



Business Digital Banking Reference Manual

- ❖ Business Banking Instructions
- ❖ ACH Origination
- ❖ Online Wire Origination

Business Digital Banking Reference Manual

Business Online Banking

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Main navigation: My Accounts, Move Money, Additional Services, and Reports. Primary Admins and Secondary Admins have full access to all accounts and services based on their segment. Business Admins manage other business users; business user's access is based on entitlements.

The screenshot displays the First Digital online banking interface. At the top, there is a navigation bar with links: My Accounts, Move Money, Additional Services, and Reports. Below this, the 'My Accounts' section is active, showing a list of accounts for 'Tax ID: Classy Catering'. The accounts listed are 'DEPOSIT ACCOUNTS' with a total balance of \$223,867.80. Specific accounts shown include 'Operating Checking *0001' with a current balance of -\$17,578.07 and 'Payroll *0026' with a current balance of \$241.74. A 'Savings *0002' account is also visible. To the right, the 'My Approvals' section shows a list of requests, including a 'wire_feb' request for a Domestic Wire transfer. A 'Message of the Day' widget on the far right announces an 'Upcoming Outage' for online banking on Friday from 11PM to 12AM. Below the message is a calendar for March 2019.

My Accounts: filtered list of Deposit and Loan accounts based on Tax ID selected. View available balance; hover over an account for a "quick peek"; click an account name to view details. The Details screen provides transaction history and export options.

My Approvals: If dual approval is required for payments, ACH and Wires show here. Templates requiring approval also show. If the business has more than one Admin, approval is required when a Business Admin adds/edits a business user.

Message of the Day and Calendar widgets: If enabled in Online Banking, they will display in Business Banking as well.

Move Money	Additional Services	Reports
Transfers		ACH/Wire Payments
Make a Transfer		Make/Collect a payment
Request Loan Advance		Upload ACH pass-through file
Make Loan Payment		Manage payment templates
Scheduled Transfers		Scheduled payments
		Import Recipient Information
		Manage Import File Definitions

***Move Money > Transfers:**

Make a Transfer – internal, aka intra-institution transfer. Cross-TIN transfers are core dependent.

Request Loan Advance – an internal transfer to make a draw from a loan account

Make Loan Payment – internal transfer to pay a loan

Scheduled Transfers – manage future and recurring internal transfers

***Move Money > ACH/Wire Payments:**

Make/Collect a Payment – send an ad hoc or template-based ACH or Wire; collect funds via ACH ad hoc or template-based

Upload an ACH Pass-Through File – take a NACHA file, upload it into Business Banking and pass directly to Admin Platform

Manage Payment Templates – create and manage templates for ACH and Wire payments

Scheduled Payments – manage future and recurring ACH and Wire payments

Import Recipients – import ACH participants into Business Banking for initiation

Manage Import File Definitions – create an import map before going to Import Recipients

*Access to options within these menus depends on the business segment and the user's entitlements

***Additional Services:**

Manage Users – add business users with unique permissions and limits on a per Tax ID, per account basis

SSO Options – for example, Bill Pay and Online Statements

Stop Pay – place a real time stop payment on a check; core dependent

Alerts and Notifications – set up email alerts on account activity

System Notifications – suppress emails automatically generated by the system, such as approval emails

My Settings: edit password, User ID, email, phone number, account nicknames, etc.

Help: answers common questions.

Support: look up the FI Support number and hours.

Logout: properly end the Business Banking session; users are automatically logged out after 20 minutes of inactivity.

Reports:
Run and export reports on ACH and wire templates and payments.
Available to Business Admins only.

***Access to options within these menus depends on the business segment and the user's entitlements**

User first-time login to Business Banking:

1. Receive two emails with login credentials.
2. Log in with system-generated username and password.
3. Accept Terms and Conditions.
4. Validate identity (i.e. MFA).
5. Change the username.
6. Change the password.
7. Enjoy the benefits and ease of Business Banking!

Key Points:

- Immediately after the financial institution successfully sets up the business*, the Primary Admin and Secondary Admin(s) **receive two emails: one with the username and one with the password.**
- The login screen for Business Banking is the **same login screen** for Online Banking.
- The username and password are both **system-generated, random values.**
- The business admins **must change the username and password** during initial login.
- The same process applies when a Primary Admin or Secondary Admin sets up a **new business user.**

** Exception: if the FI enables user screening, the emails go out after the FI approves the business admin or user.*

Online Banking First Time Login	Business Banking First Time Login
Enrollment is part of the first-time login	Enrollment happens prior to and outside of the first-time login
User selects username and password	User changes the system-generated username and password
User can edit email/phone numbers for One Time Passcode	Phone call is the only option for One Time Passcode and the number is not editable

Step 1: Receive emails with login credentials

The system sends two emails to every new user. The From email address is set by your financial institution. The subject line is “You have been granted access to Online Banking”.

Important elements of the emails

1. “DI Training” = Financial institution name
2. “Elizabeth Walker” = Name of the Business Admin or User
3. “www.diutrain.com...” = URL to your Digital Banking login screen
4. “Classy Catering” = Business name
5. “6931” = Last 4 digits of the person’s phone, used for MFA
6. “800-123-4568” = FI Support number

DI Training 1

Elizabeth Walker, 2

You have been granted access to business online banking at DI Training. Your login credentials will be sent via two separate communications.

Your Username is 7kv1bl9n2q9a9jw9q044 3

Once you have received both credentials, you may click here: <https://www.diutrain.com/tob/live/usp-core/app/login/consumer> to access and manage DI Training accounts and users for Classy Catering. 4

You will need your phone with the number ending in 6931 to verify your identity.

If you have any questions regarding your access, please contact us at 800-123-4568. 5 6

Thank You,
DI Training

DI Training

Elizabeth Walker,

You have been granted access to business online banking at DI Training. Your login credentials will be sent via two separate communications.

Your Password is ds9ex9

Once you have received both credentials, you may click here: <https://www.diutrain.com/tob/live/usp-core/app/login/consumer> to access and manage DI Training accounts and users for Classy Catering.

You will need your phone with the number ending in 6931 to verify your identity.

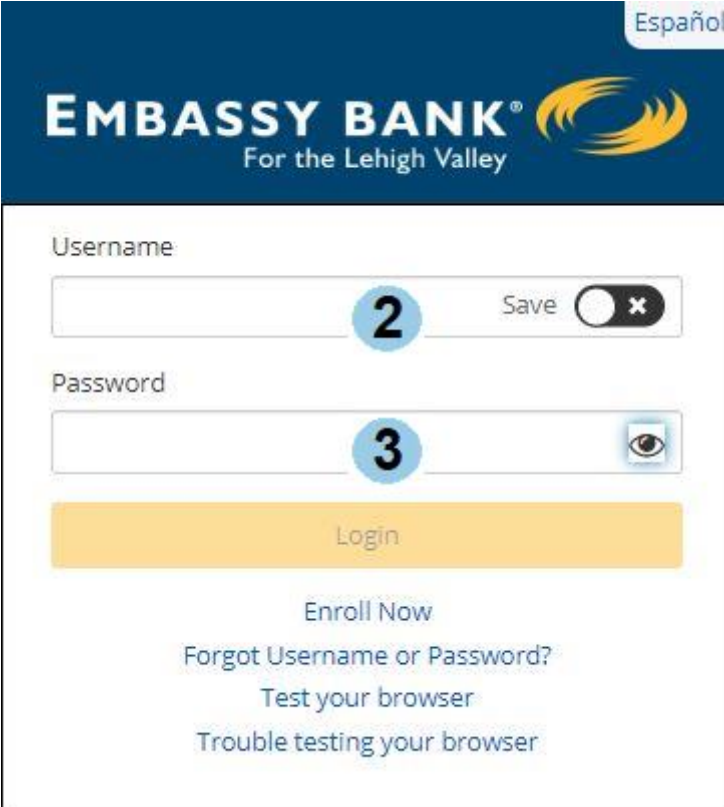
If you have any questions regarding your access, please contact us at 800-123-4568.

Thank You,
DI Training

Step 2: Go to login screen

The login screen for Business Banking is the **same login screen** for Online Banking.

1. Click the link in the email or just go there in a browser.
2. Copy the username from the email and paste into the Username field.
3. Copy the password from the other email and paste into the Password field.



The login screen features the Embassy Bank logo and a 'Español' language toggle. It includes a 'Username' field with a blue circle containing the number '2' and a 'Save' toggle switch. Below it is a 'Password' field with a blue circle containing the number '3' and an eye icon for toggling visibility. A yellow 'Login' button is positioned below the password field. At the bottom, there are links for 'Enroll Now', 'Forgot Username or Password?', 'Test your browser', and 'Trouble testing your browser'.

Step 3: Accept Terms and Conditions

If enabled by the FI, users must agree to (but is not forced to open) the Terms and Conditions, which displays a PDF doc that the business can download and print.



The screen is titled 'Terms and conditions'. It features a link 'Show the terms and conditions' with a blue arrow icon. Below this, a message states 'You must accept the terms and conditions to continue.' At the bottom, there are two buttons: 'Accept' (dark blue) and 'Decline' (light gray).

Step 4: Validate identity

The business user must authenticate identity during the initial login, as well as future logins when the computer isn't recognized.

1. Click Call Me.
 - The call goes to the number is associated with the business user, not the phone on the main business profile.
2. Enter the 6-digit code
 - Expires after 10 minutes.
3. Register the device:
 - “Yes, register my **private** device” - bypasses this screen for future logins.
 - “No, this is a **public** device” - presents this screen at the next login.

Secure login

It looks like you are logging in from an unrecognized device. For security, we need to verify your identity.

(xxx) xxx-6931

Call me **1**

Questions?

▶ [I can't access one of these options.](#)

▶ [Why must I complete this step again?](#)

It looks like you are logging in from an unrecognized device. For security, we need to verify your identity.

☎ Within a minute, you'll receive a verification code at (xxx) xxx-6931.

Enter code **2**

▶ [Didn't get the code?](#)

i Save time by registering this device.

If this is your personal device, register it now. We won't need to contact you the next time you log in.

3

Yes, register my **private** device No, this is a **public** device

Step 5: Change the Temporary Username

The business user must change their username as well during the initial login.
Requirements are stated on screen.

Success! You need to change your username.

Create a new Username that will be used for all future logins.

⚠ Create your Username

New Username

- ▶ Minimum of six characters
- ▶ Cannot be all numbers

Save

Step 6: Change the Temporary Password

The business user must change their password upon initial login. Requirements are the same as Online Banking and are stated on screen.

Success! You need to change your password.

Temporary password

 [SHOW](#)

New password

 [SHOW](#)

- ▶ Minimum of six characters
- ▶ Use a mix of letters, numbers or symbols

Retype password

 [SHOW](#)

- ▶ Passwords must match

Update password

Tips: The temporary password expires (duration set by the FI).

For future logins, if the computer is not recognized, the user must verify their identity. Options not available at first time login that may show if the user set it up in My Settings:

- **Text Me** button –shows if the user text enables their phone
- Additional **phone number** – shows if the user adds additional numbers
- **Email Me** - shows only if your financial institution allows email MFA
- **Token** – shows only if your financial institution contracts for tokens and the user enters their Credential ID in My Settings
- **Authenticator** – shows if the FI enables Timed OTP and the user has the Google Authenticator app or Microsoft Authenticator app and enables it in My Settings

Secure login

It looks like you are logging in from an unrecognized device. For security, we need to verify your identity.

(xxx) xxx-6931

Text me Call me

(xxx) xxx-9815

Call me

a*****@gmail.com

Email me

Token

Enter code

Authenticator

Enter code

The My Accounts widget on the My Accounts home page is universally important to all businesses. Deposit and loan accounts are available for reconciliation, research, and reporting purposes.

My Accounts: filtered list of Deposit and Loan accounts, view balances; hover over an account for a "quick peek"; select an account to view details.

My Accounts
Move Money
Additional Services
Reports

Tips:

- Business Admins can see all TINs and all accounts within each TIN.
- Business Admins can set up business users with access to all accounts, or narrow by TIN and account.

Tax ID
Classy Catering

DEPOSIT ACCOUNTS

Operating Checking *0001

Current

Available

Payroll *0026

Current

Available

Savings *0002

Current

Available

LOAN ACCOUNTS

Accounts

Tax ID
View All Tax IDs

DEPOSIT ACCOUNTS

CLASSY CATERING

CLASSY EVENTS

LOAN ACCOUNTS

Account Details

1. Jump to another TIN.
2. Jump to another account.
3. **Transfer** money (internal), **Export** transactions (formats below), **Print** the page
 - a. CSV – format for downloading into a spreadsheet
 - b. OFX – format that's accepted for importing to Quicken and QuickBooks
 - c. * QFX – Web Connect for Quicken
 - d. * QBO – Web Connect for QuickBooks
4. Change the date range - amount of history depends on how much is retrieved from/provided by the financial institution host.
5. Search for a transaction – good for research purposes

The screenshot shows the 'Account History' page for 'Classy Catering'. It displays account details for 'Operating Checking 9999- *0001' with a current balance of \$21,835.13 and an available balance of \$21,835.13. The page includes buttons for 'Transfer', 'Export', and 'Print'. A date range selector is set to 'Feb 17, 2019 - Mar 18, 2019 30 days'. A search box is labeled 'Narrow by items containing: e.g. AT&T, check, 5.00'. A table with columns 'Date', 'Description', 'Amount', and 'Balance' is shown, but it contains no transactions. A message at the bottom states 'There are no transactions within this date range.'.

1. Jump to another TIN.

2. Jump to another account.

3. **Transfer** money (internal), **Export** transactions (formats below), **Print** the page

a. CSV – format for downloading into a spreadsheet

b. OFX – format that's accepted for importing to Quicken and QuickBooks

c. * QFX – Web Connect for Quicken

d. * QBO – Web Connect for QuickBooks

4. Change the date range - amount of history depends on how much is retrieved from/provided by the financial institution host.

5. Search for a transaction – good for research purposes

*These show if enabled as options in Online Banking

Business users can manage their profile via My Settings.



Personal information

Liz Walker

Primary email | [Edit](#)

liz@classycatering.com

Edit Email – used for system-generated notifications, user-elected alerts, and possibly login MFA. One allowed per user

Business Information

Classy Catering
Business ID: 4265267369

Login & Security

Username | [Edit](#)

lwalker

Edit Username And Password

Password | [Edit](#)

Security options | [Edit](#)

(828) [redacted] | Enable for text ▼

Security Options – text enable a phone for MFA. Click Edit for more options (next

Security Options

These settings impact login authentication and in-session authentication for approvals.

Confirming your identity

If we do not recognize your computer or device, we confirm your identity by one of the methods below.

By phone

Confirm your identity by responding to a text or call to a phone you have handy.

+ 1 ▾

×

+ 1 ▾

×

By security token

Use a VIP Access™ token to confirm your identity.

symc95

▶ Where can I find the credential ID?

▶ What is VIP Access™ token, and how does it work?

▶ How do I get a VIP Access™ token?

By email

ON

Receive one-time security codes by your primary email address, [liz@classycatering.com](#).
[Update primary email](#)

Current password

Password

SHOW

Save

Cancel

Manage **phone numbers** (up to 4, set by FI).

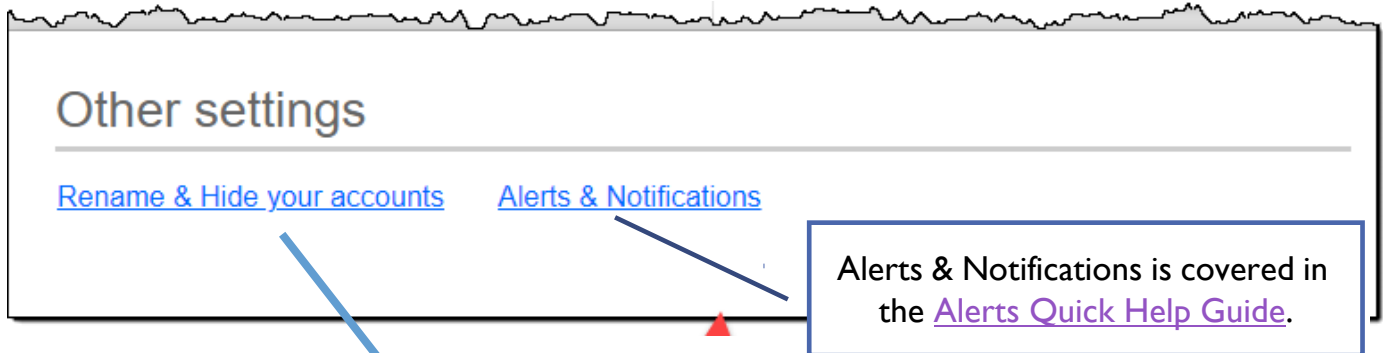
Token - enter the credential ID (shows only if FI offers tokens).

Email - toggle on to use email for login MFA, not an option for approving payments/users (shows only if FI offers email for MFA).

Enter **password** to save any edits.

Rename & Hide your accounts

Only Primary and Secondary Admin(s) see the “Rename & Hide your accounts” option at the bottom of My Settings.



Rename & Hide your accounts

Here you can rename your accounts and hide your accounts to exclude them from everywhere. Do not include Account Numbers, Social Security Numbers or other confidential information in your new account name. Changes you make are saved automatically.

Note: Please do not hide accounts that have scheduled transfers. Scheduled transfers to and/or from hidden accounts may not process.

