

A large, stylized, light blue 'C' shape is centered in the background, composed of several concentric, slightly offset lines that create a sense of depth and movement. The background is a solid dark blue.

**YOUR ONLINE BUSINESS BANKING**

# eGUIDE

**COMMUNITY**  
FIRST BANK

**HFG** | TRUST

YOUR FINANCIAL PARTNER FOR LIFE

Published by Murphy & Company, Inc.  
13610 Barrett Office Drive  
St. Louis, MO 63021  
[www.mcompany.com](http://www.mcompany.com)

© 2009-2021 Murphy & Company, Inc. Quicken is a registered trademark of Intuit, Inc. Macintosh is a trademark of Apple Inc., registered in the U.S. and other countries. Adobe Reader is a registered trademark of Adobe Systems, Inc. © 2012 Portions of this guide were written by Q2 Software, Inc.

## **Disclaimer**

Concepts, strategies and procedures outlined in this guide can and do change and may not be applicable to all readers. The content in this guide is not warranted to offer a particular result or benefit. Neither the author, publisher nor any other party associated with this product shall be liable for any damages arising out of the use of this guide, including but not limited to loss of profit, commercial, special, incidental or other damages. For complete product and service information, please refer to the terms, conditions and disclosures for each product and service.

# Getting Started

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

By adding powerful commercial products and features, Community First Bank provides you with the complex tools your business needs to achieve its goals. While our Business Online Banking shares similar features with our personal accounts, this guide is meant to help you through business features only.

You can navigate this guide by clicking a topic or feature in the Table of Contents. Each section provides an overview and steps to help you during the Online Banking process. If you have additional questions, contact us at (509) 783-0955.



# Table of Contents

## Getting Started

Business Online Banking Overview .....	6
Users.....	6
Recipients.....	6
Business Online Banking Transaction Types .....	7

## Commercial

Users Overview .....	8
User Management Overview.....	9
Adding a New User .....	10
Part 1 of 5: Establishing Transaction Type Rights.....	11
Part 2 of 5: Disabling a Transaction Type .....	12
Part 3 of 5: Editing Approval Limits for a Transaction Type .....	13
Part 4 of 5: Establishing Rights to Access Features.....	14
Part 5 of 5: Establishing Rights to Access Accounts.....	15
Editing an Existing User's Rights .....	16
Deleting a User.....	17
Recipient Overview .....	18
ACH Only- Part 1 of 2: Adding a Recipient .....	19
ACH Only- Part 2 of 2: Recipient Account Detail .....	20
ACH & Wire- Part 1 of 4: Adding a Recipient.....	21
ACH & Wire- Part 2 of 4: Beneficiary FI Detail.....	22
ACH & Wire- Part 3 of 4: Intermediary FI Detail .....	23
ACH & Wire- Part 4 of 4: Recipient Account Detail.....	24
Wires Only (Domestic) - Part 1 of 4: Adding a Recipient .....	25
Wires Only (Domestic)- Part 2 of 4: Beneficiary FI Detail .....	26
Wires Only (Domestic)- Part 3 of 4: Intermediary FI Detail .....	27
Wires Only (Domestic)- Part 4 of 4: Recipient Account Detail .....	28
Wage Garnishment (ACH)- Part 1 of 2: Adding a Recipient .....	29
Wage Garnishment (ACH)- Part 2 of 2: Recipient Account Detail.....	32
Editing a Recipient .....	33
Editing a Recipient's Templates.....	34
Deleting a Recipient.....	35
Payment Template Overview .....	36
Creating a Template .....	37
ACH Batch .....	38
ACH Collection.....	40
Domestic Wire .....	42
Payroll.....	44

Sending a Single Payment.....	46
ACH Batch .....	46
ACH Collection.....	49
Domestic Wire.....	52
Payroll.....	54
Splitting a Payment.....	56
Import File.....	57
Importing a CSV file .....	57
Importing a NACHA file .....	59
Viewing, Approving or Canceling a Transaction.....	61
Single Transaction.....	61
Multiple Transactions.....	62
Editing or Using a Template .....	63
Deleting a Template .....	64
Wire Activity .....	65
Tax Payment.....	66
Mobile Authorizations .....	68

## Positive Pay

Introduction.....	70
Add a Check Confirmation.....	71
Managing Exceptions .....	72
Submit Issued Check File .....	74

## Advanced Positive Pay

Introduction.....	75
Quick Exception Processing.....	76
To Upload an Issued Check File .....	78
Manually Enter a Check.....	79
Void a Check .....	80
Reverse Positive Pay Extract.....	81
Managing Exceptions .....	82
Outstanding Issued Checks .....	84
Issued Check File Processing Log.....	85
ACH Reporting.....	86
Account Reconciliation .....	87
ACH Returns/NOC Report.....	88
User Setup .....	89
ACH Authorization Rules Setup.....	92

## Advanced Pay Bills

Home Page Overview .....	93
Add a Payee .....	95
Company.....	95
Individual Electronic Payments: Allowing an Individual to Provide Their Banking Information.....	97
Individual Electronic Payments: If You Have an Individual's Account Information .....	99
Individual Check Payments.....	101
Activate a Payee .....	103
Import Payees .....	104
Edit a Payee .....	107
Delete a Payee.....	108
Add and Manage Categories .....	109
Single Payment.....	110
Edit or Stop a Single Payment .....	111
Create a Recurring Payment.....	112
Edit or Stop a Recurring Payment.....	114
Payment Approval .....	116
Add a Transfer Account.....	117
Delete or Edit a Transfer Account.....	118
One-Time Transfer.....	119
Edit or Stop a Single Transfer .....	120
Recurring Transfers .....	121
Edit or Stop a Recurring Transfer.....	122
Transfer Approval .....	124
Add an Employee.....	125
Edit or Deactivate an Employee .....	127
Schedule Payroll.....	129
Edit Scheduled Payroll.....	131
Schedule Extra Payroll.....	132
View Past Payroll .....	134
Edit or Stop Scheduled Payroll .....	135
Payroll Approval.....	138
Calendar .....	139
Company Profile .....	140
Delete or Edit Bill Pay Accounts .....	141
Modify User Permissions .....	142
Personal Profile.....	143

---

e-Notifications .....	144
Events .....	144
Logout .....	145
Recurring.....	146
Reminders.....	147
Reports.....	148

# Getting Started

## Business Online Banking Overview

Whether you're an enterprise, large corporation or small organization, our flexible Business Online Banking can efficiently serve you. Depending on your size, the first steps in banking online are setting up your users and recipients. After setting up these key entities, you can jump right in and experience our state-of-the-art system!

### Users

If your business only needs one person with access to Business Online Banking, you can set up a single login ID and password. This is typical for small companies who primarily use basic Online Banking tools with occasional business transactions.

For larger organizations, our system lets you establish multiple login IDs and passwords for authorized employees. After setting up a company policy with a Community First Bank representative, you can organize which employees get access to different features within Business Online Banking by establishing user roles.

### Recipients

Recipients are people or businesses to whom you send money using a payment feature offered through Business Online Banking. After creating a profile for each recipient, you can choose the method to send them money and the respective transaction details. Each created recipient is saved so you can quickly and easily make future payments.

Various types of payment methods are offered through Business Online Banking, including wire and ACH transfers. Though they are both quick electronic payments, wires are the fastest way to transfer money between accounts. ACH transactions are done using a batch process, and funds are generally not available until the next business day.

Please call us at (509) 783-0955 for a full list of wire and ACH fees or if you have any questions.

### Business Online Banking Transaction Types

Type	Description
ACH Batch	Send a payment to several recipients.
ACH Collection	Receive a payment from several recipients.
Domestic Wire	Send a wire to a recipient within the US.
Payroll	Send payroll to several recipients. If a recipient has more than one account, you can split that payment into several accounts.
Tax Payment	Send federal, state or local tax authority payments.



**Note:** ACH Batch and Collection transaction types are generally not offered for same day transactions.

# Commercial

## Users Overview

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

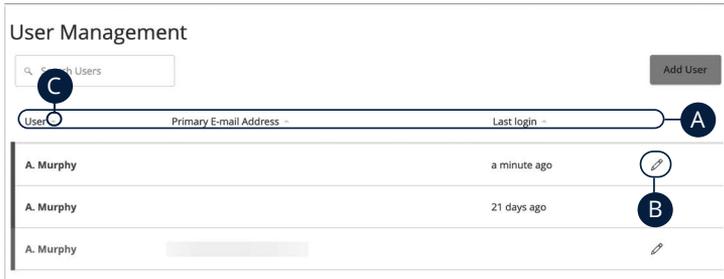
Each user is assigned a set of user rights that permits or prevents them from performing certain actions such as:

- Sending or drafting payments and creating templates for certain transaction types
- The number of approvals that can be completed in a day or the dollar amount in a specific transaction
- Accessing specific accounts
- Managing recipients, users, subsidiaries and templates

Authorized users can set up the features, accounts and rights each user needs to do their job. Establishing these rights gives users permission to perform specific tasks, helping you manage your business and making it run as smoothly as possible.

## User Management Overview

The User Management page lets you view all your existing users and their contact information in one easy place. From here, you can create users, edit rights and oversee your employees on a day-to-day basis.



In the **Commercial** tab, click **Users**.

**A.** The following information presents for each user:

- User
- Email address
- Last login time

**B.** Click the  icon to edit a user.

**C.** You can sort users in alphabetical or reverse alphabetical order by user, email address or last login order by clicking the  icon next to the Users column.

## Adding a New User

An authorized user with Manage Users rights can set up a new user by first creating a profile and a unique login ID and password. Once you establish a user and their login credentials, you can begin assigning user rights by accessing their User Policy.

The image shows a screenshot of the 'User Management' interface. At the top, there is a search bar labeled 'Search Users' and an 'Add User' button circled with a blue '1'. Below this is a table with columns for 'User', 'Primary E-mail Address', and 'Last login'. One user, 'A. Murphy', is listed with a redacted email address and a last login of '9 minutes ago'. Below the table is a 'New User Details' form. The form is divided into two sections: 'PERSONAL DETAILS' and 'LOGIN DETAILS'. In the 'PERSONAL DETAILS' section, there are three input fields for 'First Name', 'Last Name', and 'Primary E-mail Address' (circled with a blue '2'), a 'Phone Country' dropdown menu (circled with a blue '3'), and a 'Phone' input field. In the 'LOGIN DETAILS' section, there are three input fields for 'Login ID' (circled with a blue '4'), 'Password' (circled with a blue '5'), and 'Confirm Password' (circled with a blue '5'). At the bottom of the form, there are two buttons: 'Discard New User Details' and 'Save New User Details' (circled with a blue '6').

In the **Commercial** tab, click **Users**.

1. Click the **Add User** button in the top right corner.
2. Enter the user's first and last name and email address.
3. From the "Phone Country" drop-down select the user's country and enter their phone number.
4. Create a unique login ID for your new user.
5. Enter a password following our guidelines and confirm it.
6. Click the **Save New User Details** button at the bottom when you are finished. You will then be taken to the User Policy page to establish the new user's rights.

## Part 1 of 5: Establishing Transaction Type Rights

You start assigning or editing a user's rights in the **Transactions** tab, which helps you decide which responsibilities and limitations a user should have regarding certain transactions. Here, you can change a user's approval limits and decide which transaction types they can view, draft, approve or cancel.

The screenshot shows the user policy configuration for a user named \*Gunther CoffeeGuy. The interface is divided into three tabs: Transactions, Features, and Accounts. The Transactions tab is active. On the left, there is a list of transaction types with a filter dropdown set to 'All'. The transaction types listed are ACH Batch (with a \$1,000B limit) and ACH Collection (with a \$1,000B limit). On the right, the 'Rights' section for the selected 'ACH BATCH' transaction type is shown. It includes a 'Transaction Filter' dropdown, an 'Enabled' toggle switch, and a row of checkboxes for 'Draft Restricted', 'Draft', 'Approve', 'Cancel', and 'View'. The 'Own' dropdown is also visible. A 'Save' button is located in the top right corner.

1. Choose a type of transaction to assign rights for.
2. Choose whether a user can draft, approve, cancel or view a specific transaction by checking the appropriate boxes.
  - **Draft:** Create a transaction or template that needs approval from an authorized user.
  - **Approve:** Send or accept drafted transactions.
  - **Cancel:** Reject a drafted or unprocessed transaction.
3. Use the drop-down to change which transaction activity a user can view.
  - **Own:** Can view only their activity.
  - **All:** Can view activity of all users.
  - **No:** Cannot view activity of any user.



**Note:** Users must have the **All** view right enabled to approve transactions.

## Part 2 of 5: Disabling a Transaction Type

If a user should not have access to a certain transaction type, such as payroll, an authorized user can disable those rights for individual users.

\*Gunther CoffeeGuy Save 3

User Policy ⓘ

Transactions Features Accounts

Transaction Filter:

Filter: **All** Enabled Disabled

**ACH BATCH** Enabled 2

**ACH Batch** 1  
Can view own transactions \$1,000B  
Can Draft/Approve/Cancel

**ACH Collection** \$1,000B  
Can view own transactions  
Can Draft/Approve/Cancel

**Bill Payment**  
Can view own transactions  
Can Draft/Approve/Cancel

**Change of Address**  
Can view own transactions  
Can Draft/Approve/Cancel

**Check Reorder**  
Can view own transactions  
Can Draft/Approve/Cancel

**Domestic Wire** \$20  
Can view own transactions  
Can Draft/Approve/Cancel

**Rights**

Draft Restricted  Draft  Approve  Cancel  View Own

**Approval Limits**

	Maximum Amount	Maximum Count
Per Transaction	\$ 999,999,999,999.99	
Daily Per Account	\$ 999,999,999,999.99	1000
Daily	\$ 999,999,999,999.99	1000
Monthly	\$ 999,999,999,999.99	1000

1. Select the transaction type to disable.
2. Toggle the switch to “Disabled” for that specific transaction.
3. Click the **Save** button when you are finished making changes.

## Part 3 of 5: Editing Approval Limits for a Transaction Type

To give you peace of mind, a user's approval limits can be adjusted, so you never have to worry about the amount or number of transactions they make. You can set these restrictions for a daily and monthly basis as well as per account.

\*Gunther CoffeeGuy Save

User Policy ⓘ

Transactions Features Accounts

Transaction Filter:

Filter: **All** Enabled Disabled

**ACH Batch** \$1,000B  
Can view own transactions  
Can Draft/Approve/Cancel

**ACH Collection** \$1,000B  
Can view own transactions  
Can Draft/Approve/Cancel

**Bill Payment**  
Can view own transactions  
Can Draft/Approve/Cancel

**Change of Address**  
Can view own transactions  
Can Draft/Approve/Cancel

**Check Reorder**  
Can view own transactions  
Can Draft/Approve/Cancel

**Domestic Wire** \$20  
Can view own transactions  
Can Draft/Approve/Cancel

**ACH BATCH** Enabled

**Rights**

Draft Restricted  Draft  Approve  Cancel  View Own

**Approval Limits**

	Maximum Amount	Maximum Count
Per Transaction	\$ 999,999,999,999.99	
Daily Per Account	\$ 999,999,999,999.99	1000
Daily	\$ 999,999,999,999.99	1000
Monthly	\$ 999,999,999,999.99	1000

1. Select a transaction type to edit a user's approval limits.
2. Edit the maximum amounts a user can approve or draft and the maximum number of transactions a user can perform.
3. Click the **Save** button when you are finished making changes.

## Part 4 of 5: Establishing Rights to Access Features

When assigning user rights, the **Features** tab lets you control who can edit templates or manage users, subsidiaries or recipients. Depending on their User Policy or job roles, some users may have different responsibilities than others.

The screenshot shows the user profile for A. Murphy. At the top, there is a 'User Policy' link and a 'Save' button. Below this are three tabs: 'Transactions', 'Features' (which is selected and circled with a '1'), and 'Accounts'. Under the 'Features' tab, there is a 'FEATURES' header with a help icon and a search box. Below the search box is a 'RIGHTS' section containing six toggle switches:

- Access to all payment templates
- Can view all recipients
- Manage Users
- Allow one-time recipients
- Manage Recipients
- Statement Image

A '2' is circled around the rights section, and a '3' is circled around the 'Save' button.

1. Click the **Features** tab.
2. Use the toggles to enable or disable features.
3. Click **Save** when you are finished making changes.



**Note:** If Manage Users is assigned to a user, they can change their own rights. Be sure to limit which users have this feature.

## Part 5 of 5: Establishing Rights to Access Accounts

The **Accounts** tab lets you decide which users have access to perform specific tasks within an account, including viewing the account and transaction histories and making deposits or withdrawals.

A. Murphy  
User Policy ⓘ

Transactions Features **Accounts**

ACCOUNTS ⓘ

Number	Name	View <input type="checkbox"/>	Deposit <input type="checkbox"/>	Withdraw <input type="checkbox"/>	Labels
	Business Checking	<input type="radio"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	
	Business Checking	<input checked="" type="checkbox"/>	<input type="radio"/>	<input checked="" type="checkbox"/>	
	Commercial Checking	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	

Save

1. Click the **Accounts** tab.
2. Edit a user's ability to view, deposit or withdraw in a specific account.
  - ✓ User right is active.
  - User right is disabled.
3. Click the **Save** button when you are finished making changes.

# Commercial

## Editing an Existing User's Rights

Authorized users with the Manage Users right can make changes to existing users at any time. This is especially beneficial if someone's job title changes or their approval limits need to be adjusted.

The screenshot shows the 'User Management' interface. At the top, there is a search bar labeled 'Search Users' and an 'Add User' button. Below this is a table of users with columns for 'User', 'Primary E-mail Address', and 'Last login'. A user named 'A. Murphy' is highlighted, and a pencil icon next to the name is circled with a '1'. Below the table, a 'User Details' modal is open. It shows the user's status as 'Active' and provides 'PERSONAL DETAILS' including first name 'A.', last name 'Murphy', and primary email address. Below that is a 'USER LOGINS' table with columns for 'Login Name', 'Channel', 'Status', 'Last Logon', and 'Actions'. The 'Assign Rights' button is circled with a '2'. A third callout '3' points to the user's name 'A. Murphy' in the modal header. A fourth callout '4' points to the 'Save' button in the modal's top right corner.

In the **Commercial** tab, click **Users**.

1. Find the user you want to edit and click the  icon.
2. Click the **Assign Rights** button.
3. Make the necessary changes to the existing user.
4. Click the **Save** button when you are finished making changes.

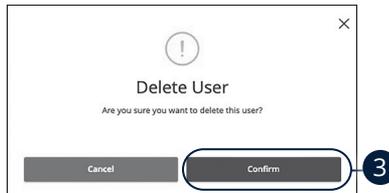
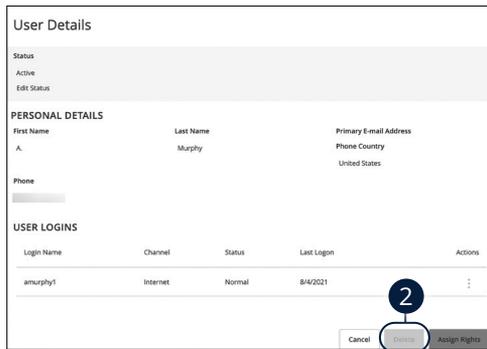


**Note:** For more details on editing user rights visit page 11.

# Commercial

## Deleting a User

If you are assigned the Manage Users right, you have the ability to permanently delete a user that is no longer needed. This deletes their contact information from the User Management page and deactivates their Business Online Banking login ID, but it does not erase the data from an existing payment using that person.



In the **Commercial** tab, click **Users**.

1. Find the user you want to remove and click the  icon.
2. Click the **Delete** button.
3. Click the **Confirm** button to permanently remove a user.

# Commercial

## Recipient Overview

A recipient is any person or company that receives payments from your business. For easy access on the Recipient Management page, you can set up individual profiles, so funds can be sent to or received by a recipient. After they are created, you can include them in multiple payments or templates.

The screenshot shows the 'Recipients' management interface. At the top left is a 'New Recipient' button. To the right is a search bar. Below is a table with columns: Name, Email Address, Number of Accounts, and Actions. The table contains two rows of test data. Callout A points to the table header, B points to the sort icon in the Email Address column, and C points to the actions menu for a recipient, which includes options for Edit, Delete, and Payment History.

Name	Email Address	Number of Accounts	Actions
test	test2@email.com	1	⋮
test	test@email.com	1	⋮

Edit  
Delete  
Payment History

In the **Commercial** tab, click **Recipients**.

**A.** The following information presents for each recipient:

- Name
- Email address
- Number of accounts they have

**B.** Click the ▲ icon next the appropriate column to sort recipients by display name, number of accounts, or email address.

**C.** Click the ⋮ icon to make edits to or delete a specific recipient or view payment history.

## ACH Only- Part 1 of 2: Adding a Recipient

If you are assigned the Manage Recipient right, you need to set up your recipients before you can send payments. In order to add a recipient, you need their contact and account information.

