Treasury Management User Guide

January 2026

For questions, contact us at 855-844-6151.

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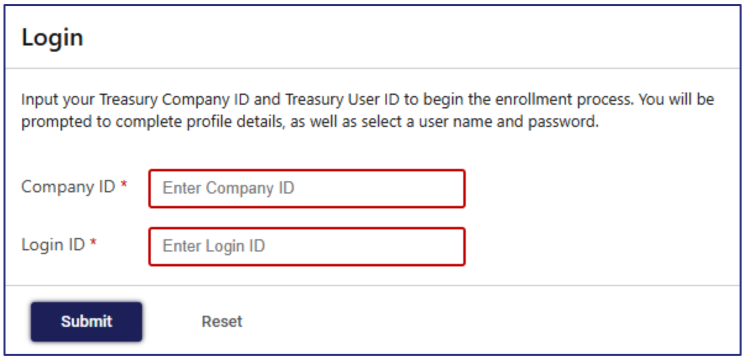
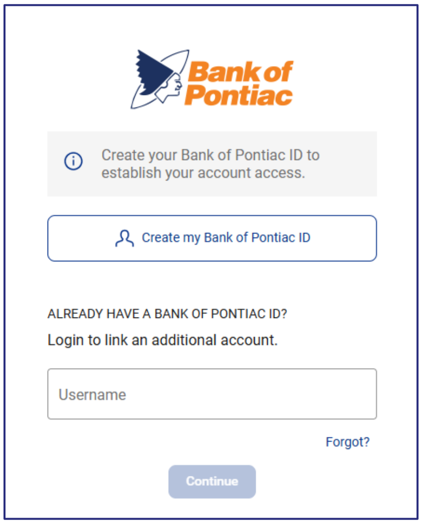
Logging in to Treasury Management

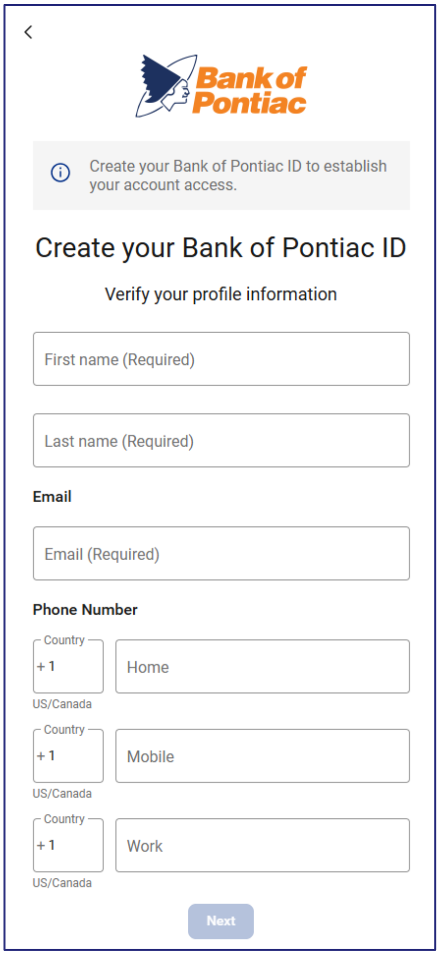
Log in to Treasury Management after obtaining your Company ID and Login ID from your company administrator.

1. Open your enrollment email and click Join.
2. Select the *Initial Login URL link* from your enrollment email. The link directs you to the login page.
3. Enter your *Company ID*.
4. Enter your *Login ID*.
5. Select Submit.

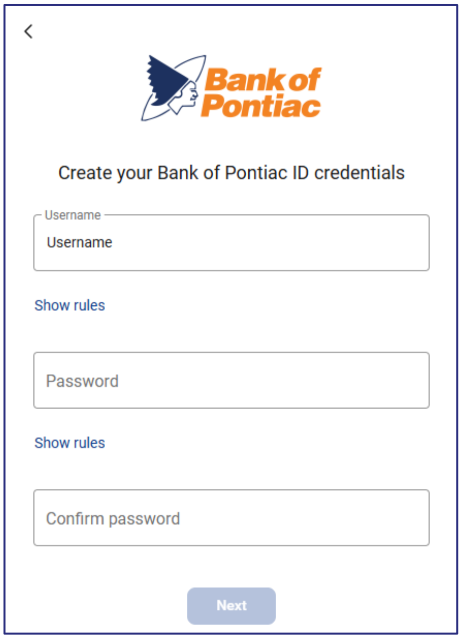


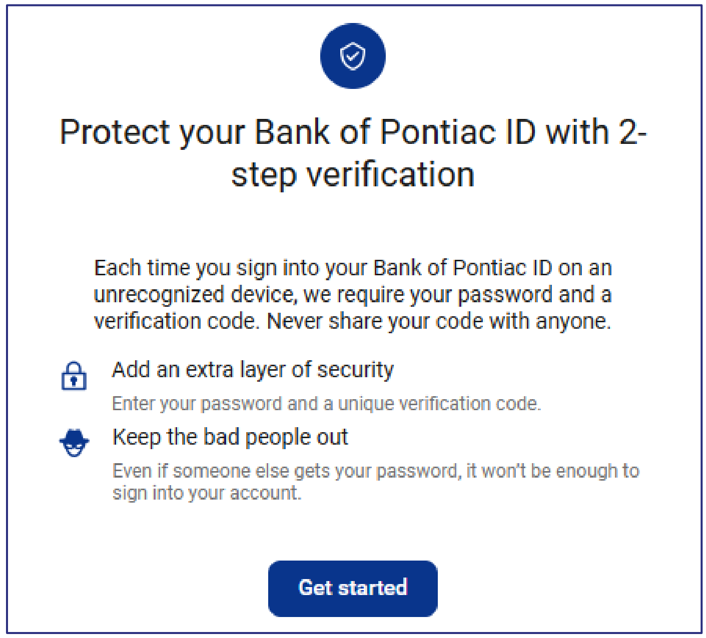
6. Select Create my Bank of Pontiac ID and complete the profile fields. Click Next.





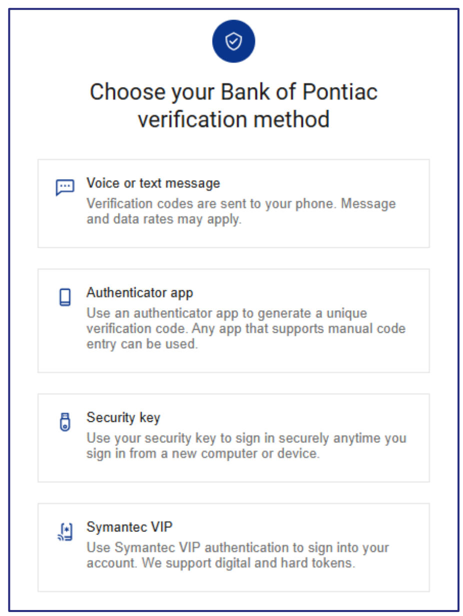
7. Create your *Username* and *Password*.
8. Click Next.
9. Click Get Started on the following screen.

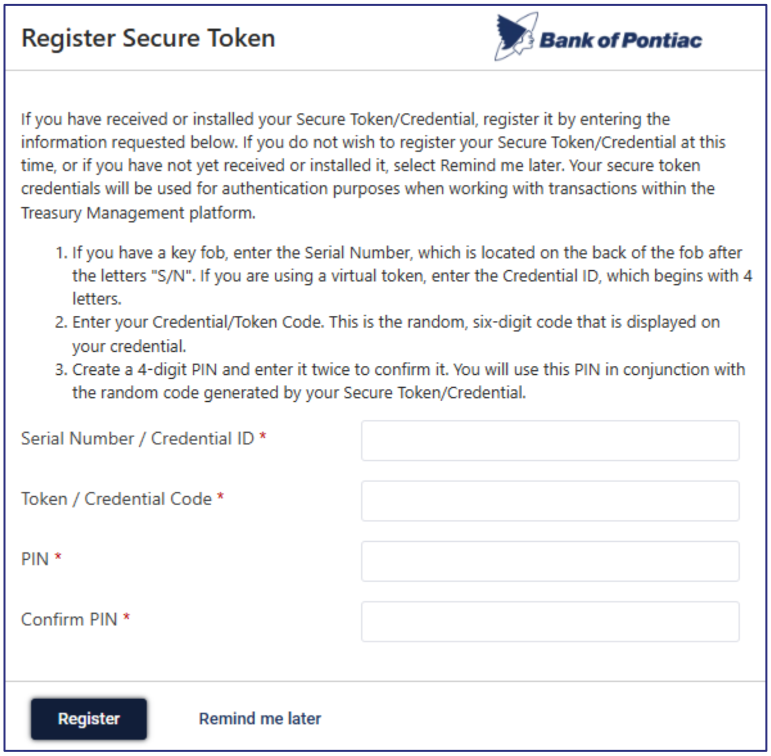




10. Choose your method of verification. We will prompt you to authenticate if unusual login activity is detected.

- Voice or text message: Register a phone number to receive text codes or automated phone calls
- Authenticator app: Open your authenticator app and either scan the QR code or enter the code that appears manually. Enter the code that generates on your app.
- Security key: Tap or insert your device to register.
- Symantec VIP: Download the Symantec VIP Access app from the App Store or Google play. Register the Credential ID and enter the token code that appears.





Register Secure Token

If you have received or installed your Secure Token/Credential, register it by entering the information requested below. If you do not wish to register your Secure Token/Credential at this time, or if you have not yet received or installed it, select Remind me later. Your secure token credentials will be used for authentication purposes when working with transactions within the Treasury Management platform.

1. If you have a key fob, enter the Serial Number, which is located on the back of the fob after the letters "S/N". If you are using a virtual token, enter the Credential ID, which begins with 4 letters.
2. Enter your Credential/Token Code. This is the random, six-digit code that is displayed on your credential.
3. Create a 4-digit PIN and enter it twice to confirm it. You will use this PIN in conjunction with the random code generated by your Secure Token/Credential.

Serial Number / Credential ID *

Token / Credential Code *

PIN *

Confirm PIN *

Register

Remind me later

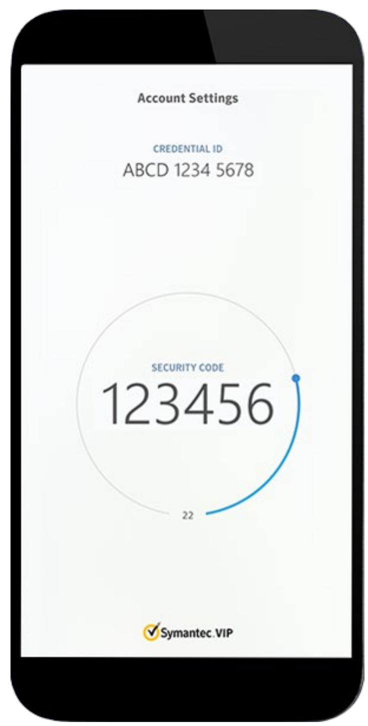
When using Treasury Management, the system prompts you to enter a six-digit security code displayed on a virtual token, followed by your four-digit PIN to authenticate at challenge points.

The system uses the *Symantec VIP Access* app. Download the app from your app store.

To register your secure token, read the following instructions.

Virtual tokens:

1. In the *Serial Number/Credential ID* field, enter the Symantec VIP Credential ID which begins with 4 letters. This code appears at the top of your screen. Code is not case sensitive. Ignore spaces.
2. In the *Token/Credential Code* field, enter the Security Code which is a random, six-digit code that appears in the circle.
3. In the *PIN* field, create a 4-digit PIN and enter it twice to confirm it. When using your secure token in the future, you will use this PIN in conjunction with your Security Code to authenticate.
4. Click Register.

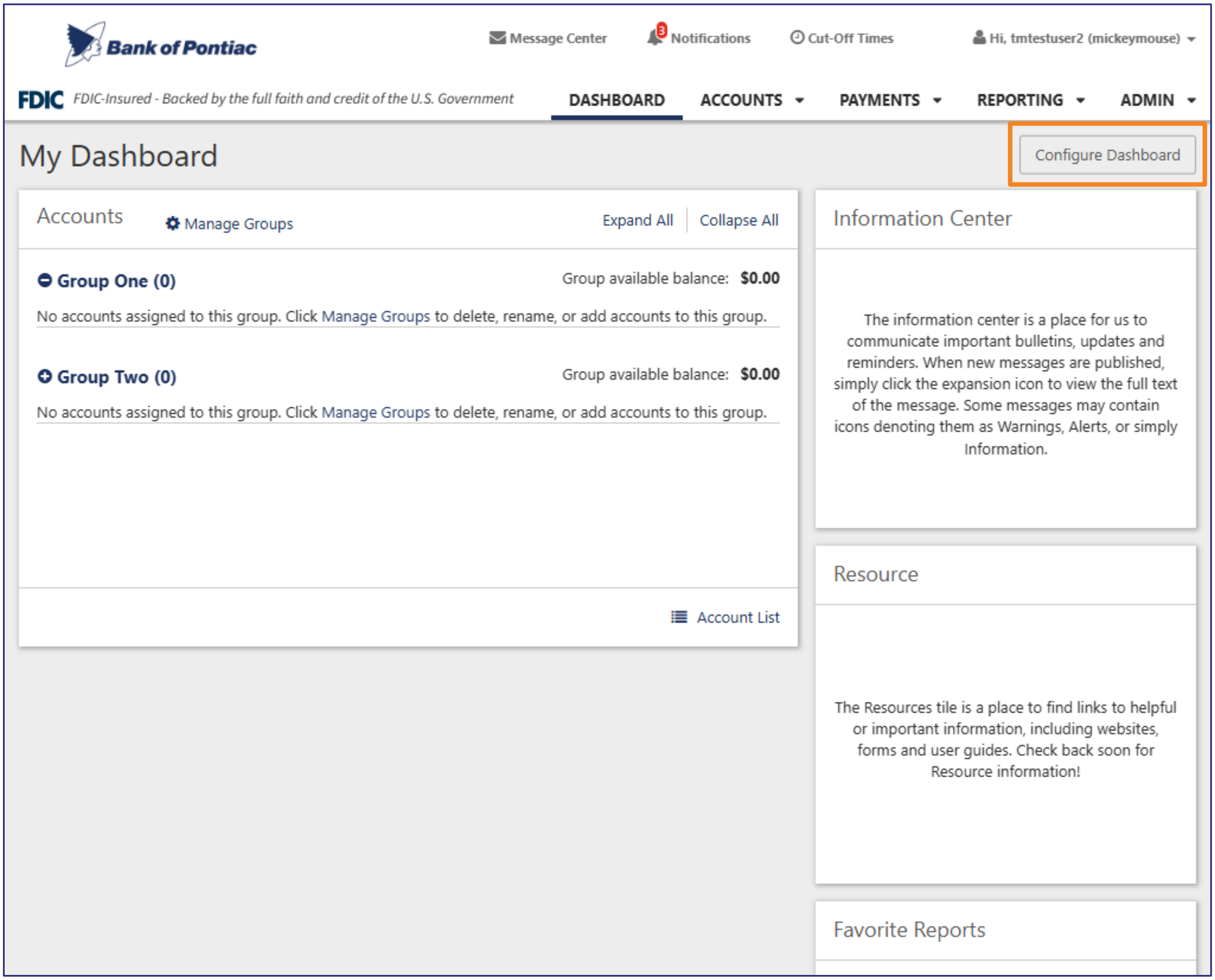


Dashboard

Use the *Dashboard* menu to view your accounts, news items, favorite reports, payments pending approval, and other available widgets. You can also make transfers and quickly access commonly used resource links.

The default widgets are *Accounts*, *Information Center*, *Resource*, and *Favorite Reports*. Other widgets may be added by clicking the Configure Dashboard button.

Tip: Adjust the layout by selecting Configure Dashboard in the top-right corner of the *Dashboard*. You can add, remove, edit, resize, and drag widgets to customize the Dashboard to work best for you.



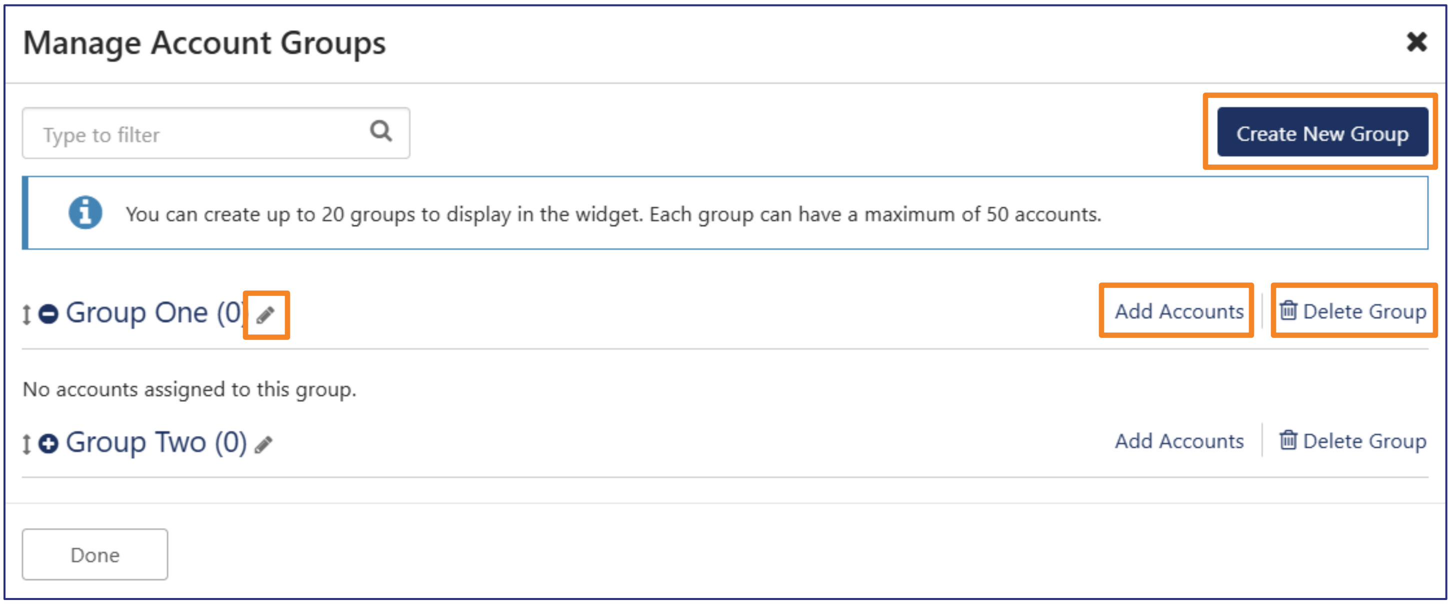
Default Cards

Accounts

Upon initial login, two account groups appear by default. No accounts appear until you assign accounts to the groups by selecting Manage Groups. You can also edit the group names and add or remove groups.

Manage Groups

- Create New Group: Select this to create an additional group to assign accounts to. Enter a unique Group Name and then select Add Accounts to assign accounts.
- Edit Group Name: Select the *pencil icon* to rename a group.
- Add Accounts: Select this to assign accounts to groups. On the resulting page select the box next to the accounts that you want to assign to the group. Select Add Accounts to save.
  PLEASE NOTE: An account can only be assigned to one group. If an account is assigned to a group, you must first remove it before you can add it to another group. A group can have a maximum of 50 accounts assigned.
- Delete Group: Select the trash can icon to remove the group.



Information Center

View news items, added by the bank in this widget. Select the drop-down arrows to expand or collapse these messages. Different icons may appear in this widget. A blue "i" icon indicates information. A yellow icon indicates a warning. A black bell icon indicates an alert.

Resource

Access links to helpful and commonly used sites in this widget.

Favorite Reports

The reports that have been marked as favorite appear in this widget. Selecting a report in this widget takes you directly to that report where you can view and customize the results, and create a custom report.
TIP: By default, the widget is blank. Mark reports as favorites in the Reporting Dashboard for them to appear.

Hidden Cards

Quick Transfer

Create a simple one-to-one transfer without leaving the Dashboard in this widget.

Stop Payment Pending Approval

View, approve, or reject the stop payments that are pending approval in this widget.

Positive Pay

View, pay, or return the check and ACH exceptions that are pending approval in this widget.

Payments Pending Approval

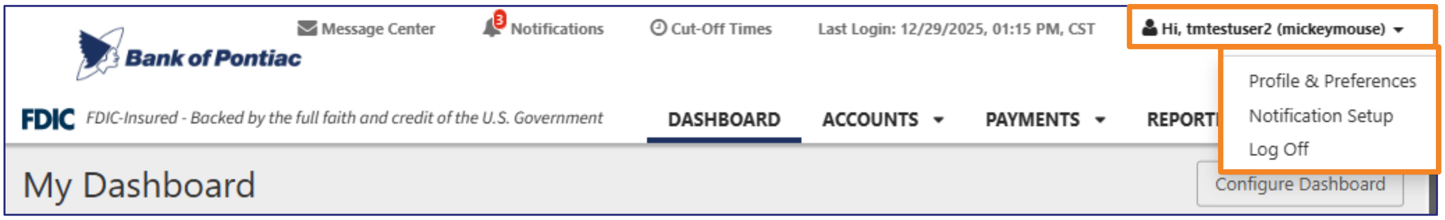
View, approve, or reject the transfer, ACH, or wire payments that are pending approval in this widget.

Quick Loan Payment

Create a quick payment on a loan without leaving the Dashboard in this widget.

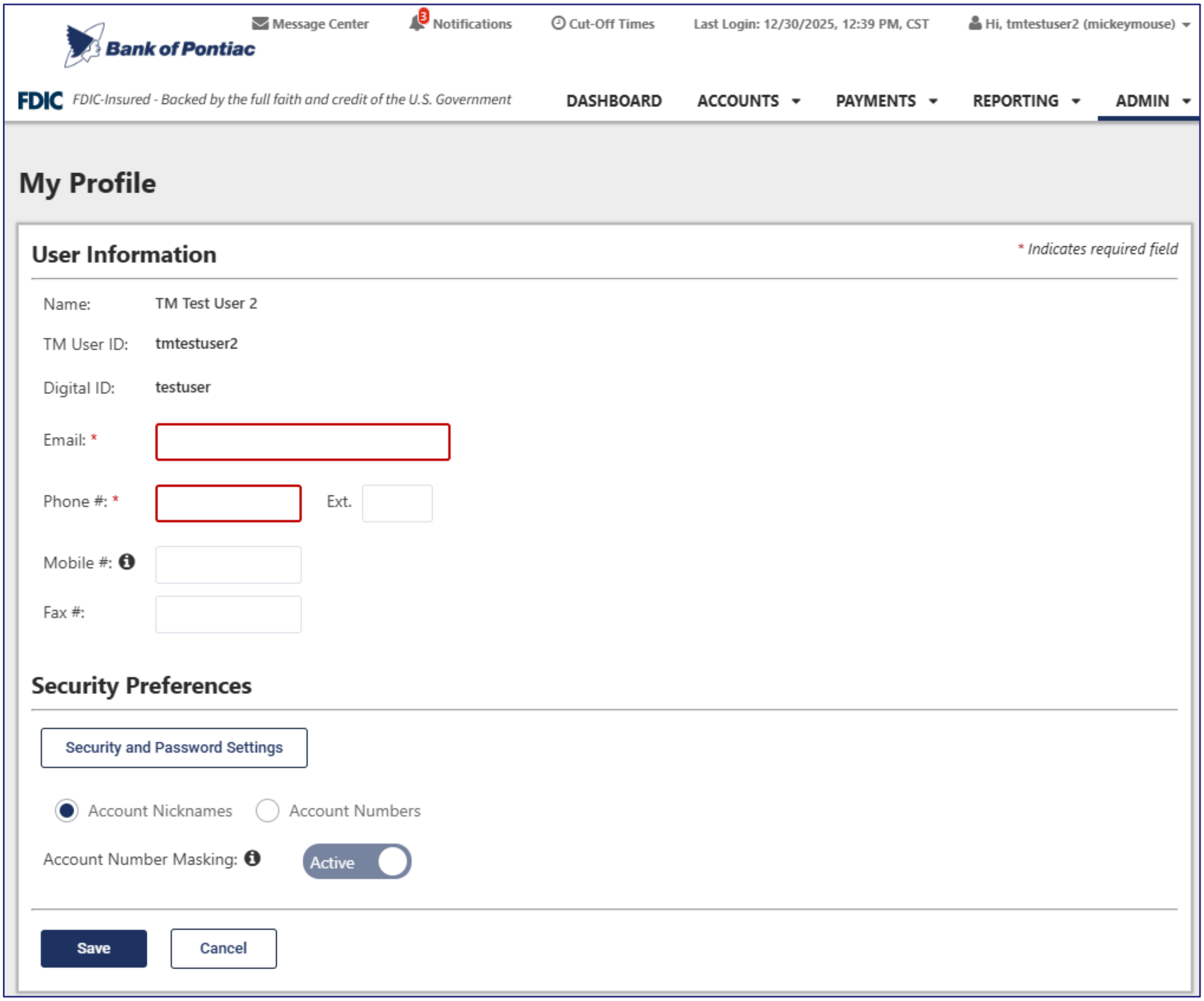
User Menu

The user menu allows you to view and edit your personal and security information. It also allows you to set up alerts.



Profile and Preferences

Use the Profile & Preferences view to set up your personal and security information.



User Information

Use this section to update your personal information. The Name and TM User ID cannot be edited. Your financial institution or company administrator configures this information. You are able to change your email address and phone, mobile, and fax numbers.

Security Preferences

Use this section to update your Digital ID, password, or two factor authentication. Also, determine if you want to see account nicknames or account numbers.

Security and Password Settings

1. From the [User Name] Menu, select Profile & Preferences.
2. Select Security and Password Settings and enter your current credentials.

3. Click Edit to change your username or password, click Add passkey to add a Passkey, click Manage to manage your Connected Apps, or Edit settings to change 2-step verification settings.
4. Select Save if applicable.

Changing Your Account View

1. From the [User Name] Menu, select Profile & Preferences.
2. In the Security Preferences section, choose to show *Account Nicknames* or *Account Numbers* by default.
3. Choose to truncate account numbers by activating the Account Number Masking toggle.
4. Select Save.

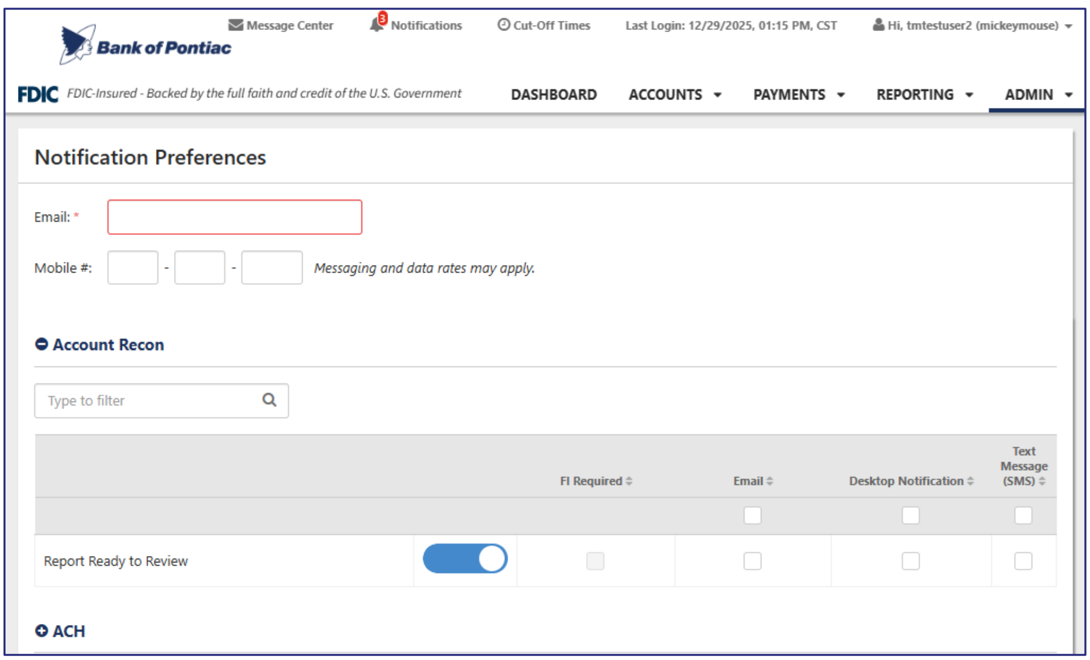
Notification Setup

Use the Notification Setup view to set up your alert preferences for each module available in Commercial Online Banking.
PLEASE NOTE: Some notifications may be set as required.

Configuring Notification Preferences

The preferences configured here determine how your notifications are sent and appear.

1. From the [User Name] Menu, select Notification Setup.
2. Enter or change your *Email address*.
3. Enter your *phone number* to receive text messages for the *Mobile #* field. This field is required if you select the Text Message (SMS) checkbox.
4. Categories of notifications are collapsed by default. Click the plus sign to expand.
5. Select the toggles for each item enable the notifications. If it is gray, you do not receive a notification.
6. Select the Email, Desktop Notification, or Text Message (SMS) check boxes for each enabled item to receive a notification.
7. Select Submit.



Logging Off Commercial Online Banking

1. From the [User Name] Menu, select Log Off.
2. Select Log Off.

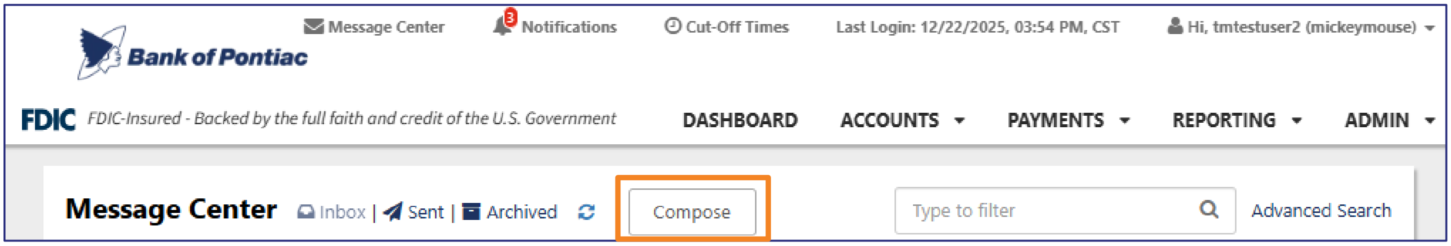
Message Center

Use the *Message Center* to send and receive secure messages to and from the Bank. Click the Message Center button to access your inbox. You can also view your Sent or Archived messages. When new messages are received, a notification is sent to your email address on record.

Composing a Message

Follow the steps outlined in this topic to create messages in the Message Center.

1. Select the Message Center button.
2. Select Compose.
3. Select a Subject from the drop-down list.
4. For the *Attach File* field, select Select File, and then choose the appropriate file if needed.
5. Accepted file type extensions are .csv, .doc, .docx, .gif, .jpeg, .jpg, .pdf, .png, and .txt.
6. Enter the Message to send.
7. Select Send.



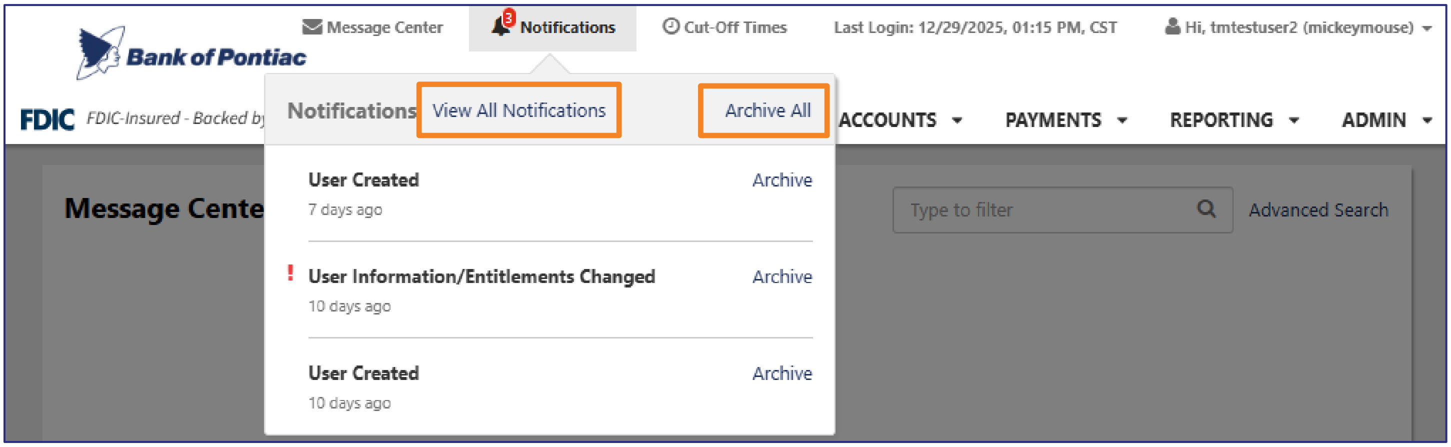
Archiving a Message

Archived messages disappear from your inbox but can still be viewed in the Message Center.