Tax ID Pottery Place

Your accounts	Rename account to	Show account ?
Deposit Accounts		
Simulator Checking *0001	Operating Account	<input checked="" type="checkbox"/>
Simulator Savings *0002	Savings	<input checked="" type="checkbox"/>
Simulator Money M... *0003	Money Market	
Loan Accounts		
Simulator Credit ... *0004	Business Credit Card	
Simulator Loan *0005	Commercial Loan	

Rename accounts to help distinguish accounts with nicknames

Hide an account throughout Business Banking by unchecking “Show Account”.

Select the Tax ID to see all linked accounts.

Business Banking enables users to transfer money between accounts on your host system, including future-dated and Recurring transfers, and Loan payments and advances.

Internal transfer functionality is under Move Money.

“Internal Transfer” permission is needed to perform transfers.

My Accounts	Move Money	Additional Services	Reports
	Transfers		ACH/Wire Payments
	Make a Transfer		Make/Collect a payment
	Request Loan Advance		Upload ACH pass-through file
	Make Loan Payment		Manage payment templates
	Scheduled Transfers		Scheduled payments
			Import Recipient Information
			Manage Import File Definitions

Cross-TIN transfers

Business Banking allows for cross-TIN transfers *as long as it is supported by the FI host*. The TINs must be associated with the business profile, i.e. cross-member transfers are not supported.

OneView Transfers

If the FI links the Primary Admin’s Personal TIN to the business profile, aka OneView, the FI can enable transfers between business and personal accounts.

- Available to Primary Admins only.
- Cross-TIN transfers must be enabled to allow OneView transfers.
- Recurring and future-dated transfers are not allowed.
- Transfers to and from personal accounts are not allowed in Business Banking.
- *Transfers from personal deposit account to business loan or business deposit account to personal loan work only if supported by the FI host.

Request a Loan Advance / Make a Loan Payment:

- Even if the business doesn’t have a loan, these options show to Primary and Secondary Admins. Business users must have the necessary entitlements.
- *Deposit to loan transfers work only if supported by the FI host.

**User can initiate the transfer but sees an error after clicking submit, if FI host does not support.*

Make a Transfer:

1. Select the **From Tax ID and From Account**.
 - The Tax ID fields display only when the business has more than one TIN.
2. Select the **To Tax ID (if supported) and To Account**.
3. **Date** defaults to current day, can select a day up one year out.
 - Current day transfers cannot be cancelled or edited once confirmed.
 - OneView supports current day transfers only.
4. Make it a **recurring** payment if desired.
5. Enter an **amount**.

Move Money

From

1 Classy Catering ▼

Select account ▼

To

2 Classy Events ▼

Select account ▼

Date

3 11/13/2020 4 ☐ Repeat transfer

Amount

5 \$ 0.00

Make transfer Go to My Accounts

View if Cross-TIN transfers are not supported

Move money

Tax ID Pottery Place ▼

From ▼

To ▼

11/18/2015 ☐ Repeat

\$0.00

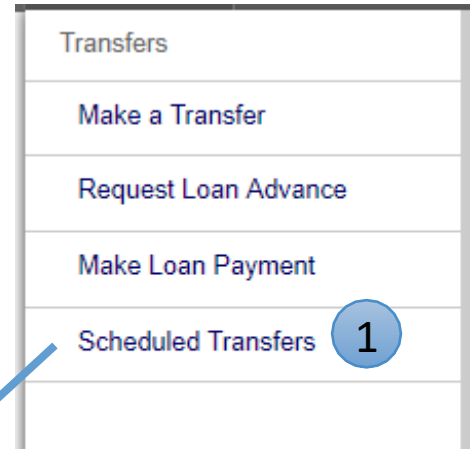
Make transfer Cancel

Tip: Available accounts are filtered by Tax ID. Primary Admins see all accounts; Secondary Admins and business users see accounts where “Internal Transfer” permission is granted (but not Primary Admin’s personal accounts).

Scheduled Transfers:

Users can visit the Scheduled Transfers page to manage future-dated transfers and recurring transfers.

1. Click **Scheduled Transfers** in the Move Money menu.
2. Select the desired **Tax ID**.
3. View the transfers.
 - **Edit or cancel** future-dated transfers.
 - **Delete** expired transfers.



Scheduled Transfers

Make a Transfer

Tax ID Classy Events ▼

2

Amount	From	To	Frequency	
November 22, 2019				
\$9,000.00	Savings *0002	Operating Account *0001	Just once	<div>Edit</div> <div>Cancel</div>
Expired transfers				
<div>↺</div> \$1,000.00	Operating Account *0001	Loan *0005	Every month on the 1st until I cancel	<div>3</div> <div>Delete</div>

Tips:

- Remember, OneView transfers cannot be scheduled or recurring.
- Only TINs and accounts for which the user is entitled will display.

Alerts keep businesses informed on account activity and tasks to do in Business Banking.

Access **Alerts & Notifications** via the Additional Services menu or in My Settings. This option is available to all Business Admins and Business Users.

Additional Services

Manage Users
Bill Pay
Online Statements
Stop Payment
Alerts & Notifications
System Notifications

Alerts and Notifications

You can stop receiving these alerts by deselecting your email/text preferences below, or following the in-message opt-out instructions

Tax ID Classy Catering ▼

Email alerts are sent to

✉ liz@classycatering.com

[Update](#)

Tip: Alerts are sent via **email** - text alerts are NOT an option in Business Banking. The email address pulls from My Settings but is editable here.



Alert Type

Add an alert +

When do alerts go out?

Balance update & personal reminders run between 8am and 10am (local time to the FI). All other alerts run once daily at a set time that varies per FI.

Actionable Alerts

If your FI enables actionable alerts, the “Low balance” alert includes a **Make a Transfer** button. Upon selecting it, the user goes directly to the Transfer page in Business Banking (logs in first if not already in session).

Low Balance Alert for Payroll Account *0001

You requested to be notified when Payroll Account *0001 falls below \$60,000.00.

The current balance is \$54,474.49.

To change or discontinue this alert, log in and change your alert settings.

[Make a Transfer](#)

Which alert would you like to add?

Accounts

[Balance update](#)

Activity

[Low balance](#)
[High balance](#)
[Large withdrawal](#)
[Large deposit](#)
[Check cleared](#)

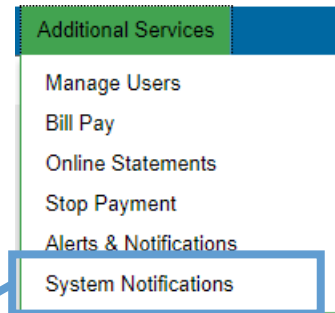
Reminders

[Loan payment due](#)
[Loan payment overdue](#)
[Maturity date](#)
[Personal message](#)

Access **System Notifications** via the Additional Services menu. This option is available to all Business Admins and Business Users.

These emails are notifications for activity that happens in Business Banking (versus alerts are on account activity).

The user controls which emails the system sends; to opt out, simply unselect the box and click Save at the bottom.



System Notifications

Choose the email notifications you would like to receive by selecting the Opt-In checkbox. To stop receiving a notification deselect the checkbox. Notifications are sent to the primary email found in My Settings.

Email Type	Opt-In
Approvals	
Approval Declined - an item pending approval has been rejected by an approver at your company	<input checked="" type="checkbox"/>
Pending Approval - approval required for: New or Changed User, Payment, File Upload, or Payment Template	<input checked="" type="checkbox"/>
Payments	
Past Due Payment Approved – an ACH or Wire Payment submitted on a previous day has been approved by your Financial Institution	<input checked="" type="checkbox"/>
ACH Prefunding Failure – the prefunding transfer for an ACH Batch has failed	<input checked="" type="checkbox"/>
Payment Declined – an ACH or Wire Payment has been declined by your Financial Institution	<input checked="" type="checkbox"/>
Payment Approved – an ACH or Wire Payment has been approved by your Financial Institution	<input checked="" type="checkbox"/>

Save

Notes:

- These are email notifications as well; text alerts are NOT an option.
- Options may vary based on business setup and user entitlements; for example, this screenshot doesn't show system notifications for Positive Pay.

Primary Admins and Secondary Admins are set up by your FI; these Admins set up other employees as Business Banking users via the Entitlements function, aka “Manage Users”.

Add a User

1. Go to Additional Services menu > Manage Users.
2. Click Add a user.
3. Enter user info at the top.
 - Email address is used to send login instructions to the user.
 - The user gets 2 emails with username and password
 - Phone number is used for multi-factor authentication.
 - Phone extensions don't work with MFA

Users with Account Access	
Zoya Kapoor	Active

Manage User Details and Access Settings

User Details

First name	Middle name (optional)	Last name
<input type="text"/>	<input type="text"/>	<input type="text"/>
Phone number	Email	
<input type="text" value="(xxx) xxx-xxxx"/>	<input type="text"/>	

Tips:

- Only the Primary Admin and Secondary Admins can access this screen.
- Unlimited users are allowed.

Modify Account Specific Access

Permissions can be broad to very narrow. The hierarchy is TIN > Account > Feature > Task. See pages 4 and 5 for a list of all features and tasks.

1. If the business has multiple Tax IDs, select one to view linked accounts.
2. Grant full access to *all accounts within the selected TIN*, if desired.
3. Grant full access to *a specific account within the selected TIN*, if desired.
4. *Permission options for Checking, Savings, and Money Market accounts are the same.
5. Permission options for Credit Cards and Loans are the same.

* payment options may vary for these accounts; controlled by the FI.

User Access Settings Select user to clone ▼

Modify account specific access

Select a Tax ID and set access for each account

Classy Catering 1 of 2 1 2 Select all for this Tax ID ☐

▶ Checking - *0001 (\$364,594.18)	3 Select All <input type="checkbox"/>
▶ Savings - *0002 \$203,759.01	Select All <input type="checkbox"/>
▶ Money Market - *0003 (\$8,864.40)	Select All <input type="checkbox"/>
▶ Credit Card - *0004 \$250,691.73	Select All <input type="checkbox"/>
▶ Building Loan - *0005 \$133,459.85	Select All <input type="checkbox"/>

Note: “Select user to clone” (top right) appears to Primary Admins; this option changes to “Copy my access” for Secondary Admins.

Modify Account Specific Access

Expanded permissions for a specific account – see next two pages for descriptions.

6. Grant basic access to an account. Stop pay is host-dependent.
7. Grant access to manage and/or approve ACH and Wire templates as well as initiate and/or approve ACH and Wire payments.
8. Permissions for Credit Cards and Loans vary from the other accounts: Loans do not have Stop Pay, Internal Transfer, ACH or Wires.

▼ Checking - *0001		Full Access Granted
(\$43,632.42)		<input type="checkbox"/>
View Balances	6	<input type="checkbox"/>
View Transaction Details / History		<input type="checkbox"/>
Stop Payments		<input type="checkbox"/>
Internal Transfer		<input type="checkbox"/>
▶ ACH Templates	7	Full Access Granted <input type="checkbox"/>
▶ ACH Payments		Full Access Granted <input type="checkbox"/>
▶ ACH Collections		Full Access Granted <input type="checkbox"/>
▶ ACH File Pass-Through		Full Access Granted <input type="checkbox"/>
▶ Domestic Wire Transfer Templates		Full Access Granted <input type="checkbox"/>
▶ International Wire Transfer Templates		Full Access Granted <input type="checkbox"/>
▶ Domestic Wire Transfer Payments		Full Access Granted <input type="checkbox"/>
▶ International Wire Transfer Payments		Full Access Granted <input type="checkbox"/>

▼ Commercial loan - *0005		Full Access Granted
\$50,495.00		<input type="checkbox"/>
View balances	8	<input type="checkbox"/>
View Transaction Details / History		<input type="checkbox"/>
▼ Loans		Full Access Granted <input type="checkbox"/>
Make Loan payment		<input type="checkbox"/>
Request Loan Advance		<input type="checkbox"/>

Basic permissions for Checking, Savings, and Money Market accounts:

Feature	Task	Grants the access to...
View Balances	n/a	See the account and its balance in My Accounts
View Transaction Details/History	n/a	Select an account in My Accounts to see, filter, search, export transactions
Stop Payments	n/a	Submit a Stop Payment under Additional Services – interface-dependent
Internal Transfer	n/a	Make a Transfer under Move Money; must have at least one other account provisioned for this

Permissions for Loan accounts:

Feature	Task	Grants the access to...
View Balances	n/a	See the account and its balance in My Accounts
View Transaction Details/History	n/a	Select an account in My Accounts to see, filter, search, export transactions
Loans	Make Loan Payment	Make a payment to this loan; enable at least one other account for Internal Transfer that's eligible for debits
	Request Loan Advance	Draw money from this loan; enable at least one other account for Internal Transfer to receive the advance

Payments permissions for Checking, Savings, and Money Market accounts:

Feature	Task	Grants the access to...
ACH Templates	Manage ACH Templates	Create and edit templates for ACH payments
	Approve ACH Templates	Approve new and edited ACH templates
ACH Payments	Create Ad Hoc ACH Payments	Create a one-time ACH payments file
	Create ACH Payments Using Templates	Create an ACH payments file using a template
	Approve ACH Payments	Approve ACH payments
ACH Collections	Create Ad Hoc ACH Collections	Create a one-time ACH collections file
	Create ACH Collections using Templates	Create an ACH collections file using a template
	Approve ACH Collections	Approve ACH collections
ACH File Pass- Through	Create ACH File Pass-Through	Upload a NACHA-formatted ACH file for pass through
	Approve ACH File Pass-Through	Approve a NACHA-formatted ACH file for pass through
Domestic Wire Templates	Manage Domestic Wire Templates	Create and edit templates for domestic wires
	Approve Domestic Wire Templates	Approve new and edited domestic wire templates
International Wire Templates	Manage International Wire Templates	Create and edit templates for international wires
	Approve International Wire Templates	Approve new and edited international wire templates
Domestic Wire Transfer Payments	Create Ad Hoc Domestic Wire Transfer Payments	Create a one-time domestic wire
	Create Domestic Wire Transfers Using Templates	Create a domestic wire using a template
	Approve Domestic Wire Transfer Payments	Approve domestic wires
International Wire Transfer Payments	Create Ad Hoc International Wire Transfer Payments	Create a one-time international wire
	Create International Wire Transfers Using Templates	Create an international wire using a template
	Approve International Wire Transfer Payments	Approve international wires

Set access for all accounts

Give the user access to certain functionality for all accounts, i.e. some permissions are not assigned on a per account basis.

- I. ACH File Import:
 - Manage Import File Definitions – allows the user to create the map that defines the data in the imported file
 - Import Recipient Information – allows the user to import the delimited or NACHA file
2. Add-on products (for example, Bill Pay and Online Statements).
 - For Online Statements, at least one account must have “View Transaction Details/History” selected.
3. Payments Reports
 - Gives access to the Reports main menu option.

Set access for all accounts

ACH File Import - Import Recipient Information	1	<input type="checkbox"/>
ACH File Import - Manage Import File Definitions		<input type="checkbox"/>
Bill Pay		<input type="checkbox"/>
Business Mobile App	2	<input type="checkbox"/>
Online Statements		<input type="checkbox"/>
Payments Reports	3	<input type="checkbox"/>

Set transaction and approval limits for all accounts

For each permission granted above, limits must be established. Check “Apply Company Limits” to grant the maximum limits (set by the FI) or enter a lower amount.

See table below for options when each limit type is expanded. If your FI suppressed monthly limits, which applies to all ACH and wire payments, those fields do not show.

Set transaction limits for all accounts ?

▶ ACH Payments Creation Limits	Apply Company Limits	<input type="checkbox"/>
▶ ACH Collections Creation Limits	Apply Company Limits	<input type="checkbox"/>
▶ ACH File Pass-Through Creation Limits	Apply Company Limits	<input type="checkbox"/>
▶ Domestic Wire Transfer Payments Creation Limits	Apply Company Limits	<input type="checkbox"/>
▶ International Wire Transfer Payments Creation Limits	Apply Company Limits	<input type="checkbox"/>
▶ Transaction Approval Limits	Apply Company Limits	<input type="checkbox"/>

Feature	Types of Limits
ACH Payments	Per Transaction, Per Day, Per Month
ACH Collections	Per Transaction, Per Day, Per Month
ACH File Pass-Through	Per File, Per Day, Per Month
Domestic Wire Creation	Per Transaction, Per Day, Per Month
International Wire Creation	Per Transaction, Per Day, Per Month
Transaction Approval Limits	ACH Payments Approval Per Transaction, ACH Collections Approval Per Transaction, ACH File Pass-Through Approval Per File, Domestic Wire Approval Per Transaction, International Wire Approval Per Transaction

Tips:


- Required limits are boxed in red.
- Limit cannot exceed the company limit set by the FI.

Apply Company Limits ☐

maximum \$100,000.00

maximum \$100,000.00

maximum \$500,000.00

 Currently entitled capabilities require valid limits be set

Set approval thresholds for all accounts

Determines thresholds for when payments initiated by this user will require dual approval.

Dual approval is required for any transaction that exceeds the threshold limit. Company approval thresholds are set by the FI. The business admin can set the threshold limit to be the maximum amount displayed, or enter a value below that.

Set approval thresholds for all accounts

Transaction Approval Thresholds

Apply Company Thresholds
☐

ACH Payments Approval Threshold per Transaction	Maximum \$25,000.00	<input type="text"/>
ACH Collections Approval Threshold per Transaction	Maximum \$10,000.00	<input type="text"/>
Domestic Wire Payments Approval Threshold per Transaction	Maximum \$25,000.00	<input type="text"/>
International Wire Payments Approval Threshold per Transaction	Maximum \$25,000.00	<input type="text"/>

Tip: A transaction type where the FI sets the approval threshold limit to \$0 will not appear here.

