

# ADVANCED BUSINESS ONLINE BANKING

## User Guide



**#PeopleFirst**



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## LOG IN INSTRUCTIONS

- Visit [welcometochoice.com](http://welcometochoice.com) and choose the green **Login** button in the upper right hand corner.
- Choose **Business Online Banking** and complete the following:
  - Company ID = This number represents your business. All Business Online Banking users that you set up will use the same Company ID.
  - User ID = This is specific to you. Each user will have their own User ID.
  - Password = This is also specific to you. The password provided to you through secure email is temporary, you will be prompted to change it when logging in for the first time. Each user will have their own password.

**Information Panels** can be modified anytime by choosing the hyperlinks within the information panel or clicking the **Add Info Panels** option in the toolbar in the upper right-hand corner of the Dashboard.

### Additional Security Feature

You will be prompted to enter a one-time security code that you can receive by phone or text message.

### One-Time Security Code

**Tell us where to reach you**

We need to call or send a text message to complete this process. Please tell us where you can be reached.

Don't recognize these phone numbers?

You might have entered an incorrect user ID. Return to the sign-in page and re-enter your user ID. If you recognize the phone numbers, but they are no longer accurate, contact 888.894.1357.

Phone:

☐ (XXX) XXX-2836

Text Message:

☒ Send a text message to a mobile phone on record.  
*Note: Standard text message rates apply. Please contact your wireless carrier for details.*

Continue

Cancel

[My phone number is not listed](#)

**NOTE** If you are a new User to Advanced Business Banking, you will be prompted to set up your Dashboard during your first login. Instructions for setting up your dashboard can be found on page XX of this guide.



## ACCOUNT BALANCES AND TRANSACTION DETAILS

There are three dashboard panels that are helpful in keeping track of your account balances and viewing your transaction details. You choose what's appealing to you.

Information Panels can be modified anytime by choosing the hyperlinks within the information panel or clicking the **Add Info Panels** option in the toolbar in the upper right-hand corner of the Dashboard.

### BALANCE SNAPSHOT

The Balance Snapshot panel provides you the opportunity to view the balance of the accounts you choose as of the end of the previous day. Clicking on the account number hyperlink will bring you to a list of previous day transactions.

Balance Snapshot	
Checking ▾	Balance as of 10/19/2018
Insurance Account, *7506	\$1,519,705.20
Test Customer, *1212	\$1.16
<a href="#">Edit accounts and dates displayed</a>	

### IMPORTANT ACCOUNT BALANCES

The Important Account Balances panel allows you to view your current account available and accessible balance by clicking on the Available balance hyperlink.

Important Account Balances	
Checking ▾	As of 03/14/2013
OPERATING ACCOUNT, *2910	\$95,239.96 <a href="#">Available balance</a>
CHECKING 2, *2811	\$221,909.22 <a href="#">Available balance</a>
CHECKING 3, *2912	\$287,187.46 <a href="#">Available balance</a>
Savings ▾	As of 03/14/2013
MONEY MKT 1, *2913	\$239,240.34 <a href="#">Available balance</a>
Certificate of Deposit Accounts ▾	As of 03/13/2013
CD 1, *2016	\$121,500.86 Current balance
Loan Accounts ▾	As of 03/13/2013
Loan 1, *0517	\$16,286.85 Current balance
Loan 2, *0519	\$2,795.09 Current balance
<a href="#">Edit accounts displayed</a>	

#### Available Balance

The available balance is the amount you can use or withdraw from this account without causing an overdraft. This balance may change throughout the day.

#### Accessible Balance

The accessible balance is the available balance, plus any additional funds that may be available from other sources, such as related deposits, investments or lines of credit, which may be automatically advanced to cover an overdraft.

If you click on the account number hyperlink, you will see your transaction details. You will also have several menu options available to design your view along with different export options.

**TIP** At any time you can go back to your home page by choosing Welcome from the menu bar.

Activity - Deposit Accounts	
<a href="#">New search</a>   <a href="#">View account information</a>	
<a href="#">Show scheduled transactions</a>   <a href="#">Search completed transactions</a>   <a href="#">Print selected transactions</a>	
Download as:	Go
<div> <div>CSV file</div> <div>CSV file (all fields)</div> <div>PDF file</div> <div>QIF file</div> <div>QuickBooks® file</div> </div>	
Debit	Credit
Calculated Balance	



## ACCOUNT BALANCES AND TRANSACTION DETAILS *CONTINUED*

### RECENT TRANSACTIONS

Recent Transactions is a listing of transactions that have posted to your account. You can adjust the recent transactions that appear here by selecting **Edit accounts and transactions displayed.**

**Recent Transactions - Edit**  
[Return to Dashboard](#)  
 Select the accounts to display in the panel and click "Save."

Checking

Account: \*7506 - Insurance Account ▼

Transaction types: All Transactions ▼

Save Do not save

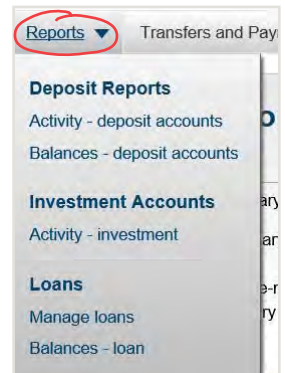
- All Transactions
- All Debits
- All Credits
- All Checks
- All ACH Debits
- All ACH Credits
- All Wire Debits
- All Wire Credits

Recent Transactions		
Insurance Account, Checking, *7506 ▼		
All Transactions		
Transactions within last 30 days		
CHECK PAID 4383	10/19/18	-\$30.16
DEBIT	10/19/18	-\$26,267.00
CREDIT	10/19/18	\$51.75
CREDIT	10/19/18	\$84.00
CREDIT	10/19/18	\$207.88
CREDIT	10/19/18	\$2,382.00
PREAUTHORIZED	10/19/18	\$2.38
PREAUTHORIZED	10/19/18	\$25.07
PREAUTHORIZED	10/19/18	\$26.58

**TIP** At any time you can go back to your home page by choosing 'Welcome' from the menu bar.

## DOWNLOADING TRANSACTION DETAILS AND CREATING REPORTS

- Choose **Reports** from the menu bar.
- Activity – deposit accounts** will provide you with the opportunity to view or download all transaction details or the transaction details that you design as you are creating your report.
  - You can view the information on your screen (HTML) or choose CSV, PDF, QIF (Quicken format) or a QuickBooks import format.
- Balances – deposit accounts** will display your closing ledger balance, accessible balance, total credits, total debits, current balance and available balance over a period of time for the accounts you choose in a printable format.
- You can also view activity on investment accounts by choosing **activity – investment** or **Manage loans**, and view **Balances – loans** under the Loans option.



## SETTING UP ALERTS

Manage the Alerts you receive and how you receive them. You can add new Alerts, change existing alerts, or delete non-mandatory Alerts. Enabled alerts are always delivered to your online banking mailbox. Available destinations depend upon the contact information you enter in the **Self Administration – Manage contact preferences** option.

### Self Administration

[Change password](#)

[Manage contact preferences](#)

[Manage favorites](#)

[View user activity report](#)

Certain Alerts are mandatory depending upon the services you use. If you use ACH or Wire services, the Secure Account Package or dual control, all Users that are entitled for those services will receive alerts related to transaction processing, exceptions and outstanding requests for approval.

- Choose **Administration** and **Manage Alerts**.
- **Account Alerts** will give you a variety of account specific scenarios in which you will be notified if you choose. The options range from when a debit or credit clear your account to establishing maximum or minimum balance alerts. (An example of “Account Alerts” is shown above.)
- **Non-account Alerts** are ACH, Wire, Secure Account Package or Administrative specific.
- **Custom Alerts** are calendar alerts that you define.

Account Alerts

Non-account Alerts

Custom Alerts

Insurance Account - \*7506

Go

### Alerts for Insurance Account - \*7506

Alert	Send To
<b>Balance and Activity Alerts</b>	
Check Presented	Alert is off <a href="#">Add</a>
<b>Credit Posted</b> Notifies you if a specific credit transaction with a specific amount posts, based on the previous day's transactions. You will receive an alert for every transaction that matches the criteria.	<input type="checkbox"/> I.carlson@bankwithchoice.com <input type="checkbox"/> (612) 703-2836 (text message)
Credit type: <div>All Credit Types</div> greater than <div>\$</div> <a href="#">Add another</a>	
	<div>Add alert</div> <div>Do not add alert</div>
Debit Posted	Alert is off <a href="#">Add</a>
<input checked="" type="checkbox"/> Maximum Balance Above \$10,000.00	I.carlson@bankwithchoice.com (612) 703-2836 (text message) <a href="#">Change</a> • <a href="#">Delete</a>
<input checked="" type="checkbox"/> Minimum Balance Below \$5,000.00	I.carlson@bankwithchoice.com (612) 703-2836 (text message) <a href="#">Change</a> • <a href="#">Delete</a>
Negative Balance	Alert is off <a href="#">Add</a>



## TRANSFER FUNDS

- Choose **Transfers and Payments** from the menu bar.
- Internal Transfers can be completed by choosing **Transfer money - internal** or **Transfer money / Manage templates**.

The screenshot shows the online banking menu. The 'Transfers and Payments' dropdown is highlighted. Under it, 'Internal Transfer' and 'Multiple Account Transfer' are also highlighted. The 'Internal Transfer' section includes options: 'Transfer money - internal', 'Approve transfers - internal', and 'View completed transfers - internal'. The 'Multiple Account Transfer' section includes: 'Transfer money / Manage templates', 'Approve transfers - multiple accounts', 'Approve templates - multiple accounts', and 'View completed transfers - multiple accounts'. Other menu items include 'Scheduled Requests', 'Loans', 'Bill Pay', and 'ACH'.

### TRANSFER MONEY - INTERNAL

Recent Transactions is a listing of transactions that have posted to your account. You can adjust the recent transactions that appear here by selecting **Edit accounts and transactions displayed**.

