Business Banking

CLIENT USER GUIDE

ALKAMI TECHNOLOGY

Contents

Introduction

The ORB Business Banking User Guide provides master users and sub users with detailed instructions required to perform tasks using business online banking.

Getting Started

Browser Support

Business banking supports a variety of Internet browsers for both Windows and Apple OS X operating systems in addition to Android and IOS mobile platforms. We recommend using the following browsers for optimal performance and security.

Browser	Versions
Internet Explorer	IE 10 and above
Firefox	Version 25 and above
Chrome	Version 31 and above
Safari	Version 5 and above
IOS	Version 6 and above
Android	Version 2.3 and above

A browser support alert is automatically displayed if you have not updated your browser in over a year. The purpose of the alert is to warn users who are using an unsafe or unsupported browser.

Cookies

In order to provide optimal security and performance, online banking requires users to enable cookies on their browsers. A cookie is a small amount of data generated by a site and stored on your browser so the online banking service can recognize the actions you perform during your online banking session.

Please enable cookies on your browser.

Mobile Browser Support

Business banking supports the following mobile browsers:

Mobile Desktop Version

Browser	Versions
Android Default Browser and Chrome	2 most recent versions
Mobile Safari for iOS Devices	2 most recent versions

Application

Browser	Versions
Android Default Browser and Chrome	Android 4+
Mobile Safari for iOS Devices	iOS 7+

Login

The first step in the login process requires you to enter your business online banking username.   Do not click your browser's "back" button during the login process.

Username

- If you are a master user, enter the username assigned by your financial institution
- If you are a sub user, enter the username provided to you by your business administrator
- Contact your business administrator or customer support if you do not remember your username
- Click "Log in" after entering your username

    Note: If you are logging in from a computer that has never been used to access online banking, you will be asked to verify your identity. For example, you may be required to correctly answer security questions prior to accessing online banking.

Image Secret

During registration, you are required to select a personal image (also known as a "confidence image" and give it a name. This personalized data is used to authenticate the online banking site and is displayed after you enter your username. Having a secret image helps prevent against "phishing" attacks, where a fraudster creates a fake site that mirrors a financial institution's login page in an attempt to trick users into providing their credentials which can then be used to access the user's accounts and perpetrate fraud.   Every time you attempt to login to online banking your secret image and name is displayed before you enter your password.   If your image and name does not appear or is incorrect, do not enter your password.

Password

After entering your username and possibly entering your security questions, you will need to enter your password.

- The password screen displays your username, image secret, and confidence image. Make sure all three look familiar before you enter your password
- Select Login as a different user to go back and provide a different username
- Select Forgot Password if you do not remember your password
- If you have not registered the device you're using to access the site, you will see the Device Security option

Device Security

Check "Remember me on this device" to create a device profile

- The system will not ask you to answer security questions when logging in from a saved device profile
- Device profiles are made up of many different components, including but not limited to operating system, browser type, and cookies. Updating your browser and/or deleting cookies may invalidate a saved profile
- Provide a descriptive name for your device. You can manage saved device profiles from security settings
- Click "Continue"
- The password entry page is displayed. Enter your password and click "Log In"

Security Questions

If you are logging in from an unknown device, or if something has changed on a previously known device, you will be presented with security questions after you enter your username. You should have setup answers to these questions when you first registered for online banking.

- Your answers are not case sensitive
- Please call us if you forgot the answers to your questions
- You will be locked out after too many invalid attempts to answer your questions

If you don't recognize the security questions, you may have:

- Mistyped your username. Click "Log in as different user" to return to the login page and enter a different username
- Please call us if you continue to see questions that you don't recognize

You will not be asked security questions if:

- If you registered a (authenticated) device, you will not be asked security questions
- If the IP Address of your device changes (location change within your IP address) or if you delete an authenticated device you may be asked to answer security questions before you enter your password.

Editing Security Information

You may change your username, password, security questions, confidence image and authenticated device by selecting your name located in the upper right hand corner of the application and selecting **"Settings"**

- **Username** is used as part of the online banking authentication process. You'll need to supply your username each time you log in. The system requires you to answer two security questions before you can change any of your security information – including your username.

- **Password** is used as part of the online banking authentication process. You'll need to supply your password each time you log in. The system requires you to answer two security questions before you can change any of your security information – including your password. You will also need to enter your current password before the system allows you to change it.

- **Security questions** are used as part of the online banking authentication process. You will be prompted to answer security questions when logging in from an unknown machine, or when attempting to change security information. The system requires you to answer two security questions before you can change any of your security information – including changing your security questions (i.e. you need to know the answers to your existing security questions before you can change them).

- The **confidence image** is used to help you verify that you are logging in to the correct site. You can choose a confidence image from the gallery. Chose view more to see more image options. You can also upload you own confidence image. If you choose to upload your own image, it must not be larger than 3mb. All images will automatically be resized to 100 x 100 pixels. The system requires you to answer two security questions before you can change any of your security information – including changing your confidence image.

- **Authenticated devices** lists the device profiles that you have asked the system to remember. The system will not ask you to answer security questions when logging in from a saved device profile. Device profiles are made up of many different components – including but limited to – operating system, browser type, and cookies. Updating your browser and/or deleting cookies may invalidate a saved profile.

- Delete device profiles by selecting delete. You will be prompted to answer your security questions the next time you log in with that device profile. You may want to delete device profiles if you accidently saved the profile of a public computer, if it's the profile of a device you no longer own, or if the profile is no longer valid due to deleting cookies, updating a browser, changing ISP's...etc.

Registration

Master User Registration

The principal owner of the business, known as the "master user" in business banking is required to register for online banking before any sub users can be added to the system.

- The master user is the primary administrator for the business and automatically permitted to all accounts, widgets and permissions assigned to the business by your financial institution.
- Only your financial institution can unlock the primary master user

Master User Registration Process

- On the login page, click "Register"
- Click "Register as Business"

Disclosure Acceptance

- Review and accept the business online banking disclosure by checking "I Agree"

Confirm Your Identity

- You need to answer all required questions (marked with an asterisk)
- Enter your Last Name
- Enter your Social Security Number
- Select the Month, Day and Year you were born
- Enter your EIN

Answer one of the following questions:

- Enter any of your account numbers
- Last 6 digits of your credit card
- Last 6 digits of your debit card

Register

- Choose a username that you'll use to log in to online banking
- As you enter your username, the system will tell you whether or not your chosen username has met the minimum username length requirements
- Once your chosen username meets the minimum length requirements, the system displays the "Check Availability" option
- Select "Check Availability" to verify that your chosen username is available (you may not use a username has already been chosen by a different user)
- The system will send you a temporary password. You must select a destination (e.g. email address) for delivery of the temporary password
- Select "Continue" to save your username and send the temporary password to the selected destination

Enter Business Information

- Enter your business name, business address (optional) and business phone

Authenticate

You must retrieve your temporary password and enter it to continue with the registration process.

- You should receive your temporary password within 5 minutes of choosing your delivery method and selecting "Continue"
- If you don't receive your password, select "Resend Password"
- Once you receive your password, enter it into the password field and select "Log In"

Once you enter the correct temporary password, you'll be asked to enter a new password.

- The password requirements are outlined at the top of the screen
- To prevent typos, you're required to enter your new password twice
- Once you enter your password, select "Continue"
- You will use your newly chosen password the next time you log in to online banking

Create Security Questions

After you choose a new password, you will be asked to setup security questions and answers.

- It's important that you choose question and answer combinations that are not easy to guess, but at the same time, are easy for you to remember
- As an extra security measure, we may ask you to remember your answers before we allow you to log in
- Each drop down list contains multiple questions
- You must provide answers for 5 different questions
- You may not supply the same answer for multiple questions (if two questions illicit the same answer, choose a different question)

Select and Name a Confidence Image

Once you setup your security questions, you will be asked to choose a confidence image and image secret. The confidence image and image secret will be used to help you guard against fraudulent websites. They will always be displayed on the password screen before you log in to online banking.

- View additional confidence image options by selecting view more
- Click an image to select it as your confidence image
- You may also upload your own Confidence Image. Image file sizes should be less than 3mb. Images will automatically be resized to 100px by 100px
- The image secret must be less than 50 characters long

Confirm Your Contact Information

We use your email address and phone number to send you notifications and make sure we can contact you when necessary.

- Please provide a valid Email Address and Phone Number
- Select the appropriate Time Zone to ensure you have the optimal online banking experience.

- Complete the registration process by selecting "Continue"
- The Getting Started with Online Banking page is displayed

Getting Started

- Click "Complete Profile" to edit your profile and security information including name, birth date, nickname, profile image, time zone, username, password, security questions, confidence image authenticated devices and recent login activity
- Click "View Accounts" to see account information
- Select "View Contact" info to add or edit addresses, email accounts and phone numbers

Logging Out

- Click "Logout" (located in the upper right hand corner of the screen) to log out of the system

Business Administration

The Business Administration widget enables master users and sub users with the requisite permissions to manage roles, sub users, payees and authorize transactions.

Roles

A role is a group of feature permissions, accounts and transaction limits that are applied to sub users. Roles determine the set of features a sub user is allowed to use and the accounts they can work with while in the application. The role service also controls transaction limits associated with specific transaction types and whether or not sub users are able to approve transactions.

A role may be applied to more than one sub user, allowing you to create business-specific roles that cover the access requirements of multiple individuals at your business.

Role Permissions

Users must be assigned "Manage Users and Roles" before working with sub users and roles

Creating Roles

Creating a role is required before a business can add sub users to the system. If your business is a single user entity, you are not required to create a role.

