



Business Banking User Guide

Business Banking Product Guide

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User Platform: User Login

Overview

Users must provide two pieces of information in order to log into Business Banking:

- Username
- Password

Upon initial login or if attempting to access Business Banking from a public computer, the business user is required to pass a multifactor authentication. This is done by using a mobile device or receiving an email.

In this section:

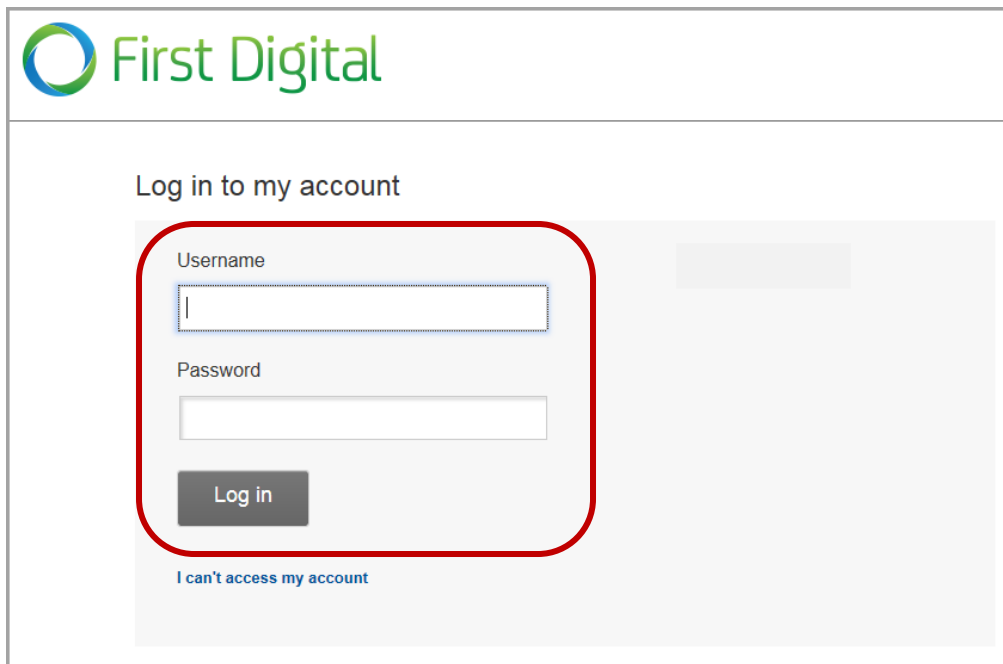
- Login
- Multifactor Authentication
- Forgotten Password

Description

Login

Once a user is created in the Admin Platform by a financial institution administrator or by a business administrator in the Business Banking platform, two emails are generated and sent to the user. These emails contain login instructions.

The first email contains the user id credentials and the second email contains a temporary password. Once both of these emails are received, the user can log in to the Business Banking platform.



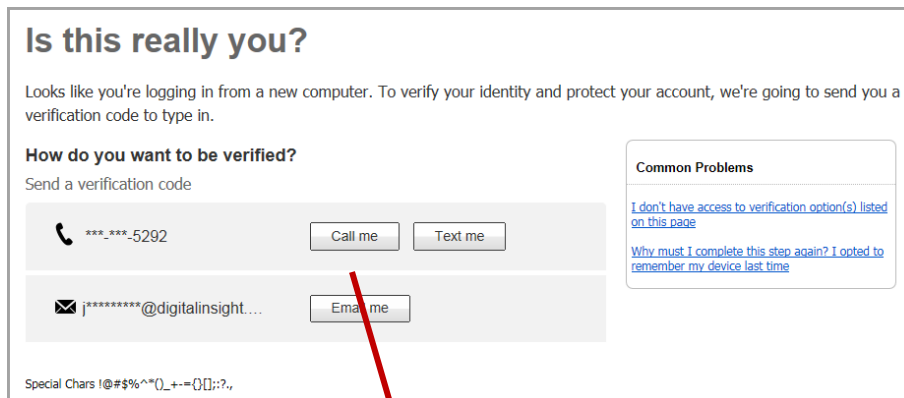
The screenshot shows the 'First Digital' login interface. At the top left is the 'First Digital' logo. Below it, the text 'Log in to my account' is displayed. The main content area contains a login form with two input fields: 'Username' and 'Password'. A red rounded rectangle highlights these two fields and the 'Log in' button below them. Below the 'Log in' button is a link that says 'I can't access my account'.

Multifactor Authentication

During an initial login, the business user is required to pass a multifactor authentication challenge. This challenge uses the phone number that was established when the new user's profile was created. During the challenge, the user is able to register his or her device to avoid future multi-factor authentication challenges.

The user has the option of receiving a verification code via phone, text or email.

Note: The initial multifactor authentication challenge allows the user to receive the validation code via phone or text only. The user can manage Login Security, including enabling a phone for texts, in the My Settings area of the Business Banking platform.



Is this really you?

Looks like you're logging in from a new computer. To verify your identity and protect your account, we're going to send you a verification code to type in.

How do you want to be verified?
Send a verification code

Phone: ***-***-5292 [Call me] [Text me]

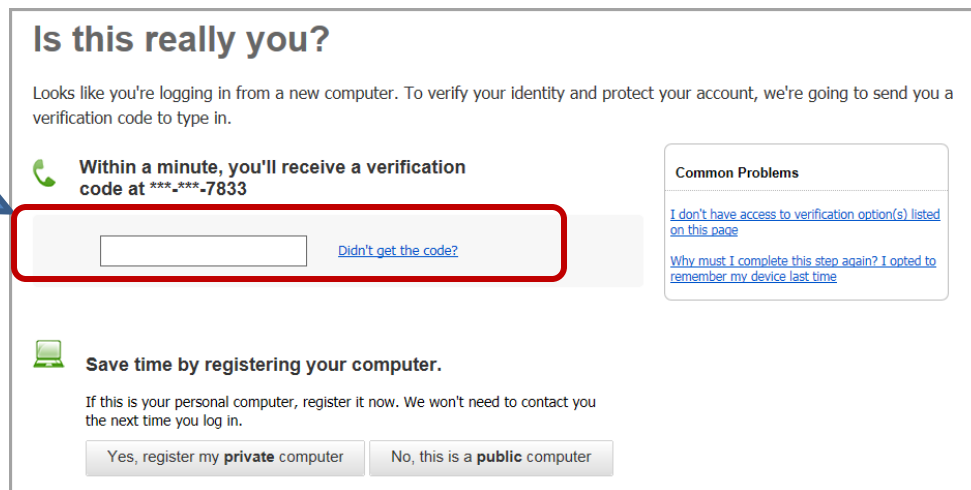
Email: j*****@digitalinsight... [Email me]

Special Chars !@#\$%^&*()_+~=:;{}?.,

Common Problems

- [I don't have access to verification option\(s\) listed on this page](#)
- [Why must I complete this step again? I opted to remember my device last time](#)

Once the user receives the verification code, they enter it here.



Is this really you?

Looks like you're logging in from a new computer. To verify your identity and protect your account, we're going to send you a verification code to type in.

Phone: Within a minute, you'll receive a verification code at ***-***-7833

[Input field] [Didn't get the code?](#)

Save time by registering your computer.
If this is your personal computer, register it now. We won't need to contact you the next time you log in.

[Yes, register my private computer] [No, this is a public computer]

Common Problems

- [I don't have access to verification option\(s\) listed on this page](#)
- [Why must I complete this step again? I opted to remember my device last time](#)

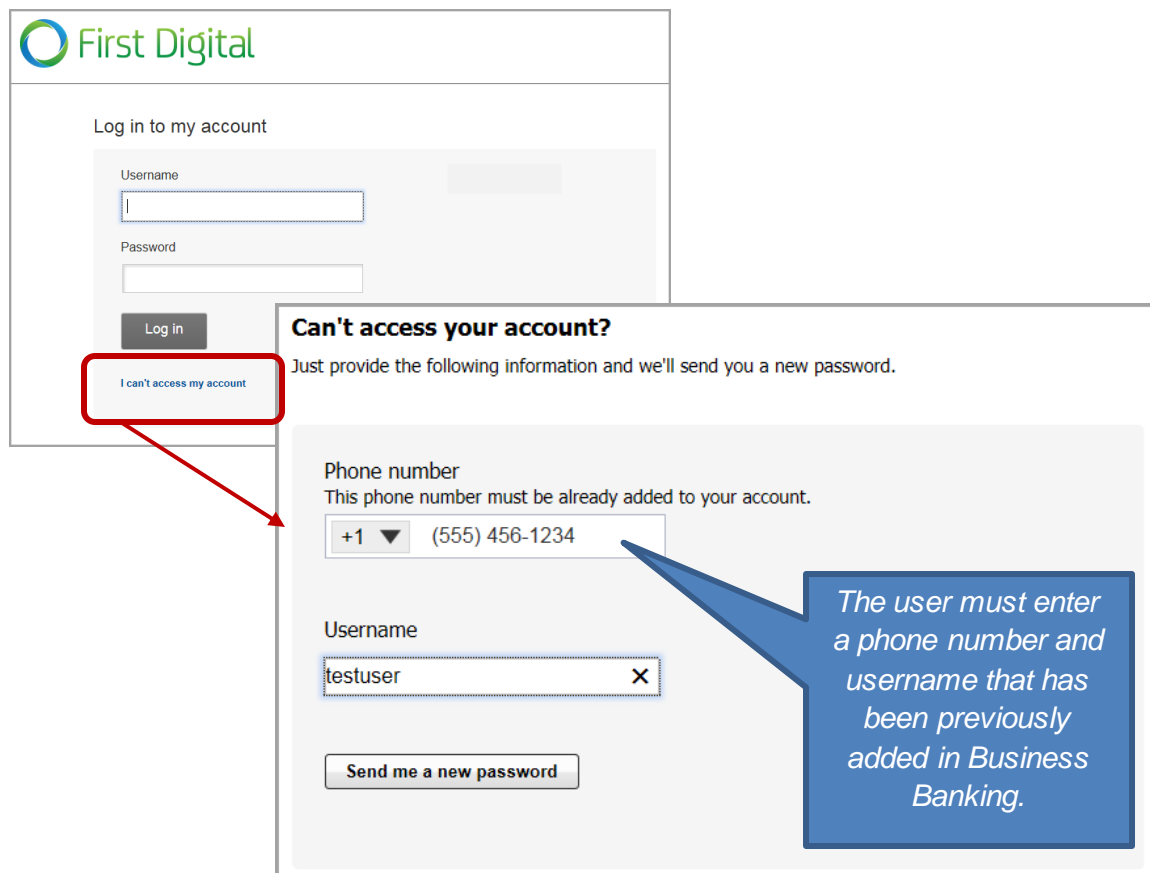
After the code is received and entered, the user is given the option to register their computer, which will prevent multifactor authentication challenges in the future. Once this choice is made, and after changing their password, the user can proceed to the Business Banking platform. The user can go to My Setting to change/update the User ID to one that the user will remember.

Note: The phone number used for multifactor authentication can be managed by the user within My Settings at any time after the initial login.

Forgotten Password

If a user forgets their username, password or is locked out of Business Banking, they can reset their information using the **Forgotten Password** feature. This feature is located on the login screen and will give immediate access to user without having to contact the financial institution.

1. The user **clicks I can't access my account** from the login screen.



The screenshot shows the 'First Digital' login interface. The 'Log in to my account' section has fields for 'Username' and 'Password', and a 'Log in' button. A red box highlights the link 'I can't access my account'. A red arrow points from this link to the 'Can't access your account?' section. This section has a heading 'Can't access your account?' and a sub-heading 'Just provide the following information and we'll send you a new password.' It contains a 'Phone number' field with a dropdown set to '+1' and a text input containing '(555) 456-1234'. Below it is a 'Username' field with 'testuser' and a clear button. A 'Send me a new password' button is at the bottom. A blue callout box points to the phone number field with the text: 'The user must enter a phone number and username that has been previously added in Business Banking.'

2. The user enters a phone number and username that has been previously added in Business Banking. If this information matches what is on file then a temporary password is sent to the user.
3. When the user logs in they are asked to reset their password.

To retrieve a username the user clicks **I forgot my username** from the **Can't access your account screen**. They are asked to enter their email address. If this email address matches what has previously been entered into Business Banking then their username is emailed to them. If needed, the user is then able to retrieve their password by using the Forgotten Password feature mentioned above.

User Platform: Manage Users

Overview

The Manage Users feature is located in the Additional Services menu. This feature allows a business administrator to allow controlled access to certain functions within the Business Banking platform. Each business user who is entitled receives their own username and password.

In this section:

- Adding a User
- Approving a New User
- Managing a User

Description

Adding a User

1. When a business administrator clicks on Manage Users, they see the **Users with Account Access** screen. The business administrator clicks **Add a user**.

If users already exist in the system, the business administrator will see a list of users who have access to the system. To add a user from this page, the business administrator clicks **Add a user**.

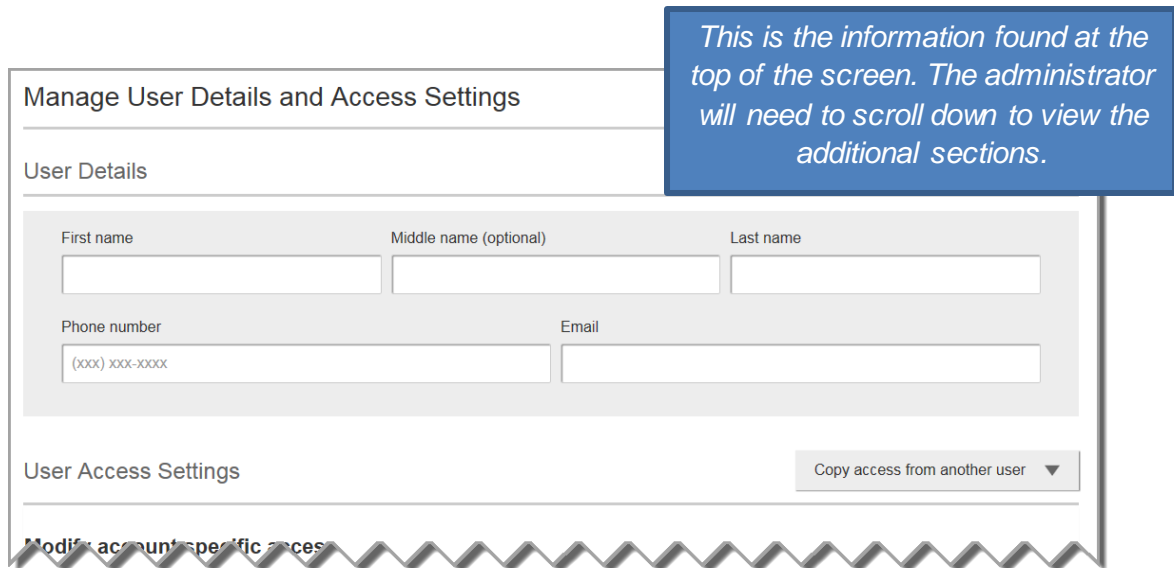
Users with Account Access				+ Add a user
Abby Wills	⚠ Setup pending			Options ▼
Abby Smith	⚠ Setup pending			Options ▼
Abby Andersons	⚠ Setup pending			Options ▼
Abby Anderson	⚠ Setup pending			Options ▼
Abby Addison	Disabled	Access	<input type="checkbox"/> NO	Options ▼
Abby Jonesx	Active	Access	<input checked="" type="checkbox"/> YES	Options ▼
Abigail Anderson	⚠ Setup pending			Options ▼

2. The Manage User Details and Access Settings screen allows the business administrator to add details about the user and grant access to features and functionality. This screen is divided into two sections: User Details and User Access Settings.

User Details

The first section of the screen contains User Details. The business administrator enters the name, phone number and email address of the user.

The email address is used to send login instructions to the user. The phone number that is entered is used for multi-factor authentication.



Manage User Details and Access Settings

User Details

First name Middle name (optional) Last name

Phone number Email

(xxx) xxx-xxxx

User Access Settings

Copy access from another user ▼

Modify account specific access

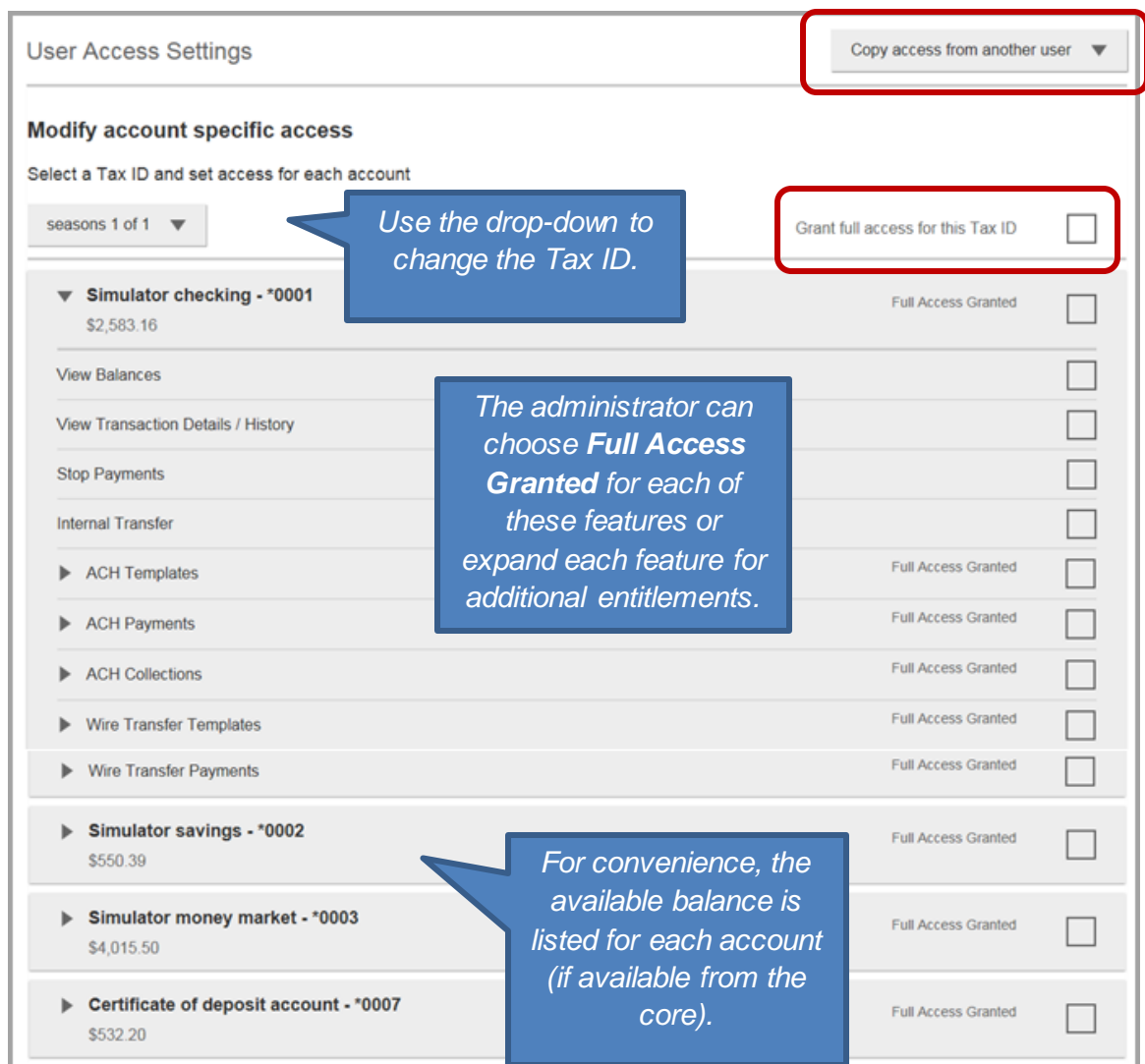
This is the information found at the top of the screen. The administrator will need to scroll down to view the additional sections.

User Access Settings: Modify account specific access

The business administrator uses this area to grant access to specific services at the account level. The business administrator uses the drop down menu to select a specific Tax ID (if multiple are available).

Each item in this section expands so the business administrator can choose the appropriate level of access. The business administrator can also check **Grant full access for this Tax ID** in order to grant access to all features.

The business administrator can use another user's entitlements for this new user by selecting **Copy access from another user** and choosing the correct name. That user's entitlements will populate for this new user. If necessary, changes can be made before saving this person's profile.



The screenshot shows the 'User Access Settings' page. At the top right, there is a dropdown menu labeled 'Copy access from another user'. Below this is the 'Modify account specific access' section, which includes a 'Select a Tax ID and set access for each account' area with a 'seasons 1 of 1' dropdown. A table lists several accounts with their balances and a 'Full Access Granted' checkbox for each. The accounts are: Simulator checking - *0001 (\$2,583.16), Simulator savings - *0002 (\$550.39), Simulator money market - *0003 (\$4,015.50), and Certificate of deposit account - *0007 (\$532.20). Each account has a list of services with checkboxes for 'Full Access Granted'.

Callouts:

- Use the drop-down to change the Tax ID.* (points to the 'seasons 1 of 1' dropdown)
- Click on each account to expand and view/choose the available services.* (points to the account list)
- The administrator can choose Full Access Granted for each of these features or expand each feature for additional entitlements.* (points to the 'Full Access Granted' checkboxes for services)
- For convenience, the available balance is listed for each account (if available from the core).* (points to the account balances)

The business administrator is able to expand each service to entitle additional levels of service at the account level. The features available for each service are as follows:

Feature	Additional Features
View Balances View Transaction Details/History Stop Payments Internal Transfer	N/A
Loans	Make Loan Payment Request Loan Advance
ACH Templates	Manage ACH Templates Approve ACH Templates
ACH Payments	Create Ad Hoc ACH Payments Create ACH Payments Using Templates Approve ACH Payments
ACH Collections	Create Ad Hoc ACH Collections Create ACH Collections using Templates Approve ACH Collections
Domestic Wire Transfer Templates	Manage Domestic Wire Templates Approve Domestic Wire Templates
International Wire Transfer Templates	Manage International Wire Templates Approve International Wire Templates
Domestic Wire Transfer Payments	Create Ad Hoc Domestic Wire Transfer Payments Create Domestic Wire Transfer Payments Using Templates Approve Domestic Wire Transfer Payments
International Wire Transfer Payments	Create Ad Hoc International Wire Transfer Payments Create International Wire Transfer Payments Using Templates Approve International Wire Transfer Payments

User Access Settings: Modify access and transaction limits for all accounts

In this section the business administrator grants access to specific user-level functionality and transaction limits. The business administrator is able to apply company limits or set transaction limits specifically for this user (equal to or lower than the company limits). The business administrator expands each section in order to specify per-transaction limits, daily and monthly limits. The business administrator will also grant access to specific ACH Payment and ACH Collection transaction types.

Modify access and transaction limits for all accounts

Set access for all accounts

Bill Pay	<input type="checkbox"/>
Online Statements	<input type="checkbox"/>
ACH File Import - Manage Import File Definitions	<input type="checkbox"/>
ACH File Import - Import Recipient Information	<input type="checkbox"/>

Set transaction limits for all accounts ?

