Digital Banking Help

Table of Contents

Get started

Supported browsers and devices

Digital banking works best when you use a supported browser and an updated device. Using an unsupported browser or out-of-date operating system may prevent pages from loading correctly or may block required security features.

Supported desktop browsers

Digital banking supports the current and previous major versions of:

- Google Chrome
- Mozilla Firefox
- Microsoft Edge
- Safari (macOS)

If your browser is not supported, you may see an *unsupported browser* notification. Update your browser or switch to a supported option to continue.

Supported mobile platforms

For the best experience with mobile banking:

- iOS devices should run the current or previous major version of iOS.
- Android devices should run the current or previous major version of Android OS.

Some features, such as biometrics and a Mobile Authorization Code, require device-level security settings.

Additional requirements

To use digital banking effectively, you should also have:

- A stable internet connection
- PDF reader software for viewing statements and documents

- A device that supports secure notifications (for alerts and approvals)

If you encounter display or performance issues, update your browser or device, then try again.

Accessing the online banking site

You can use a web browser to connect to the digital banking site on a desktop computer or other supported device. It is recommended that you enable pop-up windows in the browser for your digital banking site. If they aren't enabled, certain features may appear in separate windows in your browser or may not appear at all.

> **Tip**
> For the best experience with digital banking on a tablet or smartphone, use the digital banking app instead of an Internet browser.

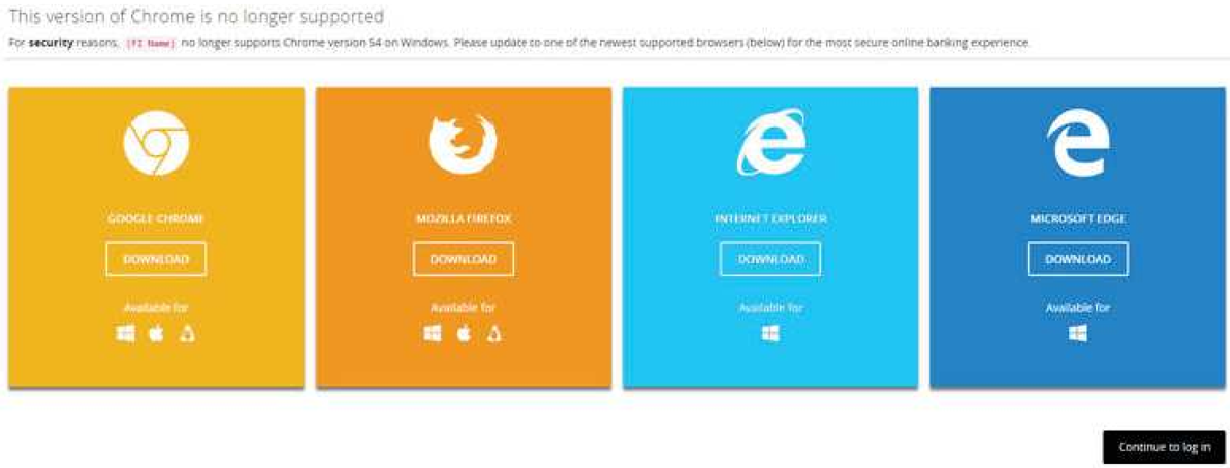
Unsupported browser notification

Continued use of unsupported browsers represents a security risk for end users. An unsupported browser notification presents targeted advance notice if you are using a browser for which support has been scheduled to end. This notification facilitates an easy process for installing an up-to-date, secure, and supported browser as a replacement. These three methods will be applied to all future browsers for which support is discontinued:

- **Notification text within online banking** — A notification bar appears at the top of the online banking screen letting you know that for security reasons, we will stop supporting the browser version you are using in the near future. When you see this notification, we recommend that you update your browser.

- **Soft block** — Prior to accessing online banking, a screen appears with notification text, as well as links to supported browsers. You can continue past the soft block to digital banking by selecting **Continue to log in**.



- **Hard block** — While similar to a soft block, a hard block does not include the option to continue to digital banking. You must upgrade your browser to a current version or select another supported browser.

Moving forward, browsers will continue to be evaluated. The appropriate date to end support for a particular browser will be based on several factors:

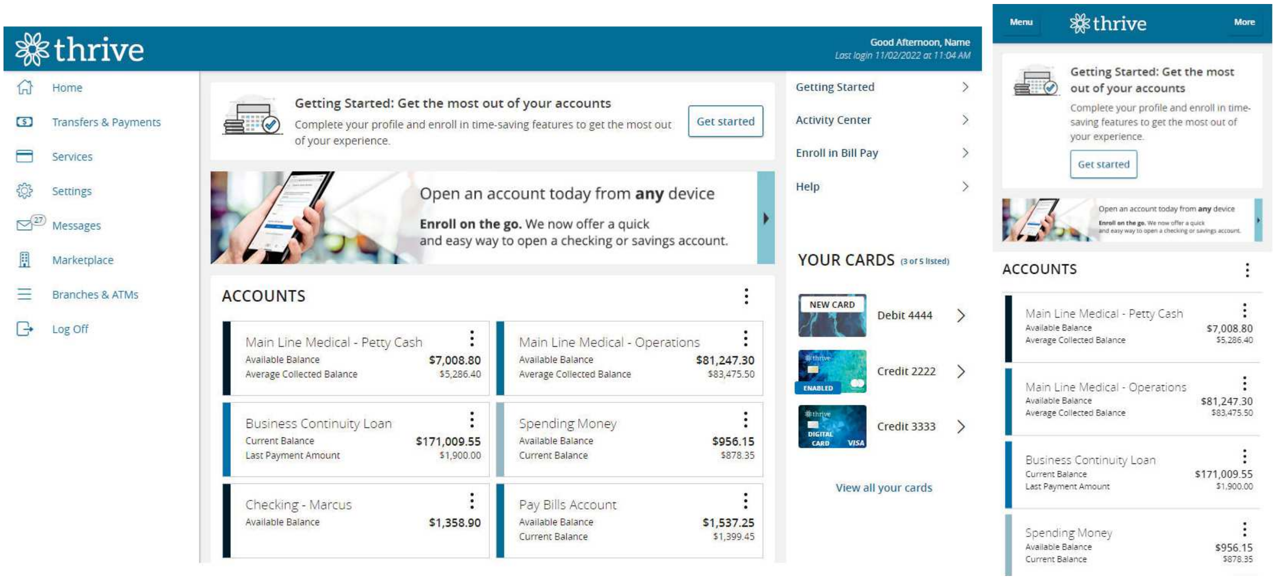
- The vendor's official end-of-support date for security patches
- The quality of the user experience on that browser in online banking
- The percentage of users still leveraging that browser version

Using the Home page

When you log in, the Home page appears. Your FI has the choice between two Home page layouts: **Legacy Home** and the **Dashboard**. The view of your Home page may differ depending on what version you have.

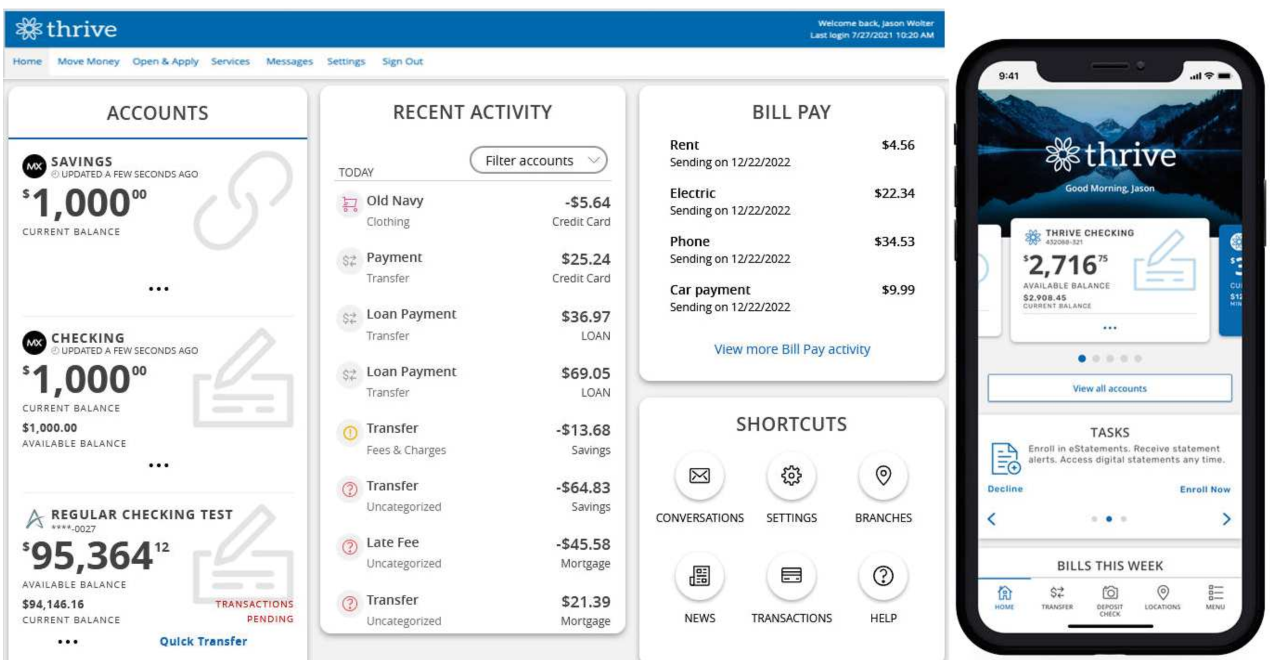
Determining your Home page version

If your Home page appears similar to the following image, your FI uses **Legacy Home**.



If your FI uses **Legacy Home**, see Legacy Home page for more information.

If your home page appears similar to the following image, your FI uses the **Dashboard**.



If your FI uses the **Dashboard**, see Dashboard home page for more information.

Legacy Home page

> **Note**
> Your Financial Institution (FI) has a choice of two layouts for the Home page. The following content only applies to users who are using the **Dashboard**. For more information on determining what Home page your FI uses, see Using the Home page.

On any device, the Home page includes the navigation menu, the Account Overview, and the Sidebar.

You can view the Home page at any time.

To view the Home Page

- In the navigation menu, select **Home**.

The Home page includes some or all of the following:

- Menu
- Account overview with the name and balance of each of your accounts
- Sidebar with Quick Actions, social media feeds, and other information
- Your last login date and time
- Account Summary graph that displays the balances in your accounts

  > **Note**
  > The Account Summary graph is only available on desktop and tablet due to mobile space restrictions and graph dimensions.

- System notifications
- Links to ???TITLE???

  > **Note**
  > The names of menu items, buttons, fields, and pages may vary or may not be available, depending on the configuration.

Using the menu

Note

Your Financial Institution (FI) has a choice of two layouts for the Home page. The following content only applies to users who are using the **Dashboard**. For more information on determining what Home page your FI uses, see Using the Home page.

You can use the options in the navigation menu to perform multiple tasks. The navigation menu is always available to the left of or above the page you are viewing on a desktop. The order of the items in the navigation menu may vary depending on your FI, but the following items should normally appear based on your access to the functions.

Menu items

Item	Description
Home	Review account summaries on the Home page.
Conversations	View and send secure messages.
Settings	Edit your profile and configure alerts.
Transactions	Transfer funds, pay bills, and view payments and transfers.
Commercial	Create and manage Business payments.
Branches	Find branches and ATMs.
News	New developments relevant to the FI.
Services	Stop payments and perform other services.
Help	Access the help documentation.
Log Off	Securely log off digital banking.

> **Note**
> Conversations may appear as Messages, depending on your configuration.

On a tablet or a smartphone, the navigation menu does not always appear. Select the Menu button or swipe from the left edge of the screen to show it. Select the Menu button again or swipe to the left edge of the screen to hide it.

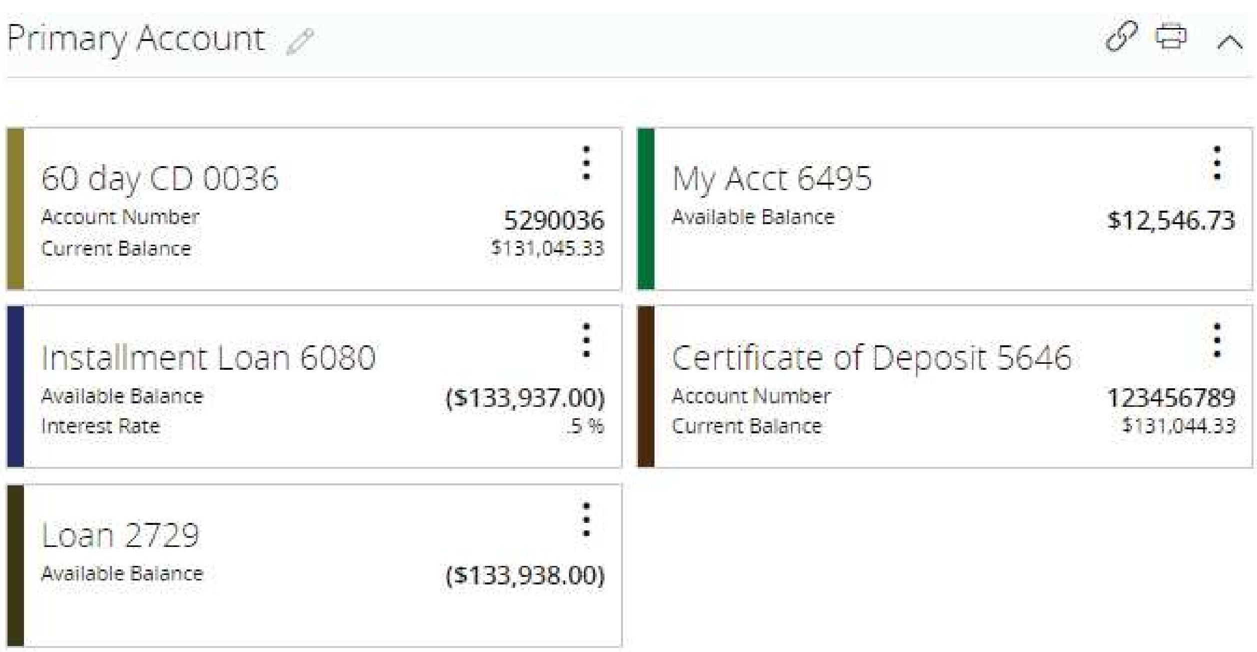
Viewing accounts

> **Note**
> Your Financial Institution (FI) has a choice of two layouts for the Home page. The following content only applies to users who are using the **Dashboard**. For more information on determining what Home page your FI uses, see Using the Home page.

On the Home page, the Accounts area displays every account that has a history. For each account, the account name, the last few digits of the account number, and the balance is listed.

> **Tip**
> You can personalize where your accounts appear by selecting **Services** > **Manage Accounts** on the side menu. This feature allows you to rearrange and favorite ( ) your accounts. Accounts that you favorite will display on the Home page.

Select an account card to view transaction history and account details.



You can perform the following actions from Options (⋮) on account cards depending on the account type and your FI's configuration:

- **View Activity**—opens the **Transactions** tab on the Account Details page.
- **Nickname Account**—opens the **Account Nickname** window to assign a nickname to the account.
- **Move to**—opens the **Move to** window to move the account to an existing group. You can also select **Create New Group** to move the account to a new group.

  Note
  If the account is the only account in the current group, the group will be deleted when the account is moved to a new group.

- **Settings**—opens the **Details & Settings** tab on the Account Details page. Use this tab to update the account nickname and to control account visibility settings on the Home page and within Financial Tools.
- **Quick Transfer**—opens the **Quick Transfer** window to initiate a quick transfer. For more information about quick transfers, see Viewing account details.
- **Manage Account**—opens a new browser tab or window overlay for accounts serviced by a third-party vendor. This option only appears on external accounts.

Viewing the sidebar

Note
Your Financial Institution (FI) has a choice of two layouts for the Home page. The following content only applies to users who are using the **Dashboard**. For more information on determining what Home page your FI uses, see Using the Home page.

The Sidebar includes some or all of the following:

- Quick Actions
- Social media feeds
- Rates
- Required approvals

- Other information from your FI

On a tablet or a smartphone, the Sidebar does not always appear.

To view the Sidebar in digital banking

- Do one of the following:
    - Select **More** on any page.
    - Swipe from the right edge of the screen.

To hide the Sidebar in digital banking

- Do one of the following:
    - While the Sidebar is visible on any page, select **More**.
    - Swipe to the right edge of the screen.

Account information on the Home page

> **Note**
> Your Financial Institution (FI) has a choice of two layouts for the Home page. The following content only applies to users who are using the **Dashboard**. For more information on determining what Home page your FI uses, see Using the Home page.

The following information may appear on the Home page for each account:

Account information on the Home page

Name	Description
Account name	The default name for the account or a custom nickname that you create in Settings.
Account number	The masked account number. For your security, only the account name and last part of the number may appear. For example, regular checking account number 123456789 may appear as Regular Checking 789.

Name	Description
Balance	The balance and balance type (Available and Current) for the account.
External	A label (External) indicating an account serviced by a third-party vendor.
Account group	The name of the group or groups that accounts are in. For more information, see Account Grouping.

Note
There may be one balance followed by Transactions Pending instead of two balances, depending on FI settings and the presence of pending transactions on the account.

Tip
If the Home page includes the Account Summary graph, you can select the segment of the graph that represents an account to view account information. You can also select the show/hide icons (and) to hide or show the Account Summary graph.

Account Grouping

Note
Your Financial Institution (FI) has a choice of two layouts for the Home page. The following content only applies to users who are using the **Dashboard**. For more information on determining what Home page your FI uses, see Using the Home page.

You can use the account grouping feature to categorize accounts on the Home page—both internal accounts within the FI and linked external accounts. For more information about linked accounts, see Linking accounts.

To create a new account group

1. Select the **Options** menu (⁝) on an existing group and select **Create new group**.
2. In the **Create new group**, select the account to add to the new group and specify a Group Name.
3. Select **Save**. The new group appears below any existing account groups.

> **Note**
>
> You can also create a group from an account card by selecting **Options** menu (⁝) > **Move to**.

To edit an account group name

1. Select the **Options** menu (⁝) on an existing group and select **Edit group name**.
2. Specify the new group name and select the checkmark () to save it.

To manage groups

You can perform the following additional actions with groups on the Home page:

- Add additional accounts to a group by dragging them to the new group.
- Change the order of groups using (⁝) > Move group up and (⁝) > Move group down.
- Hide the cards within a group by selecting (⁝) > Collapse group.

Account Details overview

> **Note**
>
> Your Financial Institution (FI) has a choice of two layouts for the Home page. The following content only applies to users who are using the **Dashboard**. For more information on determining what Home page your FI uses, see Using the Home page.

The Account Details page may include the following information.

Account details information

Name	Description
Account Name	The default name for the account or a custom nickname that you create on the Account Preferences page or in the **Settings** section in the **Details** tab.

Name	Description
Account Number	The masked account number. For your security, only the account name and last part of the number may appear. For example, regular checking account number 123456789 may appear as Regular Checking 789.
Available Balance	The available balance for the account, including any pending credits or debits.
Current Balance	The current balance for the account, not including any pending credits or debits.
Interest Rate	The current interest rate for the account.
Last Deposit Date	The date of the most recent deposit.
Online Display Name	The account nickname.
Account Visibility	Configures visibility for the account on the Home page and within Financial Tools.
Text Banking	Controls text banking enrollment for the account. **Note** If you haven't enrolled in text banking, this section contains a link to **Settings** > **Text Enrollment** allowing you to sign up for Text Banking and agree to the terms.
Credits	The subtotal of the credits to the account. If you filter or search the Account Details page, the results' total credits appear.
Debits	The subtotal of the debits from the account. If you filter or search the Account Details page, the total only includes the items in the results.

Name	Description
Transactions	The first 100 transactions in the account, according to the current sort order. At the bottom of the page, you can go to the next page to view the next set of 100 transactions.

Note
Some of the Account Details information may vary depending on your financial institution's configuration. Information displayed for externally-serviced accounts is determined by the third-party vendor.

For more information about exporting records from the transaction list, see Exporting transactions.

Viewing account details

Note
Your Financial Institution (FI) has a choice of two layouts for the Home page. The following content only applies to users who are using the **Dashboard**. For more information on determining what Home page your FI uses, see Using the Home page.

The Account Details page includes information for up to 100 transactions at a time.

Note
Third-party vendors determine which account details and transactions are displayed for accounts they service.

A transaction can appear on the Account Details page, in the Activity Center, or both, depending on the transaction status and how you created the transaction. You can view transactions and transaction details on the following pages:

Viewing transactions

Page	Includes
Account Details	All posted and pending transactions in an account, including: • Checks and deposits • Transactions at branches and ATMs • Bill payments • Transfers • Card transactions
Activity Center	Transaction types will vary depending on your configuration. Transaction types that you create in may include: • Transfers • Stop payment requests • Address change requests • Check reorders • Deposited checks • Business payments • Payroll transactions • Wires • Tax payments • Commercial payments and collections

To view account details

- On the Home page , select the **account card**.

To view account details using enhanced Quick Actions

1. On the Home page, select the **Options** menu (⁝) on the desired account.
2. Select **View Activity**.

To view additional transactions

- On the Account Details page, do one of the following:
  - Select the next icon (>) at the bottom of the page to view the next set of transactions.
  - Select the previous icon (<) at the bottom of the page to view the previous set of transactions.

> **Note**
> You will only see the next and previous icons if there are more than 100 transactions related to the account you are viewing.

To view transaction details

- On the Account Details page, select the transaction. Select the transaction again to hide the details.

To filter transactions

1. On the Account Details page, select **Filters**.
2. Do one or more of the following:
   - In the **Time Period**, select a date range. If you select a custom date, specify dates in the **Start Date** and **End Date** calendars.
   - In the **Transaction Type**, select the type of transaction.
   - In the **Min Amount** and **Max Amount**, specify the minimum and maximum amounts for the transaction.
   - In the **Starting Check #** and **Ending Check #**, specify a check number range.
   - (Optional) If available, select a **Category**.

3. Select **Apply Filter**s.

To perform a Quick Transfer

1. On the Account Details page, select **Quick Transfer** (⇄).
2. In the **From Account**, select the account you want to transfer funds from.
3. In the **To Account**, select the account you want to transfer funds to.

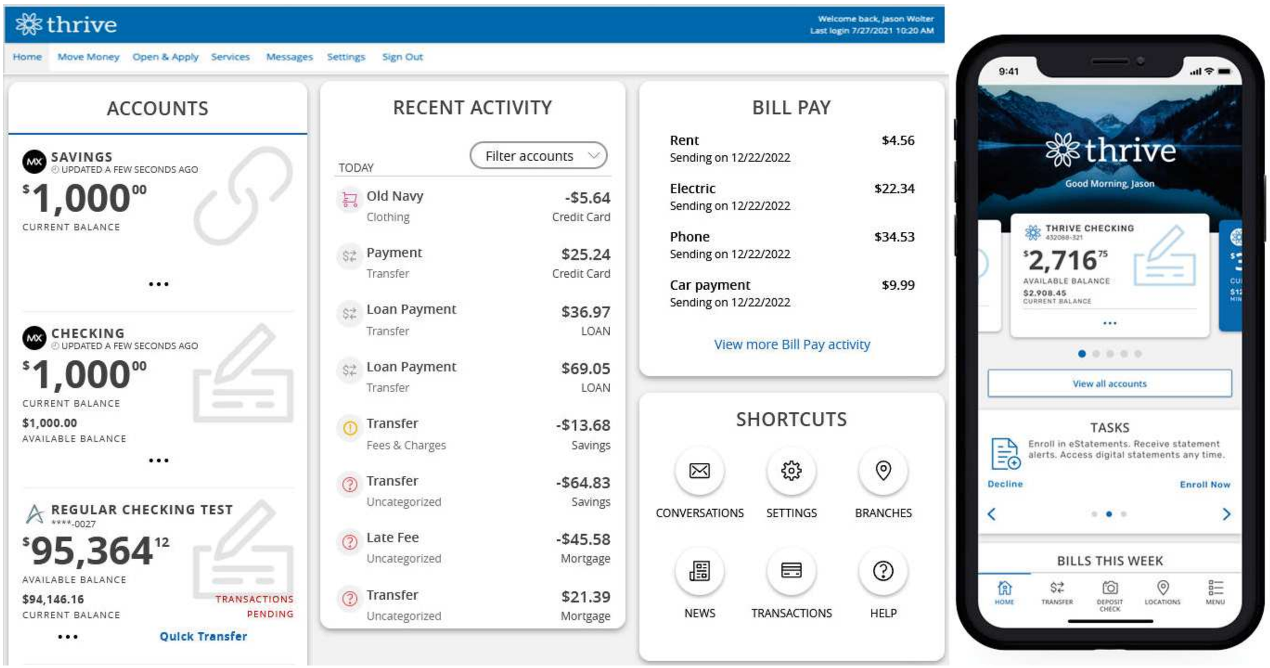
   Note
   The **To Account** is set to the current account being viewed by default.

4. In the **Amount**, enter the amount to transfer.
5. (Optional) To view more transfer options, select **Advanced Options**.
6. Select **Transfer Funds**.

Dashboard home page

Note
Your Financial Institution (FI) has a choice of two layouts for the Home page. The following content only applies to users who are using the **Dashboard**. For more information on determining what Home page your FI uses, see Using the Home page.

The Dashboard helps you manage your complete financial experience by displaying financial information in an efficient and usable way. FIs can customize your default landing page, which consists of several predefined content blocks. The names of menu items, buttons, fields, and pages may vary or may not be available depending on your configuration.



On any device, the Home page includes the **Accounts** tile, the **Recent Activity** tile, and the navigation menu.

Using the menu

> **Note**
> Your Financial Institution (FI) has a choice of two layouts for the Home page. The following content only applies to users who are using the **Dashboard**. For more information on determining what Home page your FI uses, see Using the Home page.

You can use the options in the navigation menu to perform tasks. The navigation menu is available to the left of or above the page you are viewing on a desktop. The order and list of items in the navigation menu may vary depending on your FI, but the following items should appear based on your access to the functions.

Menu items

Item	Description
Home	Review account summaries on the Home page.
Transfers & Payments	Transfer funds, pay bills, and view payments and transfers.

Item	Description
Services	Stop payments and perform other services.
Settings	Edit your profile and configure alerts.
Conversations	View and send secure messages.
Branches & ATMs	Find branches and ATMs.
Marketplace	App-store experience integrated for personalized third party products.
Log Off	Securely log off banking.

Note
Conversations may appear as Messages, depending on your configuration.

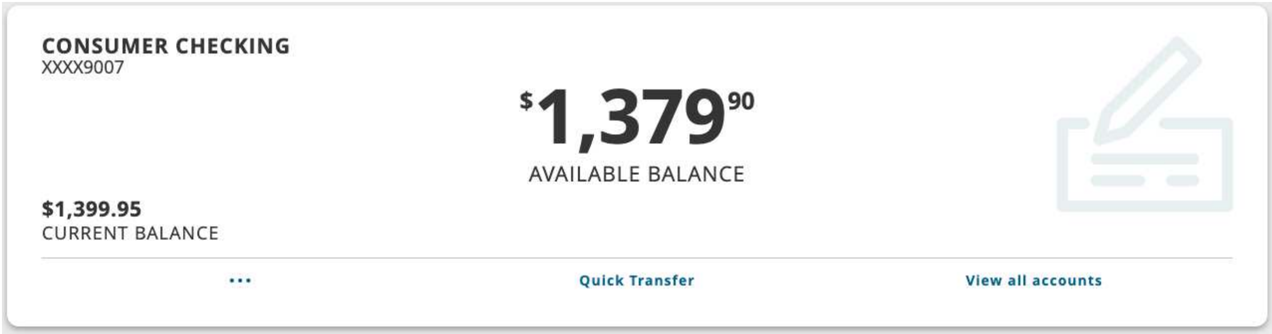
On a tablet or a smartphone, the navigation menu does not always appear. Select the Menu button or swipe from the left edge of the screen to show it. Select the Menu button again or swipe to the left edge of the screen to hide it.

Viewing accounts

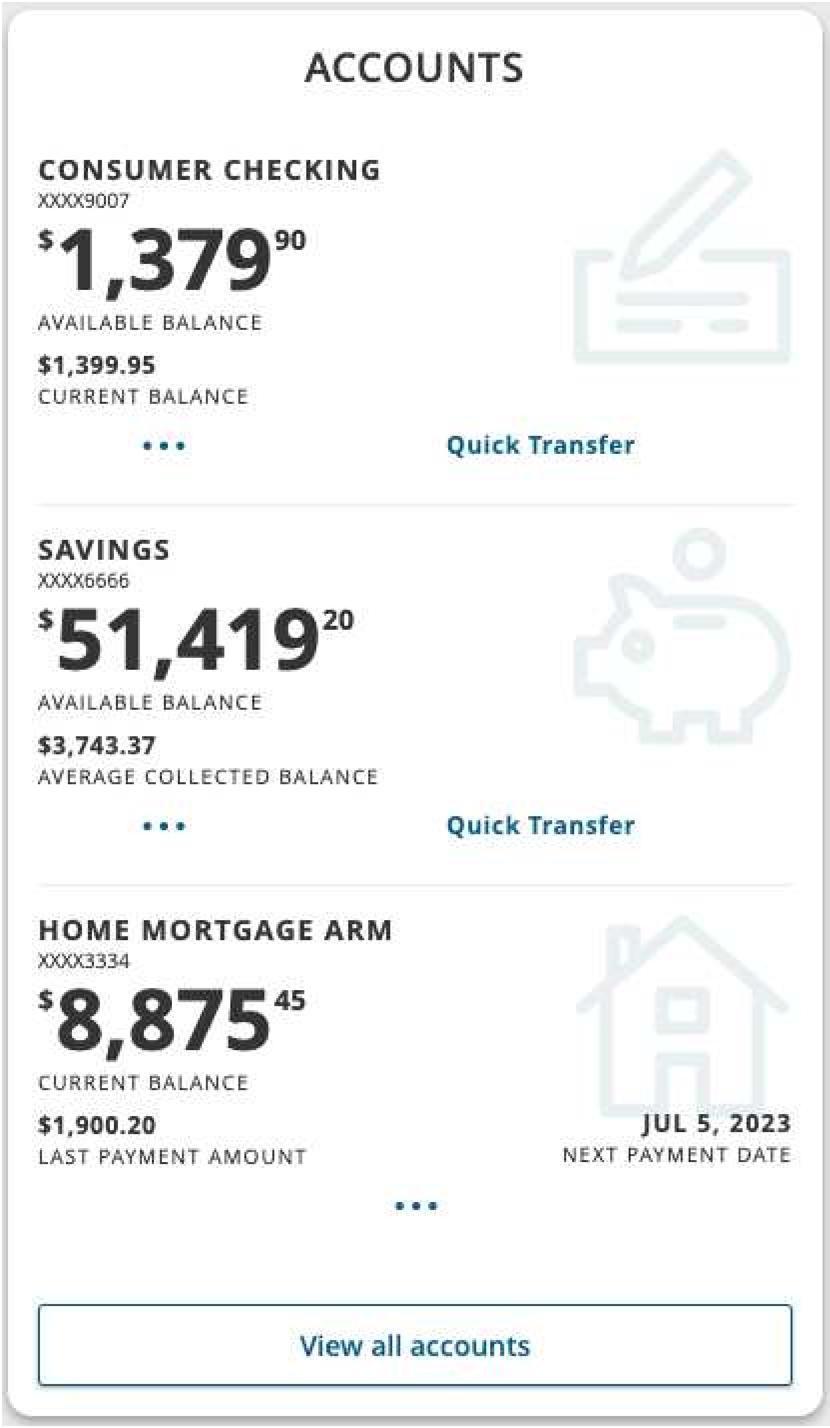
Note
Your Financial Institution (FI) has a choice of two layouts for the Home page. The following content only applies to users who are using the **Dashboard**. For more information on determining what Home page your FI uses, see Using the Home page.

On the **Dashboard** your accounts will appear in the Accounts tile. The Accounts tile displays up to five accounts. You can mark your desired account(s) as favorites using the Manage Accounts page. If one account is selected as a favorite, the tile displays a single account view format. If more than one account is selected as a favorite, the tile displays a multi-account view format. Selecting a single account tile will navigate you to all transactions listed under that account. Select **View all Accounts** to navigate to the Manage Accounts page.

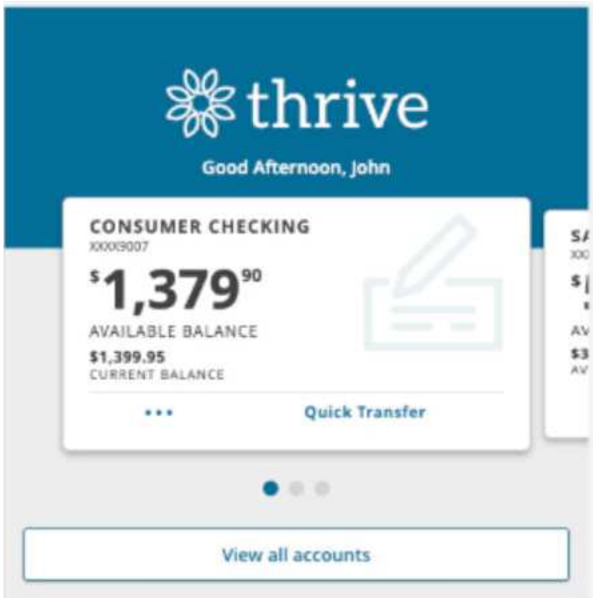
Single account desktop view



Multi-account desktop view



Mobile view



> **Note**
> In mobile, you can swipe or use the pagination controls on the carousel to see all accounts set as favorites.

You can perform the following actions from Options (⋮) on account cards depending on the account type and your FI's configuration:

- **View activity**—opens the **Transactions** tab on the Account Details page.
- **View details**—opens the **Details & Settings** tab on the Account Details page.
- **Nickname**—opens the **Account Nickname** to assign a nickname to the account.

Account information

The following information may appear on the Dashboard for each account:

Account information on the Dashboard

Name	Description
Account name	The default name for the account or a custom nickname that you create in Settings.

Name	Description
Account number	The masked account number. Depending on your FI, your whole account number or a part of your account number will be shown.
Balance	The balance and balance type (Available and Current) for the account.

Note

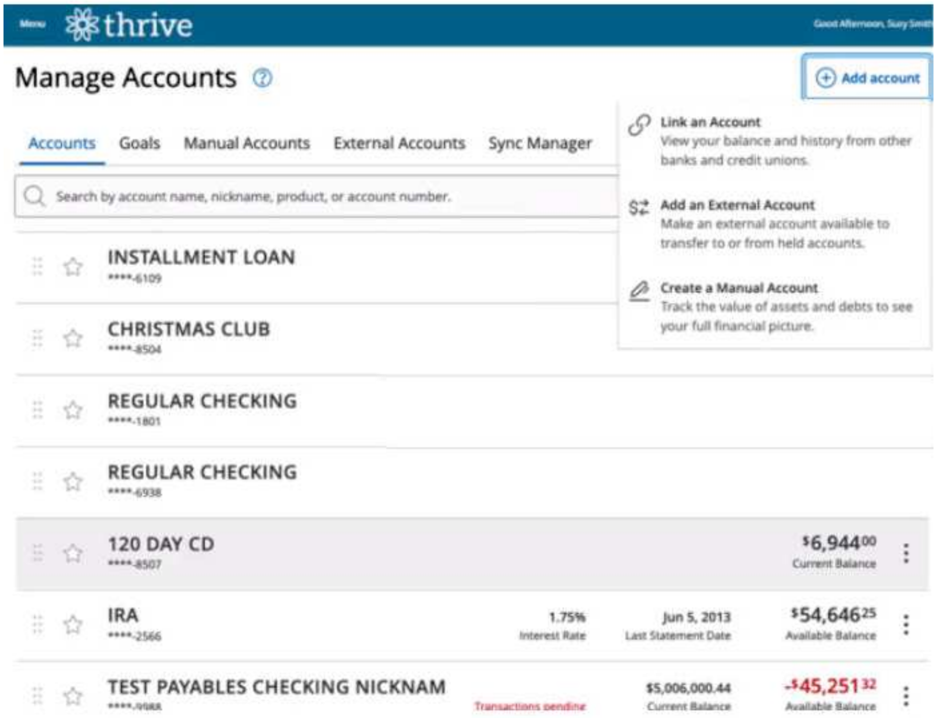
There may be one balance followed by Transactions Pending instead of two balances, depending on FI settings and the presence of pending transactions on the account. There may also be a **Minimum Payment Due** amount, a **Next Payment Date**, or other payment information, depending on the account type and FI settings.

Manage Accounts

Note

Your Financial Institution (FI) has a choice of two layouts for the Home page. The following content only applies to users who are using the **Dashboard**. For more information on determining what Home page your FI uses, see Using the Home page.

The Manage Accounts page allows you to see all your available accounts in digital banking, including all internal and externally linked accounts. By default, accounts are organized by account type. For more information on adding an account, see Add account menu.



Note

If you have five or fewer accounts, all accounts will be marked as a favorite by default and will appear within the Accounts tile on the Dashboard.

Tabs in Manage Accounts

The Manage Accounts page contains several tabs that all you to personalize your accounts, including account names, visibility on the Home page, and more. Additional tabs may be available or may not show depending on your FI's configuration.

- Accounts tab

> **Note**
>
> Financial goals, manual accounts, and external accounts will not be shown in the Accounts tab on the Manage Accounts page.

- Manual Accounts tab
- External Accounts tab
- Sync Manager tab

Accounts tab

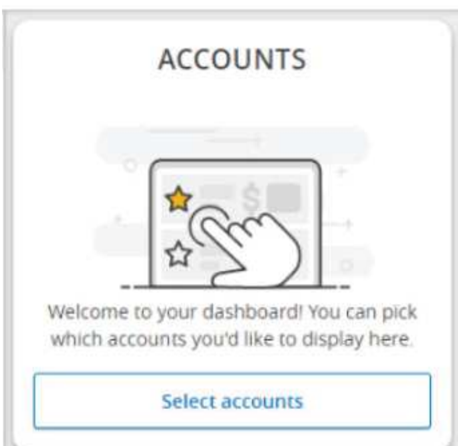
> **Note**
> Your Financial Institution (FI) has a choice of two layouts for the Home page. The following content only applies to users who are using the **Dashboard**. For more information on determining what Home page your FI uses, see Using the Home page.

The **Accounts** tab shows all internally held accounts, accounts linked through Financial Tools (if applicable), and member-to-member or account-to-account connections.

> **Note**
> Financial goals, manual accounts, and external accounts will not be shown in the **Accounts** tab on the Manage Accounts page.

Favorite accounts

You can favorite between one and five accounts, with one account required to be marked as a favorite at minimum. If you have five or fewer accounts, all accounts will be marked as favorites by default. If you have more than five accounts, you will see an empty state on the dashboard and an invitation to favorite accounts.



When you set or remove an account as a favorite, a toast notification will appear and inform you that the action was successful.

An account can be set as a favorite in one of two ways.

To favorite an account

- Select the empty star icon (☆) on the side of the account name. Accounts set as favorites will be represented by a filled star icon (★).

- Select the account dropdown menu (⋮) and select **Make favorite**.

> **Note**
> An account can be removed as a favorite the same way, by deselecting the filled star icon and selecting **Unfavorite** from the account dropdown menu.

Reordering accounts

The listed order of accounts favorited is reflected on the dashboard. You can reorder the account list in one of two ways.

To rearrange the order of accounts

- Select the drag handle (⠿) on the account row to drag and drop the account to the desired location.
- Select the account menu (⋮) and select **Move account up** or **Move account down**.

Nicknaming accounts

You can adjust the displayed account name to a desired nickname.

To nickname an account

1. Select the account menu (⋮) and select **Nickname**.
2. In the **Account Nickname**, specify the desired name of the account, and select **Save**.

Transaction details

A list of transactions is available for each account.

You can go to the transaction details of each account using one of the following ways:

- On the Home page, in the **Accounts** tile, select the desired account.
- On the Manage Accounts page, select the desired account row.
- On the Manage Accounts page, select the account menu (⋮) and select **View activity**.

Settings

To view the settings for each account, select **Settings** from the account menu. The **Details & Settings** tab for the account appears.

Add account menu

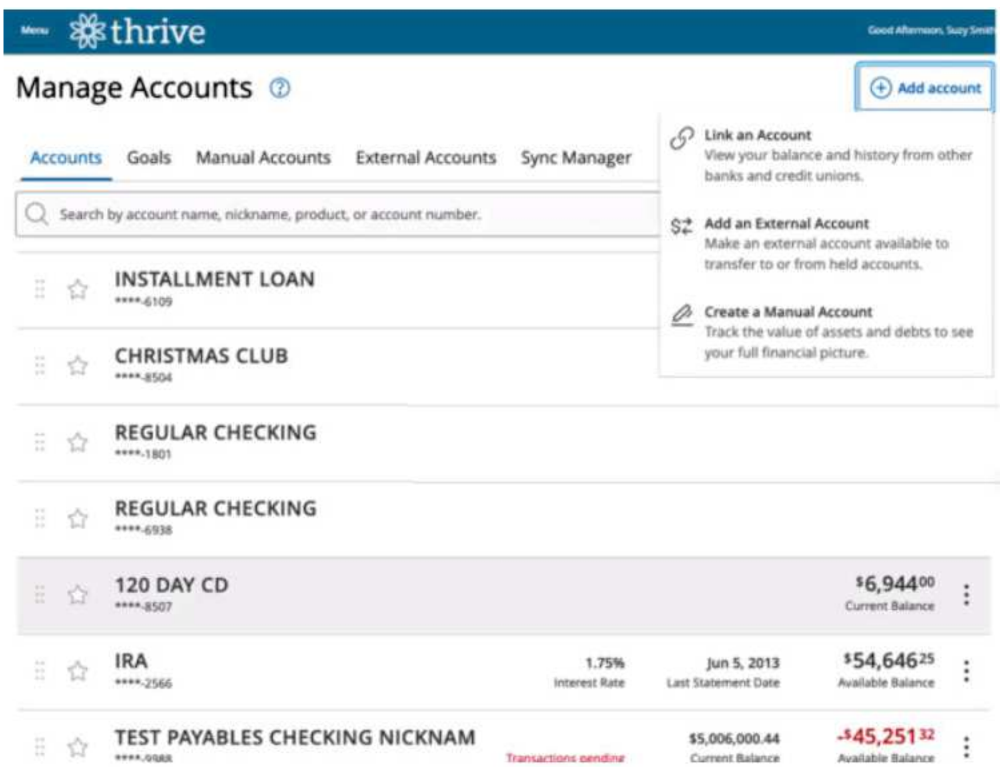
> **Note**
>
> Your Financial Institution (FI) has a choice of two layouts for the Home page. The following content only applies to users who are using the **Dashboard**. For more information on determining what Home page your FI uses, see Using the Home page.

Select the **Add account** () button on the Manage Accounts page opens a menu of actions you can select from.

Add account menu options

By default, the **Add account** menu consists of the following options:

- **Link an Account**—view your balance and history from other banks and credit unions.
- **Create a Manual Account**—track the value of assets and debts to see your full financial picture.
- **Add an External Account**—make an external account available to transfer to or from held accounts

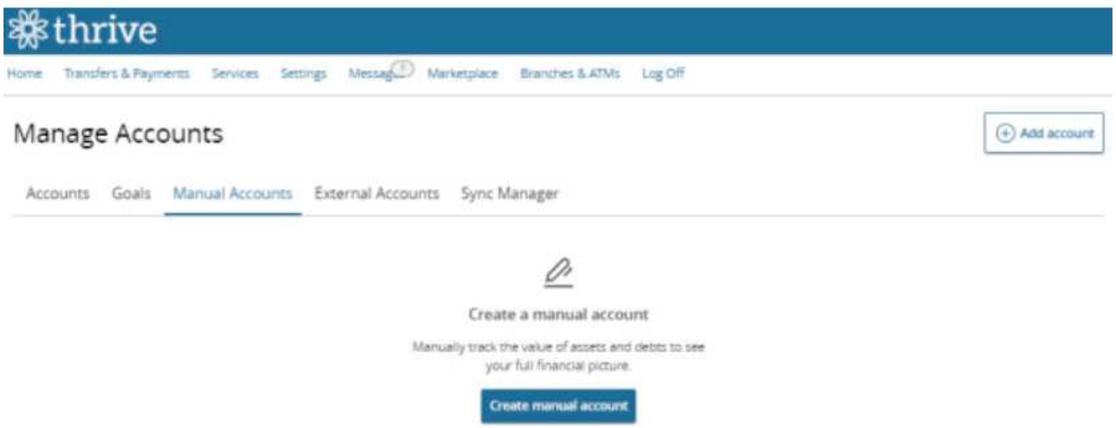


> **Note**
> You may see additional menu options depending on your FI's configuration.

Manual Accounts

> **Note**
> Your Financial Institution (FI) has a choice of two layouts for the Home page. The following content only applies to users who are using the **Dashboard**. For more information on determining what Home page your FI uses, see Using the Home page.

The **Manual Accounts** tab allows you to track the value of assets and debts to help you see your full financial picture. Manual accounts are a way to represent external debts, properties, or any other account type that is unable to be linked at a financial institution.



To create a manual account

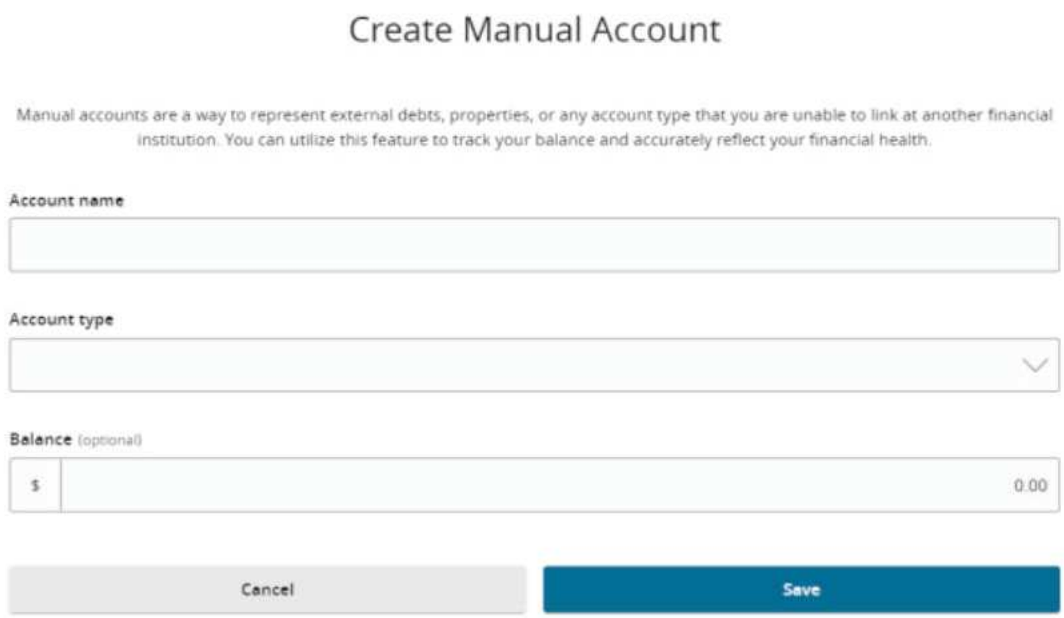
> **Note**
> The **Manual Accounts** tab is only visible if your FI uses MX Personal Financial Management. For more information, see ???TITLE???.

1. Select the **Create manual account** button.
2. In the **Account name**, specify an appropriate account name.
3. In the **Account type** dropdown, select the appropriate account type.

> **Note**
> Potential account types include Checking, Savings, Loan, Credit Card, Investment, Line of Credit, Mortgage, Property, Cash, Insurance, and Prepaid.

4. (Optional) Enter the account balance.

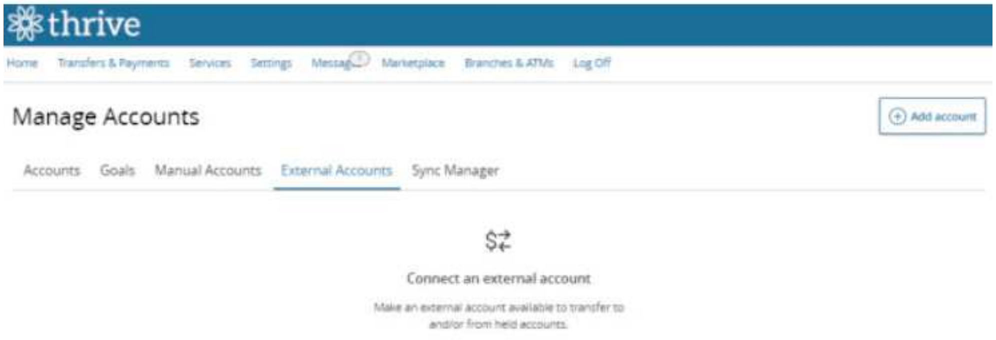
5. Select **Save**.



External Accounts tab

> **Note**
> Your Financial Institution (FI) has a choice of two layouts for the Home page. The following content only applies to users who are using the **Dashboard**. For more information on determining what Home page your FI uses, see Using the Home page.

The **External Accounts** tab shows external transfer accounts that you have added and verified. Select the **Add account** (Add account) button or see Adding an external account for information about adding an external transfer account.



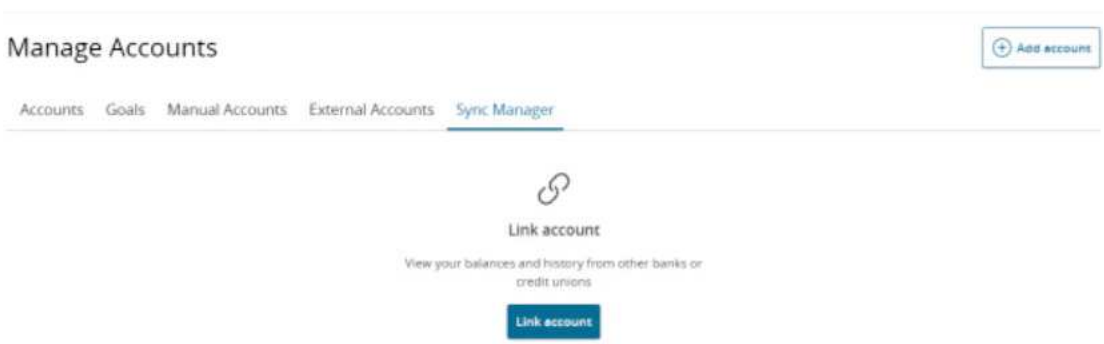
Sync Manager tab

> **Note**
> Your Financial Institution (FI) has a choice of two layouts for the Home page. The following content only applies to users who are using the **Dashboard**. For more information on determining what Home page your FI uses, see Using the Home page.

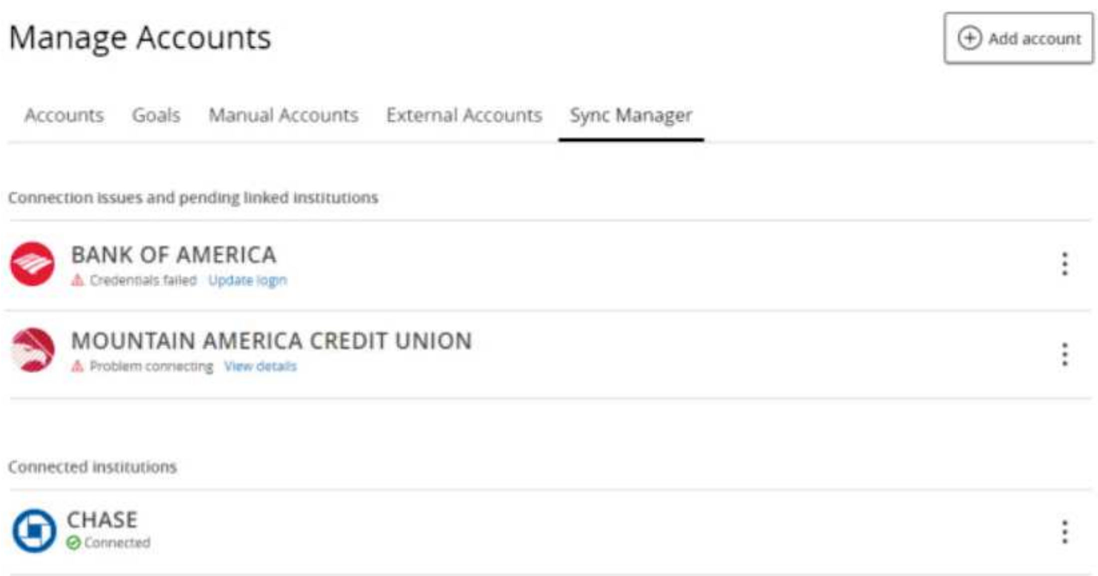
The **Sync Manager** tab shows all institutions you have linked. In the **Sync Manager** tab, you can unlink institutions or view the status of currently linked institutions.

> **Note**
> The **Sync Manager** tab is only visible if your FI uses MX Personal Financial Management. For more information, see ???TITLE???.

No linked institutions



Linked institutions

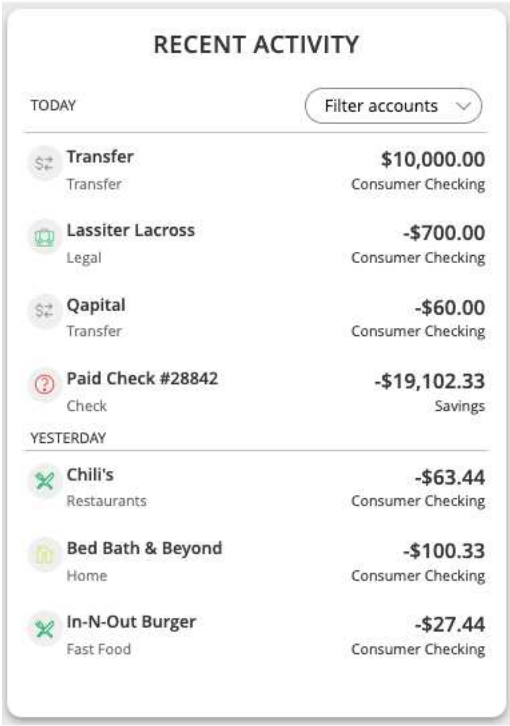


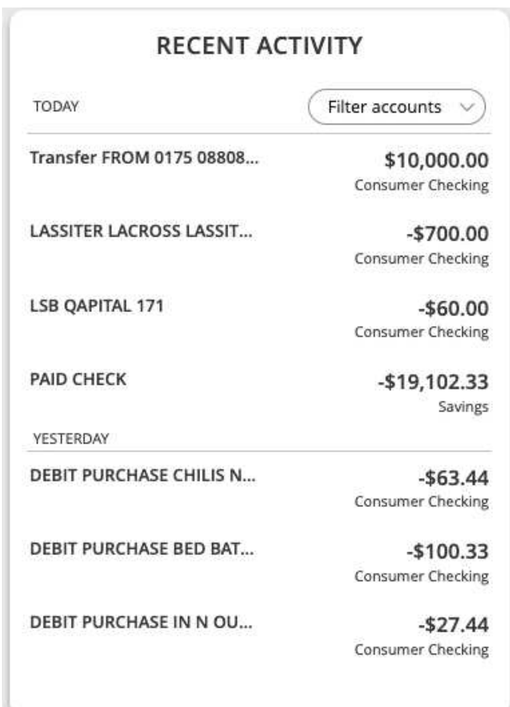
Recent Activity

> **Note**
>
> Your Financial Institution (FI) has a choice of two layouts for the Home page. The following content only applies to users who are using the **Dashboard**. For more information on determining what Home page your FI uses, see Using the Home page.

The **Recent Activity** tile displays the most recent transactions across all linked accounts. You can filter which accounts appear in Recent Activity using the **Filter accounts** dropdown. Selecting a transaction will navigate you to the corresponding transaction within the associated account.

Depending on your FI's configuration, your Recent Activity block may look like one of the following:





Viewing accounts in Account List view

Digital banking offers two options for viewing business accounts: standard view and Account List view. Standard view allows you to see your accounts in tile view on the Home page. Account

List view allows you to select **Priority Accounts** to display on the Home page and view all your accounts on a separate page in a list format that is optimized for viewing and grouping large numbers of accounts. Account list view is an optional feature and allows you to:

- View accounts in a list that you can sort and filter.
- Set Priority Accounts for easy viewing on the Home page.
- Select multiple accounts from a list when creating or editing groups.
- View groups as tiles next to the account list. You can select a group tile for easy viewing of accounts within a group.

To turn on Account List view

In the navigation menu, select **Settings > Home Page Preferences** and select **Account List**.

When Account List view is enabled, only Priority Accounts display on the Home page. From the Home page, select **View all accounts** to see a list of all your accounts that you can sort, group, and filter.

To set Priority Accounts

The Priority Accounts feature allows you to specify the accounts you want to display on the Home page.

After you turn on Account List view, complete the following steps to set Priority Accounts:

1. On the Home page, select **View all accounts**.
2. Select the star (☆) next to accounts you want to appear on the Home page.

The stars next to accounts you set as priority appear filled in and Priority Accounts now display as tiles on the Home page.

For more information about using Account List view, see Grouping Corporate accounts.

Logging in and device registration

Logging in is the first step to using digital banking. Whether you are signing in for the first time or returning on a familiar device, the process is designed to be quick and secure. Depending on your financial institution's settings, you may also be asked to verify your identity or register the device you are using.

This section provides guidance on how to sign in, manage your devices, and troubleshoot common login issues.

Logging in and out

To access digital banking, enter your login ID and password on the Login page. Depending on your configuration, you may also need to verify your identity using a secure access code or a Symantec VIP token code.

Logging in for the first time

The login process may vary depending on your financial institution's settings. The most common methods are:

- A secure access code (SAC)
- A code generated by a VIP token or app

When you use a SAC, we send a one-time code to an email address, text message number, or phone number that is on file for you.

> **Note**
> If you do not already have a login ID, contact your FI to obtain one.

Logging in using secure access code

You can log in for the first time with a secure access code.

1. On the Login page, do the following:
    a. Select **I am a new user**.
    b. Enter your **Login ID**.
    c. Select **Submit**.
2. On the Select Secure Access Code Target page, select one of the contact methods to send a secure access code.
3. On the Enter Secure Access Code page, do the following:
    a. When the code arrives, enter the code.
    b. Select **Submit**.
    c. If prompted to register the device, select **Register Device**.

4. Enter a password, then re-enter it in the **Confirm Password** field.
5. Select **Submit**.
6. Update your online profile and select **Submit Profile**.
7. Perform the following action based on the disclaimer type.
    a. Read the agreement on the Disclaimers page and select **Accept**. When you accept the required agreements, the Home page appears.
        i. If you want to:
            - Download the disclaimer, select **Download**.
            - Print the disclaimer, select **Print**.

    b. On the Terms & Conditions page, perform the appropriate task.

Tasks on the Terms & Conditions page

Task	Action
Read and accept the disclaimers	i. Select the required disclaimer link. The disclaimer appears. ii. Read the disclaimer. iii. Select the **I have read and agree to disclaimer** checkbox. iv. If you want to: • Download the disclaimer, select **Download**. • Print the disclaimer, select **Print**. **Note** The download and print functionality is only available on desktop. v. Select **Accept**. The next disclaimer appears. Repeat steps 2 through 5 for all of the disclaimers that you want to accept. vi. If you want to go back to the Terms & Conditions page, select **Go Back**.
Directly accept each disclaimer	i. Select the **I have read and agree to disclaimer** checkbox for the required disclaimer. The checkbox inside the disclaimer is automatically checked.
Submit the disclaimers	i. Select **Submit**. A success message appears. ii. Select **Close**.

Logging using a VIP token code

You can login for the first time with a VIP token code

1. On the Login page, do the following:

    a. Select **I am a new user**.

    b. Enter your **Login ID**.

    c. Select **Submit**.

2. Locate the current code on your VIP token and enter it in the **Enter Symantec VIP Token** field.

    > **Note**
    > You may need to wait for a new code to appear, then enter the second code in the **Enter Second Symantec VIP Token** field.

3. Select **Submit**.

4. Enter a **Password**, then re-enter it in the **Confirm Password** field.

5. Select **Submit**.

6. Update your online profile and select **Submit Profile**.

7. Perform the following action based on the disclaimer type.

    a. Read the agreement on the Disclaimers page and select **Accept**. When you accept the required number of agreements, the Home page appears.

        i. If you want to:

            - Download the disclaimer, select **Download**.

            - Print the disclaimer, select **Print**.

    b. On the Terms & Conditions page, perform the appropriate task.

Tasks on the Terms & Conditions page

Task	Action
Read and accept the disclaimers	i. Select the required disclaimer link. The disclaimer appears. ii. Read the disclaimer. iii. Select the **I have read and agree to disclaimer** checkbox. iv. If you want to: • Download the disclaimer, select **Download**. • Print the disclaimer, select **Print**. **Note** The download and print functionality is only available on desktop. v. Select **Accept**. The next disclaimer appears. Repeat steps 2 through 5 for all of the disclaimers that you want to accept. vi. If you want to go back to the Terms & Conditions page, select **Go Back**.
Directly accept each disclaimer	i. Select the **I have read and agree to disclaimer** checkbox for the required disclaimer. The checkbox inside the disclaimer is automatically checked.
Submit the disclaimers	i. Select **Submit**. A success message appears. ii. Select **Close**.

Note
You may be prompted to enter a second code for some types of transactions and the first time you use a code generated by a VIP token.

Passcode

You can set up a Passcode that can be used on a mobile device in lieu of a login ID and password.

Before enabling this feature on a mobile device, you must first log in to your mobile banking app and follow any multi-factor authentication (MFA) process your FI requires, such as providing a SAC. After successfully logging in and registering the device, you can enable the four-digit passcode feature on the Login or Security Preferences pages.

> **Note**
> Only one registered user per mobile device can enable this feature. If another user already enabled the feature, the related option on the Security Preferences page will appear dimmed.

Logging in after the first time

When you log in, enter your login ID and password. If you use a browser or a device that is not registered, you must also enter an SAC or Symantec VIP token code, depending on how your login ID is configured.

To log in after the first time

1. On the Login page, enter your **Login ID**.
2. (Optional) Select the **Remember me** check box to save your login ID for the next time that you log in.
3. Enter your **Password**.
4. Select **Sign In**. When the connection is complete, the Home page appears.

To log in after the first time with a Symantec VIP Token

1. On the Login page, do the following:
    a. Enter your **Login ID**.
    b. (Optional) Select the **Remember me** check box to save your login ID for the next time that you log in.
    c. Enter your **Password**.
    d. Select **Sign In**. The Enter VeriSign Token page appears.

2. Locate the current code on your Symantec VIP Token or the VIP Access mobile app and specify it in the **Symantec VIP Toke**.

3. Select **Submit**. When the connection is complete, the Home page appears.

Logging out

Logging out is an important part of keeping your financial information secure. You can log out voluntarily when you finish using digital banking. In addition, the session can log you out involuntarily after a certain amount of time elapses.

> **Note**
> By default, the session will also automatically timeout and close after 10 minutes of inactivity. The exact time may vary depending on your FI.

If you navigate from online banking to another site and do not close the browser, you may remain logged in until the session ends. This can make it possible for someone else to access data from your previous digital banking session. The session ends when you log out, close your browser, or close the mobile banking app.

> **Caution**
> To maximize the security of your online information, you should always log out to end your online banking session.

Logging out voluntarily

In online banking, you should always log out before you close the browser window. In digital banking, you should always log out before you open another app on your tablet or smartphone.

To log out

1. In the navigation menu, select **Log out**.

Logging out involuntarily

To help ensure your security, we automatically log you out when you have been logged in for an extended period. This session timeout is designed to protect the security of your financial information. There are two types of session timeouts:

Session timeout types

Timeout type	Notes
Logged in but inactive	Protects you if you are logged in and inadvertently leave your device. A warning message appears to give you a chance to stay logged in. If you miss the warning message, you can immediately log back in on the same browser or device by re-entering your login credentials, restoring your session and any tasks that you were working on. This window is only available for a short period of time. If you enter an incorrect password, any pending work is discarded.
Logged in but exceed session time limit	Limits the maximum time of any session. When the maximum session time ends, you are prompted to log out manually. If you do not log out manually, the system will automatically log you out.

Resetting a forgotten password

If you forget your password and your account is not locked, you can use the Forgot Your Password option on the Login page to reset your password. Depending on the configuration, you may not be able to reset your password from an unregistered browser.

To reset a forgotten password

1. On the Login page, do the following:
    a. Select **Forgot your password?**.
    b. Enter your login ID.
    c. Select **Submit**.
2. Select one of the contact methods that are on file for you. You will receive a code via the contact method that you select.
3. On the Secure Access Code page, enter the code and select **Submit**.

> **Note**
> If you close out of a session after receiving a secure access code, but before you enter it in the application, and then open it within a very short time frame, select **I already have a Secure Access Code**.

4. Enter your new password.
5. Re-enter the password in the **Confirm Password**.
6. Select **Submit**.

> **Note**
> If the **Remember Me** check box is selected, it blocks you from entering a different login ID.

Registering a browser or device

A conventional authentication system relies on two forms of identification to prove your identity: your login ID and your password. Multi-factor authentication uses multiple forms of identification to make it harder for attackers to access your account. The multiple forms of identification can include something that you know, such as a password, and something that only you have.

> **Tip**
> Users that use VIP tokens won't be prompted to register a browser or device because registration is not necessary for these users.

In digital banking, we can send a secure access code to a contact address that you configure. The code is only valid for a single use and it expires after a short time. You choose one of the following ways to deliver the code:

Secure access code delivery methods

Method	Details
Phone	The system calls the telephone number on file. You answer the phone normally and make a selection to hear the code. If necessary, you can repeat the code. The system does not leave the code on voice mail. If you miss the call, you can request a new code.

Method	Details
Text (SMS)	The system sends a text message with the code. Standard text messaging fees apply.
Email	The system sends a short email with the code. Depending on the configuration of the filters on your mail server, the message may be in your junk or spam mailbox.

Whenever possible, you should configure phone and text delivery methods, and leave email unconfigured. Attackers can use viruses or other malicious activity to compromise your email and view the secure access code. If you do not configure an email address as a Secure Delivery Contact, you can help prevent this type of attack.

Note

Depending on your security needs, we may configure your account to use codes from VIP Service Tokens. If your account uses a token, you enter the code from the token or the VIP Access mobile app instead of a secure access code. You enter the code from the token every time that you log in.

If you have never used a particular browser or device to log in, you may need to enter a secure access code to use it. If the browser or device is one that you plan to use again, you can register it. By registering a browser or a device, you confirm that it is under your control and that you intend to use it to access in digital banking or digital banking.

Tip

Multiple users can register the same browser or device.

You will need to register your browser or device again in the following circumstances:

- You use a different browser on your desktop.
- You delete and reinstall the digital banking app.
- Your browser does not save browser cookies.
- You clear existing browser cookies.
- We reset registration for all users for security reasons.

> **Caution**
>
> Only register a browser or device if it is under your control. Do not register a browser on a public computer.

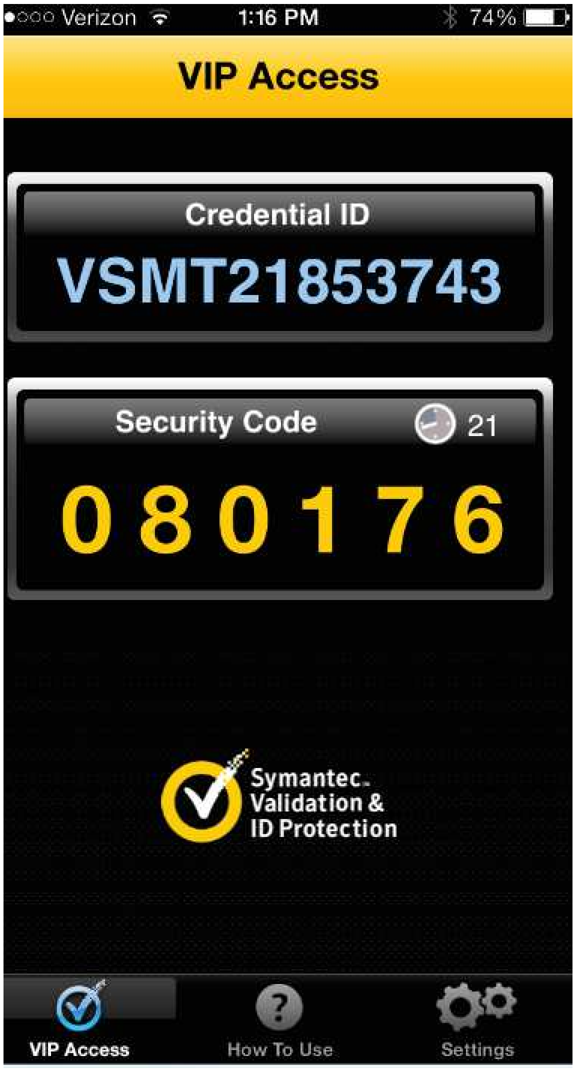
Obtaining Symantec VIP tokens

Symantec Validation & ID Protection (VIP) Security token codes are online security credentials that add an extra layer of identity protection when you log into digital banking.

To obtain a VIP token code

1. Download the VIP Access mobile app via the Apple App Store or Google Play store.

2. Launch the VIP Access mobile app. A Credential ID appears.



Note

A Security Code also appears. This is the secure code you will use to authorize transactions. A new Security Code appears every 30 seconds. For more information, see Approving transactions.

Enabling and disabling biometric authentication

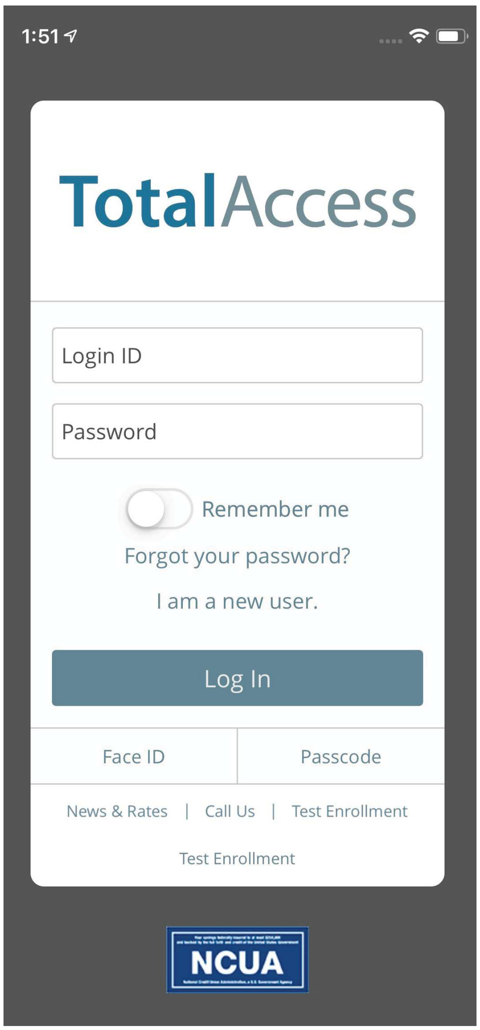
If your FI offers biometric authentication, you can log in to online banking using your mobile device's fingerprint sensor or facial recognition software.

To use this feature, your mobile device must have a fingerprint sensor or facial recognition software and operate on a supported OS version. You can use any biometric method registered to your device to log in to the app.

Note
Your fingerprint and face data are encrypted. This data is not available to your FI or any other service providers.

Enabling biometric authentication

1. On the Login page, select your login method. The following image shows an example of the Face ID login option on iOS devices.



2. On the Login page, select your login method. The following image shows an example of the Face ID login option on iOS devices.

3. On the authentication page, complete the following:

    a. Enter your **Login ID**.

b. Enter your **Password**.

c. Select **Authorize** to finalize changes.

The mobile login page offers all login methods supported by your FI. The last method you used is the one you will be prompted to use again the next time you log in. However, you can switch between login methods at any time on the login page.

Note
Biometric authentication is tied to your online banking password. If you change your password, you must disable biometric authentication and then re-enable it to log in to online banking with this feature.

For more information on setting up Fingerprint Login or Face recognition on your Android device, see https://support.google.com/android . For more information on setting up Touch ID or Face ID on your iOS device, see https://support.apple.com.

Disabling biometric authentication

If you want to stop using biometric authentication to log in, you can change your settings on the Security Preferences page. After changing your settings, you can use your login ID and password to access digital banking.

1. From the navigation menu, select **Settings** > **Security Preferences**.

2. Turn off the authentication method you would like to disable.

3. In the confirmation window, select **Yes** to confirm your settings.

Configuring a mobile authorization code

You can use a mobile authorization code (MAC) to approve a Business or Corporate transaction in a telephone call. We can send authorization requests to you at an email address, a telephone number, or both.

When a user creates a new payment that requires approval, the user can notify valid approvers. If your rights permit you to approve the draft and you configure a MAC, we contact you at the address that you specify for approval.

Mobile authorization contact methods

Method	Notes
Telephone	We place an automated phone call to the specified number. The call prompts you to enter the mobile authorization code that you specified. You can enter a valid code on the phone to approve the draft.
Email address	We send an email to the address. You can log in to digital banking or mobile banking to approve the draft.

If your account uses a mobile authorization code, you can use the Mobile Authorizations page to configure your code.

Note
You must have the transaction enabled in **Settings** > **Mobile Authorizations** and have Approve rights for the transaction. This allows the Approvals Widget to display on the Home page .

To configure a mobile authorization code

1. In the navigation menu, select **Settings** > **Mobile Authorizations**. The Mobile Authorizations page appears.
2. In the **Mobile Authorization Code**, specify the code.
3. Select the Transaction Types that you agree to approve.
4. Do one or more of the following:
   - Select **Add Email** and in the **E-Mail Address**, specify your contact address. Select **Save**.
   - Select **Add Phone** and in the **Country** dropdown, select the country for the phone. In the **Phone Number**, specify the phone number. Select **Save**.
5. On the Mobile Authorizations page, select **Submit**.

Configuring text banking

You can use text banking to send text (SMS) messages from your mobile phone, or another supported device, to get account information or to perform transfers. If needed, you can update your text banking number or disable text banking.

Before you can use text banking, you must do the following:

- Enroll in text banking.
- Select the accounts to use with text banking.
- Assign each account a text banking nickname.
- (Optional) Configure the account order.

Enrolling in text banking

Use the Text Enrollment page to enroll in text banking. You must agree to terms and conditions to enroll.

To enroll in text banking

1. In the navigation menu, select **Settings** > **Text Enrollment**.
2. Select **On**.
3. In the **SMS Text Number**, specify the number that you want to enable for text banking.
4. Select **Terms and Conditions** to read the terms and conditions in another tab.
5. Select **Privacy Policy** and read the privacy policy in another tab.
6. Select **Agree To Terms**.
7. Select **Save**.
8. In the Enrollment Successful message, do one of the following:
    - Select **Close** to close the Text Banking settings.
    - Select **Visit Preferences** to configure account preferences for text banking. For more information, see Configuring account preferences.

Note
You can also manage account preferences for text banking in the **Details & Settings** tab on the Account Details page. For more information, see Account Details overview.

Updating text banking preferences

You can use the Text Enrollment page to update your text number or disable text banking.

To update the text banking number

1. In the navigation menu, select **Settings** > **Text Enrollment**.
2. In the **SMS Text Number**, specify the new number that you want to enable for text banking.
3. Select **Save**.

To disable text banking

1. In the navigation menu, select **Settings** > **Text Enrollment**.
2. Select **Off**.
3. Select **Save**.

Manage accounts

Viewing eStatements

You can view electronic versions of your account statements called eStatements from within your account. Viewing your eStatements may vary depending on your settings. For example, the Statements page may open in a new browser tab or window. You should disable any pop-up blockers when using the digital banking site.

To view eStatements

1. In the navigation menu, select **Transactions** > **Statements**.
2. In the **Select an Account** dropdown, select one or more accounts.
3. In the **From** field, select the start date.
4. In the **To** field, select the end date.
5. Select **Get Statement**.
6. Select **View** on an account row with the desired date to open a PDF of that statement in a new window, or select multiple account statements and select **Download Selected Documents**. A **Pending** dialog success message appears with the following message: **Please wait while your documents are retrieved. This may take several minutes. You may navigate to another screen during the process and then return to this screen to download the .zip file. Once the documents have been retrieved they will be available for 1 hour**.
7. Select **Close**.
8. Once the .zip file is available, select **Download .zip file** to download the statements.

Note
After choosing an account, you may see a message asking you to opt in to view a statement. Select **Visit Statement Preferences** to change settings.

Verifying your ability to view a PDF

You may need to verify that you can view PDF files the first time that you want to view an online statement.

If you are not able to view PDF documents, Adobe Reader is available for most operating systems. You can download and install Adobe Reader or a similar program to view PDF documents. Adobe Reader is available from: http://get.adobe.com/reader.

> **Note**
> In digital banking, the Statements page may open in a new browser tab or window. You should disable any pop-up blockers for the digital banking site.

To verify that you can view a PDF

1. In the navigation menu, select **Transactions** > **Statements**. The PDF Verification page appears.

2. Select **Get Code**. If your browser or device configuration permits it, a new tab or window appears, displaying the PDF.

3. Do one of the following:

   - If the PDF appears, enter the verification code exactly as it appears in the PDF in the Verification Code field, and select **Verify**. The PDF Verification Success page appears in a new tab or another window. Select **Close** to return to the Statements page.

   - If the PDF does not appear, select **I can't see a PDF**. An error message appears. Select **Close** to return to the Statements page. If you cannot view the PDF, verify that you have the appropriate PDF viewing software installed.

Configuring statement delivery settings

You can configure statement delivery options for your accounts or review the e-statement Delivery Agreement on the Statement Delivery page.

> **Note**
> E-statement delivery settings can vary.

To configure the statement delivery method

1. In the navigation menu, select **Settings** > **Statement Delivery**. The Statement Delivery page appears.

2. Select an account, then select a delivery method in the **Delivery Type** drop-down list.

3. (Optional) If you select e-statement in the **Delivery Type** dropdown list, the e-statement Delivery Agreement window appears. Review the agreement, and select **I accept**.

4. (Optional) Select the edit icon (). The Select Recipient window appears. Do one of the following:

    - Select the check box for one or more existing delivery addresses.
    - Select in the address field and type a new delivery address. Select **Add**.

5. Select **Save**.

To view the E-Statement Delivery Agreement

1. In the navigation menu, select **Settings** > **Statement Delivery**. The Statement Delivery page appears.
2. On the **Statement Delivery** page, select **View E-Statement Delivery Agreement**. The E-Statement Delivery Agreement page appears.
3. Review the statement, then select **I accept** or the close (X) icon to return to the Statement Delivery page.

Viewing transaction details

You can view the details of any transaction in an account. Details include the transaction category, online description, statement description, date of the transaction, and transaction type. The transaction details also allow you to categorize transactions, split transaction categories, inquire about a specific transaction, and print detailed information and check images.

> **Note**
> The inquire feature is only available to internally-held accounts.

To view transaction details

1. On the Account Details page, select the transaction.
2. (Optional) Select the transaction again to hide the details.

Searching transactions

You can search transactions that pertain to a single account on the Account Details page. Transactions in Account Details may have originated in digital banking or digital banking, or they may be other transactions such as debit card purchases, ATM withdrawals, or transactions performed at a branch.

When searching in Account Details, you can use the search option to search for any term that appears in the transaction's description (for example, "Check #2389"). However, the Activity Center only contains transactions that were originated in digital banking.

Note
You can use the search box or the search filters separately, but you cannot combine search and filter functionality.

To search on the Account Details page

1. Select an account.
2. Select the search icon ( ) to view the Search transactions field.
3. In the **Search transactions** field, specify the keywords related to the date, status, type, account, or amount of the transaction(s) for which you are looking.
4. Press enter. The search results appear.

Filtering transactions

You can filter transactions on the Account Details page. Filtered results are based on the following transaction information:

- Time period
- Transaction type
- Minimum and maximum amounts
- Check number, if applicable

To filter transactions

1. Select an **Account**.
2. Select the filter icon ( ) to display the filter details.
3. Do one or more of the following:
   - In the **Time Period** dropdown, select a date range. If you select **Custom Date**, specify dates in the **Start Date** and **End Date** calendars.
   - In the **Transaction Type**, select the type of transaction.

- In the **Min Amount** and **Max Amount**, specify the minimum and maximum amounts for the transaction.
- (Optional) In the **Starting Check #** and **Ending Check #** fields, specify a check number range.
- In the **Category** dropdown, select the type of category.

4. Select **Apply Filters**. The filtered results are displayed.
   If you want to reset filters and show all transactions, select Reset.
   If you want to hide filters, select the filter icon ().

Exporting transactions

You can export transactions from the Account Details page to a file format that you select. Export formats vary depending on the settings. Currently, you can export in digital banking, but not digital banking.

> **Note**
> Contact your financial institution for information about supported versions of Quicken and QuickBooks.

To export transactions from the Account Details view

1. (Optional) On the Account Details page, narrow the results by either searching transactions or using filters () to select transactions with specific conditions.
2. Select the export icon ().
3. In the export dropdown, select an export format.
   Based on your configuration, formats may include:
   - Spreadsheet (xls)
   - Spreadsheet (csv)
   - Microsoft (ofx)
   - Quicken (qfx)
   - QuickBooks (qbo)

4. Based on your browser settings, one of the following happens:
   - If your browser automatically saves files to a folder, the file is saved in that folder. Open the folder to view the exported file.
   - If your browser is configured to prompt for the folder for downloaded files, you are prompted to specify the location to save the exported file.
5. Select the exported file. The transactions appear in the current sort order on the Account Details page.

Viewing transaction details

You can view the details of any transaction in an account. Details include the transaction category, online description, statement description, date of the transaction, and transaction type. The transaction details also allow you to categorize transactions, split transaction categories, inquire about a specific transaction, and print detailed information and check images.

> **Note**
> The inquire feature is only available to internally-held accounts.

To view transaction details

1. On the Account Details page, select the transaction.
2. (Optional) Select the transaction again to hide the details.

Viewing and printing images associated with a transaction

You can view accounts and print information about accounts on the Accounts Overview page. Depending on the configuration, the printed page includes the account name, balance, and other details. It will not print ads, menu options, or the summary graph.

On the Account Details page, printing an individual transaction that displays an image icon ( ) will include any attached images, such as processed checks, on the printout.

> **Note**
> You can only print from a desktop, not from a tablet or smartphone.

To view and print the Account Details page

1. On the Home page, select the account that you want to print.

2. On the Account Details page, select the print icon ( ).

3. In the print dialog, select printing options and then select **Print**.

To view and print the images associated with a transaction

1. On the Home page, select the name of the account that includes the transaction.

2. Select the transaction to view the details. If applicable, the image appears below the transaction. If the transaction includes multiple images, select **Previous** or **Next** to view other images.

3. To print the images, do the following:

   a. On the transaction details, select the print icon ( ).

   b. In the print dialog, select printing options and then select **Print**.

> **Note**
> For the best results, use the provided print option. Using the browser's print function instead of the provided print option will cause suboptimal print results.

Sending a secure message about a transaction

While viewing the details of a transaction, you can send a secure message to your financial institution about the transaction.

> **Note**
> Secure messaging is only available for internally-held accounts.

To send a secure message about a transaction

1. In the transaction details, select options (⋮) > **Ask a question**. The Transaction Inquiry window appears with inquiry details.

2. In the **Message**, specify your message.

3. (Optional) Select ( ) **Attach a file** link and navigate to and attach needed files.

4. Select **Send message**. The message successfully sent appears.

5. Select **Close**. The message appears in the Inbox. Navigate to Inbox to view the message.

Note
The Conversations menu option may appear as Messages, depending on your configuration.

Disputing transactions

Depending on your FI's configuration, you may be able to initiate a transaction dispute on the Account Details page. You can initiate the dispute process if:

- The related account supports dispute functionality.
- The transaction status is not Pending.
- The transaction has not already been disputed, either in digital banking or at a branch.

Note
Disputed transactions are marked with a red flag ( ).

To dispute a transaction

1. On the Account Details page, select the transaction you want to dispute.
2. In the transaction details, select options (⋮) > **Dispute transactions**.
3. In the prompt to verify initiating a transaction dispute, select **Dispute transactions**.
4. Select the check box next to the transaction you want to dispute.

   Tip
   You can dispute multiple transactions at once. Select the check box next to each transaction you want to dispute.

5. Select **Dispute transactions**. The Dispute Transaction dialog appears.
6. Select **Continue dispute**.
7. Select a **Reason for dispute**.
8. In the text box provided, specify the dispute reason.
9. Select a response for **Did you authorize the transaction?**.

10. Select a response for **At the time of the transaction(s), the card was**.

11. Select a response for **Does anyone else have access to your card?** If you select *Yes*, specify details in the text box.

12. Select a response for **Have you attempted in good faith to resolve the dispute with the merchant?** If you select *Yes*, specify details in the text box.

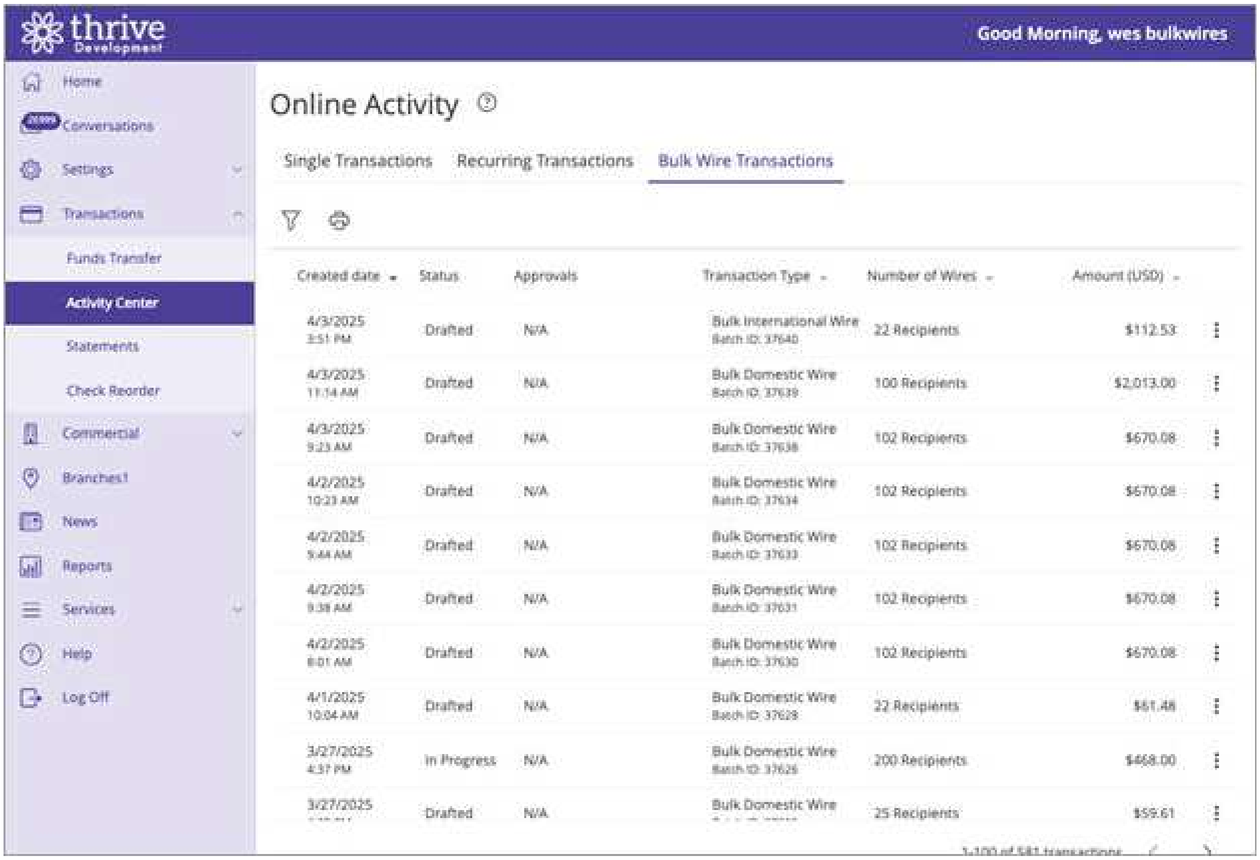
13. Select **Submit dispute**.

14. In the confirmation message, **Close** to return to Account Details.

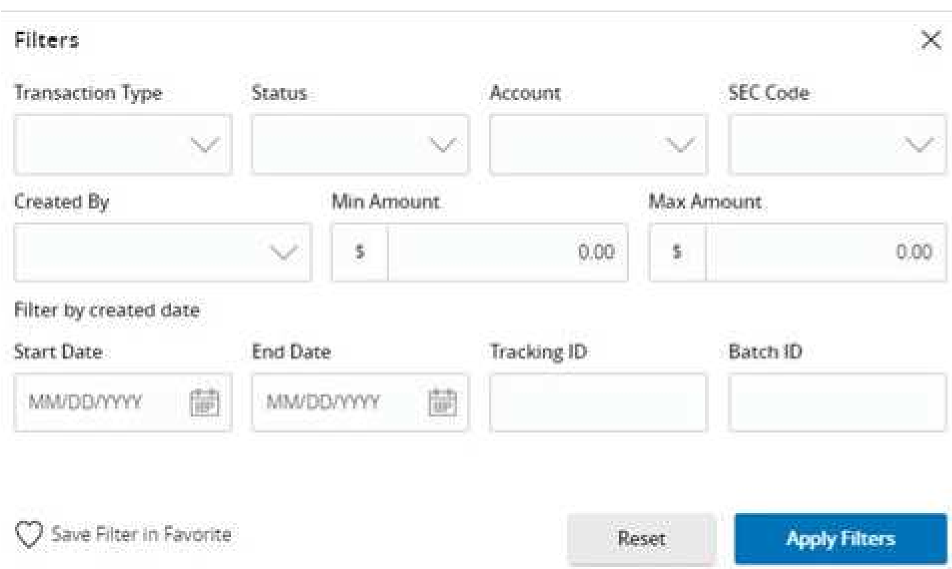
Using the Activity Center

The Activity Center displays details for recent digital banking transactions. You can sort, search, filter, and manage transactions on this page. In the Activity Center, all scheduled recurring transactions appear on the **Recurring Transactions** tab. You can use the **Recurring Transactions** tab to view or cancel the recurring series. You can also see checks that have been deposited on the **Deposited Checks** tab. Deposited checks will not display in the **Single Transaction** tab of the Activity Center.

Wire batches submitted through the Bulk Wires workflow appear on the **Bulk Wire Transactions** tab. You can approve, cancel, or view details for the entire batch, or navigate to individual transactions within the batch. For more information, see Bulk wires.



You can customize the transaction details that appear in the Activity Center by creating a filter and selecting up to six columns and then utilize this filtered view to approve or cancel transactions, as well as export or print the filtered data. For more information, see Creating custom views.



The **Single Transactions** tab includes transactions that do not recur and any recurring transaction due in the next seven calendar days. You can use the **Single Transactions** tab to view or cancel a specific transaction in a recurring series.

When you have pending approvals waiting, the number of pending approvals appears on the tabs.

Tip
You can also view transaction details on the page where you created the transaction.

You can select individual check boxes to view the total debits and credits of the selected transactions. For international wires, the debit total displays the USD equivalent.

Creating custom views

You can select up to six fields to control which data appears in the Activity Center for each transaction type. For example, a user responsible for reviewing wire transactions can select **Message to Beneficiary** and **Beneficiary Bank** as two columns of data that will appear, and then save the custom view as a Favorite for later use.

To create a custom view in the Activity Center

1. In the navigation menu, select **Transactions** > **Activity Center**.
2. Select the Filters icon ( ) on the **Single Transactions** tab.
3. In the filter fields that appear, select a **Transaction Type** and, optionally, a **Status**.
4. In the **Columns to display (max 6)**, select up to six columns names checkboxes that you want to view.
5. To save filter in favorite, select **Save Filter in Favorite**. In the Save as Favorite dialog, specify the **Nickname** and save the custom view.
6. Select **Apply Filters**.
7. To use the custom view, select the nickname you provided from the list of Favorites ( ).

Searching transactions

When you search, you enter terms to locate specific account information. Some examples of things that you can search for include:

- Transactions greater than $500
- All pending transactions
- All transactions in the last week

When you perform a transaction search, you can search for any of the following fields by typing keywords or using the Filters option:

Basic search transaction fields

Field	Notes
Type	The type of transaction, such as Funds Transfer, Domestic Wire, Bill Payment, etc.
Status	The status of the transaction.
Account	The account to search.
Start Date	The creation date for the transaction.
End Date	The end date for the transaction, if applicable.
Created by	The user that created the transaction.
Amount	The amount of the transaction. You specify a range of amounts to include in the search.
Transaction ID	The number that uniquely identifies the transaction.

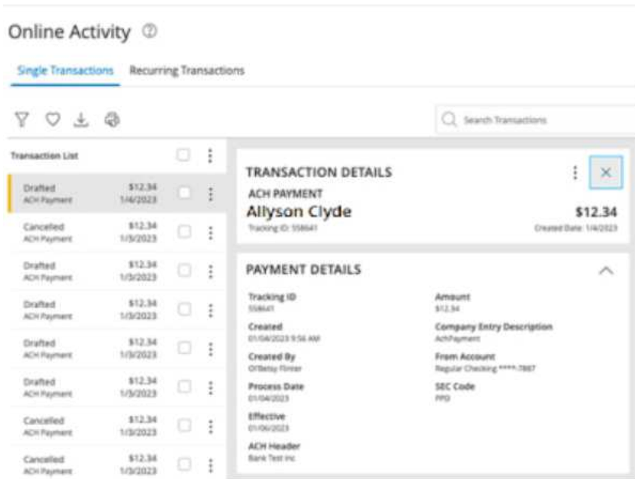
Tip
Select **Filters** to see the full list of fields you can use to better define your search.

Viewing transaction details

To view transactions on the Activity Center page

1. In the navigation menu, select **Transactions** > **Activity Center**.

2. Select the transaction to show the details.



A transaction can appear on the Account Details page or the Activity Center page, or both, depending on the transaction status and how you created it. You can view transactions and transaction details on the following pages:

Viewing transactions

Page	Includes
Account Details	All posted and pending transactions in an account, including: • Checks and deposits • Transactions at branches and ATMs • Bill payments • Transfers

Page	Includes
Activity Center	All transactions created in , including recurring transactions. You can use the Activity Center to view or cancel a transaction that has not completed processing. Transactions will vary depending on your configuration, but may include: • Transfers • Stop payment requests • Address change requests • Check reorders • Payroll transactions • Wires • Tax payments • Commercial payments and collections

Transaction status

Transaction process statuses

Transaction status is now indicated using the following colors:

- Blue—On Hold, Pending, Processed
- Yellow—Drafted
- Red—Canceled, Failed, Expired

Transaction progress

Additionally, you can see the current progress of a transaction within the transaction workflow by scrolling to the bottom of the **Transaction Details** in the right pane to the **Transaction Process** card. The **Transaction Process** card uses color to help you quickly identify the status of a transaction. For more information on transaction status, refer to the Transactions FAQ.

- Green—Step completed
- Blue—In Progress / Current state
- Gray—Future steps
- Red—Failure, Expired, Canceled, Error

Copying a transaction

You can use the Activity Center to copy an existing transaction.

To copy a transaction

1. In the navigation menu, select **Transactions** > **Activity Center**.
2. Browse or search for the transaction that you want to copy.
3. Select the transaction you want to copy.
4. From the Actions (⋮) menu, select **Copy**. A new transaction of the same type appears with the fields already filled.
5. Edit the transaction. The procedure that you use to make the changes varies, depending on the type of transaction.
6. When you are satisfied with your changes, submit the new transaction.

Sending a message about a transaction

You can use the Activity Center to send a message to your FI about a transaction.

To send a message about a transaction

1. In the navigation menu, select **Transactions** > **Activity Center**.
2. Browse or search for the transaction that you want to send a message about.
3. Select the item.
4. In the Actions (⋮) menu, select **Inquire**.

   > **Note**
   > The message automatically includes information to identify the transaction. You do not need to add transaction details to the message.

5. In the **Message**, specify your message.
6. (Optional) Select ( ) **Attach a file** and navigate to and attach needed files.
7. Select **Send Message**. A message appears confirming that you sent the message.

8. Select **Close**.

Canceling pending transactions

Use the Activity Center to cancel a pending transaction.

> **Note**
> If you cancel a transaction on the **Recurring Transactions** tab, you cancel all future occurrences of the transaction. If you cancel a single transaction in a recurring series on the **Single Transactions** tab, you cancel the single occurrence, not the entire series.

To cancel one or more pending transactions

1. In the navigation menu, select **Transactions** > **Activity Center**.
2. Browse or search for the transactions that you want to cancel.
3. Select the check box for each transaction that you want to cancel.
4. Select the Actions (⋮) menu, and then select **Cancel**.
5. When prompted, select **Confirm** to verify the cancellation. The status of the items will change to **Canceled** in the Activity Center

Printing transaction details

You can print transaction details from within the Activity Center.

> **Note**
> You can only print from a desktop, not from a tablet or smartphone.

To print from the Activity Center

1. In the navigation menu, select **Transactions** > **Activity Center**.
2. Select the transaction to view the details. If applicable, the image appears below the transaction. If the transaction includes multiple images, select **Previous** and **Next** to view additional images.
3. In the Actions (⋮) menu, select **Print Details**.
4. On the **Print** page, select **Print**.

Tip
You can select the print button () to either print the full transaction list or to print selected transactions.

Exporting by Transaction Type

You can export transactions by Transaction Type in the Activity Center to a CSV file format.

Note
You can export data in digital banking, but not within the mobile app.

To export by Transaction Type in the Activity Center

1. In the navigation menu, select **Transactions** > **Activity Center**.

2. Select multiple transaction check boxes, then select the export icon (). A window appears where you can download separate CSV files that contain details about exported files, grouped according to transaction type.