In this screenshot, the FI set the ACH File Pass-Through approval threshold to \$0, which means ALL those transactions require approval. Thus, the system doesn't allow the business admin to override that.

Set ACH transaction types for all accounts

If ACH Payments and/or Collections access is given for any account, the Business Admin sets access for which transaction types the user sees when creating templates or payments.

Set ACH transaction types for all accounts ?

▼ ACH Payments Type Select All ☐

Consumer (PPD) ☐

Payroll (PPD) ☐

Commercial (CCD) ☐

Tax (CCD) ☐

Child Support (CCD) ☐

▼ ACH Collections Type Select All ☐

Consumer (PPD) ☐

Commercial (CCD) ☐

Electronic Check (POP) ☐

Electronic Check (BOC) ☐

Electronic Check (ARC) ☐

Telephone-Initiated (TEL) ☐

Web-Initiated (WEB) ☐

Tip:
Only the transaction types enabled on the business profile by the FI will show here

Last, the Business Admin clicks Save (not shown). If there are other Business Admins, the user must be approved (covered in “Approve a Business User” Training Guide).

Once a user is created, and approved if needed, the financial institution receives this email (emails also sent when users are edited and deleted).

Digital Insight

DI Training,

User Create activity has been detected for your Business Banking customer, Classy Catering. The activity was performed on the profile of Merry Baker by Liz Walker.

Thank You,
Digital Insight

Manage Users

Business Admins and Users show on the Manage Users screen, in alphabetical order.

- Primary Admin can edit a Secondary Admin's access.
- Secondary admins can manage other secondary admins; can only grant entitlements that they themselves have been granted.

User status descriptions:

- **Active** – user is able to access Business Banking
- ***Active with warning icon** – an Admin edited a user's profile; user remains active and can continue to log into Business Banking and perform tasks based on existing entitlements; new entitlements must be approved by another Admin.
- ***Setup Pending Approval** – an Admin added a new user; must be approved by another Admin before receiving login credentials via email
- **FI Review Pending** – applicable if your FI enables User Screening for Business Admin, Business Users, or both; it means the FI must approve new or edited users
- **On Hold** – Access toggle is set to No; user cannot access Business Banking.
- ***Update Approval Declined** – an Admin declined this user in the approval workflow

** n/a for single admin companies*

Users with Account Access					+ Add a user
Name ▼	Role	Status	Grant Access	Options	
Alexis Colby	Secondary Admin	Active	YES <input checked="" type="checkbox"/>	Options ▼	
Andre Johnson	Secondary Admin	⚠ FI Review Pending	--	Options ▼	
DI University	Primary Admin	Active			
Harley Davidson	Business User	On Hold	<input type="checkbox"/> NO	Options ▼	
Michael Jordan	Business User	⚠ Setup Pending Approval	--	Options ▼	
Tanner Winters	Business User	⚠ Active	YES <input checked="" type="checkbox"/>	Options ▼	

Manage Users

Manage Secondary Admins and Business Users via the Options link.

Options for an Active User:

- **Print user details** – full printout of all the user's access and limits
- **Edit user** – change anything except the user's name
- **Copy user** – select to copy this user's permissions for a new user (shows only for the Primary Admin)
- ***Reset password** – sends a temporary password to the user's phone via call or text
- ***Generate access code** – delivers a one-time access code on the screen that the Admin gives the user if needed during login (not for payment approvals)
- **Delete user** – permanently deletes the user from Business Banking (n/a for Secondary Admins; the FI must delete them)
- Slide **Access** toggle to No to change status to Disabled (temporary hold)

Options for a Locked User – same options as above except:

- No Reset password and Generate access code options
- ***Reset password and Unlock user** – unlocks the user and sends a new temporary password to the user's phone via call or text
- ***Unlock user** – unlocks user so they can login with original password

Options show only if the FI has enabled these features for businesses

Users with Account Access

+ Add a user

Name ▼	Role	Status	Grant Access	Options
Bookkeeper Jones	Business User	On Hold	<input type="checkbox"/> NO	Options ▼
Derek Hawes	Business User	Active	<input type="checkbox"/> YES	Options ▼
Sally Burley	Business User	Active	<input type="checkbox"/> YES	Options ▼
Xavier Volf	Secondary Admin	Active	<input type="checkbox"/> YES	Options ▼

Print user access details

Edit user access

Copy user

Reset password

Generate access code

Delete user

If the company has at least one Secondary Admin, approval is required for new users. Only the Primary Admin or a Secondary Admin can approve a user.

After adding a new user,

- user status is "Setup Pending".
- emails are sent to other Business Admin(s)
- the user's name shows in the Approval widget

Edits to a user also require approval.
Password resets do not count as an edit.

DI Training

Marco Lopez,

An item requiring approval has been submitted. Please login to review the User Creation item(s) pending approval to ensure timely processing.

If you have any questions or concerns about this item, please contact the user who submitted the User Creation request for approval.

Thank You,
DI Training

Steps to Approve a User:

1. Go to My Approvals widget.
2. Click the user's name to review details.
3. Click Approve.

If **Decline** is selected, the user moves to Declined Payments activity and sends an email to the initiator.

Tip: Users requiring approval stay on My Approvals widget indefinitely.

1

My Approvals

All requests ▼

PAYMENTS

payroll

Paying \$11,526.88

Deliver on 2019-03-19

Type Payroll (PPD)

Decline

Approve

2

USERS

Abby Kennedy

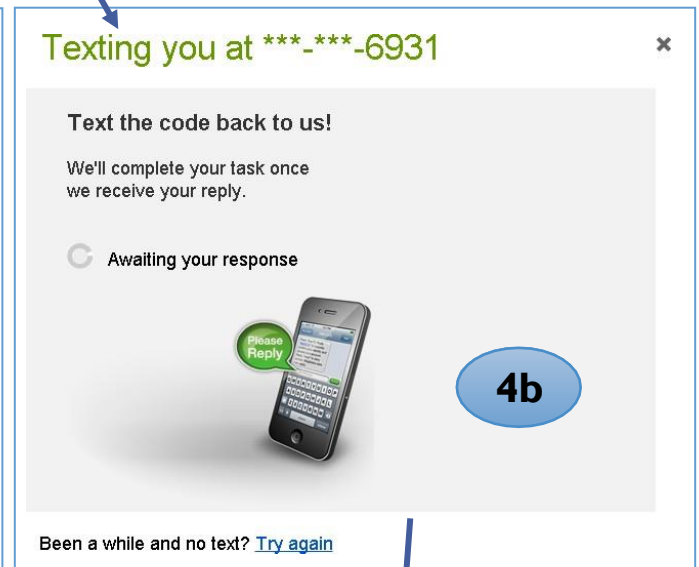
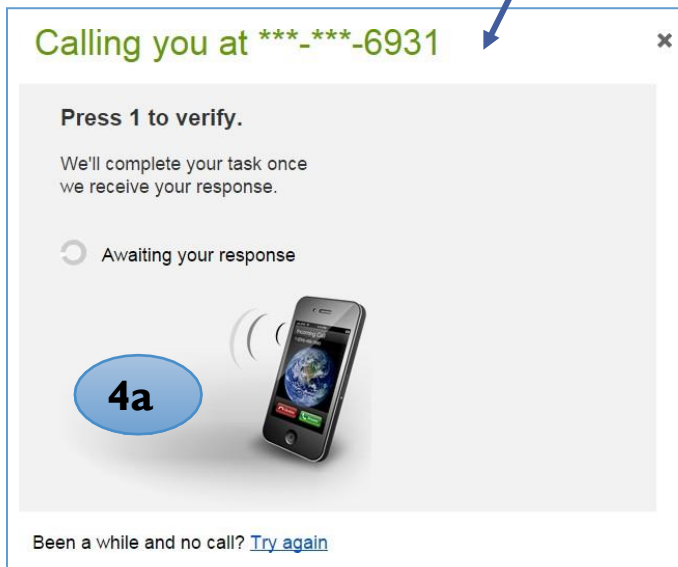
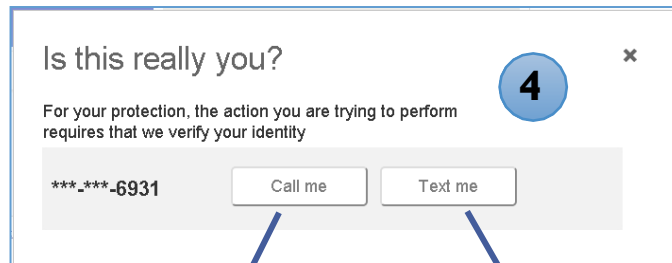
Updated by Marco Lopez

Decline

Approve

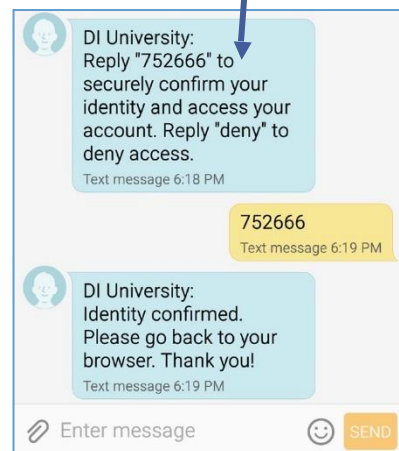
3

4. A pop-up prompts the Admin to verify identity.
 - a. Call Me - answer the phone and press “1” per the automated instructions.
 - b. Text Me - receive the text and reply back with the security code.
5. If successful, the system sends the user 2 emails with username and password, and the user’s status changes to Active.



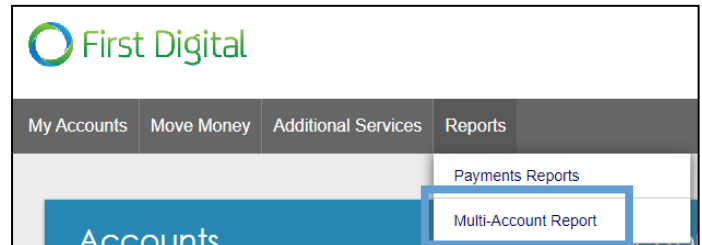
Tips:

- If your FI offers tokens, the Admin may enter the token security code (not shown here)
- The pop-up closes after 5 minutes.
- If the Admin closes the pop-up before completing verification, approval will not go through.



The **Multi-Account Report** in Business Banking allows business users to view transaction history across multiple accounts and TINs in a single report.

Multi-Account Report, found in the Reports menu, displays if the FI enables it for the business and the business user has the “Multi-Account Report” permission plus at least one account with “View Balances” and “View Transaction History”.



First, set up the report criteria by selecting the accounts and dates to include.

Checking and Savings are supported **account types**.

Select specific **accounts** within each TIN; max 10 accounts by default but the FI can configure that.

Select a pre-determined **timeframe** or enter custom date range. History is available for one year; maximum date range for a single report is 30 days.

Multi-Account Report

Report Generated Report

Account Types ▼ Selected

Submit

Filters

Clear all

⚠ Filters are not applicable for export

From amount To amount Check number(s) e.g. 123456, 123456

Select **Filters** to narrow the results by an amount range and/or check number (up to 10 check numbers separated with a comma). Filters are applied to all accounts but are not applicable to the exported file.

Upon clicking **Submit**, the results display on-screen. **Account Summary** shows at the top for batch/hybrid financial institutions; for real-time financial institutions, balance information is available only when the selected date(s) include the current date.

Multi-Account Report

Report Generated Reports

Account Types ▼ Selected Accounts (3)

Filters

Expand all Export print

Account #: 1315 Account Name: Business Checking Location Name: Tin 1

Account Summary

From	Jun 01, 2020	To	Jul 01, 2020
Status Balances	Amount	Status Balances	Amount
Closing Ledger	\$5,130.50	Closing Ledger	\$5,510.50
Closing Available	\$5,130.50	Closing Available	\$5,510.50
1-Day Float	N/A	1-Day Float	N/A
2 Or More Days Float	N/A	2 Or More Days Float	N/A

Credit Transactions

The first account in the list is expanded by default. **Expand all** displays details for all accounts.

The business can **print** the results (see pg 4 for steps to Export).

Credit Transactions and **Debit Transactions** display below the Account Summary (still viewing the first account that is expanded).

Transactions

[+ Expand all](#)
[Export](#)
[print](#)

Account #: 1315

Account Name: Business Checking

Location Name: Tin 1

Account Summary

From Jun 01, 2020

To Jul 01, 2020

Status Balances	Amount	Status Balances	Amount
Closing Ledger			\$5,510.50
Closing Available			\$5,510.50
1-Day Float			N/A
2 Or More Days Float	N/A	2 Or More Days Float	N/A

Credit Transactions

Date	Detail Credit Transactions	Amount	Bank Ref	Cust Ref	Image	Text
Jun 26, 2020	ACH Credit	\$150.00	5			
Credit item count: 1		\$150.00	<div>1 - 1 of 1</div> <div><</div> <div>></div>			

Debit Transactions

Date	Detail Debit Transactions	Amount	Bank Ref	Cust Ref	Image	Text
Jun 09, 2020	Check	\$260.00	22	1001		
Jun 16, 2020	Automatic Debit	\$220.00	15			
Jul 01, 2020	Insufficient Funds Charge	\$50.00	72			
Debit item count: 3		\$530.00	<div>1 - 3 of 3</div> <div><</div> <div>></div>			

+ Account #: *9022

Account Name: Personal Checking

Location Name: Tin 1

+ Account #: *1314

Account Name: Personal Saving

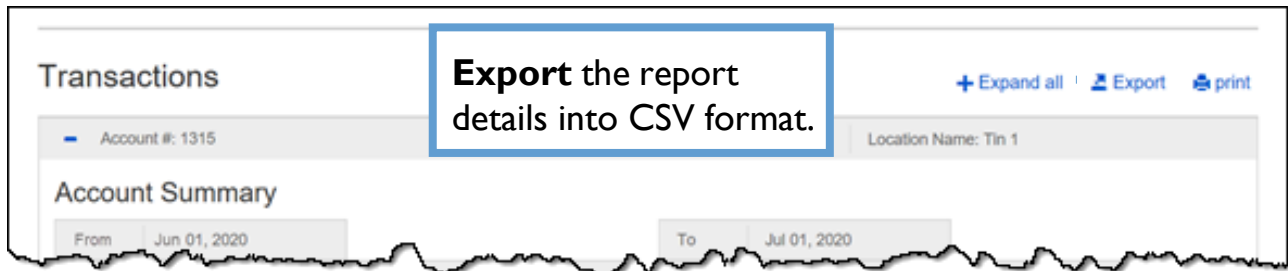
Location Name: Tin 1

Expand additional accounts here.

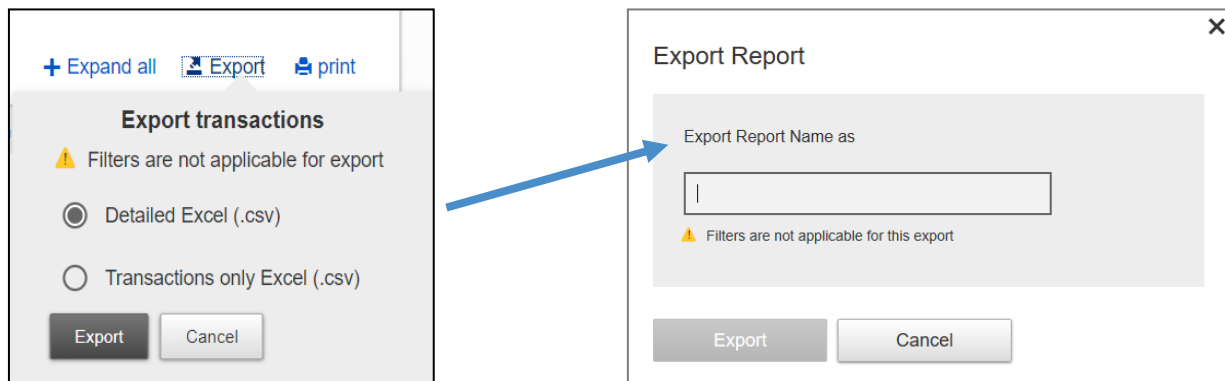
Check images and/or deposit images are available for viewing if installed for Business Banking.

