ADVANCED BUSINESS ONLINE BANKING
# User Guide

**CHOICE BANK**

**#PeopleFirst**

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## CHOICE BANK

# LOGIN INSTRUCTIONS

- Visit **bankwithchoice.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 by your account manager will be used upon initial login and will prompt you to change to a permanent password you will use going forward. 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

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 the bank administrator.

Select phone number: ○ (XXX) XXX-8494

Select option: ○ Call the selected number.
○ Text the selected number.

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 15 of this guide.

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# WELCOME

The Welcome screen offers an Accounts Summary panel, which includes a snapshot of your checking account available balances, your investment account balances and your loan current balances.

In addition, if applicable, the bottom half of the Welcome screen will show your ACH or Check Positive Pay exceptions you may have for the day.

## ACCOUNTS SUMMARY

The Accounts Summary panel provides you the opportunity to view the balance of the accounts you have as of the end of the previous day. Clicking on the different tabs (Checking, Investment and Loan) will let you toggle between the different accounts you have with Choice Bank. Clicking on the account will bring you to a list of previous day transactions.



**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, you will see your transaction details. You will also have several menu options available to export your transactions.



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

CHOICE BANK
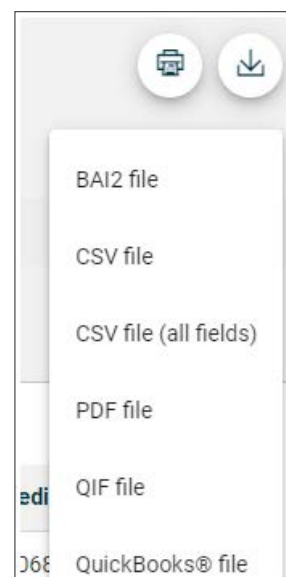
## ACCOUNT BALANCES AND TRANSACTION DETAILS *CONTINUED*

### 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 **Modify Search**.



## DOWNLOADING TRANSACTION DETAILS AND CREATING REPORTS

- Choose **Reports** from the menu bar.
- **Deposit Reports - Activity** will provide you with the opportunity to view or download all transaction details or the transaction details that you choose 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.
- **Deposit Reports - Balances** 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.





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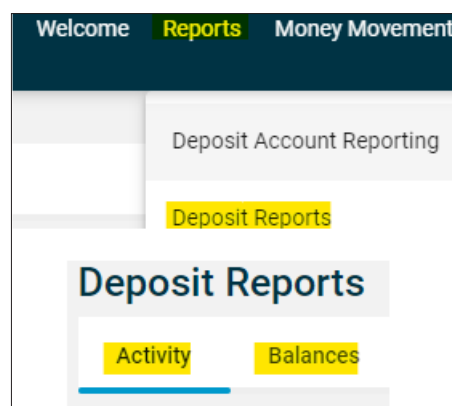
## SETTING UP ALERTS

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 **Administration - Self Administration - Personal Preferences**.
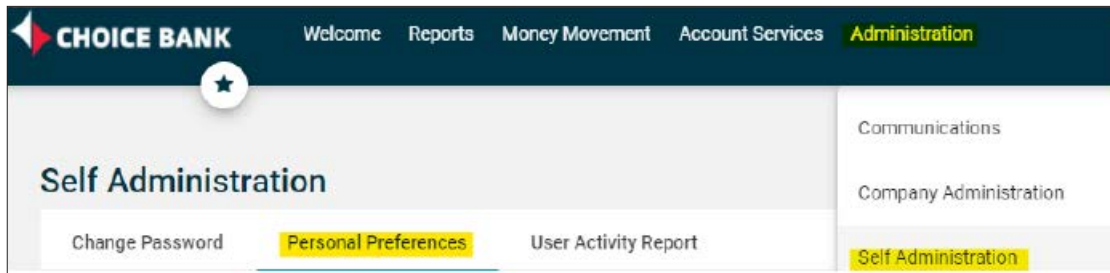


Certain Alerts are mandatory depending upon the services you use. If you use ACH or Wire services, the Secure Account Package or dual control, all Users that are entitled for those services will receive alerts related to transaction processing, exceptions and outstanding requests for approval.



