

Your Guide to Business Online Banking



HealthcareBank

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www.mcompany.com

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Getting Started

Welcome to Business Online Banking with HealthcareBank! Whether you are at home or at the office using a mobile phone, tablet, or laptop, we strive to make your Online Banking experience easy and convenient.

By adding powerful commercial products and features, HealthcareBank provides you with the complex tools your business needs to achieve its goals. Although our Business Online Banking shares similar features with our personal accounts, this guide is meant to help you through business features only.

You can navigate this guide by clicking a topic or feature in the Table of Contents. Each section provides an overview and steps to help you during the Online Banking process. If you have additional questions, contact us at 866-442-2472.



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Getting Started

Business Online Banking Overview

Whether you're an enterprise, large corporation or small organization, our flexible Business Online Banking can efficiently serve you. Depending on your size, the first steps in banking online are setting up your users and beneficiaries. After setting up these key entities, you can jump right in and experience our state-of-the-art system!

Users

If your business only needs one person with access to Business Online Banking, you can set up a single login ID and password. This is typical for small companies who primarily use basic Online Banking tools with occasional business transactions.

For larger organizations, our system lets you establish multiple login IDs and passwords for authorized employees. After setting up a company policy with a HealthcareBank representative, you can organize which employees get access to different features within Business Online Banking by establishing user roles.

Beneficiaries

Beneficiaries are people or businesses to whom you send money using a payment feature offered through Business Online Banking. After creating a profile for each beneficiary, you can choose the method to send them money and the respective transaction details. Each created beneficiary is saved so you can quickly and easily make future payments.

Various types of payment methods are offered through Business Online Banking, including wire and ACH transfers. Though they are both quick electronic payments, wires are the fastest way to transfer money between accounts. ACH transactions are done using a batch process, and funds are generally not available until the next business day.

Please call us at 866-442-2472 for a full list of wire and ACH fees or if you have any questions.

Business Online Banking Transaction Types

Type	Description
ACH NACHA Upload	Upload a NACHA-formatted file.
ACH Disbursements	Send a payment to several beneficiaries.
ACH Collection	Receive a payment from several beneficiaries.
Domestic Wire	Send a wire to a beneficiary within the US.
International Wire	Send a wire to a beneficiary in a different country.

Getting Started

Logging In

After your first-time enrollment, logging in is easy and only requires your username and password. If you are logging in using a device that you have not previously registered, you need to request a Secure Access Code (SAC).

The screenshot shows the HealthcareBank website header with navigation links: Home, About Us, Contact Us, Tech Upgrade, and Logins (highlighted with a blue circle and the number 1). Below the header is the 'Log In' form. The form has a title 'Log In' and a subtitle 'Enter your Login Credentials to access online banking.' It contains two input fields: 'Username' (with a 'HIDE' button) and 'Password'. A 'Remember my username' checkbox is located below the password field. At the bottom of the form is a 'Log In' button (highlighted with a blue circle and the number 3) and two links: 'Forgot password or PIN?' and 'Token lost or damaged?'. A blue circle with the number 2 is positioned to the left of the Username and Password fields.

1. Click the **Logins** tab, and select "Treasury Login."
2. Enter your username and password.
3. Click the **Login** button.



Note: If you enter an incorrect password too many times, your account will be temporarily locked. Call us at 866-442-2472 for assistance.

Logging Off

For your security, you should always log off when you finish your online banking session. We may also log you off due to inactivity.

