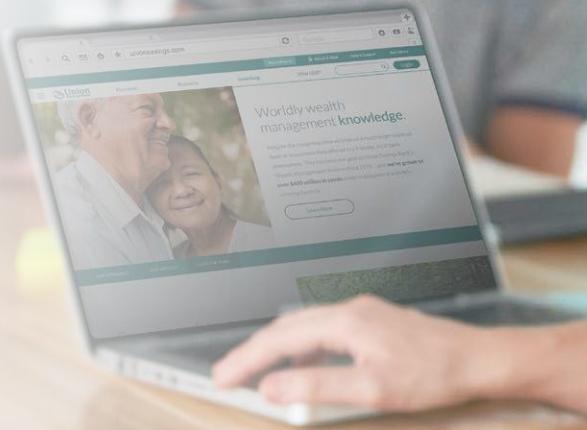


BUSINESS ONLINE BANKING

USER GUIDE



This guide is designed to walk you through specific areas of Business Online. Please reference the online help tool and "**HOW DO I**" links located on each page within Business Online for step by step instructions for each task.



TABLE OF CONTENTS

QUICK-START DASHBOARD	2– 5
ADMINISTRATOR SETUP	6 – 21
ADMINISTRATOR USER PROFILES	22 – 29
ACH PAYMENT TEMPLATES	30 – 31
ACH COLLECTION TEMPLATES	32 – 35
ACH TEMPLATE REQUESTS	36 – 37
ACH PAYMENT VIA TEMPLATE	38 – 39
ACH COLLECTION VIA TEMPLATE	40 – 41
ACH TRANSACTIONS	42 – 51
ACH FILE DEFINITIONS	52 – 55
ACH FILE UPLOAD	56 – 61
ACH FILE STATUS	62 – 63
ACH POSITIVE PAY: DECISIONS	64 – 65
ACH POSITIVE PAY: EXCEPTIONS	66 – 71
POSITIVE PAY: CHECK EXCEPTIONS	72 – 73
POSITIVE PAY: CHECK ISSUES	74 – 79
POSITIVE PAY: CREATING FILE IMPORT DEFINITIONS	80 – 83

BUSINESS ONLINE BANKING

CUSTOMIZE PANELS

The Dashboard page presents information from various Business Online pages in small moveable windows called panels. You can customize your personal dashboard with any combination of panels (determined by your entitlements within the system) that provides you with the most relevant information you need.

For example, you can add multiple “Important Account Balance” panels to provide a quick view of all account balances you need easy access to in the course of your day-to-day operations. In addition, some panels allow you to take action on information and links directly from the panels.

Learn more about how you can create your customized Dashboard below.

ADDING A PANEL

To add more panels, do the following:

1. On the Dashboard, click the **Add Info Panels** link located to the right of the last login date/time. This opens the Add Info Panels – All Panels page.



2. On the Add Info Panels – All Panels page, click the **Add now** button associated with each panel you want to add. The panel is added to the Dashboard and a confirmation message appears.



3. Click one of the Dashboard links available on the **Add Info Panels – All Panels** page to return to the Dashboard.



QUICK-START DASHBOARD

CHANGE ACCOUNTS — IMPORTANT ACCOUNT BALANCES PANEL

When you add the Important Account Balances panel to the Dashboard the first seven checking accounts are automatically included alphabetically by their description. If you have less than seven checking accounts, then your savings accounts are included alphabetically by their description until the total number of accounts equals seven.

To change the accounts shown, do the following:

1. On the Important Account Balances panel, click the **Edit accounts displayed** link. This opens the Edit Important Account Balances pop-up.



2. On the **Edit Important Account Balances** pop-up, click the tab associated with account type you want to add and then click the checkbox associated with each account you want to add. Up to seven accounts can be selected for each account type.



3. Click **Save**. A confirmation message appears on the **Edit Important Account Balances** pop-up.



4. Click the **Return to Dashboard** or **Dashboard** link, or click the upper-right corner of the pop-up to close it and return to the Dashboard.



BUSINESS ONLINE BANKING

CUSTOMIZE PANELS

MOVING A PANEL

Once you have added panels, you can arrange them in any order you want. To change a panel's location on the Dashboard, do the following:

1. Place your mouse cursor over the header of the panel you want to move until the mouse cursor changes to the move icon, indicating the panel can be moved.
2. Drag the panel to the desired area on the Dashboard. A dotted outline indicates locations to which the panel can be moved.



DELETING A PANEL

All panels, except the Recent Messages & Alerts panel, can be deleted from the Dashboard. To delete a panel, do the following:

1. On the panel's header, click the **drop-down arrow**.
2. Click the **Delete this panel** link.



DROP-DOWN ARROWS

Drop-down arrows displayed next to sub-headings on a panel, such as the one shown here, allow you to go to pages that are associated with the panel.



QUICK-START DASHBOARD

PANEL CONTROLS

All panels include controls that allow you to take action on items or allow you to quickly go to pages associated with the panel. The controls available vary by panel.

MINIMIZE OR MAXIMIZE

All panels, except for the Recent Messages & Alerts panel, can be minimized or maximized by using the controls in each panel's header.

-  Minimizes the panel. When a panel is minimized, the maximize control is hidden.
-  Maximizes the panel. When a panel is maximized, the minimize control is hidden.

LINKS

Listed below are the links that may appear on a panel.

LINK	ACTION	LINK	ACTION
Edit accounts displayed	Change accounts shown in the Important Account Balances panel.	All approvals	View all items pending approval.
Manage alerts	Go to the Manage Alerts page.	My decisions	View only items pending a decision by you.
Received mail and alerts	Go to the Received Mail and Alerts page.	All decisions	View all items pending a decision.
Edit favorites	Add/delete links to your favorite pages.	Add	Go to the page associated with the item that allows you to add it, such as adding a template or a user profile.
Edit Saved Reports	Modify saved report criteria.	Edit	Go to the page associated with the item that allows you to edit it, such as editing a template or a user profile.
My approvals	View only items pending your approval.	Delete	Go to the page associated with the item that allows you to delete it, such as deleting a template or a user profile.

Note: Some panels include other links that are not described above that also provide direct access to pages associated with the panel.

BUSINESS ONLINE BANKING

ROLES & SERVICE ACCOUNT ENTITLEMENTS

ABOUT COMPANY USER ROLES

Roles allow companies to divide responsibilities among their users and reduce the risk of fraud.

There are three roles that can be assigned to a company user:

1. Setup
2. Approval
3. Administration

A company user can have one or more roles assigned or none.

ROLE	ASSIGNMENT
No Role	A user without an assigned role can enter transactions for services and accounts to which they are entitled.
Setup	A user with the Setup role can create and maintain templates for transfer and payment services and accounts to which they are entitled.
Approval	A user with the Approval role can approve and transmit transactions for transfer and payment services and accounts to which they are entitled.
Administrator	<p>A user with the Administration role is often referred to as an administrator. An administrator can create and maintain company user profiles. This includes assigning company users with their logon credentials, roles, service and account entitlements, and transaction limits. Administrators can also rename accounts, reset passwords, and modify the number of approvals required for requests.</p> <p>When a company is set up on Business Online a user in the company is designated as the primary user and assigned the Administration role. The primary user is entitled to all services and to all accounts associated with those services based on the company's profile.</p> <p>A company can have multiple administrators.</p>

ADMINISTRATOR SETUP

BILL PAY ROLES

BILL PAY ROLES

The Business Online role assigned to a company user determines their Bill Pay role.

Note: Payments created by company users who do not have the Approval or Administration role require approval by someone else in their company; none of the payments are auto-approved. Additionally, a company user who has the Administration role in Business Online is automatically given access to all accounts set up in the Bill Pay system regardless of their Bill Pay account entitlements in Business Online.

BUSINESS ONLINE ROLE	BILL PAY ROLE	BILL PAY PRIVILEGE	AVAILABLE TASK
Administration	Administrator	Make Payments	Enter current day or future-dated transactions up to the company limit, regardless of any other limits set for the user.
		Approve Payments	Approve any transaction up to the company limit, regardless of any other limits set for the user. Transactions can be approved in advance of their effective date.
		Add / Change Payees	Maintain details of payees.
		Add / Change automatic rules	Set up recurring payments.
		View Payment Reports	View payment reports. View audit reports.
Setup	User	Add / Change Payees	Maintain payee details.

BUSINESS ONLINE BANKING

BILL PAY ROLES & CHANGING USER ROLES

BILL PAY ROLES

BUSINESS ONLINE ROLE	BILL PAY ROLE	BILL PAY PRIVILEGE	AVAILABLE TASK
Approval	User	Approve Payments	Approve transactions up to their approval limit. Transactions can be approved in advance of their effective date.
User (No role)	User	Make Payments	Enter current-day or future-dated transactions up to their entry limit.
		View Payment Reports	View payment reports.

CHANGING A COMPANY'S USER ROLES

1. Click **Administration** > Manage users.
2. Click the link in the User ID column for the user whose roles you want to change.
3. Click the **Edit Roles** link.
4. Add or remove the **User Role** options as needed:
 - Allow this user to setup templates.
 - Allow this user to approve transactions.
 - Grant this user administration privileges.
5. Click **Save Changes**.

User Profile - Edit Roles

Edit the user's roles and click "Save changes." Editing user roles could affect the user's access and functionality, including the cancellation of scheduled requests.

[Return to User Profile](#)

User : Jane Customer (JANE)

User Roles (optional)

Allow this user to setup templates.
(This enables the user to template setup capabilities for only those services and accounts to which the user has been entitled.)

Allow this user to approve transactions.
(This enables the user to transmit capabilities for only those services to which the user has been entitled.)

Grant this user administration privileges.
(This will allow the user to add, modify, copy and delete users, modify their roles, services and account access, rename accounts, and modify the number of approvers required for requests.)

ADMINISTRATOR SETUP

ENTITLEMENTS

ABOUT ENTITLEMENTS — COMPANY USERS

Entitlements provide companies with another control to divide responsibilities among their users and reduce the risk of fraud. For instance, one company user could be tasked with entering transactions while another is responsible for approving/transmitting them.

There are two types of entitlements:

1. Service
2. Account

As the names suggest, service entitlements grant access to services and account entitlements grant access to accounts. For many services these entitlements work together to give company users full access to a service and its features. For services that have associated account entitlements, if a company user is only entitled to the service but not the accounts, the menu navigation for the service is visible but access to the pages is limited and the service is unusable.

A company's administrator is responsible for assigning entitlements to its users.

SERVICE ENTITLEMENTS

Service entitlement names typically match or reflect the service name to which it provides access. For example, Internal Transfer is the service entitlement name for the Internal Transfer service. Access to some services, such as Deposit Account Reporting, are controlled through multiple service entitlements.

BUSINESS ONLINE BANKING

ACCOUNT ENTITLEMENTS

Account entitlement names indicate what they allow a company user to do. The service entitlement determines the account entitlements a company user sees.

ACCOUNT ENTITLEMENT	FUNCTION
Entitled Account	Allows a company user to view an account and its activity and create transactions from the selected account.
Allow Transmit	Allows a company user with the Approval role to approve transactions for an account to which they are entitled.
Receive	Specific to the File Download service. While not technically an account entitlement, this entitlement allows company users to download specific reports.
Entitled To Account	Specific to the Internal Transfer and Multiple Account Transfer services. Allows a company user to view an account, completed transfers, and create transactions to transfer money to it.
Entitled From Account	Specific to the Internal Transfer and Multiple Account Transfer services. Allows a company user to view an account, completed transfers, and create transactions to transfer money from it.

ADMINISTRATOR SETUP

DEPENDENT SERVICES

Dependent services are services that must be enabled together. For example, when enabling the Deposit Reporting service for a company user the Information Reporting service must also be enabled.

IF ENABLED	SERVICE
Incoming Wire Report	Account Reports , or Deposit Reporting, or Deposit Account Reporting
Loan Advance	Loan
Loan Payment	Loan
Account Reports	Information Reporting
Deposit Account Reporting	Information Reporting
Deposit Reporting	Information Reporting
Imaging Returns	Information Reporting

Note: *The service in the right column must be enabled for the service in the left column to have any effect on the user's entitlements.*

BUSINESS ONLINE BANKING

ADDING SERVICE & ACCOUNT ENTITLEMENTS

1. Click **Administration > Manage users**.
2. Click the link in the **User ID** column for the user you want to change.
3. Click the **Edit Services and Accounts** link.
4. Click the **Add** link beside each service to enable and if applicable, select the accounts to entitle and/or enter the user's ID for any external application.
 - Click **Save changes** for each enabled service.
5. Click **Save changes**.
6. If your company requires multiple approvals for user administration, click **Submit**. Once a user profile has been submitted for approval, further changes cannot be made until all approvals have been received or the request is canceled. The changes to the user profile become effective once the required number of approvals are received.

User Profile — Edit Services & Accounts Page Sample:

User Profile - Edit Services & Accounts
Edit services and accounts by clicking the appropriate links below.

[Return to User Profile](#)

User: Jane Customer (JANE)

Services & Accounts To enable a service and assign accounts, click on the appropriate link. To disable all services and accounts, click "Clear all."

