DIGITAL BANKING

Business User Guide

P1FCU

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About This Guide

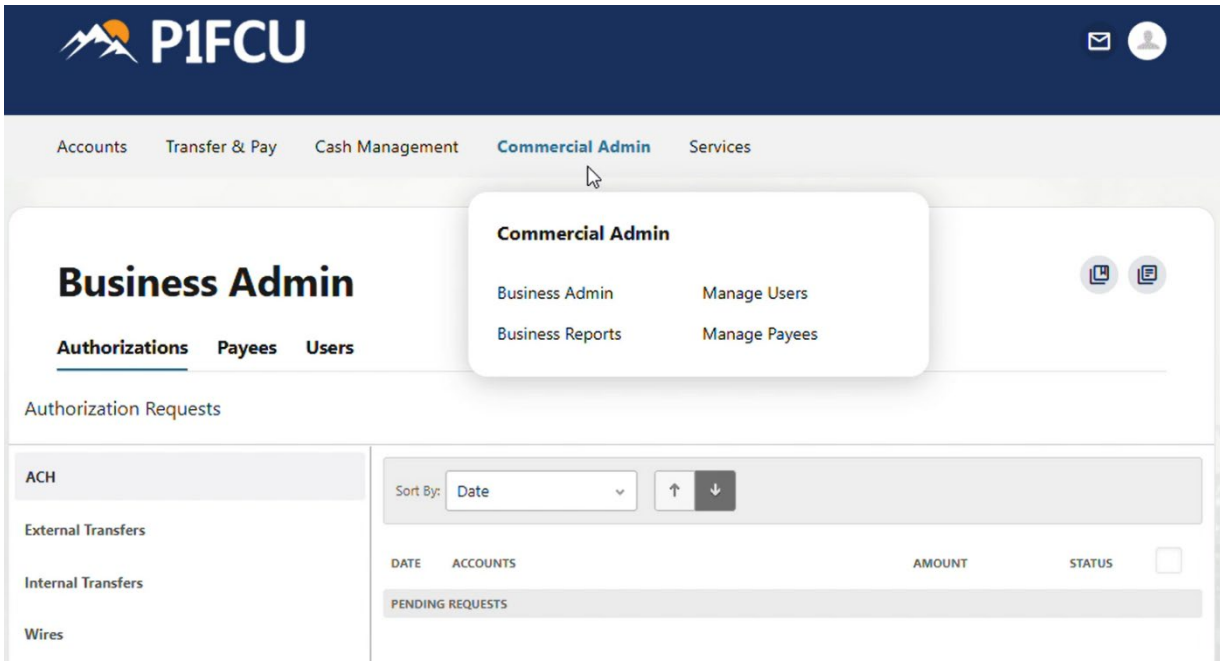
The purpose of this document is to help business users navigate and utilize the Better Banking features available through Digital Banking. It provides step-by-step instructions and helpful explanations for managing users, payments, transfers, and reporting tools efficiently and securely.

Business Banking Overview

Our new Business Banking platform is focused on providing a Digital Banking experience to seamlessly review, monitor, and manage the finances of your business. Businesses have unique Digital Banking requirements that are not available in retail banking, such as multiple users with specific roles, Business ACH and Business Wires, transaction limits, and authentication.

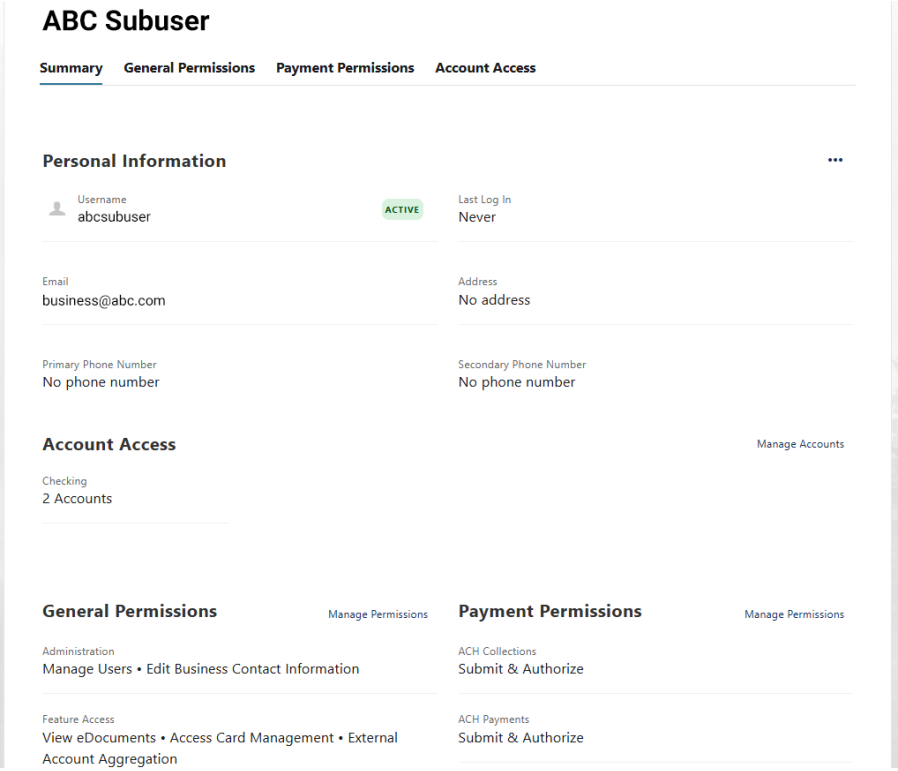
Commercial Admin Menu

The Commercial Admin menu provides you with the tools to set up, maintain, and manage the various aspects of your digital banking experience. It is the foundation for all other Business menus, such as Business ACH, Business Wires, and Business Reports. The Business Admin menu also serves as the hub for authorizations, payees, and user management.



Users

From the Users tab, you can view your business account users, the number of their accounts, and the types of payments utilized. From this tab, you can also control and assign user permissions. Assigning the permissions will control what users can view, change, navigate, and execute within the system. Users must have permissions defined to access business-specific services. You can assign permissions and limits at the same time when creating a sub-user.

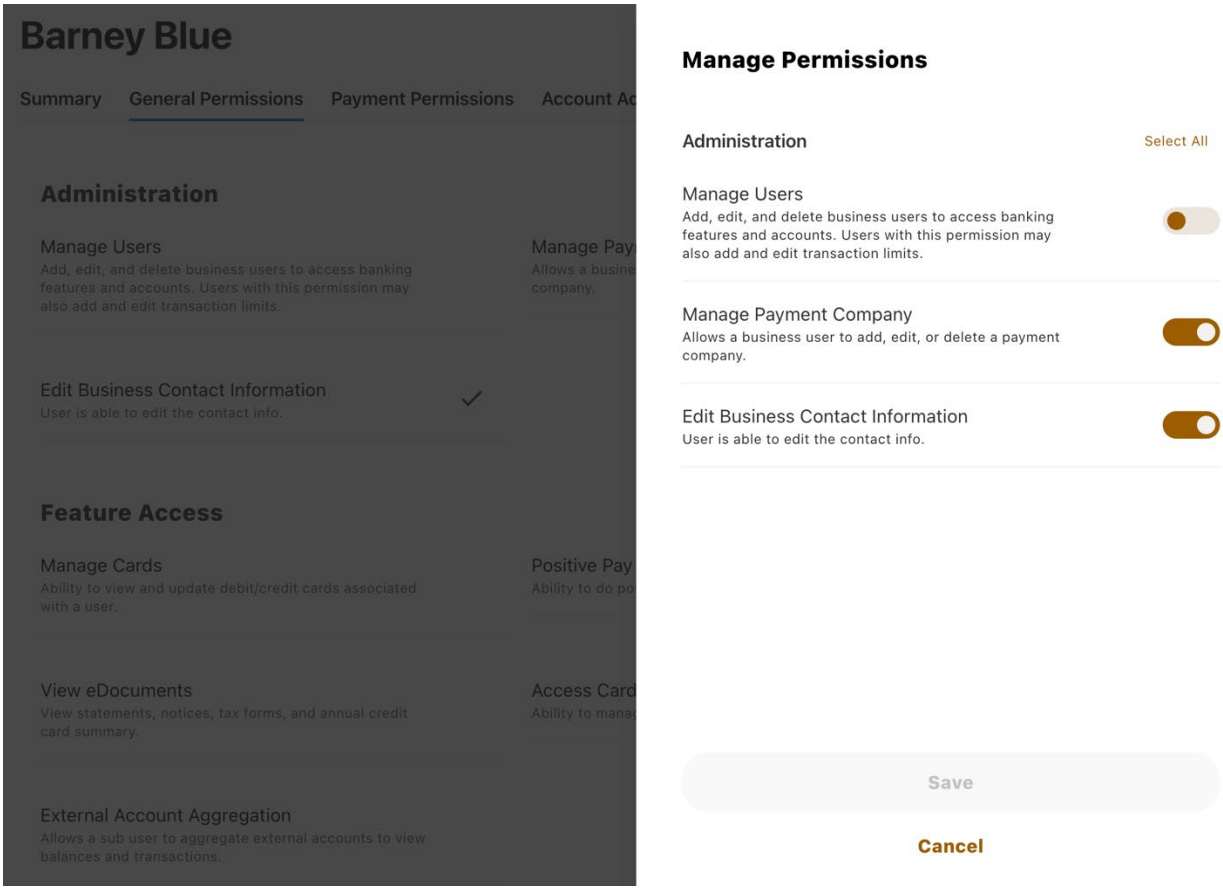


After clicking on a user in the Users tab, you will see a summary of their accounts and permissions. To manage any user's permissions and accounts, you can do so by clicking on **Manage Accounts** or **Manage Permissions** from the summary page or by clicking any of the tabs at the top. You can also assign a new sub-user from the Users tab and assign permissions and limits at that time.

General Permissions, Payment Permissions, Account Access

From these tabs, you can edit any existing user's permissions and account access. You will select the **Manage Permissions** button next to the area you wish to update. From there, a drawer will open with the areas of the page to update. You will update by turning the

toggles on or off. For limits under the **Payment Permissions** tab, you will enter in the limits as well as adjust the toggles if needed.

