



BUSINESS ONLINE BANKING
User Guide



#PeopleFirst



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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.

[My phone number is not listed](#)

NOTE If you are a new User to Business Online 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.



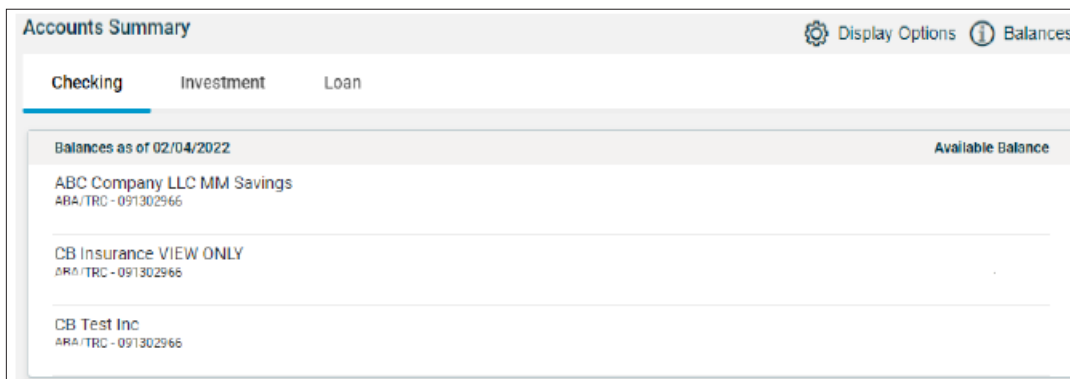
WELCOME

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.



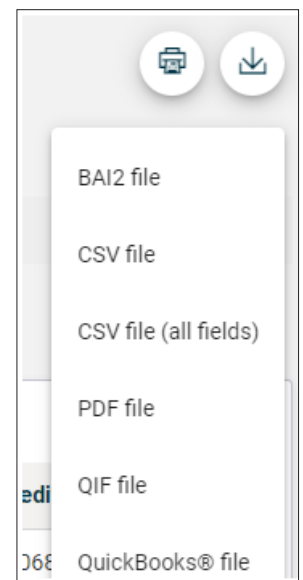
Available Balance

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.



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**.

Deposit Accounts Activity Summary

Save This Report | View Additional Account Information

View criteria Modify Search

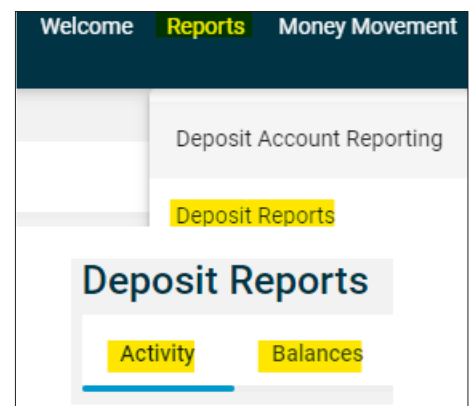
Show Scheduled Transactions | Search Completed Transactions | Add Manual Transactions

Deposits Account - Checking - 091302966 - [Make a Transfer](#)

<input type="checkbox"/>	Post Date ↓	Reference	Additional Reference	Image	Description	Debit	Credit	Calculated Ending Balance
<input type="checkbox"/>	02/04/2022 01:17 PM (ET)	[REDACTED]	72514		ATM/POS DEBIT [REDACTED] n @Date/Time: 02/03/2022 09:05:55	\$95.85		\$1,031,254.56
<input type="checkbox"/>	02/04/2022 01:17 PM (ET)	[REDACTED]			MISCELLANEOUS DEBIT Transfr to Checking Acct Ending in [REDACTED] (Pen- ding)	\$5,342.30		
	02/04/2022	Total Calculated Debits (2 items)				\$5,438.15		
<input type="checkbox"/>	02/04/2022 01:17 PM (ET)	[REDACTED]			PREAUTHORIZED ACH CREDIT [REDACTED]		\$741.80	
<input type="checkbox"/>	02/04/2022 01:17 PM (ET)	[REDACTED] ACH			PREAUTHORIZED ACH CREDIT [REDACTED]		\$1,440.00	
	02/04/2022	Total Calculated Credits (2 items)					\$2,181.80	

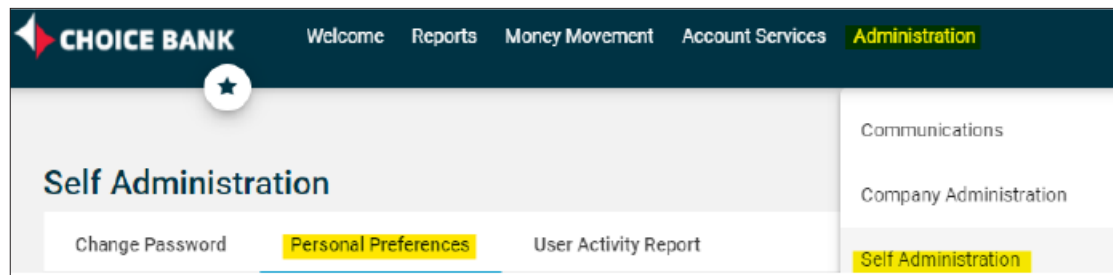
DOWNLOADING TRANSACTION DETAILS AND CREATING REPORTS

- 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.

