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.

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.

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.
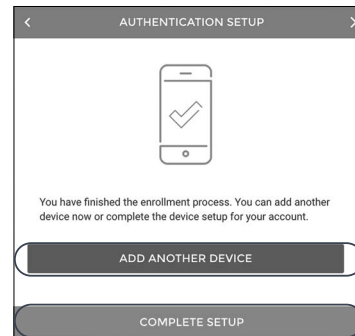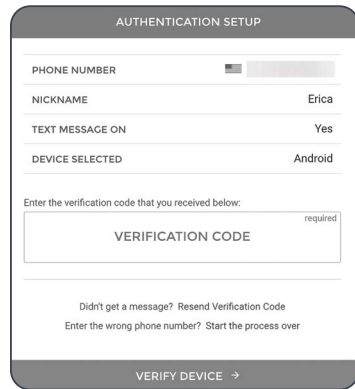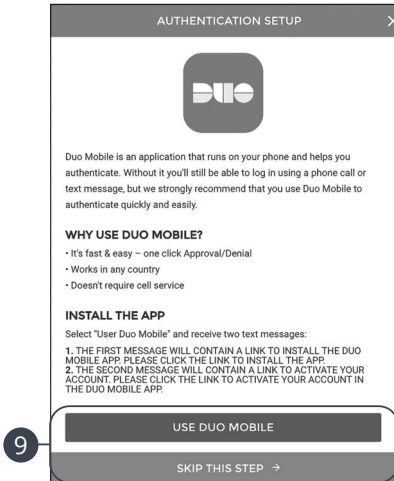
Getting Started

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.

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.

VERIFY DEVICE

We need to verify the setup of your device. We can call or text a verification code to use on the next step.

7

TEXT ME

CALL ME

Use other mobile device or landline

AUTHENTICATION SETUP

PHONE NUMBER	
NICKNAME	Erica
TEXT MESSAGE ON	Yes
DEVICE SELECTED	Android

Enter the verification code that you received below:

required

VERIFICATION CODE

8

Didn't get a message? Resend Verification Code

Enter the wrong phone number? Start the process over

VERIFY DEVICE →

AUTHENTICATION SETUP ✕

Duo Mobile is an application that runs on your phone and helps you authenticate. Without it you'll still be able to log in using a phone call or text message, but we strongly recommend that you use Duo Mobile to authenticate quickly and easily.

WHY USE DUO MOBILE?
• It's fast & easy – one click Approval/Denial
• Works in any country
• Doesn't require cell service

INSTALL THE APP

Select "User Duo Mobile" and receive two text messages:

1. THE FIRST MESSAGE WILL CONTAIN A LINK TO INSTALL THE DUO MOBILE APP. PLEASE CLICK THE LINK TO INSTALL THE APP.
2. THE SECOND MESSAGE WILL CONTAIN A LINK TO ACTIVATE YOUR ACCOUNT. PLEASE CLICK THE LINK TO ACTIVATE YOUR ACCOUNT IN THE DUO MOBILE APP.

9

USE DUO MOBILE

SKIP THIS STEP →

‹ **AUTHENTICATION SETUP** ✕

You have finished the enrollment process. You can add another device now or complete the device setup for your account.

ADD ANOTHER DEVICE

10

COMPLETE SETUP

11

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).
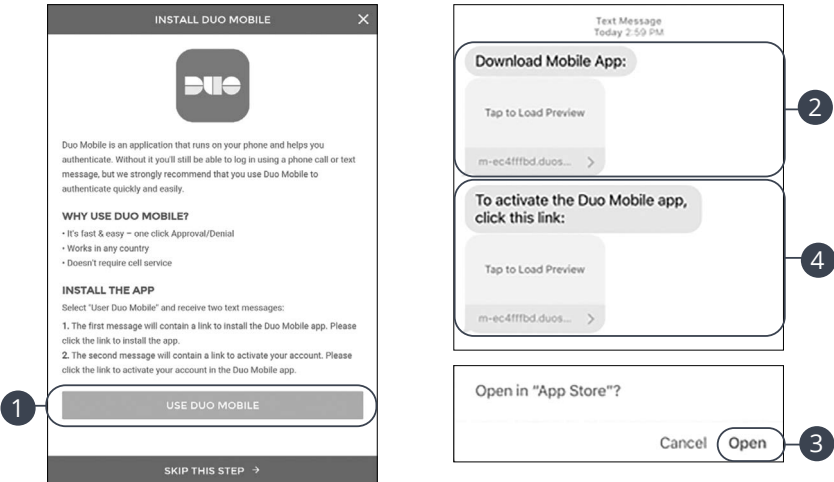
1. Click the **Use Duo Mobile** button. You will receive two text messages with directions.