1 of 2 services enabled [Clear all](#)

Service	Clear all			
ACM Positive Pay	Remove			
Description	Account Number	EDC	Entitled Account	Allow Transfer
AIC Savings	123456	77910000	<input type="checkbox"/>	<input type="checkbox"/>
Acct - Rot Avail	1789	77910000	<input type="checkbox"/>	<input type="checkbox"/>
CSD Inc	1003075111	77910000	<input type="checkbox"/>	<input type="checkbox"/>
Equipment Account	987987	77910000	<input type="checkbox"/>	<input type="checkbox"/>
Int Wire Rptg Acct	12345678901234567	77910000	<input type="checkbox"/>	<input type="checkbox"/>
Major Capital Improvements Clng	2342345	77910000	<input type="checkbox"/>	<input type="checkbox"/>
Operating Account	0123456789	77910000	<input type="checkbox"/>	<input type="checkbox"/>
ZCard Acct 8	89619020	77910000	<input type="checkbox"/>	<input type="checkbox"/>
ZCard Acct 9	89619021	77910000	<input type="checkbox"/>	<input type="checkbox"/>
ZCard Acct 22	89619022	77910000	<input type="checkbox"/>	<input type="checkbox"/>
ZCard Acct 23	89619023	77910000	<input type="checkbox"/>	<input type="checkbox"/>

[Save changes](#) [Do not save changes](#)

[Stop Payment](#) [Add](#)

[Save changes](#) [Do not save changes](#)

ADMINISTRATOR SETUP

REMOVING SERVICE & ACCOUNT ENTITLEMENTS

1. Click **Administration** > **Manage users**.
2. Click the link in the **User ID** column for the user you want to change.
3. Click the **Edit Services and Accounts** link.
4. Do one or more of the following:
 - To remove a service that does not have entitled accounts, click the **Remove** link beside it.
 - To remove a service and its entitled accounts, click the **Change** link beside the service and then click the **Remove** link.
 - To remove account entitlements for a service, click the **Change** link beside the service, select the accounts to remove, and then click **Save changes**.
5. Click **Save changes**.

BUSINESS ONLINE BANKING

ENTITLING NEW ACCOUNTS TO SERVICES

1. Click **Administration** > **Express account management**.
2. Select from the following options and then click **Go**:
 - **User:** Contains all user profiles in the company. Users are shown in alphabetical order in this format: first name, last name, User ID.
 - **Account:** Contains all accounts in the company. Accounts are shown in alphabetical order in this format: account description — account type — masked account number. If more than 20 accounts are available, then a Search link appears beside the Account drop-down so that a specific account can be more easily located.
3. Assign service and account entitlements as appropriate:
 - **Service:** Service entitlement names typically match or reflect the service to which it provides access. Some services may have sub-entitlements that determine access to specific tasks or features.
 - **Entitle Account:** For account reconciliation and positive pay services, this account entitlement allows a company user to view outstanding issues, stale issues, exception decisions, status on issues, and enter and update issues for the selected account (depending on the services entitled).
 - For other services, this account entitlement allows a company user to view an account and its activity, and create transactions/requests from/for the selected account.

***Note:** For the Internal Transfer and Multiple Account Transfer services, From and To check boxes allow you to choose whether a company user can transfer money from and/or to a specific account.*
 - **Allow Transmit:** For account reconciliation and positive pay services, this

ADMINISTRATOR SETUP

account entitlement allows a company user to approve and make decisions on exceptions for the selected account and allows those with the Approval role to approve manually entered issues for the selected account (depending on the services entitled).

- For other services, this account entitlement allows a company user with the Approval role to approve transactions for the selected account.

Note: The *Allow Transmit* column only appears when the transmit function is applicable to the service and the selected company user has the Approval role.

- **Approve:** Allows a company user to submit a request to close or modify an account.

Note: The *Entitle Account*, *Allow Transmit*, and/or *Approve Account* entitlements may not be applicable for some services.

4. Click **Save changes**.

Express Account Management Page Sample:

The screenshot displays the 'Express Account Management' interface. At the top, there are instructions: 'Select the user and account to manage and click "Go". The available services for the account will be displayed below. Select the services that the selected account will be assigned to, and click "Save changes". Saved changes will override current entitlements for the selected account and services. To reverse changes, go to [User Administration](#).' Below the instructions, there are two dropdown menus: 'User: Sample User (SAMPLE1)' and 'Account: Equipment Account (Checking - 7987)'. To the right of these are 'Search' and 'Go' buttons. A table titled 'Services for Sample User (SAMPLE1) - Checking - 7987' is shown with columns for 'Service' and 'Entitle Account'. The table contains two rows: 'ACH Positive Pay' and 'Stop Payment', both with a checkmark in the 'Entitle Account' column. At the bottom of the page, there are two buttons: 'Save changes' and 'Do not save changes'.

Service	Entitle Account
ACH Positive Pay	<input checked="" type="checkbox"/>
Stop Payment	<input checked="" type="checkbox"/>

BUSINESS ONLINE BANKING

LOGIN ATTEMPTS & CREATING A NEW PASSWORD

LOGIN ATTEMPTS AND LOCKED ACCOUNTS

Company users are allowed three unsuccessful login attempts before their account is locked and access is prevented.

A locked account can be unlocked by:

- A company user who has the Administration role. A password change is not required in this case.
- The company's financial institution. Company users are provided a temporary password and are required to change it upon signing on. We may require verification from the Primary User or an Authorized Signer to unlock a locked profile.

CREATING A NEW PASSWORD USING FORGOTTEN PASSWORD

The forgotten password link is only available for those users that have successfully logged into the system at least once.

1. Go to the sign on page, complete the following fields, and then click **Continue**:
 - **Company ID**: Your company's identification number.
 - **User ID**: Your user identification number.
2. On the password page, click the **Forgot your password?** link.
3. Click Continue with Security Code.
4. Choose a contact option and then click **Continue**:
 - Phone
 - Text message (if applicable)
5. Do one of the following:
 - If you chose to be contacted by phone, note the one-time security code shown on the screen and then type or speak the code into the phone once you receive your phone call.

ADMINISTRATOR SETUP

UNLOCKING A COMPANY USER

- If you chose to be contacted by text message, select a Country/region, fill in the mobile phone number with your phone number, and then click **Send Text Message**. If the mobile phone number matches a number on record, a text message containing a one-time security code is sent to your phone.
 - In the one-time security code field, type the one-time security code displayed on your mobile device and then click **Submit**.
6. Complete the following fields and then click **Submit**:
- **New password**: Create a password following the Company User Password Requirements.
 - **Confirm new password**: The password typed into the New password field.
7. Click **Continue**.

UNLOCKING A COMPANY USER

1. Click **Administration > Manage users**.
2. Click the **System access** link beside the user who you want to unlock.
3. Clear the **User Locked** check box and then click **Save changes**.

User Profile — Edit User Information Page Sample:

User Profile - Edit User Information
Edit user information and click "Save changes."
[Return to User Profile](#)
User: Carex Customer (CUSER)

User Information

Password (optional)	<input type="text"/>
Confirm password (optional)	<input type="text"/>
First name	<input type="text" value="Carex"/>
Last name	<input type="text" value="Customer"/>
Additional information (optional)	<input type="text"/>
User Locked (optional)	<input checked="" type="checkbox"/>

BUSINESS ONLINE BANKING

CHANGE A USER'S PASSWORD

CHANGING A COMPANY USER'S PASSWORD

1. Click **Administration** > **Manage users**.
2. Click the **System access** link beside the user whose password you want to change.
3. Complete the following **User Information** fields and then click **Save changes**:
 - **Password**: The user's password. See the Company Password Requirements section for details.
 - **Confirm password**: The password that was typed into the Password field.

User Profile — Edit User Information Page Sample:

User Profile - Edit User Information

Edit user information and click "Save changes."

[Return to User Profile](#)

User: Caren Customer (USER)

User Information

Password (optional) (Passwords are not case sensitive, are 8 to 12 characters long and must contain at least 1 letter and 1 number.)

Confirm password (optional)

First name: Caren

Last name: Customer

Additional information (optional)

User Locked (optional)

ADMINISTRATOR SETUP

CHANGE TELEPHONE NUMBER & CONTACT INFO

CHANGING A COMPANY USER'S TELEPHONE NUMBER AND CONTACT INFO

1. Click **Administration** > **Manage users**.
2. Click the link in the **User ID** column for the user you want to change.
3. Click the **Edit Contact Information** link.
4. Change the **User Telephone Number** fields as needed, then click **Save User**:

Label	<p>Home, Work, Work2, Mobile, Mobile2, and Other. Each label can be used once.</p> <p>If enabled for your company, domestic mobile telephone numbers can be used to receive alert notifications. Message and data rates may apply; see your carrier for details.</p>
Country/Region	<p>The numeric country code associated with the telephone number. Select from a list of country names. These are mapped to the appropriate one to three-digit country code.</p>
Area/city code and local number	<p>The telephone number separated by one of the following characters: left and right parentheses, hyphen, period, or spaces. Up to 30 characters (digits and separator characters) are allowed.</p>
Extension (optional)	<p>Required when an extension is needed to reach the user within an office phone system. Up to 16 numeric characters are allowed.</p> <p>Some phone systems require entry of additional characters, often referred to as control codes, to reach an extension. The following control codes are allowed: Pound (#), Star (*), Comma (short pause - approximately 2 seconds), Period (long pause - approximately 5 seconds).</p> <p>Multiple comma and period characters can be placed before or after an extension to add pause time during system generated calls that are made to users for the purpose of validating their information.</p> <p>For example, ..12345. This example extension has a 10 second pause time before the extension and a 5 second pause time after. During a system generated call, the system waits 10 seconds before dialing the extension and waits 5 seconds after it dials before playing an affirmation message such as "Hello. This is Union Savings Bank. Please press 1 to...".</p>

BUSINESS ONLINE BANKING

CHANGE TELEPHONE NUMBER & CONTACT INFO

User Profile - Edit Contact Information
Edit contact information and click "Save changes."

[Return to User Profile](#)

User: Caren Customer (CUSER)

User E-mail Address

Primary e-mail address:

Secondary e-mail address (optional):

User Telephone Number

The telephone number is used to contact or notify the user for security reasons. An extension is required when needed to reach the user within an office phone system.

Label	Country/Region	Area/City Code & Number	Extension
Work	UNITED STATES	414643462	222

[Add additional telephone number](#)

Note: Providing a mobile number for SMS PIN verification is recommend.

ADMINISTRATOR: USER PROFILES

ABOUT COMPANY USER PROFILES

A profile consists of a user's contact information, roles, entitled services and accounts, and limits. Profiles are created and managed by company administrators.

The company user creation process is divided into stages:

STAGE	DESCRIPTION
Profile	The user's demographic information, including e-mail and phone number.
Roles	The role or roles user has in the company (Administration, Approval, and/or Setup).
Services and Accounts	The services and accounts the user can use and, if applicable, the User ID required for accessing an external service, such as Remote Deposit.
Limits	Overall company limits are set at by the bank.
Verification	A page that gives Administrators an opportunity to review the profile information before saving or submitting it.

During the user creation process, a progress bar is displayed so administrators can see how many stages they have completed and how many are remaining.



User profiles are automatically saved after each stage is completed. Completed stages appear as hyperlinks on the progress bar which can be clicked to make changes if necessary. Administrators can save a user profile at any point in the creation process and complete the setup later. Saved user profiles appear in the Manage Saved Users section on the User Administration page and remain there until the profile is completed or deleted.

BUSINESS ONLINE BANKING

ADDING COMPANY USERS

CREATING A NEW USER

1. Click **Administration** > **Manage users**.
2. Click **Create new user**.
3. Complete the **User Information** and **User Telephone Number** fields and then click **Continue**:

User ID	A user identification number. See the Company User ID Requirements section for details.
Password	A temporary password the user only uses once at their first sign-on. See the Company Password Requirements section for details.
Confirm Password	The password that was typed into the Password field.
First name	The user's first name (up to 80 alphanumeric characters).
Last name	The user's last name (up to 80 alphanumeric characters).
Primary e-mail address	The user's main e-mail address (up to 100 alphanumeric characters).
Secondary e-mail address (optional)	The user's back-up e-mail address (up to 100 alphanumeric characters).
Additional information (optional)	Descriptive text about the user (up to 30 alphanumeric characters).
Label	Work, Work 1, Mobile, Mobile 1, Home, and Other. Each label can be used once, for a maximum of six phone numbers. At least one telephone number is required.
Country/region	Used for the numeric country code associated with the telephone number. Select from a listing of country names, which are mapped to the appropriate one to three-digit country code.
Area/city code and local number	The telephone number separated by the one of the following characters: left and right parentheses, hyphen, period, or spaces. Up to 30 characters (digits and separator characters) are allowed.

ADMINISTRATOR: USER PROFILES

Extension (optional)

Required when an extension is needed to reach the user within an office phone system. Up to 16 numeric characters are allowed.

Some phone systems require entry of additional characters, often referred to as control codes, to reach an extension. The following control codes are allowed: Pound (#), Star (*), Comma (short pause - approximately 2 seconds), Period (long pause - approximately 5 seconds).

