



FIRST INDEPENDENT
————— BANK —————

DIGITAL BANKING

BUSINESS USER GUIDE

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Getting Started

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

By adding powerful commercial products and features, First Independent Bank provides you with the complex tools your business needs to achieve its goals. Business Online Banking shares similar features with our personal accounts, but this guide is designed to direct you through business features only.

You can navigate this guide by clicking a topic or feature in the Table of Contents. Each section provides an overview and steps to help you during the Business Online Banking process. If you have additional questions, contact us at 507-823-4391.

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Getting Started

Business Online Banking Overview

Whether you're an enterprise, large corporation or small organization, our flexible Business Online Banking can efficiently serve you. Depending on your bank or company policy, you may need to set up your sub-users and/or companies before jumping into our state-of-the-art system.

Sub-Users

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

For larger organizations, our system lets you establish multiple login IDs and passwords for authorized employees. You can customize which employees get access to different features or accounts within Business Online Banking by establishing user permission.

Companies

Companies are different entities owned or managed by one master user. Business Online Banking allows you to manage your companies, offering centralized control to the parent company with the convenience of a single banking system.

Getting Started

Transaction Type Overview

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

Please contact us at 507-823-4391 for a full list of wire and ACH fees or if you have any questions.

Getting Started

Logging In

After your first-time enrollment, logging in is easy and only requires your username and password.

A login form for First Independent Bank. At the top is the bank's logo and the text 'FIRST INDEPENDENT BANK Est. 1903'. Below this are two input fields: 'USERNAME' and 'PASSWORD'. The 'PASSWORD' field has a 'SHOW' button to its right. Below the password field is a 'SIGN IN' button. Below the 'SIGN IN' button is a 'Remember Username' checkbox. At the bottom of the form are two links: 'Sign Up' and 'Forgot Username / Password'. Numbered callouts are present: '2' points to the 'USERNAME' field, '4' points to the 'SIGN IN' button, and '3' points to the 'Remember Username' checkbox.

1. Click the **Login** button.
2. Enter your username and password.
3. (Optional) Check the box to remember your username.
4. Click the **Sign In** button. If this is the first time you are logging in from an unregistered device, you will need to answer a security question.

The screenshot shows a mobile authentication interface titled "AUTHENTICATE". At the top, there is a shield icon with a keyhole and the text: "For added security we have enabled Multi-Factor Authentication (MFA) for our users." Below this is a section labeled "SELECT A DEVICE" with a dropdown menu showing "DEVICE Erica's Android". A "Remember Device" checkbox is present. The next section is "CONFIRM VIA", which includes explanatory text and two options: "Passcode via Text" (with a smartphone icon) and "Phone Call" (with a phone handset icon). Below this is an "ENTER PASSCODE" section with a text input field containing "PASSCODE" and a "SUBMIT" button at the bottom.

5. Select a device.

6. (Optional) Check the box to remember your device.

7. Select a delivery method for the passcode.

8. Enter the passcode.

9. Click the **Submit** button.

Logging Off

For your security, you should always log off when you finish your Online Banking session. We may also log you off due to inactivity.

1. Click the **Log Out** tab in the sidebar menu.

Getting Started

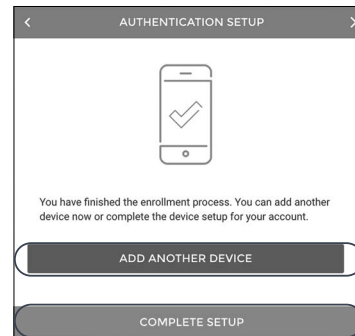
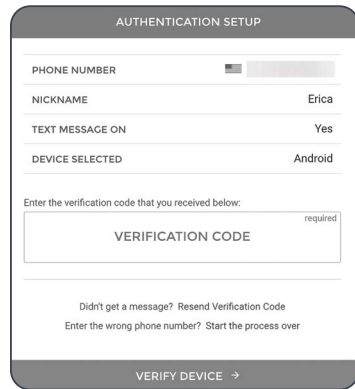
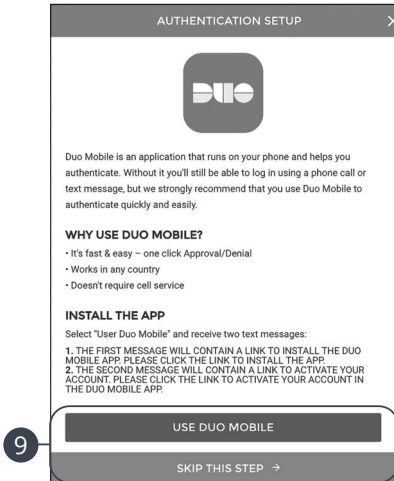
Multi-Factor Authentication

Multi-Factor Authentication (MFA) is an additional security layer to validate your login to First Independent Bank's online banking. You can select to receive a phone call, text message, or mobile app push to approve your login.

The image shows two screenshots of the Multi-Factor Authentication (MFA) setup process. The first screenshot, labeled '1', is titled 'AUTHENTICATION SETUP' and features a smartphone icon. It contains the following text: 'Passwords are becoming increasingly easy to compromise. They can often be stolen, guessed, and hacked. Our new enhanced authentication improves the security of your online accounts by using your phone to verify your identity. This prevents anyone but you from accessing your accounts, even if they know your password.' and 'You'll enter your username as usual, then use your mobile device to verify that it's you before entering your password.' At the bottom is a button labeled 'LET'S GET STARTED →'. The second screenshot, labeled '2', is a registration form. It has a 'COUNTRY' dropdown menu with 'United States' selected. Below it is a 'PHONE NUMBER' field. Then a 'NICKNAME' field with 'Erica' entered. A note states: 'Your device's nickname is how it will be referenced when signing in later or editing device settings.' Below this is a 'SELECT YOUR DEVICE' section with four icons: Android, Apple, Windows, and BlackBerry. A checkbox 'Can your device receive a text message?' is checked. Underneath is a 'VERIFY DEVICE' section with the text: 'We need to verify the setup of your device. We can call or text a verification code to use on the next step.' There are two buttons: 'TEXT ME' and 'CALL ME'. At the bottom is a link: 'Use other mobile device or landline'.

Sign in to digital banking like normal at fibmn.com or through your mobile app.

1. Click the **Let's Get Started** button.
2. (Optional) To set up a landline, click the "Use other mobile device or landline" link.
3. Use the drop-down to select a country.
4. Enter the phone number.
5. Enter a nickname. If you set up multiple phone numbers on your profile for MFA use, the nicknames will display in a drop down list for easy reference.
6. Select a device.
7. Select either **Text Me** or **Call Me** to receive a verification code.



8. Enter the verification code, then click the **Verify Device** button.
9. Decide if you will use Duo Mobile by clicking the **Use Duo Mobile** button or skip this step by clicking the **Skip This Step** button. Duo Mobile is an optional application that helps you authenticate your login. For more information go to page 10. If not using Duo Mobile, continue to the next step.
10. (Optional) Click the **Add Another Device** button to add another device.
11. Click the **Complete Setup** button when you are finished.

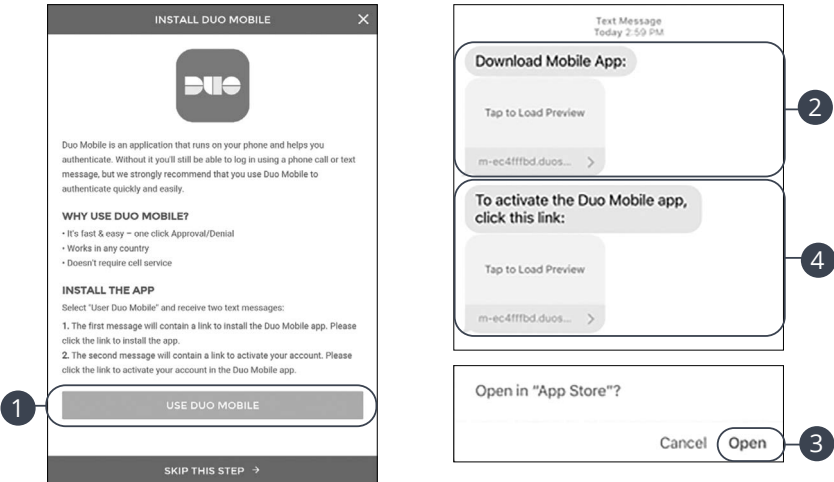
Logging Off

For your security, you should always log off when you finish your Online Banking session. We may also log you off due to inactivity.

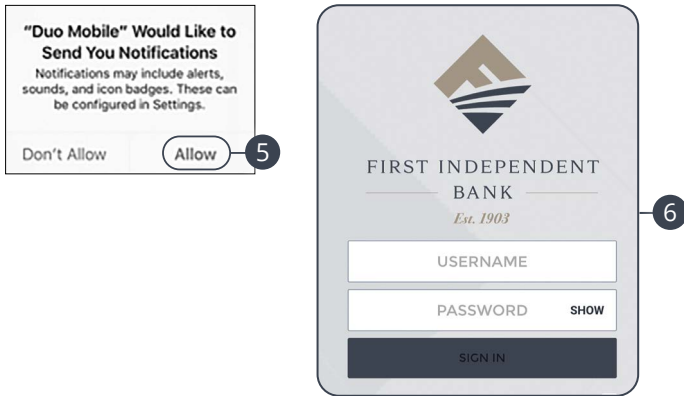
1. Click the **Log Out** tab in the sidebar menu.

Duo Mobile

Enroll in the app Duo Mobile to log in quicker (it will send you a push notification to your cell phone to accept/deny login instead of having to enter a code).



1. Click the **Use Duo Mobile** button. You will receive two text messages with directions.
2. Click the "Download Mobile App" link.
3. This will take you to the app store. Click the **Open** button, then download the Duo Mobile app.
4. Go back to the text message and click the "Activate the Duo Mobile App" link which opens the Duo Mobile app.



5. Agree to allow push notifications by clicking the **Allow** button. Once you agree, you will see the First Independent Bank listing at the top of the screen.
6. Go back to your First Independent Bank app or login. MFA and Duo Mobile setups are now complete. Now every time you login, you will be asked to verify your login with the Duo Mobile app.

Sub-Users

Sub-Users Overview

Depending on your number of employees, owners and company policies, Business Online Banking lets you set up multiple users with different responsibilities. New users can be created with their own unique login IDs and passwords.

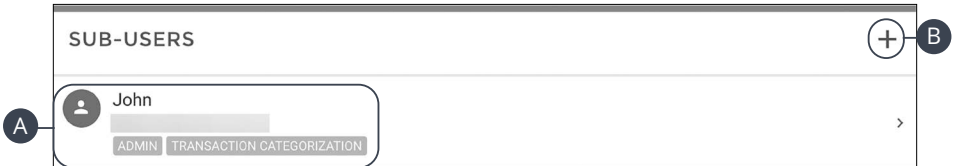
Each sub-user is assigned a set of user permission that permits or prevents them from performing certain actions such as:

- Sending or drafting payments and creating templates for certain transaction types.
- Accessing specific accounts for multiple entities.
- Managing users and templates.

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

Sub-Users Overview

The Sub-Users page lets you view all your existing sub-users in one, easy place. From here, you can create sub-users, edit permission and oversee your employees on a day-to-day basis.

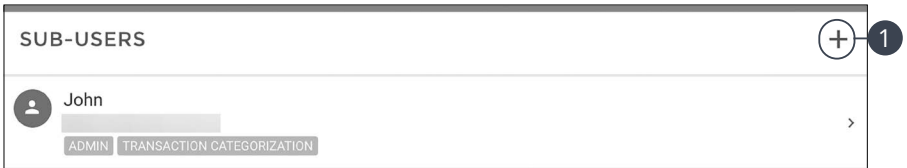


Click the “Manage Profile” link at the top of the side menu.