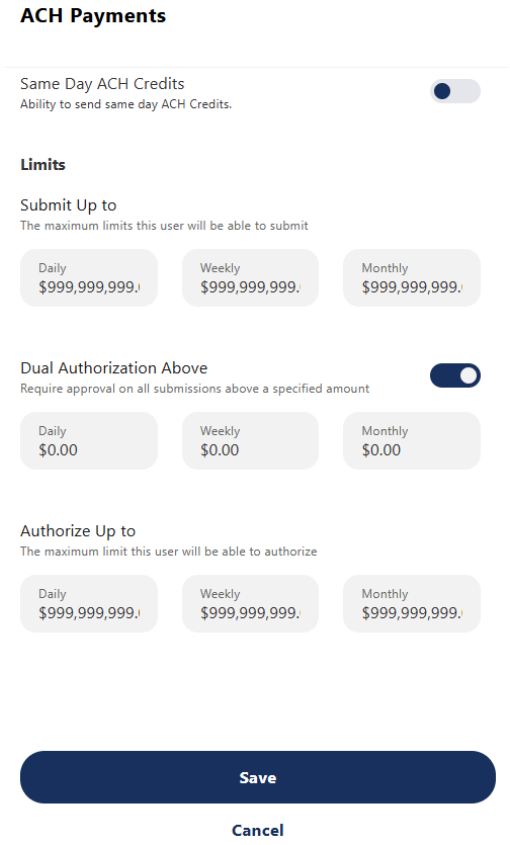


Limits

Limits can be assigned with permissions at the same time when creating a new sub-user.

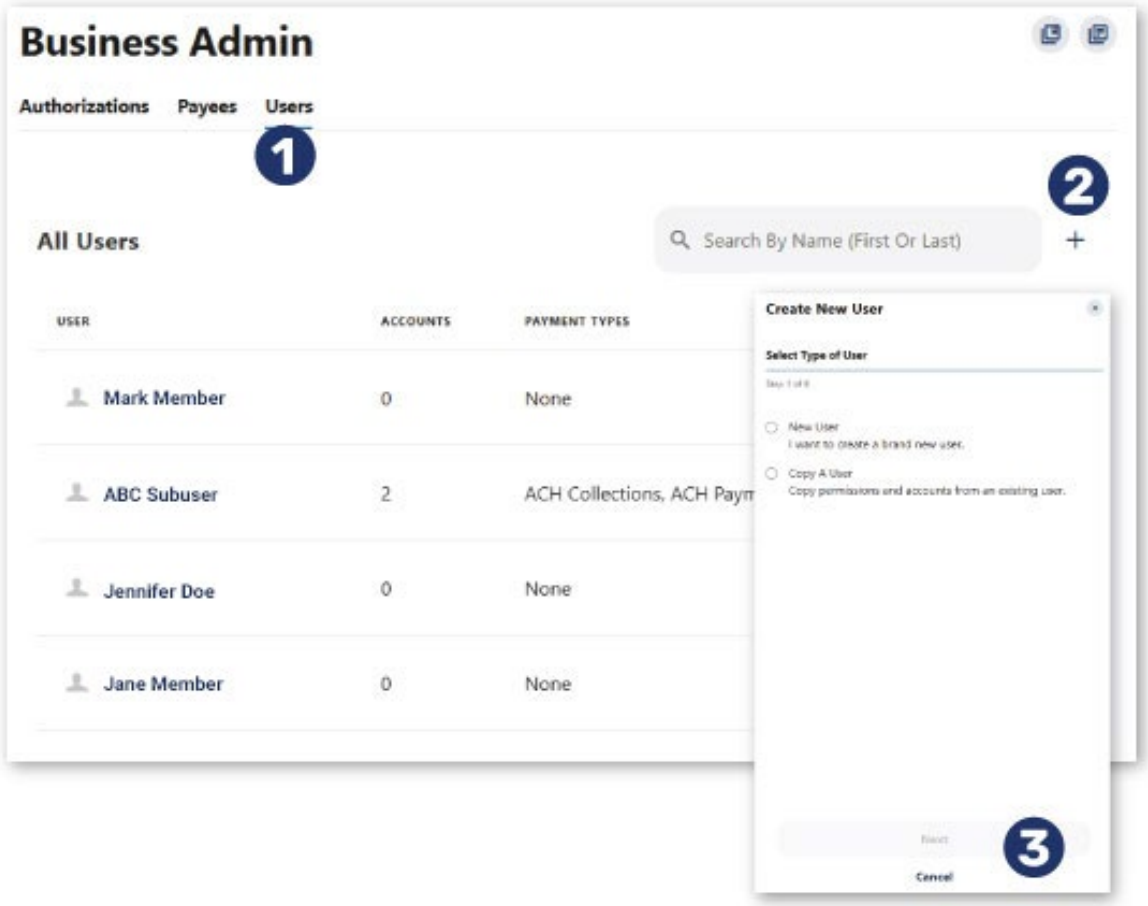
Limit	Description
Authorized limit	The maximum cumulative dollar amount that can be submitted without additional authorization. A limit of “0.00” means that ANY transaction scheduled by users with this role will require approval.
Max limit	The maximum cumulative dollar amount that can be submitted.
Can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

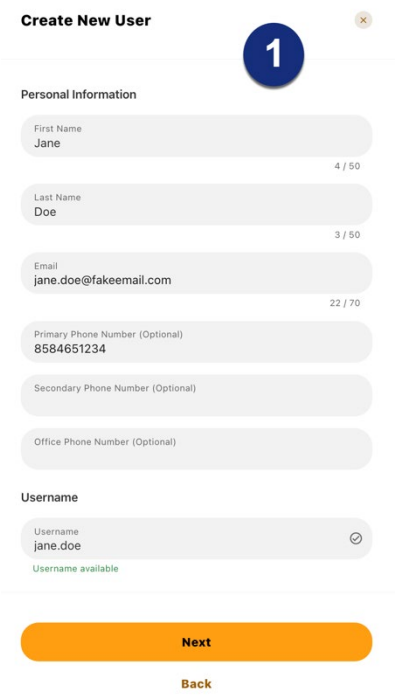
To assign limits to a user, in the Commercial Admin menu, you will select the user and click on the **Payment Permissions** tab. After clicking the **Manage Permissions** button, you can edit the limits on that user.

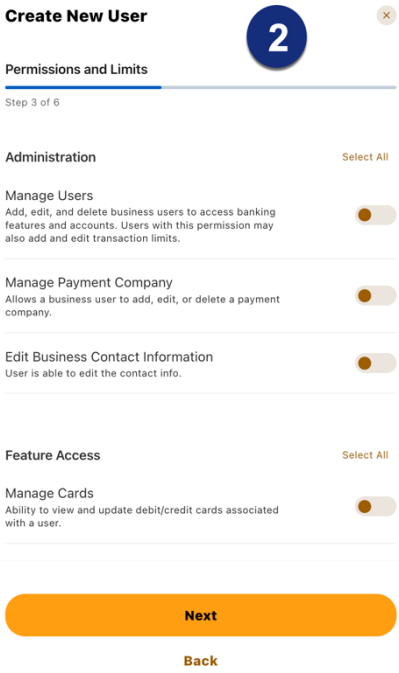


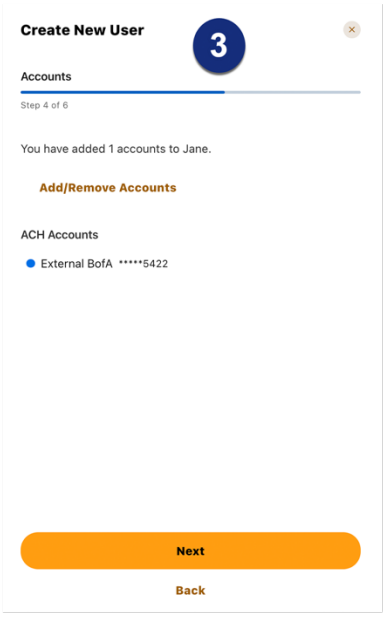
Create a User

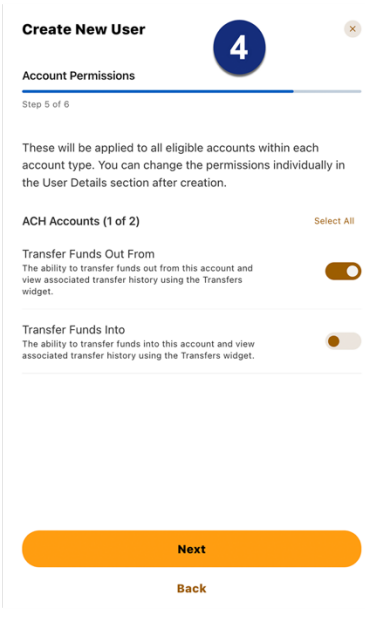
The Master Users (indicated with the crown on the profile) will be able to create new users for the accounts (indicated with a briefcase). Please note, you will need to log in from a desktop to add, edit, or delete users. On the **Manage Users** tab within the Commercial Admin menu, click the **plus sign (+)** to add a user. **Add a New User** drawer will open. Select if you are adding a **New User** or if you would like to **Copy a User**. Then select **Next.**











1. You will enter the basic information for that user and select a username. The system will tell you if that username is available.
2. Next, you will select the permissions and limits for the user you have created.
3. You will then add the accounts that you would like to be associated with the new user.
4. Lastly, you will assign account permissions and then review the information for your new user.
5. When you are finished, you will click **Submit**.

Sub-User Status

A master user can edit a sub-user's contact information (name, email, phone, and address) and role by clicking the pencil icon next to the **Contact Info** section. Additionally, a master user, or a sub-user with the Manage Users and Roles permission, can edit a sub-user's status or reset a sub-user's password.

- *Active* – Sub-users in an Active status are able to log in and access Digital Banking. If a sub-user is Active, a master user can change the sub-user's status to Frozen.
- *Locked* – Sub-users in a Locked status have locked themselves out of Digital Banking due to excessive unsuccessful login attempts (for example, a forgotten password) and must be unlocked to log in and access Digital Banking. If a sub-user is locked, a master user can change the sub-user's status to Active.
- *Frozen* – Sub-users in a Frozen status have been set to Frozen by a master user and are unable to log in or access Digital Banking. If a sub-user is Frozen, a master user can change the sub-user's status to Active.
- *Disabled* – Sub-users in a Disabled status have been set to Disabled by the administrator at the financial institution and are unable to log in and access Digital Banking. Sub-users in a Disabled status will not display in Business Admin. Once a sub-user's status is changed to Disabled, the sub-user's status cannot be changed by a master user.

