



**Bank of
Pontiac**

Business Digital Banking User Guide

November 2024

Learn how to use Digital
Banking with this handy guide.

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

 Member
FDIC
bankofpontiac.com

Table of Contents

First Time Login.....	5
Account Recovery.....	7
Dashboard.....	8
Default Layout	9
Organize Dashboard.....	10
Organize Accounts	11
Account View.....	12
Messages	12
Start a Conversation.....	13
Close/Delete a Message.....	14
Accounts	15
Account Information.....	15
Transaction Details.....	16
eStatements.....	16
eStatement Enrollment	17
eStatement Enrollment Changes	18
Stop Payments.....	20
Place Stop Payment on a Single Check.....	20
Place a Stop Payment on a Range of Checks.....	21
Alerts	22
Set up Balance and Transaction Alerts	22
Set Up Business Activity Alerts	24
Edit or Delete a Balance and Transaction Alert.....	25
Card Management.....	27
Transfers.....	28
Submit a Transfer	28
Edit or Delete a Transfer	29
ACH.....	30
Create a Batch Manually.....	30
Upload a NACHA File	33
Edit or Delete a Batch	35
Initiate a Batch.....	36
Initiate Multiple Batches.....	39
Uninitiate a Batch	40
History.....	42
Positive Pay	42
Enter Issued Items Manually	42
Create an Issued Items Upload Format.....	46
Upload an Issued Items File	49
Work Exception Items	52
Bill Pay.....	53
Enroll in Bill Pay.....	53

Table of Contents

Add a Payee	54
Edit or Delete a Payee.....	56
Pay a Single Bill or Person.....	57
Pay Multiple Bills	59
Edit or Delete a Payment	61
Administration.....	62
Create a New User	62
Editing or Deleting a User	67
Unlock a Locked User	70
Reset a User's Password.....	72

First Time Login

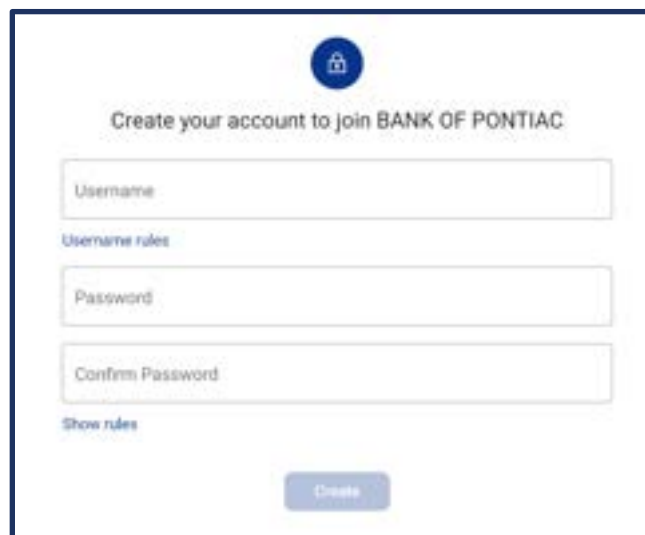
Step 1

Open your enrollment email and click Join



Step 2

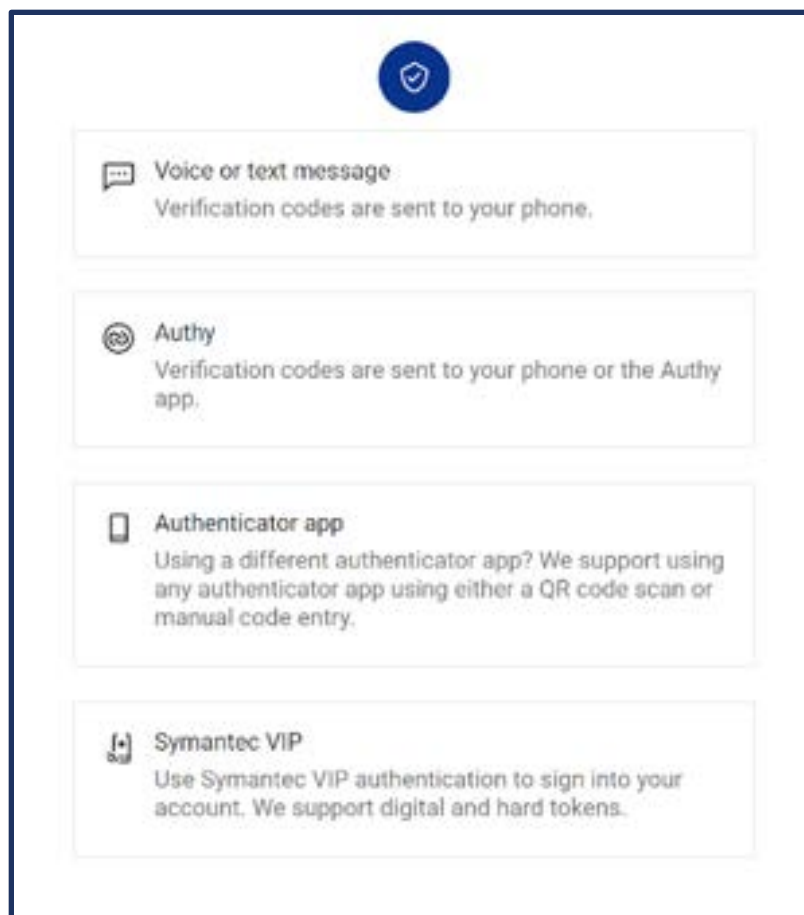
Create your username and password. Click Create and sign In.



Step 3

Review the information regarding registering for two-factor authentication and click Get started. Choose how to receive your two factor authentication codes:

- Voice or text message: Enter your phone number and choose to receive your code via text or phone call. Enter the code you receive.
- Authy: Enter your email address and phone number and then choose how to receive your codes. You can choose text, phone call, or you may download the Authy app. Enter the code you receive.
- 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.
- Symantec VIP token: Download the VIP Access app from Apple or Google Play or grab your physical token. Enter the serial number or credential ID from your token. Then enter the code that generates.



Step 4

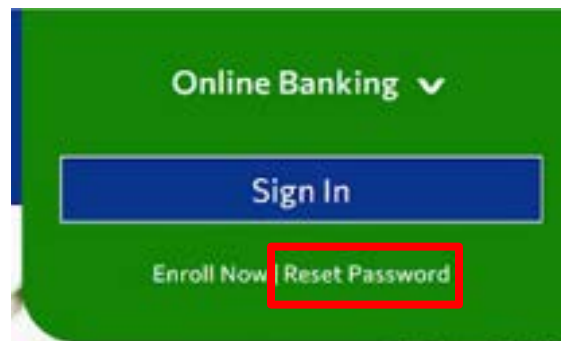
Click Done and accept the Terms and Conditions.

Account Recovery

Use these steps to reset your password and/or retrieve your username.

Step 1

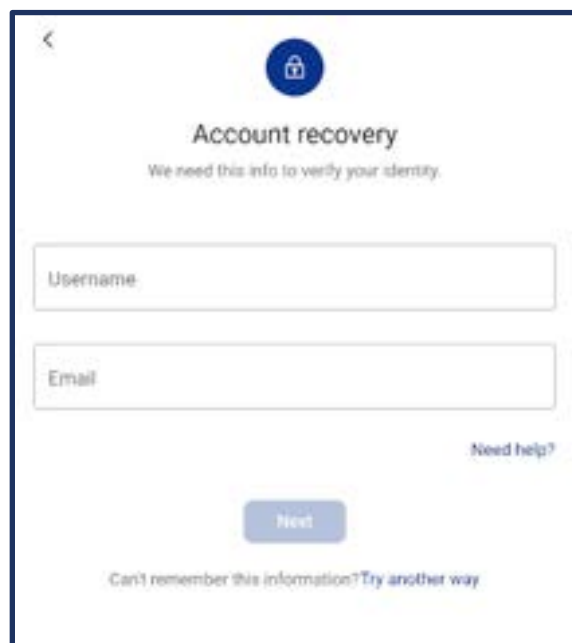
Navigate to our website and click Login. Select Reset Password



Step 2

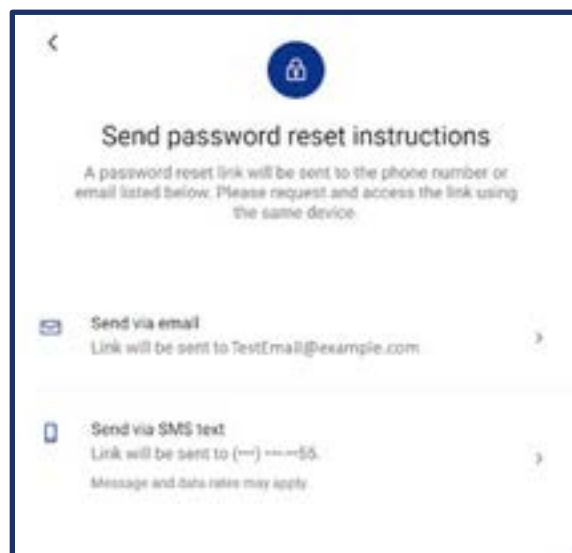
Enter your username and email address.

IMPORTANT: Email must match what is on file.

A screenshot of the "Account recovery" form. At the top, there is a blue lock icon. Below it, the text "Account recovery" is centered, followed by "We need this info to verify your identity." There are two input fields: "Username" and "Email". To the right of the "Email" field is a link that says "Need help?". Below the input fields is a blue "Next" button. At the bottom, there is a link that says "Can't remember this information? Try another way".

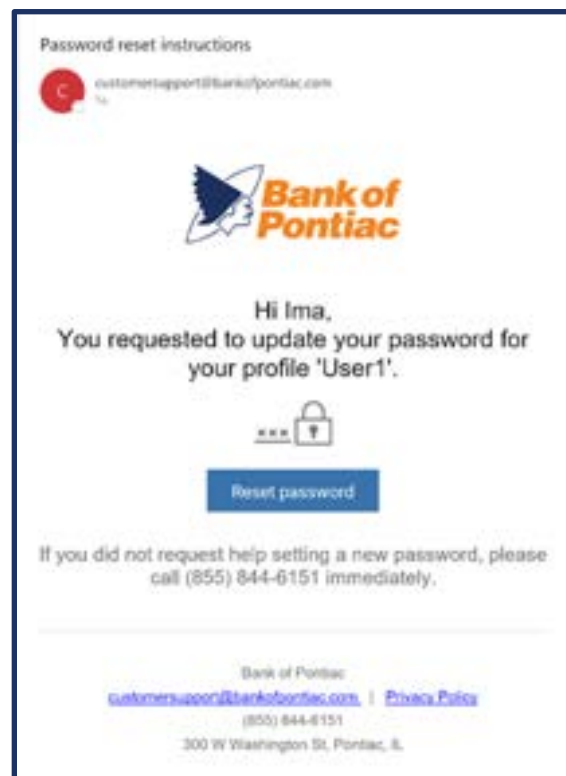
Step 3

Choose to receive your instructions via email or text.

A screenshot of the "Send password reset instructions" screen. At the top, there is a blue lock icon. Below it, the text "Send password reset instructions" is centered, followed by "A password reset link will be sent to the phone number or email listed below. Please request and access the link using the same device." There are two options: "Send via email" and "Send via SMS text". The "Send via email" option is selected, and it shows "Link will be sent to TestEmail@Example.com". The "Send via SMS text" option shows "Link will be sent to (---) ---55" and "Message and data rates may apply".

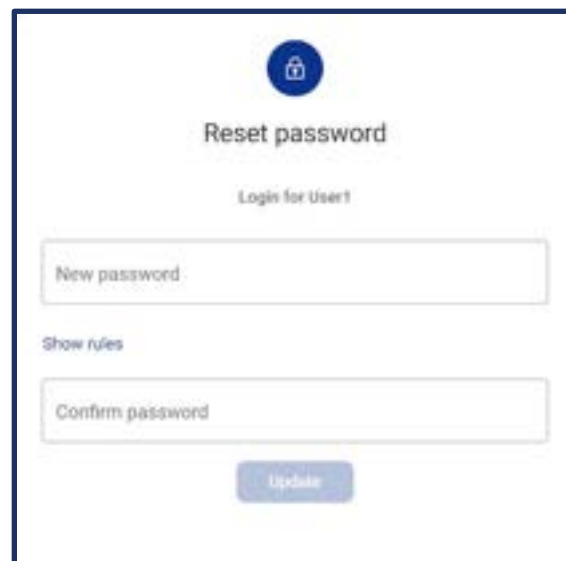
Step 4

- Email: Open your email. Your username will appear in the email body. Click Reset Password if applicable.
- Text: Open your text and click the link.



Step 5

Enter the code you receive and create a new password.

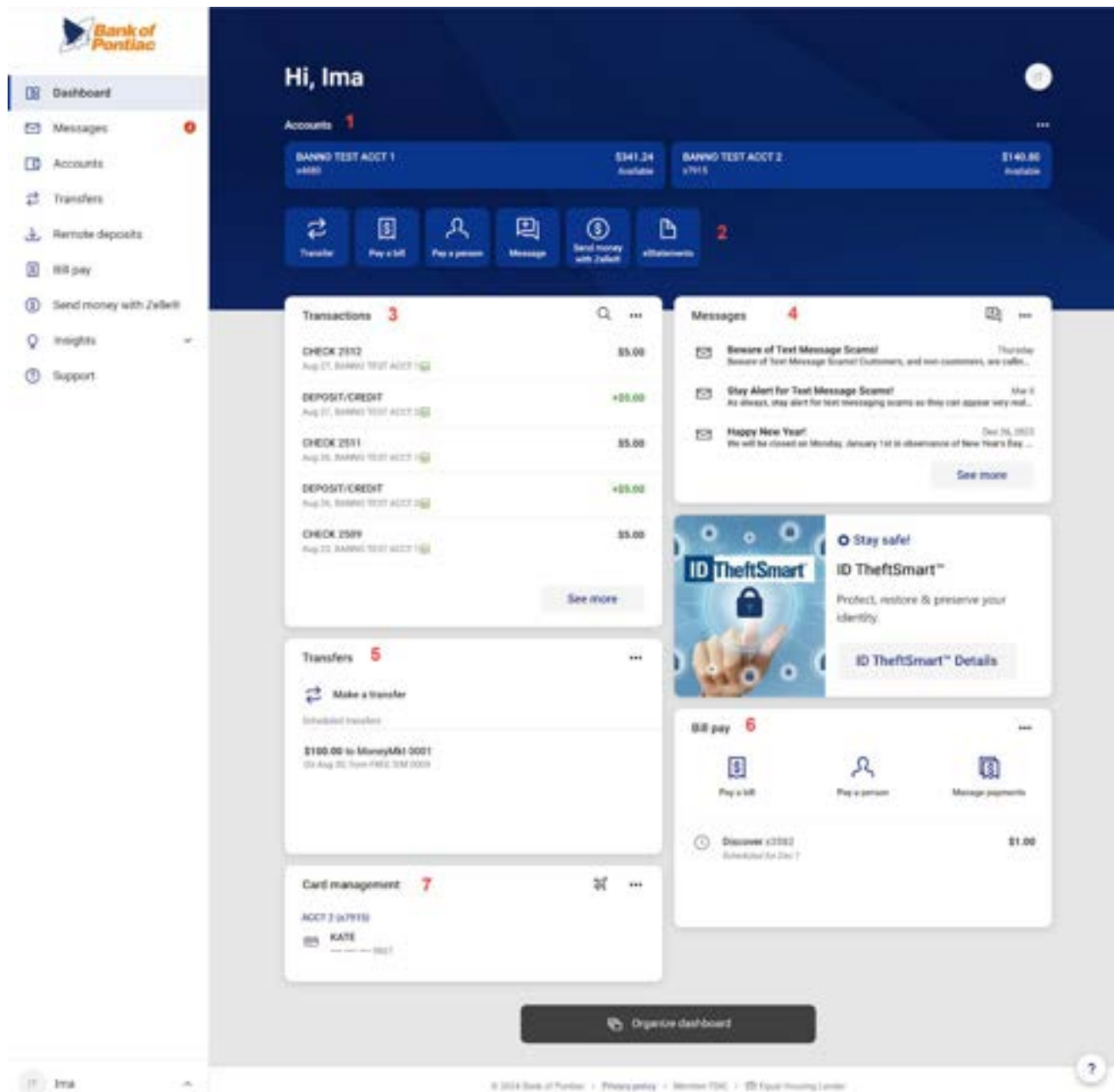
A screenshot of the Bank of Pontiac password reset form. At the top is a blue circular icon with a white padlock. Below it is the heading "Reset password" and the text "Login for User1". The form contains two input fields: "New password" and "Confirm password". A link labeled "Show rules" is positioned between the two fields. A blue "Update" button is located at the bottom right of the form.

Dashboard

This is your landing page where you can access your accounts, review recent activity, and move money.

Default Layout

1. Accounts - Displays accounts including balance, status, and last four digits of account number.
2. Quick Action Buttons - Click a button to jump to that feature of online banking
3. Transactions - Displays recent activity on all accounts
4. Messages - Displays conversations between you and support representatives as well as alerts and bank messages.
5. Transfers - Displays scheduled transfers and a quick link to Make a Transfer.
6. Bill Pay - Displays recent activity and quick links to Pay a bill, Pay a person, or Manage payments.
7. Card Management - Displays debit cards that are linked to your accounts. Select a card to toggle it on or off, report it lost or stolen, or reorder.

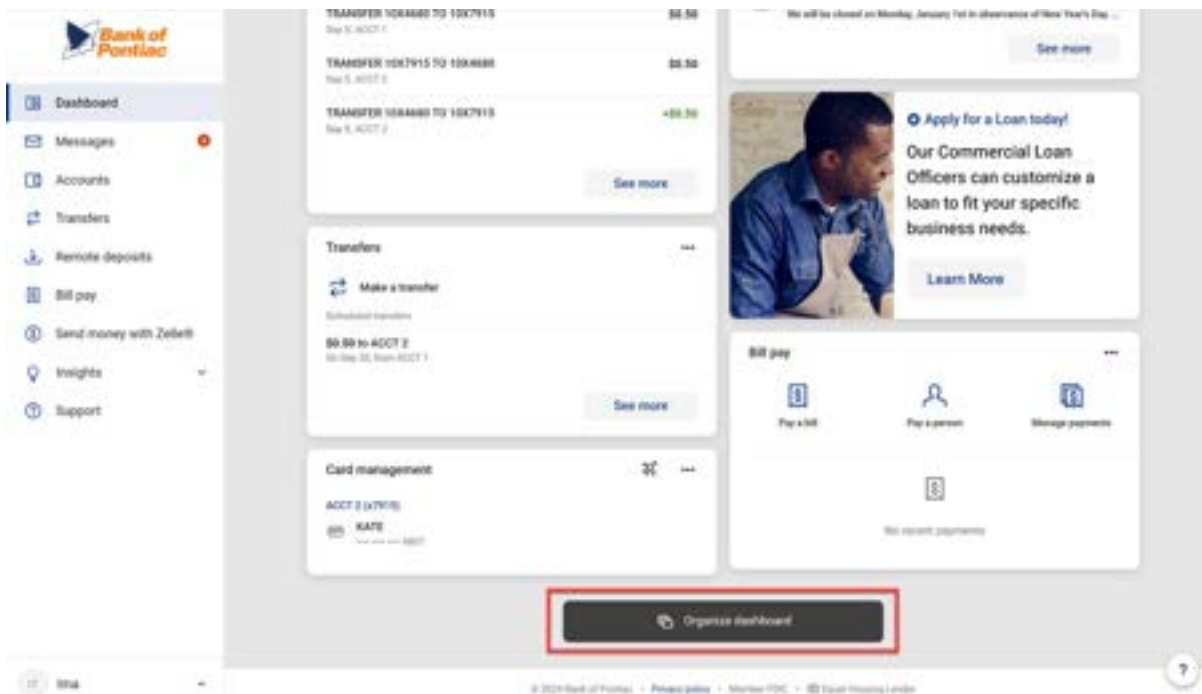


Organize Dashboard

Use this feature to add, remove, or reorder the cards on the dashboard.

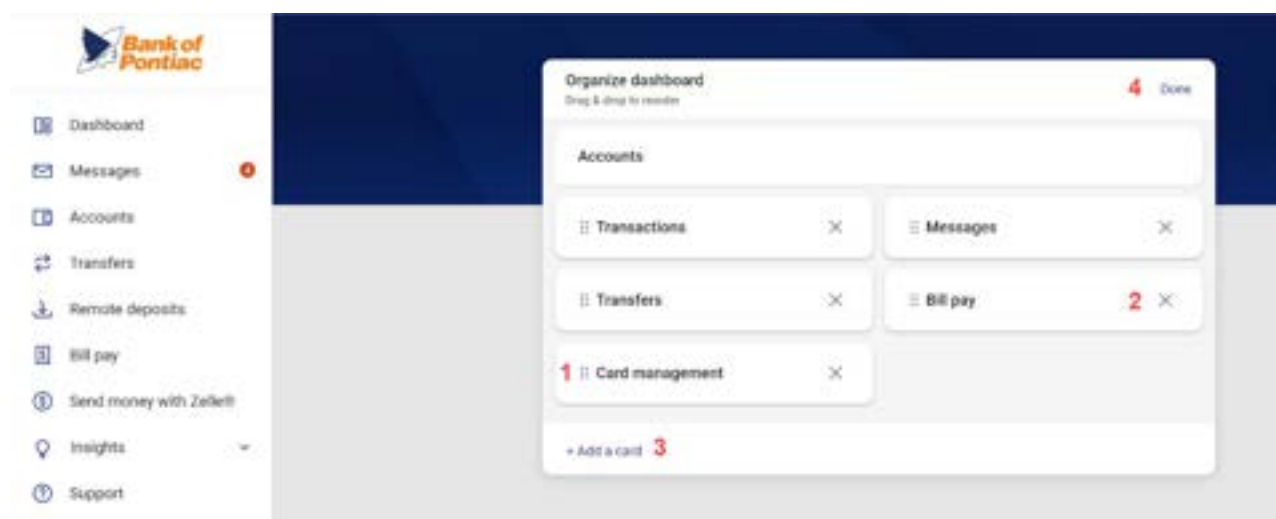
Step 1

Click Organize Dashboard.



Step 2

1. Click and hold the 6 dot icon to drag and drop the cards to the order you prefer.
2. Click the X to remove a card from the dashboard.
3. Click + Add a card to browse available cards that may be added to the Dashboard. Select any you'd like to appear and click < when finished.
4. Click Done once the layout suits your needs.

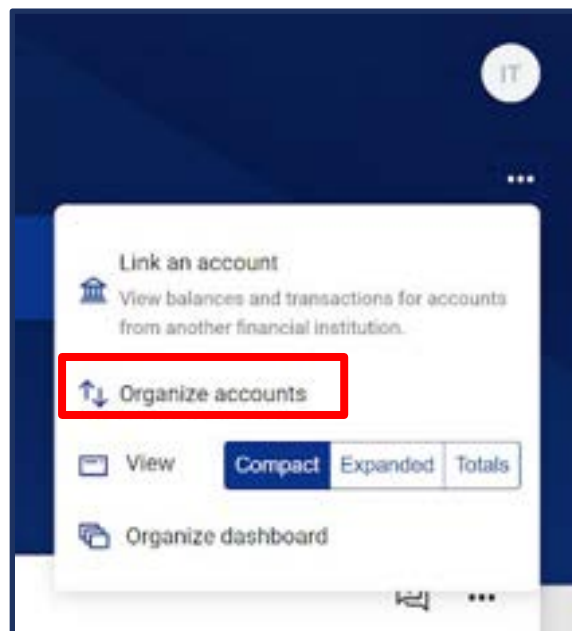


Organize Accounts

Use this feature to change the order of your accounts on the dashboard or update how the account information is displayed.

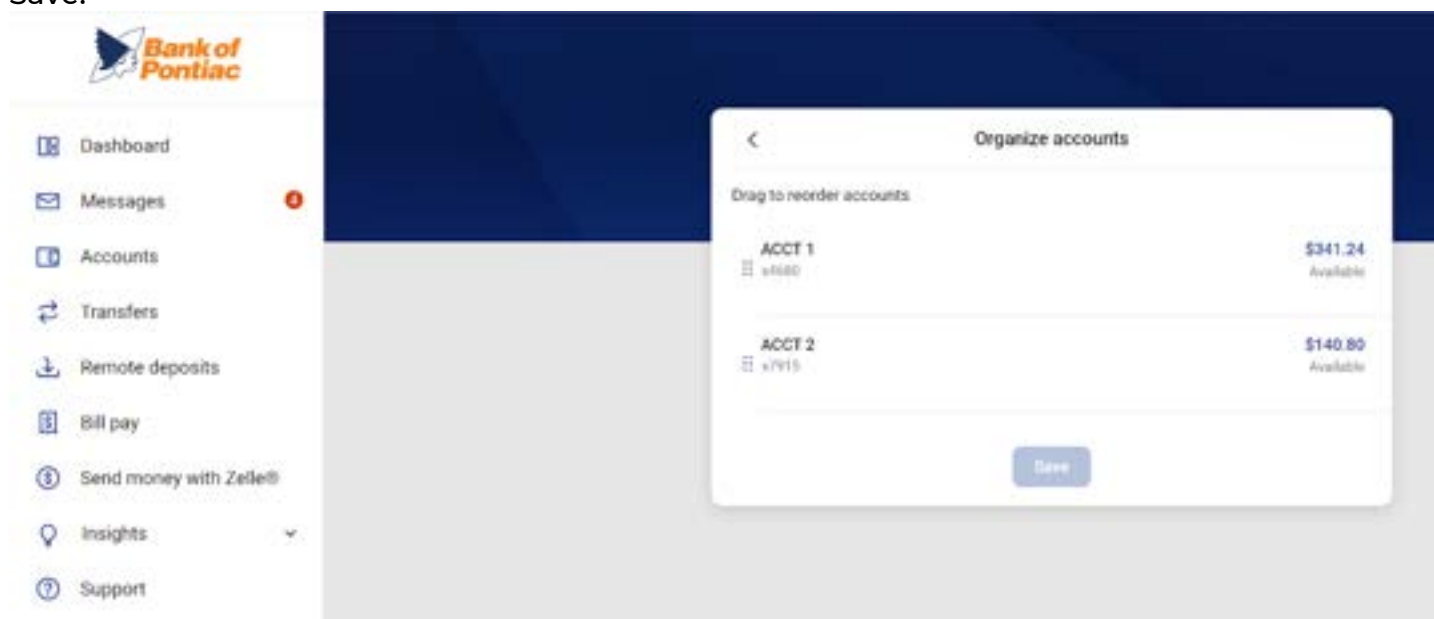
Step 1

Click the ellipsis icon next to the Accounts section, then select Organize accounts.



Step 2

Click and hold the 6 dot icon to drag and drop an account to the order you prefer, then click Save.

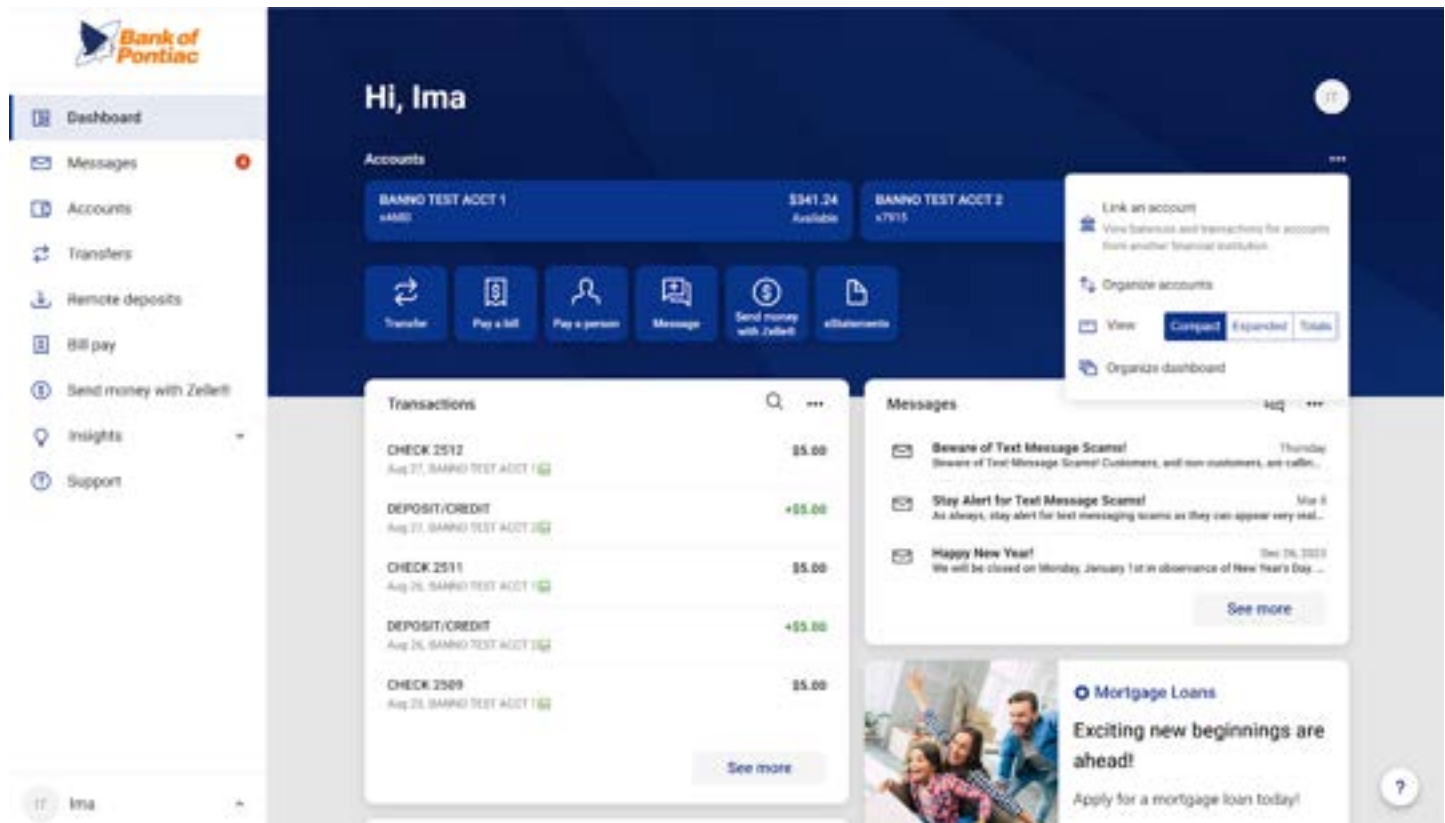


Account View

Use this feature to change what account information is displayed on the dashboard.

Click the ellipsis icon next to the Accounts section choose from one the View options:

- Compact: Displays accounts in a single row. Only three accounts will appear at a time.
- Expanded: Displays accounts in two rows. Up to six accounts will appear at a time.
- Totals: Groups accounts together based on type such as Cash, Borrowed, Credit Balance, and Investments. Displays the total balance for all accounts in each group.



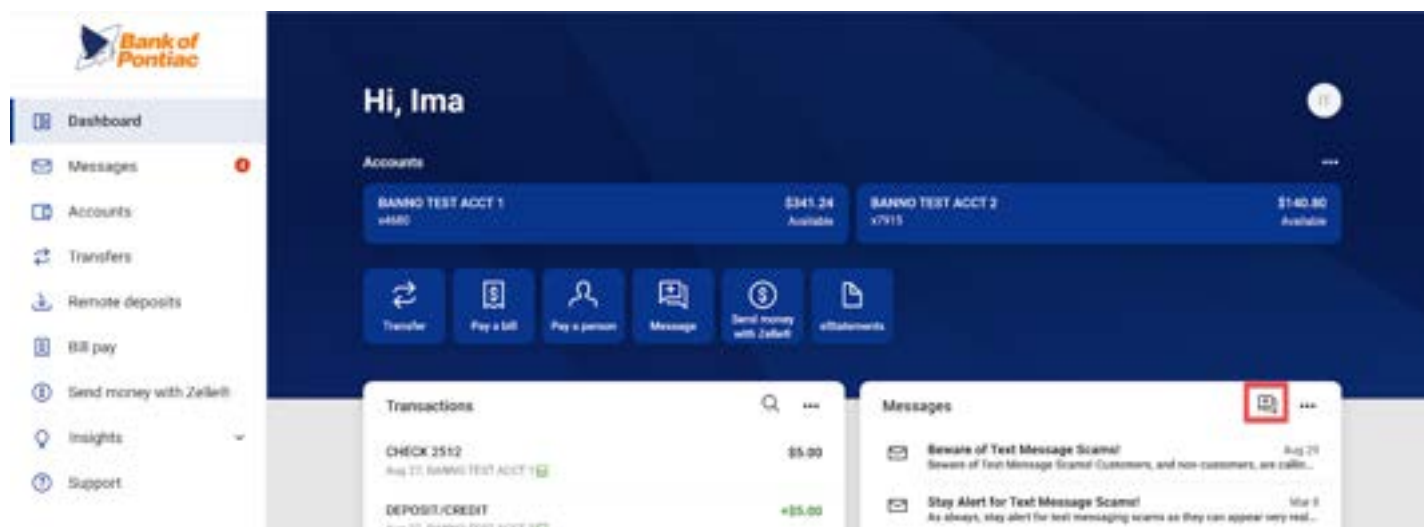
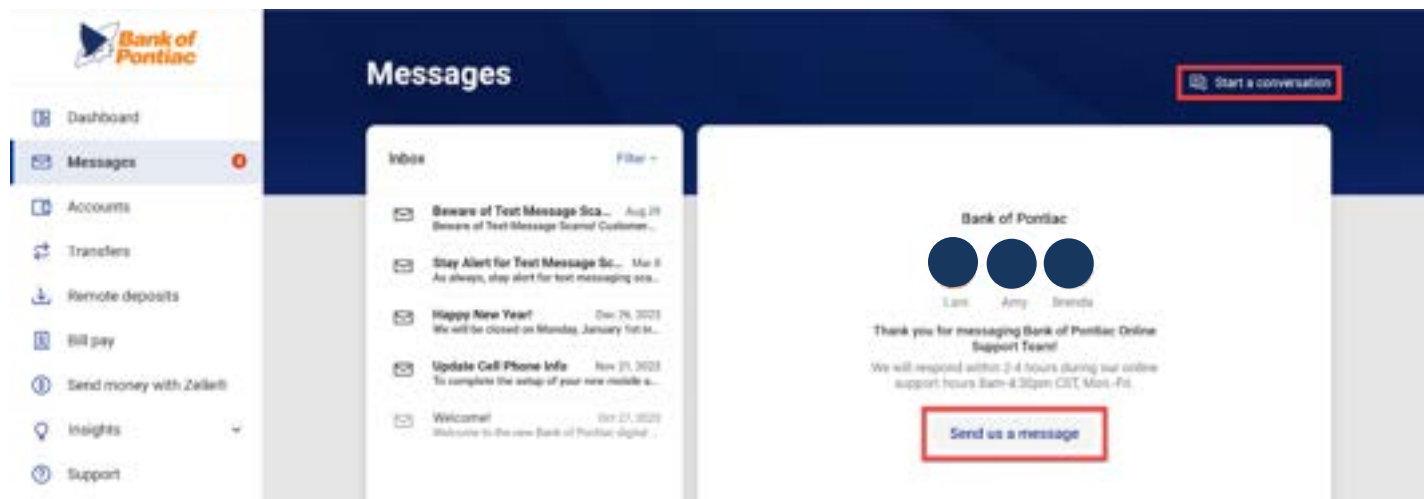
Messages

Use this module to start a conversation with the institution, review alerts, and access informational messages from the institution.