Rev. 7/19/22

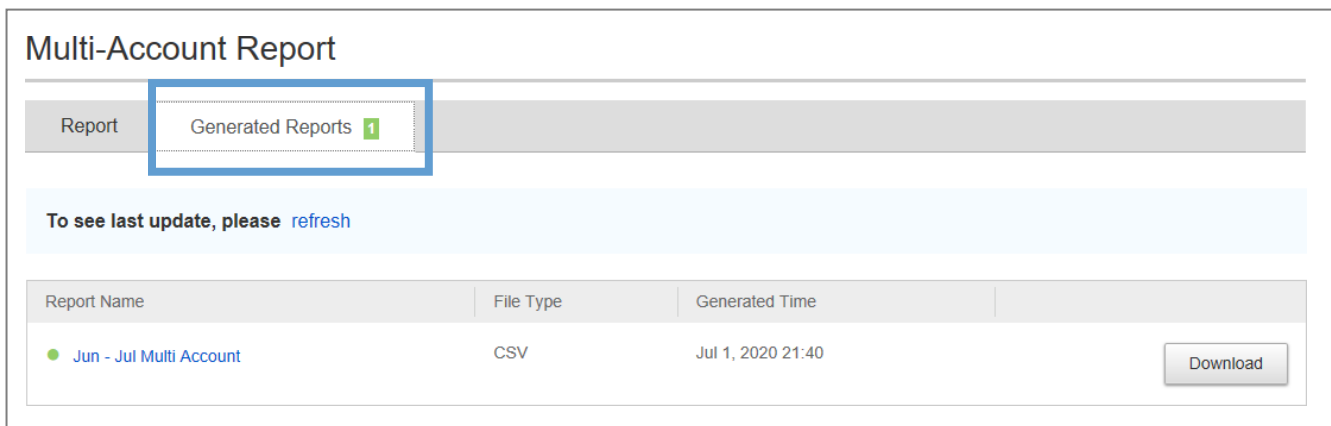
37



Export formats for all FIs: **Detailed Excel** (full details) and **Transactions only Excel** (account number, date, description, amount, transaction type, check number, and memo)

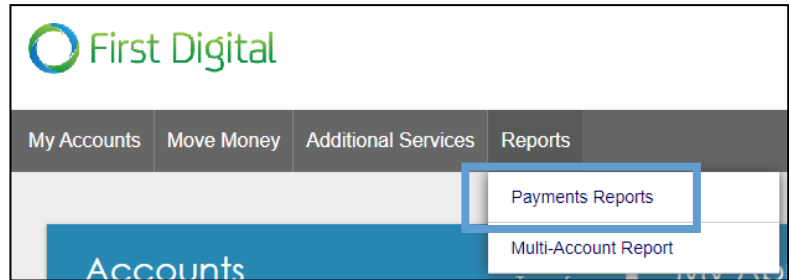


Go to the **Generated Reports** tab. Find the report name and select **Download**.
Reports stay here for 10 days.



This reporting feature gives businesses the ability to build and run reports based on their Business Banking ACH & Wire payment data and template data.

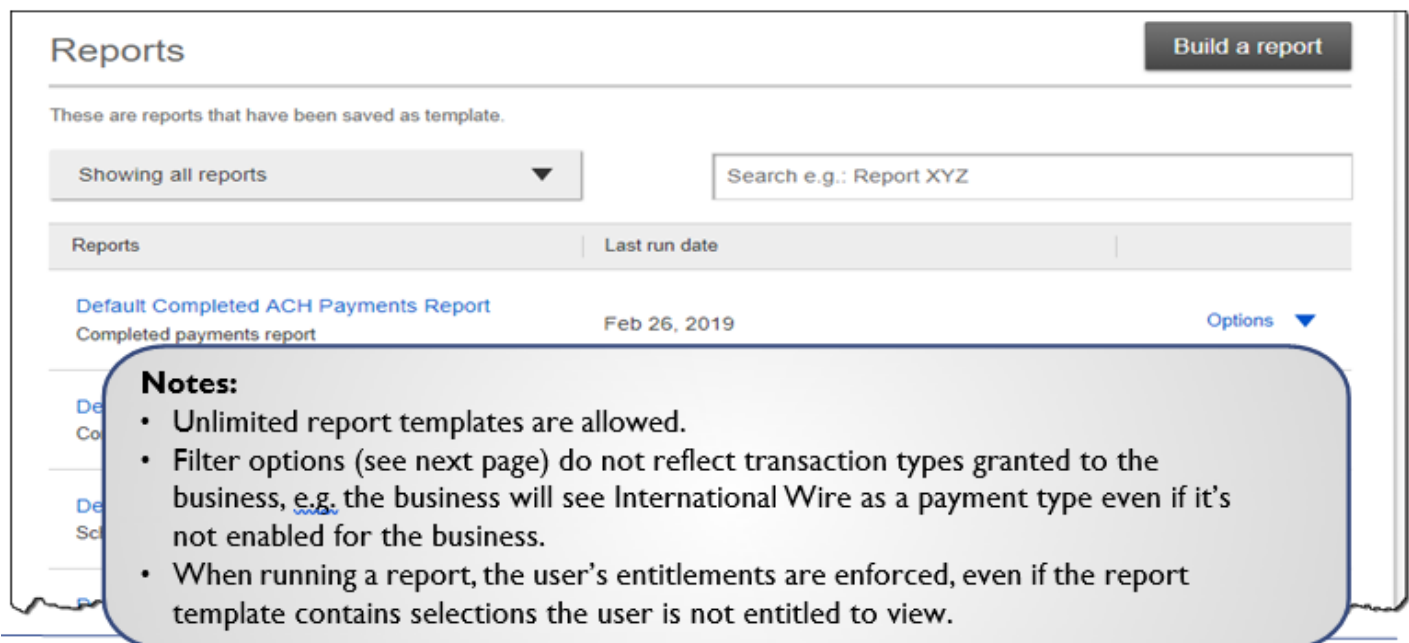
Payments Reports, found in the Reports menu, displays if the FI enables it for the business and the business user has the “Payments Reports” permission.



Business Banking Reports offer six (6) report types.

- Completed Payments Report
- Scheduled Payments Report
- Declined/Failed Payments Report
- Templates Report
- Scheduled Recurring Payments Report
- Pass-through Report

Upon first access, the business sees default report templates for each report type.



What type of report do you want to build?

Completed payments report ▼

Choose the fields you want to display on your report

☒ Select All

<input checked="" type="checkbox"/> Payment ID	<input checked="" type="checkbox"/> Payment Name	<input checked="" type="checkbox"/> Payment Type
<input checked="" type="checkbox"/> Transaction Type	<input checked="" type="checkbox"/> Tax ID Name	<input checked="" type="checkbox"/> Funding Account #
<input checked="" type="checkbox"/> Payment Amount	<input checked="" type="checkbox"/> Recipient ID	<input checked="" type="checkbox"/> Recipient Name
<input checked="" type="checkbox"/> Recipient Account #	<input checked="" type="checkbox"/> Recipient Routing #	<input checked="" type="checkbox"/> Addenda
<input checked="" type="checkbox"/> Message To Beneficiary	<input checked="" type="checkbox"/> Receiving Bank Message	<input checked="" type="checkbox"/> Same-Day ACH
<input checked="" type="checkbox"/> Reversal Type	<input checked="" type="checkbox"/> Reversal Reference ID	<input checked="" type="checkbox"/> Confirmation #
<input checked="" type="checkbox"/> Created By	<input checked="" type="checkbox"/> Approved By	<input checked="" type="checkbox"/> Export Only Fields ⓘ

Select filters for the fields you choose

Date

Created Date ▼ Period Today ▼

Funding account

☐ Select All Accounts (may include closed accounts)

Select Accounts ▼

Transaction type

☐ Select All

☐ Outgoing Credit ☐ Outgoing Debit

Payment type

☐ Select All

<input type="checkbox"/> Payroll (PPD)	<input type="checkbox"/> Consumer (PPD)	<input type="checkbox"/> Electronic Check (POP)
<input type="checkbox"/> Electronic Check (BOC)	<input type="checkbox"/> Electronic Check (ARC)	<input type="checkbox"/> Commercial (CCD)
<input type="checkbox"/> Tax (CCD)	<input type="checkbox"/> Child Support (CCD)	<input type="checkbox"/> Telephone-Initiated (TEL)
<input type="checkbox"/> Web-Initiated (WEB)	<input type="checkbox"/> Domestic Wire	<input type="checkbox"/> International Wire

Run report Save report template Cancel

Select the type of report, which determines the filters ("Scheduled payments report" in this example).

Choose which fields of data to include in the report. Options depend on Report selected. "Export Only Fields" includes additional fields shown only in the downloaded CSV file.

Set date filter, based on created or settlement date. Max one year in the past to one year in the future.

Choose funding accounts – closed accounts are included.

Select transaction type(s).

Select payment type(s).

"Run report" generates an ad hoc report. "Save report template" prompts the business to create a report template name.

This screen shows the Reports landing page once the first template is created.

Filter by report type.

Build a new report.

Build a report

Search for a specific report.

Options: Edit, Run Report, Export Report, Delete

Current report templates listed with last run date.

The screenshot shows the 'Reports' landing page. At the top, there's a 'Build a report' button. Below it, a section titled 'Reports' shows a list of saved templates. A dropdown menu 'Showing all reports' and a search bar 'Search e.g.: Report XYZ' are present. A table lists reports with columns for 'Reports' and 'Last run date'. One report is listed: '2017 Completed payments year-to-date' with a last run date of 'May 23, 2017'. An 'Options' dropdown arrow is next to the report. Callouts point to these elements: 'Filter by report type.' points to the dropdown; 'Build a new report.' points to the button; 'Search for a specific report.' points to the search bar; 'Options: Edit, Run Report, Export Report, Delete' points to the dropdown arrow; and 'Current report templates listed with last run date.' points to the table.

Run a report from the build a report screen or from the template options.
The first 100 records display on screen and the Export option provides all records.

Monthly Scheduled Payments [Edit report template](#)

Report Type	Scheduled payments report	Created Date	May 24, 2018 - May 24, 2018 (Today)
Transaction Types	Outgoing Credit, Outgoing Debit	Payment Statuses	Scheduled , Pending Company Appr...
Payment Types	Payroll (PPD) , Consumer (PPD) , Ele...	Funding Accounts	All accounts (may include closed accounts)

1 record (1 payment, 1 recipient) [Show columns](#)

Batch Payment ID	Payment ID	Payment Name	Payment Type	Payment Status	Transaction Type	Tax ID Name
BE2B016A-E112-48FD-84B4-32E62AC249AB	F69EC FED3-4 AA5A- 8EEC8				Outgoing Credit	Classy Events

Select "Export report", give the report an export name, and the browser provides the .csv file to open or save.

Export report **Edit report** **Cancel**

The screenshot shows the 'Monthly Scheduled Payments' report. It includes a header with the report title and an 'Edit report template' link. Below is a summary of report settings: Report Type, Transaction Types, Payment Types, Created Date, Payment Statuses, and Funding Accounts. A summary line indicates '1 record (1 payment, 1 recipient)' and a 'Show columns' link. A table displays the payment details with columns for Batch Payment ID, Payment ID, Payment Name, Payment Type, Payment Status, Transaction Type, and Tax ID Name. A callout points to the 'Export report' button at the bottom, stating: 'Select "Export report", give the report an export name, and the browser provides the .csv file to open or save.' Below the table are three buttons: 'Export report', 'Edit report', and 'Cancel'.

ACH templates help **reduce errors** and **provide efficiency**. Create the template first, and then initiate transactions quickly with no need to enter (and possibly enter incorrectly) details such as account number and routing number.

Template Basics

- Under Move Money, go to “Manage Payment Templates”
- Unlimited templates allowed
- Templates are not required
- Common uses of ACH Templates:
 - Payroll
 - Vendor Payments
 - Concentrating funds from accounts at other FIs

Move Money	Additional Services
Transfers	ACH/Wire Payments
Make a Transfer	Make/Collect a payment
Request Loan Advance	Upload ACH pass-through file
Make Loan Payment	Manage payment templates
Scheduled Transfers	Scheduled payments
	Import Recipient Information
	Manage Import File Definitions

Three places to add a Template:

1. Move Money > Manage Payment Templates
2. Move Money > Make/Collect a Payment (“Add a new template” in Template list or “Save as template” *after* ad hoc payment is sent)
3. Move Money > Import Recipient Information

Manage Payment Templates screen

Template statuses:

- Needs Attention – ex: approver declined the template, funding account is closed
- Approval Pending – the template is new or was edited, which requires approval
- Approved – only these templates can be used to initiate ACH payments

Manage payment templates

+ Add a template

Showing

All Templates

Search

Templates	Last payment	Date
Needs Attention		
<div><div>Bonus</div><div>Payroll (PPD)</div><div><div>Declined</div></div></div>	<div>Options: View, Edit, Delete, Print</div>	<div>Options</div>
<div><div>Prenotes</div><div>Payroll (PPD)</div><div><div>Invalid funding account</div></div></div>	-	<div>Options</div>
Approval Pending		
<div><div>may wire</div><div>Domestic Wire</div><div><div>Approval pending</div></div></div>	<div>Options: View, Print</div>	<div>Options</div>
Approved		
<div><div>Gym Fees</div><div>Consumer (PPD)</div></div>	\$516.05	<div>11/17/2016Options</div>
<div><div>one time collection from vendor</div><div>Commercial (CCD)</div></div>	<div>Options: View, Make a Payment, Edit, Delete, Copy, Print</div>	<div>Options</div>

Steps to Add a Template:

1. Enter a **Template Name**, which must be unique from other templates.
2. Choose **Funding Account**.
 - The FI controls funding accounts via account-level entitlements.
3. Select **Template Type**.
 - Business segment and user permissions determine the options that display.
 - Tax payments require details in the addenda record.
 - Child support is for employers to submit withholding for child support
4. For Template Types of Consumer (PPD), Commercial (CCD), or Web-initiated entries (WEB), indicate if the template will be used to make or collect payments.
 - Other Template Types are for make payments only, so this option won't display.

Add a template

Template information

Name

Bonuses

1

Funding account

Simulator Checking ****0001

2

Template type

Consumer (PPD)

4

Use this template to

3

☐ Make a payment
 ☐ Collect a payment

Child Support (CCD)

Commercial (CCD)

Consumer (PPD)

Domestic Wire

International Wire

Payroll (PPD)

Tax (CCD)

Web-initiated entries (WEB)

Expanded dropdown list of Template Types

5. Select **ACH Company ID** – the FI controls this
6. Enter **Template Description**
 - Max 10 characters, passes to ACH batch and shows in recipient's transaction
7. Choose to settle via **Batch Offset or Single Offset**
 - How the offsetting transaction is handled, e.g. 4 employees are paid \$200 each:
 - Batch offset: one (1) \$800 debit to the funding account (most common)
 - Single offset: four (4) \$200 debits to the funding account
 - Not applicable for tax payments
8. Based on selected Template Type, enter participants (details in table below).

The screenshot shows a web form for setting up an ACH template. It includes the following elements:

- ACH Company ID:** A dropdown menu with the value "1080808080" selected. A blue circle with the number "5" is next to it.
- Template Description:** A text input field containing the word "Bonus". A blue circle with the number "6" is next to it.
- How would you like to settle these payments?:** Two radio button options. The first, "One settlement entry per batch offset", is selected. A blue circle with the number "7" is next to the radio buttons.
- Employee information:** A section header followed by the instruction "Complete the template by adding an employees." Below this are two buttons: "Add an employee" and "Create prenote". A blue circle with the number "8" is next to the "Add an employee" button.

Template Type	Participant Type
Payroll (PPD)	Employee
Consumer (PPD)	Consumer
Commercial (CCD)	Recipient
Tax (CCD)	Tax authority
Child Support (CCD)	Recipient
Web-initiated entries (PPD)	Consumer

Adding participants:

- No limit on entries per template.
- Addenda is available except for Payroll or Web.
- For CCD templates, Business Loan may show as an Account Type (if enabled by your FI) in addition to Checking/Savings accounts.
- Routing number is validated.
- Prenote is optional.
- Amount field can be \$0 and then actual amount entered during initiation.

×

Add an employee

Contact information

Who do you want to add

Employee ID

Enter person or business name

Optional

Account information

Bank account type

Personal Checking ▼

Routing number

Routing number

Bank account number

Account number

☐

Create a prenote

Payment information

This can be changed at the time of payment.

Amount to pay

\$0.00

More on prenotes:

- Prenotes are used to test that the recipient information is accurate.
- Prenotes are optional, **except** for WEB debits where the box is preselected.
- Upon checking that box, a message appears: "You will not be able to schedule payments for this employee until this prenote processes."
- A mandatory 2 day waiting period is enforced; then the business can initiate ACH payments to that recipient.

Enter information for each participant (in this example, employees). Participants are listed in alphabetical order by default; the business can sort by any column as well.

Recipient information

Complete the template by adding recipient s.

Add a recipient
Create prenote

<input type="checkbox"/> Recipient ▼	ID	Account	Create prenote?	Amount
<input type="checkbox"/> Jean Grey	7777777	Business Checking 676767		\$155.00
<input type="checkbox"/> Magneto		Business Checking 121212		\$155.00
<input type="checkbox"/> Professor X		Business Checking 89998		\$55.00
<input type="checkbox"/> Wolverine		Business Checking 33333	✓	\$55.00
Template collecting from 4 recipients				Total \$420.00

Save template
Cancel

IMPORTANT: Prenote files are created and sent to the FI when the template is created/approved, not when the template is initiated.

When is approval required?

If there is another person at the business can approve templates, it's routed for approval. Even if *payment* approvals are waived, *templates must still be approved*.

If approval is required, the status is Approval Pending. An email is routed to all business users who can approve templates.

If approval is not required, the status is Approved and the template can be initiated.

Approve Templates

If approval is required, templates must be approved before they are available for use. Also, if edits are made, the template is unavailable until approved.

1. Go to the My Accounts screen > **My Approvals** widget.
2. Select the **template name** to review details.
3. Select **Approve** for desired template.
4. Select **Confirm** on the pop-up window.
5. The template is now available to use and shows as Approved on the template screen.

1 **My Approvals**

All requests ▼

PAYMENTS

DI04315_W5U2URFU-20190305T0...
type file

Decline Approve

TEMPLATES

2 **Funding For the Avengers**

Funding account *0026
Pay to 1 Recipient(s)
Type Consumer (PPD)

Decline Approve

Tips:

- The person creating the template will NOT see it in My Approvals since users cannot approve their own work.
- Approving a template does not require additional verification via MFA.
- Decline action moves the template to Needs Attention and sends an email to the person who created the template.