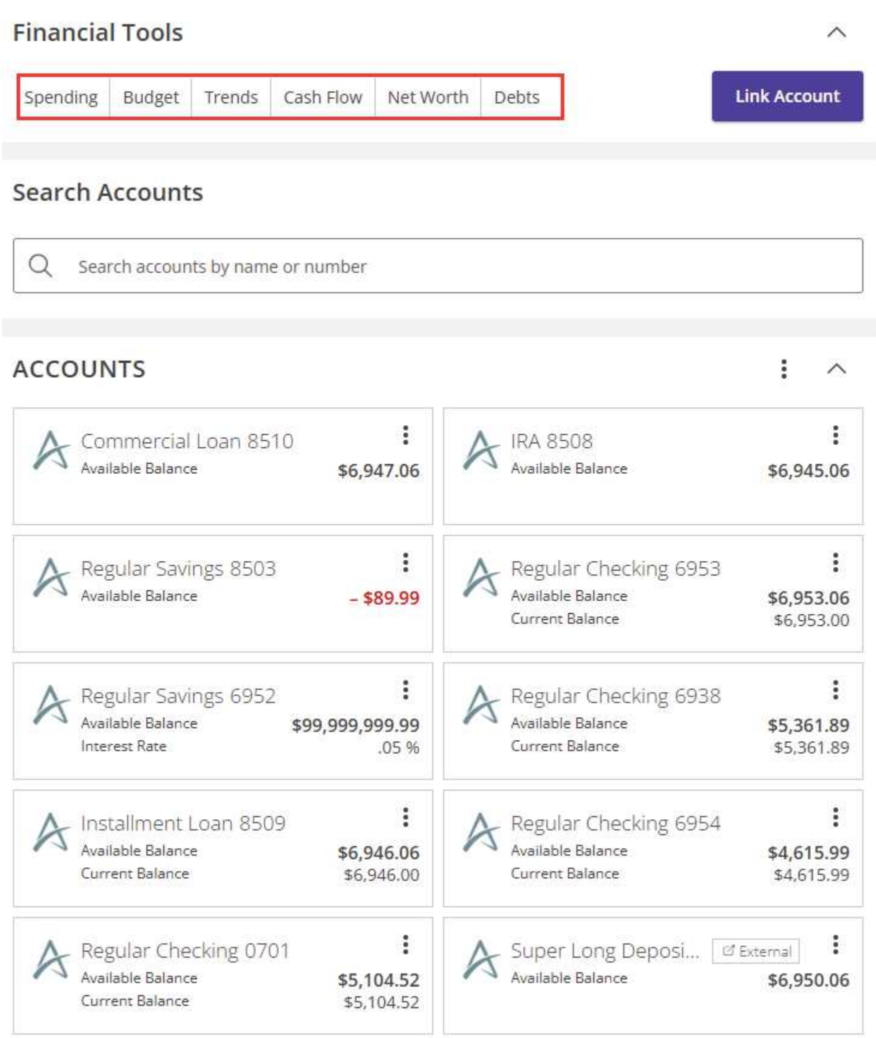
3. Select **Download** on the desired transaction type to download the related CSV file.

Using Personal Financial Management

You can use Personal Financial Management tools to view all of your accounts in one place and manage your spending and debts, calculate your net worth, and see spending trends over specific time periods. Several links appear at the top of the page, such as Net Worth and Budget. You can select those links to display visual representations of your financial data, known as "tools".

Each tool is interactive and displays different information.

Note
Depending on your FI's configuration, all of the following tools may not be available.

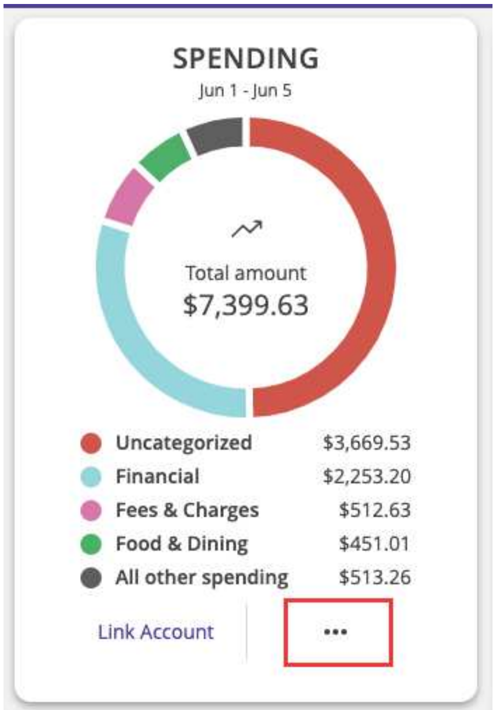


- Spending—enables you to see a visual representation of how you are spending your money over a period of time.
- Budget—helps you set budgets for each spending category and track progress towards those categories each month.
- Trends—builds even further on your spending categories to help track spending over time as compared to income.
- Net Worth—allows you to track the net sum of all your assets and liabilities over time.
- Debts—allows you to see all of your debt accounts in one place and to calculate how making additional payments, or paying off your debt completely, can impact your debt over time.

- Cash Flow—allows you to view your deposit and spending history and predict future balances.

Personal Financial Management content block

> **Note**
> Depending on your FI's Home page layout the Spending tool is available as a content block on the Dashboard Home page or from a link on the Legacy Home page. See The Home page for more information.

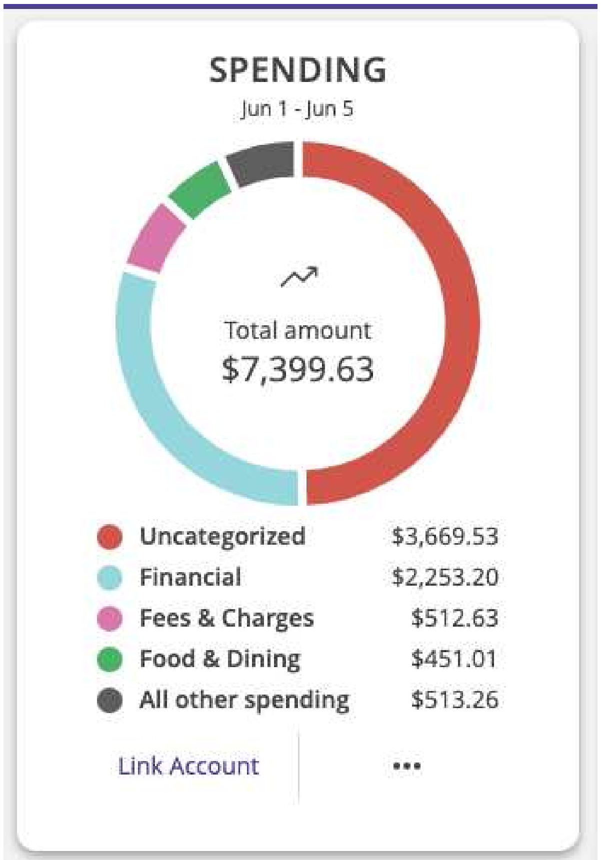


You can use the Spending tool content block to access all Personal Financial Management tools by selecting the options menu ···.

Personal Financial Management tools

Spending

The Spending tool allows you to see a visual representation of how you are spending your money over a period of time. Transactions are categorized based on the same categories used in the Budget tool, but show the percentage of each category as compared to the total.



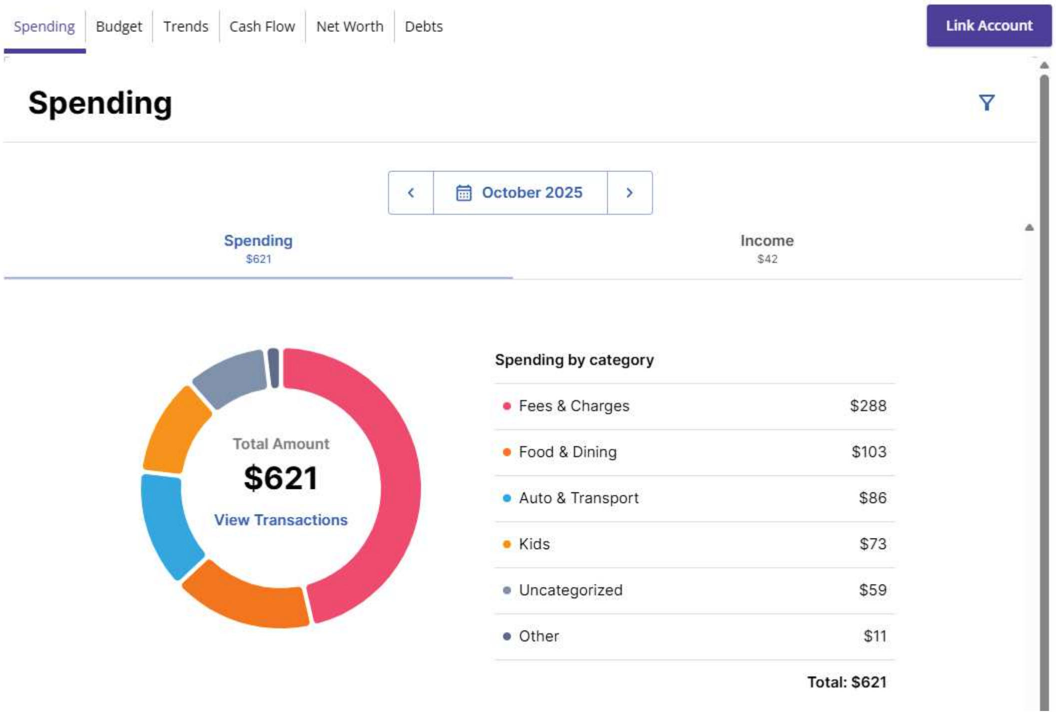
Note

Depending on your FI's Home page layout the Spending tool is available as a content block on the Dashboard Home page or from a link on the Legacy Home page. See The Home page for more information.

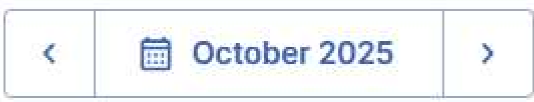
MX PFM Spending tool

Using the MX PFM Spending tool

1. Select the **Spending** or **Income** tab to view your spending or income for the selected month.

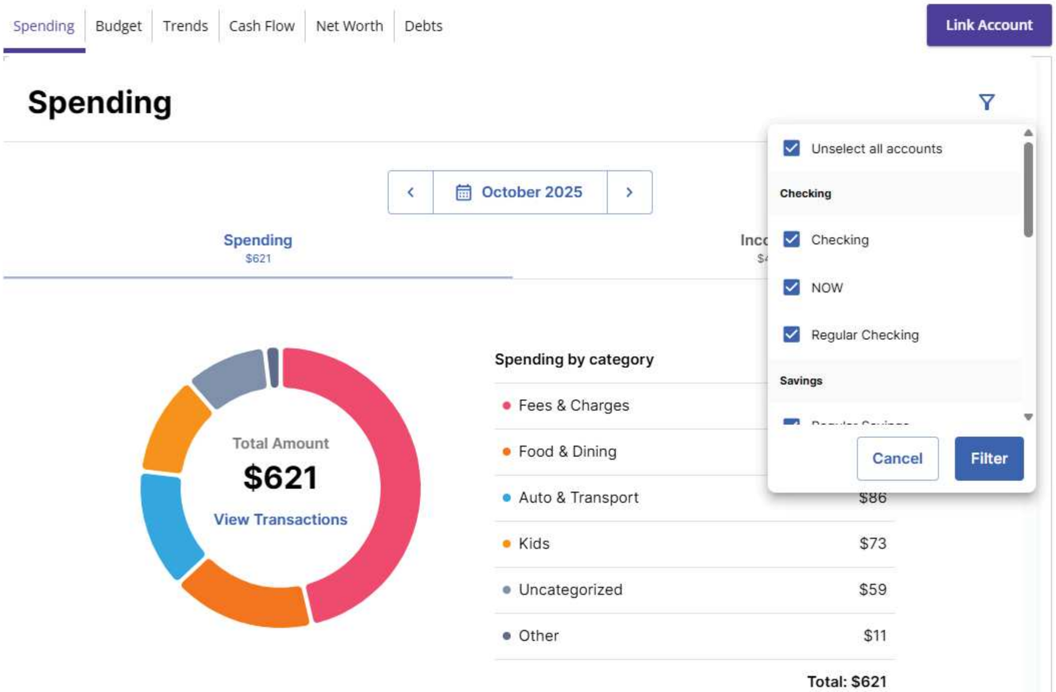


2. Change the time frame by changing the date range.



> **Note**
> To choose a specific date range you can select from the calendar or select the left or right arrow.

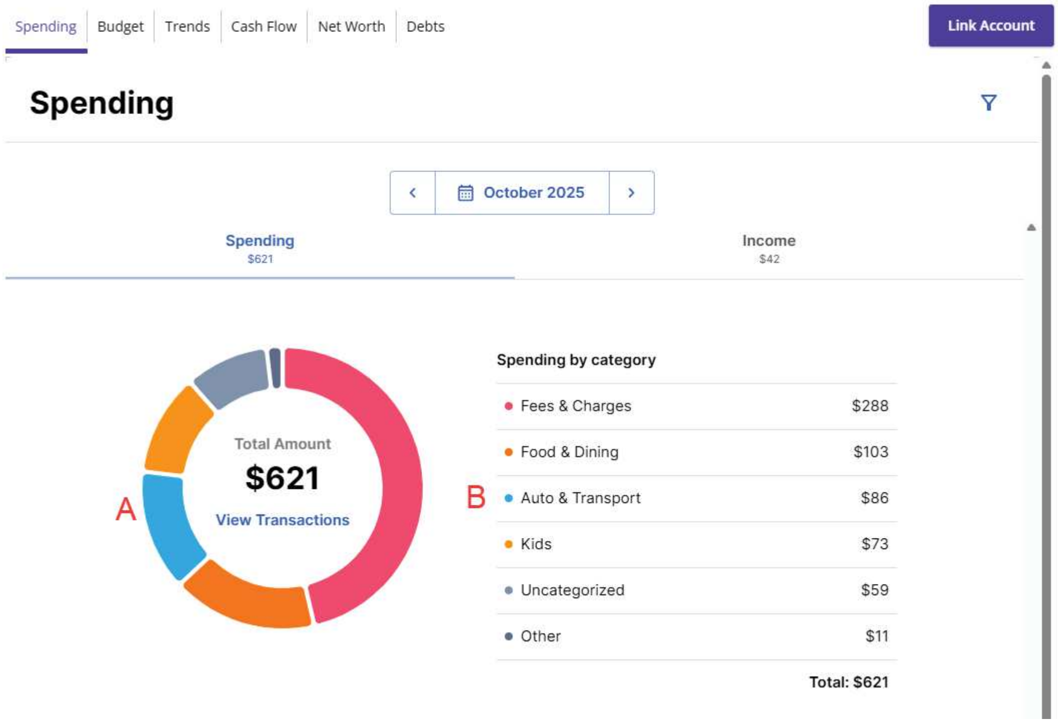
3. Select the filter icon to filter transactions by account. Choose the accounts you would like to view from the dropdown menu.



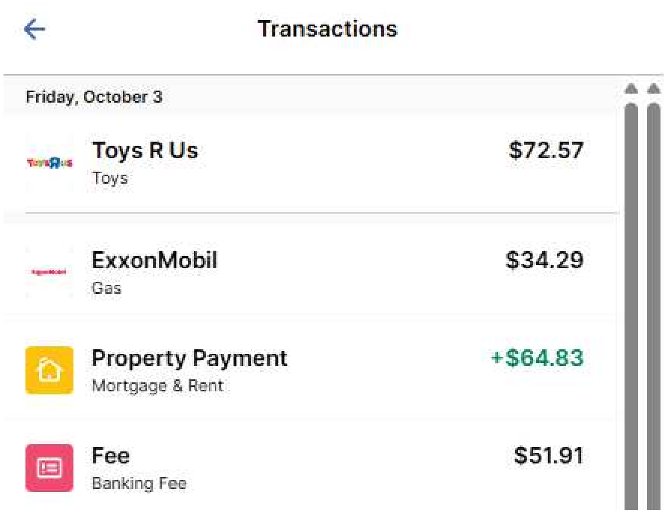
4. Select a section of the spending wheel to see how much you spent in each category.

> **Note**
> If a certain category spending is less than 3% of your overall spending, it will be placed in the **Other** category.

5. To view more information about each category, select either the category itself or the corresponding section of the spending wheel.



6. To see the transactions under a subcategory, select **View Transactions** in the center of the wheel.



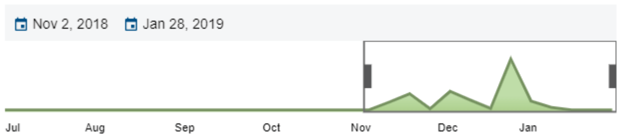
7. Select a transaction to view or edit the transaction details.

Note
Tags only appear within Financial Tools. They do not appear on the Account Details page and are not used for anything within digital banking at this time.

Geezeo PFM Spending tool

Using the Geezeo PFM Spending tool

1. Change the time frame by selecting a date range in the calendar or using the slider.



2. Select **Income** to view your income transactions.

3. Select a category to view all the transactions in that category for the date range selected.

4. Select a transaction to view or edit the transaction details.

5. To split a transaction, select the transaction and select **Use Split Tag.** Enter a category and amount for the split and select **Save**.

> **Note**
> Your financial institution (FI) has a choice of two providers for Personal Financial Management: MX PFM or Geezeo PFM. Before you begin using Personal Financial Management, determine your Personal Financial Management provider.

Budget

The Budget tool allows you to set budgets for each spending category and track spending in these categories each month. As each month progresses, this tool provides visual clues to show you how close you are to hitting the assigned thresholds.

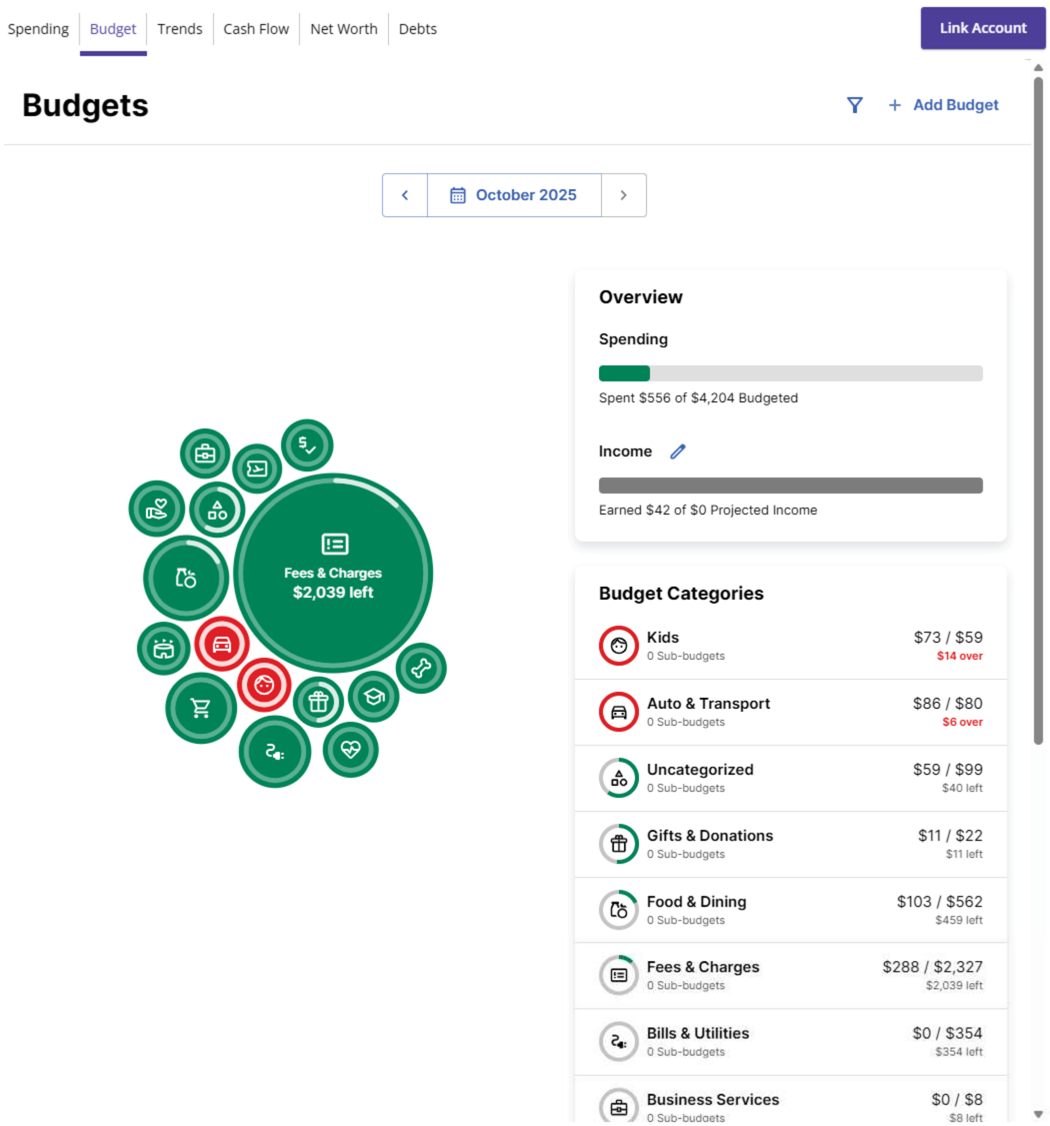
MX PFM Budget tool

The first time you use the Budget tool, you have the option to **Create My Own Budgets** or choose to **Auto-Generate Budgets** based on your spending history.

If you choose **Create My Own Budgets**, a menu of categories appears. Choose a category, then set the budget amount.

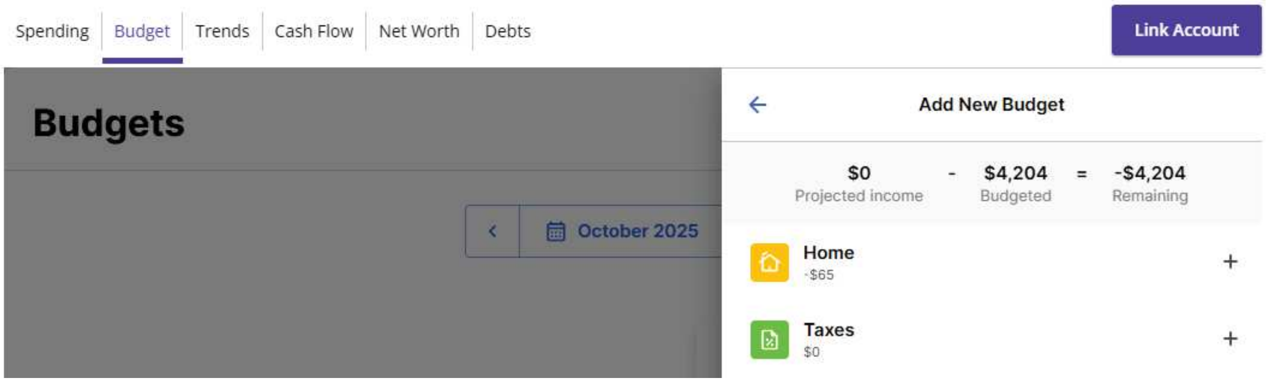
> **Note**
> To minimize manual rework, aggregate all of the accounts that could affect your budget and review Categorizing transactions before using the auto-generate budget features.

If you choose **Auto-Generate Budgets**, a set of bubbles appear that display suggested categories and amounts based on your spending history. If you do not want a specific budget tracked, select **Delete**, then select **Delete** again. Select the back arrow ← to return to the Budget tool dashboard.



To add a budget

1. In the Budget tool, select**Add Budget** (+ Add Budget).
2. Select a category from the budget categories available.



3. Enter an amount in the **Budget Amount** field. Select **Save** or **Cancel**.

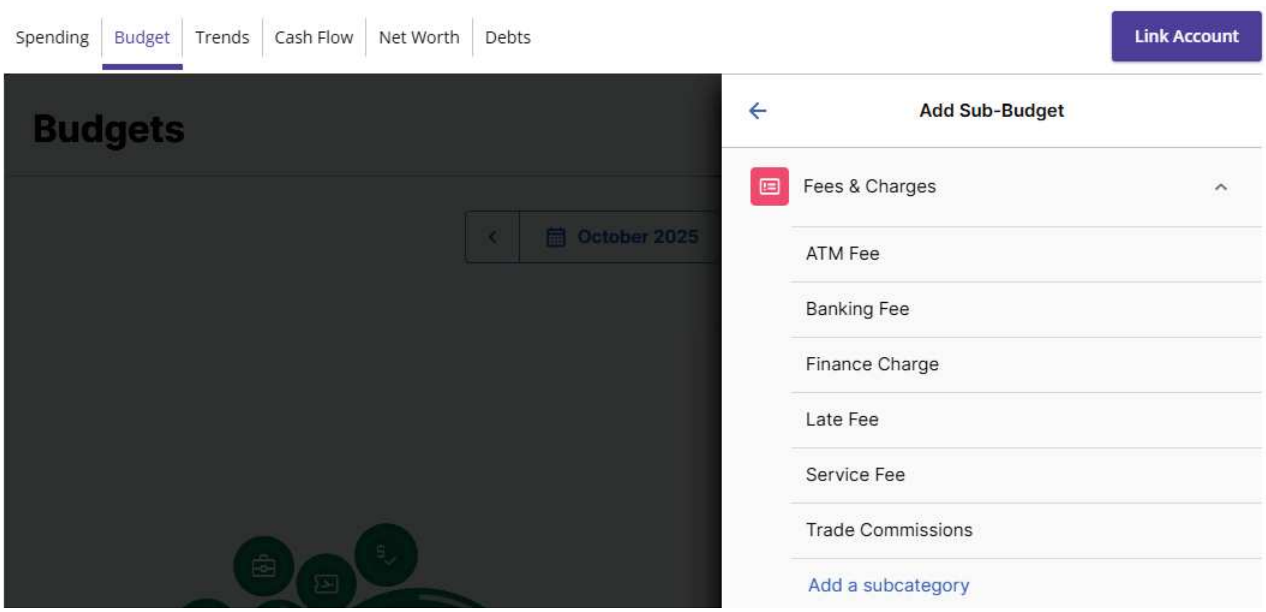
To add a sub-budget

1. In the Budget tool, select the budget category for which you want to add a sub-budget.

2. Select the **Sub Budgets** tab.

3. Select **Add New Sub-Budget**.

4. Select the desired category.



5. Enter an amount in the **Budget amount** field. Select**Save**.

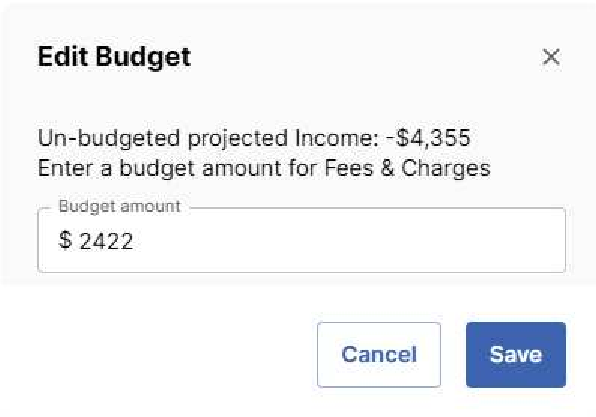
6. (Optional) To create a custom sub-category, select **Add a subcategory**.

7. Enter the name of the sub-category you want to create and select **Confirm** or press Enter.

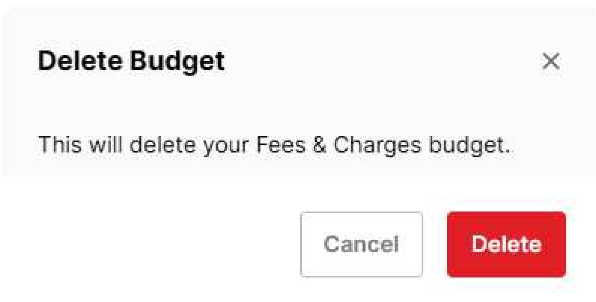
To edit or delete a budget

1. Select a category to display a list of sub-budgets, along with your monthly progress.

2. Select **Edit** to edit the budgeted amount and select **Save**.

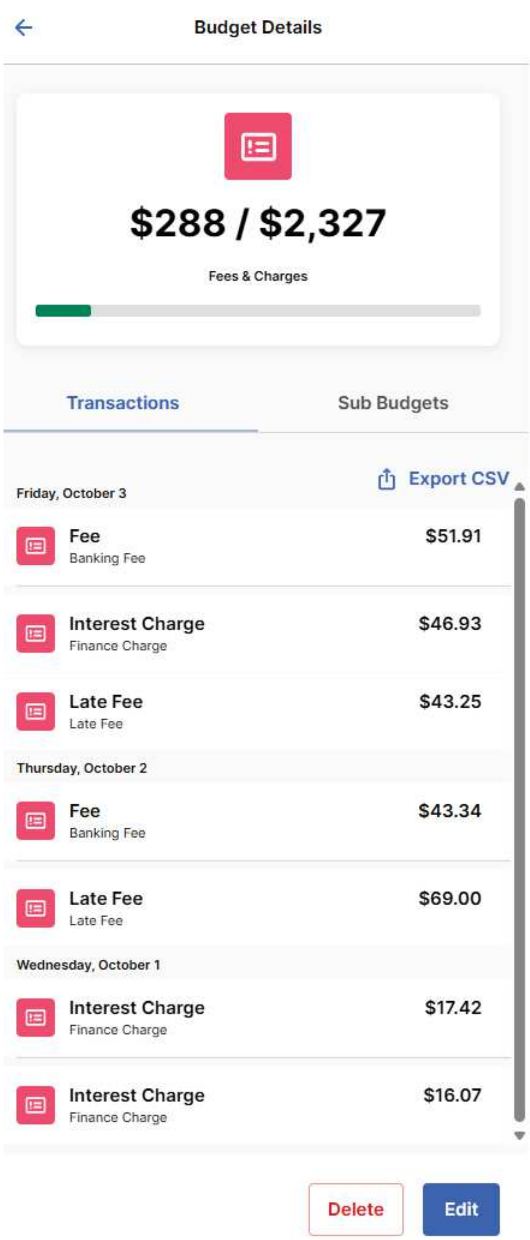


3. Select **Delete** to delete the budget, and then select **Delete.**



To edit a budget transaction

1. Select a budget and select **Transactions** to display a list of all transactions within the related category. Here, you can access transaction details and re-categorize transactions.



2. Select an individual transaction to view and edit the transaction details.

> **Note**
> Tags only appear within Financial Tools. They do not appear on the Account Details page and are not used for anything within digital banking at this time.

To view individual transactions

1. In the Budget tool, select a bubble budget.
2. Select **Transactions** to see transactions for the relevant month. All individual transactions for the selected month appear.
3. Select an individual transaction to view the transaction details.

Bubble budgets view

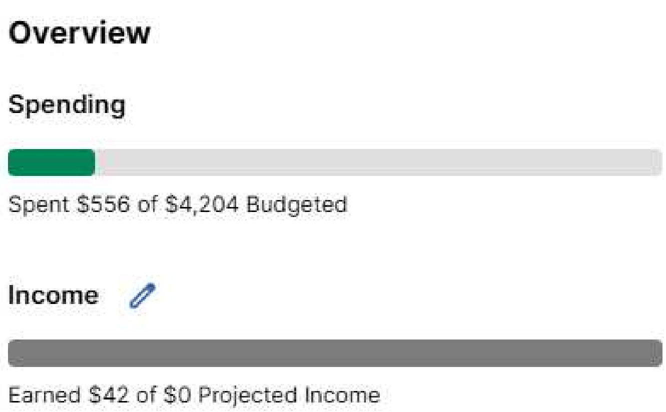
After your budgets are created, they appear in the bubble form. The color of the bubbles represents the amount of your budget spent. Bubbles can appear as the following colors:

- **Green**—less than 80% of the budget spent.
- **Yellow**—between 80% and 100% of the budget spent.
- **Red**—more than 100% of the budget spent.

The size of the bubble is relative to the amount, and exact progress displays on the outside rim of the bubble. You can drag and drop bubbles.

To edit the projected income

Projected income is calculated based on transaction history or, if your income is not automatically identified, you can select a repeating transaction and customize a payment schedule. You can view and edit the projected income for each budget category.

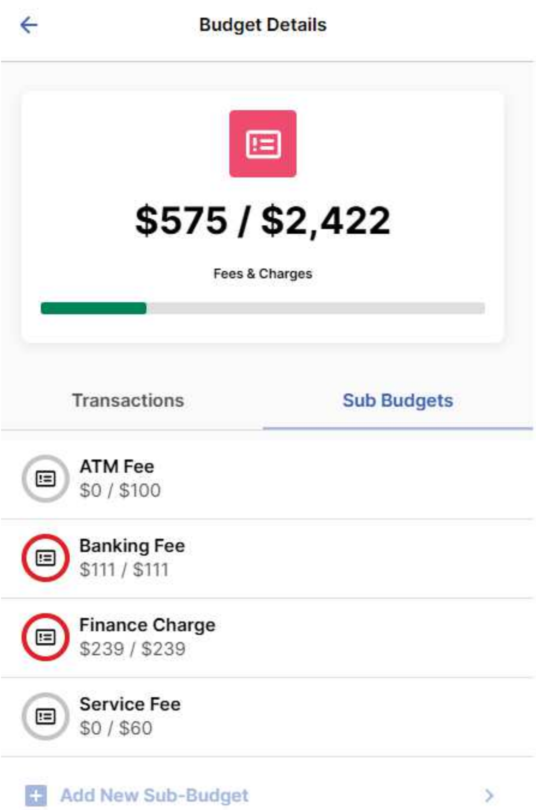


1. In the Budget tool, select **Edit** ( ) next to **Income**.
2. Select Add Income .
3. Select a category to add as it an income source.

4. Enter the payment schedule details, then select **Save**.

Sub-budgets

Select a budget category bubble and select **Transactions** to view transactions within the budget category. Select **Edit** to modify the budget amount or to delete the budget. Select **Sub Budgets** to display its current sub-budgets, if available.



Select **Delete** to delete the budget or select **Edit** to edit the amount.

> **Note**
> To help you make more informed budgeting decisions, you can see your historical spending while creating or editing a budget.

List view

The right **Overview** panel will always display your budget in list form. The color of the icons represents the amount of your budget spent. The icons appear as the following colors:

- **Green**—less than 80% of the budget spent.
- **Yellow**—between 80% and 100% of the budget spent.

- **Red**—more than 100% of the budget spent.

> **Note**
> List view is currently only supported in the desktop view of the application.

The **Spending** bar displays monthly progress for the sum of all budgets.

Geezeo PFM budget tool

To add a budget

1. In the Budget tool, select **Add Budget**.
2. Choose the transaction tags you want to include in your new budget and select **Next**.
3. Enter a name and monthly limit for the budget and select **Next**.
4. Choose the account(s) you want the budget to apply to.
5. Select **Finish**.

After your budgets are created, your budget categories appear in a graph view that displays the amount you have left in each category.

To edit or delete a budget

1. In the Budget tool, select a budget category.
2. Select **Edit Budget**.
3. Edit the Budget Info, Available Tags, and Accounts as desired.
4. Select **Save** to save your changes or **Delete** to remove the budget.

To edit a budget transaction

1. In the Budget tool, select a budget category.
2. Select the transaction you want to edit from the list below the graph.
3. To edit the category name, select the category name and choose a new category from the associated dropdown menu.
4. To edit the transaction name, select the **Name** field and enter a new name.

5. To split the transaction into two categories, select the **Split Transaction** button, add additional tags, and select**Save**.

> **Note**
> Your financial institution (FI) has a choice of two providers for Personal Financial Management: MX PFM or Geezeo PFM. Before you begin using Personal Financial Management, determine your Personal Financial Management provider.

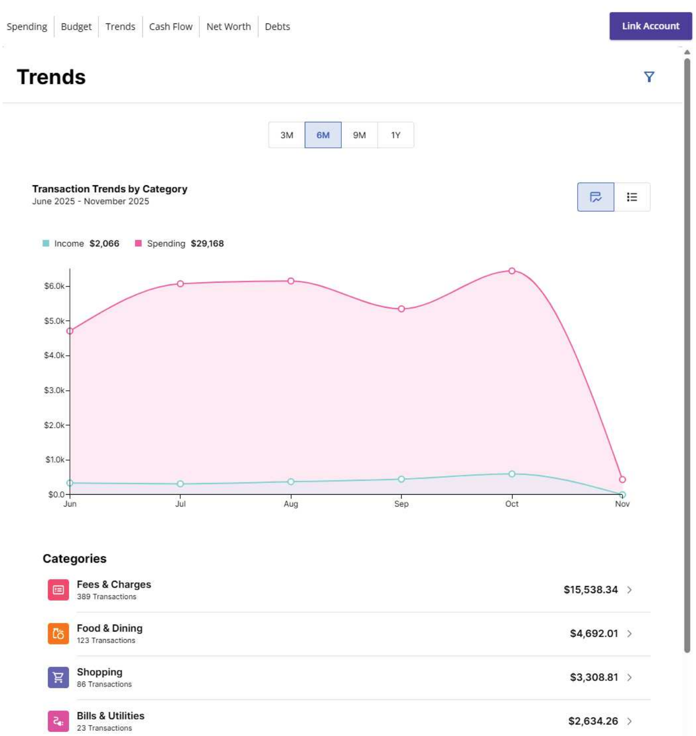
Trends

The Trends tool builds even further on your budgeting categories to help track spending over time as compared to income. It shows spending history by category, in relation to income. This way, you can quickly determine if you are spending more than you earn.

Using the Trends tool

1. You can view transaction trends graphically or in list view. Choose a date range at the top to change the transaction trends period.

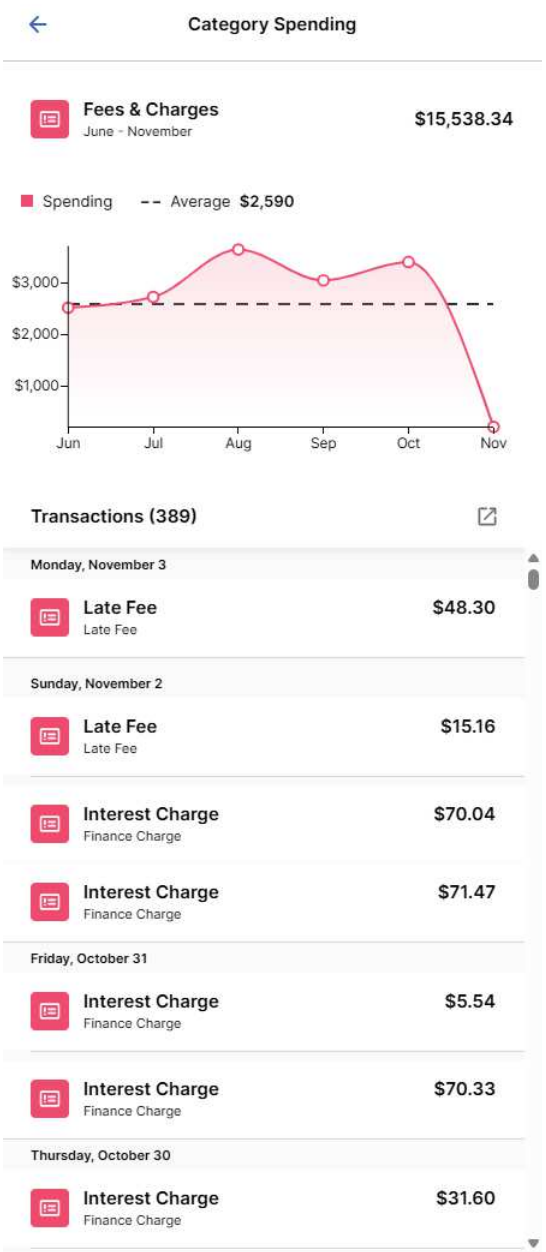
Trends



2. Hover your mouse over a circle data point to show the actual spending and income for the selected month.

3. Select the list view icon and select a category to drill down into it and show any relevant subcategories.
4. Select any of the categories to display the spending and a list of transactions for the selected category.
5. Hover your mouse over a circle data point in the Category Spending section to show each month's spending totals.
6. Select any transaction to see transaction details.

> **Note**
> Tags only appear within Financial Tools. They do not appear on the Account Details page and are not used for anything within digital banking at this time.



7. Select the list view icon to view all categories as a list.

> **Note**
> Categories display in chart view by default.

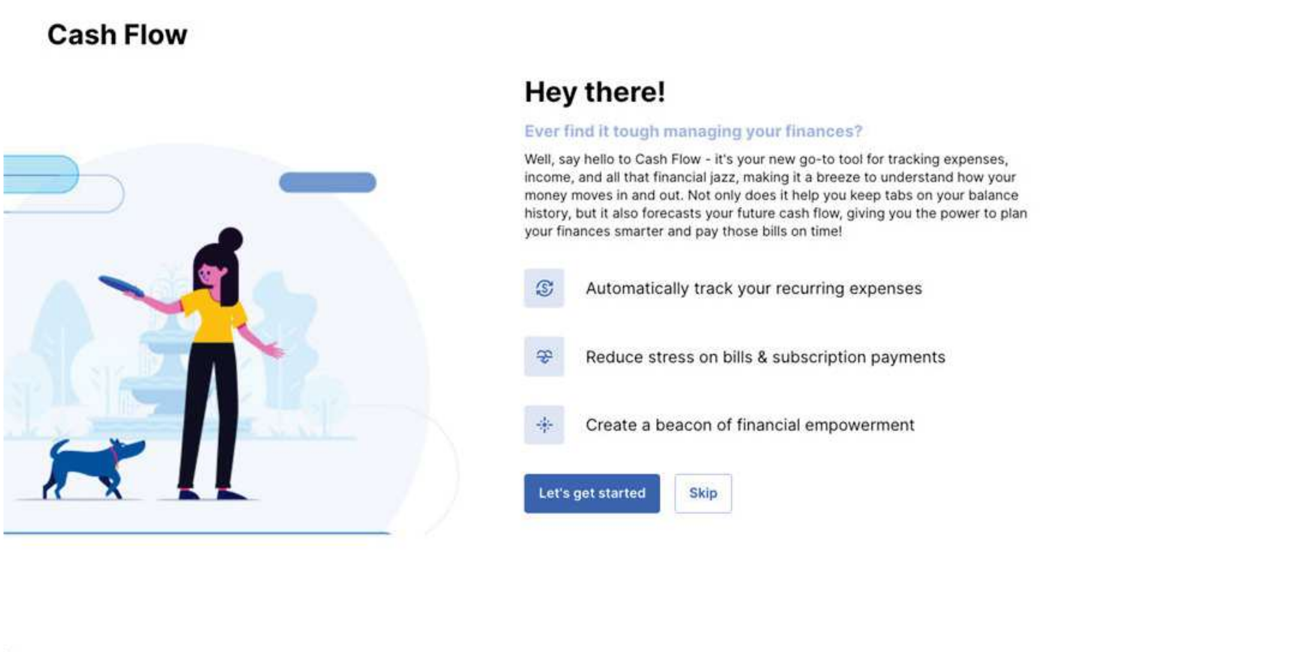
Note
Your financial institution (FI) has a choice of two providers for Personal Financial Management: MX or Geezeo. This feature is only available to users with MX Personal Financial Management. To learn more, see Determining your Personal Financial Management provider.

Cash Flow

The Cash Flow tool allows you to view your deposit and spending history and predict account balances, income, and expenses for up to 30 days in the future. You can add your income, bills, payments, and recurring subscriptions, with frequency options such as one-time, monthly, quarterly, or annual, and estimate how a new recurring expense will impact your future available cash.

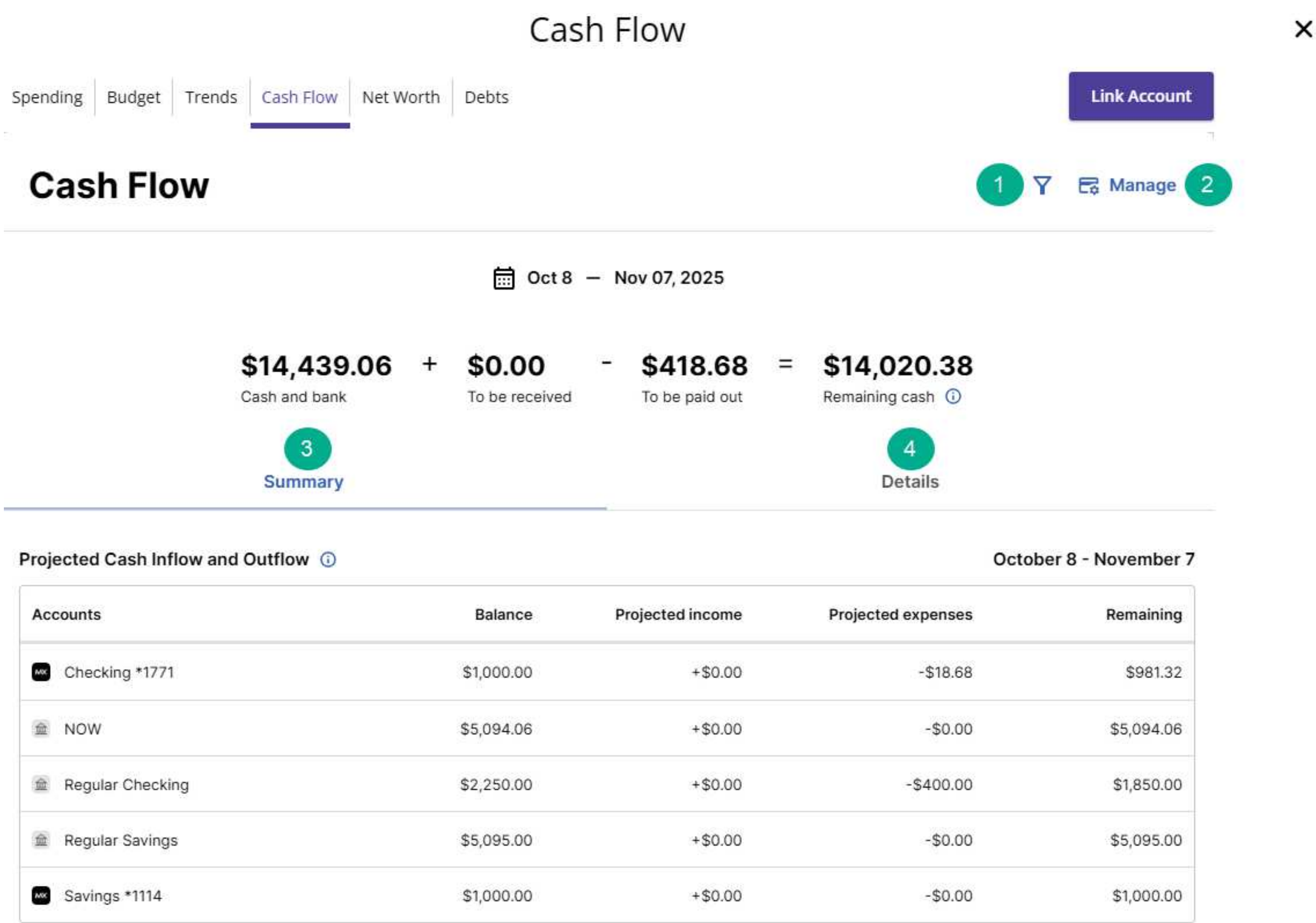
Setting up the Cash Flow tool

The first time you open the Cash Flow tool, the Cash Flow tool wizard will launch. Select **Let's get started** to add your income or **Skip** to add your income later.



Using the Cash Flow tool

After completing the Cash Flow tool wizard, you can view your projected balances on all accounts and view estimated balances in the near future. The following image shows the Cash Flow tool with annotations. The numbered elements are described below.



1. Filter the displayed accounts to focus on specific accounts.

2. Manage recurring transactions and income for the specified accounts.

3. View a summary of active accounts and projections for the specified accounts within the currently selected time frame.

4. View additional details, such as account expenses and remaining cash for the specified accounts within the currently selected time frame.

Managing expenses

1. Select **Manage** 

.
2. Select an expense to view its details or change the recurring payment schedule.
3. Select a paid transaction.
4. Configure the **Category**, **Date**, **Memo**, and **Tags** as needed.
5. Configure any of the **Actions** as needed.

> **Note**
> Your financial institution (FI) has a choice of two providers for Personal Financial Management: MX or Geezeo. This feature is only available to users with MX Personal Financial Management. To learn more, see Determining your Personal Financial Management provider.

Net Worth

The Net Worth tool tracks the net sum of all your assets and liabilities over time.

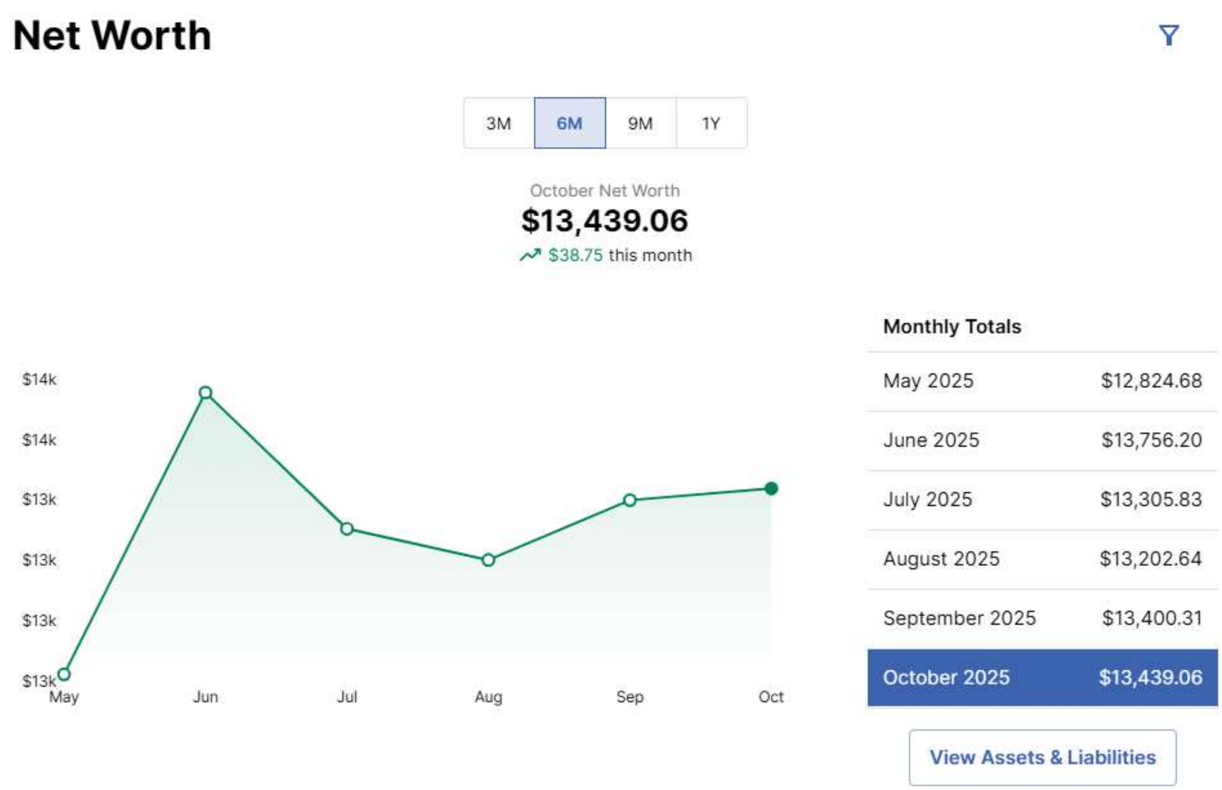
MX PFM Net Worth tool

The Net Worth tool tracks the net sum of all your assets and liabilities over the past year. The dots on the graph represent your net worth for each month, while the lines on the graph represent the change in your month-to-month net worth.

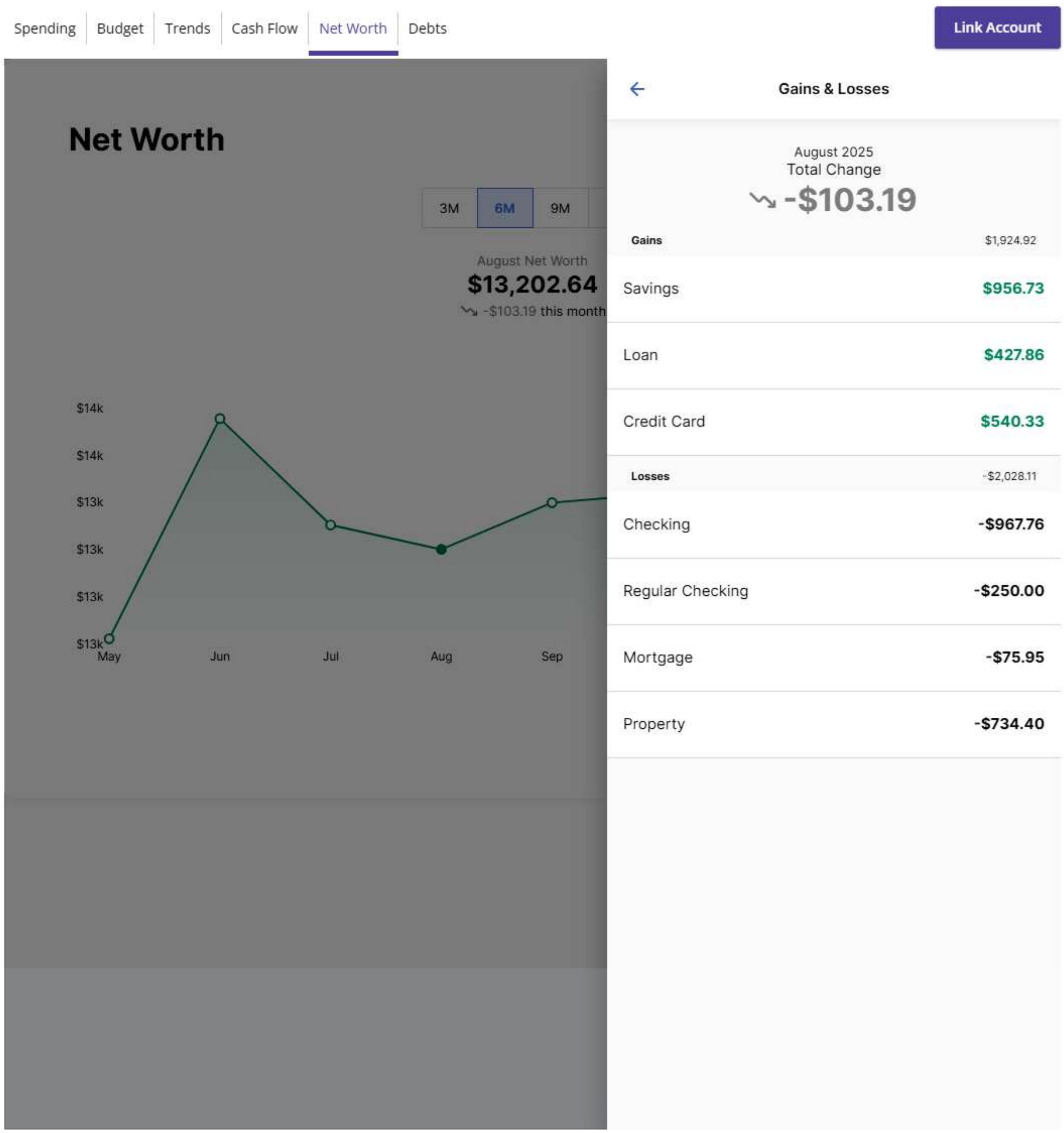
> **Note**
> When you first use the Net Worth tool, it may not accurately represent your spending history. Accuracy improves over time as sufficient history is built up and additional external accounts are linked.

Using the Net Worth tool

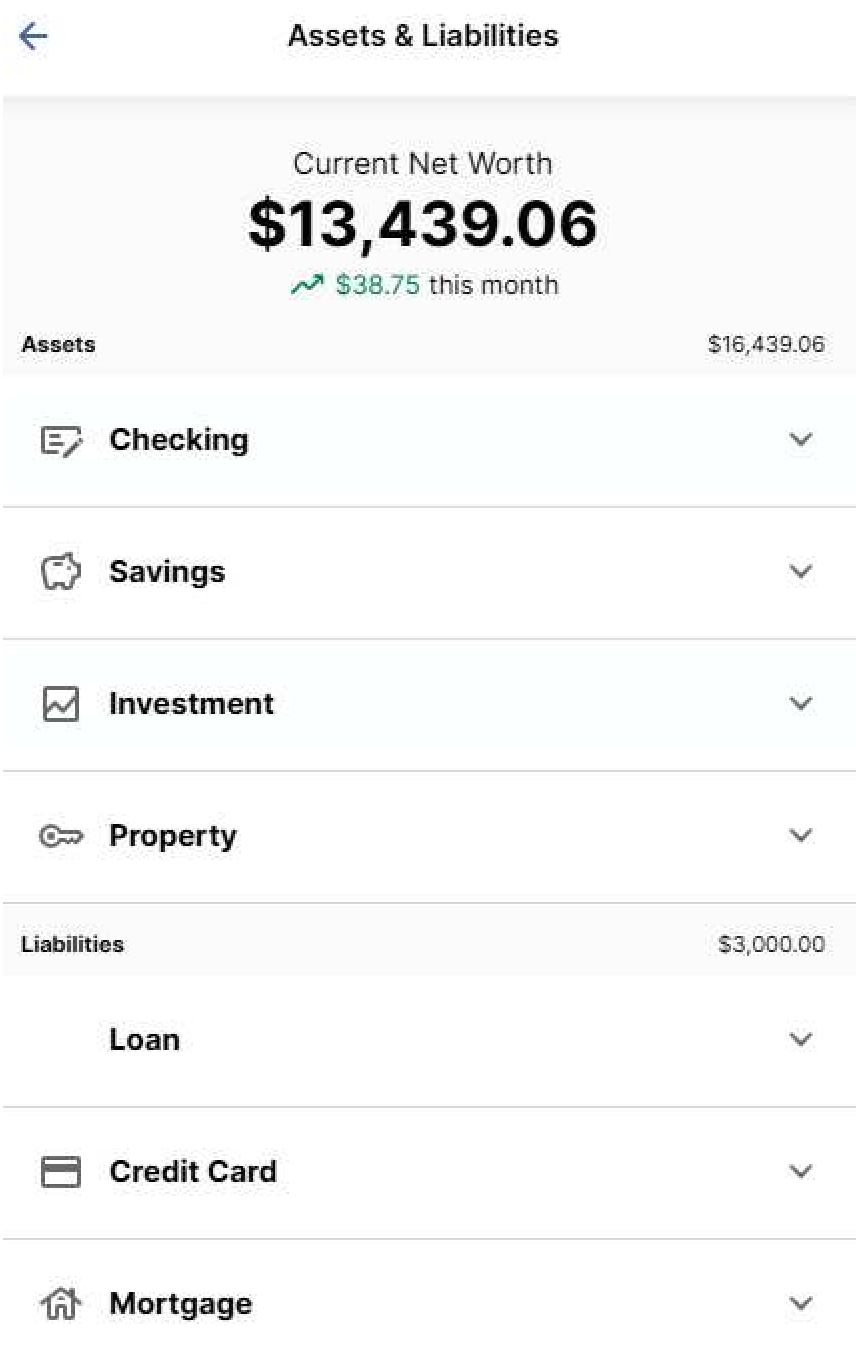
1. Adjust the time frame by choosing a date range from the tabs above.



2. Select a month from the list on the right to see your net worth's gains and losses. A window appears showing the amount of change that occurred within each of your accounts during that month.



3. **Select View Assets & Liabilities** to view your net worth and a list of your assets and liabilities for the current month.

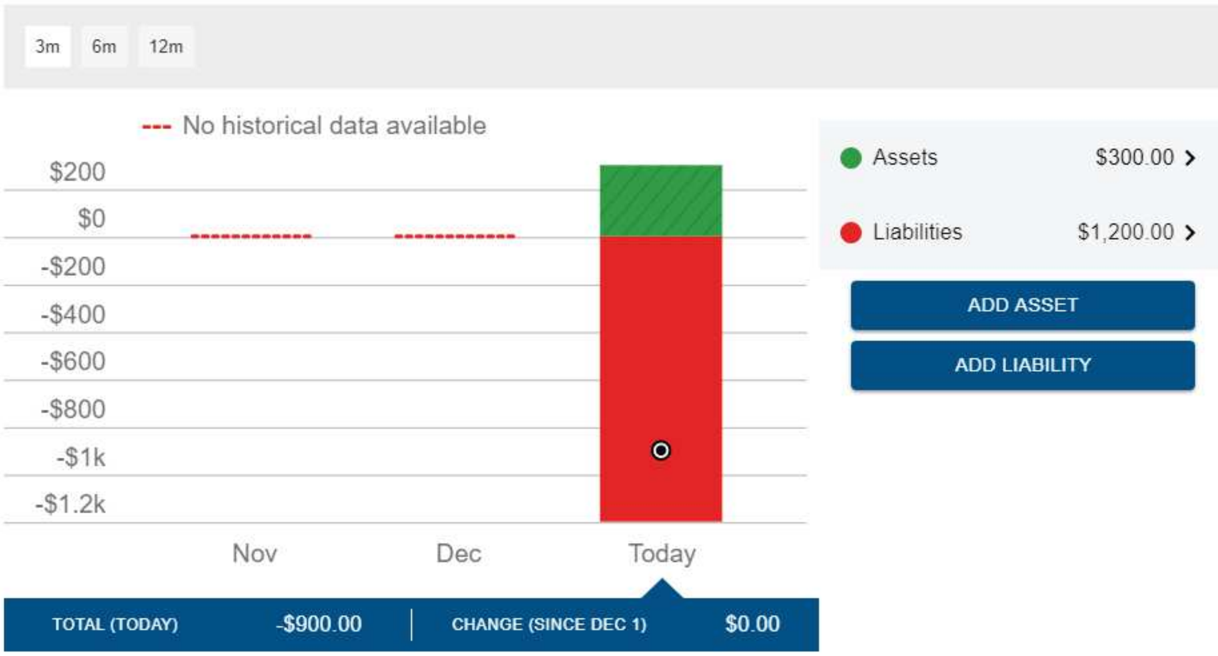


Geezeo PFM Net Worth tool

The Net Worth tool tracks the net sum of all your assets and liabilities over the amount of time you specify. The bars on the graph represent your assets and liabilities for each month. You can view your total net worth and the change in your net worth for each month in the blue bar on the bottom of the graph.

> **Note**
> When you first use the Net Worth tool, it may not accurately represent your spending history. Accuracy improves over time as sufficient history is built up and additional external accounts are linked.

Using the Net Worth tool



1. Adjust the time frame by choosing from the tabs above the graph.
2. Select the **Assets** or **Liabilities** options on the right menu to view a current list of assets or liabilities. Select an asset or liability to view details about the asset or liability.
3. To add assets or liabilities, select**Add Asset** or **Add Liability**.

> **Note**
> Your financial institution (FI) has a choice of two providers for Personal Financial Management: MX PFM or Geezeo PFM. Before you begin using Personal Financial Management, determine your Personal Financial Management provider.

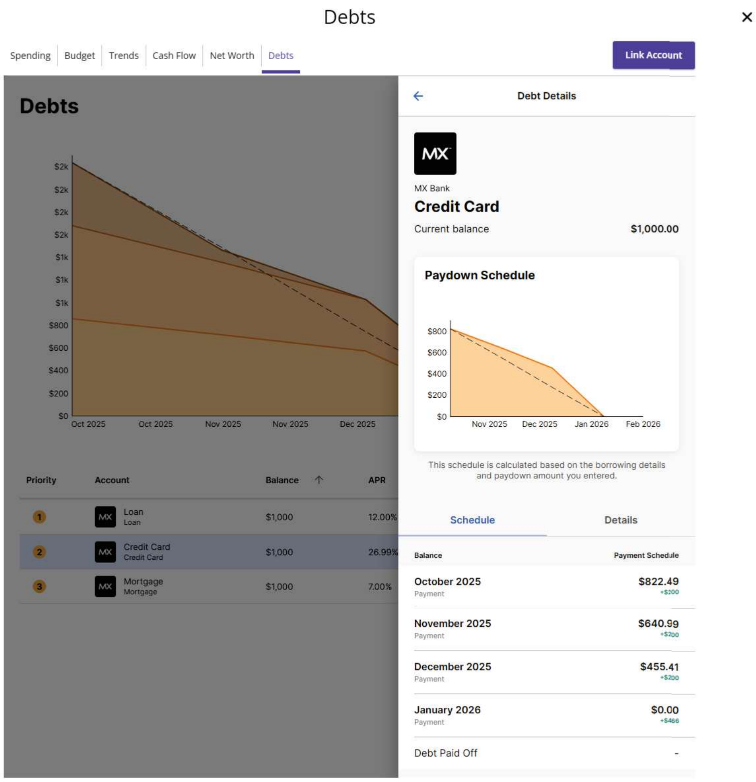
Debts

The Debts tool allows you to see all of your debt accounts in one place and to calculate how making additional payments, or applying a different paydown strategy, can impact your debt over time. The system will calculate paying off your debt using the Snowball method. This method helps you pay off your debt in the fastest way possible, by rolling the monthly amount you have been applying to a specific debt to the next debt in the priority list.

The main view is the trending graph for paying off all of your debt.

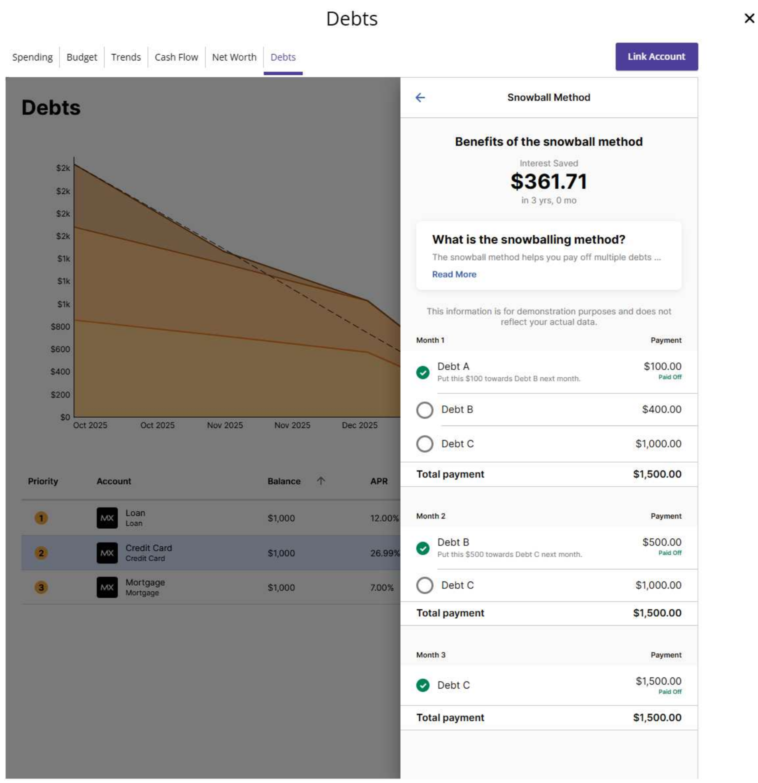
Using the Debts tool

1. Select an account to edit details and view an individual payoff graph.



> **Note**
> The colors in the graph correspond to the numbers beside each account. Payoff dates and the amount you save are automatically calculated by the details you input for each debt. The dotted line reflects time and money savings from using the Snowball method.

2. From the dashboard, Select **What is Snowballing?** in the **Debt-free by** message box to see how Snowballing helps you pay down your debt more quickly.



Note

Some FIs may not provide details such as the interest rate and minimum payment. You may select the account and provide the missing data elements so the system can accurately propose paydown strategies and timelines.

If you don't want to use the Fastest Payoff First method, you can set the priority to Highest Interest First, Lowest Balance First, or Highest Balance First by selecting the dropdown menu in the navigation bar. It is important for you to find a strategy that meets your needs and will help you succeed in eliminating debt.

- **Fastest Payoff First**—debts are ordered by which debt you will pay off soonest based on balance, annual percentage rate (APR), and minimum payment. Your additional amount towards your debts is applied in that order as you pay off your debts.
- **Highest Interest First**—debts are ordered from your highest APR to the lowest APR. Your additional amount towards your debts is applied in that order as you pay off your debts.
- **Lowest Balance First**—debts are ordered by balance amount from lowest to highest. Your additional amount towards your debts is applied in that order as you pay off your debts.
- **Highest Balance First**—debts are ordered by balance amount from highest to lowest. Your additional amount towards your debts is applied in that order as you pay off your debts.

Note
Your financial institution (FI) has a choice of two providers for Personal Financial Management: MX or Geezeo. This feature is only available to users with MX Personal Financial Management. To learn more, see Determining your Personal Financial Management provider.

Using goal-based savings accounts

Establish your financial goals, fund them on a one-time or on ongoing basis, track progress, and transfer funds with Goal-based savings accounts. You can now set a specific financial target, determine how long you want to take to reach that target, and slowly put money away in a separate account to reach your financial goals.

- Creating a Goal-based savings account
- Editing Goal-based savings account details
- Closing a Goal-based savings account

Creating a goal-based savings account

To create a goal-based savings account

1. From the Home page, select **Start saving**.
2. Complete the form on the Customize your goal page.
3. Select **Save goal**. A success page appears with information on the amount you must save to meet your goal.

   Note
   An error message appears if you do not enter data for all fields.

4. If you want to set up a transfer to your goal-based savings account now, choose a frequency for the transfer and select **Continue.**

Funding your goal-based savings account

To fund your goal-based savings account

1. Complete the form on the Funds transfer page.

2. Select **Submit transfer.** A Transaction success page appears with information on the transaction number and processing date.

3. (Optional) To make an additional transfer to your goal-based savings account, select **Make another transfer**.

4. Select **Close** to exit.

You can fund your goal-based savings account from the main funds transfer page at any time.

Editing goal-based savings account details

Editing your goal-based savings account details allows you to change the amount you would like to save, the financial target date you want to reach your goal by, and the goal name.

To edit your goal-based savings account

1. From the Home page, select the coin associated with the goal you want to edit.

2. On the account details page, select the **Details** tab.

3. On the edit account details page, edit one or all the following fields:

    a. Goal Name

    b. Target Amount

    c. Target Date

Closing a goal-based savings account

To close a goal-based savings account

1. From the Home page, select the coin associated with the goal you want to close.

2. On the account details page, select the **Details** tab.

3. Select **Transfer and close goal**.

> **Tip**
> If you have reached your goal, the Transfer and close goal button is located at the top of the details page. Otherwise, this button is located at the bottom of the screen.

4. On the Close and transfer page, select the reason for closing your account and select **Continue**.

If the account you close has no balance, you will receive a confirmation page. Your account is now closed and all recurring transfers to your account are canceled.

If the account you close has a balance above $0, you will see an account selection box on the confirmation page. Select the account you want to deposit your funds to and select **Continue**.

> **Note**
> You cannot deposit your goal-based savings account funds directly into an external transfer account.To transfer funds from your goal-based savings account to an external transfer account you must first transfer the funds to an internal account..

On the success confirmation page, you can create a new goal or select **Not now** to return to the Home page.

Connecting financial data

Managing manual accounts or assets

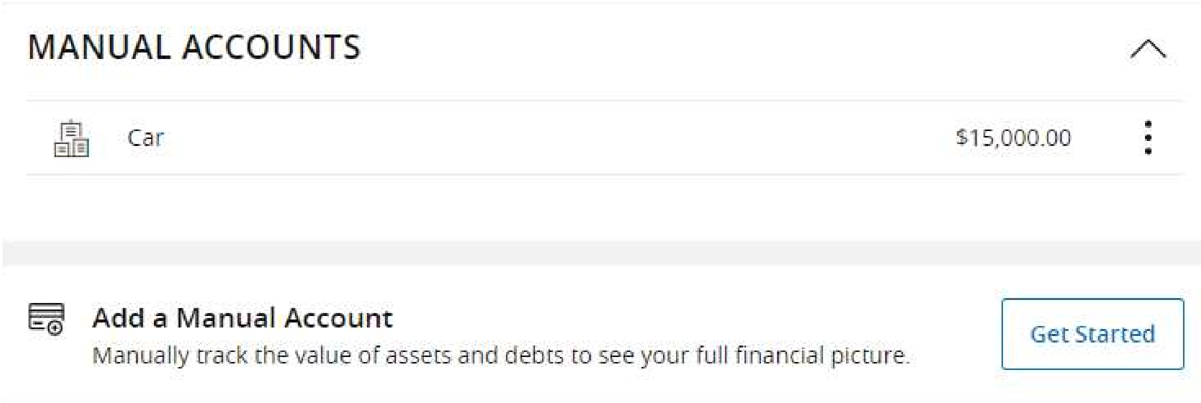
You can manually manage accounts or assets within Personal Financial Management to help build a picture of your financial portfolio in a single, convenient location. This feature is helpful if you want your Net Worth tool to include other assets, such as your house or car. Because manual accounts do not actually link an external account or asset, these accounts and assets will not update in real time. If the value of manually added accounts or assets changes, you must update them manually. You can also edit or delete manual accounts or assets at any time to keep your financial information accurate.

Adding manual accounts or assets with MX PFM

To add a manual account or asset

1. Navigate to the Home page and scroll down to the **Add a Manual account** section.

2. Select**Add a Manual account**.



3. In the Add a Manual Account window, enter your information in the following fields:

    a. **Account name**

    b. **Account type**

    c. **Balance**

    > **Note**
    > The fields displayed are dependent on the type of account you would like to add. For instance, if you select **Loan** under **Account Type**, fields such as Financial Institution, APR, and so on, are optionally available to fill out.

4. Select**Save** to confirm your changes.

5. In the Success window, select **Done**.

Adding manual accounts or assets with Geezeo PFM
To add manual accounts or assets

1. On the Home page, select **Net Worth** in the tools menu.

2. Select **Add Asset**.

3. Enter a **Name** and **Amount** for the account or asset.

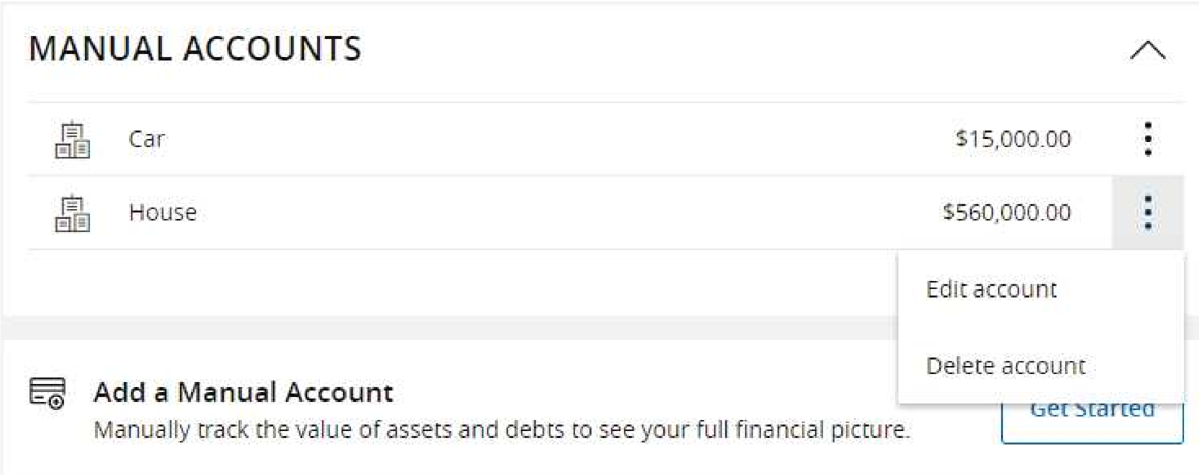
4. Select **Save**.

The account or asset now appears under Total Assets and is included in your net worth.

Editing and deleting manual accounts and assets with MX PFM

To edit an existing manual account

1. In the **Manual Accounts** section of the Home page, select **Options** (⁝) to the right of the account tile.



2. Select **Edit account**.
3. Update the relevant account fields to change the account details.
4. Select **Save** to complete your edits.
5. In the Success window, select **Done**.

To delete an existing manual account

1. Select the **Options** (⁝) menu to the right of the account tile.
2. Select **Delete account**.
3. Select **Delete** to confirm account deletion.

Editing and deleting manual accounts and assets with Geezeo PFM

To edit or delete an existing manual account or asset

1. On the Home page, select the **Net Worth** tool.
2. Select **Assets**.
3. Select the asset you want to edit.

4. Edit the Name or Amount as needed.

5. (Optional) To delete the asset, select **Delete** and confirm the account deletion.

6. Select Save.

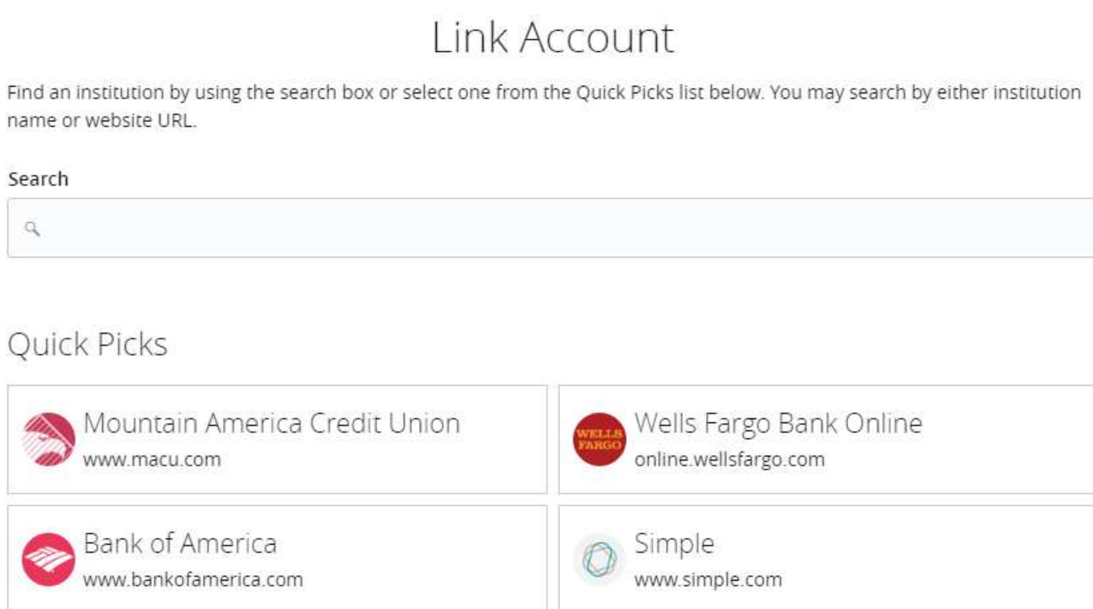
> **Note**
> Your financial institution (FI) has a choice of two providers for Personal Financial Management: MX PFM or Geezeo PFM. Before you begin using Personal Financial Management, determine your Personal Financial Management provider.

Determining your Personal Financial Management provider

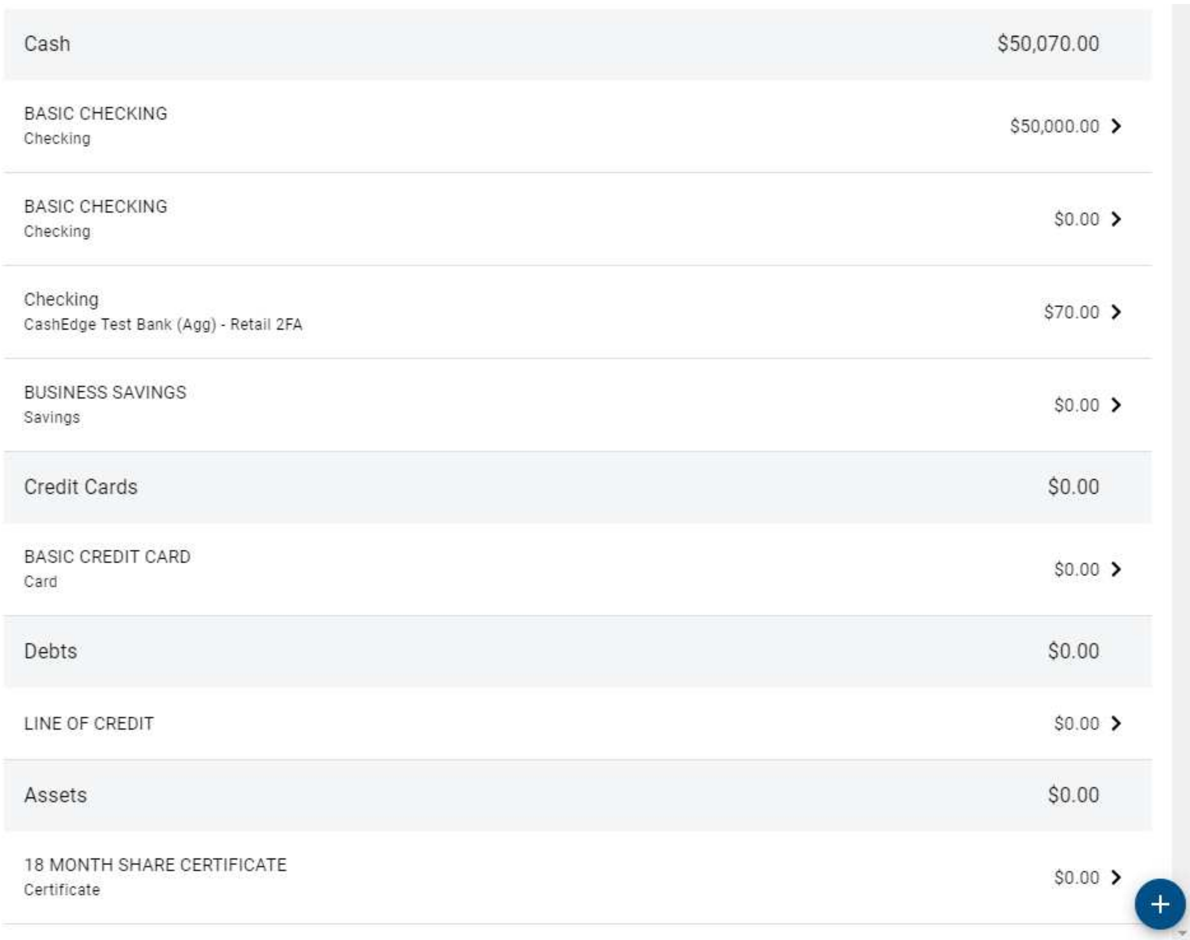
Your financial institution (FI) has a choice of two providers, MX PFM or Geezeo PFM, for Personal Financial Management. Before you begin using Personal Financial Management, complete the following steps to determine your provider, so you can use the online help content that applies to you.

1. On the Home page, select **Link Account**.

2. If your **Link Account** page matches the following image, your FI uses MX Personal Financial Management.



3. If your **Linked Account** page matches the following image, your FI uses Geezeo Personal Financial Management.



Once you know your provider, you can visit online help topics, such as Linking accounts, and follow the directions for your provider. See Using Financial Tools for more information.

Linking accounts

Link your accounts at external financial institutions (FIs) to manage your finances all in one place. Link your credit cards, loans, checking, and savings accounts from other FIs once and see up-to-date balances and transactions for all your accounts on the Home page. You can link accounts from most domestic, US-based FIs.

Account information for linked accounts is view-only. Although you can see balances and transactions and modify categories and descriptions, you cannot create new transactions for linked accounts or transfer funds between linked accounts. If you need to create transactions or transfer funds to an external account, see Setting up external accounts for transfers.

> **Note**
> Your FI has a choice of two providers for Personal Financial Management: MX PFM or Geezeo PFM. Before you begin using Personal Financial Management, determine your Personal Financial Management provider.

Linking and unlinking accounts with MX PFM

To link an account

1. On the Home page, select **Link Account** in the Personal Financial Management section.
2. Search for an FI or select an FI name in the **Quick Picks** section.
3. Authenticate with the external FI. You may be asked to authenticate in the following ways:
    - By providing your digital banking credentials for the external FI and following any prompts to supply more information if requested.
    - By following a separate workflow in a new browser window. Upon completion you will be prompted to close the window and return to digital banking.

> **Tip**
> The time needed to link external accounts may vary depending on many factors, including the external FI, number of accounts, and server speed.

1. Select where you want your linked accounts to be visible.
   If **Home** is selected, the account will display as a tile in the **Accounts** section of the Home page. If Personal Financial Management is selected, the linked account will display in Personal Financial Management, like Budget and Net Worth, and account information, such as balances and transactions, will be available for MX Personal Financial Management.

   > **Note**
   > To learn more about showing and hiding accounts, see Configuring account preferences.

2. (Optional) To link more accounts, select **Link More Accounts** and repeat steps 2 and 3.
3. Select **Close** to return to the Home page. The status of the account appears, along with prompts for any outstanding information, such as account credentials.

After you link accounts, they appear in a **Linked Accounts** group on the Home page. You can reorder and group accounts as necessary.

To edit your preferences for how accounts display on the Home page and in Personal Financial Management, select **Settings > Account Preferences**. In the **Linked Accounts** section, find the account you want to show or hide and select the **Home** and Personal Financial Management toggles.

To unlink an account

You can unlink an account from two places:

- Select **Settings** > **Account Preferences**. In the **Linked Accounts** section, select the account, then select **Remove**.

- Select the account tile from the Home page and select Unlink in the **Details** tab.

Both methods remove all accounts from the linked FI.

Linking and unlinking accounts with Geezeo PFM

To link an account

1. On the Home page, select **Link Account** in the Personal Financial Management section.

2. Select .

3. Select **Add Linked Account**.

4. Search for an FI and select the FI name from the list.

5. Provide your digital banking credentials for the external FI and select **Connect**. If the FI requires multi-factor authentication, follow any prompts to supply more information.

   Tip

   The time needed to link external accounts may vary depending on many factors, including the external FI, number of accounts, and server speed.

After you link accounts, they appear in a **Linked Accounts** group on the Home page.

To unlink an account

1. Select **Linked Accounts** on the Home page.

2. Select the linked account from the list.

3. Select edit ( ).

4. Select **Delete**.

Updating login credentials for linked accounts

If your login credentials change for a linked account, you can update them within digital banking.

Updating login credentials in MX

To update login credentials

1. On the , scroll down to the Linked Accounts group.

2. On the desired linked account, swipe left or select the two vertical bars, then select **Update Login**.

3. Enter your updated login credentials, then select**Continue**.

Updating login credentials in Geezeo PFM

To update login credentials

If your login credentials change for a linked account, a red symbol appears next to the account on the **Linked Accounts** page. Select the account with the red symbol and update your login credentials.

> **Note**
> Your financial institution (FI) has a choice of two providers for Personal Financial Management: MX PFM or Geezeo PFM. Before you begin using Personal Financial Management, determine your Personal Financial Management provider.

Categorizing transactions

Use transaction categories to help you accurately monitor your spending and track your budgets.

Transactions for your internal accounts and linked accounts are automatically categorized to help you accurately monitor your spending and track your budgets. In some cases, you may choose to modify the automatically-selected category. You can also modify transaction descriptions, split transactions across multiple categories, and create or edit new subcategories.

Note
Your financial institution (FI) has a choice of two providers for Personal Financial Management: MX PFM or Geezeo PFM. Categorizing transactions from the is only available to users with MX Personal Financial Management. To learn more about categorizing transactions with Geezeo Personal Financial Management, see the Spending tool topic.

Categorizing a transaction

To categorize a transaction

1. On the , select an account.
2. On the Account Details page, select a transaction.
3. In the **Category** section, select**Edit** ().

> **Note**
> You can also select the category icon that appears in your transaction list on the Account Details page without expanding the transaction detail.

1. Select a category to assign the transaction.
2. (Optional) In the **Online Description** section, select**Edit** () to change the description of the transaction.

> **Note**
> Editing the description only changes the description within digital banking, not in paper or eStatements.

Adding a subcategory

To add a subcategory

1. On the , select an account.
2. On the Account Details page, select the category icon next to a transaction.
3. On the Categorize sidebar, select the expand arrow () on the parent category.
   Select**+Add Sub-Category**.
   Enter the name of the new subcategory.

Select the check mark (✓).

Select the new subcategory to assign it to the transaction.

> **Note**
> Default parent categories and subcategories cannot be edited. However, you can rename personally-created subcategories by selecting**Edit** () next to the subcategory name. Select**Delete** () next to a personally-created subcategory to delete it.

Splitting transaction categories

You can split a single transaction across multiple categories to better manage your budget.

To split a transaction

1. On the , select an account.
2. Select a transaction.
3. In the transaction details, select**Options** () and select **Split transaction**.
4. On the **Splits** tab, enter the amount you want to split into a separate category.
5. Select the category icon and select a new category for the amount you want to split.
6. Select the check mark (✓).
7. Select**+Split Transaction**.

Note the following details about splitting transactions:

- You can add up to a total of nine splits.
- After you split a transaction, you can no longer edit the Category from the transaction details.
- You cannot edit the description of an individual split.

Exporting Personal Financial Management data

Users can export Personal Financial Management data, including categories and other available transaction data from aggregated accounts.

You can export files to the following formats:

- Spreadsheet (.csv)
- Microsot Excel (.xls)
- Microsoft OFX (.ofx)
- Quicken (.qfx)
- Intuit QuickBooks® (.qbo)

To export data

1. On the Home page, select an account.
2. Select **Export** ().
3. Select the export format. The file downloads to the default folder.

Move money

Quick Actions

Quick Actions allow you to perform common tasks from the . This section includes an overview of available Quick Actions. It also includes information on transferring funds, paying bills, and depositing checks.

- Using Quick Actions
- Transferring funds using Quick Actions
- Paying a bill using Quick Actions
- Depositing a check using Quick Actions
- Approving a transaction using Quick Actions

Using Quick Actions

Within digital banking, you can perform Quick Actions directly from the Home page. Quick Actions are an easy way to start common tasks. All of the Quick Actions that you can perform appear in the Sidebar. The available actions vary, depending on how your account is configured.

Transferring funds using Quick Actions

You can use Quick Actions to transfer funds.

To transfer funds using Quick Actions

1. On the , select**Transfer Money Now**.
2. On the Funds Transfer page, do the following:
    a. Select an account from the **From Account** list.
    b. Select an account from the **To Account** list.
    c. Enter an **Amount** to transfer.
    d. Select the **Frequency** field, then select a frequency.

> **Note**
> Depending on the frequency you select, there will be more options such as **Day of the week**, **Start Date**, and **Repeat Duration**.

> **Note**
> The date you select is the day the transfer will be processed, not the day funds will become available. If you select today's date for an external transfer to another FI, your FI may charge an additional processing fee.

> **Note**
> Additionally, depending on your FI's configuration, Same-Day ACH transactions may not be available depending on the day of week or time of day.

> **Note**
> Depending on the frequency you select, there will be more options such as **Day of the week**, **Start Date**, and **Repeat Duration**.

> **Note**
> The date you select is the day the transfer will be processed, not the day funds will become available. If you select today's date for an external transfer to another FI, your FI may charge an additional processing fee.

> **Note**
> Additionally, depending on your FI's configuration, Same-Day ACH transactions may not be available depending on the day of week or time of day.

a. (Optional) Enter information about the transfer in the **Memo** field.

b. Select**Transfer Funds**. A confirmation message appears and confirms that the transfer was processed or will be scheduled to process.

3. Do one of the following:

   - Select**Close** to set up another transfer.
   - Select**Manage Transfer** to see the transaction details in the Activity Center.

To transfer funds using Quick Transfer

1. On the , select the options menu (⁝) for the desired account, then select **Quick Transfer**.
2. (Optional) Select an account from the **From Account** list.
3. Select an account from the **To Account** list.
4. In the **Amount** field, enter the amount to transfer.
5. Select a **Transfer Date** you want the transfer to be processed on.
6. (Optional) To view more transfer options, select**Advanced Options**.
7. Select**Transfer Funds**.
8. Select **Close** to set up another transfer or select **Manage Transfer** to see the transaction details in the Activity Center.

> **Note**
> Quick Transfer only appears as an option under the account tile if you can withdraw from the account.

Paying bills using Quick Actions

After you enroll in Bill Pay, you can use Quick Actions to pay a bill to an existing payee.

> **Note**
> If Enroll in Bill Pay appears in the Quick Actions, you have not yet enrolled. You can select **Enroll in Bill Pay** to enroll. The procedure to enroll in Bill Pay varies according to your settings.

See Enrolling in and Adding a payee for information.

To pay a bill using Quick Actions

1. In the Quick Actions box, select **View All Bills Now**.
2. On the Bill Pay page, select the name of the payee that you want to pay. The Bill Pay page for that payee appears.
3. On the Bill Pay page, do the following:

   a. Select **From**, and select the account from which you want to make the payment.

   b. In the **Amount**, specify the amount that you want to pay, and select **Save**.

   c. In the Delivery Method list, select the delivery method.

   d. In the **Date** calendar, select the date to pay the bill.

4. Select **Send Payment** to schedule the payment.

5. On the status page, select **Close**.

Depositing checks using Quick Actions

If configured by your FI, you can use a tablet or smartphone to deposit a check into your account.

> **Note**
> If you need to deposit a check using a scanner, please contact your financial institution for more information.

To deposit a check using Quick Actions

1. On the Home page, select **Deposit a Check**.

2. On the Deposit Check page, select the account, and enter the **Amount**. Follow the instructions on the screen.

3. On the Image Capture page, use your device to take a picture of the front and back of the check. Select **Submit Deposit**. Guides on the screen help you align the check for the image.

   > **Tip**
   > If the image of the check is blurry, you can select **Retake Front** or **Retake Back** to take a new picture.

4. Select **Close**. The check appears in the Submitted list in the Deposit Check History list.

> **Note**
> You may need to enroll in mobile remote deposit capture (mRDC) before you can deposit checks on a smartphone or tablet, depending on your financial institution's configuration.

Approving transactions using Quick Actions

You can use Quick Actions to approve a payment or a transfer. If Quick Actions include pending approvals, the list contains the total number of pending approvals and the number of approvals of each Transaction Type.

To approve a transaction using Quick Actions

1. On the Home page, select **Approvals Required** to open the Activity Center.

2. In the **Search Transactions** field, enter Pending and select the magnifying glass or press **Enter**. The list of pending approvals appears.

3. Select the check box of each transaction you want to approve.

> **Note**
> If you use a Symantec VIP Token code to authorize transactions, you are prompted to enter the current code on the token.

4. When prompted, select **Approve** to verify the approval. The status of the items will change to Authorized on the Activity Center page.

Transfers

Setting up external accounts for transfers

You can add accounts that you own at other FIs to your digital banking profile and transfer funds externally. These functions depend on your financial institution's settings and may not be available.

There are two types of external accounts: external transfer accounts and linked/aggregated accounts. This section details external transfer accounts. You can make transfers to and from external transfer accounts, but you can only view balances and transactions in linked/aggregated accounts.

When you connect the account, we make two small deposits of random amounts into your account at the other institution. When the deposits are complete, you enter and verify the amounts in either digital banking or digital banking. The deposits verify your ownership of the account and that any future transfers to or from that account will process correctly. The deposits should take fewer than five business days to process.

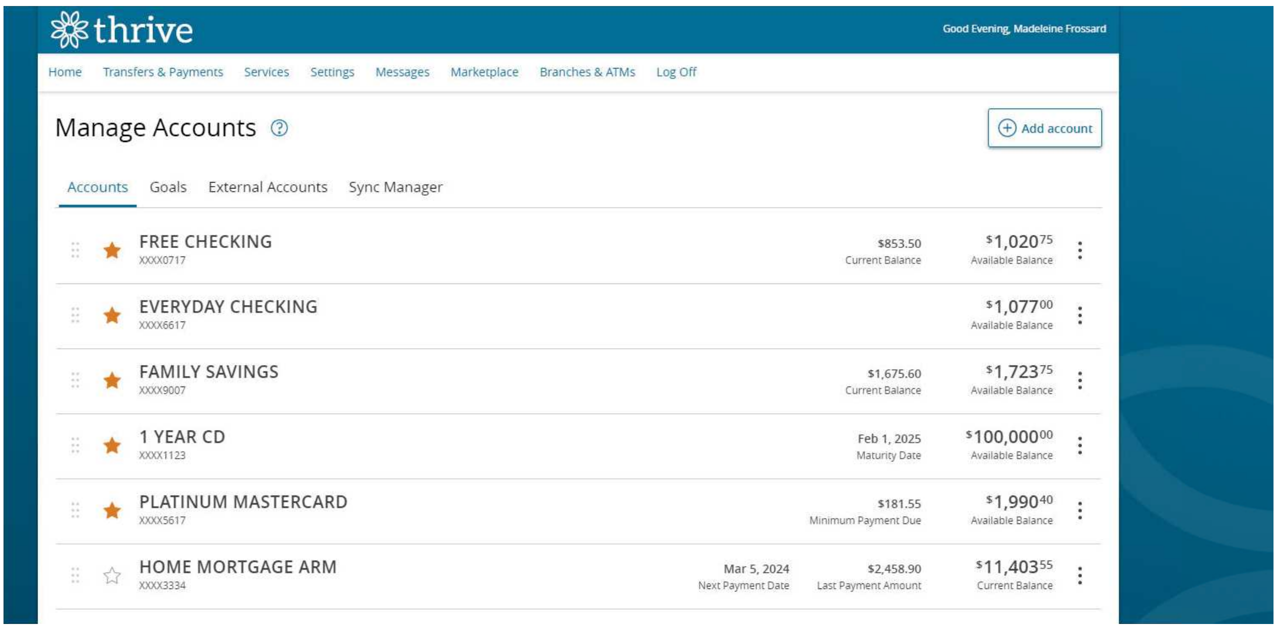
Note

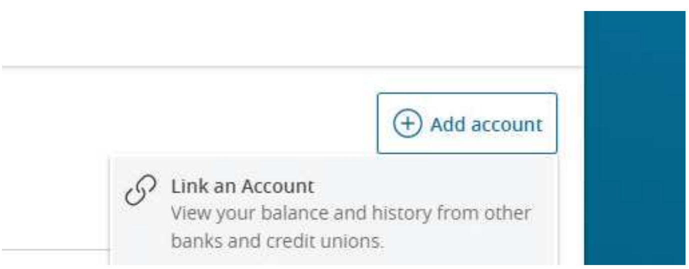
You can only request external transfer accounts held at domestic (United States and US territories) FIs that use American Bankers Association (ABA) routing numbers.

Adding an external account

You can add accounts from other FIs to your digital banking profile. After you verify an external account, you can transfer funds to or from the account.

To add an external transfer account





1. From the navigation menu, select**Services** > **Add External Account**.

2. On the Add External Accounts page, complete the following:

    a. In the **Account Number** field, enter the account number at the other FI.

b. In the **Routing Number** field, enter the routing number of the other FI. The image on the page illustrates where the routing number is located on a check. If the account is not a checking account, verify the correct routing number with the other FI.

c. From the **Account Type** list, select the external account type.

3. Select**Submit** to add the account.

Verifying an external transfer account

The Account Verification page lists the external transfer accounts that you have requested, along with the status of the link.

To verify an external transfer account

1. In the navigation menu, select **Services** > **Verify External Account**. The Account Verification page appears.

2. Do the following:

    a. Select the account that you want to verify.

    b. In the Verify Deposit Amounts area, enter the amounts of the two deposits that we made to the external account.

    c. Select **Continue**.

3. After verification, the external transfer account appears in the list of accounts that you can use in transfers.

Authorizing an external transfer

> **Note**
> Authorization is only required if you are transferring funds from an account at another financial institution (FI).

You can transfer funds from an account at another FI. You can authorize the transfer immediately or save the transfer as a draft and authorize it at a later time.

To authorize an external transfer

1. From the navigation menu, select**Transactions > Funds Transfer**.

2. From the **From Account** list, select an external account.
3. From the **To Account** list, select the account you would like to transfer funds to.

