Saving a View](#).

Lists with Account Masking

In order to protect against unauthorized access to sensitive information, the application is configured so that account numbers are masked with only the last 4 digits being displayed in list views, reports, and other areas of the application: ****4500.

The illustration below shows how **From Account** numbers appear in the [Simplified Payments](#) list view when masked according to this format. To unmask the account number, click on the lock icon.

SIMPLIFIED PAYMENTS

Initiate ▾

• ALL PAYMENTS ▾ Changed Save As

As of 06/24/2021 11:14 AM

<input type="checkbox"/> ALL	ACTIONS	STATUS	PAYEE NAME	FROM ACCOUNT NAME	FROM ACCOUNT	AMOUNT
<input type="checkbox"/>	...	Deleted	Cindy	Test Account 1	****0001	818.74
<input type="checkbox"/>	...	Deleted	Jaymie Miller - 59384093	Test Account 1	****0001	566.64
<input type="checkbox"/>	...	Deleted	Cindy	Test Account 1	****0001	8.74
<input type="checkbox"/>	...	Deleted	Dress Shop	Test Account 1	****0001	45.55
<input type="checkbox"/>	...	Deleted	Andrea12345	Test Account 2	****0002	4.44
<input type="checkbox"/>	...	Deleted	Threlkeld - Mic	Test Account 2	****0002	9.99
<input type="checkbox"/>	...	Deleted	Domestic Wire - DW	Test Account 1	****0001	3.33
<input type="checkbox"/>	...	Deleted	Domestic Wire - DW	Test Account 1	****0001	4.44
<input type="checkbox"/>	...	Deleted	International Wire - IW	Test Account 1	****0001	44.11
<input type="checkbox"/>	...	Deleted	Micheal - Mic	Test Account 1	****0001	11.11

VIEW 1-10 OF 155

DELETE APPROVE REJECT

DISPLAY 10 ▾ 1 2 3 ... 16 >

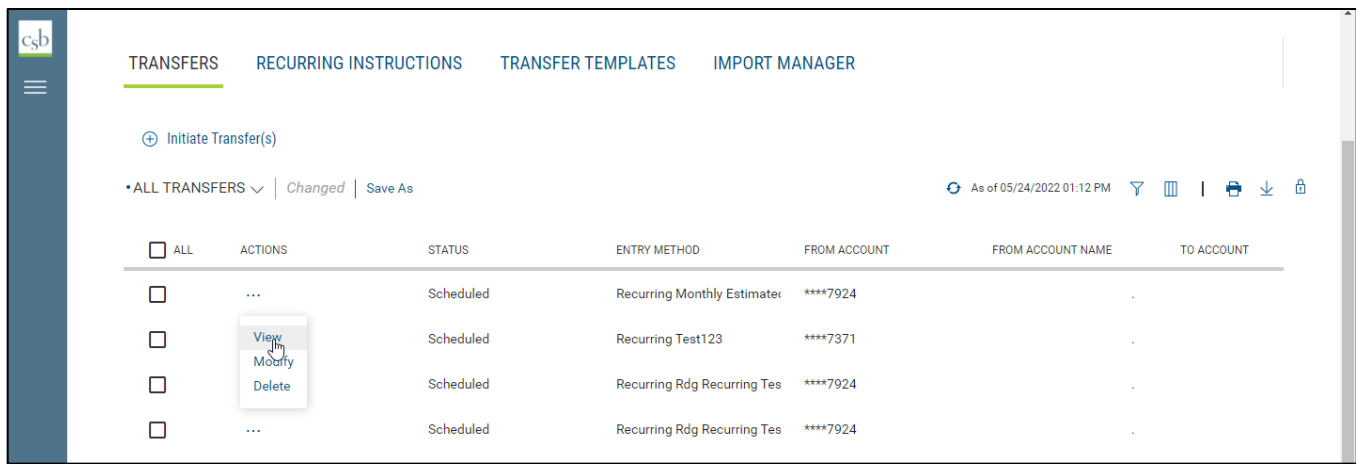
Working with Lists: Available Actions

The **Actions** column allows you to take action on a single item in a list. Depending on the item status, you may be able to view, modify, approve, or delete an item.

Click on the ellipsis marks . . . to view available actions, and then click on the desired action.

View

To view the details of an item in a list, click on **View** in the **Actions** column. Details of the item will be displayed. Buttons at the bottom of the screen allow you to take action on the selected item(s). Click an action button or click **Cancel** to return to the lists.



TRANSFERS						
TRANSFERS RECURRING INSTRUCTIONS TRANSFER TEMPLATES IMPORT MANAGER						
Initiate Transfer(s)						
• ALL TRANSFERS ▾ Changed Save As As of 05/24/2022 01:12 PM						
<input type="checkbox"/> ALL	ACTIONS	STATUS	ENTRY METHOD	FROM ACCOUNT	FROM ACCOUNT NAME	TO ACCOUNT
<input type="checkbox"/>	...	Scheduled	Recurring Monthly Estimator	****7924	.	.
<input type="checkbox"/>	View Modify Delete	Scheduled	Recurring Test123	****7371	.	.
<input type="checkbox"/>		Scheduled	Recurring Rdg Recurring Tes	****7924	.	.
<input type="checkbox"/>	...	Scheduled	Recurring Rdg Recurring Tes	****7924	.	.

Modify

Clicking on **Modify** from the **Actions** column will display a modify screen where you can make changes to the item. When you have finished making the necessary changes, click **Save** or **Submit**.

Approve

Many items require approval when they are entered or modified. Items that need approval will have a status of **Requires My Approval** or **Requires Other's Approval** (shown in the **Status** column of the list). To approve an item, click on **Approve** in the **Actions** column. You can also approve multiple items at one time by checking the appropriate checkboxes and clicking the **Approve** button.

In cases where an item that you create requires a second approval by a different user, you may see the **Submit for Approval** option. Click it to place the item in **Requires Other's Approval** status.

Reject

If you are a payment approver, and there is a problem with a listed payment, transfer, or template, use the **Reject** option to reject it. The transaction will then be placed in **Rejected by approver** status. The user who originally submitted the transaction can modify it and resubmit it for approval.

Delete

The delete function removes an item from the system. Click on **Delete** in the **Actions** column to delete an item. You will need to confirm that you would like to delete the item before it is deleted.

You can also delete multiple items at one time by checking the appropriate check boxes and selecting **Delete**.

Navigating through a List

The number of records and number of pages in a list is shown on the bottom of the screen.

Stop Payments

Add Widget

+

Add Stop Request(s)

• ALL STOP PAYMENTS

Changed

Save As

As of 12/08/2022 09:16 AM

Filter

Columns

Print

Download

Lock

ACTIONS	STATUS	ACCOUNT NAME	ACCOUNT NUMBER	CHECK NUMBER/RANGE	AMOUNT	STOP REASON	EXPIRATION DATE	BANK TRACE NUMBER
...	Failed	Analyzed Busi...	****8885	123456	1.00	Wrong Payee	-	20223420001
...	Failed	Analyzed Busi...	****8885	123456	1.00	Wrong Payee	-	20223420002
...	Failed	Analyzed Busi...	****8885	123456	1.00	Wrong Payee	-	20223420003
...	Failed	Analyzed Busi...	****8885	123456	1.00	Wrong Payee	-	20223420004

VIEW 1-4 OF 4

DISPLAY



All

1

Filtering a List

You can use the filter function to limit the records that appear in the list.

To filter the list:

1. Click the **Columns** icon  or **Filter**  icon that appear at the top right above the list.
2. To filter the columns, select the **Columns** tab.

Csb

Transfer Center

TRANSFERS

RECURRING INSTRUCTIONS

TRANSFER TEMPLATES

IMPORT MANAGER

+

Initiate Transfer(s)

• ALL TRANSFERS

Changed

Save As

ALL

ACTIONS

STATUS

ENTRY METHOD

FROM ACCOUNT

<input type="checkbox"/>	...	Scheduled	Recurring Monthly Estimator	****
<input type="checkbox"/>	...	Scheduled	Recurring Test123	****
<input type="checkbox"/>	...	Scheduled	Recurring Rdg Recurring Tes	****
<input type="checkbox"/>	...	Scheduled	Recurring Rdg Recurring Tes	****
<input type="checkbox"/>	...	Failed	Recurring Rdg Recurring Tes	****
<input type="checkbox"/>	...	Failed	Recurring Rdg Recurring Tes	****
<input type="checkbox"/>	...	Failed	Recurring Rdg Recurring Tes	****
<input type="checkbox"/>	...	Failed	Recurring Rdg Recurring Tes	****
<input type="checkbox"/>	...	Failed	Recurring Rdg Recurring Tes	****

FILTERS

COLUMNS

FIND COLUMN BY NAME

COLUMNS

SHOW ALL

☒ Status

☒ Entry Method

☒ From Account

☒ From Account Name

☒ To Account

☒ To Account Name

☒ Transaction Date

☒ Amount

☐ Customer Trace

☐ Initiated By

☐ Memo

☐ Bank Trace

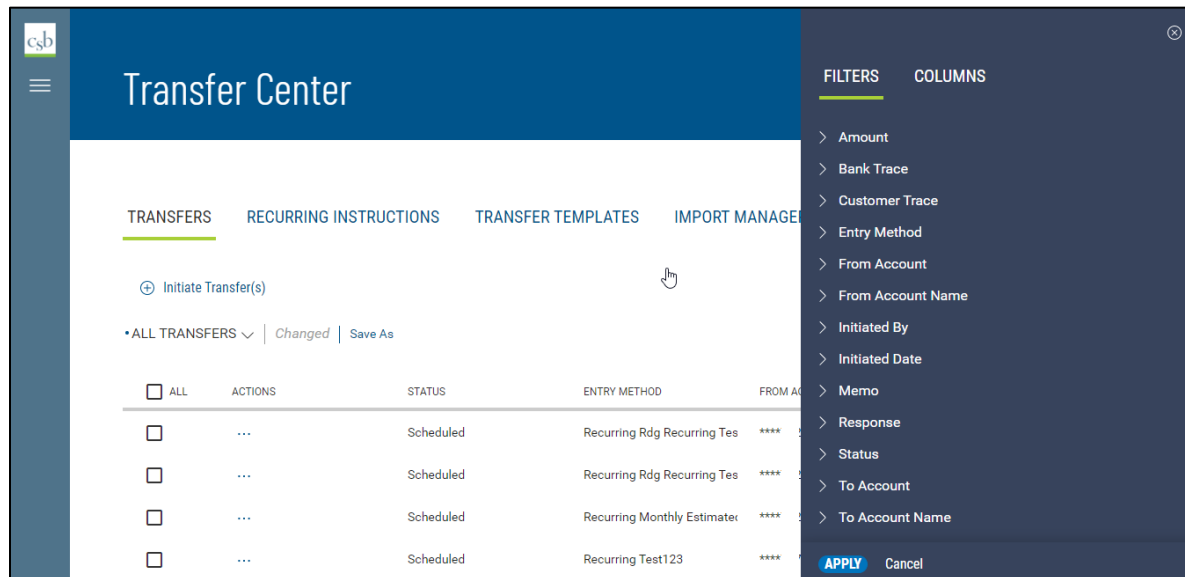
☐ Response

☐ Initiated Date

APPLY

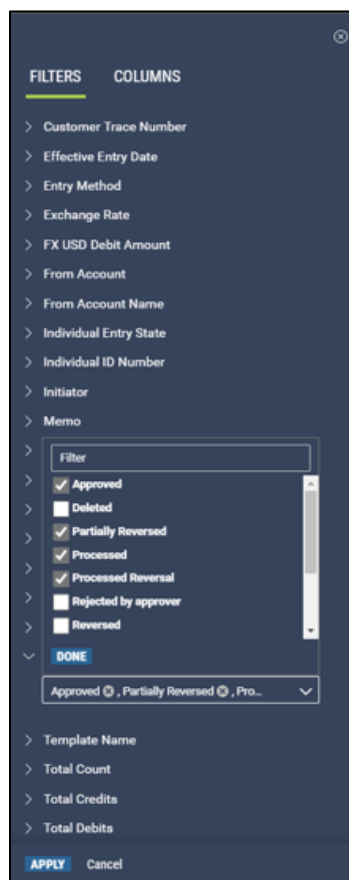
Cancel

3. Check or uncheck the boxes corresponding to columns on the report, depending on whether you want them to appear or not.
4. Click the **X** at the top of the menu.
5. To filter the list by record, select the **Filters** tab.



6. Click the right arrow beside the record and enter the criterion you want to filter by.


Note: In some cases, you will be able to select multiple criteria for a given filter, for example, the Status column in Payments list view:




Criteria by which the **Status** column can be filtered.

In the illustration above the **Status** column would be filtered to display only payments with the following statuses: Approved, Partially Reversed, and Processed Reversal. This capability is available for a number of filters, including:


- [Payments](#) list view, filter on **Status**
- [Payment Templates](#) list view, filtering on **Template Name**
- Account Summary list view ([Balance & Transaction Reporting](#)), filter on **Account Name**
- [Transfers](#) list view, filter on **Status**
- [Simplified Payments](#) list view, filtering on **Status**


7. If you want to clear the filter, click **Clear**  **Clear** to the right of the record name.
8. To filter the list by the entered criteria, click the **Apply** button at the bottom of the Filter menu.

The filter or filters you apply are designated by the **Filter** icon  in the list view. In the instance shown below, the Payments list view has been filtered by payment type to show only employee payments.

Payment Center


[PAYMENTS](#) [PAYMENT TEMPLATES](#) [PAYMENT MAPS](#) [NACHA IMPORT](#) [WIRE IMPORT](#)

Initiate 

* ALL PAYMENTS  [Changed](#) [Save As](#)

FILTERS

PAYMENT TYPE (1) [Show Values](#)

<input type="checkbox"/> ALL	ACTIONS	PAYMENT TYPE 	STATUS	FROM ACCOUNT NAME
<input type="checkbox"/>	...	Employee Payments	Requires other's approval	My checking
<input type="checkbox"/>	...	Employee Payments	Rejected by approver	Nickname Checking
<input type="checkbox"/>	...	Employee Payments	Stale dated	Test Account 2
<input type="checkbox"/>	...	Employee Payments	Stale dated	Test Account 2
<input type="checkbox"/>	...	Employee Payments	Stale dated	My checking
<input type="checkbox"/>	...	Employee Payments	Processed	Payroll Account
<input type="checkbox"/>	...	Employee Payments	Processed	Accounts Payable
<input type="checkbox"/>	...	Employee Payments	Stale dated	Accounts Payable
<input type="checkbox"/>	...	Employee Payments	Stale dated	Capital Account

Sorting a List

A list can be sorted so that the order of the rows is reversed.


To sort a list:

1. Click on the column header. The rows of data will be resorted. A blue down arrow appears in the column to indicate the sort order.
2. To return the rows to their original order, click the column header again.

To move a column:

- Drag and drop the column to the new position.

Refreshing a List

Several lists feature a **Refresh** icon  in the upper-right corner. Along with the icon is a notification of the most recent date and time.

< Deposit Account Details

DEPOSIT ACCOUNT

ACCOUNTS

Analyzed Business Checking - ****8...

Assign Nickname

Balances as of
12/08/2022 09:23 AM

TODAY'S OPENING LEDGER CURRENT AVAILABLE

\$23.65 \$23.65

TRANSACTIONS FOR

01/01/2022 - 12/08/2022

TEST

As of 12/08/2022 09:23 AM

DESCRIPTION	CUSTOMER REFERENCE	BANK REFERENCE	TRANSACTION DESCRIPTION	DATE	DEBIT	CREDIT
Deposit - ACH			BIWB test - TCID33	12/02/2022		0.01
WDRL - ACH			BIWB test -SETT-ACH ORIG - TOL	12/02/2022	0.01	
Deposit			Deposit	11/29/2022		18.66
Deposit			Remote Deposit	11/21/2022		2.00
Check	000001478		Check	11/21/2022	2.00	
Withdrawal			Withdrawal Transfer to Cambrid...	11/19/2022	0.01	
Wire withdrawal - International			International Wire Withdrawal W...	11/18/2022	0.11	
Debit Reversal			Withdrawal Reversal REVERSED ...	11/18/2022		0.11
Withdrawal			Withdrawal Transfer to Cambrid...	11/16/2022	0.01	
Deposit			Deposit ICS Sweep deposit	11/16/2022		0.01

VIEW 1-10 OF 148

DISPLAY

10


1 2 3 ... 15 >

When you click the icon, the list is refreshed, and the date and time are updated. This will be especially useful if you are working in a list for an extended period of time.

Exporting Lists

The data from some lists can be exported.

To export a list in CSV format:

1. Click on the icon to down arrow icon  to export the data into a CSV format.

ALL ACCOUNTS CUSTOM REPORTING ACCOUNT ACTIVITY WIRE DETAIL

Deposit Accounts

TODAY'S OPENING LEDGER CURRENT AVAILABLE

\$48,782.92 \$51,975.21

THESE BALANCES REFLECT ALL ACCOUNTS

ALL ACCOUNTS


As of 04/04/2023 11:26 AM

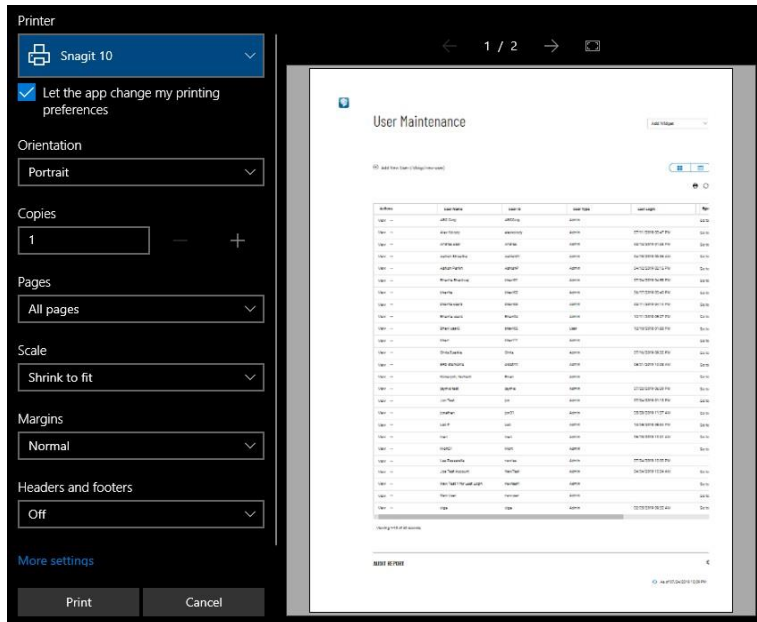
ACCOUNT NAME	ACCOUNT NUMBER	TODAY'S OPENING LEDGER	CURRENT AVAILABLE
Analyzed Business Checking	****8885	48,033.78	51,249.60
test info image nickname	****3036	749.14	725.61

Printing Lists

Some lists can be printed.

To print a list:

1. Click the **Print** icon .
2. The Print dialog appears.



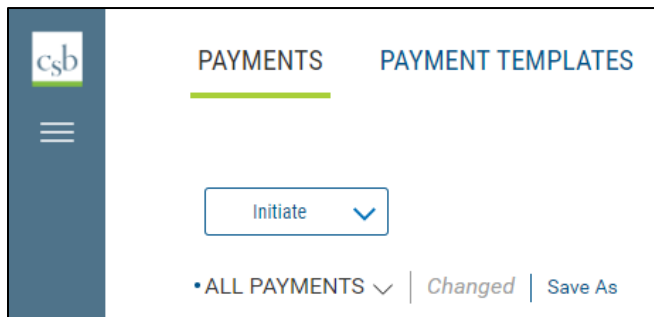
3. Select and enter options such as **Orientation**, **Copies**, and **Margins**.
4. If desired, click **More settings**, and select additional page layout and paper options.
5. Click **Print**.

Working with Lists: Saving a View

Once you have arranged a list with the proper columns, sort order, and filters, you can save the list for future use.

To save a view

1. Click the **Save As** link.

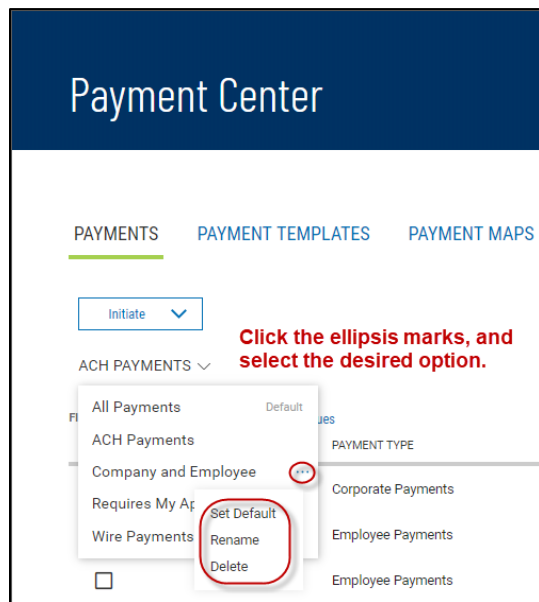


2. Enter the new name in the text box and click **Save**.

You can make your new custom view the default view, rename it, or delete it.

1. Click the down arrow  to the right of the view name.

2. Click the ellipsis marks ...



3. Do one of the following:

- Click **Set as Default** to make this view the new default.
- Click **Rename**, and then enter a new name for the view.
- Click **Delete** to remove the custom view.

Selecting Tiles or List View

Some widgets offer a choice of displaying the contents in either tiles or tabular (list) view. The following example references the [Balance & Transaction Reporting](#) widget.

The **Tiles/List** icon toggles between tiles and list view.

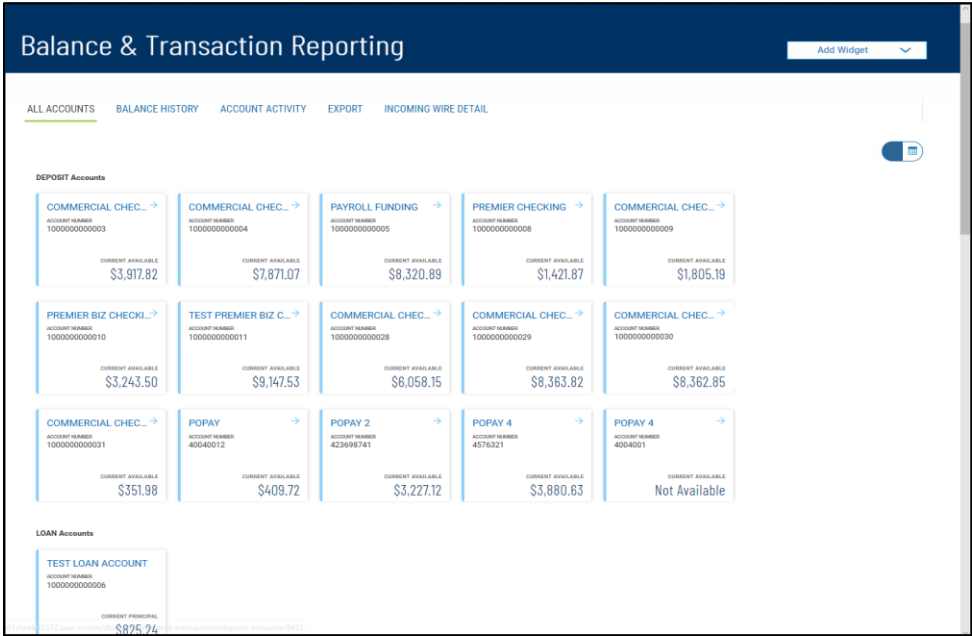


Icon: Tiles view selected

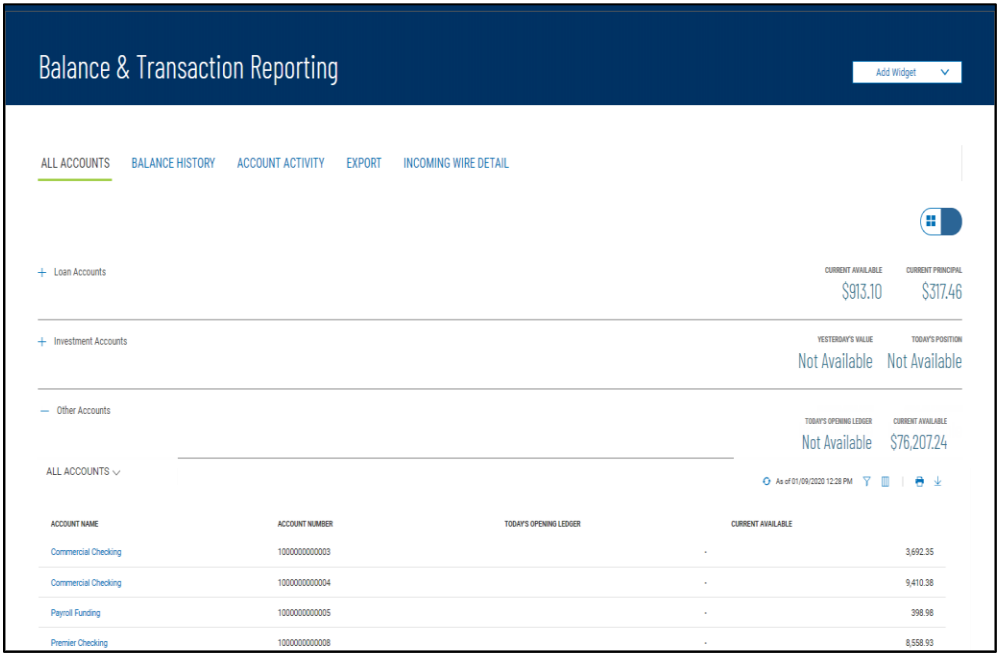


Icon: List view selected

Balance & Transaction Reporting: Tiles view



Balance & Transaction Reporting: List view



Note: Title List view is only available for users with 20 accounts or less.

Working in Detail Screens

A detail screen is typically displayed when you click **View** in the **Actions** column of a list. Buttons at the bottom of the detail screen offer actions that can be performed on the item. For example, in the detail view of a [wire payment template](#), you can modify or delete the template by clicking the appropriate button. To exit the screen without performing an action, click **Cancel**.

< View Wire Template

\$0.00

PAYMENT INFORMATION

PAYMENT TYPE Wire - Domestic	TEMPLATE NAME EBSTEST	CURRENCY USD	LAST MODIFIED ON 09/16/2015 08:43 AM
LAST MODIFIED BY bankadmin - superadmin	STATUS Available for use		

ORIGINATOR INFORMATION

FROM ACCOUNT

Analyzed Business Checking - ****8885

BENEFICIARY INFORMATION

NAME EBSTEST	ADDRESS LINE 1 123	ADDRESS LINE 2 -	ADDRESS LINE 3 CAMBRIDGE MA
-----------------	-----------------------	---------------------	--------------------------------

PAYMENT DETAILS

BANK CODE/NAME 211371120-CAMBRIDGE SAVINGS BANK	ACCOUNT NUMBER ****9999
--	----------------------------

WALTHAM, MA

\$0.00


INITIATE

MODIFY

DELETE

CANCEL

Expanding and Collapsing Sections

You can expand or collapse a section of a detail screen by clicking the arrow icon  that appears to the left of the section heading... The illustration below shows a part of the [Add New User](#) screen. The **Add Contact Fields** section is collapsed.

< Add New User

DEFINE USER

USER INFORMATION

USER ID
 0/12

USER NAME
 0/40

CONTACT NAME
 0/40

PASSWORD

System Generated Password

☒ Send password via email

CONTACT INFORMATION

EMAIL
 0/255

PHONE
 Optional

> Add Contact Fields

ADMIN SETTINGS

ENABLE DATE

USER TYPE

Cancel **NEXT**

In the next illustration, the section is expanded. To collapse the section again, click the dropdown arrow button.

< Add New User

DEFINE USER

USER INFORMATION

USER ID
 0/12

USER NAME
 0/40

CONTACT NAME
 0/40

PASSWORD

System Generated Password

☒ Send password via email

CONTACT INFORMATION

EMAIL
 0/255

PHONE
 Optional

▼ Add Contact Fields

ADDRESS Optional

[Add address line](#)

CITY Optional

STATE Optional **ZIP** Optional

ADMIN SETTINGS

ENABLE DATE

USER TYPE

Cancel **NEXT**

Required and Optional Fields

Notice also in the Add New User screen shown above that some fields are marked *Optional*.

ADDRESS

Optional

This is additional information that you can enter if desired. If a field is required, the *Optional* label will not appear above the text box.

The "Information" Section

Many detail screens have an *Information* section. This section displays useful data about the item, including any actions taken on it, including the name and ID of the user who modified the item, when it was last modified, and other information, such as its current state (for example, in the case of a template, *Available for Use*).

< View ACH Template

\$327.09
(1) PAYMENTS

TEMPLATE INFORMATION			
PAYMENT TYPE	STATE	STATUS	TEMPLATE NAME
Corporate Payments	Review is needed	Available for use	ACME Invoice 90125
LAST MODIFIED ON	LAST MODIFIED BY		
10/19/2020 11:04 AM	Test User 1		

Payments & Transfers

The Payments & Transfers menu has the following options that allow you to create and manage transfers/templates, payments/templates, and payees:

- [Transfers](#)
- [StopPayments](#)
- [PaymentCenter](#)
- [PayeeDirectory](#)

Note: Payee Directory is only available to users that have Simplified Payments

Transfer Center

A transfer is a simple transfer of money between two accounts. You can choose to create a single transfer or multiple transfers.

Transfer Center

Add Widget



TRANSFERS RECURRING INSTRUCTIONS TRANSFER TEMPLATES IMPORT MANAGER

Initiate Transfer(s)

• ALL TRANSFERS *Changed* [Save As](#)

As of 03/03/2021 05:33 PM

<input type="checkbox"/> ALL	ACTIONS	STATUS	ENTRY METHOD	FROM ACCOUNT	FROM ACCOUNT NAME	TO ACCOUNT
<input type="checkbox"/>	...	Requires My Approval	Freeform	87766667	CC nickname	654654
<input type="checkbox"/>	...	Requires other's appro...	Freeform	13489793234	Investment Account	1348923551
<input type="checkbox"/>	...	Successful	Freeform	87766667	CC nickname	4129643

[APPROVE](#) [DELETE](#) [REJECT](#)

VIEW 1-3 OF 3

DISPLAY


3

1

The Transfers list view displays the following information for all available transfers:

- Status - The current status of the item.
- Transaction Date
- Entry Method – Method by which the transfer was entered, for example, Freeform or Recurring Instruction
- From Account: The debit account
- From Account Name
- To Account: The account to which a payment or transfer is made.
- To Account Name
- Amount

Note: If a listed transfer has been [modified](#), an indicator will appear to the right of the entry method in the Entry Method column.

<input type="checkbox"/> ALL	ACTIONS	STATUS	ENTRY METHOD	FROM ACCOUNT	FROM ACCOUNT NAME
<input type="checkbox"/>	...	Rejected By Approver	Freeform	10010001	Accounts Payable
<input type="checkbox"/>	...	Scheduled	Freeform 	10010001	Accounts Payable
<input type="checkbox"/>	...	Rejected By Approver	Freeform	10010002	Test Account 2

Initiating a Transfer

To create a transfer:

1. From the Slide-out menu, select **Payments & Transfers>Transfer Center**.
2. Click **Initiate Transfer**.

The screenshot shows the 'Initiate Transfer' form in the CSB system. The form is titled '< Initiate Transfer' and displays a summary of the transfer: \$100.00 (1) TRANSFER. The form fields include:

- FROM ACCOUNT:** Analyzed Business Checking ...
- TO ACCOUNT:** test info image nickname - **...
- TRANSFER DATE:** 12/08/2022
- AMOUNT:** \$ 100.00
- MEMO:** Optional (0/80)
- ADD RECURRING INSTRUCTION:** ☐
- Additional Transfer:** - 1 +
- Summary:** \$100.00 (1) Transfer
- Buttons:** SUBMIT, CANCEL
- Footer:** ☐ Save as a Template

3. Use the drop-down menu to select the **From Account**
4. Use the drop-down menu to select the **To Account**
5. Use the **Calendar** icon to select the transfer date.
6. Enter the transfer amount.
7. (Optional) If desired, enter a brief memorandum.
8. (Optional) If you want this to be a scheduled transfer, check the **ADD RECURRING INSTRUCTION** checkbox. For information on adding a recurring transfer instruction, see [Recurring Transfers](#).

9. (Optional) If you want to create additional transfers, in the **Additional Transfers** section, enter the desired number in the text box, and then click the **Plus** icon (+) to open additional set(s) of transfer fields.

If you want to remove a set, click the **Minus** icon (-) to remove it. Alternatively, you can click the **x** to the far right of any set of fields to remove them.

The screenshot displays a digital form for creating transfers. It features two identical sets of input fields stacked vertically. Each set includes a 'FROM ACCOUNT' dropdown menu, a 'TO ACCOUNT' dropdown menu, a 'TRANSFER DATE' field with a calendar icon, and an 'AMOUNT' field with a currency symbol and a value. Below these fields is a 'MEMO' text area with a character count. At the bottom of the form, there is a counter with minus and plus buttons, an 'ADDITIONAL TRANSFER' button, a total amount display, and 'SUBMIT' and 'CANCEL' buttons.

10. Repeat steps 2 through 7 for each new transaction you want to add.
11. (Optional) If you want to save this transaction as a template, check the **Save as a Template** checkbox.
12. When you have finished, click **Submit**. A message will appear at the top of the widget indicating if the action was successful or listing any errors.

Viewing a Transfer

To view a transfer:

1. From the Slide-out menu, select **Payments & Transfers>Transfer Center**.
2. Select the desired transfer in the list and click **View**.

Modifying a Transfer


You can make changes to a transfer once created.

To modify a transfer:

1. From the Slide-out menu, select **Payments & Transfers>Transfer Center**.
2. Select the desired transfer in the list and click **Modify**.
3. Modify the transfer as needed, and then click **Submit**.

Approving a Transfer

Some transfers must be approved before they are processed. For more information, see [Work with Lists - Available Actions](#).