3

4

Please Confirm

Approve template

Name Funding For the Avengers
Funding account *0026
Pay to 1 Recipient(s)

Confirm Cancel

Businesses initiate ACH payments and collections via the Make/Collect a Payment screen. ACH and wires are comingled here.

The screenshot shows the 'Payments' screen with three radio buttons: 'Make payments', 'Collect payments', and 'Upload pass through file'. A callout box explains that these options are based on business setup and user permissions. Below these are tabs for 'Scheduled payments', 'Approved payments', and 'Declined/Failed payments'. A 'Showing all payments' dropdown is present. The 'Recurring payments' section lists two items: 'Wire wire pants on fire' (Domestic Wire, -\$10,000.00, payment: 2/27/2020) and 'APril's awesome Payroll' (Payroll (PPD), -\$7,000.00, Next payment: 3/6/2020). A callout box indicates that users can view scheduled, approved, and declined/failed payments. On the right, 'Monthly limits' are shown for 'ACH Payment limit' (\$200,000.00 available), 'ACH Collection limit' (\$200,000.00 available), 'ACH Passthrough limit' (\$190,260.00 available), and 'Domestic Wire Payment limit' (\$200,000.00). A final callout box states that limits are specific to each user and may vary per TIN, and that monthly limits do not show if the FI has suppressed them.

“How much can I send?”

- Limits are calculated by deliver on date, not the creation date.
- The daily limit is from 12:01am Pacific time to midnight PT.
- If the payment exceeds limits, an error message displays and blocks the payment.
- If the payment exceeds available balance, the payment is allowed unless prefunding is on.

“When can I send it?”

- *Date defaults to the next business day before cutoff time, or 2 business days after cutoff.
- Date can be up to one year in the future.
- Weekends, Federal Reserve non-processing days, and FI-specific non-processing days are grayed out in the calendar.

* If your financial institution offers Same Day ACH, see the Same Day ACH Training Guide for details.

Make a template-based payment

1. Select **Make payments** radio button.
2. Select **Use a Template**.
3. In the **Enter a template name** field, select a template or start typing to filter list.
4. If desired, **edit amount or addenda** fields.
5. The **Deliver On** date defaults to next business day.
6. Click “Never” to make the payment **repeating**.

What do you want to do?

1 ☒ Make payments ☐ Collect payments ☐ Upload pass through file

How do you want to pay?

2 Use a template ▼

3 Enter a template name

Payroll

Cash Concentration

Sc

[Add a new template](#)

Make payments

Payroll [Edit template](#)

Funding account	BASE Checking	Template type	Payroll (PPD)
	Current: \$5,580.24 Available: \$5,580.24		

1 John Baker
Personal Checking

2 Kristy Packer
Personal Checking

3 Tyler Proudfoot
Personal Savings

4 \$1,000.00

\$1,500.00

\$500.00

5 Deliver On Dec 2

Repeats [Never](#) 6

Paying 3 customers

Total \$3,000.00

Fees

\$0.15

Notes:

- Display of Current and Available balance is interface-dependent.
- A template can be used for only one repeating payment.

Make a one time payment

Select **Make payments > Make a one time payment**. Aside from choosing a Deliver On date, all other steps to make a one time ACH payment are the same as creating an ACH template. See the ACH Templates Training Guide for details.

The business can save the information as a template after initiating; the “Payment name” becomes the template name.

Payments

What do you want to do?

☒ Make payments
 ☐ Collect payments
 ☐ Upload pass through file

How do you want to pay?

Make a one time payment ▼

Funding account

Select ▼

Payment type

Payroll (PPD) ▼

ACH Company ID

1123321123 ▼

Payment name

Enter a payment name (optional)

Payment Description

Enter payment description (10 characters)

How would you like to settle these payments?

☒ One settlement entry per batch offset
 ☐ One settlement entry per item offset

Note for making template-based or one-time payments:

If pre-funding is on for this business and the threshold is met, a transfer debits the funding account and credits an FI-owned account when the payment is picked up for processing.

Collect a template-based payment

1. Select **Collect payments** radio button.
2. Select **Use a Template**.
3. In the **Enter a template name** field, select a template or start typing to filter list.
4. If desired, **edit amount or addenda** fields.
5. Adjust the **Deliver On** date, if desired.
6. Click “Never” to make the payment **repeating**.

What do you want to do?

☐ Make payment
 ☒ **Collect payments**
☐ Upload pass through file

Collecting money requires pre-authorization from the payer. Make sure you have permission to collect payment before you proceed.

How do you want to collect money?

Collect payments

[Edit template](#)

Funding account	Simulator Checking Current: \$2,208.15 Available: \$2,208.15	Template type	Consumer (PPD)
-----------------	--	---------------	----------------

1

Betty Boop
Personal Checking

2

Foghorn Leghorn
Personal Checking

3

Yosemite Sam
Personal Checking

Collecting money from 2 customers
 Total **\$150.00**

Fees
 \$0.15

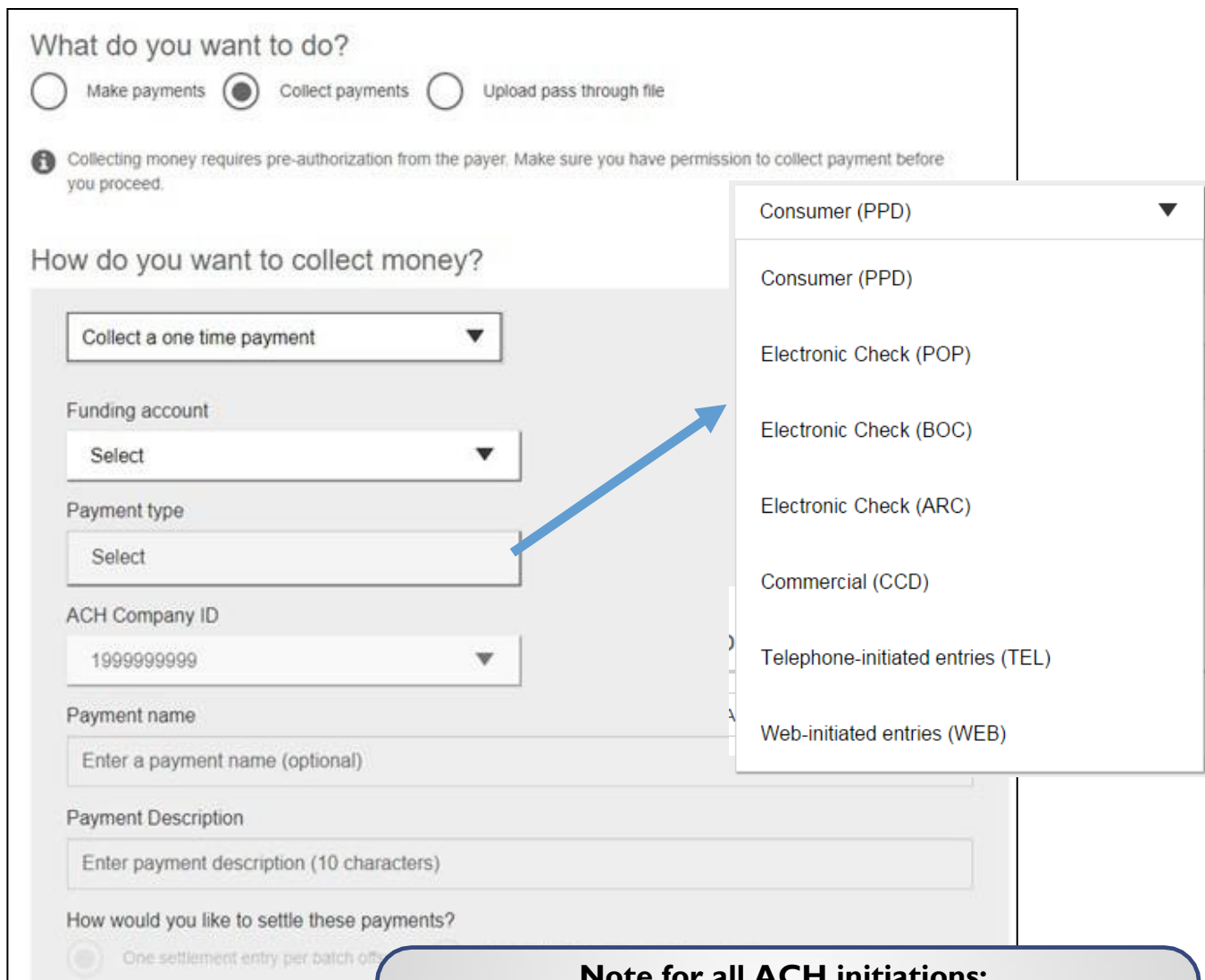
Tip:

If prenote was selected for a participant on a template, that record is grayed out. After 2 business days, the hold is lifted.

Collect a one time payment

Select **Make payments > Make a one time payment**. Aside from choosing a Deliver On date and the Payment Types (POP, BOC, ARC and TEL show only when collecting a one time payment), all other steps are the same as creating an ACH template. See the ACH Templates Training Guide for details.

The business can save the information as a template after initiating; the “Payment name” becomes the template name.



What do you want to do?

☐ Make payments ☒ Collect payments ☐ Upload pass through file

Collecting money requires pre-authorization from the payer. Make sure you have permission to collect payment before you proceed.

How do you want to collect money?

Collect a one time payment

Funding account
Select

Payment type
Select

ACH Company ID
1999999999

Payment name
Enter a payment name (optional)

Payment Description
Enter payment description (10 characters)

How would you like to settle these payments?
☐ One settlement entry per batch of

Consumer (PPD) ▼

- Consumer (PPD)
- Electronic Check (POP)
- Electronic Check (BOC)
- Electronic Check (ARC)
- Commercial (CCD)
- Telephone-initiated entries (TEL)
- Web-initiated entries (WEB)

Note for all ACH initiations:

If a batch requires approval, an email is routed to all approvers at the business. For specifics on when approval is required, see the Payments Approval Training Guide.

Payment Activity

- All activity for the business displays, not just activity by the current user. However, user permissions (funding account, payment types) impact the activity a user can see.
- All pending payments display, as well as 30 days of approved and declined/failed history.

Scheduled payments

- Payments show here when pending, i.e. not yet sent to the FI for processing.
- Recurring payments show at the top; pending single payments show under second section.
- The next payment in a recurring series shows along with scheduled single payments with “Company pending approval” status 2 business days prior to the payment date.

Scheduled payments	Approved payments	Declined/Failed payments
Showing all payments ▼		
Recurring payments	Status	Amount
Wire wire pants on fire Domestic Wire Once a week on Thursday until I cancel	Company approved	-\$10,000.00 Next payment: 2/27/2020
APril's awesome Payroll Payroll (PPD) Twice a month on 7th and 21st until I cancel		-\$7,000.00 Next payment: 3/6/2020
<div>Click the payment name to cancel (not an option if status is “Company approval pending”).</div>		
Scheduled payments		
Feb 7		
DI04315_D1U6AUWR-20200204T123305.ach	Company approval pending	\$4,870.00 -\$4,870.00

When do payments move from Scheduled tab to Approved tab?

- Same Day ACH files (if enabled) and ACH files dated 1-2 business days out are sent to the FI for processing every 10 minutes.
- ACH files dated 3+ business days out are sent to the FI for processing at 3:00am ET two business days before the date.

Payment Activity (continued)

Approved payments - payments that have been sent to the FI for processing.

Scheduled payments	Approved payments	Declined/Failed payments
Showing all payments ▼		
Approved payments	Status	Amount
Today		
April's fantastic payroll Payroll (PPD)	⚠ FI approval pending	-\$5,665.00
		Options ▼
Feb 18		
Wire wire pants on fire Domestic Wire	✅ Processed	-\$10,000.00
		Options ▼

Options: Copy, View, Print, Reverse

Reversals: If allowed by FI, reverse ACH individual transaction(s) or an entire batch; shows the business day after the effective date and expires after 5 business days.

Declined/Failed payments

- Payments declined by a business approver (initiator gets an email)
- Payments declined by the FI (initiator and all business admins get an email)
- Payments failed due to ACH prefunding (all business admins get an email)
- Recurring payments that failed entitlement or limit validations when checked 2 days prior to the effective date (creator, Primary Admin and financial institution get an email)

Scheduled payments	Approved payments	Declined/Failed payments
Showing all payments ▼		
Declined/Failed payments	Status	Amount
Jan 14		
Payroll Payroll (PPD)	❌ Exceeds User Daily Limit	-\$30.00
		Options ▼

Options:
Initiate a new payment, View, Print

ACH Pass Through allows the business to take an ACH file, created in another system, and use Business Banking as a pass through system to get that file to your financial institution.

ACH Pass Through access is granted to the business via the chosen segment. If this feature is not enabled for the business, the “Upload pass through file” radio button (see bottom screenshot) will not display.

Navigation options go to the same screen:

1. Move Money > Make/Collect a Payment
2. Move Money > Upload an ACH Pass-Through File

Move Money Additional Services

Transfers

- Make a Transfer
- Request a Loan Advance
- Make a Loan Payment
- Scheduled Transfers

ACH/Wire Payments

- Make/Collect a Payment
- Upload an ACH Pass-Through File
- Manage Payment Templates
- Scheduled Payments

Payments

What do you want to do?

☐ Make payments ☐ Collect payments ☐ Upload pass through file

Scheduled payments Processed payments Declined payments

Showing all payments ▼

Recurring payments

[Everyone get a million](#) -\$10,000.00
Domestic Wire Next payment: 5/31/2018
Once a week on Thursday until I cancel

[Wire to Title Company May2018](#) -\$1,500.00

Monthly limits

Select TaxID to see limits

Classy Events ▼

ACH Payment limit

\$488,310.00 available

\$500,000.00

ACH Collection limit

\$20,000.00 available

\$20,000.00

ACH Passthrough limit

\$451,300.00 available

\$500,000.00

Upload the File

1. Select **Upload pass through file**.
2. Select the **funding account**.
 - The FI controls funding accounts via account-level entitlements.
3. Click **Browse** to locate and select the desired file.
 - Must be a file with .ach as the extension.
4. If the file is **not balanced**, check the box.
 - FI can suppress this globally.
 - If unbalanced, the FI must create the offsetting transaction.
5. Click **Upload**.
 - If any errors are found, the error is detailed out on the screen.
 - Edits are not allowed on the file. The business must fix the error in original source.
6. Approval flow kicks in *unless* there are no other approvers, or the file is below the initiator's approval threshold (see Payments Approval Training Guide for details).

Payments

What do you want to do?

☐ Make payments
 ☐ Collect payments
 ☒ Upload pass through file

How do you want to pay?

Funding account

Select 2

Select an ACH pass-through file

3 No file selected.

4 ☐ This is an unbalanced file.

5

The system validates:

- Limits
- Entitled funding account
- NACHA format
- All transactions have the same settlement date

Note: The system does not prevent the business from uploading the same file twice.

Similarities of ACH files created within Business Banking and the ACH Pass Through functionality:

- **Access** granted on the account level
- **Limits** set in Business Banking are checked
- Same **cutoff time** and processing time
- **Same day** ACH supported
- Business must **approve** both if dual control is required
- **FI must approve** both

Differences between ACH files generated within Business Banking and the ACH Pass Through functionality:

ACH Generated in BB	ACH Pass Through
Created inside Business Banking	Created in another system
Business Banking puts the data into a NACHA formatted file	File must already be in NACHA format
Effective date can be up to one year in the future	Effective date can be between 2 to 10 business days in the future (set by FI)
SEC codes allowed (must be enabled for the business and user): PPD, CCD, ARC, WEB, TEL, POP, BOC	Any SEC code allowed (even if not enabled for the business or user)
File is always balanced; your FI does not have to create the offsetting transaction	File may be unbalanced; if it is unbalanced, the FI must create the offsetting transaction
Prefunding available	Prefunding not available

ACH File Import provides for an efficient and secure way to streamline ACH initiation by importing recipients using a delimited or NACHA file. A new payment is created with the imported data, which can then be initiated in Business Banking.

Two key parts to processing:

1. Create the file map

- The business needs to tell Business Banking how to make sense of the data that will be imported; this screen defines the file attributes, fields and positions in the file.
- “ACH Import - Manage Import File Definitions” is the permission for users to access this screen.

2. Import the file

- Imports the file to initiate payment creation in this step.
- “ACH Import - Import Recipients” is the permission for users to access this screen.

Move Money	Additional Services
Transfers	ACH/Wire Payments
Make a Transfer	Make/Collect a payment
Request Loan Advance	Upload ACH pass-through file
Make Loan Payment	Manage payment templates
Scheduled Transfers	Scheduled payments
	2 Import Recipient Information
	1 Manage Import File Definitions

All other options under ACH/Wire Payments are not involved in importing files and initiating the imported data.

Manage Import File Definitions

Step 1: File Details

The fields under **Payment Details** are the same as the fields to begin adding an ACH template (see the ACH Template Training Guide for details).

File details

Map fields

Test & Confirm

Define file details

Payment details

File definition name

Funding account

Payment type

ACH Company ID

Payment description

How would you like to settle these payments?
☒ One settlement entry per batch offset
☐ One settlement entry per item offset

Tip: the File definition name must be unique from other fine definitions.

Manage Import File Definitions

Step 1: File Details (continued)

The **File Definition** fields are unique to ACH Import.

1. Select Delimited or NACHA as the file type.
2. If the file has a header in the first row, check this box.
3. If Delimited is the file type, select the delimiter that separates the data.
4. Enter number of fields (i.e. columns of data) in the file.
5. For imports after the initial one, select a matching field.

File definition

File type

Delimited

1

☐ Skip the first header row

2

Field delimiter

Comma (,)

3

How many fields are there in the file?