Add a New Role

- From the Business Administration widget, click "Roles"
- Click "Add a Role" and enter a name and description for your new role

Select Role Permissions

- Mark the permissions you want to add to the role. To view a description of the permission, hover over the checkbox or click the list icon to view descriptions for all business banking permissions
- To add all permissions in a group click, "Select All"

  Important: Changes to permissions and limits are not immediately applied to users that are in session. Users must log out and log back in before a permission or limit takes effect.

Role Permission Descriptions

Permission	Description
Administration	
Manage Users and Roles	Add, edit and delete business users and create roles that allow users to access banking features and accounts. Users with this permission may also add and edit transaction limits for roles
Manage Payees	Add, edit and delete payees and payment methods including ACH and wires
Authorizations (Approvals)	
Allowed to Authorize Wires	Authorize Wire Transfers for release to your financial institution
Allowed to Authorize ACH	Authorize ACH Templates for release to your financial institution
Allowed to Authorize Transfers	Authorize internal and external account transfers for release to your financial institution
Wire Transfers	
Create Domestic Wires	Gives users the ability to create domestic wire transfer requests
ACH	
Create ACH Template	Create new templates using permitted ACH transaction types and offset accounts
Edit ACH Template	Change ACH template names, company entry descriptions, offset accounts and restrict template access
Submit ACH Template	Submit template for approval and processing by your financial institution
Delete ACH Template	Delete ACH templates
Access to Restricted Templates	Access and modify templates that have been designated for restricted use
Add ACH Template Entries	Add new entries to ACH templates.

Edit and Delete ACH Template Entries	Select entry accounts, change statuses, amounts, enter addenda information for entries and delete ACH template entries.
Bill Pay	
Allowed to Pay Bills	Permits users to access bill pay services
Transfers	
Add External Transfer Account	Ability to add external accounts
Add Member to Member Transfers	Allows users to add member accounts for transfers
Miscellaneous	
View eDocuments	View statements, notices, tax form and annual credit card summary
Remote Deposit Capture	Access Remote Deposit Capture

Accounts and Account Permissions

- Click "Add Accounts" to assign accounts to a role
- Select the account permissions you would like allocate
- Click "Select All" to check all available account permissions
- Click "Choose Accounts" or use the search tool to locate a specific account
- Select the account(s) for permission allocation
- If your business has added external transfer accounts, click "External Accounts"
- After selecting the accounts, click "Assign Accounts"
- Click "Edit" to edit account permissions for individual accounts
- If the account is not eligible for a permission based on the rules established by your financial institution (e.g., a loan account is not permitted as a source account for a wire) the system will allow you to select the permission, however, it will not be applied to the account.

Important: Aggregated (external, view-only accounts) accounts cannot be permitted to sub users.

Account Permission Descriptions

Account Permission	Description
Internal Accounts	
ACH	Use account as an offset (funding or receiving) for ACH Templates
Stop Payment	Execute stop payment requests

Transfers Funds Into	Transfer funds **into** the account from other internal accounts
Transfer Funds Out From	Transfer funds **out** of internal accounts to other internal accounts
View Account	View balances and transactions for the account on the user Dashboard, Accounts and other widgets. Users must have view account permissions to view balances on other widgets (e.g., balances will not display on the transfers screen if the user has permission to transfer accounts but not view account entitlements)
View Draft Image	View check images for the account
Wire Funds Out From	Enable use as a source account for wire transfers
External Accounts	
Transfer Funds Into	Transfer funds into the account from external accounts (accounts held at other financial institutions) and member accounts held at the financial institution
Transfer Funds Out From	Transfer funds out from the external account

Limits
- Click "Add Limits" to record transaction limits for the role
- The system supports three sets of limits: Authorized Limit, Maximum Limit and Can Authorize Limit.
- Limits are cumulative (e.g., the sum total of all transactions executed during the time frame – daily, weekly and monthly).
- Limits are calculated separately for each individual user assigned to the role
- Limits are calculated as follows: Daily 12:00:01 AM to 11:59: 59 PM; Weekly Sunday at 12:00:01 AM to Saturday 11:59:59 PM; and Monthly 1st day of the month to the last day of the month
- Weekly limits must be greater than or equal to the daily limit and the monthly limit must be greater than or equal to the weekly limit
- When a limit is changed it takes effect immediately.

   Note: Please refresh your screen to view the updated limit.

Limit	Description	Duration
Authorized Limit	The maximum cumulative dollar amount that can be submitted without additional authorization. A limit of "$0.00" means that ANY transaction scheduled by users with this role will require approval	Daily, weekly, monthly
Max Limit	The maximum cumulative dollar amount that can be submitted	Daily, weekly, monthly
Can Authorize	The maximum cumulative dollar amount a user with authorization rights can approve	Daily, weekly, monthly

Note: Pending transaction amounts count against the user and business limits. For example, a $1.00 wire that requires authorization **COUNTS** against that user's total as well as the business total. When a request is rejected or cancelled, the totals are credited back to the role and the business.

Editing Role Permissions, Accounts and Transaction Limits
- Edit the role permission, accounts and/or transaction limit
- Click "Save Changes" to ensure your changes are applied to the role

Important: Changes to transaction limits are applied dynamically in real time. Changes to permissions are not applied in real time. Users must logout of the system before permissions are added or removed.

Deleting Roles
- To delete a role, click "Delete Role"
- If a role is currently assigned to a sub user, the role cannot be deleted until **all** sub users with the role are assigned another role

Users

The Business Administration widget allows users to add, edit and delete sub users.

Role Permissions

Users must be assigned "Manage Users and Roles" before working with sub users and roles

Creating New Users

- Click "Users" in Business Administration
- Click "Add a User" and enter a username, first name, last name and email for the new sub user
- Click the "Check Availability" button.

  Note: Usernames must be unique. If the username you entered is in use, the system will prevent you from assigning duplicate usernames.

- Select a role
- Click "Create User"
- A temporary password is sent to the sub user, however you must communicate the username that was created for the sub user in order for the user to complete the registration process.

Editing Sub Users

- You may edit a user profile including contact information (name, email, phone, address) and role
- To change a user's name click the edit icon located next to the user's name and click "Update Name"

Changing User Roles

- To change a user's role, click "Edit" in the role section
- Click "View Details" to see the permissions and accounts associated with a role.
- To change the role, click "Go to role"
- Select the radio button next to the role you wish to assign to the user and click "Submit"

Resetting Sub User Passwords

- To reset a sub user's password, click the "Edit icon
- Select the email account or SMS number account that will receive a temporary password and enter a reason why the user's password is being reset.
- Select "Other" if you want to send the temporary password to another email or telephone number
- Click "Save Changes" to send the temporary password or click "Cancel" to exit
- Enter your temporary password displayed in the email message sent to you by the system
- Create and confirm your new password

Resetting Sub User Security Questions

- To reset a user's security questions, click the "Edit" icon
- Enter a Reason why the user's security questions are being reset
- Click "Submit" to reset the user's security questions or click "Cancel" to exit
- Users are required to select and answer new security questions immediately at login

Deleting Sub Users

- To delete a sub user, click the delete user icon located at the bottom of the user's profile.

- Click "Yes" on the dialogue box to delete the user or select "No" to exit

  Important: When a sub user is deleted all scheduled transactions created by the user are still active and will be submitted to your financial institution for processing unless action is taken (e.g., rejecting or deleting scheduled transactions, etc.). If you delete a user, the employee's user name is no longer available for future use.

Payees

The Payee's module allows users with Manage Payees permissions to add, edit and delete payees and payment methods including Automated Clearinghouse (ACH) and wires.

Role Permissions

Users must be assigned "Manage Payees" before they can add, edit or delete payees. Payee names must be 22 characters or less.

Creating New Payees

- Click "Business Administration"
- Click "Payees"
- Click "Add a Payee"
- Record a Name and Nickname for your payee and click "Create Payee" or click "Cancel" to end the process. The nickname you choose is displayed prominently above the actual payee name. For example, if you create a payee named Shell Oil with a nickname of Business Fuel the system will display:
    - Business Fuel
    - Shell Oil
- From the Payees Details screen you can manage payee categories, contact information, profile images and payment methods.
- Select a category for the payee and click "Save Changes" or click "Cancel". Categories are used to classify transactions involving a payee. For example, if the category for Shell Oil is Auto & Transport, users will see "Auto & Transport" displayed as the category in transaction history and budgets.
- Click the edit icon to work with the payee's Contact Information, including address, telephone and website. Click "Save Changes" to save your edits or click "Cancel" to exit.
- Click "Choose File" to upload an image to associate with the payee.

    Note: Some Payee Categories have default images associated with them (e.g., Auto & Transport – Car, Health & Fitness – Heart, Shopping – Cart).

Adding Payment Methods

- Business banking supports a consolidated payment feature that allows users to create multiple "payment methods" for a payee. Current payment methods are ACH and Wires. Adding methods allow you to make payments to payees using ACH or wires.

Wire Payment

- Select a Payee
- Click "Add a Payment Method"
- Enter an Account Nickname. This field allows you to create an account nickname (e.g., the name of the payee and the type of account – ABC Co Checking or the last name of an employee Johnson). The account nickname is displayed in the funding account drop-down when you schedule a wire transfer.

    Note: Account nicknames must be unique. This is at the business level, meaning you cannot use Checking1 for any two payees.