Multiple comma and period characters can be placed before or after an extension to add pause time during system generated calls that are made to users for the purpose of validating their information.

For example, ..12345. This example extension has a 10 second pause time before the extension and a 5 second pause time after. During a system generated call, the system waits 10 seconds before dialing the extension and waits 5 seconds after it dials before playing an affirmation message such as "Hello. This is Union Savings Bank. Please press 1 to...".

4. Optional: Select one or more User Role options:

- Allow this user to setup templates.
- Allow this user to approve transactions.
- Grant this user administration privileges.

5. Click **Continue**.

6. Optional: Enable services and assign accounts:

- Click the **Add link** beside each service to entitle and if applicable, select the accounts to entitle and/or enter the user's ID for any external application.
- Click **Save changes**.

7. Click **Continue**.

Note: *Providing a mobile number for SMS PIN verification is recommend.*

BUSINESS ONLINE BANKING

ADDING COMPANY USERS

Overall company limits are set by the bank and cannot be changed by Administrators.

8. If applicable, change the ACH, wire, and/or bill payment limits:

- If applicable, change the following ACH limits and then click **Continue**:

User Daily Limit	The maximum allowable cumulative amount of all successful transactions in a given day for a group of ACH services.
User Daily Service Limit	The maximum allowable cumulative amount of all successful transactions in a given day for a particular ACH service.
User Daily Account Limit	The maximum allowable cumulative amount of all successful ACH transactions on a per account basis in a given day.

- If applicable, change the following wire limits and then click **Continue**:

User Daily Limit	The maximum allowable cumulative amount of all successful transactions in a given day for a group of wire services.
User Daily Service Limit	The maximum allowable cumulative amount of all successful transactions in a given day for a particular wire service.
User Daily Account Limit	The maximum allowable cumulative amount of all successful transactions on a per account basis in a given day.
User Individual Transaction Limit	The maximum allowable amount for each transaction for a particular account.

9. If applicable, change the following bill payment limits and then click **Continue**:

User Transaction Limit	The maximum allowable amount a company user can enter for a bill payment transaction.
User Individual Transaction Limit	The maximum allowable amount a company user can approve for a bill payment transaction entered by another user.

Note: Users given the Administration role automatically inherit the company's transaction limits. In this instance the limits cannot be changed.

ADMINISTRATOR: USER PROFILES

10. If the services enabled do not have limits, click **Continue**.
11. Verify the user's profile as needed and then click **Submit**.
 - For companies that do not require multiple approvals for Administration, clicking **Submit** creates and activates the user.
 - For companies that require multiple approvals for Administration, clicking **Submit** submits the user profile for approval by other Administrators in the company.

New User - Verification Page Sample

Profile Roles Services & Accounts Limits Verification

New User - Verification

The new user you have entered is now complete. Review summary information below and click, "Submit." To save this new user as a draft to be completed at a later time, click the link, "Save as Draft."

To make changes, click on the section in the progress bar at the top of this page, or the appropriate link below.

Profile [Change Profile](#)

Name	Sample User
Gender	M/Male
Primary e-mail address	sample.user@samark.com
Telephone number	416-296-2450

Roles [Change Roles](#)

Enabled roles	Administration
---------------	----------------

Services & Accounts [Change Services & Accounts](#)

Enabled services	2 of 10 available
------------------	-------------------

Limits [Change Limits](#)

None of the enabled services include user limits.

[Submit](#) [Save as Draft](#)

ONLINE BUSINESS BANKING

COPYING COMPANY USERS

1. Click **Administration > Manage users**.
2. Click **Create new user**.
3. Complete the **User Information** and **User Telephone Number** fields and then click **Continue**:

User ID	A user identification number. See the Company User ID Requirements section for details.
Password	A temporary password the user only uses once at their first sign-on. See the Company Password Requirements section for details.
Confirm Password	The password that was typed into the Password field.
First name	The user's first name (up to 80 alphanumeric characters).
Last name	The user's last name (up to 80 alphanumeric characters).
Primary e-mail address	The user's main e-mail address (up to 100 alphanumeric characters).
Secondary e-mail address (optional)	The user's back-up e-mail address (up to 100 alphanumeric characters).
Additional information (optional)	Descriptive text about the user (up to 30 alphanumeric characters).
Label	<i>Work, Work 1, Mobile, Mobile 1, Home, and Other</i> . Each label can be used once, for a maximum of six phone numbers. At least one telephone number is required.
Country/region	Used for the numeric country code associated with the telephone number. Select from a listing of country names, which are mapped to the appropriate one to three-digit country code.
Area/city code and local number	The telephone number separated by the one of the following characters: left and right parentheses, hyphen, period, or spaces. Up to 30 characters (digits and separator characters) are allowed.

Note: *Providing a mobile number for SMS PIN verification is recommend.*

ADMINISTRATOR: USER PROFILES

Extension (optional)

Required when an extension is needed to reach the user within an office phone system. Up to 16 numeric characters are allowed.

Some phone systems require entry of additional characters, often referred to as control codes, to reach an extension. The following control codes are allowed: Pound (#), Star (*), Comma (short pause - approximately 2 seconds), Period (long pause - approximately 5 seconds).

Multiple comma and period characters can be placed before or after an extension to add pause time during system generated calls that are made to users for the purpose of validating their information.

For example, ..12345. This example extension has a 10 second pause time before the extension and a 5 second pause time after. During a system generated call, the system waits 10 seconds before dialing the extension and waits 5 seconds after it dials before playing an affirmation message such as "Hello. This is Union Savings Bank. Please press 1 to...".

4. Select the user to copy

- Click **Copy user** and then click the **Select user** link.
Note: Users converted from previous Business Online may not be able to be copied. Primary User may be copied and have their roles and entitlements changed from there.
- Click the **User ID** of the user you want to copy and then click **Copy user**.
- Click **Continue**.

5. Click **Continue**.

6. If applicable, change the ACH, wire, and/or bill payment limits:

- If applicable, change the following ACH limits and then click **Continue**:

User Daily Limit

The maximum allowable cumulative amount of all successful transactions in a given day for a group of ACH services.

User Daily Service Limit

The maximum allowable cumulative amount of all successful transactions in a given day for a particular ACH service.

BUSINESS ONLINE BANKING

COPYING COMPANY USERS

User Daily Account Limit

The maximum allowable cumulative amount of all successful ACH transactions on a per account basis in a given day.

- If applicable, change the following **wire limits** and then click **Continue**:

User Daily Limit

The maximum allowable cumulative amount of all successful transactions in a given day for a group of wire services.

User Daily Service Limit

The maximum allowable cumulative amount of all successful transactions in a given day for a particular wire service.

User Daily Account Limit

The maximum allowable cumulative amount of all successful transactions on a per account basis in a given day.

User Individual Transaction Limit

The maximum allowable amount for each transaction for a particular account.

- If applicable, change the following **bill payment limits** and then click **Continue**:

User Transaction Limit

The maximum allowable amount a company user can enter for a bill payment transaction.

User Individual Transaction Limit

The maximum allowable amount a company user can approve for a bill payment transaction entered by another user.

Note: Users given the Administration role automatically inherit the company's transaction limits. In this instance the limits cannot be changed. Overall company limits are set by the bank and cannot be changed by Administrators.

7. If the services enabled do not have limits, click **Continue**.

8. Verify the user's profile as needed and then click **Submit**.

- For companies that do not require multiple approvals for Administration, clicking **Submit** creates and activates the user.

ADMINISTRATOR: USER PROFILES

DELETING COMPANY USERS

- For companies that require multiple approvals for Administration, clicking **Submit** submits the user profile for approval by other Administrators in the company.

Company user profiles cannot be recovered once deleted. If your company requires multiple approvals for user administration, a user profile that is pending changes cannot be deleted until all of the required approvals have been received for the changes or the change request is canceled.

9. Click **Administration > Manage users**.

10. Click the link in the **User ID** column for the user you want to delete.

11. Click the **Delete user** link for the user you want to delete.

12. Click **Delete user**.

User Administration — Delete User Page Sample

User Administration - Delete User

You have requested to delete the following user. Once deleted, the user cannot be recovered. Scheduled requests set up by this user will be deleted.

To delete this user, click "Delete user", or return to [User Profile](#).

User Information

Name:	Caren Customer
User ID:	CUSER
User status:	Active

Contact Information

Primary e-mail address:	caren.customer@coraladdress.com
Secondary e-mail address:	No secondary e-mail address on file
Telephone number:	Work: +1 (414) 454-3452 x222

Roles

Roles	
Administration	
Setup	
Approval	

Services & Accounts

Service:	
ACH Positive Pay	Service enabled, accounts enrolled
Stop Payment	Service enabled, accounts enrolled

BUSINESS ONLINE BANKING

CREATING TEMPLATES

CREATING A TEMPLATE — ACH PAYMENT

ACH authorities and transaction types are based on company level entitlements granted by bank.

A template is a preset format that is intended for repetitive use. If your company requires multiple approvals for template setup, template adds, changes, and we must receive all approvals before the changes to the template can be used.

1. Click **Transfers and Payments > Make ACH payment / Manage templates**.
2. Click the **Create a template** link.
3. Select or fill in the **Template Information** options and then click **Continue**.

Template name	Type a name for the template (up to 20 alphanumeric characters).
Request type	If applicable, select the type of request. For example, CCD Payment.
Company name/ID	Select the appropriate company name/ID.
Template description	A description of the transaction (up to 10 alphanumeric characters).
Debit account	The account from which money is deducted.
Maximum transfer amount	The amount of money that is applied to each detail account.

4. Select or fill in the **Template Information**:

ABA/TRC	Type the ABA or click the ABA search link to search for an ABA/TRC.
Account	The account number.
Account Type	The type of account. For example, checking.
Name	The name of the individual/company associated with the account.

ACH PAYMENT TEMPLATES

Detail ID (Optional) The detail ID.

Default Amount (Optional) The default amount to pay.

5. Click **Save template**.

Template Confirmation Page Sample:

Template Confirmation [Print this page](#)

The following CCD Payment template has been submitted for approval. The template will not be available for use until the final approval is received.

Your bank requires a 1 day prenote delay period for new detail accounts. During this 1 day prenote delay, items will be in a prenote status. Payments cannot be made on detail items that are in a prenote status.

[Send money using an existing ACH template](#) | [View your ACH limits](#)

Template Information

Template name:	Sample
Request type:	CCD Payment
Company name/ID:	Test ACH Co ID138111111
Template description:	Payroll
Debit account:	*7987 - Equipment Account
Maximum transfer amount:	\$777.99

Credit/Destination Accounts

ABA/BFC	Account	Account Type	Name	Detail ID	Default Amount	
21071998	*1799	Checking	Lacy Customer		\$500.00	
Additional information:						
					Total:	\$500.00

BUSINESS ONLINE BANKING

COPY, EDIT & DELETE TEMPLATES

COPY A TEMPLATE — ACH PAYMENT

1. Click **Transfers and Payments > Make ACH payment / Manage templates**.
2. Click the link in the Template Name column for the template you want to copy.
3. Click the **Copy template** link.
4. Fill in or change the template information as needed.
5. Click **Save changes**.

EDIT A TEMPLATE — ACH PAYMENT

1. Click **Transfers and Payments > Make ACH payment / Manage templates**.
2. Click the link in the Template Name column for the template you want to change.
3. Click the **Edit template** link.
4. Fill in or change the template information as needed.
5. Click **Continue**.
6. Verify the changes as needed and then click **Save changes**.

DELETE A TEMPLATE — ACH PAYMENT

1. Click **Transfers and Payments > Make ACH payment / Manage templates**.
2. Click the link in the Template Name column for the template you want to delete.
3. Click the **Delete template** link.
4. Verify the template information as needed.
5. Click **Delete**.

ACH COLLECTION TEMPLATES

CREATING TEMPLATES

CREATING A TEMPLATE — ACH COLLECTION

ACH authorities and transaction types are based on company level entitlements granted by the bank.

A template is a preset format that is intended for repetitive use. If your company requires multiple approvals for template setup, template adds, changes, and deletes, we must receive all approvals before the changes to the template can be used.

1. Click **Transfers and Payments > Collect money via ACH / Manage templates**.
2. Click the **Create a template link**.
3. Select or fill in the **Template Information** options and then click **Continue**.

Template name	Type a name for the template (up to 20 alphanumeric characters).
Request type	If applicable, select the type of request. For example, PPD Collection.
Company name/ID	Select the appropriate company ID.
Template description	A description of the transaction (up to 10 alphanumeric characters).
Credit account	The account to which money is deposited.
Maximum transfer amount	The dollar amount that is applied to each detail account.

4. Select or fill in the **Debit/Source Accounts** options:

ABA/TRC	Type the ABA or click the ABA search link to search for an ABA/TRC.
Account	The account number.
Account Type	The type of account. For example, checking.