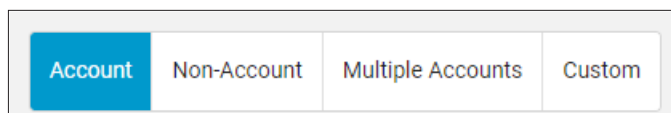


SETTING UP ALERTS

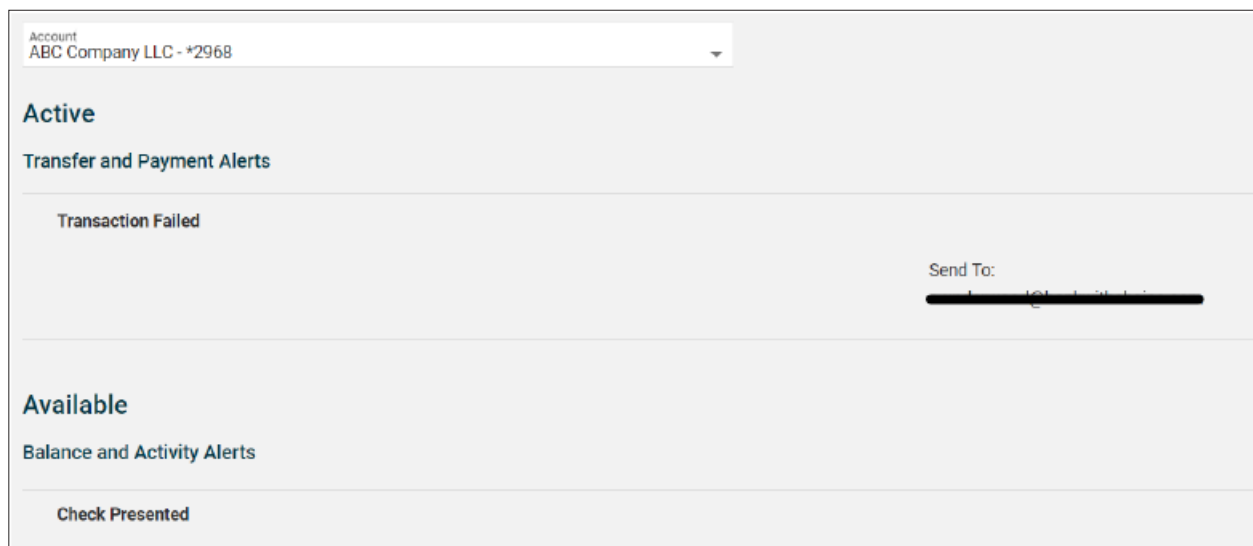
Manage the Alerts you receive and how you receive them. You can add new Alerts, change existing alerts, or delete non-mandatory Alerts. Enabled alerts are always delivered to your online banking mailbox. Available destinations depend upon the contact information you enter in the **Administration - Self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

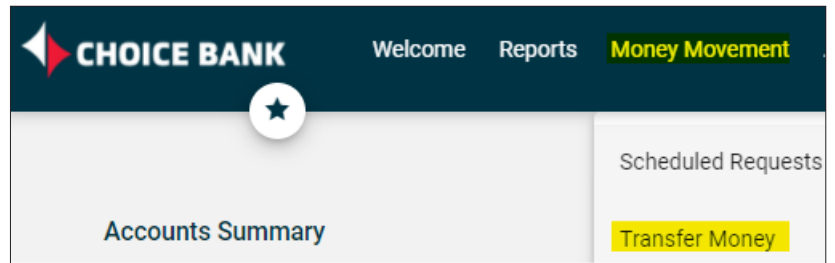


- Choose **Administration - Communications** and **Manage Alerts**.
- **Account Alerts** will give you a variety of account specific scenarios in which you will be notified if you choose. The options range from when a debit or credit clear your account to establishing maximum or minimum balance alerts. (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

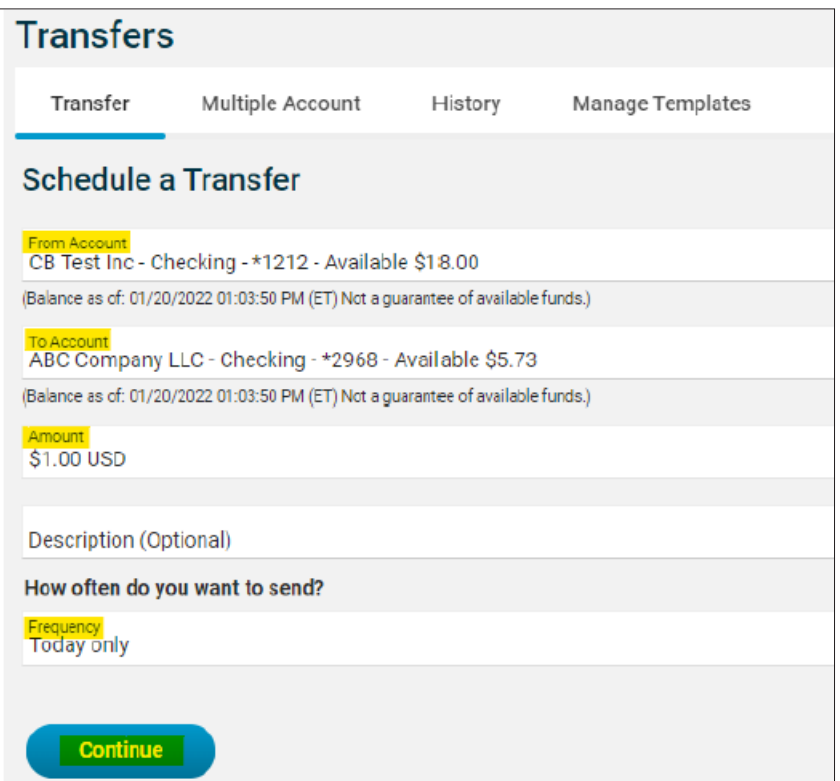
- Choose **Money Movement - Transfer Money** from the menu bar.



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**.

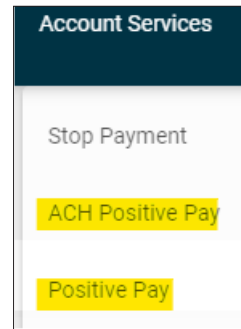


SECURE ACCOUNT PACKAGE

ACH POSITIVE PAY

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.

<input type="checkbox"/> Decision	Account	Originator Company Name	Amount	Check Number	Effective Date	Reject Reason	Approval Status
<input checked="" type="checkbox"/> Pay	[REDACTED]	[REDACTED]	\$13.80		01/19/2022	Unauthorized ACH	0 of 1 received Ready to transmit
<input checked="" type="checkbox"/> Add payment rule for this originating company Maximum Amount: No Maximum ACH Transaction Type: ALL							
<input checked="" type="checkbox"/> Return	[REDACTED]	[REDACTED]	\$812.50		01/19/2022	Unauthorized ACH	0 of 1 received Ready to transmit
<input type="checkbox"/> Pay	[REDACTED]	[REDACTED]	\$902.26		01/19/2022	Unauthorized ACH	0 of 1 received Ready to transmit

CHECK POSITIVE PAY

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

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**



SECURE ACCOUNT PACKAGE *CONTINUED*

CHECK POSITIVE PAY *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.