1. Select the Message Center button.
2. Select a message to archive from the Inbox.
3. Select Archive.
4. An Archive Message dialog box opens.
5. Select Archive.

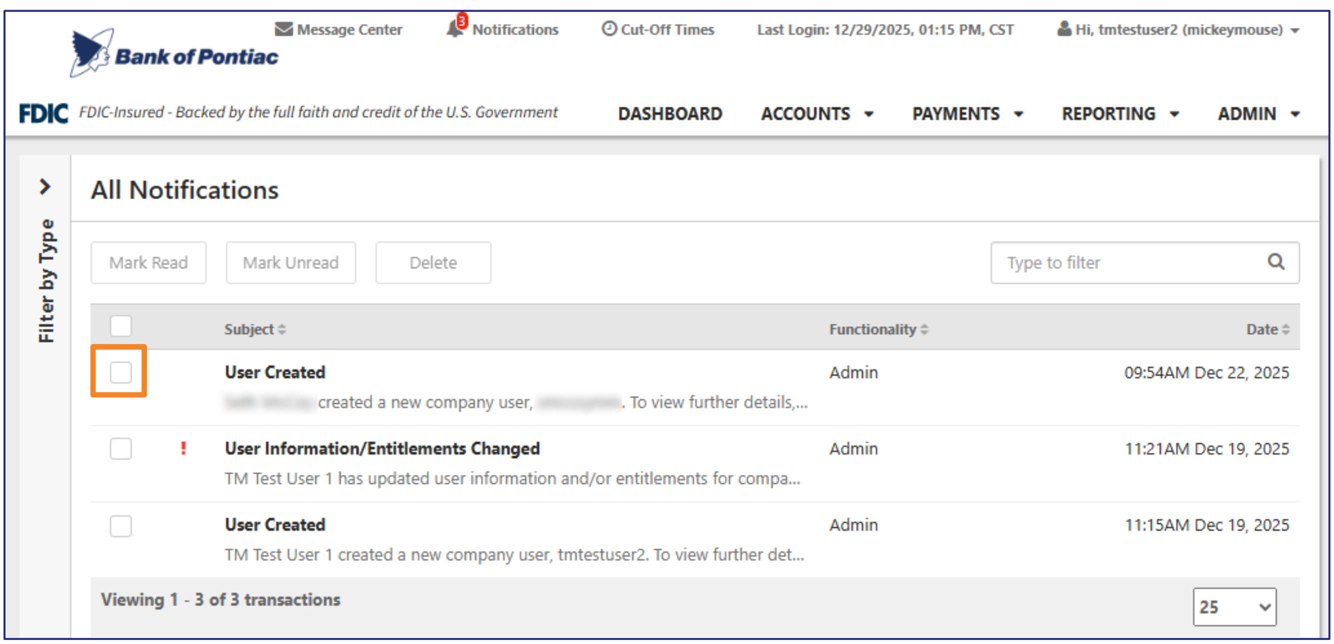
Notifications

Access Notifications from the top menu. Notifications also appear in the bottom right corner while working.



View All Notifications

1. Select the View All Notifications option to see an entire list of notifications, even those that have been archived. From this page, you can filter by type (All Notifications, Unread, Read, and High-Priority).
2. Select the checkmark beside the notification, and then select Mark Read, Mark Unread, or Delete.
3. Filter the results by using the search box or by using the fly-out menu.

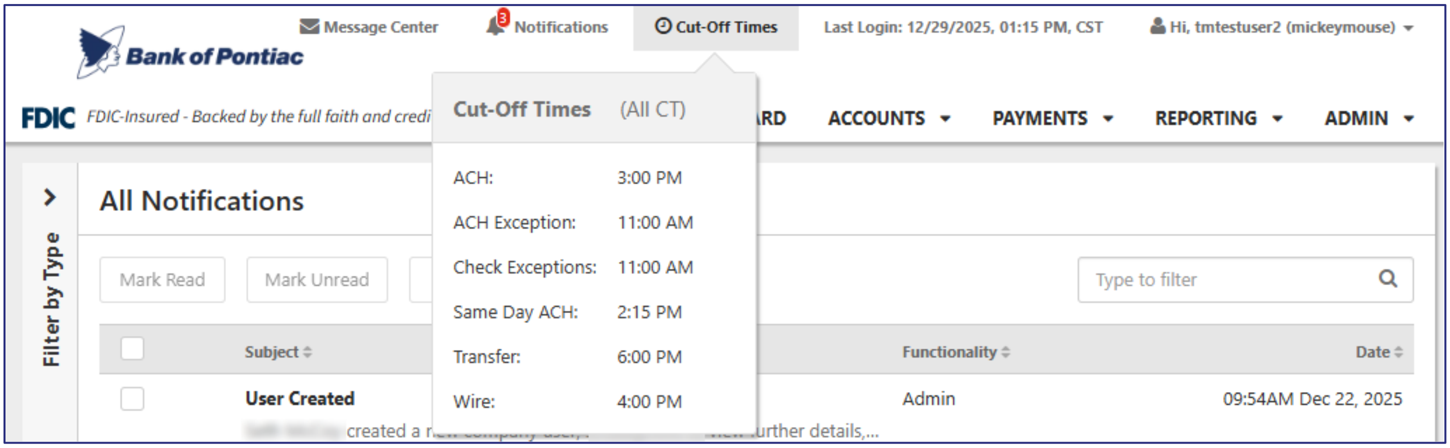


Archive All

1. Select the Archive All option to archive, not remove, all notifications.
2. Select Archive to confirm.

Cut-off Times

Access Cut-off Times in the top menu of Treasury Management.
Cut-off times indicate when a wire, ACH, or internal transfer must take place by. For example, if the cut-off time for Transfers says 10:00 p.m., then all internal transfers should be submitted by 10:00 p.m. for processing that day. A notification is sent as a reminder.



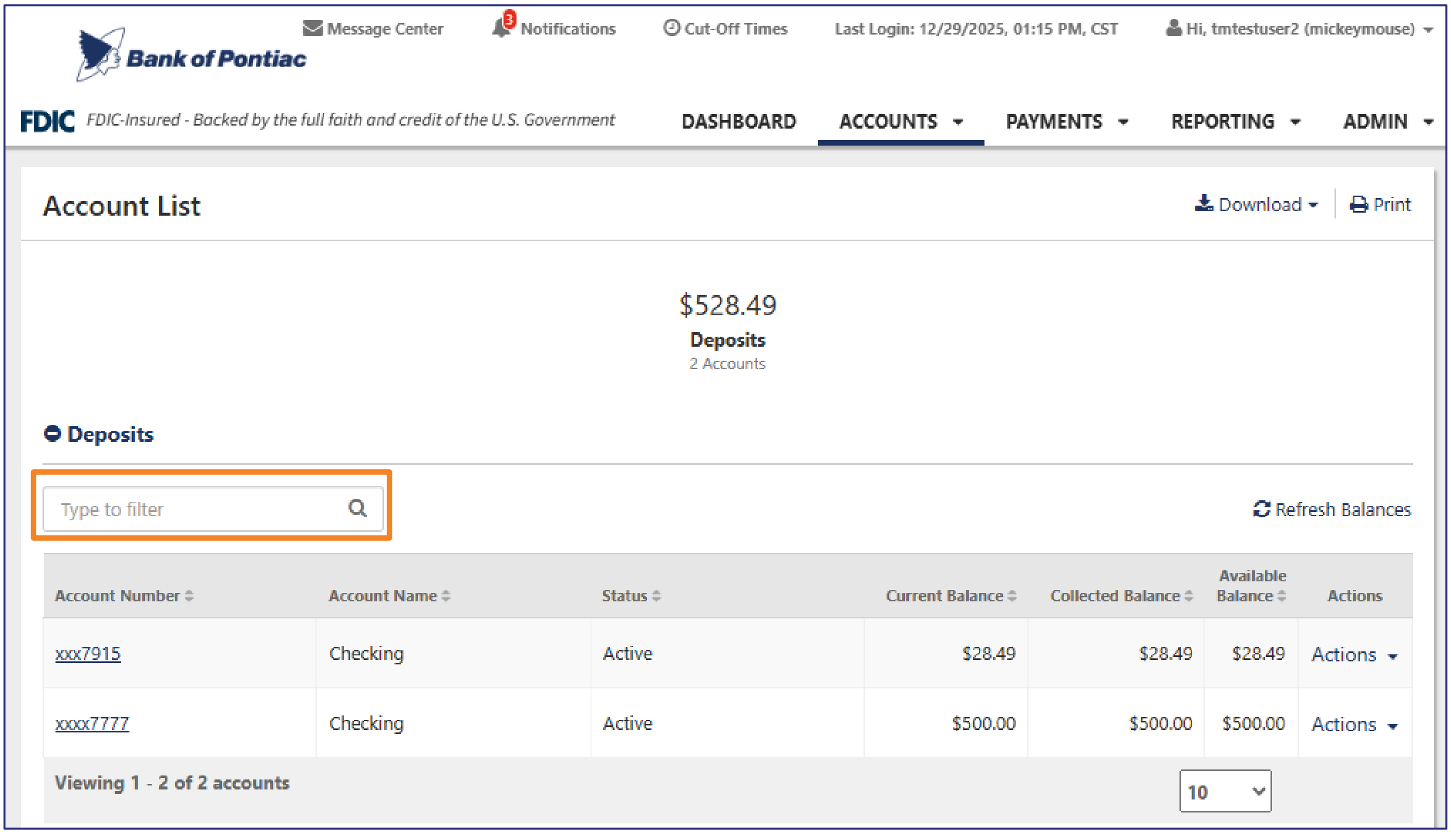
Accounts

Use the *Accounts* menu to search for and view a list of accounts categorized by type (deposit, time deposits, and loans) and to search for specific transactions of accounts that you are entitled to view.

Account List

Use the Account List view to see specific account details.

To find an account, start typing either the account number, account name, status, current balance, collected balance, or available balance in the filter box at the top of the page.



Refresh Balances

Select Refresh Balances at any point to ensure that you are viewing the most up-to-date account balance information.

Account Number Link

Select this link to view more information about a particular account. An *Account Transactions* window appears where you are able to select Transaction Dates to view transactions for a set time period. From the *Account Transactions* window, if you select Advanced Transaction Search, you are redirected to the *Research Transactions* view.

Actions Drop-Down Menu

The following options are available from the *Actions* drop-down menu on the *Account List* page:

- Transfer To - Redirected to the *Create a Transfer* page with account prefilled.
- Transfer From - Redirected to the *Create a Transfer* page with account prefilled.
- Download - Allows you to download account transactions from a specific Date Range and in a specific Download Format.

Downloading Account Transactions

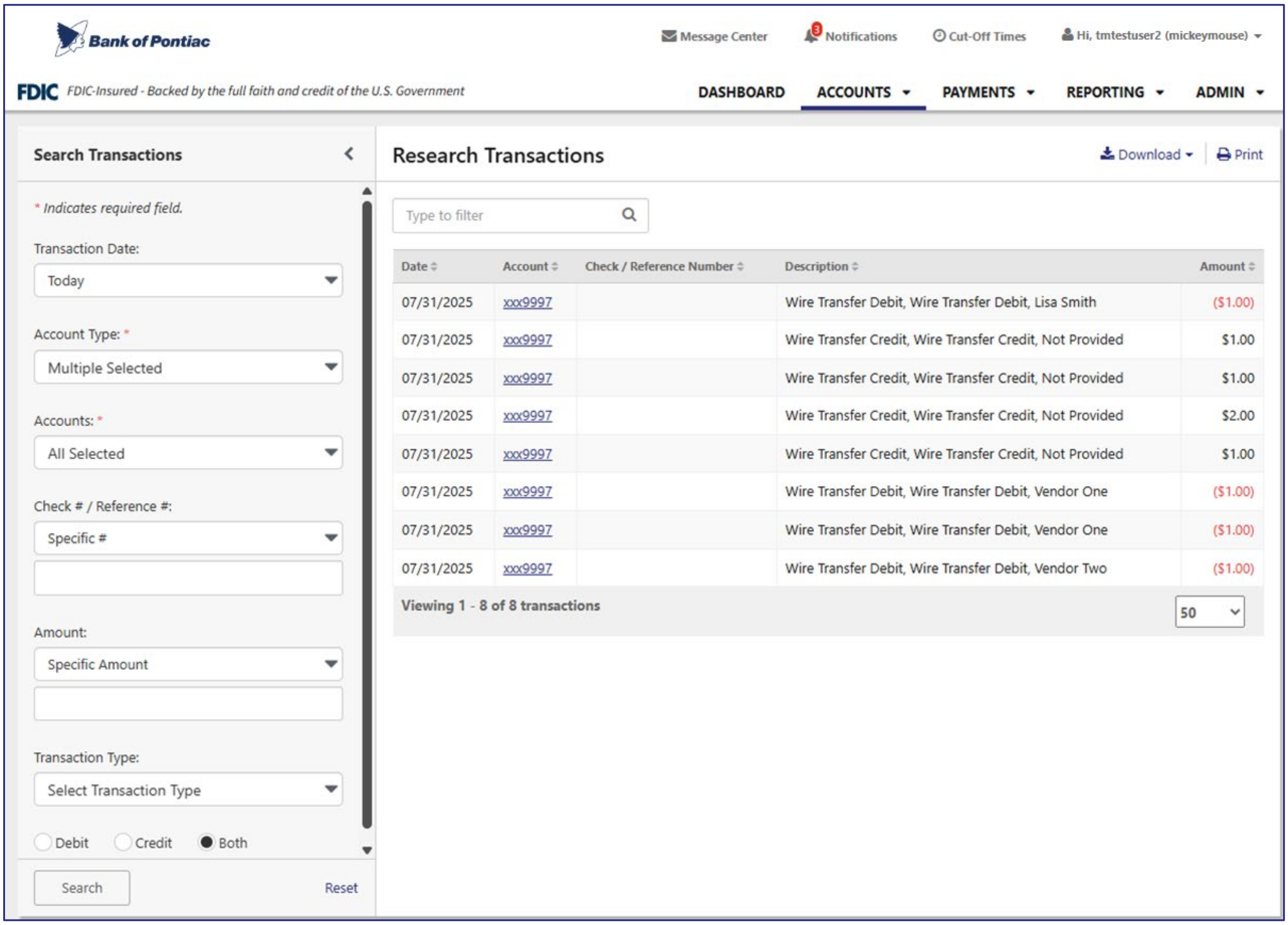
Follow the steps outlined in this topic to download all account transactions that occurred during the specified date range.

1. Go to Accounts > Account List.
2. From the Actions drop-down list, select Download beside the appropriate account number.

3. Select a Date Range.
4. Select a Download Format.
5. Select Download.

Research Transactions

Use the *Research Transactions* view to search for a specific transaction or type of transaction across all accounts that you are entitled to view.



Follow the steps outlined in this topic to search for transactions that meet the specified criteria.

1. Go to Accounts > Research Transactions.
2. Complete the fields in the *Search Transactions* panel, as necessary.

Transaction Date
Select the desired date or date range.

Account Type
The type of account. Accounts can be Checking, Savings, or Loan.

Accounts
Select the appropriate account numbers, or leave all accounts selected by default.

Check # / Reference #
Select Specific # or Range from the drop-down list. Then, enter the check number or reference number used in the transaction.

Amount
Select Specific Amount or Range from the drop-down list. Then, enter the amounts in the text boxes available.

Payment Type
Select any combination from the drop-down list.
All payment types are selected by default. Then, select Debit, Credit, or Both.

Select Search.
The transactions meeting the criteria entered appear in the *Research Transactions* panel.

Select Reset for the fields to return to their default settings.

Payments

Use the *Payments* menu to work with various payments. Access Transfer, Wire, ACH, Positive Pay, and Stop Payment options from this menu.

Transfers

Create various internal transfers, view the transfer list, search transfers, and approve or reject transfers.
Three icons appear throughout the *Transfer* view. Hover over or select these icons to view an informational message.

- When this icon appears beside a transfer, it means that there is an information message available for this transfer.
- When this icon appears beside a transfer, it means that the transfer has been changed.
- When this icon appears beside a transfer, it means that the transfer has an error.

Create a Transfer

Use the *Create Transfer* view to create a one-to-one transfer, one-to-many transfer, or many-to-one transfer.

Use this option to submit a one-time or future-dated transfer from one account to one or more accounts.

1. Go to Payments > Transfer > Create Transfer.
2. On the *Create Transfer* tab, select the kind of transfer to create:
   - One-to-One Transfers - move money from one account to another.

- One-to-Many Transfers - move money from one account to many accounts.
- Many-to-One Transfers -move money from many accounts to one account.

3. Complete the fields:

Transfer From
Type the account number or select the icon to choose an eligible account from your account list. The available balance appears under the account.

Transfer To
Type the account number or select the icon to choose an eligible account from your account list. The available balance appears under the account.

Amount
Enter the amount of the transfer.

Frequency
Select one of the following options:

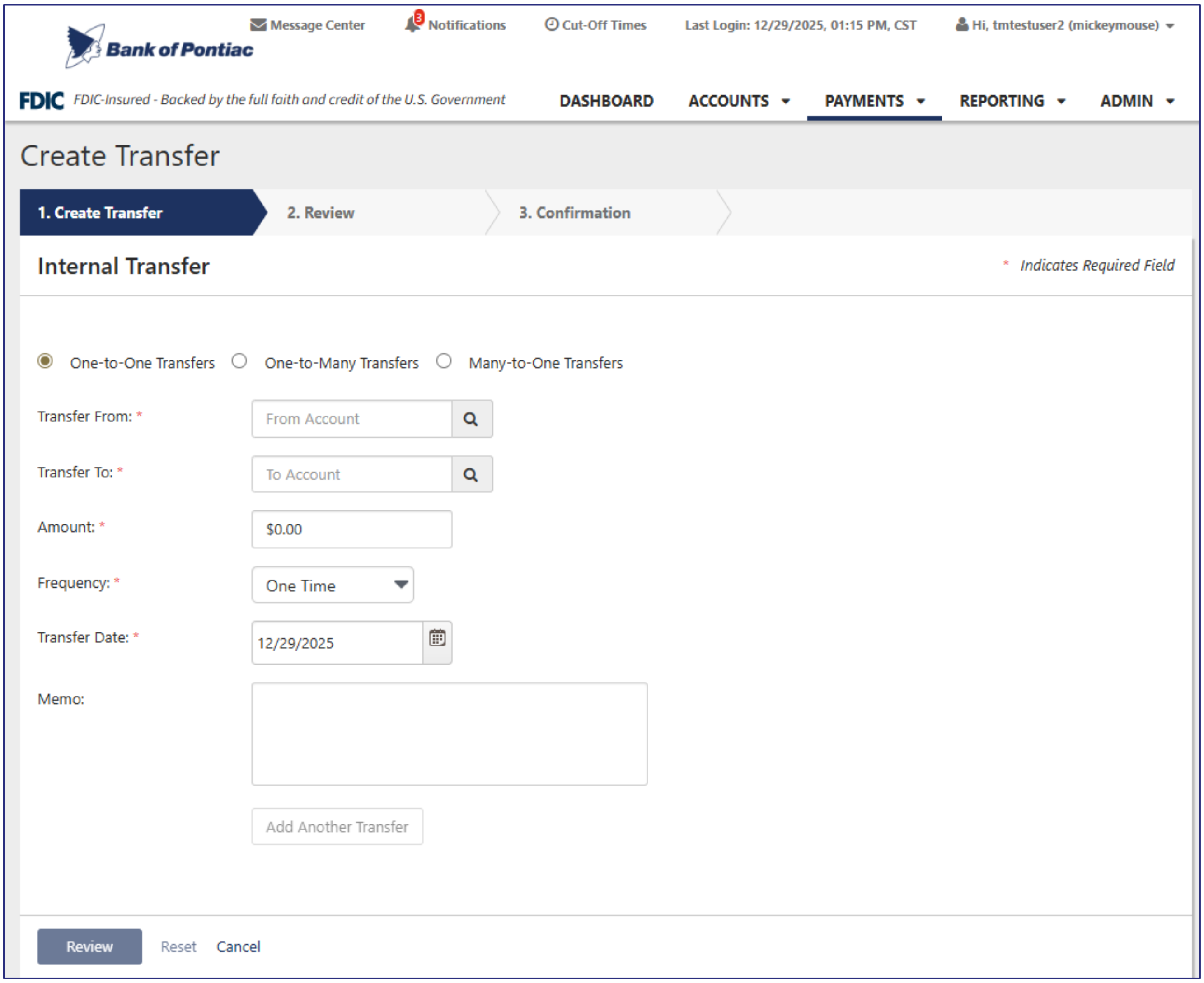
- One Time
- Weekly
- Every Two Weeks
- Twice a Month
- Monthly
- Quarterly
- Every Six Months
- Yearly

Depending on your selection in the *Frequency* field, you may be prompted to enter data in the following field options:

- Effective Date
- Repeat On Day or Repeat On Days
- Repeat On
- Start On
- End On (*No End Date* is an option for this field when it appears)
- Transfer Date. Select the date of the funds transfer using the calendar icon.

Memo
Enter information related to the funds transfer.

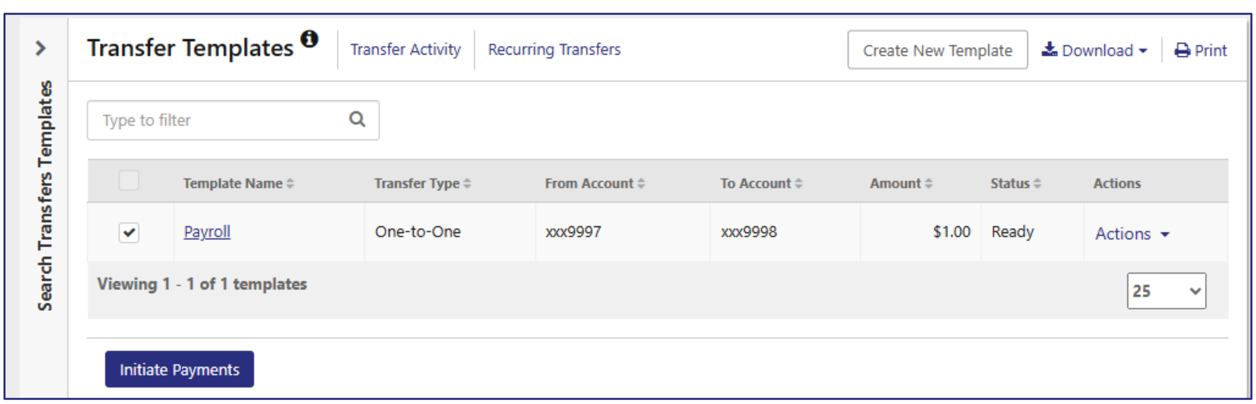
4. Select Review.
5. Review the transfer information entered to ensure that it is accurate and click Confirm.



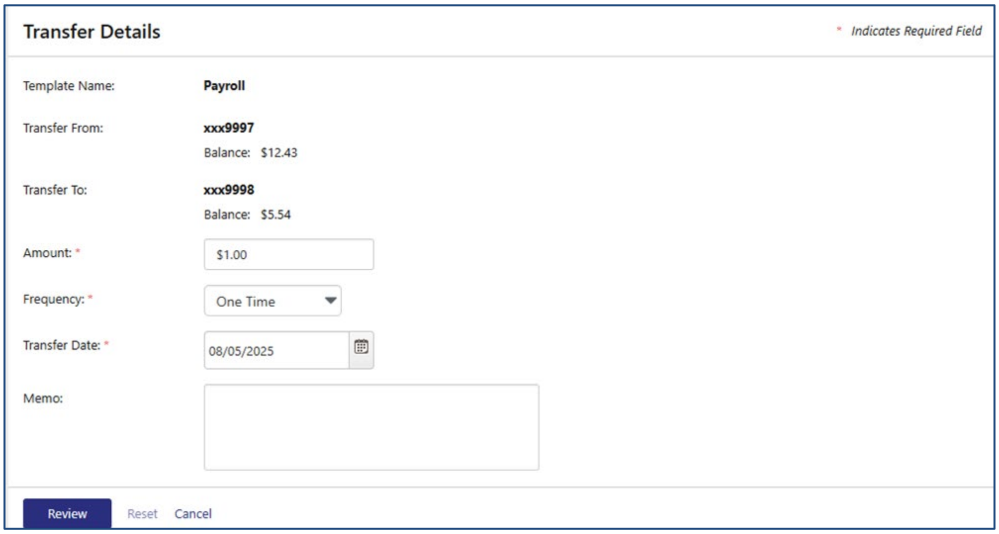
Create a Transfer from a Template

To create a template, please see the Transfer Template section of this guide.

1. Go to Payments > Transfer > Create Transfer from Template.
2. Select which template to use.
   PLEASE NOTE: You can only initiate templates with a Ready status.
3. Select Initiate Payments.



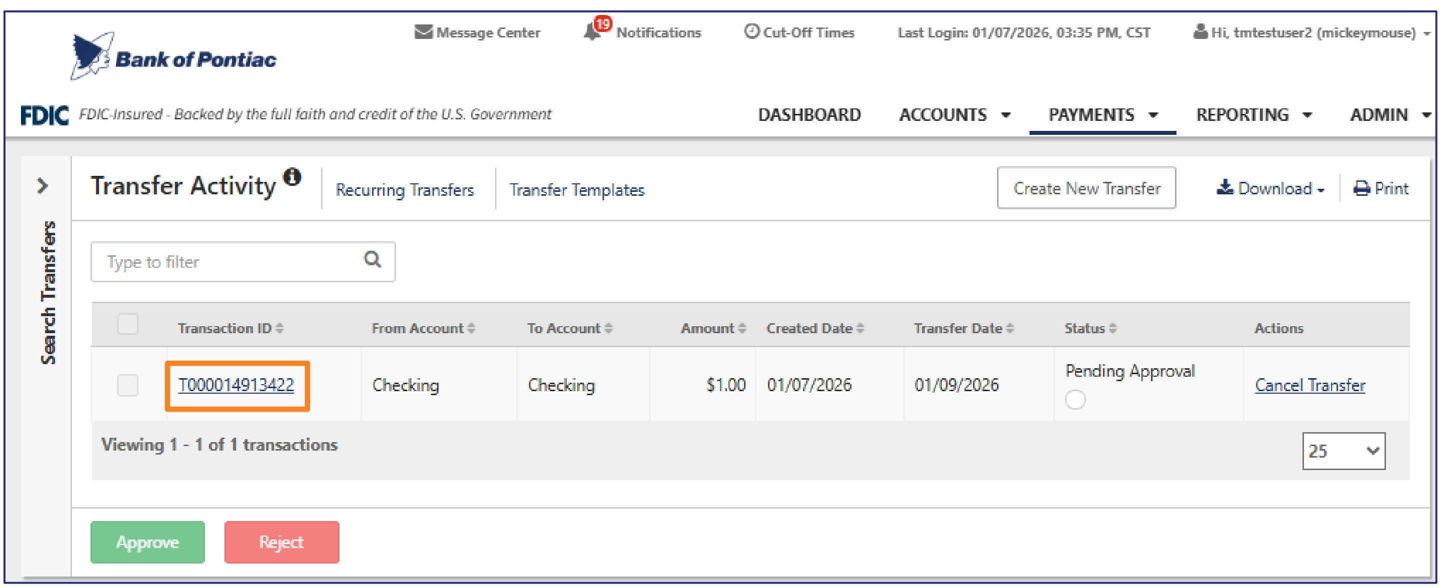
4. Review the transfer information to ensure it is accurate and make any necessary changes to the Amount, Frequency, or Date fields.
5. Select Review.
6. Select Confirm to submit.

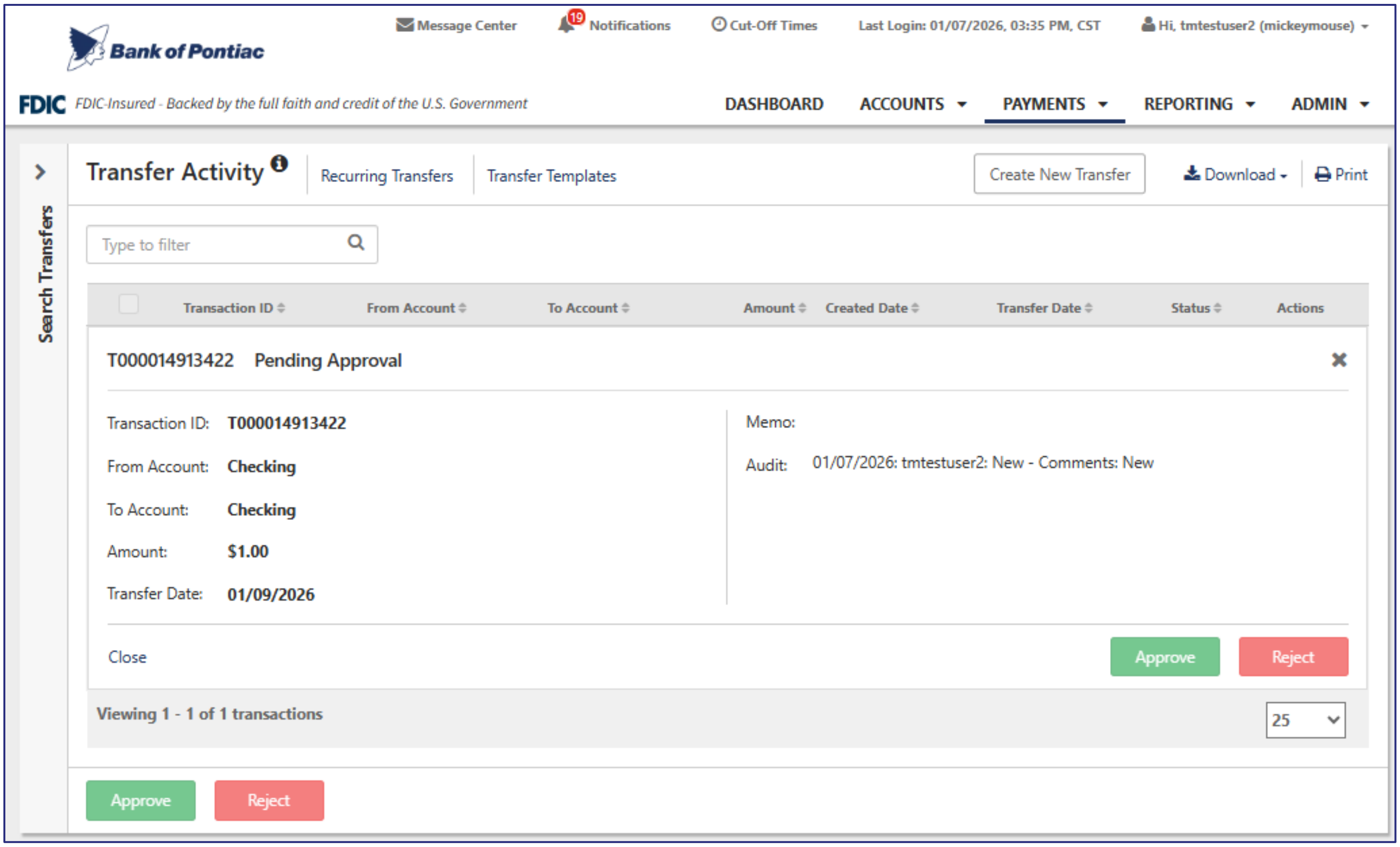


Transfer Activity

Use the Transfer Activity view to look at a list of transfers with various statuses and also view transaction history.
You can search for a specific transfer, or approve, reject, and cancel transfers from this view.

1. Go to Payments > Transfer > Transfer Activity.
2. Select the *Transaction ID* of the transfer to change.
3. Edit the fields as necessary.
4. Select Confirm.
5. Enter a comment in the field, and then select Confirm.





Approving or Rejecting a Transfer

Follow the steps outlined in this topic to approve or reject transfers.

1. Go to Payments > Transfer > Transfer Activity.
2. Select the check box beside the Transaction ID to approve or reject.
3. Select either Approve or Reject.
4. Enter Comments for the approval or rejection, if necessary.
5. Select either Approve Transfer or Reject Transfer.

