P1FCU

A Quick and Easy Guide to Online Business Banking

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Getting Started

Welcome to Business Online Banking with P1FCU! Whether you are at home or at the office using a mobile phone, tablet, or laptop, we strive to make your Online Banking experience easy and convenient.

By adding powerful commercial products and features, P1FCU provides you with the complex tools your business needs to achieve its goals. Although our Business Online Banking shares similar features with our personal accounts, this guide is meant to help you through business features only.

You can navigate this guide by clicking a topic or feature in the Table of Contents. Each section provides an overview and steps to help you during the Online Banking process. If you have additional questions, contact us at 1-800-843-7128.

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Getting Started

Business Online Banking Overview

Whether you're an enterprise, large corporation or small organization, our flexible Business Online Banking can efficiently serve you. Depending on your size, the first steps in banking online are setting up your users and recipients. After setting up these key entities, you can jump right in and experience our state-of-the-art system!

Users

If your business only needs one person with access to Business Online Banking, you can set up a single login ID and password. This is typical for small companies who primarily use basic Online Banking tools with occasional business transactions.

For larger organizations, our system lets you establish multiple login IDs and passwords for authorized employees. After setting up a company policy with a P1FCU representative, you can organize which employees get access to different features within Business Online Banking by establishing user roles.

Recipients

Recipients are people or businesses to whom you send money using a payment feature offered through Business Online Banking. After creating a profile for each recipient, you can choose the method to send them money and the respective transaction details. Each created recipient is saved so you can quickly and easily make future payments.

Various types of payment methods are offered through Business Online Banking, including wire and ACH transfers. Though they are both quick electronic payments, wires are the fastest way to transfer money between accounts. ACH transactions are done using a batch process, and funds are generally not available until the next business day.

Please call us at 1-800-843-7128 for a full list of wire and ACH fees or if you have any questions.

Business Online Banking Transaction Types

Type	Description
ACH Batch	Send a payment to one or several recipients.
ACH Collection	Receive a payment from one or several recipients.
Domestic Wire	Send a wire to a recipient within the US.
International Wire	Send a wire to a recipient in a different country.
Payroll	Send payroll to several recipients. If a recipient has more than one account, you can split that payment into several accounts.
Tax Payment	Send federal, state or local tax authority payments.

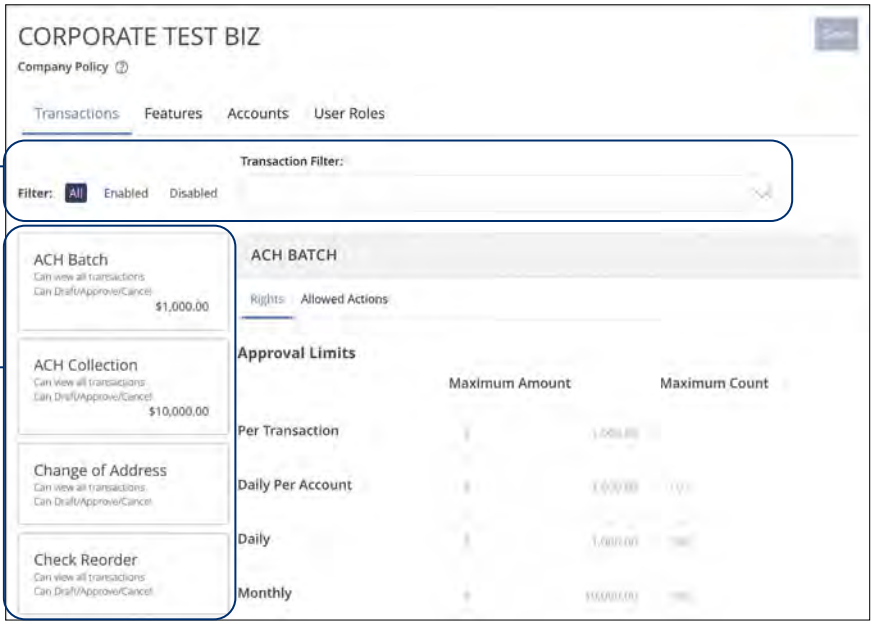
Commercial Services

Editing Company Policy

Company Policy is a list of allowed actions and limits that applies to the whole business. All created user rights fit within the Company Policy. If you have Manage Company Policy rights, you can make edits to parts of the Company Policy, but it cannot be deleted.

Part 1 of 11: Choosing a Transaction to Edit in Company Policy

View a list of all transaction types including their approval limits and allowed actions. Here, users with Manage Company Policy rights can choose a type of transaction to edit at the Company Policy level.

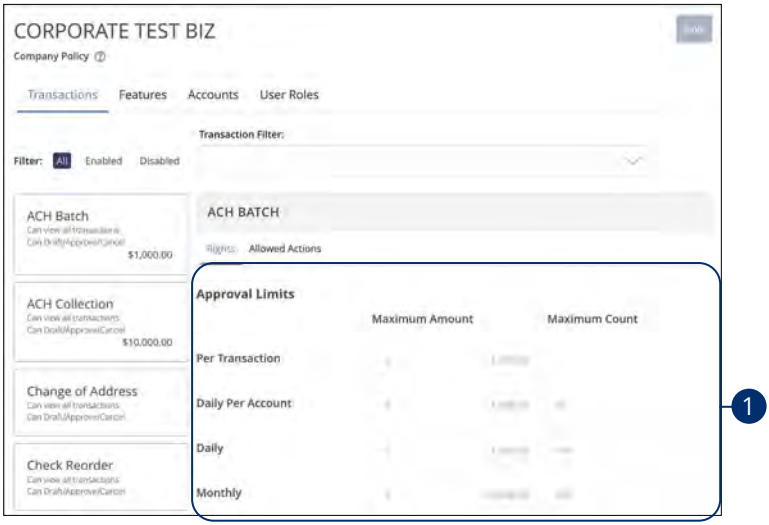


In the **Commercial** tab, click **Company Policy**.

1. Use the filters links and drop-down to filter transactions.
2. Click on the transaction type you would like to make changes to.

Part 2 of 11: Approval Limits

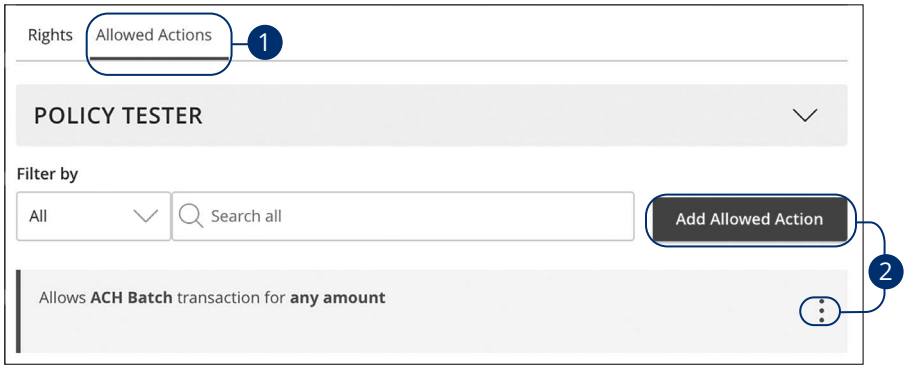
You can review the Approval Limits within the Company Policy. These limits are read-only at the Company Policy level, but can be adjusted within User Roles to fit a user's specific responsibilities.



1. View the maximum limits for transactions and amounts.

Note: Maximum Amount is the maximum amount of funds a user can approve or draft per transaction, per account, per day or per month. The Maximum Count is the number of transactions they can perform or draft per transaction, per account, per day or per month.

Part 3 of 11: Allowed Actions



1. Click the **Allowed Actions** tab.
2. Click the **Add Allowed Action** button to add a new allowed action or the ⋮ icon to edit an existing allowed action.

Part 4 of 11: Amount

Decide on the maximum amount of drafted funds.

1. Enter the maximum draft amount or select “Any allowable amount” for an unlimited amount.

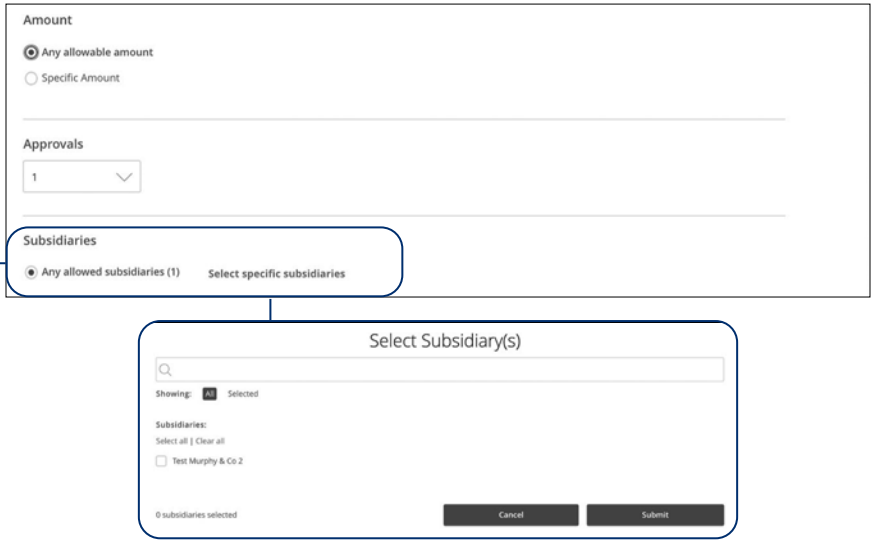
Part 5 of 11: Approvals

Next, you can decide on the number of authorized approvals needed for that specific transaction type.

1. Use the drop-down to select how many approvals the specific transaction type requires.

Part 6 of 11: Choosing the Subsidiaries

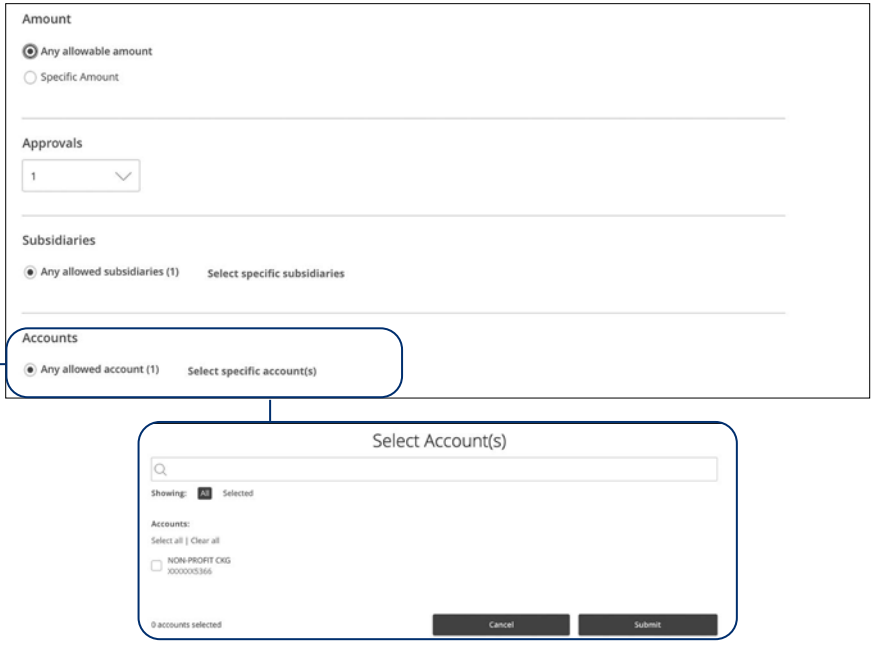
Different transaction types have the ability to exclude certain subsidiaries.



1. Click the “Select specific subsidiaries” link to select specific subsidiaries or select “Any allowed subsidiaries” to allow all subsidiaries.

Part 7 of 11: Choosing the Accounts

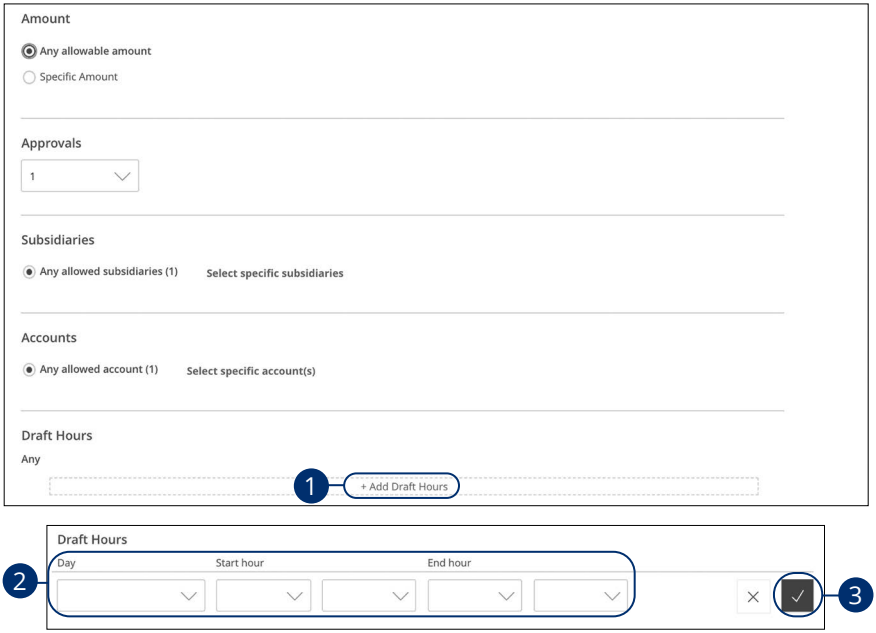
If you have Manage Company Policy rights, you can decide which accounts are used for a specific transaction.



1. Click the “Select specific account(s)” link to select specific accounts or select “Any allowed account” to allow all accounts.

Part 8 of 11: Choosing the Drafting Hours

You can also set time limitations for specific transactions. This is especially beneficial if you only want transactions to occur during business hours.



1. Click the "+ Add Draft Hours" link.
2. Use the drop-downs to add draft hours.
3. Click the ✓ button when you are finished making changes.

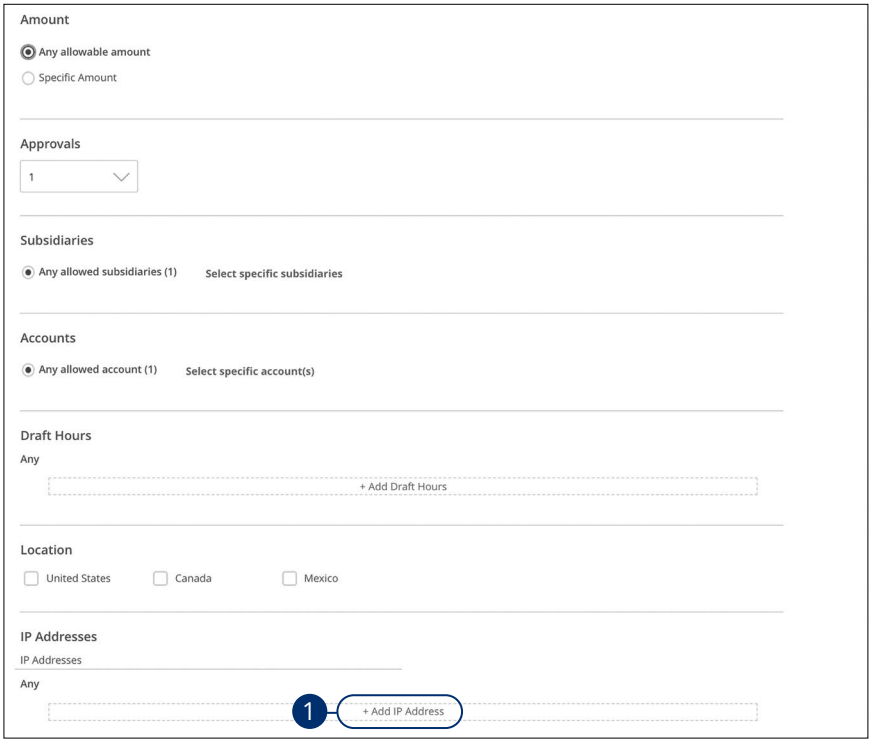
Part 9 of 11: Choosing the Location

If your business conducts transactions in different regions, you can select the appropriate places to permit them within the Company Policy.

1. Select which countries transactions can be performed in.

Part 10 of 11: Choosing the IP Address

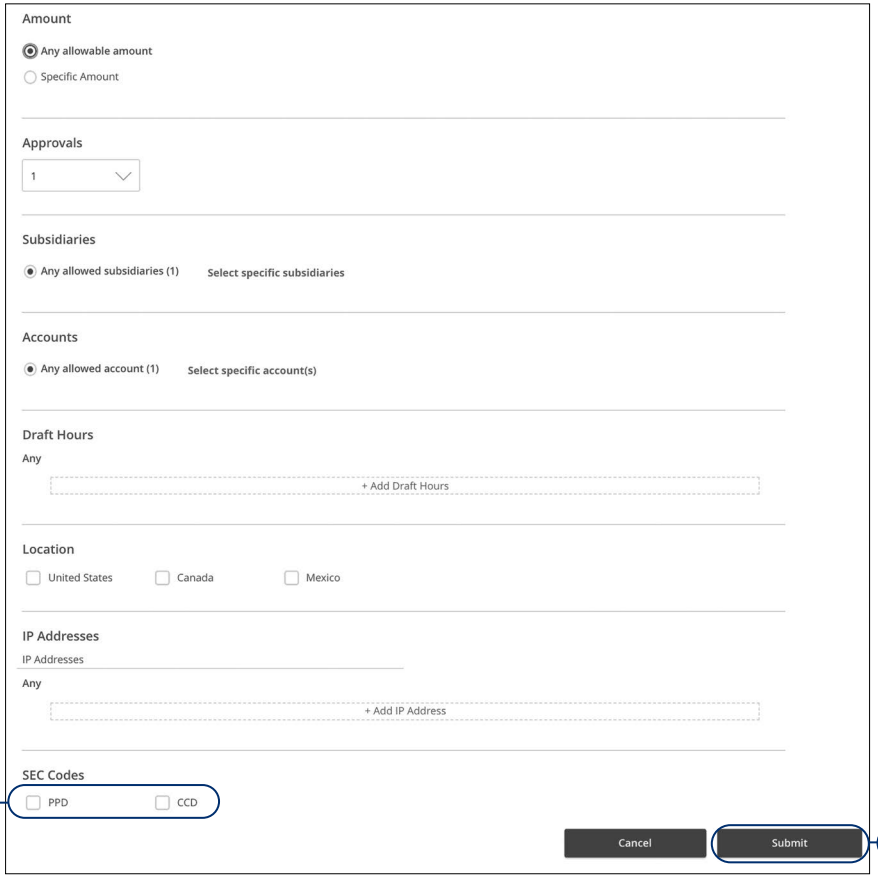
To further strengthen your Company Policy, you can specify which computers can perform transactions by entering the device's unique IP address.



1. Click the "+ Add IP Address" link.
2. Enter a new IP Address and click the **Add** button.

Part 11 of 11: Choosing the SEC Code

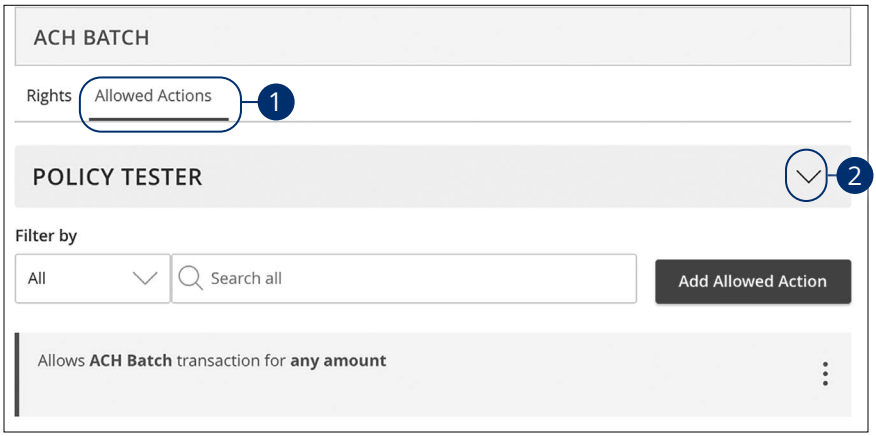
Standard Entry Class Codes, or SEC Codes, designate the valid payment methods allowed. Each SEC Code defines the type of transaction (debit or credit), type of account (corporate or consumer) and any information specific to the format (such as single/recurring, terminal location or check number).



1. Select which code you would like to use.
2. Click the **Submit** button when you are finished making changes.

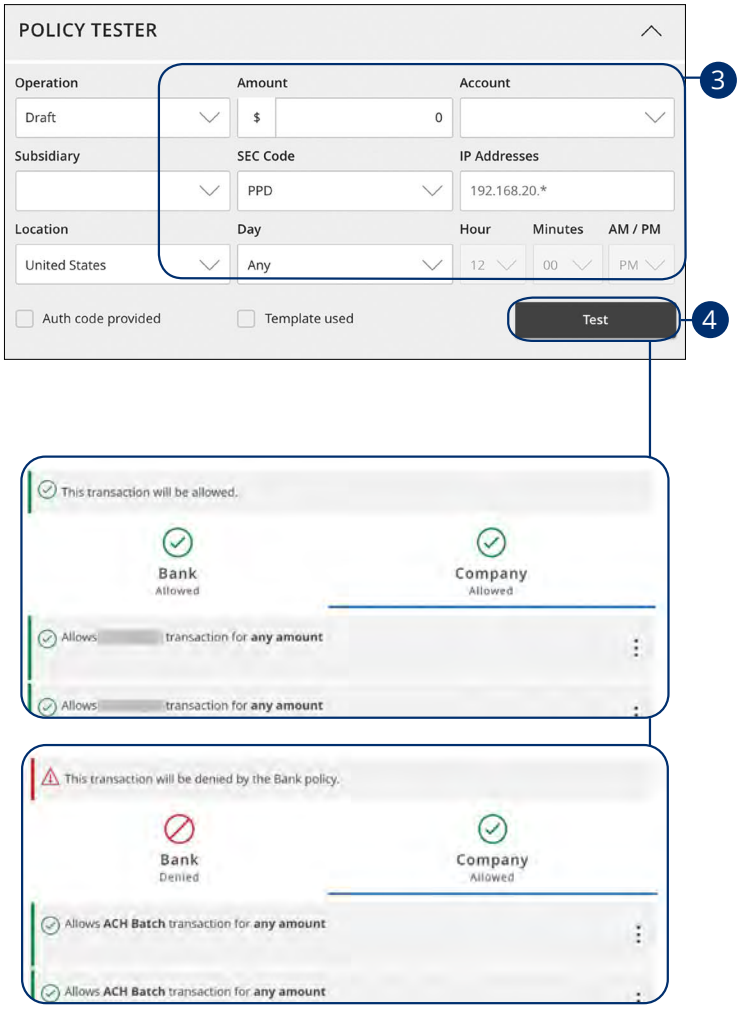
Company Policy Tester

The Policy Tester gives you the ability to test possible actions before making changes within the Company Policy. This allows you to see if a certain transaction can be performed based on the Bank Policy and Company Policy.



In the **Commercial** tab, click **Company Policy**.

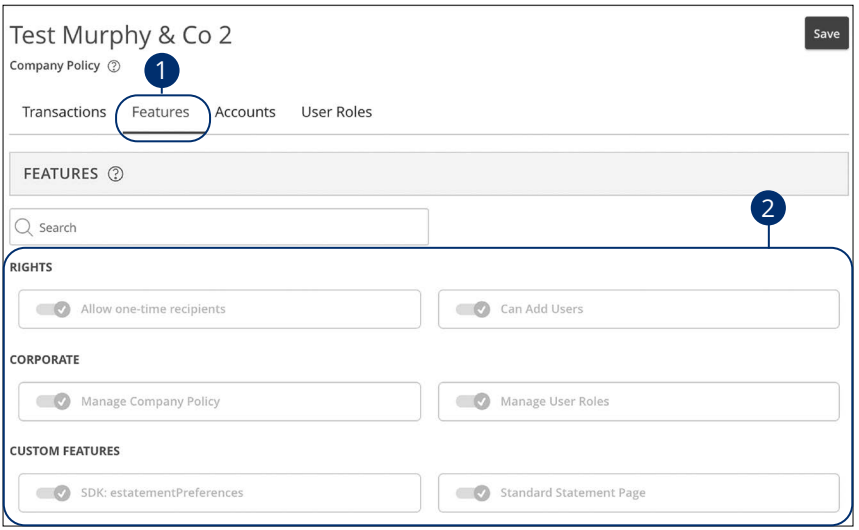
1. Click the **Allowed Actions** tab.
2. Click the icon to expand the policy tester.



3. Create a sample transaction to test a user's policy.
4. Click the **Test** button. You can then see whether the user can perform the transaction.

Viewing Rights to Access Features

You have the ability to view activated features within the Company Policy. This is a read-only section and the available features indicate which rights are activated.

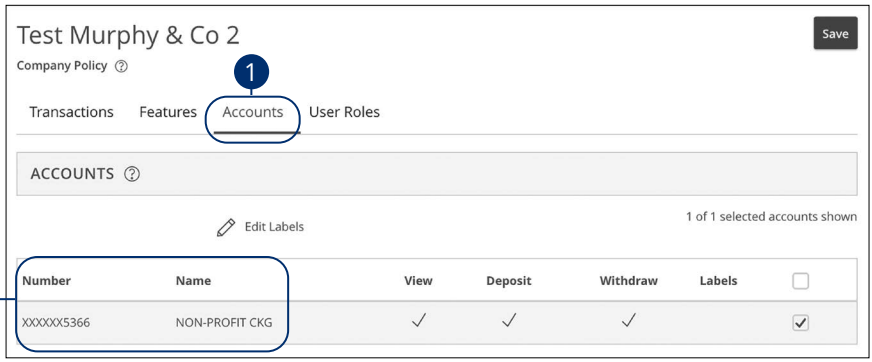


In the **Commercial** tab, click **Company Policy**.

1. Click the **Features** tab.
2. View enabled rights and business features at the Company Policy level.

Establishing Rights to Access Accounts

You can see which accounts users can view, withdraw from and make deposits to within the Company Policy. This is read-only section at the Company Policy level, but it can be adjusted within User Roles to fit a user's specific responsibilities.

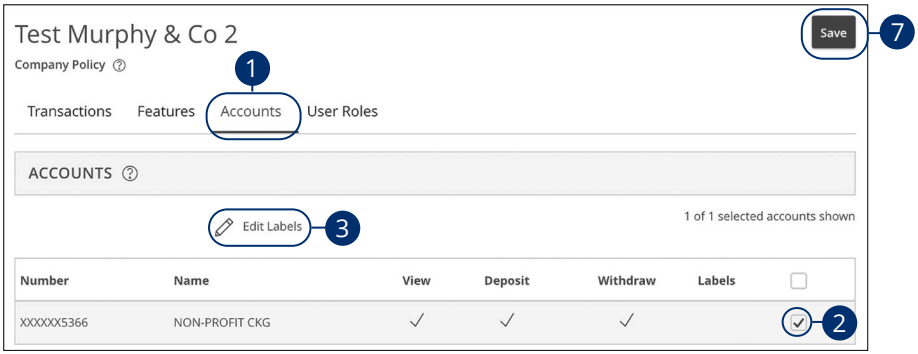


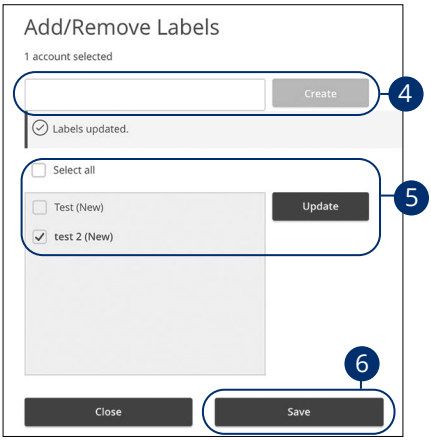
In the **Commercial** tab, click **Company Policy**.

1. Click the **Accounts** tab.
2. View the accounts that are used under the Company Policy.

Creating and Editing Account Labels

Account labels allow users to organize their accounts. While these labels may be visible to all users, only users with enabled Manage Company rights can create them.





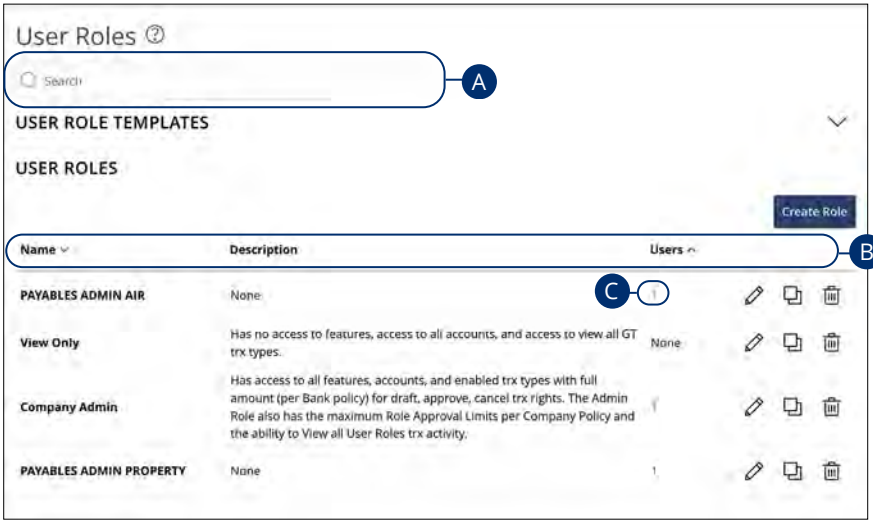
In the **Commercial** tab, click **Company Policy**.

1. Click the **Accounts** tab.
2. Check the box next to a specific account.
3. Click the **Edit Labels** icon to make changes to an account's label.
4. (Optional) Enter a new label name and click the **Create** button.
5. (Optional) Check the box next to an existing label to add it to the account and click the **Update** button.
6. Click the **Save** button.
7. Click the **Save** button when you are finished making changes.

Commercial Services

User Roles Overview

Once you establish your Company Policy, you can start creating user roles. User roles are the restrictions placed to shape a user's privileges, depending on the responsibilities a user has. Some users may have the ability to draft a transaction, while others can approve it. User roles must fit within the Company Policy and cannot exceed it.



In the **Commercial** tab, click **User Roles**.

A. You can use the search bar to find specific user roles.

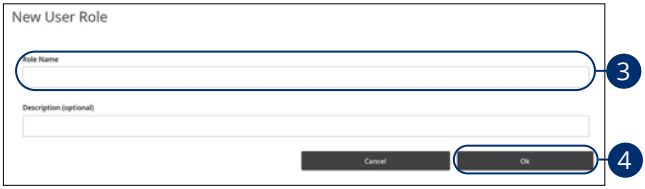
B. Click the ▲ icon next to the appropriate column to sort user roles by name, description or users.

C. The number under the Users column indicates how many users are assigned to this role. Click the number to see who is assigned to a specific role.

Commercial Services

Creating, Editing or Copying a User Role

To begin editing or creating a user role, you must decide what privileges and responsibilities a particular user has. You can then write a description of the role and give it a unique name.

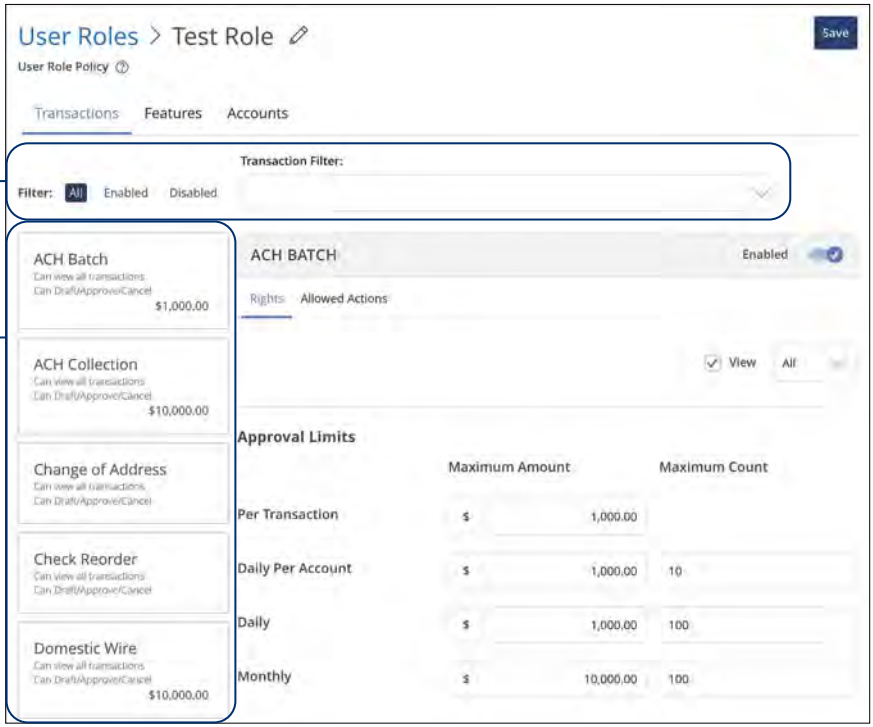


In the **Commercial** tab, click **User Roles**.