Import Confirmation

✔ **The file has been successfully received and is being processed.**

[Import another file](#)

File Definition Name:	PP Test [REDACTED]
Description:	PP Test [REDACTED]
File Name:	Positive Pay 8-25-21 Corrected File.csv
File Type:	Delimited
Status:	To view the imported file processing status, go to File Import Status

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**.

Issue Verification

! **Almost done. Please confirm the details below.**

[New Entry](#)

Account Information

Account: CB Test Inc - Checking - *1212

Item Details

Check Number:	123
Amount:	\$1.00
Issued Date:	01/20/2022
Issue Type:	Issue
Payee:	John Smith

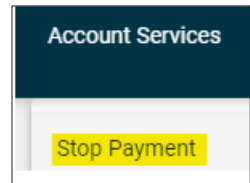
To submit this request without approving, click [Submit for approval](#).

Add Issue
Cancel



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**.

Stop Check Payment

Stop Payment requests are in effect for 6 months. NOTE: To be effective, your stop payment request must include the check amount, payee and check date.

Account
CB Test Inc - Checking - *1212

Reason (Optional)
lost check

Single Check

Check Number
123

Date on Check
01/20/2022

Payee (Optional)
John Smith

Amount (Optional)
\$1.00 USD

Range of Checks

Continue

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

Stop Payment Verification

! This stop payment request has not yet been submitted. Please verify the information below.

Account:	CB Test Inc - *1212
Check Number:	123
Date on Check:	01/20/2022
Payee:	John Smith
Amount:	\$1.00
Reason:	lost check

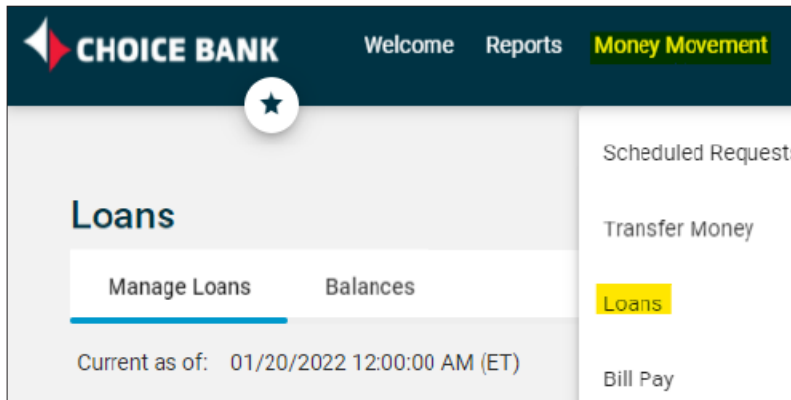
Submit Request **Cancel**



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).

Loans					
Manage Loans		Balances			
Current as of: 01/20/2022 12:00:00 AM (ET)					
Show All Notes			(To view up-to-date details, click on the Note ID or Commitment ID.)		
Description	Account Number/Note ID	ABA/TRC	Original Balance	Current Balance	
CB Equipment Loan	*1212	091302966	\$100.00	\$83.41	...
Items per page: 5					1 - Make Payment

- 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**.



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)



ADMINISTRATIVE OPTIONS *CONTINUED*

MODIFY USERS

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

User ID	First Name	Last Name	Status	
[REDACTED]	[REDACTED]	[REDACTED]	Active	System Access
BEBPREVIEW	BeB	Preview	Active	System Access

- Choose **Edit Roles**

Roles

Roles

Administration

Setup

Approval

User Roles (Optional)

- Allow user to setup templates.
(This entitles the user to template setup and template approval 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 and accounts to which the user has been entitled.)
- Grant this user administration privileges
(This will allow the user to add, modify, copy and delete users, modify their roles, services and account access, rename accounts, and modify the number of approvers required for requests.)

Save Changes
Do not save changes

- 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.

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.

Accounts Summary Display Options Balances

Checking Investment Loan

Balances as of 01/21/2022 Available Balance

ABC Company LLC ABA/TRC - 091302966 2968 ████████████████████	
ABA/TRC - 091302966 7506	
CB Test Inc ABA/TRC - 091302966 1212	

Exception Decisions All decisions My decisions

ACH Positive Pay Check

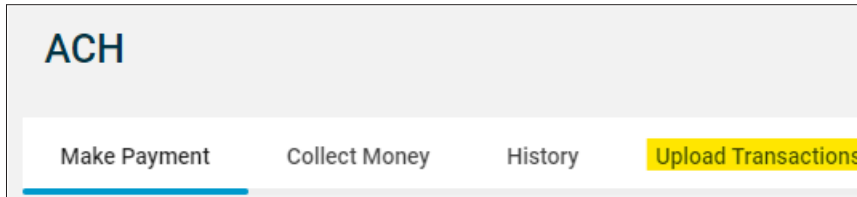
There are no exceptions waiting for approval



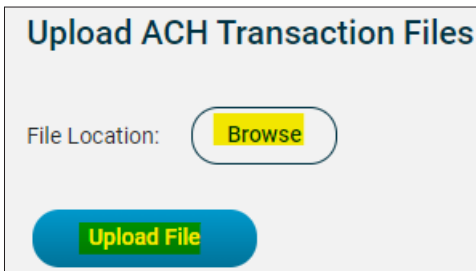
ACH ORIGINATION INSTRUCTIONS

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.