▶ ACH Payments Creation Limits	Apply Company Limits	<input type="checkbox"/>
▶ ACH Collections Creation Limits	Apply Company Limits	<input type="checkbox"/>
▶ ACH File Pass-Through Creation Limits	Apply Company Limits	<input type="checkbox"/>
▶ Domestic Wire Transfer Payments Creation Limits	Apply Company Limits	<input type="checkbox"/>
▶ International Wire Transfer Payments Creation Limits	Apply Company Limits	<input type="checkbox"/>
▶ Transaction Approval Limits	Apply Company Limits	<input type="checkbox"/>

Set ACH transaction types for all accounts ?

▶ ACH Payments Type
▶ ACH Collections Type

Set ACH transaction types for all accounts ?

▼ ACH Payments Type Select All <input type="checkbox"/> <ul style="list-style-type: none"> Consumer (PPD) <input type="checkbox"/> Payroll (PPD) <input type="checkbox"/> Commercial (CCD) <input type="checkbox"/> Tax (CCD) <input type="checkbox"/> Child Support (CCD) <input type="checkbox"/>
▼ ACH Collections Type Select All <input type="checkbox"/> <ul style="list-style-type: none"> Consumer (PPD) <input type="checkbox"/> Commercial (CCD) <input type="checkbox"/> Electronic Check (POD) <input type="checkbox"/> Electronic Check (BOC) <input type="checkbox"/> Electronic Check (ARC) <input type="checkbox"/> Telephone-Initiated (TEL) <input type="checkbox"/> Web-Initiated (WEB) <input type="checkbox"/>

! Please entitle services for at least one account before saving.

Expand each section to enter per-transaction, daily or monthly limits.

Expand each section to select allowed transaction types

- The business administrator makes the appropriate selections for the user and clicks **Save**.
- If the addition of the new user requires approval, the new user will appear on the Users with Account Access screen with a status of "Setup pending". If no approval is needed the user will have a status of "Active".

Approving a New User

If primary and secondary business administrators have been set up for the business, a newly added business user will have to be approved. If a newly added user was added by the primary business administrator, a secondary business administrator will have to approve the newly added user, and vice versa.

Once the user is added, the business administrator who needs to approve the user will receive an email notification that there is an activity that needs their approval. The administrator will also see this user listed on the My Approvals widget on the home page of Business Banking.

The approver can view information about the new user by clicking on their name. This opens the User view (which is the same as the Print view) and is launched as a new tab. The user must navigate back to the Business Banking tab to complete the approval flow.

The approver can then approve or decline a new user directly from the My Approvals widget by clicking **Approve** or **Decline**.

Immediately after being approved, the new user will receive an email containing their log-in credentials. The new user's status will change to Active on the Users with Account Access screen.

***Note: All payments, users and templates that require approval will appear in the My Approval widget on the home page. Users will only see the items upon which they can take approval action.*

My Approvals

Approval Required

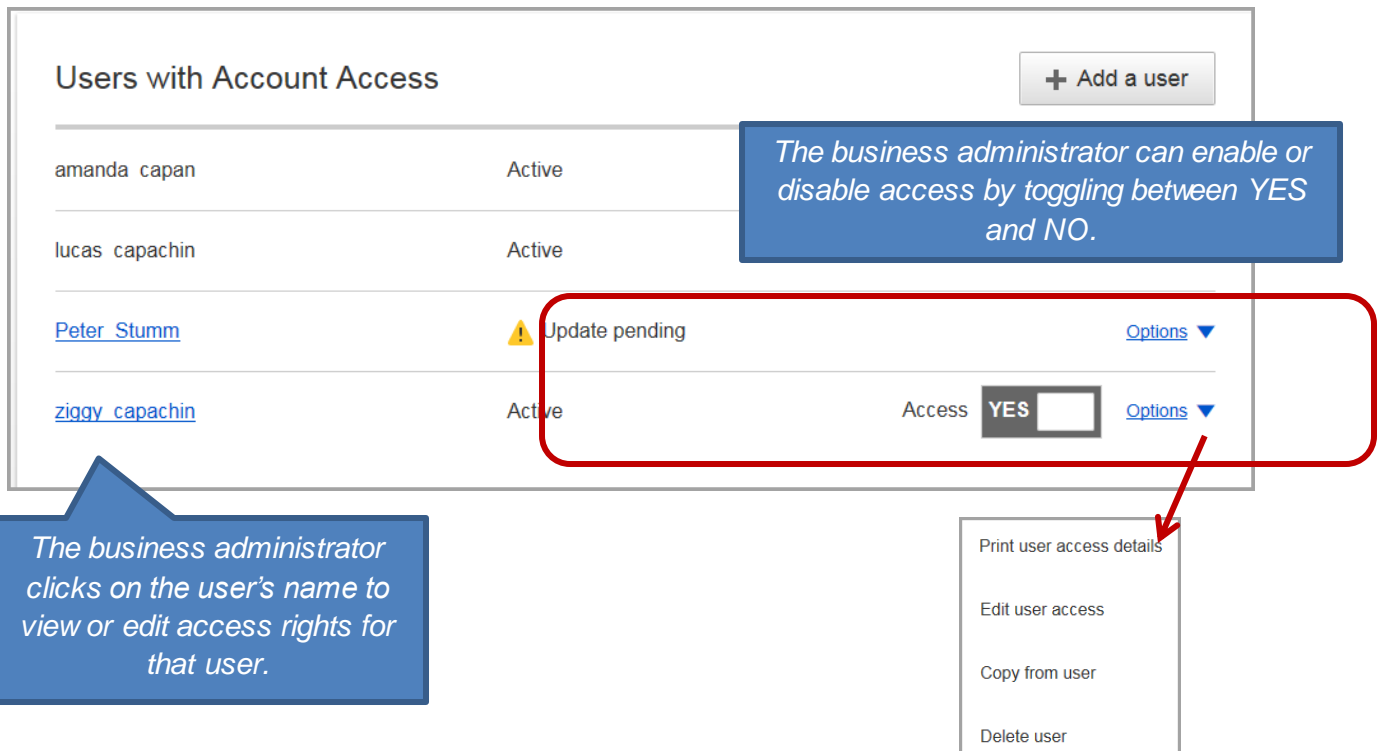
Show All
▼

PAYMENTS (1) ⊕		
Approve Me! <small>Commercial</small>	-\$80.00 <small>2016-01-21</small>	<input type="button" value="Approve"/> ▼
TEMPLATES (1) ⊕		
Approve Me! <small>Commercial</small>	*2114 <small>4 Recipient(s)</small>	<input type="button" value="Approve"/> ▼
USERS (1) ⊕		
Bob Smith <small>via Primary Admin</small>		<input type="button" value="Approve"/> <input type="button" value="Decline"/>

Managing a User

1. A list of business users is located on the **Users with Account Access** screen. This screen is accessed by clicking **Manage Users** on the **Additional Services** menu. This list allows the business administrator to manage user's access rights and view the status of each user.

The business administrator is able to see the status of each user. If the approval for a user's initial setup is incomplete then the user's status will be "Setup pending". If a change to a user's existing setup needs approval, then the status of "Approval pending" will display.



Users with Account Access + Add a user

amanda capan	Active		
lucas capachin	Active		
Peter Stumm	Update pending		Options ▼
ziggy capachin	Active	Access YES <input type="checkbox"/>	Options ▼

The business administrator can enable or disable access by toggling between YES and NO.

The business administrator clicks on the user's name to view or edit access rights for that user.

- Print user access details
- Edit user access
- Copy from user
- Delete user

To view or edit access rights, the business administrator clicks on the name of the user. When changes are made to a user's setup, the user will need to be re-approved. Until the user is approved the user is in a temporary locked state and they are not able to access the Business Banking platform. Once the approval takes place, the user returns to an "Active" status and can access the Business Banking platform once again.

The ability to print, edit, copy from user or delete a user is available in the **Options** menu for each user. The delete option is not available if the user is in a Set up pending or Update pending status and does not require approval.

The Copy from user feature opens a new user set up screen with an exact replica of the original user's entitlements. The business administrator enters the new user's personal information and makes any necessary changes to entitlements and clicks **Save**.

User Platform:

ACH and Wires

Overview

Businesses are able to manually initiate payments and collections via Business Banking. They also have the ability to set up templates for recurring payments or collections.

In this section:

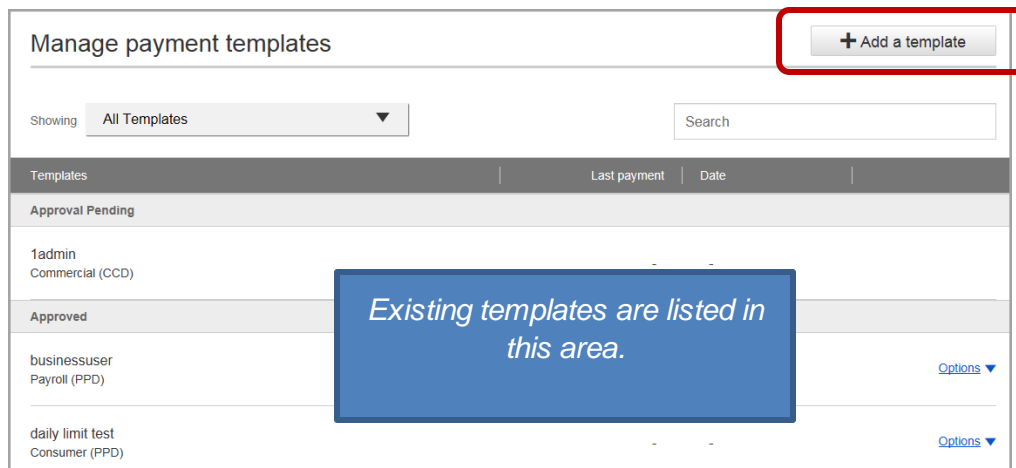
- Adding Templates
- Managing Templates
- Managing Payments
- Managing Scheduled, Processed and Declined Payments

Description

Adding Templates

Adding an ACH Template

1. The user clicks on **Manage payment templates** in the Move Money menu.
2. On the **Manage payment templates** screen the user clicks **Add a template**.



3. The user adds template information on the **Add a template** screen

The user enters the following information:

- **Name** - The user enters a template name
- **Funding company** - If there are multiple TINs for this company the user can choose the appropriate TIN from the drop down menu.
- **Funding account** - The user chooses the funding account from the drop down menu. The list of funding accounts depends on the funding company that is chosen.
- **Template Type** - The user can select the following template types from the drop-down-menu:
 - Consumer Payment (PPD)
 - Electronic Check (POP, WEB or ARC)

- Commercial Payment (CCD)
- Tax Payment (CCD)
- Child Support (CCD)
- Telephone Initiated Entries (TEL)
- Domestic Wire
- International Wire
- **ACH Company ID** - The user selects the ACH Company ID from the drop-down menu.
- **Payment description** - The user can enter a description is that is no longer than 10 characters.
- **How would you like to settle these payments?** - The user selects how the transactions in the template should settle. If there should be one debit to the funding account to offset all of the credits in this template, the user chooses **Batch offset**. If the user prefers to have individual settlement entries for each item, he or she chooses **Single offset**.

The bottom of the form dynamically changes depending on the type of template that is chosen.

This is an example of a payroll template.

Add a template

Template information

Name

Funding account

Template type

ACH Company ID

Template Description

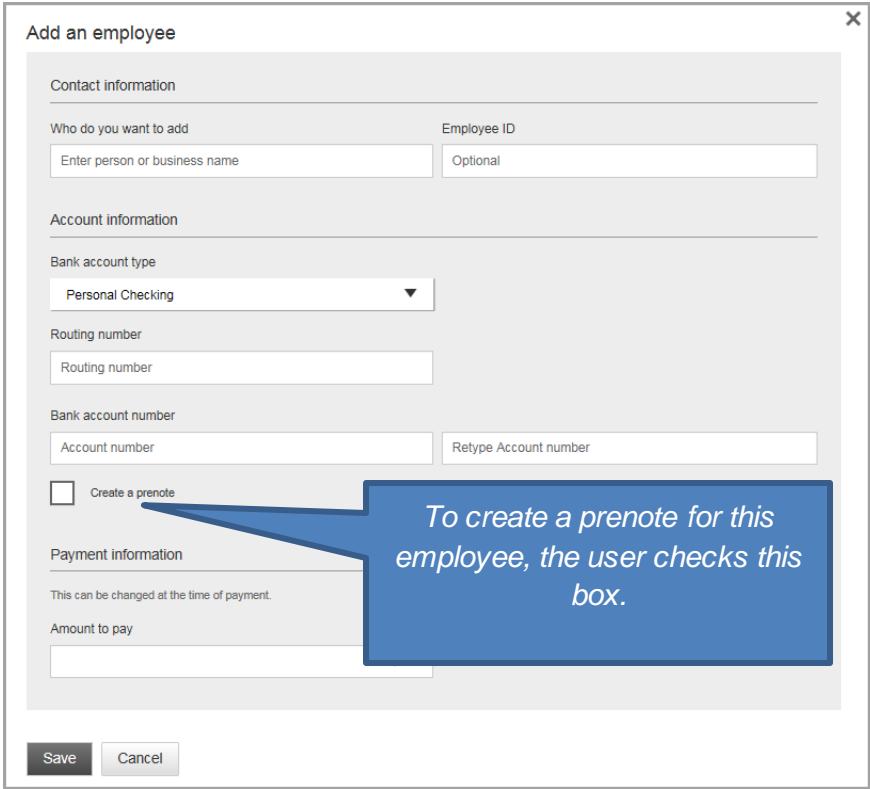
How would you like to settle these payments?
 One settlement entry per batch offset
 One settlement entry per item offset

Employee information

Complete the template by adding an employees.

For a payroll template, add employee information here.

- The user adds the employee information to the template by clicking **Add an employee**. The user enters the employee's name, account information, and payment amount on the Add an employee screen.



The routing number is validated by a database that is maintained by the Fed.

The amount to pay is saved with the template, but it can be changed when the template is initiated.

To create a prenote for this employee, the user checks this box.

Add an employee

Contact information

Who do you want to add Employee ID

Enter person or business name Optional

Account information

Bank account type

Personal Checking

Routing number

Routing number

Bank account number

Account number Retype Account number

Create a prenote

Payment information

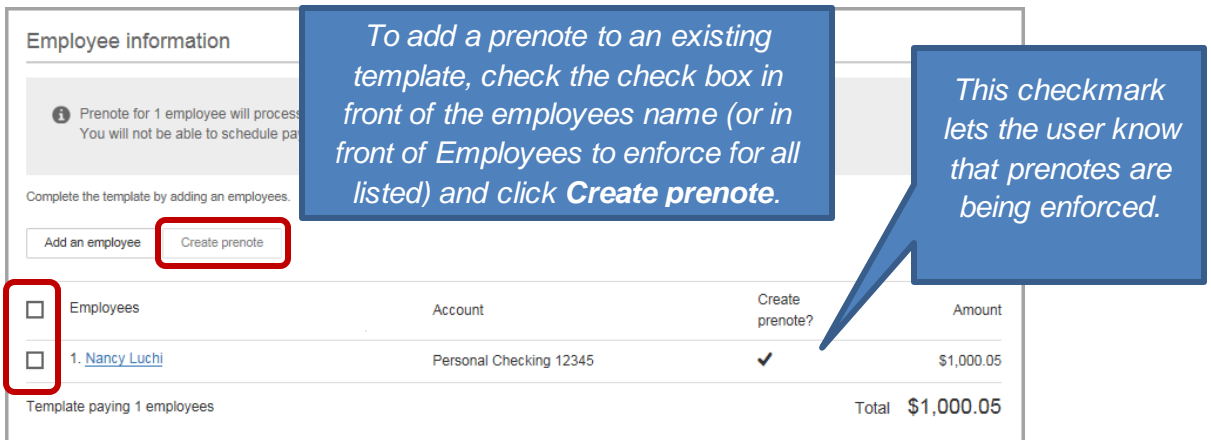
This can be changed at the time of payment.

Amount to pay

Save Cancel

If prenotes are created, a mandatory three day waiting period before initiating live dollar entries is enforced. If the waiting period for prenotes has not expired (3 days from prenote settlement date), payments for prenoted entries can only be created with a Delivery On Date after the prenote waiting period.

Prenotes can be created whenever recipient information is added or edited within a template. It is the responsibility of the originating financial institution to communicate details of any Notifications of Change received as the results of a prenote. Notifications of change contain information users need to correct inaccurate or changed information in the prenote or live dollar entries they have originated.



*To add a prenote to an existing template, check the check box in front of the employees name (or in front of Employees to enforce for all listed) and click **Create prenote**.*

This checkmark lets the user know that prenotes are being enforced.

Employee information

Employees

Account

Create prenote?

Amount

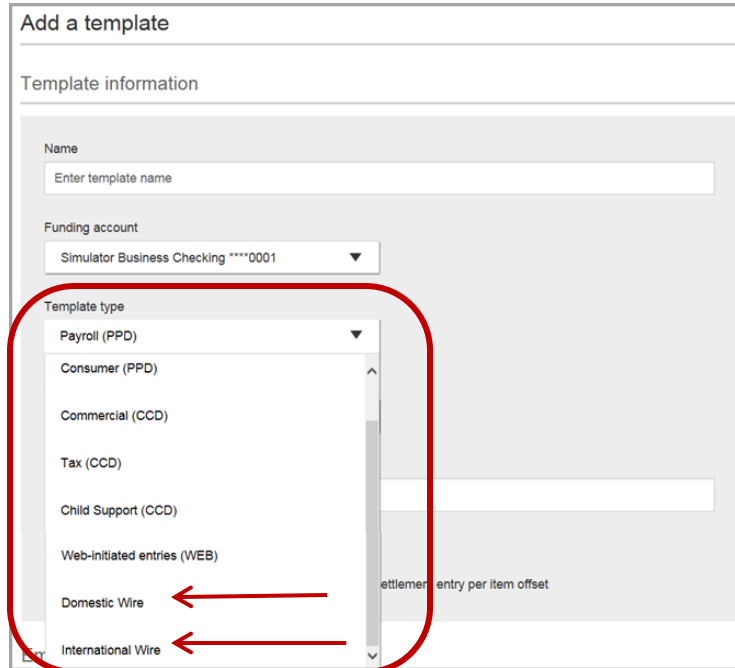
1. [Nancy Luchi](#) Personal Checking 12345 \$1,000.05

Template paying 1 employees Total \$1,000.05

- The user clicks **Save**.

Adding a Wire Template

1. To create a wire template the user chooses **Add a template**. The user enters a template name, chooses a funding account and chooses Domestic Wire or International Wire for the template type.



Add a template

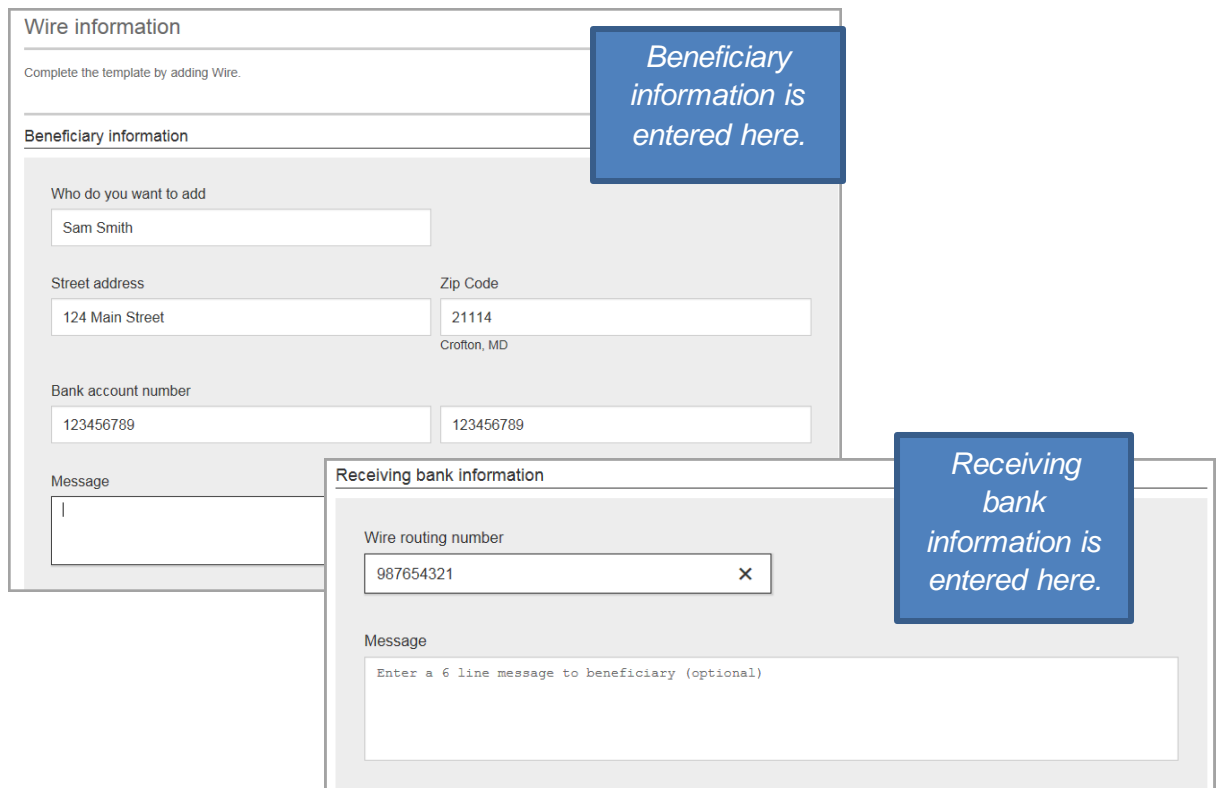
Template information

Name
Enter template name

Funding account
Simulator Business Checking ****0001

Template type
Payroll (PPD)
Consumer (PPD)
Commercial (CCD)
Tax (CCD)
Child Support (CCD)
Web-initiated entries (WEB)
Domestic Wire
International Wire

2. The bottom of the screen populates with the wire template. The business user will have to scroll to view the entire template.



Wire information

Complete the template by adding Wire.