Start a Conversation

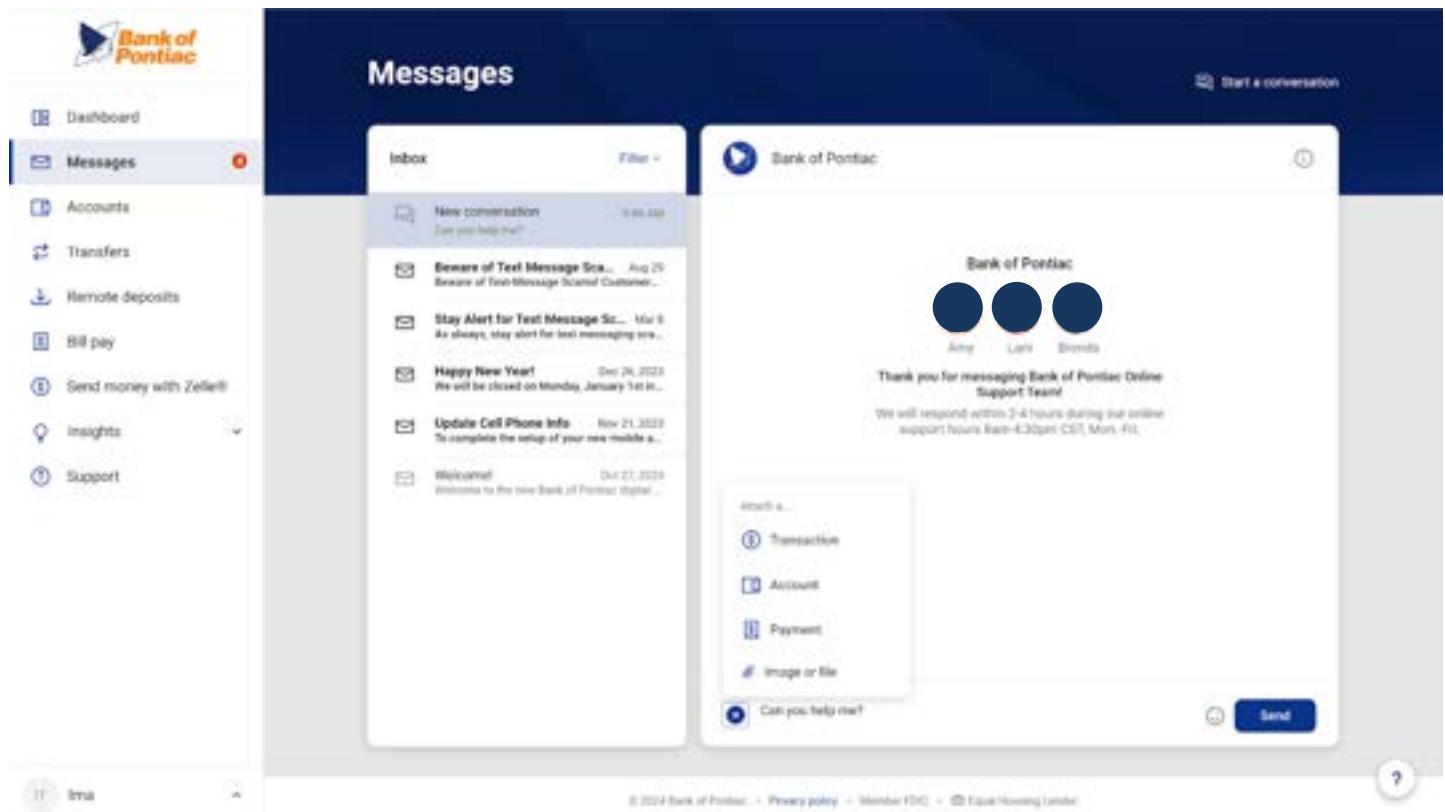
Step 1

Select Messages from the navigation pane or navigate to the Messages card on the Dashboard. Click Start a conversation, Send us a message, or select the New conversation icon.



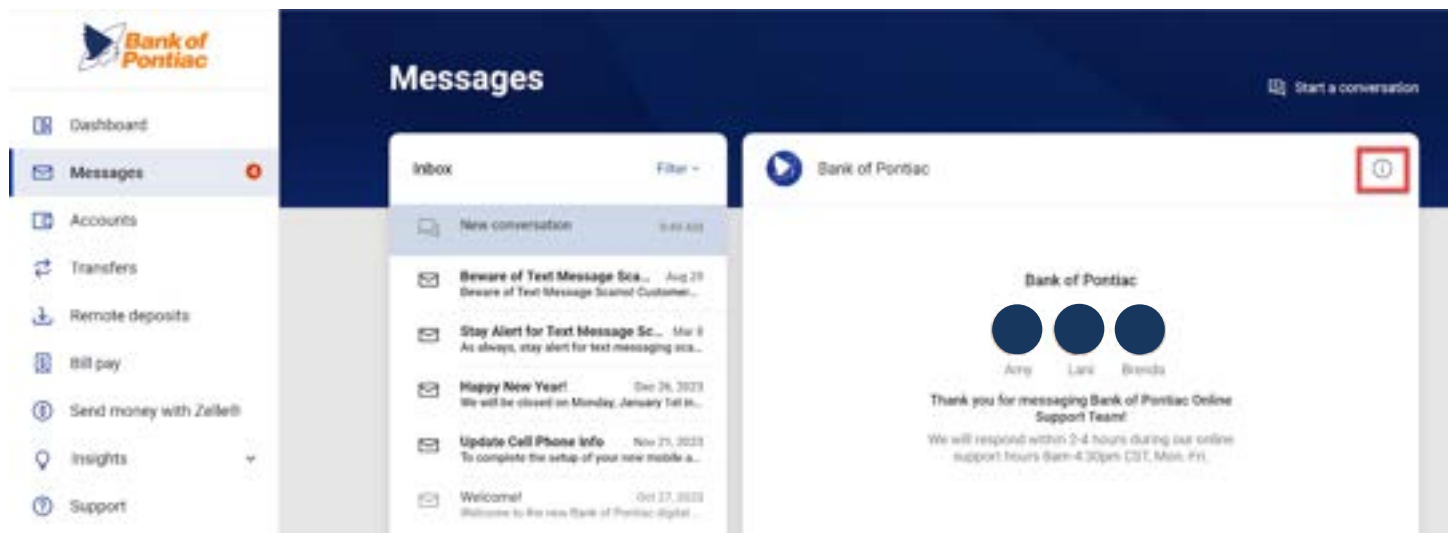
Step 2

Type your message in the field. Click the + to add transaction, account, or payment details to your message. You can also attach images or other files. Click Send when done.



Close/Delete a Message

Select the icon and click Close conversation. Closing a conversation deletes it.



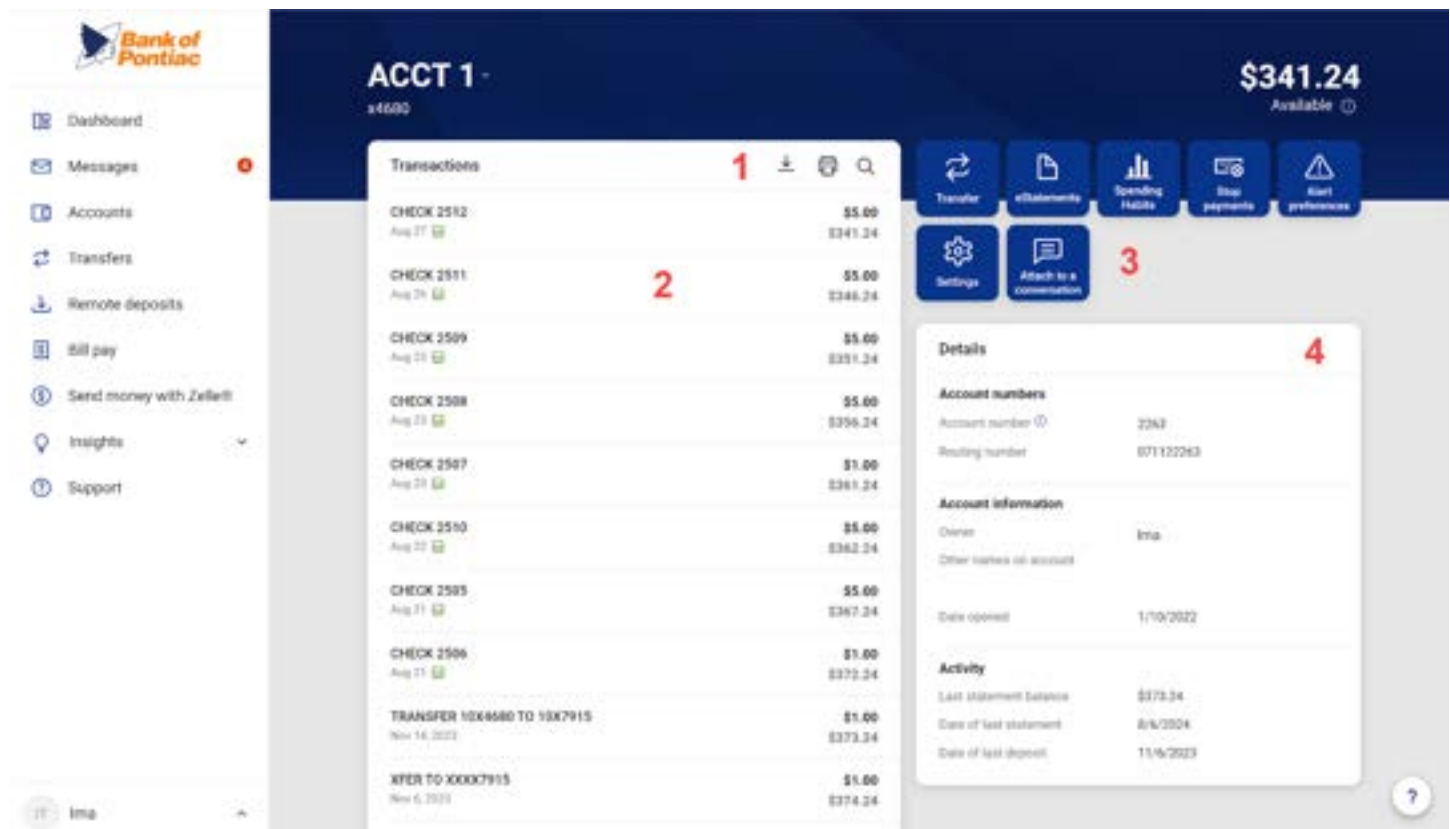
Accounts

Select Accounts to see a listing of all the accounts tied to your online banking ID.

Account Information

Select an account from the Accounts page or from the Dashboard.

1. Download into CSV, TXT, OFX, QBO or QFX format, print, or search transaction activity.
2. Review recent account activity.
3. Quickly access other features for this account.
4. Review account details such as account and routing numbers, account owners, and important dates.



The screenshot displays the Bank of Pontiac digital banking interface. On the left is a navigation menu with options: Dashboard, Messages, Accounts, Transfers, Remote deposits, Bill pay, Send money with Zelle®, Insights, and Support. The main content area shows details for 'ACCT 1' with a balance of \$341.24. The interface is divided into four numbered sections:

- 1. Transactions:** A list of recent transactions including checks and transfers.
- 2. Transaction Details:** A detailed view of a specific transaction (CHECK 2511).
- 3. Account Actions:** A set of buttons for managing the account, including Transfer, eStatements, Spending habits, Stop payments, Alert preferences, Settings, and Attach to a communication.
- 4. Details:** A section providing account information, including account numbers, routing number, account information, and activity.

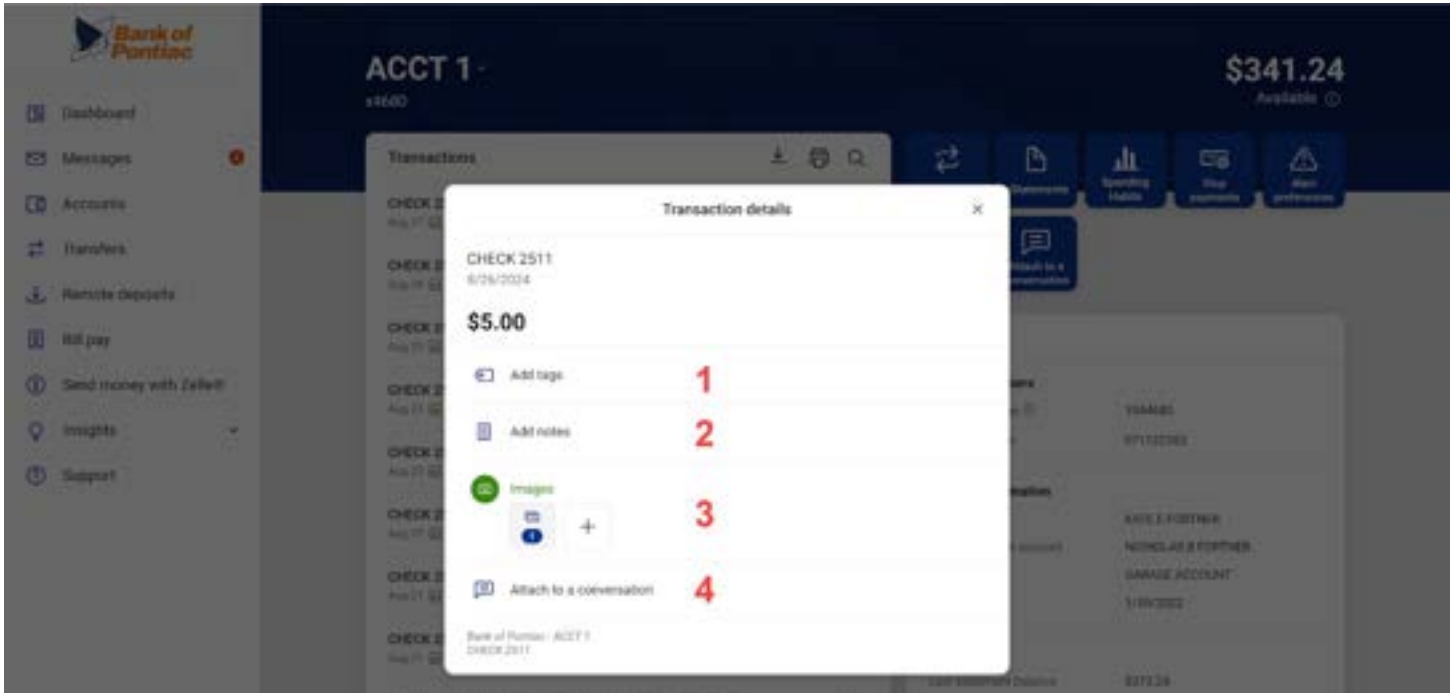
Transaction Type	Amount	Balance
CHECK 2512	\$5.00	\$341.24
CHECK 2511	\$5.00	\$346.24
CHECK 2509	\$5.00	\$351.24
CHECK 2508	\$5.00	\$356.24
CHECK 2507	\$1.00	\$361.24
CHECK 2510	\$5.00	\$362.24
CHECK 2505	\$5.00	\$367.24
CHECK 2506	\$1.00	\$372.24
TRANSFER 10X6580 TO 10X7915	\$1.00	\$373.24
XFER TO XXXX7915	\$1.00	\$374.24

Category	Information
Account numbers	Account number: 2249, Routing number: 071122263
Account information	Owner: Ima, Other holders on account: (none listed)
Activity	Date opened: 1/10/2022, Last statement balance: \$173.34, Date of last statement: 8/6/2024, Date of last deposit: 11/6/2023

Transaction Details

Select a transaction to view additional information.

1. Add a tag to categorize the transaction.
2. Add notes to accompany the transaction description.
3. Review check images or add an image such as an invoice or receipt.
4. Attach the transaction details to a conversation with the institution.



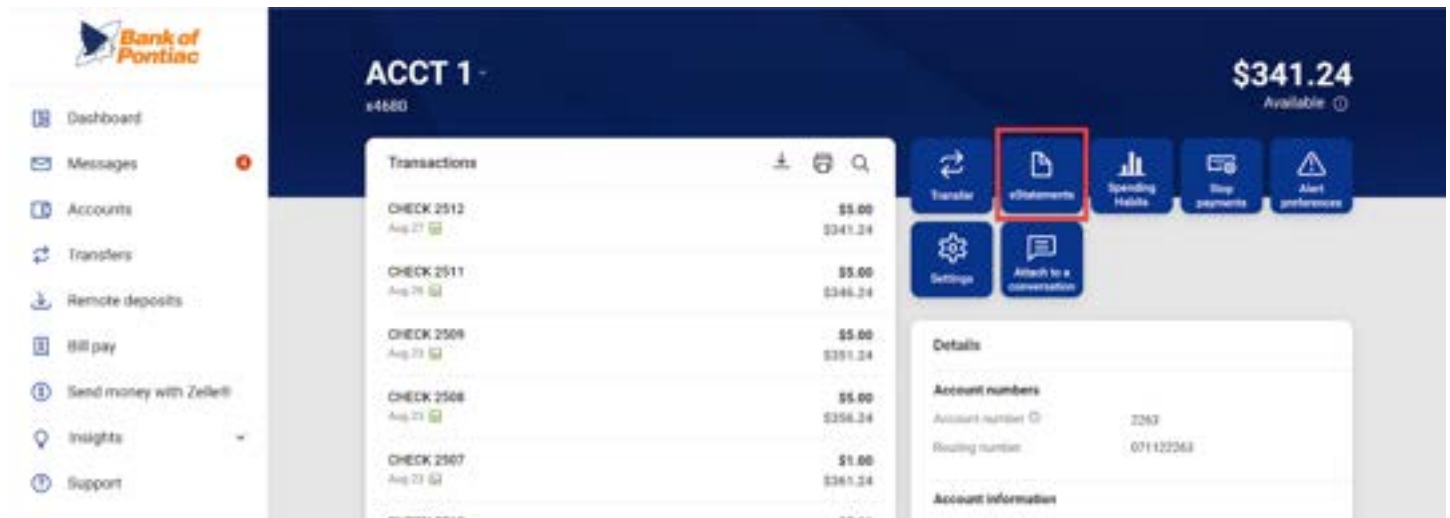
eStatements

Enroll for eStatements to stop paper documents from being mailed. You will receive an email when your electronic document is available to view. eStatements are available online for 18 months.

eStatement Enrollment

Step 1

Click eStatements from the Accounts page or the Dashboard and accept the Terms and Conditions.



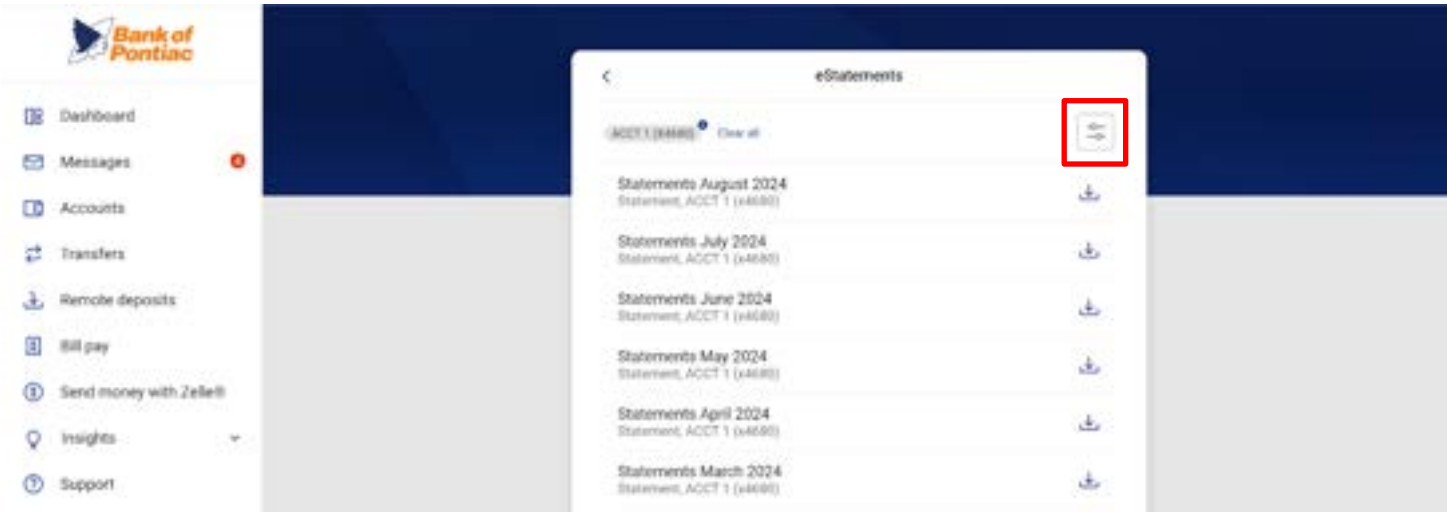
Step 2

Choose the account(s) and click Enroll.

A screenshot of the 'eStatements' enrollment screen. The title is 'eStatements' with a back arrow on the left. Below the title is a document icon and the text 'eStatements' and 'Go Paperless with your Statements!'. There is a section 'Notify at' with a blurred email address. Below that is a section 'Accounts to enroll' with two checkboxes. The first checkbox is checked and labeled '1044680 TEST ACCT 1 (x4680)'. The second checkbox is unchecked and labeled '1067915 TEST ACCT 2 (x7915)'. At the bottom center is a blue 'Enroll' button.

Step 3

Select a document to download and view. You can click the filter icon to change the type of document, year, and account.

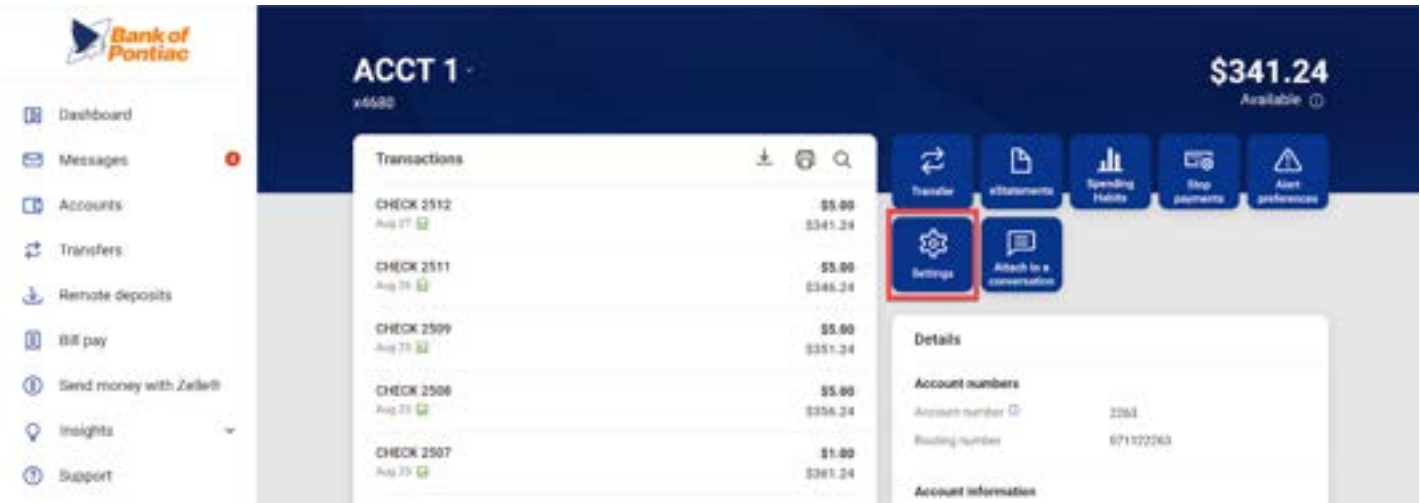


eStatement Enrollment Changes

Need to make changes to your eStatement enrollment?

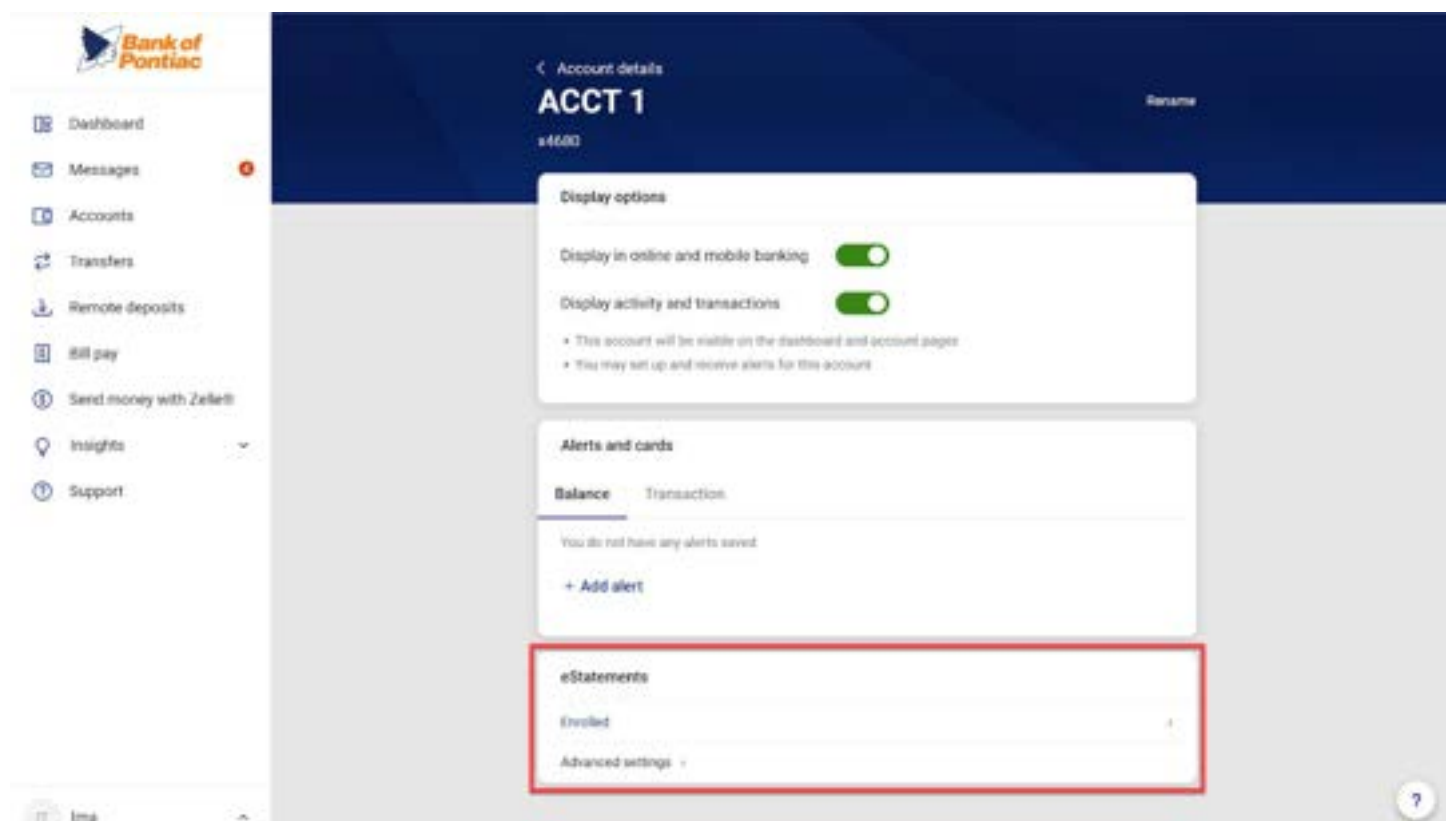
Step 1

Click Settings.



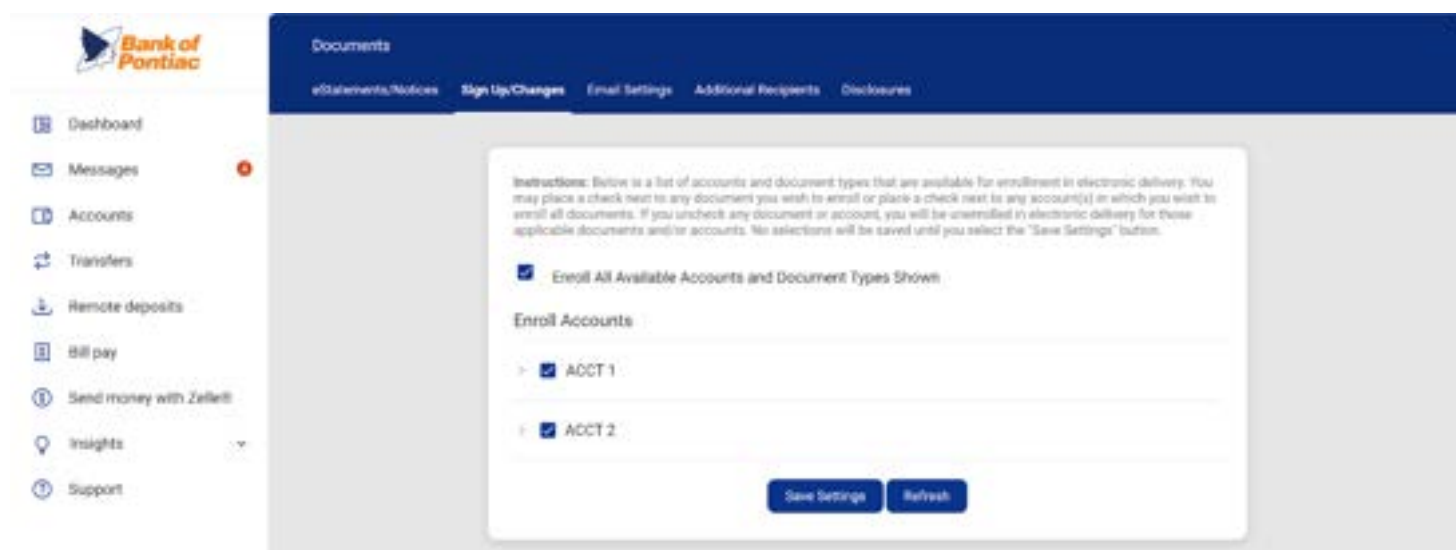
Step 2

In the eStatements section, select Advanced settings.



Step 3

Update your account enrollment or set up an additional person to receive eStatements on your accounts.



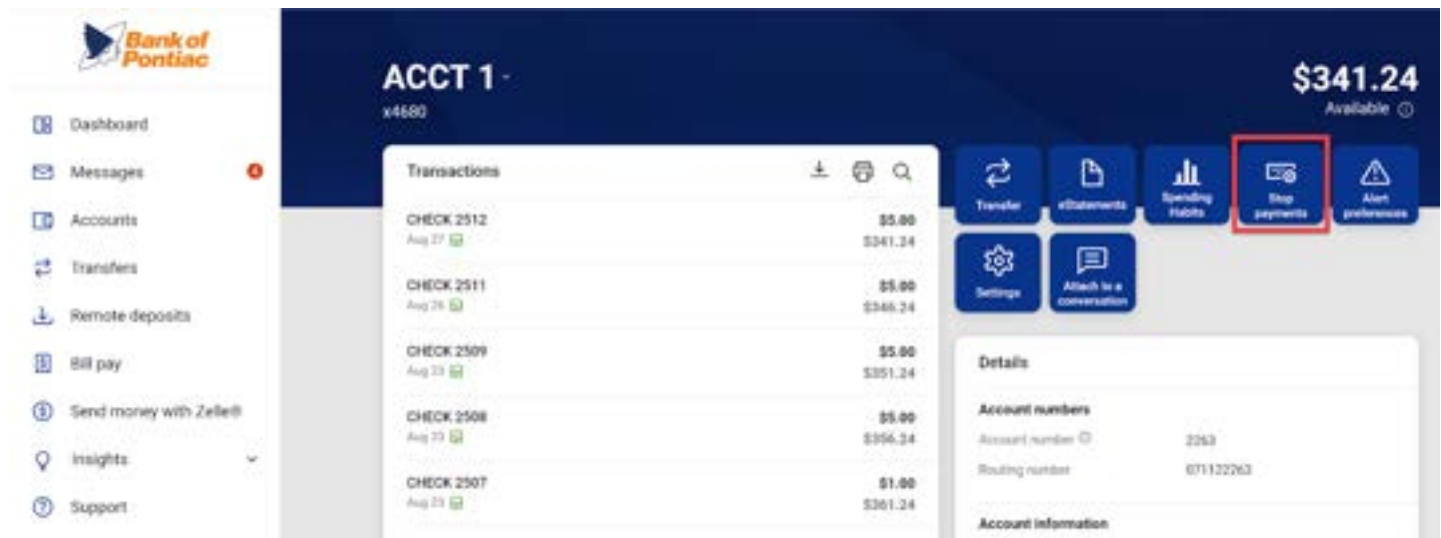
Stop Payments

You have the option to place a Stop Payment on either a single check or a range of checks via Online Banking. The Stop Payment Service Fee is displayed before finalizing the request. The stop remains active for six months, after which the payment(s) may proceed as normal. If you need assistance, wish to cancel a Stop Payment before the six-month period ends, or need to stop an ACH or recurring debit card transaction, please reach out to the bank by phone or through a Secure Message.

Place Stop Payment on a Single Check

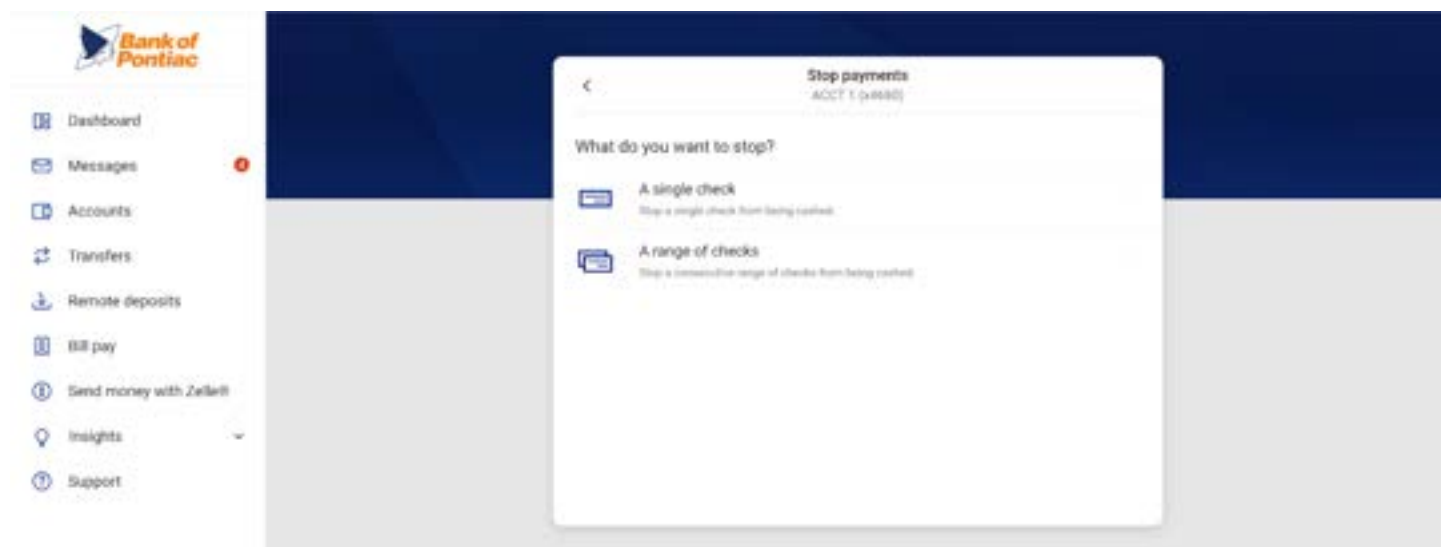
Step 1

Select Stop payments and select + Stop a payment.

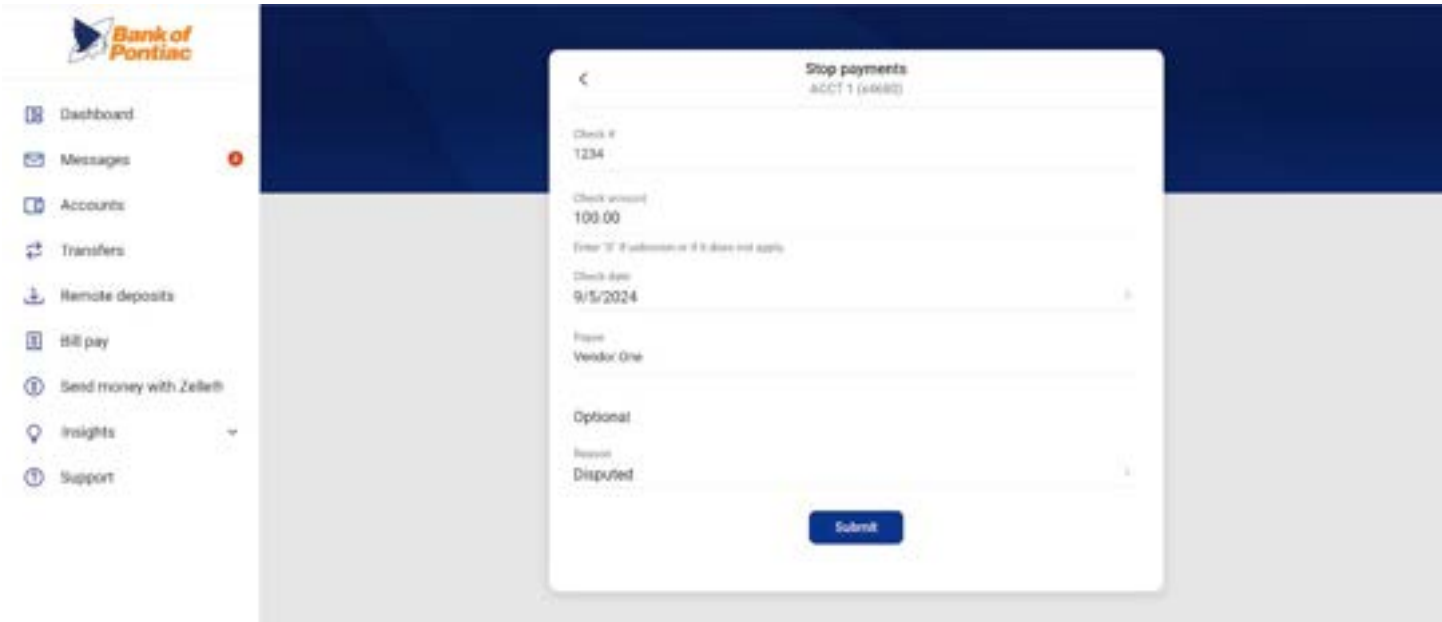


Step 2

Choose A single check.

