Business eBanking

Administrator User Guide

ABOUT BUSINESS eBANKING

Business eBanking is an online banking solution that offers a full suite of features designed to meet the needs of businesses of all sizes — micro business to large corporate clients.

Business eBanking's robust feature set includes: three information reporting services, full transaction initiation with internal and external transfers, ACH, wires, loan payments/advances, and bill payment. Multiple layers of security are available including approvals, limits, and token.

A Dashboard is available as the Welcome page and can be customized by each company user to include panels for frequently used tasks.

For optimal system performance the use of Internet browser buttons is disabled in Business eBanking.

MINIMUM SYSTEM REQUIREMENTS

A company user's computer must meet minimum system requirements to use Business eBanking.

Browser Requirements

- 128-bit encryption
- JavaScript
- Cookies
- Cascading Style Sheets
- Browser page cache should be set to get a new version every visit to the page

Hardware Requirements

- 1 GHz Celeron processor
- 1024x768 SVGA resolution at 256 colors
- 500 MB RAM
- 128 Kbps (slowest DSL) or better

APPROVED OS AND BROWSERS FOR COMPANY USERS

Operating System	Apple Inc. Safari®	Microsoft Internet Explorer®	Microsoft Edge®	Mozilla Firefox®	Google Chrome™
Windows 7 64 bit	—	11	—	56 or latest	61 or latest
Windows 8.1 64 bit	—	11	—	56 or latest	61 or latest
Windows 10 32 bit	—	11	41 or latest	56 or latest	61 or latest
Windows 10 64 bit	—	11	41 or latest	56 or latest	61 or latest
Mac OS X 10.12 (Sierra™)	11	—	—	—	—
Mac OS X 10.13 (High Sierra™)	11	—	—	—	—

Operating Systems and Browsers - Enhanced UI for Mobile

For companies accessing the mobile-optimized version of Business eBanking, the latest versions of Apple®, Android™, and BlackBerry® operating systems with their respective default browsers are supported.

Other operating systems and browsers can be used but they might not function properly.

SYSTEM CONSIDERATIONS

- Do not use apostrophes, question marks, semi-colons, or single quotes when entering data into the system.

- Numeric fields support the following characters: 0-9.

- Alphanumeric fields support the following characters: a-z, A-Z, 0-9.

- Alphanumeric fields, except for passwords and user IDs, can contain spaces.

COMPANY USER SIGN ON

About Sign On

Business eBanking uses Out-Of-Bank Authentication method that reduce the risk of online identity them

Out-Of-Band Authentication confirms a company user's identity through the use of a one-time security code. The interaction occurs outside the online channel through either an automated voice call or a text message.

Signing On - Company Users

1.	Click the appropriate link to access Business eBanking.
2.	Complete the following fields and then click **Continue**: **Company ID** Your company's identification number. **User ID** Your user identification number.

3.	If prompted, complete additional authentication:
	
	 3.1 Click **Continue with Security Code**.
	
	 3.2 Choose a contact option: **Phone** or **Text message** (if applicable).
	
	 3.3 Click **Continue**.
	
	 3.4 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.
	
	       • 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**.

4.	Enter the Password and then click **Sign In**:

COMPANY USER LOGIN CREDENTIALS

Company User ID Requirements

- Should be at least four characters in length but no more than 26.
- Should include a combination of two of the following types of characters:
  - **Letters:** A through Z, upper and/or lower-case. User IDs are not case sensitive.
  - **Numbers:** 0 through 9.
- Cannot be the same ID assigned to another user in the same company.

Note: Spaces and special characters are not supported.

About Company User Passwords

Business eBanking uses strong password controls that require company users to use a combination of special characters, letters, and/or numbers.

Company users are required to change their password the first time they sign on. Company users may also be prompted to set up a Personal Identification Number if their company uses tokens for sign on.

Company User Password Requirements

Standard Passwords

The following requirements apply to company user passwords that **are not** temporary (issued by a company administrator or financial institution) or created through enrollment into Business eBanking:

- Must be at least eight characters in length but no more than 12.
- Must include a combination of three of the four following types of characters:
  - **Upper case letter: A** through **Z**
  - **Lower case letter: a** through **z**
  - **Numbers: 0** through **9**
  - **Special characters: # $ @ ! % ^ & *) (_ + = | / ? ; : . } { - [ ]**
- Cannot include more than three consecutive identical characters. For example, t@**llll**ama is not allowed but t@**lll**ama is.
- Cannot be the same as the associated user ID.
- Cannot be one of 15 previously used passwords. The exception to this requirement is temporary passwords issued by company administrators or the bank.

Company User Password Expiration

Temporary passwords (issued by a company administrator or the bank) expire 10 days from the date they were issued/created.

Passwords expire every 90 days.

Company User Password Changes

Company users can change their own password once per day. This applies to all company users regardless of their assigned role.

Subsequent Password Changes

Company users who have changed their own password and need it changed again in the same day should contact their company's administrator for a temporary password.

Once company users sign on using a temporary password they are required to change it.

Password Alerts

Company users are automatically notified by e-mail when they change their password or their password is changed by an administrator.

Login Attempts and Locked Accounts

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

If your account is locked it can be unlocked by:

- Administrator passwords are reset by Atlantic Union Bank Customer Care Center. The Customer Care Center is available from Monday to Friday from 8:00 am to 8:00 pm and Saturdays from 9:00 am to 5:00 pm at 1-800-990-4828.

- Sub user passwords are reset by the company administrator.

About Hardware Tokens

A hardware token is a device that generates a one-time, random authentication code used by company users to sign on to Business eBanking and/or approve ACH transactions and/or wire transfers. For ~~RSA and~~ VASCO DIGIPASS GO series hardware tokens, the passcode is combination of the company user's personal identification number (PIN) followed by the token code currently shown on the company user's hardware token device. For VASCO DIGIPASS 200 - 300 series hardware tokens, the passcode is just the token code generated by the token device.

Unlocking Hardware Token PINs

If you need support, please contact Treasury Services Support at 877.920.6888, Monday – Friday 8 am – 5pm.

About Software Tokens

Software tokens provide two-factor authentication by using a company user's sign-on credentials with the dynamic passcode created by the software token app installed on the company user's mobile device. The passcode is used by company users to approve ACH transactions and/or wire transfers.

Atlantic Union Bank Business Authenticator App

The Atlantic Union Bank Business Authenticator app is available for download in the Apple App Store® and Google Play™ store; an internet connection is required. Once downloaded, the software token app requires activation through Business eBanking; the mobile device must have a camera for the activation process.

After the app is downloaded from an app store, it requires activation through Business eBanking. Company users are required to complete the activation process for each device they want to use for software tokens. Activation is also required when a company user replaces their mobile device or resets/restores it to the factory settings.

Note: If a company user exits the activation process and/or closes the app before completing activation, a software token license does not get assigned to them. The company user can resume activation in a subsequent Business eBanking session.

Mobile Device Operating System Requirements for the Atlantic Union Bank Business Authenticator:

The app is supported on:

- **Apple®:** iOS version 4.1 and newer
- **Android™:** OS version 2.2 and newer

Activation for Transaction Approval

Company users who only have the Soft Token Approval service assigned to them can continue to sign on to Business eBanking without completing software token activation — postponing activation. However, company users who postpone activation are prompted to complete activation at every subsequent login and cannot approve an ACH or wire transaction until they do so.

WELCOME

Dashboard

Dashboard Page Components

The `Dashboard` page appears upon a company user's successful sign on and provides company users with information from various pages in small moveable windows called panels. Except for the **Recent Alerts & Messages** panel, the panels are optional and selected by company users. A company user's entitlements determine the panels available to them.

Item Number	Item Description
1	**Welcome message:** User first and last name with last login date and time.
2	**Message Center:** Included in the **Recent Alerts & Messages** panel, provides links to view mail and alert messages, and send secure mail.
3	**Bulletins:** Included in the **Recent Alerts & Messages** panel, displays short messages sent by the bank.
4	**Account Balances:** Included in the **Important Account Balances** panel, provides account and balance information for selected entitled accounts.
5	**Saved Reports:** Included in the **Shortcuts** panel, includes links to saved searches and frequently used pages.
6	**Favorites:** Included in the **Shortcuts** panel, includes links to frequently used functions or pages.
7	**Next Scheduled Requests:** Included in the **Next Scheduled Requests** panel, provides a summary of scheduled transactions.
8	**New panel notification:** Notifies company users whenever a new panel is available.

Dashboard Page Sample

Dashboard Panel Catalog

Panel Name	Panel Description	Number of Copies Supported	Work Task
Important Account Balances	Provides the balance for up to seven accounts per account type.	Over 100	Reporting
Recent Alerts & Messages	Provides the last seven calendar days of alerts and messages sent by the bank. This panel is mandatory and cannot be deleted.	One	Administration
Shortcuts	Provides hyperlinks to favorite pages and saved reports.	One	Reporting
User Profiles Approval	Provides all user profiles that have outstanding approvals.	One	Administration
Exceptions Decision	Provides ACH exceptions that require approval or a decision.	One	Account Services

Panel Name	Panel Description	Number of Copies Supported	Work Task
Transfers & Payments Approval	Provides payment and transfer requests with outstanding approvals for the following services: • ACH Payments and Collections • ACH File Upload • Wires • Loan Payments • Loan Advance • External Transfers • Internal Transfers • Multiple Account Transfers • Escrow Transfers	One	Transfers and Payments
Templates Approval	Provides template requests with outstanding approvals for the following services: • ACH Payments and Collections • Wires • Multiple Account Transfer	One	Transfers and Payments
Next Scheduled Requests	Provides a summary of scheduled transactions for entitled services and accounts.	One	Transfers and Payments
Recent Transactions	Provides specific transactions from the last 30 calendar days for an entitled checking, or savings account.	Multiple	Reporting
Balance Snapshot	Provides balances for a specific date in the past for entitled checking, saving, certificate of deposit (CD), and investment accounts.	Multiple	Reporting
Other Account Balances	Provides balance information for accounts external to Business eBanking, such as escrow or certificate of deposit account registry (CDARS).	One	Reporting
Calendar	Provides scheduled transactions and custom alerts in a calendar view.	One	Transfers and Payments
Balance Trends	Provides the trend of account balances over time depicted in a graph.	100	Reporting

About the Important Account Balances Panel

When the **Important Account Balances** panel is added to the **Dashboard** it automatically shows a company user's first seven checking accounts alphabetically by description. If a company user has less than seven checking accounts, then savings accounts are shown alphabetically by description until the total number of accounts equals seven. Up to 100 copies of this panel can be added to the **Dashboard** so company users can view all entitled accounts if desired.