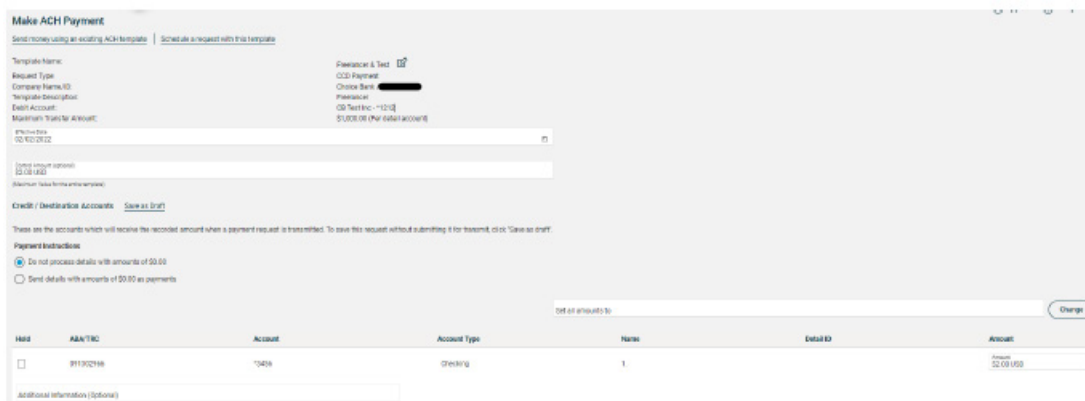
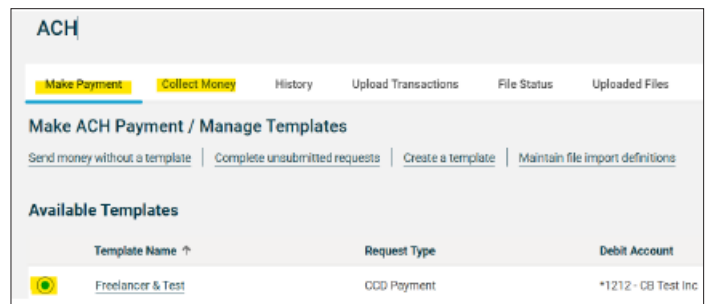
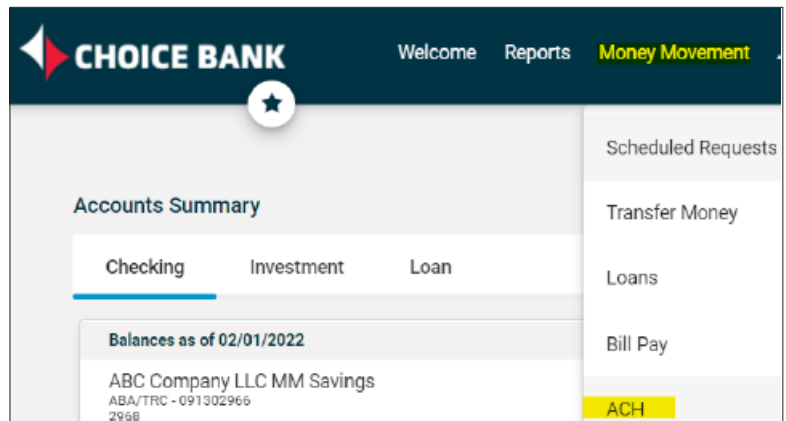


Rejected Files		
File Name	Upload Date ↓	Status
EL01040001.txt	01/04/2022 05:14:52 PM (ET)	Rejected



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**.

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".

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 **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

[Send money with a different template](#)

Template Information

Template Name: Freelancer & Test
 Request Type: CCD Payment
 Company Name/ID: Choice Bank [REDACTED]
 Template Description: Freelancer
 Debit Account: CB Test Inc - *1212
 Effective Date: 02/02/2022

Credit/Destination Accounts

Held details and those with an amount of \$0.00 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	1.		\$2.00
091000019	[REDACTED]	Checking	[REDACTED]		\$0.00
091000019	[REDACTED]	Checking	[REDACTED]		\$0.00
Total					\$2.00

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



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)

Make ACH Payment / Manage Templates

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

[Show Templates For All Services](#)

Available Templates

Template Name ↑	Request Type	Debit Account	Company Name/ID
<input type="radio"/> Freelancer & Test	CCD Payment	*1212 - CB Test Inc	Choice Bank/

- 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**.

Template Information

✎
📄
⊗

Template Name:	Freelancer & Test
Request Type:	CCD Payment
Company Name/ID:	Choice Bank / [REDACTED]
Template Description:	Freelancer
Debit Account:	CB Test Inc - *1212
Maximum Transfer Amount:	\$1,000.00

Edit Template

Template changes will affect scheduled requests that are based on the template. Once a request is in Transmit status, it is no longer impacted by changes to the template used to create it.

[View current template details](#)

Template Name: Freelancer & Test

Request Type: CCD Payment

Company Name/ID: Choice Bank [REDACTED]

Template Description: Freelancer

Information that will be given to the transactions recipients

Debit Account: CB Test Inc - Checking - *1212

Maximum Transfer Amount: \$1,000.00 USD

Per detail account

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.

Change

ABA/TRC	Account	Account Type	Name	Detail ID (Optional)	Default Amount (Optional)
ABA/TRC: 091302966	Account: 123456	Type: Checking	Name: 1.	Detail ID	Amount: 0

[ABA Search](#)

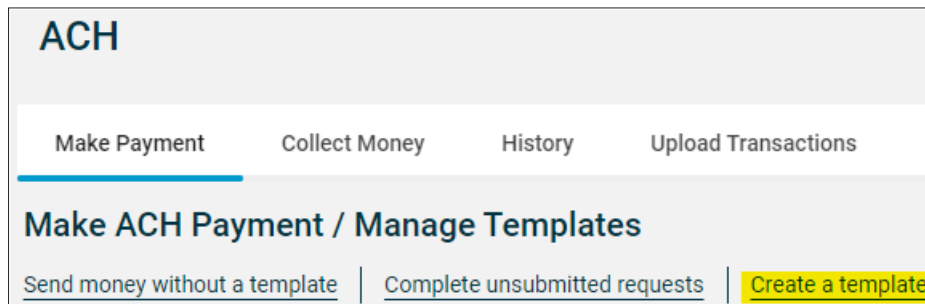
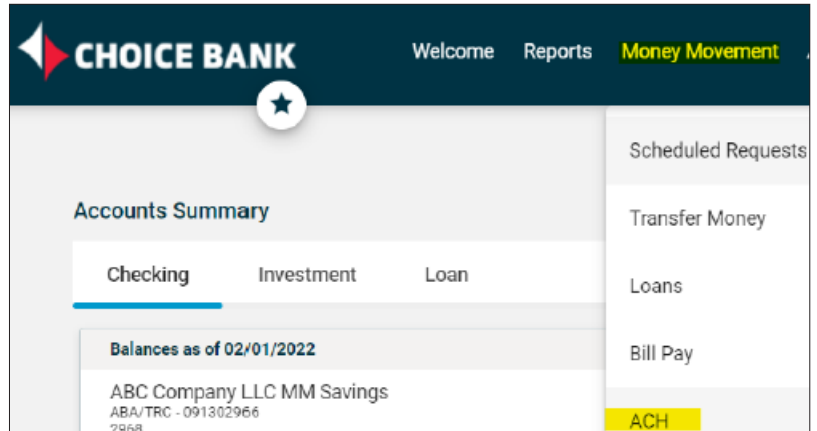
Additional Information (Optional):

Questions? We can help!