The screenshot shows the 'Recipients' management interface. At the top, there is a 'New Recipient' button (1) and a search bar. Below this is the 'Add Recipient' form. The form includes fields for 'Display Name \*' (2) and 'Email Address' (3), with a checkbox for 'Send email notifications for template payments' (3). There is an '+ Add account' link (4). Below the form is a table of accounts with columns for 'Account', 'Payment Type', 'Financial Institution (FI)', and 'Routing Number'. The table shows one account: 'Account - New', 'ACH and Wire', 'Ex. 129398123', and 'N/A'. To the right of the table are 'Edit' and 'Remove' buttons (10). Below the table are several input fields: 'Payment Type' (5) with a dropdown menu showing 'ACH Only', 'Account Type \*' (6) with a dropdown menu showing 'Select Account Type', 'Account #' (7) with the value 'Ex. 129398123', 'Financial Institution (FI)' (8) with a search bar, and 'ACH Routing Number #' (9) with a search bar. At the bottom right, there is a close button (X) and a checkmark button (11).

In the **Commercial** tab, click **Recipients**.

1. Click the **New Recipient** button.
2. Enter a display name and the recipient's email address.
3. Check the box next to "Send email notifications for template payments" to alert them when a payment is sent.
4. (Optional) Click the "+Add Account" link to add a new account.
5. Select a payment type using the "Payment Type" drop-down.
6. Select the recipient's account type using the "Account Type" drop-down.
7. Enter the recipient's account number.
8. (Optional) Enter the financial institution (FI).
9. Enter the recipient's ACH routing number.
10. Click the  icon to edit or remove a recipient's account information.
11. Click the  button when you are finished.

## ACH Only- Part 2 of 2: Recipient Account Detail

You need to provide a new recipient's account information, including their financial institution (FI) and account number. Depending on the types of payments you plan on sending them, you need to specify how users are allowed to send funds to this recipient.

The screenshot shows a form titled "Recipient Details" with a collapse arrow in the top right. The form is divided into several sections:

- Wire Name:** A text input field.
- ACH Name:** A text input field.
- ACH ID:** A text input field.
- Country:** A dropdown menu currently showing "United States".
- Address 1:** A text input field.
- Address 2:** A text input field.
- City:** A text input field.
- State:** A dropdown menu currently showing "Select State".
- ZIP:** A text input field.
- Templates (0):** A section with a collapse arrow.
- Buttons:** "Cancel" and "Save Recipient" buttons at the bottom right.

Numbered callouts (1-6) point to the following elements:

- ACH Name and ACH ID fields
- Country dropdown
- Address 1 and Address 2 fields
- City field
- State dropdown and ZIP field
- Save Recipient button

1. Enter the ACH name and ID.
2. Use the drop-down to select the recipient's country.
3. Enter the recipient's street address.
4. Enter the recipient's city.
5. Select the recipient's state using the drop-down and enter the zip code.
6. Click the **Save Recipient** button.

## ACH & Wire- Part 1 of 4: Adding a Recipient

If you are assigned the Manage Recipient right, you need to set up your recipients before you can send payments. In order to add a recipient, you need their contact and account information.

The image shows two screenshots from a web application. The top screenshot, titled "Recipients", shows a table with one entry: "test" with email "test2@email.com" and "1" account. A "New Recipient" button is circled with a "1". The bottom screenshot, titled "Add Recipient", shows a form with fields for "Display Name", "Email Address", "Send email notifications for template payments", "Accounts (1)", "Payment Type", "Beneficiary Type", "Account Type", "Account", "Financial Institution (FI)", and "ACH Routing Number". Numbered callouts 1-10 point to various elements: 1 (New Recipient), 2 (Display Name), 3 (Send email notifications), 4 (+ Add account), 5 (Payment Type), 6 (Account Type), 7 (Account), 8 (Financial Institution), 9 (ACH Routing Number), and 10 (Edit/Remove icons).

In the **Commercial** tab, click **Recipients**.

1. Click the **New Recipient** button.
2. Enter a display name and the recipient's email address.
3. Check the box next to "Send email notifications for template payments" to alert them when a payment is sent.
4. (Optional) Click the "+Add Account" link to add a new account.
5. Select a payment type using the "Payment Type" drop-down.
6. Select the recipient's account type using the "Account Type" drop-down.
7. Enter the recipient's account number.
8. (Optional) Enter the financial institution (FI).
9. Enter the recipient's ACH routing number.
10. Click the  $\vdots$  icon to edit or remove a recipient's account information.

## ACH & Wire- Part 2 of 4: Beneficiary FI Detail

When sending a wire, the beneficiary FI is the final bank that receives the funds. Depending on the payment type you selected in Part 1, you may need to provide beneficiary FI information.

The image shows a form titled "Beneficiary FI" with several input fields. Four numbered callouts (1, 2, 3, 4) point to specific fields: 1 points to the "Name \*" field, 2 points to the "FI ABA Number \*" field, 3 points to the "Address 1 \*" and "City \*" fields, and 4 points to the "State \*" drop-down menu and the "Postal Code \*" field. The "Country \*" field is set to "United States".

Beneficiary FI		
Name *	Country *	FI ABA Number *
Address 1 *	Address 2	City *
State *	Postal Code *	

1. Enter the beneficiary FI's name.
2. Enter the FI ABA number.
3. Enter its street address and city.
4. Select the state using the drop-down and enter its postal code.



**Note:** Incorrect beneficiary details are the main reason wire transfers are rejected. Be sure all information is correct before proceeding.

## ACH & Wire- Part 3 of 4: Intermediary FI Detail

Some FIs use an in-between third-party bank called an intermediary FI to process funds. If your beneficiary FI requires an intermediary FI, you need the FI's wire routing number and address.

The screenshot shows a form titled "Intermediary FI" with the following fields and callouts:

- 1**: Callout pointing to the "Name" text input field.
- 2**: Callout pointing to the "Address 1" text input field.
- 3**: Callout pointing to the "State" drop-down menu.
- 4**: Callout pointing to the "Confirm" button (a square button with a checkmark).

Other fields include "Country" (a dropdown menu currently showing "United States"), "Wire Routing Number" (a text input field), "Address 2" (a text input field), "City" (a text input field), and "Postal Code" (a text input field). There are also "Cancel" (x) and "Confirm" (checkmark) buttons at the bottom right.

1. Enter the intermediary FI's name and wire routing number.
2. Enter its street address and city.
3. Select the intermediary FI's location using the "State" drop-down and enter its postal code.
4. Click the  button.

## ACH & Wire- Part 4 of 4: Recipient Account Detail

You need to provide a new recipient's account information, including their financial institution (FI) and account number. Depending on the types of payments you plan on sending, you need to specify how users are allowed to send funds to this recipient.

The screenshot shows a form titled "Recipient Details" with a collapse arrow in the top right. The form is divided into several sections:

- 1**: A text input field for "Wire Name".
- 2**: Two text input fields for "ACH Name" and "ACH ID".
- 3**: A dropdown menu for "Country" (currently showing "United States") and two text input fields for "Address 1" and "Address 2".
- 4**: A text input field for "City" and a dropdown menu for "State" (currently showing "Select State").
- 5**: A text input field for "ZIP".
- 6**: A "Cancel" button and a "Save Recipient" button.

Below the form, there is a section for "Templates (0)" with a collapse arrow.

1. Enter the wire name.
2. Enter the ACH name and ACH ID.
3. Select the recipient's country using the drop-down, then enter their street address.
4. Enter the city and select the recipient's state using the drop-down.
5. Enter the zip code.
6. Click the **Save Recipient** button.

## Wires Only (Domestic) - Part 1 of 4: Adding a Recipient

If you are assigned the Manage Recipient right, you need to set up your recipients before you can send payments. In order to add a recipient, you need their contact and account information.

The screenshot shows two parts of the interface. The top part is the 'Recipients' list, and the bottom part is the 'Add Recipient' form.

**Recipients**

Name	Email Address	Number of Accounts	Actions
test	test2@email.com	1	⋮

**Add Recipient**

1. **New Recipient** button

2. **Display Name \*** field

3. **Email Address** field (example@example.com)

4.  **Send email notifications for template payments**

5. **+ Add account** link

6. **Accounts (1)** table

Account	Payment Type	Financial Institution (FI)	Routing Number	Actions
Account - New	ACH and Wire		N/A	⋮

7. **Payment Type** dropdown (Wire Only)

8. **Beneficiary Type** dropdown (Domestic)

9. **Account \*** field (Ex. 129398123)

10. **Financial Institution (FI)** field (Search by name or routing #)

11. **Refined Search** field

12. **Edit** button

13. **Remove** button

In the **Commercial** tab, click **Recipients**.

1. Click the **New Recipient** button.
2. Enter the recipient's name and email address.
3. Check the box next to "Send email notifications for template payments" to alert them when a payment is sent.
4. (Optional) Click the "+Add Account" link to add a new account.
5. Select a payment type using the "Payment Type" drop-down.
6. Enter the recipient's account number.
7. (Optional) Enter the financial institution (FI).
8. Click the ⋮ icon to edit or remove a recipient's account information.

## Wires Only (Domestic)- Part 2 of 4: Beneficiary FI Detail

When sending a wire, the beneficiary FI is the final bank that receives the funds. Depending on the payment type you selected in Part 1, you may need to provide beneficiary FI information.

The image shows a form titled "Beneficiary FI" with several input fields. Four numbered callouts (1, 2, 3, 4) point to specific fields: 1 points to the "Name \*" field, 2 points to the "FI ABA Number \*" field, 3 points to the "Address 1 \*" field, and 4 points to the "State \*" dropdown menu. The "Country \*" field is set to "United States" with a dropdown arrow. The "Address 2" and "City \*" fields are also present. The "Postal Code \*" field is located below the "State \*" dropdown.

1. Enter the beneficiary FI's name.
2. Enter the FI ABA number.
3. Enter its street address and city.
4. Select the recipient's state using the drop-down, and enter its postal code.



**Note:** Incorrect beneficiary details are the main reason wire transfers are rejected. Be sure all information is correct before proceeding.

## Wires Only (Domestic)- Part 3 of 4: Intermediary FI Detail

Some FIs use an in-between third-party bank called an intermediary FI to process funds. If your beneficiary FI requires an intermediary FI, you need the FI's wire routing number and address.

The screenshot shows a form titled "Intermediary FI" with the following fields and callouts:

- 1**: Points to the "Name" text input field.
- 2**: Points to the "Address 1" text input field.
- 3**: Points to the "State" drop-down menu, which currently shows "Select State".
- 4**: Points to the "Confirm" button, which is a square button with a checkmark icon.

Other visible fields include:

- "Country" dropdown menu with "United States" selected.
- "Wire Routing Number" text input field.
- "Address 2" text input field.
- "City" text input field.
- "Postal Code" text input field.
- "Cancel" button (square with 'x' icon).

1. Enter the intermediary FI's name and wire routing number.
2. Enter its street address and city.
3. Select the intermediary FI's location using the "State" drop-down, and enter its postal code.
4. Click the  button.

## Wires Only (Domestic)- Part 4 of 4: Recipient Account Detail

You need to provide a new recipient's account information, including their financial institution (FI) and account number. Depending on the types of payments you plan on sending them, you need to specify how users are allowed to send funds to this recipient.

The screenshot shows a form titled "Recipient Details" with a collapse arrow in the top right. The form contains the following fields and controls:

- 1**: Wire Name (text input)
- 2**: ACH Name (text input) and ACH ID (text input)
- 3**: Country (drop-down menu with "United States" selected), Address 1 (text input), and Address 2 (text input)
- 4**: City (text input), State (drop-down menu with "Select State" selected), and ZIP (text input)
- 5**: ZIP (text input)
- 6**: Cancel button and Save Recipient button

Below the form, there is a section for "Templates (0)" with a collapse arrow.

1. Enter the wire name.
2. Enter the ACH name and ACH ID.
3. Select the recipient's country using the drop-down, then enter their street address.
4. Enter the city and select the recipient's state using the drop-down.
5. Enter the zip code.
6. Click the **Save Recipient** button.

## Wage Garnishment (ACH)- Part 1 of 2: Adding a Recipient

If you are assigned the Manage Recipient right, you need to set up your recipients before you can collect payments. In order to add a recipient, you need their contact and account information.

The screenshot shows two parts of the interface. The top part is a table titled 'Recipients' with a 'New Recipient' button circled in a blue circle with the number 1. The table has columns for Name, Email Address, Number of Accounts, and Actions. The bottom part is a form titled 'Add Recipient' with four numbered callouts: 2 points to the 'Display Name \*' field, 3 points to the 'Send email notifications for template payments' checkbox, and 4 points to the '+ Add account' button. The 'Email Address' field contains 'example@example.com'.

Name	Email Address	Number of Accounts	Actions
test	test2@email.com	1	⋮

**Add Recipient**

Display Name \*

Email Address

Send email notifications for template payments

Accounts (1)

In the **Commercial** tab, click **Manage Recipients**.

1. Click the **New Recipient** button.
2. Enter a display name and the recipient's email address.
3. Check the box next to "Send email notifications for template payments" to alert them when a payment is sent.
4. (Optional) Click the "+Add Account" link to add a new account.

## Child Support

The screenshot shows a form titled "Child Support" with the following fields and actions:

- 1:** "Payment Type" drop-down menu, currently set to "Wage Garnishment (ACH)".
- 2:** "Garnishment Type" drop-down menu, currently set to "Child Support".
- 3:** "State Disbursement Unit (SDU) Name", "SDU Account Number", and "SDU Routing Number" text input fields.
- 4:** "Case Identifier" text input field.
- 5:** "Non-custodial Parent SSN", "Non-custodial Parent First Name (optional)", and "Non-custodial Parent Last Name (optional)" text input fields.
- 6:** "FIPS Code (optional)" text input field.
- 7:** Checkboxes for "Employment Termination (optional)" and "Medical Support (optional)".
- 8:** "Edit" and "Remove" buttons in the top right corner.
- 9:** A confirmation button with a checkmark icon in the bottom right corner.

1. Use the "Payment Type" drop-down to select "Wage Garnishment (ACH)."
2. Use the "Garnishment Type" drop-down to select "Child Support."
3. Enter the State Disbursement Unit (SDU)'s name, account number and routing number.
4. Enter a case identifier.
5. Enter the non-custodial parent's SSN, first name (optional) and last name (optional).
6. (Optional) Enter the FIPS code.
7. (Optional) Check the box next to employment termination and/or medical support.
8. Click the  icon to edit or remove a recipient's account information.
9. Click the  button when you are finished.

## Third-Party Tax

The screenshot shows a form titled 'Third-Party Tax' with the following fields and callouts:

- 1**: Payment Type (Wage Garnishment (ACH))
- 2**: Garnishment Type (Third-Party Tax)
- 3**: State Disbursement Unit (SDU) Name, SDU Account Number, SDU Routing Number
- 4**: Originator Reference ID
- 5**: Tax Payment Type Code
- 6**: Taxpayer Name, Taxpayer Reference ID
- 7**: Secondary Reference ID (optional)
- 8**: Edit/Remove button (three dots icon)
- 9**: Confirmation button (checkmark icon)

1. Use the “Payment Type” drop-down to select “Wage Garnishment (ACH).”
2. Use the “Garnishment Type” drop-down to select “Third-Party Tax.”
3. Enter the State Disbursement Unit (SDU)’s name, account number and routing number.
4. Enter an originator reference ID.
5. Enter a tax payment type code.
6. Enter the taxpayer’s name and reference ID.
7. (Optional) Enter a secondary reference ID.
8. Click the  icon to edit or remove a recipient’s account information.
9. Click the  button when you are finished.

## Wage Garnishment (ACH)- Part 2 of 2: Recipient Account Detail

You need to provide a new recipient's account information, including their financial institution (FI) and account number. Depending on the types of payments you plan on collecting from them, you need to specify how users are allowed to receive funds from this recipient.

The screenshot shows a form titled "Recipient Details" with a collapse arrow in the top right. The form contains the following fields and controls:

- 1**: Wire Name (text input)
- 2**: ACH Name (text input)
- 2**: ACH ID (text input)
- 3**: Country (drop-down menu, currently showing "United States")
- 4**: Address 1 (text input)
- 4**: Address 2 (text input)
- 5**: City (text input)
- 5**: State (drop-down menu, currently showing "Select State")
- 6**: ZIP (text input)
- 7**: Cancel button and Save Recipient button (Save Recipient is highlighted)

Below the form fields is a section labeled "Templates (0)" with a collapse arrow.

1. Enter the wire name.
2. Enter the ACH name and ID.
3. Using the drop-down, select the recipient's country.
4. Enter the recipient's street address.
5. Enter the city and select the recipient's state using the drop-down.
6. Enter the zip code.
7. Click the **Save Recipient** button.

# Commercial

## Editing a Recipient

If a recipient's account or personal information changes, an authorized user can make those necessary edits from the Recipient Management page.

The screenshot shows the 'Recipients' management page. At the top, there is a 'New Recipient' button and a search bar. Below is a table with columns: Name, Email Address, Number of Accounts, and Actions. Two rows are visible, both for a recipient named 'test' with email 'test@email.com' and 1 account. The Actions column contains an edit icon (1), a delete icon, and a 'Payment History' link.

Clicking the edit icon leads to the 'Edit test' form. This form has sections for:
 

- Display Name \*** (text input: test) and **Email Address** (text input: test@email.com). There is a checkbox for 'Send email notifications for template payments'.
- Accounts (1)**: A table with columns: Account, Payment Type, Financial Institution (FI), and Routing Number. One account is listed: 'Checking - \*6789', 'Wire Only', 'test', and '122105155'. There are 'Edit' and 'Remove' icons (2) next to this account.
- Recipient Details** (3): A section with fields for:
  - Wire Name, ACH Name, ACH ID
  - Country (dropdown: United States), Address 1, Address 2
  - City, State (dropdown: Select State), ZIP
- Templates (0)**: A section for managing templates.

 At the bottom of the form are 'Cancel' and 'Save Recipient' buttons.

In the **Commercial** tab, click **Recipients**.

1. Find the recipient you want to edit and click the  icon.
2. Click the  icon to edit or remove a recipient's account information.
3. Edit the recipient's details.

## Editing a Recipient's Templates

When you make changes to an existing recipient, you can view and edit which templates the recipient is assigned to. While viewing their templates, you can change their accounts or edit specific templates.

Templates (5)

Template	Payment Type	Amount	Account
ACH Batch Test	ACH Outgoing	\$0.01	Checking - *3456

Access

Cancel Save Recipient

1. Review the list of templates the recipient is added to and the amount the recipient receives from each payment.
2. Click the "Access" link to edit a specific template.
3. Click the **Save Recipient** button when you are finished making changes.



**Note:** For additional information about editing a recipient's assigned templates, go to page 38.

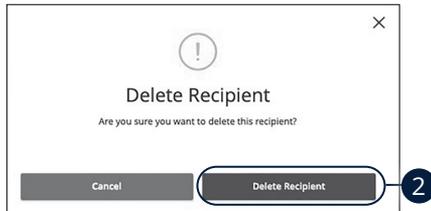
# Commercial

## Deleting a Recipient

If you are assigned the Manage Recipient right, you have the ability to permanently delete a recipient that is no longer needed. This deletes their contact information from the Recipient Management page, but it does not erase the data from any existing payments.

### Recipients

Name	Email Address	Number of Accounts	Actions
test	test2@email.com	1	⋮
test	test@email.com	1	edit Delete Payment History



In the **Commercial** tab, click **Recipients**.

1. Click the ⋮ icon and select "Delete" to remove a recipient.
2. Click the **Delete Recipient** button to permanently delete a recipient.

# Commercial

## Payment Template Overview

If you have frequent repeating payments such as payroll or wires, you can set up a template so each transaction is fast and simple. These templates automate your routine transactions by making a payment model with detailed directions established by an authorized user. Using templates reduces mistakes and saves you time on a regular basis.

The screenshot shows the 'Payments' interface. At the top left is a 'New Payment' button. A search bar is located at the top right, with callout A pointing to it. Below the search bar is a 'Templates' section with a '+ Create Template' link. A filter bar shows '1 Result' and 'filters: All ACH Payment', with callout B pointing to the filter. Below the filter is a table with columns: Name, Type, Recipients, Last Paid Date, Last Paid Amount, and Actions. Callout C points to a star icon (favorites) next to the first row. Callout D points to the Actions menu for the first row, which includes options: Pay, Edit, Copy, and Delete.

Name	Type	Recipients	Last Paid Date	Last Paid Amount	Actions
Test	ACH Payment (PPD)	1	\$5,021.76	9/12/2016	Pay, Edit, Copy, Delete

In the **Commercial** tab, click **Payments**.

- A. You can find specific templates by using the search bar or filter your templates using the provided filters.
- B. Click the ▲ icon next to the appropriate column to sort templates by name, transaction type, recipient, last paid date and last paid amount.
- C. Templates can be saved to your favorites by clicking the ☆ icon.
- D. Click the ⋮ icon to make a payment, edit, copy or delete a template.