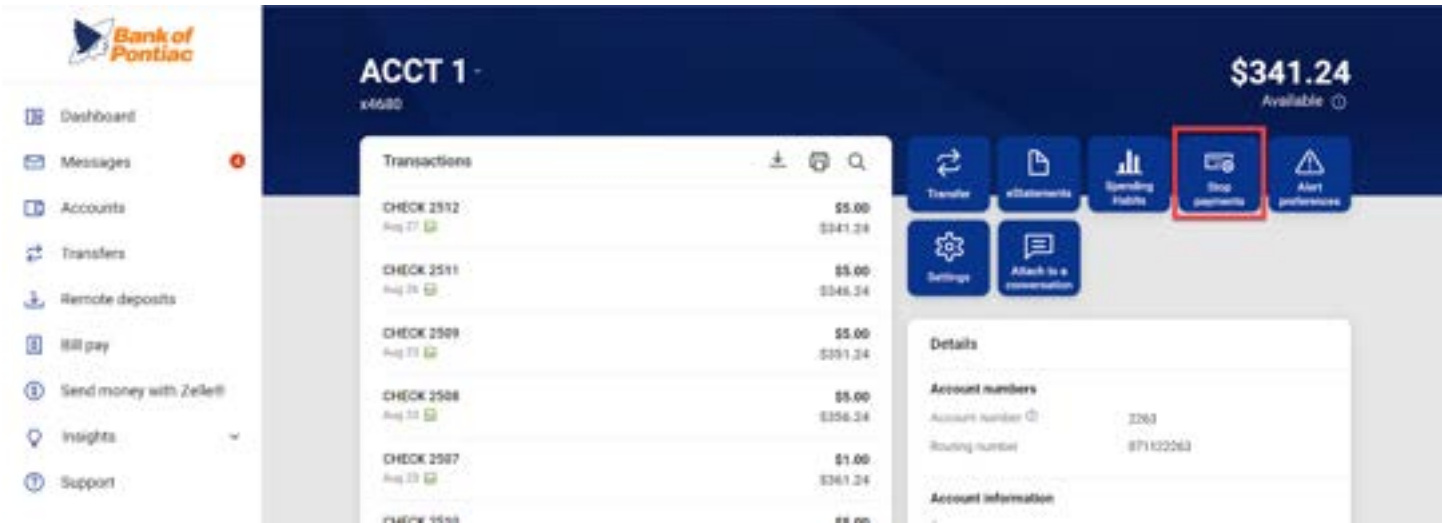


Step 3
Complete the details.



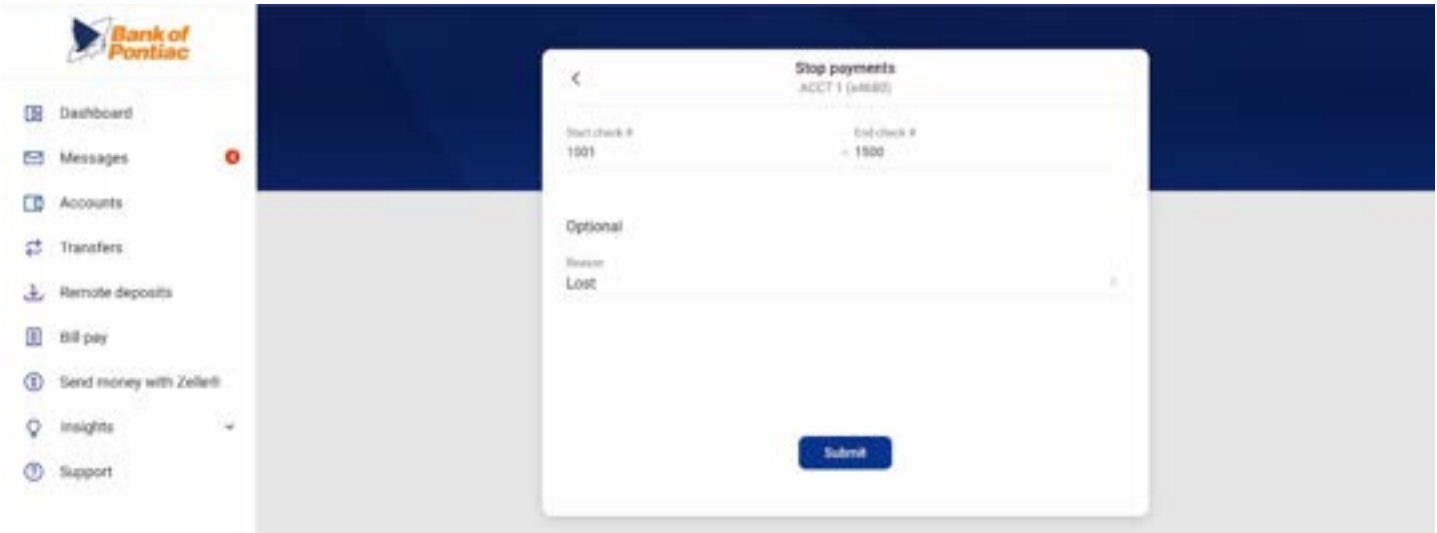
Place a Stop Payment on a Range of Checks

Step 1
Select Stop payments and select + Stop a payment.



Step 2

Choose a range of checks and complete the details.



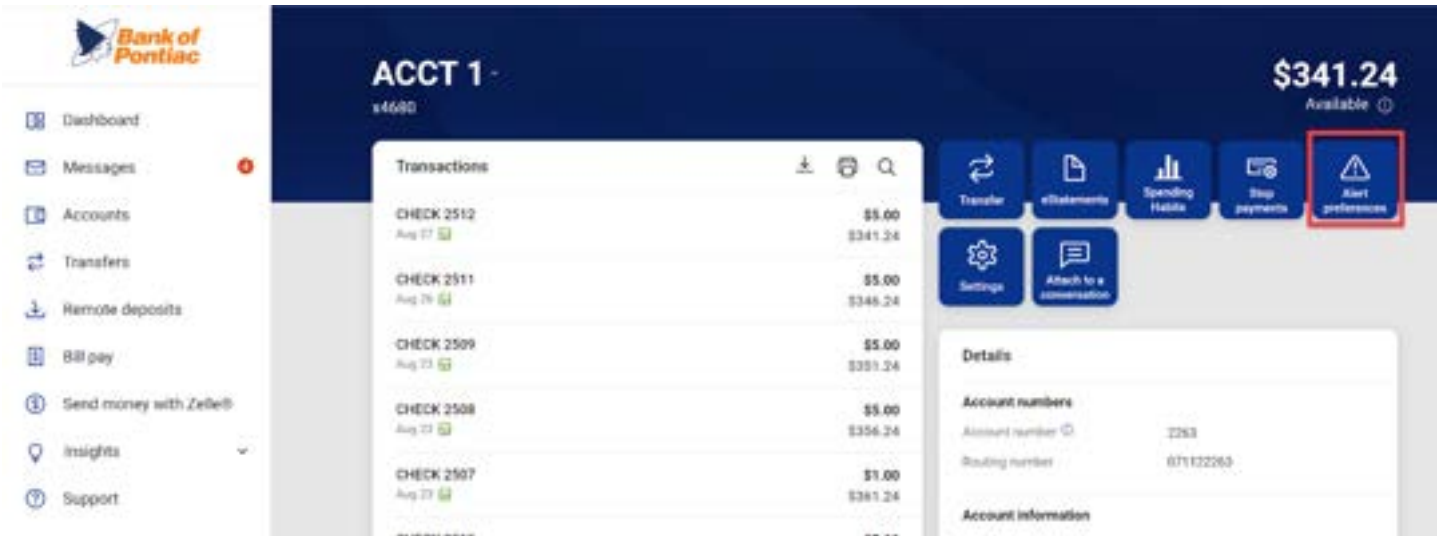
Alerts

Set up alerts to be notified about your balance or certain transactions.

Set up Balance and Transaction Alerts

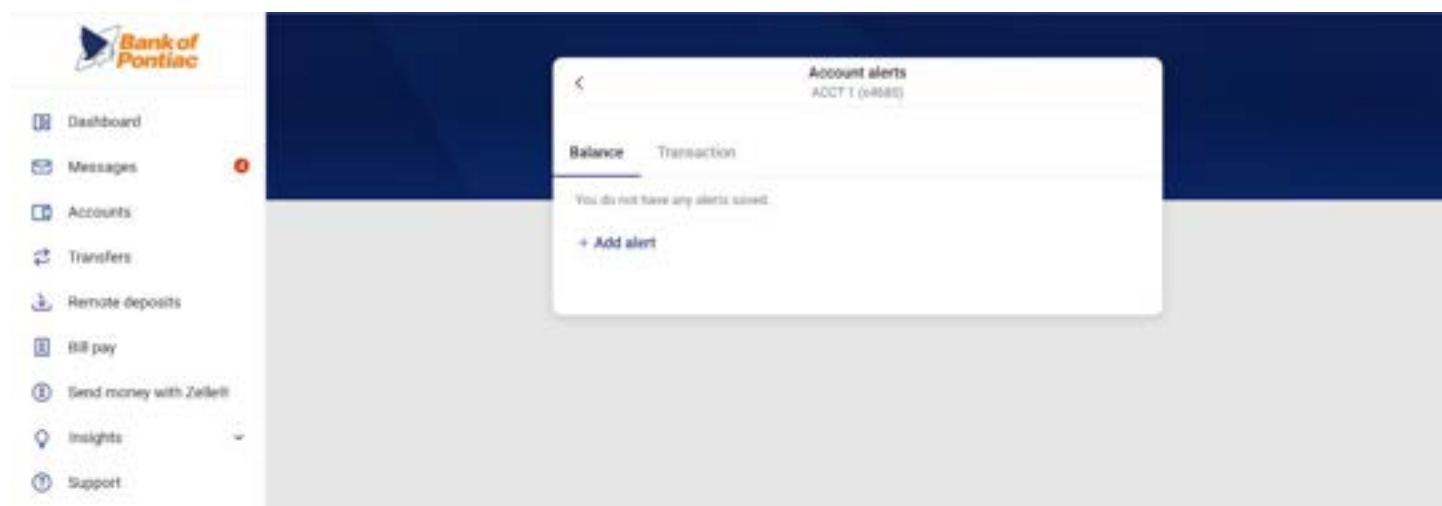
Step 1

Click Alert Preferences and select Balances, transactions, and deposits.



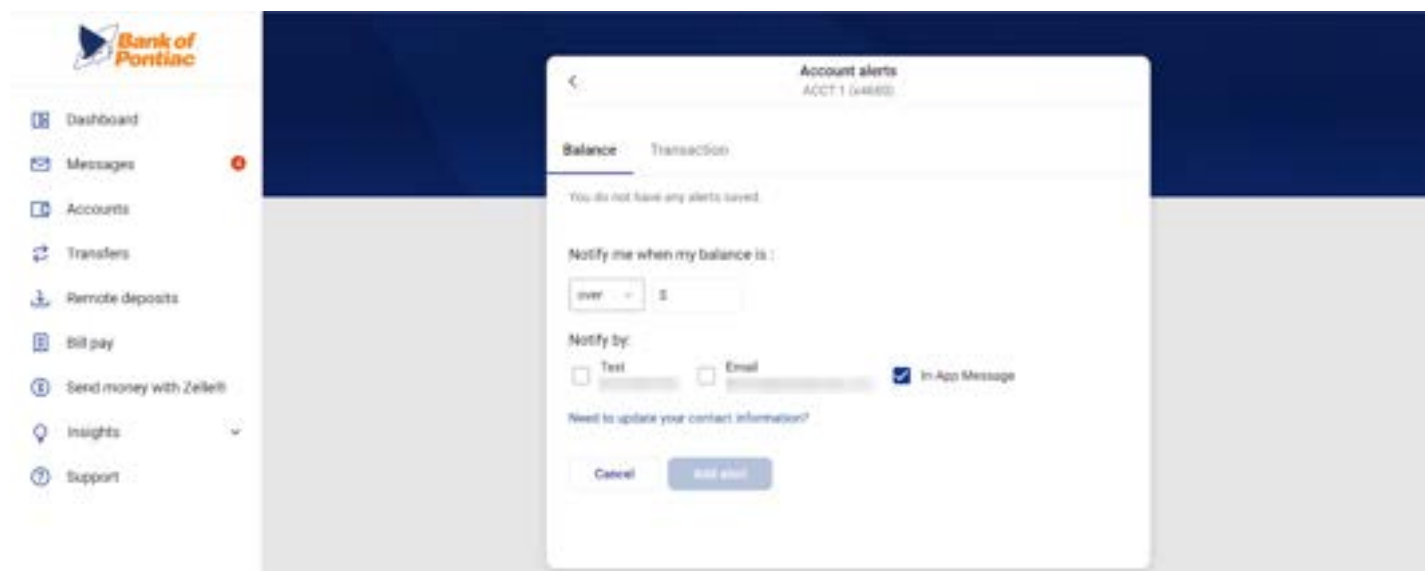
Step 2

Choose Balance or Transaction and click + Add alert.



Step 3

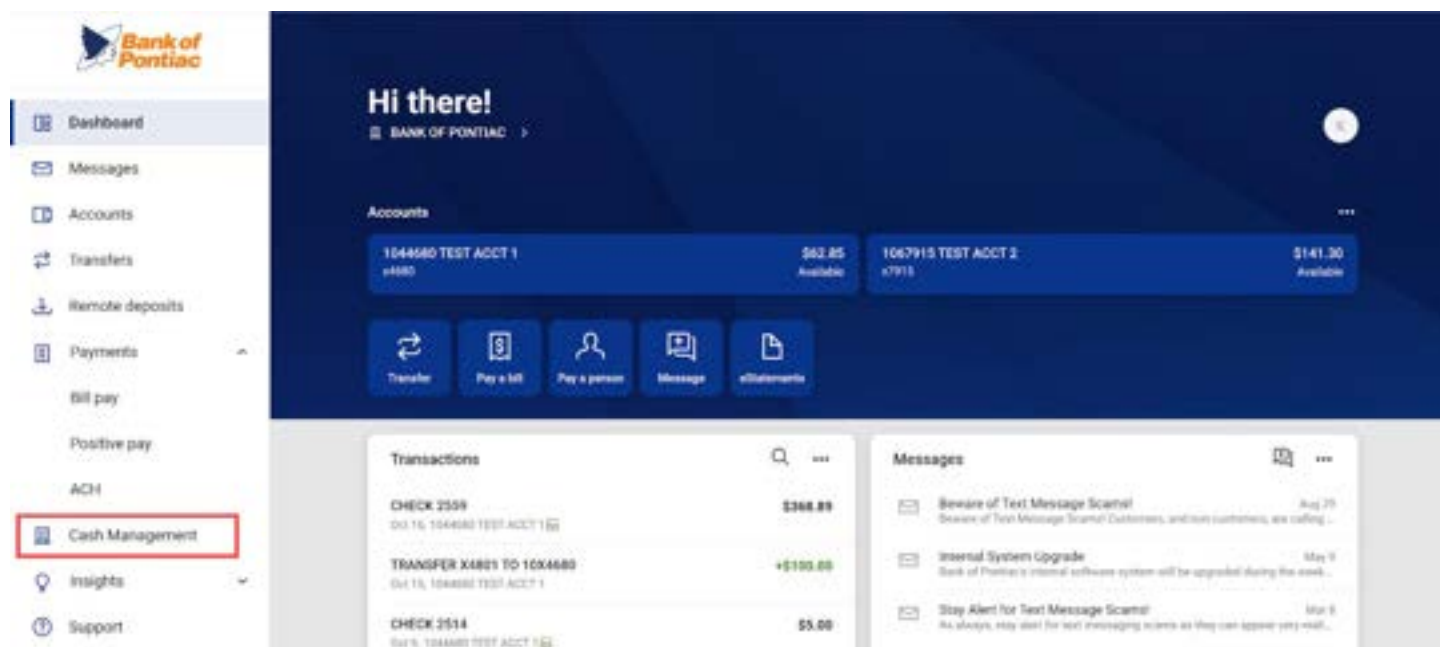
Complete the details and select how you'd like to receive the alert. Click Add alert.



Set Up Business Activity Alerts

Step 1

Select Cash Management from the navigation pane.



Step 2

Select Options and then Alerts. Click Edit Event Alerts, Add Item Alert, or Add Personal Alert.



Step 3

Check the box next to the desired alert. Click Submit and then Accept once you confirm your email address.

Edit Event Alerts

Alert Type:

☐ Email

When the following occurs:

Receiving Incoming ACH EDI

Receiving ACH Exception Items

ACH Batches Uninitiated

Wire Transfer Pending

Recurring Wires Expiring

Wire Approval

Wire Transfer Update

Recurring Wires Expired

Recurring Wires Upcoming

Recurring ACH Batch Failed

Recurring ACH Batch Expiring

Recurring ACH Batch Expired

ACH Batch Updated

ACH batch is pending approval.

Upcoming Recurring ACH Batch

Entitlement Changed

Email Address Change

Alert Type:

☐ Email

When the following occurs:

Mobile Number Change

Company Email Address Change

Company Mobile Address Change

Password Changes

Pos Pay Review Time Ending

Receiving Incoming Wires

Receiving Incoming ACH Credit

Receiving Incoming ACH Debits

Insufficient Funds (NSF)

Unmatched Recon Items

Statements or Notices

Maturing Loans

Maturing CD's

ACH Batches Initiated

ACH Batches Processed

Wires Transmitted

Submit

Cancel

Edit or Delete a Balance and Transaction Alert

Step 1

From within the account, click Alert Preferences and select Balances, transactions, and deposits.

Bank of Pontiac

Dashboard

Messages

Accounts

Transfers

Remote deposits

Bill pay

Send money with Zelle

Insights

Support

ACCT 1

x4680

\$341.24

Available

Transfer

eStatements

Spending habits

Stop payments

Alert preferences

Settings

Attach to a conversation

Transactions

CHECK 2512

Aug 27

\$5.00

\$341.24

CHECK 2511

Aug 26

\$5.00

\$346.24

CHECK 2509

Aug 23

\$5.00

\$351.24

CHECK 2508

Aug 22

\$5.00

\$356.24

CHECK 2507

Aug 21

\$1.00

\$361.24

Details

Account numbers

Account number

2263

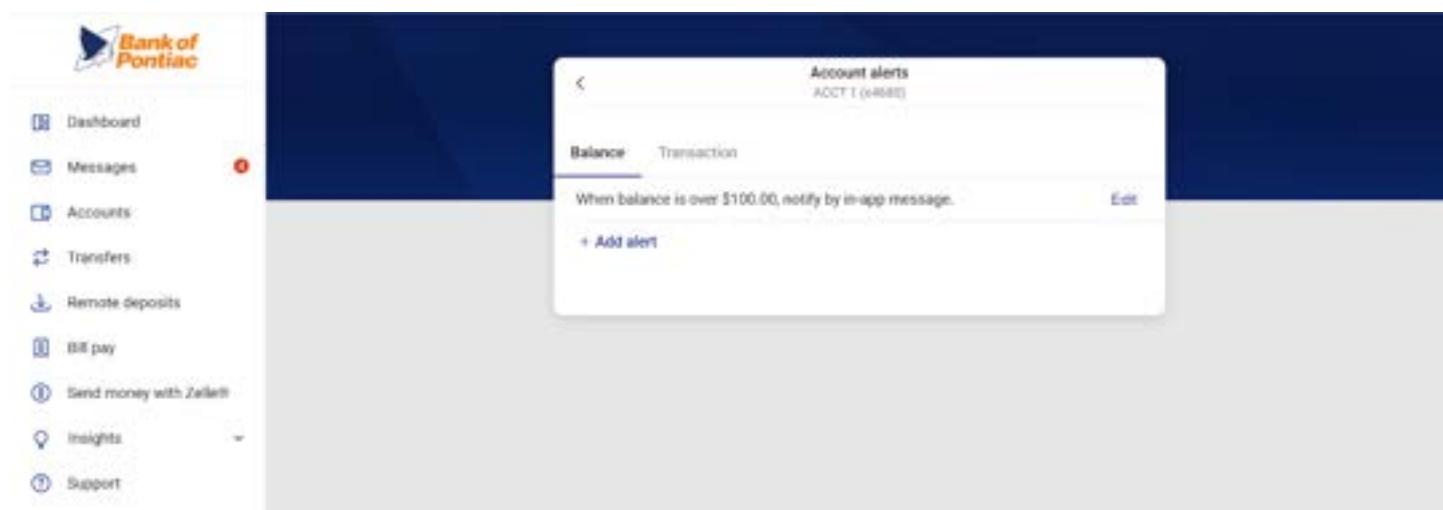
Routing number

07132263

Account information

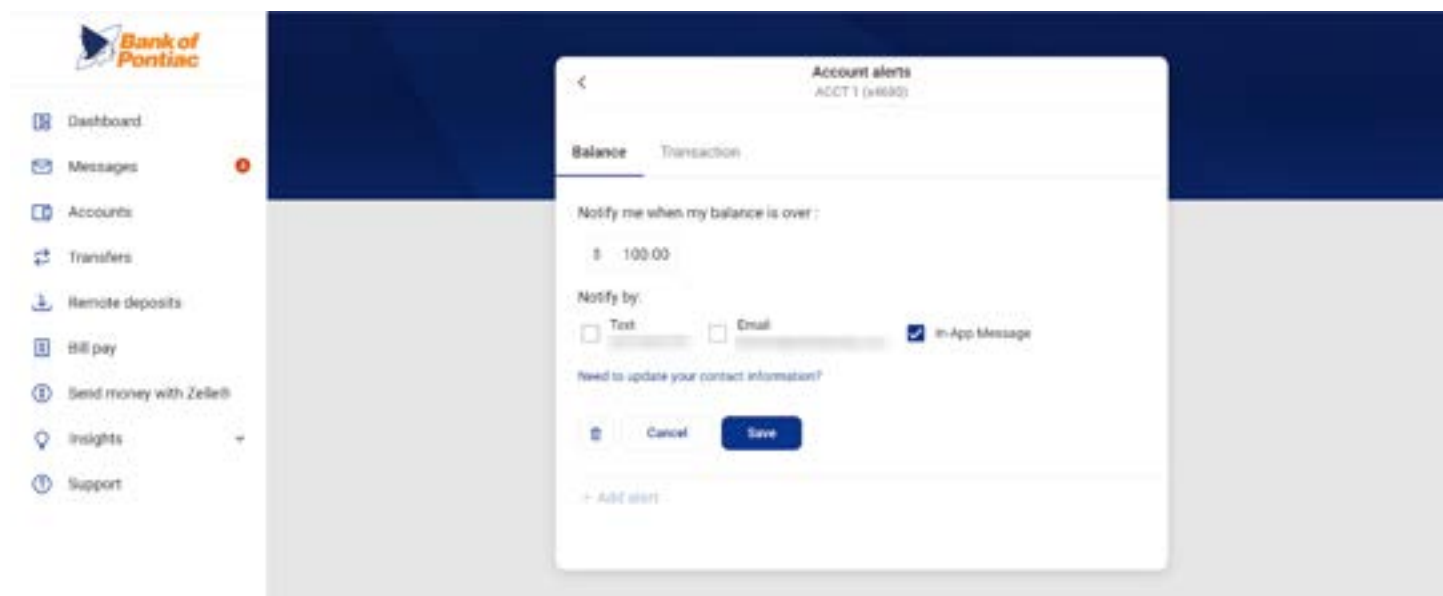
Step 2

Toggle between Balance and Transaction to find the alert to modify or delete. Select Edit.



Step 3

Modify the details or click the trash can icon to delete.

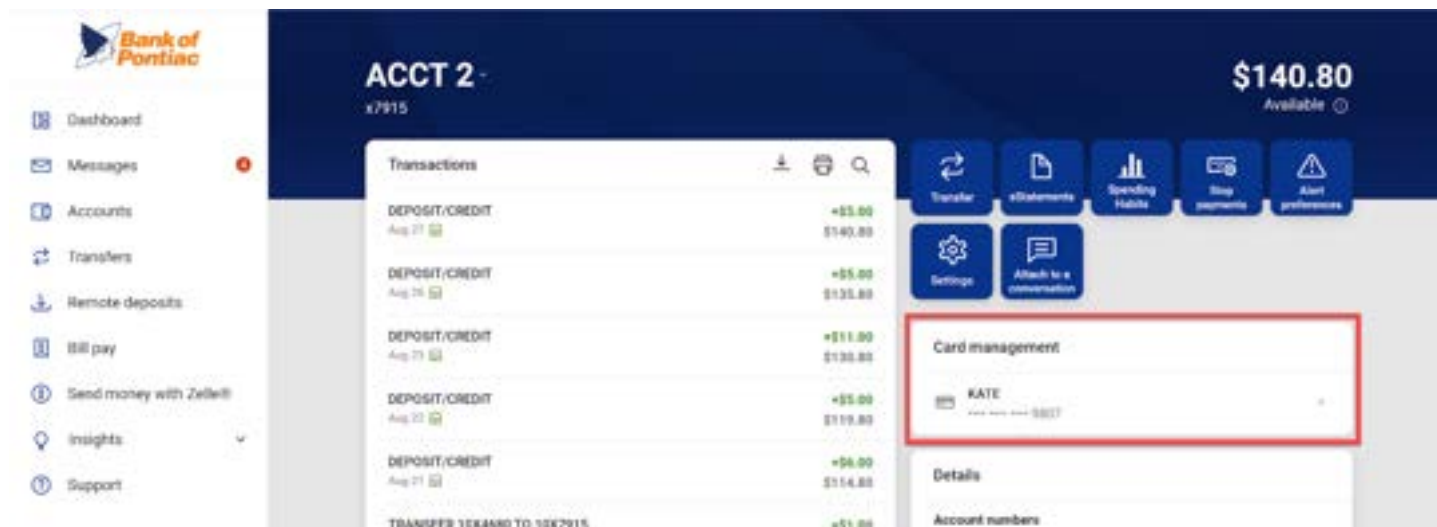


Card Management

Update the status of your debit card or set up card alerts.

Step 1

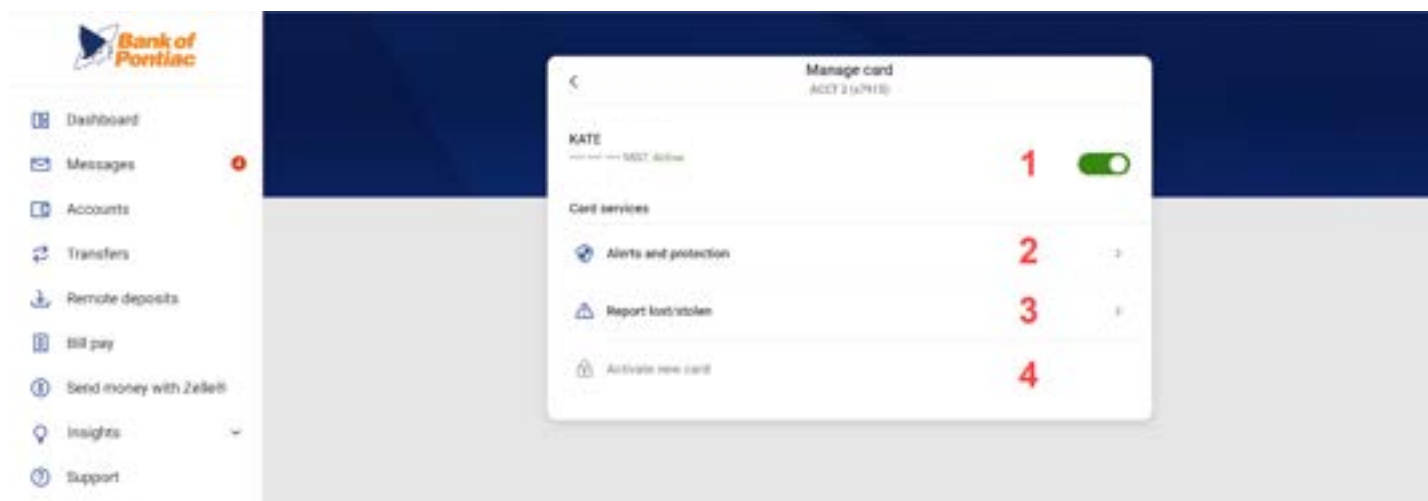
Select your debit card under Card management.



Step 2

Update the status or set up alerts.

1. Toggle the switch off to temporarily block debit card transactions.
2. Set up alerts for certain types of transactions, block specific transactions, and set spending limits.
3. Report your card lost or stolen to permanently shut off your card.
4. Activate a new card once you receive it.



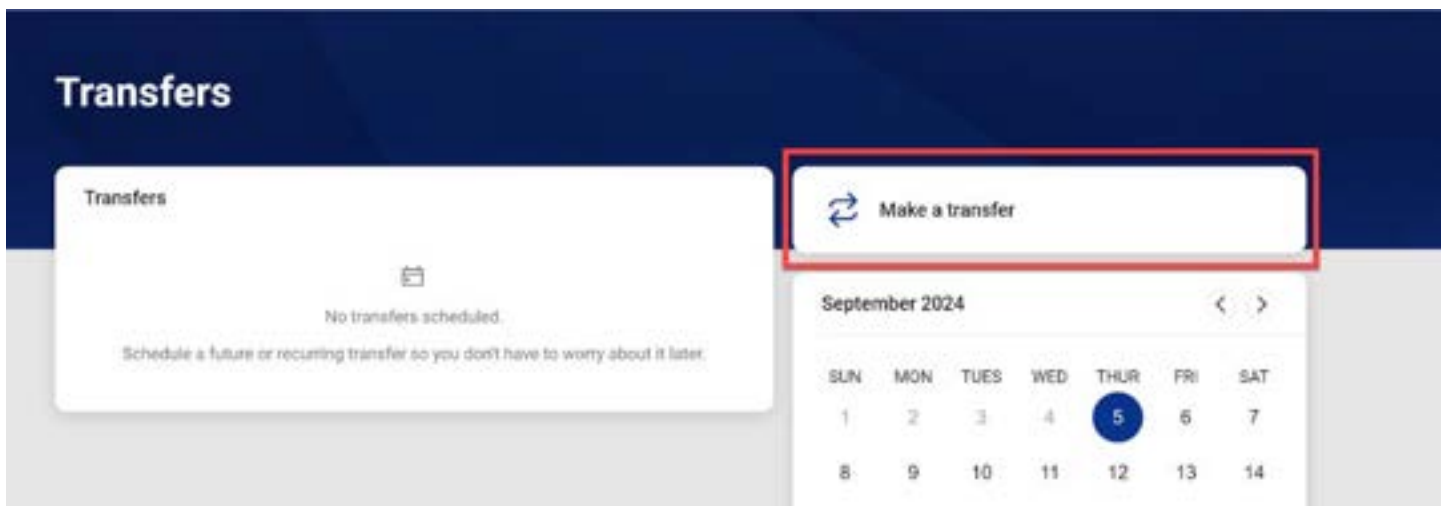
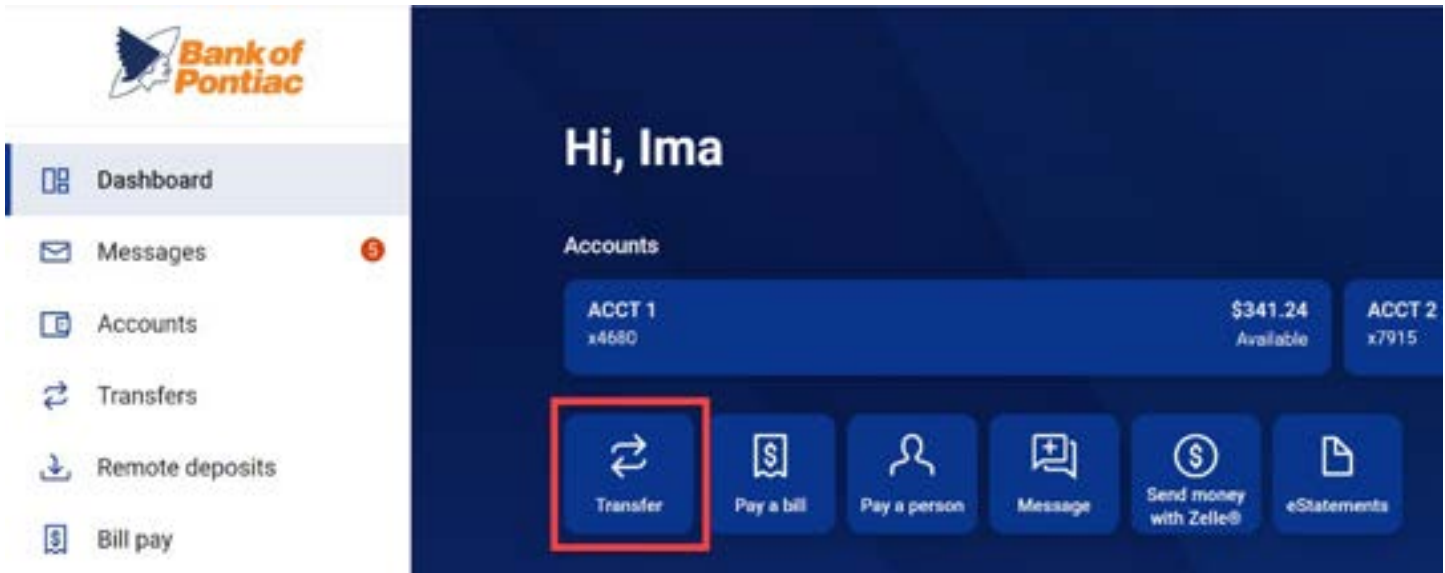
Transfers

Move money between internal accounts.

Submit a Transfer

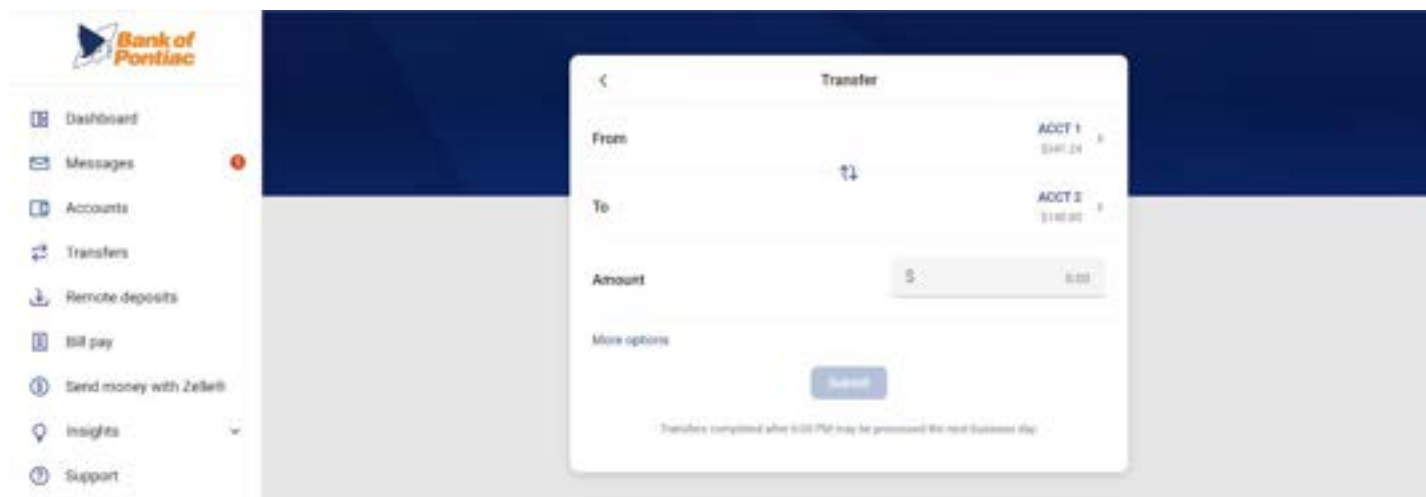
Step 1

Click Transfer or Make a Transfer from the Dashboard or the Transfers page.



