AMERICAN NATIONAL BANK®

ANB Go Business User Guide

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Table of Contents

Welcome **4**

Navigation **4**

Logging in for the First Time 4

Logging in 5

Security Challenges When Logging On 5

Home Page and Widgets 6

Action Items 6

Managing Widgets 8

Types of Widgets 9

Slide-out or Sidebar Menu 15

Change Password 16

Enter or Change Security Questions 16

Profile Maintenance 16

Setting Up SMS/Text or Voice Delivery of the One-Time Passcode 16

Help Center 22

Log Out 23

Workspaces 23

Actions and Messages in Workspaces and Widgets 24

Working with Lists 26

Pages and Numbers of Rows Per Page 27

Lists with Account Masking 28

Working with Lists: Available Actions 29

Navigating through a List 30

Filtering a List 31

Sorting a List 34

Refreshing a List 34

Exporting Lists 35

Printing Lists 35

Working with Lists: Saving a View 36

Selecting Tiles or List View 38

Working in Detail Screens 40

Expanding and Collapsing Sections 40

Required and Optional Fields 41

The "Information" Section 42

Printing Detail Screens 42

Single Sign-on Capabilities 43

Payments & Transfers **45**

Transfer Center 45

Initiating a Transfer 46

Viewing a Transfer 47
Modifying a Transfer 47
Approving a Transfer 47
Rejecting a Transfer 47
Deleting a Transfer 47
Recurring Transfers 48
Import Manager 50
Quick Transfer 53
Stop Payments 54
To place a stop payment on a check: 54
Payment Center (Enterprise) 56
Payments Tab 56
Payment Templates Tab 97
Payment Maps Tab 116
NACHA Import Tab 126
Wire Import Tab 129
Payment Center (Select) 131
Simplified Payments 131
Payee Directory (Select) 138
Adding a Payee 138
Viewing a Payee 140
Modifying a Payee 140
Approving a Payee 140
Deleting a Payee 140
Import Payee File 140
Reporting 143
Balance & Transaction Reporting 143
Viewing Account Details 144
Viewing Check Images in Account Detail Screens 145
Assigning and Changing Account Nicknames 146
Custom Reporting 147
Account Activity 149
Transaction Search 150
Statements and Reports 151
Statements 151
Electronic Reports 152

Welcome

This user guide is designed to aid you in finding your way around and using the application. The system is divided into a number of sections corresponding to application modules, which are represented by the chief selections on the application's User Menu.

The menu categories are

- Home Page
- Payments & Transfers
- Payment Fraud Control
- Reporting
- User Management
- User Menu ( )
- Help Center
- Log Out

Navigation

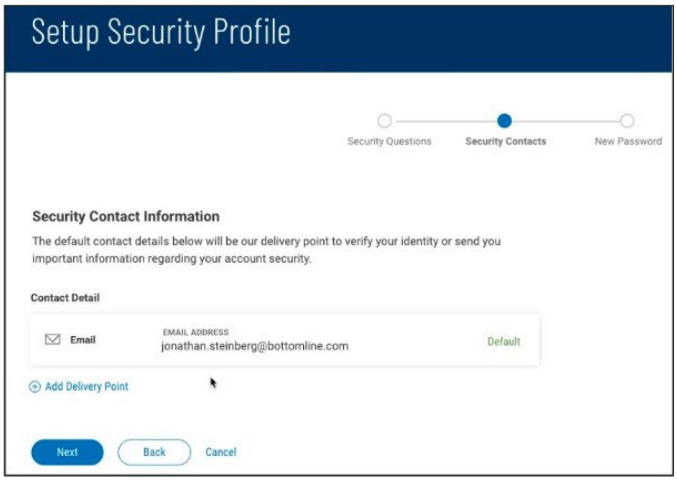
The following section provides a brief tour of the application and offers tips for working in the program.

Logging in for the First Time

When you log in to the system for as a new, first-time user, you are presented with multiple steps of actions 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. If your financial institution requires it, you will set up your Security Contact. 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**.

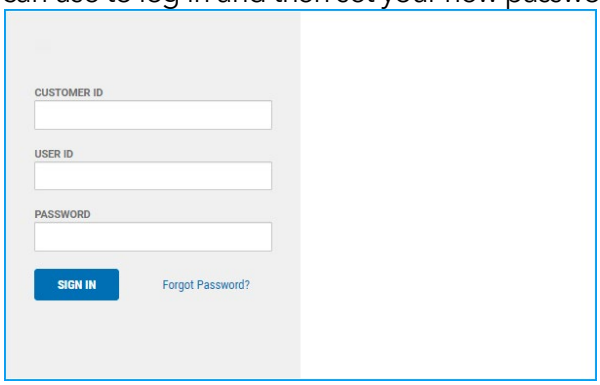


3. The last step in the process is entering your new password, which will replace the temporary one assigned by the administrator. Enter the password, and then enter it again to confirm. When you are finished, click **Done**.

Logging in

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

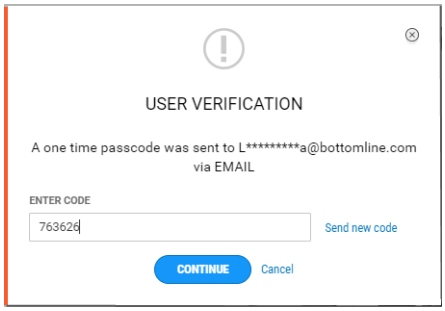
1. Enter your customer ID, user ID, and password. The password will appear as a series of asterisks (*).
2. When you have finished, click **Log In**.
3. You will proceed to the Home page, which provides access to all areas of the program.
4. If you forget your password while logging in to the system, 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 in order 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

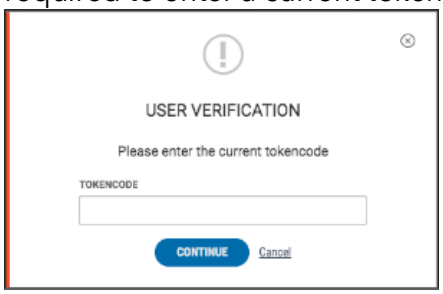
Your financial institution may have set up multi-factor authentication for your company so that whenever you log on to the application, you are required to enter a one-time passcode (OTP). The passcode can be sent to you by email, SMS text message, or voice call. If you correctly enter the passcode, 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.

User verification via email



User verification via voice call

Your company may be set up to use VIP tokens as an alternative to OTP user verification. If so, you will be required to enter a current token code upon logging in.



Enter the code, and then click **Continue** to log in.

Note: The administrator may also set up the company so that once you are logged in, you will need to repeat the verification process when performing certain actions such as creating and reversing payments.

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

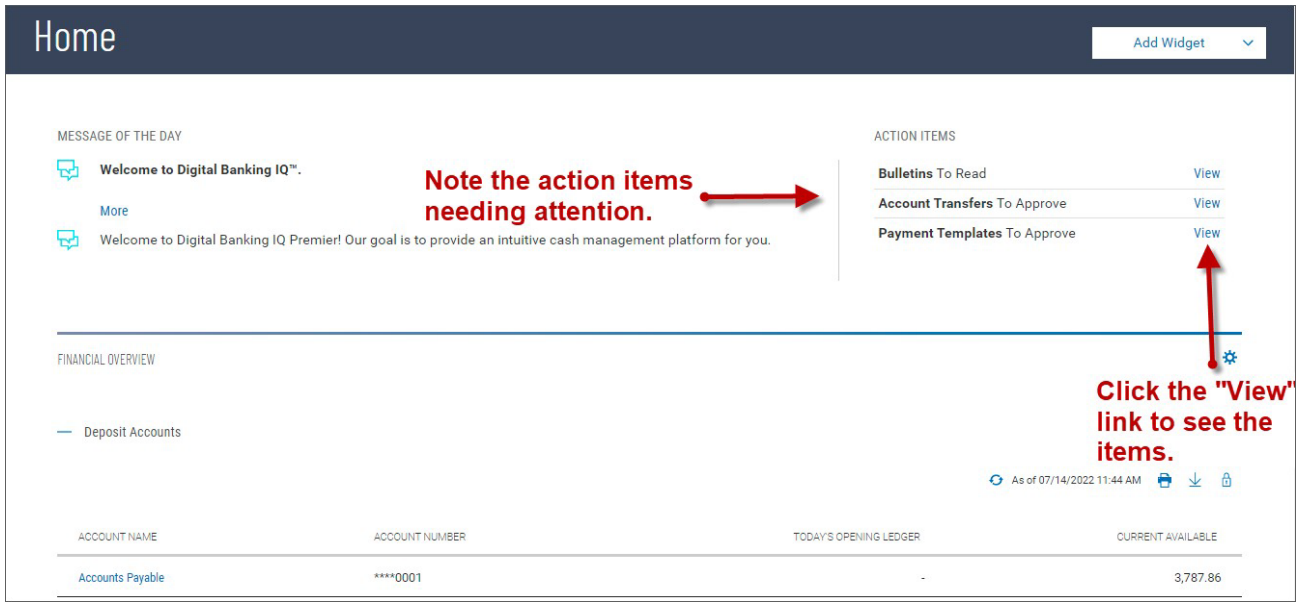
For information on entering or changing your security questions, see Enter or Change Security Questions.

Home Page and Widgets

The Home Page (the Home **Workspace**) provides the ability for you to personalize your onscreen experience with a group of widgets. 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. The Notification widget, which tells you about important information from your financial institution and actions that you need to take, is the only widget that must remain on the Home Page. Otherwise, you can add and remove widget as desired.

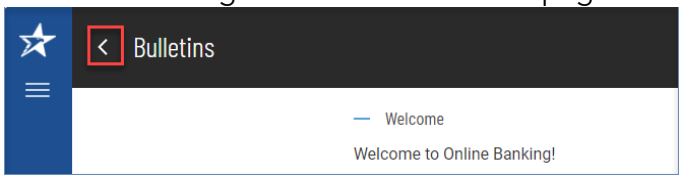
Note: Widgets are small components that allow you to perform a variety of common tasks such as quickly making a payment, transferring funds, stopping payment on a check, and taking action on tasks. A workspace is a grouping of individual widgets. For example, the Payment Center workspace combines both the Payments and Payment Templates widgets.

Action Items

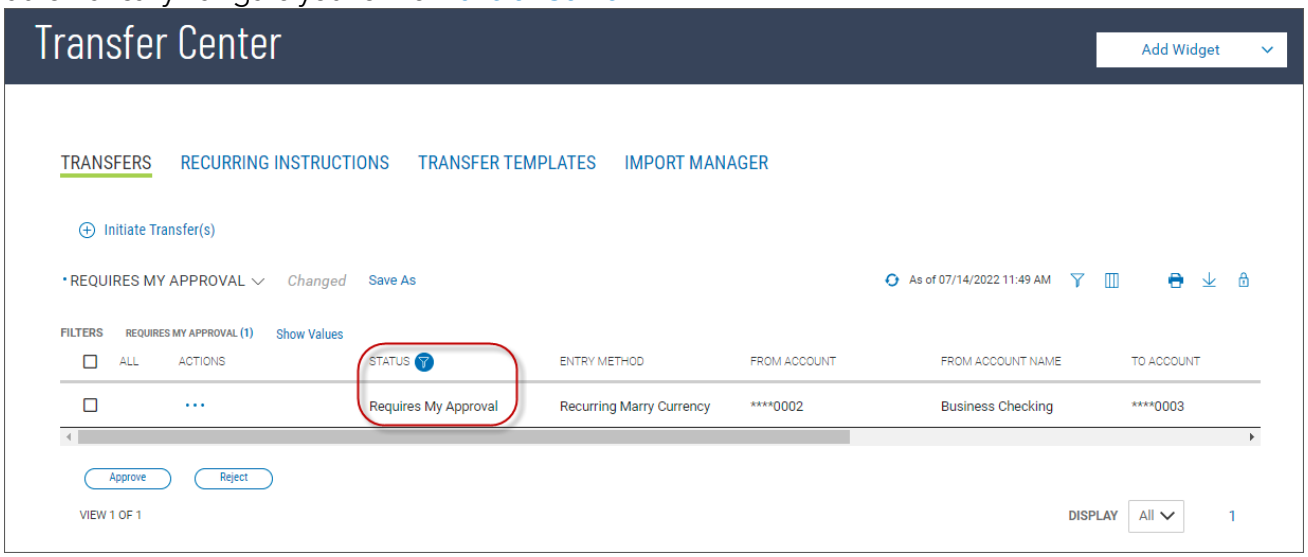


In the illustration above, the Action items widget tells you that you have items requiring an action from you.

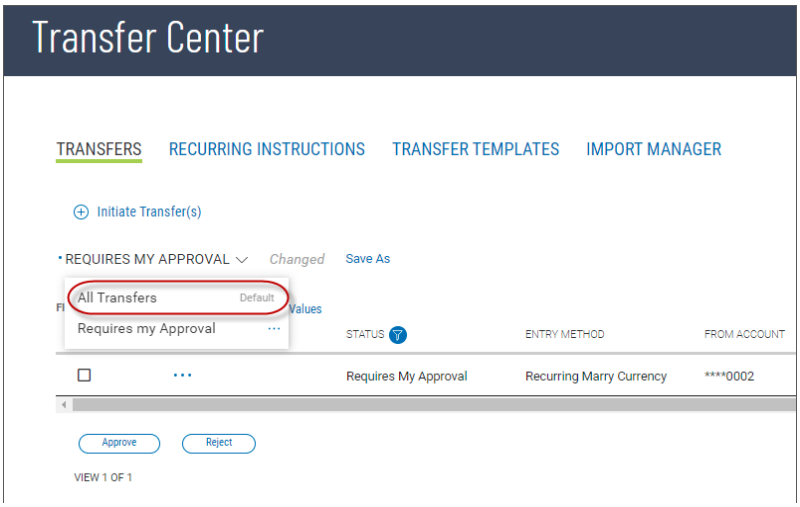
- To view Bulletins, Click Bulletins to Read. When you have finished, click the **arrow** to the left of the *Bulletins* heading to return to the Home page.



- To view transfers requiring your approval, click **Account Transfers To Approve** action item. This will automatically navigate you to the Transfer Center.



  - The list is filtered by **Status** to show only those transfers that need approval, and you have the ability to approve them. You can select a different filter by clicking the down arrow to the right of **Requires My Approval**.



Note: **All Transfers** default to the list. For more information, see Filtering a List.

- To view Payment Templates requiring your approval, click **Payment Templates To Approve** action item. This will automatically navigate you to the Payment Templates tab within the Payment Center.
- To view New Users requiring your approval, click **New users To Approve** action item. This will automatically navigate you to User Management.

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, click **Add Widgets**.
2. Select the desired widget from the list.

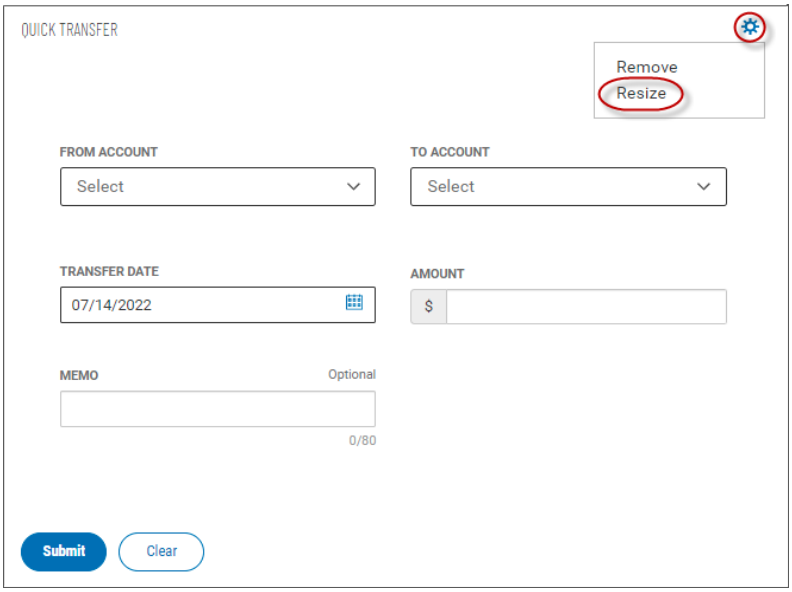
The newly added widget appears on the page.

To move a widget:

1. Left click the widget.
2. With the mouse button depressed, drag and drop the widget to the desired position 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.

A brief description of available widgets follows this section.

Types of 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.

ACH Totals Widget

The ACH Totals widget allows you to send notifications, to a designated recipient, of ACH file totals for a given customer. For more information, see ACH Totals.

Account Summary Widget

The Account Summary widget provides the balances and transaction information of the accounts that you have permission to see. Depending on your financial institution's setting, you may have up to four

(4) account-type categories: Deposit, Loan, Investment, and Other. 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 application during the report retention period. It allows administrators to monitor user activity. For more information, see Audit Report.

Controlled Disbursement Widget

Controlled Disbursement is a special feature that can be enabled in the application. It provides summary and detail information of check presentments for a chosen day. For more information, see Controlled Disbursement.

Electronic Reports Widget

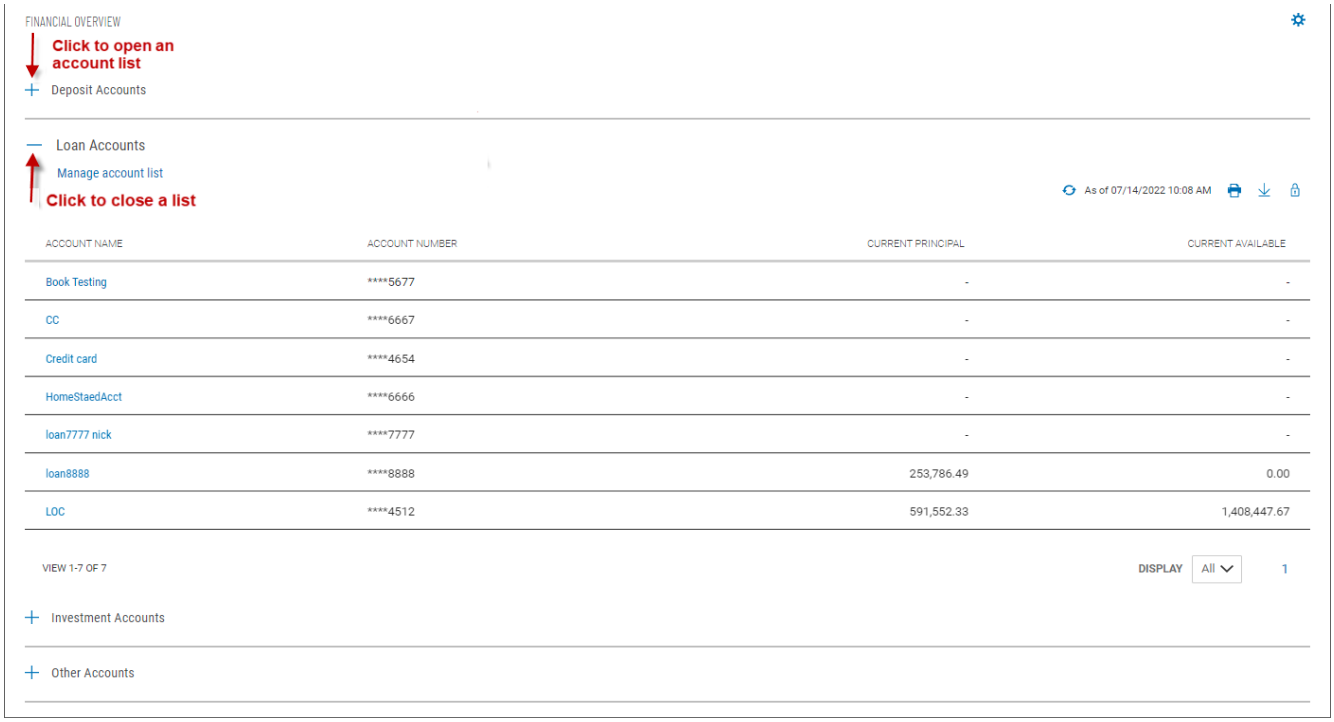
The Electronic Reports widget lets you search for ERD reports and/or reports. For more information, see Electronic Reports.

Financial Overview Widget

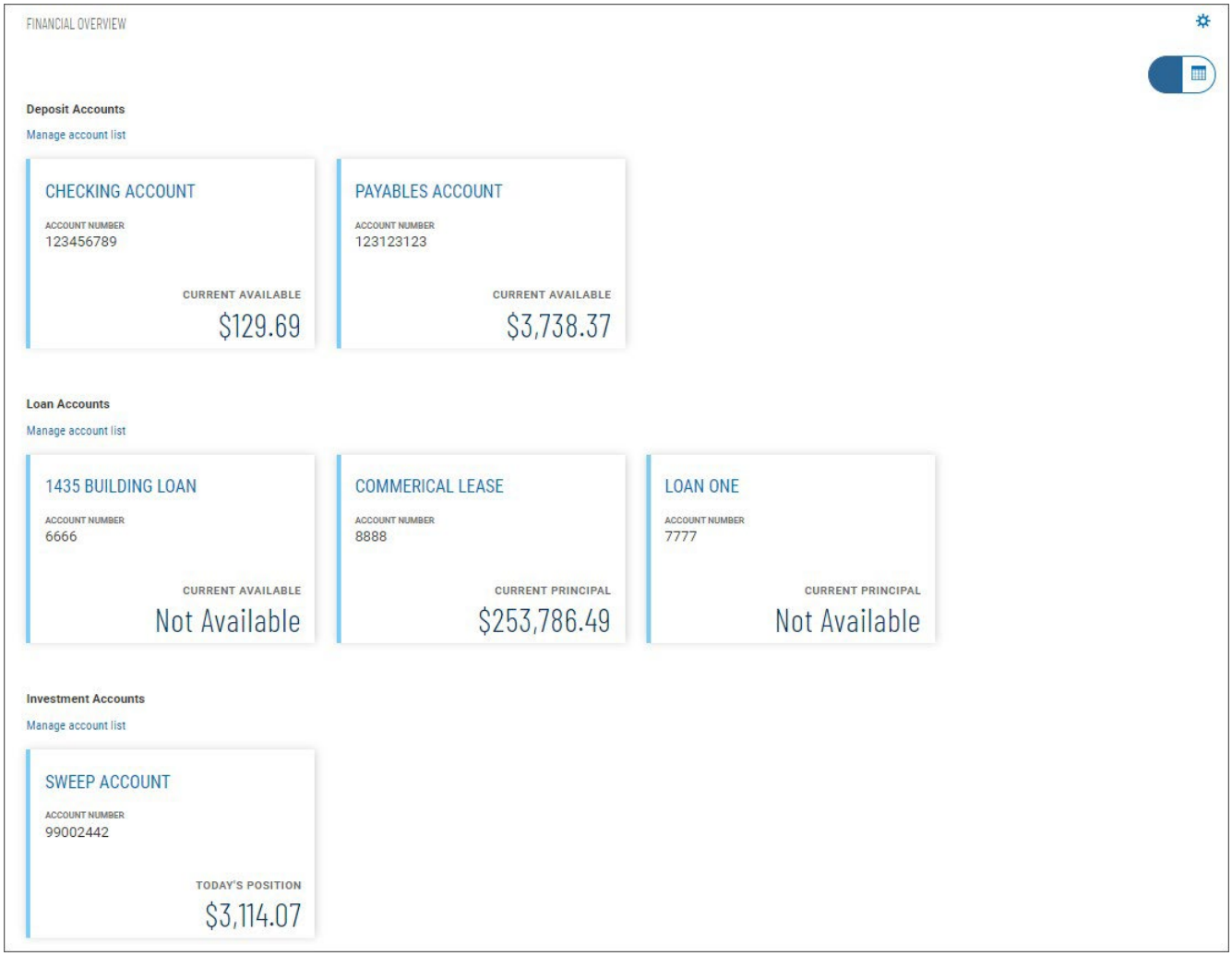
The Financial Overview widget provides an at-a-glance reference to your accounts. It lists all accounts by account type, 25 accounts per page. Like the Notifications widget, the Financial Overview widget appears by default on the Home Page.

The widget allows you to select list view or tile view.
In List View: 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.

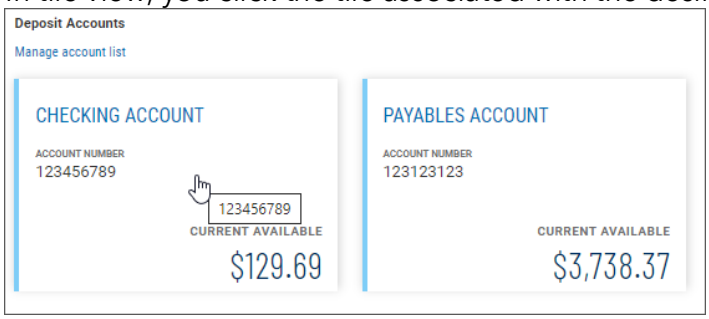


In Tile View: The same account information appears when you select tile view.

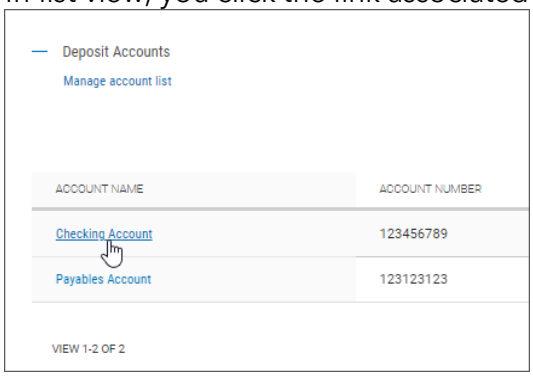


In either view, you can see detail account information.

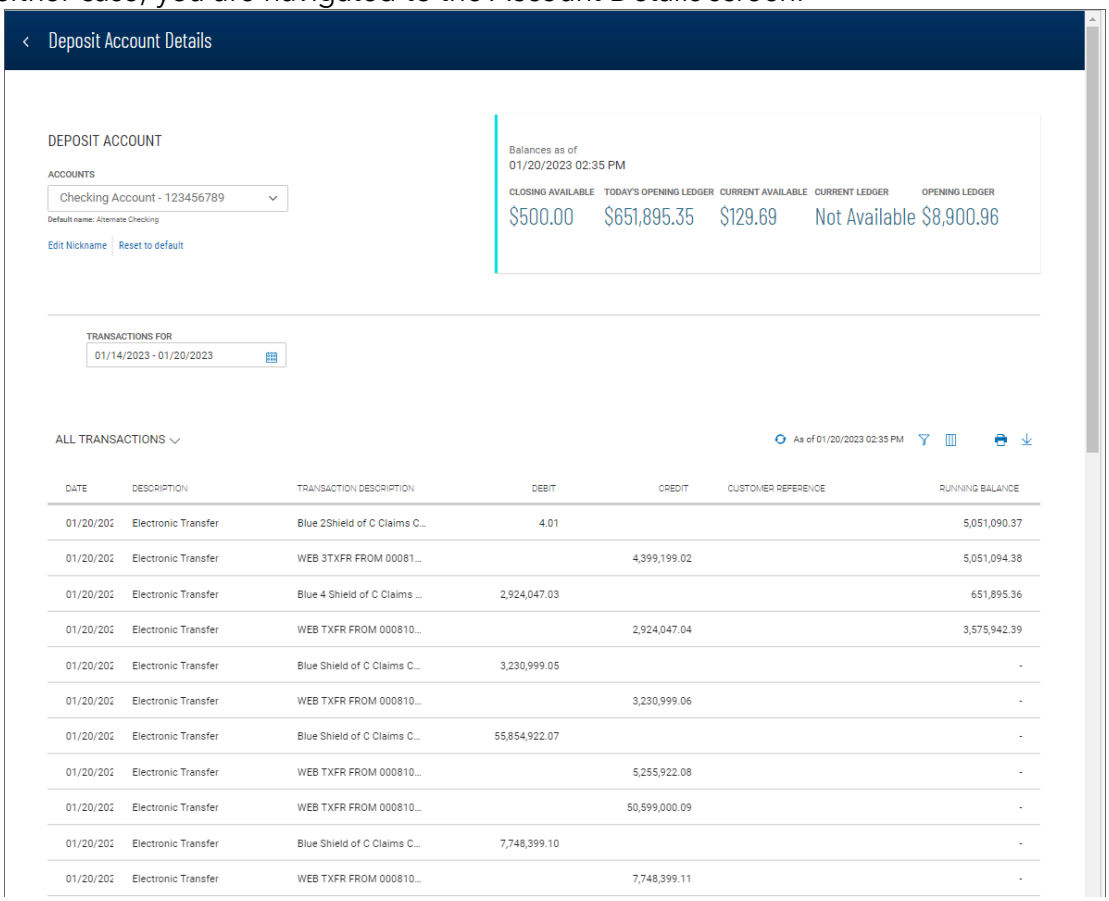
- In tile view, you click the tile associated with the desired account.



- In list view, you click the link associated with that account.



In either case, you are navigated to the Account Details screen.



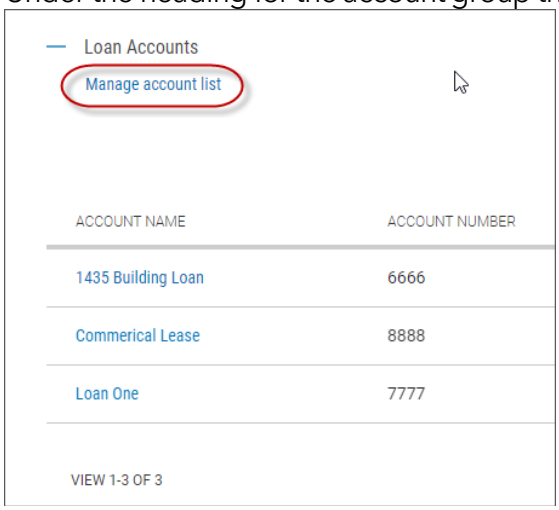
For information on working with account details, see Balance & Transaction Reporting.

Manage Account List

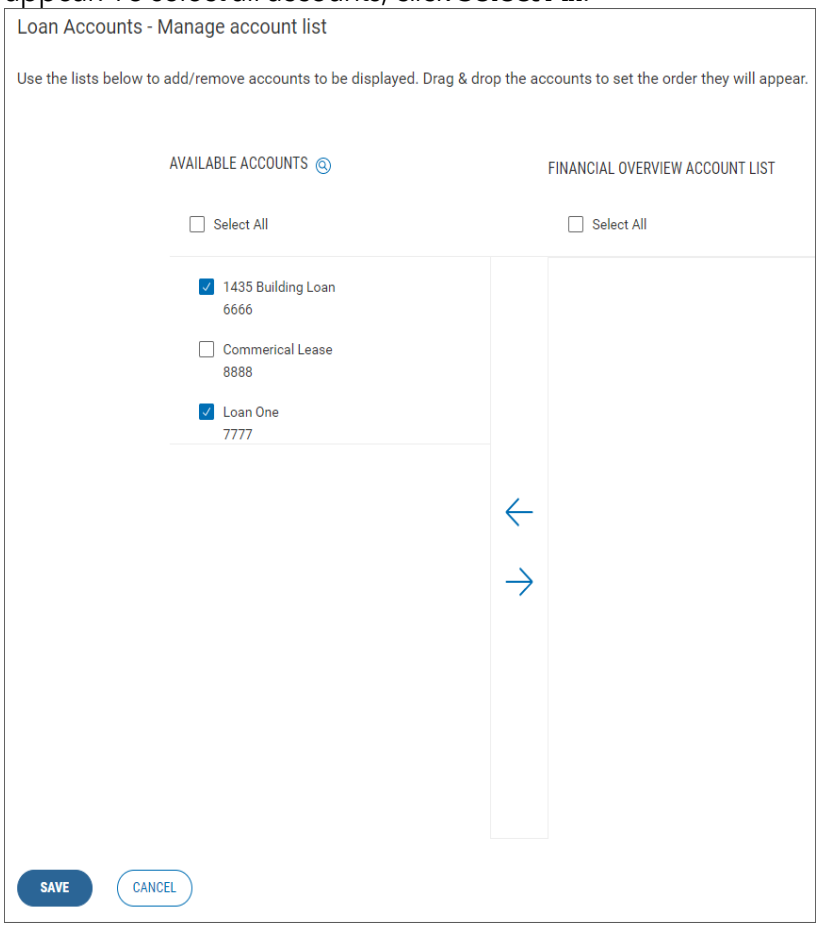
You can manage the accounts that appear in the Financial Overview widget, including selecting the accounts that appear and the order in which they appear.

To manage the Account List:

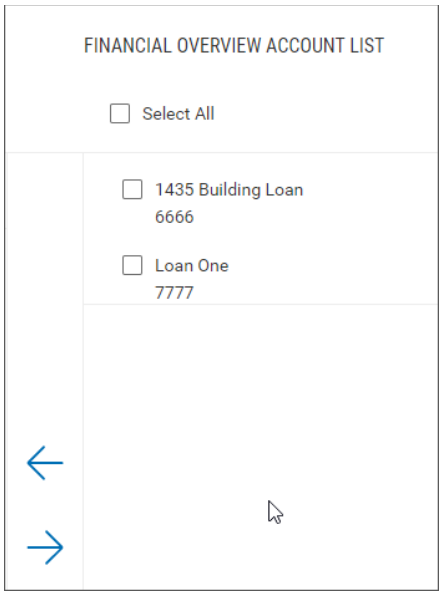
1. Under the heading for the account group that you want to manage, click the **Manage Account group** link.



2. In the Manage Account List window, select the checkboxes corresponding to the accounts that you want to appear. To select all accounts, click **Select All**.



3. Click the right arrow → to move these accounts to the **Financial Overview Account List** column on the right of the window.



If you make a mistake and want to remove an account, click the left arrow ← to return it to the **Available Accounts** column.

4. If you want to rearrange the order of the accounts that appear, select an account, and then drag and drop it at the desired position in the list. Repeat until the order is as you wish.
5. When you have finished, click **Save**.

The Financial Overview widget will be updated to reflect the new arrangement of the account list.

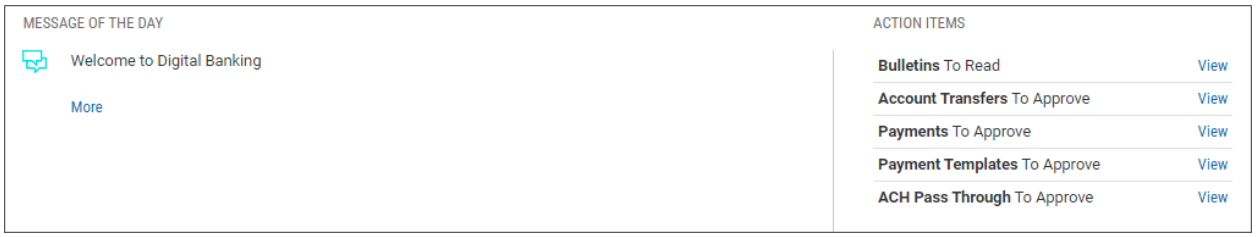
Notifications Widget

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

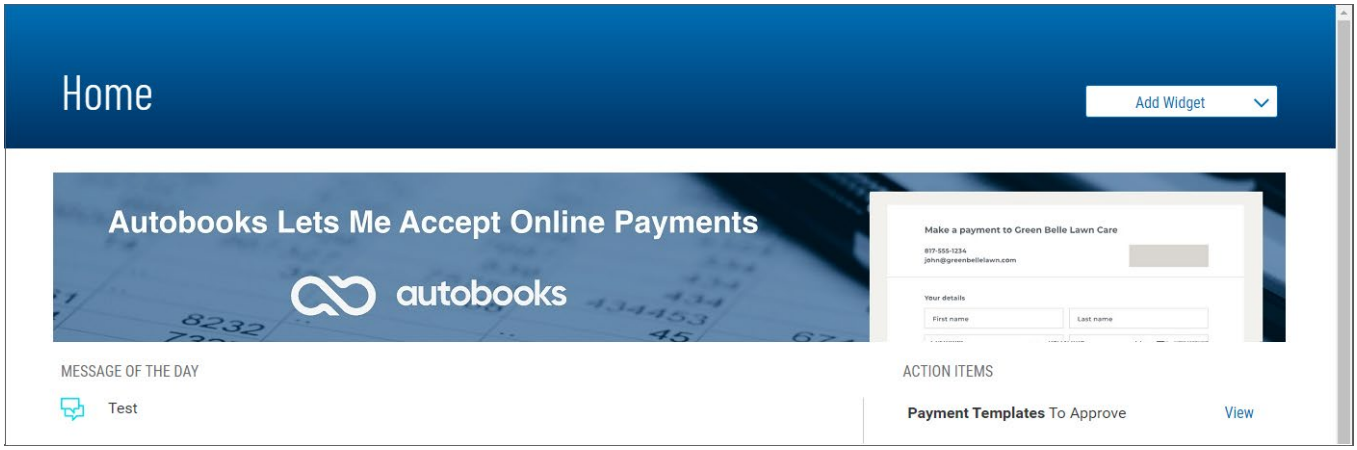
- Bulletins to Read
- Payments To Approve
- Account Transfers To Approve

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 will also display any time-sensitive content that your financial institution wants to communicate, such as special service offer.



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. For more information, see Payee Directory.

Payment Templates Widget

You can create payment templates that contain fixed payment information. Payments can then be made from these templates, saving time and improving efficiency. The Payment Template widget lets you view manage and initiate from templates created in the application. For more information, see Payment Templates.

Payments Widget

The Payments widget allows you to create and manage payments as well as view payment history. You can perform a number of 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

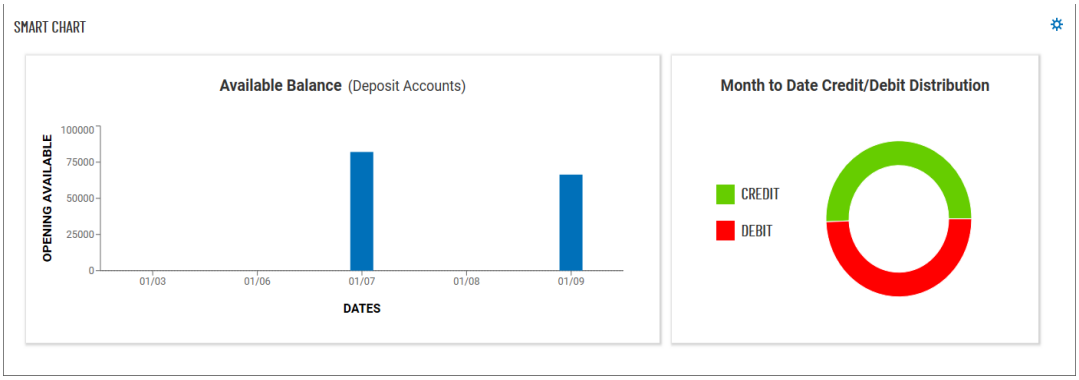
The Simplified Payments widget lets you manage business payments in a streamlined fashion, similar to the experience of paying bills. You first set up a directory of payees; see Payee Directory.

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)
- Tax Payment
- Loan Payment
- Loan Draw
- Employee Payments - Payroll and Expense Reimbursements For more information, see Simplified Payments.

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 a number of 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.

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

- Payments & Transfers
- Reporting
- User Management
- Payment Fraud Control
- User Menu
- Help Center
- Log Out

You can return to the Home page by clicking on **Home** or your financial institution's logo.

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

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

- Transfers
- Stop Payments
- Payment Center
- Payee Directory

For **Reporting**, the additional options include

- Balance & Transactions
- Statements and Reports

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

Finally, the Help Center provides online help for the application.

Change Password

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

1. On the Slide-out Menu, expand the User Menu, and click Change Password.
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.
   Note: If your entries match, the **Change** button will become available.
5. Click **Change**.

Enter or Change Security Questions

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

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.
   Note: The answers you enter will appear as a series of dots.
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.

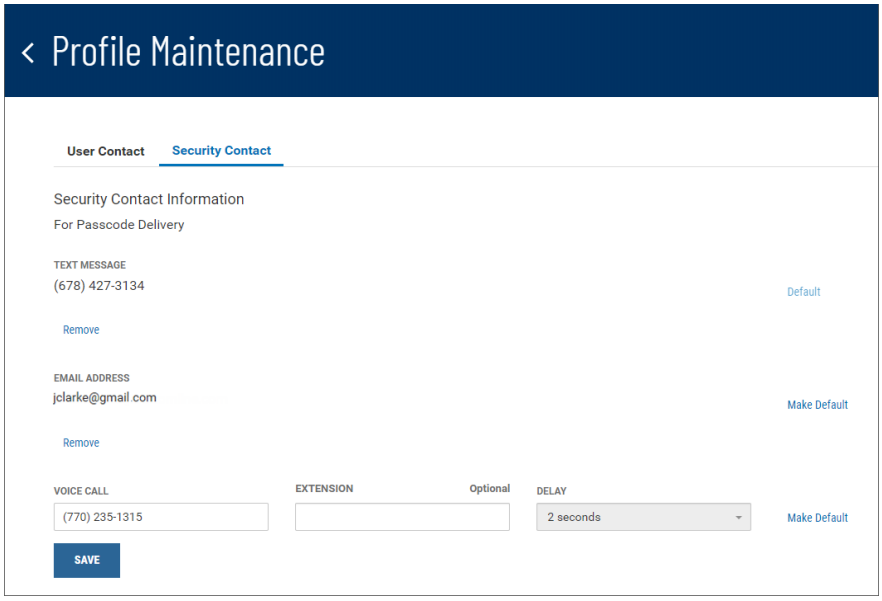
1. On the Slide-out Menu, expand the User Menu, and click Profile Maintenance.

2. Update the profile information as desired; the **User Name** 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.

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



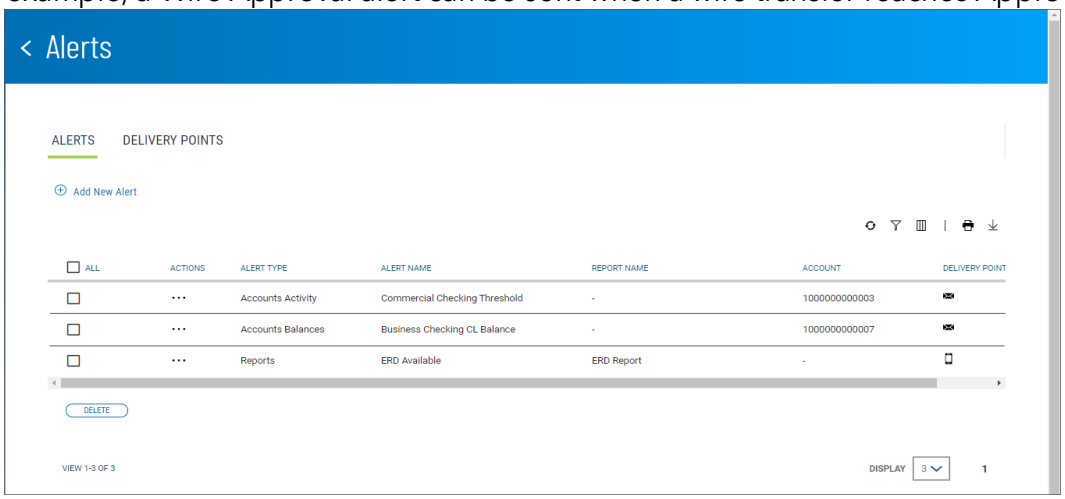
3. Enter the cell phone number for the text message, then click **Send Activation Code**. Retrieve the OTP delivered to the cell phone, and enter it into the **Enter Code** box, then click **Activate**.
4. Enter the phone number for the voice call, including an optional extension. The non-selectable 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 calls 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.

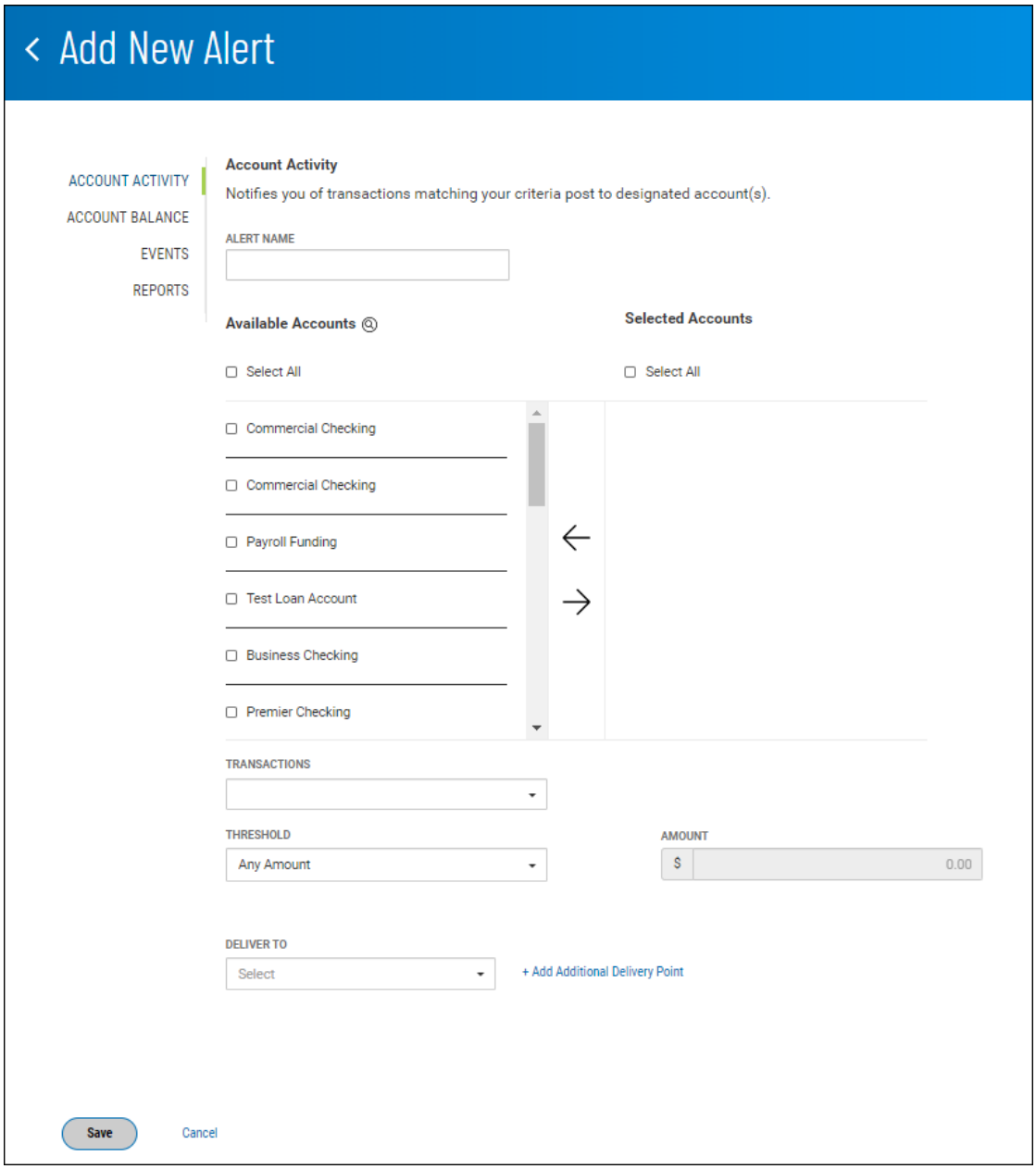


The Alerts list view displays the following information about existing alerts:

- Alert Type
- Alert Name
- Report Name – If the alert concerns a report, such as alerting when on is available
- Account – The account or accounts for which conditions trigger an alert
- Delivery Point – 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.

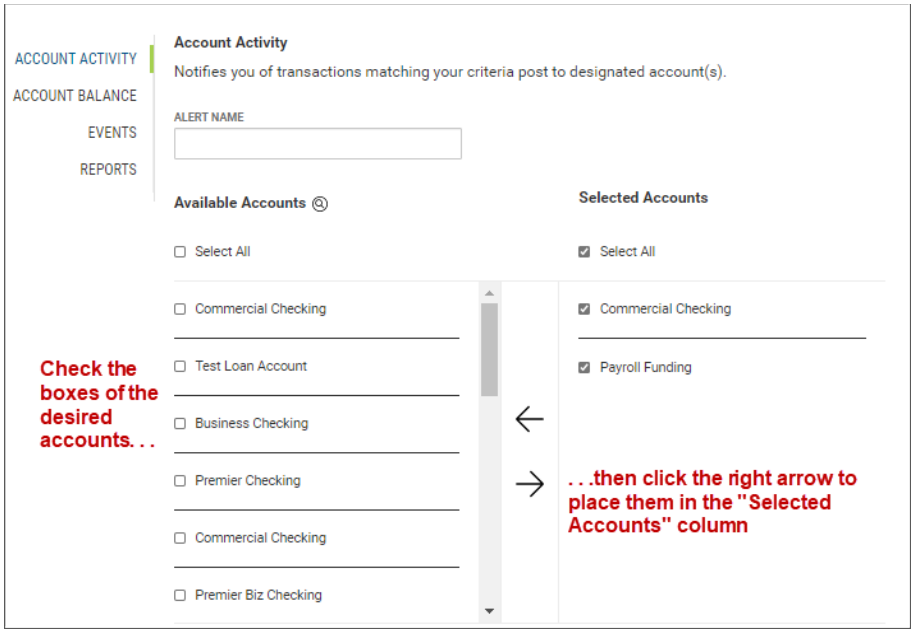


Adding an Account Activity Alert

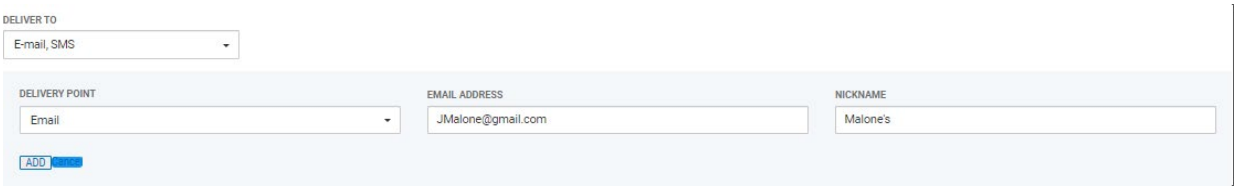
Account Activity alerts notify you of transactions affecting selected accounts. You determine the criteria that trigger the alert.

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.



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.



8. Click **Add**.
9. When you have finished, click **Save**.

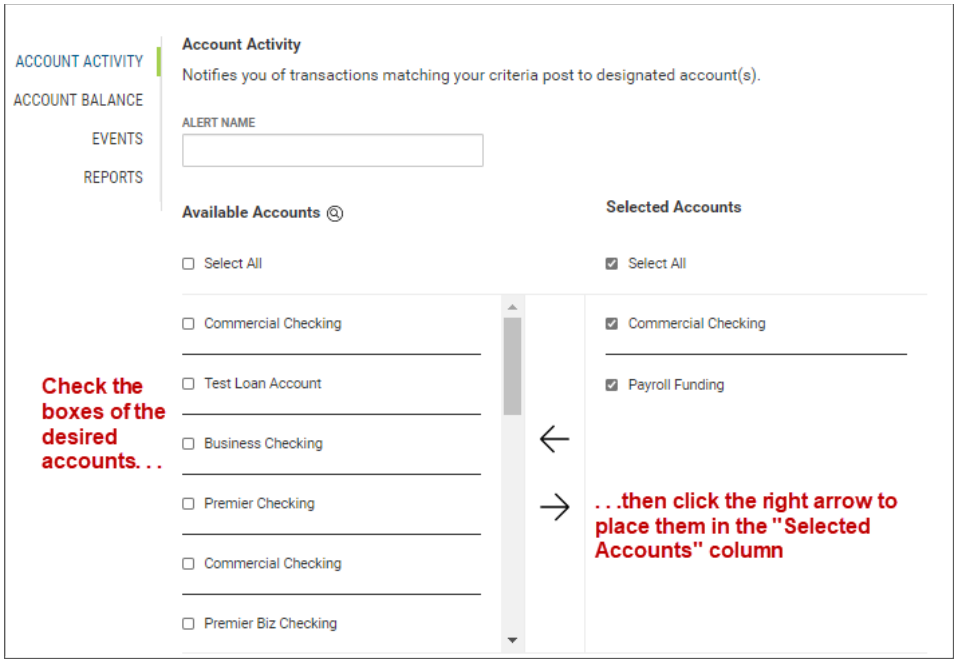
You return to the Alerts list view, and the alert is saved.

Adding an Account Balance Alert

Account Balance alerts notify you when account balances fall above or below a predefined amount.

To add an Account 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.



3. Use the **Balances** drop-down menu the select the balances that will trigger the alert: *Closing Ledger*, *Current Available (CRS Suppressed)*, or *Current Available*.

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 Poin**t 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.

8. Click **Add**.
9. When you have finished, click **Save**.

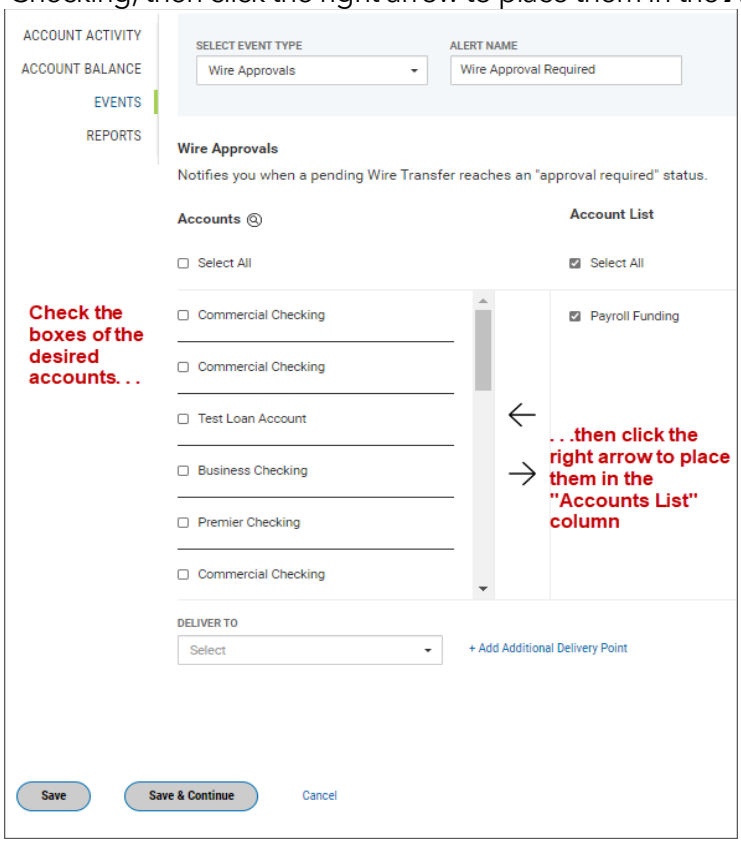
You return to the Alerts list view, and the alert is saved.

Adding an Events Alert

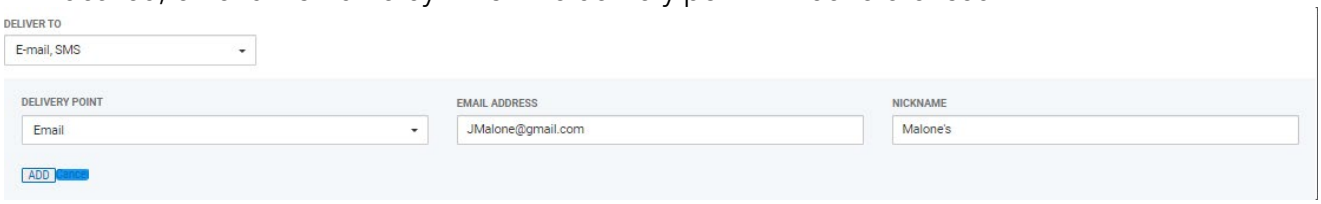
Events-type alerts notify you of conditions, such as the need for approval, affecting selected accounts.

To add an Events alert:

1. Use the Select Event Type drop-down menu to select an event: *ACH Approvals*, *Wire Approvals*, or *Wires Sent*.
2. Enter an alert name.
3. 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.



4. Use the **Deliver To** drop-down menu to select a delivery point for the alert: *E-mail*, *SMS*, or both.
5. (optional) If desired, click the **Add Additional Delivery Point** link.
   - Use the **Delivery Poin**t 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.



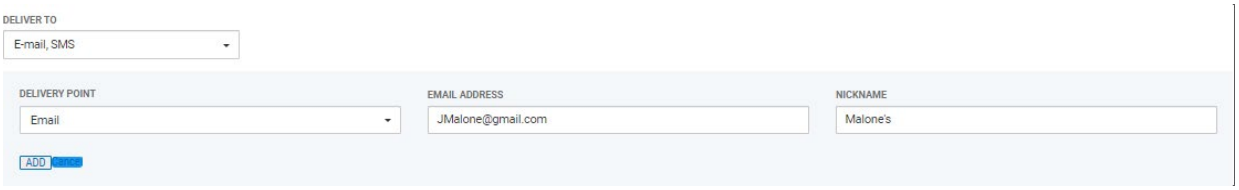
6. Click **Add**.
7. When you have finished, click **Save** OR Click **Save & Continue** to save this events alert and create a new one. Follow steps 1 through 6 to add the event.

Adding a Reports Alert

Reports events notify you when ERD reports are available.

To add a Reports event:

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 **Reports List** column.
3. Use the **Deliver To** drop-down menu to select a delivery point for the alert: *E-mail*, *SMS*, or both.
4. (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.

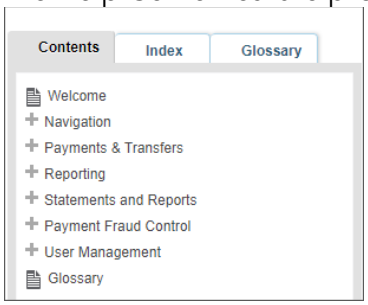


5. Click **Add**.
6. When you have finished, click **Save**.

You return to the Alerts list view, and the alert is saved.

Help Center

The Help Center feature provides online help for the application. It consists of three tabs of information.



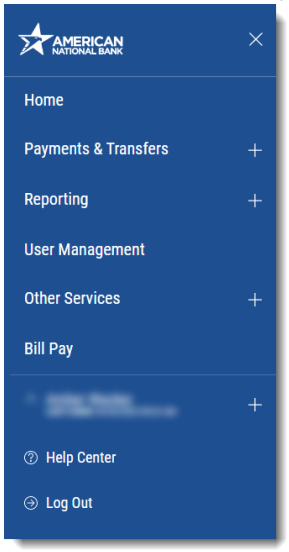
- **Contents:** Click to access and navigate through the help Table of Contents. Click the plus icons to open a broad topic area such as "Navigation" and see related subtopics.
- **Index:** Click it to view subjects of interest in the help system, such as "accounts." Then click a subject heading to go to a topic that will provide insight on the selected subject.
- **Glossary**: A glossary of financial, banking, and other terms associated with the application. To navigate through help topics in order, click the arrow 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 application:

1. On the **Slide-out Menu**, expand the **User Menu** if necessary, and click **Log Out**.



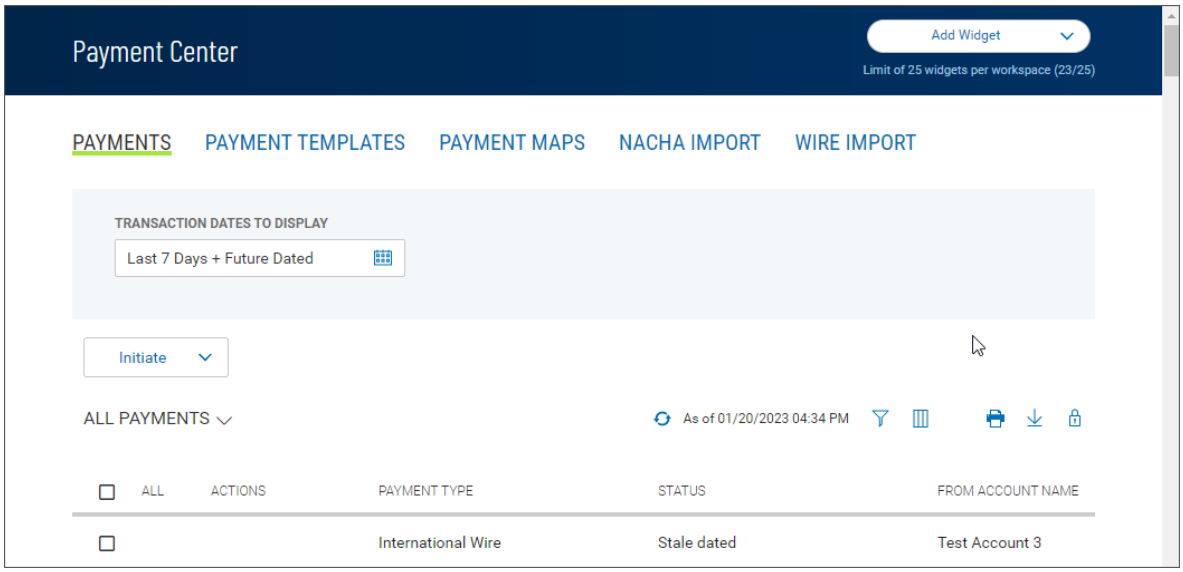
2. The system Log In screen appears.

Workspaces

Widgets are single functionality–focused components that present action(s) and information with a common purpose in a list view. Each allows you to perform tasks such as quickly making a payment, transferring funds, stopping payment on a check, and taking action on tasks. Workspaces are groupings of individual widgets that support related functions.

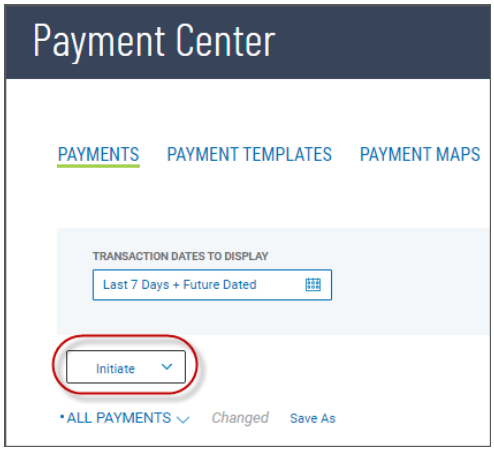
Note: You can use the **Add Widget** drop-down at the top right-hand corner of the screen to add widgets to any workspace.

You will be able to add a limited number of widgets to a workspace as configured by your administrator. After you have added a number of widgets approaching this limit, a message appears under the **Add Widget** field informing you of this. The following illustration shows that 23 widgets have been added to a workspace limited to the addition of 25 widgets.