1. Decide if you are making a new role, editing an existing role or copying a role.
   a. Click the **Create Role** button if you are making a new user role.
   b. Click the icon to edit an existing role.
   c. Click the icon to copy and adjust an existing role.
   d. Click the "User Role Template" drop-down to use a template to create a new user role.
2. (Optional) If you are editing an existing user role, edit the role name by clicking the icon.
3. Enter a role name if you are making a new role or copying a role.
4. Click the **Ok** button.

Part 1 of 10: Choosing a Transaction to Edit in User Roles

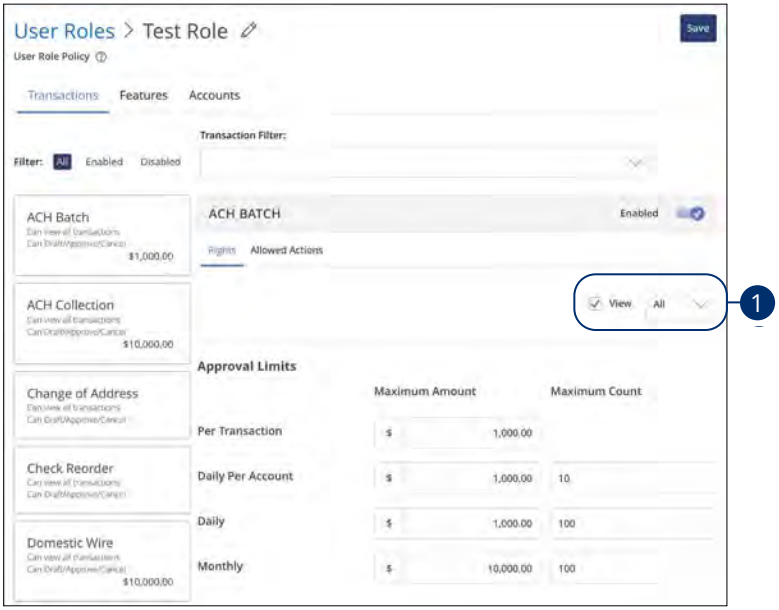
View a list of all transaction types including their approval limits and allowed actions. Here, users with Manage User Roles rights can choose a type of transaction to edit at the User Role level.



1. Use the filters links and drop-down to filter transactions.
2. Click on the transaction type you would like to make changes to.

Part 2 of 10: Establishing Transaction Type Rights

You can start assigning or editing a user's rights, to help you decide which responsibilities and limitations a user should have regarding certain transactions. Here, you can change a user's approval limits and decide which transaction types they can view, draft, approve or cancel.

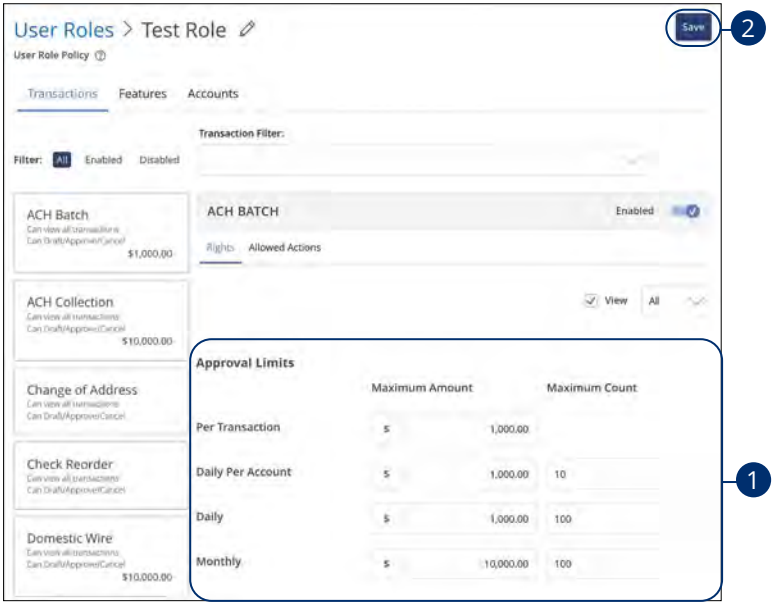


1. Use the drop-down to change which transaction activity a user can view.

- All- Can view all transactions
- Own- Can view own transactions
- Acct- Can view transactions to or from entitled accounts
- Role- Can view transaction by others in this role
- No- Cannot view any transactions

Part 3 of 10: Approval Limits

A user's approval limits can be adjusted, so you never have to worry about the amount or number of transactions they make. You can set these restrictions for a daily and monthly basis, as well as per account.

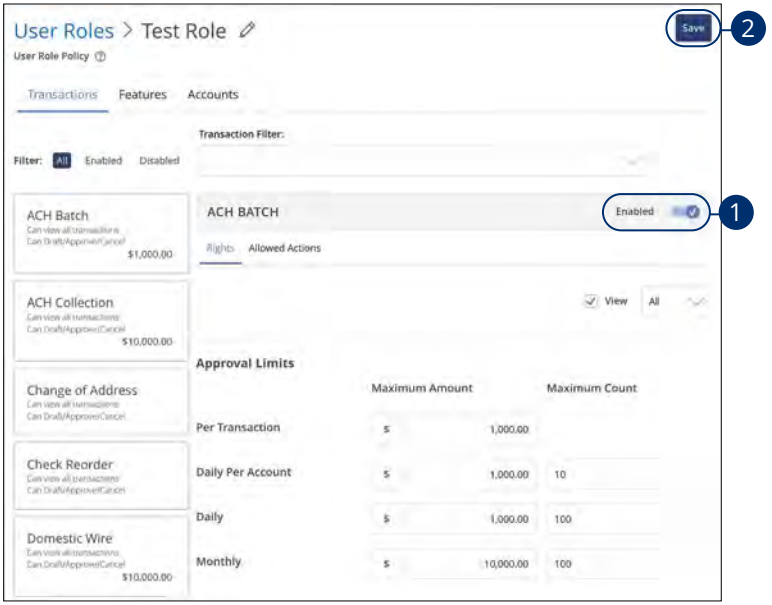


1. Edit the maximum amounts a user can approve or draft, and the maximum number of transactions a user can perform.
2. Click the **Save** button when you are finished making changes.

Note: Maximum Amount is the maximum amount of funds a user can approve or draft per transaction, per account, per day or per month. The Maximum Count is the number of transactions they can perform or draft per transaction, per account, per day or per month.

Part 4 of 10: Disabling a Transaction Type

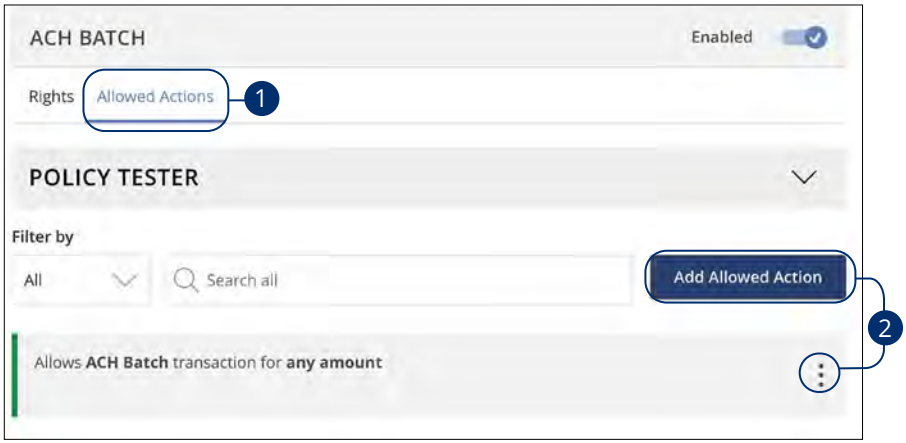
If a user should not have access to a certain transaction type, such as payroll or international wires, an authorized user can disable those rights for individual users.



1. Toggle the switch to “Disabled” for that specific transaction.
2. Click the **Save** button when you are finished making changes.

Part 5 of 10: Allowed Actions

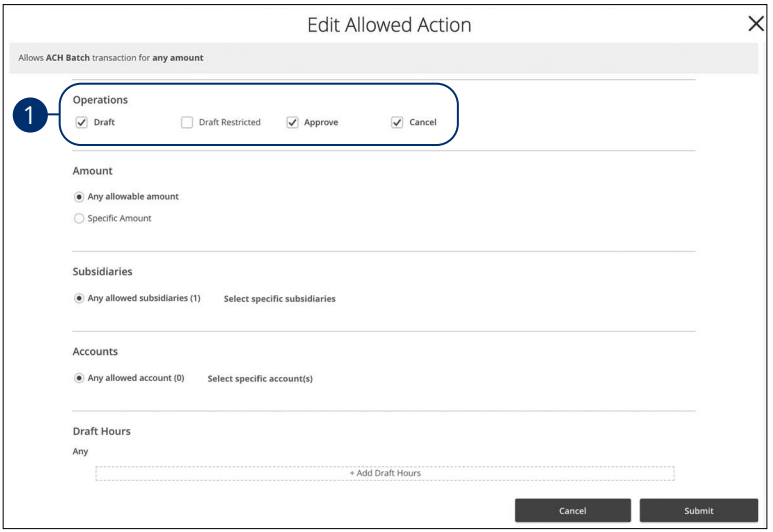
Next, you can decide on the number of authorized approvals needed for that specific transaction type.



1. Click the **Allowed Actions** tab.
2. Click the **Add Allowed Action** button to add a new allowed action or the ⋮ icon to edit an existing allowed action.

Part 6 of 10: Enabling Operation Rights

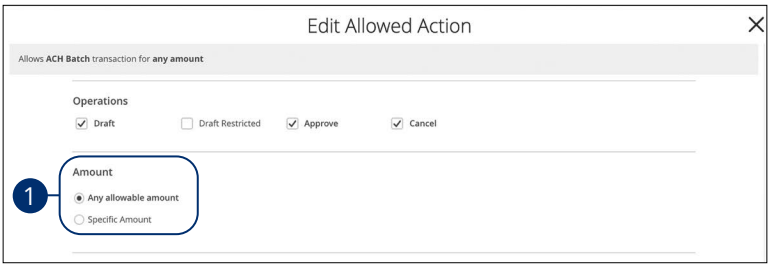
You can select the allowed operations a user can perform when handling a transaction, such as drafting, approving or canceling rights.



1. Check or uncheck boxes depending on if a user can perform a specific operation.
    - **Draft**: Create a transaction or template that needs approval from an authorized user.
    - **Draft Restricted**: Generate a drafted transaction based on an existing template that is assigned to them or adjusted the amount, settlement, date or description.
    - **Approve**: Send or accept drafted transactions.
    - **Cancel**: Reject a drafted or unprocessed transaction.

Part 7 of 10: Choosing the Maximum Draft Amount

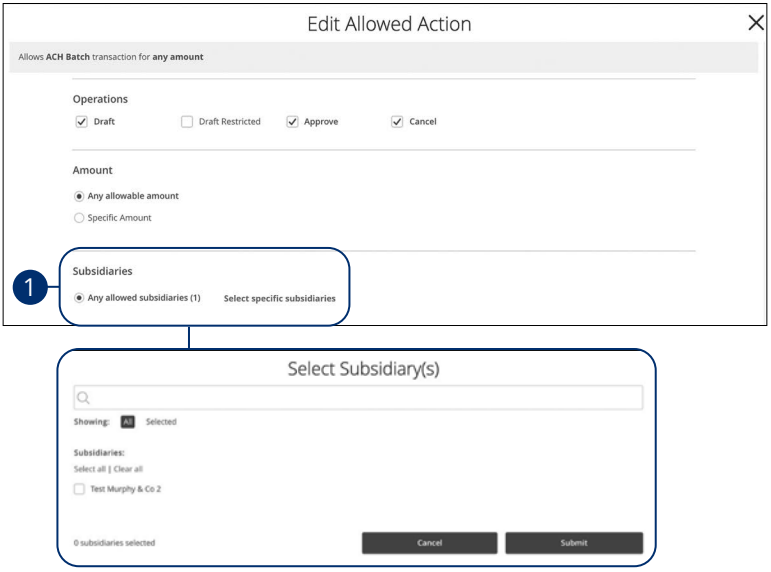
If you have Manage Company Policy rights, you can choose the maximum amount of funds that can be drafted per transaction. This cannot exceed the Company Policy.



1. Enter the maximum draft amount or select “Any allowable amount” for an unlimited amount.

Part 8 of 10: Selecting Subsidiaries

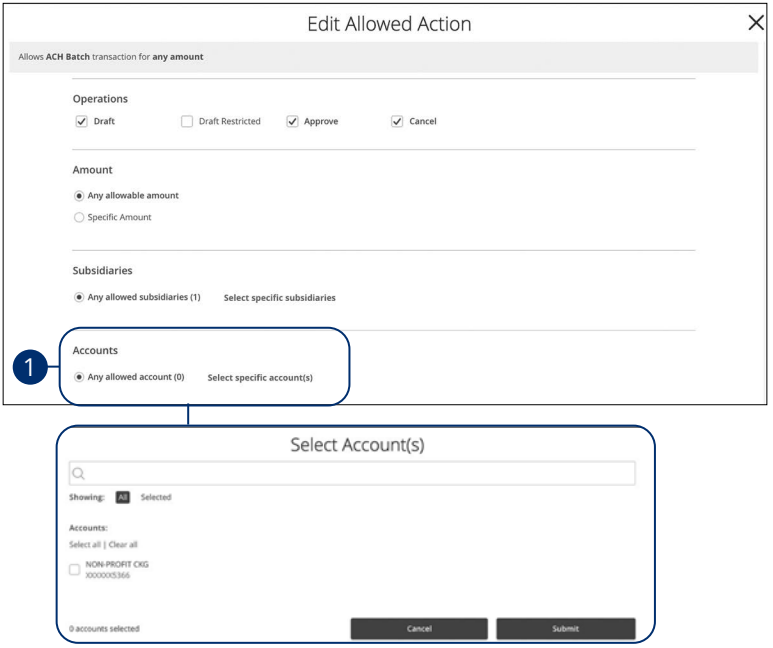
Some users may not need to access to certain subsidiaries. You can limit which subsidiaries a user can use when creating a transaction.



1. Click the “Select specific subsidiaries” link to select specific subsidiaries or select “Any allowed subsidiaries” to allow all subsidiaries.

Part 9 of 10: Enabling Allowed Accounts

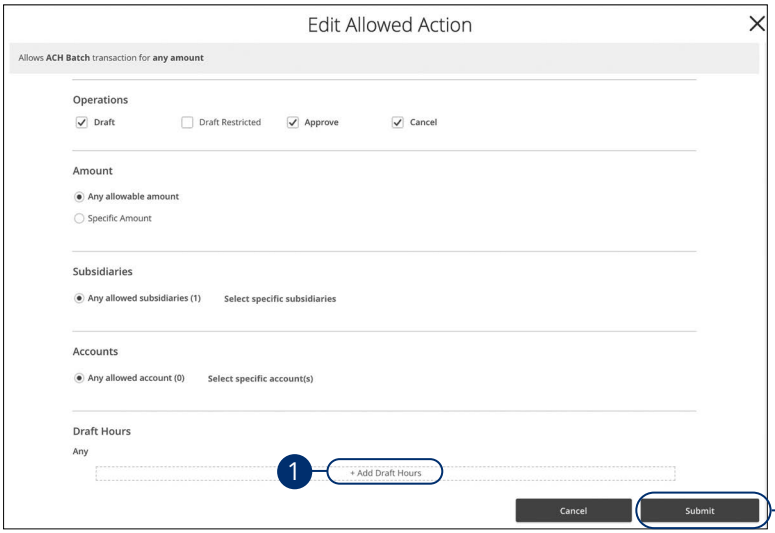
The **Accounts** tab lets you decide which users have access to perform specific tasks within an account, including viewing the account and transaction history and making deposits or withdrawals.

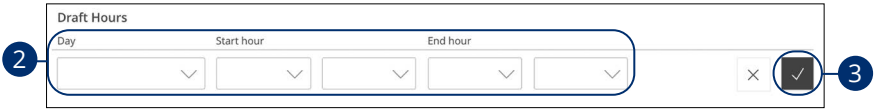


1. Click the “Select specific account(s)” link to select specific accounts or select “Any allowed account” to allow all accounts.

Part 10 of 10: Choosing Drafting Hours

You can also decide the time frame a user can create or draft transactions. This allows you to closely monitor when transactions occur or when drafted transactions need approval.

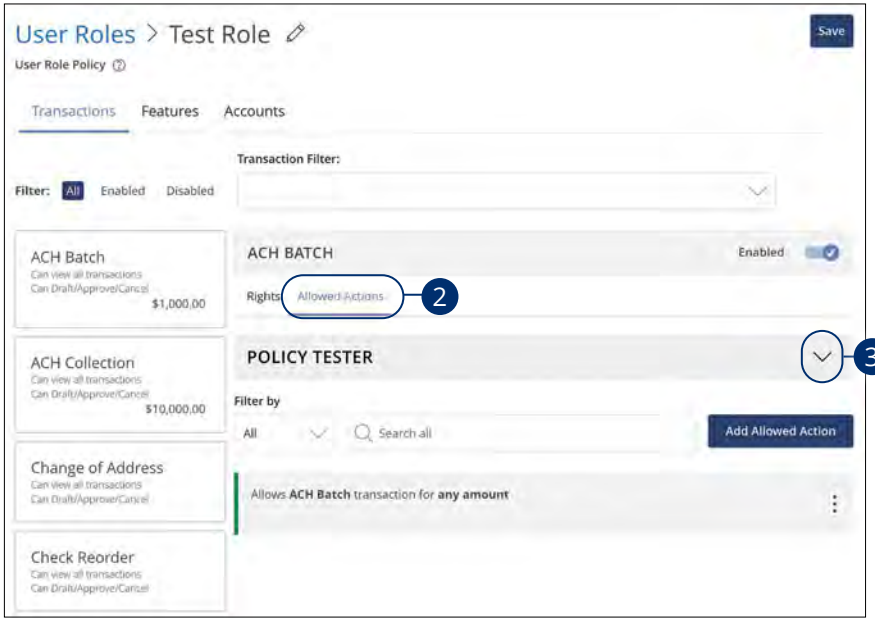




1. Click the "+ Add Draft Hours" link.
2. Use the drop-downs to add draft hours.
3. Click the ✓ button.
4. Click the **Submit** button when you are finished making changes.

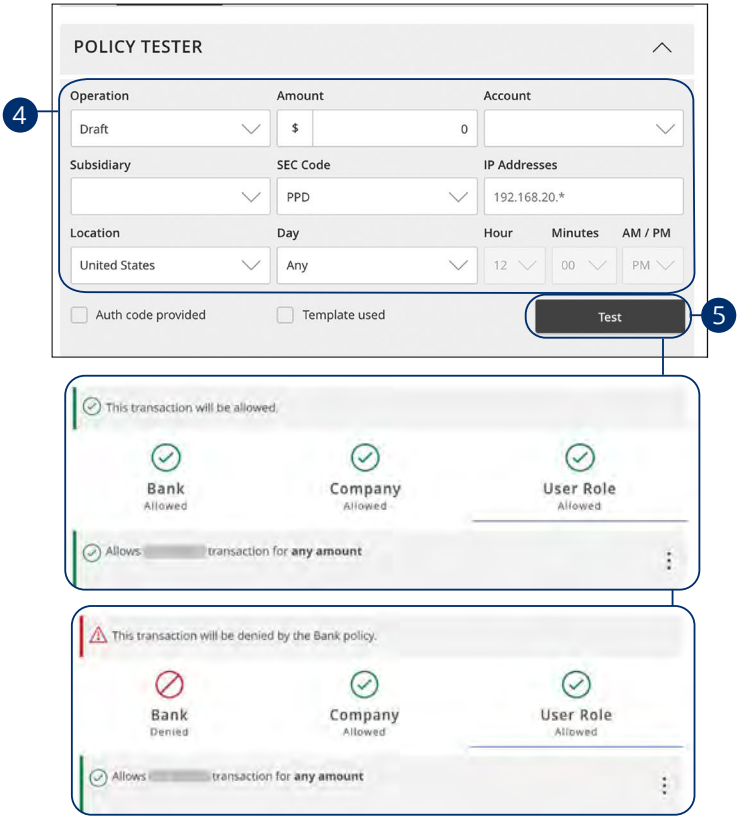
User Role Policy Tester

The Policy Tester gives you the ability to test possible actions before making the changes within the user role. This allows you to see if the user is able to perform a certain transaction based on the Bank Policy, Company Policy and User Role Policy.



In the **Commercial** tab, click **User Roles**.

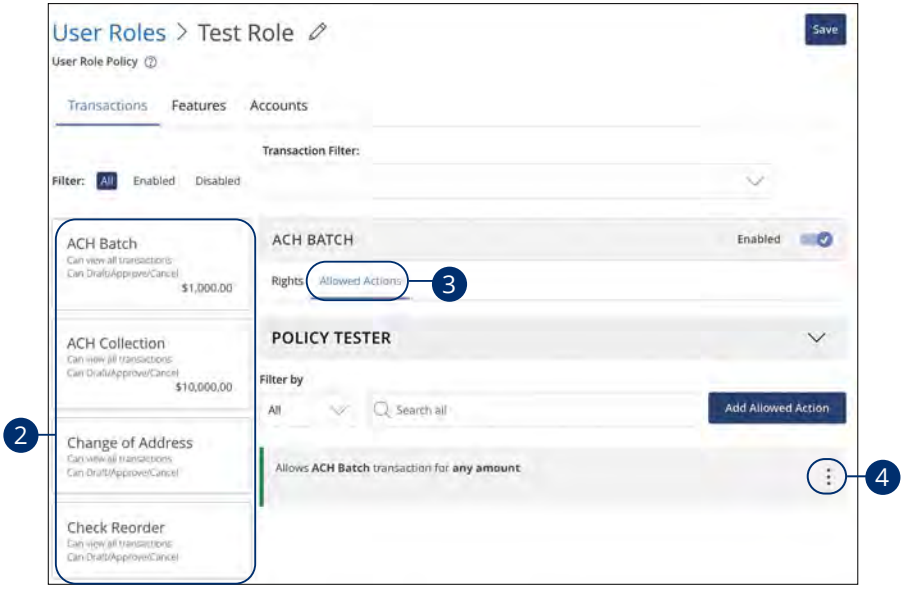
1. Click the icon next to an existing user role, or click the **Create Role** button and follow the steps on page 24 to create a new user role.
2. Click the **Allowed Actions** tab.
3. Click the icon to expand the policy tester.



4. Create a sample transaction to test a user's policy.
5. Click the **Test** button. You can then see whether the user can perform the transaction.

Deleting Allowed Actions

You may need to delete a list of allowed actions within a specific transaction type.

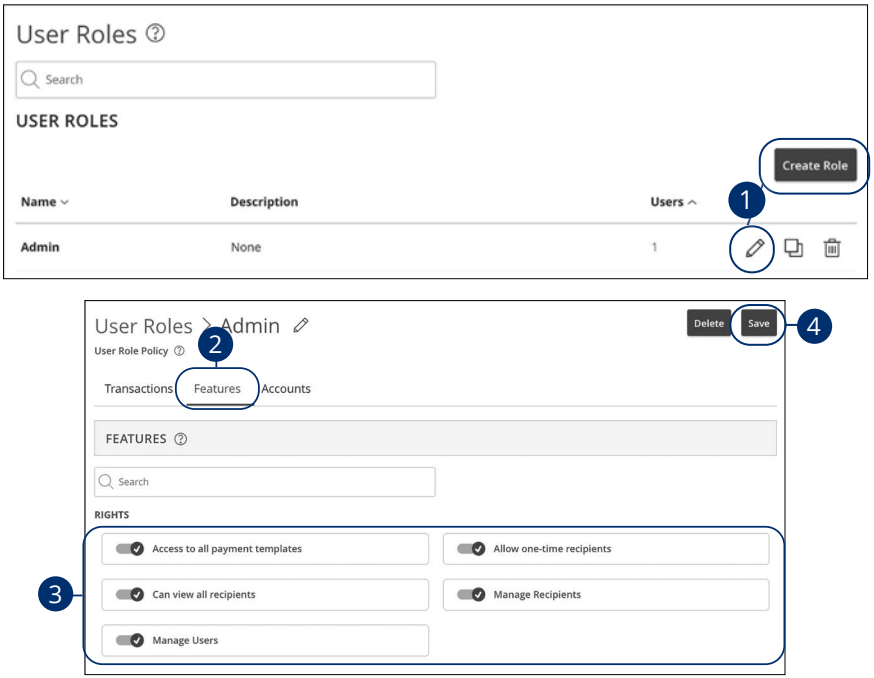


In the **Commercial** tab, click **User Roles**.

1. Click the ✎ icon next to an existing user role.
2. Click on the appropriate transaction type.
3. Click the **Allowed Actions** tab.
4. Click the ⋮ icon to delete the transaction's specific allowed actions.

Establishing Rights to Access Features

When assigning user rights, the **Features** tab lets you control who can edit templates or manage users, subsidiaries or recipients. Depending on their User Policy or job duties, some users may have different responsibilities than others.



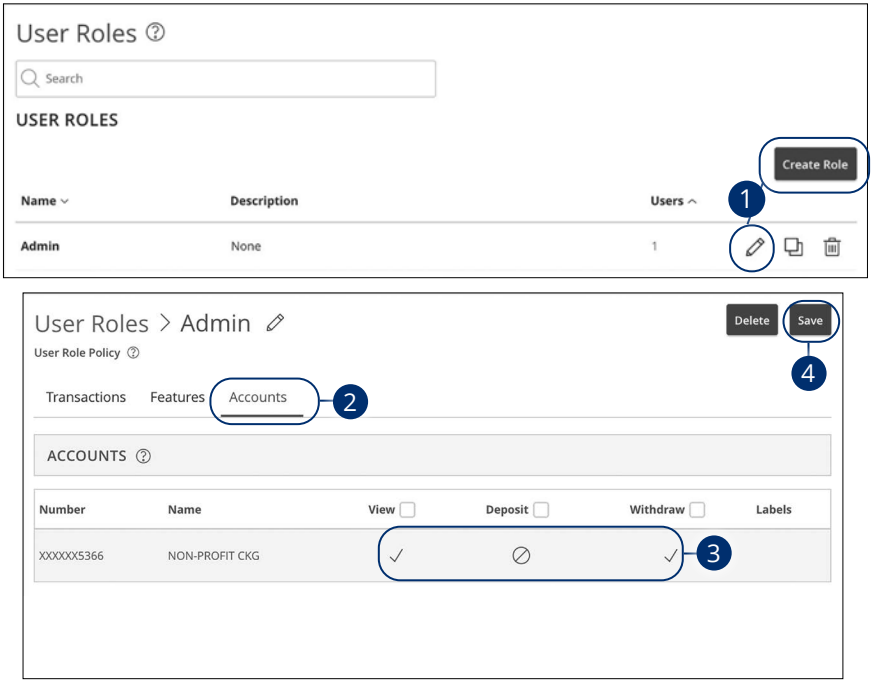
In the **Commercial** tab, click **User Roles**.

1. Click the icon next to an existing user role, or click the **Create Role** button and follow the steps on page 24 to create a new user role.
2. Click the **Features** tab.
3. Use the toggles to enable and disable features.
4. Click **Save** when you are finished making changes.

Note: If the Manage Users right is assigned to a user, they can change their own rights. Be sure to limit which users have this feature.

Establishing Rights to Access Accounts

The **Accounts** tab lets you decide which users have access to perform specific tasks within an account, including viewing the account and transaction history and making deposits or withdrawals.



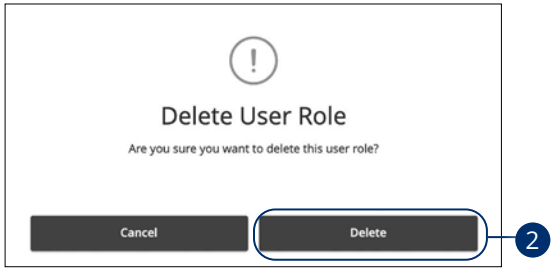
In the **Commercial** tab, click **User Roles**.

1. Click the icon next to an existing user role, or click the **Create Role** button and follow the steps on page 24 to create a new user role.
2. Click the **Accounts** tab.
3. Edit a user's ability to view, deposit to or withdraw from a specific account.
   - ✓ User right is active.
   - ⊘ User right is disabled.
4. Click the **Save** button when you are finished making changes.

Commercial Services

Deleting a User Role

If you are assigned the Manage Users right, you have the ability to permanently delete a user role that is no longer needed.



In the **Commercial** tab, click **User Roles**.

1. Click the icon to delete a specific user role.
2. Click the **Delete** button to confirm.

Commercial Services

Users Overview

Depending on your number of employees, owners and company policies, Business Online Banking lets you set up multiple users with different responsibilities. After establishing a Company Policy with your accountant or financial advisor, new users can be created with their own unique login IDs and passwords.

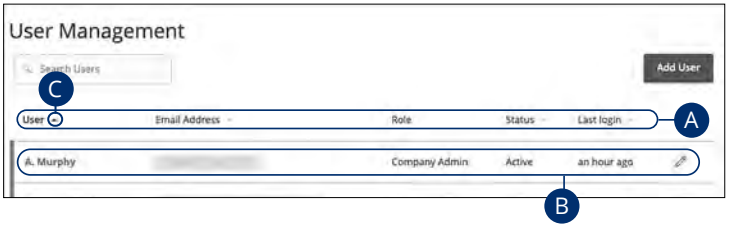
Each user is assigned a set of user rights that permits or prevents them from performing certain actions such as:

- Sending or drafting payments and creating templates for certain transaction types.
- The number of approvals that can be completed in a day or the dollar amount in a specific transaction.
- Accessing specific accounts.
- Managing recipients, users, subsidiaries and templates.

Authorized users can set up the features, accounts and rights each user needs to do their job. Establishing these rights gives users permission to perform specific tasks, helping you manage your business and keep it running as smooth as possible.

User Management Overview

The User Management page lets you view all your existing users and their contact information in one easy place. From here, you can create users, edit rights and oversee your employees on a day-to-day basis.



In the **Commercial** tab, click **Users**.

A. The following information presents for each user:

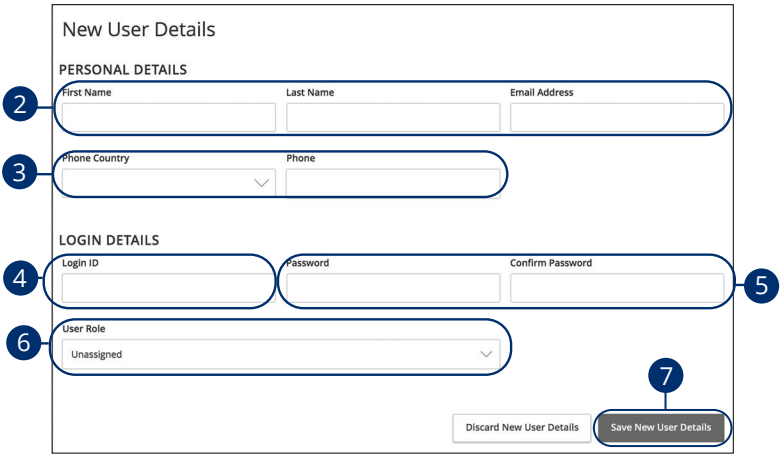
- Name
- Email address
- Applied user role
- Status
- Last login time

B. You can click on a user role to make edits.

C. Click the ▲ icon next to the Users column to sort users in alphabetical or reverse alphabetical order, by email address, role, status or last login.

Adding a New User

Each employee needs their own specific login ID and password to give them access to your business's online banking. This allows you to manage your business banking at multiple levels.



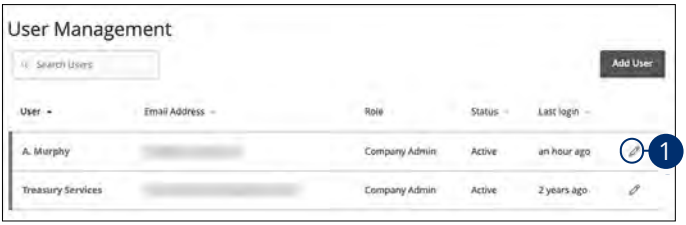
In the **Commercial** tab, click **Users**.