Reset a Sub-User's Password

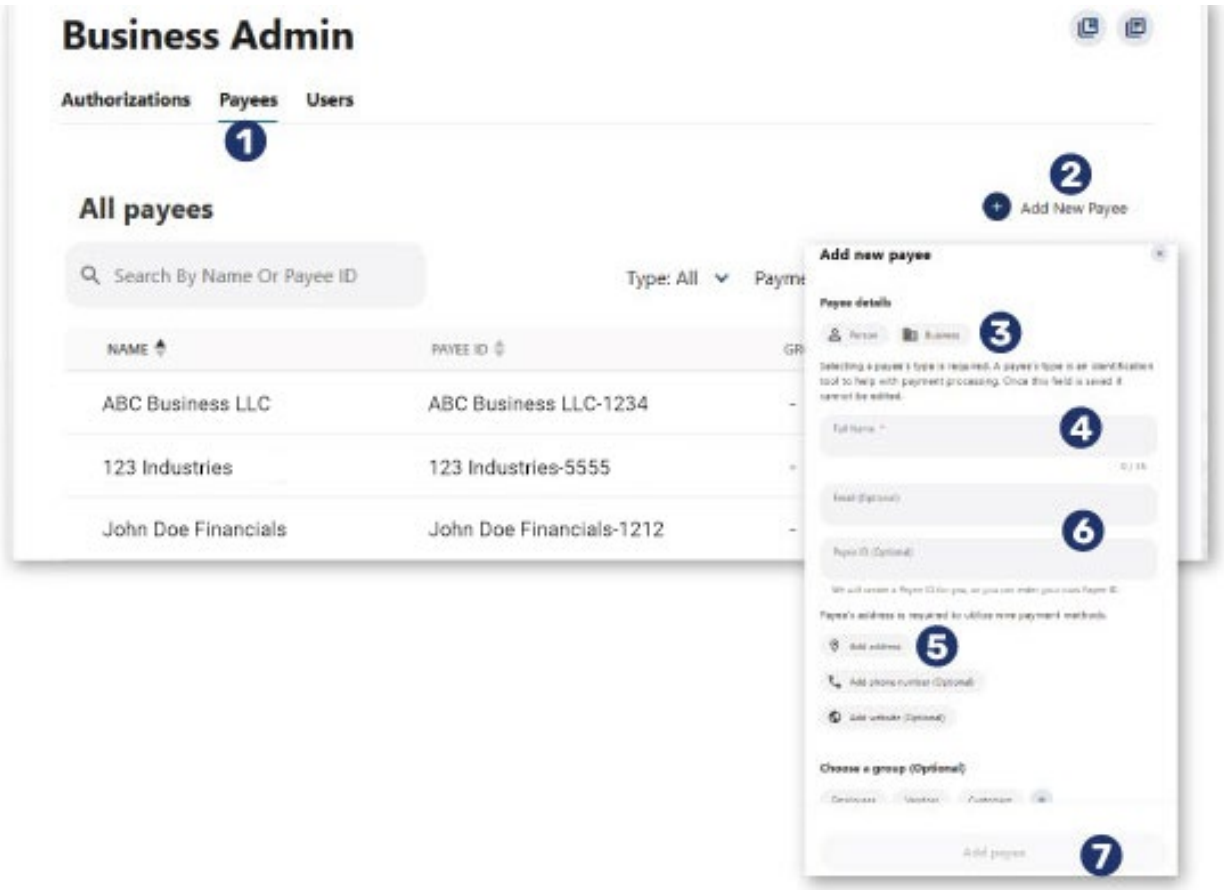
Under the **Users** tab of the Business Admin menu, find the sub-user from the user list, click the **ellipsis** (three dots) next to the sub-user. Give an email address where the sub-user's password will be sent and explain why the password is being reset. Click the **Send New Password** button to send the temporary password.

Please note, a disabled sub-user account cannot be used, and the password will not be able to be reset. If the sub-user status is **Frozen**, please set it to **Active** before their password can be reset.

Add a Payee

Before a business ACH template or wire transfer can be submitted, you must set up payees (the recipients of the ACH or wire transfer) in the platform. You can set up a payee (or several) for your business by accessing the **Payees** tab, located within the Business Admin menu. From here, users who are assigned the Manage Payees permission can add, edit, and delete payees.

On the **Payees** tab within the Business Admin menu, click **Add New Payee**. A new drawer will open where you will enter the payee's details. You must select whether the payee is a **person** or a **business**. Then enter the payee's **Full Name** and **Address**. You can enter information in the other optional fields to further classify the payee, if desired. Lastly, you will click **Add Payee**.



After selecting the payee, use the pencil icon to edit the Payee Details and use the trashcan icon to delete a Payee.

Add a Payment Method

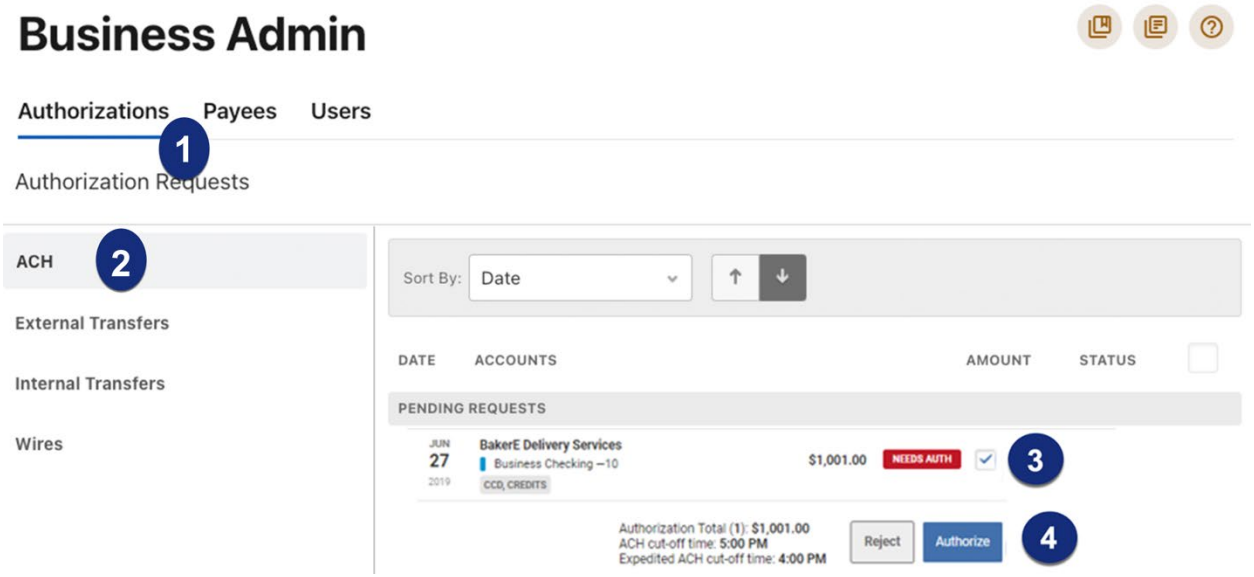
A payment method is a set of payment instructions related to specific types of payments (either ACH or wires) that will be used by the business banking menus to simplify the payment process. Once a payment method is added to a payee, that payee will then be eligible for payments related to the added payment method.

Click on **Transfer & Pay**, then select **Manage Payees** tab and choose the payee you created from the payee list. Scroll to the **Payment Methods** section and click the **plus sign** to add a payment method. Choose the **payment method type** by selecting one of the tiles. **Complete the required information** for the chosen payment method (Payee's type, Routing Number, Account type, Account Number, etc.). Click **Save.**

Use the pencil icon next to the payment method to make edits to that method and use the trashcan icon to delete a payment method.

Authorize or Reject Transfer Request

The Business Admin menu defaults to display the **Authorizations** tab. Select the **transaction type** to view transactions that are in the **Needs Authorization status**. Then you can choose to **authorize** or **reject**.



Business ACH Menu

The Business ACH menu allows you to:

1. Quick ACH
2. Create ACH templates
3. Edit/Delete ACH templates
4. Authorize ACH templates
5. Submit ACH templates
6. Import file

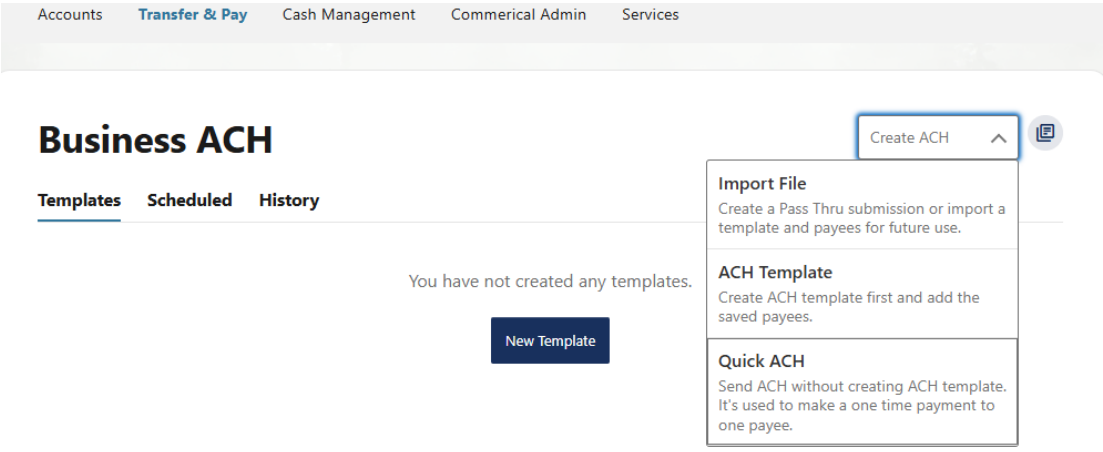
Quick ACH

A Quick ACH is the quickest and easiest way to make a one-time payment to one payee. This type of ACH can be completed without having to create a new ACH template.