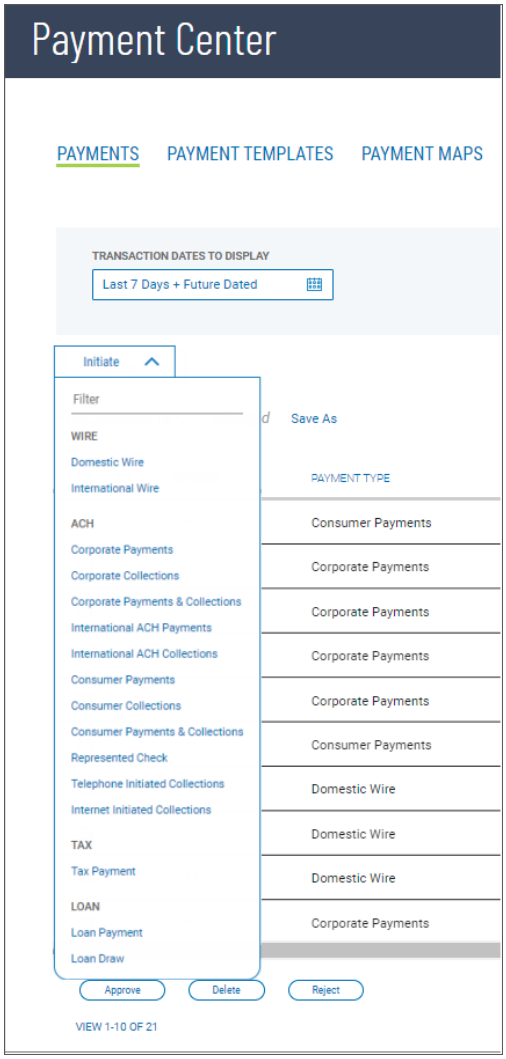


Actions and Messages in Workspaces and Widgets

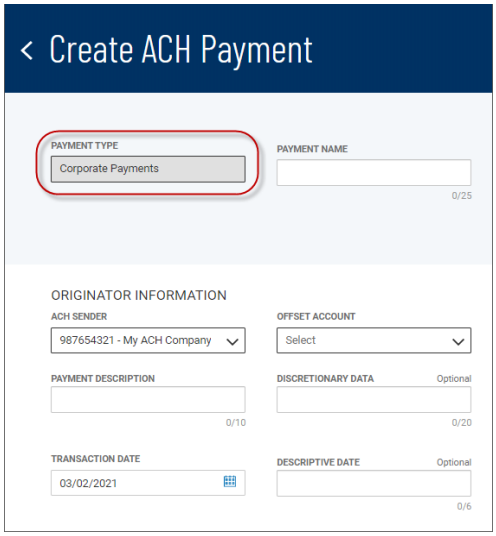
The widgets within the various application workspaces let you perform certain actions, such as creating or importing payments. The Payments widget, for example, lets you create a payment by clicking the **Initiate** option at the top left of the widget.



Then, select the payment type from the drop-down menu.

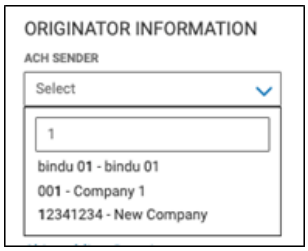


Typically, when you choose to perform an action in a widget, the application will navigate you to an action screen, in this case the Create Payment screen associated with the payment type you selected.



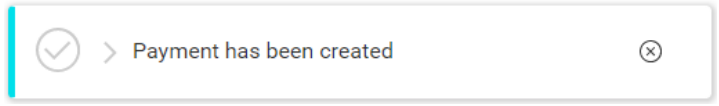
Drop-down menus, such as in the **ACH Sender** field shown above, work the same way in action screens as they do in widgets. If a large number of selections are available, the text box associated with the drop-down list permits entry of a character or characters to filter on, and the menu lists the appropriate selections based on your entry. For example, the **ACH Sender** field in Create

ACH Payment and Create ACH Template screens allows you to enter a character such as the figure *1*, and the list will reflect the selections that match your entry.

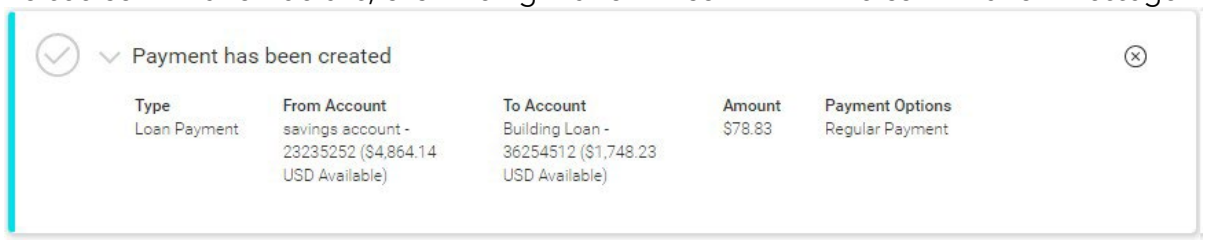


Typing "1" filters the ACH Sender field for all options containing "1"

Once you complete the action and save it, you return to the originating widget—in this case, the Payments widget. At the top of the widget, you will see a confirmation message with details of the just- completed action.



To see confirmation details, click the right arrow icon within the confirmation message.

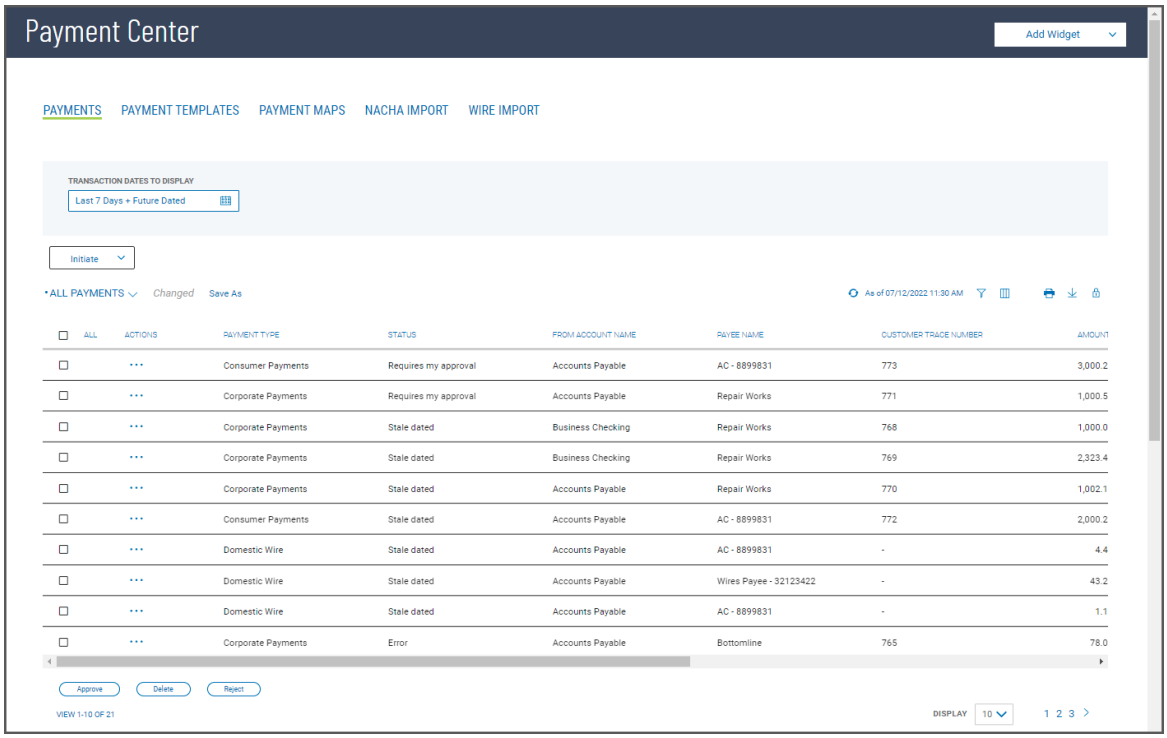


To dismiss the confirmation message, click the **x** icon at the right.

Note: Messages will also inform you when something went wrong with an action you are taking.

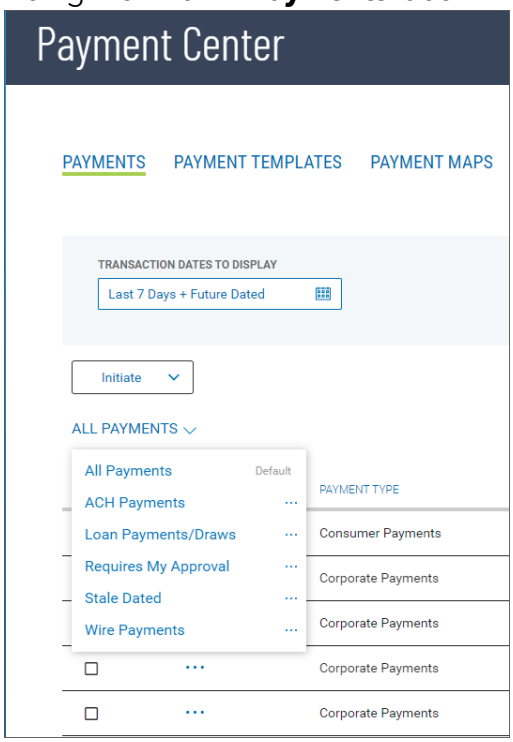
Working with Lists

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.

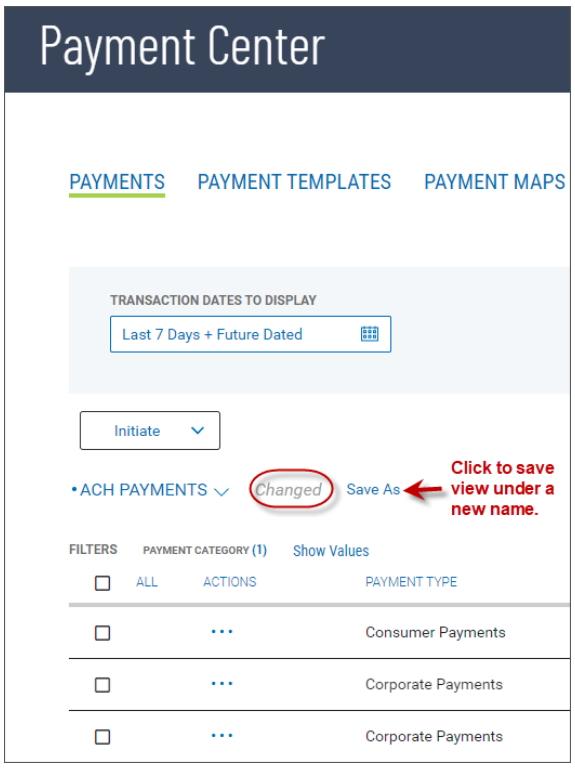


The Payments List

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.



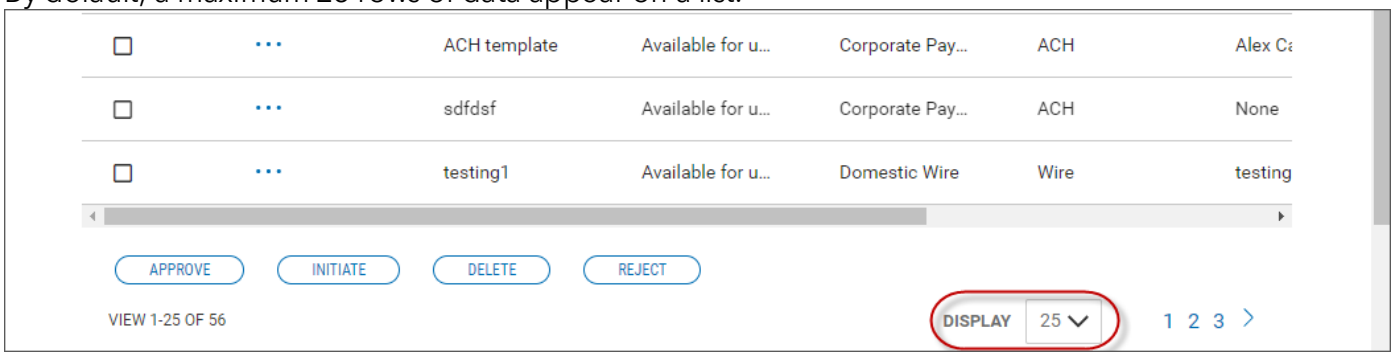
When you change the view, the widget will tell you that; note the *Changed* label next to the drop-down arrow.



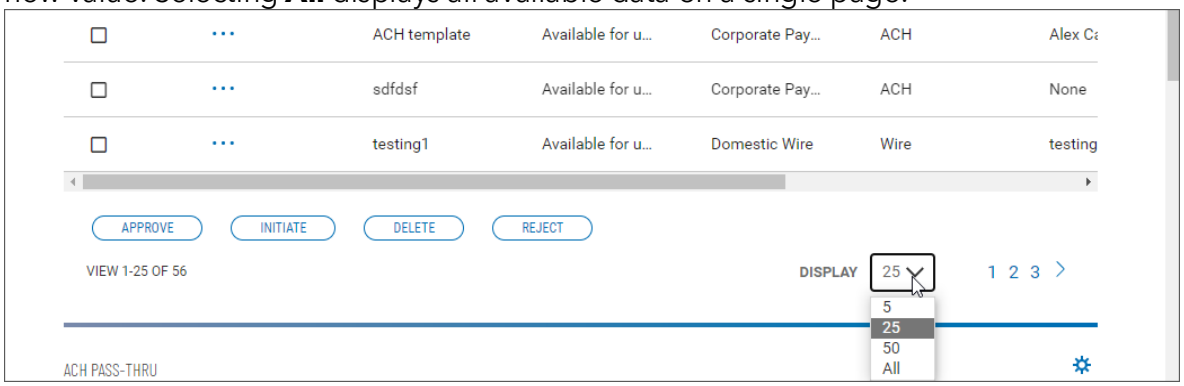
You can save the changed view under a new name. For information, see Working with Lists - Saving a View.

Pages and Numbers of Rows Per Page

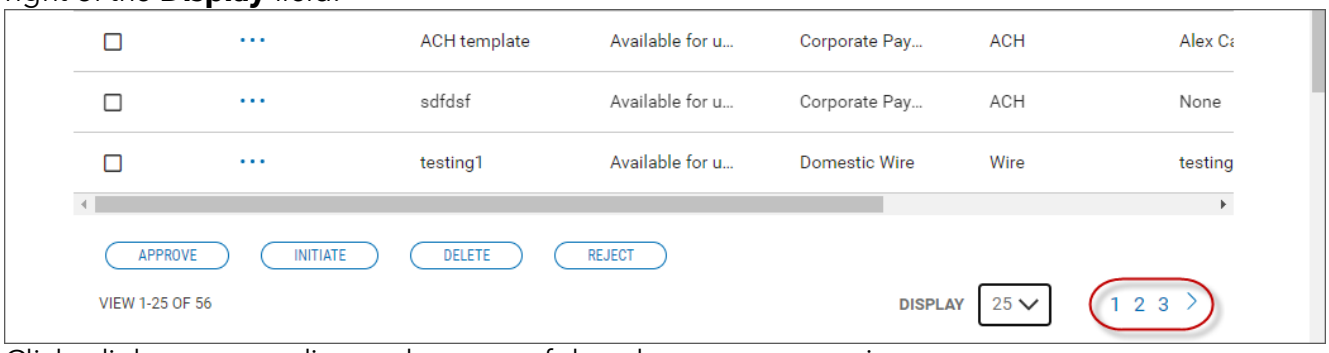
By default, a maximum 25 rows of data appear on a list.



You can change this maximum, by clicking the down arrow ⌄ in the **Display** field, and then selecting a new value. Selecting **All** displays all available data on a single page.



If there is more data available than can be displayed on a page, the number of pages appear as links to the right of the **Display** field.

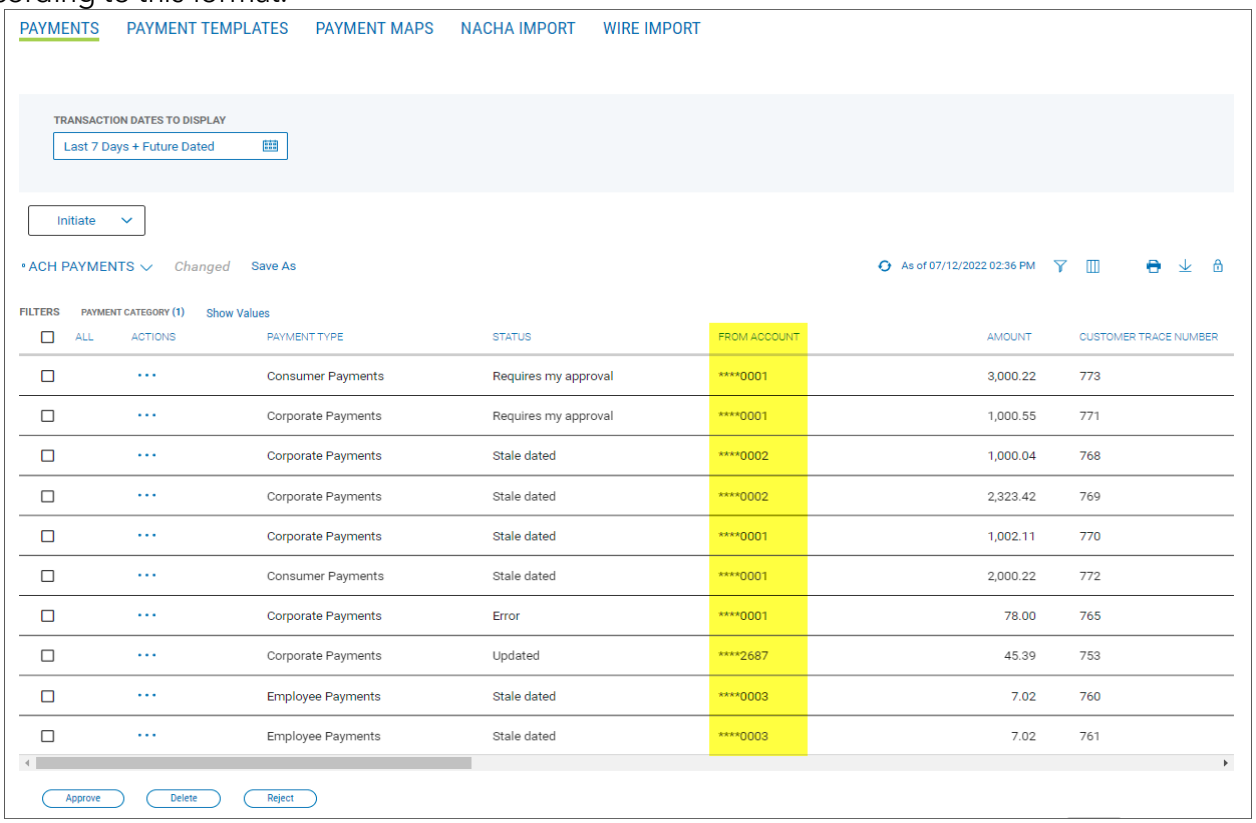


Click a link corresponding to the page of data that you want to view.

Lists with Account Masking

In order to protect against unauthorized access to sensitive information, the current application can be configured so that account numbers are masked. The masking format is defined in configuration parameters that can be turned on for the application. When the parameters are turned on, account numbers appear masked according to the chosen format. For example, From Account number *1122334500* could be masked so that the following value appears in list views, reports, and other areas of the application: *****4500*.

The illustration below shows how **From Account** numbers appear in the Payments list view when masked according to this format.



Working with Lists: Available Actions

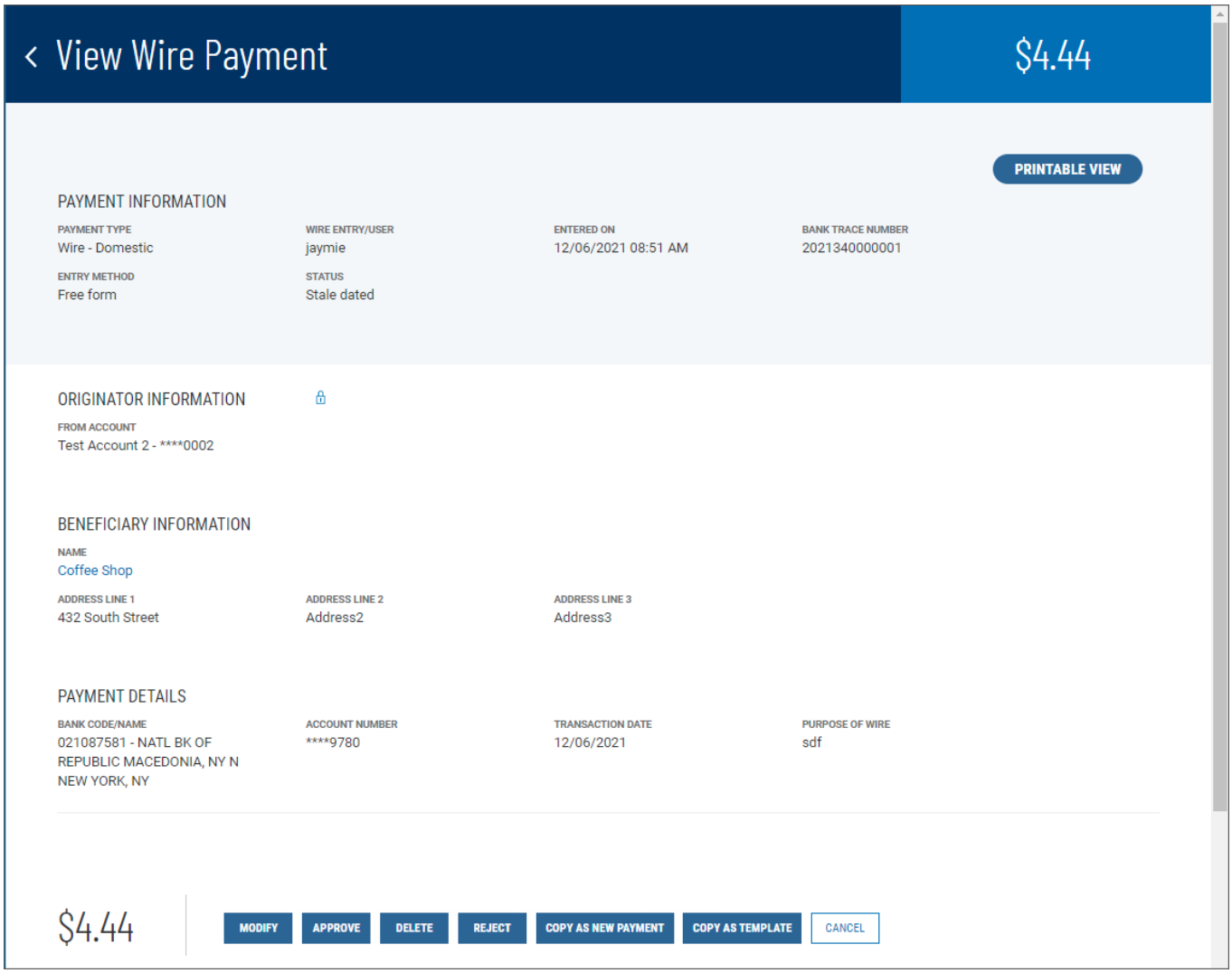
The **Actions** column allows you to take action on a single item in a list. Depending on the item status, you may be able to view, modify, approve, or delete an item.

1. Click on the ellipsis marks **. . .** to view available actions.
2. Click on the desired action.

View

To view the details of an item in a list:

1. 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).
2. Click an action button or click **Cancel** to return to the list.



Modify

1. Clicking on **Modify** from the **Actions** column will display a modify screen where you can make changes to the item.
2. 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

1. Click on **Approve** in the **Actions** column. OR 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.

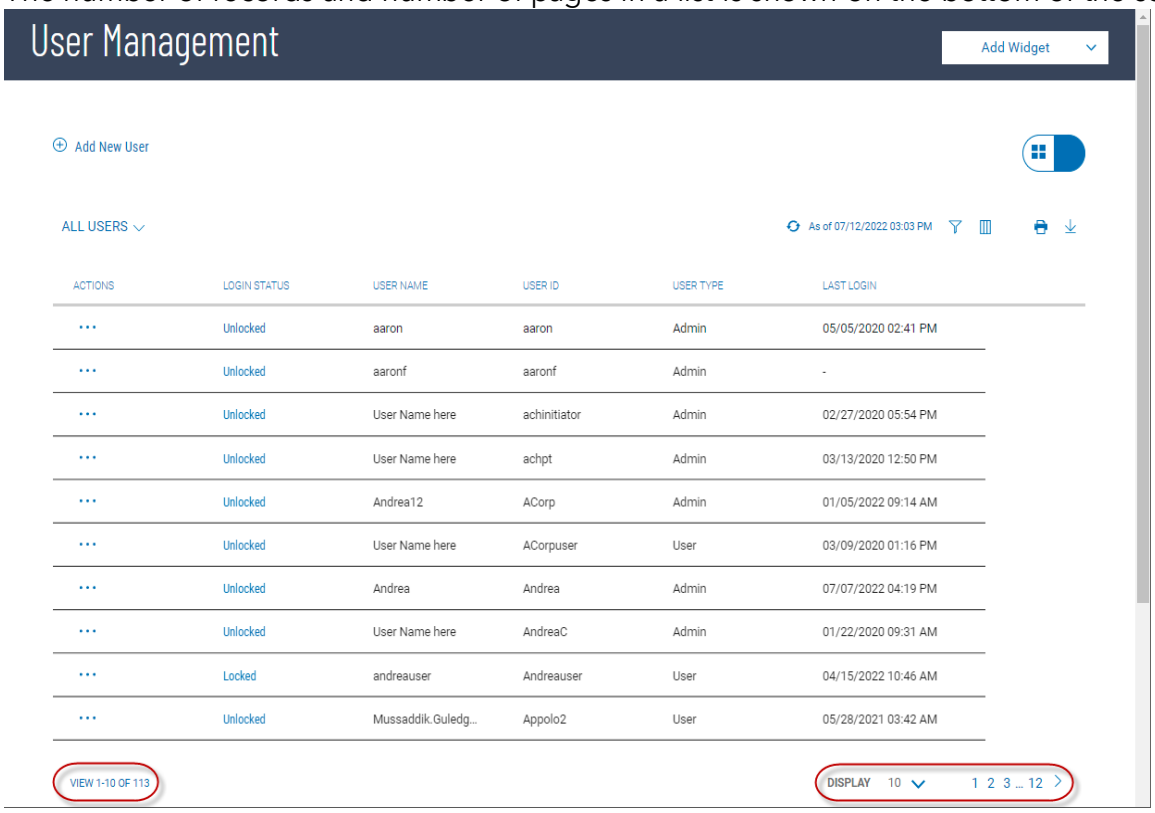
Delete

The delete function removes an item from the system.

1. Click on **Delete** in the **Actions** column to delete an item.
2. You will need to confirm that you would like to delete the item before it is deleted.
   OR You can also delete multiple items at one time by checking the appropriate check boxes and selecting Delete.

Navigating through a List

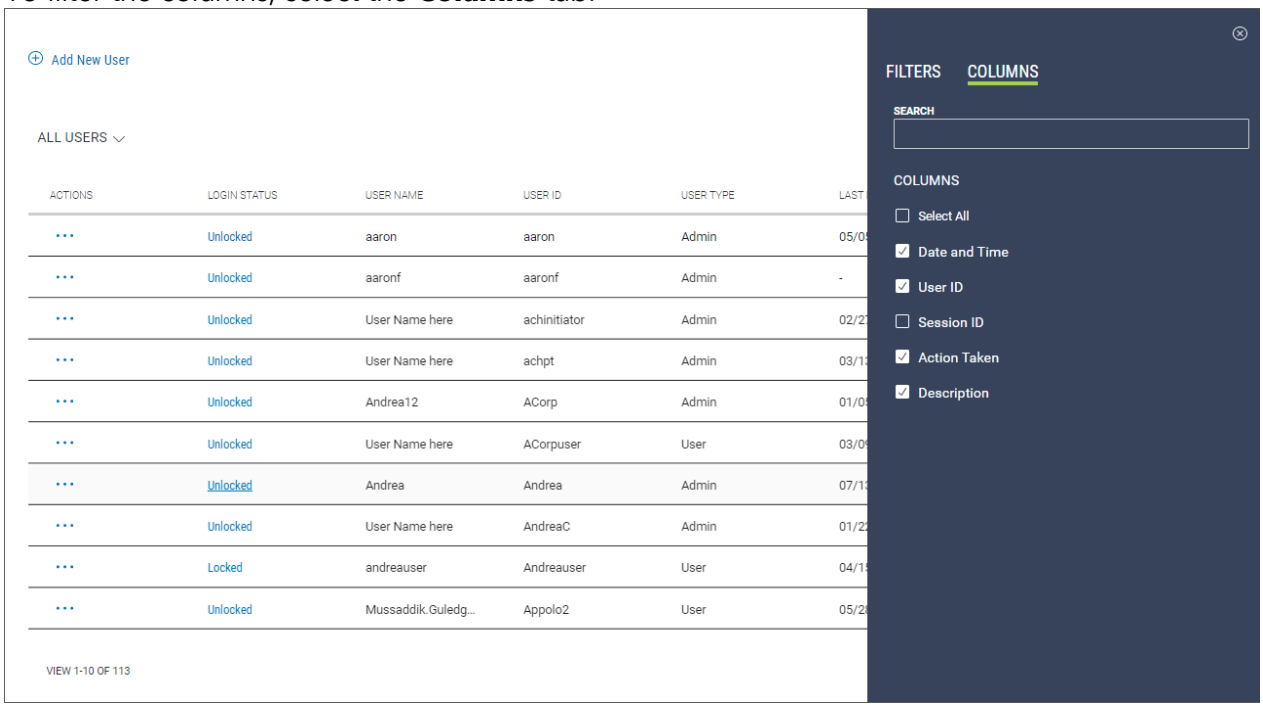
The number of records and number of pages in a list is shown on the bottom of the screen.



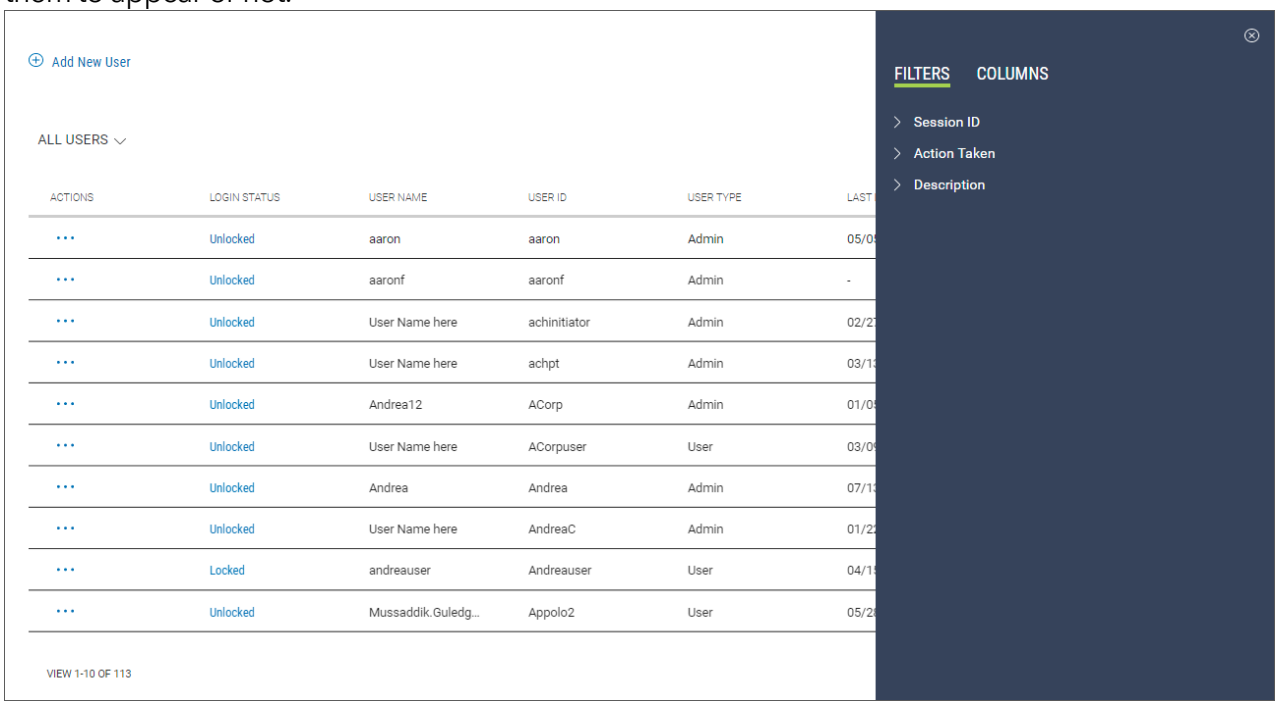
Filtering a List

You can use the filter function to change the names of columns that will appear in a list or to limit the records that appear in 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.



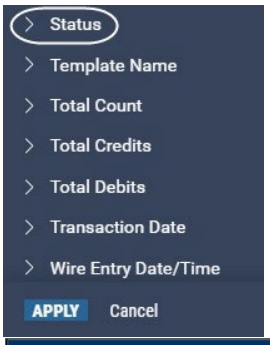
3. Check or uncheck the boxes corresponding to columns on the report, depending on whether you want them to appear or not.

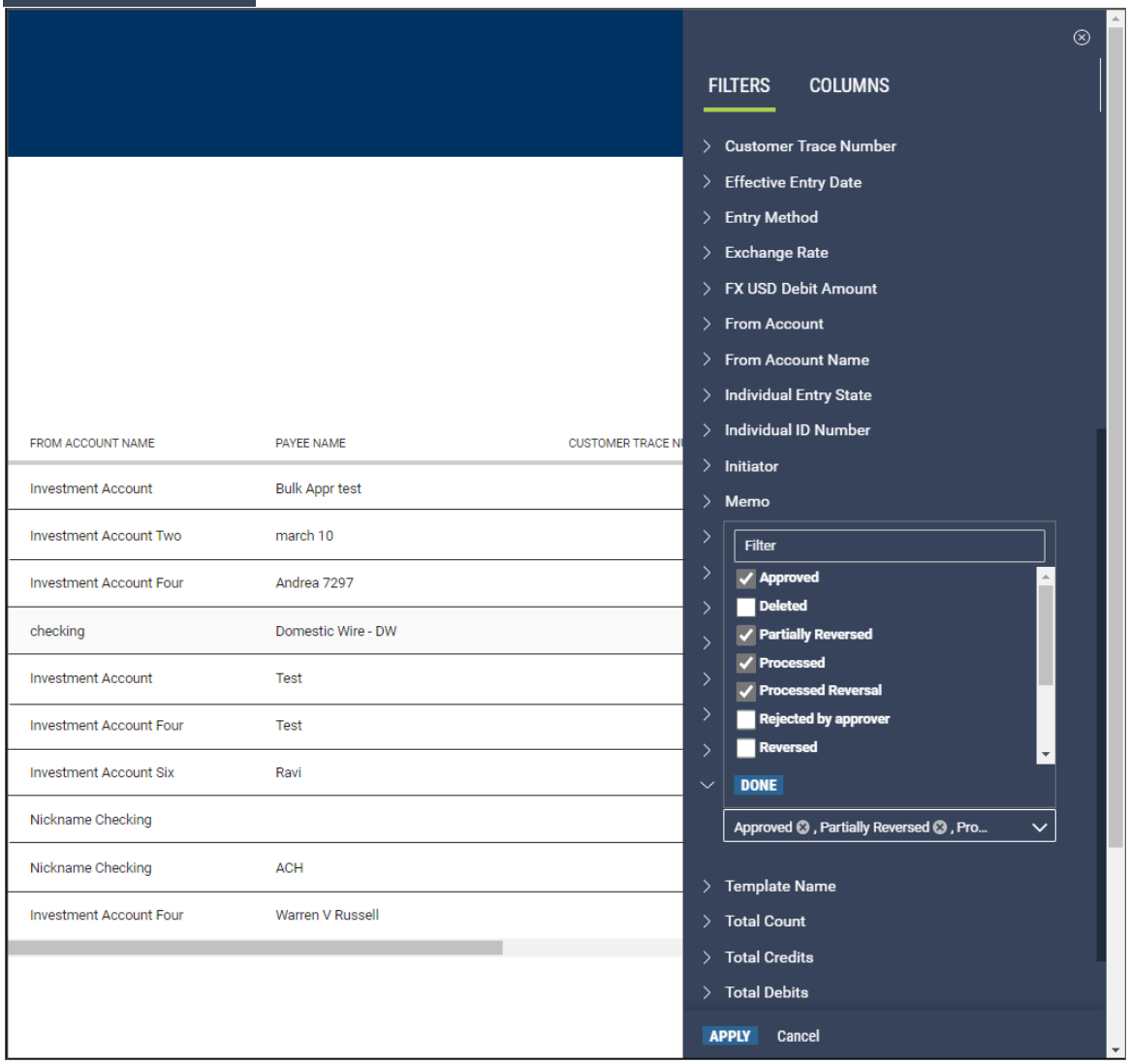


4. Click the **X** at the top of the Filters menu.
5. To filter the list by record, select the **Filters** tab.

6. Click the right arrow beside the record and enter the criterion you want to filter by. In the example shown above, the **Description** column will be filtered to display only records that have *Login* as the description.

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:





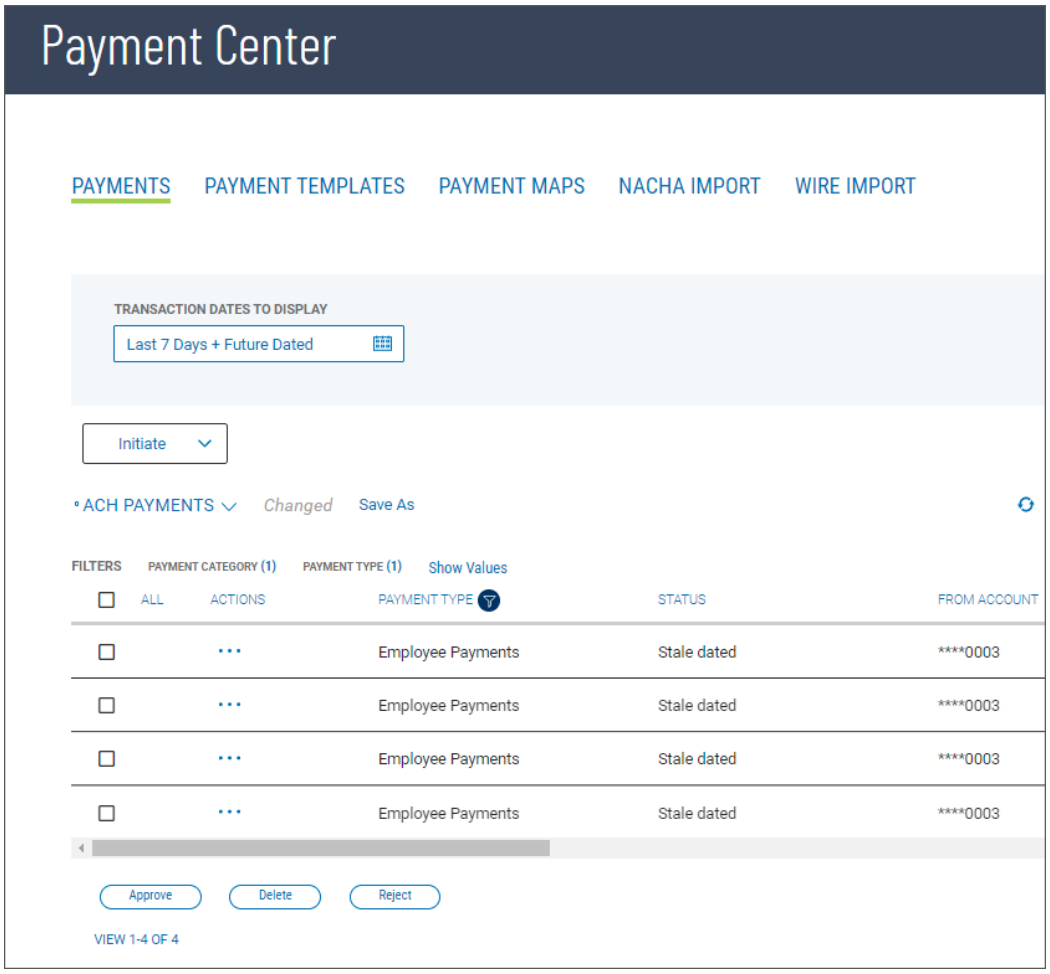
Criteria by which the *Status* column can be filtered

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

1. If you want to clear the filter, click **Clear** Clear to the right of the record name.
2. To filter the list by the entered criterion or 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.



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.

Moving Columns

You can move columns to a new position on a list.

To move a column:

1. Drag and drop the column to the new position.

Adding or Removing Columns

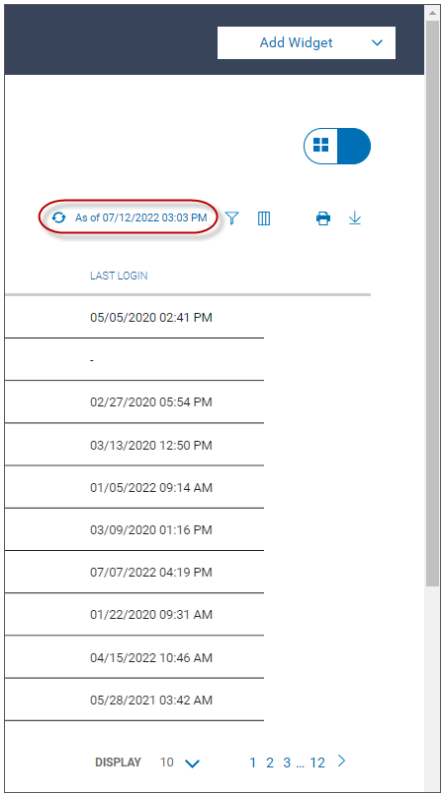
Columns can be added or removed from some lists in the application. If the list supports this function, you will see the **Options** (⚙) icon in the header row at the right side of the list.

To add or remove columns:

1. Click the **Options** icon. The available columns are displayed. The checked boxes indicate which columns currently appear in the list.
2. Simply check or uncheck the columns you would like to include/exclude in your list, and then click **Apply**.

Refreshing a List

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



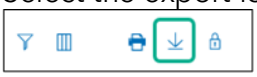
When you click the icon, the list is refreshed, and the date and time are updated. This will be especially useful if you are working in a list for an extended period of time.

Exporting Lists

The data from some lists can be exported.

To export a list:

Select the export icon, and the details in the list view will be exported in a CSV format.

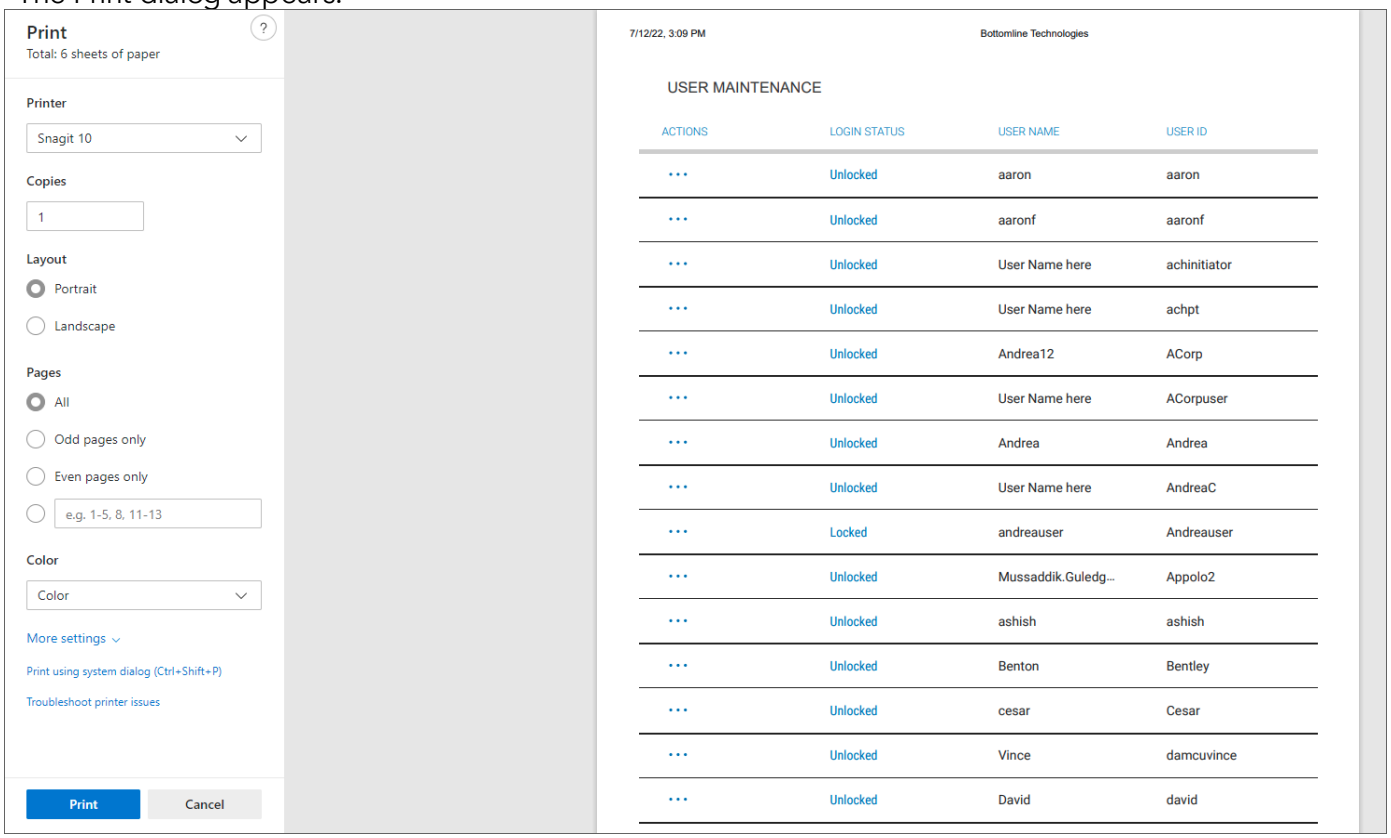


Printing Lists

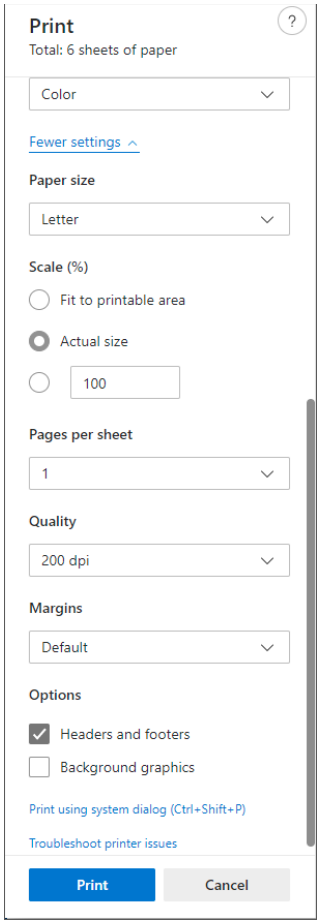
Some lists can be printed.

To print a list:

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



3. Select and enter the options that you want to influence printed output, such as **Layout**, **Pages**, and Color.
4. If desired, click **More settings**, and select additional page layout and paper options.



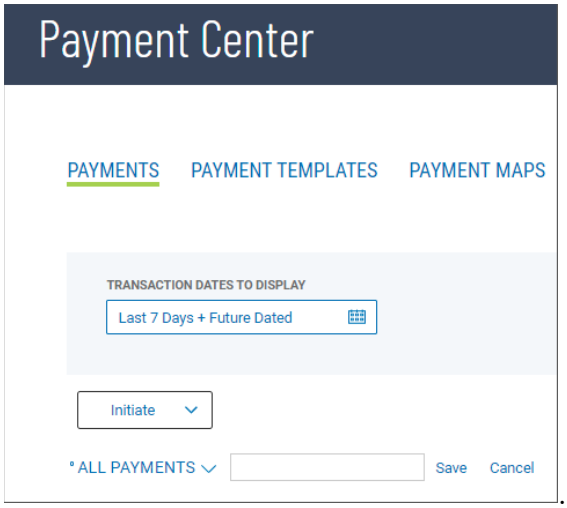
5. Click **Print**.

Working with Lists: Saving a View

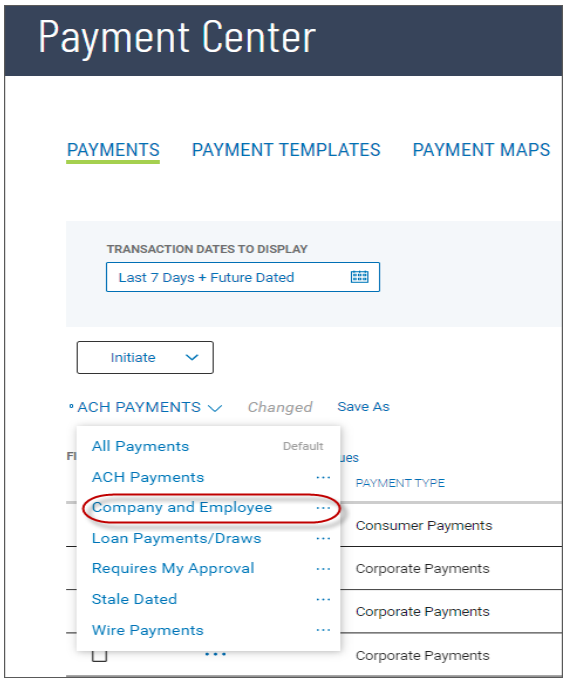
Once you have arranged a list with the proper columns, sort order, and filters, you can save the list for future use. The following example references the Payments list

To save a view

1. Click the **Save As** link

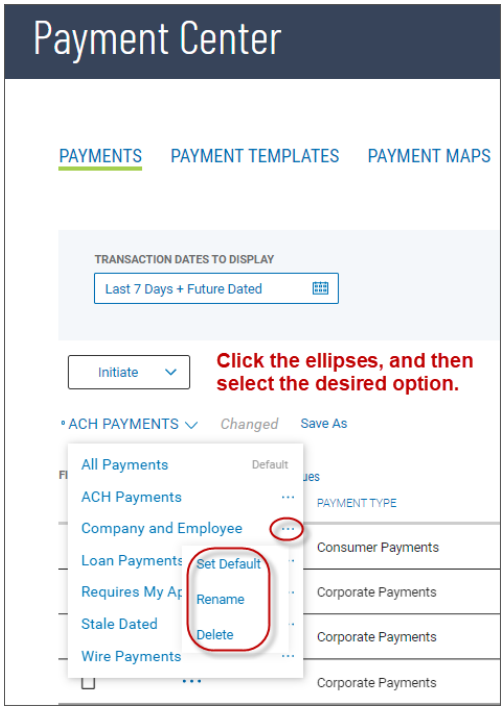


2. Enter the new name in the text box and click **Save**. The list view name is changed. You can select the view under this new name.



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

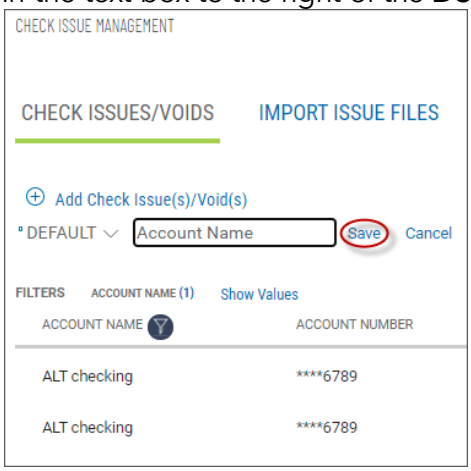
1. Click the down arrow to the right of the view name.
2. Click the ellipsis marks payment
3. Do one of the following:
   - Click **Set as Default** to make this view the new default.
   - Click **Rename**, and then enter a new name for the view.
   - Click **Delete** to remove the custom view.



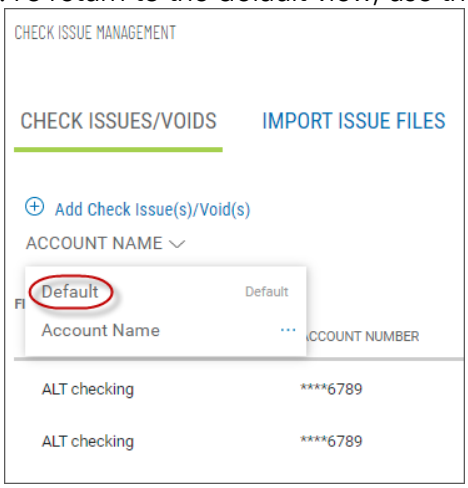
Note: The Check Issue/Voids list view offers a default view option.

To save a new view and return to the default view:

1. After you apply a filter to the list, click **Default**.
2. In the text box to the right of the **Default** option, enter a name for the new view, and then click Save.



3. To return to the default view, use the drop-down view list to reselect **Default**.



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 User Management widget.

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

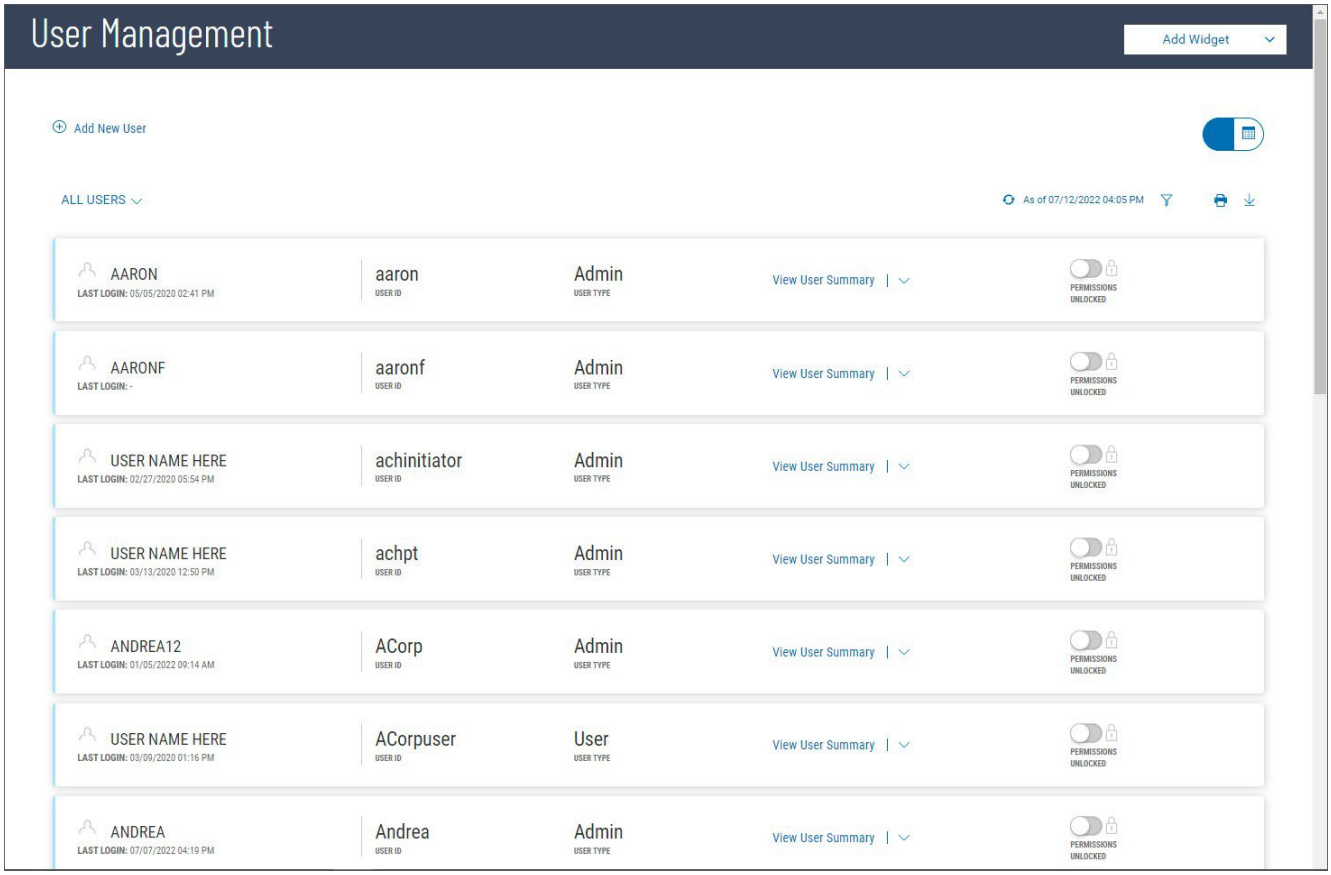
Icon: Tiles view selected

Icon: List view selected

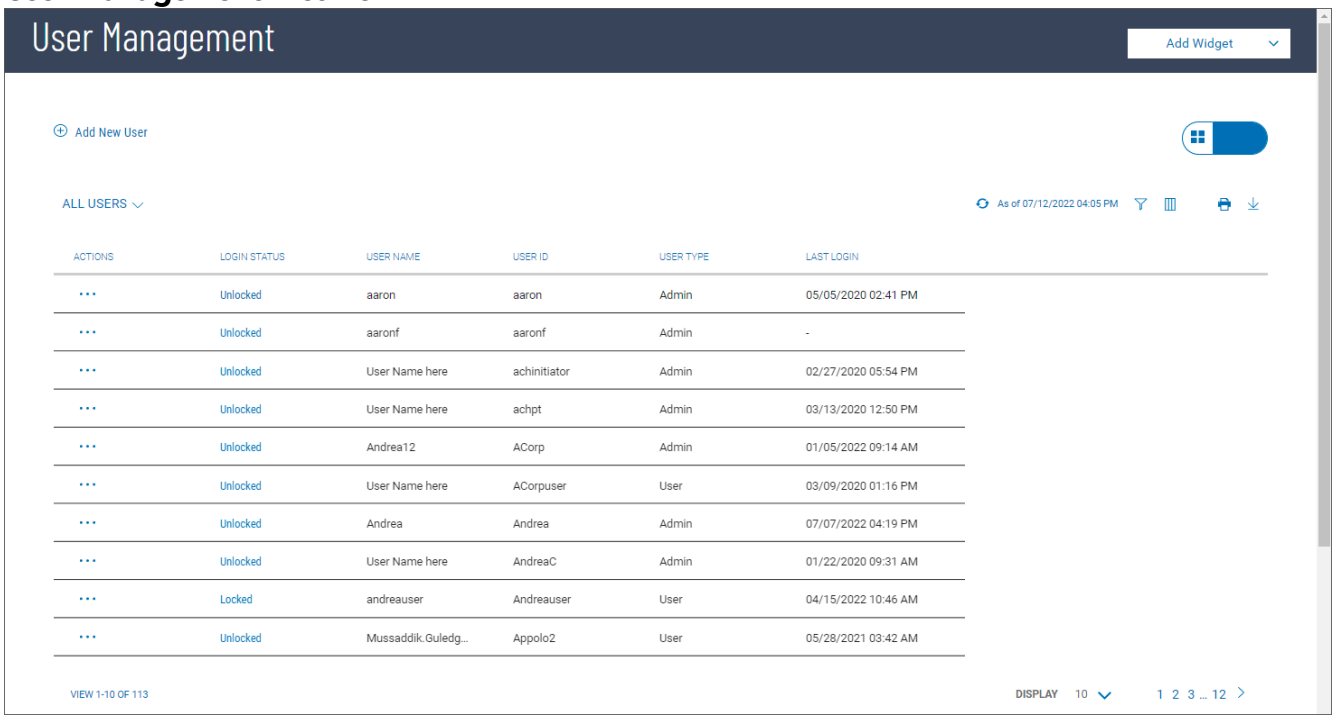
To see information displayed as a series of easily readable tiles, click the left side of the **Tiles/List** icon

User Management: Tiles view

To see the information displayed in list fashion, click the right side of the icon

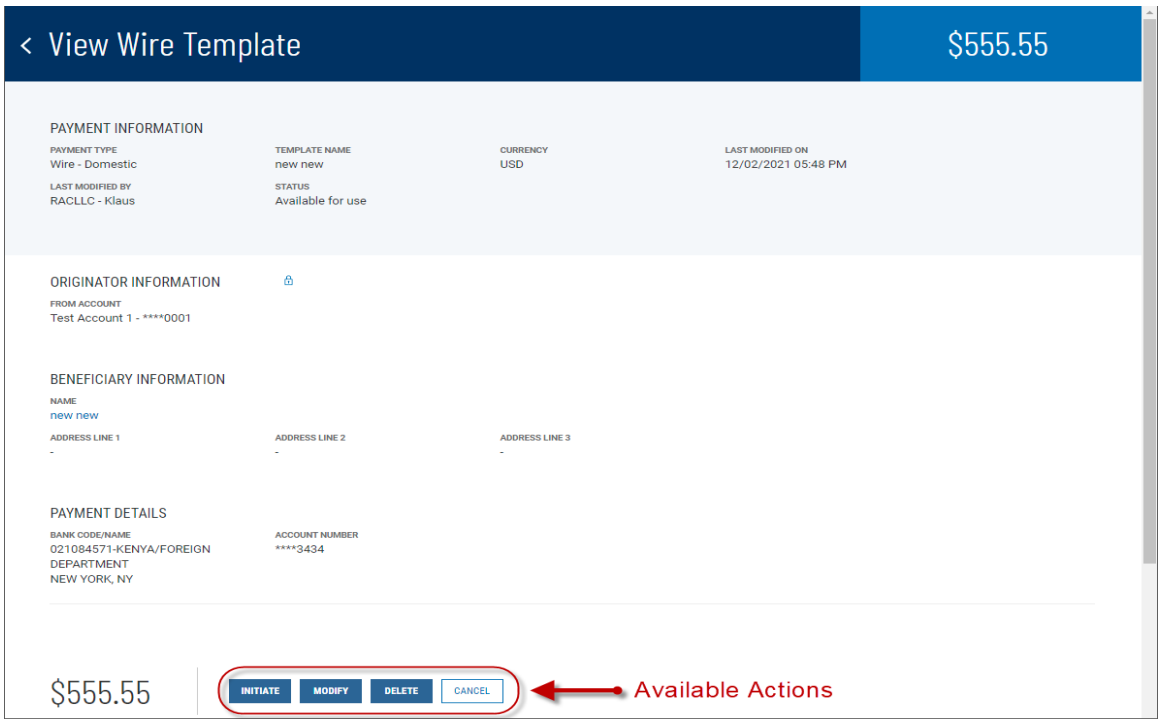


User Management: List view



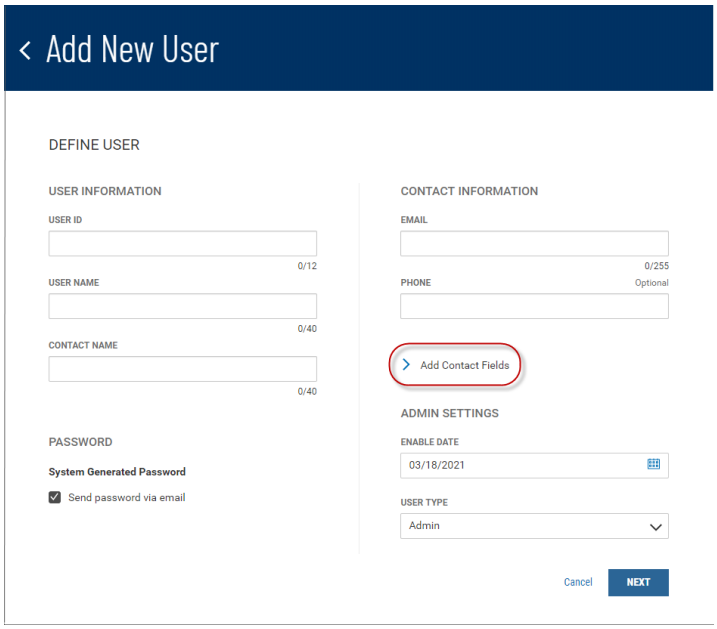
Working in Detail Screens

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**.