Beneficiary information

Who do you want to add
Sam Smith

Street address
124 Main Street

Zip Code
21114
Crofton, MD

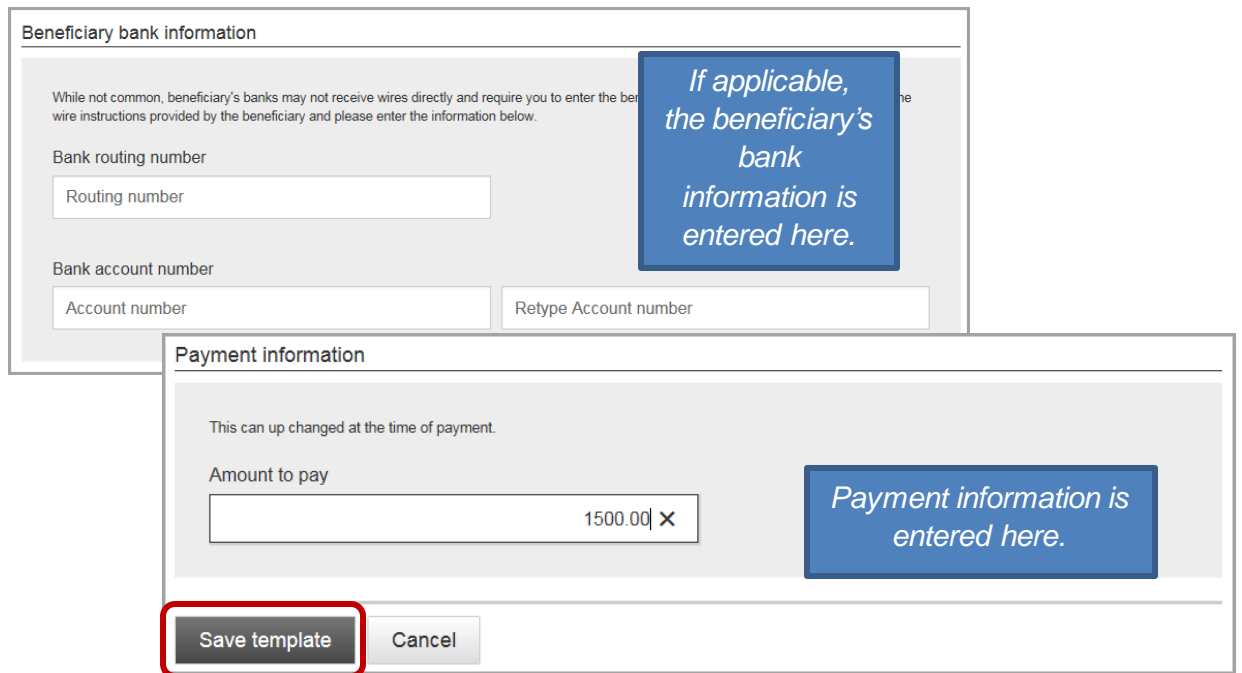
Bank account number
123456789

Message

Receiving bank information

Wire routing number
987654321

Message
Enter a 6 line message to beneficiary (optional)



Beneficiary bank information

While not common, beneficiary's banks may not receive wires directly and require you to enter the beneficiary's wire instructions provided by the beneficiary and please enter the information below.

Bank routing number
Routing number

Bank account number
Account number Retype Account number

If applicable, the beneficiary's bank information is entered here.

Payment information

This can be changed at the time of payment.

Amount to pay
1500.00 x

Payment information is entered here.

Save template Cancel

****Note:** The user can enter instructions to the beneficiary of the wire transfer or to the receiving financial institution. The financial institution administrator will also have an opportunity to edit the instructions if the user has made an error.

****Note:** The Business Banking module will not maintain foreign exchange tables for international wires. Financial institutions will receive instructions from Business Banking and the financial institution will perform currency conversions off-line using currency conversion tables and provides they use for Foreign Exchange. The Business Banking module supports wires in U.S. dollar, exact amount in U.S. dollar converted to foreign currency, and exact amount in foreign currency.

3. Once all the information is entered, the business user clicks **Save template**.

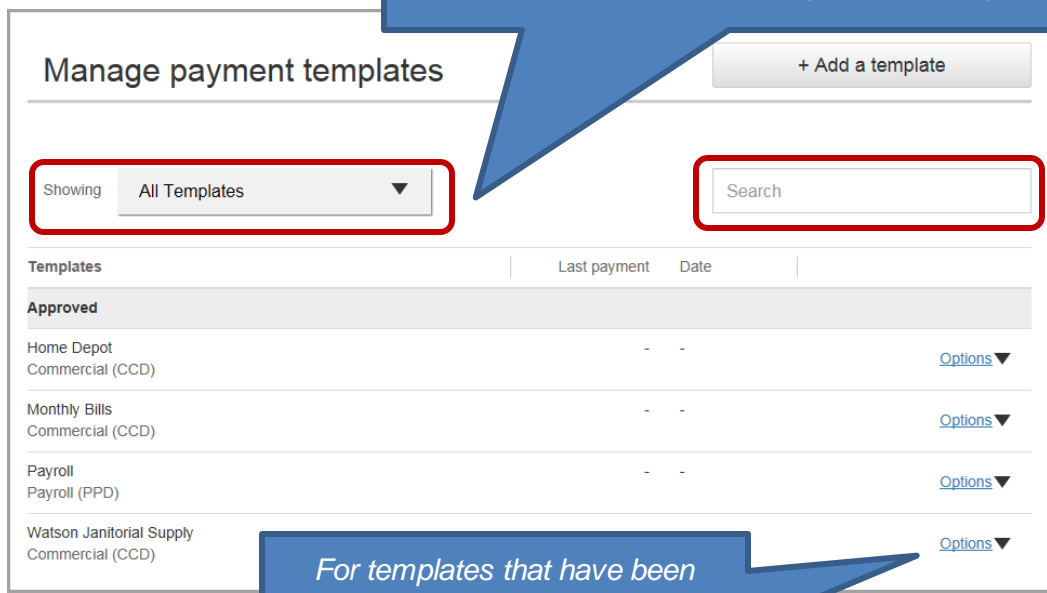
Managing Templates

View Established Templates

Once templates are created, they are located on the **Manage payment templates** screen. From this screen, the user is able to edit or delete a template and view payment history.

1. The user clicks on **Manage payment templates** in the Move Money menu. This screen shows the list of established templates and the last payment amount and date for each template.
2. The user clicks on the **Options** menu next to a template to edit or delete a template or to process a payment.
3. The **Showing** drop-down menu allows the business user to search for a particular type of template. The user can also enter a name of a template in the search field.
4. This screen also provides a list of any templates that might need approval. Once a template is approved, it is available for use. (This is not shown in the screen shot below).

The user can use the **Showing** menu to filter the templates list to only present a certain type of template, or use the search field to find a particular template.



Templates	Last payment	Date	
Approved			
Home Depot Commercial (CCD)	-	-	Options ▼
Monthly Bills Commercial (CCD)	-	-	Options ▼
Payroll Payroll (PPD)	-	-	Options ▼
Watson Janitorial Supply Commercial (CCD)	-	-	Options ▼

For templates that have been approved, the **Options** menu allows the user to edit or delete a template or make/ a payment.

Edit a Template

1. The user clicks **Edit template** on the **Options** menu next to the template name.

This is an example of a CCD template and what a user is able to edit.

Manage payment templates

+ Add a template

Showing All Templates ▼
Search

Templates	Last payment	Date	
Approved			
Home Depot Commercial (CCD)	-	-	Options ▼
Monthly Bills Commercial (CCD)	-	-	Edit template Delete Make/Collect a payment
Payroll Payroll (PPD)	-	-	
Watson Janitorial Supply Commercial (CCD)	-	-	Options ▼

2. The user makes any necessary changes and clicks **Save template**.

Edit template

Template information

Name

Funding account Simulator Checking ****0001 ▼

Template type Payroll (PPD)

ACH Company ID 1234567890 ▼

Template Description

How would you like to settle these payments?
 One settlement entry per batch offset
 One settlement entry per item offset

Employee information

Complete the template by adding an employees.

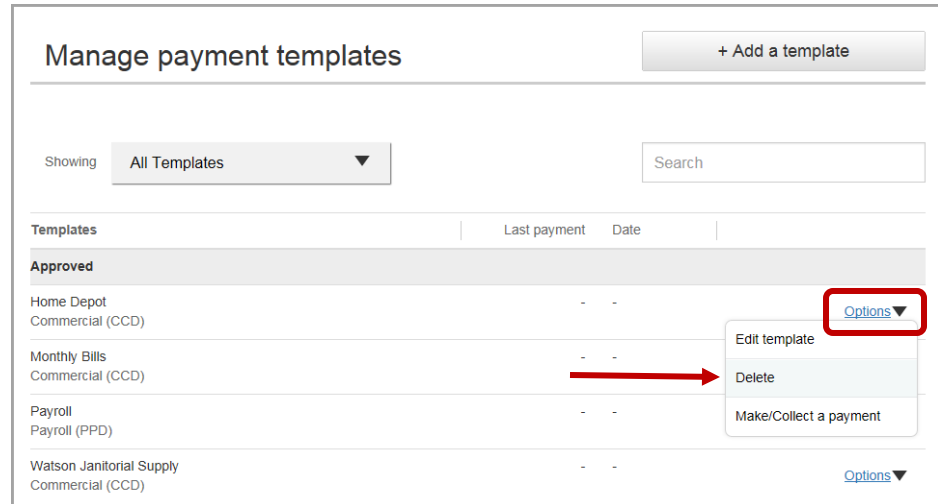
Add an employee
 Create prernote

Employees	Account	Create prernote?	Amount
<input type="checkbox"/> 1. Nancy Luchi	Personal Checking 1234		\$2,000.00
Template paying 1 employees			Total \$2,000.00

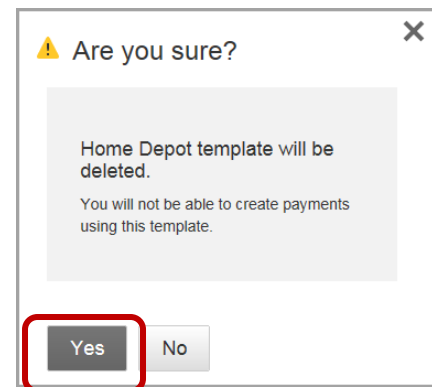
Save template
 Cancel

Delete a Template

1. The user clicks **Delete** on the **Options** menu next to the template name.

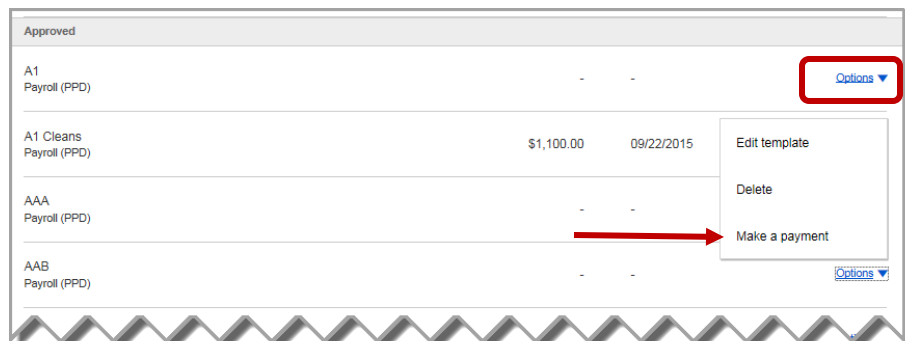


2. The user is asked to confirm the deletion. Once deleted, the template will no longer exist in the list of templates on the **Manage payment templates** page.



Process a Payment

1. The user clicks **Make a payment** on the **Options** menu next to the template name.



2. The user is taken to the Payments screen to process a payment. Refer to **Managing payment** on page 53, for steps on how to process a payment.

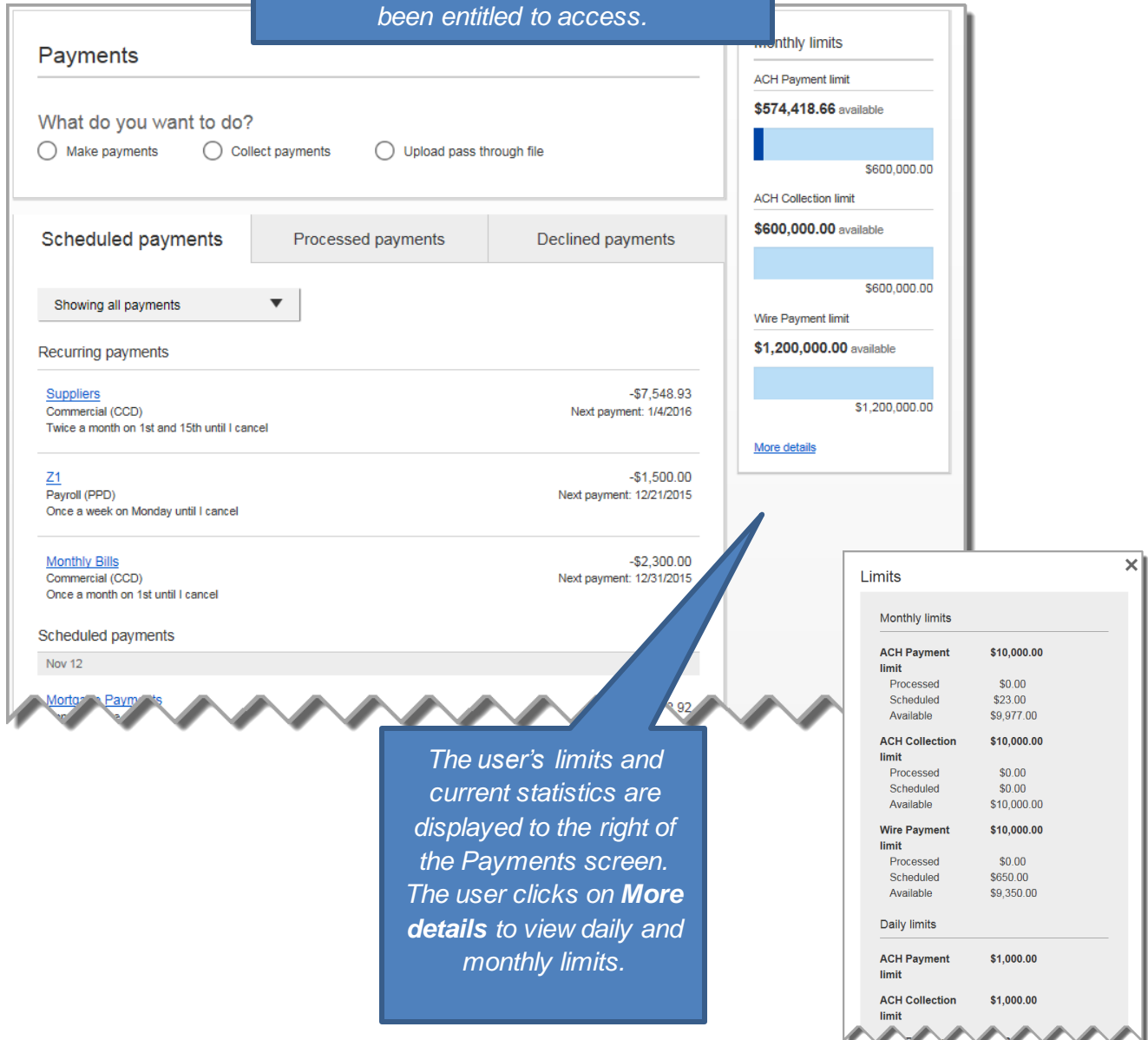
Managing Payments

Make or Collect a Payment Using a Template

The ability to make or collect a payment can be accessed from the **Manage payment templates** screen as described in the previous section. The **Payments** screen allows a user to set up or collect a payment. It also provides the user a list of scheduled and processed payments.

1. The user clicks on **Make/Collect a payment** in the Move Money menu. To make a payment the user clicks the **Make payments** radio button. To collect a payment, the user clicks the **Collect payments** radio button.

Users only see capabilities they have been entitled to access.



The screenshot displays the 'Payments' interface. At the top, there are three radio buttons: 'Make payments', 'Collect payments', and 'Upload pass through file'. Below this, there are three tabs: 'Scheduled payments', 'Processed payments', and 'Declined payments'. The 'Scheduled payments' tab is active, showing a list of recurring payments with details like 'Suppliers', 'Z1', and 'Monthly Bills'. To the right of the main content, there is a 'Limits' sidebar with three sections: 'Monthly limits', 'Daily limits', and 'Wire Payment limit'. Each section shows a bar chart and numerical values for 'Processed', 'Scheduled', and 'Available' amounts. A blue callout box points to the 'Limits' sidebar, and another blue callout box is positioned above the 'Limits' sidebar.

*The user's limits and current statistics are displayed to the right of the Payments screen. The user clicks on **More details** to view daily and monthly limits.*

Monthly limits	
ACH Payment limit	\$10,000.00
Processed	\$0.00
Scheduled	\$23.00
Available	\$9,977.00
ACH Collection limit	\$10,000.00
Processed	\$0.00
Scheduled	\$0.00
Available	\$10,000.00
Wire Payment limit	\$10,000.00
Processed	\$0.00
Scheduled	\$650.00
Available	\$9,350.00
Daily limits	
ACH Payment limit	\$1,000.00
ACH Collection limit	\$1,000.00

****Note:** The following payment types are supported:

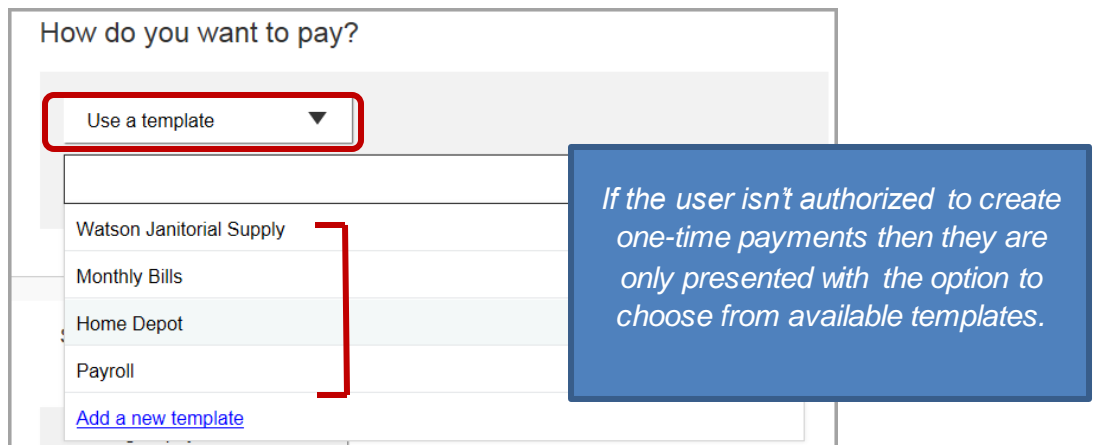
Make Payments	
Wires	Domestic and international.
ACH	PPD and CCD are supported. Free-form addenda records are supported for applicable entries.
Tax Payments	Users can create a one- time or templated payment using the Tax Forms that have been created by the financial institution. Users also have the option to create tax payments with free-form addenda records if they choose.
Collect Payments	
ACH	PPD, CCD, BOC, ARC, TEL, WEB
ACH Pass Through	
NACHA	We will verify accurate NACHA file formatting. The pass-through file must contain entries that are all settling on the same effective date, and only one NACHA file can be contained within each pass-through file. Any valid SEC codes can be contained within the ACH pass-through file.

- Under **How do you want to pay?** the user is given the option to use a template or to make a one-time payment

If the user chooses to use a template, when the user starts typing in the text field, the system filters through and displays a list based on what the user has typed. The user clicks the name of the appropriate template.

The user can also click **Add a new template** to create a new template.

****Note:** This list includes the ACH and wire templates the user is authorized to access.



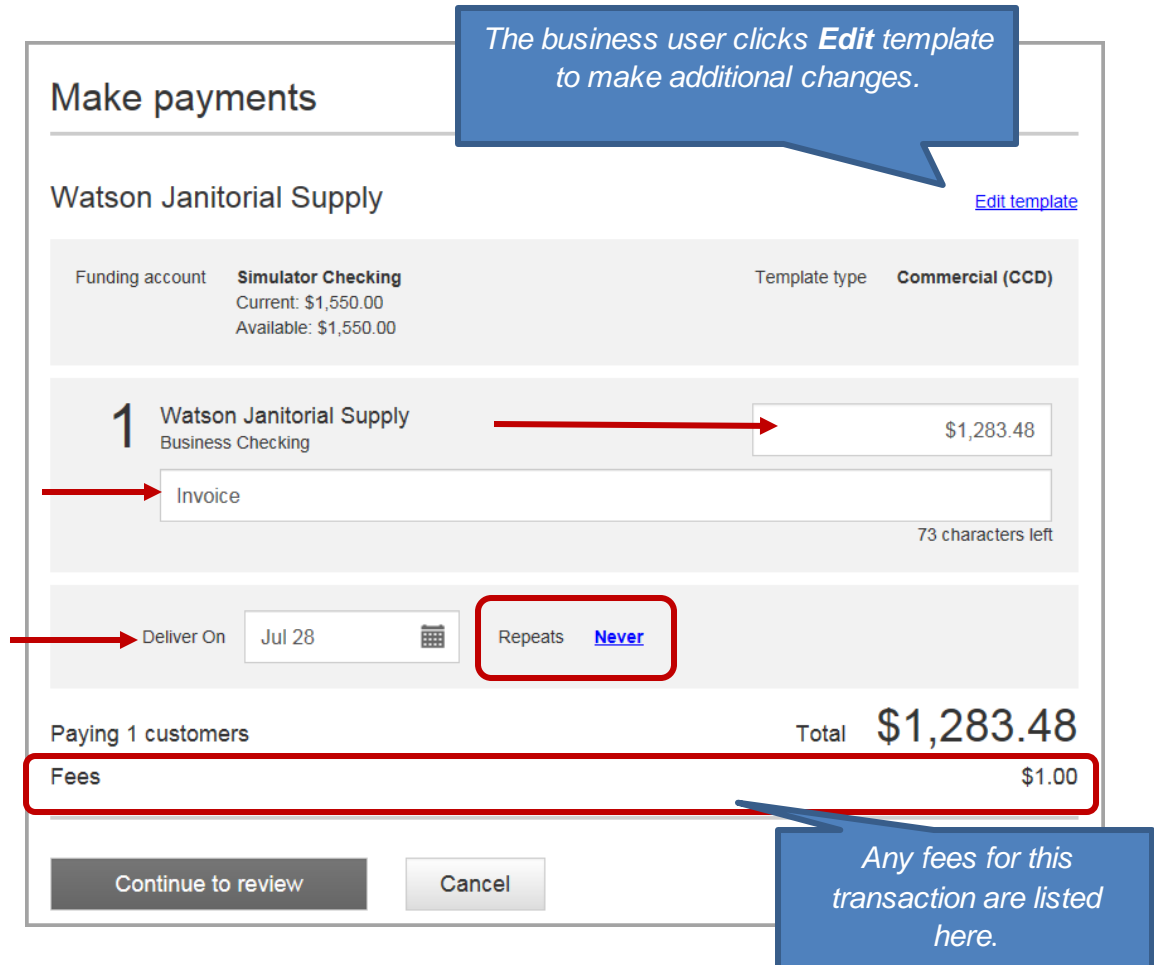
How do you want to pay?

Use a template ▼

- Watson Janitorial Supply
- Monthly Bills
- Home Depot
- Payroll
- [Add a new template](#)

If the user isn't authorized to create one-time payments then they are only presented with the option to choose from available templates.

- The screen displays the template that is chosen. The amount and description default to what was previously saved on the template. The delivery date automatically defaults to the next available settlement date. The user has the option to edit these items.