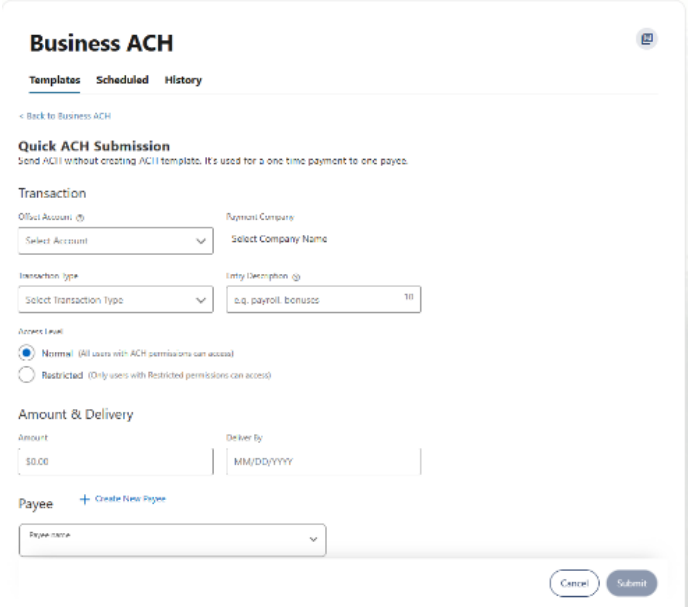
To submit a Quick ACH:

1. Select **Transfer & Pay** from the navigation bar.

2. Select **Business ACH** from the dropdown menu.

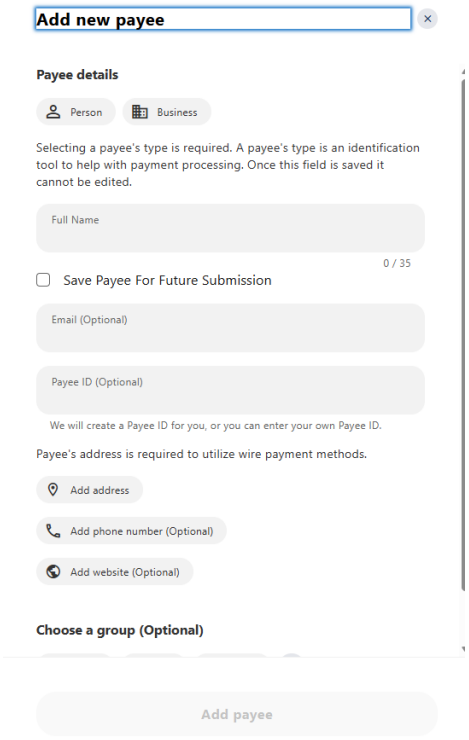


3. In the new screen, click on **Quick ACH.**
4. The **Quick ACH Submission** form will display



5. Select an **Offset Account** from the dropdown menu.
6. Select a **Transaction Type** from the dropdown menu.
7. Add an **Entry Description.** (e.g., payroll, bonuses)
8. Select the **Access Level.**
9. Enter the **Amount** to send under the Amount & Delivery.
10. Choose a **Delivered By** date under the Amount & Delivery.

11. Create a **New Payee** and fill in their information on the pop-up screen.



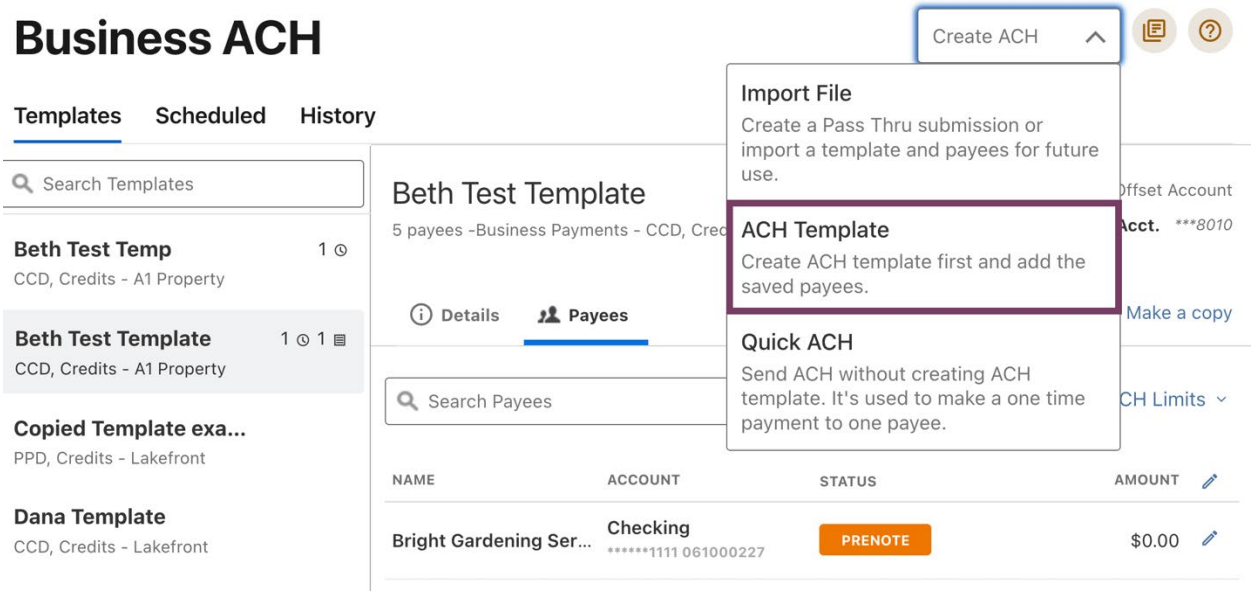
12. Select the **Payee Name,** then click **Submit.**

Creating ACH Templates

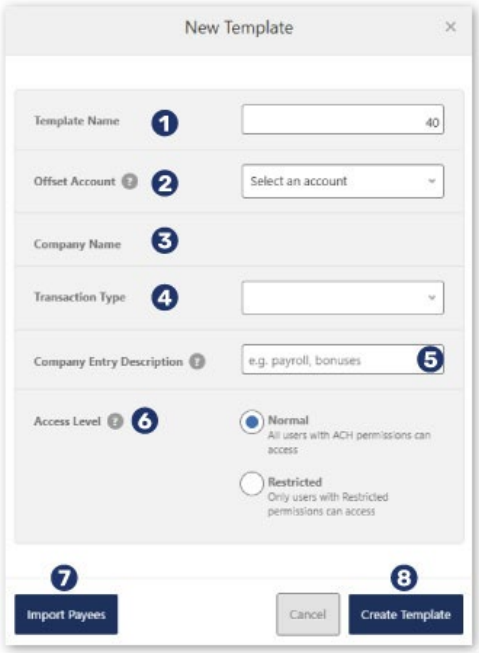
An ACH template is a set of instructions that, once created and saved, can be used in the future as the starting point from which to send payments. Information in the ACH template includes the Template Name, Offset Account, Company Name, Transaction Type, Company Entry Description, Access Level, and Payees. Before you can create ACH templates, you must be assigned to a role with Create ACH Template, Edit ACH Template, and ACH Account permissions.

To create a new ACH template:

1. Select **Transfer & Pay** from the navigation bar.
2. Select **Business ACH** from the dropdown menu.
3. In the new screen, click on **Create ACH**.
4. Select the **ACH Template** button from the dropdown menu.

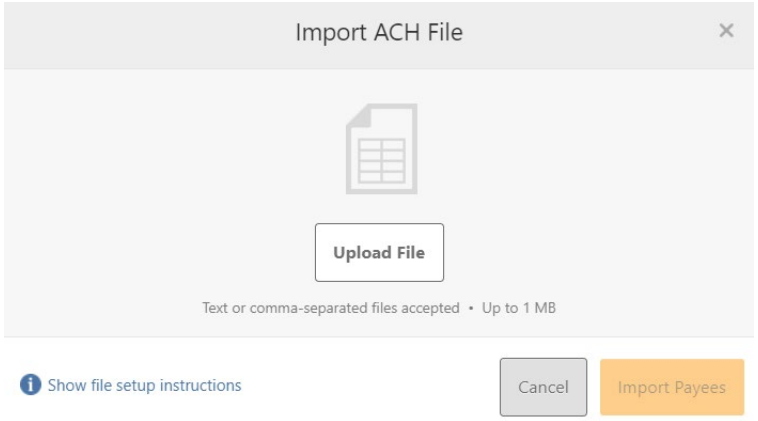


5. The **New Template** window will display:



1. Enter a **Template Name.**
2. Select an **Offset Account** from the dropdown menu.
3. Select a **Company Name** from the dropdown menu.
4. Select a **Transaction Type** from the dropdown menu of available Transaction Types.

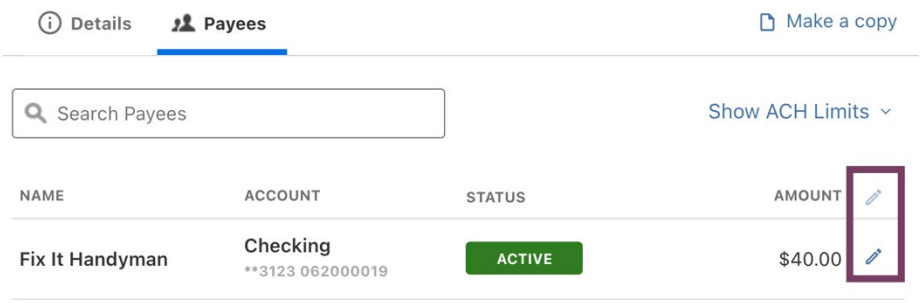
5. Enter a **Company Entry Description**. This provides a description of the transaction to the payee. (optional)
6. Select an **Access Level** for the template. A template marked as **Restricted** would only be viewable by a business user with **Access to Restricted Templates** permissions.
7. Click the **Import Payees** button to upload a NACHA (.txt) or (.csv) file into Business Banking for future use (optional). The format required for the file upload is noted in the **Show file setup instructions** link.



8. Click the **Create Template** button to save the new template or click the **Cancel** button to close the New Template window without saving.
9. A confirmation message will display to confirm that the template has been created.

Editing ACH Templates

The edit template function allows you to edit the Template Name, Offset Account, Company Entry Description, and the access level. You must be assigned a role with the **Edit ACH Template** permission in order to edit a template.