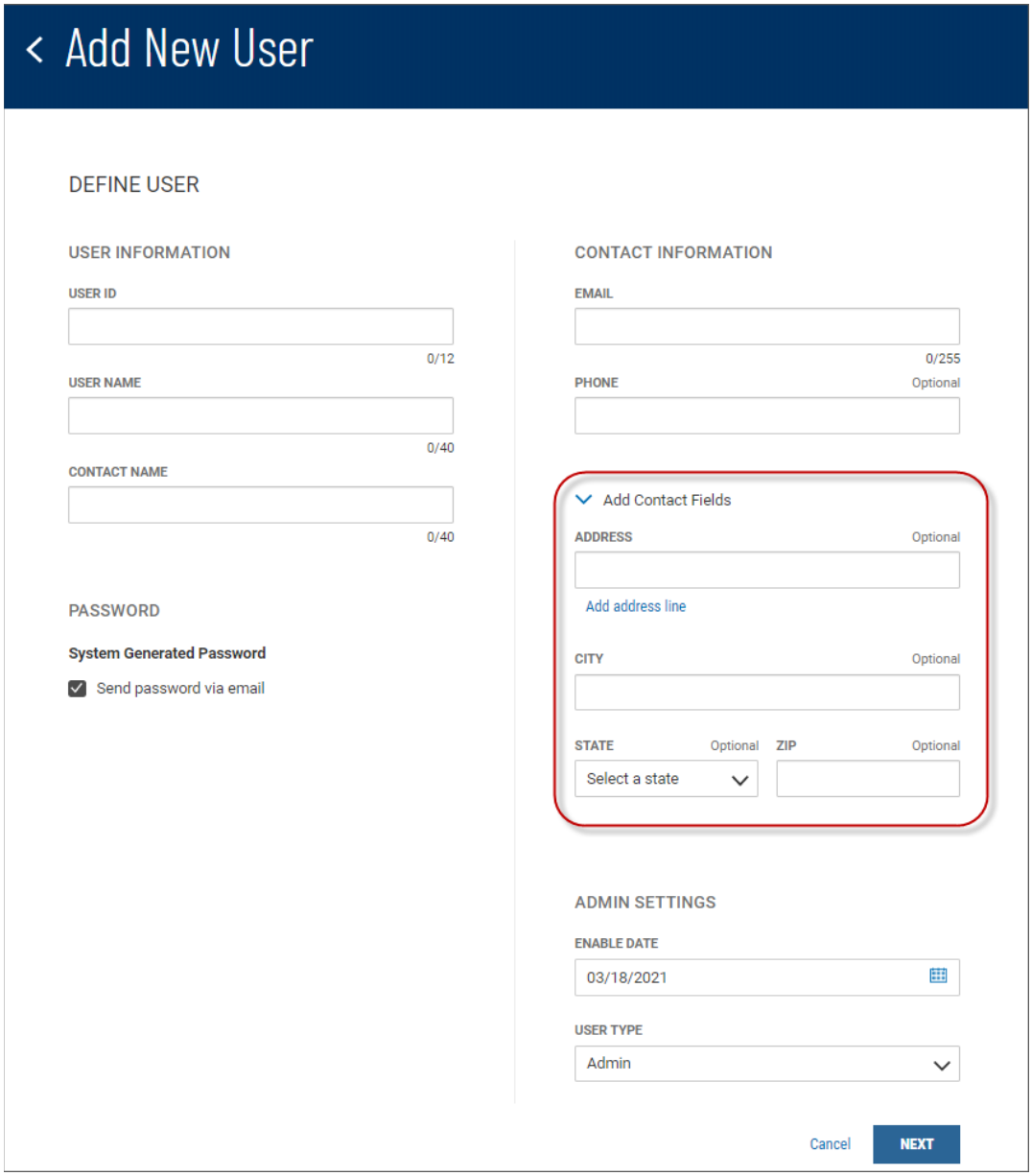


Expanding and Collapsing Sections

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.



In the next illustration, the section is expanded.

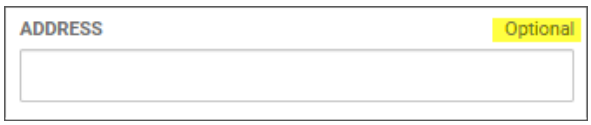


***Add Contact Fields* section expanded**

To collapse the section again, click the arrow button .

Required and Optional Fields

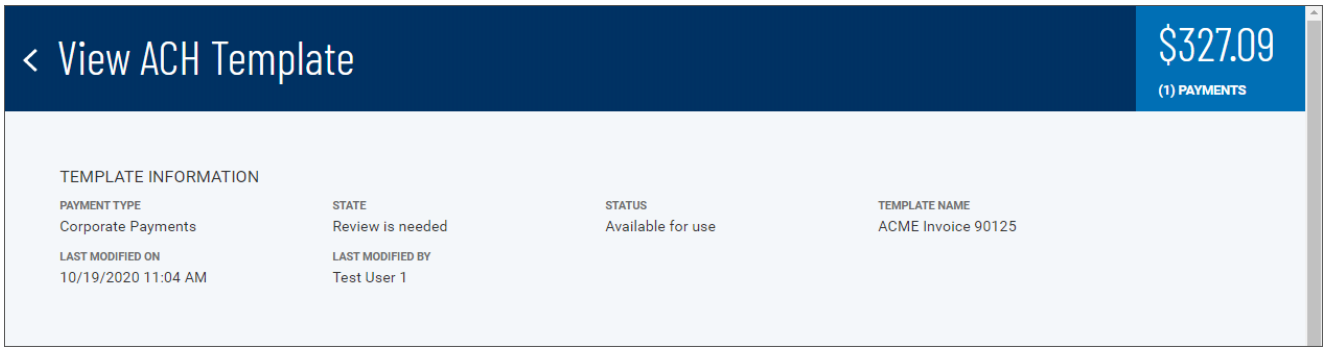
Notice also in the Add New User screen shown above that some fields are marked *Optional*.



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*).



Template Detail screen: "Information" section

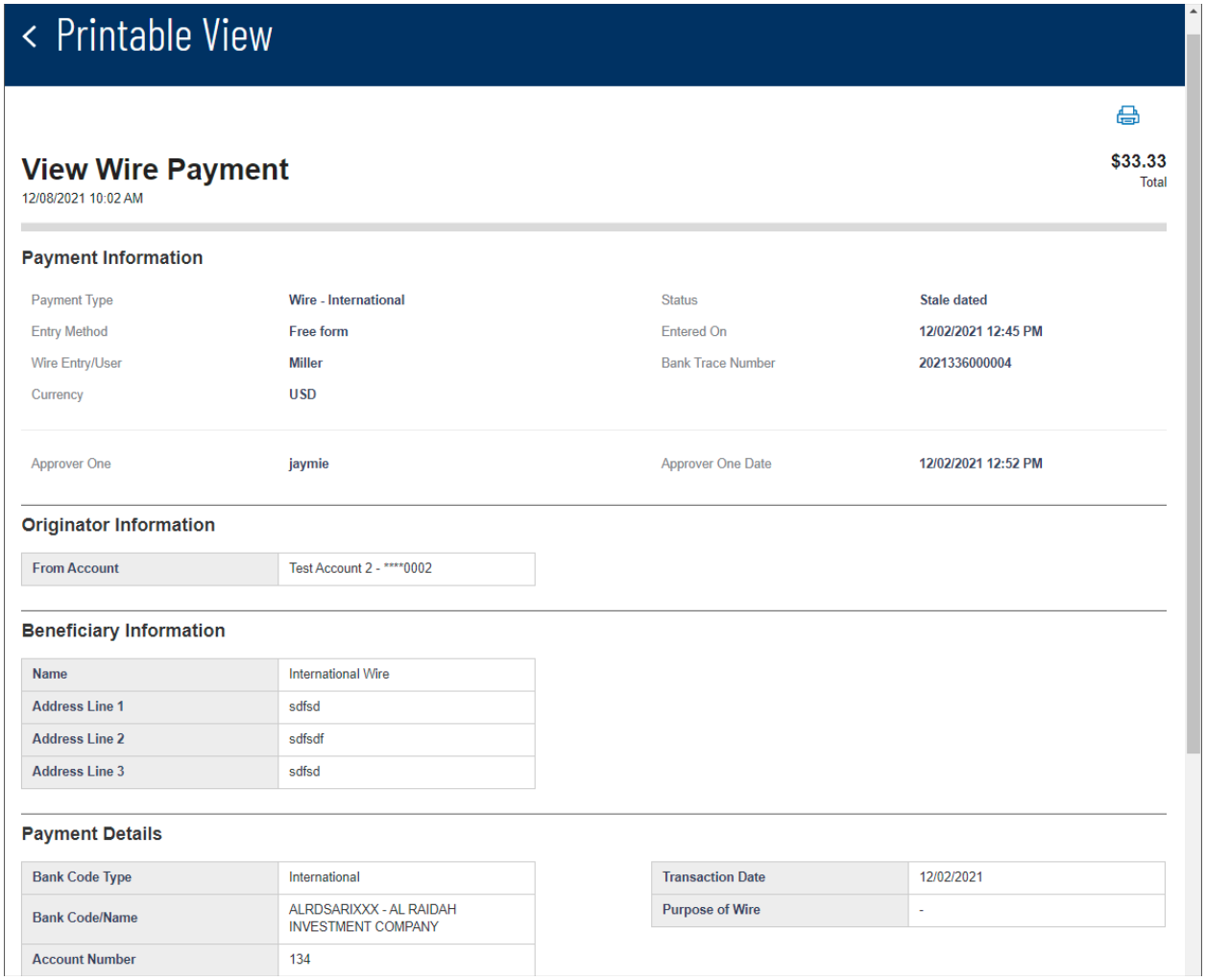
Printing Detail Screens

To print the contents of detail screens, follow the directions in Printing Lists.

Printable View

Some detail screens feature a **Printable View** option at the upper right of the screen.

Selecting this option formats the screen in a way that is more easily readable when printed, grouping information into columnar or tabular format.



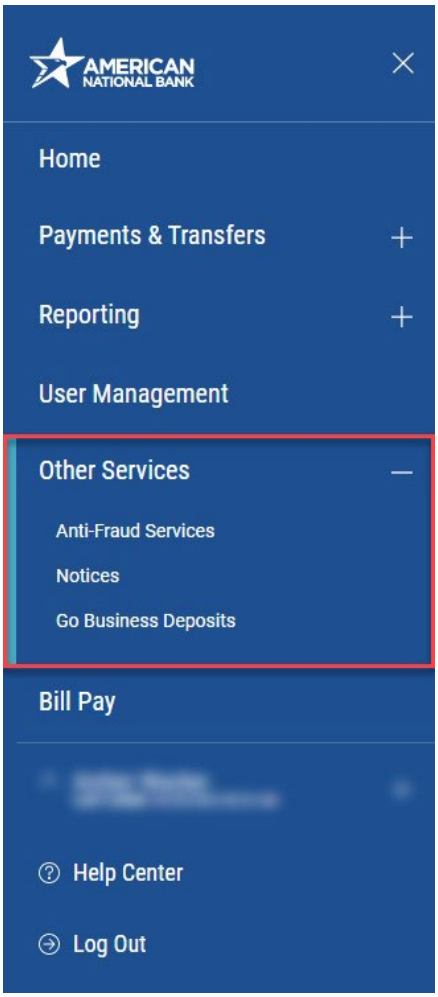
To print the screen, click the **Print** icon at the upper right.

Single Sign-on Capabilities

Your administrator may have entitled you to third-party applications that work with the application. These applications include:

- **Anti-Fraud Services:** An Online banking application designed to provide businesses early detection of fraudulent, altered, or counterfeit checks through daily verification of checks presented for payment.
- **Notices:** An Online application to manage what notices you receive on accounts. It also allows for additional recipients to receive copies of notices that are generated.
- **Go Business Deposits:** An Online check image capture, storage, and processing application that lets financial institutions provide commercial customers the ability to make electronic deposits.
- **Bill Pay:** An Online Bill Pay application

If you are entitled to any of these applications, single sign-on (SSO) capability will be provided as options on the main slide-out menu. The illustration below shows the single sign-on (SSO) capabilities available.



Depending on whether this is your first time accessing the third-party application, you may be prompted to enroll before you can work with the product.

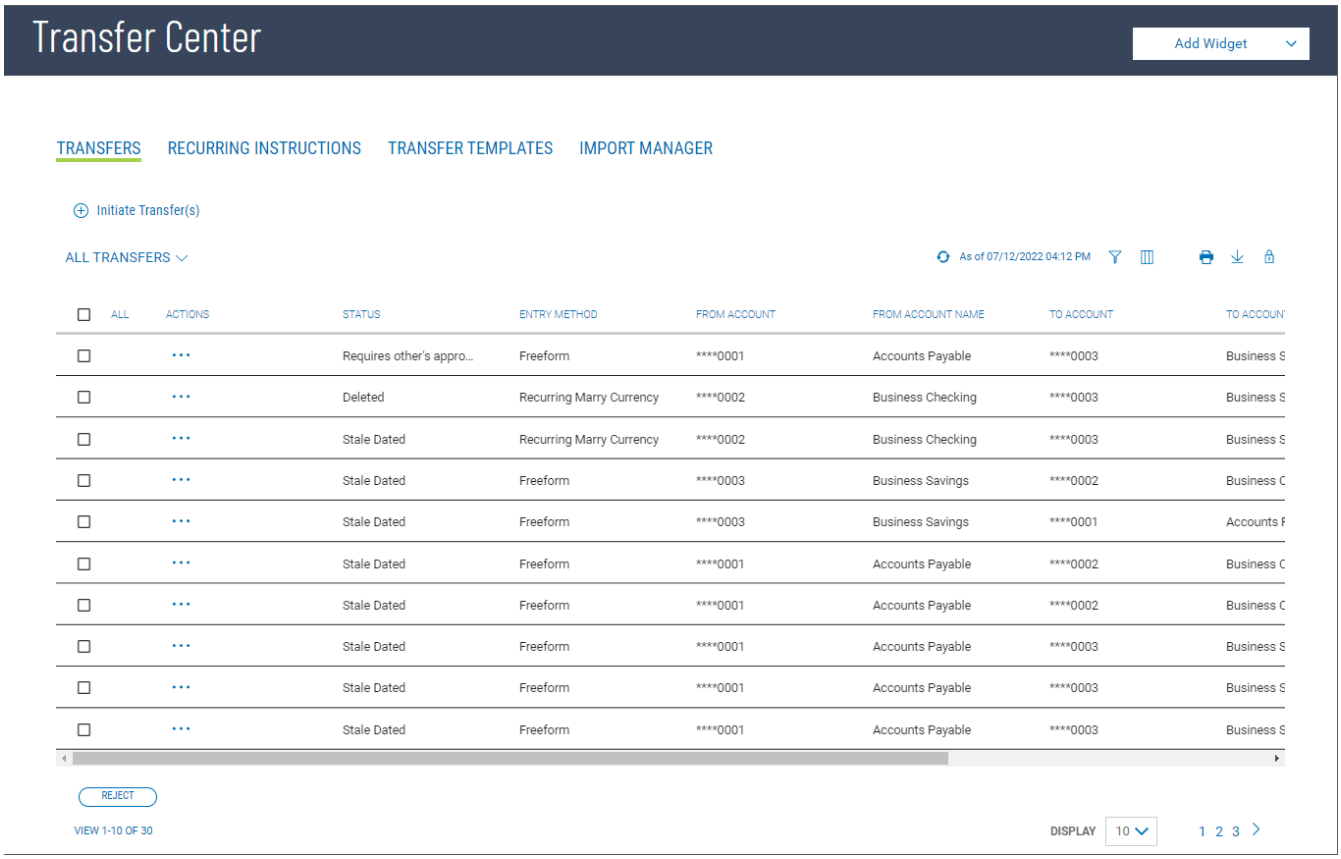
Payments & Transfers

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

- Transfers
- Stop Payments
- Payment Center
- Payee Directory

Transfer Center

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

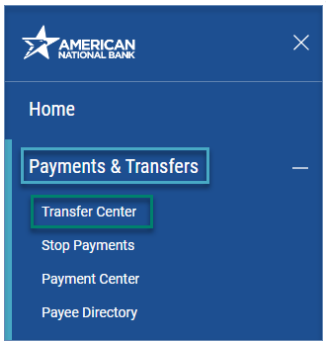


The Transfers list view displays the following information for all available transfers:

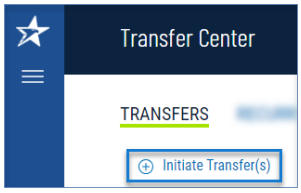
- Status
- Transaction Date
- Entry Method – Method by which the transfer was entered, for example, *Freeform*, *Import*, or *Recurring Instruction*
- From Account
- From Account Name
- To Account
- To Account Name
- Amount

Initiating a Transfer

1. From the Slide-out menu, select **Payments & Transfers** → **Transfer Center**.

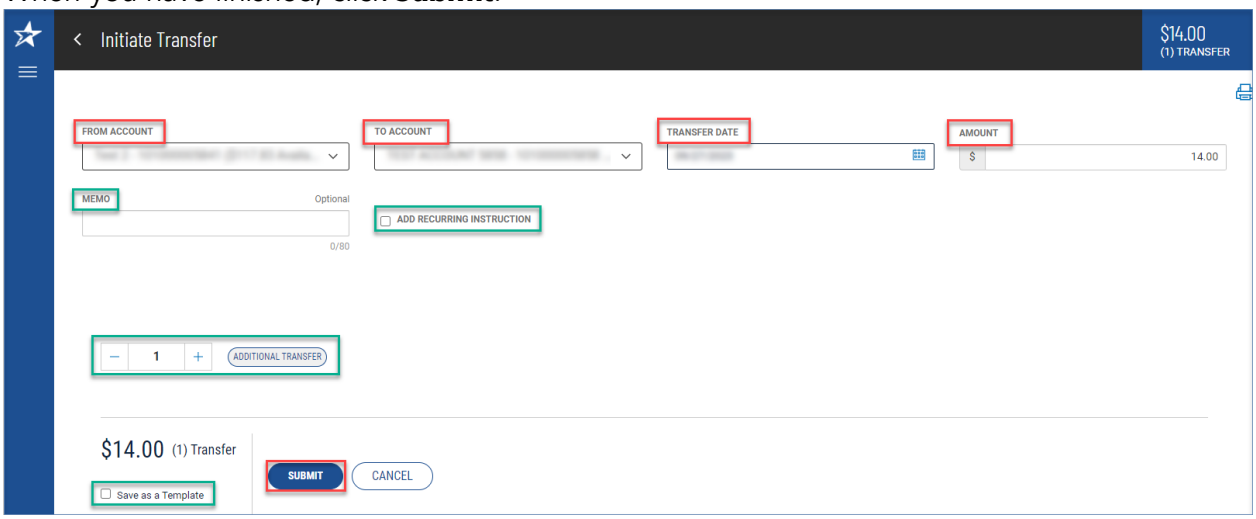


2. Click **Initiate Transfer**.



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 Fields:
    a. If desired, enter a brief **Memo**.
    b. If you want this to be a scheduled transfer, check the **Add Recurring Instruction** checkbox.
    Note: For information on adding a recurring transfer instruction, see Recurring Transfers.
    c. 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.
    Note: You may select either **Add Recurring Instruction** or **Save as a Template** for individual transfers. Multiple transfers will not allow the selection of either **Add Recurring Instruction** or **Save as a Template**. 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.

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



You return to the Transfers widget. A message will appear at the top of the widget indicating if the action was successful or listing any errors. See Actions and Messages in Workspaces and Widgets.

Viewing 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

1. You can make changes to a transfer once created.
2. From the Slide-out menu, select Payments & Transfers>Transfer Center.
3. Select the desired transfer in the list and click **Modify**.
4. 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**

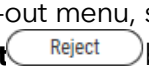
button. OR Select the appropriate transfer, and in the **Actions** column, click the ellipses (**...**), and from the drop- down menu, select **Approve**.

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.

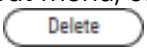
Note: For transfers requiring two approvers, the second approver can reject the transfer for a valid reason, allowing the first approver to modify and resubmit the transfer for approval.

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

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

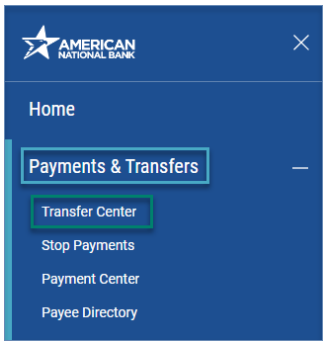
button. OR Select the appropriate transfer, and in the **Actions** column, click the ellipses (**...**), and from the drop-down menu, select **Delete**.

Recurring Transfers

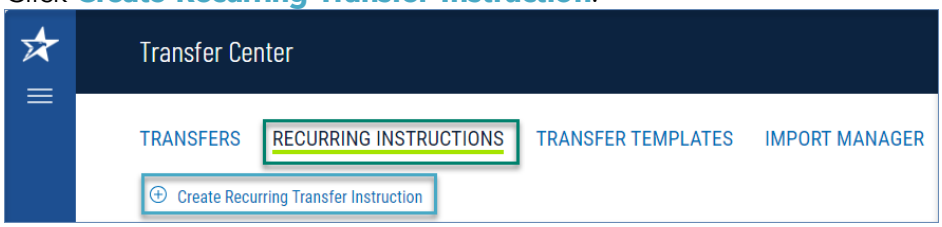
Recurring transfers are transfer transactions that you schedule to repeat on a regular basis.

To create a recurring transfer instruction:

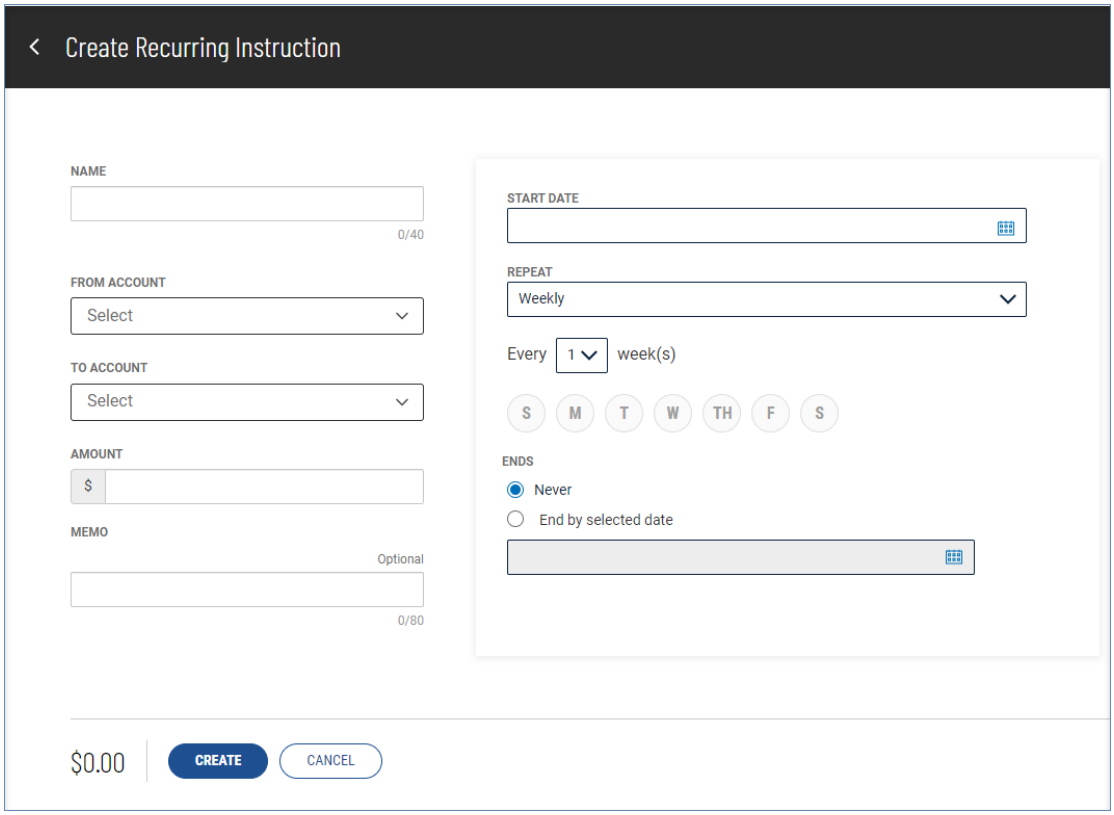
1. From the Slide-out menu, select **Payments & Transfers** → **Transfer Center.**



2. Select the **Recurring Instructions** tab.
3. Click **Create Recurring Transfer Instruction**.



4. Fill out the below information:



- **Name** – This will be the name of the transfer. i.e., Monthly Rent.
- **From Account** drop-down menu – Select the account to be debited.
- **To Account** drop-down menu to select the account to be credited.
- **Amount** – Enter the amount to be transferred.

- Memo – Enter a maximum 80-character memo, if desired.
- **Start Date** – This field offers a default date. To change it, use the drop-down calendar to select a new start date.
- **Repeat** drop-down menu – Select a pattern for repeating the payment: *Weekly*, *Monthly*, or *Semi-Monthly*.
- **Every** drop-down menu – Select a pattern based on your choice:
  - If *Weekly*, select the desired number of weeks, and then select the days of the week on which the transfer should be made.
  - 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.
  - 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 on which the transfer should be made.

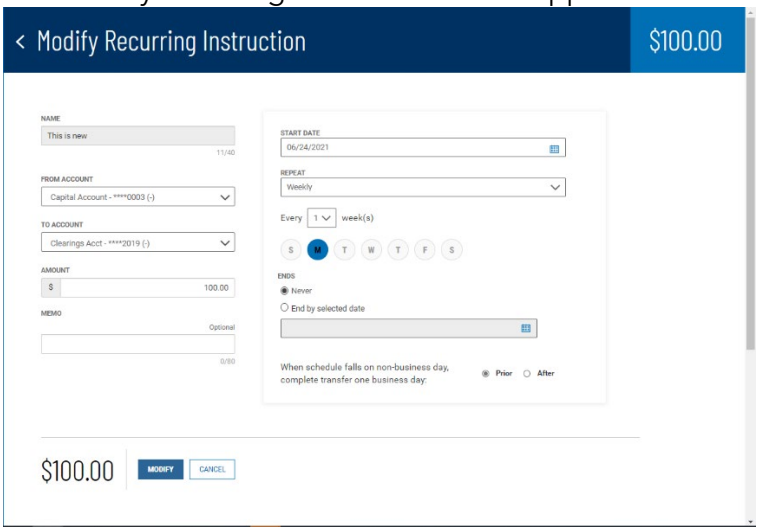
5. In the **Ends** section, select the appropriate radio button:
   - **Never**, if the transfers will continue indefinitely.
     OR
   - **End by selected date**, and then use the drop-down calendar to select an end date.
6. Finally, select the appropriate radio button to tell the system when the transfer should occur if the schedule falls on a non-business day: *Prior* for one business day prior, or *After* for one business day after.
7. When you have finished, click **Create**.
8. Click **Continue** in the confirmation pop-up window.
9. You return to the Recurring Instruction List View, and the new instruction is added to the Recurring Instruction List View.

Viewing Recurring Transfer Instructions

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

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 Recurring Instruction List View, and the Success! message appears.

Deleting Recurring Transfer Instructions

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**.

Import Manager

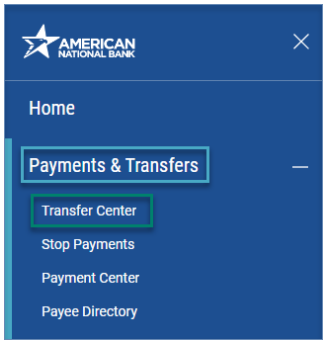
The Import Manager feature in the Transfer Center lets you import transfers from a file, as well as manage the import maps that allow for importation.

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

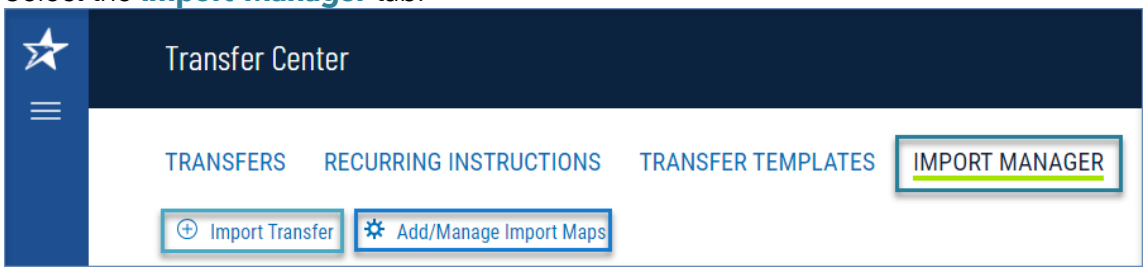
- File Name
- Import Date
- Map Name - The name of the import map used to import the file
- Records in File - The number of transfer records in the imported file
- Import ID – The unique identifier of the imported file
- Imported By – The name of the user who imported the file
- Approved By – The name 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:

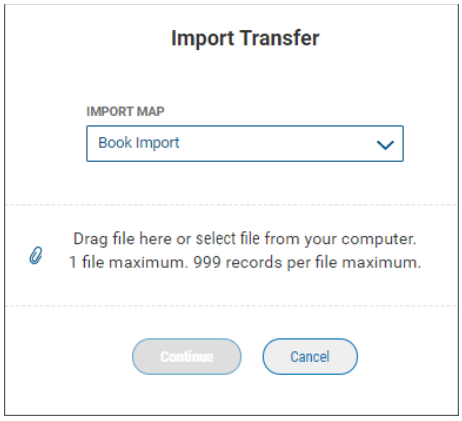
1. From the Slide-out menu, select **Payments & Transfers** → **Transfer Center.**



2. Select the **Import Manager** tab.



3. Click **Import Transfer**.



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 999 records is the maximum.

5. Click Continue.

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

Create Import Mapping

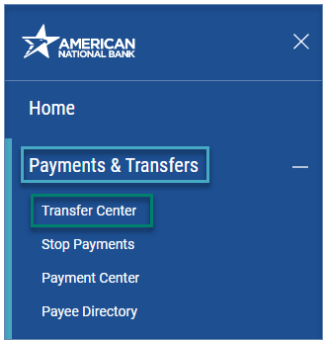
The **Add/Manage Import Maps** option lets you create and manage import maps, which define field positions and other features that determine how fields in the original transfer file are imported into the system.

The Manage Transfer Map list view displays the following information for created transfer import maps:

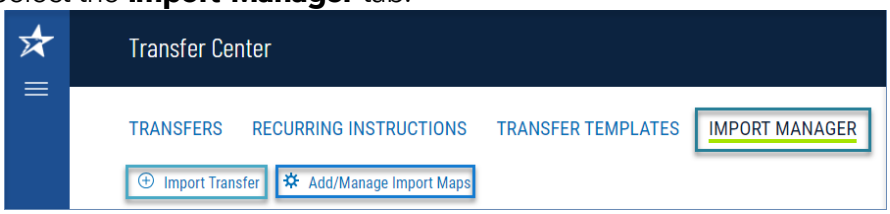
- Map Name
- Created By – The name of the user who created the import map
- Map Type – Generally, this will be *Delimited*

To create a transfer import map:

1. From the Slide-out menu, select **Payments & Transfers → Transfer Center.**

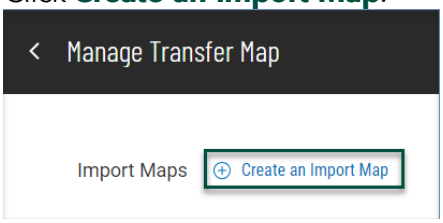


2. Select the **Import Manager** tab.

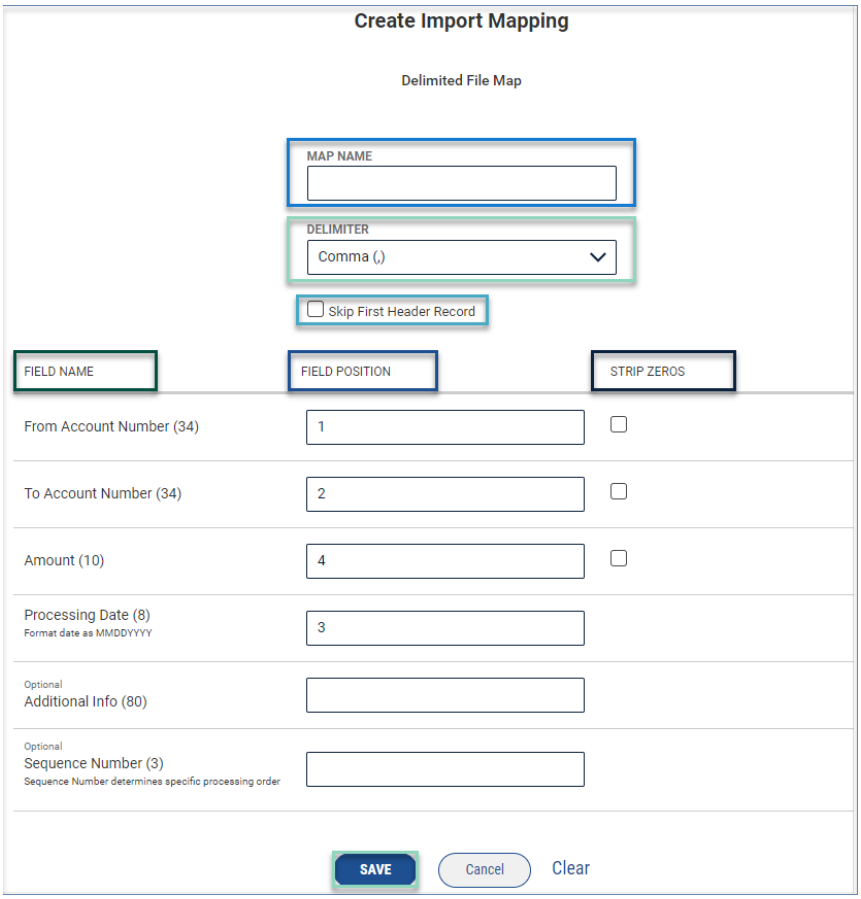


3. Click **Add/Manage Import Maps**.

4. Click **Create an Import Map**.



5. Fill out the below information:



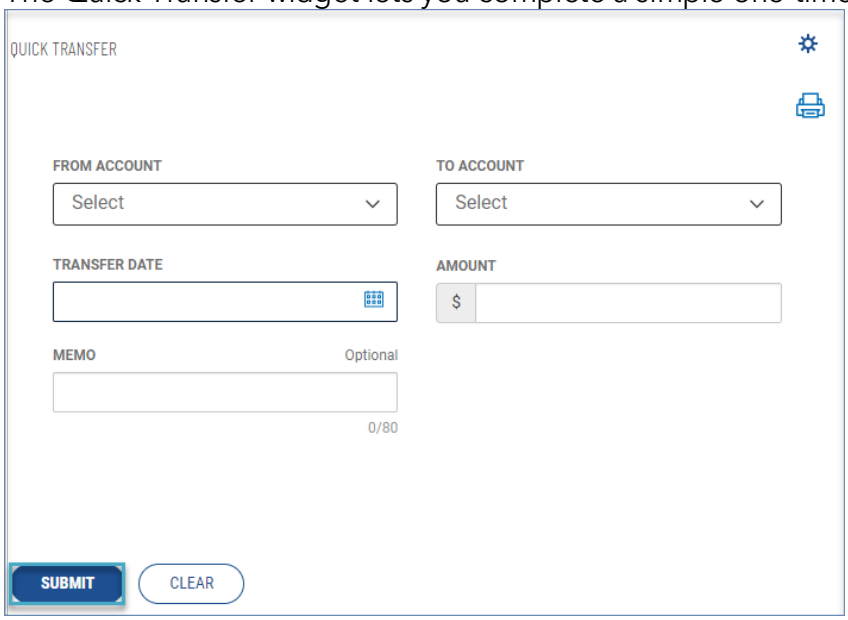
- **Map Name** – Enter in name of the Map. i.e., Transfer for Rent.
- **Delimiter** drop-down menu – Select a file delimiter character. i.e., Comma or Colon.
- **Skip First Header Record** – If you want to skip the first header record in the imported file, check this box.
- For the listed **field names** enter a desired **field position**. This indicates which field in the file maps to a given field position on the screen. In the above example, **From Account** will appear in the first position on the screen, while **Amount** will appear in the fourth position onscreen.
- To **strip leading zeros** from the account number and amount fields, check the appropriate checkboxes.

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

You return to the Manage Import Maps screen, and the newly created map is added to the list.

Quick Transfer

The Quick Transfer widget lets you complete a simple one-time transfer between two accounts.



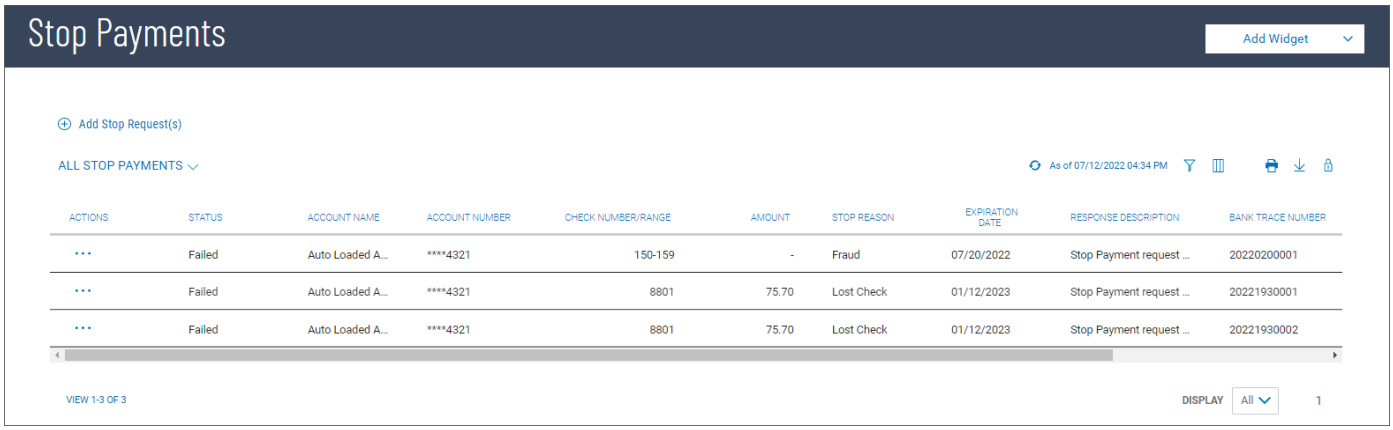
Making a Simple Transfer

To make a simple transfer:

- Select the accounts between which you want to transfer funds (the From and To accounts).
- Use the calendar icon to select the transfer date.
- Enter an amount.
- (optional) Enter a brief memorandum.
- Click **Submit**.

Stop Payments

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

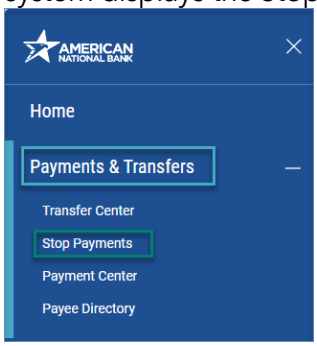


The list view displays the following about existing stops:

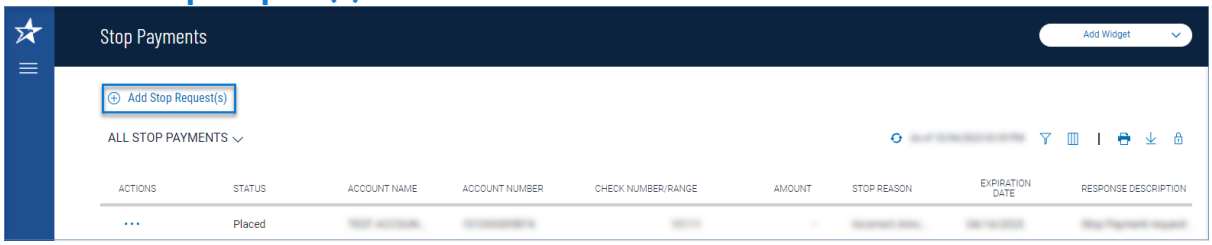
- Status
- Account Name
- Account Number
- Check Number/Range – An individual check or range of checks by number can be stopped
- Amount
- Stop Reason - Wrong Check or Account Closed
- Response Description – Description of the response from the bank, for example, *Stop Payment request accepted*
- Bank 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** → **Transfer Center** → **Stop Payments**. The system displays the Stop Payments widget.

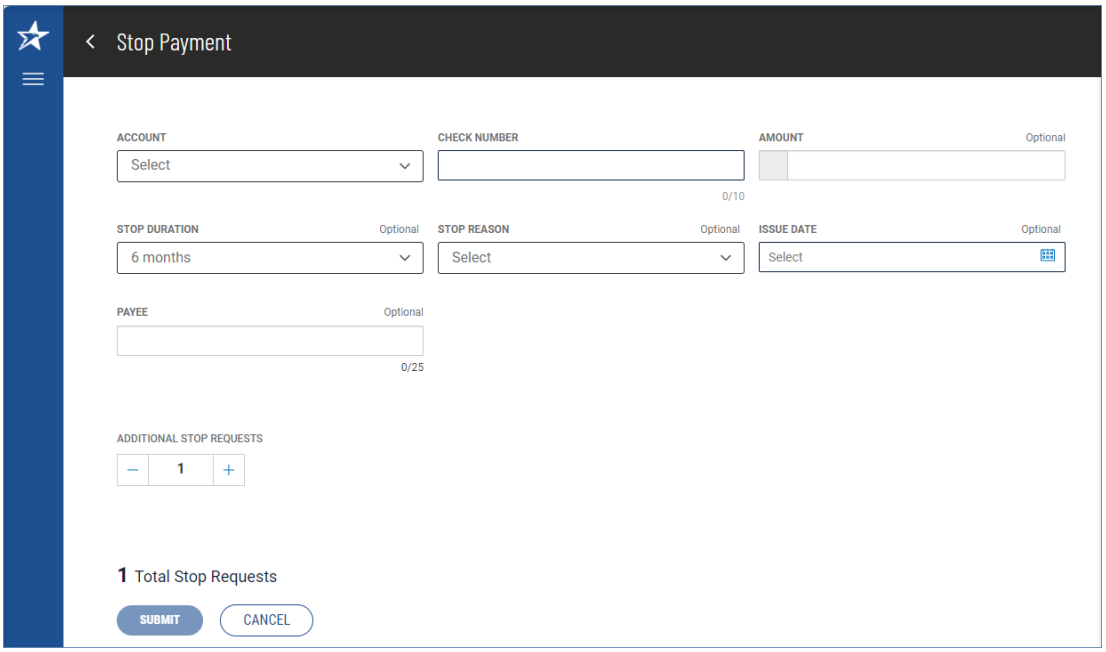


2. Click **Add Stop Request(s).**



3. **Account** – Use the drop-down menu to select the Account.

4. **Check Number** – Enter the serial or check 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). The debit account.
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.

Note: 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**.

Note: Fields in the Initiate Stop Payment screen are either optional or required as specified by your financial institution. If Optional is not displayed above the entry box, then it will be a required field.

Payment Center (Enterprise)

Payment functions are available from the Payments & Transfers menu. The Payment Center contains the following widgets:

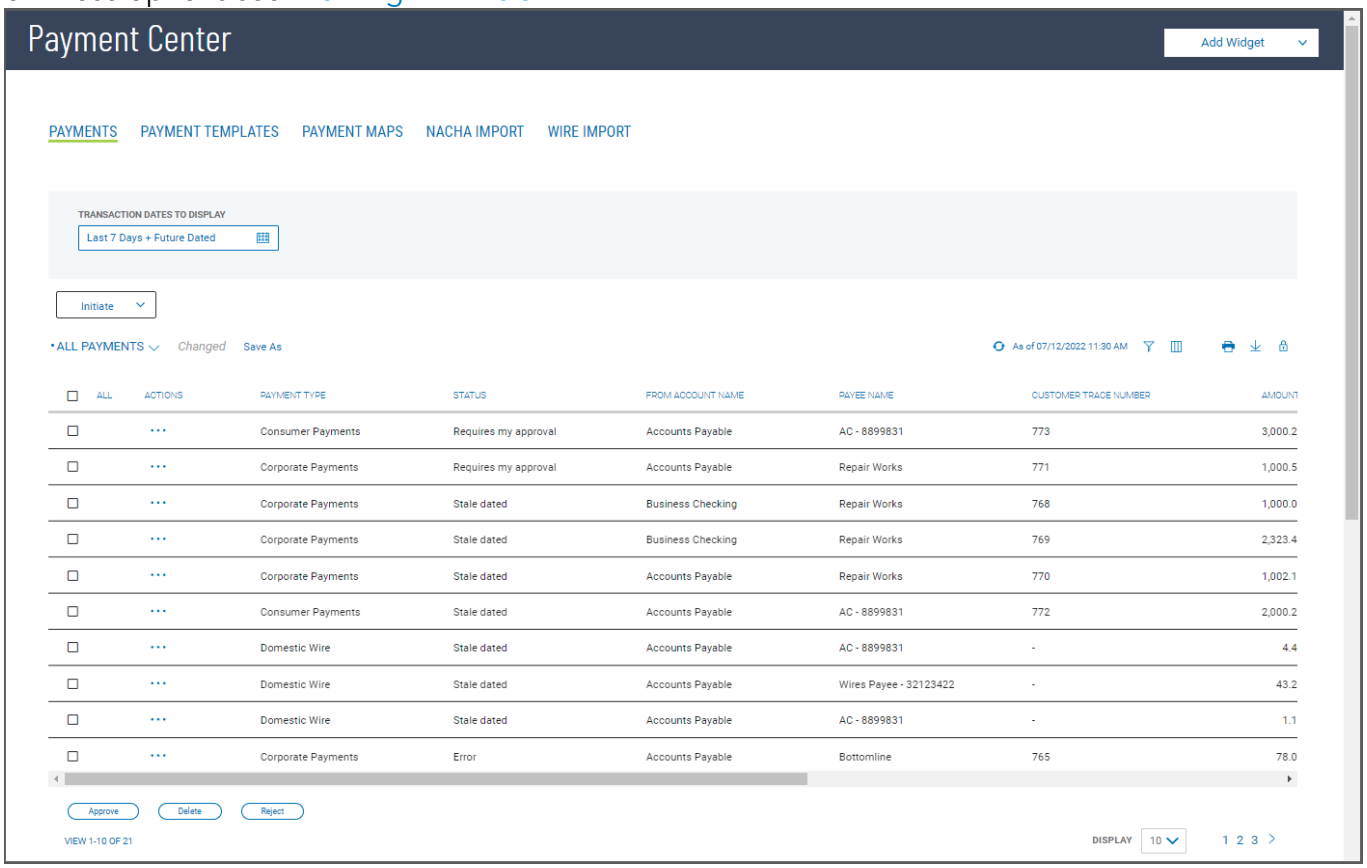
- Payments
- Simplified Payments
- ACH Pass-Thru
- ACH Totals

International Bank Account Number, 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.

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 taking action on tasks. A workspace is a grouping of individual widgets. For example, the Payment Center workspace combines both the Payments and Payment Templates widgets.

Payments Tab

The Payments widget lets you create and manage payments. You can perform a number of operations on individual payments, including viewing, modifying, approving, and deleting payments. For more information on these options see Working with Lists.



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:

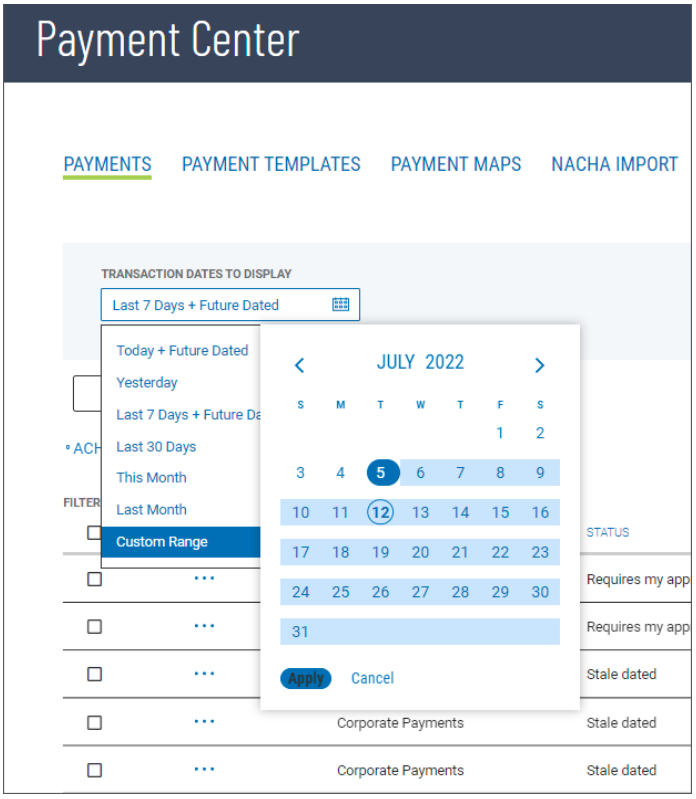
- Payment Type – The payment type of the payment (ACH or wire)
- From Account Name – The name of the account the payment is either made or originated from (debit account)
- Payee Name – The name of the beneficiary of the payment
- Transaction Date – The date the payment is issued
- Amount -– The amount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

Changing Dates to Display

You can use the **Transaction Dates to Display** drop-down menu to select the date or ranges of dates you want to appear in the list view. The following options are available:

- Today + Future Dated
- Yesterday
- Last 7 Days + Filter Dated (the default display)
- Last 30 Days
- This Month
- Last Month
- Custom Range

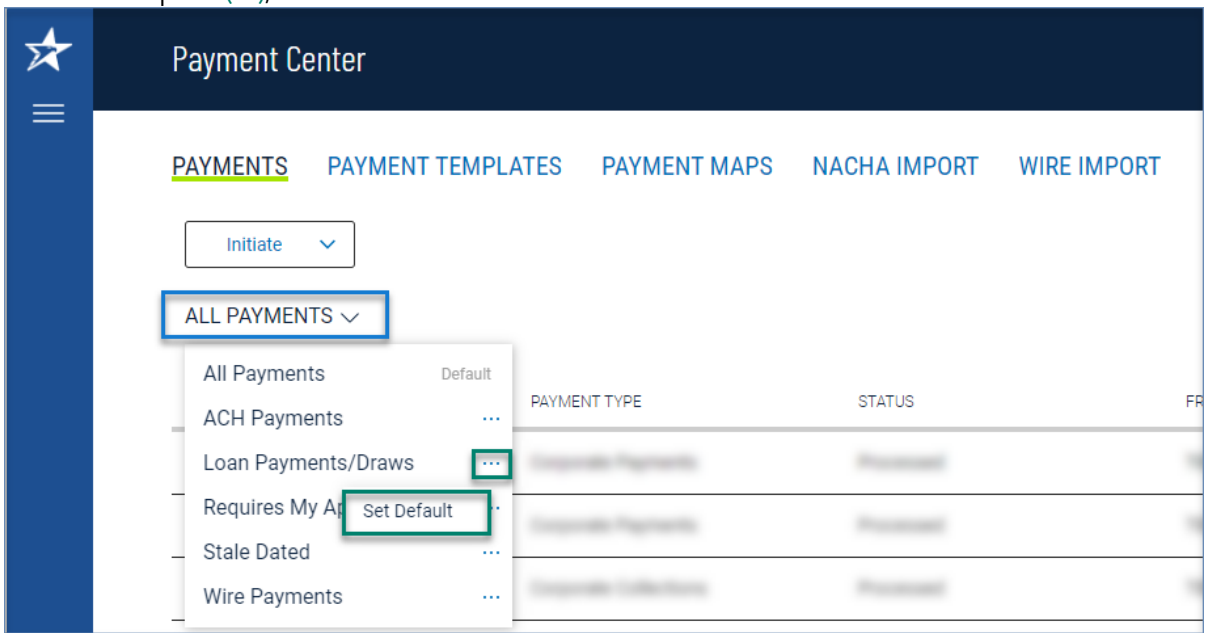
If you select **Custom Range**, use the pop-up calendar to select the range of dates you want, and then click **Apply**.



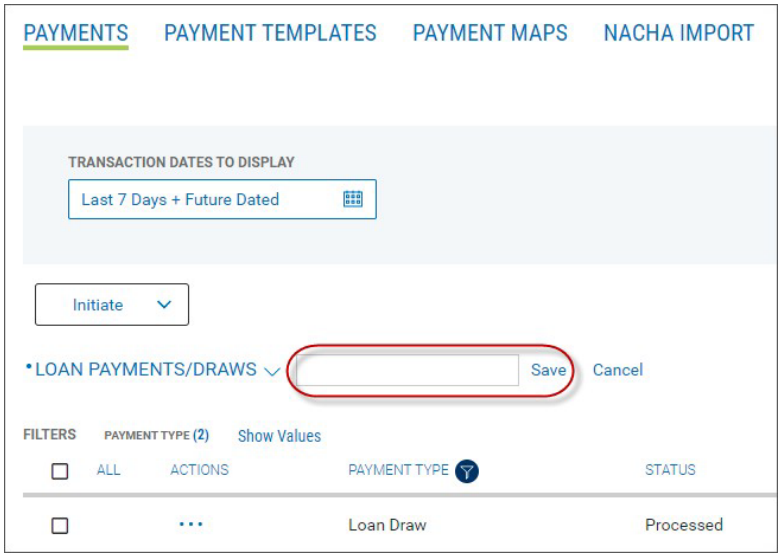
Changing Payment Views

Note the **ALL PAYMENTS** selection at the top left of the widget. With this selected, the widget lists all available payments.

1. Click the down arrow to select a new, limited view: **ACH Payments**, **Loan Payments/Draws**, **Stale Dated**, **Wire Payments**, **Requires My Approval** for payments that are ready to be approved by you.
2. If you want to save this view as the default.
3. Click the ellipses (**...**), and then click **Set Default**.

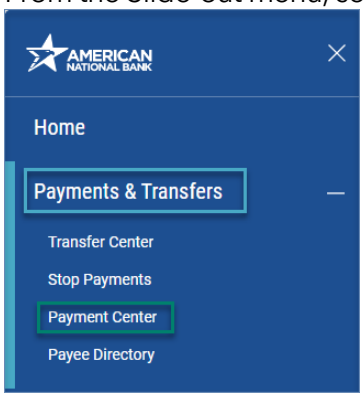


4. To save the view under a new name, click **Save As**, enter the new name, and then click **Save**.

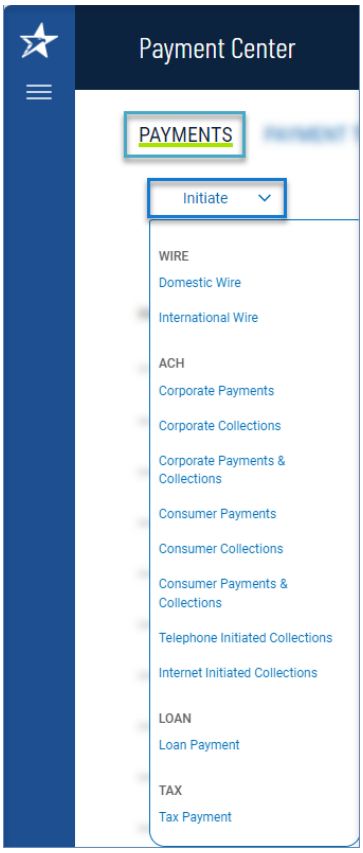


Initiating a Payment

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



2. The **Payments** tab appears preselected by default.
3. Click **Initiate**.
4. Select the Payment Type within the drop down:
   - Wire
   - ACH
   - Loan Payment
   - Tax



5. Complete the fields on the Initiate Payment screen, and then click Save & Confirm.

Viewing Payment Detail

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

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

Deleting a Payment

1. In the **Actions** column, click the ellipses (**...**), and from the drop-down menu, select **Delete**.
   OR
2. To delete multiple payments, in the **Select** column check the boxes corresponding to the desired payments, and then click the **Delete** 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**.

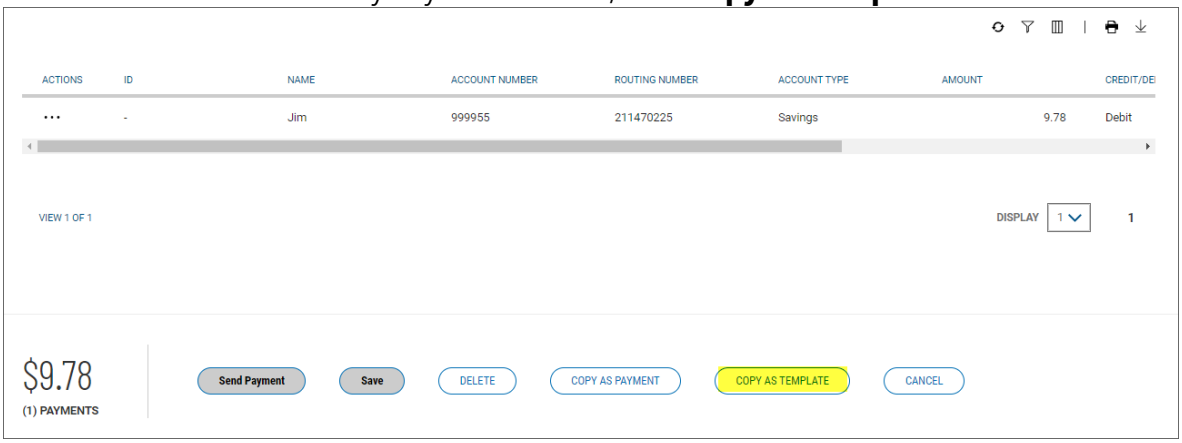
Copying a Payment as a Template

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.

To copy a payment as a template from the Modify Payments screen:

1. Select the desired payment, and in the **Actions** column, click the ellipses (**...**).
2. Select **Modify**.
3. At the bottom of the Modify Payments screen, click **Copy as Template**.



4. Make changes to the editable fields as desired.
5. When you have finished, click **Initiate** to initiate a payment. OR Click **Save** to save as a draft for later.

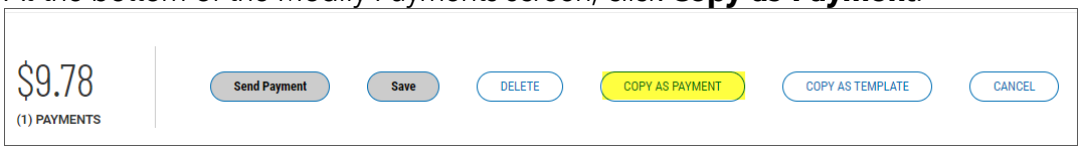
Copying a Payment as a Payment

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 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.

To copy a payment as a new payment from the Modify Payments screen:

1. Select the desired payment, and in the **Actions** column, click the ellipses (**...**).
2. Select **Modify**.
3. At the bottom of the Modify Payments screen, click **Copy as Payment**.



4. Make changes to the editable fields as desired.
5. When you have finished, click **Send Payment**.
   OR Click **Save** to save 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.

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 Others Approvals 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.

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

1. From the Slide-out menu, select Payments & Transfers>Payment Center.
2. Click the **Reject** 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. Wires payments are made through a number of different central transfer systems, which include, for example, the U.S. Federal Reserve's FedWire system and the European transfer service **SWIFT**[1]. Wire payments generally take less time to clear and as a result, are more expensive than domestic batch payments.

[1]The Society for Worldwide Interbank Financial Telecommunication, a network that transmits information about transactions to financial institutions worldwide.

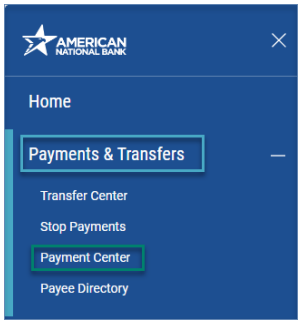
Note: If you are set up as an approver of wire payments, you will have the ability to reject or delete future-dated payments.

Domestic Wire Payments

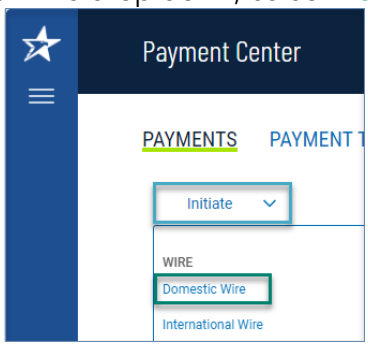
A domestic wire payment creates an electronic funds transfer from payer to payee within the United States.

To create a domestic wire payment:

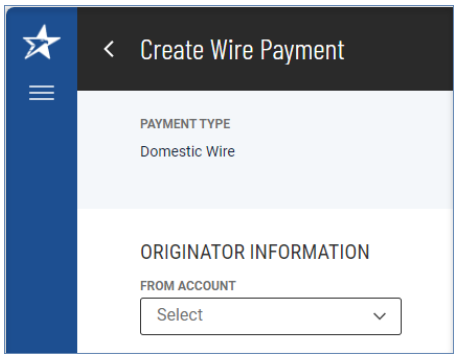
1. From the Slide-out menu, select Payments & Transfers → Payment Center.