?

Enter number of fields (at least 6)

4

Select at least one to match records by:

☐ Recipient ID

5

☐ Recipient Name

5

☐ Bank Account Number

5

Cancel

Next

Tip: options under “match records by” determines which field the system compares when the user imports a file using an existing map.

Manage Import File Definitions

Step 2: Map Fields

- Tell the system where the data is located (in what column) within the file.
- Required fields: Routing number, Bank account number, Account Type, Amount, Recipient Name. The FI decides if Recipient ID is required.

File details
Map fields
Test & Confirm

Map fields from your import file

Select fields from your import file to map to the output fields.

Map these fields	To Fields from your file in...
Recipient ID	Field 6 ▼
Routing Number	Field 2 ▼
Bank Account Number	Field 3 ▼
Account Type	Field 5 ▼
Amounts (\$0.00)	Field 4 ▼
Recipient Name	Field 1 ▼
Recipient Addenda (optional)	Select a field ▼

Back
Next

Notes:

- Mapping is not required when importing NACHA files.
- Accepted values for account types: checking, savings, or loan (loan allowed for CCD payments only)

Manage Import File Definitions

Step 3: Test & Confirm

Validate the mapping with a test import of the file, to ensure valid characters are imported (as defined by NACHA requirements).

File details

Map fields

Test & Confirm

Test & Confirm (Optional)

You may import a file to test the mapping.

Import a test file

Browse...

No file selected.

Back

Save file definition

Tips:

- Approval is not required when creating an import file map.
- The File Definition can be edited later if file layouts change.

Import Recipients

Now that the map is created, the business user goes to Import Recipient Information.

Move Money	Additional Services
Transfers	ACH/Wire Payments
Make a Transfer	Make/Collect a payment
Request Loan Advance	Upload ACH pass-through file
Make Loan Payment	Manage payment templates
Scheduled Transfers	Scheduled payments
	Import Recipient Information
	Manage Import File Definitions

1. Select the file import definition (created in previous step).
2. Click Browse and locate the file on the computer.
3. Check this box to allow duplicates, according to the value for matching records (see pg 3, step 5).

Import recipient information

File definition

Select an import file definition

Bonus File ▼

1

Funding account	Business Checking *0001 Current: \$4,289.85 Available: \$4,289.85	Payment type	Payroll (PPD)
File type	Delimited	File delimiter	Comma (,)
Match records by	Bank Account Number Routing Number		

Select file to import

Import file

Browse...

No file selected.

2

☐ Allow duplicate recipients

3

Tip: When importing a NACHA file, the file must be unbalanced, i.e. no offsetting transaction.

Import Recipients

4. The recipient details from the file display. Confirm the information is correct.
5. Opt to save the file as a template, if desired.
6. Set the deliver on date.
7. Click “Make a Payment” (or “Collect” if this is a collection file).

Recipient ID	Recipient name	Routing number	Account number	Account type	Amount (\$0.00)
5555555555	Harry Striker	122287251	888555	Personal Checking	\$1,500.00 ^
8888888888	Tonya Silver	122287251	451525	Personal Checking	\$1,250.00
1111111111	Robby Anders	122287251	857595	Personal Checking	\$320.00
7777777777	Marilyn Saunders	122287251	956515	Personal Savings	\$1,800.00 v

Paying 4 recipients Total \$4,870.00

Need to use this file later? [Save it as a template](#)

Schedule the payment

Deliver On

Make a payment

Tips:

- Creating a template via file import is a great way to save time versus building the template from scratch.
- The Deliver On date follows the same requirements as when initiating a file via Make/Collect a Payment screen.

If Same Day ACH is enabled, this checkbox shows up until the same day ACH end user cutoff time. See the ACH Initiation Training Guide page 9 for details.

Deliver On

☒ Want it to get there faster? Make a Same Day ACH payment. (\$1.00 fee applies)

Import Recipients

If the File Definition has been used before, previously imported recipients display, and the business selects a “reason for import”.

Select file to import

Select the reason for import

☒ Adding new recipients and updating existing

☐ Adding new recipients only

☐ Updating existing recipients

☐ Delete existing and add recipients

Import file No file selected.

Previously imported recipients

Recipient ID	Recipient name	Routing number	Account number	Account type	Amount (\$0.00)
7777777777	Marilyn Saunders	122287251	956515	Personal Savings	\$1,800.00 ^
5555555555	Harry Striker	122287251	888555	Personal	\$1,500.00

Add new and update existing

- add recipients from import file where no match is found on matching key
- if matching key is found, replace any existing values with new value
- if existing recipients from previous import are not found in import file, delete and remove from payment file

Add new recipients only

- add recipients from import file where no match is found on matching key
- do not change existing recipients, even if new information is in the import file

Update existing recipients

- if matching key is found, replace any existing values with new value
- if new recipients are included in import file do not add
- if existing recipients from previous import are not found in the current import file, leave unchanged and include in payment file

Delete existing and add recipients

- delete all recipients from previous import
- add recipients from import file

Import Recipients

Approval for payments created from a file import will follow the same approval flow as other ACH payments. See the Payment Approvals Training Guide for details.

The success screen also prompts the user if they would like to **save the payment as a template** (in addition to the link above the Deliver On date when initiating an import).

Import recipient information

✓ **File imported successfully.** Payments were scheduled and submitted for approval. You can cancel until it processes. Visit the [Scheduled payments](#) page to take action or view the payment.

Would you like to save this payment as a template?

File definition

Select an import file definition

Screenshot if the File Definition name is already in use by an existing ACH template.

Template "Bonus" already exists

[View template details](#)

From	Checking *****0001	Type	Payroll (PPD)
To	1 recipient	Created by	Kimberly Scheck

Template "Bonus" exists with different template type and cannot be replaced. Please save your template with a new name.

Save with a different name

Enter a template name

Screenshot if the File Definition name is NOT already in use by an existing ACH template. The business user may edit if desired.

Save a template

Template Name

Member Dues

Troubleshooting ACH Import

Some finer, technical details about ACH Import that may be helpful when troubleshooting issues:

Allow Duplicate Transactions

ACH File import allows for duplicate transactions in certain import scenarios. The business can check a box to allow duplicate entries in the file. This impacts the Import Recipient Information page only; the file test screen when creating a map does not allow duplicates.

For subsequent imports using the same File Map Definition where duplicates were imported previously, these two reasons will be grayed out (since the system won't know which duplicates to update):

- Add new recipients and update existing
- Updating existing recipients

Import recipient information

File definition

Select an import file definition			
Bi Weekly Payroll			
Funding account	Business Checking *1315 Current: \$5,182.42 Available: \$5,140.50	Payment type	Payroll (PPD)
File type	Delimited	File delimiter	Comma (,)
Match records by	Recipient ID		

Select file to import

Import file	Browse...	Hourly Payroll File.csv
<input type="checkbox"/> Allow duplicate recipients		

Allow Most Special Characters

ACH File import allows most special characters, spaces in the middle of the Recipient ID, and alphanumeric characters. Special characters NOT allowed:

{ Curly Bracket Left } Curly Bracket Right | Pipe Sign ^ Carat * Asterisk

Account Number Length

Account numbers must be between 3 and 17 characters long. When an imported file contains account numbers that are 3 characters long, it can only be used to make payments, NOT used to create a template. The minimum account number in all other areas of Business Banking remains 4 characters. Also, spaces are not allowed in the middle of account numbers.

Zero Dollar Transactions

Zero dollar transactions are allowed in the import files. This will not create a pre-note; the system will not generate a transaction for that record.

Business Banking supports Same Day ACH transactions as an optional feature.

Same Day ACH – Enablement

Steps to enable Same Day ACH at the business level:

1. Toggle to Yes to offer Same Day ACH Disbursement.
2. Toggle to Yes to offer Same Day ACH Collection.
3. Set the Same Day ACH transaction fee.

The screenshot shows the 'ACH Disbursements' and 'ACH Collections' configuration page. It includes fields for limits, approval thresholds, and checkboxes for enabling Same Day ACH. A callout box states: 'Once Same Day ACH is enabled here, your financial institution must also enable it on the business level.'

ACH Disbursements

- Daily ACH Disbursements Limit: \$ 50,000.00
- Monthly ACH Disbursements Limit: \$ 100,000.00
- ACH Disbursements Approval Threshold (per transaction) (?): \$ 100,000.00
- Enforce ACH Prefund: ☐ NO
- 1** Enable Same Day ACH Disbursement: ☒ YES
- ACH Disbursement Types:
 - ☒ Consumer (PPD)
 - ☒ Payroll (PPD)
 - ☐ Child Support (CCD)

ACH Collections

- Daily ACH Collections Limit: \$ Limit Amount
- Monthly ACH Collections Limit: \$ Limit Amount
- ACH Collections Approval Threshold (per transaction) (?): \$ Limit Amount
- 2** Enable Same Day ACH Collection: ☐ NO
- ACH Collection Types:
 - ☒ Consumer (PPD)
 - ☒ Commercial (CCD)
 - ☐ Electronic Check (POP)
 - ☐ Electronic Check (BOC)
 - ☐ Electronic Check (ARC)
 - ☐ Telephone-Initiated (TEL)
 - ☐ Web-Initiated (WEB)

3 ACH File Import: ☒

ACH Auto Approval: ☐ NO

Pricing per Same-Day ACH Transaction: \$ Per Item Price

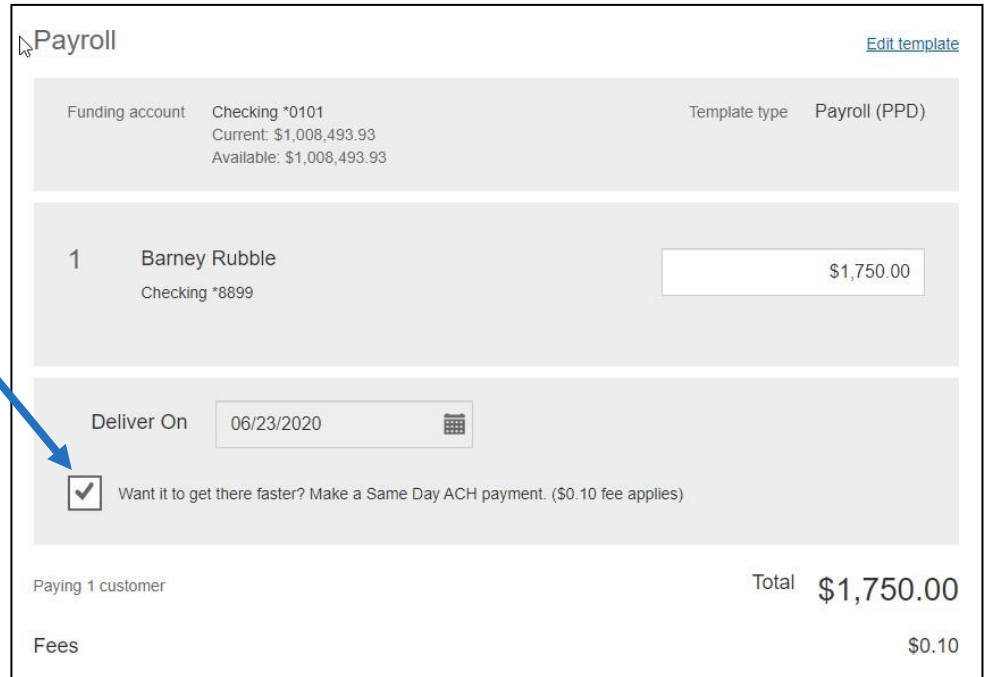
Pricing per Standard ACH Transaction: \$ Per Item Price

Same Day ACH – the Business View

With Same Day ACH enabled for a business, this checkbox displays on the Make a Payment page and on the File Import page. Same Day ACH is also supported with ACH pass through file, although there is not a Same Day checkbox.

When this box is checked, the Deliver On field adjusts to the current day and is not editable.

The box is hidden after the end user cutoff time (reappears after the Same Day FI Admin afternoon cutoff time).



Payroll [Edit template](#)

Funding account	Checking *0101 Current: \$1,008,493.93 Available: \$1,008,493.93	Template type	Payroll (PPD)
-----------------	--	---------------	---------------

1	Barney Rubble Checking *8899	\$1,750.00
---	---------------------------------	------------

Deliver On: 06/23/2020

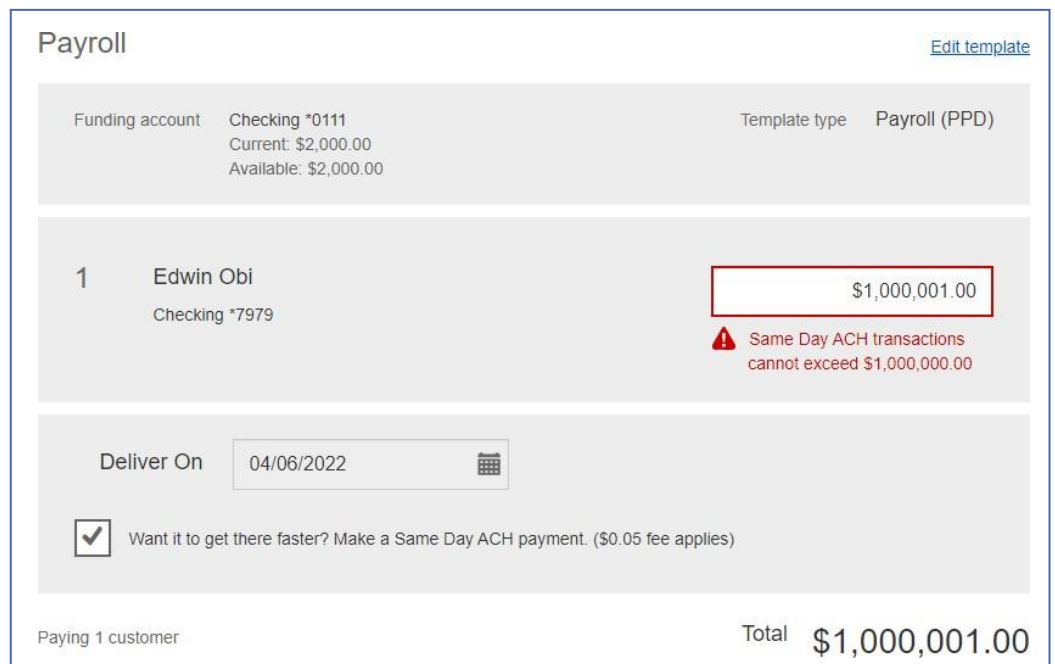
☒ Want it to get there faster? Make a Same Day ACH payment. (\$0.10 fee applies)

Paying 1 customer Total \$1,750.00

Fees \$0.10

Same Day ACH transactions cannot exceed \$1,000,000 per NACHA rules, and this error appears if the business exceeds this limit.

Same day batches can exceed \$1,000,000; this limit applies on the transaction level.



Payroll [Edit template](#)

Funding account	Checking *0111 Current: \$2,000.00 Available: \$2,000.00	Template type	Payroll (PPD)
-----------------	--	---------------	---------------

1	Edwin Obi Checking *7979	\$1,000,001.00
---	-----------------------------	----------------

Deliver On: 04/06/2022

☒ Want it to get there faster? Make a Same Day ACH payment. (\$0.05 fee applies)

Paying 1 customer Total \$1,000,001.00

⚠ Same Day ACH transactions cannot exceed \$1,000,000.00

Initiating ACH and Wire payments may require approval with **dual control**, where the initiator cannot approve their own work.

When is dual approval REQUIRED?

- The payment meets or exceeds the approval threshold **AND**
- There's at least one other person at the business that can approve the payment

When is dual approval BYPASSED?

- The payment is under the approval threshold **OR**
- There are no other approvers at the business (ex: the Primary Admin initiates a payment, and the business doesn't have any Secondary Admins nor business users with approval permission).

Events that trigger approval:

- Create or update an ACH or wire template
- Initiate an ACH payment or collection
- Upload an ACH pass through file
- Import an ACH file
- Initiate a Wire
- The next payment in a recurring series is within 2 days of effective date

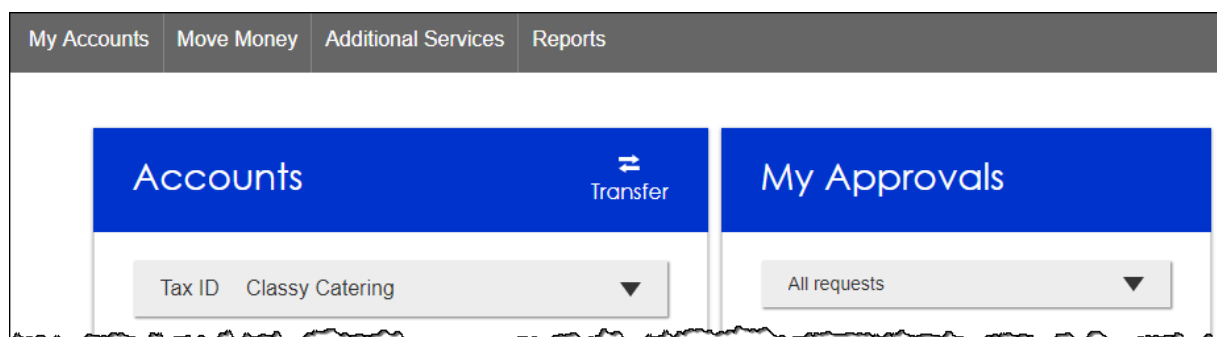
Business Admins and business users with approval permission receive this email – **EXCEPT** if an approver has exceeded their approval limit.