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

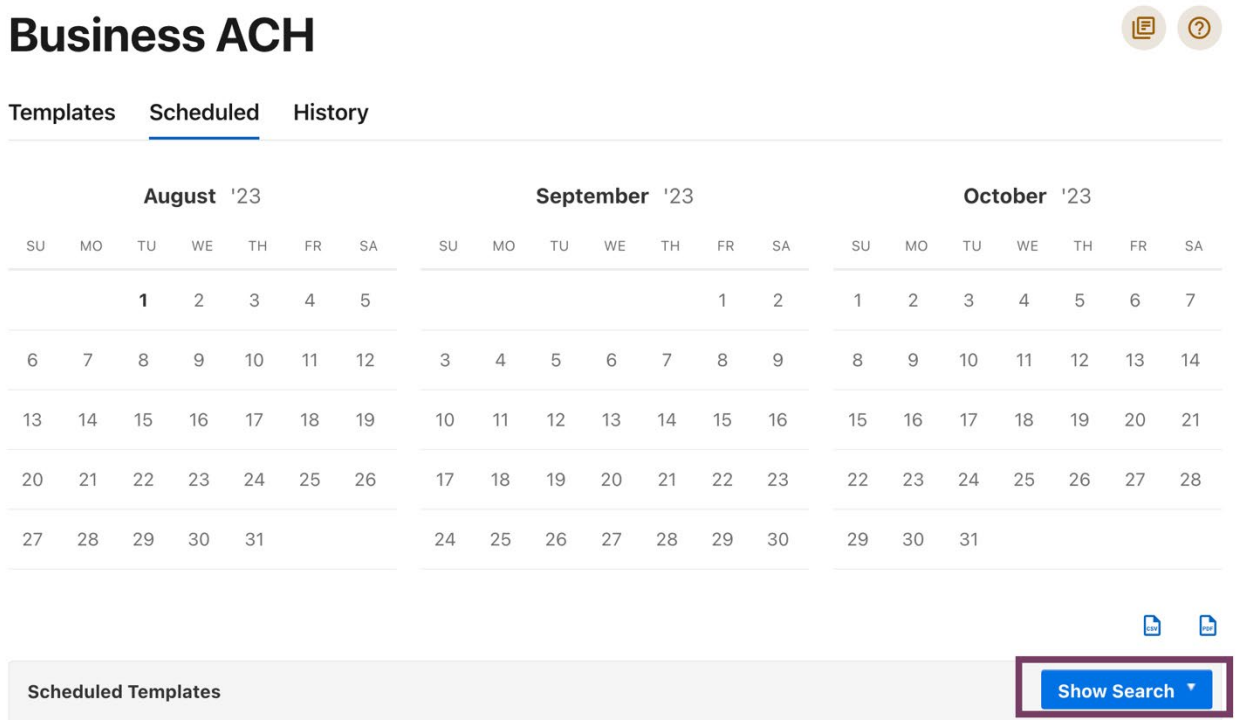
Deleting an ACH Template

The **Delete a Template** function allows you (if permitted) to delete ACH templates. You must be assigned a role with the **Delete ACH Template** permission to delete a template.

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 P1FCU to process the already scheduled template. To cancel a future-dated template, click the **Scheduled** tab and click the **Cancel** button next to the scheduled template to prevent it from being processed.

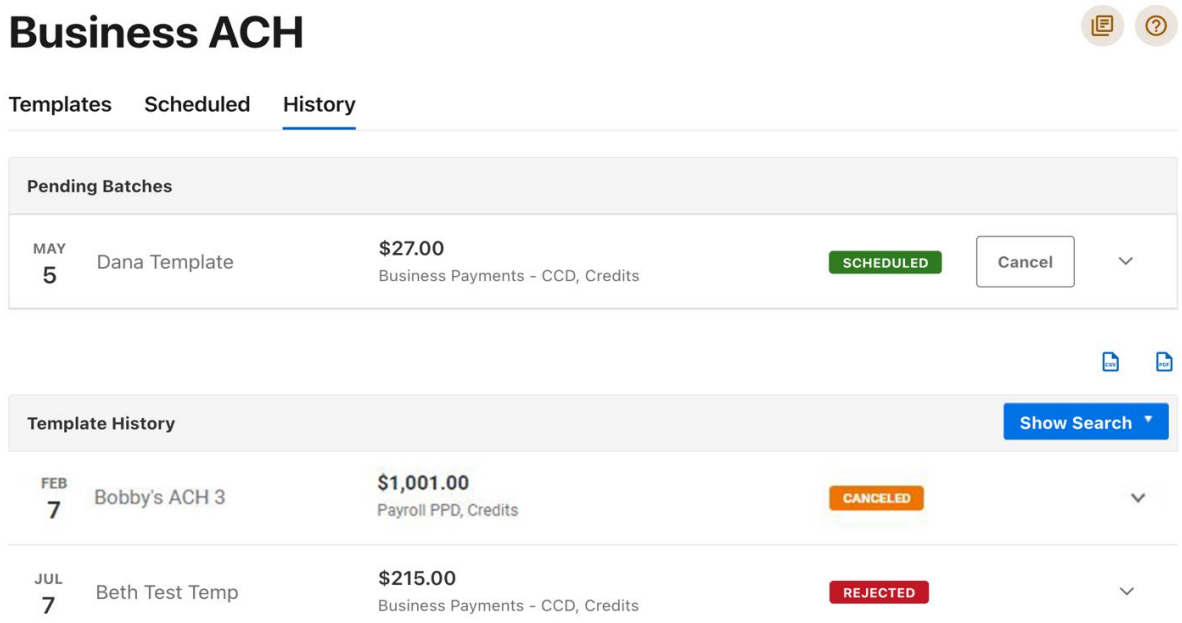
Scheduled Tab

The **Scheduled** tab displays future-dated ACH submissions that are scheduled but have not yet been processed by P1FCU.



History Tab

The **History** tab displays pending batches (submissions available for processing by P1FCU) and a template history (submissions that have been completed or rejected by P1FCU).



ACH Processing Days and Cutoff Times

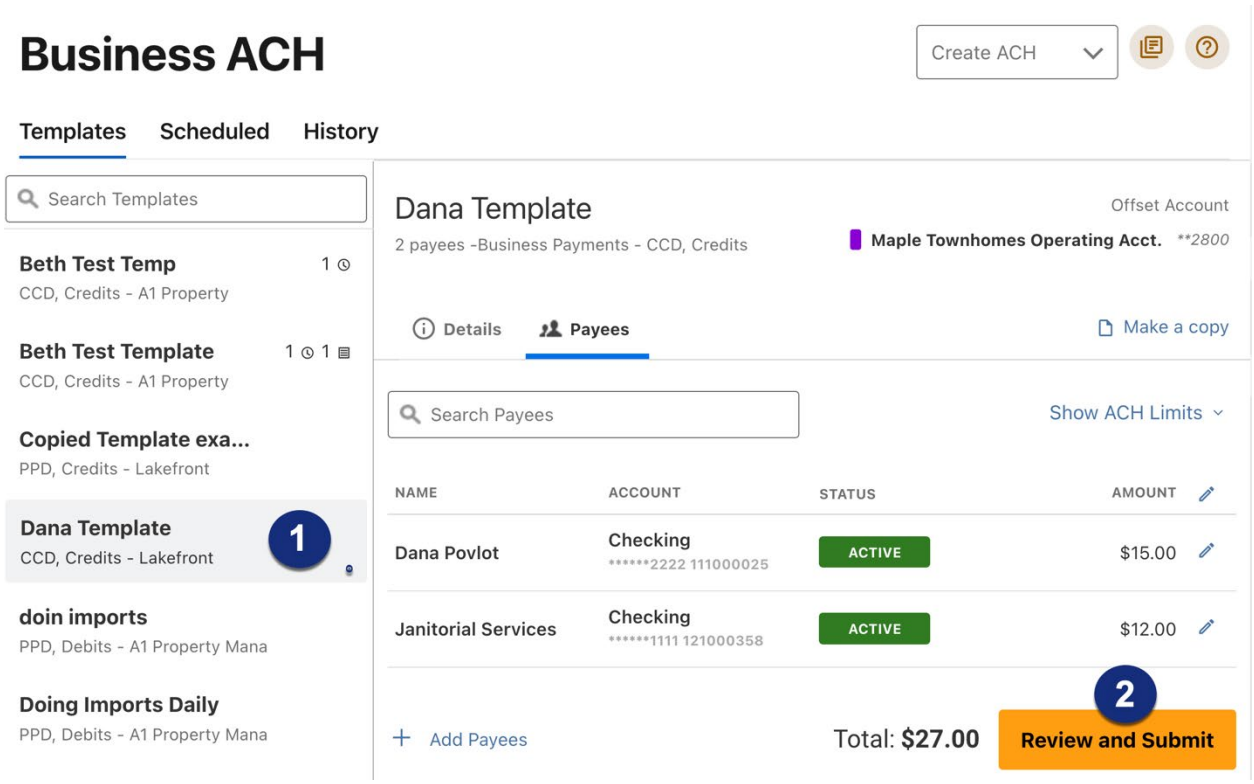
ACH processing days are the days of the week that P1FCU will process ACH files for delivery, and the days of the week that you can select as an Effective Entry date for ACH template submission. An ACH submission cutoff time is the deadline for you to submit an ACH batch on a given day. All ACH submissions received after the submission cutoff time will be treated as received on the following ACH processing day.

Submit an ACH Template

The **Submit Template** feature allows you to submit templates for authorization (if needed) and processing. In order to submit ACH templates, you must be assigned a role with **Submit Template** permissions, permission for the ACH transaction type, and the offset account used in the template.

To submit an ACH template:

1. Select the desired template to submit for processing.
2. Click the **Review and Submit** button.



Please note that you can submit a request for an ACH limit increase. The steps to requesting increases are provided in the "Submitting a Business Wire Request Over Limit" section, as the steps are the same.

Notifications and Alerts

ACH alert contact methods are configurable under **Tools** → **Alerts**. The ACH transfer module supports the following alerts:

- Needs Authorization Alert
- Business ACH Submission Alert
- Rejected by FI Alert

Business Wires Menu

Wire transfers offer convenience, speed, and security. The Business Wires menu has specific accounts, payees, limits, and authorizations available, and allows qualified accounts to send out wire transfers. A payee may have more than one account, depending on the number of wire payment methods that have been established.