# Commercial

## Creating a Template

If you are assigned Draft or Approval rights, you can create a template for recurring transactions.

A template is a pre-made payment model. It contains detailed directions that can be used for repeated transactions. Using a template helps reduce mistakes, assign tasks and control payments. It's best practice to use a template if you are sending payments to:

- Vendors or suppliers
- Collections from customers
- Payroll

## ACH Batch

Depending on your user rights, you can create a template for an ACH Batch. An ACH Batch allows you to send singular or multiple ACH payments. Creating a template helps reduce mistakes and keeps payments consistent.

The screenshot shows two parts of a web interface. The top part is titled "Payments" and contains a "New Payment" button, a search bar, and a "+ Create Template" button labeled with a circled "1". The bottom part is titled "ACH Batch" and contains a "Change Type" button labeled with a circled "2" and an "Import Amounts" button labeled with a circled "3". Below these is a "Template Properties" section with two input fields: "Template Name" (labeled with a circled "4") and "Template Access Rights" (labeled with a circled "5"), which shows "2 of 2 user roles selected".

In the **Commercial** tab, click **Payments**.

1. Select a template type using the "+Create Template" link and choose ACH Batch.
2. (Optional) If you need to change your payment type, click the "Change Type" link.
3. (Optional) If you are adding more than one recipient, you can upload a Comma Separated Values (CSV) document by clicking the "Import Amounts" link. This option only appears when more than one recipient is selected.
4. Enter the template name.
5. Select the users that have access to the template by clicking the link.

The screenshot shows a payment form titled "Origination Details". At the top, there are three drop-down menus: "SEC Code" (with a search icon), "From Subsidiary" (containing "Online Test NAME \*\*\*\*\*7400"), and "Account" (with a search icon and the text "Search by name or number"). Below these is a "Recipients (1)" section with a "Filters" dropdown set to "All" and "Pre-No", and a search bar "Find recipients in payment" with a search icon and a vertical ellipsis icon. A link "+ Add multiple recipients" is on the left. The main table has columns "Recipient/Account" and "Amount". The first row shows a checked status "This payment is valid.", a recipient "achtst Checking" with account number "123456789", and an amount of "\$0.00". Below the table is a "Notify Recipient" checkbox and a "Show Details" link. An "Addendum" text area is below that. At the bottom, there is a link "+ Add another recipient", a total of "\$0.00" for "1 payments (1 for \$0.00)", and "Cancel" and "Save" buttons.

6. Use the "SEC code," "From Subsidiary," and "Account" drop-downs to choose the appropriate selections.
7. (Optional) Click the "+ multiple recipients" link to add several recipients at once.
8. (Optional) Use the search bar to locate a specific recipient.
9. (Optional) Click the  $\vdots$  icon to expand or collapse selected recipients.
10. Select a recipient.
11. Enter an amount.
12. (Optional) Click the  $\vdots$  icon to copy, remove or expand row on a specific recipient.
13. (Optional) Click the "Show Details" link to view recipient information.
14. (Optional) Enter an addendum.
15. (Optional) You can add another recipient by clicking the "+Add another recipient" link.
16. Click the **Save** button.

## ACH Collection

Depending on your user rights, you can create a template for an ACH Collection. An ACH Collection allows you to send multiple transactions to multiple recipients. Creating a template helps reduce mistakes and keeps payments consistent.

The screenshot shows the 'Payments' interface. At the top, there is a 'New Payment' button and a search bar. Below this is a 'Templates' section with a '+ Create Template' link (1). The 'ACH Collection' section is shown below, with a 'Change Type' link (2) and an 'Import Amounts' link (3). The 'Template Properties' section includes a 'Template Name' field (4) and a 'Template Access Rights' field (5) showing '4 of 9 user roles selected'. The 'Origination Details' section includes a 'SEC Code' field (6) with a dropdown menu, a 'To Subsidiary' field (7) with 'Online Test NAME \*\*\*\*\*7400', and an 'Account' field (8) with a search bar.

In the **Commercial** tab, click **Payments**.

1. Select a template type using the “+Create Template” link and choose “ACH Collection.”
2. (Optional) If you need to change your payment type, click the “Change Type” link.
3. (Optional) If you are adding more than one recipient, you can upload a Comma Separated Values (CSV) document by clicking the “Import Amounts” link. This option only appears when more than one recipient is selected.
4. Enter the template name.
5. Select the users that have access to the template by clicking the link.
6. Select an SEC code using the drop-down.
7. Select the To Subsidiary account.
8. Select an account.

The screenshot shows a payment interface with the following elements and callouts:

- 9:** "+ Add multiple recipients" link.
- 10:** Search bar with "Find recipients in collection" text and a magnifying glass icon.
- 11:** Vertical ellipsis icon next to the search bar.
- 12:** "achtst Checking" text in the Recipient/Account column.
- 13:** "\$0.00" text in the Amount column.
- 14:** Vertical ellipsis icon next to the recipient row.
- 15:** "Show Details" link.
- 16:** "Addendum" text input field.
- 17:** "+ Add another recipient" link.
- 18:** "Save" button.

Additional visible text includes: "Recipients (1)", "Filters: All Pre-No", "This payment is valid.", "Notify Recipient", "123456789", "1 collections (1 for \$0.00)", and "Cancel" button.

9. (Optional) Click the "+ multiple recipients" link to add several recipients at once.
10. (Optional) Use the search bar to locate a specific recipient.
11. (Optional) Click the  $\ddots$  icon to expand or collapse selected recipients.
12. Select a recipient.
13. Enter an amount.
14. (Optional) Click the  $\ddots$  icon to copy, remove or expand row on a specific recipient.
15. (Optional) Click the "Show Details" link to view recipient information.
16. (Optional) Enter an addendum.
17. (Optional) You can add another recipient by clicking the "+Add another recipient" link.
18. Click the **Save** button.

## Domestic Wire

You can create a template for a wire depending on your user rights. Send a domestic wire to any recipient in your country. Create a template to help reduce mistakes and keep payments consistent.

The screenshot shows the 'Payments' interface. At the top, there is a 'New Payment' button and a search bar. Below this is a 'Templates' section with a '+ Create Template' button. The 'Domestic Wire' section is highlighted, showing a 'Change Type' link and a 'Template Properties' section. The 'Template Properties' section has a 'Template Name' field and a 'Template Access Rights' link. Below this is the 'Origination Details' section, which has a 'From Subsidiary' field and an 'Account' field. The fields are numbered 1 through 6, corresponding to the steps in the instructions.

In the **Commercial** tab, click **Payments**.

1. Select a template type using the “+Create Template” link and choose Domestic Wire.
2. (Optional) If you need to change your payment type, click the “Change Type” link.
3. Enter the template name.
4. Select the users that have access to the template by clicking the link.
5. Select the From Subsidiary.
6. Select an account.

The image shows a payment form interface with the following elements and numbered callouts:

- 7**: Recipient/Account dropdown menu showing "Central Perk Owner" and "Checking" with account number "16000000".
- 8**: Amount input field showing "\$ 0.00".
- 9**: Information icon (three dots) in the top right corner.
- 10**: "Notify Recipient" checkbox.
- 11**: "Show Details" link.
- 12**: "OPTIONAL WIRE INFORMATION" section header.
- 13**: "Message to Beneficiary" text input field.
- 14**: "Description" text input field.
- 15**: "Save" button in the bottom right corner.

Other visible elements include a "Cancel" button, a "This payment is valid." status message, and a small upward arrow icon next to the "OPTIONAL WIRE INFORMATION" header.

7. Select or create a recipient from the drop-down.
8. Enter an amount.
9. (Optional) Click the  icon to expand or collapse selected recipients.
10. Check the box to notify a recipient.
11. (Optional) Click the "Show Details" link to view recipient information.
12. Click the "Optional Wire Information" link to add more information.
13. (Optional) Enter a message to the beneficiary.
14. (Optional) Enter a description.
15. Click the **Save** button when you are finished.

## Payroll

Create a one-time template for your employee payroll. Send payments to multiple employees and accounts. When you create a template, you can help reduce mistakes and keep payments consistent.

The screenshot shows the 'Payments' interface. At the top, there is a 'New Payment' button and a search bar. Below this is a 'Templates' section with a '+ Create Template' button (callout 1). The 'Payroll' template is selected, with a 'Change Type' link (callout 2) and an 'Import Amounts' link (callout 3). Under 'Template Properties', there is a 'Template Name' input field (callout 4) and a 'Template Access Rights' link showing '4 of 9 user roles selected' (callout 5). Under 'Origination Details', there is a 'From Subsidiary' input field with a search bar (callout 6) and an 'Account' input field with a search bar (callout 7).

1. Select a template type using the “+Create Template” link and choose Payroll.
2. (Optional) If you need to change your payment type, click the “Change Type” link.
3. (Optional) If you are adding more than one recipient, you can upload a Comma Separated Values (CSV) document by clicking the “Import Amounts” link. This option only appears when more than one recipient is selected.
4. Enter the template name.
5. Select the users that have access to the template by clicking the link.
6. Select the From Subsidiary account.
7. Select an account the funds will be taken from.

The screenshot shows a payment interface titled "Recipients (1)". At the top right, there are filters for "All" and "Pre-Noted" (9), and a search bar "Find recipients in payment" (10). On the left, there is a link "+ Add multiple recipients" (8). The main area contains a table with columns "Recipient/Account" and "Amount". A row is shown with a checked status "This payment is valid." (13), recipient name "achtst Checking" (11), account number "123456789", and amount "\$0.00" (12). Below the table, there is a "Notify Recipient" checkbox, a "Show Details" link (14), and an "Addendum" text area (15). At the bottom of the table area, there is a link "+ Add another recipient" (16). At the bottom of the interface, there is a summary bar showing "\$0.00" and "1 payments (1 for \$0.00)", along with "Cancel" and "Save" buttons (17).

8. (Optional) Click the "+Add multiple recipients" link to add several recipients at once.
9. (Optional) Use the search bar to locate a specific recipient.
10. (Optional) Click the  icon to expand or collapse selected recipients.
11. Select a recipient or create a new recipient from the drop-down.
12. Enter an amount.
13. (Optional) Click the  icon to copy or remove a specific recipient.
14. (Optional) Click the "Show Details" link to view recipient information.
15. (Optional) Enter an Addendum.
16. Click the "+Add another recipient" link to add another recipient.
17. Click the **Save** button when you are finished.

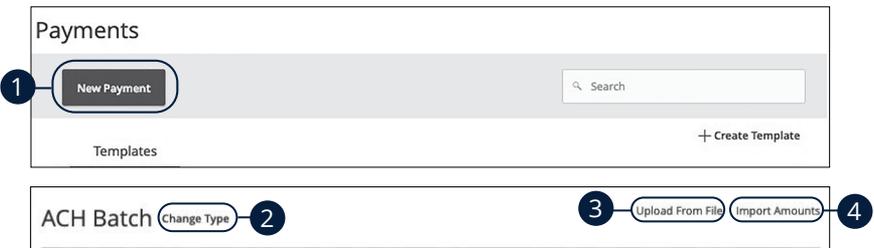
# Commercial

## Sending a Single Payment

It is easy to make a single payment once you set up your recipients. You can change your payment types to create ACH payments or wire transfers all from one convenient place.

### ACH Batch

You can draft or create a new ACH Batch payment. You have the option to manually enter a recipient or you can upload multiple recipients using a Comma Separated Values (CSV) document.



In the **Commercial** tab, click **Payments**.

1. Select a payment type using the **New Payment** button and choose ACH Batch.
2. (Optional) If you need to change your payment type, click the “Change Type” link.
3. (Optional) If you would like to upload recipients and amounts from a file, click the “Upload From File” link. For more information about this option, go to page 57.
4. (Optional) If you are adding more than one recipient, you can upload a Comma Separated Values (CSV) document by clicking the “Import Amounts” link. This option only appears when more than one recipient is selected.

The screenshot shows a payment form with the following elements and callouts:

- 5:** SEC Code (dropdown menu)
- 6:** From Subsidiary (text field)
- 7:** Account (text field with search icon)
- 8:** Effective Date (text field)
- 9:** Recurrence (button)
- 10:** + Add multiple recipients (button)
- 11:** Search bar (text field)
- 12:** Filter icon (vertical ellipsis)
- 13:** Recipient/Account (table row)
- 14:** Amount (table cell)
- 15:** Action icon (vertical ellipsis)

The form contains the following text:

Origination Details

SEC Code

From Subsidiary Online Test NAME \*\*\*\*\*7800

Account Search by name or number

Effective Date 01/23/2020

Recurrence Set schedule

Recipients (1) Filters: All Pre-No Find recipients in payment

+ Add multiple recipients

Recipient/Account	Amount
<input checked="" type="checkbox"/> This payment is valid. achtst Checking 123456789	\$0.00

5. Select an SEC code using the drop-down.
6. Select the From Subsidiary account.
7. Select an account.
8. Select the effective date.
9. (Optional) Set up a recurrence.
10. (Optional) Click the "+Add multiple recipients" link to add several recipients at once.
11. (Optional) Use the search bar to locate a specific recipient.
12. (Optional) Click the  icon to expand or collapse selected recipients.
13. Select a recipient.
14. Enter an amount.
15. (Optional) Click the  icon to copy, remove, and expand row on a specific recipient.

The screenshot shows a payment interface with the following elements:

- 16:** A checkbox labeled "Notify Recipient" is checked.
- 17:** A link labeled "Show Details" is visible.
- 18:** A text area labeled "Addendum" is present.
- 19:** A link labeled "+ Add another recipient" is visible.
- 20:** The "Draft" and "Approve" buttons are highlighted.

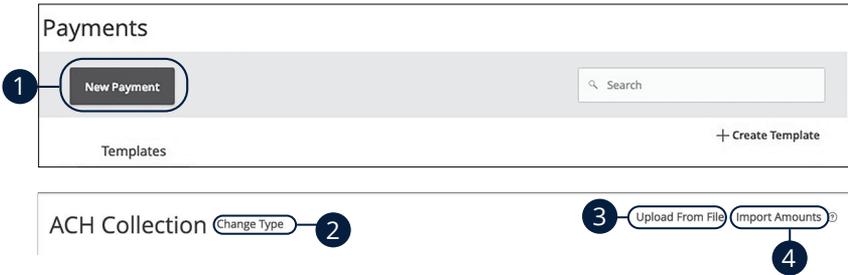
The interface also displays:

- Recipient/Account: achtst Checking, 123456789
- Amount: \$0.00
- Status: This payment is valid.
- Summary: \$0.00, 1 payments (1 for \$0.00)
- Buttons: Cancel, Draft, Approve

16. (Optional) Check the box to notify a recipient of an incoming payment.
17. (Optional) Click the "Show Details" link to view your recipient's information.
18. (Optional) Add an addendum.
19. (Optional) You can add another recipient by clicking the "+Add another recipient" link.
20. Click the **Submit**, **Draft** or **Approve** button depending on your user roles.

## ACH Collection

You can draft or create a new ACH Collection payment. You have the option to manually enter your recipients or upload multiple recipients at once using a Comma Separated Values (CSV) document.



In the **Commercial** tab, click **Payments**.

1. Select a payment type using the **New Payment** button and choose ACH Collection.
2. (Optional) If you need to change your payment type, click the “Change Type” link.
3. (Optional) If you would like to upload recipients and amounts from a file, click the “Upload From File” link. For more information about this option, go to page 57.
4. (Optional) If you are adding more than one recipient, you can upload a Comma Separated Values (CSV) document by clicking the “Import Amounts” link. This option only appears when more than one recipient is selected.

The screenshot shows a form titled "Origination Details" and "Recipients (1)".

**Origination Details:**

- 5:** SEC Code (dropdown menu)
- 6:** To Subsidiary (text field: Online Test NAME \*\*\*\*\*7400)
- 7:** Account (text field with search icon: Search by name or number)
- 8:** Effective Date (text field: 01/31/2020)
- 9:** Recurrence (text field: Set schedule)

**Recipients (1):**

- 10:** + Add multiple recipients (button)
- 11:** Find recipients in collection (search bar)
- 12:** Filter icon (three vertical dots)

5. Select an SEC code using the drop-down.
6. Select the From Subsidiary account.
7. Select an account.
8. Select the effective date.
9. (Optional) Set up a recurrence.
10. (Optional) Click the "+Add multiple recipients" link to add several recipients at once.
11. (Optional) Use the search bar to locate a specific recipient.
12. (Optional) Click the  icon to expand or collapse selected recipients.

Recipient/Account	Amount
<input checked="" type="checkbox"/> This payment is valid.	
13 <input type="text" value="achtst Checking"/> 123456789	14 <input type="text" value="\$0.00"/>
16 <input type="checkbox"/> Notify Recipient	17 <a href="#">Show Details</a>
18 <input type="text" value="Addendum"/>	
19 <a href="#">+ Add another recipient</a>	
\$0.00 1 collections (1 for \$0.00)	
20 <input type="button" value="Cancel"/> <input type="button" value="Draft"/> <input type="button" value="Approve"/>	

13. Select a recipient.
14. Enter an amount.
15. (Optional) Click the  icon to copy, remove or expand row on a specific recipient.
16. (Optional) Check the box to notify a recipient of an incoming payment.
17. (Optional) Click the “Show Details” link to view your recipient’s information.
18. (Optional) Add an addendum.
19. (Optional) You can add another recipient by clicking the “+Add another recipient” link.
20. Click the **Submit**, **Draft** or **Approve** button depending on your user roles.

## Domestic Wire

You can draft or create a new domestic wire. Domestic wires allow you to send funds to any recipient in your country. Make sure you all have the necessary account and contact information before you continue.

The screenshot shows the 'Payments' interface. At the top, there is a 'New Payment' button (callout 1) and a search bar. Below this is a 'Templates' section with a '+ Create Template' link. The main form is titled 'Domestic Wire' with a 'Change Type' link (callout 2). Under 'Origination Details', there are four fields: 'From Subsidiary' (callout 3) with a masked value '\*\*\*\*3661', 'Account' (callout 4) with a search prompt 'Search by name or number', 'Process Date' (callout 5) with the value '06/30/2020' and a calendar icon, and 'Recurrence' (callout 6) with a 'Set schedule' link.

In the **Commercial** tab, click **Payments/Wires**.

1. Select a payment type using the **New Payment** button and choose Domestic Wires.
2. (Optional) If you need to change your payment type, click the “Change Type” link.
3. Select the From Subsidiary.
4. Select an account.
5. Select a process date using the calendar feature.
6. (Optional) Set up a recurrence.

The screenshot shows a payment form with the following elements and callouts:

- 7:** Recipient/Account field containing "Central Perk Owner" and "Checking 16000000".
- 8:** Amount field containing "\$" and "0.00".
- 9:** A vertical ellipsis icon in the top right corner.
- 10:** A checkbox labeled "Notify Recipient".
- 11:** A button labeled "Show Details".
- 12:** A section header labeled "OPTIONAL WIRE INFORMATION".
- 13:** A text input field labeled "Message to Beneficiary".
- 14:** A text input field labeled "Description".
- 15:** A button labeled "Submit" and a button labeled "Approve" at the bottom right.

7. Select or create a recipient from the drop-down.
8. Enter an amount.
9. (Optional) Click the  $\vdots$  icon to expand or collapse selected recipients.
10. Check the box to notify a recipient.
11. (Optional) Click the "Show Details" link to view recipient information.
12. Click the "Optional Wire Information" link to add more information.
13. (Optional) Enter a Message to Beneficiary.
14. (Optional) Enter a Description.
15. Click the **Submit**, **Draft** or **Approve** button when you are finished.

## Payroll

You can draft or create a one-time payroll payment to send payments to multiple employees and accounts. Make sure you all have the necessary account and contact information before you continue.

The screenshot shows two parts of the interface. The top part is the 'Payments' section, which includes a 'New Payment' button (callout 1), a search bar, and a '+ Create Template' link. Below this is the 'Payroll' section, which has a 'Change Type' link (callout 2), 'Upload From File' (callout 3), and 'Import Amounts' (callout 4) links. The 'Origination Details' section contains four input fields: 'From Subsidiary' (callout 5), 'Account' (callout 6), 'Effective Date' (callout 7), and 'Recurrence' (callout 8). The 'Effective Date' field includes a calendar icon, and the 'Recurrence' field includes a 'Set schedule' link.

1. Select a template type using the **New Payment** button and choose Payroll.
2. (Optional) If you need to change your payment type, click the “Change Type” link.
3. (Optional) If you would like to upload recipients and amounts from a file, click the “Upload From File” link. For more information about this option, go to page 57.
4. (Optional) If you are adding more than one recipient, you can upload a Comma Separated Values (CSV) document by clicking the “Import Amounts” link. This option only appears when more than one recipient is selected.
5. Select the From Subsidiary.
6. Select an account.
7. Select the effective date using the calendar feature.
8. (Optional) Set up a recurrence.