Step 2

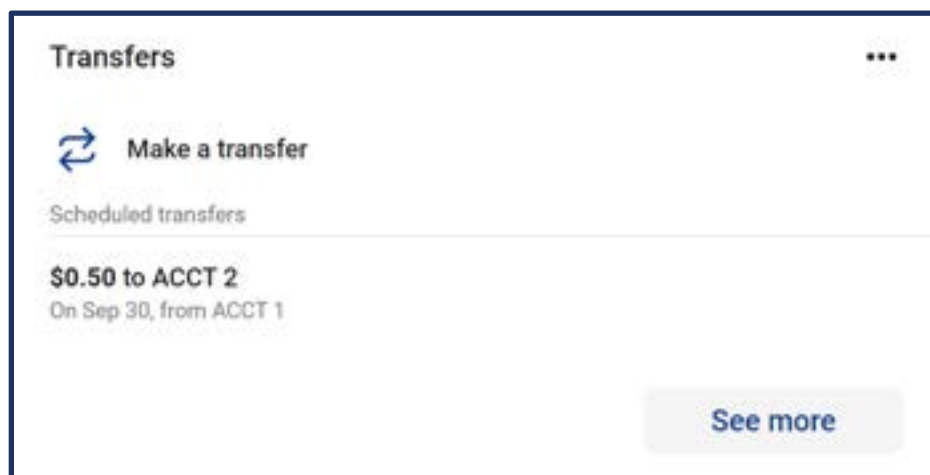
Select your From and To accounts and enter the amount to transfer. Click More options to set up a recurring frequency, select a future date, or add a memo if applicable. Click Submit.



Edit or Delete a Transfer

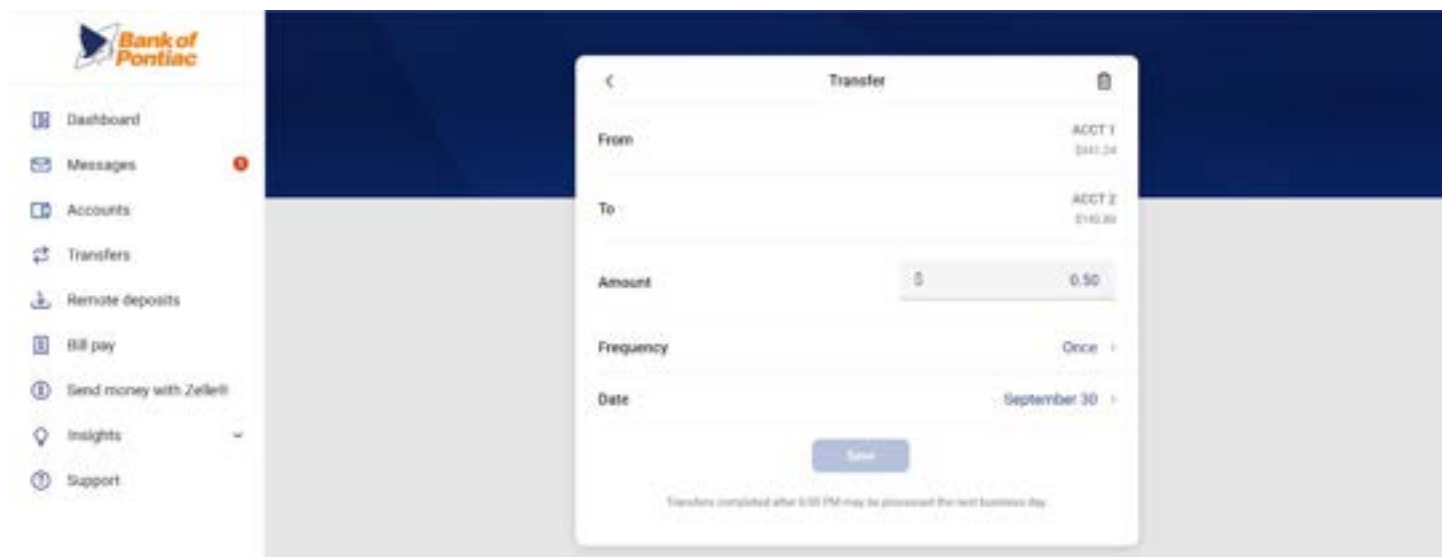
Step 1

Navigate to the Transfers card on the Dashboard or the Transfers page to find the transfer to edit or delete.



Step 2

Select the transfer and modify details or select the trash can icon to delete.



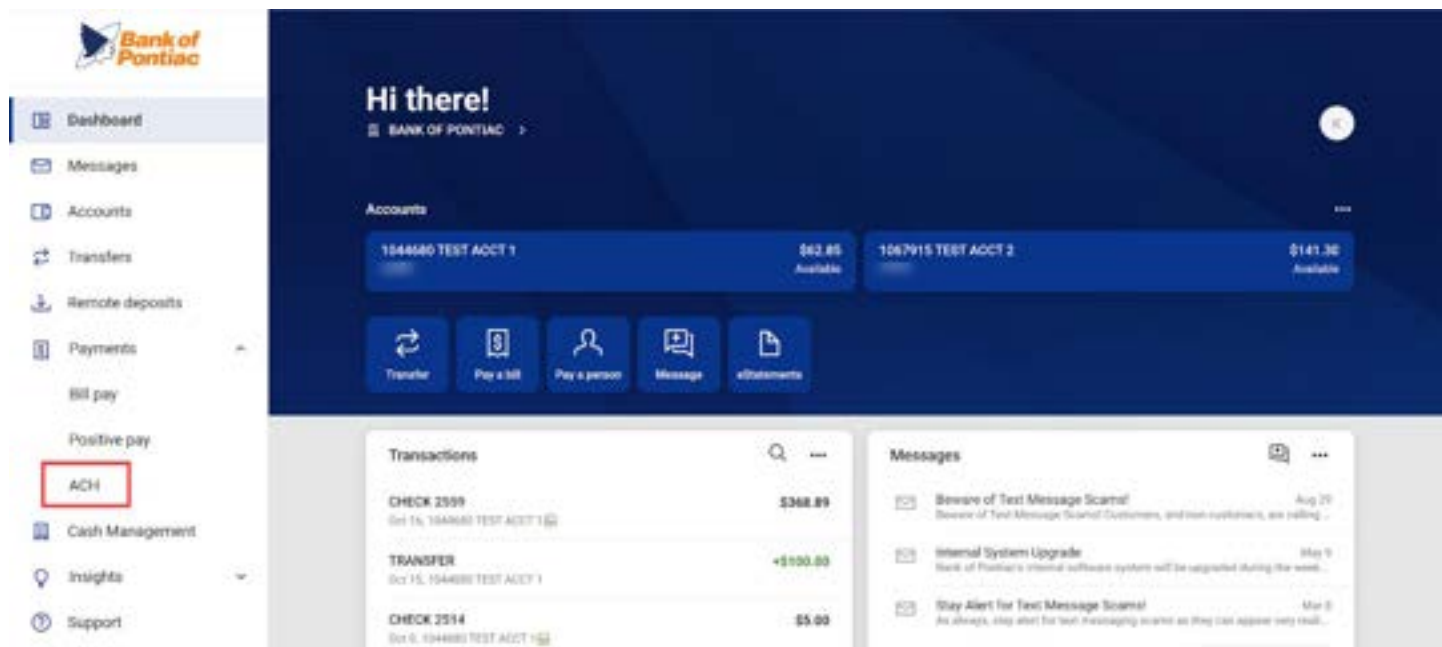
ACH

Create a Batch Manually

Step 1

Select ACH from the navigation pane.

Please note: If you have multiple payment features activated, select the Payments menu first.



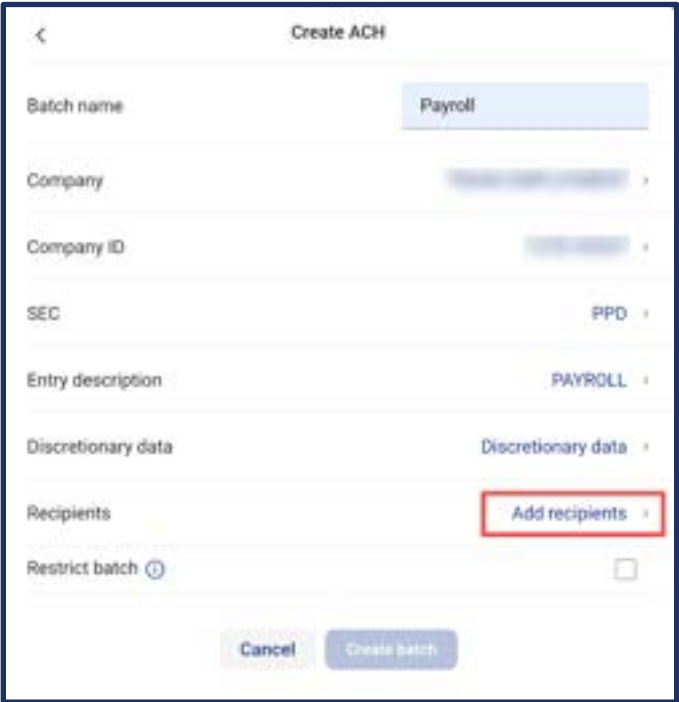
Step 2
Click Create ACH.



Step 3
Enter the Batch name and select the ACH company to originate the payment from.



Step 4
Confirm that the correct SEC code, Entry description, and Discretionary data display. Modify if necessary. Click Add recipients.



Step 5

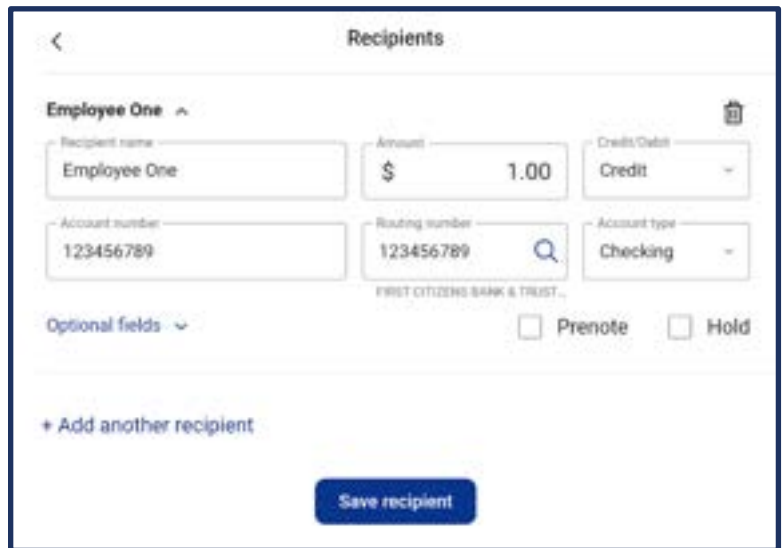
Enter the Recipient name, the amount to pay them, transaction type (Credit or Debit), and account information.

Click Optional fields to enter a recipient ID number or addenda information.

Check Prenote to create a zero dollar batch for this transaction. This prenote batch may then be initiated to confirm account details prior to sending the live batch. (optional)

Check Hold to prevent this transaction from processing with the other transactions in the batch. (optional)

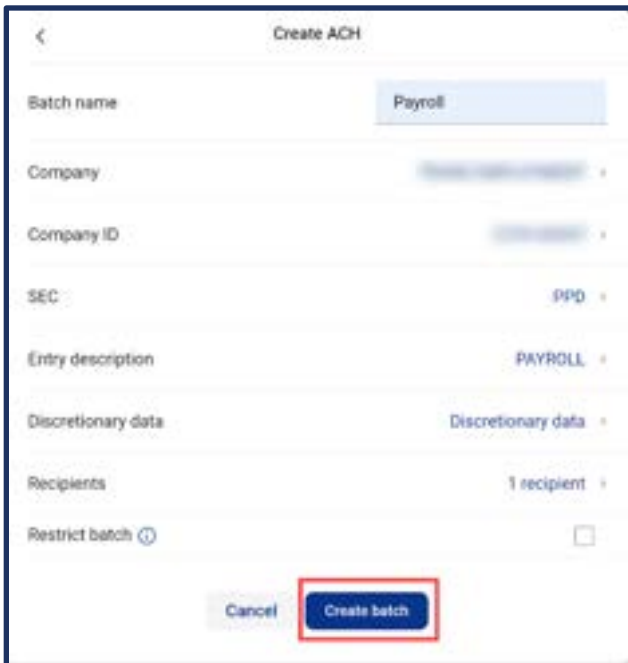
Click + Add another recipient to enter another recipient. Click Save recipient when done adding recipients to the batch



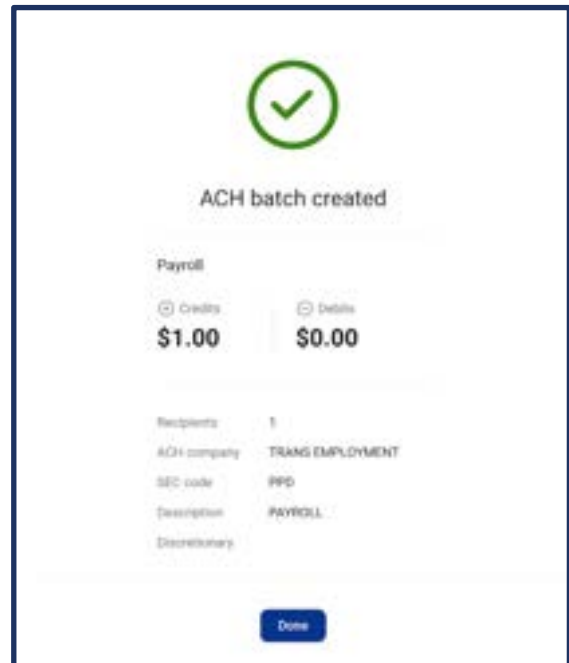
The screenshot shows the 'Recipients' form. At the top, there's a back arrow and the title 'Recipients'. Below this, a recipient named 'Employee One' is selected. The form includes fields for 'Recipient name' (Employee One), 'Amount' (\$ 1.00), 'Credits/Debit' (Credit), 'Account number' (123456789), 'Routing number' (123456789), and 'Account type' (Checking). Below these fields, there's an 'Optional fields' section with checkboxes for 'Prenote' and 'Hold'. At the bottom, there's a '+ Add another recipient' link and a 'Save recipient' button.

Step 6

Click Create batch, review the confirmation, then click Done.

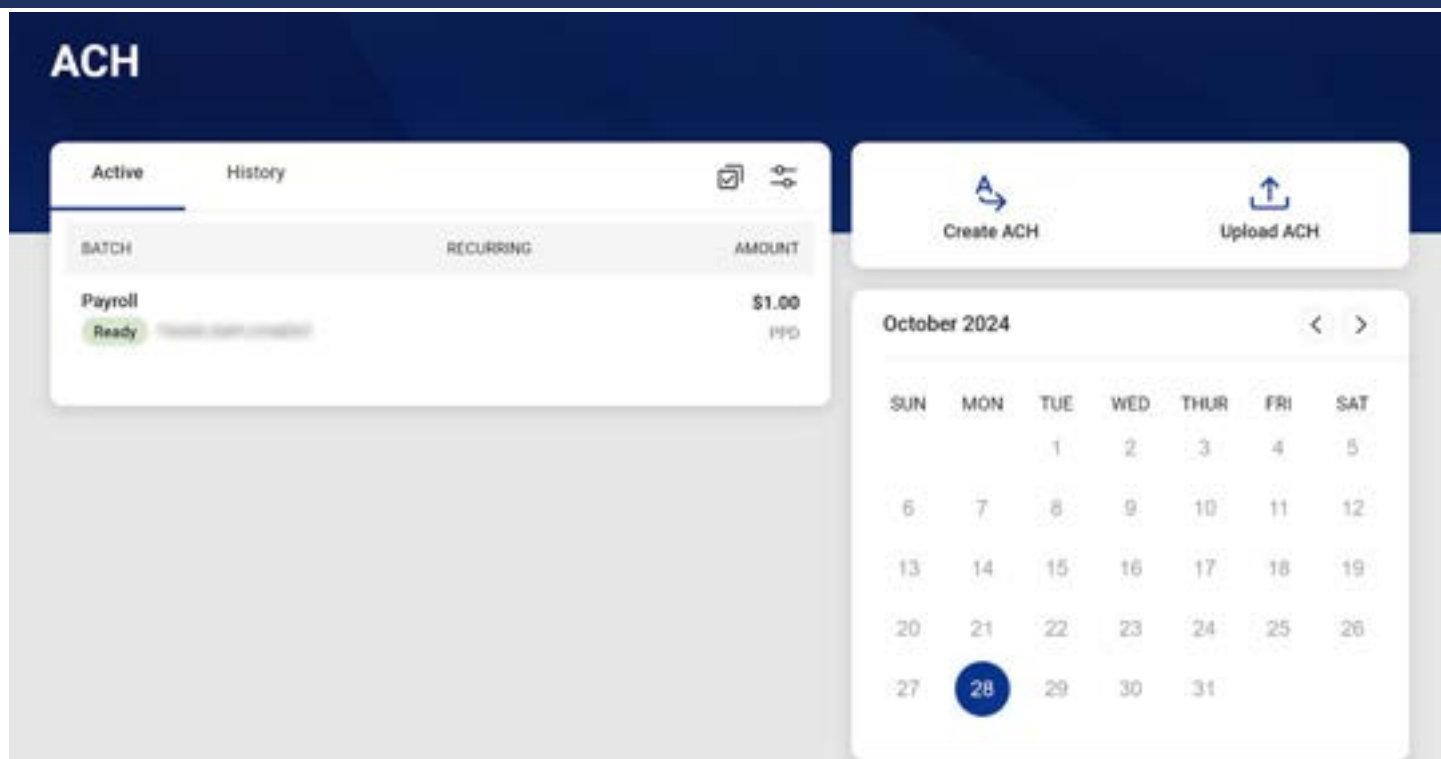


The screenshot shows the 'Create ACH' form. It has fields for 'Batch name' (Payroll), 'Company', 'Company ID', 'SEC' (PPD), 'Entry description' (PAYROLL), 'Discretionary data', 'Recipients' (1 recipient), and 'Restrict batch' (unchecked). At the bottom, there are 'Cancel' and 'Create batch' buttons. The 'Create batch' button is highlighted with a red box.



The screenshot shows the 'ACH batch created' confirmation screen. It features a large green checkmark icon at the top. Below the icon, the text 'ACH batch created' is displayed. The screen shows the batch details: 'Payroll' with 'Credits' of \$1.00 and 'Debits' of \$0.00. It also lists the recipients: '1' recipient, 'ACH company' (TRANG EMPLOYMENT), 'SEC code' (PPD), 'Description' (PAYROLL), and 'Discretionary'. At the bottom, there is a 'Done' button.

The batch will appear under the Active tab in a Ready status. Please see the Initiate a Batch section for steps on how to send the payment.

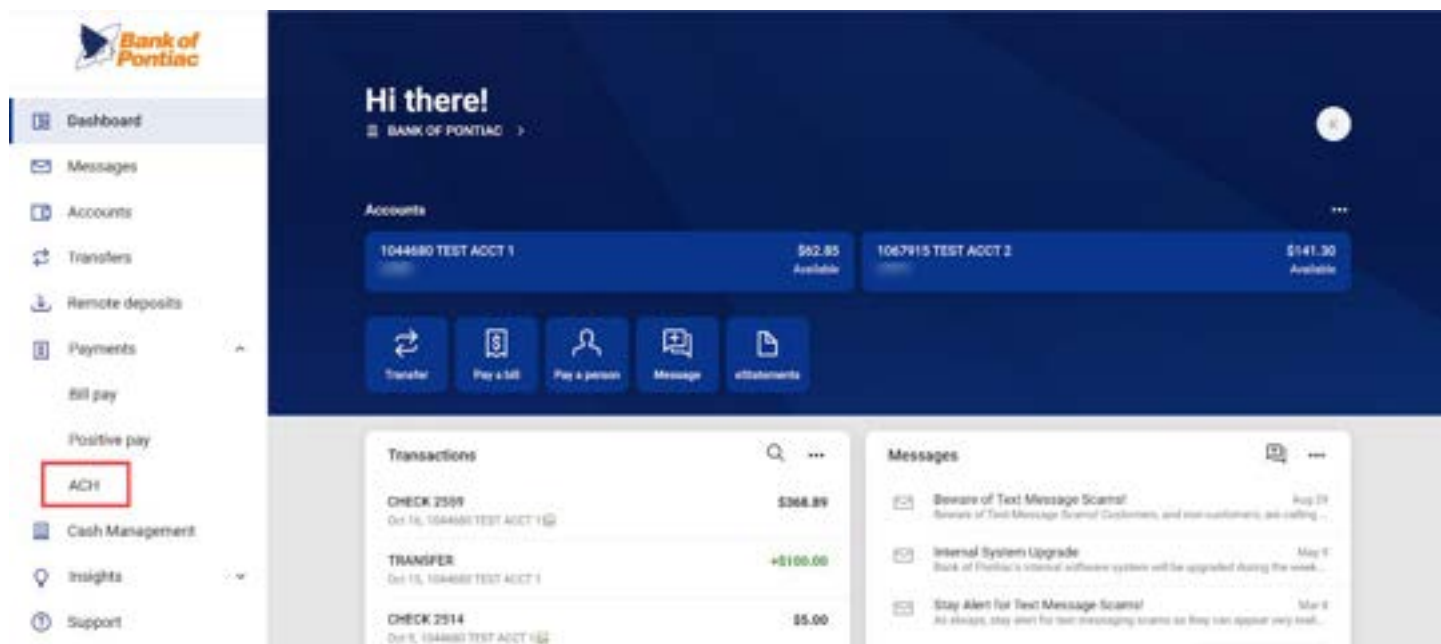


Upload a NACHA File

Step 1

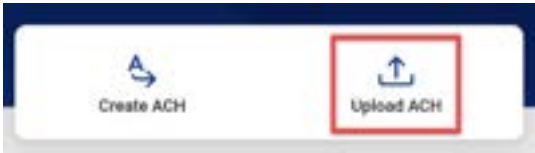
Select ACH from the navigation pane.

Please note: If you have multiple payment features activated, select the Payments menu first.



Step 2

Click Upload ACH.



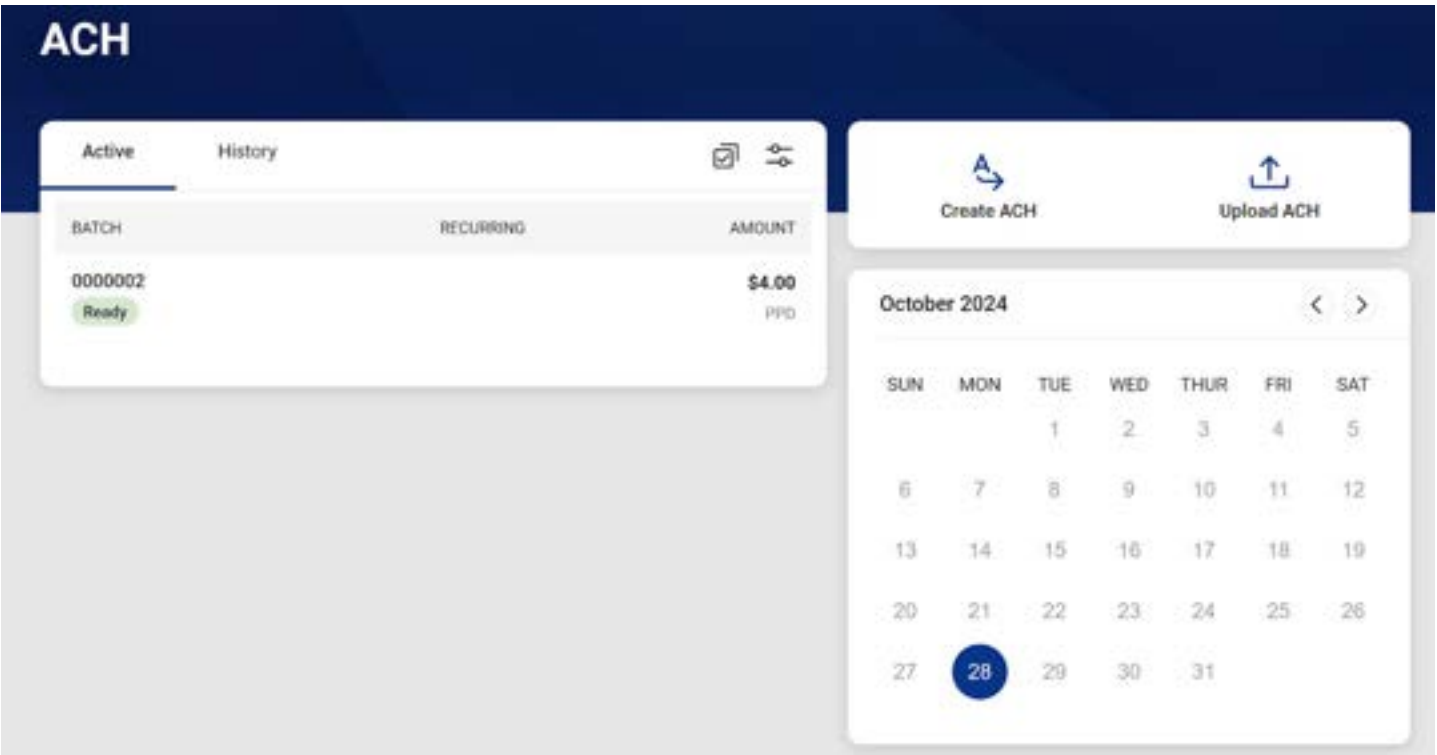
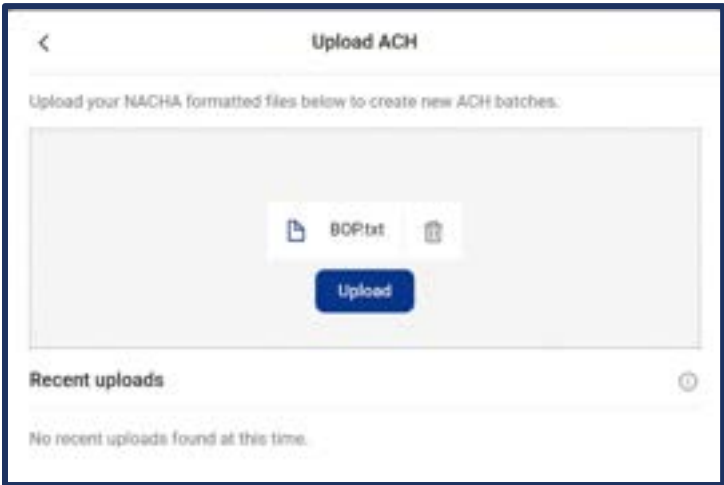
Step 3

Browse for your file and click Upload. Review your file for proper formatting if you receive an error.

The batch will appear under the Active tab in a Ready status.

Note: A generic name will be given to an uploaded batch. Select the batch and click Edit if you wish to change the name.

Please see the Initiate a Batch section in this document for steps on how to send the payment.

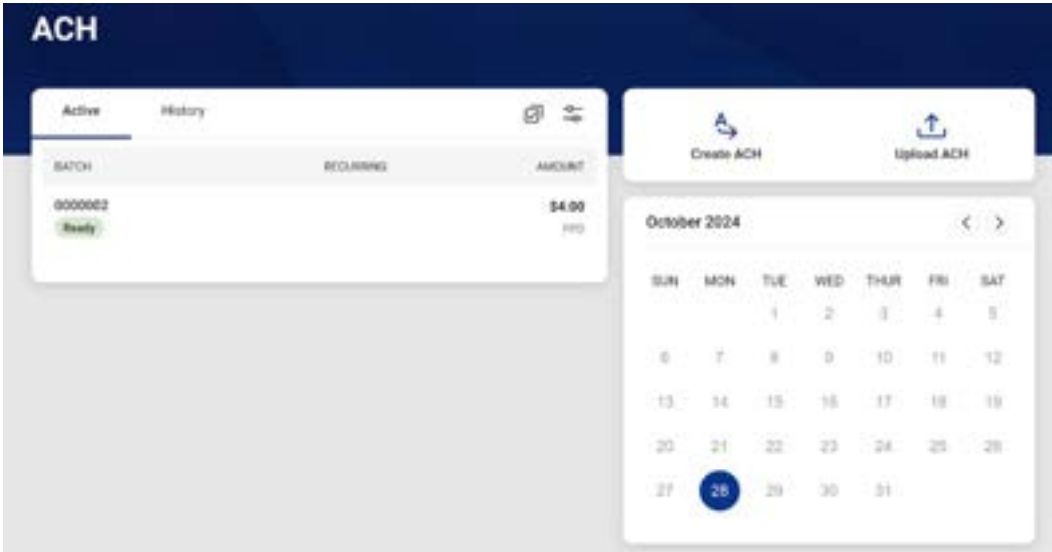


Edit or Delete a Batch

Please note: Batches in an initiated or processed status cannot be edited or deleted. Please uninitiate the batch first or contact the bank for assistance.

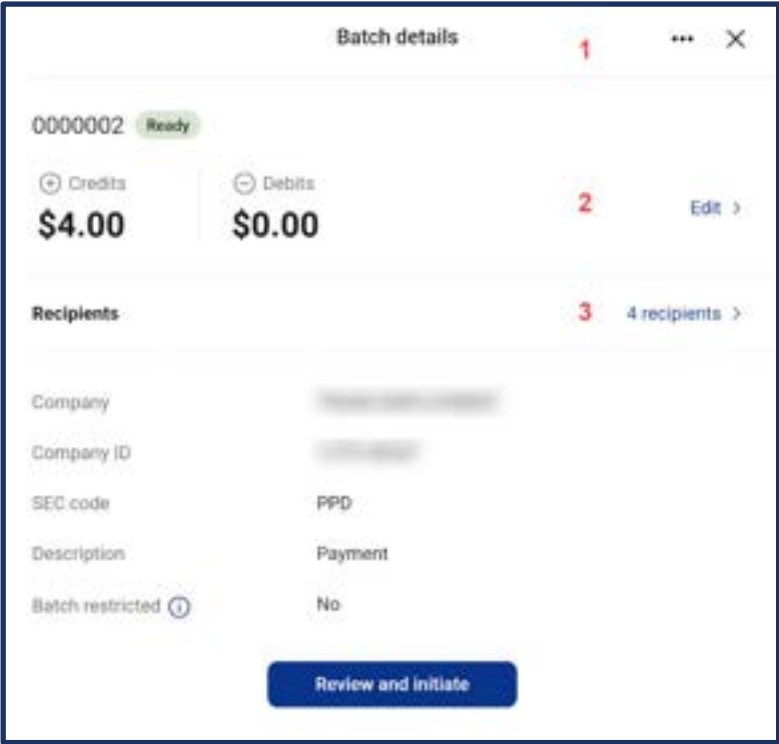
Step 1

Select the batch.



Step 2

1. Select the ellipsis icon to delete the batch.
2. Click Edit to modify the batch header information.
3. Click Recipients to add, delete, or modify the recipient(s) account information or payment amount(s).

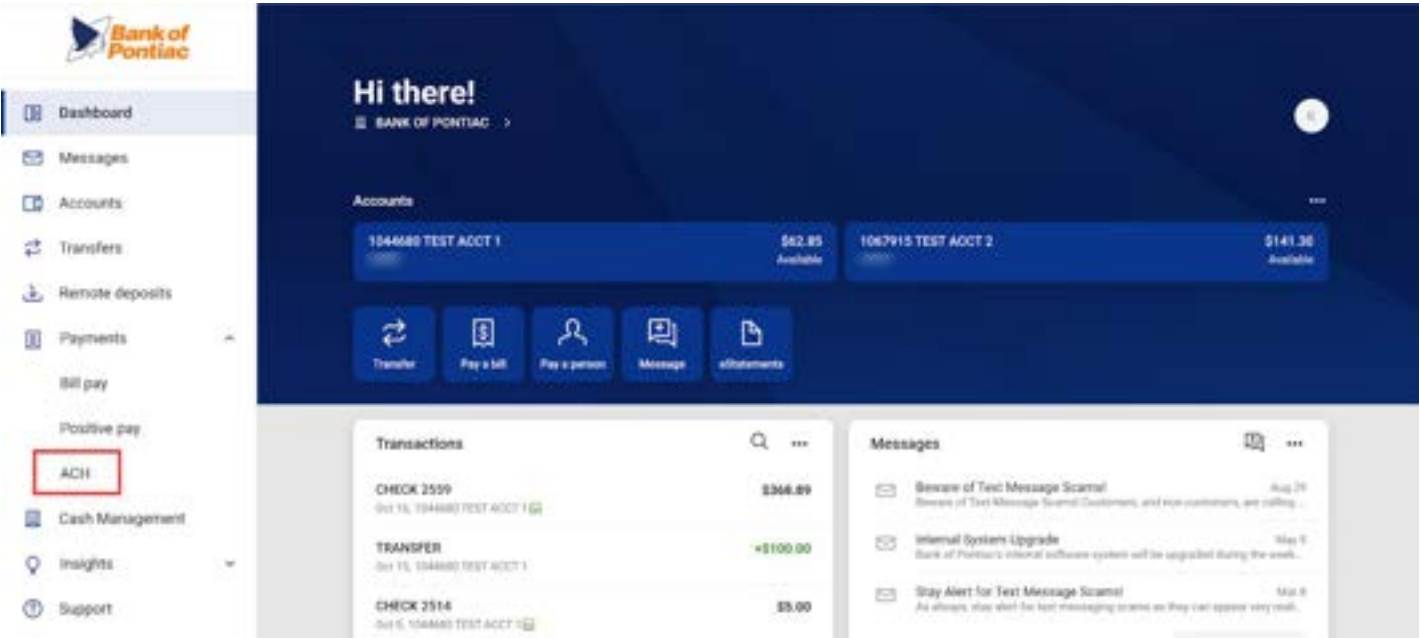


Initiate a Batch

Step 1

Select ACH from the navigation pane.

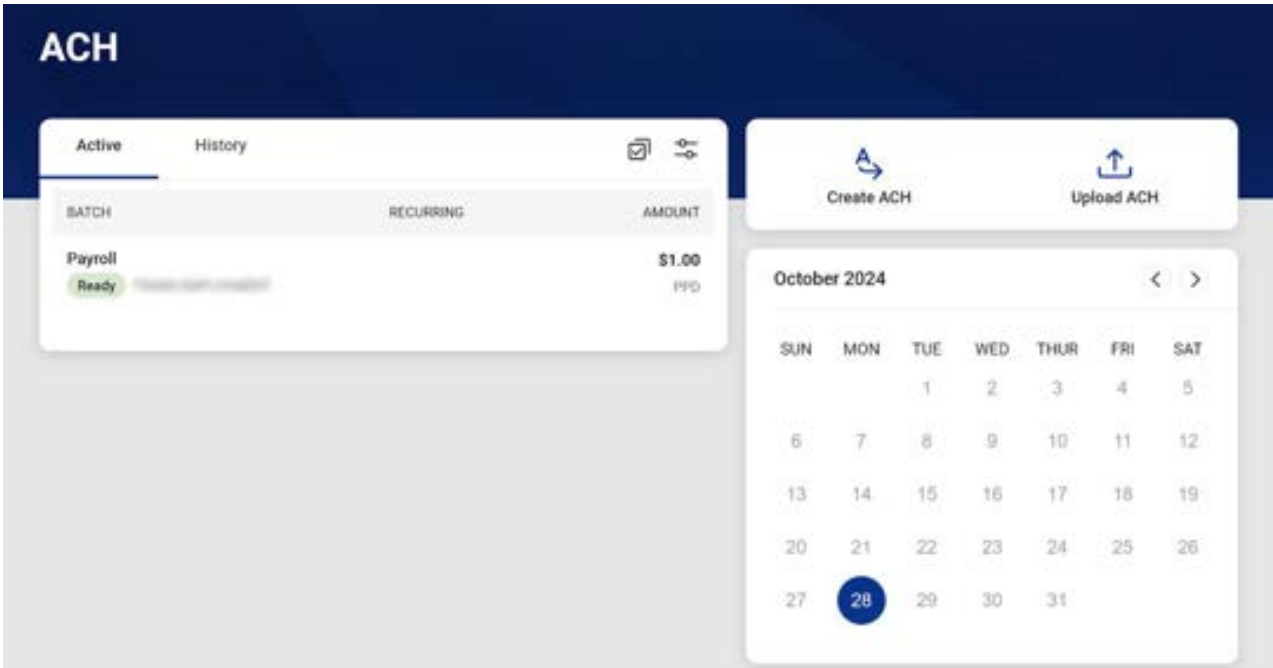
Please note: If you have multiple payment features activated, select the Payments menu first.