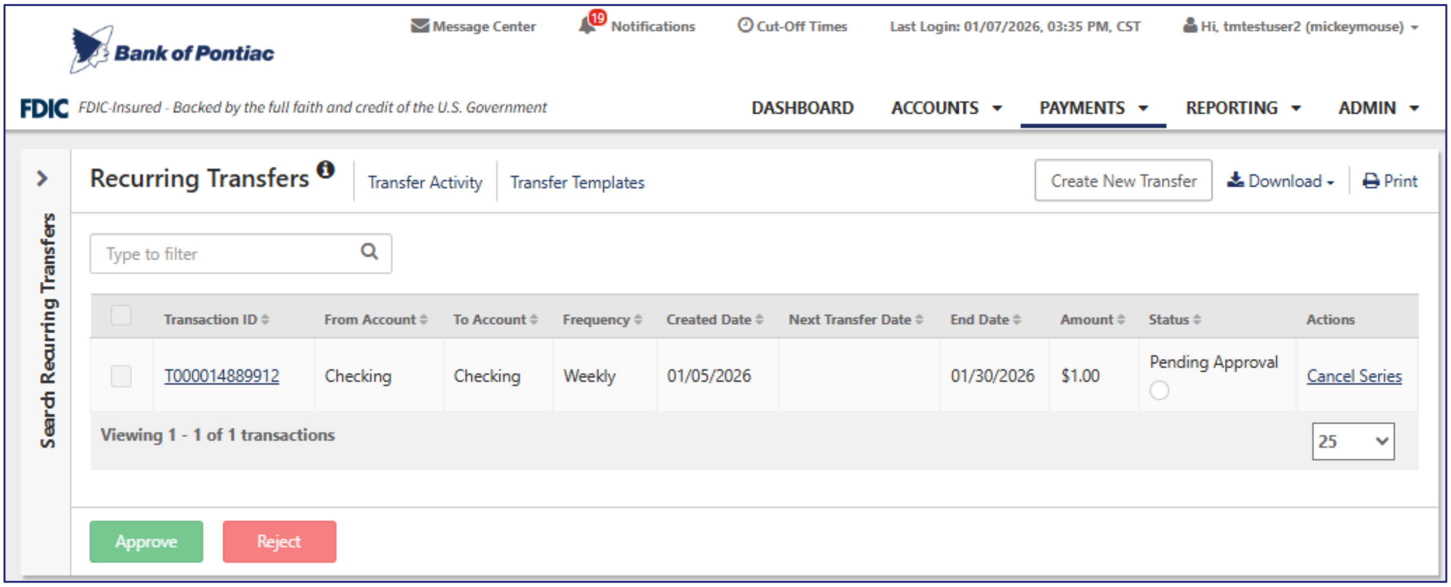
Canceling a Transfer

Follow the steps outlined in this topic to cancel selected transfers.

1. Go to Payments > Transfer > Transfer Activity.
2. Select Cancel Transfer beside the transaction to cancel.
3. Enter a comment in the field, and then select Cancel Transfer.

Recurring Transfers

Use the *Recurring Transfers* view to locate, approve, reject, and cancel a recurring transfer series. Use the Search on the side panel to lookup a specific recurring transfer is necessary.



Approving or Rejecting a Recurring Transfer

Follow the steps outlined in this topic to approve or reject recurring transfers.

1. Go to Payments > Transfer > Recurring Transfers.
2. In the Recurring Transfer List panel, select the check box beside the *Transaction ID* to approve or reject.
3. Select either Approve or Reject.
4. Enter Comments appropriate for the approval or rejection.
5. Select either Approve Transfers or Reject Transfers.

Canceling a Recurring Transfer Series

Follow the steps outlined in this topic to cancel a series of recurring transfers.

1. Go to Payments > Transfer > Recurring Transfers.
2. Select Cancel Series beside the recurring transfer to cancel.
3. Enter Comments appropriate for the cancellation.
4. Select Cancel Recurring Series.

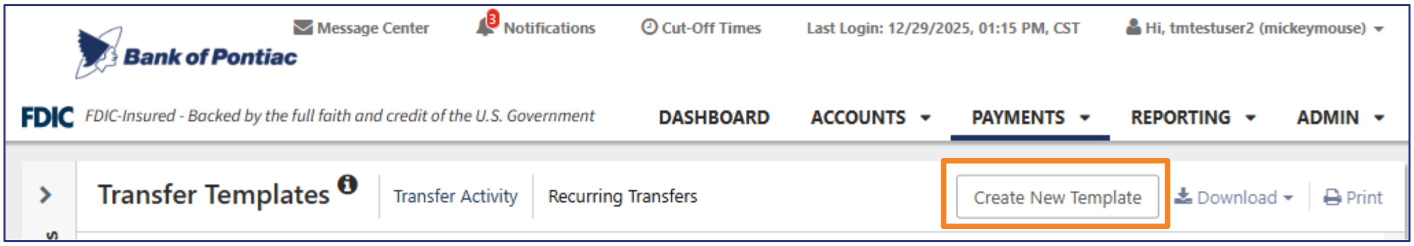
Transfer Templates

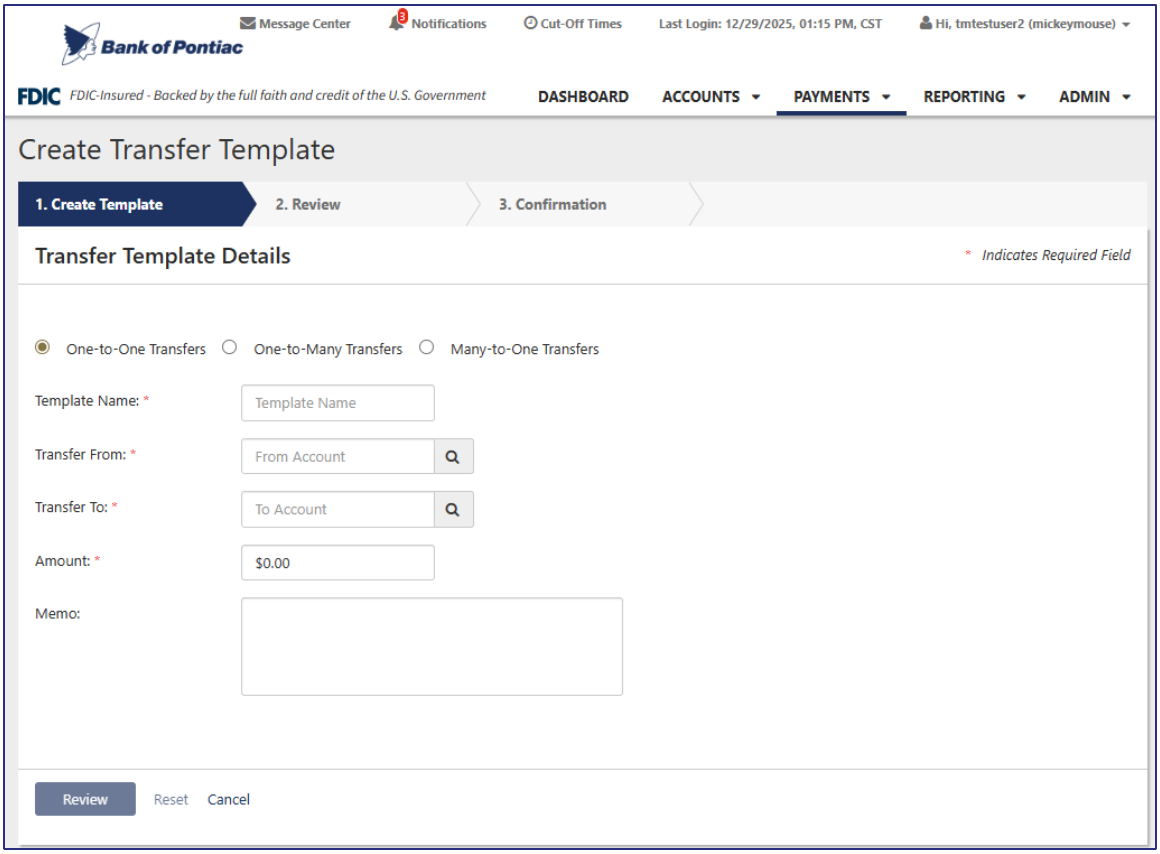
Creating a Transfer Template

Follow the steps outlined in this topic to create one-to-one, one-to-many, and many-to- one transfer templates.

1. Go to Payments > Transfer > Transfer Templates.
2. Select Create New Template.
3. Select the type of transfer:
   - One-to-One Transfers
   - One-to-Many Transfers
   - Many-to-One Transfers

4. Complete the following fields on the *Transfer Template Details* tab.
5. Select Review.
6. Review the information entered to ensure that it is accurate.
7. Select Confirm.





Editing a Transfer Template

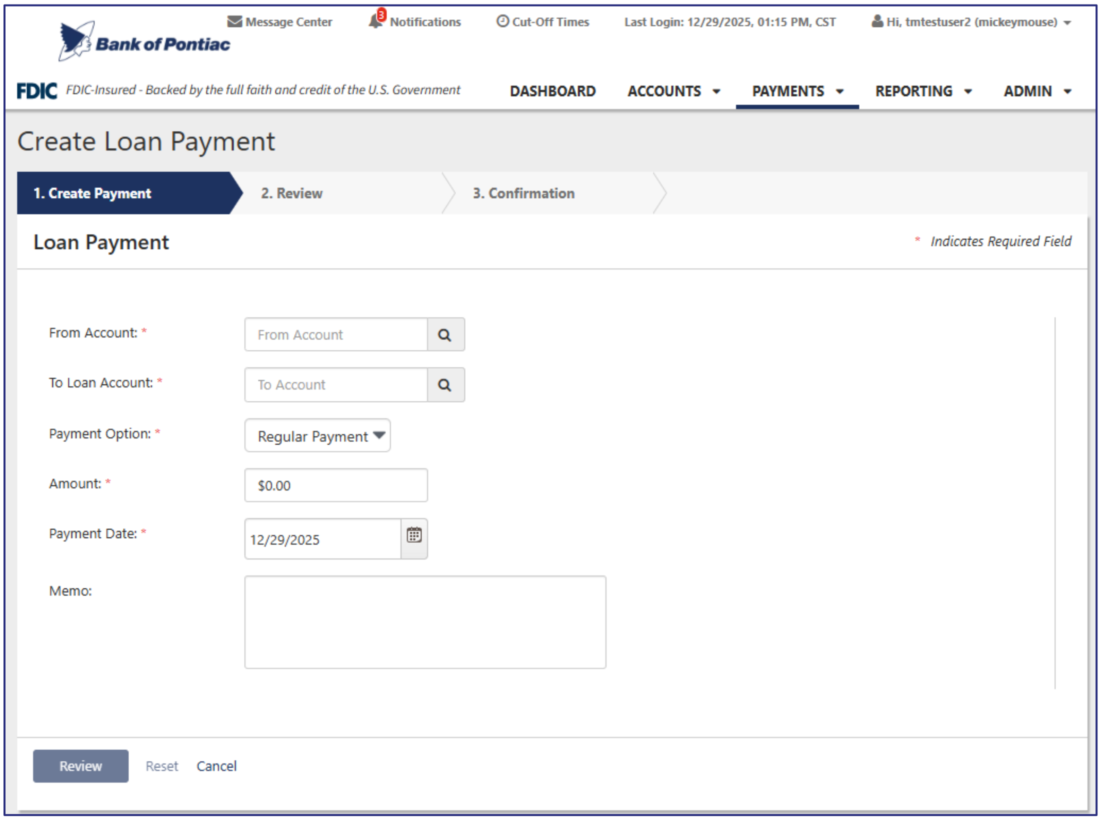
1. Go to Payments > Transfer > Transfer Templates.
2. Select Actions next to the template to change and click Edit.
3. Edit the fields as necessary.
4. Select Review.
5. Enter a comment in the field, and then select Confirm.

Create Loan Payment

Use the Create Loan Payment view to make a loan payment.

1. Go to Payments > Transfer > Create Loan Payment.

2. Enter the *From Account* information.
3. Enter the *To Loan Account* information.
4. Select the Payment Option.
5. You can choose to make a Regular Payment or pay to Principal Only.
6. Enter the Amount.
7. Enter the Payment Date.
8. Enter a Memo, if desired.
9. Select Review.
10. Select Confirm.



Loan Payment Activity

Use the *Loan Payment Activity* view to look at a list of loan payments with various statuses and also view payment history.

You can search for a specific payment, or approve, reject, and cancel payments from this view.

PLEASE NOTE: You can only select *Edit Payment* when the payment status is *Approval Rejected*, *Scheduled*, or *Failed*.

Editing a Loan Payment

The Transfer Activity list allows you to view and work with transfers that are in the following statuses: *Approval Rejected*, *Scheduled*, or *Failed*.

1. Go to Payments > Transfer > Transfer Activity.
2. Select the Transaction ID of the transfer to change.
3. Select Edit Transfer.
4. Edit the fields as necessary.
5. Select Confirm.

Wires

Create recurring, future-dated, and one-time domestic and/or international wires. You can also create domestic and/or international creditors, view wire activity, search wires, download or print a PDF or .csv file for a payment in detail or summary view, and approve or reject wires.

Creating a USD Domestic Wire

Use the Create USD Wire view to create domestic, international, or multiple USD wires.

Domestic wires can be sent to individuals or companies banking within the United States.

1. Go to Payments > Wire > Create USD Wire.
2. On the *Payment and Creditor* Information tab, select Domestic.
3. Complete the fields.
   TIP: Select Reset for the fields to return to their default settings.

Wire Company
Select the wire company that is used to originate the wire.

Debit Account
Start typing the account number in this field, and the matching entry auto-completes or Select the search icon to select which account to debit.

Creditor
Type the creditor's name or select the search icon from your list of creditors.
PLEASE NOTE: If your creditor is not available, you can select Enter Creditor. The Creditor Information section opens for you to add the creditor before continuing with your wire creation. The entered creditor does not appear in the Wire Creditor view for future use.

Wire Amount
The amount of the wire transaction.

Frequency
Select the frequency.

- One Time
- Weekly
- Every Two Weeks
- Twice a Month
- Monthly
- Quarterly
- Every Six Months
- Yearly

Depending on your selection, you may be prompted to enter wire data in the following field options:

- Effective Date
- Repeat On Days
- Repeat On
- Start On

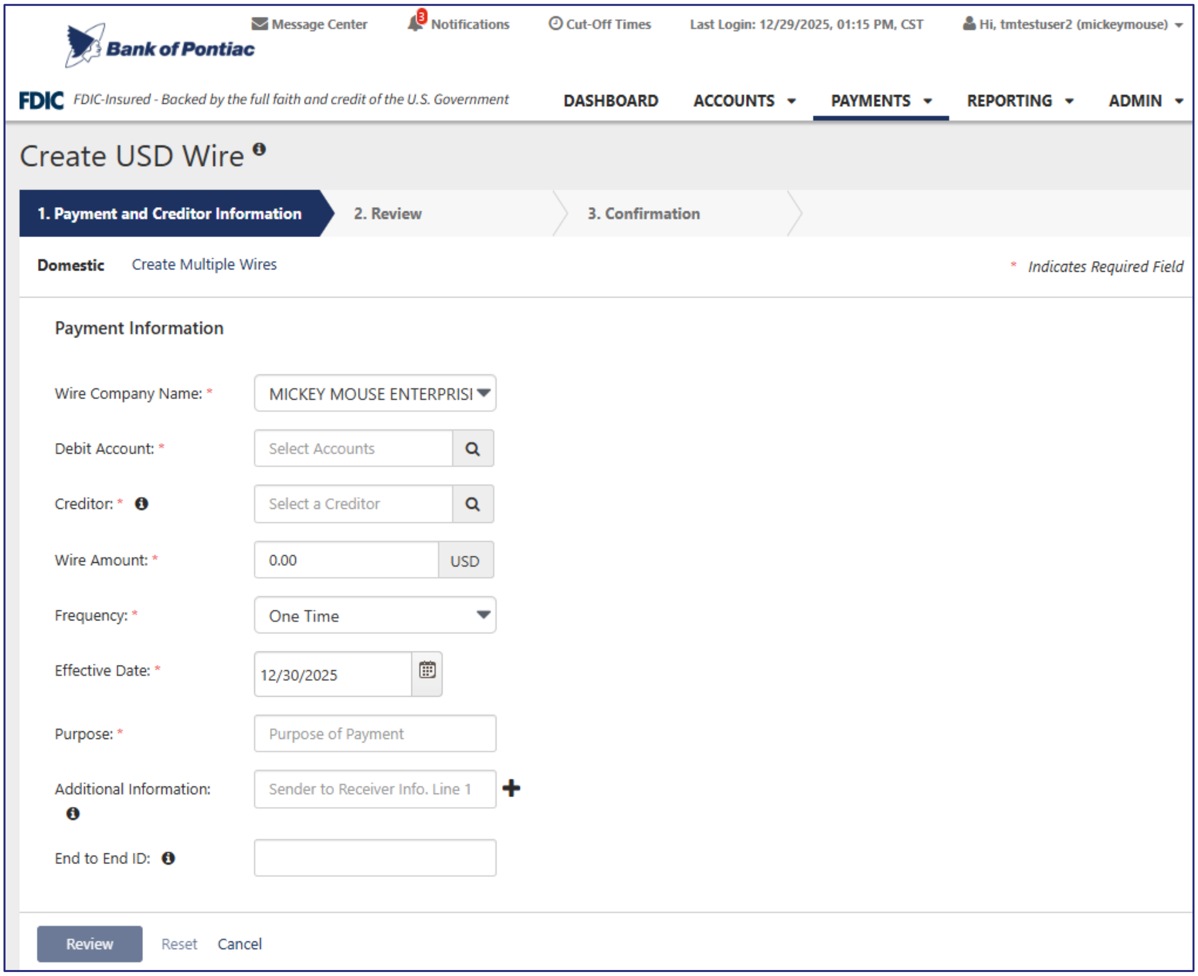
- End On (No End Date is an option for this field when it appears)
- Effective Date: The effective date that the wire transaction occurs.

Purpose
Enter a short description of the wire.

Additional Information
Enter a specific memo that the creditor can view when they receive the wire. Select + Add to add another additional information line, or select the Delete icon to remove an additional information line.

4. Select Review.
   Proceed to the *Review* tab.

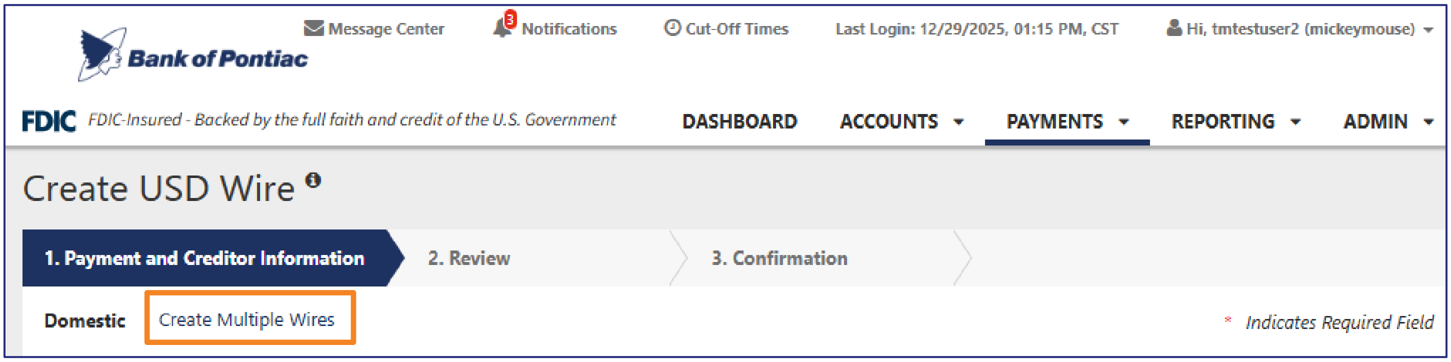
5. Select Confirm.
   Proceed to the *Confirmation* tab, confirming that you have created an international wire.
   PLEASE NOTE: From this screen, you can select *Create Another Wire*, *Save as Template*, or *View Wire Activity*.
   TIP: To save the creditor and bank details to reuse later, select Save as Template. Enter a unique *Template Name* and select *Create Template*. Templates may be subject to approval.



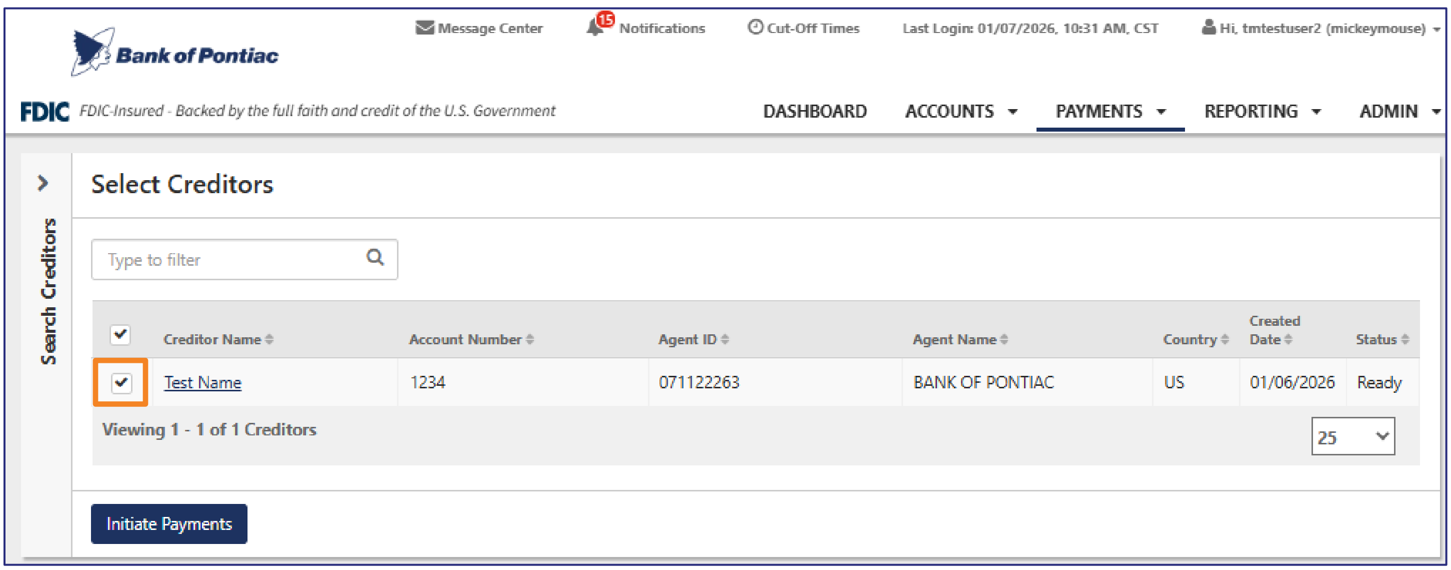
Creating Multiple USD Wires

Follow the steps outlined in this topic to create multiple wires for selected creditors.

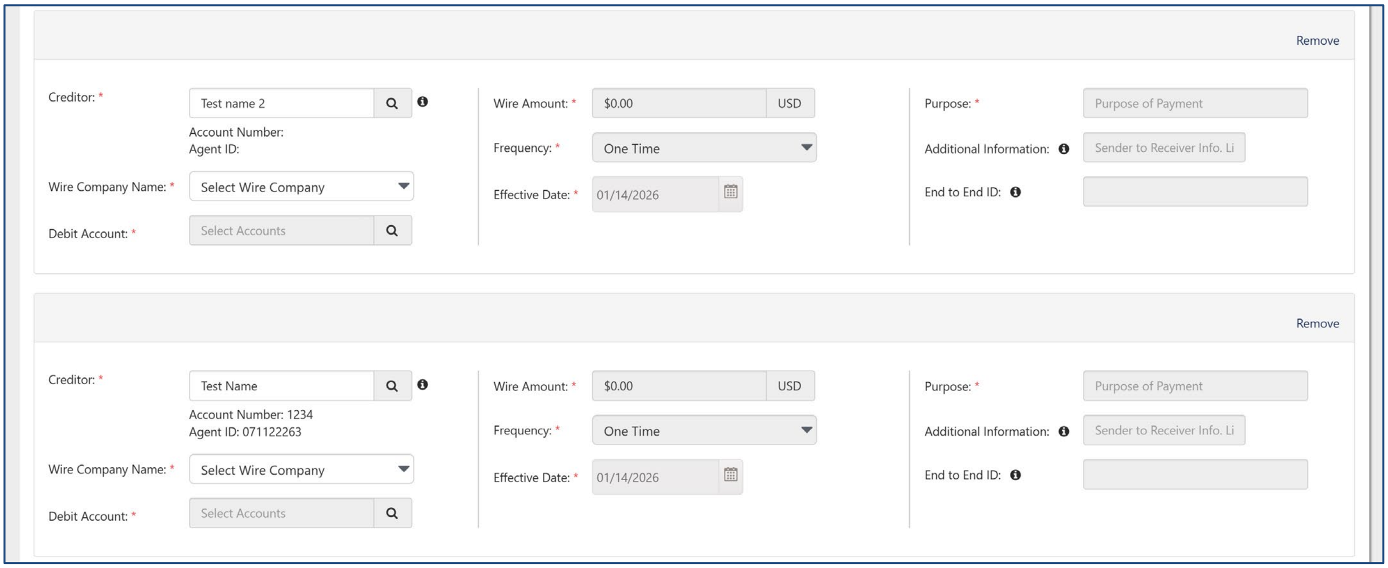
1. Go to Payments > Wire > Create USD Wire.
2. On the *Payment and Creditor* Information tab, select Create Multiple Wires. You are transferred to the *Wire Creditors* page.



3. Select one or more check boxes beside the appropriate Creditor Name.



4. Select Initiate Payments.
   The *Create Multiple Wires* page appears.
5. Complete the required fields for each *Creditor Name* selected.
   The fields available depend on if the wire is domestic or international.



Creditor
Type the creditor's name or select the search icon from your list of creditors.

Wire Company Name
Select the wire company that is used to originate the wire.

Debit Account
Start typing the account number in this field, and the matching entry auto-completes. Select Search icon to select which account to debit.

Wire Amount
The amount of the wire transaction.

Frequency
Select one of the following options:

- One Time
- Weekly
- Every Two Weeks
- Twice a Month
- Monthly
- Quarterly
- Every Six Months
- Yearly

Effective Date
The effective date that the wire transaction occurs.

Purpose
Enter a short description of the wire.

Additional Information

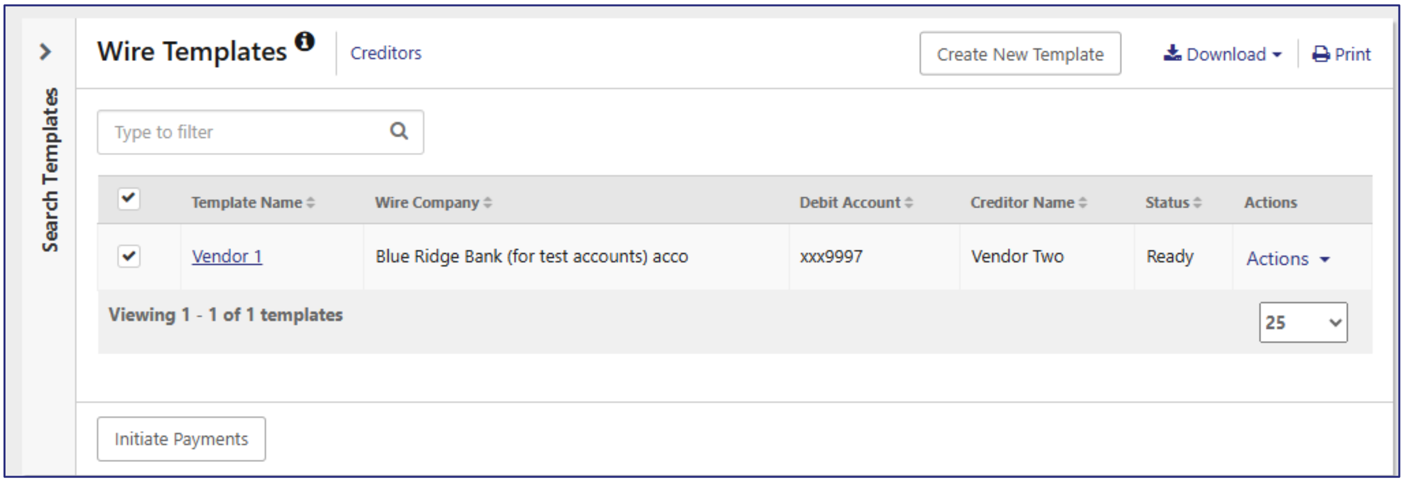
Enter a specific memo that the creditor can view when they receive the wire. Select + Add to add another additional information line, or select the Delete icon to remove an additional information line.

End to End ID
Create a unique identifier that follows the transaction from beginning to end if desired.

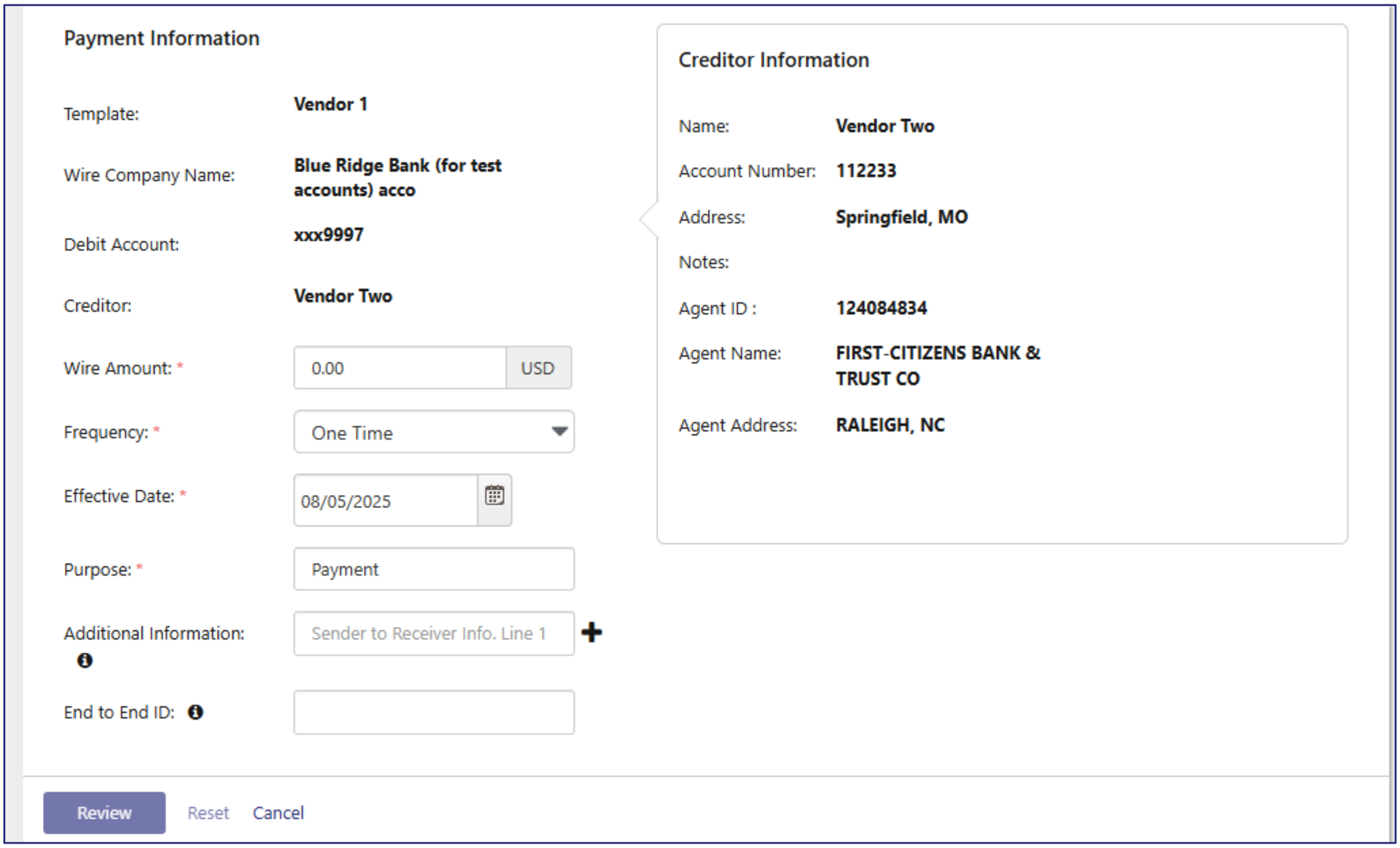
6. Select Review.
7. Select Confirm.

Creating USD Wires from Templates

Use the *Create USD Wire from Template* view to work with wire templates.