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.

Add Template

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

Template Information

Template Name	Payroll
Request Type	PPD Payment (Personal) ▼
Company Name/ID	Choice Bank/ ▼
Template Description	Payroll <small>(Information that will be given to the transaction's recipients)</small>
Debit Account	CB Test Inc - Checking - *1212 ▼
Maximum Transfer Amount	\$1.00 USD <small>(Per detail account)</small>

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



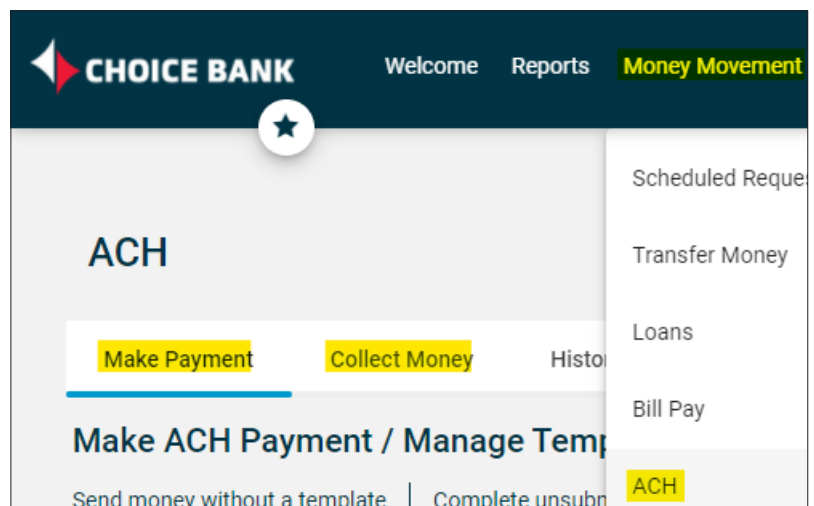
SETUP A NEW TEMPLATE *CONTINUED*

- 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**.

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 \$0.00 USD
ABA Search					
<input type="text" value="Additional Information (Optional)"/>					
					Total: \$0.00
<input type="button" value="+ Add additional detail row"/>					
<input type="button" value="Save Template"/>		<input type="button" value="Cancel"/>			

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)



SETUP A NON NACHA FILE *CONTINUED*

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

ACH

Make Payment | **Collect Money** | History | Upload Transactions | File Status | Uploaded Files




Make ACH Payment / Manage Templates

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

Available Templates

Template Name ↑	Request Type	Debit Account
<input checked="" type="radio"/> Freelancer & Test	CCD Payment	*1212 - CB Test Inc

- Click **Edit template**.

Template Information   

Template Name: Freelancer & Test
Request Type: CCD Payment
Company Name/ID: Choice Bank [REDACTED]
Template Description: Freelancer
Debit Account: CB Test Inc - *1212
Maximum Transfer Amount: \$1,000.00

- Choose the **Import Details** hyperlink.

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.

Set all amounts to [Change](#)

SETUP A NON NACHA FILE *CONTINUED*

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

File Definitions

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

Name ↑	Description
<input checked="" type="radio"/> CSV Import	Test
<input type="radio"/> NACHA	National Automated Clearing House Association file format

- **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

[New selection](#)

File Import Information

Service Name:	CCD Payment
Template Name:	Freelancer & Test
Definition Name:	CSV Import
Description:	Test
File Type:	Delimited

File to Import

Updated by

Adding a new and updating existing transactions
 Adding new transactions only
 Updating existing transactions
 Delete existing and add new transactions

- 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:	Test
Definition Name:	CSV1
Description:	test
File Type:	Delimited
Update By:	Delete existing and add new transactions

Total records in File	Total Added	Total Updated	Total Amount †
3	3	0	\$6.00

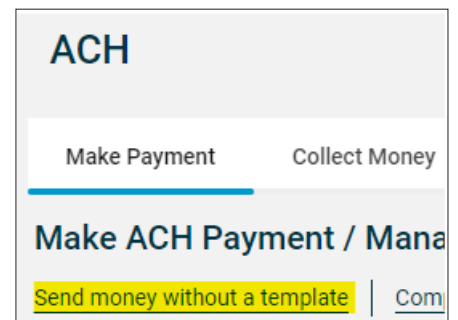
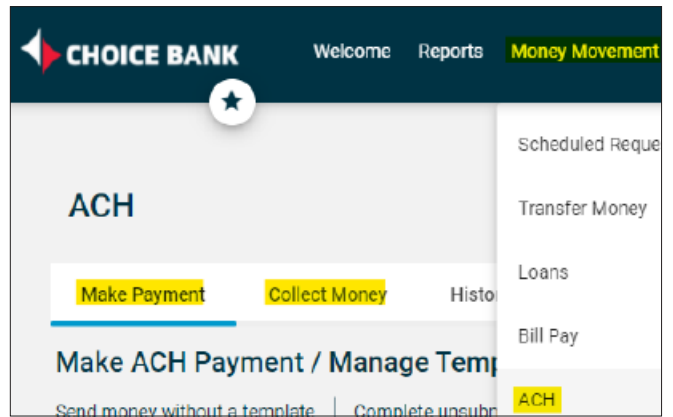
† Total Amount represents the dollar amount of the imported records.

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



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.



Make ACH Payment without a Template

Send money using an existing ACH template

Template Information

Template Name (optional)
(To save this request as a template, enter a template name.)

