



Business Online Banking
“How To” Guide



How Do I?

The Basics

- [View current/recent activity?](#)
- [View check/deposit images?](#)
- [View prior bank statements?](#)
- [View available balances on all accounts?](#)
- [Export transactions?](#)
- [Place a stop payment?](#)
- [Transfer between accounts?](#)
- [View additional information on incoming wires?](#)

Administration

- [Add, change or delete an employee?](#)
- [Create/change fund transfer templates?](#)
- [Change your password/security settings?](#)
- [Change account nicknames?](#)
- [Review/Approve Transfers?](#)

Additional Treasury Services

Online Wires

- [Originate a domestic wire?](#)
- [Originate a foreign wire?](#)

ACH Origination

- [Create an ACH File?](#)
- [Submit an ACH File?](#)
- [Submit an account to account ACH transfer?](#)

Positive Pay

- [Upload a Positive Pay file?](#)
- [Change/delete a positive pay item?](#)
- [Pay/return an exception item?](#)

Bill Pay

- [Set up a biller?](#)
- [Pay a bill?](#)

Basic Online Banking

To View Account Current/Recent Account Activity:

- 1) Scroll to the **Accounts** tab and select **Account List**
- 2) Click on the **Account Nickname** link of the account you would like to view
- 3) Scroll to the **Transactions** tab
- 4) Select the time frame you wish to view (Current Business Day, Previous Business Day, Current Statement, Previous Statement)

To View Check/Deposit Images:

- 1) Click on the **Account Nickname** link of the account you would like to view
- 2) Scroll to the **Transactions** tab
- 3) Select either **Current Statement, Previous Statement, Menu** or **Search**
- 4) If you selected either **Current** or **Previous Statement**, simply click on the item number or item description link

– OR –

If you selected **Menu** or **Search**, enter search criteria then click on item number or item description at the results page

To View Prior Bank Statements:

- 1) Click on the **Account Nickname** link of the account you would like to retrieve statements
- 2) Scroll to the **Documents** tab and select **Documents Available**
- 3) Select **DDA Statements** from the list of Document Types
- 4) Select the statement you would like to view under *the Documents Available* column

To View Balances on All Accounts:

- 1) Scroll to **Summary** tab and select **Summary** from drop down menu

To Export Transactions:

- 1) Click on the **Account Nickname** of the account you would like to export transactions
- 2) Scroll to the **Transactions** tab and select **Menu**
- 3) Under *Transaction Search*, enter the search criteria to include the transactions you wish to export, and select the **Export Format** you wish to use
- 4) Click **Export**

To Place Or View A Stop Payment:

- 1) Click on the **Account Nickname** of the account you would like to place a Stop Payment
- 2) Scroll over to the **Stop Payments** tab and select **New** to place a stop payment or **Search** to view an existing stop payment
- 3) Enter check information and click **Submit**

Note: The **Menu** option under the **Stop Payments** tab will allow you to do either, view or create a stop payment

To Transfer Between Accounts:

- 1) Scroll to the **Funds Management** tab and select **Transfer List**
- 2) If you have a pre-defined template (example: Operating to Payroll), you can click on the box in the **Select** column next to that template's Transfer Description, change date if necessary, and key in the amount

– OR –

Click on the **Transfer Description** link of an internal transfer template and complete the **To Account** and **From Account** information

- 3) Click **Submit**
- 4) You will be asked to verify the transaction. If everything is correct, click **Submit** again.

To View Additional Addenda on Incoming Wires

- 1) Scroll to the **Funds Management** tab and select **Wire Confirmations** from the drop down menu
- 2) Enter search criteria to fit your needs and click **Submit**
- 3) Click the wire number of the item you would like to view

To Approve or Disapprove Transfers

- 1) Scroll to the **Review** tab and select the type of transfer you need to review
- 2) In the *New Status* column, select **Approved** or **Disapproved** from the drop down menu and click **Submit**

Note: You will be allowed to Approve or Disapprove transfers only if the transfer template being used to set to additional approval required or the initiating employee is set to have transfers reviewed.

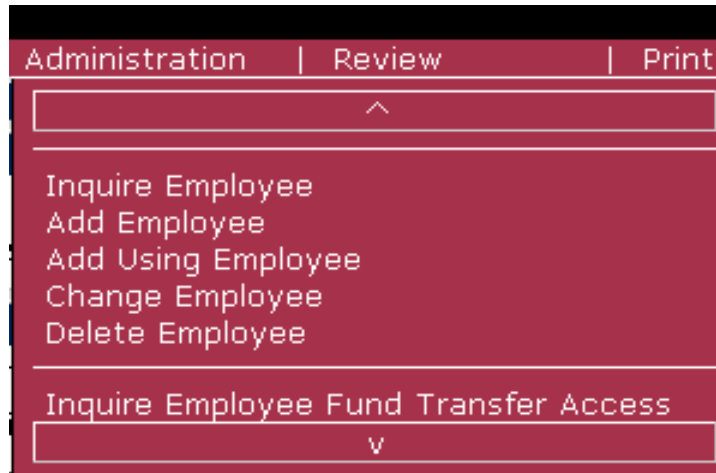
NOTE:

For security reasons, use of the "Back" button on your browser will result in an automatic log off. To navigate back to a previous page, please use the drop down menus (Summary, Account List, Funds Management, etc.).