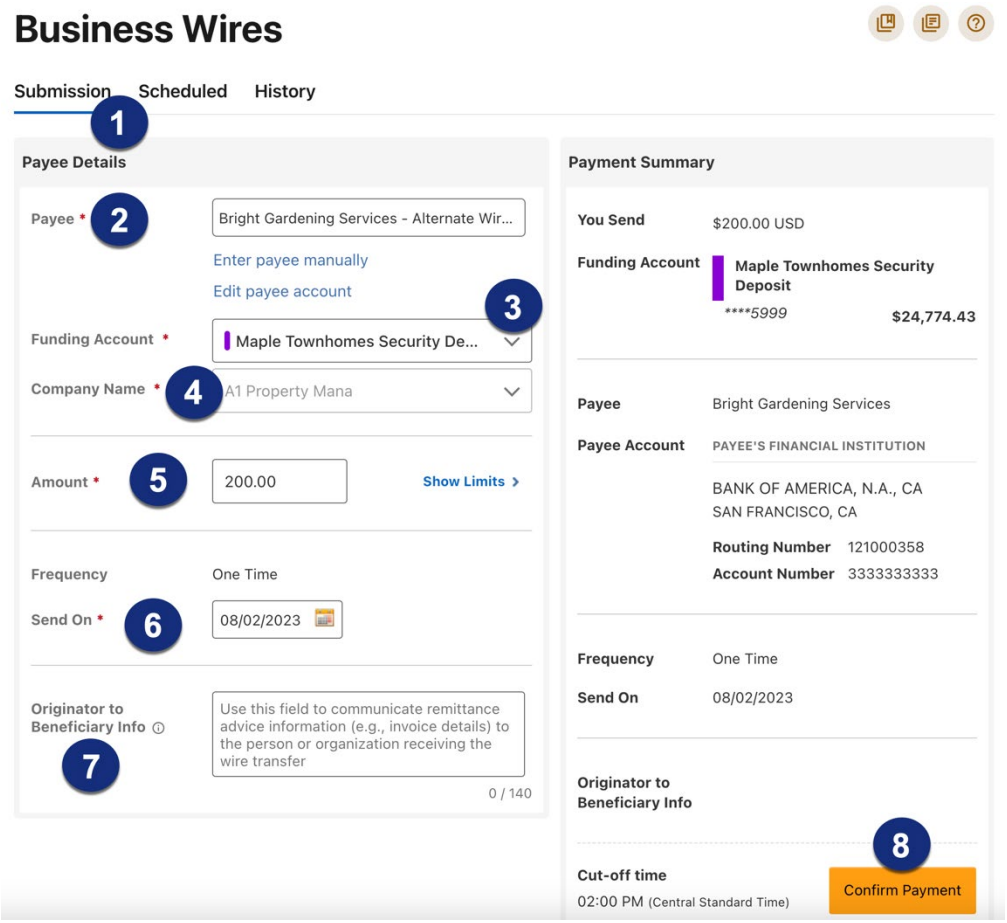
Business Wires allows you to:

- Create wire payment requests
- Authorize wire payment requests
- Set limits

Submit a Business Wire Request

1. Select **Transfer & Pay** from the navigation bar.
2. Select **Business Wires** from the dropdown menu.

In the Business Wires screen, from the **Submission** tab, select a **Payee** from the dropdown list. Choose a **Funding Account** and a **Company Name.** Enter the **Amount** for the transfer. Select the **Send On** date. Enter any additional details into the **Originator to Beneficiary Info** field (optional). Click **Confirm Payment.**



Search for a Business Wire

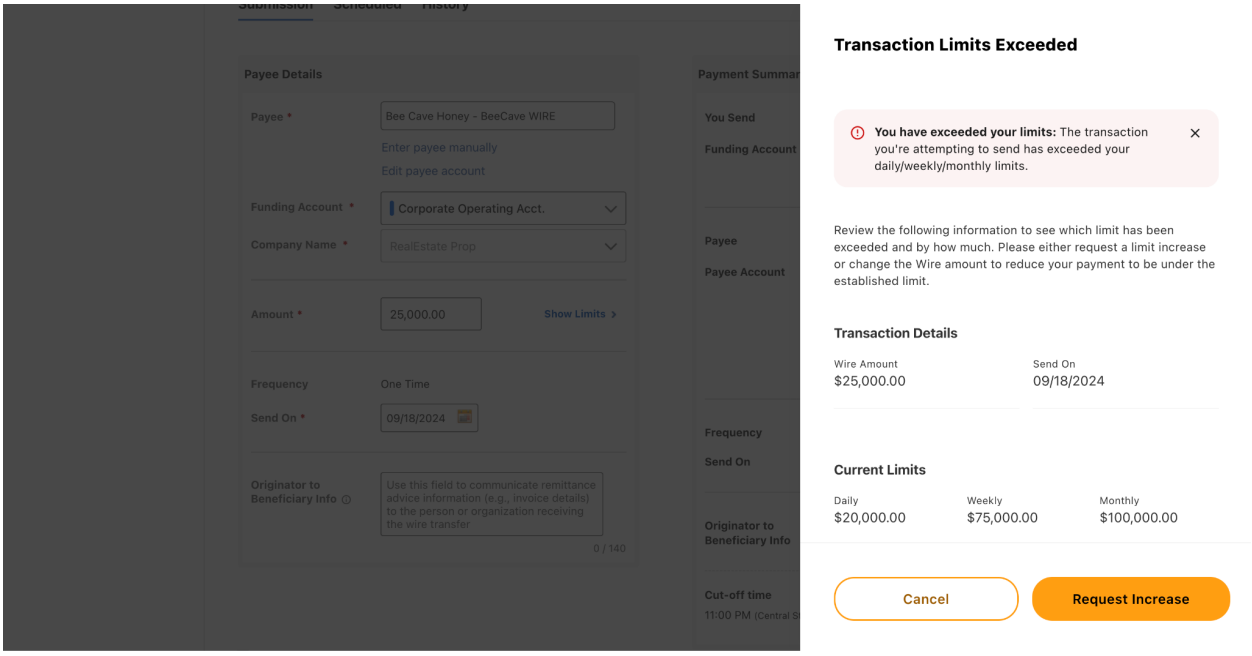
On the **Scheduled** tab of the Business Wires menu, click the **Show Search** button to view search fields. **Enter search criteria** and click the **Search** button.

Cancel Business Wire Request

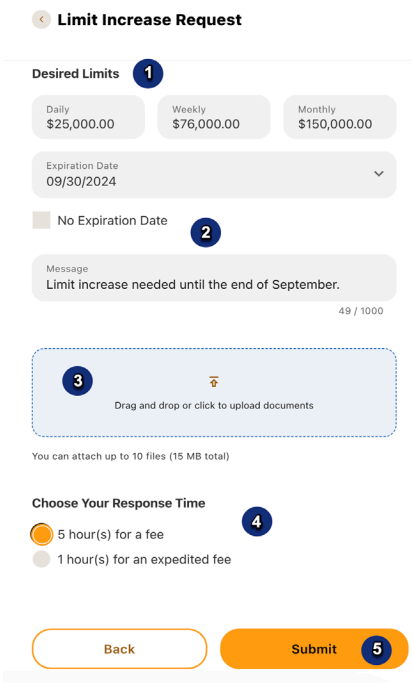
Wires cannot be edited. If a mistake is made, you will need to cancel the wire transfer and submit a new request. Under the **Scheduled** tab**,** locate the wire transfer and click the **Cancel** button. Enter a reason, and select **Cancel Payment**.

Submitting a Business Wire or ACH Limit Increase

When you need to send a business wire or ACH over your set limit, you can send a request to your FI for a limit increase. This request can include a temporary or a permanent increase. After sending your request, it will be sent to your FI via a secure message in the Message Center. Start by requesting your business wire or ACH normally and including the increased wire amount. You will receive a drawer notification that your limits have been exceeded, and you can **Request Increase.**



When submitting your request for an increase, you will fill in the **Desired Limits** and include an **Expiration Date**. If the limit increase is temporary, you will select an expiration date. If you would like the increase to be permanent, check the box that there is no expiration date. You can include a **Message** explaining the reason for the increase that will be seen by an administrator at the FI and **Upload** any supporting documentation. From there, you will select the **Response Time** (5 hours or 1 hour) that you would like to be notified about the approval or denial of the increase. Both response times usually come with a fee. When you have filled in all of the information, select **Submit** to send your request.



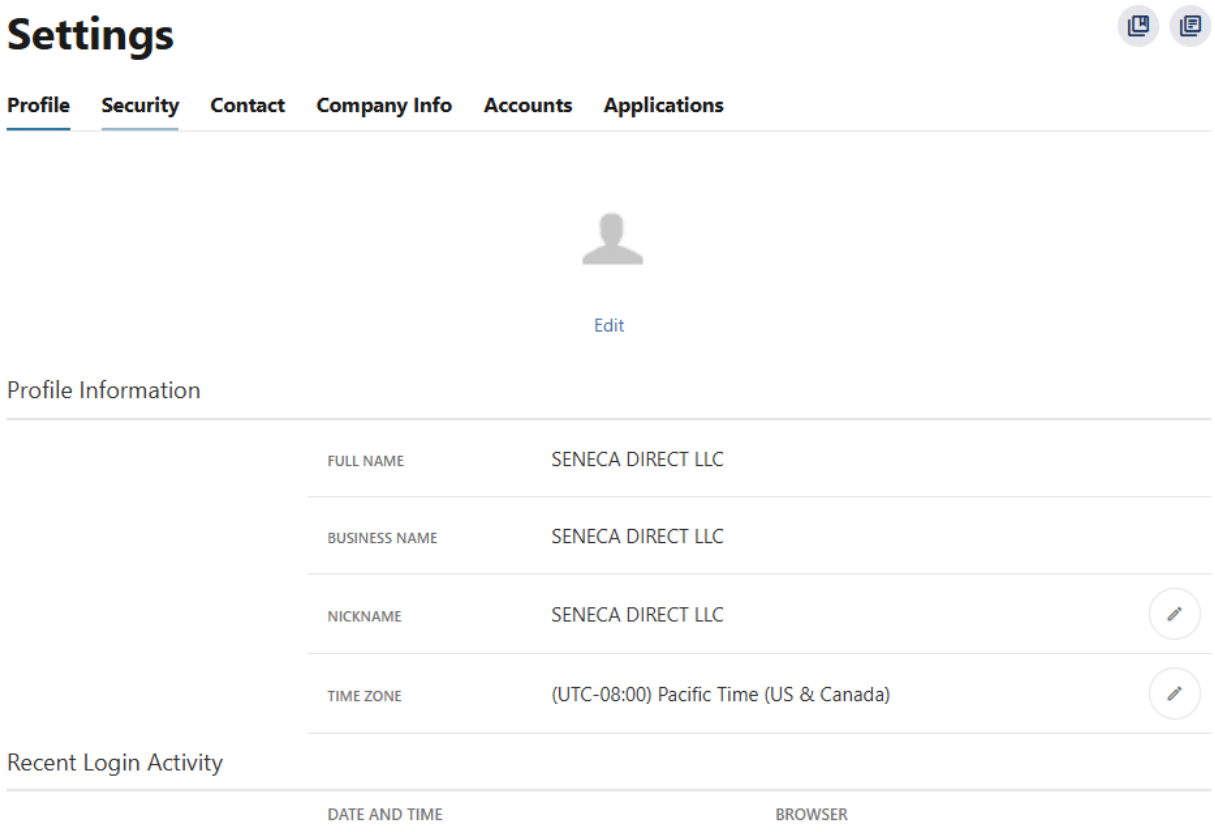
You will be shown a message saying that your request is **Pending FI Review.** You will see the pending request in your Business Wires menu under the Scheduled tab. After your FI approves or denies your request, you will be notified via the Secure Message Center.