1. Go to Payments > Wire > Create USD Wire from Template.
2. Select the check box next to the wire templates to initiate.
3. Select Initiate Payments.
   The Create Multiple Wires from Templates page appears.
4. Complete the required fields for each template selected.



Wire Amount
The amount of the wire transaction.

Frequency
Select one of the following options:

- One Time
- Weekly
- Every Two Weeks
- Twice a Month
- Monthly
- Quarterly
- Every Six Months
- Yearly

Effective Date
The effective date that the wire transaction occurs.

Purpose
Enter a short description of the wire.

Additional Information
Enter a specific memo that the creditor can view when they receive the wire.

End to End ID

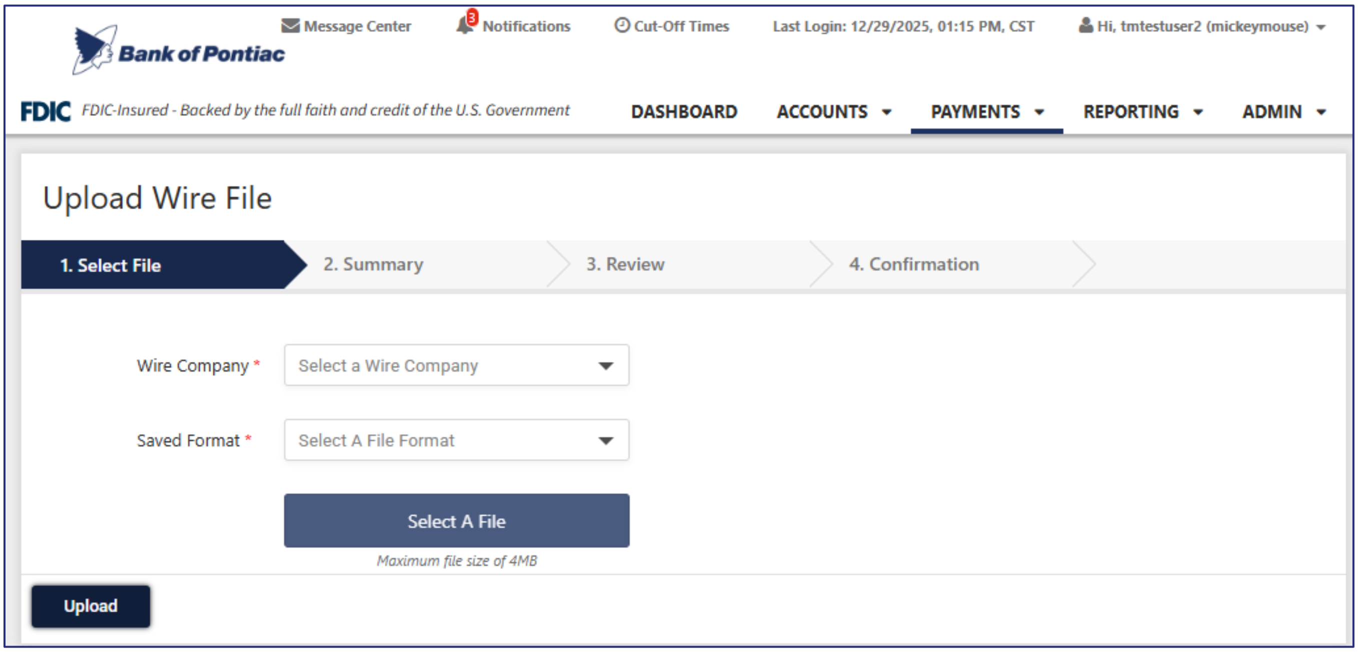
Create a unique identifier that follows the transaction from beginning to end if desired.

5. Select Review.
6. Select Confirm.

Upload Wires

Uploading wire files eliminates the need to input individual wires when volume is a concern. PLEASE NOTE: A wire upload format must be established in order to upload a wire file. Please see the *Wire Upload Format* section of this guide for information on how to create one.

1. Go to Payments > Wire > Upload Wires.



2. Select your wire company, file upload format, and browse for the wire. Click Upload.
3. Select Details to view or edit details for a selected wire.

4. If necessary, deselect any wires to exclude them from processing.

5. Select Review.
6. When all details appear accurate, select Confirm.

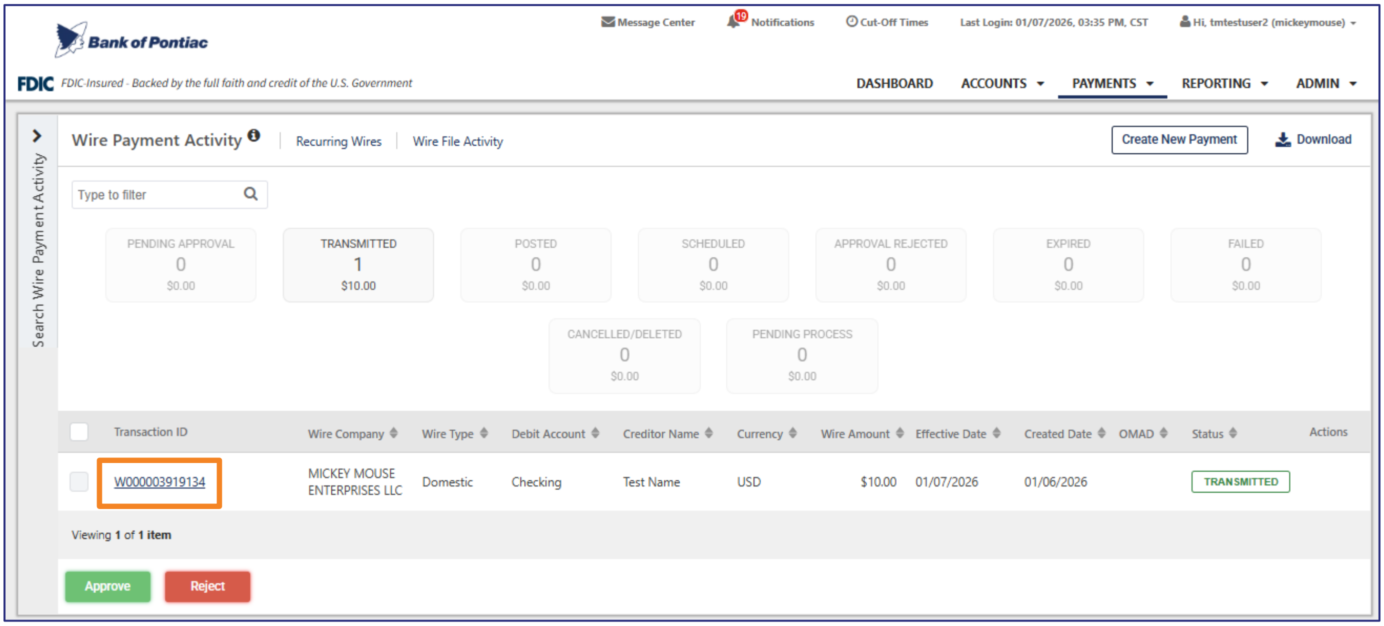
Wire Payment Activity

Use the Wire Payment Activity view to work with wires.

Three icons appear throughout the Wire Activity view. Hover over or select these icons to view an informational message.

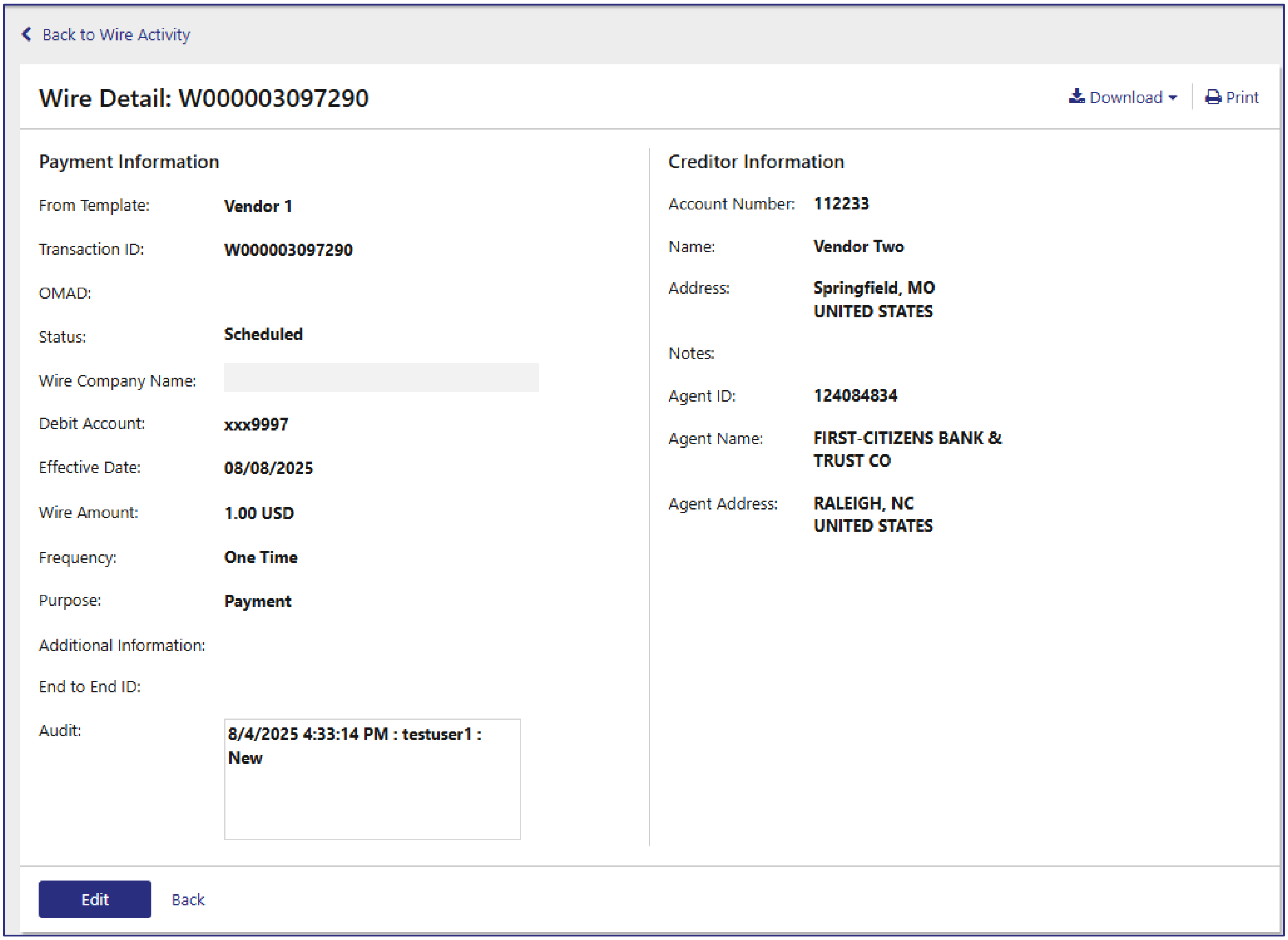
- When this icon appears beside a transfer, it means that there is an information message available for this transfer.
- When this icon appears beside a transfer, it means that the transfer has been changed.
- When this icon appears beside a transfer, it means that the transfer has an error.

Select the Transaction ID to cause the *Wire Detail* window to appear which displays both wire payment and creditor information.



Editing a Wire

1. Go to Payments > Wire > Wire Payment Activity.
2. Select the Transaction ID.
3. Select Edit.
   You can only edit if the wire transaction has a status of:
   - Approval Rejected
   - Failed
   - Scheduled
4. Edit the fields as necessary.



5. Select Review.
6. Select Confirm.

Approving or Rejecting a Wire

Follow the steps outlined in this topic to approve or reject selected wires.

1. Go to Payments > Wire > Wire Payment Activity.
2. Select the check box beside the Transaction ID.
3. Select Approve or Reject.
   The *Approve this Wire* or *Reject this Wire* dialog box appears.
4. Enter a comment in the field, and then select Approve or Reject. A confirmation message appears.

Canceling a Wire Transfer

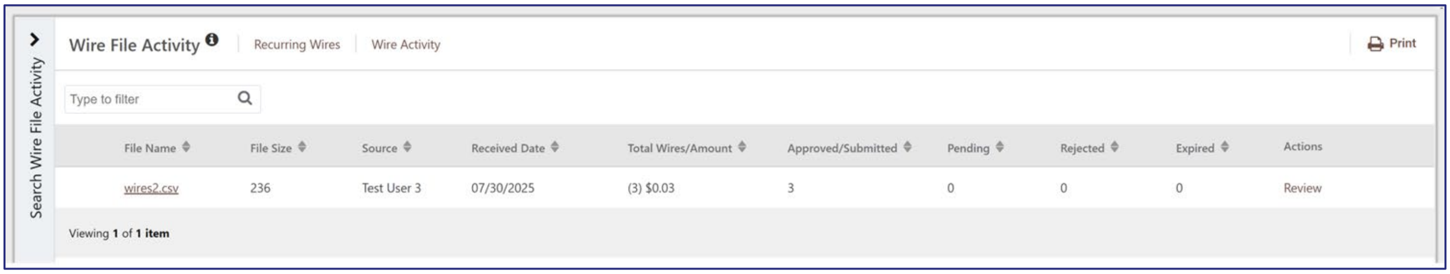
Follow the steps outlined in this topic to cancel selected wire transfers.

1. You can only cancel USD (domestic and international) wires. You cannot cancel foreign currency wires.
2. Go to Payments > Wire > Wire Payment Activity.
3. Select Cancel Wire.

4. Enter Comments about the cancellation, and then select Cancel Wire.

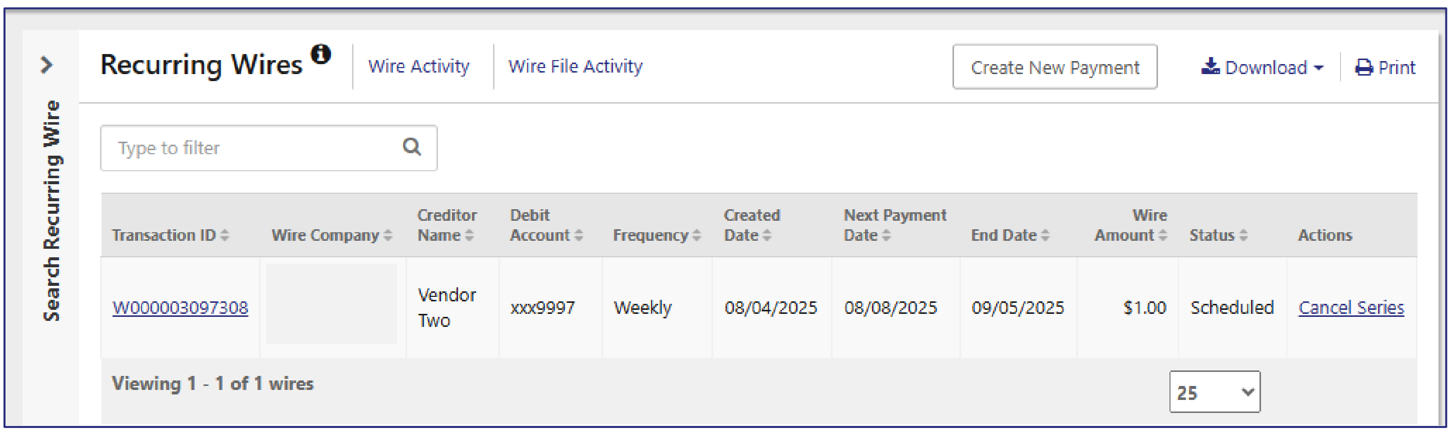
Wire File Activity

The Wire File Activity screen shows a list of wire files that users have uploaded. Users can access this information via the navigation menu by selecting Payments > Wire > Wire File Activity.



Recurring Wires

Only wires that were created with a recurring Frequency appear on this list.
Select the Transaction ID, and then the Recurring Wire Detail screen appears and displays both wire payment and creditor information.



Editing a Recurring Wire

Follow the steps outlined in this topic to edit selected recurring wires.

1. Go to Payments > Wire > Recurring Wires.
2. Select the Transaction ID.
3. Select Edit.
   PLEASE NOTE: You cannot edit a recurring wire in a Pending Approval status.
4. Edit the fields as necessary.
5. Select Review.
6. Select Confirm.

Canceling a Recurring Wire Series

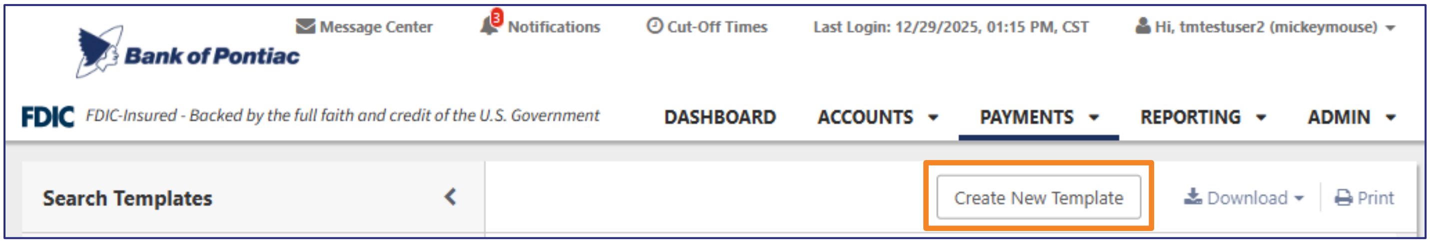
Follow the steps outlined in this topic to cancel selected recurring wire series.

1. Go to Payments > Wire > Recurring Wires.
2. Select Cancel Series beside the recurring wire. The *Cancel Wire* dialog box appears.
3. Enter Comments about the cancellation, and then select Cancel Wire.

Wire Templates

Creating a Wire Template

1. Go to Payments > Wire > Wire Templates.
2. Select Create New Template.



3. Select whether the wire template is Domestic or International.
4. Complete the following fields on the Payment and Creditor Information tab.

Template Name
Enter the name of the template.

Wire Company
Select the wire company that is used to originate the wire.

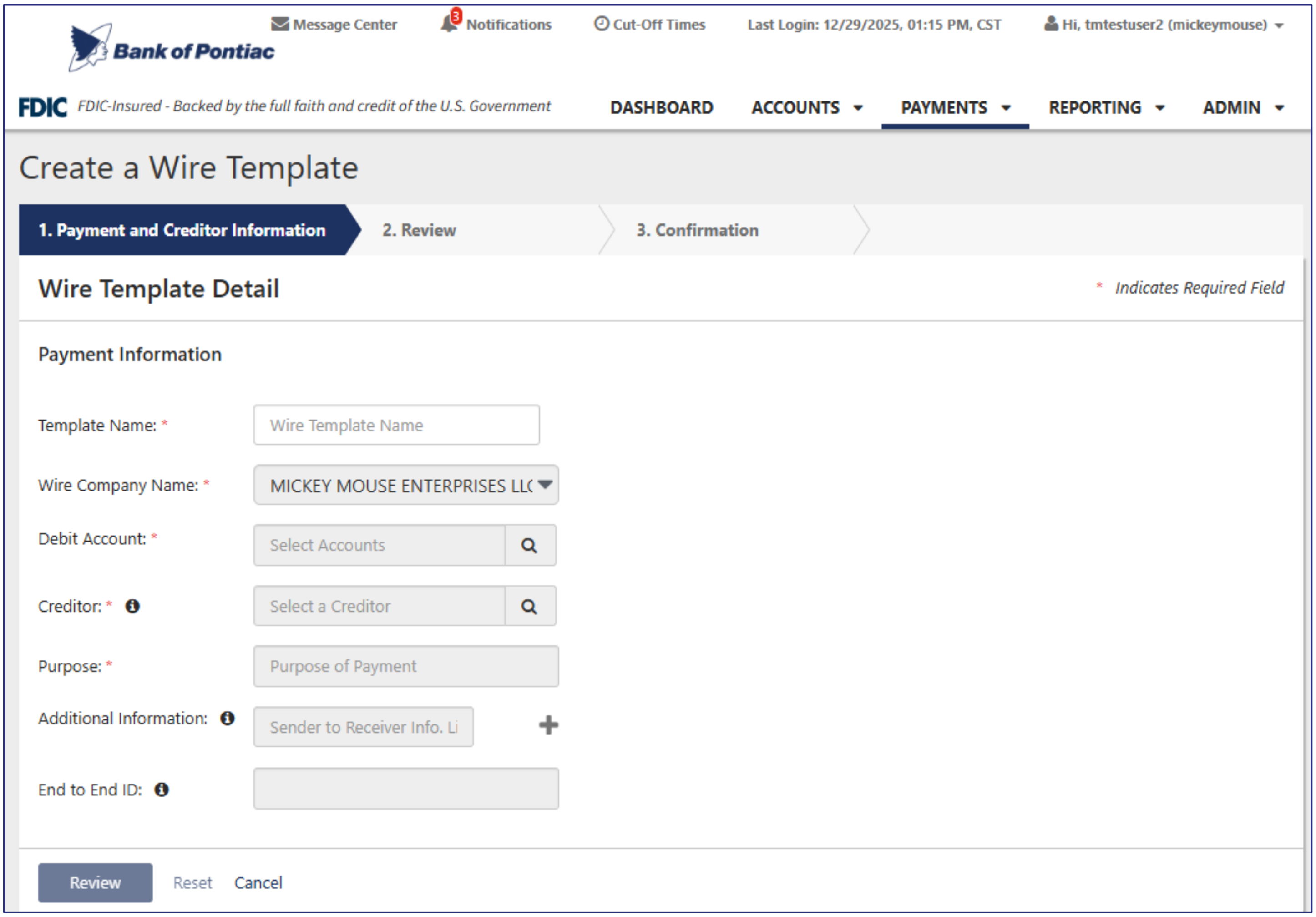
Debit Account
Select the affected debited wire accounts.

Creditor
Type the creditor's name or select the search icon from your list of creditors.

Purpose
Enter a short description of the wire.

Additional Information
Enter a specific memo that the creditor can view when they receive the wire. Select + Add to add another additional information line, or select Delete icon to remove an additional information line.

End to End ID
Create a unique identifier that follows the transaction from beginning to end if desired.

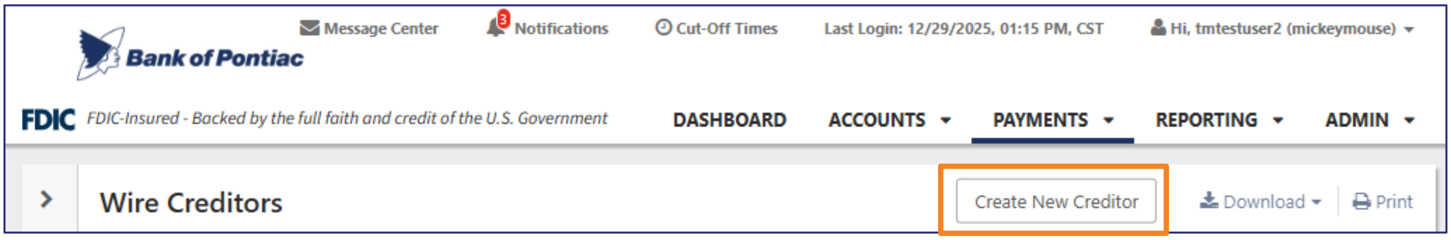


5. Select Review. Review the information entered to ensure that it is accurate.
6. Select Confirm.
   PLEASE NOTE: From this screen, you can *Create Another Wire Template* or *View Wire Templates.*

Wire Creditors

Creating a Domestic Creditor

1. Go to Payments > Wire > Wire Creditors.
2. Select Create New Creditor.



3. Complete the fields.

Agent Country
Select the creditor's country.

Agent ID
Enter the creditor's routing number.

Agent Name
Enter the creditor's financial institution name.

Agent City/Town Name
Enter the city where the financial institution that the creditor uses is located.

Agent State/Country Sub Division
Enter the state where the financial institution that the creditor uses is located.

Account Number
Enter the creditor's account number that receives the wire credit.

Re-enter Account Number
Re-enter the creditor's account number that receives the wire credit.

Name
Enter the creditor's name.

Country
Select the creditor's country.

Building Number
Enter the creditor's building number if applicable.

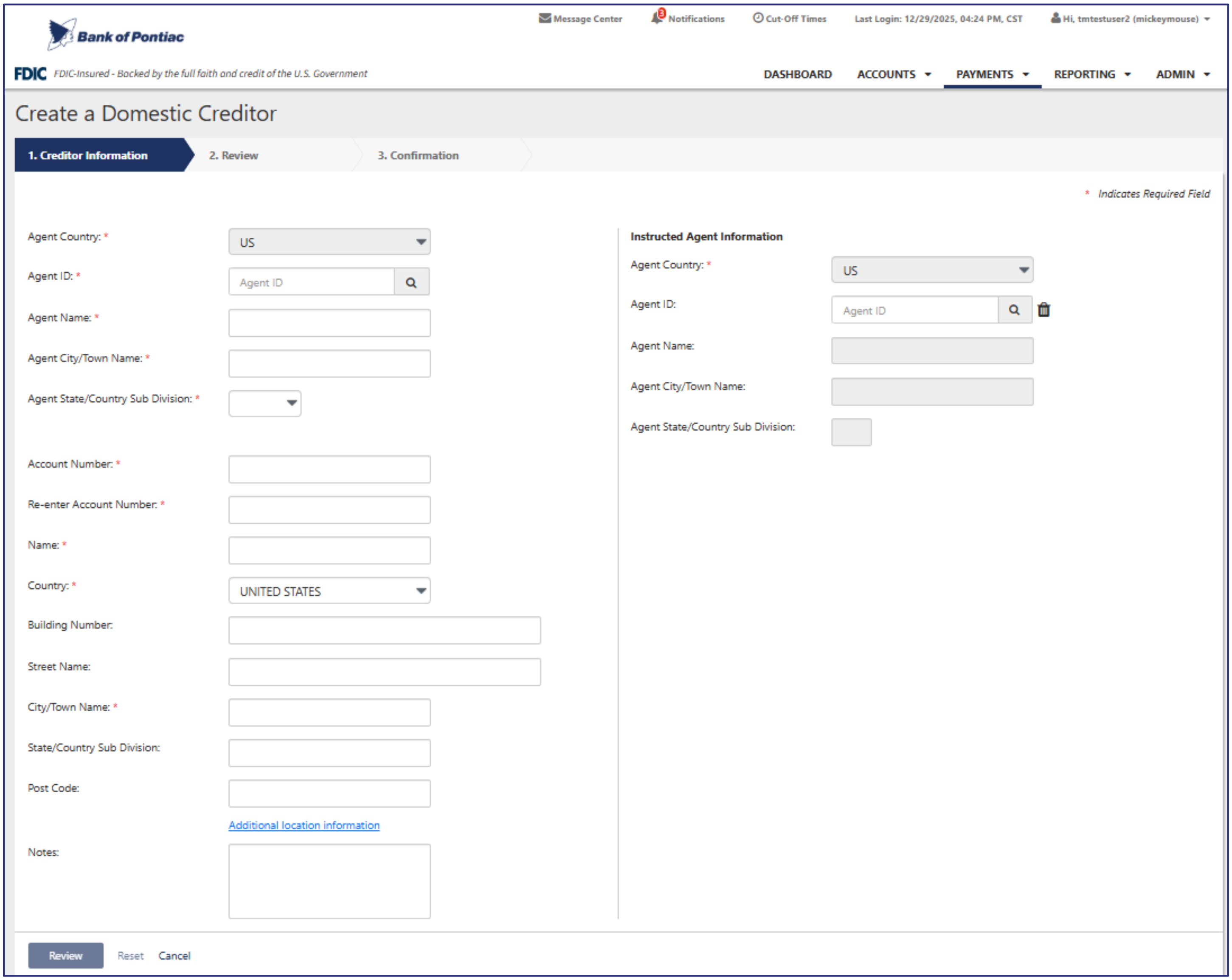
Street Name
Enter the creditor's receiving location street name.

City/Town Name
Enter the city where the financial institution that the creditor uses is located.

State/Country Sub Division
Enter the state where the financial institution that the creditor uses is located.

Post Code
Enter the ZIP code of the financial institution that the creditor uses.

Notes
Enter any additional information about this creditor.



4. Select Review.
5. Review the information entered to ensure that it is accurate.
6. Select Confirm.
   Proceed to the *Confirmation* tab, confirming that you have successfully created a domestic creditor. Depending on your settings, you may not be able to send a domestic wire to this creditor until they are in an Approved status.

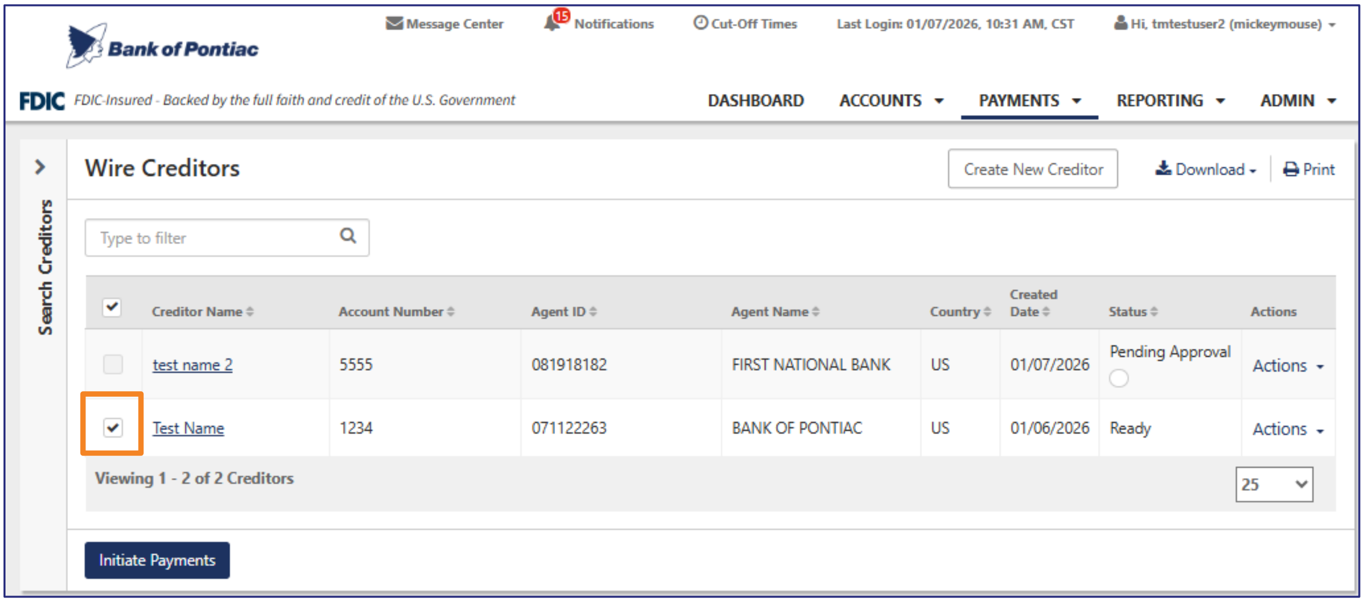
PLEASE NOTE: From this screen, you can select *Send a Wire to this Creditor*, *Create Another Creditor*, or *Wire Creditors*.

6. Select Review. You proceed to the *Review tab*. Review the information entered to ensure that it is accurate.
7. Select Confirm. You proceed to the *Confirmation tab*, confirming that you have successfully created an international creditor. Depending on your settings, you may not be able to send an international wire to this creditor until they are in an *Approved* status.
   PLEASE NOTE: From this screen, you can select *Send a Wire to this Creditor*, *Create Another Creditor,* or *Wire Creditors*.