Administration

To Create, Change or Delete an Employee:

- 1) Scroll over to **Administration** and find the section regarding Employees:



To create an Employee from scratch, choose **Add Employee**.

To create an Employee from an existing employee's settings, choose **Add Using Employee**.

- 2) Type in employee's information and set online abilities as desired and click **Submit**

Note: **Name, Security Level, Verification Access ID, and Verification Password** are all required. **Multifactor Authentication** and **Interface Specifications** can be by-passed. **PIN** numbers are not used.

Next, you will need to grant that employee access to some or all of the accounts.

- 3) Scroll to **Administration** and click on **Change/Add Employee Account Access**
- 4) Under **Search For Employee**, click **ALL** and click **Submit**
- 5) Click on the employee's name
- 6) Click **Submit** to Search for "ALL" Accounts
- 7) Change each account you wish for him/her to access to **Yes**
- 8) Click **Submit**

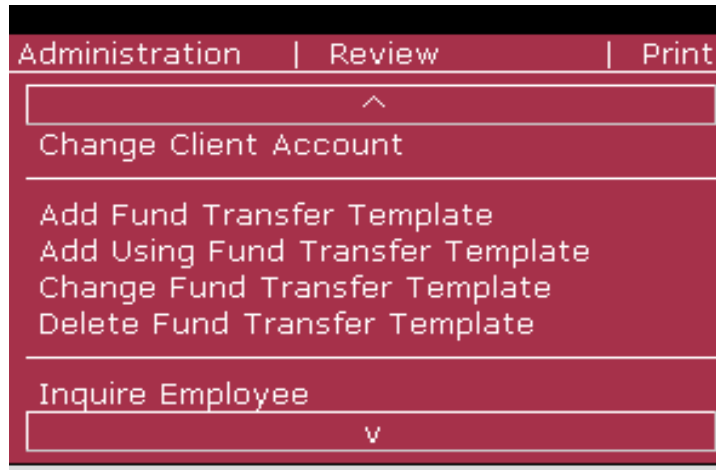
Next, if you choose to allow them the ability to perform online transfers, you will need to grant them access to transfer templates

- 9) Scroll to Administration and click on Change Employee Fund Transfer Access
- 10) Under **Search For Employee**, click **ALL** and click **Submit**
- 11) Click on the employee's name

12) For each template you wish to grant this employee, change to **Yes**

To Create or Change a Fund Transfer Template:

1) Scroll over to **Administration** and find the section regarding Fund Transfers:



To create a fund transfer template from scratch, choose **Add Fund Transfer Template**.

To create a fund transfer template from an existing template's data, choose **Add Using Fund Transfer Template**.

- 2) Choose the Fund Transfer Type (for account to account transfers, you would chose **Internal**)
- 3) Click Submit
- 4) Enter a **Transfer Description** (this will be what you see on your **Transfer List**) and the **To Account** and **From Account** information. The **Defaults**, **Automatic Transfer**, and **Default Message** fields are optional.

Note: When creating a new transfer template, you must grant employees access to that template before they are allowed to use it. You can do this by going to the **Administration** tab and selecting **Change Employee Fund Transfer Access**.

When setting up a recurring transfer, set the frequency and **Number of Remaining Transfers** as desired. If you do not wish to set up a recurring transfer, keep the **Frequency** set to **On Demand**.

If you wish to set up **Dual Control**, set **Review Required** to **Administrator** or **Supervisor**. Please keep in mind you will need at least 2 employees set up for online banking to establish Dual Control. If you do utilize the Dual Control feature, each submitted transfer will not take place unless Approved by either an **Administrator** or **Supervisor**, depending on your settings.

Wire and ACH templates are also created through Administrator >> Add Fund Transfer Template by selecting the appropriate description when choosing the Fund Transfer Type.