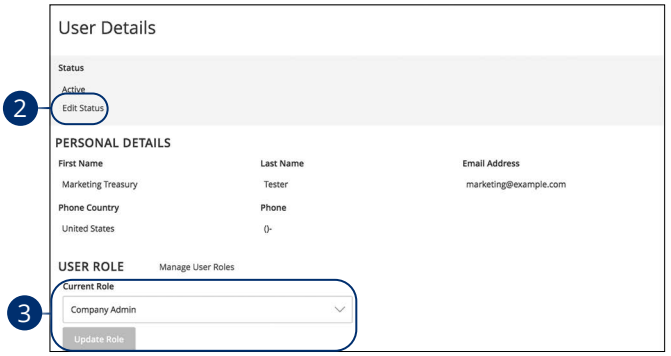
1. Click the **Add User** button in the top right corner.
2. Enter the user's first name, last name and email address.
3. Select the user's country using the "Phone Country" drop-down and enter their phone number.
4. Create a unique login ID for the new user.
5. Enter a password following our guidelines and confirm it in the provided space.
6. Select the appropriate user role using the drop-down.
7. Click the **Save New User Details** button when you are finished.

Commercial Services

Editing a User

Authorized users with the Manage Users right can make changes to existing users at any time. This is especially beneficial if someone's job title changes and their approval limits and responsibilities need to be adjusted.





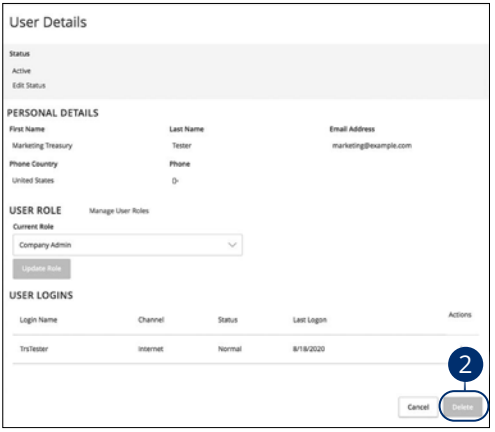
In the **Commercial** tab, click **Users**.

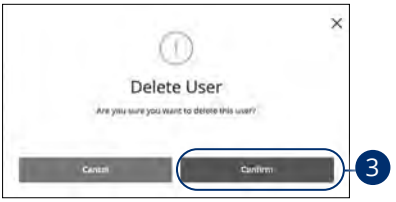
1. Find the user you want to edit and click the icon.
2. Activate or deactivate a user by clicking "Edit Status" link.
3. Select a different user role using the "Current Role" drop-down. Click the **Update Role** button when you are finished making changes.

Commercial Services

Deleting a User

If you are assigned the Manage Users right, you have the ability to permanently delete a user that is no longer needed. This deletes their contact information from the User Management page and deactivates their Business Online Banking login ID. It does not erase the data from any existing payments.





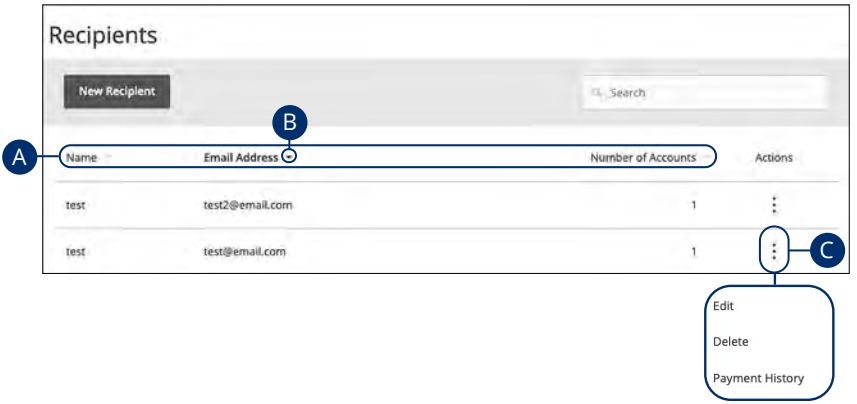
In the **Commercial** tab, click **Users**.

1. Find the user you want to remove and click the icon.
2. Click the **Delete** button.
3. Click the **Confirm** button to permanently remove a user.

Commercial Services

Recipient Overview

A recipient is any person or company that receives payments from your business. For easy access on the Recipient Management page, you can set up individual profiles, so funds can be sent to or received by a recipient. After they are created, you can include them in multiple payments or templates.



In the **Commercial** tab, click **Recipients**.

A. The following information presents for each recipient:

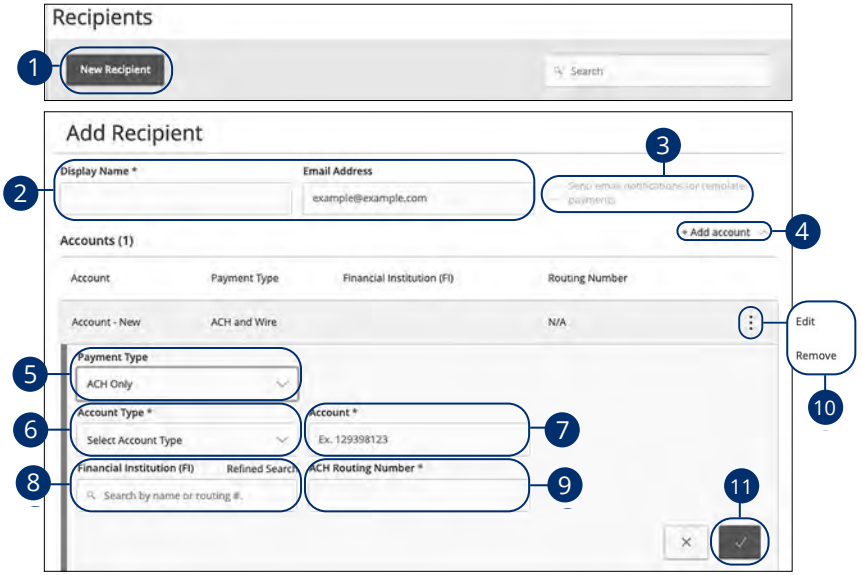
- Name
- Email address
- Number of accounts they have

B. Click the ▲ icon next the appropriate column to sort recipients by display name, number of accounts, or email address.

C. Click the ⋮ icon to make edits to or delete a specific recipient or view payment history.

ACH Only- Part 1 of 2: Adding a Recipient

If you are assigned the Manage Recipient right, you need to set up your recipients before you can send payments. In order to add a recipient, you need their contact and account information.

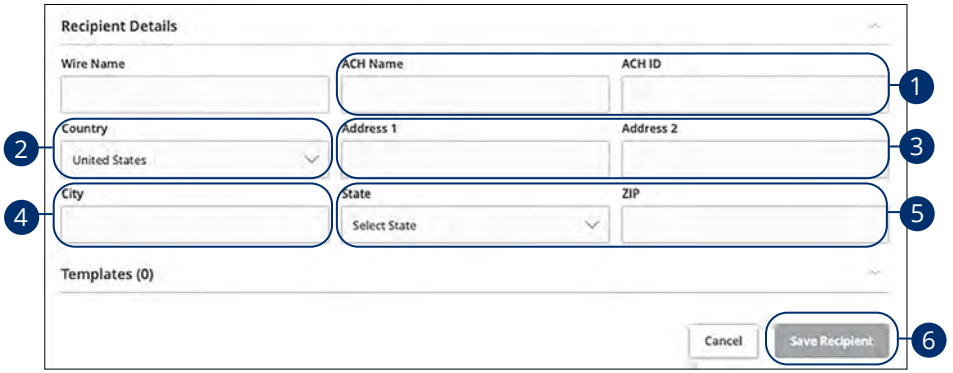


In the **Commercial** tab, click **Recipients**.

1. Click the **New Recipient** button.
2. Enter a display name and the recipient's email address.
3. Check the box next to "Send email notifications for template payments" to alert them when a payment is sent.
4. (Optional) Click the "+Add Account" link to add a new account.
5. Select a payment type using the "Payment Type" drop-down.
6. Select the recipient's account type using the "Account Type" drop-down.
7. Enter the recipient's account number.
8. (Optional) Enter the financial institution (FI).
9. Enter the recipient's ACH routing number.
10. Click the ⋮ icon to edit or remove a recipient's account information.
11. Click the ✓ button when you are finished.

ACH Only- Part 2 of 2: Recipient Account Detail

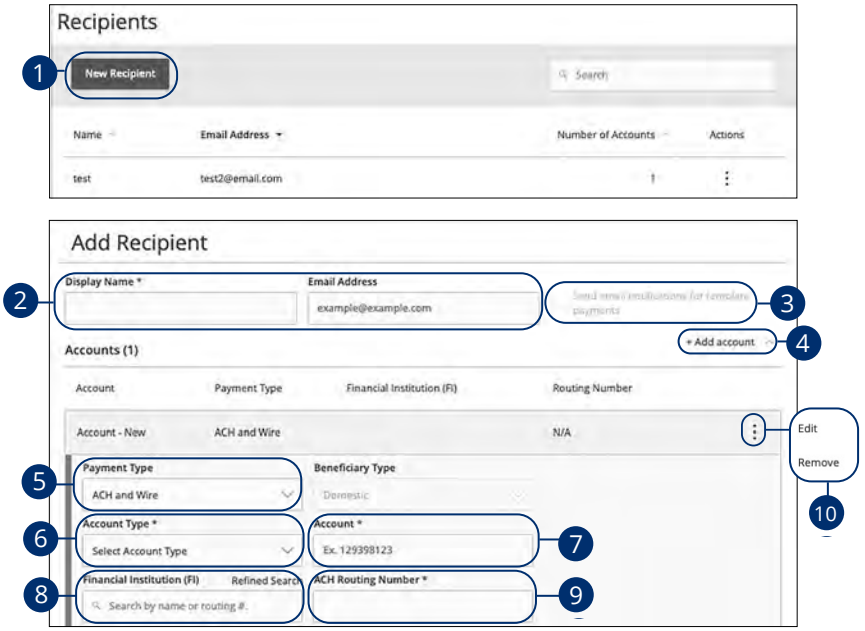
You need to provide a new recipient's account information, including their financial institution (FI) and account number. Depending on the types of payments you plan on sending them, you need to specify how users are allowed to send funds to this recipient.



1. Enter the ACH name and ID.
2. Use the drop-down to select the recipient's country.
3. Enter the recipient's street address.
4. Enter the recipient's city.
5. Select the recipient's state using the drop-down and enter the zip code.
6. Click the **Save Recipient** button.

ACH & Wire- Part 1 of 4: Adding a Recipient

If you are assigned the Manage Recipient right, you need to set up your recipients before you can send payments. In order to add a recipient, you need their contact and account information.

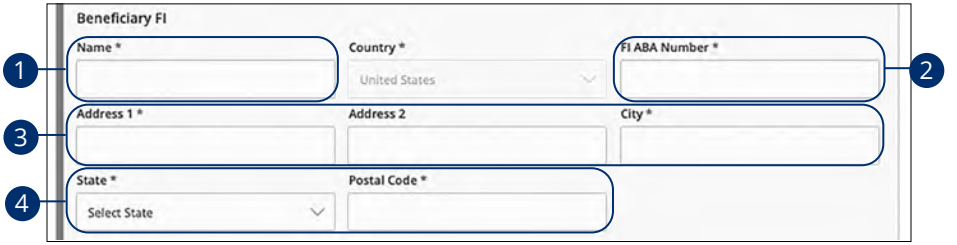


In the **Commercial** tab, click **Recipients**.

1. Click the **New Recipient** button.
2. Enter a display name and the recipient's email address.
3. Check the box next to "Send email notifications for template payments" to alert them when a payment is sent.
4. (Optional) Click the "+Add Account" link to add a new account.
5. Select a payment type using the "Payment Type" drop-down.
6. Select the recipient's account type using the "Account Type" drop-down.
7. Enter the recipient's account number.
8. (Optional) Enter the financial institution (FI).
9. Enter the recipient's ACH routing number.
10. Click the ⋮ icon to edit or remove a recipient's account information.

ACH & Wire- Part 2 of 4: Beneficiary FI Detail

When sending a wire, the beneficiary FI is the final bank that receives the funds. Depending on the payment type you selected in Part 1, you may need to provide beneficiary FI information.

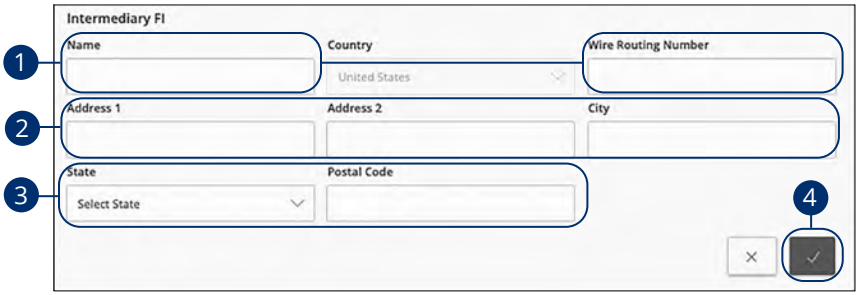


1. Enter the beneficiary FI's name.
2. Enter the FI ABA number.
3. Enter its street address and city.
4. Select the state using the drop-down and enter its postal code.

Note: Incorrect beneficiary details are the main reason wire transfers are rejected. Be sure all information is correct before proceeding.

ACH & Wire- Part 3 of 4: Intermediary FI Detail

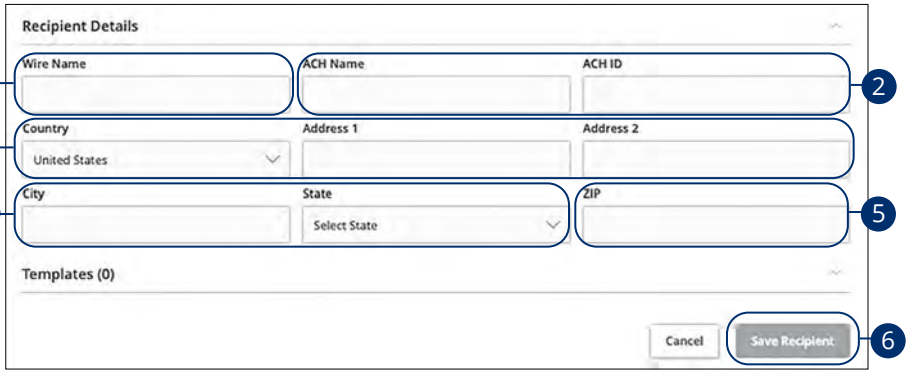
Some FIs use an in-between third-party bank called an intermediary FI to process funds. If your beneficiary FI requires an intermediary FI, you need the FI's wire routing number and address.



1. Enter the intermediary FI's name and wire routing number.
2. Enter its street address and city.
3. Select the intermediary FI's location using the "State" drop-down and enter its postal code.
4. Click the ✓ button.

ACH & Wire- Part 4 of 4: Recipient Account Detail

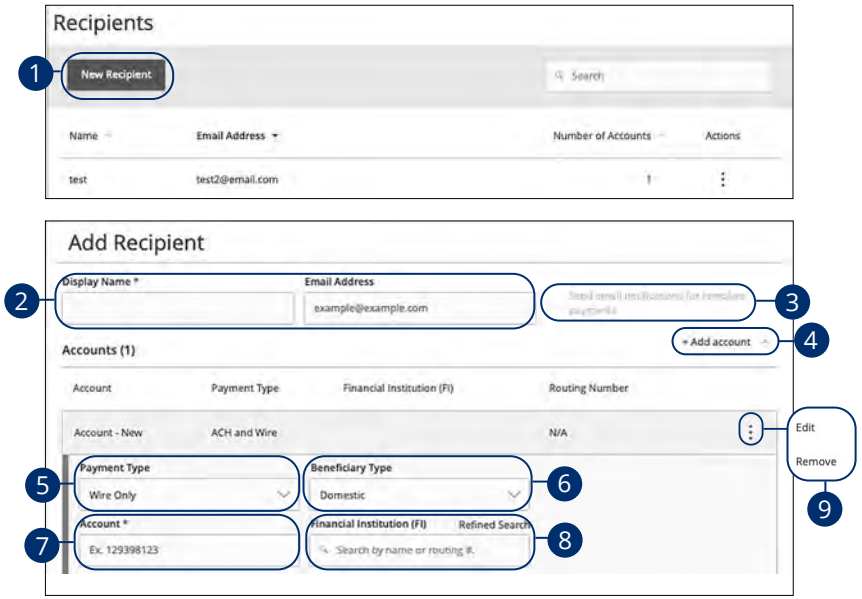
You need to provide a new recipient's account information, including their financial institution (FI) and account number. Depending on the types of payments you plan on sending, you need to specify how users are allowed to send funds to this recipient.



1. Enter the wire name.
2. Enter the ACH name and ACH ID.
3. Select the recipient's country using the drop-down, then enter their street address.
4. Enter the city and select the recipient's state using the drop-down.
5. Enter the zip code.
6. Click the **Save Recipient** button.

Wires Only (Domestic) - Part 1 of 4: Adding a Recipient

If you are assigned the Manage Recipient right, you need to set up your recipients before you can send payments. In order to add a recipient, you need their contact and account information.



In the **Commercial** tab, click **Recipients**.

1. Click the **New Recipient** button.
2. Enter the recipient's name and email address.
3. Check the box next to "Send email notifications for template payments" to alert them when a payment is sent.
4. (Optional) Click the "+Add Account" link to add a new account.
5. Select a payment type using the "Payment Type" drop-down.
6. Select Domestic from the "Beneficiary Type" drop-down.
7. Enter the recipient's account number.
8. (Optional) Enter the financial institution (FI).
9. Click the ⋮ icon to edit or remove a recipient's account information.

Wires Only (Domestic)- Part 2 of 4: Beneficiary FI Detail

When sending a wire, the beneficiary FI is the final bank that receives the funds. Depending on the payment type you selected in Part 1, you may need to provide beneficiary FI information.

1. Enter the beneficiary FI's name.
2. Enter the FI ABA number.
3. Enter its street address and city.
4. Select the recipient's state using the drop-down, and enter its postal code.

Note: Incorrect beneficiary details are the main reason wire transfers are rejected. Be sure all information is correct before proceeding.

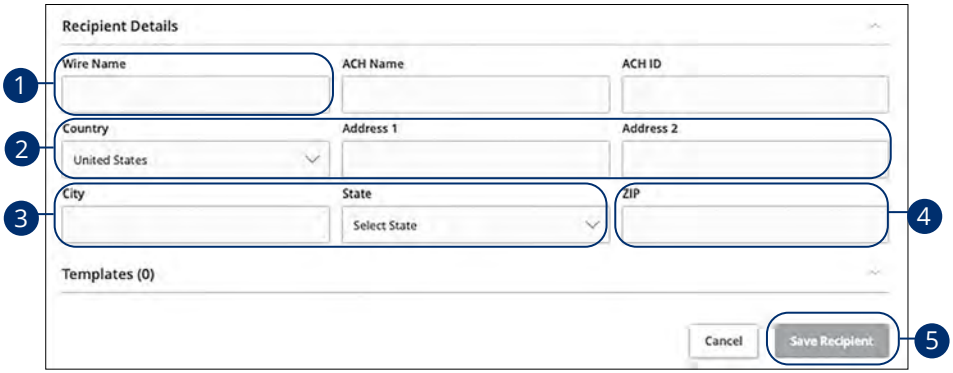
Wires Only (Domestic)- Part 3 of 4: Intermediary FI Detail

Some FIs use an in-between third-party bank called an intermediary FI to process funds. If your beneficiary FI requires an intermediary FI, you need the FI's wire routing number and address.

1. Enter the intermediary FI's name and wire routing number.
2. Enter its street address and city.
3. Select the intermediary FI's location using the "State" drop-down, and enter its postal code.
4. Click the ✓ button.

Wires Only (Domestic)- Part 4 of 4: Recipient Account Detail

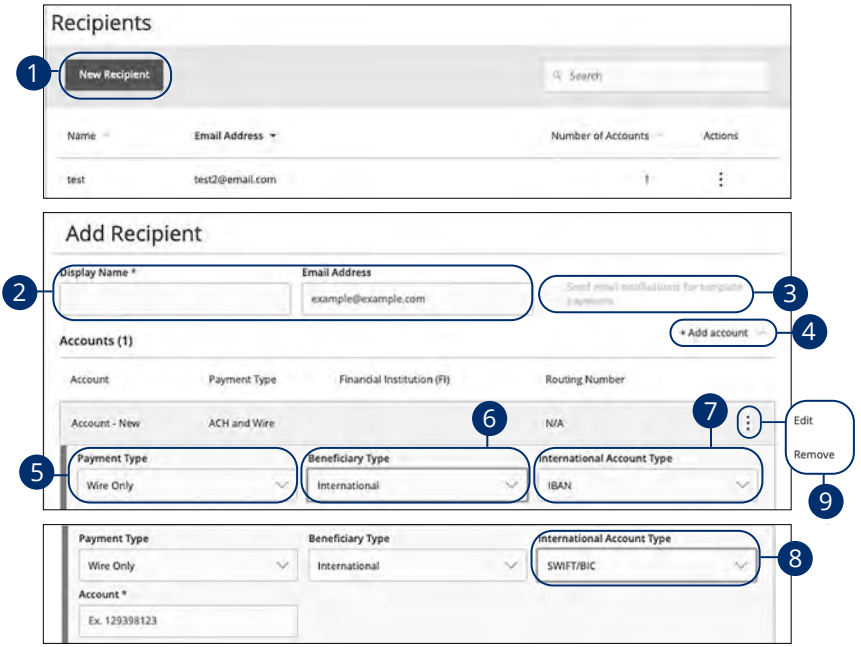
You need to provide a new recipient's account information, including their financial institution (FI) and account number. Depending on the types of payments you plan on sending them, you need to specify how users are allowed to send funds to this recipient.



1. Enter the wire name.
2. Select the recipient's country using the drop-down, then enter their street address.
3. Enter the city and select the recipient's state using the drop-down.
4. Enter the zip code.
5. Click the **Save Recipient** button.

Wires Only (International)- Part 1 of 4: Adding a Recipient

If you are assigned the Manage Recipient right, you need to set up your recipients before you can send payments. In order to add a recipient, you need their contact and account information.



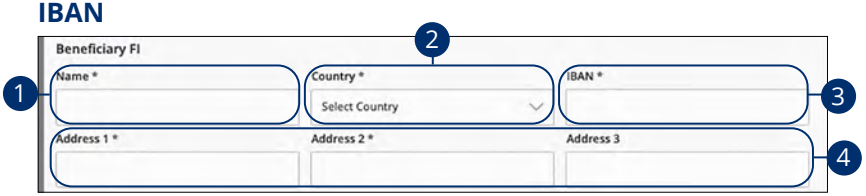
In the **Commercial** tab, click **Recipients**.

1. Click the **New Recipient** button.
2. Enter the recipient's name and email address.
3. Check the box next to "Send email notifications for template payments" to alert them when a payment is sent.
4. (Optional) Click the "+Add Account" link to add a new account.
5. Select a payment type using the "Payment Type" drop-down.
6. Select International from the "Beneficiary Type" drop-down.
7. Select the recipient's account type using the "International Account Type" drop-down.
8. (SWIFT/BIC Only) Enter the recipient's account number.
9. Click the ⋮ icon to edit or remove a recipient's account information.

Wires Only (International)- Part 2 of 4: Beneficiary FI Detail

When sending a wire, the beneficiary FI is the final bank that receives the funds. Depending on the payment type you selected in Part 1, you may need to provide beneficiary FI information.

IBAN



SWIFT/BIC

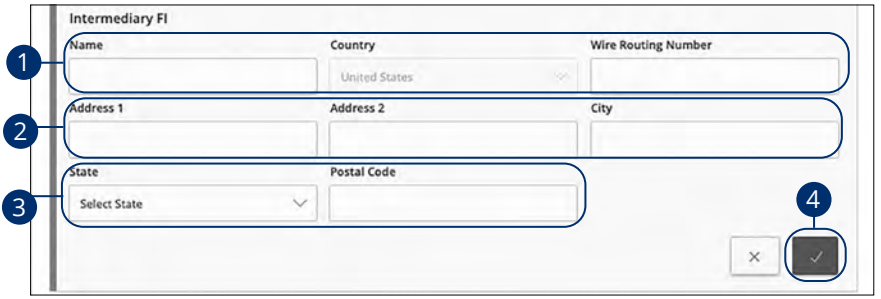
IBAN and SWIFT/BIC

1. Enter the beneficiary FI's name.
2. Select the beneficiary's country from the drop-down.
3. Depending on your international account type selection, enter either the recipient's IBAN, SWIFT/BIC or both.
4. Enter the beneficiary's address.

Note: Incorrect beneficiary details are the main reason wire transfers are rejected. Be sure all information is correct before proceeding.

Wires Only (International)- Part 3 of 4: Intermediary FI Detail

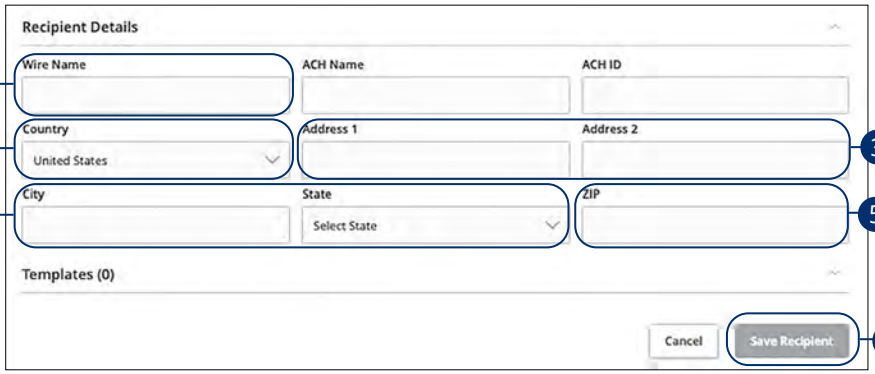
Some FIs use an in-between third-party bank called an intermediary FI to process funds. If your beneficiary FI requires an intermediary FI, you need the FI's wire routing number and address.



1. Enter the intermediary FI's name, country and wire routing number.
2. Enter its street address and city.
3. Select the intermediary FI's location using the "State" drop-down and enter its postal code.
4. Click the ✓ button.

Wires Only (International)- Part 4 of 4: Recipient Account Detail

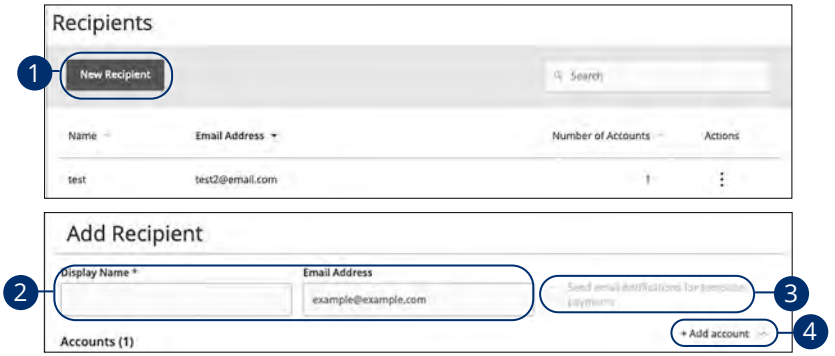
You need to provide a new recipient's account information, including their financial institution (FI) and account number. Depending on the types of payments you plan on sending them, you need to specify how users are allowed to send funds to this recipient.



1. Enter the wire name.
2. Select the recipient's country using the drop-down.
3. Enter the recipient's street address.
4. Enter the city and select the recipient's state using the drop-down.
5. Enter the zip code.
6. Click the **Save Recipient** button.

Wage Garnishment (ACH)- Part 1 of 2: Adding a Recipient

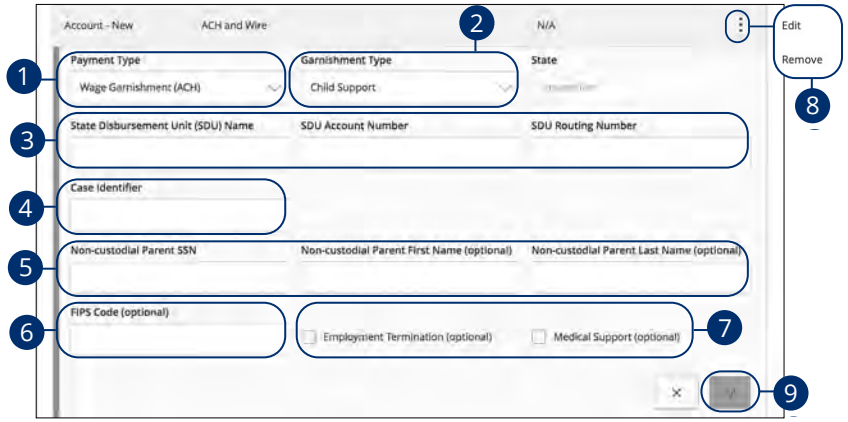
If you are assigned the Manage Recipient right, you need to set up your recipients before you can collect payments. In order to add a recipient, you need their contact and account information.



In the **Commercial** tab, click **Recipients**.

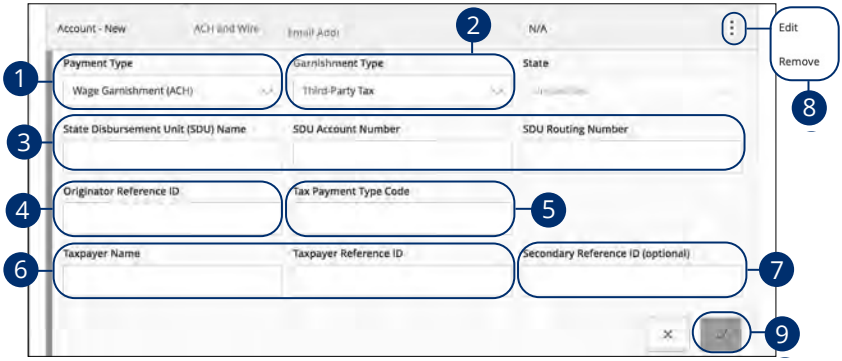
1. Click the **New Recipient** button.
2. Enter a display name and the recipient's email address.
3. Check the box next to "Send email notifications for template payments" to alert them when a payment is sent.
4. (Optional) Click the "+Add Account" link to add a new account.

Child Support



1. Use the “Payment Type” drop-down to select “Wage Garnishment (ACH).”
2. Use the “Garnishment Type” drop-down to select “Child Support.”
3. Enter the State Disbursement Unit (SDU)’s name, account number and routing number.
4. Enter a case identifier.
5. Enter the non-custodial parent’s SSN, first name (optional) and last name (optional).
6. (Optional) Enter the FIPS code.
7. (Optional) Check the box next to employment termination and/or medical support.
8. Click the ⋮ icon to edit or remove a recipient’s account information.
9. Click the ✓ button when you are finished.

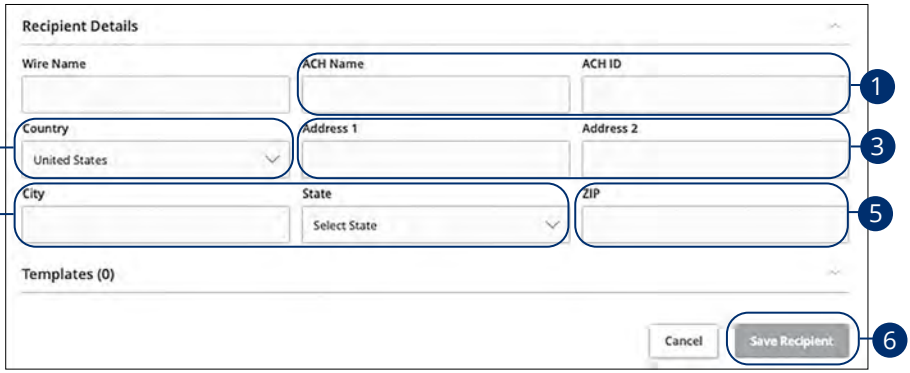
Third-Party Tax



1. Use the “Payment Type” drop-down to select “Wage Garnishment (ACH).”
2. Use the “Garnishment Type” drop-down to select “Third-Party Tax.”
3. Enter the State Disbursement Unit (SDU)’s name, account number and routing number.
4. Enter an originator reference ID.
5. Enter a tax payment type code.
6. Enter the taxpayer’s name and reference ID.
7. (Optional) Enter a secondary reference ID.
8. Click the ⋮ icon to edit or remove a recipient’s account information.
9. Click the ✓ button when you are finished.

Wage Garnishment (ACH)- Part 2 of 2: Recipient Account Detail

You need to provide a new recipient's account information, including their financial institution (FI) and account number. Depending on the types of payments you plan on collecting from them, you need to specify how users are allowed to receive funds from this recipient.