- Choose the account the **From account** and **To account**.
- Enter the dollar **Amount** of the transfer.
- **Frequency** can be **Today only**, **One time** if you are future dating or you can choose a recurring option.
- Choose **Continue**.
- Verify the transfer and then click one of the following options:
  - **Submit for approval** – Approve the transfer later or allow other users to approve it.
  - **Approve** – Approve the transfer now.
  - **Transfer** – Approve and transmit the transfer.

The screenshot shows the 'Transfer Money - Internal' form. It includes fields for 'From account' (Test Customer - Checking - \*\*1212 - \$1.16), 'To account' (Balance as of: 10/24/2018 10:10:01 PM (ET) Not a guarantee of available funds.), 'Amount' (\$ 1000.00), 'Description (optional)' (transfer from operating to payroll), and 'Frequency' (Today only). A 'Continue' button is at the bottom. A dropdown menu for 'Frequency' is open, showing options: Today only, One time, Weekly, Every other week, Twice a month - the 15th and last day of the month, Monthly, Monthly - last day of the month, Every three months, Every three months - last day of the month, Every six months, Every six months - last day of the month, Yearly, and Custom.

**NOTE** Options will depend upon the approval restrictions you have defined (Example: dual control)



## TRANSFER FUNDS *CONTINUED*

### TRANSFER MONEY / MANAGE TEMPLATES

Recent Transactions is a listing of transactions that have posted to your account. You can adjust the recent transactions that appear here by selecting **Edit accounts and transactions displayed**.

**Add Template - Multiple Accounts**

[Transfer money using an existing template](#)

Template name:

Action:   
☒ Debit - the total transfer amount is deducted from the main account and transferred to the detail accounts.   
☐ Credit - the total transfer amount is deducted from the detail accounts and transferred to the main account.

Main account:

Maximum transfer amount: \$    
(Per detail account)

Description (optional):

**Detail Accounts:** Set all default amounts to:  [Change](#)

Account	Default Amount
<a href="#">Remove</a> <input type="text" value="Test Customer - *1212"/>	<input type="text" value="0.00"/>
<a href="#">Remove</a> <input type="text"/>	<input type="text" value="0.00"/>
<a href="#">Remove</a> <input type="text"/>	<input type="text" value="0.00"/>
Total transfer amount:	
\$0.00	

[Add additional account](#)

[Add template](#)

- Choose a **Template name**.
- Select an **Action** option:
  - **Debit** (the total transfer amount is deducted from the main account and transferred to the detail accounts)
  - **Credit** (the total transfer amount is deducted from the main account and transferred to the detail accounts)
- Select a **Main account** option.
- Choose a **Template name**.
- In the **Maximum transfer amount** field, type the maximum transfer amount allowed for each detail account.
- Optional: In the **Description** field, type a description of the transfer.
- Set up the **Detail Accounts**:
  - Select an **Account** option.
  - In the **Default Amount** field, type the amount that is transferred from/to the account by default. The amount cannot exceed the **Maximum transfer amount**.
- Choose **Add template**.

**Template Confirmation** [Print this page](#)

The following template has been submitted for approval. The template will not be available for use until the final approval is received.

[Transfer money using an existing template](#)

Template name: Sample Template 1  
 Debit/source account: \*1111 - CSB Inc  
 Maximum transfer amount: \$5.00  
(Per detail account)  
 Description: Sample description

**Credit/Destination Accounts:**

Account	Default Amount
*3456 - ABC Savings	1.00
*7987 - Equipment Account	1.00
*2345 - Major Capital Improvements Ckng	3.00
Total transfer amount:	
\$5.00	

*Template Confirmation Page Sample*





## SECURE ACCOUNT PACKAGE

### ACH VERIFY

Users will receive up to two email alerts when you have ACH debit exception/s.

To view and decision an ACH debit exception:

- Choose **Account Services** from the menu.
- Choose **Manage Exceptions** under the **ACH Positive Pay** option.
- Check the box beside each exception that you would like to make a decision.
- Select a **Decision** option. (Pay or Return)
  - For Pay decisions, choose **Edit payment rule** and uncheck the **Add payment rule for this originating company** check box.
- Choose **Continue**.
- Review the exceptions and **Approve/Transmit**.

### Verify Decisions

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

**ACH Decisions Selected for Approval/Transmit** [Change Selections](#)

Decision	Debit Account	Originator Company Name	Debit Amount	Check Number	Effective Date	Reject Reason	Approval Status
Return	*4511	ABC Corp	\$765.43	124569	07/08/2014	Unauthorized Orig. Comp	1 of 2 received <b>Ready to transmit</b>
Pay	*4512	ZIP Corp	\$895.46		07/08/2014	Unauthorized Sec	0 of 2 received <b>Ready to transmit</b>

Add payment rule for this originating company

<b>Maximum Amount</b>	<b>ACH Transaction Type</b>
No maximum	ALL-Select All

Account Services ▾	Ad
<b>Stop Payment</b>	
Stop check payments	
Existing stops	
<b>ACH Positive Pay</b>	
<a href="#">Manage exceptions</a>	
Exceptions status	
Manage payment rules	
Payment rules	
<b>Positive Pay</b>	
Manage exceptions	
Enter issues	
Import issues	
Import decisions	
Update issues	
Approve issues	
Exception decisions	
Outstanding issues	
Stale issues	
Issue status	
Approve decision files	

### CHECK VERIFY

Users will receive up to two email alerts when you have Check exception/s.

To view and decision a Check exception:

- Choose **Account Services** from the menu.
- Go to **Check Exceptions Awaiting Decision** under the **Positive Pay** option to make a decision on one or more exceptions.
  - Make a decision on one item by choosing the **Select decision** link next to the exception.
  - Choose a link in the **Decision** option.
  - Apply a decision to multiple exceptions by selecting the exceptions on which you want to make a decision.
  - Choose to **Apply this decision to selected exceptions** and then choose **Apply**.
- Choose **Continue**.
- Review the exceptions and **Approve/Transmit**.

### Verify Decisions

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

**Check Exceptions Awaiting Decision** [Change selections](#)

Decision	Account	Check	Issued Date	Issued Amount	Amount Paid	Exception Reason	Payee	Approval Status
Return - fraud	*3456	8917			\$50.00	No Issue Found		0 of 2 received



## SECURE ACCOUNT PACKAGE *CONTINUED*

### CHECK VERIFY *CONTINUED*

Import a Check Issue File

- Choose **Account Services** from the menu.
- Choose **Import issues** from the **Positive Pay** option.
- Select a file definition and choose **Continue**.
- **Browse** for the file you want to import.
- Choose **Import file** to import the file and automatically apply your approval.
- Review your import confirmation and address all import exceptions.

### Import Confirmation

[Print this page](#)

The file has been successfully received and is in process. All approvals must be received before the file will be fully processed.

[Import another file](#)

File definition name:	Customer Delimited
Description:	Customer Delimited
File name:	customer delimited.txt
File type:	Delimited
Status:	To view the imported file processing status, go to <a href="#">File Import Status</a>

## ADDING CHECK ISSUES

Single Check Issues can be added manually to the system.

- Choose **Account Services** from the menu.
- Choose **Enter Issues** under the **Positive Pay** option
- Enter the **Account**, **Check Number**, **Amount** of the check, **Issued date**, the **Issue type** (Issue or Void) and the name of the **Payee**.
- Choose **Continue**.
- Verify the information and choose to **Submit for approval**.

### Verify Issue

[New entry](#)

#### Account Information

[Edit item](#)

Account: \*4511 - PRESTIGE OPERATING ACCOUNT

#### Item Details

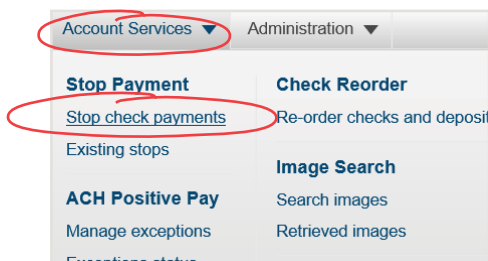
Check number:	34482
Amount:	\$721.57
Issued date:	07/08/2014
Issue type:	Issue
Payee:	State of Wisconsin

To submit this request without approving, click [submit for approval](#).



## STOP PAYMENTS

- Choose **Account Services**.
- Choose **Stop check payments**.



- Choose the **Account** the check was drawn on.
- Enter the **Reason**. This is optional, but encouraged.
- Choose to **Stop a single check** or **Stop a range of checks**.
- Enter the details of the single check (**Check number**, **Date on check**, **Payee** and the **Amount**).
- Choose **Continue**.

**Stop Check Payment**

By submitting stop payment information below, you are agreeing to a charge of \$30.00 per stop payment. Signed stop payments will remain in effect for 12 months. The account holder also agrees that the stop payment request must be received in time to give the Financial Institution reasonable opportunity to act on it before the Stop Payment cutoff time. The Stop Payment cutoff time is one hour after the opening of the next banking day on which we receive them.

Account:

Reason (optional):

☒ Stop a single check

Check number:

Date on check:  /  /

(mm/dd/yyyy)

Payee (optional):

Amount (optional):

☐ Stop a range of checks

First check number:

Last check number:

- Verify the details of the stop payment and **Submit request**.