- A.** The following information presents for each sub-user:
- Name
 - Email Address
 - User Type
 - Permissions
- B.** Click the + icon to add a sub-user.

Adding a New Sub-User

You can set up a new sub-user by creating a new profile and assigning user permission.

A screenshot of a "CREATE NEW SUB-USER" modal form. The form has a title bar with a close button (X). It contains five input fields, each with a circled number indicating a step: 1. "COPY EVERYTHING FROM..." with a right-pointing chevron icon and a "required" label. Below it is a note: "If you wish to copy account access and permissions from an existing sub-user, you may select that sub-user here." 2. "FULL NAME" with a "required" label. 3. "EMAIL ADDRESS" with a "required" label. 4. "DISPLAY NAME" with a "required" label. 5. "INVITE ANSWER" with a "required" label.

Click the "Manage Profile" link at the top of the side menu.

1. Click the + icon.
2. (Optional) Select a user to copy account access and permissions from.
3. Enter the user's full name.
4. Enter the user's email address.
5. Enter the user's display name.
6. Enter an invite answer.

The screenshot shows a mobile application interface for creating a sub-user. It features a list of permissions, a dropdown menu for account access, and a confirmation dialog box.

7 Select which permissions the user should have. The permissions listed are:

- Give All Owner's Accounts** (checkbox): With this permission enabled, the sub-user will be given access to all of the owner's accounts, including the permissions and limits for those accounts.
- Same Day ACH** (checkbox): With this permission enabled, the sub-user will have the ability to schedule same day ACH Batches.
- Can Modify Transaction Category Name** (checkbox): With this permission enabled, the sub-user will have the ability to both add and modify categories assigned to account transactions.
- New Credentials Required** (checkbox): With this permission enabled, the sub-user will be required to create new Digital Banking credentials to access any accounts which they have been given access.

8 Click the "+ Grant Access to Accounts" link to select which accounts the user has access to. Below the permissions is a section labeled "HAS ACCESS TO" with a dropdown arrow. A button labeled "+ Grant Access to Accounts" is visible.

9 Click the **CREATE SUB-USER** button.

10 (Optional) Click the **ADD ANOTHER SUB-USER** button to add another sub-user.

11 (Optional) Click the **EDIT NEW SUB-USER** button to edit the sub-user you just created.

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

7. Select which permissions the user should have.
8. Click the "+ Grant Access to Accounts" link to select which accounts the user has access to.
9. Click the **Create Sub-User** button.
10. (Optional) Click the **Add Another Sub-User** button to add another sub-user.
11. (Optional) Click the **Edit New Sub-User** button to edit the sub-user you just created.
12. Click the **Close** button when you are finished.

Sub-Users

Editing a Sub-User

You can make changes to existing sub-users at any time. This is especially beneficial if someone's job title changes or their approval limits need to be adjusted.

The screenshot shows the 'SUB-USERS' management interface. At the top, there is a header 'SUB-USERS' with a plus sign on the right. Below the header is a list of sub-users. The first sub-user is 'John', with a greyed-out name field and two permission tags: 'ADMIN' and 'TRANSACTION CATEGORIZATION'. A circled '1' points to the user's profile icon.

Below the list is a detailed view of the sub-user 'John'. At the top, there is a profile icon and a 'Permissions' button. Below this, there are several sections:

- FULL NAME:** John Doe
- DISPLAY NAME:** John (with an edit icon)
- Admin Sub-User:** With this permission enabled, the sub-user will be promoted to a sub-user admin, allowing them to edit, add, and delete lesser sub-users. (with a toggle switch)
- Can Modify Transaction Category Name:** With this permission enabled, the sub-user will have the ability to both add and modify categories assigned to account transactions. (with a toggle switch)
- AUTHENTICATION:**
 - Out Of Band Authentication: User Demographics Update:** Requires additional authentication for user demographics update. (with a radio button)
 - Out Of Band Authentication: Card Limit Suspension:** Requires additional authentication for card limit suspension. (with a radio button)
 - Out Of Band Authentication: Card Pin Change:** Requires additional authentication card pin change. (with a radio button)
- HAS ACCESS TO:**
 - Savings (*5767) (with an 'Edit' button circled '3' and a 'Remove' link)
 - Checking (*0705) (with an 'Edit' link and a 'Remove' link)
 - Checking (*0800) (with an 'Edit' link and a 'Remove' link)
 - Checking (*4485) (with an 'Edit' link and a 'Remove' link)
 - Loan (*0500 20) (with an 'Edit' link and a 'Remove' button circled '4')
 - Loan (*0222 200) (with an 'Edit' link and a 'Remove' link)

At the bottom of the detailed view, there is a '+ Grant Access to Account' button and a 'DELETE THIS SUB-USER' button.

Click the "Manage Profile" link at the top of the side menu.

1. Click the sub-user you would like to edit.
2. Make the necessary changes to the sub-user.
3. Click the "Edit" link next to an account to edit a user's permissions. Go to page 17 for more information.
4. Click the "Remove" link next to an account to remove a sub-user's access.

Part 1: Editing Sub-User Access

You can assign and edit a sub-user's access rights. This helps you decide which responsibilities and limitations a user can have regarding certain transactions.

The screenshot shows the 'PERMISSIONS' screen for a sub-user named JOHN MISSIONS (account DDA 1137). The 'Access' tab is active. A dropdown menu for 'COPY PERMISSIONS FROM...' is highlighted with a blue circle and the number '2'. Below this, the 'GENERAL' section lists three permissions, each with a checked checkbox: 'View Account Details', 'View Statements', and 'View Statements with Images'. The 'View Statements' and 'View Statements with Images' items are highlighted with a blue circle and the number '3'. At the bottom, a green 'SAVE ALL PERMISSIONS' button is highlighted with a blue circle and the number '4'.

1. Click the **Access** tab.
2. (Optional) Select a user to copy account access and permissions from.
3. Select which features the sub-user will have access to.
4. Click the **Save All Permissions** button when you are finished.

Part 2: Editing Sub-User Limits

A user's transaction limits can be adjusted, so you never have to worry about the amount of transactions they make. You can set these restrictions for a daily, weekly and monthly basis.

The screenshot shows a 'PERMISSIONS' window with three tabs: 'Access', 'Limits', and 'Authentication'. The 'Limits' tab is selected and highlighted with a blue circle and the number '1'. Below the tabs, the user's name 'JOHN PERMISSIONS' and account 'DDA 1137' are displayed. A section titled 'EXTERNAL TRANSFERS' contains two categories: 'Transaction Limit' and 'Daily'. Each category has 'Inbound' and 'Outbound' limits, both set to '\$500.00' with an edit icon. The 'Daily' category is highlighted with a blue circle and the number '2'. At the bottom of the window is a green button labeled 'SAVE ALL PERMISSIONS', highlighted with a blue circle and the number '3'.

1. Click the **Limits** tab.
2. Edit the maximum amounts a user can approve or draft for each transaction type.
3. Click the **Save All Permissions** button when you are finished.

Part 3: Editing Sub-User Authentication

Decide which features will require additional authentication.

PERMISSIONS

Access Limits Authentication

JOHN PERMISSIONS
DDA 1137
ACCOUNT: [REDACTED]

OUT OF BAND AUTHENTICATION

ACH Access
Requires additional authentication when a user accesses ACH features

ACH Approval
Requires additional authentication when a user approves an ACH batch

Bill Pay Payment Scheduling
Requires additional authentication to schedule recurring payments

SAVE ALL PERMISSIONS

1. Click the **Authentication** tab.
2. Select which features will require additional authentication.
3. Click the **Save All Permissions** button when you are finished.

Sub-Users

Deleting a Sub-User

You have the ability to permanently delete a sub-user that is no longer needed. This deletes their contact information from the Sub-Users page and deactivates their Business Online Banking login ID, but it does not erase the data from any existing payments.

The screenshot illustrates the process of deleting a sub-user in three steps:

- Step 1:** A list of sub-users is shown under the heading "SUB-USERS". A sub-user named "John" is selected, indicated by a circled "1". The sub-user's profile card shows a name "John", a blurred contact number, and two roles: "ADMIN" and "TRANSACTION CATEGORIZATION".
- Step 2:** The "Manage Profile" link is clicked, leading to a detailed profile page for "John". A circled "2" highlights the "DELETE THIS SUB-USER" button at the bottom of the page. The profile page includes sections for:
 - Permissions:** A button to manage permissions.
 - FULL NAME:** John Doe
 - DISPLAY NAME:** John
 - Admin Sub-User:** A toggle switch that is currently turned on.
 - Can Modify Transaction Category Name:** A toggle switch that is currently turned on.
 - AUTHENTICATION:**
 - Out Of Band Authentication: User Demographics Update:** Requires additional authentication for user demographics update. Toggle is off.
 - Out Of Band Authentication: Card Limit Suspension:** Requires additional authentication for card limit suspension. Toggle is off.
 - Out Of Band Authentication: Card Pin Change:** Requires additional authentication card pin change. Toggle is off.
 - HAS ACCESS TO:** A list of accounts with edit and remove options:

Account Name	Account ID	Actions
Savings	(*6767)	Edit Remove
Checking	(*0705)	Edit Remove
Checking	(*0800)	Edit Remove
Checking	(*4485)	Edit Remove
Loan	(*0500-20)	Edit Remove
Loan	(*0222-200)	Edit Remove
- Step 3:** A confirmation dialog box appears with the text "CONFIRM DELETION Are you sure you want to delete this sub-user?". A circled "3" highlights the "DELETE" button, with a "CANCEL" button also visible.

Click the "Manage Profile" link at the top of the side menu.

1. Click the sub-user you would like to delete.
2. Click the **Delete This Sub-User** button.
3. Click the **Delete** button.

Company Management

Company Management Overview

If your business is a parent company and controls alternate companies, you can create a separate profile for those entities. You can view, edit and administer company information from the Company Management page.



In the **Business Banking** tab, click **Company Management**.

A. The following information presents for each subsidiary:

- Name
- ID Number
- EIN Number

Company Management

Adding a Participant to an Existing Company

The screenshot illustrates the process of adding a participant to an existing company through a mobile application interface. The process is divided into six numbered steps:

- 1**: Select a company. The main screen shows a company named "Bus1" with a bus icon. Fields for "ID:" and "EIN:" are visible on the right.
- 2**: Click the **Participants** tab. The "COMPANY PARTICIPANTS" modal is open, showing tabs for "Details" and "Participants".
- 3**: Click the **+ Add Participant** button. A button labeled "+ Add Participant" is located at the bottom of the "COMPANY PARTICIPANTS" modal.
- 4**: Enter their full name. The "CREATE PARTICIPANT" form has a "FULL NAME" field with a "required" label.
- 5**: (Optional) Enter their identification number. The form has an "IDENTIFICATION NUMBER" field.
- 6**: (Optional) Enter their address. The form has fields for "ADDRESS 1", "ADDRESS 2", "CITY", "STATE" (with a dropdown arrow), and "ZIP".

In the **Business Banking** tab, click **Company Management**.

1. Select a company.
2. Click the **Participants** tab.
3. Click the **+ Add Participant** button.
4. Enter their full name.
5. (Optional) Enter their identification number.
6. (Optional) Enter their address.

Company Management: Adding a Participant to an Existing Company

7. EMAIL ADDRESS

8. Notify Via Email
Send participant an email when any batches that participant is included in are submitted / processed.

9. Universal Participant
Universal participants are available to use for ACH batches related to any of your companies. Leaving this option unchecked, will ensure this participant will only be available to use with the current company.