**Note:** If you are splitting a payment, follow through step 8 and then go to page 56.

The screenshot shows a payment interface with the following elements and callouts:

- 9:** "+Add multiple recipients" link.
- 10:** Search bar with "Find recipients in payment" text.
- 11:** Filter dropdown menu.
- 12:** Recipient selection dropdown menu.
- 13:** Amount input field showing "\$0.00".
- 14:** Action menu icon (three dots) for the recipient row.
- 15:** "Notify Recipient" checkbox.
- 16:** "Show Details" link.
- 17:** "Addendum" text input field.
- 18:** "+ Add another recipient" link.
- 19:** "Draft" button.

Summary information at the bottom: \$0.00, 1 payments (1 for \$0.00). Buttons: Cancel, Draft, Approve.

9. (Optional) Click the "+Add multiple recipients" link to add several recipients at once.
10. (Optional) Use the search bar to locate a specific recipient.
11. (Optional) Click the  $\vdots$  icon to expand, view details or notify a specific recipient.
12. Select a recipient or create a new recipient from the drop-down.
13. Enter an amount.
14. (Optional) Click the  $\vdots$  icon to copy or remove a specific recipient.
15. (Optional) Check the box to notify a recipient of an upcoming payment.
16. (Optional) Click the "Show Details" link to view recipient information.
17. (Optional) Enter an addendum.
18. (Optional) Click the "+Add another recipient" link to a single recipient.
19. Click the **Submit**, **Draft** or **Approve** button when you are finished.



# Commercial

## Import File

If you use a separate accounting software, you can generate a 5-column Comma Separated Values (CSV) file and import it to Corporate Online Banking. When making a new payment, this allows you to quickly add recipients and amounts to payroll, ACH Batches or ACH Collections.

### Importing a CSV file

The screenshot shows the 'Payments' section of a web interface. At the top, there is a 'New Payment' button (1) and a search bar. Below this is the 'Import File' section. It features a 'Payment Type' dropdown menu (2) with 'ACH Collection' selected. Underneath, there is a link to 'ACH Collection Sample File (.csv)'. A section titled 'ACH COLLECTION UPLOAD GUIDELINES' provides instructions on how to use CSV and NACHA files. Below the guidelines is an 'Import File' text box (3) containing the filename 'AchCollection-sample.csv'. At the bottom of the form, there are two buttons: 'Save Recipients' (4) and 'Upload File' (5). A small asterisk indicates required fields.

In the **Commercial** tab, click **Payments**.

1. Click the **New Payment** button and select "Payment From File" from the drop-down.
2. Select the type of payment to send using the "Payment Type" drop-down.
3. Use the "Import File" option and select the CSV file you would like to upload.
4. (Optional) Click the Save Recipients button to save the recipients to your recipients.
5. Click the **Upload File** button to upload the file.



**Note:** The CSV file should contain five columns: Recipient Name, Routing Number, Account Number, Account Type and Amount.

### Payment From File - Additional Information

6 SEC Code  
PPD - Prearranged Payment and Deposit

7 Pay From/Pay To  
Search by name or number

8 Company / Subsidiary  
\*Central Perk

9 Effective Date

Recipients

Name	RTN	Account	Account Type	Amount	Addenda
ACH Recipient	062203984	123456789	Checking	\$10.00	
Another Recipient	062203984	987654321	Savings	\$25.00	

Total Amount: \$35.00 To 2 recipients

10 Back Draft Approve

6. Select an SEC code using the drop-down.
7. Select the account the funds will be taken from or posted to using the “Pay From/Pay To” drop-down.
8. Select the subsidiary using the “Company/Subsidiary” drop-down.
9. Select the effective date using the calendar feature.
10. Click either the **Draft** or **Approve** button when you are finished.



**Note:** If your file contains any errors, the system cannot process the file and will prompt you to correct it. This ensures that all transactions process successfully.

## Importing a NACHA file

You can import a balanced NACHA format file to create an ACH Batch, ACH Collection, or Payroll payment

- NACHA files are not processed as uploaded into the system. The system is extracting the information (Routing Number, Account Number, Amount(s), Effective Date, SEC Code, and Subsidiary/Originator) needed to create an ACH Payments, ACH Collections, or ACH Payroll Online Banking transaction. To upload a NACHA file and have it processed as uploaded, please use ACH Passthrough.
- Classifying the payment as PPD or CCD, selecting Pay From/Pay To account, selecting a Subsidiary, and selecting an Effective date should not be necessary as that info should be in the balanced file
- The import uses the name and the order of the file to create recipients and amounts
- You can include a recipient multiple times to create multiple payments
- The payments can be to the same account or a different account



In the **Commercial** tab, click **Payments**.

1. Click the **New Payment** button and select "Payment From File" from the drop-down. Select the type of payment to send using the "Payment Type" drop-down.

### Import File

Payment Type \*

ACH Collection

⌵ ACH Collection Sample File (.csv)

#### ACH COLLECTION UPLOAD GUIDELINES

- You can import a list of recipients and amounts from a 5-column Comma Separated Values (CSV) file to add recipients and amounts to a new ACH Batch, or ACH Collection, or Payroll
  - The CSV file must contain the following columns: Recipient name, Routing transit number, Account number, Account type, & Amount
    - Account Type is a numeric value: Checking = 1; Savings = 2; & Loan = 3
    - For 5-column imports, you will be prompted to select a SEC code, select a Pay From/Pay to account, select a Subsidiary (where applicable), and select an effective date

OR

- You can import a balanced NACHA format file to create an ACH Batch, or ACH Collection, or Payroll payment
  - NACHA files are not processed as uploaded into the system. The system is extracting the information (Routing Number, Account Number, Amount(s), Effective Date, SEC Code, and Subsidiary/Originator) needed to create an ACH Payments, ACH Collections, or ACH Payroll Online Banking transaction. To upload a NACHA file and have it processed as uploaded, please use ACH PassThru.
    - Classifying the payment as PPD or CCD, selecting Pay From/Pay to account, selecting a Subsidiary, and selecting an Effective date should not be necessary as that info should be in the balanced file
- The import uses the name and the order of the file to create recipients and amounts
- You can include a recipient multiple times to create multiple payments
- The payments can be to the same account or a different account

⌵ ACH Collection File Specification (.pdf)

Import File \*

⌵ AchCollection-sample.csv

\* - Indicates required field

Save Recipients Upload File

### Payment From File - Additional Information

SEC Code  
PPD - Prearranged Payment and Deposit

Company Entry Description  
TEST

Pay From/Pay To  
XXXXXXXX2222

Company / Subsidiary

Effective Date

Recipients

Name	RTN	Account	Account Type	Amount	Addenda
TEST Q4			Checking	\$0.01	

Total Amount: \$0.01 To 1 recipients

Back Draft Approve

- Use the "Import File" option and select the NACHA file you would like to upload.
- (Optional) Click the Save Recipients button to save the recipients to your recipients.
- Click the **Upload File** to upload the file.
- Select the effective date using the calendar feature.
- Click either the **Draft** or **Approve** button when you are finished.

# Commercial

## Viewing, Approving or Canceling a Transaction

All payments appear in the Activity Center, where authorized users can view, approve or cancel certain payments. If a payment has processed and cleared, you cannot make changes to that transaction.

### Single Transaction

You can easily approve or cancel one specific transaction through the Activity Center.

The screenshot shows the 'Activity Center' interface with two tabs: 'Single Transactions' and 'Recurring Transactions'. A search bar is at the top. Below it is a table of transactions. The first row is highlighted with a circled '1'. To the right of the table is a 'More options' menu with a circled '2'. Below the table is a summary: 'Credits: [0] \$0.00 | Debits: [0] \$0.00'. A dialog box titled 'Secure Access Token Required' is open, with a circled '3' pointing to the 'enter token' input field and a circled '4' pointing to the 'Next' button.

Created date	Status	Approvals	Transaction Type	Account	Amount	
3/19/2019	Drafted	0 of 1	ACH Payment - Tracking ID: 699479	Savings Account XXXXXX9997	\$1.00	⋮

Credits: [0] \$0.00 | Debits: [0] \$0.00

Secure Access Token Required  
A secure access code is required to authorize this transaction. Please enter it below.

enter token

Cancel Next

In the **Move Money** tab, click **Activity Center**.

1. Locate the transaction you would like to approve and note how many approvals are needed to process or cancel the transaction.
2. Click the ⋮ icon and select "Approve" or "Cancel."
3. Enter the code generated by your token device.
4. Click the **Next** button.
5. You will receive a confirmation message.

## Multiple Transactions

The Activity Center feature offers a time-saving tool that gives you the ability to approve or cancel multiple transaction at once, saving you time and effort.

Created date ▾	Status ▾	Approvals ▾	Transaction Type ▾	Account ▾	Amount		
3/19/2019	Drafted	1 of 1	ACH Payment - Tracking ID: 699479	Savings Account XXXXXX9997	\$1.00	<input checked="" type="checkbox"/>	⋮
2/27/2019	Cancelled	N/A	Funds Transfer - Tracking ID: 699466	Basic Checking XXXXXX9998	\$1.00	<input checked="" type="checkbox"/>	⋮

3

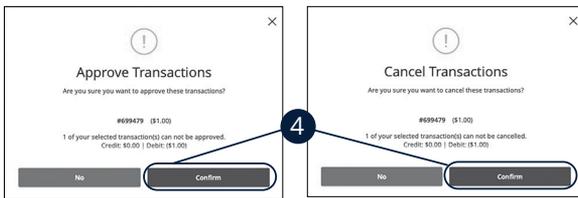
Approve Selected

Cancel Selected

Print Selected Details

1

2



In the **Move Money** tab, click **Activity Center**.

1. Make note of how many approvals are needed to approve or cancel each transaction.
2. Browse through your transactions and check the box for each transaction you want to approve or cancel. Check the box between the Amount and ⋮ icon to select all transactions.
3. Click the ⋮ icon and select either "Approve Selected" or "Cancel Selected."
4. Click the **Confirm** button when you are finished. The status then changes to "Processed" or "Cancelled" in the Activity Center.



**Note:** If you cancel a recurring transaction in the Single Transaction tab, you only cancel that single occurrence. To cancel an entire series, you must visit the Recurring Transactions tab in the Activity Center.

# Commercial

## Editing or Using a Template

If you have Manage Template and Recipient rights, you can edit or use any of the available templates on the Payments page. Templates are a quick way to send a recurring payment or make a quick change without having to create a new template.

The screenshot shows the 'Payments' interface. At the top, there is a 'New Payment' button and a search bar. Below this is a 'Templates' section with a '+ Create Template' link. A table lists templates, with one row for 'Test' (ACH Payment (PPD)) and 1 recipient. A dropdown menu is open for the 'Test' row, showing options: Pay, Edit, Copy, and Delete. A callout '1' points to this menu.

The 'Edit' option is selected, opening a 'Template Properties' modal. The modal contains the following fields:

- Template Name:** Test
- Template Access Rights:** 2 of 2 user roles selected
- Origination Details:**
  - SEC Code:** PPD - Prearranged Payment and Deposit
  - From:** Inwood National Bank: Demo \*Treasur... (Account ID: \*\*\*\*6789)
  - Account:** Savings Account (Account ID: XXXXXX9997) with a balance of \$8.73
- Recipient/Account:** ACH ONLY (Zacnts) Checking (Account ID: 123456789)
- Amount:** \$50.00

At the bottom of the modal are 'Cancel' and 'Save' buttons. A callout '2' points to the 'Test' field in the modal, and a callout '3' points to the 'Save' button.

In the **Commercial** tab, click **Payments**.

1. Click the  $\vdots$  icon and select "Edit" to make changes to a template.
2. Make the necessary changes.
3. Click the **Save** button when you are finished.

# Commercial

## Deleting a Template

An authorized user can delete an unnecessary template if they have Manage Template rights. However, once a template is deleted, previous payments using the template do not change.

The screenshot shows the 'Payments' interface. At the top, there is a 'New Payment' button and a search bar. Below that, the 'Templates' section is visible, showing 1 result with filters for 'All' and 'ACH Payment'. A table lists the template 'Test' with type 'ACH Payment (PPD)' and 1 recipient. An actions menu is open, showing options: Pay, Edit, Copy, and Delete. A red circle with the number 1 points to the actions menu. Below the table, a 'Delete Template' dialog box is displayed, asking 'Are you sure you want to delete this Template?'. It has 'Cancel' and 'Delete Template' buttons. A red circle with the number 2 points to the 'Delete Template' button.

Name	Type	Recipients	Last Paid Date	Last Paid Amount	Actions
☆ Test	ACH Payment (PPD)	1			⋮

Delete Template

Are you sure you want to delete this Template?

Cancel Delete Template

In the **Commercial** tab, click **Payments**.

1. Click the ⋮ icon and select "Delete" to delete a template.
2. Click the **Delete Template** button to permanently delete a template.

# Commercial

## Wire Activity

All incoming and outgoing wires initiated through Business Online Banking appear in one easy place on the Wire Activity page. Here, you can view details about pending or processed wire transactions such as the processing dates, accounts and amounts.

### WIRE ACTIVITY

This page provides a list of wire transfers for your accounts. Choose an account from the drop-down list and click 'View Report' to view the wire transfer history for that account.

1 Account  
Off Balance She \*\*\*\*\*0000 \$124.02

2 Start Date \* End Date \*

3 View Report Reset

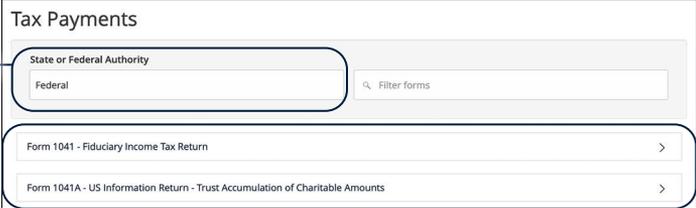
In the **Commercial** tab, click **Wire Activity**.

1. Use the drop-down to select an account.
2. Enter a start and an end date.
3. Click the **View Report** button.

# Commercial

## Tax Payment

With Business Online Banking, you can initiate a local, state or federal tax payment through the Electronic Federal Tax Payment System (EFTPS) without ever leaving your home or office. Depending on your approval rights, you can submit a payment up to 30 days in advance.



The screenshot shows a "Tax Payments" interface. At the top, there is a section titled "State or Federal Authority" with a dropdown menu currently set to "Federal". To the right of this dropdown is a search box labeled "Filter forms". Below this section is a list of tax forms, each with a right-pointing chevron. The first form is "Form 1041 - Fiduciary Income Tax Return" and the second is "Form 1041A - US Information Return - Trust Accumulation of Charitable Amounts". A circled "1" points to the "State or Federal Authority" dropdown, and a circled "2" points to the list of forms.

In the **Commercial** tab, click **Tax Payment**.

1. Select federal or your state from the "Tax Authority" drop-down.
2. Select a form from the list.

Back

## Federal Taxes

Form 1041 - Fiduciary Income Tax Return

**3**

<b>From Subsidiary</b>	<b>Tax ID</b>	<b>From Account</b>
*Central Perk	222222222	--- Select From Account ---
<b>Payment Amount</b>	<b>Payment Effective Date</b>	
\$ 0.00		
<b>Tax Type</b>	<b>Tax Period End Date</b>	<b>To Account Routing Number</b>
--- Select Payment Type ---		061036000
<b>To Account</b>		
23401009		

Cancel Submit Approve **4**

3. Enter your tax payment information. Fields marked with an asterisk are required and vary depending on the form you select.
4. Click either the **Draft** or **Approve** button when you are finished.

# Commercial

## Mobile Authorizations

Mobile Authorizations enable an authorized user to approve drafted ACH or wire transactions over the phone or through email. After establishing a Mobile Authorization Code, users with approval rights are notified when payments are drafted, so they can accept those payments without having to log in to Business Online Banking.

### Mobile Authorizations

Enter your desired Mobile Authorization Code and choose the transaction types for which you agree to be an eligible approver.

NOTE: You must enter a Mobile Authorization Code to use for verification.

**1** **MOBILE AUTHORIZATION CODE \***

\*Your new code should be numeric and exactly 4 digits in length.

**2a**   **2b**

**3** **ENROLLMENT \***  
 Choose eligible transaction types:

- FUNDS TRANSFER
- WIRE TRANSFER
- ACH PAYMENTS
- EFTPS
- ACH SINGLE RECEIPT
- PAYROLL
- ACH SINGLE PAYMENT
- ACH COLLECTIONS
- EXTERNAL TRANSFER

**4**

\* - Indicates required field

**E-MAIL ADDRESS \***

**COUNTRY \***

United States

**PHONE NUMBER \***

In the **Settings** tab, click **Mobile Authorizations**.

1. Enter a new 4-digit code in the Mobile Authorization Code field.
2. Create a new contact method.
  - a. Click the **Add E-mail** button. Enter the approver's e-mail address and click the **Save** button.
  - b. Click the **Add Phone** button. Select the approver's country using the "Country" drop-down and enter their phone number. Click the **Save** button.
3. Choose the transaction types you want the approver to be eligible for by checking the appropriate boxes.
4. Click the **Submit** button when you are finished.

# Positive Pay

## Introduction

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

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

In the **Commercial** tab, click **Positive Pay**.

The screenshot displays the Positive Pay interface. At the top left, the title 'Positive Pay' is shown next to a 'Launch Advanced Options' button. Below the title are two tabs: 'Exceptions' (which is selected) and 'Add Check'. To the right of the tabs is a dropdown menu set to 'All Accounts' and a search bar with a magnifying glass icon and the text 'Search'. The main content area is divided into two sections. The left section, under the 'Exceptions' tab, has a 'Decisions Needed' dropdown menu and the text 'No exceptions'. The right section, under the 'Add Check' tab, has the text 'No exceptions'. At the bottom of the interface, there is a summary bar showing 'Total Exceptions (0) \$0.00 | Total Decided (0) \$0.00' and a 'Submit All Decisions' button.



**Note:** The default action for exceptions is dynamic and will conform to your selected default whether it be Pay or Return.

# Positive Pay

## Add a Check Confirmation

**Positive Pay** Launch Advanced Options

Exceptions **Add Check** **1** Issued Check File

**2** Amount \$ 0.00 Payee (optional) **3** Account

**4** Issue Date 08/17/2021 Check Number  Auto Increment

**5** Add Check

---

**Positive Pay** Launch Advanced Options

NOTE: To view a full list of recently added checks choose Launch Advanced Options

Exceptions **Add Check**

**6** Amount \* \$0.00 Payee Account \* Select Account

Issue Date \* Select Date Check Number \*  Auto Increment

Checks Added

Paid Date	Payee	Account Name	Amount	Check Number
10/11/2018	Joe Banker	2002	\$1.00	200001

In the **Commercial** tab, click **Positive Pay**.

1. Click the **Add Check** tab.
2. Enter the amount and payee.
3. Select an account using the drop-down.
4. Enter an issue date and check number.
5. Click the **Add Check** button.
6. A confirmation screen will appear.

# Positive Pay

## Managing Exceptions

The screenshot shows the 'Positive Pay' interface with the 'Exceptions' tab selected. At the top right is a 'Launch Advanced Options' button. Below the title are three tabs: 'Exceptions', 'Add Check', and 'Submit Issued Check File'. A search bar with a magnifying glass icon and the text 'Search' is on the right. On the left, there are two numbered callouts: '1' pointing to a dropdown menu with 'All Accounts' and a downward arrow, and '2' pointing to another dropdown menu with 'Decision Needed' and a downward arrow. The main area displays 'No Exceptions' in two locations. At the bottom, a summary bar shows 'Total Exceptions (0) \$0.00' and 'Total Decided (0) \$0.00', followed by a 'Submit Decisions' button.

In the **Commercial** tab, click **Positive Pay**.

1. Select an account using the drop-down.
2. Select a check status using the drop-down.



**Note:** All exceptions must be given decisions by 10 AM PST. Your default decision (Pay or Return) will be applied if no decision has been made by 10 AM PST.

CASH MANAGEMENT ACCOUNT ▾

All Account Nicknames ▾

## Quick Exception Processing

Search exceptions 🔍

Decisions Needed (2)	\$1,150.00
Acct UNAUTHORIZED ACH TRANSACTION \$	
Acct PAID NOT ISSUED #	
Decided (0)	\$0.00
<b>Total (2)</b>	<b>\$1,150.00</b>

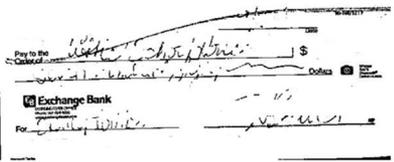
### PAID NOT ISSUED

Default Decision: Pay

Account Nickname: Acct    Check #:    Paid Date: 09/14/2021  
 Amount: \$    Issued Date: 09/14/2021

Front
Back

Hover over image to zoom. Click to view full-size image.