**Verify Stop**

**This stop payment request has not yet been submitted.**

[Edit this request](#)

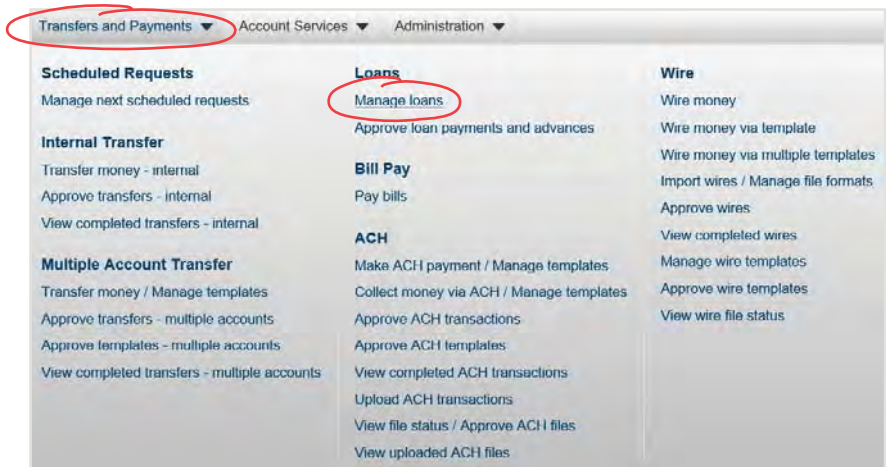
Account:	*1212 - Test Customer
Check number:	12345
Date on check:	10/24/2018
Payee:	ABC Company Inc
Amount:	\$100.00
Reason:	lost



## MANAGE LOANS

To display a list of your loans:

- Choose **Transfers and Payments**.
- Choose **Manage Loans**.



## MAKE A LOAN PAYMENT

- Click **Actions** and then **Make payment**.
- Select a **Pay from** option.
- In the **Payment amount** field, type the amount of the payment.
- Choose the **Payment Type**.
- Select a **Frequency** option.
  - You can choose **Today only**, **One time** or one of the recurring options.
- If this will be a recurring payment, enter the start date of the recurring payment in the "Next send on" field.
- If applicable, select an **End on** option.
- If recurring, select one of the **Processing options**.
  - Use the next processing date if a scheduled request falls on a non-processing date
  - Use the previous processing date if a scheduled request falls on a non processing date.
- Choose **Continue**.
- Verify the transfer and then click one of the following options:
  - **Submit for approval** – Approve the transfer later or allow other users to approve it.
  - **Approve** – Approve the transfer now.
  - **Transfer** – Approve and transmit the transfer.
- Verify payment details and select **Approve now**.

**NOTE** Options will depend upon the approval restrictions you have defined (Example: dual control).

### Verify Payment

#### Loan Information

**Loan account:** 770110000 • \*9041 • Loan 99041  
**Note ID:** [100](#)

#### Payment Information

**Next payment due:** 07/13/2014  
**Amount due:** \$9.60  
As of 08/25/2014 04:21:41 PM (ET)  
**From account:** ZCard Acct 89610023 - \*0023 - Accessible \$9,992,115.04  
(Balance as of: 08/25/2014 04:18:21 PM (ET) Not a guarantee of available funds.)  
**Payment amount:** \$5.00  
**Send on:** 08/25/2014 (today)

To submit this request without approving, click [submit for approval](#).

Approve now
Do not approve



## ADMINISTRATIVE OPTIONS

Users with Administrative abilities are authorized to:

- Unlock Users.
- Change a User's password.
- Modify User Roles.
- Manage services and entitlements.
- Establish limits and dual control.

### UNLOCK USERS

- Choose **Administration**.
- Choose **Manage Users**.
- If the **Status** of the User is **Locked**, choose **System access**.

#### Manage Existing Users

To manage a user's profile, roles, services & accounts, system access, or change limits, click on the appropriate user ID.

User ID	First Name	Last Name	Status	
<a href="#">ABELINCOLN</a>	Abe	Lincoln	Locked	<a href="#">System access</a>

- Uncheck the box for **User Locked**.
- **Save changes**.

#### User Information

Password (optional):   
(Passwords are not case sensitive, are 8 to 12 characters long and must contain at least 1 letter and 1 number.)

Confirm password (optional):

First name:

Last name:

Additional information (optional):

User Locked (optional): ☒

**Save changes** **Do not save changes**

### CHANGE A USER'S PASSWORD

- Choose **Administration**.
- Choose **Manage Users**.
- Choose **System access**.
- Review the list of Existing Users, verify that their status is **Active**.
- Verify the services that have been entitled to them include access to the account details (if applicable) and any applicable cash management services. A quick review can take place by viewing the **User setup report** under the **Administration** option.
- If your business has elected dual control, review your settings by clicking **Manage approval settings** under the **Administration** option.
- Click on the **User ID** hyperlink for the User under the **Manage users** menu option to view each employee's User Profile.



## ADMINISTRATIVE OPTIONS *CONTINUED*

### CHANGE A USER'S PASSWORD *CONTINUED*

- Enter the new **Password**,  
**Confirm Password**.
- **Save Changes**.

User Information

Password (optional):

(Passwords are not case sensitive, are 8 to 12 characters long and must contain at least 1 letter and 1 number.)

Confirm password (optional):

First name:

Abe

Last name:

Lincoln

Additional information (optional):

User Locked (optional):

☒

Save changes

Do not save changes

### MODIFY USERS

- Choose **Administration**.
- Choose **Manage Users**.
- Click on the User ID hyperlink.

Manage Existing Users				
To manage a user's profile, roles, services & accounts, system access, or change limits, click on the appropriate user ID.				
User ID	First Name	Last Name	Status	
<a href="#">ABELINCOLN</a>	Abe	Lincoln	Locked	<a href="#">System access</a>

- Choose **Edit Roles**

Roles		Edit Roles
Roles		
Administration		
Setup		
Approval		

- Choose the appropriate user roles.
  - A user that should have the ability to initiate and approve (or release) a transaction should have **Setup** and **Approval** roles assigned.
  - If you would like a User to have the ability to set up users, delete or maintain users, entitle services and establish limits, they should be assigned the **administration** role.
  - View only users do not need a role assigned.

User : Abe Lincoln (ABELINCOLN)

User Roles (optional)

☒ Allow this user to setup templates.  
(This entitles the user to template setup capabilities for only those services and accounts to which the user has been entitled.)

☒ Allow this user to approve transactions.  
(This entitles the user to transmit capabilities for only those services to which the user has been entitled.)



## DASHBOARD

### DASHBOARD SETUP

The Dashboard Setup Tool will appear after your successful log in. Please take a moment to set up your dashboard by choosing **Available Dashboard Panels** that will be helpful to you. Click to check the box next to the panels you feel will be helpful.

#### Dashboard Setup Tool

The dashboard provides quick and easy access to information. You can customize your panels directly on the dashboard at any time.

#### Available Dashboard Panels (★ = new panels)

The panels checked below are recommended based on your current entitlements.

<input type="checkbox"/> Balance Snapshot	Compare and analyze account balances over time.
<input type="checkbox"/> Balance Trends	Graph and compare account balance history for trends or fluctuation.
<input checked="" type="checkbox"/> Calendar	A calendar view of upcoming transactions and custom alerts.
<input checked="" type="checkbox"/> Exceptions Decision	Make decisions on and approve positive pay exceptions.
<input checked="" type="checkbox"/> Important Account Balances	The latest balance for key accounts.
<input type="checkbox"/> Issues & Issue Files Approval	Approve positive pay issues.
<input type="checkbox"/> Next Scheduled Requests	A list of upcoming transactions to aid in forecasting cash position.
<input checked="" type="checkbox"/> Recent Transactions	Specific types of transactions for up to 30 days.
<input checked="" type="checkbox"/> Shortcuts	Create links to frequently used pages.
<input type="checkbox"/> Templates Approval	Approve new and changed templates.
<input checked="" type="checkbox"/> Transfers & Payments Approval	Approve transactions and files.
<input type="checkbox"/> User Profiles Approval	Approve new or changed user profiles.

#### Current Dashboard Panels

No panels are currently enabled.

[Continue to Dashboard](#)

We have made the following [Information Panel](#) recommendations for you. If you didn't choose the recommended panels below on the "Dashboard Setup Tool", you can modify them by choosing **Add Info Panels** on the top right-hand side of the page.

- To view your [balance and transaction activity](#) on your dashboard when you log in, choose:
  - Balance Snapshot
  - Important Account Balances
  - Recent Transactions
- If you use [Check or ACH Verify](#) (formerly known as *Check Verify* or *ACH Alert/Secure Account Package*), choose:
  - Exceptions Decision
  - Issues and Issue Files Approval (Note: This Info Panel is available starting Monday, October 29 with positive pay.)
- If Internal Transfers, Templates, ACH Origination or Wire Transfers require [dual control](#), choose:
  - Templates Approval
  - Transfers & Payments Approval
- If you will be setting up additional Administrators and would like to establish dual control for [new user profile set up](#) and changes, choose:
  - User Profiles Approval

After designing your Dashboard, choose **Continue to Dashboard** to complete and view. *You are all set up and ready to go!*





## DASHBOARD *CONTINUED*

### REVIEW YOUR DASHBOARD

Each Information Panel should display details. Click on the links provided within each Information Panel to review and choose your display options. When your dashboard is complete, clicking the hyperlinks you see within each Information Panel will provide you with further information related to the topic.

**Balance Snapshot**

You do not have accounts selected for display in this information panel.

[Edit accounts and dates displayed](#)

**Balance Snapshot - Edit**  
 Return to Dashboard  
 Select the accounts to display, and the as-of date for the balance that you would like to view, and click "Save."