Marco Lopez,

An item requiring approval has been submitted. Please login to review the ACH Payment item(s) pending approval to ensure timely processing.

If you have any questions or concerns about this item, please contact the user who submitted the ACH Payment request for approval.

The payment that needs approval shows in the My Approvals widget.



Dual Approval

Steps to approve a payment:

1. Go to the My Accounts screen > **My Approvals** widget.
2. Select the **payment name** to see details.
3. Click **Approve** for desired payment.

1 My Approvals

All requests ▼

PAYMENTS

2 payroll

Paying \$11,526.88

Deliver on 2019-03-19

Type Payroll (PPD)

Decline Approve

3

Payment details - payroll

Approve ▼

Payment details

From	ABS Account *****0026	Type	Payroll (PPD)
To	1 recipient	Created by	Marco Lopez
Deliver On	3/19/2019	Confirmation #	X6KS1AMK
Repeats	Never		

To	Account	Routing#	
Scott	Personal Checking 1234567	042100861	\$11,526.88

Payment made to 1 recipient

Total \$11,526.88

Payment name
(click for details)

Repeating payment icon

April's fabulous wire

Paying  \$2,500.00

Deliver on 2019-03-22

Type Domestic Wire

Decline Approve

Negative amount = ACH payment or wire
Positive amount = ACH collection
Both = balanced ACH pass through file

Dual Approval

4. A pop-up prompts the user to validate identity:
 - a. **Call Me:** user answers and presses 1 (one) on the phone
 - b. **Text Me** (only shows if the user text-enabled their phone): user receives the text and replies back with the security code.
 - c. **Enter security code** (only shows if the FI offers tokens and the user entered the credential ID in My Settings). *Only option if tokens are enforced.*
5. The payment no longer shows in the My Approvals widget and is queued for processing.

Is this really you? 4

For your protection, the action you are trying to perform requires that we verify your identity

Verifications option(s)?

Call me or Text me

_-6931	Call me	Text me
_-0252	Call me	

Use a security device

☒ VIP Token

Calling you at ***-***-6931

Press 1 to verify.

We'll complete your task once we receive your response.

Been a while and no call? [Try again](#)

4a

Texting you at ***-***-6931

Text the code back to us!

We'll complete your task once we receive your reply.

Been a while and no text? [Try again](#)

4b

Tips:

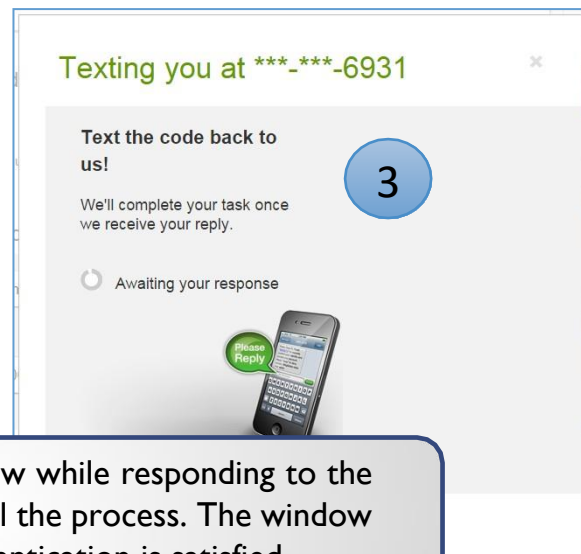
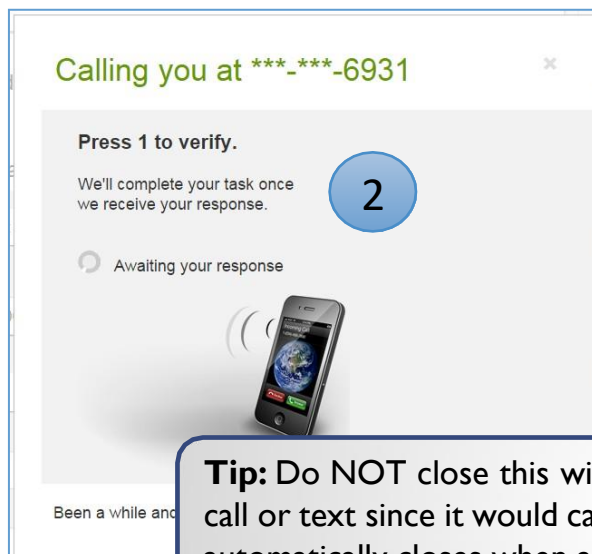
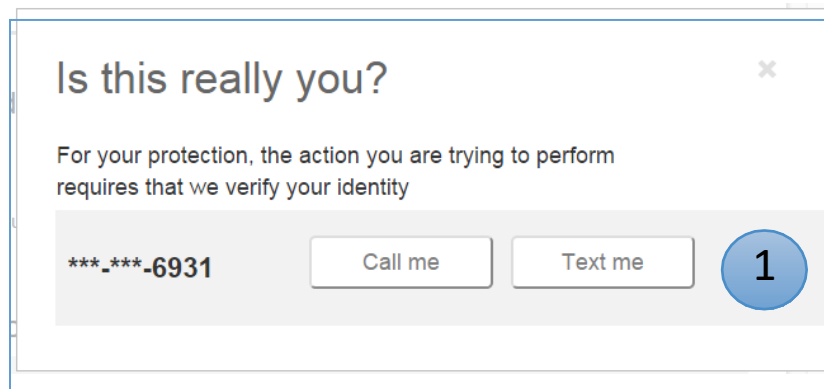
- The approval pop-up window times out after 5 minutes.
- Do NOT close the pop-up window or approval will not go through. Wait for it to automatically close after completing identity verification.

Approval by Initiator

If dual approval is not part of the workflow (see page 1), the person initiating a payment may have to pass out of band (OOB) authentication.

The FI may opt to set a dollar threshold for wire and ACH payments that applies this scenario. Payments that *don't require dual approval* and are *greater than the OOB threshold* trigger this OOB prompt.

1. Upon initiating the ACH, the user is prompted to get a call or text (or enter a token code – not shown here).
2. **Call me:** initiates a phone call; the user answers and presses 1 (one) on the phone.
3. **Text me:** initiates a text with a security code; the user must text the code back.



Tip: Do NOT close this window while responding to the call or text since it would cancel the process. The window automatically closes when authentication is satisfied.

Common Questions

Q: Why didn't a payment get routed for dual approval?

A: Either the payment is under the approval threshold OR the Primary Admin initiated the payment and there are no other approvers at the business.

Q: Do I have to approve each payment in a recurring series?

A: Yes. Before approval, each payment must pass a limits and entitlements check; if the initiator has exceeded their limits or no longer has the necessary permission, the payment fails (the initiator, business admins, and the FI get an email notification, and the payment moves to the Declined/Failed tab). If it passes the validations, the payment is queued up for approval 2 business days before the send date.

Q: What happens if I decline a payment?

A: The payment shows in Declined/Failed activity and the system sends an email notification to the person who initiated the payment.

Q: Do I have to pass identity verification for every payment?

A: If your FI enables approval caching, identity verification is required for the first payment but not subsequent payments approved within a certain timeframe (5 minutes or less – set by the FI). Caching is cancelled when the user logs out.

Q: How long do payments stay here awaiting approval?

A: Indefinitely

Q: What happens if I approve a payment after cutoff time?

A: If a wire with today as Deliver date is approved after cutoff, or an ACH with Deliver date as one day out is approved after cutoff, it will be routed to the financial institution that same day with a "Approved after user cutoff" warning.

Q: What happens if I approve a payment past the date?

A: Approval will go through and the payment will be routed to the financial institution with a "Past Due" warning.

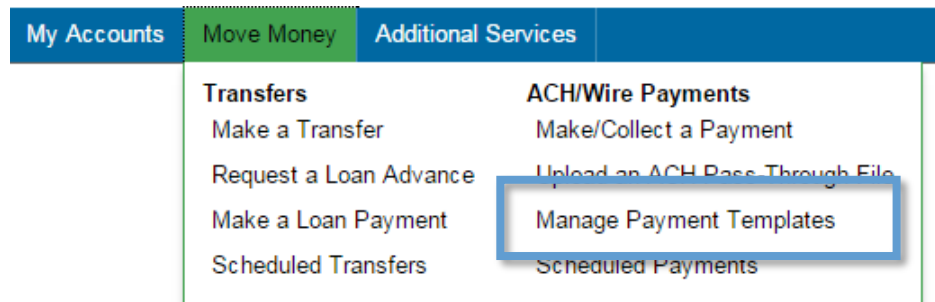
Q: After a payment is approved, what happens next?

A: Wires with Deliver Date as the current business day are sent to the FI for processing within 10 minutes. ACH transactions with the Deliver date as same day, or 1-2 business days out, are sent for processing within 30 minutes.

Wire templates help **reduce errors** and **provide efficiency**. Create the template first, and then initiate transactions quickly with no need to enter (and possibly enter incorrectly) details such as account number and routing number.

Template Basics

- Under Move Money, go to “Manage Payment Templates”.
- Unlimited templates allowed.
- Templates can be for a domestic wire or an international wire.
- Templates are not required if the user has the permission to make ad hoc wire payments.
- Common reasons to create a wire template:
 - Recurring vendor payments
 - Real estate closings with frequent property buyers
 - Large dollar payments to the same beneficiary



Tip:

A user can also add a template on the Make/Collect a Payment page:

- “Add a new template” option in Template dropdown
- “Save as template” option *after* a one time payment is initiated

Manage Payment Templates screen

Template statuses:

- Needs Attention – ex: approver declined the template, funding account is closed, invalid wire routing number (not shown)
- Approval Pending – new and edited templates require approval
- Approved – available for initiation

Manage payment templates

+ Add a template

Showing

All Templates

▼

Search

Templates	Last payment	Date
Needs Attention		
<div><div>Bonus</div><div>Payroll (PPD)</div><div><div>⚠ Declined</div></div></div>	<div>Options: View, Edit, Delete, Print</div>	<div>Options ▼</div>
<div><div>Prenotes</div><div>Payroll (PPD)</div><div><div>⚠ Invalid funding account</div></div></div>	-	<div>Options ▼</div>
Approval Pending		
<div><div>may wire</div><div>Domestic Wire</div><div><div>⚠ Approval pending</div></div></div>	<div>Options: View, Print</div>	<div>Options ▼</div>
Approved		
<div><div>Gym Fees</div><div>Consumer (PPD)</div></div>	<div>\$516.05</div>	<div><div>11/17/2016</div><div>Options ▼</div></div>
<div><div>one time collection from vendor</div><div>Commercial (CCD)</div></div>	<div>Options: View, Make a payment, Edit, Delete, Copy, Print</div>	<div>Options ▼</div>

Add a Template for a Domestic Wire

1. Enter a **Template Name**, which must be unique from other templates.
2. Choose **Funding Account**.
 - The FI controls funding accounts via account-level entitlements.
3. Select as the **Template Type**.
 - Business segment and user permissions determine the options that display.
4. Enter the **beneficiary**, aka to whom the funds are being wired.

Template information

Name

Wire to ABC Vendor

1

Funding account

ABS Account ****0026

2

Template type

Domestic Wire

3

Beneficiary information

Complete the template by adding beneficiary .

Beneficiary information

4

Who do you want to pay

Enter beneficiary name as it appears on the beneficiary account

Address line 1

e.g. 124 Main Street

Address line 2

Optional

Zip/Postal Code

Enter zip code

City/Town

State/Province/Region

Optional

Country

Select

Bank account number

Beneficiary account number

Retype account number

Reference information/Additional instructions

Enter a 4 line message to beneficiary (optional)

Purpose of wire

Optional

Add a Template for a Domestic Wire (continued)

5. Enter the **Beneficiary Bank** information.
 - Routing number is validated; must be a domestic FI. If it's a FedACH routing number, intermediary bank section is required.
6. If included in the wire instructions, enter **Intermediary Bank**.
 - Entire section is optional, except as noted above.
 - FI can globally suppress this section for domestic wires, international wires, or both.
7. Enter the **amount** for the template.
 - Zero amount is allowed; can be edited at time of initiation.

Beneficiary bank information

5

Wire routing number

Routing number

For further credit to

Enter a 6 line message to beneficiary financial institution (optional)

Intermediary bank information

6

While not common, beneficiary's bank may not receive wires directly and require you to enter the intermediary bank information. If unsure, refer to the wire instructions provided by the beneficiary and please enter the information below.

Bank routing number

Routing number

Intermediary bank account number

Account number (if applicable)

Retype Account number

Payment information

This can be changed at the time of payment.

Amount to pay

7

\$0.00

Save template

Cancel

Add a Template for an *International Wire* (Currently Not Available)

Steps 1 and 2 (template name, funding account) are the same as domestic wires.

3. Select **International Wire** as the Template type.
 - Shows only if international wires is part of the business segment and in the user's entitlements.
4. Enter **Beneficiary** information.
 - Required fields: Who do you want to pay, Address line 1, City/town, Country, Bank account number

Template type

International Wire
3

Beneficiary information

Complete the template by adding beneficiary .

Beneficiary information

Who do you want to pay

Enter beneficiary name as it appears on the beneficiary account

Address line 1

e.g. 124 Main Street

Address line 2

Optional

City/Town

State/Province/Region

Optional

Zip/Postal Code

Optional

Country

Select

Bank account number

Beneficiary IBAN/account number

Retype IBAN/account number

Reference information/Additional instructions

Enter a 4 line message to beneficiary (optional)

Purpose of wire

Optional

Tip:
Formatting rules for all fields on this form are relaxed due to the variety of instructions with international wires.

Add a Template for an *International Wire* (continued, **Currently not available)**

5. Enter **Beneficiary bank information.**

- Required fields: Bank name, Bank code (SWIFT/BIC), Address line 1, City/town, Country

Beneficiary bank information
5

Bank Name

Please enter Bank Code and Bank account number provided with your wiring instructions.

Bank Code (SWIFT/BIC)

Bank account number

Address line 1

Address line 2

City/Town

State/Province/Region

Zip/Postal Code

Country

Wiring instructions

Tips:

- The freeform “wiring instructions” field is helpful if the business isn’t sure where to put certain info.
- This form is not customizable.

Add a Template for an *International* Wire (continued, **Currently not available)**

6. Enter **Intermediary bank**.
 - Include only if the wire instructions include sending the funds to a correspondent bank before the receiving bank.
 - FI can globally suppress this section for domestic wires, international wires, or both
7. Enter the **payment information**.
 - Option 1: send wire in US dollars. If “Send in foreign currency” is checked, convert the amount to that currency upon receipt of the wire.
 - Option 2: send wire in another currency. Business selects the currency and enters the amount of the wire in that currency.

Intermediary bank information (Optional) 6

If intermediary bank information has been provided with your wiring instructions, the bank and account information can be entered in this section. Otherwise, this section can be left blank.

Intermediary bank is ☒ Domestic Bank ☐ International Bank

Bank routing number

Bank account number

Payment information 7

The amount can be changed at the time of payment.

☒ Send exact amount in US dollars

☐ Send in foreign currency

☐ Send exact amount in

Mexican Peso (\$)

Tip: Your FI controls which foreign currencies appear in the Payment section.

Approve Templates

If approval is required, templates must be approved before they are available for use. Also, if edits are made, the template is unavailable until approved.

1. Go to the My Accounts screen > **My Approvals** widget.
2. Select the **template name** to review details.
3. Select **Approve** for desired template.
4. Select **Confirm** on the pop-up window.
5. The template is now available to use and shows as Approved on the template screen.

The screenshot shows the 'My Approvals' interface. At the top, a blue header contains the text 'My Approvals'. Below this is a dropdown menu labeled 'All requests'. The main content is divided into two sections: 'PAYMENTS' and 'TEMPLATES'. Under 'PAYMENTS', there is a list item 'DI04315_W5U2URFU-20190305T0...' with details: Credit amount \$4,870.00, Debit amount -\$4,870.00, Deliver on 2019-03-08, and Type File. Below these details are 'Decline' and 'Approve' buttons. Under 'TEMPLATES', there is a list item 'wire_feb' with details: Funding account *0026, Pay to 1 Beneficiary, and Type Domestic Wire. Below these details are 'Decline' and 'Approve' buttons. A blue circle with the number '1' is next to the 'My Approvals' header, a blue circle with the number '2' is next to the 'wire_feb' template name, and a blue circle with the number '3' is next to the 'Approve' button for the template.

Tips:

- The person creating the template will NOT see it in My Approvals since users cannot approve their own work.
- Approving a template does not require additional verification via MFA.
- Decline action moves the template to Needs Attention and sends an email to the person who created the template.

When is approval required?

If there is another person at the business can approve templates, it's routed for approval. Even if *payment* approvals are waived, *templates must still be approved*.

If approval is required, the status is Approval Pending. An email is routed to all business users who can approve templates.

If approval is not required, the status is Approved and the template can be initiated.

Businesses initiate domestic and international wires via the Make/Collect a Payment screen. ACH and wires are comingled here.

Payments

What do you want to do?

☐ Make payments ☐ Collect payments ☐ Upload pass through file

“Make payments” is the only option pertaining to wires.

Scheduled payments | **Approved payments** | Declined/Failed payments

Showing all payments

View Scheduled, Approved, and Declined/Failed payments.