\$  
Pay
↶  
Return
4

3. Select a check that needs to have a decision made.
4. Select either "Pay" or "Return."

# Positive Pay

## Submit Issued Check File

The Submit Issued Check File feature allows you to upload issued check files.

The screenshot shows the 'Positive Pay' interface. At the top right is a 'Launch Advanced Options' button. Below the title are three tabs: 'Exceptions', 'Add Check', and 'Submit Issued Check File' (highlighted with a circled 1). Under the 'Submit Issued Check File' tab, there is a 'File Mapping Type' dropdown menu (highlighted with a circled 2) and a 'Choose File' button (highlighted with a circled 3). At the bottom right of the interface is a 'Process File' button (highlighted with a circled 4).

In the **Commercial** tab, click **Positive Pay**.

1. Click the **Submit Issued Check File** tab.
2. Use the drop-down to select a file mapping type.
3. Click the **Choose File** button to upload a file.
4. Click the **Process File** button to process the file.

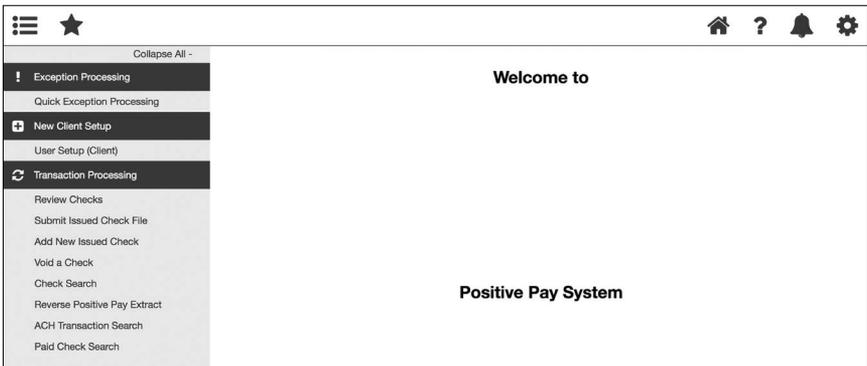
# Advanced Positive Pay

## Introduction

For additional information, such as a full list of recently added checks, you will need to open the advanced options.

In the **Commercial** tab, click **Positive Pay**, then click the **Launch Advanced Options** button.

Always click the **Log Out** button when you are finished using Positive Pay.



# Advanced Positive Pay

## Quick Exception Processing

Quick Exception Processing is an efficient method of managing exception item activity. Pay/Return Decisions can be made on all items using a single screen.

Quick Exception Processing as of 01/16/2019

1 Account: <ALL>

2  Hide exceptions already decided

3 Update

Processed Exceptions: (Count: 0) (Amount: \$0.00)  
 Unprocessed Exceptions: (Count: 1) (Amount: \$2.00)  
 Total Exceptions: (Count: 1) (Amount: \$2.00)

NOTE: Exceptions will be given a decision of "Pay" if no decision has been made by 01:00 PM Central Time (US & Canada).

Account	Paid Date	Check #	Amount	Issued Payee	Exception Type	Pay	Return	Reason
1	01/15/2019	<a href="#">View Image</a> 1537	2.00		PAID NOT ISSUED CHECK	<input type="checkbox"/>	<input type="checkbox"/>	<Not Selected>

4 5 6

Click the **Exception Processing** tab, then **Quick Exception Processing**.

1. By default, all assigned accounts are included in the report, or you can choose specific accounts to include.
2. Check the box next to "Hide exceptions already decided" to only view Pay/Return Decisions that have not been made.
3. Click the **Update** button to process the report.
4. The Bottom Detail shows the Client/Account ID, paid date, check number, amount, issued payee, and exception type. In the Check Number column, click the "View Image" link to display the check image for the selected item.
5. Check "Pay" or "Return."
6. Select a decision reason from the drop-down list.

### Exception Types:

- **Duplicate Paid Item:** The item was previously paid.
- **Paid Not Issued:** The item was never loaded into the system as an issued check.
- **Stale Dated Item Paid:** The item is a stale dated check. A check is considered stale dated if it is older than 180 days.
- **Previously Paid Item Posted:** The item was previously paid.
- **Voided Item:** The item was previously voided.
- **ACH Transaction:** The item is an ACH transaction that was flagged as an exception by the ACH Filter rules defined for the account.



**Note:** For ACH exceptions, the ACH Standard Entry Class Code, Originating Company ID and Debit or Credit (DR/CR) are displayed in the exception description.



**Note:** The daily cutoff time for positive pay decisions is 10 AM PST. At this time, an automated Pay/Return Decision is made on all “unresolved items” and corporate users are automatically put in “Read-only” mode to prevent any changes. After cutoff, corporate users must contact the financial institution to alter the automated decision.

# Advanced Positive Pay

## To Upload an Issued Check File

The Submit Issued Check File feature allows you to upload issued check files.



**Note:** File must be set up by Community First Bank prior to your ability to upload file.

### Submit Issued Check File

**Step 1.** Select a file to process.

1  No file chosen

**Step 2.** Input details about the file.

Account ID:  2

3 File Processing Type:  4

**Step 3.** Click the "Process File" button.

4

In the **Transaction Processing** tab, click **Submit Issued Check File**.

1. Click the **Choose File** button and locate the file you wish to upload.
2. Using the "Account Nickname" drop-down, select the account the issue was drawn from.
3. Using the "File Processing Type" drop-down, select the previously mapped file type. During the onboarding process, we will work with you to map to the specifications for issued checks provided by your account services provider.
4. Click the **Process File** button. The file processing status will display at the bottom of the page.



**Note:** The deadline for submitting a check issue file is 3:30 AM PST on the business day following the date the check was issued.

# Advanced Positive Pay

## Manually Enter a Check

The Add New Issued Check feature is used if a check was manually written or was not included in the electronic issued check file submitted to the financial institution.

Add New Issued Check

**1** Account ID: <Not Selected> ▼

Check Number:

Amount:

Issued Date:

Issued Payee:

Auto-Increment Check Number

Add Check **3**

In the **Transaction Processing** tab, click **Add New Issued Check**.

1. Select the account the issued check was drawn from using the "Account Nickname" drop-down.
2. Enter the check number, amount of the check, date issued and payee information into the provided fields.
3. Click the **Add Check** button. A confirmation appears at the top of the page. A table of newly issued checks appears at the bottom of the page.



**Note:** Multiple checks may be added in sequential order by clicking the Auto-Increment Check Number.

# Advanced Positive Pay

## Void a Check

The Void Check feature is used to void an issued check.

The screenshot displays the 'Void a Check' interface with the following steps:

- Step 1:** Enter check information. Fields include Account ID (BOG DEMO ACCT), Check Number (023), Check Amount (27.64), and Issued Date (11/16/2016).
- Step 2:** Click the "Find Matching Check" button.
- Step 3:** Verify the check that will be voided.
- Step 4:** Click the "Void Check" button to complete the void process.

Note: Voids are retained within the system for 90 days after an item has been voided.

Click the **Transaction Processing** tab, then **Void a Check**

1. Using the "Account Nickname" drop-down, select the account the issue was drawn from.
2. Enter the check number, amount of the check and date issued into the provided fields.
3. Click the **Find Matching Check** button, and the check information will populate under Step 3 on the page.
4. Review and click the **Void Check** button when ready to complete the action.

# Advanced Positive Pay

## Reverse Positive Pay Extract

The Reverse Positive Pay Extract feature provides an electronic file of paid checks to process within another system. Once completed, the file and report are automatically displayed at the bottom of the screen. To save an extract file to a local workstation or network drive, click on the File / Save menu option while viewing the file, or right click on the View File link and select Save Target As.

**Reverse Positive Pay Extract (BAI2 Extract)**

**Step 1.** Select "Account ID" and "Extract through date".

1  2

3  2

**Step 2.** Click the "Create File and Report" button.

4

**Step 3.** View Report or File By Clicking on Links in Grid Below.

	Account ID	File	Report	Date Created	Item Count		
5	1	BCE Ops Acct	<a href="#">View File</a>	<a href="#">View Report</a>	09/20/15 10:00 AM	37479	<a href="#">Remove</a>
	2	BCE Ops Acct	<a href="#">View File</a>	<a href="#">View Report</a>	09/20/15 10:00 AM	37479	<a href="#">Remove</a>
	3	BCE Ops Acct	<a href="#">View File</a>	<a href="#">View Report</a>	09/20/15 09:59 AM	35861	<a href="#">Remove</a>

Click the **Transaction Processing** tab, then **Reverse Positive Pay Extract**.

1. Using the "Account Nickname" drop-down, select an account.
2. (Optional) Enter an "extract from" date.
3. Enter an "extract through" date.
4. Click the **Create File and Report** button.
5. Click on a file to view it.



**Note:** An item may only be extracted once.

# Advanced Positive Pay

## Managing Exceptions

While processing your items, the Positive Pay system sends you an email notification if there are any exceptions to review. Exceptions represent two types of items: items that do not match checks issued by the client to the bank or items attempting to clear an account where the Positive Pay service is set to run in reverse, requiring client review of all items. Exception items are available for review at 6 AM PST.

The Exception Type can include:

- **Duplicate Paid Item:** The item was previously paid.
- **Paid Not Issued:** The item was never loaded into the system as an issued check.
- **Stale Dated Item Paid:** The item is a stale dated check. A check is considered stale dated if it is older than 180 days.
- **Previously Paid Item Posted:** The item was previously paid.
- **Voided Item:** The item was previously voided.
- **ACH Transaction:** The item is an ACH transaction that was flagged as an exception by the ACH Filter rules defined for the account.



**Note:** For ACH exceptions, the ACH Standard Entry Class Code, Originating Company ID and Debit or Credit (DR/CR) are displayed in the exception description.

The screenshot displays the 'Quick Exception Processing' window. At the top left, there is a search bar for 'All Client IDs' with a magnifying glass icon. Below it, a 'Decisions Needed (4)' bar shows a count of 4 and a total amount of \$27,039.13. A table lists four 'Clearer Image' entries, each with a 'Default Decision' of 'Pay'. To the right, a detailed view of a 'PAID NOT ISSUED' exception is shown, including a check image and a 'Save' button. The check image shows a check number of 1004158 and an amount of \$1,505.92. A 'Save' button is located at the bottom right of the interface.

Click the **Exception Processing** tab, then **Quick Exception Processing**.

1. Use the exception drop-down and search option to filter through exception items by account.
2. Click and expand the **Decisions Needed** bar.
3. Review the exception and decision the item **Pay** or **Return**.
4. Once each exception is decided, click the **Save** button to submit decisions.



**Note:** Decisions on exceptions must be made by 10 AM PST. Any items left undecided are handled per your default setting. All users at Community First Bank are placed into read-only mode after the cut-off time to prevent changes to the automated decision.

# Advanced Positive Pay

## Outstanding Issued Checks

Generate an outstanding issued checks report using the selection criteria on the Outstanding Issued Checks page.

Outstanding Issued Checks

Client: **First Bank DEMO**

1 **Account:**

2

	Start	End
Issued Date:	<input type="text"/>	<input type="text"/>
Input Date:	<input type="text"/>	<input type="text"/>
As of Date:	<input type="text"/>	
Issued Payee:	<input type="text"/>	

3 **Produce Report**

4 **Back to Filter**

Search...   1 of 1 records

Outstanding Issued Checks						
	Account	Check Number	Check Amount	Issued Payee	Issued Date	Input Date
1		101	\$5.50		01/07/2019	01/07/2019 (M)

Click the **Transaction Reports** tab, then **Outstanding Issued Checks**.

1. By default, all assigned accounts are included in the report, or you can choose specific accounts to include.
2. Filter items in the report by entering the Issued Date, Input Date, Outstanding As of Date or Issued Payee.
3. Click the **Produce Report** button to review the report. The report displays transaction information such as the check number, check amount and issued payee, along with the chosen selection criteria.
4. Click the **Back to Filter** button to return to the Outstanding Issued Checks page.

# Advanced Positive Pay

## Issued Check File Processing Log

The Issued Check File Processing Log shows a list of all issued check files that have been electronically submitted through our system.

Issued Check Processing Log

1

Input Date From 09/14/2021 Input Date To 09/14/2021

Note: Issued check file processing history is retained within the system for 365 days.  
Transaction history is retained within the system for 90 days after an item has paid.

Search 2

Click the **System Reports** tab, then **Issued Checks File Processing Log**.

1. Enter an "input date from" and an "input date to."
2. Click the **Search** button to review the report. The report is displayed on the Results page.

# Advanced Positive Pay

## ACH Reporting

The ACH Reporting Files feature provides you with downloadable files for ACH transactions, returns, notice of change (NOC) or EDI detail from corporate ACH payments. To save an ACH Reporting file to a local workstation or network drive, click on the File/Save menu option while viewing the file or right click on the download link and select Save Target As.

**A**

Processed Date: 11/21/2016   11/21/2016   Refresh		ACH Reporting Files (2)			
Report Description	File Type	Report	Date Created	File Size	
TEST1	CSV	Download	11/21/2016 01:20:41 PM	7.87 kb	
TEST1	NACHA - No Line Breaks	Download	11/21/2016 01:20:41 PM	5.84 kb	
TEST1	PDF - Limited Transaction Details	Download	11/21/2016 01:20:41 PM	80.03 kb	
TEST1	PDF - Summary Listing	Download	11/21/2016 01:20:41 PM	71.02 kb	
NOC1	NOC	Download	11/21/2016 01:20:41 PM	11.79 kb	

**B**      **C**      **D**      **E**

Click the **Transaction Processing** tab, then **ACH Reporting Files**.

- A. From/Thru Date:** The date range for which ACH reporting files are displayed.
- B. Report Description:** The description of the ACH reporting file.
- C. File Type:** The format of the file. Types include: XML, PDF, NACHA, CSV, EDI, XLS and XLSX. By default, most clients are set to receive a PDF file. Please contact us if you are interested in any of these additional download options.
- D. Date Created:** The date the report was created.
- E. File Size:** The size of the file (in kb).

# Advanced Positive Pay

## Account Reconciliation

Use Account Reconciliation Summary to determine your available cash position as of a specific date. The report displays an activity summary with newly issued checks, paid checks, stopped checks, voided checks, ACH debits and credits, miscellaneous debits and credits, deposits, service charges, paid interest and taxes/withholding. The report also provides a total of outstanding checks and the check register balance as of reconciliation date.

**1** Account ID: 100215 SERV 6052

**2** Reconcile Through Date: 09/08/2021

This account has never been reconciled.

Note: Transaction history is retained within the system for 90 days after an item has paid.

**3** Search

Reconciliation History: 100215 SERV 6052. No reconciliation history to display.

Account Reconciliation Summary

This account has never been reconciled. This Reconcile Through Date: 09/08/2021. Account ID: 100215 SERV 6052.

**4** Finish Reconciliation

Transaction Type	Count	Total Amount
Previous Outstanding Checks	0	\$0.00
Issued Checks	0	\$0.00
Paid Checks	0	\$0.00
Stop Payments	0	\$0.00
Voids	0	\$0.00
ACH Debits	7	\$554.63
ACH Credits	1	\$500.00
Miscellaneous Debits	5	\$1,189.00
Miscellaneous Credits	9	\$1,278.62
Deposits	1	\$0.21
Service Charges Paid	2	\$66.00
Interest Paid	0	\$0.00
Taxes/Withholding	0	\$0.00
Current Outstanding Checks	0	\$0.00

**Balance Summary**

Account Balance:	\$8.00
Current Outstanding Checks:	\$0.00
Current Register Balance:	\$8.00

Reconciliation History: No reconciliation history to display.

In the **Transaction Reports** tab, click **Account Reconciliation Summary**.

1. Using the "Account ID" drop-down, select an account.
2. Enter a Reconcile Through Date.
3. Click the **Select** button.
4. Click the **Finish Reconciliation** button to reconcile the account.

# Advanced Positive Pay

## ACH Returns/NOC Report

This report allows clients to obtain Returns and Notification of Change (NOC) information on their originated ACH transactions.

### ACH Returns / NOC Report

1

2

From: 01/16/2019

To: 01/16/2019

3

Date:

Processed

4

### ACH Returns / NOC Report

Showing 20 of 20 records
Back to Filter

Return Date	Effective Entry Date	Processed Date	Return Code	Company ID	Company Name	Company Entry Description	Receiving Name	Receiving DFID	Corrected Data	Receiving Account Number	Trans Code	Amount	ID Number	Trace Number	SEC Code
2/13/2017	2/13/2017	8/10/2017	Insufficient Funds (R01)	79697451	Friesen - Rogahn	RET TEST	Rosanna Fure	1111111118			Demand Debit Return(NOC (08)	\$547.00	111111110815777		PPG
2/13/2017	2/13/2017	8/10/2017	Customer Address Not Authorized (R10)	79697451	Friesen - Rogahn	RET TEST	Megana Ralke	1111111118			Demand Debit Return(NOC (06)	\$491.00	111111110766029		PPG
2/13/2017	2/13/2017	8/10/2017	Invalid Account Number (R04)	79697451	Friesen - Rogahn	RET TEST	Warner Farnel	1111111118			Savings Debit Return(NOC (06)	\$20.00	111111110072487		PPG
2/13/2017	2/13/2017	8/10/2017	Invalid Account Number (R04)	79697451	Friesen - Rogahn	RET TEST	Abelle Howe	1111111118			Savings Credit Return(NOC (01)	\$42.00	111111110561657		PPG
2/13/2017	2/13/2017	8/10/2017	Unauth DR to Consumer Acct Using Orig SEC Cid (R05)	79697451	Friesen - Rogahn	RET TEST	Flo Durgan	1111111118			Savings Debit Return(NOC(08)	\$421.00	111111110456130		PPG

Click the **Transaction Reports** tab, then **ACH Returns/NOC Report**.

1. Enter a company ID or leave blank to run a report on all company IDs.
2. Enter a From and To date.
3. Select either Processed or Effective Date using the drop-down.
4. Click the **Submit** button.
5. The report is displayed below.

# Advanced Positive Pay

## User Setup

An administrator can manage users in the User Setup page.

User Setup (Client)

Choose Company: First Bank DEMO

User Status: Active  Search Reset 5 of 5 records

Name	User Name	Email Address	Last Logged On	Status	
	markdemo		1/7/2019 11:13 AM	Active	Edit   Copy
	austindemo		1/10/2019 8:28 AM	Active	Edit   Copy
	fbtdemo		1/10/2019 8:33 AM	Active	Edit   Copy
	ericademo		1/10/2019 11:15 AM	Active	Edit   Copy
	brentdemo		1/10/2019 7:45 AM	Active	Edit   Copy
					<span style="border: 1px solid #ccc; border-radius: 50%; padding: 2px 10px;">Add New</span>

User Setup (Client)

Contact Information
Security Settings
Menu Settings
System Messages

**\* First Name:**

**Middle Initial:**

**\* Last Name:**

**\* Email Address:**   Exclude From Email

**Primary Phone Number:**

**Secondary Phone Number:**

**Mobile Number:**

\* Indicates required fields

Submit

Click the **New Client Setup** tab, then **User Setup (Client)**.

1. Click the "Add New" link.
2. In the **Contact Information** tab, enter the user's name, email address and phone number. If a user does not want to receive emails or text messages from us, check the "Exclude From Email" box.
3. Click the **Security Settings** tab.

User Setup (Client)

Contact Information **3** Security Settings Menu Settings System Messages

**4** \* User Name:   
 \* Password:   
 \* Verify Password:

Company: First Bank DEMO

**Account:**

Type to filter... Showing 2 of 2 Assigned

--	--

Assign all new accounts to this user

**ACH Reports:**

Type to filter... Showing 1 of 1 Assigned

ACH Details NOCs Return	
-------------------------	--

Assign all new ACH reports to this user

**Client Exception Type(s):** Both Check and ACH Exceptions

- Allow user to download issued check files
- Allow user to edit transactions
- Allow user to delete transactions
- Allow user to add ACH Authorization Rules in Quick Exceptions Processing
- User Locked

\* Indicates required fields

4. Enter a user name and password.
5. Click an Account ID to move it to the Assigned column. To allow a user to view or download an ACH report, click a report to move it to the Assigned column. To move all accounts or ACH reports at once, click the corresponding **Add All** or **Remove All** button.
6. Use the drop-down to select a Client Exception Type and select further exceptions by checking the appropriate boxes.
7. Click the **Menu Settings** tab to view a list of menu options a user can access.