To Change Your Password or Security Settings:

Either can be performed by clicking on the appropriate description under the **Options** menu

To Change Your Account Nicknames:

- 1) Under **Administration**, click on **Change Client Account**
- 2) Click **Submit** to search for "All Client Accounts"
- 3) Click on the box in the **Select** column for each account you wish to change. Type in new nickname and click **Submit**

Additional Treasury Services

Wire Origination

To Originate a Domestic Wire:

- 1) Scroll over to **Funds Management** and select **Transfer List**
- 2) If you have a pre-defined domestic wire template, you can click on the box in the **Select** column next to that template's Transfer Description, change date if necessary, and key the amount
– OR –
Click on the **Transfer Description** link of a domestic wire transfer template and complete the required information located to the right of the screen. (The Receiving Institution is first destination of the funds. If the funds are sent directly to the payee and his bank, please skip the Receiving Institution section. The Beneficiary information is the final destination of the funds.)
- 3) Click **Submit**

To Originate a Foreign Wire:

- 1) Scroll over to **Funds Management** and select **Transfer List**
- 2) If you have a pre-defined foreign wire template, you can click on the box in the **Select** column next to that template's Transfer Description, change date if necessary, and key the amount
– OR –
Click on the **Transfer Description** link of a foreign wire transfer template and complete the required information located to the right of the screen. (The Receiving Institution is first destination of the funds. The Beneficiary information is the final destination of the funds. Please provide a S.W.I.F.T. code for all foreign banks)
- 3) Click **Submit**

ACH Origination

Before getting started, please be sure you have written permission to perform an electronic transaction to each consumer's account!

To Create an ACH File:

- 1) Scroll to the **Funds Management** tab and select **ACH Editor** from the drop down menu
- 2) Click **File**, scroll down to **New** in the drop down menu, and select the ACH type
Note: If you would like to use or edit an already saved file, select **Open** from the drop down menu and double click the ACH file you wish to edit or click it once and click **Open** in the "Open" window.
- 3) Enter the data in the appropriate cell
- 4) When complete and the file is in balance, click **File**, scroll down to **Save As** in the drop down menu and select **NACHA File**
- 5) Select the place on your computer where you would like to save the file, rename it if you choose, and click **Save**

To Submit an ACH File:

- 1) Scroll to **File Management** and select **Transfer List** from the drop down menu
- 2) Select a transfer template by clicking on the Transfer Description link
- 3) Under *Upload File*, enter the total amount of the debits and the total amount of the credits.
- 4) Attach the ACH file you wish to send by clicking **Browse** on the *File Name* line.
- 5) Double click the ACH file you wish to send or click it once and click **Open**
- 6) Click **Submit**

To Submit an Account to Account ACH Transfer:

- 1) Scroll to **Funds Management** and select **Transfer List** from the drop down menu
- 2) If you have a pre-defined ACH template, you can click on the box in the **Select** column next to that template's Transfer Description, change date if necessary, and key the amount
– OR –
Click on the **Transfer Description** link of an ACH transfer template and complete the required information located to the right of the screen. The **ACH Addenda** field is for supplying the recipient with additional information about the ACH and is optional. **Handling Instructions** are also optional.
- 3) Click **Submit**

Positive Pay

To Upload a Positive Pay File:

- 1) Scroll to the **Positive Pay** tab and click **File Import**
- 2) Click **Browse** in the *File Name* line and find the Positive Pay file you wish to upload
- 3) Double click the Positive Pay file you wish to upload or click it once and click **Open**
- 4) If you have multiple import templates, select the one you would like to use from the drop down menu in the *template* line and click **Next**
- 5) Click **Next** again on the *Data Mapping* screen

Note: You can also input one or more checks manually by scrolling to **Positive Pay** and selecting **Add Item**. You can then enter the check information and click **Submit**. Be sure to select the account from which the check is written by selecting the corresponding Account Nickname!

To Change or Delete a Positive Pay Item:

- 1) Scroll to the Positive Pay tab and select either Change Item or Delete Item
- 2) Enter the necessary information to search for the item(s)
- 3) Click the box in the *Change* column, edit the item as needed, then click **Submit**
– OR –
Click the box in the *Delete* column next to each item you wish to delete and click **Submit**

To Pay or Return an Exception Item:

- 1) Scroll to the Positive Pay tab and select **Item Review** from the drop down menu
- 2) Select the account from the drop down menu and click **Submit**
- 3) In the "Action" column, select **Approve** or **Disapprove** from the drop down menu next to the item you would like to status and click **Submit**
– OR –
Decision all items at once by clicking either the **Approve All** or **Disapprove All** button

Bill Pay

To Set Up a Biller:

- 1) Scroll to **Funds Management** and select **Bill Payments** from the drop down menu
- 2) First time users will need to verify that the information at the "Enrollment" screen is correct, fill in any missing data, and select which account to enroll from the drop down menu (bottom left).
- 3) First time users then need to **Agree** to the **Terms of Condition**, and click **Get Started** on the "Welcome to Online Bill Pay" screen.
- 4) Select **Add a Bill** tab to enter Biller information
- 5) Select the type of payee (business with account, business without account number, individual) and click **Continue**.
- 6) You will be prompted to complete either a phone number or company name, depending on your selection and click Search
- 7) Enter Payee information if prompted.

To Pay a Bill:

- 1) Scroll to **Funds Management** and select **Bill Payments** from the drop down menu
- 2) Type in an amount next to the Biller you would like to pay and change the pay date if you desire.
- 3) Click **Make Payments**.
- 4) You will then be asked to confirm the payment.