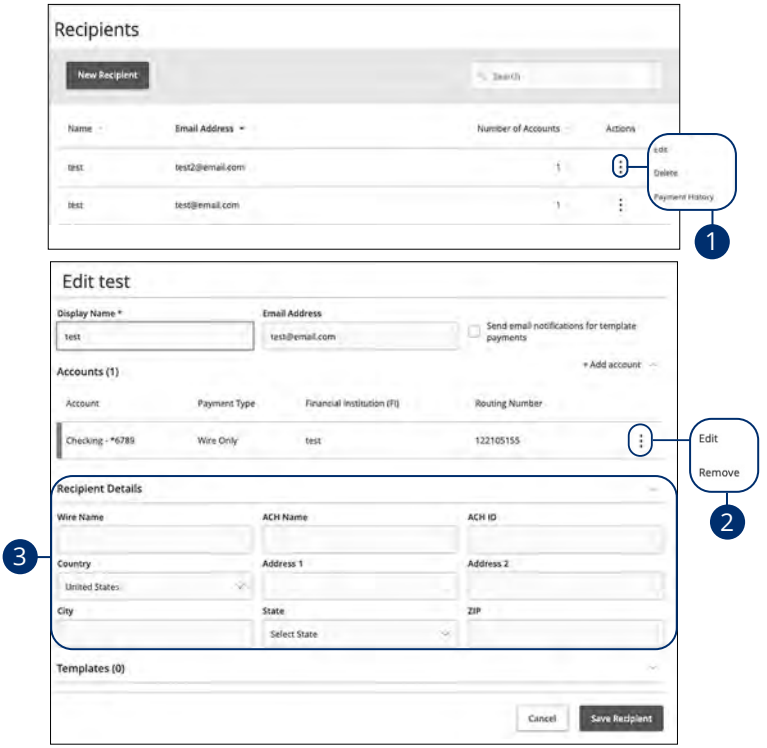


1. Enter the ACH name and ID.
2. Using the drop-down, select the recipient's country.
3. Enter the recipient's street address.
4. Enter the city and select the recipient's state using the drop-down.
5. Enter the zip code.
6. Click the **Save Recipient** button.

Commercial Services

Editing a Recipient

If a recipient's account or personal information changes, an authorized user can make those necessary edits from the Recipient Management page.

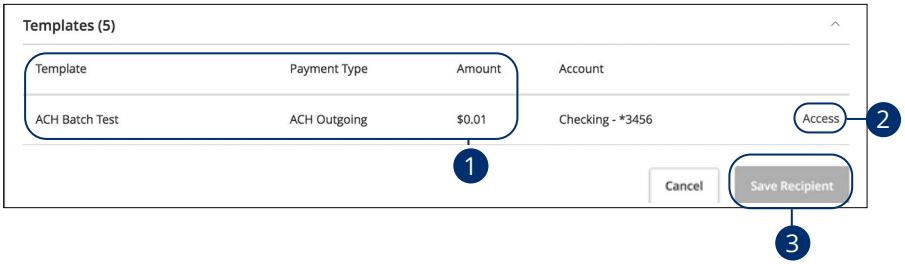


In the **Commercial** tab, click **Recipients**.

1. Find the recipient you want to edit and click the ⋮ icon.
2. Click the ⋮ icon to edit or remove a recipient's account information.
3. Edit the recipient's details.

Editing a Recipient's Templates

When you make changes to an existing recipient, you can view and edit which templates the recipient is assigned to. While viewing their templates, you can change their accounts or edit specific templates.



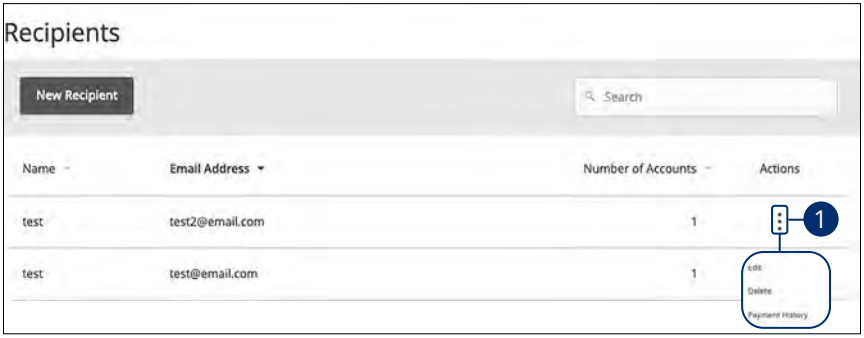
1. Review the list of templates the recipient is added to and the amount the recipient receives from each payment.
2. Click the "Access" link to edit a specific template.
3. Click the **Save Recipient** button when you are finished making changes.

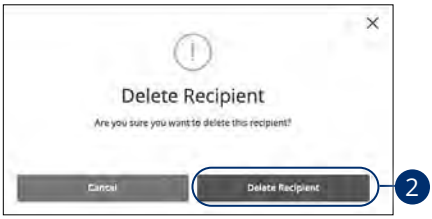
Note: For additional information about editing a recipient's assigned templates, go to page 67.

Commercial Services

Deleting a Recipient

If you are assigned the Manage Recipient right, you have the ability to permanently delete a recipient that is no longer needed. This deletes their contact information from the Recipient Management page, but it does not erase the data from any existing payments.





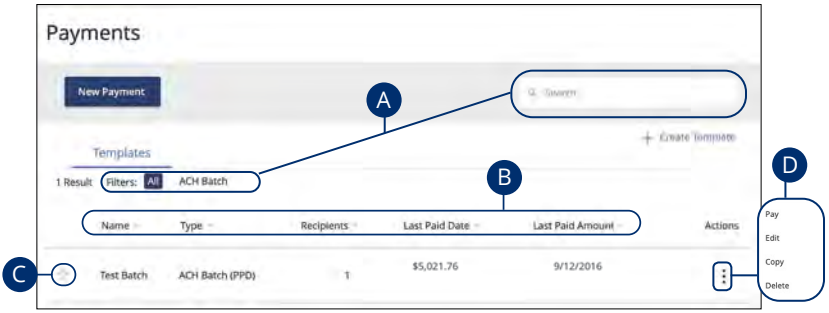
In the **Commercial** tab, click **Recipients**.

1. Click the ⋮ icon and select “Delete” to remove a recipient.
2. Click the **Delete Recipient** button to permanently delete a recipient.

Commercial Services

Payment Template Overview

If you have frequent repeating payments such as payroll or wires, you can set up a template so each transaction is fast and simple. These templates automate your routine transactions by making a payment model with detailed directions established by an authorized user. Using templates reduces mistakes and saves you time on a regular basis.



In the **Commercial** tab, click **Payments**.

A. You can find specific templates by using the search bar or filter your templates using the provided filters.

B. Click the ▲ icon next to the appropriate column to sort templates by name, transaction type, recipient, last paid date and last paid amount.

C. Templates can be saved to your favorites by clicking the ☆ icon.

D. Click the ⋮ icon to make a payment, edit, copy or delete a template.

Commercial Services

Creating a Template

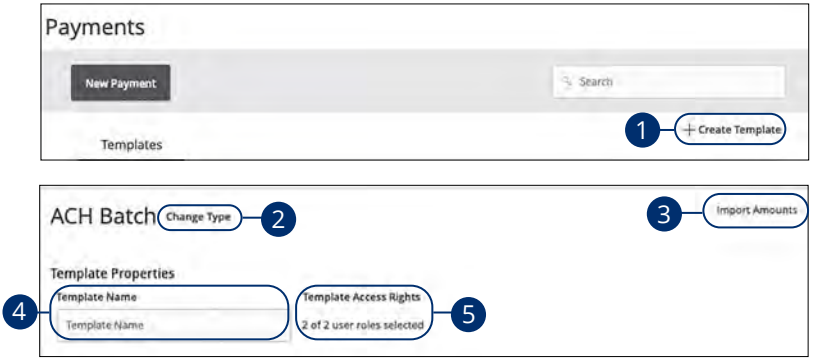
If you are assigned Draft or Approval rights, you can create a template for recurring transactions.

A template is a pre-made payment model. It contains detailed directions that can be used for repeated transactions. Using a template helps reduce mistakes, assign tasks and control payments. It's best practice to use a template if you are sending payments to:

- Vendors or suppliers
- Collections from members
- Payroll

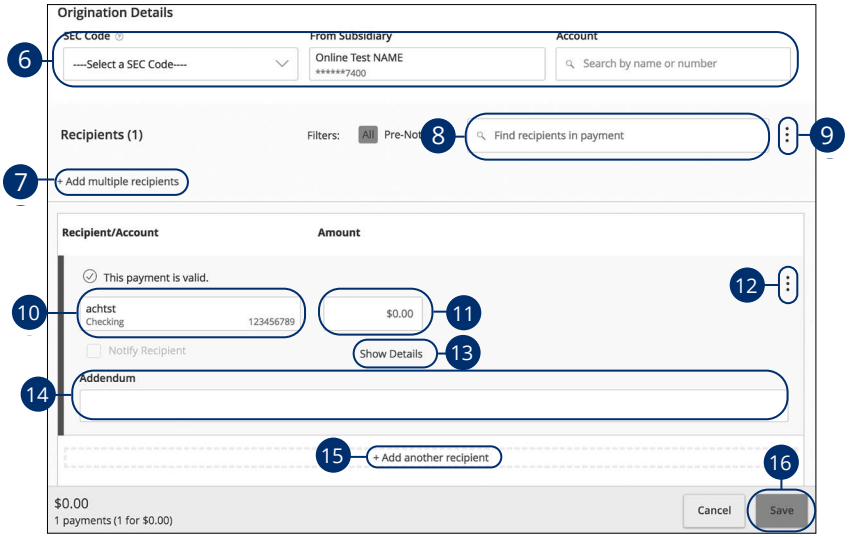
ACH Batch

Depending on your user rights, you can create a template for an ACH Batch. An ACH Batch allows you to send multiple ACH payments. Creating a template helps reduce mistakes and keeps payments consistent.



In the **Commercial** tab, click **Payments**.

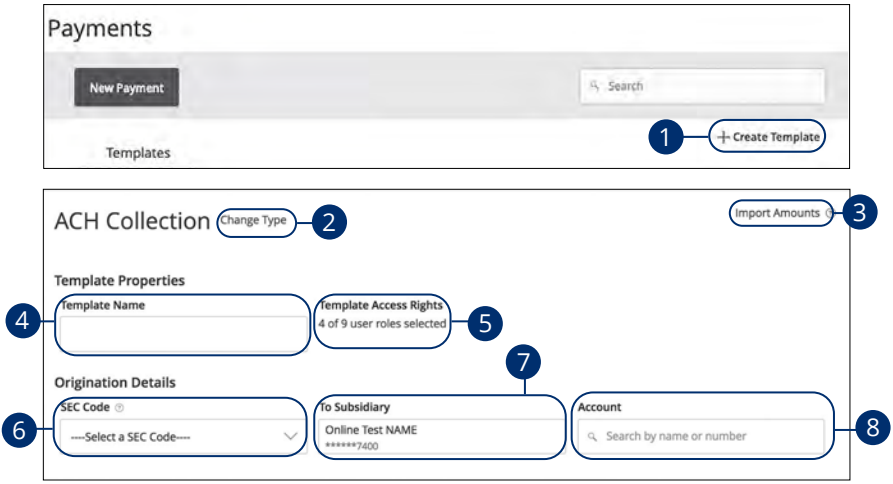
1. Select a template type using the "+Create Template" link and choose "ACH Batch."
2. (Optional) If you need to change your payment type, click the "Change Type" link.
3. (Optional) If you are adding more than one recipient, you can upload a Comma Separated Values (CSV) document by clicking the "Import Amounts" link. This option only appears when more than one recipient is selected.
4. Enter the template name.
5. Select the users that have access to the template by clicking the link.



6. Use the “SEC code,” “From Subsidiary,” and “Account” drop-downs to choose the appropriate selections.
7. (Optional) Click the “+ multiple recipients” link to add several recipients at once.
8. (Optional) Use the search bar to locate a specific recipient.
9. (Optional) Click the ⋮ icon to expand or collapse selected recipients.
10. Select a recipient.
11. Enter an amount.
12. (Optional) Click the ⋮ icon to copy, remove or expand row on a specific recipient.
13. (Optional) Click the “Show Details” link to view recipient information.
14. (Optional) Enter an addendum.
15. (Optional) You can add another recipient by clicking the “+Add another recipient” link.
16. Click the **Save** button.

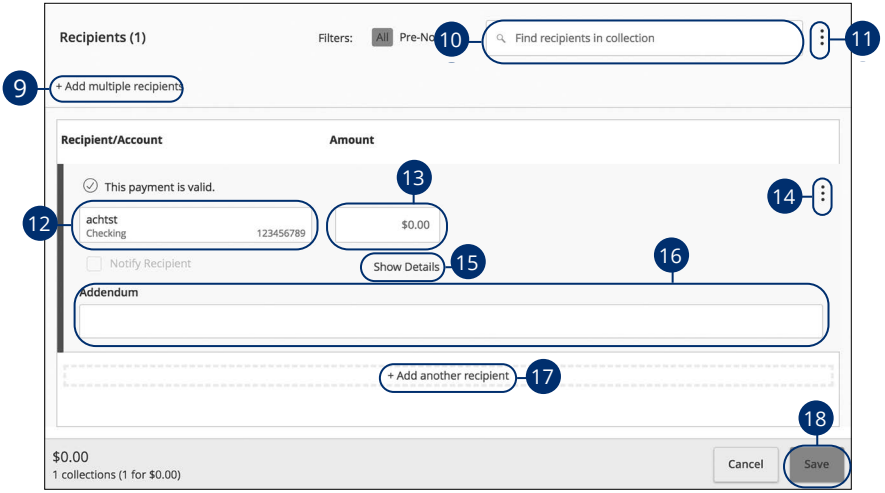
ACH Collection

Depending on your user rights, you can create a template for an ACH Collection. An ACH Collection allows you to send multiple transactions to multiple recipients. Creating a template helps reduce mistakes and keeps payments consistent.



In the **Commercial** tab, click **Payments**.

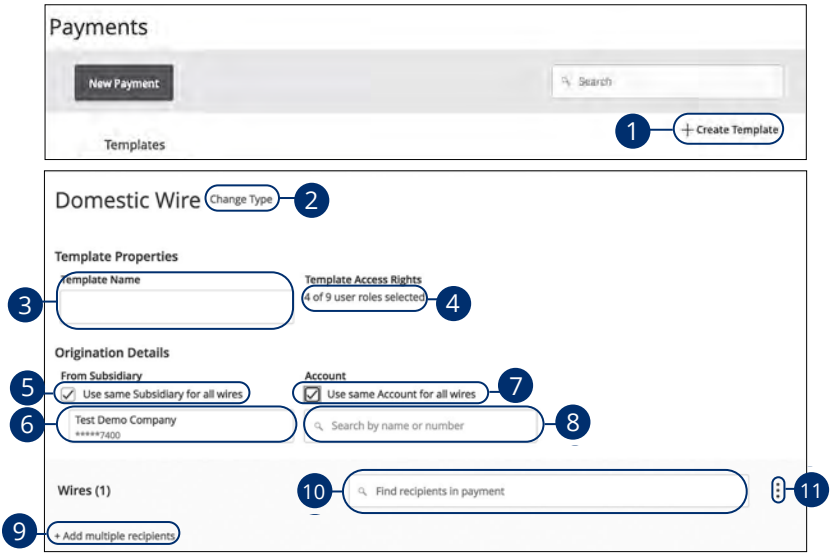
1. Select a template type using the "+Create Template" link and choose "ACH Collection."
2. (Optional) If you need to change your payment type, click the "Change Type" link.
3. (Optional) If you are adding more than one recipient, you can upload a Comma Separated Values (CSV) document by clicking the "Import Amounts" link. This option only appears when more than one recipient is selected.
4. Enter the template name.
5. Select the users that have access to the template by clicking the link.
6. Select an SEC code using the drop-down.
7. Select the To Subsidiary account.
8. Select an account.



9. (Optional) Click the "+ multiple recipients" link to add several recipients at once.
10. (Optional) Use the search bar to locate a specific recipient.
11. (Optional) Click the ⋮ icon to expand or collapse selected recipients.
12. Select a recipient.
13. Enter an amount.
14. (Optional) Click the ⋮ icon to copy, remove or expand row on a specific recipient.
15. (Optional) Click the "Show Details" link to view recipient information.
16. (Optional) Enter an addendum.
17. (Optional) You can add another recipient by clicking the "+Add another recipient" link.
18. Click the **Save** button.

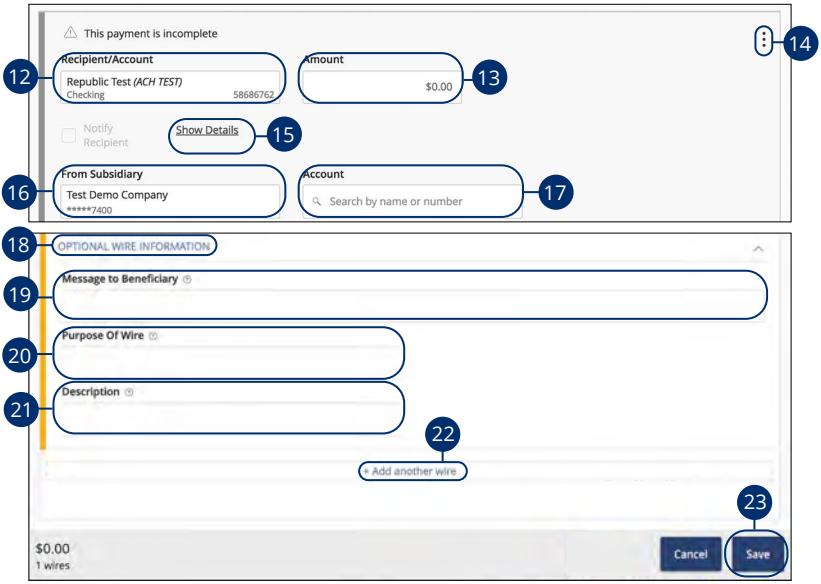
Domestic Wire

You can create a template for a wire depending on your user rights. Send a domestic wire to any recipient in your country. Create a template to help reduce mistakes and keep payments consistent.



In the **Commercial** tab, click **Payments**.

1. Select a template type using the “+Create Template” link and choose “Domestic Wire.”
2. (Optional) If you need to change your payment type, click the “Change Type” link.
3. Enter the template name.
4. Select the users that have access to the template by clicking the link.
5. (Optional) Check the box if you would like to use the same “From Subsidiary.” for all wires.
6. Select the From Subsidiary.
7. (Optional) Check the box if you would like to use the same “Account” for all wires.
8. Select an account.
9. (Optional) Click the “+ multiple recipients” link to add several recipients at once.
10. (Optional) Use the search bar to locate a specific recipient.
11. (Optional) Click the ⋮ icon to expand or collapse selected recipients.



12. Select or create a recipient from the drop-down.

13. Enter an amount.

14. (Optional) Click the ⋮ icon to copy or remove on a specific recipient.

15. (Optional) Click the “Show Details” link to view recipient information.

16. (Optional) If your wires are not coming from the same “From Subsidiary,” select the From Subsidiary .

17. (Optional) If your wires are not coming from the same account, select an account.

18. Click the “Optional Wire Information” link to add more information.

19. (Optional) Enter a Message to Beneficiary.

20. (Optional) Enter the Purpose of Wire.

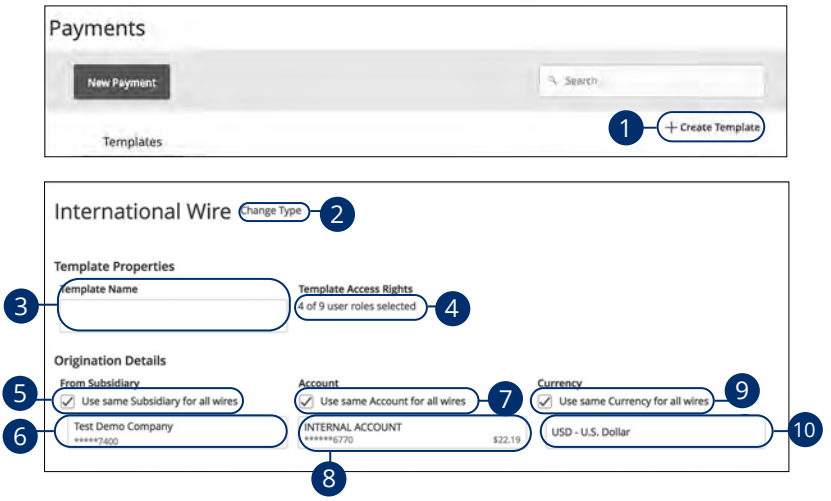
21. (Optional) Enter a Description.

22. (Optional) Click the “+Add another wire” link to add an additional wire.

23. Click the **Save** button when you are finished.

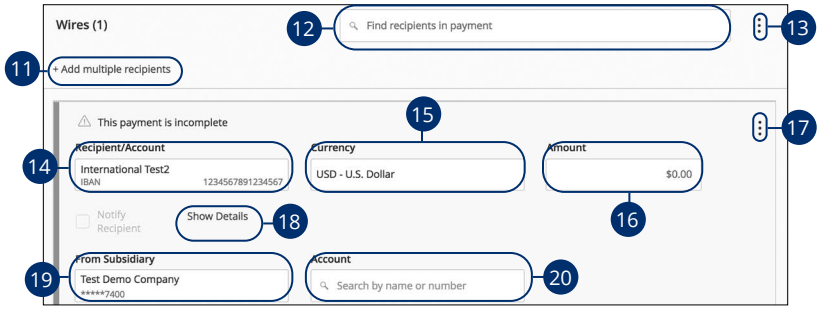
International Wire

You can create a template for a wire depending on your user rights. Send an international wire to a recipient across the world. Create a template to help reduce mistakes and keep payments consistent.



In the **Commercial** tab, click **Payments**.

1. Select a template type using the “+Create Template” link and choose “International Wire.”
2. (Optional) If you need to change your payment type, click the “Change Type” link.
3. Enter the template name.
4. Select the users that have access to the template by clicking the link.
5. (Optional) Check the box if you would like to use the same “From Subsidiary.” for all wires.
6. Select the From Subsidiary.
7. (Optional) Check the box if you would like to use the same “Account” for all wires.
8. Select an account.
9. (Optional) Check the box if you would like to use the same “Currency” for all wires.
10. Select a currency type.



11. (Optional) Click the "+Add multiple recipients" link to add several recipients at once.

12. (Optional) Use the search bar to locate a specific recipient.

13. (Optional) Click the ⋮ icon to expand or collapse selected recipients.

14. Select or create a recipient from the drop-down.

15. (Optional) If your wires are not using the same currency, select a currency.

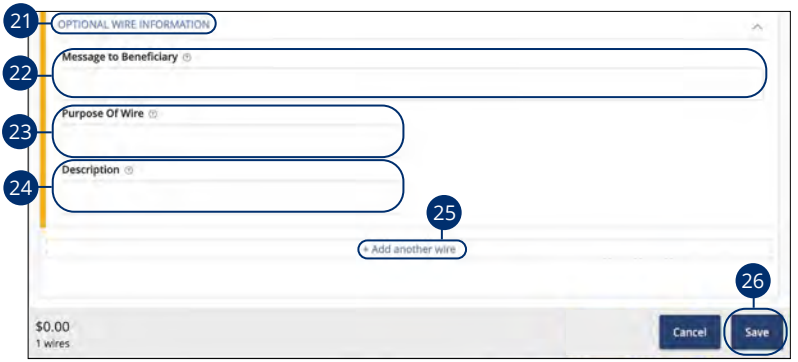
16. Enter an amount.

17. (Optional) Click the ⋮ icon to copy or remove on a specific recipient.

18. (Optional) Click the "Show Details" link to view recipient information.

19. (Optional) If your wires are not coming from the same subsidiary, select a From Subsidiary.

20. (Optional) If your wires are not coming from the same account, select an account.



21. Click the “Optional Wire Information” link to add more information.

22. (Optional) Enter a Message to Beneficiary.

23. (Optional) Enter the Purpose of Wire.

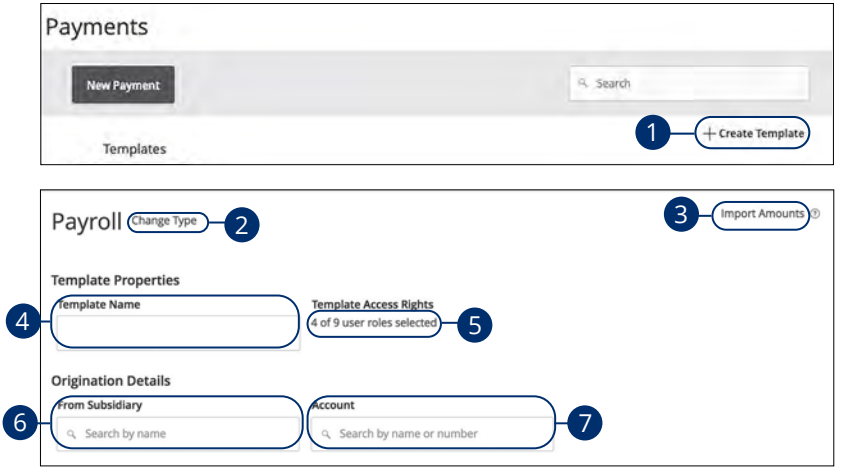
24. (Optional) Enter a Description.

25. (Optional) Click the “+Add another wire” link to add an additional wire.

26. Click the **Save** button when you are finished.

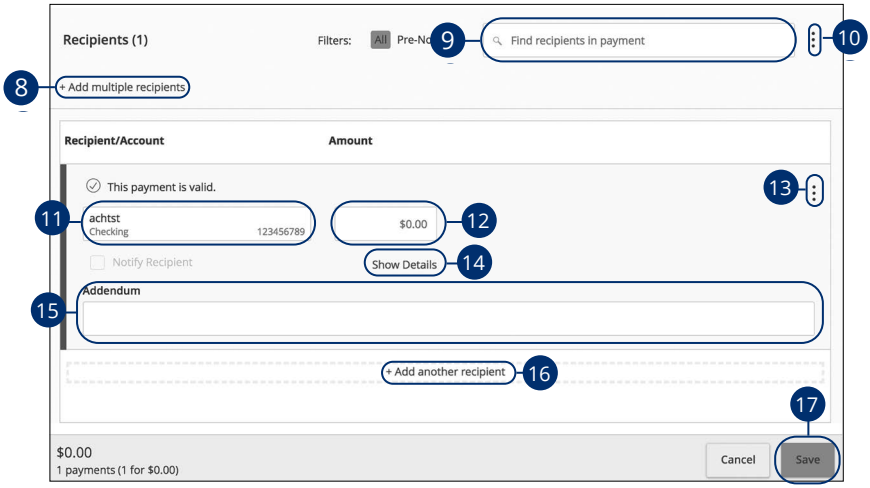
Payroll

Create a one-time template for your employee payroll. Send payments to multiple employees and accounts. When you create a template, you can help reduce mistakes and keep payments consistent.



In the **Commercial** tab, click **Payments**.

1. Select a template type using the "+Create Template" link and choose "Payroll."
2. (Optional) If you need to change your payment type, click the "Change Type" link.
3. (Optional) If you are adding more than one recipient, you can upload a Comma Separated Values (CSV) document by clicking the "Import Amounts" link. This option only appears when more than one recipient is selected.
4. Enter the template name.
5. Select the users that have access to the template by clicking the link.
6. Select the From Subsidiary account.
7. Select an account the funds will be taken from.



8. (Optional) Click the "+Add multiple recipients" link to add several recipients at once.
9. (Optional) Use the search bar to locate a specific recipient.
10. (Optional) Click the ⋮ icon to expand or collapse selected recipients.
11. Select a recipient or create a new recipient from the drop-down.
12. Enter an amount.
13. (Optional) Click the ⋮ icon to copy or remove on a specific recipient.
14. (Optional) Click the "Show Details" link to view recipient information.
15. (Optional) Enter an Addendum.
16. (Optional) Click the "+Add another recipient" link to a single recipient.
17. Click the **Save** button when you are finished.

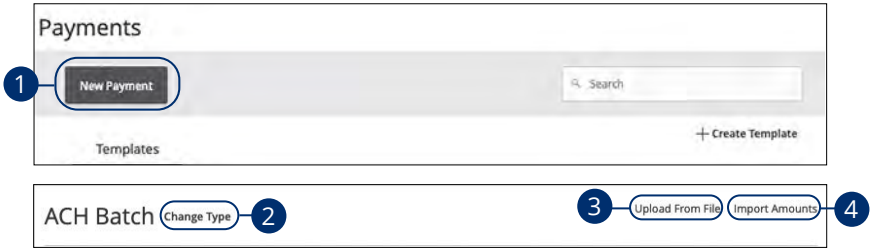
Commercial Services

Sending a Single Payment

It is easy to make a single payment once you set up your recipients. You can change your payment types to create ACH payments or wire transfers all from one convenient place.

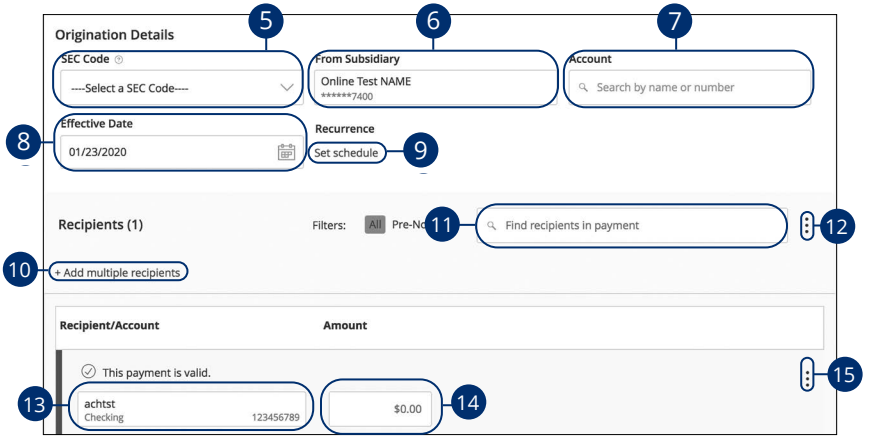
ACH Batch

You can draft or create a new ACH Batch payment. You have the option to manually enter a recipient or you can upload multiple recipients using a Comma Separated Values (CSV) document.

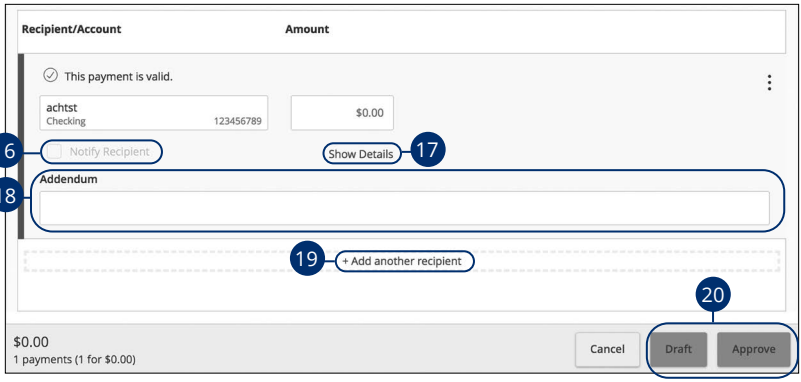


In the **Commercial** tab, click **Payments**.

1. Select a payment type using the **New Payment** button and choose “ACH Batch.”
2. (Optional) If you need to change your payment type, click the “Change Type” link.
3. (Optional) If you would like to upload recipients and amounts from a file, click the “Upload From File” link. For more information about this option, go to page 94.
4. (Optional) If you are adding more than one recipient, you can upload a Comma Separated Values (CSV) document by clicking the “Import Amounts” link. This option only appears when more than one recipient is selected.



5. Select an SEC code using the drop-down.
6. Select the From Subsidiary account.
7. Select an account.
8. Select the effective date.
9. (Optional) Set up a recurrence.
10. (Optional) Click the "+Add multiple recipients" link to add several recipients at once.
11. (Optional) Use the search bar to locate a specific recipient.
12. (Optional) Click the ⋮ icon to expand or collapse selected recipients.
13. Select a recipient.
14. Enter an amount.
15. (Optional) Click the ⋮ icon to copy, remove, and expand row on a specific recipient.



16. (Optional) Check the box to notify a recipient of an incoming payment.

17. (Optional) Click the "Show Details" link to view your recipient's information.

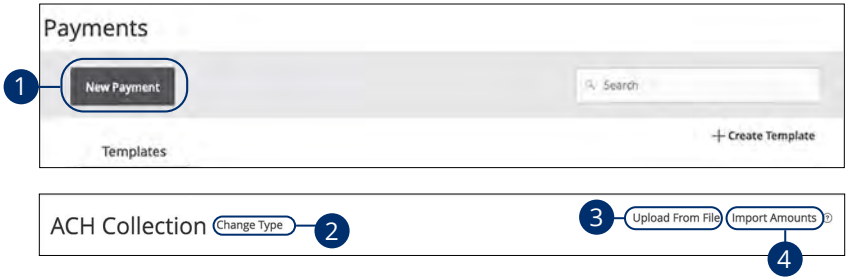
18. (Optional) Add an addendum.

19. (Optional) You can add another recipient by clicking the "+Add another recipient" link.