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.
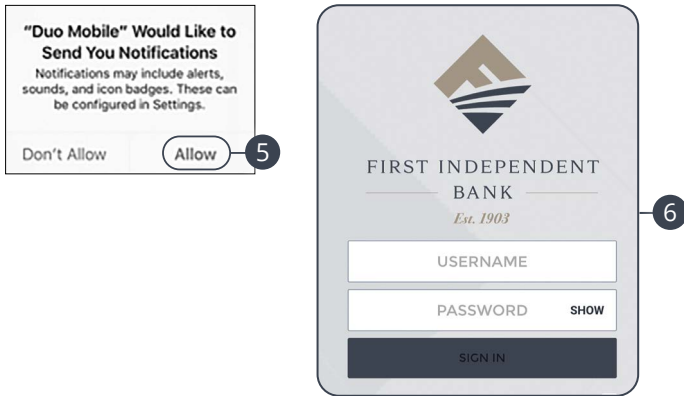
5. Agree to allow push notifications by clicking the **Allow** button. Once you agree, you will see the First Independent Bank listing at the top of the screen.

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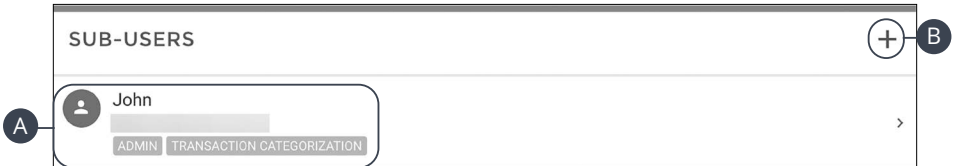
Click the "Manage Profile" link at the top of the side menu.

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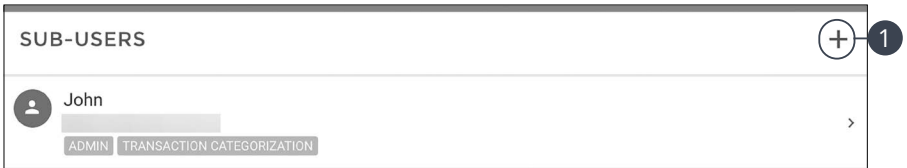
Click the "Manage Profile" link at the top of the side menu.

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.

Give All Owner's Accounts
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
With this permission enabled, the sub-user will have the ability to schedule same day ACH Batches

(7) **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.

New Credentials Required
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.

HAS ACCESS TO ^

(8) + Grant Access to Accounts

(9) CREATE SUB-USER

CREATE NEW SUB-USER ✕

✓

SUB-USER CREATED

(10) ADD ANOTHER SUB-USER

(11) EDIT NEW SUB-USER

(12) CLOSE

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.

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.

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.

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.

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.

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

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. (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.

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.