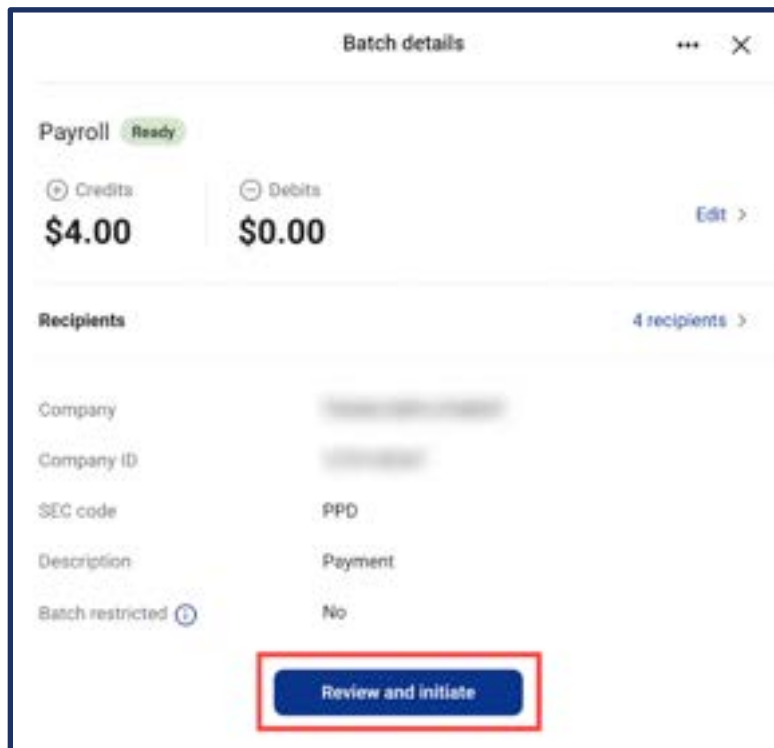


Step 2

Select the batch in a Ready status and click Review and initiate.

Please note: If dual control is activated, you cannot initiate a batch that you created or edited. A second user will need to complete this step.





The 'Batch details' screen shows a 'Payroll' batch with a 'Ready' status. It displays a credit of \$4.00 and a debit of \$0.00. Below this, there are fields for 'Recipients' (4 recipients), 'Company', 'Company ID', 'SEC code' (PPD), 'Description' (Payment), and 'Batch restricted' (No). A red box highlights the 'Review and initiate' button at the bottom.

Step 3

Select the Offset account if applicable, recurring Frequency if applicable, and the Effective date.

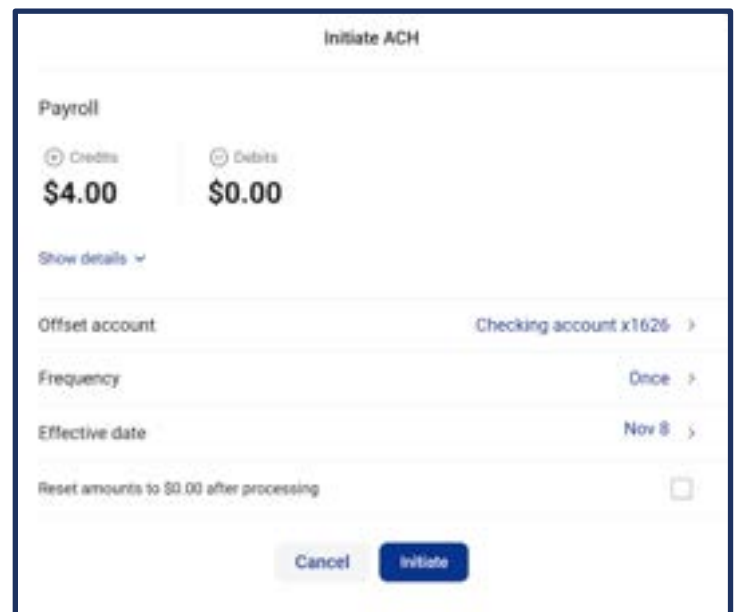
Check the Reset amounts to \$0.00 after processing if you'd like to clear out the dollar amounts in the template after processing. (optional)

Click Initiate.

You may be asked to enter your password to authenticate.

Review your confirmation and click Done.

The batch will appear in an Initiated status under the Active tab.



The 'Initiate ACH' screen shows the same 'Payroll' batch with a credit of \$4.00 and a debit of \$0.00. It includes a 'Show details' link. Below, there are fields for 'Offset account' (Checking account x1626), 'Frequency' (Once), and 'Effective date' (Nov 8). A checkbox for 'Reset amounts to \$0.00 after processing' is present. At the bottom, there are 'Cancel' and 'Initiate' buttons.

Please note: Batches in an Initiated status may be uninitiated up until our cut off. Please see the Uninitiate a Batch section in this document for more information.

The batch will return to a Ready status after processing and may be reused, edited, or deleted.



Batch initiated

Payroll

Credits

\$4.00

Debits

\$0.00

Effective date

Nov 8

Confirmation #

1028240018

Recipients

4

Done

ACH

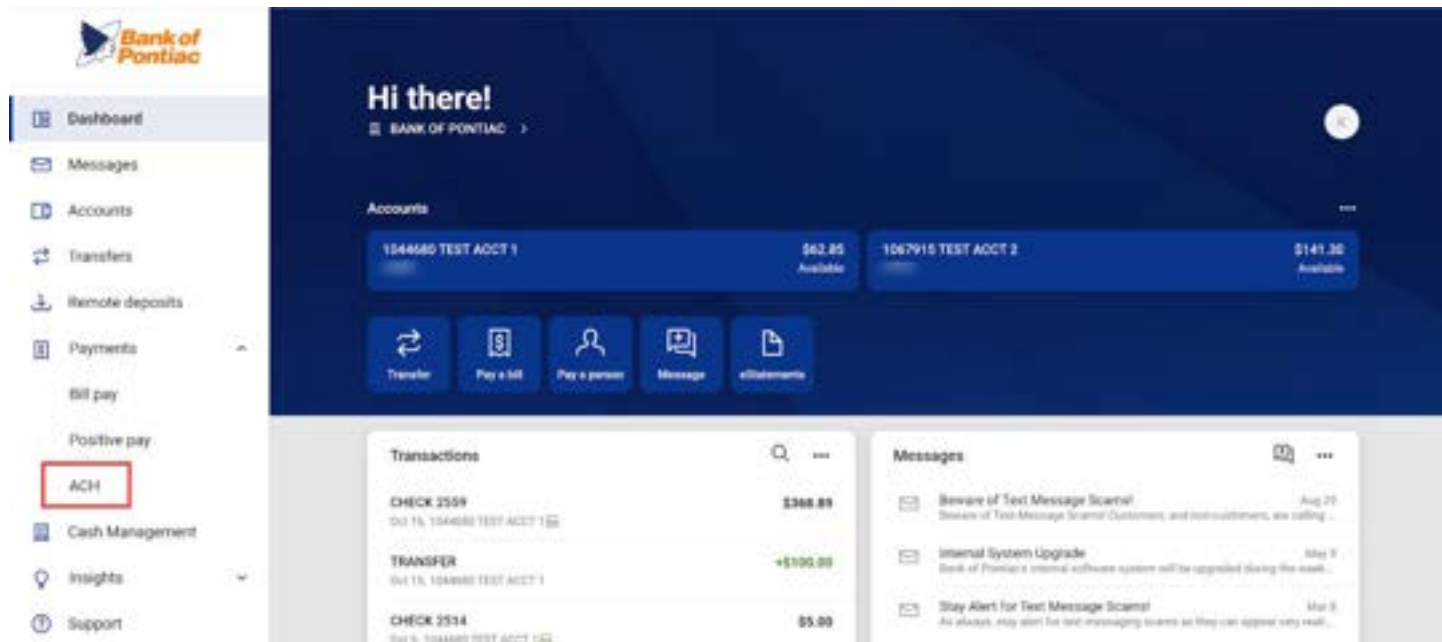
Active			History			
BATCH	RECURRING		AMOUNT			
Payroll			\$4.00			
Initiated					PPD	

Initiate Multiple Batches

Step 1

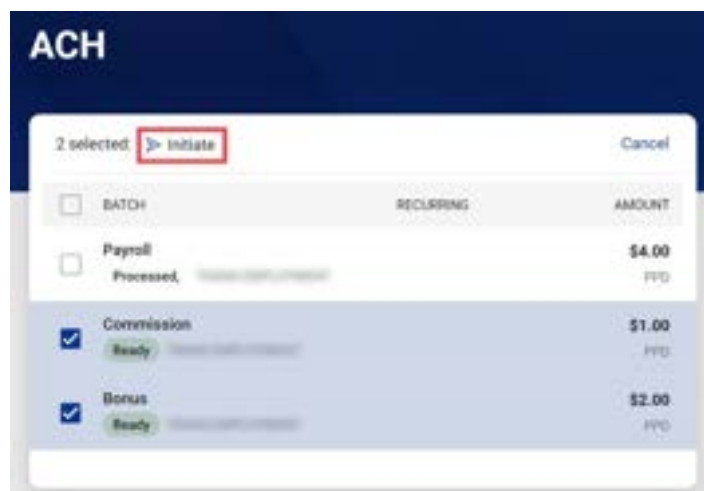
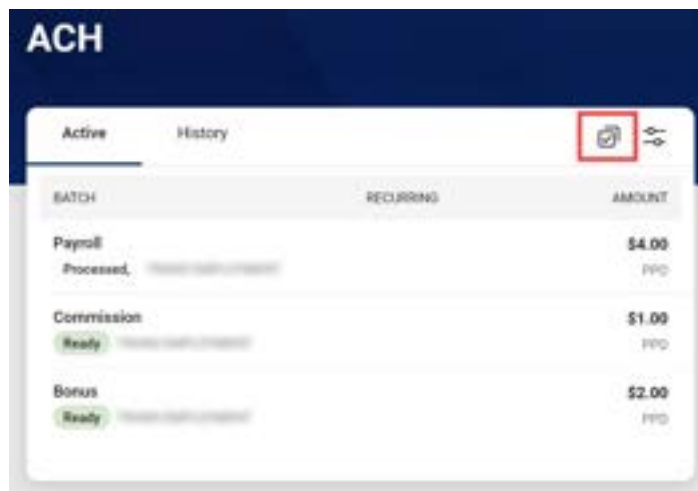
Select ACH from the navigation pane.

Please note: If you have multiple payment features activated, select the Payments menu first.



Step 2

Click the Bulk Action icon and select the batches you want to initiate. Click Initiate.

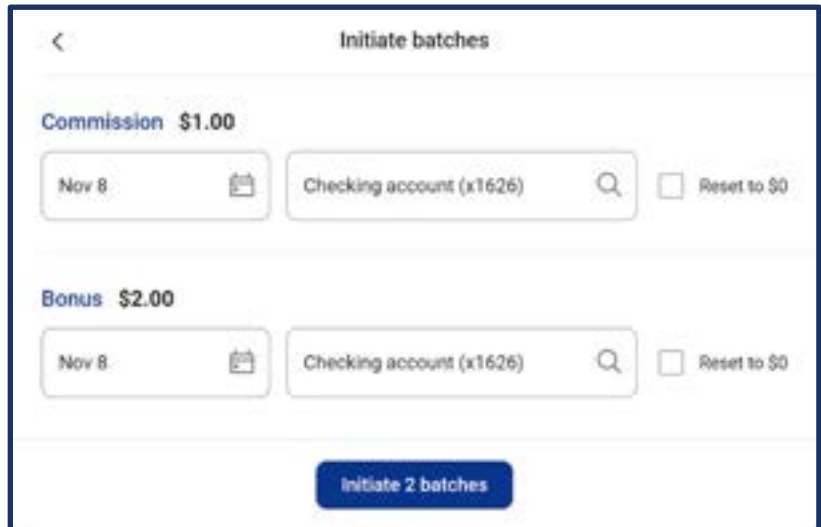


Step 3

Enter the Effective date, select the Offset account if applicable, and check the Reset to \$0 box if desired for each batch. Click Initiate.

You may be asked to enter your password to authenticate.

Review your confirmation and click Done. The batches will appear in an Initiated status under the Active tab.

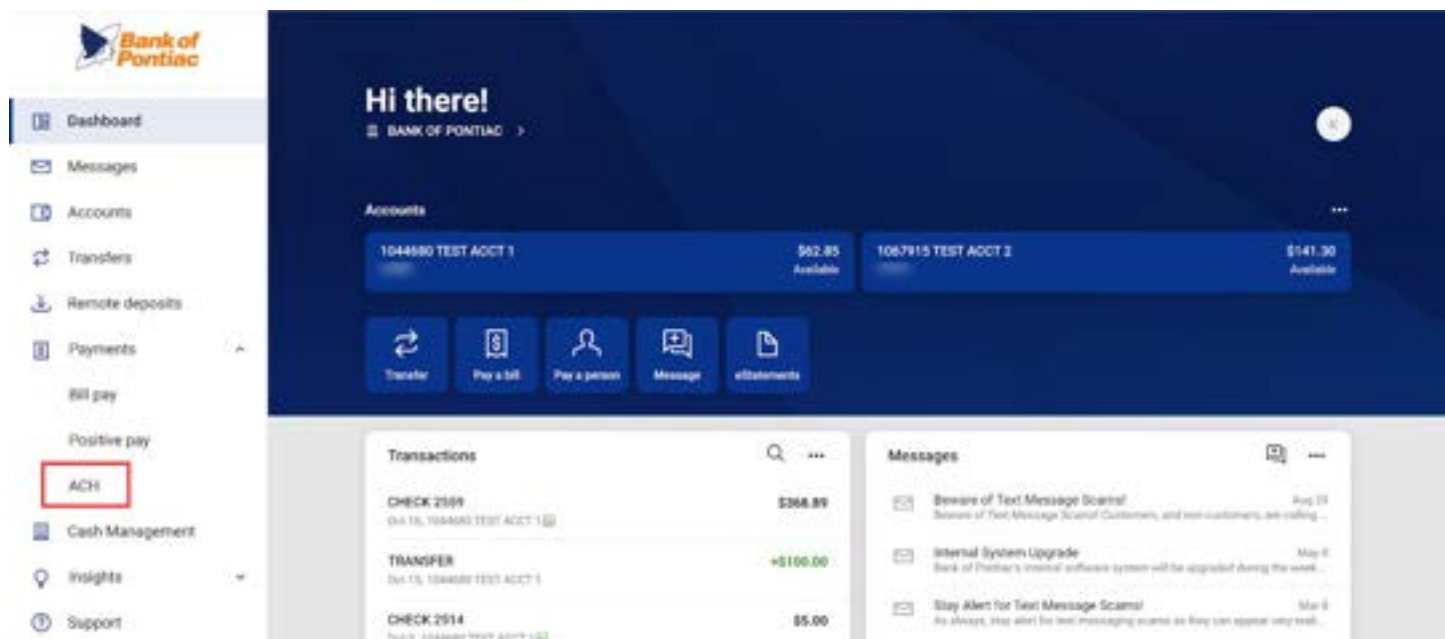


Uninitiate a Batch

Step 1

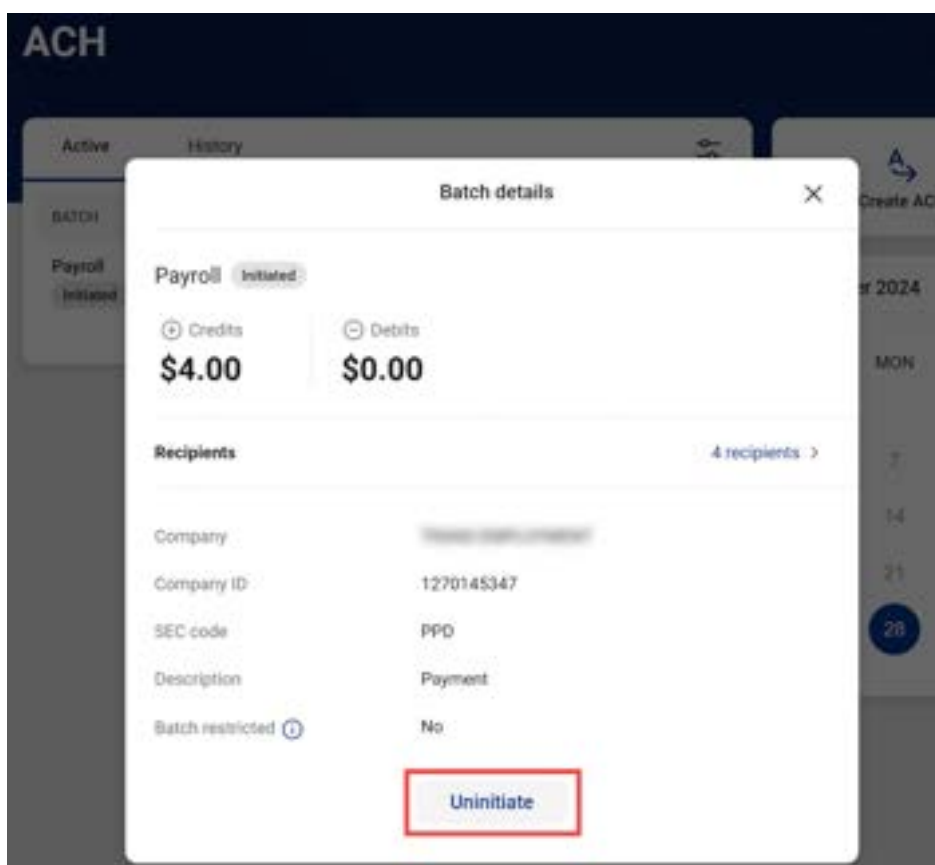
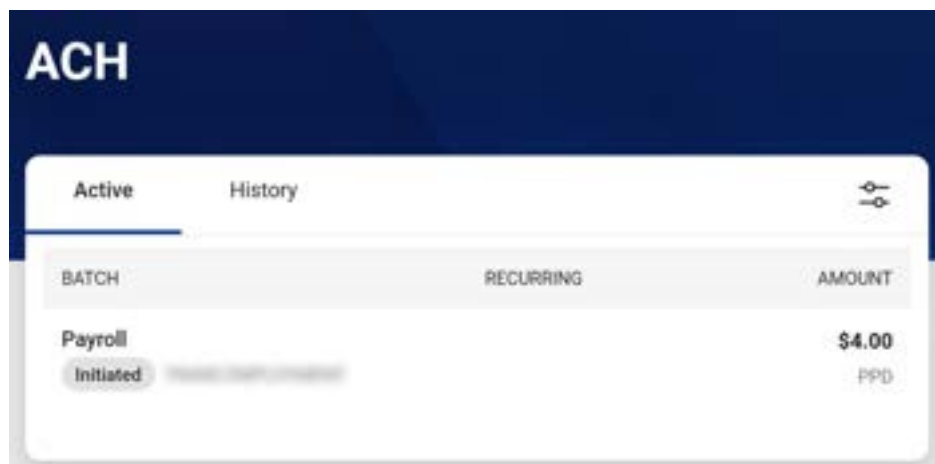
Select ACH from the navigation pane.

Please note: If you have multiple payment features activated, select the Payments menu first.



Step 2

Select the batch in an Initiated status, click Uninitiate, and confirm. The payment will return to a Ready status and will not process.



History

Select this tab to review batches that have been processed.

ACH

Active

History

DATE	BATCH	AMOUNT
OCT 28	Payroll	\$4.00 PPD
OCT 12	Payroll	\$1.00 PPD
OCT 9	9.7.2024 Offset	\$1.00 PPD
OCT 9	9/7/24 Reversal	\$1.00 PPD
OCT 9	PNT-S HEND	\$0.00 PPD

Positive Pay

Enter Issued Items Manually

Step 1

Select Positive Pay from the navigation pane.

Please note: If you have multiple payment features activated, select the Payments menu first.



Dashboard

Messages

Accounts

Transfers

Remote deposits

Payments

Bill pay

Positive pay

ACH

Cash Management

Insights

Support

Hi there!

BANK OF PONTIAC

Accounts

1044680 TEST ACCT 1

\$62.85 Available

1067915 TEST ACCT 2

\$141.30 Available

Transfer

Pay a bill

Pay a person

Message

eStatements

Transactions

CHECK 2559
Oct 26, 1044680 TEST ACCT 1
\$368.89

TRANSFER
Oct 26, 1044680 TEST ACCT 1
+\$100.00

CHECK 2014
Oct 5, 1044680 TEST ACCT 1
\$5.00

Messages

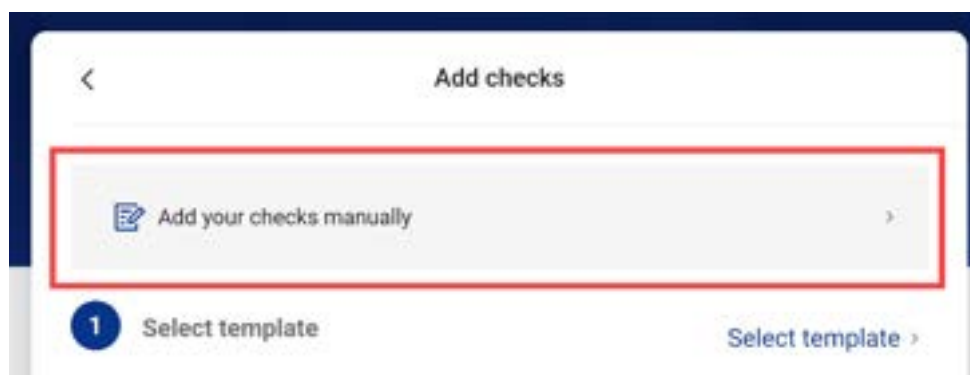
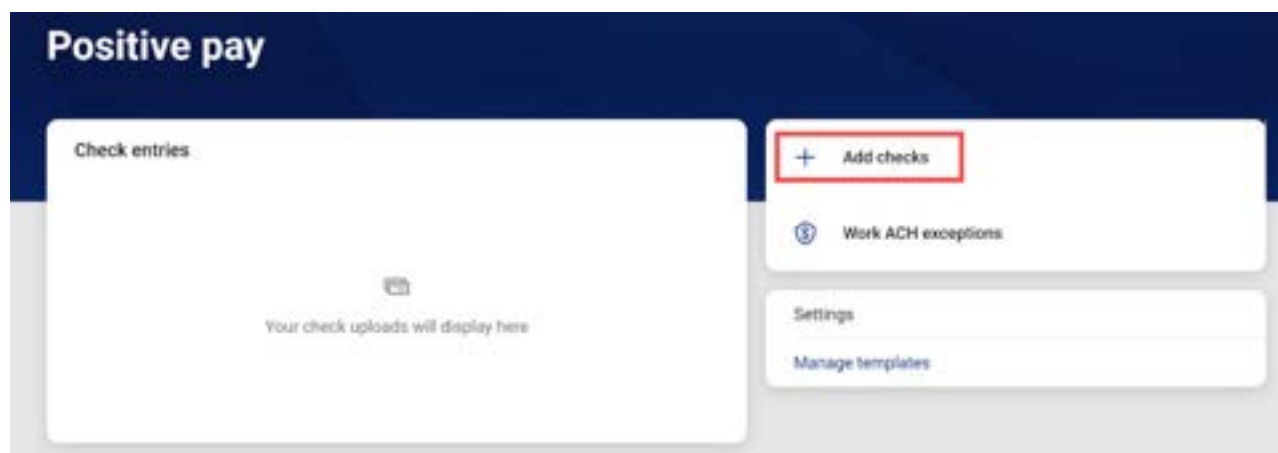
Beware of Text Message Scams!
Beware of Text Message Scams! Customers, and next customers, are calling...
Aug 28

Internal System Upgrade
Bank of Pontiac's internal software system will be upgraded during the week...
May 5

Stay Alert for Text Message Scams!
As always, stay alert for text-messaging scams as they can appear very real...
May 5

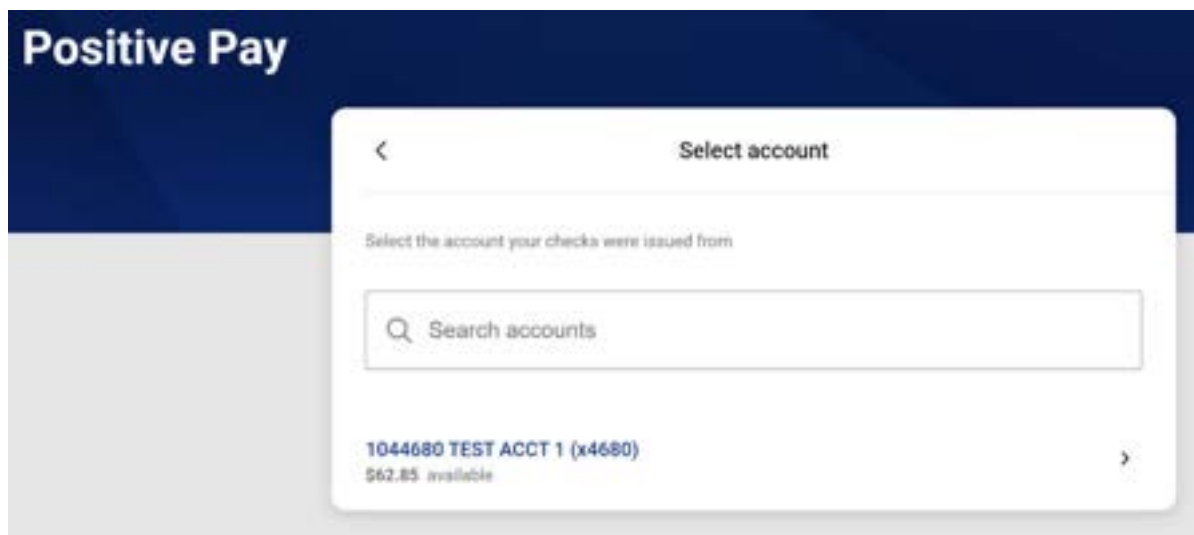
Step 2

Click + Add checks and select Add your checks manually.



Step 3

Select the account the checks were written against.

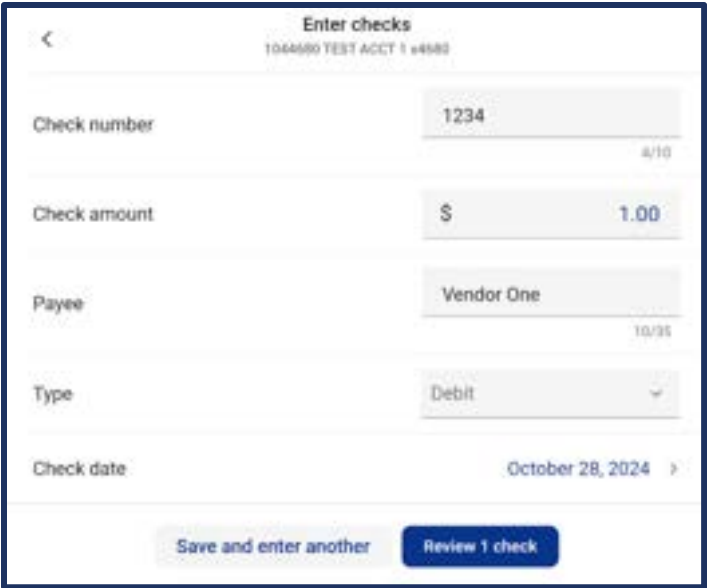


Step 4

Enter the Check number, Check amount, Payee, Type, and Check date.

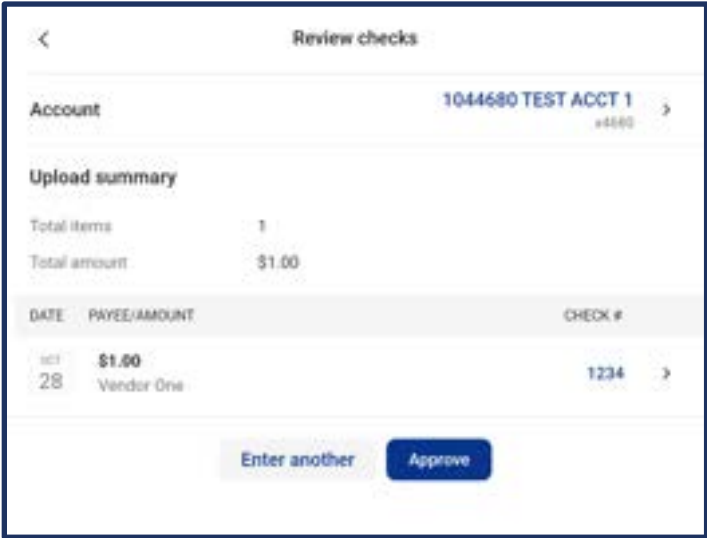
For check Type, select void to invalidate a previously entered issued item.

Click Save and enter another if you have more checks or click Review if done.



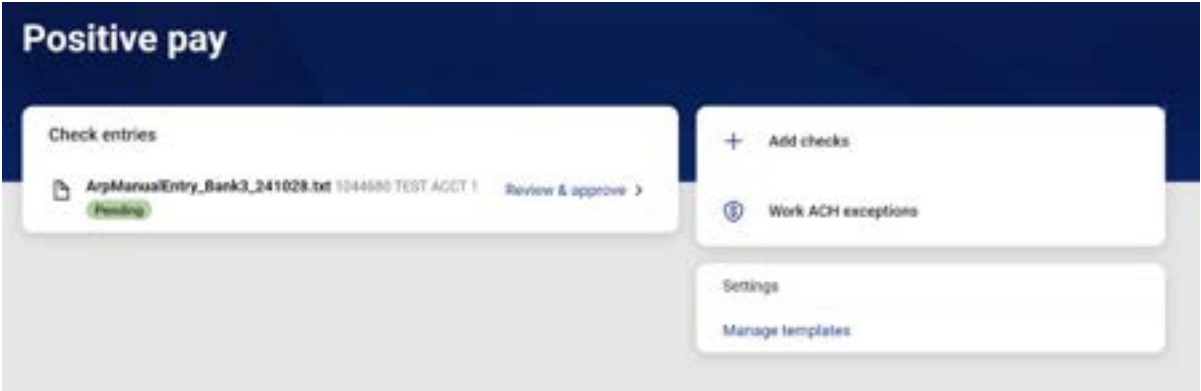
Step 5

Review the details you entered and click Approve to continue. Click Approve to confirm. Review the confirmation and click Done.



Step 6

Your check file will appear on the Positive Pay dashboard in a Pending Status. Click Review & approve.



Step 7

Review the details and click Approve.
Review the confirmation and click Done.

Review checks

File upload summary

File name

ArpManualEntry_Bank3_241028.txt

Total items

1

Total amount

\$1.00

DATE	PAYEE/AMOUNT	CHECK #
OCT 28	\$1.00 Vendor One	00000001234

Cancel

Approve

If any modifications are needed, cancel this upload and edit your CSV file.

Step 8

The issued items file status will now show as Successful.

Positive pay

Check entries

ArpManualEntry_Bank3_241028.txt

1044680 TEST ACCT 1

Just uploaded

Successful

+ Add checks

Work ACH exceptions

Settings

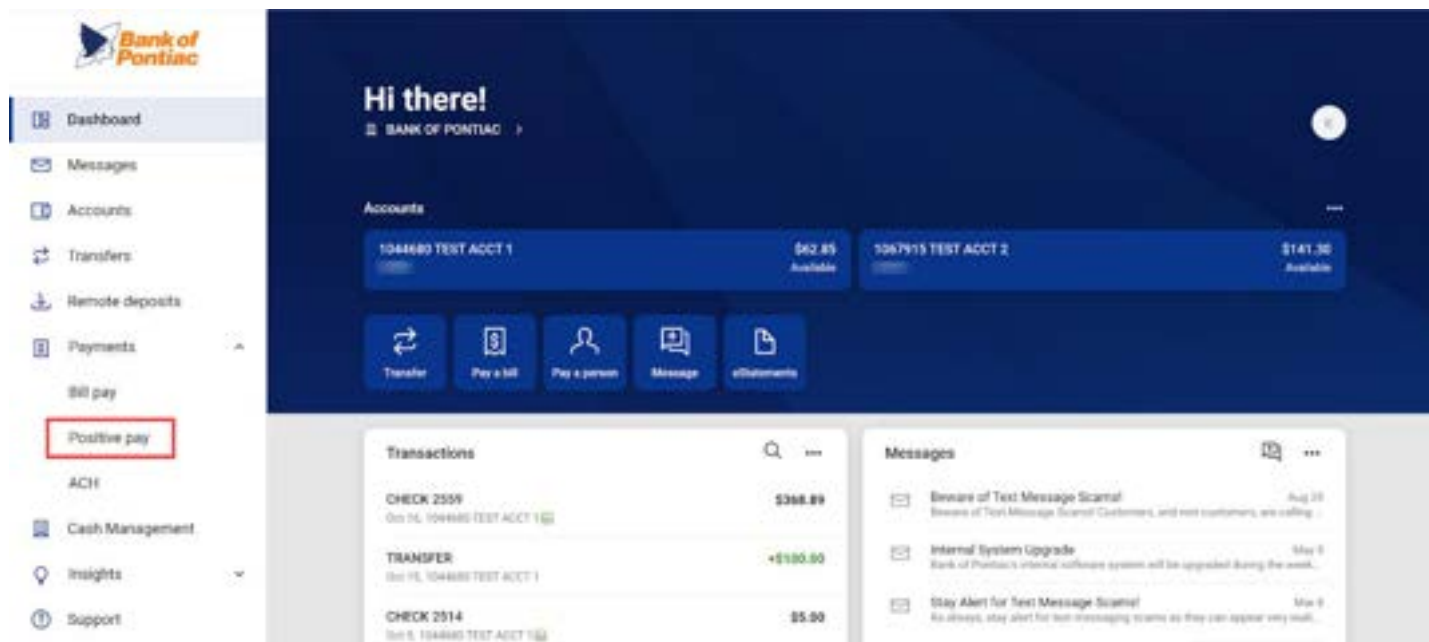
Manage templates

Create an Issued Items Upload Format

Step 1

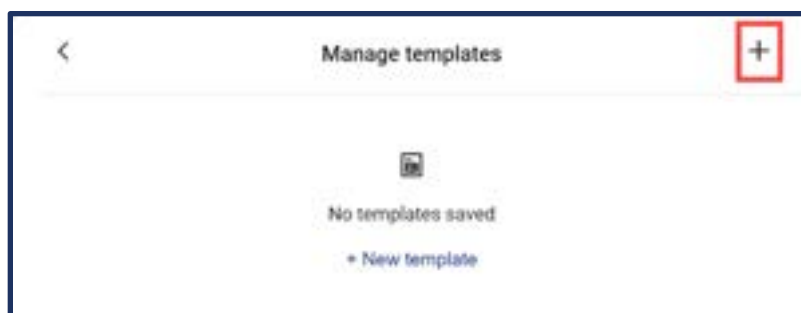
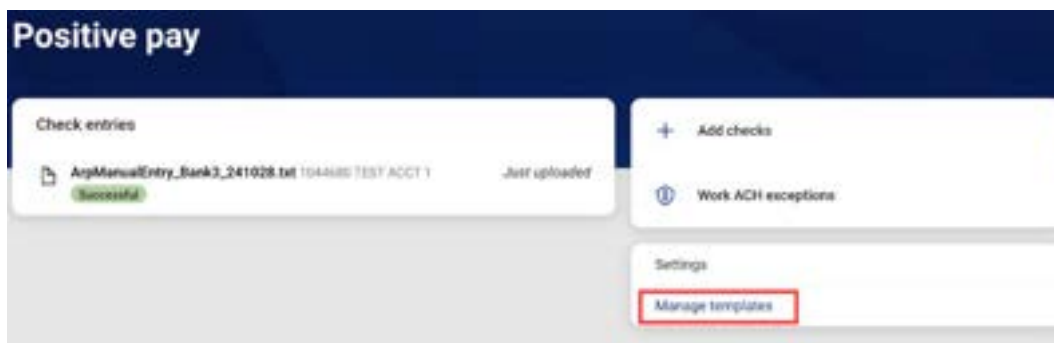
Select Positive Pay from the navigation pane.

Please note: If you have multiple payment features activated, select the Payments menu first.



Step 2

Click Manage templates and click the + sign.



Step 3

Select the format of your file.

Delimited:

- 1. Enter a name for this upload format.
 - 2. Choose your amount format, field delimiter and text qualifier.
 - 3. Enter the column number from your file into the corresponding field. Leave any columns you're not using blank.
- Please note: Some fields may require additional configuration. Click the arrow to adjust those fields.

Click Review and then Save. Click Done.

<

Create delimited template

Template name

Template name

0/50

Amount format ⓘ

No format validation >

Field delimiter ⓘ

Comma (,) >

Text qualifier ⓘ

None >

Column order

Enter which column each label appears in your file. Leave any columns you're not using blank.

LABEL	COLUMN NUMBER	CONFIGURATION(S)
Item number Required	Col #	
Item Amount Required	Col #	
Account number	Col #	
Account type	Col #	Set indicators Required >

Payee
Max 35 characters

Col #

Debit/credit

Col #

Set indicators
Required >

Void indicator

Col #

Set indicator
Required >

Void date

Col #

Set date format
Required >

Payee address 1

Col #

Payee address 2

Col #

Payee address 3

Col #

Payee address 4

Col #

Stop indicator

Col #

Set indicator
Required >

Cancel

Review

Fixed Position:

- 1. Enter a name for this upload format.
- 2. Choose your amount format.
- 3. Enter where each label starts and ends in your file. For example, if the item number is the first six characters in your file, the beginning number would be 1 and the end would be 6.