Request Type
CCD Payment (Corporate)

Company Name/ID
Choice Bank

Template Description
Payroll
(Information that will be given to the transaction's recipients)

Debit Account
CB Test Inc - Checking - *1212

Maximum Transfer Amount
\$1.00 USD
(Per detail account)

Effective Date
02/02/2022

Continue **Cancel**




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 <input type="text"/>					
<input type="text"/>					
					Total:
					\$1.00
					Variance amount:
					(\$1.00)
(Difference between Control amount and Total.)					
<input type="button" value="Add additional detail row"/>					
<input type="button" value="Continue"/> <input type="button" value="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 [REDACTED]

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](#).



ACH ORIGATION INSTRUCTIONS

APPROVING AN ACH TEMPLATE

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

Hi, [User] | [SignOff](#)
Last Login: Feb 1, 2022, 4:25:17 PM ET

✔ Approvals
! Exceptions

Approvals

Transfers
Transactions
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**.

ACH Templates						
<input type="checkbox"/>	Template Name ↑	Request Type	Debit/Credit Account	Company Name/ID	Status	Template Action Pending
<input checked="" type="checkbox"/>	Test12	CCD Payment	*1212 - CB Test Inc	Venture Bank / 1212121212	1 of 1 Received	New Template - pending approval
<input type="checkbox"/>	Test12	CCD Payment	*1212 - CB Test Inc	Venture Bank / 1212121212	1 of 1 Received	New Template - pending approval
<input type="checkbox"/>	Test	CCD Payment	*1212 - CB Test Inc	Venture Bank / 1212121212	1 of 1 Received	New Template - pending approval

Show Templates For All Services

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

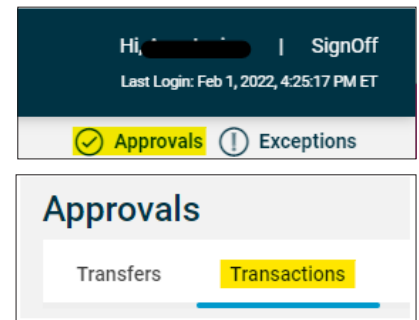
Action	User ID	Date/Time
Approve Request	JKRINGLER	09/04/2018 02:33:26 PM (ET)

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.

ACH Transactions								
View your ACH limits								
<input type="checkbox"/>	Account	Template Name	Request Type	Amount	Effective Date	Entered By	Entry Date ↑	Status
<input checked="" type="checkbox"/>	*1212 - CB Test Inc	Test	CCD Payment	\$4.00	08/31/2020		08/28/2020	0 of 1
<input type="checkbox"/>	*1212 - CB Test Inc	ACH Reversal	PPD Collection	\$1.00	06/08/2021		06/07/2021	0 of 1
<input type="checkbox"/>	*1212 - CB Test Inc	Same Day TEST	CCD Payment	\$100,001.00	09/23/2021		09/23/2021	0 of 1
Total:				\$100,006.00				

Approve Selected Delete Selected

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

Approve ACH Transaction Details

[View your ACH limits](#)

Template Information Return ACH transaction for edit

Template Name: Test
 Request Type: CCD Payment
 Company Name/ID: Venture Bank / 1212121212
 Template Description: ACH
 Debit Account: CB Test Inc - *1212
 Effective Date: 08/31/2020

Credit/Destination Accounts

ABA/TRC	Account	Account Type	Name	Detail ID	Amount
091302956	*1212	Checking	Jane Doe		\$4.00
Additional Information: Invoice 3456, for service rendered 8/24-31					Total: \$4.00

Approval History Information

Approval Status: 0 of 1 received

Action	User ID	Date/Time
Enter Request		08/28/2020 02:13:34 PM (ET)

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**.

One-Time Security Code

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

Call
 Send a text message to the mobile phone on record.
Note: Standard text message rates apply. Please contact our wireless carrier for details.

[My phone number is not listed](#)

Continue **Cancel**

One-Time Security Code

Enter your mobile phone number

Please enter the mobile phone number you have on record with us. We will send you a text message with a one-time security code.

Important: By clicking Send text message, you agree to the [Terms of Use](#). Standard text message rates apply. Contact your wireless carrier for details.

Country/Region: UNITED STATES

Mobile Phone Number

(Area/City code and local number)

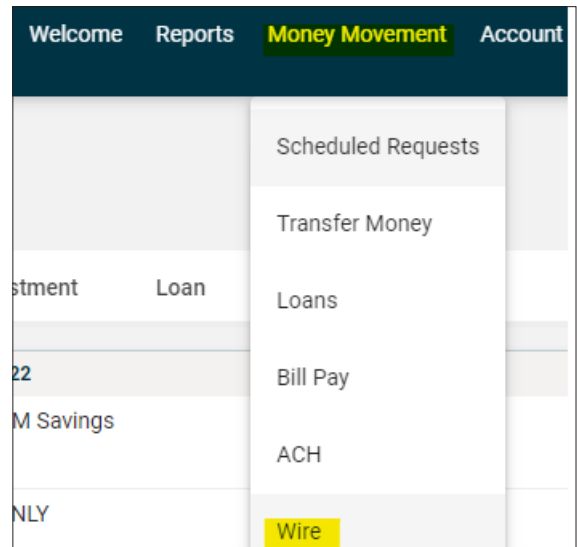
Send Text Message **Cancel**



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**.

Schedule a Wire

[View saved or returned wires requiring corrections](#)

Debit Information

(To save this transaction as a template, enter a template name.)



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.

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 100 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.

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)



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**.

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.

Bank ID Type
SWIFT

Bank ID [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 140 characters)

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.

Bank ID Type
ABA

Bank ID [Bank ID Search](#)

Intermediary Account (if appropriate enter the IBAN)

Bank Name

Bank Address 1

Bank Address 2

Bank Address 3

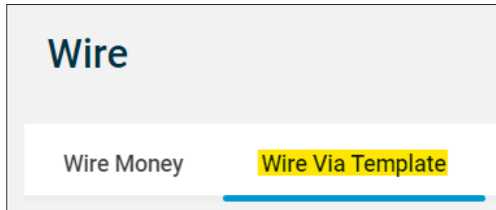
NOTE If a wire is first directed to an intermediary bank, enter the information into the **First Intermediary Information** (Optional). Select the appropriate type in the **Bank ID type**: (this could be ABA or SWIFT).