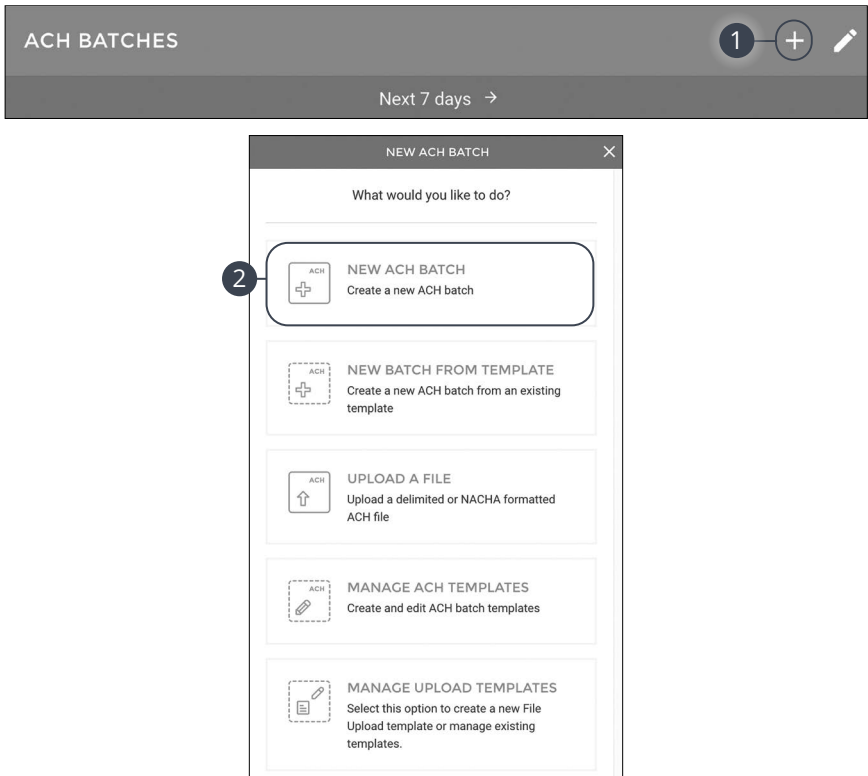In the **Business Banking** tab, click **Company Management**.

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.

3. Enter a batch name.

4. Use the drop-down to select a company.

5. Use the drop-down to select an offset account.

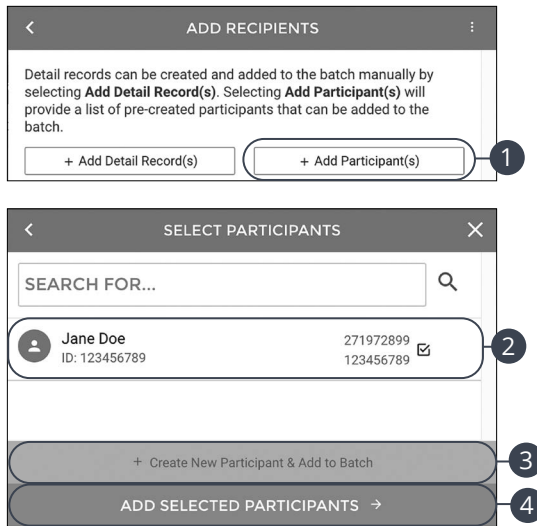**6.** Enter an entry description.

> 📄 **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. 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

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

Part 5: Scheduling the ACH Batch

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.

ACH: New ACH Batch

Part 6: Reviewing the ACH Batch

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

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

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.

NEW BATCH TEMPLATE

6 COMPANY
ABC Company →

7 OFFSET ACCOUNT
Checking *****485 →

8 ENTRY DESCRIPTION

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

9 DISCRETIONARY DATA

Discretionary data includes reference information for use by the originator

10 ENTRY CLASS →

The entry class defines the type of ACH entries contained in the batch

11 ADD RECIPIENTS →

6. Use the drop-down to select a company.

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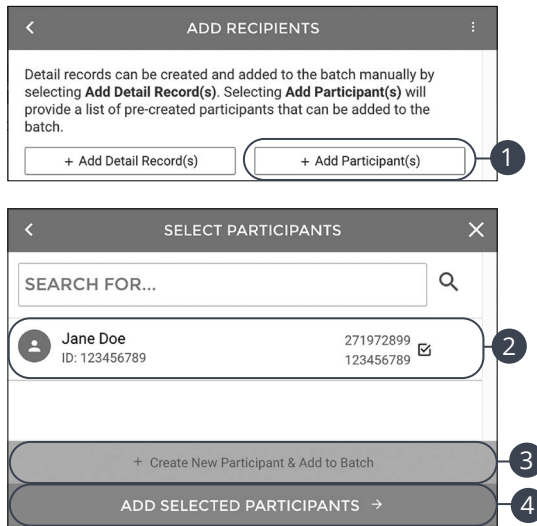
8. Enter an entry description.