Checking

☐ \*7506 - Test Account
 ☐ \*1212 - Test Customer

As of: 

Previous business day end

Save

Do not save

*Examples of Information Panel Options.*

**Important Account Balances**

Checking

As of 03/14/2013

OPERATING ACCOUNT, *2910	\$95,239.96 <a href="#">Available balance</a>
CHECKING 2, *2911	\$221,909.22 <a href="#">Available balance</a>

*Examples of further information available to you after your dashboard is complete.*

**Recent Transactions**

Insurance Account, Checking, \*7506

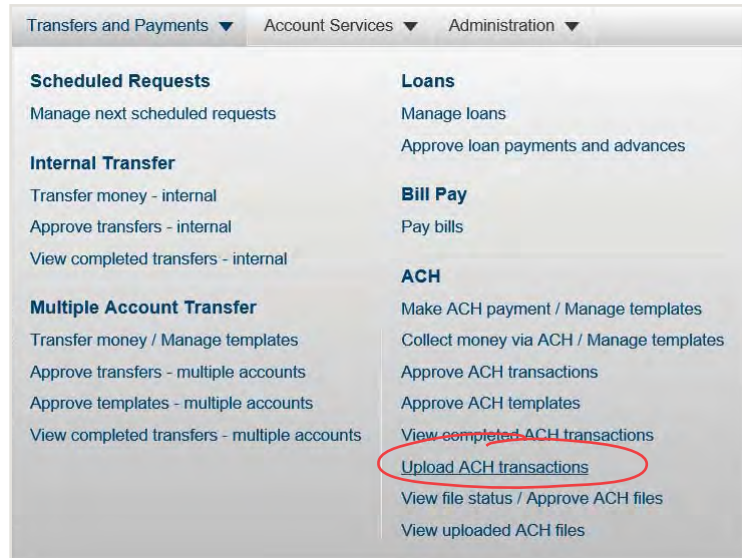
All Transactions  
 Transactions within last 30 days

CHECK PAID 4383	10/19/18	-\$30.16
DEBIT	10/19/18	-\$26,267.00
CREDIT	10/19/18	\$51.75
CREDIT	10/19/18	\$84.00
CREDIT	10/19/18	\$207.88
CREDIT	10/19/18	\$2,382.00
PREAUTHORIZED	10/19/18	\$2.38
PREAUTHORIZED	10/19/18	\$25.07
PREAUTHORIZED	10/19/18	\$26.58

## ACH ORIGATION INSTRUCTIONS

### IMPORTING A NACHA FILE

- Choose the **Transfer and Payments** option from the menu bar.
- Choose to **Upload ACH transactions**.



- **Browse** for the NACHA formatted file you have saved on your PC or network.
- Click **Upload file** and save your confirmation details. The NACHA file format will be verified before being approved and transmitted.
- Click **View file status/Approve ACH files** from the **Transfers and Payments** menu.
- Place a checkmark next to the files to approve, then click **Continue**.
- If dual control applies to your company, click **Approve**.
- If dual control does not apply to your company, click **Transmit**.

The screenshot shows the 'Upload ACH Transaction Files' form. It includes a link to 'View your ACH limits'. Below this, there is a 'File location' field with the text 'F:\share\Operations - Cash Management\Online Ban' and a 'Browse...' button. At the bottom of the form, there is an 'Upload file' button.

## SUBMIT AN ACH REQUEST USING A TEMPLATE

- Choose **Transfers and Payments**.
- Select the appropriate transaction type.
  - Make ACH payment/Manage templates** – this option will send money out, debiting your account and crediting the receivers account. (This is a CREDIT file or transaction)
  - Collect money via ACH/Manage templates** – this option will pull money in, crediting your account and debiting the receivers account. (This is a DEBIT file or transaction and requires authorization from the receiver)

Transfers and Payments ▾ Account Services ▾ Administration ▾

Scheduled Requests	Loans	Wire
Manage next scheduled requests	Manage loans	Wire money
	Approve loan payments and advances	Wire money via template
<b>Internal Transfer</b>		Wire money via multiple templates
Transfer money - internal	<b>Bill Pay</b>	Import wires / Manage file formats
Approve transfers - internal	Pay bills	Approve wires
View completed transfers - internal		View completed wires
<b>Multiple Account Transfer</b>	<b>ACH</b>	Manage wire templates
Transfer money / Manage templates	Make ACH payment / Manage templates	Approve wire templates
Approve transfers - multiple accounts	Collect money via ACH / Manage templates	View wire file status
Approve templates - multiple accounts	Approve ACH transactions	
View completed transfers - multiple accounts	Approve ACH templates	
	View completed ACH transactions	
	Upload ACH transactions	
	View file status / Approve ACH files	
	View uploaded ACH files	

- Select the radio button to the left of the template you intend to use.
- Click **Continue**.

**Make ACH Payment / Manage Templates**

[Send money without a template](#) | [Complete unsubmitted requests](#) | [Create a template](#) | [Maintain file import definitions](#)

**Available Templates**

(To view or edit template details, click the template name.)

Template Name	Request Type	Debit Account
<input checked="" type="radio"/> Vendor Payment	CCD Payment	*1212 - Test Customer

- Enter the transfer **Effective Date**.
- Enter the total dollar amount of the transactions in the **Control amount**. For example, if you are processing a payroll file, enter the total amount of the payroll. As you are entering the individual amounts for each transaction, the control amount will let you know if there is a difference. This is an important step to help prevent keying in the wrong dollar amount. While it is "optional", we highly recommend taking advantage of this feature to prevent errors.
- Enter the appropriate dollar **Amount** for each transaction and click **Continue**.
- If you have several transactions you are editing or need to stop and return to the template later, you can choose to **Save as draft**.

**Make ACH Payment**

[Send money with a different template](#) | [Schedule a request with this template](#) | [View your ACH limits](#)

**Template Information**

Template name: Exempt Payroll Test  
 Request type: PPD Payment  
 Company name/ID: Venture Bank / 1212121212  
 Template description: payroll  
 Debit account: \*1212 - Test Customer  
 Maximum transfer amount: \$55,000.00 (Per detail account)  
 Effective date: 10 / 26 / 2018 (mm/dd/yyyy)  
 Control amount (optional): \$ 10,000.00 (Maximum value for the entire template)

**Credit/Destination Accounts** [Save as draft](#)

These are the accounts which will receive the recorded amount when a payment request is transmitted. To save this request without submitting it for transmit, click "Save as draft."

ACH Transactions must be submitted by 2:30 PM CST one business day prior to the effective date and will post to the account(s) on the effective date.

ABA/TRC	Account	Account Type	Name	Detail ID	Amount
291975465	*2345	Checking	James Dean		\$ 1,000.00

Additional information (optional):

Total: \$1,000.00  
 Variance amount: \$9,000.00  
 (Difference between Control amount and Total.)

[Continue](#)

## SUBMIT AN ACH REQUEST USING A TEMPLATE *CONTINUED*

- Choose one of the following if required:
  - To prevent a transaction from processing (hold the transaction), select **Do not process details with amounts of \$0.00**.

### Credit/Destination Accounts

These are the accounts which will receive the recorded amount when a payment request is transmitted. To save this request without submitting it for transmit, click "Save as draft."

ACH Transactions must be submitted by 2:30 PM CST one business day prior to the effective date and will post to the account(s) on the effective date.

Payment instructions: ☒ Do not process details with amounts of \$0.00  
☐ Send details with amounts of \$0.00 as payments

- Or, you can choose to **Send details with amounts as payments**.
- Verify the transaction details and file totals.
  - If your company has elected dual control, click the **Approve** or the **submit for approval** option.
  - If your company has not elected dual control, click the **Transmit** option. To transmit multiple templates at once, click **Submit for approval** to add the template to the approval queue for transmittal at a later time.

## Verify Payment

### Loan Information

Loan account: 770110000 • \*9041 • Loan 99041  
 Note ID: 100

### Payment Information

[Edit request](#)

Next payment due: 07/13/2014  
 Amount due: \$9.60  
 As of 08/25/2014 04:21:41 PM (ET)  
 From account: ZCard Acct 89610023 - \*0023 - Accessible \$9,992,115.04  
 (Balance as of: 08/25/2014 04:18:21 PM (ET) Not a guarantee of available funds.)  
 Payment amount: \$5.00  
 Send on: 08/25/2014 (today)

To submit this request without approving, click [submit for approval](#).



## MODIFY AN EXISTING TEMPLATE

- Choose the Transfers and Payments option from the menu bar.
- Select the appropriate transaction type.
  - **Make ACH payment/Manage templates** – this option will send money out, debiting your account and crediting the receivers account. (This is a CREDIT file or transaction)
  - **Collect money via ACH/Manage templates** – this option will pull money in, crediting your account and debiting the receivers account. (This is a DEBIT file or transaction and requires authorization from the receiver)
- Select the blue hyperlink of the template you need to modify.

### Make ACH Payment / Manage Templates

[Send money without a template](#) | 
 [Complete unsubmitted requests](#) | 
 [Create a template](#) | 
 [Maintain file import definitions](#)

#### Available Templates

(To view or edit template details, click the template name.)

Show only templates for: All Services

Template Name	Request Type	Debit Account	Company Name/ID
<input type="radio"/> <a href="#">Exempt Payroll Test</a>	PPD Payment	*1212 - Test Customer	Venture Bank/1212121212
<input type="radio"/> <a href="#">Vendor Payment</a>	CCD Payment	*1212 - Test Customer	Venture Bank/1212121212

[Continue](#)

- Choose **Edit Template** in the top right-hand corner of the page.
- Use this feature to modify routing or account numbers, names, account type and default amounts. You can also **Add additional detail row** by choosing the option in the bottom left hand corner of the page.
- Be sure to **Save Changes**.

### Make ACH Payment / Manage Templates

[Send money without a template](#) | 
 [Complete unsubmitted requests](#) | 
 [Create a template](#) | 
 [Maintain file import definitions](#)

#### Available Templates

(To view or edit template details, click the template name.)