1. Click the **Log Off** tab in the navigation menu.
2. Close your internet browser.

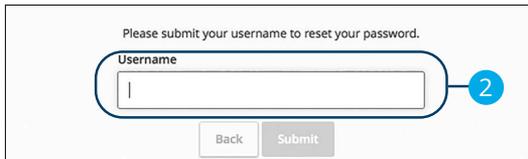
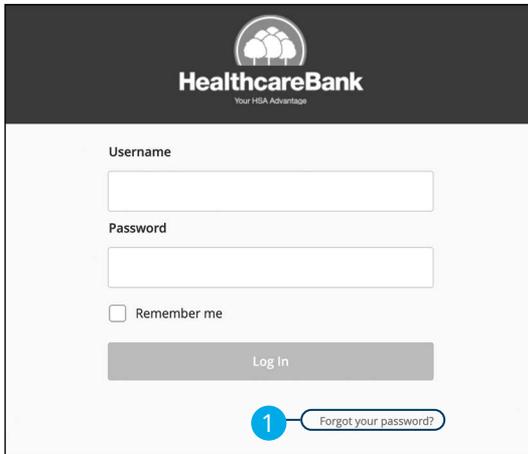


Log Off

Getting Started

Resetting A Forgotten Password

If you happen to forget your password, you can easily reestablish a new one from the password page after entering in your username—no need to call us!



1. Click the “Forgot your password?” link.
2. Enter your username and click the **Submit** button.



Note: You may not be able to change your password if your account is locked.

Please choose the phone number or email address you would like your secure access code sent to. Once you receive the 6 digit secure access code, you will enter it on the following page. If you already have a 6 digit secure access code, please choose Enter your Secure Access Code below.

Enter your Secure Access Code

E-mail to : XXXXrett@XXXXpany.com **3**

E-mail to : XXeve@XXXXpany.com

Enter your Secure Access Code

Secure Access Code **4**

Back Submit

Please set your new password:

① Password Requirements:

- Must be between 8 and 40 characters
- Must contain at least 1 number
- Password must contain a minimum of 1 lower case characters.
- Password must contain a minimum of 1 upper case characters.
- Password may not be the same as last 5 passwords.
- May not be the same as current password

New Password

Confirm New Password **5**

Back Submit

3. Choose the contact method that allows HealthcareBank to reach you immediately with a 6-digit Secure Access Code (SAC). Each Secure Access Code is good for one time use and valid for 15 minutes.
4. Enter the SAC and click the **Submit** button.
5. Create a new password based on our password requirements and click the **Submit** button when you are finished.



Note: Go to page 11 to view best username and password security practices.

Security

Protecting Your Information

Here at HealthcareBank, we do all that we can to protect your personal information and provide you with a dependable online experience. However, we rely on you to take further precautions to assure the safety of your accounts. By following our tips, Online Banking can be a secure and efficient method for all your banking needs.

General Guidelines

- Make sure your operating system and antivirus software are up-to-date.
- Always use secure wireless (WiFi) networks that require a username and password.
- Never leave your computer unattended while using Online Banking.
- Monitor your recent account history for unauthorized transactions.
- Always log off of Online Banking when you're finished and close the browser.

Username and Password

- Create strong passwords by using a mixture of upper and lowercase letters, numbers and special characters.
- Do not create passwords containing your initials or birthday.
- Change your passwords periodically.
- Memorize your passwords instead of writing them down.
- Only register personal devices and avoid using features that save your usernames and passwords.

Fraud Prevention

- Do not open email attachments or click on links from unsolicited sources.
- Avoid giving out personal information on the phone or through email.
- Shred unwanted sensitive documents including receipts, checks, deposit slips, pre-approved credit card offers and expired cards.
- Act quickly. If you suspect your financial information is compromised, call us immediately at 866-442-2472.

Administration (Basic)

Users Overview

Depending on your number of employees, owners and company policies, Business Online Banking lets you set up multiple users with different responsibilities. New users can be created with their own unique login IDs and passwords.

Each user is assigned a set of user rights that permits or prevents them from performing certain actions such as:

- Sending or drafting payments and creating templates for certain transaction types
- The number of approvals that can be completed in a day or the dollar amount in a specific transaction
- Accessing specific accounts
- Managing beneficiaries, users, subsidiaries and templates

Authorized users can set up the features, accounts and rights each user needs to do their job. Establishing these rights gives users permission to perform specific tasks, helping you manage your business and making it run as smoothly as possible.