Click Review and then Save. Click Done.

<

Create fixed position template

Template name

Template name

0/50

Amount format ⓘ

No format validation >

Label position

Enter where the label position begins and ends in your file. Leave columns you're not using blank.

LABEL	BEGIN	END	CONFIGURATION(S)
Item number Required	Begin	End	
Item Amount Required	Begin	End	
Account number	Begin	End	
Account type	Begin	End	Set indicators Required
Issue date	Begin	End	Set date format Required
Payee Max 35 characters	Begin	End	

Debit/credit

Begin

End

Set indicators
Required

Void indicator

Begin

End

Set indicator
Required

Void date

Begin

End

Set date format
Required

Payee address 1

Begin

End

Payee address 2

Begin

End

Payee address 3

Begin

End

Payee address 4

Begin

End

Stop indicator

Begin

End

Set indicator
Required

Cancel

Review

Your upload template will be listed under the Manage Templates page and can be edited or deleted at any time.

Click the + to add more template if necessary.

<

Manage templates

+

Property Management

Delimited

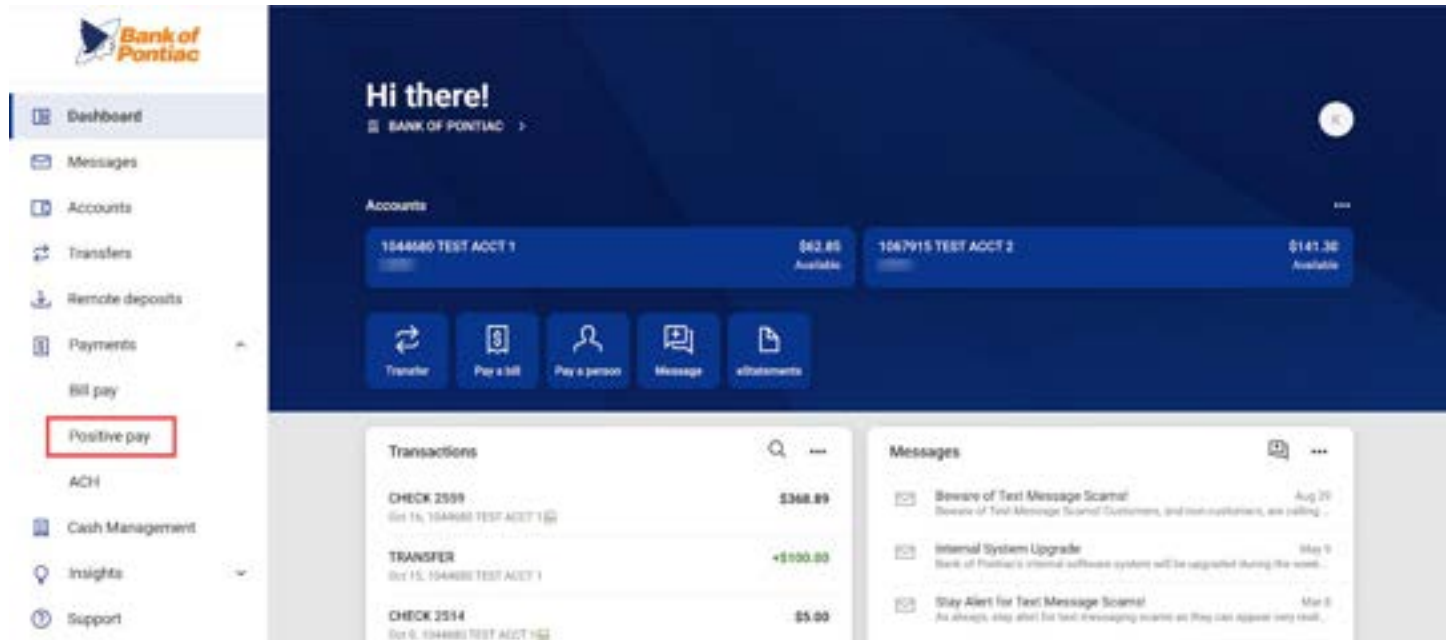
>

Upload an Issued Items File

Step 1

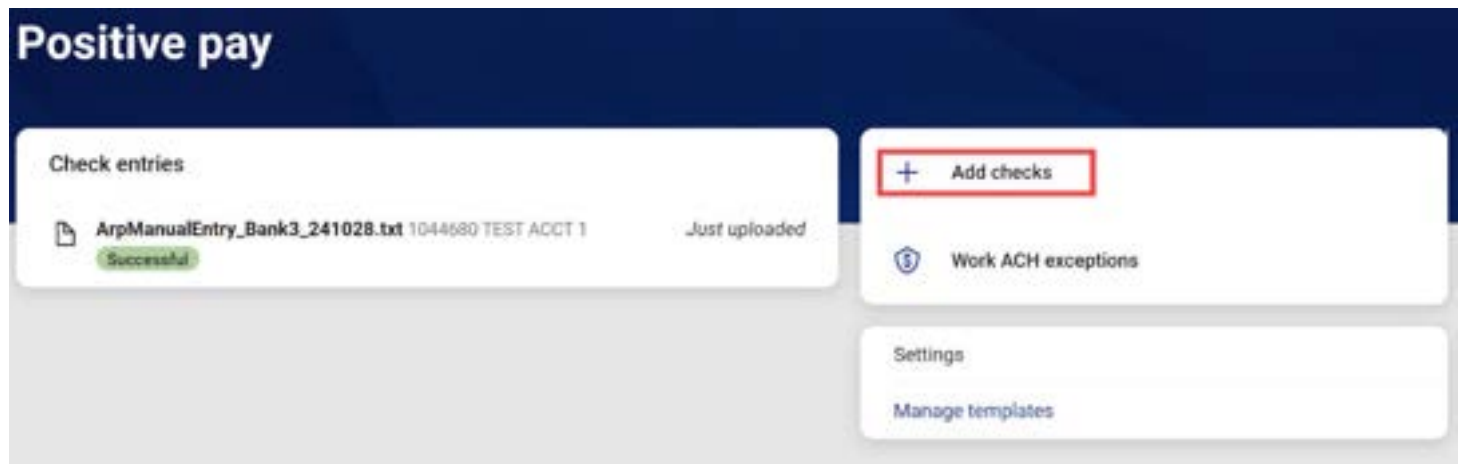
Select Positive Pay from the navigation pane.

Please note: If you have multiple payment features activated, select the Payments menu first.



Step 2

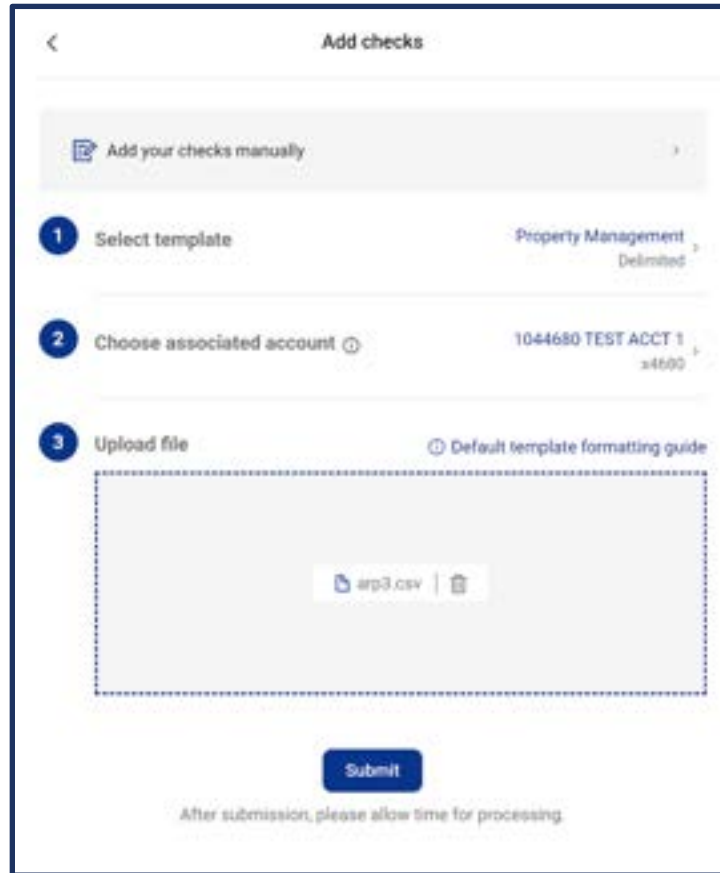
Click + Add checks.



Step 3

Choose your upload format template.

1. Select the account the checks were written against.
2. Browse for your issued items file.
3. Click Submit.



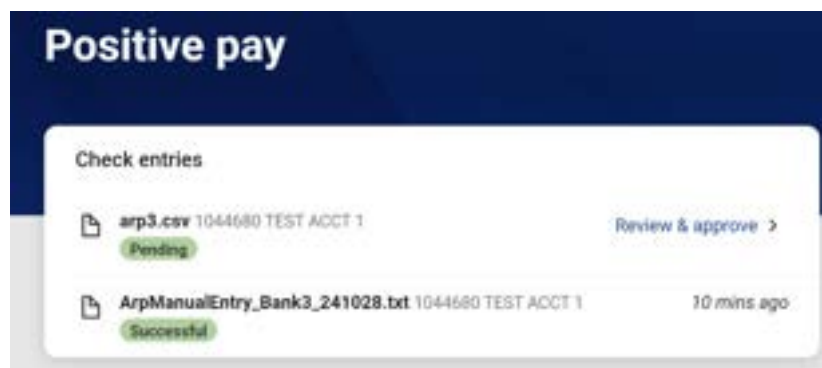
The screenshot shows the 'Add checks' screen with the following steps:

- 1 Select template**: Property Management Delimited
- 2 Choose associated account**: 1044680 TEST ACCT 1
- 3 Upload file**: arp3.csv (with a 'Default template formatting guide' link)

A 'Submit' button is located at the bottom. Below the button, it says: 'After submission, please allow time for processing.'

Step 4

Your uploaded file will appear on the Positive Pay dashboard in a Pending status. Click Review & approve.



Step 5

Review the details and click Approve.
Review the confirmation and click Done.

Review checks

File upload summary

File name

arp3.csv

Total items

3

Total amount

\$142.00

DATE	PAYEE/AMOUNT	CHECK #
OCT 27	\$25.00 Vendor 1	00000000454
OCT 28	\$30.00 Vendor 2	00000000455
OCT 29	\$87.00 Vendor 3	00000000456

Cancel

Approve

If any modifications are needed, cancel this upload and edit your CSV file.

Step 6

The issued items file status will now show Successful.

Positive pay

Check entries

arp3.csv

1044680 TEST ACCT 1

Just uploaded

Successful

ArpManualEntry_Bank3_241028.txt

1044680 TEST ACCT 1

10 mins ago

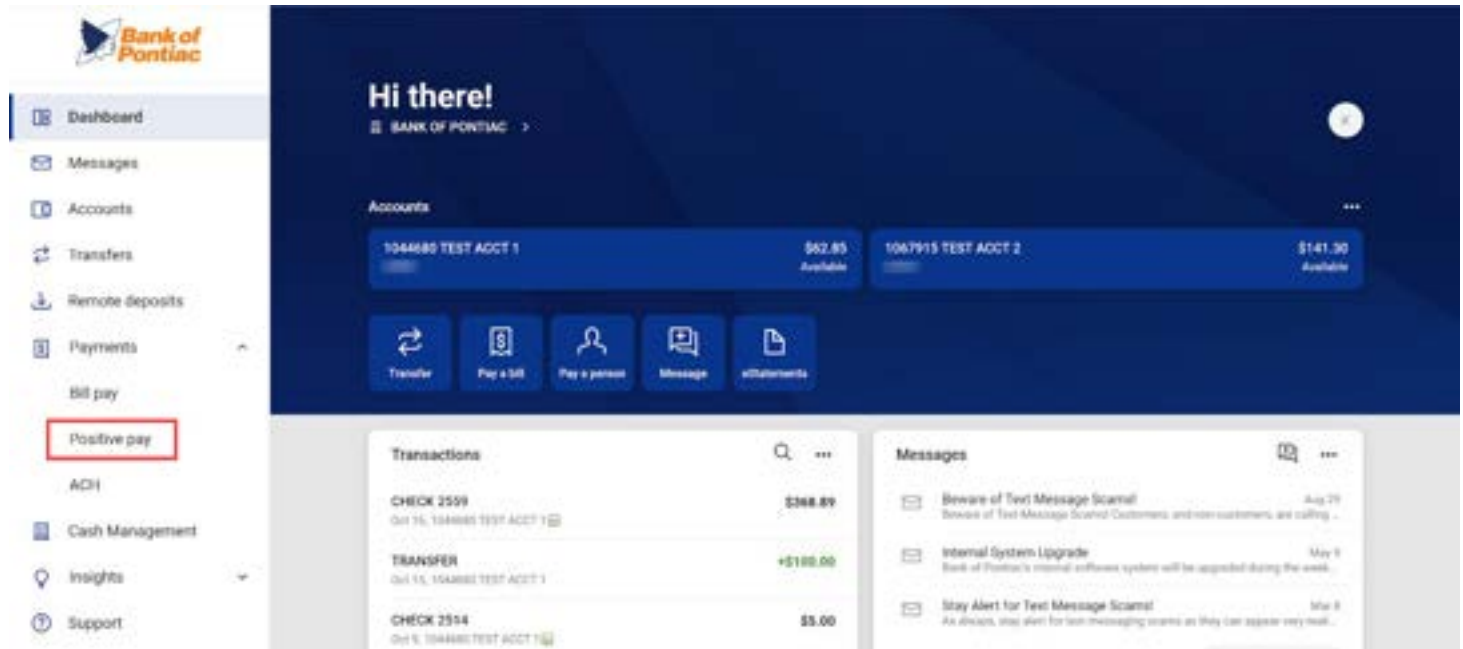
Successful

Work Exception Items

Step 1

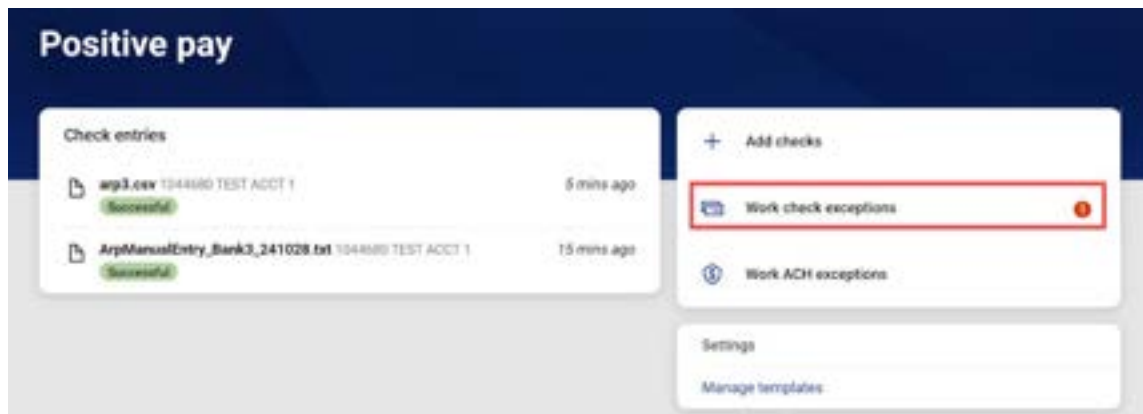
Select Positive Pay from the navigation pane.

Please note: If you have multiple payment features activated, select the Payments menu first.



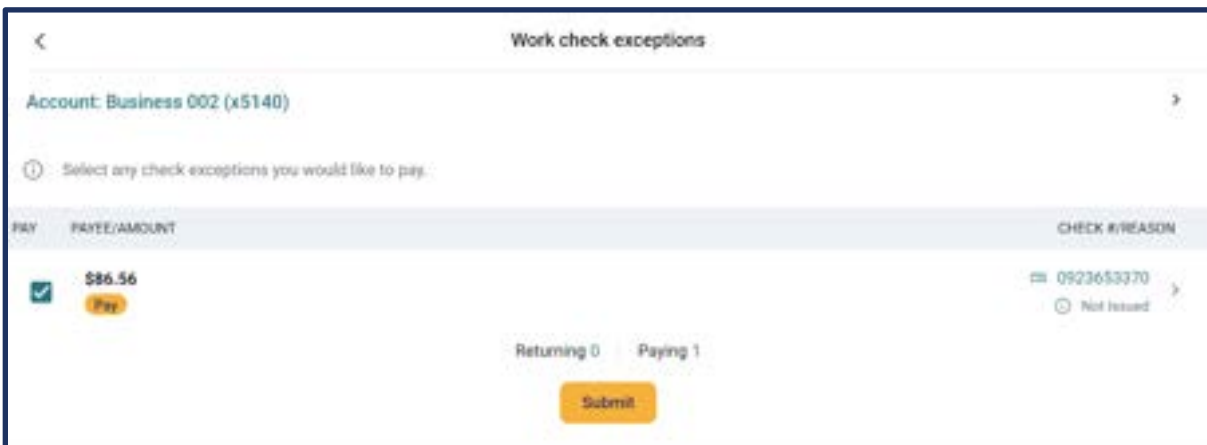
Step 2

Click Work check exceptions.



Step 3

Review your exception(s). Click the check number to see additional details. Check the box to Pay the item or leave the box unchecked to return. Click Submit when done.



Work check exceptions

Account: Business 002 (x5140)

Select any check exceptions you would like to pay.

PAY	PAYEE/AMOUNT	CHECK #/REASON
☒	\$86.56 Pay	0923653370 Not Issued

Returning 0 Paying 1

Submit

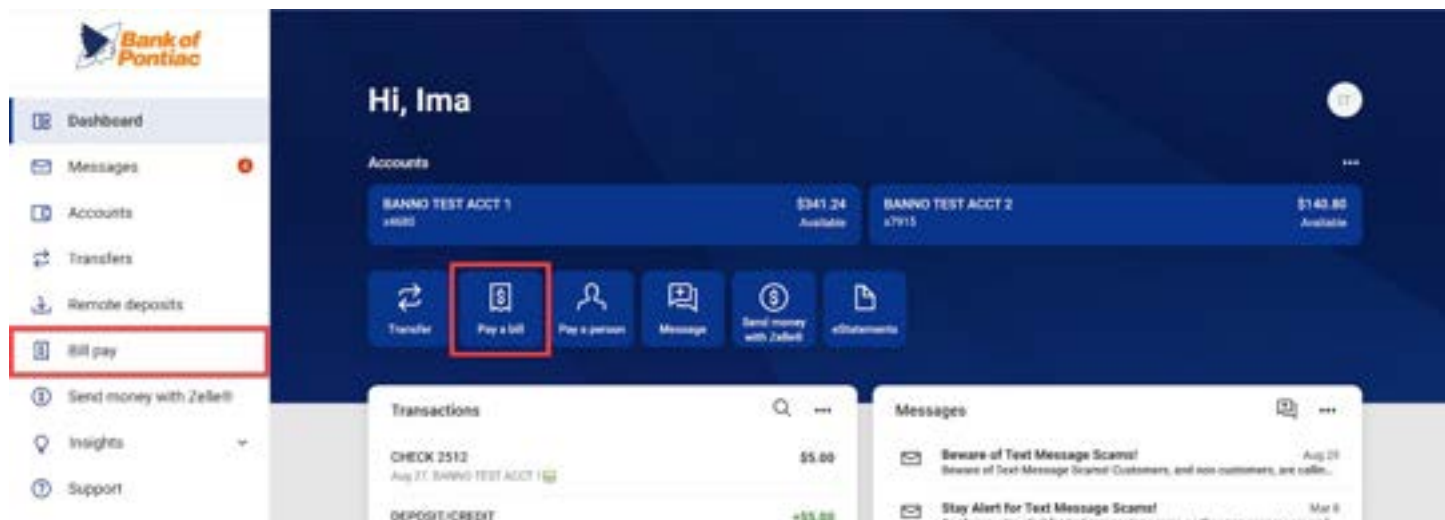
Bill Pay

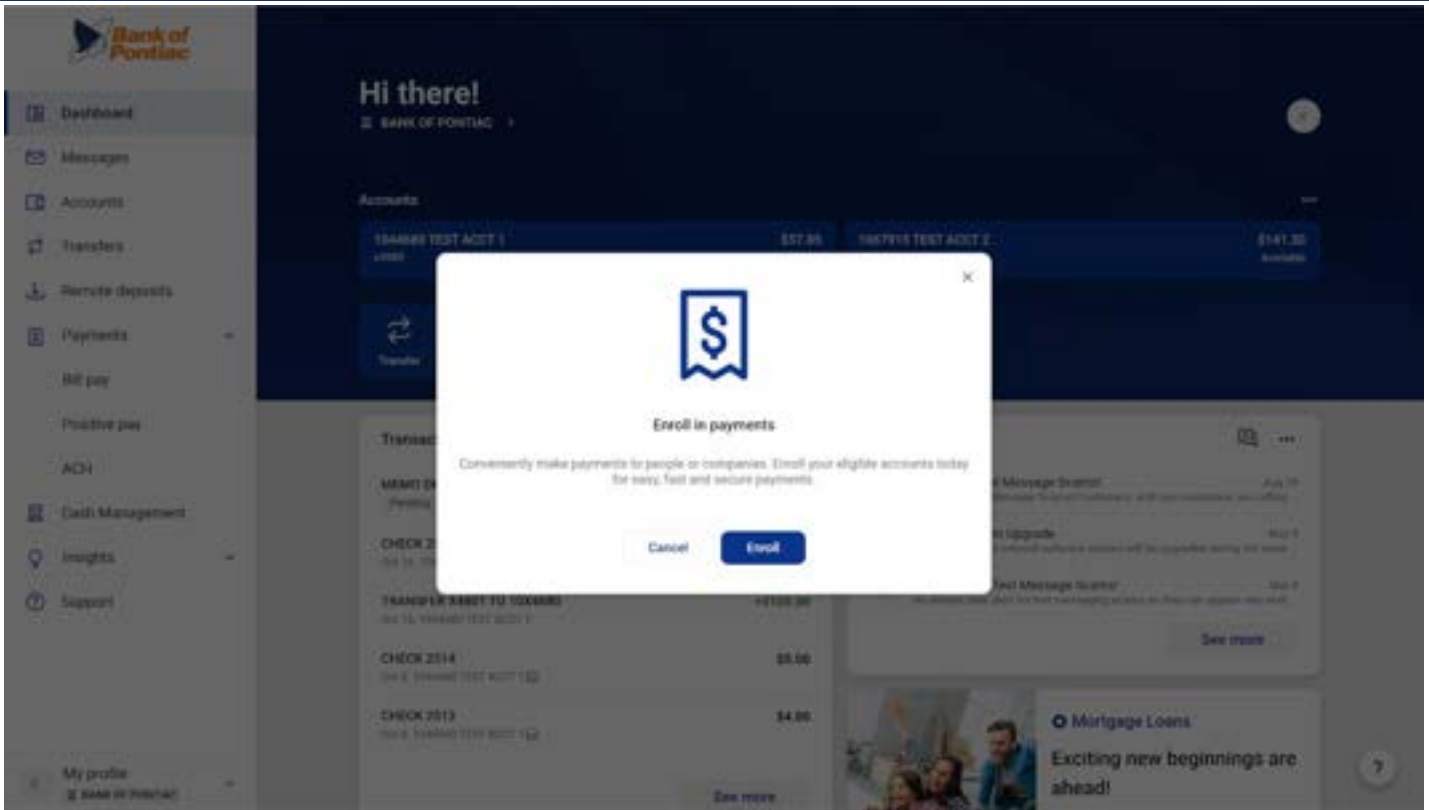
Use this feature to pay a business or a person from one of your accounts.

Enroll in Bill Pay

You must first enroll in Bill Pay before you can send Payments. Select Bill Pay from the navigation pane.

Please note: If you have multiple payment features activated, select the Payments menu first. Click Enroll.



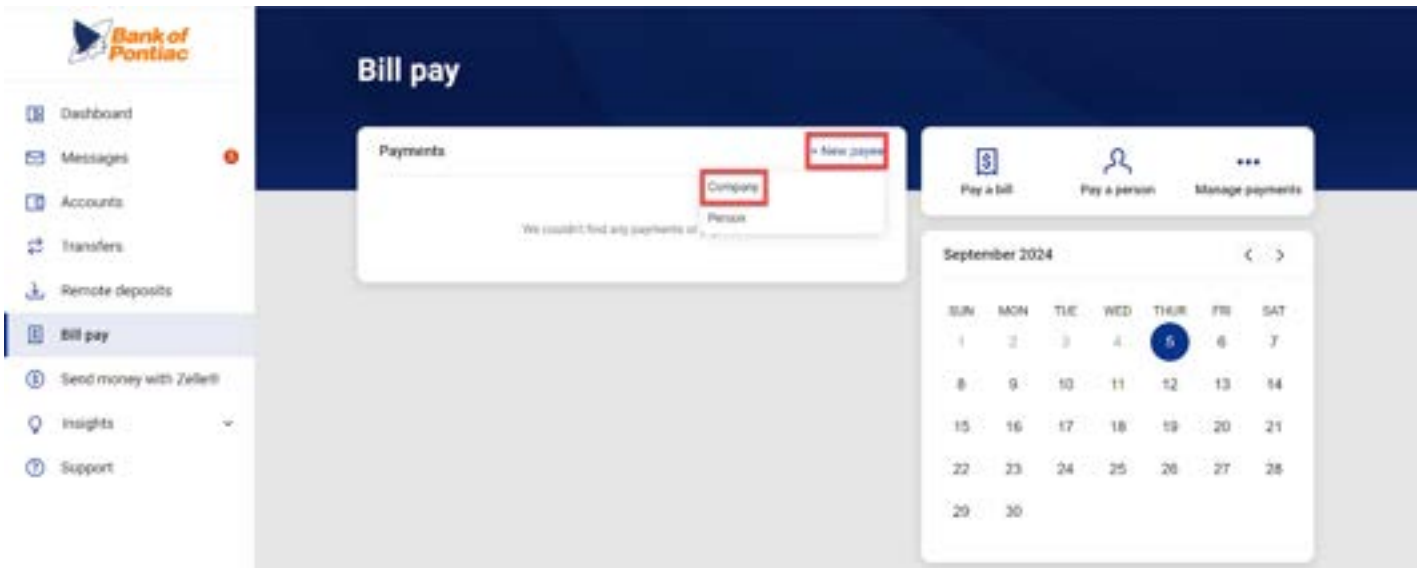


Add a Payee

Step 1

Select Bill Pay from the navigation pane.

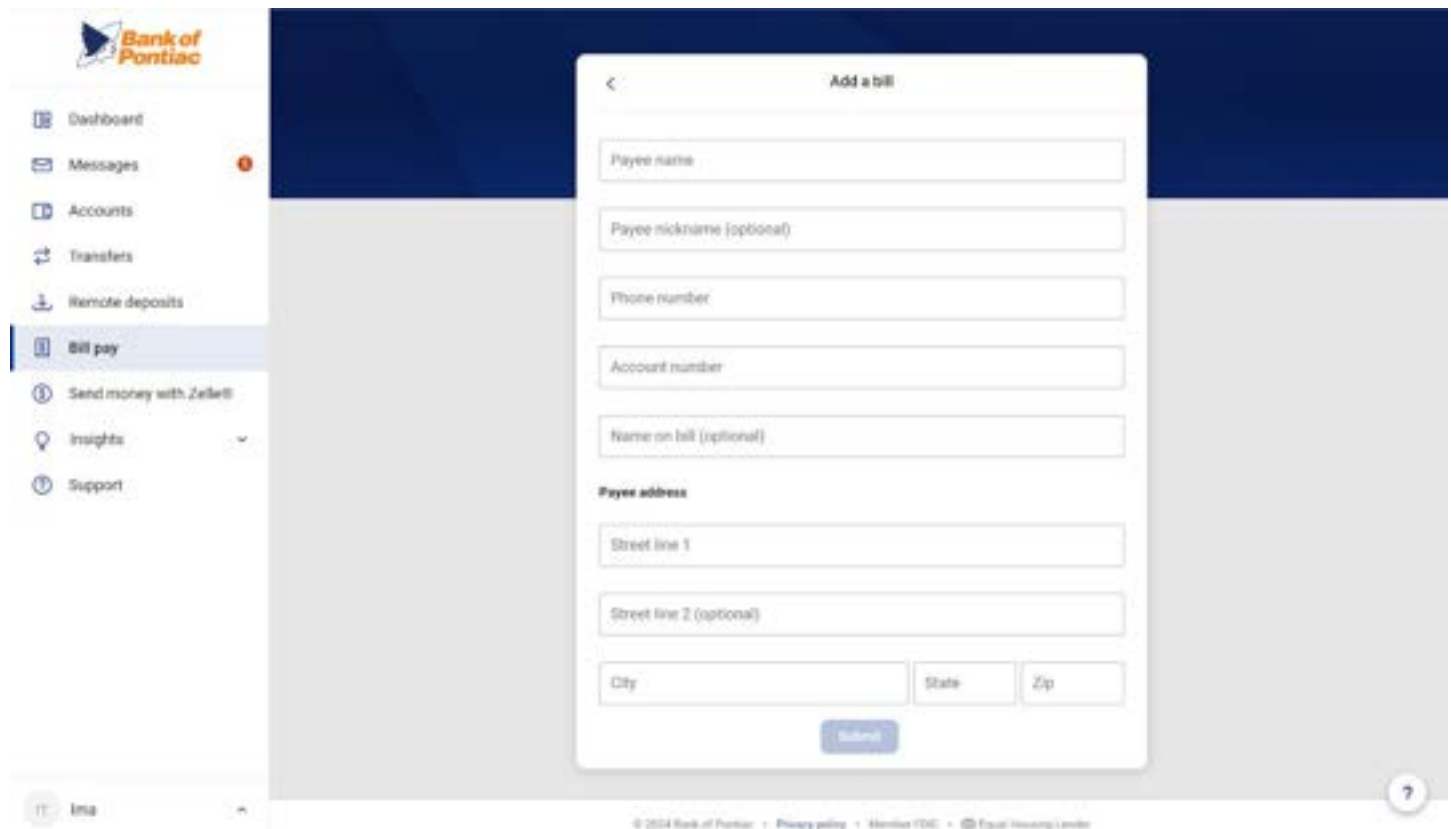
Please note: If you have multiple payment features activated, select the Payments menu first. Click + New payee and select Company.



Step 2

Complete the required fields and click Submit.

You may be prompted to enter your password in order to authenticate.

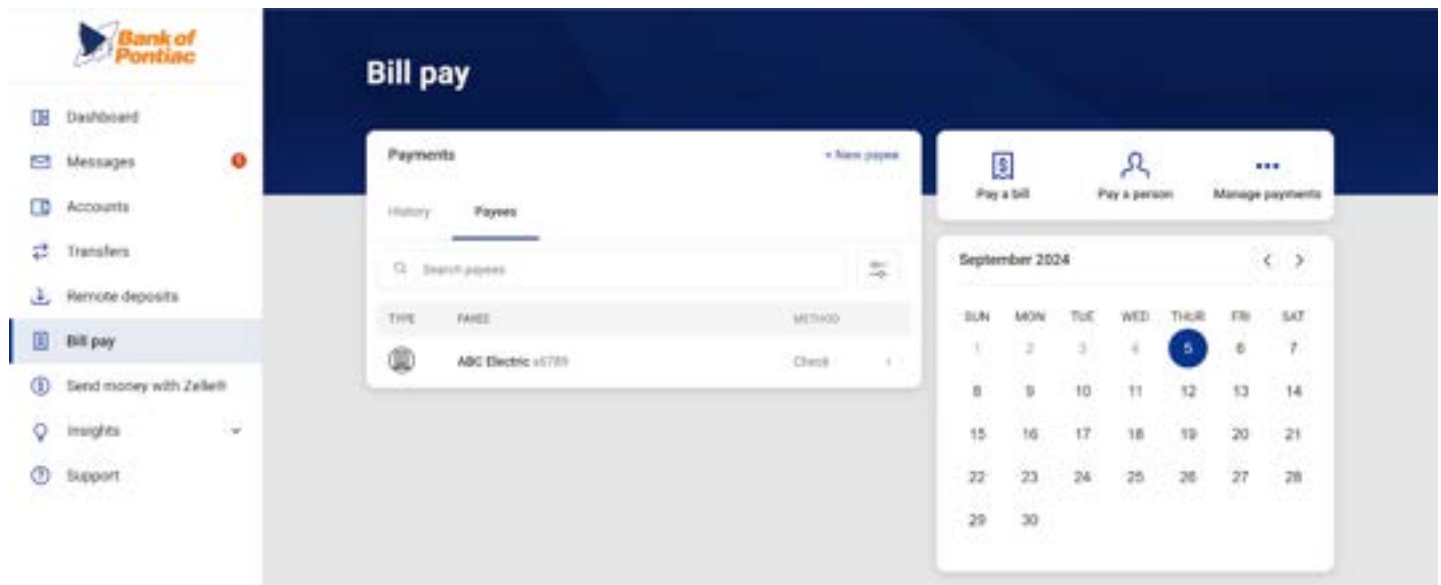


The screenshot displays the Bank of Pontiac digital banking interface. On the left is a navigation menu with the following items: Dashboard, Messages, Accounts, Transfers, Remote deposits, **Bill pay** (highlighted), Send money with Zelle®, Insights, and Support. The main content area shows a modal window titled "Add a bill". This form contains the following fields: Payee name, Payee nickname (optional), Phone number, Account number, Name on bill (optional), and a section for Payee address which includes Street line 1, Street line 2 (optional), City, State, and Zip. A blue "Submit" button is located at the bottom of the form. The footer of the page includes the copyright notice "© 2024 Bank of Pontiac", links for "Privacy policy" and "Member FDIC", and the "Equal Housing Lender" logo.

Edit or Delete a Payee

Step 1

Navigate to the Bill Pay page and select the Payees tab.



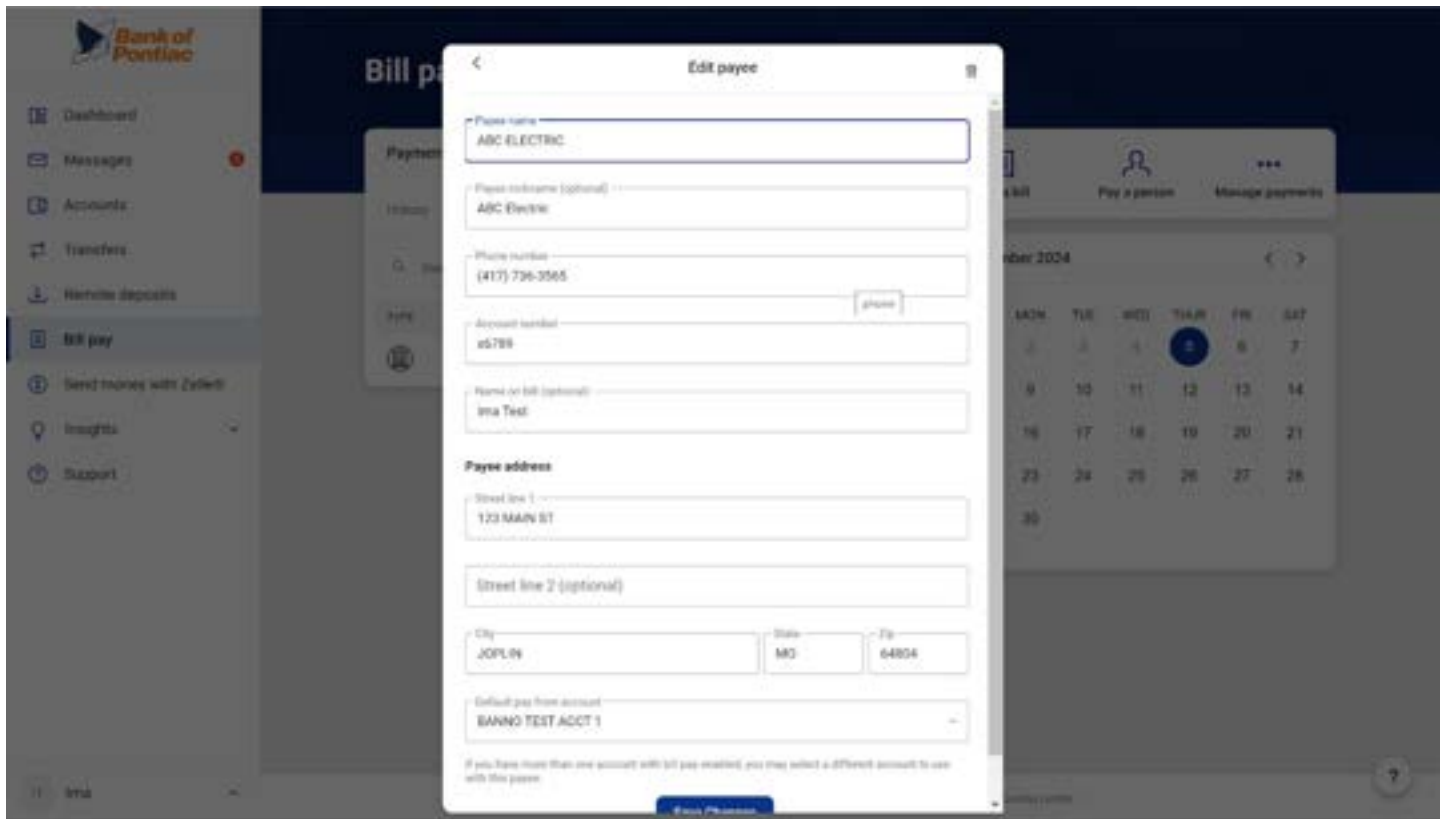
Step 2

Select the payee and click Edit. You may be prompted to enter your password to authenticate.