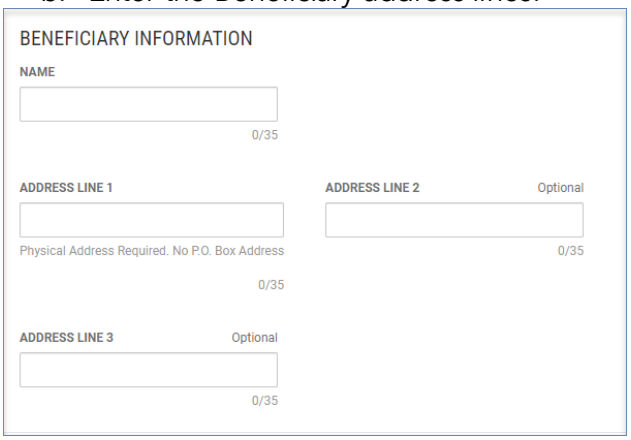
2. Click **Initiate**.
3. In the drop-down, select **Domestic Wire**.



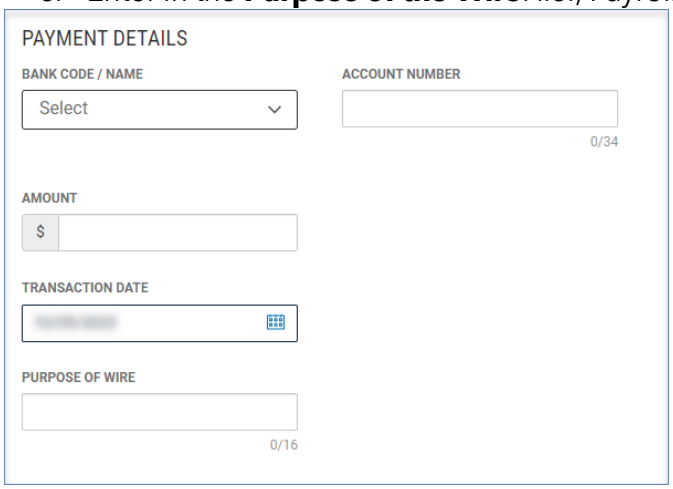
4. Fill out the below fields.
5. **Originator Information:**
   a. Select the From account.



6. **Beneficiary Information:**
    a. Enter the Name.
    b. Enter the Beneficiary address lines.

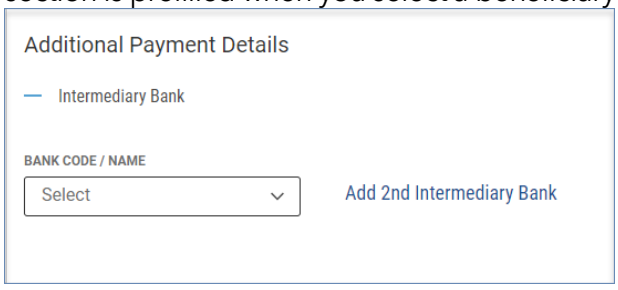


7. **Payment Details:**
    a. Use the **Bank Code/Name** drop-down menu to select the code and name of the beneficiary bank.
    b. Enter the beneficiary **Account Number**.
    c. Enter the Amount of the **Wire**.
    d. Select the **Transaction Date**.
    e. Enter in the **Purpose of the Wire**. i.e., Payroll.

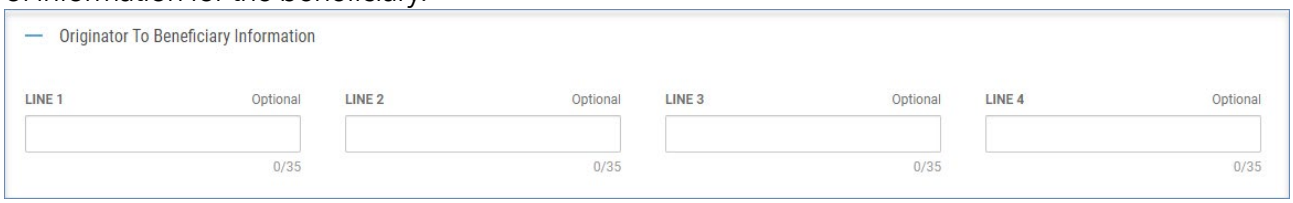


8. (optional) If you want to enter intermediary bank information, expand the **Intermediary Bank** section, and select a bank code for the first intermediary bank.

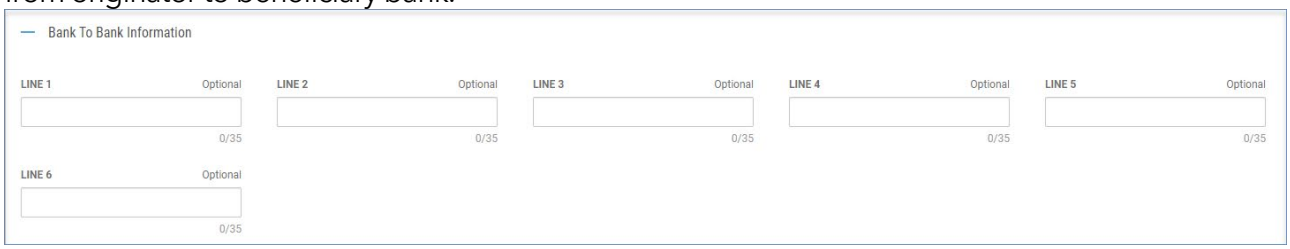
9. (optional) If needed, click **Add 2nd Intermediary Bank** to add another bank. Select a bank code for the second intermediary bank.
Note: Your administrator may have set up your version of the application so that the **Intermediary Bank** section is prefilled when you select a beneficiary bank associated with a certain intermediary.



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



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



12. When you have finished, click **Confirm**. The Review Payment screen appears.

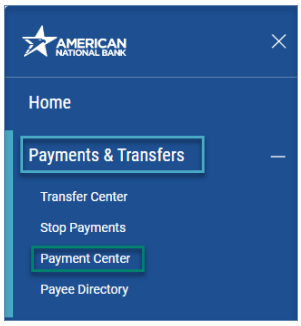
13. Review the displayed payment information for accuracy, and then click **Save**. OR If the payment workflow is set up to require a second approver, click **Submit for Approval**. The Payment Center workspace returns with a confirmation message, and the payment appears in the list of payments.

International Wire Payments

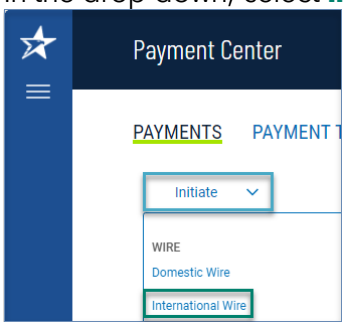
An international wire payment creates an electronic funds transfer between a payer and payee who are in two different countries.

To create an international wire payment:

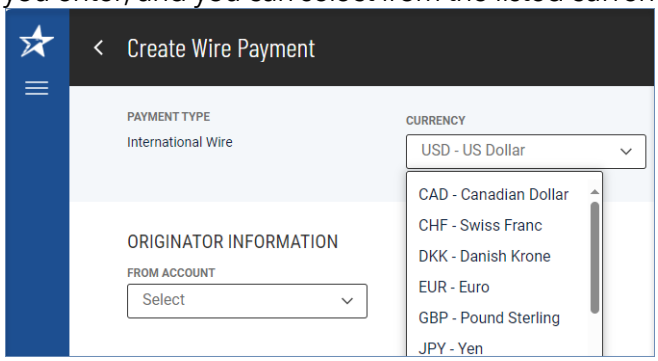
1. From the Slide-out menu, select Payments & Transfers → Payment Center.



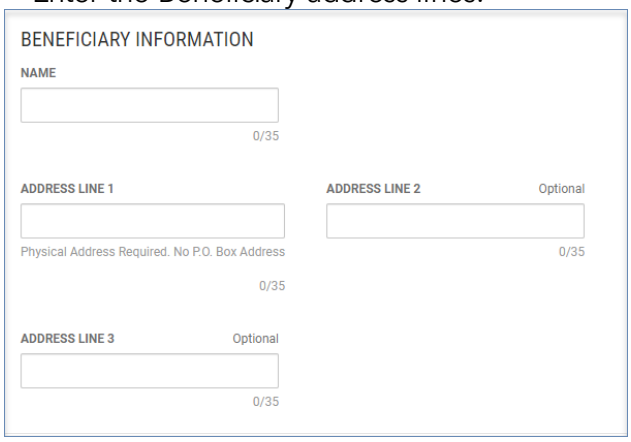
2. Click **Initiate**.
3. In the drop-down, select **International Wire**.



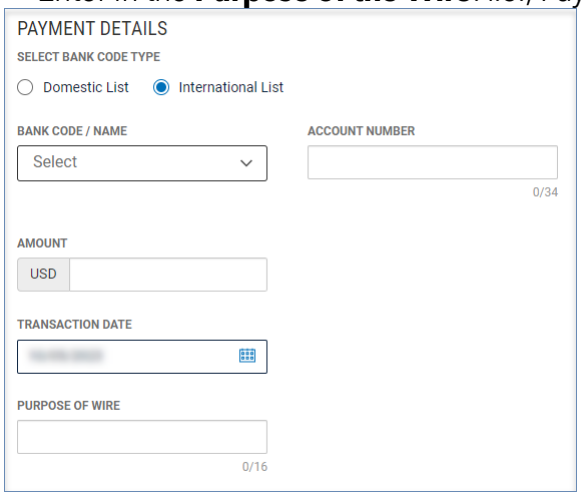
4. Use the **Currency** drop-down menu to select the payment currency. You can also start typing the name of a currency in the **Filter** box; the application will find and retrieve a currency name or names based on what you enter, and you can select from the listed currencies.



5. **Originator Information:**
   - Select the From account.
6. **Beneficiary Information:**
   - Enter the Name.
   - Enter the Beneficiary address lines.

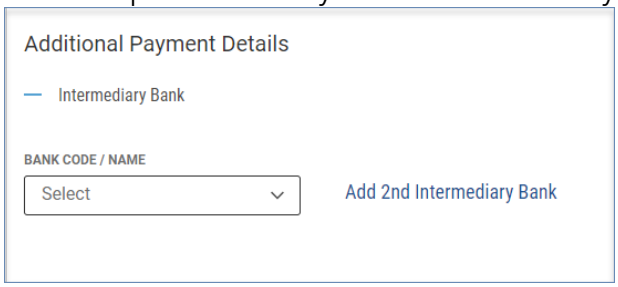


7. **Payment Details:**
   - Select the **Bank Code Type** (Domestic List or International List).
   - Enter the beneficiary **Account Number**.
   - Enter the **Amount**.
   - Enter or select a **Transaction Date**.
   - Enter in the **Purpose of the Wire**. i.e., Payroll.

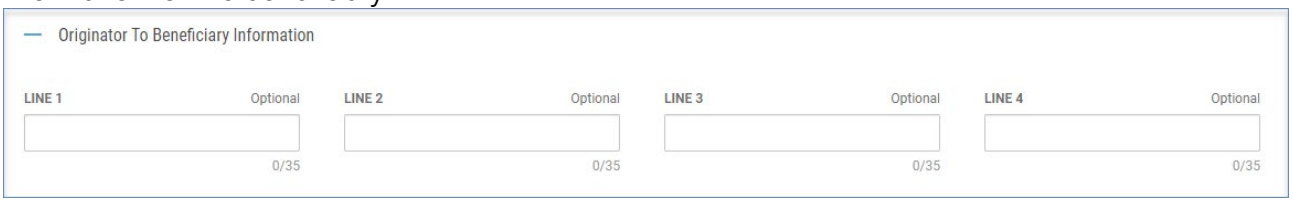


8. (optional) If you want to enter intermediary bank information, expand the **Intermediary Bank** section, and select a bank code for the first intermediary bank.
9. (optional) If needed, click **Add 2nd Intermediary Bank** to add another bank. Select a bank code for the second intermediary bank.

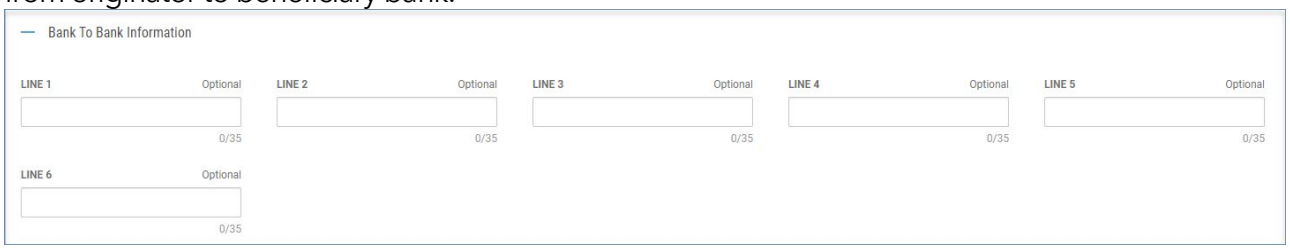
   Note: Your administrator may have set up your version of the application so that the **Intermediary Bank** section is prefilled when you select a beneficiary bank associated with a certain intermediary.



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



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



12. When you have finished, click **Confirm**. The Review Payment screen appears.

13. 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 electronic payments made between financial institutions 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) establishes 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, the application will initiate a transfer of funds from the funding account to your financial institution's 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:

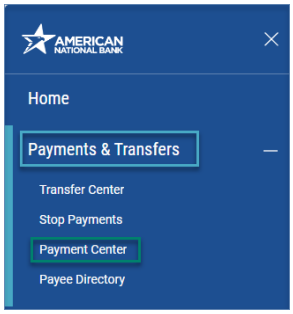
- Entering a zero amount automatically sets the **Transaction State** to *Frozen*.
- Changing the amount from zero to non-zero resets the **Transaction State** to *Active*.
- Setting the **Transaction State** to *Prenote* automatically sets the **Amount** to zero.

Consumer Collections

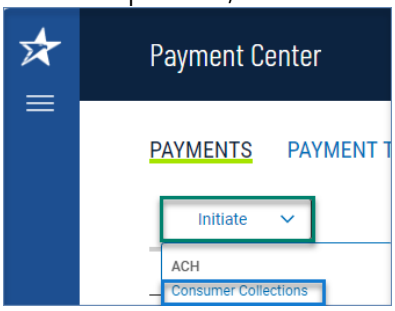
This transaction type is used to collect consumer dues or debts. In this case, the consumer's account is debited by the corporation or vendor collecting the dues. So, the beneficiary is the corporation/vendor, *not* the consumer.

To create a consumer collection payment:

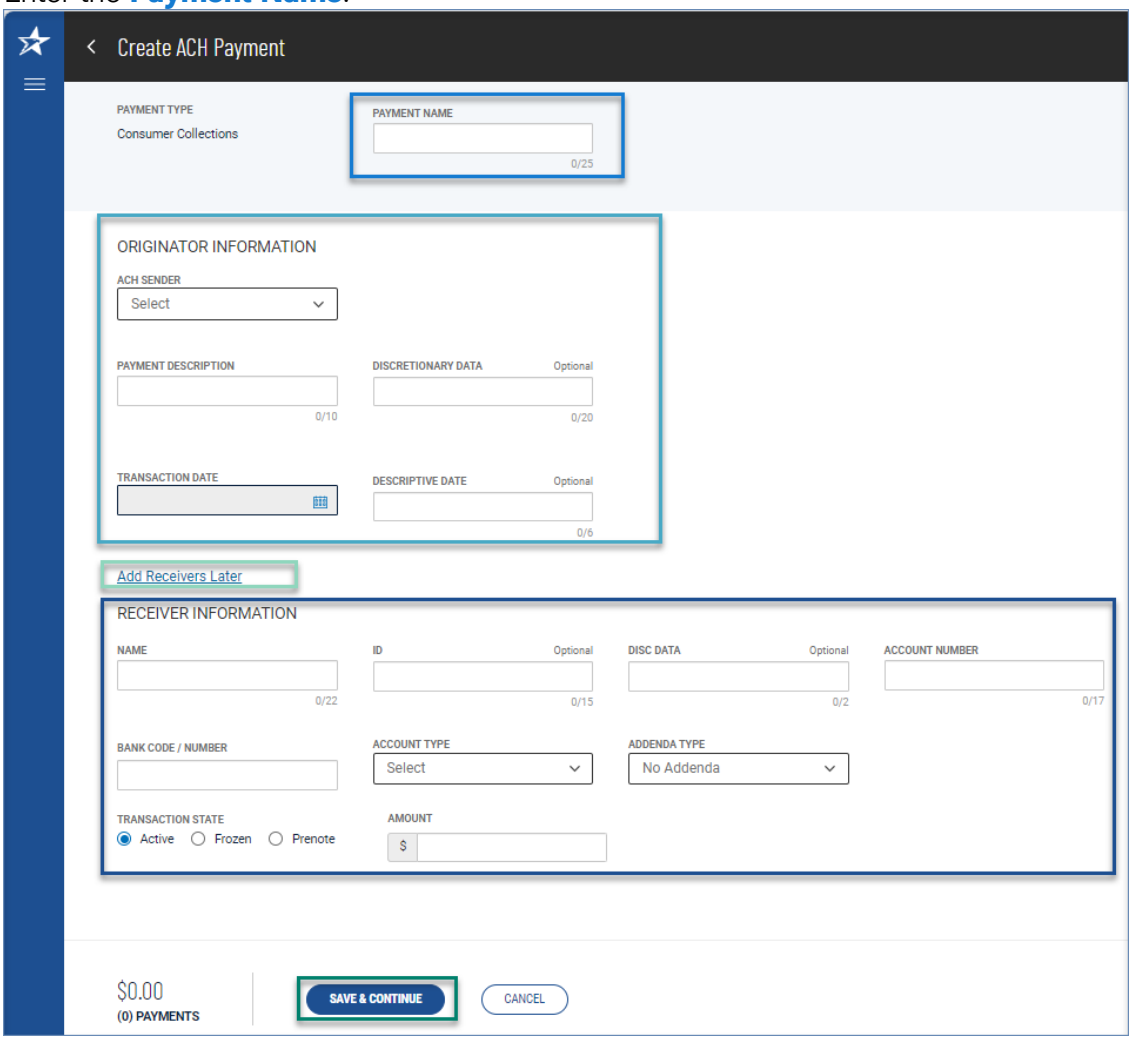
1. From the Slide-out menu, select **Payments & Transfers** → **Payment Center**.



2. Click **Initiate**.
3. In the drop-down, select **Consumer Collections**.



4. Enter the **Payment Name**.



5. **Originator Information** section is applied to all the receivers in this collection.
   a. Select the ACH sender, if required.
   b. Use the **Offset Account** drop-down menu to select an account, if required.
   c. Enter a **Payment Description** to identify the contents of the collection.
   d. (optional) In the **Discretionary Data** field, enter the desired data. Discretionary data could be a variety of information associated with the payment or consumer, such as the period covered or purpose.
   e. The **Transaction Date** field defaults to the next available regular ACH processing date. Change the date to later as desired. If Same Day ACH is available, you will see a reminder message. Change to same-day as desired.
   f. (optional) **Descriptive Date:** This is the date displayed to the receiver for descriptive purposes. If desired, enter a date.

6. The **Add Receivers Later** link provides the ability for you to upload receivers' data from a file that you have on your computer or to input the receivers' information at a later time.

7. In the **Receiver Information** section:
   a. Enter the **Name** of the receiver to whom the collection is being sent.
   b. (optional) Enter in a unique **ID** that you use for the receiver.
   c. (optional) In the **Disc Data** field, enter the desired data pertaining to this receiver. This is often not used, for only two positions are available.
   d. Enter the receiver's bank **Account Number**.

e. Enter the **Bank Code / Number** of the receiver's bank.
f. Use the **Account Type** drop-down menu to select a type: Checking, Loan, or Savings.
g. If desired, use the **Addenda Type** drop-down menu to select the type of addenda you want to include. For consumer collections, **Freeform Addenda** is generally appropriate. The default is **No Addenda**.
h. (optional) Enter any addenda as needed, a maximum of 80 characters.
i. Select a **Transaction State** for the current payment: *Active* or *Frozen*. If you choose **Frozen**, the payment will remain in draft form until you modify the payment and choose **Active**.
j. Enter the amount of the payment.
k. If you want to send a zero-dollar transaction to verify the account, select **Prenote**.

8. When you have finished, click **Save & Continue**. The payment is saved.

9. If you want to add an additional receiver, click **Add a Receiver**, repeat steps 5 through 8, and then click the **Add** button.

10. 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.

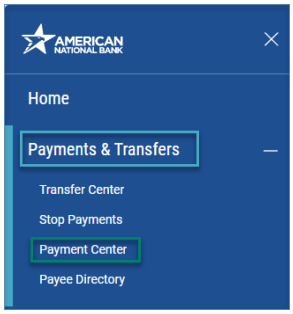
The Payment Center workspace returns with a confirmation message, and the payment appears in the list of payments.
Note: The application will detect possible duplicate payments based on standard entry class code, effective entry date, total amount, and number of credits and number of debits. If a possible 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.

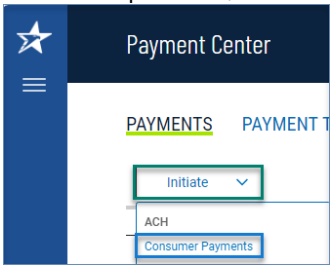
Consumer Payments
This transaction type is used to make payments (such as payroll) to a consumer.

To create a consumer payment:

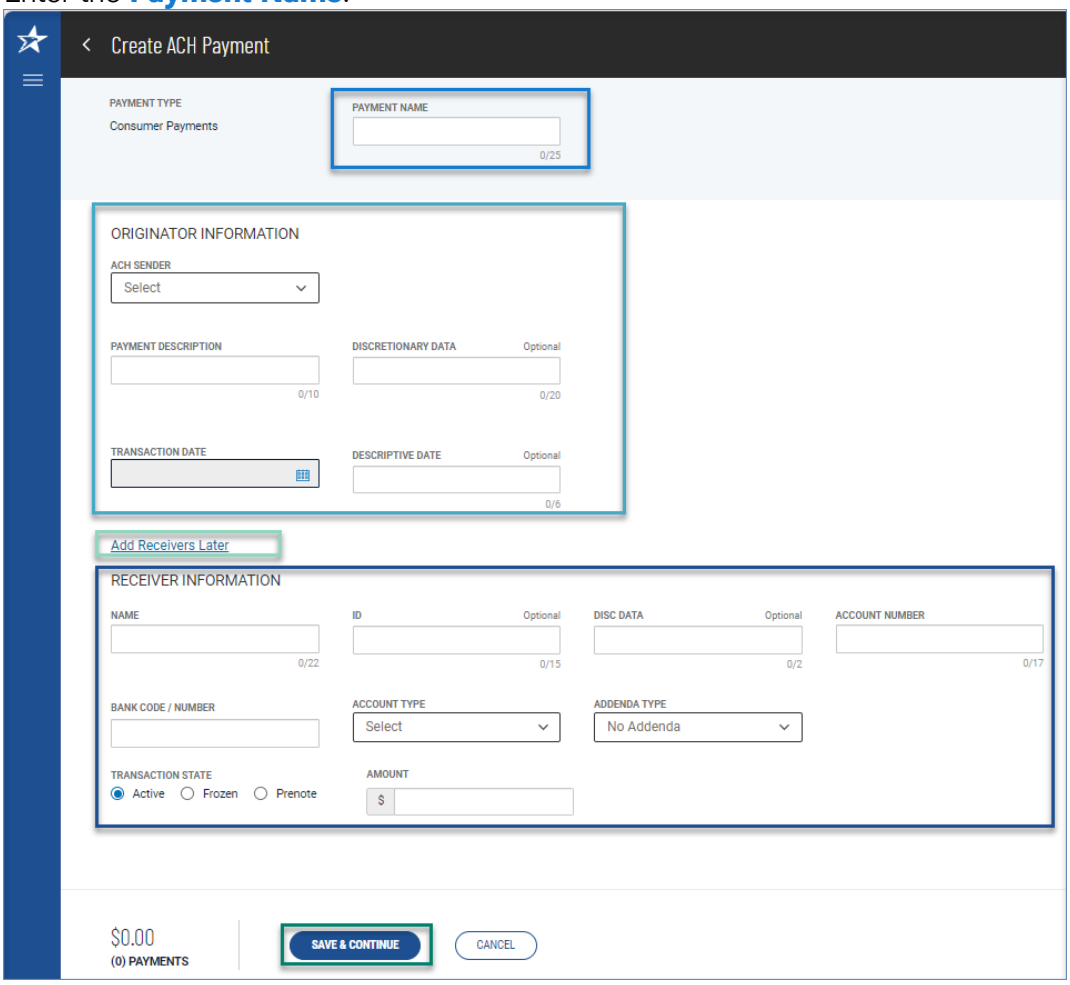
1. From the Slide-out menu, select **Payments & Transfers** → **Payment Center**.



2. Click **Initiate**.
3. In the drop-down, select **Consumer Payments**.



4. Enter the **Payment Name**.



5. **Originator Information** section is applied to all the receivers in this collection.
   a. Select the ACH sender, if required.
   b. Use the **Offset Account** drop-down menu to select an account, if required.
   c. Enter a **Payment Description** to identify the contents of the collection.
   d. (optional) In the **Discretionary Data** field, enter the desired data. Discretionary data could be a variety of information associated with the payment or consumer, such as the period covered or purpose.
   e. The **Transaction Date** field defaults to the next available regular ACH processing date. Change the date to later as desired. If Same Day ACH is available, you will see a reminder message. Change to same-day as desired.
   f. (optional) **Descriptive Date:** This is the date displayed to the receiver for descriptive purposes. If desired, enter a date.

6. The **Add Receivers Later** link provides the ability for you to upload receivers' data from a file that you have on your computer or to input the receivers' information at a later time.
7. In the **Receiver Information** section:
   a. Enter the **Name** of the receiver to whom the collection is being sent.
   b. (optional) Enter in a unique **ID** that you use for the receiver.
   c. (optional) In the **Disc Data** field, enter the desired data pertaining to this receiver. This is often not used, for only two positions are available.
   d. Enter the receiver's bank **Account Number**.
   e. Enter the **Bank Code / Number** of the receiver's bank.
   f. Use the **Account Type** drop-down menu to select a type: Checking, Loan, or Savings.
   g. If desired, use the **Addenda Type** drop-down menu to select the type of addenda you want to include.

For consumer collections, **Freeform Addenda** is generally appropriate. The default is **No Addenda**.

h. (optional) Enter any addenda as needed, a maximum of 80 characters.
i. Select a **Transaction State** for the current payment: *Active* or *Frozen*. If you choose **Frozen**, the payment will remain in draft form until you modify the payment and choose **Active**.
j. Enter the amount of the payment.
k. If you want to send a zero-dollar transaction to verify the account, select **Prenote**.

8. When you have finished, click **Save & Continue**. The payment is saved.

9. If you want to add an additional receiver, click **Add a Receiver**, repeat steps 5 through 8, and then click the **Add** button.

10. 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!

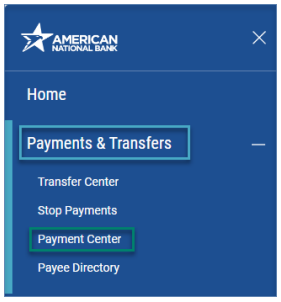
Potential Duplicate Payment Exists." Be sure to view the newly entered payment and verify that it is indeed unique and not a duplicate.

Consumer Payments & Collections

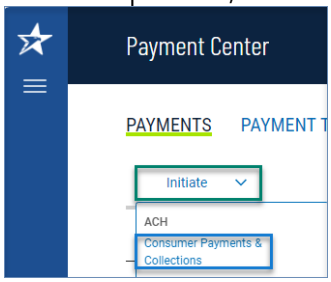
This transaction type is used to collect consumer dues AND send money to a consumer in the same payment batch.

To create a consumer payments/collections payment:

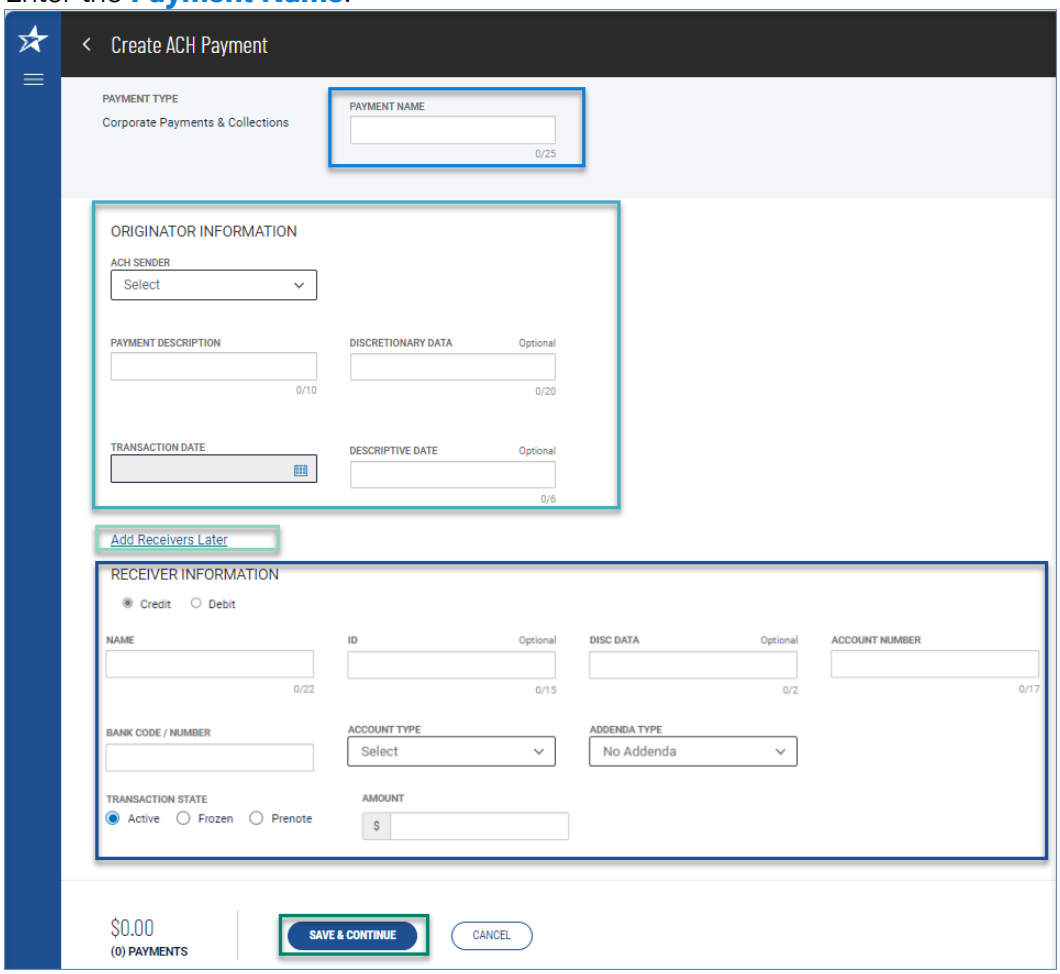
1. From the Slide-out menu, select **Payments & Transfers** → **Payment Center**.



2. Click **Initiate**.
3. In the drop-down, select **Consumer Payments & Collections**.



4. Enter the **Payment Name**.



5. **Originator Information** section is applied to all the receivers in this collection.
   a. Select the **ACH sender**.
   b. Use the **Offset Account** drop-down menu to select an account, if required.
   c. Enter a **Payment Description** to identify the contents of the collection.
   d. (optional) In the **Discretionary Data** field, enter the desired data. Discretionary data could be a variety of information associated with the payment or consumer, such as the period covered or purpose.
   e. The **Transaction Date** field defaults to the next available regular ACH processing date. Change the date to later as desired. If Same Day ACH is available, you will see a reminder message. Change to same-day as desired.
   f. (optional) **Descriptive Date:** This is the date displayed to the receiver for descriptive purposes. If desired, enter a date.
6. The **Add Receivers Later** link provides the ability for you to upload receivers' data from a file that you have on your computer or to input the receivers' information at a later time.
7. In the **Receiver Information** section:
   a. Click the appropriate radio button: **Credit** if this transaction is a payment, **Debit** if it is a collection.
   b. Enter the **Name** of the receiver to whom the collection is being sent.
   c. (optional) Enter in a unique **ID** that you use for the receiver.
   d. (optional) In the **Disc Data** field, enter the desired data pertaining to this receiver. This is often not used, for only two positions are available.
   e. Enter the receiver's bank **Account Number**.
   f. Enter the **Bank Code / Number** of the receiver's bank.
   g. Use the **Account Type** drop-down menu to select a type: Checking, Loan, or Savings.
   h. If desired, use the **Addenda Type** drop-down menu to select the type of addenda you want to include. For

consumer collections, **Freeform Addenda** is generally appropriate. The default is **No Addenda**.

i. (optional) Enter any addenda as needed, a maximum of 80 characters.
j. Select a **Transaction State** for the current payment: *Active* or *Frozen*. If you choose **Frozen**, the payment will remain in draft form until you modify the payment and choose **Active**.
k. Enter the amount of the payment.
l. If you want to send a zero-dollar transaction to verify the account, select **Prenote**.

8. When you have finished, click **Save & Continue**. The payment is saved.

9. If you want to add an additional receiver, click **Add a Receiver**, repeat steps 5 through 8, and then click the **Add** button.

10. 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!

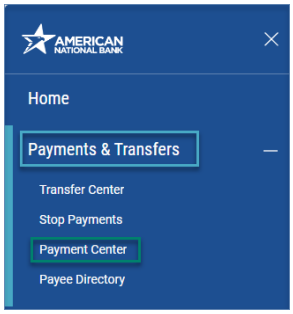
Potential Duplicate Payment Exists." Be sure to view the newly entered payment and verify that it is indeed unique and not a duplicate.

Corporate Collections

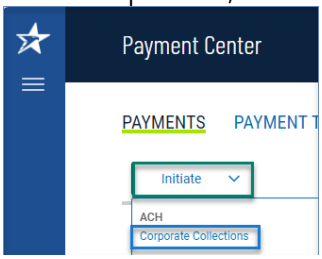
This transaction type is business to business, used for accounts receivable or trade income collections. In this case, the originating business is sending debits to a receiver's account to collect money.

To create a corporate collections payment:

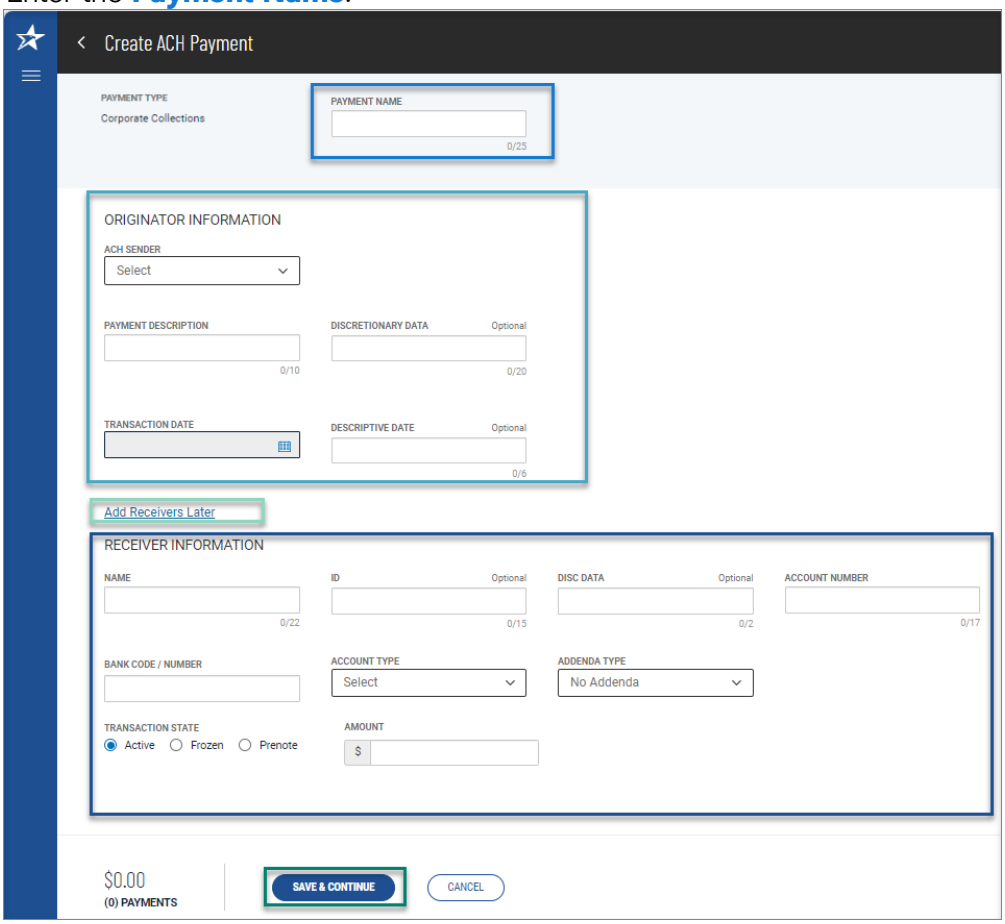
1. From the Slide-out menu, select **Payments & Transfers** → **Payment Center**.



2. Click **Initiate**.
3. In the drop-down, select **Corporate Collections**.



4. Enter the **Payment Name**.



5. **Originator Information** section is applied to all the receivers in this collection.
   a. Select the **ACH sender**.
   b. Use the **Offset Account** drop-down menu to select an account, if required.
   c. Enter a **Payment Description** to identify the contents of the collection.
   d. (optional) In the **Discretionary Data** field, enter the desired data. Discretionary data could be a variety of information associated with the payment or consumer, such as the period covered or purpose.
   e. The **Transaction Date** field defaults to the next available regular ACH processing date. Change the date to later as desired. If Same Day ACH is available, you will see a reminder message. Change to same-day as desired.
   f. (optional) **Descriptive Date:** This is the date displayed to the receiver for descriptive purposes. If desired, enter a date.

6. The **Add Receivers Later** link provides the ability for you to upload receivers' data from a file that you have on your computer or to input the receivers' information at a later time.

7. In the **Receiver Information** section:
   a. Click the appropriate radio button: **Credit** if this transaction is a payment, **Debit** if it is a collection.
   b. Enter the **Name** of the receiver to whom the collection is being sent.
   c. (optional) Enter in a unique **ID** that you use for the receiver.
   d. (optional) In the **Disc Data** field, enter the desired data pertaining to this receiver. This is often not used, for only two positions are available.
   e. Enter the receiver's bank **Account Number**.
   f. Enter the **Bank Code / Number** of the receiver's bank.
   g. Use the **Account Type** drop-down menu to select a type: Checking, Loan, or Savings.

h. If desired, use the **Addenda Type** drop-down menu to select the type of addenda you want to include. For consumer collections, **Freeform Addenda** is generally appropriate. The default is **No Addenda**.
i. (optional) Enter any addenda as needed, a maximum of 80 characters.
j. Select a **Transaction State** for the current payment: *Active* or *Frozen*. If you choose **Frozen**, the payment will remain in draft form until you modify the payment and choose **Active**.
k. Enter the amount of the payment.
l. If you want to send a zero-dollar transaction to verify the account, select **Prenote**.

8. When you have finished, click **Save & Continue**. The payment is saved. If you want to add an additional receiver, click **Add a Receiver**, repeat steps 5 through 8, and then click the **Add** button.

9. 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.

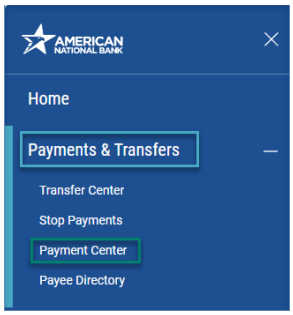
Note: The application will detect possible duplicate payments based on standard entry class code, effective entry date, total amount, and number of credits and number of debits. If a possible duplicate payment is detected, the confirmation message will include the following statement: "Warning!

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

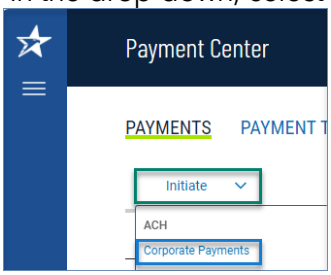
Corporate Payments
This type of payment is made between businesses or vendors for goods and services received.

To create a corporate payment:

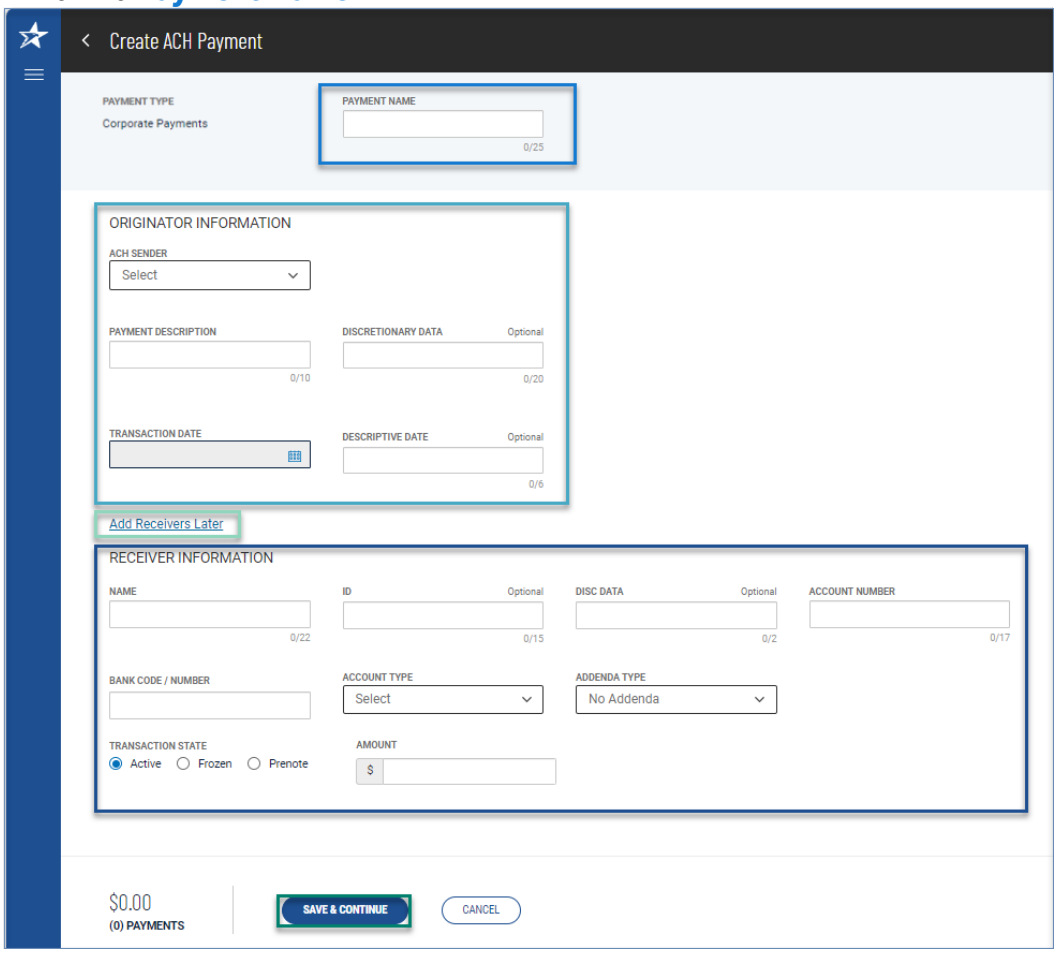
1. From the Slide-out menu, select **Payments & Transfers** → **Payment Center**.



2. Click **Initiate**.
3. In the drop-down, select **Corporate Payments**.



4. Enter the **Payment Name**.



5. **Originator Information** section is applied to all the receivers in this collection.
   a. Select the **ACH sender**.
   b. Use the **Offset Account** drop-down menu to select an account, if required.
   c. Enter a **Payment Description** to identify the contents of the collection.
   d. (optional) In the **Discretionary Data** field, enter the desired data. Discretionary data could be a variety of information associated with the payment or consumer, such as the period covered or purpose.
   e. The **Transaction Date** field defaults to the next available regular ACH processing date. Change the date to later as desired. If Same Day ACH is available, you will see a reminder message. Change to same-day as desired.
   f. (optional) **Descriptive Date:** This is the date displayed to the receiver for descriptive purposes. If desired, enter a date.

6. The **Add Receivers Later** link provides the ability for you to upload receivers' data from a file that you have on your computer or to input the receivers' information at a later time.

7. In the **Receiver Information** section:
   a. Click the appropriate radio button: **Credit** if this transaction is a payment, **Debit** if it is a collection.
   b. Enter the **Name** of the receiver to whom the collection is being sent.
   c. (optional) Enter in a unique **ID** that you use for the receiver.
   d. (optional) In the **Disc Data** field, enter the desired data pertaining to this receiver. This is often not used, for only two positions are available.
   e. Enter the receiver's bank **Account Number**.
   f. Enter the **Bank Code / Number** of the receiver's bank.

g. Use the **Account Type** drop-down menu to select a type: Checking, Loan, or Savings.
h. If desired, use the **Addenda Type** drop-down menu to select the type of addenda you want to include. For consumer collections, **Freeform Addenda** is generally appropriate. The default is **No Addenda**.
i. (optional) Enter any addenda as needed, a maximum of 80 characters.
j. Select a **Transaction State** for the current payment: *Active* or *Frozen*. If you choose **Frozen**, the payment will remain in draft form until you modify the payment and choose **Active**.
k. Enter the amount of the payment.
l. If you want to send a zero-dollar transaction to verify the account, select **Prenote**.

8. When you have finished, click **Save & Continue**. The payment is saved.

9. If you want to add an additional receiver, click **Add a Receiver**, repeat steps 5 through 8, and then click the **Add** button.

10. 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.

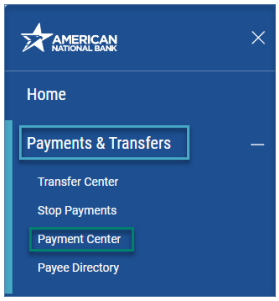
The Payment Center workspace returns with a confirmation message, and the payment appears in the list of payments. **Note**: The application will detect possible duplicate payments based on standard entry class code, effective entry date, total amount, and number of credits and number of debits. If a 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.

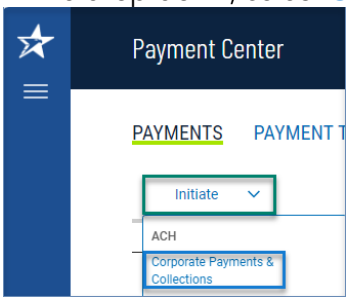
Corporate Payments & Collections
This transaction type is used between businesses or vendors to send money and co9llect money in the same payment batch.

To create a corporate payment/collection:

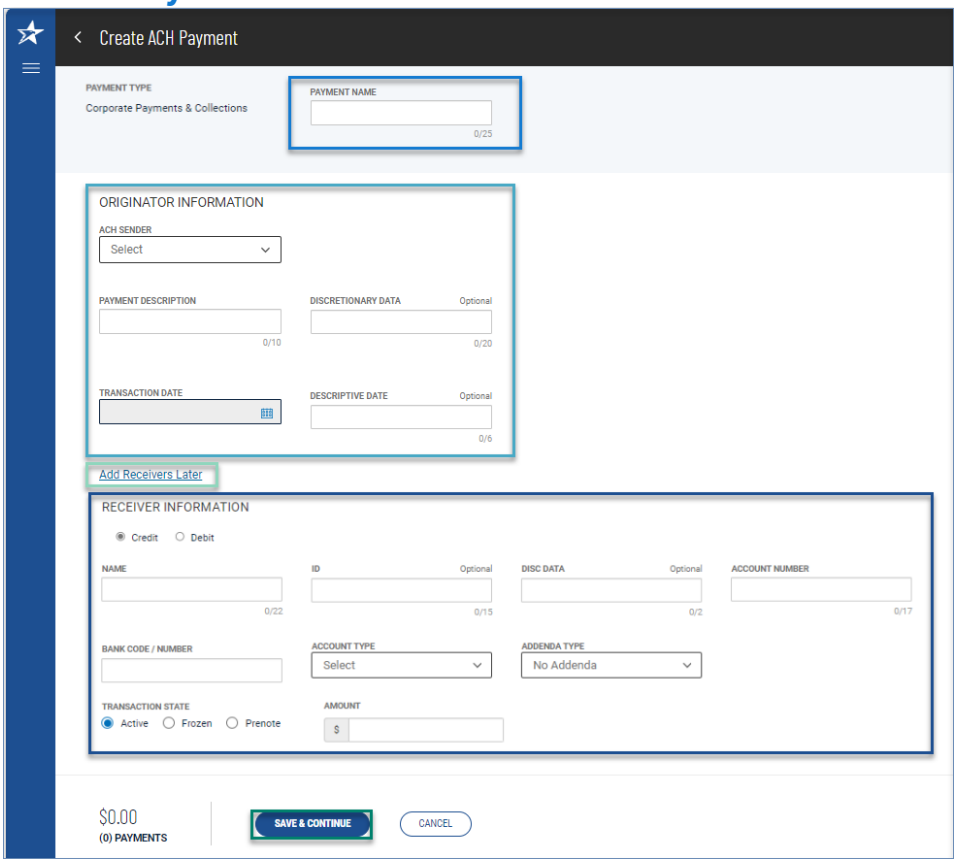
1. From the Slide-out menu, select **Payments & Transfers** → **Payment Center**.



2. Click **Initiate**.
3. In the drop-down, select **Corporate Payments & Collections**.



4. Enter the **Payment Name**.



5. **Originator Information** section is applied to all the receivers in this collection.
   a. Select the **ACH sender**.
   b. Use the **Offset Account** drop-down menu to select an account, if required.
   c. Enter a **Payment Description** to identify the contents of the collection.
   d. (optional) In the **Discretionary Data** field, enter the desired data. Discretionary data could be a variety of information associated with the payment or consumer, such as the period covered or purpose.
   e. The **Transaction Date** field defaults to the next available regular ACH processing date. Change the date to later as desired. If Same Day ACH is available, you will see a reminder message. Change to same-day as desired.
   f. (optional) **Descriptive Date:** This is the date displayed to the receiver for descriptive purposes. If desired, enter a date.
6. The **Add Receivers Later** link provides the ability for you to upload receivers' data from a file that you have on your computer or to input the receivers' information at a later time.

7. In the **Receiver Information** section:
   a. Click the appropriate radio button: **Credit** if this transaction is a payment, **Debit** if it is a collection.
   b. Enter the **Name** of the receiver to whom the collection is being sent.
   c. (optional) Enter in a unique **ID** that you use for the receiver.
   d. (optional) In the **Disc Data** field, enter the desired data pertaining to this receiver. This is often not used, for only two positions are available.
   e. Enter the receiver's bank **Account Number**.
   f. Enter the **Bank Code / Number** of the receiver's bank.
   g. Use the **Account Type** drop-down menu to select a type: Checking, Loan, or Savings.
   h. If desired, use the **Addenda Type** drop-down menu to select the type of addenda you want to include. For consumer collections, **Freeform Addenda** is generally appropriate. The default is **No Addenda**.

i. (optional) Enter any addenda as needed, a maximum of 80 characters.
j. Select a **Transaction State** for the current payment: *Active* or *Frozen*. If you choose **Frozen**, the payment will remain in draft form until you modify the payment and choose **Active**.
k. Enter the amount of the payment.
l. If you want to send a zero-dollar transaction to verify the account, select **Prenote**.

8. When you have finished, click **Save & Continue**. The payment is saved.

9. If you want to add an additional receiver, click **Add a Receiver**, repeat steps 5 through 8, and then click the **Add** button.

10. 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.

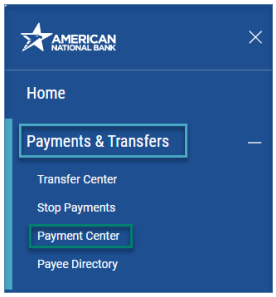
Note: The application will detect possible duplicate payments based on standard entry class code, effective entry date, total amount, and number of credits and number of debits. If a possible duplicate payment is detected, the confirmation message will include the following statement: "Warning!

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

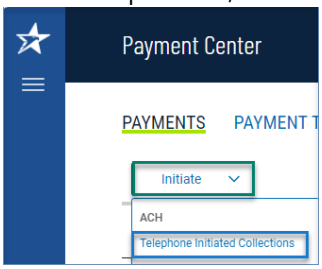
Telephone Initiated Collections
This transaction type is for one-time use only to debit a consumer's account for authorization obtained verbally via the telephone.

To create a telephone-initiated collection payment:

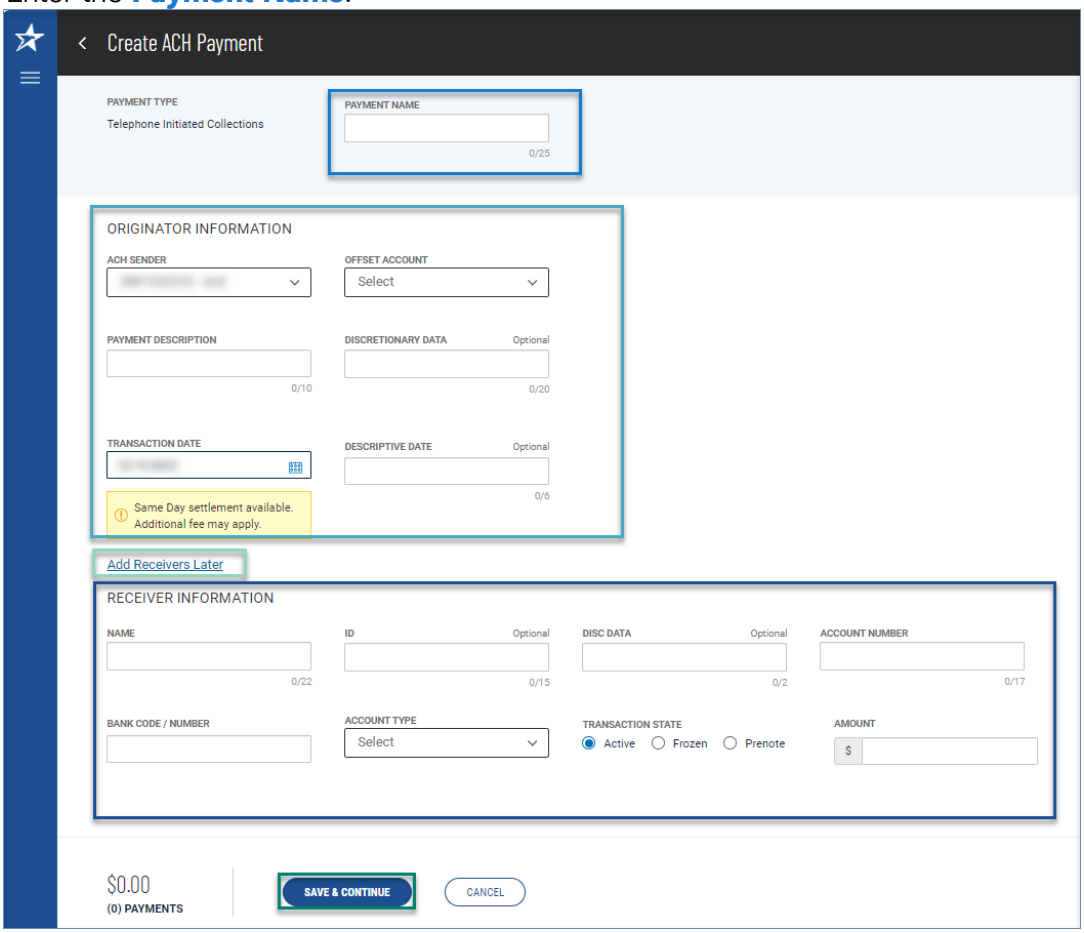
1. From the Slide-out menu, select **Payments & Transfers** → **Payment Center**.



2. Click **Initiate**.
3. In the drop-down, select **Telephone Initiated Collections**



4. Enter the **Payment Name**.



5. **Originator Information** section is applied to all the receivers in this collection.
   a. Select the **ACH sender**.
   b. Use the **Offset Account** drop-down menu to select an account, if required.
   c. Enter a **Payment Description** to identify the contents of the collection.
   d. (optional) In the **Discretionary Data** field, enter the desired data. Discretionary data could be a variety of information associated with the payment or consumer, such as the period covered or purpose.
   e. The **Transaction Date** field defaults to the next available regular ACH processing date. Change the date to later as desired. If Same Day ACH is available, you will see a reminder message. Change to same-day as desired.
   f. (optional) **Descriptive Date:** This is the date displayed to the receiver for descriptive purposes. If desired, enter a date.

6. The **Add Receivers Later** link provides the ability for you to upload receivers' data from a file that you have on your computer or to input the receivers' information at a later time.

7. In the **Receiver Information** section:
   a. Enter the **Name** of the receiver to whom the collection is being sent.
   b. (optional) Enter in a unique **ID** that you use for the receiver.
   c. (optional) In the **Disc Data** field, enter the desired data pertaining to this receiver. This is often not used, for only two positions are available.
   d. Enter the receiver's bank **Account Number**.
   e. Enter the **Bank Code / Number** of the receiver's bank.
   f. Use the **Account Type** drop-down menu to select a type: Checking, Loan, or Savings.
   g. Select a **Transaction State** for the current payment: *Active* or *Frozen*. If you choose **Frozen**, the payment will

remain in draft form until you modify the payment and choose **Active**.

h. Enter the amount of the payment.
i. If you want to send a zero-dollar transaction to verify the account, select **Prenote**.

8. When you have finished, click **Save & Continue**. The payment is saved.

9. If you want to add an additional receiver, click **Add a Receiver**, repeat steps 5 through 8, and then click the **Add** button.

10. 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!

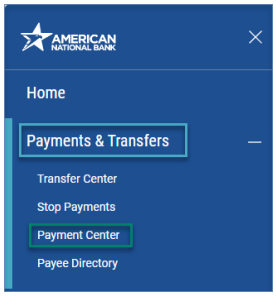
Potential Duplicate Payment Exists." Be sure to view the newly entered payment and verify that it is indeed unique and not a duplicate.

Internet Initiated Collections

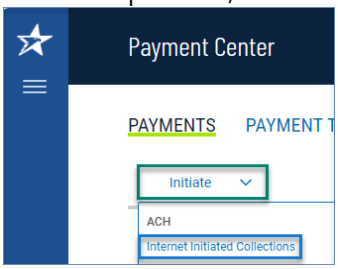
This transaction type is defined as a debit entry to a consumer bank account, for which the authorization was obtained from the receiver (the consumer who owns the bank account) over the Internet. The specific designation for these types of transactions was created in order to address unique risks inherent to Internet payments. These payments require additional security procedures and obligations that address these risks.

To create an internet-initiated collection payment:

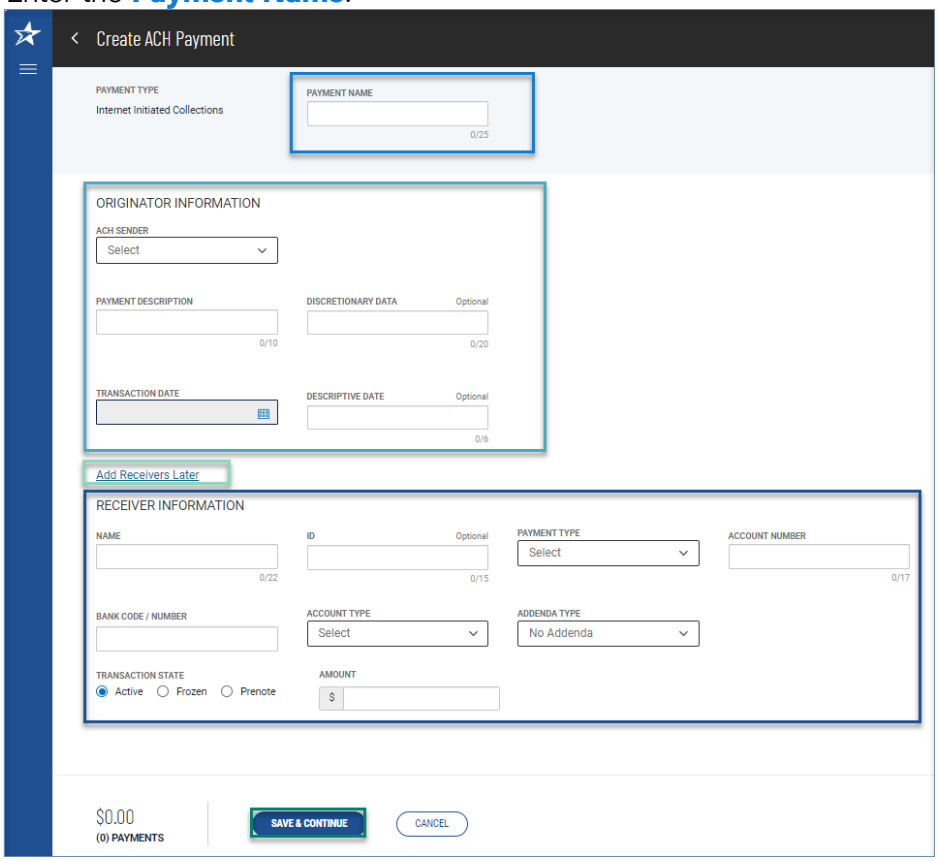
1. From the Slide-out menu, select **Payments & Transfers** → **Payment Center**.



2. Click **Initiate**.
3. In the drop-down, select **Telephone Initiated Collections**



4. Enter the **Payment Name**.



5. **Originator Information** section is applied to all the receivers in this collection.
   a. Select the **ACH sender**.
   b. Use the **Offset Account** drop-down menu to select an account, if required.
   c. Enter a **Payment Description** to identify the contents of the collection.
   d. (optional) In the **Discretionary Data** field, enter the desired data. Discretionary data could be a variety of information associated with the payment or consumer, such as the period covered or purpose.
   e. The **Transaction Date** field defaults to the next available regular ACH processing date. Change the date to later as desired. If Same Day ACH is available, you will see a reminder message. Change to same-day as desired.
   f. (optional) **Descriptive Date:** This is the date displayed to the receiver for descriptive purposes. If desired, enter a date.

6. The **Add Receivers Later** link provides the ability for you to upload receivers' data from a file that you have on your computer or to input the receivers' information at a later time.