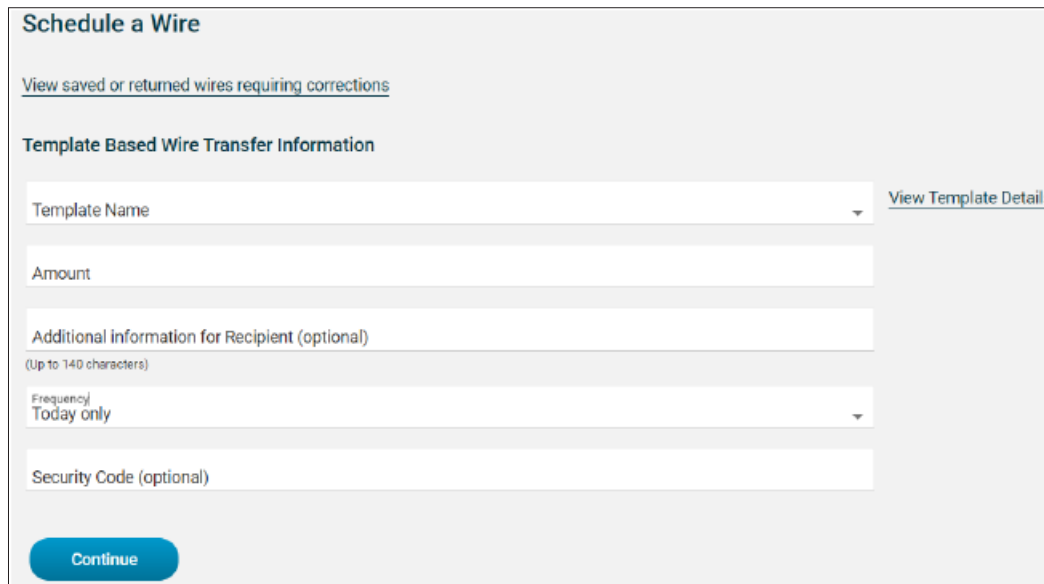
WIRE TRANSFERS *CONTINUED*

WIRE MONEY VIA TEMPLATE

- Choose the **Money Movement - Wire** option from the menu bar.
- Choose to **Wire Money via template**.



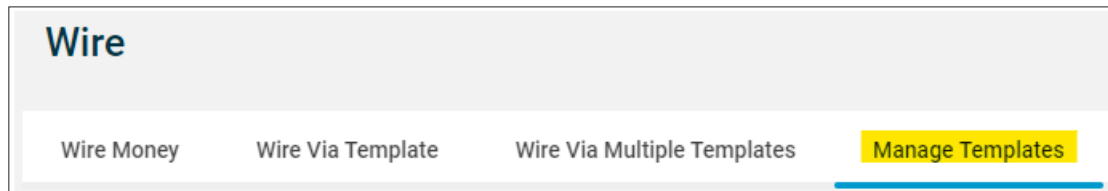
- Choose the appropriate **Template name**.
 - Click **view template details** to view wire instructions.
- Enter the **Amount**.
- Enter any reference information into the **Additional information for recipient – Optional**
- Select Frequency.
- Any frequency other than **Today only** Choose the **Send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

A screenshot of the "Schedule a Wire" form. At the top, it says "Schedule a Wire" and has a link "View saved or returned wires requiring corrections". Below that is the section "Template Based Wire Transfer Information". It contains several input fields: "Template Name" (a dropdown menu with a "View Template Details" link to its right), "Amount", "Additional information for Recipient (optional)" (with a note "(Up to 140 characters)"), "Frequency" (a dropdown menu with "Today only" selected), and "Security Code (optional)". At the bottom left of the form is a blue "Continue" button.

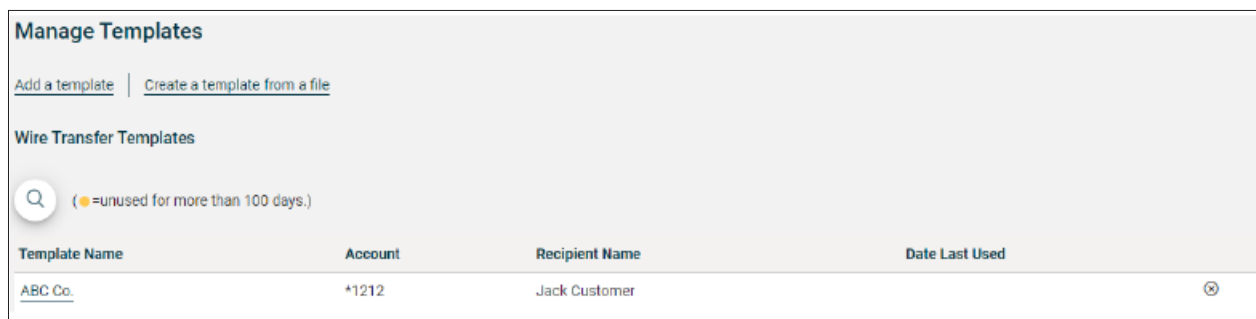
WIRE TRANSFERS *CONTINUED*

MANAGE WIRE TEMPLATES

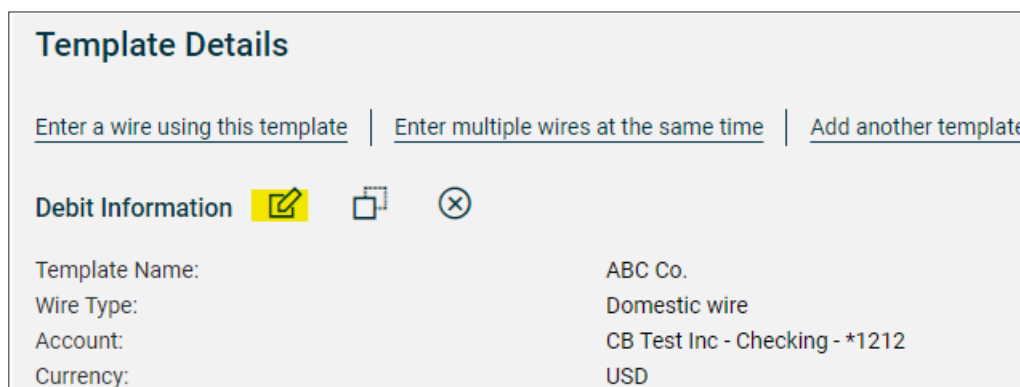
- Choose the **Money Movement - Wire** option from the menu bar.
- Choose to **Manage Templates**.