Step 3

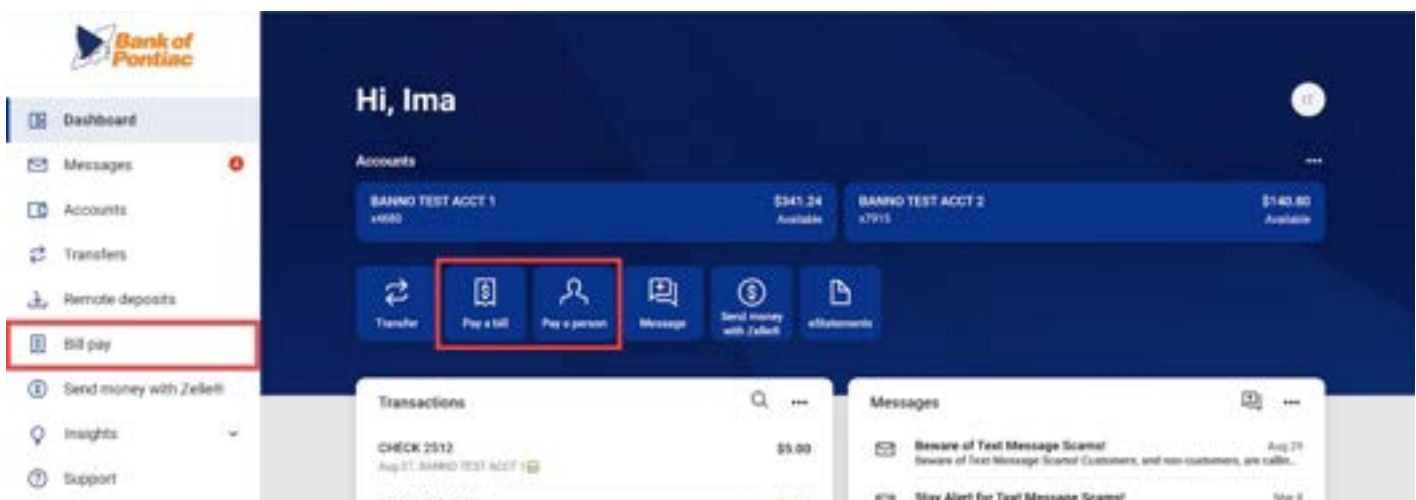
Modify the payee's information or click the trash can icon to delete.



Pay a Single Bill or Person

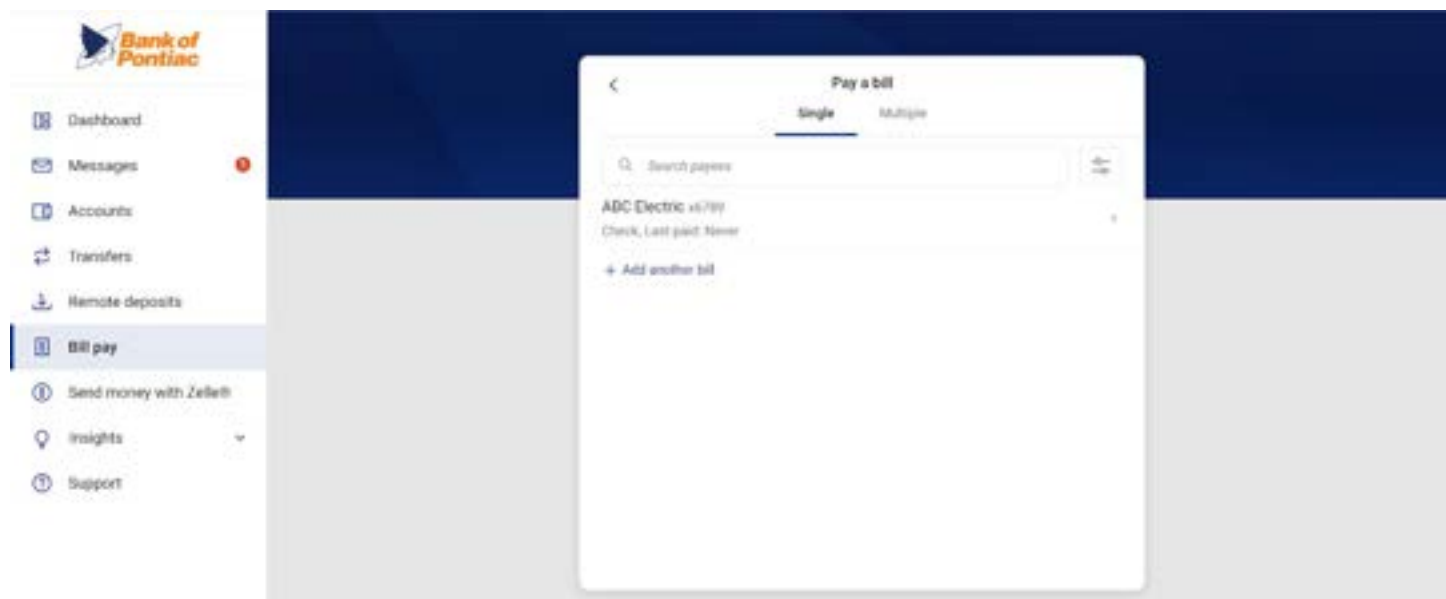
Step 1

Select Pay a Bill or Pay a Person from the Dashboard or the Bill pay page.



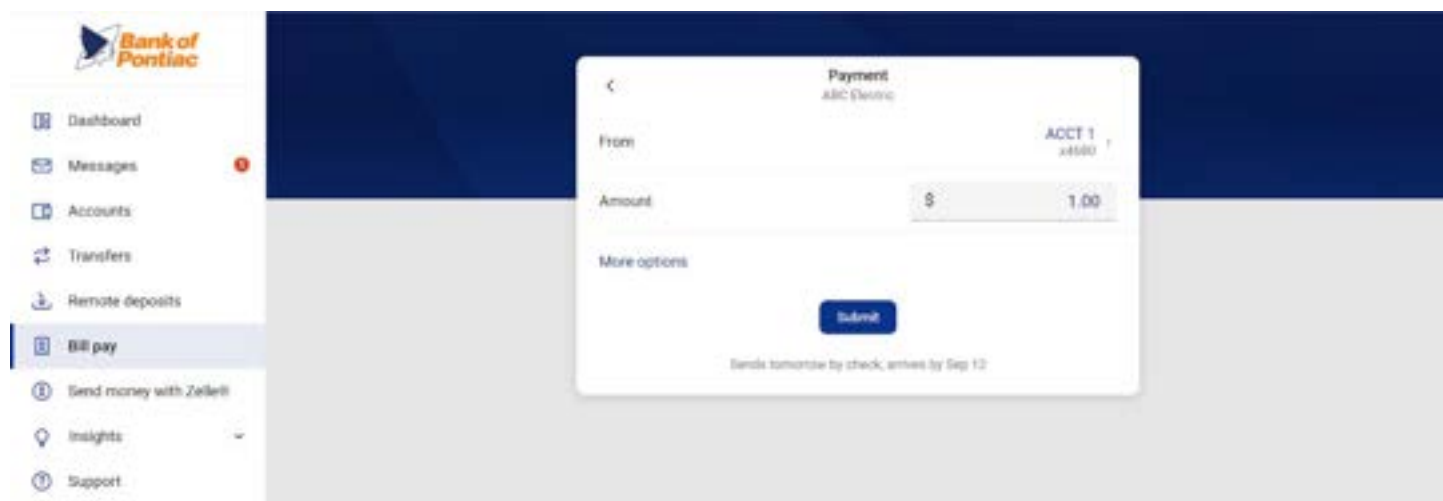
Step 2

Select the payee to send a payment to.



Step 3

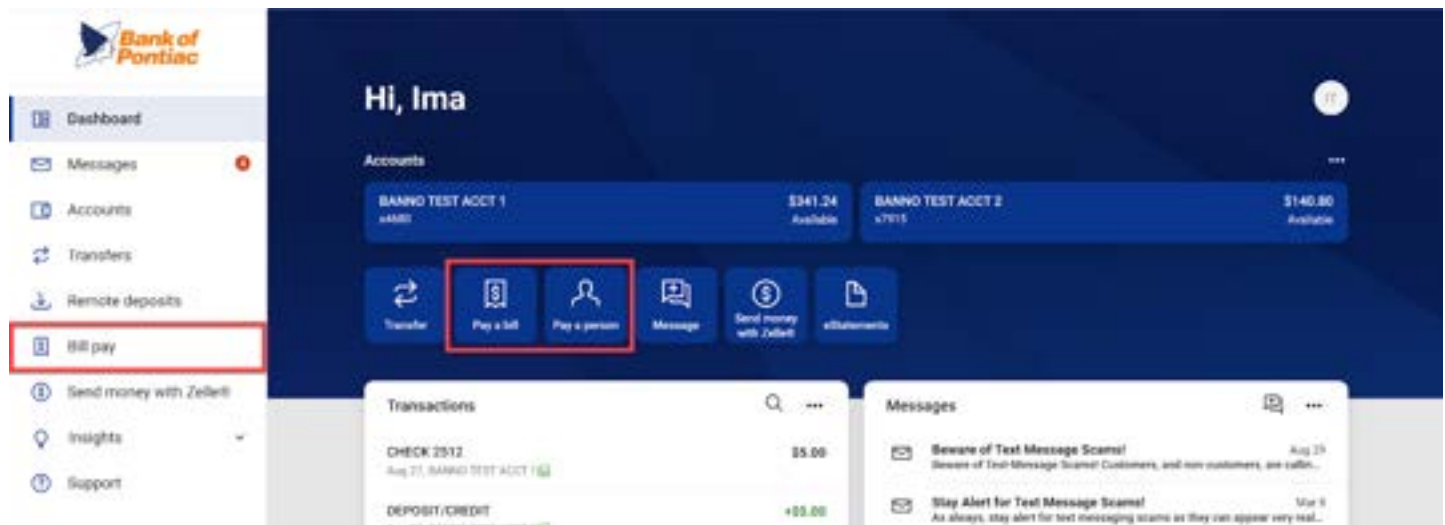
Select the account to pay from and enter the amount. Click More options to set a recurring frequency or schedule for a later date. Click Submit.



Pay Multiple Bills

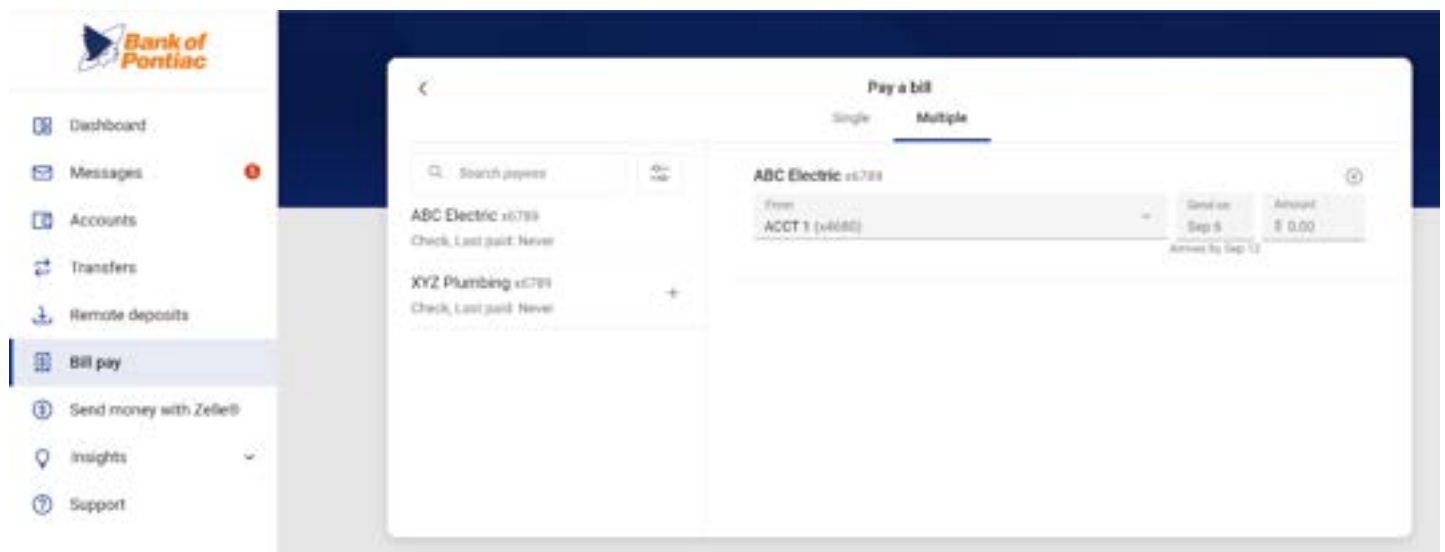
Step 1

Select Pay a Bill or Pay a Person from the Dashboard or the Bill pay page.



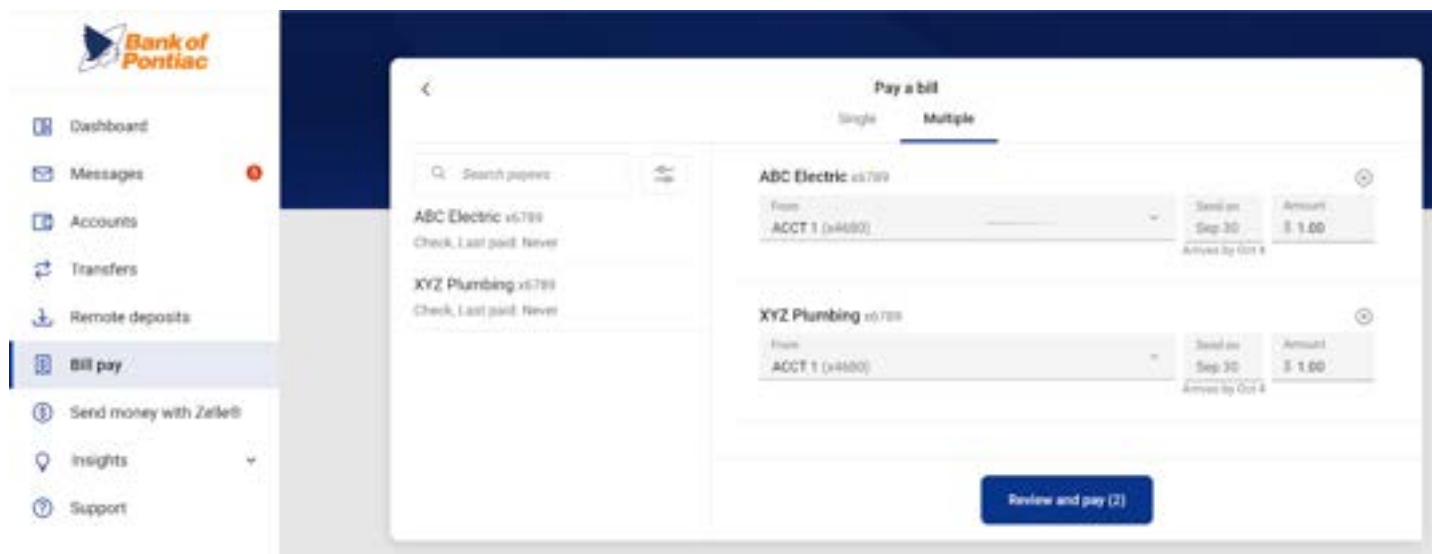
Step 2

Select the Multiple tab and click the + next to the payees to send payments to.

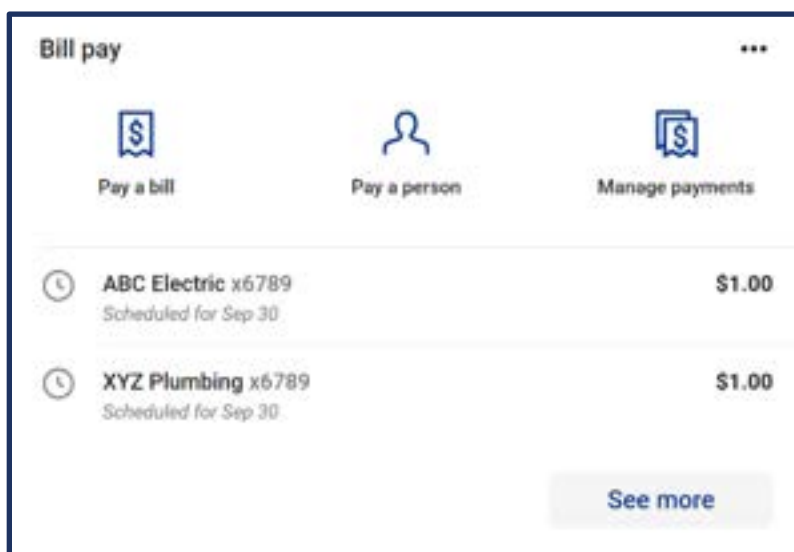


Step 3

Select the account to pay from, choose the date to send, and enter the amount. Click Review and pay then Submit payments.



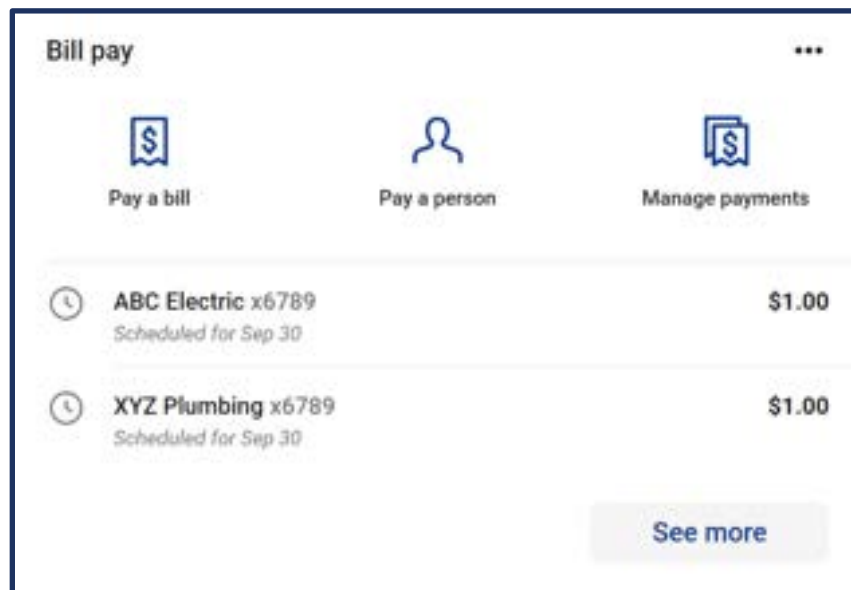
Scheduled payments can be reviewed on the Dashboard or on the Bill pay page.



Edit or Delete a Payment

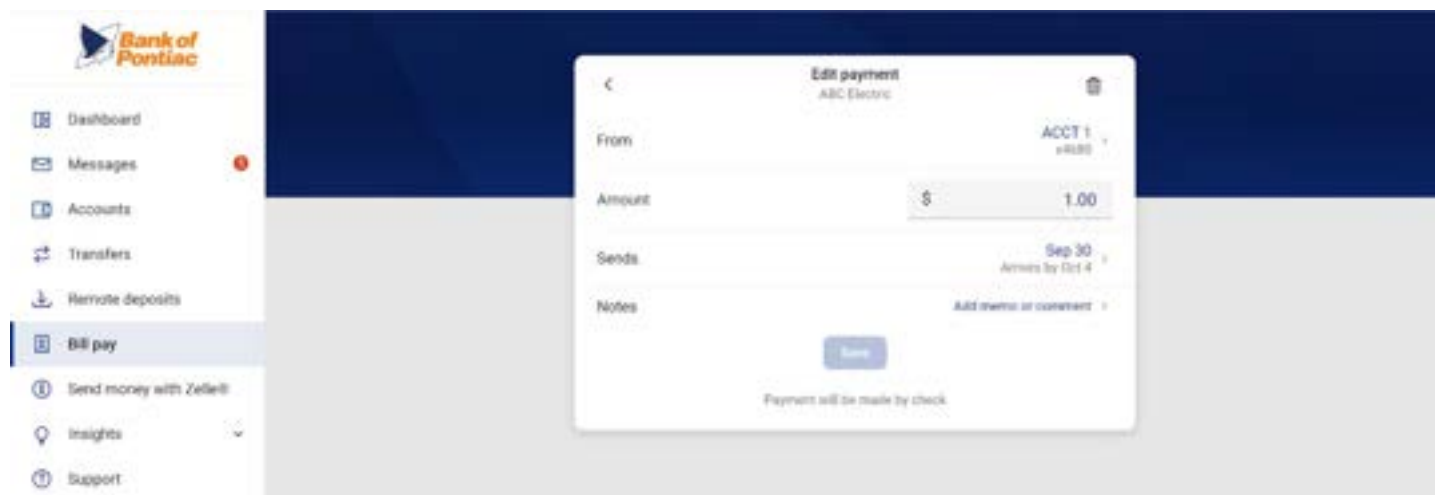
Step 1

Navigate to the Bill pay card on the Dashboard or to the Bill pay page and select the payment to edit or delete. Click Edit.



Step 2

Modify the details or click the trash can icon to delete.

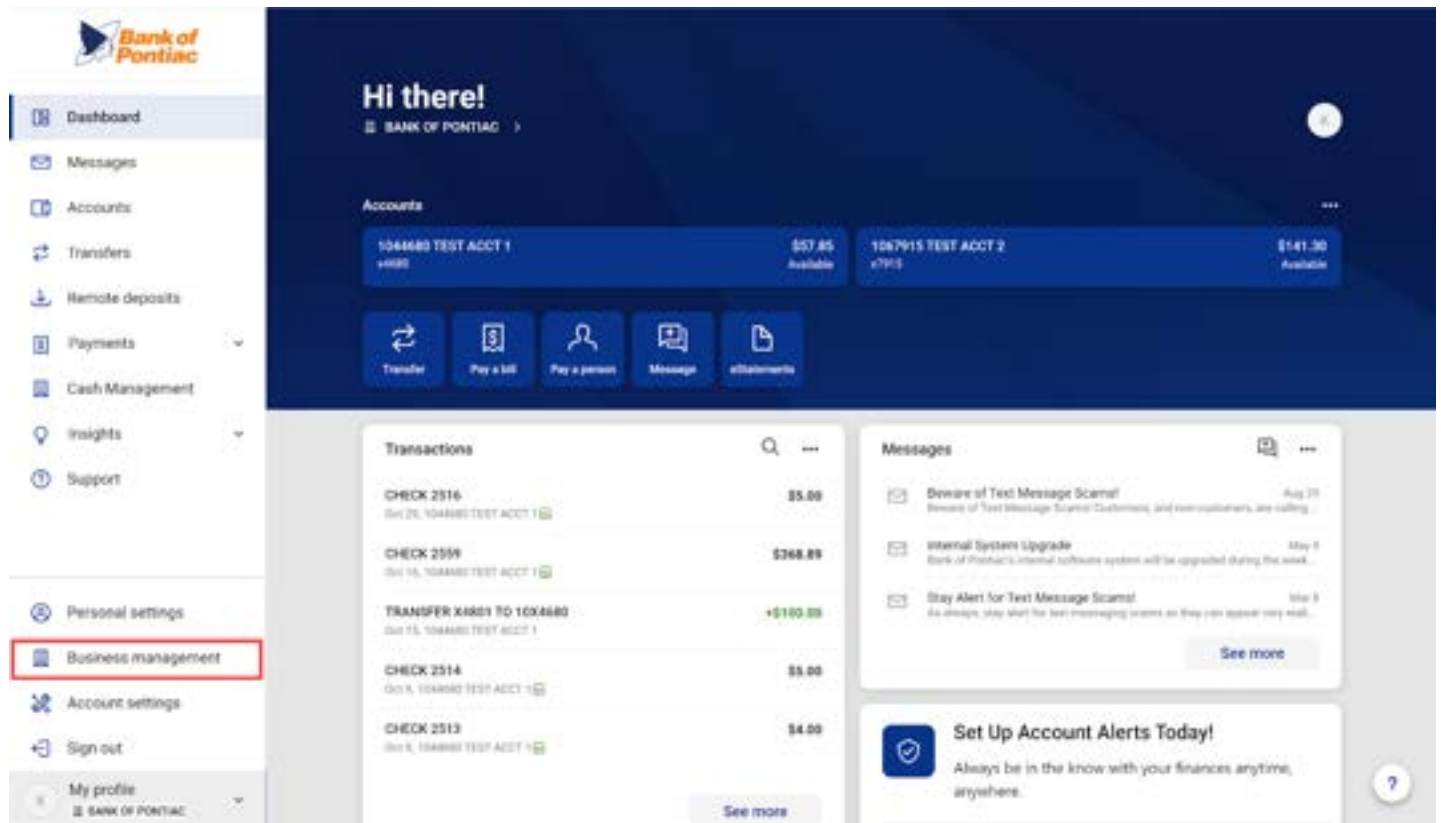


Administration

Create a New User

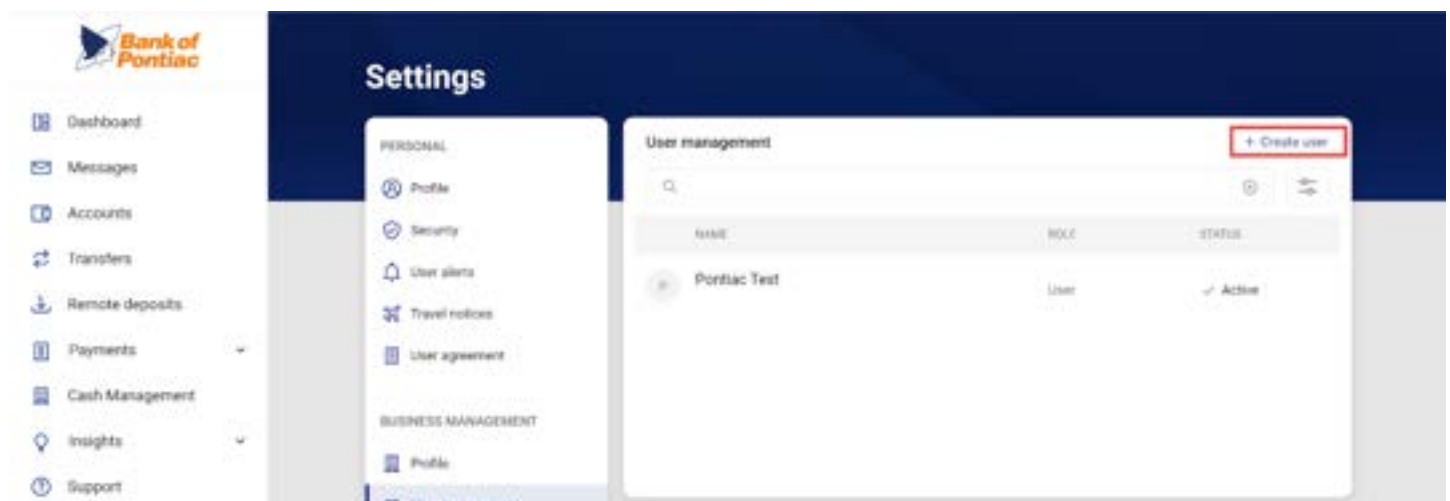
Step 1

Click your profile and select Business management.



Step 2

Click + Create user.



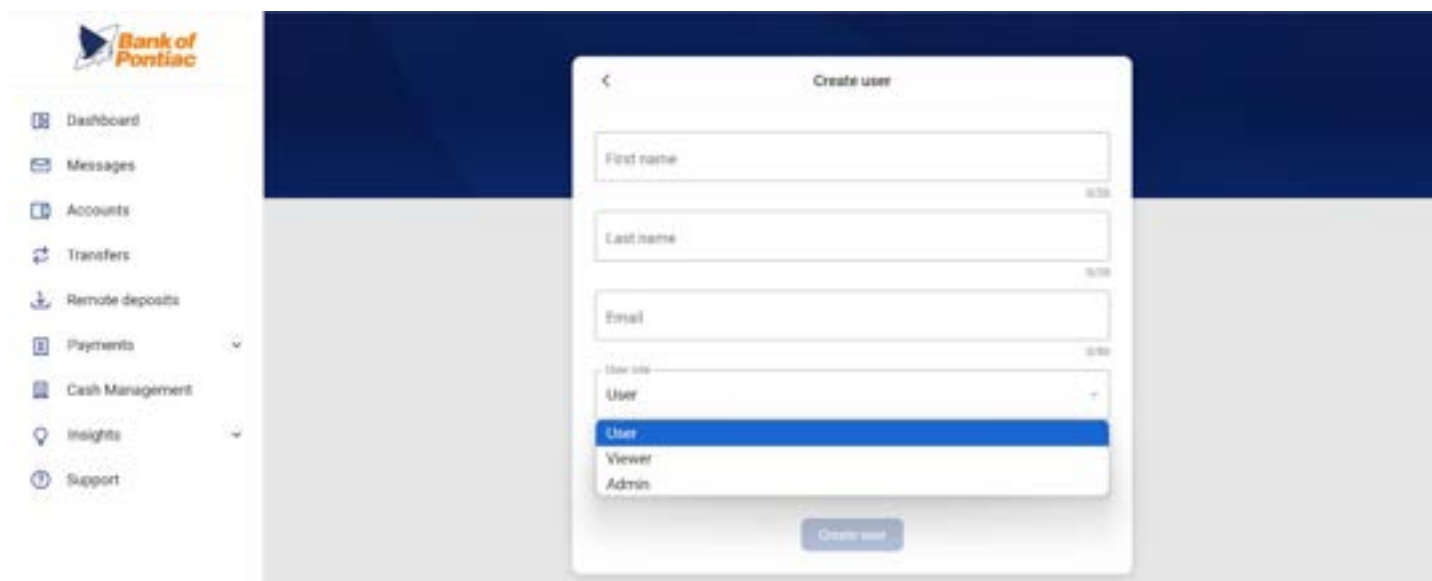
Step 3

Enter the user's First name, Last name, Email address, and choose their User role.

- User: can have customized permissions and account access but cannot manage other users.
- Viewer: View only access on specified accounts.
- Admin: can have customized permissions and account access as well as user management.

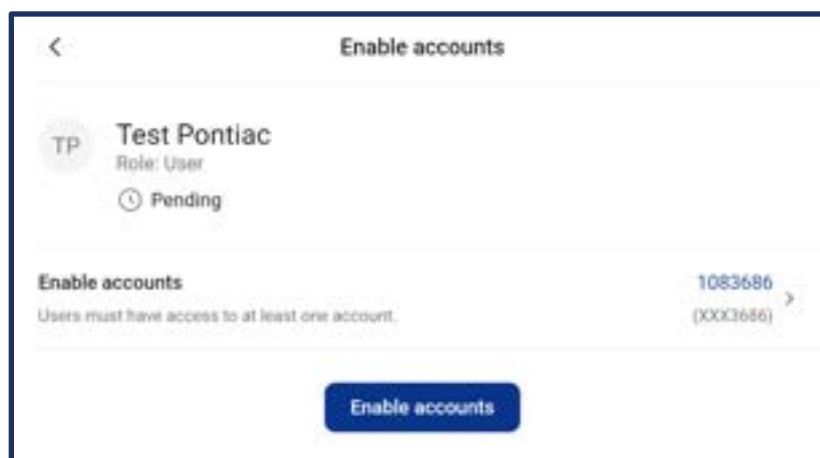
Click Create user.

Please note: You may be asked to authenticate with your password



Step 4

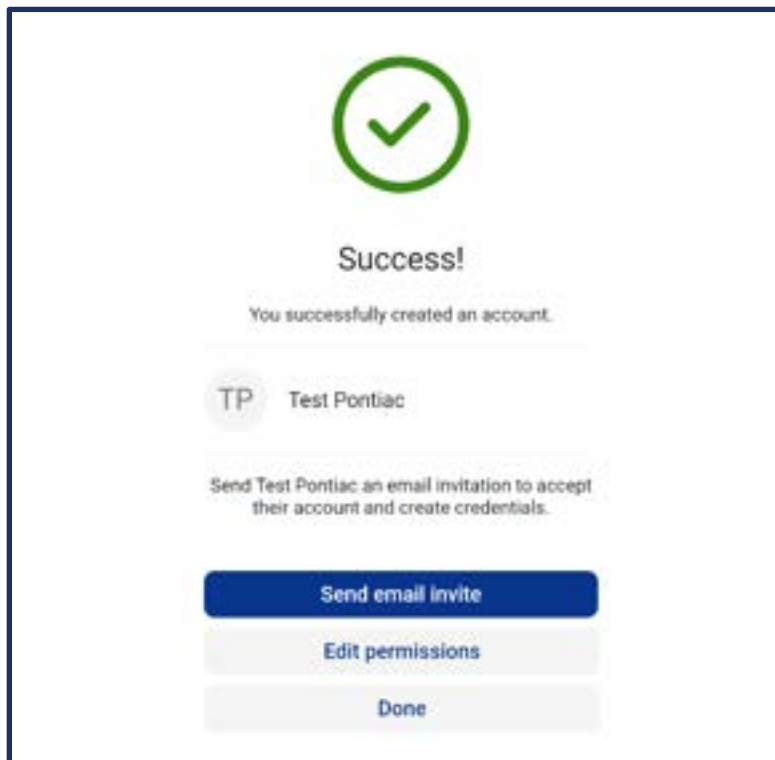
Click the Enable accounts arrow and choose the account(s) the user should have access to. Click Enable accounts to continue.



Step 5

Review your confirmation and choose from the following options:

1. Click Send email invite to send the user a link to set up their login credentials without modifying permissions further.
Please note: Permissions and account access can be modified in the user's profile at a later time if necessary.
2. Select Edit permissions to modify entitlements and account access prior to sending the email invite.
3. Click Done to send the invite and edit permissions at a later time.

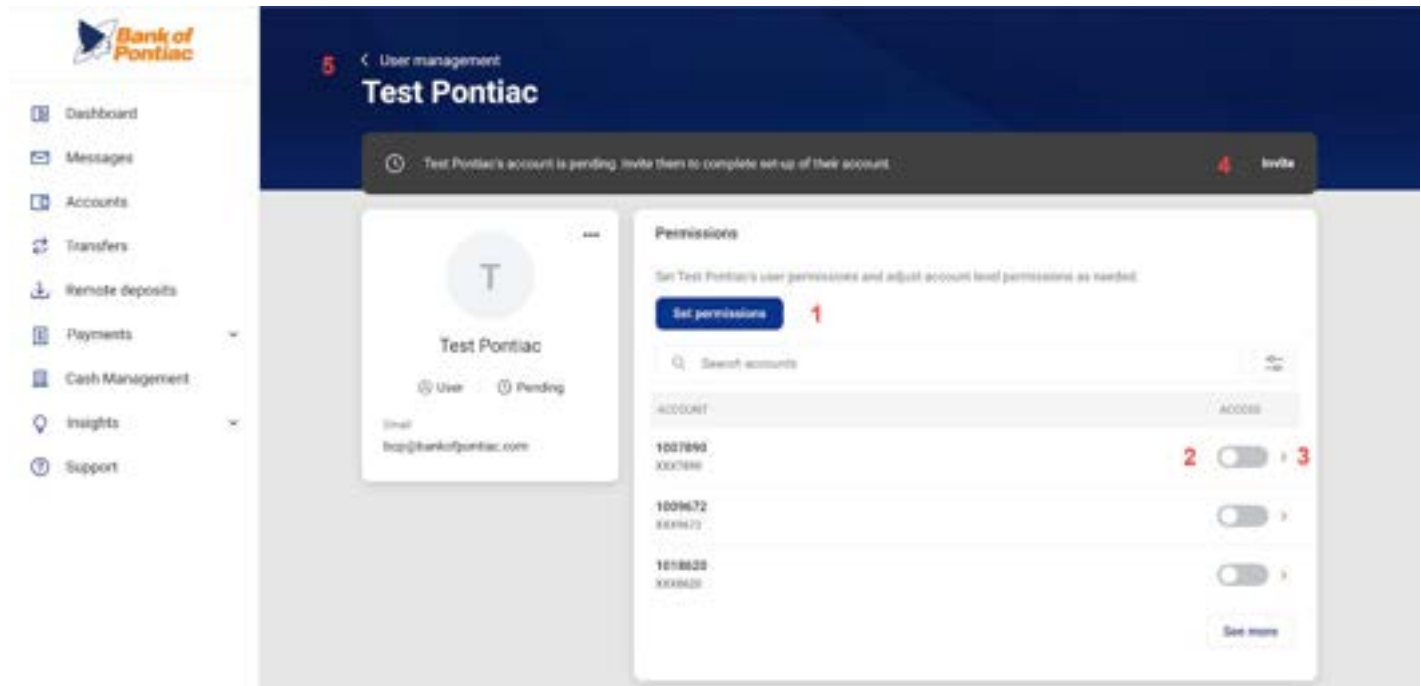


Step 6

If Edit permissions was selected:

1. Click set permissions to modify global entitlements for the user.
2. Toggle on an account to give the user access.
3. Select an account to adjust the global permissions at the account level is necessary.
4. Select Invite to send the user an email to set up their login credentials.
5. Click the arrow to return to the Business Management page.