PARTICIPANT'S ACCOUNTS: ^

10. + Add Account

16. SAVE

11. ACCOUNT NAME required

12. ACCOUNT TYPE required →

13. ROUTING NUMBER required

14. ACCOUNT NUMBER required

15. SAVE

COMPANY PARTICIPANTS

+ Add Participant

SEARCH FOR... 🔍

Jane Doe
ID: 123456789

2 MAIN STREET
ANYWHERE, AL 55555

17. NEXT →

7. (Optional) Enter their email address.
8. Check the box to send a participant an email when any batches that participant is included in are submitted/processed.
9. Check the box to make a universal participant . A universal participant is available to use for ACH batches related to any of your companies.
10. Click the "+ Add Account" link to add accounts to the participant.
11. Enter an account name.
12. Use the drop-down to select an account type.
13. Enter the routing number.
14. Enter the account number.
15. Click the **Save** button.
16. Click the **Save** button.
17. Click the **Next** button.

Uploading Participants

Easily upload multiple participants.

The image illustrates the process of uploading participants through a business banking interface. It consists of several overlapping screenshots:

- 1:** The 'COMPANY MANAGEMENT' header with a refresh icon and the text 'Updated: Dec 03, 2024 9:33:46 PM'.
- 1:** A company selection screen showing 'Bus1' with an ID and EIN field.
- 2:** The 'COMPANY PARTICIPANTS' tab selected, showing 'Participants' and 'Limits' options.
- 3:** The '+ Upload Participants' button in the 'COMPANY PARTICIPANTS' screen.
- 4:** The 'SELECT A FILE' button in the 'UPLOAD PARTICIPANTS FILE' dialog.
- 5:** The 'READ FILE' button in the 'UPLOAD PARTICIPANTS FILE' dialog.
- 6:** The 'PARTICIPANT DETAILS' screen showing participant information for 'TEST Q4' (Account Name: C2222, Account: 301002222, Routing: 101105354) and an 'Unselect All Participants' button.
- 7:** The 'REVIEW PARTICIPANTS' button in the 'PARTICIPANT DETAILS' screen.
- 8:** The 'UPLOAD PARTICIPANTS' button in the 'PARTICIPANT DETAILS' screen.

In the **Business Banking** tab, click **Company Management**.

1. Select a company.
2. Click the **Participants** tab.
3. Click the **+ Upload Participants** button.
4. Click the **Select A File** button and select a NACHA or delimited file.
5. Click the **Read File** button.
6. Select the participants you wish to add.
7. Click the **Review Participants** button.
8. Click the **Upload Participants** button.
9. Click the **Close Window** button.

Company Management: Adding a Participant to an Existing Company

Company Management

Editing a Company

If necessary, an authorized user can make changes to companies on the Company Management page.

The screenshot displays the 'COMPANY MANAGEMENT' interface. At the top, a dark header contains the text 'COMPANY MANAGEMENT'. Below this, a white bar shows the update timestamp 'Updated: Dec 03, 2024 9:33:46 PM' and a refresh icon. A navigation bar below features a 'Bus1' tab with a bus icon, and fields for 'ID:' and 'EIN:' with a right-pointing arrow. A red circle with the number '1' highlights the 'Bus1' tab.

The 'EDIT COMPANY' form is shown in a modal window with a close button (X) in the top right. It has three tabs: 'Details' (selected), 'Participants', and 'Limits'. A red circle with the number '2' highlights the 'Details' tab. The form contains the following fields and options:

- COMPANY NAME:** ABC Company
- SHORT NAME:** ABC
The company's short name is the name displayed within an ACH file.
- EMPLOYER ID NUMBER (EIN):** 123456789
The Employer Identification Number (EIN) is a unique 9-digit number assigned by the IRS to a business entity for identification purposes.
- ID NUMBER:** (Empty field)
- Use EIN as ID Number:** (Checked)
- This option will determine whether the CompanyID on the NACHA file uses the EIN or Identification Number field.
- ADDRESS:** (Expanded dropdown arrow)
- ADDRESS 1:** 1 Main Street

A 'SAVE ALL' button is located at the bottom of the modal.

In the **Business Banking** tab, click **Company Management**.

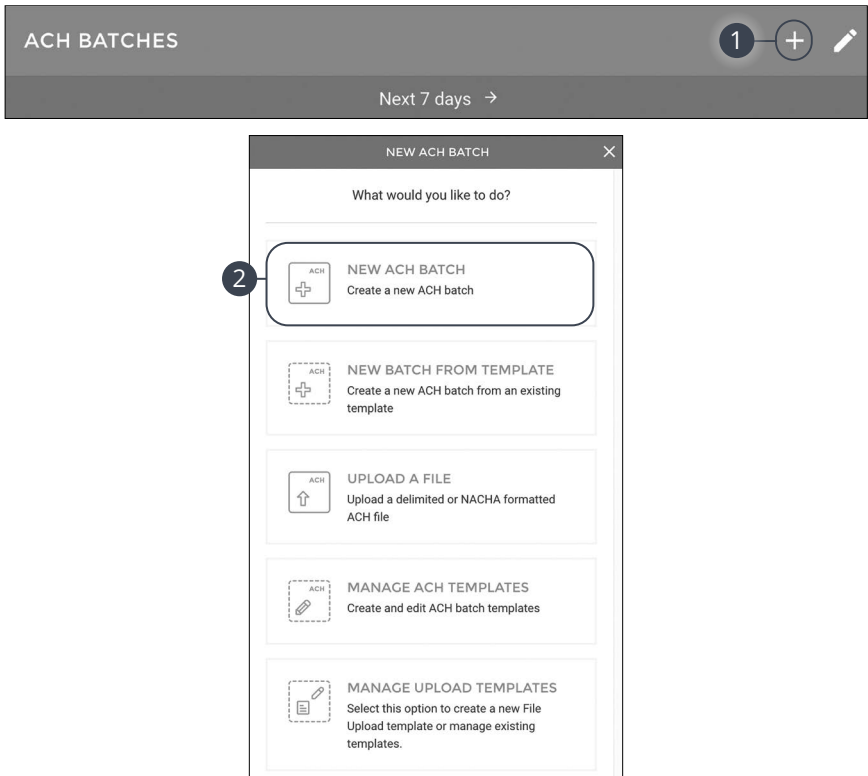
1. Select the company you want to edit.
2. Make the necessary changes and click the **Save All** button.

ACH

New ACH Batch

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

Part 1: Creating an ACH Batch



In the **Business Banking** tab, click **ACH**.

1. Click the **+** icon.
2. Click the **New ACH Batch** button.

The screenshot shows a mobile application interface for creating a new ACH batch. The form is titled "NEW ACH BATCH" and has a close button (X) in the top right corner. It contains several input fields and a button, each with a numbered callout:

- 3** BATCH NAME: Test Batch
- 4** COMPANY: ABC Company (with a right-pointing arrow indicating a dropdown menu)
- 5** OFFSET ACCOUNT: Checking (with a right-pointing arrow indicating a dropdown menu)
- 6** ENTRY DESCRIPTION: 1234567899. Below the field is a note: "The entry description is used by the originator to provide a description of the transaction for the receiver (For example 'Payroll' or 'Dividend')"
- 7** DISCRETIONARY DATA. Below the field is a note: "Discretionary data includes reference information for use by the originator"
- 8** ENTRY CLASS: Cash Concentration or Disbursement (CCD) (with a right-pointing arrow indicating a dropdown menu). Below the field is a note: "The entry class defines the type of ACH entries contained in the batch"
- 9** ADD RECIPIENTS (with a right-pointing arrow)

3. Enter a batch name.
4. Use the drop-down to select a company.
5. Use the drop-down to select an offset account.
6. Enter an entry description.

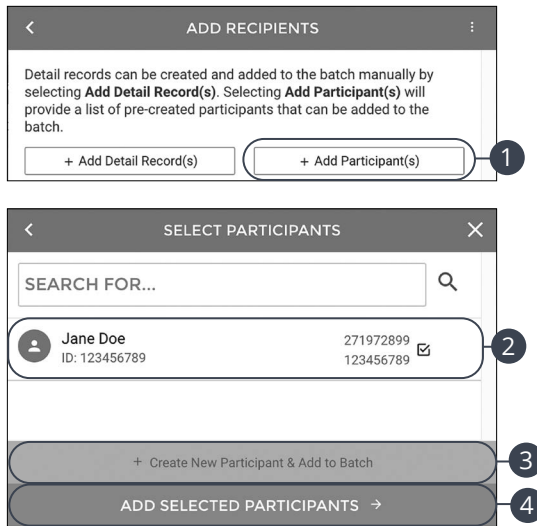


Note: The entry description is a short (10-character) description that informs the receiver of the transaction's purpose. The receiver will be able to see this description. For example: payroll, purchase or gas bill.

7. (Optional) Enter any discretionary data.
8. Use the drop-down to select an entry class.
9. Click the **Add Recipients** button.

Part 2: Adding an Existing Participant

Selecting Add Participant(s) will provide a list of pre-created participants that can be added to the batch.



1. Click the **+ Add Participant(s)** button.
2. Select the participant you would like to add.
3. (Optional) Click the "+ Create New Participant & Add to Batch" link to add a new participant. Go to page 22 for more information.
4. Click the **Add Selected Participants** button.

Part 3: Adding a Detail Record

Detail records can be created and added to the batch manually by selecting Add Detail Record(s).

1. Click the **+ Add Detail Record(s)** button.
2. Enter their full name.
3. (Optional) Enter an identification number.
4. (Optional) Enter an amount.
5. Select a transaction type.
6. (Optional) Check the box to prenote a participant.



Note: Prenoting a participant will issue a test transaction to the receiving financial institution to ensure validity of the account information.

7. ROUTING NUMBER required

8. ACCOUNT required

9. ACCOUNT TYPE required →

10. PAYMENT RELATED INFORMATION
Includes addenda record information, which is used to provide the payment receiver with remittance data associated with the transaction

11. NOTIFY VIA EMAIL
Enter an email address, for recipient to be notified of ACH batch processing.

12. SAVE AS PARTICIPANT

13. SAVE & ADD ANOTHER

14. SAVE

7. Enter the routing number.
8. Enter the account number.
9. Use the drop-down to select an account type.
10. (Optional) Enter payment related information.
11. (Optional) Enter an email address for the recipient to notify them when a batch is processed.
12. Click the **Save As Participant** button to save the participant.
13. Click the **Save & Add Another** to save the current participant and add another.
14. Click the **Save** button.

Part 4: Finalizing the ACH Batch

ADD RECIPIENTS

Detail records can be created and added to the batch manually by selecting **Add Detail Record(s)**. Selecting **Add Participant(s)** will provide a list of pre-created participants that can be added to the batch.

+ Add Detail Record(s) + Add Participant(s)

SEARCH FOR... 🔍

Jane Doe ID: 123456789	\$1.00	:
	271972899 123456789	
John Doe ID:	\$1.00	:
	<input type="button" value="Credit"/> <input type="button" value="Debit"/>	
	271972899 987654321	

Credits (2) \$2.00 Debits (0) \$0.00

SCHEDULE BATCH →

1

2

1. Enter payment amounts for each recipient and select the payment type.
2. Click the **Schedule Batch** button.

Part 5: Scheduling the ACH Batch

The image displays two screenshots of the 'SCHEDULE BATCH' form, illustrating the steps for scheduling a batch. The left screenshot shows a 'One-Time' batch configuration, and the right screenshot shows a 'Recurring' batch configuration. Callouts 1 through 5 indicate the sequence of steps, and callouts 3a, 3b, 4a, 4b, 4c, and 4d indicate optional settings.