20. Click the **Draft** or **Approve** button depending on your user roles.

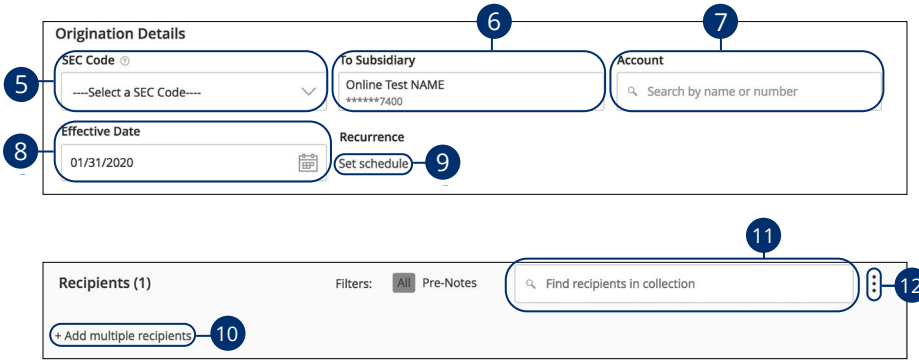
ACH Collection

You can draft or create a new ACH Collection payment. You have the option to manually enter your recipients or upload multiple recipients at once using a Comma Separated Values (CSV) document.

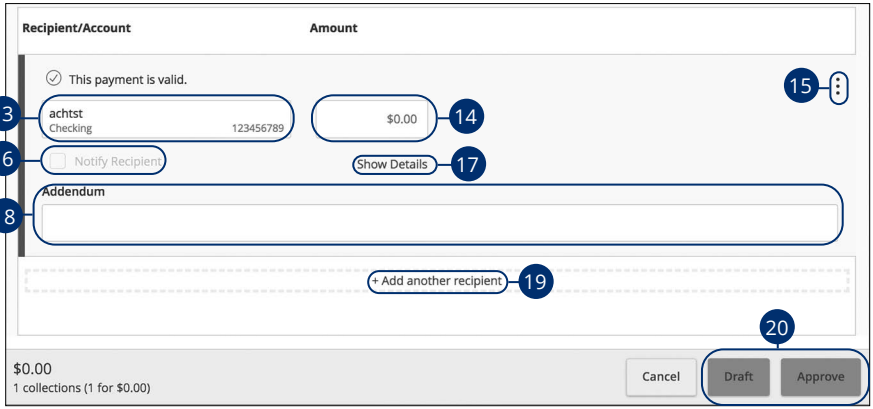


In the **Commercial** tab, click **Payments**.

1. Select a payment type using the **New Payment** button and choose “ACH Collection.”
2. (Optional) If you need to change your payment type, click the “Change Type” link.
3. (Optional) If you would like to upload recipients and amounts from a file, click the “Upload From File” link. For more information about this option, go to page 94.
4. (Optional) If you are adding more than one recipient, you can upload a Comma Separated Values (CSV) document by clicking the “Import Amounts” link. This option only appears when more than one recipient is selected.



5. Select an SEC code using the drop-down.
6. Select the From Subsidiary account.
7. Select an account.
8. Select the effective date.
9. (Optional) Set up a recurrence.
10. (Optional) Click the "+Add multiple recipients" link to add several recipients at once.
11. (Optional) Use the search bar to locate a specific recipient.
12. (Optional) Click the ⋮ icon to expand or collapse selected recipients.



13. Select a recipient.

14. Enter an amount.

15. (Optional) Click the ⋮ icon to copy, remove or expand row on a specific recipient.

16. (Optional) Check the box to notify a recipient of an incoming payment.

17. (Optional) Click the “Show Details” link to view your recipient’s information.

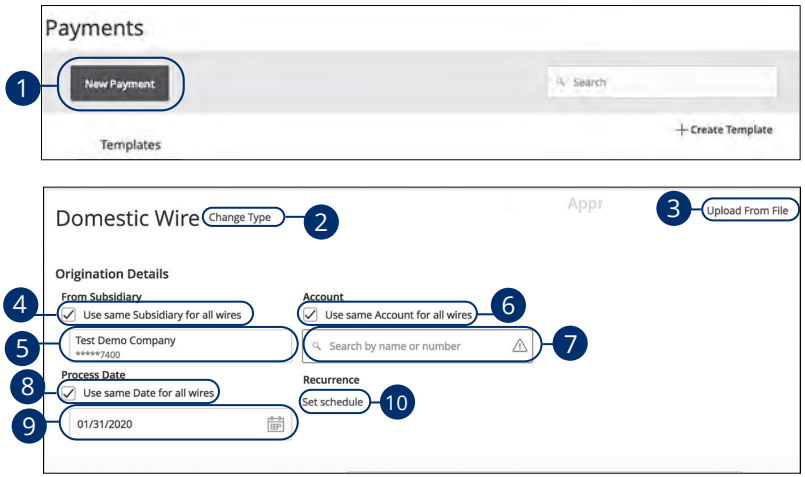
18. (Optional) Add an addendum.

19. (Optional) You can add another recipient by clicking the “+Add another recipient” link.

20. Click the **Draft** or **Approve** button depending on your user roles.

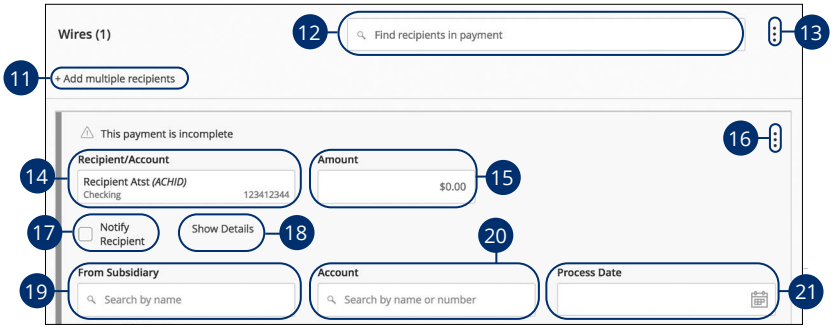
Domestic Wire

You can draft or create a new domestic wire. Domestic wires allow you to send funds to any recipient in your country. Make sure you all have the necessary account and contact information before you continue.

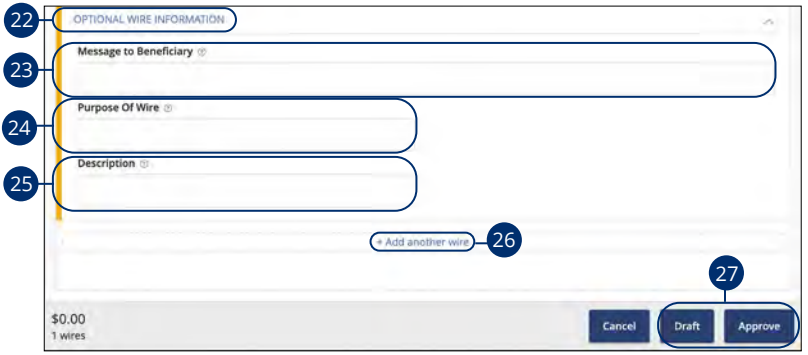


In the **Commercial** tab, click **Payments**.

1. Select a payment type using the **New Payment** button and choose "Domestic Wires."
2. (Optional) If you need to change your payment type, click the "Change Type" link.
3. (Optional) If you would like to upload recipients and amounts from a file, click the "Upload From File" link. For more information about this option, go to page 94.
4. (Optional) Check the box if you would like to use the same "From Subsidiary." for all wires.
5. Select the From Subsidiary.
6. (Optional) Check the box if you would like to use the same "Account" for all wires.
7. Select an account.
8. (Optional) Check the box if you would like to use the same "Date" for all wires.
9. Select a process date using the calendar feature.
10. (Optional) Set up a recurrence.



11. (Optional) Click the "+Add multiple recipients" link to add several recipients at once.
12. (Optional) Use the search bar to locate a specific recipient.
13. (Optional) Click the ⋮ icon to expand or collapse selected recipients.
14. Select or create a recipient from the drop-down.
15. Enter an amount.
16. (Optional) Click the ⋮ icon to copy or remove on a specific recipient.
17. Check the box to notify a recipient.
18. (Optional) Click the "Show Details" link to view recipient information.
19. (Optional) If your wires are not coming from the same "From Subsidiary", select the From Subsidiary.
20. (Optional) If your wires are not coming from the same account, select an account.
21. (Optional) If your wires are not processing on the same date, enter a process date.



22. Click the “Optional Wire Information” link to add more information.

23. (Optional) Enter a message to the beneficiary.

24. (Optional) Enter the Purpose of Wire.

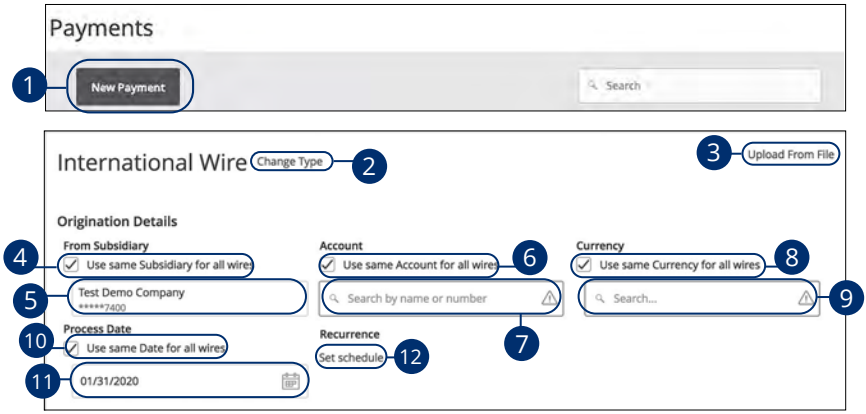
25. (Optional) Enter a wire description.

26. (Optional) Click the “+Add another wire” link to add an additional wire.

27. Click the **Draft** or **Approve** button when you are finished.

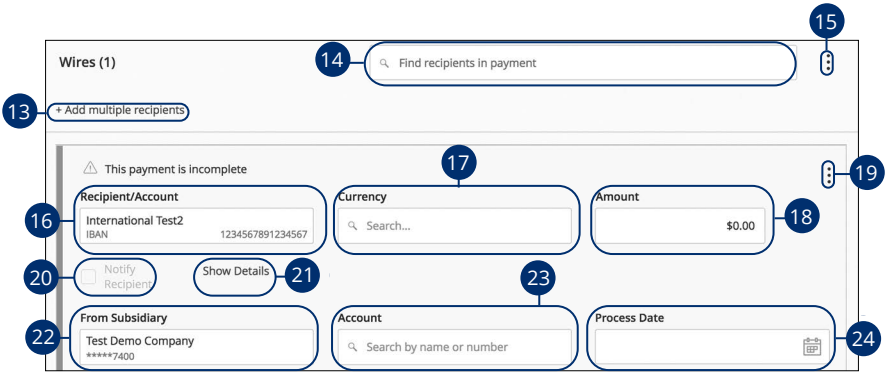
International Wire

You can draft or create a new international wire. International wires allow you to send funds to a recipient across the world. Make sure you all have the necessary account and contact information before you continue.

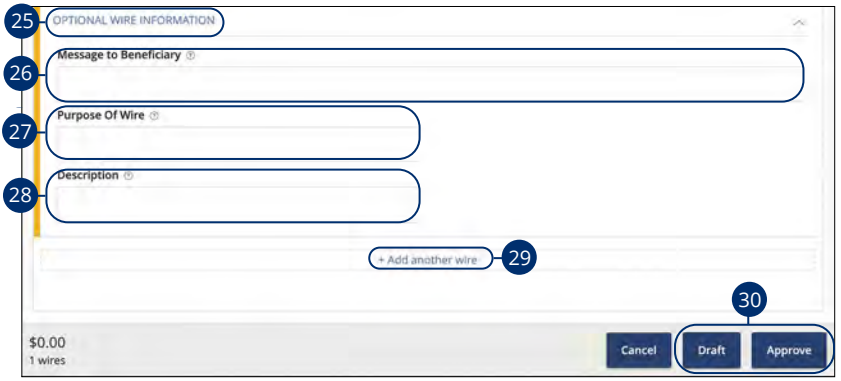


In the **Commercial** tab, click **Payments**.

1. Select a payment type using the **New Payment** button and choose "International Wires."
2. (Optional) If you need to change your payment type, click the "Change Type" link.
3. (Optional) If you would like to upload recipients and amounts from a file, click the "Upload From File" link. For more information about this option, go to page 94.
4. (Optional) Check the box if you would like to use the same "From Subsidiary." for all wires.
5. Select the From Subsidiary.
6. (Optional) Check the box if you would like to use the same "Account" for all wires.
7. Select an account.
8. (Optional) Check the box if you would like to use the same "Currency" for all wires.
9. Select a currency type.
10. (Optional) Check the box if you would like to use the same "Date" for all wires.
11. Select a process date using the calendar feature.
12. (Optional) Set up a recurrence.



13. (Optional) Click the "+Add multiple recipients" link to add several recipients at once.
14. (Optional) Use the search bar to locate a specific recipient.
15. (Optional) Click the ⋮ icon to expand or collapse selected recipients.
16. Select or create a recipient from the drop-down.
17. (Optional) If your wires are not using the same currency, select a currency.
18. Enter an amount.
19. (Optional) Click the ⋮ icon to copy or remove on a specific recipient.
20. Check the box to notify a recipient.
21. (Optional) Click the "Show Details" link to view recipient information.
22. (Optional) If your wires are not coming from the same subsidiary, select a From Subsidiary.
23. (Optional) If your wires are not coming from the same account, select an account.
24. (Optional) If your wires are not using the same process date, select a process date.



25. (Optional) Click the "Optional Wire Information" link to add more information.

26. (Optional) Enter a message to the beneficiary.

27. (Optional) Enter the Purpose of Wire.

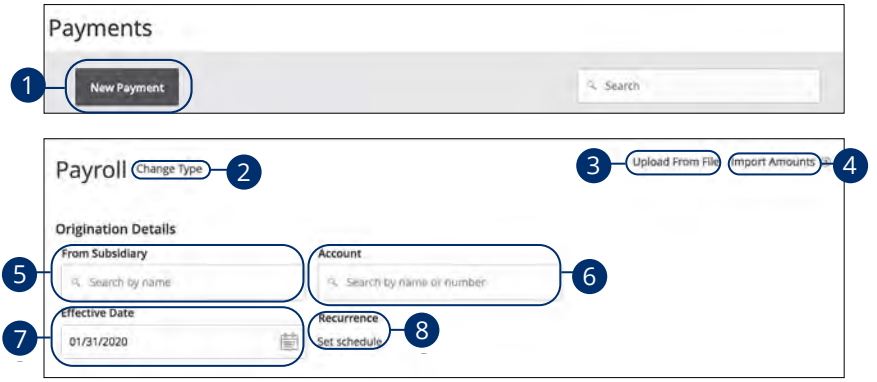
28. (Optional) Enter a description.

29. (Optional) Click the "+Add another wire" link to add an additional wire.

30. Click the **Draft** or **Approve** button when you are finished.

Payroll

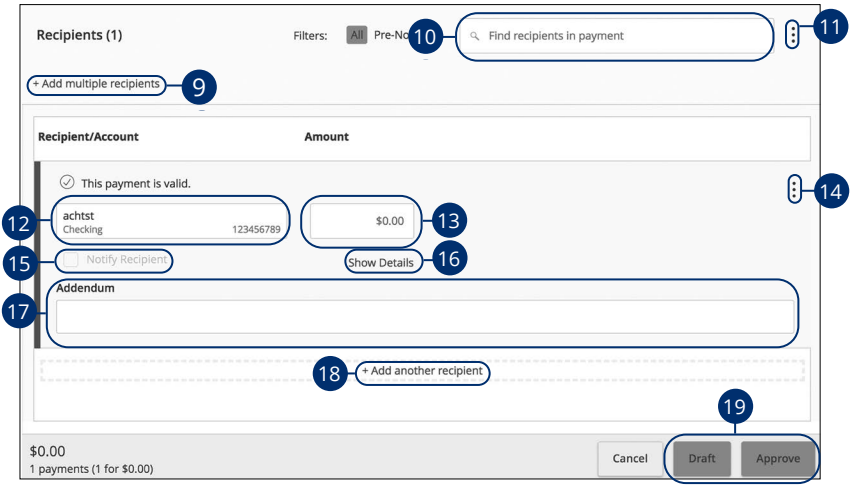
You can draft or create a one-time payroll payment to send payments to multiple employees and accounts. Make sure you all have the necessary account and contact information before you continue.



In the **Commercial** tab, click **Payments**.

1. Select a template type using the **New Payment** button and choose "Payroll."
2. (Optional) If you need to change your payment type, click the "Change Type" link.
3. (Optional) If you would like to upload recipients and amounts from a file, click the "Upload From File" link. For more information about this option, go to page 94.
4. (Optional) If you are adding more than one recipient, you can upload a Comma Separated Values (CSV) document by clicking the "Import Amounts" link. This option only appears when more than one recipient is selected.
5. Select the From Subsidiary.
6. Select an account.
7. Select the effective date using the calendar feature.
8. (Optional) Set up a recurrence.

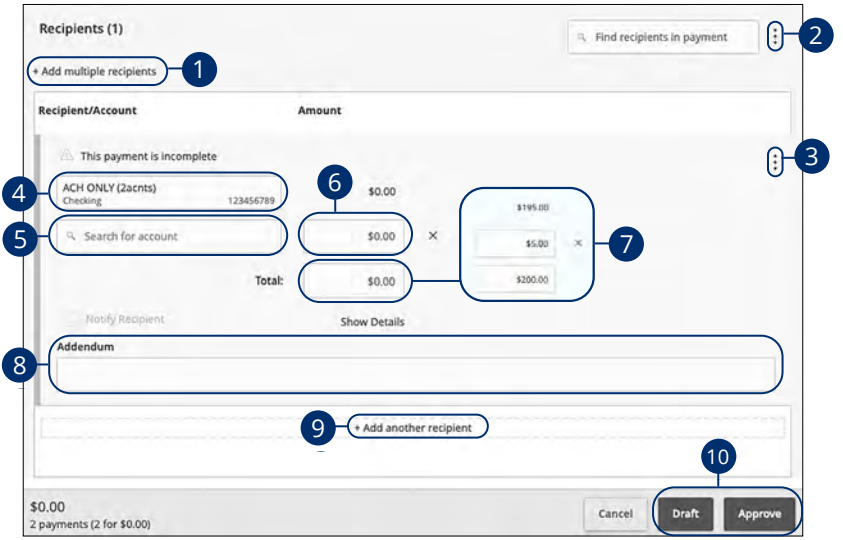
Note: If you are splitting a payment follow, through step 8 and then go to page 93.



9. (Optional) Click the "+Add multiple recipients" link to add several recipients at once.
10. (Optional) Use the search bar to locate a specific recipient.
11. (Optional) Click the ⋮ icon to expand, view details or notify a specific recipient.
12. Select a recipient or create a new recipient from the drop-down.
13. Enter an amount.
14. (Optional) Click the ⋮ icon to copy or remove on a specific recipient.
15. (Optional) Check the box to notify a recipient of an upcoming payment.
16. (Optional) Click the "Show Details" link to view recipient information.
17. (Optional) Enter an addendum.
18. (Optional) Click the "+Add another recipient" link to a single recipient.
19. Click the **Draft** or **Approve** button when you are finished.

Splitting a Payment

If you are sending payroll to an employee with multiple accounts, you can split their payment per their request. This way your employees have their money how they like without the hassle!



Follow the directions up to step 8 on page 91.

1. (Optional) Click the "+Add multiple recipients" link to add several recipients at once.
2. (Optional) Click the ⋮ icon to expand, view details or notify a specific recipient.
3. (Optional) Click the ⋮ icon and select "Split Payment."
4. Select a primary account.
5. Select a secondary account.
6. Enter the amount in the secondary account.
7. Enter the total amount of the deposit the "Total" text field. The difference between the total payment and the amount in secondary account adjusts in the primary account.
8. (Optional) Enter an addendum.
9. (Optional) Click the "+Add another recipient" link to a single recipient.
10. Click the **Draft** or **Approve** button when you are finished.

Commercial Services

Upload From File

You can import a list of recipients and amounts from a 5-column Comma Separated Values (CSV) file to add recipients and amounts to a new ACH Batch, ACH Collection or Payroll. This allows you to import recipients and amounts swiftly and efficiently.

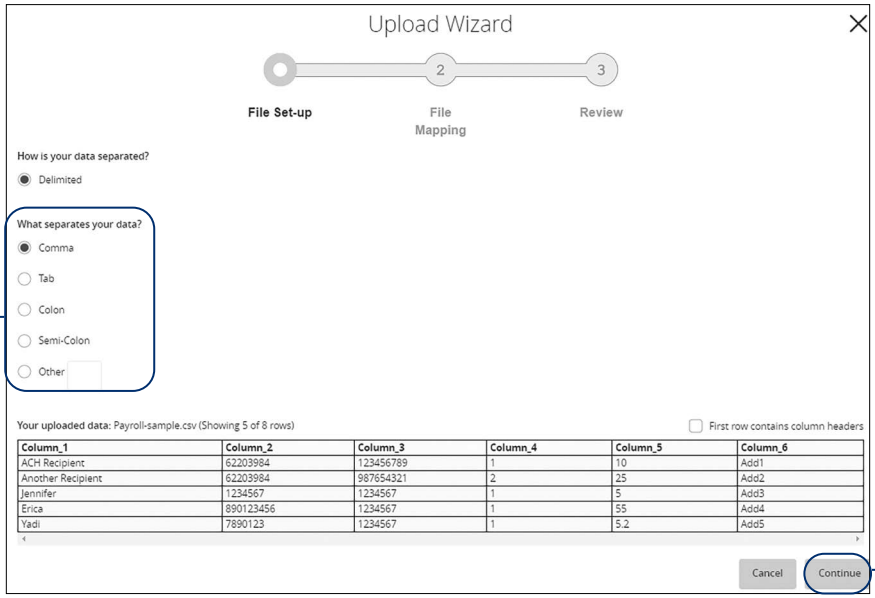
Note: The CSV file must contain the following columns: Recipient name, Routing transit number, Account number, Account type and Amount.

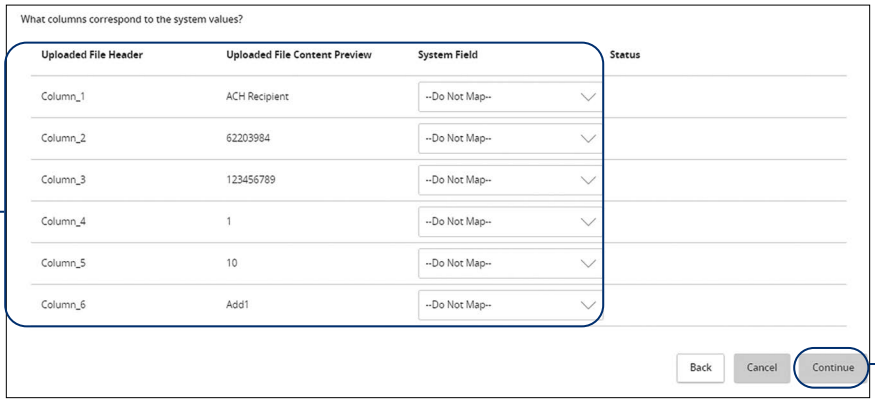
- Account Type is a numeric value: Checking = 1; Savings = 2; and Loan = 3
- For 5-column imports, you will be prompted to select a SEC code, select a Pay From/Pay to account, select a Subsidiary (where applicable) and select an effective date.

Creating a New File Map

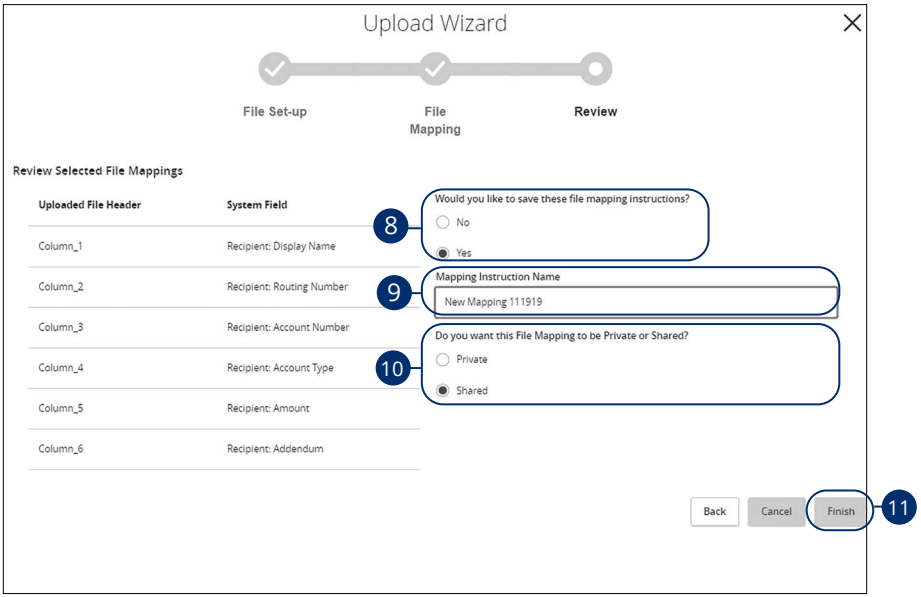
In the **Commercial** tab, click **Payments**. Select a payment type using the **New Payment** button and choose ACH Batch, ACH Collection or Payroll.

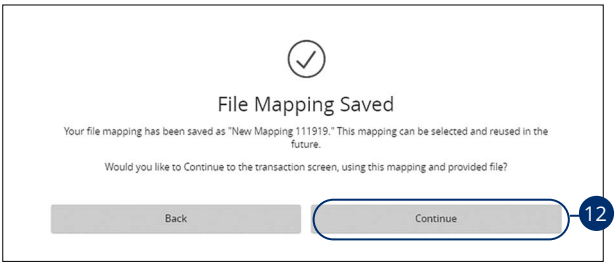
1. Click the "Upload From File" link.
2. Click the **New Mapping** button.
3. Select the CSV file you would like to upload.





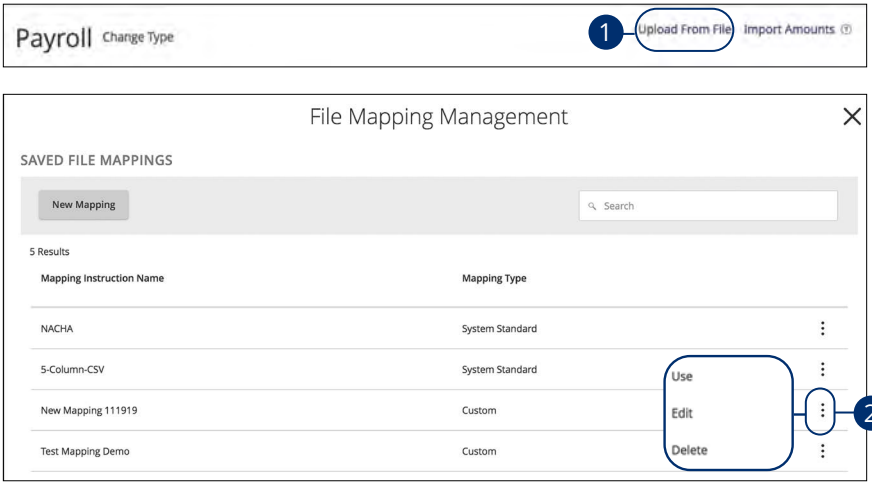
4. Select what separates your data.
5. Click the **Continue** button.
6. Map the imported data.
7. Click the **Continue** button.





8. Decide if you would like to save these mapping instructions.
9. (Optional) If you are saving the file map, enter a mapping instruction name.
10. (Optional) If you are saving the file map, decide if the file map should be private or shared.
11. Click the **Finish** button.
12. (Optional) If you have chosen to save the file map, click the **Continue** button to return to the transaction screen.

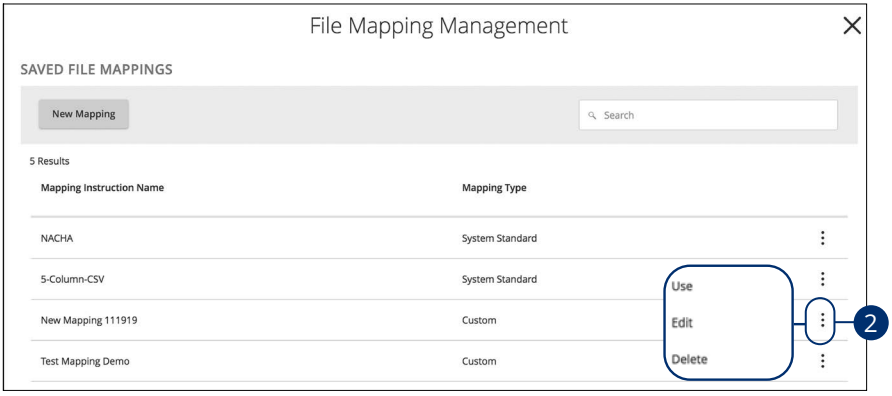
Using an Existing File Map

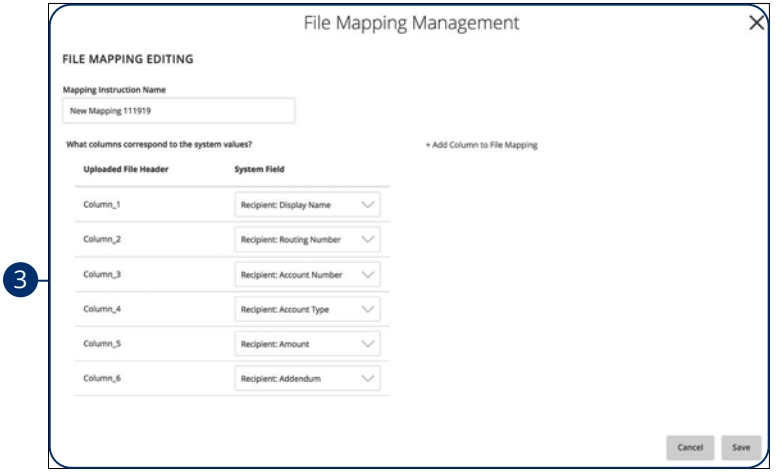


In the **Commercial** tab, click **Payments**. Select a payment type using the **New Payment** button and choose ACH Batch, ACH Collection or Payroll.

1. Click the "Upload From File" link.
2. Click the ⋮ icon and select "Use."
3. Select the CSV file you would like to upload.

Editing an Existing File Map

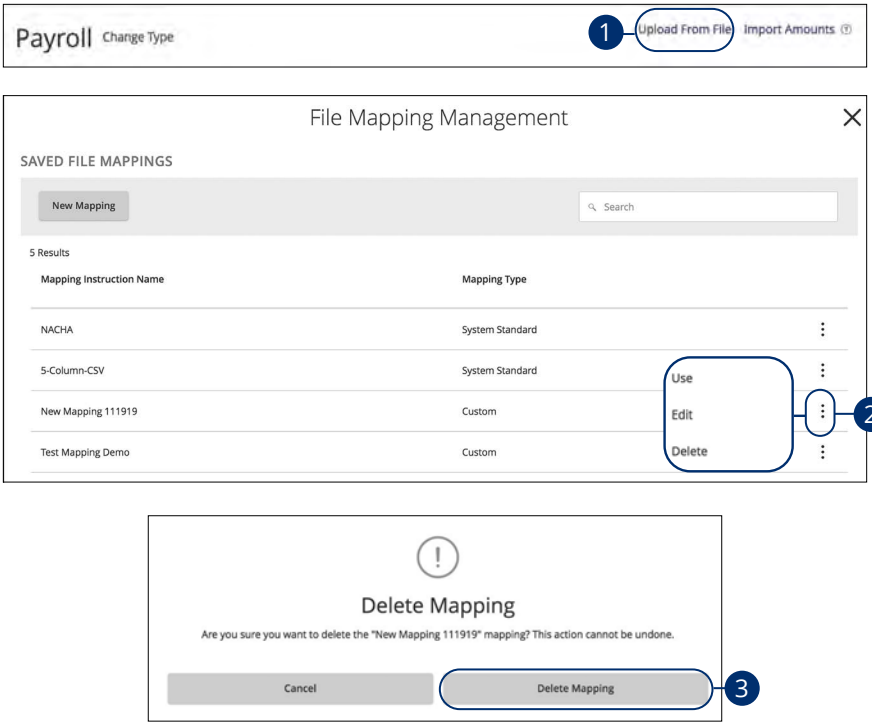




In the **Commercial** tab, click **Payments**. Select a payment type using the **New Payment** button and choose ACH Batch, ACH Collection or Payroll.

1. Click the “Upload From File” link.
2. Click the ⋮ icon and select “Edit.”
3. Make your changes and click the **Save** button.

Deleting an Existing File Map



In the **Commercial** tab, click **Payments**. Select a payment type using the **New Payment** button and choose ACH Batch, ACH Collection or Payroll.