The masked account numbers appear as hyperlinks that provide quick access to more detail.

Drop-down arrows beside the account type heading also provide access to related tasks.

Important Account Balances Panel Sample

Important Account Balances	
Checking ▼	As of 06/17/2014
Acct - Rel Avail, 1701	$977,785.05 Available balance
Savings ▼	As of 06/17/2014
ABC Savings, *3456	($14,520,611.77) Available balance
Investment Accounts ▼	As of 06/16/2014
Inv3U201241304, *1304	Data not yet available
Loan Accounts ▼	As of 05/27/2014
Loan 99040, *9040	$106,616,776.92 Current balance
Credit Card Accounts ▼	As of 06/16/2014
Company VISA Card, *5321	Data not yet available
Edit accounts displayed	

About the Recent Alerts & Messages Panel

The **Recent Alerts & Messages** panel provides company users with the last seven calendar days of alerts and messages sent to them. The **Recent Alerts & Messages** panel is automatically added to the **Dashboard** and can be relocated on the page; however, it cannot be removed.

Subject lines appear as hyperlinks that provide access to the content of alerts and messages.

About the Shortcuts Panel

The **Shortcuts** panel provides company users with quick access to frequently used pages and saved searches (if applicable).

Shortcuts Panel Sample
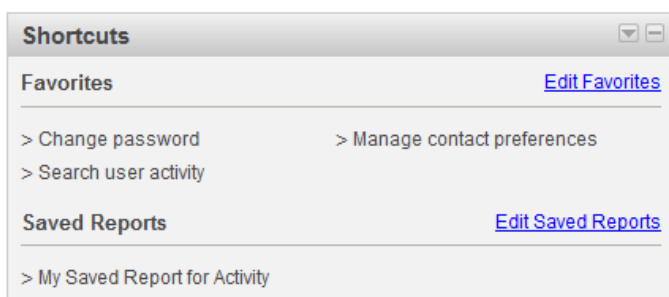
About the User Profiles Approval Panel

The **User Profiles Approval** panel allows company users to view all user profiles that have outstanding approvals.

Hyperlinks at the top of the panel allow a company user to view only those profiles requiring their approval or all profiles requiring approvals.

Hyperlinks beside the profiles indicate the request type (add, edit, or delete) and can be clicked to take the appropriate action on the request.

User Profiles Approval Panel Sample
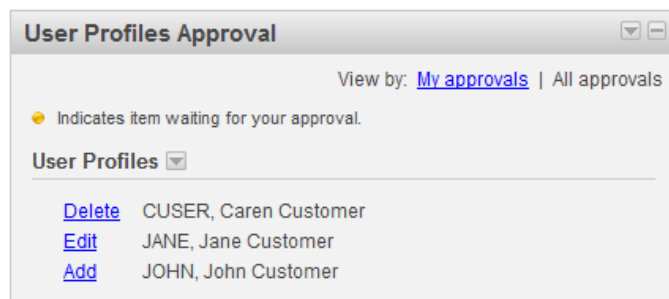
About the Transfers & Payments Approval Panel

The **Transfers & Payments Approval** panel allows company users to view transfers and payments that need approval for the following services:

- ACH Payments and Collections

- ACH File Upload

- Wires

- Loan Payments

- External Transfers

- Internal Transfers

- Multiple Account Transfers

- Escrow Transfers

Hyperlinks at the top of the panel allow a company user to view only those transactions requiring their approval or all transactions requiring approvals. Hyperlinks beside the transactions can be clicked to approve the transactions.

Transfers & Payments Approval Panel Sample

Transfers & Payments Approval

View by: My approvals | All approvals

● Indicates transactions waiting for your approval.

ACH Payments and Collections ▼

(Date equals effective date.)

● *6789-Opera   Annual-S   01/01/2014 $5.50

Wires ▼

(Date equals effective date.)

● *2345-Major   rep   02/19/2014 $43.00

Wire File Upload ▼

(Date equals upload date.)

● upload.txt   06/06/2012   ADMIN2
● FEDLINE_Wire_6   02/14/2013   MREES2

Loan Payments ▼

(Date equals payment due.)

● *9040-Loan   03/13/2013 $1.02

Loan Advances ▼

● *9040-Loan   To:*1111-CSB I $11.00

Multiple Account Transfers ▼

● *6789-Opera   From: 1701-Acct $50.00
● *6789-Opera   To multiple accounts $3.03

Internal Transfers ▼

● *3456-ABC S   To: *6789-Opera $75.78
● *3456-ABC S   To: *2345-Major $100.00
● *3456-ABC S   To: *2345-Major $111.00
● *3456-ABC S   To: *2345-Major $1,111.00
● *3456-ABC S   To: *2345-Major $111.00
● *3456-ABC S   To: *1111-CSB I $1.01

External Transfers ▼

● 1701-Acct   To: *9999-Anoth $111.00

About the Templates Approval Panel

The **Templates Approval** panel allows company users to view templates that need approval for the following services:

- ACH Payments and Collections
- Wires
- Multiple Account Transfer

Hyperlinks at the top of the panel allow a company user to view only those templates requiring their approval or all templates requiring approvals. Hyperlinks beside the templates indicate the request type (add, edit, or delete) and can be clicked to take the appropriate action on the request.

Templates Approval Panel Sample

About the Next Scheduled Requests Panel

The `Next Scheduled Requests` panel allows company users to view scheduled requests. The drop-down arrow displayed next to the **Next Scheduled Requests** section heading can be clicked to take action on the requests.

Next Scheduled Requests Panel

About the Recent Transactions Panel
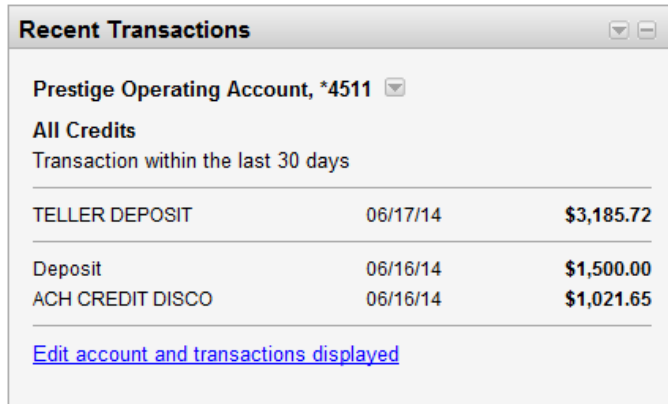
The `Recent Transactions` panel allows company users to view specific transactions from the last 30 calendar days for an entitled checking, or savings account.

The `Recent Transactions` panel supports one account type. Company users can add multiple copies of the `Recent Transactions` panel to the `Dashboard` to view transactions for multiple accounts or

different transaction types for the same account. When more than 25 transactions are available for the last 30 days for the selected transaction type, a message appears with a hyperlink that allows company users to go to a page to view them. Drop-down arrows beside the account type heading provides access to pages where more detail can be obtained.

By default, the `Recent Transactions` panel does not include an account when it is added to the `Dashboard`. Company users are required to set up the panel with the account and transactions they want to view.

Recent Transactions Panel Sample

Recent Transactions

Prestige Operating Account, *4511

All Credits
Transaction within the last 30 days

TELLER DEPOSIT	06/17/14	$3,185.72
Deposit	06/16/14	$1,500.00
ACH CREDIT DISCO	06/16/14	$1,021.65

Edit account and transactions displayed

About the Balance Snapshot Panel

The `Balance Snapshot` panel allows company users to view balances for a specific date in the past for entitled Checking, Savings, certificate of deposit (CD), investment, and loan accounts.

By default, the `Balance Snapshot` panel does not include an account when it is added to the `Dashboard`. Company users are required to set up the panel with the account they want to view. The `Balance Snapshot` panel supports an unlimited number of accounts for each account type.

Once accounts are added to the `Balance Snapshot` panel, they are grouped by type and appear in the following order:

- Checking
- Savings
- Certificate of Deposit
- Investment
- Loan

When there are no transactions available for a particular category, then that category's heading is not shown on the panel.

For checking, savings, and certificate of deposit accounts, the ledger balance is shown.

For investment accounts, the ending balance is shown.

For loan accounts, the sum of the balances for the loan's notes is shown

About the Other Account Balances Panel

The **Other Account Balances** panel allows company users to view and access balances of accounts of various types, such as escrow accounts, rewards accounts, or aggregating accounts.

Other Account Balances Panel Sample

About the Calendar Panel

The **Calendar** panel highlights future dates on which scheduled transactions (not applicable to Account Recon and Positive Pay Advantage) and custom alerts are scheduled to occur.