7. In the **Receiver Information** section:
   1. Enter the **Name** of the receiver to whom the collection is being sent.
   2. (optional) Enter in a unique **ID** that you use for the receiver.
   3. (optional) In the **Disc Data** field, enter the desired data pertaining to this receiver. This is often not used, for only two positions are available.
   4. Enter the receiver's bank **Account Number**.
   5. Enter the **Bank Code / Number** of the receiver's bank.
   6. Use the **Account Type** drop-down menu to select a type: Checking, Loan, or Savings.
   7. Select a **Transaction State** for the current payment: *Active* or *Frozen*. If you choose **Frozen**, the payment will remain in draft form until you modify the payment and choose **Active**.
   8. Enter the amount of the payment.

9. If you want to send a zero-dollar transaction to verify the account, select **Prenote**.

8. When you have finished, click **Save & Continue**. The payment is saved.

9. If you want to add an additional receiver, click **Add a Receiver**, repeat steps 5 through 8, and then click the **Add** button.

10. 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!

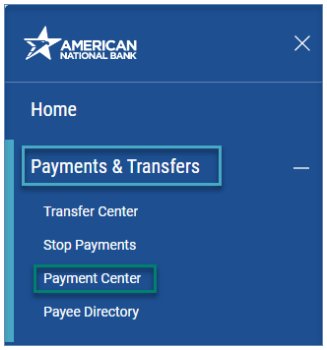
Potential Duplicate Payment Exists." Be sure to view the newly entered payment and verify that it is indeed unique and not a duplicate.

Tax Payments

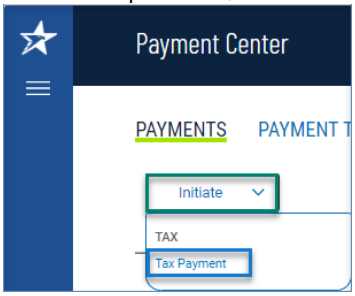
A tax payment is sent electronically to the federal government (IRS).

To create a federal tax wire payment:

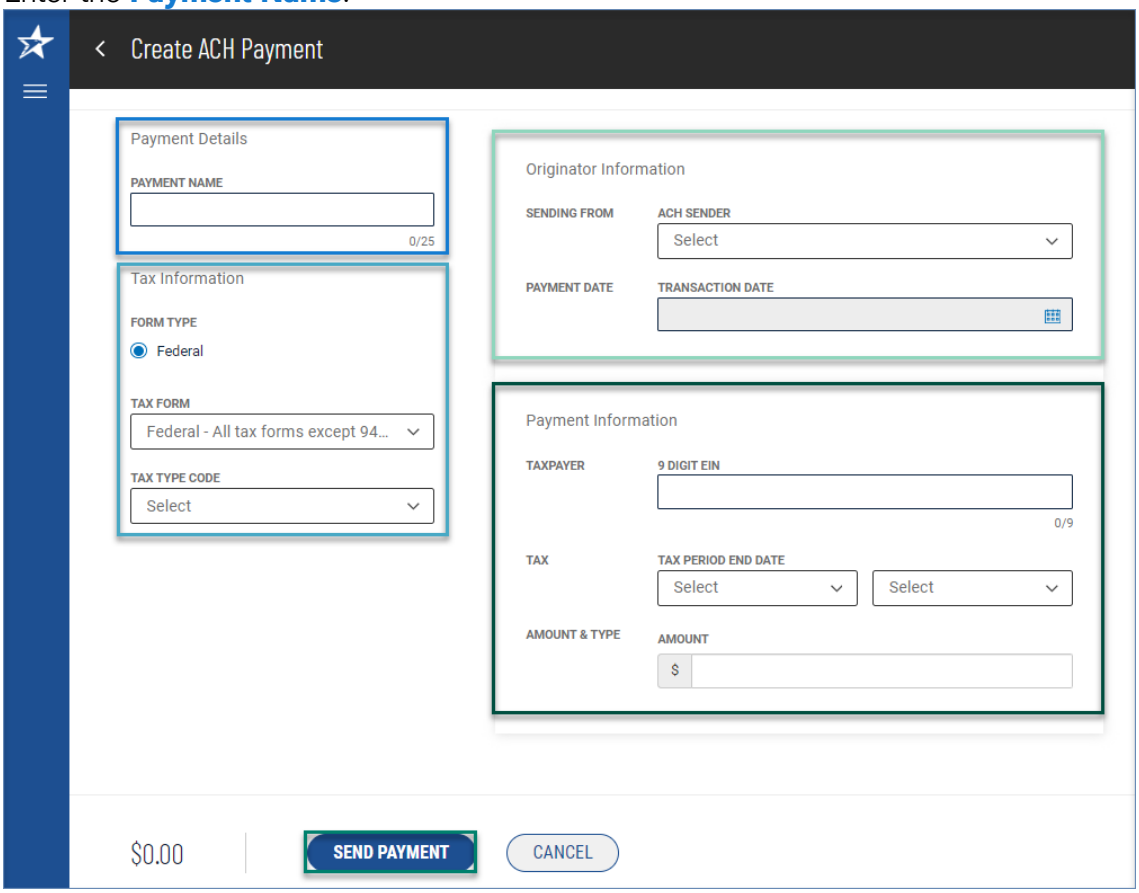
1. From the Slide-out menu, select **Payments & Transfers** → **Payment Center**.



2. Click **Initiate**.
3. In the drop-down, select **Tax Payment**.



4. Enter the **Payment Name**.



5. In the **Tax Information Section**:
    a. Select a form type: *Federal* or *Other*.
    b. Use the **Tax Form** drop-down menu to select an available form, for example, *Federal - Form 941*.
    c. Use the **Tax Type Code** drop-down menu to select a code, for example, *94105 - Federal Tax Deposit*.

6. In the **Originator Information** section:
    a. Use the **ACH Sender** drop-down menu to select the payment originator, if required.
    b. If required, use the **Offset Account** drop-down menu to select an account from which the payment will be withdrawn.
    c. A default payment date will be offered. If necessary, use the **Transaction Date** drop-down calendar to select a new date.

7. In the **Payment Information** section:
    a. Enter the nine-digit EIN (Employer Identification Number) or tax ID number.
    b. Use the **Tax Period End Date** drop-down menus to select the appropriate end date (month) and year.
    c. In the **Amount & Type** section, enter the appropriate payment amounts for Social Security, Medicare, and other general withholding.

8. Click **Send Payment** or **Submit for Approval** if approval is required.

9. In the confirmation message, click **Send**.

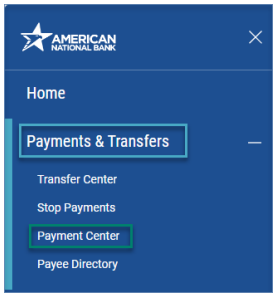
Loan Payments

Make a Loan Payment or Loan Draw

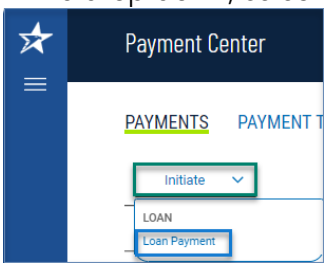
- A **loan payment** is used to pay down an existing loan. Payments may include interest and principal, interest only, principal only, or escrow only.
- A **loan draw** is used to deposit funds from a loan account or line of credit into a bank account. Payments may include interest and principal, interest only, principal only, or escrow only.

To create a loan payment/draw:

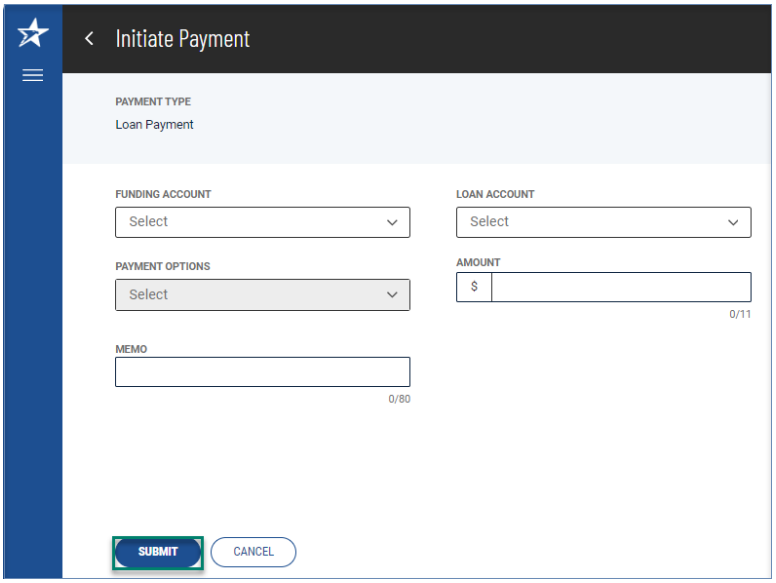
1. From the Slide-out menu, select **Payments & Transfers** → **Payment Center**.



2. Click **Initiate**.
3. In the drop-down, select **Loan Payment**.



4. Fill out the below information:



   a. Select the Funding account for the payment. The account available balance appears below the field.
   b. Select the loan account. The outstanding balance of the loan appears below the field.
   c. Select the appropriate payment option.
   d. Enter the amount to pay.
   e. (optional) If desired, enter a memo.

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

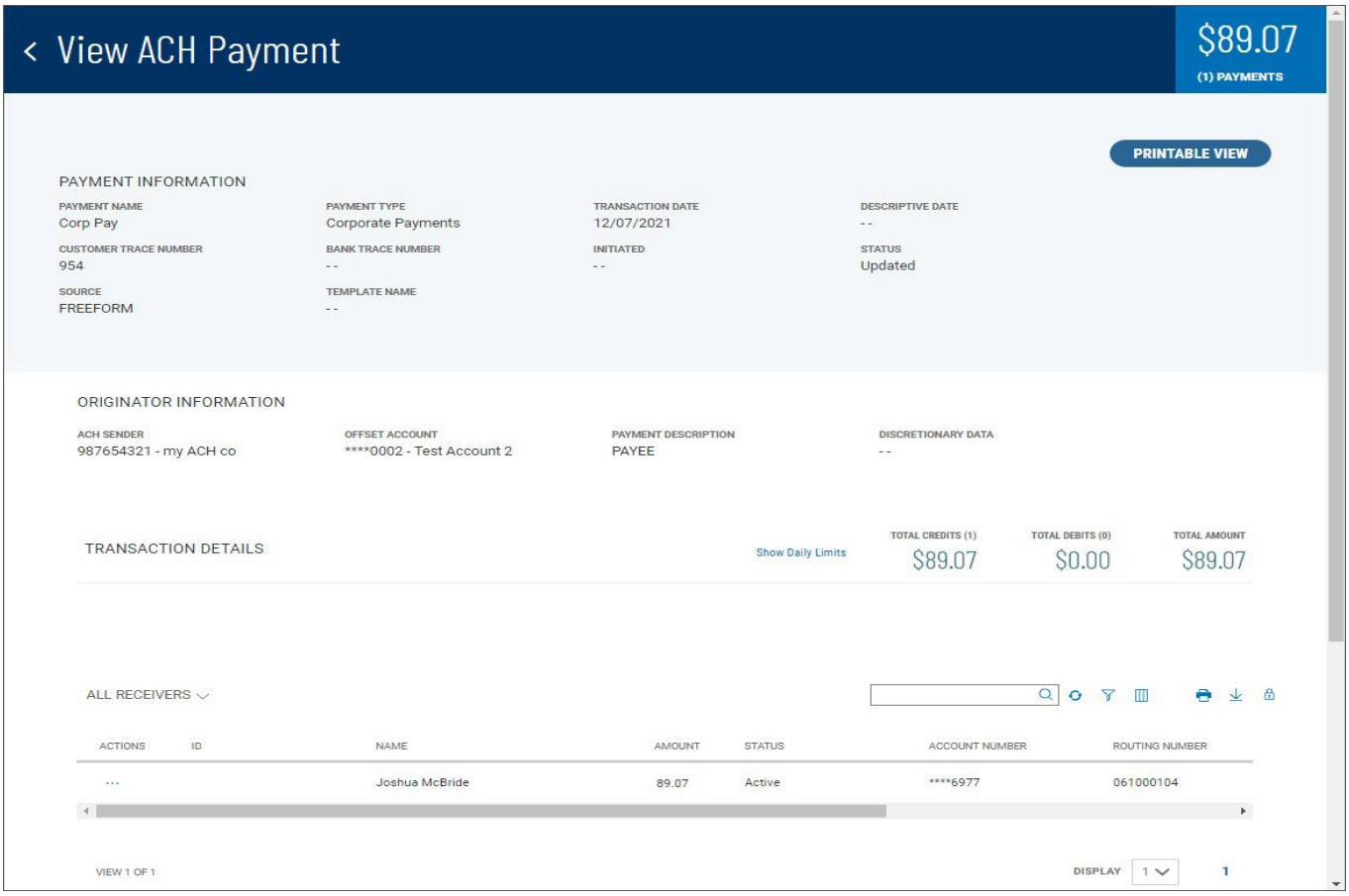
The Payment Center workspace returns with a confirmation message, and the payment appears in the list of payments.

View Payment

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**.



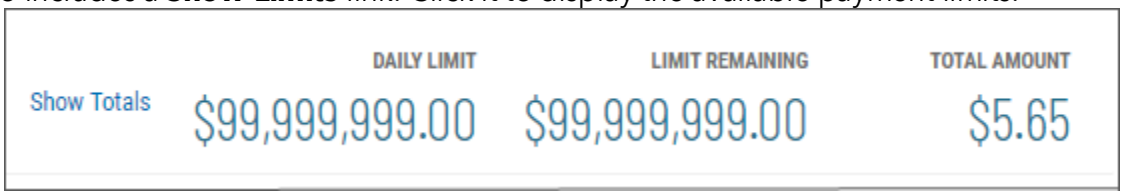
Depending on the payment type, the **Payment Information** section displays the following information:

- 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 By – The name of the user who added the payment
- Status – For example, Requires others approval or Approved
- Source – For example, *Freeform* or *Import*

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

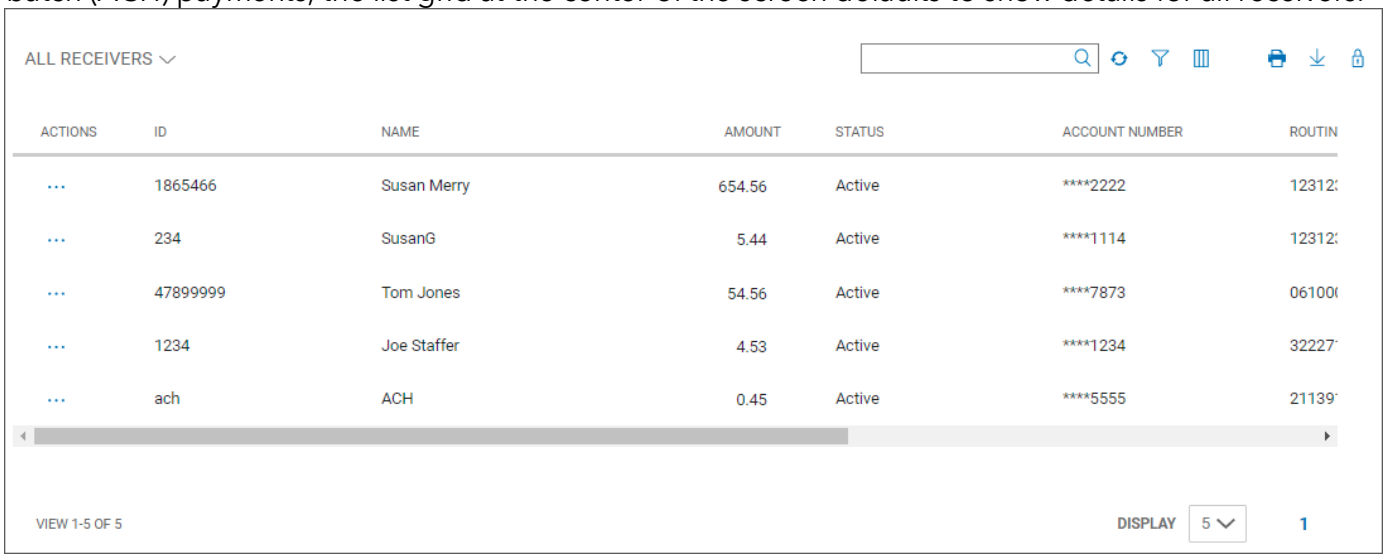
- ACH Sender
- Offset Account
- Batch Description
- Discretionary Data, if available.
- The Transaction Details section includes
- Total Debits
- Total Credits
- Total Amount

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



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

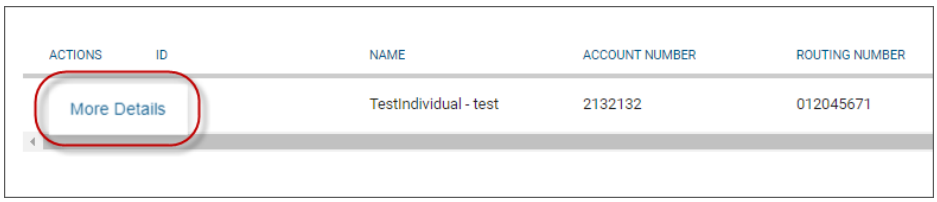
For batch (ACH) payments, the list grid at the center of the screen defaults to show details for all receivers.



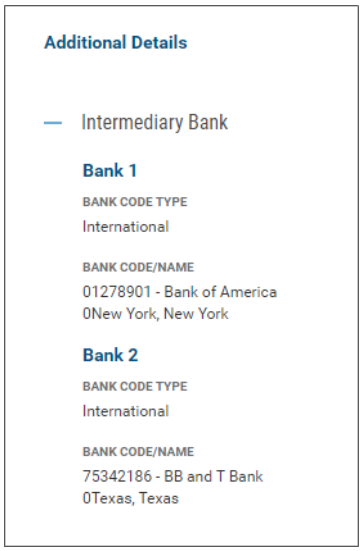
The list grid displays the following information for each individual payment transaction.

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

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



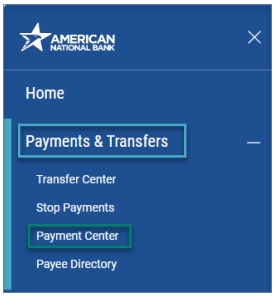
6. For wire payments, an **Additional Details** section might display available Intermediary Bank, Originator to Beneficiary, and Bank to Bank information.



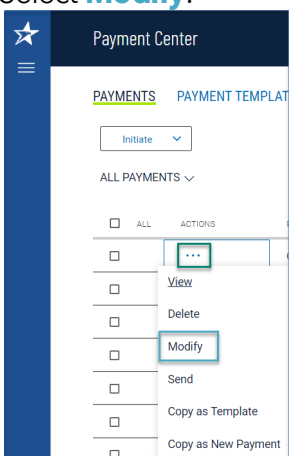
Modify ACH Payments

You can modify existing ACH payments:

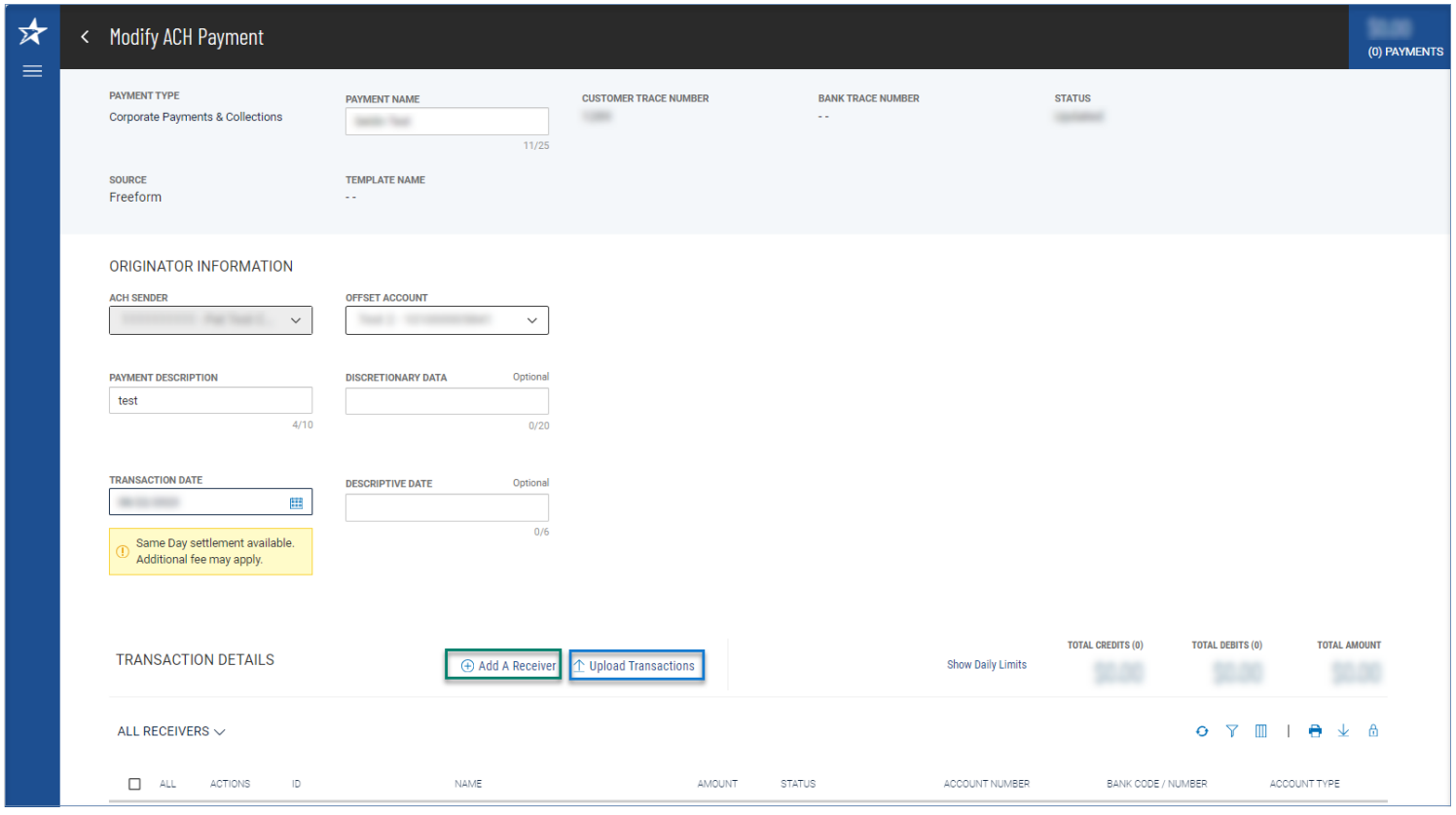
1. From the Slide-out menu, select **Payments & Transfers** → **Payment Center**.



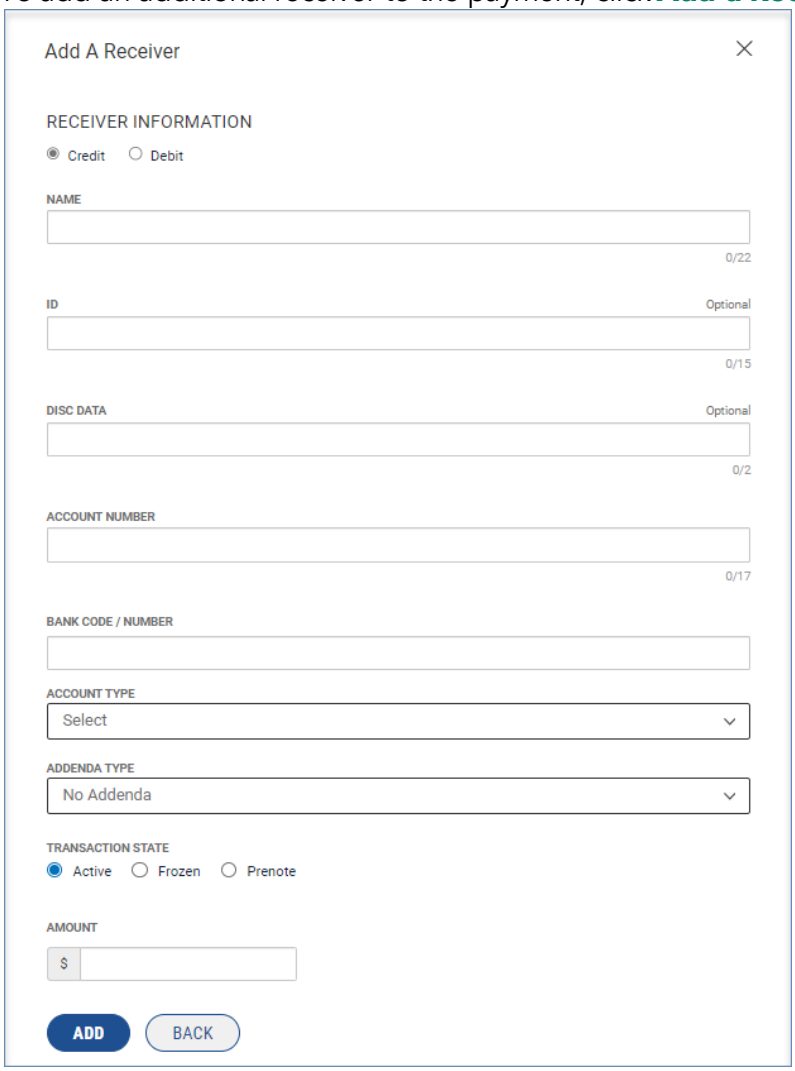
2. Select the desired payment, and in the **Actions** column, click the ellipses (**...**).
3. Select **Modify**.



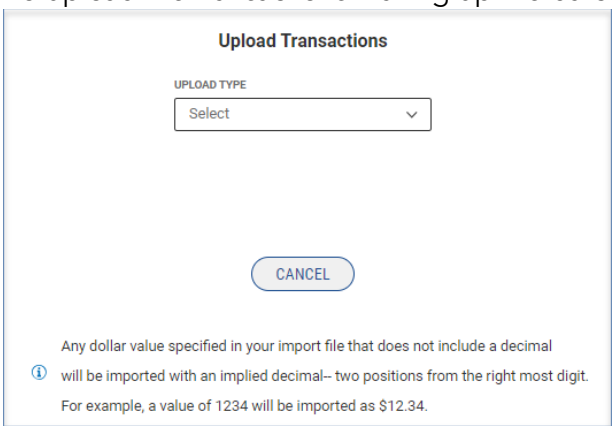
The Modify Payment screen appears.



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

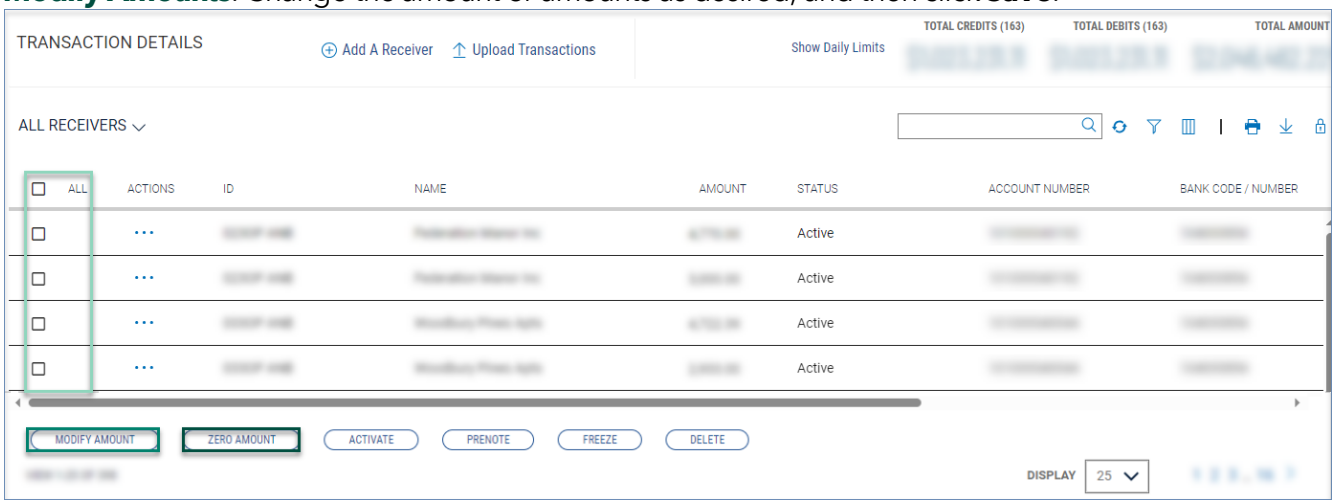


6. To upload the transactions making up the batch, click **Upload Transactions**.



7. To zero all listed amounts on the screen so you can make changes, **check the boxes** corresponding to the desired receiver or receivers, and then click **Zero All Amounts**.

8. To modify the amounts in the batch, select the desired receiver or receivers **check the boxes**, and click **Modify Amounts**. Change the amount or amounts as desired, and then click **Save**.



9. To view receiver details, select the desired receiver in the list, and in the **Actions** column, click the ellipses (**...**), and then click **More Details.**

10. You can delete or modify the individual transaction. If you choose to modify it, click **Modify**.

11. Make changes as necessary, and then click **Save**, or click **Save & Edit Next** if you want to go on to edit the next receiver/transaction in the list grid.

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.

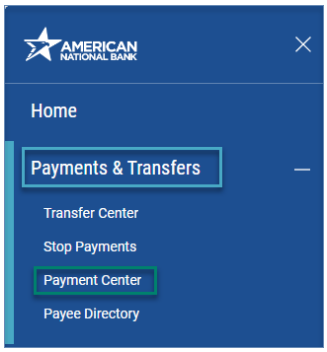
The Payment Center workspace returns with a confirmation message.

Reverse ACH Payments

Following National Automated Clearing House Association (NACHA) rules, eligible ACH payments created in the application 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.

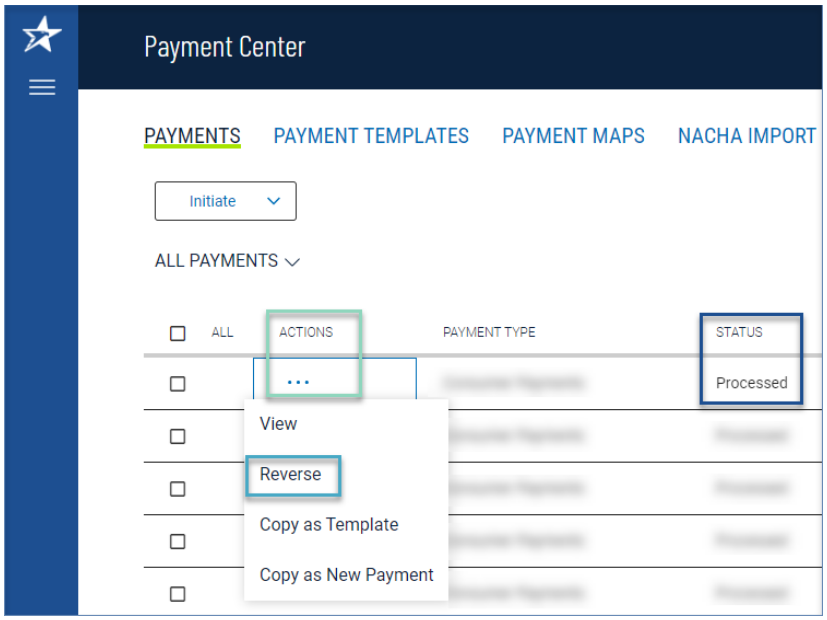
To reverse an ACH payment:

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

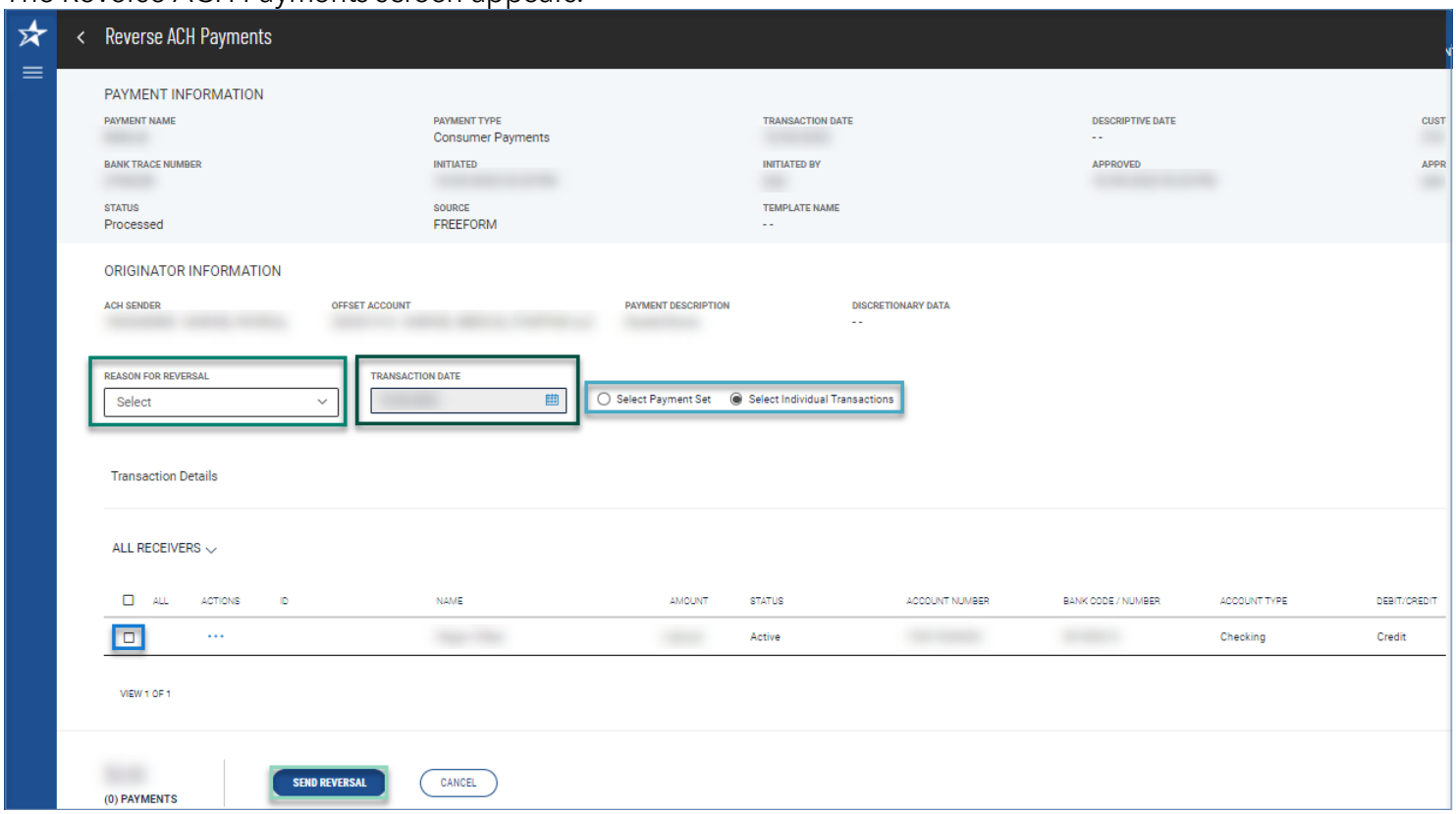


2. Select the desired payment, and in the **Actions** column, click the ellipses (**...**).
   Note: This item must have a Status of **Processed**. In order to reverse the transaction.

3. Select **Reverse**.



The Reverse ACH Payments screen appears.



1. Use the **Reason for Reversal** drop-down menu to select a reason: *Incorrect amount*, *Incorrect account number*, or *Duplicate*.
2. 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.

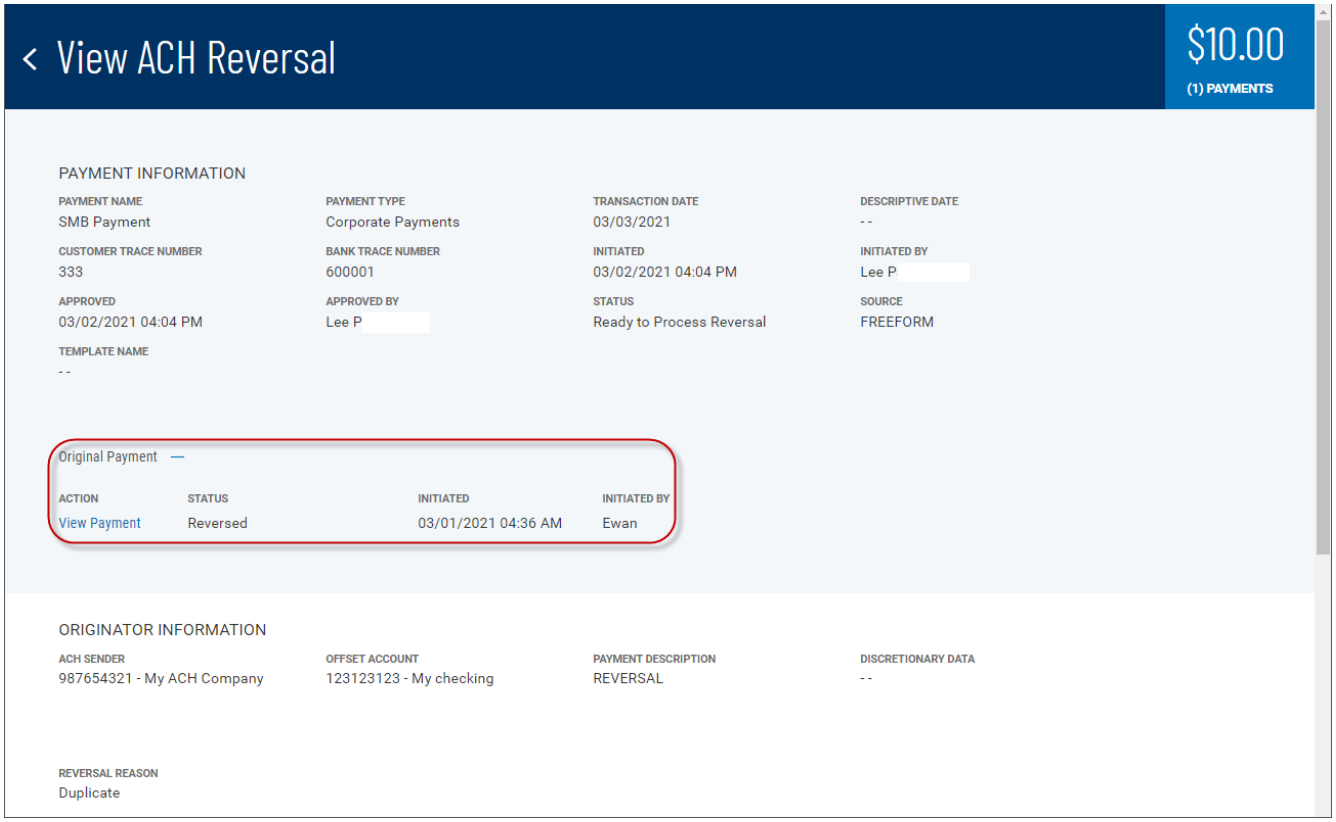
3. Select the appropriate radio button depending on whether you want to select the entire **payment set** (batch) or **individual transactions** in the set for reversal.
   a. If you click the **Select Individual Transactions** radio button, **check the boxes** corresponding to the payments you want to reverse. You can also check the **All** checkbox to select all listed payments.
   b. If you click the **Select Payment Set** radio button, the entire batch will be reversed.

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

The reversal request is sent to the appropriate financial institution.

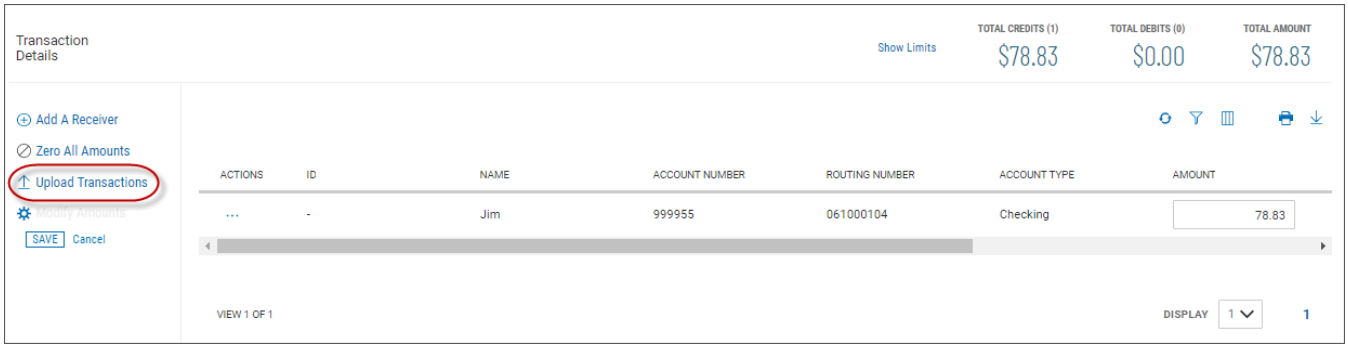
Repairing Stale-dated Reversals
Reversals that are out-of-date (Stale dated) can be repaired by modifying the payment and changing the transaction date to a valid date.

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



Upload Transactions

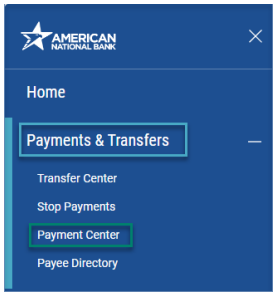
You administrator can choose to supply import maps that allow you to upload payment files that are not in standard ACH file format. If the Upload Transactions feature is available to you, the option will appear when you view **Transaction Details** section of the Modify ACH Payment screen.



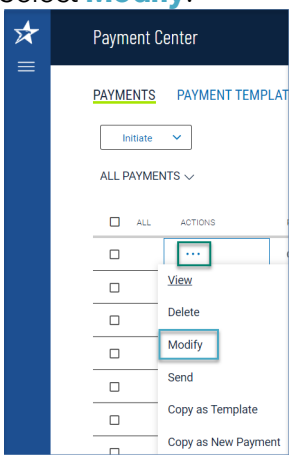
The two import maps, called Upload Type and Upload Mode, are selectable when you click the Upload Transactions link.

To upload transactions:

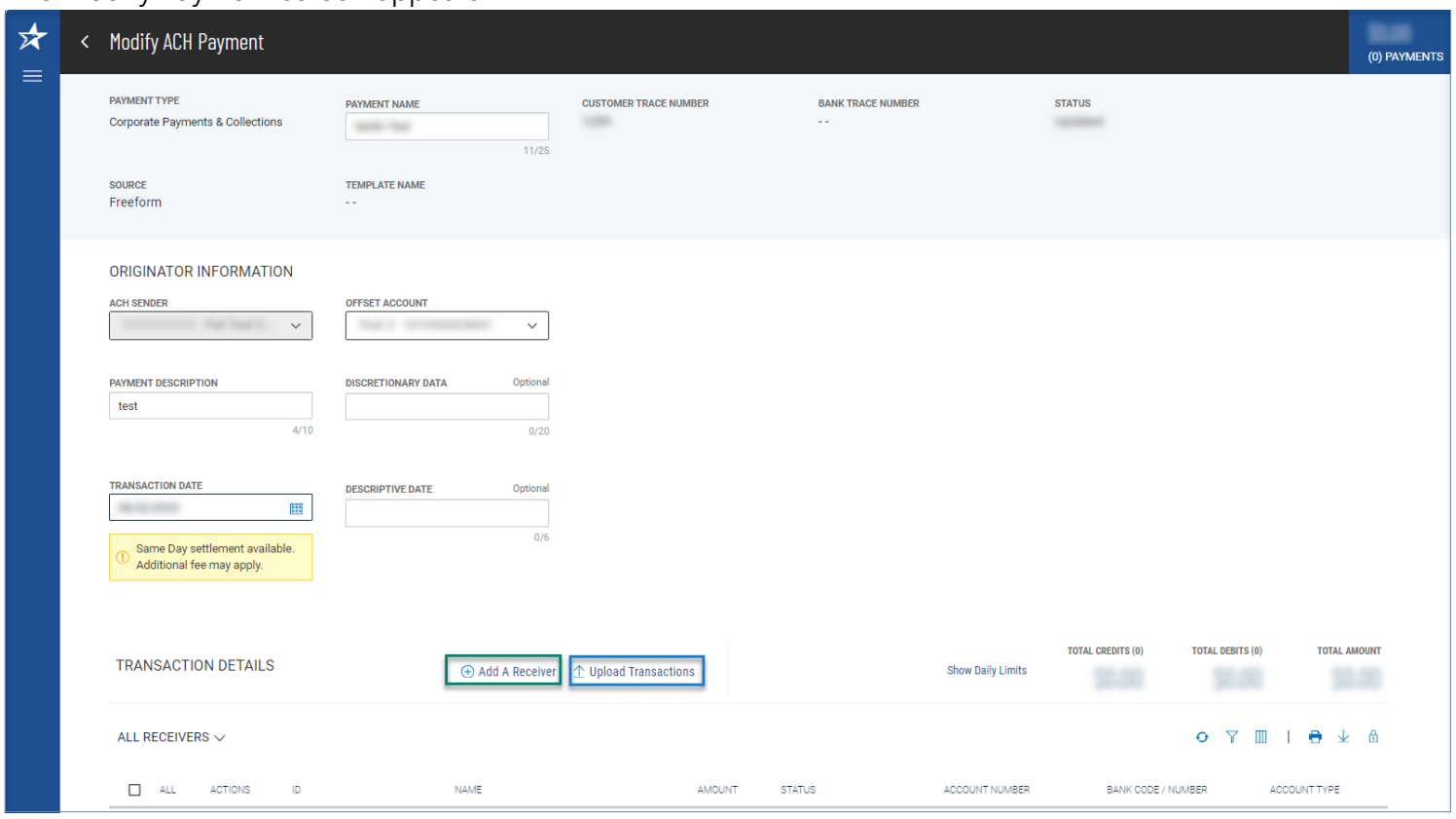
1. From the Slide-out menu, select **Payments & Transfers** → **Payment Center**.



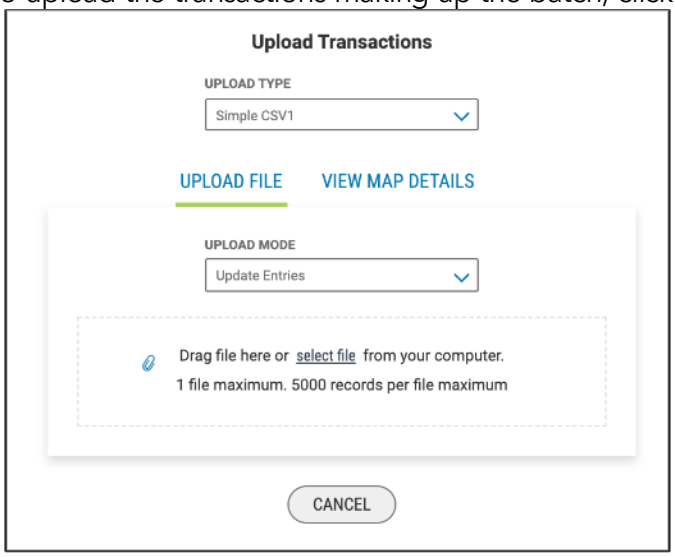
2. Select the desired payment, and in the **Actions** column, click the ellipses (**...**).
3. Select **Modify**.



The Modify Payment screen appears.



4. To upload the transactions making up the batch, 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.
    a. Drag and drop the file onto the widget.
    b. 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.

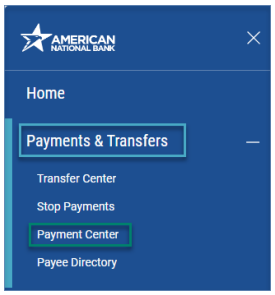
If the import file fails to load for some reason, the **Import Messages** tab appears by default, noting the reason for the failure.

Payment Templates Tab

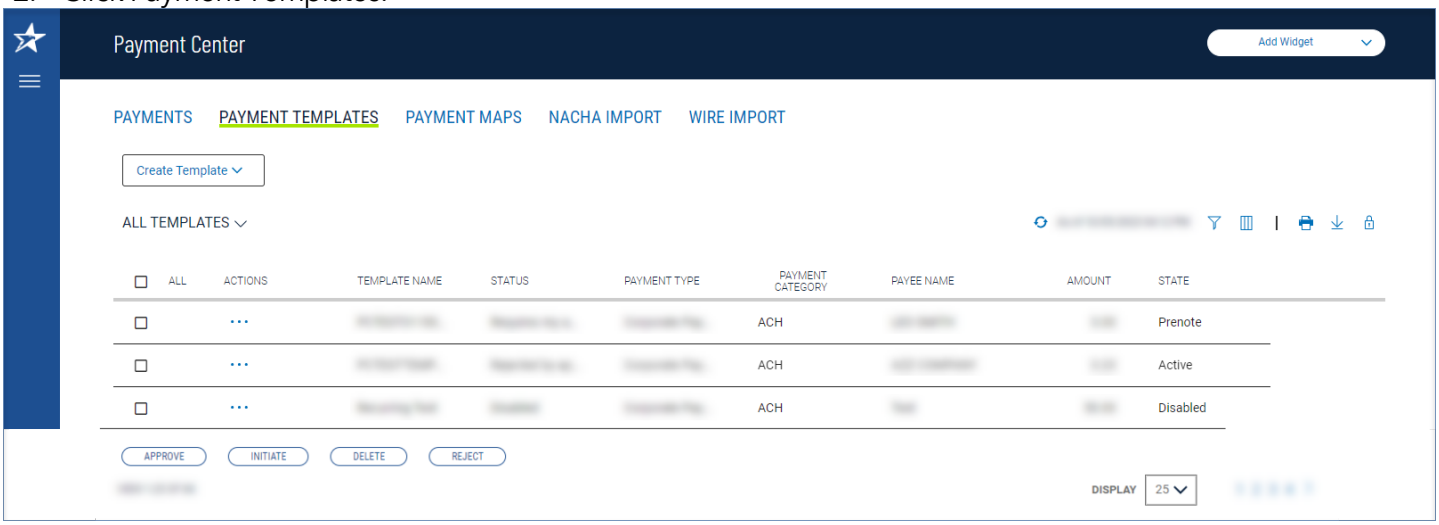
In order to create payments more efficiently, you can create templates that contain commonly used payment information. Payments can then be made from these templates, saving time and improving efficiency. Templates are managed from a consolidated, single view. Templates can be created for all payment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

To navigate to the Templates tab:

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



2. Click Payment Templates.



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:

1. ACH Sender – The name of the creator of the template
2. Addendum – An addendum to the payment if it exists
3. Batch Description – For batch payments, the unique description identifying the batch
4. Beneficiary – The beneficiary or payee of the payment
5. Beneficiary Bank – The ID of the beneficiary's bank
6. Beneficiary Account – Account of the beneficiary
7. Bank Code – The identifying code issued by the central bank of the bank's associated country
8. Currency – The currency of the payment
9. Frequency – If a recurring payment, the schedule for the payment. Otherwise, *NonRecurring*.
10. From Account – The account the payment is made from (debit account)
11. Intermediary Bank – The bank that routes funds from payer to payee if one exists
12. Intermediary Bank 2 – The second intermediary bank, if one exists
13. Offset Account – The From account
14. Receiver Name – The name of the receiver. This could be the beneficiary or multiple beneficiaries; in which case it will appear as *Mutli*.

15. Total Credits – Amount of all credits in the payment
16. Total Debits – Total of all amounts debited from the From account
17. Template Name – The name of the template
18. Payment Type – The payment type of the payment
19. Payment Category – ACH or Wire
20. Payee Name – The name of the payee. This could be the beneficiary or multiple beneficiaries; in which case it will appear as *Mutli*.
21. Amount – The total amount of the payment
22. State – Active or Inactive
23. 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 **SHOW ALL** 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**.

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

Creating Payment Templates

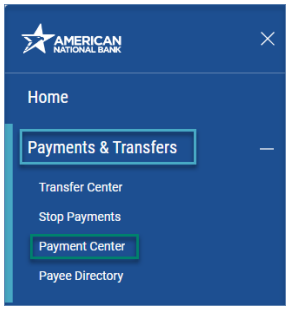
ACH

Types of ACH Templates

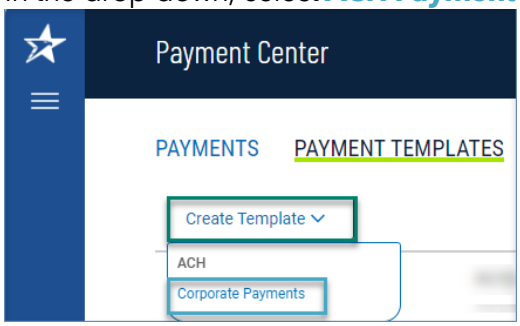
- **Corporate Payment Templates:** This type of payment is made either to corporations or individual vendors supplying goods and services.
- **Corporate Collections:** This transaction type is used for corporate debt collections. In this case, the beneficiary of the payment is the corporation for whom the debt is collected.
- **Corporate Payments & Collections Templates**: This type of payment is made either to corporations or individual vendors supplying goods and services. This transaction type can also be used for corporate debt collections.
- **Consumer Payment & Collections Templates:** This transaction type is used to collect consumer debts OR pay a consumer either in the form of a reward for purchasing goods/services or a refund.
- **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.
- **Consumer Payment & Collections Templates:** This transaction type is used to collect consumer debts OR pay a consumer either in the form of a reward for purchasing goods/services or a refund.
- **Telephone Initiated Collections Templates:** This transaction type is used to collect payments over the telephone. In this case, the beneficiary of the payment is called the *consumer*.
- **Internet Initiated Collections:** This transaction type is defined as a debit entry to a consumer bank account, for which the authorization was obtained from the receiver (the consumer who owns the bank account) over the Internet. The specific designation for these types of transactions was created in order to address unique risks inherent to Internet payments. These payments require additional security procedures and obligations that address these risks.

To create an ACH payment template:

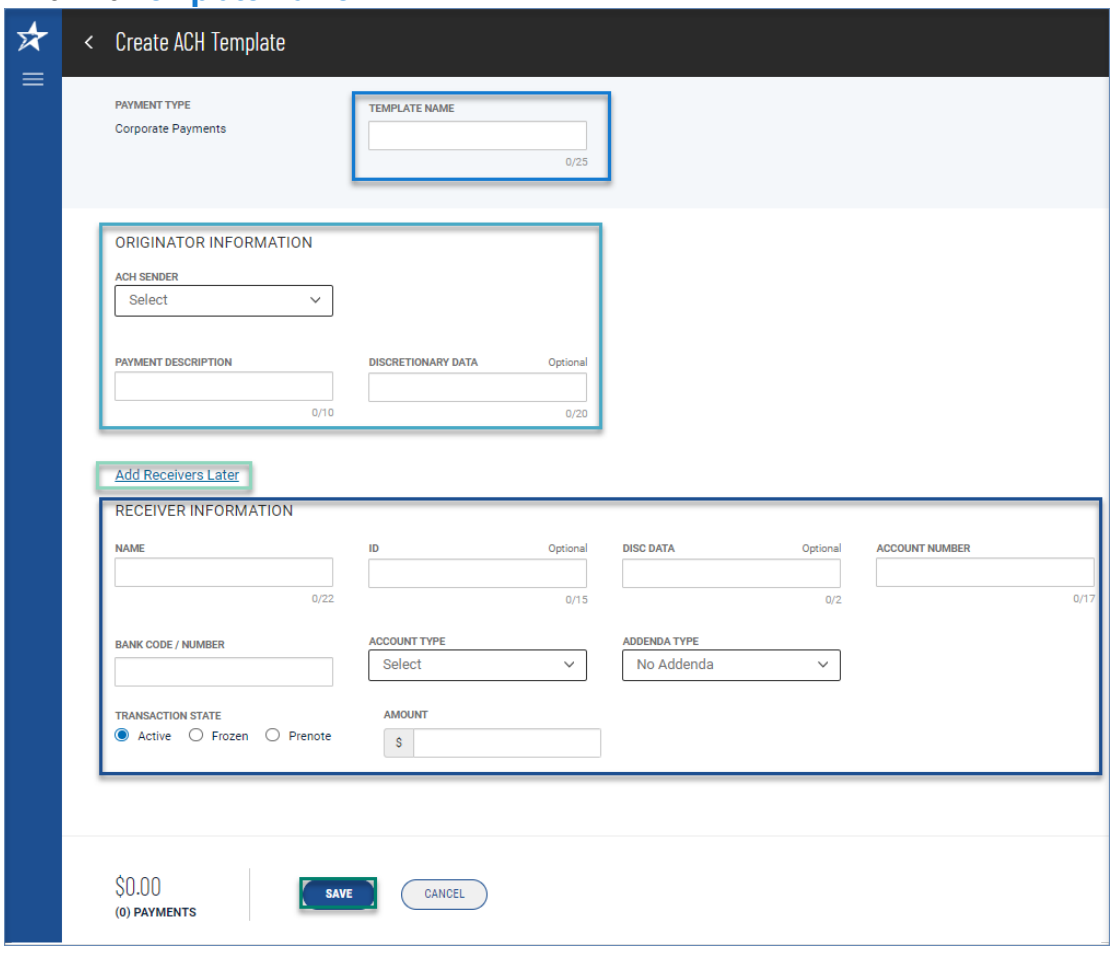
1. From the Slide-out menu, select **Payments & Transfers** → **Payment Center**.



2. Select the Payment Templates tab and click **Create Template**.
3. In the drop-down, select **ACH Payment and/or Collection Type**.



4. Enter the **Template Name**.



5. In the **Originator Information** section:
    a. Select the ACH sender.
    b. Use the **Offset Account** drop-down menu to select an account.
    c. Enter a description to identify the contents of the batch.
    d. (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.

9. The **Add Receivers Later** link provides the ability for you to upload receivers' data from a file that you have on your computer or to input the receivers' information at a later time.

10. In the **Receiver Information** section:
    a. If applicable, click the appropriate radio button: **Credit** if the transaction is a collection or **Debit** if the transaction is a payment.
    b. Enter the name of the receiver (beneficiary).
    c. (optional) Enter an ID for the receiver.
    d. (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 name and/or ID number.
    e. Enter the receiver's account number.
    f. Enter the bank code of the receiver's bank.
    g. Use the **Account Type** drop-down menu to select a type: Checking, Loan, or Savings.
    h. 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**.
    i. (optional) Enter the addenda as needed, a maximum of 80 characters.
    j. 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*.
    k. If you want to send a zero-dollar transaction to verify the account, select *Prenote*.
    l. 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.

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

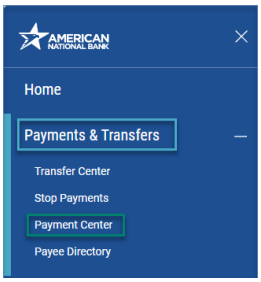
The Payment Center workspace returns with a confirmation message, and the template appears in the list of templates.

Domestic Wire

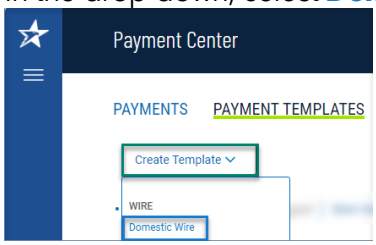
A domestic wire payment creates an electronic funds transfer from payer to payee within the United States.

To create a domestic wire payments template:

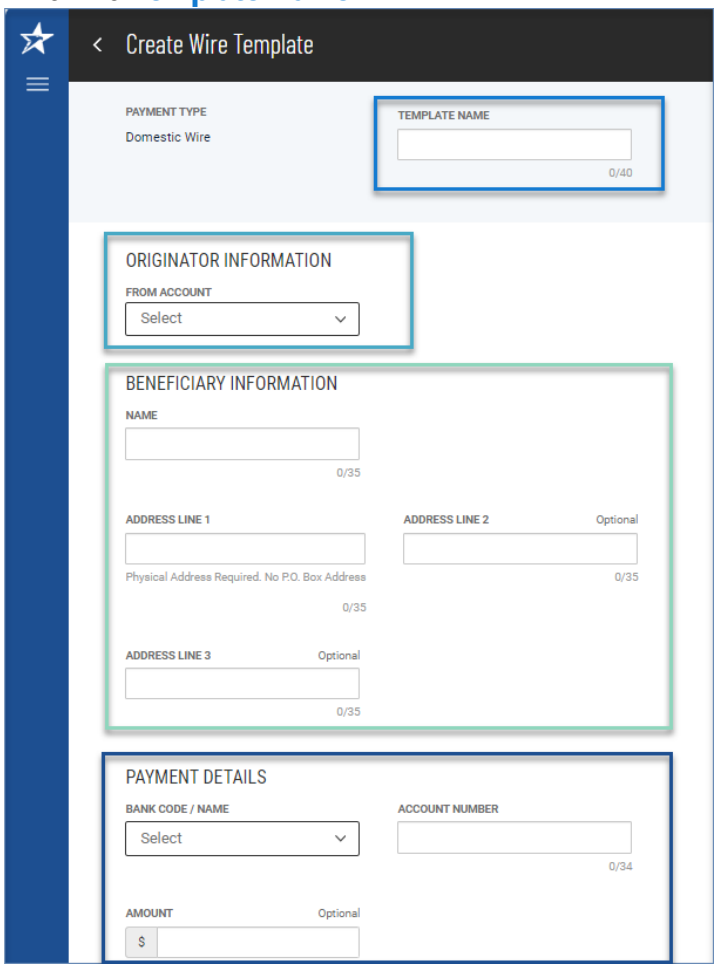
1. From the Slide-out menu, select **Payments & Transfers** → **Payment Center**.