> **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.

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

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
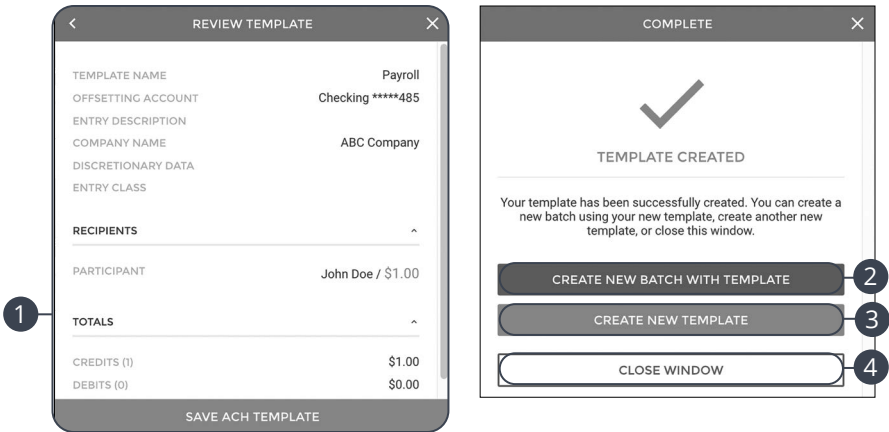
1. Review the template information and click the **Save ACH Template** button.

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

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

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

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.

ACH: Initiating a Template

Part 3: Reviewing an ACH Batch

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.
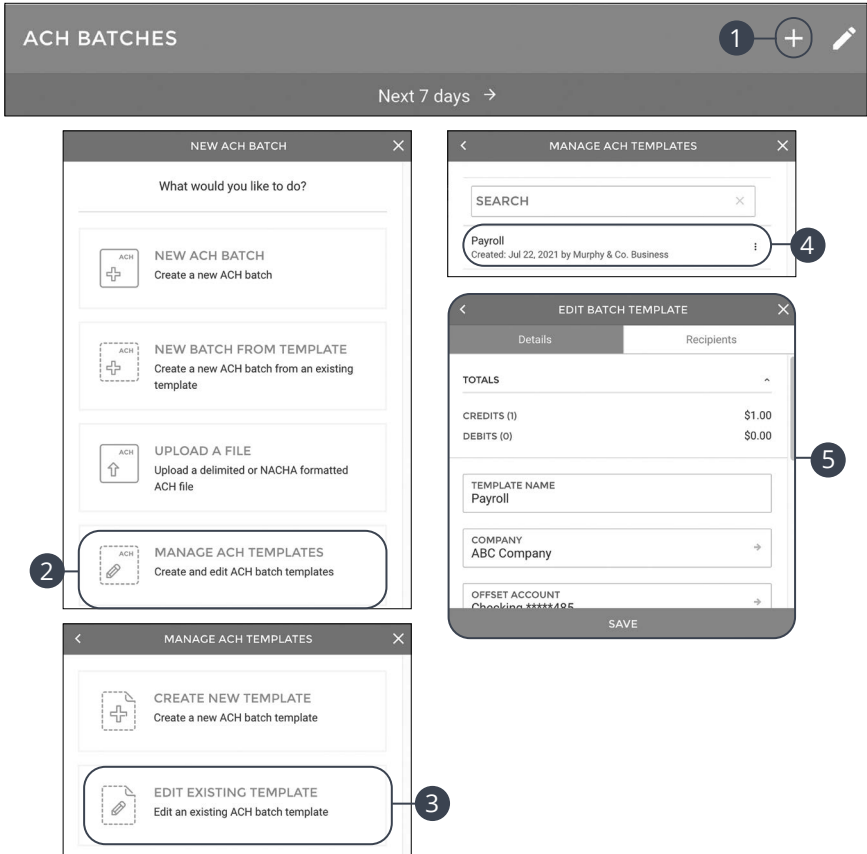
Part 4: Multi-Factor Authentication

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.