**User Setup (Client)**

Contact Information   Security Settings **7**   **Menu Settings**   System Messages

**Client Security Template:** Check and ACH Pos Pay with ARS

Assign all menu options from this template

**8**  

**User Setup (Client)**

Contact Information   Security Settings   Menu Settings   **9**   **System Messages**

**User Notification Template:**

Message	Email
CLIENT - Exception: Duplicate paid item	<input type="checkbox"/>
CLIENT - Exception: Duplicate paid item with amount mismatch	<input type="checkbox"/>
CLIENT - Exception: Filtered / blocked transaction	<input type="checkbox"/>
CLIENT - Exception: Paid item not issued	<input type="checkbox"/>
CLIENT - Exception: Paid item with amount mismatch	<input type="checkbox"/>
CLIENT - Exception: Paid item with zero check number	<input type="checkbox"/>
CLIENT - Exception: Payee name mismatch	<input type="checkbox"/>
CLIENT - Exception: Stale dated item paid	<input type="checkbox"/>
CLIENT - Exception: Unauthorized ACH transaction	<input type="checkbox"/>
CLIENT - Exception: Void item paid	<input type="checkbox"/>
CLIENT - Reminder to process exceptions	<input type="checkbox"/>
CLIENT - Filtered / blocked transaction notification	<input type="checkbox"/>
CLIENT - Unauthorized ACH transaction notification	<input type="checkbox"/>
CLIENT - Issued file count / amount mismatch	<input type="checkbox"/>
CLIENT - Issued file loaded successfully	<input type="checkbox"/>
CLIENT - Issued file partially loaded	<input type="checkbox"/>
CLIENT - Issued file processing loaded no items	<input type="checkbox"/>
CLIENT - Issued file rejected	<input type="checkbox"/>
CLIENT - New ACH authorization rule added	<input type="checkbox"/>
CLIENT - New transaction filter / block added	<input type="checkbox"/>
CLIENT - ACH reporting system new file notification	<input type="checkbox"/>
CLIENT - ACH reporting file sent as email attachment	<input type="checkbox"/>

**10**  

8. Check the box next to a specific function to make it available to a user or click the **Select All** button.
9. Click the **System Messages** tab to decide which specific notifications a user can receive via email or text message.
10. Once you have entered all the necessary information, click the **Submit** button to save.
11. Contact Community First Bank Treasury Management Support at (509) 783-0955. Inform the Support Representative that you need the link between Positive Pay and Online Banking completed. Be prepared to provide the user's online banking user name and newly created Positive Pay user name.

# Advanced Positive Pay

## ACH Authorization Rules Setup

ACH Authorization Rules Setup is used to define all pre-authorized ACH transaction rules for an account. In order to generate exceptions for ACH items, at least one ACH rule must be configured. During the initial configuration of the product, most clients will wish to generate exceptions for all incoming ACH items and then create an approved list of companies as specific transactions are posted. If you desire to manage your approved list in this manner, you may consider creating an ACH rule for all credits for all standard entry class codes with a maximum allowable amount of \$0.01. This rule will then create exceptions for all debit entries and all credit entries greater than \$0.01. You may then further refine your rules as items hit your account.

Account	Description	Company ID	Standard Entry Class Code	Debits or Credits	Maximum Allowable Amount	
1			ALL - All Standard Entry Class Codes	Both DR and CR	0.01	Edit
2			ALL - All Standard Entry Class Codes	Both DR and CR	0.01	Edit
8401615923			ALL - All Standard Entry Class Codes	<Select>		Add

Click the **New Client Setup** tab, then **ACH Authorization Rules Setup**.

1. Click the "Edit" link to change the Notification Type for Unauthorized ACH Transactions. Select "Create Exception" if an unauthorized ACH transaction becomes an exception that requires a Pay/Return Decision by the client. Select "Email Notification Only" to notify the client via email of any unauthorized transactions. Click the "Update" link when you are finished.
2. To create a new rule, start by choosing an account ID. Enter a rule description and the originating Company ID. If the company ID field is left blank, the rule will apply to all company IDs. Select a Standard Entry Class Code, transaction type and enter the Maximum Allowable Amount.
3. Click the "Add" link to save the new exception rule. Click the "Edit" link next to an existing rule to make any changes.

# Advanced Pay Bills

## Home Page Overview

Pay Bills with Community First Bank allows you to stay on top of your monthly finances. Having your bills linked to your bank account enables you to electronically write checks and send payments in one place.

When you click the **Pay Bills** tab, you are asked to choose an account to use within Pay Bills and to accept the terms and conditions.

The screenshot shows the home page of the Advanced Pay Bills interface. It features a navigation bar at the top with tabs for Home, Payments, Payees, Transfers, Payroll, Calendar, and Options. A user profile section includes a name, last login time (9:17 AM ET 9/20/2020), and a messages notification (1). Below the navigation is a summary section with four items: 'Payees require activation' (Activate now), 'Payments awaiting approval' (Approve now), 'Transfers awaiting approval' (Approve now), and 'Payroll awaiting approval' (Approve now). A central area contains four quick-action cards: Reminders (View), Shortcuts (Take shortcut), Payments (Make payment), and Payroll (View). The bottom section is divided into two panels: 'Scheduled to process in the next 30 days' and 'Processed within the last 30 days'. Both panels have tabs for 'All transactions' and 'My transactions'. The 'Scheduled' panel lists transactions for Chase (\$150.00), AT&T (\$65.00), Moe's Mowers (\$200.00), Waverly Wat... (\$50.00), American E... (\$999.00), Community ... (\$500.00), and Vern's Fertil... (\$250.00). The 'Processed' panel lists transactions for Cellular One (\$65.00), Community ... (\$1,200.00), Kim Stone (\$65.00), and Lease (\$1,200.00), with a total of \$2,530.00.

**A** Navigation bar (Home, Payments, Payees, Transfers, Payroll, Calendar, Options)

**B** User profile (Welcome, Last login: 9:17 AM ET 9/20/2020, Messages (1), Log out)

**C** Summary section (Payees require activation, Payments awaiting approval, Transfers awaiting approval, Payroll awaiting approval)

**D** Scheduled to process in the next 30 days

**E** Processed within the last 30 days



**Note:** The letters correspond to several available features on the Pay Bills page.

In the **Move Money** tab, click **Pay Bills**.

- A.** Use the Payments, Payees and Options tabs to quickly navigate to the different areas of Bill Pay.
- B.** Click the “Messages” link to view secure messages.
- C.** The “Attention required” section shows a list of payees awaiting activation or payments waiting approval.
- D.** The “Scheduled to process in the next 30 days” section shows the next 30 days of scheduled transactions. You can edit a transaction by clicking the “Edit” link or stop a transaction by clicking the “Stop” link.
- E.** You can view your processed transactions in the “Processed within the last 30 days” section. Click the “View” link to see more details about a transaction.

# Advanced Pay Bills

## Add a Payee

The individual that receives your payments is known as a payee. You can pay just about any company, person, loan or account using Pay Bills. Before you can begin making payments, you need to decide on what type of payee to create.

### Company

You can electronically pay a company such as your mobile phone provider, utility company or even your dentist. The information printed on your bill is all you need to set up a company as a payee.

### Add a company

Company details

**Important information**

Your payee's information is typically found on your most recent bill. In some cases, we may ask for additional information if the payee isn't listed in our database.

**1** Payee name \*

**2** Account number \*

Confirm account number \*

**3** Phone number \*      Payee ZIP code \*

Account holder name \*

**4** Next >

Use the “Payees” drop-down to select “Add a Company.”

1. Enter the payee's name.
2. Enter the account number and re-enter the number to confirm it is correct.
3. Enter the payee's phone number, zip code and the account holder's name.
4. Click the **Next** button.

## Add a company

### Company details - Review

#### Important information

Please provide us with the additional information requested to add this payee.

#### Payee name

Utility Company

5

#### Payee nickname \*

Payee nickname

#### Account number

123456789

#### Phone number

(555) 555-5555

6

#### Address \*

555 Street address

Apartment number, Unit number, Condo number

#### City \*

City name

#### State

Alabama

#### Payee ZIP code

12345-6789

#### Account holder name

12345678901234567890

7

#### Payee category

No Category

#### Default pay from account

Primary Checking

8

< Back

Submit payee >

9

5. Enter a nickname for the payee.
6. Enter the payee's address.
7. Use the drop-down to select a payee category.
8. Use the drop-down to select a default "pay from" account.
9. Click the **Submit payee** button.

## Individual Electronic Payments: Allowing an Individual to Provide Their Banking Information

You can pay anyone, such as a babysitter, dog-walker or a freelance worker by creating them as a payee in Pay Bills. All you need is their email address.

- You will select a one-time keyword and share it with the person you are paying.
- We will email a link to a secure server. They will log in using the keyword, then provide their bank account information for the deposit. Their account information will be securely stored and is never displayed to you.
- This is a one-time setup process. Any future payments to this person will generate an email notification letting them know you have made a deposit to their account.

### Add an individual

Select a method of payment

**Electronic** - Sending payments electronically is much more secure than a check in the mail, and it will arrive in as little as 2 business days.

Allow them to provide their banking information

I have the bank account information

**Check** - I prefer a check be mailed

Mail a check

All you need is their email address.

- You'll select a one-time keyword and share it with the person you are paying.
- We'll email a link to a secure server. They will log in using the keyword, then provide their bank account information for the deposit. Their account information will be securely stored and is never displayed to you.
- This is a one-time setup process. Any future payments to this person will generate an email notification letting them know you have made a deposit to their account.

Use the "Payees" drop-down to select "Add an Individual."

1. Toggle the "Allow them to provide their banking information" switch on.

**Tell us about the individual**

2 **First name \***  **Last name \***

**Nickname \***  **Phone number \***

3 **Category**  **Default payment account \***  4

**Payee's e-mail information** [Tell me more](#)

5 **Email address \***

**Confirm email address \***

**Create a security keyword** [Tell me more](#)

6 **Keyword \***

**Confirm keyword \***

7 [Next >](#)

2. Enter the payee's first name, last name, nickname and phone number.
3. (Optional) Select a category for the payee using the drop-down.
4. Select the account to withdraw from using the "Default Pay From Account" drop-down.
5. Enter and confirm the payee's email address.
6. Enter and confirm a security keyword.
7. Click the **Next** button and go to page 103 to complete the activation process.

## Individual Electronic Payments: If You Have an Individual's Account Information

You can pay anyone, such as a babysitter, dog-walker or a freelance worker by creating them as a payee in Pay Bills.

- If you have the bank account information for the individual, you can use this option to send electronic payments.
- We will ask you to complete a secure, one-time activation process before you log out today.

### Add an individual

Select a method of payment

**Electronic** - Sending payments electronically is much more secure than a check in the mail, and it will arrive in as little as 2 business days.

Allow them to provide their banking information

I have the bank account information

**Check** - I prefer a check be mailed

Mail a check

- If you have the bank account information for the individual, you can use this option to send electronic payments.
- We will ask you to complete a secure, one-time activation process before you log out today.

Tell us about the individual

First name \*

First name

Last name \*

Last name

Phone number \*

(xxx) xxx-xxxx

Bill payment information

Nickname \*

Nickname

Category

No Category

Default pay from account \*

Use the "Payees" drop-down to select "Add an Individual."

1. Toggle the "I have the bank account information" switch on.
2. Enter the payee's first name, last name and phone number.

The screenshot shows a form titled "Bill payment information" and "Information about bank account".

**Bill payment information**

- 3. Nickname \* (text input field)
- 4. Category (drop-down menu, currently showing "No Category")
- 5. Default pay from account \* (drop-down menu, currently showing "Primary Checking")

**Information about bank account**

- 6. Account number \* (text input field)
- Confirm account number \* (text input field)
- Routing number \* (text input field)
- Confirm routing number \* (text input field)
- 7. Payee's account type \* (drop-down menu, currently showing "Checking")

8. Next > (button)

3. Enter a nickname for the payee.
4. (Optional) Select a category for the payee using the drop-down.
5. Select the account to withdraw from using the "Default Pay From Account" drop-down.
6. Enter the payee's account and routing number, then re-enter them to confirm that is it correct.
7. Select the payee's account type using the drop-down.
8. Click the **Next** button and go to page 103 to complete the activation process.

## Individual Check Payments

With this option, you will need the individual's full name and complete mailing address. Some check payments may take as much as five to eight business days to arrive in the mail depending on the individual's location.

### Add an individual

Select a method of payment

**Electronic** - Sending payments electronically is much more secure than a check in the mail, and it will arrive in as little as 2 business days.

Allow them to provide their banking information

I have the bank account information

**Check** - I prefer a check be mailed

Mail a check **1**

- With this option, you will need the individual's full name and complete mailing address.
- Some check payments may take as much as 5 to 8 business days to arrive in the mail depending on the individual's location.

Tell us about the individual

**First name \***

First name

**Last name \***

Last name

**Phone number \***

(xxx) xxx-xxxx

**Address \***

555 Street Address

Apartment number, unit number, condo number

**City \***

City name

**State \***

Alabama

**ZIP Code \***

XXXXX-XXXX

Use the "Payees" drop-down to select "Add an Individual."

1. Toggle the "Mail a check" switch on.
2. Enter the payee's first name, last name and phone number.
3. Enter the payee's street address.

The screenshot shows a form titled "Bill pay information" with the following fields and callouts:

- 4**: "Individual's nickname \*" text input field containing "Individual nickname".
- 5**: "Category" dropdown menu showing "No Category".
- 6**: "Default pay from account \*" dropdown menu showing "Primary Checking".
- 7**: "Information about you" section containing:
  - A question: "Do you have an account number that this individual uses to identify you?" with "Yes" and "No" radio buttons.
  - "Your account number" text input field.
  - "Confirm" text input field with the label "Confirm your account number".
- 8**: "Next >" button.

4. Enter a nickname for the payee.
5. Select a category for the payee using the drop-down.
6. Select the account to withdraw from using the "Default Pay From Account" drop-down.
7. (Optional) Enter and confirm your account number.
8. Click the **Next** button and go to page 103 to complete the activation process.

## Activate a Payee

### Activation

**JOHN DOE** View details

**Activation process**  
Please select a delivery method, you will be asked to submit the 4-digit code on the next page.  
Tell me more

**Important:** If you have to leave bill pay before entering your code, you may enter it later. The code will not expire.

**I want my code now by phone**

Contact phone 1 not on file

Contact phone 2 not on file

---

**I can wait a few seconds to receive my code by text message**

No text address on file

---

**I prefer to wait a few minutes for my code to arrive by email**

[Redacted]

Update
Update
Update
Update

Request activation code

### Activation

**Helpful information**

Be sure to check your **junk mail** for the activation code. While you're at it, add us to your safe senders list within your email account.

If you must log out of bill pay before entering the code, you can return and enter it later. The code does not expire. Just look for the activate account link on the home page.

Please activate **JOHN DOE** by entering your code below.  
Your activation code has been sent to [Redacted]

Enter activation code

Taking too long to receive your code? [Click here](#) to choose another delivery method.

Submit

1. Select how you would like to receive the activation code.
2. Click the **Request activation code** button.
3. Enter the activation code.
4. Click the **Submit** button when you are finished.



**Note:** To activate an individual payee at a later time, click the **Home** tab. In the "Attention required" section, click the "Activate" link next to the payee you would like to activate.

# Advanced Pay Bills

## Import Payees

Payees used in QuickBooks or Quicken can be imported easily through the Import Payees function. Your file must include the company name, account number, first name and last name.

- Always verify your payee data after you export and after you import to ensure accuracy.
- Company name is a required field for importing. Any record missing this data will not be imported. However, after your file import is completed, we will show you a list of all records and ask you to verify each.

### Import payees

Do you have payees already setup in an application?

Payee records can be imported to make adding payees a snap.

**Import from:**

.CSV file **1**

**Previous import(s):**

0 unverified payees

**Please note:**

- Always verify your payee data after you export and after you import to ensure accuracy
- Company name is a required field for importing. Any record missing this data will not be imported. However, after your file import is completed, we will show you a list of all records, and ask you to verify each.

Use the “Payees” drop-down to select “Import Payees.”

1. Click the **.CSV file** button.

## Import payees

### How to import a CSV file

To import your payees into Business BillPay-e, you begin by creating a CSV file in the format shown below. Instructions on how to format the columns are provided below.

#### Step 1: Prepare your file

Your CSV file should be in the following column order:

1. Company name\*
2. Address 1
3. Address 2
4. City
5. State
6. ZIP code (ie. 55555 or 555554444)
7. Phone (ie. 5553334444)
8. Account number\*
9. First name\*
10. Middle name
11. Last name\*

\* Minimum required fields: Company name, Account number, First name and Last name.

Note: The file should contain as much information as you have available; as you may be asked to enter additional information when verifying the payee

\*\*Please ensure that the Phone number and ZIP code contain no spaces or special characters.

\*\*\*For the import process, the column headers are not necessary

Step 2: Click the "Choose File" button, select your CSV file and click "Upload" button.

2

 No file chosen

Upload

3

2. Click the **Choose File** button and select the file you wish to upload.
3. Click the **Upload** button.

Successfully imported 1 payee record

**The following Payee records need to be verified.**

Please verify the payee you would like to add. If the payee is missing required information you will need to update the information before the payee is added. To return to your unverified payee list, go to [Import payees](#).

Delete selected

<input type="checkbox"/> Payees	Account number	Actions
<input type="checkbox"/> A Company	<input type="text" value="123456789"/>	<a href="#">+ Add</a> <b>4</b>

We could not locate your payee, please provide the complete mailing address for "A Company".

**Address \***

**City \***

**State \***

**ZIP code \***

Cancel

Submit

4. Click the "+Add" link.
5. Add any missing information and click the **Submit** button.

# Advanced Pay Bills

## Edit a Payee

Editing the simple details of a payee is easy within Pay Bills. For more complicated changes, please submit a Payee Change Request to Community First Bank.

The screenshot shows the 'Manage payees' interface. At the top, there is a search bar and a 'Print' button. Below the search bar, there are three tabs: 'All payees', 'Companies', and 'Individuals'. A circled '1' points to the 'All payees' tab. Below the tabs, there is a table of payees. The table has columns for 'Payees', 'Account number', and 'Additional Items'. A circled '2' points to the 'Edit' link at the end of the row for 'McPherson Electrical (Check)'. Below the table, there is an 'Edit' form. The form has fields for 'Account holder name', 'Payee name', 'Payee phone number', 'Payee nickname', 'Payee account number', 'Category', 'Default pay from', 'Payments are sent to', 'Address', 'City', 'State', and 'ZIP'. A circled '3' points to the 'Category' dropdown menu, which is currently set to 'Business'. At the bottom of the form, there are 'Cancel' and 'Save' buttons. A circled '4' points to the 'Save' button.

Use the “Payees” drop-down to select “Manage Payees.”

1. Sort payees by clicking the appropriate tab.
2. Click the “Edit” link at the end of the payee’s row to edit a payee.
3. Make the necessary changes.
4. Click the **Save** button when you are finished making changes.

# Advanced Pay Bills

## Delete a Payee

If a payee is no longer needed, you can permanently delete them. This will not erase data from any existing payments.

**Manage payees**

+ Add payee Search payees... Print

Show all payees

Sort payee by...

1 All payees Companies Individuals

All Payees

Payees	Account number	Additional Items	
McPersonal Electrical (Check)	****6789	Category Business List used Via	Pay Edit Delete

2

Are you sure you want to delete this payee?

McPersonal Electrical (Check)

3 Delete payee Cancel

Use the “Payees” drop-down to select “Manage Payees.”

1. Sort payees by clicking the appropriate tab.
2. Click the “Delete” link at the end of the payee’s row to delete a payee.
3. Click the “Delete payee” link.

# Advanced Pay Bills

## Add and Manage Categories

Categories are groups of payees that help organize your bills and create your budgets.

**Manage categories**

Manage categories | Filter categories | Search payees... | Print

Show all categories | Show all payees

Payees	Account number	Category
atmos	****2345	Unassigned
BULK RATE	****3456	Unassigned
Entergy - TEST	****6789	Unassigned
Jalen	****6789	Unassigned
John Doe	****6789	Unassigned
Mom	****nson	Unassigned
Whitney	****2345	Unassigned
	****rson	Personal

Manage categories

Category name

Category name | Add category

Category name list

Business | Delete

Personal | Delete

Are you sure you want to delete this category?

Deleting **Business** will place the payee in an unassigned status.

Delete category | No

Use the “Payees” drop-down to select “Manage Categories.”

1. Move payees into new categories using the “Category” drop-downs.
2. To create or delete a category, click the **Manage categories** button.
  - a. To create a new category, enter a category name and click the **Add category** button.
  - b. To delete a category, click the “Delete” link next to the category you wish to delete. Then click the “Delete category” link.

# Advanced Pay Bills

## Single Payment

It is easy to pay your bills once you set up payees. Within Single Payments, you can see all the payees you have established so far. To pay a bill, simply find your payee and fill out the payment information beside their name.