1. Select the appropriate transfer or transfers, and in the **Select** column, check the **Select** checkbox.
2. Click the **Approve**  button. OR


Select the appropriate transfer, and in the **Actions** column, click the ellipses (...), and from the drop - down menu, select **Approve**.

Rejecting a Transfer

If you are designated as the second approver of a transfer, if necessary, you will be able to reject transfers that are awaiting your approval.

Note: For transfers requiring two approvers, the second approver can reject the transfer for a valid reason, allowing the first approver to modify and resubmit the transfer for approval.


To reject a transfer:

1. From the Slide-out menu, select **Payments & Transfers>Transfer Center**.
2. Click the **Reject**  button. OR

Select the appropriate transfer, and in the **Actions** column, click the ellipses (...), and from the drop-down menu, select **Reject**.

Deleting a Transfer

To view a transfer:

1. From the Slide-out menu, select **Payments & Transfers>Transfer Center**.
2. Click the **Delete**  button. OR

Select the appropriate transfer, and in the **Actions** column, click the ellipses (...), and from the drop-down menu, select **Delete**.

Recurring Transfers

Recurring transfers are transfer transactions that you schedule to repeat on a regular basis.

To create a recurring transfer:

1. From the Slide-out menu, select **Payments & Transfers>Transfer Center**.
2. Select the **Recurring Instructions** tab.

ALL INSTRUCTIONS	ACTIONS	NAME	FROM ACCOUNT	TO ACCOUNT	CREATED BY	AMOUNT	NEXT DATE	MEMO	SCHEDULE	PRIOR/AFTER
<input type="checkbox"/>	...	Instruction 0182	10000000000...	10000000000...	bhavi01	200.00	07/27/2020		Weekly every week on Monday, Tuesday and Wednesday from 12/24/2018 to 02/27/2019.	PRIOR
<input type="checkbox"/>	...	Instruction 0187	10000000000...	10000000000...	bhavi01	23.33	07/27/2020		Monthly on the 1st of every 10th month from 12/24/2018 to 03/27/2019.	AFTER
<input type="checkbox"/>	...	Instruction 0188	10000000000...	10000000000...	bhavi01	25.00	01/01/2021		Monthly on the 1st and 1st of every 0th month from 12/17/2018 until cancelled.	PRIOR
<input type="checkbox"/>	...	Instruction 0189	10000000000...	10000000000...	bhavi01	553.22	07/27/2020		Weekly every week on Wednesday, Thursday and Friday from 12/24/2018 to 04/30/2019.	PRIOR
<input type="checkbox"/>	...	Instruction 0190	10000000000...	10000000000...	bhavi01	109.09	07/27/2020		Weekly every week on Monday and Tuesday from 12/31/2018 to 07/31/2019.	AFTER
<input type="checkbox"/>	...	Instruction 0192	10000000000...	10000000000...	Ravi	555.55	07/29/2020	Every MWF	Weekly every week on Monday, Wednesday and Friday from 12/17/2018 until cancelled.	PRIOR
<input type="checkbox"/>	...	Instruction 0193	10000000000...	10000000000...	Ravi	666.66	07/29/2020	BFS MWF	Weekly every week on Monday, Wednesday and Friday from 12/17/2018 until cancelled.	PRIOR
<input type="checkbox"/>	...	Instruction 0222	10000000000...	10000000000...	bhavi01	3.30	02/01/2021		Monthly on the 1st and 1st of every 0th month from 01/16/2019 until cancelled.	PRIOR
<input type="checkbox"/>	...	Instruction 0225	10000000000...	10000000000...	Suresh	89.00	07/29/2020		Weekly every week on Wednesday and Thursday from 01/16/2019 until cancelled.	PRIOR

3. Click **Create Recurring Transfer Instruction**.
4. Enter a transfer name.
5. Use the **From Account** drop-down menu to select the account to be debited.
6. Use the **To Account** drop-down menu to select the account to be credited.
7. Enter a transfer amount.
8. (Optional) Enter a maximum 80-character memo, if desired.
9. The **Start Date** field offers a default date. To change it, use the drop-down calendar to select a new start date.
10. Use the **Repeat** drop-down menu to select a pattern for repeating the payment: *Weekly*, *Monthly*, or *Semi-Monthly*.
11. Use Every drop-down menu to select a pattern based on your choice:
If *Weekly*, select the desired number of weeks, and then select the day of the week on which the transfer is made.

START DATE

07/28/2020

REPEAT

Weekly

Every

2

week(s)

S

M

T

W

T

F

S

If *Monthly*, select the number of months you want to elapse before transfer, and then use the **On The** drop-down menus to select a day of the month on which the transfer should be made.

START DATE
07/28/2020

REPEAT
Monthly

Every 4 month(s)

ON THE
Second Tuesday

If *Semi-Monthly*, select the number of months you want to elapse before transfer, and then use the **On The** drop-down menus to select days of the month and times on which the transfer should be made.

START DATE
07/28/2020

REPEAT
Semi-Monthly

Every 4 month(s)

ON THE AT TIME
First Wednesday 12:00 AM
Last Wednesday 12:00 AM

- In the **Ends** section, select the appropriate radio button: **Never**, if the transfers will continue indefinitely.
OR **End by selected date**, and then use the drop-down calendar to select an end date.

ENDS

☐ Never

☒ End by selected date

Calendar: JULY 2020

Days: 1, 2, 3, 4, 5, 6, 7, 8, 9, 10, 11, 12, 13, 14, 15, 16, 17, 18, 19, 20, 21, 22, 23, 24, 25, 26, 27, 28, 29, 30, 31

Options: ☒ Prior ☐ After

13. When you have finished, click **Create**.
14. Click **Continue** in the confirmation pop-up window.
15. You return to the Transfer Center, and the new transfer is added to the Transfers list.

Viewing Recurring Transfer Instructions

To view a transfer instruction:

1. From the Slide-out menu, select **Payments & Transfers>Transfer Center**.
2. Select the **Recurring Instructions** tab.
3. Select the desired recurring transfer in the list and click **View**.

Modifying Recurring Transfer Instructions

To modify an existing transfer instruction:

1. From the Slide-out menu, select **Payments & Transfers>Transfer Center**.
2. Select the **Recurring Instructions** tab.
3. Select the desired recurring transfer, and in the **Actions** column, click the ellipses (...).
4. Select **Modify**.

The Modify Recurring Instruction screen appears.

5. Make changes to the editable fields as desired.
6. When you have finished, click **Modify**.
The Modify Recurring Instruction Confirmation screen appears.
7. Click **Continue**.
You return to the Transfer Center, and the Success message appears.

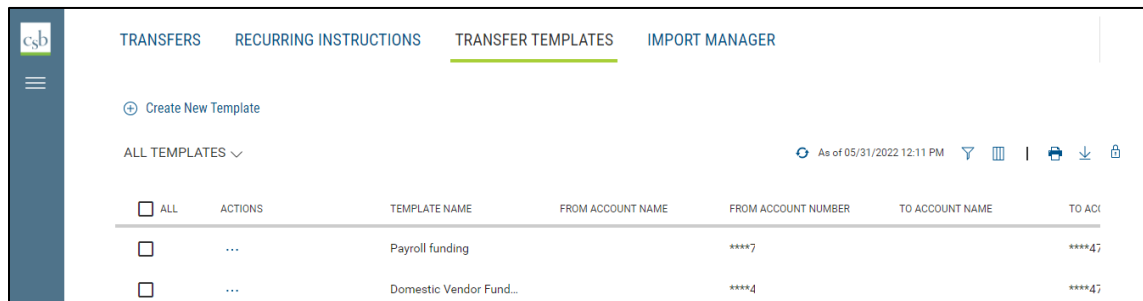
Deleting Recurring Transfer Instructions

To delete a transfer instruction:

1. From the Slide-out menu, select **Payments & Transfers>Transfer Center**.
2. Select the **Recurring Instructions** tab.
3. Select the desired recurring transfer in the list and click **View**.

Transfer Templates

Transfer Templates are pre-defined sets of transfer information that you can reuse. The Transfer Templates list view shows all transfer templates that you have permissions to view, modify, delete and/or use to initiate a transfer.



The screenshot shows the 'TRANSFER TEMPLATES' tab selected in the top navigation bar. Below the tabs, there is a 'Create New Template' link and a dropdown menu for 'ALL TEMPLATES'. A table lists the templates with columns: ALL, ACTIONS, TEMPLATE NAME, FROM ACCOUNT NAME, FROM ACCOUNT NUMBER, TO ACCOUNT NAME, and TO ACI. Two templates are visible: 'Payroll funding' and 'Domestic Vendor Fund...'. Each row has a checkbox in the 'ALL' column and a three-dot menu in the 'ACTIONS' column.

ALL	ACTIONS	TEMPLATE NAME	FROM ACCOUNT NAME	FROM ACCOUNT NUMBER	TO ACCOUNT NAME	TO ACI
<input type="checkbox"/>	...	Payroll funding		****7		****47
<input type="checkbox"/>	...	Domestic Vendor Fund...		****4		****47

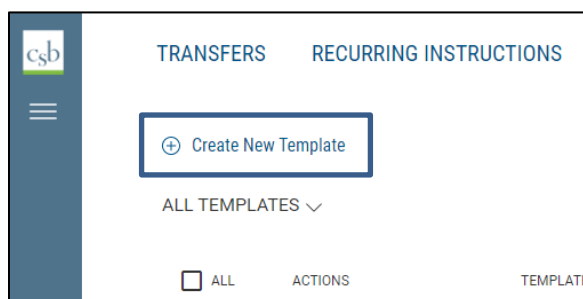
View, Manage and Use Templates

Click the ... in the Action column to get a pop-up menu of available actions for any entry on the list.

- **View** - Displays the template details as read-only text.
- **Modify** - Displays the template details with input fields so you can change some of the info.
- **Delete** - Deletes the template.
- **Initiate Transfer** - Initiates a transfer using the template. The system displays a panel very similar to the one for initiating a transfer from the Transfers tab; you can modify the Date, Amount and Memo fields but the From Account and To Account fields are locked.

Create A New Template

1. Click on the Create New Template link:



The system will display the Create New Template panel.

2. Fill out the **From Account** and **To Account**, and **Template Name**; the Amount and Memo fields are optional.
3. Click **Submit**

Import Manager

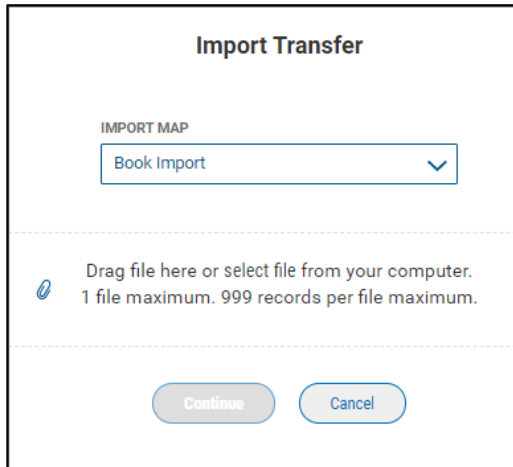
The Import Manager feature in the [Transfer Center](#) lets you import transfers from a file, as well as manage the import maps that allow for importation.

The Import Manager list view displays the following information for all available imports:

- File Name
- Import Date
- Map Name – the name of the import map used to import the file.
- Records in File – The number of transfer records in the imported file.
- Status
- Import ID – The unique identifier of the imported file.
- Imported By – The name of the user who imported the file.
- Approved By – The name of the user who approved the import.
- Approved Date – The date when the import was approved.
- Map Type – The type of the import map used to import the file.

To import a transfer file:

- From the Slide-out menu, select **Payments & Transfers>Transfer Center**.
- Select the **Import Manager** tab.
- Click **Import Transfer**.



The dialog box is titled "Import Transfer". It contains a section labeled "IMPORT MAP" with a dropdown menu currently showing "Book Import". Below this is a dashed-line box containing a file icon and the text: "Drag file here or select file from your computer. 1 file maximum. 999 records per file maximum." At the bottom are two buttons: "Continue" and "Cancel".

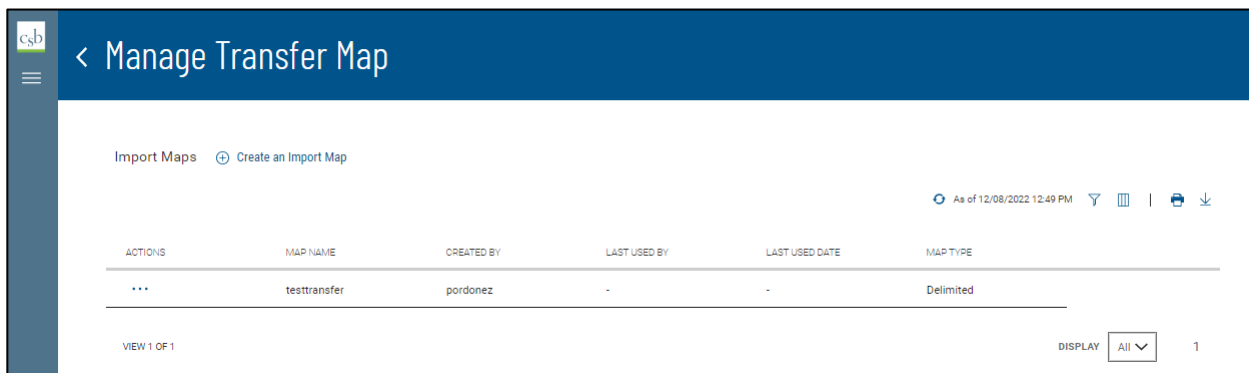
- Do one of the following:
 - Drag and drop the file onto the widget.
 - Click the screen, then browse for and select the desired file. Note that one file containing 999 records is the maximum.
- Click **Continue**.

If the import is successful, the imported transfers are added to the Import Maps widget and appear in the list view.

Create Import Mapping

The **Add/Manage Import Maps** option lets you create and manage import maps, which define field positions and other features that determine how fields in the original transfer file are imported into the system.

The Manage Import Maps list view displays the following information for created import maps:



The interface shows a header with the "csb" logo and a title "< Manage Transfer Map". Below the header, there's a section for "Import Maps" with a "+ Create an Import Map" link. A table lists the import maps. The table has columns: ACTIONS, MAP NAME, CREATED BY, LAST USED BY, LAST USED DATE, and MAP TYPE. One row is visible with the map name "testtransfer", created by "pordonez", and map type "Delimited". At the bottom right, there's a "DISPLAY" dropdown menu set to "All" and a page number "1".

ACTIONS	MAP NAME	CREATED BY	LAST USED BY	LAST USED DATE	MAP TYPE
...	testtransfer	pordonez	-	-	Delimited

- **Map Name**
- **Created By** – The name of the user who created the import map.

- Last Used By – The name of the user who last used the map for importing a file.
- Last Used Date – The last date when the map was used to import a file.
- Map Type – Generally, this will be *Delimited*.

To create a transfer import map:

1. From the Slide-out menu, select **Payments & Transfers>Transfer Center**.
2. Select the **Import Manager** tab.
3. Click **Add/Manage Import Maps**.
4. Click **Create an Import Map**.

Create Import Mapping

Delimited File Map

MAP NAME

DELIMITER

Comma (,)
▼

☐ Skip First Header Record

FIELD NAME	FIELD POSITION	STRIP ZEROS
From Account Number (34)	<input style="width: 150px;" type="text"/>	<input type="checkbox"/>
To Account Number (34)	<input style="width: 150px;" type="text"/>	<input type="checkbox"/>
Amount (10)	<input style="width: 150px;" type="text"/>	<input type="checkbox"/>
Processing Date (8)	<input style="width: 150px;" type="text"/>	
Optional Additional Info (80)	<input style="width: 150px;" type="text"/>	
Optional Sequence Number (3) <small>Sequence Number determines specific processing order</small>	<input style="width: 150px;" type="text"/>	

Save

Cancel

Help

5. Enter a map name.
6. Use the **Delimiter** drop-down menu to select a file delimiter character: for example, *Comma* or *Colon*.
7. If you want to skip the first header record in the imported file, check the **Skip First Header Record** box.
8. For the listed field names enter a desired field position. This indicates which field in the file maps to a given field position on the screen. In the following example, **From Account** will appear in the first position

on the screen, while **Amount** will appear in the fourth position onscreen.

FIELD NAME	FIELD POSITION	STRIP ZEROS
From Account Number (34)	<input type="text" value="1"/>	<input type="checkbox"/>
To Account Number (34)	<input type="text" value="2"/>	<input type="checkbox"/>
Amount (10)	<input type="text" value="4"/>	<input type="checkbox"/>
Processing Date (8)	<input type="text" value="3"/>	
Optional Additional Info (80)	<input type="text"/>	
Optional Sequence Number (3) <small>Sequence Number determines specific processing order</small>	<input type="text"/>	

9. To strip leading zeros from the account number and amount fields, check the appropriate checkboxes.
10. When you have finished, click **Save**.

Quick Transfer

The Quick Transfer widget is in the Home Page. It lets you complete a simple one-time transfer between two accounts.

QUICK TRANSFER

⚙

FROM ACCOUNT

TO ACCOUNT

Select

Select

TRANSFER DATE

AMOUNT

07/25/2019

0.00

MEMO

Optional

Submit

Clear

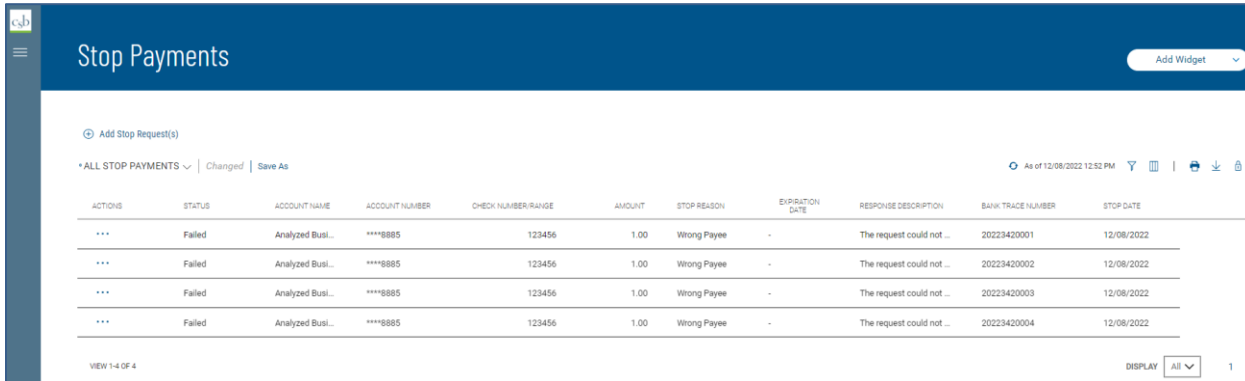
Making a Simple Transfer

To make a simple transfer:

1. Select the accounts between which you want to transfer funds (the From and To accounts).
2. Use the calendar icon to select the transfer date.
3. Enter an amount.
4. (Optional) Enter a brief memorandum.
5. Click **Submit**.

Stop Payments

The Stop Payment widget lets you place a stop on check payments when needed.



ACTIONS	STATUS	ACCOUNT NAME	ACCOUNT NUMBER	CHECK NUMBER/RANGE	AMOUNT	STOP REASON	EXPIRATION DATE	RESPONSE DESCRIPTION	BANK TRACE NUMBER	STOP DATE
...	Failed	Analyzed Busi...	****8885	123456	1.00	Wrong Payee	-	The request could not ...	20223420001	12/08/2022
...	Failed	Analyzed Busi...	****8885	123456	1.00	Wrong Payee	-	The request could not ...	20223420002	12/08/2022
...	Failed	Analyzed Busi...	****8885	123456	1.00	Wrong Payee	-	The request could not ...	20223420003	12/08/2022
...	Failed	Analyzed Busi...	****8885	123456	1.00	Wrong Payee	-	The request could not ...	20223420004	12/08/2022

The list view displays the following about existing stops:

- **Status**
- **Account Name**
- **Account Number**
- **Check Number/Range** – An individual check or range of checks by number can be stopped.
- **Amount**
- **Stop Reason** - *Wrong Check or Account Closed*
- **Response Description** – Description of the response from the bank, for example, *Stop Payment request accepted*.
- **Bank Trace Number** – Number assigned by the bank to trace the original check.
- **Initiated By** – User who created the stop payment.
- **Stop Date** – Date the stop was created.

To place a stop payment on a check:

1. From the Slide-out menu, select **Payments & Transfers>Stop Payments**
The system displays the Stop Payments widget.
2. Click **Add Stop Request(s)**.

csb < Stop Payment

ACCOUNT: Select

CHECK NUMBER: Range

AMOUNT: 0/10

STOP DURATION: 6 months

STOP REASON: Select

ISSUE DATE: Select

PAYEE: 0/25

ADDITIONAL STOP REQUESTS: - 1 +

1 Total Stop Requests

SUBMIT CANCEL

3. Use the drop-down menu to select the **From Account** (debit account)

4. Enter the serial number of the check you want to stop payment on.

Note: You can stop a range of checks by clicking **Range** and then beginning and ending check numbers in the From and To fields. In this case only the **Stop Duration** and **Stop Reason** fields will be available for completion. You will skip the other fields mentioned below.

If you change your mind, you can click **Single** to instead enter an individual check number.

5. (Optional) Enter the amount of the payment (unless you entered a check range).
6. (Optional) Use the **Stop Duration** drop-down to select a period of time during which the stop will be in effect.
7. (Optional) Use the **Stop Reason** drop-down to select a reason for the stop—for example, *Wrong Check*.
8. (Optional) Use the calendar icon to select an Issue Date (unless you entered a check range).
9. (Optional) If necessary, enter a Payee (unless you entered a check range).
10. (optional) If you want to create additional stop payment, in the **Additional Stop Requests** section, enter the desired number in the text box, and then click the **Plus** icon (+) to open additional set(s) of stop request fields.
If you want to remove a set, click the **Minus** icon (-) to remove it. Alternatively, you can click the **x** to the far right of any set of fields to remove them.
11. Repeat steps 3 through 9 for each new stop you want to add.
12. Click **Submit**.

Payment Center

Payment functions are available from the [Payments & Transfers](#) menu. The Payment Center Workspace contains the following widgets:

- [Payments](#)
- [Simplified Payments](#)
- [Payment Templates](#)
- [Payment Maps](#)
- [Nacha Import](#)
- [Wire Import](#)

Note: Depending on the services you selected you might not have all these options displayed in your menu

Payments

The Payments widget lets you create and manage payments. You can perform several operations on individual payments, including viewing, modifying, approving, and deleting payments. For more information on these options see [Working with Lists](#).

Payment Center

Add Widget

PAYMENTS

PAYMENT TEMPLATES

PAYMENT MAPS

NACHA IMPORT

WIRE IMPORT

Initiate

ALL PAYMENTS

Changed

Save As

As of 02/23/2021 02:32 PM

<input type="checkbox"/> ALL	ACTIONS	PAYMENT TYPE	STATUS	FROM ACCOUNT NAME	PAYEE NAME	CUSTOMER TRACE NUMBER	AM
<input type="checkbox"/>	...	Corporate Payments	Ready to Process	Alternate Checking	Payee1	326	
<input type="checkbox"/>	...	Consumer Collections	Requires my approval		t	278	
<input type="checkbox"/>	...	Corporate Payments	Stale dated	Alternate Checking	Qwerty	324	
<input type="checkbox"/>	...	Consumer Payments	Stale dated	Alternate Checking	Jaymie Miller - 59384093	325	
<input type="checkbox"/>	...	Employee Payments	Stale dated	Test Account 2	MULTI	323	
<input type="checkbox"/>	...	Consumer Payments	Stale dated	Checking	ACH - ach	320	
<input type="checkbox"/>	...	Corporate Payments	Stale dated	Test Account 2	Coffee Shop	319	
<input type="checkbox"/>	...	Employee Payments	Stale dated	Test Account 2	MULTI	206	
<input type="checkbox"/>	...	Employee Payments	Stale dated	Checking	MULTI	317	
<input type="checkbox"/>	...	Consumer Payments	Stale dated	Checking	ACH - ach	318	

APPROVE


DELETE

REJECT

VIEW 1-10 OF 120

DISPLAY 10

1 2 3 ... 12 >

The columns that appear in the Payments list depend on the currently active filter. Additional columns can be displayed by clicking the **Filter** icon  and selecting from the **Columns** tab; for information, see [Adding or Removing Columns](#).

The Payments list view displays the following information about available payments:

- Payment Type – The payment type of the payment (ACH or Wire)
- From Account Name – The name of the account the payment is either made or originated from (debit account)
- Payee Name – The name of the beneficiary of the payment.
- Transaction Date – The date the payment is issued.
- Amount – The amount of the payment.
- Status – The status of the payment.

Changing Payment Views

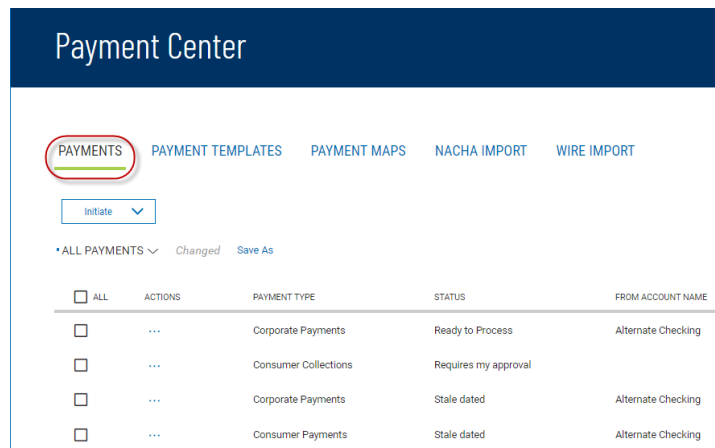
Note the **All Payments** selection at the top left of the widget. With this selected, the widget lists all available payments. Click the down arrow to select a new, limited view: **ACH Payments**, **Wire Payments**, or **Requires My Approval** for payments that are ready to be approved by you.

- If you want to save this view under a new name, click **Save As**.
- If you want to save this view as the default, click on ellipsis ... next to the selected view and click on **Set default**.

Initiating a Payment

To create a payment:

1. From the Slide-out menu, select **Payments & Transfers>Payment Center**. The **Payments** tab appears preselected by default.



2. Click **Initiate**.
3. Use the **Payment Type** drop-down menu to select the type:
 - DomesticWire
 - InternationalWire
 - Loan
 - ACH
 - Tax

4. Complete the fields on the Initiate Payment screen, and then click Save & Confirm.
For detailed instructions on creating payments of each individual type, refer to the appropriate sections of this guide:
 - [DomesticWirePayments](#)
 - [International Wire Payments](#)
 - [ConsumerCollections](#)
 - [ConsumerPayments](#)
 - [CorporateCollections](#)
 - [CorporatePayments](#)
 - [TaxPayments](#)
 - [LoanPayments](#)

Viewing Payment Detail

Summary information for each payment in the Payments list view is available.


Select the appropriate payment, and in the **Actions** column, click the ellipses (...), and from the drop-down menu, select **View**.

See also [View Payment](#).

Deleting a Payment

In the **Actions** column, click the ellipses (...), and from the drop-down menu, select **Delete**.

OR

To delete multiple payments, in the **Select** column check the boxes corresponding to the desired payments, and then click the **Delete**  button.

Modifying a Payment

1. Select the appropriate payment, and in the **Actions** column, click the ellipses (...), and from the drop-down menu, select **Modify**.
2. In the Modify Payment screen, make changes to the payment as needed, and then click **Confirm**. See also [Modify ACH Payments](#).

Copying a Payment as a Template

You can copy an existing payment as a template, which you can later use to create a new payment.

1. Select the appropriate payment, and in the **Actions** column, click the ellipses (...), and from the drop-down menu, select **Copy as Template**.
2. In the Modify Template screen, make changes as needed, and then click **Initiate** to initiate a payment
OR **Save** to save as draft for later.

Copying a Payment as a New Payment

You can copy an existing payment as a new payment that can be submitted.

1. Select the appropriate payment, and in the **Actions** column, click the ellipses (...), and from the drop-down menu, select **Copy as New Payment**.
2. In the Modify Payment screen, make changes as needed, and then click **Send Payment** to send the payment
OR **Save** to save the payment as a draft for later.

Payment Approval

Depending on how the Payment Center is configured in your version of the application, payments may need to be approved by you and/or other users before it is sent to the beneficiary. For more information, see [Work with Lists - Available Actions](#).

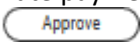
Submit for Approval

You may be required to submit a payment for approval by another approver before it can be sent to the beneficiary. If that is true, you will see the **Submit for Approval** button rather than **Save** when you create a payment. Click it to submit the payment. The status of the payment will then remain *Requires Other's Approval* until the second approver approves it.

Approving a Payment

If you are an approver and a payment needs your approval, it will appear in the list in *Requires My Approval* status.

To approve a payment:

1. Select the appropriate payment or payments, and in the **Select** column, check the **Select** checkbox.
2. Click the **Approve**  button.

OR

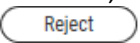
Select the appropriate payment, and in the **Actions** column, click the ellipses (...), and from the drop-down menu, select **Approve**.

Rejecting a Payment

If you are designated as the second approver of a payment, if necessary, you will be able to reject payments that are awaiting your approval. Once the payment is rejected, the initiator can edit the payment as needed and resubmit it for approval.

Note: For payments requiring two approvers, the second approver can reject the payment for a valid reason, allowing the first approver to edit and resubmit the payment for approval.

To reject a transfer:

1. From the Slide-out menu, select **Payments & Transfers>Payment Center**.
2. Click the **Reject**  button.

OR

Select the appropriate payment, and in the **Actions** column, click the ellipses (...), and from the drop-down menu, select **Reject**.

Wire Payments

Wire payments are electronic funds transfers made directly from one person or institution to another. Wire payments are made through a number of different central transfer systems, which include, for example, the U.S. Federal Reserve's Fedwire system. Wire payments generally take less time to clear and as a result, are more expensive than domestic ACH batch payments.

Note: If you are set up as an approver of wire payments, you will have the ability to reject or delete future-dated payments.

Domestic Wire Payments

A domestic wire payment creates an electronic funds transfer from payer to payee within the United States.

To create a domestic wire payment:

1. From the Slide-out menu, select **Payments & Transfers>Payment Center**.

2. Click **Initiate Payment**.
3. Use the **Payment Type** drop-down to select **Domestic Wire**.
4. Enter the **From Account**
5. Enter the **Beneficiary information**.
6. Use the **Bank Code/Name** drop-down menu to select the code and name of the beneficiary bank.
7. Enter **Beneficiary Account Number**.
8. Enter **Amount**.
9. Enter or select a transaction date.
10. (Optional) If you want to enter intermediary bank information, expand the **Intermediary Bank** section, and select a bank code for the first intermediary bank.
11. (Optional) If needed, click **Add 2nd Intermediary Bank** to add another bank. Select a bank code for the second intermediary bank.
12. (Optional) If desired, expand the **Originator to Beneficiary Information** section, and add up to four lines of information for the beneficiary.
13. (Optional) If desired, expand the **Bank-to-Bank Information** section, and add up to six lines of information from originator to beneficiary bank.
14. When you have finished, click **Confirm**. The **Review Payment** screen appears.
15. Review the displayed payment information for accuracy, and then click **Save**.

OR

If the payment workflow is set up to require a second approver, click **Submit for Approval**.

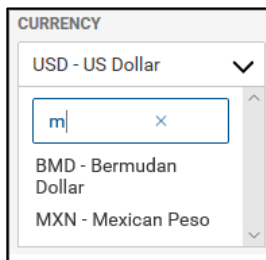
16. The **Payment Center** workspace returns with a confirmation message, and the payment appears in the list of payments.

International Wire Payments

An international wire payment creates an electronic funds transfer between a payer and payee who are in two different countries.

To create an international wire payment:

1. From the Slide-out menu, select **Payments & Transfers>Payment Center**.
2. Click **Initiate Payment**.
3. Use the **Payment Type** drop-down to select **International Wire**.
4. Use the **Currency** drop-down menu to select the payment currency. You can also start typing the name of a currency in the **Filter** box; the application will find and retrieve a currency name or names based on what you enter, and you can select from the listed currencies.



The screenshot shows a 'CURRENCY' dropdown menu. The selected option is 'USD - US Dollar'. Below the dropdown is a search filter box containing the letter 'm'. Below the filter box, two suggestions are listed: 'BMD - Bermudan Dollar' and 'MXN - Mexican Peso'.

Note: For International USD wires please select USD from the currency menu. For foreign currency wires, select the appropriate currency based on your payment instructions.

5. In the **Originator Information** section, select the **From** account.
6. (Optional) In the **Beneficiary Information** section, enter the beneficiary address lines.
Note: Address Line 1 and 2 are mandatory for international wires
7. In the **Select Bank Code Type** section, select the International List radio button, and then use the **SWIFT Bank Code/Name** drop-down menu to select the code and name of the beneficiary bank.

Note: The Society for Worldwide Interbank Financial Telecommunication (SWIFT) is a network that transmits information about transactions to financial institutions worldwide.

8. Enter the beneficiary account number or IBAN Number in the account number field.

Note: International Bank Account Number (IBAN) is a numbering system used to identify bank accounts across borders. An IBAN number includes a two-digit country identifier, two check digits, and a country-specific basic bank account number.

9. Enter the amount in USD or Foreign Currency

For International Foreign Currency Wires there are two options when selecting a wire amount:

- **Foreign Amount:** Select this option if you have an exact foreign amount that you need to pay. As an example, you need to send EUR 1,000 based on your payment instructions. Funds will be debited from your account based on the amount entered in Foreign Currency.

- **USD:** Use this option if you don't have an exact amount to pay but rather want to provide instructions to debit the USD equivalent for a particular amount. As an example, you want to send \$1000 USD worth of Euros. Funds will be debited from your account and converted into the Foreign Currency Selected, equivalent to the value of the USD amount entered.