- Select "Wire Transfer" from the method drop down. The system displays beneficiary account and financial institution information fields.
- Enter the payee's 9-digit financial institution routing and transit number. The system will validate your entry against the Federal Reserve's wire routing tables.
- Enter an account number
- Select an account type from the drop-down (checking or savings)
- For some wire transfers, an intermediary institution may be required. Funds are first sent to the intermediary bank which transfers the money to the payee's financial institution. If your instructions require an intermediary financial institution, check "Add financial institution" and enter the intermediary's 9-digit financial institution routing number and click "Add Payment Method"
- Click "Add Payment Method" to apply the payment method to the payee or click "Cancel" to quit

Automated Clearinghouse (ACH)
- Creating an ACH payment method enables users to add payees to individual ACH templates
- To create a payee with ACH as a payee method, add a new payee or select an existing payee
- Click "Add a Payment" method
- Type in an account nickname. This field allows you to create an account nickname (e.g., the name of the payee and the type of account – ABC Co Checking or the last name of an employee Johnson).

   Note: Account nicknames must be unique.

- Select "ACH" from the method drop down
- Enter the payee's 9-digit financial institution routing and transit number. The system will validate your entry against the Federal Reserve's wire routing tables.
- Enter an account number
- Select an account type from the drop-down (checking or savings)
- Enter an Identification Number. This field is optional. Examples of ID numbers include: unique employee identification, social security or other unique payee identifier.
- Click "Add Payment Method" to apply the payment method to the payee or click "Cancel" to quit

Editing Payment Methods
- To edit a payment method, select the payee and click the edit icon next to the payment method you want to edit
- Enter your changes and click "Save Changes" or click "Cancel" to exit
- If you change a payment method for a payee with pending or scheduled payments using that method, your changes will be automatically applied to these transactions. For example, if you change the account number for a pending wire transfer (i.e., one that has not been processed by your financial institution) when the payment is processed it will be processed with updated information.

Deleting Payment Methods

- To delete a payment method, select the payee and click the edit icon next to the payment method you want to delete

  Important: You may not delete an ACH or wire payment method with a scheduled transaction in progress. All pending transactions using that payee must be deleted before it can be deleted. If you delete a payee, it will be removed from all ACH templates

- If the system does not identify any scheduled payments associated with the payment method, click "Yes" to delete the payment method from the payee

Editing Payees

- To edit a payee, select the payee from the panel and click the edit icon next to the information you want to change and click "Save Changes"
- When you change a payee name, the change is automatically applied across the system (in drop-downs, filters, etc.)

Deleting Payees

- To delete a payee, select the payee from the panel and click "Delete Payee"
- The system searches to identify if there are any scheduled payments associated with the payee

  Important: You may not delete an ACH or wire payee that has a scheduled transaction in progress.

- If the system does not identify any scheduled payments associated with the payee, click "Yes" to delete the payee from the system.

Payee Activity

- To view scheduled and recent payment activity for a payee, select a payee and click the "Activity" tab
- The system displays the last ten transactions associated with the payee
- If a payment involving the payee requires authorization, the system will display "Requires Authorization" below the payment amount

Authorizations

- The authorizations feature enables entitled users to review and approve ACH, wire and transfer requests for release and processing
- Only users with the following role permissions are allowed to authorize transactions: Allowed to Authorize Wires, Allowed to Authorize ACH and Allowed to Authorize Transfers. Users assigned to roles that do not include these permissions are not able to see the authorizations tab under Business Administration.
- In addition to role permissions, you must have the following entitlements to authorize certain transactions:

Transaction Type	Requirements
ACH	Allowed to authorize ACH role permission The User's role must be permitted to the ACH transaction type used in the template (e.g., the user must be permitted to Payroll before they view and authorize the transaction) The User's role must be permitted to the ACH offset account used in the template Adequate daily, weekly and monthly ACH Collections (debit) or ACH Payments (credit) Can Authorize limits to cover value of the ACH template.
Wire	Allowed to authorize Wire role permission The user's role must be permitted to the wire funding account Adequate daily, weekly and monthly Wire Transfer Can Authorize limits to cover the value of the wire payment
Transfers (Internal)	Allowed to authorize transfers role permission Account permission to the Transfer Funds Into and Transfer Funds Out From accounts used in the transaction Adequate daily, weekly and monthly Internal Transfer Can Authorize limits to cover the value of the internal transfer
Transfers (External)	Allowed to authorize transfers role permission Account permission to the Transfer Funds Into and Transfer Funds Out From accounts used in the transaction

	Adequate daily, weekly and monthly External Transfer Can Authorize limits to cover the value of the external transfer

Authorizing Transactions

- Click "Business Administration" and select "Authorizations"
- Select the type of transaction you would like to approve – ACH, transfers or wires
- Sort pending authorizations by date, payee or amount
- Click "Show Limits" to view the authorization limits for your role
- Click on the transaction to view details. Click "x" to close
- Check the box next to the transactions you wish to work with
- Click "Reject" to decline the request(s). An email alert will be sent to the user who submitted the request informing them the transaction has been declined and will not be processed.
- Click "Authorize" to approve the request(s) and submit to your financial institution for processing.

Authorization Alerts

- Depending on your role permissions, you can establish notifications (alerts) when an ACH template, wire or account transfer request is submitted for approval. Subscribers will see alerts displayed on their dashboard as well. See Notifications for details on how to setup alerts for ACH, transfers and wires.

Authorization Statuses

- The system uses the following statuses:

Authorization Status	Definition
Authorized	The ACH, wire or account transfer was successfully authorized
Rejected	The ACH, wire or account transfer was rejected by an authorizer
Expired	The ACH or wire transfer request was not authorized prior to the date or time required by your financial institution

- ACH, wire and transfer requests also have a "Cancelled" status. This means a future dated or today transaction was cancelled by a user and will not be submitted to your financial institution for processing.

Wire Payments

The Wire Payments widgets allows users to schedule Fedwire domestic wire transfer instructions. Contact your financial institution to learn more about wire transfers services offered.

Role Permissions

Users must be assigned a role with "Create Domestic Wires" permissions

> **Important:** If a role does not have wire permissions, the user will be displayed a warning message indicating they have insufficient permissions

Account Permissions

Users must have access to one or more accounts with "Wire Funds Out From" permissions. If the user does not have permissions to wire accounts the user will not have the ability to execute wires.

Payees

To execute a wire transfer, you must have access to at least one payee assigned wire transfer as a payment method

Limits

Wire limits are enforced at the business and role level. Your financial institution establishes maximum limits for your business at three levels: daily, weekly and monthly. Limits at the business level are cumulative, meaning the totals take into account the total dollar value of all wire payment transactions executed by users at your business. Limits are calculated using the Deliver By date method. For example, you may receive an error message indicating you have exceeded your limit for a future-dated wire although you may be well within your daily limit for a wire with today as a Deliver By date.

Authorizations

The system supports a security process that may require a wire payment request to be "authorized" (approved) by another user prior to being sent to your financial institution for processing. Your financial institution may require "dual authorization" meaning any wire transaction that exceeds a fixed dollar amount (e.g., any wire $10,000 or more requires approval by another unique user).

If your institution does not require dual authorization, authorization requirements, maximum limits and authorization limits are governed by role limits.

Limit	Description	Duration
Authorized Limit	The maximum cumulative dollar amount that can be submitted without additional authorization. A limit of "$0.00" means that ANY transaction scheduled by users with this role will require approval.	Daily, weekly, monthly

Max Limit	The maximum cumulative dollar amount that can be submitted	Daily, weekly, monthly
Can Authorize	The maximum cumulative dollar amount a user with authorization rights can approve	Daily, weekly, monthly

Creating a Wire Payment

- Click "Wire Payments" from the menu
- Select a Payee
- Select a Payee Account. A payee may have more than one account depending on the number of wire payment methods that have been established
- Select a Funding Account. This is the source account used to fund the wire payment.
- Select a category. The category drop-down automatically defaults to the category assigned to the payee when it was created.
- Click "Show Limits" to view your wire transaction limits
- Enter an Amount
- Select a Deliver By date. The Deliver By date is the date the wire is expected to settle. The calendar feature automatically checks your financial institution's business days, holidays, future-date limits and cut-off times and displays the earliest available deliver by date.
- Enter up to 140 characters of originator to beneficiary information. OBI information often includes invoice or transaction details that need to be communicated to the beneficiary.

  Important: Symbols and special characters are **not** allowed in the OBI field

- Review your wire instructions on the payment confirmation screen prior to submitting to your financial institution.
- Click "Confirm Payment" to submit your wire request
- A confirmation message is displayed indicating the wire was scheduled successfully or requires authorization

Authorizing Wire Payments

The authorizations feature allows users to review, authorize or reject wire transfer requests.

Required Permissions and Transaction Limits

To authorize a wire, a user is required to have the following permissions:

- Allowed to authorize wires role permission
- Permission to the account used to fund the wire
- If a user does not have the requisite permissions that user will not be able to authorize wire transfer requests
- Limits, including can authorize and maximum daily, weekly and monthly cumulative limits are reviewed when you click the "Authorize" button. The system will display an error message if you have exceeded limits for your role or your business.

Authorizing Wire Payments

- To approve a wire payment, click the "Authorizations Tab" in business administration. The authorization tab will display the number of transactions that require authorization in red.
- To view wire details, click on the wire. To close the details screen click "x".
- Select the wire(s) you wish to authorize
- Check the box next to the wire transfer(s) you want to authorize
- Click "Authorize" to approve wire transfer requests
- The system displays a message confirming the wire was successfully authorized or an error message is displayed.
- Your financial institution may require dual authorization, meaning any transaction over a certain dollar amount will require another unique approver before a wire can be submitted for processing. Dual authorization limits override the authorized limit in roles. For example, if you financial institution's dual authorization limit for wires is $1,000 and your role's daily authorized limit is $1,100, your will require approval.