It is important to note that a limit increase can be requested for ACH as well. The same steps will be followed for submitting an ACH limit increase request.

Updating Profile and Contact Information

Updating your profile and keeping your contact information up to date can be done by the Master User.

Click on **Settings** and choose the information you want to update.



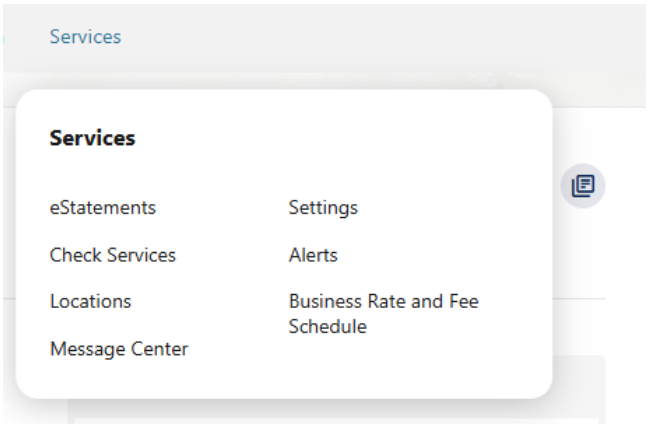
1. **Profile** - You can edit the full business name, nickname, and the time zone.
2. **Security** - Edit the username or password and update the two-factor authentication.
3. **Contact -** Update the business addresses, phone numbers, and email addresses.
4. **Company Info -** View all information about the company.
5. **Accounts -** View and edit the names of the accounts.
6. **Applications -** Update tokens as needed.

eStatements

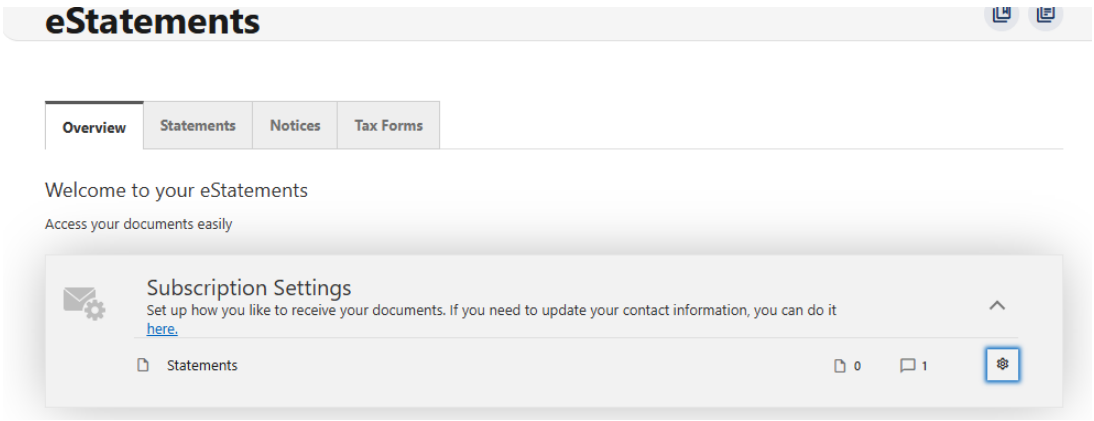
eStatements are digital versions of your account statements. They provide all the information on your account, including transaction history, account balances, and deposits, all delivered electronically.

Here is how to set up eStatements:

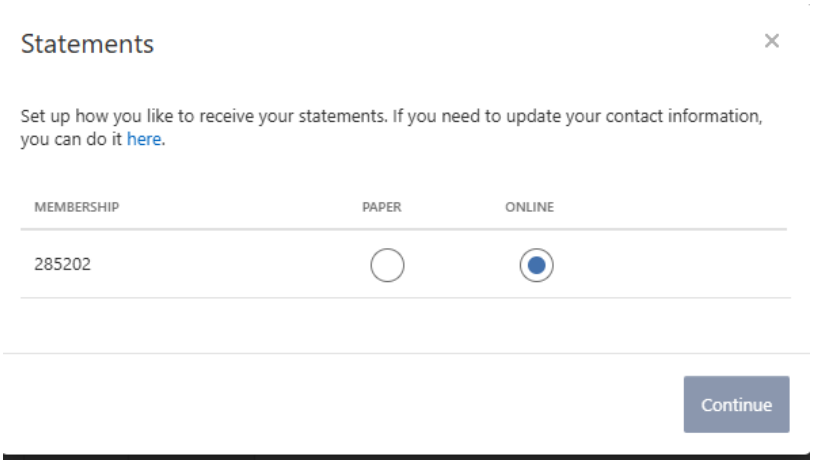
1. Click on **Services**, and then select **eStatements.**



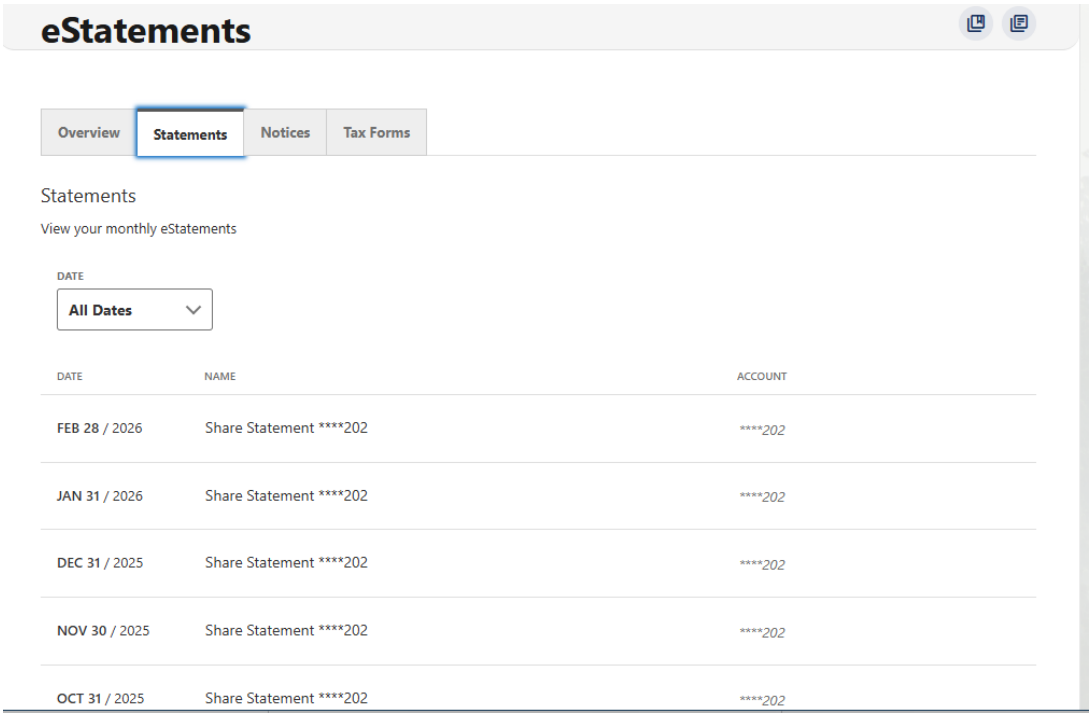
2. On the **Overview** tab, update the **Subscription Settings** by selecting the toggle on the right.



3. Set up how to receive statements.



On the **eStatements** tab, all the monthly eStatements are available to view.



On the **Notices** tab, all analyzed notices and statements are available to view.

On the **Tax Forms** tab, all tax forms are available to view.

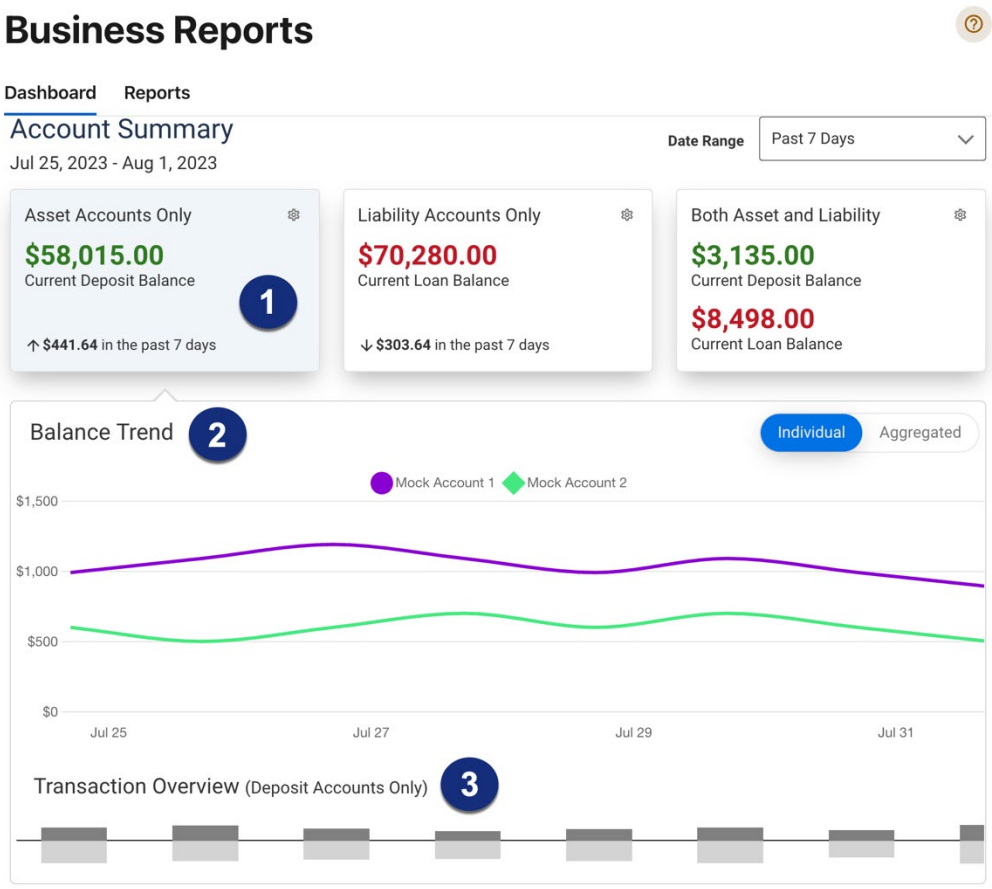
Business Reports Menu

The Business Reports menu provides you with the ability to access Standard Reports and create Custom Reports.