Template Name	Request Type	Debit Account
<input type="radio"/> <a href="#">Vendor Payment</a>	CCD Payment	*1212 - Test Customer

### View Template Details

[Now selection](#) | 
 [Use this template](#) | 
 [View your ACH limits](#)

[Print this page](#)

#### Template Information

[Edit template](#) • 
 [Copy template](#) • 
 [Delete template](#)

Template name:	Vendor Payment
Request type:	CCD Payment
Company name/ID:	Venture Bank/1212121212
Template description:	Vendor Pym
Debit account:	*1212 - Test Customer
Maximum transfer amount:	\$20,000.00

Download this template as: CSV file [Go](#)

#### Credit/Destination Accounts

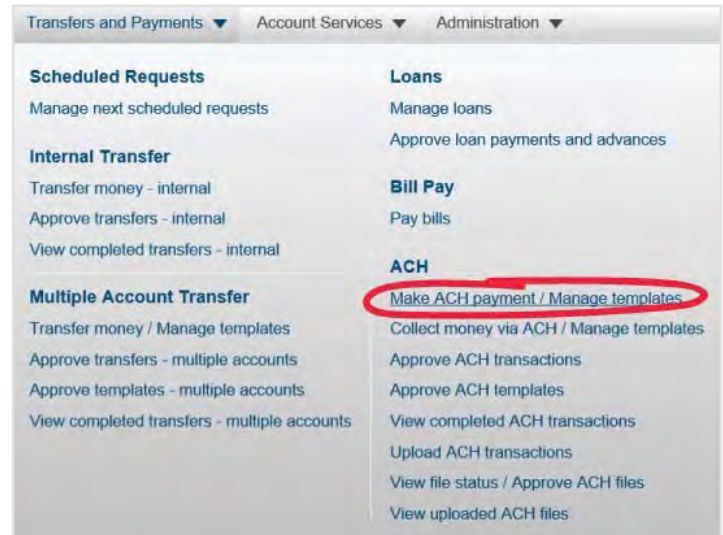
ABA/TRC	Account	Account Type	Name	Detail ID	Default Amount
091302966	*3456	Checking	ABC Co.		\$0.00
Additional information:					
091302966	*7654	Checking	XYZ LLC		\$0.00
Additional information:					
Total:					\$0.00





## SETUP A NEW TEMPLATE

- Choose the **Transfers and Payments** option from the menu bar.
- Select the appropriate transaction type.
  - **Make ACH payment/Manage templates** – this option will send money out, debiting your account and crediting the receivers account. (This is a CREDIT file or transaction)
  - **Collect money via ACH/Manage templates** – this option will pull money in, crediting your account and debiting the receivers account. (This is a DEBIT file or transaction and requires authorization from the receiver)
- Choose **Create a Template** (be sure you have authorizations available to ensure you are entering accurate information for each receiver)



### Make ACH Payment / Manage Templates

[Send money without a template](#) | [Complete unsubmitted requests](#) | [Create a template](#) | [Maintain file import definitions](#)

#### Available Templates

(To view or edit template details, click the template name.)

Show only templates for: All Services

Template Name	Request Type	Debit Account	Company Name/ID
<input type="radio"/> <a href="#">Vendor Payment</a>	CCD Payment	*1212 - Test Customer	Venture Bank/1212121212

[Continue](#)

## SETUP A NEW TEMPLATE *CONTINUED*

- Set up your template details:
  - Template Name** – this is the name that will help you identify the template and it's purpose (Examples: Exempt Payroll, Vendor Payments, etc)
  - Request Type** – choose the appropriate Standard Entry Codes (Business transactions = CCD, CTX; Consumer transactions = PPD; International = IAT)
  - Company name/ID** – this information is set up by the bank. If you have multiple companies you are originating ACH transactions from, be sure to choose the appropriate one for the template. The company name should be the legal name your business is known by.
  - Template Description** – It's important that this information be descriptive of the transaction as it will flow through with each transaction in the template when processed and appear on the receiver's statement. If it's not clear to the receiver what the transaction was for, the receiver may ask to have it returned.
  - Debit or Credit Account** (depending upon the "Make a payment" or "Collect money" option you chose) – If you have multiple accounts to originate ACH from, be sure to choose the appropriate account.
  - Maximum transfer amount** - Enter the appropriate limit you are assigning to the individual transactions within the template. This should represent the largest dollar amount that one transaction in the template can be originated for.
- Choose Continue to setup your transaction details.

### Add Template

[Send money using an existing ACH template](#)

#### Template Information

Template name:	Exempt Payroll Test
Request type:	PPD Payment (Personal) ▼
Company name/ID:	Venture Bank/1212121212 ▼
Template description:	payroll <small>(Information that will be given to the transaction's recipient, e.g. Payroll, Gas Bill)</small>
Debit account:	Test Customer - Checking - *1212 ▼
Maximum transfer amount:	\$ 55,000.00 <small>(Per detail account)</small>

Continue

CCD Payment (Corporate)  
CTX Payment (Corporate Trade Exchange)  
IAT Payment (International)  
PPD Payment (Personal)



## SETUP A NEW TEMPLATE *CONTINUED*

- Enter the **ABA** Routing number and **Account** number of the receiver. This information is located at the bottom of the check they provided you with their authorization. Choose **ABA Search** to verify or search for the routing number if necessary.
- Choose if the **Account Type** is a checking or savings account.
- Enter the **Name** of the receiver.
- The **Detail ID** is optional. You can use this for an employee ID or another form of identifying the receiver in your records.
- **Default Amount** can be zero or you can enter an amount.
- Add additional rows by clicking on **Add additional detail row**.
- Be sure to **Save Template**.

**Credit/Destination Accounts** [Import Details](#)

These are the detail accounts which will receive the recorded amount when a payment request is transmitted. To add detail account information from external files, click "Import Details." ABA numbers must be for financial organizations authorized for the exchange of electronic ACH transactions. To enter a valid ABA number, search for an authorized financial institution.

ABA/TRC	Account	Account Type	Name	Detail ID (optional)	Default Amount (optional)
09100019 <a href="#">ABA search</a>	12345	Checking ▼	James Dean		\$ 0.00
Additional information (optional):					
					Total: \$0.00

[Add additional detail row](#)

[Save template](#)

## SETUP A NON NACHA FILE

- Choose **Transfers and Payments**.
- Select the appropriate transaction type.
  - **Make ACH payment/Manage templates**– this option will send money out, debiting your account and crediting the receivers account. (This is a CREDIT file or transaction)
  - **Collect money via ACH/Manage templates**– this option will pull money in, crediting your account and debiting the receivers account. (This is a DEBIT file or transaction and requires authorization from the receiver)

Transfers and Payments ▼ Account Services ▼ Administration ▼

<b>Scheduled Requests</b> <a href="#">Manage next scheduled requests</a>	<b>Loans</b> <a href="#">Manage loans</a> <a href="#">Approve loan payments and advances</a>	<b>Wire</b> <a href="#">Wire money</a> <a href="#">Wire money via template</a> <a href="#">Wire money via multiple templates</a> <a href="#">Import wires / Manage file formats</a> <a href="#">Approve wires</a> <a href="#">View completed wires</a> <a href="#">Manage wire templates</a> <a href="#">Approve wire templates</a> <a href="#">View wire file status</a>
<b>Internal Transfer</b> <a href="#">Transfer money - internal</a> <a href="#">Approve transfers - internal</a> <a href="#">View completed transfers - internal</a>	<b>Bill Pay</b> <a href="#">Pay bills</a>	
<b>Multiple Account Transfer</b> <a href="#">Transfer money / Manage templates</a> <a href="#">Approve transfers - multiple accounts</a> <a href="#">Approve templates - multiple accounts</a> <a href="#">View completed transfers - multiple accounts</a>	<b>ACH</b> <a href="#">Make ACH payment / Manage templates</a> <a href="#">Collect money via ACH / Manage templates</a> <a href="#">Approve ACH transactions</a> <a href="#">Approve ACH templates</a> <a href="#">View completed ACH transactions</a> <a href="#">Upload ACH transactions</a> <a href="#">View file status / Approve ACH files</a> <a href="#">View uploaded ACH files</a>	



## SETUP A NON NACHA FILE *CONTINUED*

- Click the radio button to the left of the appropriate template and **Continue**.

### Make ACH Payment / Manage Templates

Send money without a template | Complete unsubmitted requests | Create a template | Maintain file import definitions

#### Available Templates

(To view or edit template details, click the template name)

Show only templates for: All Services

Template Name	Request Type	Debit Account	Company Name/ID
<input checked="" type="radio"/> CSV	PPD Payment	*1212 - Test Customer	Venture Bank/1212121212
<input type="radio"/> Exempt Payroll Test	PPD Payment	*1212 - Test Customer	Venture Bank/1212121212
<input type="radio"/> Vendor Payment	CCD Payment	*1212 - Test Customer	Venture Bank/1212121212

Continue

- Click **Edit template**.

### View Template Details

New selection | Use this template | View your ACH limits

Print this page

#### Template Information

[Edit template](#)
[Copy template](#)
[Delete template](#)

Template name: Vendor Payment  
 Request type: CCD Payment  
 Company name/ID: Venture Bank/1212121212  
 Template description: Vendor Pym  
 Debit account: \*1212 - Test Customer  
 Maximum transfer amount: \$20,000.00

Download this template as: CSV file

#### Credit/Destination Accounts

ABA/TRC	Account	Account Type	Name	Detail ID	Default Amount
091302966	*3456	Checking	ABC Co.		\$0.00
Additional information:					
091302966	*7654	Checking	XYZ LLC		\$0.00
Additional information:					
Total:					\$0.00

- Choose the **Import Details** hyperlink.

### Credit/Destination Accounts

These are the detail accounts which will receive the recorded amount when a payment request is transmitted. To add detail account information from external files, click "Import Details." ABA numbers must be for financial organizations authorized for the exchange of electronic ACH transactions. To enter a valid ABA number, search for an authorized financial institution.

Default amount for all details (optional): \$

ABA/TRC	Account	Account Type	Name	Detail ID (optional)	Default Amount (optional)	
<a href="#">Remove</a>	091302966	ABA search	123456	Checking	ABC Co.	<input type="text"/> \$ 0.00

## SETUP A NON NACHA FILE *CONTINUED*

- Select the radio button for the import definition you need and **Continue**.

### Import Detail Account Information / Manage File Definitions

[Add a file definition](#) | [Manually add template details](#)

#### File Definitions

(To view, edit, or delete a file definition, click a file definition name.)