> **Note**
> If you select a loan from the **To Account** list, you must select an option from the **Payment Type** list.

4. Enter the amount you would like to transfer in the **Amount** field.
5. From the **Frequency** list, select the frequency of the transfer.

> **Note**
> Depending on the frequency you select, you may be required to select the **Day of the week**, **Start Date**, or **Repeat Duration.**

6. Select a **Transfer Date**.
7. (Optional) Enter a note in the **Memo** field.
8. Select**Approve**.
9. In the **External Account Authorization** dialog box, select**Authorize**.

> **Note**
> If you save a transfer as a draft, you can manage and approve the transfer on the Activity Center page.

Deleting an external account

If you no longer need to transfer funds to or from an external account, you can easily delete this account on the Account Preferences page.

To delete an external account

1. From the navigation menu, select **Settings > Account Preferences**.
2. In the **External Transfer Accounts** section, select the account you want to delete.
3. Select **Delete account** ( ).

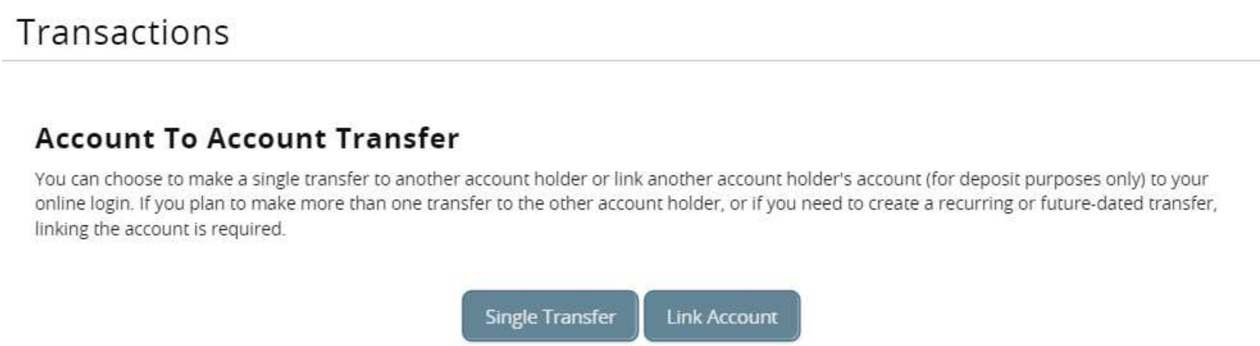
4. In the **Delete account** confirmation message, select **Delete**.

   Caution
   Any pending transactions for this account will be canceled.

5. Select **Close**.

Making account-to-account transfers

Transfer funds to someone else who has an account at the same institution by entering the recipient's account information and last name.



Note
The term Account to Account may also be referred to as Person to Person or Member to Member.

To make a single transfer

1. In the navigation menu, select **Transactions** > **A2A Transfer**. The Account To Account Transfer page appears.

2. Select **Single transfer**. The Transfer Funds to Another Account page appears.

3. In the Enter Your Account Information section, enter the following information:

   a. In the **From Account** dropdown list, select an account.

   b. In the **Amount** field, enter an amount to transfer.

   c. (Optional) In the **Description** field, enter a description of the transfer.

4. In the Enter Recipient Customer Account Information section, enter the following information:

    a. From the **Account Type** dropdown list, select an account.

    b. In the **Recipient Email Address** field, enter the email address of the person to whom you are transferring the funds.

    c. In the **Last 4 Digits of Account #** field, enter the appropriate information.

5. Select **Submit** to complete the transfer.

> **Note**
> This feature may not be available, depending on how your financial institution is configured.

Linking an internally-held account

Link another person’s account to your own to make repeated or future-dated deposits to that account. The recipient must have an account with the financial institution.

To link an internally-held account

1. In the navigation menu, select **Transactions** > **A2A Transfer**.

2. Select **Link Account**.

3. From the **Account Type** drop-down list, select the account type.

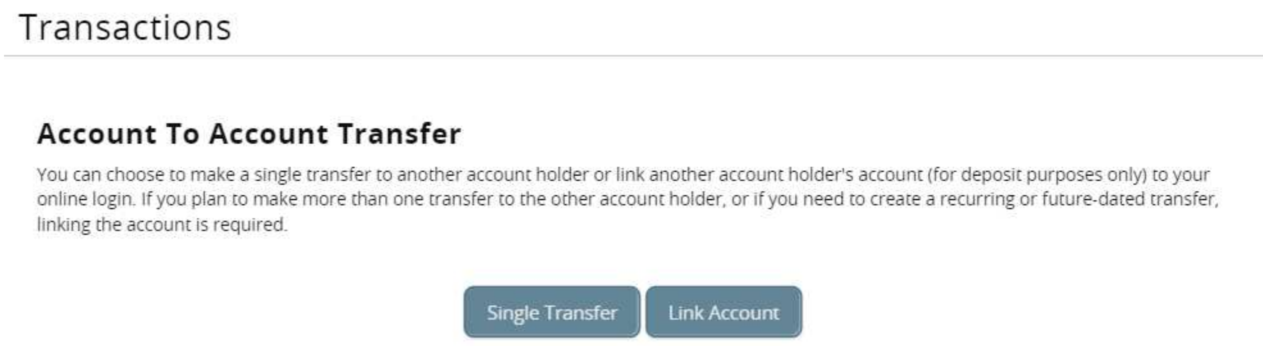
4. In the **Recipient Email Address** field, enter the recipient’s email.

5. In the **Last 4 Digits of Account #** field, enter the appropriate information.

6. Select **Submit** to complete linking the account.

Making account-to-account transfers

Transfer funds to someone else who has an account at the same institution by entering the recipient's account information and last name.



Note
The term Account to Account may also be referred to as Person to Person or Member to Member.

To make a single transfer

1. In the navigation menu, select **Transactions** > **A2A Transfer**. The Account To Account Transfer page appears.

2. Select **Single transfer**. The Transfer Funds to Another Account page appears.

3. In the Enter Your Account Information section, enter the following information:

   a. In the **From Account** dropdown list, select an account.

   b. In the **Amount** field, enter an amount to transfer.

   c. (Optional) In the **Description** field, enter a description of the transfer.

4. In the Enter Recipient Customer Account Information section, enter the following information:

   a. From the **Account Type** dropdown list, select an account.

   b. In the **Recipient Email Address** field, enter the email address of the person to whom you are transferring the funds.

   c. In the **Last 4 Digits of Account #** field, enter the appropriate information.

5. Select **Submit** to complete the transfer.

> **Note**
> This feature may not be available, depending on how your financial institution is configured.

Bill Pay

This section includes an overview of using Bill Pay functionality, accounts, payees, and payments.

You must enroll in Bill Pay and select an account before you can add payees or pay bills. After you enroll, you can add more accounts from which to pay. Later, you can remove accounts, as necessary, except the account selected when you initially enrolled in Bill Pay.

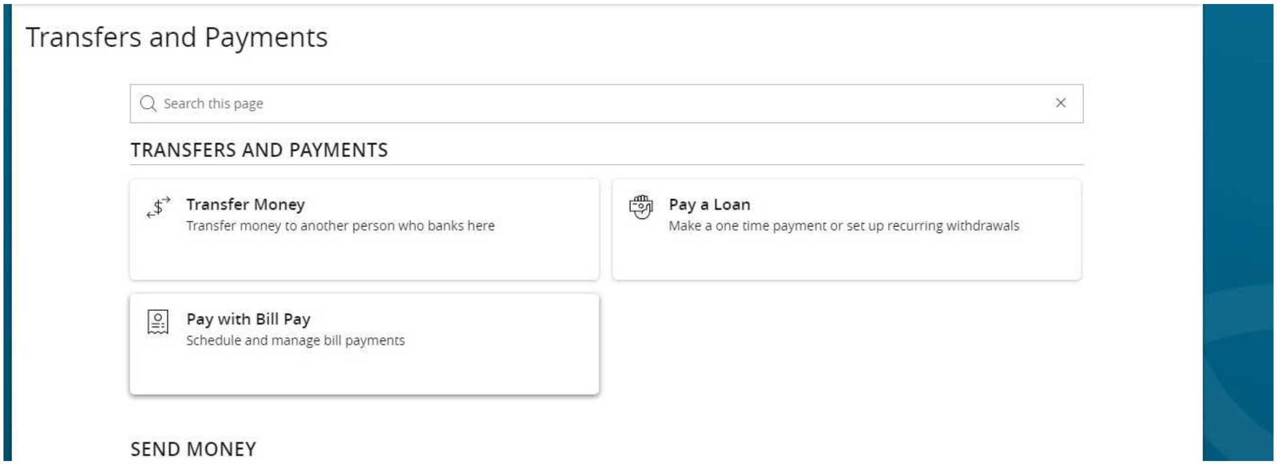
Note the following details about Bill Pay:

- Depending on your FI's configuration, some pages may not appear in desktop, tablet, or mobile versions of Bill Pay.
- Integrated Bill Pay functionality is built into online banking. Depending on the vendor selected by your FI for Integrated Bill Pay, options and functionality may vary.
- If your FI offers a third-party Bill Pay vendor instead of Integrated Bill Pay, you will be directed to the vendor's external site and the system will log you in automatically. That functionality is called *single-sign on (SSO)*.
- If your FI offers eBill (electronic bill) services, you can configure payees to send an electronic version of a paper bill that you can pay in digital banking. You can also set up automatic payments for eBills.

Enrolling in Bill Pay

Enroll in Bill Pay to easily pay your bills within online banking. Before you begin, select **Settings > Profile** and fill out the required fields.

To enroll in Bill Pay

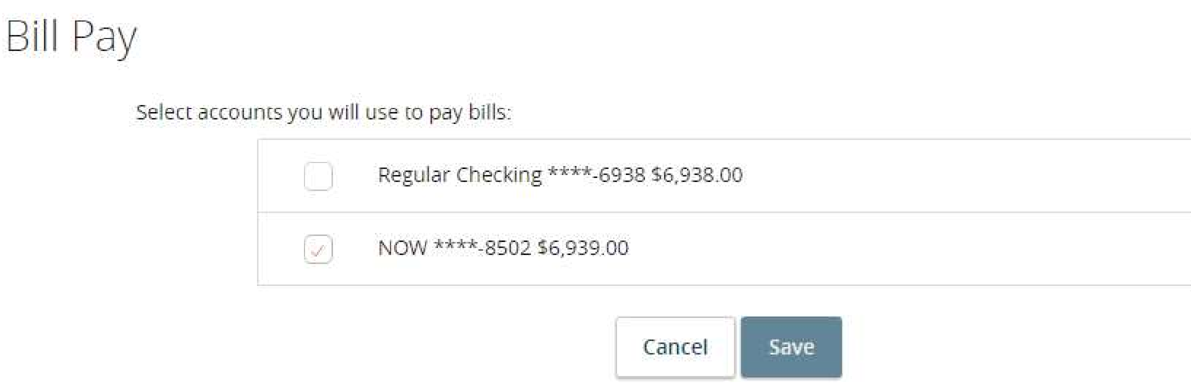


1. From the navigation menu, select **Transactions** > **Bill Pay**.

   Note
   The menu path may vary depending on how online banking is configured for your FI. For example, the Bill Pay option may appear under Services.

2. Select the account you want to enroll, then select **Enroll in Bill Pay**.

3. Select the accounts you want to use to pay bills and select **Save**.



4. On the Agreement page, select **I agree to enroll in bill pay**.

5. When a success message appears, select **Continue to Bill Pay**.

Managing Bill Pay accounts

You can use the Bill Pay page to configure the accounts that appear when you pay a bill.

Note
Your account may use the Bill Pay site to manage Bill Pay accounts. Select **Options > Visit Bill Pay Site** to manage your accounts.

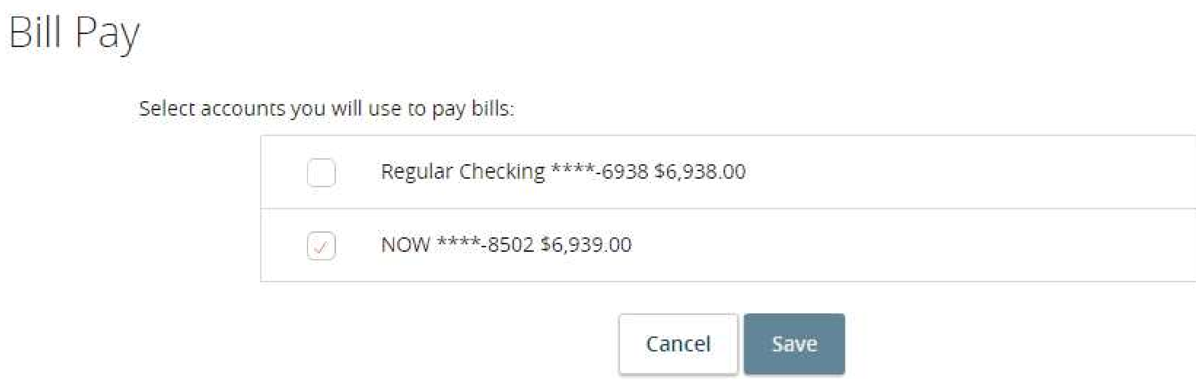
See [Paying a bill] for more information.

To manage Bill Pay accounts

1. In the navigation menu, select **Transactions** > **Bill Pay**.

2. Select **Options** > **Edit "Pay from" accounts**.

3. Select the check box for each account that you want to appear when you pay a bill. Clear the check box to remove an account from Bill Pay.



Note
You cannot remove the account that you selected when you enrolled in Bill Pay.

4. Select **Save**.

5. Select **Close** in the success message.

Managing bill payment payees

When you pay a bill, you select a payee for the payment. You must add a payee in one of the following before you can send the payee a payment:

- Online banking
- Mobile banking app
- Bill Pay site

Tip

You can also use the Bill Pay site to edit and delete payees.

Adding a payee

You can use the Bill Pay page to add a bill payment payee. You must enter details such as contact information and your account number with the payee.

Note

You must enroll in Bill Pay before you can add a payee. Contact your financial institution for information about enrolling.

To add a bill payment payee

1. From the navigation menu, selectTransactions > **Bill Payment**.
2. Select**+Add payee**.
3. On the Add Payee page, complete the following:
    a. Enter the name of the payee in the **Name** field.
    b. If the **Payee Type** list is configured to appear, select the type of payee.
    c. (Optional) Enter a nickname for the payee in the **Payee Nickname** field.
    d. Enter the **Address** for the payee. The address can include up to three address lines, along with the required City, State, and ZIP.
    e. Enter the **Area Code** and **Phone** for the payee.
    f. If required, enter the account number of the payee in the **Payee Account Number** field.
4. Select**Preview**.
5. Confirm the new payee information, then select**Save Payee**.
6. When the success message appears, select**Close**. The Bill Pay page appears with the new payee listed.

> **Note**
> Payment options vary depending on payee type. If you select **Individual** as the **Payee Type**, you can enter an optional **Payment Type** and **Payee Account Number**. If you select **Company** as the **Payee Type**, you must enter a **Payee Account Number**.

Editing a payee

You can use the Bill Pay page to edit an existing bill payment payee.

To edit a bill payment payee

1. In the Pay Bills tab of the Bill Pay page, locate the payee that you want to edit, then do one of the following:
   - Select the payee account card. On the resulting page, select **Manage Payee** in the right corner and select **Edit Payee**.
   - Select the vertical menu (⋮) on the payee account card and select **Edit payee**.
2. On the Edit Payee page, make any needed changes and select **Preview**.
3. Confirm the new payee information, then select **Save Payee**.
4. When the success message appears, select **Close**.

> **Note**
> Some payees and their fields cannot be edited if they are established vendors with information that is on file with the Bill Pay site.

Deleting a payee

You can delete a bill payment payee that you no longer need.

> **Note**
> Depending on the configuration of your account, **Delete** may not appear.

To delete a bill payment payee

1. In the navigation menu,select **Transactions** > **Bill Pay**.
2. In the Pay Bills tab of the Bill Pay page, locate the payee that you want to delete, then do one of the following:

- Select the payee account card. On the resulting page, select **Manage Payee** in the right corner and select **Delete Payee**.

- Select the three dots on the payee account card and select **Delete payee**.

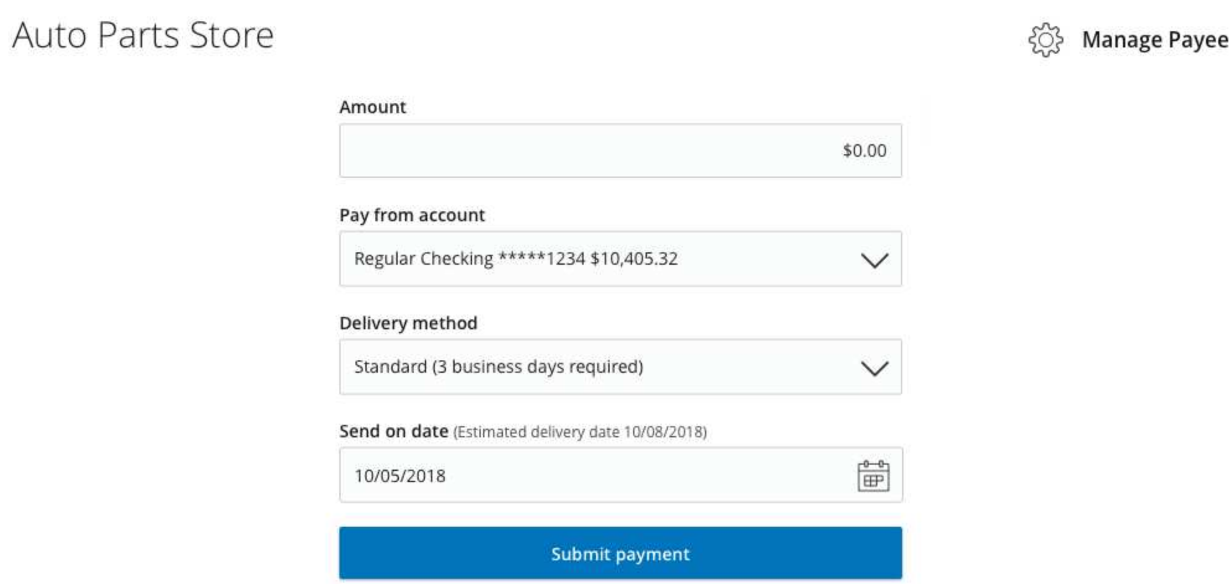
3. A confirmation message appears. Select **Delete** to delete the Payee.

Managing bill payments

On the Bill Pay page, payees appear as items in a list on the Pay Bills tab. Clicking or tapping on the payee opens a page where you can submit a payment or manage the payee.

Bill Pay payee card

Bill Pay submit payment page



On the Bill Pay page, payees appear as cards in a grid or as items in a list. The front of the card includes information about the payee, the most recent payment, and the next scheduled payment to the payee. The back of the payee card includes the most recent payment amounts and the average payment.

The card color indicates the state of the bill. The following colors indicate the state of the bill:

Bill Pay card colors

Color	Meaning
Red	Bill is overdue.
Yellow	Bill is due within the next three days.
Green	Bill payment is scheduled.
Blue	Bill is paid and neutral.

The list view includes the payee nickname, the last payment date and amount, the next payment date and amount, and the bill status.

Bill Pay list view example

Name ▲	Last Payment	Next Payment	Status
BMI	04/01/2014 00:00:00 $3.00	05/01/2014 00:00:00 $2.00	Scheduled
COMCAST	06/07/2012 00:00:00 $240.28		No eBills or Pending Payments
STUDENT LOAN	07/16/2012 00:00:00 $175.00		No eBills or Pending Payments

The Payment Activity tab includes the payment date, bill status, payee, payment account, and amount. Clicking or tapping on the payment displays more information, including a confirmation number and a payee account number.

Note
You can select **Options** > **Visit Bill Pay Site** on the Bill Pay page for additional bill payment options. Contact your financial institution for more information.

Paying a bill

You can use the Pay Bills page to select a payee and pay a bill.

To pay a bill

1. From the navigation menu, select **Transactions** > **Bill Pay**.

> **Note**
> The menu path may vary depending on how online banking is configured for your FI. For example, the Bill Pay option may appear under Services.

2. On the Pay Bills tab, browse or search for the payee you want to pay and select the payee name.

3. On the payment page, complete the following:

    a. In the **Amount** field, enter the amount that you want to pay. Some payees include additional payment options.

    b. From the **Pay from account** drop-down list, select the account from which you want to make the payment.

    c. If the **Delivery Method** drop-down list is visible, select the delivery method.

    d. In the date field, select the date for the payment.

4. Select **Submit Payment** to schedule the payment.

5. On the **Payment Scheduled** page, select **Go to Bill Pay** or **Go to Bill Payment Activity**.

> **Note**
> The Bill Pay workflow may vary depending on the processing model your FI offers. An alternate configuration will change which columns are displayed and how you select the date.

Multi-Pay for bill payments

You can use Bill Pay to make payments to multiple payees in a single workflow using a desktop browser rather than selecting one payee at a time.

To make payments to multiple payees

1. From the navigation menu, select **Transactions** > **Bill Pay**.

   > **Note**
   > The menu path may vary depending on how online banking is configured for your FI. For example, the Bill Pay option may appear under Services.

2. For each payee, complete the following:

   a. Select an account from the **Pay from** drop-down list.

   b. Select an amount from the **Amount** drop-down list or select **Set custom amount**.

   c. Select a date from the calendar.

3. Select **Review Payments**.

4. (Optional) Select **Edit Payments** to edit your payment information.

5. Select **Submit Payments**.

Using eBills

If supported by your FI, you can make an online payment with eBills. eBills are an electronic version of a bill you receive directly within Bill Pay, which you can view and pay immediately. They look exactly like paper statements, and the only difference is they are conveniently delivered to your online account within Bill Pay instead of your home mailbox.

This section describes how to enroll in eBills and how to manage them. You can configure automatic payments, view past eBills, and print eBills.

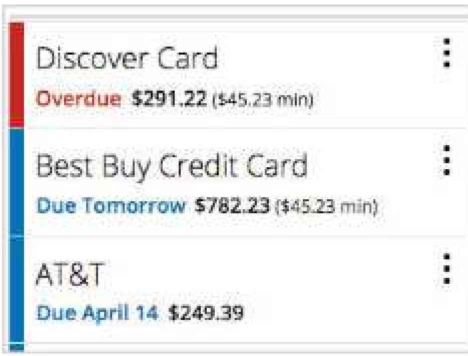
To access payees that support eBills, select **Transactions > Bill Pay** to open the Pay Bills page. Payees that support eBills include an "Ebill eligible" label on their tiles.

> **Note**
> The menu path may vary, depending on how digital banking is configured for your FI. For example, the **Bill Pay** option may appear under **Services**.

If you are enrolled in eBills, you will have the Manage eBills option in the navigation menu.

Payees configured for eBills that have payments due have one of the following labels:

- Overdue
- Due Tomorrow
- Autopay (if enrolled)
- Due <*date*>



Tip
eBills contain the same information as paper bills, After you begin receiving eBills, ask payees to turn off your paper bill to streamline your bill paying routine.

Enrolling in eBills

You can enroll in eBills to receive and pay your bills electronically.

To enroll in eBills

- From the navigation menu, select **Transactions > Bill Pay**.

1. On the **Bill Pay** page, select **Options** (⋮), and then select **Visit Bill Pay Site**.

   Note
   The menu path may vary depending on your financial institution's configuration.

2. Complete the eBill enrollment on the full bill pay site.

- When the confirmation message appears, select **Go back to Bill Pay**.

> **Note**
> eBills will appear in digital banking after one or two billing cycles. Payees enrolled in eBills have an Ebill enrolled label (Ebill enrolled) on the payee tile.

Managing eBills

You can use the Manage Ebills page to view your eBills summary, set up an automatic payment, file an eBill, or unenroll from eBills.

To manage eBills

1. From the navigation menu, select **Transactions > Bill Pay**.

   > **Note**
   > The menu path may vary depending on your financial institution's configuration.

2. Select **Options** (⋮) on the payee tile, and then select **Manage ebills** from the dropdown list.

3. On the **Manage Ebills** page, view your ebill summary or cancel your ebills.

For more information on managing payees, see Managing bill payment payees.

Setting up eBills with automatic payments

Depending on your financial institution's configuration, you can set up automatic payments for eBills to simplify your bill paying process.

To set up automatic payments for eBills

- From the navigation menu, select **Transactions > Bill Pay**.

  > **Note**
  > The menu path may vary depending on your financial institution's configuration.

1. Select **Options** (⋮) on the payee tile, and then select **Manage autopay** from the dropdown list.

2. Select the payment amount.

3. Select an account from the **Pay from account** list.

4. Select a **Payment date**.

5. Select **Submit autopay options**.

> **Note**
> Within online banking, you can view or cancel your current autopay settings. To modify existing autopay settings, you must go to the full bill pay site.

Viewing bill payment payee history

You can use the options (⋮) button for a payee in the Bill Pay page to view bill payments you have sent to that payee.

To view bill payments to a payee

1. From the Pay Bills tab in the Bill Pay page, find the payee whose payment history you want to view.

2. Select the options button for the payee. Select **See payment history**.

3. Select **View payment activity**.

Searching for a bill payment

You can search for a pending or completed bill payment on the Payment Activity tab of the Bill Pay page.

To search for a bill payment

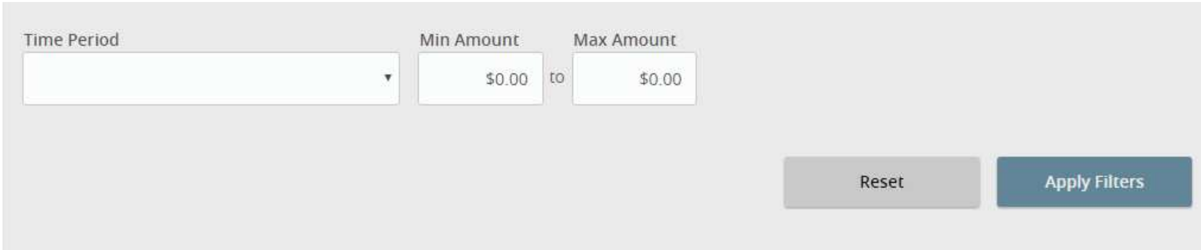
1. In the navigation menu, select **Transactions** > **Bill Payment**.

2. Select the **Payment Activity** tab.

3. In the payment list, select the bill payment for more information.

4. To find specific transactions, use the **Search transactions** field to enter search terms.

5. Select the filters button ( ) to open the search filter. Enter the desired values and select **Apply Filters**.



Canceling a bill payment

You can use the Payment Activity tab of the Bill Pay page to cancel a pending bill payment that you created.

To cancel a bill payment

1. In the navigation menu, select **Transactions** > **Bill Payment**.
2. Select **Payment Activity**.
3. In the list of scheduled bill payments, select **Actions** on the line of the pending bill payment that you want to cancel.
4. Select **Cancel**. When the payment has been canceled successfully, a message appears.
5. Select **Close**.

Check services

Printing a check image

Use a desktop to print the front and back images of a check.

To print a check image on the Deposit Check page

1. On the Account Details page, select the transaction to view the expanded details.
2. Select the print icon (). The Print window displays the check image.
3. Select **Print**.

Reordering checks

You can use the Check Reorder page to repeat your most recent check order. You can submit a reorder request for only one account at a time.

To make changes to the style, layout, delivery method, or the check information, contact your financial institution.

> **Note**
> The procedure to reorder checks may vary according to your financial institution’s configuration.

To reorder checks

1. From the navigation menu, select **Transactions** > **Check Reorder**.
2. From the **Account** list, select the account to include in the reorder request.
3. Enter a check number in the **Starting check number** field.
4. Enter the number of boxes to order in the **Number of boxes** field.
5. Select **Request check order** to complete the order.
6. Select **Close** on the success message.

Creating a stop payment request

You can request a stop payment on one or more checks. A stop payment request does not guarantee that the check(s) will be stopped. The item may have already been processed and posted to your account.

> **Note**
> Only users with the right to create stop payment requests can initiate them. This is only for paper checks. To stop an automatic withdrawal, contact your FI.

To create a stop payment request

1. In the navigation menu, select **Services** > **Stop Payment**.
2. In the Request type section, select one of the following:
   - **Single Check**
   - **Multiple Checks**
3. Enter the check information:

- If you selected **Single Check**, enter the following:
    - The **Account** the check would withdraw from
    - The **Check number**to stop payment on
    - The **Check amount**
    - (Optional) The **Check date**
    - (Optional) The **Payee name**
    - (Optional) A **Note** for your records
- If you selected **Multiple Checks**, enter the following:
    - The **Account** the check would withdraw from
    - **Starting check number**
    - **Ending check number**
    - (Optional) The **Starting date**
    - (Optional) The **Ending date**
    - (Optional) A **Note** for your records

4. Select **Request stop payment** to complete the stop payment action.
5. Select **Close** to return to the Stop Payment page or select **View in Activity Center**.

Depositing a check on your mobile device

If configured by your FI, you can deposit a check into your account using your mobile device's camera.

> **Note**
> You may need to enroll in mobile remote deposit capture (mRDC) before you can deposit checks on a smartphone or tablet, depending on your financial institution's configuration.

To deposit a check on your mobile device

1. In the navigation menu, select **Transactions** > **Deposit Check**.

2. On the Deposit Check page, select the account, and enter the **Amount**. Follow the instructions on the screen.

3. On the Image Capture page, use your device to take a picture of the front and back of the check, then select **Submit Deposit**. Guides on the screen help you align the check for the image.

   Tip

   If the image of the check is blurry, you can select **Retake Front** or **Retake Back** to take a new picture.

4. Select **Close**. The check appears in the **Deposited Checks** tab in the Activity Center.

Viewing check deposits overview

You can view check deposits in the Check Deposit History in digital banking. You can also view check deposits on the Deposit Check page in digital banking. The lists include checks that you used digital banking to deposit, grouped by status. The check status is one of the following:

Check deposit status

Status	Description
Submitted	Successfully transmitted to your FI. Requires additional review before processing.
Accepted	Successfully transmitted and accepted for processing.
Rejected	Successfully transmitted to your FI, but rejected for processing during review.

Viewing check deposits

You can view check deposits in within digital banking.

To view a check deposit

1. In the navigation menu, select **Transactions** > **Activity Center**.
2. Select the **Deposited Checks** tab.
3. Use filters to search for checks by parameters such as time status, min/max amount, and check number. Select **Apply Filters**.
4. Select any transaction to view more information about the deposit and to see the check images.

To view a check deposit on the Home page

1. On the Home page, in the **Deposit Check History** list, do one of the following to view a check deposit:
   - Select **All** to view all check deposits.
   - Select **Submitted** to view pending deposits.
   - Select **Accepted** to view processed check deposits.
2. Select any transaction to view more information about the deposit and to see the check images.

To view a check deposit on the Deposit Check page

1. In the navigation menu, select **Transactions** > **Deposited Check History**.
2. In the **Deposited Checks** tab, use filters to search for checks by parameters such as time status, min/max amount, and check number. Select **Apply Filters**.
3. Select any transaction to view more information about the deposit and to see the check images.

Sending a check to a payee

You can send a paper check to a single payee that you specify. When you send a check, the payee information that you enter is not saved to reuse later.

To send a check to a payee

1. In the navigation menu, select **Transactions** > **Send a Check**.

2. Do the following:

    a. In the **From** drop-down list, select an account.

    b. In the **To** drop-down list, select an account.

    c. In the **Amount** field, enter the amount you want to send.

    d. Select the **Process Date** field, and select the date that you want to send the check.

    e. (Optional) To send a certified check, select **Send Certified Check**.

    f. (Optional) Select the **Memo** field, and enter a description for the check.

    g. Select **Send Check** to send the request.

3. Select **Close**.

Using text banking

To use text banking, you send a text message to 226563 (BANKME) with a command. When the action is complete, the text message reply includes the information or the results of the action.

> **Note**
> A signature or any other similar text in a text banking message may cause difficulties processing text banking commands. You should disable the signature when you send a text banking command.

> **Caution**
> When you send or receive a text banking message, normal text message and data rates apply.

The commands will vary according to your settings. Commands may include:

Text banking commands

Command	Result
BAL	Displays the current account balance for all enabled accounts.

Command	Result
BAL<*account nickname*>	Displays the current account balance for the account that you specify.
HIST <*account nickname*>	Displays the recent history for the account that you specify.
XFER <*from account nickname*> <*to account nickname*> <*amount*>	Transfers the amount that you specify from one account to another.
LIST	Displays a list of all available text banking commands.
HELP	Displays a list of contact points for information about text banking. This may include the website address, phone number, or other information.
STOP	Disables text banking. You can also use the settings in to enable and disable text banking.

Note
Account nicknames are set up on the Account preferences page. For more information, see Configuring account preferences.

Setting up external accounts for transfers

You can add accounts that you own at other FIs to your digital banking profile and transfer funds externally. These functions depend on your financial institution's settings and may not be available.

There are two types of external accounts: external transfer accounts and linked/aggregated accounts. This section details external transfer accounts. You can make transfers to and from external transfer accounts, but you can only view balances and transactions in linked/aggregated accounts.

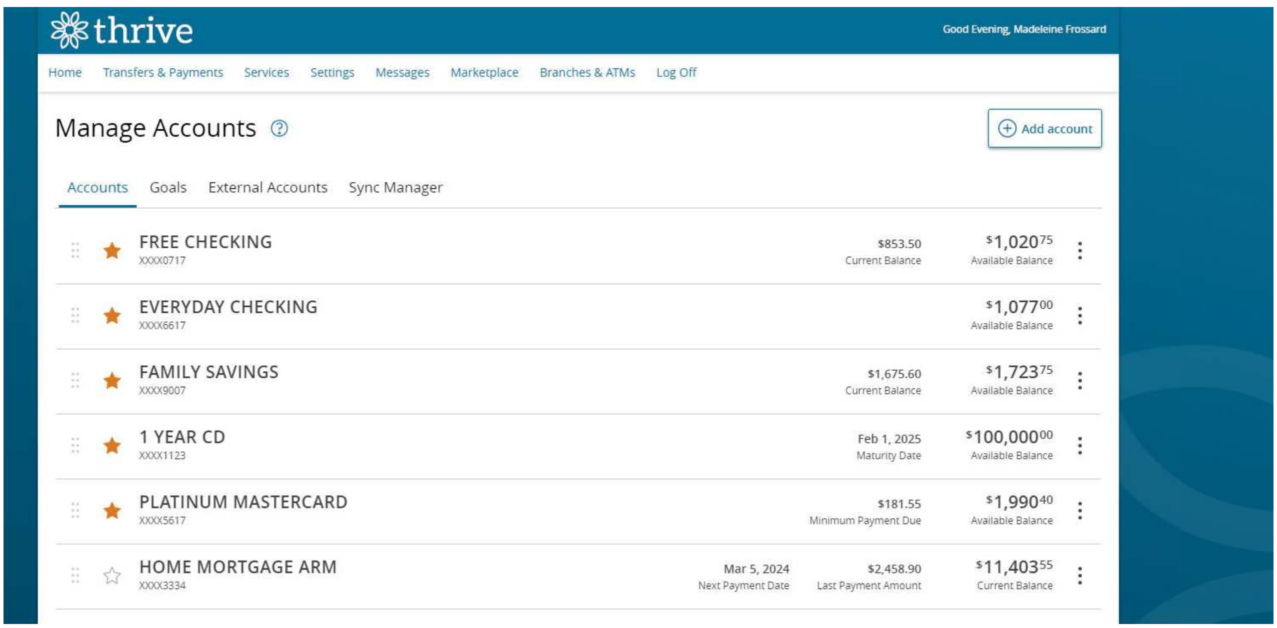
When you connect the account, we make two small deposits of random amounts into your account at the other institution. When the deposits are complete, you enter and verify the amounts in either digital banking or digital banking. The deposits verify your ownership of the account and that any future transfers to or from that account will process correctly. The deposits should take fewer than five business days to process.

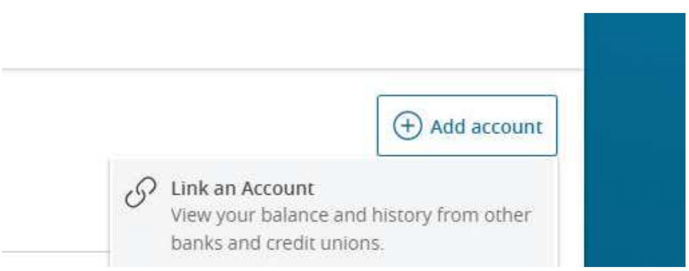
> **Note**
> You can only request external transfer accounts held at domestic (United States and US territories) FIs that use American Bankers Association (ABA) routing numbers.

Adding an external account

You can add accounts from other FIs to your digital banking profile. After you verify an external account, you can transfer funds to or from the account.

To add an external transfer account





1. From the navigation menu, select**Services** > **Add External Account**.

2. On the Add External Accounts page, complete the following:

a. In the **Account Number** field, enter the account number at the other FI.

b. In the **Routing Number** field, enter the routing number of the other FI. The image on the page illustrates where the routing number is located on a check. If the account is not a checking account, verify the correct routing number with the other FI.

c. From the **Account Type** list, select the external account type.

3. Select**Submit** to add the account.

Verifying an external transfer account

The Account Verification page lists the external transfer accounts that you have requested, along with the status of the link.

To verify an external transfer account

1. In the navigation menu, select **Services** > **Verify External Account**. The Account Verification page appears.

2. Do the following:

    a. Select the account that you want to verify.

    b. In the Verify Deposit Amounts area, enter the amounts of the two deposits that we made to the external account.

    c. Select **Continue**.

3. After verification, the external transfer account appears in the list of accounts that you can use in transfers.

Authorizing an external transfer

Note
Authorization is only required if you are transferring funds from an account at another financial institution (FI).

You can transfer funds from an account at another FI. You can authorize the transfer immediately or save the transfer as a draft and authorize it at a later time.

To authorize an external transfer

1. From the navigation menu, select**Transactions > Funds Transfer**.
2. From the **From Account** list, select an external account.
3. From the **To Account** list, select the account you would like to transfer funds to.

   > **Note**
   > If you select a loan from the **To Account** list, you must select an option from the **Payment Type** list.

4. Enter the amount you would like to transfer in the **Amount** field.
5. From the **Frequency** list, select the frequency of the transfer.

   > **Note**
   > Depending on the frequency you select, you may be required to select the **Day of the week**, **Start Date**, or **Repeat Duration.**

6. Select a **Transfer Date**.
7. (Optional) Enter a note in the **Memo** field.
8. Select**Approve**.
9. In the **External Account Authorization** dialog box, select**Authorize**.

> **Note**
> If you save a transfer as a draft, you can manage and approve the transfer on the Activity Center page.

Deleting an external account

If you no longer need to transfer funds to or from an external account, you can easily delete this account on the Account Preferences page.

To delete an external account

1. From the navigation menu, select **Settings > Account Preferences**.
2. In the **External Transfer Accounts** section, select the account you want to delete.

3. Select **Delete account** ( ).

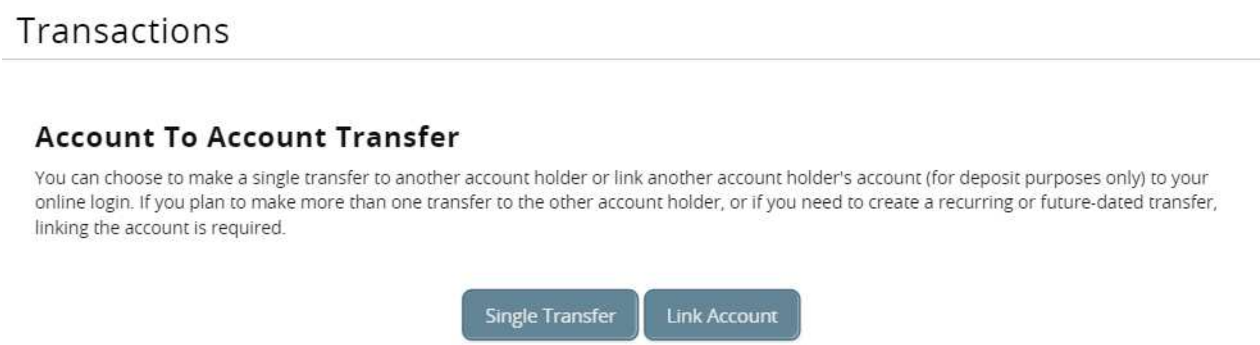
4. In the **Delete account** confirmation message, select **Delete**.

> **Caution**
> Any pending transactions for this account will be canceled.

5. Select **Close**.

Making account-to-account transfers

Transfer funds to someone else who has an account at the same institution by entering the recipient's account information and last name.



> **Note**
> The term Account to Account may also be referred to as Person to Person or Member to Member.

To make a single transfer

1. In the navigation menu, select **Transactions** > **A2A Transfer**. The Account To Account Transfer page appears.

2. Select **Single transfer**. The Transfer Funds to Another Account page appears.

3. In the Enter Your Account Information section, enter the following information:

   a. In the **From Account** dropdown list, select an account.

   b. In the **Amount** field, enter an amount to transfer.

c. (Optional) In the **Description** field, enter a description of the transfer.

4. In the Enter Recipient Customer Account Information section, enter the following information:

   a. From the **Account Type** dropdown list, select an account.

   b. In the **Recipient Email Address** field, enter the email address of the person to whom you are transferring the funds.

   c. In the **Last 4 Digits of Account #** field, enter the appropriate information.

5. Select **Submit** to complete the transfer.

Note
This feature may not be available, depending on how your financial institution is configured.

Linking an internally-held account

Link another person's account to your own to make repeated or future-dated deposits to that account. The recipient must have an account with the financial institution.

To link an internally-held account

1. In the navigation menu, select **Transactions** > **A2A Transfer**.

2. Select **Link Account**.

3. From the **Account Type** drop-down list, select the account type.

4. In the **Recipient Email Address** field, enter the recipient's email.

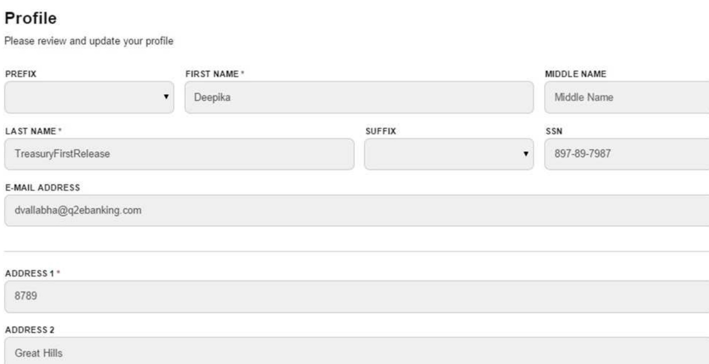
5. In the **Last 4 Digits of Account #** field, enter the appropriate information.

6. Select **Submit** to complete linking the account.

Customize and configure settings

Updating your profile

You can update your contact information and other profile settings in your profile. The information in the profile is used as contact information and to fill out certain forms.



Caution
Updating your online profile does not update the address on file for your account.

Note
We do not use the contact information in the online profile to send you secure access codes to log on or to register a browser. We only send a secure access code to your secure delivery address that you have on file with your FI.

To update your profile

1. In the navigation menu, select **Settings** > **Profile**. The Profile page appears.

2. Make any needed changes to the contact information.

3. Select **Submit Profile**. A Profile Updated Successfully message appears at the top of the profile.

Configuring account preferences

You can use the Account Preferences page to configure the following:

- The display name (nickname) for each account

- The order and organization of the accounts on the Home page
- (Optional) Text banking settings
- The visibility of accounts

To configure an account display name

1. From the navigation menu, select **Settings** > **Account Preferences**. The Account Preferences page appears with a list of accounts divided by group.
2. On the Account Preferences page, complete the following:
   a. Select the account you want to edit.
   b. In the **Online Display Name** section, select the edit icon ( ) next to the current nickname.
   c. Specify a nickname for the account, then select the check mark ( ) icon. Remove a nickname by clearing the text in the field and selecting selecting the check mark ( ) icon. Select the cancel ( ) icon to ignore changes.

To change the order that accounts appear in

1. On the Account Preferences page, use the up ( ) and down ( ) arrows on an account to determine the order the accounts appear in.

To manage account grouping

1. In the **Current Account Group** dropdown, select an available group to move the account to.

   Note
   If the account is the only account in the current group, the group will be deleted when the account is moved to a new group.

To show or hide an account

You can choose to show or hide an account on the Home page and within Personal Financial Management separately, such as when you want to show linked accounts on the Home page but exclude them from Personal Financial Management. For more information on Personal Financial Management, see Using Personal Financial Management .

1. From the navigation menu, select **Settings** > **Account Preferences**.
2. Find the account you want to show or hide and select the account tile.
3. In the **Account Visibility** section, turn on or off the **Home** and Personal Financial Management toggles. If you choose to hide an account, you will receive a warning message. Select **Yes, hide** to continue.

When you set an account to visible, the account appears on the Home page and you can easily access details about it.

If you hide an account from **Home**, it does not display in the **Accounts** section of the Home page. Instead, the account moves to a **Hidden Accounts** section on the Account Preferences page. If you hide an account from Personal Financial Management, the account does not display in any of your Personal Financial Management, and your account information, such as balances and transactions, are not available in these tools.

To manage text banking

1. From the navigation menu, select **Settings** > **Account Preferences**.
2. Find the account you want to enable or disable for text banking and select the account tile.
3. Select the **SMS/Text** tab.
4. Set the **SMS/Text Enrollment** switch to **On** or **Off**.
5. (Optional) Select edit (✎) to specify an **SMS/Text Display Name** that will appear in the text banking notification. The nickname can contain one to six characters.

For information about the available text banking feature, see Using text banking section in Configuring text banking.

> **Note**
> The **SMS/Text** tab may not be available depending on your configuration, and is also not available unless you have enrolled in text banking using the **Settings** > **Text Enrollment**.

Configuring security preferences

You can change your login ID and password on the Security Preferences page.

If your FI offers the biometric authentication feature, you can log in to online banking using your mobile device's fingerprint sensor or facial recognition software. For more information on this feature, see Enabling and disabling biometric authentication.

You can configure your secure delivery contact information that we use to send secure access codes. We only send secure access codes to a known secure delivery contact.

Secure access code delivery methods

Method	Details
Phone	The system calls the selected telephone number. You answer the phone normally and make a selection to hear the code. If necessary, you can repeat the code. The system does not leave the code on voice mail. If you miss the call, you can request a new code.
Text (SMS)	The system sends a text message with the code. Standard text messaging fees apply.
Email	The system sends a short email with the code. Depending on the configuration of the filters on your mail server, the message may be in your junk or spam mailbox.

Changing your password

You can change your account password for digital banking . You use the same password for both. For more information, see Password tips and recommendations.

To change your account password

1. In the navigation menu, select **Settings** > **Security Preferences**. The Security Preferences page appears.
2. Select **Change Password**.
3. In the **Current Password**, specify your existing password.
4. In the **New Password**, specify your new password.
5. In the **Confirm New Password**, re-enter the new password.
6. Select **Change Password** to submit the change.

Changing your Login ID

If needed, you can change your Login ID. The same Login ID is used for digital banking.

Tip
If the Change Login ID option does not appear on the Security Preferences page, contact your financial institution to change your Login ID.

To change your Login ID

1. In the navigation menu, select **Settings** > **Security Preferences**. The Security Preferences page appears.
2. Select **Change Login ID**. The Change Login ID page appears.
3. In the **New Login ID**, specify the new ID.
4. Select **Save new Login ID**.

Configuring a challenge code

If your account is configured to use a challenge code, you can configure the code on the Security Preferences page.

Note
Not all accounts are configured to use a challenge code. This option may not appear on the page.

To configure the challenge code

1. In the navigation menu, select **Settings** > **Security Preferences**. The Security Preferences page appears.
2. Select **Challenge Code**. The Challenge Code page appears.
3. Do the following:
   a. In the **Challenge Code**, specify the challenge code.
   b. In the **Confirm Challenge Code**, re-enter the code.
4. Select **Submit**.

Configuring secure delivery contact information

Depending on your Secure Delivery configuration, you can use the Security Preferences page to configure your secure delivery contact information. You can also delete a contact.

Caution
Deleting a contact is permanent.

To add a new secure delivery contact

1. In the navigation menu, select **Settings** > **Security Preferences**. The Security Preferences page appears.
2. Select **Secure Delivery**. The Secure Delivery Contact Information tab appears.
3. Select one of the following:
   - **New Email Address**
   - **New Phone Number**
   - **New SMS Text Number**
4. Specify the contact information and select **Save**.

Note
Some options may vary, depending on your financial institution's configuration. Contact your FI for more information.

To edit a secure delivery contact

1. In the navigation menu, select **Settings** > **Security Preferences**. The Security Preferences page appears.
2. Select **Secure Delivery**. The Secure Delivery Contact Information tab appears.
3. Locate the method that you want to edit and select **Edit**.
4. Make any needed changes to the contact information and select **Save**.

To delete a secure delivery contact

1. In the navigation menu, select **Settings** > **Security Preferences**. The Security Preferences page appears.
2. Select **Secure Delivery**. The Secure Delivery Contact Information tab appears.
3. Locate the method that you want to delete, and select **Delete**.

Caution
You must have at least one form of contact. If you attempt to delete your only form of contact, an error message appears.

Changing your phishing protection phrase

If your account uses a phishing protection phrase, you can use the Security Preferences page to change the phrase.

To change your phishing protection phrase

1. In the navigation menu, select **Settings** > **Security Preferences**. The Security Preferences page appears.

2. Select **Phishing Phrase**. The Phishing Phrase page appears.

   Note
   The Phishing Phrase page only appears if your account is configured to use a phishing protection phrase.

3. In the **My Phrase**, specify the phishing protection phrase.

4. Select **Submit** to complete the process.

Configuring a mobile authorization code

You can use a mobile authorization code (MAC) to approve a Business or Corporate transaction in a telephone call. We can send authorization requests to you at an email address, a telephone number, or both.

When a user creates a new payment that requires approval, the user can notify valid approvers. If your rights permit you to approve the draft and you configure a MAC, we contact you at the address that you specify for approval.

Mobile authorization contact methods

Method	Notes
Telephone	We place an automated phone call to the specified number. The call prompts you to enter the mobile authorization code that you specified. You can enter a valid code on the phone to approve the draft.

Method	Notes
Email address	We send an email to the address. You can log in to digital banking or mobile banking to approve the draft.

If your account uses a mobile authorization code, you can use the Mobile Authorizations page to configure your code.

> **Note**
> You must have the transaction enabled in **Settings** > **Mobile Authorizations** and have Approve rights for the transaction. This allows the Approvals Widget to display on the Home page .

To configure a mobile authorization code

1. In the navigation menu, select **Settings** > **Mobile Authorizations**. The Mobile Authorizations page appears.
2. In the **Mobile Authorization Code**, specify the code.
3. Select the Transaction Types that you agree to approve.
4. Do one or more of the following:
   - Select **Add Email** and in the **E-Mail Address**, specify your contact address. Select **Save**.
   - Select **Add Phone** and in the **Country** dropdown, select the country for the phone. In the **Phone Number**, specify the phone number. Select **Save**.
5. On the Mobile Authorizations page, select **Submit**.

Requesting an address change

You can use digital banking to request your financial institution to update an address associated with one or more of your accounts. Depending on the number and type of accounts, it may take 24 to 48 hours to make the changes. The request affects the account profile, statement, and other mail and correspondence related to the account.

For your security, we review the change before it takes effect and may need to contact you to verify the change.

You can use the Address Change page to ask us to change your address.

Note
This page may not be available depending on the configurations of your financial institution.

To request an address change

1. In the navigation menu, select **Settings** > **Address Change**.
2. Do the following:
    a. Make the required changes to your contact information.
    b. In the select an account list, select one or more accounts to include, or select **Select All** or **Clear All**.
3. Select **Submit**. The Address Change Processing dialog appears.
4. On the Change of Address Successful message, select **Close** or **View in Activity Center**.

Selecting a language and a theme

A theme allows you to make your experience more personal by selecting a look and feel that appeals to you. Different themes may change the background image, colors, and some fonts, and at times, the placement of some options on the page. You can also change the preferred language in digital banking.

Note
If no alternate themes or languages are available, the theme and language settings will not appear.

To change the selected theme

1. In the navigation menu, select **Settings** > **Themes**. The Themes page appears.
2. In the **THEMES** section, select the theme that you want to use. The theme changes immediately across all your supported devices.

To change the selected language

1. In the navigation menu, select **Settings** > **Themes**. The Themes page appears with a list of themes available in the currently selected language.

2. In the **Languages** section, in the **Language** dropdown, select your preferred language. The language changes immediately across all your supported devices.

   If the newly selected language is not compatible with the current theme, the system will select a compatible theme and list any other themes that are compatible with the language selection.

Configuring text banking

You can use text banking to send text (SMS) messages from your mobile phone, or another supported device, to get account information or to perform transfers. If needed, you can update your text banking number or disable text banking.

Before you can use text banking, you must do the following:

- Enroll in text banking.
- Select the accounts to use with text banking.
- Assign each account a text banking nickname.
- (Optional) Configure the account order.

Enrolling in text banking

Use the Text Enrollment page to enroll in text banking. You must agree to terms and conditions to enroll.

To enroll in text banking

1. In the navigation menu, select **Settings** > **Text Enrollment**.
2. Select **On**.
3. In the **SMS Text Number**, specify the number that you want to enable for text banking.
4. Select **Terms and Conditions** to read the terms and conditions in another tab.
5. Select **Privacy Policy** and read the privacy policy in another tab.
6. Select **Agree To Terms**.
7. Select **Save**.
8. In the Enrollment Successful message, do one of the following:

- Select **Close** to close the Text Banking settings.
- Select **Visit Preferences** to configure account preferences for text banking. For more information, see Configuring account preferences.

Note
You can also manage account preferences for text banking in the **Details & Settings** tab on the Account Details page. For more information, see Account Details overview.

Updating text banking preferences

You can use the Text Enrollment page to update your text number or disable text banking.

To update the text banking number

1. In the navigation menu, select **Settings** > **Text Enrollment**.
2. In the **SMS Text Number**, specify the new number that you want to enable for text banking.
3. Select **Save**.

To disable text banking

1. In the navigation menu, select **Settings** > **Text Enrollment**.
2. Select **Off**.
3. Select **Save**.

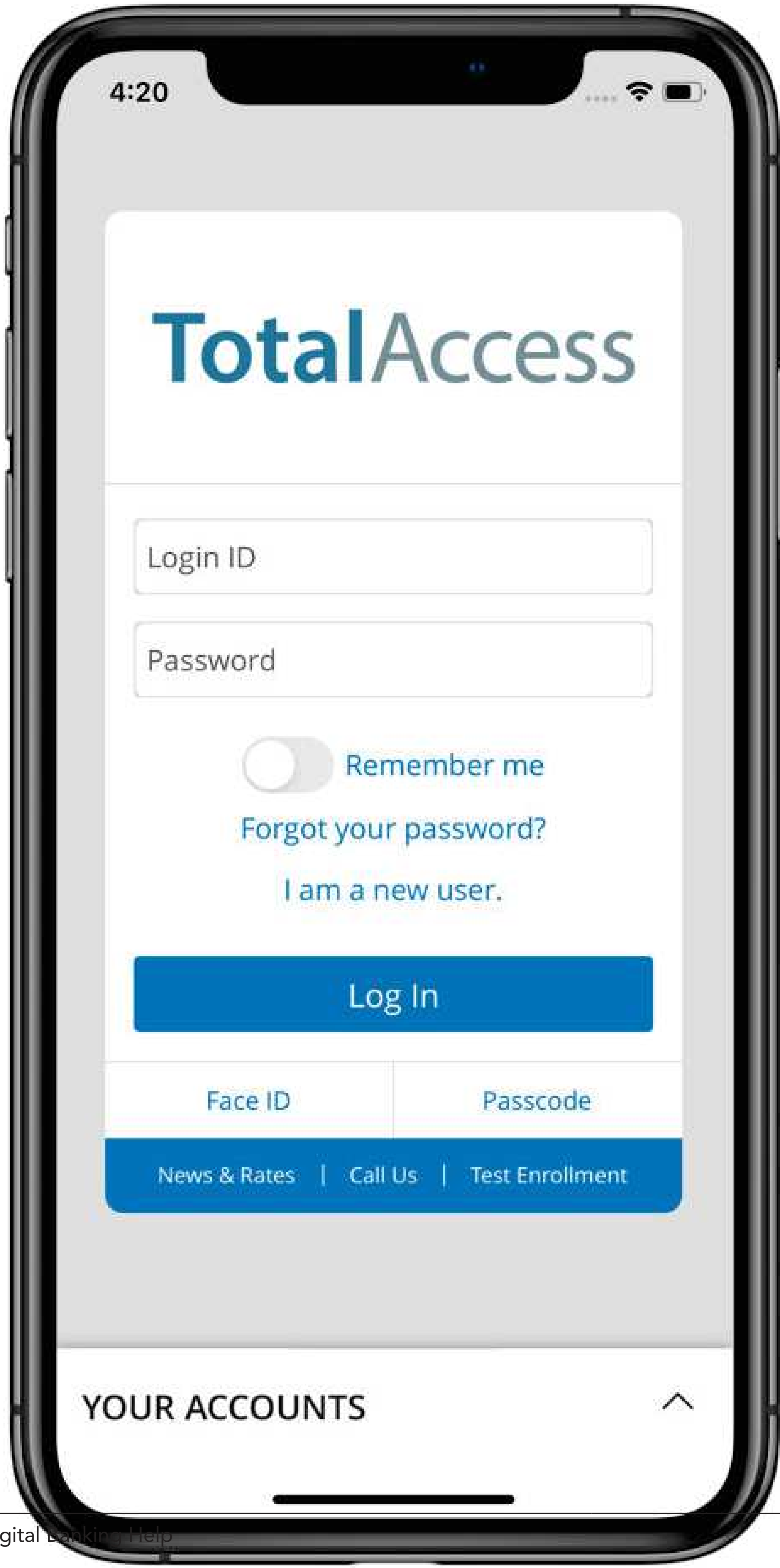
Setting up Quick Balance

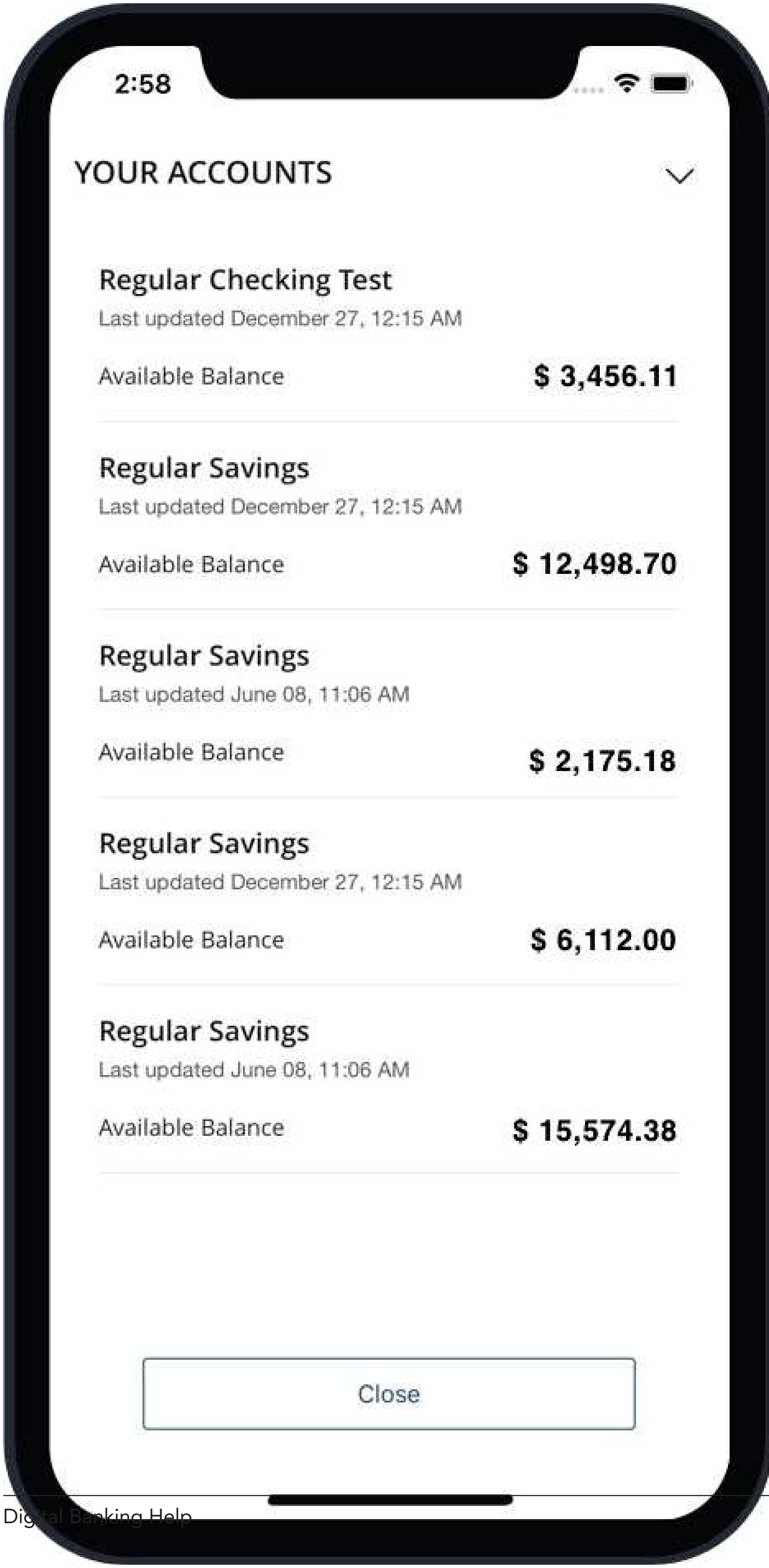
Quick Balance allows you to check your account balances without logging in to digital banking. With this feature, you can check your balances for five accounts on the Login page.

Note
Before you use this feature, we recommend you secure your device with a passcode.

To enable Quick Balance

1. From the navigation menu, select **Settings** > **Quick Balance**.
2. On the Quick Balance Settings page, turn on the **Quick Balance** toggle.
3. Log out of the online banking app.
4. Select **Your Accounts** at the bottom of the Login page to see your account balances.


4:20
TotalAccess
Login ID
Password
Remember me
Forgot your password?
I am a new user.
Log In
Face ID
Passcode
News & Rates | Call Us | Test Enrollment
YOUR ACCOUNTS


2:58
YOUR ACCOUNTS
Regular Checking Test
Last updated December 27, 12:15 AM
Available Balance
$ 3,456.11
Regular Savings
Last updated December 27, 12:15 AM
Available Balance
$ 12,498.70
Regular Savings
Last updated June 08, 11:06 AM
Available Balance
$ 2,175.18
Regular Savings
Last updated December 27, 12:15 AM
Available Balance
$ 6,112.00
Regular Savings
Last updated June 08, 11:06 AM
Available Balance
$ 15,574.38
Close

To disable Quick Balance

1. From the navigation menu, select **Settings** > **Quick Balance**.
2. On the Quick Balance Settings page, turn off the **Quick Balance** toggle.
3. Log out of the online banking app.

The next time you launch the app, the feature will no longer appear on the Login page.

Messages and notifications

Managing messages

Messages provide a secure way to communicate with your FI and are not used to communicate with any outside party. These messages appear in both digital banking in the Conversations item in the navigation menu.

> **Note**
> Conversations may appear as Messages, depending on your FI's configuration. Conversations combine a message and all its replies into a thread.

In digital banking, you can attach a file to a message. The available file formats are configured by your FI and will vary. The number of unread messages appears on the Conversations item in the navigation menu.

After you have read the messages in a conversation thread, you can delete the thread and all messages in it. You can delete a single thread, multiple threads, or all threads. Conversation threads stay in the Inbox until you delete them or they expire.

Creating a secure message

Create secure messages to communicate securely with your FI. Secure messaging is available in both digital banking and mobile banking.

To create a secure message

1. From the navigation menu, select **Conversations**.
2. Select **New Conversation** icon ( ) or **click here to create a message** link.
3. In the **Message recipient** dropdown, select a recipient.
4. In the **Message subject**, specify a subject.
5. In the **Message**, specify the message.
6. (Optional) If you want to attach a file to the message, select **Attach a file** link. Select a file to attach to the message, and select **Open**.
7. Select **Send message**. Your new message appears on the Conversations page.

Reading a secure message

You can use the Conversations page to read secure messages in digital banking.

Note
Depending on your FI's configuration, Conversations may use a different label, such as Secure Messaging.

When you have unread messages, the number of unread messages appears on the Conversations item in the menu. In the Inbox, the subject lines of unread messages are bold.

Note
On mobile devices, only the Inbox displays until you select a message to read.

To read a secure message

1. In the navigation menu, select **Conversations**.

2. Do one of the following:

   - If the Inbox appears, select the message that you want to read. The original message and all related replies appear.

   - If the Inbox does not appear, select **Inbox**, and select the message that you want to read. The original message and all related replies appear.

Tip
You can save important conversations by selecting a message and then selecting **This message should never expire** checkbox in the message detail area.

Replying to a secure message

You can use Conversations to reply to a secure message indigital banking or digital banking.

Note
You cannot reply to some types of messages, such as security alerts.

To reply to a secure message

1. After you read a secure message, select Reply icon ( ). The REPLY TO A CONVERSATION appears.

2. In the **Message**, specify the message.

3. (Optional) If you want to attach a file to the message, select **Attach a file** link. Select a file to attach to the message, and select **Open**.

4. When your reply is complete, select **Send message**.

Deleting conversations

Use the Conversations page to delete conversation threads in digital banking .

> **Caution**
> When you delete a thread, it is permanently deleted. Make sure that you do not need the information in the message before you delete it.

To delete conversations

1. From the navigation menu, select **Conversations**.

2. Select a conversation and select delete icon ( ). The Delete Conversation dialog appears.

3. In the **Delete Conversation** dialog, select **Delete**.

   > **Note**
   > Deleting the conversations will delete all messages/alerts in this thread.

4. Select **Close** to return to the Inbox.

Managing alerts

Alerts remind you of important events, warn you about the status of your accounts, and notify you when transactions occur.

You can use the system's default alerts or create and customize your own on the Alerts page. You can access the Alerts page through **Settings > Alerts** in the navigation menu.

When you create an alert for an account, you specify the conditions that trigger the alert and its delivery method. Alert conditions vary depending on the alert type. Available alert types may vary depending on your configuration.

Alert types

Alert Type	Description
Account	Notifies you when the balance in one of your accounts drops below or rises above a specified threshold
History	Notifies you when: • a debit or credit transaction is greater than, less than, or equal to an amount that you specify • a specified check number posts • a transaction description matches text that you specify
Insufficient Funds	Notifies you when a transaction is rejected due to insufficient funds
Non-Online Transactions	Notifies you when the following transactions are generated: • Domestic wire (incoming) • Domestic wire (outgoing) • International wire (incoming) • International wire (outgoing)

Alert Type	Description
Online Transaction	Notifies you when the following transactions are generated: • ACH batch • ACH collection • ACH PassThru • ACH payment • ACH receipt • Change of address • Check reorder • Domestic wire (incoming) • Domestic wire (outgoing) • EFTPS • External transfer • Funds transfer • International wire (incoming) • International wire (outgoing) • Payroll • Send check • Stop payment An alert can trigger when a transaction is: • Drafted • Authorized

Alert Type	Description
	• Processed • Canceled • Failed
Reminder	Notifies you on a specific date or event
Security	Notifies you when a security-related event happens. Security alerts are configured automatically. Some security alerts are required, and you cannot change them. You can enable or disable other security alert types.

You can receive alerts through:

- Email
- Voice
- SMS Text Message
- Secure message
- Push notifications (digital banking app)

Note
If you choose to receive alerts as text messages, you must select the **Agree To Terms** checkbox.

Creating alerts

Create alerts to receive warnings about your accounts, notifications about transactions, and reminders for important events.

Alert types vary according to your settings and may include:

- Account alerts
- History alerts

- Insufficient funds alerts
- Non-online transactions alerts
- Online transaction alerts
- Reminders

To create an alert

1. From the navigation menu, select **Settings** > **Alerts**.
2. Select **New Alert** and then select an alert type.
3. Complete the required steps for the selected alert type.

Procedure for different alert types

Alert Types	Actions to take
Account Alert	a. In the **Account** dropdown, select an account. b. In the **Account balance type** dropdown, select a balance type. c. In the **Frequency** dropdown, select a frequency for the alert. d. In the **Amount**, specify an amount. e. In the **Alert Delivery Method** dropdown, select a delivery method for the alert and provide any required information. **Note** If you choose to receive alerts as text messages, select the **Agree To Terms** checkbox. f. Select **Create Alert**.

<table>
<tr><th>Alert Types</th><th>Actions to take</th></tr>
<tr><td>History Alert</td><td>a. In the Transaction Type, select a type of transaction.

b. Take the appropriate action for the selected transaction type.

• Debit and Credit Transactions—in the Amount, specify an amount and in the Account dropdown, select an account.

• Check Number—in the Check Number, specify a check number and in the Account dropdown, select an account.

• Description—in the Description, specify a description and in the Account dropdown, select an account.

c. In the Alert Delivery Method dropdown, select a delivery method for the alert and provide any required information.

Note
If you choose to receive alerts as text messages, select the Agree To Terms checkbox.

d. Select Create Alert.</td></tr>
<tr><td>Insufficient Funds Alert</td><td>a. In the Account dropdown, select an account.

b. In the Alert Delivery Method dropdown, select a delivery method for the alert and provide any required information.

Note
If you choose to receive alerts as text messages, select the Agree To Terms checkbox.

c. Select Create Alert.</td></tr>
</table>

<table>
<tr><th>Alert Types</th><th>Actions to take</th></tr>
<tr><td>Non-Online Transaction Alert</td><td>a. In the Transaction dropdown, select a transaction type.
b. In the Account dropdown, select an account.
c. In the Status dropdown, select the status of the transaction.
d. In the Alert Delivery Method dropdown, select a delivery method for the alert and provide any required information.

Note
If you choose to receive alerts as text messages, select the Agree To Terms checkbox.

e. Select Create Alert.</td></tr>
<tr><td>Online Transaction Alert</td><td>a. In the Transaction dropdown, select a transaction type.
b. In the Account dropdown, select an account.
c. In the Status dropdown, select the status of the transaction.
d. In the Alert Delivery Method dropdown, select a delivery method for the alert and provide any required information.

Note
If you choose to receive alerts as text messages, select the Agree To Terms checkbox.

e. Select Create Alert.</td></tr>
</table>

Alert Types	Actions to take
Reminder	a. In the **Event** dropdown, select an event. b. In the **Select a date**, select a date. c. (Optional) Select the **Recurs Ever Year** checkbox. d. (Optional) In the **Message**, specify a message to include with the reminder. e. In the **Alert Delivery Method** dropdown, select a delivery method for the alert and provide any required information. **Note** If you choose to receive alerts as text messages, select the **Agree To Terms** checkbox. f. Select **Create Alert**.

4. In the success message, select **Close**. The new alert appears on the Alerts page.

Configuring security alerts

Security alerts inform you when a security-related event occurs. Some security alerts are required. In the list of security alerts, required alerts are dimmed. You can enable or disable optional security alerts. The available security alert types vary, depending on your account type.

When an enabled alert is triggered, we send a security alert message. Security alerts are always sent as secure messages, but you can add additional delivery methods. When a security alert is triggered, the alert is sent to all the configured delivery methods.

> **Note**
> Some alerts may be dimmed, depending on your FI's configurations. Dimmed alerts cannot be edited.

> **Caution**
> Always use a second delivery method along with email for greater security.

From the Alerts page, you can enable or disable optional security alerts or edit your security alerts delivery preferences. The available security alert types vary depending on your account type.

To enable or disable optional security alerts

1. In the navigation menu, select **Settings** > **Alerts**.
2. Expand the **Security Alerts** section.
3. Switch the toggle key to enable or disable an alert.

> **Note**
> If you have push notifications enabled, you will receive security alerts through push notifications as well as any other delivery methods you have set.

To edit security alert delivery preferences

1. In the navigation menu, select **Settings** > **Alerts**.
2. Expand the **Security Alerts** section.
3. Select the **Edit Delivery Preferences** link. The Delivery Preferences page appears.
4. Enter the required fields of your desired delivery method(s).

   > **Note**
   > If you choose to receive alerts as text messages, you must select the **Agree To Terms** check box.

5. Select **Save**.

Editing alerts

You can edit an existing alert through the Alerts page. Any changes you make will take effect immediately.

To edit an alert

1. From the navigation menu, select **Settings** > **Alerts**.
2. Select the type of alert that you want to edit.

3. Select **Edit** link for the alert you want to edit. The Edit Account Alert page appears.

4. Make the required changes to the alert.

5. Select **Save**.

6. In the success message, select **Close**.

Deleting alerts

You can delete an alert through the Alerts page. Deleting an alert removes it permanently.

To delete an alert

1. From the navigation menumenu, select **Settings** > **Alerts**.

2. Select the type of alert that you want to delete.

3. Select **Edit** link for the alert you want to delete. The Edit Account Alert page appears.

4. Select **Delete**.

5. In the dialog, select **Confirm** to delete the alert.

6. In the success message, select **Close**.

Setting up push notifications

With push notifications, you can receive alerts straight to your mobile device.

> **Note**
> This feature may not be available, depending on how your financial institution is configured.

To enable or disable push notifications

1. In the navigation menu, select **Settings** > **Push Notifications**.

2. On the Push Notifications page, do one of the following:

   > **Note**
   > You can also disable push notifications within your device's settings.

- Turn on the **Enable Notifications** toggle to enable push notifications.
- Turn off the **Enable Notifications** toggle to disable push notifications.

> **Note**
> If you have an iOS device, select **Allow** on the prompt to allow push notifications.

You can access your alerts by selecting **Manage Notifications** on the Push Notifications page.

Security and fraud prevention

Configuring security preferences

You can change your login ID and password on the Security Preferences page.

If your FI offers the biometric authentication feature, you can log in to online banking using your mobile device's fingerprint sensor or facial recognition software. For more information on this feature, see Enabling and disabling biometric authentication.

You can configure your secure delivery contact information that we use to send secure access codes. We only send secure access codes to a known secure delivery contact.

Secure access code delivery methods

Method	Details
Phone	The system calls the selected telephone number. You answer the phone normally and make a selection to hear the code. If necessary, you can repeat the code. The system does not leave the code on voice mail. If you miss the call, you can request a new code.
Text (SMS)	The system sends a text message with the code. Standard text messaging fees apply.
Email	The system sends a short email with the code. Depending on the configuration of the filters on your mail server, the message may be in your junk or spam mailbox.

Changing your password

You can change your account password for digital banking . You use the same password for both. For more information, see Password tips and recommendations.

To change your account password

1. In the navigation menu, select **Settings** > **Security Preferences**. The Security Preferences page appears.

2. Select **Change Password**.
3. In the **Current Password**, specify your existing password.
4. In the **New Password**, specify your new password.
5. In the **Confirm New Password**, re-enter the new password.
6. Select **Change Password** to submit the change.

Changing your Login ID

If needed, you can change your Login ID. The same Login ID is used for digital banking.

> **Tip**
> If the Change Login ID option does not appear on the Security Preferences page, contact your financial institution to change your Login ID.

To change your Login ID

1. In the navigation menu, select **Settings** > **Security Preferences**. The Security Preferences page appears.
2. Select **Change Login ID**. The Change Login ID page appears.
3. In the **New Login ID**, specify the new ID.
4. Select **Save new Login ID**.

Changing your phishing protection phrase

If your account uses a phishing protection phrase, you can use the Security Preferences page to change the phrase.

To change your phishing protection phrase

1. In the navigation menu, select **Settings** > **Security Preferences**. The Security Preferences page appears.
2. Select **Phishing Phrase**. The Phishing Phrase page appears.

   > **Note**
   > The Phishing Phrase page only appears if your account is configured to use a phishing protection phrase.

3. In the **My Phrase**, specify the phishing protection phrase.

4. Select **Submit** to complete the process.

Configuring a challenge code

If your account is configured to use a challenge code, you can configure the code on the Security Preferences page.

> **Note**
> Not all accounts are configured to use a challenge code. This option may not appear on the page.

To configure the challenge code

1. In the navigation menu, select **Settings** > **Security Preferences**. The Security Preferences page appears.

2. Select **Challenge Code**. The Challenge Code page appears.

3. Do the following:

    a. In the **Challenge Code**, specify the challenge code.

    b. In the **Confirm Challenge Code**, re-enter the code.

4. Select **Submit**.

Configuring secure delivery contact information

Depending on your Secure Delivery configuration, you can use the Security Preferences page to configure your secure delivery contact information. You can also delete a contact.

> **Caution**
> Deleting a contact is permanent.

To add a new secure delivery contact

1. In the navigation menu, select **Settings** > **Security Preferences**. The Security Preferences page appears.

2. Select **Secure Delivery**. The Secure Delivery Contact Information tab appears.

3. Select one of the following:
    - **New Email Address**
    - **New Phone Number**
    - **New SMS Text Number**

4. Specify the contact information and select **Save**.

> **Note**
> Some options may vary, depending on your financial institution's configuration. Contact your FI for more information.

To edit a secure delivery contact

1. In the navigation menu, select **Settings** > **Security Preferences**. The Security Preferences page appears.
2. Select **Secure Delivery**. The Secure Delivery Contact Information tab appears.
3. Locate the method that you want to edit and select **Edit**.
4. Make any needed changes to the contact information and select **Save**.

To delete a secure delivery contact

1. In the navigation menu, select **Settings** > **Security Preferences**. The Security Preferences page appears.
2. Select **Secure Delivery**. The Secure Delivery Contact Information tab appears.
3. Locate the method that you want to delete, and select **Delete**.

> **Caution**
> You must have at least one form of contact. If you attempt to delete your only form of contact, an error message appears.

Password tips and recommendations

A strong password helps you protect your account. To create a strong password, keep the following guidelines in mind:

- Create unique, original passwords.
- Use the longest practical password.
- Use a mix of upper and lower case letters.
- Include one or more numbers.
- Do not use repeating or adjacent characters.
- Use at least one of these special characters: `~!@#$%^&()_+={}|[]:"?,./\.
- Avoid using software or toolbars that store your password.
- Change your password regularly.

Remember to avoid the following password pitfalls:

- Do not choose passwords or security codes that others can easily guess.
- Do not reuse passwords for multiple sites.
- Never use your account numbers.
- Do not use personal contact information, such as addresses or phone numbers.
- Do not use personal information, such as your name, birthday, Social Security Number, passport number, or the names or information for family members or friends.
- Do not use sequences of characters such as *1234567* or *abcdefg*.
- Do not rely on look-alike substitutions of numbers or symbols alone. Passwords like *P@ssw0rd* are easy to guess, but can be effective when you also change the case of the letters, the length of the words, and misspellings, or when you use multiple unrelated words in a phrase.
- Do not use dictionary words.

Tip
Go to support.microsoft.com for more information on creating strong passwords. We do not endorse or guarantee the site.

FAQs and troubleshooting

Getting started

This section includes questions about getting started with Q2online, including questions about logging in for the first time.

Logging in for the first time

What if I do not have access to the phone or email account contacts listed?
You must have access to at least one of the listed contacts to log in for the first time or register a browser device. If you need immediate access, contact your FI. After you verify your identity, your FI can add a new contact method.

Registering your computer

I registered my browser or device during a previous login, but now I need to register it again. Why?
There are several possible reasons that you may need to register a browser or device again, including:

- Your browser settings are configured to delete cookies.
- Your browser cookies for digital banking were removed.
- You use a browser plugin that automatically removes browser cookies when you close the browser.
- Your account requires a secure access code each time you log in.
- You use a Symantec VIP Token for a secure access code when you log in.
- You log in with a different browser on the same registered computer.
- You deleted and reinstalled the digital banking app.
- For security reasons, we reset all active registrations for all users.

How do I remove the registration from a device?
On a computer browser, you delete all Internet browser cookies or the browser cookies for digital banking. See your browser help for information about deleting cookies.

On a tablet or smartphone, the registration information is automatically deleted when you delete the digital banking app.

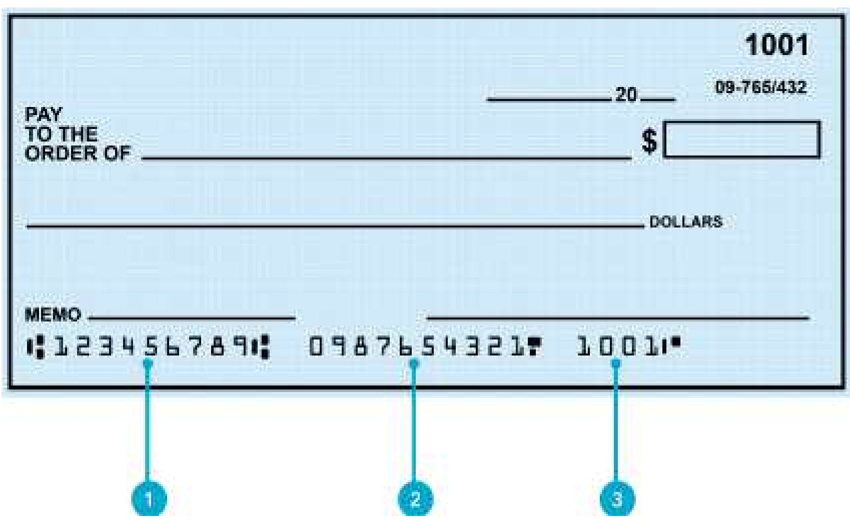
Accounts

This section includes frequently asked questions about your accounts in .

Account details

Where can I find my routing number and account number?
Depending on your financial institution's (FI's) configuration, you can find this information in one of the following ways:

- Select **Options** (⁝) > **Settings** on an account tile to view the **Details & Settings** tab on the Account Details page.
- Find this information on a check. Use the following image as a reference:



1. Routing number—this number is always surrounded by ⑆ symbols.
2. Account number—in some cases, this number may be after the check number.
3. Check number—this number matches the check number in the upper right.

- Contact your FI for this information.

When I download my history to Quicken or QuickBooks, the application does not launch automatically. Why?
The file type is not properly associated with the application. The easiest way to create the association is to save the download file to your desktop the first time, right-click the file and

click **Open with**. In the Open With dialog, select Quicken or QuickBooks. The next time you download your history, the program should launch automatically. For more information, check the documentation for your desktop computer.

What is a Tracking ID?

The Tracking ID is a unique identifier for each transaction. Tracking IDs appear in the transaction details on the Activity Center page. When you use secure messages to inquire about an account or a transaction, the message automatically includes the Tracking ID.

Activity Center page

How is the Activity Center page different from the Account Details page?

The Activity Center page contains all transactions initiated in , including checks deposited through mobile RDC. It does not include transactions that you initiate by other means, such as ATM or debit card transactions. The Activity Center page also shows the status of each electronic transaction as it moves from a **Drafted** status to **Authorized** and then **Processed**.

The Account Details page is a record of processed and cleared transactions for your account from all sources. The Account Details page does not include transactions that have been drafted, authorized, or canceled in digital banking or digital banking, only those that have already cleared or that will clear your account the next processing day.

Statements

Why are some accounts not in the account drop-down list when I view statements?

Certain account types do not support e-statements.

I selected Get Statement on the Statements page, but nothing happened. Why?

Ensure that you allow pop-ups for the digital banking site in your browser settings. If you encounter problems loading the page, it is likely that the pop-up box is being blocked by a pop-up blocker or a toolbar pop-up blocker. You can disable the pop-up blocker in your browser's settings or add the digital banking site as an allowed site.

If available, why would I choose to view my statement as an image instead of a PDF?

If you are on a public computer, you may wish to view images. PDF documents are often cached by the browser and stored in a temporary files folder. If you select PDF on a public computer, you should delete the cache files and other temporary files after you log off to ensure your security.

Transactions

This section includes frequently asked questions about creating, managing, and viewing transactions.

Transaction status

Can I cancel my transaction?

Only transactions that have a **Drafted** or **Authorized** status can be canceled. To cancel a transaction, select it in the Activity Center, and select **Cancel** in the Actions menu (⋮).

What does each transaction status mean?

- **Drafted**—the transaction has been created in the system. Drafted transactions require approval before being processed. Drafted transactions can be canceled.

- **Authorized**—the transaction is ready for processing and requires no further actions before being processed. Authorized transactions can be canceled.

- **Processed**—the transaction has been successfully submitted to an external system. For example, a wire transaction that has been successfully transmitted to a third-party FI would be considered processed. These transactions cannot be canceled.

- **Canceled**—the transaction is no longer being processed. Once canceled, the transaction status cannot be reversed. Canceled transactions are not eligible for processing.

- **Pending**—the transaction is in-process, but is "locked" to prevent multiple processes from affecting the same transaction. For example, when an FI is processing an ACH transfer, the transaction will be set to **Pending** so that the transaction cannot be canceled or processed again. These transactions cannot be canceled.

- **On Hold**—the transaction has been flagged as potentially fraudulent and will be kept in this status until the transaction is cleared as valid. These transactions cannot be canceled.

- **Failed**—the transaction failed to be processed by the receiving system. These transactions cannot be canceled.

Paying bills

When is my account debited to fund these payments?

Your account is debited when an electronic payment is processed. If the payment is mailed, the account is debited on a day before the date you selected.

How long should I allow for the payment to arrive at the payee?

You should plan the same amount of time you would if you were mailing a check.

What if I do not have an account number at the payee or if the payee is a person, not a company?

You can enter N/A or Not Applicable in the Account Number field, but this may make the posting of your payment more difficult for the recipient.

Sending a check

If I create a future-dated check, when will the check be processed and effective?

If you create a future-dated check, the check will be processed on the Processing Date. The date that the check arrives at your recipient's address is dependent on the US mail system.

Is the description I enter online printed on the check?

No. The description helps you to identify the transaction in . The description is not printed on the check.

Messages and alerts

This section includes frequently asked questions about using messages and alerts.

Secure messages

Is the content of my message and any attachments sent securely?

Yes, the transport of your message is secure sockets layer (SSL)-encrypted and is never sent through public, unsecured communication channels like email communication.

Alerts

When are alerts delivered?

Secure message and email alerts are sent when transaction processing completes. Phone and text message alerts are sent at the next available time you specified for the alert.

Are alerts real time?

In most cases, yes.

What if I do not receive a phone or email alert?

If you miss an alert via phone call, the alert system leaves a message on voice mail.

For email alerts, check your junk mail or spam folder for the alert. If the alert is in the junk mail folder, configure your junk mail settings to allow email from us so you do not miss future alerts.

If you believe you did not receive an alert phone call or email, select **Conversations** in the menu to check for the alert. If the alert does not appear in the Inbox, confirm that the alert is enabled in the Alerts page. If the alert is enabled and you still believe you did not receive an alert, contact your financial institution for assistance.

> **Note**
> Email, phone, and text message alerts are a convenience, and should not be used to manage critical account details or appointments. Due to the nature of the email, phone, and text message networks, these networks cannot be 100 percent reliable delivery channels. Secure messages within our system are very reliable, since they are contained entirely within the banking system.

Are security alerts real time?

Yes, security alerts are event driven and are sent in real time.

Get started

Business banking overview

Using Business banking

The Business version of digital banking is intended for use by companies with high transaction volumes. It provides end users with the ability to define transaction capabilities directly for each user, including what transaction types they can access, which accounts they can use, and what approval limits apply. This streamlined approach differs from the Corporate version, which uses a more complex entitlements structure with User Roles and Company Policies.

- Move money
- Manage users and permissions
- Reports and documents

Differences between Business and Corporate

In Business, you define what you can do with your transactions. In Corporate, users will employ the same payment workflows and template workflow they use in Business. The Corporate entitlement structure allows the separation of duties and the ability to designate specific account numbers to specific transactions such as ACH Payroll.

Corporate is the best solution for companies that need to:

- Have entitlements (account level, time of day, etc.) by transaction type
- Manage users with different levels of responsibility
- Generate reports with transaction information
- Validate ABA routing numbers

These features make Corporate a more efficient and powerful choice for large Business users with a large number of transactions.

Entitlements help different users handle transactions, while users can generate reports that contain specific financial data. Corporate users can also validate the ABA routing number in recipient records for use in ACH or Wire payments, which will reduce errors and returns. Below is a comparison of Corporate and Business features and entitlement options:

Corporate and Business functions

Functionality	Business	Corporate
User Management	X	X
Transaction Types	X	X
Account Numbers permitted to Transaction Types		X
Approval Limits	X	X
Draft Limits		X
User Roles		X
Company Policy		X
Activity Center	X	X
RTN Validation		X
Dual Action for financial transactions	X	X
Multiple Approvals of financial transactions		X
Recipient Approval	X	X
Dual Action of non-financial actions (such as editing a User Role)		X
Information Reporting		X
Permission, Limits, and View Rights for User Roles		X

Functionality	Business	Corporate
Third-party service application (also known as SSO) access based on User Roles	X	X
Dynamic Entitlements such as IP restrictions, Subsidiary restrictions, or defining allowed hours per transaction type in the Company Policy rules		X

Supported browsers and devices

Digital banking works best when you use a supported browser and an updated device. Using an unsupported browser or out-of-date operating system may prevent pages from loading correctly or may block required security features.

Supported desktop browsers

Digital banking supports the current and previous major versions of:

- Google Chrome
- Mozilla Firefox
- Microsoft Edge
- Safari (macOS)

If your browser is not supported, you may see an *unsupported browser* notification. Update your browser or switch to a supported option to continue.

Supported mobile platforms

For the best experience with mobile banking:

- iOS devices should run the current or previous major version of iOS.
- Android devices should run the current or previous major version of Android OS.

Some features, such as biometrics and a Mobile Authorization Code, require device-level security settings.

Additional requirements

To use digital banking effectively, you should also have:

- A stable internet connection
- PDF reader software for viewing statements and documents
- A device that supports secure notifications (for alerts and approvals)

If you encounter display or performance issues, update your browser or device, then try again.

Accessing the online banking site

You can use a web browser to connect to the digital banking site on a desktop computer or other supported device. It is recommended that you enable pop-up windows in the browser for your digital banking site. If they aren't enabled, certain features may appear in separate windows in your browser or may not appear at all.

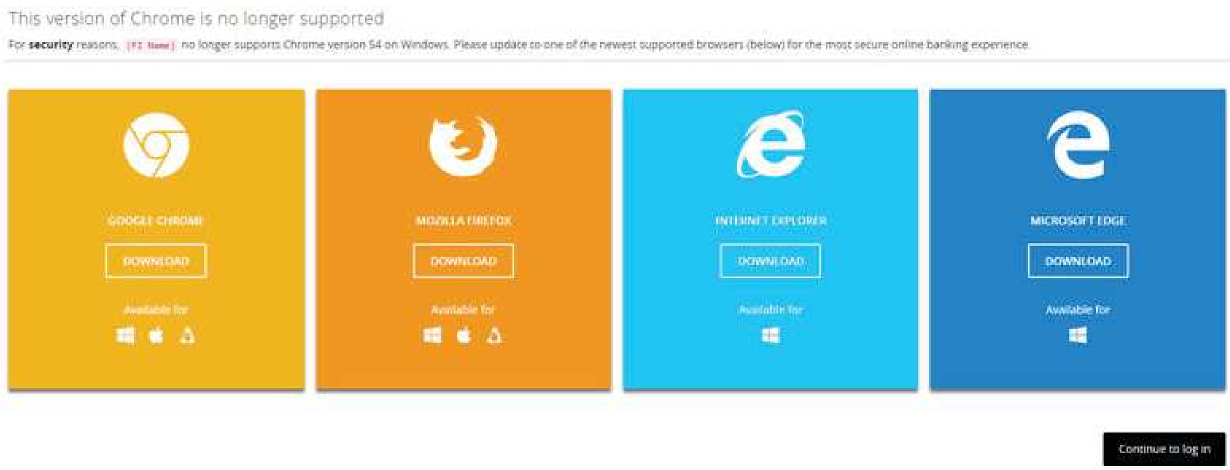
Tip
For the best experience with digital banking on a tablet or smartphone, use the digital banking app instead of an Internet browser.

Unsupported browser notification

Continued use of unsupported browsers represents a security risk for end users. An unsupported browser notification presents targeted advance notice if you are using a browser for which support has been scheduled to end. This notification facilitates an easy process for installing an up-to-date, secure, and supported browser as a replacement. These three methods will be applied to all future browsers for which support is discontinued:

- **Notification text within online banking** — A notification bar appears at the top of the online banking screen letting you know that for security reasons, we will stop supporting the browser version you are using in the near future. When you see this notification, we recommend that you update your browser.

- **Soft block** — Prior to accessing online banking, a screen appears with notification text, as well as links to supported browsers. You can continue past the soft block to digital banking by selecting **Continue to log in**.



- **Hard block** — While similar to a soft block, a hard block does not include the option to continue to digital banking. You must upgrade your browser to a current version or select another supported browser.

Moving forward, browsers will continue to be evaluated. The appropriate date to end support for a particular browser will be based on several factors:

- The vendor's official end-of-support date for security patches
- The quality of the user experience on that browser in online banking
- The percentage of users still leveraging that browser version

Logging in and device registration

Logging in is the first step to using digital banking. Whether you are signing in for the first time or returning on a familiar device, the process is designed to be quick and secure. Depending on your financial institution’s settings, you may also be asked to verify your identity or register the device you are using.

This section provides guidance on how to sign in, manage your devices, and troubleshoot common login issues.

Logging in and out

To access digital banking, enter your login ID and password on the Login page. Depending on your configuration, you may also need to verify your identity using a secure access code or a Symantec VIP token code.

Logging in for the first time

The login process may vary depending on your financial institution's settings. The most common methods are:

- A secure access code (SAC)
- A code generated by a VIP token or app

When you use a SAC, we send a one-time code to an email address, text message number, or phone number that is on file for you.

> **Note**
> If you do not already have a login ID, contact your FI to obtain one.

Logging in using secure access code

You can log in for the first time with a secure access code.

1. On the Login page, do the following:
   a. Select **I am a new user**.
   b. Enter your **Login ID**.
   c. Select **Submit**.
2. On the Select Secure Access Code Target page, select one of the contact methods to send a secure access code.
3. On the Enter Secure Access Code page, do the following:
   a. When the code arrives, enter the code.
   b. Select **Submit**.
   c. If prompted to register the device, select **Register Device**.
4. Enter a password, then re-enter it in the **Confirm Password** field.
5. Select **Submit**.

6. Update your online profile and select **Submit Profile**.

7. Perform the following action based on the disclaimer type.

    a. Read the agreement on the Disclaimers page and select **Accept**. When you accept the required agreements, the Home page appears.

        i. If you want to:

            - Download the disclaimer, select **Download**.

            - Print the disclaimer, select **Print**.

    b. On the Terms & Conditions page, perform the appropriate task.

Tasks on the Terms & Conditions page

Task	Action
Read and accept the disclaimers	i. Select the required disclaimer link. The disclaimer appears. ii. Read the disclaimer. iii. Select the **I have read and agree to disclaimer** checkbox. iv. If you want to: • Download the disclaimer, select **Download**. • Print the disclaimer, select **Print**. **Note** The download and print functionality is only available on desktop. v. Select **Accept**. The next disclaimer appears. Repeat steps 2 through 5 for all of the disclaimers that you want to accept. vi. If you want to go back to the Terms & Conditions page, select **Go Back**.
Directly accept each disclaimer	i. Select the **I have read and agree to disclaimer** checkbox for the required disclaimer. The checkbox inside the disclaimer is automatically checked.
Submit the disclaimers	i. Select **Submit**. A success message appears. ii. Select **Close**.

Logging using a VIP token code

You can login for the first time with a VIP token code

1. On the Login page, do the following:

    a. Select **I am a new user**.

    b. Enter your **Login ID**.

    c. Select **Submit**.

2. Locate the current code on your VIP token and enter it in the **Enter Symantec VIP Token** field.

    > **Note**
    > You may need to wait for a new code to appear, then enter the second code in the **Enter Second Symantec VIP Token** field.

3. Select **Submit**.

4. Enter a **Password**, then re-enter it in the **Confirm Password** field.

5. Select **Submit**.

6. Update your online profile and select **Submit Profile**.

7. Perform the following action based on the disclaimer type.

    a. Read the agreement on the Disclaimers page and select **Accept**. When you accept the required number of agreements, the Home page appears.

        i. If you want to:

            - Download the disclaimer, select **Download**.

            - Print the disclaimer, select **Print**.

    b. On the Terms & Conditions page, perform the appropriate task.

Tasks on the Terms & Conditions page

<table>
<tr><th>Task</th><th>Action</th></tr>
<tr><td>Read and accept the disclaimers</td><td>i. Select the required disclaimer link. The disclaimer appears.
ii. Read the disclaimer.
iii. Select the I have read and agree to disclaimer checkbox.
iv. If you want to:
• Download the disclaimer, select Download.
• Print the disclaimer, select Print.
Note
The download and print functionality is only available on desktop.
v. Select Accept. The next disclaimer appears. Repeat steps 2 through 5 for all of the disclaimers that you want to accept.
vi. If you want to go back to the Terms & Conditions page, select Go Back.</td></tr>
<tr><td>Directly accept each disclaimer</td><td>i. Select the I have read and agree to disclaimer checkbox for the required disclaimer. The checkbox inside the disclaimer is automatically checked.</td></tr>
<tr><td>Submit the disclaimers</td><td>i. Select Submit. A success message appears.
ii. Select Close.</td></tr>
</table>

Note

You may be prompted to enter a second code for some types of transactions and the first time you use a code generated by a VIP token.

Passcode

You can set up a Passcode that can be used on a mobile device in lieu of a login ID and password.

Before enabling this feature on a mobile device, you must first log in to your mobile banking app and follow any multi-factor authentication (MFA) process your FI requires, such as providing a SAC. After successfully logging in and registering the device, you can enable the four-digit passcode feature on the Login or Security Preferences pages.

> **Note**
> Only one registered user per mobile device can enable this feature. If another user already enabled the feature, the related option on the Security Preferences page will appear dimmed.

Logging in after the first time

When you log in, enter your login ID and password. If you use a browser or a device that is not registered, you must also enter an SAC or Symantec VIP token code, depending on how your login ID is configured.

To log in after the first time

1. On the Login page, enter your **Login ID**.
2. (Optional) Select the **Remember me** check box to save your login ID for the next time that you log in.
3. Enter your **Password**.
4. Select **Sign In**. When the connection is complete, the Home page appears.

To log in after the first time with a Symantec VIP Token

1. On the Login page, do the following:
    a. Enter your **Login ID**.
    b. (Optional) Select the **Remember me** check box to save your login ID for the next time that you log in.
    c. Enter your **Password**.
    d. Select **Sign In**. The Enter VeriSign Token page appears.

2. Locate the current code on your Symantec VIP Token or the VIP Access mobile app and specify it in the **Symantec VIP Toke**.