Make payments

Watson Janitorial Supply [Edit template](#)

Funding account **Simulator Checking**
Current: \$1,550.00
Available: \$1,550.00

Template type **Commercial (CCD)**

1 Watson Janitorial Supply Business Checking

73 characters left

Deliver On Jul 28

Paying 1 customers Total **\$1,283.48**

Fees	\$1.00
------	--------

[Continue to review](#) [Cancel](#)

*The business user clicks **Edit template** to make additional changes.*

Any fees for this transaction are listed here.

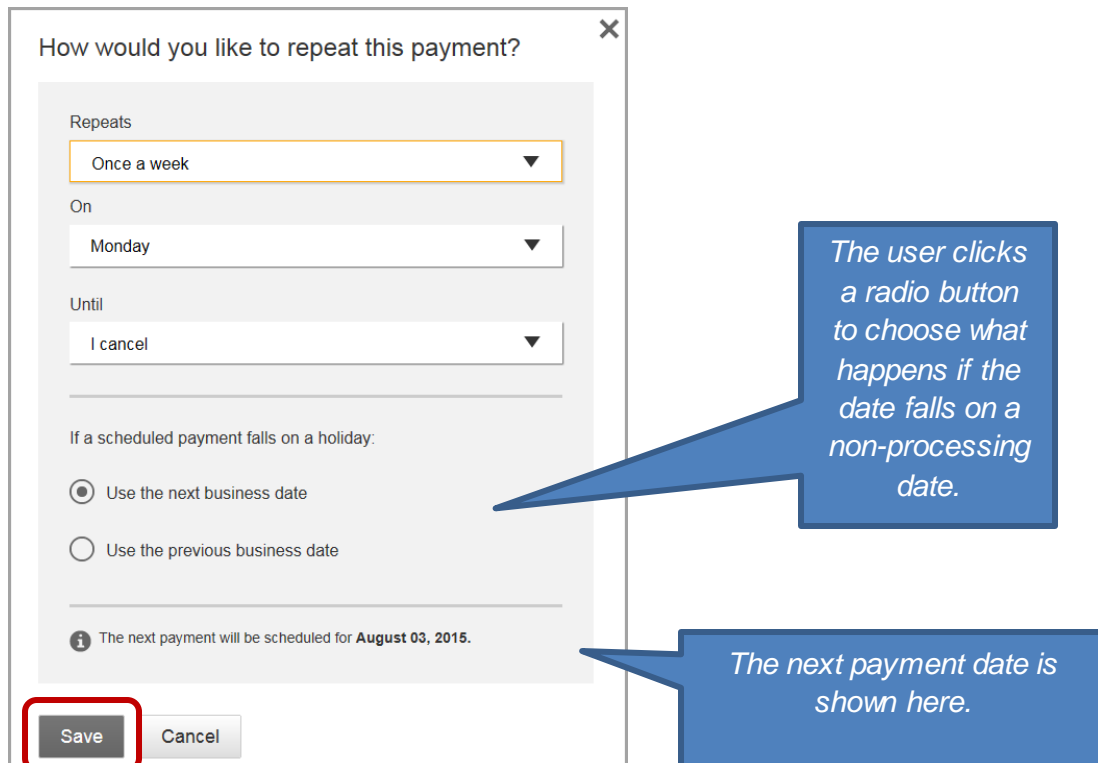
****Note for Tax Payment Templates:** When making a tax payment using a Tax Form, the user chooses Tax as the payment type. The user selects the tax authority and tax form they want to pay. If they input a tax authority and tax form with a tax form template associated with it, they are presented with an input screen that has been built based on the addenda format map that was created by the financial institution. If a tax form has been previously used to create a template, the user can simply choose the same template from the drop-down.

- The user can also add or change the recurrence of this payment by clicking on the Repeats area. By clicking **Never**, in the Repeats area, the user can establish a rule for repeating this payment. The user can choose to make a payment repeat once a week, once every two weeks, twice a month, once a month, once every four weeks, once every eight weeks, once every three months, once every six months and once a year.

After setting the payment frequency, the user is able to choose exactly when that payment occurs and choose how long the repeated payments continue. This is done by using the **On** and **Until** drop-down menus (These menus are dynamic and depend on the frequency).

The user then defines what happens if the payment date falls on a holiday or a weekend.

The user clicks **Save** to save this recurring payment schedule.



How would you like to repeat this payment?

Repeats
Once a week

On
Monday

Until
I cancel

If a scheduled payment falls on a holiday:

Use the next business date

Use the previous business date

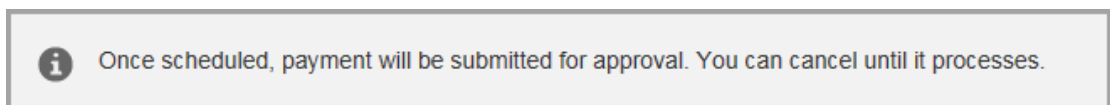
i The next payment will be scheduled for August 03, 2015.

Save Cancel

The user clicks a radio button to choose what happens if the date falls on a non-processing date.

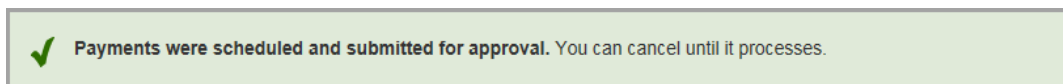
The next payment date is shown here.

- Once the payment details have been entered, the user clicks **Continue to review**. This allows the user to review all payment information. The user receives a message at the bottom of the screen and is asked to review the payment information.



i Once scheduled, payment will be submitted for approval. You can cancel until it processes.

- After the user clicks **Pay**, he or she receives a confirmation message. The payment is now in the list of scheduled payments on the **Payments** page. The user's limits are also updated to reflect the value of the newly created payment.

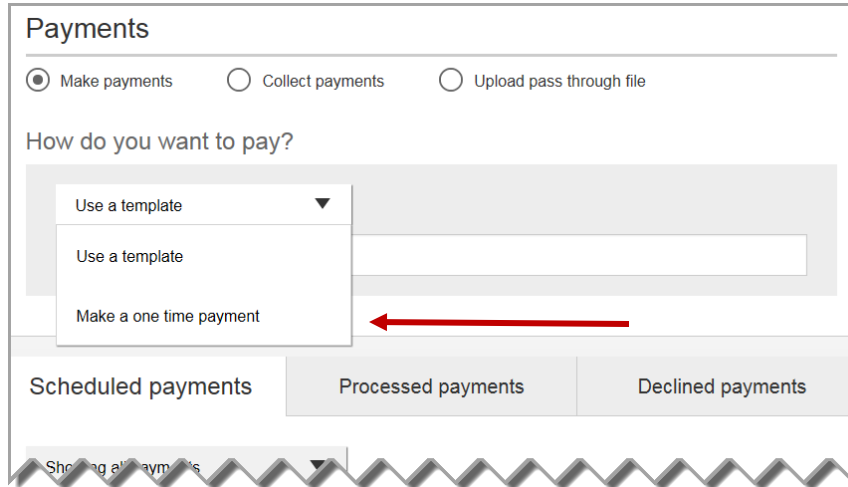


✓ Payments were scheduled and submitted for approval. You can cancel until it processes.

****Note:** If the user is collecting a payment the button will say Collect.

Make or Collect as a One-Time Payment via ACH

1. On the Payments screen, the user chooses **Make a one-time payment** under **How do you want to pay?**

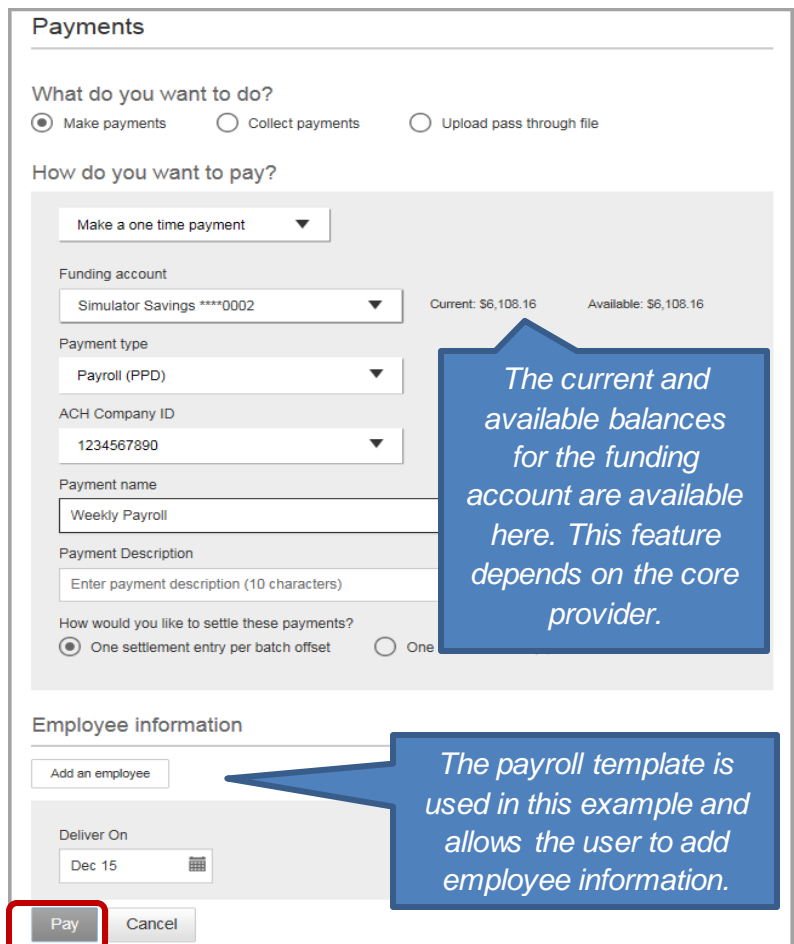


2. On the payment entry screen, the user enters the information for this one-time payment. The user starts by choosing one of the funding accounts they are entitled to access.

The payment type and ACH company ID are chosen from the drop-down menus.

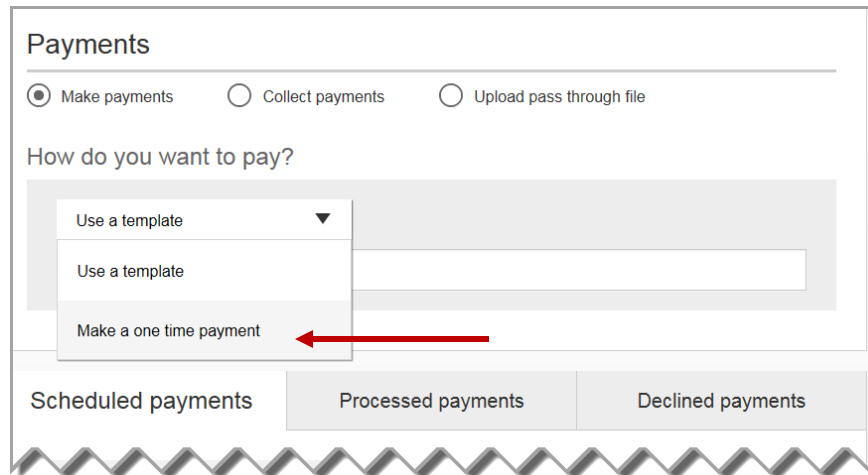
The payment name is optional, but the payment description is required. The payment description is displayed in the ACH batch header record and is limited to 10 characters.

The user also chooses batch offset or single offset. After entering a delivery date, the user clicks **Pay**.

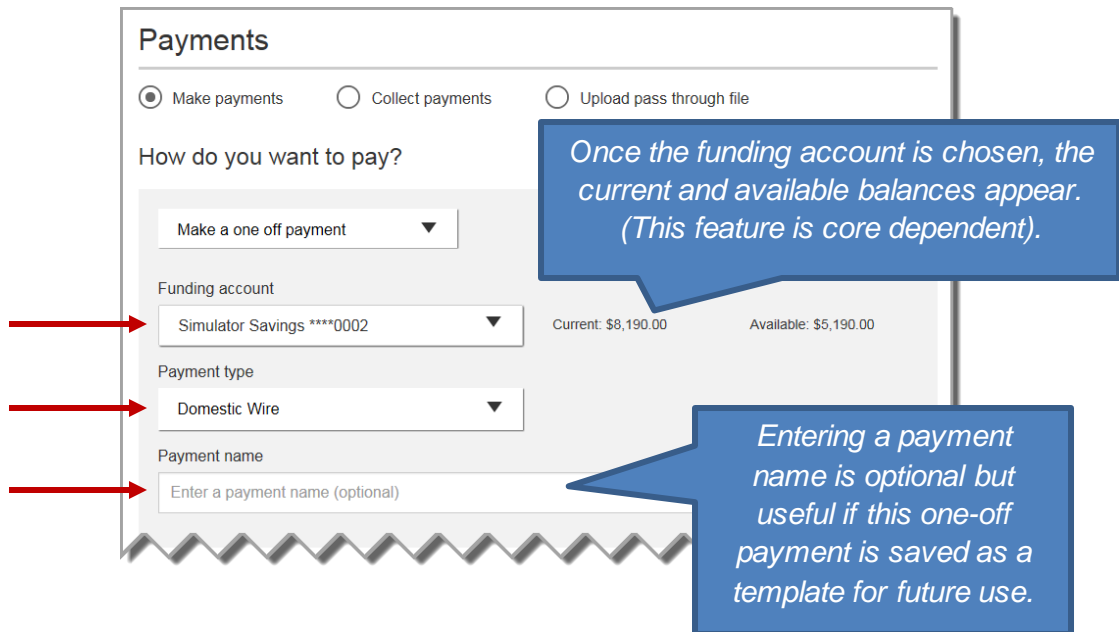


Make a One Time Payment via Wire

1. On the **Payments** screen, the user chooses **Make a one-time payment** under **How do you want to pay?**



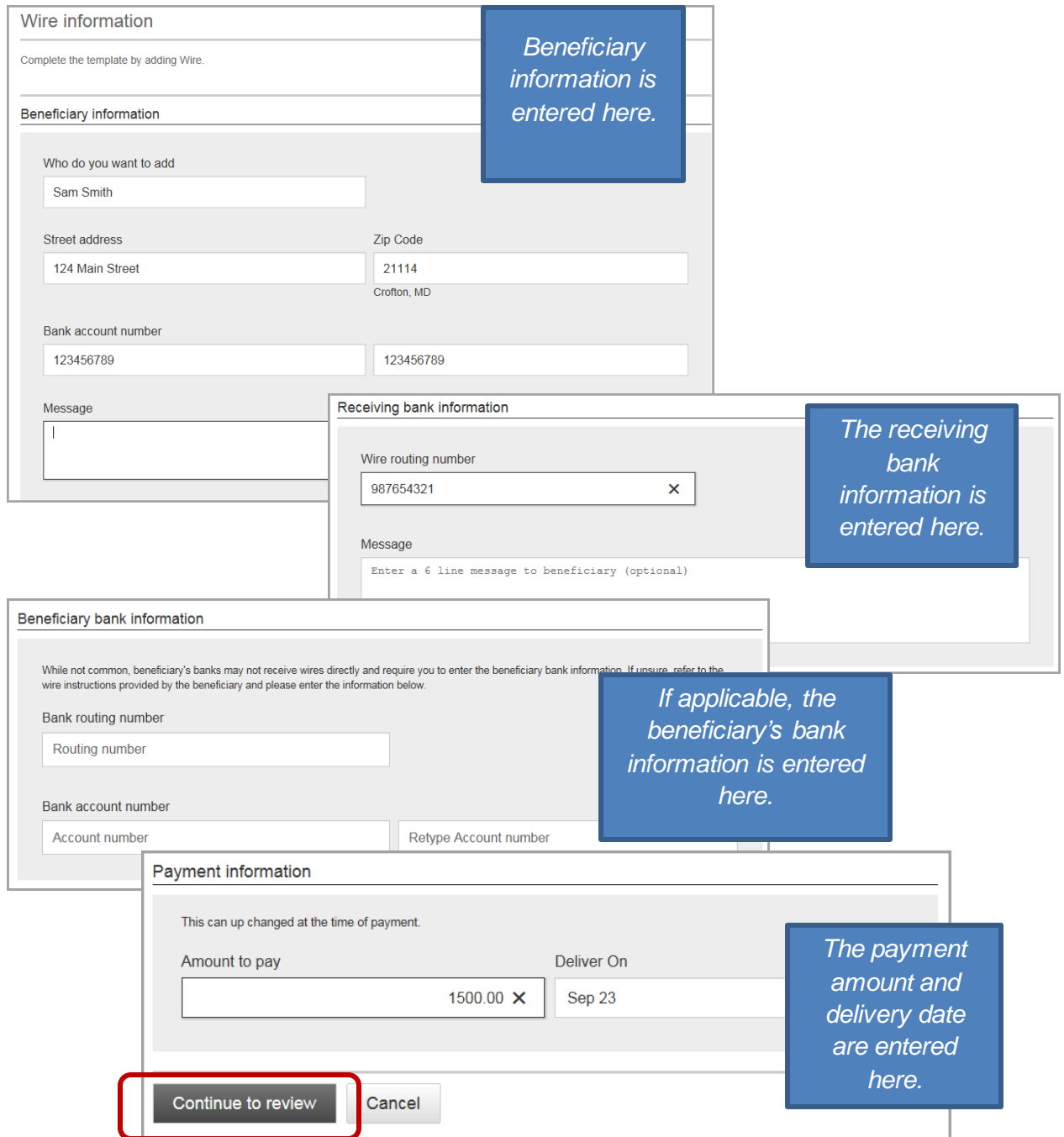
2. The user chooses the funding account and, chooses **Domestic Wire** from the **Payment Type** drop-down menu.



Once the funding account is chosen, the current and available balances appear. (This feature is core dependent).

Entering a payment name is optional but useful if this one-off payment is saved as a template for future use.

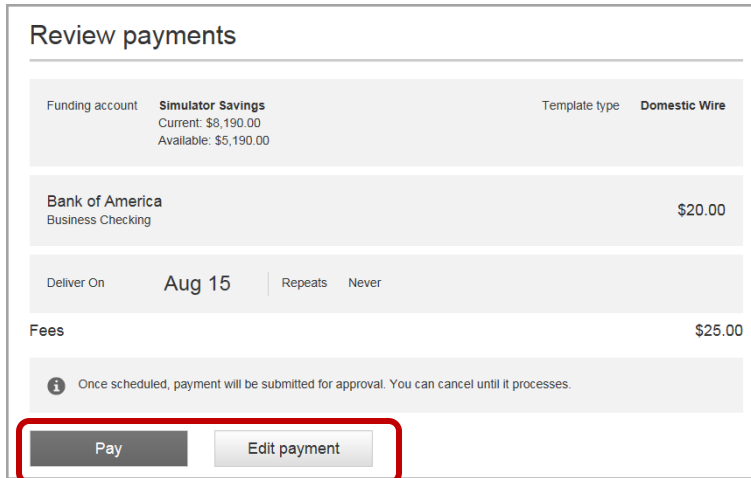
- The bottom of the screen populates with the wire information. The business user will have to scroll to view the entire form.



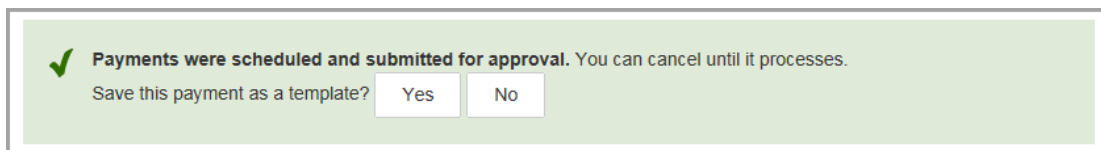
The screenshot displays a multi-section wire transfer form. The sections are: 'Wire information' (with a sub-section 'Beneficiary information' containing fields for name, address, zip, bank account, and message); 'Receiving bank information' (with fields for wire routing number and message); 'Beneficiary bank information' (with fields for bank routing number and bank account number); and 'Payment information' (with fields for amount to pay and deliver on date). At the bottom are 'Continue to review' and 'Cancel' buttons. Blue callout boxes with white text point to specific fields: 'Beneficiary information is entered here.' points to the beneficiary name field; 'The receiving bank information is entered here.' points to the wire routing number field; 'If applicable, the beneficiary's bank information is entered here.' points to the beneficiary bank routing number field; and 'The payment amount and delivery date are entered here.' points to the amount and date fields. A red box highlights the 'Continue to review' button.

- Once the information is entered, the user clicks **Continue to review**. The user has the opportunity to review the information for this wire.

- After reviewing, the user clicks **Pay** to process the payment. If changes need to be made, the user clicks **Edit payment** to return to the **Wire information** screen.



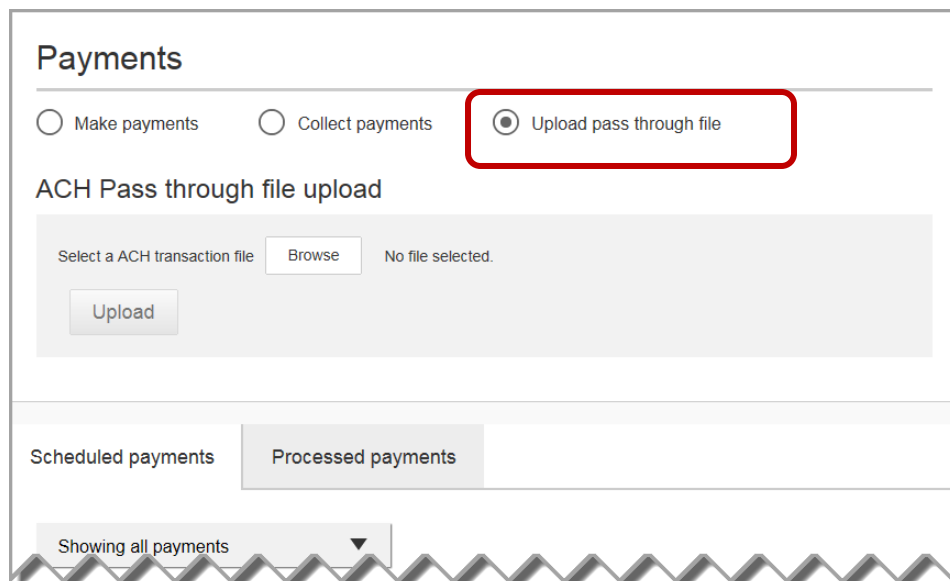
- The user receives a confirmation message and has the opportunity to save this one-time payment as a template. This payment now appears in the **Scheduled Payment** tab on the **Payments** screen.