Rejecting Wire Payments

- To reject a wire payment, click "Authorizations" in Business Administration
- Select the wire(s) you want to reject
- The reject wire payment screen is displayed
- Enter a reason why the wire was rejected (e.g., wrong amount, account, etc.)
- Click "Cancel" to return to the authorization page or click "Reject Payment" to complete the process of rejecting the request(s). The system displays a confirmation message indicating the request was rejected. An email alert is sent to the user who submitted the wire request stating their request was rejected.
- If your wire request is rejected, the system automatically recalculates your daily, weekly and monthly limits, removing any deductions recorded against your limits.

Expired Wire Requests

Wire transfer requests that were not authorized by your financial institution's cut-off time are automatically marked "Expired" and cannot be sent for processing. You must schedule a new wire and submit it to your institution for processing.

Scheduled Wire Payments

The scheduled wire payments feature displays today and future-dated wire transfer requests. Users may search for scheduled wires, view wire details and cancel future dated wires.

Required Permissions

To view scheduled wire payments, a user must have the following role permissions:

- Create domestic wires
- One or more accounts with Wire Funds Out From permission

Search for Wire Payments

Users may search for wire payments by selecting a date on the calendar or by using the search feature.

- To view a wire, click any highlighted calendar date. The system will highlight transactions in bold in the scheduled payments table below.
- To search for a scheduled wire, click the "Show Search" button. Select a payee, funding account, date range, sort option and click search.

Cancelling a Scheduled Wire

- Select a wire and click "Cancel". Enter a reason for cancelling the request and click cancel payment. A confirmation message is displayed and the transaction status changes to cancelled.

Wire Payment History

Wire history allows entitled users to search for wire activity using a variety of filters.

Required Permissions

To view wire history, a user must have the following role permissions:

- Create domestic wires
- One or more accounts with Wire Funds Out From permission

Search Wire Payment History

- To view wire payment history, click "Show Search"
- Select a payee, funding account, search date range, status and sort by option and click "Search"
- Click "View Details" next to a transaction to view additional information about a wire

Status	Definition
Canceled	A scheduled wire payment was cancelled and was not sent to your financial institution for processing
Expired	A scheduled wire that required authorization was not approved by your financial institution's cut-off time (and required lead time, e.g., approve one day in advance of the deliver by date)
Rejected	A transfer that required authorization was rejected by an approver or by your financial institution
Succeeded	Wire transfer instructions were submitted to your financial institution for processing
Account Debit Failed	The debit to the business customer's source account failed

Wire Notifications

The wire transfer module supports the following alerts:

- Wire Requires Authorization
- Wire Authorized
- Wire Authorization Rejected
- Wire Cancelled
- Wire Expired
- Wire Processed
- To setup wire alerts click "Settings" then "Notifications" and select a contact method for wire payments

Automated Clearing House (ACH)

The ACH widget enables users to create batch templates that may be submitted by your financial institution for processing. Contact your financial institution to learn more about ACH services.

Role Permissions

Users must be assigned one or more ACH transaction types before they can access the ACH widget

> **Important:** If a role does not have ACH transaction type permissions, the user will be displayed a warning message indicating they have insufficient permissions. Business users must also be assigned one or more ACH Companies by your financial institution in order to access the ACH widget.

ACH Role Permission	Description
Transaction Types	
Payroll	PPD, Credits - credit consumer accounts for payroll direct deposit, bonuses, refunds and more
Collect Funds from Consumers	PPD, Debits - debit consumer accounts for goods and services
Business Payments	CCD, Credits - credit businesses for services and distribute or consolidate funds between businesses
Manage Template	
Create ACH Template	Create new templates using permitted ACH transaction types and offset accounts
Edit ACH Template	Change ACH template names, company entry descriptions, offset accounts and restrict template access
Submit ACH Template	Submit templates for approval and processing by your financial institution
Delete ACH Template	Delete ACH templates
Access to Restricted Template	Ability to access and modify templates that have been designated for restricted users only
Manage Template Entries	
Edit ACH Template Entries	Select entry accounts, change statuses, amounts and enter addenda information for entries on an ACH template

Add or Remove ACH Template Entries	Add new entries to an ACH template and remove entries from an ACH template
Authorization	
Allowed to Authorize ACH	Authorize ACH Templates for release to your financial institution

> **Important:** If a role does not have ACH permissions, the user will be displayed a warning message indicating they have insufficient permissions

Account Permissions

Users must have access to one or more accounts with ACH permissions

Payees

To create an ACH template with participant entries, you will need one or more payees with ACH as a payment method

Limits

ACH has separate transaction limits for credit and debit templates – ACH Payments and ACH Collections

ACH Limit Types

ACH Limit Type	Applies to ACH Transaction Types
ACH Payments	Payroll - PPD, Credits Business Payments – CCD, Credits
ACH Collections	Collect Funds from Consumers - PPD, Debits Internet Initiated Entries – WEB, Debits Telephone Initiated Entries – TEL, Debits

ACH limits are enforced at the business and role level.   Your financial institution establishes maximum limits for your business at three levels: daily, weekly and monthly. Limits at the business level are cumulative, meaning the totals take into account the total dollar value of all ACH Payment or ACH Collection templates executed by users at your business. Limits are calculated using the Deliver By date method. For example, you may receive an error message indicating you have exceeded your limit for a future-dated template although you may be well within your daily limit for a collection or payment template with today as a Deliver By date.

Creating ACH Templates

The new template feature enables entitled users to create new ACH templates

Required Permissions and Transaction Limits

Before you can create ACH templates, you must be assigned to a role with Create Template, Add and Remove template entries and ACH account permissions

- Click "ACH"
- Click "Add New Template"
- Enter a Template Name.

  Important: Template names must be unique.

- Select a Company Name. ACH Company Names enable you to use a unique company name and identification in batch header records. For example, if your business has two locations with separate payroll files, you may require a unique ACH company for each location. Contact your financial institution if you require additional company names.
- Select a Transaction Type
- Enter a Company Entry Description. Company entry descriptions provide a description of the template transaction and is often posted to the payee's account. Examples of descriptions include Payroll, Dir Dep, Reg Salary, Vendor Pymt, Loan Pymt and Ins Prem.
- Select an Offset Account from the drop down
- Select an Access Level for the template. The access level, combined with ACH role permissions, control user access to ACH templates. Selecting normal allows all users with requisite ACH permissions (i.e., ACH transaction type, ACH offset account) to access the template. Designating the template as a restricted template ensures only users with required ACH permissions plus the Access Restricted Templates permission can access the template.
- Click "Create Template" to continue or click "Cancel" to close
- A confirmation message is displayed confirming the template has been added

Adding ACH Payees to a Template

The add payees feature allows entitled users to add participants to an ACH template.

Required Permissions

Before you can add payees to a template, you must have one or more payees with ACH payment methods and you must be assigned to a role with add or remove template entry permission.

- Select a template and click "Add Payees" button
- The Add Payees to template modal is displayed. Check the box next to the payee you want to add to the template and click "Assign Payees" to apply the payees to the template or click "Cancel" to close

Editing ACH Payees in a Template

The edit payees feature allows users to edit payee records in a template

Required Permissions

Before you can edit payee records in a template, you must be assigned a role with edit template entries permission.

- To edit a payee in a template, click the edit icon
- Select an Account from the drop-down. The drop-down displays all ACH accounts assigned to the payee.
- Select a Status from the drop-down

Status	Definition
Active	The payee is a live entry that will be included in the template sent to your financial institution for processing
On Hold	The payee is not live and will not be included in the template. For example, an employee on unpaid leave can be designated on hold until he or she returns.
Prenote	The system creates a zero dollar prenote entry in the template. Prenotes should be sent at least 10 days prior to submitting a live entry. For example, your business may submit a prenote entry for a new employee using direct deposit to ensure the accuracy of the payee's bank and account information.

- Enter an Amount. The system does not allow $0.00 amounts for payees in active status.
- Enter up to 80 characters of Addenda Information (optional).
- Enter a two character code in the Discretionary Data field (optional)
- Click "Save" to save your changes or click "Cancel" to close

    Important: Changes to payees are not applied to templates pending authorization, authorized templates or future-dated templates

Deleting ACH Payees in a Template

The delete payee service allows users to delete payees in a template.

Required Permissions

Before you can delete payees from a template, you must be assigned a role with add or remove template entry permission.

- To delete a payee in a template click "x "

- Click "Remove Payee" or click "Cancel" to close
- A confirmation message is displayed indicating the payee has been successfully removed from the template

Editing ACH Templates

The edit template service allows users to edit the name of the template, company entry description, offset accounts and access levels (normal or restricted).

Required Permissions

Before you can edit ACH templates, you must be assigned a role with edit template permissions

- Select the template you wish to edit and click "Details"
- User may edit the template name, company entry description, offset account and access level.
- Click the edit icon next to the field you wish to edit and click "Save Changes" or "Cancel" to close

  Important: Edits are not applied to templates pending authorization, authorized templates or future-dated templates.

Deleting ACH Templates

The delete service allow permitted users to delete ACH templates.

Required Permissions

Before you can delete ACH templates, you must have a role with delete template permissions.

- Select the template you want to delete and click details
- Click the delete template icon
- Click "Delete Template" or click "Cancel" to close the window

Important: Deletion is not applied to templates pending authorization, authorized templates or future-dated templates.

If you delete an ACH template that has been scheduled, the system will allow your FI to process the template. To cancel a future-dated template, click the scheduled ACH tab and click "Cancel" to cancel the template and prevent it from being processed.

If you delete a template that is pending authorization, the template is still available to be authorized for processing.

Submitting ACH Templates

The submit template feature allows permitted user to activate templates for authorization and processing.

Required Permissions

Before you can submit ACH templates, you must have a role with submit template permissions, permission to the ACH transaction type and the offset account used in in the template.