Company users can view transactions for entitled accounts for the following services:

- Multiple Account Transfer

- Internal Transfer

- External Transfer

- CCD Collection

- CCD Payment

- CTX Collection

- CTX Payment

- PPD Collection

- PPD Payment

- Loan (For loan accounts, the Loan Payment service must be entitled)
- Wire

Calendar Panel Sample
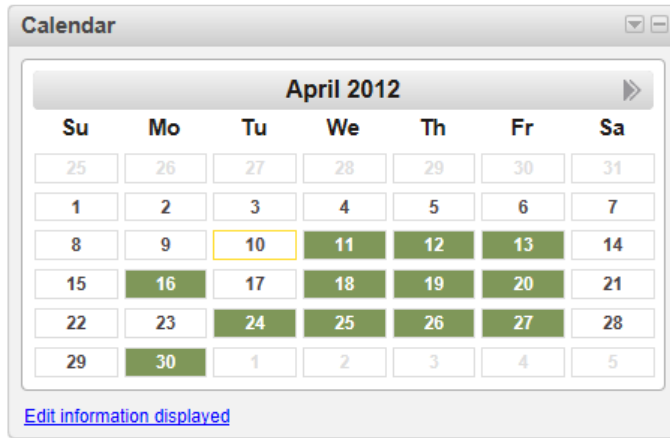
The highlighted dates can be clicked to view summarized transaction information and alert detail

Calendar Detail Panel Sample
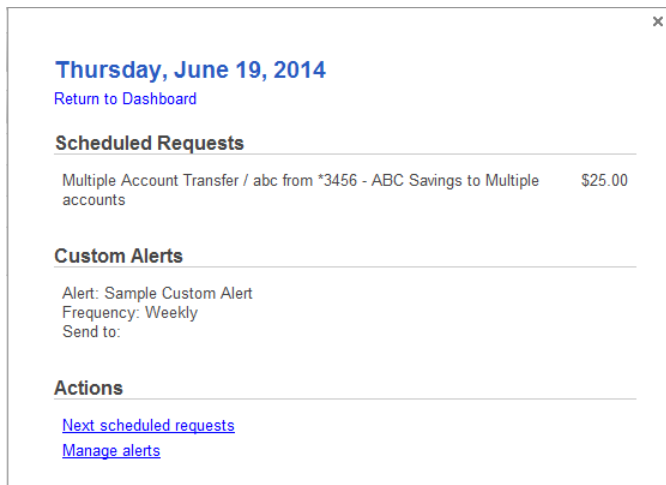
About the Balance Trends Panel

The **Balance Trends** panel allows company users to view the trend of account balances over time for specific entitled accounts. Balances can be shown for each account selected or all together in either a bar or line graph type. For the line graph, up to five accounts can be selected. For the bar graph, up to three accounts can be selected.

The **Dashboard** supports up to 100 copies of the **Balance Trends** so company users can add multiple copies of the panel to view the balance trends for all entitled accounts if desired.

For checking, savings, and certificate of deposit accounts, the ledger balance is shown. For investment accounts, the ending balance is shown.

Balance Trends Panel Sample
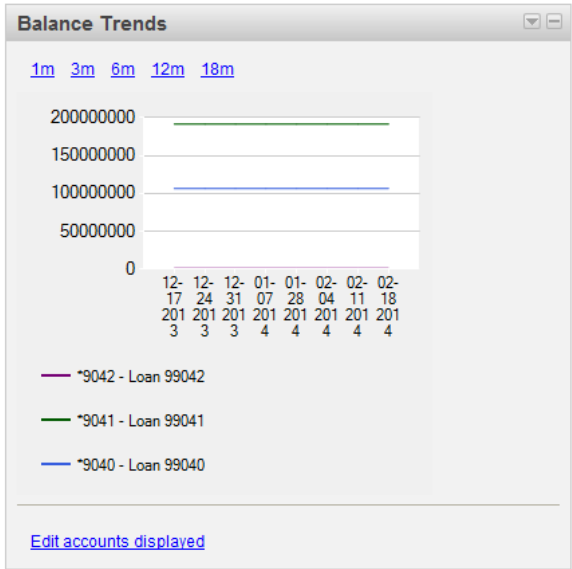
By default, the `Balance Trends` panel does not include accounts when it is added to the `Dashboard` . Company users are required to set up the panel with the accounts and graph type they want to view.

About the Exceptions Decisions Panel

The `Exceptions Decision` panel allows company users to view ACH exceptions for entitled accounts that require approval or a decision. Hyperlinks at the top of the panel allow a company user to view only those decisions requiring their approval or all decisions requiring approvals. Originating company names appear as hyperlinks that can be clicked to take the appropriate action.

Exceptions Decisions Panel Sample

Dashboard Setup Tool

The Dashboard Setup Tool is a setup wizard that appears after a company user successfully signs on. The Dashboard Setup Tool recommends panels to company users based on their assigned roles and entitlements and suggests how they could best use them.

The Dashboard Setup Tool only appears to new company users, company users who were given new roles or entitlements that provide access to more panels, or when new or enhanced panels are available. The use of the Dashboard Setup Tool is optional.

The following panels are always recommended to company users who are entitled to but not using them:

- Important Account Balances

- Calendar

- Recent Transactions

- Transfer and Payment Approval

- Exception Decision

- Shortcuts

Dashboard Setup Tool Page Sample
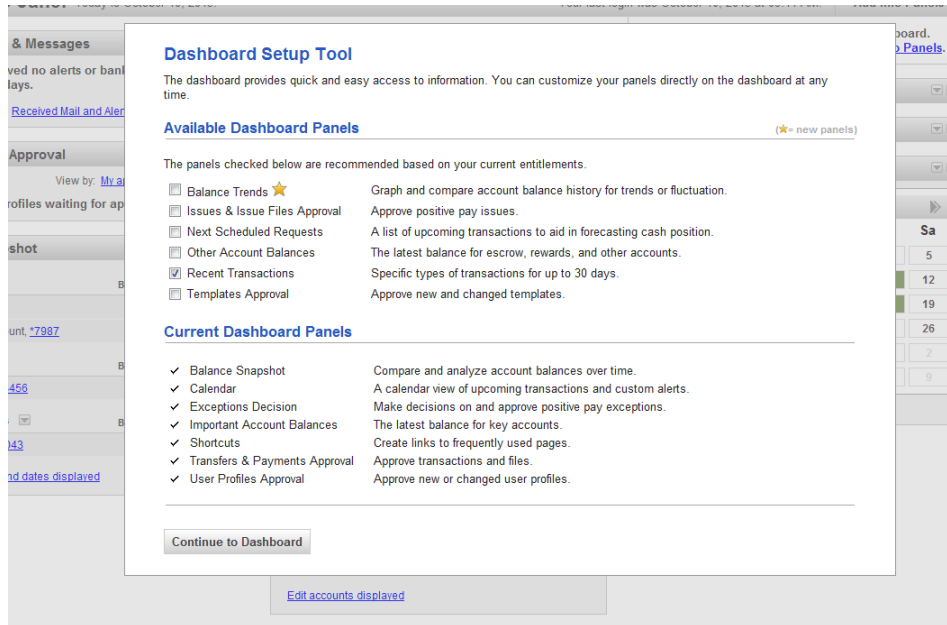
Adding Panels to the Dashboard

1.	Click **Welcome**.
2.	Click the **Add Info Panels** link. Panels are categorized by work tasks in the left navigation so company users can more easily find panels with complementary functions.
3.	Click the **Add now** button for each panel you want to add.
4.	Click the **Dashboard** link to return to the `Dashboard`.

Adding Accounts and Custom Alerts to the Calendar Panel

1.	Click **Welcome**.
2.	On the `Calendar` panel, click the **Edit information displayed** link.
3.	Choose to add accounts or custom alerts by clicking the **Accounts** or **Custom Alerts** tab.
4.	Select the accounts you want to add and/or **Show custom alerts in calendar** option.
5.	Click **Save**.

Changing the Accounts Shown on the Important Account Balances Panel

1.	Click **Welcome**.
2.	On the `Important Account Balances` panel, click the **Edit accounts displayed** link.
3.	Click the check box beside each account you want included in the panel. Up to seven accounts can be selected for each account type. To view other account types, click the appropriate tab.
4.	Click **Save**.

Adding an Account to the Recent Transactions Panel

1.	Click **Welcome**.
2.	On the `Recent Transactions` panel, click the **Edit accounts and transactions** link.
3.	Choose the type of account to add by clicking the **Checking**, or **Savings** tab.
4.	Select an **Account** and **Transaction types** option.
5.	Click **Save**.
6.	Click the **Dashboard** link to return to the Dashboard.
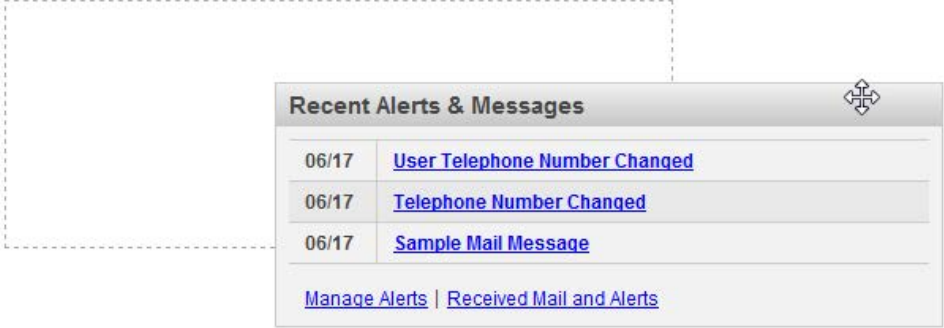
Adding Accounts to the Balance Snapshot Panel

1.	Click **Welcome**.
2.	On the `Balance Snapshot` panel, click the **Edit accounts and dates** link.
3.	Choose the type of account to add by clicking the **Checking**, **Savings**, **Certificate of Deposit**, **Investment**, or **Loan** tab.
4.	Select an **Account**.