3. Select **Submit**. When the connection is complete, the Home page appears.

Logging out

Logging out is an important part of keeping your financial information secure. You can log out voluntarily when you finish using digital banking. In addition, the session can log you out involuntarily after a certain amount of time elapses.

> **Note**
> By default, the session will also automatically timeout and close after 10 minutes of inactivity. The exact time may vary depending on your FI.

If you navigate from online banking to another site and do not close the browser, you may remain logged in until the session ends. This can make it possible for someone else to access data from your previous digital banking session. The session ends when you log out, close your browser, or close the mobile banking app.

> **Caution**
> To maximize the security of your online information, you should always log out to end your online banking session.

Logging out voluntarily

In online banking, you should always log out before you close the browser window. In digital banking, you should always log out before you open another app on your tablet or smartphone.

To log out

1. In the navigation menu, select **Log out**.

Logging out involuntarily

To help ensure your security, we automatically log you out when you have been logged in for an extended period. This session timeout is designed to protect the security of your financial information. There are two types of session timeouts:

Session timeout types

Timeout type	Notes
Logged in but inactive	Protects you if you are logged in and inadvertently leave your device. A warning message appears to give you a chance to stay logged in. If you miss the warning message, you can immediately log back in on the same browser or device by re-entering your login credentials, restoring your session and any tasks that you were working on. This window is only available for a short period of time. If you enter an incorrect password, any pending work is discarded.
Logged in but exceed session time limit	Limits the maximum time of any session. When the maximum session time ends, you are prompted to log out manually. If you do not log out manually, the system will automatically log you out.

Resetting a forgotten password

If you forget your password and your account is not locked, you can use the Forgot Your Password option on the Login page to reset your password. Depending on the configuration, you may not be able to reset your password from an unregistered browser.

To reset a forgotten password

1. On the Login page, do the following:
    a. Select **Forgot your password?**.
    b. Enter your login ID.
    c. Select **Submit**.
2. Select one of the contact methods that are on file for you. You will receive a code via the contact method that you select.
3. On the Secure Access Code page, enter the code and select **Submit**.

> **Note**
> If you close out of a session after receiving a secure access code, but before you enter it in the application, and then open it within a very short time frame, select **I already have a Secure Access Code**.

4. Enter your new password.
5. Re-enter the password in the **Confirm Password**.
6. Select **Submit**.

> **Note**
> If the **Remember Me** check box is selected, it blocks you from entering a different login ID.

Registering a browser or device

A conventional authentication system relies on two forms of identification to prove your identity: your login ID and your password. Multi-factor authentication uses multiple forms of identification to make it harder for attackers to access your account. The multiple forms of identification can include something that you know, such as a password, and something that only you have.

> **Tip**
> Users that use VIP tokens won't be prompted to register a browser or device because registration is not necessary for these users.

In digital banking, we can send a secure access code to a contact address that you configure. The code is only valid for a single use and it expires after a short time. You choose one of the following ways to deliver the code:

Secure access code delivery methods

Method	Details
Phone	The system calls the telephone number on file. You answer the phone normally and make a selection to hear the code. If necessary, you can repeat the code. The system does not leave the code on voice mail. If you miss the call, you can request a new code.

Method	Details
Text (SMS)	The system sends a text message with the code. Standard text messaging fees apply.
Email	The system sends a short email with the code. Depending on the configuration of the filters on your mail server, the message may be in your junk or spam mailbox.

Whenever possible, you should configure phone and text delivery methods, and leave email unconfigured. Attackers can use viruses or other malicious activity to compromise your email and view the secure access code. If you do not configure an email address as a Secure Delivery Contact, you can help prevent this type of attack.

Note

Depending on your security needs, we may configure your account to use codes from VIP Service Tokens. If your account uses a token, you enter the code from the token or the VIP Access mobile app instead of a secure access code. You enter the code from the token every time that you log in.

If you have never used a particular browser or device to log in, you may need to enter a secure access code to use it. If the browser or device is one that you plan to use again, you can register it. By registering a browser or a device, you confirm that it is under your control and that you intend to use it to access in digital banking or digital banking.

Tip

Multiple users can register the same browser or device.

You will need to register your browser or device again in the following circumstances:

- You use a different browser on your desktop.
- You delete and reinstall the digital banking app.
- Your browser does not save browser cookies.
- You clear existing browser cookies.
- We reset registration for all users for security reasons.

Caution

Only register a browser or device if it is under your control. Do not register a browser on a public computer.

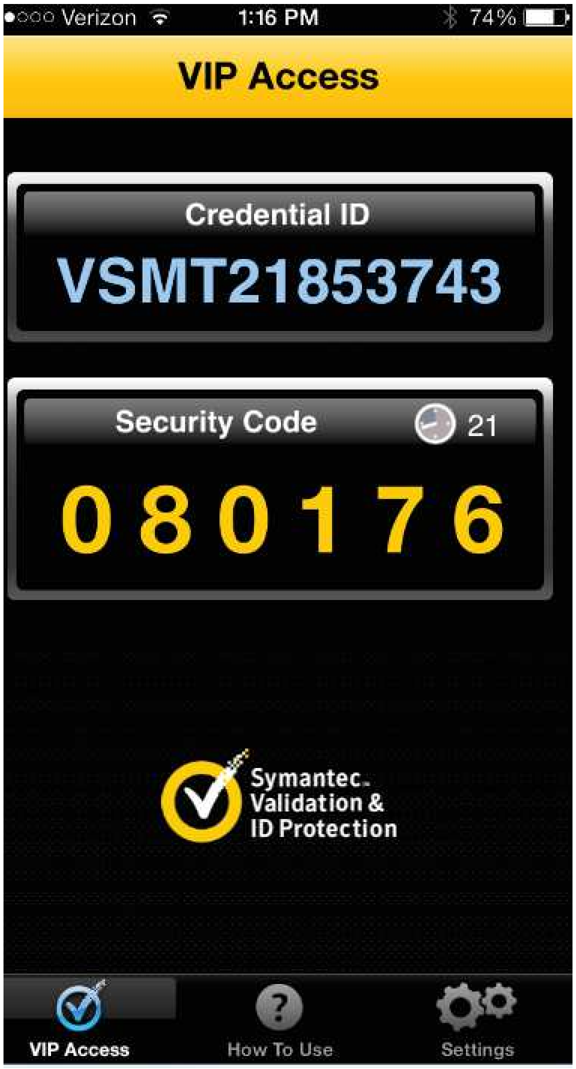
Obtaining Symantec VIP tokens

Symantec Validation & ID Protection (VIP) Security token codes are online security credentials that add an extra layer of identity protection when you log into digital banking.

To obtain a VIP token code

1. Download the VIP Access mobile app via the Apple App Store or Google Play store.

2. Launch the VIP Access mobile app. A Credential ID appears.



Note

A Security Code also appears. This is the secure code you will use to authorize transactions. A new Security Code appears every 30 seconds. For more information, see Approving transactions.

Enabling and disabling biometric authentication

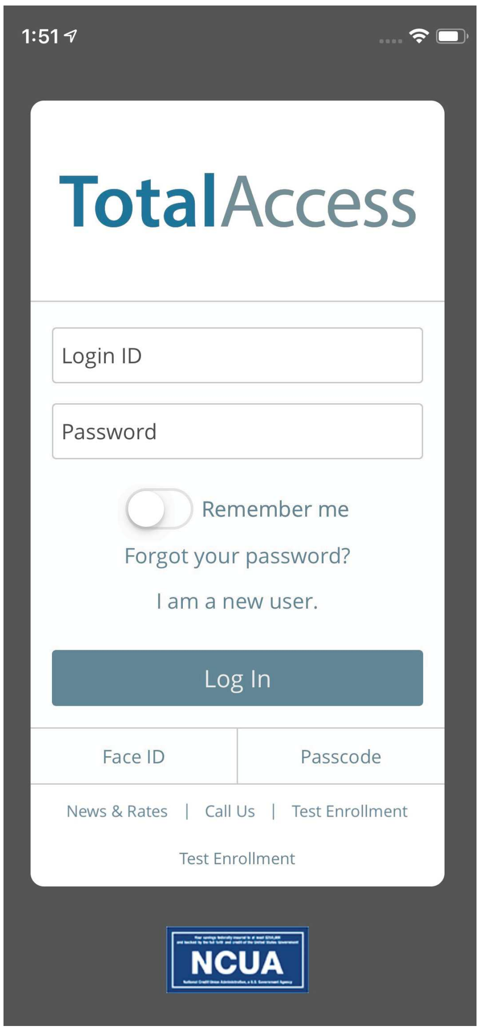
If your FI offers biometric authentication, you can log in to online banking using your mobile device's fingerprint sensor or facial recognition software.

To use this feature, your mobile device must have a fingerprint sensor or facial recognition software and operate on a supported OS version. You can use any biometric method registered to your device to log in to the app.

Note
Your fingerprint and face data are encrypted. This data is not available to your FI or any other service providers.

Enabling biometric authentication

1. On the Login page, select your login method. The following image shows an example of the Face ID login option on iOS devices.



2. On the Login page, select your login method. The following image shows an example of the Face ID login option on iOS devices.

3. On the authentication page, complete the following:

    a. Enter your **Login ID**.

b. Enter your **Password**.

c. Select **Authorize** to finalize changes.

The mobile login page offers all login methods supported by your FI. The last method you used is the one you will be prompted to use again the next time you log in. However, you can switch between login methods at any time on the login page.

Note
Biometric authentication is tied to your online banking password. If you change your password, you must disable biometric authentication and then re-enable it to log in to online banking with this feature.

For more information on setting up Fingerprint Login or Face recognition on your Android device, see https://support.google.com/android . For more information on setting up Touch ID or Face ID on your iOS device, see https://support.apple.com.

Disabling biometric authentication

If you want to stop using biometric authentication to log in, you can change your settings on the Security Preferences page. After changing your settings, you can use your login ID and password to access digital banking.

1. From the navigation menu, select **Settings** > **Security Preferences**.

2. Turn off the authentication method you would like to disable.

3. In the confirmation window, select **Yes** to confirm your settings.

Configuring a mobile authorization code

You can use a mobile authorization code (MAC) to approve a Business or Corporate transaction in a telephone call. We can send authorization requests to you at an email address, a telephone number, or both.

When a user creates a new payment that requires approval, the user can notify valid approvers. If your rights permit you to approve the draft and you configure a MAC, we contact you at the address that you specify for approval.

Mobile authorization contact methods

Method	Notes
Telephone	We place an automated phone call to the specified number. The call prompts you to enter the mobile authorization code that you specified. You can enter a valid code on the phone to approve the draft.
Email address	We send an email to the address. You can log in to digital banking or mobile banking to approve the draft.

If your account uses a mobile authorization code, you can use the Mobile Authorizations page to configure your code.

Note
You must have the transaction enabled in **Settings** > **Mobile Authorizations** and have Approve rights for the transaction. This allows the Approvals Widget to display on the Home page .

To configure a mobile authorization code

1. In the navigation menu, select **Settings** > **Mobile Authorizations**. The Mobile Authorizations page appears.
2. In the **Mobile Authorization Code**, specify the code.
3. Select the Transaction Types that you agree to approve.
4. Do one or more of the following:
   - Select **Add Email** and in the **E-Mail Address**, specify your contact address. Select **Save**.
   - Select **Add Phone** and in the **Country** dropdown, select the country for the phone. In the **Phone Number**, specify the phone number. Select **Save**.
5. On the Mobile Authorizations page, select **Submit**.

Configuring text banking

You can use text banking to send text (SMS) messages from your mobile phone, or another supported device, to get account information or to perform transfers. If needed, you can update your text banking number or disable text banking.

Before you can use text banking, you must do the following:

- Enroll in text banking.
- Select the accounts to use with text banking.
- Assign each account a text banking nickname.
- (Optional) Configure the account order.

Enrolling in text banking

Use the Text Enrollment page to enroll in text banking. You must agree to terms and conditions to enroll.

To enroll in text banking

1. In the navigation menu, select **Settings** > **Text Enrollment**.
2. Select **On**.
3. In the **SMS Text Number**, specify the number that you want to enable for text banking.
4. Select **Terms and Conditions** to read the terms and conditions in another tab.
5. Select **Privacy Policy** and read the privacy policy in another tab.
6. Select **Agree To Terms**.
7. Select **Save**.
8. In the Enrollment Successful message, do one of the following:
   - Select **Close** to close the Text Banking settings.
   - Select **Visit Preferences** to configure account preferences for text banking. For more information, see Configuring account preferences.

Note
You can also manage account preferences for text banking in the **Details & Settings** tab on the Account Details page. For more information, see Account Details overview.

Updating text banking preferences

You can use the Text Enrollment page to update your text number or disable text banking.

To update the text banking number

1. In the navigation menu, select **Settings** > **Text Enrollment**.
2. In the **SMS Text Number**, specify the new number that you want to enable for text banking.
3. Select **Save**.

To disable text banking

1. In the navigation menu, select **Settings** > **Text Enrollment**.
2. Select **Off**.
3. Select **Save**.

Business Home page

Viewing accounts in Account List view

Digital banking offers two options for viewing business accounts: standard view and Account List view. Standard view allows you to see your accounts in tile view on the Home page. Account List view allows you to select **Priority Accounts** to display on the Home page and view all your accounts on a separate page in a list format that is optimized for viewing and grouping large numbers of accounts. Account list view is an optional feature and allows you to:

- View accounts in a list that you can sort and filter.
- Set Priority Accounts for easy viewing on the Home page.
- Select multiple accounts from a list when creating or editing groups.
- View groups as tiles next to the account list. You can select a group tile for easy viewing of accounts within a group.

To turn on Account List view

In the navigation menu, select **Settings > Home Page Preferences** and select **Account List**.

When Account List view is enabled, only Priority Accounts display on the Home page. From the Home page, select **View all accounts** to see a list of all your accounts that you can sort, group, and filter.

To set Priority Accounts

The Priority Accounts feature allows you to specify the accounts you want to display on the Home page.

After you turn on Account List view, complete the following steps to set Priority Accounts:

1. On the Home page, select **View all accounts**.
2. Select the star ( ) next to accounts you want to appear on the Home page.

The stars next to accounts you set as priority appear filled in and Priority Accounts now display as tiles on the Home page.

For more information about using Account List view, see Grouping Corporate accounts.

Home page Preferences

When Commercial Dashboard is enabled, users can manage their Home page preferences. The Home page Preferences allow you to choose the Quick Links and widgets you see on your Home page and opt in or out of the Account List view. This feature allows you to customize your Home page and easily access the tools that you need most. To access Home page Preferences, select **Settings > Home Page Preferences** in the navigation menu.

Home Page variations

Business or corporate users may see different versions of the Home page depending on how your financial institution has configured digital banking.

Dashboard Home page

The Dashboard Home page typically includes:

- Grouped account balances for your company and subsidiaries.
- Quick access tiles for payments and approvals.
- Customizable widgets for common corporate tasks.

This version supports the most current features and layouts.

Legacy Home page

Some financial institutions still use a Legacy Home page. It may include:

- A summarized list of accounts.
- Navigation links to core services, such as payments and reporting.

The Legacy Home page may not include all dashboard features.

Identify your Home page

If you are unsure which Home page you are using, review the layout and labels, or contact your financial institution for more information.

Manage accounts

Viewing accounts in Account List view

Digital banking offers two options for viewing business accounts: standard view and Account List view. Standard view allows you to see your accounts in tile view on the Home page. Account List view allows you to select **Priority Accounts** to display on the Home page and view all your accounts on a separate page in a list format that is optimized for viewing and grouping large numbers of accounts. Account list view is an optional feature and allows you to:

- View accounts in a list that you can sort and filter.
- Set Priority Accounts for easy viewing on the Home page.
- Select multiple accounts from a list when creating or editing groups.
- View groups as tiles next to the account list. You can select a group tile for easy viewing of accounts within a group.

To turn on Account List view

In the navigation menu, select **Settings > Home Page Preferences** and select **Account List**.

When Account List view is enabled, only Priority Accounts display on the Home page. From the Home page, select **View all accounts** to see a list of all your accounts that you can sort, group, and filter.

To set Priority Accounts

The Priority Accounts feature allows you to specify the accounts you want to display on the Home page.

After you turn on Account List view, complete the following steps to set Priority Accounts:

1. On the Home page, select **View all accounts**.
2. Select the star (☆) next to accounts you want to appear on the Home page.

The stars next to accounts you set as priority appear filled in and Priority Accounts now display as tiles on the Home page.

For more information about using Account List view, see [Grouping Corporate accounts].

Grouping accounts

You can use the Account Grouping feature to create groups of accounts based on your business needs.

Digital banking offers two options for viewing and grouping accounts: standard view and Account List view. Standard view allows you to see your accounts in tile view, while Account List view allows you to view accounts in a list format that is optimized for viewing and grouping large numbers of accounts. For more information, see Viewing accounts in Account List view.

Standard view

In standard view, you can organize accounts by moving account tiles on the Home page.

> **Note**
> For more information about account groups, see Account Grouping.

To create a new account group

1. Select the Options menu (⋮) on an existing group and select **Create new group**.
2. In the **Create new group** window, select the account to add to the new group and enter a **Group Name**.
3. Select **Save**. The new group appears below any existing account groups.

To edit an account group name

1. Select the Options menu (⋮) on an existing group and select **Edit group name**.
2. Enter the new group name and select the check mark (✓) to save it.

Account List view

To create groups in Account List view

1. From the Home page, select **View all accounts**.
2. Select **Create group**.
3. Enter a name for the group.
4. (Optional) Use the search box to find an account.
5. Select the check box next to the accounts you want to add to the group.

6. Select **Create group**. Your new group now appears as a tile on the Account List page

7. (Optional) To add additional accounts to the group, drag and drop an account from the list onto the group tile.

To remove an account from a group

1. Select the group tile you want to remove an account from.

2. Drag the account tile and drop it on the **Remove from group** button. The account is now removed from the group.

Viewing transaction details

You can view the details of any transaction in an account. Details include the transaction category, online description, statement description, date of the transaction, and transaction type. The transaction details also allow you to categorize transactions, split transaction categories, inquire about a specific transaction, and print detailed information and check images.

> **Note**
> The inquire feature is only available to internally-held accounts.

To view transaction details

1. On the Account Details page, select the transaction.

2. (Optional) Select the transaction again to hide the details.

Searching transactions

You can search transactions that pertain to a single account on the Account Details page. Transactions in Account Details may have originated in digital banking or digital banking, or they may be other transactions such as debit card purchases, ATM withdrawals, or transactions performed at a branch.

When searching in Account Details, you can use the search option to search for any term that appears in the transaction's description (for example, "Check #2389"). However, the Activity Center only contains transactions that were originated in digital banking.

> **Note**
> You can use the search box or the search filters separately, but you cannot combine search and filter functionality.

To search on the Account Details page

1. Select an account.

2. Select the search icon ( ) to view the Search transactions field.

3. In the **Search transactions** field, specify the keywords related to the date, status, type, account, or amount of the transaction(s) for which you are looking.

4. Press enter. The search results appear.

Filtering transactions

You can filter transactions on the Account Details page. Filtered results are based on the following transaction information:

- Time period
- Transaction type
- Minimum and maximum amounts
- Check number, if applicable

To filter transactions

1. Select an **Account**.

2. Select the filter icon ( ) to display the filter details.

3. Do one or more of the following:

   - In the **Time Period** dropdown, select a date range. If you select **Custom Date**, specify dates in the **Start Date** and **End Date** calendars.
   - In the **Transaction Type**, select the type of transaction.
   - In the **Min Amount** and **Max Amount**, specify the minimum and maximum amounts for the transaction.
   - (Optional) In the **Starting Check #** and **Ending Check #** fields, specify a check number range.
   - In the **Category** dropdown, select the type of category.

4. Select **Apply Filters**. The filtered results are displayed.
   If you want to reset filters and show all transactions, select Reset.
   If you want to hide filters, select the filter icon ( ).

Exporting transactions

You can export transactions from the Account Details page to a file format that you select. Export formats vary depending on the settings. Currently, you can export in digital banking, but not digital banking.

Note
Contact your financial institution for information about supported versions of Quicken and QuickBooks.

To export transactions from the Account Details view

1. (Optional) On the Account Details page, narrow the results by either searching transactions or using filters ( ) to select transactions with specific conditions.

2. Select the export icon ( ).

3. In the export dropdown, select an export format.
   Based on your configuration, formats may include:

   - Spreadsheet (xls)
   - Spreadsheet (csv)
   - Microsoft (ofx)
   - Quicken (qfx)
   - QuickBooks (qbo)

4. Based on your browser settings, one of the following happens:

   - If your browser automatically saves files to a folder, the file is saved in that folder. Open the folder to view the exported file.
   - If your browser is configured to prompt for the folder for downloaded files, you are prompted to specify the location to save the exported file.

5. Select the exported file. The transactions appear in the current sort order on the Account Details page.

Viewing transaction details

You can view the details of any transaction in an account. Details include the transaction category, online description, statement description, date of the transaction, and transaction type. The transaction details also allow you to categorize transactions, split transaction categories, inquire about a specific transaction, and print detailed information and check images.

> **Note**
> The inquire feature is only available to internally-held accounts.

To view transaction details

1. On the Account Details page, select the transaction.

2. (Optional) Select the transaction again to hide the details.

Viewing and printing images associated with a transaction

You can view accounts and print information about accounts on the Accounts Overview page. Depending on the configuration, the printed page includes the account name, balance, and other details. It will not print ads, menu options, or the summary graph.

On the Account Details page, printing an individual transaction that displays an image icon () will include any attached images, such as processed checks, on the printout.

> **Note**
> You can only print from a desktop, not from a tablet or smartphone.

To view and print the Account Details page

1. On the Home page, select the account that you want to print.

2. On the Account Details page, select the print icon ().

3. In the print dialog, select printing options and then select **Print**.

To view and print the images associated with a transaction

1. On the Home page, select the name of the account that includes the transaction.

2. Select the transaction to view the details. If applicable, the image appears below the transaction. If the transaction includes multiple images, select **Previous** or **Next** to view other images.

3. To print the images, do the following:

    a. On the transaction details, select the print icon ( ).

    b. In the print dialog, select printing options and then select **Print**.

> **Note**
> For the best results, use the provided print option. Using the browser's print function instead of the provided print option will cause suboptimal print results.

Sending a secure message about a transaction

While viewing the details of a transaction, you can send a secure message to your financial institution about the transaction.

> **Note**
> Secure messaging is only available for internally-held accounts.

To send a secure message about a transaction

1. In the transaction details, select options (⋮) > **Ask a question**. The Transaction Inquiry window appears with inquiry details.

2. In the **Message**, specify your message.

3. (Optional) Select ( ) **Attach a file** link and navigate to and attach needed files.

4. Select **Send message**. The message successfully sent appears.

5. Select **Close**. The message appears in the Inbox. Navigate to Inbox to view the message.

> **Note**
> The Conversations menu option may appear as Messages, depending on your configuration.

Disputing transactions

Depending on your FI's configuration, you may be able to initiate a transaction dispute on the Account Details page. You can initiate the dispute process if:

- The related account supports dispute functionality.
- The transaction status is not Pending.
- The transaction has not already been disputed, either in digital banking or at a branch.

> **Note**
> Disputed transactions are marked with a red flag ().

To dispute a transaction

1. On the Account Details page, select the transaction you want to dispute.
2. In the transaction details, select options (⋮) > **Dispute transactions**.
3. In the prompt to verify initiating a transaction dispute, select **Dispute transactions**.
4. Select the check box next to the transaction you want to dispute.

   > **Tip**
   > You can dispute multiple transactions at once. Select the check box next to each transaction you want to dispute.

5. Select **Dispute transactions**. The Dispute Transaction dialog appears.
6. Select **Continue dispute**.
7. Select a **Reason for dispute**.
8. In the text box provided, specify the dispute reason.
9. Select a response for **Did you authorize the transaction?**.
10. Select a response for **At the time of the transaction(s), the card was**.
11. Select a response for **Does anyone else have access to your card?** If you select *Yes*, specify details in the text box.

12. Select a response for **Have you attempted in good faith to resolve the dispute with the merchant?** If you select *Yes*, specify details in the text box.

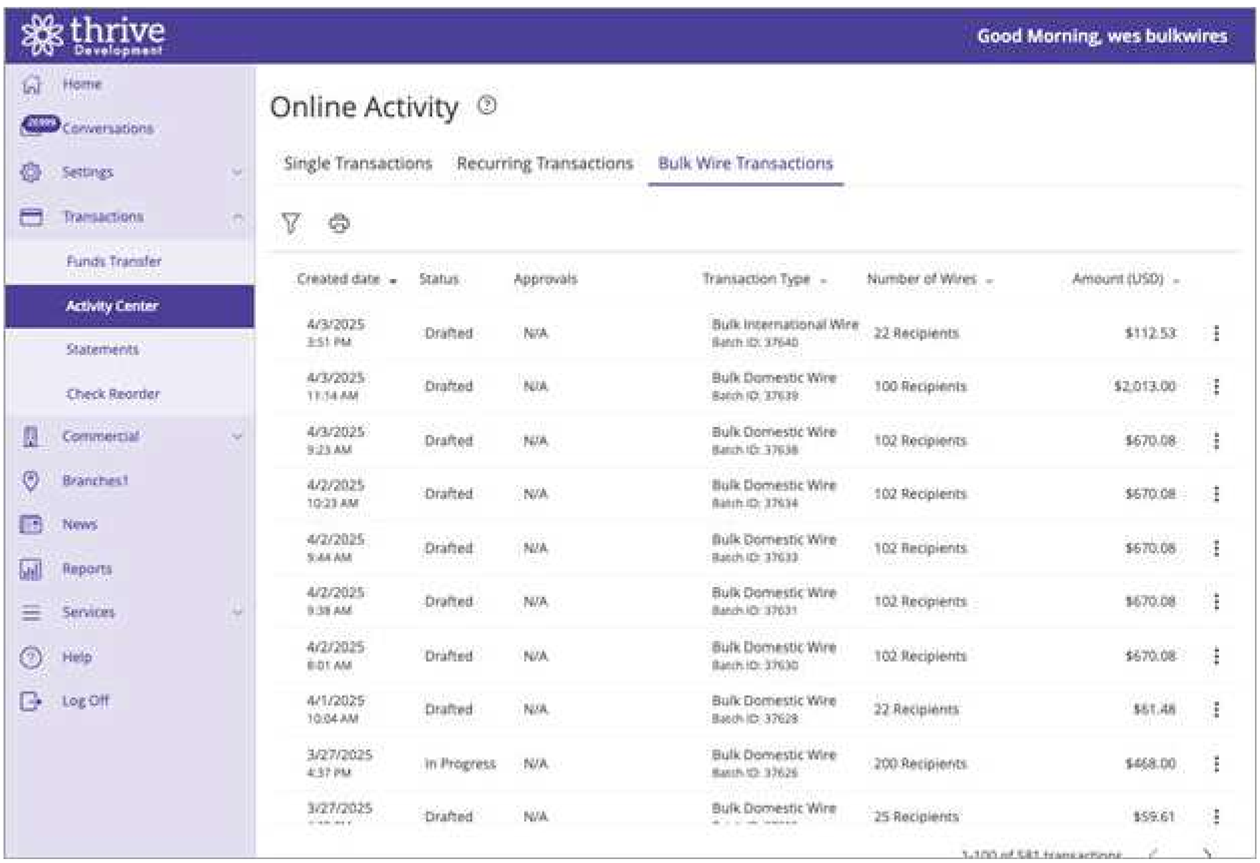
13. Select **Submit dispute**.

14. In the confirmation message, **Close** to return to Account Details.

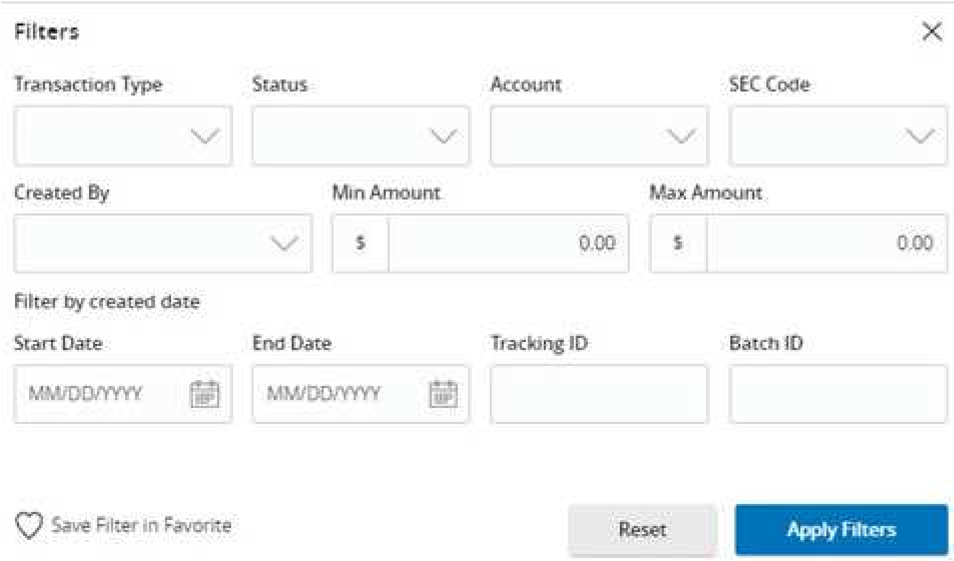
Using the Activity Center

The Activity Center displays details for recent digital banking transactions. You can sort, search, filter, and manage transactions on this page. In the Activity Center, all scheduled recurring transactions appear on the **Recurring Transactions** tab. You can use the **Recurring Transactions** tab to view or cancel the recurring series. You can also see checks that have been deposited on the **Deposited Checks** tab. Deposited checks will not display in the **Single Transaction** tab of the Activity Center.

Wire batches submitted through the Bulk Wires workflow appear on the **Bulk Wire Transactions** tab. You can approve, cancel, or view details for the entire batch, or navigate to individual transactions within the batch. For more information, see [Bulk wires](#).



You can customize the transaction details that appear in the Activity Center by creating a filter and selecting up to six columns and then utilize this filtered view to approve or cancel transactions, as well as export or print the filtered data. For more information, see Creating custom views.



The **Single Transactions** tab includes transactions that do not recur and any recurring transaction due in the next seven calendar days. You can use the **Single Transactions** tab to view or cancel a specific transaction in a recurring series.

When you have pending approvals waiting, the number of pending approvals appears on the tabs.

Tip
You can also view transaction details on the page where you created the transaction.

You can select individual check boxes to view the total debits and credits of the selected transactions. For international wires, the debit total displays the USD equivalent.

Searching transactions

When you search, you enter terms to locate specific account information. Some examples of things that you can search for include:

- Transactions greater than $500
- All pending transactions
- All transactions in the last week

When you perform a transaction search, you can search for any of the following fields by typing keywords or using the Filters option:

Basic search transaction fields

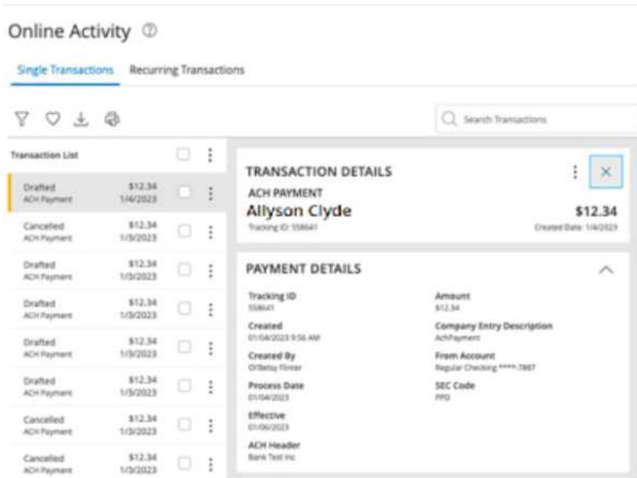
Field	Notes
Type	The type of transaction, such as Funds Transfer, Domestic Wire, Bill Payment, etc.
Status	The status of the transaction.
Account	The account to search.
Start Date	The creation date for the transaction.
End Date	The end date for the transaction, if applicable.
Created by	The user that created the transaction.
Amount	The amount of the transaction. You specify a range of amounts to include in the search.
Transaction ID	The number that uniquely identifies the transaction.

Tip
Select **Filters** to see the full list of fields you can use to better define your search.

Viewing transaction details

To view transactions on the Activity Center page

1. In the navigation menu, select **Transactions** > **Activity Center**.
2. Select the transaction to show the details.



A transaction can appear on the Account Details page or the Activity Center page, or both, depending on the transaction status and how you created it. You can view transactions and transaction details on the following pages:

Viewing transactions

Page	Includes
Account Details	All posted and pending transactions in an account, including: • Checks and deposits • Transactions at branches and ATMs • Bill payments • Transfers

Page	Includes
Activity Center	All transactions created in , including recurring transactions. You can use the Activity Center to view or cancel a transaction that has not completed processing. Transactions will vary depending on your configuration, but may include: • Transfers • Stop payment requests • Address change requests • Check reorders • Payroll transactions • Wires • Tax payments • Commercial payments and collections

Transaction status

Transaction process statuses

Transaction status is now indicated using the following colors:

- Blue—On Hold, Pending, Processed
- Yellow—Drafted
- Red—Canceled, Failed, Expired

Transaction progress

Additionally, you can see the current progress of a transaction within the transaction workflow by scrolling to the bottom of the **Transaction Details** in the right pane to the **Transaction Process** card. The **Transaction Process** card uses color to help you quickly identify the status of a transaction. For more information on transaction status, refer to the Transactions FAQ.

- Green—Step completed
- Blue—In Progress / Current state
- Gray—Future steps
- Red—Failure, Expired, Canceled, Error

Creating custom views

You can select up to six fields to control which data appears in the Activity Center for each transaction type. For example, a user responsible for reviewing wire transactions can select **Message to Beneficiary** and **Beneficiary Bank** as two columns of data that will appear, and then save the custom view as a Favorite for later use.

To create a custom view in the Activity Center

1. In the navigation menu, select **Transactions** > **Activity Center**.
2. Select the Filters icon () on the **Single Transactions** tab.
3. In the filter fields that appear, select a **Transaction Type** and, optionally, a **Status**.
4. In the **Columns to display (max 6)**, select up to six columns names checkboxes that you want to view.
5. To save filter in favorite, select **Save Filter in Favorite**. In the Save as Favorite dialog, specify the **Nickname** and save the custom view.
6. Select **Apply Filters**.
7. To use the custom view, select the nickname you provided from the list of Favorites ().

Copying a transaction

You can use the Activity Center to copy an existing transaction.

To copy a transaction

1. In the navigation menu, select **Transactions** > **Activity Center**.
2. Browse or search for the transaction that you want to copy.
3. Select the transaction you want to copy.
4. From the Actions () menu, select **Copy**. A new transaction of the same type appears with the fields already filled.
5. Edit the transaction. The procedure that you use to make the changes varies, depending on the type of transaction.
6. When you are satisfied with your changes, submit the new transaction.

Exporting by Transaction Type

You can export transactions by Transaction Type in the Activity Center to a CSV file format.

> **Note**
> You can export data in digital banking, but not within the mobile app.

To export by Transaction Type in the Activity Center

1. In the navigation menu, select **Transactions** > **Activity Center**.
2. Select multiple transaction check boxes, then select the export icon (). A window appears where you can download separate CSV files that contain details about exported files, grouped according to transaction type.
3. Select **Download** on the desired transaction type to download the related CSV file.

Approving transactions

You can use the Activity Center to approve a pending transaction or multiple transactions at once.

To approve one or more transactions

1. In the navigation menu, select **Transactions** > **Activity Center**.
2. Browse or search for the transactions that you want to approve.
3. Select the check box for each transaction that you want to approve.
4. Select the Actions (⁝) menu, and then select **Approve**.

   > **Tip**
   > If you use a Symantec VIP Token code to authorize transactions, enter the current code from the token when prompted.

5. When prompted, select **Approve** to verify the approval. The status of the items will change to **Authorized** in the Activity Center.

   > **Tip**
   > You can set up a mobile authorization code (MAC) to approve transactions with a telephone call. See Mobile authorization code overview for more information.

Printing transaction details

You can print transaction details from within the Activity Center.

> **Note**
> You can only print from a desktop, not from a tablet or smartphone.

To print from the Activity Center

1. In the navigation menu, select **Transactions** > **Activity Center**.
2. Select the transaction to view the details. If applicable, the image appears below the transaction. If the transaction includes multiple images, select **Previous** and **Next** to view additional images.
3. In the Actions (⋮) menu, select **Print Details**.
4. On the **Print** page, select **Print**.

> **Tip**
> You can select the print button () to either print the full transaction list or to print selected transactions.

Sending a message about a transaction

You can use the Activity Center to send a message to your FI about a transaction.

To send a message about a transaction

1. In the navigation menu, select **Transactions** > **Activity Center**.
2. Browse or search for the transaction that you want to send a message about.
3. Select the item.
4. In the Actions (⋮) menu, select **Inquire**.

   > **Note**
   > The message automatically includes information to identify the transaction. You do not need to add transaction details to the message.

5. In the **Message**, specify your message.

6. (Optional) Select (📎) **Attach a file** and navigate to and attach needed files.

7. Select **Send Message**. A message appears confirming that you sent the message.

8. Select **Close**.

Canceling pending transactions

Use the Activity Center to cancel a pending transaction.

> **Note**
> If you cancel a transaction on the **Recurring Transactions** tab, you cancel all future occurrences of the transaction. If you cancel a single transaction in a recurring series on the **Single Transactions** tab, you cancel the single occurrence, not the entire series.

To cancel one or more pending transactions

1. In the navigation menu, select **Transactions** > **Activity Center**.

2. Browse or search for the transactions that you want to cancel.

3. Select the check box for each transaction that you want to cancel.

4. Select the Actions (⋮) menu, and then select **Cancel**.

5. When prompted, select **Confirm** to verify the cancellation. The status of the items will change to **Canceled** in the Activity Center

Move money

Creating a payment or template

You can use the Payments Hub page to create payments or templates for any Transaction Type for which you have the Draft and Manage Recipient rights assigned. You must save a template before you can draft a payment based on the template.

Note

If you create a new template based on an existing template or payment, then the new template's name must be unique. Otherwise, the system will prompt the User to create a unique template name. For data migrations where duplicate template names exist, an incremental number will be added to the newly created template's name. For example, if you create a template based on a template named "VendorTemplate", the duplicate template will be named "VendorTemplate1."

Tip

When you create a new payment or template, the Pending and Processed histories on the Payments Hub page only include payments of the same type. When you access an existing template, the individual template's Pending and Processed history will display.

Payments overview

Digital banking lets you create and manage electronic payments quickly and securely. You can make one-time payments directly in the system, use templates for recurring transactions, or upload a file from your accounting system.

Note

Depending on your setup, some payments may require approval before they are processed.

Ways to make payments

You can submit payments in several ways:

- ACH payments—enter payment details on screen or upload a NACHA file using ACH Pass-Thru.

- Wire transfers—send domestic or international wire payments with required recipient and bank information.
- Tax payments—submit federal or state tax payments electronically, when available.
- Templates—save payment information for accounts, recipients, and amounts that your company uses frequently.

Approvals

Your company may require approvals for certain payment types or amounts. If an approval is needed, the payment appears in the Activity Center until it is approved or rejected.

Tracking payments

You can view, edit, or cancel eligible payments from the Activity Center. Payment history and approval details are available for review at any time.

Creating an ACH payment

Automated Clearing House (ACH) payments can be created in two ways in digital banking. You can enter payment details directly on the screen, which is best for one-time or occasional payments, or you can upload a NACHA-formatted file using ACH Pass-Thru, which is designed for companies that generate ACH batches in their own accounting or payroll systems. Both methods create the same type of payment, but ACH Pass-Thru offers more control for companies that manage large volumes of transactions, while manual ACH entry provides a simple on-screen workflow for individual payments.

1. In the navigation menu, select **Commercial** > **Payments**.
2. Select **New Payment**, then select the ACH payment type (ACH Payment, ACH Receipt, ACH Batch, or ACH Collection).
3. On the page for the payment you chose:
    a. Choose an **SEC Code** from the dropdown menu.
    b. Select a **Subsidiary**.
    c. Select the account you'd like to draft the payment from or make a payment to.
    d. Select an **EffectiveDate**.

e. (Optional) If you select the current day to make a Same-Day ACH payment, a confirmation message appears asking you to acknowledge that this type of payment may incur a fee for the expedited processing. Select **Approve**.

> **Note**
> You can only make a same-day ACH payment if enabled by your FI. If the transaction exceeds the Same-Day ACH payment limit, an error banner appears and you cannot Draft or Approve the transaction until you select a new date or change the amount.

f. (Optional) Select **Set Schedule** to set up a recurring schedule.

   i. After selecting a frequency, select a date on the **When should this transaction stop?** calendar, enter a number of occurrences, or select **Forever (Until I cancel)**.

   ii. Select **Set Recurring Transaction**.

g. In the **Recipient/Account** search field, search for a recipient or account or select one from the dropdown list.

> **Note**
> When creating a one-time payment, there are restrictions to which recipients can be added or selected.

h. (Optional) If you have the Manage Recipients right, select **New Recipient** to create and assign a new recipient.

   i. In the Recipient Details window, fill out the required fields.

   ii. (Optional) To make a one-time payment to a one-time Recipient, select **Use Without Save**, or to save the Recipient for future payments, select **Save Recipient**. The Recipient Saved window confirms creation of new recipient.

   iii. (Optional) Select **Notify Recipient** to send a notification to the recipient.

   iv. Enter an **Amount**.

   v. (Optional) Enter an **Addendum**.

   vi. (Optional) To edit the details of an existing recipient, select **Show Details** and select edit ( ).

> **Note**
> When creating a one-time payment, there are restrictions to which recipients can be added or selected.

4. Select **Draft** or **Approve**.

> **Note**
> If you see an error message, contact your administrator for more information.

Company Entry Description for ACH Transaction Types

NACHA file formats include a Company Entry Description (CED) in the Batch Header record that is intended to describe the purpose or intent of a transaction.

When enabled, end users who have access to the feature make an entry into the CED field or leave CED blank in the payment and template workflows. A value is automatically inserted in this field if a user does not enter a value during a payment workflow. However, FIs can allow a user to enter a CED by requesting that this feature is enabled during implementation or an upgrade. If this functionality is enabled, the corresponding feature right can be configured at the Group, Customer, and User (Business), and User Role (Corporate) levels. When enabled, only Users or User Roles with access to CED will be able to see the CED entries in the Activity Center for privacy reasons.

> **Note**
> Entry formatting must comply with NACHA rules per the purpose of the payment, but the ability to add a CED must also comply with the rules for when (REVERSAL) and how (HEALTHCARE) these entries can be made. With this functionality available, be aware of the requirements for these entries, such as Reversals and Retries, and ensure that ACH agreements include language for how end users must comply with the rules.

The following table describes the options for entry, if allowed by your FI:

Company Entry Description field options

Description	Option
Reversal files and entries	REVERSAL
Corporate reclamation entries	RECLAIM

Description	Option
Destroyed check entries	NO CHECK
Automated enrollment entries	AUTOENROLL
Represented check entries	REDEPCHECK
Return Fee Entry	RETURN FEE
Reinitiation Entry	RETRY PMNT
Healthcare Payment	HEALTHCARE

Importing recipients and amounts to create a payment

You can import a list of recipients and amounts from a 5-column CSV file to add recipients and amounts to a new ACH Batch, ACH Collection, or Payroll.

The CSV file must contain the following columns:

- Recipient name
- Routing transit number
- Account number
- Account type
- Amount

The recipient name does not need to match an existing recipient. The import uses the name and the order of the file to create recipients and amounts. You can include a recipient multiple times to create multiple payments. The payments can be to the same account or different accounts.

To import recipients and amounts to create a payment

1. In the navigation menu, select **Commercial** > **Payments**.
2. In the **New Payment** list, select **Payment From File**.

3. Do the following:

    a. In the **Payment Type** list, select the **Payment Type**.

    b. Select **Select a file to import**.

4. In the **Open** window, locate the file that you want to upload, and select **Open**. The process to locate the file varies, depending on your device.

5. On the Payment From File page, select **Upload File**.

    > **Note**
    > You can see the recipients and recipient information in a table on the Payment From File - Additional Information page. The table is read-only if the ACH Class Code is PPD or CCD. However, if the ACH Class Code is WEB or TEL, you need to set the Payment Type Code in the **Recipients** table.

6. Do the following:

    a. Select an **ACH Class Code**.

    b. Select the **Pay From/Pay To** account.

    c. Select the **Company/Subsidiary**, if required.

    d. Select the **Effective Date**.

    e. (Optional) Enter a **Company Entry Description**.

    f. Select a **Company/Subsidiary**.

    g. (Optional) If you have multiple Recipients, select **Single-Entry** or **Recurring** on the **Set All To:** menu. This option is available when you select an ACH Class code of WEB or TEL, and you can change individual Payment Type Codes in the Recipient information row.

    h. Select **Draft** or **Approve**.

7. In the success message, do one of the following:

    - Select **Close**.

- Select **View in Activity Center**.

Tip
If the file wasn't uploaded, an error message will prompt you to edit the file before resubmitting it.

Same-Day ACH

If configured by your FI, Same-Day ACH allows you to make expedited ACH payments on the same day they are drafted or approved. When executing a same-day payment, you must agree to a potential fee after selecting the current day on the payment date calendar.

If you select cancel and do not change the date, then select **Draft** or **Approve**, the confirmation message appears again. This means you must agree or change the date in order to execute the transaction. Also, if the transaction exceeds the Same-Day ACH limit ($1,000,000), a same-day limit error appears and you cannot draft or approve the transaction until a new date is selected.

Note
Same-Day ACH may not be supported in ACH Pass-Thru by the FI.

Eligible transactions

Virtually all ACH transactions, including credits and debits, are eligible for same-day processing.

Eligible same-day ACH credit transactions include:

- Tax Payment
- ACH Batch
- ACH Single Payment
- ACH Payroll

Eligible same-day ACH debit transactions include:

- ACH Collections
- ACH Single Receipt
- External Transfer

Non-monetary transactions (prenotifications, notifications of changes, zero-dollar remittance information transactions, etc.) are also eligible for same-day processing.

Note

The following ACH transactions are not eligible for same-day processing:

- International transactions (IATs)
- Large-dollar transactions over $1,000,000 (dollar limit is per-transaction, not per-batch)
- ACH Pass-Thru, unless supported by the FI
- Federal tax payments

Same-Day ACH in the Activity Center

The Activity Center allows you to filter ACH Batch, ACH Payment, and ACH Receipt transactions to identify Same-Day ACH transactions by using the **Funding Speed** filter. Once you have set the **Transaction Type** to an ACH transaction, you have the further option to set the **Funding Speed** filter. Additionally, you have the option to print or export the results and save the Same-Day ACH filter setting when saving the filters to Favorites.

Creating a wire payment

1. In the navigation menu, select **Commercial** > **Payments**.
2. Select **New Payment**, then select the wire payment type (Domestic Wire or International Wire).
3. Enter information in the following fields:
    a. Under **From Subsidiary**, select **Use same Subsidiary for all wires** and search for an account or choose one from the list.
    b. Under **Account**, select **Use same Account for all wires** and search for an account or choose one from the dropdown list.
    c. (For international wires) Under **Currency**, check **Use same currency for all wires** and search for a currency type or choose one from the dropdown list.
    d. Under **Process Date**, check **Use same Date for all wires** and select a date.
    e. (Optional) Select **Set schedule** to set up a recurring schedule.
        i. After selecting a frequency, select a date on the **When should this transaction stop?** calendar, or select **Forever (Until I Cancel)**.

ii. Select **Set Recurring Transaction**.

> **Note**
> If your FI supports international wires, please note that some transactions containing foreign currencies cannot be future-dated.

f. In the **Recipient/Account** search field, search for a recipient or account or select one from the list.

g. (Optional) If you have the Manage Recipients right, select **New Recipient** to create and assign a new recipient.

   i. In the **Recipient Details** section, enter details. Display names can be up to 35 characters long. The name is required only when the recipient record contains a wire account and the system requires a name.

   ii. In the **Accounts** section, enter details for the Recipient, select **Save Recipient** or **Use Without Save** to complete the transaction without saving Recipient details.

> **Note**
> Depending on your FI's configurations, you can view the foreign exchange rate below the Currency list, from which the USD equivalent can be calculated in real-time below the **Amount** field.

h. Enter an **Amount**.

i. (Optional) Select **Optional Wire Information**, then do one or more of the following:

j. • Enter a **Message to Beneficiary**.

   • Enter **Purpose Of Wire**.

   • Enter **Reference for Beneficiary**.

   • Enter a **Description**.

> **Note**
> Depending on your FI's configurations, these fields may be required or may not appear under **Optional Wire Information**.

k. (Optional) In the wire recipient actions menu (⋮), select **Copy** to duplicate wire criteria.

l. (Optional) To add more payments, select **Add another wire**, then repeat these steps for each additional payment.

m. (Optional) Select **Delete** to delete a wire.

4. Select **Draft** to send a wire for approval.

5. Select **Approve** to process the wire.

> **Note**
> If your CSV file contains more than the multi-wire transaction limit configured by your financial institution, the system uses the Bulk Wires workflow. For more information, see Bulk wires.

Wire Activity

Wire Activity represents all incoming and outgoing wire transactions. This section describes how to view and search all wire activity.

On the Wire Activity page, tabs displaying Outgoing wires and Incoming wires appear by default. All international wires display a globe icon (), while domestic wires do not.

The column headers may include:

- Tracking ID
- Process Date
- Amount
- Recipient
- Receiving Institution
- From Account
- IMAD (Input Message Accountability Data)

Working with transaction details

1. In the navigation menu, select Commercial > **Wire Activity**. The Wire Activity page appears.
2. Select a transaction to view the transaction details.
3. To sort transactions, select on the desired column header (for example, **Process Date**).
4. To search for a transaction, select in the **Search** field, then enter the search criteria.

> **Note**
> You can only search information in the initial transaction row, not the transaction details.

To filter transactions

1. In the navigation menu, select Commercial > **Wire Activity**. The Wire Activity page appears.
2. Select the filters icon ( ).
3. Select or enter the filter criteria for each field, then select **Apply Filters**.

To print transactions

1. In the navigation menu, select Commercial > **Wire Activity**.
2. Select the print icon ( ).
3. Set your printing preferences, then select **Print**.

To export transactions

1. In the navigation menu, select Commercial > **Wire Activity**.
2. Select the export icon ( ), then select which transactions you want to export.

Free-form wires

Free-form wires allow high volume wire users to quickly generate wire transactions, using one-time recipient entries. This optional feature is only available to users who have access rights enabled.

Use free-form wires to create a one-time domestic wire for recipients that are not currently in the system.

> **Note**
> Free-form wire takes the place of the single wire one-time payment workflow, and cannot be accessed by users with Multi-Wire entitlement enabled. It also utilizes RTN look-up, which cannot be disabled.

To create a Free-Form wire

1. Navigate to the Home page.
2. Select **Commercial** > **Payments**.
3. Enter information in the following fields:
    - Recipient Name
    - Recipient Address
    - Recipient Account
    - Beneficiary FI information (Name, RTN, Address, etc.)
    - Intermediary FI information
    - Receiving FI
    - Optional fields: Message to Beneficiary, Purpose of Wire, Reference to Beneficiary

    > **Note**
    > Maximum character lengths appear in each applicable field. Pre-existing domestic wire limits, entitlements, and required fields limits also apply.

4. Select **Save**.
5. Select **New Wire** on the success over panel to continue creating Free-Form wires.

FX wires

Depending on your FI's configurations, when making an international wire payment, you can view the foreign exchange (FX) rate from which the USD equivalent can be calculated in real-time. This feature is enabled at the Group and Customer level within Q2central.

> **Note**
> To use this functionality, your FI must purchase the Corporate Banking product, as well as have a foreign exchange rate provider and real-time processor.

> **Note**
> If you are using a foreign currency, and the FX wires entitlement is enabled, you will be unable to future-date the wire or set it up as recurring.

FX wires are compatible with both the single and multi-international wire workflows, and only allows you to execute transactions if they are below the set transaction limits.

For Business banking, if you are over a limit in a one-time payment workflow, a message notifies you and the workflow halts until you enter an amount below the limit.

For Corporate User Roles, the system checks Allowed Actions to see if the amount entered exceeds the User and/or the Company Policy Allowed Actions. If you are over a limit in a one-time payment flow, a message notifies you and the workflow halts until you enter an amount below the limit.

For both Business and Corporate Users in a template workflow, you are prompted to save the template, but you cannot draft or approve transactions until the User's limits are raised, at which time they can draft or approve the transaction.

Additional wire fields

Depending on your FI's configuration, the following fields can be made available in the wire payment workflow.

- Message to Beneficiary
- Purpose of Wire
- Reference to Beneficiary

When enabled by your FI, these fields appear as optional fields in the wire template and payments workflow. However, your FI can configure these fields to be required, in which case they are fixed on the page and require an entry.

> **Note**
> Receiver DI is also an available optional wire field, but is located on the Recipient workflow. For more information, see Managing recipients and subsidiaries.

Additional wire fields

Field Name	Definition	Entitlement
Purpose of Wire	Provides FIs with a mechanism to document the purpose for originated wire transfers, either to align with their interpretation of the BSA Travel Rule and/or to comply with their wire processing system. The Purpose of Wire field is a 35-character text field and does not feed the Fedwire output.	Group and Customer level
Message to Beneficiary	Provides the opportunity to write a specific message to the beneficiary of the wire transfer.	N/A
Reference to Beneficiary	Optional field (e.g. invoice number, customer number) to comply with industry best practices, and failure to do so may make it difficult for the beneficiary to identify who is sending the payment. The Reference to Beneficiary field is a 16-character text field.	Group and Customer level

Note
Effective with the release of the ISO 20022 messaging standard, the Federal Reserve no longer uses the FI-to-FI field for wire transmissions.

Multiple wires

To reduce the amount of time required to execute multiple wire transactions, you can process multiple domestic or international wires in a batch. Each group of wires is assigned a batch ID so that they can be approved or researched together, as necessary. This feature is only available in the Corporate product, and must be enabled as a feature right.

For wire batches that exceed the multi-wire transaction limit, the system automatically routes the file through the Bulk Wires workflow. For more information, see Bulk wires.

Note
The multiple wires feature is not available on mobile/handheld devices.

To create multiple wire transactions

1. In the navigation menu, select Commercial **> Payments**. The Payments Hub page appears.

2. Select **New Payment**, then select the wire payment type (Domestic Wire or International Wire).

3. Enter information in the following fields:

    a. Select **From Subsidiary** and enter an account name or choose one from the drop-down.

    b. Select **Account** and enter an account or choose one from the drop-down.

    c. Select a **Process Date**.

    d. (Optional) Select **Set Schedule** to set up a recurring schedule.

        i. After selecting a schedule, select a date on the **When should this transaction stop?** calendar, enter a number of occurrences, or select **Forever (Until I Cancel)**.

        ii. Select **Save**.

    > **Note**
    > If your FI supports international wires, please note that some transactions containing foreign currencies and cannot be future-dated.

    e. In the **Recipient/Account** search field, enter a recipient or account, or select one from the drop-down list.

    f. (Optional) If you have the Manage Recipients right, select **New Recipient** to create and assign a new recipient.

        i. In the Recipient Details section, enter details. Wire names can be up to 35 characters long. The wire name is required only when the recipient record contains a wire account and the system requires a name.

        ii. In the Accounts section, enter details for the Recipient, select **Save Recipient**, or **Use Without Save** to complete the transaction without saving Recipient details.

    g. (Optional) For international wires, select a **Currency**.

    > **Note**
    > Depending on your FI's configurations, you can view the foreign exchange rate below the Currency drop-down list, from which the USD equivalent can be calculated in real-time below the **Amount** field.

h. Enter an **Amount**.

i. Select a subsidiary from the **Subsidiary** drop-down list.

j. Enter an account name in the **From Account** field.

k. (Optional) Select **Optional Fields**, then do one or more of the following:

l. • Enter a **Message to Beneficiary**.

- Enter **Purpose of Wire**.
- Enter **Reference for Beneficiary**.
- Enter a **Description**.

> **Note**
> Maximum character lengths appear in each field. Depending on your FI's configurations, these fields may be required or may not appear under Optional Fields.

(Optional) Select **Copy** in the vertical menu on the right (⋮) to duplicate wire criteria.

(Optional) To add more wires, select **Add another wire**, then repeat these steps for each added payment.

(Optional) Select **Delete** to delete a wire.

Bulk wires

Bulk Wires allows you to submit and process large volumes of wire transfers in a single batch. You can upload a CSV file containing between 20 and 1000 domestic or international wire transactions, depending on your financial institution's configuration.

To use Bulk Wires, you must have Multi-Wire entitlements enabled and a valid file mapping configured. When you upload a CSV file that exceeds the multi-wire transaction limit, the system automatically routes it through the Bulk Wires workflow.

Submitting a bulk wire

1. In the navigation menu, select **Commercial** > **Payments**.
2. Select **New Payment**, then select **Domestic Wire** or **International Wire**.

3. Select **Upload From File** and choose your CSV file.

4. After the file passes validation, select a **Process Date** for all transactions in the batch.

5. Review the transactions in the Bulk wire details section. You can search by recipient name, account, subsidiary, or amount.

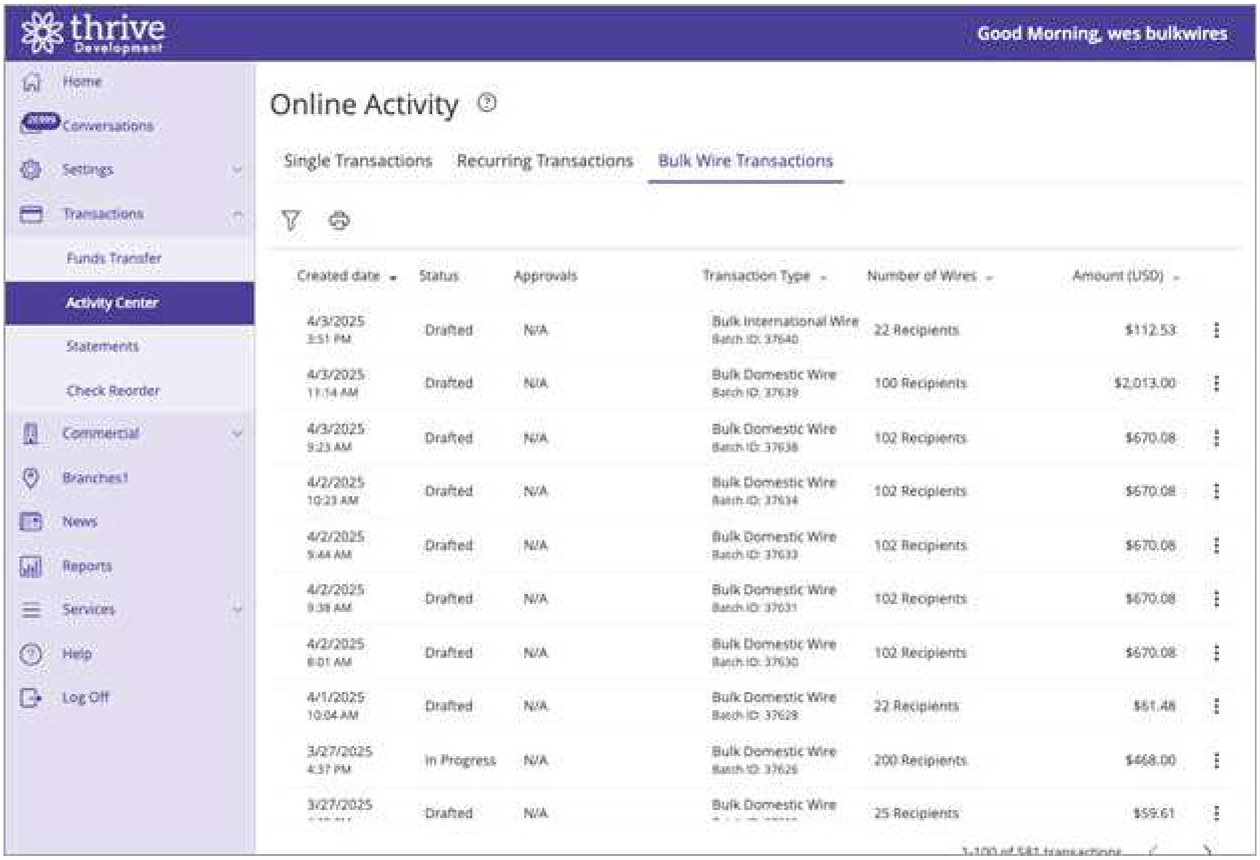
6. Select **Draft** or **Approve**.

> **Note**
> You cannot edit individual transactions after upload. To make corrections, update your CSV file and upload it again.

If validation errors occur, the system identifies the affected line numbers in your CSV file. You must resolve all errors before you can draft or approve the batch.

Viewing bulk wire transactions

After you submit a Bulk Wire, you can view it on the **Bulk Wire Transactions** tab in the Activity Center. From there, you can approve, cancel, or print details for the entire batch. To view individual transactions within a Bulk Wire, select **View Individual Wires** in Batch from the Actions ⋮ menu.



Bulk Wire transaction alerts are consolidated, so you receive a single batched notification for each status change rather than separate alerts for each transaction.

Creating a tax payment

You can use digital banking to make tax payments to a state or federal tax authority. Before you make an electronic tax payment, contact each tax authority individually to obtain information about their requirements.

To create a tax payment

1. In the navigation menu, select **Commercial** > **Tax Payments**.
2. In the State or Federal Authority drop-down list, select the tax authority that will receive the payment.
3. (Optional) You can search for a specific payment in the **Filter forms** search field.
4. Select a payment type.

5. On the tax form page, enter the required items. These fields will vary and can include details such as the payment amount, effective date, account routing number, and more.

6. Select **Approve**. A message appears confirming the transaction.

> **Caution**
> If you have insufficient funds and try to submit the payment, it will fail. You will be prompted to change the payment amount.

Making payments

After a User is assigned to a User Role, the User can begin creating payments immediately, subject to any restrictions resulting from the Allowed Actions applied to the User Role.

Be aware of the following when making payments:

- Recipient amounts must be less than or equal to the draft maximum amounts configured for the Allowed Actions of the User Role. The system will display an error message to Users if they enter a dollar amount over the Allowed Action.
- User Roles must have the Manage Recipients feature enabled to create templates and new recipient records. However, the feature is not required to create one-time payments.
- User Roles must have Draft Allowed Actions to make a payment, as Approve alone will not allow the User to create a payment.
- Company Policy and User Role settings drive what payment criteria or selections are available when a User Role is creating a template or one-time payment. For example, the subsidiaries could affect accounts that are available for payments if the accounts are part of an Allowed Action for a Transaction Type.

> **Note**
> Only Users with Draft rights enabled can be selected or deselected in the templates workflow. Users with the Access to all Payment Templates feature will automatically be selected and cannot be unselected.

See Making commercial payments for more information on Business payments.

Creating a payment

Each payment type has its own configuration and available options. The following options are available:

- Create a one-time payment to make a single payment to a recipient.

- Make recurring future payments set to specified schedules.
- Create a payment to subsidiaries and recipients with single or multiple accounts.
- Make payments to one-time recipients by not saving their information.
- Create ACH, wires, payroll, or payment from file payments.

Depending on your FI's configurations, entitled Users have the ability to originate certain ACH transactions with WEB or TEL Standard Entry Class (SEC) codes, in addition to PPD and CCD class codes.

TEL

The SEC code for telephone-initiated ACH entries is TEL. TEL is used when a company obtains authorization via the phone from a consumer to create an ACH debit. The TEL code applies only to single-entry payments. TEL transactions must be drawn on a consumer account and be payable in US currency. Additionally, TEL may only be used when:

- A relationship already exists between the company and the consumer, or
- In the case where there is not an existing relationship, the consumer initiates the contact with the company.

WEB

The WEB ACH transaction type is defined as a debit or credit entry to a consumer bank account, for which the authorization was obtained from the Receiver (the consumer who owns the bank account) over the internet. WEB entries require additional security procedures and obligations that address specific risks.

WEB or TEL status

ACH type	WEB	TEL
Single Payment	Y	N
Payments	Y	N
Single Receipt	Y	Y
Collections	Y	Y

Canceling a payment

You can use the Activity Center page to cancel a payment. If you have the right to cancel a payment, you can cancel it only if the status is **Drafted** or **Authorized**.

To cancel a single payment

1. In the navigation menu, select **Transactions** > **Activity Center**. Single transactions appear in the Activity Center.
2. Select the payment that you want to cancel. The transaction details appear.
3. Select the Actions (⋮) menu, then select **Cancel**. A message appears asking you to confirm the cancellation.
4. Select **Confirm**.
5. Select **Close** to return to Activity Center.

To cancel all future occurrences of a recurring payment

1. In the navigation menu, select **Transactions** > **Activity Center**. The Activity Center page appears.
2. Select **Recurring Transactions**. The list of recurring transactions appears.
3. In the row of the payment you want to cancel, select the Actions (⋮) menu and then select **Cancel series**. A message appears asking for confirmation.
4. Select **Cancel series**. The Recurring Series Canceled page appears confirming cancellation.
5. Select **Close** to return to Activity Center.

Viewing a payment

You can view or search for an existing pending or processed payment on the Activity Center page.

To view a payment on the Activity Center page

1. In the navigation menu, select **Transactions** > **Activity Center**. The Activity Center page appears.
2. On the Activity Center page, do one of the following:

- Select **Single Transactions** to view a single payment.
- Select **Recurring Transactions** to view a recurring series of payments.

3. Browse or search to locate the payment that you want to view.
4. Select the payment to view payment details.

Payment processing times

When you create a payment, you specify the effective date of the payment for ACH and a process date for wire transfers. For ACH, your payment is processed to meet the effective date. You cannot schedule a payment to process on a holiday or weekend. If you create a recurring payment and a recurring instance falls on a non-processing day, that instance automatically moves to another processing day.

Depending on the type of transaction and the type of non-processing day, the payment may move to either the next processing day or the previous processing day. Contact your financial institution for additional information.

Money is debited from your account on the effective date for the following Transaction Types:

- ACH Payment
- ACH Batch
- Payroll
- Tax Payment

Money is debited from your account on the process date for the following Transaction Types:

- Domestic Wire Transfer
- International Wire Transfer

Money is credited to your account on the effective date for the following Transaction Types:

- ACH Receipt
- ACH Collection

> **Note**
> For ACH PassThru transactions, you select the process date for the file. Money is debited or credited on the effective date(s) specified in the file.

The following table outlines the typical processing times for each Transaction Type. Contact your financial institution for detailed information on processing dates.

Transaction Type processing window

Transaction Type	Process date
ACH Payment	2 days before
ACH Receipt	1 day before
ACH Batch	2 days before
ACH Collection	1 day before
Domestic Wire	Same day
International Wire	Same day
Payroll	2 days before
Tax Payment	2 days before

Check services

Printing a check image

Use a desktop to print the front and back images of a check.

To print a check image on the Deposit Check page

1. On the Account Details page, select the transaction to view the expanded details.
2. Select the print icon (). The Print window displays the check image.
3. Select **Print**.

Reordering checks

You can use the Check Reorder page to repeat your most recent check order. You can submit a reorder request for only one account at a time.

To make changes to the style, layout, delivery method, or the check information, contact your financial institution.

Note
The procedure to reorder checks may vary according to your financial institution's configuration.

To reorder checks

1. From the navigation menu, select **Transactions** > **Check Reorder**.
2. From the **Account** list, select the account to include in the reorder request.
3. Enter a check number in the **Starting check number** field.
4. Enter the number of boxes to order in the **Number of boxes** field.
5. Select **Request check order** to complete the order.
6. Select **Close** on the success message.

Creating a stop payment request

You can request a stop payment on one or more checks. A stop payment request does not guarantee that the check(s) will be stopped. The item may have already been processed and posted to your account.

Note
Only users with the right to create stop payment requests can initiate them. This is only for paper checks. To stop an automatic withdrawal, contact your FI.

To create a stop payment request

1. In the navigation menu, select **Services** > **Stop Payment**.
2. In the Request type section, select one of the following:
   - **Single Check**

- **Multiple Checks**

3. Enter the check information:

    - If you selected **Single Check**, enter the following:
        - The **Account** the check would withdraw from
        - The **Check number**to stop payment on
        - The **Check amount**
        - (Optional) The **Check date**
        - (Optional) The **Payee name**
        - (Optional) A **Note** for your records
    - If you selected **Multiple Checks**, enter the following:
        - The **Account** the check would withdraw from
        - **Starting check number**
        - **Ending check number**
        - (Optional) The **Starting date**
        - (Optional) The **Ending date**
        - (Optional) A **Note** for your records

4. Select **Request stop payment** to complete the stop payment action.
5. Select **Close** to return to the Stop Payment page or select **View in Activity Center**.

Depositing a check on your mobile device

If configured by your FI, you can deposit a check into your account using your mobile device's camera.

Note
You may need to enroll in mobile remote deposit capture (mRDC) before you can deposit checks on a smartphone or tablet, depending on your financial institution's configuration.

To deposit a check on your mobile device

1. In the navigation menu, select **Transactions** > **Deposit Check**.

2. On the Deposit Check page, select the account, and enter the **Amount**. Follow the instructions on the screen.

3. On the Image Capture page, use your device to take a picture of the front and back of the check, then select **Submit Deposit**. Guides on the screen help you align the check for the image.

   Tip
   If the image of the check is blurry, you can select **Retake Front** or **Retake Back** to take a new picture.

4. Select **Close**. The check appears in the **Deposited Checks** tab in the Activity Center.

Viewing check deposits overview

You can view check deposits in the Check Deposit History in digital banking. You can also view check deposits on the Deposit Check page in digital banking. The lists include checks that you used digital banking to deposit, grouped by status. The check status is one of the following:

Check deposit status

Status	Description
Submitted	Successfully transmitted to your FI. Requires additional review before processing.
Accepted	Successfully transmitted and accepted for processing.
Rejected	Successfully transmitted to your FI, but rejected for processing during review.

Viewing check deposits

You can view check deposits in within digital banking.

To view a check deposit

1. In the navigation menu, select **Transactions** > **Activity Center**.
2. Select the **Deposited Checks** tab.
3. Use filters to search for checks by parameters such as time status, min/max amount, and check number. Select **Apply Filters**.
4. Select any transaction to view more information about the deposit and to see the check images.

To view a check deposit on the Home page

1. On the Home page, in the **Deposit Check History** list, do one of the following to view a check deposit:
   - Select **All** to view all check deposits.
   - Select **Submitted** to view pending deposits.
   - Select **Accepted** to view processed check deposits.
2. Select any transaction to view more information about the deposit and to see the check images.

To view a check deposit on the Deposit Check page

1. In the navigation menu, select **Transactions** > **Deposited Check History**.
2. In the **Deposited Checks** tab, use filters to search for checks by parameters such as time status, min/max amount, and check number. Select **Apply Filters**.
3. Select any transaction to view more information about the deposit and to see the check images.

Sending a check to a payee

You can send a paper check to a single payee that you specify. When you send a check, the payee information that you enter is not saved to reuse later.

To send a check to a payee

1. In the navigation menu, select **Transactions** > **Send a Check**.
2. Do the following:
   a. In the **From** drop-down list, select an account.
   b. In the **To** drop-down list, select an account.
   c. In the **Amount** field, enter the amount you want to send.
   d. Select the **Process Date** field, and select the date that you want to send the check.
   e. (Optional) To send a certified check, select **Send Certified Check**.
   f. (Optional) Select the **Memo** field, and enter a description for the check.
   g. Select **Send Check** to send the request.
3. Select **Close**.

Templates overview

Templates help your company create payments more efficiently by saving common information you use frequently, such as accounts, recipients, and amounts. Using a template ensures payments follow consistent details each time, reduces the risk of errors, and speeds up routine tasks.

When to use templates

Templates are helpful when your company:

- Sends the same type of payment on a regular schedule.
- Pays multiple recipients in the same batch.
- Uses the same debit account or payment information each time.
- Has multiple employees creating payments who should follow a standard format.

Types of templates

Templates are available for several payment types, including:

- ACH payments
- Wire transfers
- Tax payments (if supported by your financial institution)

Each template stores only the information required for its corresponding payment type.

How templates work

You can:

- Create a template from scratch or from an existing payment.
- Edit a template to add or remove recipients, change amounts, or update details.
- Search for a template when you need to find it quickly.
- Use a template to create a new payment with pre-filled information.
- Mark templates as favorites so they appear first in lists.

Any payment created from a template can still be reviewed, edited, or approved according to your company’s permissions and approval rules.

Creating ACH payment templates

A payment template is a defined set of instructions that you can use for repeated payments or collections. Templates make it easy to set up and use repetitive payments, including:

- Payments to vendors and suppliers
- Collections from customers
- Payroll payments

Note
If you create a new template based on an existing template or payment, then the new template's name must be unique. Otherwise, the system will prompt the User to create a unique template name. For data migrations where duplicate template names exist, an incremental number will be added to the newly created template's name. For example, if you create a template based on a template named "VendorTemplate", the duplicate template will be named "VendorTemplate1."

Depending on your FI's configurations, entitled users have the ability to originate certain ACH transactions with WEB or TEL Standard Entry Class (SEC) codes, in addition to PPD and CCD class codes.

The SEC code for telephone-initiated ACH entries is TEL. TEL is used when a company obtains authorization via the phone from a consumer to create an ACH debit. The TEL code applies to only single-entry payments. TEL transactions must be drawn on a consumer account and be payable in US currency. Additionally, TEL may only be used when:

- A relationship already exists between the company and the consumer, or
- In the case where there is not an existing relationship, the consumer initiates the contact with the company

The WEB ACH transaction type is defined as a debit or credit entry to a consumer bank account, for which the authorization was obtained from the Receiver (the consumer who owns the bank account) over the internet. WEB entries require additional security procedures and obligations that address specific risks.

Web or Tel ACH type

ACH type	WEB	TEL
Single Payment	Y	N
Payments	Y	N
Single Receipt	Y	Y
Collections	Y	Y

To create an ACH payment template

1. In the navigation menu, select **Commercial** > **Payments**.
2. Select **Create Template**, then select the ACH payment type.
3. Enter a **Template Name**.
4. Select the Template Access Rights link to associate the template with a selected User Role.
5. Under Origination Details, do the following:

a. Select an **ACH Class Code**.

b. Enter a **Company Entry Description**.

> **Note**
> The **Company Entry Description** field is optional and is only available if it is offered by your financial institution.

> **Note**
> The **Company Entry Description** field is optional and is only available if it is offered by your financial institution.

- Select **Subsidiary** and **Account** to add information.

6. Select a **Recipient** to search and select from recipients list.
7. Enter an **Amount**.
8. (Optional) Select the **Notify** check box to notify the Recipient.
9. (Optional) Enter an **Addendum**.
10. Select **Save** to complete ACH payment template creation.
11. (Optional) If you have the Manage Recipients right, you can create a new Recipient. To create a new Recipient do the following:

    a. Select **New Recipient** to create and assign a new recipient.

    b. In the Recipient Detail window, enter details.

    c. In the **Account** section, enter the recipient's account details.

    > **Tip**
    > ACH names can be up to 22 characters long. The ACH name is required if the recipient record contains an ACH account and the system requires it.

    d. Select **Save Recipient**.

> **Note**
> If you have the Recipient Approval feature enabled, creating, modifying, or deleting a recipient requires the change to be reviewed and approved by a user who has Manage Recipients permissions.

> **Caution**
> If you delete a template, you cannot restore it.

Creating a payment from a template

A template is a model for a payment. Depending on your user rights, you may be able to change all of the fields in the payment that you create, or you may only be able to change the date, description, and amount fields.

The templates that you can use appear in the Templates area on the Payments Hub page. If you have the Draft right assigned for a Transaction Type, you can change any of the values in the template when you create the new payment.

If you have the Draft Restricted right assigned for the Transaction Type, you can only change the date, description, and amount in the template when you create the new payment.

> **Note**
> Be aware that the **Notify approvers** button on the Payment Drafted overlay does not appear for Multi-Transfers, PassThru, Payment from file, and Multi-Wire transactions.

Creating a payment from an existing template

The templates that you can use appear in the **Templates** area on the Payments Hub page. Use the available filters to narrow your search by payment template type.

> **Caution**
> If you delete a template, you cannot restore it.

To create a payment from an existing template

1. In the navigation menu, select **Commercial** > **Payments**. The Payments Hub page appears with the templates that you can access.

2. To create a payment select **Collect** from Actions (⋮) menu of an existing template.

a. (Optional) Enter information in the **Company Entry Description** field.

b. Enter the payment date in the **Effective Date** field.

3. (Optional) To create a recurring payment or template, do the following:

   a. Choose an **Effective Date**.

   b. Select **Set Schedule**. The Schedule Recurring Transfer window appears.

   c. Select how often the transactions should repeat and when the transactions should stop.

   d. Select **Set Recurring Transaction**.

4. In the **Recipient/Account** section, review the recipient details. To edit recipient details, select the edit icon ( ) under **Recipient Details**.

5. To complete the payment do one of the following:

   - Select **Approve** to approve the payment.
   - Select **Draft** to draft the payment for approval.
   - Select **Cancel** to cancel the payment.

Note
When processing a batch payment or editing or creating a template that contains recipients, any recipients that are in a pending status will be marked. An entitled user can select **Review Recipient Changes**, which appears below each pending item, to review and accept or reject the recipient from within the context of the template workflow.

Managing templates

On the Payments Hub page, templates appear as items in a list. Templates provide the following information at a glance:

- Template name
- Transaction type

- Last payment amount
- Last payment date

Select the options menu (⋮) on the right to pay, copy, edit, or delete a template. You must have specific associated rights to modify a template.

> **Caution**
> If you delete a template, you cannot restore it.

To mark any template as a favorite select the (☆) icon.

The following table describes rights, definitions, and behavior when creating a template:

Draft rights and behavior

Right	Definition	Behavior
Manage Recipients	Master feature that turns on recipient navigation and allows the end user to create or edit recipient records within the customer. This right is required to create a template.	User has Manage Recipient navigation rights along with the permission to create, edit, approve, and delete recipient records for the customer.
Can view all recipients	Requires Generated Transaction rights. Allows a user to see recipients created by others under the same customer.	When a user starts a new payment (one-time-payment or from an existing template), the user will have the ability to select any of the existing recipients, regardless of who created them within that customer. In order for this to be the behavior for templates, a user must have draft rights to the transaction type and be granted access rights to a template or has Manage Template access.

Right	Definition	Behavior
Allow one-time recipients	Requires Generated Transaction rights. Allows a user to create a new recipient in the middle of the payment workflow. The new recipient will not have a permanent record saved in the **Recipient** tab.	When a user starts a new payment (one-time payment only), the user will have the ability to create a new recipient for the use of that one payment.

Tip

See Creating a payment from an existing template for more information on making payments from templates.

Searching for a template

On the Payments Hub page, you can search for a template.

To search for a template

1. In the navigation menu, select **Commercial** > **Payments**. The Payments Hub page appears.

2. All available templates are listed in the Templates section. To narrow your search criteria filter your view by payment type. For instance, ACH Payment. The templates that match the filter appear on the Payments Hub page.

Filtering a template

On the Payments Hub page, you can use a filter to show only templates of a particular type. Users must have access to a Transaction Type for it to appear in the filter.

To filter a template

1. In the navigation menu, select **Commercial** > **Payments**. The Payments Hub page appears.

2. On the Payments Hub page, select on one of the available **Filters**. Choose from one of the following:

    - All to show all templates.

    - Any Transaction Type name to show templates of that type.

Templates of the selected type appear below the Filters on the Payments Hub page.

Editing a template

If you have the Access to all Payment Templates feature and Manage Recipients feature assigned, you can use the Payments Hub page to edit any template. If you have the Draft right and Manage Recipient feature for a Transaction Type, you can edit any template that you created or that another user assigned to you.

> **Caution**
> If you delete a template, you cannot restore it.

When you edit a template, existing payments based on the template do not change. Any future payments will use the new template settings.

> **Note**
> The Access to all Payment Templates right overrides the Draft Restricted setting. These two rights should never be combined since they conflict with each other.

To edit a template

1. In the navigation menu, select **Commercial** > **Payments**. The Payments Hub page appears.
2. Select the three vertical dots (⋮) on the right side of the template that you want to edit.
3. Make any needed changes to the template settings.
4. Select **Save**.
5. Select **Close**. The Payments Hub page appears.

Copying a template

You can use the Payments Hub page to copy an existing template, make changes, and save the copy.

To copy a template

1. In the navigation menu, select **Commercial** > **Payments**. The Payments Hub page appears.
2. On the Payments Hub page, locate the template that you want to copy. You can filter by transaction type to locate the template.
3. Select the three vertical dots (⋮) to the right of the template. Select **Copy** from the menu.

4. Make any needed changes to the template settings.

5. Select **Save**.

6. Select **Close**.

Deleting a template

You can use the Payment page in to delete a template. When you delete a template, existing payments based on the template do not change.

To delete a template

1. In the navigation menu, select **Commercial** > **Payments**. The Payments Hub page appears.

2. Locate the template you wish to delete. Select the three vertical dots (⋮) to the right of the template. Select **Delete** from the menu.

3. Select **Delete Template**. A Template Removed message appears confirming deletion.

4. Select **Close**.

> **Caution**
> If you delete a template, you cannot restore it.

Marking a template as a favorite

Favorite templates are the templates that you want to use frequently. Every user can create an individual list of favorite templates that are grouped together alphabetically before any other templates on the Payments Hub page. You can mark any template that you can access as a favorite.

To mark a template as a favorite

1. In the navigation menu, select **Commercial** > **Payments**. The Payments Hub page appears.

2. Locate the template that you want to mark as a favorite. You can filter templates by transaction type to locate the template.

3. Select the favorite icon (☆) for the template.

Updating amounts for recipients in a template

When you create an ACH Batch, or ACH Collection, or Payroll, you can import a file to update the amounts for the recipients in the payment. You can create the payment from a template or as a new payment. Before you perform the import, you must create a two-column comma-separated values (CSV) file in your accounting or other software. You do not create the CSV file in digital banking or digital banking. This is a feature right, and must be enabled.

The two-column CSV file must contain the following columns:

- Recipient ACH name
- Amount

> **Tip**
> You can import amounts from a file for ACH Collections, ACH Batch, and Payroll.

The import uses the name and the order of recipients in the file to match recipients and update amounts. The list of recipients in the file should be the same as the list in the payment. For each recipient, the import updates the transaction amounts in the order that they appear in the file.

Duplicate recipients are not supported. To make multiple payments to the same recipient, upload the amounts, and copy the recipient payment to make two payments to the same recipient.

> **Note**
> If we cannot match every recipient in the file and the payment, the import will fail.

There are two options to update existing recipients and amounts in digital banking.

To edit amounts by creating a new payment

1. In the navigation menu, select **Commercial** > **Payments**. The Payments Hub page appears.
2. On the Payments Hub page, select **New Payment**. From the list, choose **ACH Collections**, **ACH Batch**, or **Payroll**.
3. Enter the relevant information under **Origination Details**.
4. In the **Recipients** section, select the **Recipients** field to choose from a list of existing recipients.
5. Edit the **Amounts** field to update transaction amounts.
6. The options menu (⁝) available for each payment row offers options to **Split** or **Copy** a payment and **Hide** or **Show** details.
7. (Optional) Add a message in the **Addendum** field.

8. Select **Draft** to draft changes or **Approve** to complete your transaction.

To edit amounts by creating a new template

1. In the navigation menu, select **Commercial** > **Payments**. The Payments Hub page appears.

2. On the Payments Hub page, select **Create Template**. From the list, choose **ACH Collections**, **ACH Batch**, or **Payroll**.

3. Enter the relevant information under **Origination Details**.

4. In the **Recipients** section, select the **Recipients** field to choose from a list of existing recipients.

5. Edit the **Amounts** field to update transaction amounts.

> **Tip**
> See Recipient information in a payment or a template for more information about recipient details.

6. The options menu (⋮) on the right offers options to **Split** or **Copy** a payment and **Hide** or **Show** details.

7. Select the edit icon () to make changes to existing Recipient Details.

8. (Optional) Add a message in the **Addendum** field.

9. Select **Save** to complete your transaction.

Approving payments overview

A drafted payment must be approved before it is processed. User rights control the ability to approve payments. See Rights to Transaction Types for information about configuring approval rights.

When a user drafts a payment, it appears with a status of **Drafted** on the Activity Center page. When an eligible approver approves the payment, the payment is scheduled for processing and the status changes to **Pending**.

To be eligible to approve a transaction, a user must have the **Approve** right for the Transaction Type. In addition, the payment cannot exceed the user's approval transaction limits.

When an eligible approver logs in, the number of pending approvals appears on the tabs on the Activity Center page. Business transactions require only one approval whereas Corporate transactions can require between 1-5 approvals according to Company policy.

In addition, pending approvals may appear in the Quick Actions on the . If Quick Actions include pending approvals, the list contains the total number of pending approvals and the number of approvals for each Transaction Type.

Tip

You cannot approve a transaction after its processing date. If the processing date is in the past, you can copy the transaction to create a new transaction with a new effective date. See Copying a transaction for information about copying transactions.

Depending on your security needs and how your account is configured, some transactions may require action by two users. In Business, if dual action is required for a transaction, the same user cannot draft the transaction and approve it.

Approving payments

To approve one or more payments using the Activity Center page or Quick Actions (which navigates to the Activity Center):

1. In the navigation menu, select **Transactions** > **Activity Center**.

2. In the **Search Transactions** field, filter the transaction by selecting the Filters icon ( ), then selecting **Status** > **Drafted**. The list of transactions awaiting approvals appears.

3. In the row of the transaction(s) you want to approve, select the Actions menu ( ).

4. Select **Approve**, then **Confirm** to approve the selected transactions.

5. (Optional to FI) If you use a Symantec VIP Token code to authorize transactions, you are prompted to enter the current code on the Token.

6. Select **Close** to dismiss the dialog. The status of the items will change to **Pending** on the Activity Center page.

Caution

If you don't have the right to approve a payment, an error message appears.

Sending notifications to approvers

On the Payments Hub page, you can send a notification to eligible approvers to request approval for drafted transactions. This functionality applies to both Dual Approval and drafted transactions.

See Configuring a mobile authorization code for information about configuring mobile approval.

Note
Depending on your FI's configurations, this feature may not be accessible.

To send notifications to approvers

1. In the navigation menu, select **Commercial** > **Payments**. The Payments Hub page appears.
2. Submit a drafted commercial payment.
3. On the draft confirmation message, select **Notify approvers**.
4. The approver is notified of the transaction by email or phone. The approver then logs in to approve the transaction.

Troubleshooting payment approval issues

A payment may require approval before it can be processed. If a payment does not route as expected, review the approval settings and Company Policy.

Possible causes

- Your approval limit is lower than the payment amount.
- Dual Action is required for the transaction.
- The payment falls under a Company Policy rule.
- The subsidiary requires additional approval or has separate limits.
- A required approver does not have the necessary rights.

Resolve approval issues

1. Review the payment in Activity Center.
2. Select the payment to view approval details and any messages.

3. Check the Company Policy to determine approval requirements.

4. Verify that required approvers have the correct rights and limits.

5. Edit the payment, if needed, and resubmit.

Troubleshooting file import errors (ACH and wire)

When you import a NACHA or wire file, the system checks the file for format and data errors. If the import fails, you receive an error message and a link to download a detailed error report.

Common reasons a file cannot be imported

- The file format does not match NACHA or wire standards.
- A required field is missing or invalid.
- A recipient record cannot be matched or is incomplete.
- A transaction amount is outside allowed limits.
- Effective dates are in the past or outside the allowed range.
- Company ID or routing numbers are invalid.

What to do next

1. Download the error report.
2. Review the error line numbers and messages.
3. Correct the file in your internal system.
4. Upload the corrected file again.

If the file includes invalid recipients, correct their information in *Recipients*, then retry the import.

Recipients and subsidiaries

Recipients overview

On the Recipients page, recipients appear as items in a list. The items include the recipient name, number of associated accounts, and email address for each recipient. There is also an Actions column where you can edit or delete a recipient, or view payment history.

Recipient information in a payment or a template

In a payment or template, recipients are displayed in the **Recipient/Account** grid view. The details may vary based on the specific template or payment. For example, the option to copy a recipient payment is only available when editing a template.

Each view includes one or more the following fields:

Recipient Information Fields and Actions

Name	Description
Recipient/Account	The recipient name or account number used in the payment or template.
Amount	The amount of the payment, or the default amount for the template.
Currency	The currency for the wire transfer. Only appears for an international wire.
Notify	Notify the recipient by email when the payment is processed. A recipient email address is required to send a notification.
Pay or Do Not Pay (Collect or Do Not Collect)	Pay or Collect from the recipient when the payment is processed. Only appears for transactions with multiple recipients.

Name	Description
Copy recipient	Copy the recipient in the payment or template. Only appears for payments with multiple recipients.
Edit recipient	Edit the recipient. Only appears if you have the Manage Recipients feature assigned. Any changes are permanent and affect all users.
Changes Need Approval	Any recipients needing approval display at the top of the list. Only appears if you have the Recipient Approval feature enabled and the Manage Recipients rights assigned.

Note
For international wires, currency choices may vary depending on the configuration.

Managing recipients

You can manage recipient records from the Recipients page. From there, you can search for existing recipients, add new recipients, edit recipient details, or delete recipients you no longer need.

Searching for a recipient

You can use the Recipients page to search for an existing recipient.

To search for a recipient

1. In the navigation menu, select **Commercial** > **Recipients**.
2. In the **Search** field, enter your search text. You can search for all or part of the recipient name.
3. Select the search icon ( ), or press Enter.

Adding a new recipient

If you have Manage Recipients rights enabled, you can use the Recipients page to add a recipient.

In ACH transactions, the **ACH Name** on the Add Recipient page can be up to 22 characters long. In wire transactions, the wire name limit is 35 characters long. Both names can include letters and numbers. The wire name is required only when the recipient record contains a wire account.

To add a recipient

1. In the navigation menu, select **Commercial** > **Recipients**.
2. On the Recipients page, select **New Recipient**.
3. On the Add Recipient page, enter the **Display Name**.
4. (Optional) Enter the recipient **Email Address**, then select the check box to send email notifications for template payments.
5. In the Accounts sections, select a **Payment Type**, then do one of the following:
6. - For an ACH Only payment type:

     a. Select an **Account Type**.

     b. Enter an **Account** number.

     c. In the **Financial Institution** (FI) field, enter the FI's name or routing number, then select your FI. This populates the **ACH Routing Number** field. To search for a specific branch office, use the **Refined Search** feature and include City and State information. Select the desired branch office to look up the ACH routing number associated with that specific branch.

     > **Note**
     > A single FI may have multiple ACH and Wire routing numbers, especially if the FI has undergone acquisitions or mergers. You can use **Refined Search** to find the correct routing numbers for a specific branch office.

   - For a Wire Only payment type, do the following:

     a. Select a **Beneficiary Type**.

     b. Enter an **Account** number.

     c. In the **Financial Institution** (FI) field, enter the FI's name or routing number, then select your FI. This populates the fields in the **Beneficiary FI** section. If the FI uses a correspondent or intermediary bank for wires, this will also populate the **Receiving FI** or **Intermediary FI** fields. To search for a specific branch office, use the **Refined**

Search feature and include City and State information. Select the desired branch office to look up the ACH routing number associated with that specific branch.

> **Note**
> A single FI may have multiple ACH and Wire routing numbers, especially if the FI has had acquisitions or mergers. You can use **Refined Search** to find the correct routing numbers for a specific branch office.

> **Note**
> A single FI may have multiple ACH and Wire routing numbers, especially if the FI has had acquisitions or mergers. You can use **Refined Search** to find the correct routing numbers for a specific branch office.

a. (Optional) In the **Receiving FI** section, enter the **Name** and **Wire Routing Number**.

b. (Optional) In the **Intermediary FI** section, enter the **Name**, **Wire Routing Number**, **Address, City**, **State**, and **Postal Code**.

- For an ACH and Wire payment type, do the following:

a. Select an **Account Type**.

b. Enter an **Account** number.

c. In the **Financial Institution** (FI) field, enter the FI's name or routing number, then select your FI. This populates the fields in the Beneficiary FI section. If the FI uses a correspondent or intermediary bank for wires, this will also populate the Receiving FI or Intermediary FI fields. To search for a specific branch office, use the **Refined Search** feature and include City and State information. Select the desired branch office to look up the ACH routing number associated with that specific branch.

> **Note**
> A single FI may have multiple ACH and Wire routing numbers, especially if the FI has had acquisitions or mergers. You can use **Refined Search** to find the correct routing numbers for a specific branch office.

> **Note**
> A single FI may have multiple ACH and Wire routing numbers, especially if the FI has had acquisitions or mergers. You can use **Refined Search** to find the correct routing numbers for a specific branch office.

a. (Optional) In the Receiving FI section, enter the **Name** and **Wire Routing Number**.

b. (Optional) In the Intermediary FI, enter the **Name**, **Wire Routing Number**, **Address, City**, **State**, and **Postal Code**.

7. In the Recipient Details section, do the following:

   a. Enter a **Wire Name**, **ACH Name**, and **ACH ID**.

   b. Select a **Country**, then enter the **Address**, **City**, **State**, and **Postal Code**.

8. Select **Save Recipient**.

> **Note**
> If you have the Recipient Approval feature enabled, creating, modifying, or deleting a recipient requires the change to be reviewed and approved by a user who has Manage Recipients permissions.

Creating a wage garnishment recipient

If you have rights to use the Manage Recipients feature, you can use the Recipients page to add a wage garnishment recipient. Create a wage garnishment recipient when you need to take money directly out of a paycheck to fulfill a court order. Once you create a wage garnishment recipient, you can select it like a normal recipient from one of the following payment or template types:

- ACH Payment
- ACH Batch
- Payroll

You can create a separate template just for wage garnishments or include them as part of a payroll transaction, including split payments. Digital banking allows for two types of wage garnishment payments: Child Support and Third-Party Tax.

> **Note**
> If you split or include a wage garnishment in a payment or template initiated with an SEC code other than cash concentration and disbursement (CCD), the wage garnishment is still processed as a CCD payment during standard ACH processing by your financial institution.

To create a wage garnishment recipient

1. In the navigation menu, select Commercial **> Recipients**.
2. Select **New Recipient**.
3. Enter a display name for the recipient.
4. (Optional) Enter an email address for the recipient.
5. Select **Wage Garnishment (ACH)** from the **Payment Type** drop-down **menu.**
6. In the **Garnishment Type** drop-down menu, select **Child Support** or **Third-Party Tax.**

   Note
   To set a recurring child support payment, the **Effective Date** must match the **Income Withheld Date**.

7. Complete the remaining required fields.
8. (Optional) Complete the **Recipient Details** fields.
9. Select **Save Recipient**.

   Note
   If you have the Recipient Approval feature enabled, creating, modifying, or deleting a recipient requires the change to be reviewed and approved by a user who has Manage Recipients permissions.

10. Select **Close**.

Tip
You can also create a wage garnishment recipient while creating a payment or template. When choosing a Recipient/Account, select **+ New Recipient** and select **Wage Garnishment (ACH)** from the **Payment Type** drop-down **menu**. You can use this method to create a one-time wage garnishment recipient by filling out the required fields and selecting **Use Without Save**.

Editing a recipient

If your rights allow it, you can make changes to an existing recipient. You can edit a recipient on the following pages:

- Recipient Management
- Creating a payment
- Creating or editing a template
- Payment and template overview

When you make changes to a recipient, the changes don't affect existing transactions, but they do affect any new transactions.

> **Note**
> If you have the Recipient Approval feature enabled, creating, modifying, or deleting a recipient requires the change to be reviewed and approved by a user who has Manage Recipients permissions.

To edit a recipient on the Recipients page

1. In the navigation menu, select **Commercial** > **Recipients**.
2. Find the recipient that you want to edit and select the options menu (⋮), then select **Edit**.
3. From the Edit Recipient page, you can edit any recipient information, including Accounts and Recipient Details.
4. Select **Save Recipient**.

To edit a recipient in templates or one-time payment

1. In the navigation menu, select **Commercial** > **Payments**.
2. To edit a recipient:
3. - In templates, select **CreateTemplate**/**Edit an existing template**/**Pay or Collect a template**.
   - In payments, select **New Payment** and select a transaction type.

> **Note**
> Recipient must already be selected using the search toolbar.

4. Select and expand the transactions row located under the **Recipients** section of the transaction form.

5. In the **Recipient Details** view, select the edit icon ( ) to edit recipient details.

Editing the templates associated with a recipient

To edit all the templates associated with one or more recipient accounts, review the accounts listed. If necessary, you can associate a different existing Recipient account with an existing template if the Recipient account has changed for the template (for example, for fraud or closed account situations).

To select an alternate account to use in a template

1. On the Edit Recipient page, scroll to the **Templates** section. If more than one eligible account is saved with the Recipient, you can change the recipient accounts tied to the templates in the list. Select a new account from the list for the template association you wish to change.

2. Select **Save Recipient**.

> **Note**
> If you have the Recipient Approval feature enabled, creating, modifying, or deleting a recipient requires the change to be reviewed and approved by a user who has Manage Recipients permissions.

Deleting a recipient

If you have the Manage Recipients feature assigned, you can delete an existing recipient. When you delete a recipient, you can no longer use the recipient in a payment or a template. Deleting a recipient does not delete the recipient data from existing transactions that use the recipient.

> **Caution**
> Deleting a recipient is permanent and cannot be undone. Use caution before deleting a recipient.

To delete a recipient

1. In the navigation menu, select **Commercial** > **Recipients**.

2. Locate the recipient that you want to edit, and select the recipient.

3. On the Edit Recipient page, select **Delete Recipient** to delete the recipient.

4. Select **Delete Recipient** to delete the recipient.

5. On the success message, select **Close**.

> **Note**
> If you have the Recipient Approval feature enabled, creating, modifying, or deleting a recipient requires the change to be reviewed and approved by a user who has Manage Recipients permissions.

Approving or rejecting changes to an existing recipient

On the **Recipients** page, recipients in a pending state are designated using a yellow bar and a *Changes Need Approval* message. Any recipients needing approval will display at the top of the list, in alphabetical order.

> **Note**
> Once this feature is enabled, users are unable to approve their own changes to a recipient, and the changes must be reviewed by a second entitled user. However, if a user rejects their own changes, the changes are effectively canceled, and the recipient is reset to its original state. If a user rejects a change, the user must enter a reason for the rejection.

To approve or reject a change to an existing recipient

1. From within the Recipients list, select the actions menu (⋮) and then select **Review Changes**.

2. On the Review Changes page, select either **Reject Changes** or **Approve Changes** to either cancel the changes or effect the changes, respectively.

Previous changes to the recipient can be reviewed by selecting **View Change History** from the **Actions** menu (⋮), and the change history can be printed or printed to file for future use.

Approving recipient or subsidiary changes

Some financial institutions require approval when users add or update recipient or subsidiary information. If approval is required, the change appears in Activity Center.