Name	Description	Request Type
<input checked="" type="radio"/> <a href="#">CSV import</a>	Test	CCD Payment
<input type="radio"/> <a href="#">NACHA</a>	National Automated Clearing House Association file format	

[Continue](#)

- Browse** for the file that you saved on your PC or Network.
- Select the radio button **Delete existing and add new transactions**.
- Click **Import file**.

### Select File to Import

To continue, please make the changes marked.

[New selection](#)

#### File Import Information

Service name: PPD Payment  
 Template name: Exempt Payroll Test  
 Definition name: CSVt  
 Description: test  
 File type: Delimited  
 Match records by:

File to import: **File to import is required.** C:\Users\lcarlson\Desktop\csv test file.csv [Browse...](#)

Update by:

☐ Adding new and updating existing transactions  
☐ Adding new transactions only  
☐ Updating existing transactions  
☒ Delete existing and add new transactions

[Import file](#)

- Verify the Total Amount imported and maintain the confirmation details for your records.
- You can now view the template by choosing **View template**, then select **Use this template** to transmit it.

### File Import Confirmation

The following file import was successful.

[View template](#)

Service name: PPD Payment  
 Template name: Exempt Payroll Test  
 Definition name: CSVt  
 Description: test  
 File type: Delimited  
 Update by: Delete existing and add new transactions

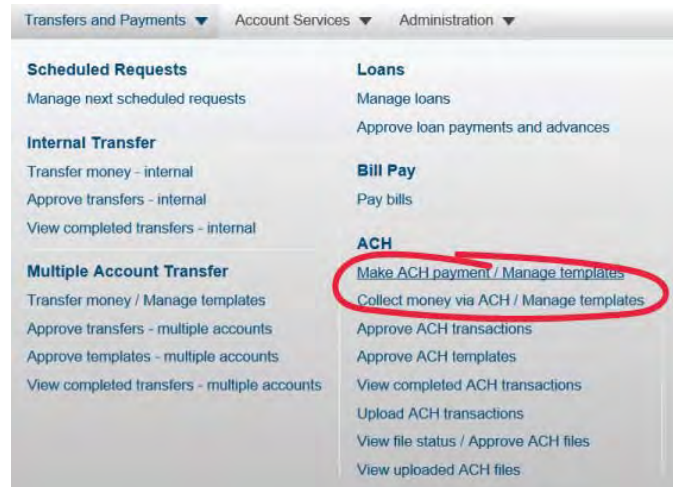
Total Records In File	Total Added	Total Updated	Total Amount †
1	1	0	\$1.00

† Total Amount represents the dollar amount of the imported records.



## SEND A ONE TIME TRANSACTION

- Choose **Transfers and Payments**.
- Select the appropriate transaction type.
  - **Make ACH payment/Manage templates**– this option will send money out, debiting your account and crediting the receivers account. (This is a CREDIT file or transaction)
  - **Collect money via ACH/Manage templates**– this option will pull money in, crediting your account and debiting the receivers account. (This is a DEBIT file or transaction and requires authorization from the receiver)
- Choose to **Send money without a template** and **Continue**.



### Make ACH Payment / Manage Templates

[Send money without a template](#) | [Complete unsubmitted requests](#) | [Create a template](#) | [Maintain file import definitions](#)

**Available Templates**

(To view or edit template details, click the template name.)

Show only templates for: All Services

Template Name	Request Type	Debit Account	Company Name/ID
<input type="radio"/> CSV	PPD Payment	*1212 - Test Customer	Venture Bank/1212121212
<input type="radio"/> Exempt Payroll Test	PPD Payment	*1212 - Test Customer	Venture Bank/1212121212
<input type="radio"/> Vendor Payment	CCD Payment	*1212 - Test Customer	Venture Bank/1212121212

[Continue](#)

- Enter the transaction details.
- Enter the **ABA** Routing number and **Account** number of the receiver. This information is located at the bottom of the check they provided you with their authorization. (Choose ABA Search to verify or search for the routing number if necessary.)
- Choose if the **Account Type** is a checking or savings account.
- Enter the **Name** of the receiver.
- The **Detail ID** is optional. You can use this for an employee ID or another form of identifying the receiver in your records.
- Enter the dollar **Amount**.
- Add additional rows by clicking on **Add additional detail row**.
- Click **Continue**.

### Credit/Destination Accounts

[Import Details](#)

These are the detail accounts which will receive the recorded amount when a payment request is transmitted. To add detail account information from external files, click "Import Details." ABA numbers must be for financial organizations authorized for the exchange of electronic ACH transactions. To enter a valid ABA number, search for an authorized financial institution.

ABA/TRC	Account	Account Type	Name	Detail ID (optional)	Default Amount (optional)
09100019 <a href="#">ABA search</a>	12345	Checking	James Dean		\$ 0.00

Additional information (optional):

Total: \$0.00

[Add additional detail row](#)

[Save template](#)



## SEND A ONE TIME TRANSACTION *CONTINUED*

- If your company has elected dual control, you will choose **submit for approval**.
- If your company has not elected dual control, choose to **Transmit** and request the transactions process.

### Verify Payment

[Send money with a different template](#) | [View your ACH limits](#)

#### Template Information

[Edit this request](#)

Template name:

Request type: PPD Payment

Company name/ID: Venture Bank / 1212121212

Template description: RENT

Debit account: \*1212 - Test Customer

Effective date: 10/31/2018

#### Credit/Destination Accounts

Details with an amount value of \$0.00 will not be processed. To change the values, click "Edit this request."

ABA/TRC	Account	Account Type	Name	Detail ID	Amount
291975465	*3456	Checking	John Beemer		\$1.00
Total:					\$1.00

To submit this request without transmitting, click [submit for approval](#).

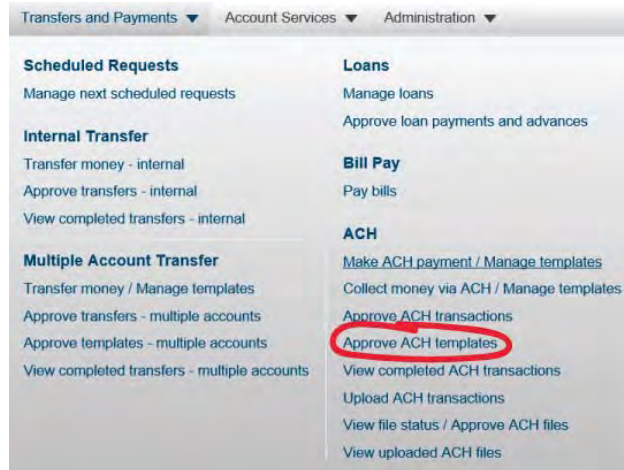




## ACH ORIGATION INSTRUCTIONS

### APPROVING AN ACH TEMPLATE

- Choose **Transfers and Payments**.
- Choose **Approve ACH templates**.



- Use the authorization form that the receiver of the transaction signed to confirm the details within the template are accurate.
- You can approve each template individually or you can **Select All** after viewing the template details and choose to **Approve**.

### Approve ACH Templates

#### ACH Templates Pending Approval

Templates without a checkbox have already been approved by you.

[Select all](#) • [Deselect all](#)

(To view template details, or delete a template request, click a template name.)

Show only templates for: All Services

Template Name	Request Type	Debit/Credit Account	Company Name/ID	Approval Status	Template Action Pending
<input type="checkbox"/> <a href="#">Test</a>	CCD Payment	*1212 - Test Customer	Venture Bank / 1212121212	1 of 1 received	New template - pending approval
<input checked="" type="checkbox"/> <a href="#">Test12</a>	CCD Payment	*1212 - Test Customer	Venture Bank / 1212121212	1 of 1 received	New template - pending approval
<input type="checkbox"/> <a href="#">Test12</a>	CCD Payment	*1212 - Test Customer	Venture Bank / 1212121212	1 of 1 received	New template - pending approval

[Approve](#)

### Approve ACH Template

[Print this page](#)

**This is a new template that will not be available for transfers until final approval has been received.**

[New selection](#)

#### Template Information

[Cancel template request](#)

Template name:	Test12
Request type:	CCD Payment
Company name/ID:	Venture Bank/1212121212
Template description:	Test12
Debit account:	1212121212 - Test Customer
Maximum transfer amount:	\$25.00
Template action pending:	New template - pending approval

#### Credit/Destination Accounts

ABA/TRC	Account	Account Type	Name	Detail ID	Default Amount
091017196	5432	Checking	Test		\$20.00
Additional information:					
Total:					\$20.00



## APPROVING ACH TRANSACTIONS

- Choose **Transfers and Payments**.
- Choose **Approve ACH transactions**.

The screenshot shows the online banking navigation menu. Under the 'Transfers and Payments' dropdown, the 'Approve ACH transactions' link is circled in red. Other visible links include 'Scheduled Requests', 'Internal Transfer', 'Multiple Account Transfer', 'Loans', 'Bill Pay', and 'ACH'.

- Click on the appropriate hyperlink representing the funding **Account** displaying the transaction details.

The screenshot shows the 'Approve ACH Transactions' page. It includes a table titled 'Requests Awaiting Approval/Transmit' with columns: Account, Template Name, Request Type, Amount, Effective Date, Entered By, Entry Date, and Approval Status. A 'Continue' button is at the bottom left.

Account	Template Name	Request Type	Amount	Effective Date	Entered By	Entry Date	Approval Status
<input type="checkbox"/> *1212 - Test Customer	Exempt Payroll Test	PPD Payment	\$0.50	10/30/2018	TASTYTEST	10/17/2018	0 of 1 received Ready to transmit
Total:			\$0.50				

- Review the transaction details (ABA, Account, Account Type, Name, Amount)
- Click to **Transmit**.

The screenshot shows the 'Approve ACH Transaction' details page. It includes sections for 'Template Information' and 'Credit/Destination Accounts'. The 'Transmit' button is highlighted in the 'Credit/Destination Accounts' table.

ABA/TRC	Account	Account Type	Name	Detail ID	Amount
291975465	3	Checking	John Beamer		\$0.50
Total:					\$0.50

- You will be prompted to enter your **One-Time Security Code**.