5.	Select an **As of** option:
	
	   • One month ago
	
	   • One week ago
	
	   • Previous year end. This option does not appear for companies that have less than 12 months of data available.
	
	   • Previous quarter end. The ending balance on the last business day of March (first quarter), June (second quarter), September (third quarter), and December (fourth quarter).
	
	   • Previous month end
	
	   • Previous business day end
	
	Note: *When a selected As of date falls on a non-processing day such as a weekend or holiday, then the previous business/processing day is used.*

6.	Click **Save**.

Setting Up the Balance Trends Panel

1.	Click **Welcome**.
2.	On the `Balance Trends` panel, click the **Edit accounts displayed** link.
3.	Select a **Graph type** option: • Line • Bar
4.	Select a **Show multiple** option: • As individual accounts • As a total
5.	Select one or more **Accounts** options. For the line graph, up to five accounts can be selected. For the bar graph, up to three accounts can be selected.
6.	Select a **Date range** option: <table><tr><td>**Option**</td><td>**Description**</td></tr><tr><td>Specific range</td><td>Last 30 days, Last 3 months, Last 6 months, Last 12 months, or Last 18 months.</td></tr><tr><td>From/To</td><td>Type a custom date or date range or use the calendar icons to select the dates.</td></tr></table>
7.	Click **Save**.

Moving Panels on the Dashboard

1.	Click **Welcome**.
2.	Click a panel's header and drag the panel to the desired location.
	The mouse pointer changes to the move icon, indicating the panel can be moved. A dotted outline appears on the page, indicating the location to which the panel can be moved.

Deleting Panels from the Dashboard

1.	Click **Welcome**.
2.	On a panel's header, click the drop-down arrow (⊟) and then click the **Delete this panel**.

MAIL

About Mail
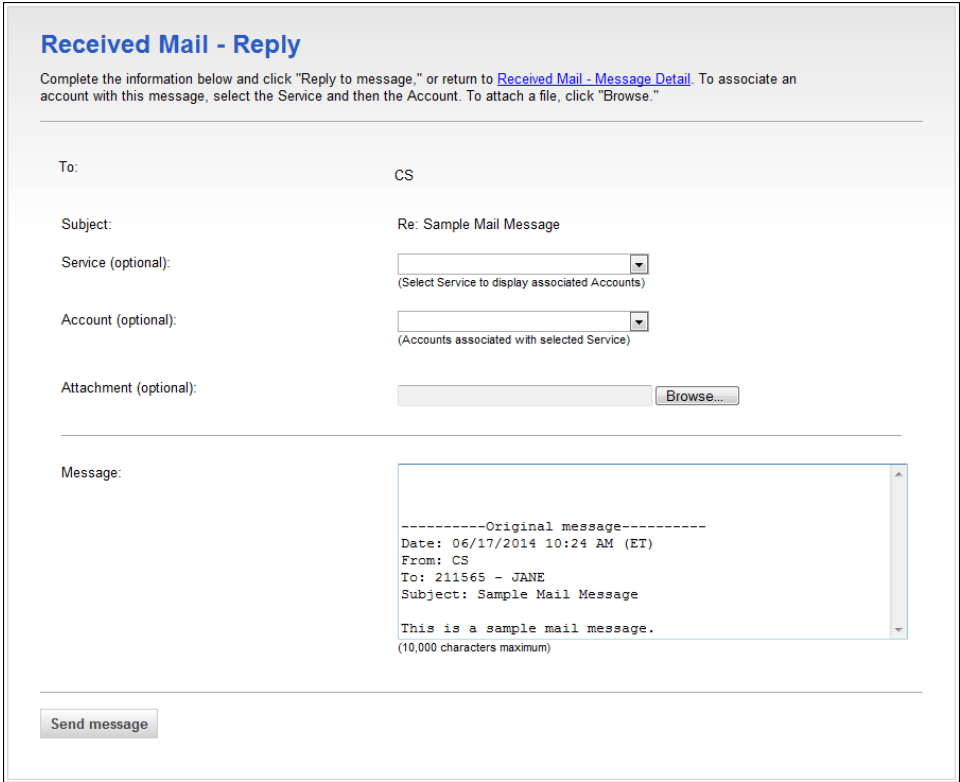
Mail is used to exchange secure messages between company users and financial institutions in Business eBanking.

Mail messages are displayed for 90 days, after which they are archived for three years. Mail messages are automatically deleted after 90 days.

Reading Received Mail Messages

1.	Click **Administration > Mail and alerts**.
2.	Click the link in the **Subject** column for message you want to view.

Received Mail - Message Detail Page Sample

Replying to Received Mail Messages

1.	Click **Administration > Mail and alerts**.
2.	Click the link in the **Subject** column for the message to which you want to reply.
3.	Click **Reply to message**.
4.	**Optional:** Select a **Service** to associate with the message.
5.	**Optional:** Select an **Account** for the selected service.
6.	**Optional:** Click **Browse** to attach a document to the message. The attached document cannot exceed 5 MB.
7.	In the **Message** field, type a response to the message. 10,000 alphanumeric characters are allowed for the message including the original message text.
8.	Click **Send message**. *Received Mail - Reply Page Sample* **Received Mail - Reply** Complete the information below and click "Reply to message," or return to Received Mail - Message Detail. To associate an account with this message, select the Service and then the Account. To attach a file, click "Browse." To: CS Subject: Re: Sample Mail Message Service (optional): [▼] (Select Service to display associated Accounts) Account (optional): [▼] (Accounts associated with selected Service) Attachment (optional): [ ] Browse... Message: ----------Original message---------- Date: 06/17/2014 10:24 AM (ET) From: CS To: 211565 - JANE Subject: Sample Mail Message This is a sample mail message. (10,000 characters maximum) Send message

Sending Messages

1.	Click **Administration > Contact us**.
2.	Complete the following fields and then click **Send message**:

	To	Predefined contact list(s) for the bank.
	Subject	What the message is about (up to 120 alphanumeric characters).
	Service (optional)	If the message pertains to a particular service, select it from a predefined list of entitled services.
	Account (optional)	If the message pertains to a particular account for the selected service, select it from a predefined list of entitled accounts. Account numbers are masked for security.
	Attachment (optional)	Click **Browse** to attach a document to the message. Up to 5 MB is supported for the attachment.
	Message	Type the message content (up to 10,000 alphanumeric characters).

Contact Us Page Sample

Contact us

Enter message information and click "Send message." To associate an account with this message, select the Service and then the Account. To attach a file, click "Browse."

To:	BANK ▾
Subject:	Sample Message
Service (optional):	ACH Positive Pay ▾
	(Select Service to display associated Accounts)
Account (optional):	*6789 - Operating Account ▾
	(Accounts associated with selected Service)
Attachment (optional):	[Browse...]
Message:	Sample message
	(10,000 characters maximum)

[Send message]

Reading Sent Mail Messages

1.	Click **Administration > Sent mail**.
2.	Click the link in the **Subject** column for message you want to view. *Sent Mail - Message Detail Page Sample*

Deleting Sent Mail Messages

1.	Click **Administration > Sent mail**.
2.	Select the messages to delete and then click **Delete messages**.
3.	Verify the messages as needed and then click **Delete messages**. *Sent Mail - Delete Messages Verification Page Sample*

ALERTS

About Alerts

Alerts are messages that inform company users that a specific event has taken place.

Alert messages are displayed in Business eBanking for 90 days, after which they are archived for three years. Alerts are not automatically deleted.

Alerts are delivered in Business eBanking optionally through e-mail and SMS text (if available). Alerts are always sent to company users in their Business eBanking mailbox. Company users can also have alerts delivered to their primary and/or secondary e-mail address and/or mobile telephone number (if applicable).

There are many alerts available to help companies reduce the risk of fraud stay on top of account, transaction, and user activity. The combination of user roles, services, and account entitlements determine the alerts available to company users. Messages are delivered throughout the day depending on the topic and when the information is available. Mandatory alerts notify company users of important events and cannot be turned off. Mandatory alerts appear with a check mark and cannot be deleted.

The Manage Alerts page provides a central area for company users to manage their alert subscriptions. It includes three main categories of alerts: Account Alerts, Non-account Alerts, and Custom Alerts.

Account Alerts are divided into the following subcategories:

- Balance and Activity

- Transfer and Payment

- Account Reconciliation & Positive Pay

- Stop Payment

- Statement and Document

- Wire Transfer

Non-account alerts are not sub-categorized. Custom alerts are notifications that company users define and are ideal for setting up reminders for something such as payroll.

Reading Received Alert Messages

1.	Click **Administration > Mail and alerts**.
2.	Click the link in the **Subject** column for alert you want to view.

User Profile Activity Alert Page Sample

User Profile Activity Alert

Review alert information, or return to Received Mail and Alerts. To delete this alert, click "Delete alert."

To manage the alerts you receive, go to Manage Alerts.

Alert type: User Profile Activity
User ID: JUSER
Date triggered: 05/18/2015 12:26:13 PM (ET)

The user profile for user Jezebel User was created by Julie User on 05/18/2015 12:26 PM (ET). For more information, contact Customer Support.