- Choose **Administration - Communications** 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 below.)
- **Non-account Alerts** are ACH, Wire, Secure Account Package or Administrative specific.
- **Multiple Account Alerts** will let you select multiple accounts for the Alert Type that you select.
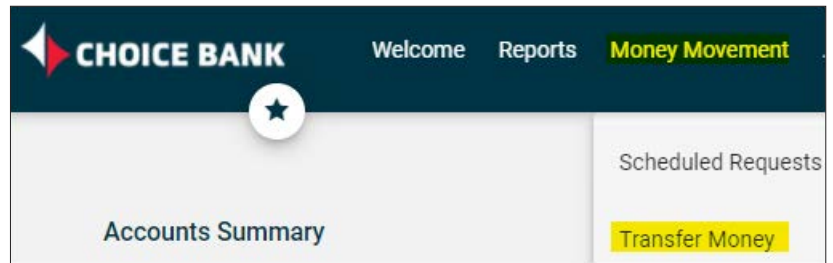- **Custom Alerts** are calendar alerts that you define.

# TRANSFER FUNDS

- Choose **Money Movement - Transfer Money** from the menu bar.



## 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 **From account** and the **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.
  - **Transmit** – Approve and transmit the transfer**.**



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

## TRANSFER FUNDS *CONTINUED*

### TRANSFER MONEY / MANAGE TEMPLATES



- Select **Create a Template**.
- Choose a **Template name**.
- Select an **Action** option:
  - **Send Money** (the total transfer amount is deducted from the main account and transferred to the detail accounts)
  - **Collect Money** (the total transfer amount is credited to the main account from the detail accounts)
- Select a **Main account** option.
- 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 **Save Changes**.

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# 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 either **ACH Positive Pay** or **Positive Pay** and you will be able to see all the days exceptions.
- Check the box beside each exception that you would like to make a decision.
- Select a **Decision** option from the drop-down menu. (Pay or Return)
    - For Pay decisions, click the **Edit Payment Rule** button (highlighted pink below) to set a rule for that ACH originator and uncheck the **Add payment rule for this originating company** check box. If you don't want to set a rule and would like to be notified each time the ACH Originator tries to debit your account.
- Choose **Continue**.
- Review the exceptions and **Transmit**.



**ACH Exceptions Awaiting Approval and/or Decision**

Decisions can be made from 8:00 AM to 03:00 PM ET. ACH exceptions with a "Pay" decision are automatically added to your list of authorized originators. Checks that have been converted into an ACH electronic payment display with a check number.

| Decision | Account | Originator Company Name | Amount | Check Number | Effective Date | Reject Reason | Approval Status |
|---|---|---|---|---|---|---|---|
| Pay | | | $13.80 | | 01/19/2022 | Unauthorized ACH | 0 of 1 received Ready to transmit |
| ☑ Add payment rule for this originating company | | | | | | | |
| Maximum Amount | | ACH Transaction Type | | | | | |
| No Maximum | | ALL | | | | | |
| Return | | | $812.50 | | 01/19/2022 | Unauthorized ACH | 0 of 1 received Ready to transmit |
| Pay | | | $902.26 | | 01/19/2022 | Unauthorized ACH | 0 of 1 received Ready to transmit |
| Return | | | | | | | |

## CHECK VERIFY

Users will receive up to two email alerts when you have Check exception/s.
To view and decision a Check exception:

- Choose either **ACH Positive Pay** or **Positive Pay** and you will be able to see all the days exceptions.
- Scroll down to **Check Exceptions Awaiting Decision** 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 **Select Decision** option.
    - Apply a decision to multiple exceptions by selecting the exceptions on which you want to make a decision.
- Select a decision under the **Apply this decision to selected exceptions** and then choose **Apply**.
- Choose **Continue**.



**Check Exceptions Awaiting Decision**

Change Selections

| Decision | Account | Check | Issued Date | Issued Amount | Amount Paid | Exception Reason | Payee | Approval Status |
|---|---|---|---|---|---|---|---|---|
| Pay | *1877 | 80913 | | | $701.26 | No Issue Found | | 0 of 1 received Ready to transmit |
| Pay | *1877 | 80917 | | | $500.00 | No Issue Found | | 0 of 1 received Ready to transmit |

Transmit    Cancel

**Account Services**

Stop Payment

ACH Positive Pay

Positive Pay

## SECURE ACCOUNT PACKAGE *CONTINUED*

### CHECK VERIFY *CONTINUED*

Import a Check Issue File
- Choose **Account Services - Positive Pay** 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 approvals.
- Review your import confirmation and address all import exceptions.