Approve a change

1. From Activity Center, select the **Approvals** view, if available.
2. Locate the item that lists a recipient or subsidiary update.
3. Select the item to review the details of the change.
4. Select **Approve** or **Reject**.

Changes take effect immediately after approval.

Note
If you do not see the **Approvals** view, you may not have the necessary rights.

Manage users and permissions

User management

Every user has an individual set of rights, including:

- Rights to create payments and templates of specific Transaction Types.
- Limits on the transactions the user can approve.
- Rights to access specific accounts.
- Rights to features in digital banking.
- Transaction view capabilities.

These rights control what each user can do in digital banking. Manage these rights by giving users the permissions that they need to perform their jobs.

Note
Although many Business concepts regarding user management also apply to the Corporate banking product, see "Using " if you will use the Corporate functionality in digital banking. In addition to rights and limits, Corporate includes User Roles with varying levels of entitlements, as well as Company Policies.

The rights, features, and accounts assigned to the Business user you create for your business are driven by your needs and factors such as the business structure, number of owners, and number of employees.

The following table includes examples of user transaction and feature rights for business structures:

Business structure examples

Business structure	Owners	Employees	Transaction and feature rights for individuals
Sole proprietorship	1	5	• Owner: Draft and approve vendor payments and invoices. Manage users. • Backup: Draft restricted for vendor payments and invoices.
Partnership	2	20	• Owner 1: Draft vendor payments and invoices. Manage users. • Owner 2: Approve vendor payments and invoices. Manage users. • Office manager: Draft restricted for vendor payments and invoices.
Small or medium business	Multiple	200+	• Directors: Access to Payment Templates. Approve payments. Manage users. • Payables manager: Draft and approve vendor payments and invoices. • Receivables manager: Draft and approve collections. • Others: Draft restricted for vendor payments, invoices, and collections.

Business structure	Owners	Employees	Transaction and feature rights for individuals
Large business	Shareholders	1000+	• Finance EVP: Access to Payment templates. Approve payments. • Payables manager: Draft and approve vendor payments and invoices. • Receivables manager: Draft and approve collections. • Others: Draft restricted for vendor payments, invoices, and collections.

User transaction types

Each user has access to different Transaction Types. Depending on your account configuration, the available types can include some or all of the following:

Transaction Types

Type	Description
ACH Pass-Thru	Upload one or more complex NACHA-format files that include multiple batches or non-standard SEC codes (if allowed by the FI).
ACH Payment	Send funds to a single recipient through the ACH Network.
ACH Batch	Send funds to multiple recipients through the ACH Network.
ACH Collection	Collect funds from multiple recipients through the ACH Network.
ACH Receipt	Collect funds from a single recipient through the ACH Network.
Domestic Wire	Send a wire transfer to a recipient in the United States.

Type	Description
International Wire	Send a wire transfer to a recipient in another country.
Payroll	Send funds to multiple recipients through the ACH Network. Optionally split the total payment to each recipient between multiple accounts.
Tax Payment	Send funds to a federal, state, or local tax authority using the Electronic Federal Tax Payment System (EFTPS).

Access rights for payments and templates

A template is a defined set of instructions you can use for repeated payments or collections. You must have a Draft right and Manage Recipient right to create a template.

Combinations of feature rights to create a template

Combinations	Allows you to
Manage Recipient and Manage Template	Create a template for any transaction type
Manage Recipient and Draft rights per transaction type	Create a template for the transaction types for which the User has Draft Rights.

The following table illustrates how the Draft rights for each Transaction Type and the Access to Payment Templates feature controls access to payments and templates when Manage Recipients for the User (Business) or User Role (Corporate) is enabled as well:

Rights for each Transaction Type

Draft right for Transaction Type	Templates assigned	Templates not assigned
Draft	• Create a payment for the Transaction Type where Draft is enabled. • Create a template from any Transaction Type. • Create a payment from any template and change any fields. • Edit any template. • Delete any template.	• Create a payment for the Transaction Type where Draft Rights are enabled. • Create a template for the Transaction Type where Draft Rights are enabled. • Create a payment from any assigned template or own template and change any fields. • Edit own templates for Transaction Types where Draft is enabled. • Edit assigned templates for Transaction Types where Draft is enabled.
Draft Restricted	Users can create a template, but cannot draft a payment from an existing template, or draft a one-time payment.	Create a payment from an assigned template and change the date, amount, and description.

Caution

Do not combine Draft Restricted and Manage Recipient rights, as they conflict with each other.

Note

A user with Draft rights can create a template to access and edit the template. The only other users who can access the template are users who were granted permission to access the template in the template's Info and User Access Tab or users who have Manage Template Rights.

Assigning rights to Transaction Types

After selecting a User, you can select **Assign Rights** and set approval limits and other details for each Transaction Type.

The rights for each Transaction Type include the following.

Transaction type rights

Right	Permission
Draft	Create a draft and a template of the specified Transaction Type
Approve	Approve a draft
Cancel	Cancel an existing draft or an approved, but unprocessed, transaction

View rights control which transactions display in the Activity Center. However, without the proper View rights, you may not be able to approve or cancel a draft or transaction.

View rights

View rights for each Transaction Type can be set separately in the **Rights** tab, by selecting View and then the scope of the permissions, as described in the table below.

Rights descriptions

Right	Permission
All	Can view all transactions
Role	Can view all transactions of others with the same role (for Corporate users only)
Account	Can view transactions to or from entitled accounts
Own	Can view your own transactions, but cannot view transactions by any other users

Right	Permission
None	Cannot view any transactions

Changing limits on transaction approvals

Your FI can configure limits on the number and size of transactions that a User can approve. Approval limits apply to each User individually, and each Transaction Type has a separate limit.

> **Note**
> In addition to the limits that you set for Users, the system sets approval limits for your Business Customer profile as a whole. You cannot set User Approval limits higher than what is established at the Customer level.

You can apply the following limits on each Transaction Type.

Transaction types

Limit	Limits approval by
Per Transaction (Amount)	Dollar amount for each transaction of the type
Daily (Amount)	Dollar amount per day for all transactions of the type
Monthly (Amount)	Dollar amount per month for all transactions of the type
Daily Per Account (Amount)	Dollar amount per day for each account
Daily (Count)	Number of transactions per day
Monthly (Count)	Number of transactions per month
Daily Per Account	Number of transactions per day in each account

Adding or updating rights to access features

Certain features are assigned to each specific user. Depending on your account configuration, the features may include some or all of the following:

Feature access

Feature name	Allows you to
Manage Templates	Create new templates of any Transaction Type, Edit any existing templates of any Transaction Type, and delete any existing templates. Manage Recipient Rights must also be enabled to create a Template or edit existing templates.
Manage Recipients	Create, edit, and delete recipients and, if entitled, approve and reject recipient changes.
Manage Subsidiaries	Create, edit, and delete subsidiaries.
Manage Users	Add and delete users and edit Transaction Types, features, and accounts for any user.
Statement Image	View statement images.
Mobile Capture	Use digital banking to deposit checks.
Allow One-Time Recipient	Add a recipient for one-time payments. However, the recipient will not be saved.
Can View Existing Recipients	View existing recipients for one-time payments.

⚠ **Caution**
Since a user who has the Manage Users feature assigned can change their own rights and limits, you should limit the number of users who have the Manage Users feature assigned.

Depending on the combination of features, the user can perform different actions:

Feature access combinations

Feature name	Allows you to
Allow One-Time Recipient	Create a one-time recipient in a one-time payment flow that is not saved. If this feature and Manage Recipients are enabled, then the user can create a recipient as a permanent record or select **OK** to add them as a one-time recipient. If this is not enabled and Manage Recipients is enabled, the user can only select **Create Recipient** as a permanent record. If both this feature and Manage Recipients are not enabled, the user cannot see the existing recipient list when drafting a one-time payment unless "Can view all recipients" is enabled. "Can view all recipients" allows the user to see the existing list when making a one-time payment.
Can View Existing Recipients	Pick from the existing recipient list when making a one-time payment. If this feature and Manage Recipients are enabled, then the user can see all recipients in a one-time payment flow and create new permanent recipient records in the workflow. If this is enabled and Manage Recipients is not enabled, the user can see all recipients in a one-time payment flow, but cannot create new permanent recipient records in the workflow. If this feature is disabled and Manage Recipients is enabled, the user can see all recipients in a one-time payment flow and create new recipient records in the workflow. If this feature and Manage Recipients are disabled, the user cannot see all recipients in a one-time payment flow and cannot create new recipient records in the workflow. If *Allow one-time recipient* is on, the user can create a one-time recipient (**OK** button appears) in the one-time payment flow.

Depending on your account configuration, you may be able to access other features on the **Features** tab of the User Policy page. These features can include custom forms or access to other services that we provide. The rights have different effects on payments:

Effects of rights on payments

Enabled feature rights	New template	Template edit	One-time payment
Manage Recipients and Draft right	Can see and choose from the entire recipient list to create and save a template or draft a payment (after saving the template).	Can see and choose from the entire recipient list to create and save a template.	Can see and choose from the entire recipient list to create a payment.
Can Access Existing Recipients and Draft right	Not applicable since Manage Recipients and Draft or Access to all Payment Templates are required to save a new template.	Can see and choose from the entire recipient list to edit the template for Draft only (saving is not possible).	Can see and choose from entire recipient list to create a payment.
Allow One Time Recipients and Draft right	Not applicable, as permanent recipients' records are required for templates.	Not applicable, as permanent recipients' records are required for templates.	Cannot see recipient list, but can create a one-time recipient (not saved as a permanent record) to create a payment.

Adding or updating rights to access accounts

The Accounts tab on the User Rights page lists the accounts that a User can access.

Note
While Account Labels may be visible by other Users in the application, the ability to create and edit Account Labels is only applicable to Corporate Users with the Manage Company Policy feature right enabled.

For each account, you can assign any or all of the following access rights.

Access rights

Right	Permissions
View	View balance and history for the account on the Home page and on the Account Details page
Deposit	Deposit funds into the account
Withdraw	Withdraw funds from the account

Other transaction rights

Rights also control access to other services that are not used in payments or templates. Depending on your account configuration, the available types can include some or all of the following:

Other service types

Type	Permission
Change Address	Submit an address change request.
Check Reorder	Submit a request to repeat your most recent check order for an account that you specify.
Funds Verification	Use merchant funds verification services.
Send Check	Send a paper check to a payee that you specify.
Stop Payment	Submit a stop payment request for one or more checks.
Transfer-External	Transfer funds to or from an account at another financial institution.
Transfer-Internal	Transfer funds between your accounts.

Managing users

This section includes information and detailed instructions for adding, viewing, editing, and deleting users. Commercial users can create multiple users to share the workload of managing financial information.

- Viewing existing users
- Editing user rights
- Deleting a user
- Adding a user and configuring rights

Viewing existing users

The User Management page provides a list view of all users.

To view existing users

1. In the navigation menu, select **Commercial** > **Users**. The User Management page appears with a list of users.
2. (Optional) Enter information in the search field to find more users.

Editing user rights

A User who has the Manage Users feature assigned can edit any User's rights. Changes to User rights take effect the next time that the User logs in.

To edit user rights

1. In the navigation menu, select **Commercial** > **Users**.
2. Locate the User you want to edit by browsing or searching for the User. Select edit ().
3. Verify the login name of the User in the **Login Name** field, and select **Assign Rights** to add, remove, or change the transactions, features, or accounts associated with the User.
4. Select **Save**, then close the confirmation window.

Configuring rights and limits for Transaction Types

A User who has the Manage Users feature assigned can edit User rights and limits for Transaction Types.

To view existing rights and limits for all Transaction Types, go to the User Details page for a User and select a Transaction Type.

To configure rights for Transaction Types on the User Policy page

1. In the navigation menu, select **Commercial** > **Users.**

2. Select edit (✎) for the desired User. The selected User Details page appears.

3. Select **Assign Rights**.

4. Select a Transaction Type, then edit the rights and approval limits for the Transaction Type.

5. Select **Save.**

6. On the success message, select **Close**.

Configuring feature options

A User who has the Manage Users right assigned can edit User access to features. Features that are enabled for your account are highlighted and contain a check box in the row.

> **Note**
> If subsidiaries are managed on your behalf, the Manage Subsidiaries feature does not appear.

To configure feature options

1. On the User Details page for a User, select **Assign Rights**.

2. Select **Features**.

3. Select features to assign to the User. These features may vary according to your configuration.

4. Select **Save**.

5. On the success message, select **Close**.

Configuring account access

A user who has the Manage Users right assigned can edit the access that other users have to accounts.

To configure account access

1. On the User Details page for a user, select **Assign Rights**.
2. Select **Accounts**.
3. For each account, select the icon in each of the following columns to configure access:
   - **View**
   - **Deposit**
   - **Withdraw**
4. Select **Save**.
5. On the success message, select **OK**.

Deleting a user

When you delete a user, you do not delete any existing transactions that the user drafted or approved, including recurring transactions. Deletion is permanent, so use caution before deleting a user.

To delete a user

1. In the navigation menu, select **Commercial** > **Users**.
2. Locate the user that you want to delete. You can browse or search for the user. Select the edit user icon ().
3. Select **Delete**.
4. Select **Yes** to verify the deletion.
5. Select **Close**.

Adding a user and configuring rights

A user who has the Manage Users feature assigned can create other users on the User Management page.

To add a user

1. In the navigation menu, select **Commercial** > **Users**.
2. Select **Add User**. The New User Details page appears.
3. Do the following:
    a. In the **First Name** and **Last Name** fields, enter names.
    b. In the **E-Mail Address** field, enter a valid email address.
    c. In the **Phone Country** drop-down list, select the country.
    d. In the **Phone** field, enter a valid phone number.
    e. In the **Login ID** field, enter a login name.
    f. In the **User Role** drop-down list, select a role.
    g. In the **Password** field, enter a default password, and re-enter it in the **Confirm Password** field.
    h. Select **Save New User Details**.
4. Select **Close**.

To assign rights

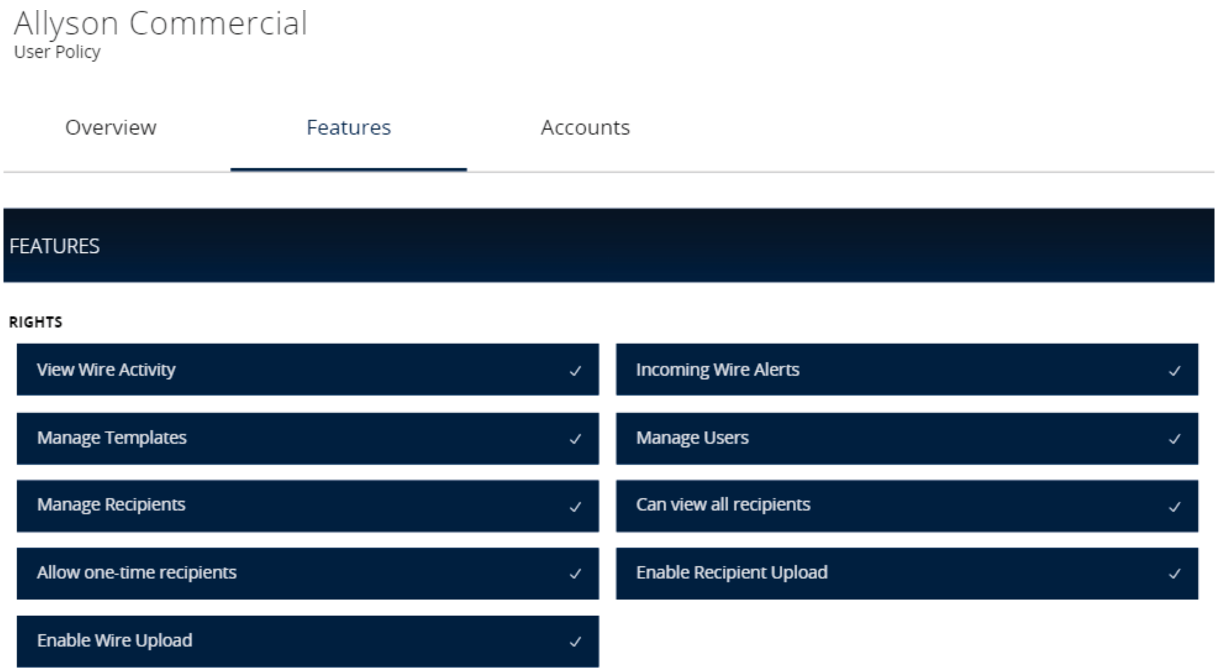
1. In the navigation menu, select **Commercial** > **User Roles**.
2. Locate the User Role to which you want to assign rights. Select the edit icon ().
3. Select the User Role on the desired User.
4. Select a **Transaction Type**.
5. Select the **Rights** tab.
6. Do the following:
    a. Select **Enable** to enable the Transaction Type.

b. Select the icons for **Draft**, **Approve**, **Cancel**, and **View Online Activity** to assign rights to the user.

7. (Optional) If the type is a financial transaction and the user can approve the type, select the **Approval Limits** tab. Select a type of limit, then enter the limit.

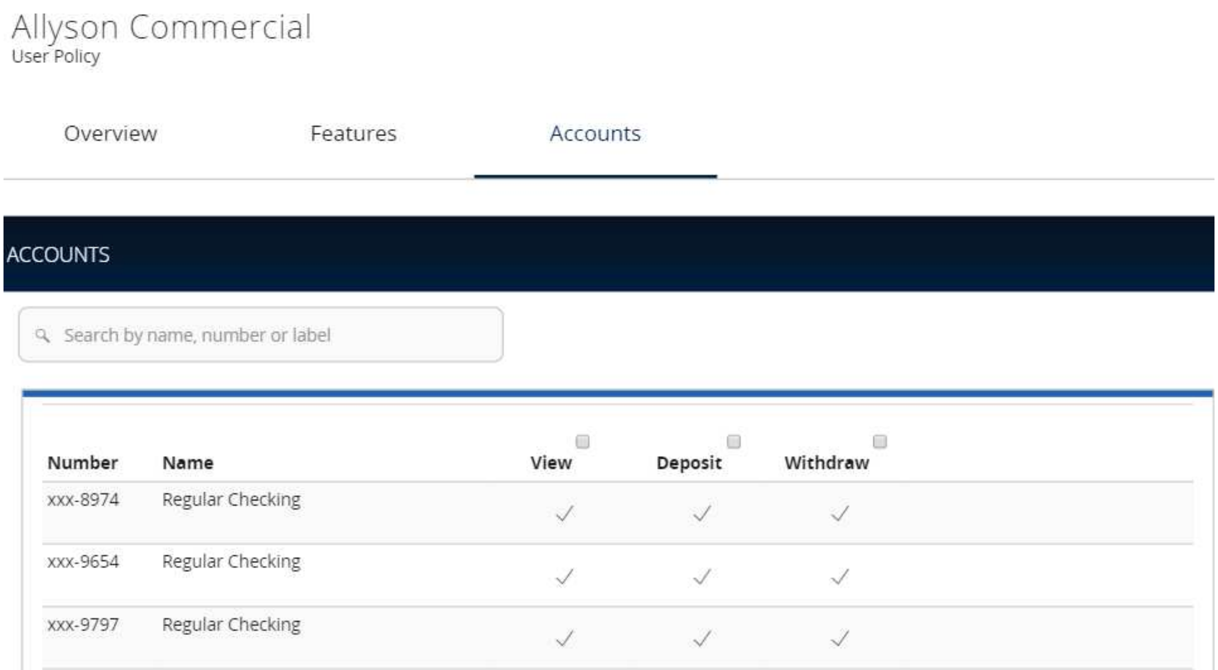
8. (Optional) Select **Overview** and repeat steps 7-10 to assign additional Transaction Types to the user role.

9. On the User Policy page, select **Features**.



10. Select features that you want to assign to the user.

11. On the User Policy page, select **Accounts**.



12. For each account, select the icon in each of the following columns to configure access:

    - **View**
    - **Deposit**
    - **Withdraw**

13. Select **Save**.

14. Provide the new Login ID and default password to the new user.

Reports and documents

Viewing eStatements

You can view electronic versions of your account statements called eStatements from within your account. Viewing your eStatements may vary depending on your settings. For example, the Statements page may open in a new browser tab or window. You should disable any pop-up blockers when using the digital banking site.

To view eStatements

1. In the navigation menu, select **Transactions** > **Statements**.
2. In the **Select an Account** dropdown, select one or more accounts.
3. In the **From** field, select the start date.
4. In the **To** field, select the end date.
5. Select **Get Statement**.
6. Select **View** on an account row with the desired date to open a PDF of that statement in a new window, or select multiple account statements and select **Download Selected Documents**. A **Pending** dialog success message appears with the following message: **Please wait while your documents are retrieved. This may take several minutes. You may navigate to another screen during the process and then return to this screen to download the .zip file. Once the documents have been retrieved they will be available for 1 hour**.
7. Select **Close**.
8. Once the .zip file is available, select **Download .zip file** to download the statements.

Note

After choosing an account, you may see a message asking you to opt in to view a statement. Select **Visit Statement Preferences** to change settings.

Verifying your ability to view a PDF

You may need to verify that you can view PDF files the first time that you want to view an online statement.

If you are not able to view PDF documents, Adobe Reader is available for most operating systems. You can download and install Adobe Reader or a similar program to view PDF documents. Adobe Reader is available from: http://get.adobe.com/reader.

> **Note**
> In digital banking, the Statements page may open in a new browser tab or window. You should disable any pop-up blockers for the digital banking site.

To verify that you can view a PDF

1. In the navigation menu, select **Transactions** > **Statements**. The PDF Verification page appears.
2. Select **Get Code**. If your browser or device configuration permits it, a new tab or window appears, displaying the PDF.
3. Do one of the following:
   - If the PDF appears, enter the verification code exactly as it appears in the PDF in the Verification Code field, and select **Verify**. The PDF Verification Success page appears in a new tab or another window. Select **Close** to return to the Statements page.
   - If the PDF does not appear, select **I can't see a PDF**. An error message appears. Select **Close** to return to the Statements page. If you cannot view the PDF, verify that you have the appropriate PDF viewing software installed.

Configuring statement delivery settings

You can configure statement delivery options for your accounts or review the e-statement Delivery Agreement on the Statement Delivery page.

> **Note**
> E-statement delivery settings can vary.

To configure the statement delivery method

1. In the navigation menu, select **Settings** > **Statement Delivery**. The Statement Delivery page appears.
2. Select an account, then select a delivery method in the **Delivery Type** drop-down list.
3. (Optional) If you select e-statement in the **Delivery Type** dropdown list, the e-statement Delivery Agreement window appears. Review the agreement, and select **I accept**.

4. (Optional) Select the edit icon (✎). The Select Recipient window appears. Do one of the following:

    - Select the check box for one or more existing delivery addresses.
    - Select in the address field and type a new delivery address. Select **Add**.

5. Select **Save**.

To view the E-Statement Delivery Agreement

1. In the navigation menu, select **Settings** > **Statement Delivery**. The Statement Delivery page appears.
2. On the **Statement Delivery** page, select **View E-Statement Delivery Agreement**. The E-Statement Delivery Agreement page appears.
3. Review the statement, then select **I accept** or the close (X) icon to return to the Statement Delivery page.

Reports overview

Information reports provide specific data in predefined formats; however, users can filter information based on criteria such as account number or transaction type.

Note
Access to some reports depends on your Commercial banking package structure.

The reports are not customizable, but User Roles with Information Reporting enabled can:

- Specify whether the report is private or shared.
- Rename the standard report.
- Select the report criteria (accounts, date range, and so on).
- Schedule the reports to run automatically.
- Pull the reports on-demand using the Run Now feature.
- Delete previously generated reports.

Note
A User or customer service representative (CSR) cannot modify the standard reports.

Filtering reports

Users can filter data using one or more of the following criteria, depending on the specific report being created:

- Date
- Account Number
- Transaction Type
- User (for the User Activity Report)

Any company admin who requires access to the standard information reports must belong to a User Role where Information Reporting is enabled and the User Role has access to the Accounts.

Note
Reporting does not support the Microsoft (OFX), Quicken (QFX), or QuickBooks (QBO) output formats.

Available reports

Information reports provide specific data in predefined formats; however, users can filter information based on criteria such as account number or transaction type.

Note
Access to some reports depends on your Commercial banking package structure.

Online Banking Activity reports

Report types

Report name	Contents	Available formats
ACH Online Originations	Provides a summary report of all ACH transactions submitted through the digital banking system. Specific details vary by specific transaction type, but all include Tracking ID to facilitate further inquiry.	PDF, CSV
Wire Online Originations	Provides a report of all Domestic and/or International Wire Transfers submitted through the digital banking system. Domestic Wires provides all details including Tracking ID, Batch ID, Drafted By User, Approved By User, Status, Beneficiary Details, Payment Details, Beneficiary Financial Institution Details, Receiving Financial Institution details, and Intermediary Financial Institution Details. International Wires provides Tracking ID, Batch ID, Drafted By User, Approved By User, Status, Beneficiary Details, Payment Details including Currency Code, exchange rate and USD Amount, Beneficiary Financial Institution Details including IBAN or SWIFT/BIC, Receiving FI details, and Intermediary Financial Institution Details.	PDF, CSV
ACH Passthru File Upload Report	The ACH Passthru File Upload Report provides summary (file and batch level details) of all NACHA files submitted using ACH Passthru for a user-defined date or date range. Used for verification and reconciliation to validate that all expected files have been successfully uploaded and processed. (For transaction-level detail, refer to the third- party system of record that generated the original file.)	PDF, CSV

Report name	Contents	Available formats
Company Transactions Report	Provides detailed report of all transactions originated within digital banking, excluding ACH and Wire transactions (which have their own separate reports). This typically includes transfers, stop payments, change of address, and other general transactions (GTs).	PDF, CSV

Previous Day(s) reports and Current Day reports

Report types

Report name	Contents	Available formats
Balance and Activity Statement	Provides summary balance information for deposit account(s) providing Opening Ledger Balance, Opening Available Balance, Total Credits (count and amount), Total Debits (count and amount), Closing Available Balance, and Closing Ledger Balance. Provides information for each account, including each posted transaction, showing the Date, BAI Code, Credit Amount/Debit Amount, Serial Number, Reference Number, and Description.	PDF, CSV, BAI2
Cash Position	Provides detailed balance information for deposit account(s) providing Opening Ledger Balance, Opening Available Balance, Total Credits (count and amount), Total Debits (count and amount), 1 Day Float total, 2+ Days Float Total, Closing Available Balance, and Closing Ledger Balance.	PDF, CSV, BAI2
ACH Activity	Provides details for ACH transactions posted to selected deposit account(s) showing the Date, BAI Code, Credit Amount/Debit Amount, Serial Number, Reference Number, and Description for each posted ACH transaction.	PDF, CSV, BAI2

Report name	Contents	Available formats
Checks Paid	Provides details for check transactions posted to selected deposit account(s) showing the Date, BAI Code, Credit Amount/Debit Amount, Serial Number, Reference Number, and Description for each posted check transaction.	PDF, CSV, BAI2
ZBA Activity	Provides details for ZBA (Sweep) transactions posted to selected deposit account(s) showing the Date, BAI Code, Credit Amount/Debit Amount, Serial Number, Reference Number, and Description for each posted ZBA (Sweep) transaction.	PDF, CSV, BAI2
Wire Activity	Provides details for wire transactions posted to selected deposit account(s) showing the Date, BAI Code, Credit Amount/Debit Amount, Serial Number, Reference Number, and Description for each posted Wire Transfer transaction.	PDF, CSV, BAI2
User Defined	Provides details for specific transaction types posted to selected accounts showing the Date, BAI Code, Credit Amount/Debit Amount, Serial Number, Reference Number, and Description for each posted transaction. The user can select the transaction types using BAI Codes to be included in the report.	PDF, CSV, BAI2

Generating a report

Note
Report formats and scheduling options may vary according to your FI's settings.

To generate a report

1. In the navigation menu, select **Reports**.
2. Select **New Report** and choose a report type.

3. Select **Private** or **Shared**. Private reports are only accessible to the user who created the report. Shared reports are accessible to other company users who share the same User Role.

4. Enter a name for the report.

5. Complete one of the following steps to add accounts to the report.

    a. To include all the available accounts, select **All Accounts**.
    or

    b. To choose which accounts to include, select **Select specific account(s)** and complete the following steps:

    c. i. On the Select Account(s) page, you can search for accounts, select or clear all accounts, select accounts by label, or select individual accounts.

       ii. Select **Submit** to add the accounts to the report or **Cancel** to return to the previous page.

6. To specify a date range, choose one of the following options:

    > **Note**
    > These options are not available for **Current Day** reports.

7. • **Last Business Day**

    • **Last Week**

    • **Last Month**

    • **Last 30 Days**

    • **Last 60 Days**

    • **Last 90 Days**

    • **Custom Dates—**If you choose **Custom Dates**, select a start and end date.

8. If prompted, select the transaction types to include in the report. This option does not appear for all report types.

9. If prompted, select how often you want the report to run. This option does not appear for all report types.

10. For user-defined reports, select the transaction codes (BAI), you want to include. You can select BAI codes by type, enter the codes manually, or select specific codes from a list.

11. Select **Create** or **Create and Run** if you want to run the report immediately.

12. Select **OK**.

Editing a report

Edit a report to change its name, schedule, accounts, and file format. Changes take effect the next time the report is scheduled to run.

To edit a report

1. In the navigation menu, select**Reports**.

2. For the desired report, select**Actions(⋮) >Edit.**

3. Edit the desired options.

4. Select **Save** or **Save and Run** to run the report immediately.

5. Select **OK**.

> **Note**
> To download the most current version of a report, select a file format from the **Download** column on the Reports page. To download a previous version of a report, select **Actions (⋮) > View History** and select an output for the desired run date.

Deleting a report

Deleting a report removes it from the Reports page. Deletion is permanent, so use caution before deleting a report.

To delete a report

1. In the navigation menu, select **Reports**.
2. For the desired report, select **Actions (⁝) > Delete**.
3. Select **Delete Plan**.
4. Select **Close.**

Adding a report as a favorite

If configured by your FI, you can add a report as a favorite to make it display in the **Favorite Reports** section on the .

To add a report as a favorite

1. In the navigation menu, select**Reports**.
2. Select the star (☆) next to the report(s) you want to display on the .

The stars next to reports you favorite appear filled in and these reports now display in the **Favorite Reports** section on the .

Scheduling reports

Depending on your setup, you can schedule reports to run automatically at a specific time or frequency. Scheduled reports are useful when you need updated information regularly without having to generate the same report manually each time.

Schedule a report

1. Open the **Reports** section.
2. Select the report you want to schedule.
3. Select **Schedule** or **Schedule report**, if available.
4. Select how often the report should run, such as daily, weekly, or monthly.
5. Choose the time of day the report should generate.
6. Confirm the report format, if options are provided.

7. Select **Save**.

Manage scheduled reports

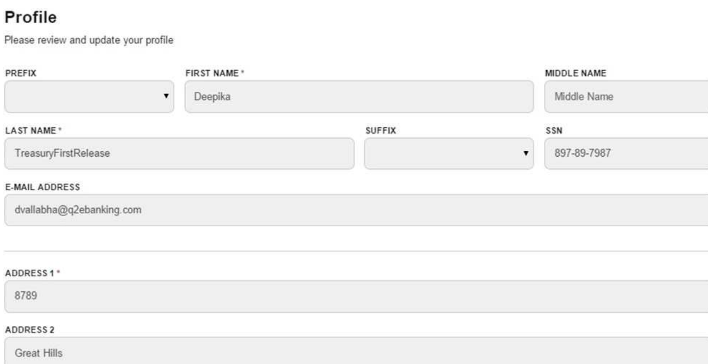
You can review, edit, or delete scheduled reports at any time. Scheduled reports usually appear in a dedicated list or in the same area where you generate reports.

Scheduled reports run automatically according to the schedule you choose and follow the same filters and settings as the original report.

Customize and configure settings

Updating your profile

You can update your contact information and other profile settings in your profile. The information in the profile is used as contact information and to fill out certain forms.



Caution
Updating your online profile does not update the address on file for your account.

Note
We do not use the contact information in the online profile to send you secure access codes to log on or to register a browser. We only send a secure access code to your secure delivery address that you have on file with your FI.

To update your profile

1. In the navigation menu, select **Settings** > **Profile**. The Profile page appears.
2. Make any needed changes to the contact information.
3. Select **Submit Profile**. A Profile Updated Successfully message appears at the top of the profile.

Configuring account preferences

You can use the Account Preferences page to configure the following:

- The display name (nickname) for each account

- The order and organization of the accounts on the
- (Optional) Text banking settings
- The visibility of accounts

To configure an account display name

1. From the navigation menu, select **Settings** > **Account Preferences**. The Account Preferences page appears with a list of accounts divided by group.
2. On the Account Preferences page, complete the following:
   a. Select the account you want to edit.
   b. In the **Online Display Name** section, select the edit icon ( ) next to the current nickname.
   c. Specify a nickname for the account, then select the check mark ( ) icon. Remove a nickname by clearing the text in the field and selecting selecting the check mark ( ) icon. Select the cancel ( ) icon to ignore changes.

To change the order that accounts appear in

1. On the Account Preferences page, use the up ( ) and down ( ) arrows on an account to determine the order the accounts appear in.

To manage account grouping

1. In the **Current Account Group** dropdown, select an available group to move the account to.

> **Note**
> If the account is the only account in the current group, the group will be deleted when the account is moved to a new group.

To manage text banking

1. From the navigation menu, select **Settings** > **Account Preferences**.
2. Find the account you want to enable or disable for text banking and select the account tile.

3. Select the **SMS/Text** tab.

4. Set the **SMS/Text Enrollment** switch to **On** or **Off**.

5. (Optional) Select edit (✎) to specify an **SMS/Text Display Name** that will appear in the text banking notification. The nickname can contain one to six characters.

For information about the available text banking feature, see Using text banking section in Configuring text banking.

Note
The **SMS/Text** tab may not be available depending on your configuration, and is also not available unless you have enrolled in text banking using the **Settings** > **Text Enrollment**.

Configuring security preferences

You can change your login ID and password on the Security Preferences page.

If your FI offers the biometric authentication feature, you can log in to online banking using your mobile device's fingerprint sensor or facial recognition software. For more information on this feature, see Enabling and disabling biometric authentication.

You can configure your secure delivery contact information that we use to send secure access codes. We only send secure access codes to a known secure delivery contact.

Secure access code delivery methods

Method	Details
Phone	The system calls the selected telephone number. You answer the phone normally and make a selection to hear the code. If necessary, you can repeat the code. The system does not leave the code on voice mail. If you miss the call, you can request a new code.
Text (SMS)	The system sends a text message with the code. Standard text messaging fees apply.
Email	The system sends a short email with the code. Depending on the configuration of the filters on your mail server, the message may be in your junk or spam mailbox.

Changing your password

You can change your account password for digital banking . You use the same password for both. For more information, see Password tips and recommendations.

To change your account password

1. In the navigation menu, select **Settings** > **Security Preferences**. The Security Preferences page appears.
2. Select **Change Password**.
3. In the **Current Password**, specify your existing password.
4. In the **New Password**, specify your new password.
5. In the **Confirm New Password**, re-enter the new password.
6. Select **Change Password** to submit the change.

Changing your Login ID

If needed, you can change your Login ID. The same Login ID is used for digital banking.

Tip
If the Change Login ID option does not appear on the Security Preferences page, contact your financial institution to change your Login ID.

To change your Login ID

1. In the navigation menu, select **Settings** > **Security Preferences**. The Security Preferences page appears.
2. Select **Change Login ID**. The Change Login ID page appears.
3. In the **New Login ID**, specify the new ID.
4. Select **Save new Login ID**.

Configuring a challenge code

If your account is configured to use a challenge code, you can configure the code on the Security Preferences page.

> **Note**
> Not all accounts are configured to use a challenge code. This option may not appear on the page.

To configure the challenge code

1. In the navigation menu, select **Settings** > **Security Preferences**. The Security Preferences page appears.
2. Select **Challenge Code**. The Challenge Code page appears.
3. Do the following:
    a. In the **Challenge Code**, specify the challenge code.
    b. In the **Confirm Challenge Code**, re-enter the code.
4. Select **Submit**.

Configuring secure delivery contact information

Depending on your Secure Delivery configuration, you can use the Security Preferences page to configure your secure delivery contact information. You can also delete a contact.

> **Caution**
> Deleting a contact is permanent.

To add a new secure delivery contact

1. In the navigation menu, select **Settings** > **Security Preferences**. The Security Preferences page appears.
2. Select **Secure Delivery**. The Secure Delivery Contact Information tab appears.
3. Select one of the following:
    - **New Email Address**
    - **New Phone Number**
    - **New SMS Text Number**

4. Specify the contact information and select **Save**.

> **Note**
> Some options may vary, depending on your financial institution's configuration. Contact your FI for more information.

To edit a secure delivery contact

1. In the navigation menu, select **Settings** > **Security Preferences**. The Security Preferences page appears.

2. Select **Secure Delivery**. The Secure Delivery Contact Information tab appears.

3. Locate the method that you want to edit and select **Edit**.

4. Make any needed changes to the contact information and select **Save**.

To delete a secure delivery contact

1. In the navigation menu, select **Settings** > **Security Preferences**. The Security Preferences page appears.

2. Select **Secure Delivery**. The Secure Delivery Contact Information tab appears.

3. Locate the method that you want to delete, and select **Delete**.

> **Caution**
> You must have at least one form of contact. If you attempt to delete your only form of contact, an error message appears.

Changing your phishing protection phrase

If your account uses a phishing protection phrase, you can use the Security Preferences page to change the phrase.

To change your phishing protection phrase

1. In the navigation menu, select **Settings** > **Security Preferences**. The Security Preferences page appears.

2. Select **Phishing Phrase**. The Phishing Phrase page appears.

> **Note**
> The Phishing Phrase page only appears if your account is configured to use a phishing protection phrase.

3. In the **My Phrase**, specify the phishing protection phrase.
4. Select **Submit** to complete the process.

Configuring a mobile authorization code

You can use a mobile authorization code (MAC) to approve a Business or Corporate transaction in a telephone call. We can send authorization requests to you at an email address, a telephone number, or both.

When a user creates a new payment that requires approval, the user can notify valid approvers. If your rights permit you to approve the draft and you configure a MAC, we contact you at the address that you specify for approval.

Mobile authorization contact methods

Method	Notes
Telephone	We place an automated phone call to the specified number. The call prompts you to enter the mobile authorization code that you specified. You can enter a valid code on the phone to approve the draft.
Email address	We send an email to the address. You can log in to digital banking or mobile banking to approve the draft.

If your account uses a mobile authorization code, you can use the Mobile Authorizations page to configure your code.

> **Note**
> You must have the transaction enabled in **Settings** > **Mobile Authorizations** and have Approve rights for the transaction. This allows the Approvals Widget to display on the Home page .

To configure a mobile authorization code

1. In the navigation menu, select **Settings** > **Mobile Authorizations**. The Mobile Authorizations page appears.

2. In the **Mobile Authorization Code**, specify the code.

3. Select the Transaction Types that you agree to approve.

4. Do one or more of the following:

   - Select **Add Email** and in the **E-Mail Address**, specify your contact address. Select **Save**.

   - Select **Add Phone** and in the **Country** dropdown, select the country for the phone. In the **Phone Number**, specify the phone number. Select **Save**.

5. On the Mobile Authorizations page, select **Submit**.

Requesting an address change

You can use digital banking to request your financial institution to update an address associated with one or more of your accounts. Depending on the number and type of accounts, it may take 24 to 48 hours to make the changes. The request affects the account profile, statement, and other mail and correspondence related to the account.

For your security, we review the change before it takes effect and may need to contact you to verify the change.

You can use the Address Change page to ask us to change your address.

> **Note**
> This page may not be available depending on the configurations of your financial institution.

To request an address change

1. In the navigation menu, select **Settings** > **Address Change**.

2. Do the following:

   a. Make the required changes to your contact information.

   b. In the select an account list, select one or more accounts to include, or select **Select All** or **Clear All**.

3. Select **Submit**. The Address Change Processing dialog appears.

4. On the Change of Address Successful message, select **Close** or **View in Activity Center**.

Selecting a language and a theme

A theme allows you to make your experience more personal by selecting a look and feel that appeals to you. Different themes may change the background image, colors, and some fonts, and at times, the placement of some options on the page. You can also change the preferred language in digital banking.

Note

If no alternate themes or languages are available, the theme and language settings will not appear.

To change the selected theme

1. In the navigation menu, select **Settings** > **Themes**. The Themes page appears.

2. In the **THEMES** section, select the theme that you want to use. The theme changes immediately across all your supported devices.

To change the selected language

1. In the navigation menu, select **Settings** > **Themes**. The Themes page appears with a list of themes available in the currently selected language.

2. In the **Languages** section, in the **Language** dropdown, select your preferred language. The language changes immediately across all your supported devices.

   If the newly selected language is not compatible with the current theme, the system will select a compatible theme and list any other themes that are compatible with the language selection.

Messages and notifications

Managing secure messages and alerts

This section includes details about messages and alerts. It also includes detailed instructions to help you create, read, and delete messages and alerts. You can use messages to communicate securely with your financial institution. Alerts can notify you when important events happen in your accounts.

Managing messages

Messages provide a secure way to communicate with your FI and are not used to communicate with any outside party. These messages appear in both digital banking in the Conversations item in the navigation menu.

Note
Conversations may appear as Messages, depending on your FI's configuration. Conversations combine a message and all its replies into a thread.

In digital banking, you can attach a file to a message. The available file formats are configured by your FI and will vary. The number of unread messages appears on the Conversations item in the navigation menu.

After you have read the messages in a conversation thread, you can delete the thread and all messages in it. You can delete a single thread, multiple threads, or all threads. Conversation threads stay in the Inbox until you delete them or they expire.

Creating a secure message

Create secure messages to communicate securely with your FI. Secure messaging is available in both digital banking and mobile banking.

To create a secure message

1. From the navigation menu, select **Conversations**.
2. Select **New Conversation** icon () or **click here to create a message** link.
3. In the **Message recipient** dropdown, select a recipient.
4. In the **Message subject**, specify a subject.

5. In the **Message**, specify the message.

6. (Optional) If you want to attach a file to the message, select **Attach a file** link. Select a file to attach to the message, and select **Open**.

7. Select **Send message**. Your new message appears on the Conversations page.

Reading a secure message

You can use the Conversations page to read secure messages in digital banking.

> **Note**
> Depending on your FI's configuration, Conversations may use a different label, such as Secure Messaging.

When you have unread messages, the number of unread messages appears on the Conversations item in the menu. In the Inbox, the subject lines of unread messages are bold.

> **Note**
> On mobile devices, only the Inbox displays until you select a message to read.

To read a secure message

1. In the navigation menu, select **Conversations**.

2. Do one of the following:

   - If the Inbox appears, select the message that you want to read. The original message and all related replies appear.

   - If the Inbox does not appear, select **Inbox**, and select the message that you want to read. The original message and all related replies appear.

> **Tip**
> You can save important conversations by selecting a message and then selecting **This message should never expire** checkbox in the message detail area.

Replying to a secure message

You can use Conversations to reply to a secure message indigital banking or digital banking.

Note
You cannot reply to some types of messages, such as security alerts.

To reply to a secure message

1. After you read a secure message, select Reply icon (). The REPLY TO A CONVERSATION appears.
2. In the **Message**, specify the message.
3. (Optional) If you want to attach a file to the message, select **Attach a file** link. Select a file to attach to the message, and select **Open**.
4. When your reply is complete, select **Send message**.

Deleting conversations

Use the Conversations page to delete conversation threads in digital banking .

Caution
When you delete a thread, it is permanently deleted. Make sure that you do not need the information in the message before you delete it.

To delete conversations

1. From the navigation menu, select **Conversations**.
2. Select a conversation and select delete icon (). The Delete Conversation dialog appears.
3. In the **Delete Conversation** dialog, select **Delete**.

   Note
   Deleting the conversations will delete all messages/alerts in this thread.

4. Select **Close** to return to the Inbox.

Managing alerts

Alerts remind you of important events, warn you about the status of your accounts, and notify you when transactions occur.

You can use the system's default alerts or create and customize your own on the Alerts page. You can access the Alerts page through **Settings > Alerts** in the navigation menu.

When you create an alert for an account, you specify the conditions that trigger the alert and its delivery method. Alert conditions vary depending on the alert type. Available alert types may vary depending on your configuration.

Alert types

Alert Type	Description
Account	Notifies you when the balance in one of your accounts drops below or rises above a specified threshold
History	Notifies you when: • a debit or credit transaction is greater than, less than, or equal to an amount that you specify • a specified check number posts • a transaction description matches text that you specify
Insufficient Funds	Notifies you when a transaction is rejected due to insufficient funds
Non-Online Transactions	Notifies you when the following transactions are generated: • Domestic wire (incoming) • Domestic wire (outgoing) • International wire (incoming) • International wire (outgoing)

Alert Type	Description
Online Transaction	Notifies you when the following transactions are generated: • ACH batch • ACH collection • ACH PassThru • ACH payment • ACH receipt • Change of address • Check reorder • Domestic wire (incoming) • Domestic wire (outgoing) • EFTPS • External transfer • Funds transfer • International wire (incoming) • International wire (outgoing) • Payroll • Send check • Stop payment An alert can trigger when a transaction is: • Drafted • Authorized

Alert Type	Description
	• Processed • Canceled • Failed
Reminder	Notifies you on a specific date or event
Security	Notifies you when a security-related event happens. Security alerts are configured automatically. Some security alerts are required, and you cannot change them. You can enable or disable other security alert types.

You can receive alerts through:

- Email
- Voice
- SMS Text Message
- Secure message
- Push notifications (digital banking app)

> **Note**
> If you choose to receive alerts as text messages, you must select the **Agree To Terms** checkbox.

Creating alerts

Create alerts to receive warnings about your accounts, notifications about transactions, and reminders for important events.

Alert types vary according to your settings and may include:

- Account alerts
- History alerts

- Insufficient funds alerts
- Non-online transactions alerts
- Online transaction alerts
- Reminders

To create an alert

1. From the navigation menu, select **Settings** > **Alerts**.
2. Select **New Alert** and then select an alert type.
3. Complete the required steps for the selected alert type.

Procedure for different alert types

Alert Types	Actions to take
Account Alert	a. In the **Account** dropdown, select an account. b. In the **Account balance type** dropdown, select a balance type. c. In the **Frequency** dropdown, select a frequency for the alert. d. In the **Amount**, specify an amount. e. In the **Alert Delivery Method** dropdown, select a delivery method for the alert and provide any required information. **Note** If you choose to receive alerts as text messages, select the **Agree To Terms** checkbox. f. Select **Create Alert**.

<table>
<tr><th>Alert Types</th><th>Actions to take</th></tr>
<tr><td>History Alert</td><td>
a. In the Transaction Type, select a type of transaction.
b. Take the appropriate action for the selected transaction type.

Debit and Credit Transactions—in the Amount, specify an amount and in the Account dropdown, select an account.
Check Number—in the Check Number, specify a check number and in the Account dropdown, select an account.
Description—in the Description, specify a description and in the Account dropdown, select an account.

c. In the Alert Delivery Method dropdown, select a delivery method for the alert and provide any required information.
Note
If you choose to receive alerts as text messages, select the Agree To Terms checkbox.
d. Select Create Alert.
</td></tr>
<tr><td>Insufficient Funds Alert</td><td>
a. In the Account dropdown, select an account.
b. In the Alert Delivery Method dropdown, select a delivery method for the alert and provide any required information.
Note
If you choose to receive alerts as text messages, select the Agree To Terms checkbox.
c. Select Create Alert.
</td></tr>
</table>

<table>
<tr><th>Alert Types</th><th>Actions to take</th></tr>
<tr><td>Non-Online Transaction Alert</td><td>
a. In the Transaction dropdown, select a transaction type.
b. In the Account dropdown, select an account.
c. In the Status dropdown, select the status of the transaction.
d. In the Alert Delivery Method dropdown, select a delivery method for the alert and provide any required information.
Note
If you choose to receive alerts as text messages, select the Agree To Terms checkbox.
e. Select Create Alert.
</td></tr>
<tr><td>Online Transaction Alert</td><td>
a. In the Transaction dropdown, select a transaction type.
b. In the Account dropdown, select an account.
c. In the Status dropdown, select the status of the transaction.
d. In the Alert Delivery Method dropdown, select a delivery method for the alert and provide any required information.
Note
If you choose to receive alerts as text messages, select the Agree To Terms checkbox.
e. Select Create Alert.
</td></tr>
</table>

Alert Types	Actions to take
Reminder	a. In the **Event** dropdown, select an event. b. In the **Select a date**, select a date. c. (Optional) Select the **Recurs Ever Year** checkbox. d. (Optional) In the **Message**, specify a message to include with the reminder. e. In the **Alert Delivery Method** dropdown, select a delivery method for the alert and provide any required information. **Note** If you choose to receive alerts as text messages, select the **Agree To Terms** checkbox. f. Select **Create Alert**.

4. In the success message, select **Close**. The new alert appears on the Alerts page.

Enabling and disabling alerts

You can use the Alerts page to temporarily disable an existing alert and later enable it again.

To enable or disable an existing alert

1. In the navigation menu, select **Settings** > **Alerts**.
2. Select the type of alert that you want to disable or enable.
3. On the Alerts page, locate the existing alert that you want to disable or enable, then do one of the following:
   - Toggle **Off** to disable the alert.
   - Toggle **On** to enable the alert.

4. When the Save Alert page appears, select **Close**.

> **Tip**
> You can hide Alert details, such as the description and frequency, by selecting the show/hide icons ()().

Configuring security alerts

Security alerts inform you when a security-related event occurs. Some security alerts are required. In the list of security alerts, required alerts are dimmed. You can enable or disable optional security alerts. The available security alert types vary, depending on your account type.

When an enabled alert is triggered, we send a security alert message. Security alerts are always sent as secure messages, but you can add additional delivery methods. When a security alert is triggered, the alert is sent to all the configured delivery methods.

> **Note**
> Some alerts may be dimmed, depending on your FI's configurations. Dimmed alerts cannot be edited.

> **Caution**
> Always use a second delivery method along with email for greater security.

From the Alerts page, you can enable or disable optional security alerts or edit your security alerts delivery preferences. The available security alert types vary depending on your account type.

To enable or disable optional security alerts

1. In the navigation menu, select **Settings** > **Alerts**.
2. Expand the **Security Alerts** section.
3. Switch the toggle key to enable or disable an alert.

> **Note**
> If you have push notifications enabled, you will receive security alerts through push notifications as well as any other delivery methods you have set.

To edit security alert delivery preferences

1. In the navigation menu, select **Settings** > **Alerts**.

2. Expand the **Security Alerts** section.

3. Select the **Edit Delivery Preferences** link. The Delivery Preferences page appears.

4. Enter the required fields of your desired delivery method(s).

> **Note**
> If you choose to receive alerts as text messages, you must select the **Agree To Terms** check box.

5. Select **Save**.

Editing alerts

You can edit an existing alert through the Alerts page. Any changes you make will take effect immediately.

To edit an alert

1. From the navigation menu, select **Settings** > **Alerts**.

2. Select the type of alert that you want to edit.

3. Select **Edit** link for the alert you want to edit. The Edit Account Alert page appears.

4. Make the required changes to the alert.

5. Select **Save**.

6. In the success message, select **Close**.

Deleting alerts

You can delete an alert through the Alerts page. Deleting an alert removes it permanently.

To delete an alert

1. From the navigation menumenu, select **Settings** > **Alerts**.

2. Select the type of alert that you want to delete.

3. Select **Edit** link for the alert you want to delete. The Edit Account Alert page appears.

4. Select **Delete**.

5. In the dialog, select **Confirm** to delete the alert.

6. In the success message, select **Close**.

Setting up push notifications

With push notifications, you can receive alerts straight to your mobile device.

> **Note**
> This feature may not be available, depending on how your financial institution is configured.

To enable or disable push notifications

1. In the navigation menu, select **Settings** > **Push Notifications**.

2. On the Push Notifications page, do one of the following:

   > **Note**
   > You can also disable push notifications within your device's settings.

   - Turn on the **Enable Notifications** toggle to enable push notifications.

   - Turn off the **Enable Notifications** toggle to disable push notifications.

   > **Note**
   > If you have an iOS device, select **Allow** on the prompt to allow push notifications.

You can access your alerts by selecting **Manage Notifications** on the Push Notifications page.

Security and fraud prevention

Corporate fraud alerts and prevention

Corporate accounts often include additional security controls to protect against fraudulent activity.

How fraud prevention works

- Positive Pay can identify unauthorized checks and present exceptions for review.
- Alerts can notify you of high-risk actions, such as large payments or changes to recipient information.
- Dual Action can require multiple approvals for sensitive changes and transactions.
- Mobile Authorization Code can provide out-of-band approval on enrolled devices.

Reduce risk

- Review new recipients and subsidiaries before approving payments.
- Use Mobile Authorization Code on trusted, enrolled devices.
- Enable available alerts for high-risk actions.
- Keep secure delivery contact information up to date.

If you suspect fraud, contact your financial institution immediately.

Configuring security preferences

You can change your login ID and password on the Security Preferences page.

If your FI offers the biometric authentication feature, you can log in to online banking using your mobile device's fingerprint sensor or facial recognition software. For more information on this feature, see Enabling and disabling biometric authentication.

You can configure your secure delivery contact information that we use to send secure access codes. We only send secure access codes to a known secure delivery contact.

Secure access code delivery methods

Method	Details
Phone	The system calls the selected telephone number. You answer the phone normally and make a selection to hear the code. If necessary, you can repeat the code. The system does not leave the code on voice mail. If you miss the call, you can request a new code.
Text (SMS)	The system sends a text message with the code. Standard text messaging fees apply.
Email	The system sends a short email with the code. Depending on the configuration of the filters on your mail server, the message may be in your junk or spam mailbox.

Changing your password

You can change your account password for digital banking . You use the same password for both. For more information, see Password tips and recommendations.

To change your account password

1. In the navigation menu, select **Settings** > **Security Preferences**. The Security Preferences page appears.
2. Select **Change Password**.
3. In the **Current Password**, specify your existing password.
4. In the **New Password**, specify your new password.
5. In the **Confirm New Password**, re-enter the new password.
6. Select **Change Password** to submit the change.

Changing your Login ID

If needed, you can change your Login ID. The same Login ID is used for digital banking.

Tip
If the Change Login ID option does not appear on the Security Preferences page, contact your financial institution to change your Login ID.

To change your Login ID

1. In the navigation menu, select **Settings** > **Security Preferences**. The Security Preferences page appears.
2. Select **Change Login ID**. The Change Login ID page appears.
3. In the **New Login ID**, specify the new ID.
4. Select **Save new Login ID**.

Changing your phishing protection phrase

If your account uses a phishing protection phrase, you can use the Security Preferences page to change the phrase.

To change your phishing protection phrase

1. In the navigation menu, select **Settings** > **Security Preferences**. The Security Preferences page appears.
2. Select **Phishing Phrase**. The Phishing Phrase page appears.

   Note
   The Phishing Phrase page only appears if your account is configured to use a phishing protection phrase.

3. In the **My Phrase**, specify the phishing protection phrase.
4. Select **Submit** to complete the process.

Configuring a challenge code

If your account is configured to use a challenge code, you can configure the code on the Security Preferences page.

Note
Not all accounts are configured to use a challenge code. This option may not appear on the page.

To configure the challenge code

1. In the navigation menu, select **Settings** > **Security Preferences**. The Security Preferences page appears.
2. Select **Challenge Code**. The Challenge Code page appears.
3. Do the following:
    a. In the **Challenge Code**, specify the challenge code.
    b. In the **Confirm Challenge Code**, re-enter the code.
4. Select **Submit**.

Configuring secure delivery contact information

Depending on your Secure Delivery configuration, you can use the Security Preferences page to configure your secure delivery contact information. You can also delete a contact.

> **Caution**
> Deleting a contact is permanent.

To add a new secure delivery contact

1. In the navigation menu, select **Settings** > **Security Preferences**. The Security Preferences page appears.
2. Select **Secure Delivery**. The Secure Delivery Contact Information tab appears.
3. Select one of the following:
    - **New Email Address**
    - **New Phone Number**
    - **New SMS Text Number**
4. Specify the contact information and select **Save**.

> **Note**
> Some options may vary, depending on your financial institution's configuration. Contact your FI for more information.

To edit a secure delivery contact

1. In the navigation menu, select **Settings** > **Security Preferences**. The Security Preferences page appears.
2. Select **Secure Delivery**. The Secure Delivery Contact Information tab appears.
3. Locate the method that you want to edit and select **Edit**.
4. Make any needed changes to the contact information and select **Save**.

To delete a secure delivery contact

1. In the navigation menu, select **Settings** > **Security Preferences**. The Security Preferences page appears.
2. Select **Secure Delivery**. The Secure Delivery Contact Information tab appears.
3. Locate the method that you want to delete, and select **Delete**.

> **Caution**
> You must have at least one form of contact. If you attempt to delete your only form of contact, an error message appears.

Password tips and recommendations

A strong password helps you protect your account. To create a strong password, keep the following guidelines in mind:

- Create unique, original passwords.
- Use the longest practical password.
- Use a mix of upper and lower case letters.
- Include one or more numbers.
- Do not use repeating or adjacent characters.
- Use at least one of these special characters: `~!@#$%^&()_+={}|[]:"?,./\.
- Avoid using software or toolbars that store your password.
- Change your password regularly.

Remember to avoid the following password pitfalls:

- Do not choose passwords or security codes that others can easily guess.
- Do not reuse passwords for multiple sites.
- Never use your account numbers.
- Do not use personal contact information, such as addresses or phone numbers.
- Do not use personal information, such as your name, birthday, Social Security Number, passport number, or the names or information for family members or friends.
- Do not use sequences of characters such as *1234567* or *abcdefg*.
- Do not rely on look-alike substitutions of numbers or symbols alone. Passwords like *P@ssw0rd* are easy to guess, but can be effective when you also change the case of the letters, the length of the words, and misspellings, or when you use multiple unrelated words in a phrase.
- Do not use dictionary words.

Tip
Go to support.microsoft.com for more information on creating strong passwords. We do not endorse or guarantee the site.

FAQs and troubleshooting

Getting started

This section includes questions about getting started with Q2online, including questions about logging in for the first time.

Logging in for the first time

What if I do not have access to the phone or email account contacts listed?

You must have access to at least one of the listed contacts to log in for the first time or register a browser device. If you need immediate access, contact your FI. After you verify your identity, your FI can add a new contact method.

Registering your computer

I registered my browser or device during a previous login, but now I need to register it again. Why?

There are several possible reasons that you may need to register a browser or device again, including:

- Your browser settings are configured to delete cookies.
- Your browser cookies for digital banking were removed.
- You use a browser plugin that automatically removes browser cookies when you close the browser.
- Your account requires a secure access code each time you log in.
- You use a Symantec VIP Token for a secure access code when you log in.
- You log in with a different browser on the same registered computer.
- You deleted and reinstalled the digital banking app.
- For security reasons, we reset all active registrations for all users.

How do I remove the registration from a device?

On a computer browser, you delete all Internet browser cookies or the browser cookies for digital banking. See your browser help for information about deleting cookies.

On a tablet or smartphone, the registration information is automatically deleted when you delete the digital banking app.

Messages and alerts

This section includes frequently asked questions about using messages and alerts.

Secure messages

Is the content of my message and any attachments sent securely?

Yes, the transport of your message is secure sockets layer (SSL)-encrypted and is never sent through public, unsecured communication channels like email communication.

Alerts

When are alerts delivered?

Secure message and email alerts are sent when transaction processing completes. Phone and text message alerts are sent at the next available time you specified for the alert.

Are alerts real time?

In most cases, yes.

What if I do not receive a phone or email alert?

If you miss an alert via phone call, the alert system leaves a message on voice mail.

For email alerts, check your junk mail or spam folder for the alert. If the alert is in the junk mail folder, configure your junk mail settings to allow email from us so you do not miss future alerts.

If you believe you did not receive an alert phone call or email, select **Conversations** in the menu to check for the alert. If the alert does not appear in the Inbox, confirm that the alert is enabled in the Alerts page. If the alert is enabled and you still believe you did not receive an alert, contact your financial institution for assistance.

> **Note**
> Email, phone, and text message alerts are a convenience, and should not be used to manage critical account details or appointments. Due to the nature of the email, phone, and text message networks, these networks cannot be 100 percent reliable delivery channels. Secure messages within our system are very reliable, since they are contained entirely within the banking system.

Are security alerts real time?

Yes, security alerts are event driven and are sent in real time.

Business and Corporate accounts

This section includes frequently asked questions about Business and Corporate accounts.

Payments and templates

How can I send a pre-note to a new account?

You can use a payment to send a pre-note to an account. To send a pre-note to a newly established recipient, send a zero dollar ACH transaction to the recipient account. The pre-note confirms the validity of a routing number and account at the receiving financial institution, without any movement of funds taking place.

ACH Pass-Thru

When should I use ACH Pass-Thru instead of ACH Payments or ACH Collections?

You can import NACHA-formatted files in ACH Payments or ACH Collections and Payroll payments, but those files may only contain one batch each. In addition, those payments can only support PPD, CCD, WEB, or TEL Standard Entry Class (SEC) codes. The ACH Pass-Thru feature allows you to create files with multiple batches and with other SEC codes. In addition, unlike other ACH payments, the ACH Pass-Thru feature performs minimal validations before passing the file to us.

The system does not accept some SEC codes. What can I do?

By default, we do not support all SEC codes. If you encounter unsupported SEC codes that you need to submit, please contact your financial institution during regular business hours.

Why do I enter a Process Date instead of an Effective Date?

Because there may be multiple effective dates in the file, you enter the date on which you want the file to be processed. On the date that you specify, we process the transactions according to the effective date or dates in the file.

Wire transfers

When might I use an intermediary financial institution?

You may need to use an intermediary financial institution if the financial institution for the beneficiary is not a direct Fedwire participant and cannot receive a wire transfer via the Fedwire system.

Tax payment

Is registration required to pay via the online banking system?

There is no registration requirement on our system. To make federal and/or state tax payments, you should register or enroll in the Electronic Funds Transfer (EFT) program for each tax authority that you want to pay. Payment via our digital banking system does not enroll you with the federal or state agency. Some agencies will not accept electronic tax payments from unregistered parties.

User management

Why is a new user unable to see any accounts?

When you create a user, you must set the account rights, transaction rights, and limits for the user. Depending on your settings (for dual approval of non-financial transactions), a CSR or different user may need to initiate final approval for activation.

Can I see transactions from other users in my company?

Yes, if your rights permit you to see the activity of the other users instead of just your own.

If I delete a user, will it delete that user's activity?

No, it only removes their access and rights to the digital banking system. All payments and templates that the user created remain, as do references to their online activity.

Can I edit user information?

No, for security purposes you can only add or remove users and edit user rights. Users can change their own profile information, login ID, and password if they need to do so.

Troubleshooting missing permissions

If you cannot complete an action—such as approving a payment, editing a template, or accessing a feature—you may not have the required permissions.

Verify your access

Check the following areas:

- **User roles**—your role may not include the required rights.
- **Transaction Types**—certain payment types may not be enabled for your user.
- **Company Policy**—a Company Policy may restrict the action or define limits.
- **Dual Action**—some actions require approval by multiple users.
- **Subsidiary access**—access may be limited to specific subsidiaries.

What to do next

1. Contact a company administrator.
2. Ask them to review your assigned role and Transaction Types.
3. Request that they review any Company Policy or Dual Action settings that may affect your access.

Home Page variations

Business or corporate users may see different versions of the Home page depending on how your financial institution has configured digital banking.

Dashboard Home page

The Dashboard Home page typically includes:

- Grouped account balances for your company and subsidiaries.
- Quick access tiles for payments and approvals.
- Customizable widgets for common corporate tasks.

This version supports the most current features and layouts.

Legacy Home page

Some financial institutions still use a Legacy Home page. It may include:

- A summarized list of accounts.
- Navigation links to core services, such as payments and reporting.

The Legacy Home page may not include all dashboard features.

Identify your Home page

If you are unsure which Home page you are using, review the layout and labels, or contact your financial institution for more information.

Get started

Corporate banking overview

Corporate banking is for companies with high transaction volumes and a large number of employees that require more complex entitlement structures. Corporate includes features that help you manage entitlements, provide reports for your end users, and look up routing transit numbers (RTN).

Corporate banking features

Features	Description
Advanced entitlements	Control entitlements for the Company Policy and User Roles.

Features	Description
Information reporting	Customize, schedule, and print reports in different formats. Standard reports include: • Balance and Activity Statement • Cash Position • ACH Activity • Checks Paid • ZBA Activity • Wire Activity • Company Entitlements Report • ACH Online Originations • Wire Online Originations • Company Transaction • User Activity Report For more information, refer to Reports.
RTN lookup	Perform an RTN lookup by entering either an American Banker Association (ABA) routing number or Financial Institution (FI) name into the FI search field on the Recipients page. Use the refined search option and include City and State to locate a specific FI branch office. This service reduces ABA routing number errors and complies with NACHA requirements for commercially reasonable screening. Costs associated with returned items are also reduced.
Multi-Transfer	Includes the ability to create multiple internal funds transfers from one screen and save the set of transfers as a template. End users can select a single processing date or different processing dates for all of the transfers. However, a single batch ID will be associated to each set of transfers to streamline approval and reconciliation.

Features	Description
Multi-Wire Origination	Includes the ability for end users to execute multiple domestic or international wire transactions from one screen and save the resulting set of wire transactions as a template. End users can select a single or different effective date for all of the transactions; however, a single batch ID will be associated for each wire to streamline approval and reconciliation.
Batch Wire Uploads	Includes the ability to import a comma separated (CSV) file containing multiple domestic or international wires, replacing the need to manually key in wires. Uploaded wires will be represented as single transactions in the Activity Center. However, a single batch ID will be associated for each wire to streamline approval and reconciliation. Only files containing the mandatory Fedwire and SWIFT fields will be supported and this service does not include the ability to create a wire outside of the standard CTR (currency transaction report) format.
Recipient Upload from Batch Payments	Provides the ability to upload a NACHA file containing recipient information to create new recipient records, as well as update existing recipient records when end users are uploading ACH batch payments (ACH payments, collections, and payroll).
Incoming/ Outgoing Wire Activity	Provides the ability for end users to access and view transaction details associated with incoming or outgoing domestic and international wire transactions. Connectivity to a real-time wire processor is required. The available data and timeliness of the data shown will be dependent on the integration made available by the third-party service wire system.
Incoming Wire Alerts	Provides the ability for end users to set up incoming domestic and international wire alerts within Corporate Banking. Connectivity to a real-time wire processor is required. The available data and timeliness of data shown will be dependent on the integration made available by the third-party wire system.
Account Labels	Provides the ability for a User to add labels to accounts within the Company Policy page where the labels can be associated with entitlements and information reporting, resulting in increased efficiency and productivity.

Features	Description
Dual Action by Transaction Type	Some financial transactions require Dual Action approval by a different end user than the one who created it, even if the drafter has approval rights. This action is driven by dollar amount and can be set at the Group level; that setting applies at the Customer and User Role level as well.
Commercial Dashboard	Allows FIs with access to a large volume of accounts to organize accounts, view different balances, and access quick links and widgets in a User-defined view to increase information visibility and productivity with digital banking.

Note
Corporate entitlements, reporting, and SWIFT/BIC lookup are only available for Users in Corporate groups.

The following features are only available if your FI purchased the full Corporate Banking product. However, once purchased, the features are available for both Business and Corporate Users:

- Multi-Transfer
- Multi-Wire
- Wire Uploads from Batch
- Recipient Upload from Batch
- Incoming/Outgoing Wire Activity
- Incoming Wire Alerts
- FX Wires (Batch)
- Commercial Dashboard

Using Corporate banking

The Corporate version of digital banking is intended for use by companies with high transaction volumes and a large number of employees. It provides end users with more control over who does what, to which accounts, and when, as compared to the control provided in the Business version of digital banking. This set of extended permissions is known as *entitlements*.

- Corporate banking overview
- Entitlements, Allowed Actions, and Company Policies
- Differences between Business and Corporate

Differences between Business and Corporate

In Business, you define what you can do with your transactions. In Corporate, users will employ the same payment workflows and template workflow they use in Business. The Corporate entitlement structure allows the separation of duties and the ability to designate specific account numbers to specific transactions such as ACH Payroll.

Corporate is the best solution for companies that need to:

- Have entitlements (account level, time of day, etc.) by transaction type
- Manage users with different levels of responsibility
- Generate reports with transaction information
- Validate ABA routing numbers

These features make Corporate a more efficient and powerful choice for large Business users with a large number of transactions.

Entitlements help different users handle transactions, while users can generate reports that contain specific financial data. Corporate users can also validate the ABA routing number in recipient records for use in ACH or Wire payments, which will reduce errors and returns. Below is a comparison of Corporate and Business features and entitlement options:

Corporate and Business functions

Functionality	Business	Corporate
User Management	X	X
Transaction Types	X	X

Functionality	Business	Corporate
Account Numbers permitted to Transaction Types		X
Approval Limits	X	X
Draft Limits		X
User Roles		X
Company Policy		X
Activity Center	X	X
RTN Validation		X
Dual Action for financial transactions	X	X
Multiple Approvals of financial transactions		X
Recipient Approval	X	X
Dual Action of non-financial actions (such as editing a User Role)		X
Information Reporting		X
Permission, Limits, and View Rights for User Roles		X
Third-party service application (also known as SSO) access based on User Roles	X	X

Functionality	Business	Corporate
Dynamic Entitlements such as IP restrictions, Subsidiary restrictions, or defining allowed hours per transaction type in the Company Policy rules		X

Supported browsers and devices

Digital banking works best when you use a supported browser and an updated device. Using an unsupported browser or out-of-date operating system may prevent pages from loading correctly or may block required security features.

Supported desktop browsers

Digital banking supports the current and previous major versions of:

- Google Chrome
- Mozilla Firefox
- Microsoft Edge
- Safari (macOS)

If your browser is not supported, you may see an *unsupported browser* notification. Update your browser or switch to a supported option to continue.

Supported mobile platforms

For the best experience with mobile banking:

- iOS devices should run the current or previous major version of iOS.
- Android devices should run the current or previous major version of Android OS.

Some features, such as biometrics and a Mobile Authorization Code, require device-level security settings.

Additional requirements

To use digital banking effectively, you should also have:

- A stable internet connection
- PDF reader software for viewing statements and documents
- A device that supports secure notifications (for alerts and approvals)

If you encounter display or performance issues, update your browser or device, then try again.

Accessing the online banking site

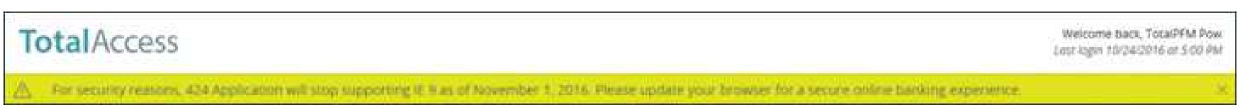
You can use a web browser to connect to the digital banking site on a desktop computer or other supported device. It is recommended that you enable pop-up windows in the browser for your digital banking site. If they aren't enabled, certain features may appear in separate windows in your browser or may not appear at all.

Tip
For the best experience with digital banking on a tablet or smartphone, use the digital banking app instead of an Internet browser.

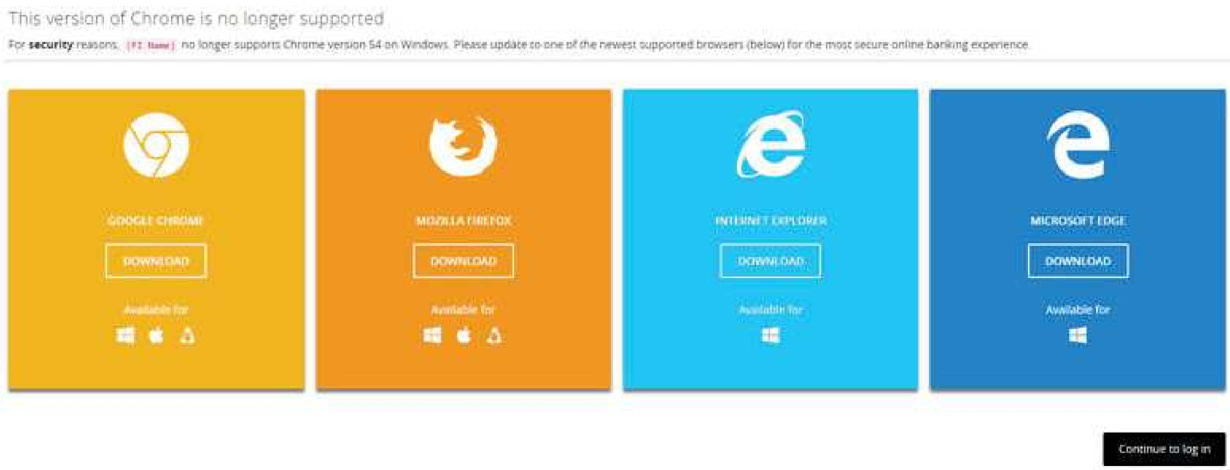
Unsupported browser notification

Continued use of unsupported browsers represents a security risk for end users. An unsupported browser notification presents targeted advance notice if you are using a browser for which support has been scheduled to end. This notification facilitates an easy process for installing an up-to-date, secure, and supported browser as a replacement. These three methods will be applied to all future browsers for which support is discontinued:

- **Notification text within online banking** — A notification bar appears at the top of the online banking screen letting you know that for security reasons, we will stop supporting the browser version you are using in the near future. When you see this notification, we recommend that you update your browser.



- **Soft block** — Prior to accessing online banking, a screen appears with notification text, as well as links to supported browsers. You can continue past the soft block to digital banking by selecting **Continue to log in**.



- **Hard block** — While similar to a soft block, a hard block does not include the option to continue to digital banking. You must upgrade your browser to a current version or select another supported browser.

Moving forward, browsers will continue to be evaluated. The appropriate date to end support for a particular browser will be based on several factors:

- The vendor's official end-of-support date for security patches
- The quality of the user experience on that browser in online banking
- The percentage of users still leveraging that browser version

Logging in and device registration

Logging in is the first step to using digital banking. Whether you are signing in for the first time or returning on a familiar device, the process is designed to be quick and secure. Depending on your financial institution’s settings, you may also be asked to verify your identity or register the device you are using.

This section provides guidance on how to sign in, manage your devices, and troubleshoot common login issues.

Logging in and out

To access digital banking, enter your login ID and password on the Login page. Depending on your configuration, you may also need to verify your identity using a secure access code or a Symantec VIP token code.

Logging in for the first time

The login process may vary depending on your financial institution's settings. The most common methods are:

- A secure access code (SAC)
- A code generated by a VIP token or app

When you use a SAC, we send a one-time code to an email address, text message number, or phone number that is on file for you.

> **Note**
> If you do not already have a login ID, contact your FI to obtain one.

Logging in using secure access code

You can log in for the first time with a secure access code.

1. On the Login page, do the following:
    a. Select **I am a new user**.
    b. Enter your **Login ID**.
    c. Select **Submit**.
2. On the Select Secure Access Code Target page, select one of the contact methods to send a secure access code.
3. On the Enter Secure Access Code page, do the following:
    a. When the code arrives, enter the code.
    b. Select **Submit**.
    c. If prompted to register the device, select **Register Device**.
4. Enter a password, then re-enter it in the **Confirm Password** field.
5. Select **Submit**.

6. Update your online profile and select **Submit Profile**.
7. Perform the following action based on the disclaimer type.
    a. Read the agreement on the Disclaimers page and select **Accept**. When you accept the required agreements, the Home page appears.
        i. If you want to:
            - Download the disclaimer, select **Download**.
            - Print the disclaimer, select **Print**.

    b. On the Terms & Conditions page, perform the appropriate task.

Tasks on the Terms & Conditions page

Task	Action
Read and accept the disclaimers	i. Select the required disclaimer link. The disclaimer appears. ii. Read the disclaimer. iii. Select the **I have read and agree to disclaimer** checkbox. iv. If you want to: • Download the disclaimer, select **Download**. • Print the disclaimer, select **Print**. **Note** The download and print functionality is only available on desktop. v. Select **Accept**. The next disclaimer appears. Repeat steps 2 through 5 for all of the disclaimers that you want to accept. vi. If you want to go back to the Terms & Conditions page, select **Go Back**.
Directly accept each disclaimer	i. Select the **I have read and agree to disclaimer** checkbox for the required disclaimer. The checkbox inside the disclaimer is automatically checked.
Submit the disclaimers	i. Select **Submit**. A success message appears. ii. Select **Close**.

Logging using a VIP token code

You can login for the first time with a VIP token code

1. On the Login page, do the following:
    a. Select **I am a new user**.
    b. Enter your **Login ID**.
    c. Select **Submit**.
2. Locate the current code on your VIP token and enter it in the **Enter Symantec VIP Token** field.

    > **Note**
    > You may need to wait for a new code to appear, then enter the second code in the **Enter Second Symantec VIP Token** field.

3. Select **Submit**.
4. Enter a **Password**, then re-enter it in the **Confirm Password** field.
5. Select **Submit**.
6. Update your online profile and select **Submit Profile**.
7. Perform the following action based on the disclaimer type.
    a. Read the agreement on the Disclaimers page and select **Accept**. When you accept the required number of agreements, the Home page appears.
        i. If you want to:
            - Download the disclaimer, select **Download**.
            - Print the disclaimer, select **Print**.
    b. On the Terms & Conditions page, perform the appropriate task.

Tasks on the Terms & Conditions page

<table>
<tr><th>Task</th><th>Action</th></tr>
<tr><td>Read and accept the disclaimers</td><td>i. Select the required disclaimer link. The disclaimer appears.
ii. Read the disclaimer.
iii. Select the I have read and agree to disclaimer checkbox.
iv. If you want to:
• Download the disclaimer, select Download.
• Print the disclaimer, select Print.
Note
The download and print functionality is only available on desktop.
v. Select Accept. The next disclaimer appears. Repeat steps 2 through 5 for all of the disclaimers that you want to accept.
vi. If you want to go back to the Terms & Conditions page, select Go Back.</td></tr>
<tr><td>Directly accept each disclaimer</td><td>i. Select the I have read and agree to disclaimer checkbox for the required disclaimer. The checkbox inside the disclaimer is automatically checked.</td></tr>
<tr><td>Submit the disclaimers</td><td>i. Select Submit. A success message appears.
ii. Select Close.</td></tr>
</table>

Note
You may be prompted to enter a second code for some types of transactions and the first time you use a code generated by a VIP token.

Passcode

You can set up a Passcode that can be used on a mobile device in lieu of a login ID and password.

Before enabling this feature on a mobile device, you must first log in to your mobile banking app and follow any multi-factor authentication (MFA) process your FI requires, such as providing a SAC. After successfully logging in and registering the device, you can enable the four-digit passcode feature on the Login or Security Preferences pages.

> **Note**
> Only one registered user per mobile device can enable this feature. If another user already enabled the feature, the related option on the Security Preferences page will appear dimmed.

Logging in after the first time

When you log in, enter your login ID and password. If you use a browser or a device that is not registered, you must also enter an SAC or Symantec VIP token code, depending on how your login ID is configured.

To log in after the first time

1. On the Login page, enter your **Login ID**.
2. (Optional) Select the **Remember me** check box to save your login ID for the next time that you log in.
3. Enter your **Password**.
4. Select **Sign In**. When the connection is complete, the Home page appears.

To log in after the first time with a Symantec VIP Token

1. On the Login page, do the following:
   a. Enter your **Login ID**.
   b. (Optional) Select the **Remember me** check box to save your login ID for the next time that you log in.
   c. Enter your **Password**.
   d. Select **Sign In**. The Enter VeriSign Token page appears.

2. Locate the current code on your Symantec VIP Token or the VIP Access mobile app and specify it in the **Symantec VIP Toke**.

3. Select **Submit**. When the connection is complete, the Home page appears.

Logging out

Logging out is an important part of keeping your financial information secure. You can log out voluntarily when you finish using digital banking. In addition, the session can log you out involuntarily after a certain amount of time elapses.

> **Note**
> By default, the session will also automatically timeout and close after 10 minutes of inactivity. The exact time may vary depending on your FI.

If you navigate from online banking to another site and do not close the browser, you may remain logged in until the session ends. This can make it possible for someone else to access data from your previous digital banking session. The session ends when you log out, close your browser, or close the mobile banking app.

> **Caution**
> To maximize the security of your online information, you should always log out to end your online banking session.

Logging out voluntarily

In online banking, you should always log out before you close the browser window. In digital banking, you should always log out before you open another app on your tablet or smartphone.

To log out

1. In the navigation menu, select **Log out**.

Logging out involuntarily

To help ensure your security, we automatically log you out when you have been logged in for an extended period. This session timeout is designed to protect the security of your financial information. There are two types of session timeouts:

Session timeout types

Timeout type	Notes
Logged in but inactive	Protects you if you are logged in and inadvertently leave your device. A warning message appears to give you a chance to stay logged in. If you miss the warning message, you can immediately log back in on the same browser or device by re-entering your login credentials, restoring your session and any tasks that you were working on. This window is only available for a short period of time. If you enter an incorrect password, any pending work is discarded.
Logged in but exceed session time limit	Limits the maximum time of any session. When the maximum session time ends, you are prompted to log out manually. If you do not log out manually, the system will automatically log you out.

Resetting a forgotten password

If you forget your password and your account is not locked, you can use the Forgot Your Password option on the Login page to reset your password. Depending on the configuration, you may not be able to reset your password from an unregistered browser.

To reset a forgotten password

1. On the Login page, do the following:
    a. Select **Forgot your password?**.
    b. Enter your login ID.
    c. Select **Submit**.
2. Select one of the contact methods that are on file for you. You will receive a code via the contact method that you select.
3. On the Secure Access Code page, enter the code and select **Submit**.

> **Note**
> If you close out of a session after receiving a secure access code, but before you enter it in the application, and then open it within a very short time frame, select **I already have a Secure Access Code**.

4. Enter your new password.

5. Re-enter the password in the **Confirm Password**.

6. Select **Submit**.

> **Note**
> If the **Remember Me** check box is selected, it blocks you from entering a different login ID.

Registering a browser or device

A conventional authentication system relies on two forms of identification to prove your identity: your login ID and your password. Multi-factor authentication uses multiple forms of identification to make it harder for attackers to access your account. The multiple forms of identification can include something that you know, such as a password, and something that only you have.

> **Tip**
> Users that use VIP tokens won't be prompted to register a browser or device because registration is not necessary for these users.

In digital banking, we can send a secure access code to a contact address that you configure. The code is only valid for a single use and it expires after a short time. You choose one of the following ways to deliver the code:

Secure access code delivery methods

Method	Details
Phone	The system calls the telephone number on file. You answer the phone normally and make a selection to hear the code. If necessary, you can repeat the code. The system does not leave the code on voice mail. If you miss the call, you can request a new code.

Method	Details
Text (SMS)	The system sends a text message with the code. Standard text messaging fees apply.
Email	The system sends a short email with the code. Depending on the configuration of the filters on your mail server, the message may be in your junk or spam mailbox.

Whenever possible, you should configure phone and text delivery methods, and leave email unconfigured. Attackers can use viruses or other malicious activity to compromise your email and view the secure access code. If you do not configure an email address as a Secure Delivery Contact, you can help prevent this type of attack.

Note

Depending on your security needs, we may configure your account to use codes from VIP Service Tokens. If your account uses a token, you enter the code from the token or the VIP Access mobile app instead of a secure access code. You enter the code from the token every time that you log in.

If you have never used a particular browser or device to log in, you may need to enter a secure access code to use it. If the browser or device is one that you plan to use again, you can register it. By registering a browser or a device, you confirm that it is under your control and that you intend to use it to access in digital banking or digital banking.

Tip

Multiple users can register the same browser or device.

You will need to register your browser or device again in the following circumstances:

- You use a different browser on your desktop.
- You delete and reinstall the digital banking app.
- Your browser does not save browser cookies.
- You clear existing browser cookies.
- We reset registration for all users for security reasons.

Caution
Only register a browser or device if it is under your control. Do not register a browser on a public computer.

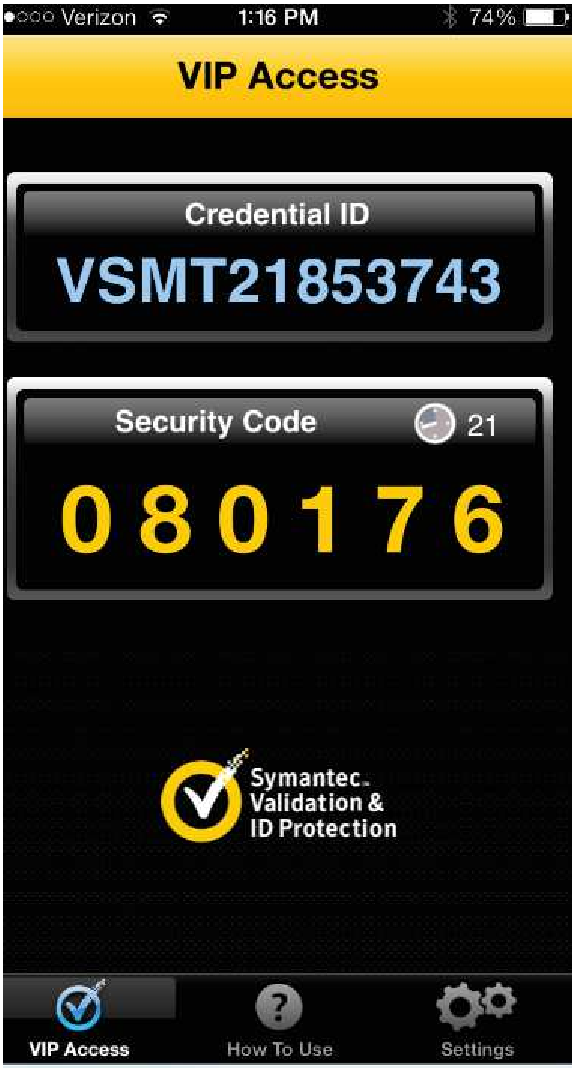
Obtaining Symantec VIP tokens

Symantec Validation & ID Protection (VIP) Security token codes are online security credentials that add an extra layer of identity protection when you log into digital banking.

To obtain a VIP token code

1. Download the VIP Access mobile app via the Apple App Store or Google Play store.

2. Launch the VIP Access mobile app. A Credential ID appears.



Note

A Security Code also appears. This is the secure code you will use to authorize transactions. A new Security Code appears every 30 seconds. For more information, see Approving transactions.

Enabling and disabling biometric authentication

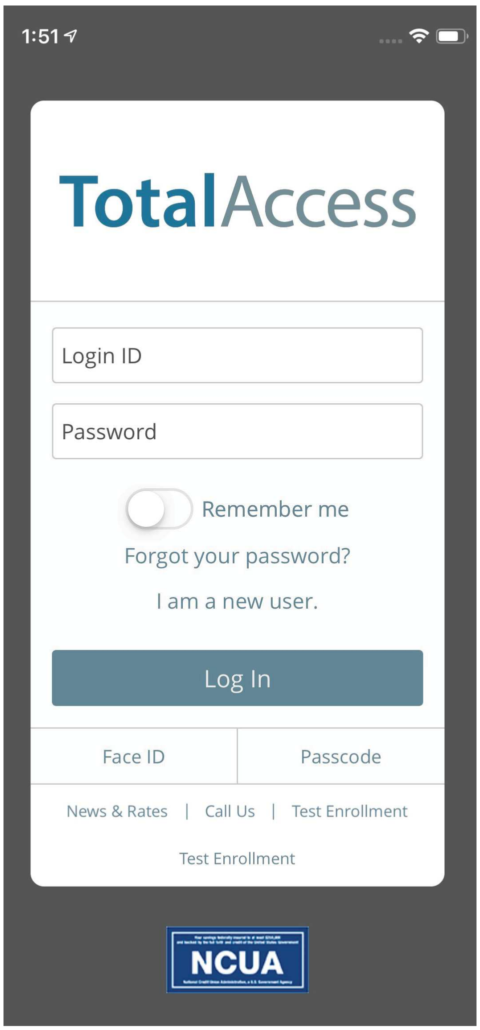
If your FI offers biometric authentication, you can log in to online banking using your mobile device's fingerprint sensor or facial recognition software.

To use this feature, your mobile device must have a fingerprint sensor or facial recognition software and operate on a supported OS version. You can use any biometric method registered to your device to log in to the app.

Note
Your fingerprint and face data are encrypted. This data is not available to your FI or any other service providers.

Enabling biometric authentication

1. On the Login page, select your login method. The following image shows an example of the Face ID login option on iOS devices.



2. On the Login page, select your login method. The following image shows an example of the Face ID login option on iOS devices.

3. On the authentication page, complete the following:

   a. Enter your **Login ID**.

b. Enter your **Password**.

c. Select **Authorize** to finalize changes.

The mobile login page offers all login methods supported by your FI. The last method you used is the one you will be prompted to use again the next time you log in. However, you can switch between login methods at any time on the login page.

Note
Biometric authentication is tied to your online banking password. If you change your password, you must disable biometric authentication and then re-enable it to log in to online banking with this feature.

For more information on setting up Fingerprint Login or Face recognition on your Android device, see https://support.google.com/android . For more information on setting up Touch ID or Face ID on your iOS device, see https://support.apple.com.

Disabling biometric authentication

If you want to stop using biometric authentication to log in, you can change your settings on the Security Preferences page. After changing your settings, you can use your login ID and password to access digital banking.

1. From the navigation menu, select **Settings** > **Security Preferences**.

2. Turn off the authentication method you would like to disable.

3. In the confirmation window, select **Yes** to confirm your settings.

Configuring a mobile authorization code

You can use a mobile authorization code (MAC) to approve a Business or Corporate transaction in a telephone call. We can send authorization requests to you at an email address, a telephone number, or both.

When a user creates a new payment that requires approval, the user can notify valid approvers. If your rights permit you to approve the draft and you configure a MAC, we contact you at the address that you specify for approval.

Mobile authorization contact methods

Method	Notes
Telephone	We place an automated phone call to the specified number. The call prompts you to enter the mobile authorization code that you specified. You can enter a valid code on the phone to approve the draft.
Email address	We send an email to the address. You can log in to digital banking or mobile banking to approve the draft.

If your account uses a mobile authorization code, you can use the Mobile Authorizations page to configure your code.

> **Note**
> You must have the transaction enabled in **Settings** > **Mobile Authorizations** and have Approve rights for the transaction. This allows the Approvals Widget to display on the Home page .

To configure a mobile authorization code

1. In the navigation menu, select **Settings** > **Mobile Authorizations**. The Mobile Authorizations page appears.
2. In the **Mobile Authorization Code**, specify the code.
3. Select the Transaction Types that you agree to approve.
4. Do one or more of the following:
   - Select **Add Email** and in the **E-Mail Address**, specify your contact address. Select **Save**.
   - Select **Add Phone** and in the **Country** dropdown, select the country for the phone. In the **Phone Number**, specify the phone number. Select **Save**.
5. On the Mobile Authorizations page, select **Submit**.

Commercial Dashboard

If enabled by your FI, Commercial Dashboard allows customers with access to a large volume of accounts to organize accounts, view different balances, and access quick links and widgets in a User-defined view to increase information visibility and productivity with digital banking.

Grouped account balances

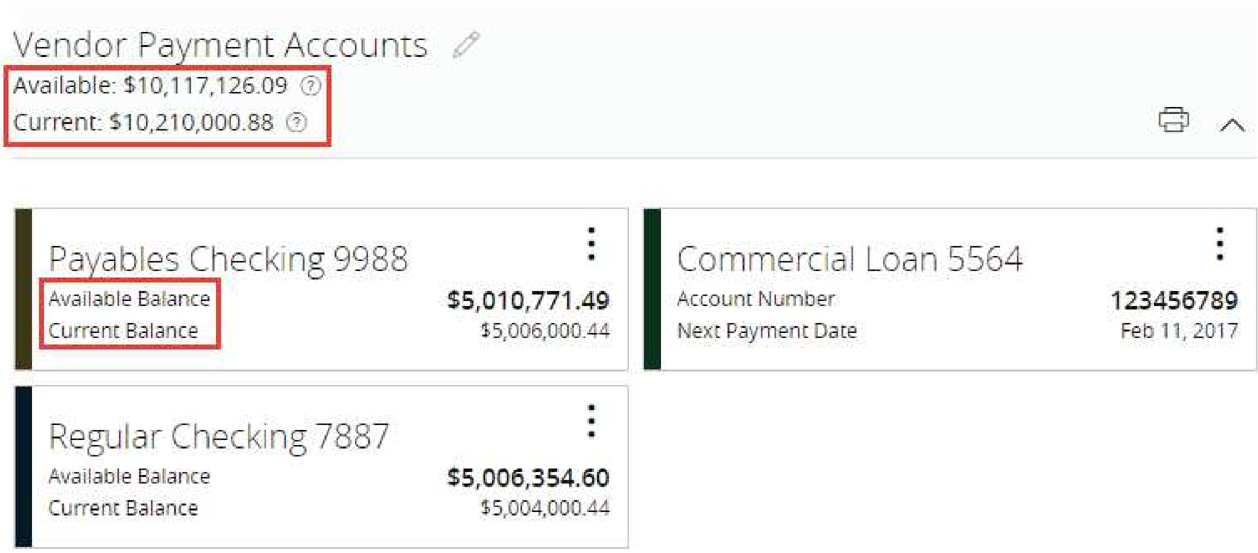
You can customize the visible cumulative balances in each group. This allows you to see the working capital for each account group by functional area (for example, Accounts Payable, Accounts Receivable, etc.).

You can select which account balances you want to see for each group. The account balance types you set for the first account in a group determine the balance types that display on the group tile.

To select displayed balances for an account

1. In the navigation menu, select **Settings** > **Account Preferences**.
2. Select an account for which you want to select displayed balances. The account details options display.
3. Select a maximum of two balance types (for example, Available Balance and Current balance).

The group balance appears on the group tile as the total balance of all the accounts within a group.



Viewing accounts in Account List view

Digital banking offers two options for viewing business accounts: standard view and Account List view. Standard view allows you to see your accounts in tile view on the Home page. Account List view allows you to select **Priority Accounts** to display on the Home page and view all your accounts on a separate page in a list format that is optimized for viewing and grouping large numbers of accounts. Account list view is an optional feature and allows you to:

- View accounts in a list that you can sort and filter.
- Set Priority Accounts for easy viewing on the Home page.
- Select multiple accounts from a list when creating or editing groups.
- View groups as tiles next to the account list. You can select a group tile for easy viewing of accounts within a group.

To turn on Account List view

In the navigation menu, select **Settings > Home Page Preferences** and select **Account List**.

When Account List view is enabled, only Priority Accounts display on the Home page. From the Home page, select **View all accounts** to see a list of all your accounts that you can sort, group, and filter.

To set Priority Accounts

The Priority Accounts feature allows you to specify the accounts you want to display on the Home page.

After you turn on Account List view, complete the following steps to set Priority Accounts:

1. On the Home page, select **View all accounts**.
2. Select the star (☆) next to accounts you want to appear on the Home page.

The stars next to accounts you set as priority appear filled in and Priority Accounts now display as tiles on the Home page.

For more information about using Account List view, see Grouping Corporate accounts.

Home page Preferences

When Commercial Dashboard is enabled, users can manage their Home page preferences. The Home page Preferences allow you to choose the Quick Links and widgets you see on your Home page and opt in or out of the Account List view. This feature allows you to customize your Home page and easily access the tools that you need most. To access Home page Preferences, select **Settings > Home Page Preferences** in the navigation menu.

Manage accounts

Viewing accounts in Account List view

Digital banking offers two options for viewing business accounts: standard view and Account List view. Standard view allows you to see your accounts in tile view on the Home page. Account List view allows you to select **Priority Accounts** to display on the Home page and view all your accounts on a separate page in a list format that is optimized for viewing and grouping large numbers of accounts. Account list view is an optional feature and allows you to:

- View accounts in a list that you can sort and filter.
- Set Priority Accounts for easy viewing on the Home page.
- Select multiple accounts from a list when creating or editing groups.
- View groups as tiles next to the account list. You can select a group tile for easy viewing of accounts within a group.

To turn on Account List view

In the navigation menu, select **Settings > Home Page Preferences** and select **Account List**.

When Account List view is enabled, only Priority Accounts display on the Home page. From the Home page, select **View all accounts** to see a list of all your accounts that you can sort, group, and filter.

To set Priority Accounts

The Priority Accounts feature allows you to specify the accounts you want to display on the Home page.

After you turn on Account List view, complete the following steps to set Priority Accounts:

1. On the Home page, select **View all accounts**.
2. Select the star (☆) next to accounts you want to appear on the Home page.

The stars next to accounts you set as priority appear filled in and Priority Accounts now display as tiles on the Home page.

For more information about using Account List view, see Grouping Corporate accounts.

Grouping accounts

You can use the Account Grouping feature to create groups of accounts based on your business needs.

Digital banking offers two options for viewing and grouping accounts: standard view and Account List view. Standard view allows you to see your accounts in tile view, while Account List view allows you to view accounts in a list format that is optimized for viewing and grouping large numbers of accounts. For more information, see Viewing accounts in Account List view.

Standard view

In standard view, you can organize accounts by moving account tiles on the Home page.

> **Note**
> For more information about account groups, see Account Grouping.

To create a new account group

1. Select the Options menu (⋮) on an existing group and select **Create new group**.
2. In the **Create new group** window, select the account to add to the new group and enter a **Group Name**.
3. Select **Save**. The new group appears below any existing account groups.

To edit an account group name

1. Select the Options menu (⋮) on an existing group and select **Edit group name**.
2. Enter the new group name and select the check mark (✓) to save it.

Account List view

To create groups in Account List view

1. From the Home page, select **View all accounts**.
2. Select **Create group**.
3. Enter a name for the group.
4. (Optional) Use the search box to find an account.
5. Select the check box next to the accounts you want to add to the group.

6. Select **Create group**. Your new group now appears as a tile on the Account List page

7. (Optional) To add additional accounts to the group, drag and drop an account from the list onto the group tile.

To remove an account from a group

1. Select the group tile you want to remove an account from.

2. Drag the account tile and drop it on the **Remove from group** button. The account is now removed from the group.

Viewing transaction details

You can view the details of any transaction in an account. Details include the transaction category, online description, statement description, date of the transaction, and transaction type. The transaction details also allow you to categorize transactions, split transaction categories, inquire about a specific transaction, and print detailed information and check images.

> **Note**
> The inquire feature is only available to internally-held accounts.

To view transaction details

1. On the Account Details page, select the transaction.

2. (Optional) Select the transaction again to hide the details.

Searching transactions

You can search transactions that pertain to a single account on the Account Details page. Transactions in Account Details may have originated in digital banking or digital banking, or they may be other transactions such as debit card purchases, ATM withdrawals, or transactions performed at a branch.