Delete alert

Subscribing to Account and Non-account Alerts

1.	Click **Administration > Manage alerts**.
2.	Click the **Account Alerts** or **Non-account Alerts** tab.
3.	For account alerts, select an account and click **Go**.
4.	Click the **Add** link beside the alert subscriptions you want to add. The table rows expand, showing the alert description and delivery options.
5.	If applicable, enter alert criteria.
6.	Click the check box associated with each **Send To** option to which you want the alert sent. The **Send To** column does not appear if an e-mail or mobile telephone (if applicable) is not defined.
7.	Click **Add alert** beside the alert subscriptions you want to add.
	Manage Alerts Page Sample **Manage Alerts** Use this page to manage the alerts you receive and how you receive them. You can add new alerts, change existing alerts, or delete non-mandatory alerts. Enabled alerts are always delivered to your online banking mailbox. Available destinations depend upon the contact information you enter in Personal Preferences. If you choose to receive text message alerts, you are agreeing to the Text Message Terms and Conditions and our posted Privacy Policy. Messages and Data Rates May Apply, see your Carrier for details. The frequency of text messages will depend on the alerts you choose. You can change your alert selections at any time. Messages can be discontinued by removing your mobile phone number, changing your alert selections, or by sending **STOP as a reply to an alert message or directly to 20736.** For additional assistance, **type HELP in response to a message from 20736** or send an email to sms_support@bank.com. You can also contact us in Secure email using the Contact us Link on this site.

Account Alerts	Non-account Alerts	Custom Alerts

Alert	Send To	
✓ New Balance Account	eunice.user@sample.com	Change
✓ **E-mail Address Changed** Notifies you when your e-mail address is changed.	☑ eunice.user@sample.com ☑ (000) 111-2222 (text message)	
This alert is mandatory and cannot be deleted.	Save alert Do not save alert	
✓ Telephone Number Changed	eunice.user@sample.com	Change
✓ User Telephone Number Changed	eunice.user@sample.com	Change
✓ Password Changed	eunice.user@sample.com	Change
✓ User Profile Approval Pending	eunice.user@sample.com	Change
✓ User Profile Activity	eunice.user@sample.com	Change
✓ Updated User Entitlements	eunice.user@sample.com	Change
✓ Account Closure	eunice.user@sample.com	Change

Subscribing to Custom Alerts

1.	Click **Administration > Manage alerts**.
2.	Click the **Custom Alerts** tab.
3.	Click the **Add new alert** link.
4.	In the **Subject** field, type the subject. Up to 120 alphanumeric characters.
5.	In the **Alert message** field, type the message you want to include.
6.	Select one or more **Send to** options.
7.	Select a **Frequency**:

One time	Sends the alert once on a date in the future.
Weekly	Sends the alert on the same day each week. The date provided in the **Next send on** field determines the day on which the alert is sent.
Every other week	Sends the alert on the same day every other week. The date provided in the **Next send on** field determines the day on which the alert is sent.
Twice a month - the 15th and last day of the month	Sends the alert on the 15th and last day of the month.
Monthly	Sends the alert on the same date every month. The date provided in the **Next send on** field determines the day on which the alert is sent.
Monthly - last day of the month	Sends the alert on the last day of each month.
Every three months	Sends the alert on the same day every three months. The date provided in the **Next send on** field determines the day on which the alert is sent.
Every three months - last day of the month	Sends the alert on the last day of the month, every three months.
Every six months	Sends the alert on same day every six months. The date provided in the **Next send on** field determines the day on which the alert is sent.
Every six months - last day of the month	Sends the alert on the last day of the month, every six months.
Yearly	Sends the alert on the same date every year. The date provided in the **Next send on** field determines the day on which the alert is sent.

	Custom	Sends the alert on unique **Send on** dates. At least one date is required but up to 25 custom dates can be scheduled at one time.
8.	If applicable, in the **Next send on** field, type the date on which the alert should be sent or click the icon and select a date.	
9.	If applicable, select an **End on** option: • Continue indefinitely • Continue until this date • Continue for this many occurrences. Specify when you want to stop receiving the alert based on the number of times it is delivered.	
10.	Click **Add alert**. *Manage Alerts Page Sample* **Manage Alerts** Use this page to manage the alerts you receive and how you receive them. You can add new alerts, change existing alerts, or delete non-mandatory alerts. Enabled alerts are always delivered to your online banking mailbox. Available destinations depend upon the contact information you enter in Personal Preferences. Account Alerts Non-account Alerts **Custom Alerts** Add new alert Alert Frequency Next Send On Send To No custom alerts are available at this time.	

Changing Alert Subscriptions

1.	Click **Administration > Manage alerts**.
2.	Click the **Account Alerts**, **Non-account Alerts**, or **Custom Alerts** tab.
3.	For account alerts, select an account and click **Go**.
4.	Click the **Change** link beside the alert subscription you want to change.
5.	If applicable, change the alert criteria and change the **Send to** options as needed.
6.	Click **Save alert**. *Manage Alerts Page Sample* **Manage Alerts** Use this page to manage the alerts you receive and how you receive them. You can add new alerts, change existing alerts, or delete non-mandatory alerts. Enabled alerts are always delivered to your online banking mailbox. Available destinations depend upon the contact information you enter in Personal Preferences. If you choose to receive text message alerts, you are agreeing to the Text Message Terms and Conditions and our posted Privacy Policy. Messages and Data Rates May Apply, see your Carrier for details. The frequency of text messages will depend on the alerts you choose. You can change your alert selections at any time. Messages can be discontinued by removing your mobile phone number, changing your alert selections, or by sending **STOP as a reply to an alert message or directly to 20736.** For additional assistance, **type HELP in response to a message from 20736** or send an email to sms_support@bank.com. You can also contact us in Secure email using the Contact us Link on this site.

<table>
<tr><td>Account Alerts</td><td>Non-account Alerts</td><td>Custom Alerts</td></tr>
</table>

Alert	Send To	
✔ New Balance Account	eunice.user@sample.com	Change
✔ **E-mail Address Changed** Notifies you when your e-mail address is changed.	☑ eunice.user@sample.com ☑ (000) 111-2222 (text message)	
This alert is mandatory and cannot be deleted.	Save alert Do not save alert	
✔ Telephone Number Changed	eunice.user@sample.com	Change
✔ User Telephone Number Changed	eunice.user@sample.com	Change
✔ Password Changed	eunice.user@sample.com	Change
✔ User Profile Approval Pending	eunice.user@sample.com	Change
✔ User Profile Activity	eunice.user@sample.com	Change
✔ Updated User Entitlements	eunice.user@sample.com	Change
✔ Account Closure	eunice.user@sample.com	Change

Deleting Alert Subscriptions

1.	Click **Administration > Manage alerts**.
2.	Click the **Account Alerts**, **Non-account Alerts**, or **Custom Alerts** tab.
3.	For account alerts, select an account and click **Go**.
4.	Click the **Delete** link beside the alert subscription you want to stop receiving. 4.1 For custom alerts, a `Delete Custom Alert` page appears after the **Delete** link is clicked. Review the alert as needed and then click **Delete alert**. *Manage Alerts Page Sample*

SELF ADMINISTRATION

Changing My Password - Company Users

Change the password you use to access Business eBanking. Company users can change their own password once per day.

1.	Click **Administration > Change password**.
2.	Complete the following fields and then click **Save changes**:

Enter current password	Your existing password.
Enter new password	Create a password following the Company User Password Requirements.
Confirm Password	The password typed into the **Enter new password** field.

Change Password Page Sample

Change Password

Please provide the information below and then click "Save changes."

Only one password change is allowed in a day. Your password was last changed on July 02, 2015.

Enter current password:

Enter new password:

- *Must be 8 to 12 characters long.*
- *Must include at least three of the following: lower case letter, upper case letter, number, special character.*
- *Cannot include spaces.*
- *Cannot include a character that repeats more than 3 times.*
- *Is case sensitive.*
- *May include special characters: ! @ # $ % ^ & *) (_ + = | / ? ; : . } { - [ ]*

Confirm password:

[Save changes] [Do not save changes]

Changing My E-mail Addresses - Company Users

1.	Click **Administration > Manage contact preferences**.
2.	Click the **Change this address** link beside the e-mail address you want to change.
3.	In the **Enter primary e-mail address** or **Enter secondary e-mail address** field, type the e-mail address. Up to 100 alphanumeric characters are allowed.
4.	Confirm the e-mail address by typing it again into the **Confirm primary e-mail address** or **Confirm secondary e-mail address** field.
5.	Click **Save changes**.
6.	Click **Save changes**. If your company requires multiple approvals for Administration, the user profile is submitted for approval by other Administrators in your company.

Adding My Telephone Numbers - Company Users

All users are required to have at least one telephone number, either land line or mobile. Up to six phone numbers are allowed.

1.	Click **Administration > Manage contact preferences**.
2.	Click the **Add additional telephone number** link. This link does not appear if you already have six telephone numbers defined.
3.	Complete the **Telephone** fields and then click **Save changes**:

	Label	`Home`, `Work`, `Work2`, `Mobile`, `Mobile2`, and `Other`. Each label can be used once.
		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.
	Country/region	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.
	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.
	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 Example Bank. Please press 1 to…"`.

4.	If available, click the **Use with alerts** option beside a mobile phone number so it appears as a delivery option for the alerts that are available for SMS/text message delivery. This option can only be assigned to one mobile device at a time. *Note: A welcome message is sent to the selected mobile number after you set up your first alert for SMS/text delivery.*

5.	Click **Save changes**.
	If your company requires multiple approvals for Administration, the user profile is submitted for approval by other Administrators in your company.

Changing My Telephone Numbers - Company Users

All users are required to have at least one telephone number, either landline or mobile. Users can choose to have up to six phone numbers.