Recurring payments		Amount
Wire wire pants on fire Domestic Wire Once a week on Thursday until I cancel	🕒 Company approved	-\$10,000.00 Next payment: 2/27/2020
April's awesome Payroll Payroll (PPD) Twice a month on 7th	🕒 Company approved	-\$7,000.00 Next payment: 3/6/2020

Scheduled payment
Feb 7

[DI04315_D1U6A1](#)
[20200204T12330](#)

Limits are specific to each user and may vary per TIN. Click “More details” for full view of all limits. Monthly limits do not show if the FI has suppressed monthly limits.

Monthly limits

Select TaxID to see limits

Classy Events ▼

ACH Payment limit
\$200,000.00 available

ACH Collection limit
\$200,000.00 available

ACH Passthrough limit
\$190,260.00 available

Domestic Wire Payment limit
\$443,500.00 available

International Wire Payment limit
\$500,000.00 available

“How much can I send?”

- Limits are calculated by deliver on date, not the creation date.
- The daily limit is from 12:01 am Pacific time to midnight PT.
- If the payment exceeds limits, an error message displays and blocks the payment.
- If the payment exceeds available balance, the payment is allowed (flagged as “insufficient funds” when sent to the FI unless the FI disables the account balance check).

“When can I send it?”

- Date defaults to the current business day before cutoff time.
- Date can be up to one year in the future.
- Weekends, Federal Reserve non-processing days, and FI-specific non-processing days are grayed out in the calendar.

Send a template-based wire

1. Select **Use a Template**.
2. Click in the **Enter a template name** field to see options.
 - Select one from the list, start typing to see matches, or add a new template.
 - ACH templates and wire templates are co-mingled here.
3. If needed, edit amount or message to beneficiary or receiving bank.
4. The **Deliver On date** defaults to current business day (can be up to one year out).
 - After the end user cutoff time, the date defaults to the next business day.
 - Option to make this wire repeating.
5. Click **Never** to make the wire **repeating**.
6. Click **Continue to review** (not shown here).

How do you want to pay?

1 Use a template

2 Enter a template name

Payroll

Clay Supplies

Cash Concentration

Pottery paint

[Add a new template](#)

April's fabulous wire [Edit template](#)

Funding account	Checking *0001 Current: \$248,934.76 Available: \$248,934.76	Template type	Domestic Wire
-----------------	--	---------------	---------------

Liz Kritikos *2121 \$2,500.00

payment on invoice 23222

Beneficiary bank

FEDERAL CREDIT UNION

anything you'd like here

4 Send On

05/16/2019

Repeats

[Never](#)

5

Paying 1 customer

Total **\$2,500.00**

Fees

\$20.00

Notes:

- Display of Current and Available balance is interface-dependent.
- A template can be used for only one repeating payment.

Send a one time wire

1. Select **Make a one time payment**.
2. Choose **Funding Account**.
 - The FI controls funding accounts via account-level entitlements.
 - For this user, accounts with “Create Ad Hoc Wire Transfer Payments” permission display.
3. Select **Payment Type** of Domestic or International Wire.
 - ACH payment types also show in this list.
4. If desired, enter a **payment name**. This becomes the template name if saved as a template after initiation.

Payments

What do you want to do?

☒ Make payments
 ☐ Collect payments
 ☐ Upload pass through file

How do you want to pay?

Make a one time payment ▼

1

Funding account

BASE Checking ****0002 ▼

2

Current: \$5,580.24
Available: \$5,580.24

Payment type

Domestic Wire ▼

3

Payment name

Enter a payment name (optional)

4

Aside from the Deliver On Date, sending a one time wire involves the same steps as setting up a template. See the Wire Templates Training Guide for details.

International Wires (Currently Not Available)

The FI has the *option* of uploading an exchange rate file to provide currency conversion for international wires.

When the business initiates an international wire with **current day as Send Date**, the conversion rate shows under Payment Information.

The system **does not calculate** estimated amount when:

- the FI does not upload exchange rates, or
- the wire is future dated, or
- the wire is recurring.

For “Amount in US dollar”, that conversion rate applies when “Send in foreign currency” is checked. Select currency and the system calculates the estimated amount in foreign currency.

Payment information

The amount can be changed at the time of payment.

☒ Amount in US dollars

Conversion rate: 49

☒ Send in foreign currency

Estimated amount in foreign currency

☐ Amount in foreign currency

For “Amount in foreign currency”, select the currency type and enter that amount. The system calculates the estimated amount in US dollars.

Payment information

The amount can be changed at the time of payment.

☐ Amount in US dollars

☒ Amount in foreign currency

Conversion rate: 49

Estimated amount in US dollars

Payment Activity

- All activity for the business displays, not just activity by the current user.
However, user permissions (funding account, payment types) impact the activity a user can see.
- All pending payments display, as well as 30 days of approved and declined/failed history.

Scheduled payments

- Payments show here when pending, i.e. not yet sent to the FI for processing.
- Recurring payments show at the top; pending single payments show under second section.
- The next payment in a recurring series shows along with scheduled single payments with “Company pending approval” status 2 business days prior to the payment date.

Scheduled payments		Approved payments	Declined/Failed payments
Showing all payments ▼			
Recurring payments	Status	Amount	
Wire wire pants on fire Domestic Wire Once a week on Thursday until I cancel	Company approved	-\$10,000.00 Next payment: 2/27/2020	
APril's awesome Payroll Payroll (PPD) Twice a month on 7th and 21st until I cancel	Com	\$7,000.00 nt: 3/6/2020	
Scheduled payments			
Feb 7			
DI04315_D1U6AUWR-20200204T123305.ach	Company approval pending	\$4,870.00 -\$4,870.00	

Click the payment name to cancel (not an option if status is “Company approval pending”).

When do payments move from Scheduled tab to Approved tab?

- Wires scheduled for today are sent to the FI for processing within 10 minutes.
- Wires scheduled for a future date stay in the Scheduled list and are sent to the FI for processing at 3:00am ET on the Deliver On date.

Payment Activity (continued)

Approved payments - payments that have been sent to the FI for processing.

Scheduled payments			Approved payments			Declined/Failed payments		
Showing all payments ▼								
Approved payments			Status			Amount		
Today								
April's fantastic payroll			⚠ FI approval pending			-\$5,665.00		
Payroll (PPD)						Options ▼		
Feb 18								
Wire wire pants on fire			✔ Processed			-\$10,000.00		
Domestic Wire						Options ▼		

Options: Copy
Payment, View, Print

Declined/Failed payments

- Payments declined by a business approver (initiator gets an email)
- Payments declined by the FI (initiator and all business admins get an email)
- Payments failed due to wire funding (all business admins get an email)
- Recurring payments that failed entitlement or limit validations when checked 2 days prior to the effective date (creator, Primary Admin and financial institution get an email)

Scheduled payments			Approved payments			Declined/Failed payments		
Showing all payments ▼								
Declined/Failed payments			Status			Amount		
Jan 14								
Payroll			✖ Exceeds User Daily Limit			-\$30.00		
Payroll (PPD)						Options ▼		

Options: Initiate
a new payment,
View, Print

Initiating ACH and Wire payments may require approval with **dual control**, where the initiator cannot approve their own work.

When is dual approval **REQUIRED**?

- The payment meets or exceeds the approval threshold **AND**
- There's at least one other person at the business that can approve the payment

When is dual approval **BYPASSED**?

- The payment is under the approval threshold **OR**
- There are no other approvers at the business (ex: the Primary Admin initiates a payment, and the business doesn't have any Secondary Admins nor business users with approval permission).

Events that trigger approval:

- Create or update an ACH or wire template
- Initiate an ACH payment or collection
- Upload an ACH pass through file
- Import an ACH file
- Initiate a Wire
- The next payment in a recurring series is within 2 days of effective date

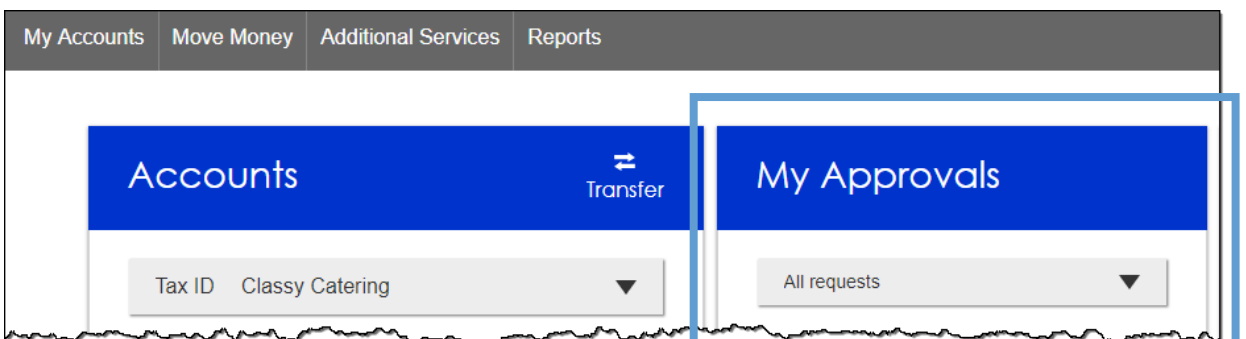
Business Admins and business users with approval permission receive this email – **EXCEPT** if an approver has exceeded their approval limit.

Marco Lopez,

An item requiring approval has been submitted. Please login to review the ACH Payment item(s) pending approval to ensure timely processing.

If you have any questions or concerns about this item, please contact the user who submitted the ACH Payment request for approval.

The payment that needs approval shows in the My Approvals widget.



Steps to approve a payment:

1. Go to the My Accounts screen > **My Approvals** widget.
2. Select the payment name to see details.
3. Click **Approve** for desired payment.

If **Decline** is selected, the payment moves to Declined Payments activity and sends an email to the initiator.

My Approvals

All requests ▼

PAYMENTS

payroll

Paying \$11,526.88

Deliver on 2019-03-19

Type Payroll (PPD)

Decline Approve

Payment details - payroll

Payment details

From	ABS Account *****0026	Type	Payroll (PPD)
To	1 recipient	Created by	Marco Lopez
Deliver On	3/19/2019	Confirmation #	X6KS1AMK
Repeats	Never		

To	Account	Routing#	
Scott	Personal Checking 1234567	042100861	\$11,526.88

Payment made to 1 recipient

Total \$11,526.88

Payment name (click for details) → April's fabulous wire

Repeating payment icon → [Circular arrow icon]

Negative amount = ACH payment or wire
Positive amount = ACH collection
Both = balanced ACH pass through file

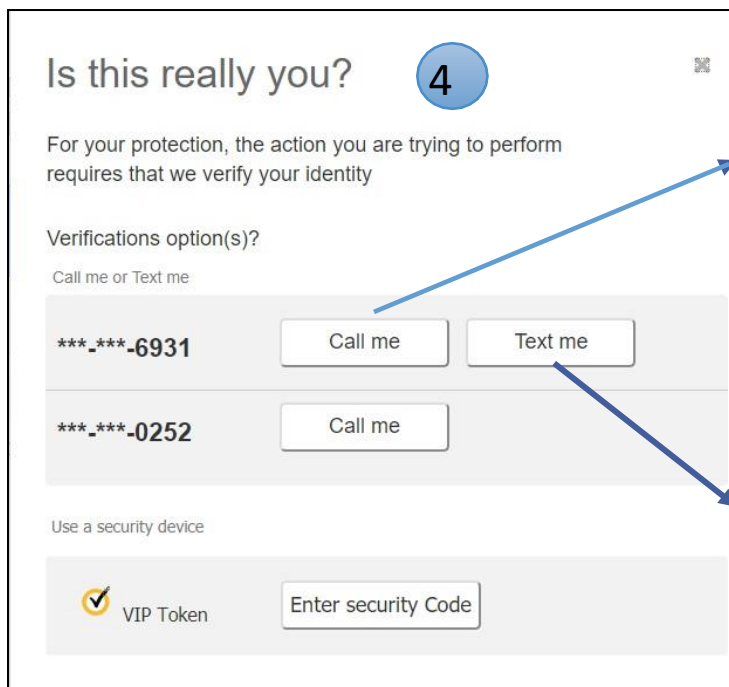
Paying \$2,500.00

Deliver on 2019-03-22

Type Domestic Wire

Decline Approve

4. A pop-up prompts the user to validate identity:
 - **Call Me:** user answers and presses 1 (one) on the phone
 - **Text Me** (only shows if the user text-enabled their phone): user receives the text and replies back with the security code.
 - **Enter security code** (only shows if the FI offers tokens and the user entered the credential ID in My Settings). *Only option if tokens are enforced*
5. The payment no longer shows in the My Approvals widget and is queued for processing.



Is this really you? **4**

For your protection, the action you are trying to perform requires that we verify your identity

Verifications option(s)?

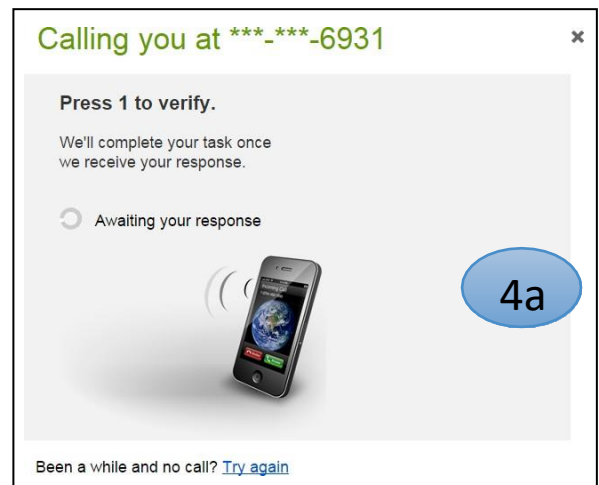
Call me or Text me

--6931

--0252

Use a security device


☒ VIP Token




Calling you at ***-***-6931

Press 1 to verify.

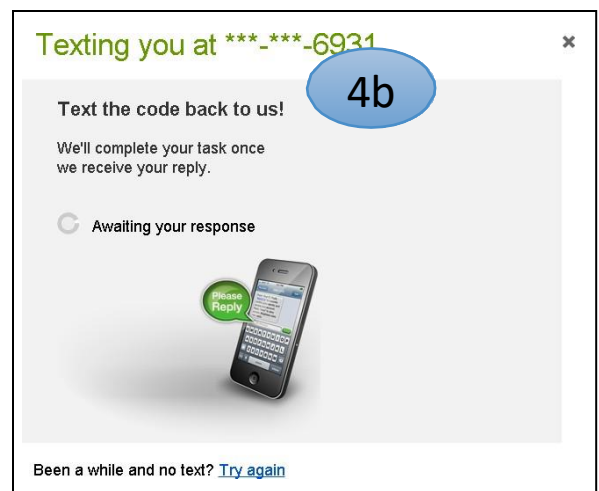
We'll complete your task once we receive your response.

 Awaiting your response



4a


Been a while and no call? [Try again](#)




Texting you at ***-***-6931

Text the code back to us!

We'll complete your task once we receive your reply.

 Awaiting your response



4b

Been a while and no text? [Try again](#)

Tips:

- The approval pop-up window times out after 5 minutes.
- Do NOT close the pop-up window or approval will not go through. Wait for it to automatically close after completing identity verification.

Approval by Initiator

If dual approval is not part of the workflow (see page 1), the person initiating a payment may have to pass out of band (OOB) authentication.

The FI may opt to set a dollar threshold for wire and ACH payments that applies this scenario. Payments that *don't require dual approval* and are *greater than the OOB threshold* trigger this OOB prompt.

1. Upon initiating the ACH, the user is prompted to get a call or text (or enter a token code – not shown here).
2. **Call me:** initiates a phone call; the user answers and presses 1 (one) on the phone.
3. **Text me:** initiates a text with a security code; the user must text the code back.

Is this really you?

For your protection, the action you are trying to perform requires that we verify your identity

--6931

Call me Text me

1

Calling you at ***-***-6931

Press 1 to verify.

We'll complete your task once we receive your response.

Awaiting your response

2

Texting you at ***-***-6931

Text the code back to us!

We'll complete your task once we receive your reply.

Awaiting your response

3

Tip: Do NOT close this window while responding to the call or text since it would cancel the process. The window automatically closes when authentication is satisfied.

Common Questions

Q: Why didn't a payment get routed for dual approval?

A: Either the payment is under the approval threshold OR the Primary Admin initiated the payment and there are no other approvers at the business.

Q: Do I have to approve each payment in a recurring series?

A: Yes. Before approval, each payment must pass a limits and entitlements check; if the initiator has exceeded their limits or no longer has the necessary permission, the payment fails (the initiator, business admins, and the FI get an email notification, and the payment moves to the Declined/Failed tab). If it passes the validations, the payment is queued up for approval 2 business days before the send date.

Q: What happens if I decline a payment?

A: The payment shows in Declined/Failed activity and the system sends an email notification to the person who initiated the payment.

Q: Do I have to pass identity verification for every payment?

A: If your FI enables approval caching, identity verification is required for the first payment but not subsequent payments approved within a certain timeframe (5 minutes or less – set by the FI). Caching is cancelled when the user logs out.

Q: How long do payments stay here awaiting approval?

A: Indefinitely

Q: What happens if I approve a payment after cutoff time?

A: If a wire with today as Deliver date is approved after cutoff, or an ACH with Deliver date as one day out is approved after cutoff, it will be routed to the financial institution that same day with a "Approved after user cutoff" warning.

Q: What happens if I approve a payment past the date?

A: Approval will go through and the payment will be routed to the financial institution with a "Past Due" warning.

Q: After a payment is approved, what happens next?

A: Wires with Deliver Date as the current business day are sent to the FI for processing within 10 minutes. ACH transactions with the Deliver date as same day, or 1-2 business days out, are sent for processing within 30 minutes.