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.

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.

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

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

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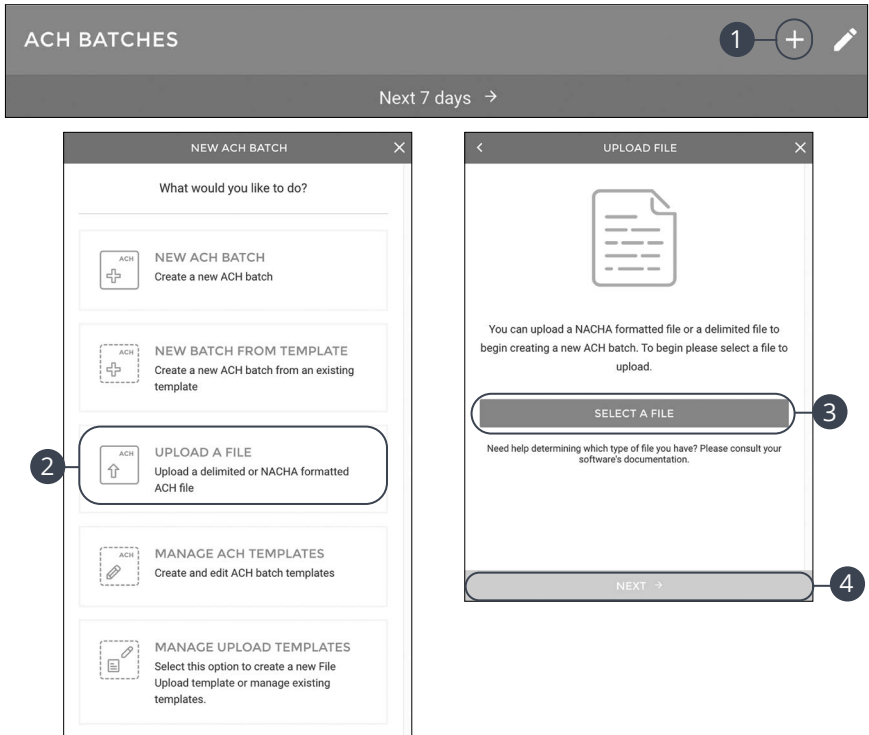
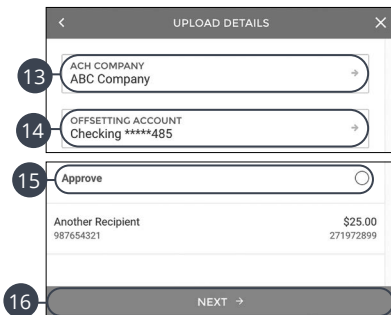In the **Business Banking** tab, click **ACH**.

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.

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.
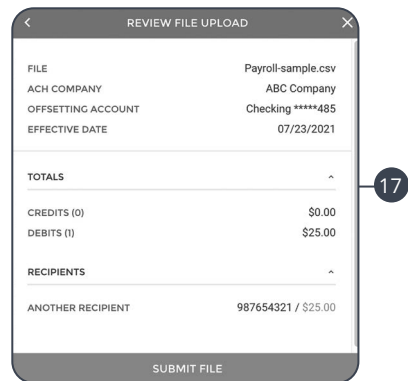
12. Click the **Read File** button.
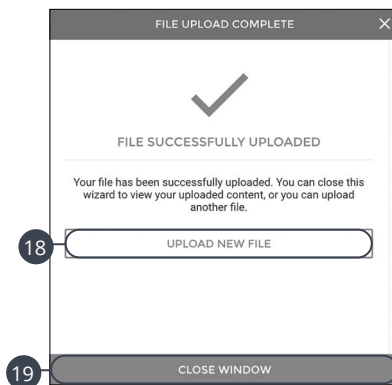
13. Use the drop-down to select an ACH company.

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: ACH File Upload

ACH

Editing an ACH Batch

You can edit any pending ACH batch.