### One-time payment

+ Add payee ▾

Search payees... Q

Company ▾

Select all

atmos <span style="float: right;">*****2345 +</span>	BULK RATE <span style="float: right;">*****3456 +</span>
Entergy - TEST <span style="float: right;">*****6789 +</span>	McPersonal Electrical <span style="float: right;">*****6789 +</span>
Whitney <span style="float: right;">*****2345 +</span>	

View selected (0)

Pay (0) 2

### Payment summary

Payee	From account	Amount*	Deliver by*	Remove
atmos <small>Checks *****2345 Last paid: N/A Amount paid: N/A</small>	<div style="border: 1px solid #ccc; border-radius: 10px; padding: 2px 10px;">Primary Checking ▾ <span style="font-size: 0.8em;">3</span></div>	<div style="border: 1px solid #ccc; border-radius: 10px; padding: 2px 10px;">\$ <span style="font-size: 0.8em;">4</span></div>	<div style="border: 1px solid #ccc; border-radius: 10px; padding: 2px 10px;">8/4/2020 <span style="font-size: 0.8em;">5</span></div>	<span style="font-size: 0.8em;">Remove</span>
<div style="border: 1px solid #ccc; border-radius: 10px; padding: 2px 10px;">Invoice <span style="font-size: 0.8em;">6</span> <span style="font-size: 0.8em;">ment</span></div>				

< Back

Review

Pay all 6

By clicking Pay all, you authorize us to debit the indicated account for the amount of each payment.

Use the “Payments” drop-down to select “One-time Payment.”

1. Select a payee from the Payee List.
2. Click the **Pay** button.
3. Choose the account to withdraw from using the “From Account” drop-down.
4. Enter the amount of the payment.
5. Select the Deliver By date using the calendar feature.
6. Click the **Pay all** button when you are finished.

# Advanced Pay Bills

## Edit or Stop a Single Payment

Changes can be made to a scheduled payment up until the time of processing.

**Scheduled payments**

Search filter Print

Payee	Amount	Deliver by date		
atmos Check Confirmation #2	\$1.00	06/31/2020	Details	<div style="display: flex; justify-content: space-around;"> <div style="border: 1px solid black; border-radius: 50%; padding: 2px;">1a</div> <div style="border: 1px solid black; border-radius: 50%; padding: 2px;">2a</div> </div> <div style="display: flex; justify-content: space-around; margin-top: 5px;"> <span>Edit</span> <span>Stop</span> </div>

**Edit single payment**

Account details

Payee: atmos

Payment method: Check

From account: Primary Checking

Amount: \$ 1.00

Deliver by date: 6/31/2020

Invoice/Comment: [View / Add](#)

Transaction details

Confirmation #: 2

Scheduled by: Murphy Test

Delivery: Standard

Back **Submit** 1c

**Stop single payment**

Account details

Payee: American Express

Payment method: Check

From account: Primary Checking

Amount: \$899.00

Process date: 10/26/2020

Invoice / Comment: [None](#)

Scheduled by: Laurie Smith

Transaction details

Confirmation #: 40

Est arrival: 10/30/2020

Delivery: Standard

Back **Submit** 2b

Use the “Payments” drop-down to select “Scheduled Payments.”

1. To edit a payment:
  - a. Click the “Edit” link to edit transaction details.
  - b. Make the necessary changes.
  - c. Click the **Submit** button when you are finished making changes.
2. To stop a payment:
  - a. Click the “Stop” link to stop the payment.
  - b. Click the **Submit** button.

# Advanced Pay Bills

## Create a Recurring Payment

Our Recurring Payments feature keeps you ahead of your repeating payments. Setting up a recurring payment takes only a few moments and saves you time by not having to re-enter a payment each time it is due.

### Recurring payment

+ Add payee ▾

Company
Individual

All Categories ▾
▾

American Express *****8467	AT&T *****8467
Cellular One *****8467	Chase *****8467
Lease *****8467	MasterCard *****8467
Moe's Mowers *****8467	Seed Indeed Co. *****8467
Vern's Fertilizer *****8467	Waverly Water Co. *****8467

#### Set up American Express recurring payment ✕

#### Details

**Name**  
American Express  
Check  
\*\*\*\*\*8467  
Add comment

Pay from\*

Primary Checking
▾

Amount\*

\$

Use the "Payments" drop-down to select "Recurring Payment."

1. Select a payee from the list.
2. Select an account to withdraw from using the "Pay From" drop-down.
3. Enter the amount of the payment.

### Series options / preferences

If the payment falls on a holiday or weekend?

Pay before
Pay after

#### Frequency edit

**Frequency\***

Monthly ▼

Last business day ▼

**Select first process\***

📅

**Would you like this series to end?\***

No

On this date  📅

After a set # of payments

Cancel

**Review**
**Submit**

By clicking submit, you authorize us to debit the indicated account for the amount of each payment.

4. Choose your payment preference if a payment date falls on a holiday or weekend.
5. Select how often the payment should recur using the "Frequency" drop-down and select a delivery date.
6. Select when you would like the series to end.
7. Click the **Submit** button when you are finished.

# Advanced Pay Bills

## Edit or Stop a Recurring Payment

You can change or cancel a payment even after you schedule it. This convenient feature gives you the freedom to change the way you make your payments.

### Scheduled payments

Print

Payee	Amount	Deliver by date	
atmos Check Confirmation #:3	\$1.00	10/30/2020	<span>1 a</span> <span>2 a</span> <span>Details</span> <span>Edit</span> <span>Stop</span>

### Edit recurring payment

Payee	From account	Amount	Process date	Additional items												
John Doe <small>(Electronic)</small>	Primary Checking	\$1.00	11/30/2020	<table border="0"> <tr><td><b>Confirmation #</b></td><td>1</td></tr> <tr><td><b>Est. arrival</b></td><td>12/2/2020</td></tr> <tr><td><b>Comment</b></td><td>None</td></tr> <tr><td><b>Series start</b></td><td>11/30/2020</td></tr> <tr><td><b>Series end</b></td><td>None</td></tr> <tr><td><b>Frequency</b></td><td>Monthly on the last business day</td></tr> </table>	<b>Confirmation #</b>	1	<b>Est. arrival</b>	12/2/2020	<b>Comment</b>	None	<b>Series start</b>	11/30/2020	<b>Series end</b>	None	<b>Frequency</b>	Monthly on the last business day
<b>Confirmation #</b>	1															
<b>Est. arrival</b>	12/2/2020															
<b>Comment</b>	None															
<b>Series start</b>	11/30/2020															
<b>Series end</b>	None															
<b>Frequency</b>	Monthly on the last business day															

What would you like to do?

Skip the payment scheduled on

Change the payment scheduled on

I would like to change the entire series

< Back
Submit
1 c

Use the "Payments" drop-down to select "Scheduled Payments."

1. To edit a payment:
  - a. Click the "Edit" link to edit the transaction details
  - b. Make the necessary changes.
  - c. Click the **Submit** button when you are finished making changes.
2. To stop a payment:
  - a. Click the "Stop" link to stop the payment.

### Stop recurring payment

Payee	From account	Amount	Process date
John Doe Electronic	Primary Checking	\$1.00	11/30/2020

What would you like to do?

Stop the payment series immediately. 2b

Stop the series after the next payment processes.

Back **Submit** 2c

- b.** Decide if you would like to stop the series immediately or stop the series after the next payment processes.
- c.** Click the **Submit** button.

# Advanced Pay Bills

## Payment Approval

Depending on which rights are assigned to the user, a payment can be designated as “needs approval.” You can see notifications of payments awaiting approval in the “Attention required” section. An authorized user must log in to approve each transaction that meets certain criteria.

**Scheduled payments**

Search filter Print

Payee	Amount	Process date				
American Express Check Confirmation #:40	\$999.00	10/26/2020	Details	<b>A</b> Approve	Edit	Stop
MasterCard Check Confirmation #:41	\$999.00	11/02/2020	Details	Approve	Edit	Stop
Subtotal	\$1,998.00		Primary Checking *****1232			
<b>Total</b>	<b>\$1,998.00</b>		Skipped payments not included in the total.			

All transactions **B**  
Approve all

Click the “Payments Awaiting Approval” link on the Home page.

- A.** Click the “Approve” link to authorize each transaction.
- B.** Click the **Approve all** button to approve all of the payments.

# Advanced Pay Bills

## Add a Transfer Account

Link your Community First Bank accounts and external accounts, so you can transfer money without ever leaving home! When you go to add another account, you are asked to verify your ownership of that account by confirming two small deposits Community First Bank makes into the external account.

### Transfer accounts

#### Add a transfer account

Where is your transfer account located?

##### At my institution

By adding an account from Jack Henry and Associates, you will be able to pay bills and transfer funds. Please enter your account information on the next screen.

1

[Go there now](#)

##### At another institution

You can add a transfer account that is located at another institution. Please enter your account information on the next screen.

2

[Go there now](#)

#### Transfer accounts

##### Add a transfer account

###### Important information

To add an account from Jack Henry and Associates, please complete the information below.

###### Account holder name \*

###### Account nickname \*

###### Account type \*

###### Account number \*

###### Confirm account number \*




1a

#### Transfer accounts

##### Add a transfer account

###### Setup a transfer account

To add an account outside of Jack Henry and Associates to transfer to, please complete the form below.

###### Account holder name \*

###### Account nickname \*

###### Account type \*

###### Financial institution name \*

###### Routing number \*

###### Confirm routing number \*

###### Account number \*

###### Confirm account number \*




2a

Use the “Transfers” drop-down to select “Add Transfer Account.”

1. Click the **Go there now** button to add a Community First Bank account.
  - a. Enter the account information and click the **Submit** button.
2. Click the **Go there now** button to add an external account.
  - a. Enter the account information and click the **Submit** button.
  - b. Go to page 103 to complete the activation process.

# Advanced Pay Bills

## Delete or Edit a Transfer Account

Delete or edit your transfer accounts.

### View transfers

+ Add transfer account

Print

	Account	Additional items		
← From account	Hobby Account ****1919 <small>Electronic</small>	Last transferred N/A	<b>B</b> Edit	<b>A</b> Delete
← From account	Payroll ****1234 <small>Electronic</small>	Last transferred N/A	Edit	Delete
← From account	Primary Checking ****1232 <small>Electronic</small>	Last transferred N/A	Edit	
→ To account	Community Bank ****1234 <small>Electronic</small>	Category Accounts Last transferred \$1200.00 on 10/5/2020	Edit	Delete
→ To account	Joe's ****6789 <small>Awaiting Activation</small>	Category No category Last transferred N/A	Edit	Delete <input type="checkbox"/> Activate

Use the “Transfers” drop-down to select “View Transfer Accounts.”

- A. Click the “Delete” link to remove the account from Pay Bills.
- B. Click the “Edit” link to make changes to the account nickname.

# Advanced Pay Bills

## One-Time Transfer

Make a one-time transfer between accounts.

The screenshot shows a web form titled "One-time transfer". At the top left, there is a button labeled "+ Add transfer entry" with a circled number 5 next to it. Below this is a grey warning banner that says "Transfer accounts need to be activated or authenticated." with a "View now" link on the right. The form has four main sections: "From account \*", "To account \*", "Amount \*", and "Select date \*". Each section has a corresponding input field: a dropdown menu for "From account", a dropdown menu for "To account", a text input field for "Amount" with a dollar sign prefix, and a date picker for "Select date" showing "10/19/2020". Below the "From account" dropdown is a circled number 1. Below the "To account" dropdown is a circled number 2. Below the "Amount" input field is a circled number 3. Below the "Select date" date picker is a circled number 4. At the bottom right of the form are two buttons: "Review" and "Submit". The "Submit" button has a circled number 6 next to it.

Use the "Transfers" drop-down to select "One-time Transfer."

1. Use the drop-down to select an account to send funds from.
2. Use the drop-down to select an account to send funds to.
3. Enter the amount of the transfer.
4. Use the calendar feature to select a date.
5. (Optional) Click the **Add transfer entry** button to add additional transfers.
6. Click the **Submit** button when you are finished.

# Advanced Pay Bills

## Edit or Stop a Single Transfer

Changes can be made to a scheduled payment up until the time of processing.

**Transfers**

Search filter Print

Transfer to	Amount	Process date			
Community Bank Check Confirmation #:43	\$500.00	10/29/2020	Details	Approve	<span style="border: 1px solid black; border-radius: 50%; padding: 2px;">1a</span> <span style="border: 1px solid black; border-radius: 50%; padding: 2px;">2a</span> <span style="border: 1px solid black; border-radius: 50%; padding: 2px;">Edit</span> <span style="border: 1px solid black; border-radius: 50%; padding: 2px;">Stop</span>

**Account details**

Payee: atmos

Payment method: Check

From account: Primary Checking

Amount: \$ 1.00

Deliver by date: 8/31/2020

Invoice/Comment: View / Add

**Transaction details**

Confirmation #: 2

Scheduled by: Murphy Test

Delivery: Standard

Back Submit 1c

**Stop single transfer**

**Account details**

From account: Primary Checking

To account: Community Bank

Amount: \$500.00

Process date: 10/29/2020

Comment: None

**Transaction details**

Confirmation #: 43

Est arrival: 11/4/2020

Scheduled by: Laurie Smith

Back Submit 2b

Use the “Transfers” drop-down to select “Scheduled Transfers.”

1. To edit a payment:
  - a. Click the “Edit” link to edit transaction details.
  - b. Make the necessary changes.
  - c. Click the **Submit** button when you are finished making changes.
2. To stop a payment:
  - a. Click the “Stop” link to stop the payment.
  - b. Click the **Submit** button.

# Advanced Pay Bills

## Recurring Transfers

Make a recurring transfer between accounts.

**Details**

**Transfer from\*** **Transfer to\*** **Amount\***

Select account Select account \$

Add comment

**Series options**

What if the payment falls on a holiday or weekend?

Pay before Pay after

**Frequency settings**

**Frequency\***

Monthly

Last business day

**Select first process date\***

Would you like this series to end?

No

On this date

After a set # of payments

Review Submit

Use the “Transfers” drop-down to select “Recurring Transfer.”

1. Use the drop-down to select an account to send funds from.
2. Use the drop-down to select an account to send funds to.
3. Enter the amount of the transfer.
4. Choose your payment preference if a payment date falls on a holiday or weekend.
5. Select how often the payment should recur using the “Frequency” drop-down and select a delivery date using the calendar feature.
6. Select when you would like the series to end.
7. Click the **Submit** button when you are finished.

# Advanced Pay Bills

## Edit or Stop a Recurring Transfer

You can change or cancel a transfer even after you schedule it. This convenient feature gives you the freedom to change the way you make your transfers.

Transfers					
<input type="text" value="Search filter"/>				<input type="button" value="Print"/>	
Transfer to	Amount	Process date		1a	2a
Community Bank Check Confirmation #743	\$500.00	10/29/2020	<input type="button" value="Details"/> <input checked="" type="button" value="Approve"/> <input type="button" value="Edit"/> <input type="button" value="Stop"/>		

### Company profile

Change company information

Company name: GULF COAST BANK

Address:

123 MAIN ST

City: ANYWHERE State: Louisiana ZIP Code: 70123-0000

Phone number: Fax number:

Dual signatures required

Require dual signatures

1c

Use the “Transfers” drop-down to select “Scheduled Transfers.”

1. To edit a transfer:
  - a. Click the “Edit” link to edit the transaction details
  - b. Make the necessary changes.
  - c. Click the **Submit** button when you are finished making changes.
2. To stop a transfer:
  - a. Click the “Stop” link to stop the transfer.

### Stop Recurring Payment

Payee	From Account	Amount	Deliver By Date
atmos Check	Primary Checking	\$1.00	10/30/2020

What would you like to do?

Stop the payment series immediately. **2b**

Stop the series after the next payment processes.

[back](#) | [submit](#) **2c**

- b.** Decide if you would like to stop the series immediately or stop the series after the next transfer processes.
- c.** Click the **Submit** button.

# Advanced Pay Bills

## Transfer Approval

Depending on which rights are assigned to the user, a transfer can be designated as “needs approval.” You can see notifications of transfers awaiting approval in the “Attention required” section. An authorized user must log in to approve each transfer that meets certain criteria.

### Transfers

Print

Transfer to	Amount	Process date	
Community Bank Check Confirmation #:43	\$500.00	10/29/2020	<span>Details</span> <span style="border: 1px solid black; border-radius: 15px; padding: 2px 10px;">Approve</span> <span>Edit</span> <span>Stop</span>
Subtotal	\$500.00	Primary Checking *****1232	
<b>Total</b>	<b>\$500.00</b>	Skipped payments not included in the total.	

All transactions
Approve all

Click the “Transfers Awaiting Approval” link on the Home page.

- A.** Click the “Approve” link to authorize each transfer.
- B.** Click the **Approve all** button to approve all of the transfers.

# Advanced Pay Bills

## Add an Employee

### Payroll

Joe's Landscaping

Total employees  
5 1

 Edit  Add

Payroll schedule  
Monthly on the last business day

 Edit

Next payroll  
10/30/2020

 Schedule new

### Add new employee

Employee information

**1** Did you know? We will send a confirmation email to your employees when payroll has been deposited.

**2** **First name \***  **Last name \***

**3** **Employee ID number**  **Email address**

Tell me more

**4** **Employee status \***  **Pay type \***

Click the **Payroll** tab on the Home page.

1. Click the "Add" link in the Total employees box.
2. Enter the employee's first name and last name.
3. (Optional) Enter their employee ID number and email address.
4. Use the drop-downs to select the employee status and pay type.

Employee account information

5 Would you like to split the deposit between two bank accounts?

Single account

6

<b>Account number *</b> <input type="text" value="Account number"/>	<b>Confirm account number *</b> <input type="text" value="Confirm account number"/>
<b>Routing number *</b> <input type="text" value="Routing number"/>	<b>Confirm routing number *</b> <input type="text" value="Confirm routing number"/>
<b>Account type *</b> <input type="text" value="Checking"/>	

< Back  7

5. Decide if you would like to split the deposit between two accounts.
6. Enter the employee's account information.
7. Click the **Submit** button when you are finished.

# Advanced Pay Bills

## Edit or Deactivate an Employee

**Payroll**

Joe's Landscaping

Total employees

5

**1** Edit Add

Payroll schedule

Monthly on the last business day

Edit

Next payroll

10/30/2020

Schedule new

**Employee information**

+ Add employee Print

Hourly Salary Contractor All employees

Hourly

Name Show employees Active Deactivated All

Name	Employee ID	Status	Last paid	
Jim Cook	*****1	Active	N/A	Details <b>2</b> Edit <b>3</b> Deactivate
Joe Johnson	*****2	Active	N/A	Details Edit Deactivate

**2a**

**Edit** X

**First name \***  **Last name \***

**Employee ID number**  **Email**

**Pay type**

**Employee account information**

Would you like the deposit to be split between 2 bank accounts?

Click the **Payroll** tab on the Home page.

1. Click the "Edit" link in the Total employees box.
2. Click the "Edit" link to edit an employee.
  - a. Edit the employee's information and click the **Next** button.

2b

Single account ×

**Deposit account number \***

**Confirm account number \***

**Deposit routing number \***

**Confirm routing number \***

**Account type \***

**Cancel** **Save**

Deactivate ×

**⚠** Are you sure you want to deactivate this employee?

Deactivating the employee Jim Cook will stop any scheduled payroll deposits to this employee.

**3a** **Yes** **No**

- b.** Edit the employee's account information and click the **Save** button.
- 3.** Click the "Deactivate" link to deactivate an employee.
  - a.** Click the **Yes** button.

# Advanced Pay Bills

## Schedule Payroll

### Payroll

Joe's Landscaping

Total employees

5

Edit Add

Payroll schedule

Monthly on the last business day

Edit

Next payroll

10/30/2020

1

Schedule new

### Schedule a regular payroll

Payroll information

Regular deposit date 10/30/2020

Payroll dates are based on the frequency selected when the payday schedule was made.

2 Pay from account Hobby Account

Deselect all Select all

Name	Regular pay	Extra pay	Total	Additional items
<p>3</p> <p><input checked="" type="checkbox"/> Jim Cook</p> <p>Last paid n/a</p> <p>Amount \$250.00</p>	<p>4</p> <p>\$ 0.00</p>	<p>\$ 0.00</p>	<p>5</p> <p>\$0.00</p>	<p>Employee ID 1</p> <p>Split amount No</p> <p>Memo / Comment Add</p>
<p><input checked="" type="checkbox"/> Joe Johnson</p> <p>Last paid n/a</p> <p>Amount \$250.00</p>	<p>\$ 0.00</p>	<p>\$ 0.00</p>	<p>\$0.00</p>	<p>Employee ID 2</p> <p>Split amount No</p> <p>Memo / Comment Add</p>
Hourly subtotal			\$0.00	

Click the **Payroll** tab on the Home page.

1. Click the "Schedule new" link in the Next payroll box.
2. Use the drop-down to select a "pay from" account.
3. Toggle employees on or off to add or exclude them from the payroll.
4. Enter the regular pay amount for each employee.
5. Enter any extra pay amount for each employee.