Note: For both options, Foreign Amount or USD equivalent, an indicated exchange rate and an estimated debit amount will be displayed. Please note the Exchange Rate and Amount to be Debited are estimates only and may not reflect the final foreign exchange rate applied to the transaction or the final amount debited from your account. Your e-mail notification after the transaction is processed will contain the actual exchange rate applied to the payment.

10. Enter or select a transaction date.
11. Enter the purpose for this wire payment.
12. (optional) If you want to enter intermediary bank information, expand the **Intermediary Bank** section, and select a bank code for the first intermediary bank.
13. (optional) If needed, click **Add 2nd Intermediary Bank** to add another bank. Select a bank code for the second intermediary bank.
14. (optional) If desired, expand the **Originator to Beneficiary Information** section, and add up to four lines of information for the beneficiary.
15. (optional) If desired, expand the Bank-to-Bank Information section, and add up to six lines of information from originator to beneficiary bank.
16. When you have finished, click **Confirm**.
The Review Payment screen appears.
17. Review the displayed payment information for accuracy, and then click **Save**. OR
If the payment workflow is set up to require a second approver, click **Submit for Approval**.

The Payment Center workspace returns with a confirmation message, and the payment appears in the list of payments.

ACH Payments

ACH payments are US domestic batch payments cleared through the Automated Clearing House (ACH) network. This network allows for consumer, business, and government payments through participating financial institutions. NACHA (National Automated Clearing House Association) established and maintains the rules governing ACH transactions.

Prefunding for ACH Payments

If the company you are assigned to is configured for balance check with prefunding of ACH payments, a message appears whenever you create and save an ACH payment. The message will inform you when funds need to be added to the funding account prior to payment approval.

When the ACH payment receives final approval, we will initiate a transfer of funds from the funding account to a designated clearings account. If the insufficient funds condition has not been resolved, the approval will fail, and the payment process will not advance.

Using the *Transaction State* and *Prenote* Settings

The **Transaction State**, **Prenote**, and **Amount** field settings of an ACH payment affect one another in the following ways:

- Entering a zero amount automatically sets the **Transaction State** to *Frozen*.
- Changing the amount from zero to non-zero resets the **Transaction State** to *Active*.
- Setting the **Transaction State** to *Prenote* automatically sets the **Amount** to zero.

Consumer Collections

This transaction type is used to collect consumer dues or debts. In this case, the consumer's account is debited by the corporation or vendor collecting the dues. So, the beneficiary is the corporation/vendor, *not* the consumer.

To create a consumer collection payment:

1. From the Slide-out menu, select **Payments & Transfers>Payment Center**.
2. Click **Initiate Payment**.
3. Use the **Payment Type** drop-down to select **Consumer Collections**.
4. Enter the payment name.

5. In the **Originator Information** section, select the ACH sender/payee, if required.
 6. Enter a description to identify the contents of the payment.
 7. (optional) In the **Discretionary Data** field, enter the desired data. Discretionary data could be a variety of information associated with the payment or beneficiary, such as a payment description or the beneficiary name and/or ID number.
 8. The **Transaction Date** field defaults to the current business day depending on cut-off time. Change the date as desired.
 9. (optional) **Descriptive Date:** This is the date displayed to the receiver for descriptive purposes. If desired, enter a date.
 10. In the **Receiver Information** section, enter the name of the receiver to whom the collection is being sent.
 11. Enter an optional unique identifier for the receiver.
 12. (optional) In the **Discretionary Data** field, enter the desired data. Discretionary data could be a variety of information associated with the payment or beneficiary, such as a payment description or the beneficiary name and/or ID number.
 13. Enter the receiver's account number.
 14. Enter the bank code of the receiver's bank.
 15. Use the Account Type drop-down menu to select a type: Checking, Loan, or Savings.
 16. If desired, use the **Addenda Type** drop-down menu to select the type of addenda you want to include, for example, **Remittance Advice Addenda**. The default is **No Addenda**.
 17. (optional) Enter any addenda as needed, a maximum of 80 characters.
 18. Select the **Transaction State** for the current payment: *Active, Frozen or Prenote*.
 - If you choose **Frozen**, the payment will remain in draft form until you modify the payment and choose **Active**.
 - If you want to send a zero-dollar transaction to verify the account, check the **Prenote** box
 19. Enter the amount of the payment.
 20. When you have finished, click **Save & Continue**. The payment is saved.
 21. If you want to add an additional receiver, repeat steps 10 through 19, and then click the **Add** button.
 22. Repeat steps 10 through 19, and then click **Add** until you have finished adding receivers.
 23. When the payment information is complete, click **Submit for Approval** (if approval is required).
- OR
- Click **Save** to save the payment in draft form for later.
- The **Payment Center** workspace returns with a confirmation message, and the payment appears in the list of payments.

Note: The application will detect possible duplicate payments based on standard entry class code, effective entry date, total amount, and number of credits and number of debits. If a possible duplicate payment is detected, the confirmation message will include the following statement:

"Warning! Potential Duplicate Payment Exists." Be sure to view the newly entered payment and verify that it is indeed unique and not a duplicate.

Consumer Payments

This transaction type is used to make payments (such as refunds) to a consumer.

To create a consumer payment:

1. From the Slide-out menu, select **Payments & Transfers>Payment Center**.
2. Click **Initiate Payment**.
3. Use the **Payment Type** drop-down to select **Consumer Payments**.
4. Enter the payment name.
5. In the **Originator Information** section, select the ACH sender, if required.
6. Enter a description to identify the contents of the payment.
7. (optional) In the **Discretionary Data** field, enter the desired data. Discretionary data could be a variety of

information associated with the payment or beneficiary, such as a payment description or the beneficiary's name and/or ID number.

8. The **Transaction Date** field defaults to the current business day depending on the cutoff time. Change the date as desired.
9. (optional) **Descriptive Date:** This is the date displayed to the receiver for descriptive purposes. If desired, enter a date.
10. In the **Receiver Information** section, enter the name of the receiver (beneficiary).
11. Enter a unique identifier for the receiver.
12. (optional) In the **Disc Data** field, enter the desired data. Discretionary data could be a variety of information associated with the payment or beneficiary, such as a payment description or the beneficiary's name and/or ID number.
13. Enter the receiver's account number.
14. Enter the bank code of the receiver's bank.
15. Use the **Account Type** drop-down menu to select a type: Checking, Loan, or Savings.
16. If desired, use the **Addenda Type** drop-down menu to select the type of addenda you want to include, for example, **Remittance Advice Addenda**. The default is **No Addenda**.
17. (optional) Enter the addenda as needed, a maximum of 80 characters.
18. Use the **Transaction State** drop-down to select a state for the current payment: *Active* or *Frozen* or *Prenote*.
 - If you choose **Frozen**, the payment will remain in draft form until you modify the payment and choose **Active**.
 - If you want to send a zero-dollar transaction to verify the account, select **Prenote**.
19. Enter the amount of the payment.
20. When you have finished, click **Save & Continue**. The payment is saved.
21. Review and make changes to other payment information as necessary.
22. If you want to add an additional receiver, expand the **Add Receiver** section, and repeat steps 10 through 19. Then click the **Add** button.
23. Repeat steps 10 through 19, and then click **Add** until you have finished adding receivers.
24. When the payment information is complete, click **Submit for Approval** (if approval is required).
OR
Click **Save** to save the payment in draft form for later.
The Payment Center workspace returns with a confirmation message, and the payment appears in the list of payments.

Note: The application will detect possible duplicate payments based on standard entry class code, effective entry date, total amount, and number of credits and number of debits. If a possible duplicate payment is detected, the confirmation message will include the following statement:

"Warning! Potential Duplicate Payment Exists." Be sure to view the newly entered payment and verify that it is indeed unique and not a duplicate.

Corporate Collections

This transaction type is used for corporate dues or debt collections. In this case, the beneficiary of the payment is the corporation for whom the debt is collected.

To create a corporate collections payment:

1. From the Slide-out menu, select **Payments & Transfers>Payment Center**.
2. Click **Initiate Payment**.
3. Use the **Payment Type** drop-down to select **Corporate Collections**.
4. Enter the payment name.
5. In the **Originator Information** section, select the ACH sender, if required.

6. Enter a description to identify the contents of the payment.
7. (optional) In the **Discretionary Data** field, enter the desired data. Discretionary data could be a variety of information associated with the payment or beneficiary, such as a payment description or the beneficiary's name and/or ID number.
8. The **Transaction Date** field defaults to the current business day depending on cutoff time. Change the date as desired.
9. (optional) **Descriptive Date:** This is the date displayed to the receiver for descriptive purposes. If desired, enter a date.
10. In the **Receiver Information** section, enter the name of the receiver (beneficiary).
11. Enter an optional unique identifier for the receiver.
12. (optional) In the **Disc Data** field, enter the desired data. Discretionary data could be a variety of information associated with the payment or beneficiary, such as a payment description or the beneficiary's name and/or ID number.
13. Enter the receiver's account number.
14. Enter the bank code of the receiver's bank.
15. Use the **Account Type** drop-down menu to select a type: Checking, Loan, or Savings.
16. If desired, use the **Addenda Type** drop-down menu to select the type of addenda you want to include, for example, **Remittance Advice Addenda**. The default is **No Addenda**.
17. (optional) Enter the addenda as needed, a maximum of 80 characters.
18. Use the **Transaction State** drop-down to select a state for the current payment: *Active* or *Frozen* or *Prenote*.
 - If you choose **Frozen**, the payment will remain in draft form until you modify the payment and choose **Active**.
 - If you want to send a zero-dollar transaction to verify the account, select **Prenote**.
19. Enter the amount of the payment.
20. When you have finished, click **Save & Continue**. The payment is saved.
21. If you want to add an additional receiver, expand the **Add Receiver** section, and repeat steps 10 through 19. Then click the **Add** button.
22. Repeat steps 10 through 19, and then click **Add** until you have finished adding receivers.
23. When the payment information is complete, click **Send Payment** or **Submit for Approval** (if approval is required).
OR
Click **Save** to save the payment in draft form for later.
The Payment Center workspace returns with a confirmation message, and the payment appears in the list of payments.

Note: The application will detect possible duplicate payments based on standard entry class code, effective entry date, total amount, and number of credits and number of debits. If a possible duplicate payment is detected, the confirmation message will include the following statement:

"Warning! Potential Duplicate Payment Exists." Be sure to view the newly entered payment and verify that it is indeed unique and not a duplicate.

Corporate Payments

This type of payment is made between businesses or vendors for goods and services received.

To create a corporate payment:

1. From the Slide-out menu, select **Payments & Transfers>Payment Center**.
2. Click **Initiate Payment**.
3. Use the **Payment Type** drop-down to select **Corporate Payments**.
4. Enter the payment name.
5. In the **Originator Information** section, select the ACH sender, if required.

6. Enter a description to identify the contents of the batch.
 7. (optional) In the **Discretionary Data** field, enter the desired data. Discretionary data could be a variety of information associated with the payment or beneficiary, such as a payment description or the beneficiary's name and/or ID number.
 8. The **Transaction Date** field defaults to the current business day depending on cutoff time. Change the date as desired.
 9. (optional) **Descriptive Date:** This is the date displayed to the receiver for descriptive purposes. If desired, enter a date.
 10. In the **Receiver Information** section, enter the name of the receiver (beneficiary).
 11. Enter an optional unique identifier for the receiver.
 12. (optional) In the **Disc Data** field, enter the desired data. Discretionary data could be a variety of information associated with the payment or beneficiary, such as a payment description or the beneficiary's name and/or ID number.
 13. Enter the receiver's account number.
 14. Enter the bank code of the receiver's bank.
 15. Use the **Account Type** drop-down menu to select a type: Checking, Loan, or Savings.
 16. If desired, use the **Addenda Type** drop-down menu to select the type of addenda you want to include, for example, **Remittance Advice Addenda**. The default is **No Addenda**.
 17. (optional) Enter the addenda as needed, a maximum of 80 characters.
 18. Use the **Transaction State** drop-down to select a state for the current payment: *Active* or *Frozen* or *Prenote*.
 - If you choose **Frozen**, the payment will remain in draft form until you modify the payment and choose **Active**.
 - If you want to send a zero-dollar transaction to verify the account, select **Prenote**.
 19. Enter the amount of the payment.
 20. When you have finished, click **Save & Continue**. The payment is saved.
 21. Review and make changes to other payment information as necessary.
 22. If you want to add an additional receiver, expand the **Add Receiver** section, and repeat steps 10 through 19. Then click the **Add** button. Repeat until you have finished adding receivers.
 23. When the payment information is complete, click **Send Payment** or **Submit for Approval** (if approval is required).
- OR
- Click **Save** to save the payment in draft form for later.
- The Payment Center workspace returns with a confirmation message, and the payment appears in the list of payments.

Note: The application will detect possible duplicate payments based on standard entry class code, effective entry date, total amount, and number of credits and number of debits. If a possible duplicate payment is detected, the confirmation message will include the following statement:

"Warning! Potential Duplicate Payment Exists." Be sure to view the newly entered payment and verify that it is indeed unique and not a duplicate.

Loan Payments

Make a Loan Payment

A loan payment is used to pay down an existing loan account.

Note: Payments may include interest only, principal only or a regular payment (principal and interest)

To create a loan payment:

1. From the Slide-out menu, select **Payments & Transfers>Payment Center**.
2. Click **Initiate Payment**.
3. Use the **Payment Type** drop-down to select **Loan Payment**.

4. Select the From account for the payment. The account available balance will be displayed.
5. Select the loan account.
The outstanding balance of the loan will be displayed.
6. Select the appropriate payment option.
7. Enter the amount to pay.
8. When you have finished, click **Submit**.
The Payment Center workspace returns with a confirmation message, and the payment appears in the list of payments.

View ACH Payments

You can select an existing payment and view details.

To view a payment:

1. From the Slide-out menu, select **Payments & Transfers>Payment Center**.
2. Select the desired payment, and in the **Actions** column, click the ellipses (...)
3. Select **View**.

< View ACH Payment \$0.01
(1) PAYMENTS

PAYMENT INFORMATION

PAYMENT NAME Chris Test	PAYMENT TYPE Corporate Payments	TRANSACTION DATE 11/17/2022	DESCRIPTIVE DATE --	CUSTOMER TRACE NUMBER 245	BANK TRACE NUMBER 3200001	INITIATED 11/16/2022 02:12 PM	INITIATED BY Gregory Unger
APPROVED 11/16/2022 02:14 PM	APPROVED BY Chris Shea	STATUS Processed	SOURCE FREEFORM	TEMPLATE NAME --			

ORIGINATOR INFORMATION

ACH SENDER 041004510 - BWB test	PAYMENT DESCRIPTION Chris Test	DISCRETIONARY DATA --
------------------------------------	-----------------------------------	--------------------------

TRANSACTION DETAILS

TOTAL ACTIVE COUNT	TOTAL CREDITS (1)	TOTAL DEBITS (0)	TOTAL AMOUNT
1	\$0.01	\$0.00	\$0.01

ALL RECEIVERS

ACTIONS	ID	NAME	AMOUNT	STATUS	ACCOUNT NUMBER	BANK CODE / NUMBER	ACCOUNT TYPE	DEBIT/CREDIT	ACCELERUM
...		Test Payee	0.01	Active	****8670	011500120	Checking	Credit	-

VIEW 1 OF 1

\$0.01
(1) PAYMENTS

[COPY ALL PAYMENT](#) [COPY ALL TEMPLATE](#) [BACK](#)

Depending on the payment type, the **Payment Information** section displays the following information:

- Payment Name
- Payment Type
- Transaction Date
- Descriptive Date, if available.
- Customer Trace Number, if available.
- Bank Trace Number, if available.
- Initiated – The date and time of payment creation.
- Initiated – the name of the user who added the payment.
- Status – For example, *Requires other approval or Approved*.
- Source – For example, *Free form or import*.
- Payment Name
- Payment Type
- Transaction Date

- Descriptive Date, if available.
- Customer Trace Number, if available
- Bank Trace Number, if available

The **Originator Information** varies according to the payment type as well. For ACH payments, it includes:

- ACH Sender
- Batch Description
- Discretionary Data, if available.

The **Transaction Details** section includes:

- Total Debits
- Total Credits
- Total Amount

It also includes a **Show Limits** link. Click it to display the available payment limits.

	SHARED COMPANY LIMIT	LIMIT REMAINING	TOTAL AMOUNT
Show Totals	\$1,000,000.00	\$999,895.77	\$100.00

Click **Show Totals** to display totals again.

For batch (ACH) payments, the list grid at the center of the screen displays the following information for each individual payment transaction.

- ID
- Name
- Account Number
- Routing Number
- Account Type
- Amount
- Credit/Debit indicator
- Addendum, if available
- Status—For example, *Active* or *Stale*

In the **Actions** column, click the (...) to see more details, if available.

ACTIONS	ID	NAME	ACCOUNT NUMBER	ROUTING NUMBER
More Details		TestIndividual - test	2132132	012045671

For wire payments, a **Payment Details** section might display available Intermediary Bank, Originator to Beneficiary, and Bank to Bank information.

PAYMENT DETAILS					
BANK CODE TYPE International	BANK CODE/NAME AIBKIE2DXXX - AIB BANK	ACCOUNT NUMBER ****1313	TRANSACTION DATE 11/21/2022	EXCHANGE RATE 1.066512	PURPOSE OF WIRE EUR FX Test
	DUBLIN, IRELAND, AIB INTERNATIONAL CENTRE			* Rate may not be final	

Modify ACH Payments

You can modify existing ACH payments:

1. From the Slide-out menu, select **Payments & Transfers>Payment Center**.
2. Select the desired payment, and in the **Actions** column, click the ellipses (...).
3. Select **Modify**. The Modify Payment screen appears.

< Modify ACH Payment \$1.04 (2) PAYMENTS

PAYMENT TYPE: Corporate Payments
 PAYMENT NAME: Test123
 PREFORMATTED: ☒

CUSTOMER TRACE NUMBER: 205
 BANK TRACE NUMBER: --
 STATUS: Updated
 SOURCE: Template
 TEMPLATE NAME: Test123

ORIGINATOR INFORMATION

ACH SENDER: 041004510 - BWW test
 PAYMENT DESCRIPTION: PMT
 TRANSACTION DATE: 12/08/2022
Same Day settlement available. Additional fee may apply.

TRANSACTION DETAILS

ALL RECEIVERS	AMOUNT	STATUS	ACCOUNT NUMBER	BANK CODE / NUMBER	ACCOUNT TYPE	DEBIT/CREDIT	ADDENDUM
<input type="checkbox"/> ***	\$0.04	Active	****6654	211371120	Checking	Credit	viewview
<input type="checkbox"/> ***	\$1.00	Active	****5879	211371120	Checking	Credit	metter

TOTAL CREDITS (2): \$1.04
 TOTAL DEBITS (0): \$0.00
 TOTAL AMOUNT: \$1.04

VIEW: 1-2 OF 2
 DISPLAY: 1

\$1.04
 (2) PAYMENTS

SUMMIT FOR APPROVAL **SAVE** **DELETE** **DONE**

4. Make changes to the editable fields as desired.
5. To add an additional receiver to the payment, click **Add a Receiver**

Add A Receiver ×

RECEIVER INFORMATION

NAME:

ID: Optional

DISC DATA: Optional

ACCOUNT NUMBER:

BANK CODE / NUMBER:

ACCOUNT TYPE:

ADDENDA TYPE:

TRANSACTION STATE: ☒ Active ☐ Frozen ☐ Prenote

AMOUNT: \$

ADD **BACK**

6. To zero all listed amounts on the screen so you can make changes, click **Zero All Amounts**.

7. To upload the transactions making up the batch, click **Upload Transactions**.
8. To modify the amounts in the batch, click **Modify Amounts**. Change the amount or amounts as desired, and then click **Save**.

TRANSACTION DETAILS Show Daily Limits TOTAL CREDITS (1) \$1.11 TOTAL DEBITS (0) \$0.00 TOTAL AMOUNT \$1.11

• ALL RECEIVERS ▾ | Changed | Save As 🔍 🔄 🗑️ | 🖨️ ⬇️ 🔒

<input checked="" type="checkbox"/> ALL	ACTIONS	ACCOUNT NUMBER	ID	STATUS	BANK CODE / NUMBER	ACCOUNT TYPE	DEBIT/CREDIT	AMOUNT
<input checked="" type="checkbox"/>	...	****4321		Active	026009593	Checking	Credit	1.11

SAVE CANCEL

VIEW 1 OF 1 DISPLAY All ▾ 1

9. Complete the information and click **Add**.
10. If desired, click Copy as Payment to save this payment as a new payment.
11. If desired, click Copy as Payment to save this payment as a new payment.
OR click Copy as Template to save this payment as a template.
12. When the payment information is complete, click **Send Payment** or **Submit for Approval** (if approval is required).
OR
Click **Save** to save the payment in draft form for later.
The Payment Center workspace returns with a confirmation message.

Reverse ACH Payments

Following National Automated Clearing House Association (NACHA) rules, eligible ACH payments created in Business Online Banking can be reversed as needed. To be eligible, ACH payments must be in Processed status and must be transmitted to the receiving depository financial institution by midnight of **the fifth banking day** following settlement of the erroneous entry. The application calculates the eligibility timeline, taking into account an ACH company's entitlement to same-day ACH payment processing. Reversals can be initiated for individual ACH payments or an entire ACH batch.

To reverse an ACH payment:

1. From the Slide-out menu, select **Payments & Transfers>Payment Center**.
2. Select the desired payment, and in the **Actions** column, click the ellipses (...)
3. Select **Reverse**.

<input type="checkbox"/>	...	Consumer Collections	Processed
<input type="checkbox"/>	...	Consumer Collections	Processed
<input type="checkbox"/>	View	Domestic Wire	Stale dated
<input type="checkbox"/>	Reverse	Domestic Wire	Stale dated
<input type="checkbox"/>	Copy as Template	Domestic Wire	Stale dated
<input type="checkbox"/>	Copy as New Payment	Domestic Wire	Stale dated
<input type="checkbox"/>	...	Domestic Wire	Stale dated

Payment must be in Processed status.

APPROVE DELETE REJECT

The Reverse ACH Payments screen appears.

4. Use the **Reason for Reversal** drop-down menu to select a reason: *Incorrect amount, Incorrect account number, or Duplicate.*
5. If needed, use the **Transaction Date** drop-down calendar to select a different date.

Note: For same-day ACH companies, you can choose between today or the next business day. For non- same-day ACH companies, the next business day is preselected; you cannot change the transaction date.

6. Select the appropriate radio button depending on whether you want to select the entire payment set (batch) or individual transactions in the set for reversal.

If you click the **Select Individual Transactions** radio button, check the boxes corresponding to the payments you want to reverse.

You can also check the **All** checkbox to select all listed payments.

If you click the Select Payment Set radio button, the entire batch will be reversed.

7. When you have finished, click **Send Reversal**.

The reversal request is sent to the appropriate financial institution.

Repairing Stale-dated Reversals

Reversals that are out-of-date (Stale dated) can be repaired by modifying the payment and changing the transaction date to a valid date.

Viewing a Reversal

When you view details a reversed ACH payment, the screen displays details of the original payment as well.

< View Reversed Payment \$0.01 (1) PAYMENTS

PRINTABLE VIEW

PAYMENT INFORMATION

PAYMENT NAME	PAYMENT TYPE	TRANSACTION DATE	DESCRIPTIVE DATE	CUSTOMER TRACE NUMBER
Prod Test	Corporate Payments	04/14/2022	--	174
BANK TRACE NUMBER	INITIATED	INITIATED BY	APPROVED	APPROVED BY
1030011	04/13/2022 01:32 PM	Chris Shea	04/13/2022 01:46 PM	Gregory Unger
STATUS	SOURCE	TEMPLATE NAME		
Reversed	FREEFORM	--		

Reversal(s) —

ACTION	STATUS	INITIATED	INITIATED BY	APPROVED	APPROVED BY
View Reversal	Processed Reversal	04/14/2022 09:36 AM	Gregory Unger	04/14/2022 03:30 PM	Chris Shea

Upload Transactions

Your administrator can choose to supply import maps that allow you to upload payment files that are not in standard ACH file format. If the Upload Transactions feature is available to you, the option will appear when you view **Transaction Details** section of the [Modify ACH Payment](#) screen.

TRANSACTION DETAILS [Add A Receiver](#) **Upload Transactions** [Show Daily Limits](#)

TOTAL CREDITS (1) \$1.00 TOTAL DEBITS (0) \$0.00 TOTAL AMOUNT \$1.00

ALL RECEIVERS ▾

<input type="checkbox"/> ALL	ACTIONS	ID	NAME	AMOUNT	STATUS	ACCOUNT NUMBER	ROUTING NUMBER	ACCOUNT TYPE	CREDIT/C
<input type="checkbox"/>	...	TC 266		1.00	Active	****2222	026009593	Checking	Credit

[MODIFY AMOUNT](#) [ZERO AMOUNT](#) [ACTIVATE](#) [PRENOTE](#) [FREEZE](#) [DELETE](#)

The two import maps, called Upload Type and Upload Mode, are selectable when you click the Upload Transactions link.

To upload transactions:

1. From the Slide-out menu, select **Payments & Transfers>Payment Center**.
2. Select the desired payment, and in the **Actions** column, click the ellipses (...).
3. Select **Modify**. The Modify Payment screen appears.
4. Click **Upload Transactions**.

5. Use the **Upload Type** drop-down menu to select the appropriate import map.
6. Use the **Upload Mode** drop-down menu to select the other import map.
7. Do one of the following:
 - Drag and drop the file onto the widget.
 - Click the screen, then browse for and select the desired file.

Note: that one file containing 5,000 records is the maximum.

8. Click **Continue** to import and process the file. Once the file is uploaded, the Import Overview screen appears. If the import file fails to load for some reason, the **Import Messages** tab appears by default, noting the reason for the failure.

FILE IMPORT DETAIL		
TRANSACTION DETAILS <u>IMPORT MESSAGES</u>		
TYPE	RECORD NUMBER	MESSAGE DESCRIPTION
Error	1	ACH Record not found in expected order. [1001]

Payment Templates

In order to create payments more efficiently, you can create templates that contain commonly used payment information. Payments can then be made from these templates, saving time, and improving efficiency. Templates are managed from a consolidated, single view. Templates can be created for all payment types.

To navigate to the Templates tab:

1. From the Slide-out menu, select **Payments & Transfers>Payment Center**. The **Payments** tab appears preselected by default.
2. Click **Templates**.
3. In the Payments workspace, scroll down to the **Payment Templates** widget.

Payment Center

Add Widget

PAYMENTS

PAYMENT TEMPLATES

PAYMENT MAPS

NACHA IMPORT

WIRE IMPORT

Create Template

ALL TEMPLATES

Changed

Save As

As of 03/01/2021 05:32 PM

<input type="checkbox"/> ALL	ACTIONS	TEMPLATE NAME	STATUS	PAYMENT TYPE	PAYMENT CATEGORY	PAYEE NAME	AMOUNT	STATE
<input type="checkbox"/>	---	CM	Available for u...	Corporate Pay...	ACH	Test	0.33	Active
<input type="checkbox"/>	---	ACME Invoice ...	Available for u...	Corporate Pay...	ACH	ACME Industri...	327.09	Review is need...
<input type="checkbox"/>	---	compay	Available for u...	Consumer Pay...	ACH	Jim	949.96	Active
<input type="checkbox"/>	---	aBIOPI23	Available for u...	Corporate Pay...	ACH	Multi	13.00	Active
<input type="checkbox"/>	---	staff	Available for u...	Consumer Pay...	ACH	Multi	0.03	Active
<input type="checkbox"/>	---	RTB Test1	Available for u...	Corporate Pay...	ACH	Multi	0.06	Active
<input type="checkbox"/>	---	Jaymie Miller	Available for u...	Consumer Coll...	ACH	Alex Kolody	100.00	Active
<input type="checkbox"/>	---	Payroll for May	Available for u...	Consumer Pay...	ACH	Multi	1,450.00	Active
<input type="checkbox"/>	---	Alex Kolody	Available for u...	Consumer Coll...	ACH	Alex Kolody	100.00	Active
<input type="checkbox"/>	---	format test	Available for u...	Corporate Tra...	ACH	Multi	506.00	Active

APPROVE

INITIATE

DELETE


REJECT

VIEW 1-10 OF 35

DISPLAY

10

1 2 3 4 >

The columns that appear in the Templates list depend on the currently active filter. Additional columns can be displayed by clicking the **Filter** icon  and selecting from the **Columns** tab; for information, see [Adding or Removing Columns](#).

The Payment Templates list view displays the following information about available templates:

- **ACH Sender** – The name of the creator of the template.
- **Addendum** – An addendum to the payment if it exists.
- **Batch Description** – For batch payments, the unique description identifying the batch.
- **Beneficiary** – The beneficiary or payee of the payment.
- **Beneficiary Bank** – The ID of the beneficiary's bank.
- **Beneficiary Account** – Account of the beneficiary.
- **Bank Code** – The identifying code issued by the central bank of the bank's associated country.
- **Currency** – The currency of the payment.
- **Frequency** – If a recurring payment, the schedule for the payment. Otherwise, *Nonrecurring*.
- **From Account** – The account the payment is made from (debit account).
- **Intermediary Bank** – The bank that routes funds from payer to payee, if one exists.
- **Intermediary Bank 2** – The second intermediary bank, if one exists.
- **Offset Account** – The From account.
- **Receiver Name** – The name of the receiver. This could be the beneficiary or multiple beneficiaries; in which case it will appear as *Multi*.
- **Total Credits** – Amount of all credits in the payment.
- **Total Debits** – Total of all amounts debited from the From account.
- **Template Name** – The name of the template.
- **Payment Type** – The payment type of the payment.
- **Payment Category** – ACH or Wire.
- **Payee Name** – The name of the payee. This could be the beneficiary or multiple beneficiaries; in which case it will appear as *Multi*.
- **Amount** – The total amount of the payment.
- **State** – Active or Inactive.
- **Status** – Approval status of the payment: Requires my approval or Available for use, in which case the template can be used to [initiate a payment](#).

From the Payment Templates widget, a user can create, view, modify, or delete a template. A user can also modify, delete, approve, or reject a template from the Templates widget.

Changing Template Views

Note the **ALL TEMPLATES** selection at the top left of the widget. With this selected, the widget lists all available payment templates. Click the down arrow to select a new, limited view: **ACH Templates** or **Wire Templates**.

- If you want to save this view as the default, click **Save**.
- If you want to save this view under a new name, click **Save As**.

Creating a Payment Template

You can create a variety of payment types in the Create Payment Template screen. For instructions on creating an individual type, click the appropriate link.

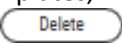
To create a payment template:

1. From the Slide-out menu, select **Payments & Transfers>Payment Center**. The **Payments** tab appears preselected by default.
2. Click **Templates**.
3. Click **Create Template**.
4. Use the drop-down menu to select the type:
 - [Corporate Payments](#)
 - [Corporate Collections](#)
 - [Consumer Payments](#)
 - [Consumer Collections](#)
 - [Domestic Wire](#)
 - [International Wire](#)

Deleting a Payment Template

In the **Actions** column, click the ellipses (...), and from the drop-down menu, select **Delete**.

OR


To delete multiple templates, in the **Select** column check the boxes corresponding to the desired templates, and then click the **Delete**  button.

Modifying a Payment Template

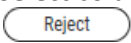
1. Select the appropriate template, and in the **Actions** column, click the ellipses (...), and from the drop-down menu, select **Modify**.
2. In the screen that appears, make changes to the payment as needed, and then click **Confirm**.

Approving a Payment Template

A payment must be approved before it is sent to the beneficiary or beneficiaries. For more information, see [Work with Lists - Available Actions](#).

1. Select the appropriate payment or payments, and in the **Select** column, check the **Select** checkbox.
2. Click the **Approve**  button.

Rejecting a Payment Template

1. In the **Actions** column, click the ellipses (...), and from the drop-down menu, select **Reject**. OR
2. To delete multiple templates, in the **Select** column check the boxes corresponding to the desired templates, and then click the **Reject**  button.
The Reject screen appears, displaying details of the selected template. If you want to proceed with rejection, click **Reject**. Otherwise, click **Cancel**.

Viewing Payment Template Detail

Detailed information for each template in Payment Templates list view is available.

- Select the appropriate template, and in the **Actions** column, click the ellipses (...), and from the drop-down menu, select **View**.

Detail view of an ACH template

csb

< View ACH Template

\$1.00
(1) PAYMENTS

TEMPLATE INFORMATION

PAYMENT TYPE
Consumer Payments

STATE
Updated via import

STATUS
Available for use

TEMPLATE NAME
Demo for Team

LAST MODIFIED ON
07/20/2022 09:30 AM

BY
Lisa Burns

ORIGINATOR INFORMATION

ACH SENDER
041004510 - BWB test

PAYMENT DESCRIPTION
Test

DISCRETIONARY DATA
--

TRANSACTION DETAILS

TOTAL ACTIVE COUNT
1

TOTAL CREDITS (1)
\$1.00

TOTAL DEBITS (0)
\$0.00

TOTAL AMOUNT
\$1.00

ALL RECEIVERS

ACTIONS	ID	NAME	AMOUNT	STATUS	ACCOUNT NUMBER	BANK CODE / NUMBER	ACCOI
...	123	Demo	1.00	Active	****8885	211371120	Check

VIEW 1 OF 1

DISPLAY All 1

\$1.00
(1) PAYMENTS

MODIFY

INITIATE

DISABLE

DELETE

COPY


BACK

Depending on actions taken previously on the template, the buttons available at the bottom of the screen (such as **Modify** and **Send Payment**) will vary.

Initiating a Payment from a Template

Once a template is approved, it can be used to initiate a payment.

To initiate a payment from a template:

1. In the **Actions** column, click the ellipses (...), and from the drop-down menu, select **Initiate**. OR
In the [Template Detail screen](#), click the **Initiate Payment**  button.
2. Review the template details, and make any changes as needed.
3. Do one of the following:
 - To send the payment to the designated beneficiary or beneficiaries, click the **Send Payment** button.
 - To save the changes to the details so that you can send the payment later, click the **Save & Continue** button.