The screenshot shows the 'One-Time Security Code' prompt. It includes a section titled 'Tell us where to reach you' with a text input field for 'Phone' and a radio button for 'Send a text message to a mobile phone on record'. A 'Continue' button is at the bottom.





## WIRE TRANSFERS

### WIRE MONEY - FREE FORM WIRE

- Choose the **Transfer and Payments** option from the menu bar.
- Choose to **Wire Money**.

Transfers and Payments	Account Services	Administration
<b>Scheduled Requests</b> Manage next scheduled requests  <b>Internal Transfer</b> Transfer money - internal Approve transfers - internal View completed transfers - internal  <b>Multiple Account Transfer</b> Transfer money / Manage templates Approve transfers - multiple accounts Approve templates - multiple accounts View completed transfers - multiple accounts	<b>Loans</b> Manage loans Approve loan payments and advances  <b>Bill Pay</b> Pay bills  <b>ACH</b> Make ACH payment / Manage templates Collect money via ACH / Manage templates Approve ACH transactions Approve ACH templates View completed ACH transactions Upload ACH transactions View file status / Approve ACH files View uploaded ACH files	<b>Wire</b> <u>Wire money</u> Wire money via template Wire money via multiple templates Import wires / Manage file formats Approve wires View completed wires Manage wire templates Approve wire templates View wire file status

- Choose the appropriate **Wire Type**.
- Assign a **Template name** if you will be initiating this wire again.
- Pick the appropriate funding **Account**.
- Choose the **Send on date**, this is the date the transfer is effective. Type a date or click the calendar icon and select a date. A date up to 180 days into the future can be entered.
- Enter the **Amount**.
- Choose to **Continue**.



## WIRE TRANSFERS *CONTINUED*

### DOMESTIC WIRES

- Enter the routing number in the **Bank ID**.
- Enter the beneficiary bank name in the **Bank name**.
- Enter the bank address if provided – *Optional*.
- Enter the beneficiary account number in the **Recipient account**.
- Enter the beneficiary account name in the **Recipient name**.
- Enter the beneficiary's address – Required (*line three optional*).
- Enter any reference information into the **Additional information for recipient** – *Optional*.
- Choose to continue.
- Verify information.
- Choose **Submit for approval**.

### Recipient Information

If Bank ID type is ABA, then either the recipient Bank ID must be for a Bank authorized for the receipt of electronic wires. When you automatically.

Bank ID type: ABA

Bank ID:  ( [Bank ID search](#) . [Bank ID validate](#) )

Bank name:

Bank address 1 (optional):

Bank address 2 (optional):

Bank address 3 (optional):

Recipient account: (If appropriate enter the IBAN)

Recipient name:

Recipient address 1:

Recipient address 2:

Recipient address 3 (optional):

Additional information for recipient (optional):

(Up to 140 characters.)

### First Intermediary Information (optional)

If Bank ID type is ABA, then the intermediary Bank ID must be for a Bank authorized for the receipt of electronic wires. automatically.

Bank ID type: ABA ▼

Bank ID:  ( [Bank ID search](#) . [Bank ID validate](#) )

Intermediary account: (If appropriate enter the IBAN)

Bank name:

Bank address 1:

Bank address 2:

Bank address 3:

**NOTE** If a wire is first directed to an intermediary bank, enter the information into the **First Intermediary Information** (Optional)



## WIRE TRANSFERS *CONTINUED*

### USD INTERNATIONAL WIRE

- Enter the SWIFT/BIC in the **Bank ID**.
- Enter the beneficiary bank name in the **Bank name**.
- Enter the bank address if provided – *Optional*.
- Enter the beneficiary account number or IBAN in the **Recipient account**.
- Enter the beneficiary account name in the **Recipient name**.
- Enter the beneficiary's address – Required (*line three optional*).
- Enter any reference information into the **Additional information for recipient** – *Optional*.
- Choose to continue.
- Verify information.
- Choose **submit for approval**.

#### Recipient Information

If Bank ID type is ABA, then either the recipient Bank ID must be for a Bank authorized for the receipt of electronic wires. When you automatically.

Bank ID type:	ABA
Bank ID:	<input type="text"/> ( <a href="#">Bank ID search</a> . <a href="#">Bank ID validate</a> )
Bank name:	<input type="text"/>
Bank address 1 (optional):	<input type="text"/>
Bank address 2 (optional):	<input type="text"/>
Bank address 3 (optional):	<input type="text"/>
Recipient account: (If appropriate enter the IBAN)	<input type="text"/>
Recipient name:	<input type="text"/>
Recipient address 1:	<input type="text"/>
Recipient address 2:	<input type="text"/>
Recipient address 3 (optional):	<input type="text"/>
Additional information for recipient (optional):	<div><input type="text"/></div> (Up to 140 characters.)

#### First Intermediary Information (optional)

If Bank ID type is ABA, then the intermediary Bank ID must be for a Bank authorized for the receipt of electronic wires. W automatically.

Bank ID type:	ABA ▼
Bank ID:	<input type="text"/> ( <a href="#">Bank ID search</a> . <a href="#">Bank ID validate</a> )
Intermediary account: (If appropriate enter the IBAN)	<input type="text"/>
Bank name:	<input type="text"/>
Bank address 1:	<input type="text"/>
Bank address 2:	<input type="text"/>
Bank address 3:	<input type="text"/>

**NOTE** If a wire is first directed to an intermediary bank, enter the information into the **First Intermediary Information** (Optional). Select the appropriate type in the **Bank ID type:** (this could be ABA or SWIFT).



## WIRE TRANSFERS *CONTINUED*

### WIRE MONEY VIA TEMPLATE

- Choose the **Transfer and Payments** option from the menu bar.
- Choose to **Wire Money via template**.

Transfers and Payments	Account Services	Administration
<b>Scheduled Requests</b> Manage next scheduled requests  <b>Internal Transfer</b> Transfer money - internal Approve transfers - internal View completed transfers - internal  <b>Multiple Account Transfer</b> Transfer money / Manage templates Approve transfers - multiple accounts Approve templates - multiple accounts View completed transfers - multiple accounts	<b>Loans</b> Manage loans Approve loan payments and advances  <b>Bill Pay</b> Pay bills  <b>ACH</b> Make ACH payment / Manage templates Collect money via ACH / Manage templates Approve ACH transactions Approve ACH templates View completed ACH transactions Upload ACH transactions View file status / Approve ACH files View uploaded ACH files	<b>Wire</b> <a href="#">Wire money</a> <b>Wire money via template</b> Wire money via multiple templates Import wires / Manage file formats Approve wires View completed wires Manage wire templates Approve wire templates View wire file status

- Choose the appropriate **Template name**.
  - Click **view template details** to view wire instructions.
- Enter the **Amount**.
- Enter any reference information into the **Additional information for recipient – Optional**
- Select Frequency.
- Any frequency other than **Today only**  
Choose the **Send on date**, this is the date the transfer is effective.
- Choose to **Continue**.
- Verify information.
- Choose **submit for approval**.

### Wire Money

[View saved or returned wires requiring corrections](#) | 
 [View your wire limits](#)

#### Template Based Wire Transfer Information

Template name:	<input type="text" value="v"/> <a href="#">View template details</a>
Amount:	<input type="text"/>
Additional information for recipient (optional):	<input type="text"/>
Frequency:	<input type="text" value="Today only"/> v
Security code (optional):	<input type="text"/>



## WIRE TRANSFERS *CONTINUED*

### MANAGE WIRE TEMPLATES

- Choose the **Transfer and Payments** option from the menu bar.
- Choose to **Manage wire templates**.

Transfers and Payments	Account Services	Administration
<b>Scheduled Requests</b> Manage next scheduled requests  <b>Internal Transfer</b> Transfer money - internal Approve transfers - internal View completed transfers - internal  <b>Multiple Account Transfer</b> Transfer money / Manage templates Approve transfers - multiple accounts Approve templates - multiple accounts View completed transfers - multiple accounts	<b>Loans</b> Manage loans Approve loan payments and advances  <b>Bill Pay</b> Pay bills  <b>ACH</b> Make ACH payment / Manage templates Collect money via ACH / Manage templates Approve ACH transactions Approve ACH templates View completed ACH transactions Upload ACH transactions View file status / Approve ACH files View uploaded ACH files	<b>Wire</b> <a href="#">Wire money</a> Wire money via template Wire money via multiple templates Import wires / Manage file formats Approve wires View completed wires <b>Manage wire templates</b> Approve wire templates View wire file status

- Select the wire template.

### Manage Templates

[Add a template](#) | [Create a template from a file](#)

#### Wire Transfer Templates

Search for template (e.g. unused for more than 100 days)

Template Name	Account	Recipient Name	Date Last Used	
Sweep from Venture	*1212	Test Timmer	10/12/2018	<a href="#">Delete</a>

- Select **Edit template**.
- Make needed adjustment.
- Select **Save changes**.

### Template Details

[Enter a wire using this template](#) | [Enter multiple wires at the same time](#) | [Add another template](#)

**Debit Information**

[Edit template](#)
[Copy template](#)
[Delete template](#)

Template name:	Sweep from Venture
Wire type:	Domestic wire
Account:	Test Customer - *1212
Currency:	USD

**Recipient Information**

## WIRE TRANSFERS *CONTINUED*

### WIRE MONEY VIA MULTIPLE TEMPLATES

- Choose the **Transfer and Payments** option from the menu bar.
- Choose to **Wire Money via multiple templates**.