Hourly subtotal \$0.00  
 Salary subtotal \$700.00  
 Contractor subtotal \$0.00  
 Deposit total \$700.00

Next >

6

## Schedule a regular payroll

### Payroll information

<b>Company</b>	Joe's Landscaping	<b>Process date</b>	10/28/2020
<b>Pay from account</b>	Hobby Account	<b>Scheduled by</b>	Laurie Smith
<b>Regular payroll date</b>	10/30/2020	<b>Frequency</b>	Monthly on the last business day

### Salary employees

Name	Regular pay	Extra pay	Total	Additional items
<b>Jane Doe</b> Last paid n/a Amount \$749.00	\$300.00	\$0.00	\$300.00	Employee ID 5 Split amount Yes Memo / Comment None
<b>Suzy Smith</b> Last paid n/a Amount \$950.00	\$400.00	\$0.00	\$400.00	Employee ID 3 Split amount No Memo / Comment None

Salary subtotal **\$700.00**

Hourly subtotal \$0.00  
 Salary subtotal \$700.00  
 Contractor subtotal \$0.00  
 Deposit total \$700.00

< Back

Submit

By clicking submit, you authorize us to debit the indicated account for the amount of each payment.

7

- Click the **Next** button.
- Review the payroll and click the **Submit** button.

# Advanced Pay Bills

## Edit Scheduled Payroll

By editing the current payday schedule, your payroll deposits will stop and you will need to reschedule them.

**Payroll**

Joe's Landscaping

Total employees

5

[Edit](#) [Add](#)

Payroll schedule

Monthly on the last business day

[Edit](#)

Next payroll

10/30/2020

[Schedule new](#)

Payroll schedule edit confirmation

⚠ By editing the current payday schedule, your payroll deposits will be **stopped**, and you will need to **reschedule** them.

[Cancel](#) [Continue](#)

Current payday schedule

Pay from: Hobby Account

Frequency: Monthly on the last business day

First pay date: October 30, 2020

Stop the current payday schedule and start a new one

Select pay from account \*

Hobby Account

Payday frequency \*

Weekly

on

Monday

**Holiday & non-processing options**  
If the scheduled payroll date falls on a weekend or holiday, what would you like to do?

Pay before  Pay after

Pay date\*

[Cancel](#) [Save](#)

Click the **Payroll** tab on the Home page.

1. Click the "Edit" link in the Payroll schedule box.
2. Click the **Continue** button.
3. Make the necessary changes and click the **Save** button when you are finished.

# Advanced Pay Bills

## Schedule Extra Payroll

### Payroll

Joe's Landscaping

Total employees  
5 [Edit](#) [Add](#)

Payroll schedule  
Monthly on the last business day [Edit](#)

Next payroll  
10/30/2020 [Schedule new](#)

Past payroll  
10/13/2020 [View history](#)

Extra payroll  
None [Schedule new](#) **1**

All scheduled payroll  
[View](#)

### Schedule an extra payroll

Payday information

**2** Payday description:

If a name is not given the extra payday Name will be identified by the date you select below.

**3** Select an extra payday \*  [Calendar](#)

**4** Pay from account  [Dropdown](#)

Click the **Payroll** tab on the Home page.

1. Click the "Schedule new" link in the Extra payroll box.
2. Enter a payday description.
3. Use the calendar feature to select a payday.
4. Use the drop-down to select a "pay from" account.

Deselect all Select all

Name	Employee ID	Amount	Additional items
<input type="checkbox"/> <b>Jim Cook</b> Last paid n/a Amount \$250.00	1	\$ 0.00	Split amount No Memo / Comment <input type="button" value="Add"/>
<input type="checkbox"/> <b>Joe Johnson</b> Last paid n/a Amount \$250.00	2	\$ 0.00	Split amount No Memo / Comment <input type="button" value="Add"/>
Hourly subtotal		\$0.00	

Next &gt;

## Schedule an extra payroll

### Payday information

<b>Company</b>	Joe's Landscaping	<b>Process date</b>	10/30/2020
<b>Pay from account</b>	Hobby Account	<b>Payday description</b>	10/30/2020 extra deposit
<b>Payday</b>	10/30/2020	<b>Scheduled by</b>	Laurie Smith

### Hourly employees

Name	Employee ID	Amount	Additional items
<b>Jim Cook</b> Last paid n/a Amount \$250.00	1	\$1.00	Split amount No Memo / Comment None
Hourly subtotal		\$1.00	
<b>Hourly subtotal</b>		<b>\$1.00</b>	
<b>Salary subtotal</b>		<b>\$0.00</b>	
<b>Contractor subtotal</b>		<b>\$0.00</b>	
<b>Deposit total</b>		<b>\$1.00</b>	

&lt; Back

Submit

By clicking submit, you authorize us to debit the indicated account for the amount of each payment.

- Toggle employees on or off to add or exclude them from the payroll.
- Enter an amount for each employee.
- Click the **Next** button.
- Review the extra payroll and click the **Submit** button when you are finished.

# Advanced Pay Bills

## View Past Payroll

**Payroll**

Joe's Landscaping

Total employees

5

[Edit](#) [Add](#)

Payroll schedule

Monthly on the last business day

[Edit](#)

Next payroll

10/30/2020

[Schedule new](#)

Past payroll

10/13/2020

[View history](#)

Extra payroll

None

[Schedule new](#)

All scheduled payroll

[View](#)

**View options** ✕

**Process Date Range**

Current Month ▼

**Transaction status**

View All ▼

**Order by**

Process Date ▼

**Arrange**

Ascending ▼

**# of records to return**

10 ▼

**View in spreadsheet**

[Close](#) [View results](#)

**Payroll history** [Print](#)

Payee	Amount	Pay day	
Payroll 10/08/2020 <small>Conf #: See details</small>	\$1,200.00	10/08/2020	<a href="#">Details</a>
Payroll (Bonus) <small>Conf #: See details</small>	\$999.00	10/13/2020	<a href="#">Details</a>
Subtotal	\$2,199.00	Primary Checking *****1232	
<b>Total</b>	<b>\$2,199.00</b>		

Click the **Payroll** tab on the Home page.

1. Click the "View history" link in the Past payroll box.
2. Use the drop-downs to filter past payrolls and click the **View results** button.
3. Your payroll history is displayed.

# Advanced Pay Bills

## Edit or Stop Scheduled Payroll

### Payroll

Joe's Landscaping

Total employees  
5  
[Edit](#) [Add](#)

Payroll schedule  
Monthly on the last business day  
[Edit](#)

Next payroll  
10/30/2020  
[Schedule new](#)

Past payroll  
10/13/2020  
[View history](#)

Extra payroll  
None  
[Schedule new](#)

All scheduled payroll  
1  
[View](#)

### Payroll deposits

[Print](#)

All transactions

[Approve all](#)

Click the **Payroll** tab on the Home page.

1. Click the "View" link in the All scheduled payroll box.
2. To edit a payroll:
  - a. Click the "Edit" link to edit payroll details.

## Edit scheduled payday

? What can I change?

Payday information

Payroll name	10/30/2020	Process date	10/28/2020
Scheduled by	Laurie Smith	Payday	10/30/2020
Pay from	Hobby Account	Frequency	Monthly on the last business day

Hourly employees

Name	Regular pay	Extra pay	Total	Additional items
<input type="checkbox"/> <b>Jim Cook</b> Last paid n/a Amount n/a	\$ 0.00	\$ 0.00	\$0.00	Employee ID *****1 Split amount No Memo / Comment <input type="button" value="Add"/>
<input type="checkbox"/> <b>Joe Johnson</b> Last paid n/a Amount n/a	\$ 0.00	\$ 0.00	\$0.00	Employee ID *****2 Split amount No Memo / Comment <input type="button" value="Add"/>
Hourly subtotal			\$0.00	

Salary employees

Name	Regular pay	Extra pay	Total	Additional items
<input checked="" type="checkbox"/> <b>Jane Doe</b> Last paid n/a Amount n/a	\$ 300.00	\$ 0.00	\$300.00	Confirmation # 3200030 Employee ID *****5 Split amount Yes Memo / Comment <input type="button" value="Add"/>
<input checked="" type="checkbox"/> <b>Suzy Smith</b> Last paid n/a Amount n/a	\$ 400.00	\$ 0.00	\$400.00	Confirmation # 3200031 Employee ID *****3 Split amount No Memo / Comment <input type="button" value="Add"/>

< Back

b. Make the necessary changes.

c. Click the **Submit** button when you are finished making changes.

## Payroll deposits

Search filter Print

Payroll name	Amount	Process date			
10/30/2020 deposit	\$700.00	10/28/2020	<a href="#">Details</a>	<a href="#">Edit</a>	<a href="#">Stop</a>
Payroll 11/09/2020	\$1,200.00	11/6/2020	<a href="#">Details</a>	<a href="#">Edit</a>	<a href="#">Stop</a> <a href="#">Approve</a>
Subtotal	\$700.00		Hobby Account *****1919		
Subtotal	\$1,200.00		Primary Checking *****1232		
<b>Total</b>	<b>\$1,900.00</b>				

All transactions [Approve all](#)

### Stop scheduled payday

**Important information!**  
All employee deposits scheduled for this payday will be stopped.

#### Payday information

<b>Payroll name</b>	10/30/2020	<b>Process date</b>	10/28/2020
<b>Scheduled by</b>	Laurie Smith	<b>Payday</b>	10/30/2020
<b>Pay from</b>	Hobby Account	<b>Frequency</b>	Monthly on the last business day

#### Salary employees

Name	Regular pay	Extra pay	Total	Additional Items
<b>Jane Doe</b>				10/28/2020
Last paid n/a	\$270.00	\$0.00	\$270.00	Confirmation # 3200030
Amount n/a				Employee ID *****5
				Split amount Yes
				Memo / Comment None
<b>Jane Doe</b>	\$30.00	\$0.00	\$30.00	Confirmation # 3200029
Last paid n/a				Employee ID *****5
Amount n/a				Split amount Yes
				Memo / Comment None
<b>Suzy Smith</b>	\$400.00	\$0.00	\$400.00	Confirmation # 3200031
Last paid n/a				Employee ID *****3
Amount n/a				Split amount No
				Memo / Comment None
		Salary subtotal	\$700.00	
		Salary subtotal	\$700.00	
		Payday total	\$700.00	

[Back](#) [Submit](#)

3. To stop a payroll:
  - a. Click the "Stop" link to stop the payroll.
  - b. Click the **Submit** button.

# Advanced Pay Bills

## Payroll Approval

Depending on which rights are assigned to the user, a transfer can be designated as “needs approval.” You can see notifications of transfers awaiting approval in the “Attention required” section. An authorized user must log in to approve each transfer that meets certain criteria.

**Payroll deposits**

Print

Payroll name	Amount	Process date		
Payroll 11/09/2020	\$1,200.00	11/6/2020	Details	<span>Edit</span> <span>Stop</span> <span style="border: 1px solid black; border-radius: 50%; padding: 2px 5px;">Approve</span>
Subtotal	\$1,200.00	Primary Checking *****1232		
<b>Total</b>	\$1,200.00			

Approve all

Click the “Payroll awaiting approval” link on the Home page.

- A.** Click the “Approve” link to authorize each transfer.
- B.** Click the **Approve all** button to approve all transfers.

# Advanced Pay Bills

## Calendar

Quickly view all of your scheduled payments, transfers and payroll.

**Calendar**

**A** All Transactions Transfers Payroll Deposits Bill Payments

October 2020

Monday Tuesday Wednesday Thursday Friday

**C** 5 ✓ \$1,330.00 6 ✓ \$1,200.00 7 ✓ \$1,200.00 8

**D** 12 ✓ \$999.00 14 15

**E** 21 \$215.00 22 \$200.00 23

**F** 27 \$500.00 \$999.00 28 29 30 \$250.00 \$500.00

**B** All details

**Processed**

Monday October 05, 2020

Payee	Amount
Cellular One	\$65.00
Lease	\$1,200.00
	\$65.00
<b>Total</b>	<b>\$1,330.00</b>

**Total** \$6,943.00

All Transactions Awaiting Approval	\$1,499.00
All Scheduled Transactions	\$715.00
All Transactions Processed	\$4,729.00

Click the **Calendar** tab on the Home page.

- Click each button to filter transactions.
- Click the All details button to view additional details about the current month's transactions.
- Click each transaction to view additional details.
- Dark blue transactions have been processed.
- Light blue transactions are pending.
- Green transactions require additional action.

# Advanced Pay Bills

## Company Profile

Easily change information associated with your account at Community First Bank by modifying your company profile.

The screenshot shows a web form titled "Company profile" with the subtitle "Change company information". The form contains the following fields and elements:

- Company name:** GULF COAST BANK
- Address:** 123 MAIN ST
- City:** ANYWHERE
- State:** Louisiana (dropdown menu)
- ZIP Code:** 70123-0000
- Phone number:** (text input)
- Fax number:** (text input)
- Dual signatures required:** A section with a checkbox labeled "Require dual signatures".
- Submit:** A button at the bottom right.

Numbered callouts are present: 1 points to the address field, 2 points to the "Require dual signatures" checkbox, and 3 points to the "Submit" button.

Use the "Options" drop-down to select "Company Profile."

1. Change the information that Community First Bank has on file for your company.
2. Decide if dual requirements are required by checking the box.
3. Click the **Submit** button when you are finished making changes.

# Advanced Pay Bills

## Delete or Edit Bill Pay Accounts

Add or edit your Pay Bills accounts through the Manage Bill Pay Accounts function.

### Manage bill pay accounts

+ Add new account

Default	Nickname	Account number	Account type	Status	B	A
<input checked="" type="radio"/>	Primary Checking <small>Default Account</small>	*****7841	Checking	Approved	<span style="border: 1px solid black; border-radius: 50%; padding: 2px 5px;">Edit</span>	<span style="border: 1px solid black; border-radius: 50%; padding: 2px 5px;">Delete</span>

Add new account
×

**Nickname \***

**Account number \***

**Confirm account number \***

**Account type \***

Please select
▼

Close

Save changes

Use the “Options” drop-down to select “Manage Bill Pay Accounts.”

- A. Click the “Delete” link to remove the account from Bill Pay.
- B. Click the “Edit” link to make changes to the account nickname.
- C. Add a new account by clicking the **Add new account** button.
  1. Enter the account information.
  2. Click the **Save changes** button when you are finished.

# Advanced Pay Bills

## Modify User Permissions

You can monitor users that have access to your account. Using User Permissions, you can give each user different access to your accounts, amount of debits allowed and designate other permissions. Carefully consider each user's permissions.

Manage users			
Last name	First name	User ID	Last login
GULF COAST BANK <small>Primary User</small>	GULF COAST BANK	20171116039763 9349a8	N/A

 Edit
  Permissions **1**

Edit Payment Permissions

User name: ARA MCPHERSON  
User type: Custom

**5** Restore Permissions

**2** User information Payments Payees Options Message center Approve authority

**Schedule bill payments**

---

**Establish payment caps**

Payment caps allow you to set a specific amount that ARA MCPHERSON cannot exceed when scheduling payments to particular payees.

---

**Designate pay from accounts**

---

**Payment history**

**4** Save

Use the "Options" drop-down to select "Manage users."

1. Click the "Permissions" link.
2. Select one of the categories across the top.
3. Enable or disable permissions.
4. Click the **Save** button when you are finished.
5. (Optional) Original permissions can be restored at any time by clicking the **Restore Permissions** button. This applies to all elements of user permissions for this particular user.

# Advanced Pay Bills

## Personal Profile

It is important to keep the contact information about your company up to date with Community First Bank. You can easily change these elements and personalize your Pay Bills experience by following the steps below. The challenge phrases can also be altered here.

The screenshot shows the 'Personal Profile' page. At the top, there is a navigation bar with 'Home', 'Payments', 'Payees', 'Calendar', and 'Options'. Below the navigation bar, there is a welcome message for 'Murphy Test' and a 'Last login' timestamp. A 'Profile' dropdown menu is visible, containing 'View Contact Info' (labeled 1a) and 'Default Page' (labeled 2a). Below the navigation bar, there are two main sections: 'Contact Info' (labeled 1b) and 'Default page' (labeled 2b). The 'Contact Info' section includes fields for 'Email Address', 'Phone Numbers', and 'eNotification Text Information'. The 'Default page' section includes a 'Choose your default home page' section with radio buttons for 'Home (Default)', 'Calendar', 'Single Payment', and 'Shortcut', and a 'Submit' button.

Click the “Profile” link on the Home page.

1. To update contact info:
  - a. Click the “View Contact Info” link.
  - b. Click the **Edit** button. Make your changes and click the **Submit** button when you are finished.
2. To change your default page:
  - a. Click the “Default Page” link.
  - b. Choose what page you prefer Bill Pay to open with, such as Home, Calendar, Single Payment or Shortcut. Click the **Submit** button when you are finished.

# Advanced Pay Bills

## e-Notifications

Community First Bank makes staying on top of payments and bills simple, but it becomes even easier when you set up e-Notifications in your account. There are several triggers that can send an e-Notification, so you are always aware of what is happening with your accounts.

### Events

With the Events features, you can develop customized communications to be notified each time a particular event occurs through your Pay Bills account.

### e-Notifications

Event
Logout
Recurring
Reminders

**Email address on file**

✎ Edit

**Short text address on file**

N/A

✎ Edit

**Event Notifications**

With Event Notifications, you can develop customized communications where you are notified each time a particular event occurs through your bill pay account.

A transaction needs approval

**Send notification to**

Submit

Notification has been activated and will be sent to:Erica@MCompany.com

A transaction exceeds a specified amount

**Send notification to**

**Category**

**Payee or Account**

**Amount**

Submit

1

Use the “Options” drop-down to select “e-Notifications,” then click the **Event** button.

1. Use drop-downs to create your custom event notifications. Click the **Submit** button when you are finished.

## Logout

When you use the Logout feature, you can receive a customized email summary of Pay Bills activities each time you exit Pay Bills.

**e-Notifications**

Event Logout Recurring Reminders

Email address on file [Redacted] **Edit**

Short text address on file N/A **Edit**

**Logout Notifications**  
At the end of each bill pay session, you can receive a customized email summary of your bill pay activities.

Please select which items you would like to receive each time you log out.  
Send a List of the following:

- Scheduled transactions
- Added payees
- Deleted payees
- Skipped and stopped transactions
- Added admin users

**Submit**

Use the “Options” drop-down to select “e-Notifications,” then click the **Logout** button.

1. Enable or disable notifications on a particular feature when you logout.
2. Click the **Submit** button when you are finished making changes.

## Recurring

You can customize how often you receive email notifications on scheduled payments and transaction history.

The screenshot displays the 'e-Notifications' section of a user interface. At the top, there are four tabs: 'Event', 'Logout', 'Recurring', and 'Reminders'. The 'Recurring' tab is selected. Below the tabs, there are two sections for editing contact information: 'Email address on file' with an 'Edit' button, and 'Short text address on file' with the value 'N/A' and an 'Edit' button. The main content area is titled 'Recurring Notifications' and includes a sub-header 'A list of all scheduled payments'. Below this, there is a 'How often' section with a dropdown menu labeled 'Select Frequency'. A red circle with the number '1' points to this dropdown. At the bottom right of the form, there is a 'Submit' button, also highlighted with a red circle and the number '2'.

Use the “Options” drop-down to select “e-Notifications,” then click the **Recurring** button.

1. Using the drop-downs, select when you would like to receive notifications about scheduled payments and your transaction history.
2. Click the **Submit** button when you are finished making changes.

## Reminders

You can schedule reminders for when you send or receive payments.

### e-Notifications

Event Logout Recurring Reminders

Email address on file Short text address on file

N/A

**Reminders Notifications**  
You can schedule reminders for each time you need to schedule a payment or transfer funds.

**1**

Pay to	Category	Reminder date	Frequency	Send to

**2**

#### Add reminder

What type of payee? \*

Bills

Pick a payee \*

Select Payee

Send notification to \*

Select Option

Reminder frequency \*

Select Frequency

Use the “Options” drop-down to select “e-Notifications,” then click the **Reminders** button.

1. Click the **Add reminder** button.
2. Using the drop-downs, create a custom reminder. Click the **Submit** button when you are finished.

# Advanced Pay Bills

## Reports

You can create a report or detailed overview of your spending habits to help you better manage your finances. You can view them on your computer or download them locally to your hard drive or device.

The screenshot shows a web interface for generating reports. At the top, under the heading "Reports", there are four buttons: "Payments Processed", "Payment Changes", "Payments Stopped", and "Payees Added". A circled "1" points to this row of buttons. Below these buttons, the "Payments Processed" report is selected. Underneath, there are three toggle switches: "All Users" (checked), "Scheduling User", and "Approving User". Below the toggles is a "Date Range" dropdown menu currently set to "Current Month", with a circled "2" pointing to it. At the bottom, there are two date input fields: "Start Date" (with "Start date" text and a calendar icon) and "End Date" (with "End date" text and a calendar icon). A "Create report" button is located at the bottom right of the form area.

Use the "Options" drop-down to select "Reports."

1. Choose a report type listed across the top.
2. Customize your report using the calendar and drop-downs. Click the **Create report** button when you are finished.





COMMUNITY  
FIRST BANK

HFG | TRUST

YOUR FINANCIAL PARTNER FOR LIFE