Note: You can also initiate multiple payments from wire-type templates. For information, see [Initiate Multiple Payments from Wire Templates](#).

Corporate Payment Templates

This type of payment is made either to corporations or individual vendors supplying goods and services.

To create a corporate payments template:

1. From the Slide-out menu, select **Payments & Transfers>Payment Center**.
2. Scroll to **Payment Templates** and click **Create Payment Template**.
3. Use the **Payment Type** drop-down to select **Corporate Payments**.
4. Enter the template name.
5. In the **Originator Information** section, select the ACH sender.
6. Enter a description to identify the contents of the batch.
7. (optional) In the **Discretionary Data** field, enter the desired data. Discretionary data could be a variety of information associated with the payment or beneficiary, such as a payment description or the beneficiary's name and/or ID number.
8. In the **Receiver Information** enter the name of the receiver (beneficiary).
9. Enter a unique identifier for the receiver.
10. (optional) In the **Disc Data** field, enter the desired data. Discretionary data could be a variety of information associated with the payment or beneficiary, such as a payment description or the beneficiary's name and/or ID number.
11. Enter the bank code of the receiver's bank.
12. Enter the receiver's account number.
13. Use the **Account Type** drop-down menu to select a type: Checking, Loan, or Savings.
14. If desired, use the **Addenda Type** drop-down menu to select the type of addenda you want to include, for example, **Remittance Advice Addenda**. The default is **No Addenda**.
15. (optional) Enter the addenda as needed, a maximum of 80 characters.
16. Use the **Transaction State** to select a state for the current payment: *Active*, *Frozen*, or *Prenote*.
 - If you choose **Frozen**, the payment will remain in draft form until you modify the payment and choose *Active*.
 - If you want to send a zero-dollar transaction to verify the account, select *Prenote*.
17. Enter the amount of the payment.

Note: You can select *Prenote* as the transaction state and still enter an amount. When the template is used to generate a payment, the *Prenote* transaction state will result in a zero amount prenote transaction in the payment.

18. When you have finished, click **Save**.
The Payment Center workspace returns with a confirmation message, and the template appears in the list of templates.

19. If you want to add an additional receiver, expand the **Add Receiver** section, and repeat steps 8 through 15. Then click the **Add** button.
20. When you have finished, click **Save**.
The Payment Center workspace returns with a confirmation message, and the template appears in the list of templates.

Corporate Collections

This transaction type is used for corporate debt collections. In this case, the beneficiary of the payment is the corporation for whom the debt is collected.

To create a corporate collections template:

1. From the Slide-out menu, select **Payments & Transfers>Payment Center**.
2. Scroll to **Payment Templates** and click **Create Payment Template**.
3. Use the **Payment Type** drop-down to select **Corporate Collections**.
4. Enter the template name.
5. In the **Originator Information** section, select the ACH sender.
6. Enter a description to identify the contents of the batch.
7. (optional) In the **Discretionary Data** field, enter the desired data. Discretionary data could be a variety of information associated with the payment or beneficiary, such as a payment description or the beneficiary's name and/or ID number.
8. In the **Receiver Information** section, enter the name of the receiver (beneficiary).
9. Enter a unique identifier for the receiver.
10. (optional) In the **Discretionary Data** field, enter the desired data. Discretionary data could be a variety of information associated with the payment or beneficiary, such as a payment description or the beneficiary's name and/or ID number.
11. Enter the bank code of the receiver's bank.
12. Enter the receiver's account number.
13. Use the **Account Type** drop-down menu to select a type: Checking, Loan, or Savings.
14. If desired, use the **Addenda Type** drop-down menu to select the type of addenda you want to include, for example, **Remittance Advice Addenda**. The default is **No Addenda**.
15. (optional) Enter the addenda as needed, a maximum of 80 characters.
16. Use the **Transaction State** drop-down to select a state for the current payment: *Active*, *Frozen*, or *Prenote*.
 - If you choose **Frozen**, the payment will remain in draft form until you modify the payment and choose *Active*.
 - If you want to send a zero-dollar transaction to verify the account, select *Prenote*.
17. Enter the amount of the payment.

Note: You can select *Prenote* as the transaction state and still enter an amount. When the template is used to generate a payment, the *Prenote* transaction state will result in a zero amount prenote transaction in the payment.
18. When you have finished, click **Save & Continue**. The payment is saved.
19. If you want to add an additional receiver, expand the **Add Receiver** section, and repeat steps 8 through 15. Then click the **Add** button.
20. When you have finished, click **Save**.
The Payment Center workspace returns with a confirmation message, and the template appears in the list of templates.

Consumer Collections Templates

This transaction type is used to collect consumer debts. In this case, the consumer's account is debited by the corporation or vendor collecting the debt. So, the beneficiary is the corporation/vendor, *not* the consumer.

To create a consumer collections template:

1. From the Slide-out menu, select **Payments & Transfers>Payment Center**.
2. Scroll to **Payment Templates** and click **Create Payment Template**.
3. Use the **Payment Type** drop-down to select **Consumer Collections**.
4. Enter the template name.
5. In the **Originator Information** section, select the ACH sender/payee.
6. Enter a description to identify the contents of the batch.
7. (optional) In the Discretionary Data field, enter the desired data. Discretionary data could be a variety of information associated with the payment or beneficiary, such as a payment description or the beneficiary name and/or ID number.
8. In the **Receiver Information** section, enter the name of the receiver (beneficiary).
9. Enter a unique identifier for the receiver.
10. (optional) In the Discretionary Data field, enter the desired data. Discretionary data could be a variety of information associated with the payment or beneficiary, such as a payment description or the beneficiary name and/or ID number.
11. Enter the bank code of the receiver's bank.
12. Enter the receiver's account number.
13. Use the **Account Type** drop-down menu to select a type: Checking, Loan, or Savings.
14. (optional) Enter any addenda as needed, a maximum of 80 characters.
15. Use the **Transaction State** drop-down to select a state for the current payment: *Active*, *Frozen*, or *Prenote*.
 - If you choose **Frozen**, the payment will remain in draft form until you modify the payment and choose *Active*.
 - If you want to send a zero-dollar transaction to verify the account, select *Prenote*.
16. Enter the amount of the payment.

Note: You can select *Prenote* as the transaction state and still enter an amount. When the template is used to generate a payment, the *Prenote* transaction state will result in a zero amount prenote transaction in the payment.

17. When you have finished, click **Save & Continue**. The template is saved.
18. If you want to add an additional receiver, repeat steps 8 through 15, and then click the Add button.
19. When you have finished, click Save.
The Payment Center workspace returns with a confirmation message, and the template appears in the list of templates.

Domestic Wire Payments Templates

A domestic wire payment creates an electronic funds transfer from payer to payee within the United States.

To create a domestic wire payments template:

1. From the Slide-out menu, select **Payments & Transfers>Payment Center**.
2. Scroll to **Payment Templates** and click **Create Payment Template**.
3. Use the **Payment Type** drop-down to select **Domestic Wire**.
4. Enter the template name.
5. In the **Originator Information** section, select the From account.
6. (optional) In the **Beneficiary Information** section, enter the beneficiary address lines.
7. Use the **Offset Account** drop-down menu to select an account.

8. Use the **Bank Code/Name** drop-down menu to select the code and name of the beneficiary bank.
 9. Enter the beneficiary account number.
 10. (optional) If you want to associate a set payment amount with this template, enter it in the **Amount** field.
 11. (optional) If you want to enter intermediary bank information, expand the **Intermediary Bank** section, and select a bank code for the first intermediary bank.
 12. (optional) If needed, click **Add 2nd Intermediary Bank** to add another bank. Select a bank code for the second intermediary bank.
 13. (optional) If desired, expand the **Originator to Beneficiary Information** section, and add up to four lines of information for the beneficiary.
 14. (optional) If desired, expand the **Bank-to-Bank Information** section, and add up to six lines of information from originator to beneficiary bank.
 15. When you have finished, click **Save**. If wire payments are set up to require approval, click **Submit for Approval**.
- The Payment Center workspace returns with a confirmation message, and the template appears in the list of templates.

International Wire Payments Templates

An international wire payment creates an electronic funds transfer between a payer and payee who are in two different countries.

To create an international wire payments template:

1. From the Slide-out menu, select **Payments & Transfers>Payment Center**.
2. Scroll to **Payment Templates** and click **Create Payment Template**.
3. Use the **Payment Type** drop-down to select **International Wire**.
4. Enter the template name.
5. Use the **Currency** drop-down menu to select the payment currency.

You can also start typing the name of a currency in the **Filter** box; the application will find and retrieve a currency name or names based on what you enter, and you can select from the listed currencies.

CURRENCY

USD - US Dollar

m

BMD - Bermudan Dollar

MXN - Mexican Peso

6. In the **Originator Information** section, select the From account.
7. (optional) In the **Beneficiary Information** section, enter the beneficiary address lines.
8. In the **Select Bank Code Type** section, select the appropriate radio button, Domestic List, or International List, and then use the **Bank Code/Name** drop-down menu to select the code and name of the beneficiary bank.

SELECT BANK CODE TYPE

☐ DOMESTIC LIST ☒ INTERNATIONAL LIST

BANK CODE / NAME

Select

Filter

75342186 - BB and T Bank

01278901 - Bank of America

9. Enter the beneficiary account number.

10. Enter the beneficiary account number or IBAN Number in the account number field.

Note: International Bank Account Number (IBAN) is a numbering system used to identify bank accounts across borders. An IBAN number includes a two-digit country identifier, two check digits, and a country-specific basic bank account number.

11. Enter the amount in USD or Foreign Currency

For International Foreign Currency Wires there are two options when selecting a wire amount:

- **Foreign Amount:** Select this option if you have an exact foreign amount that you need to pay. As an example, you need to send EUR 1,000 based on your payment instructions. Funds will be debited from your account based on the amount entered in Foreign Currency.

Payment Information
Currency: Euro (EUR)
Exchange Rate: 1.13078
Amount to be Debited: 1,130.78 USD
Amount to be Sent: 1,000.00 EUR

- **USD:** Use this option if you don't have an exact amount to pay but rather want to provide instructions to debit the USD equivalent for a particular amount. As an example, you want to send \$1000 USD worth of Euros. Funds will be debited from your account and converted into the Foreign Currency Selected, equivalent to the value of the USD amount entered.

Payment Information
Currency: Euro (EUR)
Exchange Rate: 1.13078
Amount to be Debited: 1,000.00 USD
Amount to be Sent: 884.35 EUR

Note: For both options, Foreign Amount or USD equivalent, an indicated exchange rate and an estimated debit amount will be displayed. Please note the Exchange Rate and Amount to be Debited are estimates only and may not reflect the final foreign exchange rate applied to the transaction or the final amount debited from your account. Your wire e-mail notification after the transaction is processed will contain the actual exchange rate applied to the payment.

12. Enter or select a transaction date.

13. Enter the purpose for this wire payment.

14. (optional) If you want to enter intermediary bank information, expand the **Intermediary Bank** section, and select a bank code for the first intermediary bank.

15. (optional) If needed, click **Add 2nd Intermediary Bank** to add another bank. Select a bank code for the second intermediary bank.

16. (optional) If desired, expand the Originator to Beneficiary Information section, and add up to four lines of information for the beneficiary.

17. (optional) If desired, expand the Bank-to-Bank Information section, and add up to six lines of information from originator to beneficiary bank.

18. When you have finished, click **Save**. The Payment Center workspace returns with a confirmation message, and the template appears in the list of templates.

Initiate Multiple Payments from Wire Templates

Once templates are approved, they can be used to [initiate payments](#). In the case of wire-type templates, you can initiate payments from multiple templates.

To initiate multiple payments:

1. From the Slide-out menu, select **Payments & Transfers>Payment Center**. The **Payments** tab appears preselected by default.
2. Click **Templates**.
3. In the **Select** column (**All**), check the boxes corresponding to the desired templates, and then click

INITIATE

The screenshot shows the 'Payment Center' interface with the 'PAYMENT TEMPLATES' tab selected. A table lists various templates, including ACH and Wire types. The bottom of the interface features a row of action buttons: APPROVE, INITIATE (highlighted with a red circle), DELETE, and REJECT.

ALL	ACTIONS	TEMPLATE NAME	STATUS	PAYMENT TYPE	PAYMENT CATEGORY	PAYEE NAME	AMOUNT	STATE
<input type="checkbox"/>	...	jay	Available for u...	Corporate Pay...	ACH	TEst INR	1.00	Active
<input type="checkbox"/>	...	t	Available for u...	Consumer Coll...	ACH	t	66.77	Active
<input type="checkbox"/>	...	Tax Payment T...	Available for u...	Tax Payment	ACH	None	0.00	Prenote
<input type="checkbox"/>	...	hijiiii	Available for u...	Corporate Pay...	ACH	sdf	778.88	Active
<input type="checkbox"/>	...	test approvals	Requires my a...	Consumer Pay...	ACH	fff	5,666.66	Active
<input checked="" type="checkbox"/>	...	Corp col	Available for u...	International ...	Wire	Dahlia Travers	949.96	
<input checked="" type="checkbox"/>	...	domwire1	Available for u...	Domestic Wire	Wire	Lee Passarella	949.96	
<input checked="" type="checkbox"/>	...	41866 test	Available for u...	International ...	Wire	ji	0.08	
<input checked="" type="checkbox"/>	...	Testing 41866	Available for u...	Domestic Wire	Wire	march 10	0.10	
<input checked="" type="checkbox"/>	...	ttestt 41866	Available for u...	Domestic Wire	Wire	jaja	0.00	

The Initiate Template(s) screen appears.

< Initiate Template(s)

Corp col	International Wire	654654-checking	Available for use
BENEFICIARY Dahlia Travers ALRMUS61XXX-ALETHEIA ... 999955	AMOUNT \$ 949.96	PAYMENT DATE 03/03/2021	OBI INFO Optional more
PURPOSE OF WIRE			

ttestt 41866	Domestic Wire	89804522234-Investment Account Two	Available for use
BENEFICIARY jaja 021084571-KENYA/FOREIG... 23423	AMOUNT \$ 49.00	PAYMENT DATE 03/03/2021	OBI INFO Optional more
PURPOSE OF WIRE Optional			

Where do I go	Domestic Wire	1348923551-Investment Account Four	Available for use
BENEFICIARY Andrea 7297 021084555-JORDAN/FOREI... 4564565	AMOUNT \$ 21.11	PAYMENT DATE 03/03/2021	OBI INFO Optional more
PURPOSE OF WIRE Optional			

tttt41866	International Wire	98794587-Other Account 1	Available for use
BENEFICIARY hh ALRMUS61XXX-ALETHEIA ... 222	AMOUNT \$ 20.00	PAYMENT DATE 03/03/2021	OBI INFO Optional more
PURPOSE OF WIRE			

SUBMIT **CANCEL**

4. Review the listed transactions and make any needed changes.
 - If you need to include additional OBI (Originator to Beneficiary Information) for a transaction, click the **more** link, and then enter the additional information.
 - If you need to remove a transaction, click the trash icon at the top right of the transaction listing.
5. Click **SUBMIT**.

Modify ACH Templates

You can modify existing ACH templates:

1. From the Slide-out menu, select **Payments & Transfers>Payment Center**.
2. Scroll to the Payment Templates widget.
3. Select the desired template, and in the **Actions** column, click the ellipses (...)
4. Select **Modify**.

The Modify Template screen appears.

< Modify ACH Template \$1.00 (1) PAYMENTS

PAYMENT TYPE: Consumer Payments
TEMPLATE NAME: Demo for Team
STATE: Updated via import
STATUS: Available for use
LAST MODIFIED ON: 07/20/2022 09:30 AM
LAST MODIFIED BY: Lisa Burns

ORIGINATOR INFORMATION
ACH SENDER: 041004510 - BWB test
PAYMENT DESCRIPTION: Test
DISCRETIONARY DATA: Optional
☐ MAKE THIS A RECURRING PAYMENT

TRANSACTION DETAILS [Add A Receiver](#) [Upload Transactions](#)

		TOTAL ACTIVE COUNT	TOTAL CREDITS (1)	TOTAL DEBITS (0)	TOTAL AMOUNT
		1	\$1.00	\$0.00	\$1.00

ALL RECEIVERS

ALL	ACTIONS	ID	NAME	AMOUNT	STATUS	ACCOUNT NUMBER	BANK CODE / NUMBER	ACCOU
<input type="checkbox"/>	...	123	Demo	1.00	Active	****8885	211371120	Check

[MODIFY AMOUNT](#) [ZERO AMOUNT](#) [ACTIVATE](#) [PRENOTE](#) [FREEZE](#) [DELETE](#)

VIEW 1 OF 1 DISPLAY All 1

5. Change the template name and/or make changes to the other editable fields as desired. Follow the directions in the [Modify ACH Payment](#) topic.

Payment Templates: NACHA Import

The [Payment Templates](#) widget includes an **Import** tab that lets you import files in NACHA or comma- delimited format.

To import a file:

1. From the Slide-out menu, select **Payments & Transfers>Payment Center**.
2. Scroll to **Payment Templates**, and select the **NACHA Import** tab.

PAYMENT TEMPLATES

IMPORT

Import NACHA File

☐ CREATE NEW PAYMENTS
 ☒ CREATE NEW TEMPLATES

Drag file here or [select file](#) from your computer.
 1 file maximum. 10000 records per file maximum

As of 10/23/2020 03:24 PM

ACTIONS	FILE NAME	IMPORT DATE	STATUS	IMPORT TYPE	NAME	ACH SENDER	PAYMENT TYPE	DEBIT COUNT
...	September Pa...	11/05/2019 0...	Failed	Template	Sept Payro		Consumer Pay...	
...	September Pa...	11/05/2019 0...	Failed	Template	Sept Bonus		Corporate Pay...	
...	Payroll.txt	11/05/2019 0...	OK	Template	July		Consumer Pay...	
...	Payroll.txt	11/05/2019 0...	Failed	Template	Misc		Corporate Pay...	
...	Accept 41.txt	12/20/2019 0...	OK	Template	Sept Payro		Consumer Pay...	
...	Accept 41.txt	12/20/2019 0...	OK	Template	Sept Bonus		Corporate Pay...	
...	Accept 41.txt	12/20/2019 0...	OK	Template	Sept Payout		Consumer Pay...	
...	September Pa...	01/09/2020 1...	Failed	Template	Sept Payro		BOCCO	
...	BANKUNITED ...	07/14/2020 0...	Failed	Template	PAYROLL		Corporate Tra...	
...	BAI Codes Tra...	07/14/2020 0...	Failed	Template				
...	33039.txt	07/17/2020 0...	Failed	Payment				
...	45654.txt	08/07/2020 1...	Failed	Payment	Payroll		Corporate Pay...	
...	Memo.txt	08/07/2020 1...	OK	Template	Test	087654321	Consumer Call	

VIEW 1-25 OF 27

DISPLAY

25

1 2 >

- Click the appropriate radio button for the type of records you want to create: *Create New Payments* or *Create New Templates*.
- Do one of the following:
 - Drag and drop file onto the widget.
 - Click the screen, then browse for and select the desired file. Note that file can contain a maximum of 1,000 individual records.
- Click **Continue**.
The file is uploaded. If the import was successful, a confirmation message appears asking that you find the file in the list and accept the individual transactions in the batch before the template can be used.
- Select the newly imported file in the file list to review it.
The Import Review screen appears. See [Reviewing a File Import](#) below.

File List

The list of imported files includes the following information for each file:

- File Name
- Import Date/Time
- Status - Failed or OK

- Import Type – Payment or Template depending on the type of file imported
- Name of the file
- ACH sender contained in the original file.
- Payment Type, for example, Corporate Collections.
- Debit Count – total debit records in the file.
- Total Debits – total amount of all debits in the file.
- Credit Count – total debit records in the file.
- Total Credits – total amount of all debits in the file.

Reviewing a File Import

To review imported file:

1. In the **Actions** column of the file list, click the ellipses (...), and from the drop-down menu, select **View**.
2. If you have imported the file as individual payments, messages may appear in red below the **Transaction Date**.
 - If the transaction date in the file is before the earliest available payment date, the application will note this. Change the drop-down calendar to change the date as needed.

< Import Payment Review

IMPORT OVERVIEW

FILE NAME	IMPORTED DATE/TIME	IMPORTED BY
	03/23/2022 03:57 PM	
MAP		
NACHA		

IMPORT INFORMATION

PAYMENT NAME <input type="text" value="TC 266"/>	TRANSACTION DATE <input type="text" value="11/24/2021"/>	PAYMENT TYPE Corporate Payments
ACH SENDER 6/25	PAYMENT DESCRIPTION TC 266	STATUS OK

Earliest available payment date is 06-16-2022

Transaction Details

FILE IMPORT DETAIL

TRANSACTION DETAILS

IMPORT MESSAGES

Transaction Details

TOTAL CREDITS (4)

\$20,600.00

TOTAL DEBITS (0)

\$0.00

TOTAL AMOUNT

\$20,600.00

RECORD NUMBER	ID	NAME	ACCOUNT NUMBER	ROUTING NUMBER	ACCOUNT TYPE	AMOUNT
12	234234234	Dee Dee Smart	9894356	61000104	Checking	
13	3234234	Dillion Services	54378	61000104	Checking	
14	345345345	Dillion Services	098343	61000104	Checking	
15	23434234	Yodel How	54378	61000104	Checking	

VIEW 1-4 OF 4

DISPLAY

4

1

CREATE TEMPLATE

DELETE

CANCEL

The **Transaction Details** section of the Import Review screen lists the following information for each transaction in the batch:

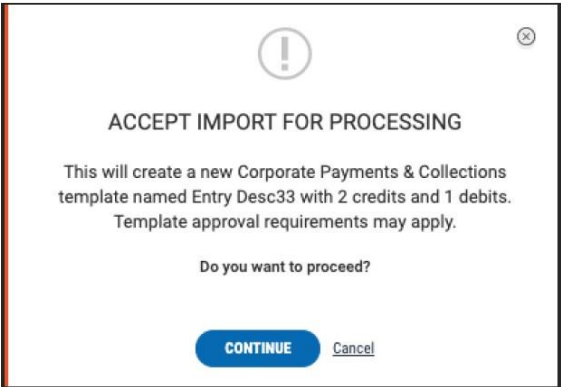
- Record Number - number of the record in which the transaction occurs.
- ID, if available
- Name, usually the beneficiary
- Account Number
- Routing Number
- Account Type
- Amount
- Addendum, if available
- Discretionary Data, if available
- Status

Creating Payments or Templates

To create a payment or template from the imported file:

- 1. To create a payment or template from the imported file, click **Create Payment** **CREATE PAYMENT** or **Create Template** **CREATE TEMPLATE** .

A confirmation message appears asking if you want to process the file as requested.



- 2. Click **Continue**.

You are navigated to the Modify Template screen, where you can make needed changes to the new item as needed. Then, if it is a new payment, you can choose to send it; if a new template, you can choose to approve it.

Import Messages

If there was a problem with the import, select the **Import Messages** tab to view information detailing the problems encountered.

FILE IMPORT DETAIL

TRANSACTION DETAILS

IMPORT MESSAGES

VIEW 1-3 OF 3

DISPLAY 3 1

TYPE	RECORD NUMBER	MESSAGE DESCRIPTION
Error	2	Company ID field did not match an ACH Company. Notify your bank to create the ACH Company [5003]
Error	2	Standard Entry Class Code is not supported. [5004]
Error	13	User does not have permission to ACH Company and/or Trantype. [5009]

DELETE

CANCEL

You can choose to delete a failed import file. Do one of the following:

- Click **Delete** **Delete** on the Import Review screen.
- Select the import in the import file list, and in the **Actions** column, click the ellipses(...), then from the drop-down menu, select **Delete**.

Recurring ACH Payments from a Template

You can set up a recurring payment while creating a template.

To create a recurring payment:

1. From the [Payments & Transfers](#) menu.
2. In the Payments workspace, scroll down to the **Payment Templates** widget.
3. Create a new ACH template (for example, a corporate payment template, and then click **Save & Continue**.
OR
Modify an existing ACH and click **Save & Continue**.
4. Check the **Make this a recurring payment** checkbox.

< Modify ACH Template \$102.67 (2) PAYMENTS

PAYMENT TYPE
Corporate Payments

TEMPLATE NAME
2000 CSB 7924 13/25

STATE
Active

STATUS
Available for use

LAST MODIFIED ON
11/05/2021 03:46 PM

LAST MODIFIED BY
Paola Ordonez

ORIGINATOR INFORMATION

ACH SENDER
04-3161071 - CRANSHAW CONSTRU

PAYMENT DESCRIPTION
Payments 8/10

DISCRETIONARY DATA Optional
0/20

☒ **MAKE THIS A RECURRING PAYMENT**

Recurring Payment

START DATE
06/16/2022

ACTIVATION TIME
07:00 AM

FREQUENCY
Weekly

REPEAT EVERY
Select

☐ MONDAY
☐ TUESDAY
☐ WEDNESDAY
☐ THURSDAY
☐ FRIDAY

When schedule falls on non-business day, complete payment one business day:
☒ Prior ☐ After

SAVE

5. In the **Recurring Pattern** section, use the **Start Date** calendar icon to select a start date for the recurring payment.

6. Use the **Activation Date** calendar icon to select a date when the recurring payment will be active.
7. Use the **Frequency** drop-down menu to select a pattern: Weekly or Monthly.
 - If you select weekly payments, use the drop-down to select how on how many weeks you want the payment to repeat (for example, every three weeks). Then check the box corresponding to the day of the week you want the payment to occur (for example, Friday).
 - If you select semi-monthly payments, use the **Repeat on the** drop-downs to select the days of the month on which you want the payment to occur (for example, the 15th and End of the Month). Then use every _____ **month(s)** drop-down to select the number of months for which you want the payments to occur (for example, every 6 months).

The screenshot shows the 'Recurring Payment' form. At the top, there are three sections: 'START DATE' with a text box containing '01/02/2020', 'ACTIVATION TIME' with a 'Select' button, and 'FREQUENCY' with a dropdown menu set to 'Semi-Monthly'. Below these is the 'Repeat on the' section with two dropdowns for 'day and' and 'day every', followed by a 'month(s)' dropdown. At the bottom, there is a radio button selection for 'When schedule falls on non-business day, complete transfer one business day: ☐ PRIOR ☐ AFTER'. A 'Modify' button is at the bottom left.

- If you select monthly payments, click the appropriate radio button to select either day(s) of the month or days of the week.

The screenshot shows the 'Recurring Payment' form with 'Monthly' selected in the 'FREQUENCY' dropdown. The 'Repeat on the' section shows '30th' in the 'day and' dropdown, '6' in the 'day every' dropdown, and 'month(s)' in the 'month(s)' dropdown. The radio buttons for 'When schedule falls on non-business day, complete transfer one business day: ☒ DAY(S) OF THE MONTH ☐ DAY(S) OF THE WEEK' are visible, with the first one selected. A 'Modify' button is at the bottom left.

- If you select days of the month, use the **Repeat on the** drop-downs to select the day of the month on which you want the payment to occur (for example, the 15th). Then use every _____ **month(s)** drop-down to select the number of months for which you want the payments to occur (for example, every 6 months).
 - If you select days of the week, use the **Repeat on the** drop-downs to select the day of the month on which you want the payment to occur (for example, the 2nd Friday). Then use every _____ **month(s)** drop-down to select the number of months for which you want the payments to occur (for example, every 6 months).
8. In the **When schedule falls on non-business day, complete transfer one business day:** field, click the appropriate radio button: Prior or After.
 9. Click **Modify** at the bottom of the **In Recurring Pattern** section.
 10. Click **Save & Continue**.

The recurring pattern appears in the detail view of a template set up for recurring payments.

< View ACH Template

\$75.00

(1) PAYMENTS

TEMPLATE INFORMATION

PAYMENT TYPE	STATE	STATUS	TEMPLATE NAME
Corporate Payments	Active	Available for use	corppay
LAST MODIFIED ON	LAST MODIFIED BY		
03/02/2021 03:20 PM	Lee P		

ORIGINATOR INFORMATION

ACH SENDER	OFFSET ACCOUNT	PAYMENT DESCRIPTION	DISCRETIONARY DATA
987654321 - My ACH Company	123123123 - My checking	corppay	--

Recurring Payment

Weekly every 3 weeks on Tuesday from 03/04/2021 until cancelled.

Next scheduled payment will be created on Monday 03/08/2021 for delivery on Tuesday 03/09/2021.

Transaction Details

TOTAL ACTIVE COUNT	TOTAL CREDITS (1)	TOTAL DEBITS (0)	TOTAL AMOUNT
1	\$75.00	\$0.00	\$75.00

Payment Maps

The Payment Maps widget lets you create and manage import maps, which define field positions and other features that determine how fields in the original transfer file are imported into the system.

The Payment Maps list view displays the following information for created import maps:

- Map Name
- Payment Type – Domestic Wire, International Wire, or ACH
- Map Format – Either Fixed or Delimited
- Map Type – (For ACH maps) Add Transactions or Update Transactions
- Created By – The name of the user who created the import map. If the map was defined by an administrator, it will be listed as Bank Defined
- Last Used By – The name of the user who last used the map for importing a file
- Last Used Date – The last date when the map was used to import a file

Payment Center

Add Widget

PAYMENTS PAYMENT TEMPLATES PAYMENT MAPS NACHA IMPORT WIRE IMPORT

+ Add Map

As of 03/01/2021 03:03 PM

ACTIONS	MAP NAME	PAYMENT TYPE	MAP FORMAT	MAP TYPE	CREATED BY	LAST USED DATE	LAST USED BY
...	test	International Wire	Delimited		Millerp	-	-
...	Commission Del	International Wire	Delimited		Bank defined	-	-
...	Payroll	Domestic Wire	Delimited		Millerp	10/23/2020	Millerp
...	Payouts	Domestic Wire	Delimited		-	07/17/2020	Millerp
...	Domestic Import	Domestic Wire	Delimited		Bank defined	10/12/2020	qa2rus
...	delimited	ACH	Delimited	Add and Update	-	10/22/2020	qa2rus

VIEW 1-6 OF 6

DISPLAY 6 1

Domestic Wire

To create a domestic wire import map:

1. From the Slide-out menu, select **Payments & Transfers>Payment Center**.
2. Click **Payment Maps**.
3. Click **Add Map**.


Create Import Map


Payment Type


Map Definition

Mapping Details

Select Payment Type


Domestic Wire


International Wire


ACH

CLOSE

4. Click Domestic Wire.

Create Import Map For Domestic Wire

✓

Payment Type

●

Mapping Details

Delimited File Map

MAP NAME

0/25

DELIMITER

COMMA (,)

END OF RECORD METHOD

Carriage Return/Line Feed (CR/LF)

☐ Skip Header Record(s)

☐ Strip Quotes Around Fields

TRIM LEADING

FIELD NAME

BLANKS

ZEROS

SPECIAL FORMATTING

FIELD POSITION

REPLACEMENT VALUE

Select All

☐

☐

Replacement Value is used in place of Field Position

From Account Number (34)

☐

☐

0/34

Transaction Amount (15)

☐

☐

☐ use decimal

Transaction Date

☐

☐

MMDDYY

☐ add separator

Beneficiary Bank Code (22)

☐

☐

0/22

Beneficiary Account Number (34)

☐

☐

0/34

Beneficiary Name (35)

☐

☐

0/35

Optional

Beneficiary Address Line 1 (35)

☐

☐

0/35

Optional Beneficiary Address Line 2 (35)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>	0/35
Optional Beneficiary Address Line 3 (35)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>	0/35
Optional Intermediary Bank 1 Code (22)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>		
Optional Intermediary Bank 2 Code (22)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>		
Optional Originator to Beneficiary Information Line 1 (35)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>		
Optional Originator to Beneficiary Information Line 2 (35)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>		
Optional Originator to Beneficiary Information Line 3 (35)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>		
Optional Originator to Beneficiary Information Line 4 (35)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>		
Optional Bank to Bank Information Line 1 (35)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>		
Optional Bank to Bank Information Line 2 (35)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>		
Optional Bank to Bank Information Line 3 (35)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>		
Optional Bank to Bank Information Line 4 (35)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>		
Optional Bank to Bank Information Line 5 (35)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>		
Optional Bank to Bank Information Line 6 (35)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>		

[Clear](#)

5. Enter a name for the map.
6. Use the **Delimiter** drop-down menu to select a file delimiter character: for example, *Comma* or *Colon*.
7. Use the **End of Record Method** drop-down menu to select how the end of a record will be demarcated: for example, *Carriage Return/Line Feed (CR/LF)* or *Pipe (|)*.
8. If you want to skip the header record or records in the imported file, check the **Skip First Header Record(s)** box.
9. To strip quotation marks surrounding fields, if present, check the **Strip Quotes Around Fields** box.
10. For the listed field names, check the boxes corresponding to the trim leading you want to impose: *Blanks* or *Zeros*. If you want the same trim leading for all fields, click the box or boxes in the **Select All** row.
11. For fields that allow special formatting (**Transaction Amount** and **Transaction Date**), check the appropriate check box. For **Transaction Date**, use the drop-down menu to select a date format. (Note that the standard date format throughout the Business Online Banking application is MM/DD/YYYY.)

FIELD NAME	TRIM LEADING		SPECIAL FORMATTING	FIELD POSITION	REPLACEMENT VALUE
	BLANKS	ZEROS			
Select All	<input type="checkbox"/>	<input type="checkbox"/>		Replacement Value is used in place of Field Position	
From Account Number (34)	<input type="checkbox"/>	<input type="checkbox"/>			
Transaction Amount (15)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/> use decimal		
Transaction Date	<input type="checkbox"/>	<input type="checkbox"/>	<div> MMD... <div> MMDDYYYY DDMMYYYY MMDDYY DDMMYY YYMMDD YYYYMMDD </div> </div>		
Optional Purpose of Wire (16)	<input type="checkbox"/>	<input type="checkbox"/>			
Beneficiary Bank Code (22)	<input type="checkbox"/>	<input type="checkbox"/>			
Beneficiary Account Number (34)	<input type="checkbox"/>	<input type="checkbox"/>			

12. In the **Field Position** column, enter a desired position for each field. This indicates which field in the file maps to a given field position on the screen. In the following example, **Account Number** will appear in the first position on the screen, while **Transaction Date** will appear in the fourth position on the screen.