1. Select **Commercial Admin** from the navigation bar.
2. Select **Business Reports** from the dropdown menu.

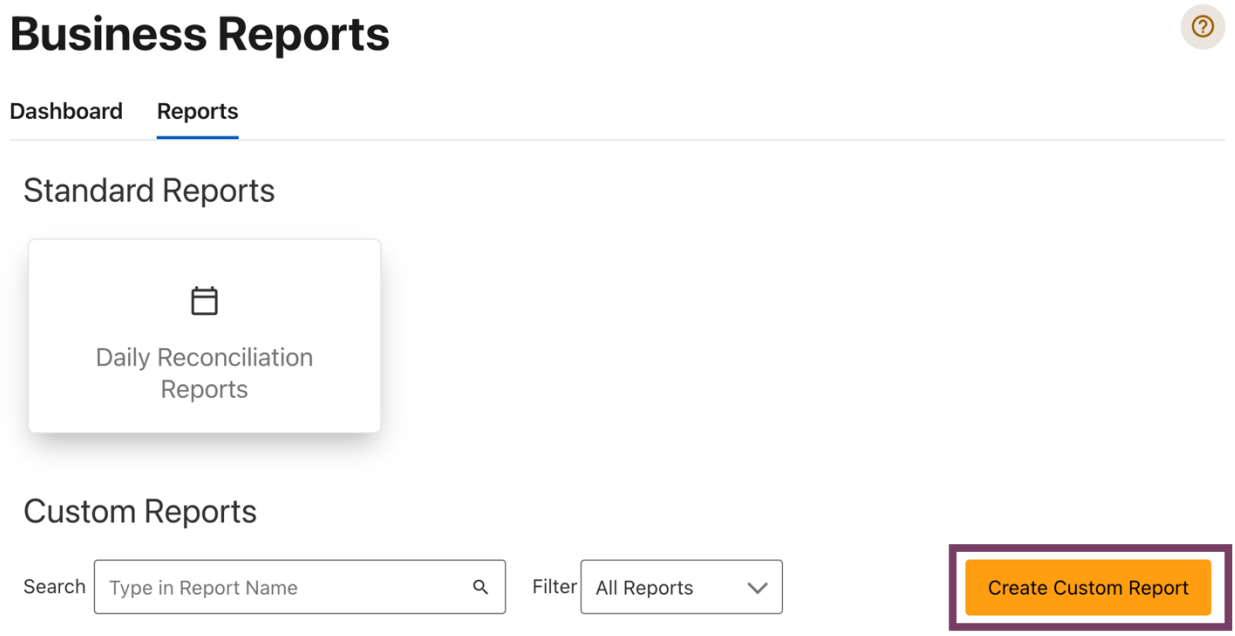
Custom Report generation tools provide you with the ability to generate new reports to yield new insights on your ACH details and transaction history. The three main areas include:

1. *Quick Filter Cards* - Quick Filter Cards are located above the Balance Trend chart on the Business Reports Dashboard. The Quick Filter Cards show the current balance of all the business user's deposit accounts and loans. If you click on a Quick Filter Card, the Balance Trend chart will instantly be filtered to show only trends for those accounts (all other filter settings remain the same). The Quick Filter Card selection will cascade to the Balance Trend chart, Transaction Summary, and the Transaction Overview.
2. *Balance Trend* - The Balance Trend chart is a line graph at the center of the dashboard that shows the trend in deposit account balances for a selected set of accounts over a selected period of time.
3. *Transaction Overview* - The Transaction Overview is a high-level bar chart connected to the bottom of the Balance Trend chart on the Business Reports Dashboard. The Transaction Overview chart will display the sum of total debits and credits for the selected deposit accounts on a daily basis for the selected Date Range. The selected accounts and the selected time period are inherited from the options used for the Balance Trend chart.

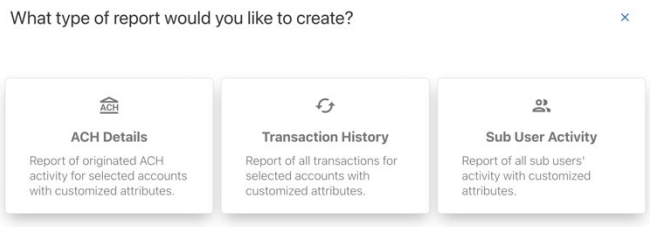


Create a Custom Report

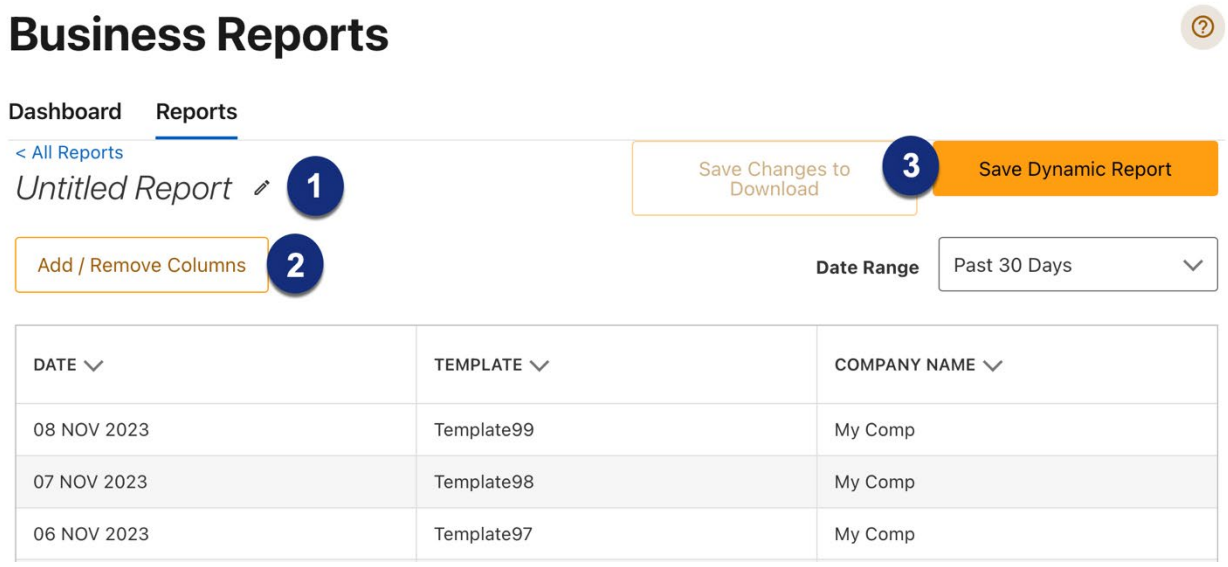
The **Reports** tab will show you standard reports that are generated by P1FCU. You will also be able to run your own custom reports. Within the Business Reports menu, select the **Create Custom Report** button.



Then, select the **Custom Report Type,** and that type will display with default columns.

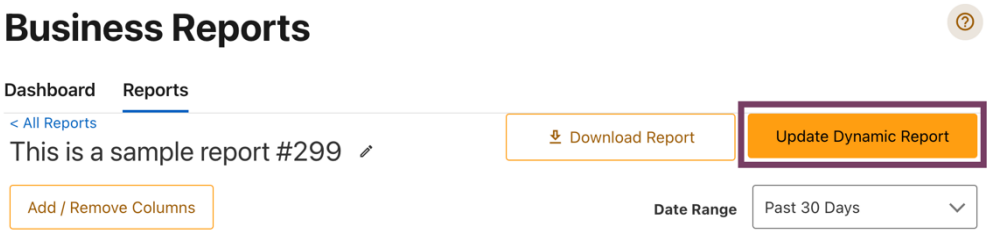


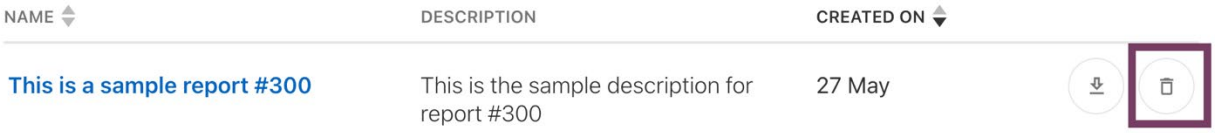
1. Click the **Edit** (pencil) icon next to the report name. Click the **Accept** (checkmark) button to save.
2. The **Add / Remove Columns** button will allow you to add or remove columns from the Custom Report by checking the boxes next to the column to add (if the box is blank) or remove (if the box is checked). Click the **Update** button to save the changes, or click the **Cancel** button to close the window without saving the changes.
3. Click the **Save Dynamic Report** button**,** enter a name, description, date range, and share type, and select to receive a notification via email when the report is ready.
4. Click the **Save** button to create the new Custom Report or click the **Cancel** button to close the Custom Report without saving.



Edit Custom Reports

To edit a Custom Report, select the report you would like to edit and make the appropriate changes. Once all edits have been completed, click the **Update Dynamic Report** button.



Delete Custom Reports

Use the **Delete** icon (trash can) to remove the Custom Report.