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: Editing an ACH Batch

ACH

Deleting an ACH Batch

You can delete pending transactions up until their process date.
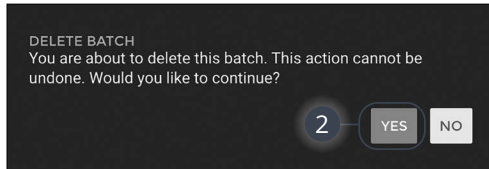
In the **Business Banking** tab, click **ACH**.

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.

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.

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.

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.

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

1. Click the ⋮ 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 corrections. 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	193093984
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	402153705
	745930211
Account Number	15120701017915
Account Type	Checking

✓ Corrected

2. Each NOC item needing resolution will list the Original Value in red and the Corrected Value in green for easier differentiation.

3. 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.

4. 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.

5. 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.

6. 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

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.

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: Creating a New Report
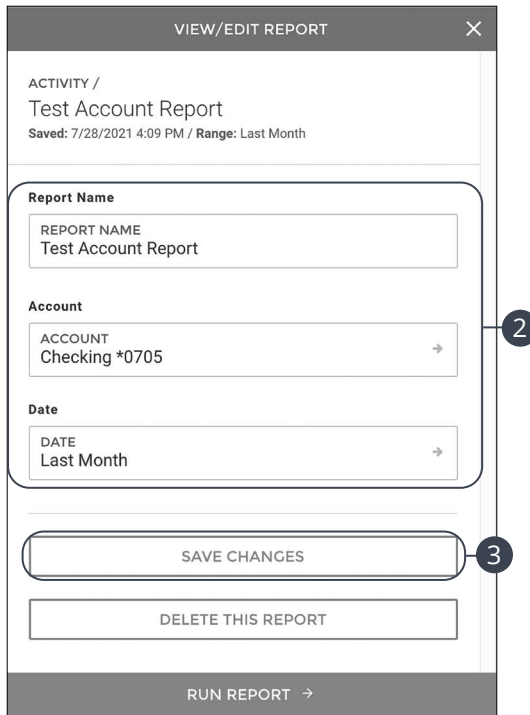
Reports

Running an Existing Report

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.

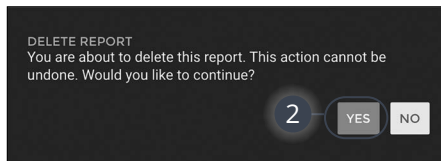In the **Documents & Settings** tab, click **Reports**.

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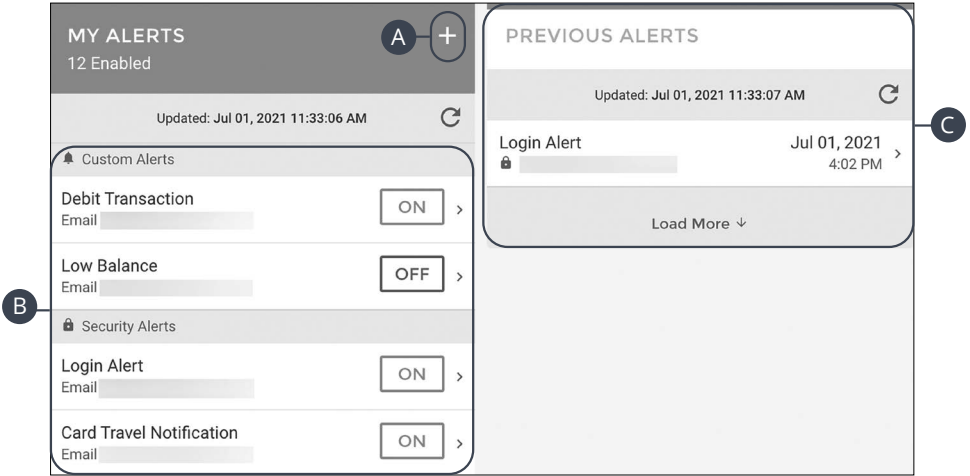
In the **Documents & Settings** tab, click **Manage Alerts**.