- Select the template you want to submit for processing
- Click "Review and Submit"
- Select a deliver by date. The deliver by represents the date the template transactions are expected to settle at the payee's (credit templates) or your (debit templates). The system checks your institution's daily cut-off time, business processing days, holidays, effective entry date rules and future day limits to determine when you can schedule your template.
- Click "Submit Payments" or click "Cancel" to close
- A confirmation message is displayed indicating the template was submitted successfully or requires additional authorization

Authorizing ACH Templates

The authorizations feature allows users to review, authorize or reject ACH template requests

Required Permissions

To authorize an ACH template, a user is required to have the following permissions:

- Allowed to authorize ACH role permission
- Permission to the account used to fund the ACH template
- Permission to the transaction type assigned to the template
- Permission to access restricted templates

   Important: If a user does not have the requisite permissions that user will not be able to authorize ACH template transfer requests

- ACH Collections (debits) and limits, including can authorize and maximum daily, weekly and monthly cumulative limits are reviewed when you click the "Authorize" button. The system will display an error message if you have exceeded limits for your role or your business.
- Your financial institution may require dual authorization, meaning any transaction over a certain dollar amount will require another unique approver before a template can be submitted for processing. Dual authorization limits override the authorized limit in roles. For example, if you financial institution's dual authorization limit for ACH Collections (debits) is $1,000 and your role's daily authorized limit is $1,100, your template will require approval.

Authorizing ACH Templates

- To approve a template, click "Authorizations" in Business Administration. The authorization tab will display the number of transactions that require authorization in red
- To view template details, click on the pending ACH template request.   Click "x" to close the details window.
- Check the box next to the template(s) you want to authorize
- Click the "Authorize" button to approve the template
- The system displays a message confirming the template was successfully authorized or an error message is displayed

Rejecting ACH Templates

- To reject a template, click "Authorizations" in " Business Administration"
- Select the template(s) you wish to reject

- The reject ACH Batch screen is displayed
- Enter a Reason why the batch was rejected (e.g., wrong amount, account, etc.)
- Click "Cancel" to return to the authorization page or click "Reject Payment" to complete the process of rejecting the request(s). The system displays a confirmation message indicating the request was rejected. An email alert is sent to the user who submitted the template indicating their request has been rejected.
- If your batch request is rejected, the system automatically recalculates your daily, weekly and monthly limits, removing any deductions recorded against your limits

Expired ACH Requests

ACH batch template requests that were not authorized by your financial institution's cut-off time are automatically marked as "Expired" in authorization history

Scheduled ACH Payments

The scheduled ACH payments feature displays today and future-dated ACH requests. Users may search for scheduled ACH templates, view details and cancel future dated templates.

Required Permissions

To view scheduled ACH payments, a user must have the following role permissions:

- Permission to one or more ACH transaction types
- One or more accounts with ACH permissions

Search for ACH Payments

User may search for ACH payments by selecting a date on the calendar or by using the search feature

- To view a template, click any highlighted calendar date. The system will highlight transactions in bold in the scheduled payments table below.
- To search for a scheduled ACH template, click "Show Search"
- Select a template name, ACH Company, offset account, SEC Code (transaction type)
- Select a search date range and select a sort by filter to guide how your results are displayed

Cancelling a Scheduled ACH Template
- To cancel a scheduled ACH template, select the template and click "Cancel". The Cancel ACH template window is displayed. Enter a reason for cancelling the request and click "Cancel Payment". A confirmation message is displayed and the transaction status changes to cancelled.

ACH Payment History

ACH history allows entitled users to search for template activity using a variety of filters

Required Permissions

To view ACH history, a user must have the following role permissions:

- Permissions to one or more ACH transaction types
- One or more accounts with ACH permissions

Search ACH Payment History

- To view ACH payment history, click the "Show Search" button. Select from the following filters: template, ACH Company, Offset Account, SEC Code, Status, Search Date and Sort By
- Click "View Details" to view ACH template details

ACH Statuses

Status	Definition
Canceled	A scheduled ACH template was cancelled and was not sent to your financial institution for processing
Expired	A scheduled ACH template that required authorization was not approved by your financial institution's cut-off time (and required lead time, e.g., approve one day in advance of the deliver by date)
Rejected	A scheduled ACH template that required authorization was rejected by an approver or by your financial institution
Succeeded	The ACH template was submitted to your financial institution for processing
Account Debit Failed	The debit to the business customer's source account failed

ACH Notifications

The ACH transfer module supports the following alerts:

- ACH Requires Authorization
- ACH Authorized
- ACH Authorization Rejected
- ACH Cancelled
- ACH Expired (not approved by the cutoff time)
- ACH Processed
- To setup ACH Alerts, click "Settings" then "Notifications" and select a contact method for Business ACH

Automated Import & Pass-Thru

ACH Import

ACH Import allows users to upload NACHA (.txt) and .csv (comma separated value) files into business banking for future use. Contact your financial institution to learn more about ACH services.

ACH Pass-Thru

ACH Pass-Thru allows users to securely deliver NACHA (.txt) and .csv formatted files to your financial institution for processing. Pass-thru files are not stored in the database and are not available for future use.

Role Permissions

Users must be assigned the Import ACH Templates role permission and be permitted one or more ACH transaction types before they can access ACH Import or Pass-Thru.

Account Permissions

Users must have access to one or more accounts with ACH permission.

Payees

User are not required to have the "Manage Payees" permission to import and/or pass-thru files.

Limits

ACH has separate transaction limits for credit and debit templates – ACH Payments and ACH Collections. ACH Collections limits

Importing ACH Files

To import a file:

- Click the "ACH" widget
- Click "ACH Import"
- The ACH Import window is displayed
- Select "Create a template"
- Enter a Name for your template. The name of your template must be unique.
- Select a Company Name from the drop-down
- Select a Transaction Type
- Enter a Company Entry Description
- Select an Offset Account
- Select an Access Level (normal or restricted)
- Click "Continue" to open the import service or click "Cancel" to close the window

ACH Import

If ACH Import is selected, the ACH Import window is displayed

- Click "Upload File"
- Select a file to upload from your local drive.

Note: The system supports NACHA-formatted .txt files and .csv files formatted according to the financial institution's specifications.

- The system performs file validation checks
- If the file contains errors, the system displays error messages
  - Make the required changes and click "Replace File" to upload a new file
- If the file passes file validation, the ACH Templates service is displayed

ACH Import

Note: If a file contains the same payee name but a new account (e.g., a new checking account for the payee) the system will add the savings the account to the Payee's ACH payment method profile. The new account will be displayed in the Add Payees to Template feature in the ACH module.

Pass-Thru Files

To submit a pass-thru file:

- Click the "ACH" widget
- Click "ACH Import"
- The ACH Import window is displayed
- Select "One-time pass-thru " (ACH Pass-Thru)
- Enter a Name for your template or batch. Template names for pass-thru files are not required to be unique.
- Select a Company Name from the drop-down
- Select a Transaction Type
- Enter a Company Entry Description
- Select an Offset Account
- Select an Access Level (normal or restricted)
- Click "Continue" to open the import service or click "Cancel" to close the window

ACH Pass-Thru

If ACH Pass-Thru is selected, the ACH Import window is displayed

- Click "Upload File"
- Select a file to upload from your local drive
- The system performs file validation checks
- If the file contains errors, the system displays error messages
  - Make the required changes and click "Replace File" to upload a new file
- If the file passes file validation, the system delivers the file to your financial institution for processing

Import File Format

Field	Length	Name	Format	Required/Optional	Notes
01	2	Transaction Code	Numeric	R	Must be 22, 23,27,28,32,33,37,38
02	8	Receiving DFI Identification	Numeric	R	Must be 8 numeric
03	17	DFI Account Number	Alpha Numeric	R	
04	10	Amount	Numeric	R	No $ or commas allowed
05	15	Individual Identification Number	Alpha Numeric	O	
06	22	Individual Name	Alpha Numeric	R	Individual names may include commas, periods and apostrophes

General Information

- ACH Import/Pass-Thru supports the following formats:
  - .txt
  - .csv

Microsoft Excel Guidance

If you are creating import files using Microsoft Excel:

- Under format cells, select "Number" and under Category, select "Text" and click OK. Selecting text ensures information in the cell is displayed exactly as entered.
- Save your file as CSV Comma Separated Value

Transfers

The Transfer widget allows entitled users to transfer funds between accounts held at your institution and at other institutions.

Transfer Type	Description
Internal	Move funds between accounts under your business profile (e.g., move funds from your business checking to a business savings account)
External – Automated Clearing House (ACH)	Move funds to and from accounts held at other institutions (e.g., debit or credit an account held at Institution XYZ). Funds are moved using Automated Clearing House (ACH).
Internal – Member to Member	Transfer funds to individuals and businesses with accounts held at your financial institution (e.g., transfer funds to another business with accounts at your institution). Funds are moved internally by your financial institution.

Role Permissions

Transfer Permission	Description
Add External Transfer Account	Allows users to add an account at another financial institution. **Note:** Account verification requires the owner of the account to validate trial deposits prior to enabling external accounts.
Add Member to Member Transfer Account	Users with this role permission may add member to member accounts.

Role Permissions

There is no role permission for transfers. Access to the widget is driven by having permission to one or more Transfer Funds Into and Transfer Funds Out From account permissions.

Account Permissions

Users must be permitted to a source (Transfer Funds Into) account and one destination (Transfer Funds Out From) account to successfully execute a transfer.

Limits

The system has separate transaction limits for internal and external transfers. Transfer limits are enforced at the business and role level. Your financial institution establishes maximum limits for your business at three levels: daily, weekly and monthly. Limits at the business level are cumulative, meaning the totals take into account the total dollar value of all internal or external transactions executed by users at your business.