1. Use the drop-down to select a schedule type.
2. Select an effective date. Same day ACH Batches may incur an additional fee.
3. For one-time ACH batches:
 - a. (Optional) Check the box to make payments that fall on a holiday or weekend on the next available business day.
 - b. (Optional) Check the box to approve an ACH batch when it is submitted. Approved batches will no longer be available on the scheduled date after bank processing is complete.
4. For recurring ACH batches:
 - a. Use the drop down to select an occurrence.
 - b. Enter an end date.
 - c. (Optional) Check the box to make payments that fall on a holiday or weekend on the next available business day.
 - d. (Optional) Check the box to approve an ACH batch when it is submitted. Approved batches will no longer be available on the scheduled date after bank processing is complete.
5. Click the **Review Batch** button.

Part 6: Reviewing the ACH Batch

REVIEW BATCH

STATUS: NEW

BATCH NAME: Test Batch

OFFSETTING ACCOUNT: Checking *****485

ENTRY DESCRIPTION: Test

COMPANY NAME: ABC Company

DISCRETIONARY DATA

ENTRY CLASS: Cash Concentration or Disbursement (CCD)

RECIPIENTS

PARTICIPANT: Jane Doe / \$1.00

PARTICIPANT: John Doe / \$1.00

SCHEDULING

SCHEDULE TYPE: Recurring

EFFECTIVE DATE: 7/31/2021

OCCURRENCE: Monthly

END DATE: 9/30/2021

HOLIDAY: Before

APPROVE: No

SUBMIT

COMPLETE

BATCH EDITED

Your batch has been successfully edited. You can create a new batch or save this batch as a template for use later on.

CREATE NEW BATCH

SAVE BATCH AS TEMPLATE

CLOSE WINDOW

1. Review the batch information and click the **Submit** button.
2. Click the **Create New Batch** button to create another batch.
3. Click the **Save Batch as Template** button to save a batch as a template.
4. Click the **Close Window** button to return to the ACH overview page.

Part 7: Multi-Factor Authentication

The screenshot shows a mobile application dialog titled "AUTHENTICATE" with a close button (X) in the top right corner. The dialog contains the following elements:

- A shield icon with a keyhole inside.
- Text: "For added security we have enabled Multi-Factor Authentication (MFA) for our users."
- Section: "SELECT A DEVICE"
- Step 1: A list item "DEVICE Erica's Android" with a right-pointing arrow.
- Step 2: A "Remember Device" checkbox.
- Section: "CONFIRM VIA"
- Text: "We need to confirm that you have access to the selected device by sending a passcode via a third-party application or via text message, or we can call the device."
- Step 3: Two buttons: "Passcode via Text" (with a text message icon) and "Phone Call" (with a phone handset icon).
- Section: "ENTER PASSCODE"
- Text: "Enter the passcode from the Duo mobile app. Choose to receive a one-time passcode via text"
- Step 4: A "PASSCODE" input field.
- Step 5: A "SUBMIT" button.

1. Select a device.
2. (Optional) Check the box to remember your device.
3. Select a delivery method for the passcode.
4. Enter the passcode.
5. Click the **Submit** button.

ACH

Creating an ACH Template

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

Part 1: Creating an ACH Template

The image illustrates the process of creating an ACH template through three sequential screenshots from a mobile banking application:

- Screenshot 1:** The 'ACH BATCHES' screen. A '+' icon in the top right corner is circled with a '1'. The 'MANAGE ACH TEMPLATES' option at the bottom is circled with a '2'.
- Screenshot 2:** The 'MANAGE ACH TEMPLATES' screen. The 'CREATE NEW TEMPLATE' button is circled with a '3'.
- Screenshot 3:** The 'NEW ACH TEMPLATE' screen. The text input field for the template name is circled with a '4', and the 'NEXT' button at the bottom is circled with a '5'.

In the **Business Banking** tab, click **ACH**.

1. Click the **+** icon.
2. Click the **Manage ACH Templates** button.
3. Click the **Create New Template** button.
4. Enter a template name.
5. Click the **Next** button.

The screenshot shows a mobile application interface for creating a new batch template. The title bar at the top is dark grey with a back arrow on the left and a close 'X' on the right. The form consists of several sections:

- 6:** A field labeled 'COMPANY' with the text 'ABC Company' and a right-pointing arrow.
- 7:** A field labeled 'OFFSET ACCOUNT' with the text 'Checking *****485' and a right-pointing arrow.
- 8:** A section titled 'ENTRY DESCRIPTION' with a text input field. Below the field is the text: 'The entry description is used by the originator to provide a description of the transaction for the receiver (For example "Payroll" or "Dividend")'.
- 9:** A section titled 'DISCRETIONARY DATA' with a text input field. Below the field is the text: 'Discretionary data includes reference information for use by the originator'.
- 10:** A field labeled 'ENTRY CLASS' with a right-pointing arrow.
- 11:** A dark grey button at the bottom labeled 'ADD RECIPIENTS' with a right-pointing arrow.

6. Use the drop-down to select a company.
7. Use the drop-down to select an offset account.
8. Enter an entry description.

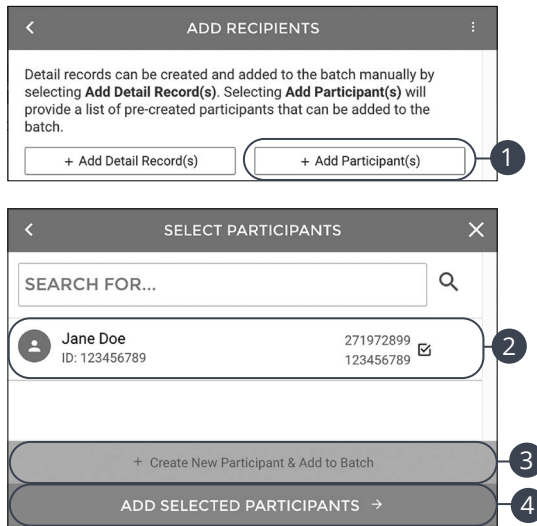


Note: The entry description is a short (10-character) description that informs the receiver of the transaction's purpose. The receiver will be able to see this description. For example: payroll, purchase or gas bill.

9. (Optional) Enter any discretionary data.
10. Use the drop-down to select an entry class.
11. Click the **Add Recipients** button.

Part 2: Adding an Existing Participant

Selecting Add Participant(s) will provide a list of pre-created participants that can be added to the batch.



1. Click the **+ Add Participant(s)** button.
2. Select the participant you would like to add.
3. (Optional) Click the "+ Create New Participant & Add to Batch" link to add a new participant. Go to page 22 for more information.
4. Click the **Add Selected Participants** button.

Part 3: Adding a Detail Record

Detail records can be created and added to the batch manually by selecting Add Detail Record(s).

1. Click the **+ Add Detail Record(s)** button.
2. Enter their full name.
3. (Optional) Enter an identification number.
4. (Optional) Enter an amount.
5. Select a transaction type.
6. (Optional) Check the box to prenote a participant.



Note: Prenoting a participant will issue a test transaction to the receiving financial institution to ensure validity of the account information.

The image shows a vertical form with 14 numbered steps. Steps 7-10 are in a single section, and steps 11-14 are in another. Step 7 is a text input for 'ROUTING NUMBER' with a 'required' label. Step 8 is a text input for 'ACCOUNT' with a 'required' label. Step 9 is a dropdown menu for 'ACCOUNT TYPE' with a 'required' label and a right-pointing arrow. Step 10 is a text area for 'PAYMENT RELATED INFORMATION' with a descriptive note below it. Step 11 is a text input for 'NOTIFY VIA EMAIL' with a descriptive note below it. Steps 12, 13, and 14 are buttons labeled 'SAVE AS PARTICIPANT', 'SAVE & ADD ANOTHER', and 'SAVE' respectively.

7. ROUTING NUMBER required

8. ACCOUNT required

9. ACCOUNT TYPE required →

10. PAYMENT RELATED INFORMATION
Includes addenda record information, which is used to provide the payment receiver with remittance data associated with the transaction

11. NOTIFY VIA EMAIL
Enter an email address, for recipient to be notified of ACH batch processing.

12. SAVE AS PARTICIPANT

13. SAVE & ADD ANOTHER

14. SAVE

7. Enter the routing number.
8. Enter the account number.
9. Use the drop-down to select an account type.
10. (Optional) Enter payment related information.
11. (Optional) Enter an email address for the recipient to notify them when a batch is processed.
12. Click the **Save As Participant** button to save the participant.
13. Click the **Save & Add Another** to save the current participant and add another.
14. Click the **Save** button.

Part 4: Finalizing an ACH Template

ADD RECIPIENTS

Detail records can be created and added to the batch manually by selecting **Add Detail Record(s)**. Selecting **Add Participant(s)** will provide a list of pre-created participants that can be added to the batch.

+ Add Detail Record(s) + Add Participant(s)

SEARCH FOR...

John Doe
ID: 271972899
123456789

\$1.00

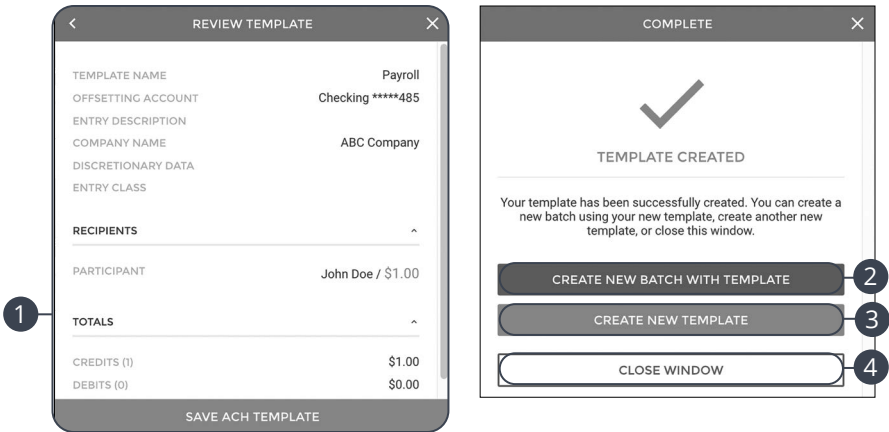
Credit Debit

Credits (1)	Debits (0)
\$1.00	\$0.00

CONTINUE →

1. (Optional) Enter payment amounts for each recipient. If recipient will receive different amounts each batch, leave the template amount at \$0.00.
2. Select a payment type.
3. Click the **Continue** button.

Part 5: Reviewing an ACH Template



1. Review the template information and click the **Save ACH Template** button.
2. Click the **Create New Batch with Template** button to create a new batch using the template.
3. Click the **Create New Template** button to create a new template.
4. Click the **Close Window** button to return to the ACH overview page.

ACH

Initiating a Template

Using templates for recurring payments reduces mistakes and saves you time.

Part 1: Initiating a Template

The image illustrates the process of initiating an ACH batch from a template through five numbered steps:

- Step 1:** Access the **ACH BATCHES** section, indicated by a plus icon in the top right corner.
- Step 2:** In the **NEW ACH BATCH** screen, select the **NEW BATCH FROM TEMPLATE** option.
- Step 3:** In the **CHOOSE TEMPLATE** screen, select the **Payroll** template.
- Step 4:** In the **NEW BATCH FROM TEMPLATE** form, edit or add necessary information in the following fields:
 - BATCH NAME:** Payroll
 - COMPANY:** ABC Company
 - OFFSET ACCOUNT:** Checking ****485
 - Balance:** A radio button option with the text "Would you like the system to automatically balance your batch?"
 - ENTRY DESCRIPTION:** A required field with a note: "The entry description is used by the originator to provide a description of the transaction for the receiver (For example 'Payroll' or 'Dividend')."
 - DISCRETIONARY DATA:** A field with a note: "Discretionary data includes reference information for use by the originator"
 - ENTRY CLASS:** A required field with a note: "The entry class defines the type of ACH entries contained in the batch"
- Step 5:** Click the **ADD RECIPIENTS** button at the bottom of the form.