A. Click the ➕ icon to create an alert.

B. View your alerts and turn them on and off.
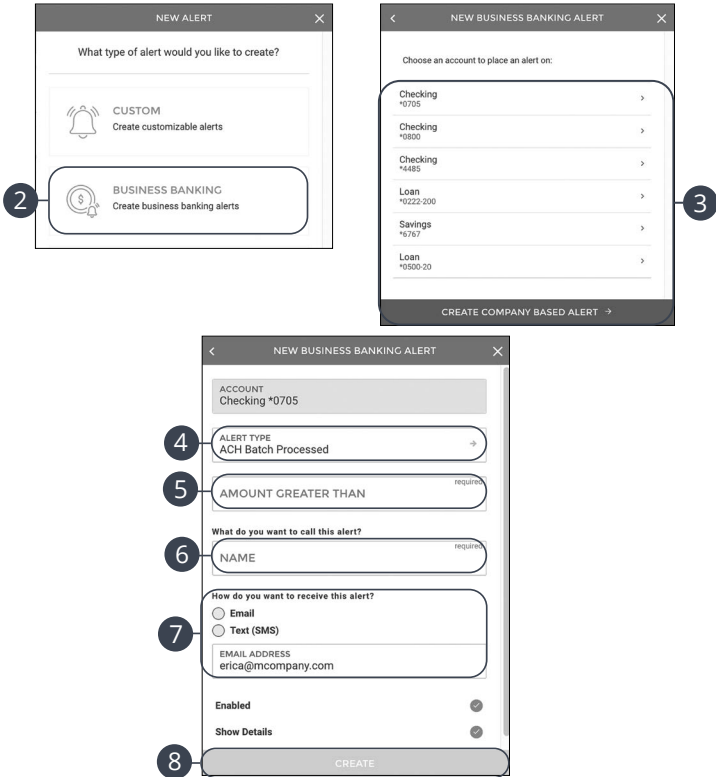
C. View previous alerts.

Custom Alerts

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.

Alerts: Alerts Overview

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.

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.
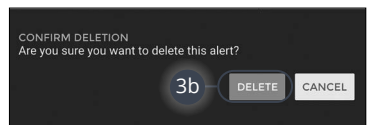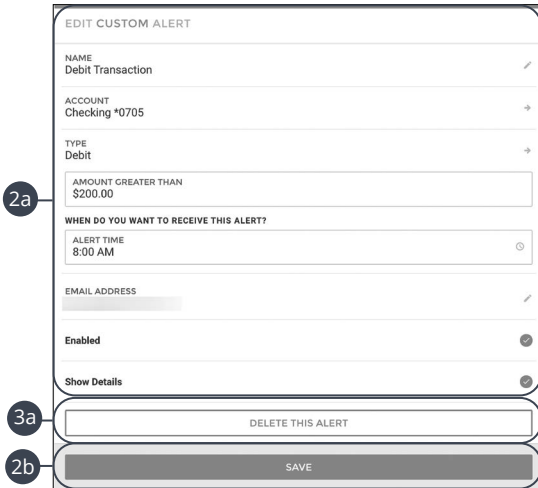
Turning Alerts On and Off
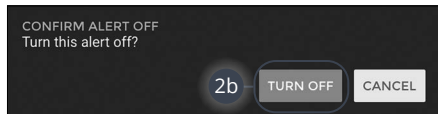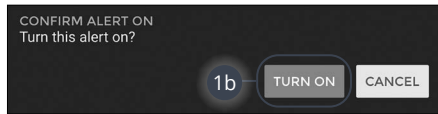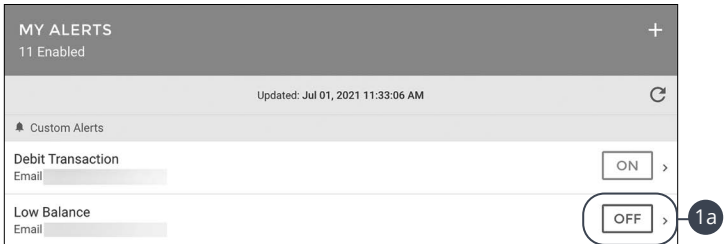
In the **Documents & Settings** tab, click **Manage Alerts**.

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.

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

1. Click an alert to view more details.

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Small enough to know You.

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