1.	Click **Administration > Manage contact preferences**.
2.	Click the **Change** link beside the number you want to change.
3.	Change the **Telephone** fields as needed and then click **Save changes**:

Label	`Home`, `Work`, `Work2`, `Mobile`, `Mobile2`, and `Other`. Each label can be used once.
	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.
Country/region	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.
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.
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 Example Bank. Please press 1 to…"`.

4.	If available, click the **Use with alerts** option beside a domestic mobile phone number so it appears as a delivery option for the alerts that are available for SMS/text message delivery. This option can only be assigned to one mobile device at a time. *Note: If this option is already assigned to a domestic mobile number and you are reassigning it to a different domestic number, the new number is automatically opted-in and your subscribed text message alerts are updated to reflect the new number. If this option is not already assigned to a domestic number, a welcome message is sent to the selected mobile number after you set up your first alert for SMS/text*

	delivery.
5.	Click **Save changes** If your company requires multiple approvals for Administration, the user profile is submitted for approval by other Administrators in your company.

Deleting My Telephone Numbers - Company Users

1.	Click **Administration > Manage contact preferences**.
2.	Click the **Delete** link beside the number you want to delete. If the number you delete is the only destination set up to receive mandatory alerts, then your primary e-mail address is automatically set up to receive mandatory alerts after the number is deleted. *Note: The Delete link does not appear if only one telephone number is set up.* 2.1 If you selected to delete a mobile number that is set up to receive text message alerts click **Delete number**.
3.	Click **Save changes**. If your company requires multiple approvals for Administration, the user profile is submitted for approval by other Administrators in your company. *Personal Preferences Page Sample*

Stopping Text Message Delivery from a Mobile Device

1.	Reply with `stop` to any text message alert you receive.

Re-enrolling a Mobile Device for Text Message Delivery

If you have stopped SMS/text message delivery to your mobile device you can re-enroll it by completing the steps in this task.

1. Delete the mobile phone number.

2. Re-add the mobile phone number.

    Note: Ensure you select the Use with alerts option when re-adding the domestic mobile phone number. This option can only be assigned to one mobile device at a time.

3. Change your alert subscriptions so that one or more alerts are set up to be delivered to the mobile phone number.

Supported Telephone Control Codes

Telephone control codes can be used for companies that do not allow direct dialing of an extension.

For example, if the phone system plays a message and requires pressing the pound key (#) to reach an extension, you can account for the message and pound key by including the appropriate control codes. The following control codes are allowed:

- Digits 0-9
- Pound (#)
- Star (*)
- Comma (,) - short pause (about 2 seconds)
- Period (.) - long pause (about 5 seconds)

Control codes are not masked or hidden. Extensions continue to be preceded by the "x" character, with no spaces; example: (414) 286-2489 x,#..00000

About Favorites

Favorites are hyperlinks to frequently used pages (up to five pages). A company user's entitlements determine the pages available for selection.

Once created, favorites are available on the `Welcome` page or the `Shortcuts` panel on the `Dashboard`.

Adding Favorites

1.	Click **Administration > Manage favorites**.
2.	Select a page you want to add as a favorite. Only one favorite can be added at one time.
3.	Click **Add Favorite**. *Manage Favorites Page Sample*

Deleting Favorites

1.	Click **Administration > Manage favorites**.
2.	Click the **Delete Favorite** link beside the favorite you want to delete.

Manage Favorites Page Sample

Manage Favorites

You can have up to five functions or pages as your favorites. Once you add them, your favorites will be listed on the Welcome page, giving you one-click access as soon as you sign on.

Your Current Favorites (1)

Stop check payments   Delete Favorite

Add a Favorite

To add a favorite, select an item in the following list and then click the "Add Favorite" button.

Manage users
Approve user changes
Manage account information
Manage approval settings
Invalid login report
User setup report

Add Favorite

Viewing Activity - Company Users

Company users who have the Administration role can view activity for all users. Company users who do not have the Administration role can only view their own activity.

1.	Click **Administration > View user activity report**.
2.	Complete the following fields and then click **Generate report**:

Output to	Accept the default **Screen** option or select **CSV file**.
Function	Select one or more **Function** options.
	Note: Service entitlements determine the functions available for selection. Use Ctrl-click or command-click (Macintosh) to select multiple items.
User ID	**All users**, **Enter user ID**, or **Specific user**.
Date range	**Specific date** or **From/to** range.

COMPANY ADMINISTRATION

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**.
4.	If applicable, contact the bank to have the company user's token PIN reset.

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 (CUSER)

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):	☐

Save changes   Do not save changes

Unlocking a Software Token License

Unlock a company user's software token license that is locked because of three unsuccessful passcode entry attempts. Unlocking a software token license does not cause the company user to re-activate their mobile device or change their authentication credentials for the software token app.

Note: This capability might not be available to all administrators.

1.	Click **Administration > Manage users**.
2.	Click the **System access** link beside the company user whose license you want to unlock.
3.	Go to the **User Software Token Maintenance** section and then click the **reset token user** link.
4.	On the pop-up box, click **Reset User**.

Deactivating a Software Token License

Deactivate a company user's software token license in situations where their mobile device has been lost, stolen, or replaced. Once a company user's software token license is re-activated, the company user must complete the activation process for their mobile device upon their next login.

1.	Click **Administration > Manage users**.
2.	Click the **System access** link beside the company user whose license you want to deactivate.
3.	Go to the **User Software Token Maintenance** section and then click **Deactivate software token** link.
4.	Click **Save changes**.

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 (CUSER)

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):	☐

[Save changes] [Do not save changes]

Changing a Company User's Telephone Number

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:

<table>
<tr><td></td><td>**Label**</td><td>`Home`, `Work`, `Work2`, `Mobile`, `Mobile2`, and `Other`. Each label can be used once.

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.</td></tr>
<tr><td></td><td>**Country/region**</td><td>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.</td></tr>
<tr><td></td><td>**Area/city code and local number**</td><td>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.</td></tr>
<tr><td></td><td>**Extension (optional)**</td><td>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 Example Bank. Please press 1 to…`".</td></tr>
</table>

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: caren.customer@novalidaddress.com

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	4144643462	222

Add additional telephone number

Save user   Do not save changes

5.	Click **Save user**.
6.	If your company requires multiple approvals for 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 is received.

Viewing Unsuccessful Company User Login Attempts

Company administrators should consider reviewing invalid/unsuccessful login attempts regularly for suspicious activity.

1.	Click **Administration > Invalid login report**.
2.	Select an **Output to** option. • Screen (HTML) • CSV file • PDF
3.	Select a **Date range** option: • Specific date • From/To
4.	Select a **User ID** option: • All users • Specific user 4.1 Select a **User status** option: All, Locked, Unlocked
5.	Click **Generate report**. *Invalid Login Report Page Sample*

Invalid Login Report   Print this page

To change report criteria, return to Invalid Login Report Criteria.

Date range: 05/29/2014 to 06/28/2014
User ID: All
User status: All
Report created: 06/28/2014 02:51:49 PM (ET)

Date	User ID	IP Address	Status
06/23/2014 08:16:23 AM (ET)	SAMPLE	192.168.1.1	Enable
06/24/2014 08:22:15 AM (ET)	SAMPLE	192.168.1.1	Enable
06/25/2014 08:44:56 AM (ET)	SAMPLE	192.168.1.1	Lockout
06/26/2014 09:12:31 AM (ET)	SAMPLE2	192.168.1.2	Enable
06/27/2014 09:16:31 AM (ET)	SAMPLE3	192.168.1.3	Enable
06/28/2014 10:32:31 AM (ET)	SAMPLE4	192.168.1.4	Enable

Determining Software Token Activations

1.	Click **Administration > View user activity report**.
2.	Complete the following fields and then click **Generate report**:

<table>
<tr><td> </td><td>

Output to — Accept the default **Screen** option or select **CSV file**.

Function — Select **Token Activation**.

Note: Service entitlements determine the functions available for selection.

User ID — **All users**, **Enter user ID**, or **Specific user**.

Date range — **Specific date** or **From/to** range.

</td></tr>
</table>

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 Commercial Capture Xpress (CCX).
Limits	The user-specific limits for ACH, Wire, and Bill Pay services (depending on which services are enabled for the user).
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.

Adding 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 <u>Company User ID Requirements</u> section for details.
Password	A temporary password the user only uses once at their first sign-on. See the <u>Company Password Requirements</u> 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.
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 Example Company. 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: 6.1 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. 6.2 Click **Save changes**.
7.	Click **Continue**.
8.	If applicable, change the ACH, wire, and/or bill payment limits: 8.1 If applicable, change the following **ACH** limits and then click **Continue**:<table><tr><td>**User daily limit**</td><td>The maximum allowable cumulative amount of all successful transactions in a given day for a group of ACH services.</td></tr><tr><td>**User Daily Service Limit**</td><td>The maximum allowable cumulative amount of all successful transactions in a given day for a particular ACH service.</td></tr><tr><td>**User Daily Account Limit**</td><td>The maximum allowable cumulative amount of all successful ACH transactions on a per account basis in a given day.</td></tr></table>8.2 If applicable, change the following **wire** limits and then click **Continue**:<table><tr><td>**User daily limit**</td><td>The maximum allowable cumulative amount of all successful transactions in a given day for a group of wire services.</td></tr></table>

		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.