Transfers and Payments	Account Services	Administration
<b>Scheduled Requests</b> Manage next scheduled requests  <b>Internal Transfer</b> Transfer money - internal Approve transfers - internal View completed transfers - internal  <b>Multiple Account Transfer</b> Transfer money / Manage templates Approve transfers - multiple accounts Approve templates - multiple accounts View completed transfers - multiple accounts	<b>Loans</b> Manage loans Approve loan payments and advances  <b>Bill Pay</b> Pay bills  <b>ACH</b> Make ACH payment / Manage templates Collect money via ACH / Manage templates Approve ACH transactions Approve ACH templates View completed ACH transactions Upload ACH transactions View file status / Approve ACH files View uploaded ACH files	<b>Wire</b> <a href="#">Wire money</a> <a href="#">Wire money via template</a> <a href="#">Wire money via multiple templates</a> Import wires / Manage file formats Approve wires View completed wires Manage wire templates Approve wire templates View wire file status

- Choose the appropriate **Template name**.
  - Click **view template details** to view wire instructions.
- Enter the **Amount**.
- Choose the **Send on date**, this is the date the transfer is effective. Type a date or click the calendar icon and select a date. A date up to 180 days into the future can be entered.
- Enter any reference information into the **Additional information for recipient** – *Optional*
- Choose to **Continue**.
- Verify information.
- Choose **submit for approval**.

### Wire Money

Rates are current as of 10/22/2018 10:01:54 PM (ET) and are subject to change with final settlement.

[New transaction using a template](#) | [View your wire limits](#)

#### Template Based Wire Transfer Information

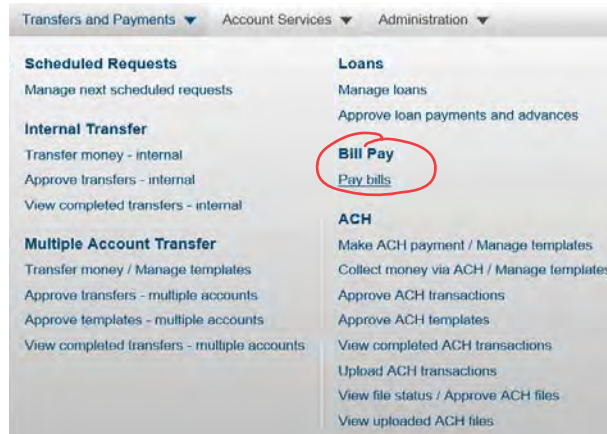
Template Name	Amount	Send On Date
Sweep from Choice <a href="#">View template details</a>	<input type="text" value="100.00"/> USD	<input type="text" value="10"/> / <input type="text" value="22"/> / <input type="text" value="2018"/>
Additional information (optional) <input type="text"/>		
ABC Co. <a href="#">View template details</a>	<input type="text" value="200.00"/> USD	<input type="text" value="10"/> / <input type="text" value="23"/> / <input type="text" value="2018"/>
Additional information (optional) <input type="text"/>		



## BILL PAY INSTRUCTIONS FOR BUSINESS ONLINE BANKING

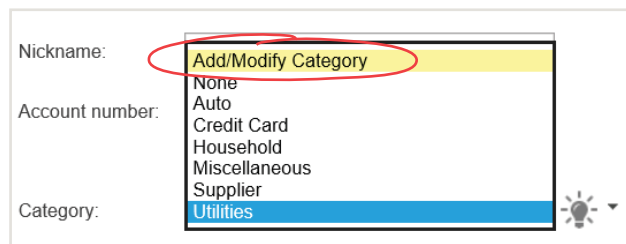
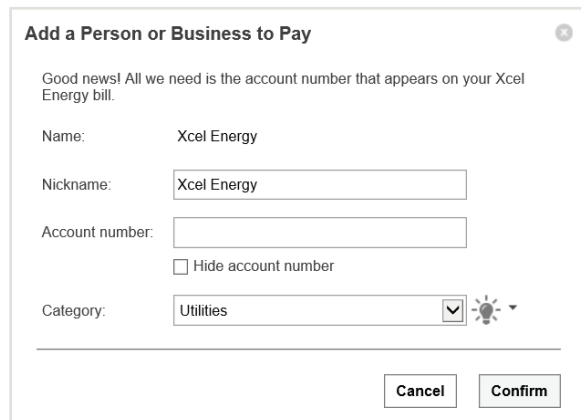
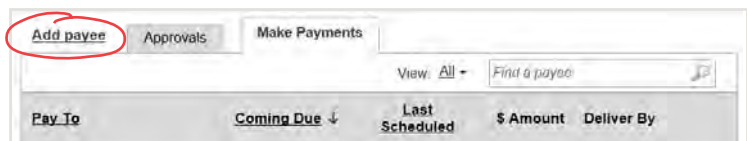
### GETTING STARTED

- Access Business Bill Pay by choosing the **Transfers and Payments** menu and select **Pay Bills**.



### ADDING A PAYEE

- Choose the **Add Payee** tab.
- Browse through the list of Popular Payees In Your Area and choose the Payee OR Enter Any Person or Business.
- If you chose a name from the Popular Payee list, the name and address will automatically populate and you will be prompted to enter a **Nickname** and your **Account Number** with that vendor.
  - The account number can be found on a recent statement that you have received from the vendor. If you are transferring from a previous bill pay service provider, you may have the account number from the details of the previous service.
- Choose a Category for this Payee.
- Categories can be modified by choosing **Add/Modify Category** from the drop-down menu. 'Confirm' the Payee details.





## ADDING A PAYEE *CONTINUED*

- If you chose to **Enter Any Person or Business**, type in the business or individuals name and choose to **Add**.
- If the vendor has already been established with us, you will be prompted to assign a **Nickname** and enter the **Account Number**.
- If we do not have the Payee details on file, you will be asked to enter additional details such as the **Address, Zip, City and State**.
- Choose a category by clicking on the arrow to present the drop-down menu.
- **Confirm** the details of your new Payee.
- Upon receipt of your Confirmation, you will have the option to **Add reminder, Set up auto-pay, Pay this payee** or **Add another payee**.
- You can also click the **x** in the upper left corner to get back to the Business Bill Pay home page.

### Enter Any Person or Business

### Add a Person or Business to Pay

Name:

Betty's Child Care

Nickname:

Betty's Child Care

Account number:

12345

☐ Hide account number

Address line 1:

123 Yellow Brick Road

Address line 2:

Optional

Zip:

55307

?

City:

ARLINGTON

State:

MN

▼

Phone:

Optional

Category:

Miscellaneous

▼

⌵

Cancel

Confirm

### Confirmation: Add a Person or Business to Pay

✓ You have successfully added Betty's Child Care.

You can now make payments to Betty's Child Care in the payment area.

Did you know?

We can make it easier for you to pay Betty's Child Care. Just pick the option that suits you best!

⌚ Set up auto-pay

⌚ Add reminder

Send payments automatically based on rules.

Remind yourself when a payment is due.

[Learn more...](#)

[Learn more...](#)

Add another payee

Pay this payee

## MAKE PAYMENTS

- The default view when choosing to **Pay bills** from the menu bar is **Make Payments**.
- Your full list of Payees will be displayed and you have the option to enter **\$ Amount** and modify **Deliver By** dates of the payments you would like to initiate.
- If the payment will be delivered by **(Check)**, you will have the option to add a **Note | Memo**.
  - A **Note** will allow you to add details up to 500 characters for your purposes only.
  - A **Memo** will allow you to add details up to 50 characters and this information will be provided to the Payee.
- **Confirm all payments** and you will be provided with a confirmation.

## EBILLS

- Sign up for ebills by clicking on the **Setup ebill** hyperlink OR clicking on the triangle menu option to the right of the Payee for a display of additional options and choosing **Setup ebill** from there.
- In the E-Bill Setup screen, enter the required information, agree to the Terms and Conditions and choose to **Securely link accounts**.

## ADDITIONAL FEATURES

- **Add invoice** is an opportunity to provide detailed information along with the payment.
- You can also **Make an additional payment**, **Set up auto-pay**, **Skip this reminder**, **Modify reminder**, **Delete reminder** or **View payment history** for the Payee.

## APPROVALS

- Please contact the Cash Management Team at **763.210.7775** or **cmteam@bankwithchoice.com** for more information on establishing dual control in Bill Pay.

## ACTIVITY, HISTORY, AND RESOURCES WIDGET

- The **Activity** tab displays a list of scheduled transactions.
- The **History** tab displays up to a 12-month summary of transactions.
- The **Resources** provides access to:
  - **Reports** option to help you track your spending.
  - The link to **Add Payee**.
  - **Funding Accounts** maintenance.
  - The ability to establish **Alert Preferences**.
  - A shortcut to **Add/Modify Categories**.
  - **Help** feature.

Activity
History
Resources

Scheduled Activity
Print

Deliver By ↑	Paid To	\$ Amount
--------------	---------	-----------

Activity
History
Resources

Payment History
Print

View: 12 mon

Deliver By ↑	Paid To	\$ Amount	Status
10/09	John Doe ...3456	0.01	Paid

Total paid: \$0.01

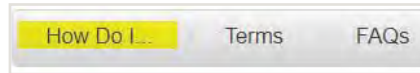
Activity
History
Resources

- Reports
- Add Payee
- Funding Accounts
- Alert Preferences
- Add/Modify Categories
- Help



### RESOURCES

- **How Do I...** Help links are available throughout your Online Banking experience that will provide you with specific instructions regarding the task you are working on. You will find this help feature at the bottom left hand side of the page in the bottom menu bar.



- Product specific instructions are available on our website at [welcometochoice.com/integrationupdates](https://welcometochoice.com/integrationupdates)

### QUESTIONS & CONTACT INFORMATION

If you have any questions regarding this document or other banking needs, please feel free to contact your account manager or location directly, or reach out to our specialized help team:

#### CASH MANAGEMENT TEAM

**P** 763.210.7775

**E** [cmteam@bankwithchoice.com](mailto:cmteam@bankwithchoice.com)

#### Special Hours

October 22 - November 2, 2018

8:00am - 6:00pm CT

Monday - Friday

#### Regular Hours

Beginning Monday, November 5, 2018

8:00am - 5:00pm CT

Monday - Friday

Fees may be assessed by your mobile service provider.

Choice Bank is a division of CFG. Member FDIC.