Limits are calculated using the deliver by date method. For example, you may receive an error message indicating you have exceeded your limit for a future-dated or series of recurring transfers although you may be well within your daily limit for a transfer with today as a deliver by date.

If you or another user cancels a scheduled transfer, limits are automatically recalculated and restored to the correct value.   If a user changes the value of a transfers, the transfer limits of the user who scheduled the transfer and the user who changed the value are recalculated. Ownership of the transfer moves to the user who changed the value.

Transfer Limit Type	Application
Internal Transfers	Applied to transfers to and from accounts held by your business
External Transfers	Limits are applied to external (ACH) and member to member transfers

Adding External Accounts

The external account feature enables users to add transfer accounts held at other financial institutions.

Required Permissions

Users must be entitled to a role with add external account permissions before they can add external transfer accounts.

Adding External Accounts

To add an external transfer account:

- Select the transfers widget and click "Classic Transfers"
- Click "Add Account" located below the To Account
- Select "at another bank"
- The Add Account at Another Bank window is displayed
- Enter an Account Type, Routing Number, Account Number and Nickname
- Review the ACH Transfer Policy information and check "Agree" to continue
- Click "Save" to add the account or click "Cancel" to close the window
- The system will send two trial deposits to the account. This process may take up to three business days to complete.
- Before the account can be added to your profile, you must confirm value of the first and second trial deposit

Once an external account is verified it can be assigned to a role using the accounts and limits service in business administration. External accounts are displayed under a separate tab.

Note: If the master or another sub user adds an external account, it may NOT be added again by another user. Once an external account has been validated, the account is displayed in the Roles/Accounts section where it can be allocated to other users.

Adding Member to Member Accounts

To add a member to member account:

- Select the transfers widget and click the classic transfers tab
- Click "Add Account" located below the To Account
- Select "at (your financial institution)"
- The Add Account at (your financial institution) window is displayed
- Enter a First Name, Last Name (or business name)
- Select a Notification Method – Account Number, Phone Number or Email)
- Click "Save Account" for future use to save the account for continued use.

    Note: Member to member accounts can be permitted to roles

- Enter an Account Nickname

    Note: Account Nicknames must be unique

- Click "Save" to add the member to member account or click "Cancel" to close the window.
- The member account is automatically added to your online banking profile

Once a member to member account is verified it can be assigned to a role using the accounts and limits service in business administration. External accounts are displayed under a separate tab under Accounts>Roles.

    Note: Member to Member transactions are treated as internal transfers for the purposes of calculating and enforcing role limits

Schedule Quick Transfer

The Quick Transfer feature is a simple, four-step process that allows users to easily schedule account transfers.

To schedule a quick transfer:

- Select the Accounts widget
- Select a from (source) account.
- Select an Amount
- Select a to (destination) account.
- Click "Make Transfer"
- A confirmation, error or information message is displayed

Note: Editing the date, frequency, reason or custom amount (other) will send you to the Classic transfer entry screen.

Important: If a transfer account is displayed in grey in quick transfer this means the account's balance is under $20, the minimum amount to execute a quick transfer or the account balance doesn't meet your institutions' minimum balance threshold. For example, your institution may require a minimum balance of $25 in an account before a transfer can be executed.

Schedule Classic One-Time Transfer

Use the Classic One-Time Transfer feature to transfer funds into your business accounts, pay loans and scheduled one-time and future dated transfers.

To schedule a classic one-time transfer:

- Select the accounts widget
- Click the "Classic" tab
- Select a from (source) account
- Select a to (destination) account
- Enter an amount
- Click "Show Limits" to view your limits for internal and external transfers.

  Note: Member to Member transfers are categorized as internal transfers.

- Select "One Time" as a frequency
- Select a date to execute the transfers. Note: Depending on the time of day, you can choose today's date and/or a date in the future. Please review the transfer policy for guidance on transfer cut-off times.
- Enter a reason for the transfer (e.g., Transfer to payroll)
- Review your instructions on the transfer confirmation panel
- Click "Confirm Transfer" to submit your transfer request
- A confirmation, error or information message is displayed

Schedule Classic Recurring Transfer

The Classic Recurring Transfer feature allows users to schedule transfers with a recurring schedule.

To schedule a classic recurring transfer:

- Select the accounts widget
- Select a from (source) account
- Select a to (destination) account
- Enter an amount
- Click "Show Limits" to view your limits for internal and external transfers

  Note: Member to Member transfers are categorized as internal transfers

- Select a frequency from the drop-down. Frequencies include: Daily, Weekly, Every 2 Weeks, Semimonthly (1st and 15th), Every 4 Weeks, Monthly, End of Month, Quarterly, Every 6 Months, Annually, Every other Month

- Select a date when you would like the transfers to begin
- Select how long you would like the transfers to continue – never, end on a specific date or after a number of occurrences
- Enter a reason for the transfers
- Review your instructions on the transfer confirmation panel
- Click "Confirm Transfer" to submit your transfer request
- A confirmation, error or information message is displayed

Authorizing Transfers

The authorizations feature allows users to review, authorize or reject internal and external transfer requests.

Required Permissions

To authorize a transfer, a user is required to have the following permissions:

- Allowed to authorize Transfer role permission
- Permission to the source account used in the transfer (Transfer Funds Out From)

Authorizing Transfers

- To approve a transfer, click the authorizations tab in business administration. The authorization tab will display the number of transactions that require authorization in red
- To view transfer details, click on the pending transfer request.   Click "x" to close the details window.
- Check the box next to the transfer(s) you want to authorize.
- Click "Authorize" to approve the transfer
- The system displays a message confirming the transfer was successfully authorized or an error message is displayed.

    Important: Your change may require authorization. For example, if a $1.00 scheduled transfer is increased to $5.00 authorization may be required before the transfer can be executed. If the new value is below the threshold, it may not require approval by another user.

Rejecting Transfers

- To reject a transfer, click the authorizations tab in business administration.
- Select the transfer you wish to reject
- The reject transfer screen is displayed
- Enter a reason why the transfer was rejected (e.g., wrong amount, account, etc.)
- Click "Cancel" to return to the authorization page or click "Reject" to complete the process of rejecting the request(s). The system displays a confirmation message indicating the request was rejected. An email alert is sent to the user who submitted the transfer request indicating their transfer was rejected.
- If your transfer request is rejected, the system automatically recalculates your daily, weekly and monthly limits, removing any deductions recorded against your limits

Expired Transfer Requests

Transfer requests that are not authorized by your financial institution's cut-off time (e.g., a transfer with today as a deliver by date requires authorization by 11:59:59 PM) are automatically marked as "expired" in authorization history.

Scheduled Transfers

The scheduled transfers feature displays one-time and recurring transfer requests that have not been sent to your financial institution for processing. Users may search for scheduled transfers, view details, edit and cancel future dated transfers.

Required Permissions

To view scheduled transfers, a user must have the following role permissions:

- Permission to one or more transfer source accounts (Transfer Funds Out From)

Search for Transfers

Users may search for internal and external transfers by selecting a date on the calendar or by using the search feature.

- To view a transfers, click any highlighted calendar date. The system will highlight transactions in bold in the scheduled payments table below.
- To search for scheduled transfers, click "Show Search"
- Select a from account (source account), to account (destination account)
- Select a search date range and select a sort by filter to guide how your results are displayed.

Editing a Scheduled Transfer

Users may edit single or recurring scheduled transfers

- To edit a transfer, click any highlighted calendar date or click the "Edit (single)" or "Edit Series" (recurring) button
- For one-time transfers, you may edit the amount, start date and reason
- For recurring transfers, you may edit the amount and reason
- For recurring transfers users have the option to skip a transfer. From the edit series window, check "Skip Transfer".

  Important: Skipping a transfer is a permanent action and cannot be reversed.

- Click "Save" to save your changes or "Click" cancel to close the window

  Important: Your change may require authorization. For example, if a $1.00 scheduled transfer is increased to $5.00 authorization may be required before the transfer can be executed. If the new value is below the threshold, it may not require another user to approve.

Cancelling Scheduled Transfers

- To cancel a scheduled transfer, select the transfer and click either "edit (one-time)" or "edit series (recurring)" button.
- The edit transfer window is displayed.
- Click "Cancel Transfer" or "Cancel Series" button

- Enter a reason for cancelling the transfers
- Click the "Cancel Transfer" button to cancel the transfer or click "Close" to exit

Transfer History

Transfer history allows entitled users to search for activity using a variety of filters.

Required Permissions

To view transfer history, a user must have the following role permissions:

- One or more transfer accounts

Search Transfer History

- To view transfer history, click the show search button. Select from the following filters: from account, to account, status, search date and sort by.
- Click "View Details" next to a transaction to view transfer details

Transfer Statuses

Status	Definition
Canceled	A scheduled transfer was cancelled and was not sent to your financial institution for processing
Expired	A scheduled transfer that required authorization was not approved before 11:59:59 PM on the deliver by date
Failed	Transfer requested failed processing and was not completed
Rejected	A transfer that required authorization was rejected by an approver
Succeeded	The transfer was processed and completed

Transfer Notifications

The transfer module supports the following alerts:

- Transfer Requires Authorization
- Transfer Authorized
- Transfer Authorization Rejected
- Transfer Authorization Cancelled
- Transfer Expired
- Transfer Succeeded (processed)
- Transfer Failed
- To setup transfer alerts, click "Settings" then notifications and select a contact method for Business Transfers

Check Services

The Check Services widgets allows users to make single and range stop payment requests. Draft services may also include the ability to reorder checks and access to other bank services.

Role Permissions

There is no role permission for check services. Access to the widget is driven by the stop payment account permission.

Account Permissions

Users must have access to one or more accounts with "Stop Payment" permissions.