FIELD NAME	TRIM LEADING		SPECIAL FORMATTING	FIELD POSITION	REPLACEMENT VALUE
	BLANKS	ZEROS			
Select All	<input type="checkbox"/>	<input type="checkbox"/>		Replacement Value is used in place of Field Position	
From Account Number (34)	<input type="checkbox"/>	<input type="checkbox"/>		1	
Transaction Amount (15)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/> use decimal	2	
Transaction Date	<input type="checkbox"/>	<input type="checkbox"/>	<div> MMD... <div> MMDDYYYY DDMMYYYY MMDDYY DDMMYY YYMMDD YYYYMMDD </div> </div> <input type="checkbox"/> add separator	4	
Optional Purpose of Wire (16)	<input type="checkbox"/>	<input type="checkbox"/>			
Beneficiary Bank Code (22)	<input type="checkbox"/>	<input type="checkbox"/>			

13. In the **Replacement Value** column, enter a different value for a field rather than the listed default value. For example, the Account Number field has a default value of 34. If you want to change this value, enter a new one in the column.
14. When you have finished, click **Save**.
You return to the Payment Maps tab with the new import map added to the list.

International Wire

To create an international wire import map:

1. From the Slide-out menu, select **Payments & Transfers>Payment Center**.
2. Click **Payment Maps**.
3. Click **Add Map**.


Create Import Map


Payment Type


Map Definition

Mapping Details

Select Payment Type


Domestic Wire


International Wire


ACH

CLOSE

4. Click International Wire.

Create Import Map For International Wire

Payment Type

Mapping Details

Delimited File Map

MAP NAME

DELIMITER
COMMA (,)

END OF RECORD METHOD
Carriage Return/Line Feed (CR/LF)

☐ Skip Header Record(s)
☐ Strip Quotes Around Fields

FIELD NAME	TRIM LEADING			SPECIAL FORMATTING	FIELD POSITION	REPLACEMENT VALUE
	BLANKS	ZEROS				
Select All	<input type="checkbox"/>	<input type="checkbox"/>		Replacement Value is used in place of Field Position		
From Account Number (34)	<input type="checkbox"/>	<input type="checkbox"/>		<input type="text"/>	<input type="text"/>	
Transaction Amount (15)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/> use decimal	<input type="text"/>		
Transaction Date	<input type="checkbox"/>	<input type="checkbox"/>	MMDDYY <input type="checkbox"/> add separator	<input type="text"/>	<input type="text"/>	
Transaction Currency (3)	<input type="checkbox"/>	<input type="checkbox"/>		<input type="text"/>	USD	
Charges (1)	<input type="checkbox"/>	<input type="checkbox"/>		<input type="text"/>	Beneficiary (B)	
Beneficiary Bank Code (22)	<input type="checkbox"/>	<input type="checkbox"/>		<input type="text"/>	<input type="text"/>	
Beneficiary Account Number (34)	<input type="checkbox"/>	<input type="checkbox"/>		<input type="text"/>	<input type="text"/>	
Beneficiary Name (35)	<input type="checkbox"/>	<input type="checkbox"/>		<input type="text"/>	<input type="text"/>	

Beneficiary Name (35)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>
Beneficiary Address Line 1 (35)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>
Beneficiary Address Line 2 (35)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>
Beneficiary Address Line 3 (35)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>
Optional Intermediary Bank 1 Code (22)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	
Optional Intermediary Bank 2 Code (22)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	
Optional Originator to Beneficiary Information Line 1 (35)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	
Optional Originator to Beneficiary Information Line 2 (35)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	
Optional Bank to Bank Information Line 1 (35)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	
Optional Bank to Bank Information Line 2 (35)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	
Optional Bank to Bank Information Line 3 (35)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	
Optional Bank to Bank Information Line 4 (35)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	
Optional Bank to Bank Information Line 5 (35)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	
Optional Bank to Bank Information Line 6 (35)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	

5. Enter a name for the map.
6. Use the **Delimiter** drop-down menu to select a file delimiter character: for example, *Comma* or *Colon*.
7. Use the **End of Record Method** drop-down menu to select how the end of a record will be demarcated: for example, *Carriage Return/Line Feed (CR/LF)* or *Pipe (|)*.
8. If you want to skip the header record or records in the imported file, check the **Skip First Header Record(s)** box.
9. To strip quotation marks surrounding fields, if present, check the **Strip Quotes Around Fields** box.
10. For the listed field names, check the boxes corresponding to the trim leading you want to impose: *Blanks* or *Zeros*. If you want the same trim leading for all fields, click the box or boxes in the **Select All** row.
11. For fields that allow special formatting (**Transaction Amount** and **Transaction Date**), check the appropriate check box. For **Transaction Date**, use the drop-down menu to select a date format.

FIELD NAME	TRIM LEADING		SPECIAL FORMATTING	FIELD POSITION	REPLACEMENT VALUE
	BLANKS	ZEROS			
Select All	<input type="checkbox"/>	<input type="checkbox"/>			Replacement Value is used in place of Field Position
From Account Number (34)	<input type="checkbox"/>	<input type="checkbox"/>			
Transaction Amount (15)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/> use decimal		
Transaction Date	<input type="checkbox"/>	<input type="checkbox"/>	MMD... ▼		
Optional Purpose of Wire (16)	<input type="checkbox"/>	<input type="checkbox"/>	MMDDYYYY DDMMYYYY MMDDYY DDMMYY YYMMDD YYYYMMDD		
Beneficiary Bank Code (22)	<input type="checkbox"/>	<input type="checkbox"/>			
Beneficiary Account Number (34)	<input type="checkbox"/>	<input type="checkbox"/>			

12. In the **Field Position** column, enter a desired position for each field. This indicates which field in the file maps to a given field position on the screen. In the following example, **Account Number** will appear in the first position on the screen, while **Transaction Date** will appear in the fourth position on the screen.

FIELD NAME	TRIM LEADING		SPECIAL FORMATTING	FIELD POSITION	REPLACEMENT VALUE
	BLANKS	ZEROS			
Select All	<input type="checkbox"/>	<input type="checkbox"/>			Replacement Value is used in place of Field Position
From Account Number (34)	<input type="checkbox"/>	<input type="checkbox"/>		1	
Transaction Amount (15)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/> use decimal	2	
Transaction Date	<input type="checkbox"/>	<input type="checkbox"/>	MMD... ▼ <input type="checkbox"/> add separator	4	
Optional Purpose of Wire (16)	<input type="checkbox"/>	<input type="checkbox"/>			
Beneficiary Bank Code (22)	<input type="checkbox"/>	<input type="checkbox"/>			

13. In the **Replacement Value** column, enter a different value for a field rather than the listed default value. For example, the Account Number field has a default value of 34. If you want to change this value, enter a new one in the column.
14. When you have finished, click **Save**.
You return to the Payment Maps tab with the new import map added to the list.

ACH

To create an ACH import map:

- 1. From the Slide-out menu, select **Payments & Transfers>Payment Center**.
- 2. Click **Payment Maps**.
- 3. Click **Add Map**.

Create Import Map

Payment Type

Map Definition

Mapping Details

Select Payment Type

Domestic Wire

International Wire

ACH

CLOSE

- 4. Click **ACH**.

Create Import Map

Payment Type

Map Definition

Mapping Details

Select Payment Type

Domestic Wire

International Wire

ACH

Select Map Type (choose all that apply)

Add Transactions

Update Transactions

NEXT

CLOSE

- 5. Click the appropriate radio button.
Add Transactions: This setting will add all transactions in the file to the batch.
Update Transactions: This setting will replace all the transaction details in the batch with the details in the file.

6. Click **Next**.

Create Import Map For ACH

✓ ✓ ●

Payment Type Map Definition Mapping Details

☒ Delimited format ☐ Fixed format

MAP NAME
 0/40

DELIMITER

END OF RECORD

☐ Skip First Header Record
☐ Strip Quotes Around Fields
☐ Load Zero to Amount Fields

FIELD NAME	MATCH	UPDATE	POSITION IN IMPORT FILE	VALUE IN IMPORT FILE	REPLACEMENT VALUE ⓘ
Transaction Type Switch to Transaction Code	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/> 0/2	CREDIT <input type="text"/> 0/10 DEBIT <input type="text"/> 0/10 PRENOTE <input type="text"/> 0/10	<input type="text" value="None"/>
Account Type	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/> 0/2	CHECKING <input type="text"/> 0/10 SAVING <input type="text"/> 0/10 GENERAL LEDGER <input type="text"/> 0/10	<input type="text" value="None"/>
Bank Code	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/> 0/2		<input type="text"/> 0/9
Account Number	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/> 0/2		<input type="text"/> 0/17
Amount		<input type="checkbox"/>	<input type="text"/> 0/2		\$ <input type="text"/>
ID	<input type="checkbox"/>		<input type="text"/> 0/2		
Name	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/> 0/2		<input type="text"/> 0/22
Disc Data		<input type="checkbox"/>	<input type="text"/> 0/2		<input type="text"/> 0/2
Addenda		<input type="checkbox"/>	<input type="text"/> 0/2		

SAVE
CANCEL
Clear

7. Enter a name for the map.

8. Use the **Delimiter** drop-down menu to select a file delimiter character: for example, *Comma*
9. Use the **End of Record** drop-down menu to select how the end of a record will be demarcated: for example, *Comma (,)* or *Pipe (|)*.
10. If you want to skip the header record or records in the imported file, check the **Skip First Header Record(s)** box.
11. To strip quotation marks surrounding fields, if present, check the **Strip Quotes Around Fields** box.
12. To allow amount fields to reflect zero values, click **Load Zero to Amount Fields**.
13. For the **Transaction Type** field, check the appropriate box: **Match** or **Update**.
 - In the **Position in Import File** column, enter a desired position for the **Transaction Type** field. This indicates which field in the file maps to a given field position on the screen.
 - In the **Value in Import File** column, enter the credit, debit, and prenote values of the **Transaction Type** field.
 - In the **Replacement Value** column, select the appropriate value if data is a constant value but not located in the file: *None, Credit, Debit, or Prenote*.
OR click **Switch to Transaction Code**, and check the appropriate box: **Match** or **Update**.
 - In the **Position in Import File** column, enter a desired position for the **Transaction Code** field. This indicates which field in the file maps to a given field position on the screen.
 - In the **Replacement Value** column, select the appropriate value if data is a constant value but not located in the file, for example, *22 - Live DDA Credit*.
14. For the **Account Type** field, check the appropriate box: **Match** or **Update**.
 - In the **Position in Import File** column, enter a desired position for the **Account Type** field. This indicates which field in the file maps to a given field position on the screen.
 - In the **Value in Import File** column, enter the credit, debit, and general ledger values of the **Account Type** field.
 - In the **Replacement Value** column, select the appropriate value if data is a constant value but not located in the file: *None, Credit, Debit, or General Ledger*.
 - In the **Field Position** column, enter a desired position for each field. This indicates which field in the file maps to a given field position on the screen. In the following example, **Account Number** will appear in the first position on the screen, while **Transaction Date** will appear in the fourth position on the screen.
15. Make appropriate selections for the remaining fields.
16. When you have finished, click **Save**.

You return to the Payment Maps tab with the new import map added to the list.

NACHA Import

The NACHA Import feature lets you import into Business Online Banking a data file containing NACHA-type transactions. This streamlines the payment input process; all NACHA transaction limits, permissions, and approval requirements apply to imported NACHA transactions. To access the feature, click the **NACHA Import** tab in the [Payment Center](#) workspace.

Payment Center

Add Widget

PAYMENTS

PAYMENT TEMPLATES

PAYMENT MAPS

NACHA IMPORT

WIRE IMPORT

Import NACHA File

CREATE NEW PAYMENTS

CREATE NEW TEMPLATES

Drag file here or [select file](#) from your computer.

1 file maximum. 50000 records per file maximum


As of 03/01/2021 05:08 PM

ACTIONS	FILE NAME	IMPORT DATE	STATUS	IMPORT TYPE	NAME	ACH SENDER	PAYMENT TYPE	DEBIT COUNT	TOTAL DEBITS	CREDIT COU
...	September Pa...	11/05/2019 0...	Failed	Template	Sept Payro		Consumer Pay...	0	0	
...	September Pa...	11/05/2019 0...	Failed	Template	Sept Bonus		Corporate Pay...	0	0	
...	Payroll.txt	11/05/2019 0...	OK	Template	July		Consumer Pay...	0	0	
...	Payroll.txt	11/05/2019 0...	Failed	Template	Misc		Corporate Pay...	5	81,894.10	
...	Accept 41.txt	12/20/2019 0...	OK	Template	Sept Payro		Consumer Pay...	0	0	
...	Accept 41.txt	12/20/2019 0...	OK	Template	Sept Bonus		Corporate Pay...	0	0	
...	Accept 41.txt	12/20/2019 0...	OK	Template	Sept Payou		Consumer Pay...	0	0	
...	September Pa...	01/09/2020 1...	Failed	Template	Sept Payro		BOCCO	0	0	
...	BANKUNITED ...	07/14/2020 0...	Failed	Template	PAYROLL		Corporate Tra...	1	0	
...	BAI Codes Tra...	07/14/2020 0...	Failed	Template				0	0	
...	33039.txt	07/17/2020 0...	Failed	Payment				0	0	
...	45654.txt	08/07/2020 1...	Failed	Payment	Payroll		Corporate Pay...	0	0	
...	Memo.txt	08/07/2020 1...	OK	Template	Test	087654321	Consumer Call	1	100.00	

VIEW 1-25 OF 35

DISPLAY 25

1 2 >

The columns that appear in the Import list depend on the currently active filter. Additional columns can be displayed by clicking the **Filter** icon  and selecting from the **Columns** tab; for information, see [Adding or Removing Columns](#).

The list view displays the following information about available wire imports:

- **File Name** – The name of the imported file
- **Import Date** – The date the file was imported
- **Status** – Whether the import was successful or not

- ### To import a NACHA file:

- If the import is successful, the imported ACH payments or templates are added to the Payments widget and appear in the list view.

Pass-through files are NACHA files generated outside the application. After the file is imported, it is sent along to the bank with no further processing applied. The ACH Pass-Thru feature lets you import files either as individual batches OR as pass-through files. You import pass-through files in NACHA or delimited-file format.

1. Navigate to the **ACH Pass-Thru**.

Member FDIC

2. Drag and drop a maximum 10MB NACHA-supported file from your computer hard drive to the ACH Pass-Thru widget. OR click the **select file** link, and then browse and select the file from your hard drive. The file appears in the list.

The ACH Pass-Thru list includes the following information about each imported file:

- IncomingFileName
- TotalBatches
- TotalDebits
- TotalCredits

Viewing an ACH Pass-Thru File

In the **Actions** column, click the ellipses (...), and from the drop-down menu, select **View**.

< Passthru Test.txt_003751

File Summary

TOTAL BATCHES	TOTAL DEBITS	TOTAL CREDITS	STATUS
1	\$0.00	\$1.00	Uploaded

Select Batch Number

BATCH NUMBER

1 - 041004510 - B...

BATCH INFORMATION

ACH SENDER ID	ACH SENDER	EFFECTIVE ENTRY DATE	DESCRIPTION
041004510	BWB test	08/26/2022	Test ACH
SERVICE TYPE	TOTAL DEBITS	TOTAL CREDITS	TOTAL AMOUNT
Corporate Payments	\$0.00	\$1.00	\$1.00

Transaction Details

				TOTAL DEBITS	TOTAL CREDITS	TOTAL AMOUNT
				\$0.00	\$1.00	\$1.00

ALL RECEIVERS

As of 12/08/2022 02:26 PM

NAME	ID NUMBER	BANK CODE / NUMBER	ACCOUNT NUMBER	AMOUNT	DEBIT/CREDIT	TYPE OF ITEM	TRACE NUMBER	ADDENDA
Test Payee		011500120	****8970	1.00	Credit	Live	211371120000001	No

VIEW 1 OF 1

DISPLAY

All

1

The File Summary screen displays information about the batch contained in the NACHA import, including information for the entire batch.

Transaction detail information includes total debits and credits and the total amount of all transactions.

Select Batch Number

The **Select Batch Number** drop-down menu allows you to select and display information for a single batch in the imported file.

Select Batch Number

BATCH NUMBER


0

Batch Number	ACH Sender ID	ACH Sender	Total Debits	Total Credits
0	061000104	STisnomore	\$1,389.52	\$2,300.87
1	061000104	STisnomore	\$6,711.97	\$0.00
2	061000104	STisnomore	\$685.21	\$1,969.32
3	061000104	STisnomore	\$1,260.00	\$1,550.00

Transaction List

The list of transactions includes the following information for each transaction in the batch.

- Name (of the beneficiary)
- ID Number
- Routing Number
- Account Number
- Amount
- Debit/Credit
- Type of Item - Live (active) or Frozen (on hold)
- Trace Number
- Addenda - addenda included, Yes/No

Click the arrow icon  to the left of a listed transaction to see any included addenda.

Deleting an ACH Pass-Thru File

In the **Actions** column, click the ellipses (...), and from the drop-down menu, select **Delete**.

Processing an ACH Pass-Thru File

Processing a pass-thru file extracts the transactions from the file and adds them to the list of payments in the Payment Center.

To process a pass-thru file:

- In the **Actions** column, click the ellipses (...), and from the drop-down menu, select **Process**.
OR
- In the NACHA import File Summary screen, click the **Process** button at the bottom of the screen.

Viewing Failed Uploads

If the upload (import) of a NACHA file fails, it will be listed in the **Failed Uploads** section of the ACH Pass-Thru widget. Expand the section to see the list of files that failed to upload to the system.

Wire Import

The Wire Import feature lets you import into Business Online Banking a delimited data file containing wire payments. This streamlines the payment input process; all wire transaction limits, permissions, and approval requirements apply to imported wires.

To access the feature, click the **Wire Import** tab in the [Payment Center](#) workspace.

Payment Center

Add Widget

PAYMENTS

PAYMENT TEMPLATES

PAYMENT MAPS

NACHA IMPORT

WIRE IMPORT

Wire Import

Import Wire


As of 07/28/2020 03:55 PM

ACTIONS	FILE NAME	IMPORT DATE	MAP TYPE	RECORDS IN FILE	IMPORT TOTAL
...	import.txt	07/28/2020	Delimited	1	0.00
...	Domestic Import.txt	07/28/2020	Delimited	3	0.00

VIEW 1-2 OF 2

DISPLAY 2

1

The columns that appear in the Wire Import list depend on the currently active filter. Additional columns can be displayed by clicking the **Filter** icon  and selecting from the **Columns** tab; for information, see [Adding or Removing Columns](#).

The list view displays the following information about available wire imports:

- File Name – The name of the imported file
- Import Date – The date the file was imported
- Map Type – The type of import map used to import the file. Import maps are created and maintained in the Administration application
- Records in File – The number of payment records in the imported file
- Import Total – The total amount of all payments successfully imported
- File Total – The total amount of all payments in the file
- Status – Whether the import was successful or not

To import a wire payments file:

1. From the Slide-out menu, select **Payments & Transfers>Payment Center**.
2. Select the **Wire Import** tab.

Import Wire

IMPORT MAP

Select

Drag file here or select file from your computer.
1 file maximum. 500 records per file maximum

Continue

Cancel

3. Use the **Import Map** drop-down to select the appropriate import map.
4. Do one of the following:
 - Drag and drop the file onto the widget.
 - Click the screen, then browse for and select the desired file. Note that one file containing 500 records is the maximum.
5. Click **Continue**.

If the import is successful, the imported wire payments are added to the Payments widget and appear in the list view. The **Entry Method** column will reflect these as payments *Imported free form*.


Simplified Payments

The Simplified Payments widget lets you manage corporate payments in a streamlined fashion on the order of bill pay system. You first set up a directory of payees; see [Payee Directory](#).

Once the list is established, for each payee you can initiate the following types of payments:

- [Send Payment](#): Regular Payments (ACH credits), Expedited Payments (domestic wire payments),
- International Wire Payments
- [Collect Payment](#) (ACH debits)
- [Loan Payment](#)
- [Loan Draw](#)
- [Employee Payments](#): Payroll and Expense Reimbursements

The Simplified Payments widget appears in the [Payment Center](#) workspace by default. If the Simplified Payments widget is not available, select it from the **Add Widget** drop-down menu.

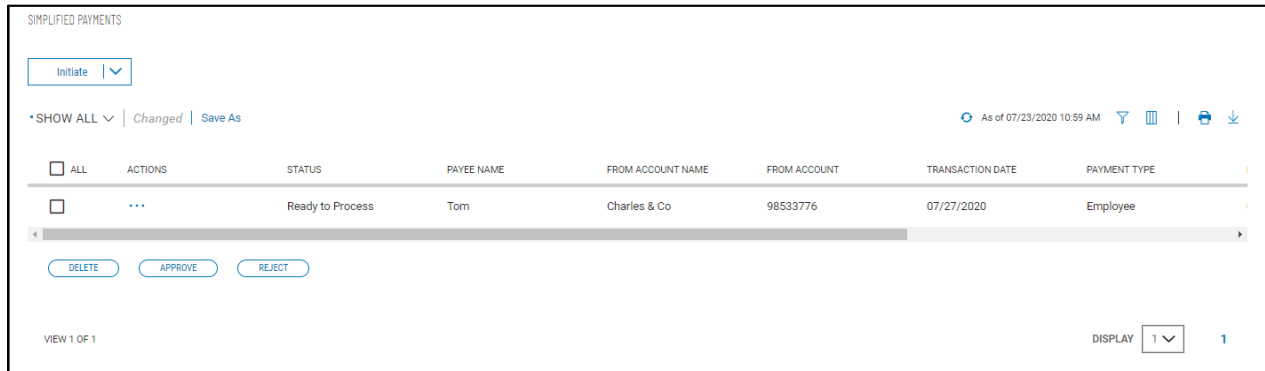
The columns that appear in the Payments list depend on the currently active filter. Additional columns can be displayed by clicking the **Filter** icon  and selecting from the **Columns** tab; for information, see [Adding or Removing Columns](#).

The Simplified Payments list view displays the following information about available payments:

- Status – The status of the payment: *Ready to Process, Approved, Deleted, or Rejected*
- Payee Name – The name of the beneficiary of the payment
- From Account Name – The name of the account the payment is either made or originated from (debit account)
- From Account – The From account number
- Transaction Date – The date the payment issued
- Payment Type – The payment type of the payment, for example, *Employee* or *Collection*
- Debits – The debit amount of the transaction
- Credits – The credit amount of the transaction
- Comments – Comments that are sent with the transaction

To initiate a payment in Simplified Payments:

1. From the Slide-out menu, select **Payments & Transfers>Payment Center**.
2. Scroll down to Simplified Payments.



The screenshot shows the 'SIMPLIFIED PAYMENTS' interface. At the top, there is an 'Initiate' button with a dropdown arrow. Below it, there are links for 'SHOW ALL', 'Changed', and 'Save As'. On the right, there is a timestamp 'As of 07/23/2020 10:59 AM' and icons for filter, table view, and download. The main part of the interface is a table with the following columns: ALL, ACTIONS, STATUS, PAYEE NAME, FROM ACCOUNT NAME, FROM ACCOUNT, TRANSACTION DATE, and PAYMENT TYPE. There is one row of data with the following values: [checkbox], [three dots], 'Ready to Process', 'Tom', 'Charles & Co', '98533776', '07/27/2020', and 'Employee'. Below the table, there are three buttons: 'DELETE', 'APPROVE', and 'REJECT'. At the bottom left, it says 'VIEW 1 OF 1'. At the bottom right, there is a 'DISPLAY' label, a dropdown menu showing '1', and a '1'.

ALL	ACTIONS	STATUS	PAYEE NAME	FROM ACCOUNT NAME	FROM ACCOUNT	TRANSACTION DATE	PAYMENT TYPE
<input type="checkbox"/>	...	Ready to Process	Tom	Charles & Co	98533776	07/27/2020	Employee

3. Click the **Initiate** drop down arrow and select the desired payment type.

The screenshot shows a web interface titled "SIMPLIFIED PAYMENTS". On the left, there is a vertical menu with an "Initiate" button that has a dropdown arrow. The dropdown menu is open, showing several options: "SEND PAYMENT", "COLLECT PAYMENT", "TAX PAYMENT", "LOAN PAYMENT", "LOAN DRAW", and "EMPLOYEE PAYMENTS". In the background, there is a table with columns for "NAME", "STATUS", and "Ready to Process". At the bottom of the interface, there are three buttons: "DELETE", "APPROVE", and "REJECT".

Send Payment

The **Send Payment** option lets you send an ACH or wire payment depending on the payment type established in the payee's profile.

To send a payment:

1. From the **Initiate Payment** drop-down menu, select **Send Payment**.

The screenshot shows a "Payment Details" form. It is divided into two main sections: "Payee Information" and "Payment Information".
Payee Information: Includes fields for "PAYEE NAME" (with a dropdown menu showing "Floral Expressions"), "PAYEE ACCOUNT" (with a dropdown menu showing "89499666"), and "TRANSACTION DATE" (with a dropdown menu showing "07/24/2020").
Payment Information: Includes fields for "Amount To Send" (with a currency symbol "\$" and a value of "0.00"), "Payment Method" (with a dropdown menu showing "Expedited Payment (Wire fees may apply)"), "Sending From" (with a dropdown menu showing "Select"), and "Comments" (with a text area labeled "MEMO" and a character count "0/80").

2. Use the **Payee Name** drop-down menu to select a payee.
3. A default payee account appears. If needed and available, select a different account.
4. Today's date appears as the default transaction date. If needed, use the drop-down calendar to select a different date.
5. Enter an amount to send.
6. A default payment amount appears. If needed and available, select a different payment method.
7. Use the **Sending From** drop-down menu to select the debit account.
8. Enter a maximum eighty-character memo that will be sent along with the payment.
9. When you are finished, click **Submit**. The **Submit Payment** confirmation pop-up window appears.
10. Click **Continue**.

Sending a Wire Payment

If you are sending a wire-type payment, the Initiate Payment screen will include **Purpose of Wire** and **Message to Payee** fields.

Payment Details

Payee Information

PAYEE NAME
Domestic Wire - DW

PAYEE ACCOUNT
897897

TRANSACTION DATE
03/02/2021

Payment Information

Amount To Send
AMOUNT
\$ 0.00

Payment Method
Available payment types affected by date
SELECT TYPE
Expedited Payment (Wire fees may apply)

Sending From
FROM ACCOUNT
Select

Purpose Of Wire
Optional
0/16

Message To Payee
LINE 1
Optional
[more](#)

Click to add a message line

To include more than a one-line message to the payee, click the **more** link to add an additional message line.

Collect Payment

The **Collect Payment** option lets you collect a debt from a payer set up in the Payee Directory.

To collect a payment:

1. From the **Initiate Payment** drop-down menu, select **Collect Payment**.
2. Use the **Payee Name** drop-down menu to select a payer.
3. A default payee account appears. If needed and available, select a different account.
4. Today's date appears as the default transaction date. If needed, use the drop-down calendar to select a different date.
5. Enter an amount to collect.
6. Enter a maximum eighty-character memo that will be sent along with the payment.
7. When you are finished, click **Submit**.
The Request Payment confirmation pop-up window appears.
8. Click **Continue**.

Loan Payment

The **Loan Payment** option lets you pay a loan to a qualified payee in the Payee Directory.

To pay a loan:

1. From the **Initiate Payment** drop-down menu, select **Loan Payment**.
2. Use the **Loan Account** drop-down menu to select the account on which the loan is drawn.
3. Use the **Funding Account** drop-down menu to select a funding account set up by the administrator.
4. Use the **Payment Options** drop-down to select an option:
5. Enter a payment amount.
6. Enter a maximum eighty-character memo that will be sent along with the payment.
7. When you are finished, click **Submit**.
The Submit Payment confirmation pop-up window appears.

8. Click **Continue**.

Employee Payments

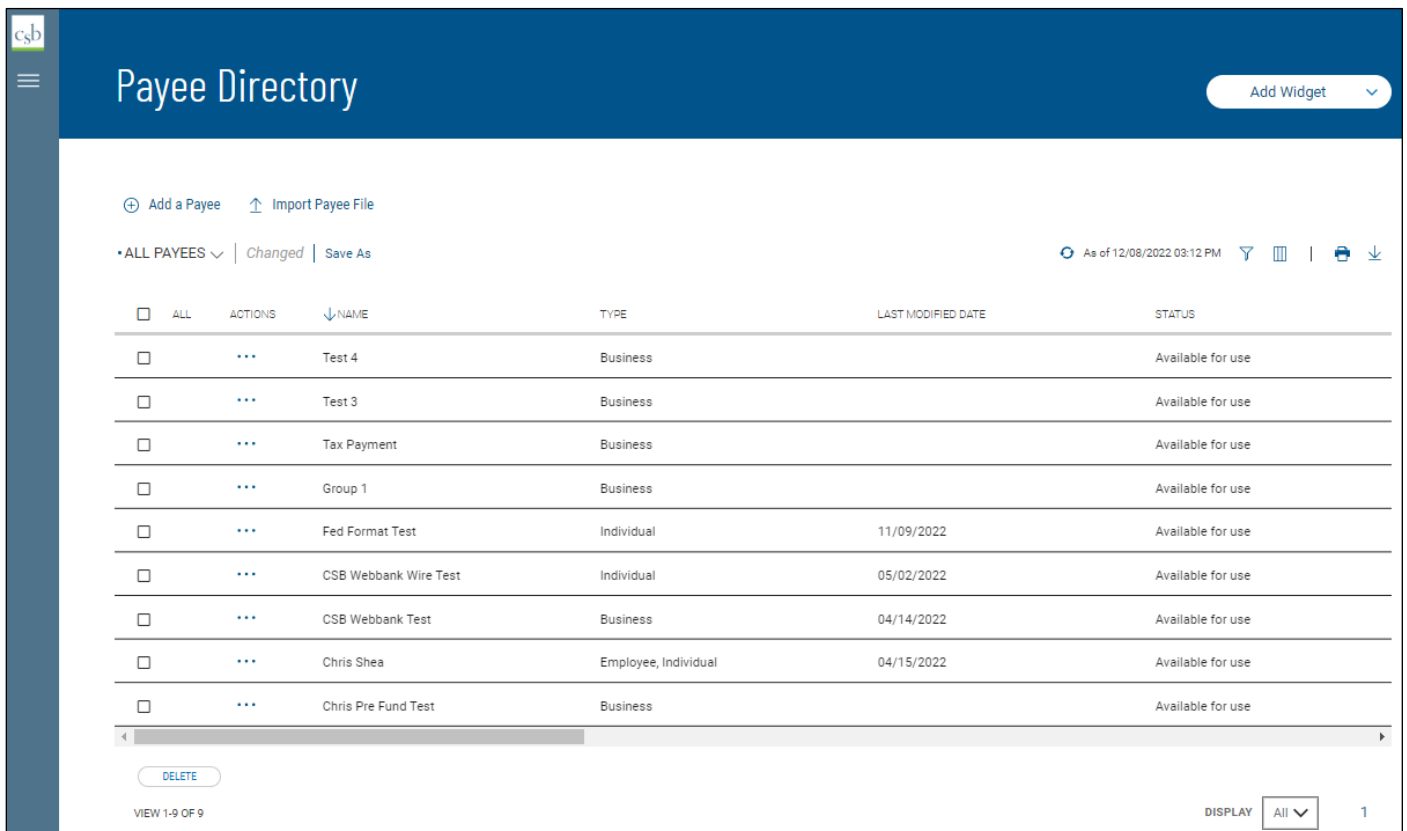
The **Employee Payment** option lets you pay an employee set up in the Payee Directory.

To pay an employee:

1. From the **Initiate Payment** drop-down menu, select **Employee Payment**.
2. Enter a payment name, for example, *Reimbursement Expense*.
3. Today's date appears as the default transaction date. If needed, use the drop-down calendar to select a different date.
4. Use the **From Account** drop-down menu to select the from account.
5. Enter a brief (10 characters maximum) description of the payment.
The Payee Information section displays the employee name, ID, account number, and last amount of payment, if available.
6. In the **This Amount** box, enter the amount of the current payment.
7. (optional) Enter a brief memo.
8. When you are finished, click **Submit for Approval**.
The Submit Payment confirmation pop-up window appears.
9. Click **Continue**.

Payee Directory

The Payee Directory is a list of those companies and individuals to whom you make regular payments. Once you have added payees to the system, they will be available for selection in the **Receiver Information** section of payment screens.