8.3 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 transaction approval 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.

| 9. | If the services enabled do not have limits, click **Continue**. |
| 10. | 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

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 <u>Company User ID Requirements</u> section for details.
Password	A temporary password the user only uses once at their first sign-on. See the <u>Company Password Requirements</u> 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.
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 Example Company. Please press 1 to…`".
4.	Select the user to copy: 4.1 Click **Copy user** and then click the **Select user** link. 4.2 Click the **User ID** of the user you want to copy and then click **Copy user**. 4.3 Click **Continue**.
5.	Click **Continue**.
6.	If applicable, change the ACH, wire, and/or bill payment limits: 6.1 If applicable, change the following **ACH** limits and then click **Continue**: <table><tr><td>**User daily limit**</td><td>The maximum allowable cumulative amount of all successful transactions in a given day for a group of ACH services.</td></tr><tr><td>**User Daily Service Limit**</td><td>The maximum allowable cumulative amount of all successful transactions in a given day for a particular ACH service.</td></tr><tr><td>**User Daily Account Limit**</td><td>The maximum allowable cumulative amount of all successful ACH transactions on a per account basis in a given day.</td></tr></table>6.2 If applicable, change the following **wire** limits and then click **Continue**: <table><tr><td>**User daily limit**</td><td>The maximum allowable cumulative amount of all successful transactions in a given day for a group of wire services.</td></tr><tr><td>**User Daily Service Limit**</td><td>The maximum allowable cumulative amount of all successful transactions in a given day for a particular wire service.</td></tr><tr><td>**User Daily Account Limit**</td><td>The maximum allowable cumulative amount of all successful transactions on a per account basis in a given day.</td></tr><tr><td>**User Individual Transaction Limit**</td><td>The maximum allowable amount for each transaction for a particular account.</td></tr></table>

	6.3 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 transaction approval 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.

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. 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*

Deleting Company Users

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.

1.	Click **Administration > Manage users**.
2.	Click the link in the **User ID** column for the user you want to delete.
3.	Click the **Delete user** link for the user you want to delete.
4.	Click **Delete user**. *User Administration - Delete User Page Sample*

About Saved Company User Profiles

Saved users are new user profiles that have been saved in an incomplete state. New user profiles are automatically saved at each stage in the user creation process. Saved user profiles appear under the **Manage Saved Users** section on the `User Administration` page until the setup is complete or they are deleted. Saved profiles cannot be used to sign on to the system until the setup is complete. Saved profiles cannot be copied.

User Administration Page Sample

Completing Saved Company User Profiles

1.	Click **Administration > Manage users**.
2.	In the **Manage Saved Users** section, click the link in the **User ID** column for the company user you want to complete.
3.	Follow the steps in the <u>Adding Company Users</u> or <u>Copying Company Users</u> section of this document.

Deleting Saved Company User Profiles

1.	Click **Administration > Manage users**.
2.	In the **Manage Saved Users** section, click the **Delete** link beside the company user you want to delete.
3.	Verify the information as needed and then click **Delete user**.

Approving Company User Changes

1.	Click **Administration > Approve user changes**.
2.	Select one or more company user changes to approve and then click **Approve**. The changes to the user profile become effective once the required number of approvals is received. *User Administration Approval - Selection Page Sample*

Canceling Company User Changes

1.	Click **Administration > Approve user changes**.
2.	Click the link in the **User ID** column for the user whose changes you want to cancel.
3.	Click the **Cancel user profile request** link.
4.	Verify the user information as needed and then click **Cancel request**. *User Administration Approval - Detail Page Sample*

Viewing Profile Details for Company Users

1.	Click **Administration > User setup report**.

2.	Select an **Output to** option.
	
	  • Screen (HTML)
	
	  • CSV file
	
	  • PDF

3.	Select a **User ID** option:
	
	  • All users
	
	  • Specific user

4.	Select a **Report by role** option:
	
	  • All
	
	  • User
	
	  • Setup
	
	  • Administration
	
	  • Approval

5.	Click **Generate report**.

User Setup Report Page Sample

User Setup Report

To change report criteria, return to User Setup Report Criteria.

User ID:	Caren Customer
Roles:	All
Report created:	06/28/2014 03:02 PM(ET)

Caren Customer (CUSER)

User ID:	CUSER
First name:	Caren
Last name:	Customer
Primary e-mail address:	carencustomer@novalidaddress.com
Roles:	Administrator,Setup,Approval

Assigned Services

Listed below are the assigned services that do not require account entitlements.

no applications entitled for this service.

Assigned Services and Account Entitlements

Listed below are the assigned services with account entitlements for this user.

ACH Positive Pay

TRC	Account Number	Description	Entitled Account	Allow Transmit
770110000	0123456789	Operating Account	✓	✓
770110000	1003031111	CSB Inc	✓	✓
770110000	123456	ABC Savings	✓	✓
770110000	12345678901234567	Inc Wire Rept Acct	✓	✓
770110000	1701	Acct - Rel Avail	✓	✓
770110000	2342345	Major Capital Improvements Ckng	✓	✓
770110000	89610020	ZCard Acct 8	✓	✓
770110000	89610021	ZCard Acct 9	✓	✓
770110000	89610022	ZCard Acct 22	✓	✓
770110000	89610023	ZCard Acct 23	✓	✓
770110000	987987	Equipment Account	✓	✓

Stop Payment

TRC	Account Number	Description	Entitled Account	Allow Transmit
770110000	0123456789	Operating Account	✓	
770110000	1003031111	CSB Inc	✓	
770110000	1701	Acct - Rel Avail	✓	
770110000	2342345	Major Capital Improvements Ckng	✓	
770110000	89610020	ZCard Acct 8	✓	
770110000	89610021	ZCard Acct 9	✓	
770110000	89610022	ZCard Acct 22	✓	
770110000	89610023	ZCard Acct 23	✓	
770110000	987987	Equipment Account	✓	

Transaction Limits

About Transaction Limits

Limits help reduce the risk of fraud by allowing companies to restrict the amount of money their users can collect, pay, or wire.

Company limits are set by the bank and apply to all users in a particular company. User limits only apply to a particular user in a company and override the company-defined limits when they are more restrictive. A company user's limits cannot exceed the company limits. If a company limit is changed so it is more restrictive than a user's limit, the user limit is automatically set to the company limit.

Limit Types

Limit Name	Description	Service
Daily cumulative	The maximum allowable cumulative amount of all successful transactions in a given day for a group of services.	ACH, Wire
Daily by service	The maximum allowable cumulative amount of all successful transactions in a given day for a particular service.	ACH, Wire
Daily by account	The maximum allowable cumulative amount of all successful transactions on a per account basis in a given day. Each account can have two cumulative limits: one for all ACH transactions and one for all Wire transactions.	ACH, Wire
Daily by account - by transaction	The maximum allowable amount for each transaction for a particular account.	Bill Payment, Wire
Maximum transaction approval	The maximum allowable amount for a bill payment transaction to be approved by a user.	Bill Payment

ACH Limit Hierarchy

Limits can be defined by service, account, and transaction.

ACH limit checking proceeds in the following order:

1. User Daily Limit
2. User ACH Service Limit
3. User's Company Daily Limit
4. User's Company ACH Service Limit
5. User Daily Account Limit
6. Company Daily Account Limit
7. Company Transaction Detail Limit

Wire Limit Hierarchy

Limits can be defined by service, account, and transaction.

Wire limit checking proceeds in the following order:

1. User Daily Limit
2. Company Daily Limit
3. User Daily Account Limit
4. Company Daily Account Limit
5. User Transaction Limit
6. Company Transaction Limit

Bill Payment Hierarchy

Bill Payment limit checking proceeds in the following order:

1. User Transaction Limit
2. User's Company Transaction Limit

Changing Transaction Limits

1.	Click **Administration > Manage users**.
2.	Click the link in the **User ID** column for the user you want to change.

3.	If applicable, click the **Edit** link beside the **ACH** service and change the following limits:
	
	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.
	
	3.1 If multiple approvals are required for administration changes, do one of the following:
	
	    • If you are done making changes to the limits, click **Submit**.
	
	    • If you have more changes to make to the limits, click **Continue**.
	
	3.2 If multiple approvals are not required for administration changes, click **Save changes**.

4.	If applicable, click the **Edit** link beside the **Wire** service and change the following limits:
	
	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.
	
	4.1 If multiple approvals are required for administration changes, do one of the following:
	
	    • If you are done making changes to the limits, click **Submit**.
	
	    • If you have more changes to make to the limits, click **Continue**.

	4.2 If multiple approvals are not required for administration changes, click **Save changes**.

5.	If applicable, click the **Edit** link beside the **Bill Pay** service and change the following limits:
	User transaction limit The maximum allowable amount a company user can enter for a bill payment transaction.
	User transaction approval 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.
	5.1 If multiple approvals are required for administration changes, do one of the following:
	• If you are done making changes to the limits, click **Submit**.
	• If you have more changes to make to the limits, click **Continue**.
	5.2 If multiple approvals are not required for administration changes, click **Save changes**.
	User Profile - Edit ACH Limits Page Sample
	User Profile - Edit ACH Limits
	Edit ACH limits and click "Save changes".
	Return to User Profile
	User: Caren Customer (CUSER)
	ACH Daily Maximum Limit
	Enter the maximum daily amount allowed for the sum of all the user's ACH transactions. The limit must be no greater than the company limit set by the bank. View Company Limits.
	User daily limit: $ 85,000.00
	ACH Daily Maximum Service Limits
	Enter the maximum daily amount for each of the user's ACH services. These limits must be no greater than the company limit set by the bank. View Company Limits.
		ACH Service	User Daily Service Limit	
		CCD Payment	$ 100,000.00	
	ACH Account Limits
	Enter limit amounts for each of the user's ACH accounts.
		Account Number	No Limit	User Daily Account Limit	
		*3456 - ABC Savings		$ 102,001.00	
		1701 - Acct - Rel Avail		$ 102,001.00	
	[Save changes] [Do not save changes]

Roles and Service and 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.