In the **Business Banking** tab, click **ACH**.

1. Click the **+** icon.
2. Click the **New Batch From Template** button.
3. Select the template you would like to use.
4. Edit or add any necessary information. Go to page 27 for more information about creating an ACH batch.
5. Click the **Add Recipients** button.

ACH: Initiating a Template

ADD RECIPIENTS

Detail records can be created and added to the batch manually by selecting **Add Detail Record(s)**. Selecting **Add Participant(s)** will provide a list of pre-created participants that can be added to the batch.

+ Add Detail Record(s) + Add Participant(s)

SEARCH FOR... 🔍 ⚙️

John Doe
ID: 271972899
123456789

Credits (1)	Debits (0)
\$1.00	\$0.00

SCHEDULE BATCH →

6

7

6. (Optional) Edit your recipients or add additional recipients. Go to page 28 for more information about adding recipients.
7. Click the **Schedule Batch** button.

Part 2: Scheduling an ACH Batch

The image displays two screenshots of the 'SCHEDULE BATCH' interface. The left screenshot is for a 'One-Time' batch, and the right is for a 'Recurring' batch. Callouts 1-5 point to specific fields and buttons in both screens.

1. Use the drop-down to select a schedule type.
2. Select an effective date. Same day ACH Batches may incur an additional fee.
3. For one-time ACH batches:
 - a. (Optional) Check the box to make payments that fall on a holiday or weekend on the next available business day.
 - b. (Optional) Check the box to approve an ACH batch when it is submitted. Approved batches will no longer be available on the scheduled date after bank processing is complete.
4. For recurring ACH batches:
 - a. Use the drop-down to select an occurrence.
 - b. Enter an end date.
 - c. (Optional) Check the box to make payments that fall on a holiday or weekend on the next available business day.
 - d. (Optional) Check the box to approve an ACH batch when it is submitted. Approved batches will no longer be available on the scheduled date after bank processing is complete.
5. Click the **Review Batch** button.

Part 3: Reviewing an ACH Batch

REVIEW BATCH

STATUS: NEW

BATCH NAME: Test Batch

OFFSETTING ACCOUNT: Checking *****485

ENTRY DESCRIPTION: Test

COMPANY NAME: ABC Company

DISCRETIONARY DATA

ENTRY CLASS: Cash Concentration or Disbursement (CCD)

RECIPIENTS

PARTICIPANT: Jane Doe / \$1.00

PARTICIPANT: John Doe / \$1.00

SCHEDULING

SCHEDULE TYPE: Recurring

EFFECTIVE DATE: 7/31/2021

OCCURRENCE: Monthly

END DATE: 9/30/2021

HOLIDAY: Before

APPROVE: No

SUBMIT

COMPLETE

BATCH EDITED

Your batch has been successfully edited. You can create a new batch or save this batch as a template for use later on.

CREATE NEW BATCH

SAVE BATCH AS TEMPLATE

CLOSE WINDOW

1. Review the batch information and click the **Submit** button.
2. Click the **Create New Batch** button to create another batch.
3. Click the **Save Batch as Template** button to save a batch as a template.
4. Click the **Close Window** button to return to the ACH overview page.

Part 4: Multi-Factor Authentication

AUTHENTICATE

For added security we have enabled Multi-Factor Authentication (MFA) for our users.

SELECT A DEVICE

1 DEVICE
Erica's Android

2 Remember Device

CONFIRM VIA

We need to confirm that you have access to the selected device by sending a passcode via a third-party application or via text message, or we can call the device.

3

Passcode via Text

Phone Call

ENTER PASSCODE

Enter the passcode from the Duo mobile app
Choose to receive a one-time passcode via text

4 PASSCODE

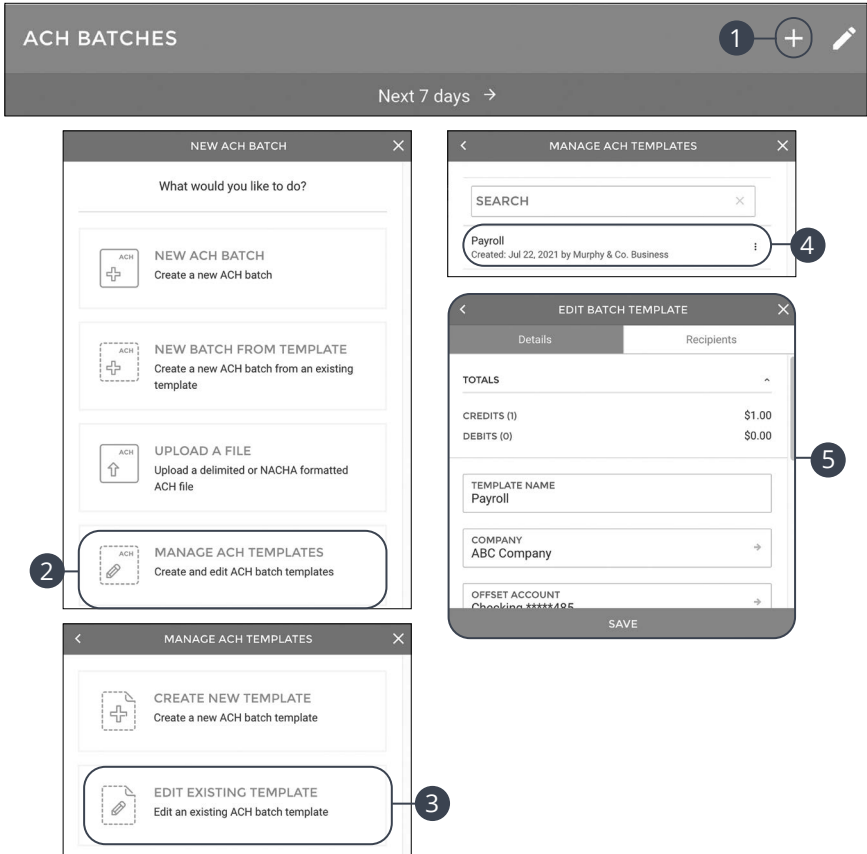
5 SUBMIT

1. Select a device.
2. (Optional) Check the box to remember your device.
3. Select a delivery method for the passcode.
4. Enter the passcode.
5. Click the **Submit** button.

ACH

Editing an ACH Template

Easily edit a template when changes are necessary.



In the **Business Banking** tab, click **ACH**.

1. Click the **+** icon.
2. Click the **Manage ACH Templates** button.
3. Click the **Edit Existing Template** button.
4. Select the template you would like to edit.
5. Make the necessary changes and click the **Save** button.

ACH

Deleting an ACH Template

Delete an unnecessary template. Once a template is deleted, previous payments using the template do not change.

The image shows a sequence of five screenshots illustrating the steps to delete an ACH template:

- ACH BATCHES** header with a plus icon (1) and a pencil icon.
- NEW ACH BATCH** dialog with the **MANAGE ACH TEMPLATES** button (2).
- MANAGE ACH TEMPLATES** dialog with the **EDIT EXISTING TEMPLATE** button (3).
- MANAGE ACH TEMPLATES** dialog with a search bar and a template entry (4).
- DELETE TEMPLATE** confirmation dialog with the **YES** button (5).

In the **Business Banking** tab, click **ACH**.

1. Click the **+** icon.
2. Click the **Manage ACH Templates** button.
3. Click the **Edit Existing Template** button.
4. Click the **:** icon and select "Delete Template."
5. Click the **Yes** button.

ACH

ACH File Upload

ACH File Upload allows you to upload properly formatted NACHA ACH files generated from your accounting software.

The following validations are performed on uploaded ACH files:

- File structure
- Record field validations (record length, alphanumeric, special characters)
- File balanced utilizing an offset account available in digital banking
- SEC was enabled by your financial institution
- Batch and File Control Totals equal contents of file
- Hash totals equal contents of file
- Dollar Limits are within Business and User aggregate ACH limits
- Company Names and IDs match what was set up by your financial institution
- Effective Date is within permitted date range
 - Business Cutoff
 - ACH Debit and Credit Lead Days
 - Same Day ACH Cutoff



Note: ACH Upload functionality conforms to NACHA guidelines. These guidelines have been established to help financial institutions mitigate security and financial risk. Some accounting systems are not as stringent when formatting their files.

Common conditions that cause ACH upload errors:

- The use of special characters.
- **Effective date out of range:** Some accounting software will produce a file with an effective date outside the parameters set by the bank. The Business Account holder will need to choose a new effective date.
- **Company Name and ID do not match:** Company Name and ID found in batch header must match the one enabled for your business by your financial institution. Values must be identical.
- **Batch unbalanced:** The system was unable to detect an offset transaction with the amount equal to the total amount of transactions within the batch. The file could also contain an account that was set up in digital banking by your financial institution. If no offset transaction is identified, the app will prompt the user to select from a list of entitled accounts. The system then inserts the offset transaction using the selected account in order to make the batch balanced.
- **Block count:** Total number of records in the file (including all headers and trailers) must be evenly divisible by ten. If not, additional records consisting of all nines are added to the file after the initial nine record to fill out the block ten. Platform allows validation of nine records.
- **SEC code not supported:** Common issue, typically resolved by entitling the business permission to upload such SEC type.

After the uploaded ACH file is accepted, it is available for processing by the financial institution.

Creating a Template for Delimiter Separated File Uploads

Create a template to map uploaded ACH delimited files.

The screenshot shows the 'ACH BATCHES' interface. At the top, there is a header 'ACH BATCHES' with a plus icon and a pencil icon. Below the header, there is a navigation bar with 'Next 7 days →'. The main content area is divided into two panels. The left panel, titled 'NEW ACH BATCH', contains five options: 'NEW ACH BATCH', 'NEW BATCH FROM TEMPLATE', 'UPLOAD A FILE', 'MANAGE ACH TEMPLATES', and 'MANAGE UPLOAD TEMPLATES'. The 'MANAGE UPLOAD TEMPLATES' option is highlighted with a dashed border and a callout box containing the number '2'. The right panel, titled 'MANAGE FILE TEMPLATES', contains two options: 'NEW DELIMITER SEPARATED TEMPLATE' and 'EDIT UPLOAD TEMPLATES'. The 'NEW DELIMITER SEPARATED TEMPLATE' option is highlighted with a dashed border and a callout box containing the number '3'. A callout box with the number '1' is located at the top right of the interface, pointing to the plus icon in the header.

In the **Business Banking** tab, click **ACH**.

1. Click the **+** icon.
2. Click the **Manage Upload Templates** button.
3. Click the **New Delimiter Separated Template** button.

The image shows two screenshots from a mobile application. The left screenshot is titled 'UPLOAD TEMPLATE DETAILS' and contains the following elements:

- 4**: A text input field for 'TEMPLATE NAME' containing 'New Payroll Template'.
- Instructional text: 'Select the fields contained in the Delimiter Separated file and place them in the order they exist from left to right. If you would like to ignore a field, insert a Filler notation.'
- 5**: A list of fields with reorder handles: 'Amount Required', 'Receiver Account Required', 'Receiver Full Name Required', and 'Routing # (w/Check) Required'.
- 6**: A button labeled '+ Insert New Field'.
- 7**: A text input field for 'Number of Header Rows to Skip' containing 'HEADER ROWS'.
- 8**: A checkbox labeled 'Amount Excludes Decimals' which is currently unchecked.
- 9**: A 'SAVE' button at the bottom.

The right screenshot is titled 'SUCCESS' and contains:

- A large checkmark icon.
- Text: 'TEMPLATE SUCCESSFULLY SAVED'.
- 10**: A 'CLOSE WINDOW' button at the bottom.