2. Select the Payment Templates tab and click **Create Template**.
3. In the drop-down, select **Domestic Wire**.



4. Enter the **Template Name**.

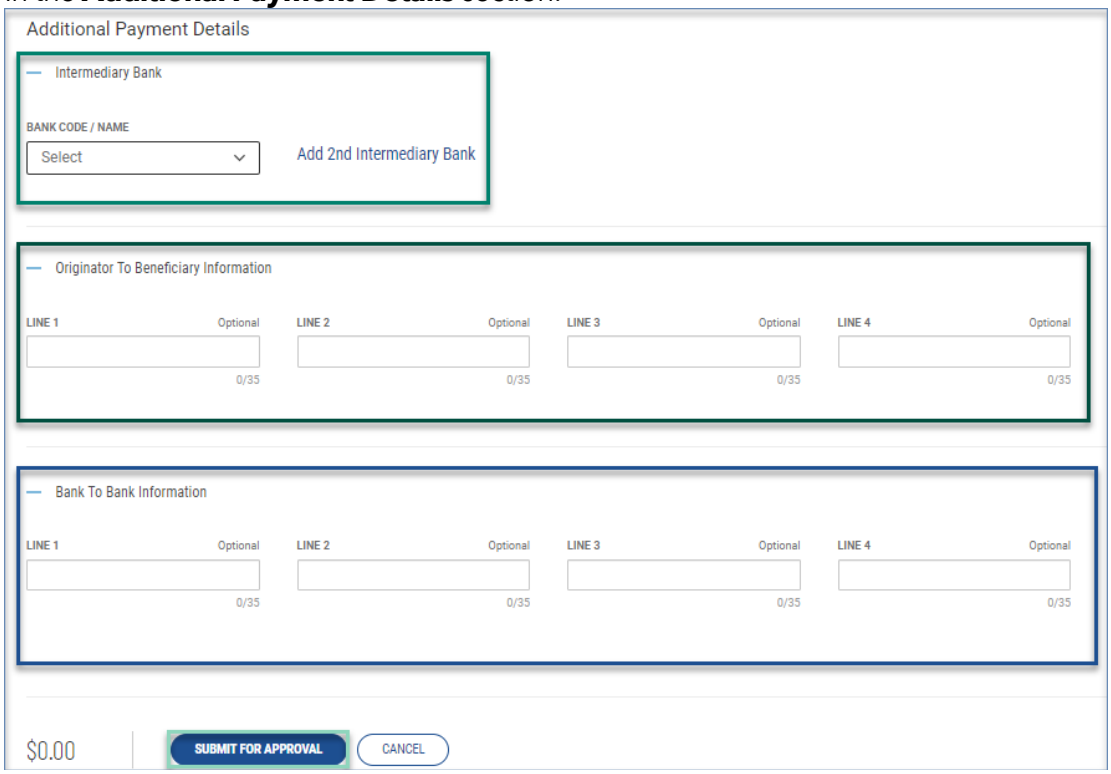


5. In the **Originator Information** section:
   a. Select the **From account**.

6. In the **Beneficiary Information** section:
   - Enter the Name of the Beneficiary.
   - Enter the beneficiaries address in the address lines.

7. In the **Payment Details** section:
   - Use the **Bank Code/Name** drop-down menu to select the code and name of the beneficiary bank.
   - Enter the beneficiary account number.
   - (optional) If you want to associate a set payment amount with this template, enter it in the **Amount** field.

8. In the **Additional Payment Details** section:



   - (optional) If you want to enter intermediary bank information, expand the **Intermediary Bank** section, and select a bank code for the first intermediary bank.
   - (optional) If needed, click **Add 2nd Intermediary Bank** to add another bank. Select a bank code for the second intermediary bank.
   - (optional) If desired, expand the **Originator to Beneficiary Information** section, and add up to four lines of information for the beneficiary.
   - (optional) If desired, expand the **Bank to Bank Information** section, and add up to six lines of information from originator to beneficiary bank.

9. When you have finished, click **Save**. If wire payments are set up to require approval, click **Submit for Approval**.

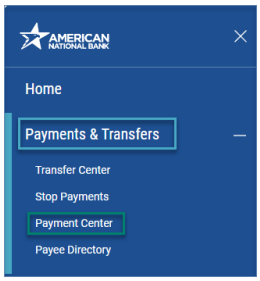
The Payment Center workspace returns with a confirmation message, and the template appears in the list of templates.

International Wire

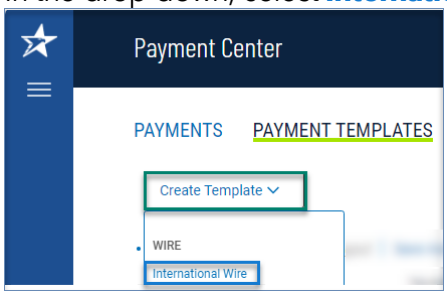
An international wire payment creates an electronic funds transfer between a payer and payee who are in two different countries.

To create an international wire payments template:

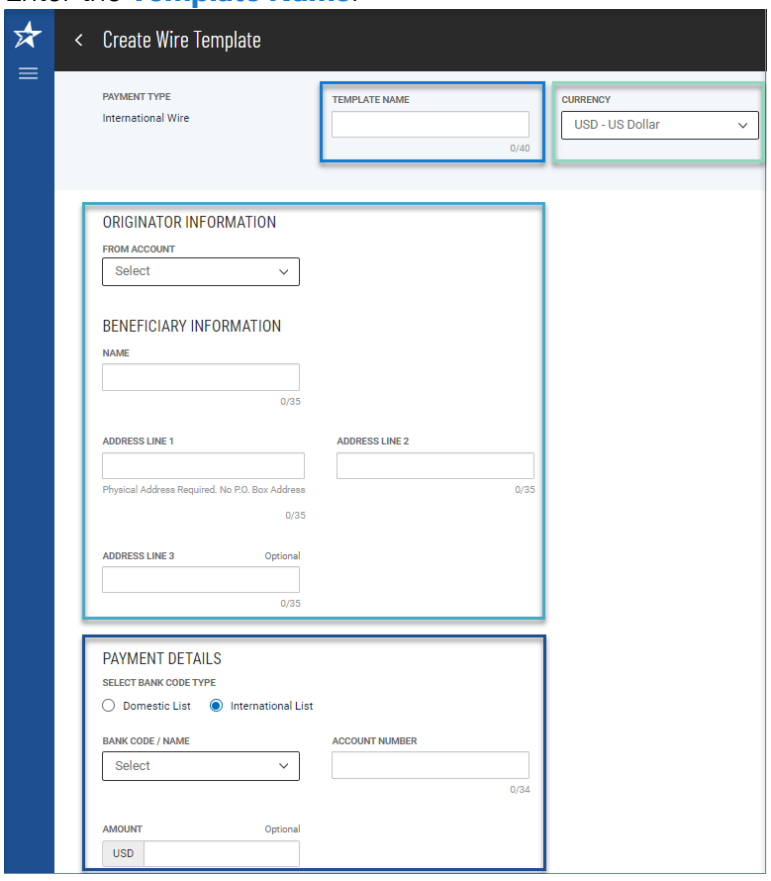
1. From the Slide-out menu, select **Payments & Transfers** → **Payment Center**.



2. Select the Payment Templates tab and click **Create Template**.
3. In the drop-down, select **International Wire**.



4. Enter the **Template Name**.

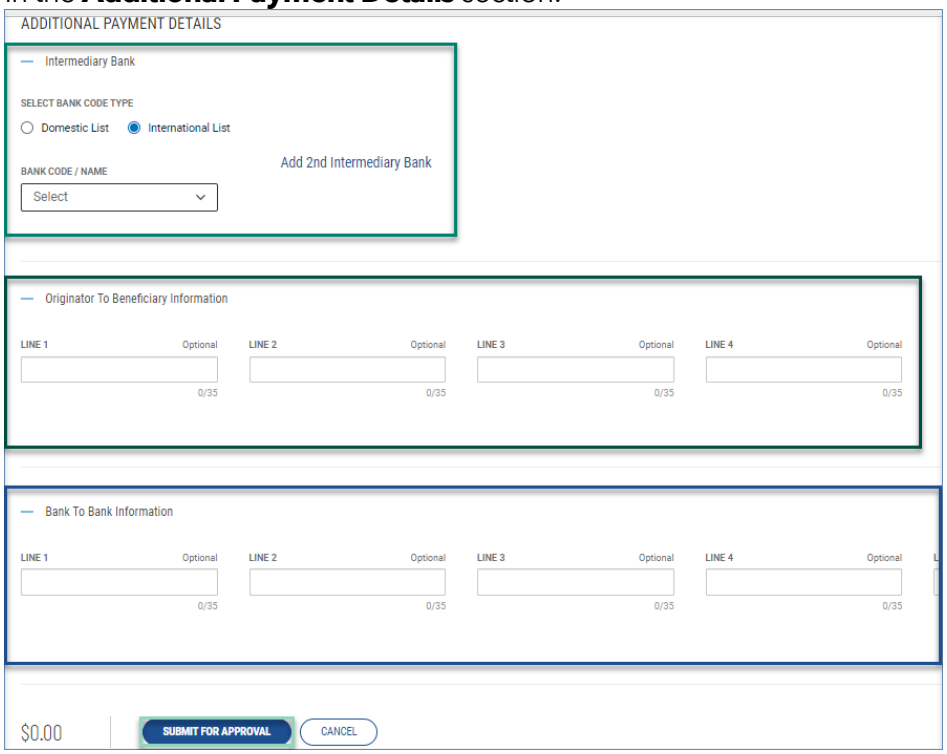


5. Use the **Currency** drop-down menu to select the payment currency.
6. In the **Originator Information** section:
   a. Select the **From account**.

7. In the **Beneficiary Information** section:
   a. Enter the Name of the Beneficiary.
   b. Enter the beneficiaries address in the address lines.

10. In the **Payment Details** section:
    - Use the **Select Bank Code Type** toggle to select if the Bank Code will be Domestic or International.
    - Use the **Bank Code/Name** drop-down menu to select the code and name of the beneficiary bank.
    - Enter the beneficiary **account number**.
    - (optional) If you want to associate a set payment amount with this template, enter it in the **Amount** field.

11. In the **Additional Payment Details** section:



    - (optional) If you want to enter intermediary bank information, expand the **Intermediary Bank** Section. Use the **Select Bank Code Type** toggle to select if the Bank Code will be Domestic or International. You will then select a **Bank Code / Name** for the first intermediary bank.
    - (optional) If needed, click **Add 2nd Intermediary Bank** to add another bank. Select a bank code for the second intermediary bank.
    - (optional) If desired, expand the **Originator to Beneficiary Information** section, and add up to four lines of information for the beneficiary.
    - (optional) If desired, expand the **Bank to Bank Information** section, and add up to six lines of information from originator to beneficiary bank.

12. 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.

Deleting a Payment Template

1. In the **Actions** column, click the ellipses (**...**).
2. 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** 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 **Save**.

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.

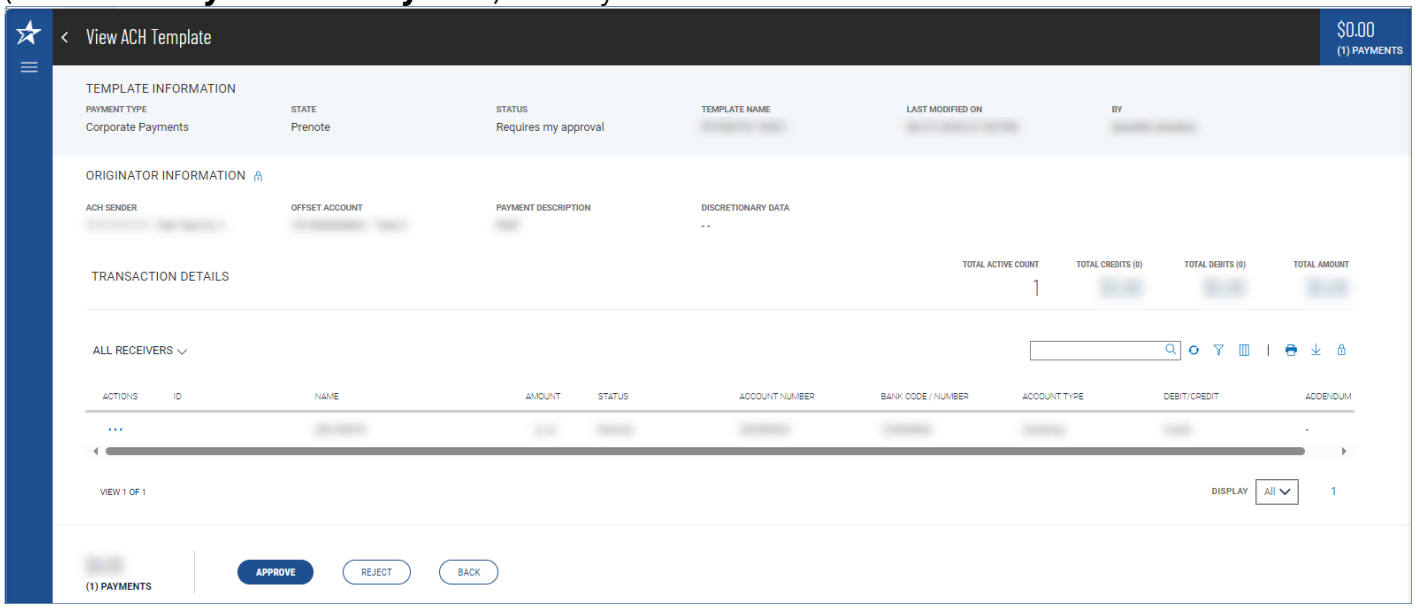
The Reject screen appears, displaying details of the selected template. If you want to proceed with rejection, click **Reject**. Otherwise, click **Cancel**.

Viewing Payment Template Detail

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

1. Select the appropriate template.
2. In the **Actions** column, click the ellipses (**...**).
3. From the drop-down menu, select **View**.

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.

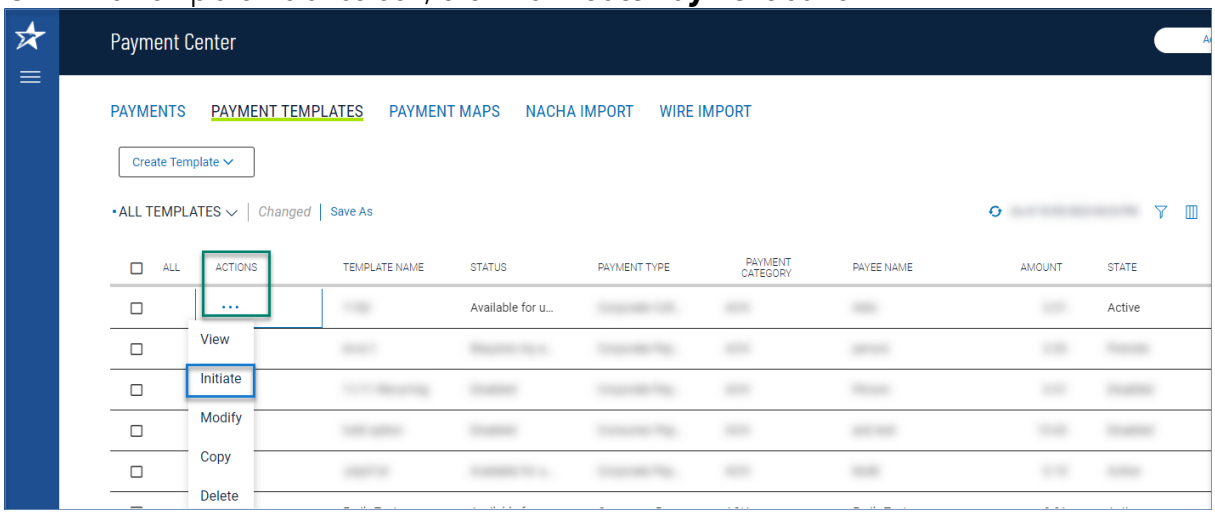


Initiating a Payment from a Template

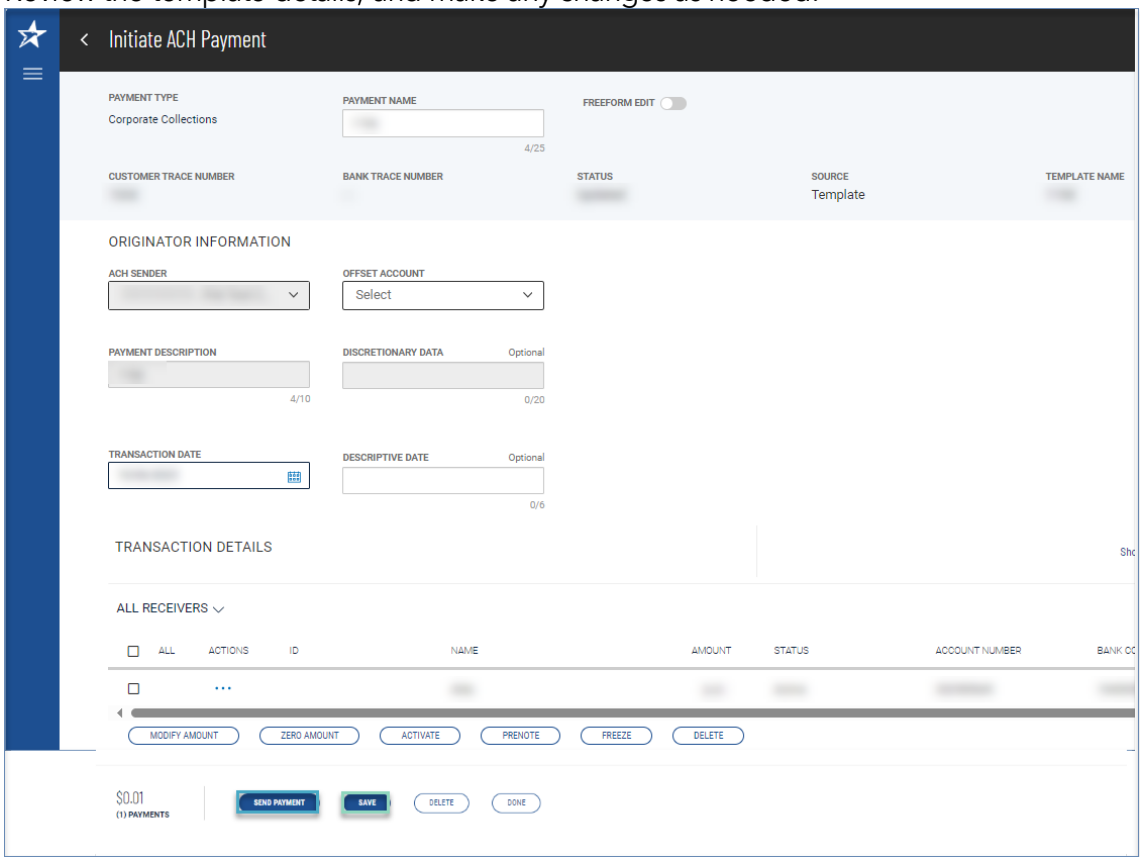
Once a template is approved, it can be used to initiate a payment.

To initiate a payment from a template:

1. In the **Actions** column, click the **ellipses** (**...**).
2. From the drop-down menu, select **Initiate**.
   OR In the Template Detail screen, click the **Initiate Payment** button.



3. Review the template details, and make any changes as needed.



4. Do one of the following:
   a. To send the payment to the designated beneficiary or beneficiaries, click the **Send Payment** button.
   b. To save the changes to the details so that you can send the payment later, click the **Save** button.

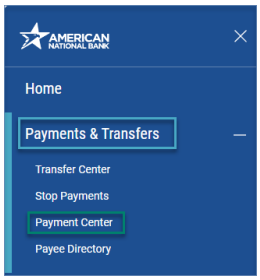
Note: You can also initiate multiple payments from wire-type templates.

Initiate Multiple Payments from Templates

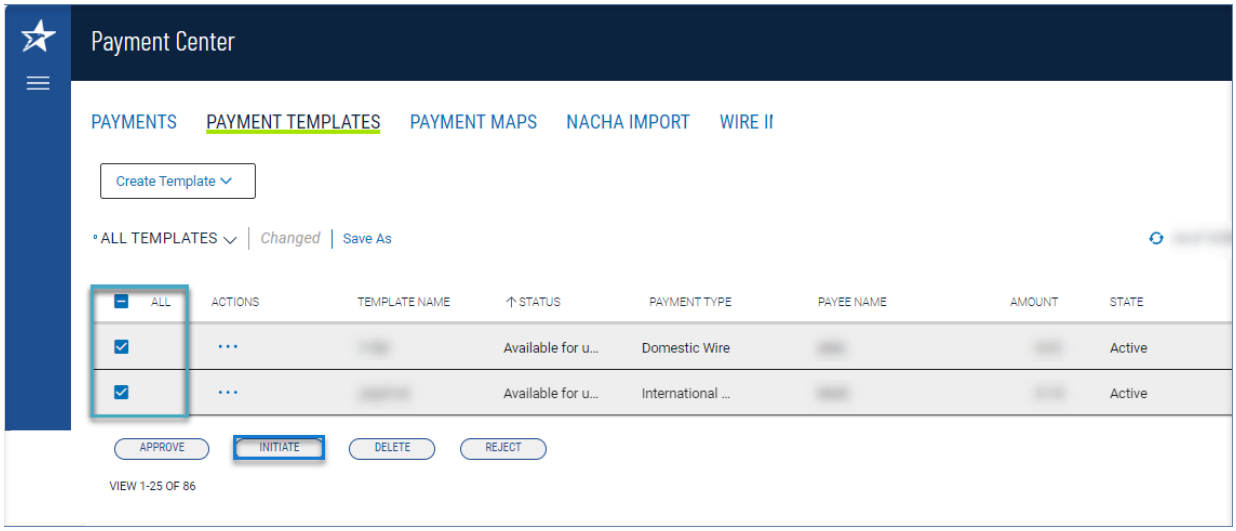
Once templates are approved, they can be used to initiate payments. You can initiate payments from multiple templates as long as the payments you select are of a single payment type, either wire or ACH.

To initiate multiple wire payments:

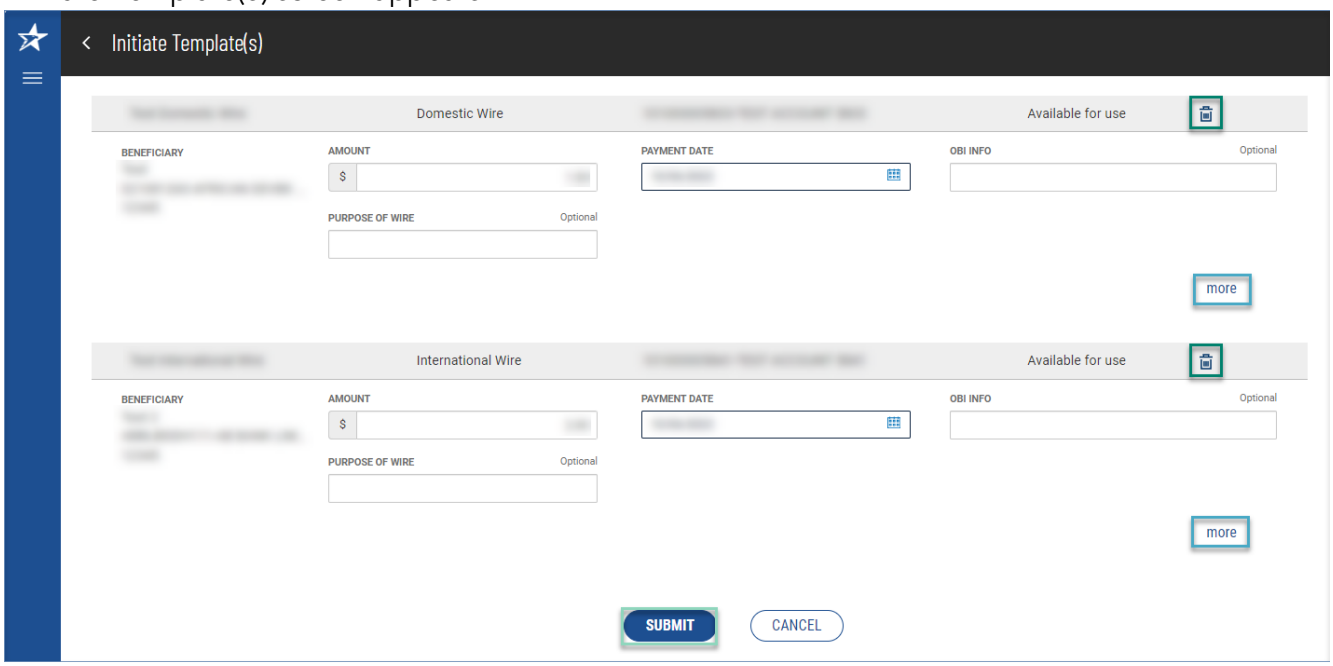
1. From the Slide-out menu, select **Payments & Transfers** → **Payment Center**.



2. Click **Payment Templates**.
3. In the **All** column, check the corresponding boxes to the desired templates, and then click **Initiate**.



The Initiate Template(s) screen appears.

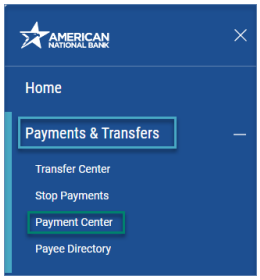


4. Review the listed transactions and make any needed changes.
   - If you need to include additional OBI (Originator to Beneficiary Information) for a transaction, click the **more** link, and then enter the additional information.
   - If you need to remove a transaction, click the **trash can icon**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

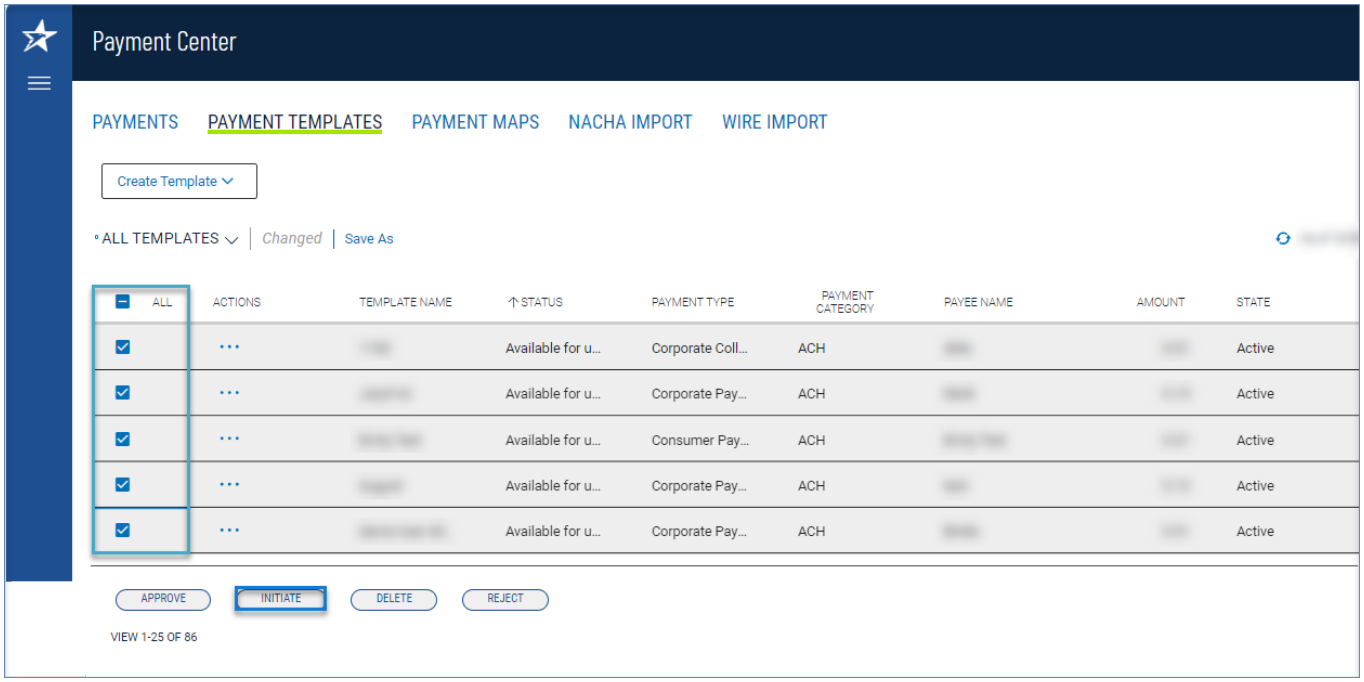
5. Click **submit**.

To initiate multiple ACH payments:

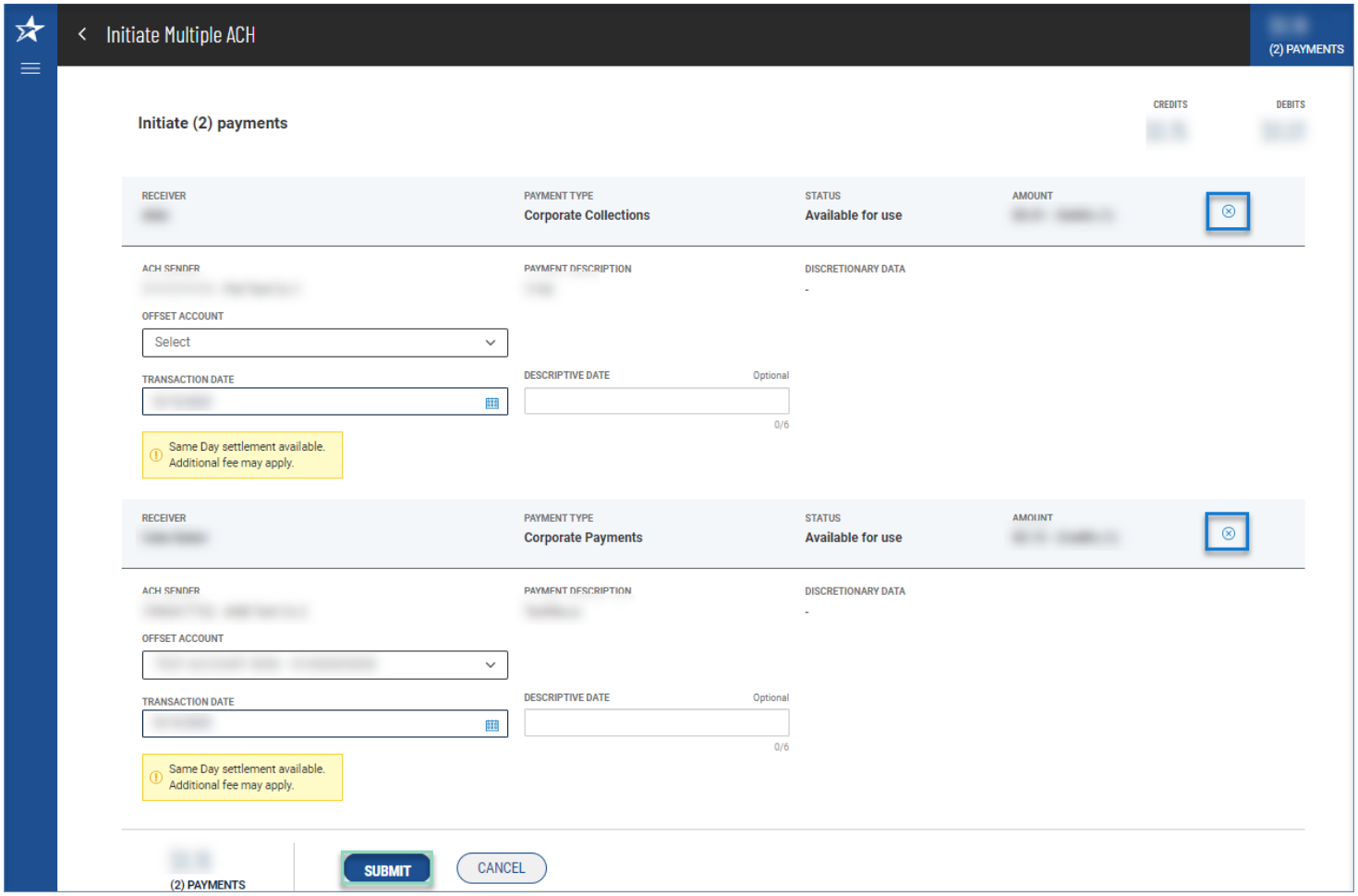
1. From the Slide-out menu, select **Payments & Transfers** → **Payment Center**.



2. Click **Payment Templates**.
3. In the **All** column, check the corresponding boxes to the desired templates, and then click **Initiate**.



The Initiate Multiple ACH screen appears.



1. Review the listed transactions and make any needed changes.
   Note: Same-day settlement may be available for some of the payments.

2. If you need to remove a transaction, click the **X** icon at the top right of the transaction listing.

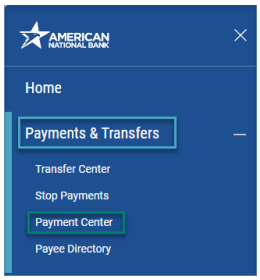
3. Click **Submit**.

Payment Templates: File Import

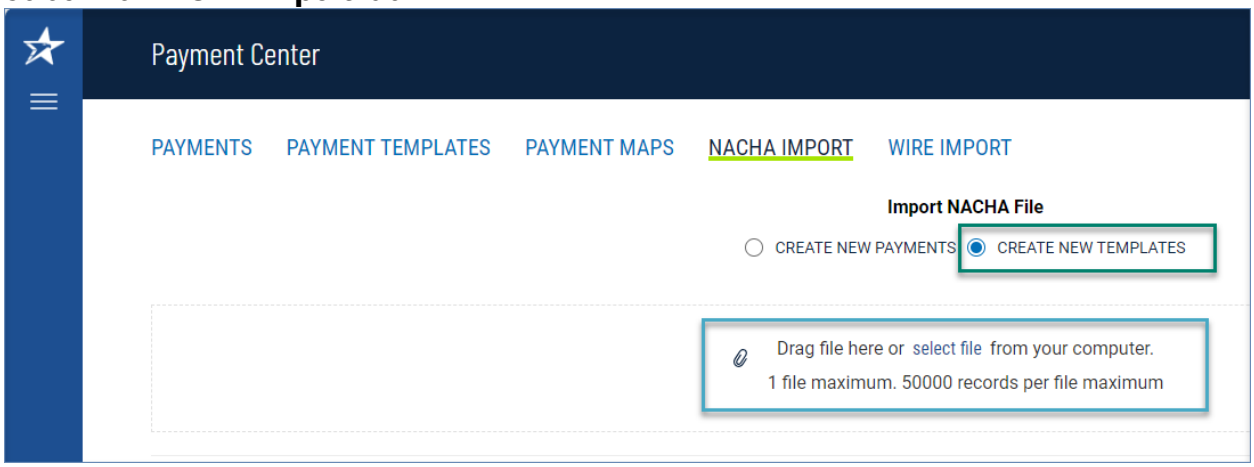
The Payment Center includes a **NACHA Import** tab that lets you import files in NACHA or comma- delimited format.

To import a file:

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



2. Select the **NACHA Import** tab.



3. Click the **Create New Templates** radio button.
4. Do one of the following.
   a. **Drag and drop** the file onto the widget.
   b. Click the screen, then browse for and **select the desired file**. Note that file can contain a maximum of 1,000 individual records.
5. 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.

6. Select the newly imported file in the file list to review it.

The Import Review screen appears.

File List

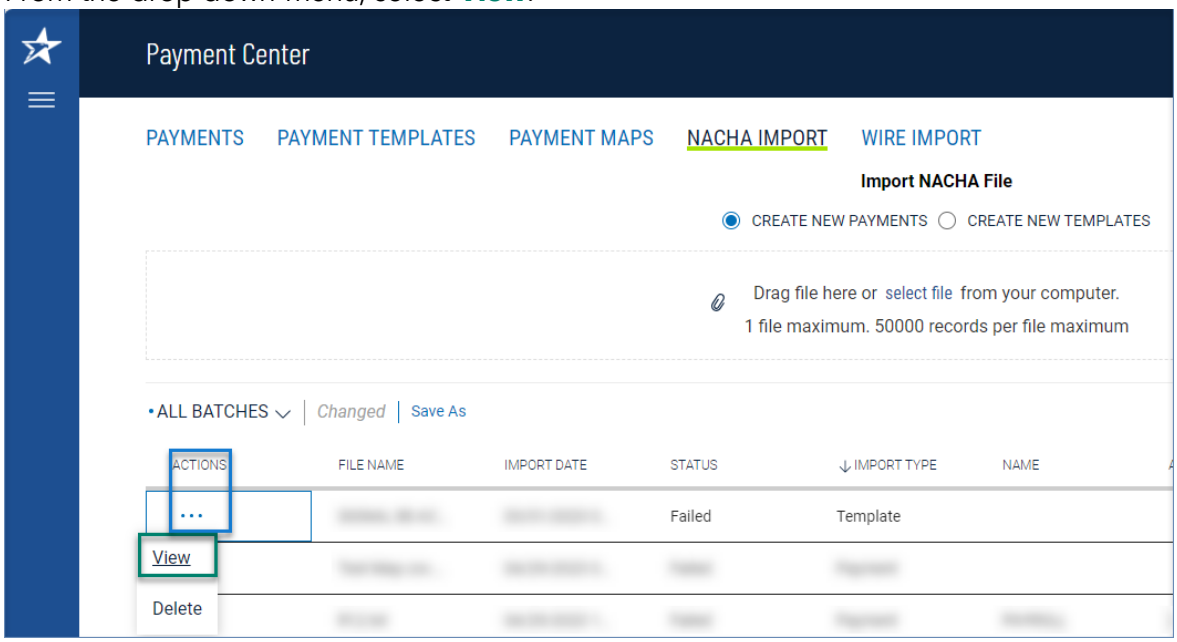
The list of imported files includes the following information for each file:

- 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

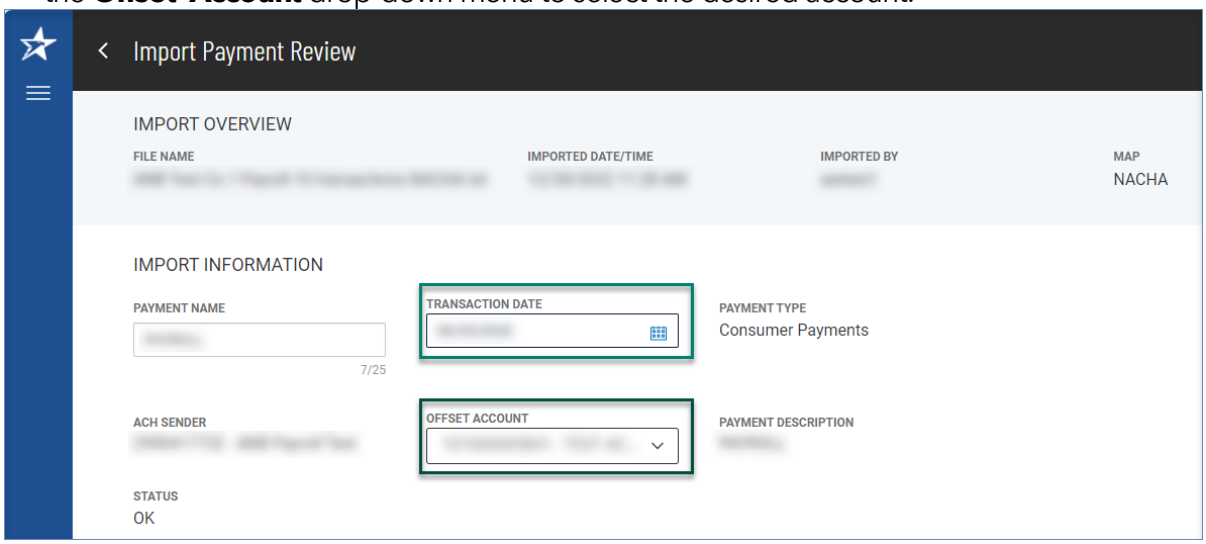
- Payment Type, for example, Corporate Collections
- Debit Count - total debit records in the file
- Total Debits - total amount of all debits in the file
- Credit Count - total debit records in the file
- Total Credits - total amount of all debits in the file

Reviewing a File Import

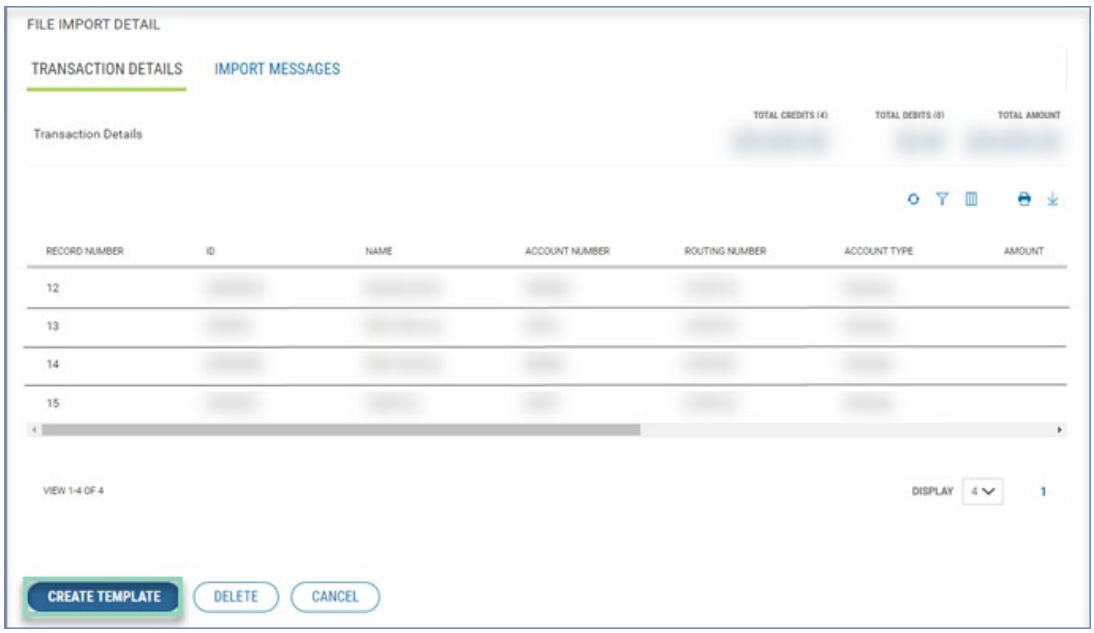
1. In the **Actions** column of the file list, click the ellipses (**...**).
2. From the drop-down menu, select **View**.



3. If you have imported the file as individual payments, messages may appear in red below the **Transaction Date** and **Offset Account** fields.
   - 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.
   - If the ACH company included in the imported file has more than one offset account associated with it, use the **Offset Account** drop-down menu to select the desired account.



Transaction Details



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

Import Messages

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

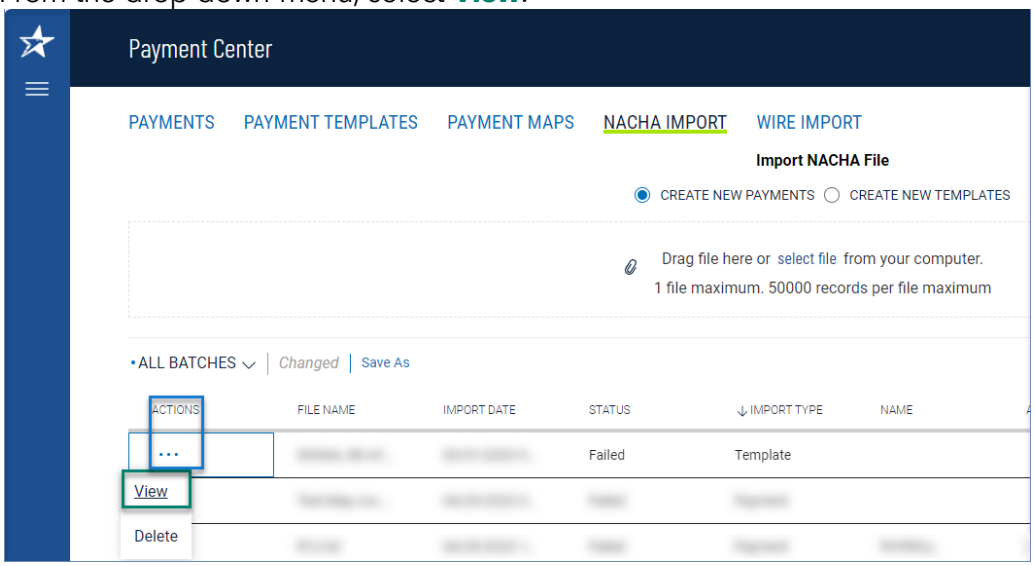
You can choose to delete a failed import file.

Do one of the following:

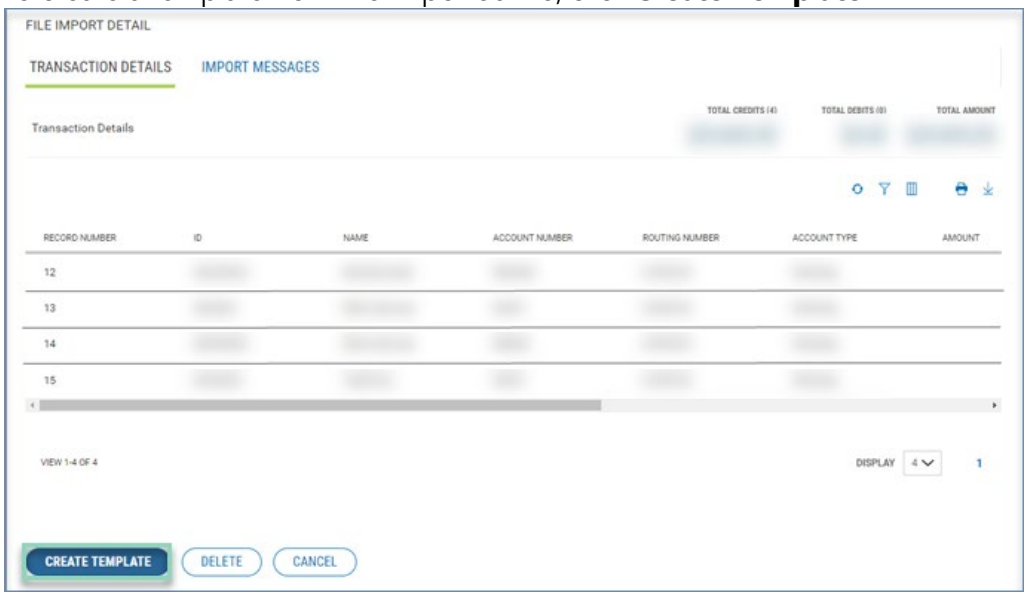
a. Click **Delete** on the Import Review screen.
b. Select the import in the import file list, and in the **Actions** column, click the ellipses (**...**), then from the drop-down menu, select **Delete**.

Creating Templates from the Imported File

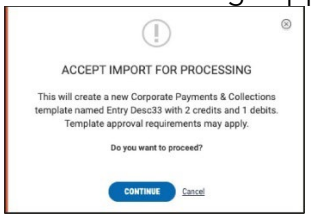
1. In the **Actions** column of the file list, click the ellipses (**...**).
2. From the drop-down menu, select **View**.



3. To create a template from the imported file, click **Create Template**.



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



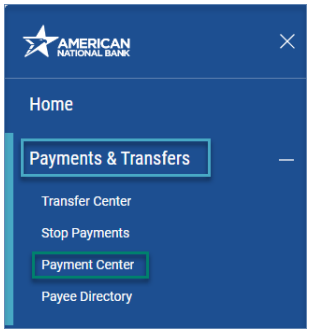
3. Click Continue.
4. You are navigated to the Modify Template screen, where you can make needed changes to the new item as needed. Then, if it is a new template, you can choose to approve it.

Recurring ACH Payments from a Template

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

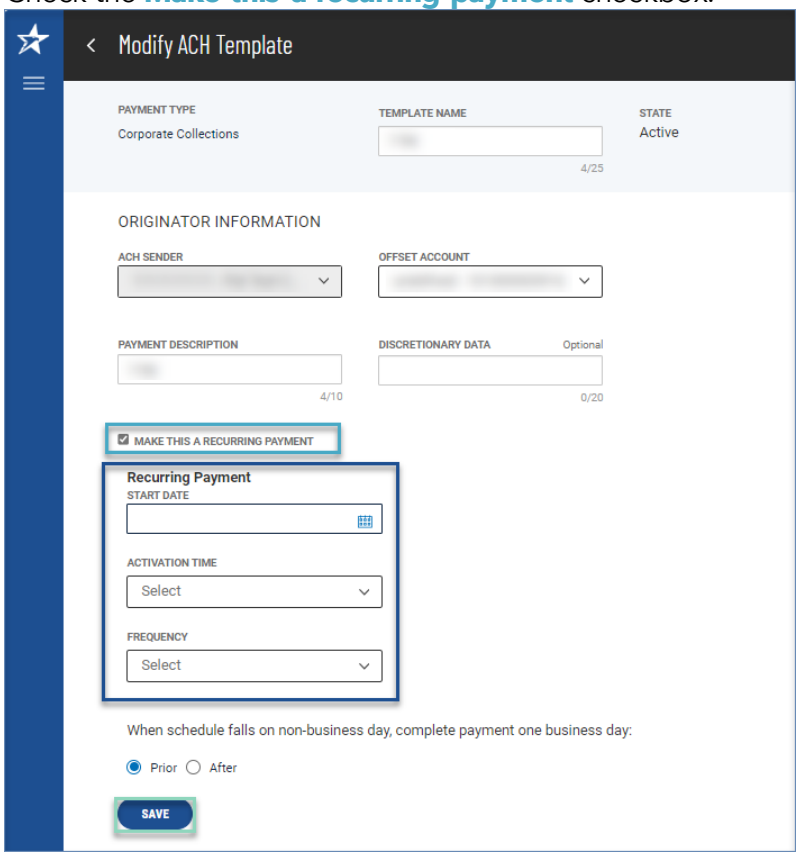
To create a recurring payment:

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



2. Click **Payment Templates**.
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**.

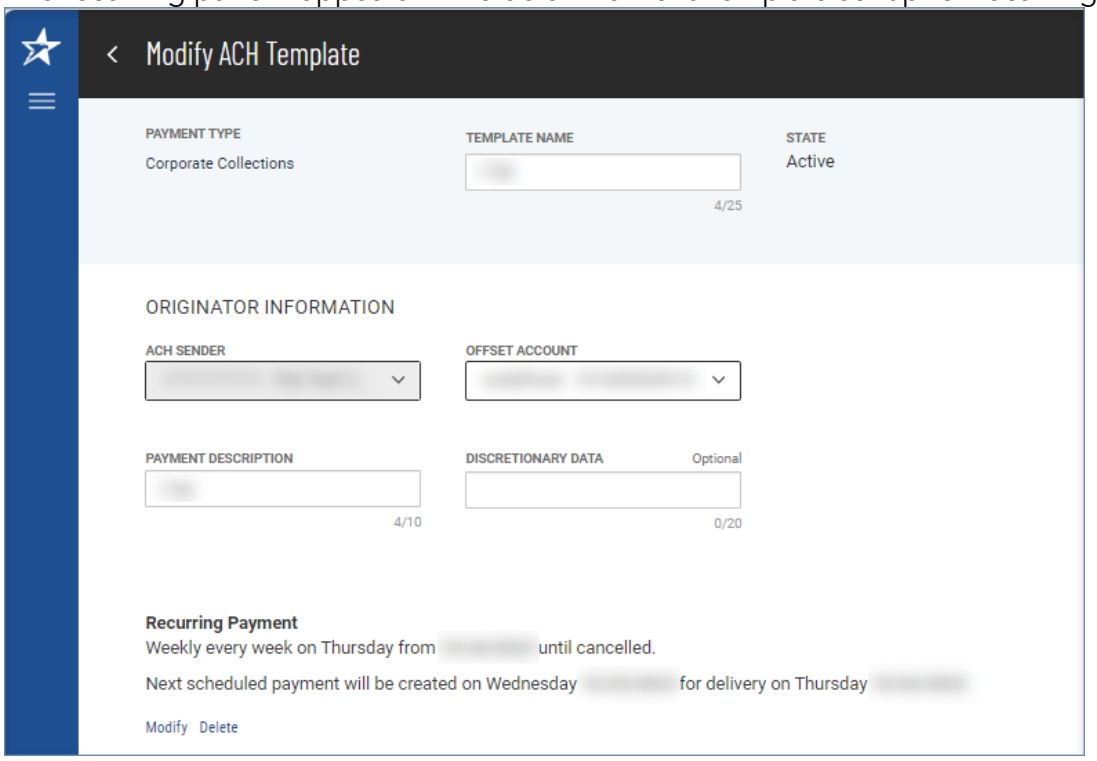
4. Check the **Make this a recurring payment** checkbox.



5. In the **Recurring Payment** section:
   a. Select the **Start Date** calendar icon to select a start date for the recurring payment.
   b. Use the **Activation Date** calendar icon to select a date when the recurring payment will be active.
   c. Use the **Frequency** drop-down menu to select a pattern: Weekly, Semi-Monthly 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** dropdowns 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 the **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 monthly payments, click the appropriate radio button to select either day(s) of the month or days of the week.
   d. Select the drop downs under **Repeat on the** dropdowns:
      - Select the day of the month on which you want the payment to occur (for example, the 15th). Then use the **every _____month(s)** drop-down to select the number of months for which you want the payments to occur (for example, every 6 months).
      - Select the days of the week, use the **Repeat on the** dropdowns to select the day of the month on which you want the payment to occur (for example, the 2nd Friday). Then use the **every ___month(s)** drop-down to select the number of months for which you want the payments to occur (for example, every 6 months).
   e. In the When schedule falls on non-business day, complete transfer one business day: field, click the appropriate radio button: Prior or After.

6. Click **Save & Continue**.

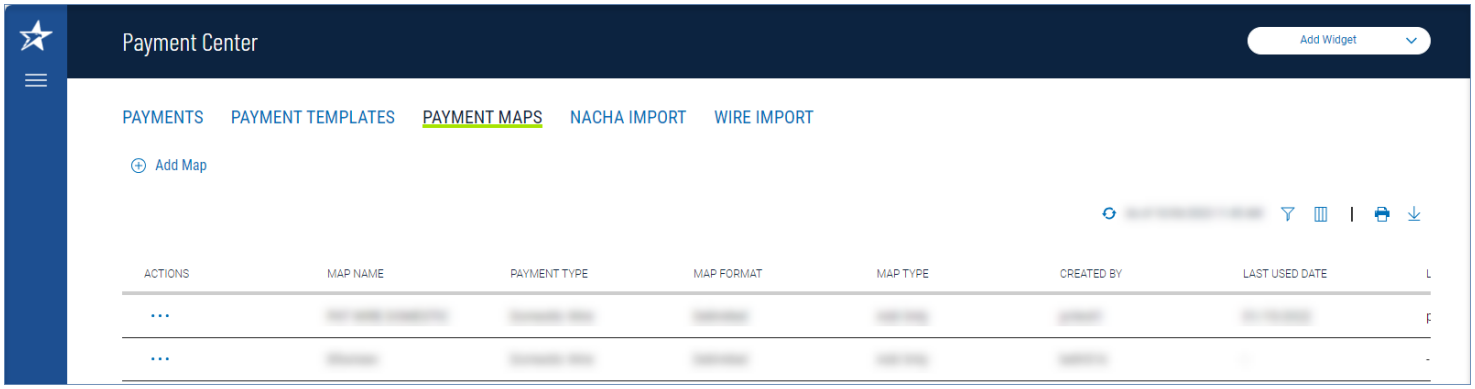
The recurring pattern appears in the detail view of a template set up for recurring payments.



Payment Maps Tab

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:

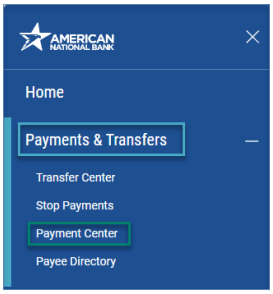


- Map Name
- Payment Type – Domestic Wire, International Wire, or ACH
- Map Format – Either Fixed or Delimited
- Map Type – (For ACH maps) Add Transactions or Update Transactions
- Created By – The name of the user who created the import map. If the map was defined by an administrator, it will be listed 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

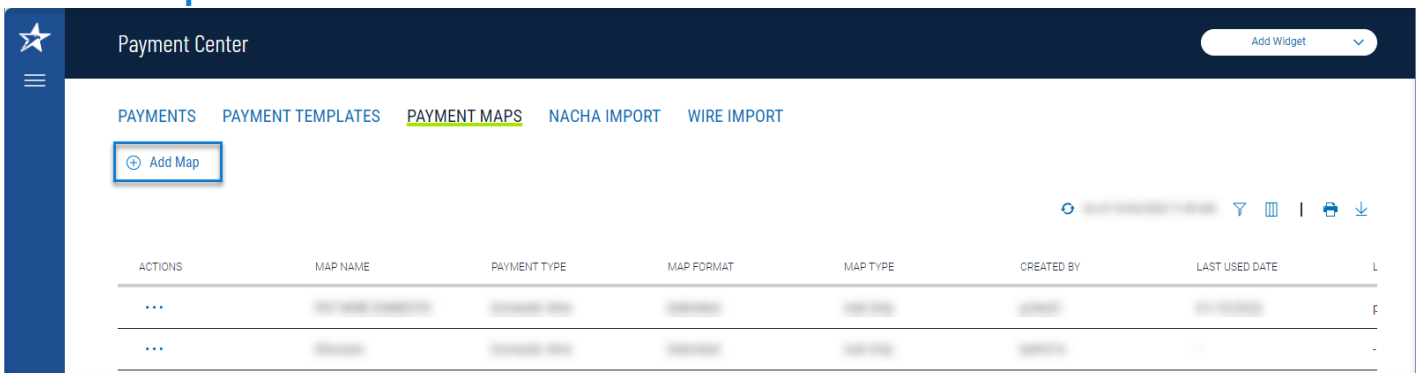
ACH

To create an ACH import map:

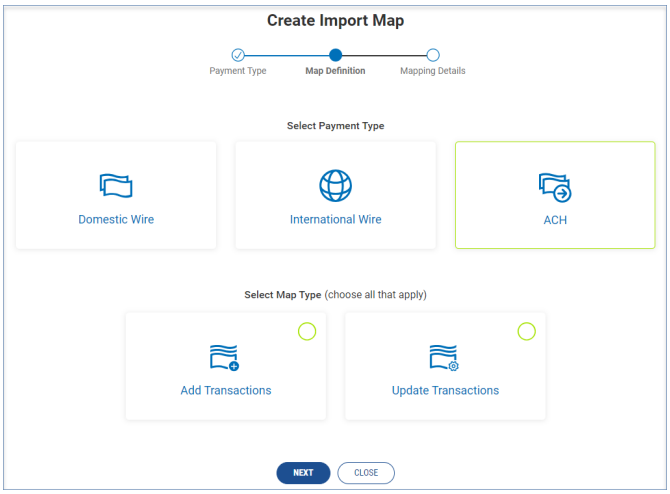
1. From the Slide-out menu, select **Payments & Transfers** → **Payment Center**.



2. Click **Payment Maps**.
3. Click **Add Map**.



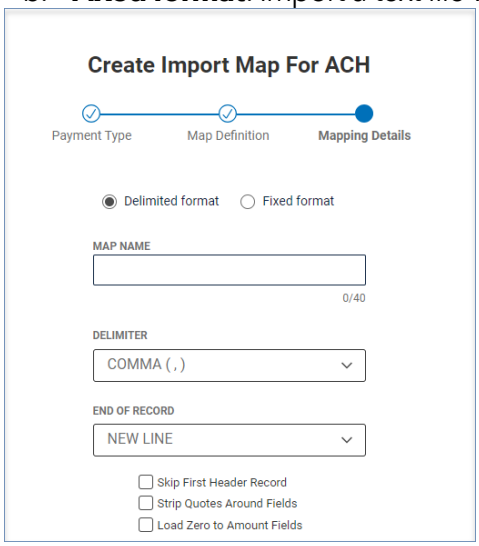
4. Click **ACH**.



5. Click the appropriate radio button.
   a. **Add Transactions:** This setting will add all transactions in the file to the batch.
   b. **Update Transactions:** This setting will replace all the transaction details in the batch with the details in the file.
   c. **Both:** Select both options if you would like to add new and update additional recipients.

6. Click **Next**.

7. Select the Format type:
   a. **Delimited format:** Import a file with columns separated by a delimiter like a comma-separated (CSV) or tab-separated (tsv) file.
   b. **Fixed format**: Import a text file where the fields are defined by the position in the line of text.



8. Enter the **Map Name**.
9. Use the **Delimiter** drop-down menu to select a file delimiter character. Examples include *Comma, Tab, Colon*, etc.
10. **End of Record** drop-down menu: Select how the end of a record will be demarcated. Most commonly utilized is New Line. Other options include Comma (,), Semicolon (;), etc.
11. **Skip First Header Record(s):** Check box if you want to skip the header record or records in the imported file.
12. **Strip Quotes Around Fields:** Check box to strip quotation marks surrounding fields, if present.
13. **Load Zero to Amount Fields**: Check box to allow amount fields to reflect zero values.

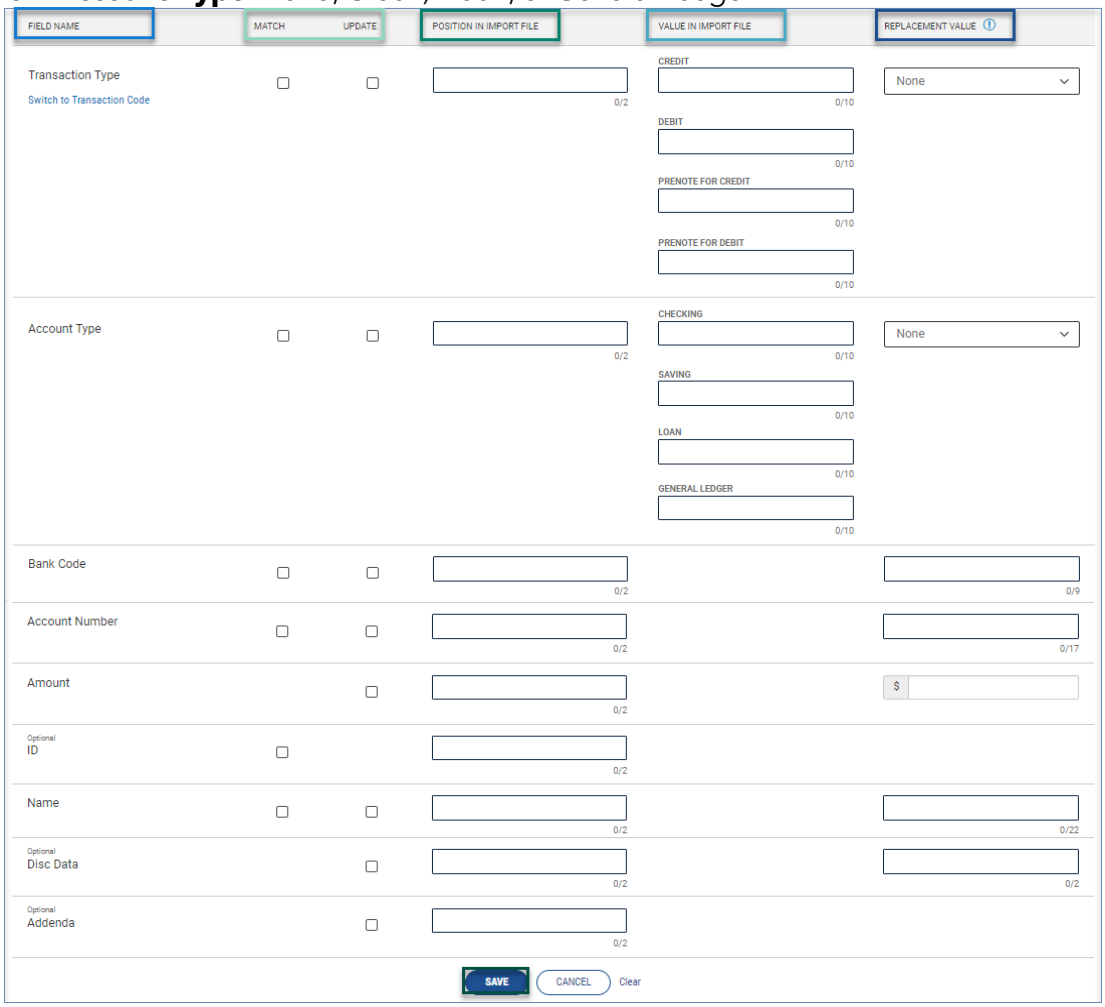
14. **Field Names**:
    a. **Transaction Type:** Credit or Debit
    b. **Account Type:** Checking, Savings, Loan, or General ledger
    c. **Bank Code:** Routing number
    d. **Account Number**
    e. **Amount**
    f. **ID** (Optional)
    g. **Name**
    h. **Disc Data** (Optional)
    i. **Addenda** (Optional)

15. **Match** or **Update**:
    a. **Match:** This setting will key off of for an update to that line item.
    b. **Update:** This setting is a complete replacement of that record.