ACH COLLECTION TEMPLATES

COPY, EDIT & DELETE TEMPLATES

COPY A TEMPLATE — ACH COLLECTION

1. Click **Transfers and Payments > Collect money via ACH / Manage templates.**
2. Click the link in the **Template Name** column for the template you want to copy.
3. Click the **Copy template** link.
4. Fill in or change the template information as needed.
5. Click **Save changes.**

EDIT A TEMPLATE — ACH COLLECTION

1. Click **Transfers and Payments > Collect money via ACH / Manage templates.**
2. Click the link in the **Template Name** column for the template you want to change.
3. Click the **Edit template** link.
4. Fill in or change the template information as needed.
5. Click **Continue.**
6. Verify the changes as needed and then click **Save changes.**

DELETE A TEMPLATE — ACH COLLECTION

1. Click **Transfers and Payments > Collect money via ACH / Manage templates.**
2. Click the link in the **Template Name** column for the template you want to delete.
3. Click the **Delete template** link.
4. Verify the template information as needed.
5. Click **Delete.**

BUSINESS ONLINE BANKING

APPROVING REQUESTS

1. Click **Transfers and Payments > Approve ACH templates.**
2. Select the templates to approve and then click **Approve.**

Approve ACH Templates Page Sample:

Approve ACH Templates

ACH Templates Pending Approval

Templates without a checkbox have already been approved by you.

Select all [Deselect all](#)

(To view template details, or press a template request, click a template name.)

Show only templates for: All Services

Template Name	Personal Type	Debit/Credit Account	Company Name(s)	Approval Status	Template Action/Pending
<input type="checkbox"/> 65 Instant	PPD Payment	*678 - Operating Account	CSB Inc / 1381234567	1 of 2 received	New template - pending approval
<input type="checkbox"/> ACH Send Money	ODD Payment	*678 - Operating Account	Test ACH Co ID / 1381111111	1 of 2 received	Change - pending approval
<input type="checkbox"/> ACH/CCD	CCD Payment	*678 - Operating Account	Test ACH Co ID / 1381111111	1 of 2 received	Change - pending approval
<input type="checkbox"/> Collect Template	ODD Collection	*678 - Operating Account	CSB Inc / 1381234567	1 of 2 received	New template - pending approval
<input type="checkbox"/> Payroll Journal	PPD Payment	*678 - Operating Account	CSB Inc / 1381234567	1 of 2 received	Change - pending approval
<input type="checkbox"/> Bank Print All	CCD Payment	*678 - Operating Account	CSB Inc / 1381234567	1 of 2 received	Change - pending approval
<input type="checkbox"/> Separate	CCD Payment	*787 - Equipment Account	Test ACH Co ID / 1381111111	1 of 2 received	New template - pending approval
<input type="checkbox"/> Separate	Federal Tax	*1111 - CSB Inc	Test ACH Co ID / 1381111111	1 of 1 received	Change - pending approval
<input type="checkbox"/> Template Merge	CCD Payment	*678 - Operating Account	CSB Inc / 1381234567	1 of 2 received	New template - pending approval
<input type="checkbox"/> WEB Separate	WEB Collection	*678 - Operating Account	CSB Inc / 1381234567	1 of 2 received	New template - pending approval

Note: Some of the services shown in the page sample may not be available to all company users.

ACH TEMPLATE REQUESTS

CANCELLING REQUESTS

1. Click **Transfers and Payments > Approve ACH templates.**
2. Click the link in the **Template Name** column for the template request you want to cancel.
3. Click the **Cancel template** request link.
4. Verify the template as needed and then click **Cancel request.**

Verify Template Cancellation Page Sample:

Verify Template Cancellation [Exit this page](#)

You have selected to cancel the following change template request. Once completed, the template request cannot be recovered.

The green (g) indicates that a value has changed, or that a credit/destination account has been added to the template.

The red (x) indicates that that a credit/destination account has been removed from the template.

Template Information

Template name:	ACHCCD
Request type:	CCD Payment
Company name/ID:	Test ACH Co ID / 1381111111
Template description:	Biig Rent
Debit account:	*5789 - Operating Account
Maximum transfer amount:	\$16,500.00

Credit/Destination Accounts

Displaying 1 - 3 of 3 details

ABA/ATC	Account	Account Type	Name	Detail ID	Default Amount
072000915	*4567	Savings	JOE CUSTOMERQ	9999	\$250.00
Additional information:					
072400528	*9874	Checking	Susie Q	90909090	\$550.00
Additional information:					
072500528	*9088	Checking	Susie Q	90909095	\$130.00
Additional information:					
Template Total:					\$930.00
					Previous Next

Approval History Information

Approval status: 1 of 2 received

Action	User ID	Date	Time
Approve Request	MREE54	05/12/2014	08:30:10 AM (ET)

BUSINESS ONLINE BANKING

APPROVING REQUESTS

1. Click **Transfers and Payments** > **Make ACH payment / Manage templates**.
2. Select a **Template Name** option and then click **Continue**.
3. Select or fill in the **Template Information** options:
 - Type the Effective date or click the calendar icon and select the date.
 - Optional: Type an amount in the Control amount field.
4. If requested, select a **Payment instructions** option:
 - Do not process details with amounts of \$0.00.
 - Send details with amounts of \$0.00 as payments.
5. In the **Amount** fields, type the amount to pay to each account. To make the dollar amount the same for all accounts, type the dollar amount in the **Set all amounts to field** and then click **Change**.
6. Click **Continue**.
7. Select or fill in the Template Information options:

OPTION	DESCRIPTION
SUBMIT FOR APPROVAL	Approve the payment later or allow other users in the company to approve it.
TRANSMIT	Approve and transmit the payment.
APPROVE	Approve the payment now.

ACH PAYMENT VIA TEMPLATE

8. If prompted, complete additional user validation:

- Select Phone or Text message (if applicable) and then click **Continue**.
- Do one of the following:
 - If you selected to be contacted by phone, a one-time security code is displayed; you should enter or speak the code into the phone once you receive your phone call. After completing the phone call, click **Phone Call Completed**.
 - If you selected to be contacted by SMS text, a dialog box is displayed for you to enter your mobile phone number, select the appropriate **Country/region**, enter a **Mobile phone number** and then click **Send Text Message**. If the mobile phone number matches a number on record, a text message containing a one-time security code is sent to your phone and the **Enter the Security Code** dialog appears.
- For SMS text messages, type the one-time security code displayed on your mobile device into the One-time security code field on the Enter the Security Code dialog and then click **Submit**.

Verify Collection Page Sample:

Verify Collection
Click to copy with a different template | View your ACH jobs

Template Information [Edit this request](#)

Template name
Request type: CCD Collection
Company name ID: CSE Inc | 1361234567
Template description: Rent
Credit account: 1789 - Operating Account
Effective date: 05/15/2014

Debit Source Accounts

The control amount of \$0.00 does not equal the total amount of \$110.00. Details with an amount value of \$0.00 will not be processed. To change the values, click "Edit this request."

ABA/BIC	Account	Account Type	Name	Instal ID	Amount
252570908	1000	Checking	Karah Customer		\$110.00
				Total:	\$110.00

To submit this request without transmitting, click [submit for approval](#)

BUSINESS ONLINE BANKING

MAKING A COLLECTION

1. Click **Transfers and Payments** > **Collect money via ACH / Manage templates**.
2. Select a **Template Name** option and then click **Continue**.
If you cannot locate a particular template contact your company's Administrator to verify that you have privileges for the template's source account.
3. Select or fill in the **Template Information** options:
 - Type the **Effective date** or click the calendar icon and select the date.
 - **Optional:** Type an amount in the **Control amount** field.
4. If requested, select a **Collection instructions** option:
 - Do not process details with amounts of \$0.00.
 - Send details with amounts of \$0.00 as collections.
5. In the **Amount fields**, type the amount to collect from each account. To make the dollar amount the same for all accounts, type the dollar amount in the **Set all amounts to** field and then click **Change**.
6. Click **Continue**.
7. Verify the collection as needed and then click one of the following options:

OPTION	DESCRIPTION
SUBMIT FOR APPROVAL	Approve the collection later or allow other users in the company to approve it.
TRANSMIT	Approve and transmit the collection.
APPROVE	Approve the collection now.

ACH COLLECTION VIA TEMPLATE

8. If prompted, complete additional user validation:

- Select **Phone** or **Text message** (if applicable) and then click **Continue**.
- Do one of the following:
 - If you selected to be contacted by phone, a one-time security code is displayed; you should enter or speak the code into the phone once you receive your phone call. After completing the phone call, click **Phone Call Completed**.
 - If you selected to be contacted by SMS text, a dialog box is displayed for you to enter your mobile phone number, select the appropriate **Country/region**, enter a **Mobile phone number** and then click **Send Text Message**. If the mobile phone number matches a number on record, a text message containing a one-time security code is sent to your phone and the **Enter the Security Code** dialog appears.
- For SMS text messages, type the one-time security code displayed on your mobile device into the **One-time security code** field on the **Enter the Security Code** dialog and then click **Submit**.

BUSINESS ONLINE BANKING

APPROVING ACH TRANSACTIONS

1. Click **Transfers and Payments** > **Approve ACH transactions**.
2. Select the transactions you want to approve and then click **Approve**.
3. Verify the collection as needed and then click one of the following options:

OPTION	DESCRIPTION
APPROVE	Approve the transactions now.
TRANSMIT	Approve and transmit the transactions.
APPROVE/TRANSMIT	Approve the transactions now. Transactions that have received all required approvals are transmitted.

***Note:** The number of approvals required and approval settings for the service determine the options available to you.*

4. If prompted, complete additional user validation:
 - Select **Phone** or **Text message** (if applicable) and then click **Continue**.
 - Do one of the following:
 - If you selected to be contacted by phone, a one-time security code is displayed; you should enter or speak the code into the phone once you receive your phone call. After completing the phone call, click **Phone Call Completed**.
 - If you selected to be contacted by SMS text, a dialog box is displayed for you to enter your mobile phone number, select the appropriate **Country/region**, enter a **Mobile phone number** and then click **Send Text Message**. If the mobile phone number matches a number on record, a text message containing a one-time security code is sent to your phone and the **Enter the Security Code** dialog appears.
 - For SMS text messages, type the one-time security code displayed on your mobile device into the **One-time security code** field on the **Enter the Security Code** dialog and then click **Submit**.

ACH TRANSACTIONS

SCHEDULED TRANSACTIONS

ABOUT TRANSACTION SCHEDULES

A schedule is a set of rules by which a transaction is systematically created at regular intervals or one time in the future. Company users specify the frequency, start and end date, or the number of transactions to make.

SCHEDULED TRANSACTION FREQUENCY DEFINITIONS

FREQUENCY	DEFINITION
Today only	Sends the transaction once on today's date.
One time	Sends the transaction once on a date in the future.
Weekly	Sends the transaction on the same day each week.
Every other week	Sends the transaction on the same day every other week.
Twice a month — the 15th and last day of the month	Sends the transaction on the 15th and last day of the month unless those dates fall on a day when transactions are not processed, such as a holiday.
Monthly	Sends the transaction on the same date every month.
Monthly — last day of the month	Sends the transaction on the last day of each month unless those dates fall on a day when transactions are not processed, such as a holiday.
Every three months	Sends the transaction on the same day every three months.
Every three months — last day of the month	Sends the transaction on the last day of the month, every three months.
Every six months	Sends the transaction on same day every six months.
Every six months — last day of the month	Sends the transaction on the last day of the month, every six months; unless those dates fall on a day when transactions are not processed, such as a holiday.
Yearly	Sends the transaction on the same date every year.
Custom	Sends the transaction on dates of your choosing. Up to 25 dates are supported. When Custom is selected, a table appears next to the Send on field that allows you to select different send on dates.

BUSINESS ONLINE BANKING

USER ROLES & ENTITLEMENTS

USER ROLES AND ENTITLEMENTS REQUIRED FOR MANAGING SCHEDULED TRANSACTIONS

TASK	REQUIRED ROLE	REQUIRED ACCOUNT ENTITLEMENT
Scheduling a transaction	N/A	Entitled Account (for the account used in the scheduled transaction)
Approving a scheduled transaction or schedule	Approval	Allow Transmit (for the account used in the scheduled transaction)
Viewing a scheduled transaction	N/A	Entitled Account (for the account used in the scheduled transaction)

Note: In the table it is assumed the company user is enabled to the appropriate service.

A schedule can only be edited by the company user who created it. When a schedule is edited, the changes are applied to all transactions governed by it. Any approvals previously applied to all transactions governed by the schedule are removed and the transactions must be re-approved. Edits cannot be completed or saved after 12:00:01 a.m. Eastern Time on the "Send on" date.

A schedule can only be deleted by the company user who created it. When a schedule is deleted, all transactions associated with it are deleted.

ACH TRANSACTIONS

APPROVALS FOR SCHEDULED TRANSACTIONS

APPROVALS FOR SCHEDULES AND SCHEDULED TRANSACTIONS

Each transaction governed by a schedule requires approval even if a company only has one user or does not require multiple approvals.

Transactions can be approved individually or collectively by approving the schedule. Schedules can be approved by the company user who created them provided they have the appropriate role and entitlements. Advance approval can be provided for a scheduled transaction including requests scheduled by other company users. Once a scheduled transaction has received all required approvals it is transmitted on the specified send on date.

If a transaction or schedule is modified, any approvals previously applied are removed and the transaction or schedule must be re-approved.