## ADDING CHECK ISSUES

Single Check Issues can be added manually to the system.
- Choose **Account Services - Positive Pay** 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 **Add Issue**.



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## STOP PAYMENTS

- Choose **Account Services**.
- Choose **Stop Payment**.
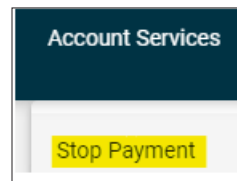


- Choose the **Account** the check was drawn on.
- Enter the **Reason**. This is optional, but encouraged.
- Choose to **Stop a single check** or **Stop a range of checks**.
- Enter the details of the single check (**Check Number, Date on Check, Payee and the Amount)**
- Choose **Continue**.



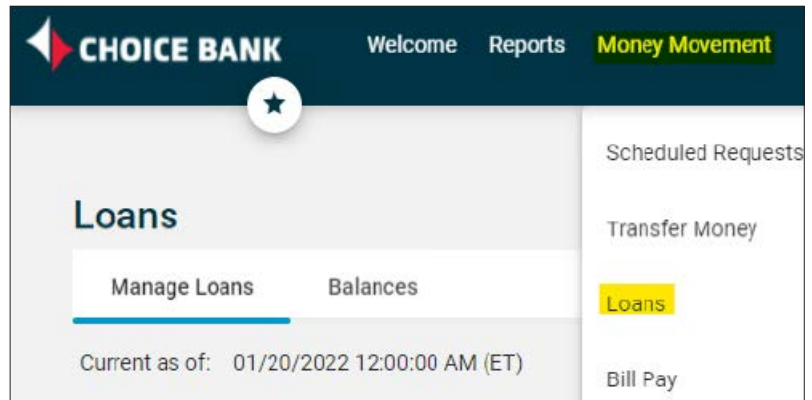- Verify the details of the stop payment and **Submit request**.



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# MANAGE LOANS

To display a list of your loans:
- Choose **Money Movement - Loans**.



## MAKE A LOAN PAYMENT

- Click the down arrow to the left of the loan, which will open a menu, showing the loan number, original balance and current balance. To the right of the Current Balance, click the 3 dots and a drop-down will appear. On the drop-down menu, select **Make Payment**.

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



- Select a **Pay from** option.
- In the **Amount** field, type the amount of the payment.
- Check the **Principal-only payment** option if you would like to make a principal-only payment.
- 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 setting up a recurring payment, select an **End On** option.
- If recurring, select one of the **Processing options**.

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# 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 - Company Administration**.
- If the **Status** of the User is **Locked**, choose **System access.**

| BEBPREVIEW | BeB | Preview | Locked | System Access |
|---|---|---|---|---|

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

**User Information**

Password (Optional)

Confirm Password (Optional)

First Name
BeB

Last Name
Preview

Additional Information (Optional)

☐ User Locked (Optional)

## CHANGE A USER'S PASSWORD
- Choose **Administration - Company Administration** .
- Click **System Access** to the right of the User ID requiring a new password.
- Enter the new **Password**, **Confirm Password.**
- **Save Changes**.

**User Information**

Password (Optional)

Confirm Password (Optional)

First Name
BeB

Last Name
Preview

Additional Information (Optional)

☐ User Locked (Optional)

Save Changes     Cancel

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## ADMINISTRATIVE OPTIONS *CONTINUED*

### MODIFY USERS
- Choose **Administration - Company Administration.**.
- Click on the User ID hyperlink.

| User ID | First Name | Last Name | Status | |
|---------|------------|-----------|--------|---|
| ▬▬▬▬▬▬ | ▬▬▬▬ | ▬▬▬▬ | Active | System Access |
| BEBPREVIEW | BeB | Preview | Active | System Access |

- Choose **Edit Roles**



- 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.

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## DASHBOARD

On your Dashboard, you are able to toggle between your Checking Accounts and Balances, your Investment Accounts and Balances, and your Loans.