Submitting Stop Payment Requests

To submit a stop payment request:

- Click the "Draft Services" widget
- Click "Stop Payment"
- Click "New Stop Payment"
- The Stop Payment window is displayed
- Select an Account from the drop-down
- Enter a Check Number or click the Range checkbox to enter a range request
- Select a Check Date and Amount (optional)
- Click "Search" to search for posted transactions prior to submitting your request
- Enter a Payee Name and any additional information and instructions in the Remarks field
- Review the stop payment policy and check "I Agree"
- Click "Submit Request" to submit the request or click "Cancel" to exit
- A confirmation message is displayed and the stop payment request is posted to the request grid

Dashboard

The Dashboard provides a consolidated view of your accounts, alerts, activity and financial resources and information.

Role Permissions

There is no role permission for the Dashboard widget. All users are permitted to the Dashboard.

Account Permissions

Users must have access to one or more accounts with "View Account" permission.

Dashboard Components

The Dashboard includes the following components that can be tailored to develop a custom dashboard view:

- Alerts
- Accounts Panel
- Account Dashboard Settings
- Recent Activity
- Recent Activity Settings
- Upcoming Activity
- Upcoming Activity Settings
- Quick Links
- Financial Resources & Education

Alerts

The Actionable Alerts area displays a summary of your notifications, including account, ACH, wire, transfers and administrative alerts.

> **Note:** Before receiving alerts on your dashboard you must setup alerts using the Notifications service located under Settings.

- To view ACH, wire and transfer authorizations alerts, click the "View" button. The system will take you to the authorizations tab where you can review and approve transactions for processing.

Accounts Panel

The Accounts Panel displays balance information for accounts you are permitted to view.

- To view your accounts on the panel, click the Account Dashboard Settings icon and select the accounts you want to display on the Dashboard.
- The panel displays your current and available balance for each account.
- Clicking on the account title bar (Checking, Savings, etc.) takes you to the Account Transaction History screen.
- Clicking on an account takes you to the Account Transaction History screen for that account.
- For loan accounts, a "Pay" button may be displayed. Clicking the button will take you to the Classic Transfers page where you can make a loan payment.

Recent Activity

The recent activity section of the dashboard displays summary information regarding account activity including ACH, wire, transfers, alerts and messages.

- To view recent activity on your dashboard, click the settings icon.
- The Recent Account Activity settings page is displayed.
- Using the drop-down, select the number of days of recent activity you would like displayed on your Dashboard.
- Select the activities you would like displayed in your recent activity feed.
- Click "Save" to save your settings or click "Cancel" to exit

  Note: Business bill payments are not displayed on the recent activity section. Recent activity also displays pending activity including account to account transfers that are in progress.

Future Activity

The future activity section of the dashboard displays summary information regarding future account activity including ACH, wire, transfers, alerts and messages.

- To view future activity on your dashboard, click the settings icon.
- The Future Account Activity settings page is displayed.
- Using the drop-down, select the number of days of future activity you would like displayed on your Dashboard.
- Select the activities you would like displayed in your future activity feed.
- Click "Save" to save your settings or click "Cancel" to exit

  Note: Business bill payment are not displayed on the recent activity section.

Financial Resources & Education

The financial resources and education section of the dashboard provides educational articles and links based on your preferences.

- To view financial resources and educational articles on your dashboard, click the Financial Resources & Education settings icon
- The Financial Resources & Educational settings page is displayed
- Check the topics you would like to receive in your feed
- Click "Save" to save your settings or click "Cancel" to close the window

Bill Pay

The Bill Pay widget allows users to access bill pay services.

Role Permissions

Users must be permitted to a role with the "Allowed to Pay Bills" and "Manage Payees" to register with administrative permissions in bill pay.   To enroll as a sub user (subscriber) users only require the "Allowed to Pay Bills" permission.

Account Permissions

There are no account permissions for single-sign on bill pay

Accessing Bill Pay

- Click "Bill Pay"
- A page displaying all eligible bill pay accounts is displayed
- For registered users, click the Bill Pay widget and the system logs you into bill pay

Accounts

The Accounts widget allows users to view account balances, history, details view and categorize transaction details.

Role Permissions

There is no role permission for the Account widget.

Account Permissions

Users must have access to one or more accounts with "View Account" permission.

Account Transaction History

Transaction history allows you to view transaction history for a specific account or a group of accounts. Selecting an account in the left pane displays account history (transactions) in the adjacent pane. Pending transactions are separated and displayed above posted transactions. Pending transactions are reflected in an account's available balance but not the current balance. Select a Sort By option (Date, Description, etc.) to sort transaction history.

Account Types

Accounts are organized and arranged by account type (e.g., checking accounts are located in the checking group, savings accounts under savings).

- Select an account type to view all transactions for a specific account type. For example, when you click "Checking" the system displays transactions for all of your checking accounts in the panel.
- The balance next to the account type heading displays the sum of all current balances for accounts of that type
- For each account in the group, the system displays a portion of the account number (for security), the account nickname and the current balance

Color Coding

- Each account in the selection pane is color-coded. Color-coding extends to the transactions associated with each account.
- You can change the assigned color by selecting the account and clicking the edit icon next to the account's Nickname
- The Edit Account Details window is displayed.
- Edit the account Nickname and select an account color from the drop-down
- Click "Save" to save your changes or click "Close" to exit

Hiding Accounts

- You may hide accounts from widgets and drop-downs using the hide account feature.
- To hide an account, click the edit icon next to the account's nickname
- Check "Hide this Account" and click "Save"

   Important: When you hide an account, the account will not display across the application, including drop-downs. For example, if you hide a checking account that is permitted for use as a

source account for wires, that account will not be displayed in drop-down menus.   You will be able to view scheduled activity and history for transactions using a hidden account.

- To restore a hidden account, click "Settings" and select the Accounts tab
- Click "Edit" and uncheck "Hide this Account"
- Click "Save" to restore the account or click "Cancel" to close the window

Account Transaction History

The account transaction history section allows users to search, filter, categorize and download transactions.

Searching Transactions

To search for transactions:

- Enter a keyword in the search box or click the funnel icon to view additional search filters.
- Create a tailored search by date, category, amount or range amount, transaction type, credit or debit transaction and/or check number.
- Click "Search" to search for transactions or "Clear" to clear the fields and create a new search
- Use the sort feature to display results by date, description, credits, debits or balance

Printing Transactions

- Click the Print icon located in the upper right hand corner above the transactions panel to print account transactions.

Downloading Transactions

The system allows user to download transactions to popular accounting programs including Quicken, QuickBooks and other accounting programs with the ability to import comma-separated value (.csv) files.

To download account transactions:

- Select an Account
- Click "Transactions"
- Click "Export Transactions" located next to the print icon
- Select an export format from the drop down and click "Export" to export transactions or click "Close" to cancel

Account Details

The account details section displays general account information and allows users to change nicknames and color codes for accounts.

To view account details:

- Select an Account
- Click "Details"
- Depending on the account type the system displays the Account Number, Nickname, Balance, Interest Rate and Last Statement Date

- To edit the account Nickname and color code, click the edit icon next to the account Nickname

Account Analytics

The account analytics service displays balance history by date range (1, 3 and 6 months) and a breakdown of spending by transaction category.

To view account analytics:

- Select an Account
- Click "Analytics"
- Click "View Balance History" and select a date range
- The balance history graph is displayed
- To view spending by category, click "Spending" and select a date range
- The spending breakdown by category is displayed

Settings

The Settings feature allows users to manage profile information, display themes, widget preferences, contacts, notifications (alerts) and account settings

Profile

The Profile Settings to customize your profile information, security information and authenticated devices

Nickname
- To customize your nickname, click "Edit" button, enter a new name and click save changes

Profile Image
- To customize your profile image, click "Edit"
- Click "Upload Image" and select an image no larger than 5mb
- Click "Save Changes" to save your new profile image or click "Cancel" to close the window

Security Information

The security information section allows you to edit or change your username, password, security questions and confidence image.

Username
- To change your username, click "Edit"
- Enter a new Username
- Answer the Security Questions
- Click "Save Changes" to change your username or click "Cancel" to close

Password
- To change your Password, click the "Edit" button
- Enter your current Password
- Enter a new Password
- Confirm your new Password
- Answer the Security Questions

- Click "Save Changes" to change your password or click "Cancel" to close

Security Questions

To change your security questions, click "Edit"

- Select your Security Questions and enter answers for each question
- Answer the security questions
- Click "Save Changes" to change your password or click "Cancel" to close

Confidence Image

To change your confidence image, click the "Edit" button

- Choose a confidence image from the list or click "Upload Image" and select a file
- Enter an Image Secret
- Answer the security questions
- Click "Save Changes" to change your confidence image or click "Cancel" to close

Recent Login Activity

The login activity section displays the date and time and browser used to login to the system.

Themes

The Themes section allows you to change your background for online banking.

- To change your theme, click the "Themes" tab
- Click "Preview" to view the theme
- Click "Exit Preview" to view another theme
- Click "Activate" to apply the theme

Widgets

The Widgets section allows you to manage the order of the widgets in online banking.

- To change your widgets, click "Widgets"
- Click "Reorder Favorites" and drag the widgets in the order you would like them displayed and click "Save Order" or click "Cancel" to exit
- Click "Remove" to remove a widget from the active widgets list. Active widgets are displayed on the left side of the screen.
- Available widgets can be accessed by clicking "More" on the widget navigation
- Widgets designated as "Favorites" are displayed on your Home Navigation menu
- To designate a widget as a favorite, click the star. Gold stars indicate the widget is a favorite. Users may have up to 5 favorite widgets

Contact Information

The Contact Information section allows users to edit their contact information, including addresses, phone numbers and email addresses.