BUSINESS ONLINE BANKING

SCHEDULING AN ACH PAYMENT

1. Click **Transfers and Payments > Make ACH payment / Manage templates**.
2. Select a **Template Name** option and then click **Continue**.
3. Click the **Schedule a request** with this template link.
4. Select a **Frequency** option:
 - Weekly
 - Every other week
 - Twice a month — the 15th and last day of the month
 - Monthly
 - Monthly — last day of the month
 - Every three months
 - Every three months — last day of the month
 - Every six months
 - Every six months — last day of the month
 - Yearly
 - Custom
5. If applicable, type the start date of the recurring transaction in the **Next send on** or **Send on** field.
6. If applicable, select an **End on** option:
 - Continue indefinitely.
 - Continue until this date (select or type a date in the adjacent field).
 - Continue for this many occurrences (type the number of times you want the transaction sent).
7. If applicable, select one of the **Processing** options:
 - Use the next processing date if a scheduled request falls on a non-processing date.
 - Use the previous processing date if a scheduled request falls on a non-processing date.
8. Click **Continue**.

ACH TRANSACTIONS

9. Verify the schedule as needed and then click one of the following options:

OPTION	DESCRIPTION
APPROVE	Approve the schedule now.
SUBMIT SCHEDULE	Approve the schedule later or allow other users in the company to approve it.

10. If prompted, complete additional user validation:

- Select **Phone** or **Text message** (if applicable) and then click **Continue**.
- Do one of the following:
 - If you selected to be contacted by phone, a one-time security code is displayed; you should enter or speak the code into the phone once you receive your phone call. After completing the phone call, click **Phone Call Completed**.
 - If you selected to be contacted by SMS text, a dialog box is displayed for you to enter your mobile phone number, select the appropriate **Country/region**, enter a **Mobile phone number** and then click **Send Text Message**. If the mobile phone number matches a number on record, a text message containing a one-time security code is sent to your phone and the **Enter the Security Code** dialog appears.
- For SMS text messages, type the one-time security code displayed on your mobile device into the **One-time security code** field on the Enter the Security Code dialog and then click **Submit**.

Verify Payment Schedule
[Enter a request without creating a schedule](#) [Edit schedule](#)

Template name:	ACHCCD
Request type:	CCD Payment
Debit account:	**** - Operating Account
Amount:	\$30.00
Frequency:	Every other week
Send first transfer on:	09/06/2014
End on:	Continue for this many occurrences: 3
Preexisting option:	The next processing date if a scheduled request fails or a non-processing date.
Next effective date:	09/06/2014

BUSINESS ONLINE BANKING

SCHEDULING AN ACH COLLECTION

1. Click **Transfers and Payments** > **Collect money via ACH / Manage templates**.
2. Select a **Template Name** option and then click **Continue**.
If you cannot locate a particular template contact your company's Administrator to verify that you have privileges for the template's source account.
3. Click the **Schedule a request** with this template link.
4. Select a **Frequency** option:
 - Weekly
 - Every other week
 - Twice a month — the 15th and last day of the month
 - Monthly
 - Monthly — last day of the month
 - Every three months
 - Every three months — last day of the month
 - Every six months
 - Every six months — last day of the month
 - Yearly
 - Custom
5. If applicable, type the start date of the recurring transaction in the **Next send on** or **Send on** field.
6. If applicable, select an **End on** option:
 - Continue indefinitely.
 - Continue until this date (select or type a date in the adjacent field).
 - Continue for this many occurrences (type the number of times you want the transaction sent).
7. If applicable, select one of the **Processing** options:
 - Use the next processing date if a scheduled request falls on a non-processing date.
 - Use the previous processing date if a scheduled request falls on a non-processing date.

ACH TRANSACTIONS

8. Click **Continue**.

9. Verify the schedule as needed and then click one of the following options:

OPTION	DESCRIPTION
APPROVE	Approve the schedule now.
SUBMIT SCHEDULE	Approve the schedule later or allow other users in the company to approve it.

10. If prompted, complete additional user validation:

- Select **Phone** or **Text message** (if applicable) and then click **Continue**.
- Do one of the following:
 - If you selected to be contacted by phone, a one-time security code is displayed; you should enter or speak the code into the phone once you receive your phone call. After completing the phone call, click **Phone Call Completed**.
 - If you selected to be contacted by SMS text, a dialog box is displayed for you to enter your mobile phone number, select the appropriate **Country/region**, enter a **Mobile phone number** and then click **Send Text Message**. If the mobile phone number matches a number on record, a text message containing a one-time security code is sent to your phone and the **Enter the Security Code** dialog appears.
- For SMS text messages, type the one-time security code displayed on your mobile device into the **One-time security code** field on the Enter the Security Code dialog and then click **Submit**.

BUSINESS ONLINE BANKING

APPROVING AN ACH TRANSACTION SCHEDULE

1. Click **Transfers and Payments** > **Manage next scheduled requests**.
2. Click **Edit schedule** link for the schedule you want to approve.
3. Click **Continue**.
4. Verify the schedule as needed and then click **Approve**.
5. If prompted, complete additional user validation:
 - Select **Phone** or **Text message** (if applicable) and then click **Continue**.
 - Do one of the following:
 - If you selected to be contacted by phone, a one-time security code is displayed; you should enter or speak the code into the phone once you receive your phone call. After completing the phone call, click **Phone Call Completed**.
 - If you selected to be contacted by SMS text, a dialog box is displayed for you to enter your mobile phone number, select the appropriate **Country/region**, enter a **Mobile phone number** and then click **Send Text Message**. If the mobile phone number matches a number on record, a text message containing a one-time security code is sent to your phone and the **Enter the Security Code** dialog appears.
 - For SMS text messages, type the one-time security code displayed on your mobile device into the **One-time security code** field on the Enter the Security Code dialog and then click **Submit**.

ACH TRANSACTIONS

NOTICE OF CHANGE

A Notice of Change is a notice sent from a Receiving Depository Financial Organization (RDFI) to an Originating Depository Financial Organization (ODFI) that informs the ODFI that there is a detail record in an ACH transaction with inaccurate/out-of-date information.

A Notice of Change could be sent for a number of reasons:

- ABA of the bank needs to be updated.
- The account number of the recipient needs to be updated.
- The name of the recipient needs to be updated.
- The account type indicated in the transaction is of the wrong type (checking/savings).
- The individual identification number for the recipient needs to be updated.
- An addenda record was formatted incorrectly or unclear.
- An incorrect SEC code was used for the Outbound International Payment (specific to International ACH Transactions).

A Notice of Change could originate from a one-time or template-based ACH transaction or from a transaction included in an ACH file that has been uploaded to the system.

Note: *Template changes are not subject to a prenote delay (if assigned) only if they are made through the Notices of Change page.*

If a template has both a Notice of Change and pending changes submitted by a company user, the Notice of Change cannot be applied until the pending template changes have received all required approvals or the changes are canceled.

Company users might be prevented by the bank from using or modifying an ACH template until the associated Notices of Change are applied.

In these instances, templates appear with an alert icon () in place of the radio button so they cannot be selected to initiate a transaction.

PENDING ACH TRANSACTIONS

If a template is used to initiate a transaction and then a Notice of Change is received for it, the alert icon appears next to the pending transaction to indicate that it cannot be approved/transmitted.

The alert icon () remains next to the pending transaction even after the Notice of Change is applied to the template because changes to a template are not applied to pending transactions. In this situation company users can only delete the pending transaction and then recreate it.

BUSINESS ONLINE BANKING

ABOUT FILE DEFINITIONS

File definitions define the structure of files containing detail account information that are imported into ACH templates.

Detail account information can be imported into templates using the National Automated Clearing House Association (NACHA) format or a custom file format.

The NACHA format uses the format specifications described in NACHA Operating Rules and Guidelines; multiple customers for one financial organization may appear in one file. Custom file formats can be delimited or fixed. A delimited file is a flat text file consisting of data items separated by a specific character. A fixed file is a text file consisting of data that have specific lengths and positions.

Note: *Fixed and delimited files are not supported for the import of IAT and Child Support detail accounts.*

Imported detail account information can add to or replace existing detail account information in templates:

UPDATE BY OPTION	DESCRIPTION
Adding new and updating existing transactions	Imports all transactions; adds new transactions and updates existing.
Adding new transactions only	Imports only new transactions and ignores existing transactions.
Updating existing transactions	Overwrites existing transactions and does not add new transactions.
Delete existing and add new transactions	Deletes existing transactions and adds new transactions.

Existing detail account information is identified when specific fields in the template match data contained within the file being imported. These specific fields are determined by the Match records by selections made in the Characteristics section of a file definition. For example, if Account name is selected for Match records by in a file definition then those records that match based on Account name are considered existing transactions.

ACH FILE DEFINITIONS

The fields that are validated during import are as follows:

FIELD	REQUIREMENT
ABA/TRC	Nine-digit, numeric Receiving Depository Financial Institution's identification number.
Account Number	Receiving Depository Financial Institution's Account Number that is not greater than 17 alphanumeric characters.
Weekly	Sends the transaction on the same day each week.
Account Type	NACHA-formatted files: Two-digit numeric Transaction Code where the first digit is either a 2 for checking or a 3 for savings. Fixed and Delimited formatted files: For a checking account, 1 or checking is allowed. For a savings account, 2 or savings is allowed.
Account Name	Receiving Company Name or Individual Name. A maximum of 22 characters is supported. Single quotes are not supported.
ID	Identification number related to the account owner. A maximum of 15 characters is allowed. Single quotes are not supported.
Default Amount	Value between \$0.00 and \$99,999,999.99.
Addenda	For non-IATs - a maximum of 80 characters is allowed. Single quotes are not supported.

BUSINESS ONLINE BANKING

ABOUT FILE IMPORT DEFINITIONS

1. Click **Transfers and Payments** > **Make ACH payment / Manage templates**.
2. Click the **Maintain file import definitions** link.
3. Click the **Add a file definition** link.
4. Select or fill in the **Description options** and then click **Continue**:

- **Definition name:** The name of the definition (up to 35 alphanumeric characters).
- **Description:** A description of the definition (up to 35 alphanumeric characters).
- **Request type:** If applicable, select the type of request. For example, PPD Collection.
- **File type:** Delimited, Fixed, or Fixed-NACHA.

Note: Only Fixed-NACHA is supported for IAT and Child Support.

5. Select or fill in the **Description options** and then click **Continue**:
 - **Field delimiter:** For Delimited file types. Tab, Comma, Semi-colon, or Dash.
 - **Amount format:** Whole dollar (123) or Implied decimal (1.23).
 - **Match records by (Optional):** ABA/TRC, Account number, Account type, Account name, ID.
6. Fill in the **Position Number** or **Positions** (Start to end) in the **Field Properties** section.
7. Click **Save**.

ACH FILE DEFINITIONS

File Definition Confirmation

The following file import definition has been added successfully.

[View action | Add another file definition](#)

Description

[Edit description](#)

Definition name: Sample Name
Description: This is a sample.
File contents: Issues
File type: Defined

Characteristics

[Edit characteristics](#)

Field delimiter: Comma (,)
Text qualifier: None
Amount format: Decimal included (i.e. 123.00)
Date format: MMCCYY

Default Field Values (Optional)

[Edit default field values](#)

Field Properties

[Edit field properties](#)

Field Name	Position Number	Valid Field Properties
ABA/TIC	3	Numeric only (0-9)
Account	1	Numeric only (0-9), 17 characters max
Check Number	4	Numeric only (0-9), 10 characters max
Amount	6	Numeric only (0-9), greater than 0.00 and less than 100,000,000.00
Issued Date	7	Numeric date in specified format (for example: MMCCYY)
Issue Type	12	blank, I, Void, V
Issue Action	30	Add, A, Delete, D
Debit/Credit (optional)	11	Debit, D, Credit, C
Payee	9	Alpha (a-z, A-Z), numeric (0-9), special characters (including space), 30 characters max

BUSINESS ONLINE BANKING

FILE UPLOAD & VALIDATION

The ability to upload NACHA files is based on company entitlements granted by the bank. Contact the bank for further details about file upload requirements.

The structure and content of all ACH files are validated. The totals included in an uploaded ACH file are applied to the ACH daily limits.

Company users can export ACH files (in a NACHA format) to compare uploaded files against the original files and verify whether the files have been altered. Files that have a status of PENDING APPROVAL, TRANSMITTED, or CONFIRMED can be exported. Files that have a PENDING APPROVAL status can be exported regardless of the number of approvals they may have received. Files that have a status of UPLOADED, VERIFYING, or REJECTED cannot be exported.

ACH files are automatically deleted if they are not approved or manually deleted within two weeks of the upload date.

The Manage Alerts page includes an optional alert to which company users can subscribe to be notified when an ACH file fails to upload to Business Online.

ACH FILE VALIDATION

All uploaded ACH files are validated.

ACH file validation occurs in three parts:

1. File structure
2. File content
3. File transmission

When an ACH file passes validation it is routed for approval. ACH files that do not pass validation are not routed for approval but remain on a status page for 30 days after the upload date.

ACH FILE UPLOAD

FILE STRUCTURE VALIDATION

At upload, an ACH file is verified that it:

1. Can be retrieved.
2. Does not exceed 16Mb.
3. Has valid record lengths.
4. Has a valid effective date (i.e. is equal to or later than the current date).