4. Enter a template name.
5. Arrange the fields in the order they appear in your file from left to right.
6. (Optional) Click the "+ Insert New Field" link to insert a new field. If you would like to ignore a field, insert a "Filler" notation.
7. (Optional) Enter the number of header rows to skip.
8. (Optional) Check the box to exclude decimals in the amounts.
9. Click the **Save** button.
10. Click the **Close Window** button.

Editing a Template for Delimiter Separated File Uploads

ACH BATCHES 1 + ✎

Next 7 days →

NEW ACH BATCH ✕

What would you like to do?

NEW ACH BATCH
Create a new ACH batch

NEW BATCH FROM TEMPLATE
Create a new ACH batch from an existing template

UPLOAD A FILE
Upload a delimited or NACHA formatted ACH file

MANAGE ACH TEMPLATES
Create and edit ACH batch templates

MANAGE UPLOAD TEMPLATES
Select this option to create a new File Upload template or manage existing templates. 2

MANAGE FILE TEMPLATES ✕

NEW DELIMITER SEPARATED TEMPLATE
Select this option to create a new template for Delimiter Separated file uploads

EDIT UPLOAD TEMPLATES
Select this option to modify or delete existing file upload templates. 3

EDIT UPLOAD TEMPLATES ✕

New Payroll Template 4

Test Payroll Template

Test Payroll Template 2

UPLOAD TEMPLATE DETAILS ✕

Save Settings as a New Template:

TEMPLATE NAME
New Payroll Template

Select the fields contained in the Delimiter Separated file and place them in the order they exist from left to right. If you would like to ignore a field, insert a **Filler** notation.

Amount Required

Receiver Account Required

Receiver Full Name Required

Routing # (w/Check) Required

+ Insert New Field

Number of Header Rows to Skip:
HEADER ROWS

Amount Excludes Decimals

SAVE 5

In the **Business Banking** tab, click **ACH**.

1. Click the **+** icon.
2. Click the **Manage Upload Templates** button.
3. Click the **Edit Upload Templates** button.
4. Select the template you would like to edit.
5. Make the changes and click the **Save** button.

Deleting a Template for Delimiter Separated File Uploads

ACH BATCHES 1 + ✎

Next 7 days →

NEW ACH BATCH

What would you like to do?

- NEW ACH BATCH**
Create a new ACH batch
- NEW BATCH FROM TEMPLATE**
Create a new ACH batch from an existing template
- UPLOAD A FILE**
Upload a delimited or NACHA formatted ACH file
- MANAGE ACH TEMPLATES**
Create and edit ACH batch templates
- MANAGE UPLOAD TEMPLATES** 2
Select this option to create a new File Upload template or manage existing templates.

MANAGE FILE TEMPLATES

- NEW DELIMITER SEPARATED TEMPLATE**
Select this option to create a new template for Delimiter Separated file uploads
- EDIT UPLOAD TEMPLATES** 3
Select this option to modify or delete existing file upload templates

EDIT UPLOAD TEMPLATES

New Payroll Template	⋮ 4
Test Payroll Template	⋮
Test Payroll Template 2	⋮

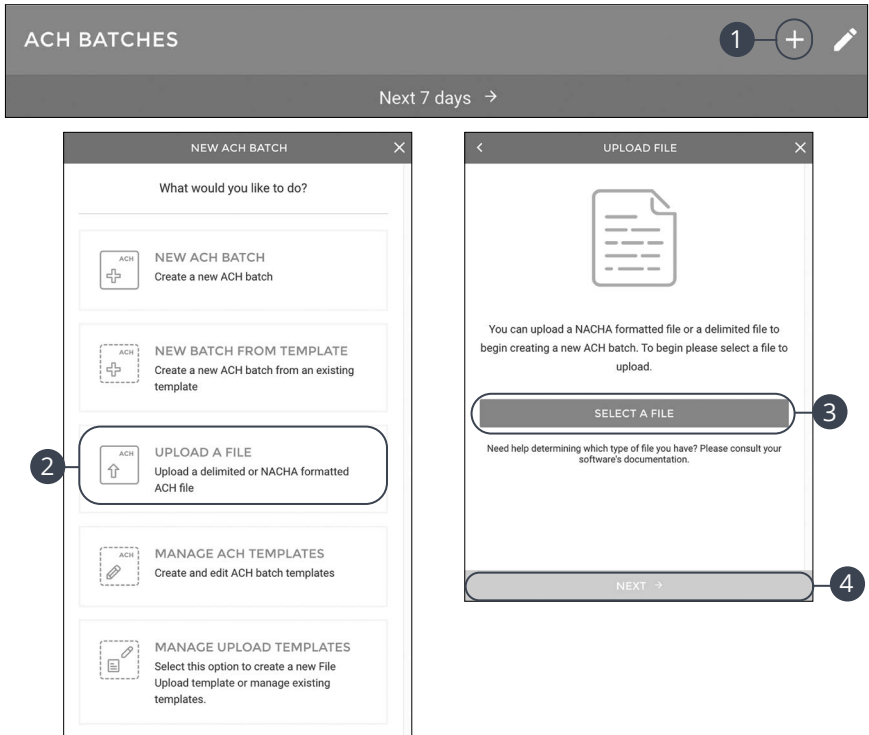
DELETE A TEMPLATE
Are you sure you want to delete the Test Payroll Template template?

5 **DELETE** **CANCEL**

In the **Business Banking** tab, click **ACH**.

1. Click the **+** icon.
2. Click the **Manage Upload Templates** button.
3. Click the **Edit Upload Templates** button.
4. Click the **⋮** icon next to the template you would like to delete and select "Delete Template."
5. Click the **Delete** button.

Uploading a Delimiter Separated File



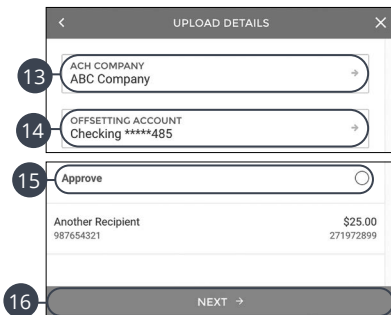
In the **Business Banking** tab, click **ACH**.

1. Click the **+** icon.
2. Click the **Upload A File** button.
3. Click the **Select A File** button to upload a file.
4. Click the **Next** button.

The screenshot shows the 'UPLOAD DETAILS' screen with the following elements and callouts:

- 5:** A drop-down menu labeled 'LAYOUT TEMPLATE'.
- 6:** A list of fields: 'Amount Required', 'Receiver Account Required', 'Receiver Full Name Required', and 'Routing # (w/Check) Required', each with a three-line menu icon on the right.
- 7:** A button labeled '+ Insert New Field'.
- 8:** A drop-down menu labeled 'DELIMITER' with 'Comma (,)' selected.
- 9:** A text input field labeled 'HEADER ROWS'.
- 10:** A toggle switch labeled 'Amount Excludes Decimals'.
- 11:** A section titled 'Save Settings as a New Template:' containing a text input field 'NEW TEMPLATE NAME' and a 'SAVE TEMPLATE' button.
- 12:** A 'READ FILE' button at the bottom.

5. (Optional) Use the drop-down to select a layout template. Applying a template will remove any layout that you may have created below.
6. Arrange the fields in the order they appear in your file from left to right.
7. (Optional) Click the "+ Insert New Field" link to insert a new field. If you would like to ignore a field, insert a "Filler" notation.
8. Use the drop-down to select a delimiter.
9. (Optional) Enter the number of header rows to skip.
10. (Optional) Check the box to exclude decimals in the amounts.
11. (Optional) If saving the upload as a template, enter a template name and click the **Save Template** button.
12. Click the **Read File** button.



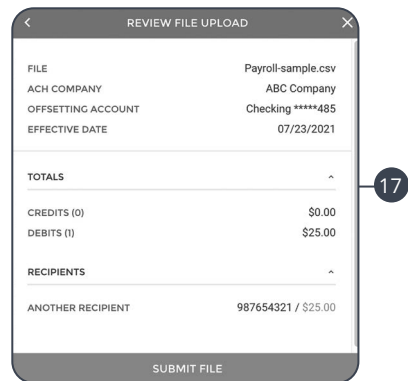
13 ACH COMPANY
ABC Company

14 OFFSETTING ACCOUNT
Checking ****485

15 Approve

Another Recipient 987654321	\$25.00 271972899
--------------------------------	----------------------

16 NEXT →



17

FILE Payroll-sample.csv
 ACH COMPANY ABC Company
 OFFSETTING ACCOUNT Checking ****485
 EFFECTIVE DATE 07/23/2021

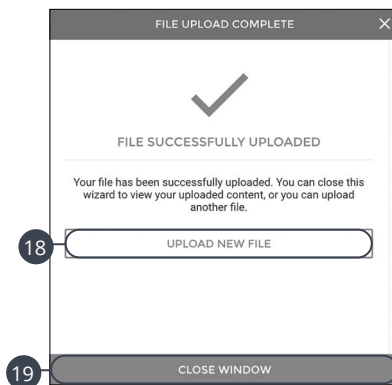
TOTALS ^

CREDITS (0)	\$0.00
DEBITS (1)	\$25.00

RECIPIENTS ^

ANOTHER RECIPIENT	987654321 / \$25.00
-------------------	---------------------

SUBMIT FILE



FILE UPLOAD COMPLETE

✓

FILE SUCCESSFULLY UPLOADED

Your file has been successfully uploaded. You can close this wizard to view your uploaded content, or you can upload another file.

18 UPLOAD NEW FILE

19 CLOSE WINDOW

- 13.** Use the drop-down to select an ACH company.
- 14.** Use the drop-down to select an offset account.
- 15.** (Optional) Check the “Approve” box.
- 16.** Click the **Next** button.
- 17.** Review the upload and click the **Submit File** button.
- 18.** To upload another file, click the **Upload New File** button.
- 19.** Click the **Close Window** button to return to the ACH overview page.

ACH

Editing an ACH Batch

You can edit any pending ACH batch.

ACH BATCHES		+	✎
Next 7 days →			
Updated: Jul 22, 2021 11:33:14 AM			
APPROVED	NO DESC.2031033	\$0.00	ⓘ 1
	Effective: 07/23/2021	\$25.00	
	ABC Company		

EDIT ACH BATCH

Batch Status: UNAPPROVED

Details
Recipients
Schedule

TOTALS ^

CREDITS (1) \$1.00

DEBITS (1) \$1.00

BATCH NAME
Test Batch

COMPANY
ABC Company →

OFFSET ACCOUNT
Checking ****485 →

Balance

Would you like the system to automatically balance your batch?

ENTRY DESCRIPTION
Test

The entry description is used by the originator to provide a description of the transaction for the receiver (For example "Payroll" or "Dividend")

DISCRETIONARY DATA

Discretionary data includes reference information for use by the originator

ENTRY CLASS
Cash Concentration or Disbursement (CCD) →

SAVE

In the **Business Banking** tab, click **ACH**.

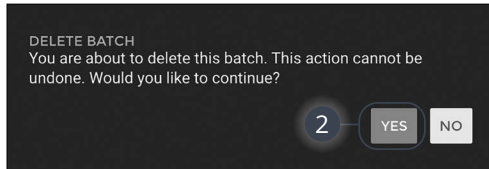
1. Click the ⓘ icon next to the ACH Batch you would like to edit and select "View/Edit Batch."
2. Make the necessary changes and click the **Save** button.

ACH

Deleting an ACH Batch

You can delete pending transactions up until their process date.