Addresses

The system allows users to add or edit their home address. Only your master user is able to work with the business address.

To add or edit your home address:

- Click "Edit" button
- Answer the Security Questions
- Click "Authenticate" to record your entry or click "Cancel" to exit
- Enter or edit your home address
- Click "Save Changes" to save your changes or click "Cancel" to close

To add or edit your work address (master users only):

- Click the "Edit" button next to Work
- Answer the Security Questions
- Click "Authenticate" to record your entry or click "Cancel" to exit
- Enter or edit your Work Address
- Click "Save Changes" to save your changes or click "Cancel" to close

Phone Numbers

The system allows users to add or edit their home, work and mobile telephone numbers.

To add or edit phone numbers:

- Click the "Edit" button next to Home, Work or Mobile number
- Answer the Security Questions
- Click "Authenticate" to record your entry or click "Cancel" to exit
- Enter or edit your Phone Number
- Click the SMS box if you want to receive text messages to this number
- Click the Preferred Contact phone box to designate the number as your preferred contact number.
- Click "Save Changes" to save your changes or click "Cancel" to close

Email Addresses

The system allows users to add or edit their home email address.

> **Note:** Only a master user can edit the business work email address.

To add or edit your home email address:

- Click the "Edit" button next the Home or Work email address
- Answer the Secure Questions
- Click "Authenticate" to record your entry or click "Cancel" to exit
- Enter or edit your Address
- Click "Save Changes" to save your changes or click "Cancel" to close

Notifications

The notifications service allows you to setup establish alerts for online banking events.

Business ACH Alerts

Alert	Description	Details
ACH Requires Authorization	Sent to users with ACH authorization permissions when a wire that requires approval is executed	User must be permitted to "Allowed to Authorize" role permission and have permission to one or more ACH accounts
ACH Request Authorized	Sent to the user who submitted the request	A batch template has been approved
ACH Request Rejected	Sent to the user who submitted the ACH template and the user who rejected the template request.	A batch template has been rejected by either another business user or the financial institution
ACH Request Cancelled	Sent to the user who submitted the ACH template request and the user who cancelled the request.	An ACH request was cancelled
ACH Request Expired	Sent to the user who submitted the ACH template	A template request was not authorized by the FI's cut-off time or before the Deliver By date
ACH Approved for Processing	Sent to the user who submitted and authorized the wire request.	This means you financial institution has approved your request. **This is NOT a guarantee your request has been processed successfully through the Federal Reserve**

Authentication Alerts

Alert	Description	Details
Online Banking Access Alert	Sent to users after a successful login to online banking	

Business Administration

Alert	Description
New User Added	Sent whenever a new sub user is added

Accounts

Account Permissions

Users must have access to one or more accounts with "View Account" permission.

Alert	Description
Automatic Withdraw	Notifies the user when an automatic withdraw is made a specified account
Balance	Sent when a balance is either above or below a target threshold for an account
Balance Summary	Sends a personalized summary of account balances at a time and frequency specified by the user
Debit Card Purchase	Notifies the user when a purchase is made above a specified amount using a debit card
Insufficient Funds	Alerts a user when a balance on a specified account drops below zero
Loan Past Due Alert	Notifies users when the due date for a loan is past dated
Transaction Alert	Sends the subscriber an alert when a debit or credit transaction exceeds a target amount

Business Wire Alerts

Alert	Description	Details
Wire Requires Authorization	Sent to users with wire authorization permissions when a wire that requires approval is executed.	User must be permitted to "Allowed to Authorize" role permission and have permission to one or more wire accounts
Wire Request Authorized	Sent to the user who submitted the request	A wire payment has been approved
Wire Request Rejected	Sent to the user who submitted the wire request and the user who rejected the wire request.	A wire payment has been rejected by either another business user or the financial institution
Wire Request Expired	Sent to the user who submitted the request	Indicates a wire request was not authorized by the FI's cut-off time or before the deliver by date
Wire Request Cancelled	Sent to the user who submitted the wire request and the user who cancelled the request.	A scheduled wire payment has been cancelled
Wire Approved for Processing	Sent to the user who submitted and authorized the wire request.	This means you financial institution has approved your request. **It is NOT a guarantee your request has been processed successfully through the Federal Reserve.**

Business Transfer Alerts

Transfer Alert	Description	Details
Transfer Requires Authorization	Sent to users with transfer authorization permissions when a wire that requires approval is executed	User must be permitted to "Allowed to Authorize" role permission and have permission to one or more wire accounts.
Transfer Request Authorized	Sent to the user who submitted the transfer	A transfer request has been approved
Transfer Request Rejected	Sent to the user who submitted the transfer request and the user who rejected the transfer	A transfer request has been rejected
Transfer Failed	Sent to the user who submitted the transfer request and the person who authorized the request	Transfer request failed processing
Transfer Expired	Sent to the user who submitted the transfer	Indicates a transfer request was not authorized by the FI's cut-off time (11:59:59 PM) or before the deliver by date.
Transfer Request Cancelled	Sent to the user who submitted the transfer request and the user who cancelled the request	A scheduled transfer was cancelled
Transfer Succeeds	Sent to the user who submitted and authorized the transfer request	A transfer request was processed successfully

Security Alerts

As a security measure, users are notified when a change is made to their profile. Security alerts are automatic and do not require a subscription.

Security Alert	Description
Confidence Image Change	Sent each time a user makes a change to a confidence image
Security Questions Change	Sent when a change is made to a user's security questions
Username Change	Sent when a username is changed
Password Change	Sent when a password is changed

Contact Information Change Alerts

Alert	Description
Email Address Change	Sent when a change is made to your email address
Phone Number Change	Sent when a change is made to your phone number
Address Change	Sent when a change is made to your address

Online Banking Access Alert

Alert	Description
Online Banking Access	Notifies a user any time their username is used to access online banking

Secure Message Alerts

Alert	Description
New Secure Message	Sent automatically when a new secure message is sent to the user

Accounts

The accounts feature allows user to adjust the way accounts are displayed in the service.

Account Oder

- Click "Reorder Accounts"
- Hold and drag accounts to adjust the display order
- Click "Save Order" to save your changes or click "Cancel" to close

Color Coding

- You can change the assigned color by clicking the "Edit" button next to the account
- The Edit Account Details window is displayed
- Edit the account nickname and select an account color from the drop-down
- Click "Save" to save your changes or click close to exit

Hiding Accounts

- You may hide accounts from widgets and drop-downs using the hide account feature
- To hide an account, click the "Edit" button next to the account
- Check "Hide this Account" and click "Save"

    Important: When you hide an account, the account will not display across the application, including drop-downs. For example, if you hide a checking account that is permitted for use as a source account for wires, that account will not be displayed in drop-down menus. You will be able to view scheduled activity and history for transactions using a hidden account.

- To restore a hidden account, click "Settings" and select the Accounts tab
- Click "Edit" and uncheck "Hide this Account"
- Click "Save" to restore the account or click "Cancel" to close the window

Deleting External Accounts

- Click the "Delete" button to delete an external account

Message Center

The Message Center allows you to send and receive secure messages to and from your financial institution.

Compose a Message

To compose a message:

- Click the email icon located at the top of the screen
- Click "Compose"
- Select a "Subject" from the drop-down
- Select an account (if applicable)
- Type a message
- You may attach up to three files (up to 15mb each) to your message
- Click "Send Message"

Inbox

- Select the checkbox at the top of the inbox to select all the message threads in the inbox. Select the checkbox next to a message thread to select that specific message thread.
- Use the dropdown Delete, Mark as Read, or Mark as Unread the selected message threads.
- Threads with unread messages appear in a lighter font color with a letter in an open envelope icon. The number next to the envelope icon denotes the number of messages in the thread.
- Threads without unread messages appear in a darker font color with a closed envelop icon. The number next to the envelope icon denotes the number of messages in the thread.
- The subject of the message thread is displayed.
- The first sentence of the first message in the thread is displayed.
- The paperclip followed by a number represents the number of files attached to the thread.
- The creation date of the last message added to the thread is displayed.

Sent

- Select the checkbox at the top of the inbox to select all the message threads. Select the checkbox next to a message thread to select that specific message thread
- Use the dropdown to Delete the selected message threads
- All message threads in the Sent box are marked as read. The number next to the open envelope icon denotes the number of messages in the thread
- The subject of the message thread is displayed
- The first sentence of the first message in the thread is displayed
- The paperclip followed by a number represents the number of files attached to the thread
- The creation date of the last message added to the thread is displayed

View and Reply

- The subject of the initial message in the thread displays in the upper left corner
- Your nickname and profile image (you can change your nickname and profile image in profile settings) displays in the message header. Only the message header displays for older messages

in the thread. Select the message header to expand the message and view its entire contents Only the most recent message is expanded by default

- Select Expand All to expand all the messages in the thread
- The date and time that a message is sent displays in the upper right hand corner of the message header
- Only the first line of a message body displays in the message header
- When an Admin responds to an inquiry, their profile image and nickname displays in the message header
- Expand a message to view the file attachments associated with that message. Select any of the files to download them to your device.
- All the attachments associated with the thread (attachments included in all the messages in the thread) are listed on the right. Select the attachment to download it to your device.
- You may add a new message to the thread and attach new attachments to the thread
- Select reply to save any new attachments and send your reply

Make a Deposit

The Make a Deposit widget allows users to access the remote deposit capture service.

Role Permissions

Users must be permitted to a role with "Remote Deposit Capture" permission.

Account Permissions

There are no account permissions for remote deposit.

Accessing Remote Deposit

- Click "Make a Deposit"
- First time user will need to register with the service
- For registered users, clicking "Make a Deposit" automatically signs them into the remote deposit service