When the first item in the verification sequence is not met: the validation stops, the file is not uploaded, and the company user is notified which item caused the error. If a file contains multiple errors, the company user is only provided with a message about the first error encountered.

An ACH file's Checksum and Summary Statistics are also verified; company users are warned if an ACH file is a potential duplicate.

Note: *The Checksum is a value calculated based on the file. Summary Statistics is a value calculated based on total debits, total credits, total number of debits, total number of credits, and number of prenotes.*

BUSINESS ONLINE BANKING

FILE CONTENT VALIDATION

ACH file contents are sequentially validated as follows:

FILE HEADER	1 record is the first record.
	Creation date/time is valid (position 24 – 33).
	Must contain the immediate origin ID. The immediate origin ID is typically the companies Tax ID #.
	Must contain the immediate destination ID of 22172241.
BATCH HEADER	5 record is in the correct position.
	Service class code is valid (position 2 - 4).
	Valid effective entry date (position 70 - 75).
	Valid batch number (position 88 - 94).
	Originator ID is valid for the company and is enabled for the ACH File Upload Service (position 41 - 50).
DETAIL RECORD	Entry class code is allowed (position 51 - 53).
	6 record is in the correct position.
	Amount field is numeric (position 30 - 39).
	Legal check digit in RDFI ABA number (position 12).
ADDENDA RECORD	Legal transaction code (position 2 - 3).
	7 record is in the correct position.

ACH FILE UPLOAD

BATCH CONTROL RECORD	8 record is in the correct position.
	Valid service class code (position 2 - 4).
	Valid entry/addenda count (position 5 -10).
	Valid entry hash (position 11 - 20).
	Valid debit dollar amount (position 21 - 32).
	Valid credit dollar amount (position 33 - 44).
	Valid batch number (position 88 - 94). Must be in ascending, sequential order.
	Sum of debits are equal to batch debit amount.
	Sum of credits are equal to batch credit amount.
	Sum of entry/addenda equal batch count.
FILE CONTROL RECORD	9 record is in the correct position.
	Valid batch count (position 2 - 7).
	Valid block count (position 8 - 13). The Block Count contains the number of blocks (a block is 940 characters) in the File, including both the File Header and File Control Records.
	Valid entry/addenda count (position 14 - 21).
	Valid entry hash (position 22 - 31).
	Valid debit dollar amount (position 32 - 43).
	Valid credit dollar amount (position 44 - 55).
	Sum of debits equal to file debit amount.
	Sum of credits equal to file credit amount.
	Sum of entry/addenda equal file count.

When the first item in the file does not pass validation: the validation stops, the file is not uploaded, and the company user is notified which item caused the error. If a file contains multiple errors, the company user is only provided with a message about the first error encountered.

BUSINESS ONLINE BANKING

FILE TRANSMISSION VALIDATION & UPLOADING

During transmission Business Online:

1. Verifies all effective dates in the file are equal to or later than the current date.
2. Selects the larger value between Total Credits and Total Debits and ensures the cumulative ACH transactions do not exceed the company's daily limit.
3. Selects the larger value between Total Credits and Total Debits and ensures the cumulative ACH transactions do not exceed the user's daily limit.

When the first item in the verification sequence is not met: the validation stops, the file is not uploaded, and the company user is notified which item caused the error. If a file contains multiple errors, the company user is only provided with a message about the first error encountered.

UPLOADING AN ACH FILE

1. Click **Transfers and Payments** > **Upload ACH transactions**.
2. Click **Browse** and select the file to upload.
3. Click **Upload** file.

Upload ACH Transaction Files Page Sample:



The screenshot shows a web form titled "Upload ACH Transaction Files". Below the title is a link that says "View your ACH limits". There is a text input field labeled "File location:" followed by a "Browse..." button. At the bottom of the form is a button labeled "Upload file".

APPROVING AN ACH FILE

4. Click **Transfers and Payments** > **View file status / Approve files**.
5. Scroll to the **Files to Approve** or **Transmit** section, select the files to approve, and then click **Continue**. Verify the collection as needed and then click one of the following options:

ACH FILE UPLOAD

APPROVING AN ACH FILE

OPTION	DESCRIPTION
APPROVE	Approve all transactions in the file now; more approvals are required.
TRANSMIT	Apply final approval. The transactions are transmitted or scheduled, depending on their effective date.

6. If prompted, complete additional user validation:

- Select **Phone** or **Text message** (if applicable) and then click **Continue**.
- Do one of the following:
 - If you selected to be contacted by phone, a one-time security code is displayed; you should enter or speak the code into the phone once you receive your phone call. After completing the phone call, click **Phone Call Completed**.
 - If you selected to be contacted by SMS text, a dialog box is displayed for you to enter your mobile phone number, select the appropriate **Country/region**, enter a **Mobile phone number** and then click **Send Text Message**. If the mobile phone number matches a number on record, a text message containing a one-time security code is sent to your phone and the **Enter the Security Code** dialog appears.
- For SMS text messages, type the one-time security code displayed on your mobile device into the **One-time security code** field on the Enter the Security Code dialog and then click **Submit**.

Verify File Approval
[View your ACH limits](#) [Change selections](#)

(To view or delete a file, click the file name.)

File Name	Upload Date	Company ID	Total Debits Amount / Number of Debits	Total Credits Amount / Number of Credits	Effective Date	SEC codes	Number of Entries	Approval Status
ACH_0062014.TXT	09/04/2014 01:15:34 PM (BT)	ACHCOMPANY	\$5,000.00 1	\$5,000.00 10	09/06/2014	CCD	0	1 of 2 received Ready to transmit
ACHL_00962014.TXT	09/04/2014 01:15:34 PM (ET)	ACHCOMPANY	\$1,000.00 1	\$1,000.00 10	Multiple batches(2)	CCD PPD	1	1 of 2 received Ready to transmit

BUSINESS ONLINE BANKING

DELETE UNAPPROVED FILE & VIEW STATUS

DELETING AN UNAPPROVED ACH FILE

1. Click **Transfers and Payments > View file status / Approve files.**
2. Click the link in the **File Name** column for the ACH file you want to delete.
3. Click the **Delete file** link.
4. Verify the ACH file as needed and then click **Delete.**

VIEWING THE STATUS OF ACH FILES

1. Click **Transfers and Payments > View file status / Approve files.**

File Upload Status / Approve Files Page Sample:

File Upload Status / Approve Files [Exit this page](#)

The following ACH files have been submitted in the past 30 days.

Files Being Verified

File Name	Submission Date	Company ID	Total Credits Submitted	Total Credits Submitted - Number of Credits	Total Credits Submitted - Number of Credits	Effective Date	ACH Order	Number of Credits	Approval Status
BusinessACH111	01/10/2014 01:00:00 AM PST	1000000001	0	0	0	01/10/2014	0001	0 of 1 received	Ready to be received
ElectronicTransfer_001_1000001_business_ach111	01/10/2014 01:00:00 AM PST	1000000001	100,000,000	0	0	01/10/2014	0001	0 of 1 received	Ready to be received
ElectronicTransfer_001_1000001_business_ach111	01/10/2014 01:00:00 AM PST	1000000001	100,000,000	0	0	01/10/2014	0001	0 of 1 received	Ready to be received

Files to Approve or Throttle

All approvals must be received by the cutoff or either transaction filter without a resolution has been previously approved by you.

0 of 0 records shown. No records to show.

File Name	Submission Date	Company ID	Total Credits Submitted	Total Credits Submitted - Number of Credits	Total Credits Submitted - Number of Credits	Effective Date	ACH Order	Number of Credits	Approval Status
BusinessACH111	01/10/2014 01:00:00 AM PST	1000000001	0	0	0	01/10/2014	0001	0 of 1 received	Ready to be received
ElectronicTransfer_001_1000001_business_ach111	01/10/2014 01:00:00 AM PST	1000000001	100,000,000	0	0	01/10/2014	0001	0 of 1 received	Ready to be received
ElectronicTransfer_001_1000001_business_ach111	01/10/2014 01:00:00 AM PST	1000000001	100,000,000	0	0	01/10/2014	0001	0 of 1 received	Ready to be received

Expected Files

File Name	Submission Date	Company ID
BusinessACH111	01/10/2014 01:00:00 AM PST	1000000001
ElectronicTransfer_001_1000001_business_ach111	01/10/2014 01:00:00 AM PST	1000000001

[Back](#)

ACH FILE STATUS

CHECKING STATUS OF ACH FILES

CHECKING STATUS OF ACH FILES

1. Click **Transfers and Payments > Search uploaded ACH files.**
2. Select one or more **Status** options:
 - Verifying
 - Pending Approval
 - Rejected
 - Transmitted
 - Confirmed
3. Select a **Date range** option:
 - Specific date
 - From/To
4. Click **Generate report.**

Uploaded ACH Files Page Sample:

File Name	Upload Date	Company ID	Total Debit Amount Number of Dollars	Total Credit Amount Number of Dollars	Effective Date	SEC Code	Status
SPQW0202131_001.ACH	07/22/2014 04:57:16 PM EDT	081234567	\$19,581.00 10001	\$19,581.00 10001	07/28/2014	RPO	PENDING APPROVAL
Sample.ACH	07/22/2014 09:46:48 AM EDT	081234567	\$0.00 0	\$500.00 1	07/28/2014	RPO	PENDING APPROVAL
Sample.ACH	07/22/2014 02:57:38 PM EDT	081234567	\$0.00 0	\$0.00 0			REJECTED
Sample.ACH	07/22/2014 07:38:47 PM EDT	081234567	\$0.00 0	\$0.00 0	07/28/2014	RPO	PENDING APPROVAL
SPQW0202131_002.ACH	07/22/2014 05:48:36 PM EDT	081234567	\$0,472,805.74 1	\$0,472,805.74 1			REJECTED
Checkmate_Credit_1311_000001_ACH	07/22/2014 08:30:36 AM EDT	081234567	\$19,701.00 1	\$19,701.00 1	Multiple entries 05	RPO	PENDING APPROVAL
Checkmate_Credit_1311_000002_ACH	07/22/2014 07:38:11 AM EDT	081234567	\$19,701.00 1	\$19,701.00 1	Multiple entries 05	RPO	PENDING APPROVAL
Sample.ACH	07/22/2014 08:32:00 PM EDT	081234567	\$0.00 0	\$0.00 0			REJECTED
Sample.ACH	07/22/2014 04:10:00 PM EDT	081234567	\$0.00 0	\$0.00 0			REJECTED
SPQW0202131_003.ACH	07/22/2014 04:58:00 PM EDT	081234567	\$19,581.00 10001	\$19,581.00 10001			REJECTED

BUSINESS ONLINE BANKING

ACH FILE STATUS DEFINITIONS

STATUS	DESCRIPTION
UPLOADED	The file is uploaded to Business Online. This appears as the file goes through the first phase of validation.
VERIFYING	The file structure is being verified. This appears as the file goes through the second phase of validation.
PENDING APPROVAL	The file passed verification and is awaiting approvals.
REJECTED	The file failed second phase of validation.
TRANSMITTED	The file is approved and transmitted.
CONFIRMED	The file is sent to the ACH processor. This appears after the file is transmitted.

ACH POSITIVE PAY DECISIONS

PAYMENT DECISIONS — REALTIME

ACH PAYMENT EXCEPTION DECISIONS — REALTIME

1. Decisions determine whether ACH payment exceptions are paid or returned.
2. Company users can make decisions on ACH exceptions prior to the bank cut off time.
3. Payment rules are automatically created for ACH exceptions that are given a **Pay** decision as follows:
 - Type = Ongoing
 - Maximum Amount = No maximum amount
 - ACH Transaction Type = ALL - Select All
 - Originator company name = Value from the exception
 - Originator company ID = Value from the exception
 - Expiration date = No Expiration Date

Decisions are processed in realtime after the final approval is placed. Decisions that have not received company user approval at the end of the current day's decision window automatically have a default decision applied.

DECISION	DESCRIPTION
PAY	A Pay decision has been made on the exception. All approvals are required before the decision is applied to the exception.
RETURN	A Return decision has been made on the exception. All approvals are required before the decision is applied to the exception.
PENDING DECISION	The decision window is still open and a decision has not been made.
DEFAULT	The financial organization-defined default decision was applied because a decision was not made on the exception or the decision was not fully approved during the decision window.

BUSINESS ONLINE BANKING

MAKING A DECISION ON AN ACH EXCEPTION

Decisions can be made on ACH exceptions prior to the bank cut-off time. If a decision is not made on an exception during this time frame, then the default decision set up for your company is applied.

Prerequisites: The Approval role and Allow Transmit account entitlement are required to complete this task.

1. Click **Account Services > Manage exceptions.**
2. Click the check box beside each exception on which you want to make a decision.
3. Select a **Decision option:** Pay or Return.
 - For Pay decisions, click **Edit payment rule** link to change the **Maximum Amount** and/or the **ACH Transaction Type**. To remove the automatic payment rule, de-select the **Add payment rule for this originating company** check box.
4. Click **Continue.**
5. Review the exceptions as needed and then click **Approve/Transmit.**

Verify Decisions Page Sample:

Verify Decisions

Checks that have been converted into an ACH electronic payment display with a check number.