<input type="checkbox"/>	ALL	ACTIONS	NAME	TYPE	LAST MODIFIED DATE	STATUS
<input type="checkbox"/>	...	Test 4	Business			Available for use
<input type="checkbox"/>	...	Test 3	Business			Available for use
<input type="checkbox"/>	...	Tax Payment	Business			Available for use
<input type="checkbox"/>	...	Group 1	Business			Available for use
<input type="checkbox"/>	...	Fed Format Test	Individual		11/09/2022	Available for use
<input type="checkbox"/>	...	CSB Webbank Wire Test	Individual		05/02/2022	Available for use
<input type="checkbox"/>	...	CSB Webbank Test	Business		04/14/2022	Available for use
<input type="checkbox"/>	...	Chris Shea	Employee, Individual		04/15/2022	Available for use
<input type="checkbox"/>	...	Chris Pre Fund Test	Business			Available for use

DELETE

VIEW 1-9 OF 9

DISPLAY All 1

The Payee Directory list displays the following information for each payee:

- Name
- ID#
- Type - Business, Individual, or Employee
- Contact Person

Adding a Payee

To add a new payee to the directory:

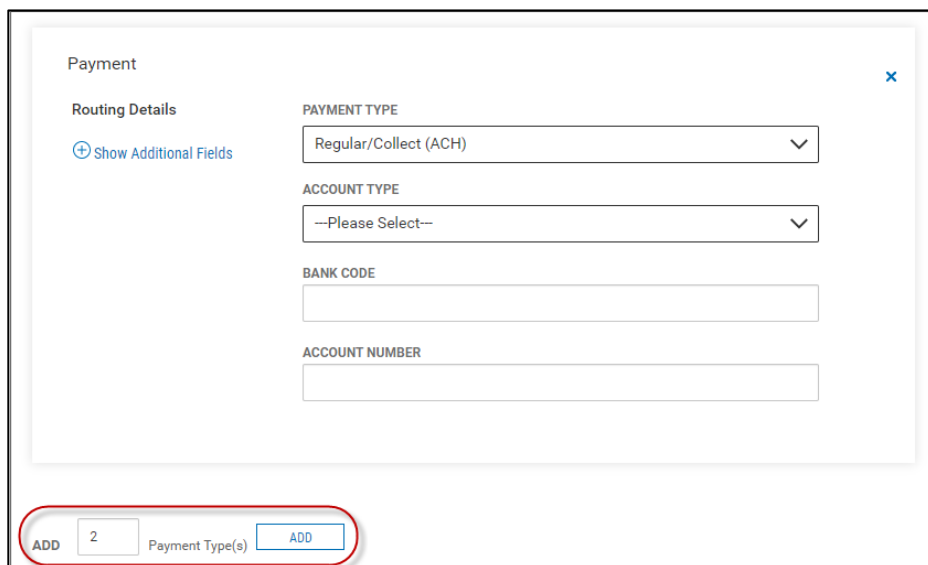
1. From the Slide-out menu, select **Payee Directory**.
2. Click Add a Payee

The screenshot shows the 'Add Payee' form. The 'PAYEE DETAILS' section has 'Payee Types' with 'Business' selected. The 'Payee Information' section has fields for 'BUSINESS NAME' and 'ID #'. The 'Payment' section has fields for 'PAYMENT TYPE', 'ACCOUNT TYPE', 'BANK CODE', and 'ACCOUNT NUMBER'. At the bottom, there is an 'ADD' button, a text input with '1', a 'Payment Type(s)' label, and another 'ADD' button. At the very bottom are 'SUBMIT' and 'CANCEL' buttons.

3. Check the appropriate **Payee Types** box: **Business**, **Individual**, or **Employee**.
4. Enter the business or individual name of the payee.
5. (optional) Enter a unique identifier for the payee.
6. (optional) To add contact information for this payee, click **Show Additional Fields**.
7. (optional) Complete the contact information, including:
 - Name
 - Email Address(es)
 - Phone number and extension
 - Mobile phone number and fax number

Note: Your version of the application may be configured so that you can add up to two intermediary banks to contact information. If so, use the Bank Code drop-down menu(s) to select an intermediary bank or banks by code.

8. In the **Payment** section, under **Routing Details**, use the **Payment Type** drop-down menu to select a default type: ACH, Wire - Domestic, or Wire - International.
9. Use the **Account Type** drop-down menu to select a type: Checking or Savings.
10. Enter the payee bank code.
11. Enter the payee account number.
12. (optional) To add payee address information for this payee, click **Show Additional Fields**, and enter up to three address lines.
13. To add a payment type or types, enter the number of types you want in the **Add** text box, and then click the **Add** button.



14. When you have finished, click **Submit**.

Viewing a Payee


Select the appropriate payee, and in the **Actions** column, click the ellipses (...), and from the drop- down menu, select **View**.

Modifying a Payee

1. Select the appropriate payee, and in the **Actions** column, click the ellipses (...), and from the drop- down menu, select **Modify**.
2. In the Modify Payee screen, make changes to the payment as needed, and then click **Modify**.

Approving a Payee


The Payee Directory may be configured so that a new payee must be approved before it becomes available for payments in the Payment Center.

1. Select the appropriate payee or payees, and in the **Select** column, check the **Select** checkbox.
2. Click the **Approve**  button.

Deleting a Payee

In the **Actions** column, click the ellipses (...), and from the drop-down menu, select **Delete**.

OR

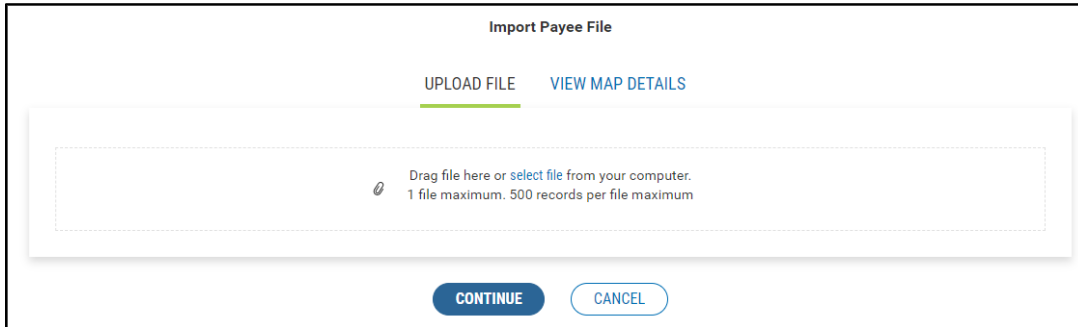
To delete multiple payees, in the **Select** column check the boxes corresponding to the desired payees, and then click the **Delete**  button.

Import Payee File

Through the [Payee Directory](#), you will be able to import payees eligible for [Simplified Payments](#). Payees can be imported in comma-delimited format from an external file. Import is facilitated by an import map that was created by administrative users. For more information, consult your administrator.

To import a payee file:

1. From the Slide-out menu, select **Payee Directory**.
2. Click **Import Payee File**.



3. Do one of the following:
 - Drag and drop the file onto the widget.
 - Click the screen, then browse for and select the desired file.
4. Click **Continue**
 - In the import is successful, the imported payee is added to the Payee Directory widget and appears in the list view. The **Entry Method** column will reflect this payee as *Imported free form*. Note that if the Payee Directory is configured so that a new payee must be approved before it becomes available for payments in the Payment Center, imported payees will need to be approved as well.
 - If the import is unsuccessful, the system will provide detailed information about errors encountered while trying to upload the file. You can click the **Try Again** button or modify the file so that it can be uploaded successfully.

Viewing Import Map Details

The payee file import map defines field positions and other features that determine how fields in the original payee file are imported into the system.

To view map details:

1. From the Slide-out menu, select **Payee Directory**.
2. Click **Import Payee File**
3. Click View Map Details.

Import Payee File

UPLOAD FILEVIEW MAP DETAILS

Map Details

TYPE Delimited

LAST USED 10/19/2020 10:09:16 PM

LAST USED BY Ewan

Map Parameters

DELIMITER Comma(,)

SKIP HEADER RECORD Yes

STRIP QUOTES Yes

File Layout

FIELD POSITION

FIELD NAME

REQUIRED FIELD

1	Payee Name (20)	Yes
2	Nick Name (15)	No
3	Business Payee (1)	Yes
4	Individual Payee (1)	Yes
5	Employee Payee (1)	Yes
6	Contact Name (35)	No
7	Email1 (255)	No
8	Email2 (255)	No

Sample File

CONTINUE

CANCEL

Viewing a Sample Import File

A sample import file is provided to illustrate the proper layout of details in payee files.

To view a sample payee import file:

1. From the Slide-out menu, select **Payee Directory**.
2. Click **Import Payee File**.
3. Click **View Map Details**.
4. Click the **Sample File** link on the right side of the screen.
5. Review the sample file in Excel format, observing the formatting of file elements.

Reporting

Balance & Transaction Reporting

The Balance & Transaction Reporting workspace contains a widget that displays account balance and activity information. In addition, it contains the [Transaction Search](#) widget, which lets you search for transactions by account.

If you are entitled to a small number of accounts (under 20), two views are available to you in the Balance & Transactions Reporting widget. For those with more than 20 accounts, only List view will be available.

To see account information displayed as a series of easily readable tiles, click the left side of the **Tile/List** icon



The screenshot shows the 'Balance & Transaction Reporting' workspace. At the top, there are tabs for 'ALL ACCOUNTS', 'CUSTOM REPORTING', and 'ACCOUNT ACTIVITY'. Below these, a toggle switch is set to 'Tile' view. The main area displays two account tiles under the heading 'Deposit Accounts'. The first tile is for 'TEST INFO IMAGE NICKNAME' with account number ****3036 and a current available balance of \$0.09. The second tile is for 'ANALYZED BUSINESS CHECKING' with account number ****8885 and a current available balance of \$23.56. Each tile has a right-pointing arrow.

To see account information displayed in tabular fashion, click the right side of the Tile/List icon. Then click the plus signs to the left of the account names to view the lists of accounts.

The screenshot shows the 'Balance & Transaction Reporting' workspace in 'List' view. The toggle switch is set to 'List'. At the top right, summary statistics are shown: 'TODAY'S OPENING LEDGER' at \$48,782.92 and 'CURRENT AVAILABLE' at \$52,400.46, with a note 'THESE BALANCES REFLECT ALL ACCOUNTS'. Below this, a table lists the accounts. A mouse cursor is hovering over the 'ALL ACCOUNTS' dropdown. At the bottom right, there is a 'DISPLAY' button and a dropdown menu set to 'All'.


ACCOUNT NAME	ACCOUNT NUMBER	TODAY'S OPENING LEDGER	CURRENT AVAILABLE
Analyzed Business Checking	****8885	48,033.78	51,651.35
test info image nickname	****3036	749.14	749.11



The Balance & Transaction Reporting widget displays the information for the following account types:

- Deposit
- Loan
- Investment
- Other Accounts


The summary balance information provided for deposit and loan accounts includes yesterday's value and today's position balances. For loan accounts, the displayed information includes current principal and current available balances. For Other Accounts, the summary information includes closing available and available balances.

All Accounts details list view

1. Click on + to view more information. You can also view the account details by clicking on the account name link.
2. Click on the  icon to unlock masking view and view the full Account Number.
3. Click on the account name to view the Deposit Account details screen.



Balance & Transaction Reporting



Add Widget 

ALL ACCOUNTS

CUSTOM REPORTING

ACCOUNT ACTIVITY

WIRE DETAIL



— Deposit Accounts


TODAY'S OPENING LEDGER







CURRENT AVAILABLE

\$23.65

\$23.65

THESE BALANCES REFLECT ALL ACCOUNTS


ALL ACCOUNTS 

 As of 04/11/2023 08:03 AM   |   

ACCOUNT NAME	ACCOUNT NUMBER	TODAY'S OPENING LEDGER	CURRENT AVAILABLE
Analyzed Business Checking	****8885	23.60	23.60
test info image nickname	****3036	0.05	0.05

VIEW 1-2 OF 2

DISPLAY

All 

1

Viewing Account Details

To view detail information for an account, click the account name in either Tile or List view:

[ALL ACCOUNTS](#) [CUSTOM REPORTING](#) [ACCOUNT ACTIVITY](#)

Loan Accounts

COMMERCIAL LOAN

ACCOUNT NUMBER
****1782

CURRENT PRINCIPAL
\$483,333.32

Loan account summary in Tile view

[ALL ACCOUNTS](#) [CUSTOM REPORTING](#) [ACCOUNT ACTIVITY](#)

— Loan Accounts

ALL ACCOUNTS ▾

ACCOUNT NAME	ACCOUNT NUMBER	ACCOUNT TYPE
Commercial Loan	****1782	IL

Loan account summary in List view

Detailed information appears which includes Date, Transaction, Credit/Payment, and Debit/Draw. As well as general information about the loan.

< Loan Account Details

GENERAL LOAN ACCOUNT

ACCOUNTS
Commercial Loan - ****0004 ▾
[Assign Nickname](#)

Balances as of 03/04/2021
CURRENT PRINCIPAL \$7,778.18 CURRENT AVAILABLE \$7,779.16

General Information

General Information
LOAN TERM
0

TRANSACTION FOR
03/12/2023 - 04/11/2023

ALL TRANSACTIONS ▾

As of 04/11/2023 07:36 AM


DATE	TRANSACTION	CREDIT / PAYMENT	DEBIT / DRAW	PRINCIPAL	INTEREST	OTHER
04/10/2023	Blue Shield of C Claims CCD		43,991.99			
04/10/2023	WEB TXFR FROM 123456789	45,008.88				

It also displays transactions associated with the account. Use the calendar icon to select a date or range of dates to filter the transactions list.


Note: Your version of the Business Online Banking may be configured so that you see running balances for current-day transactions in the detail screen for deposit accounts. If your version is enabled for running balances, they will be drawn from your financial institution's core banking system and displayed in the Running Balance column.

DEPOSIT ACCOUNT					
Account Name A 01234567890 Default name: A Edit Nickname Reset to default					
Balances as of 04/17/2020 03:11 PM \$17,701.10 CURRENT AVAILABLE \$19,900.08 CLOSING AVAILABLE \$15,502.00 TODAY'S OPENING LEDGER \$17,701.10 CURRENT AVAILABLE					
Transactions for 04/11/2020 - 04/17/2020					
DEFAULT VIEW As of 04/17/2020 8:45 PM					
VALUE DATE	DESCRIPTION	TRANSACTION DESCRIPTION	DEBIT	CREDIT	RUNNING BALANCE
04/17/2020	Electronic Transfer	Blue Shield of C Claims CCD	500.00		17,701.10
04/17/2020	Electronic Transfer	Web TXFR From 00887799...	7,800.15		18,201.10
04/17/2020	Electronic Transfer	Blue Shield of C Claims CCD		450.25	26,001.25
04/17/2020	Electronic Transfer	Web TXFR From 00887799...	753.14		25,551.00

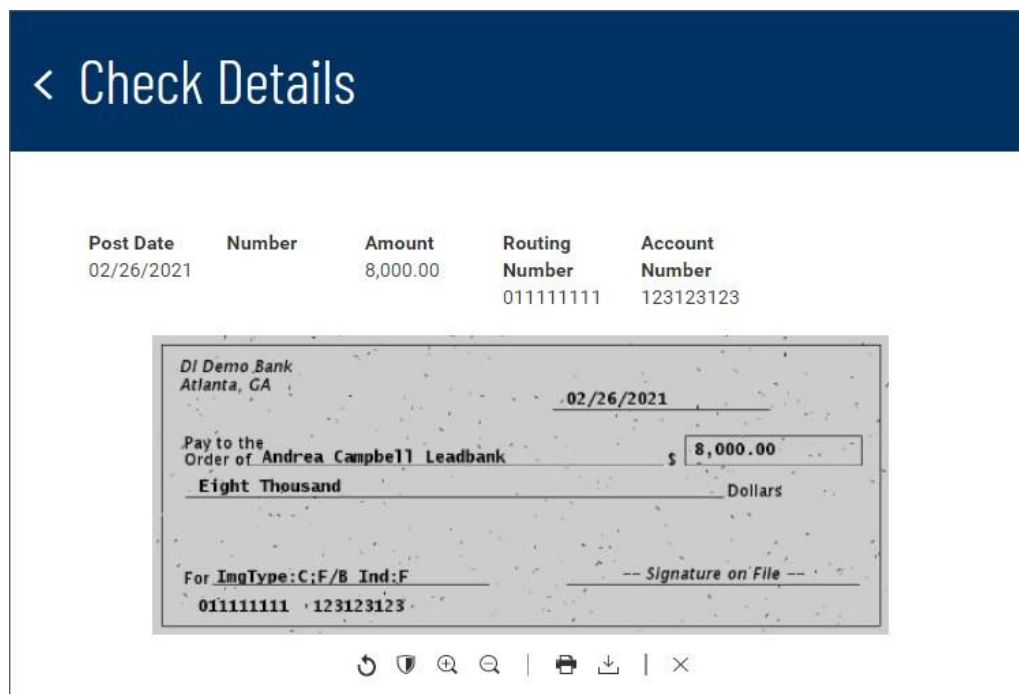
Viewing Check Images in Account Detail Screens

Transaction details for an account can include check images, when available. If a check is associated with a listed transaction, the check icon  will appear.

Currently only paid check images drawn on Cambridge Savings bank are available to view.

< Deposit Account Details					
DEPOSIT ACCOUNT					
ACCOUNTS Operating Account - ****0001 Assign Nickname					
Balances as of 04/11/2023 07:47 AM TODAY'S OPENING LEDGER CURRENT AVAILABLE \$188,654.87 Not Available					
TRANSACTIONS FOR 04/05/2023 - 04/11/2023					
ALL TRANSACTIONS As of 04/11/2023 07:47 AM					
DATE	DESCRIPTION	TRANSACTION DESCRIPTION	DEBIT	CREDIT	CUSTOMER REFERENCE
Pending	Electronic Transfer	Blue Shield of C Claims CCD Wayne...	43,991.99		
Pending	Electronic Transfer	WEB TXFR FROM 123456789 08304...		45,008.88	
04/10/2023	Returned Item	RETURNED DEPOSITED ITEM	546.70		
04/10/2023	Book Transfer Debit	TRANSFER TO 8440676930	35.00		
04/10/2023	Outgoing Transfer	WITHDRAWAL WIRE TRANSFER	2,500,000.00		
04/10/2023	Check Paid	CHECK INCLEARING	 60.00		54542

Click the icon to see an image of the associated check.



The icons below the image allow you to manipulate it.

Rotate the image

Reverse the image (black becomes white and vice versa)

Zoom in and out

Print the image

Download the image

X Close the image

Assigning and Changing Account Nicknames

For each account, you can assign an account nickname that can displayed for all users. Note that the following loan account is listed by the customer-specific nickname *My Checking*, but the default name of the account is *Checking*.

DEPOSIT ACCOUNT

ACCOUNTS

My checking - 123123123

▼

Default name: Checking

[Edit Nickname](#) [Reset to default](#)

To assign or change a nickname:

1. Click **Edit Nickname**.

2. Enter the new nickname in the text box and click **Save**.
3. Click **Continue** in the confirmation pop-up window.

To reset the account name to the default name, click **Reset to default**.

Making Quick Transfers in Tile View

In Tile view, accounts whose tiles have a blue arrow → in the upper-left corner are From accounts. You can make a quick transfer in Tile view by dragging and dropping a From account tile onto the tile representing another account. When you start the drag-and-drop process, the application will gray-out those accounts that are not To accounts, telling you which are ineligible for a transfer.

Once you have placed the From account tile on an available To account tile, the Initiate Transfer dialog will appear with the From and To accounts prefilled. You can then enter an amount and change the From and To account information if necessary.

When you have finished, click **Submit**.

Custom Reporting

The “**Custom Reporting**” workspace allows you to create a single report with one or multiple accounts including balances, transactions, and total debits and credits.

How to create a Custom Report

1. Click on Balance & Transaction Reporting from the main menu.

2. Select Custom Reporting.
3. Under Report Options select "New Report"
4. Enter a date or a date range under the Date menu.

The screenshot shows the 'Balance & Transaction Reporting' page. The 'CUSTOM REPORTING' tab is active. In the 'REPORT OPTIONS' section, 'New Report' is selected from a dropdown menu. Below it, there is a 'Manage Reports' link. In the 'DATE' section, a date range dropdown is open, showing options: 'Today', 'Previous Business Day', 'Last 7 days', 'Month to Date', 'Last Month', and 'Custom Range'. In the 'REPORT CRITERIA' section, 'ACCOUNT TYPE' is set to 'Deposit Accounts'.

5. Select Account Type.
6. Select the accounts to include in your report.
7. Select the appropriate Criteria - Status Balances, Daily Transaction Totals, and/or Transactions.
8. Enter a name for your report and Click Save Report.

The screenshot shows the 'REPORT CRITERIA' section. 'ACCOUNT TYPE' is set to 'Deposit Accounts'. Under the 'Include' section, three options are checked: 'Status Balances', 'Daily Transaction Totals', and 'Transactions'. A 'Filter' dropdown menu is open, showing two accounts: 'Analyzed Business Checking - xxxxx8885...' and 'test info image nickname - xxxxx3036'. At the bottom, the 'Save report' checkbox is checked, and the report name is 'Previous Day'. There are buttons for 'RUN REPORT', 'EXPORT', and 'CLEAR'.

Note: If you would like to unmask the account numbers in your report, click on the padlock icon to unmask accounts. When the padlock is on the locked position the account numbers in the report view screen and on the printed report will be masked. The account numbers in the export file will not be masked.

9. Click Run Report to launch the query for the selected report criteria.

ALL ACCOUNTS
CUSTOM REPORTING
ACCOUNT ACTIVITY
WIRE DETAIL

REPORT OPTIONS

New Report
▼

Modify Criteria

PRINT
EXPORT
▼

Manage Reports

1 Account - 02/01/2023 - 02/08/2023

Expand account

▼

Analyzed Business Checking ****8885

Period: 02/01/2023 - 02/08/2023

FIRST DAY OPENING LEDGER

LAST DAY CLOSING LEDGER

TOTAL CREDITS (1)

TOTAL DEBITS (1)

\$48,029.80

\$48,033.78

\$1.00

\$1.00

▼

Status Balances Analyzed Business Checking ****8885

FIRST DAY (02/01/2023)	AMOUNT	LAST DAY (02/08/2023)	AMOUNT
Opening Ledger	48,029.80	Opening Ledger	48,029.80
Closing Ledger	48,033.78	Closing Ledger	48,033.78
Opening Available	48,029.80	Opening Available	48,033.78
Closing Available	48,029.80	Closing Available	48,029.80
Average Closing Available MTD	48,033.78	Average Closing Available MTD	48,033.78
Total Credits (0)	0.00	Total Credits (1)	1.00
Total Debits (0)	0.00	Total Debits (1)	(1.00)

▼

Transaction Totals Analyzed Business Checking ****8885

02/08/2023		AMOUNT	DEBITS	AMOUNT
CREDITS				
Total Credits (3)		3.00	Total Debits (3)	(1.00)
Total ACH Credits (0)		0.00		
Total ACH Debits (0)		0.00		

▼

Transactions Analyzed Business Checking ****8885

DATE	TRANSACTION TYPE	TRANSACTION DESCRIPTION	DEBITS	CREDITS	BANK REFERENCE	CUSTOMER REFERENCE	RUNNING BALANCE
02/08/2023	Deposit	Remote Deposit	-	1.00	930970020	-	48,033.78
02/08/2023	Check	Check	1.00	-	930970030	000000000001582	48,032.78

Notes:

- Each account included in the report begins with an account header containing the account name, number, balance information, total count, and amount for credit and debits.
- Status Balances, Transactions Totals, and Transactions are displayed below the account number header. By default, the status balances section is open, transaction totals and transactions sections are closed to reduce the amount of scrolling that may be required to view the full report.
- Status Balances includes first day and last day balances for the period selected.
- Transaction Totals includes total credits and debit counts and amounts per day for the period selected.
- Transactions includes all transactions for the period selected with the running balance.

10. To rerun a saved report, select your report from the Report Options menu and click “Run Report”.

ALL ACCOUNTS
CUSTOM REPORTING
ACCOUNT ACTIVITY
WIRE DETAIL

REPORT OPTIONS

New Report
▼

DATE

02/06/2023

New Report
90 days activity
Last 7 days
Previous Day
Test Report
test123

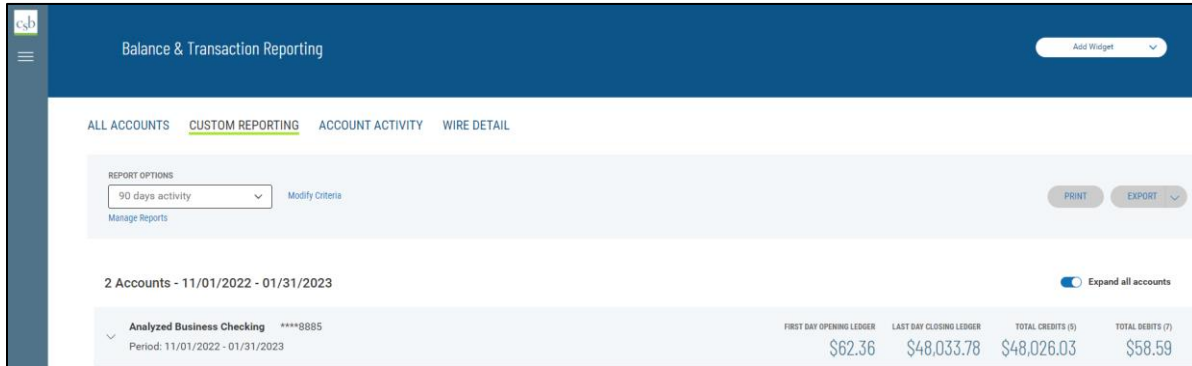
▼

ACCOUNTS

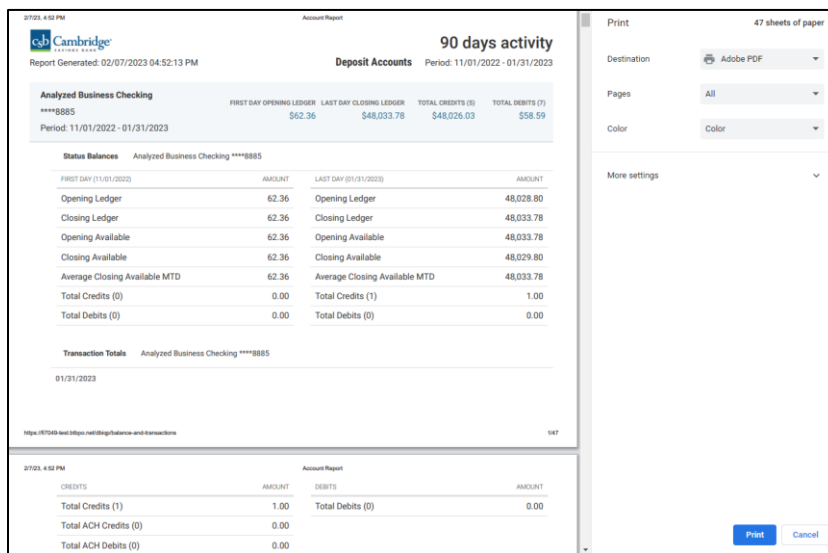
Select
▼

How to Print a Custom Report

1. Once the report is run click on the Print tab

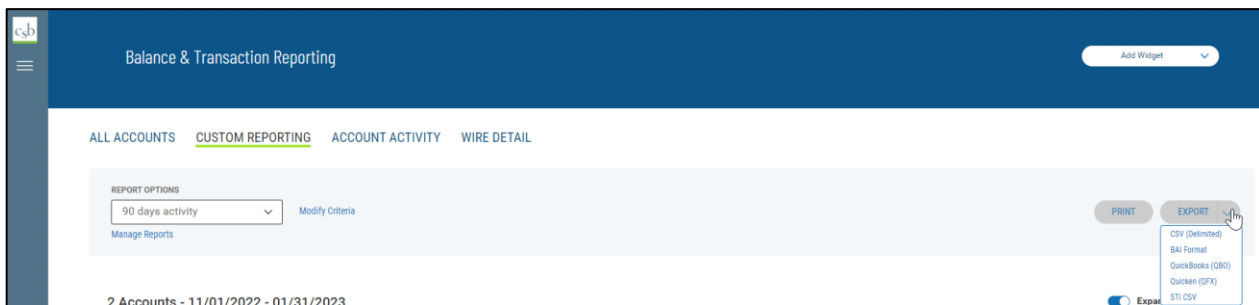


Note: Printing is defaulted to PDF and landscape orientation. Each account begins in a new page on the printed report.



How to Export a Custom Report

1. To export a report, click on the Export tab.
2. Click on Export, the exported file is then created.



Note: The Export button has a default format of CSV delimited, however, you can select other formats from the drop-down menu including BAI, Quickbooks, Quicken and STI CSV.

How to Delete a Custom Report

1. Select your report from the Report Options.
2. Click on the Manage Reports link.
3. Under the Manage My Saved Reports workspace select a report and click Delete.

The screenshot shows the CSB Balance & Transaction Reporting interface. The top navigation bar is dark blue with the CSB logo on the left. Below the navigation bar, there are four tabs: ALL ACCOUNTS, CUSTOM REPORTING (which is highlighted with a green underline), ACCOUNT ACTIVITY, and WIRE DETAIL. Under the CUSTOM REPORTING tab, there is a section titled REPORT OPTIONS. It contains a dropdown menu with '90 days activity' selected, a 'Modify Criteria' link, and a 'Manage Reports' link.

Manage My Saved Reports						
<input type="checkbox"/> ALL	ACTIONS	REPORT NAME	DATE	ACCOUNT TYPE	SHARED	
<input type="checkbox"/>	Delete	90 days activity	11/01/2022-01/31/2023	Deposit	Yes	
<input type="checkbox"/>	Delete	Last 7 days	Last 7 days	Deposit	No	
<input type="checkbox"/>	Delete	Previous Day	02/06/2023-02/06/2023	Deposit	No	
<input type="checkbox"/>	Delete	test123	Last 7 days	Deposit	No	
DELETE						

How to Modify a Custom Report

1. To Modify a report, click on the **Modify Criteria** link.
2. Modify the criteria of the report and click **Run**. The report will run based on the modified criteria selections, however, changes will not be saved. A message stating *"changes to this report will not be saved"* is displayed.

This screenshot is identical to the one above, showing the CSB Balance & Transaction Reporting interface with the CUSTOM REPORTING tab selected. It displays the REPORT OPTIONS section with a dropdown menu set to '90 days activity', a 'Modify Criteria' link, and a 'Manage Reports' link.

How to Share a Custom Report

Saved reports can be shared with all permitted users with the same company ID. It's important to note that when a report is shared, users will only see account numbers, and balance and transactions for the accounts they are permitted to.

1. Select a report from the Report Options.
2. Enable the "Make available to others" toggle. A confirmation that the report is set to shared is displayed. You can also click this toggle when creating a new report.

The screenshot shows the 'Balance & Transaction Reporting' page. The 'CUSTOM REPORTING' tab is active. In the 'REPORT OPTIONS' section, a dropdown menu shows '90 days activity'. The 'DATE' field displays '11/01/2022 - 01/31/2023'. A toggle switch labeled 'Make available to others (report must be saved)' is currently turned on.

Note: You'll be able to share your own reports, however, you are not able to share reports that have been created by other users and shared with you

The Manage reports list view includes a column to identify which of your reports have been shared. If you want to keep your report private, make sure the *"Make Available to others"* toggle is not checked.

Manage My Saved Reports					
<input type="checkbox"/> ALL	ACTIONS	REPORT NAME	DATE	ACCOUNT TYPE	SHARED
<input type="checkbox"/>	Delete	90 days activity	11/01/2022-01/31/2023	Deposit	Yes
<input type="checkbox"/>	Delete	Last 7 days	Last 7 days	Deposit	No
<input type="checkbox"/>	Delete	Previous Day	02/06/2023-02/06/2023	Deposit	No
<input type="checkbox"/>	Delete	test123	Last 7 days	Deposit	No
DELETE					

Account Activity

Select the **Account Activity** tab to see transactions made on a given account or accounts.

1. Use the **Accounts** tab to select one or more accounts.
Note: Selecting 20 or fewer accounts is recommended for same day reporting.
2. Enter a date or range of dates, OR use the **Calendar** icon to select from the following:
 - Today
 - Previous Business Day
 - Month to Date
 - Quarter to Date
 - Year to Date
 - Custom Range

If you select **Custom Range**, use the pop-calendar to select the first and last days of the range, and then click **Apply**.

DATE

TRANSACTION TYPE

Optional

23 Jul 2019 - 23 Jul 2019

Select

Today

Previous Business Day

Previous Month

Month to Date

Quarter to Date

Year to Date

Custom Range

<

Jun 2019

Jul 2019

Su	Mo	Tu	We	Th	Fr	Sa	Su	Mo	Tu	We	Th	Fr	Sa
26	27	28	29	30	31	1	30	1	2	3	4	5	6
2	3	4	5	6	7	8	7	8	9	10	11	12	13
9	10	11	12	13	14	15	14	15	16	17	18	19	20
16	17	18	19	20	21	22	21	22	23	24	25	26	27
23	24	25	26	27	28	29	28	29	30	31	1	2	3
30	1	2	3	4	5	6	4	5	6	7	8	9	10

23 Jul 2019 - 23 Jul 2019

Cancel

Apply

- (optional) Use the **Transaction Type** drop-down to select a type, for example, **Credit** or **Paid Checks**.
- (optional) Enter a transaction amount, OR click **Range**, and then enter a range of amounts. If you want to enter one amount instead, click **Single**.
- (optional) If you selected **Paid Checks** as the type, enter a check number, OR click **Range**, and then enter a range of numbers. If you want to enter one check number instead, click **Single**.
- Click **Submit**.