User Management Overview

The User Management page lets you view all your existing users and their contact information in one easy place. From here, you can create users, edit rights and oversee your employees on a day-to-day basis.



In the **Administration** tab, click **User Management**.

- A.** The following information presents for each user:
 - Name
 - Email address
 - Last login time
- B.** Click the  icon to edit a user.
- C.** You can sort users in alphabetical or reverse alphabetical order, by user, email address or last login order by clicking the  icon next to the Users column.

Adding a New User

An authorized user with Manage Users rights can set up a new user by first creating a profile and a unique login ID and password. Once you establish a user and their login credentials, you can begin assigning user rights by accessing their User Policy.

The screenshot displays the 'User Management' interface. At the top right, there is an 'Add User' button labeled with a blue circle containing the number 1. Below this is a table with columns for 'User', 'Primary E-mail Address', and 'Last login'. The first row shows 'A. Murphy', a redacted email address, and '9 minutes ago'. Below the table is a 'New User Details' form. The form is divided into two sections: 'PERSONAL DETAILS' and 'LOGIN DETAILS'. In the 'PERSONAL DETAILS' section, there are three input fields for 'First Name', 'Last Name', and 'Email Address' (labeled with a blue circle 2), and a 'Phone Country' dropdown menu and a 'Phone' input field (labeled with a blue circle 3). In the 'LOGIN DETAILS' section, there are three input fields for 'Username', 'Password', and 'Confirm Password' (labeled with a blue circle 4 and 5). At the bottom right of the form, there are two buttons: 'Discard New User Details' and 'Save New User Details' (labeled with a blue circle 6).

In the **Administration** tab, click **User Management**.

1. Click the **Add User** button in the top right corner.
2. Enter the user's first and last name and email address.
3. From the "Phone Country" drop-down select the user's country and enter their phone number.
4. Create a unique login ID for your new user.
5. Enter a password following our guidelines and confirm it.
6. Click the **Save New User Details** button at the bottom when you are finished. You will then be taken to the User Policy page to establish the new user's rights.

Part 1 of 5: Establishing Transaction Type Rights

You start assigning or editing a user's rights in the **Transactions** tab, which helps you decide which responsibilities and limitations a user should have regarding certain transactions. Here, you can change a user's approval limits and decide which transaction types they can view, draft, approve or cancel.

The screenshot shows the 'User Policy' page for John Doe. The 'Transactions' tab is selected. On the left, a list of transaction types is shown, with 'ACH Collection' highlighted by a blue box labeled '1'. The 'ACH Collection' entry shows a limit of \$5 and permissions for 'Can view own transactions' and 'Can Draft/Approve/Cancel'. On the right, the 'ACH COLLECTION' section is expanded, showing a toggle for 'Enabled' (checked) and a 'Rights' section. The 'Rights' section has checkboxes for 'Draft', 'Approve', 'Cancel', 'View', and 'Own'. The 'Draft', 'Approve', and 'Cancel' checkboxes are checked, and the 'View' checkbox is also checked. The 'Own' dropdown is set to 'Own' and is highlighted by a blue box labeled '3'. Below the 'Rights' section is the 'Approval Limits' section, which has a table with columns for 'Maximum Amount' and 'Maximum Count'. The table has three rows: 'Per Transaction', 'Daily Per Account', and 'Daily'. Each row has input fields for the maximum amount and maximum count.

1. Choose a type of transaction to assign rights for.
2. Choose whether a user can draft, approve, cancel or view a specific transaction by checking the appropriate boxes.
 - **Draft:** Create a transaction or template that needs approval from an authorized user.
 - **Approve:** Send or accept drafted transactions.
 - **Cancel:** Reject a drafted or unprocessed transaction.
3. Use the drop-down to change which transaction activity a user can view.
 - **Own:** Can view only their activity.
 - **All:** Can view activity of all users.
 - **No:** Cannot view activity of any user.



Note: Users must have the **All** view right enabled to approve transactions.