ACH Decisions Selected for Approval/Transmit [Change Selections](#)

Decision	Debit Amount	Originator Company Name	Check Amount	Check Number	Effective Date	Subject Reason	Approval Status
Return	14511	ADC Corp	\$760.43	134569	01/09/2014	Unauthorized Orig. Comp.	1 of 2 received Ready to transmit
Pay	14512	ZP Corp	\$895.48		01/09/2014	Unauthorized Dec.	0 of 2 received Ready to transmit

Add payment rule for this originating company

Maximum Amount: No maximum ACH Transaction Type: A(L) Select All

ACH POSITIVE PAY EXCEPTIONS

DELETING AN ACH EXCEPTION DECISION

Exception decisions that have not received all approvals can be deleted prior to the bank cut off time. Exception decisions on exceptions that have received all approvals cannot be deleted/changed.

Prerequisites: The Approval role and Allow Transmit account entitlement are required for this task.

1. Click **Account Services > Manage exceptions.**
2. Click the link in the **Debit Account** column beside the exception item decision you want to delete.
3. Click the **Delete decision** link.
4. Review the exceptions as needed and then click **Delete.**

Verify Decision Deletion Page Sample:

Verify Decision Deletion

Once deleted, decisions and approvals already applied to the item would no more be applicable.

[View exceptions](#)

Exception Details

Decision	Pay
Debit Account:	*7891
Originator Company:	I COMPANY
Originator Company Id:	000334988
Debit Amount:	\$100.00
Check Number:	
Effective Date:	11/29/12
Reject Reason:	UNAUTH ORIG AMT 0120
ACH Entry Class:	PPD
Decision User:	ADMIN
Decision Date:	07/09/14

BUSINESS ONLINE BANKING

VIEWING THE STATUS OF ACH EXCEPTIONS

Company users can review a summary of all exceptions and view details about them such as originator company name, reject reason, amount, decision, and who made the decision. Company users can determine whether the correct decisions were applied to the exceptions or if the bank default decision was applied.

1. Click **Account Services > Exceptions status**.
2. Complete the following fields and then click **Search**:
 - **Account:** Select one or more of the accounts that are entitled to ACH Positive Pay.
 - **Date range:** Specific date, From/To, or Current business day.
 - **Exception type:** Include all exceptions or exceptions with and without a decision.
 - **Decided:** Exceptions that have been paid, returned, or have a default decision.
 - **Not yet decided:** Exceptions that have not been paid or returned.

Exceptions Status — Summary Page Sample:

Exceptions Status - Summary

Exceptions with a "Default" decision have been decided by the bank. Please contact your Bank Support for the decision.

Checks that have been converted into an ACH electronic payment display with a check number.

[Decision and approve exceptions | New Search](#)

Report created: 01/08/2014 02:32 PM (ET)
Accounts: All accounts
Date range: 01/08/2014
Exception type: Include all exceptions
Total items: 2

(To view details, click on the account number)

Decision	Debit Account	Originator Company	Debit Amount	Check Number	Effective Date	Reject Reason	Approval Status
Pay	1234	A COMPANY	\$100.00		11/29/2012	UNAUTH ORG AMT 0520	1 of 2 received
Pay	1234	B COMPANY	\$100.00		11/29/2012	UNAUTH ORG AMT 0520	1 of 2 received Transmitted

ACH POSITIVE PAY EXCEPTIONS

ACH PAYMENT RULES

ABOUT ACH PAYMENT RULES — REALTIME

Payment rules are conditions that determine whether transactions are debited from accounts or blocked. A payment rule prevents future exceptions from being generated for an originating company. Payment rules can be added, edited, and deleted at any time.

If multiple payment rules are set up for an originating company, the most restrictive maximum amount and ACH transaction type settings will be applied to future ACH debit transactions. For example, if a payment rule is set up for Company A with a maximum amount of \$50.00 for all transaction types and another rule is set up with a maximum amount of \$100.00 for the CCD transaction type, only CCD debit transactions with amounts of \$50.00 or less will be allowed.

ADDING AN ACH PAYMENT RULE — REALTIME

Payment rules can be created on-demand without an exception being present.

Prerequisites: The **Approval** role and **Allow Transmit** account entitlement are required to complete this task.

1. Click **Account Services > Manage payment rules**.
2. Click the **Add authorization** link.
3. Complete the authorization options and then click **Save changes**.

OPTION	DESCRIPTION
TYPE	One-Time, Ongoing, or Do not allow.
DEBIT ACCOUNT	Accounts enabled for ACH Positive Pay.
MAXIMUM AMOUNT	No maximum amount or Maximum amount.
	For the Maximum amount option, type a dollar amount that can be debited from the account before an exception is generated. Any amount greater than this amount generates an exception. <i>Note: Not required if the Do not allow option is selected.</i>

(cont'd on page 70)

BUSINESS ONLINE BANKING

ACH PAYMENT RULES

(cont'd from page 69)

OPTION	DESCRIPTION
ACH TRANSACTION TYPE	All - Select All, ADV - Automated Accounting Advice, ARC - Accounts Receivable, BOC - Back Office Conversion, CCD - Corporate Debit, CTX - Corporate Trade Exchange, IAT - International ACH Transaction, MTE - Machine Transfer Entry, POP - Point of Purchase, POS - Point of Sale, PPD - Prearranged payment, RCK - Re-presented Check, SHR - Shared network Transaction, TEL - Telephone Initiated, TRC - Truncated Entry, TRX - Truncated Entries Exchange, WEB - Internet Initiated, XCK - Destroyed Check <i>Note: Not required if the Do not allow option is selected.</i>
ORIGINATOR COMPANY NAME	The originating company (up to 16 alphanumeric characters).
ORIGINATOR COMPANY ID	The ID for the originating company (up to 10 alphanumeric characters).
EXPIRATION DATE	No Expiration Date or Expiration Date. For the Expiration Date option, select or type a date on which the rule expires.

Manage Payment Rules Page Sample:

The screenshot shows the 'Manage Payment Rules' interface. It includes a title bar with 'Manage Payment Rules' and a 'Print this page' link. Below the title is a 'Document rules and filters' section. The main content is a table titled 'Authorizations' with the following columns: Debit Account, Maximum Amount, ACH Transaction Type, Originator Company Name, Originator ID, Expires, and Rule Type. The table contains four rows of data, with the last row highlighted in yellow.

Debit Account	Maximum Amount	ACH Transaction Type	Originator Company Name	Originator ID	Expires	Rule Type
*4512	No maximum	ALL - Select All	ZIP Corp	ACH01	01/18/2014	One-Time Edit Delete
*4511	\$55.00	IAT	ABC Corp	ACH02	01/18/2014	Ongoing Edit Delete
*4511	No maximum	ALL - Select All	ABC Corp	ACH03	01/18/2014	Do not allow Edit Delete
*4512	\$550.00	PPD - Prearranged payment and Deposit	Sample Company	ACH04	12/31/9999	Ongoing Edit Delete

At the bottom of the table, there is a link that says 'Add authorization'.

ACH POSITIVE PAY EXCEPTIONS

CHANGE OR DELETE AN ACH PAYMENT RULE

CHANGING AN ACH PAYMENT RULE — REALTIME

Payment rules can be changed any time.

Prerequisites: The **Approval** role and **Allow Transmit** account entitlement are required to complete this task.

1. Click **Account Services > Manage payment rules**.
2. Click the **Edit** link beside the payment rule you want to change.
3. Change the authorization options as needed and then click **Save changes**.

OPTION	DESCRIPTION
MAXIMUM AMOUNT	No maximum amount or Maximum amount For the Maximum amount option, type a dollar amount that can be debited from the account before an exception is generated. Any amount greater than this amount generates an exception. <i>Note: Not required if the Do not allow option is selected.</i>
ORIGINATOR COMPANY NAME	The originating company (up to 16 alphanumeric characters).
EXPIRATION DATE	No Expiration Date or Expiration Date. For the Expiration Date option, select or type a date on which the rule expires.

DELETING AN ACH PAYMENT RULE — REALTIME

Payment rules can be deleted any time.

Prerequisites: The **Approval** role and **Allow Transmit** account entitlement are required to complete this task.

1. Click **Account Services > Manage payment rules**.
2. Click the **Delete** link beside the payment rule you want to delete and then click **OK**.

BUSINESS ONLINE BANKING

ABOUT CHECK EXCEPTIONS

Check exceptions are checks that are presented for payment that differ from the issued items provided to the bank by your company.

CHECK EXCEPTION REASONS

Checks can differ from the reconciliation file for many reasons.

EXCEPTION REASON	DESCRIPTION
DUPLICATE ITEM	Two or more checks paid with the same serial number.
AMOUNT MISMATCH	The paid check amount and the issued amount are not the same.
FUTURE DATED	The check was paid on a date earlier than when it was issued.
POSTED AGAINST VOID	A paid check matched a voided issue.
NO ISSUE FOUND	A paid check had no matching issue.
SERIAL ERROR	A paid check is missing a serial number. For example, the serial number may not have been correctly read during processing.
PAYEE MISMATCH	The payee name on the posted check does not match the issued item. This Exception Reason is only applicable to companies that have the Payee Positive Pay service.
POSTED AGAINST STOP	A paid check matched a stopped issue.

POSITIVE PAY CHECK EXCEPTIONS

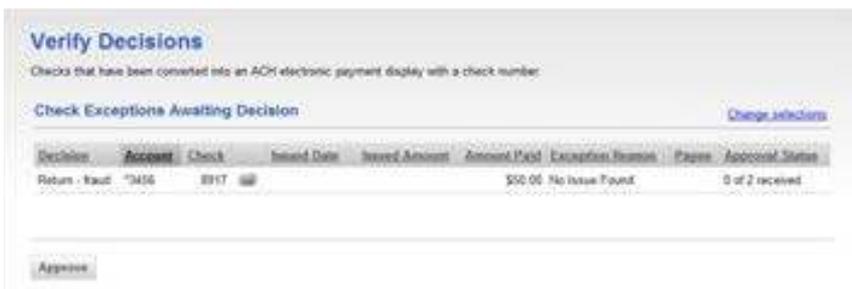
MAKING DECISIONS ON CHECK EXCEPTIONS

Company users can make pay or return decisions on check exceptions.

1. Click **Account Services > Manage exceptions**.
2. Go to the **Check Exceptions Awaiting Decision** section to make a decision on one or more exceptions:

OPTION	DESCRIPTION
MAKE A DECISION ON ONE EXCEPTION	<ol style="list-style-type: none">1. Click the Select decision link beside the exception on which you want to make a decision.2. Click a link in the Decision column.
APPLY A DECISION TO MULTIPLE EXCEPTIONS	<ol style="list-style-type: none">1. Select the exceptions on which you want to make a decision.2. Select an Apply this decision to selected exceptions option and then click Apply.

3. Click **Continue**.
4. Verify the decision as needed and then click **Approve/Transmit**.



BUSINESS ONLINE BANKING

ADDING CHECK ISSUES

ABOUT CHECK ISSUES

Check issues are representations of checks written by company users.

Check issues can be manually added or imported through a file.

Single or a sequence of check issues can be added manually.

Check issues can be imported using a pre-defined or custom file import definition. When a company user imports a check issue file their approval is applied automatically to the file. Each check issue that is successfully imported is audited and available for review in user activity.

ADDING CHECK ISSUES

Single check issues can be added manually to the system.

1. Click **Account Services** > **Enter issues**.
2. Complete the following fields:

OPTION	DESCRIPTION
ACCOUNT	Entitled accounts.
CHECK NUMBER	The number on the check.
AMOUNT	<i>The amount on the check.</i>
ISSUED DATE	<i>The date on which the check was issued.</i>
ISSUE TYPE	<i>Issue or Void.</i>
PAYEE	<i>The name of the payee. Required if using payee matching.</i>
SEQUENTIAL ENTRY	Click this option if entering a sequence of check issue items. When this option is selected, the account information is pre-filled with the account from the previous entry and the check number is pre-filled with the next incremental check number.

3. If entering sequential check issues, continue adding sequential check issue items until all items have been added.

POSITIVE PAY CHECK ISSUES

4. Click Continue.
5. Verify the information and click the Submit for approval link or click Add issue (depending on your entitlements).

Verify Issue Page Sample:

Verify Issue

[Back to top](#)

Account Information

[Edit item](#)

Account	14511 - PRESTIGE OPERATING ACCOUNT
---------	------------------------------------

Item Details

Check number	34482
Amount	\$725.57
Issued date	07/09/2014
Issue type	Issue
Payee	State of Wisconsin

To submit this request without approving, click [submit for approval](#).

[Add issue](#)

BUSINESS ONLINE BANKING

VIEWING THE STATUS OF CHECK ISSUES

Company users can view the status of manually entered and imported check issues.