16. **Position in Import File:** Enter a desired position for the field. This indicates which field in the file maps to a given field position on the screen.

17. **Value in Import File:** Enter the credit, debit, and prenote values of the field.

18. **Replacement Value:** Select the appropriate value if data is a constant value but not located in the file.
    a. **Transaction Type:** *None*, *Credit, Debit*, or *Prenote*.
    b. **Switch to Transaction Code:** *22 - Live DDA Credit*, *27 - Live DDA Debit, etc.*
    c. **Account Type:** *None*, *Credit, Debit*, or *General Ledger*.



19. Make appropriate selections for the remaining fields.
20. When you have finished, click **Save**.

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

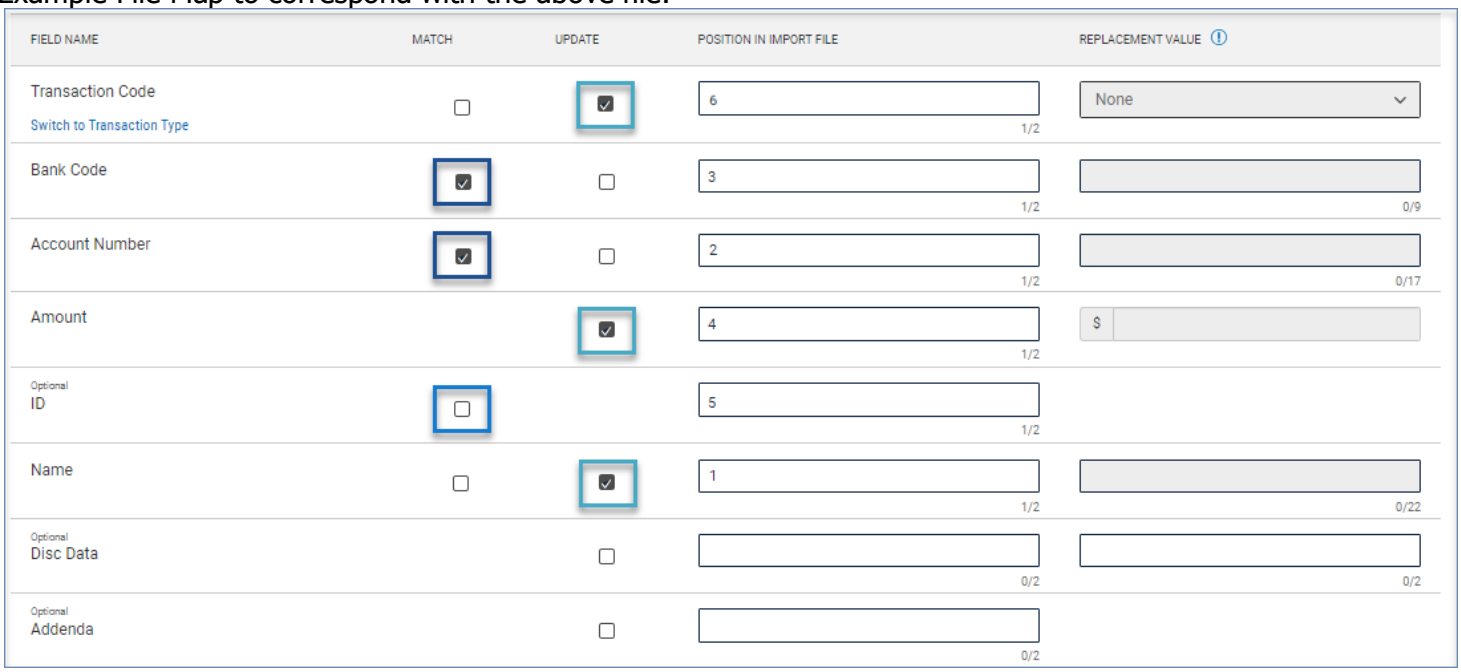
Example:

Example CSV (excel) File:

1	2	3	4	5	6
Name	Account Number	Routing Number	Amount Due	ID	Transaction Code
ABC Trash Service INC	123456755	104913019	1320.00		22

1. The first column header in the excel example file is "**Name"**. This corresponds to the **Name** field in the Field Name field. You would then enter the number "**1**" in the **Position in Import File** within the **"Name"** row.
2. The second column header in the excel example file is "**Account Number"**. You would enter the number "**2**" in the **Position in Import File** within the **"Account Number"** row.
3. **Routing Number** is column 3, so a "**3**" would be entered in the **Position in Import File** within the **Bank Code** row.
4. **Amount Due** is column 4, so a "**4**" would be entered in the **Position in Import File** within the **Amount** row.
5. **ID** is Column 5, so a "**5**" would be entered in the **Position in Import File** within the **ID** row.
6. **Transaction Code** is Column 6, so a "**6**" would be entered in the **Position in Import File** within the **Transaction Code** row.
7. Place check marks in the **Match** and **Update** boxes.
   a. **Bank Code** and **Account Number** should have the Match boxes Checked
   b. **Transaction Code**, **Name**, and **Amount** should have the Update Boxes checked
   c. **ID** box can be left unchecked
   d. Disc Data and Addenda are optional fields. If you do have these, then you would map them like the other fields by checking the **Update** box for both.

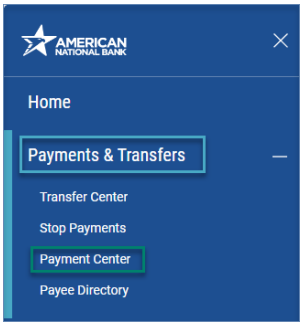
Example File Map to correspond with the above file:



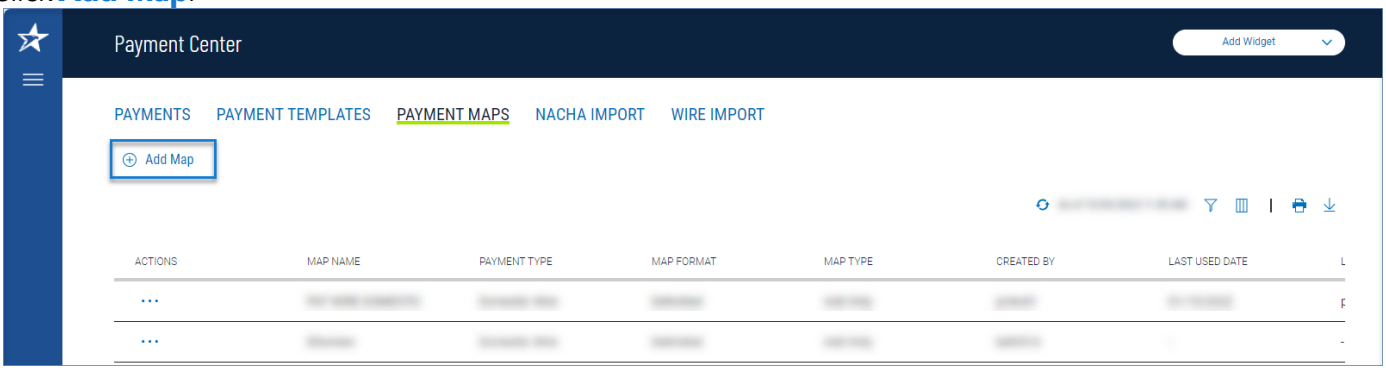
Domestic Wire

To create a domestic wire import map:

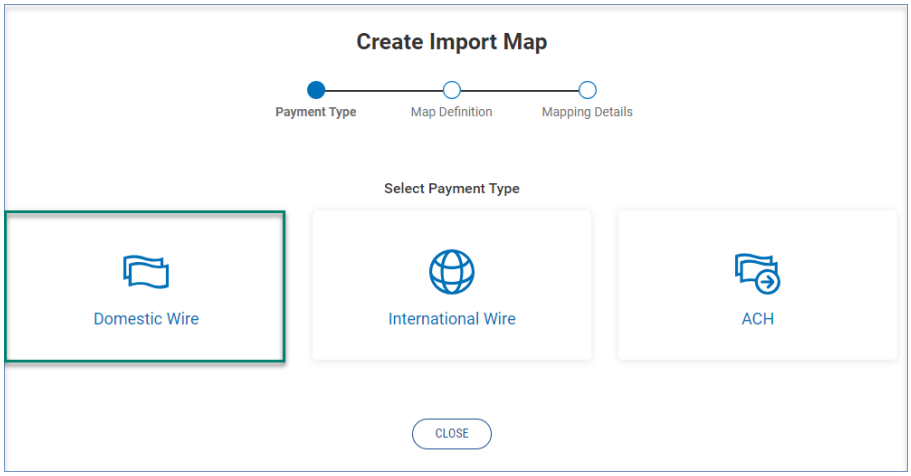
1. From the Slide-out menu, select **Payments & Transfers** → **Payment Center**.



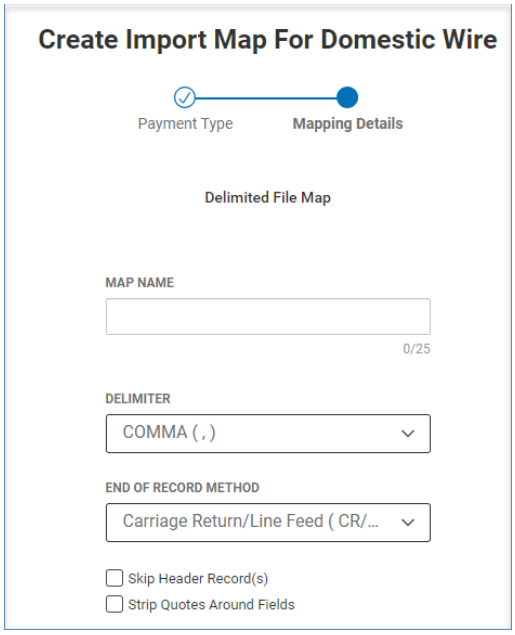
2. Click **Payment Maps**.
3. Click **Add Map**.



4. Click **Domestic Wire**.



5. Enter the **Map Name**.
6. Use the **Delimiter** drop-down menu to select a file delimiter character. Examples include *Comma, Tab, Colon*, etc.
7. **End of Record** drop-down menu: Select how the end of a record will be demarcated. Most commonly utilized is New Line. *Carriage Return/Line Feed (CR/LF)* or *Pipe (|)*.
8. **Skip First Header Record(s):** Check box if you want to skip the header record or records in the imported file.
9. **Strip Quotes Around Fields:** Check box to strip quotation marks surrounding fields, if present.

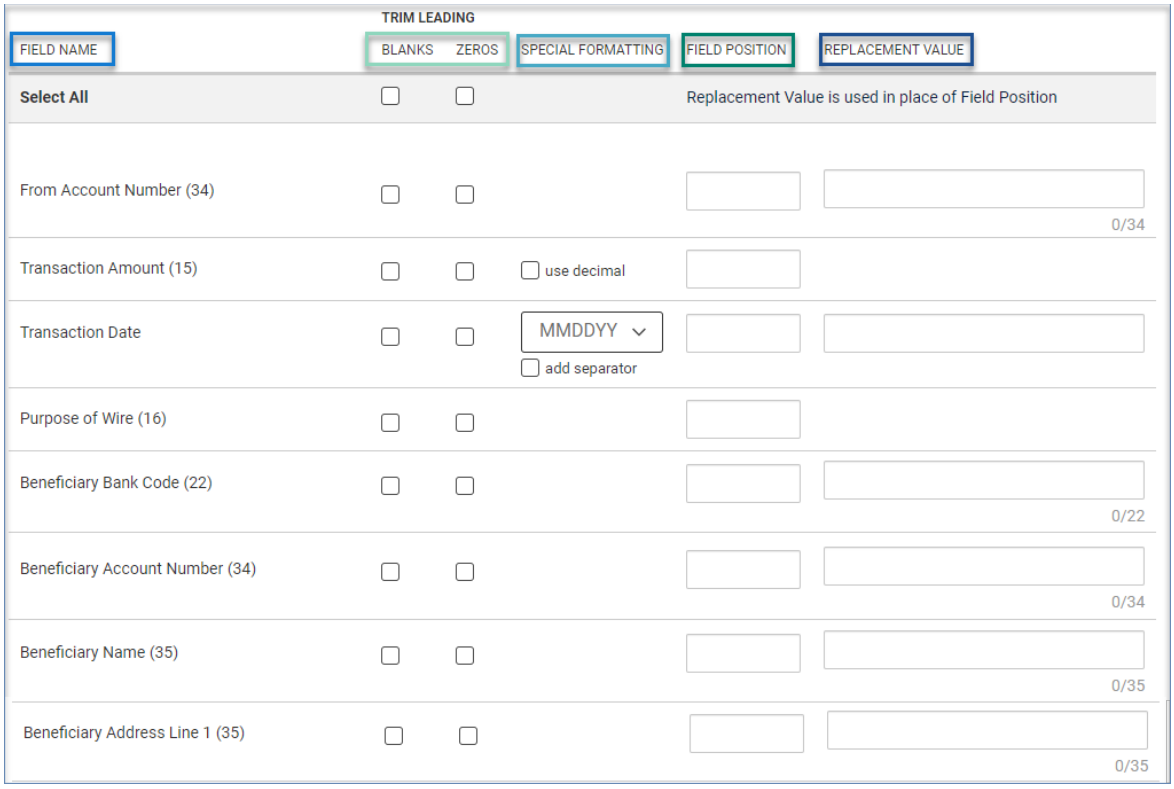


10. **Field Names**:
    a. **From Account Number**
    b. **Transaction Amount:** Enter the amount of the transaction. You also have the option to select if you will be using a decimal or not within the **Special Formatting** column.
    c. **Transaction Date:** Use the drop-down menu to select a date format within the **Special Formatting** column.
    Note: The standard date format throughout the application is MM/DD/YYYY.
    d. **Purpose of Wire**
    e. **Beneficiary Bank Code**
    f. **Beneficiary Account Number**
    g. **Beneficiary Name**
    h. **Beneficiary Address Line 1**
    i. Other *optional* fields include Intermediary Bank information, Originator information, Bank to Bank information, etc.

11. **Blanks** or **Zeros**:
    a. **Blanks:** This will trim leading blanks.
    b. **Zeros:** This will trim leading zeros.

12. **Field Position:** Enter a desired position for the field. This indicates which field in the file maps to a given field position on the screen.

13. **Replacement Value:** Select the appropriate value if data is a constant value but not located in the file.
    a. **Transaction Type:** *None*, *Credit, Debit*, or *Prenote*.
    b. **Switch to Transaction Code:** *22 - Live DDA Credit*, *27 - Live DDA Debit, etc.*
    c. **Account Type:** *None*, *Credit, Debit*, or *General Ledger*.



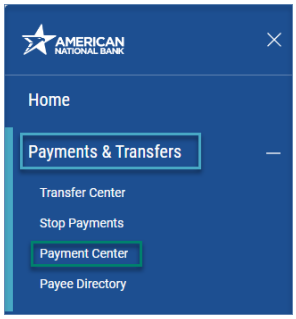
14. Make appropriate selections for the remaining fields.
15. When you have finished, click **Save**.

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

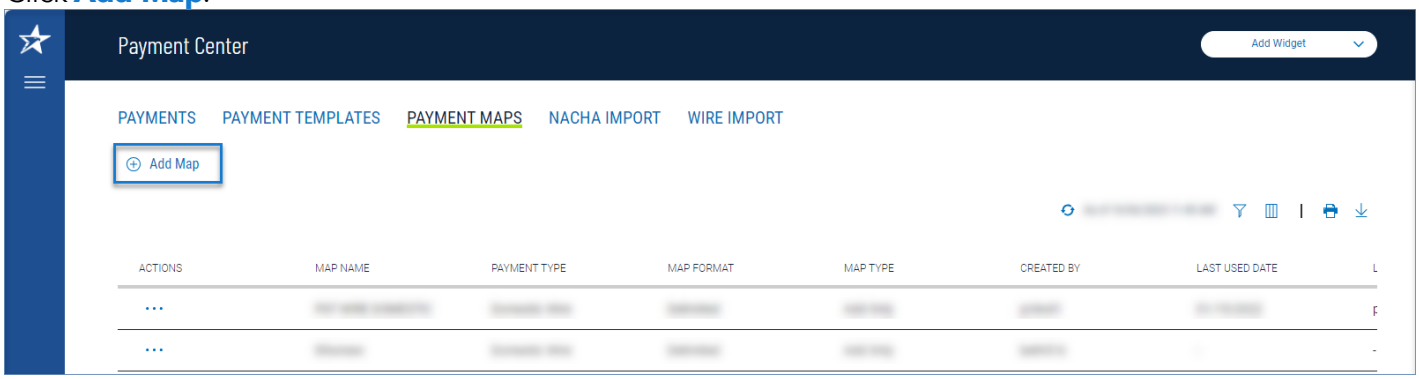
International Wire

To create an international wire import map:

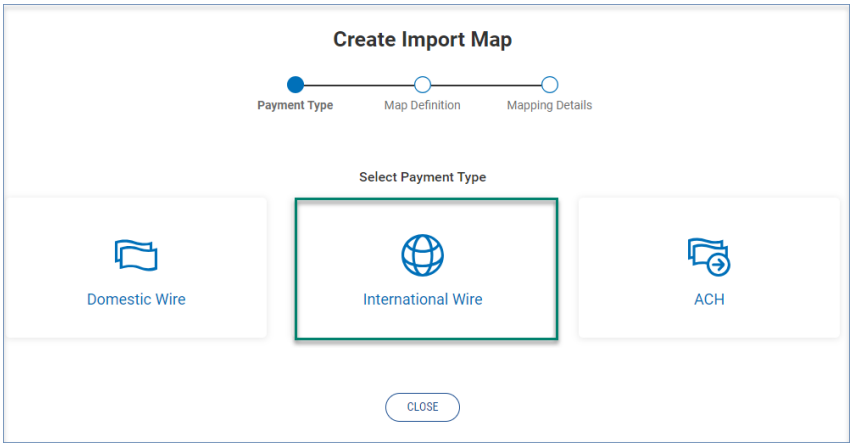
1. From the Slide-out menu, select **Payments & Transfers** → **Payment Center**.



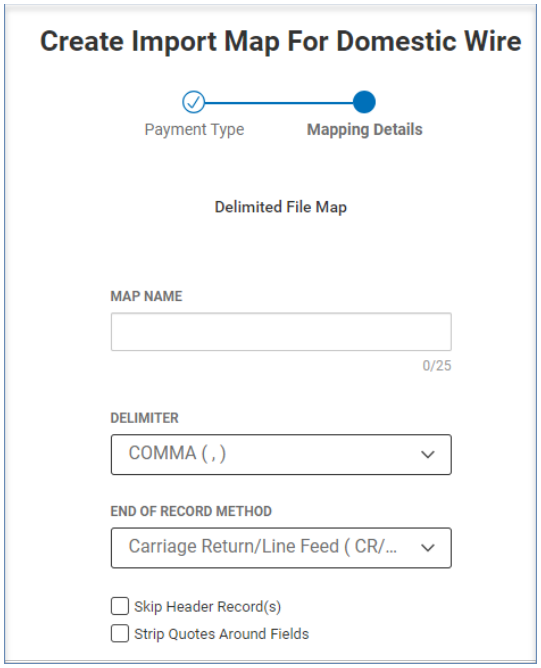
2. Click **Payment Maps**.
3. Click **Add Map**.



4. Click **International Wire.**



5. Enter the **Map Name**.
6. Use the **Delimiter** drop-down menu to select a file delimiter character. Examples include *Comma, Tab, Colon*, etc.
7. **End of Record** drop-down menu: Select how the end of a record will be demarcated. Most commonly utilized is New Line. *Carriage Return/Line Feed (CR/LF)* or *Pipe (|)*.
8. **Skip First Header Record(s):** Check box if you want to skip the header record or records in the imported file.
9. **Strip Quotes Around Fields:** Check box to strip quotation marks surrounding fields, if present.

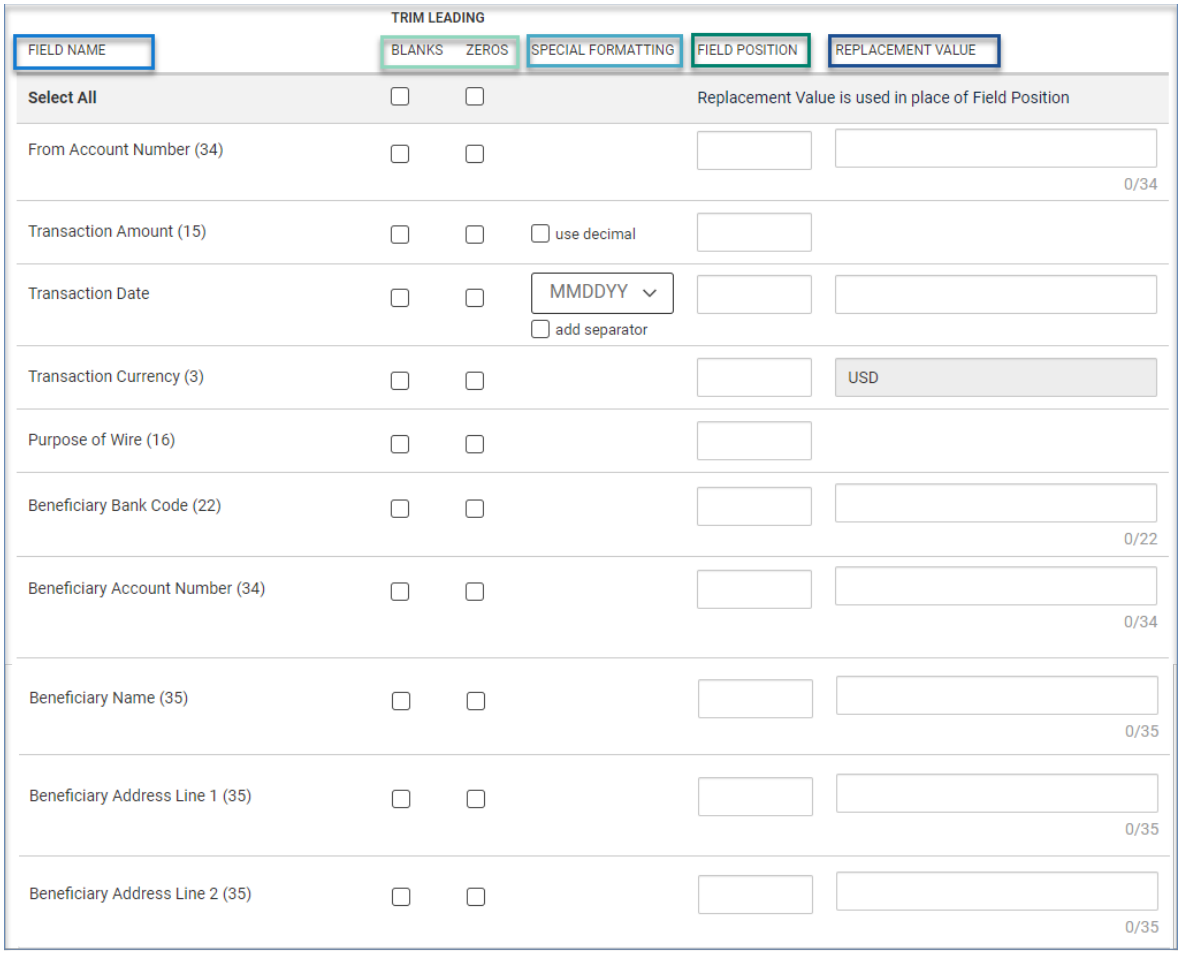


10. **Field Names**:
    a. **From Account Number**
    b. **Transaction Amount:** Enter the amount of the transaction. You also have the option to select if you will be using a decimal or not within the **Special Formatting** column.
    c. **Transaction Date:** Use the drop-down menu to select a date format within the **Special Formatting** column.
    Note: The standard date format throughout the application is MM/DD/YYYY.
    d. **Transaction Currency**
    e. **Purpose of Wire**
    f. **Beneficiary Bank Code**
    g. **Beneficiary Account Number**
    h. **Beneficiary Name**
    i. **Beneficiary Address Line 1**
    j. **Beneficiary Address Line 2**
    k. Other *optional* fields include Intermediary Bank information, Originator information, Bank to Bank information, etc.

11. **Blanks** or **Zeros**:
    a. **Blanks:** This will trim leading blanks.
    b. **Zeros:** This will trim leading zeros.

12. **Field Position:** Enter a desired position for the field. This indicates which field in the file maps to a given field position on the screen.

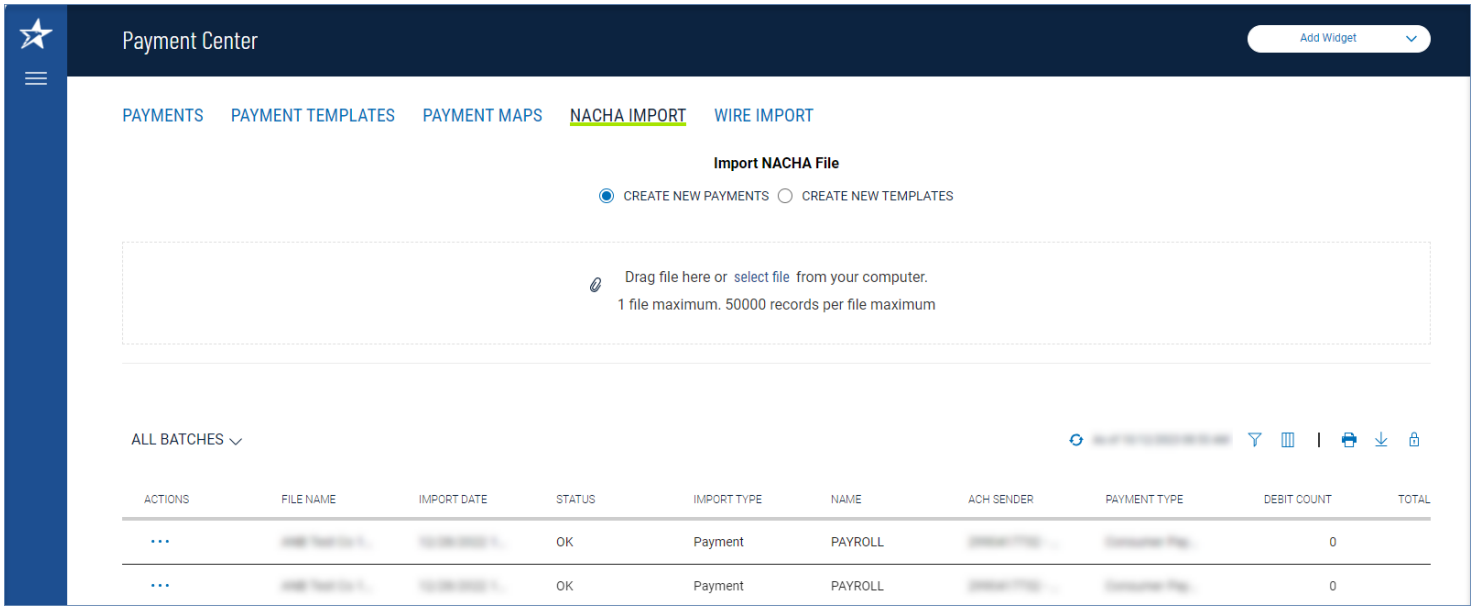
13. **Replacement Value:** Select the appropriate value if data is a constant value but not located in the file.
    a. **Transaction Type:** *None*, *Credit, Debit*, or *Prenote*.
    b. **Switch to Transaction Code:** *22 - Live DDA Credit*, *27 - Live DDA Debit, etc.*
    c. **Account Type:** *None*, *Credit, Debit*, or *General Ledger*.



14. Make appropriate selections for the remaining fields.
15. When you have finished, click **Save**.

NACHA Import Tab

The NACHA Import feature lets you import into the application 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.



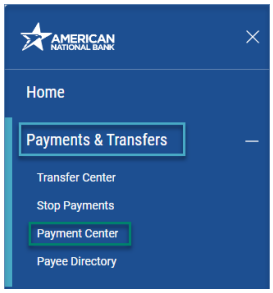
The columns that appear in the Import NACHA File list depend on the currently active filter. Additional columns can be displayed by clicking the **Filter** icon and selecting from the **Columns** tab; for information, see Adding or Removing Columns.

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

a. **File Name** – The name of the imported file
b. **Import Date** – The date the file was imported
c. **Status** – Whether the import was successful or not
d. **Import Type** – Either Template or Payment
e. **Name** – Name of the import file
f. **ACH Sender** – The sender of the transactions, if available
g. **Payment Type** – The of ACH transactions contained in the file, for example, Corporate Payments
h. **Debit Count** – Number of debit transactions in the file
i. **Total Debits** – Value of all debit transactions in the file
j. **Credit Count** – Number of debit transactions in the file
k. **Total Credits** – Value of all debit transactions in the file

To import a NACHA file:

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



2. Select the **NACHA Import** tab.
3. Click the appropriate radio button: **Create New Payments** or **Create New Templates.**

4. Do one of the following.
   a. Drag and drop the file onto the widget.
   b. Click the screen, then browse for and select the desired file.
   Note: 50,000 records is the maximum.

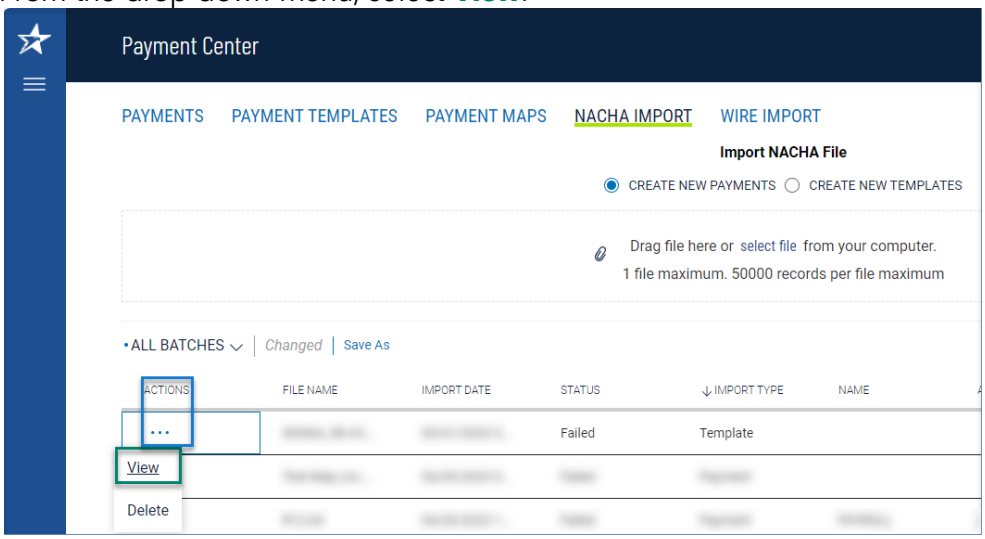
5. Click **Continue**.

6. If the import is **successful**, the imported ACH payments or templates are added to the Payments widget and appear in the list view.
7. If the import **failed**, the system would automatically bring you to the Import Messages tab to view the type of error(s).

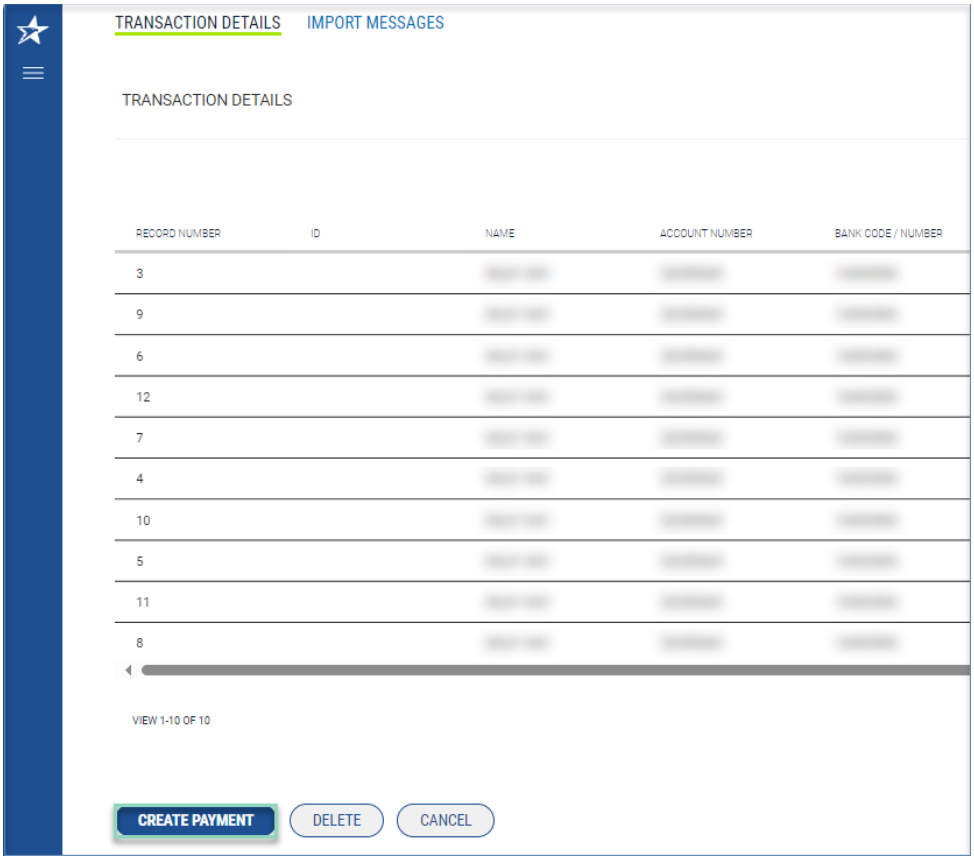
Should you need assistance with these error(s), please reach out to Treasury Services at 833-774-6897.

Creating Payments from the Imported File

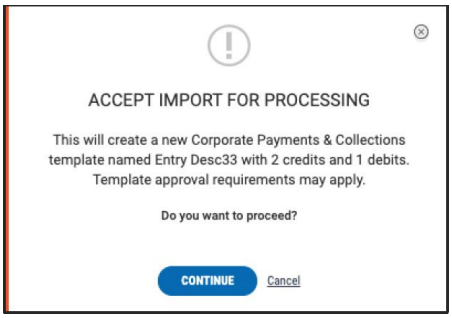
1. In the **Actions** column of the file list, click the ellipses (**...**).
2. From the drop-down menu, select **View**.



3. To create a payment or template from the imported file, click **Create Payment.**



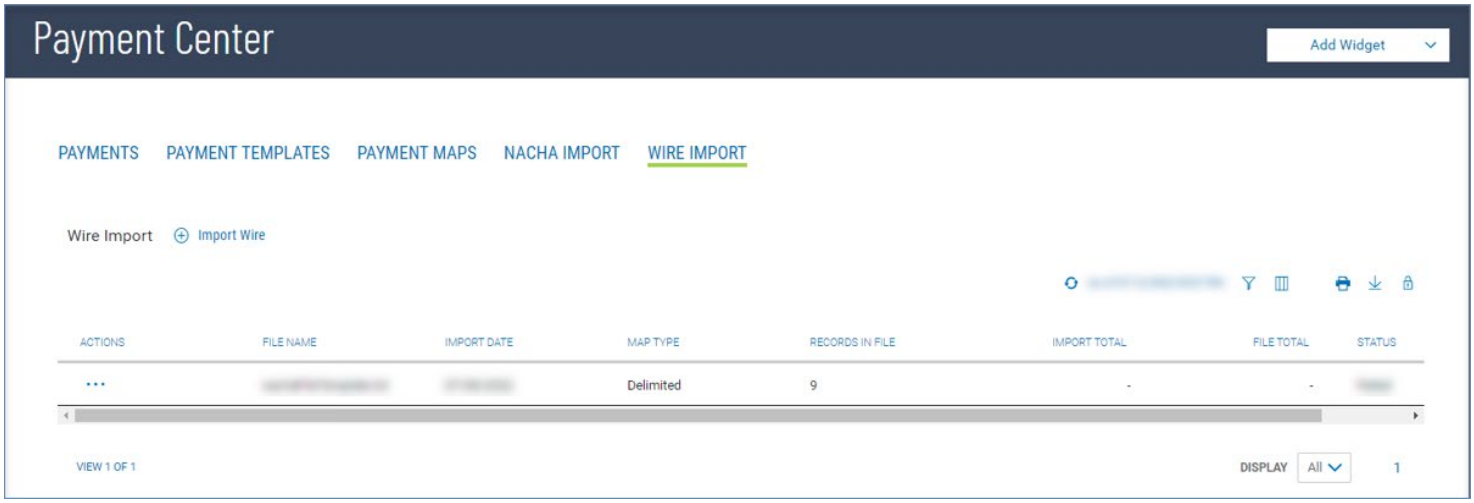
A confirmation message appears asking if you want to process the file as requested.



4. Click Continue.
5. 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.

Wire Import Tab

The Wire Import feature lets you import into the application 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.



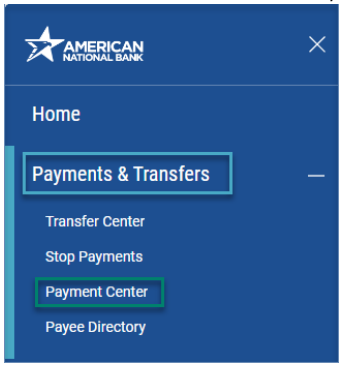
The columns that appear in the Wire Import list depend on the currently active filter. Additional columns can be displayed by clicking the **Filter** icon and selecting from the **Columns** tab; for information, see Adding or Removing Columns.

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

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

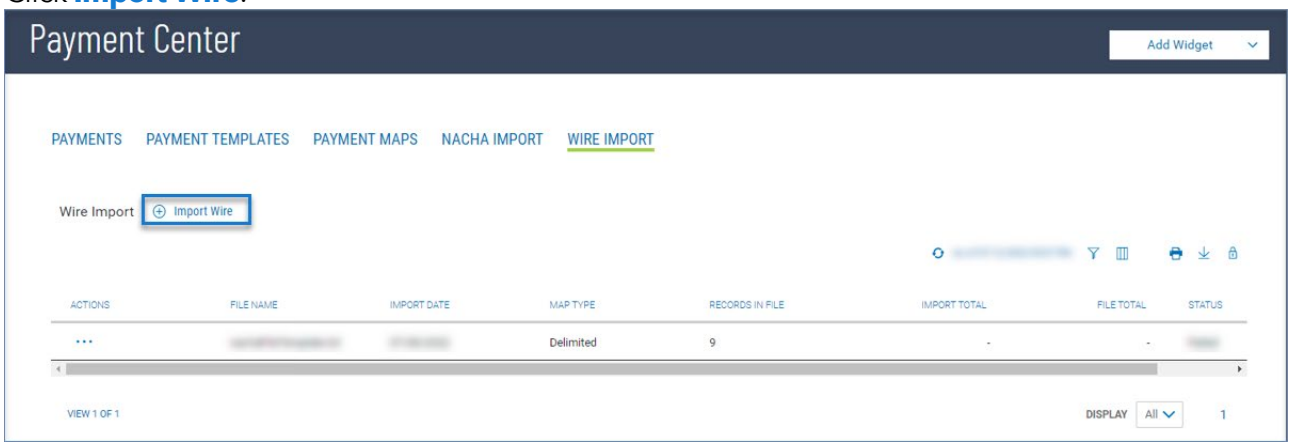
To import a wire payments file:

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

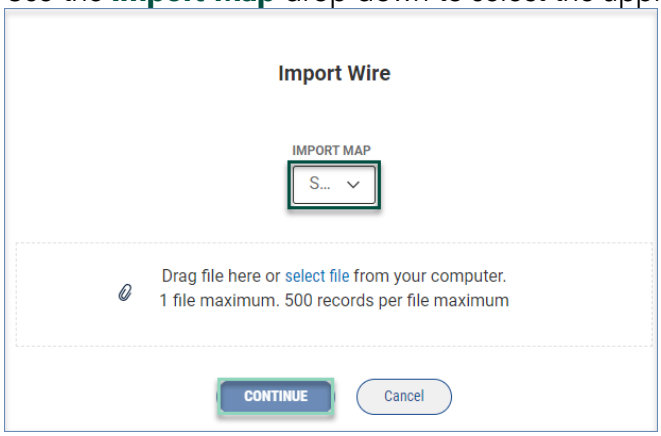


2. Select the **Wire Import** tab.

3. Click **Import Wire**.



4. Use the **Import Map** drop-down to select the appropriate import map.



5. Do one of the following.
   a. Drag and drop the file onto the widget.
   b. Click the screen, then browse for and select the desired file. Note that one file containing 500 records is the maximum.

6. 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*.

Payment Center (Select)

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:

a. Send Payment: Regular Payments (ACH credits), Expedited Payments (domestic wire payments), International Wire Payments
b. Collect Payment: (ACH debits)
c. Loan Payment
d. Loan Draw
e. 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.

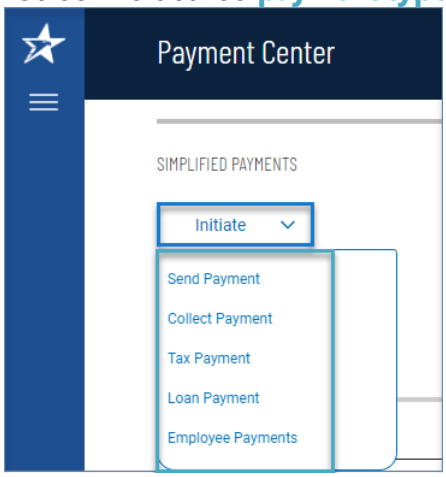
The columns that appear in the Payments list depend on the currently active filter. Additional columns can be displayed by clicking the **Filter** icon and selecting from the **Columns** tab; for information, see Adding or Removing Columns.

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

1. **Status** – The status of the payment: *Ready to Process*, *Approved*, *Deleted*, or *Rejected*
2. **Payee Name** – The name of the beneficiary of the payment
3. **From Account Name** – The name of the account the payment is either made or originated from (debit account)
4. **From Account** – The From account number
5. **Transaction Date** – The date the payment is issued
6. **Payment Type** – The payment type of the payment, for example, *Employee* or *Collection*
7. **Debits** – The debit amount of the transaction
8. **Credits** – The credit amount of the transaction
9. **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. Under the Simplified Payments section, Click the **Initiate** down arrow.
3. Select the desired **payment type**.

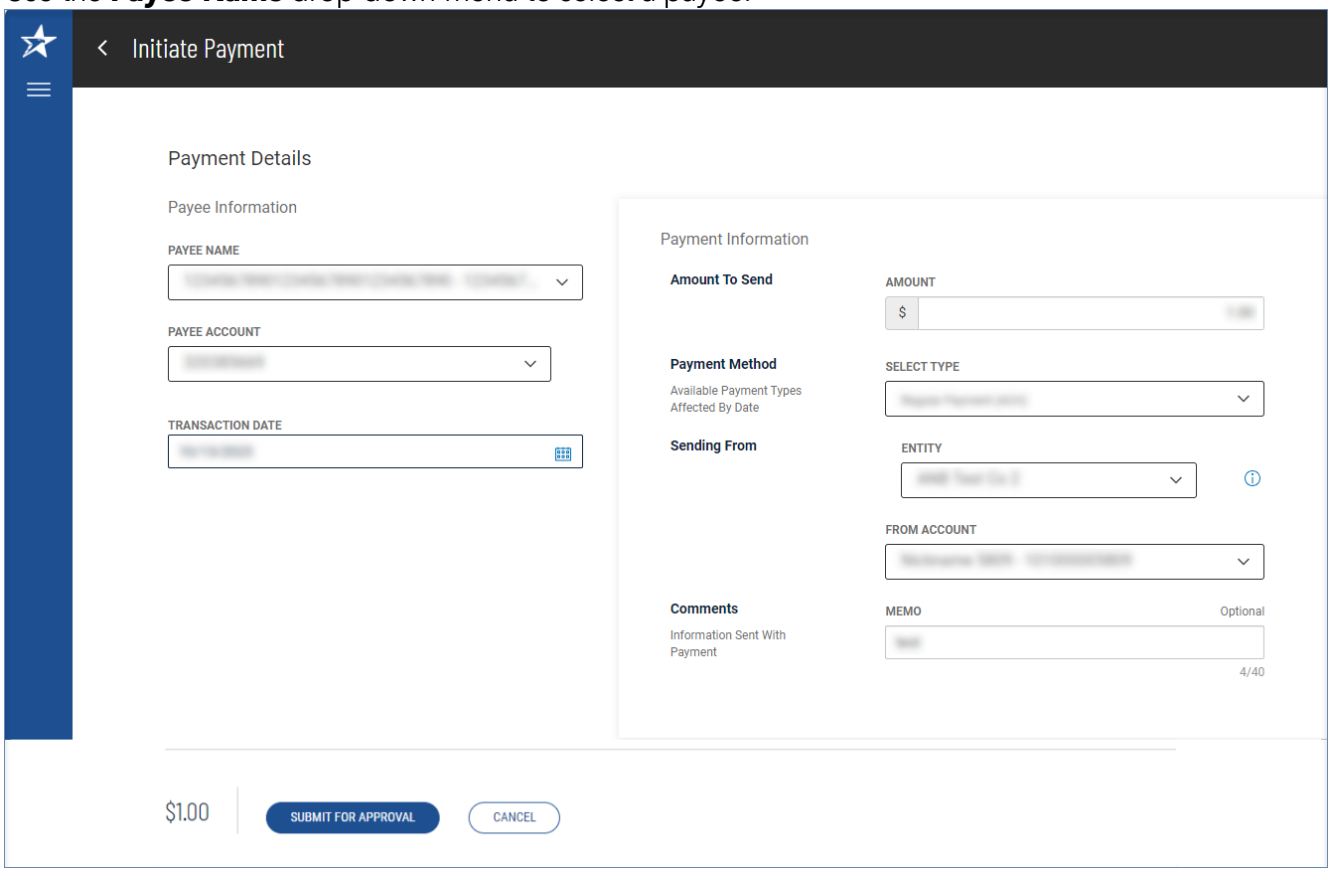


Send Payment

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

Sending an ACH Payment:

1. From the **Initiate Payment** drop-down menu, select **Send Payment**.
2. Use the **Payee Name** drop-down menu to select a payee.



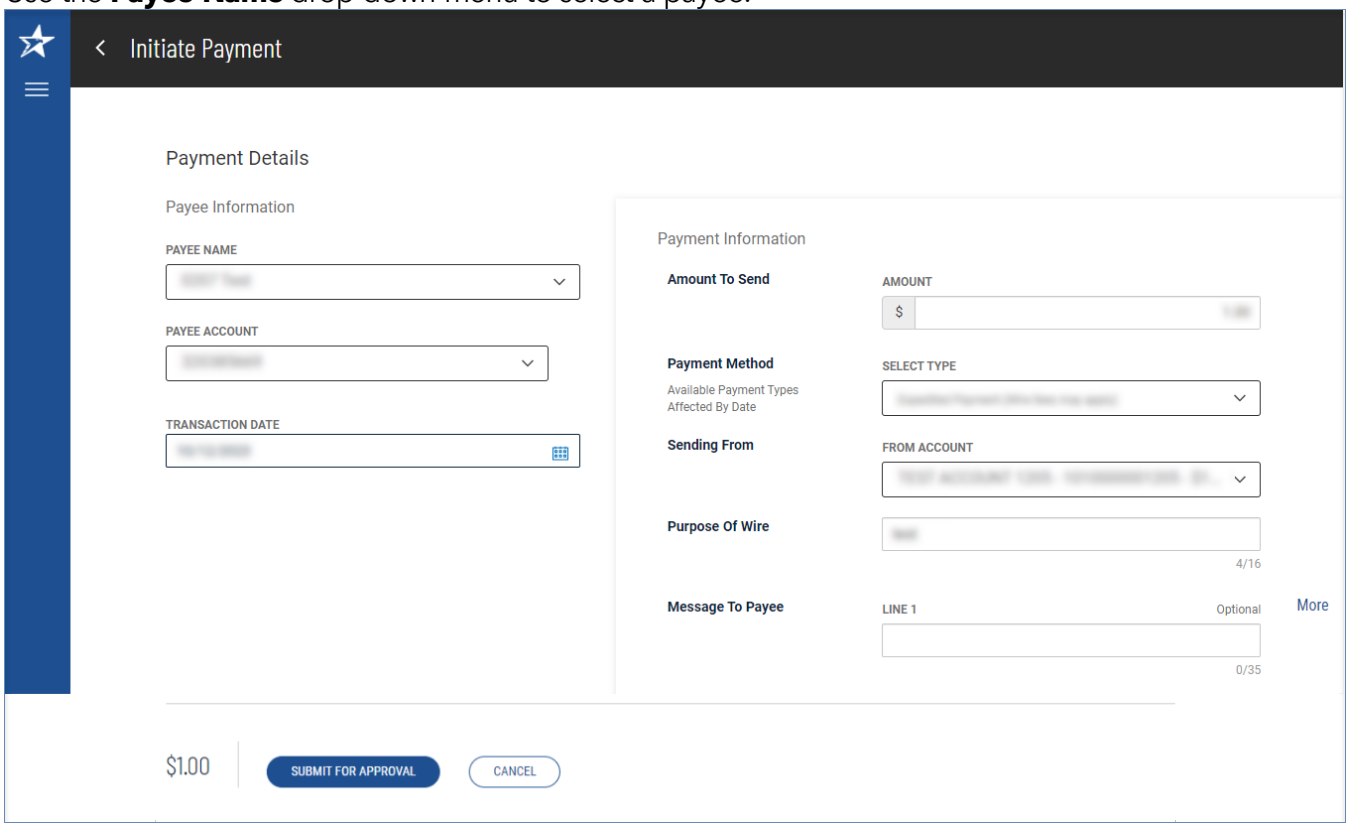
3. A default **Payee Account** appears. If needed and available, select a different account.
4. Today's date appears as the default **Transaction Date**. If needed, use the drop-down calendar to select a different date.
5. Enter an **Amount To Send**.
6. A default **Payment Method** appears. If needed and available, select a different payment method.
7. Use the **Sending From** drop-down menus to select the **Entity** and the **From Account**.
8. (Optional) Add Comments in the memo field that will be sent along with the payment.
9. When you are finished, click **Send** or **Submit for Approval**.

The Submit Payment confirmation pop-up window appears.

10. Click Continue.

Sending a Wire Payment:

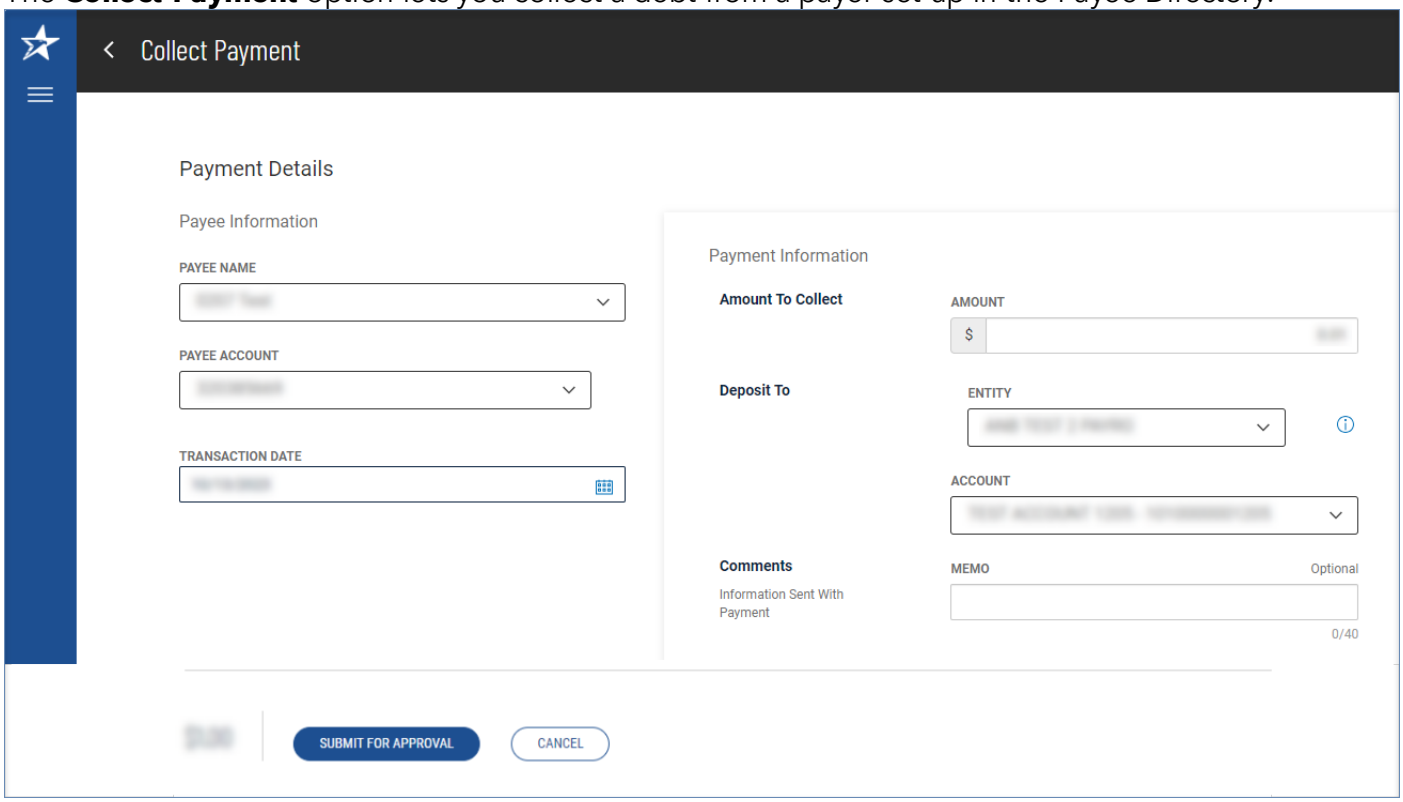
1. From the **Initiate Payment** drop-down menu, select **Send Payment**.
2. Use the **Payee Name** drop-down menu to select a payee.



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 Method** 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 the **Purpose of Wire. Example: Payroll, payments, etc.**
9. (Optional) Add **Message to Payee** in the Line 1 field that will be sent along with the payment.
10. To include more than a one-line message to the payee, click the **More** link to add an additional message line.
11. When you are finished, click **Send** or **Submit for Approval**.

Collect Payment

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



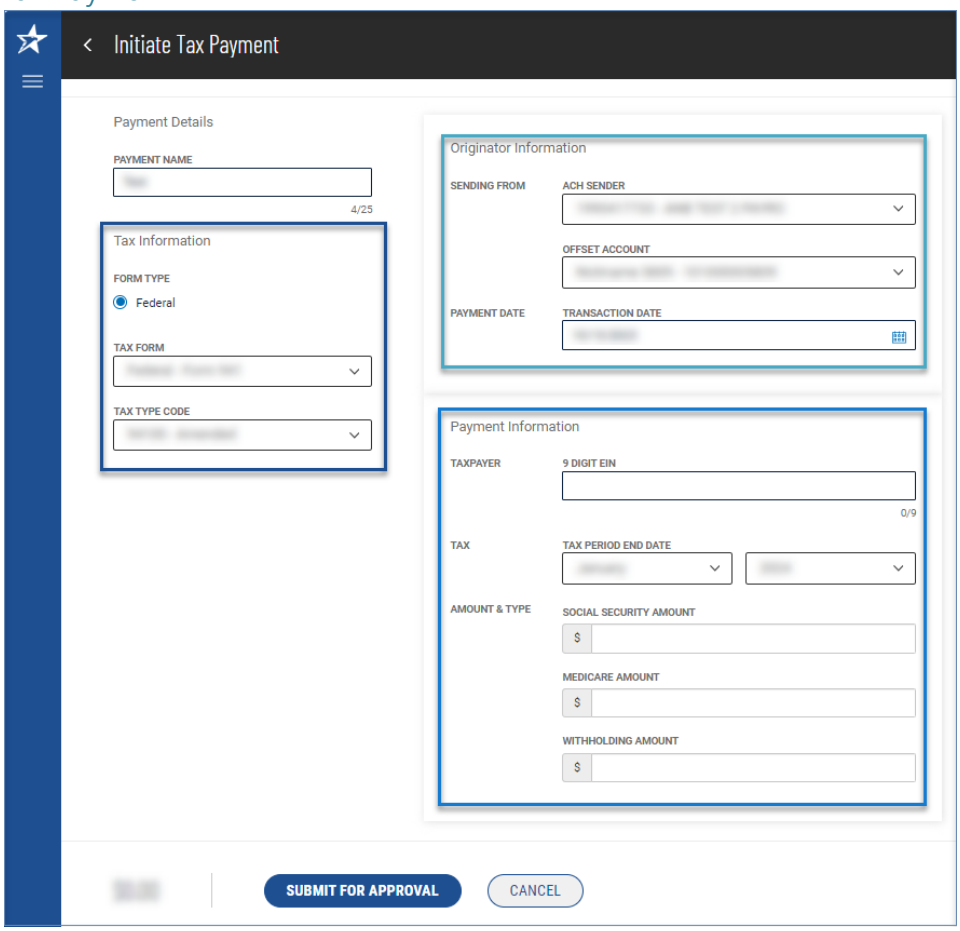
To collect a payment:

1. From the **Initiate Payment** drop-down menu, select **Collect Payment**.
2. Use the **Payee Name** drop-down menu to select a 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 Collect**.
6. A default **Payment Method** appears. If needed and available, select a different payment method.
7. Use the **Deposit To** drop-down menus to select the **Entity** and the **Account**.
8. (Optional) Add Comments in the memo field that will be sent along with the payment.
9. When you are finished, click **Send** or **Submit for Approval**.

The Request Payment confirmation pop-up window appears.

10. Click Continue.

Tax Payment



To make a tax payment:

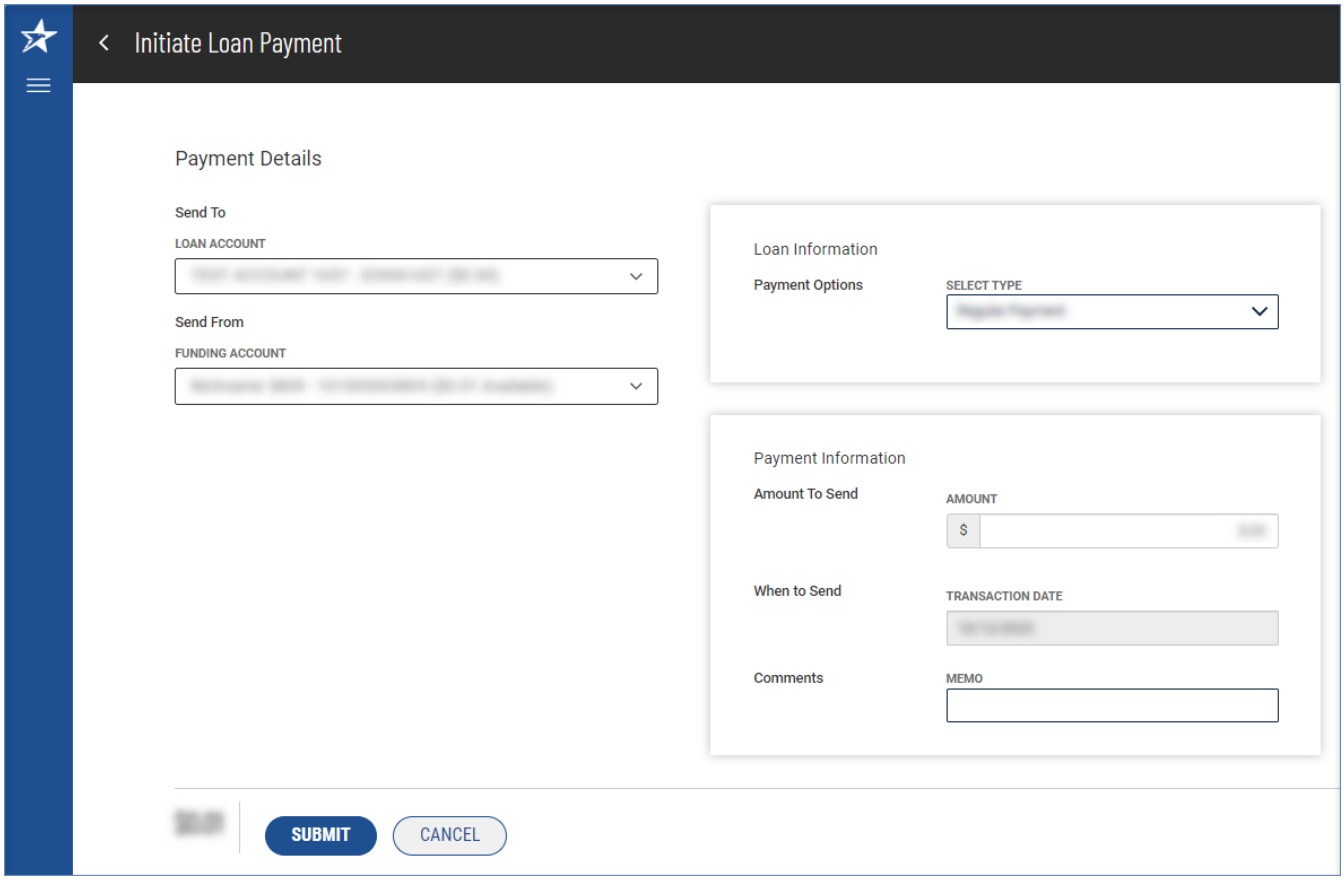
1. From the **Initiate Payment** drop-down menu, select **Tax Payment**.
2. In the **Tax Information** section:
   a. Select the appropriate radio button for the type of tax: ***Federal*** or ***Other***.
   b. Use the **Tax Form** drop-down menu to select an available form, for example, *Federal - Form 941*.
   c. Use the **Tax Type Code** drop-down menu to select a code, for example, *94105 - Federal Tax Deposit*.
3. In the **Originator Information** section:
   a. Use the **ACH Sender** drop-down menu to select the payment originator.
   b. Use the **Offset Account** drop-down menu to select an account from which the payment will be withdrawn.
   c. A default payment date will be offered. If necessary, use the **Transaction Date** drop-down calendar to select a new date.
4. In the **Payment Information** section:
   a. Enter the nine-digit EIN (Employer Identification Number) or tax ID number.
   Note: The number and nature of the fields that appear depend on the chosen tax form. The following instructions cover Federal Form 941.
   b. Use the **Tax Period End Date** drop-down menus to select the appropriate end date (month) and year.
   c. In the **Amount & Type** section, enter the appropriate payment amounts for Social Security, Medicare, and other general withholding.
5. When you are finished, click **Send Payment**.