<

View Account Activity

REPORT CRITERIA

ACCOUNTS

14 Accounts

DATE RANGE

Previous Month

TRANSACTION TYPE

Credit

As of 06/16/2022 11:58 AM

Filter

Print

Download

Share

DATE	ACCOUNT NAME	ACCOUNT NUMBER	TRANSACTION TYPE	TRANSACTION DESCRIPTION	DEBIT
05/31/2022		**** *	Credit	ACH ORIG - REVER...	
05/31/2022	Loan	****	Credit	Interest Receipt Internet Transfer from ...	
05/13/2022	Loan	****	Credit	Regular Payment Transfer from 10764...	44

VIEW 1-3 OF 3

DISPLAY

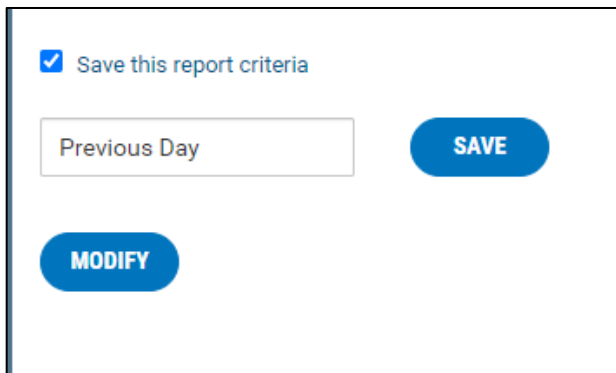
3

1

Customized Reports

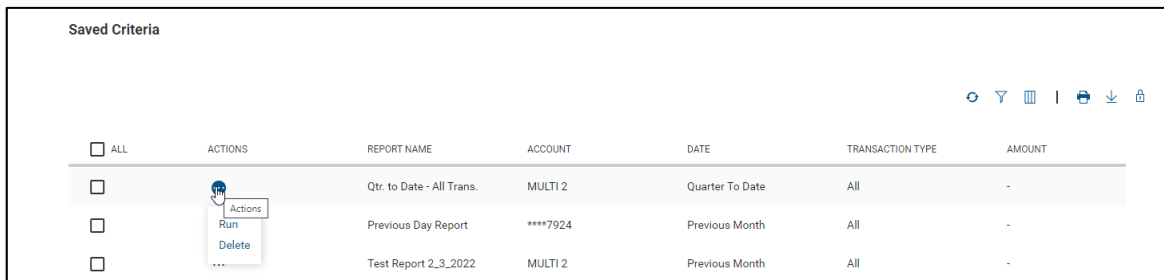
Account Activity tab in Account Summary widget provides you the convenience of creating a report saving frequently utilized Transaction Search criteria for reuse.

1. Select one or multiple accounts.
2. Select Date range.
3. Select Transaction Type
4. Select amount if searching for a specific amount.
5. Select Submit
6. Select “Save this report criteria”.
7. Enter Report name.
8. Click Save



A dialog box with a blue checkmark icon and the text "Save this report criteria". Below this is a text input field containing "Previous Day". To the right of the input field is a blue button labeled "SAVE". Below the input field is another blue button labeled "MODIFY".

9. Report will be saved.



A table titled "Saved Criteria" with columns: ALL, ACTIONS, REPORT NAME, ACCOUNT, DATE, TRANSACTION TYPE, and AMOUNT. The table contains three rows of saved criteria. A context menu is open over the first row, showing options: Actions, Run, Delete, and ...

<input type="checkbox"/> ALL	ACTIONS	REPORT NAME	ACCOUNT	DATE	TRANSACTION TYPE	AMOUNT
<input type="checkbox"/>	<div>Actions Run Delete ...</div>	Qtr. to Date - All Trans.	MULTI 2	Quarter To Date	All	-
<input type="checkbox"/>		Previous Day Report	****7924	Previous Month	All	-
<input type="checkbox"/>		Test Report 2_3_2022	MULTI 2	Previous Month	All	-

You can perform the following actions on the reports in the list:

- Click **Modify** to make changes to the details.
- Click **Delete** to remove a report from the list. You can also select the desired report in the list, and then click **Delete**.

The **Transaction Search** widget in the [Balance & Transaction Reporting](#) workspace lets you find transactions for a given account or accounts.

1. Use the **Accounts** tab to select one or more accounts.
2. Enter a date or range of dates, OR use the **Calendar** icon to select from the following:
 - Previous Business Day
 - Month to Date
 - Quarter to Date
 - Year to Date
 - Custom Range

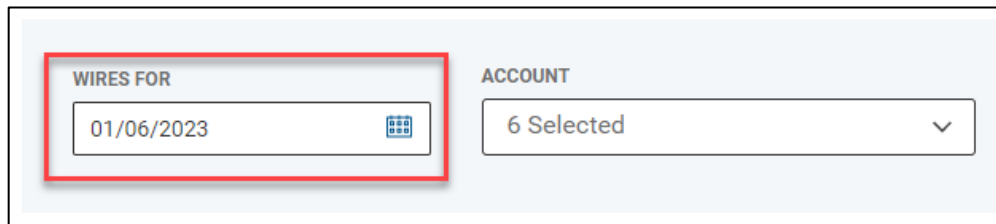
If you select **Custom Range**, use the pop-calendar to select the first and last days of the range, and then click **Apply**.

3. If you want to filter by more criteria, click Show Additional Filters.
4. (optional) Use the **Transaction Type** drop-down to select a type, for example, **Credit** or **Paid Checks**.
5. (optional) Enter a transaction amount, OR click **Range**, and then enter a range of amounts. If you want to enter one amount instead, click **Single**.
6. (optional) If you selected **Paid Checks** as the type, enter a check number, OR click **Range**, and then enter a range of numbers. If you want to enter one check number instead, click **Single**.
7. Click **Submit**.

Incoming Wire Detail Report

Wire Detail tab provides you the convenience of viewing incoming wire details posting to a given account or accounts.

1. Click the **“Wire Detail”** tab on the Balance and Transaction Reporting page.
2. Select the date in the **“Wires For”** field.



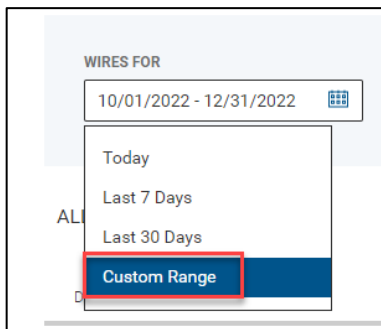
WIRES FOR

01/06/2023

ACCOUNT

6 Selected

Note: A date range can also be selected by choosing **“Custom Range”** in the drop down.



WIRES FOR

10/01/2022 - 12/31/2022

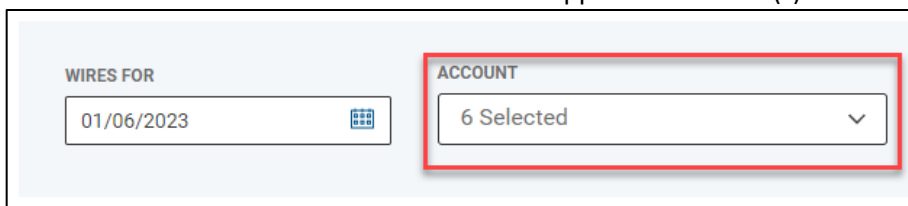
Today

Last 7 Days

Last 30 Days

Custom Range

3. Use the **“Account”** field to view wire detail for applicable account(s)



WIRES FOR

01/06/2023

ACCOUNT

6 Selected

Note: Multiple accounts can be selected at one time.

4. The Incoming Wire Detail will be displayed.

Balance & Transaction Reporting

Add Widget

ALL ACCOUNTS

CUSTOM REPORTING

ACCOUNT ACTIVITY

WIRE DETAIL

WIRES FOR

01/01/2023 - 04/30/2023

ACCOUNT

2 Selected

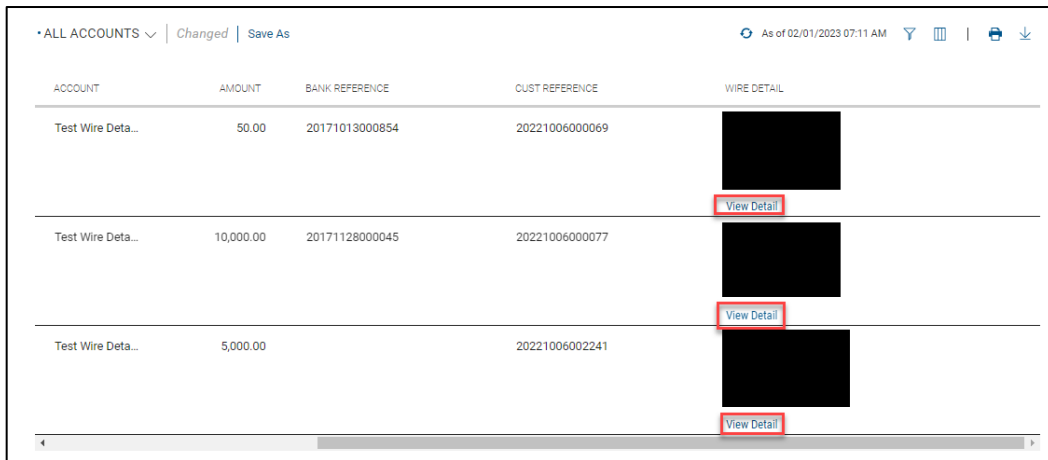
ALL ACCOUNTS

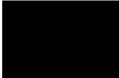


As of 04/11/2023 08:30 AM

DATE AND TIME	DESCRIPTION	ACCOUNT	AMOUNT	BANK REFERENCE	CUST REFERENCE
03/22/2023 12:04 PM	Incoming Wire	Analyzed Busi...	0.01	20230322000076	20230322000076
03/22/2023 11:26 AM	Incoming Wire	Analyzed Busi...	0.02	20230322000067	20230322000067

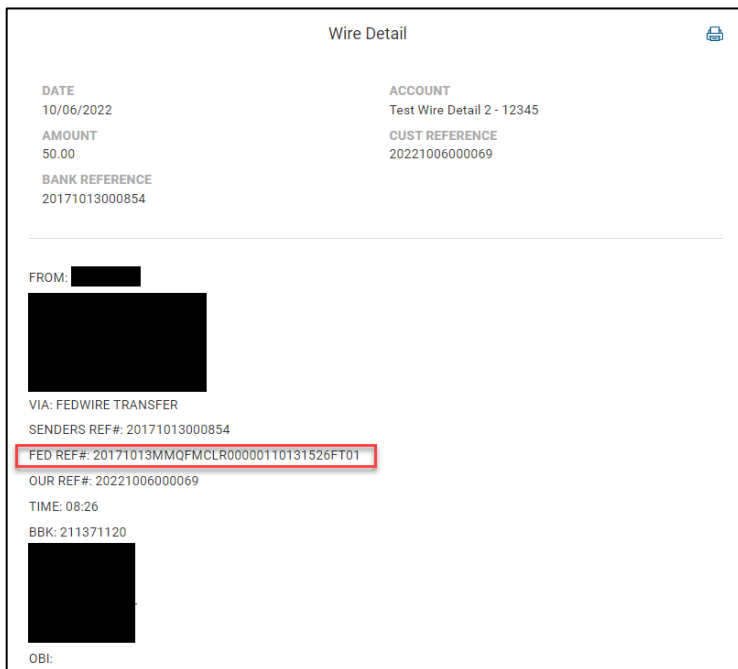
Note: Wire Detail List view can be printed or exported by clicking on the respective icons. Columns display and filters can be applied as well.

5. Click on the “**View Detail**” link to display a detailed report.



• ALL ACCOUNTS ▾	Changed	Save As	As of 02/01/2023 07:11 AM	🔍	📄	🖨️	⬇️
ACCOUNT	AMOUNT	BANK REFERENCE	CUST REFERENCE	WIRE DETAIL			
Test Wire Deta...	50.00	20171013000854	20221006000069				
				View Detail			
Test Wire Deta...	10,000.00	20171128000045	20221006000077				
				View Detail			
Test Wire Deta...	5,000.00		20221006002241				
				View Detail			

6. The Wire Detail report is displayed.



Wire Detail


DATE
10/06/2022

ACCOUNT
Test Wire Detail 2 - 12345

AMOUNT
50.00

CUST REFERENCE
20221006000069

BANK REFERENCE
20171013000854

FROM: 

VIA: FEDWIRE TRANSFER


SENDERS REF#: 20171013000854

FED REF#: 20171013MMQFMCLR00000110131526FT01

OUR REF#: 20221006000069

TIME: 08:26

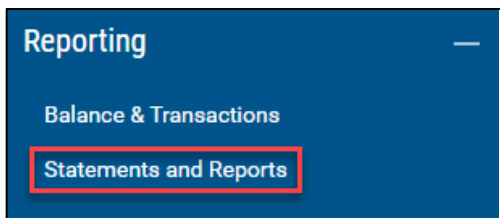
BBK: 211371120

OBI: 

Note: The Fed reference number for the incoming wire can be found under the FROM field. Report can be printed by clicking on the printer icon.

ACH Return & ACH Notice of Change Report

1. From the Home Page, click on the slide-out menu on the left side of the screen.
2. Expand the Reporting menu by clicking the ‘+’.
3. Click **Statements and Reports**.



Note: Customers receiving statements via Business Online Banking are still required to navigate to the **Statements and Notices** menu selection, located under **Other Services**, to retrieve statements.

4. Under the Report Type menu select **“Originated ACH Return NOC Report”**.

The screenshot shows the 'Statements and Reports' interface. At the top, there's a blue header with the title and an 'Add Widget' button. Below is a section for 'ELECTRONIC REPORTS' with a settings gear icon. Under 'Report Search Criteria', there are two fields: 'REPORT TYPE' and 'LOAD DATE'. The 'REPORT TYPE' dropdown menu is open, showing 'All Reports' and 'Originated ACH Return NOC Report', with the latter highlighted by a red box. The 'LOAD DATE' field shows a date range '01/11/2023 - 04/11/2023'. Below these fields, there are icons for refreshing, filtering, and exporting. A table at the bottom lists reports with columns: FILE, ACCOUNT NUMBER, ACCOUNT NAME, REPORT TYPE, LOAD DATE, and AS OF DATE. Two reports are listed, both for 'CAR202307500006.TXT' and 'CAR2023073000008.TXT', both with account number '****8885' and report type 'Originated ACH Return...'. The first report has a load date of '03/16/2023 01:57 AM' and the second has '03/14/2023 01:56 AM'.

Note: Archive history is 90 days.

5. Use the **Load Date** drop-down to select a date or date range for your report.
6. Click on the File Name to view the report detail. Reports can also be printed or exported using the icons on the right side of the screen. While viewing the report, click the print ICON to print the report.

The screenshot shows the detailed view of a report titled 'CAR2022334000013.TXT'. At the top, there's a blue header with a back arrow and the file name. Below is a section for 'ACH ACTIVITY SUMMARY' with a printer icon and a download icon highlighted by red boxes. The summary text states: 'THIS REPORT DETAILS ALL ACTIVITY THAT RELATES TO ACH TRANSACTIONS THAT WERE ORIGINATED ON YOUR BEHALF.' and 'THIS REPORT LISTS THE RETURN ITEMS PROCESSED TODAY. THEY WILL BE REFLECTED ON TODAY'S SETTLEMENT.' Below this is a table with columns: FILE REFERENCE, EFF DATE, COMPANY NAME, COMPANY ID, ENTRY DESCRIPTION, RETURN REASON TC, TRANSIT-ROUTING, AMOUNT, INDIVIDUAL NAME/ID OR IAT ACCOUNT NUMBER, and ACCOUNT NUMBER/ORIGINAL TRACE. The table contains one row for file '22277000193' dated '22-10-05' with an amount of '\$167.15' and a return reason of 'R01 - INSUFFICIENT FUNDS'. Below the table is a summary section with the following data: 'TOTAL CREDIT AMOUNT: \$0.00', 'TOTAL DEBIT AMOUNT: \$167.15', 'NUMBER OF DEBITS: 1', and 'NUMBER OF DEBIT PRENOTES: 0'. The footer indicates 'THE RETURNS LISTED ABOVE WERE DEBITED/CREDITED TO YOUR ACCOUNT:' and 'END OF STATEMENT'.

While viewing the report, click the export **ICON** to export the report.

< CAR2022334000013.TXT

1R3562-3 FI: 211371120 [REDACTED] ACCT: [REDACTED]
 A166 CAMBRIDGE SAVINGS BANK SETTLEMENT DATE: 10/06/2022
 81 WYMAN ST PAGE 1
 WALTHAM, MA 02451
 [REDACTED]

ACH ACTIVITY SUMMARY
 THIS REPORT DETAILS ALL ACTIVITY THAT RELATES TO ACH
 TRANSACTIONS THAT WERE ORIGINATED ON YOUR BEHALF.

0 III. ITEMS RETURNED -
 0 THIS REPORT LISTS THE RETURN ITEMS PROCESSED TODAY. THEY WILL
 BE REFLECTED ON TODAY'S SETTLEMENT.

FILE REFERENCE	EFF DATE	COMPANY NAME	COMPANY ID	ENTRY DESCRIPTION
22277000193	22-10-05	[REDACTED]	[REDACTED]	[REDACTED]

RETURN REASON TC	TRANSIT-ROUTING	AMOUNT	INDIVIDUAL NAME/ID OR IAT ACCOUNT NUMBER	ACCOUNT NUMBER/ORIGINAL TRACE
0 R01	27	211371502	\$167.15	[REDACTED]
			950196	(211371120000027)
			R01 -INSUFFICIENT FUNDS	-

0

\$167.15 DEBITS NUMBER OF DEBITS: 1
 NUMBER OF DEBIT PRENOTES: 0

THE RETURNS LISTED ABOVE WERE DEBITED/CREDITED TO YOUR ACCOUNT:
 TOTAL CREDIT AMOUNT: \$.00
 TOTAL DEBIT AMOUNT: \$167.15

-SECTION(S) III HAVE ACTIVITY. END OF STATEMENT

Note: The export is available in a .TXT format only.

Report Examples

Below are examples of the ACH Return Report and Notification of Change Report. Definitions and examples of data within each report are provided for your reference.

ACH Return Report:

Field Name

Return Reason

Transit – Routing

Amount

Individual Name / ID or IAT account number

Description

Provides the return code (return reason) for the original payment

Provides the Receiver's transit (routing) number

Provides the amount of the original payment

- Provides the Name of the Receiver (payee)
- Provides ID input by the sender. (payee) when originating the payment

Note: The ID field may be blank if an ID was not included when the payment was created

Account Number / Original Trace

- Provides the Receiver account number
- Provides the trace number

ACH ACTIVITY SUMMARY					
THIS REPORT DETAILS ALL ACTIVITY THAT RELATES TO ACH TRANSACTIONS THAT WERE ORIGINATED ON YOUR BEHALF.					
0III. ITEMS RETURNED -					
0 THIS REPORT LISTS THE RETURN ITEMS PROCESSED TODAY. THEY WILL BE REFLECTED ON TODAYS SETTLEMENT.					

FILE REFERENCE	EFF DATE	COMPANY NAME	COMPANY ID	ENTRY DESCRIPTION	
22277000193	22-10-05	ABC COMPANY	1234567890	ABC Company	

RETURN REASON TC	TRANSIT- ROUTING	AMOUNT	INDIVIDUAL NAME/ID OR IAT ACCOUNT NUMBER	ACCOUNT NUMBER/ ORIGINAL TRACE	

0 R01	27 211371502	\$167.15	JOHN SMITH 950196	5432112345 (211371120000027)	
			R01 -INSUFFICIENT FUNDS		
		\$167.15	DEBITS	NUMBER OF DEBITS:	1
				NUMBER OF DEBIT PRENOTES:	0
THE RETURNS LISTED ABOVE WERE DEBITED/CREDITED TO YOUR ACCOUNT:					
TOTAL CREDIT AMOUNT:				\$.00	
TOTAL DEBIT AMOUNT:				\$167.15	

Legend:

Return Reason = RED
 Receive Name = GREEN
 Receiver Acct = ORANGE
 Original Trace = ORANGE

ACH Notification of Change Report:

Field Name

TC Individual Name
 Individual ID

Transit Routing (TR)

Account Number
 Original Trace (Orig TRC)

Description

Provides the Receiver name
 Provides the ID input by the sender when originating the payment
 Provides the Receiver's transit (routing) number
 Provides the Receiver's account number
 Provides the original trace number for the original payment

ACH ACTIVITY SUMMARY					
THIS REPORT DETAILS ALL ACTIVITY THAT RELATES TO ACH TRANSACTIONS THAT WERE ORIGINATED ON YOUR BEHALF.					
II. NOTIFICATION OF CHANGE -					
THIS SECTION LISTS THE NOTIFICATIONS OF CHANGE RECEIVED FOR ACH ENTRIES ORIGINATED ON YOUR BEHALF. THE ORIGINAL ITEM INFORMATION IS FOLLOWED BY THE CORRECTED DATA. PLEASE MAKE THESE CHANGES TO YOUR RECORDS.					
FILE REFERENCE	EFF DATE	COMPANY NAME	COMPANY ID	ENTRY DESCRIPTION	
22245000294	22-09-02	ABC COMPANY	1234567890	PAYMENTS	
TC INDIVIDUAL NAME	INDIVIDUAL ID	TR	ACCOUNT NUMBER	ORIG TRC	
ABC COMPANY INC	L 0503	043000096	5432112345	211371120000013	
CHANGE TR TO:	054000030				
TOTAL CORRECTIONS:			1		

Legend:

Company Name = RED
 Receiver Acct = GREEN
 Original Trace = GREEN
 Change Information = ORANGE

User Management

From the User Management widget, you can manage Business Online Banking users and the functions they have access to.

ACTIONS	LOGIN STATUS	USER NAME	USER ID	USER TYPE	LAST LOGIN
...	Unlocked	Ankit Bharucha	abharucha	Admin	-
...	Unlocked	Android Testers	android	Admin	09/14/2022 08:51 AM
...	Unlocked	Angela Norberg	anorberg	Admin	-
...	Unlocked	Apple Store	apple	User	04/21/2022 02:59 AM
...	Unlocked	Mobile App Test	bottomline	Admin	06/03/2022 11:49 AM
...	Unlocked	Zach	bttest	Admin	06/03/2022 11:50 AM
...	Unlocked	Ian	bttest2	Admin	12/01/2022 08:44 PM
...	Unlocked	Chris Shea	chris	Admin	12/08/2022 03:14 PM
...	Unlocked	Chris Shea	chris3	Admin	12/02/2022 10:06 AM
...	Unlocked	Chris Shea	chris8	Admin	10/18/2022 10:00 PM

The User Management list displays the following information for all system users:

- User Name
- User ID
- User Type – Admin or User
- Last Login – Date and time of the last login to the system
- Permissions
- Status – Locked or Unlocked. To unlock or lock a user, click the current status; it will change to the opposite status

Selecting Tiles or List View

You can change the format in which User Management information is displayed. To see the information displayed in Tiles rather than List format, click the left side of the List/Tiles icon



Add New User



ALL USERS

As of 04/08/2022 12:36 PM

CORP ADMIN LAST LOGIN: 04/08/2022 10:01 AM	CorpAdmin USER ID	Admin USER TYPE	View User Summary
CORP USER1 LAST LOGIN: 04/08/2022 03:21 AM	CorpUser1 USER ID	User USER TYPE	View User Summary
CORP USER2 LAST LOGIN: 04/08/2022 03:21 AM	CorpUser2 USER ID	User USER TYPE	View User Summary

- To unlock a locked user in Tiles view, slide the **Locked** indicator to the left.



- To lock an unlocked user in Tiles view, slide the **Unlocked** indicator to the right.



Adding a New User

Adding a user to the system is a three-step process. First, you define the user, then assign entitlements, and finally assign limits.

To add a user:

- Click **Add New User**.

< Add New User

DEFINE USER

USER INFORMATION

USER ID

USER NAME

CONTACT NAME

PASSWORD

System Generated Password

☒ Send password via email

CONTACT INFORMATION

EMAIL

PHONE

Optional

> Add Contact Fields

ADMIN SETTINGS

ENABLE DATE

01/09/2020

USER TYPE

Admin

Cancel

NEXT

2. In the **Define User** section, enter a user ID, username, and contact name. The contact name could be the same as the user name.
3. In the **Contact Information** section, enter the user's email address.
4. (optional) Enter the user's phone number.
5. (optional) To enter contact information, click **Add Contact Fields**, and then enter an address line, city, state, and zip. If you need to add an additional address line, click **Add address line**.
6. In the **Admin Settings** section, accept the current date or use the **Calendar** icon to select a date in case you want to activate the user later than today's date.
7. Use the **User Type** drop-down menu to select the appropriate type: **Admin** or **User**. Admin users will have entitlements to maintain regular users.
8. Click Next to assign service entitlements.




Assigning Service Entitlements

The screenshot shows the 'Add New User' form in the CSB system. The form is divided into several sections. At the top, there is a header with the CSB logo and a back arrow. Below the header, the user ID 'TEST | TEST123' is displayed, along with an 'EDIT' link. The main section is titled 'Assign Services'. It features a dropdown menu labeled 'PERMISSIONS COPIED FROM' with a 'Select' option. Below this, there is a checkbox for 'Select All'. A section titled 'Core Services' is expanded, showing a list of services with checkboxes: 'Bank Account Info Reporting', 'Loan Account Info Reporting', 'Transfers', 'Input', 'Import', 'Approval', 'View Only', and 'Stop Payments'. Each service has a small icon next to it.

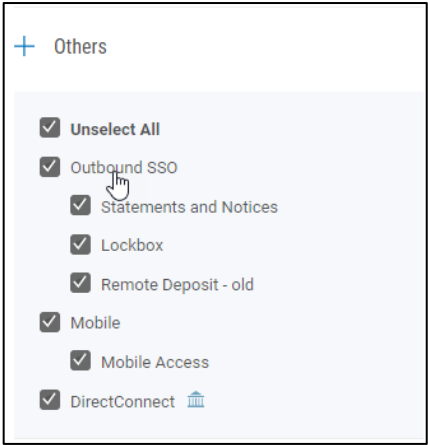
1. To streamline the process, you can use the **Permissions Copied From** drop-down menu to select a current user and assign his or her entitlements to the new user. Then you can deselect or add entitlements as needed. To deselect all entitlements and start from scratch, check the **Unselect All** checkbox.
2. If you are setting up the user from scratch, you can check the **Select All** checkbox to assign all Core Services, Payment Services, Other Services, and Administration entitlements. Otherwise, check the checkboxes for each entitlement that you want to assign.
3. To assign Payment Services, click the plus sign to the left of the heading.

The screenshot shows a web application interface for CSB (Community Service Board). On the left is a dark blue sidebar with the CSB logo and a hamburger menu icon. The main content area has a light blue header with a plus sign and the text "Payments Services". Below this is a list of permissions, each with an unchecked checkbox. The permissions are grouped under three main categories: "Select All", "Loans", and "ACH". Under "Loans", there is a "Payment" checkbox. Under "ACH", there are several checkboxes including "Initiate Payment", "Approve Payment", "ACH Reversal", "Template Management", "Template Approval", "Payment & Template View Only", "Define Import Map", "Import", "ACH Totals", "Pass-Thru", "Pass-Thru Approval", and "Pass-Thru Activity View Only". Under "Wire Transfers", there are checkboxes for "Template Initiation", "Free-Form Initiation", "Payment Approval", "Template Management", "Template Approval", "Import", "Define Import Map", and "View Only". A mouse cursor is visible over the "Payment Approval" checkbox under the "Wire Transfers" section.

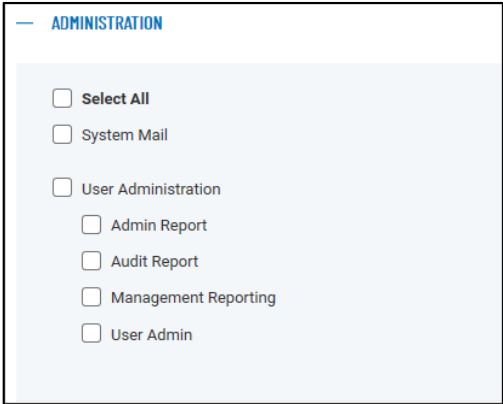
+ Payments Services

- ☐ Select All
- ☐ Loans 
 - ☐ Payment
- ☐ ACH 
 - ☐ Initiate Payment
 - ☐ Approve Payment
 - ☐ ACH Reversal
 - ☐ Template Management
 - ☐ Template Approval
 - ☐ Payment & Template View Only
 - ☐ Define Import Map
 - ☐ Import
 - ☐ ACH Totals
 - ☐ Pass-Thru
 - ☐ Pass-Thru Approval
 - ☐ Pass-Thru Activity View Only
- ☐ Wire Transfers 
 - ☐ Template Initiation
 - ☐ Free-Form Initiation
 - ☐ Payment Approval
 - ☐ Template Management
 - ☐ Template Approval
 - ☐ Import
 - ☐ Define Import Map
 - ☐ View Only

4. To assign Other Services, click the plus sign to the left of the **Others** heading.



5. To assign Administration entitlements, click the plus sign to the left of the heading. This section will appear only when you are adding an Admin user.



6. Depending on the entitlements you have selected, you will be able to assign account-level, report, and ACH permissions. The following instructions assume you have clicked the **Select All** checkbox (step 10).
With the **Account Level Permissions** tab selected, you can check the checkboxes corresponding to each account you want to assign entitlements to. Then check the boxes in the appropriate columns if you want to assign Statements, Loans, Wire Transfers to the account.

Assign Services

☐ Select All

ACCOUNT LEVEL PERMISSIONS

ACH PERMISSIONS

— Core Services

☒ Unselect All

☒ Bank Account Info Reporting

☒ Loan Account Info Reporting

☒ Transfers

☐ Input

☒ Import

☒ Approval

☒ View Only

☒ Stop Payments

☒ Input

☒ View Only

+ Payments Services

+ Others

+ Administration

Apply selection to ☐ All Accounts ☒ Select Accounts

ACCOUNTS	ACCOUNT TYPE	PERMISSIONS NAME		
		TRANSFERS	TRANSFER ABILITY	BANK ACCOUNT INFO REPORTING
<input type="text" value="Search"/>		<input checked="" type="checkbox"/>	<input type="text" value="Select"/>	<input checked="" type="checkbox"/>
<input checked="" type="checkbox"/>	DDA	<input checked="" type="checkbox"/>	<input type="text" value="From/To"/>	<input checked="" type="checkbox"/>
<input checked="" type="checkbox"/> Test Nickname - ****1116	DDA	<input checked="" type="checkbox"/>	<input type="text" value="From/To"/>	<input checked="" type="checkbox"/>
<input checked="" type="checkbox"/>	DDA	<input checked="" type="checkbox"/>	<input type="text" value="From/To"/>	<input checked="" type="checkbox"/>
<input checked="" type="checkbox"/>	DDA	<input checked="" type="checkbox"/>	<input type="text" value="From/To"/>	<input checked="" type="checkbox"/>
<input checked="" type="checkbox"/>	DDA	<input checked="" type="checkbox"/>	<input type="text" value="From/To"/>	<input checked="" type="checkbox"/>
<input checked="" type="checkbox"/>	DDA	<input checked="" type="checkbox"/>	<input type="text" value="From/To"/>	<input checked="" type="checkbox"/>
<input checked="" type="checkbox"/>	DDA	<input checked="" type="checkbox"/>	<input type="text" value="From/To"/>	<input checked="" type="checkbox"/>

VIEW 1-10 OF 14

DISPLAY


1 2 >

Cancel

BACK

NEXT

[Continue to Summary](#)

- If you want to apply your entitlement selections to all accounts rather than specific ones, click the **All Accounts** radio button.
- Check the box for each account you want to assign entitlement to, and then use the **Transfer Ability** drop-down menu to select **From/To**, **From**, or **To** abilities to transfer funds for this account. Next, deselect any activities for which you do not want to entitle transfers, for example, **Loans**.
- To search for an individual account you want to assign entitlement selections to, use the **Search** lookup  to find the account.

7. Click the **ACH Permissions** tab and select and/or deselect the appropriate transaction types for each ACH sender (payee). Check the **Unselect All** checkbox to deselect all ACH permissions and start from scratch.

Assign Services

☐ Select All

ACCOUNT LEVEL PERMISSIONSACH PERMISSIONS

Core Services

☒ Unselect All

☒ Bank Account Info Reporting

☒ Loan Account Info Reporting

☒ Transfers

☒ Input

☒ Import

☒ Approval

☒ View Only

☒ Stop Payments

☒ Input

☒ View Only

PERMISSIONS

ACH SENDER ID

-CSB TRANSACTIONS

☐ Allow Free-Form Payments

TRANSACTION TYPES

☒ Unselect All

☒ Consumer Collections

☒ Consumer Payments

☒ Corporate Collections

☒ Corporate Payments

☒ Unselect All

8. Click **Next** to assign limits.

Assign Limits

ACH Transaction Date Limits

INITIATION

\$

9,999,999,999.99

Maximum 9,999,999,999.99

APPROVAL

\$

9,999,999,999.99

Maximum 9,999,999,999.99

Transfer Limits

ENTRY/DAY

Maximum 888,888,888.99

\$

888,888,888.99

ENTRY/TRANSACTION

Maximum 888,888.88

\$

888,888.88

MAX # PER DAY

Maximum 999

999

Wire Transfer Limits

ENTRY/DAY

Maximum 9,999,999.99

\$

9,999,999.99

ENTRY/TRANSACTION

Maximum 9,999,999.99

\$

9,999,999.99

APPROVAL/DAY

Maximum 9,999,999.99

\$

9,999,999.99

APPROVAL/TRANSACTION

Maximum 9,999,999.99

\$

9,999,999.99

Loan Limits

ENTRY/DAY

Maximum 200.00

\$

200.00

ENTRY/TRANSACTION

Maximum 100.00

\$

100.00

MAX # PER DAY

Maximum 999

999

Assigning Limits

Wire Transfers: Only overall combined limits can be assigned.

A user can be set up so that you can assign overall limits *and* individual account limits for a given transaction type.

Wire Transfer Limits

☒ Set user limits by account

ACCOUNT	ENTRY/DAY	ENTRY/TRANSACTION	APPROVAL/DAY	APPROVAL/TRANSACTION	ALLOW FREEFORM
Overall Combined Limits	<div>\$ 25,000,000.00</div> <div>Maximum 25,000,000.00</div>	<div>\$ 25,000,000.00</div> <div>Maximum 25,000,000.00</div>	<div>\$ 25,000,000.00</div> <div>Maximum 25,000,000.00</div>	<div>\$ 25,000,000.00</div> <div>Maximum 25,000,000.00</div>	<input checked="" type="checkbox"/>
101	<div>\$ 20,000,000.00</div> <div>Maximum 20,000,000.00</div>	<div>\$ 20,000,000.00</div> <div>Maximum 20,000,000.00</div>	<div>\$ 20,000,000.00</div> <div>Maximum 20,000,000.00</div>	<div>\$ 20,000,000.00</div> <div>Maximum 20,000,000.00</div>	<input checked="" type="checkbox"/>

In the **Wire Transfer Limits** section, make the following settings:

- If you want to set user limits for wire transfers, do the following for **Overall Combined Limits** and then for each individual account:
 - In the Entry/Day field, enter the transaction limit per day.
 - In the Entry/Transaction field, enter the limit per transaction.
 - In the Approve/Day field, enter the approval limit per day.
 - In the Approval/Transaction field, enter the approval limit per transaction.
- If you want to allow the user to create freeform wire payments, check the **Allow Freeform** box.