Part 2 of 5: Disabling a Transaction Type

If a user should not have access to a certain transaction type, such as payroll, an authorized user can disable those rights for individual users.

John Doe Save

User Policy ⓘ

Transactions Features Accounts

Transaction Filter:

Filter: All Enabled Disabled

Transaction Type	Amount	Enabled
ACH Collection Can view own transactions Can Draft/Approve/Cancel	\$5	<input checked="" type="checkbox"/>
ACH Disbursement Can view own transactions Can Draft/Approve/Cancel	\$5	<input checked="" type="checkbox"/>
Bill Payment Can view own transactions Can Draft/Approve/Cancel		<input checked="" type="checkbox"/>
Domestic Wire Can view own transactions Can Draft/Approve/Cancel	\$7	<input checked="" type="checkbox"/>
Funds Transfer Can view own transactions Can Draft/Approve/Cancel	\$1,000B	<input checked="" type="checkbox"/>
International Wire Can view own transactions Can Draft/Approve/Cancel	\$6	<input checked="" type="checkbox"/>

Rights

Draft Approve Cancel View

Approval Limits

	Maximum Amount	Maximum Count
Per Transaction	\$ 5.00	
Daily Per Account	\$ 5.00	999999999
Daily	\$ 5.00	999999999
Monthly	\$ 15.00	999999999

1. Select the transaction type to disable.
2. Toggle the switch to “Disabled” for that specific transaction.
3. Click the **Save** button when you are finished making changes.

Part 3 of 5: Editing Approval Limits for a Transaction Type

To give you peace of mind, a user's approval limits can be adjusted, so you never have to worry about the amount or number of transactions they make. You can set these restrictions for a daily and monthly basis as well as per account.

John Doe
User Policy ⓘ

Transactions Features Accounts

Transaction Filter:

Filter: All Enabled Disabled

ACH Collection \$5
Can view own transactions
Can Draft/Approve/Cancel

ACH Disbursement \$5
Can view own transactions
Can Draft/Approve/Cancel

Bill Payment \$7
Can view own transactions
Can Draft/Approve/Cancel

Domestic Wire \$7
Can view own transactions
Can Draft/Approve/Cancel

Funds Transfer \$1,000B
Can view own transactions
Can Draft/Approve/Cancel

International Wire \$6
Can view own transactions
Can Draft/Approve/Cancel

ACH COLLECTION Enabled

Rights

Draft Approve Cancel View Own

Approval Limits

	Maximum Amount	Maximum Count
Per Transaction	\$ 5.00	
Daily Per Account	\$ 5.00	999999999
Daily	\$ 5.00	999999999
Monthly	\$ 15.00	999999999

Save

1. Select a transaction type to edit a user's approval limits.
2. Edit the maximum amounts a user can approve or draft and the maximum number of transactions a user can perform.
3. Click the **Save** button when you are finished making changes.

Part 4 of 5: Establishing Rights to Access Features

When assigning user rights, the **Features** tab lets you control who can edit templates or manage users, subsidiaries or beneficiaries. Depending on their User Policy or job roles, some users may have different responsibilities than others.

The screenshot shows the user management interface for John Doe. At the top, the user's name "John Doe" and "User Policy" are displayed. A "Save" button is in the top right corner. Below the name, there are three tabs: "Transactions", "Features", and "Accounts". The "Features" tab is selected and circled with a blue circle containing the number 1. Below the tabs, there is a "FEATURES" section with a search bar. Underneath, the "RIGHTS" section contains two toggle switches. The first toggle, "Access Incoming/Outgoing Wire Alerts", is turned on and circled with a blue circle containing the number 2. The second toggle, "Access to all payment templates", is turned off. A blue circle containing the number 3 points to the "Save" button.

1. Click the **Features** tab.
2. Use the toggles to enable or disable features.
3. Click **Save** when you are finished making changes.



Note: If Manage Users is assigned to a user, they can change their own rights. Be sure to limit which users have this feature.