ACH BATCHES		+	
Next 7 days →			
Updated: Jul 22, 2021 11:33:14 AM			
APPROVED			
NO DESC.2031033		\$0.00	1
Effective: 07/23/2021		\$25.00	
ABC Company			



In the **Business Banking** tab, click **ACH**.

1. Click the icon next to the ACH Batch you would like to delete and select "Delete Batch."
2. Click the **Yes** button.

ACH

Approving an ACH Batch

You can approve any pending ACH batch.

The screenshot shows the 'ACH BATCHES' interface. At the top, there is a header with 'ACH BATCHES', a plus sign, and an edit icon. Below the header, there is a filter for 'Next 7 days' and a refresh icon. The main content area shows a list of batches with the following details:

Status	Batch ID	Effective Date	Company	Amount	Actions
APPROVED	NO DESC.2031033	Effective: 07/23/2021	ABC Company	\$0.00 \$25.00	⋮
UNAPPROVED	New Batch	Effective: 07/22/2021	ABC Company	\$1.00 \$0.00	⋮
SAVED FOR LATER	Payroll		ABC Company	\$1.00 \$0.00	⋮

At the bottom of the list, there is a grey bar with the text 'APPROVE ALL' and a circular callout '1' pointing to it. A circular callout '2' points to the menu icon (⋮) next to the 'New Batch' row.

The confirmation dialog is a dark grey box with the following text and buttons:

CONFIRM APPROVAL
Do you want to approve all items in the list?

At the bottom, there are two buttons: 'APPROVE' and 'CANCEL'. A circular callout '3' points to the 'APPROVE' button.

In the **Business Banking** tab, click **ACH**.

1. To approve all unapproved batches, click the **Approve All** button.
2. To approve a single batch, click the ⋮ icon next to the ACH Batch you would like to approve and select "Approve Batch."
3. Click the **Approve** button.

ACH

Reversing an ACH Batch

You can reverse any processed ACH batch. ACH Reversals should only be processed if any entry or file was processed in error. If the processed ACH was a debit, it is best to wait a couple of business days to verify the ACH will not be returned by the receiving bank. Call us at 507-823-4391 with any questions.

ACH HISTORY	
Last 7 days →	
Updated: Jul 26, 2021 9:38:45 AM ↻	
↻ NO DESC.2031033 Effective: 07/23/2021 ABC Company	\$25.00 \$25.00 1

SELECT RECIPIENTS	
Please select which Participants and Detail Records to include in this batch reversal:	
SEARCH FOR... 🔍	
All Selected ✉	
👤 Another Recipient ID:	\$25.00 271972899 ✉ 987654321
Credits to be Reversed (0) \$0.00	Debits to be Reversed (1) \$25.00
SCHEDULE REVERSAL → 3	

SCHEDULE REVERSAL	
When should this reversal occur?	
SELECT DATE 07/27/2021 📅 4	
REVIEW REVERSAL → 5	

In the **Business Banking** tab, click **ACH**.

1. Click the ⋮ icon next to the ACH Batch you would like to reverse and select "Reverse Batch."
2. Select which transactions you would like to reverse.
3. Click the **Schedule Reversal** button.
4. Select a reversal date.
5. Click the **Review Reversal** button.

REVIEW BATCH REVERSAL	
STATUS	NEW
BATCH NAME	NO DESC.2031033
OFFSETTING ACCOUNT	Checking ****485
ENTRY DESCRIPTION	Reversal
COMPANY NAME	ABC Company
DISCRETIONARY DATA	
ENTRY CLASS	Prearranged Payment & Deposit (PPD)
RECIPIENTS	^
PARTICIPANT	Another Recipient / \$25.00
APPROVE AND SUBMIT →	

6. Review the batch reversal and click the **Approve and Submit** button.
7. Each NOC item needing resolution will list the Original Value in red and the Corrected Value in green for easier differentiation.
8. To correct all related participants and batches, click the **Correct All in Participants and Batches** button. All participants and ACH batches corrected will then display a green **Corrected to All** button.
9. To correct all related participants NOC items, click the **Correct All** button. Each related NOC item's **Correct** button will then change to a green **Corrected** button and the **Correct** button next to the Related Participants heading will change to a green **Corrected to All** button.
10. To correct a single NOC item, click the **Correct** button below the NOC information listed. The **Correct** button will then change to a green **Corrected** button.
11. To correct related ACH batches, click the **Correct All** button next to the Related ACH Batches header. All batches listed under this heading will then show as Corrected and the **Correct** button next to the Related ACH Batches heading will change to a green **Corrected to All** button.

ACH

NOCS/Returns

You can correct a Notice of Change (NOC) and mark Returns as reviewed.

To Correct a NOC

You have the option of correcting individual NOC items or correcting all related participant NOC items that need resolution.



NOCS / RETURNS	
Last 7 days →	
Updated Aug 19, 2021 8:01:34 AM	
NO NOCS / RETURNS	
MARK ALL	
NOC - NOT RESOLVED Trade Account Account Information CCI - Excessed DR Account Number	EFFECTIVE 05/31/2019 Settlement Date 05/31/2019
NOC - NOT RESOLVED Trade Account Account Information CCI - Excessed DR Account Number	EFFECTIVE 05/31/2019 Settlement Date 05/31/2019
NOC - NOT RESOLVED Trade Account Account Information CCI - Excessed DR Account Number	EFFECTIVE 05/31/2019 Settlement Date 05/31/2019
RETURN \$10.00 Trade Account Account Information CCI - Excessed DR Account Number	EFFECTIVE 05/31/2019 SETTLEMENT 05/31/2019 Settlement Date 05/31/2019

In the **Business Banking** tab, click **ACH**.

1. Click the **i** icon next to the NOC you would like to correct and select "View/Edit Change." The NOC Correction Information screen will then display correction information (Original Value and Corrected Value), as well as all other related participants.

NOC CORRECTION INFORMATION

⊙ NOT RESOLVED

CORRECTION INFORMATION

C02 - Incorrect Routing Number

Original Value 08390038

Corrected Value 10030090

Below are instances we found needing correction. You can choose to correct them all at once or individually.

Correct All in Participants and Batches

RELATED PARTICIPANTS

These participants have corrections. You can choose to correct them all at once or individually.

Correct All

Participant Name	Lindsay Jackson
Participant ID	402153705
Routing Number	08390038 10030090
Account Number	15120701017915
Account Type	Checking

Corrected

Participant Name Tim Smith

Participant ID 192093984

Routing Number 08390038
08390038

Account Number 0439253010111

Account Type Savings

Correct

RELATED ACH BATCHES

These batches have corrections. You can choose to correct them all at once or individually.

Corrected to All

Batch Name	NOC Batch
Entry Description	Batch Description Here
Receiver	Lindsay Jackson
Receiver ID	402153705
Routing Number	460163706 745930211
Account Number	15120701017915
Account Type	Checking

Corrected


- Each NOC item needing resolution will list the Original Value in red and the Corrected Value in green for easier differentiation.
- To correct all related participants and batches, click the **Correct All in Participants and Batches** button. All participants and ACH batches corrected will then display a green **Corrected to All** button.
- To correct all related participants NOC items, click the **Correct All** button. Each related NOC item's **Correct** button will then change to a green **Corrected** button and the **Correct** button next to the Related Participants heading will change to a green **Corrected to All** button.
- To correct a single NOC item, click the **Correct** button below the NOC information listed. The **Correct** button will then change to a green **Corrected** button.
- To correct related ACH batches, click the **Correct All** button next to the Related ACH Batches header. All batches listed under this heading will then show as Corrected and the **Correct** button next to the Related ACH Batches heading will change to a green **Corrected to All** button.

To Mark a Return as Reviewed

NOCS / RETURNS	
Last 7 days	
Updated Aug 16, 2021 8:01:34 AM	
NO NOCS / RETURNS	
MARK ALL	
NOC - NOT RECALC'D 318 02 CC1 - Enrolled DR Account Number:	EFFECTIVE 05/31/2019 SETTLEMENT 06/01/2019
NOC - NOT RECALC'D 318 02 CC1 - Enrolled DR Account Number:	EFFECTIVE 05/31/2019 SETTLEMENT 06/01/2019
NOC - NOT RECALC'D 318 02 CC1 - Enrolled DR Account Number:	EFFECTIVE 05/31/2019 SETTLEMENT 06/01/2019
RETURN 318 02	EFFECTIVE 05/31/2019 SETTLEMENT 06/01/2019

RETURN CORRECTION INFORMATION	
CORRECTION INFORMATION	
C02 - Incorrect Routing Number	
Original Value	
Corrected Value	
<input checked="" type="checkbox"/> Marked as Reviewed	
RELATED PARTICIPANTS	
Participant Name	
Participant ID	
Routing Number	
Account Number	
Account Type	Checking
Participant Name	
Participant ID	
Routing Number	
Account Number	
Account Type	Savings
RELATED ACH BATCHES	
Batch Name	NOC Batch
Batch Description	Batch Description Here
Receiver ID	
Routing Number	
Account Number	
Account Type	Checking

In the **Business Banking** tab, click **ACH**.

1. Click the  icon next to the Return you would like to mark as reviewed.
2. The top of the Return Correction Information screen provides the reason the item was returned, as well as the Original and Corrected values.
3. Related Participants and ACH Batches are listed below with their item information, as well as the Original and Corrected values.
4. To mark an item as Reviewed, click the **Mark as Reviewed** button. The button will then change to a green **Marked as Reviewed** button.

Reports

Creating a New Report

You can keep up with all the incoming and outgoing transactions within your accounts using the Reports feature. Viewing a report on certain transactions can prevent errors and make bookkeeping easy.

REPORTS + 1

SELECT A REPORT TYPE X

ACH REPORTS

ACH Batches
Select to view historical and scheduled ACH batches >

ACH Transactions
Select to view historical ACH transactions >

ACTIVITY REPORTS

Account Activity
Select to view account activity >

IP Address Equals ▾

IP ADDRESS

Country

COUNTRY →

City Equals ▾

CITY

Region

REGION →

Confirmation Number Equals ▾

CONFIRMATION NUMBER

NEW REPORT NAME 4

Give this Report a name to distinguish it for future use.

SAVE NEW REPORT 5

RUN REPORT → 6

In the **Documents & Settings** tab, click **Reports**.

1. Click the **+** icon.
2. Select the report you would like to run.
3. Fill out the necessary fields.
4. Enter a report name.
5. Click the **Save New Report** button to save the report.
6. Click the **Run Report** button to run the report. A PDF of your report will then download.


Reports

Running an Existing Report



The screenshot shows a 'REPORTS' header with a plus sign icon. Below the header, it indicates 'Updated: Jul 29, 2021 8:26:35 AM'. The main content area displays 'Test Account Report' with a range of 'Last Month' and a save time of '7/28/2021 4:09 PM'. To the right, there is a section for 'Activity' with 'Account Activity' listed below it. A vertical ellipsis menu icon is positioned to the right of the report name, and a circled number '1' is placed next to it, indicating the step to click this icon.

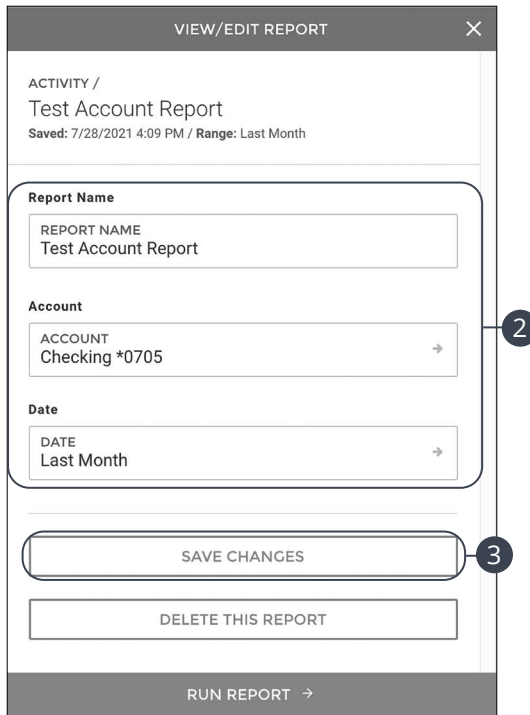
In the **Documents & Settings** tab, click **Reports**.