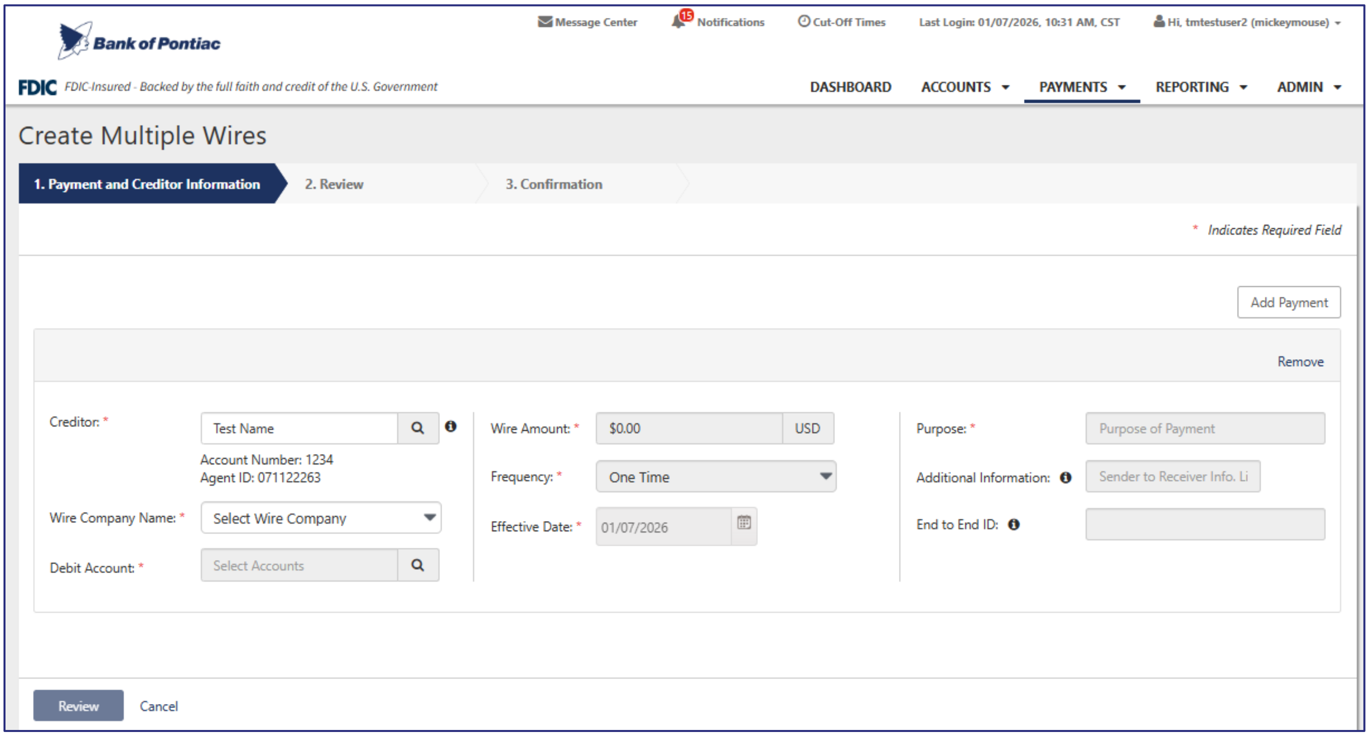
Initiating Wire Payments to Creditors

Follow the steps outlined in this topic to initiate wire payments for selected creditors. You can only initiate USD (domestic and international) wires using these steps.

1. Go to Payments > Wire > Wire Creditors.
2. Select one or more check boxes beside the appropriate *Creditor Name*.



3. Select Initiate Payments.
4. Complete the required fields for each *Creditor Name* selected.



Creditor
Type the creditor's name or select the search icon from your list of creditors.

Wire Company Name
Select the wire company that is used to originate the wire.

Debit Account
Start typing the account number in this field, and the matching entry auto-completes. Select Search to select which account to debit.

Wire Amount
The amount of the wire transaction.

Frequency
Select one of the following options:

- One Time
- Weekly
- Every Two Weeks
- Twice a Month
- Monthly
- Quarterly
- Every Six Months
- Yearly

Effective Date
The effective date that the wire transaction occurs.

Purpose
Enter a short description of the wire.

Additional Information
Enter a specific memo that the creditor can view when they receive the wire. Select + Add to add another additional information line, or select the Delete icon to remove an additional information line.

End to End ID
Create a unique identifier that follows the transaction from beginning to end if desired.

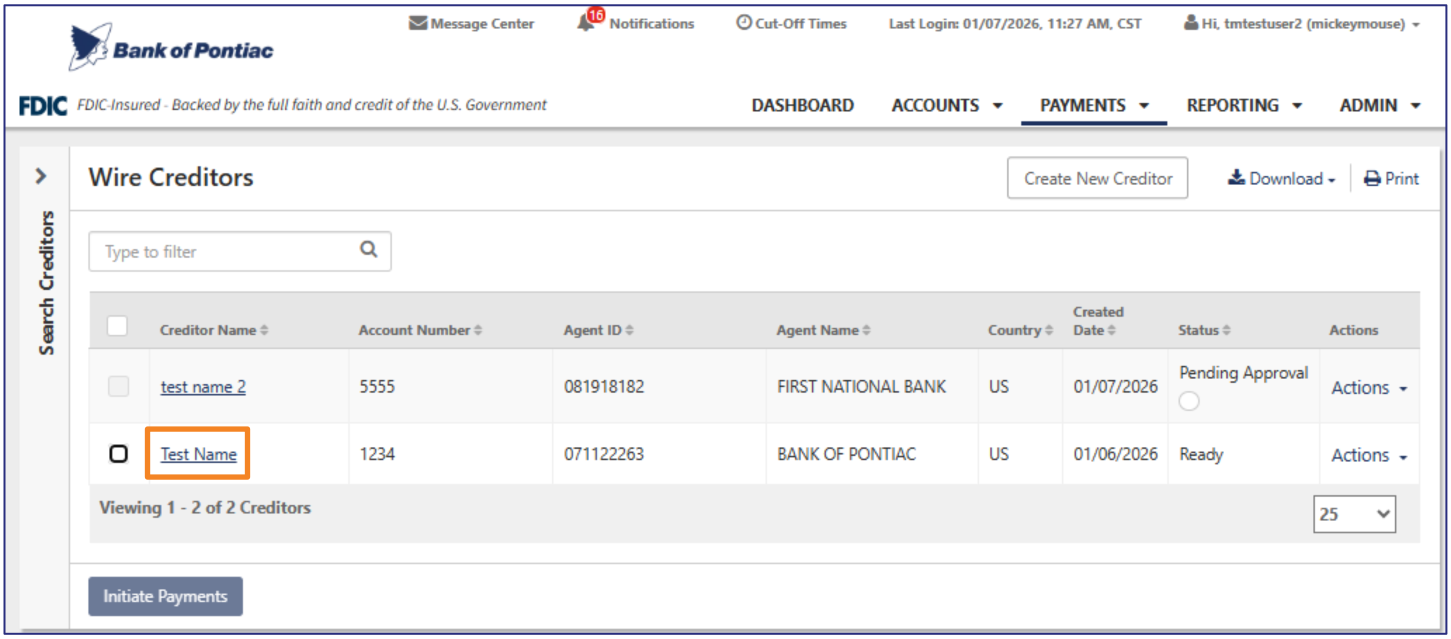
5. Select Review.
6. Review the information entered to ensure that it is accurate.
7. Select Confirm.

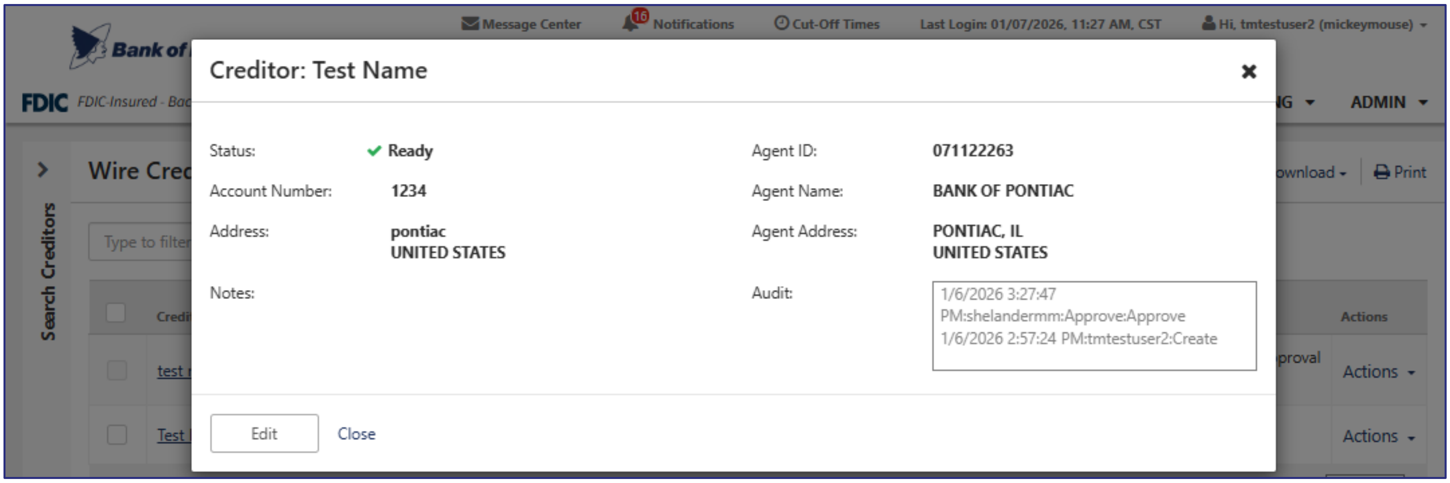
Editing Wire Creditors

Follow the steps outlined in this topic to edit selected creditors.

1. Go to Payments > Wire > Wire Creditors.
2. Select the *Creditor Name*.
3. Select Edit.
4. Edit the fields as necessary.

5. Select Review.





Approving or Rejecting a Creditor

Follow the steps outlined in this topic to approve or reject selected creditors.

1. Go to Payments > Wire > Wire Creditors.
2. Select the check box next to the Creditor Name.
3. Select Approve or Reject from the Actions menu
4. Enter a comment in the field, if necessary, and then select Approve or Reject.

Deleting a Creditor

1. Go to Payments > Wire > Wire Creditors.
2. In the Actions menu, select Delete.
3. Enter a comment in the field, and then select Delete Creditor.

Wire Upload Formats

The *Wire Upload Template Formatting Tool* allows you to build either a fixed position or delimited file map to upload wire files.

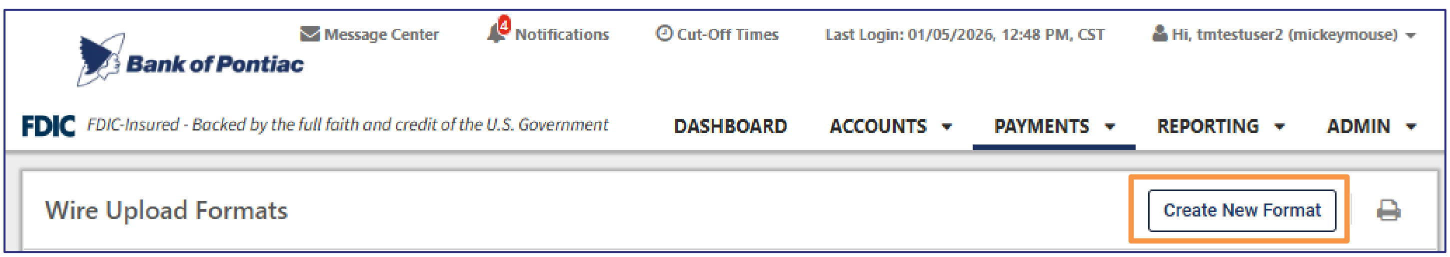
Creating Wire Upload Formats

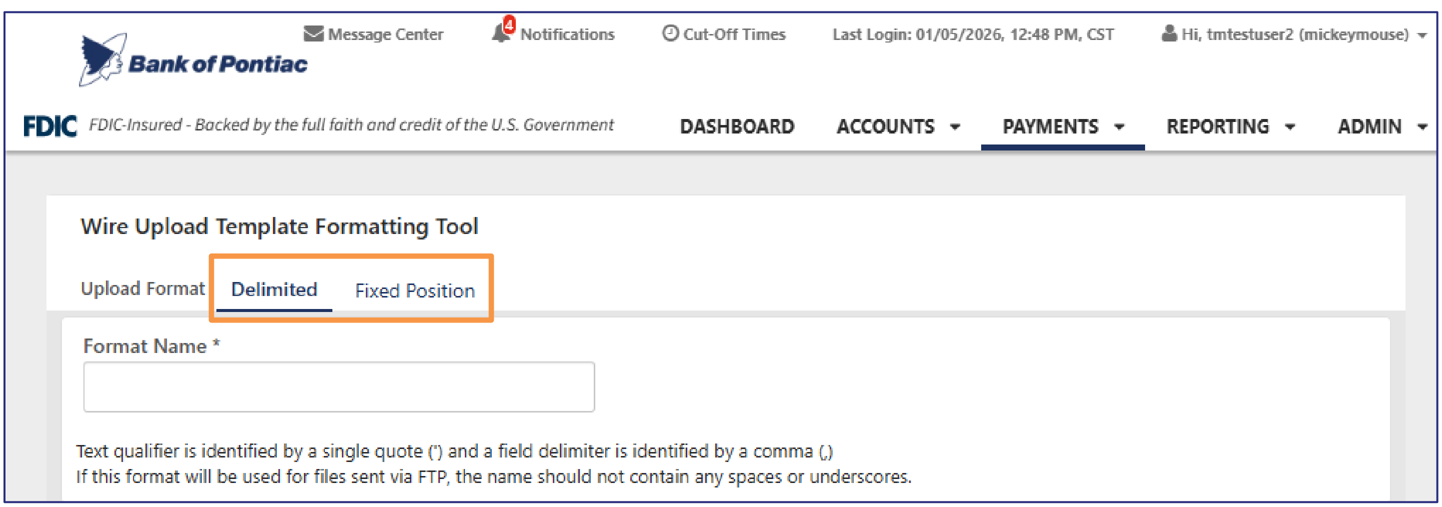
1. Go to Payments > Wire > Wire Upload Formats.
2. Select Create New Format.
3. Select either Delimited or Fixed Position.
4. Complete the fields as desired to determine how amounts and dates appear.
5. Map the field positions as desired:

   You can drag and drop the different fields to reorder them.

   In delimited file formats, the position in the file appears as the tile number and updates when the tile is moved. In fixed position file formats, the tiles show the position on the file and the length of the field. Users can adjust the length by using the up or down arrows.

   Optional tiles appear below the required fields. While you cannot move any required fields into the optional section, you can move optional titles to the primary section. Additionally, you can use a filler tile as a placeholder to account for items in files which are not included in payment details.
6. Select Save.





ACH

Within Payments > ACH, you can create ACH payments and templates, import layouts, view templates, ACH payments, and recurring ACH payment lists, and search ACH recipients. You can also work with ACH tax payments.

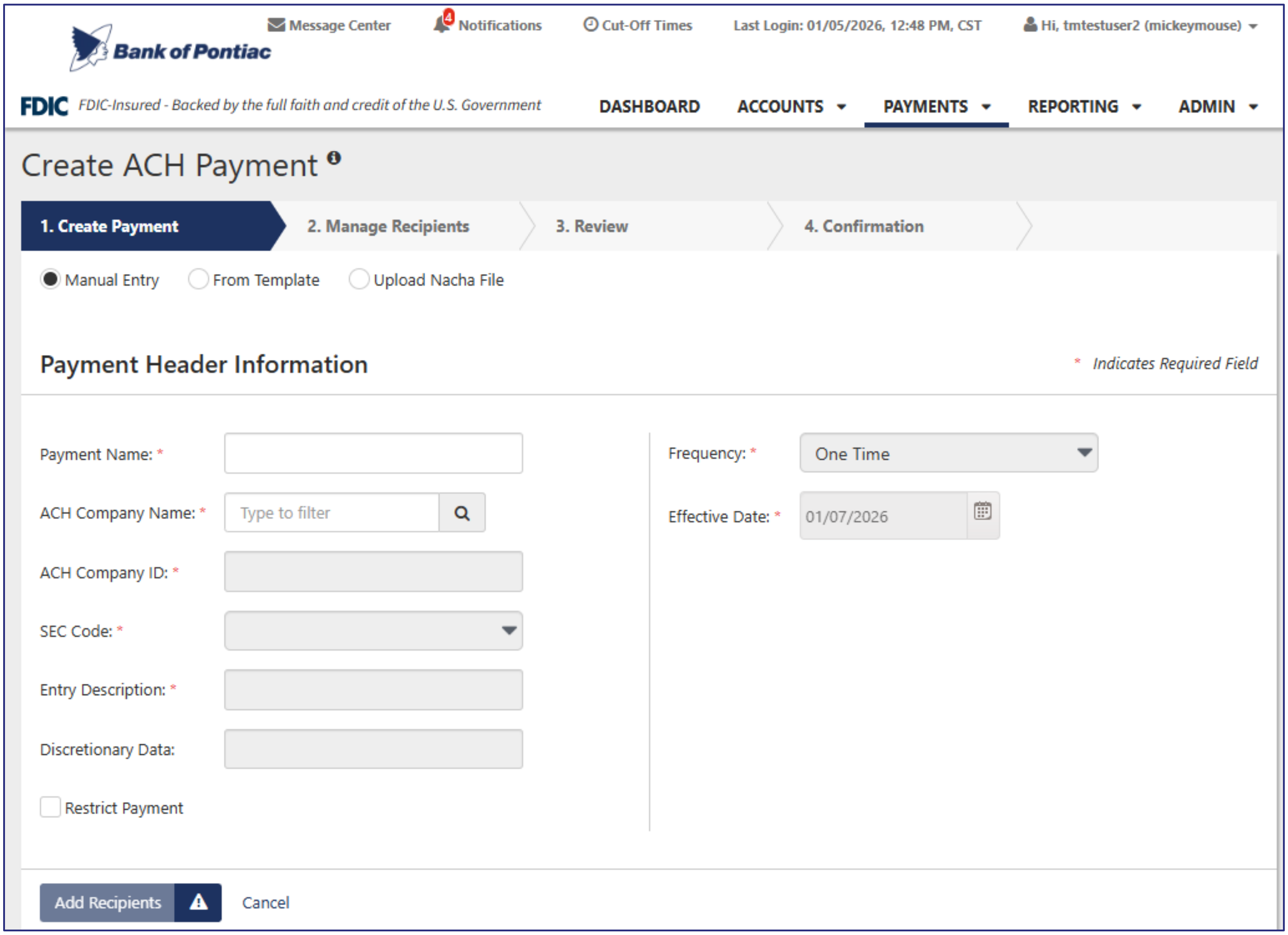
Create an ACH Payment

Use the Create ACH Payment view to create an ACH payment manually, initiate an ACH payment from a template, or upload a NACHA formatted file.

Creating an ACH Payment Manually

Use this process when manually creating an automated clearing house (ACH) payment.

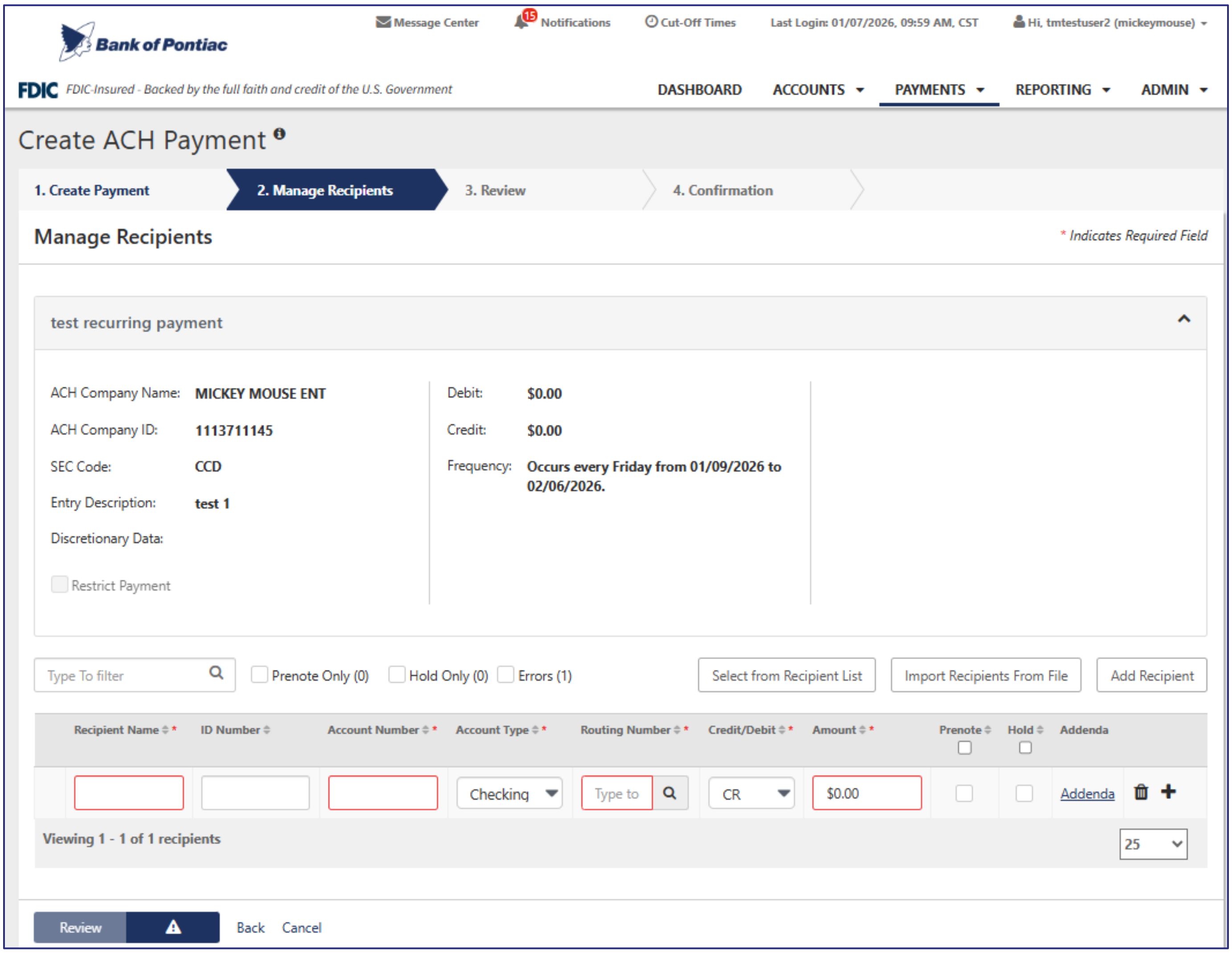
1. Go to Payments > ACH > Create ACH Payment.
2. Within the Create Payment tab, select Manual Entry.



3. Enter a *Payment Name*.
4. Select the *ACH Company Name*, and modify the SEC Code, Entry Description, and Discretionary Data fields if necessary.
5. Select the *Restrict Payment* check box, if appropriate.

PLEASE NOTE: Only users with the Restricted Batch entitlement can see restricted payments.

6. Select an option from the Frequency drop-down list. Options are:
    - One Time
    - Weekly
    - Every Two Weeks
    - Twice a Month
    - Monthly
    - Quarterly
    - Every 6 Months
    - Annually
7. Select the Effective Date of this ACH payment using the calendar icon.
8. Click Add Recipients.
9. Complete the recipient information.
   PLEASE NOTE: Select + to add a recipient row if necessary and then complete the information.



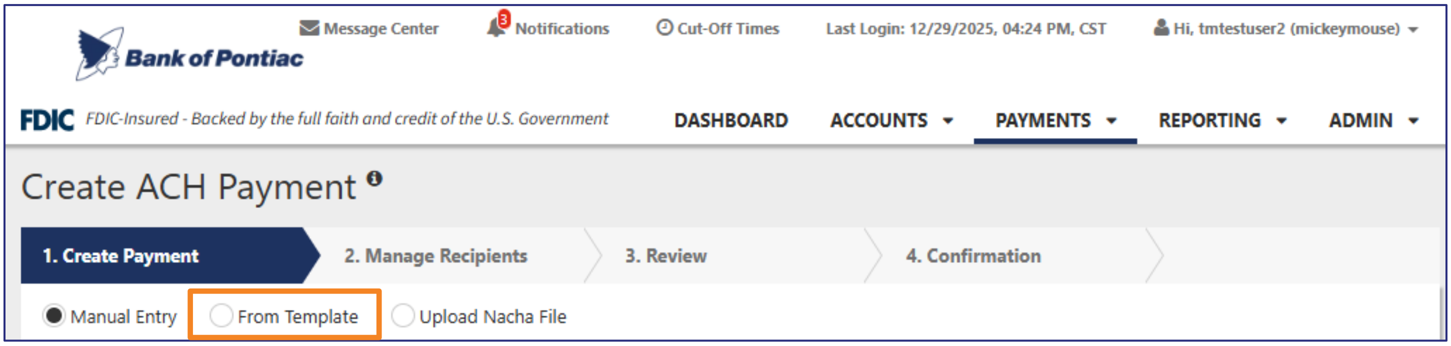
10. Select Review and choose your *Offset Account*.

11. Select Confirm.

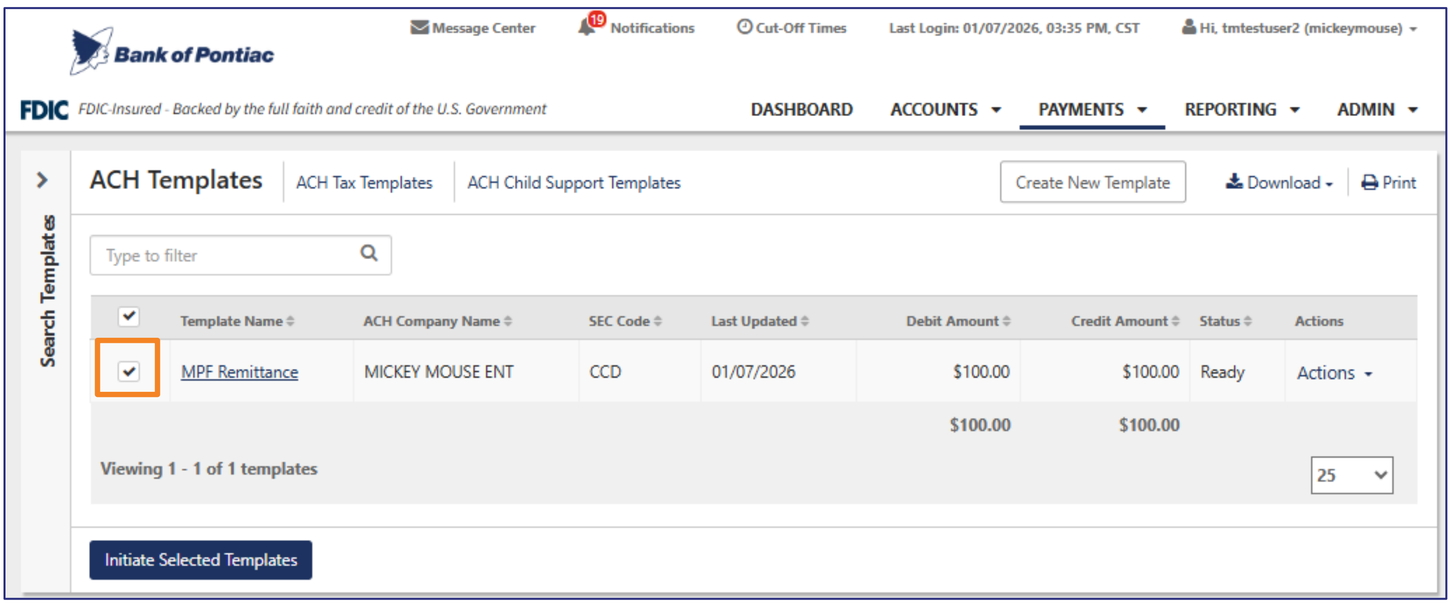
Creating ACH Payments from Templates

To create a template, please see the ACH Templates section of this guide

1. Go to Payments > ACH > Create ACH Payment.
2. Within the Create Payment tab, select From Template.



3. Select the check box beside the appropriate template name, and then select Initiate Selected Templates.



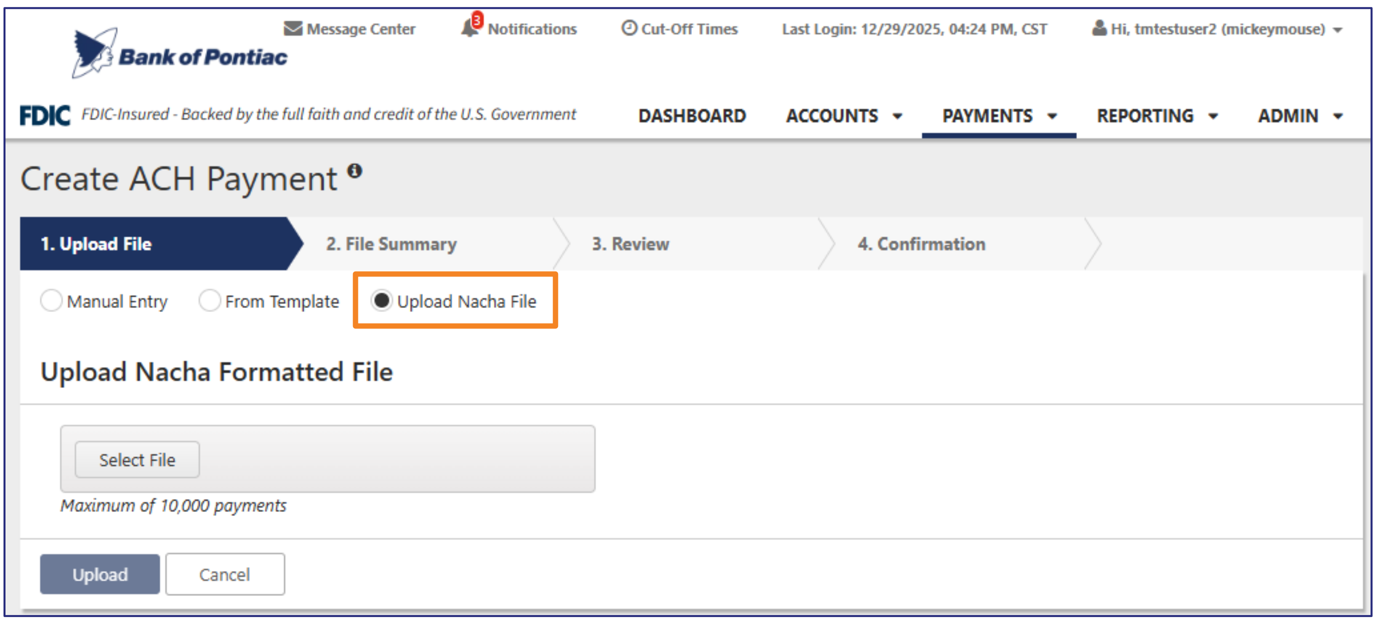
4. Change the *SEC Code*, *Entry Description*, and *Discretionary Data* fields, as needed.
5. Select the *Restrict Payment* check box, if appropriate.
6. Select an option from the Frequency drop-down list.
   Options are:
   - One Time
   - Weekly
   - Every Two Weeks
   - Twice a Month
   - Monthly
   - Quarterly

- Every 6 Months
- Annually

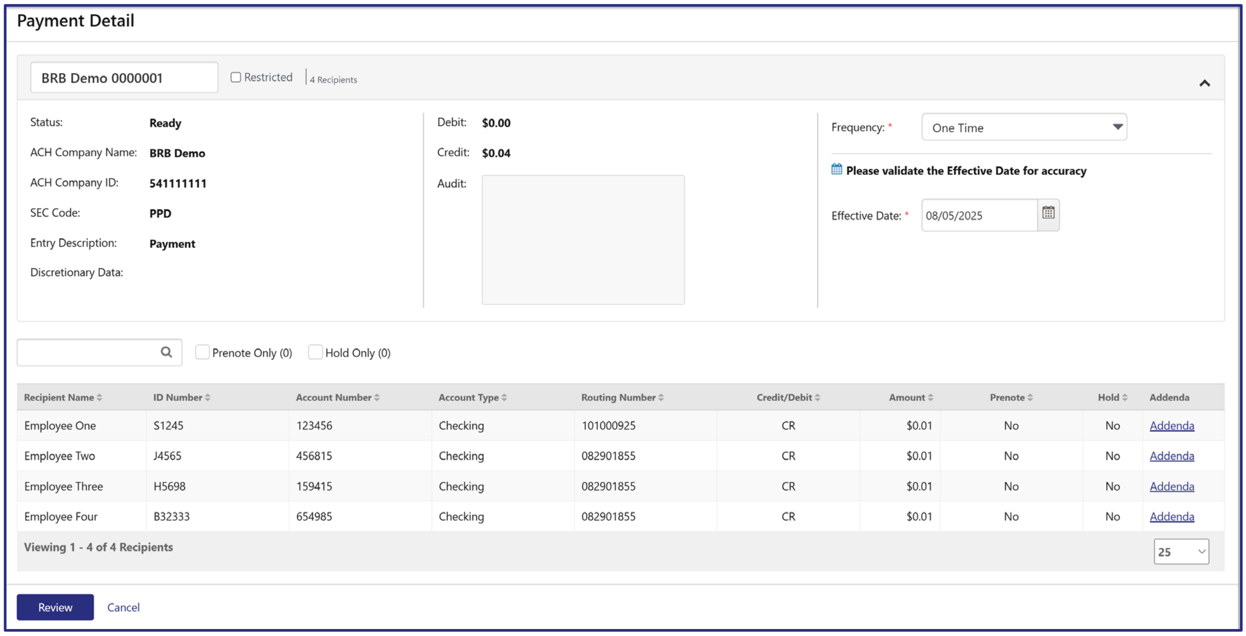
7. Select the Effective Date of this ACH payment using the calendar icon.
8. Select Add Recipients to proceed to the *Manage Recipients* tab.
9. Edit the recipient information, as needed.
   PLEASE NOTE: Select + Add to add a recipient row, if necessary, and then complete the information.
10. Select Review and choose your *Offset Account*.
11. Select the *Apply Updates to the Template* check box, if appropriate. This step updates the template saved on the ACH Templates page.
12. Select Confirm.