1. Click the “Upload From File” link.
2. Click the ⋮ icon and select “Delete.”
3. Click the **Delete Mapping** button.

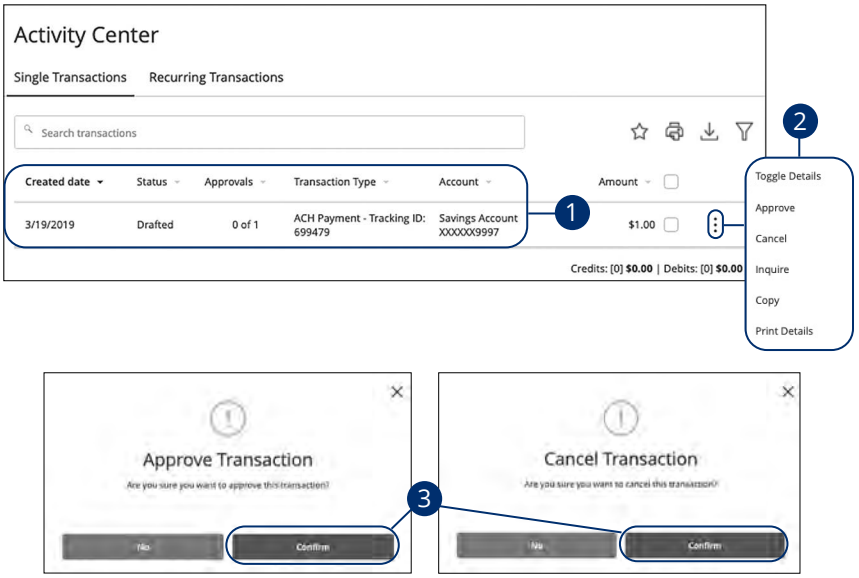
Commercial Services

Viewing, Approving or Canceling a Transaction

Authorized users can view, approve or cancel certain payments all from the Activity Center. If a payment has processed and cleared, you cannot make changes to that transaction.

Single Transaction

You can easily approve or cancel a specific transaction through the Activity Center.

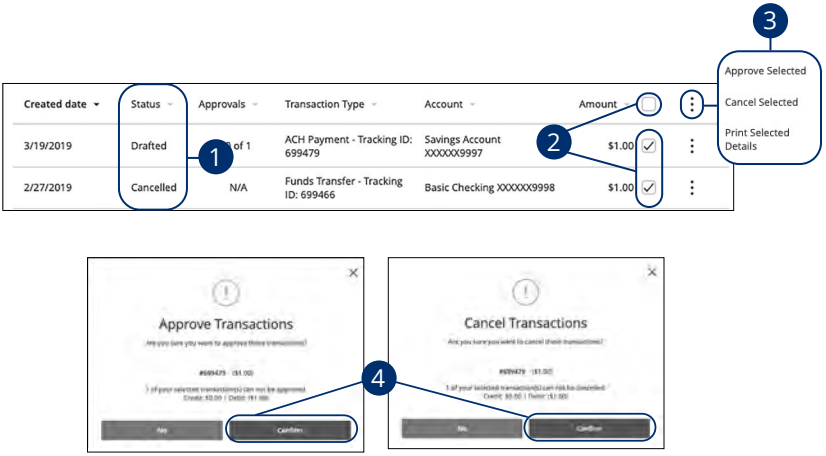


In the **Transactions** tab, click **Activity Center**.

1. Locate the transaction you would like to approve and note how many approvals are needed to process or cancel the transaction.
2. Click the ⋮ icon and select “Approve” or “Cancel.”
3. Click the **Confirm** button. The status then changes to “Processed” or “Canceled” in the Activity Center.

Multiple Transactions

The Activity Center feature offers a time-saving tool that gives you the ability to approve or cancel multiple transaction at once.



In the **Transactions** tab, click **Activity Center**.

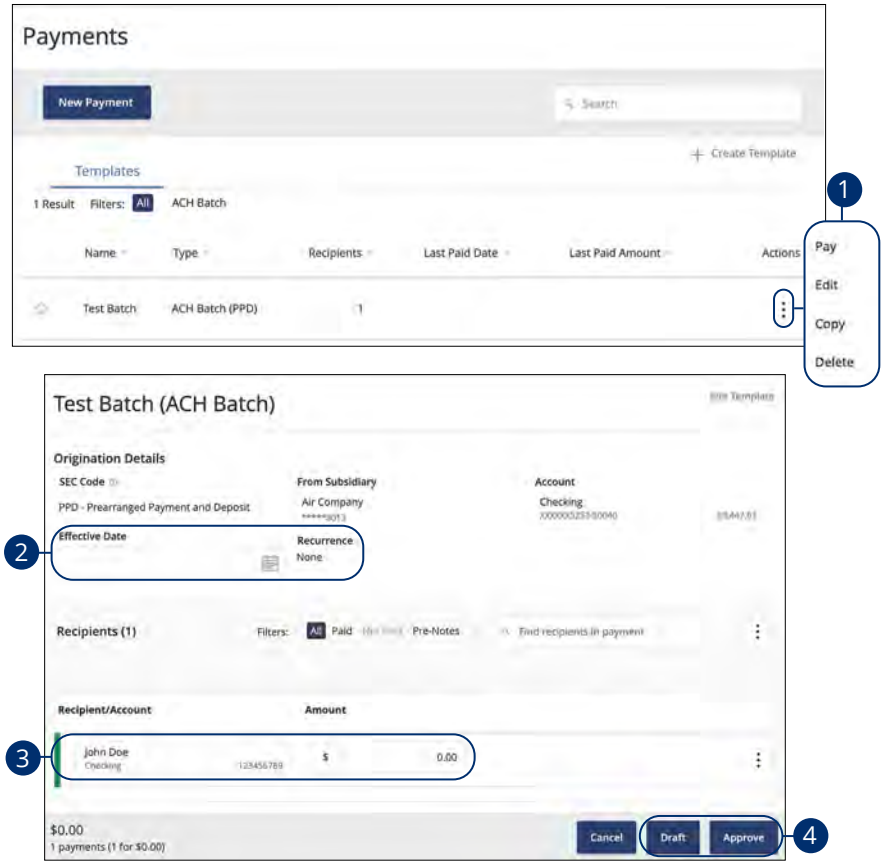
1. Make note of how many approvals are needed to approve or cancel each transaction.
2. Browse through your transactions and check the box for each transaction you want to approve or cancel. Check the box between the Amount and ⋮ icon select all transactions.
3. Click the ⋮ icon and select either "Approve Selected" or "Cancel Selected."
4. Click the **Confirm** button when you are finished. The status then changes to "Processed" or "Canceled" in the Activity Center.

Note: If you cancel a recurring transaction in the **Single Transaction** tab, you only cancel that single occurrence. To cancel an entire series, you must visit the **Recurring Transactions** tab in the Activity Center.

Commercial Services

Using a Template

If you have Manage Template and Recipient rights, you can use any of the available templates on the Payments page. Using a template is a quick way to send a recurring payment.



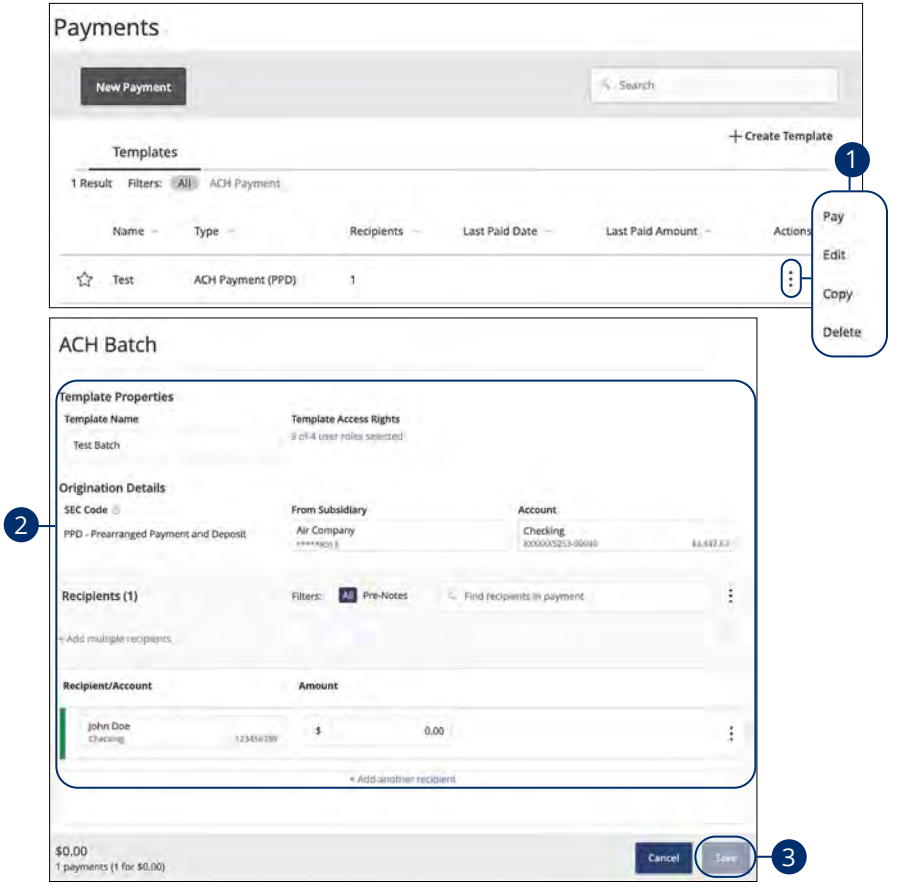
In the **Commercial** tab, click **Payments**.

1. Click the ⋮ icon and select "Pay."
2. Enter an effective date and a recurrence if necessary.
3. Make any necessary changes.
4. Click the **Draft** or **Approve** button when you are finished.

Commercial Services

Editing a Template

If you have Manage Template and Recipient rights, you can edit any of the available templates on the Payments page. Editing a template is a quick way to make a quick change without having to create a new template.



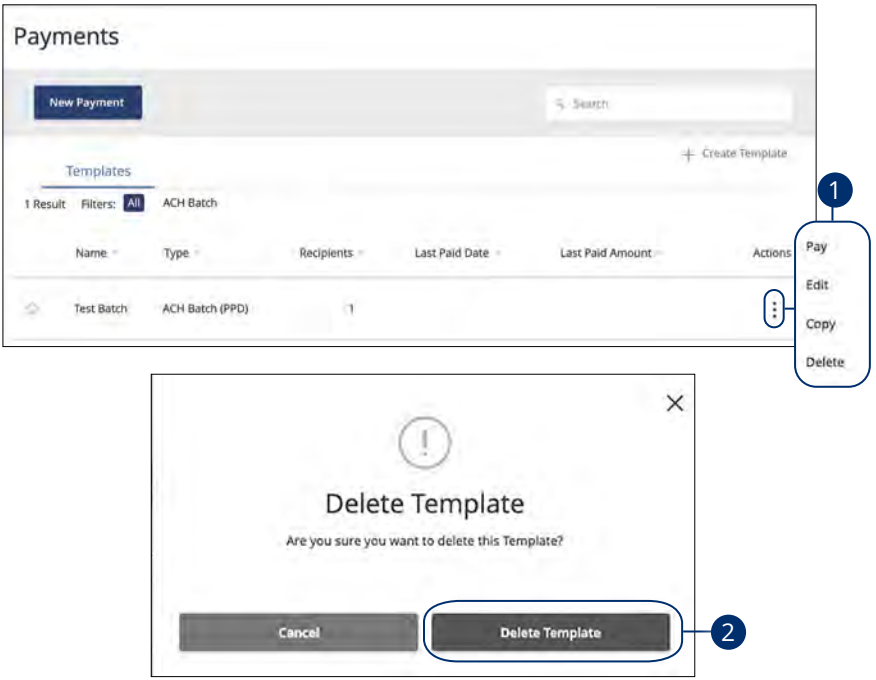
In the **Commercial** tab, click **Payments**.

1. Click the ⋮ icon and select "Edit" to make changes to a template.
2. Make the necessary changes.
3. Click the **Save** button when you are finished.

Commercial Services

Deleting a Template

An authorized user can delete an unnecessary template if they have Manage Template rights. However, once a template is deleted, previous payments using the template do not change.



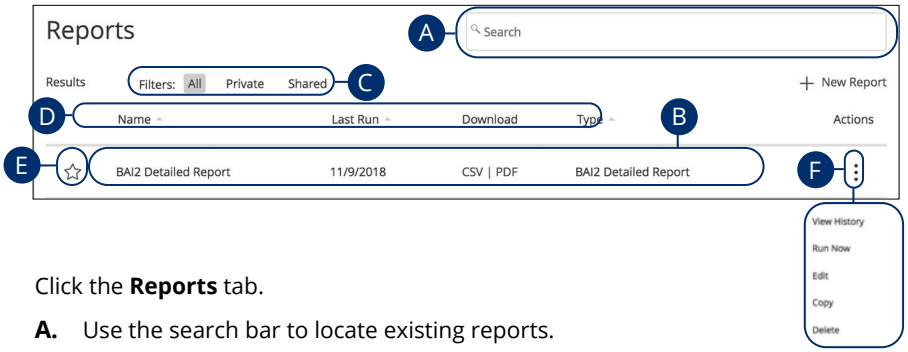
In the **Commercial** tab, click **Payments**.

1. Click the ⋮ icon and select “Delete” to make delete a template.
2. Click the **Delete Template** button to permanently delete a template.

Commercial Services

Reports Overview

You can keep up with all the incoming and outgoing transactions within your accounts using the Reports feature. Viewing a report on certain transactions can prevent errors and make bookkeeping easy. Depending on which report you run, it can be saved to your computer or device as a PDF, XSL or a BAI file.



Click the **Reports** tab.

A. Use the search bar to locate existing reports.

B. All existing reports are available on this page. You will see the report name, date when it last run, whether it was download and the type of report.

C. The filters feature allows you sort your reports by all, private or shared.

D. Click the ▲ icon to search transactions by name, last run, download and type.

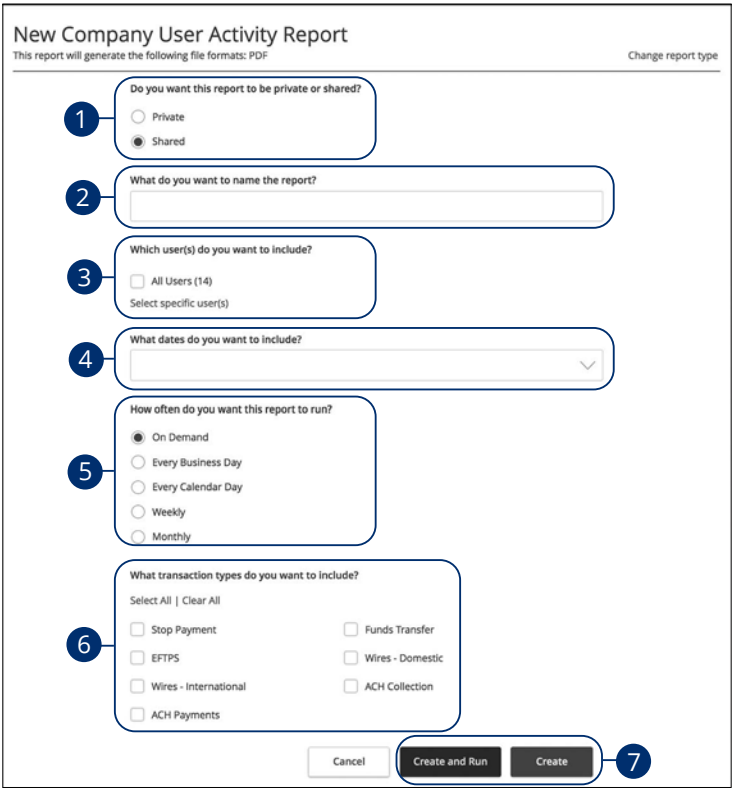
E. Click the ☆ icon to favorite a report.

F. Click the ⋮ icon to view history, run, edit, copy or delete a report.

Note: The letters correspond to several available features on the Reports page.

Company User Activity Report

With the Company User Activity Report, you can create a report to view all transactions drafted and approved by a specified user. You can select the date range and how often to run the report.

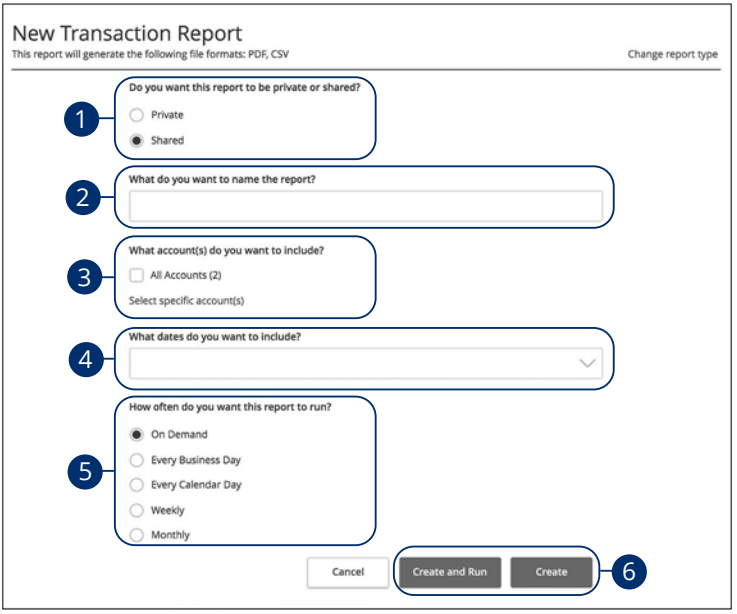


Click the **Reports** tab, then the "+New Report" link and select **Company User Activity Report**.

1. Decide whether the report should be private or shared.
2. Enter a report name.
3. Select a user.
4. Select a date range.
5. Schedule how often to run the report.
6. Select transaction types.
7. Click either the **Create and Run** or **Create** button when you are finished.

Transaction Report

Your transaction history is extremely important, and we made it easy to generate these reports for your accounts. Transaction Reports can be scheduled daily, weekly or monthly for your convenience.

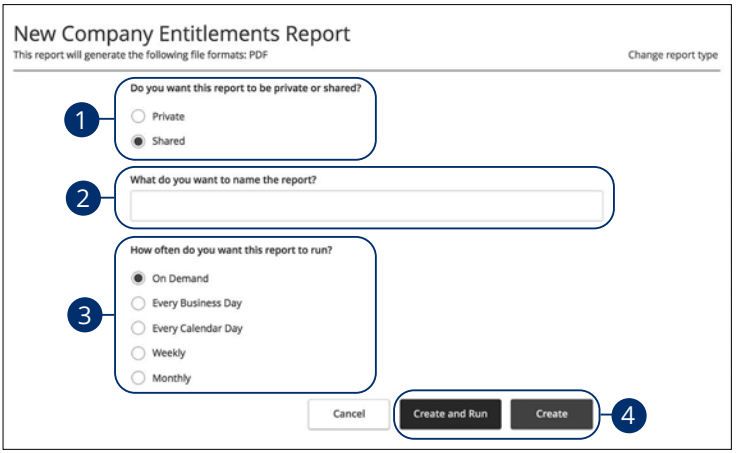


Click the **Reports** tab, then the "+New Report" link and select **Transaction Report**.

1. Decide whether the report should be private or shared.
2. Enter a report name.
3. Select the accounts you want to include.
4. Select a date range.
5. Schedule how often to run the report.
6. Click either the **Create and Run** or **Create** button when you are finished.

Company Entitlements Report

The Company Entitlements Report is an easy way for you to monitor your entitlements over a certain time period. You can run this report on a daily, weekly or monthly schedule depending on your needs.

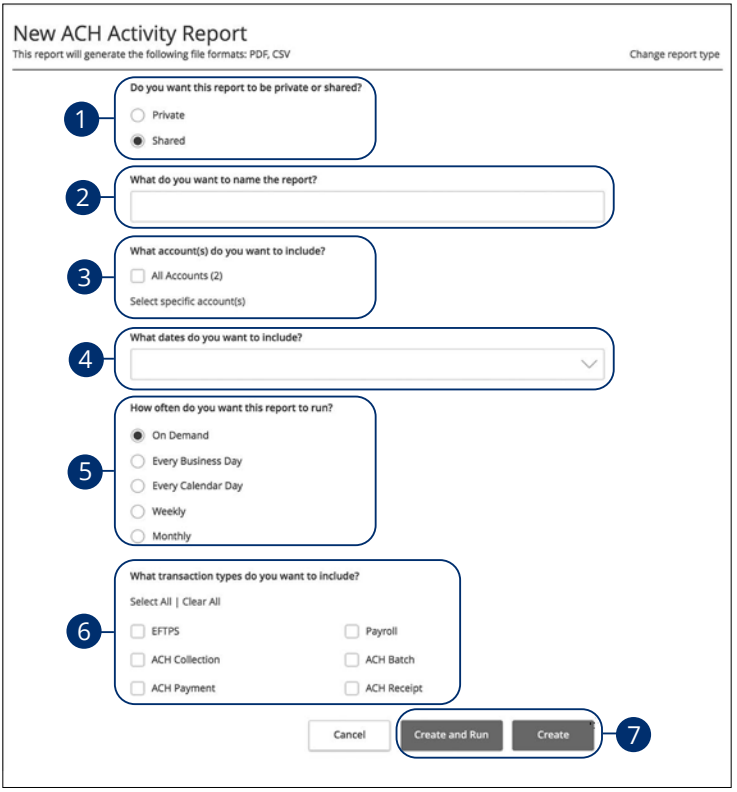


Click the **Reports** tab, then the "+New Report" link and select **Company Entitlements Report**.

1. Decide whether the report should be private or shared.
2. Enter a report name.
3. Schedule how often to run the report.
4. Click either the **Create and Run** or **Create** button when you are finished.

ACH Activity Report

By creating an ACH Activity Report, you can see all the ACH transactions within a specific account. You can select a specific date range and how often to run the report.

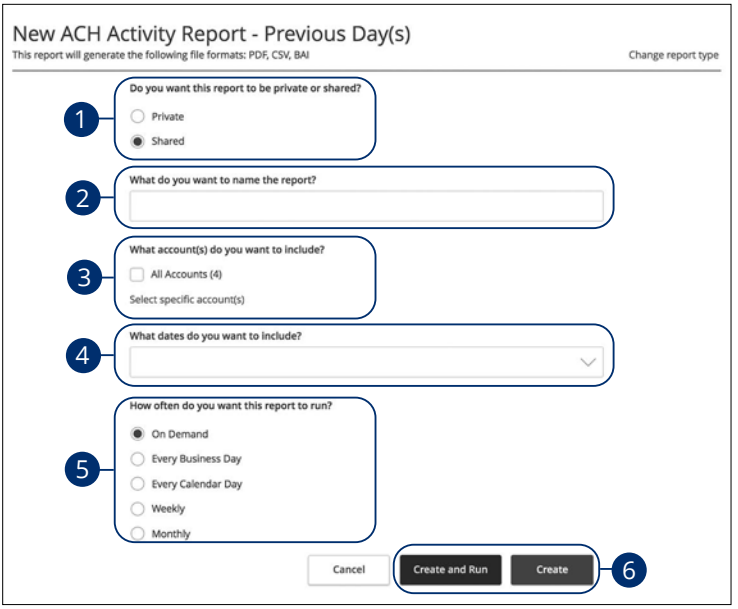


Click the **Reports** tab, then the "+New Report" link and select **ACH Activity Report**.

1. Decide whether the report should be private or shared.
2. Enter a report name.
3. Select the accounts you want to include.
4. Select a date range.
5. Schedule how often to run the report.
6. Select transaction types.
7. Click either the **Create and Run** or **Create** button when you are finished.

ACH Activity Report Previous Day(s)

Much like the ACH Activity Report, you can generate a similar report for the last business day or last week. This helps you keep track of your payments on a daily basis.

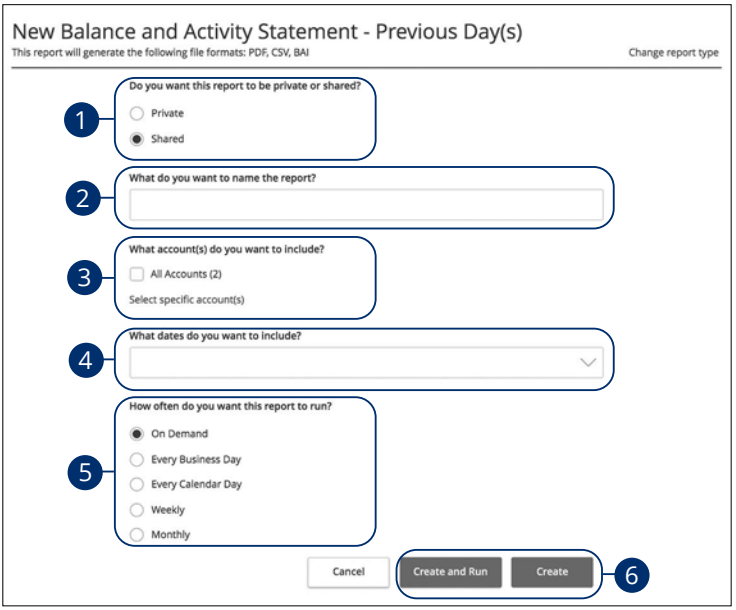


Click the **Reports** tab, then the "+New Report" link and select **ACH Activity Report- Previous Day(s)**.

1. Decide whether the report should be private or shared.
2. Enter a report name.
3. Select the accounts you want to include.
4. Select a date range.
5. Schedule how often to run the report.
6. Click either the **Create and Run** or **Create** button when you are finished.

Balance and Activity Statement-Previous Day(s)

You have the option to create a simple, easy-to-read report that helps you keep track of your balances and activity history. This report can be generated for the previous business day or for the previous week, so you are always informed and organized.

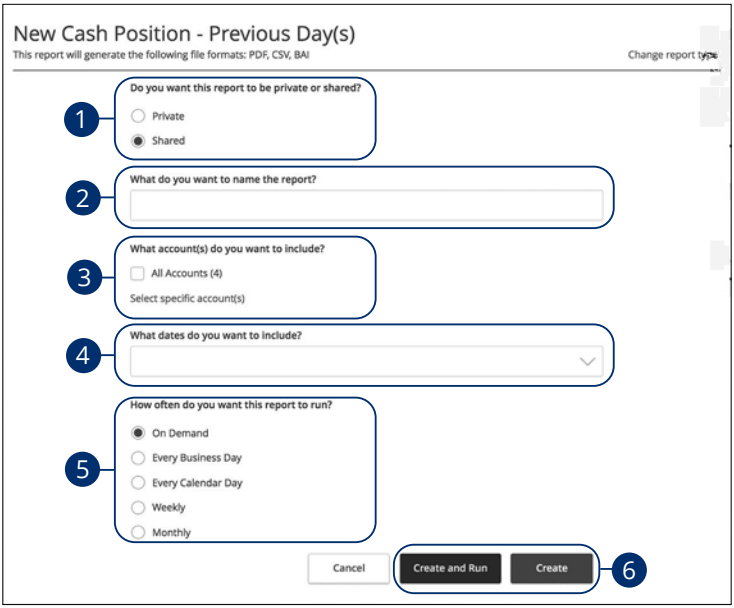


Click the **Reports** tab, then the "+New Report" link and select **Balance and Activity Statement-Previous Day(s)**.

1. Decide whether the report should be private or shared.
2. Enter a report name.
3. Select the accounts you want to include.
4. Select a date range.
5. Schedule how often to run the report.
6. Click either the **Create and Run** or **Create** button when you are finished.

Cash Position Report Previous Day(s)

The Cash Position Report helps you keep track of the available balances in your accounts. You can compare your balances over a specified period of time, and you can schedule when to run the report.

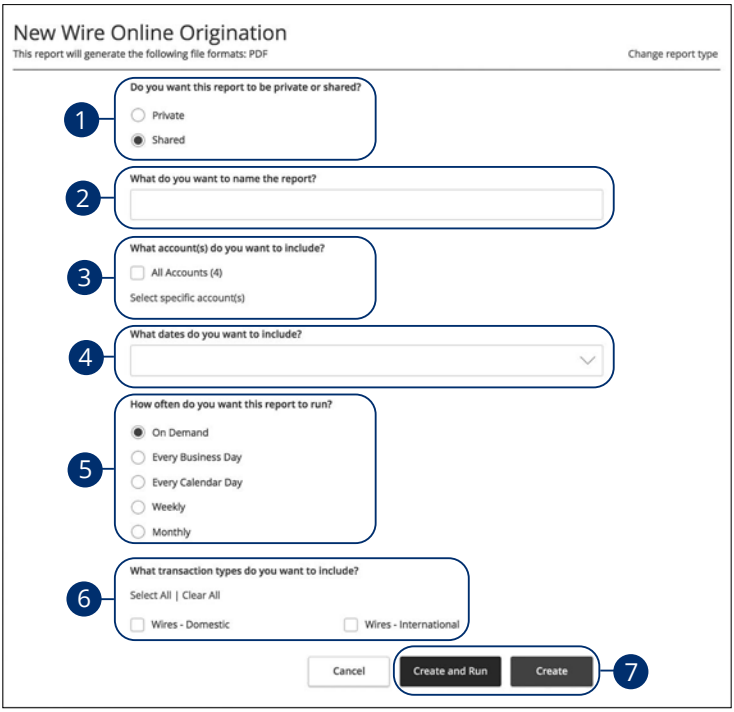


Click the **Reports** tab, then the "+New Report" link and select **Cash Position Report - Previous Day(s)**.

1. Decide whether the report should be private or shared.
2. Enter a report name.
3. Select the accounts you want to include.
4. Select a date range.
5. Schedule how often to run the report.
6. Click either the **Create and Run** or **Create** button when you are finished.

Wire Online Origination Report

No matter how many Wires your business sends, the Wire Online Origination Report can help you track your transactions. You can also choose the date range and how often to run the report.



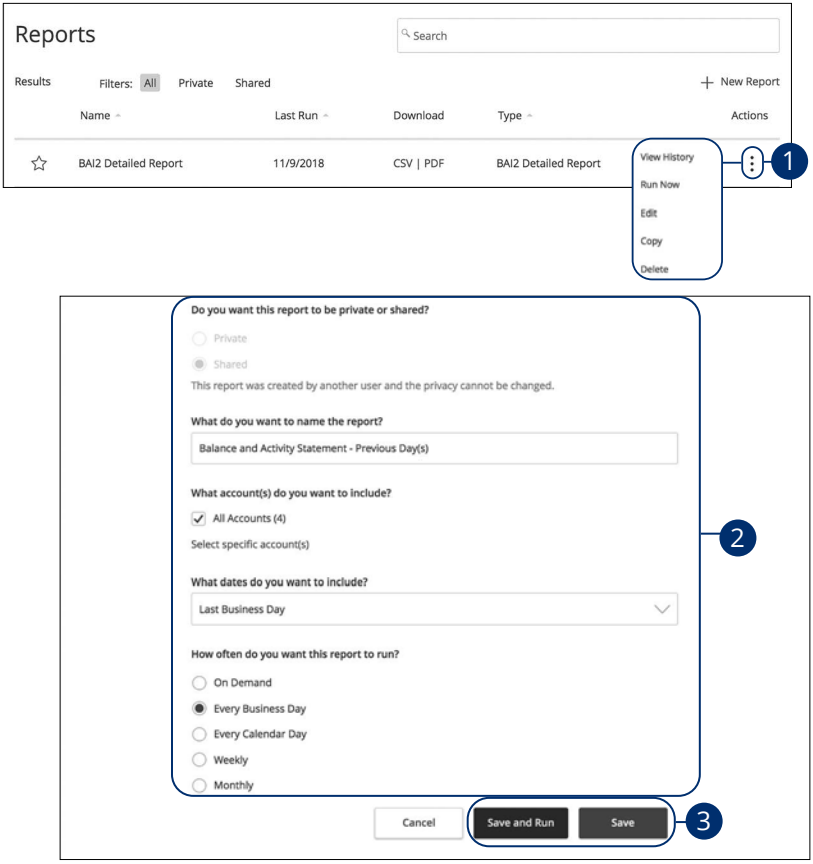
Click the **Reports** tab, then the "+New Report" link and select **Wire Online Origination**

1. Decide whether the report should be private or shared.
2. Enter a report name.
3. Select the accounts you want to include.
4. Select a date range.
5. Schedule how often to run the report.
6. Select transaction types.
7. Click either the **Create and Run** or **Create** button when you are finished.

Commercial Services

Editing a Report

If you have Manage Reports rights enabled, you can edit any existing report. After changes are made, you have the option to immediately run the report or schedule it for another time.