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



- Select **Edit template** button, to the right of Debit Information.
- Make needed adjustment.
- Select **Save changes**.



WIRE TRANSFERS *CONTINUED*

WIRE MONEY VIA MULTIPLE TEMPLATES

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

Wire

Wire Money
Wire Via Template
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**.

Schedule a Wire

Rates are current as of 02/04/2022 09:58:53 am (ET) and are subject to change with final settlement.

[New transaction using a template](#)

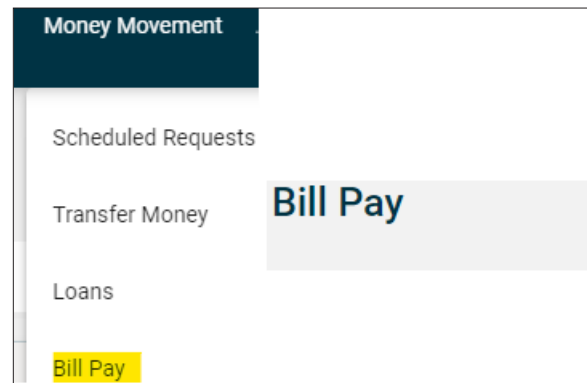
Template Name	Amount	Currency	Send On Date
Template Name ABC Co. ▼	Amount 1.00	Currency USD	Send On Date 02/04/2022 📅
Additional Information for Recipient (optional) (Up to 140 characters)			
Template Name TEST WIRE ▼	Amount 2.00	Currency USD	Send On Date 02/04/2022 📅
Additional Information for Recipient (optional) THIS IS A TEST (Up to 140 characters)			



BILL PAY INSTRUCTIONS FOR BUSINESS ONLINE BANKING

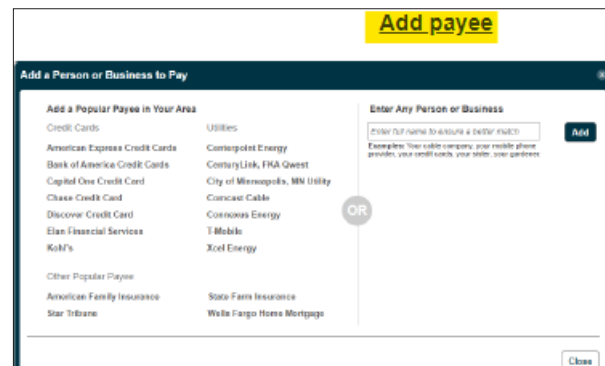
GETTING STARTED

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



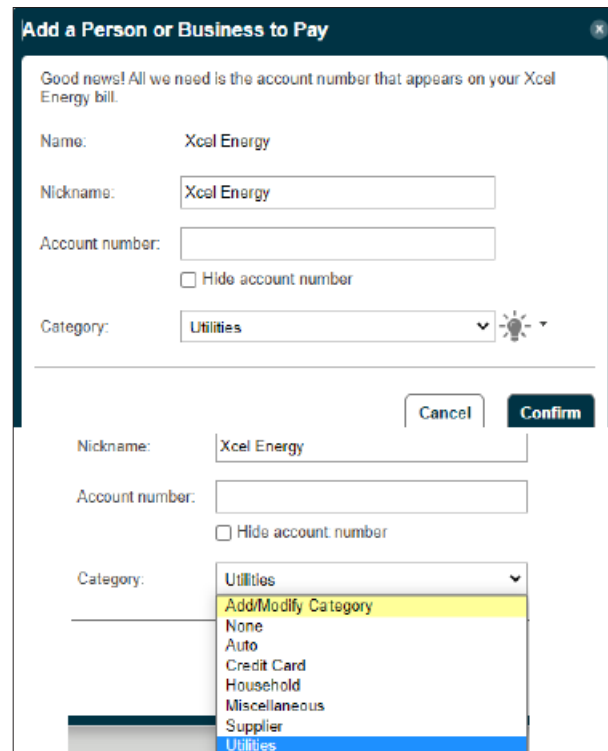
ADDING A PAYEE

- 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.



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.



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.

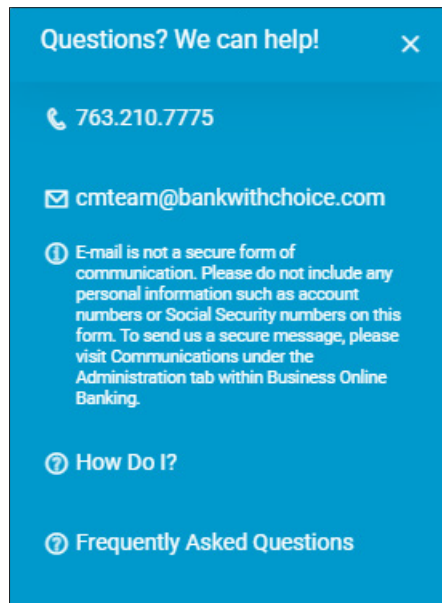
The screenshot displays three widget panels side-by-side, each with a dark header and a light content area.

- Activity Panel:** Header tabs: Activity (selected), History, Resources. Content: "Scheduled Activity" with a "Print" link. Below is a table with columns: "Deliver By ↑", "Paid To", and "\$ Amount".
- History Panel:** Header tabs: Activity, History (selected), Resources. Content: "Payment History" with a "Print" link. Below is a "View:" dropdown menu set to "12 mon". Below that is a table with columns: "Deliver By ↑", "Paid To", "\$ Amount", and "Status".
- Resources Panel:** Header tabs: Activity, History, Resources (selected). Content: A list of links: "Reports", "Add Payee", "Funding Accounts", "Alert Preferences", "Add/Modify Categories", and "Help".



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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