When searching in Account Details, you can use the search option to search for any term that appears in the transaction's description (for example, "Check #2389"). However, the Activity Center only contains transactions that were originated in digital banking.

> **Note**
> You can use the search box or the search filters separately, but you cannot combine search and filter functionality.

To search on the Account Details page

1. Select an account.

2. Select the search icon (🔍) to view the Search transactions field.

3. In the **Search transactions** field, specify the keywords related to the date, status, type, account, or amount of the transaction(s) for which you are looking.

4. Press enter. The search results appear.

Filtering transactions

You can filter transactions on the Account Details page. Filtered results are based on the following transaction information:

- Time period
- Transaction type
- Minimum and maximum amounts
- Check number, if applicable

To filter transactions

1. Select an **Account**.

2. Select the filter icon () to display the filter details.

3. Do one or more of the following:

    - In the **Time Period** dropdown, select a date range. If you select **Custom Date**, specify dates in the **Start Date** and **End Date** calendars.
    - In the **Transaction Type**, select the type of transaction.
    - In the **Min Amount** and **Max Amount**, specify the minimum and maximum amounts for the transaction.
    - (Optional) In the **Starting Check #** and **Ending Check #** fields, specify a check number range.
    - In the **Category** dropdown, select the type of category.

4. Select **Apply Filters**. The filtered results are displayed.
   If you want to reset filters and show all transactions, select Reset.
   If you want to hide filters, select the filter icon (⛛).

Exporting transactions

You can export transactions from the Account Details page to a file format that you select. Export formats vary depending on the settings. Currently, you can export in digital banking, but not digital banking.

> **Note**
> Contact your financial institution for information about supported versions of Quicken and QuickBooks.

To export transactions from the Account Details view

1. (Optional) On the Account Details page, narrow the results by either searching transactions or using filters (⛛) to select transactions with specific conditions.
2. Select the export icon (⤓).
3. In the export dropdown, select an export format.
   Based on your configuration, formats may include:
   - Spreadsheet (xls)
   - Spreadsheet (csv)
   - Microsoft (ofx)
   - Quicken (qfx)
   - QuickBooks (qbo)
4. Based on your browser settings, one of the following happens:
   - If your browser automatically saves files to a folder, the file is saved in that folder. Open the folder to view the exported file.
   - If your browser is configured to prompt for the folder for downloaded files, you are prompted to specify the location to save the exported file.

5. Select the exported file. The transactions appear in the current sort order on the Account Details page.

Viewing and printing images associated with a transaction

You can view accounts and print information about accounts on the Accounts Overview page. Depending on the configuration, the printed page includes the account name, balance, and other details. It will not print ads, menu options, or the summary graph.

On the Account Details page, printing an individual transaction that displays an image icon () will include any attached images, such as processed checks, on the printout.

> **Note**
> You can only print from a desktop, not from a tablet or smartphone.

To view and print the Account Details page

1. On the Home page, select the account that you want to print.
2. On the Account Details page, select the print icon ().
3. In the print dialog, select printing options and then select **Print**.

To view and print the images associated with a transaction

1. On the Home page, select the name of the account that includes the transaction.
2. Select the transaction to view the details. If applicable, the image appears below the transaction. If the transaction includes multiple images, select **Previous** or **Next** to view other images.
3. To print the images, do the following:
   a. On the transaction details, select the print icon ().
   b. In the print dialog, select printing options and then select **Print**.

> **Note**
> For the best results, use the provided print option. Using the browser's print function instead of the provided print option will cause suboptimal print results.

Sending a secure message about a transaction

While viewing the details of a transaction, you can send a secure message to your financial institution about the transaction.

> **Note**
> Secure messaging is only available for internally-held accounts.

To send a secure message about a transaction

1. In the transaction details, select options (⋮) > **Ask a question**. The Transaction Inquiry window appears with inquiry details.

2. In the **Message**, specify your message.

3. (Optional) Select ( ) **Attach a file** link and navigate to and attach needed files.

4. Select **Send message**. The message successfully sent appears.

5. Select **Close**. The message appears in the Inbox. Navigate to Inbox to view the message.

> **Note**
> The Conversations menu option may appear as Messages, depending on your configuration.

Disputing transactions

Depending on your FI's configuration, you may be able to initiate a transaction dispute on the Account Details page. You can initiate the dispute process if:

- The related account supports dispute functionality.
- The transaction status is not Pending.
- The transaction has not already been disputed, either in digital banking or at a branch.

> **Note**
> Disputed transactions are marked with a red flag ( ).

To dispute a transaction

1. On the Account Details page, select the transaction you want to dispute.

2. In the transaction details, select options (⋮) > **Dispute transactions**.

3. In the prompt to verify initiating a transaction dispute, select **Dispute transactions**.

4. Select the check box next to the transaction you want to dispute.

> **Tip**
> You can dispute multiple transactions at once. Select the check box next to each transaction you want to dispute.

5. Select **Dispute transactions**. The Dispute Transaction dialog appears.

6. Select **Continue dispute**.

7. Select a **Reason for dispute**.

8. In the text box provided, specify the dispute reason.

9. Select a response for **Did you authorize the transaction?**.

10. Select a response for **At the time of the transaction(s), the card was**.

11. Select a response for **Does anyone else have access to your card?** If you select *Yes*, specify details in the text box.

12. Select a response for **Have you attempted in good faith to resolve the dispute with the merchant?** If you select *Yes*, specify details in the text box.

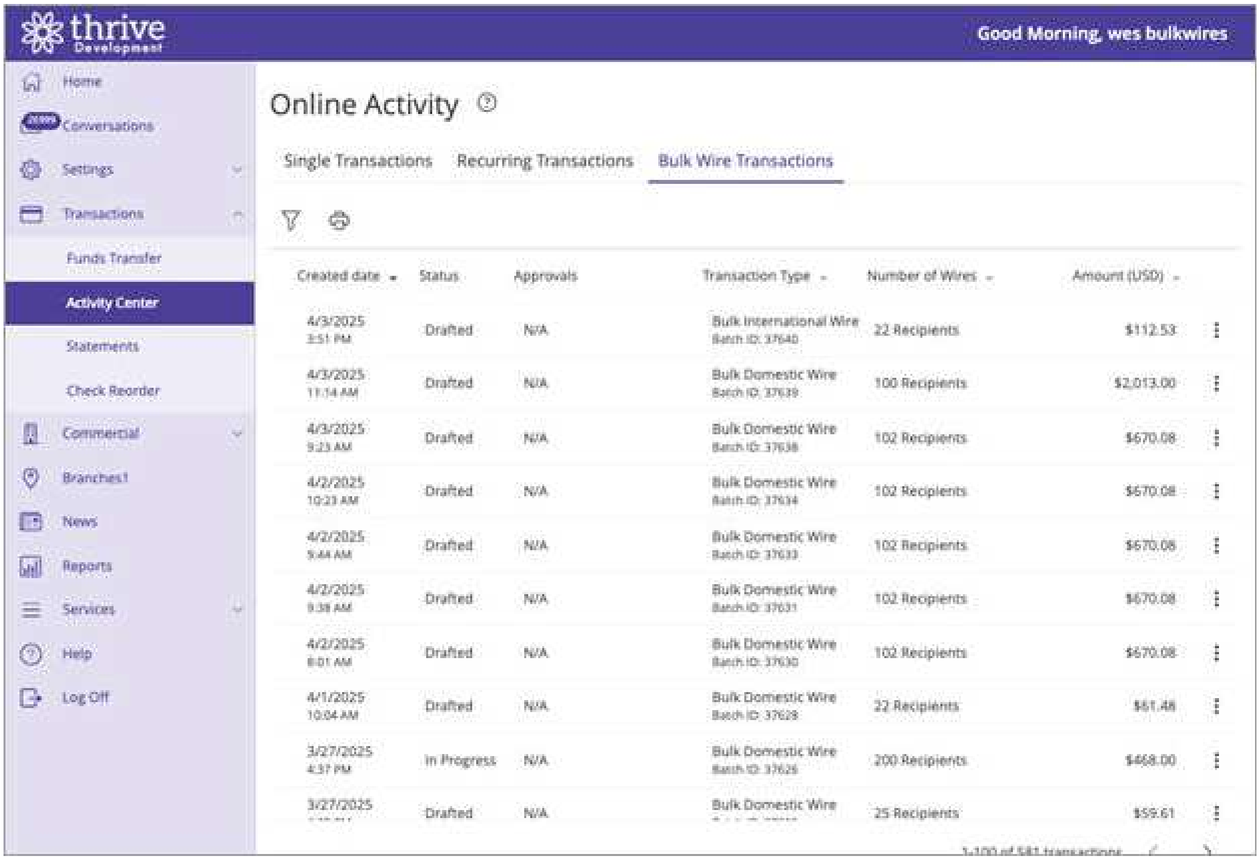
13. Select **Submit dispute**.

14. In the confirmation message, **Close** to return to Account Details.

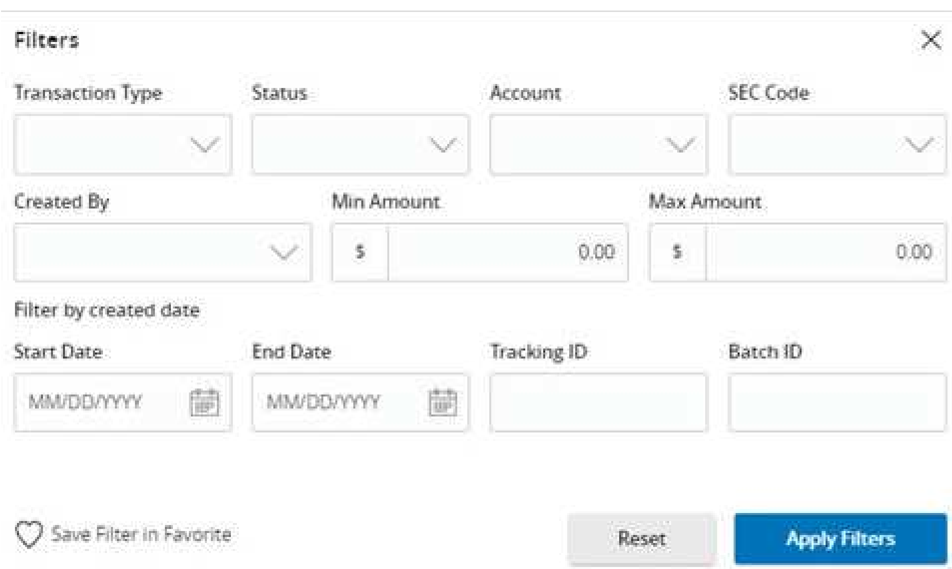
Using the Activity Center

The Activity Center displays details for recent digital banking transactions. You can sort, search, filter, and manage transactions on this page. In the Activity Center, all scheduled recurring transactions appear on the **Recurring Transactions** tab. You can use the **Recurring Transactions** tab to view or cancel the recurring series. You can also see checks that have been deposited on the **Deposited Checks** tab. Deposited checks will not display in the **Single Transaction** tab of the Activity Center.

Wire batches submitted through the Bulk Wires workflow appear on the **Bulk Wire Transactions** tab. You can approve, cancel, or view details for the entire batch, or navigate to individual transactions within the batch. For more information, see Bulk wires.



You can customize the transaction details that appear in the Activity Center by creating a filter and selecting up to six columns and then utilize this filtered view to approve or cancel transactions, as well as export or print the filtered data. For more information, see [Creating custom views](#).



The **Single Transactions** tab includes transactions that do not recur and any recurring transaction due in the next seven calendar days. You can use the **Single Transactions** tab to view or cancel a specific transaction in a recurring series.

When you have pending approvals waiting, the number of pending approvals appears on the tabs.

Tip

You can also view transaction details on the page where you created the transaction.

You can select individual check boxes to view the total debits and credits of the selected transactions. For international wires, the debit total displays the USD equivalent.

Searching transactions

When you search, you enter terms to locate specific account information. Some examples of things that you can search for include:

- Transactions greater than $500
- All pending transactions
- All transactions in the last week

When you perform a transaction search, you can search for any of the following fields by typing keywords or using the Filters option:

Basic search transaction fields

Field	Notes
Type	The type of transaction, such as Funds Transfer, Domestic Wire, Bill Payment, etc.
Status	The status of the transaction.
Account	The account to search.
Start Date	The creation date for the transaction.

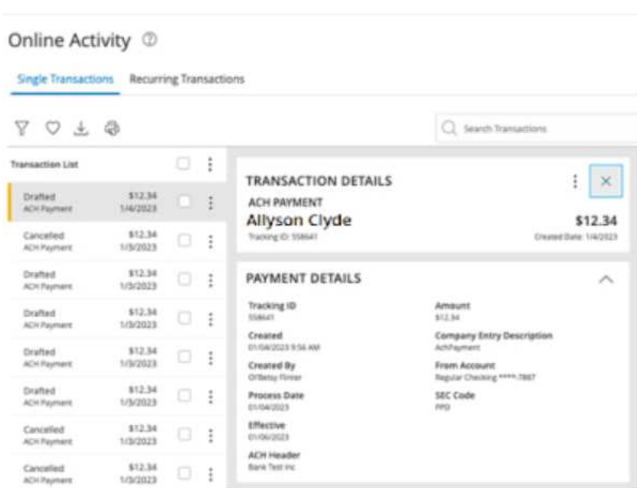
Field	Notes
End Date	The end date for the transaction, if applicable.
Created by	The user that created the transaction.
Amount	The amount of the transaction. You specify a range of amounts to include in the search.
Transaction ID	The number that uniquely identifies the transaction.

Tip
Select **Filters** to see the full list of fields you can use to better define your search.

Viewing transaction details

To view transactions on the Activity Center page

1. In the navigation menu, select **Transactions** > **Activity Center**.
2. Select the transaction to show the details.



A transaction can appear on the Account Details page or the Activity Center page, or both, depending on the transaction status and how you created it. You can view transactions and transaction details on the following pages:

Viewing transactions

Page	Includes
Account Details	All posted and pending transactions in an account, including: • Checks and deposits • Transactions at branches and ATMs • Bill payments • Transfers
Activity Center	All transactions created in , including recurring transactions. You can use the Activity Center to view or cancel a transaction that has not completed processing. Transactions will vary depending on your configuration, but may include: • Transfers • Stop payment requests • Address change requests • Check reorders • Payroll transactions • Wires • Tax payments • Commercial payments and collections

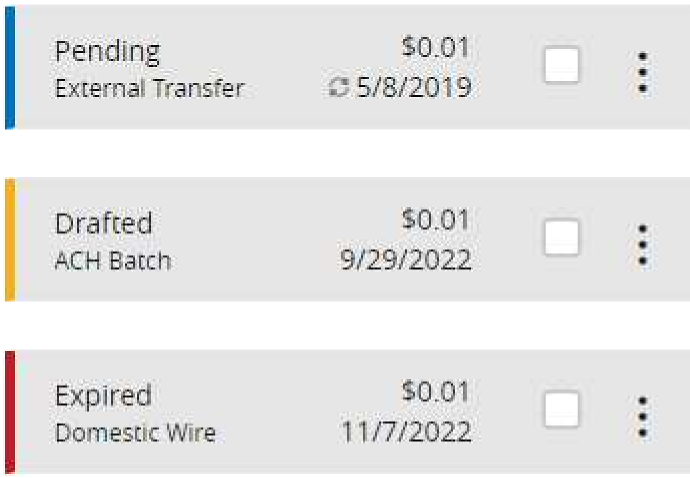
Transaction status

Transaction process statuses

Transaction status is now indicated using the following colors:

- Blue—On Hold, Pending, Processed

- Yellow—Drafted
- Red—Canceled, Failed, Expired



Transaction progress

Additionally, you can see the current progress of a transaction within the transaction workflow by scrolling to the bottom of the **Transaction Details** in the right pane to the **Transaction Process** card. The **Transaction Process** card uses color to help you quickly identify the status of a transaction. For more information on transaction status, refer to the Transactions FAQ.

- Green—Step completed
- Blue—In Progress / Current state
- Gray—Future steps
- Red—Failure, Expired, Canceled, Error

Creating custom views

You can select up to six fields to control which data appears in the Activity Center for each transaction type. For example, a user responsible for reviewing wire transactions can select **Message to Beneficiary** and **Beneficiary Bank** as two columns of data that will appear, and then save the custom view as a Favorite for later use.

To create a custom view in the Activity Center

1. In the navigation menu, select **Transactions** > **Activity Center**.
2. Select the Filters icon (⛉) on the **Single Transactions** tab.
3. In the filter fields that appear, select a **Transaction Type** and, optionally, a **Status**.
4. In the **Columns to display (max 6)**, select up to six columns names checkboxes that you want to view.
5. To save filter in favorite, select ♡**Save Filter in Favorite**. In the Save as Favorite dialog, specify the **Nickname** and save the custom view.
6. Select **Apply Filters**.
7. To use the custom view, select the nickname you provided from the list of Favorites (♡).

Copying a transaction

You can use the Activity Center to copy an existing transaction.

To copy a transaction

1. In the navigation menu, select **Transactions** > **Activity Center**.

2. Browse or search for the transaction that you want to copy.

3. Select the transaction you want to copy.

4. From the Actions (⋮) menu, select **Copy**. A new transaction of the same type appears with the fields already filled.

5. Edit the transaction. The procedure that you use to make the changes varies, depending on the type of transaction.

6. When you are satisfied with your changes, submit the new transaction.

Approving transactions

You can use the Activity Center to approve a pending transaction or multiple transactions at once.

To approve one or more transactions

1. In the navigation menu, select **Transactions** > **Activity Center**.

2. Browse or search for the transactions that you want to approve.

3. Select the check box for each transaction that you want to approve.

4. Select the Actions (⋮) menu, and then select **Approve**.

   > **Tip**
   > If you use a Symantec VIP Token code to authorize transactions, enter the current code from the token when prompted.

5. When prompted, select **Approve** to verify the approval. The status of the items will change to **Authorized** in the Activity Center.

   > **Tip**
   > You can set up a mobile authorization code (MAC) to approve transactions with a telephone call. See Mobile authorization code overview for more information.

Exporting by Transaction Type

You can export transactions by Transaction Type in the Activity Center to a CSV file format.

Note
You can export data in digital banking, but not within the mobile app.

To export by Transaction Type in the Activity Center

1. In the navigation menu, select **Transactions** > **Activity Center**.
2. Select multiple transaction check boxes, then select the export icon (). A window appears where you can download separate CSV files that contain details about exported files, grouped according to transaction type.
3. Select **Download** on the desired transaction type to download the related CSV file.

Printing transaction details

You can print transaction details from within the Activity Center.

Note
You can only print from a desktop, not from a tablet or smartphone.

To print from the Activity Center

1. In the navigation menu, select **Transactions** > **Activity Center**.
2. Select the transaction to view the details. If applicable, the image appears below the transaction. If the transaction includes multiple images, select **Previous** and **Next** to view additional images.
3. In the Actions (⋮) menu, select **Print Details**.
4. On the **Print** page, select **Print**.

Tip
You can select the print button () to either print the full transaction list or to print selected transactions.

Sending a message about a transaction

You can use the Activity Center to send a message to your FI about a transaction.

To send a message about a transaction

1. In the navigation menu, select **Transactions** > **Activity Center**.
2. Browse or search for the transaction that you want to send a message about.
3. Select the item.
4. In the Actions (⋮) menu, select **Inquire**.

   Note
   The message automatically includes information to identify the transaction. You do not need to add transaction details to the message.

5. In the **Message**, specify your message.
6. (Optional) Select () **Attach a file** and navigate to and attach needed files.
7. Select **Send Message**. A message appears confirming that you sent the message.
8. Select **Close**.

Canceling pending transactions

Use the Activity Center to cancel a pending transaction.

Note
If you cancel a transaction on the **Recurring Transactions** tab, you cancel all future occurrences of the transaction. If you cancel a single transaction in a recurring series on the **Single Transactions** tab, you cancel the single occurrence, not the entire series.

To cancel one or more pending transactions

1. In the navigation menu, select **Transactions** > **Activity Center**.
2. Browse or search for the transactions that you want to cancel.
3. Select the check box for each transaction that you want to cancel.
4. Select the Actions (⋮) menu, and then select **Cancel**.
5. When prompted, select **Confirm** to verify the cancellation. The status of the items will change to **Canceled** in the Activity Center

Move money

Creating a payment or template

You can use the Payments Hub page to create payments or templates for any Transaction Type for which you have the Draft and Manage Recipient rights assigned. You must save a template before you can draft a payment based on the template.

Note

If you create a new template based on an existing template or payment, then the new template's name must be unique. Otherwise, the system will prompt the User to create a unique template name. For data migrations where duplicate template names exist, an incremental number will be added to the newly created template's name. For example, if you create a template based on a template named "VendorTemplate", the duplicate template will be named "VendorTemplate1."

Tip

When you create a new payment or template, the Pending and Processed histories on the Payments Hub page only include payments of the same type. When you access an existing template, the individual template's Pending and Processed history will display.

Payments overview

Digital banking lets you create and manage electronic payments quickly and securely. You can make one-time payments directly in the system, use templates for recurring transactions, or upload a file from your accounting system.

Note

Depending on your setup, some payments may require approval before they are processed.

Ways to make payments

You can submit payments in several ways:

- ACH payments—enter payment details on screen or upload a NACHA file using ACH Pass-Thru.

- Wire transfers—send domestic or international wire payments with required recipient and bank information.
- Tax payments—submit federal or state tax payments electronically, when available.
- Templates—save payment information for accounts, recipients, and amounts that your company uses frequently.

Approvals

Your company may require approvals for certain payment types or amounts. If an approval is needed, the payment appears in the Activity Center until it is approved or rejected.

Tracking payments

You can view, edit, or cancel eligible payments from the Activity Center. Payment history and approval details are available for review at any time.

Making payments

After a User is assigned to a User Role, the User can begin creating payments immediately, subject to any restrictions resulting from the Allowed Actions applied to the User Role.

Be aware of the following when making payments:

- Recipient amounts must be less than or equal to the draft maximum amounts configured for the Allowed Actions of the User Role. The system will display an error message to Users if they enter a dollar amount over the Allowed Action.
- User Roles must have the Manage Recipients feature enabled to create templates and new recipient records. However, the feature is not required to create one-time payments.
- User Roles must have Draft Allowed Actions to make a payment, as Approve alone will not allow the User to create a payment.
- Company Policy and User Role settings drive what payment criteria or selections are available when a User Role is creating a template or one-time payment. For example, the subsidiaries could affect accounts that are available for payments if the accounts are part of an Allowed Action for a Transaction Type.

> **Note**
> Only Users with Draft rights enabled can be selected or deselected in the templates workflow. Users with the Access to all Payment Templates feature will automatically be selected and cannot be unselected.

See Making commercial payments for more information on Business payments.

Creating a payment

Each payment type has its own configuration and available options. The following options are available:

- Create a one-time payment to make a single payment to a recipient.
- Make recurring future payments set to specified schedules.
- Create a payment to subsidiaries and recipients with single or multiple accounts.
- Make payments to one-time recipients by not saving their information.
- Create ACH, wires, payroll, or payment from file payments.

Depending on your FI's configurations, entitled Users have the ability to originate certain ACH transactions with WEB or TEL Standard Entry Class (SEC) codes, in addition to PPD and CCD class codes.

TEL

The SEC code for telephone-initiated ACH entries is TEL. TEL is used when a company obtains authorization via the phone from a consumer to create an ACH debit. The TEL code applies only to single-entry payments. TEL transactions must be drawn on a consumer account and be payable in US currency. Additionally, TEL may only be used when:

- A relationship already exists between the company and the consumer, or
- In the case where there is not an existing relationship, the consumer initiates the contact with the company.

WEB

The WEB ACH transaction type is defined as a debit or credit entry to a consumer bank account, for which the authorization was obtained from the Receiver (the consumer who owns the bank account) over the internet. WEB entries require additional security procedures and obligations that address specific risks.

WEB or TEL status

ACH type	WEB	TEL
Single Payment	Y	N
Payments	Y	N
Single Receipt	Y	Y
Collections	Y	Y

Canceling a payment

You can use the Activity Center page to cancel a payment. If you have the right to cancel a payment, you can cancel it only if the status is **Drafted** or **Authorized**.

To cancel a single payment

1. In the navigation menu, select **Transactions** > **Activity Center**. Single transactions appear in the Activity Center.
2. Select the payment that you want to cancel. The transaction details appear.
3. Select the Actions (⋮) menu, then select **Cancel**. A message appears asking you to confirm the cancellation.
4. Select **Confirm**.
5. Select **Close** to return to Activity Center.

To cancel all future occurrences of a recurring payment

1. In the navigation menu, select **Transactions** > **Activity Center**. The Activity Center page appears.
2. Select **Recurring Transactions**. The list of recurring transactions appears.
3. In the row of the payment you want to cancel, select the Actions (⋮) menu and then select **Cancel series**. A message appears asking for confirmation.

4. Select **Cancel series**. The Recurring Series Canceled page appears confirming cancellation.

5. Select **Close** to return to Activity Center.

Viewing a payment

You can view or search for an existing pending or processed payment on the Activity Center page.

To view a payment on the Activity Center page

1. In the navigation menu, select **Transactions** > **Activity Center**. The Activity Center page appears.

2. On the Activity Center page, do one of the following:

   - Select **Single Transactions** to view a single payment.

   - Select **Recurring Transactions** to view a recurring series of payments.

3. Browse or search to locate the payment that you want to view.

4. Select the payment to view payment details.

Payment processing times

When you create a payment, you specify the effective date of the payment for ACH and a process date for wire transfers. For ACH, your payment is processed to meet the effective date. You cannot schedule a payment to process on a holiday or weekend. If you create a recurring payment and a recurring instance falls on a non-processing day, that instance automatically moves to another processing day.

Depending on the type of transaction and the type of non-processing day, the payment may move to either the next processing day or the previous processing day. Contact your financial institution for additional information.

Money is debited from your account on the effective date for the following Transaction Types:

- ACH Payment

- ACH Batch

- Payroll

- Tax Payment

Money is debited from your account on the process date for the following Transaction Types:

- Domestic Wire Transfer
- International Wire Transfer

Money is credited to your account on the effective date for the following Transaction Types:

- ACH Receipt
- ACH Collection

Note
For ACH PassThru transactions, you select the process date for the file. Money is debited or credited on the effective date(s) specified in the file.

The following table outlines the typical processing times for each Transaction Type. Contact your financial institution for detailed information on processing dates.

Transaction Type processing window

Transaction Type	Process date
ACH Payment	2 days before
ACH Receipt	1 day before
ACH Batch	2 days before
ACH Collection	1 day before
Domestic Wire	Same day
International Wire	Same day
Payroll	2 days before

Transaction Type	Process date
Tax Payment	2 days before

Creating an ACH payment

Automated Clearing House (ACH) payments can be created in two ways in digital banking. You can enter payment details directly on the screen, which is best for one-time or occasional payments, or you can upload a NACHA-formatted file using ACH Pass-Thru, which is designed for companies that generate ACH batches in their own accounting or payroll systems. Both methods create the same type of payment, but ACH Pass-Thru offers more control for companies that manage large volumes of transactions, while manual ACH entry provides a simple on-screen workflow for individual payments.

1. In the navigation menu, select **Commercial** > **Payments**.
2. Select **New Payment**, then select the ACH payment type (ACH Payment, ACH Receipt, ACH Batch, or ACH Collection).
3. On the page for the payment you chose:
    a. Choose an **SEC Code** from the dropdown menu.
    b. Select a **Subsidiary**.
    c. Select the account you'd like to draft the payment from or make a payment to.
    d. Select an **EffectiveDate**.
    e. (Optional) If you select the current day to make a Same-Day ACH payment, a confirmation message appears asking you to acknowledge that this type of payment may incur a fee for the expedited processing. Select **Approve**.

    > **Note**
    > You can only make a same-day ACH payment if enabled by your FI. If the transaction exceeds the Same-Day ACH payment limit, an error banner appears and you cannot Draft or Approve the transaction until you select a new date or change the amount.

    f. (Optional) Select **Set Schedule** to set up a recurring schedule.

   i. After selecting a frequency, select a date on the **When should this transaction stop?** calendar, enter a number of occurrences, or select **Forever (Until I cancel)**.

   ii. Select **Set Recurring Transaction**.

g. In the **Recipient/Account** search field, search for a recipient or account or select one from the dropdown list.

> **Note**
> When creating a one-time payment, there are restrictions to which recipients can be added or selected.

h. (Optional) If you have the Manage Recipients right, select **New Recipient** to create and assign a new recipient.

   i. In the Recipient Details window, fill out the required fields.

   ii. (Optional) To make a one-time payment to a one-time Recipient, select **Use Without Save**, or to save the Recipient for future payments, select **Save Recipient**. The Recipient Saved window confirms creation of new recipient.

   iii. (Optional) Select **Notify Recipient** to send a notification to the recipient.

   iv. Enter an **Amount**.

   v. (Optional) Enter an **Addendum**.

   vi. (Optional) To edit the details of an existing recipient, select **Show Details** and select edit ().

> **Note**
> When creating a one-time payment, there are restrictions to which recipients can be added or selected.

4. Select **Draft** or **Approve**.

> **Note**
> If you see an error message, contact your administrator for more information.

Company Entry Description for ACH Transaction Types

NACHA file formats include a Company Entry Description (CED) in the Batch Header record that is intended to describe the purpose or intent of a transaction.

When enabled, end users who have access to the feature make an entry into the CED field or leave CED blank in the payment and template workflows. A value is automatically inserted in this field if a user does not enter a value during a payment workflow. However, FIs can allow a user to enter a CED by requesting that this feature is enabled during implementation or an upgrade. If this functionality is enabled, the corresponding feature right can be configured at the Group, Customer, and User (Business), and User Role (Corporate) levels. When enabled, only Users or User Roles with access to CED will be able to see the CED entries in the Activity Center for privacy reasons.

Note

Entry formatting must comply with NACHA rules per the purpose of the payment, but the ability to add a CED must also comply with the rules for when (REVERSAL) and how (HEALTHCARE) these entries can be made. With this functionality available, be aware of the requirements for these entries, such as Reversals and Retries, and ensure that ACH agreements include language for how end users must comply with the rules.

The following table describes the options for entry, if allowed by your FI:

Company Entry Description field options

Description	Option
Reversal files and entries	REVERSAL
Corporate reclamation entries	RECLAIM
Destroyed check entries	NO CHECK
Automated enrollment entries	AUTOENROLL
Represented check entries	REDEPCHECK
Return Fee Entry	RETURN FEE

Description	Option
Reinitiation Entry	RETRY PMNT
Healthcare Payment	HEALTHCARE

Creating ACH reversals in UUX

Note
This feature may not be available, depending on how your financial institution is configured. Contact your financial institution for more information.

Users entitled to ACH reversal will see the **Reverse** option in the **Actions** (⋮) menu in the Activity Center for all transactions, including ACH Pass-Thru transactions.

Note
The **Reverse** option does not appear until the transaction is in a **Processed** state.

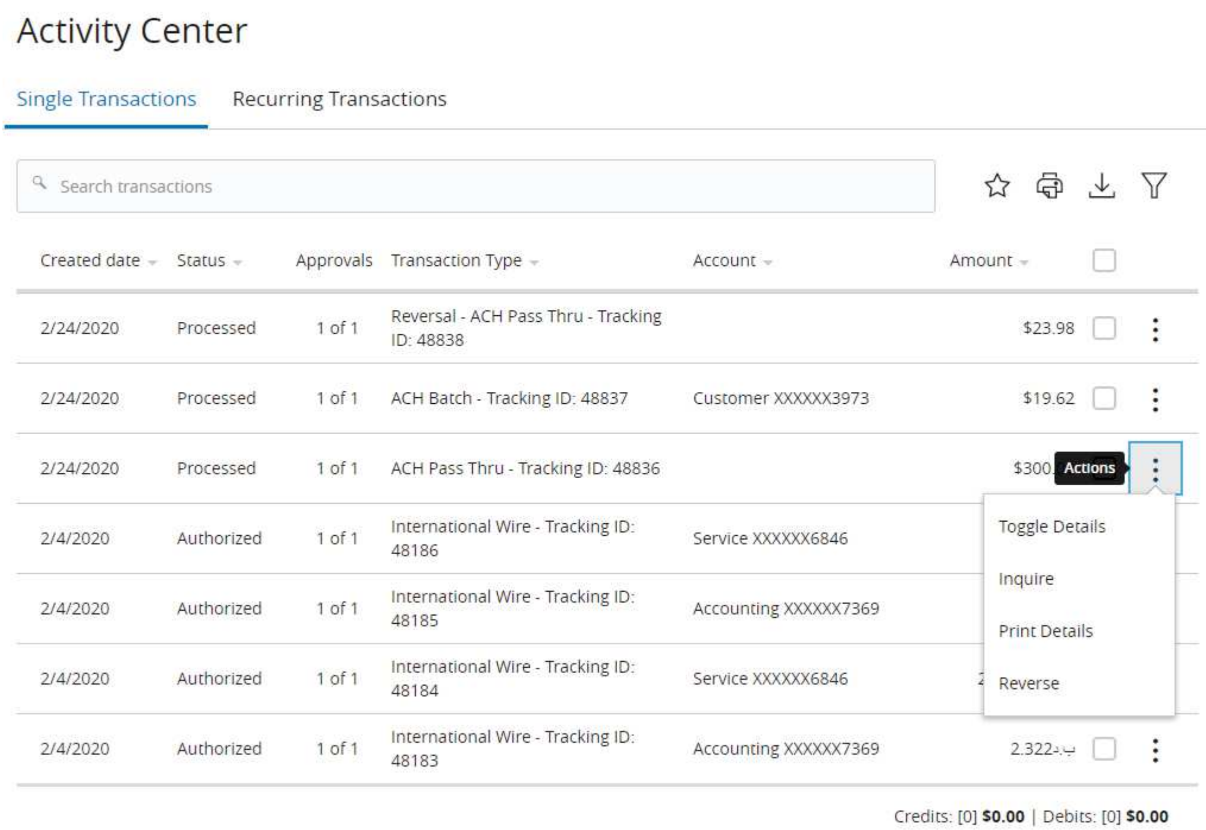
The options for reversal are as follows:

- For ACH Single Payment, ACH Single Receipt, and Tax Payment/EFTPS transactions, selecting **Reverse** will result in the option to reverse the entire transaction.
- For ACH Collections, ACH Batch, and ACH Payroll transactions, selecting **Reverse** will result in the option to reverse the entire transaction or individual item(s).
- For ACH Pass-Thru transactions, selecting **Reverse** will result in the option to reverse the entire file, specific batch(es), or individual item(s).

Note
For ACH Pass-Thru transactions, selecting individual Items opens a search-based tool, as opposed to a list or select tool. Multiple individual items can be selected; however, end users will need to search for the items as opposed to viewing a full list on load. This optimizes performance for large files.

To create a reversal for ACH Single Payment, ACH Single Receipt, and Tax Payment/EFTPS transactions

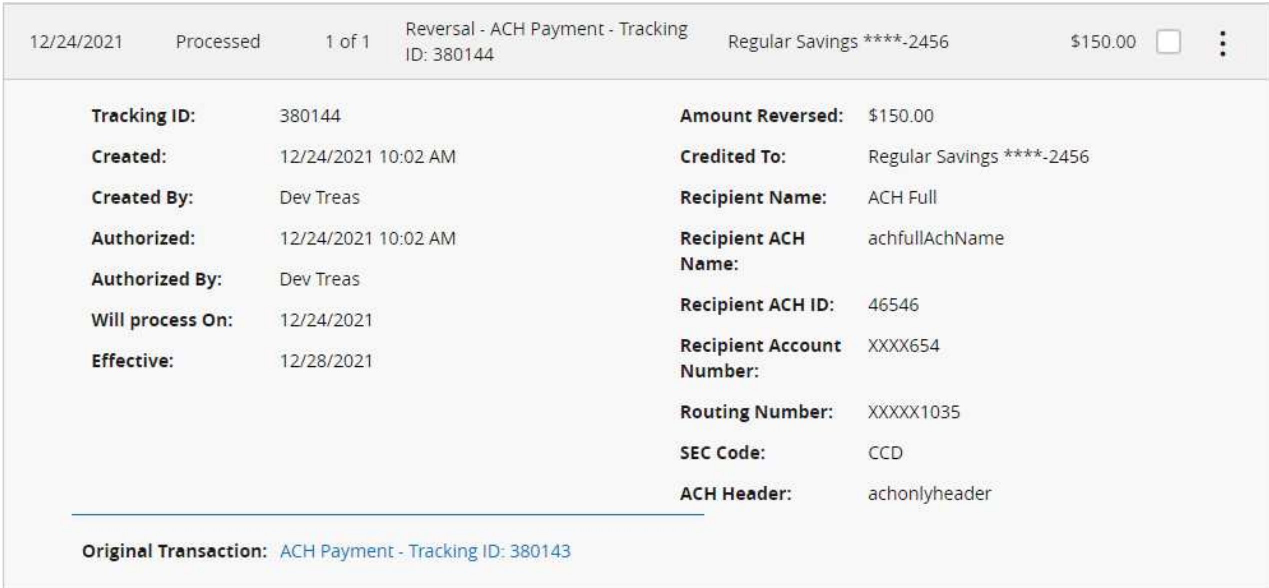
1. Select **Actions** (⋮) > **Reverse** on the row containing the transaction to reverse.



2. Select **Agree and Continue** in the warning message dialog that appears.

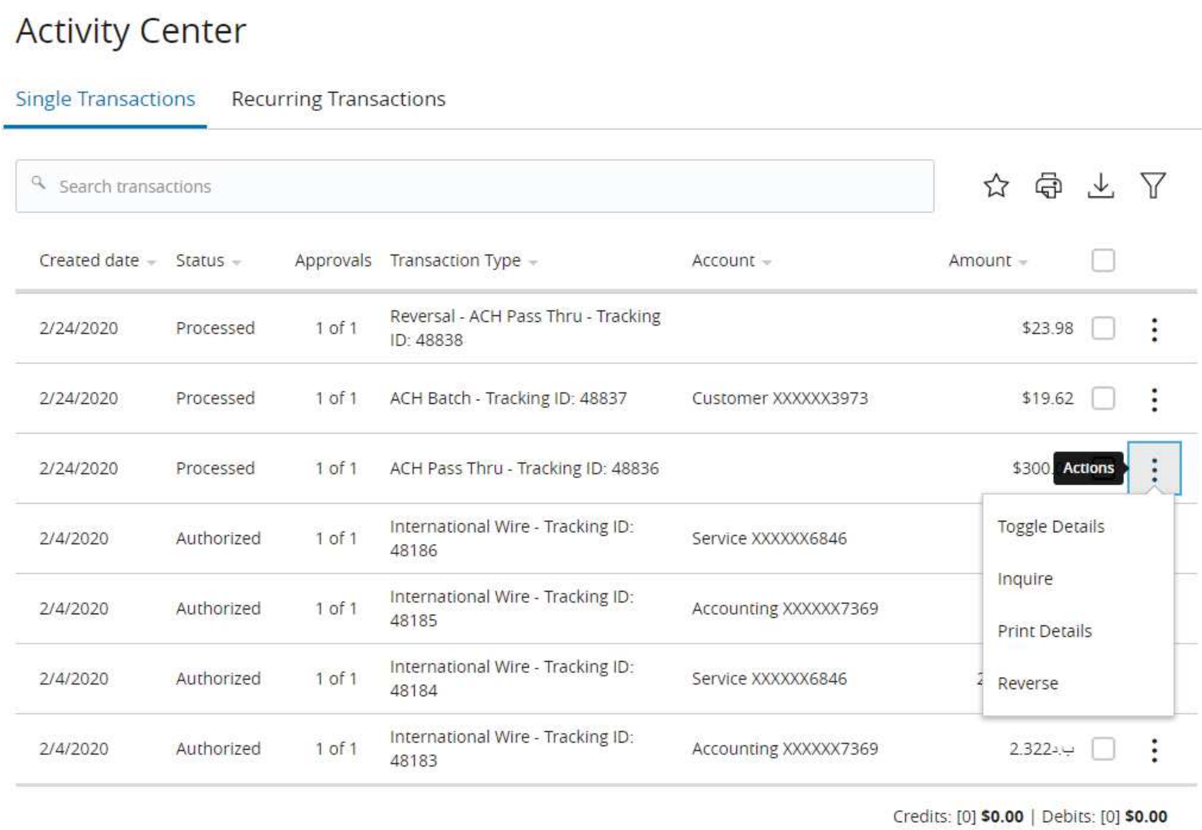
3. Select **Confirm** to initiate the reversal. The reversal process may take several seconds to complete.

After the reversal transaction completes, you can select **View in Activity Center** to view the reversal details, including a link to the original transaction.



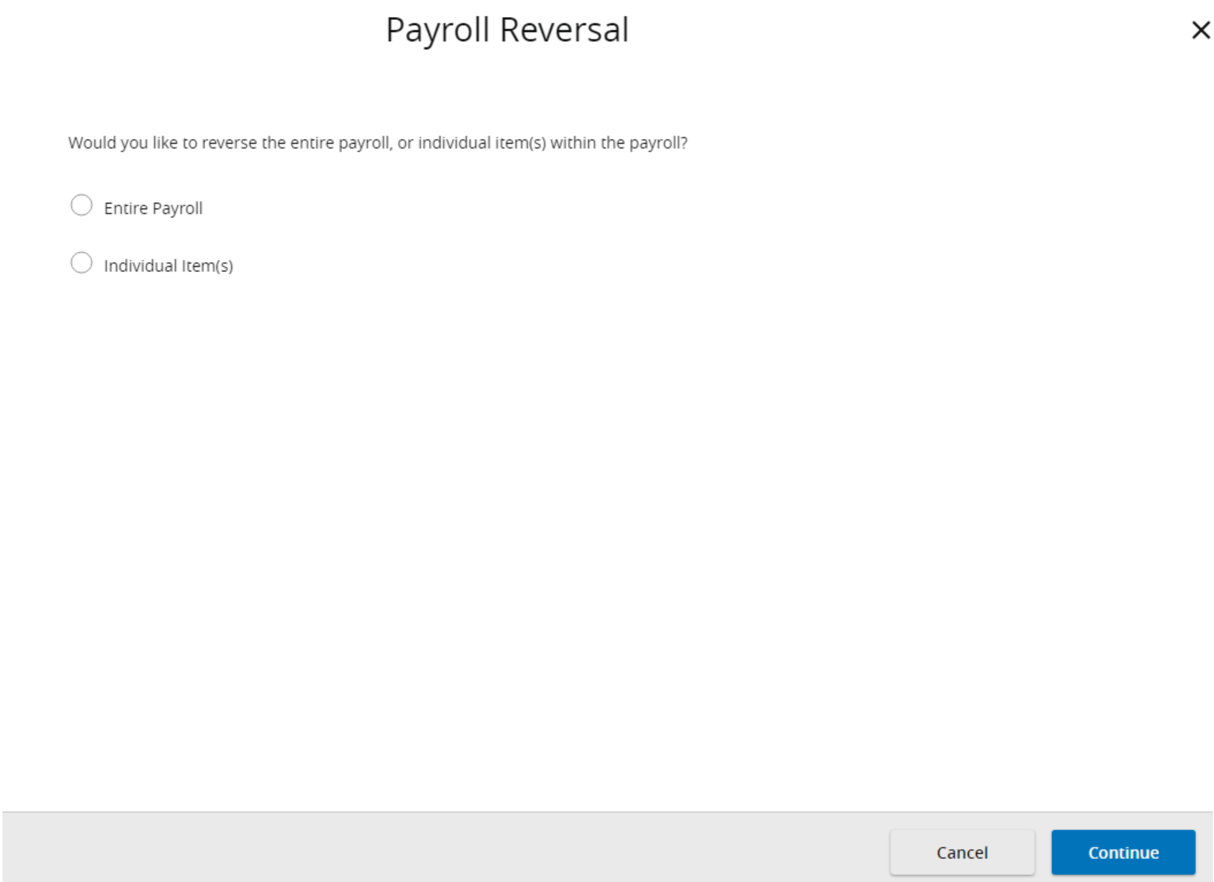
To create a reversal for ACH Collections, ACH Batch, and ACH Payroll transactions

1. Select **Actions** (⋮) > **Reverse** on the row containing the transaction to reverse.

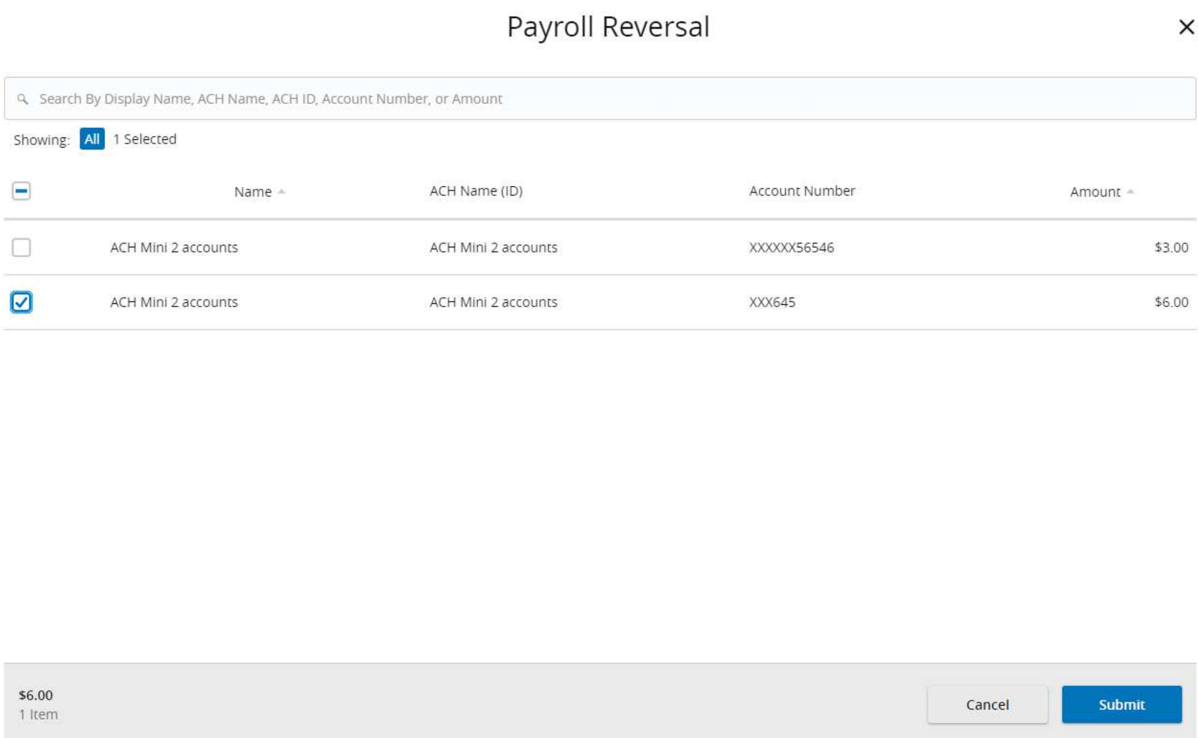


2. Select **Agree and Continue** in the warning message dialog that appears.

3. Select whether to reverse the entire batch or individual items within the ACH batch, then select **Continue**.

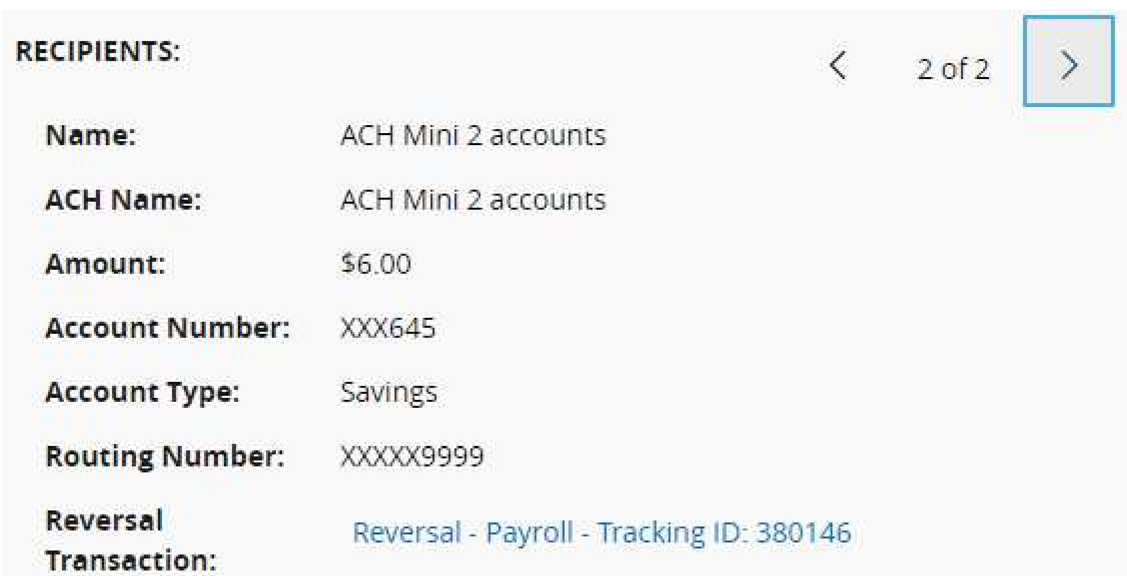


4. If you are selecting individual items, select the ACH payments within the batch to reverse, then select **Submit**.



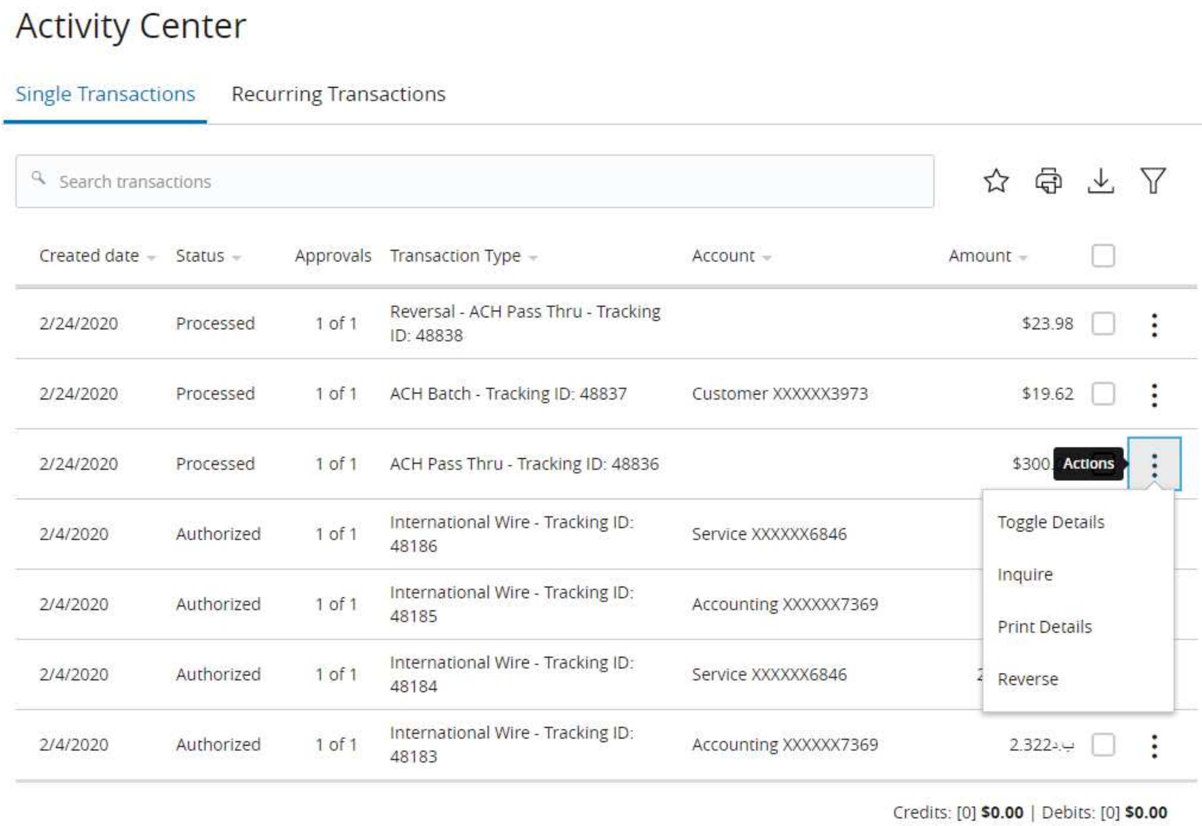
5. Select **Confirm** to initiate the reversal. The reversal process may take several seconds to complete.

After the reversal transaction completes, you can select **View in Activity Center** to view the reversal details, including a link to the original transaction. The reversed transactions within the original batch include a link to the reversal transaction.



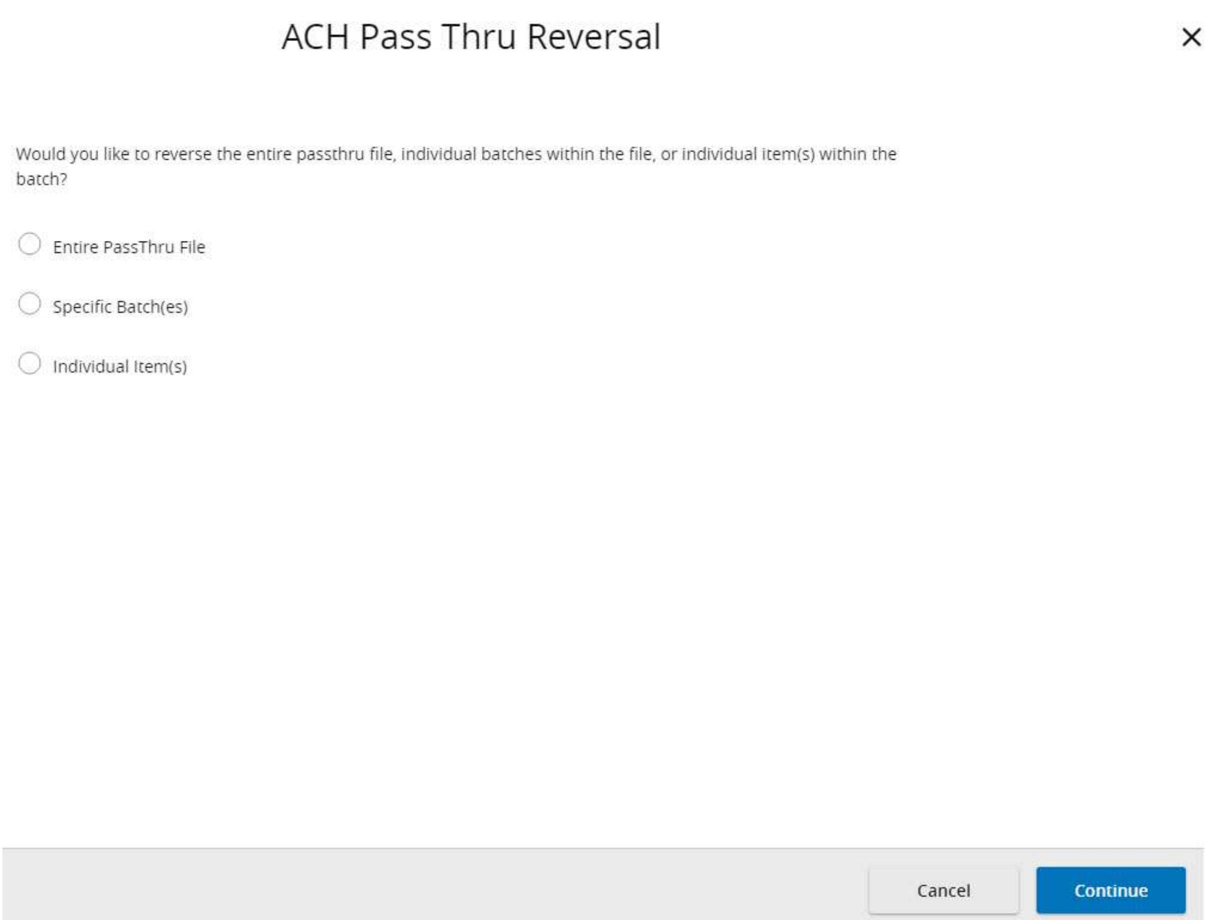
To create a reversal for ACH Pass-Thru transactions

1. Select **Actions** (⋮) > **Reverse** on the row containing the transaction to reverse.

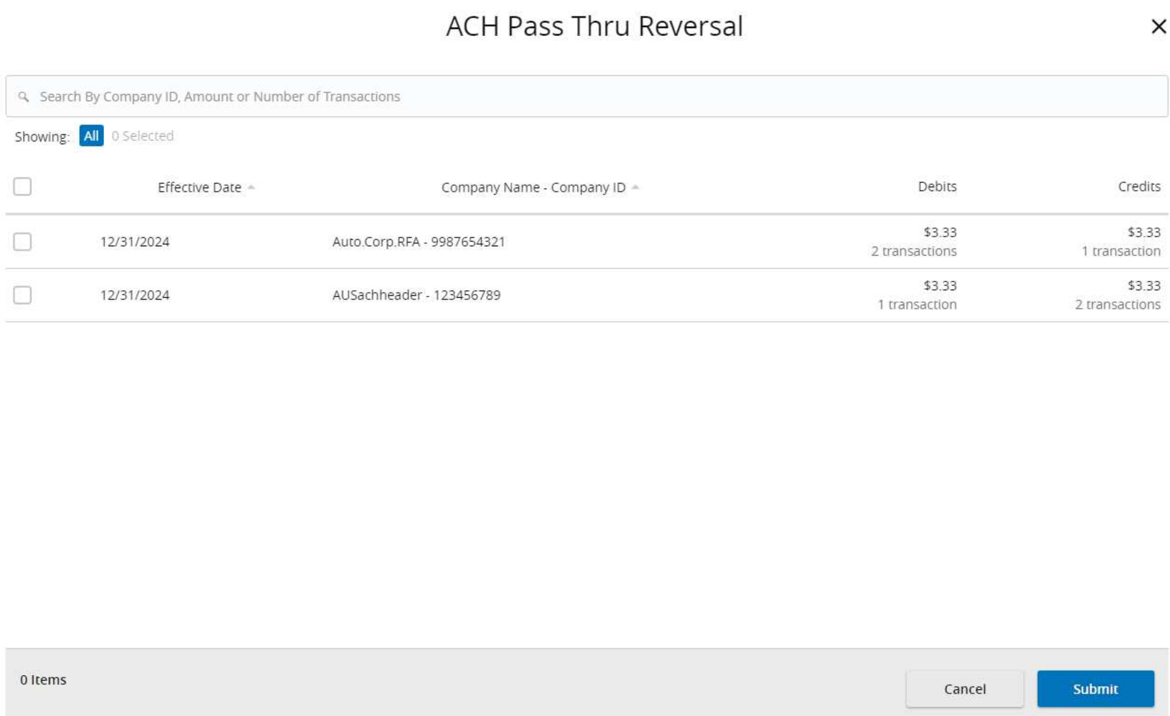


2. Select **Agree and Continue** in the warning message dialog that appears.

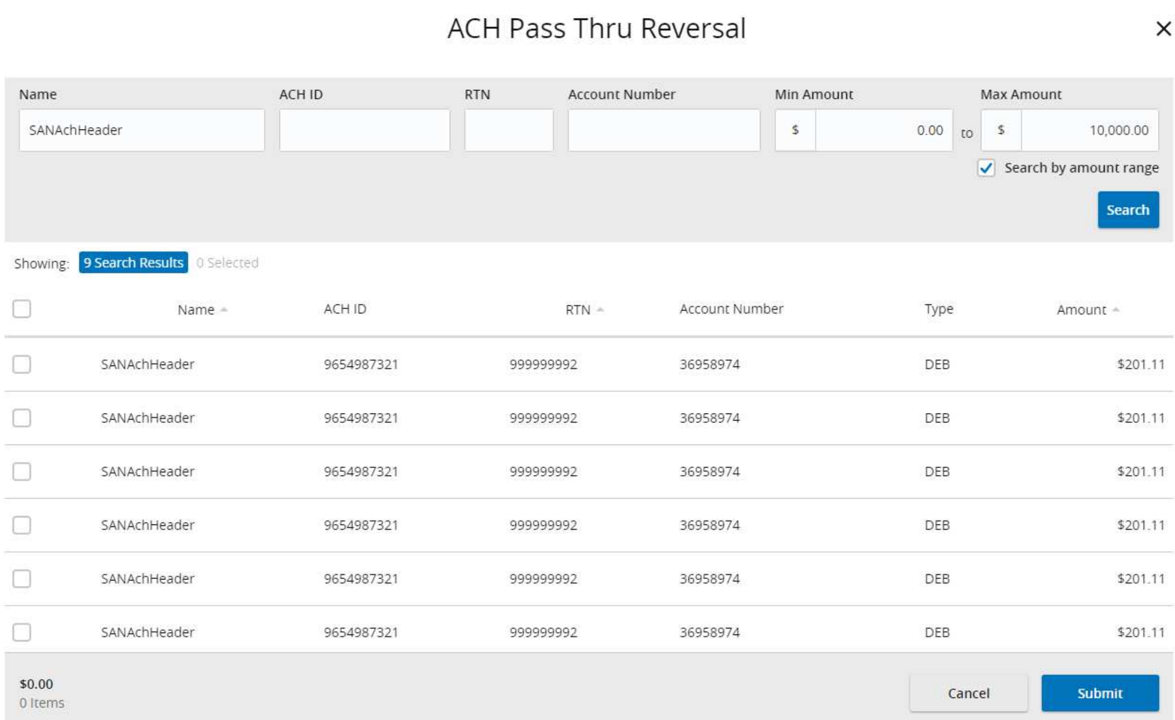
3. Select whether to reverse the entire PassThru file, specific batches, or individual items within the file, then select **Continue**.



- If you are selecting individual batches, select the batches for reversal, then select **Submit**.

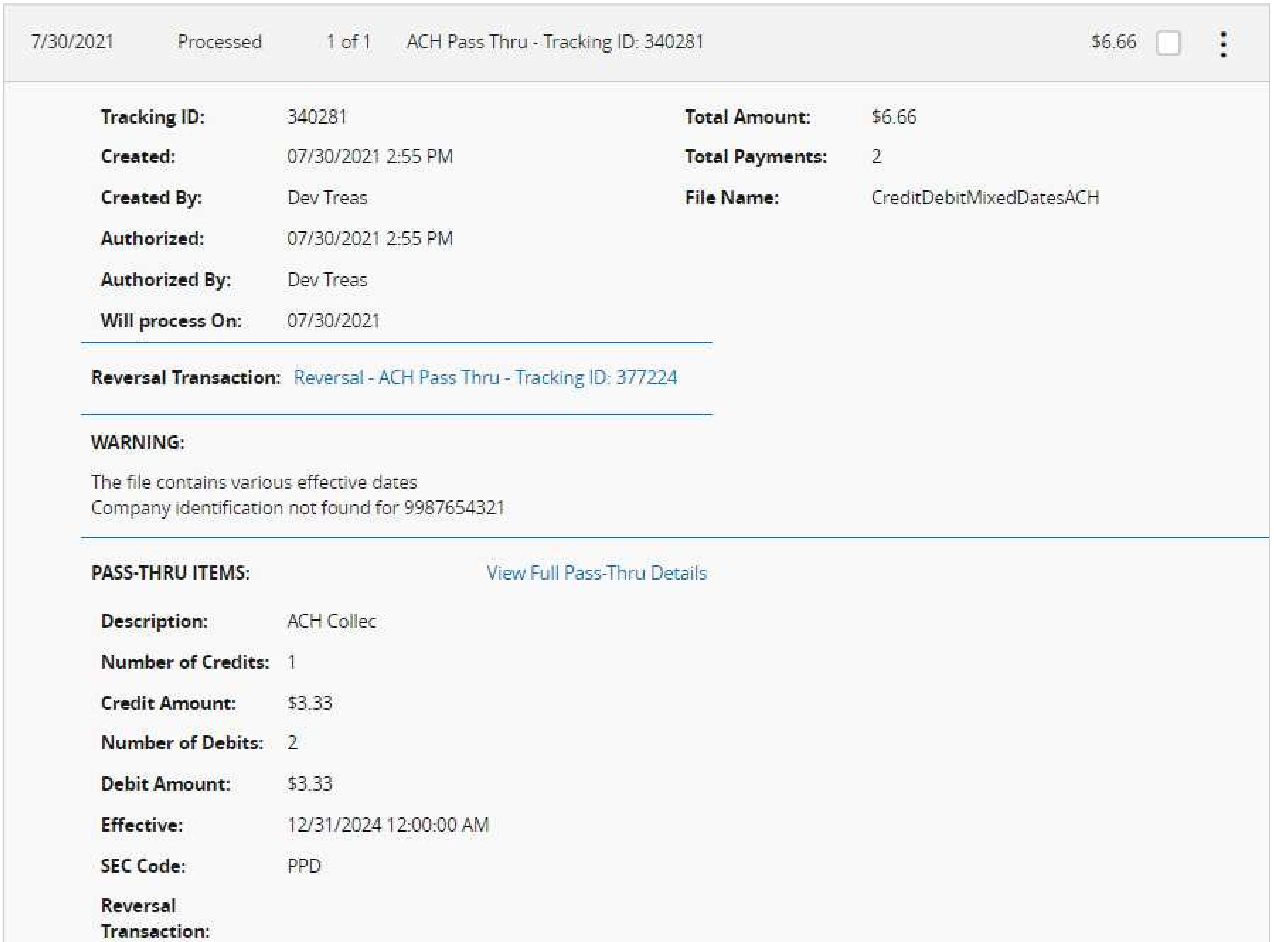


- If you are selecting individual items for reversal, you must search for the transactions using at least two of the available search criteria. If possible, refer to the original ACH Pass Thru file for this information.



4. Select **Confirm** to initiate the reversal. The reversal process may take several seconds to complete.

After the reversal transaction completes, you can select **View in Activity Center** to view the reversal details, including a link to the original transaction. The reversed transactions within the original batch include a link to the reversal transaction.



Creating a wire payment

1. In the navigation menu, select **Commercial** > **Payments**.

2. Select **New Payment**, then select the wire payment type (Domestic Wire or International Wire).

3. Enter information in the following fields:

   a. Under **From Subsidiary**, select **Use same Subsidiary for all wires** and search for an account or choose one from the list.

b. Under **Account**, select **Use same Account for all wires** and search for an account or choose one from the dropdown list.

c. (For international wires) Under **Currency**, check **Use same currency for all wires** and search for a currency type or choose one from the dropdown list.

d. Under **Process Date**, check **Use same Date for all wires** and select a date.

e. (Optional) Select **Set schedule** to set up a recurring schedule.

   i. After selecting a frequency, select a date on the **When should this transaction stop?** calendar, or select **Forever (Until I Cancel)**.

   ii. Select **Set Recurring Transaction**.

> **Note**
> If your FI supports international wires, please note that some transactions containing foreign currencies cannot be future-dated.

f. In the **Recipient/Account** search field, search for a recipient or account or select one from the list.

g. (Optional) If you have the Manage Recipients right, select **New Recipient** to create and assign a new recipient.

   i. In the **Recipient Details** section, enter details. Display names can be up to 35 characters long. The name is required only when the recipient record contains a wire account and the system requires a name.

   ii. In the **Accounts** section, enter details for the Recipient, select **Save Recipient** or **Use Without Save** to complete the transaction without saving Recipient details.

> **Note**
> Depending on your FI's configurations, you can view the foreign exchange rate below the Currency list, from which the USD equivalent can be calculated in real-time below the **Amount** field.

h. Enter an **Amount**.

i. (Optional) Select **Optional Wire Information**, then do one or more of the following:

j. • Enter a **Message to Beneficiary**.

- Enter **Purpose Of Wire**.
- Enter **Reference for Beneficiary**.
- Enter a **Description**.

> **Note**
> Depending on your FI's configurations, these fields may be required or may not appear under **Optional Wire Information**.

k. (Optional) In the wire recipient actions menu (⋮), select **Copy** to duplicate wire criteria.

l. (Optional) To add more payments, select **Add another wire**, then repeat these steps for each additional payment.

m. (Optional) Select **Delete** to delete a wire.

4. Select **Draft** to send a wire for approval.
5. Select **Approve** to process the wire.

> **Note**
> If your CSV file contains more than the multi-wire transaction limit configured by your financial institution, the system uses the Bulk Wires workflow. For more information, see Bulk wires.

Wire Activity

Wire Activity represents all incoming and outgoing wire transactions. This section describes how to view and search all wire activity.

On the Wire Activity page, tabs displaying Outgoing wires and Incoming wires appear by default. All international wires display a globe icon (), while domestic wires do not.

The column headers may include:

- Tracking ID
- Process Date
- Amount

- Recipient
- Receiving Institution
- From Account
- IMAD (Input Message Accountability Data)

Working with transaction details

1. In the navigation menu, select Commercial > **Wire Activity**. The Wire Activity page appears.
2. Select a transaction to view the transaction details.
3. To sort transactions, select on the desired column header (for example, **Process Date**).
4. To search for a transaction, select in the **Search** field, then enter the search criteria.

> **Note**
> You can only search information in the initial transaction row, not the transaction details.

To filter transactions

1. In the navigation menu, select Commercial > **Wire Activity**. The Wire Activity page appears.
2. Select the filters icon ( ).
3. Select or enter the filter criteria for each field, then select **Apply Filters**.

To print transactions

1. In the navigation menu, select Commercial > **Wire Activity**.
2. Select the print icon ( ).
3. Set your printing preferences, then select **Print**.

To export transactions

1. In the navigation menu, select Commercial > **Wire Activity**.

2. Select the export icon ( ), then select which transactions you want to export.

Free-form wires

Free-form wires allow high volume wire users to quickly generate wire transactions, using one-time recipient entries. This optional feature is only available to users who have access rights enabled.

Use free-form wires to create a one-time domestic wire for recipients that are not currently in the system.

> **Note**
> Free-form wire takes the place of the single wire one-time payment workflow, and cannot be accessed by users with Multi-Wire entitlement enabled. It also utilizes RTN look-up, which cannot be disabled.

To create a Free-Form wire

1. Navigate to the Home page.

2. Select **Commercial** > **Payments**.

3. Enter information in the following fields:

   - Recipient Name
   - Recipient Address
   - Recipient Account
   - Beneficiary FI information (Name, RTN, Address, etc.)
   - Intermediary FI information
   - Receiving FI
   - Optional fields: Message to Beneficiary, Purpose of Wire, Reference to Beneficiary

   > **Note**
   > Maximum character lengths appear in each applicable field. Pre-existing domestic wire limits, entitlements, and required fields limits also apply.

4. Select **Save**.

5. Select **New Wire** on the success over panel to continue creating Free-Form wires.

FX wires

Depending on your FI's configurations, when making an international wire payment, you can view the foreign exchange (FX) rate from which the USD equivalent can be calculated in real-time. This feature is enabled at the Group and Customer level within Q2central.

> **Note**
> To use this functionality, your FI must purchase the Corporate Banking product, as well as have a foreign exchange rate provider and real-time processor.

> **Note**
> If you are using a foreign currency, and the FX wires entitlement is enabled, you will be unable to future-date the wire or set it up as recurring.

FX wires are compatible with both the single and multi-international wire workflows, and only allows you to execute transactions if they are below the set transaction limits.

For Business banking, if you are over a limit in a one-time payment workflow, a message notifies you and the workflow halts until you enter an amount below the limit.

For Corporate User Roles, the system checks Allowed Actions to see if the amount entered exceeds the User and/or the Company Policy Allowed Actions. If you are over a limit in a one-time payment flow, a message notifies you and the workflow halts until you enter an amount below the limit.

For both Business and Corporate Users in a template workflow, you are prompted to save the template, but you cannot draft or approve transactions until the User's limits are raised, at which time they can draft or approve the transaction.

Additional wire fields

Depending on your FI's configuration, the following fields can be made available in the wire payment workflow.

- Message to Beneficiary
- Purpose of Wire
- Reference to Beneficiary

When enabled by your FI, these fields appear as optional fields in the wire template and payments workflow. However, your FI can configure these fields to be required, in which case they are fixed on the page and require an entry.

> **Note**
> Receiver DI is also an available optional wire field, but is located on the Recipient workflow. For more information, see Managing recipients and subsidiaries.

Additional wire fields

Field Name	Definition	Entitlement
Purpose of Wire	Provides FIs with a mechanism to document the purpose for originated wire transfers, either to align with their interpretation of the BSA Travel Rule and/or to comply with their wire processing system. The Purpose of Wire field is a 35-character text field and does not feed the Fedwire output.	Group and Customer level
Message to Beneficiary	Provides the opportunity to write a specific message to the beneficiary of the wire transfer.	N/A
Reference to Beneficiary	Optional field (e.g. invoice number, customer number) to comply with industry best practices, and failure to do so may make it difficult for the beneficiary to identify who is sending the payment. The Reference to Beneficiary field is a 16-character text field.	Group and Customer level

> **Note**
> Effective with the release of the ISO 20022 messaging standard, the Federal Reserve no longer uses the FI-to-FI field for wire transmissions.

Multiple wires

To reduce the amount of time required to execute multiple wire transactions, you can process multiple domestic or international wires in a batch. Each group of wires is assigned a batch ID so that they can be approved or researched together, as necessary. This feature is only available in the Corporate product, and must be enabled as a feature right.

For wire batches that exceed the multi-wire transaction limit, the system automatically routes the file through the Bulk Wires workflow. For more information, see Bulk wires.

> **Note**
> The multiple wires feature is not available on mobile/handheld devices.

To create multiple wire transactions

1. In the navigation menu, select Commercial **> Payments**. The Payments Hub page appears.

2. Select **New Payment**, then select the wire payment type (Domestic Wire or International Wire).

3. Enter information in the following fields:

    a. Select **From Subsidiary** and enter an account name or choose one from the drop-down.

    b. Select **Account** and enter an account or choose one from the drop-down.

    c. Select a **Process Date**.

    d. (Optional) Select **Set Schedule** to set up a recurring schedule.

        i. After selecting a schedule, select a date on the **When should this transaction stop?** calendar, enter a number of occurrences, or select **Forever (Until I Cancel)**.

        ii. Select **Save**.

    > **Note**
    > If your FI supports international wires, please note that some transactions containing foreign currencies and cannot be future-dated.

    e. In the **Recipient/Account** search field, enter a recipient or account, or select one from the drop-down list.

    f. (Optional) If you have the Manage Recipients right, select **New Recipient** to create and assign a new recipient.

        i. In the Recipient Details section, enter details. Wire names can be up to 35 characters long. The wire name is required only when the recipient record contains a wire account and the system requires a name.

        ii. In the Accounts section, enter details for the Recipient, select **Save Recipient**, or **Use Without Save** to complete the transaction without saving Recipient details.

    g. (Optional) For international wires, select a **Currency**.

> **Note**
> Depending on your FI's configurations, you can view the foreign exchange rate below the Currency drop-down list, from which the USD equivalent can be calculated in real-time below the **Amount** field.

h. Enter an **Amount**.

i. Select a subsidiary from the **Subsidiary** drop-down list.

j. Enter an account name in the **From Account** field.

k. (Optional) Select **Optional Fields**, then do one or more of the following:

l.
- Enter a **Message to Beneficiary**.
- Enter **Purpose of Wire**.
- Enter **Reference for Beneficiary**.
- Enter a **Description**.

> **Note**
> Maximum character lengths appear in each field. Depending on your FI's configurations, these fields may be required or may not appear under Optional Fields.

(Optional) Select **Copy** in the vertical menu on the right (⋮) to duplicate wire criteria.

(Optional) To add more wires, select **Add another wire**, then repeat these steps for each added payment.

(Optional) Select **Delete** to delete a wire.

Bulk wires

Bulk Wires allows you to submit and process large volumes of wire transfers in a single batch. You can upload a CSV file containing between 20 and 1000 domestic or international wire transactions, depending on your financial institution's configuration.

To use Bulk Wires, you must have Multi-Wire entitlements enabled and a valid file mapping configured. When you upload a CSV file that exceeds the multi-wire transaction limit, the system automatically routes it through the Bulk Wires workflow.

Submitting a bulk wire

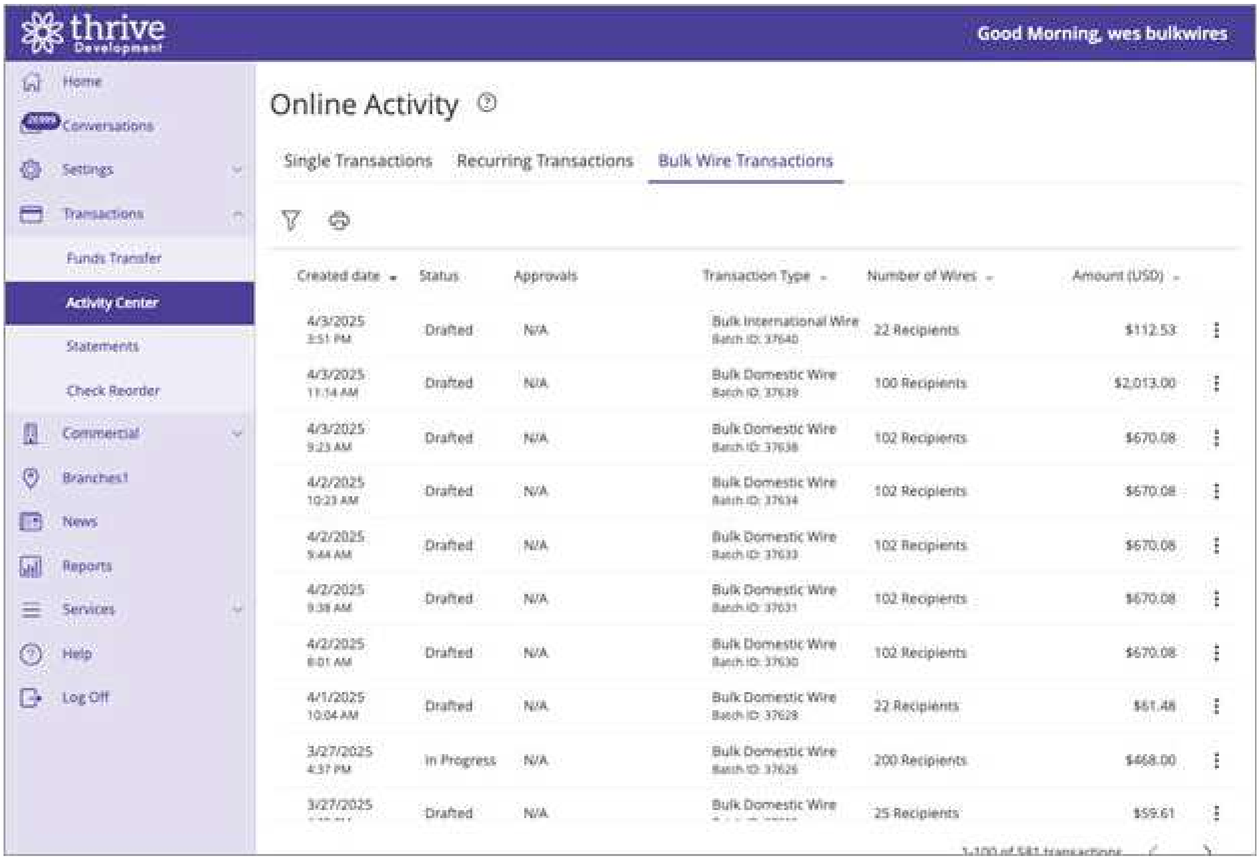
1. In the navigation menu, select **Commercial** > **Payments**.
2. Select **New Payment**, then select **Domestic Wire** or **International Wire**.
3. Select **Upload From File** and choose your CSV file.
4. After the file passes validation, select a **Process Date** for all transactions in the batch.
5. Review the transactions in the Bulk wire details section. You can search by recipient name, account, subsidiary, or amount.
6. Select **Draft** or **Approve**.

> **Note**
> You cannot edit individual transactions after upload. To make corrections, update your CSV file and upload it again.

If validation errors occur, the system identifies the affected line numbers in your CSV file. You must resolve all errors before you can draft or approve the batch.

Viewing bulk wire transactions

After you submit a Bulk Wire, you can view it on the **Bulk Wire Transactions** tab in the Activity Center. From there, you can approve, cancel, or print details for the entire batch. To view individual transactions within a Bulk Wire, select **View Individual Wires** in Batch from the Actions ⋮ menu.



Bulk Wire transaction alerts are consolidated, so you receive a single batched notification for each status change rather than separate alerts for each transaction.

Creating a tax payment

You can use digital banking to make tax payments to a state or federal tax authority. Before you make an electronic tax payment, contact each tax authority individually to obtain information about their requirements.

To create a tax payment

1. In the navigation menu, select **Commercial** > **Tax Payments**.
2. In the State or Federal Authority drop-down list, select the tax authority that will receive the payment.
3. (Optional) You can search for a specific payment in the **Filter forms** search field.
4. Select a payment type.

5. On the tax form page, enter the required items. These fields will vary and can include details such as the payment amount, effective date, account routing number, and more.

6. Select **Approve**. A message appears confirming the transaction.

> **Caution**
> If you have insufficient funds and try to submit the payment, it will fail. You will be prompted to change the payment amount.

Using imported files

Imported files help you to automate the process of creating payments, reduce redundant actions, and prevent errors. Depending on the file format, you can do the following with an imported file:

- Update recipients and amounts in a payment
- Create a new payment with recipients and amounts
- Submit an ACH-format file for processing

Adding recipients and making payments from a file upload

You can add new recipient records or update existing recipient records when uploading NACHA-compliant ACH files, 5-column CSV files, batch wire CSV, or bulk wire CSV files to streamline recipient management, especially for large companies with multiple recipients. This functionality can be especially useful if a company previously managed payment and collection processing within another application. This is a feature right, and must be enabled in order to upload recipients.

> **Note**
> Users must have both Manage Recipient and Recipient Upload from Batch rights enabled and also have access to ACH and/or wire payments to add recipient records from ACH or wire files.

You can also make payments from a file upload to streamline high-volume wire transfer submission and execution needs. These payments include payroll, ACH collection, ACH batch, domestic wires, and international wires. If the system detects errors, you can download a list of errors to correct before uploading the file again.

> **Note**
> This feature is only available in digital banking, not in the mobile app.

To add recipients and upload multiple payments from a file

1. In the navigation menu, select Commercial > **Payments** > **New Payment**.
2. Select the type of payment, then select **Upload From File**.
3. Select **New Mapping**, then select a file and complete the steps in the Upload Wizard.

   > **Note**
   > If the upload is unsuccessful, the file is invalid and an error message appears. Once the errors are fixed and the file is valid, you can successfully upload the file.

   > **Note**
   > When a wire file is uploaded and the contents in the uploaded file are verified (entitlements support dollar amounts, pay from accounts, etc.), a green message for each transaction appears, validating the transaction.

   > **Note**
   > If the contents in the uploaded file are not supported by the entitlements, the row is highlighted in red and an error message appears for each invalid transaction.

4. Continue through the payment workflow for either the Wire or ACH upload.
5. Review the payments, then select **Draft** or **Approve**. A confirmation message appears.
6. Select **Visit Activity Center** or **Return to Payments**.

Managing recipients using templates

If a user has Recipient Approval rights enabled, then when processing a batch payment or editing or creating a template that contains recipient(s) in a pending status, the user will see the following on the batch payment or template page:

- Text above the recipient grid noting that the template contains pending recipients.
- Recipients in a pending state marked with a gray bar.
- Amount field unavailable for pending recipients.

- **Pending** filter is available to show recipients awaiting review. This filter becomes inactive when no recipients are pending.

An entitled user can select **Review Recipient Changes**, which appears below each pending item, to review and accept or reject the recipient from within the context of the template workflow.

When creating a new template, users can include any recipients who are in a pending state; however, the recipient will not be paid until a second user approves the recipient.

Importing recipients and amounts to create a payment

You can import a list of recipients and amounts from a 5-column CSV file to add recipients and amounts to a new ACH Batch, ACH Collection, or Payroll.

The CSV file must contain the following columns:

- Recipient name
- Routing transit number
- Account number
- Account type
- Amount

The recipient name does not need to match an existing recipient. The import uses the name and the order of the file to create recipients and amounts. You can include a recipient multiple times to create multiple payments. The payments can be to the same account or different accounts.

To import recipients and amounts to create a payment

1. In the navigation menu, select **Commercial** > **Payments**.
2. In the **New Payment** list, select **Payment From File**.
3. Do the following:
    a. In the **Payment Type** list, select the **Payment Type**.
    b. Select **Select a file to import**.

4. In the **Open** window, locate the file that you want to upload, and select **Open**. The process to locate the file varies, depending on your device.

5. On the Payment From File page, select **Upload File**.

> **Note**
> You can see the recipients and recipient information in a table on the Payment From File - Additional Information page. The table is read-only if the ACH Class Code is PPD or CCD. However, if the ACH Class Code is WEB or TEL, you need to set the Payment Type Code in the **Recipients** table.

6. Do the following:

    a. Select an **ACH Class Code**.

    b. Select the **Pay From/Pay To** account.

    c. Select the **Company/Subsidiary**, if required.

    d. Select the **Effective Date**.

    e. (Optional) Enter a **Company Entry Description**.

    f. Select a **Company/Subsidiary**.

    g. (Optional) If you have multiple Recipients, select **Single-Entry** or **Recurring** on the **Set All To:** menu. This option is available when you select an ACH Class code of WEB or TEL, and you can change individual Payment Type Codes in the Recipient information row.

    h. Select **Draft** or **Approve**.

7. In the success message, do one of the following:

    - Select **Close**.

    - Select **View in Activity Center**.

> **Tip**
> If the file wasn't uploaded, an error message will prompt you to edit the file before resubmitting it.

Mapping an existing file

File Mapper helps you quickly create payments by using a predefined list of column headers to define the order of your data. Accessed through the **New Payment > Upload from File** link, File Mapper allows you to upload a file using either a fixed-width file format or a delimited file format to create the following payments:

- Multi-Transfer
- Multi-Wire (domestic and international)
- Bulk Wire
- ACH Collection
- ACH Batch
- Payroll

Users can map files with any number of columns. Files should have a minimum of two columns, although more is recommended to optimize the workflow. New mappings can be created for one-time use or saved for future use and can also be saved as a private or shared file.

If you need to map a file that includes a wage garnishment payment, the addenda must be pre-formatted in the original file. The wage garnishment feature only constructs the addenda automatically if you create the wage garnishment recipient within digital banking. For more information, see Creating a wage garnishment recipient.

Note
The recipient name does not need to match an existing recipient. You can include a recipient multiple times to create multiple payments. Payments can be to the same account or different accounts.

Note
Files uploaded to File Mapper that contain more than 1000 recipients can be submitted for draft and approval, but cannot be modified after import. The ability to upload and modify is limited to 1000 recipients.

For wire batches that exceed the multi-wire transaction limit, the system automatically routes the file through the Bulk Wires workflow. For more information, see Bulk wires.

Editing or deleting an existing file map

To edit an existing mapping

1. From within the navigation menu, select**Commercial** > **Payments**.

2. Select**New Payment**.

3. Select **ACH Batch**, **ACH Collection**, or **Payroll** from the drop-down menu.

> **Note**
> ACH Batch, ACH Collection, and Payroll are the only options that support file mapping.

4. Select**Upload From File**. In the File Mapping Management window, you will see a list of existing mappings.

5. For the mapping you'd like to edit, select **(⁝) > Edit**.

6. Make the desired edits.

7. (Optional) Add a new column to your file mapping.

   a. Select **Add Column to File Mapping**.

   b. Choose where you want to insert the new column.

   c. Enter a name for the new column header or the width if you are editing a fixed-width format file.

   d. Select the **System Field** you want to map the new column to.

8. Select **Save**.

To delete an existing mapping

1. From within the navigation menu, select **Commercial** > **Payments**.

2. Select **New Payment**.

3. Select ACH Batch, ACH Collection, or Payroll from the drop-down menu. (**Note**: The other payment options do not support file mapping).

4. Select**Upload From File**. In the File Mapping Management window, you will see a list of existing mappings.

5. For the mapping you'd like to delete, select (⁝) **>Delete Mapping.**

6. Select **Delete**.

Creating a new file map using a delimited file

To create a new file mapping

1. From within the navigation menu, select**Commercial** > **Payments**.

2. On the Payments Hub page, select **New Payment**.

3. Choose from one of the supported transaction types in the drop-down menu to create a new payment.

   > **Note**
   > File Mapper for multi-account transfers is located on the Funds Transfer page. In the **Multi-Account Transfers** tab, select **Transfer Funds**.

4. Select **Upload from File**.

5. Choose from one of the existing mappings listed or select **New Mapping** to create a new file map.

   > **Note**
   > Files uploaded to File Mapper that contain more than 1000 recipients can be submitted for draft and approval, but cannot be modified after import. The ability to upload and modify is limited to 1000 recipients.
   >
   > For wire batches that exceed the multi-wire transaction limit, the system automatically routes the file through the Bulk Wires workflow. For more information, see Bulk wires.

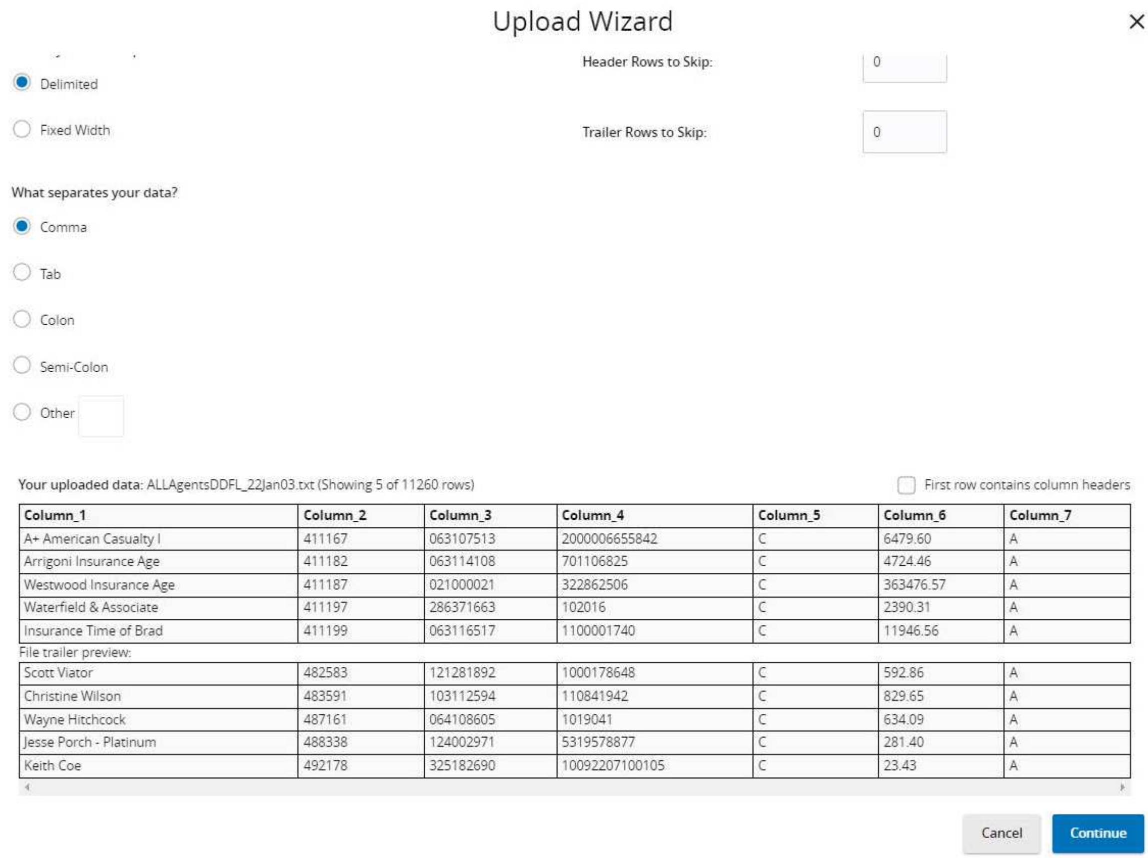
6. Select a file to map from your file folder. To create a new file map complete the following:

   a. In the **Upload Wizard > File Set-up** over panel, set the following properties:

      i. To map delimited files, indicate the type of data separator (comma, tab, colon, semi-colon, or other) in your file.

      ii. Select whether you would like to skip header or trailer rows.

You can validate the effect of these options using the grid that renders when creating a new mapping.



Column_1	Column_2	Column_3	Column_4	Column_5	Column_6	Column_7
A+ American Casualty I	411167	063107513	2000006655842	C	6479.60	A
Arrigoni Insurance Age	411182	063114108	701106825	C	4724.46	A
Westwood Insurance Age	411187	021000021	322862506	C	363476.57	A
Waterfield & Associate	411197	286371663	102016	C	2390.31	A
Insurance Time of Brad	411199	063116517	1100001740	C	11946.56	A
File trailer preview:						
Scott Viator	482583	121281892	1000178648	C	592.86	A
Christine Wilson	483591	103112594	110841942	C	829.65	A
Wayne Hitchcock	487161	064108605	1019041	C	634.09	A
Jesse Porch - Platinum	488338	124002971	5319578877	C	281.40	A
Keith Coe	492178	325182690	10092207100105	C	23.43	A

b. Select **Continue**.

c. In the **Upload Wizard > File Mapping** window, match the columns in your file to the corresponding system values:

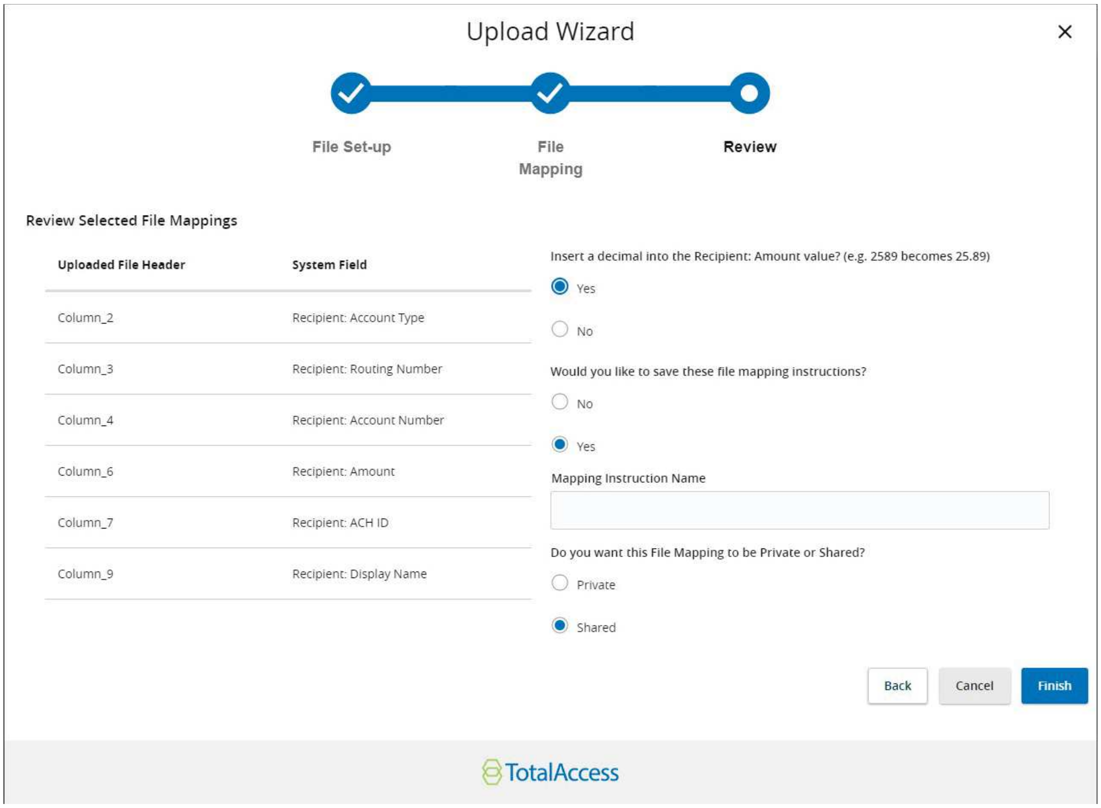
d. i. Select the correct **System Field** from the drop-down menu to match the headers in your file.

ii. Once a header is matched, a green check mark (indicating the status is Ready) will display.

> **Note**
> If you receive a Not Ready alert, you will still be able to save the mapping but errors need to be resolved before using the mapping in a transaction.

iii. Select the headers you would like to match and then select **Continue**.

iv. In the Review section of the **Upload Wizard**, select **Yes** to insert a decimal into the amount value.



v. Select **Yes** to save the mapping instructions.

vi. Select **Private** or **Shared** to make this mapping available to other users.

vii. Review the selected file mappings to verify your setup.

viii. Select **Finish**.

7. Select **Continue** to use your mapped file or select **Close** to return to the Home page.

Header row selections

The following table includes information on the default behavior for certain header row selections.

Default behaviors for header row selections

Header Row	Notes
Recipient Account Type	Defaults to Checking if the header is not mapped to a specific value.
Recipient RTN Number	RTNs between seven and eight digits will be prefixed with zeros. You will receive an error message if the RTNs are entered with less than seven digits or contain characters.
Recipient Display Name	Recipient display name will be used as ACH Name if the Recipient ACH Name is not mapped. Recipient display name is not validated against NACHA allowed characters. In the absence of an ACH Name at the time of upload, validation will occur on **Draft** or **Approve**.
Recipient Email	If an email is included, recipients will receive an email notification by default unless the **Notify by email** box is manually unchecked.
Subsidiaries	Subsidiary matching is based on a match between Name + TaxID or ACH Name + TaxID. New subsidiaries cannot be added by file mapping. Only one subsidiary can be matched per file as multi-batch origination is not supported. Subsidiary name must match associated IDs.

Note

When using an existing mapping, the system will look for a 1:1 match on the column headers used to create the map. The file headers do not have to be in the same order, but the names of the headers must match exactly.

Caution

You will be prompted to remap your file if the column header saved with an original mapping can no longer be found. Mappings cannot be used if unsupported files are submitted, row data fails validation, file column headers mismatch, etc. Recoverable errors assume all mapped column headers are found. You can correct errors generated because of duplicate column names, unexpected empty column (with column header), or unexpected empty column header (with or without data in column).

Creating a new file map using a fixed-width file format

To create a new file mapping

1. From within the navigation menu, select **Commercial > Payments**.

2. On the Payments Hub page, select **New Payment**.

3. Choose from one of the transaction types in the drop-down menu to create a new payment.

> **Note**
> File mapping is available for Multi-Transfer, Multi-Wire (domestic and international), ACH Collection, ACH Batch, and Payroll transactions.

4. Select **Upload From File**.

5. Select **New Mapping** to create a new File Map.

> **Note**
> Files uploaded to File Mapper that contain more than 1000 recipients can be submitted for draft and approval, but cannot be modified after import. The ability to upload and modify is limited to 1000 recipients.
>
> For wire batches that exceed the multi-wire transaction limit, the system automatically routes the file through the Bulk Wires workflow. For more information, see Bulk wires.