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.
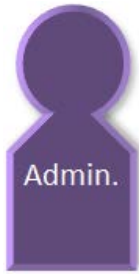
A user with the Administration role is often referred to as an administrator. An administrator can create and maintain company user profiles. This includes assigning company users with their logon credentials, roles, service and account entitlements, and transaction limits. Administrators can also rename accounts, reset passwords, and modify the number of approvals required for requests.

When a company is set up on Business eBanking 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.

A company can have multiple administrators.

Bill Pay Roles

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

Business eBanking 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.
		Make expedited payments	Make an expedited payment.
		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.
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.

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 eBanking is automatically given access to all accounts set up in the Bill Pay system regardless of their Bill Pay account entitlements in Business eBanking.

Changing a Company User's 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 Page Sample*

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.

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.

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	Also Enable
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.

Adding Service and 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. 4.1 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 is 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				
ACH Positive Pay				Remove

Description	Account Number	TRC	Entitled Account ☐	Allow Transmit ☐
ABC Savings	123456	770110000	☐	☐
Acct - Rel Avail	1701	770110000	☐	☐
CSB Inc	1003031111	770110000	☐	☐
Equipment Account	987987	770110000	☐	☐
Inc Wire Rept Acct	12345678901234567	770110000	☐	☐
Major Capital Improvements Ckng	2342345	770110000	☐	☐
Operating Account	0123456789	770110000	☐	☐
ZCard Acct 8	89610020	770110000	☐	☐
ZCard Acct 9	89610021	770110000	☐	☐
ZCard Acct 22	89610022	770110000	☐	☐
ZCard Acct 23	89610023	770110000	☐	☐

[Save changes] [Do not save changes]

Stop Payment	Add

[Save changes] [Do not save changes]

Removing Service and/or Account Entitlements

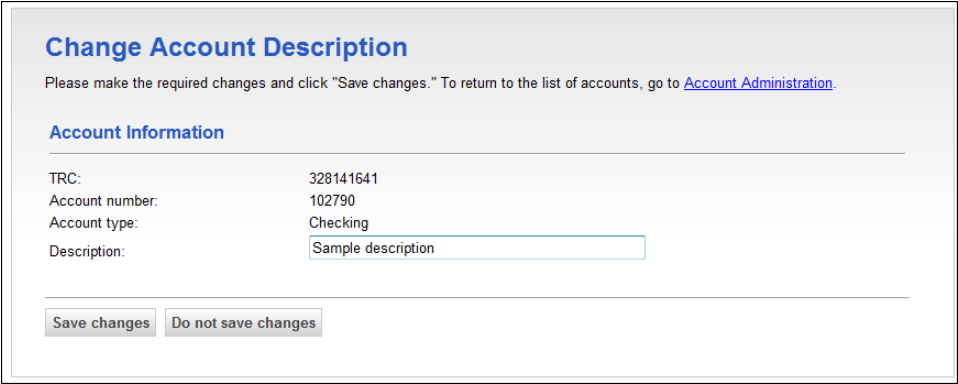|	
1.	Click **Administration > Manage users**.
2.	Click the link in the **User ID** column for the user you want to change.
3.	Click the **Edit Services and Accounts** link.

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**.

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 except for saved user profiles. Users are shown in alphabetical order in this format: **first name last name - user ID**. **Amount** — 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 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

Changing an Account Description

Account descriptions (nicknames) help company users to more easily identify specific accounts when they are used in transactions. Account numbers should not be used for account nicknames.

1.	Click **Administration > Manage account information**.
2.	Click the link in the **Description** column for the account you want to change.
3.	In the **Description** field, type a name or description (up to 80 alphanumeric characters).
4.	Click **Save changes**. *Change Account Description Page Sample*

Approvals

About Approvals

Multiple approvals help companies reduce the risk of fraud by ensuring a change or transaction is approved by more than one company user before it is processed.

Administration

Multiple approvals can be required for company user profile additions, changes, and deletions.

Transactions

Multiple approvals can be required to send a transaction and can be based on transaction amount. The number of approvals required can vary based upon the dollar amount of a request. Companies with multiple users can require transactions to be approved by users other than the ones who entered them, provided the setting is available for the service. The number of approvals required for a service should not be greater than the number of users authorized to approve/transmit the transactions.

Multiple approvals can be set uniquely by service.

Templates

Multiple approvals can be required for ACH and Wire template additions, changes, and deletions.

Multiple approvals can be set uniquely by service.

Requiring Multiple Approvals for Transactions

1.	Click **Administration > Manage approval settings**.
2.	In the **Approvals Required for Transactions** section, define the approval settings for the service:
	Request Amount Type the amount of the transaction.
	Approvals If Less or Equal Type the number of approvals required when the transaction amount is less than or equal to the **Request Amount**.
	Approvals If Greater Type the number of approvals required when the transaction amount exceeds the **Request Amount**.
3.	**Optional:** If applicable, require transactions to be approved by users other than the users who entered them.
	3.1 Review your company's scheduled transactions and determine if any have been approved by the entry user (e.g., user who created the schedule). If a scheduled transaction has been approved by the entry user, have that user delete and recreate the schedule.
	Warning: If this is step is not performed, then the scheduled transactions with an approval applied by the entry user will fail and be placed in the approval queue where the additional approval(s) can be applied.
	3.2 Click the **Require Separate Entry From Approval** option. Services that have a checkmark (✔) are required by the bank to have this control and cannot be changed.
4.	Click **Save changes**.

Approvals Administration Page Sample

Approvals Administration

Enter the required approvals for the selected services and click "Save changes."

CAUTION: Please check your approval settings before they are saved. You will not be able to transmit a request if the number of approvals required for a service is greater than the number of users authorized to approve requests for the service.

Approvals Required For Transactions

For transactions, enter an amount and indicate the required approvals if the request amount is less than or equal to or greater than the amount.

To require transactions to be approved by a user other than the one who enters them, select Require Separate Entry From Approval. This should only be selected if your company has at least two users.

Service Name	Request Amount	Approvals If Less Or Equal	Approvals If Greater	Require Separate Entry From Approval
ACH Positive Pay	$ 0.00	1	1	☐
CCD Collection	$ 0.00	1	1	☐
CCD Payment	$ 0.00	1	1	☐

Approvals Required For Setup

Service Name	Approvals Required
Administration	2
CCD Collection	2
CCD Payment	2

[Save changes] [Do not save changes]

Requiring Multiple Approvals for Company User Administration

1.	Click **Administration > Manage approval settings**.
2.	In the **Approvals Required for Setup** section, in the **Approvals Required** field beside **Administration**, type the number of approvals required for user additions, changes, and deletions. Up to nine approvals can be required.
3.	Click **Save changes**. *Approvals Administration Page Sample*

Requiring Multiple Approvals for Templates

1.	Click **Administration > Manage approval settings**.
2.	In the **Approvals Required for Setup** section, in the **Approvals Required** field, type the number of approvals required for each service for template additions, changes, and deletions. Up to nine approvals can be required.
3.	Click **Save changes**. *Approvals Administration Page Sample*

Approvals Administration

Enter the required approvals for the selected services and click "Save changes."

CAUTION: Please check your approval settings before they are saved. You will not be able to transmit a request if the number of approvals required for a service is greater than the number of users authorized to approve requests for the service.

Approvals Required For Transactions

For transactions, enter an amount and indicate the required approvals if the request amount is less than or equal to or greater than the amount.

To require transactions to be approved by a user other than the one who enters them, select Require Separate Entry From Approval. This should only be selected if your company has at least two users.

Service Name	Request Amount	Approvals If Less Or Equal	Approvals If Greater	Require Separate Entry From Approval ☐
ACH Positive Pay	$ 0.00	1	1	
CCD Collection	$ 0.00	1	1	☐
CCD Payment	$ 0.00	1	1	☐

Approvals Required For Setup

Service Name	Approvals Required
Administration	2
CCD Collection	2
CCD Payment	2

Save changes   Do not save changes

Managing SEC Codes Allowed in ACH Files - Company User

1. Click **Administration > Manage SEC codes - ACH files**.

2. Select or de-select the SEC codes to allow/disallow in ACH files.

3. Click **Save changes**.

   Manage SEC Codes - ACH Files Page Samples

Manage SEC Codes - ACH Files

Check the box to support an SEC code through the ACH File Upload service and click, Save Changes.

	SEC Code	SEC Code Description
☐	ACK	ACH Payment Acknowledgement
☐	ADV	Automated Accounting Advice
☐	ARC	Accounts Receivable Entry
☑	ATX	Financial EDI Acknowledgement
☑	BOC	Back Office Conversion Entry
☑	CCD	Corporate Credit or Debit
☑	CIE	Customer Initiated Entry
☑	COR	Automated Notification of Change and Automated Refused Notification of Change
☑	CTX	Corporate Trade Exchange
☐	DNE	Death Notification Entry
☐	ENR	Automated Enrollment Entry
☑	IAT	International ACH Transaction
☐	MTE	Machine Transfer Entry
☐	POP	Point of Purchase Entry
☑	POS	Point of Sale Entry
☑	PPD	Prearranged Payment and Deposit Entry
☐	RCK	Re-presented Check Entry
☐	SHR	Shared Network Transaction
☑	TEL	Telephone Initiated Entry
☑	TRC	Truncated Entry
☐	TRX	Truncated Entries Exchange
☑	WEB	Internet Initiated Entry
☐	XCK	Destroyed Check Entry

[Save changes] [Do not Save Changes]