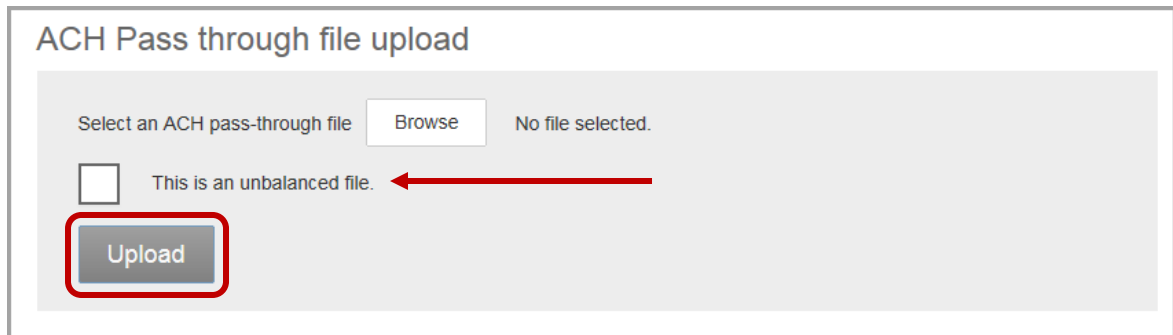
Upload a Pass-Through File

The business user has the option to upload a NACHA formatted file instead of manually entering ACH payments.

- The user can access this feature from the **Move Money** menu by clicking **Upload ACH pass-through file** or **Make/Collect a payment**. To upload a pass-through file, the user clicks the **Upload pass-through file** radio button.



- The user clicks **Browse** to select an ACH transaction file. Only .ach files can be uploaded.



If the user is uploading an unbalanced ACH file (one that does not have a settlement entry included) the user must click **This is an unbalanced file**. Otherwise, the file will fail the validation checks.

During the upload, the file format and field values are validated to confirm compliance with NACHA format requirements. If errors are detected the user is presented with an error message and the line numbers where the errors were detected.

- Once the file is accepted, the ACH pass-through file follows the same approval flow as an ACH or wire transaction created within the platform.

***Note: This feature will only be available to users who have been given access via the Entitlements feature.*

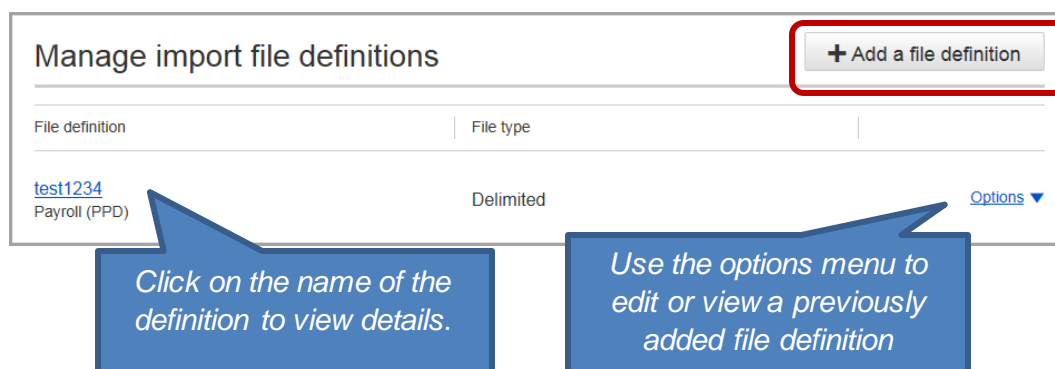
***Note: The ACH Pass-through file feature supports unbalanced files for debit only and credit only files. Imported files cannot contain a mixture of debits and credits that is not balanced.*

ACH File Import

ACH file import provides an efficient and secure way to streamline ACH payment initiation. ACH file import provides users with the ability to import ACH payment recipients using any delimited file. Users first define the file structure in the Manage Import File Definitions area and then use those mapping definitions to import recipient information in the Import Recipients area. Both of these options are found on the Move Money menu.

***Note: Business users entitled to create templates can access Manage Import File Definitions. Business users entitled to create payments can access Import Recipients.*

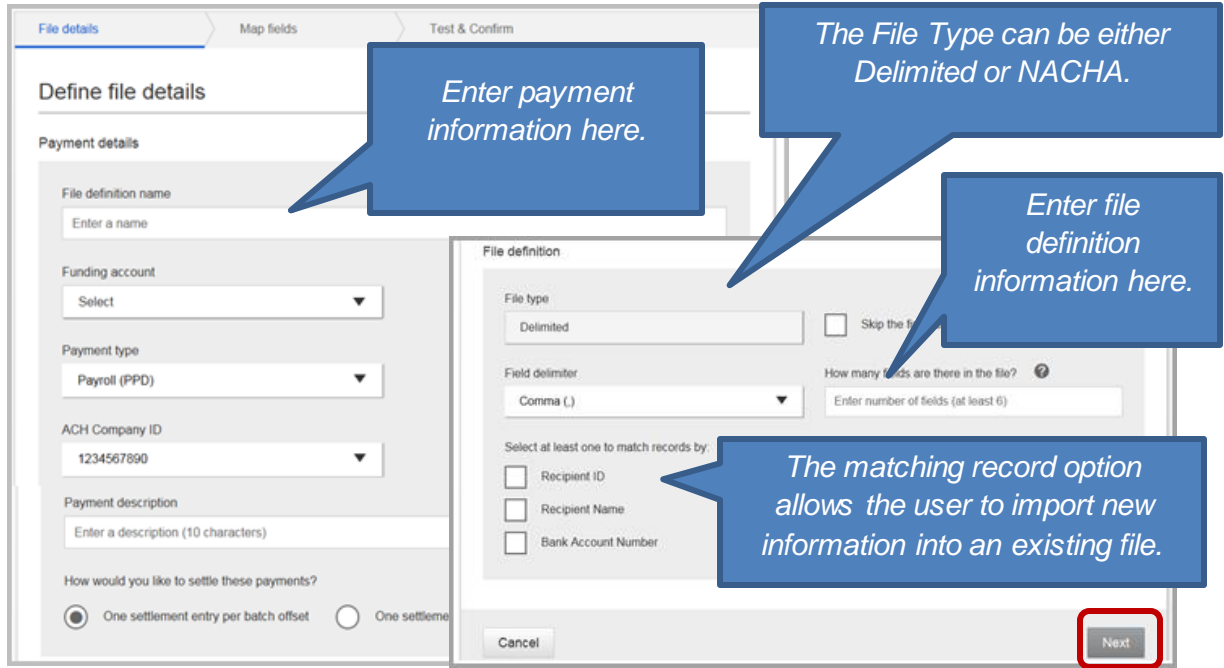
- On the **Manage import file definitions** screen the user may see a list of previously saved file definitions. To add a new file definition, the user clicks **Add a file definition**.



File definition	File type
test1234 Payroll (PPD)	Delimited

- There are three steps in adding a file definition: Define file details, Map fields and Test & Confirm.

On the **Define File Details** screen, the user is prompted to enter information regarding the payment details and file definition. These are the same steps used to create a new ACH template. Click **Next**.



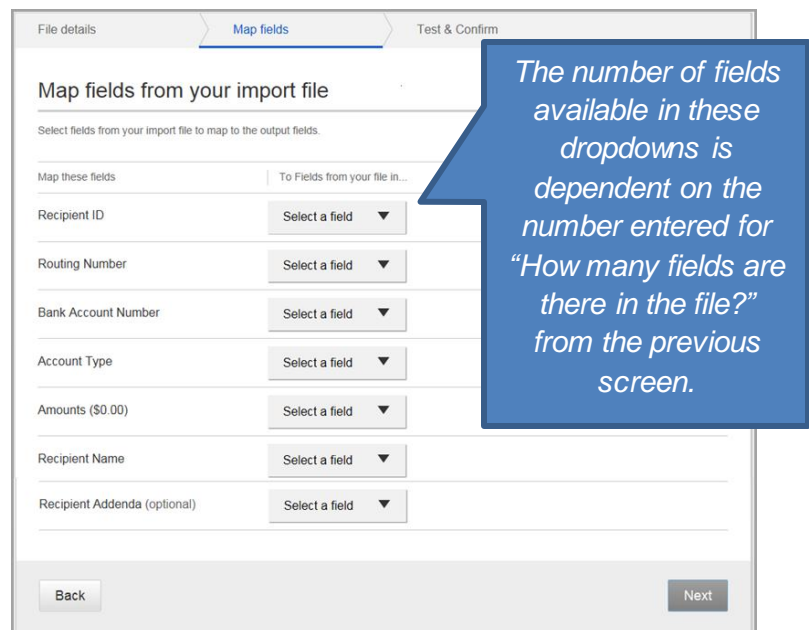
The screenshot shows the 'Define file details' screen with the following sections and callouts:

- Payment details:** Includes fields for File definition name, Funding account, Payment type (Payroll (PPD)), ACH Company ID (1234567890), Payment description, and settlement options. A callout points to this section: *Enter payment information here.*
- File definition:** Includes File type (Delimited), Field delimiter (Comma (,)), and a section to select matching records (Recipient ID, Recipient Name, Bank Account Number). A callout points to the File type field: *The File Type can be either Delimited or NACHA.*
- File definition:** Includes a field for 'How many fields are there in the file?' with a callout: *Enter file definition information here.*
- File definition:** Includes a callout pointing to the matching records section: *The matching record option allows the user to import new information into an existing file.*
- A red box highlights the **Next** button at the bottom right.

- On the **Map fields from your import file** screen, select the fields from your import file to map to the payment fields.

Once all fields are selected, click **Next**.

****Note:** The Account type field must be populated with the text "checking" or "saving".

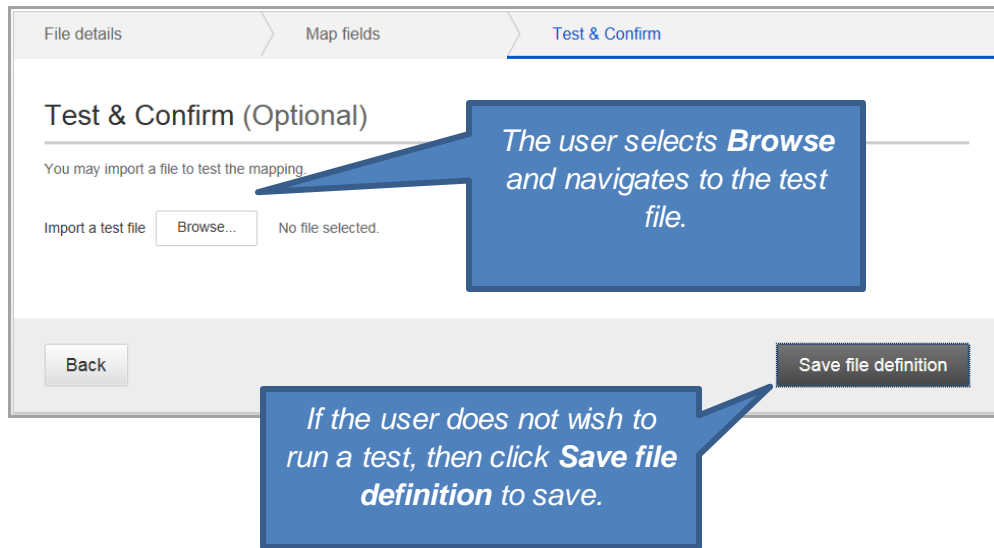


The screenshot shows the 'Map fields from your import file' screen with the following fields and callout:

- Map these fields:** Recipient ID, Routing Number, Bank Account Number, Account Type, Amounts (\$0.00), Recipient Name, Recipient Addenda (optional).
- To Fields from your file in...:** A dropdown menu for each field.
- A callout points to the dropdown menus: *The number of fields available in these dropdowns is dependent on the number entered for "How many fields are there in the file?" from the previous screen.*
- Buttons for **Back** and **Next** are visible at the bottom.

- On the **Test & Confirm** screen, the administrator has the option to test the file mapping information that was just entered. Select **Browse** and navigate to the test file.

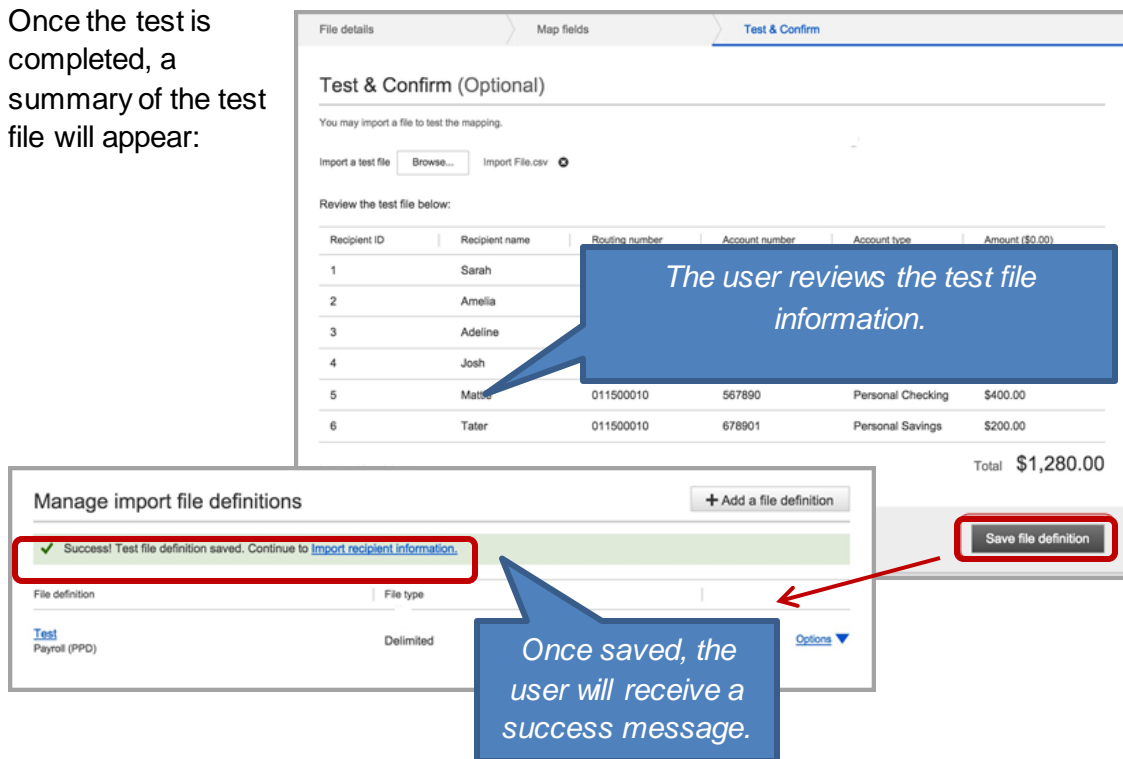
If the test was successful, the user will see a preview of imported items and can then click **Save file definition**. If unsuccessful, the user is presented with an error message with a line number where the error occurred. The user may go back to adjust and retest the file definition as needed prior to saving it again.



The user selects **Browse** and navigates to the test file.

If the user does not wish to run a test, then click **Save file definition** to save.

- Once the test is completed, a summary of the test file will appear:



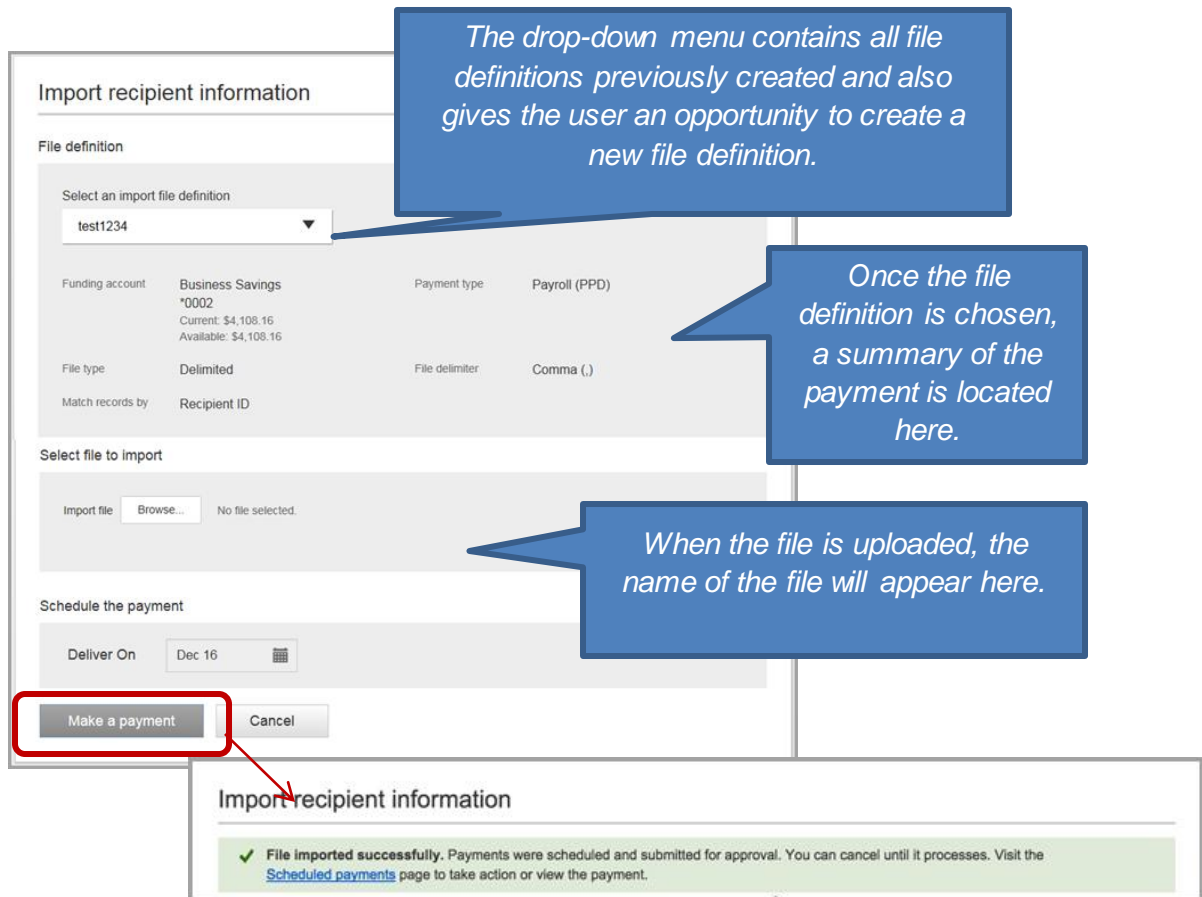
The user reviews the test file information.

Recipient ID	Recipient name	Routing number	Account number	Account type	Amount (\$0.00)
1	Sarah				
2	Amelia				
3	Adeline				
4	Josh				
5	Matt	011500010	567890	Personal Checking	\$400.00
6	Tater	011500010	678901	Personal Savings	\$200.00
					Total \$1,280.00

Once saved, the user will receive a success message.

Once files have been mapped and saved, recipients can be uploaded and payments scheduled.

1. The user clicks on **Import Recipients** from the Move Money menu. On the **Import recipient information** screen the user chooses the correct file definition from the drop-down menu, uploads the file, chooses a delivery date and clicks **Make a payment**.



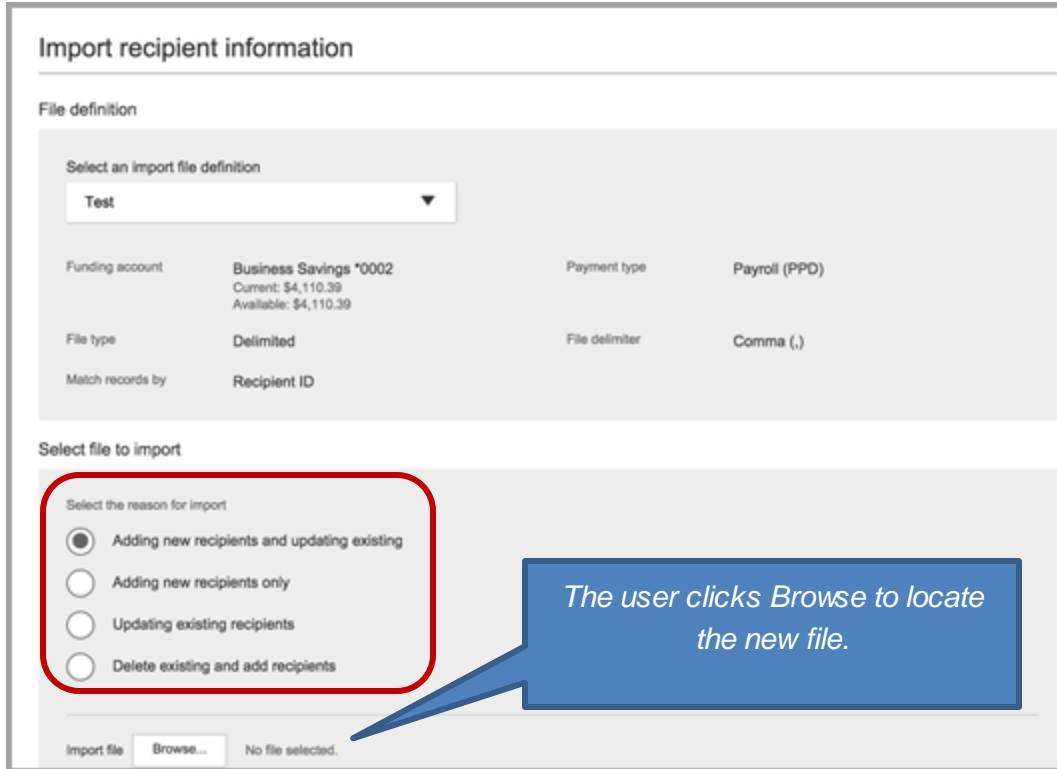
The screenshot shows the 'Import recipient information' form. A callout points to the 'File definition' dropdown menu, stating: 'The drop-down menu contains all file definitions previously created and also gives the user an opportunity to create a new file definition.' Another callout points to the summary table, stating: 'Once the file definition is chosen, a summary of the payment is located here.' A third callout points to the 'Import file' field, stating: 'When the file is uploaded, the name of the file will appear here.' The 'Make a payment' button is highlighted with a red box. Below the form, a success message is displayed: 'File imported successfully. Payments were scheduled and submitted for approval. You can cancel until it processes. Visit the [Scheduled payments](#) page to take action or view the payment.'

The user receives a success message and this new payment will now show up in the Scheduled Payments tab on the Payments screen and will follow standard payment approval flows.