1. Click the  icon next to the report you would like to run and select "Run Report." A PDF of your report will then download.

Reports

Editing a Report

You can edit any existing report.



In the **Documents & Settings** tab, click **Reports**.

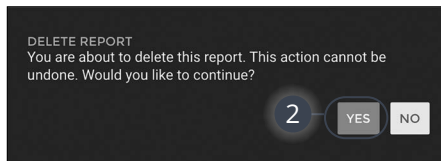
1. Click the **⋮** icon next to the report you would like to edit and select “Edit Report” to make changes to an existing report.
2. Make the necessary changes.
3. Click the **Save Changes** button when you are finished making changes.

Reports: Editing a Report

Reports

Deleting a Report

When a report is no longer needed, you can delete the unnecessary report.



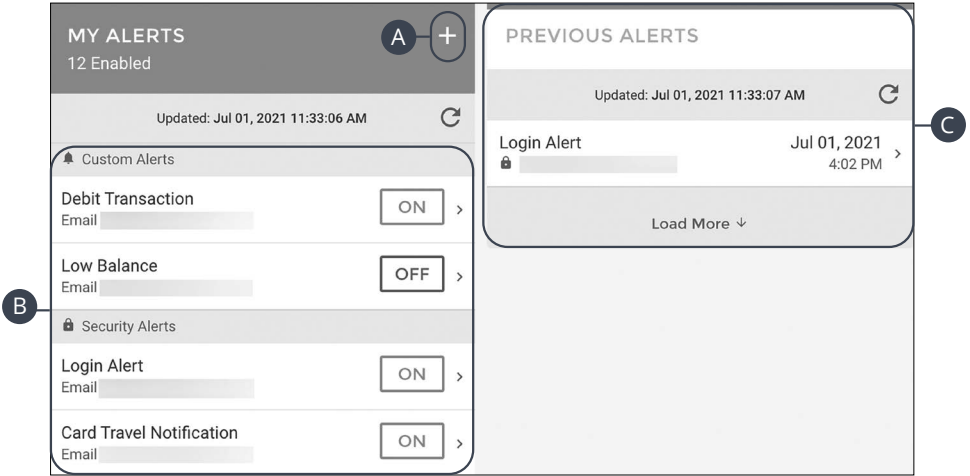
In the **Documents & Settings** tab, click **Reports**.

1. Click the **:** icon next to the report you would like to delete and select “Delete Report” to remove an existing report.
2. Click the **Yes** button to permanently remove the report.

Alerts

Alerts Overview

Stay on top of the transactions flowing to and from your accounts. When you create an alert through Online Banking, you specify the conditions that trigger that alert, so you stay on top of what's important to you.



In the **Documents & Settings** tab, click **Manage Alerts**.

- A. Click the **+** icon to create an alert.
- B. View your alerts and turn them on and off.
- C. View previous alerts.

Custom Alerts

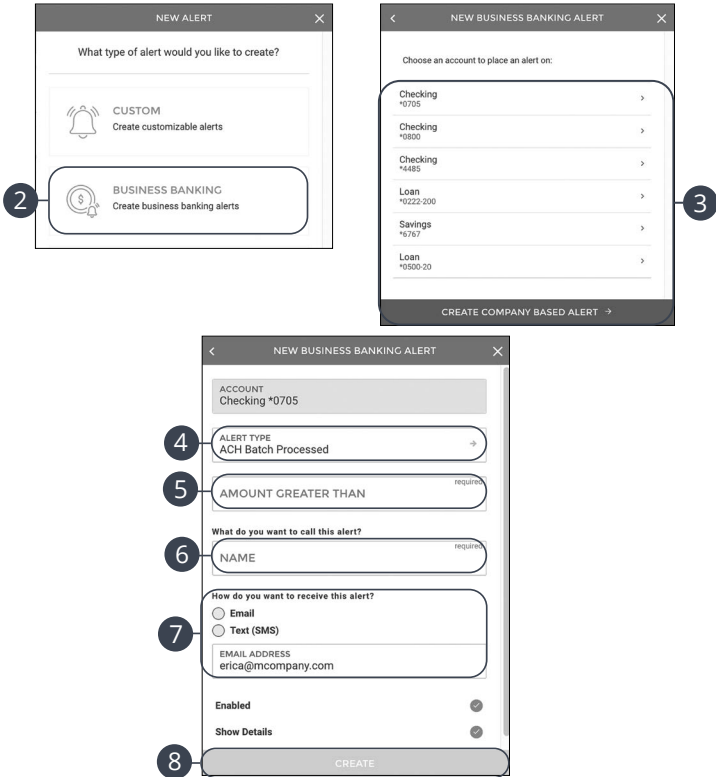
The image illustrates the process of creating a custom alert through four sequential screenshots:

- Step 1:** The top navigation bar shows "MY ALERTS" with 12 enabled and a "+" icon to add a new alert, and "PREVIOUS ALERTS" on the right.
- Step 2:** The "NEW ALERT" screen asks "What type of alert would you like to create?". It offers two main options: "CUSTOM" (Create customizable alerts) and "BUSINESS BANKING" (Create business banking alerts).
- Step 3:** The "NEW CUSTOM ALERT" screen prompts to "Choose an account to place an alert on:". It lists several accounts, including Checking (*0705, *0800, *4485) and Loan (*0500-20, *0500-500).
- Step 4:** The "NEW CUSTOM ALERT" screen shows the configuration details for the selected account (Checking *0705). Fields include:
 - ALERT TYPE:** Low Available Balance
 - BALANCE BELOW:** A required field for the balance threshold.
 - ALERT TIME:** A required field for the time of day.
 - NAME:** A required field for the alert name.
 - How do you want to receive this alert?:** Radio buttons for Email (selected) and Text (SMS).
 - EMAIL ADDRESS:** A required field for the contact email.
 - Enabled:** A toggle switch that is currently turned on.
 - CREATE:** A button at the bottom to finalize the alert.

In the **Documents & Settings** tab, click **Manage Alerts**.

1. Click the **+** icon.
2. Click the **Custom** button.
3. Select an account.
4. Use the drop-down to select an alert type.
5. Enter the required fields. Fields will vary based on the alert type selected.
6. Use the drop-down to select an alert time.
7. Enter a name for the alert.
8. Select a notification method.
9. Click the **Create** button.

Business Banking Alerts



In the **Documents & Settings** tab, click **Manage Alerts**.

1. Click the **+** icon.
2. Click the **Business Banking** button.
3. Select an account or click the **Create Company Based Alert** button to create a company based alert.
4. Use the drop-down to select an alert type.
5. Enter the required fields. Fields will vary based on the alert type selected.
6. Enter a name for the alert.
7. Select a notification method.
8. Click the **Create** button.

Security Alerts

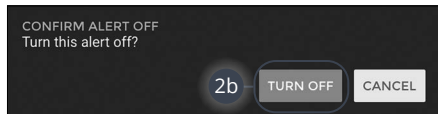
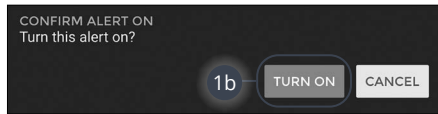
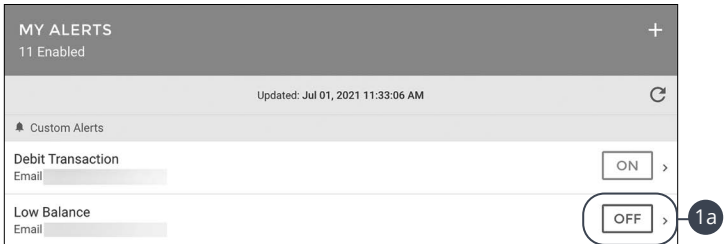
We want you to feel confident while using Online Banking. To help you feel safe and in control, Security Alerts are implemented in your accounts to notify you immediately when security scenarios occur.

The image shows two screenshots of a mobile banking app interface. The top screenshot shows the 'MY ALERTS' section with a '+', 'NEW ALERT' screen with three options (CUSTOM, BUSINESS BANKING, SECURITY), and the 'NEW SECURITY ALERT' screen with fields for alert type, login time, name, and notification method. Numbered callouts 1-7 indicate the steps.

In the **Documents & Settings** tab, click **Manage Alerts**.

1. Click the **+** icon.
2. Click the **Security** button.
3. Select an alert type.
4. Enter the required fields. Fields will vary based on the alert type selected.
5. Enter a name for the alert.
6. Select a notification method.
7. Click the **Create** button.

Turning Alerts On and Off



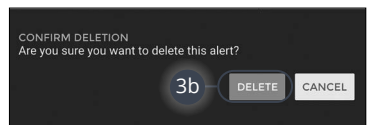
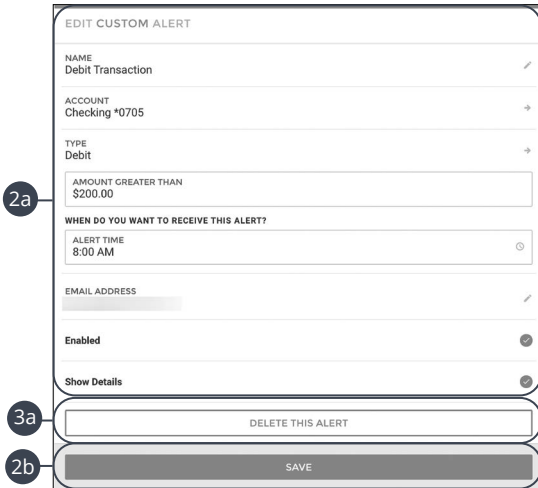
In the **Documents & Settings** tab, click **Manage Alerts**.

1. To turn an alert on:
 - a. Click the **Off** button next to the alert.
 - b. Click the **Turn On** button.
2. To turn an alert off:
 - a. Click the **On** button next to the alert.
 - b. Click the **Turn Off** button.

Alerts

Editing or Deleting Alerts

Quickly and easily edit or delete existing links.



In the **Documents & Settings** tab, click **Manage Alerts**.

1. Click an alert.
2. To edit an alert:
 - a. Make the necessary changes.
 - b. Click the **Save** button.
3. To delete an alert:
 - a. Click the **Delete This Alert** button.
 - b. Click the **Delete** button.

Alerts

Previous Alerts

View alerts previously sent to you.

The screenshot displays two panels. The left panel, titled 'MY ALERTS' with a plus sign and '12 Enabled', shows a list of alert settings. It is updated as of Jul 01, 2021 11:33:06 AM. Under 'Custom Alerts', 'Debit Transaction' is set to 'ON' and 'Low Balance' is set to 'OFF'. Under 'Security Alerts', 'Login Alert' and 'Card Travel Notification' are both set to 'ON'. Each setting includes an email address field and a chevron icon. The right panel, titled 'PREVIOUS ALERTS', shows a refresh button and an update timestamp of Jul 01, 2021 11:33:07 AM. It displays a 'Login Alert' with a lock icon, a redacted email address, and a timestamp of Jul 01, 2021 4:02 PM. A chevron icon is next to the timestamp. A red circle with the number '1' highlights this chevron icon. Below the alert is a 'Load More' button with a downward arrow.

In the **Documents & Settings** tab, click **Manage Alerts**.

1. Click an alert to view more details.



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