The Submit Payment confirmation pop-up window appears.

6. 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:

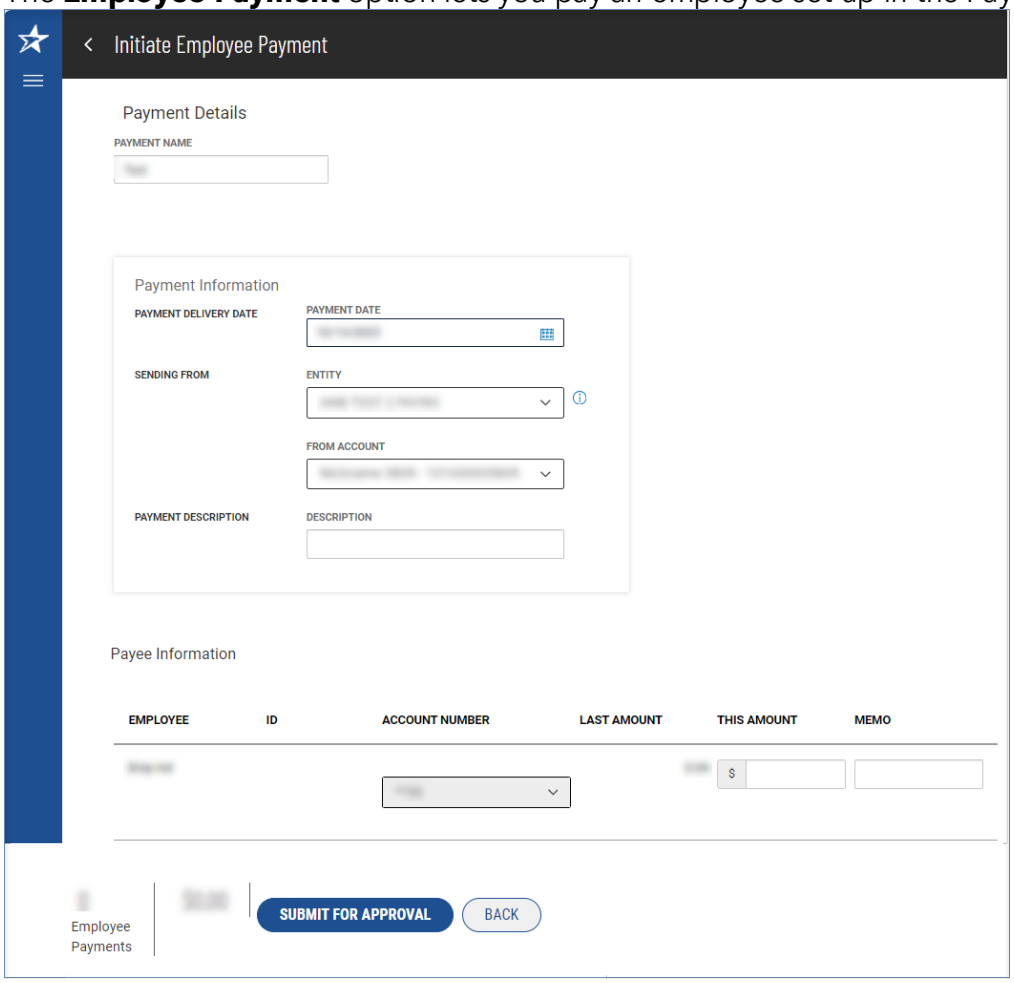
1. From the **Initiate Payment** drop-down menu, select **Loan Payment**.
2. Use the **Loan Account** drop-down menu to select the account on which the loan is drawn.
3. Use the **Funding Account** drop-down menu to select a funding account set up by the administrator.
4. Use the **Payment Options** drop-down to select an option:
5. Enter an **Amount To Send** in the Amount field.
6. (Optional) Add Comments in the memo field 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. In the **Payment Information** Section:
   a. Today's date appears as the default Transaction date. If needed, use the drop-down calendar to select a different date.
   b. Use the **From Account** drop-down menu to select the From account.
   c. Enter a brief (10 characters maximum) description of the payment.

4. In the **Payee Information** section:
   a. Displays the employee name(s), ID(s), account number(s), and last amount of payment, if available.
   b. In the **This Amount** box, enter the amount of the current payment.
   c. (optional) Enter a brief memo.

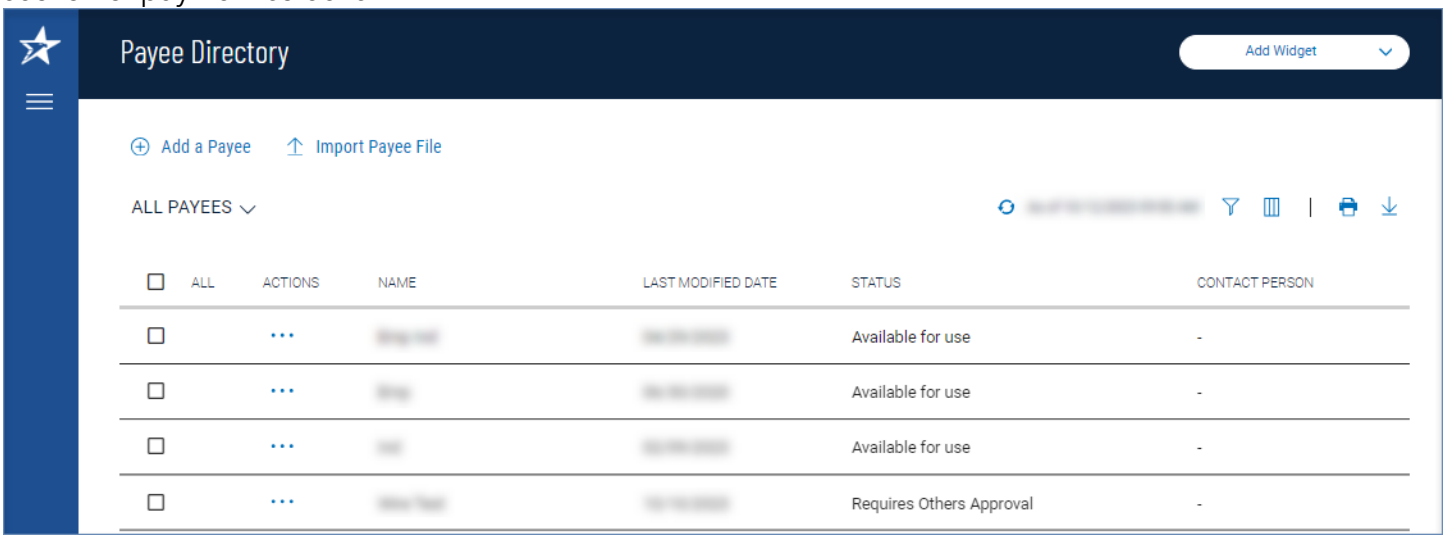
16. When you are finished, click **Send Payment**.

The Submit Payment confirmation pop-up window appears.

17. Click Continue.

Payee Directory (Select)

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.

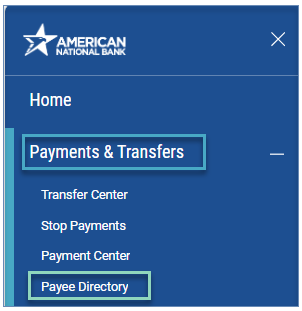


The Payee Directory list displays the following information for each payee:

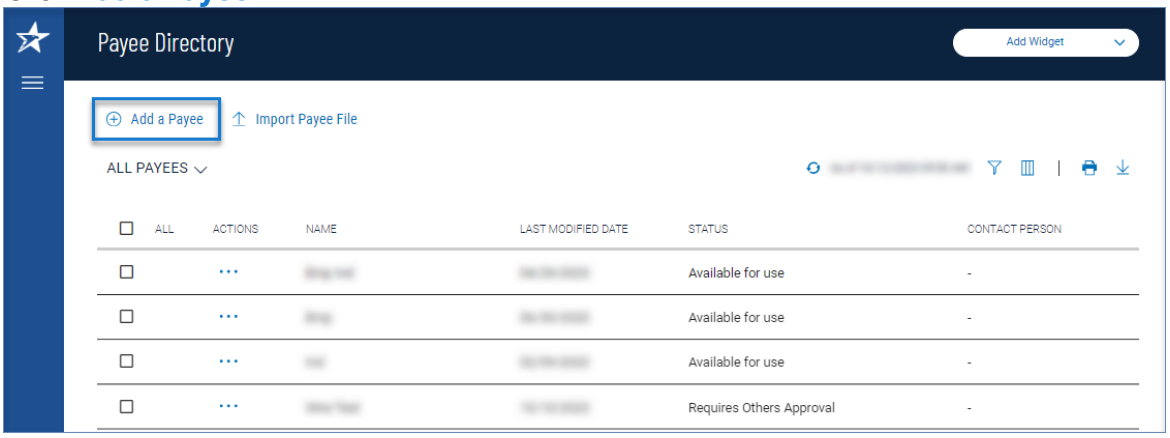
- Name
- ID#
- Type - Business, Individual, or Employee
- Contact Person

Adding a Payee

1. From the Slide-out menu, select **Payments & Transfers** → **Payee Directory**.



2. Click **Add a Payee**.



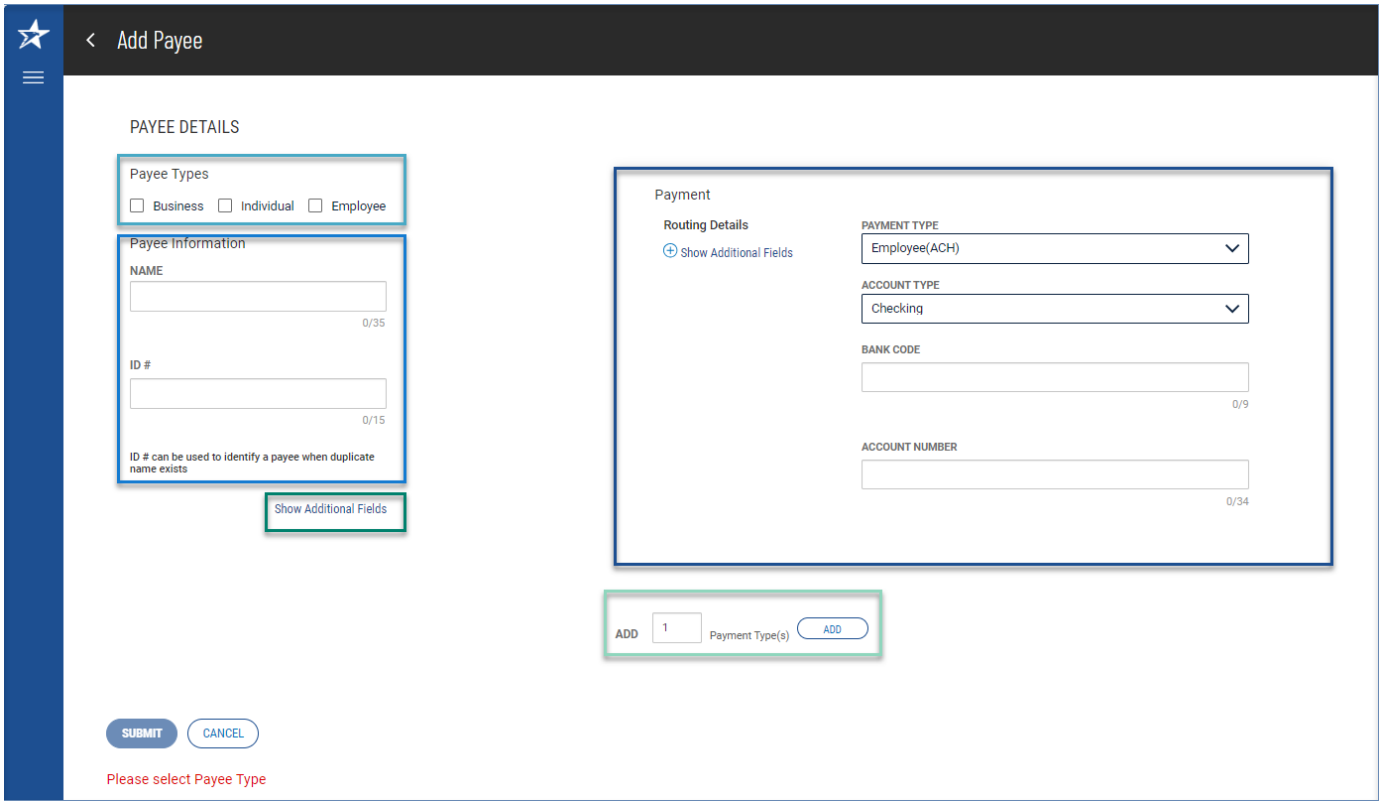
3. Check the appropriate **Payee Types** box: Business, Individual, or Employee.

4. In the Payee Information Section:
    a. Enter the **Name** of the payee.
    b. (optional) Enter a unique identifier (**ID#**) for the payee.
    c. (optional) To add contact information for this payee, click **Show Additional Fields**,.
    d. (optional) Complete the contact information, including name, email address(es), phone number, 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.

5. In the **Payment** section, under Routing Details:
    a. Use the **Payment Type** drop-down menu to select a default type: ACH, Wire - Domestic, or Wire - International.
    b. Use the **Account Type** drop-down menu to select a type: Checking or Savings.
    c. Enter the payee **bank code**.
    d. Enter the payee **account number**.
    e. (optional) To add payee address information for this payee, click **Show Additional Fields**, and enter up to three address lines.

6. 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.



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

Viewing a Payee

1. 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** Approve button.

Deleting a Payee

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

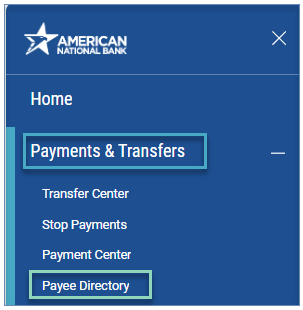
To delete multiple payees, in the **Select** column check the boxes corresponding to the desired payees, and then click the **Delete** Delete button.

Import Payee File

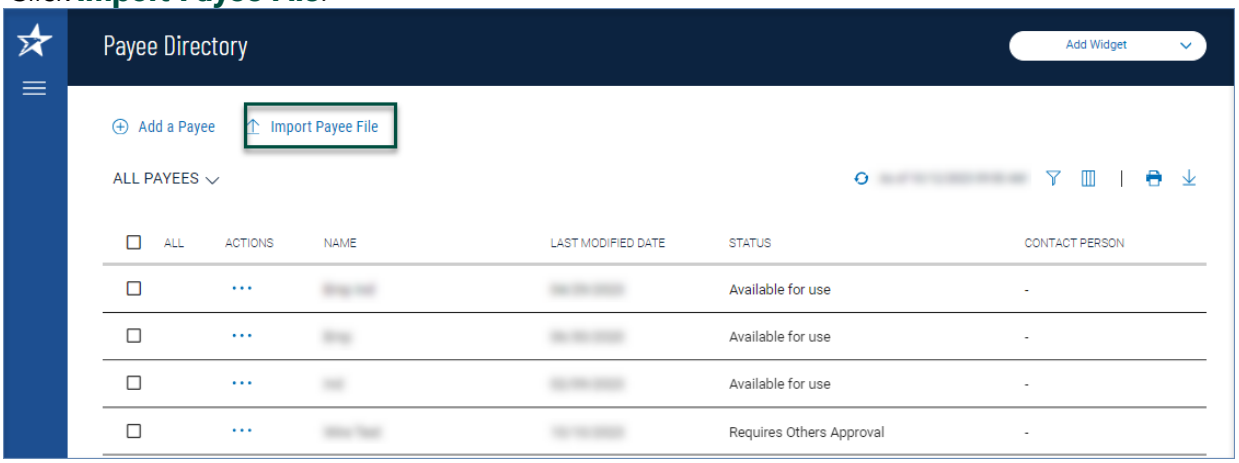
Through the Payee Directory, you will be able to import payees eligible for Simplified Payments. Payees can be imported in comma-delimited format from an external file. Import is facilitated by an import map that created by administrative users. For more information, consult your administrator.

To import a payee file:

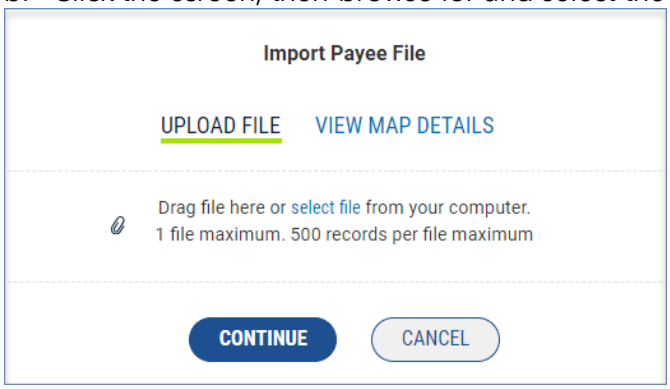
1. From the Slide-out menu, select **Payments & Transfers** → **Payee Directory**.



2. Click **Import Payee File**.



3. Do one of the following.
    a. Drag and drop the file onto the widget.
    b. Click the screen, then browse for and select the desired file.



4. Click Continue

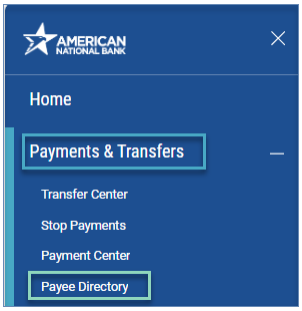
- If the import is **successful**, the imported payee is added to the Payee Directory widget and appears in the list view. The **Entry Method** column will reflect this payee as *Imported free form*. Note that if the Payee Directory is configured so that a new payee must be approved before it becomes 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

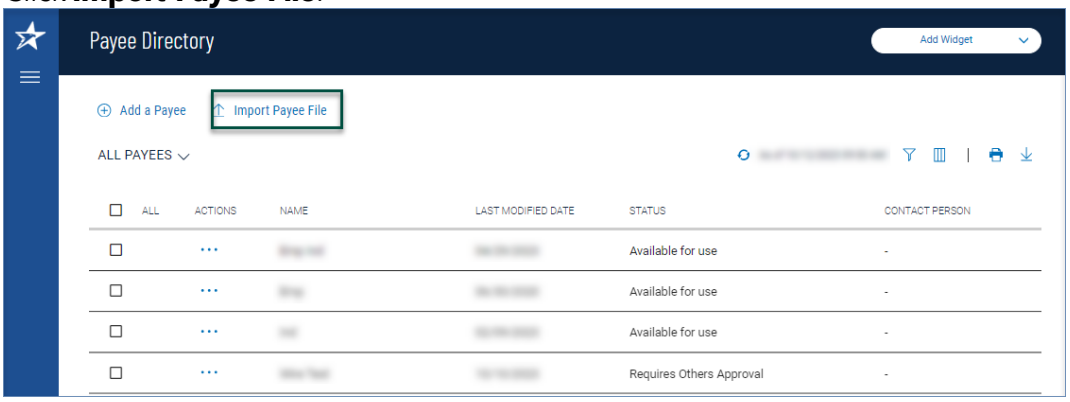
The payee file import map defines field positions and other features that determine how fields in the original payee file are imported into the system.

To view map details:

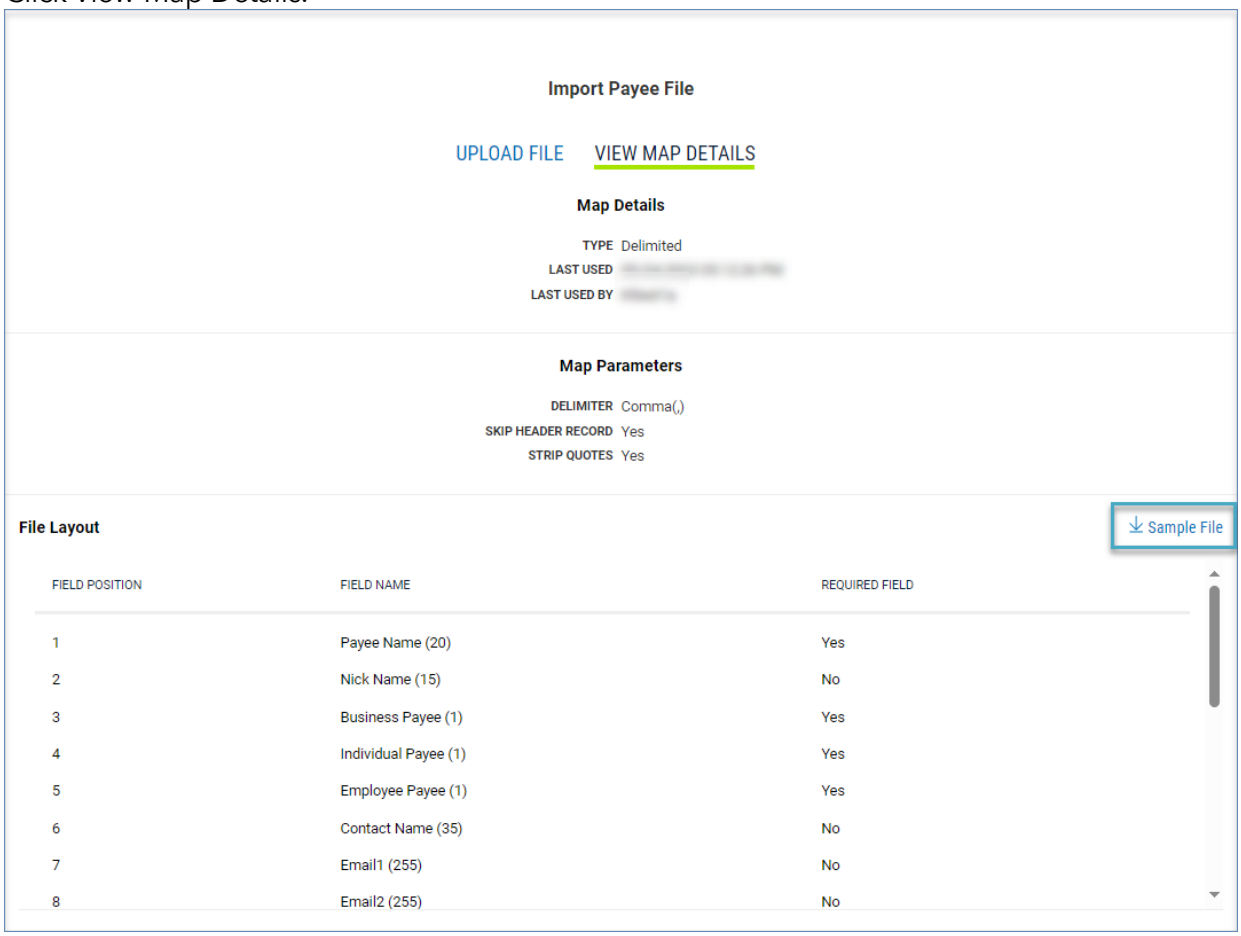
1. From the Slide-out menu, select **Payments & Transfers** → **Payee Directory**.



2. Click **Import Payee File**.



3. Click View Map Details.

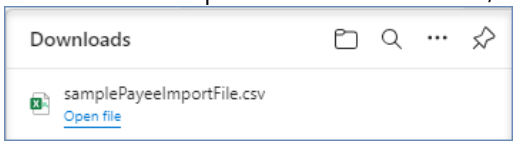


Viewing a Sample Import File

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

To view a sample payee, import file:

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

The **Reporting** menu has the following reporting and search options:

- Balance & Transactions
- Statements and Reports

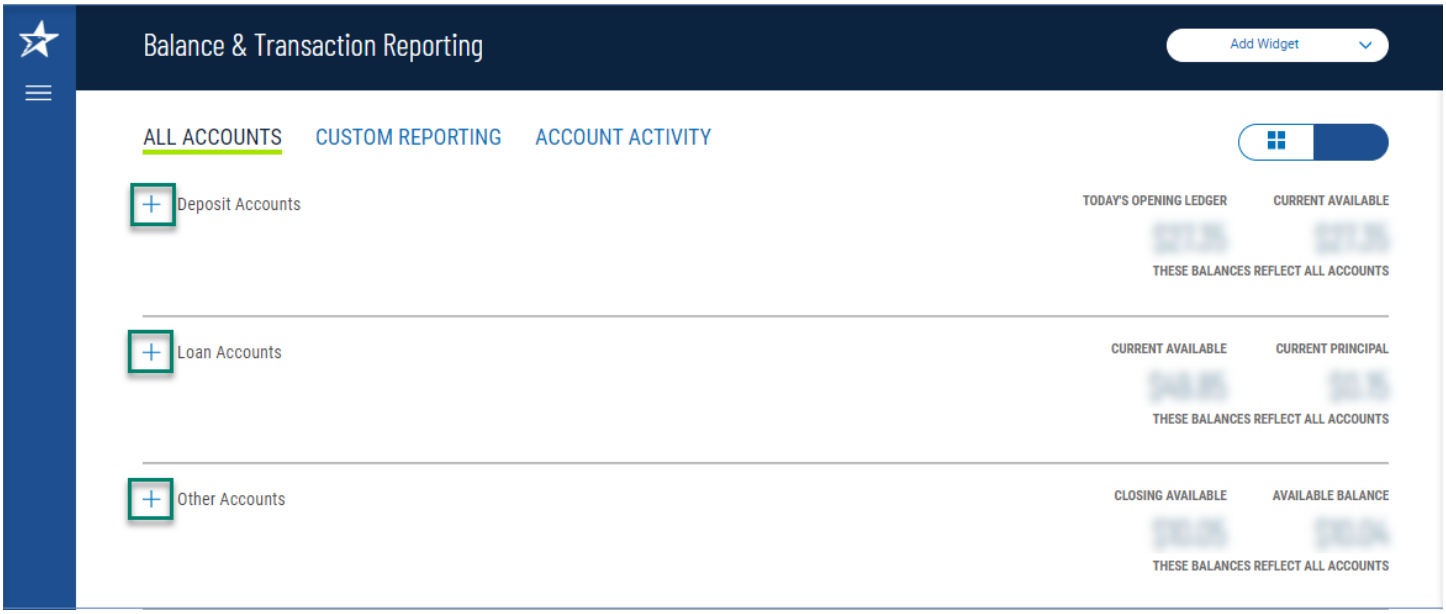
Balance & Transaction Reporting

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.

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

- Deposit
- Loan
- Other Accounts



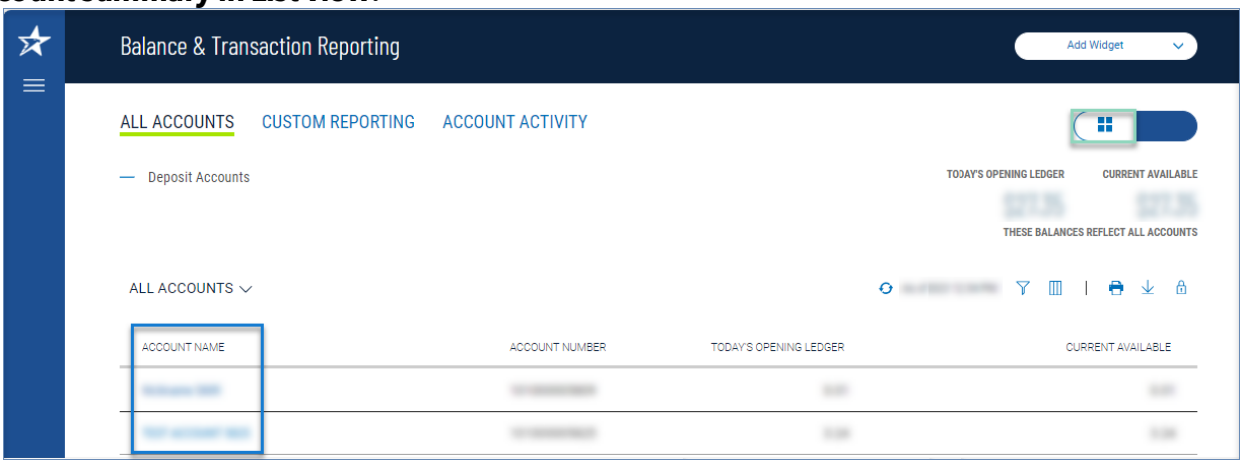
Click the **Plus Sign**(s) to the left of the account names to view the lists of accounts. Examples include Deposit Accounts, Loan Accounts and Other accounts.

The summary balance information provided for deposit and investment accounts includes today's opening ledger 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.

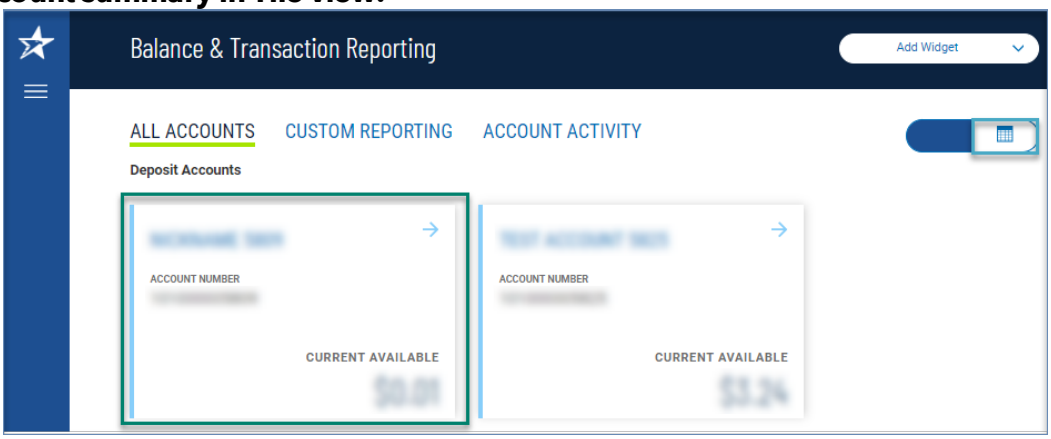
Viewing Account Details

To view detail information for an account, click the **Account Tile** in the **Tile View** **or** the **Account Name** in the **List View**.

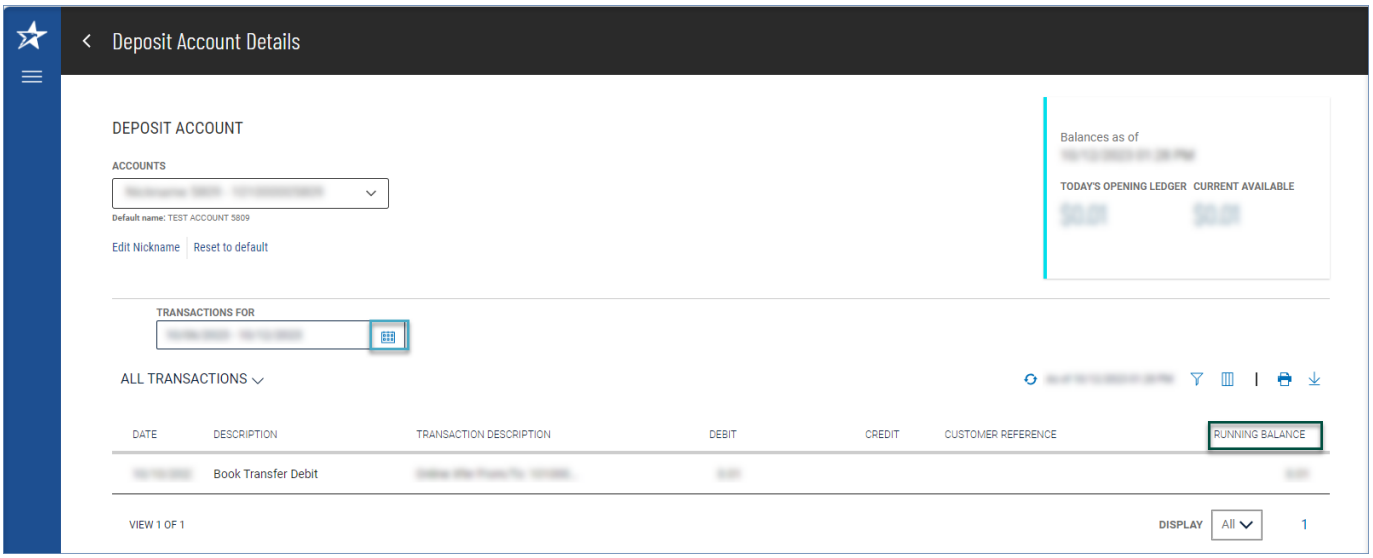
Account summary in List view:



Account summary in Tile view:



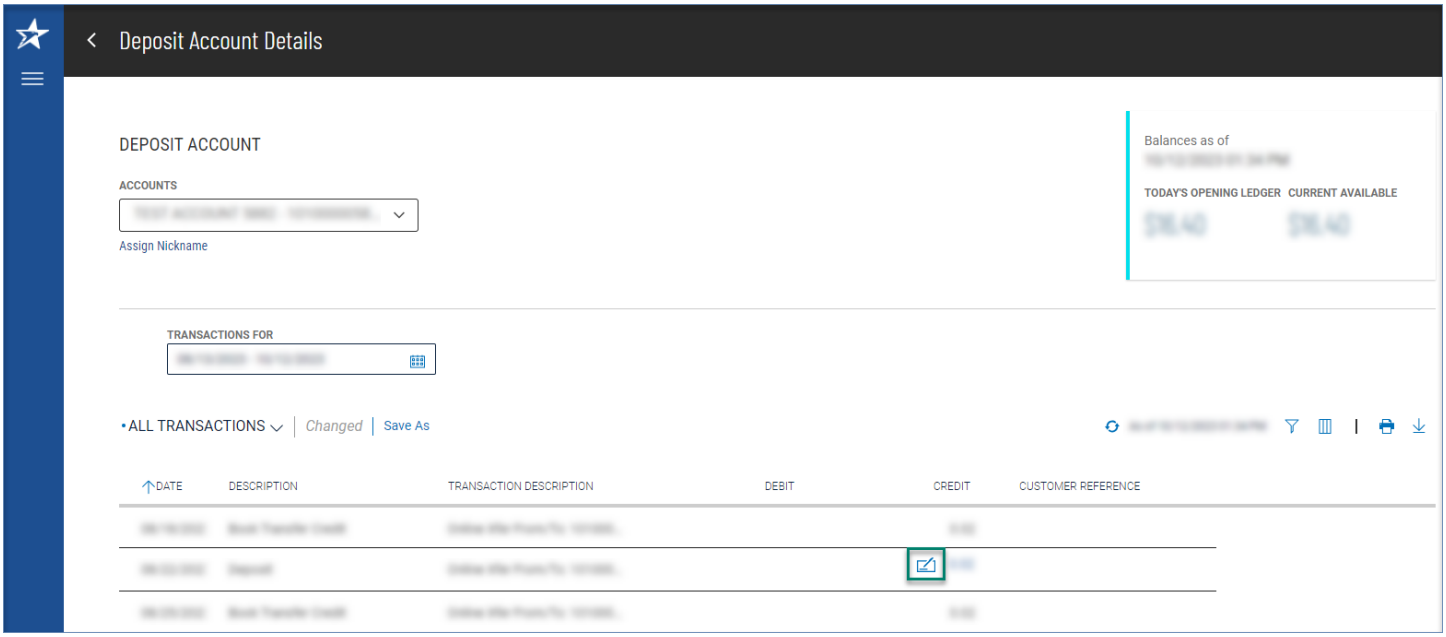
It also displays transactions associated with the account. Use the **calendar icon** to select a date or range of dates to filter the transactions list.



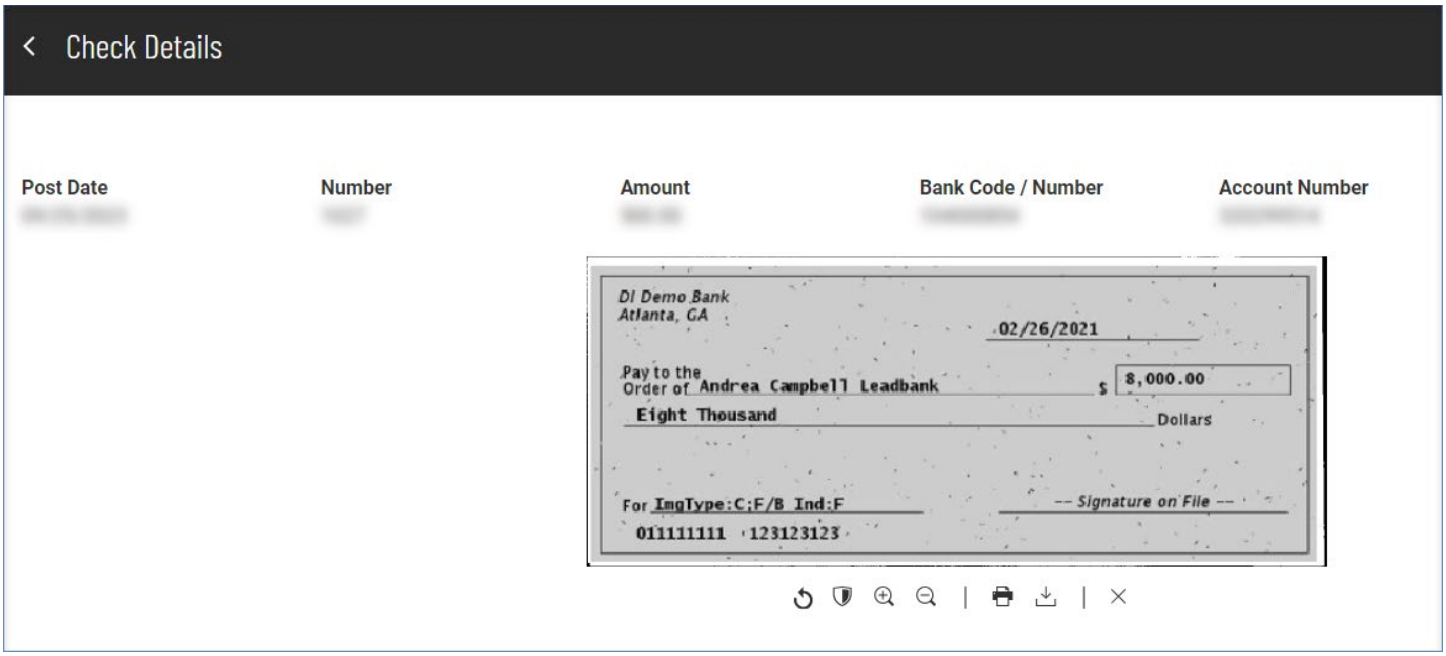
Note Your version of the application may be configured so that you see running balances for transactions in the detail screen for deposit accounts. They appear in the **Running Balance** column.

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.



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

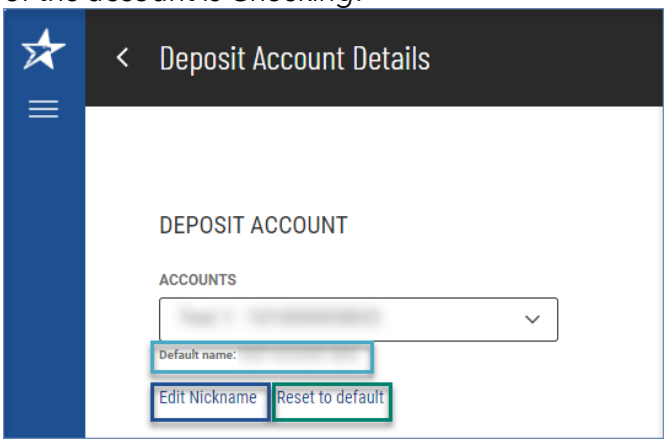


The icons below the image allow you to manipulate it:

- Rotate the image
- Reverse the image (black becomes white and vice versa)
- Zoom in and out
- Print the image
- Download the image Revert to the original size

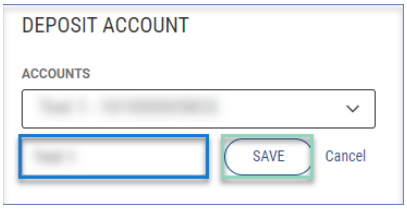
Assigning and Changing Account Nicknames

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



To assign or change a nickname:

1. Click **Edit Nickname**.

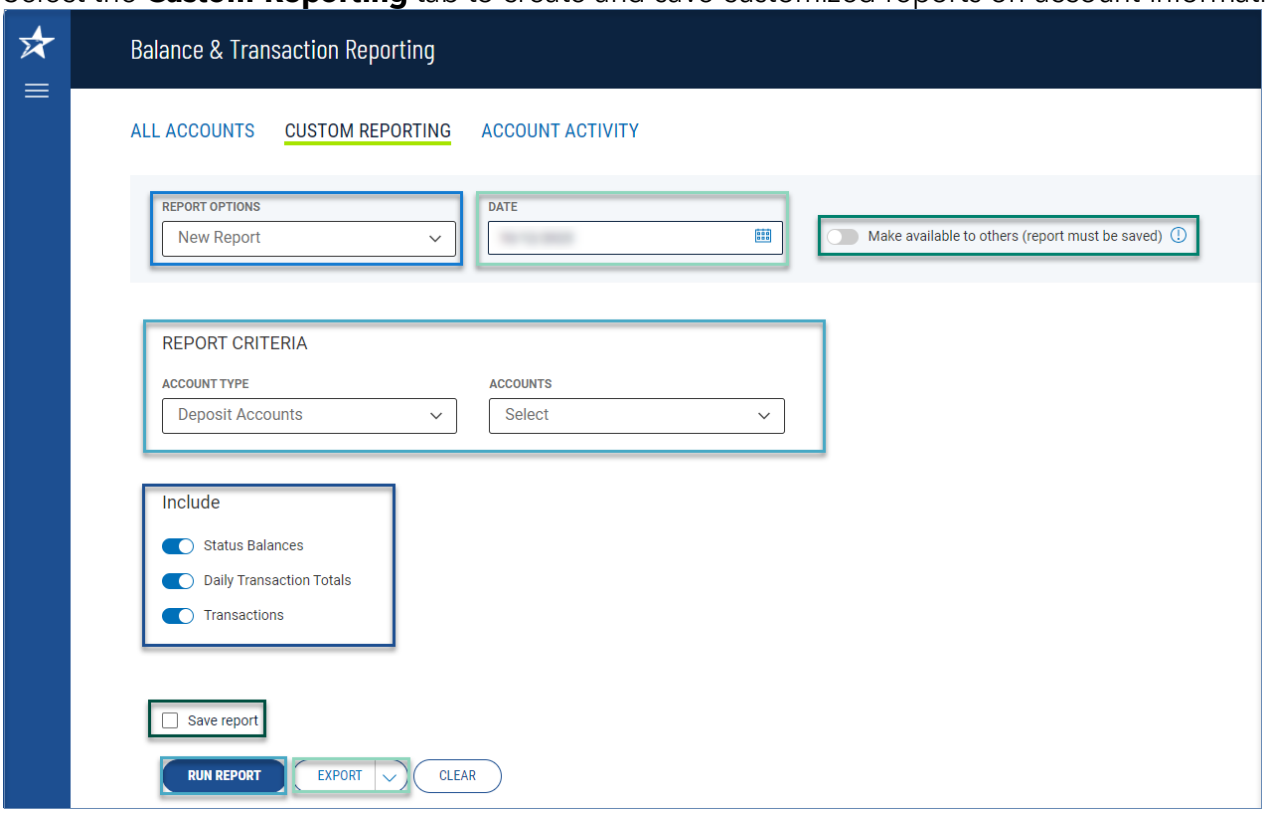


2. Enter the new nickname in the **text box** and click **Save**.
3. Click **Continue** in the confirmation pop-up window.

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

Custom Reporting

Select the **Custom Reporting** tab to create and save customized reports on account information.



1. **Report Options** field: This defaults to New Report. To create a report for the previous day, see Previous Day Custom Report.

2. **Date** field: Use the **Calendar** icon to select from the following:
   - Today
   - Previous Business Day
   - Last 7 days
   - Month to Date
   - Last Month
   - Custom Range

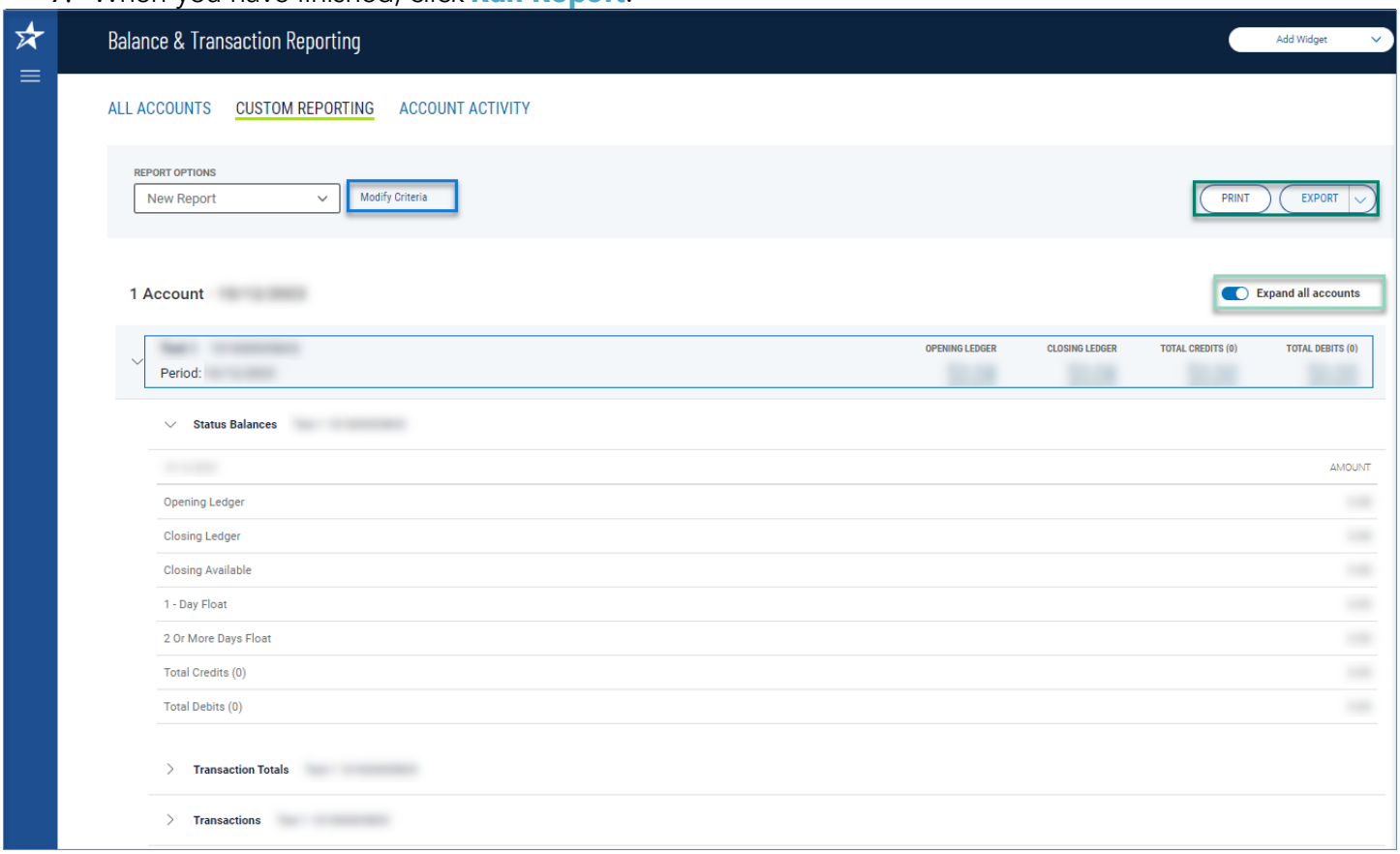
   Note: If you select **Custom Range**, use the pop-calendar to select the first and last days of the range, and the selected dates will auto-populate the date drop-down.

3. You can optionally allow other users to run this report. To do so, use the toggle switch **Make available to others**.

4. **Report Criteria** Section:
   a. Use the **Account Type** drop-down menu to select the type you want to report on: Deposit Accounts, Loan Accounts, Investment Accounts, or Other Accounts.
   b. Use the **Accounts** drop-down menu to select the individual accounts of that type.
   Note: To select individual accounts OR click **Select All**, and then click **Done**.
5. **Include** section:
   a. Slide the toggle switches to turn on or off the options corresponding to the data you want to include in the report: Status Balances, Daily Transactions Totals, and/or Transactions. The default setting is for the toggle switches is On.

6. To save this report for future use, click **Save report**, and then enter a new report name.

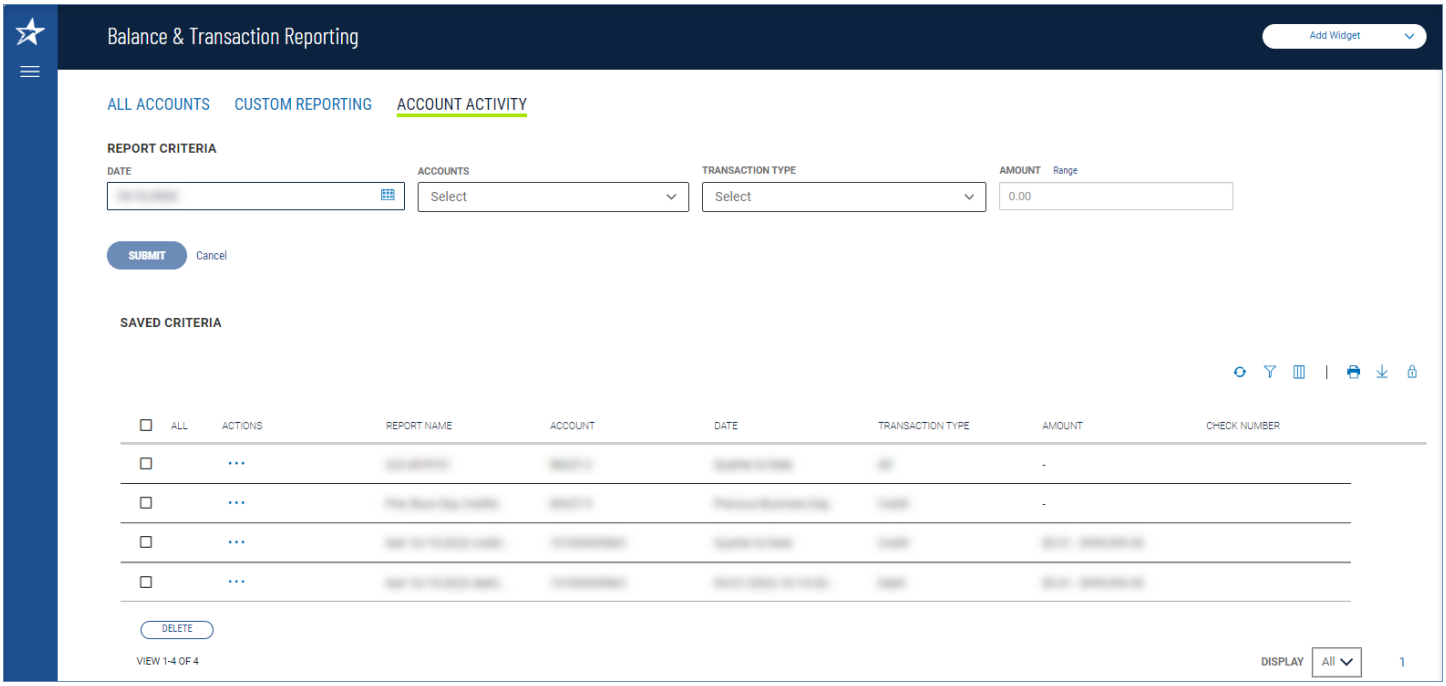
7. When you have finished, click **Run Report**.



- From this view, you can use the **Expand all accounts** toggle switch at the upper right to show all account information or hide it.
- You can edit the criteria on which the report is based by clicking **Modify Criteria** at the upper left.
- You can also **print** or **export** the report using the buttons at the upper right of the screen.

Account Activity

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



1. Enter a date or range of dates, OR use the **Calendar** icon to select from the following:
   - Today
   - Previous Business Day
   - Previous Month
   - Month to Date
   - Quarter to Date
   - Custom Range

   Note: If you select **Custom Range**, use the pop-calendar to select the first and last days of the range, and the selected dates will auto-populate the date drop-down.

2. Use the **Accounts** tab to select one or more accounts.
3. (optional) Use the **Transaction Type** drop-down to select a type, for example, **Credit** or **Paid Checks**.
4. (optional) Enter an amount, OR click **Range**, and then enter a range of amounts. If you want to enter one amount instead, click **Single**.
5. (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**.

6. Click **Submit**.

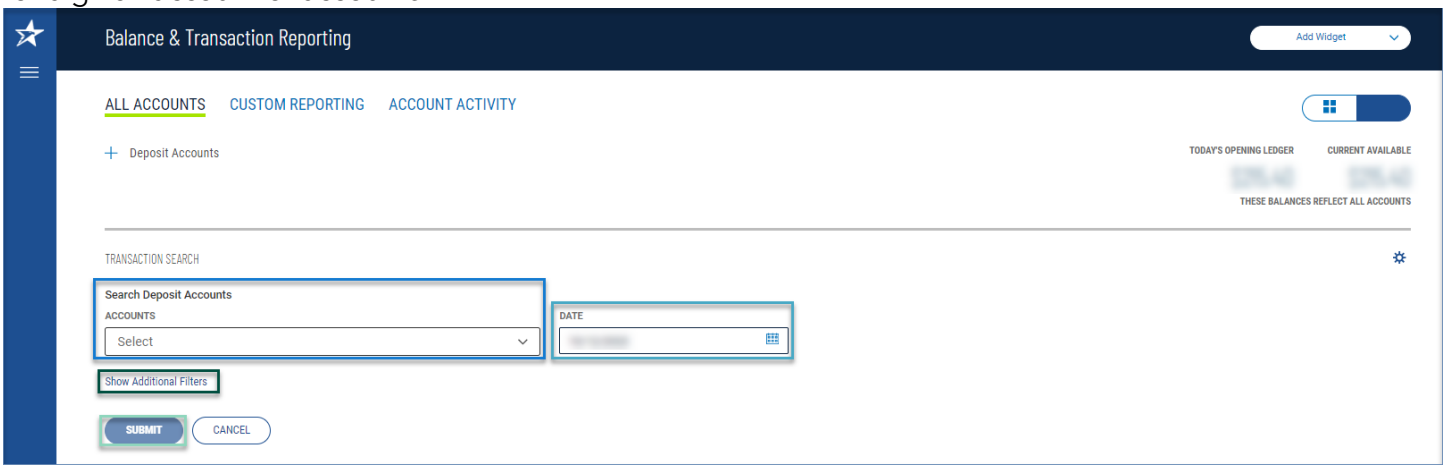
The results are posted in the Report List View.

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

- Click **Run** to view the transactions
- Click **Delete** to remove a report from the list. You can also select the desired report in the list, and then click **Delete** Delete.

Transaction Search

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



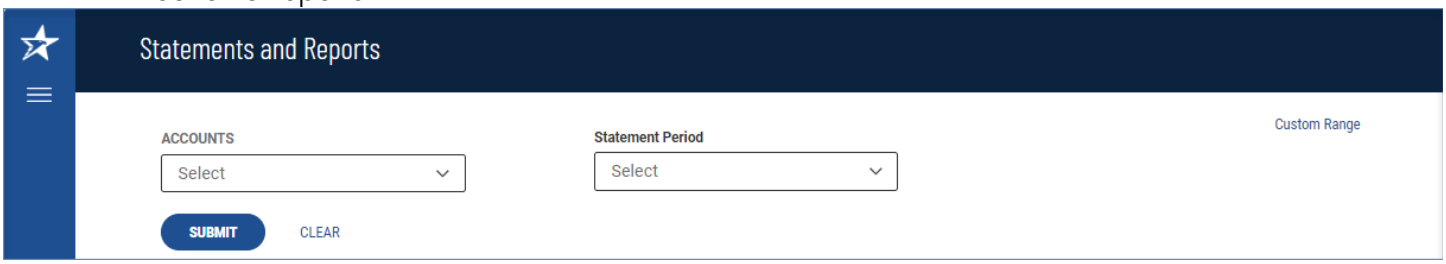
1. Use the All **Accounts** dropdown to select one or more accounts.
2. Enter a **Date** or range of dates, OR use the **Calendar** icon to select from the following:
   - Previous Business Day
   - Previous Month
   - Month to Date
   - Quarter to Date
   - Custom Range

   Note: If you select **Custom Range**, use the pop-calendar to select the first and last days of the range, and the selected dates will auto-populate the date drop-down.
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. Click **Submit**.

Statements and Reports

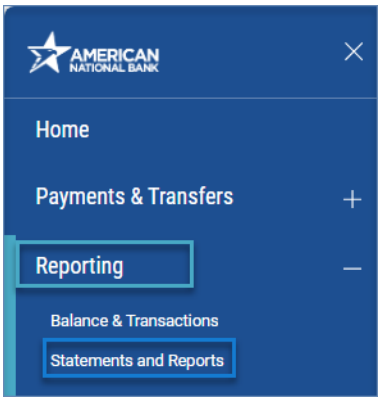
The Statements and Reports contains two widgets:

- Statements
- Electronic Reports



Statements

The Statements widget in the Statements and Reports workspace lets you search for statements associated with a given account or accounts.



1. Use the **Accounts** drop-down menu to select an account or accounts. Check the box corresponding to each desired account.
   a. Use the Statement Period drop-down menu to select a period:
      - Last Month
      - Last 3 Months
      - Last 6 Months

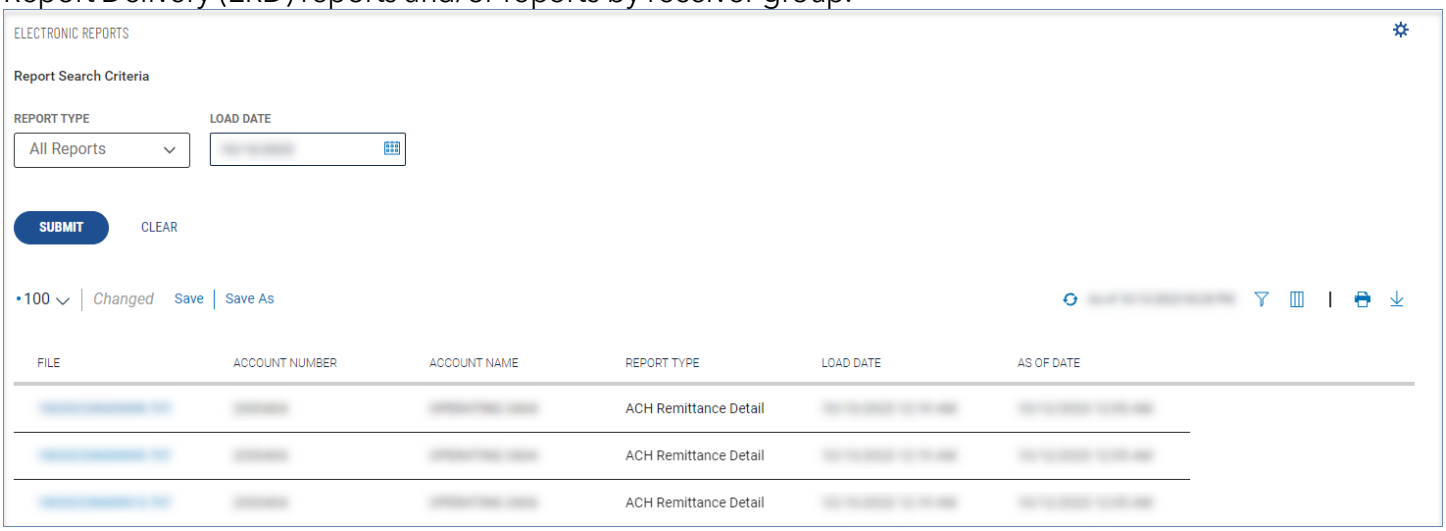
   OR

   b. Click **Custom Range**, and use the drop-down menus to select a range:
      - Use the **From** drop-down to select a starting month.
      - Select a year.
      - Use the **to** drop-down to select an ending month.
      - Select a year. The maximum range you can select is 12 months.

2. Click **Submit**.

Electronic Reports

The Electronic Reports widget in the Statements and Reports workspace lets you search for Electronic Report Delivery (ERD) reports and/or reports by receiver group.



1. Use the **Report Type** drop-down menu to select a report type: All Reports, ERD Report, or Receiver Group. **All Reports** is the default.

2. Enter a date or range of dates, OR user the **Calendar** icon to select from the following:
   - Today
   - Yesterday
   - Last 7 Days
   - Last 30 Days
   - Last 60 Days
   - Last 90 Days
   - This Month
   - Month to Date
   - Last Month
   - Quarter to Date
   - Year to Date
   - Custom Range

   Note: If you select **Custom Range**, use the pop-calendar to select the first and last days of the range, and the selected dates will automatically populate the date drop-down.

3. Click **Submit**.

The results are displayed in the list table at the bottom of the widget.

The report lists the following information for each action taken:

- **Action**: *Unlocked* or *Locked*, depending on the user's current status.
- **User Session**: Unlocked or Locked, depending on the user's current 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.