The first time recipients are imported using a newly created Import Map, all the recipients are added. The recipients are retained with the Import Map until the next time a file is imported. With all subsequent imports, the user must choose from one of the four options:

- Add new recipients and updating existing
 - Add recipients from import file where no match is found on matching key
 - If matching key is found and fields have new values, replace existing field value with new value
 - If existing recipients from previous import are not found in import file, delete and remove from payment file
- Add new recipients only
 - Add recipients from import file where no match is found on matching key
 - Leave all existing recipients unchanged, even if new information is included in the import file
- Update existing recipients
 - If matching key is found and fields have new values, replace existing field value with new value
 - If new recipients are included in import file do not add

- If existing recipients from previous import are not found in import file, leave unchanged and include in payment file
- Delete existing and add recipients
 - Delete all recipients from previous import
 - Add recipients from import file



Managing Scheduled, Processed and Declined Payments

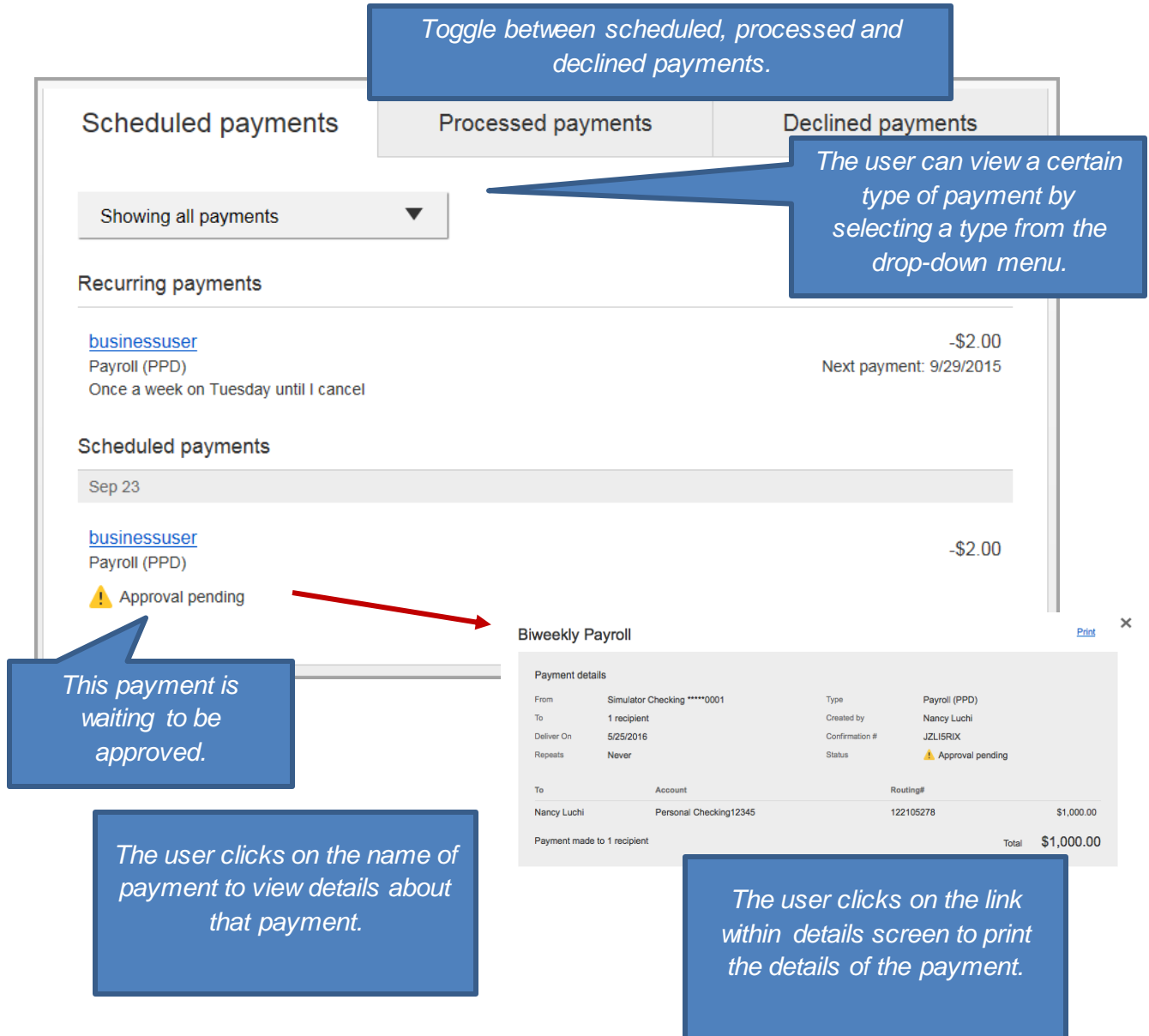
A business user can view scheduled payments, processed payments, and declined payments from the Payments screen. This screen is accessed from the **Move Money** menu by clicking, **Make/Collect a payment**, **Upload ACH pass-through file** or **Scheduled payments**.

Scheduled Payments

The **Scheduled payments** tab lists, recurring and scheduled payments by date. If a payment is waiting for an approval, the user sees “Approval pending” as the status. Once the payment has been approved, the alert will disappear.

By default, scheduled payments for the next 30 days are listed. If there are recurring payments scheduled, the next scheduled payment appears at the top of the tab. The next scheduled payment will appear, even if it is more than 30 days out.

The user can sort scheduled payments by selecting a type of payment from the **Showing all payments** menu. The user has the option of showing all payments, approvals pending, ACH pass through files, ACH payments or wire payments.



Toggle between scheduled, processed and declined payments.

The user can view a certain type of payment by selecting a type from the drop-down menu.

This payment is waiting to be approved.

The user clicks on the name of payment to view details about that payment.

The user clicks on the link within details screen to print the details of the payment.

Scheduled payments | **Processed payments** | **Declined payments**

Showing all payments ▼

Recurring payments

[businessuser](#) Payroll (PPD) -\$2.00
Once a week on Tuesday until I cancel Next payment: 9/29/2015

Scheduled payments

Sep 23

[businessuser](#) Payroll (PPD) -\$2.00
⚠ Approval pending

Biweekly Payroll [Print](#) ×

Payment details

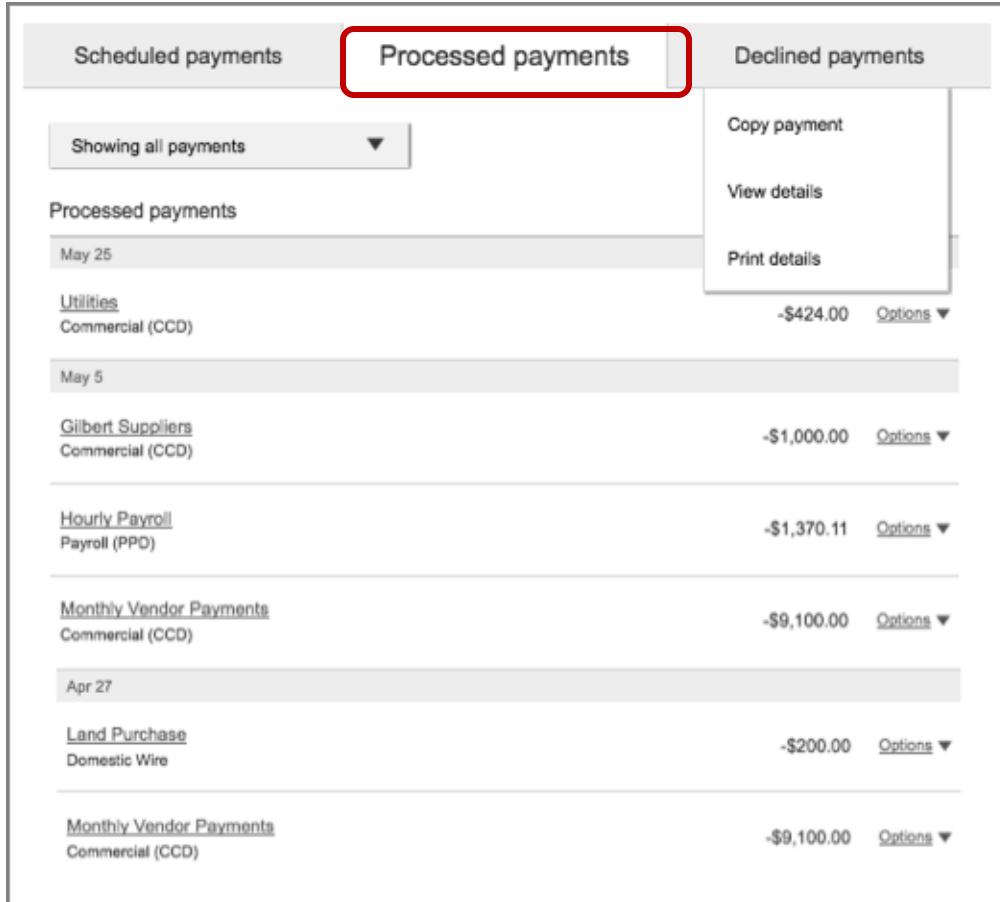
From	Simulator Checking *****0001	Type	Payroll (PPD)
To	1 recipient	Created by	Nancy Luchi
Deliver On	5/25/2016	Confirmation #	JZLISRIX
Repeats	Never	Status	⚠ Approval pending
To	Account	Routing#	
Nancy Luchi	Personal Checking12345	122105278	\$1,000.00
Payment made to 1 recipient			Total \$1,000.00

Processed Payments

The **Processed payments** tab list all processed payments by date. By default, 30 days' of history is shown. The user can filter the information on this tab showing all payments, ACH transaction files, ACH payments and wire payments.

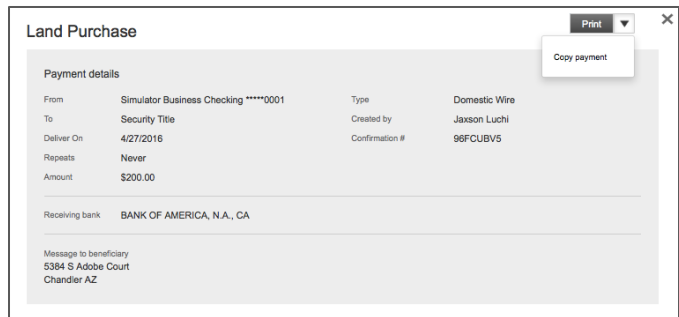
The business user has the option to use a payment to create a new transaction. On the **Options** menu, the user selects **Copy Payment**. The user can then set up an additional transaction using the information from that processed payment.

From the **Options** menu, the business user can view details of the payment and print the details of the payment.



Scheduled payments	Processed payments	Declined payments
Showing all payments ▼		
Processed payments		
May 25		
<u>Utilities</u> Commercial (CCD)	-\$424.00	Options ▼
May 5		
<u>Gilbert Suppliers</u> Commercial (CCD)	-\$1,000.00	Options ▼
<u>Hourly Payroll</u> Payroll (PPD)	-\$1,370.11	Options ▼
<u>Monthly Vendor Payments</u> Commercial (CCD)	-\$9,100.00	Options ▼
Apr 27		
<u>Land Purchase</u> Domestic Wire	-\$200.00	Options ▼
<u>Monthly Vendor Payments</u> Commercial (CCD)	-\$9,100.00	Options ▼

The user clicks on the name of the payment to view details about that payment.



Land Purchase

Payment details

From	Simulator Business Checking ****0001	Type	Domestic Wire
To	Security Title	Created by	Jaxson Luchi
Deliver On	4/27/2016	Confirmation #	96FCUBV5
Repeats	Never		
Amount	\$200.00		

Receiving bank: BANK OF AMERICA, N.A., CA

Message to beneficiary:
5384 S Adobe Court
Chandler AZ

Declined Payments

The **Declined payments** tab lists all payments that have been declined, by date. The user can filter the information on this tab showing all payments, ACH transaction files, ACH payments and wire payments.

The business user can choose **Initiate a new payment** from the Options menu to set up a new payment using the declined payment's information. The user can choose **View details** from the **Options** menu to view additional information about the declined payment. The user can choose Print details to print the additional information about the declined payment.

Scheduled payments	Processed payments	Declined payments
Showing all payments ▼		
Declined payments		
May 12		
Annual Bonus		
Payroll (PPD)		
May 11		
Gilbert Suppliers		
Commercial (CCD)		-\$1,000.00 Options ▼
Apr 15		
Annual Bonus		
Payroll (PPD)		-\$10,000.00 Options ▼
Apr 8		
Annual Bonus		
Payroll (PPD)		-\$10,000.00 Options ▼

The user can view a certain type of payment by selecting a type from the dropdown.

- Initiate a new payment
- View details
- Print details

The user clicks on the name of the payment to view details about that payment.

Annual Bonus Print

Payment details

From	Simulator Business Checking ****0001	Type	Payroll (PPD)
To	3 recipients	Created by	Nancy Luchi
Deliver On	4/8/2016	Confirmation #	IE2AB1EE
Repeats	Never	Status	⚠ Declined

Message from your Financial Institution
NSF...

To	Account	Routing#	
Chelsea Luchi	Personal Checking4567890	122105278	\$4,000.00
Sally Sossaman	Personal Checking45123	122105278	\$1,000.00
Nancy Luchi	Personal Checking429989	122105278	\$5,000.00
Payment made to 3 recipients			Total \$10,000.00

- Initiate a new payment
- Copy payment

User Platform:

Approving or Rejecting Payments or Users

Overview

The My Approvals widget on the Business Banking home page lists the payments, templates and users that need decisioning.

In this section:

- My Approvals Widget
- Approving and Declining

Description

My Approvals Widget

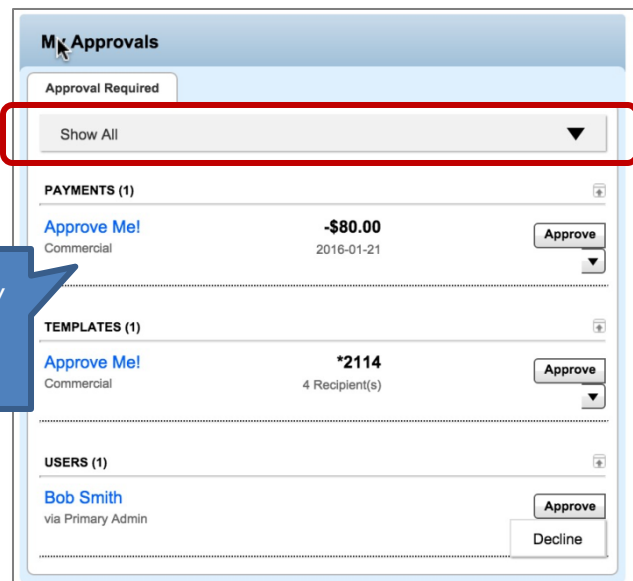
Once a template, payment or user is submitted and needs approval, all entitled business administrators and business users receive an email notifying them that an activity is waiting for approval. That activity appears within the **My Approvals** widget on the home page of the Business Banking platform.

The **My Approvals** widget is divided into sections for payments, templates and users. Business administrators can also use the **Show All** menu to view a specific type of activity.

The user can view information regarding the payment, template or user by clicking on the name. For payments and templates, details are presented on-screen and the option to approve or decline is available on that screen.

For users, the information appears as an additional tab and the user must navigate back to the Business Banking tab to complete the approval flow.

Click on the name to view details.



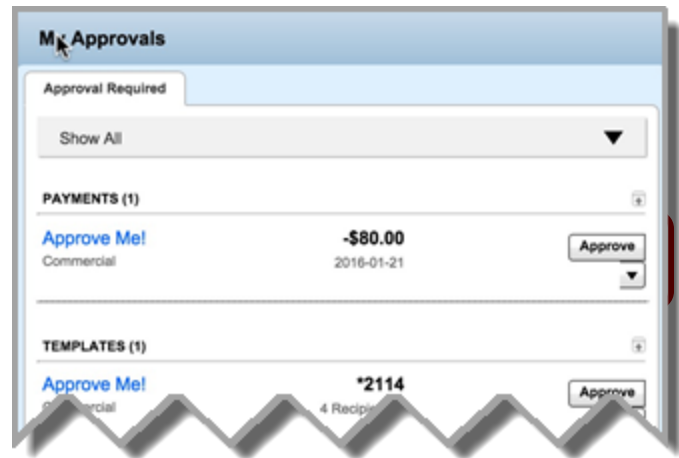
****Note:** This widget appears for all users. If the user is entitled for approvals, the widget will contain information.

Approving and Declining

Within the My Approvals widget, the business administrator clicks on **Approve** or **Decline**.

Once the user approves a template, payment or user, the approved item appears on the Approval History tab. An approved template is available for use immediately and any approved payments are moved to the financial institution wire or ACH queues. After approved, the new user receives two emails. One email contains their login information and the second contains their one-time password.

From the Approval History tab (not shown in the screen shot), the approver can view all approved transactions, users and templates. The user also has the ability to filter and view just a certain type of item.



Approval Caching allows an approver who has already successfully completed the approval out-of-band or multifactor authentication step for an item to bypass that step for subsequent approvals within a set period of time. The caching period is configurable at the financial institution level (seconds) during implementation and can be changed at any time by contacting Customer Care. Caching period is ended when a user logs out.

****Notes:**

- *Templates that are in Approval Pending Status are viewable from the Manage Templates screen.*
- *Once a recurring payment schedule is approved, the subsequent payments that are generated from that schedule will not be presented for approval unless the schedule is updated.*
- *If the uploaded file is unbalanced, the amount of that file will not show in the Approval Widget. The approver will need to navigate to the Scheduled Payments screen and access the payment details.*
- *ACH pass-through files can be viewed via the Process Payments tab.*

User Platform:

One-Time Passcodes and Token Challenges

Overview

There are two ways to increase the security of approvals and initiation of certain transactions within the Business Banking platform. By default, a business is challenged during certain workflows with a one-time passcode. This one-time passcode is delivered via a phone call or a text.

If the financial institution enables tokens when adding a business to the Admin Platform (see how to do this on page 6) then the administrators are challenged by providing a security code that is delivered via a token.

An administrator is asked to provide either a one-time passcode or a token security code within the following workflows:

1. A business with only one user:
 - The user is challenged for a security code when an ACH or wire transaction exceeds the challenge threshold set by the financial institution is initiated.
2. A business with one administrator (primary) and one business user without approval capabilities:
 - Transactions initiated by the administrative user that exceed the challenge threshold set by the financial institution are challenged for a security code when a transaction is initiated.
 - Transactions initiated by the business user are challenged for a security code when the primary administrator is approving the transaction.
3. A business with two administrators (primary and secondary) or at least one business user with approval capabilities:
 - Transactions initiated by either administrator or the business user with approval capabilities are challenged for a security code when that transaction is being approved.
 - New business users added by either administrator are challenged for a security code when that user is being approved.

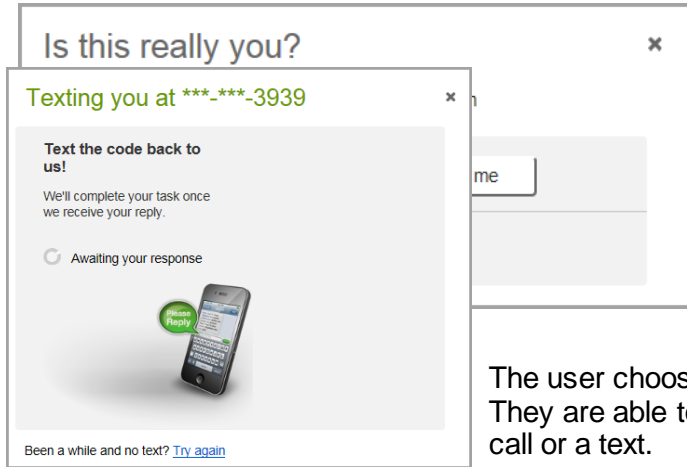
In this section:

- One Time Passcode
- Token Registration and Usage

Description

One Time Passcode

When challenged for a one-time passcode the user receives the screen below.



The user chooses how they want to be verified. They are able to choose an automated phone call or a text.

As soon as the user responds via their device, the verification screen disappears and the user is able to continue with their action.

Token Registration and Usage

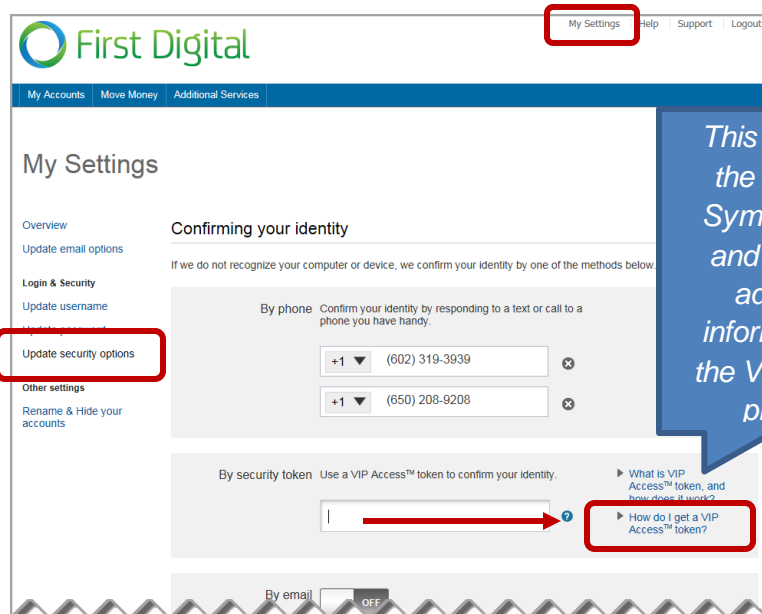
Digital Insight has partnered with Symantec Validation & Id Protection in order to provide token support for our Business Banking platform. Tokens are enabled by the financial institution via the Admin Platform.

First time users will need to download the Symantec software, VIP Access, and enter specific credentials into Business Banking in order for the token to work correctly. Alternatively, physical/hard tokens may be purchased by the user directly from Symantec.

The following steps explain how to download the software and establish a token for a particular user.

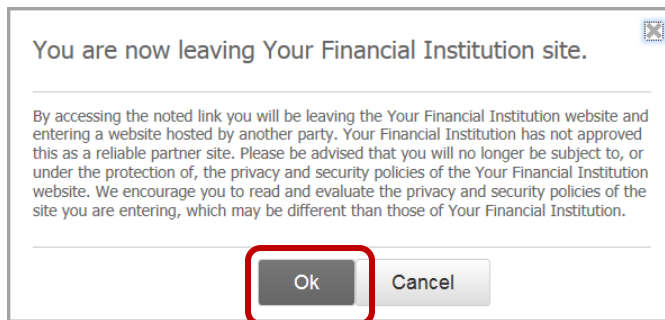
Downloading and Registering VIP Access

1. The user navigates to the My Settings>Update security options screen within Business Banking and clicks **How do I get a VIP Access token.**



This link takes the user to a Symantec site and provides additional information on the VIP Access product.

- The user is given notification that they are leaving Business Banking. The user clicks **Ok**.



- The user is now on a secure site for Symantec products. The user chooses which VIP Access product to download. This includes soft token options for mobile or desktop, and physical/hard token options for, card or key fob type token. Please note, only one credential can be entered in Business Banking.

In this example we are going to walk through downloading the VIP Access Desktop version.

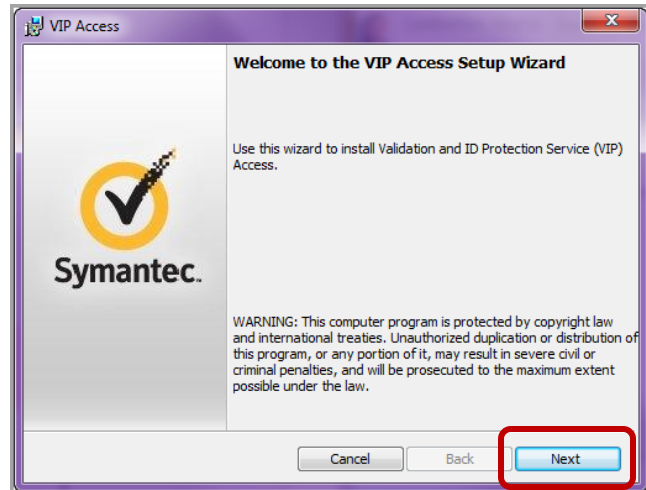
The user is asked to select the version for a PC or a Mac.