Uploading a Nacha Formatted File

1. Go to Payments > ACH > Create ACH Payment.
2. Within the *Create Payment* tab, select Upload NACHA File.
3. Select Select File and browse for the appropriate file.
   Your file must be formatted to Nacha® specifications and all ABA numbers must be accurate. The company header record must match a company that you are entitled to create ACH batches for.



4. Select Upload.



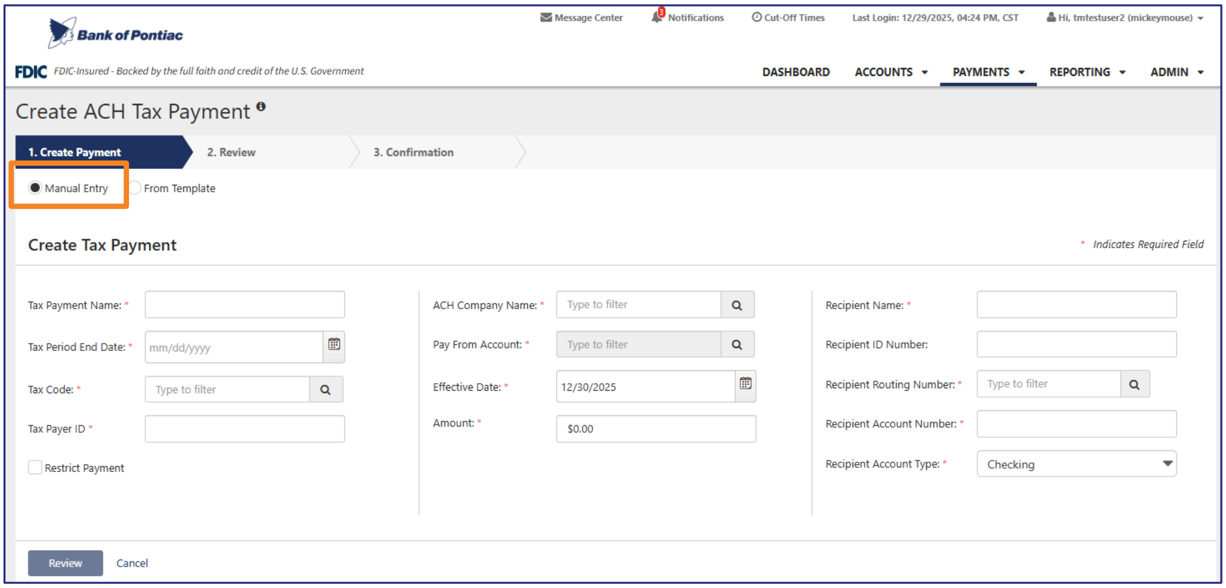
5. Change the name of the payment if desired.
6. Select an option from the Frequency drop-down list.
7. Enter the *Effective Date* of the payment as it does not pull from the file.
8. Select Review and choose your *Offset Account*.
9. Select Confirm.

Create ACH Tax Payment

Creating an ACH Tax Payment Manually

Follow the steps outlined in this topic to create ACH tax payments manually.

1. Go to Payments > ACH > Create ACH Tax Payment.
2. Within the *Create Payment* tab, select Manual Entry.



3. Enter the *Tax Payment Name*, *Tax Period End Date*, and the *Tax Code*.
   A drop-down menu with all tax codes your organization configured in Back Office allows you to select the correct code. If the necessary tax code is not available, you can enter the code manually.
4. Enter the *Tax Payer ID*, *ACH Company Name*, and *Pay from Account*.
5. Select the *Effective Date* of this ACH payment using the calendar icon.
6. Enter the *Amount*.
7. Enter the *Amount Type* field, if applicable.

   State taxes allow the following entries:
   - T = Tax
   - S = State
   - P = Penalty
   - I = Interest
   - L = Local
   - C = City

   Federal taxes allow the following entries:
   - 1 SOCS = Social Security amount
   - 2 MEDI = Medicare amount
   - 3 WITH = Withholding amount
   - 1 FICA = Tier 1 if code CT-1 was used
   - 2 Industry = Tier 2 if code CT-1 was used
   - 6 Supplemental = Tier 3 if code CT-1 was used

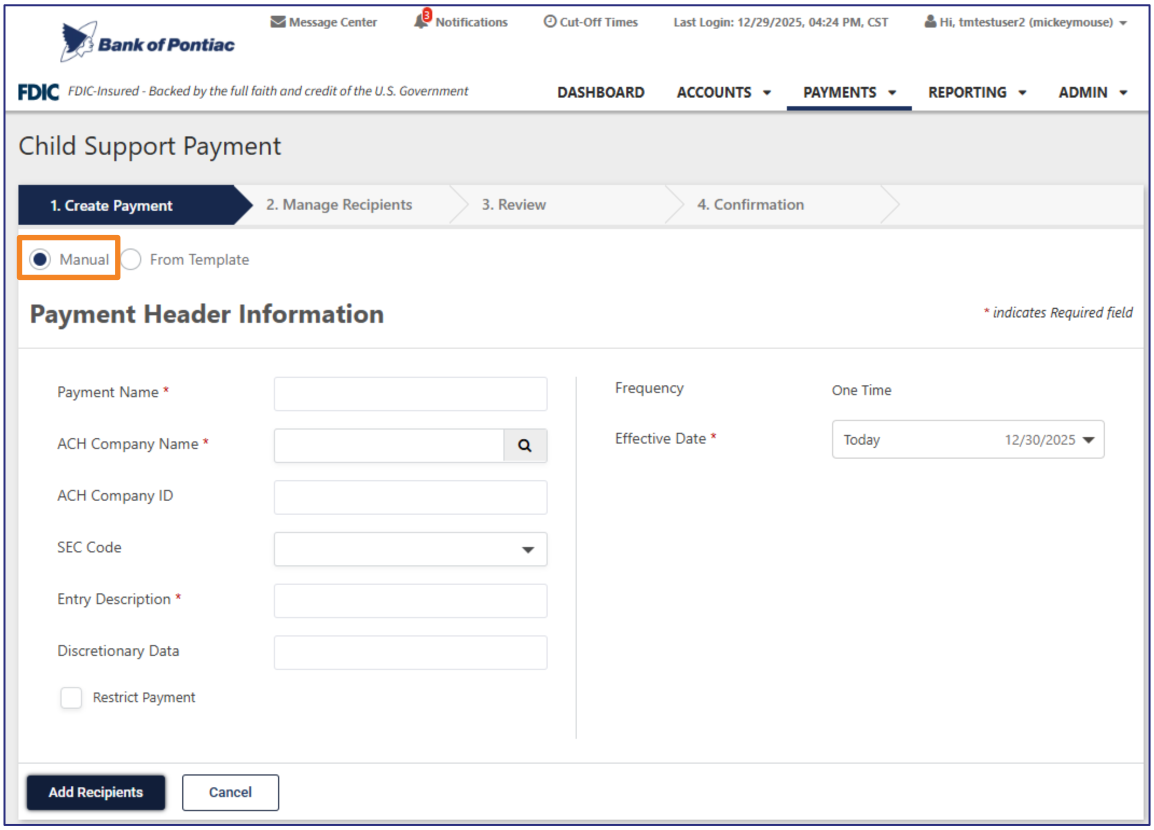
   PLEASE NOTE: If you use a tax code that does not require subcategories, the Amount Type Code field does not appear.

8. To include up to two additional Amount/Amount Type fields, select the + option.
9. Complete the recipient fields.
10. Select Review.
11. Select Confirm.

Create Child Support Payment

Creating a Child Support Payment Manually

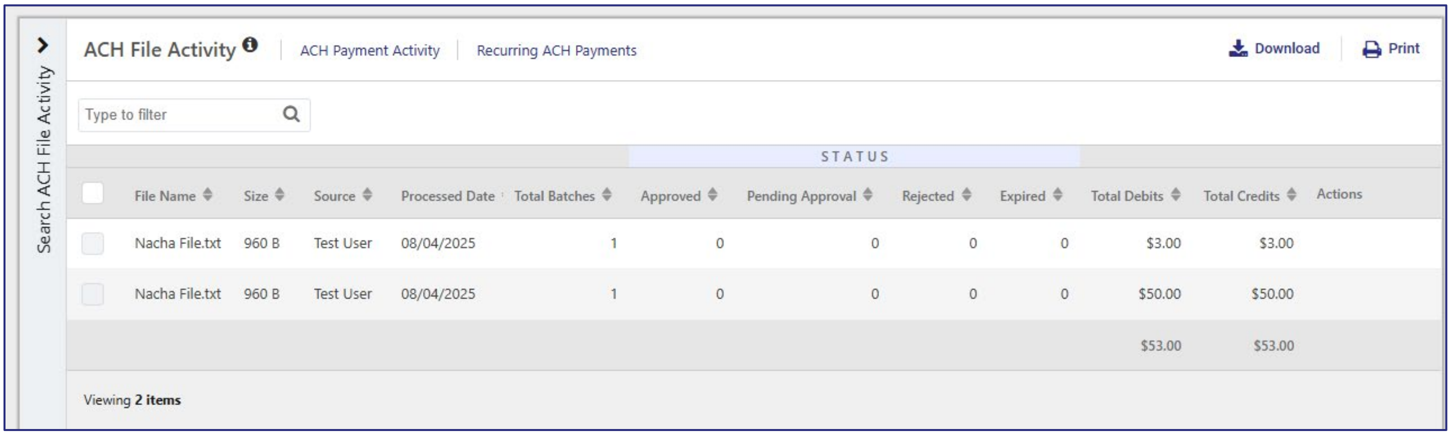
1. Go to Payments > ACH > Create Child Support Payment.
2. Within the *Create Payment* tab, select Manual.
3. Complete the *Payment Header* Information.



4. Select Add Recipients after completing all fields.
5. Complete the recipient fields.
   TIP: The recipient is usually the state's information for who is receiving the child support payment.
6. Complete the non-custodial parent fields.
   TIP: For more information or additional instructions, contact your state's Child Support EFT representative.
7. Select Review.
8. Select Confirm.

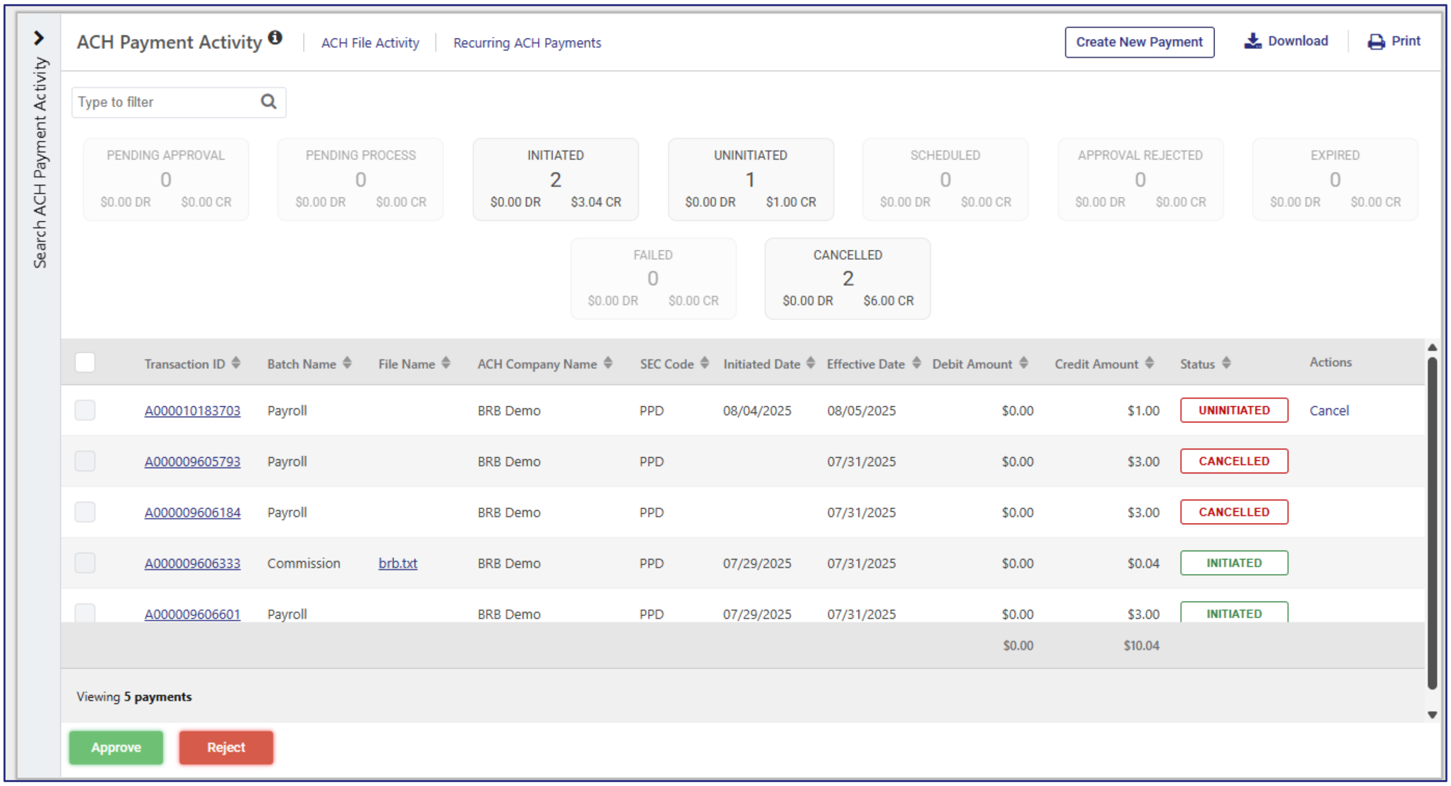
ACH File Activity

The ACH File Activity screen shows a list of ACH files that users have uploaded. Users can access this information via the navigation menu by selecting Payments > ACH > ACH File Activity.



ACH Payment Activity

Use the *ACH Payment Activity* view to work with ACH payments.
TIP: The Transaction ID for a tax payment shows a T at the end. It shows a C at the end for child support payments.



Editing an ACH Payment

Follow the steps outlined in this topic to edit selected ACH payments.

1. Go to Payments > ACH > ACH Payment Activity.
2. Select the *Transaction ID*.
3. Select Edit Payment.
   You can only edit if the ACH payment has a status of:
   - Approval Rejected
   - Cancelled
   - Failed
   - Uninitiated
4. Edit the fields as necessary.
5. Select Review.
6. Select Confirm.

Approving or Rejecting an ACH Payment

Follow the steps outlined in this topic to approve or reject selected ACH payments.

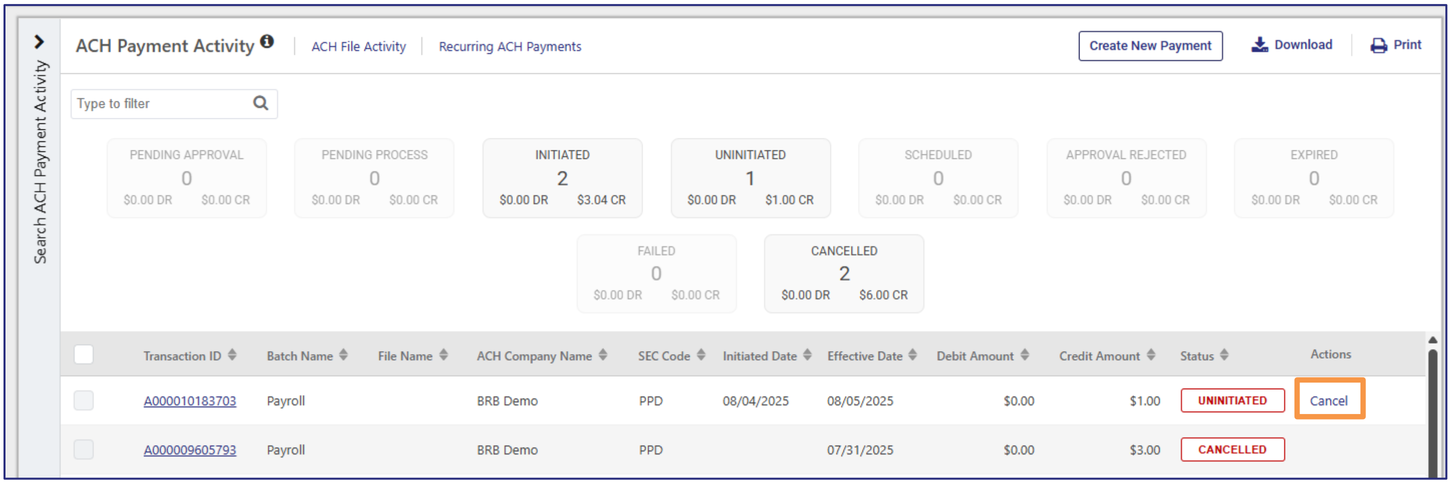
1. Go to Payments > ACH > ACH Payment Activity.
2. Select the check box beside the Transaction ID.
3. Select Approve or Reject.

The Comments For Status Change dialog box appears.

4. Enter a comment in the field, and then select Approve or Reject. A confirmation message appears.

Canceling an ACH Payment Activity

1. Go to Payments > ACH > ACH Payment Activity.
2. In the Actions column, Select Cancel.
3. Enter Comments about the cancellation, and then select Cancel Payment.



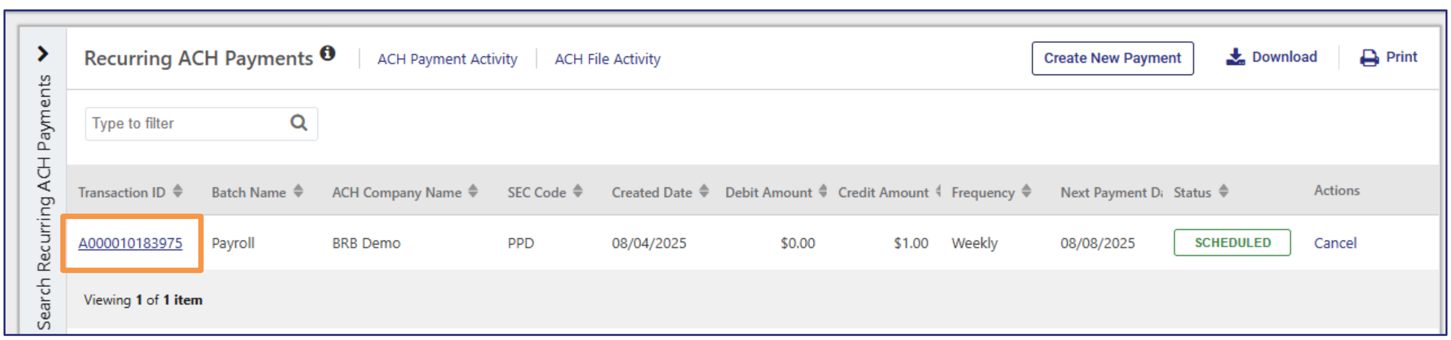
Uninitiating an ACH Payment Activity

1. Go to Payments > ACH > ACH Payment Activity.
2. Select Uninitiate.
3. The Confirm Uninitiate dialog box appears.
4. Enter Comments, and then select Uninitiate Payment.

Recurring ACH Payments

Editing a Recurring ACH Payment

1. Go to Payments > ACH Payment Activity > Recurring ACH Payments.
2. Select the Transaction ID.



3. Select Edit Payment.
   PLEASE NOTE: You cannot edit a recurring ACH payment in Pending Approval status.

4. Edit the fields, as necessary.
5. Select Review.
6. Select Confirm.

Canceling a Recurring ACH Payment

1. Go to Payments > ACH > Recurring ACH Payments.
2. Select Cancel beside the recurring ACH payment. The Confirm Cancel Payment dialog box appears.
3. Enter Comments about the cancellation, and then select Cancel Payment.

ACH Templates

Creating an ACH Template

1. Go to Payments > ACH > ACH Templates.
2. Select Create New Template.
3. On the Create Template tab, choose Manual Entry or Upload Nacha File.
4. Browse for your file and click Upload if you chose Upload Nacha File.
5. Complete the fields if you chose Manual Entry.

Template Name
Enter the name of the template.

ACH Company Name
Either enter the *name of the ACH company* or select the Search icon, and then choose Select beside the appropriate Company Name.

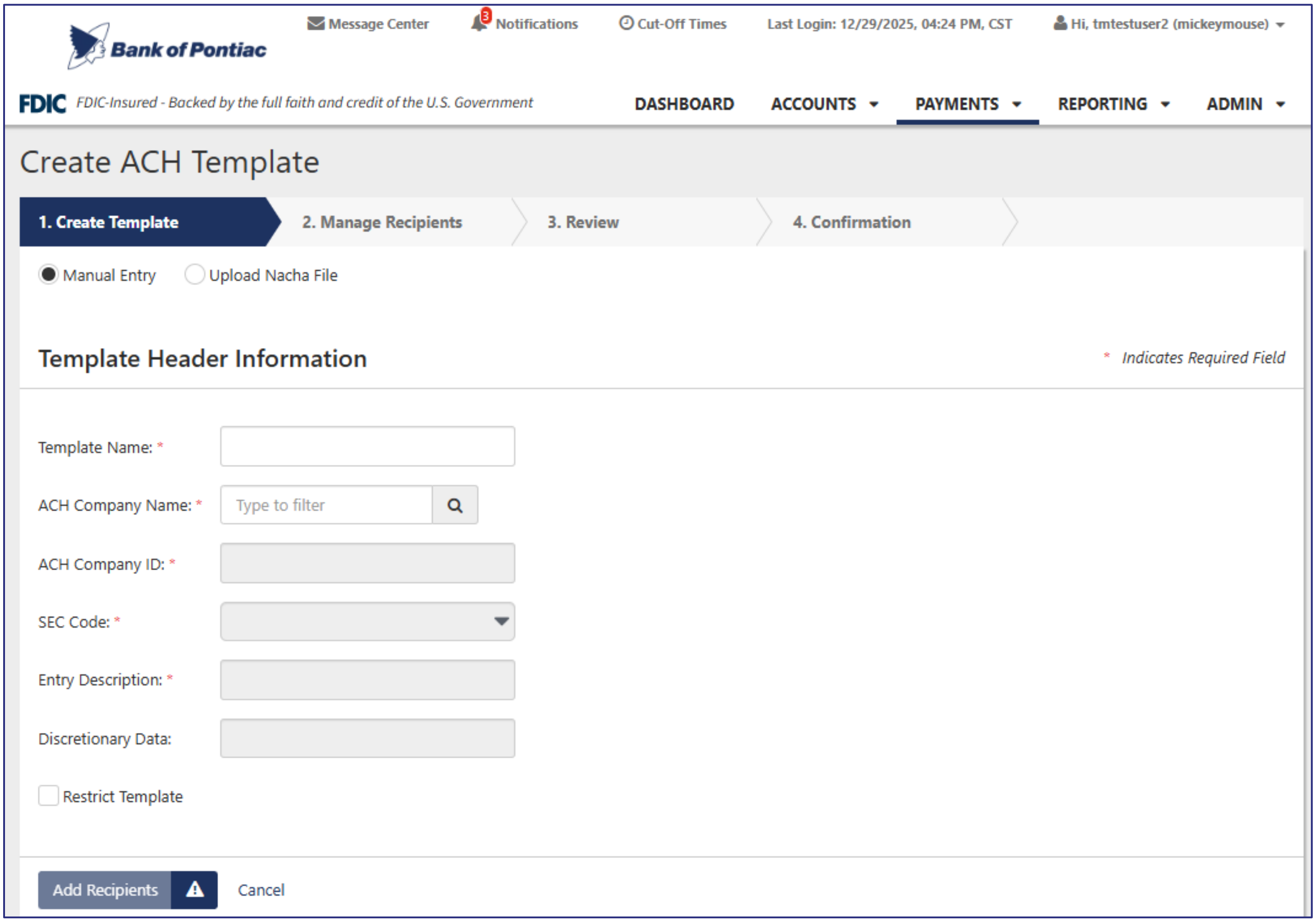
ACH Company ID
The identification number of the ACH company.

SEC Code
Select the code from the drop-down list that corresponds to the previous selection.

Entry Description
Enter a description.

Discretionary Data
Enter any other necessary information.

6. Select Add Recipients.
7. Complete the recipient information fields.
8. Select Review.
9. Select Confirm.
   PLEASE NOTE: The template may require approval before you can initiate it.

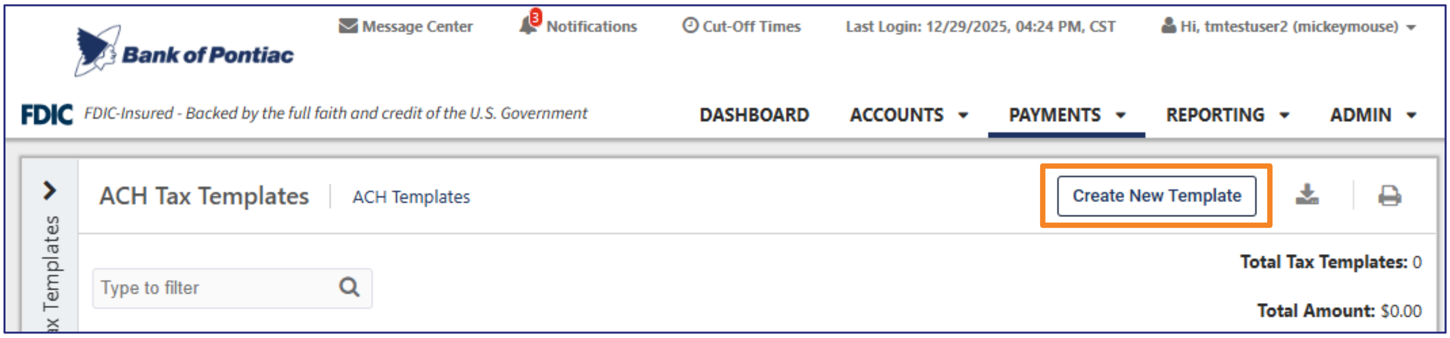


ACH Tax Templates

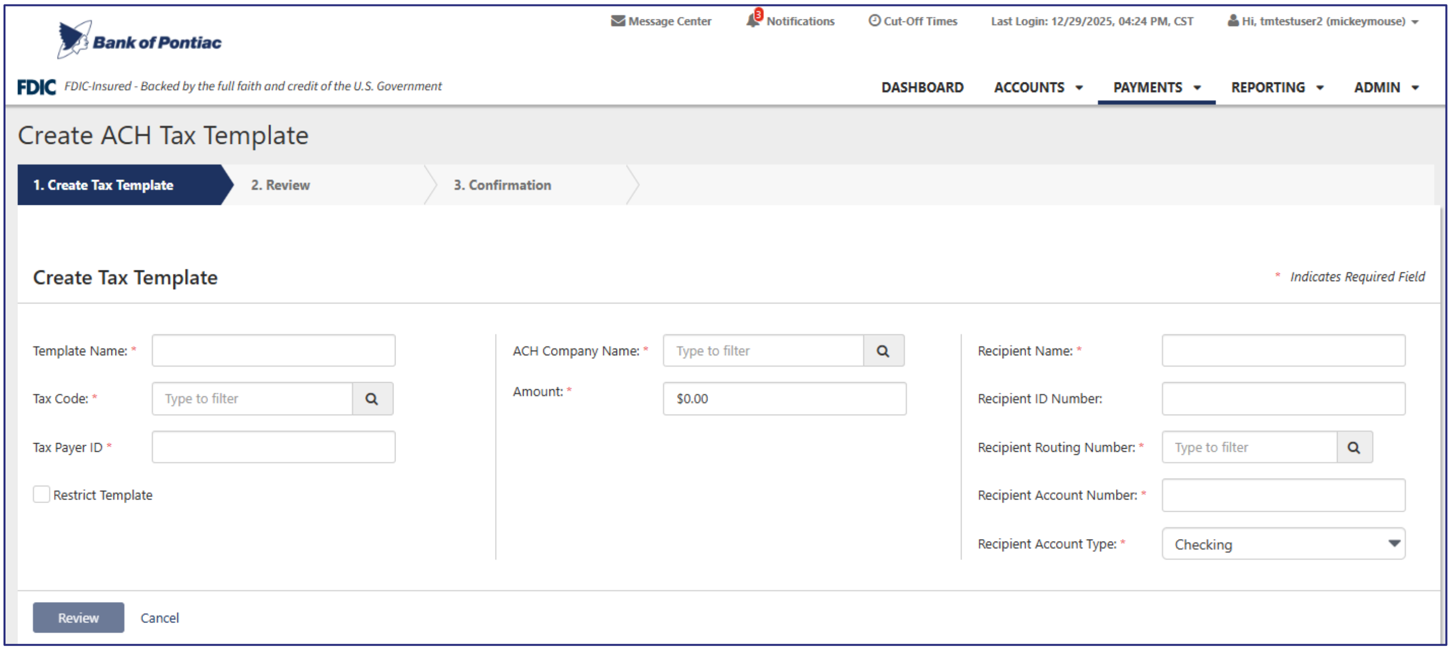
Creating an ACH Tax Template Manually

Follow the steps outlined in this topic to create ACH tax templates manually.

1. Go to Payments > ACH > ACH Tax Templates.
2. Select Create New Template.



3. On the *Create Template* tab, select whether you are creating a Federal or State template.



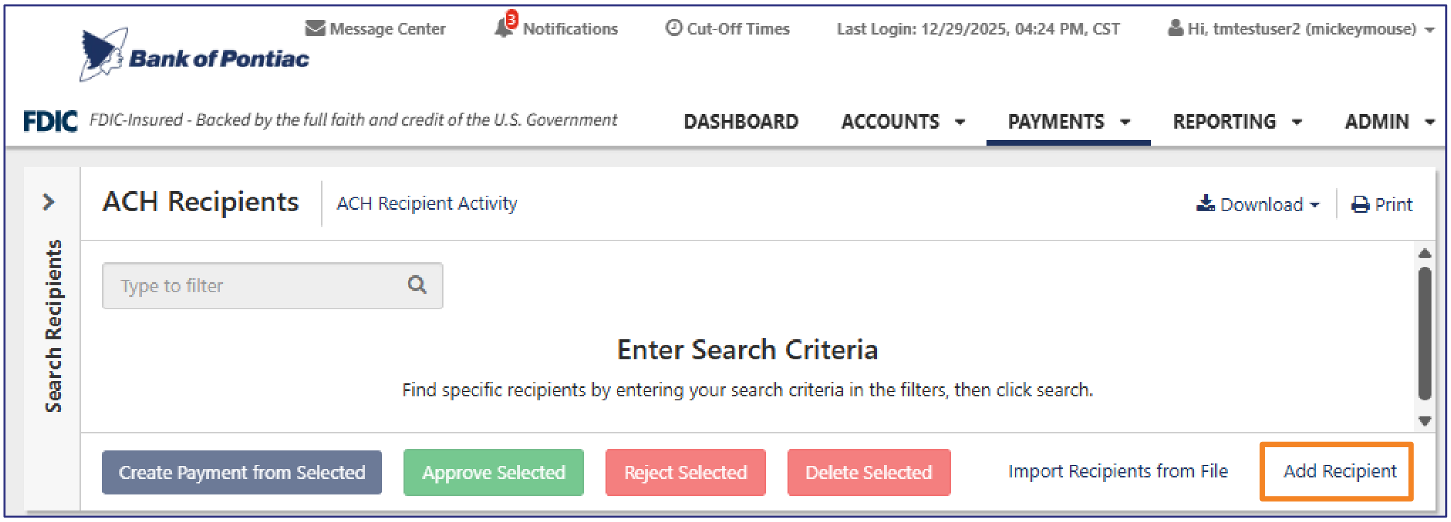
4. Complete the fields on the Create Tax Template tab.
5. Select the *Restrict Template* check box, if appropriate.
6. Select Review.
7. Review the information entered to ensure that it is accurate.
8. Select Confirm.
   PLEASE NOTE: The template may require approval before you can initiate it.

ACH Recipients

The ACH Recipients page displays all saved recipients and offers the ability to select recipients to create payments from.