6. Select a fixed-width file to map from your file folders.

> **Note**
> In the resulting **Upload Wizard** window, the format selected defaults to **Fixed Width** when a fixed-width file is detected.

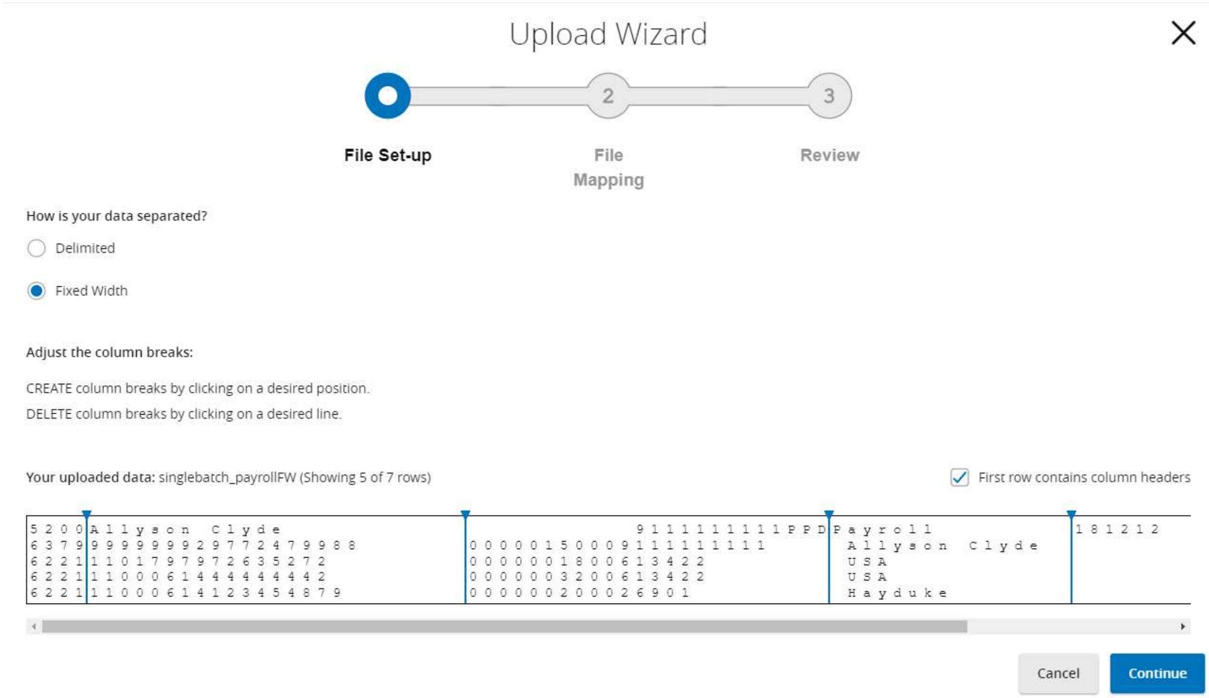
7. Select how many header or trailer rows to skip.

8. Select **First row contains column headers**, if needed.

9. Adjust the column breaks by selecting something within the uploaded data and dragging the line to mark the end of the column. You can delete the column break by selecting it and then selecting the X for the line.

10. Repeat as needed to create all column breaks.

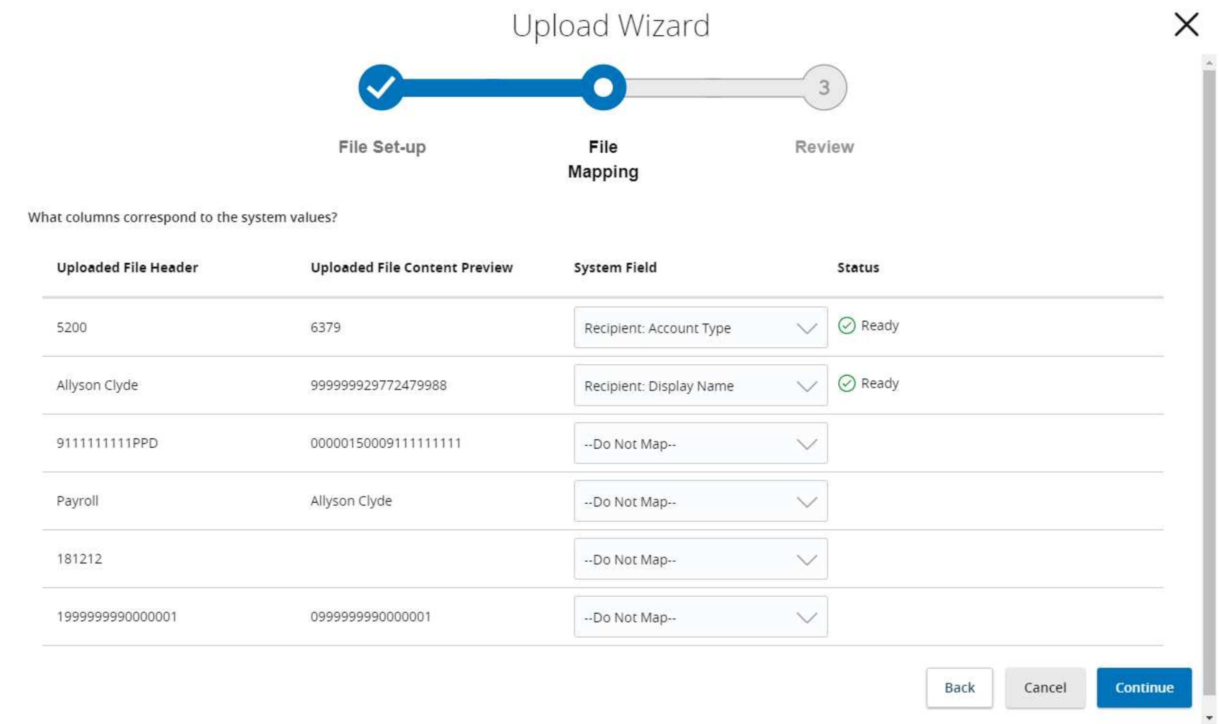
> **Note**
> You must create at least two column breaks.



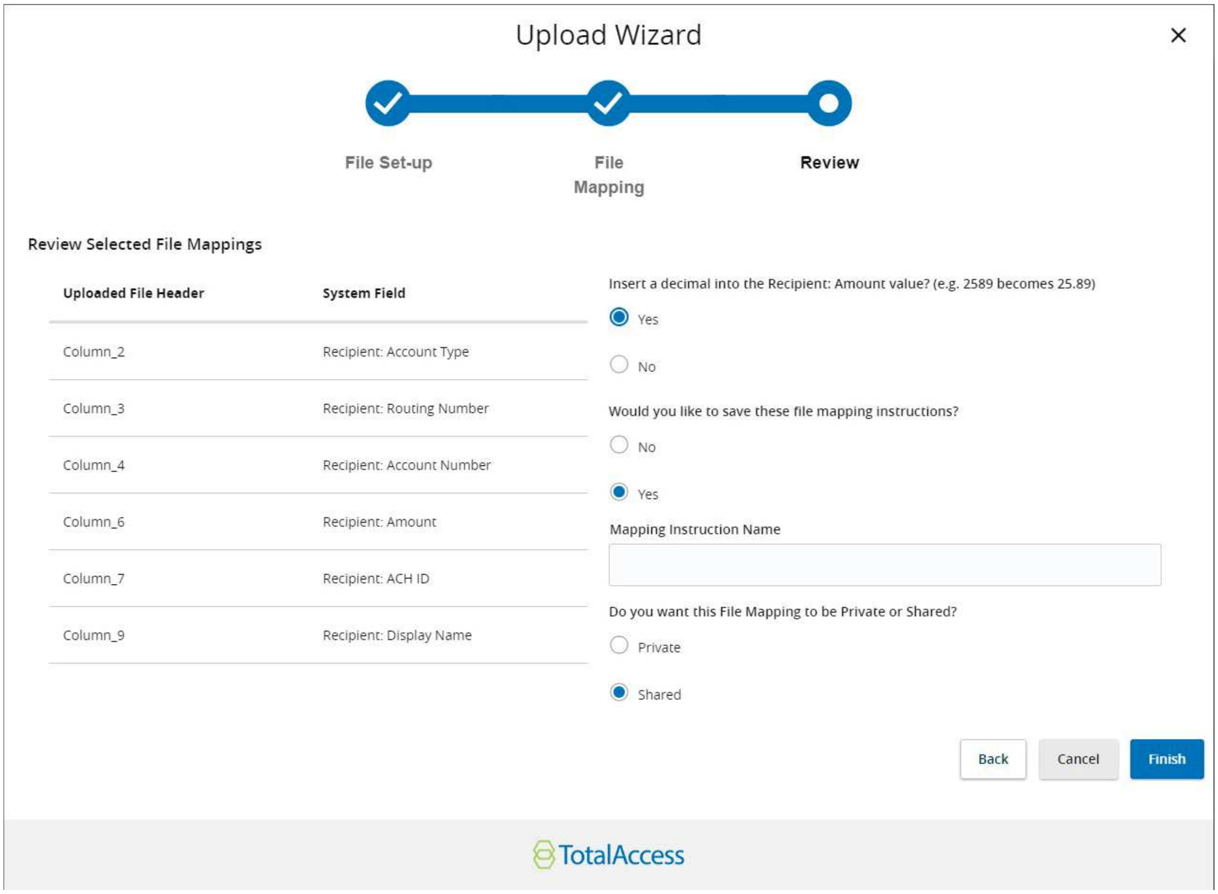
11. Select **Continue**.

12. In the File Mapping window, match the columns in your file to the corresponding **System Field**. Once a header is matched, a green check mark (indicating the status is Ready) will display.

> **Caution**
> If you receive a Not Ready alert, you can save the mapping but errors need to be resolved before using the mapping in a transaction.



13. Select all the headers you would like to match and select **Continue**.
14. In the **Review** section of the **Upload Wizard**, verify your file mappings.
15. Select **Yes** to insert a decimal into the amount value.
16. Enter a name in the **Mapping Instruction Name** field.
17. Select **Private** or **Shared** to make this mapping available to other users.
18. Select **Yes** to save the mapping instructions and settings.



19. Select **Finish**.

20. Select **Continue** to proceed to the transaction screen and use your mapped file or close the window to return to the Home page.

> **Caution**
> You will be prompted to remap your file if the column header saved with an original mapping can no longer be found. Mappings cannot be used if unsupported files are submitted, row data fails validation, file column headers do not match, etc. Recoverable errors assume all mapped column headers are found. You can correct errors generated because of duplicate column names, an unexpected empty column (with column header), or an unexpected empty column header (with or without data in the column).

Importing a NACHA file to create a payment

You can import a balanced NACHA format file to create an ACH Batch, ACH Collection, or Payroll payment. When you import a NACHA format file, the system verifies the contents of the file before we process it. If the file is missing required information, the system will prompt you for the information. If the file has any errors, the system displays an error message because it cannot process the file. If that happens, correct the errors in the file and try to upload the corrected file.

To import a NACHA file to create a payment

1. In the navigation menu, select **Commercial** > **Payments**.
2. On the Payments Hub page, in the **New Payment** drop-down list, select **Payment From File**.
3. Do the following:
   a. In the **Payment Type** drop-down list, select the payment type.
   b. Select **Select a file to import**. The Open dialog box appears.
4. In the Open dialog box, locate the file that you want to upload, and select **Open**. The process to locate the file varies, depending on your device.
5. On the Payment From File page, select **Upload File**. If we need additional information to process the file, the Payment from File - Additional Information page appears.

   > **Note**
   > You can see the recipients and recipient information in a table on the Payment From File - Additional Information page. The table is read-only if the ACH Class Code is PPD or CCD. However, if the ACH Class Code is WEB or TEL, you need to set the Payment Type Code in the Recipients table.

6. (Optional) On the Payment from File - Additional Information page, the fields that appear depend on the missing information. Do the following:
   a. Select an **ACH Class Code**.
   b. Select the **Pay From/Pay To** account.
   c. Select the **Company/Subsidiary**.
   d. Select the **Process Date** or **Effective Date**.
   e. (Optional) Enter a **Company Entry Description**.
   f. Select a **Company/Subsidiary**.

g. (Optional) If you have multiple Recipients, select **Single-Entry** or **Recurring** on the **Set All To:** menu. This option is available when you select an ACH Class code of WEB or TEL, and you can change individual Payment Type Codes in the Recipient information row.

h. Select **Draft** or **Approve**.

7. In the success message, do one of the following:

 - Select **Close**.
 - Select **View in Activity Center**.

Tip
If the file wasn't uploaded, an error message will prompt you to edit the file before resubmitting it.

Importing an ACH file with ACH Pass-Thru

You can use ACH Pass-Thru to load and submit complex balanced or unbalanced NACHA-format ACH files. The file can contain one or more batches and can include both debit and credit batches.

When you upload a file with ACH Pass-Thru, we do a basic verification of the contents of the file before we send it to the ACH Network. However, if the file includes any errors, the errors may occur when the system processes the file.

Tip
If you navigate away from the ACH Pass-Thru page while one or more files are being validated, you will receive a pop-up notification to alert you to status changes for any pending file validations.

Unlike other payment types, you do not specify an effective date for ACH Pass-Thru files. Instead, you specify the exact date to process the file and begin sending it to the ACH system.

You create the complex NACHA-formatted file in your accounting or other software. Contact your financial institution for more information about using NACHA-formatted files and ACH Pass-Thru.

Caution
If errors are detected, a message appears on the screen indicating the errors and you can also view the Pass-Thru Upload Log, which includes any files that are in the validation phase or that have failed validation on the ACH Pass-Thru page.

> **Caution**
> The Pass-Thru Upload Log clears when you log out of the session, and the status of the upload will appear in the Activity Center.

To import an ACH file with ACH Pass-Thru

1. In the navigation menu, select **Commercial** > **ACH Pass-Thru**.
2. On the ACH Pass-Thru page, select **Select a file to upload**.
3. Locate the file to import and select **Open**. The process to locate the file varies, depending on your device.
4. On the ACH Pass-Thru page, enter the **Process Date** on which to process the imported file.
5. (Optional) Enter a memo for the file in the **Memo** field.
6. Select **Draft** or **Approve**.

Templates overview

Templates help your company create payments more efficiently by saving common information you use frequently, such as accounts, recipients, and amounts. Using a template ensures payments follow consistent details each time, reduces the risk of errors, and speeds up routine tasks.

When to use templates

Templates are helpful when your company:

- Sends the same type of payment on a regular schedule.
- Pays multiple recipients in the same batch.
- Uses the same debit account or payment information each time.
- Has multiple employees creating payments who should follow a standard format.

Types of templates

Templates are available for several payment types, including:

- ACH payments

- Wire transfers
- Tax payments (if supported by your financial institution)

Each template stores only the information required for its corresponding payment type.

How templates work

You can:

- Create a template from scratch or from an existing payment.
- Edit a template to add or remove recipients, change amounts, or update details.
- Search for a template when you need to find it quickly.
- Use a template to create a new payment with pre-filled information.
- Mark templates as favorites so they appear first in lists.

Any payment created from a template can still be reviewed, edited, or approved according to your company's permissions and approval rules.

Creating ACH payment templates

A payment template is a defined set of instructions that you can use for repeated payments or collections. Templates make it easy to set up and use repetitive payments, including:

- Payments to vendors and suppliers
- Collections from customers
- Payroll payments

Note
If you create a new template based on an existing template or payment, then the new template's name must be unique. Otherwise, the system will prompt the User to create a unique template name. For data migrations where duplicate template names exist, an incremental number will be added to the newly created template's name. For example, if you create a template based on a template named "VendorTemplate", the duplicate template will be named "VendorTemplate1."

Depending on your FI's configurations, entitled users have the ability to originate certain ACH transactions with WEB or TEL Standard Entry Class (SEC) codes, in addition to PPD and CCD class codes.

The SEC code for telephone-initiated ACH entries is TEL. TEL is used when a company obtains authorization via the phone from a consumer to create an ACH debit. The TEL code applies to only single-entry payments. TEL transactions must be drawn on a consumer account and be payable in US currency. Additionally, TEL may only be used when:

- A relationship already exists between the company and the consumer, or
- In the case where there is not an existing relationship, the consumer initiates the contact with the company

The WEB ACH transaction type is defined as a debit or credit entry to a consumer bank account, for which the authorization was obtained from the Receiver (the consumer who owns the bank account) over the internet. WEB entries require additional security procedures and obligations that address specific risks.

Web or Tel ACH type

ACH type	WEB	TEL
Single Payment	Y	N
Payments	Y	N
Single Receipt	Y	Y
Collections	Y	Y

To create an ACH payment template

1. In the navigation menu, select **Commercial** > **Payments**.
2. Select **Create Template**, then select the ACH payment type.
3. Enter a **Template Name**.
4. Select the Template Access Rights link to associate the template with a selected User Role.
5. Under Origination Details, do the following:
    a. Select an **ACH Class Code**.

b. Enter a **Company Entry Description**.

> **Note**
>
> The **Company Entry Description** field is optional and is only available if it is offered by your financial institution.

> **Note**
>
> The **Company Entry Description** field is optional and is only available if it is offered by your financial institution.

- Select **Subsidiary** and **Account** to add information.

6. Select a **Recipient** to search and select from recipients list.
7. Enter an **Amount**.
8. (Optional) Select the **Notify** check box to notify the Recipient.
9. (Optional) Enter an **Addendum**.
10. Select **Save** to complete ACH payment template creation.
11. (Optional) If you have the Manage Recipients right, you can create a new Recipient. To create a new Recipient do the following:

    a. Select **New Recipient** to create and assign a new recipient.

    b. In the Recipient Detail window, enter details.

    c. In the **Account** section, enter the recipient's account details.

    > **Tip**
    >
    > ACH names can be up to 22 characters long. The ACH name is required if the recipient record contains an ACH account and the system requires it.

    d. Select **Save Recipient**.

> **Note**
> If you have the Recipient Approval feature enabled, creating, modifying, or deleting a recipient requires the change to be reviewed and approved by a user who has Manage Recipients permissions.

> **Caution**
> If you delete a template, you cannot restore it.

Creating a payment from a template

A template is a model for a payment. Depending on your user rights, you may be able to change all of the fields in the payment that you create, or you may only be able to change the date, description, and amount fields.

The templates that you can use appear in the Templates area on the Payments Hub page. If you have the Draft right assigned for a Transaction Type, you can change any of the values in the template when you create the new payment.

If you have the Draft Restricted right assigned for the Transaction Type, you can only change the date, description, and amount in the template when you create the new payment.

> **Note**
> Be aware that the **Notify approvers** button on the Payment Drafted overlay does not appear for Multi-Transfers, PassThru, Payment from file, and Multi-Wire transactions.

Creating a payment from an existing template

The templates that you can use appear in the **Templates** area on the Payments Hub page. Use the available filters to narrow your search by payment template type.

> **Caution**
> If you delete a template, you cannot restore it.

To create a payment from an existing template

1. In the navigation menu, select **Commercial** > **Payments**. The Payments Hub page appears with the templates that you can access.

2. To create a payment select **Collect** from Actions (⋮) menu of an existing template.

   a. (Optional) Enter information in the **Company Entry Description** field.

   b. Enter the payment date in the **Effective Date** field.

3. (Optional) To create a recurring payment or template, do the following:

   a. Choose an **Effective Date**.

   b. Select **Set Schedule**. The Schedule Recurring Transfer window appears.

   c. Select how often the transactions should repeat and when the transactions should stop.

   d. Select **Set Recurring Transaction**.

4. In the **Recipient/Account** section, review the recipient details. To edit recipient details, select the edit icon ( ) under **Recipient Details**.

5. To complete the payment do one of the following:

   - Select **Approve** to approve the payment.

   - Select **Draft** to draft the payment for approval.

   - Select **Cancel** to cancel the payment.

Note
When processing a batch payment or editing or creating a template that contains recipients, any recipients that are in a pending status will be marked. An entitled user can select **Review Recipient Changes**, which appears below each pending item, to review and accept or reject the recipient from within the context of the template workflow.

Mapping an existing file

File Mapper helps you quickly create payments by using a predefined list of column headers to define the order of your data. Accessed through the **New Payment > Upload from File** link, File Mapper allows you to upload a file using either a fixed-width file format or a delimited file format to create the following payments:

- Multi-Transfer

- Multi-Wire (domestic and international)
- Bulk Wire
- ACH Collection
- ACH Batch
- Payroll

Users can map files with any number of columns. Files should have a minimum of two columns, although more is recommended to optimize the workflow. New mappings can be created for one-time use or saved for future use and can also be saved as a private or shared file.

If you need to map a file that includes a wage garnishment payment, the addenda must be pre-formatted in the original file. The wage garnishment feature only constructs the addenda automatically if you create the wage garnishment recipient within digital banking. For more information, see Creating a wage garnishment recipient.

Note
The recipient name does not need to match an existing recipient. You can include a recipient multiple times to create multiple payments. Payments can be to the same account or different accounts.

Note
Files uploaded to File Mapper that contain more than 1000 recipients can be submitted for draft and approval, but cannot be modified after import. The ability to upload and modify is limited to 1000 recipients.

For wire batches that exceed the multi-wire transaction limit, the system automatically routes the file through the Bulk Wires workflow. For more information, see Bulk wires.

Editing or deleting an existing file map

To edit an existing mapping

1. From within the navigation menu, select**Commercial** > **Payments**.
2. Select**New Payment**.
3. Select **ACH Batch**, **ACH Collection**, or **Payroll** from the drop-down menu.

> **Note**
> ACH Batch, ACH Collection, and Payroll are the only options that support file mapping.

4. Select**Upload From File**. In the File Mapping Management window, you will see a list of existing mappings.

5. For the mapping you'd like to edit, select **(⋮) > Edit**.

6. Make the desired edits.

7. (Optional) Add a new column to your file mapping.

   a. Select **Add Column to File Mapping**.

   b. Choose where you want to insert the new column.

   c. Enter a name for the new column header or the width if you are editing a fixed-width format file.

   d. Select the **System Field** you want to map the new column to.

8. Select **Save**.

To delete an existing mapping

1. From within the navigation menu, select **Commercial** > **Payments**.

2. Select **New Payment**.

3. Select ACH Batch, ACH Collection, or Payroll from the drop-down menu. (**Note**: The other payment options do not support file mapping).

4. Select**Upload From File**. In the File Mapping Management window, you will see a list of existing mappings.

5. For the mapping you'd like to delete, select **(⋮) >Delete Mapping.**

6. Select **Delete**.

Creating a new file map using a delimited file

To create a new file mapping

1. From within the navigation menu, select**Commercial** > **Payments**.
2. On the Payments Hub page, select **New Payment**.
3. Choose from one of the supported transaction types in the drop-down menu to create a new payment.

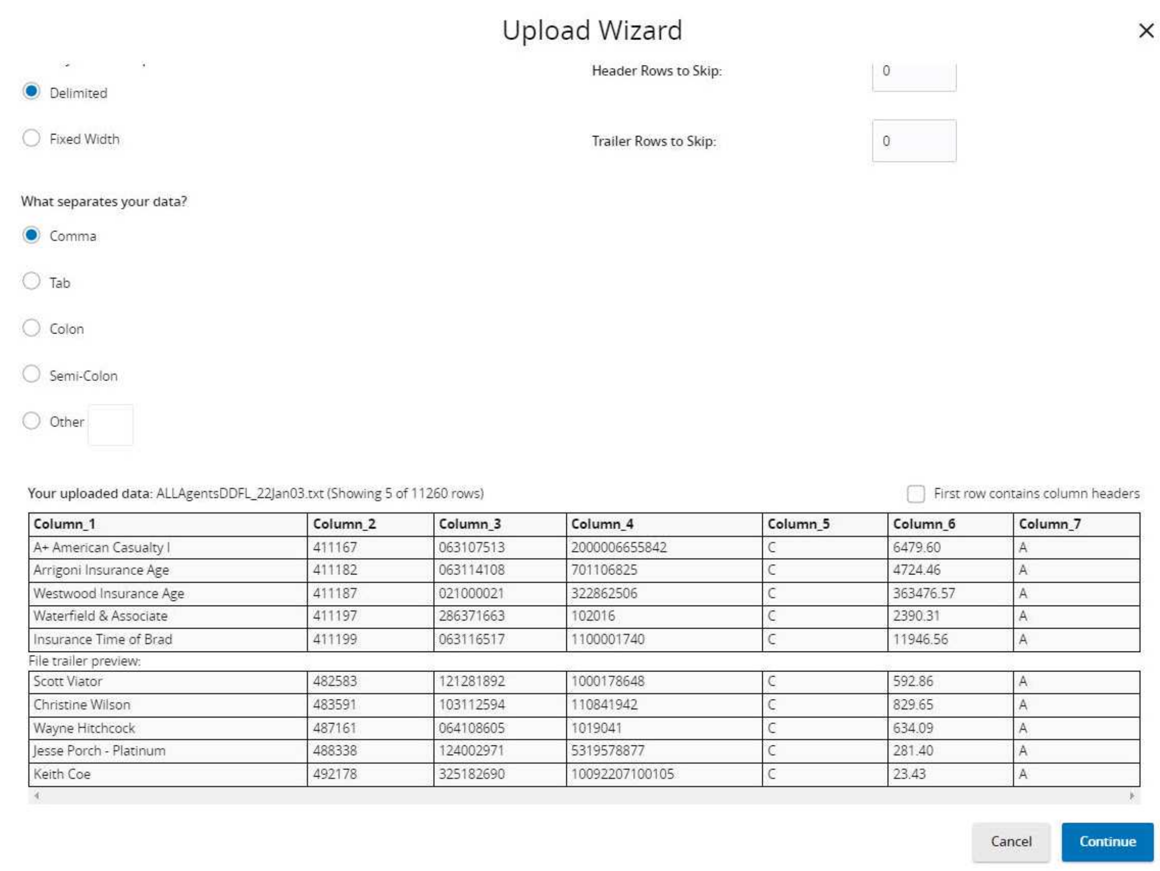
   > **Note**
   > File Mapper for multi-account transfers is located on the Funds Transfer page. In the **Multi-Account Transfers** tab, select **Transfer Funds**.

4. Select **Upload from File**.
5. Choose from one of the existing mappings listed or select **New Mapping** to create a new file map.

   > **Note**
   > Files uploaded to File Mapper that contain more than 1000 recipients can be submitted for draft and approval, but cannot be modified after import. The ability to upload and modify is limited to 1000 recipients.
   >
   > For wire batches that exceed the multi-wire transaction limit, the system automatically routes the file through the Bulk Wires workflow. For more information, see Bulk wires.

6. Select a file to map from your file folder. To create a new file map complete the following:
   a. In the **Upload Wizard > File Set-up** over panel, set the following properties:
      i. To map delimited files, indicate the type of data separator (comma, tab, colon, semi-colon, or other) in your file.
      ii. Select whether you would like to skip header or trailer rows.

      You can validate the effect of these options using the grid that renders when creating a new mapping.



b. Select **Continue**.

c. In the **Upload Wizard > File Mapping** window, match the columns in your file to the corresponding system values:

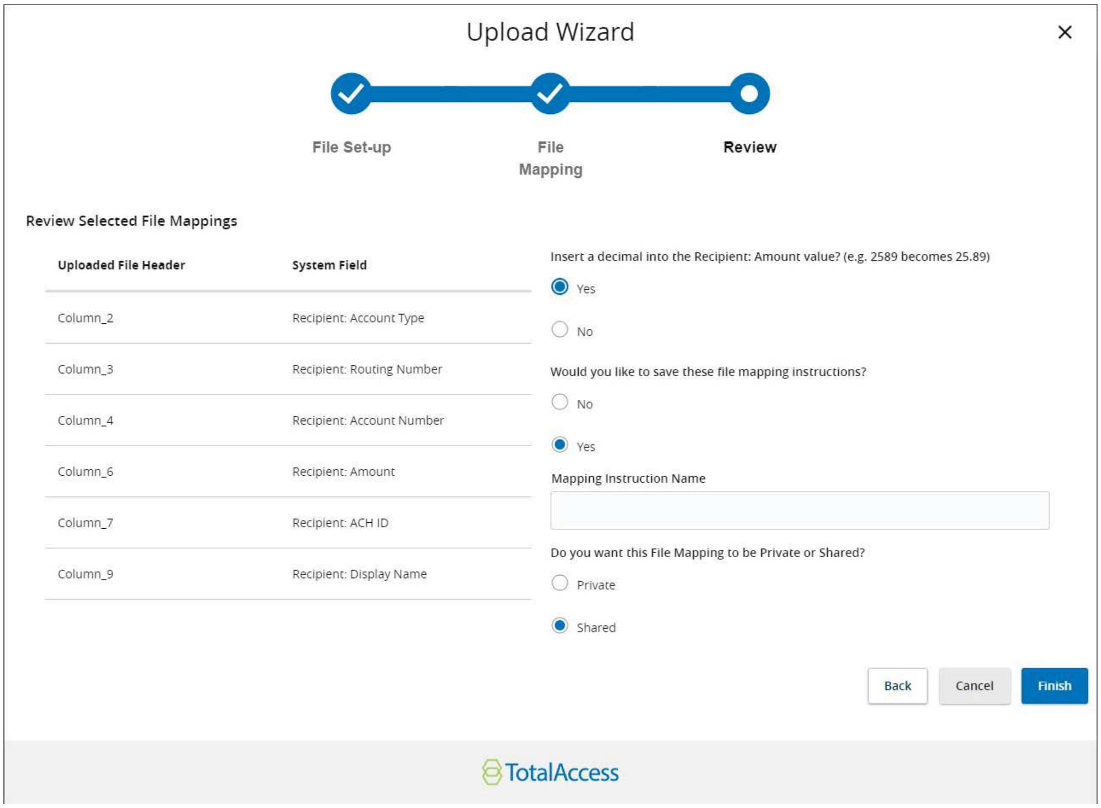
d. i. Select the correct **System Field** from the drop-down menu to match the headers in your file.

ii. Once a header is matched, a green check mark (indicating the status is Ready) will display.

> **Note**
> If you receive a Not Ready alert, you will still be able to save the mapping but errors need to be resolved before using the mapping in a transaction.

iii. Select the headers you would like to match and then select **Continue**.

iv. In the Review section of the **Upload Wizard**, select **Yes** to insert a decimal into the amount value.



v. Select **Yes** to save the mapping instructions.

vi. Select **Private** or **Shared** to make this mapping available to other users.

vii. Review the selected file mappings to verify your setup.

viii. Select **Finish**.

7. Select **Continue** to use your mapped file or select **Close** to return to the Home page.

Header row selections

The following table includes information on the default behavior for certain header row selections.

Default behaviors for header row selections

Header Row	Notes
Recipient Account Type	Defaults to Checking if the header is not mapped to a specific value.
Recipient RTN Number	RTNs between seven and eight digits will be prefixed with zeros. You will receive an error message if the RTNs are entered with less than seven digits or contain characters.
Recipient Display Name	Recipient display name will be used as ACH Name if the Recipient ACH Name is not mapped. Recipient display name is not validated against NACHA allowed characters. In the absence of an ACH Name at the time of upload, validation will occur on **Draft** or **Approve**.
Recipient Email	If an email is included, recipients will receive an email notification by default unless the **Notify by email** box is manually unchecked.
Subsidiaries	Subsidiary matching is based on a match between Name + TaxID or ACH Name + TaxID. New subsidiaries cannot be added by file mapping. Only one subsidiary can be matched per file as multi-batch origination is not supported. Subsidiary name must match associated IDs.

Note

When using an existing mapping, the system will look for a 1:1 match on the column headers used to create the map. The file headers do not have to be in the same order, but the names of the headers must match exactly.

Caution

You will be prompted to remap your file if the column header saved with an original mapping can no longer be found. Mappings cannot be used if unsupported files are submitted, row data fails validation, file column headers mismatch, etc. Recoverable errors assume all mapped column headers are found. You can correct errors generated because of duplicate column names, unexpected empty column (with column header), or unexpected empty column header (with or without data in column).

Creating a new file map using a fixed-width file format

To create a new file mapping

1. From within the navigation menu, select **Commercial > Payments**.
2. On the Payments Hub page, select **New Payment**.
3. Choose from one of the transaction types in the drop-down menu to create a new payment.

> **Note**
> File mapping is available for Multi-Transfer, Multi-Wire (domestic and international), ACH Collection, ACH Batch, and Payroll transactions.

4. Select **Upload From File**.
5. Select **New Mapping** to create a new File Map.

> **Note**
> Files uploaded to File Mapper that contain more than 1000 recipients can be submitted for draft and approval, but cannot be modified after import. The ability to upload and modify is limited to 1000 recipients.
>
> For wire batches that exceed the multi-wire transaction limit, the system automatically routes the file through the Bulk Wires workflow. For more information, see Bulk wires.

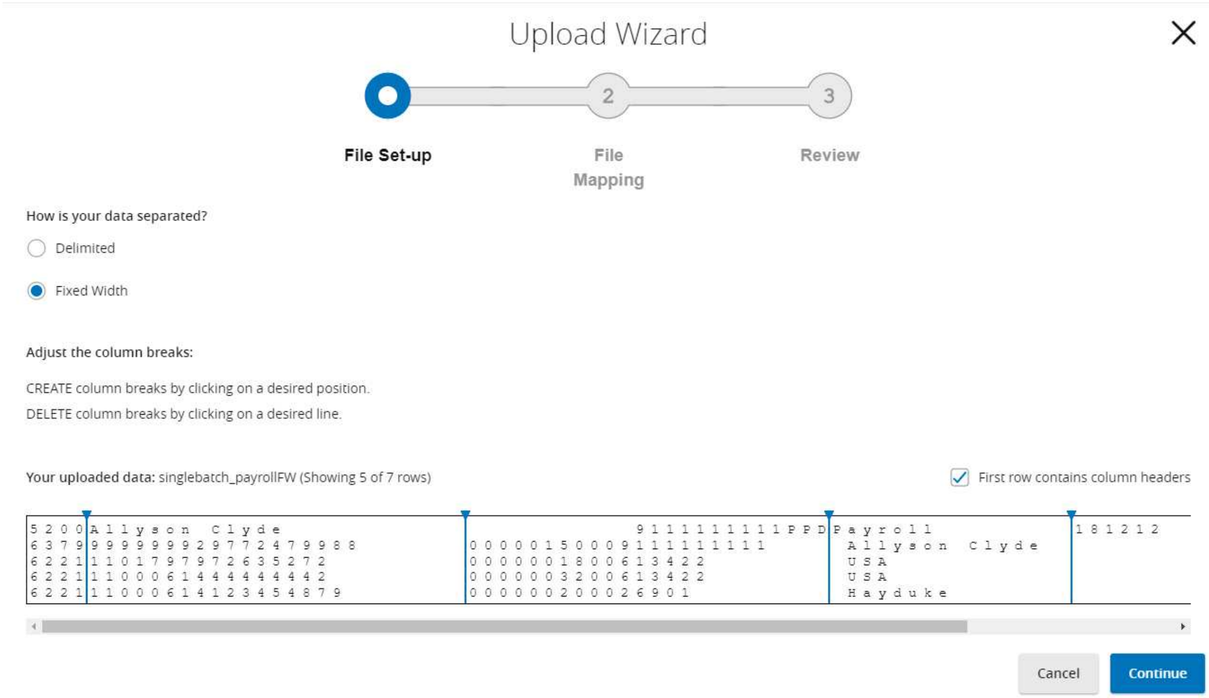
6. Select a fixed-width file to map from your file folders.

> **Note**
> In the resulting **Upload Wizard** window, the format selected defaults to **Fixed Width** when a fixed-width file is detected.

7. Select how many header or trailer rows to skip.
8. Select **First row contains column headers**, if needed.
9. Adjust the column breaks by selecting something within the uploaded data and dragging the line to mark the end of the column. You can delete the column break by selecting it and then selecting the X for the line.

10. Repeat as needed to create all column breaks.

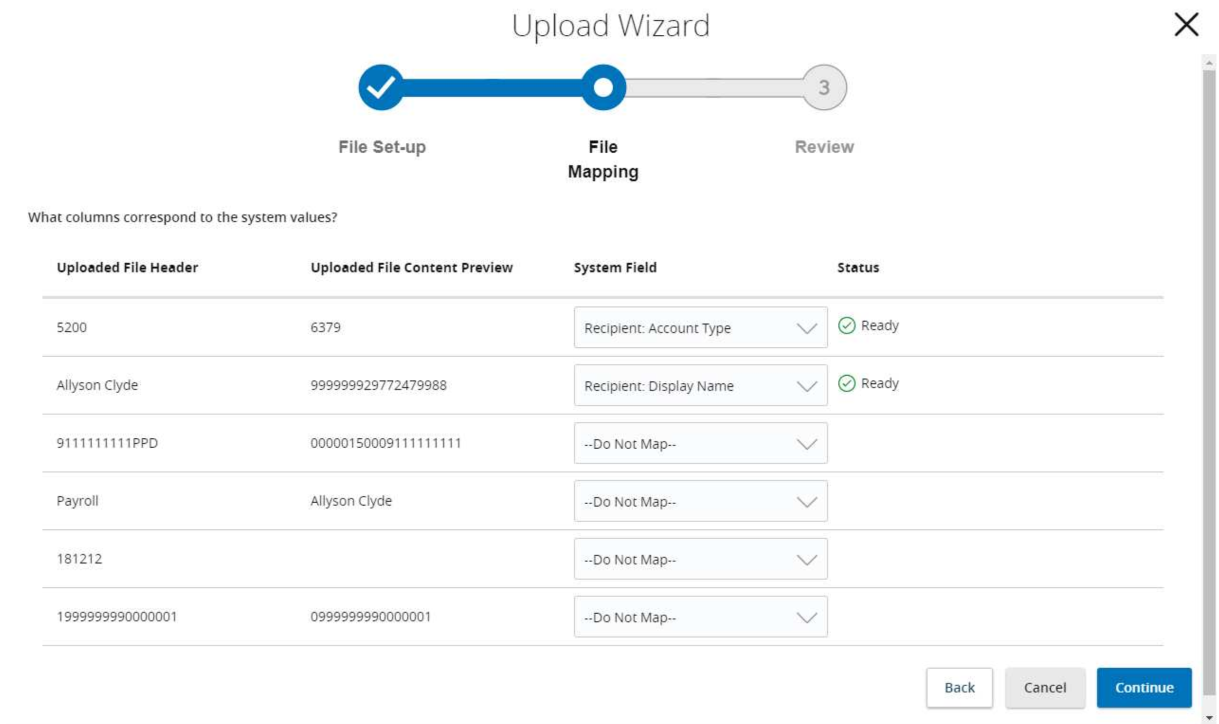
> **Note**
> You must create at least two column breaks.



11. Select **Continue**.

12. In the File Mapping window, match the columns in your file to the corresponding **System Field**. Once a header is matched, a green check mark (indicating the status is Ready) will display.

> **Caution**
> If you receive a Not Ready alert, you can save the mapping but errors need to be resolved before using the mapping in a transaction.



13. Select all the headers you would like to match and select **Continue**.

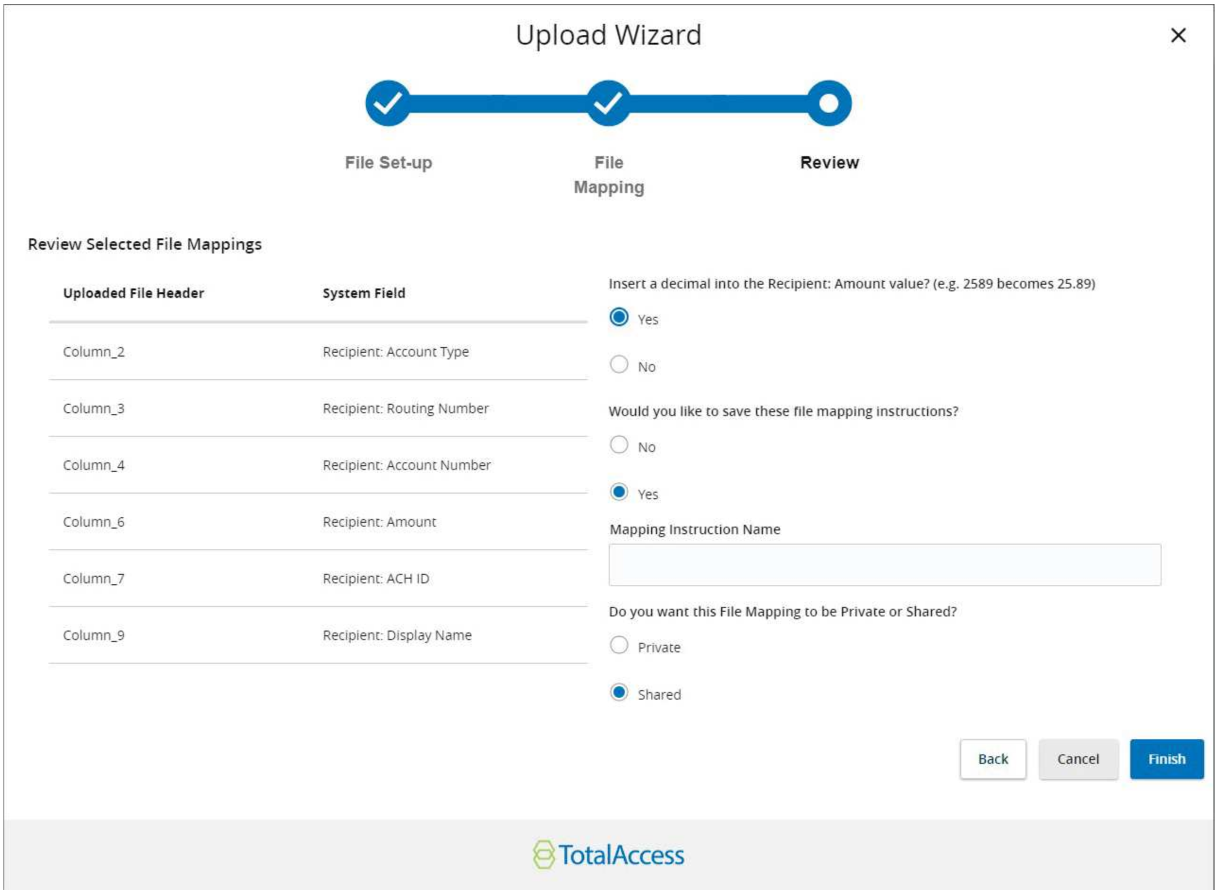
14. In the **Review** section of the **Upload Wizard**, verify your file mappings.

15. Select **Yes** to insert a decimal into the amount value.

16. Enter a name in the **Mapping Instruction Name** field.

17. Select **Private** or **Shared** to make this mapping available to other users.

18. Select **Yes** to save the mapping instructions and settings.



19. Select **Finish**.

20. Select **Continue** to proceed to the transaction screen and use your mapped file or close the window to return to the Home page.

> **Caution**
> You will be prompted to remap your file if the column header saved with an original mapping can no longer be found. Mappings cannot be used if unsupported files are submitted, row data fails validation, file column headers do not match, etc. Recoverable errors assume all mapped column headers are found. You can correct errors generated because of duplicate column names, an unexpected empty column (with column header), or an unexpected empty column header (with or without data in the column).

Managing templates

On the Payments Hub page, templates appear as items in a list. Templates provide the following information at a glance:

- Template name
- Transaction type
- Last payment amount
- Last payment date

Select the options menu (⋮) on the right to pay, copy, edit, or delete a template. You must have specific associated rights to modify a template.

> **Caution**
> If you delete a template, you cannot restore it.

To mark any template as a favorite select the (☆) icon.

The following table describes rights, definitions, and behavior when creating a template:

Draft rights and behavior

Right	Definition	Behavior
Manage Recipients	Master feature that turns on recipient navigation and allows the end user to create or edit recipient records within the customer. This right is required to create a template.	User has Manage Recipient navigation rights along with the permission to create, edit, approve, and delete recipient records for the customer.
Can view all recipients	Requires Generated Transaction rights. Allows a user to see recipients created by others under the same customer.	When a user starts a new payment (one-time-payment or from an existing template), the user will have the ability to select any of the existing recipients, regardless of who created them within that customer. In order for this to be the behavior for templates, a user must have draft rights to the transaction type and be granted access rights to a template or has Manage Template access.

Right	Definition	Behavior
Allow one-time recipients	Requires Generated Transaction rights. Allows a user to create a new recipient in the middle of the payment workflow. The new recipient will not have a permanent record saved in the **Recipient** tab.	When a user starts a new payment (one-time payment only), the user will have the ability to create a new recipient for the use of that one payment.

Tip
See Creating a payment from an existing template for more information on making payments from templates.

Searching for a template

On the Payments Hub page, you can search for a template.

To search for a template

1. In the navigation menu, select **Commercial** > **Payments**. The Payments Hub page appears.

2. All available templates are listed in the Templates section. To narrow your search criteria filter your view by payment type. For instance, ACH Payment. The templates that match the filter appear on the Payments Hub page.

Filtering a template

On the Payments Hub page, you can use a filter to show only templates of a particular type. Users must have access to a Transaction Type for it to appear in the filter.

To filter a template

1. In the navigation menu, select **Commercial** > **Payments**. The Payments Hub page appears.

2. On the Payments Hub page, select on one of the available **Filters**. Choose from one of the following:

   - All to show all templates.

   - Any Transaction Type name to show templates of that type.

Templates of the selected type appear below the Filters on the Payments Hub page.

Editing a template

If you have the Access to all Payment Templates feature and Manage Recipients feature assigned, you can use the Payments Hub page to edit any template. If you have the Draft right and Manage Recipient feature for a Transaction Type, you can edit any template that you created or that another user assigned to you.

Caution
If you delete a template, you cannot restore it.

When you edit a template, existing payments based on the template do not change. Any future payments will use the new template settings.

Note
The Access to all Payment Templates right overrides the Draft Restricted setting. These two rights should never be combined since they conflict with each other.

To edit a template

1. In the navigation menu, select **Commercial** > **Payments**. The Payments Hub page appears.
2. Select the three vertical dots (⋮) on the right side of the template that you want to edit.
3. Make any needed changes to the template settings.
4. Select **Save**.
5. Select **Close**. The Payments Hub page appears.

Copying a template

You can use the Payments Hub page to copy an existing template, make changes, and save the copy.

To copy a template

1. In the navigation menu, select **Commercial** > **Payments**. The Payments Hub page appears.
2. On the Payments Hub page, locate the template that you want to copy. You can filter by transaction type to locate the template.
3. Select the three vertical dots (⋮) to the right of the template. Select **Copy** from the menu.

4. Make any needed changes to the template settings.

5. Select **Save**.

6. Select **Close**.

Deleting a template

You can use the Payment page in to delete a template. When you delete a template, existing payments based on the template do not change.

To delete a template

1. In the navigation menu, select **Commercial** > **Payments**. The Payments Hub page appears.

2. Locate the template you wish to delete. Select the three vertical dots (⋮) to the right of the template. Select **Delete** from the menu.

3. Select **Delete Template**. A Template Removed message appears confirming deletion.

4. Select **Close**.

> **Caution**
> If you delete a template, you cannot restore it.

Marking a template as a favorite

Favorite templates are the templates that you want to use frequently. Every user can create an individual list of favorite templates that are grouped together alphabetically before any other templates on the Payments Hub page. You can mark any template that you can access as a favorite.

To mark a template as a favorite

1. In the navigation menu, select **Commercial** > **Payments**. The Payments Hub page appears.

2. Locate the template that you want to mark as a favorite. You can filter templates by transaction type to locate the template.

3. Select the favorite icon (☆) for the template.

Updating amounts for recipients in a template

When you create an ACH Batch, or ACH Collection, or Payroll, you can import a file to update the amounts for the recipients in the payment. You can create the payment from a template or as a new payment. Before you perform the import, you must create a two-column comma-separated values (CSV) file in your accounting or other software. You do not create the CSV file in digital banking or digital banking. This is a feature right, and must be enabled.

The two-column CSV file must contain the following columns:

- Recipient ACH name
- Amount

Tip
You can import amounts from a file for ACH Collections, ACH Batch, and Payroll.

The import uses the name and the order of recipients in the file to match recipients and update amounts. The list of recipients in the file should be the same as the list in the payment. For each recipient, the import updates the transaction amounts in the order that they appear in the file.

Duplicate recipients are not supported. To make multiple payments to the same recipient, upload the amounts, and copy the recipient payment to make two payments to the same recipient.

Note
If we cannot match every recipient in the file and the payment, the import will fail.

There are two options to update existing recipients and amounts in digital banking.

To edit amounts by creating a new payment

1. In the navigation menu, select **Commercial** > **Payments**. The Payments Hub page appears.
2. On the Payments Hub page, select **New Payment**. From the list, choose **ACH Collections**, **ACH Batch**, or **Payroll**.
3. Enter the relevant information under **Origination Details**.
4. In the **Recipients** section, select the **Recipients** field to choose from a list of existing recipients.
5. Edit the **Amounts** field to update transaction amounts.
6. The options menu (⋮) available for each payment row offers options to **Split** or **Copy** a payment and **Hide** or **Show** details.
7. (Optional) Add a message in the **Addendum** field.

8. Select **Draft** to draft changes or **Approve** to complete your transaction.

To edit amounts by creating a new template

1. In the navigation menu, select **Commercial** > **Payments**. The Payments Hub page appears.
2. On the Payments Hub page, select **Create Template**. From the list, choose **ACH Collections**, **ACH Batch**, or **Payroll**.
3. Enter the relevant information under **Origination Details**.
4. In the **Recipients** section, select the **Recipients** field to choose from a list of existing recipients.
5. Edit the **Amounts** field to update transaction amounts.

> **Tip**
> See Recipient information in a payment or a template for more information about recipient details.

6. The options menu (⋮) on the right offers options to **Split** or **Copy** a payment and **Hide** or **Show** details.
7. Select the edit icon (✎) to make changes to existing Recipient Details.
8. (Optional) Add a message in the **Addendum** field.
9. Select **Save** to complete your transaction.

Approving payments overview

A drafted payment must be approved before it is processed. User rights control the ability to approve payments. See Rights to Transaction Types for information about configuring approval rights.

When a user drafts a payment, it appears with a status of **Drafted** on the Activity Center page. When an eligible approver approves the payment, the payment is scheduled for processing and the status changes to **Pending**.

To be eligible to approve a transaction, a user must have the **Approve** right for the Transaction Type. In addition, the payment cannot exceed the user's approval transaction limits.

When an eligible approver logs in, the number of pending approvals appears on the tabs on the Activity Center page. Business transactions require only one approval whereas Corporate transactions can require between 1-5 approvals according to Company policy.

In addition, pending approvals may appear in the Quick Actions on the . If Quick Actions include pending approvals, the list contains the total number of pending approvals and the number of approvals for each Transaction Type.

> **Tip**
> You cannot approve a transaction after its processing date. If the processing date is in the past, you can copy the transaction to create a new transaction with a new effective date. See Copying a transaction for information about copying transactions.

Depending on your security needs and how your account is configured, some transactions may require action by two users. In Business, if dual action is required for a transaction, the same user cannot draft the transaction and approve it.

Approving payments

To approve one or more payments using the Activity Center page or Quick Actions (which navigates to the Activity Center):

1. In the navigation menu, select **Transactions** > **Activity Center**.
2. In the **Search Transactions** field, filter the transaction by selecting the Filters icon ( ), then selecting **Status** > **Drafted**. The list of transactions awaiting approvals appears.
3. In the row of the transaction(s) you want to approve, select the Actions menu ( ).
4. Select **Approve**, then **Confirm** to approve the selected transactions.
5. (Optional to FI) If you use a Symantec VIP Token code to authorize transactions, you are prompted to enter the current code on the Token.
6. Select **Close** to dismiss the dialog. The status of the items will change to **Pending** on the Activity Center page.

> **Caution**
> If you don't have the right to approve a payment, an error message appears.

Sending notifications to approvers

On the Payments Hub page, you can send a notification to eligible approvers to request approval for drafted transactions. This functionality applies to both Dual Approval and drafted transactions.

See Configuring a mobile authorization code for information about configuring mobile approval.

> **Note**
> Depending on your FI's configurations, this feature may not be accessible.

To send notifications to approvers

1. In the navigation menu, select **Commercial** > **Payments**. The Payments Hub page appears.
2. Submit a drafted commercial payment.
3. On the draft confirmation message, select **Notify approvers**.
4. The approver is notified of the transaction by email or phone. The approver then logs in to approve the transaction.

Positive Pay

Positive Pay is an automated fraud detection tool and can be applied to both check payments and ACH transactions.

For checks, it is a service that matches the account number, check number, and dollar amount of each check presented for payment against a list of checks previously authorized and issued by the company.

The business rules that support ACH positive pay encompass ACH Authorization and ACH Transaction Monitoring:

- ACH Authorization is a list of ACH transactions that are pre-approved to post to an account. An ACH authorization rule can include the originating company, standard entry class, transaction type (debit/credit), and maximum dollar amount.
- ACH Transaction Monitoring is a list of general guidelines for monitoring ACH activity and alerting the client of items that exceed these guidelines. An ACH monitoring rule can also focus on the originating company, standard entry class, amount, and debit/credit designation.

In order to streamline Positive Pay decisions submissions across devices, users with rights to Positive Pay can make pay or no pay decisions from a stand-alone Positive Pay page within digital banking.

Making Pay/Return decisions

Use Positive Pay as a fraud prevention service to make pay/return decisions that are identified as exceptions by your FI per the check issue files you sent to your FI.

> **Note**
> Positive Pay is ideal for companies that issue high volumes of check items for large dollar amounts.

To make Pay/Return decisions

1. In the navigation menu, select **Services** > **Positive Pay**. The Positive Pay page appears.
2. Select an account in the accounts drop-down list, or search for an account in the search box.
3. From the **Exceptions** drop-down list, select **Decisions Needed**, **Decisioned**, or **All**.
4. Select an Exception you want to pay or return. The transaction details appear in the right pane.
5. In the transaction details pane, do one of the following:
   - Select **Pay**.
     - (Optional) For ACH transactions, select **+ACH Rule**.
       a. Select an **SEC Code**.
       b. Select a **Transaction Type**.
       c. (Optional) Edit the **Max Amount**.
       d. (Optional) Enter a **Note**.
       e. Select **Done**.
   - Select **Return**, and select a reason in the drop-down list.
6. Repeat steps 3-5 for multiple exceptions.

7. Select **Submit All Decisions**.

> **Note**
>
> If you have the appropriate entitlements, a **Submit Issued Check File** tab will display within the Positive Pay window. From within that tab, you can select a **File Mapping Type** and then browse to a file to upload. **File Mapping Type** options that have previously been set up for entitled users will display for selection. Entry fields will display dynamically based on the **File Mapping Type** selected.

Adding a check

You can add a check if it is not already listed in the **Exceptions** list.

> **Note**
>
> Only users with the **Allow users to add/edit transactions** entitlement in Centrix Exact/TMS will see the **Add Check** tab. This entitlement is enabled for users in the **Transaction Data User Rights** section in the **Security Settings** tab on either the User Setup (Client) page or the User Setup Bank Admins Only page in Centrix Exact/TMS.

To add a check in Positive Pay

1. In the navigation menu, select **Services** > **Positive Pay**. The Positive Pay page appears.
2. Select the **Add Check** tab.
3. On the **Add Check** tab, do the following:
    a. Enter an **Amount**.
    b. (Optional) Enter a **Payee**.
    c. Select an **Account**.
    d. Select an **Issue Date**.
    e. Enter a **Check Number**.
    f. (Optional) Select the **Auto Increment** check box.
    g. Select **Add Check**.

Troubleshooting payment approval issues

A payment may require approval before it can be processed. If a payment does not route as expected, review the approval settings and Company Policy.

Possible causes

- Your approval limit is lower than the payment amount.
- Dual Action is required for the transaction.
- The payment falls under a Company Policy rule.
- The subsidiary requires additional approval or has separate limits.
- A required approver does not have the necessary rights.

Resolve approval issues

1. Review the payment in Activity Center.
2. Select the payment to view approval details and any messages.
3. Check the Company Policy to determine approval requirements.
4. Verify that required approvers have the correct rights and limits.
5. Edit the payment, if needed, and resubmit.

Creating ACH reversals in UUX

> **Note**
> This feature may not be available, depending on how your financial institution is configured. Contact your financial institution for more information.

Users entitled to ACH reversal will see the **Reverse** option in the **Actions** (⋮) menu in the Activity Center for all transactions, including ACH Pass-Thru transactions.

> **Note**
> The **Reverse** option does not appear until the transaction is in a **Processed** state.

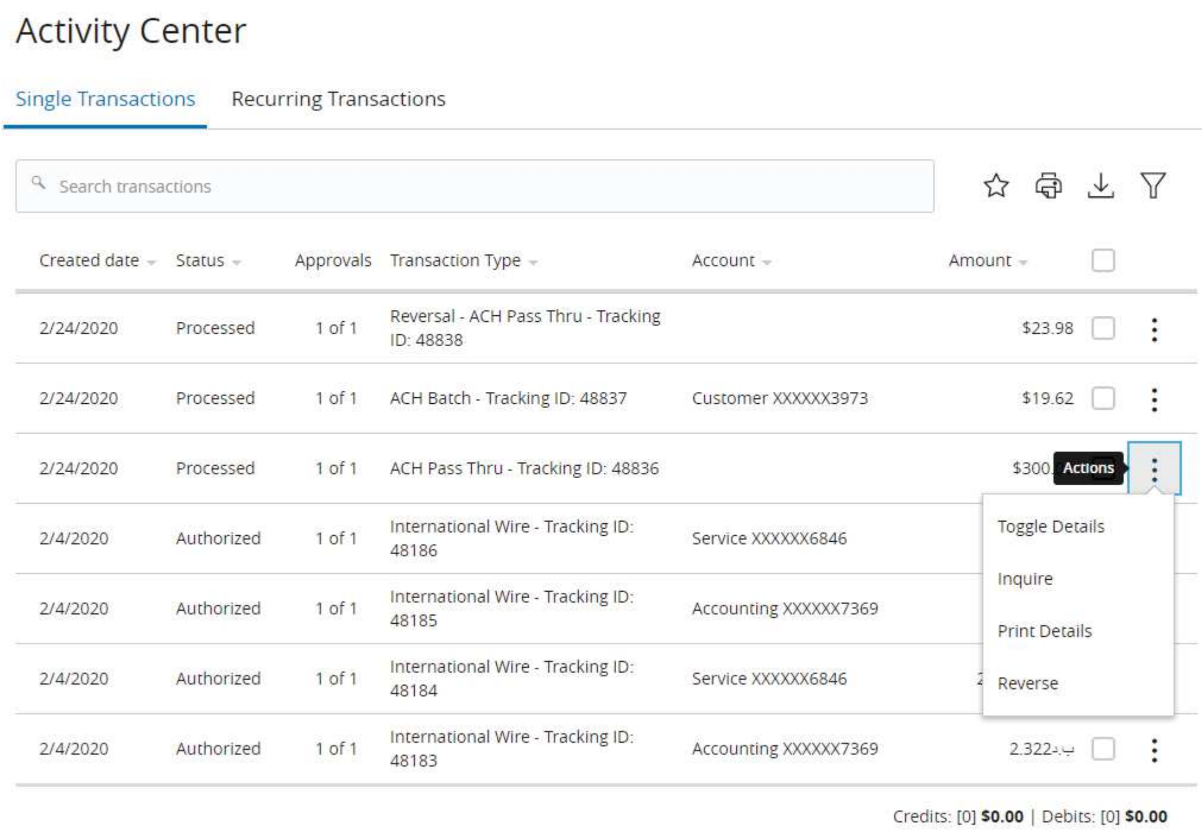
The options for reversal are as follows:

- For ACH Single Payment, ACH Single Receipt, and Tax Payment/EFTPS transactions, selecting **Reverse** will result in the option to reverse the entire transaction.
- For ACH Collections, ACH Batch, and ACH Payroll transactions, selecting **Reverse** will result in the option to reverse the entire transaction or individual item(s).
- For ACH Pass-Thru transactions, selecting **Reverse** will result in the option to reverse the entire file, specific batch(es), or individual item(s).

> **Note**
> For ACH Pass-Thru transactions, selecting individual Items opens a search-based tool, as opposed to a list or select tool. Multiple individual items can be selected; however, end users will need to search for the items as opposed to viewing a full list on load. This optimizes performance for large files.

To create a reversal for ACH Single Payment, ACH Single Receipt, and Tax Payment/EFTPS transactions

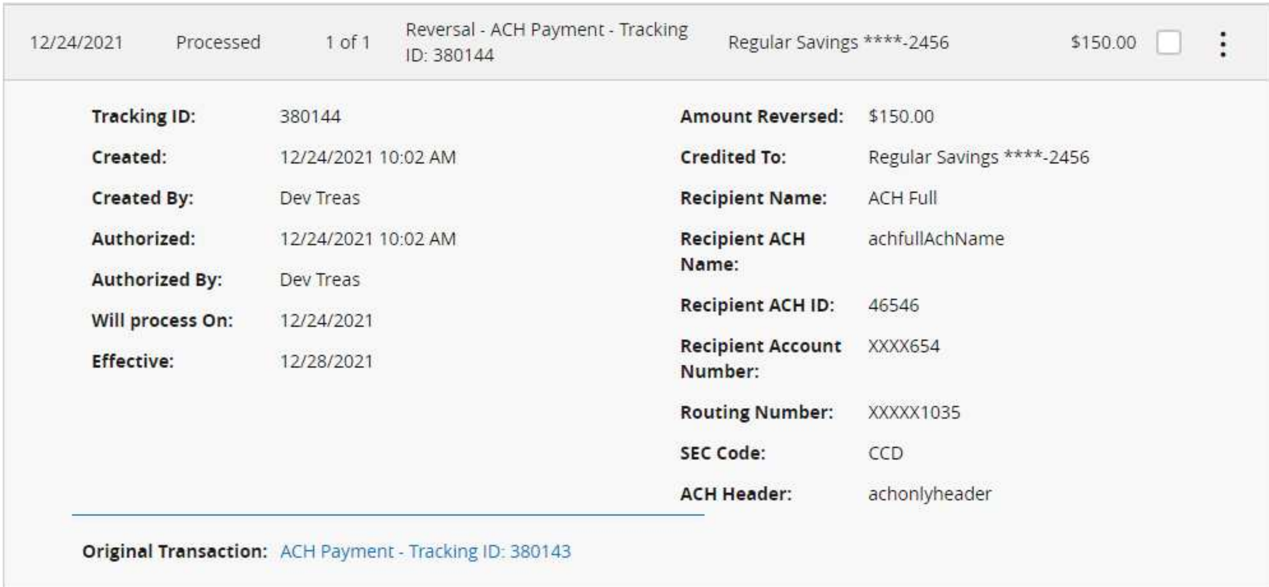
1. Select **Actions** (⋮) > **Reverse** on the row containing the transaction to reverse.



2. Select **Agree and Continue** in the warning message dialog that appears.

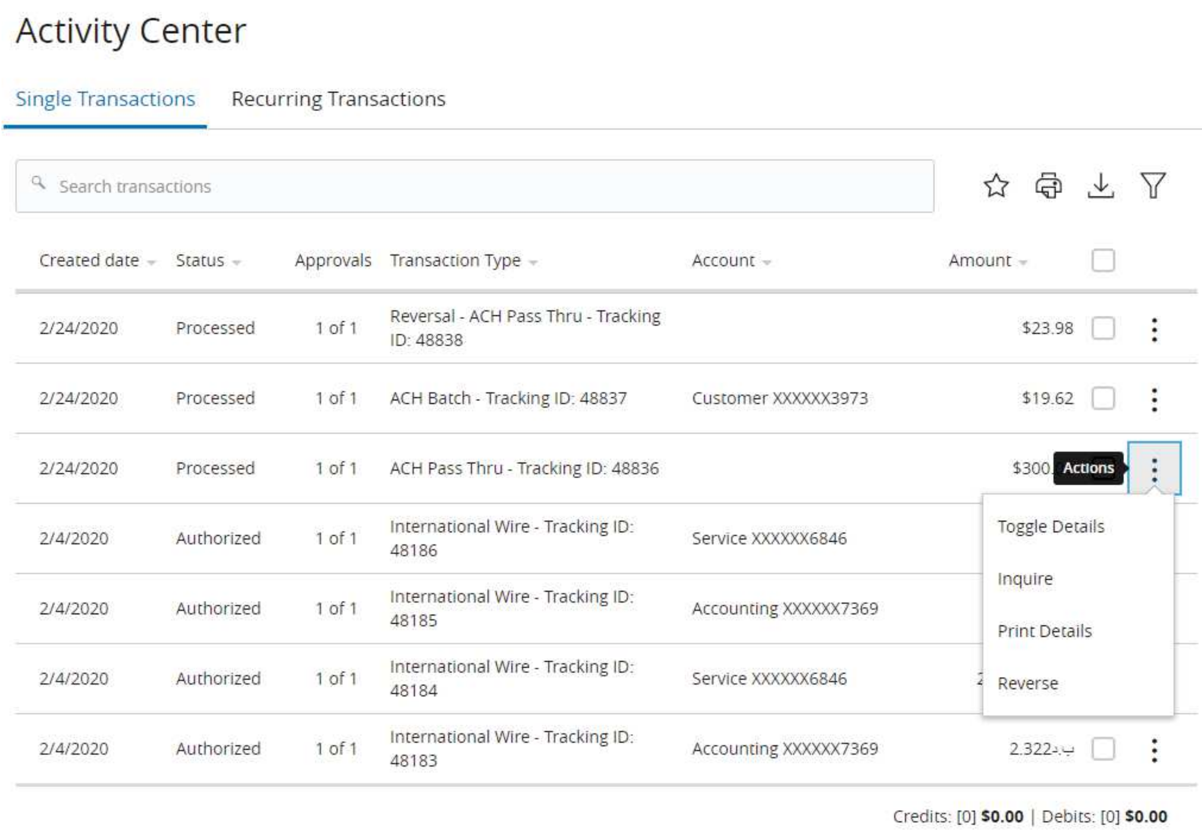
3. Select **Confirm** to initiate the reversal. The reversal process may take several seconds to complete.

After the reversal transaction completes, you can select **View in Activity Center** to view the reversal details, including a link to the original transaction.



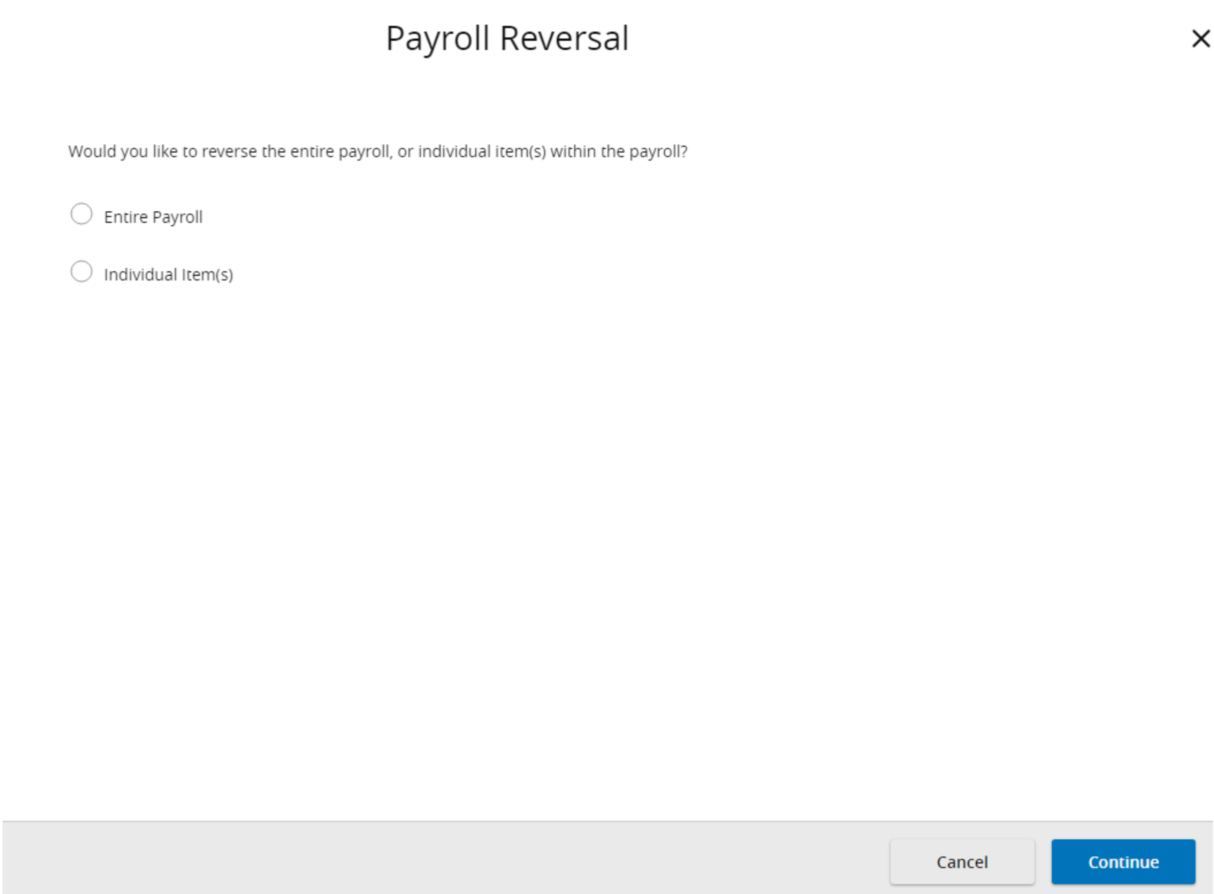
To create a reversal for ACH Collections, ACH Batch, and ACH Payroll transactions

1. Select **Actions** (⋮) > **Reverse** on the row containing the transaction to reverse.

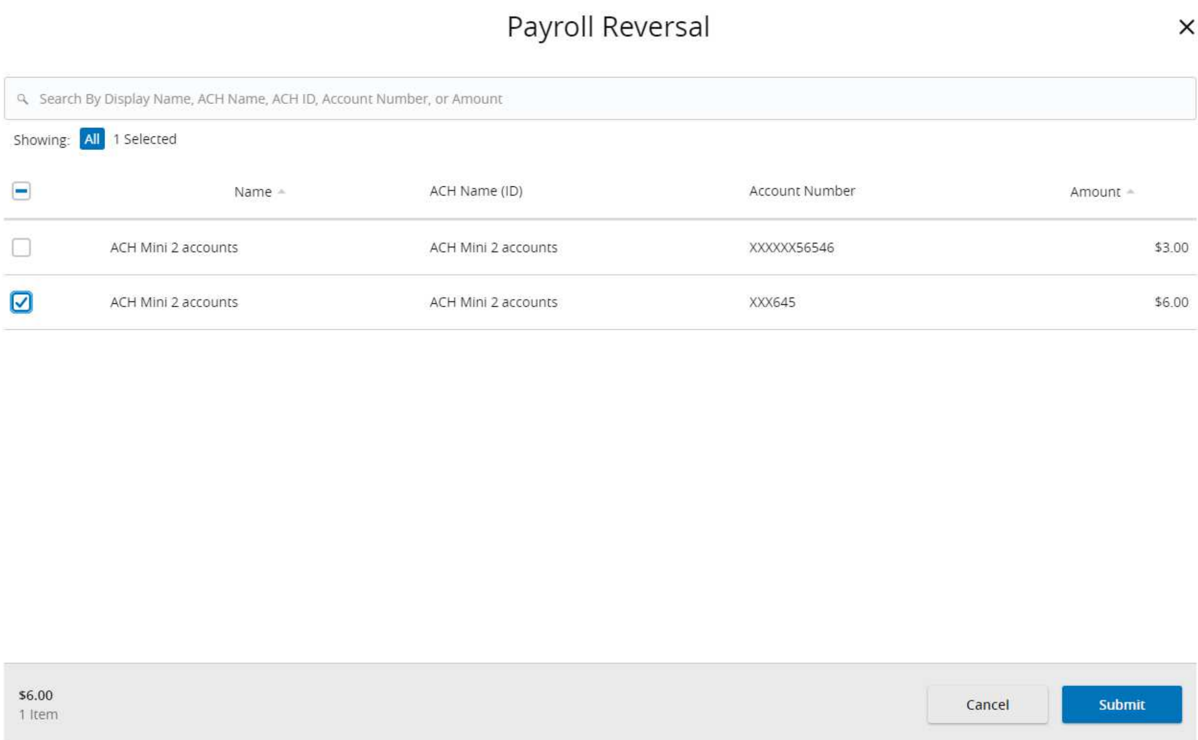


2. Select **Agree and Continue** in the warning message dialog that appears.

3. Select whether to reverse the entire batch or individual items within the ACH batch, then select **Continue**.

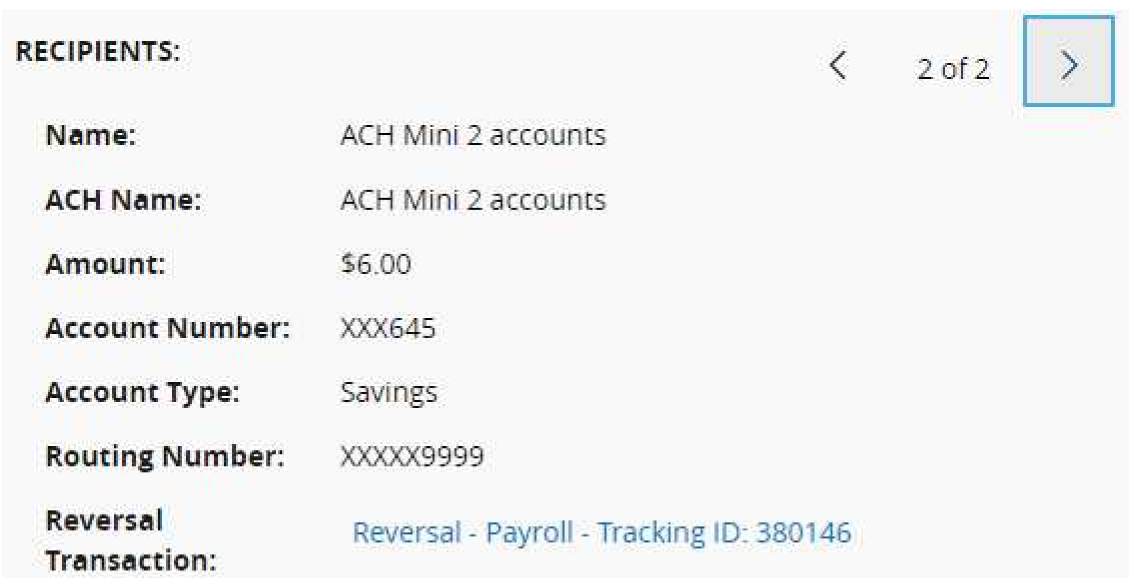


4. If you are selecting individual items, select the ACH payments within the batch to reverse, then select **Submit**.



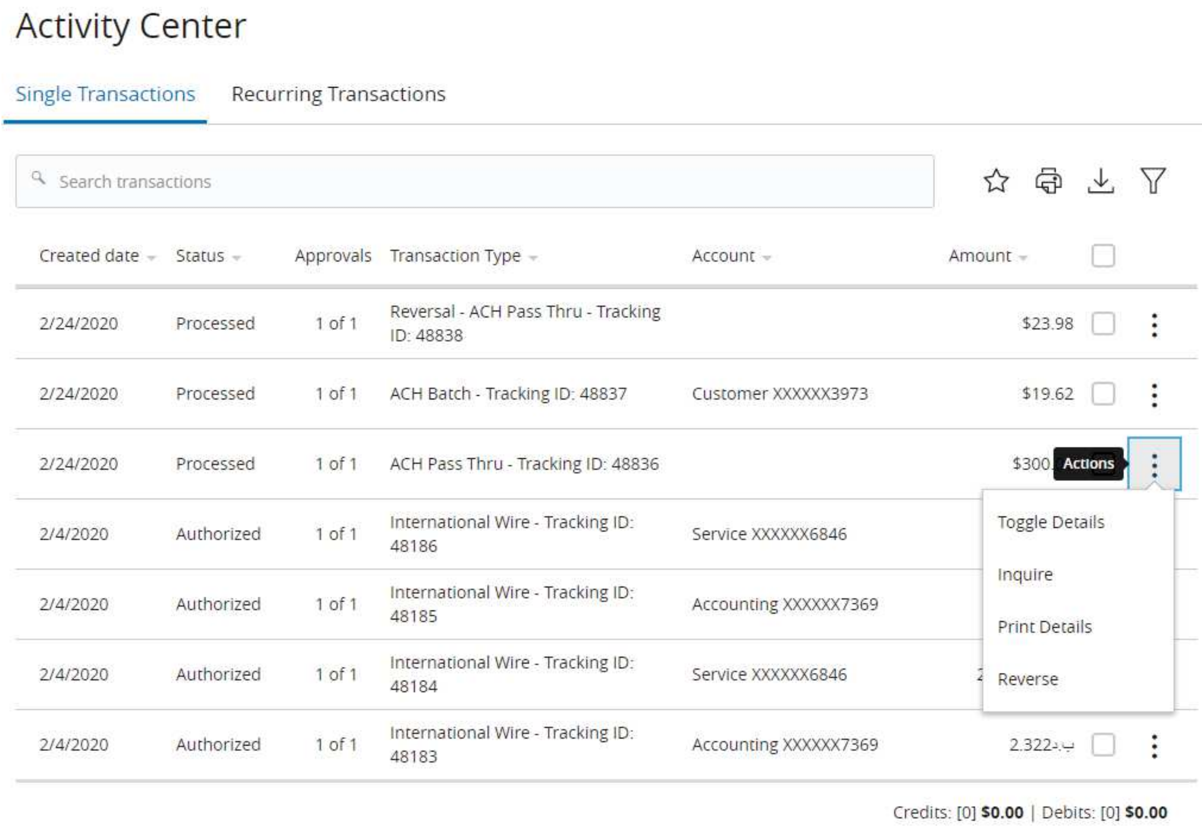
5. Select **Confirm** to initiate the reversal. The reversal process may take several seconds to complete.

After the reversal transaction completes, you can select **View in Activity Center** to view the reversal details, including a link to the original transaction. The reversed transactions within the original batch include a link to the reversal transaction.



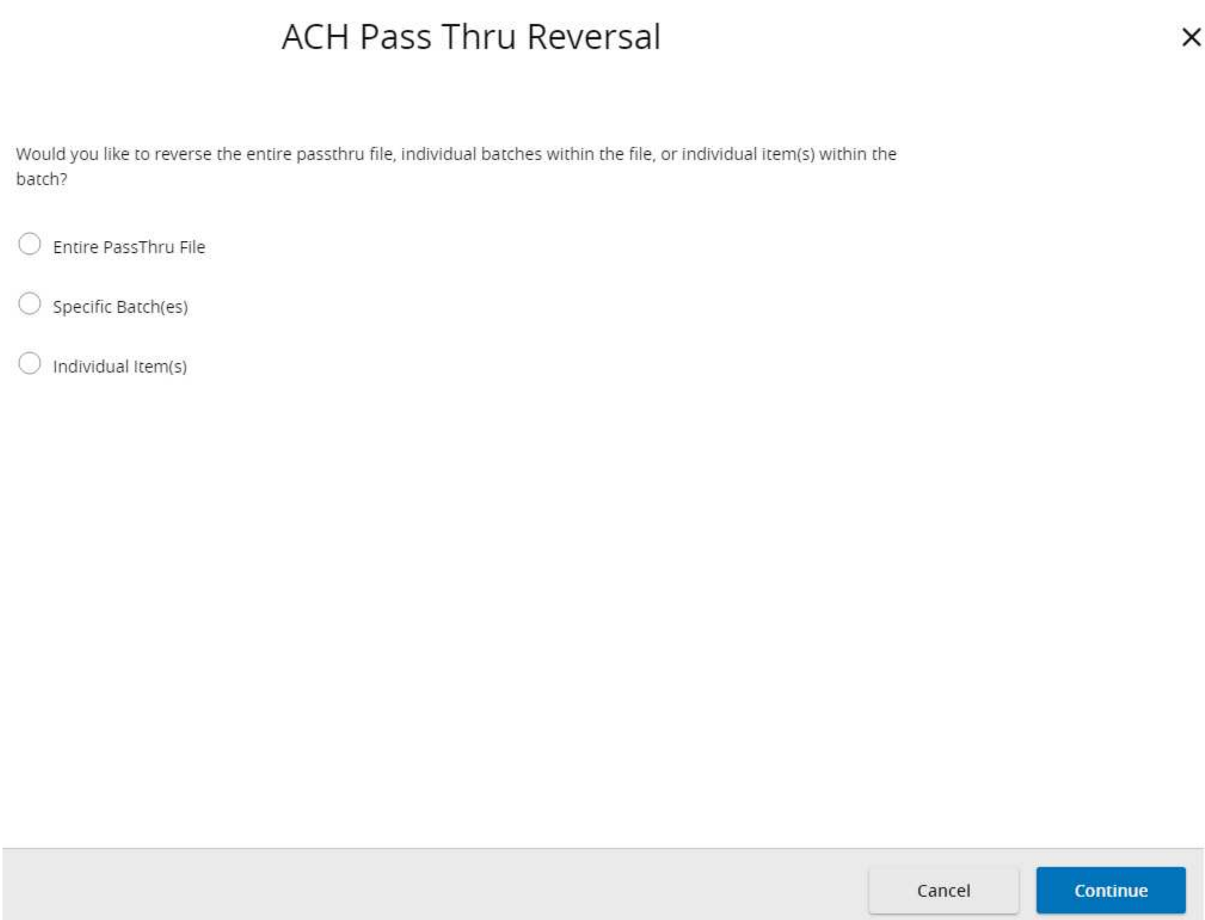
To create a reversal for ACH Pass-Thru transactions

1. Select **Actions** (⋮) > **Reverse** on the row containing the transaction to reverse.

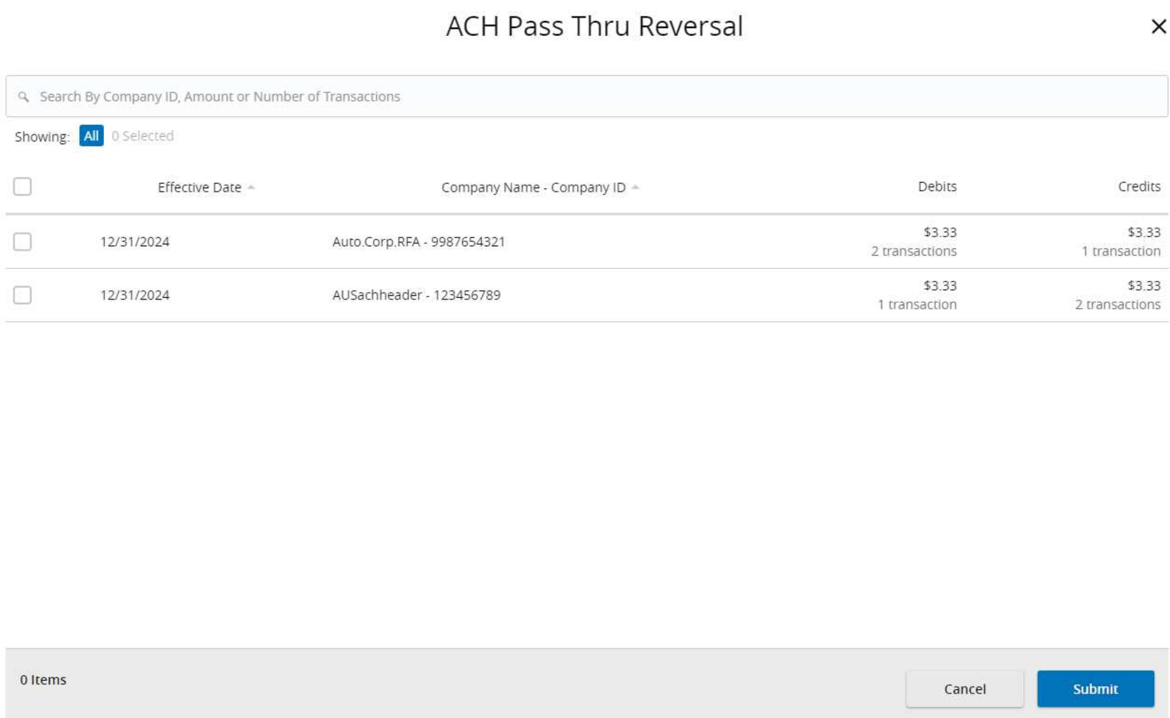


2. Select **Agree and Continue** in the warning message dialog that appears.

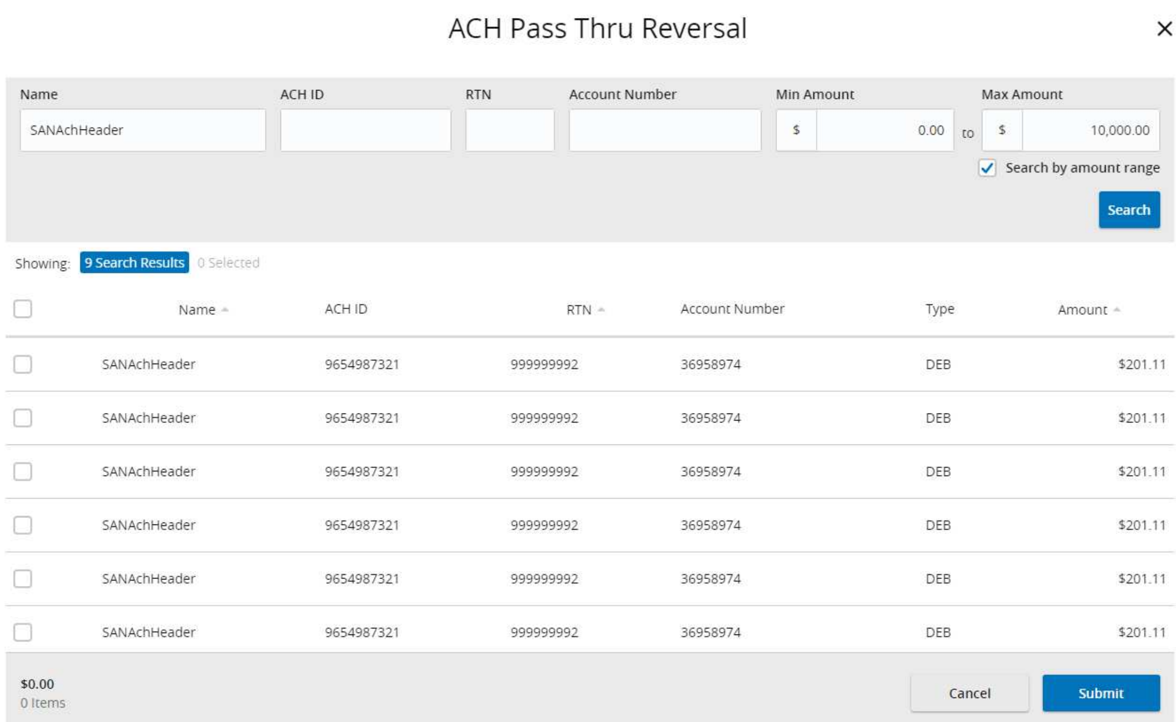
3. Select whether to reverse the entire PassThru file, specific batches, or individual items within the file, then select **Continue**.



- If you are selecting individual batches, select the batches for reversal, then select **Submit**.

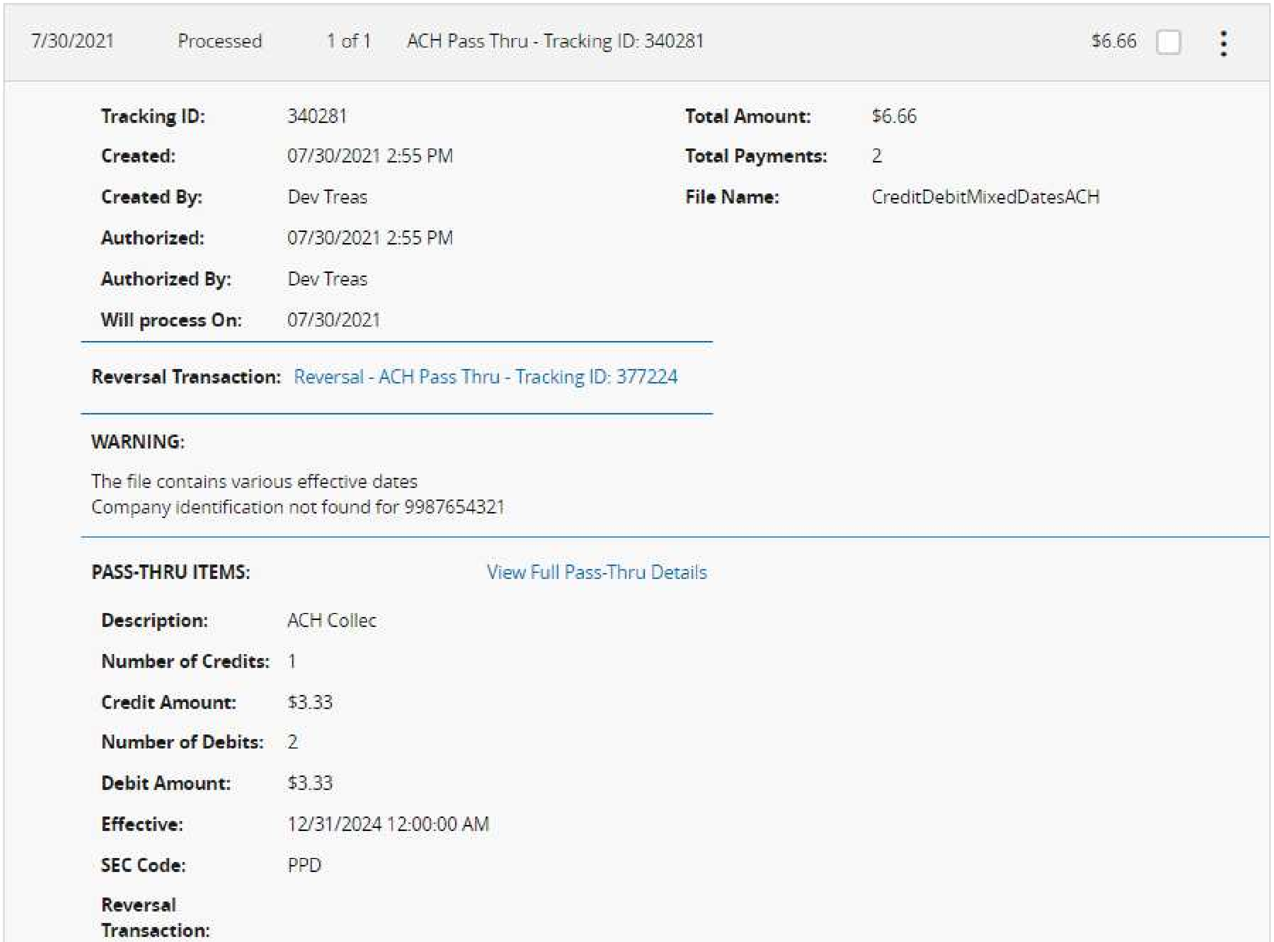


- If you are selecting individual items for reversal, you must search for the transactions using at least two of the available search criteria. If possible, refer to the original ACH Pass Thru file for this information.



4. Select **Confirm** to initiate the reversal. The reversal process may take several seconds to complete.

After the reversal transaction completes, you can select **View in Activity Center** to view the reversal details, including a link to the original transaction. The reversed transactions within the original batch include a link to the reversal transaction.



Troubleshooting file import errors (ACH and wire)

When you import a NACHA or wire file, the system checks the file for format and data errors. If the import fails, you receive an error message and a link to download a detailed error report.

Common reasons a file cannot be imported

- The file format does not match NACHA or wire standards.
- A required field is missing or invalid.

- A recipient record cannot be matched or is incomplete.
- A transaction amount is outside allowed limits.
- Effective dates are in the past or outside the allowed range.
- Company ID or routing numbers are invalid.

What to do next

1. Download the error report.
2. Review the error line numbers and messages.
3. Correct the file in your internal system.
4. Upload the corrected file again.

If the file includes invalid recipients, correct their information in *Recipients*, then retry the import.

Recipients and subsidiaries

Recipients overview

On the Recipients page, recipients appear as items in a list. The items include the recipient name, number of associated accounts, and email address for each recipient. There is also an Actions column where you can edit or delete a recipient, or view payment history.

Recipient information in a payment or a template

In a payment or template, recipients are displayed in the **Recipient/Account** grid view. The details may vary based on the specific template or payment. For example, the option to copy a recipient payment is only available when editing a template.

Each view includes one or more the following fields:

Recipient Information Fields and Actions

Name	Description
Recipient/Account	The recipient name or account number used in the payment or template.
Amount	The amount of the payment, or the default amount for the template.
Currency	The currency for the wire transfer. Only appears for an international wire.
Notify	Notify the recipient by email when the payment is processed. A recipient email address is required to send a notification.
Pay or Do Not Pay (Collect or Do Not Collect)	Pay or Collect from the recipient when the payment is processed. Only appears for transactions with multiple recipients.

Name	Description
Copy recipient	Copy the recipient in the payment or template. Only appears for payments with multiple recipients.
Edit recipient	Edit the recipient. Only appears if you have the Manage Recipients feature assigned. Any changes are permanent and affect all users.
Changes Need Approval	Any recipients needing approval display at the top of the list. Only appears if you have the Recipient Approval feature enabled and the Manage Recipients rights assigned.

Note
For international wires, currency choices may vary depending on the configuration.

Managing recipients

You can manage recipient records from the Recipients page. From there, you can search for existing recipients, add new recipients, edit recipient details, or delete recipients you no longer need.

Searching for a recipient

You can use the Recipients page to search for an existing recipient.

To search for a recipient

1. In the navigation menu, select **Commercial** > **Recipients**.
2. In the **Search** field, enter your search text. You can search for all or part of the recipient name.
3. Select the search icon ( ), or press Enter.

Adding a new recipient

If you have Manage Recipients rights enabled, you can use the Recipients page to add a recipient.

In ACH transactions, the **ACH Name** on the Add Recipient page can be up to 22 characters long. In wire transactions, the wire name limit is 35 characters long. Both names can include letters and numbers. The wire name is required only when the recipient record contains a wire account.

To add a recipient

1. In the navigation menu, select **Commercial** > **Recipients**.
2. On the Recipients page, select **New Recipient**.
3. On the Add Recipient page, enter the **Display Name**.
4. (Optional) Enter the recipient **Email Address**, then select the check box to send email notifications for template payments.
5. In the Accounts sections, select a **Payment Type**, then do one of the following:
6. • For an ACH Only payment type:

    a. Select an **Account Type**.

    b. Enter an **Account** number.

    c. In the **Financial Institution** (FI) field, enter the FI's name or routing number, then select your FI. This populates the **ACH Routing Number** field. To search for a specific branch office, use the **Refined Search** feature and include City and State information. Select the desired branch office to look up the ACH routing number associated with that specific branch.

    > **Note**
    > A single FI may have multiple ACH and Wire routing numbers, especially if the FI has undergone acquisitions or mergers. You can use **Refined Search** to find the correct routing numbers for a specific branch office.

   • For a Wire Only payment type, do the following:

    a. Select a **Beneficiary Type**.

    b. Enter an **Account** number.

    c. In the **Financial Institution** (FI) field, enter the FI's name or routing number, then select your FI. This populates the fields in the **Beneficiary FI** section. If the FI uses a correspondent or intermediary bank for wires, this will also populate the **Receiving FI** or **Intermediary FI** fields. To search for a specific branch office, use the **Refined**

Search feature and include City and State information. Select the desired branch office to look up the ACH routing number associated with that specific branch.

> **Note**
> A single FI may have multiple ACH and Wire routing numbers, especially if the FI has had acquisitions or mergers. You can use **Refined Search** to find the correct routing numbers for a specific branch office.

> **Note**
> A single FI may have multiple ACH and Wire routing numbers, especially if the FI has had acquisitions or mergers. You can use **Refined Search** to find the correct routing numbers for a specific branch office.

a. (Optional) In the **Receiving FI** section, enter the **Name** and **Wire Routing Number**.

b. (Optional) In the **Intermediary FI** section, enter the **Name**, **Wire Routing Number**, **Address, City**, **State**, and **Postal Code**.

- For an ACH and Wire payment type, do the following:

a. Select an **Account Type**.

b. Enter an **Account** number.

c. In the **Financial Institution** (FI) field, enter the FI's name or routing number, then select your FI. This populates the fields in the Beneficiary FI section. If the FI uses a correspondent or intermediary bank for wires, this will also populate the Receiving FI or Intermediary FI fields. To search for a specific branch office, use the **Refined Search** feature and include City and State information. Select the desired branch office to look up the ACH routing number associated with that specific branch.

> **Note**
> A single FI may have multiple ACH and Wire routing numbers, especially if the FI has had acquisitions or mergers. You can use **Refined Search** to find the correct routing numbers for a specific branch office.

> **Note**
> A single FI may have multiple ACH and Wire routing numbers, especially if the FI has had acquisitions or mergers. You can use **Refined Search** to find the correct routing numbers for a specific branch office.

   a. (Optional) In the Receiving FI section, enter the **Name** and **Wire Routing Number**.

   b. (Optional) In the Intermediary FI, enter the **Name**, **Wire Routing Number**, **Address, City**, **State**, and **Postal Code**.

7. In the Recipient Details section, do the following:

   a. Enter a **Wire Name**, **ACH Name**, and **ACH ID**.

   b. Select a **Country**, then enter the **Address**, **City**, **State**, and **Postal Code**.

8. Select **Save Recipient**.

> **Note**
> If you have the Recipient Approval feature enabled, creating, modifying, or deleting a recipient requires the change to be reviewed and approved by a user who has Manage Recipients permissions.

Creating a wage garnishment recipient

If you have rights to use the Manage Recipients feature, you can use the Recipients page to add a wage garnishment recipient. Create a wage garnishment recipient when you need to take money directly out of a paycheck to fulfill a court order. Once you create a wage garnishment recipient, you can select it like a normal recipient from one of the following payment or template types:

- ACH Payment
- ACH Batch
- Payroll

You can create a separate template just for wage garnishments or include them as part of a payroll transaction, including split payments. Digital banking allows for two types of wage garnishment payments: Child Support and Third-Party Tax.

> **Note**
> If you split or include a wage garnishment in a payment or template initiated with an SEC code other than cash concentration and disbursement (CCD), the wage garnishment is still processed as a CCD payment during standard ACH processing by your financial institution.

To create a wage garnishment recipient

1. In the navigation menu, select Commercial **> Recipients**.
2. Select **New Recipient**.
3. Enter a display name for the recipient.
4. (Optional) Enter an email address for the recipient.
5. Select **Wage Garnishment (ACH)** from the **Payment Type** drop-down **menu.**
6. In the **Garnishment Type** drop-down menu, select **Child Support** or **Third-Party Tax.**

   Note
   To set a recurring child support payment, the **Effective Date** must match the **Income Withheld Date**.