The user follows the onscreen messages in order to download the software.



- Once the software has downloaded the user is asked to proceed through the VIP Access Setup Wizard.

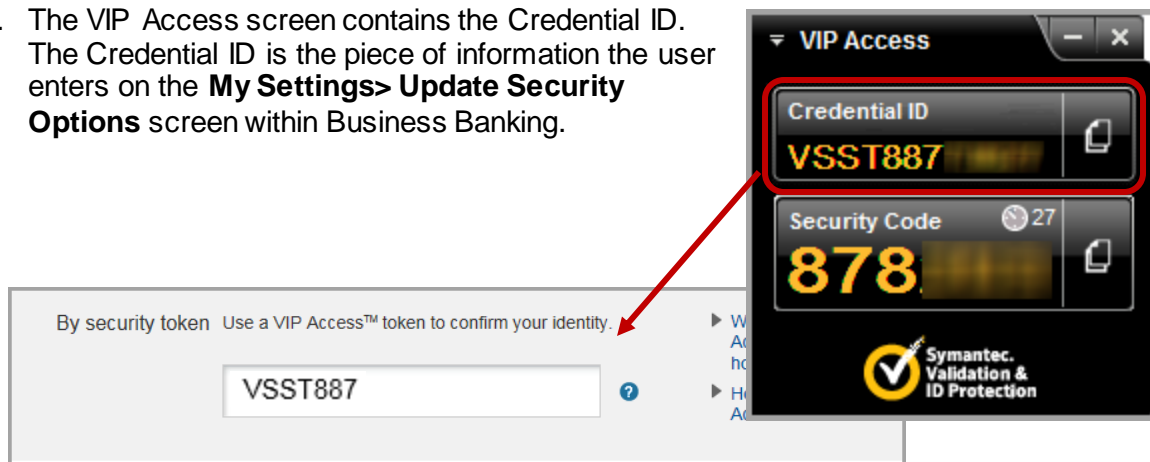
The user clicks **Next** in order to start the Setup Wizard.



- Once the Setup Wizard has completed, the VIP Access icon is located on the user's desktop. Double-click to open this software.



- The VIP Access screen contains the Credential ID. The Credential ID is the piece of information the user enters on the **My Settings > Update Security Options** screen within Business Banking.



Once this information is entered, the VIP Access software is linked to the user. If for some reason the Credential ID changes, the new Credential ID will need to be entered for the soft token to work correctly.

Token Usage

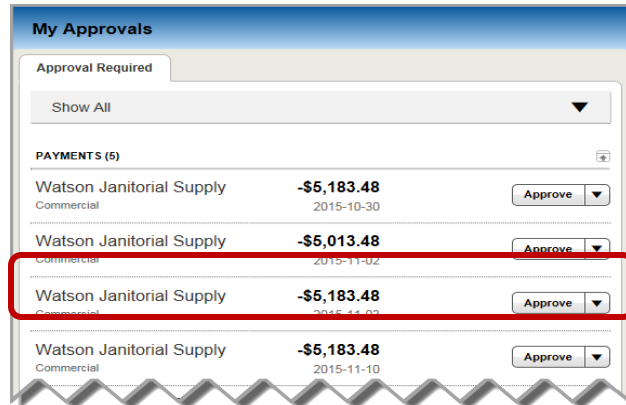
Within Business Banking, a user is asked to provide a one-time passcode, provided by VIP Access, within certain workflows. A one-time passcode must be provided when the following situations occur:

****Note:** *These challenges only occur when tokens are enabled for a business in the Business Banking dashboard via the Admin Platform.*

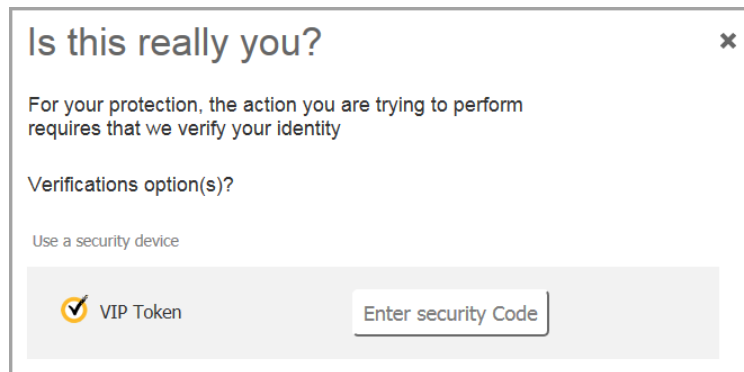
The challenge workflow for the VIP Token is the same for each scenario list above. In the following example, an administrator is approving a transaction that was submitted by a business user (scenario 2 above).

1. The administrator locates the transaction in the My Approval widget on the Home Page of Business Banking. The administrator clicks **Approve**.

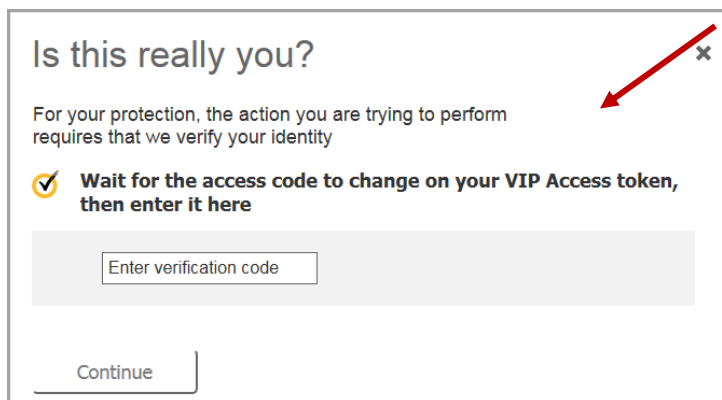
This is the transaction the administrator is going to approve.



2. The administrator is asked to enter a one-time passcode. To enter the passcode, they click **Enter Security Code**.



3. The administrator opens the VIP Access software on their computer or device and enters the Security Code on the Is this really you screen. The administrator clicks Continue.



4. The system validates the VIP Access Security Code. The user will see a green check mark on the Is this really you? screen before the screen disappears (on its own). The approved transaction disappears from the My Approval widget.

User Platform: Accounts and Transaction History

Overview

The **My Accounts** widget on the Business Banking home page lists the accounts that a user is entitled to at your financial institution and provides quick access to:

- View key account information at a glance.
- Take a quick peek at recent transactions.
- See more transactions on the Account History page
- Quickly make a transfer

In this section:

- My Accounts Widget
- Account History Page

The **Account History** page allows users to:

- View transaction history, and sort, search and filter the data.
- Perform common tasks, such as transfer funds, view statements, and export data.

Description

My Accounts Widget

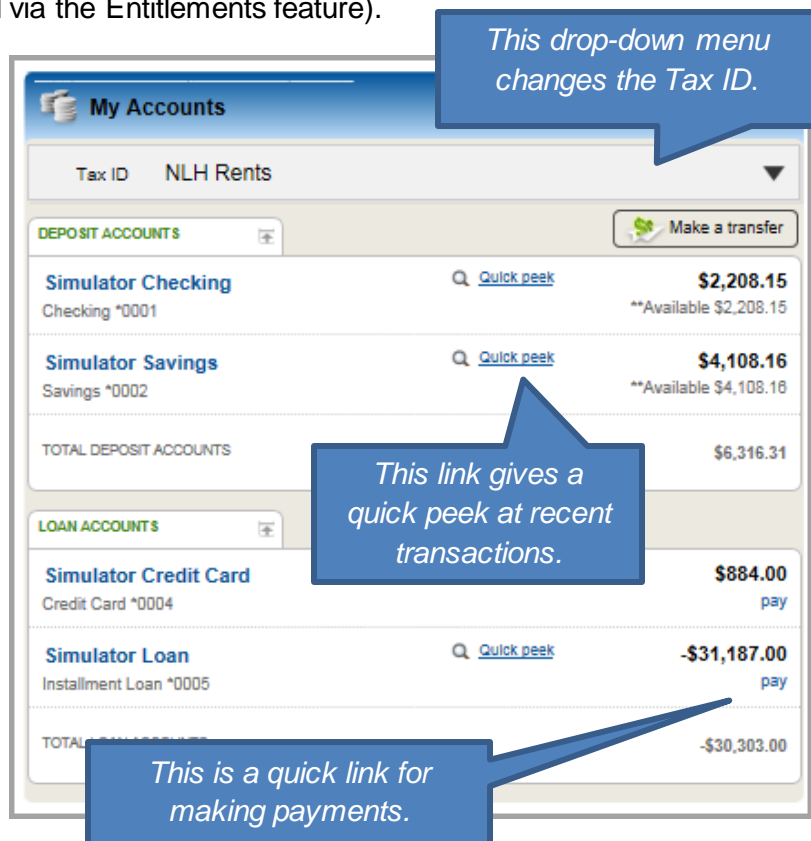
This widget displays the accounts hosted at your financial institution as well as the accounts the user is allowed to view (authorized via the Entitlements feature).

A business user who is entitled to view accounts for multiple TINs can toggle between TINs and associated accounts by clicking on the Tax ID and choosing the group they want to view.

Accounts are grouped into categories:

- Deposit accounts
- Loans
- Investment accounts

There is no limit to the number of accounts that can be displayed.



The screenshot shows the 'My Accounts' widget interface. At the top, there is a 'Tax ID' dropdown menu currently set to 'NLH Rents'. Below this, there are two main sections: 'DEPOSIT ACCOUNTS' and 'LOAN ACCOUNTS'. Each section lists individual accounts with their names, types, and balances. Callouts provide additional information: one points to the Tax ID dropdown, another points to a 'Quick peek' link, and a third points to a 'pay' link.

Category	Account Name	Account Type	Balance	Additional Info
DEPOSIT ACCOUNTS	Simulator Checking	Checking *0001	\$2,208.15	Quick peek, **Available \$2,208.15
	Simulator Savings	Savings *0002	\$4,108.16	Quick peek, **Available \$4,108.16
	TOTAL DEPOSIT ACCOUNTS			\$6,316.31
LOAN ACCOUNTS	Simulator Credit Card	Credit Card *0004	\$884.00	pay
	Simulator Loan	Installment Loan *0005	-\$31,187.00	Quick peek, pay
	TOTAL			-\$30,303.00

My Accounts Widget – Quick Peek Link

The **Quick peek** link next to each account name opens a pop-up window with recent transactions.

Five days of history is available for high volume accounts (checking, credit card, and money market).

Quick peek: Simulator Checking Balance: \$2,208.15 **Available : \$2,208.15

Last 5 days

12/14/2015	Internet Transfer	\$2,000.00
12/13/2015	Internet Transfer	-\$500.00
12/13/2015	Internet Transfer	-\$500.00
12/13/2015	Internet Transfer	\$1.00
12/12/2015	Internet Transfer	-\$500.00
12/11/2015	Internet Transfer	\$1,000.00
12/11/2015	Internet Transfer	-\$1.00
12/10/2015	Internet Transfer	-\$50.00
12/10/2015	Internet Transfer	-\$1.00
12/10/2015	Internet Transfer	-\$1.00

Make a transfer Go to account history

A link to the Account History page.

A link to Make a Transfer pop-up window.

Account History Page

The Account History page allows users to:

- View transaction history, sort, search, and filter the data.
- Perform common tasks, such as transfer funds, view statements, and export data.

The user can change the Tax ID here.

The user enters a check number, amount or other text to filter the list.

Date range options:

- 10 days (default)
- 30 days
- Current month
- Custom

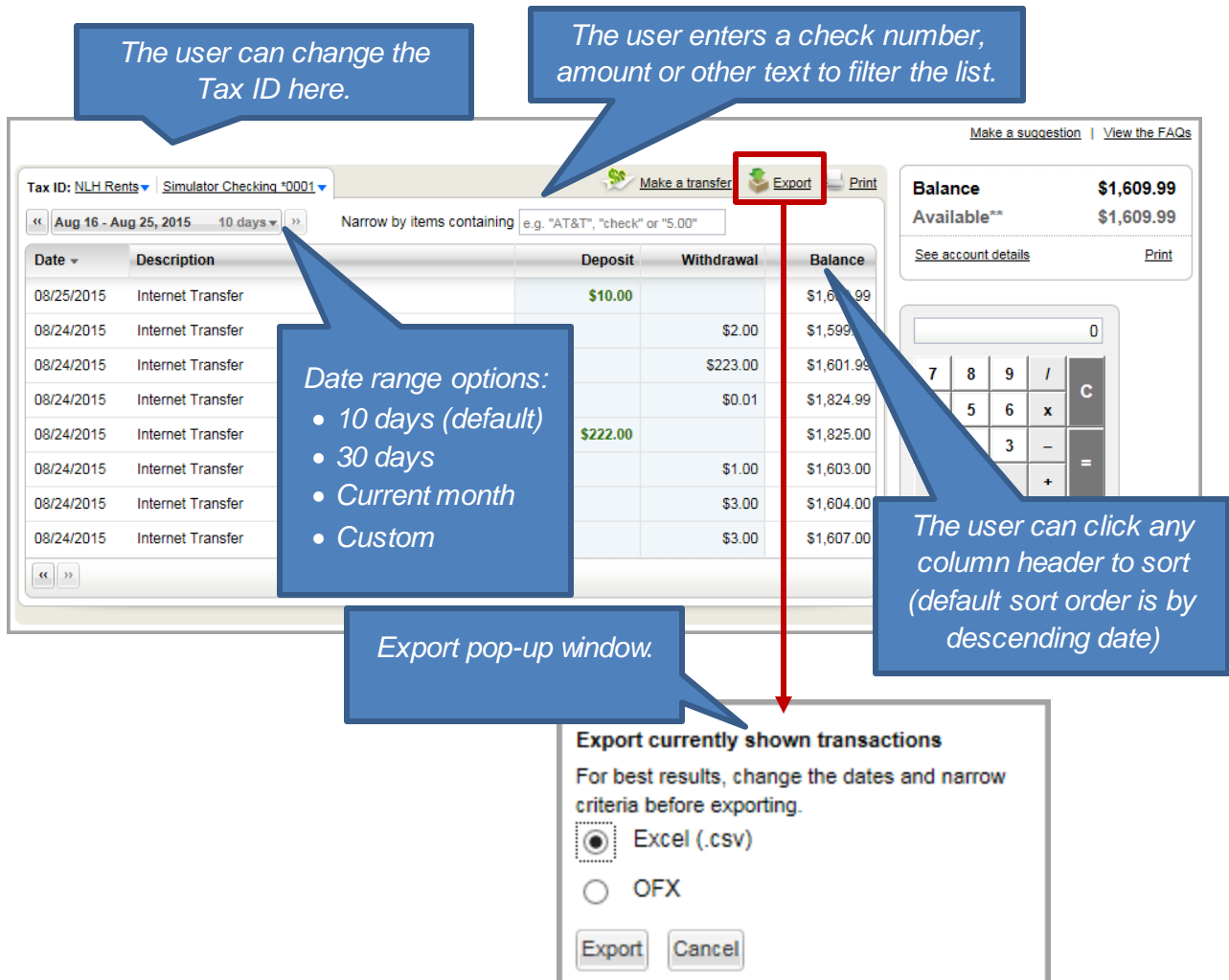
The user can click any column header to sort (default sort order is by descending date)

Export pop-up window.

Export currently shown transactions
For best results, change the dates and narrow criteria before exporting.

Excel (.csv)
 OFX

Export Cancel



User Platform: Transfers

Overview

Users can easily initiate and schedule various types of transfers to and from accounts on your host system within Business Banking, including:

- One-time immediate transfers
- One-time future-dated transfers
- Recurring transfers
- Loan payments
- Cross-TIN transfers

In this section:

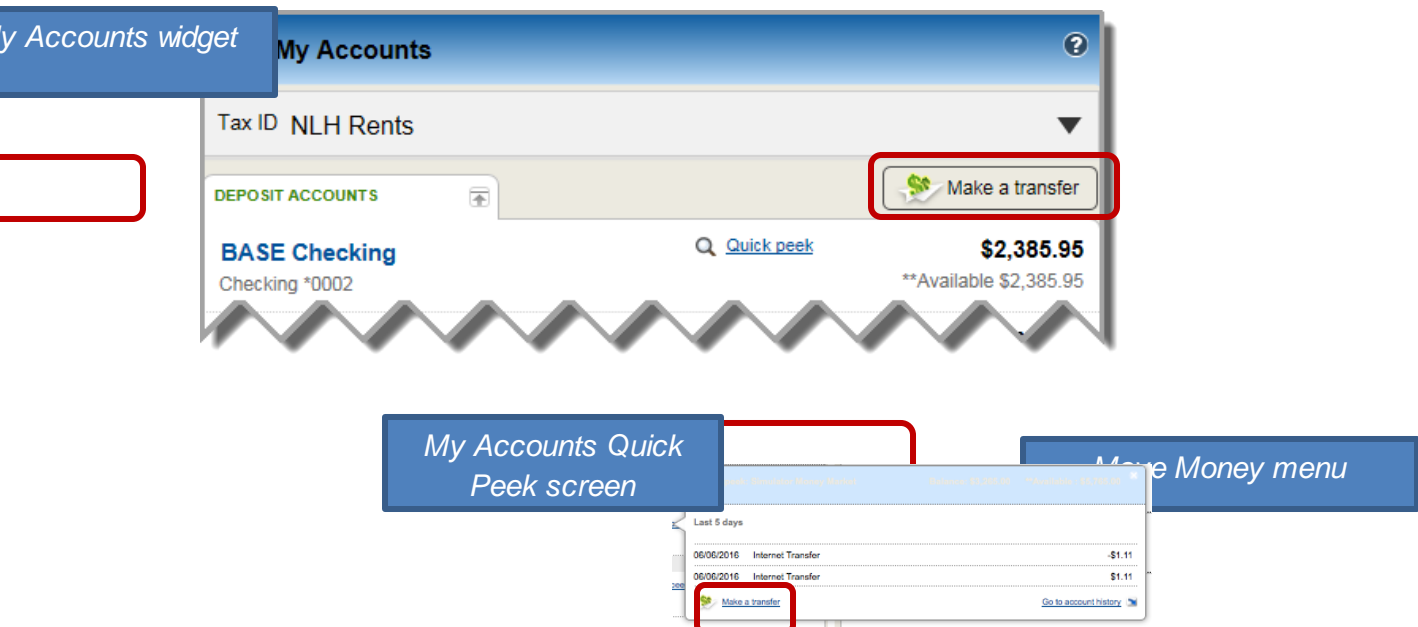
- Make a Transfer

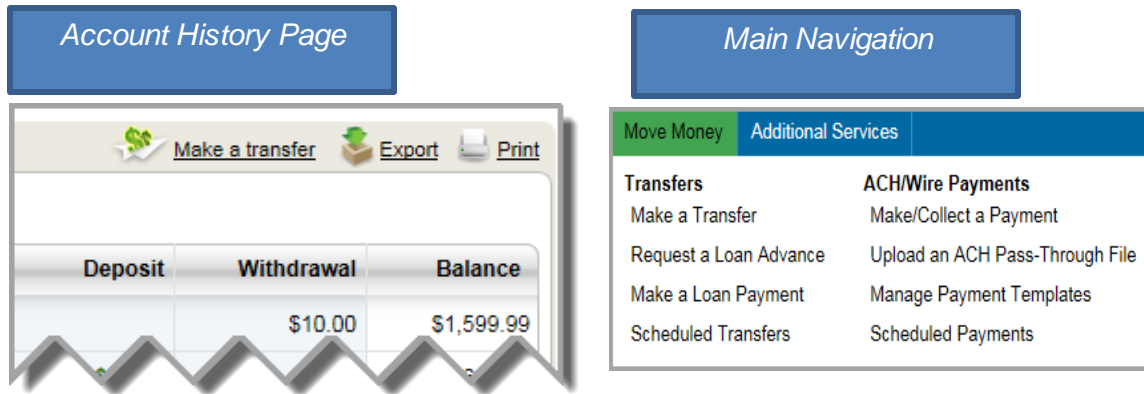
Description

Make a Transfer

Users can make transfers from multiple locations within Business Banking:

- Home page: **My Accounts** widget
- Home page: Quick Peek screen via link
- Account History Page: via link from Home page
- Main navigation: **Move Money > Transfers > Make a Transfer**

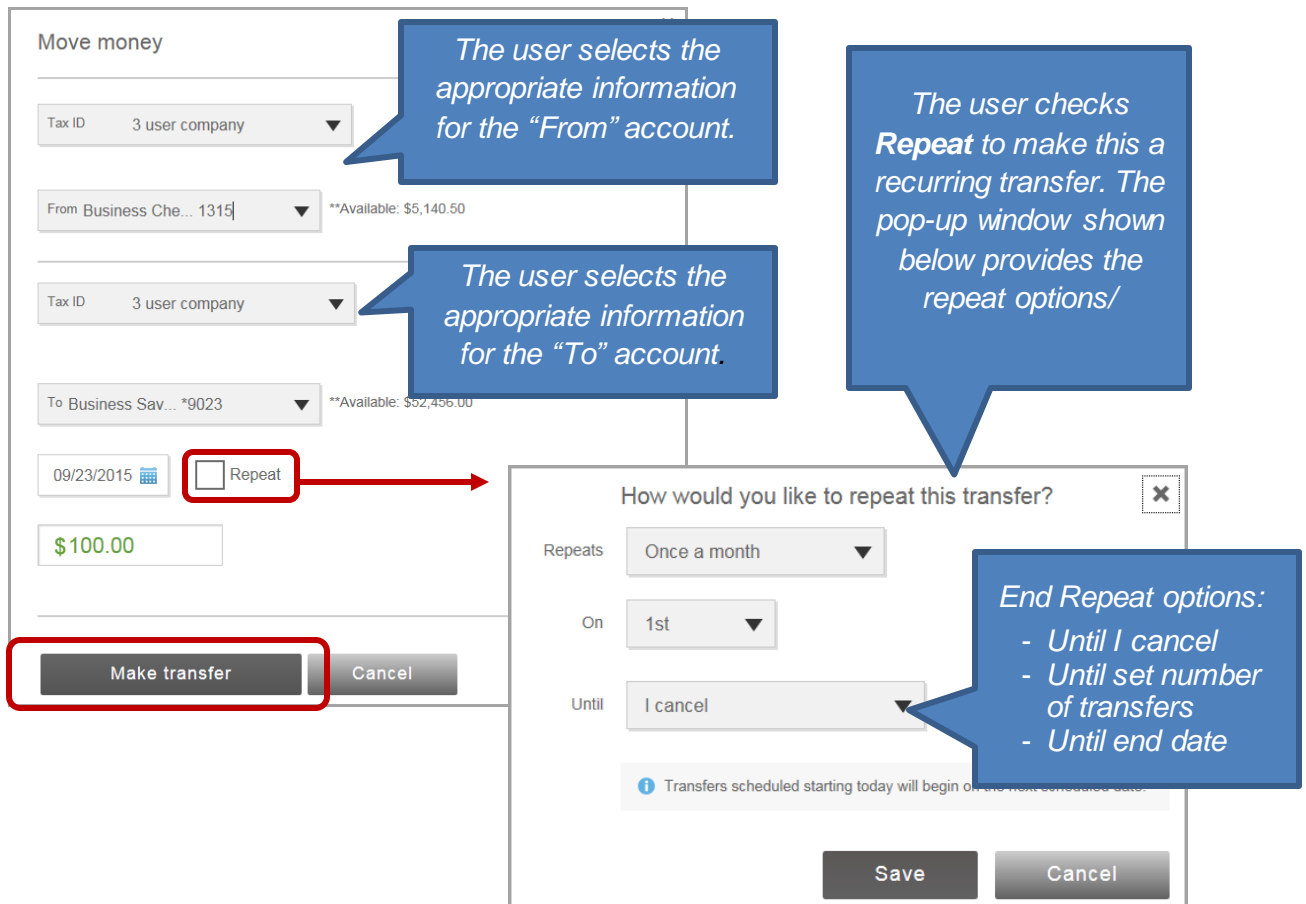




****Note:** A user will only see this option if they have been given permission to perform internal transfers via the Entitlements feature.