In addition, if applicable, your ACH Positive Pay and Positive Pay exceptions will be listed on the bottom half of your Dashboard.

# ACH ORIGINATION INSTRUCTIONS

### IMPORTING A NACHA FILE

- Choose the **Money Movement - ACH** option from the menu bar.
- Choose to **Upload Transactions under the ACH menu**.



- **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 **File Status** from the **ACH** 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**.
- If file has been rejected, click on the **File Name** to see the reason on the next page.



**Rejected Files**

| File Name | Upload Date ↓ | Status |
|---|---|---|
| EL01040001.txt | 01/04/2022 05:14:52 PM (ET) | Rejected |



**CHOICE BANK**

### SUBMIT AN ACH REQUEST USING A TEMPLATE

- Choose **Money Movement - ACH.**
- 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)
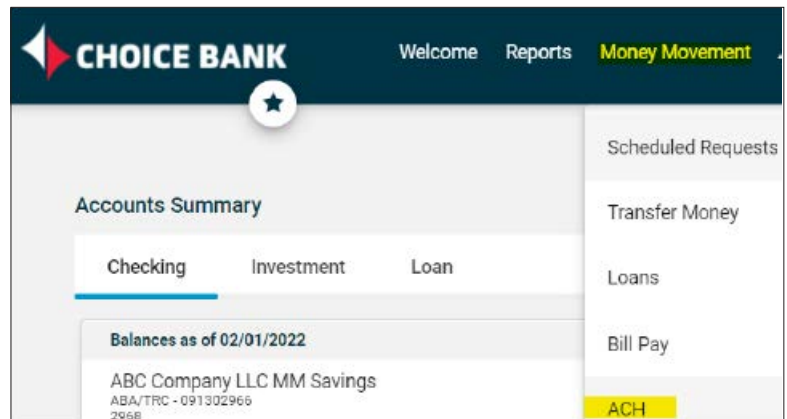
- Select the radio button to the left of the template you intend to use.
- Click **Continue**.
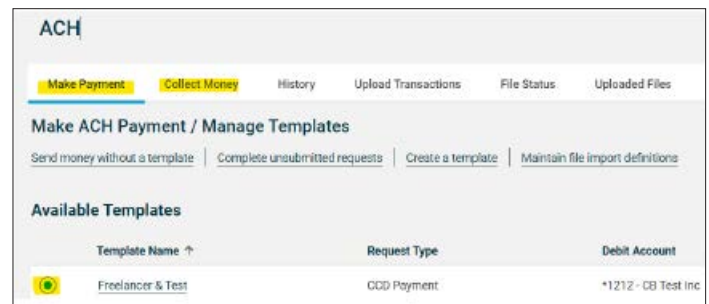
- Enter the transfer **Effective Date**.
- Enter the total dollar amount of the transactions in the **Control amount**. For example, if you are processing a payroll file, enter the total amount of the payroll. As you are entering the individual amounts for each transaction, the control amount will let 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**.

### 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**.



- 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 **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.

## MODIFY AN EXISTING TEMPLATE

- Choose the **Money Movement - ACH** 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 receiver's 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 receiver's 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.
- Click the **Edit Template** button to the right of Template Information.
- 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**.