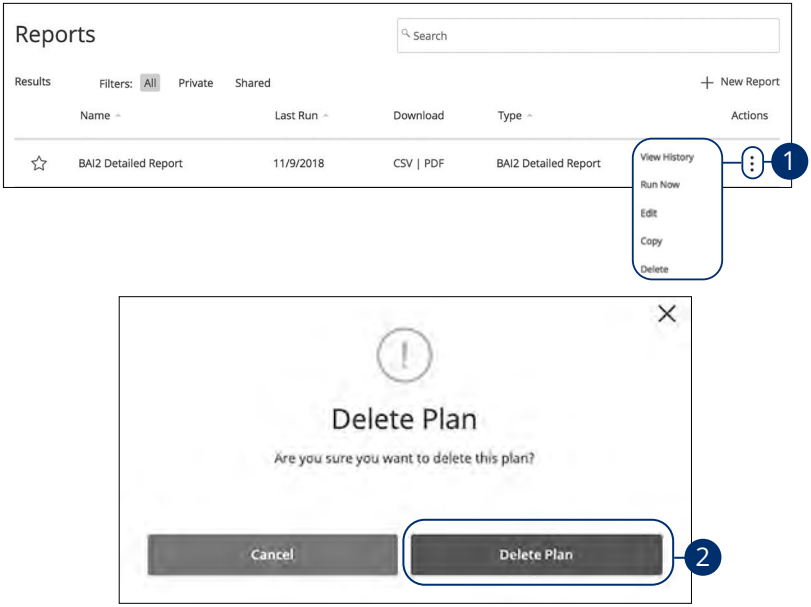
Click the **Reports** tab.

1. Click the ⋮ icon and select "Edit" to make changes to an existing report.
2. Make the necessary changes.
3. Click either the **Save and Run** or **Save** button when you are finished making changes.

Commercial Services

Deleting a Report

When a report is no longer needed, an authorized user can delete the unnecessary report. Manage Reports rights must be active in order for a user to permanently delete reports.



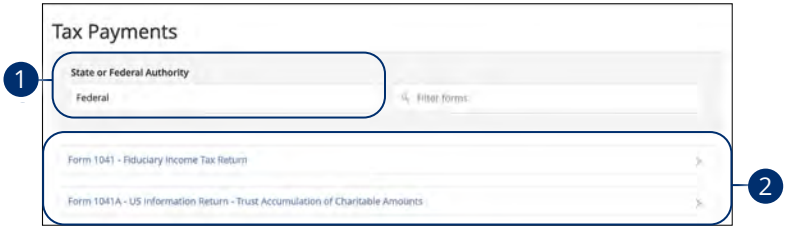
Click the **Reports** tab.

1. Click the ⋮ icon and select “Delete” to remove an existing report.
2. Click the **Delete Plan** button to permanently remove the report.

Commercial Services

Tax Payments

With Business Online Banking, you can initiate a local, state or federal tax payment through the Electronic Federal Tax Payment System (EFTPS) without ever leaving your home or office. Depending on your approval rights, you can submit a payment up to 30 days in advance.



In the **Commercial** tab, click **Tax Payment**.

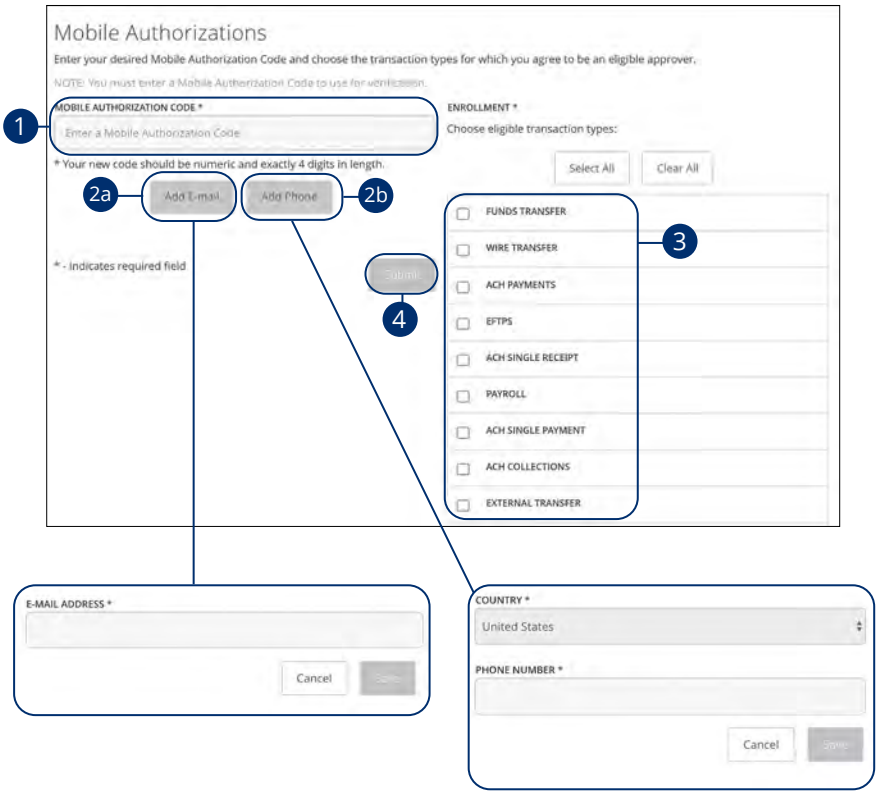
1. Select federal or your state from the “Tax Authority” drop-down.
2. Select a form from the list.

3. Enter your tax payment information. Fields marked with an asterisk are required and vary depending on the form you select.
4. Click either the **Draft** or **Approve** button when you are finished.

Commercial Services

Mobile Authorizations

Mobile Authorizations enable an authorized user to approve drafted ACH or wire transactions over the phone or through email. After establishing a Mobile Authorization Code, users with approval rights are notified when payments are drafted, so they can accept those payments without having to log in to Business Online Banking.



In the **Settings** tab, click **Mobile Authorizations**.

1. Enter a new 4-digit code in the Mobile Authorization Code field.
2. Create a new contact method.
    a. Click the **Add E-mail** button. Enter the approver's e-mail address and click the **Save** button.
    b. Click the **Add Phone** button. Select the approver's country using the "Country" drop-down and enter their phone number. Click the **Save** button.
3. Choose which transaction types you want the approver to be an eligible approver for by checking the appropriate boxes.
4. Click the **Submit** button when you are finished.

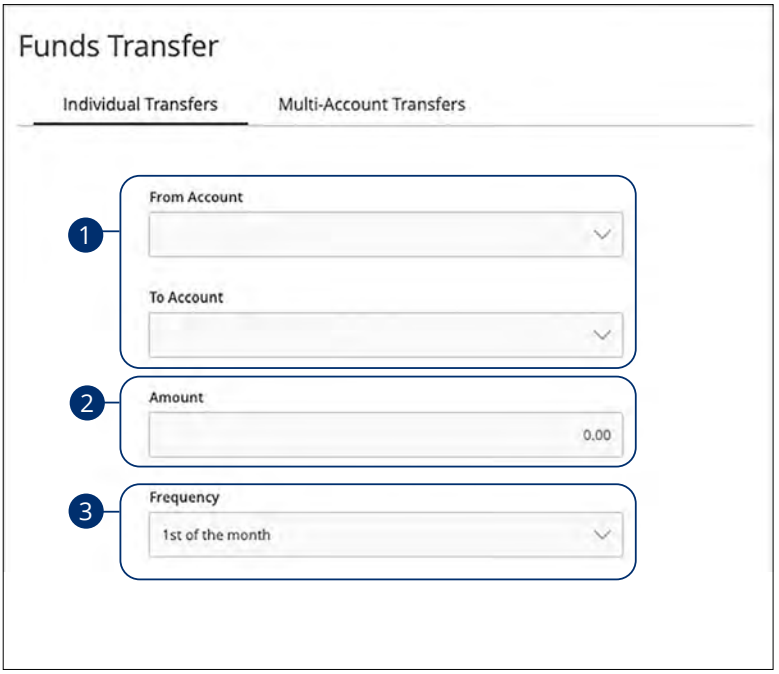
Commercial Services

Funds Transfer

You can use the Funds Transfer feature to transfer money between your P1FCU accounts. These transactions go through automatically, so your money is always where you need it to be.

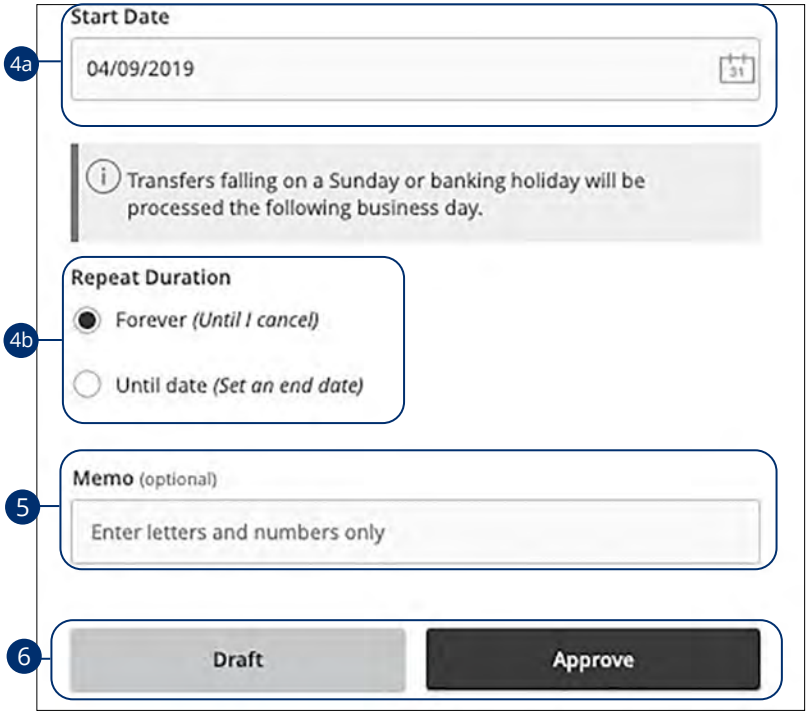
Individual Transfers

You can send a one-time transfer between your accounts. This is useful if you need to transfer funds between savings and checking or add funds to a checking account that is running low.



In the **Transactions** tab, click **Funds Transfer**.

1. Select the accounts to transfer funds between using the “From” and “To” drop-downs.
2. Enter the amount to transfer.
3. Select the frequency using the drop-down.

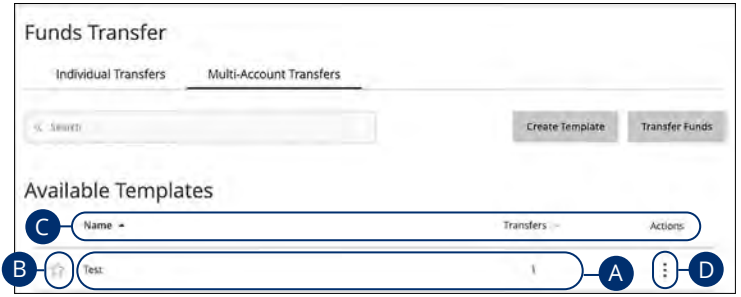


4. If you would like to set up a recurring transfer, follow the steps below:
    a. Enter a start date for this transaction using the calendar features.
    b. Decide if the transfer will repeat forever or have an end date.
5. Enter a memo.
6. Click the **Draft** or **Approve** button when you are finished.

Note: You can view or cancel unprocessed transactions by accessing the **Recurring Transactions** tab within the Activity Center.

Multi-Account Transfers Overview

Use the Multi-Account Transfer tool to send more than one transfer to several of your accounts at P1FCU. You can create a template if you are sending the transfers more than once. If you do not need to create a template, you can send a one time multi-transfer instead.



In the **Transactions** tab, click **Funds Transfer,** then **Multi-Account Transfers**.

A. The following information presents for each template:

- Name
- Number of transfers in the template

B. To mark a template as a favorite, click the ☆ icon.

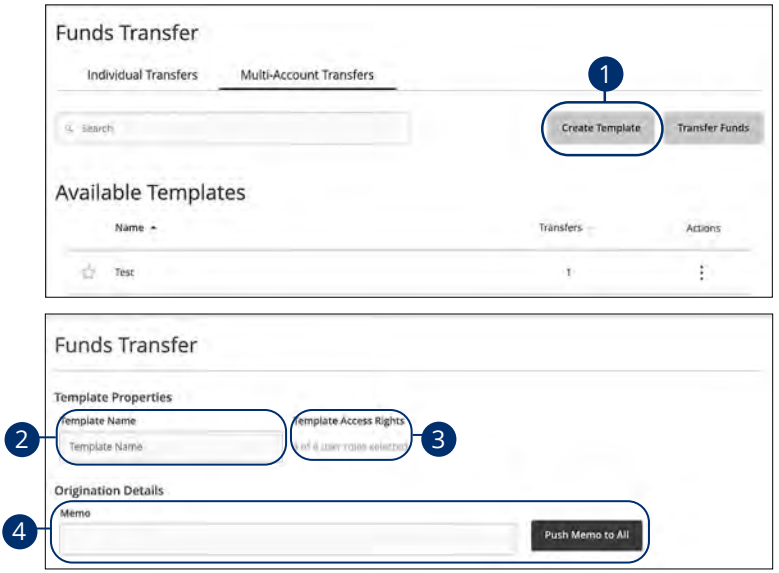
C. Click the ▲ icon next to the appropriate column to sort templates by display name or transfers.

D. Click the ⋮ icon to transfer funds, edit, copy or delete a template.

Note: The letters correspond to several available features on the Multi-Account Transfers page.

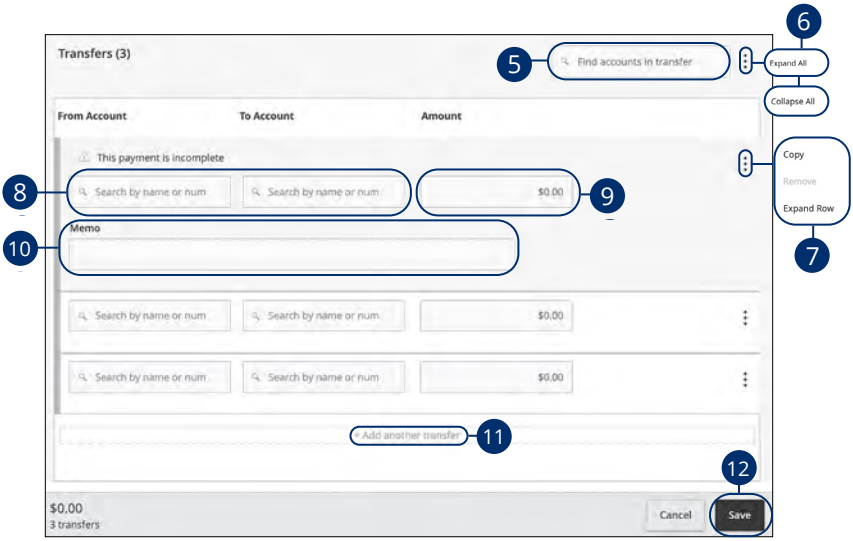
Multi-Account Transfers- Creating a Template

Use the Multi-Account Transfer tool to send more than one transfer to several of your accounts at P1FCU. You can also create a template if you are sending the transfers more than once. If you do not need to create a template, you can send a one-time multi-transfer instead.



In the **Transactions** tab, click **Funds Transfer**, then **Multi-Account Transfers**.

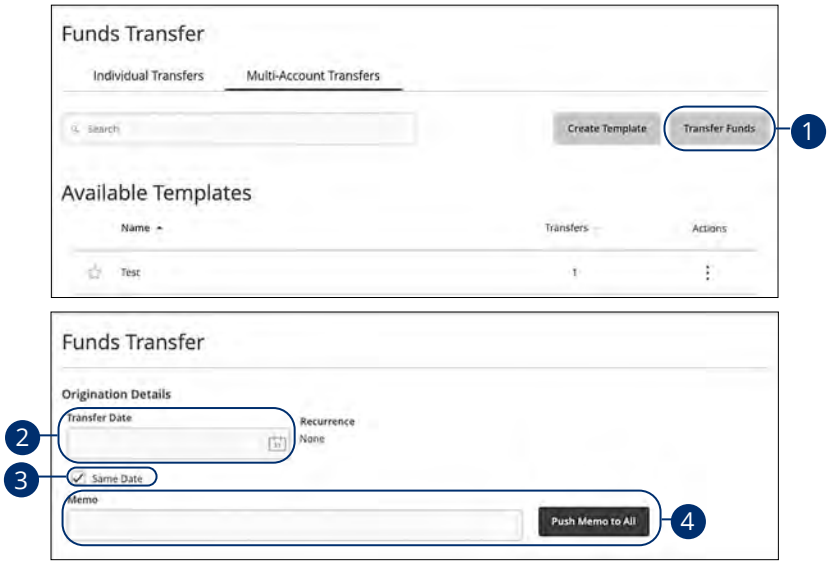
1. Click the **Create Template** button if it is a recurring transfer.
2. Enter a the template name.
3. Choose which users have access to the template by clicking the provided link.
4. (Optional) Enter a memo and click the **Push Memo to All** if all transfers will receive the same one.



5. (Optional) Search for existing accounts in transfer using the search bar.
6. Click the ⋮ icon to expand all transfers.
7. Click the ⋮ icon to expand, copy or remove a single transfer
8. Select a From and To account using the search bar.
9. Enter an amount.
10. (Optional) Enter a memo.
11. (Optional) Click the "+Add another transfer" link if you wish to add another transfer.
12. Click the **Save** button when you are finished.

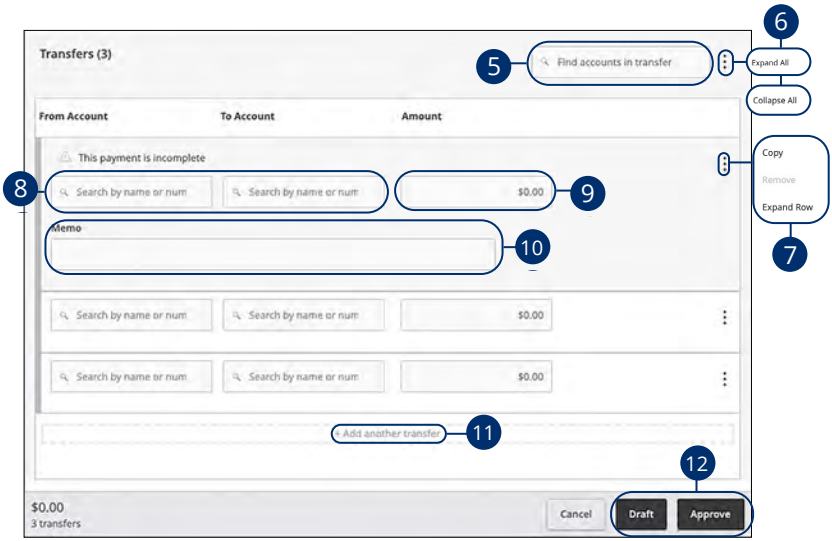
Multi-Account Transfers- Single Transfer

Next, you need to select a transfer date for your payment to occur. When you're finished, you can review the one-time payment or template and, depending on your rights, either draft or submit your transaction.



In the **Transactions** tab, click **Funds Transfer**, then **Multi-Account Transfers**.

1. Click the **Transfer Funds** button if it is a one-time transfer.
2. Enter a the transfer date using the calendar feature.
3. Check the box next to "Same Date" if all transfers are sent on the same day.
4. (Optional) Enter a memo and click the **Push Memo to All** button if all transfers receive the same memo.

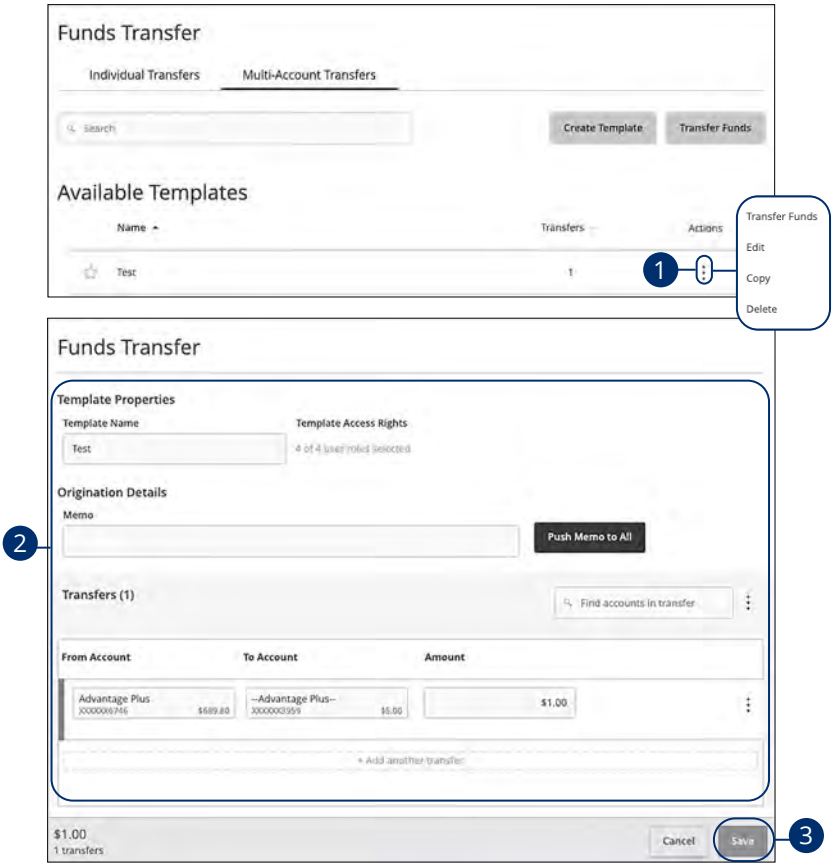


5. (Optional) Search for existing accounts in transfer using the search bar.
6. Click the ⋮ icon to expand all transfers.
7. Click the ⋮ icon to expand, copy or remove a single transfer
8. Select a From and To account using the search bar.
9. Enter an amount.
10. (Optional) Enter a memo.
11. (Optional) Click the "+Add another transfer" link if you wish to add another transfer.
12. Click the **Draft** or **Approve** button when you are finished.

Commercial Services

Editing a Multi-Account Transfer Template

If you have Manage Funds Transfer: Multi-Transfer rights, you can edit any of the available templates on the Multi-Account Transfers page. Templates are a quick way to make changes without having to create a new template for multiple recurring transfers.



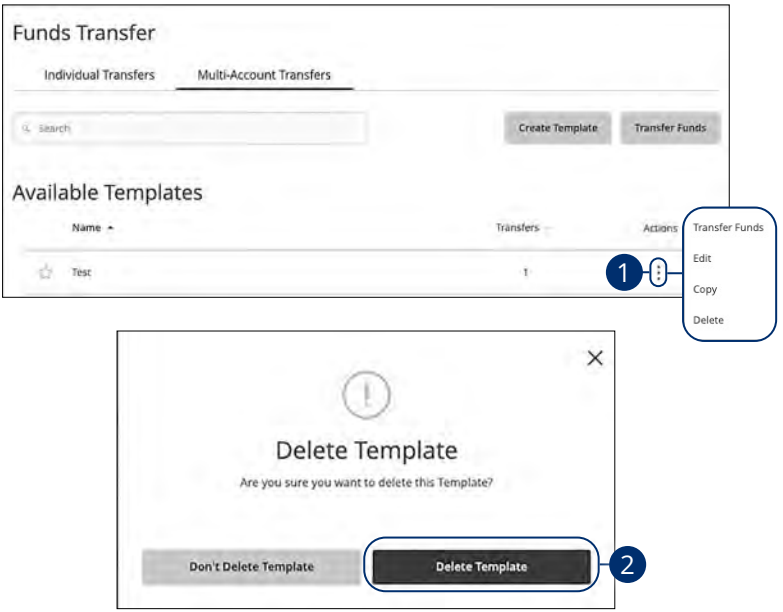
In the **Transactions** tab, click **Funds Transfer**, then **Multi-Account Transfers**.

1. Click the ⋮ icon and select "Edit" from the drop-down.
2. Make the necessary edits.
3. Click the **Save** button when you are finished making changes.

Commercial Services

Deleting a Multi-Account Transfer Template

An authorized user can delete an unnecessary template if they have Funds Transfer: Multi-Transfer rights. However, once a template is deleted, previous transfers using the template do not change.



In the **Transactions** tab, click **Funds Transfer**, then **Multi-Account Transfers**.

1. Click the ⋮ icon to delete a template.
2. Click the **Delete Template** button to permanently delete a template.

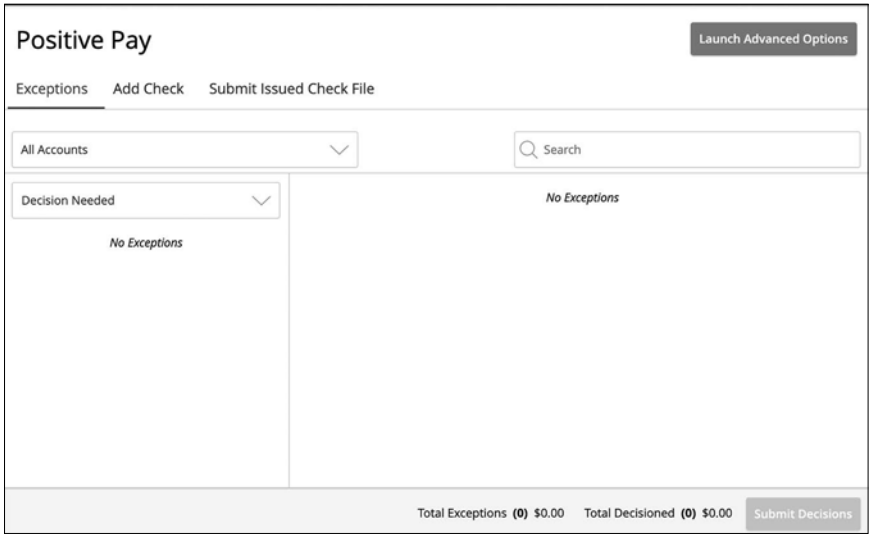
Positive Pay

Introduction

Positive Pay is a business feature that helps minimize or eliminate check fraud, prevent related losses and simplify your account reconciliation.

With Positive Pay, you submit an electronic file each day detailing business-issued checks. As each check is presented for payment, the Positive Pay system electronically compares it to the information in your file. If an item does not match the record you provide, it is flagged as an exception and referred back to you for a payment decision.

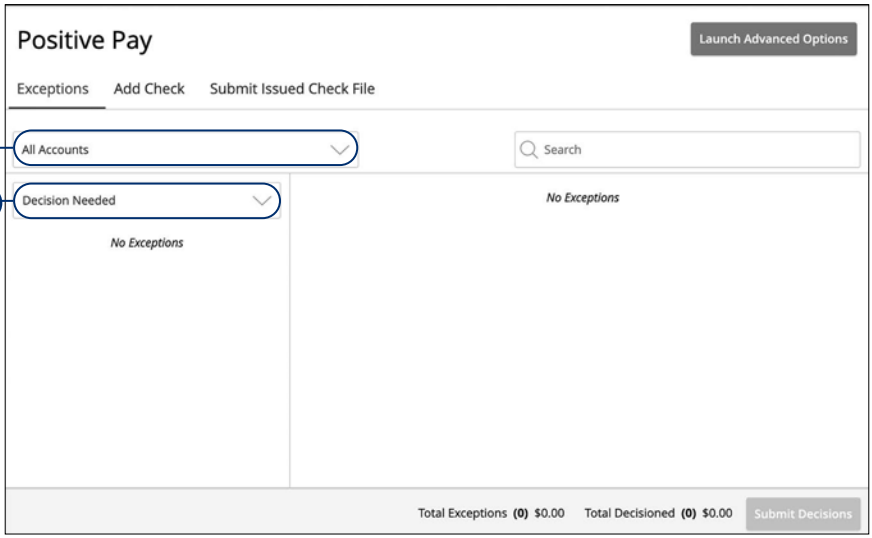
In the **Commercial** tab, click **Positive Pay**.



Note: The default action for exceptions is dynamic and will conform to your selected default whether it be Pay or Return.

Positive Pay

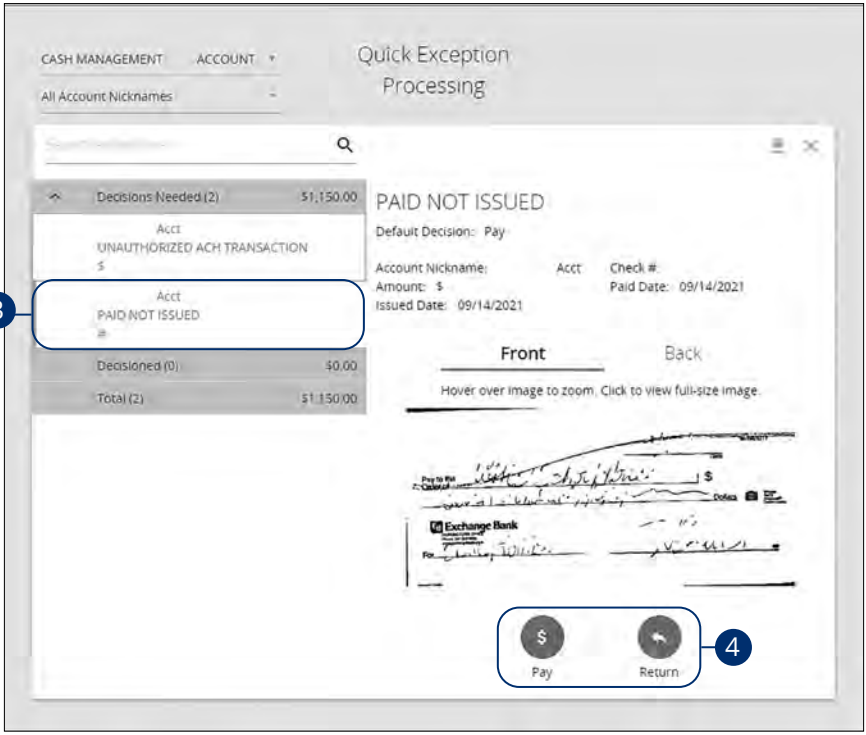
Managing Exceptions



In the **Commercial** tab, click **Positive Pay**.

1. Use the drop-down menu to select an account.
2. Use the drop-down menu to select a check status.

Note: All exceptions must be given decisions by 1 PM CST. Your default decision (pay or return) will be applied if no decision has been made by 1 PM CST.

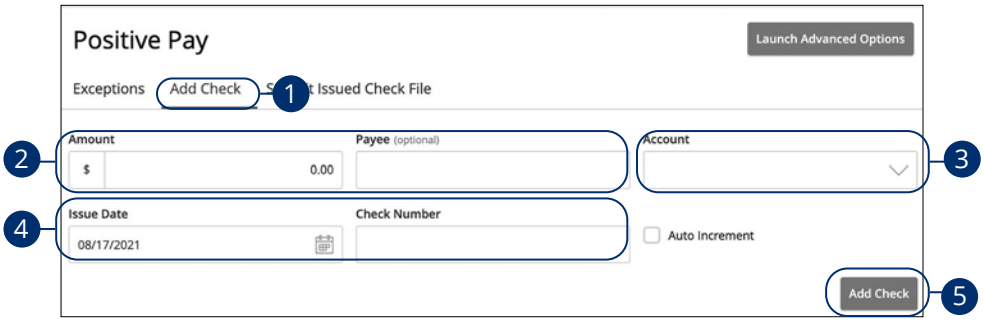


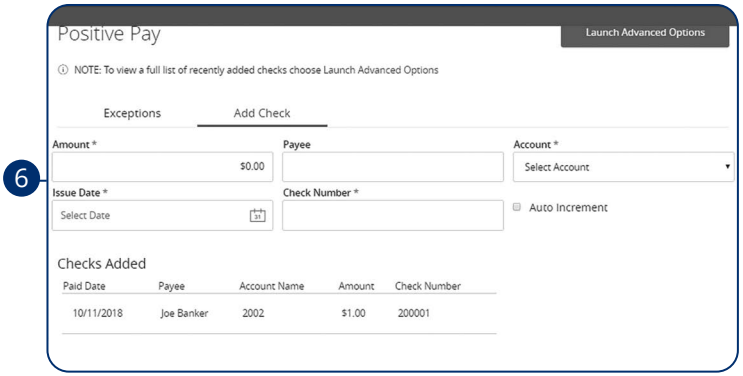
3. Select a check that needs to have a decision made.

4. Select either “Pay” or “Return.”

Positive Pay

Add a Check Confirmation





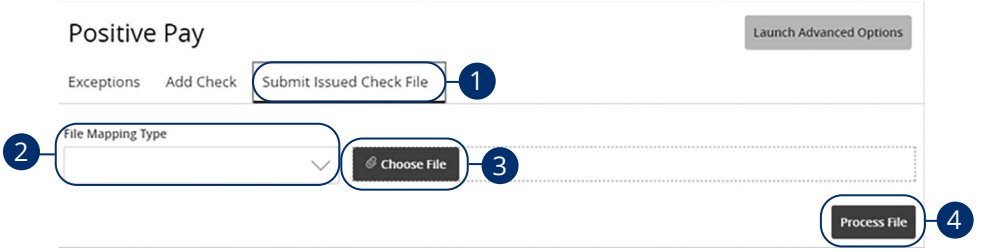
In the **Commercial** tab, click **Positive Pay**.