To process a transfer, the user clicks **Make a Transfer** from any of the access points listed above. The **Move money** form opens on the screen.

1. The user chooses the appropriate Tax IDs and the account for the “From” and “To” accounts.



The image shows the 'Move money' form with several callouts explaining the steps:

- From account:** The user selects the appropriate information for the “From” account. (Callout: *The user selects the appropriate information for the “From” account.*)
- To account:** The user selects the appropriate information for the “To” account. (Callout: *The user selects the appropriate information for the “To” account.*)
- Repeat:** The user checks **Repeat** to make this a recurring transfer. The pop-up window shown below provides the repeat options/ (Callout: *The user checks Repeat to make this a recurring transfer. The pop-up window shown below provides the repeat options/*)
- Repeat options:** End Repeat options:
 - Until I cancel
 - Until set number of transfers
 - Until end date
 (Callout: *End Repeat options: - Until I cancel - Until set number of transfers - Until end date*)

The form includes fields for Tax ID (3 user company), From account (Business Che... 1315), To account (Business Sav... *9023), Date (09/23/2015), Amount (\$100.00), and a **Make transfer** button. A red box highlights the **Repeat** checkbox and the **Make transfer** button. A red arrow points from the **Repeat** checkbox to the pop-up window.

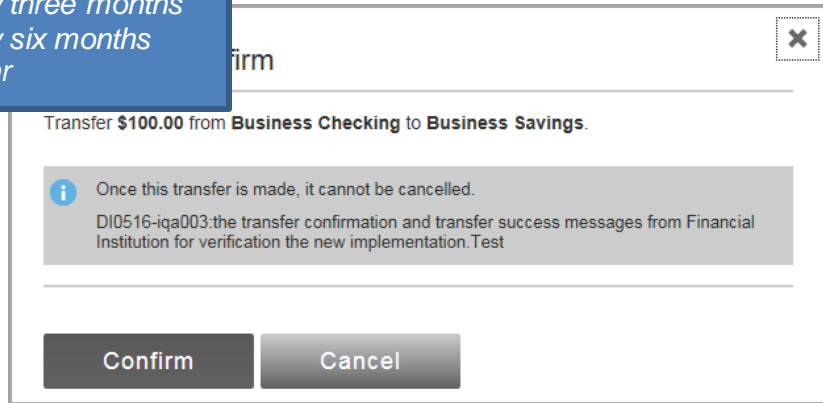
- Repeat frequency options:*
- *Once a month*
 - *Once a week*
 - *Once every two weeks*
 - *Twice a month*
 - *Once every three months*
 - *Once every six months*
 - *Once a year*

2. The user enters the amount and

clicks **Make transfer**.

3. The user is asked to confirm the transfer.

Once the information is reviewed the user clicks **Confirm**.



****Note: Request Loan Advance and Make a Loan Payment** direct a user to the transfer screen. These items are included whether the business has a loan or not. The financial institution can choose to have these items removed from the Transfers menu.

****Note: Cross-TIN transfers** are supported. Simply select the appropriate TIN's from the drop-down menus on the transfer page. Scheduled recurring transfers are not supported for cross-TIN transfers.

****Note: Non-subscription scheduled recurring transfer (SRT) alerts** for successful and failed SRTs are available and are sent to the email address associated with the Primary Administrative user for the business

User Platform: Additional Features

Overview

Additional features are available to Business Banking users on the user platform. These include single sign-ons to a Bill Pay platform, Online Statements and Remote Deposit Capture.

The user is also able to manage their profile and contact information for your financial institution.

Description

Bill Pay

More information coming.

Statements

More information coming.

Remote Deposit Capture

More information coming.

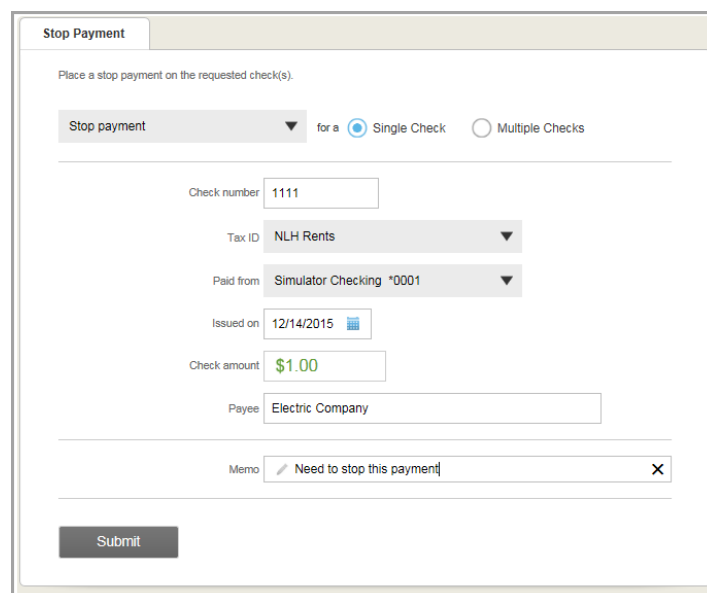
Stop Payment

The Stop Payment feature allows your financial institution to automatically process stop payment requests, and it provides additional user options. This feature is host dependent. Users can initiate real-time stop pay requests from **Additional Services > Stop Payment**.

The user enters the check number and chooses the Tax ID and account from the drop-down menus. The user clicks **Submit** to initiate the stop payment request.

In this section:

- Bill Pay
- Statements
- Remote Deposit Capture
- Stop Pay
- My Settings
- Alerts



Stop Payment

Place a stop payment on the requested check(s).

Stop payment for a Single Check Multiple Checks

Check number

Tax ID

Paid from

Issued on

Check amount

Payee

Memo

My Settings

My Settings allows a user to manage their Business Banking personal information and preferences, including:

- Contact information
- Username
- Password
- Security settings
- Account nicknames

A user can access the settings page from the **My Settings** link in the global navigation menu.

My Settings | Help | Support | Logout

***Note: We recommend new users immediately navigate to My Settings to select a username that will be easy to remember and to make sure their security options are accurate.*

Overview Page

The **My Settings** link takes the user to the **Overview** page, which displays a summary of the user's information.

The user can click in this area to update their information

My Settings

Overview

[Update email options](#)

Login & Security

[Update username](#)

[Update password](#)

[Update security options](#)

Other settings

[Rename & Hide your accounts](#)

Personal information

Jaxson McCracken Luchi

Primary email nancy.luchi@digitalinsight.com [Update](#)

Business Information NLH Property Management

Business ID: 6871813687

2470 W Edgewater Way
Chandler, AZ 85248
(602) 319-3939

Login & Security

Username jaxson96 [Update](#)

Password ***** [Update](#)

Security options (602) 319-3939 [Update](#)

(650) 208-9208 [Enable for text](#)

VIP Access™ activated

Other settings

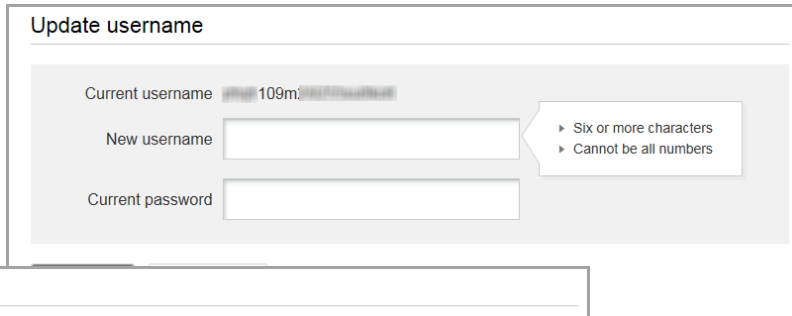
[Rename & Hide your accounts](#)

The user can also click **Update** next to an item in order to edit.

Personal Information

Login and Security

The user can update their username or password by clicking **Update** next to those items on the Overview page or by clicking **Update** or **Update password** on the left margin. Once changes have been made, the user clicks **Save**.



The 'Update username' form contains the following fields and instructions:

- Current username:
- New username:
- Current password:

Instructions for the New username field:

- ▶ Six or more characters
- ▶ Cannot be all numbers



The 'Update password' form contains the following fields and instructions:

- Current password:
- New password:
- Retype password:

Instructions for the New password field:

- ▶ Minimum of six characters
- ▶ Use a mix of letters, numbers, or symbols
- ▶ Passwords must match

Buttons:

The user can also manage the phone number that is used for multi-factor authentication by clicking **Update** next to **Security options** on the Overview page or by clicking **Update Security Options** on the left margin. The user can also choose to use an email address to receive one-time security codes. After making changes, the user clicks **Save**.

Confirming your identity

If we do not recognize your computer or device, we confirm your identity by one of the methods below.

By phone Confirm your identity by responding to a text or call to a phone you have handy.

+1 [redacted] [x]

+1 [redacted] [x]

By security token Use a VIP Access™ token to confirm your identity.

VSST54597222 [?]

▶ What is VIP Access™ token, and how does it work?

▶ How do I get a VIP Access™ token?

By email ON

Receive one-time security codes by your primary email address, nancy.luchi@digitalinsight.com. [Update primary email](#)

Save Cancel

A VIP Token is registered in this area. Refer to Page 73 for additional information on tokens.

To receive one-time security codes by email, the user can choose ON here.

Once a phone number is added, the user will have to enable that phone for text messages. Text messaging is used during the multifactor authentication process.

1. On the Overview page, next to **Security options**, the user clicks **Enable for text**.

Login & Security

Username p6q8109m2i9255xu6ko6 Update

Password ***** Update

Security options [redacted] **Enable for text** [?] Update

2. A code is automatically sent to the user. After entering the code, the user clicks **Confirm**. The device is now set up to receive text messages for multifactor authentication purposes.

Mobile carriers require us to confirm your phone can receive text messages.

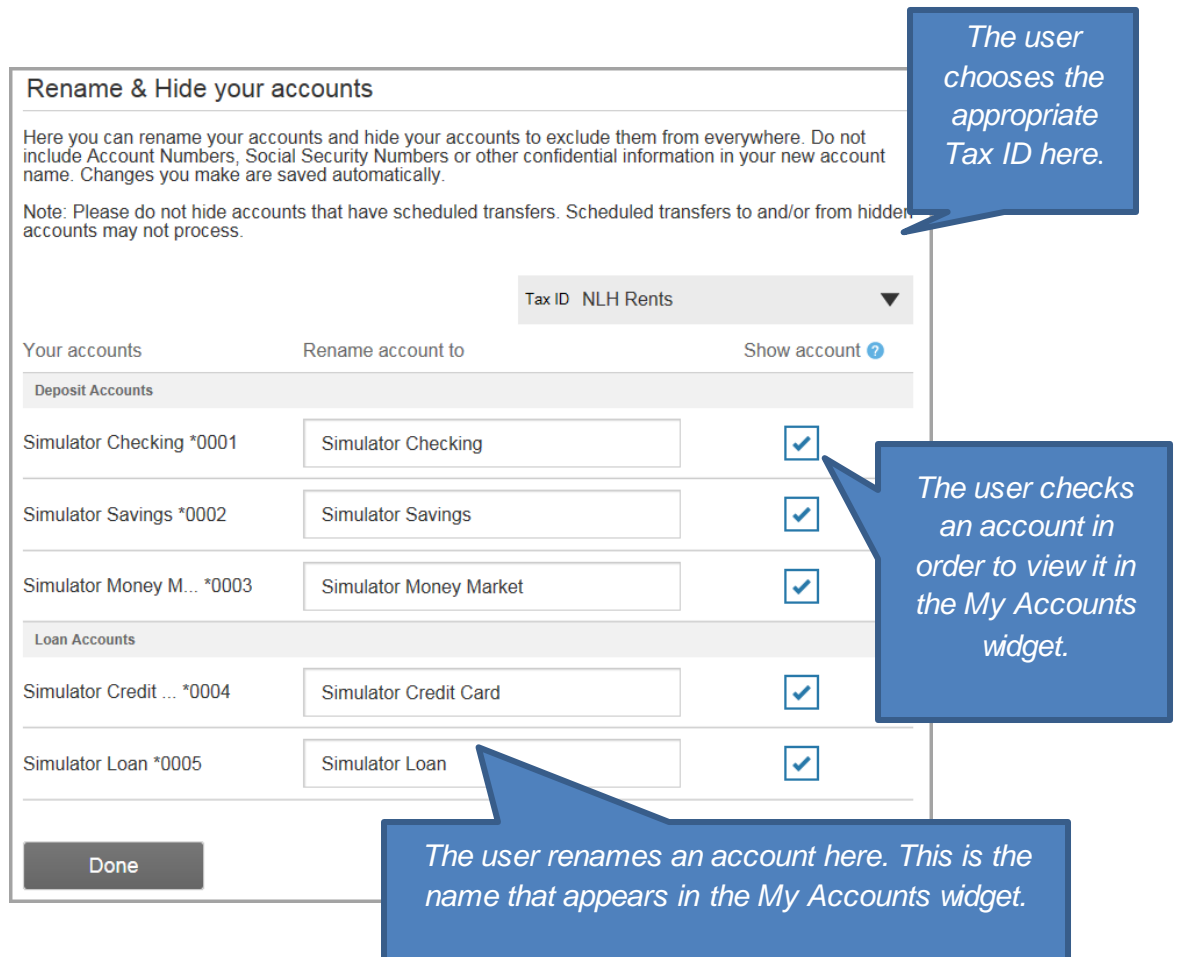
We just sent a message to [redacted]. Enter the code below.

Enter code **Confirm**

Didn't get the code? [Text me again](#)

Other Settings

The user is able to assign nicknames to accounts and hide or show accounts on the **My Accounts** widget on the Business Banking home page. The user clicks **Rename & Hide your accounts** on the Overview screen or on the left margin. This feature is only available to primary and secondary Administrators.



Rename & Hide your accounts

Here you can rename your accounts and hide your accounts to exclude them from everywhere. Do not include Account Numbers, Social Security Numbers or other confidential information in your new account name. Changes you make are saved automatically.

Note: Please do not hide accounts that have scheduled transfers. Scheduled transfers to and/or from hidden accounts may not process.

Tax ID: NLH Rents

Your accounts	Rename account to	Show account ?
Deposit Accounts		
Simulator Checking *0001	Simulator Checking	<input checked="" type="checkbox"/>
Simulator Savings *0002	Simulator Savings	<input checked="" type="checkbox"/>
Simulator Money M... *0003	Simulator Money Market	<input checked="" type="checkbox"/>
Loan Accounts		
Simulator Credit ... *0004	Simulator Credit Card	<input checked="" type="checkbox"/>
Simulator Loan *0005	Simulator Loan	<input checked="" type="checkbox"/>

Done

The user chooses the appropriate Tax ID here.

The user checks an account in order to view it in the My Accounts widget.

The user renames an account here. This is the name that appears in the My Accounts widget.

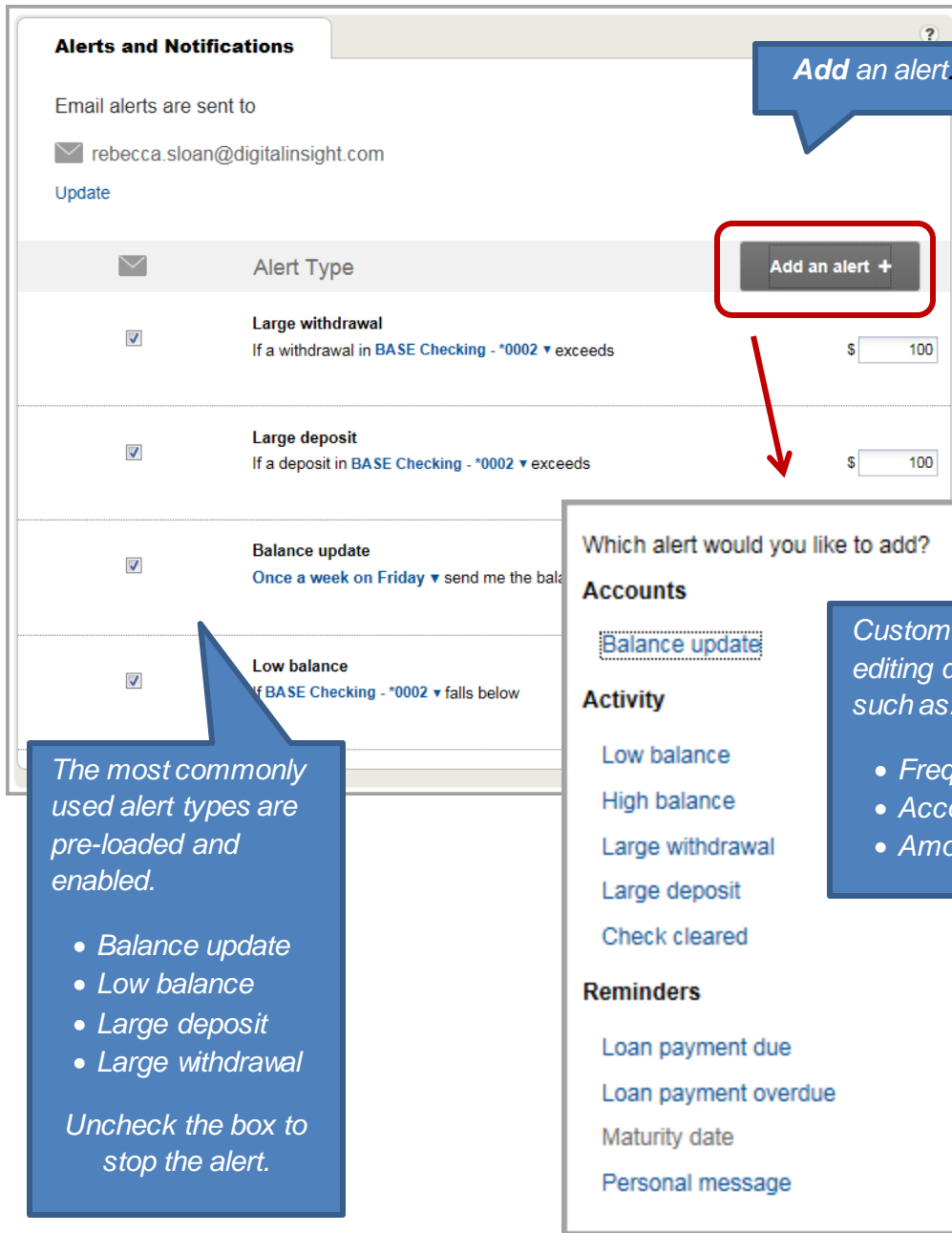
Alerts and Notifications

Users can set up various types of alerts so they receive notifications when specific events and account activities take place. Alerts are sent via email. Users access and manage alerts from the **My Settings** page.

Business user entitlements are honored within the alerts module so that the ability to set up alerts is limited to entitled accounts only.

The **Alerts and Notifications** page displays a pre-loaded default list of alerts (for first-time users) or the list of alerts the users has already set up.

****NOTE:** Non-subscription scheduled recurring transfer (SRT) alerts for successful (and failed) SRTs are not available and are directed to the email address associated with the Primary Administrator for that business.



Alerts and Notifications

Email alerts are sent to
 ✉ rebecca.sloan@digitalinsight.com
[Update](#)

Alert Type Add an alert +

- Large withdrawal**
If a withdrawal in **BASE Checking - *0002** exceeds \$
- Large deposit**
If a deposit in **BASE Checking - *0002** exceeds \$
- Balance update**
Once a week on **Friday** send me the balance
- Low balance**
If **BASE Checking - *0002** falls below

The most commonly used alert types are pre-loaded and enabled.

- Balance update
- Low balance
- Large deposit
- Large withdrawal

Uncheck the box to stop the alert.

Which alert would you like to add?

Accounts

- Balance update

Activity

- Low balance
- High balance
- Large withdrawal
- Large deposit
- Check cleared

Reminders

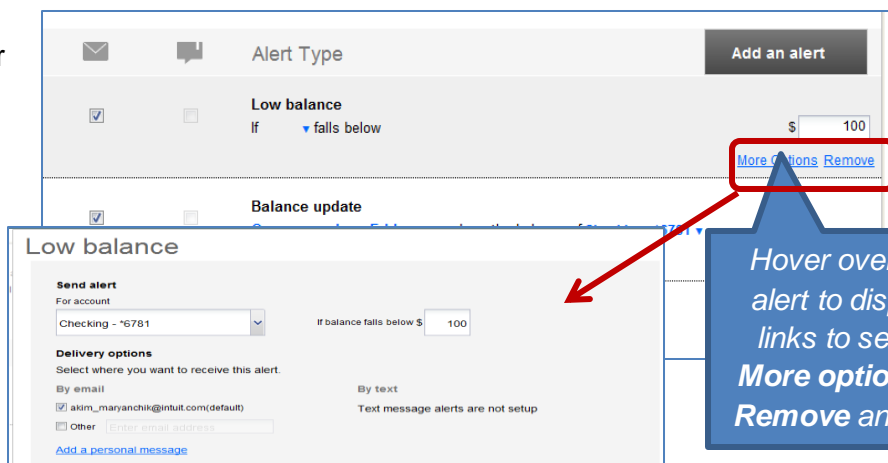
- Loan payment due
- Loan payment overdue
- Maturity date
- Personal message

Customize the alert by editing default values, such as:

- Frequency
- Account
- Amount

To modify each alert, hover over the area under the amount field. The **More Options** link allows users to modify each notification.

To remove an alert, click **Remove**.



Alert Type Add an alert

Low balance
If \$

More Options Remove

Low balance

Send alert
For account: If balance falls below \$

Delivery options
Select where you want to receive this alert.

By email
 akim_maryanchik@intuit.com (default)
 Other

By text
 Text message alerts are not setup

[Add a personal message](#)

Hover over the alert to display links to set up More options or Remove an alert.