7. Complete the remaining required fields.
8. (Optional) Complete the **Recipient Details** fields.
9. Select **Save Recipient**.

   Note
   If you have the Recipient Approval feature enabled, creating, modifying, or deleting a recipient requires the change to be reviewed and approved by a user who has Manage Recipients permissions.

10. Select **Close**.

Tip
You can also create a wage garnishment recipient while creating a payment or template. When choosing a Recipient/Account, select **+ New Recipient** and select **Wage Garnishment (ACH)** from the **Payment Type** drop-down **menu**. You can use this method to create a one-time wage garnishment recipient by filling out the required fields and selecting **Use Without Save**.

Editing a recipient

If your rights allow it, you can make changes to an existing recipient. You can edit a recipient on the following pages:

- Recipient Management
- Creating a payment
- Creating or editing a template
- Payment and template overview

When you make changes to a recipient, the changes don't affect existing transactions, but they do affect any new transactions.

> **Note**
> If you have the Recipient Approval feature enabled, creating, modifying, or deleting a recipient requires the change to be reviewed and approved by a user who has Manage Recipients permissions.

To edit a recipient on the Recipients page

1. In the navigation menu, select **Commercial** > **Recipients**.
2. Find the recipient that you want to edit and select the options menu (⋮), then select **Edit**.
3. From the Edit Recipient page, you can edit any recipient information, including Accounts and Recipient Details.
4. Select **Save Recipient**.

To edit a recipient in templates or one-time payment

1. In the navigation menu, select **Commercial** > **Payments**.
2. To edit a recipient:
3. - In templates, select **CreateTemplate**/**Edit an existing template**/**Pay or Collect a template**.
   - In payments, select **New Payment** and select a transaction type.

> **Note**
> Recipient must already be selected using the search toolbar.

4. Select and expand the transactions row located under the **Recipients** section of the transaction form.

5. In the **Recipient Details** view, select the edit icon ( ) to edit recipient details.

Editing the templates associated with a recipient

To edit all the templates associated with one or more recipient accounts, review the accounts listed. If necessary, you can associate a different existing Recipient account with an existing template if the Recipient account has changed for the template (for example, for fraud or closed account situations).

To select an alternate account to use in a template

1. On the Edit Recipient page, scroll to the **Templates** section. If more than one eligible account is saved with the Recipient, you can change the recipient accounts tied to the templates in the list. Select a new account from the list for the template association you wish to change.

2. Select **Save Recipient**.

> **Note**
> If you have the Recipient Approval feature enabled, creating, modifying, or deleting a recipient requires the change to be reviewed and approved by a user who has Manage Recipients permissions.

Deleting a recipient

If you have the Manage Recipients feature assigned, you can delete an existing recipient. When you delete a recipient, you can no longer use the recipient in a payment or a template. Deleting a recipient does not delete the recipient data from existing transactions that use the recipient.

> **Caution**
> Deleting a recipient is permanent and cannot be undone. Use caution before deleting a recipient.

To delete a recipient

1. In the navigation menu, select **Commercial** > **Recipients**.

2. Locate the recipient that you want to edit, and select the recipient.

3. On the Edit Recipient page, select **Delete Recipient** to delete the recipient.

4. Select **Delete Recipient** to delete the recipient.

5. On the success message, select **Close**.

> **Note**
> If you have the Recipient Approval feature enabled, creating, modifying, or deleting a recipient requires the change to be reviewed and approved by a user who has Manage Recipients permissions.

Approving or rejecting changes to an existing recipient

On the **Recipients** page, recipients in a pending state are designated using a yellow bar and a *Changes Need Approval* message. Any recipients needing approval will display at the top of the list, in alphabetical order.

> **Note**
> Once this feature is enabled, users are unable to approve their own changes to a recipient, and the changes must be reviewed by a second entitled user. However, if a user rejects their own changes, the changes are effectively canceled, and the recipient is reset to its original state. If a user rejects a change, the user must enter a reason for the rejection.

To approve or reject a change to an existing recipient

1. From within the Recipients list, select the actions menu (⋮) and then select **Review Changes**.

2. On the Review Changes page, select either **Reject Changes** or **Approve Changes** to either cancel the changes or effect the changes, respectively.

Previous changes to the recipient can be reviewed by selecting **View Change History** from the **Actions** menu (⋮), and the change history can be printed or printed to file for future use.

Subsidiaries overview

A subsidiary is an alternate company profile that you can use when you create a payment or template. You can use subsidiaries when your business requires that you create transactions for multiple entities. For example, a holding company could create a subsidiary for each of the company's real subsidiaries. An accountant who pays taxes on behalf of clients could create a subsidiary for each client.

When you include a subsidiary in a payment, we substitute the characteristics of the subsidiary when we send the processed transaction to the receiving financial institution. The financial institution may or may not pass the information on to the recipient. A payment or a template can be associated with a single subsidiary.

If you have the Manage Subsidiaries feature assigned, you can do the following:

- Create subsidiaries
- Edit subsidiaries

The Manage Subsidiaries page does not appear if you don't have the right to manage subsidiaries.

> **Note**
> If subsidiaries are managed on your behalf, the Manage Subsidiaries feature and the Manage Subsidiaries page do not appear. When you create or edit a template, you can add or remove the existing subsidiaries.

Subsidiary information in a payment or a template

When you create a new payment or template, subsidiaries appear in the Subsidiary page as items in a list. Templates and one-time payments will initially default to the Customer record when the template or payment is created.

Managing subsidiaries

On the Manage Subsidiaries page, subsidiaries appear as items in a sortable list.

When you add a subsidiary, the required information varies, but a subsidiary must have valid information for at least one payment type. The required information for each payment type includes the following:

Required information per payment type

Payment type	Required fields
ACH	• Name • ACH Header • ACH Tax ID

Payment type	Required fields
ACH & Wire	• Name • ACH Header • ACH Tax ID • Wire Header • Address
Wire	• Name • Wire Header • Address

Searching for a subsidiary

If you have the Manage Subsidiaries feature assigned, you can use the Search field on the Manage Subsidiaries page to locate a subsidiary.

To search for a subsidiary

1. In the navigation menu, select **Commercial** > **Subsidiaries**. The Manage Subsidiaries page appears.

2. Select the **Search** field and enter your search text. You can search for all or part of the subsidiary name, the Payment Type, or the Tax ID. The search results appear on the Manage Subsidiaries page.

Adding a subsidiary

If you have the Manage Subsidiaries feature assigned, you can use the Manage Subsidiaries page to add a subsidiary.

> **Tip**
> The required fields in the Add Subsidiary page vary, depending on the payment types that you select.

To add a subsidiary

1. In the navigation menu, select **Commercial** > **Subsidiaries**. The Manage Subsidiaries page appears.

2. Select **Add Subsidiary**. The Add Subsidiary page appears. Only the payment types the customer has access to will appear.

3. Do the following:

   a. In the **Name** field, enter a name for the subsidiary.

   b. (Optional) In the **ACH Header** field, enter the ACH header to use. It feeds the Company Name of the Batch Header record.

   c. (Optional) In the **Tax ID** field, enter the tax ID number to use.

   d. (Optional) In the **Wire Header** field, enter the wire header to use. The Wire Header has a limit of 35 characters and feeds the originator name on the 5000 tag.

   e. (Optional) If performing a wire transfer, enter the postal address.

4. Select **Create Subsidiary**. The new subsidiary is saved and the Manage Subsidiaries page appears.

Editing a subsidiary

If you have the Manage Subsidiaries feature assigned, you can make changes to an existing subsidiary on the following pages:

- Manage Subsidiaries page

- Subsidiary page when you create or edit a payment or template

To edit a subsidiary on the Manage Subsidiaries page

1. In the navigation menu, select **Commercial** > **Subsidiaries**. The Manage Subsidiaries page appears.

2. Locate the subsidiary that you want to edit. You can browse or search to locate the subsidiary. Select the Actions menu (⋮) for the subsidiary, then select **Edit**.

3. On the edit page for the subsidiary page, make any needed changes.

4. Select **Save Subsidiary**. The Manage Subsidiaries page appears.

To edit a subsidiary when you create a payment or template

1. On the Subsidiary page in the new payment or new template, locate the subsidiary that you want to edit.

2. Select the edit icon ( ) for the subsidiary. The edit page for the subsidiary appears.

3. On the edit page for the subsidiary, make any needed changes.

4. Select **Save Subsidiary** and continue editing the payment or template.

Deleting a subsidiary

When you delete a subsidiary, you can no longer use the subsidiary in a payment or a template. Deleting a subsidiary does not delete the subsidiary data from existing payments that use the subsidiary.

To delete a subsidiary

1. In the navigation menu, select **Commercial** > **Subsidiaries**. The Manage Subsidiaries page appears.

2. Locate the subsidiary that you want to delete. You can browse or search to locate the subsidiary.

3. Select the Actions menu ( ) and then select **Delete**.

4. Select **Delete** to continue the deletion. The Subsidiary Deleted page confirms deletion.

5. Select **Close** to return to the Manage Subsidiaries page.

Approving recipient or subsidiary changes

Some financial institutions require approval when users add or update recipient or subsidiary information. If approval is required, the change appears in Activity Center.

Approve a change

1. From Activity Center, select the **Approvals** view, if available.

2. Locate the item that lists a recipient or subsidiary update.

3. Select the item to review the details of the change.

4. Select **Approve** or **Reject**.

Changes take effect immediately after approval.

> **Note**
> If you do not see the **Approvals** view, you may not have the necessary rights.

Manage users and permissions

User management overview

The User Management page lists all of the Corporate account users. User Management looks similar in both Business and Corporate, but has different coloring and statuses.

The User Management list displays:

- User Role affiliation: The affiliation always appears, even if the value is Unassigned, and is linked to allow direct navigation to the User Roles page.
- User Status: The status always appears. Unlike Business statuses, there are four possible user statuses: Active, Pending, Inactive, and Awaiting activation approval.

Color Codes

Color	Status
Red	Account is locked
Green	Account is unlocked
Yellow	Account is pending or awaiting approval

Transaction Types

You can manage each User Role's Transaction Type details by managing limits and other settings.

You can create new User Roles, copy existing User Roles, or copy User Roles (if enabled) to create new ones. Edit a role by changing the policy features (Allowed Actions and Rights, which includes approval limits). When you set your Allowed Actions, a sentence summarizes the changes so other users can see the results of the new action.

For each transaction, entitled Users can change the following policy features.

Transaction Types

Features	Description
Allowed Actions	Change the following settings for an Allowed Action: • Amount • Approvals • Subsidiaries • Accounts • Draft Hours • Location • IP Addresses • SEC Codes Use the Policy Tester to check whether changes to an action follow the Bank, Company, and User Role policies. If the transaction is denied, that means the transaction was disallowed by the Allowed Actions for that policy.
View Rights	Control whether the User can view online activity, and whose activity they can see: • All—All transactions for the company • Role—Transactions of everyone with the same role • Account—Transactions to or from entitled accounts • Own—The user's own transactions • None—No transactions

Features	Description
Approval Limits	Set limits on the maximum transaction amounts by editing the following details: • Per transaction • Per account per day • Per day • Per month Set limits on the maximum number of transactions (also known as maximum count) by editing the following details: • Per account per day • Per day • Per month

Tip
Transaction Type names and features may vary depending on your configuration.

User Roles

Each Corporate user will belong to a User Role. User Roles contain all the rights for the company's users.

Depending on your configuration, default User Role Templates may appear. Corporate's default roles have different features, permissions, and Transaction Types. Copy the templates of existing roles to create and customize new User Roles. Contact your FI for more information on using role templates.

Note
Only Corporate users have access to User Roles.

User roles

Role	Description
Admin Role	The Admin (also known as Administrator) has access to all features, accounts, and enabled Transaction Types with maximum amounts allowed by your FI's policies for draft, approve, and cancel transaction rights. This role also has the maximum Approval Limits per Company Policy and the ability to view all User Role transaction activity.
Payables Admin	The Payables Admin has access to Company Policy related features, all accounts, and enabled payables Transaction Types (ACH Single Payment, ACH Payments, ACH Payroll, PassThru, Domestic Wire Transfer, and International Wire Transfer) with maximum amounts allowed by your FI's policies for draft, approve, and cancel transaction rights. The Payables Admin Role also has the maximum Approval Limits per Company Policy and the ability to view all User Role transaction activity.
Receivables Admin	The Receivables Admin has access to non-User or Company Policy related features, all accounts, and enabled receivables Transaction Types (ACH Single Receipt, ACH Collections, and PassThru) with maximum amounts allowed by your FI's policies for draft, approve, and cancel transaction rights. The Receivables Admin Role also has the maximum Approval Limits per Company Policy and the ability to view all User Role transaction activity.
Payables/ Receivables Admin	The Payables/Receivables Admin has access to non-User or Company Policy related features, all accounts, and enabled payables and receivables Transaction Types (ACH Single Payment, ACH Payments, ACH Payroll, PassThru, Domestic Wire Transfer, International Wire Transfer, ACH Single Receipt, and ACH Collections) with maximum amounts allowed by your FI's policies for draft, approve, and cancel transaction rights. The Payables/ Receivables Admin Role also has the maximum Approval Limits per Company Policy and the ability to view all User Role transaction activity.

Role	Description
Payables Manager	The Payables Manager has access to the Manage Recipients and Manage Subsidiaries features, all accounts, and enabled payables Transaction Types (ACH Single Payment, ACH Payments, ACH Payroll, PassThru, Domestic Wire Transfer, and International Wire Transfer) with 50% of maximum amounts allowed by your FI's policies for draft, approve, and cancel transaction rights. The Payables Manager Role also has 50% of the Role Approval Limits per Company Policy and the ability to view all User Role transaction activity.
Receivables Manager	The Receivables Manager has access to the Manage Recipients and Manage Subsidiaries features, all accounts, and enabled receivables Transaction Types (ACH Single Receipt, ACH Collections, and PassThru) with 50% of the maximum amounts allowed by your FI's policies per Company Policy for draft, approve, and cancel transaction rights. The Receivables Manager Role also has 50% of the Approval Limits per Company Policy and the ability to view all user and User Role transaction activity.
Payables Clerk	The Payables Clerk has no access to features, access to all accounts, and access to enabled payables Transaction Types (ACH Single Payment, ACH Payments, ACH Payroll, Pass Thru, Domestic Wire Transfer, and Intl Wire Transfer) with 25% of the allowed amount by your FI's policies for the draft restricted and cancel transaction rights. The Payables Clerk also has 25% of the Role Approval Limits per Company Policy and the ability to view only their own User Role transaction activity.
Receivables Clerk	The Receivables Clerk has no access to features, access to all accounts, and access to enabled payables Transaction Types (ACH Single Receipt, ACH Collections, and Pass Thru) with 25% of the allowed amount by your FI's policies for the draft restricted and cancel transaction rights. The Receivables Clerk also has 25% of the Role Approval Limits per Company Policy and the ability to view only their own User Role transaction activity.
View Only	The View Only role has no access to features, but has access to all accounts, and access to view all Transaction Types (ACH Single Receipt and ACH Collections).

Role templates are created by the financial institution to reduce setup requirements by the customer. However, roles can be created manually. After selecting a User Role, you can make changes for each role's Transaction Type. Changes take effect the next time the user logs in. Depending on your FI's settings, these changes may need to be approved first.

See Creating a User Role for more information.

Managing user roles

You can create, edit, and delete User Roles from the User Roles page. Each User Role defines the features, accounts, transaction types, and limits available to users assigned to that role.

User Role Features

The **Features** tab on the User Role Policy page lists the features assigned to a specific user. Depending on your configuration, the features may include some or all of the following:

Feature options

Option	Description
Manage Templates	Grants access to all Customer templates for the enabled transaction types. To create or edit templates, Manage Recipients rights must be enabled.
Manage Recipients	Create, edit, and delete recipients and, if entitled, approve or reject recipient changes.
Manage Subsidiaries	Create, edit, and delete subsidiaries.
Allow One-Time Recipient	Add a recipient for a one-time payment. However, that recipient will not be saved.
Can View Existing Recipients	View existing recipients for one-time payments.
Manage Users	Add and delete users.
Statement Image	View statement images.

Option	Description
Mobile Capture	Use digital banking to deposit checks.
Manage Company Policy	Make changes to the Company Policy.
Manage User Roles	Create, edit, and delete User Roles.
Information Reporting	View and create reports from existing reports.
Multi-Transfer	Create multiple internal funds transfers from one page and save the set of transfers as a template. End users can select a single processing date or different processing dates for all of the transfers. However, a single batch ID will be associated to each set of transfers to streamline approval and reconciliation.
Multi-Wire Origination	Execute multiple domestic or international wire transactions from one page and save the resulting set of wire transactions as a template. End users can select a single or different effective date for all of the transactions. However, a single batch ID will be associated for each wire to streamline approval and reconciliation.
Batch Wire Uploads	Import a comma-separated values (CSV) file including multiple domestic or international wires, which replaced the need to manually process wires. Uploaded wires will be represented as single transactions in the Activity Center. However, a single batch ID will be associated for each wire to streamline approval and reconciliation. Only files containing the mandatory Fedwire and SWIFT fields will be supported and this service does not include the ability to create a wire outside of the CTR format.
Recipient Upload from Batch	Access and view transaction details associated with incoming or outgoing domestic and international wire transactions. Connectivity to a real-time wire processor is required. The available data and timeliness of the data shown will be dependent on the integration made available by the third-party service wire system.

Option	Description
Incoming/ Outgoing Wire Activity	Access and view transaction details associated with incoming or outgoing domestic and international wire transactions. Connectivity to a real-time wire processor is required. The available data and timeliness of the data shown will be dependent on the integration made available by the third-party service wire system.
Incoming Wire Alerts	Set up incoming domestic and international wire alerts within Corporate Banking. Connectivity to a real-time wire processor is required. The available data and timeliness of the data shown will be dependent on the integration made available by the third-party service wire system.
Account Labels	Add labels to accounts within the Company Policy page where the labels can be associated with entitlements and information reporting, resulting in increased efficiency and productivity.
Dual Action by Transaction Type	Some financial transactions require Dual Action approval by a different end user than the one who created it, even if the drafter has approval rights. This action is driven by dollar amount and can be set at the Group level; that setting applies at the Customer and User Role level as well.

Depending on the combination of features, the user can perform different actions:

Feature access combinations

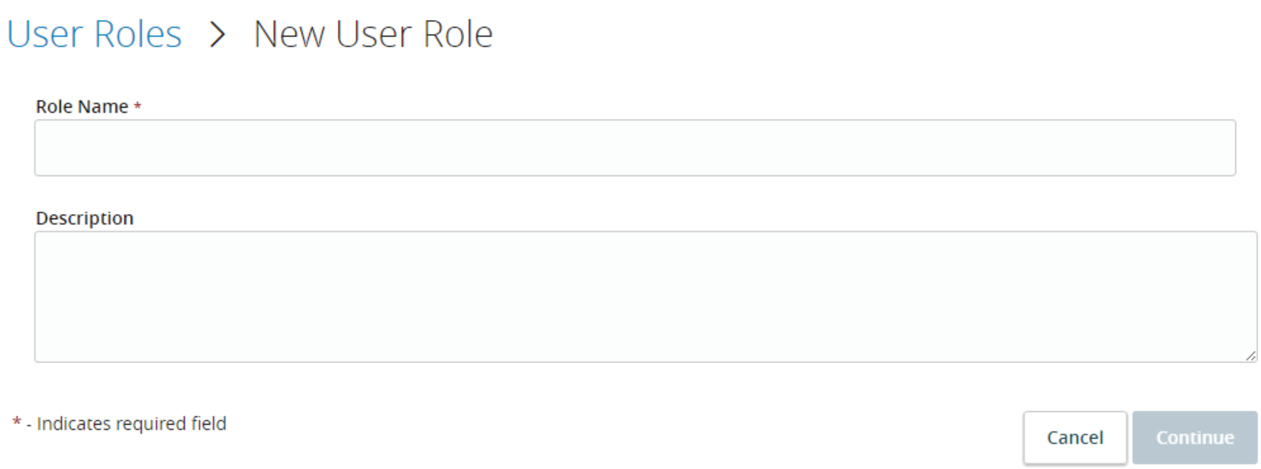
Feature name	Allows you to
Allow One-Time Recipient	Allows one-time recipients in a one-time payment flow that is not saved. If this feature and Manage Recipients are enabled, then the user can "Create Recipient" as a permanent record or select **OK** to add them as a one-time recipient. If this is not enabled and Manage Recipients is enabled, the user can only select **Create Recipient** as a permanent record. If both this feature and Manage Recipients are not enabled, the user cannot see the existing recipient list when drafting a one-time payment unless **Can view all recipients** is enabled. The **Can view all recipients** option allows the user to see the existing list when making a one-time payment.
Can View Existing Recipients	Allows the user to only pick from the existing recipient list when making a one-time payment. If this feature and Manage Recipients are enabled, then the user can see all recipients in a one-time payment flow and create new permanent recipient records in workflow. If this is enabled and Manage Recipients is not enabled, the user can see all recipients in a one-time payment flow, but cannot create new permanent recipient records in the workflow. If this feature is disabled and Manage Recipients is enabled, the user can see all recipients in a one-time payment flow and create new recipient records in workflow. If this feature and Manage Recipients are not disabled, the user cannot see all recipients in a one-time payment flow and cannot create new recipient records in workflow. If Allow one-time recipient is on, the user can create a one-time recipient in the one-time payment flow.

Rights have different effects on payments, so use caution before making changes to a feature.

See Rights to access features for more information.

Creating a User Role

The User Roles page contains a list of User Roles. You can create a new role or copy an existing role.



To create a User Role

1. In the navigation menu, select **Commercial** > **User Roles**.
2. Select **Create Role**.
3. Enter a **Role Name**.
4. (Optional) Enter a **Description**.
5. Select **Save**. The Policy Saved page confirms the policy changes.
6. Select **Close**.

You can also copy a default User Role Template if you want to create a role with the same traits as an existing template.

> **Note**
> User Role Templates must be created by a CSR before a user can view, edit, or copy them. If a CSR does not create a template, users with rights to create roles must copy existing roles or free form the desired role.

To create a User Role based on an existing or default role

1. In the navigation menu, select **Commercial** > **User Roles**.
2. Select the copy icon () to copy the role and enter a new name and description.
3. Enter a **Role Name**.

4. (Optional) Enter a **Description**.

5. Select **Save**. The Policy Saved page confirms the policy changes.

6. Select **Close**.

Deleting a User Role

When the User Role is deleted, the user will move into an unassigned role status and won't have access to accounts.

> **Caution**
> Deletion is permanent, so use caution before deleting a User Role.

To delete a User Role

1. In the navigation menu, select **Commercial** > **User Roles**.

2. Select the delete icon ( ).

3. Select **Delete** to confirm deletion.

4. Select **Close**. The User Role page appears.

Editing User Role features

Users can select which rights and features to associate with their accounts. Depending on the configuration, some User Roles may need to have another User approve or reject the changes. Changes take effect the next time the User logs in.

To edit features for a User Role

1. In the navigation menu, select **Commercial** > **User Roles**.

2. Select edit ( ) in the desired User Role row.

3. Select the **Features** tab to see a list of features.

4. Select the desired **Feature**. The feature categories will vary depending on your configuration and may include:

   - **Rights**
   - **Transactions**

- **ACH**
- **System Values**

5. Select **Save**. The Policy Saved page appears confirming the changes.

6. Select **Close** to return to the Accounts page. Another User may have to approve changes.

See Viewing Company Policy features for more information.

Editing rights for User Roles

You can edit the rights for each User Role to manage what activity each User Role can view and interact with.

For more information, see Rights for User Roles.

To edit rights

1. In the navigation menu, select **Commercial > User Roles**. The User Roles page appears.

2. Select edit (✎) in the desired User Role's row. The selected User Role page appears.

3. Select the desired **Transaction Type.**

4. Select a view right on the **Rights** tab.

5. Select **Save**.

Editing approval limits for User Roles

Edit approval limits to set the maximum transaction limits by Transaction Type for the User Role.

To edit approval limits

1. In the navigation menu, select **Commercial** > **User Roles**.

2. Select edit (✎) in the desired User Role's row.

3. Select the desired transaction type, then select the **Allowed Actions** tab within the transaction type.

4. In the **Approval Limits** section, edit amount limits using the fields in the **Maximum Transaction** column:

- **Per transaction**
- **Daily Per Account**
- **Daily**
- **Monthly**

5. Edit limits on the maximum number of transactions allowed by editing the fields in the **Maximum Count** column:
   - **Daily Per Account**
   - **Daily**
   - **Monthly**

6. Select **Save**, and then confirm your policy changes.

7. Select **Close** to return to the User Roles page. You must log out and log back in for changes to take effect.

> **Note**
> Where limits conflict with a higher-level setting, the limit will be highlighted in red. Contact your financial institution for more information.

Editing User Role accounts

If you want to change a User's ability to view, deposit to, or withdraw from accounts, you can edit access to accounts by editing the User Role assigned to the User. Changes take effect the next time that the User logs in.

To edit accounts

1. In the navigation menu, select **Commercial** > **User Roles**.
2. Select edit ( ) in the desired User Role row.
3. Select the **Accounts** tab to see a list of accounts.
4. Edit one or more of the following access rights:

- **View—**View balances and history for the account on the Home page, on the Account Details page, and in reports.
- **Deposit—**Deposit funds into the account. This is applicable to the **ACH Receipt** and **ACH Collections** Transaction Types.
- **Withdraw—**Withdraw funds from the account. This is applicable to the **ACH Single Payment**, **ACH Payments**, **Payroll**, **Domestic Wire**, **International Wire**, and **Tax Payment** Transaction Types.

5. Select **Save**. The Policy Saved page appears confirming the changes.
6. Select **Close** to return to the Accounts page. Another User may have to approve changes.

See Viewing Company Policy accounts for more information.

Note
Accounts that have lock icons have been locked by the FI and can't be edited.

Editing User Role Transaction Type Allowed Actions

Editing a User Role's Allowed Actions for a transaction type allows you to control the degree to which a specific user role can interact with a specific transaction type. Editing each Transaction Type's actions is especially useful if a role needs varying degrees of control for different Transaction Types.

To edit a User Role's Allowed Actions for a Transaction Type

1. In the navigation menu, select **Commercial** > **User Roles**.
2. Select edit (✎) for the desired User Role. The selected User Role page appears.
3. Select the name of the **Transaction Type** for which you are creating an action, the select the Allowed Actions tab for the selected Transaction Type.
4. Create additional actions by selecting **Add Allowed Action**. The Edit Allowed Action page for the selected Transaction Type appears.
5. Add the action by editing the following:
   - **Amount**: Enter a maximum draft amount. You can select **Any** to allow any amount.

- **Approvals**: Select the (-) or (+) icons to decrease or increase the number of required approvals.
- **Subsidiaries**: Select the Subsidiaries for the rule.
- **Accounts**: Select the Group(s) or account(s) for the rule.
- **Draft Hours**: The start and stop times set for creating a draft transaction, available for the Transaction Type per the Allowed Action criteria.
- **Location**: Regions available for the Transaction Type per the Allowed Action criteria.
- **IP Addresses**: IP addresses from which a transaction can be performed.
- **SEC Codes**: Select the Standard Entry Class Code(s) (for ACH Transactions only).

6. Select **Submit** to commit the changes. The summary appears above the new action.
7. Select **Save** to save the policy changes. A message appears confirming the changes.

> **Note**
> If Dual Action of non-financial transactions is enabled, User Role Policy changes require approval from a different User with Manage User Role rights enabled. Select **Approve** or **Reject** to approve or reject the changes.

> **Tip**
> If Bulk Wires is enabled, consider increasing the approval and draft limits for Domestic Wire and International Wire transaction types to accommodate higher transaction volumes.

Searching User Roles

Enter information related to a role in the search bar to search for User Roles.

To search for a User Role

1. In the navigation menu, select **Commercial** > **User Roles**.
2. In the search bar, enter text such as the role name.

Rights for User Roles

The **Rights** tab determines what transactions each User Role can see.

For example, each User Role can be set to view the following sets of transactions:

For more information, see Editing rights for User Roles.

- All transactions for the company
- The user's own transactions
- Transactions to or from entitled accounts
- Transactions of everyone with the same role
- No transactions

View rights

View rights for each Transaction Type can be set separately in the **Rights** tab, by selecting View and then the scope of the permissions, as described in the table below.

Rights descriptions

Right	Permission
All	Can view all transactions
Role	Can view all transactions of others with the same role (for Corporate users only)
Account	Can view transactions to or from entitled accounts
Own	Can view your own transactions, but cannot view transactions by any other users
None	Cannot view any transactions

Using the Policy Tester for a User Role

Use the Policy Tester to test out potential Allowed Action edits before making permanent changes.

To use the Policy Tester

1. In the navigation menu, select **Commercial** > **User Roles**.

2. Select edit ( ) for the desired User Role.

3. Select the **Transaction Type**, and then select the **Allowed Actions** tab.

4. (Optional) Select **Add Allowed Action** to add a new rule to run the Policy Tester against, or select **Edit** from the Actions menu ( ) for the current Allowed Action to change the parameters of the current rule.

5. Expand the **Policy Tester** section and configure the following information:

   - **Operation**
   - **Amount**
   - **Account**
   - **Subsidiary**
   - **SEC Code** (for ACH transactions only)
   - **IP Addresses**
   - **Location**
   - **Day**
   - **Hour**, **Minutes**, and **AM / PM**
   - (Optional) Select **Auth code provided** to require an authorization code or token for the action.
   - (Optional) Select **Template used** to test whether the transaction can be submitted by a Draft Restricted User.

6. Select **Test**. The Policy Results appear and indicate whether the User Role, company policy, and FI settings will allow or deny the transaction, depending on your Allowed Actions. If the policy tester fails, a highlighted message appears with details of why the test failed and which entitlement caused the test to fail.

Approving and rejecting User Role changes

After a user makes changes in a User Role, you may need to approve or reject changes.

> **Note**
> The user will only see approved changes once they log off and log back in.

To approve User Role changes

1. After making changes, select **Save**. The **Approve** and **Reject** buttons appear on the page.
2. (Optional) Select **View Active Policy** to see the current policy.
3. Select **Approve** to approve the changes.

> **Note**
> Make sure you entered all of your changes before saving and submitting them. Once you submit the policy, the pending policy is locked and must be approved or rejected before you can make further changes.

To reject User Role changes

1. After making changes, select **Save**. The **Approve** and **Reject** buttons appear on the page.
2. Select **Reject**. The Policy Changes Cancelled page appears confirming the rejection.

> **Note**
> Contact your financial institution for more information on approvals and rejections of non-financial actions.

Troubleshooting missing permissions

If you cannot complete an action—such as approving a payment, editing a template, or accessing a feature—you may not have the required permissions.

Verify your access

Check the following areas:

- **User roles**—your role may not include the required rights.

- **Transaction Types—**certain payment types may not be enabled for your user.
- **Company Policy—**a Company Policy may restrict the action or define limits.
- **Dual Action—**some actions require approval by multiple users.
- **Subsidiary access—**access may be limited to specific subsidiaries.

What to do next

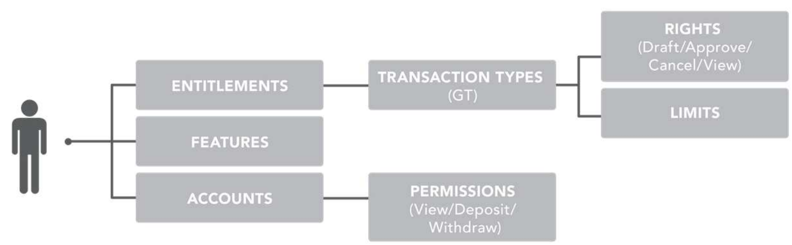
1. Contact a company administrator.
2. Ask them to review your assigned role and Transaction Types.
3. Request that they review any Company Policy or Dual Action settings that may affect your access.

Company policies and entitlements

Entitlements, Allowed Actions, and Company Policies

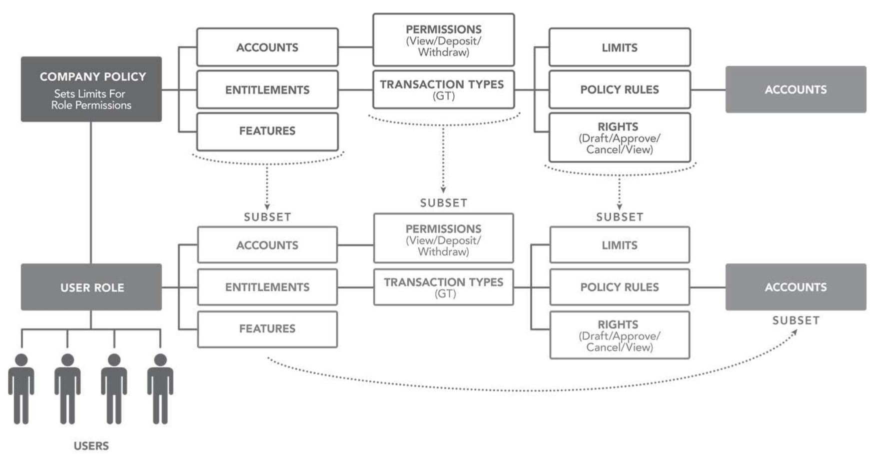
Entitlements determine what Users can do. Business entitlements are composed of transaction types with different rights and limits.

Business entitlements



Corporate entitlements are more complex than Business entitlements, because both Company Policy and User Roles entitlements determine a User's access to accounts, features, limits, and rights.

Corporate entitlements



Entitlement types

Type of entitlement	Description
Company Policy	A group of Allowed Actions that applies to an entire company.

Type of entitlement	Description
User Role Policy	A group of Allowed Actions for User Roles. Each User needs to be assigned to one User Role. Each User Role has its own policy.

The Company Policy and User Role policy allow or limit the actions that users can take. Depending on your entitlement settings, you can make edits to your User Role and Company Policies, if allowed by your financial institution. You must save your changes then log out to make the changes effective.

Corporate rights to Transaction Types

The Transactions page provides a list of Transaction Types, what approval limits are assigned for each Transaction Type, and whether Allowed Actions (entitlements) exist at the Company or User Role level.

Note
Any approval limit that conflicts with a higher-level setting will be highlighted in red.

Each Transaction Type contains the following approval limits.

Approval limits for transaction types

Approval Limit	Detail
Per Transaction	The approval limit for the Transaction Type
Daily Per Account	The account approval limit by dollar amount and number of transactions for the Transaction Type
Daily	The daily approval limit by dollar amount and number of transactions for the Transaction Type
Monthly	The monthly approval limit by dollar amount and number of transactions for the Transaction Type

When the User Role approval limit conflicts with a higher setting, such as a Company Policy approval limit, the amount will be highlighted in red, indicating the limit is set higher. If this happens, the User must check the Company Approval limits and lower the User Role limit. While the Company limit will always be enforced, the red highlight is intended to provide a visual indicator of a conflict.

The system also evaluates Allowed Actions and single-transaction limits in real-time, as Users are entering amounts. When an Allowed Action or limit is exceeded, the user interface (UI) will indicate where the issue exists and how the User can proceed.

> **Note**
> Only Allowed Actions and single-transaction limits are evaluated in real-time. A User's aggregate limits (for example, Per Day, Per Account, and Per Month) will not display inline errors in real-time. They are evaluated on approval of the transaction. Customer aggregate limits, however, are evaluated on draft or approval.

See Managing Company Policy for more information on Allowed Actions.

Managing Company Policy

Company administrators with Manage Company Policy rights can edit the Company Policy to configure transaction types and transaction limits at a company level. These changes may need to be approved or rejected, if the Dual Action of non-financial transactions right is enabled. See Dual Action for non-financial transactions for more information.

> **Caution**
> The Company Policy can be edited, but never deleted.

> **Note**
> The User Roles page has its own set of Allowed Actions that adheres to the same set of features configured by your financial institution, and User Roles cannot override company policy.

Tab functions

Tab	Description
Transactions	Displays a list of general transaction types, and the Rights and Allowed Actions for each transaction. Transactions that are disabled for the current user are marked as Disabled in the list of transactions.

Tab	Description
Features	Displays a list of entitlements and third-party services enabled for the company. Examples include: • Rights: Enable ACH Reversal • Corporate: Information Reporting • Generated Transaction: Enable Multi-Wire These features will vary depending on your financial institution's configuration.
Accounts	Displays a list of accounts and access rights. Access rights include: • View: View balance and history for the account on the Home page, on the Account Details page, and in reports. • Deposit: Deposit funds into the account. • Withdraw: Withdraw funds from the account.
User Roles	Displays a list of User Roles, descriptions, and number of users.

Company Policy Allowed Actions

Allowed Actions set at the Company Policy level determine how each Transaction Type is enabled and what criteria is required for each transaction to be drafted and approved.

For each Transaction Type, you can change the following features by selecting options **(⋮) > Edit** in the Allowed Actions tab.

Feature actions

Feature	Description
Allowed Actions	• Amount—Maximum draft amount. • Approvals—Number of approvals are needed to complete a transaction. • Subsidiaries—List of subsidiaries available for the Transaction Type per the Allowed Action criteria. • Accounts—Accounts available for the Transaction Type per the Allowed Action criteria. • Draft Hours—The start and stop times set for creating a draft transaction, available for the Transaction Type per the Allowed Action criteria. • Location—Regions available for the Transaction Type per the Allowed Action criteria. • IP Addresses—IP addresses from which a transaction can be performed. • SEC Codes—Standard Entry Class Codes for the Transaction Type per the Allowed Action criteria. **Note** The financial institution may turn off the Subsidiaries, Draft Hours, IP Address, Location features, and SEC Codes actions. These features will vary depending on your financial institution's configuration.

Feature	Description
Rights - Approval Limits	View limits on the maximum transaction amounts and on the maximum number of transactions, also known as the maximum count. They include the following details: • Per Transaction • Daily Per Account • Daily • Monthly These limits will be read-only in the Company Policy.

Note
You can't configure accounts or subsidiaries in the Allowed Actions tab for an ACH PassThru Transaction Type.

Creating Company Policy Transaction Type Allowed Actions

Edit the Company Policies by creating and assigning Transaction Type Allowed Actions for your FI. To save and enact the Allowed Action, you must have the Manage Company Policy option enabled in the **Features** tab for your User Role.

Note
Company Policy settings cannot be overridden, but you can create Allowed Actions that comply with or are more restrictive than the Company Policy settings.

To create a Transaction Type Allowed Action

1. In the navigation menu, select **Commercial** > **Company Policy**.
2. In the **Transactions** tab, select the name of the transaction type for which you are creating an action.
3. Open the **Allowed Actions** tab for the selected transaction type.
4. Select **Add Allowed Action** to create additional actions.

5. Add the action by editing the following:
   - **Amount—**Enter a maximum draft amount. You can select **Any** to allow any amount.
   - **Approvals—**Select the (-) or (+) icons to decrease or increase the number of required approvals.
   - **Subsidiaries—**Select the Subsidiaries for the rule.
   - **Accounts—**Select the Group(s) or account(s) for the rule.
   - **Draft Hours—**Select the dates and times the allowed action can be performed.
   - **Location—**Select the geographic location from which the allowed action can be performed.
   - **IP Addresses—**IP addresses from which a transaction can be performed.
   - **SEC Codes—**Select the Standard Entry Class Code(s) (for ACH Transactions only).
6. Select **Submit** to save the changes and return to the Company Policy page.

Editing Company Policy Transaction Type Allowed Actions

Edit the Transaction Type Allowed Actions for a Company Policy by changing the individual parts of the Allowed Action.

To edit a Transaction Type Allowed Action

1. In the navigation menu, select **Commercial** > **Company Policy**.
2. Select the name of the **Transaction Type**, then select the **Allowed Actions** tab.
3. Locate the Allowed Action to edit, and select edit ( ). Select the following action items you wish to change:
   - **Amount—**Enter a maximum draft amount. You can select **Any** to allow any amount.
   - **Approvals—**Select the (-) or (+) icons to decrease or increase the number of required approvals.
   - **Subsidiaries—**Select the Subsidiaries for the rule.
   - **Accounts—**Select the Group(s) and/or account(s) for the rule.

- **Draft Hours—**The start and stop times set for creating a draft transaction, available for the Transaction Type per the Allowed Action criteria.
- **Location—**Regions available for the Transaction Type per the Allowed Action criteria.
- **IP Addresses—**IP addresses from which a transaction can be performed.
- **SEC Codes—**Select the Standard Entry Class Code(s) (for ACH Transactions only).

4. Select **Submit**, and return to the Company Policy page.
5. (Optional) If Dual Action Required for Non-financial transactions is enabled, Company Policy changes require approval from a different User with Manage Company Policy rights enabled. Select **Approve** or **Reject** to approve or reject the changes.

Deleting Company Policy Transaction Type Allowed Actions

You can delete an Allowed Action from a Transaction Type.

> **Caution**
> Deleting an Allowed Action is permanent, and there is no confirmation dialog.

To delete a Transaction Type Allowed Action

1. In the navigation menu, select **Commercial** > **Company Policy**.
2. Select the name of the **Transaction Type** for which you are deleting an Allowed Action.
3. Select the **Allowed Actions** tab for the selected Transaction Type.
4. Locate the Allowed Action you wish to delete, select the options menu (⋮) , then select **Delete**.

Viewing company policy details

You can view your Company Policy settings from the Company Policy page. This includes approval limits for each Transaction Type, the features and rights enabled for your company, and the accounts available to users.

Viewing approval limits for a Company Policy

You can view approval limits for each Transaction Type at a company level. These limits are read-only at the Company Policy level, but can be tailored to be more restrictive within the individual User Roles.

To view Transaction Type approval limits

1. In the navigation menu, select **Commercial** > **Company Policy**.

2. Select the desired **Transaction Type**, then select the **Allowed Actions** tab.

3. Select the **Rights** tab to see a list of **Approval Limits**. The limits will vary depending on your configuration.

See Editing approval limits for User Roles for more information on editing limits within User Roles.

Viewing Company Policy features

The Features page contains a read-only list of features and rights. If a User Role is changed, Users must log out and log back in for the changes to take effect.

To view Company Policy features

1. In the navigation menu, select **Commercial** > **Company Policy**.

2. Select the **Features** tab. A list of feature groups appears. The feature group names will vary depending on your configuration and may include:

   - **Corporate**
   - **Rights**
   - **Mobile**
   - **Custom Features**
   - **System Values**
   - **Generated Transaction**

See Editing User Role features for more information on making changes within User Role features.

Viewing Company Policy accounts

The Accounts tab contains a list of accounts that Users can view. These accounts are read-only at the Company Policy level, but can be tailored within the individual User Roles.

To view accounts

1. In the navigation menu, select **Commercial** > **Company Policy**. The Company Policy page appears with a list of Transaction Types.

2. Select the **Accounts** tab to see a list of accounts.

See Editing User Role accounts for more information on changing accounts within User Roles and the company-wide effects that any changes will have.

Using Account Labels

Account Labels allow a User with a high volume of accounts to label accounts into logical sets (by location, cost center, role/individual payment responsibilities, etc.) within the Accounts page of the Company Policy. These labels will display in each Allowed Action creation (Company and User Role Policies) and Information Reporting. While Account Labels can be visible to other Users in the application, such as Users that have Manage User Roles or Information Reporting feature rights enabled, the ability to create and edit Account Labels is only applicable to the User with the Manage Company Policy feature right enabled.

Account Labels work differently than Account Groups on the . Multiple accounts can share the same label (for example, Label 1 has accounts x and y, but Label 2 has accounts x, y, and z); however, each account must be in a single Group on the . This is by design, as labels are intended to expedite the setup of entitlements and reports, whereas Groups are intended to organize accounts on the for a User-defined view of information.

To create a new Account Label

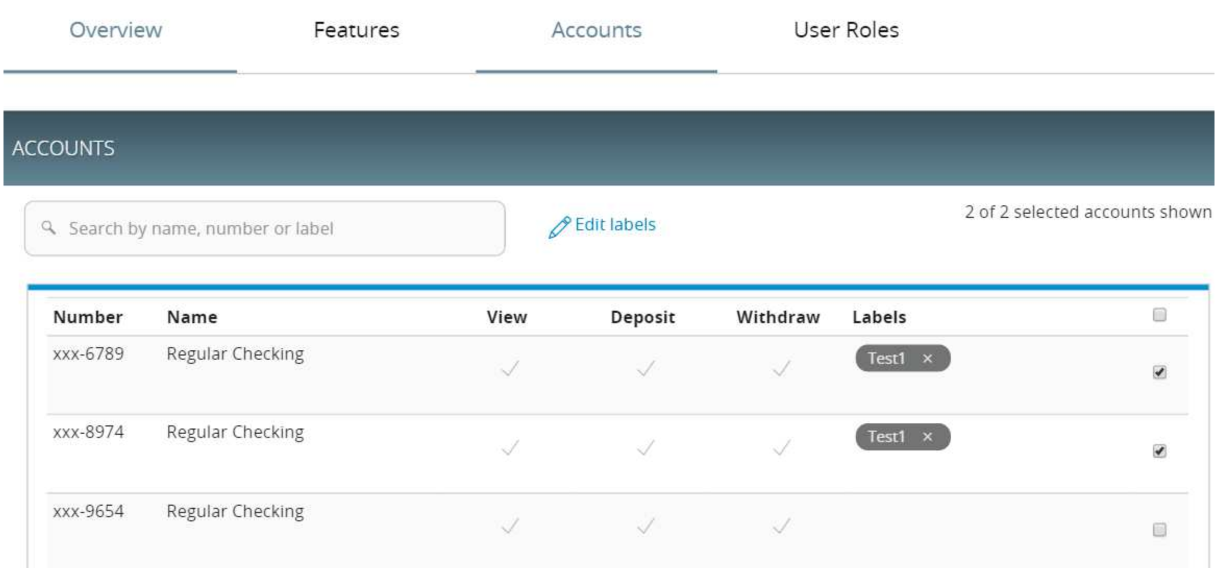
1. In the navigation menu, select **Commercial** > **Company Policy**.

2. Select the **Accounts** tab.

3. Select the check boxes of each account for which you want to create an Account Label, then select **Edit labels**.

4. Enter the name of the new label, then select **Create**.

5. Select **Add** to assign that label to the selected account(s).



Using the Policy Tester for a Company Policy

Use the Policy Tester to test out potential Allowed Action edits before making permanent changes to ensure any action or transaction you test is possible based on what is allowed by your policies.

To use the Policy Tester for a Company Policy

1. In the navigation menu, select **Commercial** > **Company Policy**.
2. Select the **Transaction Type**.
3. Select **Policy Tester** and edit the following information:
   - **Operations**
   - **Amount**
   - **Subsidiaries**
   - **Accounts**
   - **Drafts Hours**
   - **SEC Code**s (For ACH transactions only)
4. Select **Submit**. The Policy Results appear and indicate whether the Company Policy and FI settings will allow or deny the transaction, depending on your Allowed Actions. If the policy

tester fails, a highlighted message appears with details of why the test failed and which entitlement caused the test to fail.

> **Note**
> The FI may turn off the Subsidiaries, Draft Hours, IP Address, Location, and other features.

See Using the Policy Tester for a User Role for more information.

Verifying policy change effects

After updating a Company Policy, it is important to verify that the changes behave as expected for affected users and transactions.

Verify a policy change

1. Sign in as a user who is affected by the policy change.
2. Attempt the action that the policy controls, such as creating a payment, editing a template, or approving a transaction.
3. Confirm that the action is allowed or restricted according to the updated policy.
4. Review the item in Activity Center to see how the action is routed for approval.
5. Run a report, if available, to verify that any limits or account access settings are working correctly.

If the results do not match your expectations, review the policy settings again and adjust as needed.

Dual Action

Dual Action requires a transaction to be approved by a different end user from the one who created it, even if the drafter has approval rights. Some changes require Dual Action before they go into effect. These changes are categorized under non-financial and financial transactions.

Dual Action for financial transactions

Some financial transactions require Dual Action approval by a different end user than the one who created it, even if the drafter has approval rights. This action is driven by dollar amount and can be set at the Group level; that setting applies at the Customer and User Role level as well.

Each setting cascades down through each user level. When you set the Dual Action amount at the Customer level, you cannot exceed the amount set at the Group level. When you set the

Dual Action amount at the User Role level, you cannot exceed the amount at the Customer level.

If the front-end user attempts to approve an amount, at any level, that exceeds the set Dual Action amount, the **Approve** button will be dimmed and the user will be stopped from approving the transaction. However, the user can still draft the transaction.

Dual Action for non-financial transactions

After a user makes non-financial changes in the User Roles, Company Policy, or Users pages, you will need to approve or reject them. The user will only see approved changes once they log off and log back in.

Examples of non-financial changes that can be approved or rejected include:

- Removing a feature
- Editing account access rights
- Changing a user's assigned User Role
- Activating a user
- Assigning a role to a user
- Making User Role edits
- Making Company Policy edits

For your own non-financial changes, another user with rights to access the pages where the changes occurred may have to approve your changes. You will only see approved changes once you log off and log back in. In both cases, the policy will have a pending status until a user approves the changes.

Caution
An approver can't make a change, approve it, and then use the new rule in the same session. Approved changes will only take effect after logging off and logging back in.

Note
Contact your financial institution for more information on approvals and rejections of non-financial actions.

Approving and rejecting user changes

When dual approval for non-financial actions is enabled, you may need to approve or reject changes within these pages. You can edit users on the User Management, Company Policy, and

User Roles pages. Make sure you entered all of your changes within these pages before saving and submitting them. Once you submit the policy, the pending policy is locked and must be approved or rejected before you can make further changes.

After saving policy changes, you have the option to reject the recent changes. This is especially useful if you made an unnecessary policy change.

Note
A user will only see approved changes to their own User Role once they log off and log back in.

To approve user changes

1. After making changes, select **Save**. The **Approve** and **Reject** buttons appear on the page.
2. (Optional) Select **View Active Policy** to see the current policy.
3. Select **Approve** to approve the changes.

To reject user changes

1. After making changes, select **Save**. The **Approve** and **Reject** buttons appear on the page.
2. Select **Reject**. The Policy Changes Cancelled overlay appears confirming the rejection.

Note
Contact your financial institution for more information on approvals and rejections of non-financial actions.

Approving and rejecting Company Policy changes

After a user makes changes in a Company Policy, you may need to approve or reject changes. The changes must be approved or rejected before the user can make further changes. The user will only see approved changes once they log off and log back in.

To approve Company Policy changes

1. After making changes, select **Save**.
2. Select **Close**. The **Approve** and **Reject** buttons appear on the page.
3. (Optional) Select **View Active Policy** to see the current policy.
4. Select **Approve** to approve the changes.

To reject Company Policy changes

1. After making changes, select **Save**.
2. Select **Close**. The **Approve** and **Reject** buttons appear on the page.
3. Select **Reject**. The Policy Changes Canceled page appears confirming the rejection.
4. Click **Close**.

Note
If Dual Action approval for Corporate non-financial actions is disabled while pending changes are outstanding, the changes must be accepted even if Dual Action approval was disabled prior to the end user accepting changes. Contact your financial institution for more information on approvals and rejections of non-financial actions.

Reports and documents

Viewing eStatements

You can view electronic versions of your account statements called eStatements from within your account. Viewing your eStatements may vary depending on your settings. For example, the Statements page may open in a new browser tab or window. You should disable any pop-up blockers when using the digital banking site.

To view eStatements

1. In the navigation menu, select **Transactions** > **Statements**.
2. In the **Select an Account** dropdown, select one or more accounts.
3. In the **From** field, select the start date.
4. In the **To** field, select the end date.
5. Select **Get Statement**.
6. Select **View** on an account row with the desired date to open a PDF of that statement in a new window, or select multiple account statements and select **Download Selected Documents**. A **Pending** dialog success message appears with the following message: **Please wait while your documents are retrieved. This may take several minutes. You may navigate to another screen during the process and then return to this screen to download the .zip file. Once the documents have been retrieved they will be available for 1 hour**.
7. Select **Close**.
8. Once the .zip file is available, select **Download .zip file** to download the statements.

Note
After choosing an account, you may see a message asking you to opt in to view a statement. Select **Visit Statement Preferences** to change settings.

Verifying your ability to view a PDF

You may need to verify that you can view PDF files the first time that you want to view an online statement.

If you are not able to view PDF documents, Adobe Reader is available for most operating systems. You can download and install Adobe Reader or a similar program to view PDF documents. Adobe Reader is available from: http://get.adobe.com/reader.

Note

In digital banking, the Statements page may open in a new browser tab or window. You should disable any pop-up blockers for the digital banking site.

To verify that you can view a PDF

1. In the navigation menu, select **Transactions** > **Statements**. The PDF Verification page appears.

2. Select **Get Code**. If your browser or device configuration permits it, a new tab or window appears, displaying the PDF.

3. Do one of the following:

   - If the PDF appears, enter the verification code exactly as it appears in the PDF in the Verification Code field, and select **Verify**. The PDF Verification Success page appears in a new tab or another window. Select **Close** to return to the Statements page.

   - If the PDF does not appear, select **I can't see a PDF**. An error message appears. Select **Close** to return to the Statements page. If you cannot view the PDF, verify that you have the appropriate PDF viewing software installed.

Configuring statement delivery settings

You can configure statement delivery options for your accounts or review the e-statement Delivery Agreement on the Statement Delivery page.

Note

E-statement delivery settings can vary.

To configure the statement delivery method

1. In the navigation menu, select **Settings** > **Statement Delivery**. The Statement Delivery page appears.

2. Select an account, then select a delivery method in the **Delivery Type** drop-down list.

3. (Optional) If you select e-statement in the **Delivery Type** dropdown list, the e-statement Delivery Agreement window appears. Review the agreement, and select **I accept**.

4. (Optional) Select the edit icon (). The Select Recipient window appears. Do one of the following:

    - Select the check box for one or more existing delivery addresses.
    - Select in the address field and type a new delivery address. Select **Add**.

5. Select **Save**.

To view the E-Statement Delivery Agreement

1. In the navigation menu, select **Settings** > **Statement Delivery**. The Statement Delivery page appears.
2. On the **Statement Delivery** page, select **View E-Statement Delivery Agreement**. The E-Statement Delivery Agreement page appears.
3. Review the statement, then select **I accept** or the close (X) icon to return to the Statement Delivery page.

Reports overview

Information reports provide specific data in predefined formats; however, users can filter information based on criteria such as account number or transaction type.

Note
Access to some reports depends on your Commercial banking package structure.

The reports are not customizable, but User Roles with Information Reporting enabled can:

- Specify whether the report is private or shared.
- Rename the standard report.
- Select the report criteria (accounts, date range, and so on).
- Schedule the reports to run automatically.
- Pull the reports on-demand using the Run Now feature.
- Delete previously generated reports.

Note
A User or customer service representative (CSR) cannot modify the standard reports.

Filtering reports

Users can filter data using one or more of the following criteria, depending on the specific report being created:

- Date
- Account Number
- Transaction Type
- User (for the User Activity Report)

Any company admin who requires access to the standard information reports must belong to a User Role where Information Reporting is enabled and the User Role has access to the Accounts.

Note
Reporting does not support the Microsoft (OFX), Quicken (QFX), or QuickBooks (QBO) output formats.

Available reports

Information reports provide specific data in predefined formats; however, users can filter information based on criteria such as account number or transaction type.

Note
Access to some reports depends on your Commercial banking package structure.

Online Banking Activity reports

Report types

Report name	Contents	Available formats
ACH Online Originations	Provides a summary report of all ACH transactions submitted through the digital banking system. Specific details vary by specific transaction type, but all include Tracking ID to facilitate further inquiry.	PDF, CSV, BAI
Wire Online Originations	Provides a report of all Domestic and/or International Wire Transfers submitted through the digital banking system. Domestic Wires provides all details including Tracking ID, Batch ID, Drafted By User, Approved By User, Status, Beneficiary Details, Payment Details, Beneficiary Financial Institution Details, Receiving Financial Institution details, and Intermediary Financial Institution Details. International Wires provides Tracking ID, Batch ID, Drafted By User, Approved By User, Status, Beneficiary Details, Payment Details including Currency Code, exchange rate and USD Amount, Beneficiary Financial Institution Details including IBAN or SWIFT/BIC, Receiving FI details, and Intermediary Financial Institution Details.	PDF, CSV, BAI
Transaction Report	Provides a report of all other (except ACH or wire) transactions submitted through the digital banking system. Specific details vary by transaction type, but all include Tracking ID to facilitate further inquiry.	PDF, CSV, BAI

Report name	Contents	Available formats
ACH Passthru File Upload Report	The ACH Passthru File Upload Report provides summary (file and batch level details) of all NACHA files submitted using ACH Passthru for a user-defined date or date range. Used for verification and reconciliation to validate that all expected files have been successfully uploaded and processed. (For transaction-level detail, refer to the third- party system of record that generated the original file.)	PDF, CSV, BAI
Company Entitlements Report	Provides a report of all company-level and User Role entitlements currently configured and in-use within digital banking. Provides detailed reporting of all entitlements including feature access, transaction draft and approval rights, and associated limits and allowed actions, for both the Company Level (applicable to all users) as well as each active User Role level (applicable to each user assigned to the role).	PDF, CSV, BAI
User Activity Report	Provides a report of all digital banking activity for a selected User for a selected date or date range. Optionally, this report can be filtered to include only specific transaction types, but otherwise this report includes all transaction types and other general online banking activities.	PDF, CSV, BAI

Previous Day(s) reports and Current Day reports

Note
Current Day reports are interim reports for the current business day, which provide data regarding balances or posted transactions for the current business day as of the time the report is generated.

Report types

Report name	Contents	Available formats
Balance and Activity Statement	Provides summary balance information for deposit account(s) providing Opening Ledger Balance, Opening Available Balance, Total Credits (count and amount), Total Debits (count and amount), Closing Available Balance, and Closing Ledger Balance. Provides information for each account, including each posted transaction, showing the Date, BAI Code, Credit Amount/Debit Amount, Serial Number, Reference Number, and Description.	PDF, CSV, BAI2
Cash Position	Provides detailed balance information for deposit account(s) providing Opening Ledger Balance, Opening Available Balance, Total Credits (count and amount), Total Debits (count and amount), 1 Day Float total, 2+ Days Float Total, Closing Available Balance, and Closing Ledger Balance.	PDF, CSV, BAI2
ACH Activity	Provides details for ACH transactions posted to selected deposit account(s) showing the Date, BAI Code, Credit Amount/Debit Amount, Serial Number, Reference Number, and Description for each posted ACH transaction.	PDF, CSV, BAI2
Checks Paid	Provides details for check transactions posted to selected deposit account(s) showing the Date, BAI Code, Credit Amount/Debit Amount, Serial Number, Reference Number, and Description for each posted check transaction.	PDF, CSV, BAI2
ZBA Activity	Provides details for ZBA (Sweep) transactions posted to selected deposit account(s) showing the Date, BAI Code, Credit Amount/Debit Amount, Serial Number, Reference Number, and Description for each posted ZBA (Sweep) transaction.	PDF, CSV, BAI2

Report name	Contents	Available formats
Wire Activity	Provides details for wire transactions posted to selected deposit account(s) showing the Date, BAI Code, Credit Amount/Debit Amount, Serial Number, Reference Number, and Description for each posted Wire Transfer transaction.	PDF, CSV, BAI2
User Defined	Provides details for specific transaction types posted to selected accounts showing the Date, BAI Code, Credit Amount/Debit Amount, Serial Number, Reference Number, and Description for each posted transaction. The user can select the transaction types using BAI Codes to be included in the report.	PDF, CSV, BAI2

Generating a report

Note
Report formats and scheduling options may vary according to your FI's settings.

To generate a report

1. In the navigation menu, select **Reports**.
2. Select **New Report** and choose a report type.
3. Select **Private** or **Shared**. Private reports are only accessible to the user who created the report. Shared reports are accessible to other company users who share the same User Role.
4. Enter a name for the report.
5. Complete one of the following steps to add accounts to the report.
    a. To include all the available accounts, select **All Accounts**.
    or
    b. To choose which accounts to include, select **Select specific account(s)** and complete the following steps:

c. i. On the Select Account(s) page, you can search for accounts, select or clear all accounts, select accounts by label, or select individual accounts.

   ii. Select **Submit** to add the accounts to the report or **Cancel** to return to the previous page.

6. To specify a date range, choose one of the following options:

   > **Note**
   > These options are not available for **Current Day** reports.

7. - **Last Business Day**
   - **Last Week**
   - **Last Month**
   - **Last 30 Days**
   - **Last 60 Days**
   - **Last 90 Days**
   - **Custom Dates—**If you choose **Custom Dates**, select a start and end date.

8. If prompted, select the transaction types to include in the report. This option does not appear for all report types.
9. If prompted, select how often you want the report to run. This option does not appear for all report types.
10. For user-defined reports, select the transaction codes (BAI), you want to include. You can select BAI codes by type, enter the codes manually, or select specific codes from a list.
11. Select **Create** or **Create and Run** if you want to run the report immediately.
12. Select **OK**.

Editing a report

Edit a report to change its name, schedule, accounts, and file format. Changes take effect the next time the report is scheduled to run.

To edit a report

1. In the navigation menu, select**Reports**.
2. For the desired report, select**Actions**(⁝) **>Edit.**
3. Edit the desired options.
4. Select **Save** or **Save and Run** to run the report immediately.
5. Select **OK**.

Note
To download the most current version of a report, select a file format from the **Download** column on the Reports page. To download a previous version of a report, select **Actions** (⁝) **> View History** and select an output for the desired run date.

Deleting a report

Deleting a report removes it from the Reports page. Deletion is permanent, so use caution before deleting a report.

To delete a report

1. In the navigation menu, select **Reports**.
2. For the desired report, select **Actions** (⁝) **> Delete**.
3. Select **Delete Plan**.
4. Select **Close.**

Adding a report as a favorite

If configured by your FI, you can add a report as a favorite to make it display in the **Favorite Reports** section on the .

To add a report as a favorite

1. In the navigation menu, select**Reports**.

2. Select the star ( ) next to the report(s) you want to display on the .

The stars next to reports you favorite appear filled in and these reports now display in the **Favorite Reports** section on the .

Scheduling reports

Depending on your setup, you can schedule reports to run automatically at a specific time or frequency. Scheduled reports are useful when you need updated information regularly without having to generate the same report manually each time.

Schedule a report

1. Open the **Reports** section.

2. Select the report you want to schedule.

3. Select **Schedule** or **Schedule report**, if available.

4. Select how often the report should run, such as daily, weekly, or monthly.

5. Choose the time of day the report should generate.

6. Confirm the report format, if options are provided.

7. Select **Save**.

Manage scheduled reports

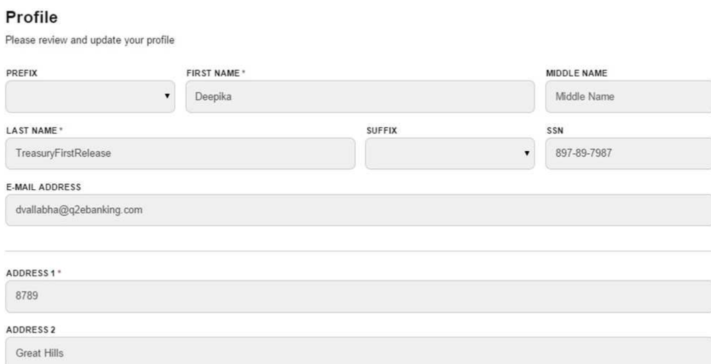
You can review, edit, or delete scheduled reports at any time. Scheduled reports usually appear in a dedicated list or in the same area where you generate reports.

Scheduled reports run automatically according to the schedule you choose and follow the same filters and settings as the original report.

Customize and configure settings

Updating your profile

You can update your contact information and other profile settings in your profile. The information in the profile is used as contact information and to fill out certain forms.



Caution
Updating your online profile does not update the address on file for your account.

Note
We do not use the contact information in the online profile to send you secure access codes to log on or to register a browser. We only send a secure access code to your secure delivery address that you have on file with your FI.

To update your profile

1. In the navigation menu, select **Settings** > **Profile**. The Profile page appears.
2. Make any needed changes to the contact information.
3. Select **Submit Profile**. A Profile Updated Successfully message appears at the top of the profile.

Configuring account preferences

You can use the Account Preferences page to configure the following:

- The display name (nickname) for each account

- The order and organization of the accounts on the
- (Optional) Text banking settings
- The visibility of accounts

To configure an account display name

1. From the navigation menu, select **Settings** > **Account Preferences**. The Account Preferences page appears with a list of accounts divided by group.
2. On the Account Preferences page, complete the following:
   a. Select the account you want to edit.
   b. In the **Online Display Name** section, select the edit icon ( ) next to the current nickname.
   c. Specify a nickname for the account, then select the check mark ( ) icon. Remove a nickname by clearing the text in the field and selecting selecting the check mark ( ) icon. Select the cancel ( ) icon to ignore changes.

To change the order that accounts appear in

1. On the Account Preferences page, use the up ( ) and down ( ) arrows on an account to determine the order the accounts appear in.

To manage account grouping

1. In the **Current Account Group** dropdown, select an available group to move the account to.

   > **Note**
   > If the account is the only account in the current group, the group will be deleted when the account is moved to a new group.

To manage text banking

1. From the navigation menu, select **Settings** > **Account Preferences**.
2. Find the account you want to enable or disable for text banking and select the account tile.

3. Select the **SMS/Text** tab.

4. Set the **SMS/Text Enrollment** switch to **On** or **Off**.

5. (Optional) Select edit (✎) to specify an **SMS/Text Display Name** that will appear in the text banking notification. The nickname can contain one to six characters.

For information about the available text banking feature, see Using text banking section in Configuring text banking.

> **Note**
> The **SMS/Text** tab may not be available depending on your configuration, and is also not available unless you have enrolled in text banking using the **Settings** > **Text Enrollment**.

Configuring security preferences

You can change your login ID and password on the Security Preferences page.

If your FI offers the biometric authentication feature, you can log in to online banking using your mobile device's fingerprint sensor or facial recognition software. For more information on this feature, see Enabling and disabling biometric authentication.

You can configure your secure delivery contact information that we use to send secure access codes. We only send secure access codes to a known secure delivery contact.

Secure access code delivery methods

Method	Details
Phone	The system calls the selected telephone number. You answer the phone normally and make a selection to hear the code. If necessary, you can repeat the code. The system does not leave the code on voice mail. If you miss the call, you can request a new code.
Text (SMS)	The system sends a text message with the code. Standard text messaging fees apply.
Email	The system sends a short email with the code. Depending on the configuration of the filters on your mail server, the message may be in your junk or spam mailbox.

Changing your password

You can change your account password for digital banking . You use the same password for both. For more information, see Password tips and recommendations.

To change your account password

1. In the navigation menu, select **Settings** > **Security Preferences**. The Security Preferences page appears.

2. Select **Change Password**.

3. In the **Current Password**, specify your existing password.

4. In the **New Password**, specify your new password.

5. In the **Confirm New Password**, re-enter the new password.

6. Select **Change Password** to submit the change.

Changing your Login ID

If needed, you can change your Login ID. The same Login ID is used for digital banking.

> **Tip**
> If the Change Login ID option does not appear on the Security Preferences page, contact your financial institution to change your Login ID.

To change your Login ID

1. In the navigation menu, select **Settings** > **Security Preferences**. The Security Preferences page appears.

2. Select **Change Login ID**. The Change Login ID page appears.

3. In the **New Login ID**, specify the new ID.

4. Select **Save new Login ID**.

Configuring a challenge code

If your account is configured to use a challenge code, you can configure the code on the Security Preferences page.

Note
Not all accounts are configured to use a challenge code. This option may not appear on the page.

To configure the challenge code

1. In the navigation menu, select **Settings** > **Security Preferences**. The Security Preferences page appears.

2. Select **Challenge Code**. The Challenge Code page appears.

3. Do the following:

    a. In the **Challenge Code**, specify the challenge code.

    b. In the **Confirm Challenge Code**, re-enter the code.

4. Select **Submit**.

Configuring secure delivery contact information

Depending on your Secure Delivery configuration, you can use the Security Preferences page to configure your secure delivery contact information. You can also delete a contact.

Caution
Deleting a contact is permanent.

To add a new secure delivery contact

1. In the navigation menu, select **Settings** > **Security Preferences**. The Security Preferences page appears.

2. Select **Secure Delivery**. The Secure Delivery Contact Information tab appears.

3. Select one of the following:

    - **New Email Address**
    - **New Phone Number**
    - **New SMS Text Number**

4. Specify the contact information and select **Save**.

> **Note**
> Some options may vary, depending on your financial institution's configuration. Contact your FI for more information.

To edit a secure delivery contact

1. In the navigation menu, select **Settings** > **Security Preferences**. The Security Preferences page appears.

2. Select **Secure Delivery**. The Secure Delivery Contact Information tab appears.

3. Locate the method that you want to edit and select **Edit**.

4. Make any needed changes to the contact information and select **Save**.

To delete a secure delivery contact

1. In the navigation menu, select **Settings** > **Security Preferences**. The Security Preferences page appears.

2. Select **Secure Delivery**. The Secure Delivery Contact Information tab appears.

3. Locate the method that you want to delete, and select **Delete**.

> **Caution**
> You must have at least one form of contact. If you attempt to delete your only form of contact, an error message appears.

Changing your phishing protection phrase

If your account uses a phishing protection phrase, you can use the Security Preferences page to change the phrase.

To change your phishing protection phrase

1. In the navigation menu, select **Settings** > **Security Preferences**. The Security Preferences page appears.

2. Select **Phishing Phrase**. The Phishing Phrase page appears.

> **Note**
> The Phishing Phrase page only appears if your account is configured to use a phishing protection phrase.

3. In the **My Phrase**, specify the phishing protection phrase.

4. Select **Submit** to complete the process.

Configuring a mobile authorization code

You can use a mobile authorization code (MAC) to approve a Business or Corporate transaction in a telephone call. We can send authorization requests to you at an email address, a telephone number, or both.

When a user creates a new payment that requires approval, the user can notify valid approvers. If your rights permit you to approve the draft and you configure a MAC, we contact you at the address that you specify for approval.

Mobile authorization contact methods

Method	Notes
Telephone	We place an automated phone call to the specified number. The call prompts you to enter the mobile authorization code that you specified. You can enter a valid code on the phone to approve the draft.
Email address	We send an email to the address. You can log in to digital banking or mobile banking to approve the draft.

If your account uses a mobile authorization code, you can use the Mobile Authorizations page to configure your code.

> **Note**
> You must have the transaction enabled in **Settings** > **Mobile Authorizations** and have Approve rights for the transaction. This allows the Approvals Widget to display on the Home page .

To configure a mobile authorization code

1. In the navigation menu, select **Settings** > **Mobile Authorizations**. The Mobile Authorizations page appears.

2. In the **Mobile Authorization Code**, specify the code.

3. Select the Transaction Types that you agree to approve.

4. Do one or more of the following:

    - Select **Add Email** and in the **E-Mail Address**, specify your contact address. Select **Save**.

    - Select **Add Phone** and in the **Country** dropdown, select the country for the phone. In the **Phone Number**, specify the phone number. Select **Save**.

5. On the Mobile Authorizations page, select **Submit**.

Requesting an address change

You can use digital banking to request your financial institution to update an address associated with one or more of your accounts. Depending on the number and type of accounts, it may take 24 to 48 hours to make the changes. The request affects the account profile, statement, and other mail and correspondence related to the account.

For your security, we review the change before it takes effect and may need to contact you to verify the change.

You can use the Address Change page to ask us to change your address.

> **Note**
> This page may not be available depending on the configurations of your financial institution.

To request an address change

1. In the navigation menu, select **Settings** > **Address Change**.

2. Do the following:

    a. Make the required changes to your contact information.

    b. In the select an account list, select one or more accounts to include, or select **Select All** or **Clear All**.

3. Select **Submit**. The Address Change Processing dialog appears.

4. On the Change of Address Successful message, select **Close** or **View in Activity Center**.

Selecting a language and a theme

A theme allows you to make your experience more personal by selecting a look and feel that appeals to you. Different themes may change the background image, colors, and some fonts, and at times, the placement of some options on the page. You can also change the preferred language in digital banking.

Note
If no alternate themes or languages are available, the theme and language settings will not appear.

To change the selected theme

1. In the navigation menu, select **Settings** > **Themes**. The Themes page appears.

2. In the **THEMES** section, select the theme that you want to use. The theme changes immediately across all your supported devices.

To change the selected language

1. In the navigation menu, select **Settings** > **Themes**. The Themes page appears with a list of themes available in the currently selected language.

2. In the **Languages** section, in the **Language** dropdown, select your preferred language. The language changes immediately across all your supported devices.

   If the newly selected language is not compatible with the current theme, the system will select a compatible theme and list any other themes that are compatible with the language selection.

Messages and notifications

Managing secure messages and alerts

This section includes details about messages and alerts. It also includes detailed instructions to help you create, read, and delete messages and alerts. You can use messages to communicate securely with your financial institution. Alerts can notify you when important events happen in your accounts.

Managing messages

Messages provide a secure way to communicate with your FI and are not used to communicate with any outside party. These messages appear in both digital banking in the Conversations item in the navigation menu.

Note
Conversations may appear as Messages, depending on your FI's configuration. Conversations combine a message and all its replies into a thread.

In digital banking, you can attach a file to a message. The available file formats are configured by your FI and will vary. The number of unread messages appears on the Conversations item in the navigation menu.

After you have read the messages in a conversation thread, you can delete the thread and all messages in it. You can delete a single thread, multiple threads, or all threads. Conversation threads stay in the Inbox until you delete them or they expire.

Creating a secure message

Create secure messages to communicate securely with your FI. Secure messaging is available in both digital banking and mobile banking.

To create a secure message

1. From the navigation menu, select **Conversations**.
2. Select **New Conversation** icon () or **click here to create a message** link.
3. In the **Message recipient** dropdown, select a recipient.
4. In the **Message subject**, specify a subject.

5. In the **Message**, specify the message.

6. (Optional) If you want to attach a file to the message, select **Attach a file** link. Select a file to attach to the message, and select **Open**.

7. Select **Send message**. Your new message appears on the Conversations page.

Reading a secure message

You can use the Conversations page to read secure messages in digital banking.

> **Note**
> Depending on your FI's configuration, Conversations may use a different label, such as Secure Messaging.

When you have unread messages, the number of unread messages appears on the Conversations item in the menu. In the Inbox, the subject lines of unread messages are bold.

> **Note**
> On mobile devices, only the Inbox displays until you select a message to read.

To read a secure message

1. In the navigation menu, select **Conversations**.

2. Do one of the following:

   - If the Inbox appears, select the message that you want to read. The original message and all related replies appear.

   - If the Inbox does not appear, select **Inbox**, and select the message that you want to read. The original message and all related replies appear.

> **Tip**
> You can save important conversations by selecting a message and then selecting **This message should never expire** checkbox in the message detail area.

Replying to a secure message

You can use Conversations to reply to a secure message indigital banking or digital banking.

> **Note**
> You cannot reply to some types of messages, such as security alerts.

To reply to a secure message

1. After you read a secure message, select Reply icon ( ). The REPLY TO A CONVERSATION appears.
2. In the **Message**, specify the message.
3. (Optional) If you want to attach a file to the message, select **Attach a file** link. Select a file to attach to the message, and select **Open**.
4. When your reply is complete, select **Send message**.

Deleting conversations

Use the Conversations page to delete conversation threads in digital banking .

> **Caution**
> When you delete a thread, it is permanently deleted. Make sure that you do not need the information in the message before you delete it.

To delete conversations

1. From the navigation menu, select **Conversations**.
2. Select a conversation and select delete icon ( ). The Delete Conversation dialog appears.
3. In the **Delete Conversation** dialog, select **Delete**.

   > **Note**
   > Deleting the conversations will delete all messages/alerts in this thread.

4. Select **Close** to return to the Inbox.

Managing alerts

Alerts remind you of important events, warn you about the status of your accounts, and notify you when transactions occur.

You can use the system's default alerts or create and customize your own on the Alerts page. You can access the Alerts page through **Settings > Alerts** in the navigation menu.

When you create an alert for an account, you specify the conditions that trigger the alert and its delivery method. Alert conditions vary depending on the alert type. Available alert types may vary depending on your configuration.

Alert types

Alert Type	Description
Account	Notifies you when the balance in one of your accounts drops below or rises above a specified threshold
History	Notifies you when: • a debit or credit transaction is greater than, less than, or equal to an amount that you specify • a specified check number posts • a transaction description matches text that you specify
Insufficient Funds	Notifies you when a transaction is rejected due to insufficient funds
Non-Online Transactions	Notifies you when the following transactions are generated: • Domestic wire (incoming) • Domestic wire (outgoing) • International wire (incoming) • International wire (outgoing)

Alert Type	Description
Online Transaction	Notifies you when the following transactions are generated: • ACH batch • ACH collection • ACH PassThru • ACH payment • ACH receipt • Change of address • Check reorder • Domestic wire (incoming) • Domestic wire (outgoing) • EFTPS • External transfer • Funds transfer • International wire (incoming) • International wire (outgoing) • Payroll • Send check • Stop payment An alert can trigger when a transaction is: • Drafted • Authorized

Alert Type	Description
	• Processed • Canceled • Failed
Reminder	Notifies you on a specific date or event
Security	Notifies you when a security-related event happens. Security alerts are configured automatically. Some security alerts are required, and you cannot change them. You can enable or disable other security alert types.

You can receive alerts through:

- Email
- Voice
- SMS Text Message
- Secure message
- Push notifications (digital banking app)

> **Note**
> If you choose to receive alerts as text messages, you must select the **Agree To Terms** checkbox.

Creating alerts

Create alerts to receive warnings about your accounts, notifications about transactions, and reminders for important events.

Alert types vary according to your settings and may include:

- Account alerts
- History alerts

- Insufficient funds alerts
- Non-online transactions alerts
- Online transaction alerts
- Reminders

To create an alert

1. From the navigation menu, select **Settings** > **Alerts**.
2. Select **New Alert** and then select an alert type.
3. Complete the required steps for the selected alert type.

Procedure for different alert types

Alert Types	Actions to take
Account Alert	a. In the **Account** dropdown, select an account. b. In the **Account balance type** dropdown, select a balance type. c. In the **Frequency** dropdown, select a frequency for the alert. d. In the **Amount**, specify an amount. e. In the **Alert Delivery Method** dropdown, select a delivery method for the alert and provide any required information. **Note** If you choose to receive alerts as text messages, select the **Agree To Terms** checkbox. f. Select **Create Alert**.

<table>
<tr><th>Alert Types</th><th>Actions to take</th></tr>
<tr><td>History Alert</td><td>a. In the Transaction Type, select a type of transaction.
b. Take the appropriate action for the selected transaction type.
• Debit and Credit Transactions—in the Amount, specify an amount and in the Account dropdown, select an account.
• Check Number—in the Check Number, specify a check number and in the Account dropdown, select an account.
• Description—in the Description, specify a description and in the Account dropdown, select an account.
c. In the Alert Delivery Method dropdown, select a delivery method for the alert and provide any required information.
Note
If you choose to receive alerts as text messages, select the Agree To Terms checkbox.
d. Select Create Alert.</td></tr>
<tr><td>Insufficient Funds Alert</td><td>a. In the Account dropdown, select an account.
b. In the Alert Delivery Method dropdown, select a delivery method for the alert and provide any required information.
Note
If you choose to receive alerts as text messages, select the Agree To Terms checkbox.
c. Select Create Alert.</td></tr>
</table>

Alert Types	Actions to take
Non-Online Transaction Alert	a. In the **Transaction** dropdown, select a transaction type. b. In the **Account** dropdown, select an account. c. In the **Status** dropdown, select the status of the transaction. d. In the **Alert Delivery Method** dropdown, select a delivery method for the alert and provide any required information. **Note** If you choose to receive alerts as text messages, select the **Agree To Terms** checkbox. e. Select **Create Alert**.
Online Transaction Alert	a. In the **Transaction** dropdown, select a transaction type. b. In the **Account** dropdown, select an account. c. In the **Status** dropdown, select the status of the transaction. d. In the **Alert Delivery Method** dropdown, select a delivery method for the alert and provide any required information. **Note** If you choose to receive alerts as text messages, select the **Agree To Terms** checkbox. e. Select **Create Alert**.

Alert Types	Actions to take
Reminder	a. In the **Event** dropdown, select an event. b. In the **Select a date**, select a date. c. (Optional) Select the **Recurs Ever Year** checkbox. d. (Optional) In the **Message**, specify a message to include with the reminder. e. In the **Alert Delivery Method** dropdown, select a delivery method for the alert and provide any required information. **Note** If you choose to receive alerts as text messages, select the **Agree To Terms** checkbox. f. Select **Create Alert**.

4. In the success message, select **Close**. The new alert appears on the Alerts page.

Enabling and disabling alerts

You can use the Alerts page to temporarily disable an existing alert and later enable it again.

To enable or disable an existing alert

1. In the navigation menu, select **Settings** > **Alerts**.
2. Select the type of alert that you want to disable or enable.
3. On the Alerts page, locate the existing alert that you want to disable or enable, then do one of the following:
    - Toggle **Off** to disable the alert.
    - Toggle **On** to enable the alert.

4. When the Save Alert page appears, select **Close**.

> **Tip**
> You can hide Alert details, such as the description and frequency, by selecting the show/hide icons ()().

Configuring security alerts

Security alerts inform you when a security-related event occurs. Some security alerts are required. In the list of security alerts, required alerts are dimmed. You can enable or disable optional security alerts. The available security alert types vary, depending on your account type.

When an enabled alert is triggered, we send a security alert message. Security alerts are always sent as secure messages, but you can add additional delivery methods. When a security alert is triggered, the alert is sent to all the configured delivery methods.

> **Note**
> Some alerts may be dimmed, depending on your FI's configurations. Dimmed alerts cannot be edited.

> **Caution**
> Always use a second delivery method along with email for greater security.

From the Alerts page, you can enable or disable optional security alerts or edit your security alerts delivery preferences. The available security alert types vary depending on your account type.

To enable or disable optional security alerts

1. In the navigation menu, select **Settings** > **Alerts**.
2. Expand the **Security Alerts** section.
3. Switch the toggle key to enable or disable an alert.

> **Note**
> If you have push notifications enabled, you will receive security alerts through push notifications as well as any other delivery methods you have set.

To edit security alert delivery preferences

1. In the navigation menu, select **Settings** > **Alerts**.

2. Expand the **Security Alerts** section.

3. Select the **Edit Delivery Preferences** link. The Delivery Preferences page appears.

4. Enter the required fields of your desired delivery method(s).

   > **Note**
   > If you choose to receive alerts as text messages, you must select the **Agree To Terms** check box.

5. Select **Save**.

Editing alerts

You can edit an existing alert through the Alerts page. Any changes you make will take effect immediately.

To edit an alert

1. From the navigation menu, select **Settings** > **Alerts**.

2. Select the type of alert that you want to edit.

3. Select **Edit** link for the alert you want to edit. The Edit Account Alert page appears.

4. Make the required changes to the alert.

5. Select **Save**.

6. In the success message, select **Close**.

Deleting alerts

You can delete an alert through the Alerts page. Deleting an alert removes it permanently.

To delete an alert

1. From the navigation menumenu, select **Settings** > **Alerts**.

2. Select the type of alert that you want to delete.

3. Select **Edit** link for the alert you want to delete. The Edit Account Alert page appears.

4. Select **Delete**.

5. In the dialog, select **Confirm** to delete the alert.

6. In the success message, select **Close**.

Setting up push notifications

With push notifications, you can receive alerts straight to your mobile device.

> **Note**
> This feature may not be available, depending on how your financial institution is configured.

To enable or disable push notifications

1. In the navigation menu, select **Settings** > **Push Notifications**.

2. On the Push Notifications page, do one of the following:

   > **Note**
   > You can also disable push notifications within your device's settings.

   - Turn on the **Enable Notifications** toggle to enable push notifications.

   - Turn off the **Enable Notifications** toggle to disable push notifications.

   > **Note**
   > If you have an iOS device, select **Allow** on the prompt to allow push notifications.

You can access your alerts by selecting **Manage Notifications** on the Push Notifications page.

Security and fraud prevention

Corporate fraud alerts and prevention

Corporate accounts often include additional security controls to protect against fraudulent activity.

How fraud prevention works

- Positive Pay can identify unauthorized checks and present exceptions for review.
- Alerts can notify you of high-risk actions, such as large payments or changes to recipient information.
- Dual Action can require multiple approvals for sensitive changes and transactions.
- Mobile Authorization Code can provide out-of-band approval on enrolled devices.

Reduce risk

- Review new recipients and subsidiaries before approving payments.
- Use Mobile Authorization Code on trusted, enrolled devices.
- Enable available alerts for high-risk actions.
- Keep secure delivery contact information up to date.

If you suspect fraud, contact your financial institution immediately.

Configuring security preferences

You can change your login ID and password on the Security Preferences page.

If your FI offers the biometric authentication feature, you can log in to online banking using your mobile device's fingerprint sensor or facial recognition software. For more information on this feature, see Enabling and disabling biometric authentication.

You can configure your secure delivery contact information that we use to send secure access codes. We only send secure access codes to a known secure delivery contact.

Secure access code delivery methods

Method	Details
Phone	The system calls the selected telephone number. You answer the phone normally and make a selection to hear the code. If necessary, you can repeat the code. The system does not leave the code on voice mail. If you miss the call, you can request a new code.
Text (SMS)	The system sends a text message with the code. Standard text messaging fees apply.
Email	The system sends a short email with the code. Depending on the configuration of the filters on your mail server, the message may be in your junk or spam mailbox.

Changing your password

You can change your account password for digital banking . You use the same password for both. For more information, see Password tips and recommendations.

To change your account password

1. In the navigation menu, select **Settings** > **Security Preferences**. The Security Preferences page appears.
2. Select **Change Password**.
3. In the **Current Password**, specify your existing password.
4. In the **New Password**, specify your new password.
5. In the **Confirm New Password**, re-enter the new password.
6. Select **Change Password** to submit the change.

Changing your Login ID

If needed, you can change your Login ID. The same Login ID is used for digital banking.

Tip

If the Change Login ID option does not appear on the Security Preferences page, contact your financial institution to change your Login ID.

To change your Login ID

1. In the navigation menu, select **Settings** > **Security Preferences**. The Security Preferences page appears.
2. Select **Change Login ID**. The Change Login ID page appears.
3. In the **New Login ID**, specify the new ID.
4. Select **Save new Login ID**.

Changing your phishing protection phrase

If your account uses a phishing protection phrase, you can use the Security Preferences page to change the phrase.

To change your phishing protection phrase

1. In the navigation menu, select **Settings** > **Security Preferences**. The Security Preferences page appears.
2. Select **Phishing Phrase**. The Phishing Phrase page appears.

   Note

   The Phishing Phrase page only appears if your account is configured to use a phishing protection phrase.

3. In the **My Phrase**, specify the phishing protection phrase.
4. Select **Submit** to complete the process.

Configuring a challenge code

If your account is configured to use a challenge code, you can configure the code on the Security Preferences page.

Note

Not all accounts are configured to use a challenge code. This option may not appear on the page.

To configure the challenge code

1. In the navigation menu, select **Settings** > **Security Preferences**. The Security Preferences page appears.
2. Select **Challenge Code**. The Challenge Code page appears.
3. Do the following:
    a. In the **Challenge Code**, specify the challenge code.
    b. In the **Confirm Challenge Code**, re-enter the code.
4. Select **Submit**.

Configuring secure delivery contact information

Depending on your Secure Delivery configuration, you can use the Security Preferences page to configure your secure delivery contact information. You can also delete a contact.

> **Caution**
> Deleting a contact is permanent.

To add a new secure delivery contact

1. In the navigation menu, select **Settings** > **Security Preferences**. The Security Preferences page appears.
2. Select **Secure Delivery**. The Secure Delivery Contact Information tab appears.
3. Select one of the following:
    - **New Email Address**
    - **New Phone Number**
    - **New SMS Text Number**
4. Specify the contact information and select **Save**.

> **Note**
> Some options may vary, depending on your financial institution's configuration. Contact your FI for more information.

To edit a secure delivery contact

1. In the navigation menu, select **Settings** > **Security Preferences**. The Security Preferences page appears.
2. Select **Secure Delivery**. The Secure Delivery Contact Information tab appears.
3. Locate the method that you want to edit and select **Edit**.
4. Make any needed changes to the contact information and select **Save**.

To delete a secure delivery contact

1. In the navigation menu, select **Settings** > **Security Preferences**. The Security Preferences page appears.
2. Select **Secure Delivery**. The Secure Delivery Contact Information tab appears.
3. Locate the method that you want to delete, and select **Delete**.

> **Caution**
> You must have at least one form of contact. If you attempt to delete your only form of contact, an error message appears.

Password tips and recommendations

A strong password helps you protect your account. To create a strong password, keep the following guidelines in mind:

- Create unique, original passwords.
- Use the longest practical password.
- Use a mix of upper and lower case letters.
- Include one or more numbers.
- Do not use repeating or adjacent characters.
- Use at least one of these special characters: `~!@#$%^&()_+={}|[]:”?,./\.
- Avoid using software or toolbars that store your password.
- Change your password regularly.

Remember to avoid the following password pitfalls:

- Do not choose passwords or security codes that others can easily guess.
- Do not reuse passwords for multiple sites.
- Never use your account numbers.
- Do not use personal contact information, such as addresses or phone numbers.
- Do not use personal information, such as your name, birthday, Social Security Number, passport number, or the names or information for family members or friends.
- Do not use sequences of characters such as *1234567* or *abcdefg*.
- Do not rely on look-alike substitutions of numbers or symbols alone. Passwords like *P@ssw0rd* are easy to guess, but can be effective when you also change the case of the letters, the length of the words, and misspellings, or when you use multiple unrelated words in a phrase.
- Do not use dictionary words.

Tip
Go to support.microsoft.com for more information on creating strong passwords. We do not endorse or guarantee the site.

Positive Pay

Positive Pay is an automated fraud detection tool and can be applied to both check payments and ACH transactions.

For checks, it is a service that matches the account number, check number, and dollar amount of each check presented for payment against a list of checks previously authorized and issued by the company.

The business rules that support ACH positive pay encompass ACH Authorization and ACH Transaction Monitoring:

- ACH Authorization is a list of ACH transactions that are pre-approved to post to an account. An ACH authorization rule can include the originating company, standard entry class, transaction type (debit/credit), and maximum dollar amount.
- ACH Transaction Monitoring is a list of general guidelines for monitoring ACH activity and alerting the client of items that exceed these guidelines. An ACH monitoring rule

can also focus on the originating company, standard entry class, amount, and debit/credit designation.

In order to streamline Positive Pay decisions submissions across devices, users with rights to Positive Pay can make pay or no pay decisions from a stand-alone Positive Pay page within digital banking.

Making Pay/Return decisions

Use Positive Pay as a fraud prevention service to make pay/return decisions that are identified as exceptions by your FI per the check issue files you sent to your FI.

> **Note**
> Positive Pay is ideal for companies that issue high volumes of check items for large dollar amounts.

To make Pay/Return decisions

1. In the navigation menu, select **Services** > **Positive Pay**. The Positive Pay page appears.
2. Select an account in the accounts drop-down list, or search for an account in the search box.
3. From the **Exceptions** drop-down list, select **Decisions Needed**, **Decisioned**, or **All**.
4. Select an Exception you want to pay or return. The transaction details appear in the right pane.
5. In the transaction details pane, do one of the following:
   - Select **Pay**.
     - (Optional) For ACH transactions, select **+ACH Rule**.
       a. Select an **SEC Code**.
       b. Select a **Transaction Type**.
       c. (Optional) Edit the **Max Amount**.
       d. (Optional) Enter a **Note**.
       e. Select **Done**.

- Select **Return**, and select a reason in the drop-down list.

6. Repeat steps 3-5 for multiple exceptions.
7. Select **Submit All Decisions**.

> **Note**
> If you have the appropriate entitlements, a **Submit Issued Check File** tab will display within the Positive Pay window. From within that tab, you can select a **File Mapping Type** and then browse to a file to upload. **File Mapping Type** options that have previously been set up for entitled users will display for selection. Entry fields will display dynamically based on the **File Mapping Type** selected.

Adding a check

You can add a check if it is not already listed in the **Exceptions** list.

> **Note**
> Only users with the **Allow users to add/edit transactions** entitlement in Centrix Exact/TMS will see the **Add Check** tab. This entitlement is enabled for users in the **Transaction Data User Rights** section in the **Security Settings** tab on either the User Setup (Client) page or the User Setup Bank Admins Only page in Centrix Exact/TMS.

To add a check in Positive Pay

1. In the navigation menu, select **Services** > **Positive Pay**. The Positive Pay page appears.
2. Select the **Add Check** tab.
3. On the **Add Check** tab, do the following:
   a. Enter an **Amount**.
   b. (Optional) Enter a **Payee**.
   c. Select an **Account**.
   d. Select an **Issue Date**.
   e. Enter a **Check Number**.

f. (Optional) Select the **Auto Increment** check box.

g. Select **Add Check**.

FAQs and troubleshooting

Getting started

This section includes questions about getting started with Q2online, including questions about logging in for the first time.

Logging in for the first time

What if I do not have access to the phone or email account contacts listed?
You must have access to at least one of the listed contacts to log in for the first time or register a browser device. If you need immediate access, contact your FI. After you verify your identity, your FI can add a new contact method.

Registering your computer

I registered my browser or device during a previous login, but now I need to register it again. Why?
There are several possible reasons that you may need to register a browser or device again, including:

- Your browser settings are configured to delete cookies.
- Your browser cookies for digital banking were removed.
- You use a browser plugin that automatically removes browser cookies when you close the browser.
- Your account requires a secure access code each time you log in.
- You use a Symantec VIP Token for a secure access code when you log in.
- You log in with a different browser on the same registered computer.
- You deleted and reinstalled the digital banking app.
- For security reasons, we reset all active registrations for all users.

How do I remove the registration from a device?
On a computer browser, you delete all Internet browser cookies or the browser cookies for digital banking. See your browser help for information about deleting cookies.

On a tablet or smartphone, the registration information is automatically deleted when you delete the digital banking app.

Messages and alerts

This section includes frequently asked questions about using messages and alerts.

Secure messages

Is the content of my message and any attachments sent securely?

Yes, the transport of your message is secure sockets layer (SSL)-encrypted and is never sent through public, unsecured communication channels like email communication.

Alerts

When are alerts delivered?

Secure message and email alerts are sent when transaction processing completes. Phone and text message alerts are sent at the next available time you specified for the alert.

Are alerts real time?

In most cases, yes.

What if I do not receive a phone or email alert?

If you miss an alert via phone call, the alert system leaves a message on voice mail.

For email alerts, check your junk mail or spam folder for the alert. If the alert is in the junk mail folder, configure your junk mail settings to allow email from us so you do not miss future alerts.

If you believe you did not receive an alert phone call or email, select **Conversations** in the menu to check for the alert. If the alert does not appear in the Inbox, confirm that the alert is enabled in the Alerts page. If the alert is enabled and you still believe you did not receive an alert, contact your financial institution for assistance.

> **Note**
> Email, phone, and text message alerts are a convenience, and should not be used to manage critical account details or appointments. Due to the nature of the email, phone, and text message networks, these networks cannot be 100 percent reliable delivery channels. Secure messages within our system are very reliable, since they are contained entirely within the banking system.

Are security alerts real time?

Yes, security alerts are event driven and are sent in real time.

Business and Corporate accounts

This section includes frequently asked questions about Business and Corporate accounts.

Payments and templates

How can I send a pre-note to a new account?

You can use a payment to send a pre-note to an account. To send a pre-note to a newly established recipient, send a zero dollar ACH transaction to the recipient account. The pre-note confirms the validity of a routing number and account at the receiving financial institution, without any movement of funds taking place.

ACH Pass-Thru

When should I use ACH Pass-Thru instead of ACH Payments or ACH Collections?

You can import NACHA-formatted files in ACH Payments or ACH Collections and Payroll payments, but those files may only contain one batch each. In addition, those payments can only support PPD, CCD, WEB, or TEL Standard Entry Class (SEC) codes. The ACH Pass-Thru feature allows you to create files with multiple batches and with other SEC codes. In addition, unlike other ACH payments, the ACH Pass-Thru feature performs minimal validations before passing the file to us.

The system does not accept some SEC codes. What can I do?

By default, we do not support all SEC codes. If you encounter unsupported SEC codes that you need to submit, please contact your financial institution during regular business hours.

Why do I enter a Process Date instead of an Effective Date?

Because there may be multiple effective dates in the file, you enter the date on which you want the file to be processed. On the date that you specify, we process the transactions according to the effective date or dates in the file.

Wire transfers

When might I use an intermediary financial institution?

You may need to use an intermediary financial institution if the financial institution for the beneficiary is not a direct Fedwire participant and cannot receive a wire transfer via the Fedwire system.

Tax payment

Is registration required to pay via the online banking system?

There is no registration requirement on our system. To make federal and/or state tax payments, you should register or enroll in the Electronic Funds Transfer (EFT) program for each tax authority that you want to pay. Payment via our digital banking system does not enroll you with the federal or state agency. Some agencies will not accept electronic tax payments from unregistered parties.

User management

Why is a new user unable to see any accounts?

When you create a user, you must set the account rights, transaction rights, and limits for the user. Depending on your settings (for dual approval of non-financial transactions), a CSR or different user may need to initiate final approval for activation.

Can I see transactions from other users in my company?

Yes, if your rights permit you to see the activity of the other users instead of just your own.

If I delete a user, will it delete that user's activity?

No, it only removes their access and rights to the digital banking system. All payments and templates that the user created remain, as do references to their online activity.

Can I edit user information?

No, for security purposes you can only add or remove users and edit user rights. Users can change their own profile information, login ID, and password if they need to do so.

Troubleshooting missing permissions

If you cannot complete an action—such as approving a payment, editing a template, or accessing a feature—you may not have the required permissions.

Verify your access

Check the following areas:

- **User roles**—your role may not include the required rights.
- **Transaction Types**—certain payment types may not be enabled for your user.
- **Company Policy**—a Company Policy may restrict the action or define limits.
- **Dual Action**—some actions require approval by multiple users.
- **Subsidiary access**—access may be limited to specific subsidiaries.

What to do next

1. Contact a company administrator.
2. Ask them to review your assigned role and Transaction Types.
3. Request that they review any Company Policy or Dual Action settings that may affect your access.

Home Page variations

Business or corporate users may see different versions of the Home page depending on how your financial institution has configured digital banking.

Dashboard Home page

The Dashboard Home page typically includes:

- Grouped account balances for your company and subsidiaries.
- Quick access tiles for payments and approvals.
- Customizable widgets for common corporate tasks.

This version supports the most current features and layouts.

Legacy Home page

Some financial institutions still use a Legacy Home page. It may include:

- A summarized list of accounts.
- Navigation links to core services, such as payments and reporting.

The Legacy Home page may not include all dashboard features.

Identify your Home page

If you are unsure which Home page you are using, review the layout and labels, or contact your financial institution for more information.