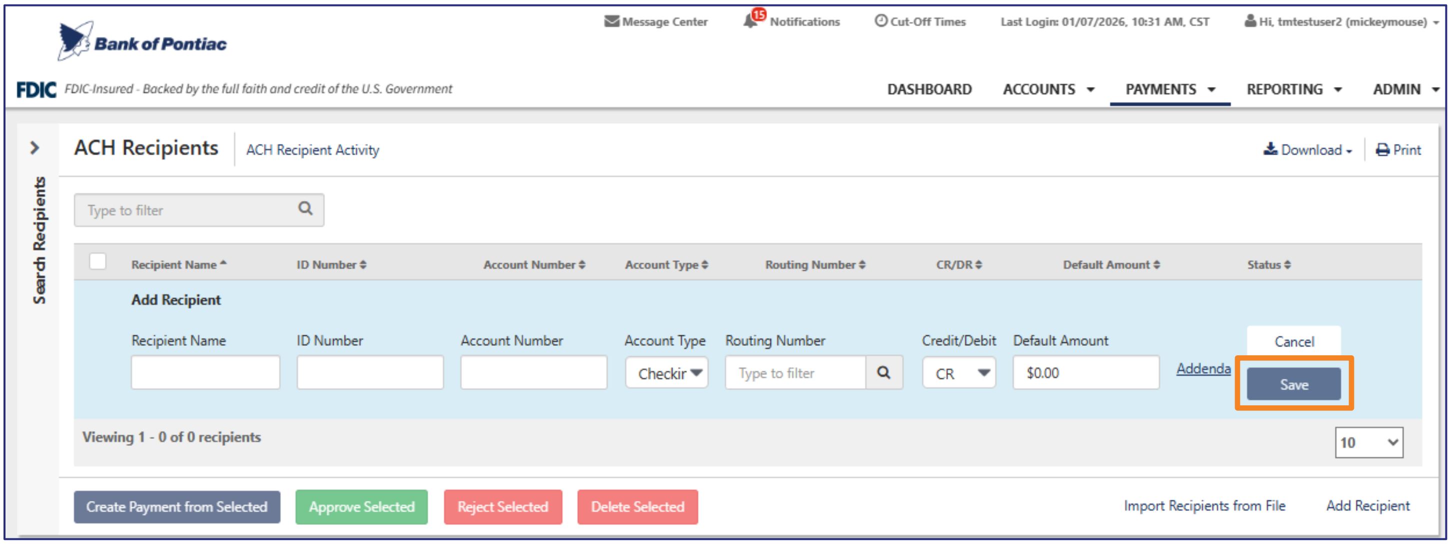
Adding an ACH Recipient

1. Go to Payments > ACH > ACH Recipients.
2. Select Add Recipient.



3. Complete the fields in the *Add Recipients* panel.
4. Select Save.

PLEASE NOTE: If approvals are required, the Status of the recipient changes to *Pending Approval*.



Editing an ACH Recipient

1. Go to Payments > ACH > ACH Recipients.
2. Select Edit from the Actions menu for the recipient.
3. Modify the fields as desired.
4. Select Save.
   PLEASE NOTE: If approvals are required, the Status of the recipient changes to *Pending Approval*.

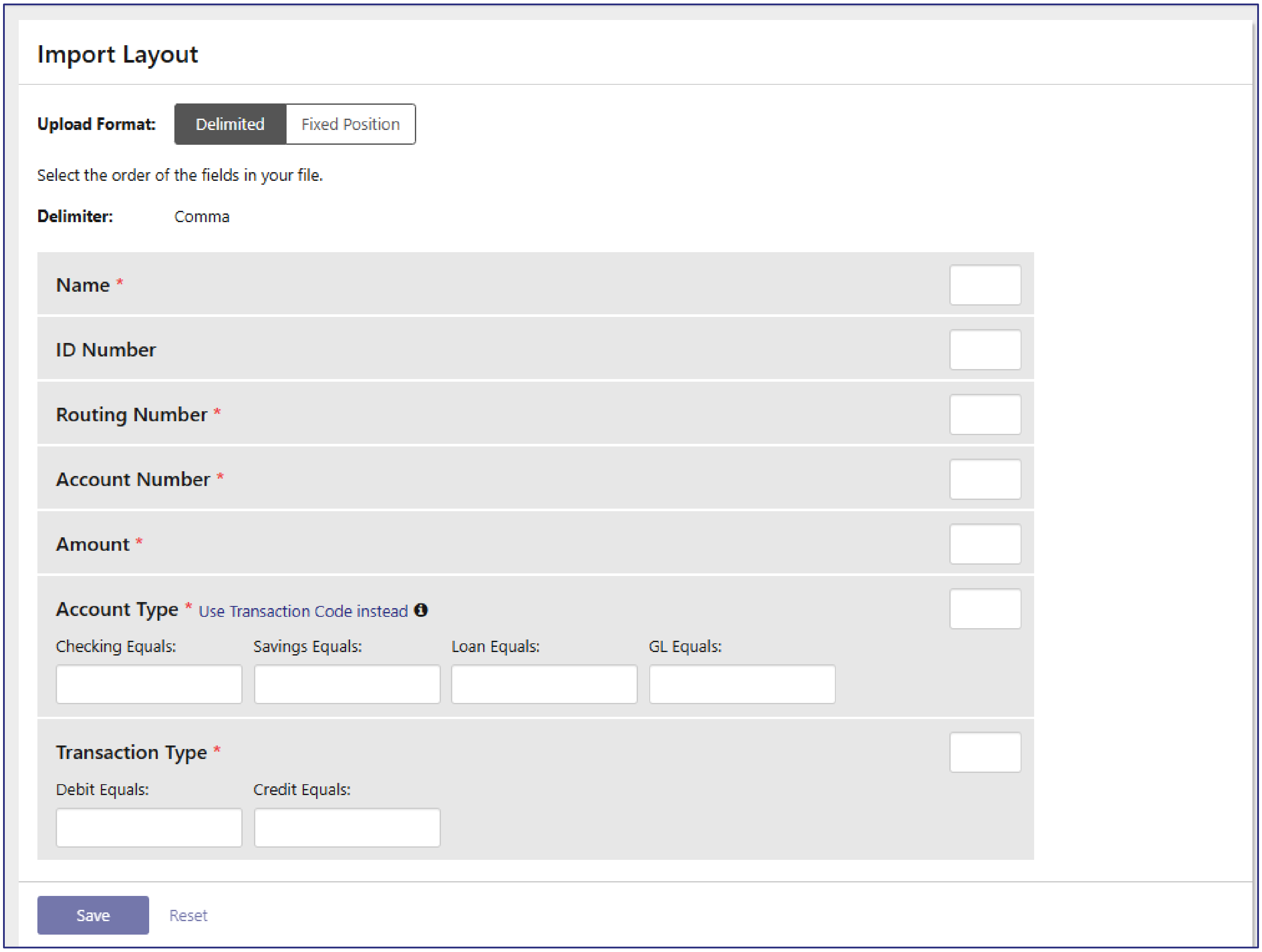
Deleting an ACH Recipient

1. Go to Payments > ACH > ACH Recipients.
2. Select Delete from the Actions menu for the recipient.
3. The recipient will be removed from the list.

ACH Recipient Import Layout

You can import recipient data from a file, such as Microsoft® Excel® or Notepad. Before importing your file, define the Recipient Import Layout so the system can read the file data.

There are two Upload Format options available. If you select *Delimited*, indicate the order of the fields in your file. If you select *Fixed Position*, indicate the starting and ending positions of the fields in your file.



Determining the Import Layout

Follow the steps outlined in this topic to customize the layout of ACH recipient imports.

1. Go to Payments > ACH > ACH Recipient Import Layout.
2. Select a situation and follow the corresponding steps.

Situation	Steps
The upload format is delimited.	1. Select Delimited for the *Upload Format* field. 2. Enter the field location in the text box available to change the default positions for Name, ID Number, Routing Number, Account Number, Amount, and Transaction Code. TIP: If your file does not use Transaction Code, delete the number from that field to display the Account Type and Transaction Type fields, and use those entries instead. PLEASE NOTE: All field positions must be unique. If there is a duplicate entry, the box appears in red with a warning under it.
The upload format is fixed position.	Select Fixed Position for the *Upload Format* field. Enter a Begin and End field location in the text boxes available to change the default positions for Name, ID Number, Routing Number, Account Number, Amount, and Transaction Code. Enter a Begin and End field location for *Account Type* and *Transaction Type*, if the file does not contain transaction codes. PLEASE NOTE: The End value must be greater than the Begin value. If the values match, the End value appears in red with a warning.

3. Complete the *Account Type* fields for *Checking Equals* and *Savings Equals* if the file does not contain transaction codes.
4. Complete the *Transaction Type* fields for Debit Equals and Credit Equals if the file does not contain transaction codes.
5. Select Save.

ACH Reversals

You can reverse full ACH payments or individual transactions, provided your ACH company is allowed to originate both debits and credits.

You can create an ACH reversal only during a specific window. Reversals are allowed:

- Before cutoff on the first through fifth days after the business day effective date.
- After cutoff on the first through fourth days after the business day effective date.

Reversing an ACH Payment

Follow the steps outlined in this topic to reverse selected ACH payments.

1. Go to Payments > ACH > ACH Payment Activity.
2. Select a payment to reverse.
3. Select an option:

- Reverse Full Payment
- Reverse Transaction(s)

If you select Reverse Transaction(s), a Reverse check box appears next to each listed transaction.

4. Select individual transactions to reverse, if necessary.
Held and prenote transactions cannot be reversed. Use the Reversals Only check box above the list of transactions to view only those transactions you have selected.
5. Select Create Reversal.
The *Reverse ACH Payment* screen appears.
6. Review your reversal selections, and then select Confirm.

Positive Pay

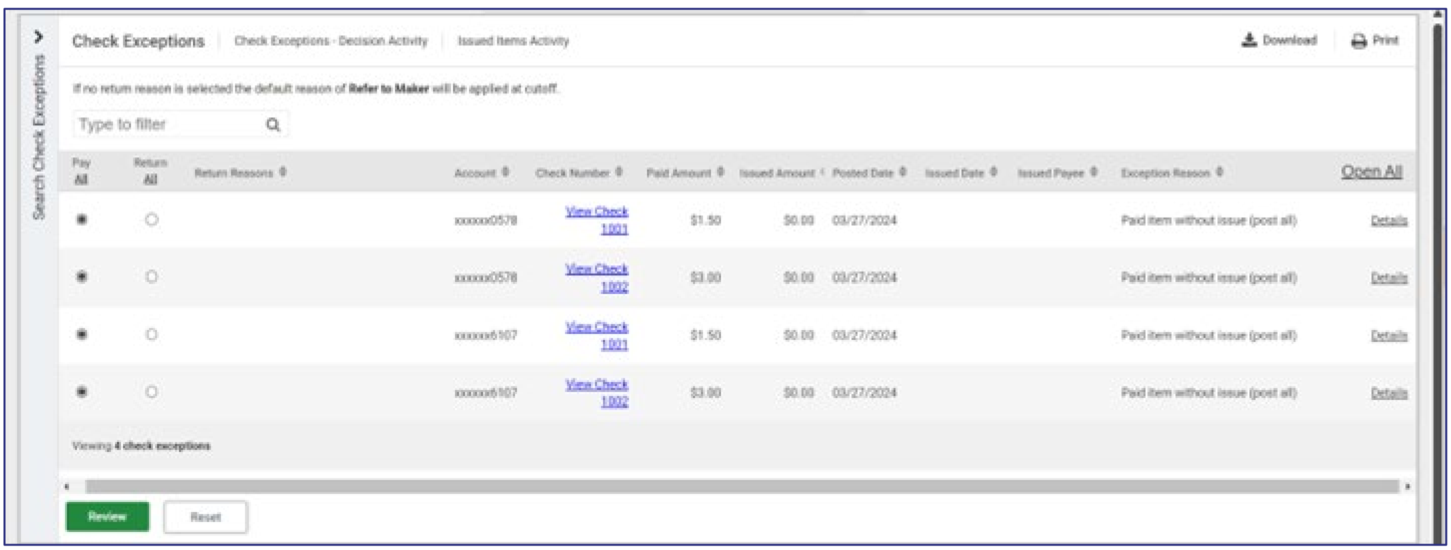
Within Payments > Positive Pay, you can create Positive Pay items, work with Positive Pay and ACH exceptions, and work with Positive Pay upload formats.

Check Exceptions

Working with Check Exceptions

PLEASE NOTE: After the check exceptions cutoff time, all check exceptions are locked and no further actions are allowed. Additionally, all check exceptions on this page remain until end-of-day processing is complete. Then, these transactions move to history and you can view them on the Check Exceptions - Decision Activity page.

1. Go to Payments > Positive Pay > Check Exceptions.



2. Change the Pay or Return options as needed for each exception item.
Or, you can select the column name for all exceptions to be marked the same way. For example, if the Pay column is selected, all exceptions are marked as Pay.
PLEASE NOTE: If no return reason is selected, the default reason applies when saved.
3. Select Review.
4. Select Save.

Submitting a Check Exception Correction Request

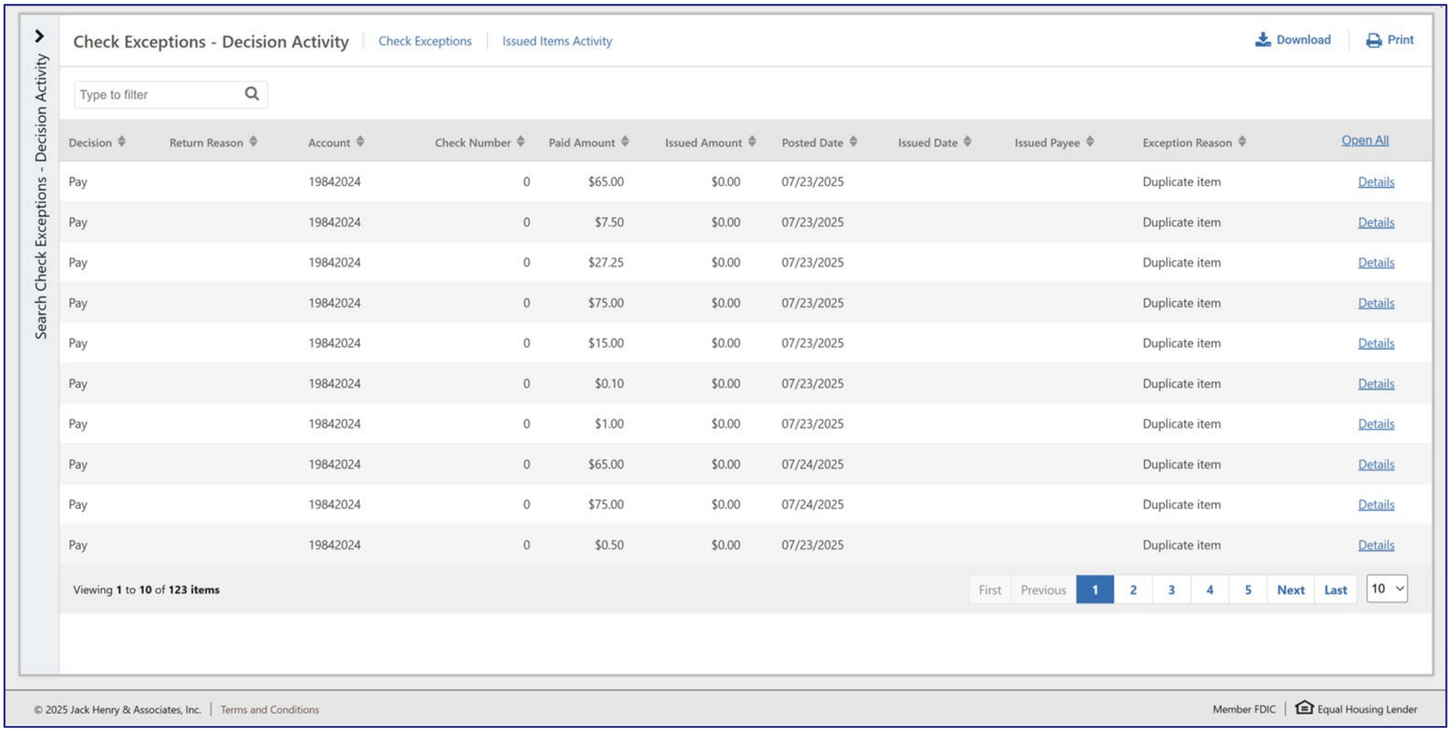
Users can submit requests for corrections in check exceptions when the feature is active for your institution.

1. Go to Payments > Positive Pay > Check Exceptions.
2. Select the Details option for the necessary exception.
3. Select Request Correction.
4. Select the item to correct from the drop-down menu.
5. Enter the corrected value.
6. If there are additional corrections necessary for the same exception, select Add Another Correction and complete the additional fields.
7. Enter any necessary Comment to FI.
8. Upload any necessary Attachment.
9. Select Review.

Correction requests are secure messages and a copy of the request is available in your company's Sent items within the Message Center.

Check Exceptions – Decision Activity

This page details what decision was recorded for each exception item.

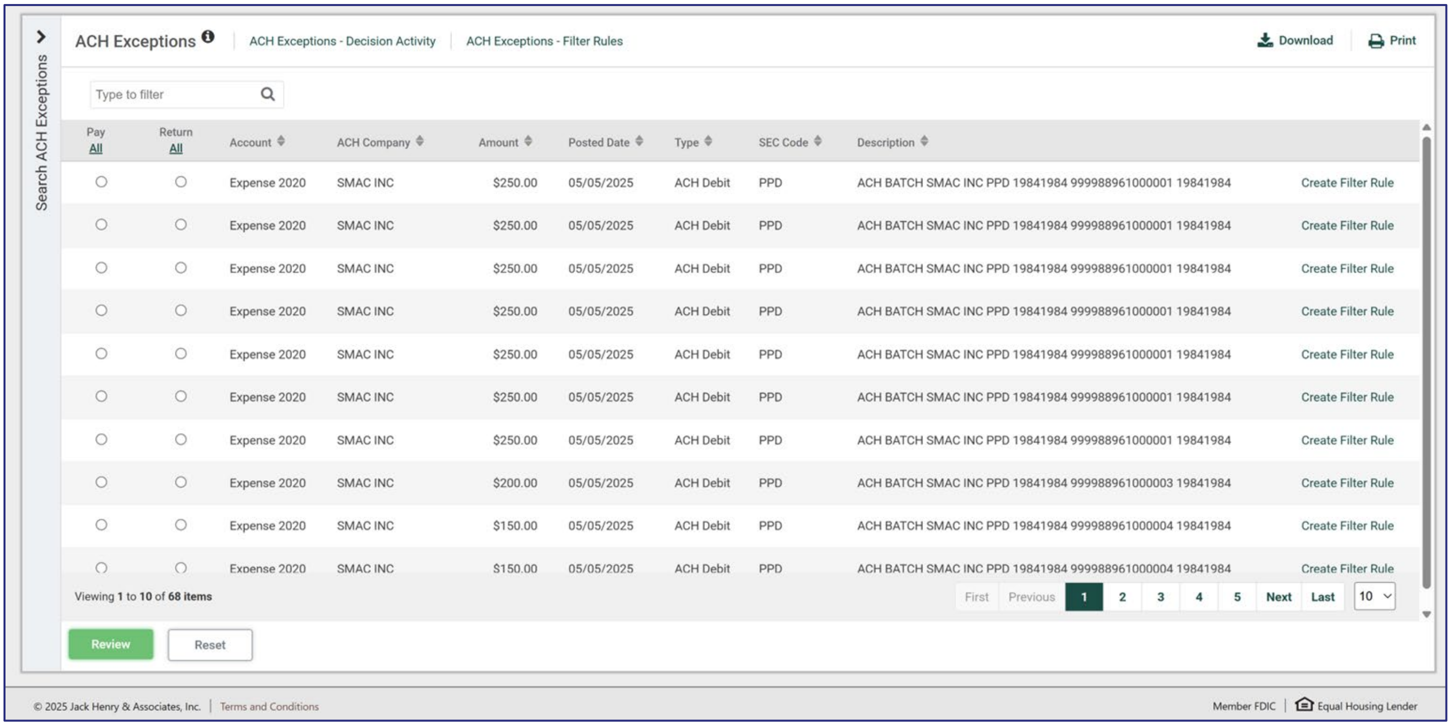


Decision	Return Reason	Account	Check Number	Paid Amount	Issued Amount	Posted Date	Issued Date	Issued Payee	Exception Reason	Open All
Pay		19842024	0	$65.00	$0.00	07/23/2025			Duplicate item	Details
Pay		19842024	0	$7.50	$0.00	07/23/2025			Duplicate item	Details
Pay		19842024	0	$27.25	$0.00	07/23/2025			Duplicate item	Details
Pay		19842024	0	$75.00	$0.00	07/23/2025			Duplicate item	Details
Pay		19842024	0	$15.00	$0.00	07/23/2025			Duplicate item	Details
Pay		19842024	0	$0.10	$0.00	07/23/2025			Duplicate item	Details
Pay		19842024	0	$1.00	$0.00	07/23/2025			Duplicate item	Details
Pay		19842024	0	$65.00	$0.00	07/24/2025			Duplicate item	Details
Pay		19842024	0	$75.00	$0.00	07/24/2025			Duplicate item	Details
Pay		19842024	0	$0.50	$0.00	07/23/2025			Duplicate item	Details

ACH Exceptions

Working with ACH Exceptions

1. Go to Payments > Positive Pay > ACH Exceptions.

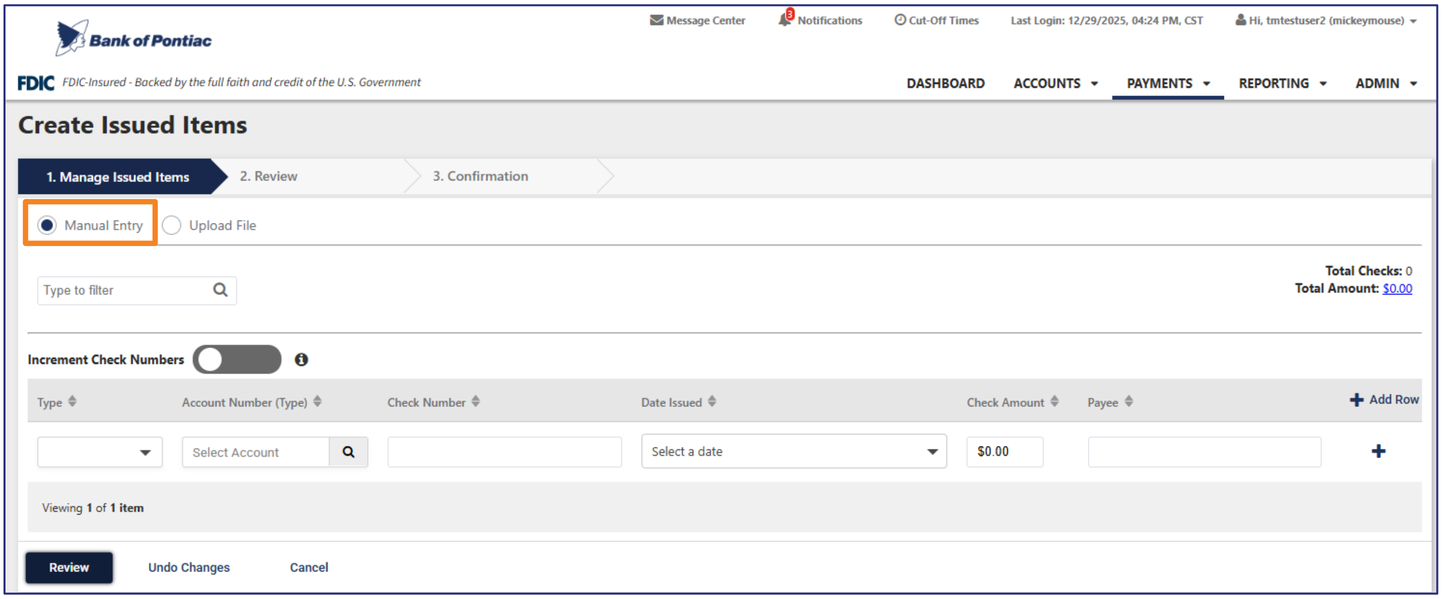


2. Change the *Pay* or *Return* options, as needed for each exception item.
   Or, you can select the column name for all exceptions to be marked the same way. (For example, if the Pay column is selected, all exceptions are marked as Pay.)
3. Select Review to ensure that the changes from the Prior Decision to New Decision are accurate.
4. Select Save.

Create Issued Items

Follow the steps outlined in this topic to create issued checks for selected accounts.

1. Go to Payments > Positive Pay > Create Issued Items
2. On the Manage Issued Items tab, select Manual Entry.



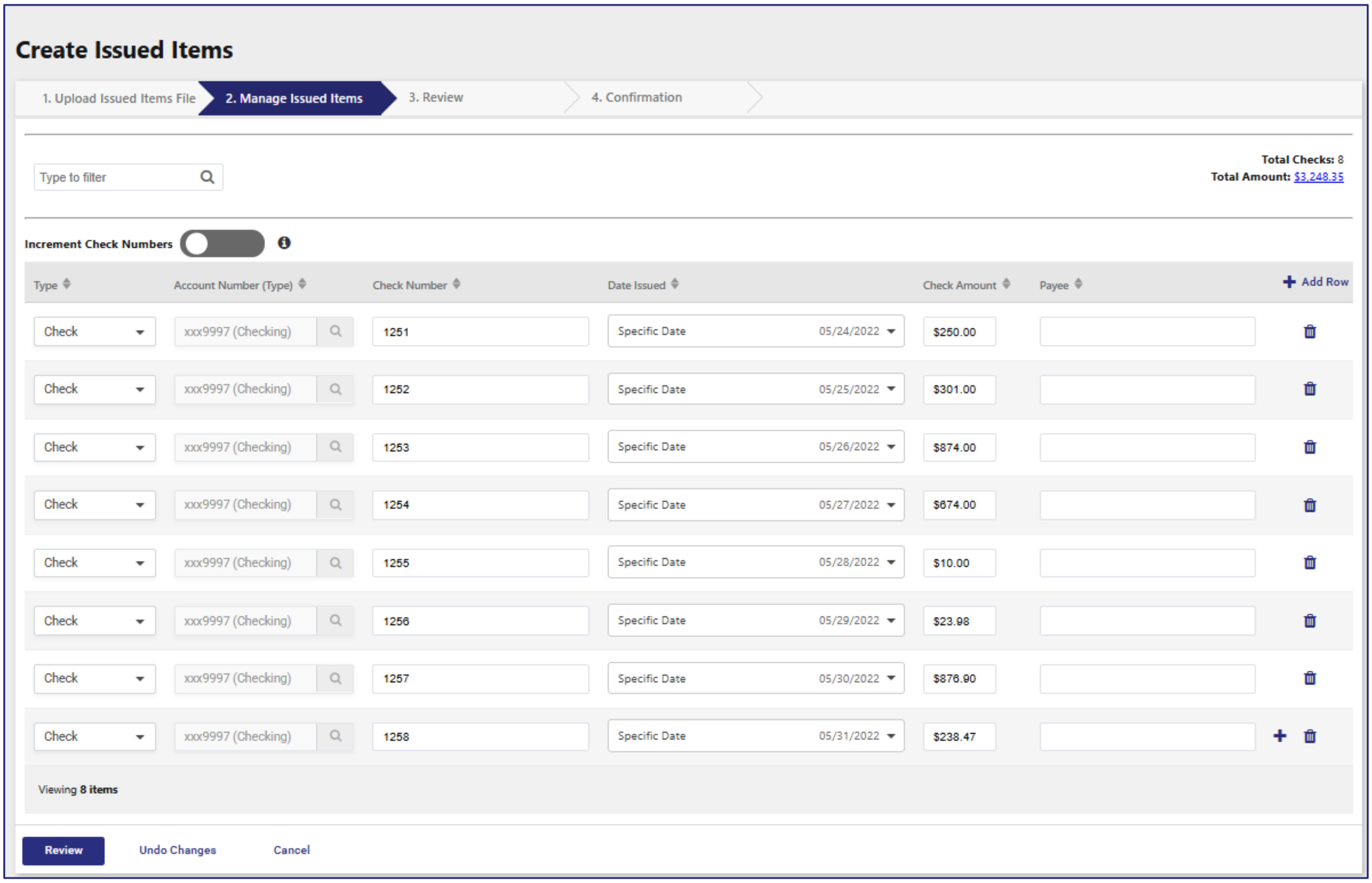
3. Select Check or Void from the Type drop-down box.
4. Enter the *Account Number* or select the Search icon to choose from a list of accounts.
5. Enter the *Check Number*, *Date Issued*, *Check Amount* and *Payee* Name.
6. Select + Add Row and complete the item details if necessary.
7. Select Review.
8. Review the information entered to ensure that it is accurate.
9. Select Confirm.

Uploading Issued Items

Use the *Create Issued Items* option to upload issued items. Please see the *Check Upload Formats* section for instructions on how to create an upload format.

1. Go to Payments > Positive Pay > Create Issued Items
2. Select Upload File.
3. Select the format of the file that you are uploading from the *Saved Format* drop-down list.
4. Enter the account number for the *Account* field. If you've included the account in your upload file format, this field will be greyed out.
5. Choose Select A File, browse to and select the file to upload, and then select Open.
6. Select Upload.
7. Review the information entered to ensure that it is accurate.
   Select + Add Row to add an issued item. You can also select the delete icon to remove an issued item.

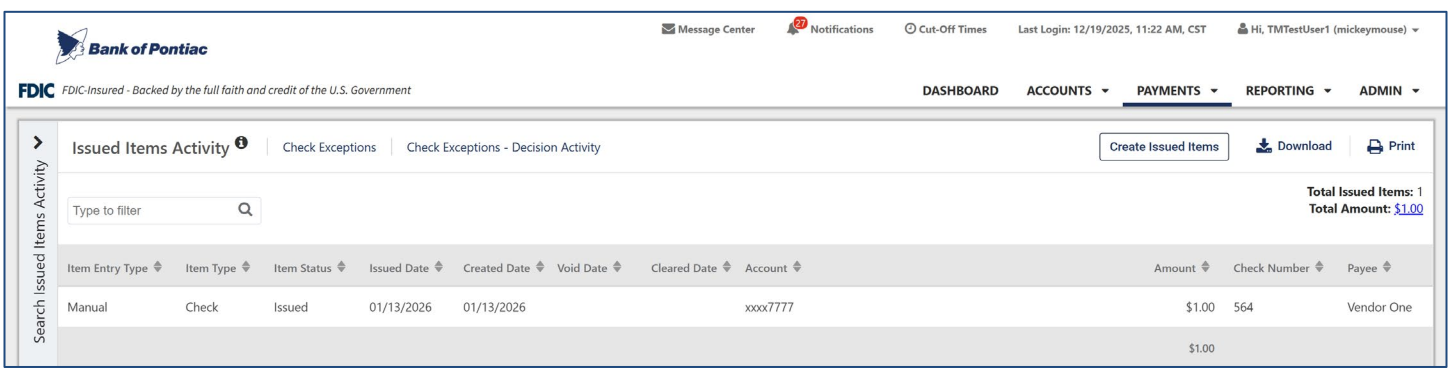
PLEASE NOTE: CSV, TXT, and XLS formats are allowed.



8. Select Review.
9. Select Confirm.

Issued Items Activity

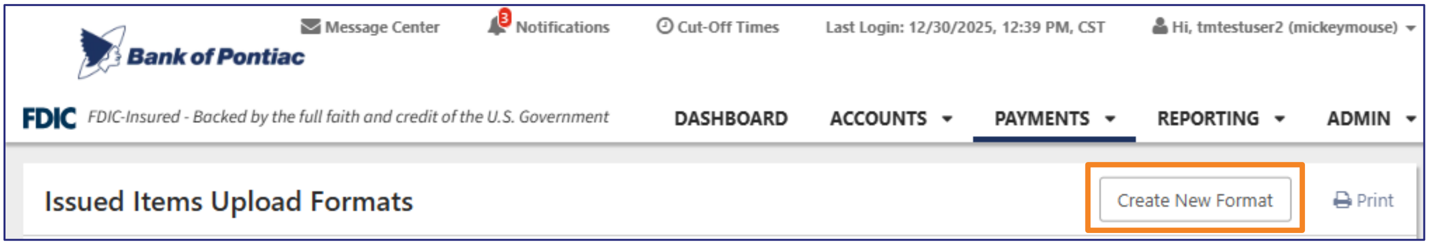
This page details the check items that were manually added or uploaded via file.