1. Click **Account Services > Issue status**.
2. Complete the following fields then click **Generate report**:

OPTION	DESCRIPTION
OUTPUT TO	Screen, CSV, or PDF.
ACCOUNTS	Accounts entitled to Positive Pay.
DATE RANGE	Specific date or From/To. <i>Note: Not required if the Check number field is filled in.</i>
DATE TYPE	Issued date, Posted date, or Status updated date. <i>Note: Not required if the Check number field is filled in.</i>
AMOUNT (OPTIONAL)	Type a specific dollar amount or range of dollar amounts.
CHECK NUMBER (OPTIONAL)	A specific check number.

Issue Status Page Sample:

Issue Status [Print this page](#)

Checks that have been converted into an ACH electronic payment are displayed with an ACH indicator beside the check number.

[New search](#)

Report created: 7/15/2014 9:59 AM (ET)
Account: All accounts
Date range: 6/15/2014 to 7/15/2014
Date type: Issued date
Amount: Not requested
Check number: Not requested
Total reported amount: \$190.00
Total reported items: 3

Download as:

011301798 • *3456 • Checking • Main Account

Total reported amount: \$190.00
Total reported items: 3

Check Number	Amount	Issued Date	Posted Date	Status	Status Updated	Payee
29102	\$50.00	07/04/2014	n/a	Issue	n/a	Bob Customer
29103	\$40.00	07/04/2014	n/a	Issue	n/a	Joe Customer
29104	\$100.00	07/04/2014	n/a	Issue	n/a	Sally Customer

POSITIVE PAY CHECK ISSUES

IMPORTING CHECK ISSUE FILES

Large quantities of check issues can be imported into the system through a file. The company user who imports a check issue file automatically has their approval applied to the file.

1. Click **Account Services** > **Import issues**.
2. Select a file definition and then click **Continue**.
3. Click **Browse** and select the file you want to import.
4. Click **Import file** to import the file and automatically apply your approval.

Import Confirmation Page Sample



Import Confirmation [Print this page](#)

The file has been successfully received and is in process. All approvals must be received before the file will be fully processed.

[Import Issues File](#)

File definition name:	Customer Delimited
Description:	Customer Delimited
File name:	customer delimited.txt
File type:	Delimited
Status:	To view the imported file processing status, go to File Import Status

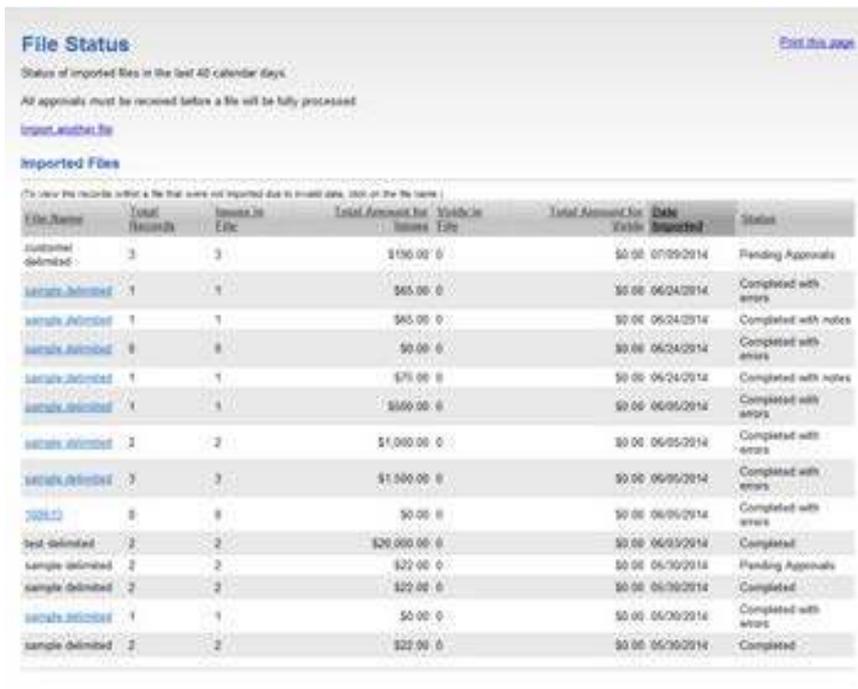
BUSINESS ONLINE BANKING

VIEWING THE STATUS OF IMPORTED CHECK ISSUE FILES

Company users can view the status of check issue files that were imported in the last 40 calendar days to determine if the import was successful.

1. Click **Account Services > Import issues.**
2. Click the **View the status of files imported in the last 40 calendar days** link.
3. Optional: If available, click the link in the **File Name** column to view the file details.

File Status Page Sample:



File Status [Exit this page](#)

Status of imported files in the last 40 calendar days.

All approvals must be received before a file will be fully processed.

[Import another file](#)

Imported Files

(To view the records within a file that were not imported due to invalid data, look at the file name.)

File Name	Total Records	Issues in File	Total Amount for Issues	Voidable	Total Amount for Voidable	Date Imported	Status
sample delimitad	3	3	\$190.00 0		\$0.00	07/09/2014	Pending Approvals
sample delimitad	1	1	\$65.00 0		\$0.00	06/24/2014	Completed with errors
sample delimitad	1	1	\$65.00 0		\$0.00	06/24/2014	Completed with notes
sample delimitad	8	8	\$0.00 0		\$0.00	06/24/2014	Completed with errors
sample delimitad	1	1	\$75.00 0		\$0.00	06/24/2014	Completed with notes
sample delimitad	1	1	\$660.00 0		\$0.00	06/05/2014	Completed with errors
sample delimitad	2	2	\$1,000.00 0		\$0.00	06/05/2014	Completed with errors
sample delimitad	3	3	\$1,500.00 0		\$0.00	06/05/2014	Completed with errors
sample delimitad	8	8	\$0.00 0		\$0.00	06/05/2014	Completed with errors
sample delimitad	2	2	\$20,000.00 0		\$0.00	06/03/2014	Completed
sample delimitad	2	2	\$20.00 0		\$0.00	06/30/2014	Pending Approvals
sample delimitad	2	2	\$20.00 0		\$0.00	06/30/2014	Completed
sample delimitad	1	1	\$0.00 0		\$0.00	06/30/2014	Completed with errors
sample delimitad	2	2	\$20.00 0		\$0.00	06/30/2014	Completed

POSITIVE PAY CHECK ISSUES

STATUS DESCRIPTIONS FOR IMPORTED CHECK ISSUE FILES

FILE STATUS	DESCRIPTION
COMPLETED	The file imported successfully without issues.
COMPLETED WITH ERRORS	The file was imported but some records in the file were not because of invalid data, format, and so on.
COMPLETED WITH NOTES	The file processed successfully with additional details provided for some records in the file such as, the record was successfully uploaded with a \$0.00 dollar amount or the issue was paid on X date, and so on.
PENDING APPROVALS	The file was imported and needs approval by another user or users in the company. Once all approvals are received for a file, it is validated and the status is updated.
REJECTED	The file was not imported because it had an incorrect file format.
PROCESSING	The file is the process of being imported. This status is typically seen when importing large issue files.
CHECK NUMBER (OPTIONAL)	A specific check number.

BUSINESS ONLINE BANKING

ADDING A DELIMITED FILE IMPORT DEFINITION

ABOUT FILE IMPORT DEFINITIONS

File import definitions outline the format for imported files.

File import definitions can be delimited or fixed. A delimited file is a flat text file consisting of data items separated by a specific character. A fixed file is a text file consisting of data that have specific lengths and positions.

Note: *Issued item files created in EXCEL must be converted to comma delimited (.csv).*

ADDING A DELIMITED FILE IMPORT DEFINITION FOR CHECK ISSUES

1. Click **Account Services > Import issues.**
2. Click the **Add a file definition** link.
3. Complete the following **Description** fields and then click **Continue:**

FIELD	DESCRIPTION
DEFINITION NAME	The name of the definition (up to 20 alphanumeric characters).
DESCRIPTION	Information about the definition (up to 20 alphanumeric characters).
FILE CONTENTS	Issues.
FILE TYPE	Delimited.

4. Complete the **Characteristics** fields and then click **Continue:**

FIELD	DESCRIPTION
FIELD DELIMITER	The character used to separate the data: comma (,), dash (-), semi-colon (;), or Tab.
TEXT QUALIFIER	A single or double quote that is placed on either side of the text so that if a data field includes a character such as a comma, it is not considered a field delimiter. For example, if a file includes a company name like "Sample Company, Inc." the text qualifier ensures that the company name is not separated by the comma during the import process.

POSITIVE PAY: CREATING FILE IMPORT DEFINITIONS

AMOUNT FORMAT (IF APPLICABLE)	Decimal included (i.e. 123.00) or Decimal not included (i.e. 123). An applied decimal format is required if decimals are not included.
DATE FORMAT (IF APPLICABLE)	MMDDYY, MMDDYYYY, MM/DD/YY, MM/DD/YYYY, MM-DD-YY, MM-DD-YYYY, YYMMDD, YYYYMMDD, YY/MM/DD, YY-MM-DD, or YYYY-MM-DD.

5. Optional: Select the **Default Field Value** options you want applied to all issues in the import file:

- ABA/TRC
- Account
- Issue type: Issue or Void
- Issue action: Add or Delete

6. Click **Continue**.

7. Type the numeric order of the **Position Number** fields as they would appear in the file and then click **Add file definition**.

File Definition Confirmation Page Sample:

File Definition Confirmation

The following file import definition has been added successfully.

[View definition / Add another file definition](#)

Description [Edit description](#)

Definition name: Sample Name
 Description: This is a sample
 File contents: Issues
 File type: Delimited

Characteristics [Edit characteristics](#)

Field delimiter: Comma (,)
 Text qualifier: None
 Amount format: Decimal included (i.e. 123.00)
 Date format: MMDDYY

Default Field Values (Optional) [Edit default field values](#)

Field Properties [Edit field properties](#)

Field Name	Position Number	Valid Field Properties
ABA/TRC	2	Numeric only (0-9)
Account	1	Numeric only (0-9), 11 characters max
Check Number	4	Numeric only (0-9), 11 characters max
Amount	6	Numeric only (0-9), greater than 0.00 and less than 100,000,000.00
Issued Date	7	Numeric date in specified format (for example: MMDDYY)
Issue Type	12	Issue, I, Void, V
Issue Action	30	Add, A, Delete, D
Debit/Credit (optional)	11	Debit, D, Credit, C
Payee	6	Alpha (a-z, A-Z), Numeric (0-9), special characters (including space), 96 characters max

BUSINESS ONLINE BANKING

FIXED FILE IMPORT DEFINITION FOR CHECK ISSUES

ADDING A FIXED FILE IMPORT DEFINITION FOR CHECK ISSUES

1. Click **Account Services** > **Import issues**.
2. Click the **Add a file definition** link.
3. Complete the following **Description** fields and then click **Continue**:

FIELD	DESCRIPTION
DEFINITION NAME	The name of the definition (up to 20 alphanumeric characters).
DESCRIPTION	Information about the definition (up to 20 alphanumeric characters).
FILE CONTENTS	Issues.
FILE TYPE	Fixed.

4. Complete the **Characteristics** fields and then click **Continue**:

FIELD	DESCRIPTION
AMOUNT FORMAT (IF APPLICABLE)	Decimal included (i.e. 123.00) or decimal not included (i.e. 123). An applied decimal format is required if decimals are not included.
DATE FORMAT (IF APPLICABLE)	MMDDYY, MMDDYYYY, MM/DD/YY, MM/DD/YYYY, MM-DD-YY, MM-DD-YYYY, YYMMDD, YYYYMMDD, YY/MM/DD, YY-MM-DD, or YYYY-MM-DD.

5. Optional: Select the **Default Field Value** options you want applied to all issues in the import file:
 - ABA/TRC
 - Account
 - Issue type: Issue or Void
 - Issue action: Add or Delete

POSITIVE PAY: CREATING FILE IMPORT DEFINITIONS

6. Click **Continue**.

7. Complete the following **Field Properties** fields and then click **Add file definition**:

FIELD	DESCRIPTION
POSITION NUMBER	The numeric location of the field in the file.
LENGTH	The numeric length of the field in the file.

File Definition Confirmation Page Sample:

File Definition Confirmation

The following file import definition has been added successfully.

[View selection | Add another file definition](#)

Description [Edit description](#)

Definition name: Sample Name
 Description: This is a sample.
 File contents: Issues
 File type: Delimited

Characteristics [Edit characteristics](#)

Field delimiter: Comma (,)
 Text qualifier: None
 Amount format: Decimal included (i.e. 123.00)
 Date format: MMDDYY

Default Field Values (Optional) [Edit default field values](#)

Field Properties [Edit field properties](#)

Field Name	Position Number	Valid Field Properties
ADJTRC	2	Numeric only (0-9)
Account	1	Numeric only (0-9), 17 characters max
Check Number	4	Numeric only (0-9), 15 characters max
Amount	5	Numeric only (0-9), greater than 0.00 and less than 100,000,000.00
Issued Date	7	Numeric date in specified format (for example, MMDDYY)
Issue Type	12	Issue, I, Void, V
Issue Action	30	Aut. A, Debit, D
Debit/Credit (optional)	11	Debit, D, Credit, C
Payee	5	Alpha (a-z, A-Z), numeric (0-9), special characters (including spaces), 96 characters max



unionsavings.com



866.487.2226

Member FDIC. Equal Housing Lender 