### SETUP A NEW TEMPLATE

- Choose the **Money Movement - ACH** 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 receiver's 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 receiver's 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)
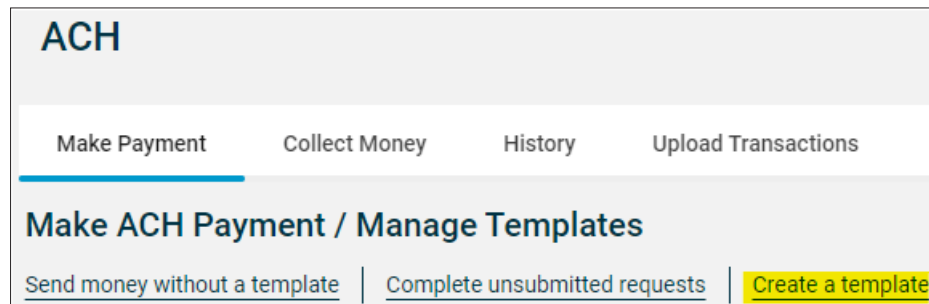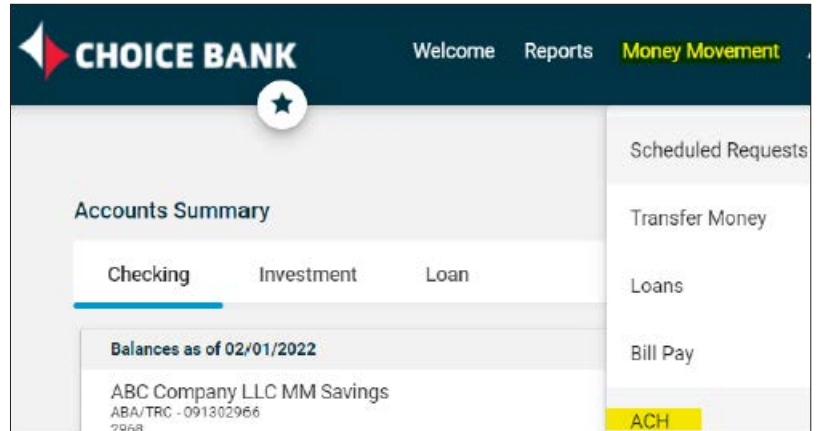
## SETUP A NEW TEMPLATE *CONTINUED*

- 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.



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### 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**.



### SETUP A NON NACHA FILE

- Choose **Money Movement - ACH.**
- Select the appropriate transaction type.
  - **Make ACH payment/Manage templates**– this option will send money out, debiting your account and crediting the receiver's 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 receiver's account. (This is a DEBIT file or transaction and requires authorization from the receiver)



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## SETUP A NON NACHA FILE *CONTINUED*

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



- Click **Edit template**.



- Choose the **Import Details** hyperlink.





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## SETUP A NON NACHA FILE *CONTINUED*

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



- 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.



**NOTE** Please handle Import files with care as files are prone to reformatting. After upload, double-check the imported information for accuracy.

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## SEND A ONE TIME TRANSACTION

- Choose **Money Movement - ACH.**
- Select the appropriate transaction type.
  - **Make ACH payment/Manage templates**– this option will send money out, debiting your account and crediting the receiver's 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 receiver's account. (This is a DEBIT file or transaction and requires authorization from the receiver)
  - Choose to **Send money without a template** and **Continue**.

- Set up your template details
  - **Template Name** – this is the name that will help you identify the template and its purpose (Examples: Exempt Payroll, Vendor Payments, etc). This is optional - leaving the Template Name blank will not save this template for later use.
  - **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.

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### SEND A ONE TIME TRANSACTION *CONTINUED*

- 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**.

| ABA/TRC | Account | Account Type | Name | Detail ID (Optional) | Default Amount (Optional) |
|---------|---------|--------------|------|----------------------|---------------------------|
| ABA/TRC 091302966 | Account 123456 | Type Checking ▾ | Name John Smith | Detail ID | Amount $1.00 USD |

ABA Search

Additional Information (Optional)

| | Total: | $1.00 |
|---|---|---|
| | Variance amount: | ($1.00) |
| | (Difference between Control amount and Total.) | |

⊕ Add additional detail row

( Continue )  ( Cancel )

- 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.

**Template Information** ☑

Template Name:
Request Type:                CCD Payment
Company Name/ID:             Choice Bank ▬▬▬▬
Template Description:        Payroll
Debit Account:              CB Test Inc - *1212
Effective Date:             02/02/2022

**Credit/Destination Accounts**

The control amount is $0.00 and the total amount is $1.00. Held details are not processed. To change the details, click the "Edit this request" icon.

| ABA/TRC | Account | Account Type | Name | Detail ID | Amount |
|---------|---------|--------------|------|-----------|--------|
| 091302966 | *3456 | Checking | John Smith | | $1.00 |
| | | | | Total | $1.00 |

To submit this request without transmitting, click Submit for Approval .

( Transmit )  ( Cancel )

**◄ CHOICE BANK**

## APPROVING AN ACH TEMPLATE

- Click the **Approvals** button in the top right-hand corner of your screen.
- Under the Approvals header, click on **Transactions**.



- 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**.