Transfers: Overall combined limits and individual account limits can be assigned.

A user can be set up so that you can assign overall limits and individual account limits for a given transaction type.

csb

Transfer Limits

☒ Set user limits by account

ACCOUNT	ENTRY/DAY	ENTRY/TRANSACTION	MAX # PER DAY
Overall Combined Limits	<div>\$ 10,000.00</div> <div>Maximum 10,000.00</div>	<div>\$ 10,000.00</div> <div>Maximum 10,000.00</div>	<div>999</div> <div>Maximum 999</div>
101	<div>\$ 10,000.00</div> <div>Maximum 10,000.00</div>	<div>\$ 10,000.00</div> <div>Maximum 10,000.00</div>	<div>999</div> <div>Maximum 999</div>

In the **Transfer Limits** section, make the following settings:

- If you want to set user limits for transfers, do the following for Overall Combined Limits and then for each individual account:
 - In the **Entry/Day** field, enter the transfer limit per day.
 - In the **Entry/Transaction** field, enter the transaction limit per transaction.
 - In the **Max # Per Day** field, enter the maximum number of transfer transactions the user can create per day.

Loans Limits

Loan Limits

ENTRY/DAY	ENTRY/TRANSACTION	MAX # PER DAY
\$ 1,000.00 Maximum 1,000.00	\$ 1,000.00 Maximum 1,000.00	999 Maximum 999

1. In the **Loan Limits** section, make the following settings:

- If you want the preset customer limits to govern loan payments, click the **Defer to customer limits** checkbox.
- If you want to set user limits for loans, do the following:
 - In the **Entry/Day** field, enter the transaction limit per day.
 - In the **Entry/Transaction** field, enter the limit per transaction.
 - In the **Max # Per Day** field, enter the maximum number of loan transactions the user can create per day.

2. When you have finished, click **Next** to proceed to the Summary screen.

Customer and User Account Limits for Wire and Transfer Transactions

Your version of the application may be configured so that you see a **Set user limits by account** checkbox at the top of the **Wire Transfer Limits** and **Transfer Limits** sections.

Transfer Limits			
<input type="checkbox"/> Defer to customer limits <input checked="" type="checkbox"/> Set user limits by account			
ACCOUNT	ENTRY/DAY	ENTRY/TRANSACTION	MAX # PER DAY
Overall Combined Limits	Maximum 888,888,888.99 \$ 888,888,888.99 Maximum 888,888,888.99	Maximum 888,888.88 \$ 888,888.88 Maximum 888,888.88	Maximum 999 999 Maximum 999
Loan7777 - ****7777	Maximum 888,888,888.99 \$ 888,888,888.99 Maximum 888,888,888.99	Maximum 888,888.88 \$ 888,888.88 Maximum 888,888.88	Maximum 999 999 Maximum 999
Payroll Account - ****0002	Maximum 888,888,888.99 \$ 888,888,888.99 Maximum 888,888,888.99	Maximum 888,888.88 \$ 888,888.88 Maximum 888,888.88	Maximum 999 999 Maximum 999
Test Account 1 - ****0001	Maximum 888,888,888.99 \$ 888,888,888.99 Maximum 888,888,888.99	Maximum 888,888.88 \$ 888,888.88 Maximum 888,888.88	Maximum 999 999 Maximum 999
loan66666 - ****6666	Maximum 888,888,888.99 \$ 888,888,888.99 Maximum 888,888,888.99	Maximum 888,888.88 \$ 888,888.88 Maximum 888,888.88	Maximum 999 999 Maximum 999

VIEW 1-4 OF 4

DISPLAY 4 1

- To set user limits by account, check the **Set user limits by account** box, and then enter overall combined limits and individual account limits as described above. Again, remember that user limits cannot exceed the preset customer limits. If any of the limits you enter for a user exceed the customer limits, you will see a warning message, and you will need to enter a new value.

Summary - Review User Information

The Summary screen lets you review the details and entitlements you have entered for the user.

The screenshot shows the 'Add New User' Summary screen. At the top, there's a blue header with '< Add New User'. Below it, a progress bar shows three stages: 'Entitlements', 'Limits', and 'Summary' (the current stage). A red callout bubble points to the 'EDIT' link at the top left, stating 'Click to edit the edit all stages.' Another red callout bubble points to the 'Go to User Details' link, stating 'Click to edit information for an individual stage.' The main content area is titled 'Review User Information' and is divided into two main sections: 'USER DETAILS' and 'ENTITLEMENTS'.

USER DETAILS

User Information

USER NAME: Mort01
 EMAIL: mort@gmail.com
 PHONE: (702) 123-4567
 ENABLE DATE: 24-Jul-2019
 USER TYPE: Admin

Contact Information

ENTITLEMENTS

Core Services

BR - SAME DAY RPT.
 Account History
 Cash Position Worksheet
 Same Day Report

STATEMENTS

Statements

TRANSFERS

Approval
 Import
 Input
 Report

STOP PAYMENTS

Stop Payments
 Stop Reports

ELECTRONIC REPORT DELIVERY

ERD Report

Payments Services

LOANS
 Loan Approvals
 Loan Customer Report Service
 Loan Draw Service
 Loan Payment Service

ACH

Batch Approval
 Exception Report
 Report
 Totals
 ACH (Import) Map Definition
 Pass-Thru Report
 ACH Batch Activation

Batch Maintenance

Participant Maintenance
 Template Approval
 ACH Import
 Pass-Thru PT Approval
 ACH Pass-Thru
 ACH Reversals

WIRE TRANSFERS

Wire Import
 Wire Pending Approvals
 Wire Template Approval
 Wire Input
 Wire Report
 Wire Templates

1. If you need to edit information for any stage of the process, click the appropriate link:

- Go to User Details**
- Go to Entitlements**
- Go to Limits**

OR you can click the EDIT link at the top of the screen to make modifications in each stage.

2. When have reviewed the information and are satisfied with the results, click **Save**. The new user appears in the User Management list.

Viewing and Modifying User Details

You can view details of a listed user and, if needed, modify user details and entitlements.

To view details of a listed user:

1. Select the desired user, and in the **Actions** column, click **View** or **Modify**.

< Modify User

LOAN | LOAN

EDIT

Entitlements Limits Summary

Review User Information

Go to User Details

USER DETAILS

User Information

USER ID
loan

CONTACT NAME
Olga Sklonna

USER NAME
loan

PASSWORD

Contact Information

EMAIL
Olga.Sklonna@bottomline.com

ENABLE DATE
19-Jun-2019

USER TYPE
Admin

ENTITLEMENTS

Core Services

BR - SAME DAY RPT.
Account History
Cash Position Worksheet
Same Day Report

STATEMENTS
Statements

TRANSFERS
Approval
Input
Report

STOP PAYMENTS
Stop Payments
Stop Reports

ELECTRONIC REPORT DELIVERY
ERD Report

Payments Services

LOANS
Loan Approvals
Loan Customer Report Service
Loan Draw Service
Loan Payment Service

ACH
Batch Approval
Exception Report
Report
Totals
ACH (Import) Map Definition
Pass-Thru Report
ACH Batch Activation

Batch Maintenance
Participant Maintenance
Template Approval
ACH Import
Pass-Thru PT Approval
ACH PassThru
ACH Reversals

WIRE TRANSFERS
Wire Import
Wire Pending Approvals
Wire Template Approval
Wire Input
Wire Report
Wire Templates

2. If you need to edit information for any stage of the process, click the appropriate link:

- **Go to User Details**
- **Go to Entitlements**
- **Go to Limits**

OR you can click the EDIT link at the top of the screen to make modifications in each stage.

Deleting a User

You can delete a user as needed.

To delete a user:

1. Select the desired user, and in the **Actions** column, click **Delete**.
2. You are asked to confirm the deletion; the action cannot be undone.
3. Click **Delete** to delete or click **Cancel**.

Copying a User

An individual user can be copied and then modified as needed to streamline the process of user addition.

To copy a user:

1. Select the desired user, and in the **Actions** column, click **Copy**. The Add New User screen appears.
2. In the **Define User** section, enter a user ID, user name, and contact name, and other information as instructed in [Adding a New User](#).
3. Click next, and modify the existing entitlements as needed, following the instructions in "Add a New User."

Resetting a Password

If a user's entitlements or credentials are hacked, if the user forgets his or her password, or for another reason, you may need to reset the password.

To reset a password:

- Select the desired user, and in the **Actions** column, click **Reset password**. A temporary password is sent to the user via email. The next time he or she logs in to the application, the user can change the password as desired.

Note: you can resend (reset) a password, if necessary, from the **Define User** section of the Modify User screen.

The screenshot shows the 'Modify User' interface. At the top is a blue header with a back arrow and the text '< Modify User'. Below this is the 'DEFINE USER' section, which is divided into three columns. The first column, 'USER INFORMATION', contains fields for 'USER ID' (with value 'Mort'), 'USER NAME' (with value 'Mort01'), and 'CONTACT NAME' (with value 'Morton Smith'). The second column, 'CONTACT INFORMATION', contains fields for 'EMAIL' (with value 'mort@gmail.com') and 'PHONE' (with value '(702) 123-4567'). The third column, 'ADMIN SETTINGS', contains fields for 'ENABLE DATE' (with value '07/24/2019') and 'USER TYPE' (with value 'Admin'). A red circle highlights the 'Send Password' button in the 'PASSWORD' section. At the bottom right, there are 'Cancel' and 'NEXT' buttons, and a link 'Continue to Summary'.

System-Generated Passwords

Your version of the application can be configured so that new users and users who need to change their passwords receive new passwords via email notification sent by the system rather than an administrator. If your system is configured, you can set up a new user for system generated emails.

- In the Add New User screen, leave the **Send password via email** checked. The option is checked by default.

The screenshot shows the 'Add New User' screen with the following sections:

- DEFINE USER**
 - USER INFORMATION**
 - USER ID: [Text Field] 0/12
 - USER NAME: [Text Field] 0/40
 - CONTACT NAME: [Text Field] 0/40
 - PASSWORD**
 - System Generated Password
 - ☒ Send password via email
- CONTACT INFORMATION**
 - EMAIL: [Text Field] 0/255
 - PHONE: [Text Field] Optional 0/25
 - [Add Contact Fields](#)
- USER SETTINGS**
 - ENABLE DATE: [Text Field] 04/11/2023
 - USER TYPE: [Dropdown Menu] User

Buttons: Cancel, NEXT

The email that is sent by the system will contain the new, temporary email. The user receiving the email can use the temporary password to log in to the system and then [change the password](#) once logged in.

User Password Reminder

The password expiration reminder and the notification of password-changed e-mails have been updated to show Customer and User Names rather than Customer and User IDs.

Dual Approval

Your version of Business Online Banking may be configured for Dual Control. This feature requires that whenever a client user is created or modified, a second corporate administrator must approve the changes made by the first. The [User Management list](#) will alert you to client users with changes that need approval; the user will be marked *Needs Approval*.

To view and approve changes to a client user:

1. From the Slide-out menu, select **User Management**.
2. In the User Management list, find a user marked *Needs Approval*.
3. Click the **View User Changes** link.
The Changes Awaiting Approval screen lists all modifications made to the user.
4. Review the changes, and do one of the following:
 - Click **Approve** to approve the changes.
 - Click **Reject** the changes.

Audit Report

The Audit Report widget in the [User Management](#) workspace displays information about all user actions taken in the Business Online Banking application on the current day. It allows administrators to monitor user activity.

To view the Audit Report:

1. From the Slide-out menu, select **User Management**.
2. Scroll to the Audit Report widget.

AUDIT REPORT

As of 07/24/2019 05:34 PM

Save

ACTION	USER SESSION	DATE AND TIME	USER ID	CHANNEL	SERVICE	SUB SERVICE	DESCRIPTION
Unlocked	Inactive	07/24/2019 02:12 PM	newlee	WEB	PPEexceptnRpt		Positive Pay items di...
Unlocked	Inactive	07/24/2019 02:12 PM	newlee	WEB	PPEexceptnRpt		Service Invoked.
Unlocked	Inactive	07/24/2019 02:12 PM	newlee	WEB	PPEexceptnRpt		Service Invoked.
Unlocked	Inactive	07/24/2019 02:12 PM	newlee	WEB	PPEexceptnRpt		Positive Pay items di...
Unlocked	Inactive	07/24/2019 02:12 PM	newlee	WEB	PPEexceptnRpt		Service Invoked.

VIEW 551-560 OF 1000

DISPLAY 10

< 1 ... 55 56 57 ... 100 >

The report lists the following information for each action taken:


- **Action** – *Unlocked* or *Locked*, depending on the user's status
- **User Session** – *Unlocked* or *Locked*, depending on the user's status *Active* or *Inactive*, depending on whether the user is currently in an active session in the application
- **Date and Time** – The date and time the activity occurred
- **User ID**
- **Channel** – The channel through which the activity was initiated, either through the Web or a portal
- **Service** – The application service through which the action was made
- **Sub Service** – This will display an auxiliary service if one was involved
- **Description** – A brief description of the action, for example, *Positive Pay items displayed*

Saving Changes Made to the Report

If you make any changes to the report, such as changing the order or number of the columns or filtering the report, you can save the changed report.

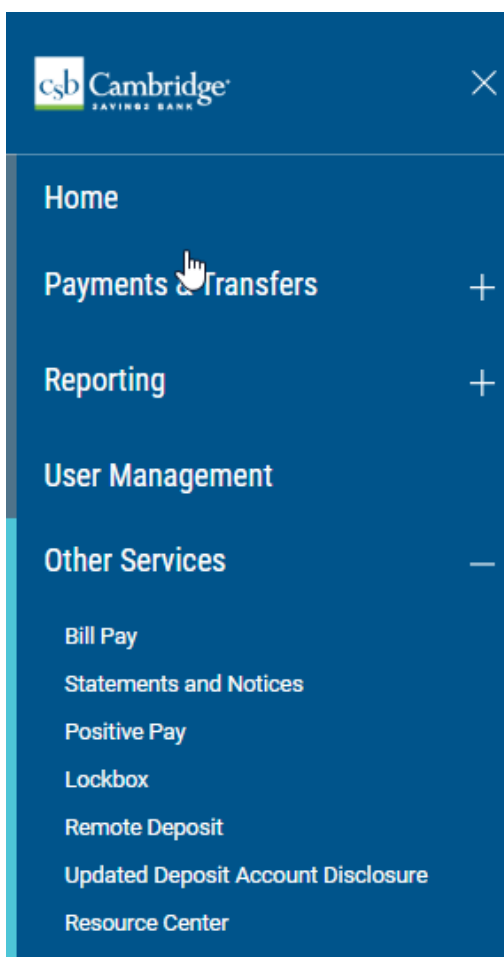
1. Type a name for the report in the bulleted text box at the top left of the widget.
2. Click **Save**.

You can make your new custom report the default view, rename it, or delete it.

1. Click the down arrow  to the right of the report name.
2. Click the ellipsis marks . . .
3. Do one of the following:
 - Click **Set as Default** to make this report view the new view.
 - Click **Rename**, and then enter a new name for the report view.
 - Click **Delete** to remove the custom report view.

Other Services

Other Services list the links to other bank's platforms including Statements and Notices, Remote Deposit, Lockbox, Positive Pay and Bill Pay. Additionally, links to account disclosure and the Business Online Banking resource center are included. The Resource Center contains training materials including quick reference guides and videos.



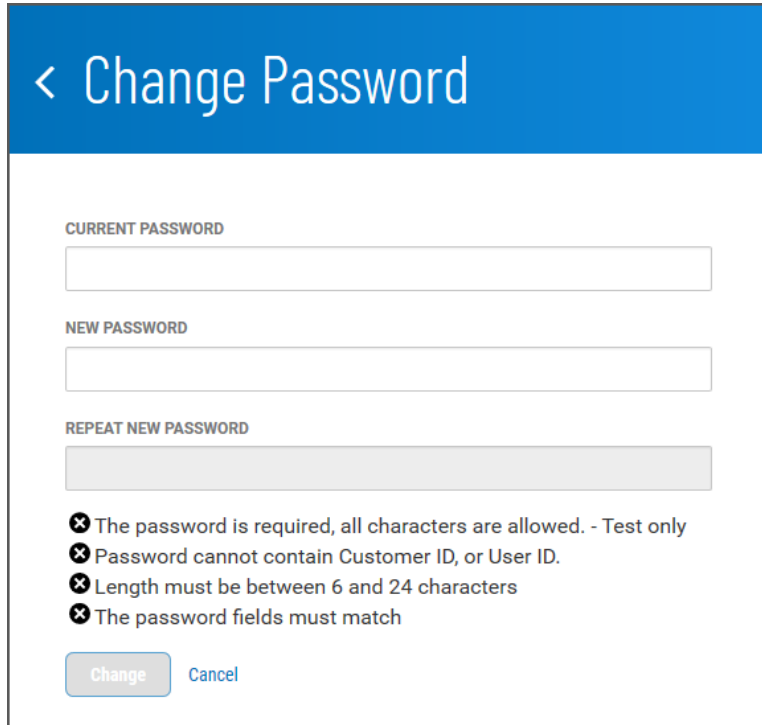
User Menu

Change Password

You may change your password as a security measure or as desired.

To change your password:

1. On the **Slide-out Menu**, expand the **User Menu**, and click **Change Password**.



< Change Password

CURRENT PASSWORD

NEW PASSWORD

REPEAT NEW PASSWORD

✗ The password is required, all characters are allowed. - Test only

✗ Password cannot contain Customer ID, or User ID.

✗ Length must be between 6 and 24 characters

✗ The password fields must match

Change Cancel

2. Enter the current password.
3. Enter the new password following the guidelines at the bottom of the screen. These guidelines are designed for maximum security.
4. Enter the password again in the **Repeat New Password** box.
If your entries match, the **Change** button will become available.
5. Click **Change**.

Enter or Change Security Questions

To enter or change your security questions:

1. On the **Slide-out Menu**, expand the **User Menu**, and click **Change Security Questions**.

< Change Security Questions

To update your security questions, select 3 questions, type your answers and then Save. Leaving the page without saving will clear current questions and answers.

- Three questions must be selected and answered.
- Answers are not case-sensitive and must be unique.
- Answer should have at least 3 characters.
- Special characters are allowed.

☐ Mask Answers

QUESTION 1

In what city did you meet your spouse/significant other? ▾

ANSWER

QUESTION 2

In what city does your nearest sibling live? ▾

ANSWER

QUESTION 3

In what city is your vacation home? (Enter full name of city only) ▾

ANSWER

2. Answer the three questions posed on the screen following the guidelines at the top of the screen. If for security reasons you want your answers to be masked, check the **Mask Answers** box. The answers you enter will appear as a series of dots.

QUESTION 1

In what city did you meet your spouse/significant other?

ANSWER

•••••

3. When you have finished, click **Save**.

Profile Maintenance

The Profile Maintenance feature lets you update your personal contact information if it is permitted by your financial institution.

To enter your personal contact information:

1. On the **Slide-out Menu**, expand the **User Menu**, and click **Profile Maintenance**.

The screenshot shows a web interface for 'Profile Maintenance'. At the top is a dark blue header with a back arrow and the title 'Profile Maintenance'. Below the header are two tabs: 'User Contact' (active) and 'Security Contact'. The 'User Contact Information' section contains several input fields: 'USER NAME' with the value 'Jeremiah Clarke', 'DIRECTCONNECT ID' with the value 'rac1lcqa2lee', 'ADDRESS 1' with the value 'Windward Pkwy', and 'ADDRESS 2' which is empty. Below these are three fields: 'CITY', 'STATE' (a dropdown menu showing 'Select a state'), and 'ZIP CODE', all of which are empty. Further down are 'EMAIL' with the value 'jclarke@gmail.com', 'PHONE NUMBER', and 'FAX NUMBER', all of which are empty. At the bottom left are two buttons: a blue 'SAVE' button and a light blue 'Reset' button. The word 'Optional' appears to the right of the ADDRESS 1, ADDRESS 2, CITY, STATE, ZIP CODE, PHONE NUMBER, and FAX NUMBER fields.

2. Update the profile information as desired; the **Username** and **Email** fields will be automatically populated with your existing profile information as entered by your administrator.
3. When you have finished, click **Save**.

Setting Up SMS/Text or Voice Delivery of the One-Time Passcode

You can set up the security contact information for use to receive the One-Time Passcode (OTP) via an SMS/text or a voice call.

To set up security contact for SMS/text or voice delivery of the OTP:

1. On the **Slide-out Menu**, expand the **User Menu**, and click **Profile Maintenance**.
2. Click the **Security Contact** tab.

The screenshot shows the 'Profile Maintenance' page with the 'Security Contact' tab selected. It contains sections for 'TEXT MESSAGE', 'EMAIL ADDRESS', and 'VOICE CALL'. The 'TEXT MESSAGE' section has a field with '(678) 427-3134' and a 'Default' link. The 'EMAIL ADDRESS' section has a field with 'jclarke@gmail.com' and a 'Make Default' link. The 'VOICE CALL' section has a field with '(770) 235-1315', an 'EXTENSION' field, an 'Optional' checkbox, a 'DELAY' dropdown set to '2 seconds', and a 'Make Default' link. A 'SAVE' button is at the bottom left.

< Profile Maintenance

User Contact **Security Contact**

Security Contact Information
For Passcode Delivery

TEXT MESSAGE
(678) 427-3134 [Default](#)

[Remove](#)

EMAIL ADDRESS
jclarke@gmail.com [Make Default](#)

[Remove](#)

VOICE CALL EXTENSION Optional DELAY

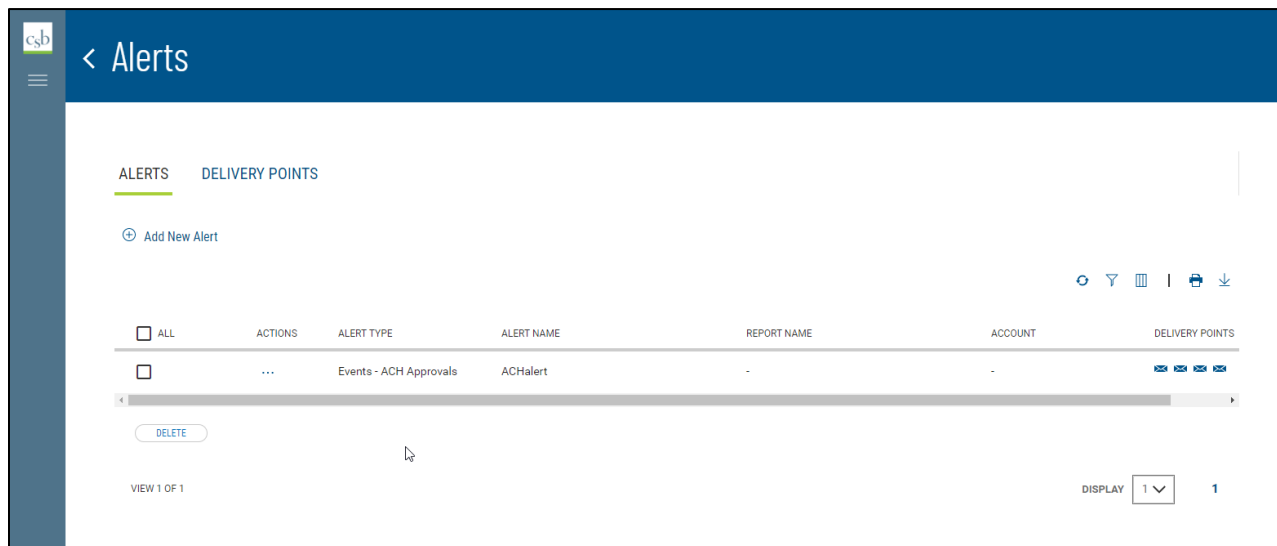
(770) 235-1315 [Make Default](#)

[SAVE](#)

3. Enter the cell phone number for the text message, then click **Send Activation Code**. Retrieve the OTP delivered to the cell phone, and enter it into the **Enter Code** box, then click **Activate**.
4. Enter the phone number for the voice call, including an optional extension.
The non-selectable delay time is the number of seconds the system waits between dialing the main number and the extension. The delay allows the receiving system time to issue the typical "If you know your party's extension..." message.
5. To make either the text message or the voice call the default delivery method for the OTP, click the **Make Default** link.
6. When you have finished, click **Save**.

Alerts

The Alerts feature configures the system to automatically send alerts when certain conditions or events occur. For example, a Wire Approval alert can be sent when a wire transfer reaches Approval Required status.



The Alerts list view displays the following information about existing alerts:

- Alert Type
- Alert Name
- Account – The account or accounts for which conditions trigger an alert
- DeliveryPoint–The method (for example, email) by which the alert is delivered

To add an alert:

1. On the **Slide-out Menu**, expand the **User Menu**, and click **Alerts**.
2. Click **Add New Alert**.

< Add New Alert

ACCOUNT ACTIVITY

ACCOUNT BALANCE

EVENTS

Account Activity

Notifies you of transactions matching your criteria post to designated account(s).

ALERT NAME

Available Accounts ⓘ

☐ Select All

☐ Commercial Checking

☐ Commercial Checking

☐ Payroll Funding

☐ Test Loan Account

☐ Business Checking

☐ Premier Checking

←

→

Selected Accounts

☐ Select All

TRANSACTIONS

THRESHOLD

Any Amount

AMOUNT

\$ 0.00

DELIVER TO

Select

+ Add Additional Delivery Point

Save

Cancel

Member FDIC

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Adding an Account Activity Alert

Account Activity alerts notify you of transactions affecting selected accounts. You determine the criteria that trigger the alert.

To add an Account Activity alert:

1. Enter an alert name.
2. Check the boxes for the accounts that you want the alert to notify you about, for example, Commercial Checking, then click the right arrow to place them in the **Selected Accounts** column.

ACCOUNT ACTIVITY

Account Activity
Notifies you of transactions matching your criteria post to designated account(s).

ALERT NAME

Available Accounts ⓘ

☐ Select All

☐ Commercial Checking

☐ Test Loan Account

☐ Business Checking

☐ Premier Checking

☐ Commercial Checking

☐ Premier Biz Checking

Selected Accounts

☒ Select All

☒ Commercial Checking

☒ Payroll Funding

Check the boxes of the desired accounts. ...

...then click the right arrow to place them in the "Selected Accounts" column

3. Use the **Transactions** drop-down menu, and then select the transactions that will trigger the alert, for example, *ACH Transfers*.
4. Use the **Threshold** drop-down menu to select a threshold amount that will trigger the alert.
Available choices are
 - Any Amount
 - Greater Than
 - Less Than
 - Equal To
 - Between
5. Now enter a threshold amount or amounts. If you select *Between*, you will choose two threshold amounts.
6. Use the **Deliver To** drop-down menu to select a delivery point for the alert: *E-mail*, *SMS*, or both.

7. (optional) If desired, click the **Add Additional Delivery Point** link.
 - Use the **Delivery Point** drop-down to select Email or SMS.
 - Enter either the email address or SMS number.
 - If desired, enter a nickname by which the delivery point will be referenced.

The screenshot shows a form titled 'DELIVER TO' with a dropdown menu set to 'E-mail, SMS'. Below this, there are three input fields: 'DELIVERY POINT' (set to 'Email'), 'EMAIL ADDRESS' (containing 'JMalone@gmail.com'), and 'NICKNAME' (containing 'Malone's'). An 'ADD' button is located at the bottom left of the form.

- Click **Add**.
8. When you have finished, click **Save**.
You return to the Alerts list view, and the alert is saved.

Adding an Account Balance Alert

Account Balance alerts notify you when account balances fall above or below a predefined amount.

To add an Account Balance alert:

1. Enter an alert name.
2. Check the boxes for the accounts that you want the alert to notify you about, for example, Commercial Checking, then click the right arrow to place them in the **Selected Accounts** column.

The screenshot shows the 'Account Activity' alert configuration screen. On the left, there is a sidebar with 'ACCOUNT ACTIVITY' selected. The main area has a title 'Account Activity' and a description 'Notifies you of transactions matching your criteria post to designated account(s)'. Below this is an 'ALERT NAME' input field. The screen is divided into two columns: 'Available Accounts' and 'Selected Accounts'. The 'Available Accounts' column has a 'Select All' checkbox and a list of accounts with checkboxes: 'Commercial Checking', 'Test Loan Account', 'Business Checking', 'Premier Checking', 'Commercial Checking', and 'Premier Biz Checking'. The 'Selected Accounts' column has a 'Select All' checkbox and a list of accounts with checkboxes: 'Commercial Checking' and 'Payroll Funding'. A red annotation on the left says 'Check the boxes of the desired accounts...' with an arrow pointing to the 'Available Accounts' list. A red annotation on the right says '...then click the right arrow to place them in the "Selected Accounts" column' with an arrow pointing to the right arrow between the two columns.

Use the Balances drop-down menu the select the balances that will trigger the alert: Closing Ledger, Current Available, etc...

Use the **Threshold** drop-down menu to select a threshold amount that will trigger the alert.
Available choices are:

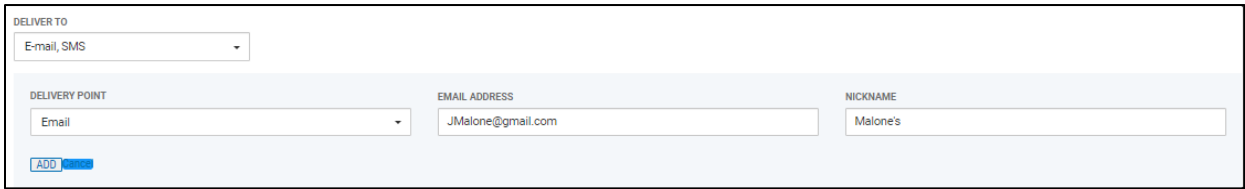
- Any Amount
- Greater Than
- Less Than
- Equal To
- Between

Now enter a threshold amount or amounts. If you select Between, you will choose threshold amounts.

User the **Deliver To** drop-down menu to select a delivery point for the alert: *E-mail, SMS*, or both.

(optional) If desired, click the **Add Additional Delivery Point** link.

Use the **Delivery Point** drop-down to select Email or SMS. Enter either the email address or SMS number. If desired, enter a nickname by which the delivery point will be reference.

A screenshot of a web form for adding a delivery point. At the top, there is a 'DELIVER TO' dropdown menu with 'E-mail, SMS' selected. Below this is a light blue section containing three input fields: 'DELIVERY POINT' with a dropdown menu showing 'Email', 'EMAIL ADDRESS' with the text 'JMalone@gmail.com', and 'NICKNAME' with the text 'Malone's'. At the bottom left of this section is a blue 'ADD' button.

Use the **Delivery Point** drop-down to select Email or SMS. Enter either the email address or SMS number. If desired, enter a nickname by which the delivery point will be referenced.

Click **Add**.

When you have finished, click Save. You return to the Alerts list view, and the alert is saved.

Add and Events Alert

Events-type alerts notify you of conditions, such as the need for approval, affecting selected accounts.

To Add and Events Alert

User the Select Event Type drop-down menu to select an event: *ACH Approvals, Wire Approvals, Wire Sent*.

Enter an alert name.

Check the boxes for the accounts that you want the alert to notify you about, for example, Commercial Checking, then click the right arrow to place them in the **Account List** column.

ACCOUNT ACTIVITY
ACCOUNT BALANCE
EVENTS

SELECT EVENT TYPE: Wire Approvals
ALERT NAME: Wire Approval Required

Wire Approvals
Notifies you when a pending Wire Transfer reaches an "approval required" status.

Accounts ⓘ

☐ Select All

- ☐ Commercial Checking
- ☐ Commercial Checking
- ☐ Test Loan Account
- ☐ Business Checking
- ☐ Premier Checking
- ☐ Commercial Checking

Account List

☒ Select All

- ☒ Payroll Funding

Check the boxes of the desired accounts...

...then click the right arrow to place them in the "Accounts List" column

DELIVER TO: Select + Add Additional Delivery Point

Save Save & Continue Cancel

Help Center

The Help Center feature provides online help for the Business Online Banking application. It consists of three tabs of information.

Contents Index Glossary

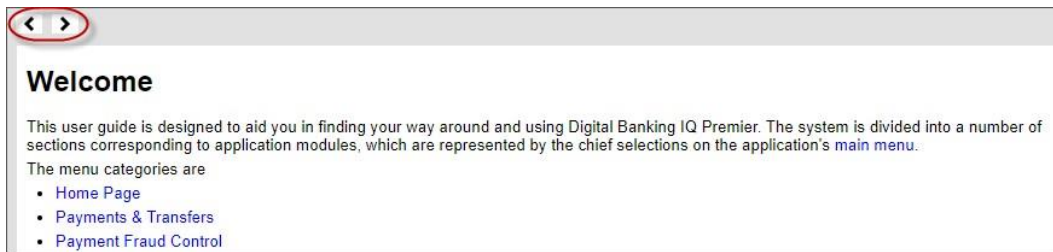
- Welcome
- + Navigation
- + Payments & Transfers
- + Reporting
- + Statements and Reports
- + Payment Fraud Control
- + User Management
- Glossary

Contents: Click to access and navigate through the Table of Contents. Click the plus icons to open a broad topic area such as “Navigation” and see related subtopics.

Index: Click it to view subjects of interest in the help system, such as “accounts.” Then click a subject heading to go to a topic that will provide insight on the selected subject.

Glossary: A glossary of financial, banking, and other terms associated with the Business Online Banking application.

To navigate through help topics in order, click the arrows buttons at the top of the window.



To search for a subject by name, enter it in the Search dialog box, and click the lookup icon.



Log Out

To log out of the Business Online Banking application:

On the **Side-out Menu**, expand the **User Menu** if necessary, and click **Log Out**.