1. Click the **Add Check** tab.
2. Enter the amount and payee.
3. Select an account using the drop-down.
4. Enter an issue date and check number.
5. Click the **Add Check** button.
6. A confirmation screen will appear.

Positive Pay

Submit Issued Check File

The Submit Issued Check File feature allows you to upload issued check files.



In the **Commercial** tab, click **Positive Pay**.

1. Click the **Submit Issued Check File** tab.
2. Use the drop-down to select a file mapping type.
3. Click the **Choose File** button to upload a file.
4. Click the **Process File** button to process the file.

Advanced Positive Pay

Introduction

For additional information, such as a full list of recently added checks, you will need to open the advanced options.

In the **Commercial** tab, click **Positive Pay** then click the **Launch Advanced Options** button.

When exiting Positive Pay, you should always use the **Log Out** button, located in the upper-right hand corner of the page.

Advanced Positive Pay

Quick Exception Processing

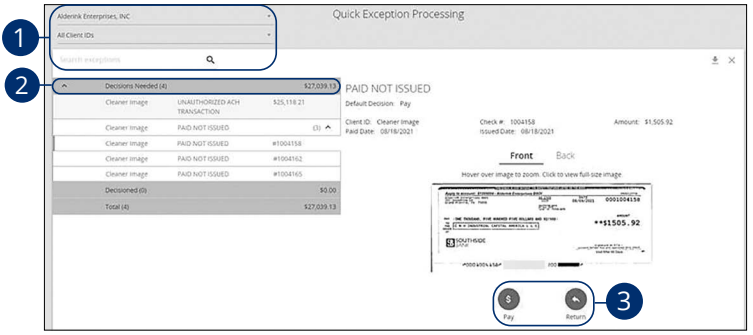
While processing your items, the Positive Pay system sends you an email notification if there are any exceptions to review. Exceptions represent two types of items: items that do not match checks issued by the client to the bank or items attempting to clear an account where the Positive Pay service is set to run in reverse, requiring client review of all items. Exception items are available for review at 8 AM CST.

The Exception Type can include:

- **Duplicate Paid Item:** The item was previously paid.
- **Paid Not Issued:** The item was never loaded into the system as an issued check.
- **Stale Dated Item Paid:** The item is a stale dated check. A check is considered stale dated if it is older than 180 days.
- **Previously Paid Item Posted:** The item was previously paid.
- **Voided Item:** The item was previously voided.
- **ACH Transaction:** The item is an ACH transaction that was flagged as an exception by the ACH Filter rules defined for the account.

Note: For ACH exceptions, the ACH Standard Entry Class Code, Originating Company ID and Debit or Credit (DR/CR) are displayed in the exception description.

Note: The daily cutoff time for positive pay decisions is 1 PM CST. At this time, an automated Pay/Return decision is made on all “unresolved items” and corporate users are automatically put in “READ ONLY” mode to prevent any changes. After cutoff, corporate users must contact the financial institution to alter the automated decision.



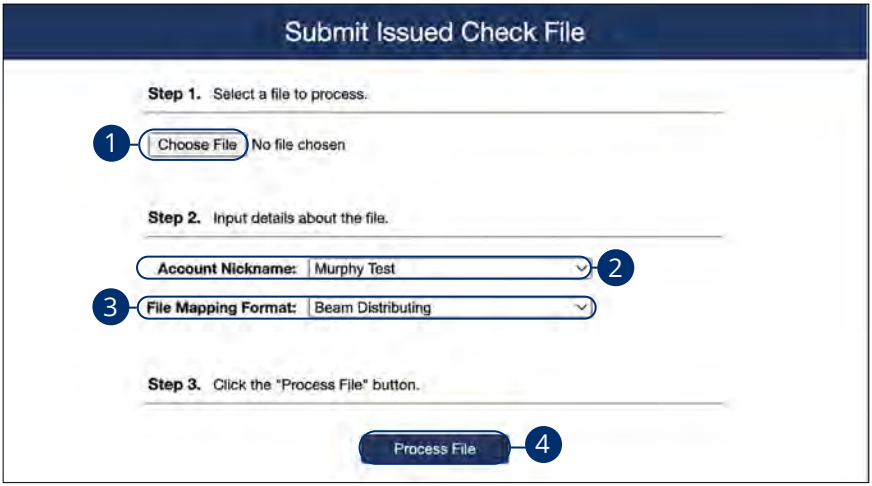
In the **Exception Processing** tab, then **Quick Exception Processing.**

1. Use the exception drop-down and search option to filter through exception items by account.
2. Click and expand the **Decisions Needed** bar.
3. Review the exception and decision the item as **Pay** or **Return**.
4. Once each exception is decisioned, click the **Save** button to submit decisions.

Advanced Positive Pay

Submit Issued Check File

The Submit Issued Check File feature allows you to upload issued check files.



In the **Transaction Processing** tab, click **Submit Issued Check File**.

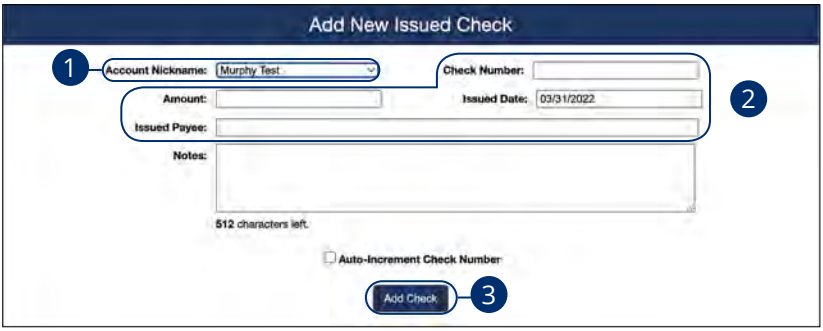
1. Click the **Choose File** button and locate the file you wish to upload.
2. Using the “Account Nickname” drop-down, select the account the issue was drawn from.
3. Using the “File Processing Type” drop-down, select the previously mapped file type. During the onboarding process, we will work with you to map to the specifications for issued checks provided by your account services provider.
4. Click the **Process File** button. The file processing status will display at the bottom of the page.

Note: The deadline for submitting a check issue file is 5:30 a.m. CST on the business day following the date the check was issued.

Advanced Positive Pay

Add New Issued Check File

The Add New Issued Check feature is used if a check was manually written or was not included in the electronic issued check file submitted to the financial institution.



In the **Transaction Processing** tab, click **Add New Issued Check**.

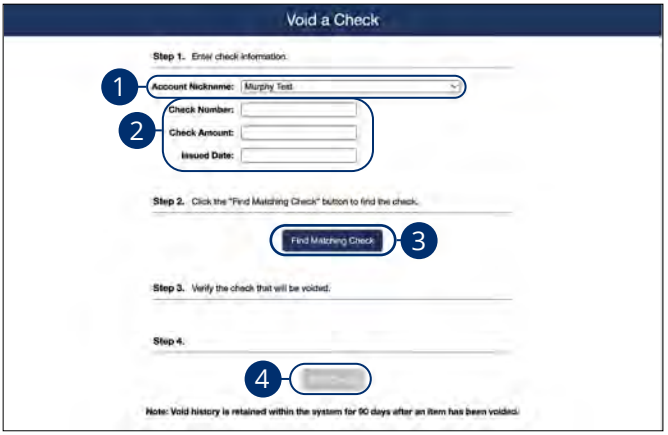
1. Select the account the issued check was drawn from using the "Account Nickname" drop-down.
2. Enter the check number, amount of the check, date issued and payee information into the provided fields.
3. Click the **Add Check** button. A confirmation appears at the top of the page. A table of newly issued checks appears at the bottom of the page.

Note: Multiple checks may be added in sequential order by clicking the Auto-Increment Check Number.

Advanced Positive Pay

Void a Check

The Void Check feature is used to void an issued check.



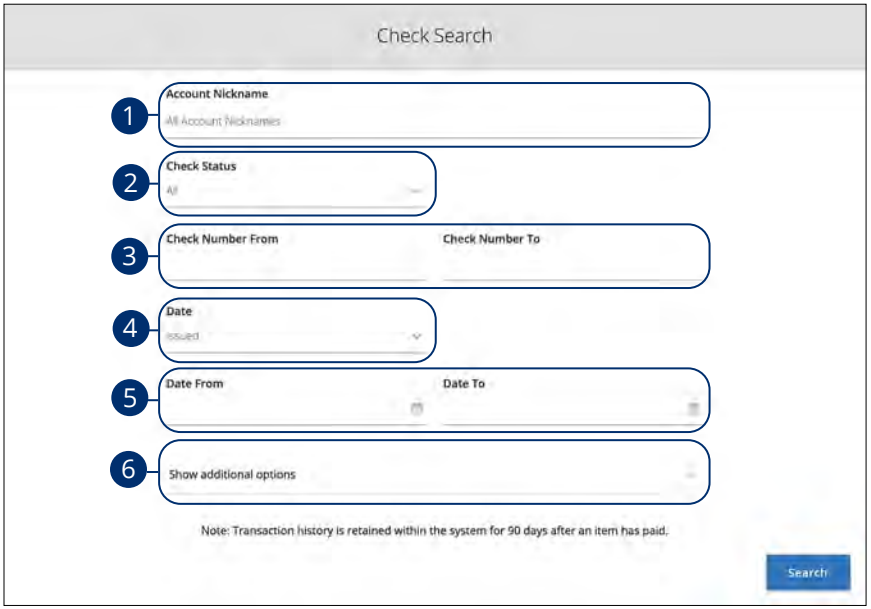
In the **Transaction Processing** tab, then **Void a Check**

1. Using the “Account Nickname” drop-down, select the account the issue was drawn from.
2. Enter the check number, amount of the check and date issued into the provided fields.
3. Click the **Find Matching Check** button, and the check information populates under Step 3 on the page.
4. Review and click the **Void Check** button when ready to complete the action.

Advanced Positive Pay

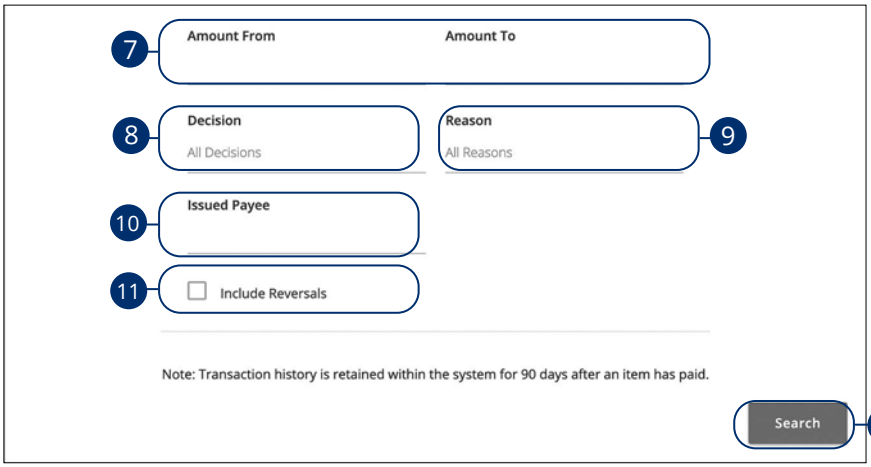
Check Search

Search for recently processed checks. Transaction history is retained within the system for 90 days after an item has paid.



In the **Transaction Processing** tab, then **Check Search**.

1. By default, all assigned accounts are included in the report, or you can choose specific accounts to include.
2. Use the drop-down to select a check status.
3. Enter a check number range.
4. Use the drop-down to select a date type.
5. Enter a date range.
6. Click the “Show additional options” drop-down to show additional options.



7. Enter an amount range.

8. Use the drop-down to select a decision.

9. Use the drop-down to select a reason.

10. Enter an issued payee.

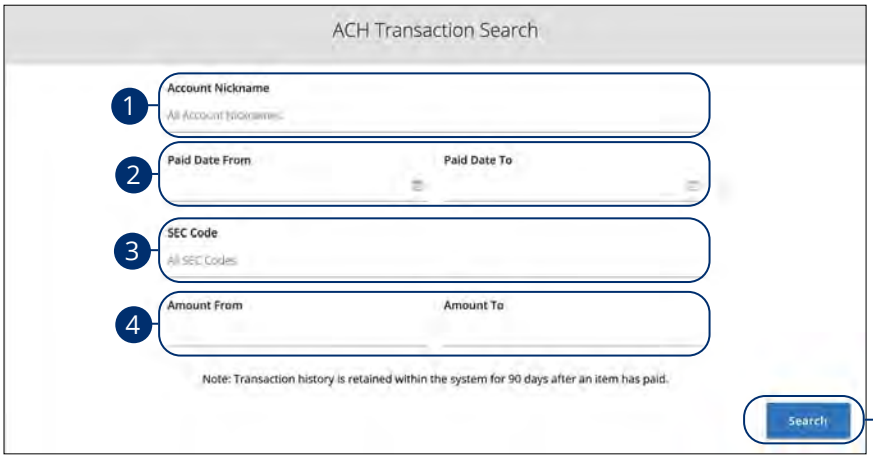
11. Check the box to include reversals.

12. Click the **Search** button when you are finished.

Advanced Positive Pay

ACH Transaction Search

Search for recently processed ACH transactions. Transaction history is retained within the system for 90 days after an item has paid.



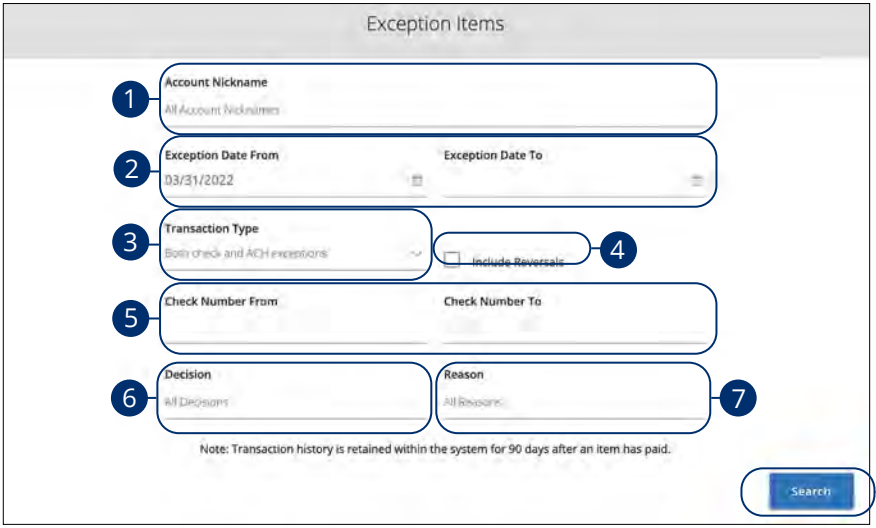
In the **Transaction Processing** tab, then **ACH Transaction Search**.

1. By default, all assigned accounts are included in the report, or you can choose specific accounts to include.
2. Enter a paid date range.
3. Select an SEC Code using the drop-down.
4. Enter an amount range.
5. Click the **Search** button when you are finished.

Advanced Positive Pay

Exception Items

Generate a list of exception items using the selection criteria. Transaction history is retained within the system for 90 days after an item has paid.



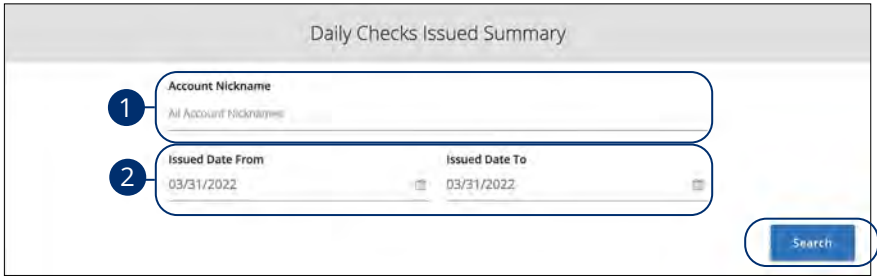
In the **Transaction Reports** tab, then **Exception Items**.

1. By default, all assigned accounts are included in the report, or you can choose specific accounts to include.
2. Enter an exception date range.
3. Select a transaction type using the drop-down.
4. Check the box to include reversals.
5. Enter a check number range.
6. Select a decision using the drop-down.
7. Select a reason using the drop-down.
8. Click the **Search** button when you are finished.

Advanced Positive Pay

Daily Checks Issued Summary

Generate an issued checks report using the selection criteria.



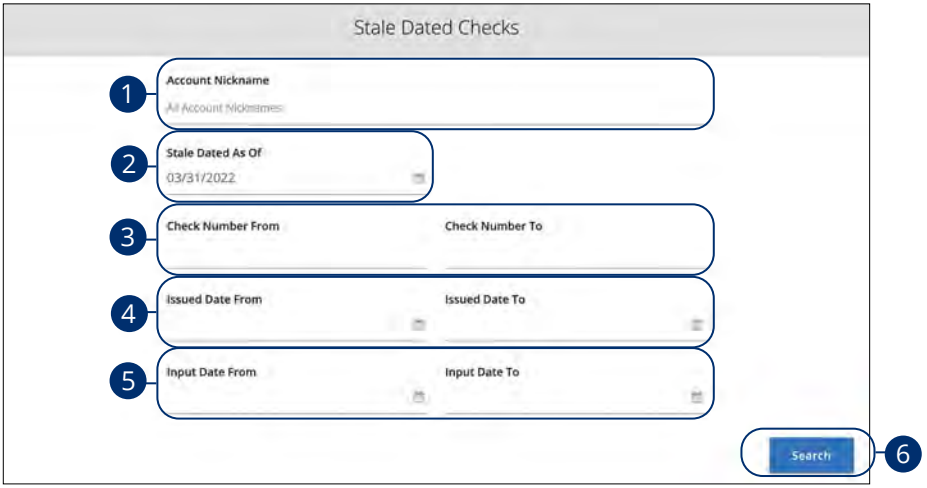
In the **Transaction Reports** tab, then **Daily Checks Issued Summary**.

1. By default, all assigned accounts are included in the report, or you can choose specific accounts to include.
2. Enter an issued date range.
3. Click the **Search** button when you are finished.

Advanced Positive Pay

Stale Dated Checks

Generate a list of stale dated checks using the selection criteria.



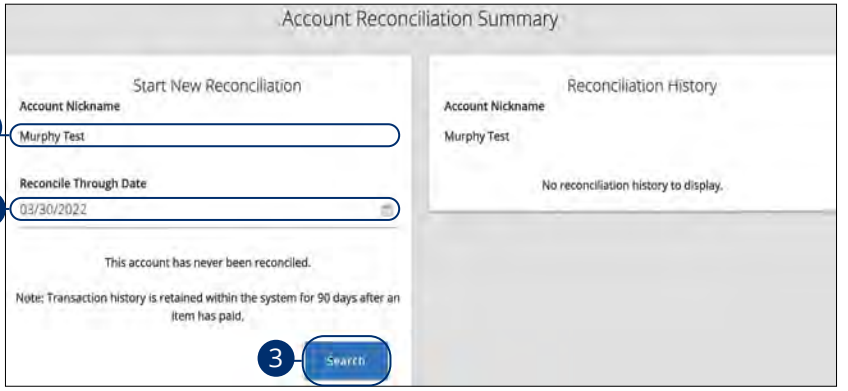
In the **Transaction Reports** tab, then **Stale Dated Checks**.

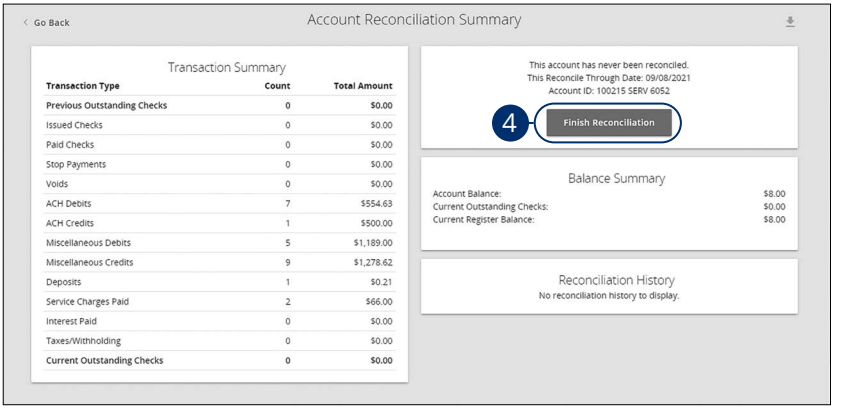
1. By default, all assigned accounts are included in the report, or you can choose specific accounts to include.
2. Enter a stale dated as of date.
3. Enter a check number range.
4. Enter an issued date range.
5. Enter an input date range.
6. Click the **Search** button when you are finished.

Advanced Positive Pay

Account Reconciliation

Use Account Reconciliation Summary to determine your available cash position as of a specific date. The report displays an activity summary with newly issued checks, paid checks, stopped checks, voided checks, ACH debits and credits, miscellaneous debits and credits, deposits, service charges, paid interest and taxes/withholding. The report also provides a total of outstanding checks and the check register balance as of reconciliation date.





In the **Transaction Reports** tab, click **Account Reconciliation Summary**.

1. Using the "Account ID" drop-down, select an account.
2. Enter a Reconcile Through Date.
3. Click the **Select** button.
4. Click the **Finish Reconciliation** button to reconcile the account.

Advanced Positive Pay

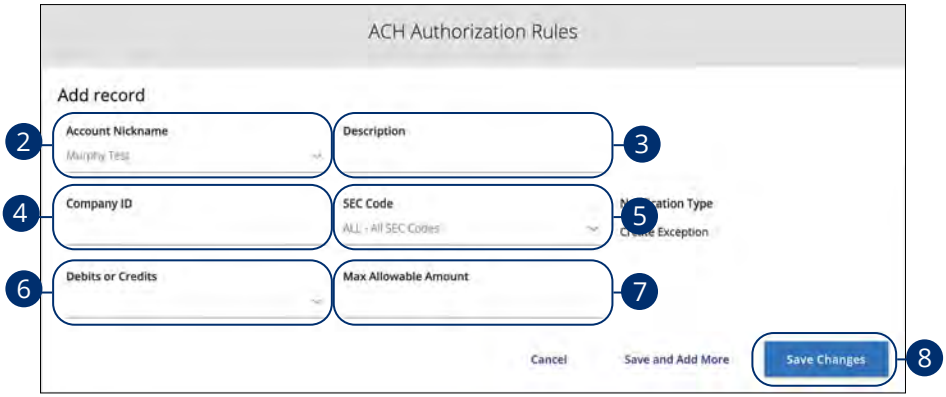
ACH Authorization Rules Setup

ACH Authorization Rules Setup is used to define all pre-authorized ACH transaction rules for an account. In order to generate exceptions for ACH items, at least one ACH rule must be configured. During the initial configuration of the product, most clients will wish to generate exceptions for all incoming ACH items and then create an approved list of companies as specific transactions are posted. If you desire to manage your approved list in this manner, you may consider creating an ACH rule for all credits for all standard entry class codes with a maximum allowable amount of $0.01. This rule will then create exceptions for all debit entries and all credit entries greater than $0.01. You may then further refine your rules as items hit your account.

Create an ACH Authorization Rule

In the **Client/Account Maintenance** tab, then **ACH Authorization Rules**.

1. Click the + icon.



2. Select an account using the drop-down.
3. Enter a description.
4. Enter a company ID.
5. Select an SEC Code using the drop-down.
6. Select “Debits” or “Credits” using the drop-down.
7. Enter a maximum allowable amount.
8. Click the **Save Changes** button.

Manage ACH Authorization Rules

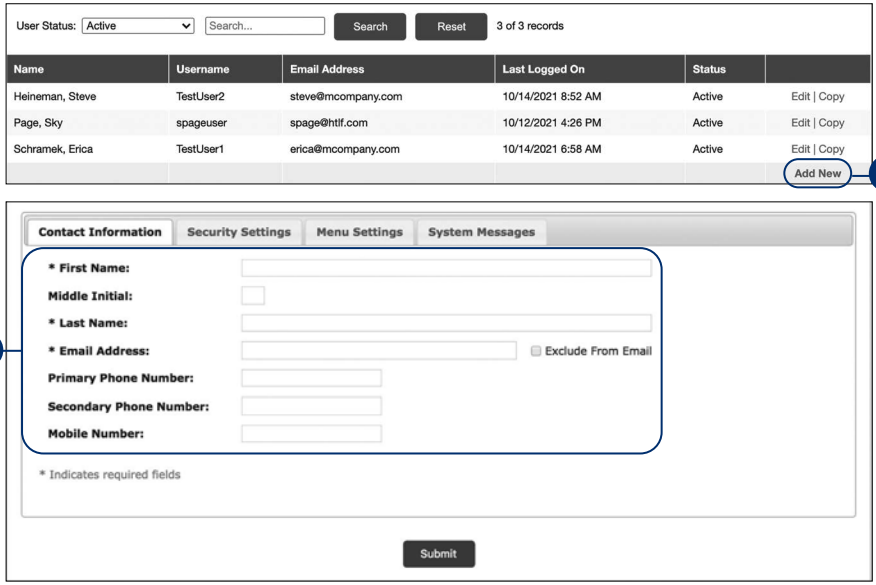
In the **Client/Account Maintenance** tab, then **ACH Authorization Rules**.

1. Click the ⋮ icon and select "Edit record" to edit a rule or click the ⋮ icon and select "Delete record" to delete a rule.

Advanced Positive Pay

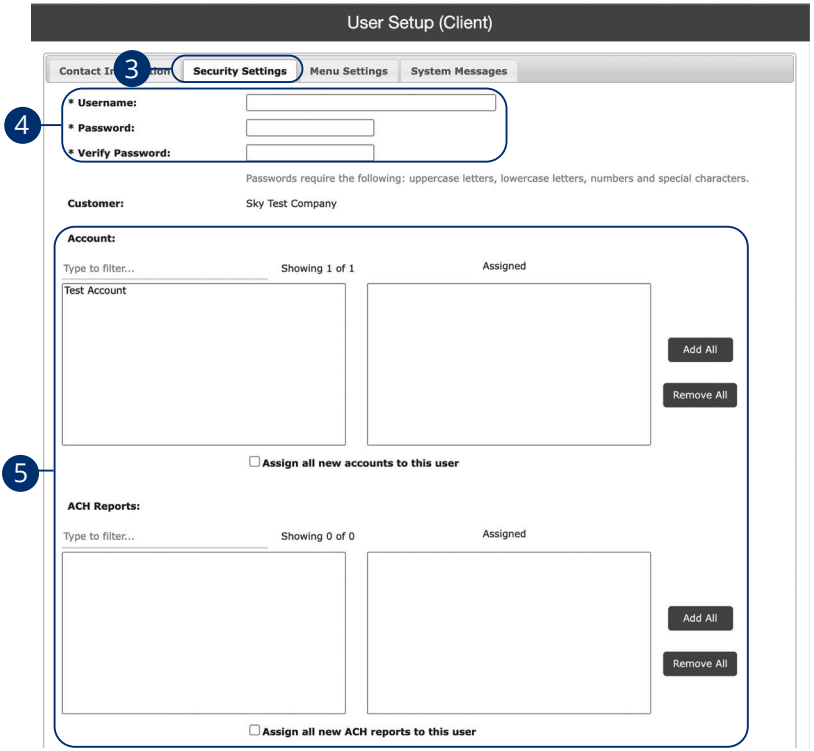
User Setup

In order for users to access Positive Pay and ACH Reporting functionality, an additional User ID must be created and linked to their InBusiness Online Banking account.

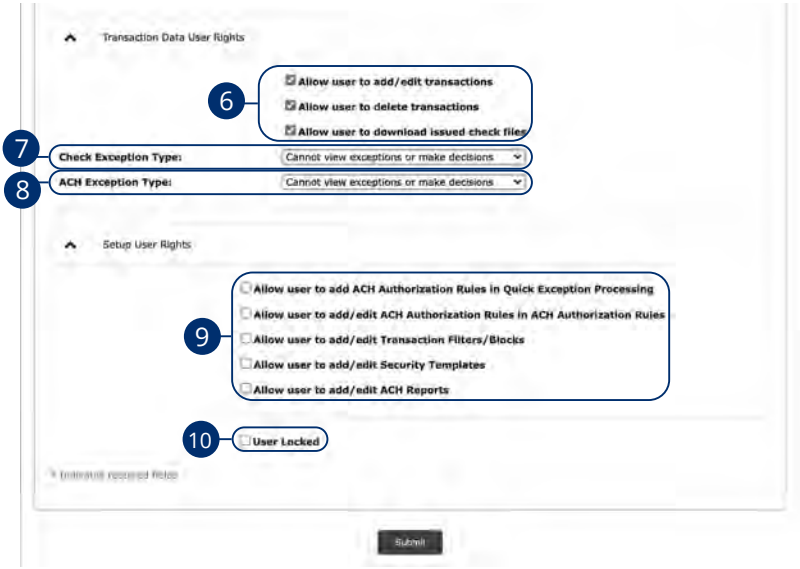


In the **Client/Account Maintenance** tab, then **User Setup - Client Users**.

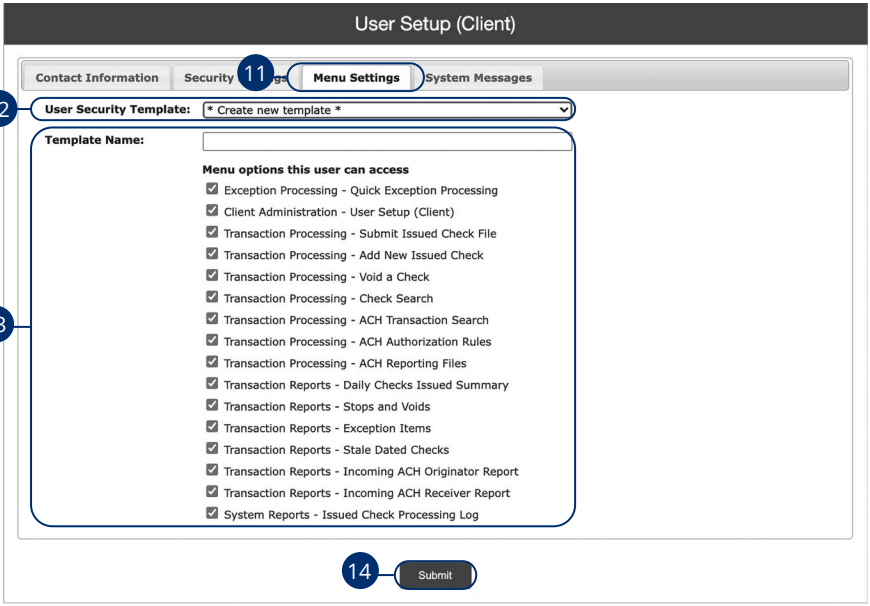
1. Click the “Add New” link.
2. In the **Contact Information** tab, enter the user’s name, email address and phone number. If a user does not want to receive emails from us, check either the “Exclude From Email” box.



3. Click the **Security Settings** tab.
4. Enter the username and enter and verify the password.
5. Click an Account to move it to the Assigned column. To allow a user to view or download an ACH report, click a report to move it to the Assigned column. To move all accounts or ACH reports at once, click the corresponding **Add All** or **Remove All** button.
6. Check the boxes to assign transaction data user rights.



7. Select a client exception type using the drop-down.
8. Select an ACH exception type using the drop-down.
9. Check the boxes to assign setup user rights.
10. Check the box to lock the user.
11. Click the **Menu Settings** tab.



12. Use the drop-down to select a user security template or to create a new one.

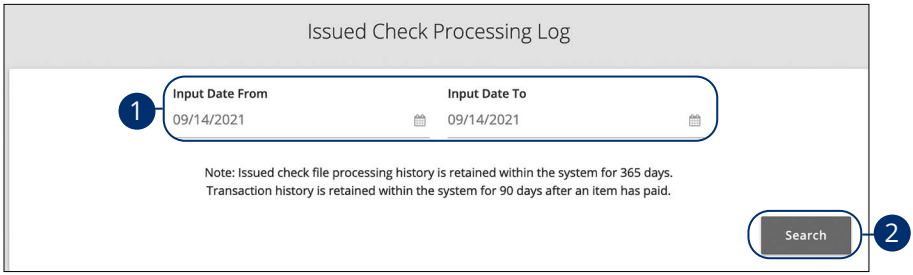
13. (Optional) To create a new template, enter a template name and check the boxes to select which menu options the user can access.

14. Click the **Submit** button.

Advanced Positive Pay

Issued Check Processing Log

The Issued Check Processisng Log shows a list of all issued check files that have been electronically submitted through our system.



Click the **System Reports** tab, then **Issued Checks Processing Log**.

1. Enter an input date from and an input date to.
2. Click the **Search** button to review the report. The report is displayed on the Results page.