**ACH Templates**

Show Templates For
All Services

| | Template Name ↑ | Request Type | Debit/Credit Account | Company Name/ID | Status | Template Action Pending |
|---|---|---|---|---|---|---|
| ☑ | Test12 | CCD Payment | *1212 - CB Test Inc | Venture Bank / 1212121212 | 1 of 1 Received | New Template - pending approval |
| ☐ | Test12 | CCD Payment | *1212 - CB Test Inc | Venture Bank / 1212121212 | 1 of 1 Received | New Template - pending approval |
| ☐ | Test | CCD Payment | *1212 - CB Test Inc | Venture Bank / 1212121212 | 1 of 1 Received | New Template - pending approval |

**Approve Selected**

**Template Information** ⊗

| | |
|---|---|
| Template Name: | Test12 |
| Request Type: | CCD Payment |
| Company Name/ID: | Venture Bank / 1212121212 |
| Template Description: | Test12 |
| Debit Account: | 001212121212 - CB Test Inc |
| 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 |
| | | | | | Total: | $20.00 |

**Approval History Information**

Approval Status: 1 of 1 Received

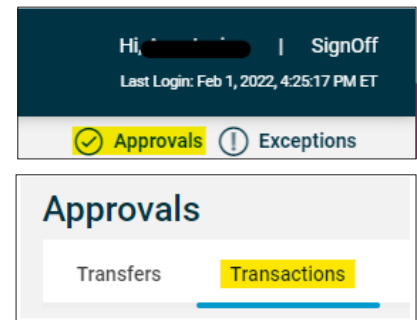| Action | User ID | Date/Time |
|---|---|---|
| Approve Request | JKRINGLER | 09/04/2018 02:33:26 PM (ET) |

**Approve**

## APPROVING ACH TRANSACTIONS

- Click the **Approvals** button in the top right-hand corner of your screen.
- Under the Approvals header, click on **Transactions**.



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



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



- You will be prompted to enter your **One-Time Security Code** via phone call or text message. With the phone call option, select the number you would like to receive the call on. With the text message option, click **Continue** and enter in your full mobile phone number and click **Send Text Message**.



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# WIRE TRANSFERS

## WIRE MONEY - FREE FORM WIRE

• Choose the **Money Movement - Wire** option from the menu bar.



• 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.**

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## 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.**

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 search for or validate an ABA number, the Bank will be filled in automatically.

| Field | |
| --- | --- |
| Bank ID Type | ABA |
| Bank ID | Validate   Bank ID Search |
| 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 160 characters)

Add intermediary information?

Yes ✓

First Intermediary Information (optional)

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 search for or validate an ABA number, the Bank will be filled in automatically.

| Field | |
| --- | --- |
| Bank ID Type | ABA |
| Bank ID | Validate   Bank ID Search |
| 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)

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# 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 **Transmit or Submit for Approval**.





**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).

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# WIRE TRANSFERS *CONTINUED*
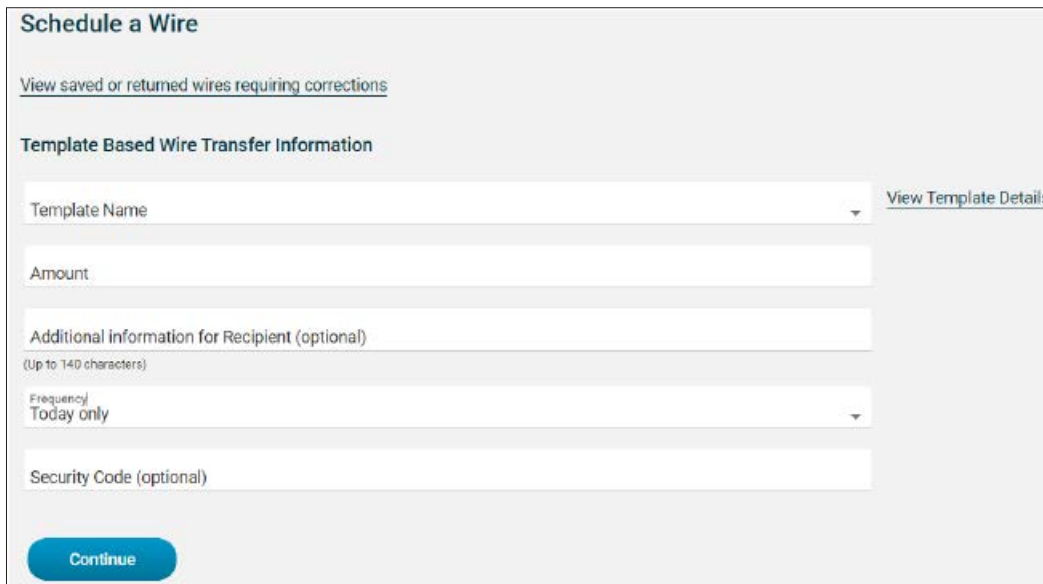
## WIRE MONEY VIA TEMPLATE
- Choose the **Money Movement - Wire** option from the menu bar.
- Choose to **Wire Money via template**.