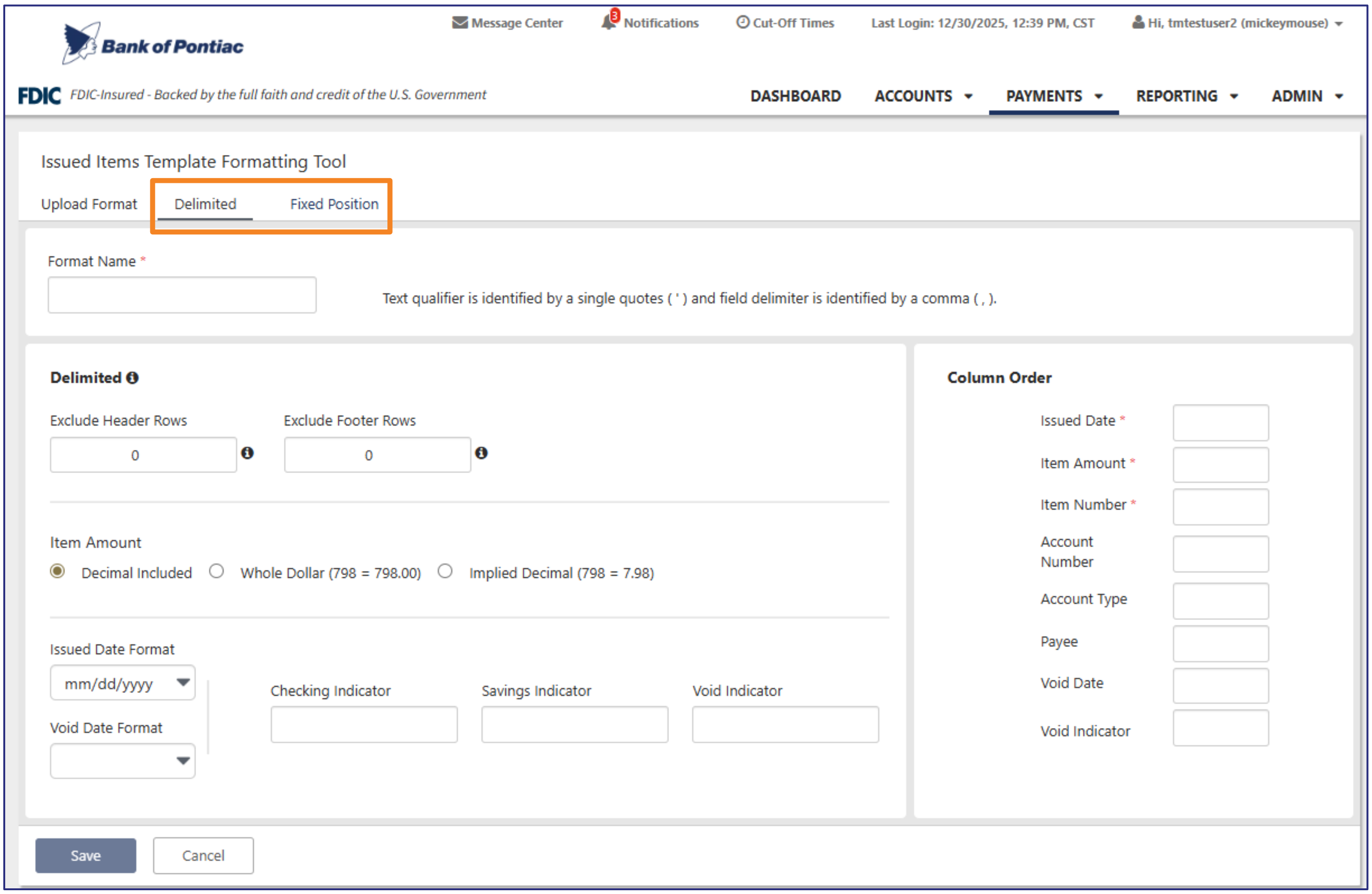


Check Upload Formats

Creating a Check Upload Format

1. Go to Payments > Positive Pay > Check Upload Formats.
2. Select Create New Format.



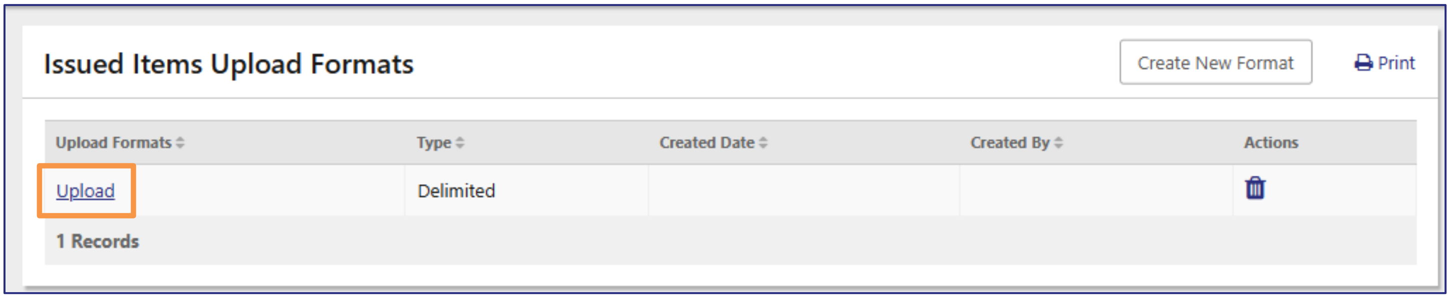


3. Select Delimited or Fixed Position for the *Upload Format*.
   If Fixed Position is selected, the values entered in the following steps must be greater than 0, the values entered cannot match, and the ending value must be greater than the beginning value.
4. Enter a *Format Name*.
5. Enter the number of header and footer rows to exclude.

6. Select *Decimal Included*, *Whole Dollar*, or *Implied Decimal* from the Item Amount options.
7. Select an *Issued Date Format* from the drop-down list.
8. Select a *Void Date Format* from the drop-down list.
9. Enter the *Checking Indicator*, *Savings Indicator*, and the *Void Indicator*. These fields are case sensitive.
10. Complete the remaining fields, determined by whether you selected Delimited or Fixed Position:
    - Column Order (Delimited)
    - Positioning (Fixed Position)
11. Select Save.

Editing the Positive Pay Upload Format

1. Go to Payments > Positive Pay > Check Upload Formats.
2. Select the Template Name link of the format to modify.



3. Select Delimited or Fixed Position for the Upload Format.
    - If you select Delimited, indicate the order of the columns in your file.
    - If you select Fixed Position, indicate the starting and ending positions of the columns in your file.

    PLEASE NOTE: If Fixed Position is selected, the values entered must be greater than 0, the values entered cannot match, and the ending value must be greater than the beginning value.
4. Change the available fields, as needed.
5. Select Save.

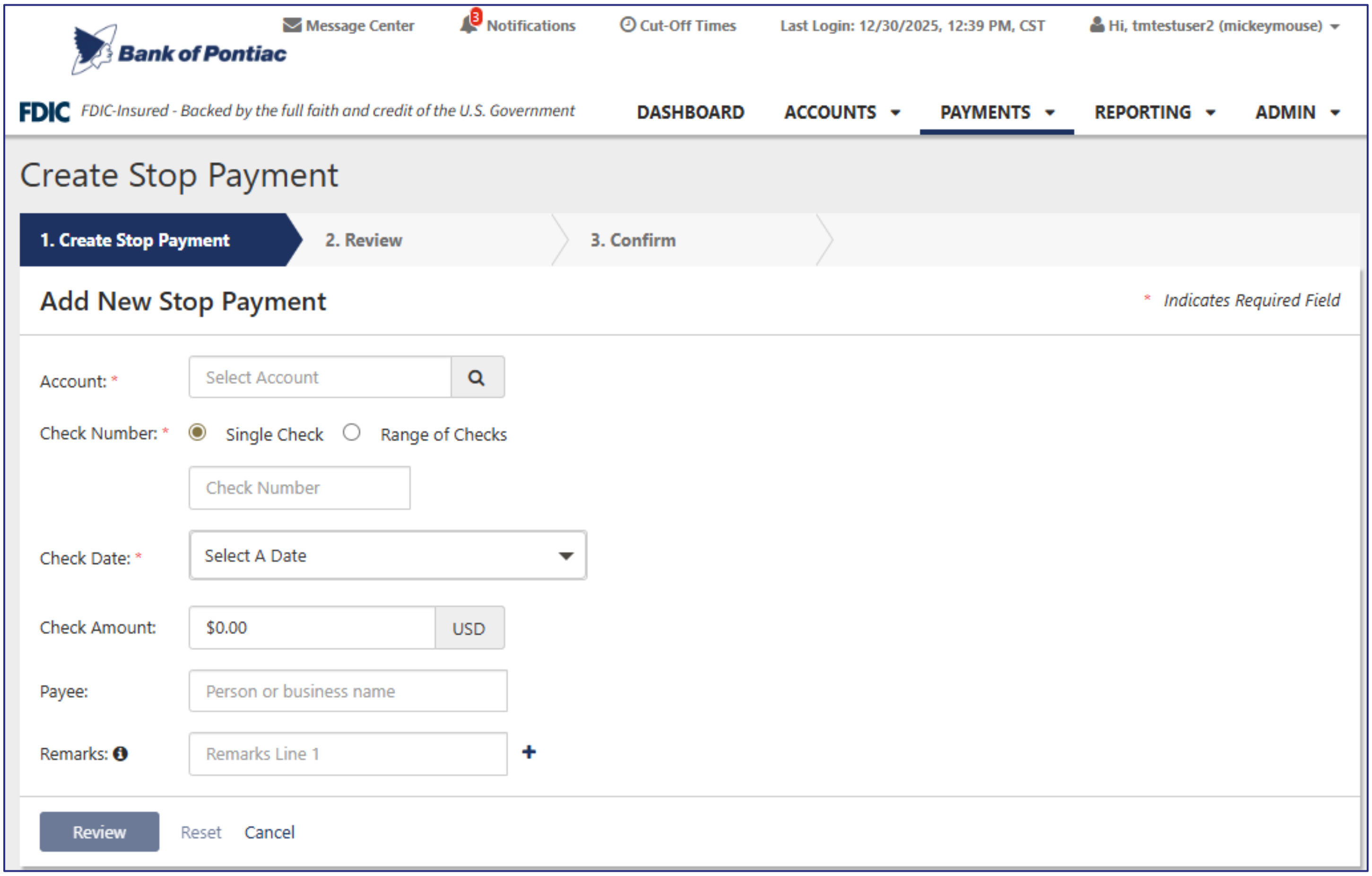
Stop Payment

Within Payments > Stop Payment, you can view and create stop payments.
PLEASE NOTE: There may be a charge assessed with processing a stop payment. Review your fee schedule for details.

Creating a Stop Payment

Follow the steps outlined in this topic to create stop payments.

1. Go to Payments > Stop Payment > Create Stop Payments.



2. Enter the account number, or select the search icon to find the account number.
3. Select *Single Check* or *Range of Checks*, and then enter the check information in the text boxes available.
4. Enter the *Payee*, if applicable.
5. Enter *Remarks* about the stop payment. There can be up to four remarks made per stop payment.
6. Select Review.
7. Select Confirm.

Stop Payment Activity

Use *Stop Payment Activity* to search active stop requests, filter the stop payments, view the details about stop payments, and approve, reject, or cancel stop payments.
All stop payments are listed in order of check date, with pending approvals shown at the top.

Reporting

Use this feature to run, delete, print, and download various types of reports.

- Current Day Balance
- Current Day Transaction
- Date Range Balance
- Date Range Transaction
- EDI

- Prior Day Balance
- Prior Day Transaction

To add a report to the Favorite Reports view, select Favorite within the report name box. To remove the report from the *Favorite Reports view*, select Favorite again and the report is removed.

Electronic Documents

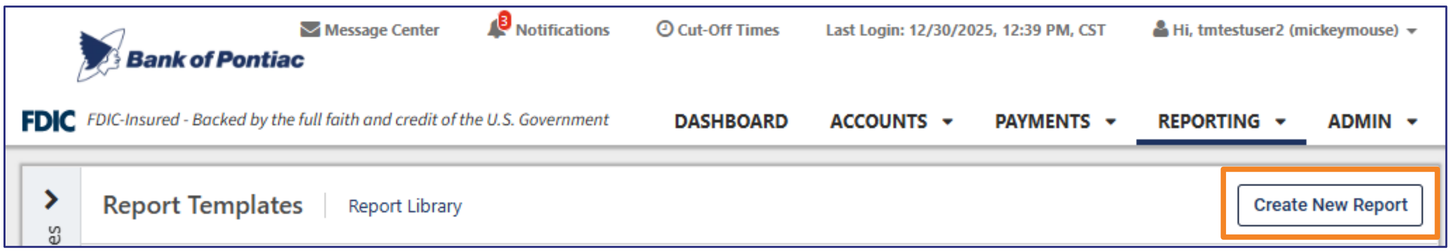
Electronic Documents allow you to view and manage statements and other documents.

Account Reconciliation

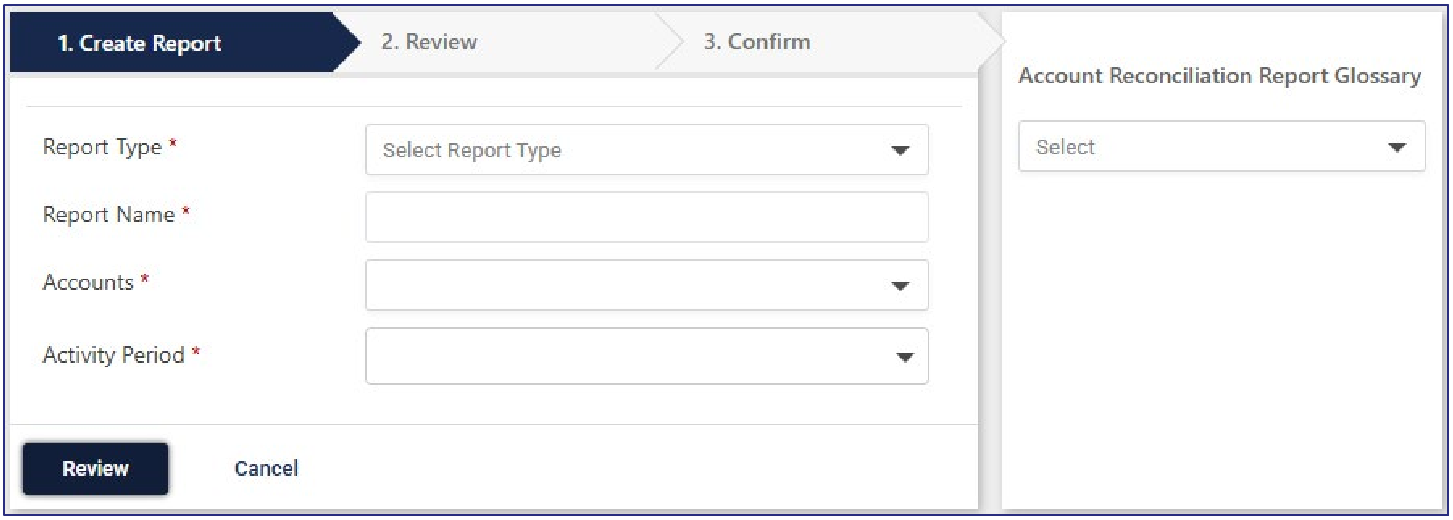
Account Reconciliation Reporting allows users with the appropriate entitlements to request reports by account and by activity period including specific date, date range, previous week, previous month, previous year, week-to-date, month-to-date, and year-to-date.

Creating a Report

1. Go to Reporting> Account Reconciliation.
2. Select Create New Report.



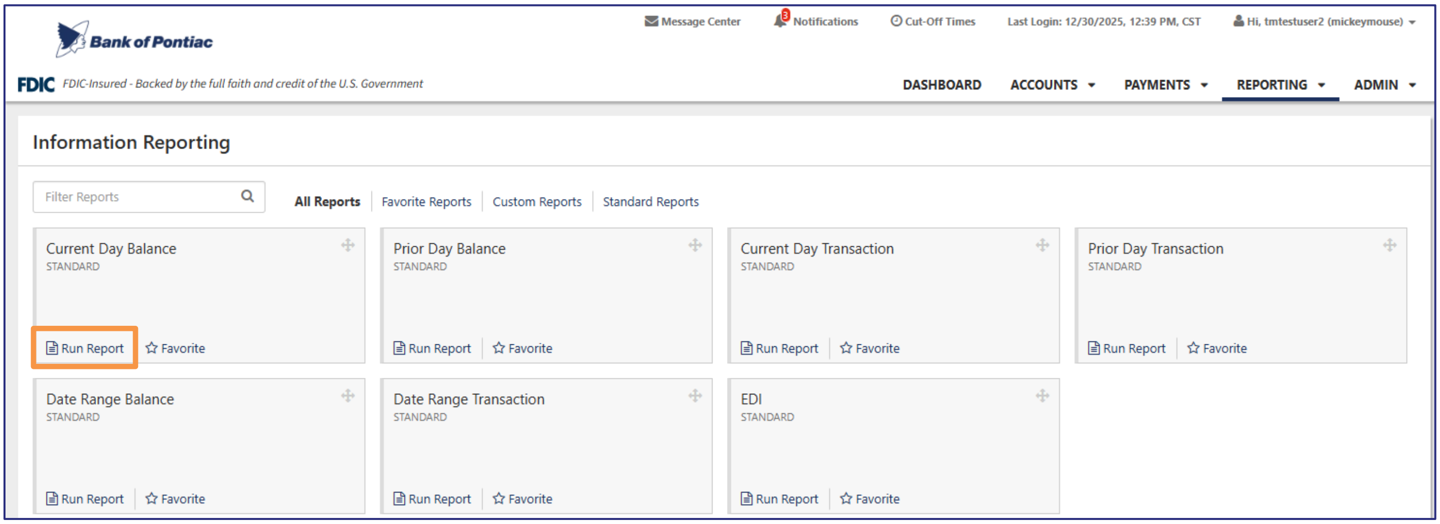
3. Complete the required fields and click Review.



4. Select Save and Run. The report will appear in your library.

Running Reports

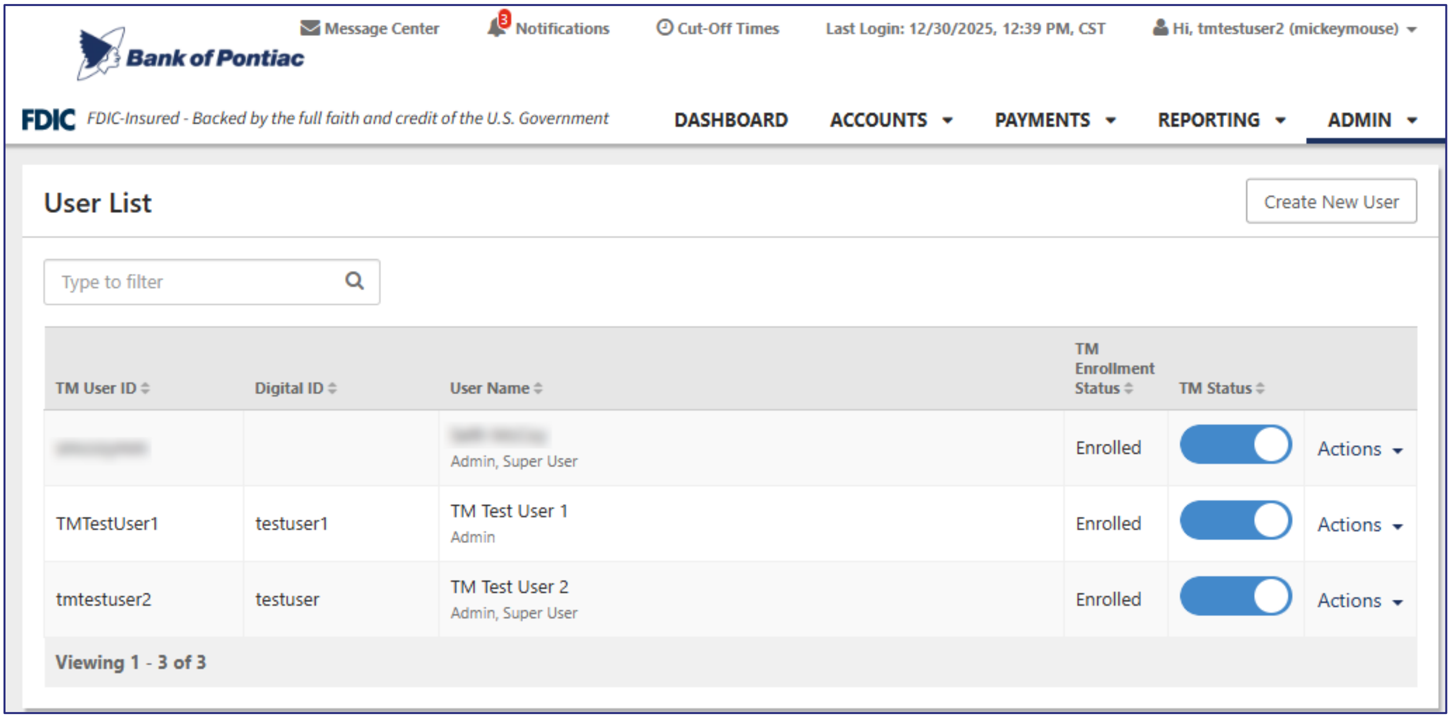
1. Go to Reporting > Information Reporting.



2. Select Run Report of the report to generate.
3. Expand the Run Reports search panel.
4. Select either Date Range, Specific Date, or # of Prior Days from the Date drop-down list, and then enter the dates using the calendar icon.
   This field is only available for certain reports. For date-specific reports (e.g., Current Day Balance, Prior Day Balance, Current Day Transaction, and Prior Day Transaction), the Date field defaults to the correct selection and you cannot change it.
5. Select Checking or Loan from the *Account Type* drop-down list.
6. Select one or multiple account numbers, or choose Select All from the Account drop-down list.
7. Determine how you want the report sorted from the Sort By drop-down list.
8. Select Ascending or Descending.
9. Select an option from the *Payment ID* drop-down list, if necessary.
10. Select an option from the *Amount* drop-down list, if necessary.
11. Select an option from the *Payment Type* drop-down list, if necessary.
12. Select Inbound, Outbound, or Both from the *Transaction Type* drop-down list, if necessary.
13. Select Debit, Credit, or Both, if necessary.
14. Select Run Report.

Admin

User List



Enrollment Status options are as follows:

- *New* - The user has been created but not yet submitted for approval.
- *Pending Approval* - The user was created and submitted for approval but is not yet
- approved.
- *FI Pending Approval* - The user was created and submitted for approval but a bank user has not yet approved them.
- *Enrolled* - This user can log on to the application and conduct business if the Active / Inactive toggle is set to Active.
- *Not Enrolled* - The user was created, but the entitlement process may not be complete, or the creator is not yet ready to allow this new user to log on. This user could be a new user that has not yet started their position.
- *Active* - The user was created, approved, enrolled, and set to Active. This user can log on and conduct any business they are entitled to do.
- *Inactive* - The user may be created, approved, and enrolled, but Inactive status prohibits the user from logging on.
- *Edited* - The user's account access or entitlements were modified but not submitted.
- *Super Users* - Super users have access to all accounts and product feature permissions enabled for the company, including accounts and product features enabled in the future.
- *Admin* - Admins can add, edit, delete, and approve company users.

Actions Drop-Down Menu
The following options are available from the Actions drop-down menu on the Account Lists page:

- *View User* – Review the user's permissions, limits, and profile information.
- *Send Reset Password Link* - Email the user a link to complete a password reset
- *Edit User* – Manage a user's permissions, limits, and delete if necessary.
- *Copy User* - You can copy an existing user to make a new user with the same access, entitlements, and limits.

Viewing User Information

1. Go to Admin > User List.
2. Select View User from the Actions drop-down list beside the appropriate user.
3. Scroll through the User Information, Account Access, and Entitlements options to view specific information.

Select Show Unsubmitted Edits to view any changes that have been made but not yet saved. You can Submit those changes or Discard All Edits, if appropriate. You may also select Edit to modify the user information as needed.

Resetting Passwords

1. Go to Admin > User List.
2. Select Reset Password from the *Actions* drop-down list beside the appropriate user.
3. Select Auto Generate Password or Manually Set Password.
4. Enter a Temporary Password if Manually Set Password is selected.
5. Select Send Password.

Copying a User

1. Go to Admin > User List.
2. Select Copy User from the *Actions* drop-down list beside the appropriate user.
3. Complete the following fields for the new user.
4. Select whether the new user is a *Super User*, *Admin*, or both.

   Super User
   A super user has access to all accounts and product feature permissions that are enabled for the company. This access includes accounts and product features enabled in the future.

   Admin
   An admin can add, edit, delete, and approve company users.
   PLEASE NOTE: By default, the new user has the same permissions as the copy-from user.

5. Select Save Changes.
6. On the following fields, adjust the new user's access as needed:
   - Account Access
   - IP Access
   - Time Access
   - Entitlements
   - User Limits

PLEASE NOTE: By default, the new user has the same access and entitlements as the copy-from user.

7. Select Submit for Enrollment.

Editing User Information

Follow the steps outlined in this topic to edit information for selected users.

1. Go to Admin > User List.
2. Select Edit User from the *Actions* drop-down list beside the appropriate user.
3. On the *User Information* tab, change the fields as needed, and then select Save Changes.
4. Page through to edit a user's account access, time access, IP restriction, entitlements, and limits.
   PLEASE NOTE: Select Save on each page before moving on.
5. Select Save to process the changes.
   PLEASE NOTE: Depending on your institution's settings, changes may require approval from the institution or another admin.
6. Ensure that you have saved all changes throughout this page, and select Back to User List.

Approving or Rejecting a User

You can approve or reject pending users from the User List. This step may be required depending on your financial institution's settings.

1. Go to Admin > User List.
2. Select Approve/Reject from the *Actions* drop-down list beside the appropriate user.
3. Select whether to Approve or Reject the user. A comment window appears.
4. Enter any necessary comments.
5. Select Save.

Creating a User

Use Create New User to create a user and set their permissions. Required fields are marked with a red asterisk.

1. Go to Admin > Create a User.
2. Complete the fields.
3. Select whether the new user is a Super User, Admin, or both.

   Super User
   A super user has access to all accounts and product feature permissions that are enabled for the company. This access includes accounts and product features enabled in the future.

   Admin
   An admin can add, edit, delete, and approve company users.

4. Select Save Changes.
5. Page through to edit the user's account access, time access, IP restriction, entitlements, and limits.
   TIP: Select Toggle Row to select all the check boxes that appear in that row. If the user must have access to all items listed in a certain column, select the check box immediately beneath the column name.

6. On the User Limits tabs, enter the Product Daily Limit, Daily Initiation Limit/Total Daily Limit, and Approval Limit, and then select Save Changes.
7. After completing all tabs, select Submit for Enrollment.

Entitlement Field Definitions

Reference the following field definitions when working with entitlements.

Product Daily Limit
The product daily limit.

Daily Initiation Limit
The daily limit on initiations.

Approval Limit
The approval limit.

Transaction Limit
The transaction limit.

Daily Limit
The daily limit.

Restricted Batch
Select Restricted Batch, if appropriate. If enabled, the user can restrict batch payments and batch approvals from the view of other users.

Create ACH Template
If selected, the user can create an ACH template.

Full Edit ACH Template
If selected, the user can edit information within a template.

Partial Edit ACH Template
If selected, the user can only edit amounts, prenote and hold selections, and addenda information.

Delete ACH Template
If selected, the user can delete an ACH template.

Approve ACH Template
If selected, the user can approve the creation of a template.

Create ACH Payment
If selected, the user can create and initiate a one-time, future-dated, or recurring ACH payment.

Full Edit ACH Payment
If selected, the user can edit scheduled and recurring payments.

Delete ACH Payment
If selected, the user can cancel or uninitiate a payment.

Approve ACH Payment
If selected, the user can approve an ACH payment.

Partial Edit ACH Payment
If selected, the user can only edit amounts, prenote and hold selections, and addenda information.

File Upload Edit
If selected, the user can clear a batch within a multi-batch ACH upload file during the initiation process.

Upload/Create ARP Files
If selected, users can import an issued items file in fixed position or delimited file layout.

Download ARP Files
If selected, users can export their exceptions into CSV or PDF format.

Work ARP Exceptions
If selected, users can choose to pay or return check exceptions.

Work ACH Exceptions
If selected, users can choose to pay or return ACH exceptions.

CDR Balance
The user can work with the CDR Balance.

PDR Balance
The user can manage the PDR balance.

Date Range Balance
The user can work with the date range balance.

CDR Transaction
The user can work with CDR transactions.

PDR Transaction
The user can work with PDR transactions.

Date Range Transaction
The user can work with date range transactions.

EDI Report
EDI Reporting requires an additional contract.
Create Internal Transfer/Loan Payment
The user can create internal transfers/loan payments.

Edit Internal Transfer/Loan Payment
The user can edit internal transfers/loan payments.

Delete Internal Transfer/Loan Payment
If selected, users can cancel or cancel series.

Approve Transfer/Loan Payment
The user can approve transfers/loan payments.

Add Stop Payment
The user can add stop payments.

Approve Stop Payment
The user can approve stop payments.

Cancel Stop Payment
The user can cancel stop payments.

Create Creditor
The user can create creditors.

Edit Creditor
The user can edit creditors.

Approve Creditor
The user can approve creditors.

Delete Creditor
The user can delete creditors.

Create Domestic Wire Payment
The user can create domestic wire payments.

Edit Domestic Wire Payment
The user can edit domestic wire payments.

Delete Domestic Wire Payment
The user can delete domestic wire payments.

Approve Domestic Wire Payment
The user can approve domestic wire payments.

Create Internal Template
The user can create templates.

Edit Internal Template
The user can edit templates.

Approve Internal Template
The user can approve templates.

Delete Internal Template
The user can delete templates.

Create DLI Wire Payment
The user can create DLI wire payments.

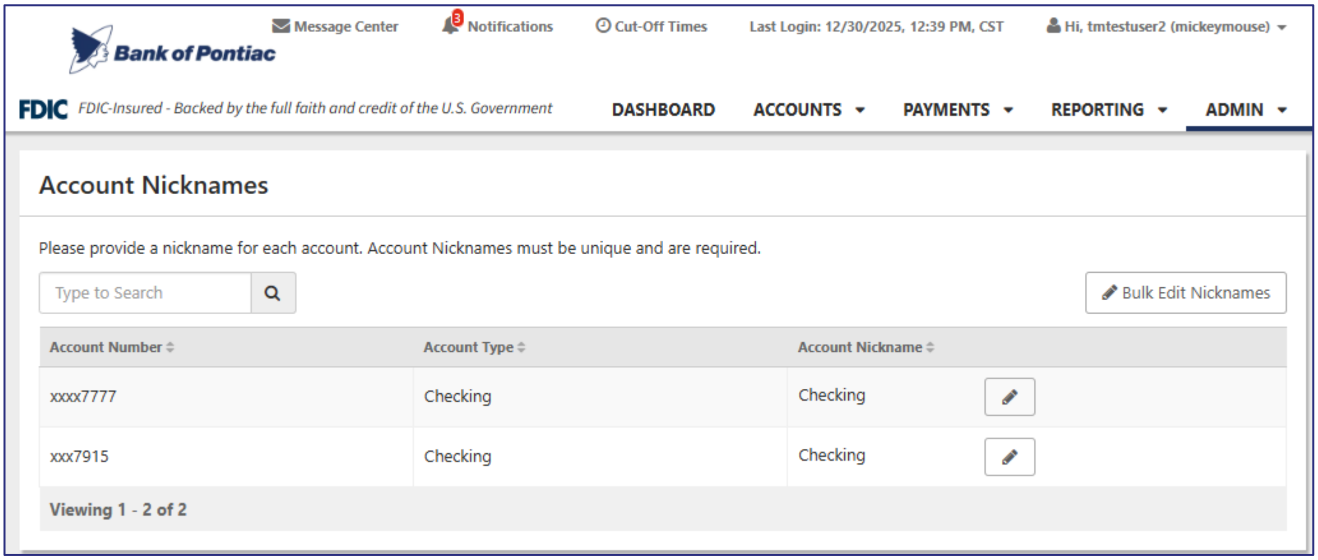
Approve DLI Wire Payment
The user can approve DLI wire payments.

Electronic Documents
The user can work with electronic documents.

Bill Pay
The user can work with bill pay.

Editing Account Nicknames

1. Go to Admin > Account Nicknames.
2. Select a situation and follow the corresponding steps.



Situation	Steps
Editing a single account nickname	1. Select the Edit icon beside the appropriate account. 2. Enter the *Account Nickname* in the available text box. 3. Select the checkmark to save.
Editing all account nicknames	1. Select Bulk Edit Nicknames. 2. Enter all the Account Nicknames needed. 3. Select Save.