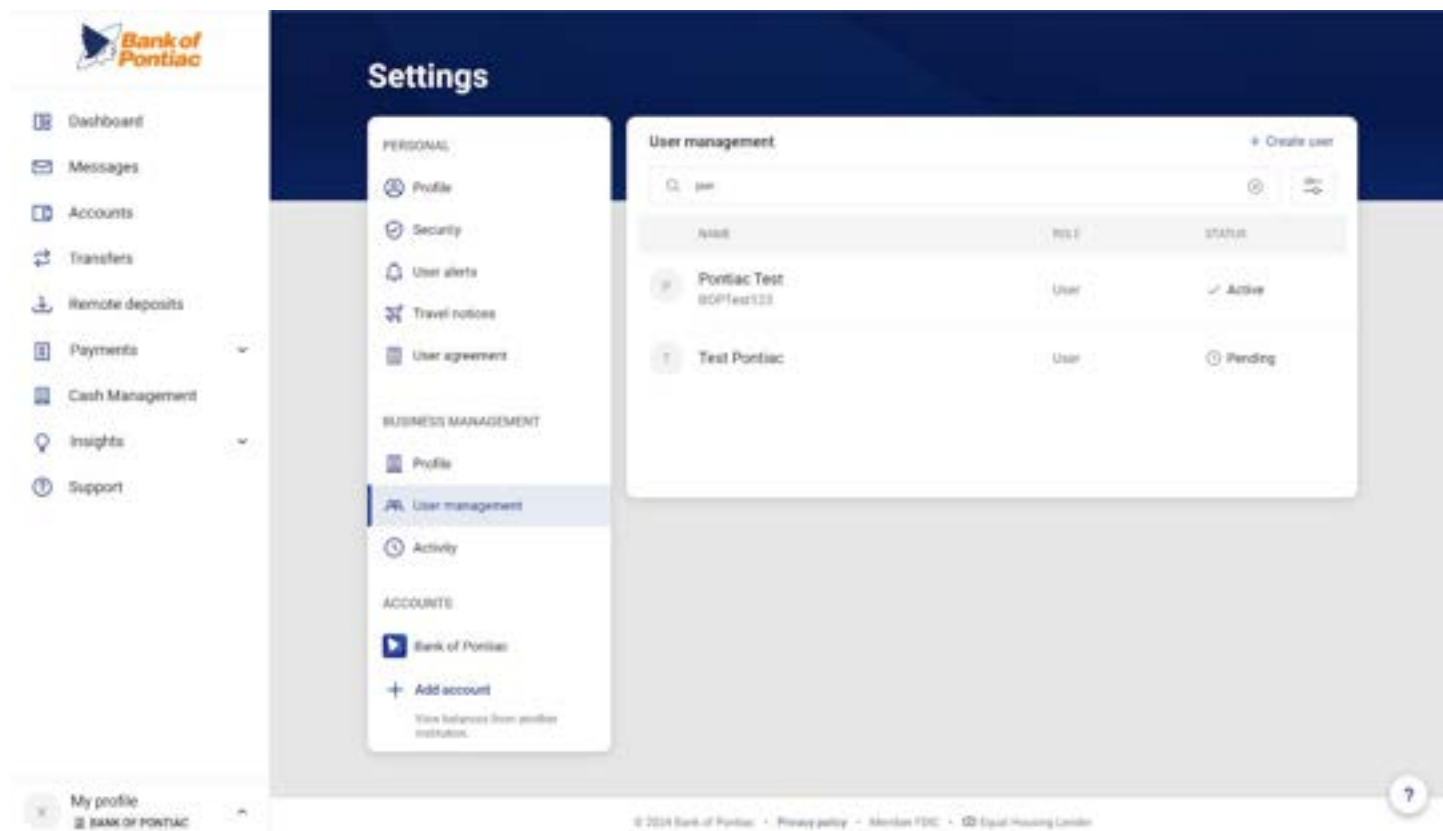
Please see the Editing or Deleting a User section in this document for more information on permissions



Step 7

The new user will appear as Pending on the Business Management page. Their status will change to Active once they set up their credentials.

Please note: You can modify permissions, account access, or manage the invite at any time by clicking the user's name.



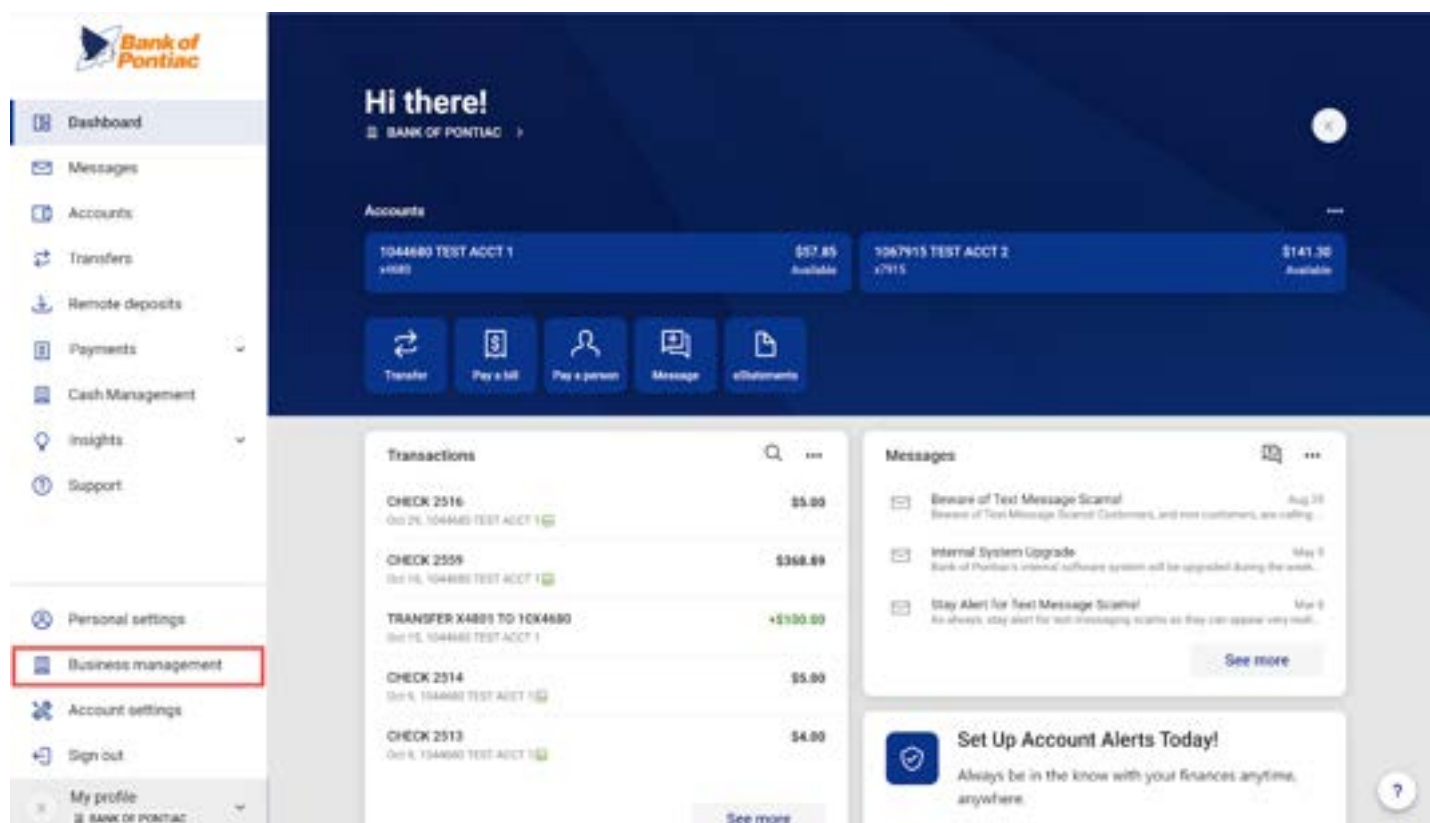
The screenshot shows the Bank of Pontiac digital banking interface. On the left is a navigation menu with options: Dashboard, Messages, Accounts, Transfers, Remote deposits, Payments, Cash Management, Insights, and Support. Below this is a 'My profile' section with the Bank of Pontiac logo. The main content area is titled 'Settings' and contains a sidebar menu with categories: PERSONAL (Profile, Security, User alerts, Travel notices, User agreement), BUSINESS MANAGEMENT (Profile, User management, Activity), and ACCOUNTS (Bank of Pontiac, Add account). The 'User management' section is active, displaying a table of users. The table has columns for Avatar, Name, Role, and Status. Two users are listed: 'Pontiac Test BCPTest123' with role 'User' and status 'Active', and 'Test Pontiac' with role 'User' and status 'Pending'. A 'Create user' button is in the top right of the user management section. At the bottom of the page, there is a footer with copyright information: '© 2024 Bank of Pontiac', links to 'Privacy policy' and 'Member FDIC', and an 'Equal Housing Lender' logo.

Avatar	Name	Role	Status
	Pontiac Test BCPTest123	User	Active
	Test Pontiac	User	Pending

Editing or Deleting a User

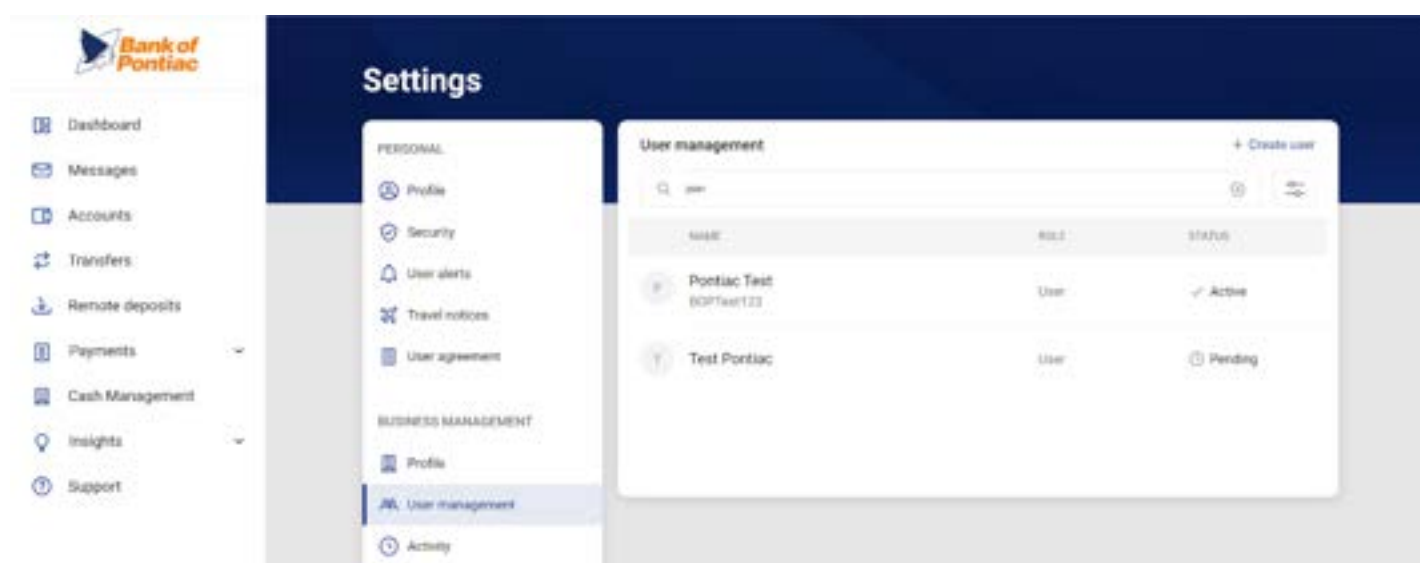
Step 1

Click your profile and select Business management.



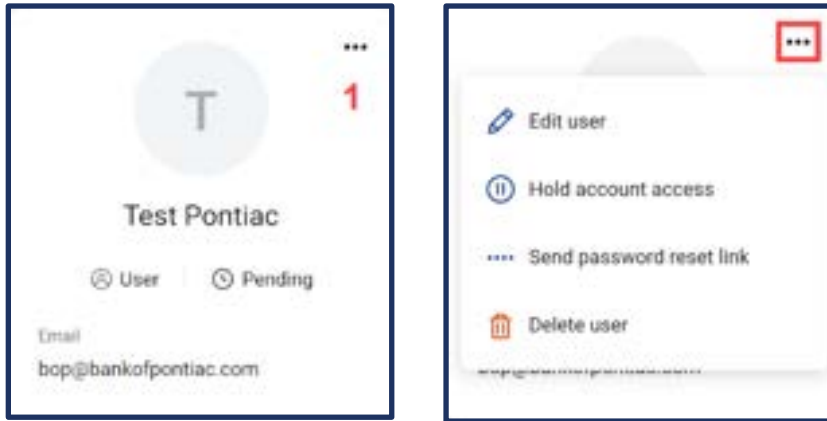
Step 2

Select the user you'd like to edit.

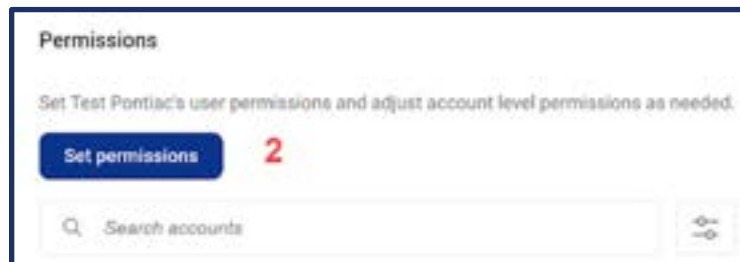


Step 3

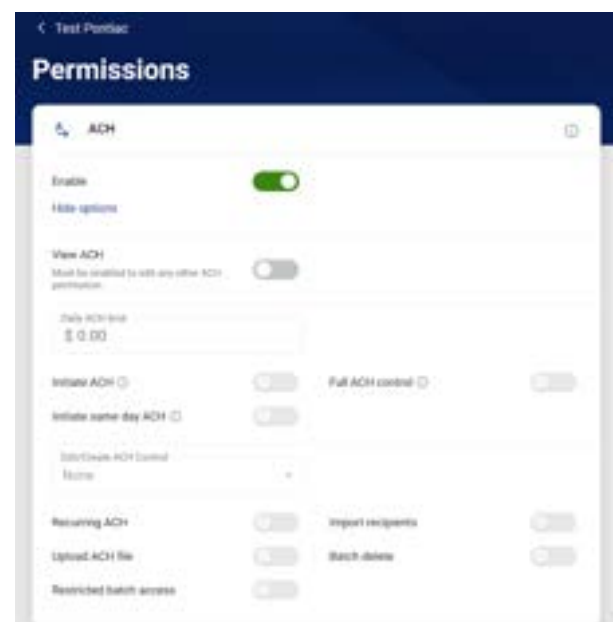
1. Select the ellipsis icon.
 - a. Click Edit user to change the users name, role, or email address.
 - b. Select Hold account access to temporarily prevent them from logging in.
 - c. Click Send password reset link to email them a link.
 - d. Select Delete user to remove their access permanently.



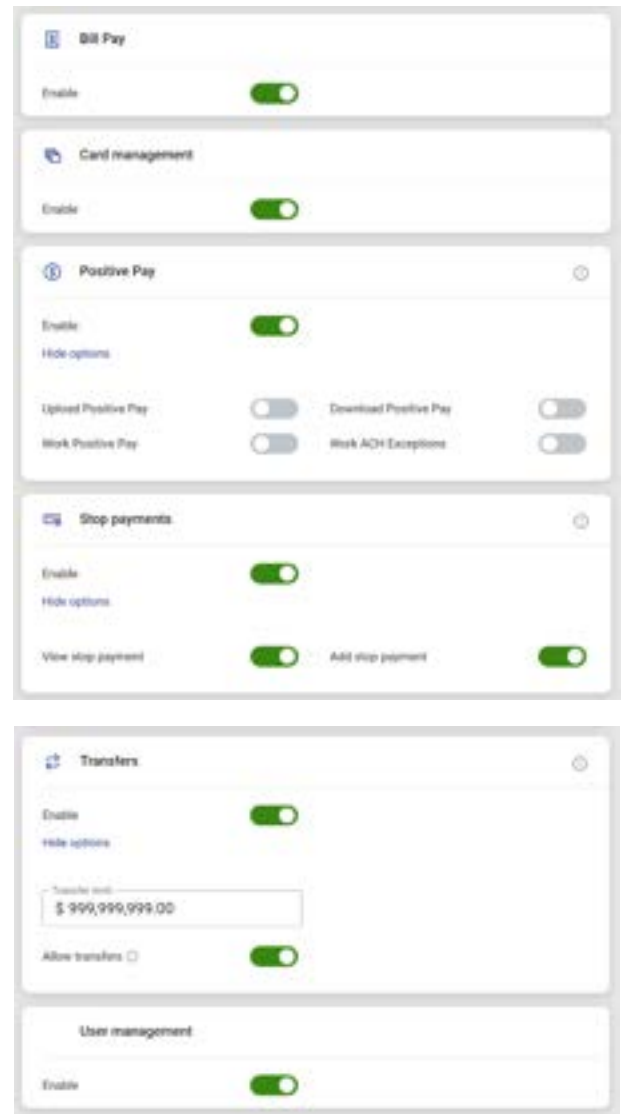
2. Click Set permissions to modify global entitlements.
Please note: Options may vary depending on your company's setup.



- a. ACH
 - i. Enable: Activates this feature for the user.
 - ii. View ACH: Must be enabled to edit any other ACH permission.
 - iii. Daily ACH limit: Maximum amount the user can initiate per day.
 - iv. Initiate ACH: Allows user to transmit ACH payments to the bank.
 - v. Initiate same day ACH: Allows user to transmit same day ACH payments to the bank.
 - vi. Full ACH Control: Allows a user to initiate an ACH payment that they have created. If this is not activated, the user cannot initiate a



- payment they created. A second user must initiate it.
- vii. Edit/Delete ACH Control:
 - 1. Full edit/create: Allows the user to edit everything within a payment.
 - 2. Partial Edit: User can only change the dollar amount of a transaction, debit or credit indicator, add a prenote, or hold the transaction.
 - 3. None: User cannot Edit an ACH payment.
- viii. Recurring ACH: Allows the user to set a recurring frequency for a payment.
- ix. Upload ACH file: Allows the user to upload a NACHA formatted file.
- x. Restricted batch access: User can view payments that have been flagged as restricted.
- xi. Import recipients: User can import a file containing recipient data to create a payment.
- xii. Batch delete: User can delete an ACH payment.
- b. Bill Pay
 - i. Enable: Activates this feature for the user.
- c. Card Management
 - i. Enable: Activates this feature for the user.
- d. Positive Pay
 - i. Enable: Activates this feature for the user.
 - ii. Upload Positive Pay: Allows user to upload an issued items check file to the bank.
 - iii. Work Positive Pay: Allows user to pay or return issued item check exceptions.
 - iv. Download Positive Pay: Not applicable.
 - v. Work ACH Exceptions: User can pay or return ACH exceptions items.
- e. Stop Payments
 - i. Enable: Activates this feature for the user.
 - ii. View Stop Payment: User can only see existing stop payments.
 - iii. Add stop payment: User can create a stop payment.
- f. Transfers
 - i. Enable: Activates this feature for a user.
 - ii. Transfer limit: Maximum amount a user can transfer per day.
- g. User Management: Allows user to create, modify, and delete other users.



Click the back arrow once done.



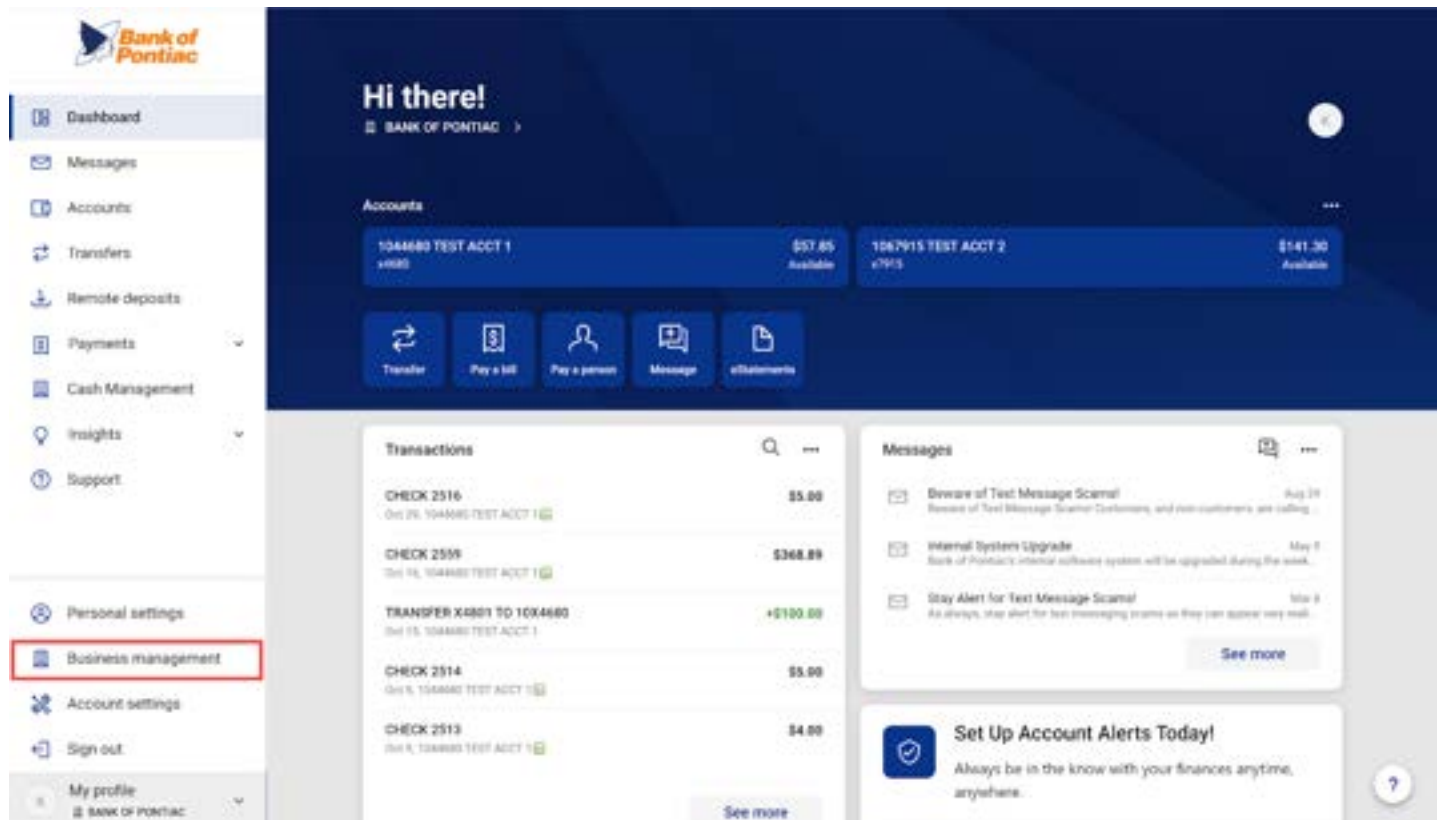
3. Toggle on the switch to activate an account for a user.
4. Select an account to modify the global permissions on a per account basis.
5. For users who have not yet logged in, click Invite to send them the enrollment email. They will receive an email with a link to establish their credentials.
6. Click the back arrow to return to the Business Management page.



Unlock a Locked User

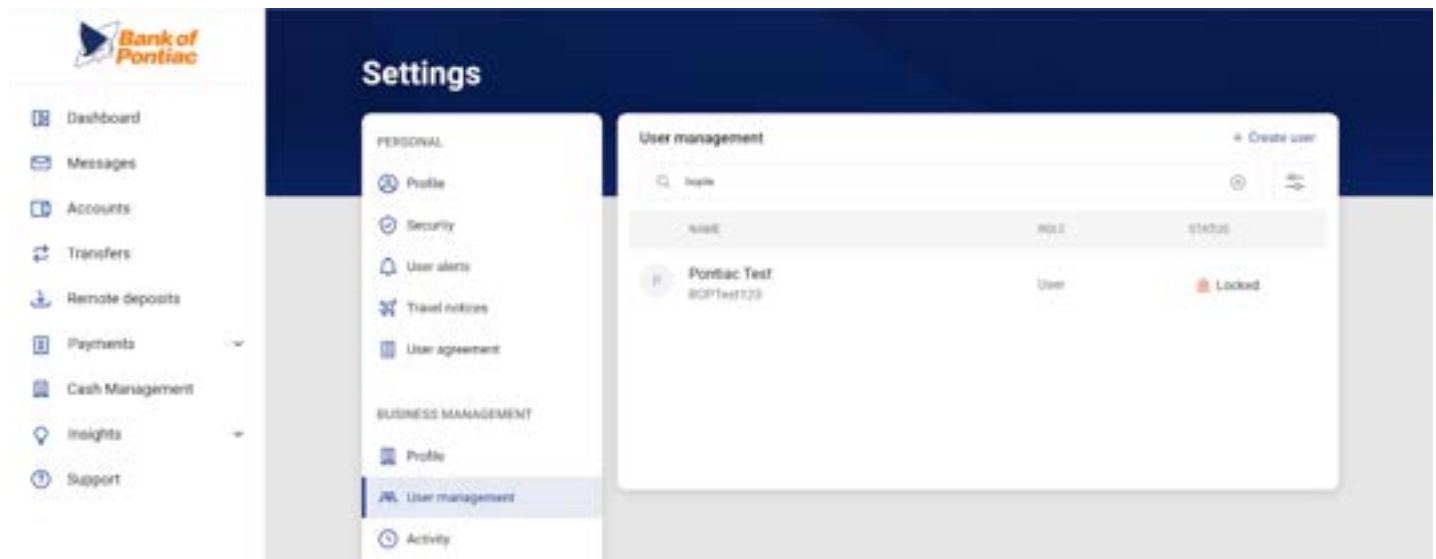
Step 1

Click your profile and select Business management.



Step 2

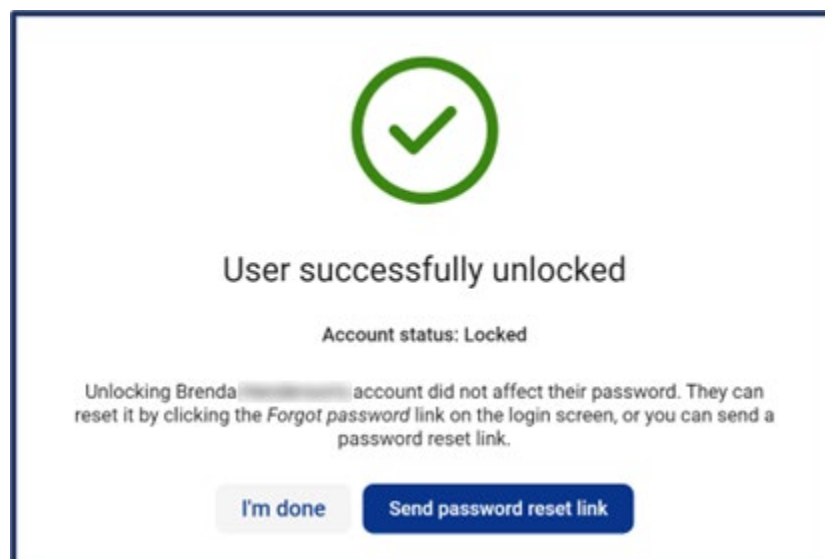
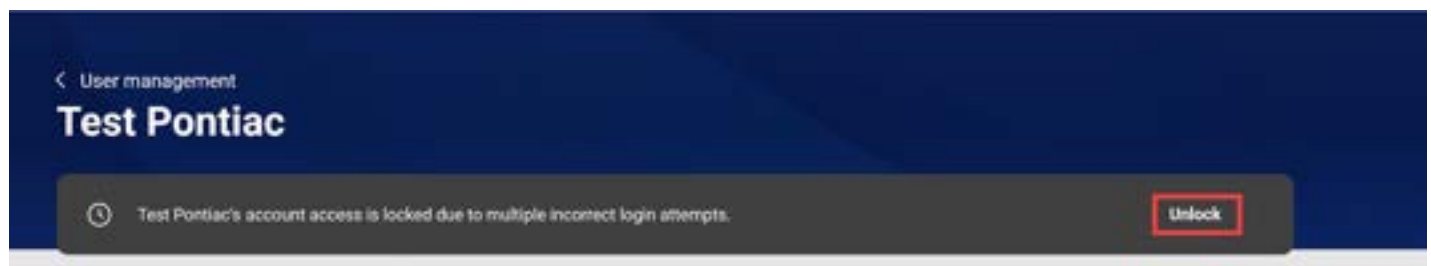
Select the locked user.



Step 3

Click Unlock and review the confirmation.

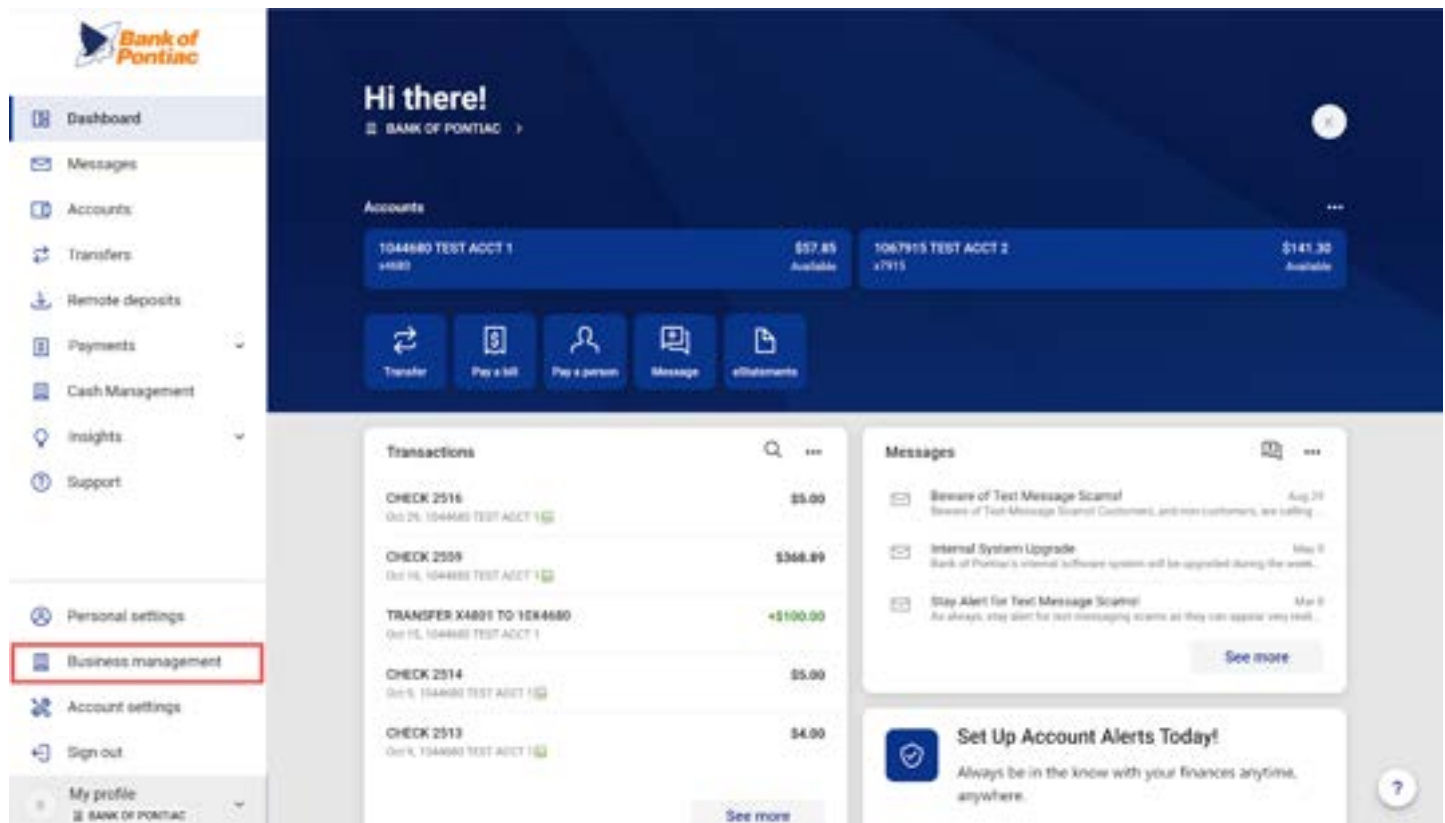
Please note: You can email the user a link to reset their password if they continue to have trouble. Otherwise, click I'm Done.



Reset a User's Password

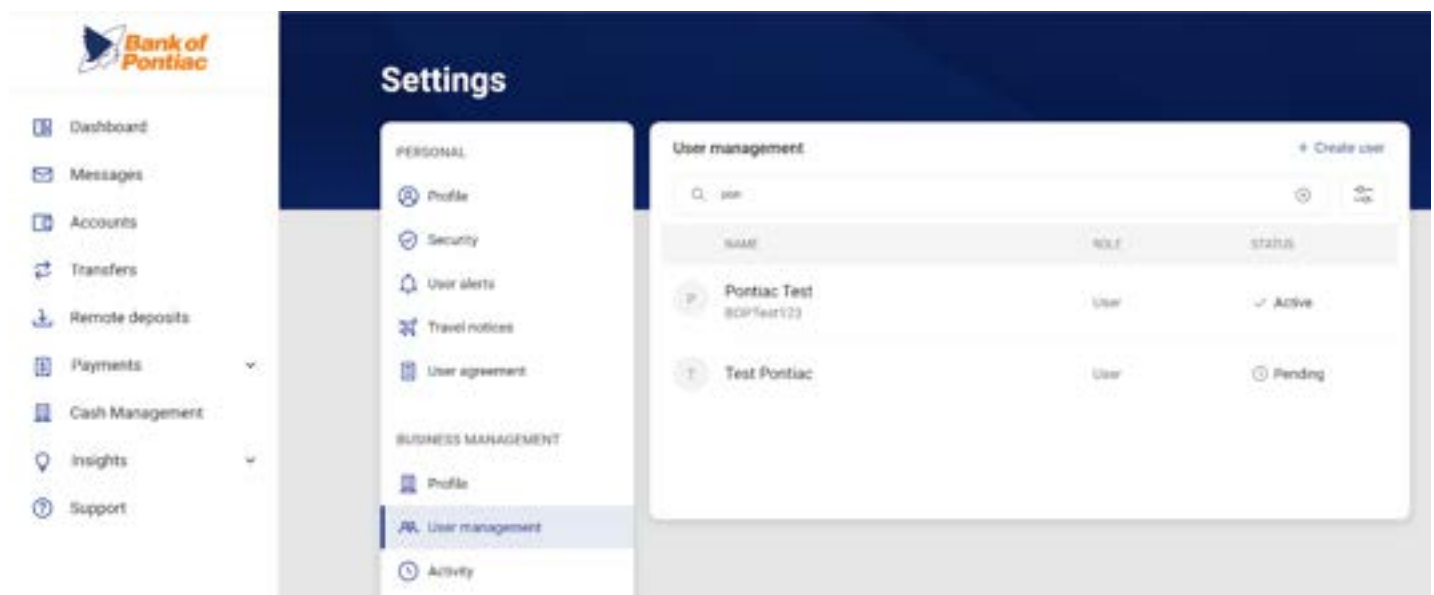
Step 1

Click your profile and select Business management.



Step 2

Select the user to reset.



Step 3

Click the ellipsis icon and choose Send password reset link to email the user.