**Wire**

| Wire Money | Wire Via Template |

- 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 **Transmit or Submit for Approval.**

**Schedule a Wire**

View saved or returned wires requiring corrections

Template Based Wire Transfer Information

Template Name — View Template Details

Amount

Additional information for Recipient (optional)
(Up to 140 characters)

Frequency
Today only

Security Code (optional)

Continue

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# WIRE TRANSFERS *CONTINUED*

## MANAGE WIRE TEMPLATES

- Choose the **Money Movement - Wire** option from the menu bar.
- Choose to **Manage Templates**.

**Wire**

| Wire Money | Wire Via Template | Wire Via Multiple Templates | Manage Templates |
|---|---|---|---|

- Select the wire template by clicking on the **Template Name**.

**Manage Templates**

Add a template | Create a template from a file

**Wire Transfer Templates**

🔍 ( ●=unused for more than 100 days.)

| Template Name | Account | Recipient Name | Date Last Used | |
|---|---|---|---|---|
| ABC Co. | *1212 | Jack Customer | | ⊗ |

- Select **Edit template** button, to the right of Debit Information.
- 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** ✎ ⧉ ⊗

| | |
|---|---|
| Template Name: | ABC Co. |
| Wire Type: | Domestic wire |
| Account: | CB Test Inc - Checking - *1212 |
| Currency: | USD |

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## WIRE TRANSFERS *CONTINUED*

### WIRE MONEY VIA MULTIPLE TEMPLATES

- Choose the **Money Movement - Wire** option from the menu bar.
- Choose to **Wire Via Multiple Templates**.



- 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 **Transmit or Submit for Approval**.

# BILL PAY INSTRUCTIONS FOR BUSINESS ONLINE BANKING

### GETTING STARTED

- Access Business Bill Pay by choosing the **Money Movement** menu and select **Pay Bills**.
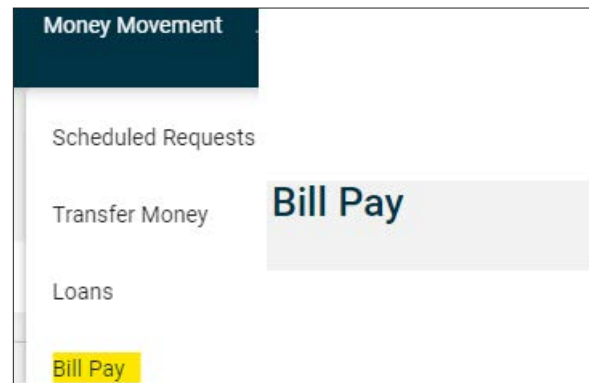


### ADDING A PAYEE

- 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.
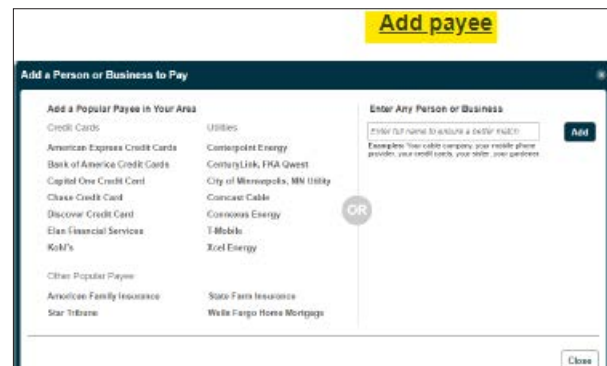


- If you chose a name from the Popular Payee list, the name and address will automatically populate and you will be prompted to enter a **Nickname** and your **Account Number** with that vendor.
    - The account number can be found on a recent statement that you have received from the vendor. If you 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.



**CHOICE BANK**
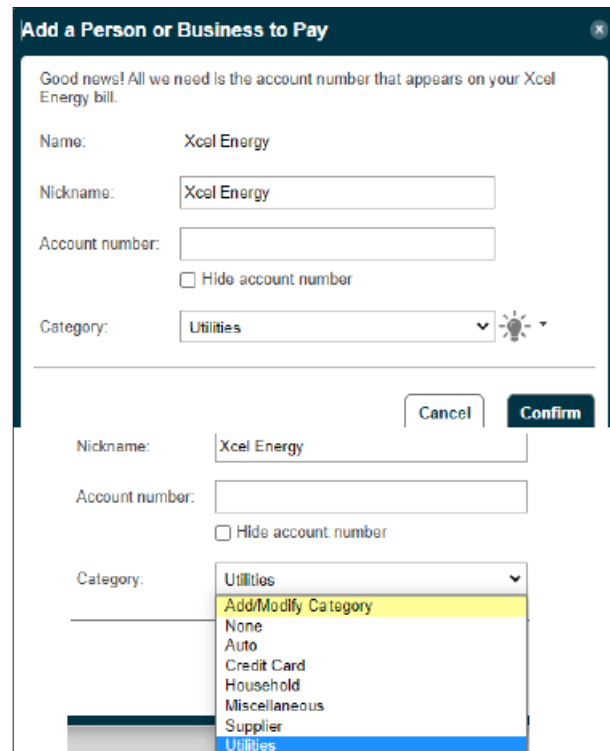
## ADDING A PAYEE *CONTINUED*

- 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**.

**Enter Any Person or Business**

Randy

Randy's Sanitation Minnesota

Add

- 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.

**Add a Person or Business to Pay**

| Name: | Joe's Auto |
| Nickname: | Joe's Auto |
| Account number: | 123456789 |
| | ☐ Hide account number |
| Address line 1: | 123 Road |
| Address line 2: | Optional |
| Zip: | 55416 ❓ |
| City: | MINNEAPOLIS |
| State: | MN ▾ |
| Phone: | Optional |
| Category: | Miscellaneous ▾ |

Cancel   Confirm

- 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.

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

✅ **You have successfully added Joe's Auto, ...3456.**
You can now make payments to Joe's Auto, ...3456 in the payment area.

**Did you know?**
We can make it easier for you to pay Joe's Auto, ...3456. Just pick the option that suits you best!

🔄 Set up auto-pay
Send payments automatically based on rules.
Learn more...

🕐 Add reminder
Remind yourself when a payment is due.
Learn more...

Add another payee   Pay this payee

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## 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**.

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## 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.



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## RESOURCES

- **Questions? We can help!** Provides the Cash Management Team phone number and email.
- **How Do I?** Provides you with specific instructions regarding the task you are working on.
- In addition, there is a **Frequently Asked Questions** link that may answer any questions you have.
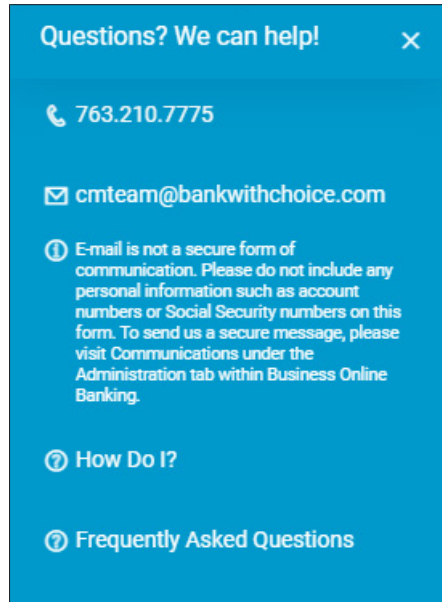


- Product specific instructions are available on our website at **https://bankwithchoice.com/businesses/banking/cash-management/resources/**

## 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

**Regular Hours**
8:00am - 5:00pm CT
Monday - Friday

Fees may be assessed by your mobile service provider.

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