Part 5 of 5: Establishing Rights to Access Accounts

The **Accounts** tab lets you decide which users have access to perform specific tasks within an account, including viewing the account and transaction histories and making deposits or withdrawals.

The screenshot shows the user management interface for A. Murphy. The 'Accounts' tab is selected, indicated by callout 1. The table below shows the permissions for three accounts. Callout 2 highlights the table, and callout 3 highlights the 'Save' button.

Number	Name	View <input type="checkbox"/>	Deposit <input type="checkbox"/>	Withdraw <input type="checkbox"/>	Labels
	Business Checking	<input type="radio"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	
	Business Checking	<input checked="" type="checkbox"/>	<input type="radio"/>	<input type="checkbox"/>	<input type="checkbox"/>
	Commercial Checking	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	

1. Click the **Accounts** tab.
2. Edit a user's ability to view, deposit or withdraw in a specific account.
 - ✓ User right is active.
 - User right is disabled.
 - User right is locked and cannot be edited.
3. Click the **Save** button when you are finished making changes.

Administration (Basic)

Editing an Existing User's Rights

Authorized users with the Manage Users right can make changes to existing users at any time. This is especially beneficial if someone's job title changes or their approval limits need to be adjusted.

User Management

Search Users Add User

User	Primary E-mail Address	Last login
A. Murphy	[REDACTED]	9 minutes ago

User Details

Status: Active
 Edit Status

PERSONAL DETAILS

First Name	Last Name	Primary E-mail Address
A.	Murphy	[REDACTED]

Phone Country: United States
 Phone: (313)322-8757

USER LOGINS

Login Name	Channel	Status	Last Logon	Actions
amurphy1	Internet	Normal	8/4/2021	[REDACTED]

Cancel [REDACTED] **Assign Rights**

John Doe
 User Policy ⓘ

Transactions Features Accounts

Transaction Filter: [REDACTED]

Filter: All Enabled Disabled [REDACTED]

Save

In the **Administration** tab, click **User Management**.

1. Find the user you want to edit and click the  icon.
2. Click the **Assign Rights** button.
3. Make the necessary changes to the existing user.
4. Click the **Save** button when you are finished making changes.

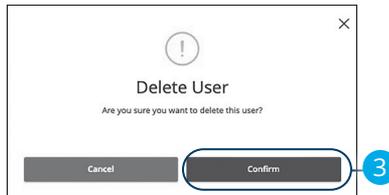
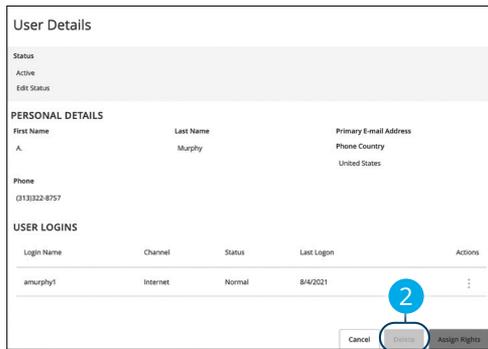


Note: For more details on editing user rights visit page 15.

Administration (Basic)

Deleting a User

If you are assigned the Manage Users right, you have the ability to permanently delete a user that is no longer needed. This deletes their contact information from the User Management page and deactivates their Business Online Banking login ID, but it does not erase the data from an existing payment using that person.



In the **Administration** tab, click **User Management**.

1. Find the user you want to remove and click the  icon.
2. Click the **Delete** button.
3. Click the **Confirm** button to permanently remove a user.

Administration (Advanced)

Editing Company Limits

Company Limits is a list of allowed actions and limits that applies to the whole business. All created user rights fit within the Company Limits. If you have Manage Company Policy rights, you can make edits to parts of the Company Limits, but it cannot be deleted.

Part 1 of 7: Choosing a Transaction to Edit in Company Limits

View a list of all transaction types including their approval limits and allowed actions. Here, users with Manage Company Limits rights can choose a type of transaction to edit at the Company Limit level.

The screenshot shows the 'Murphy&Co HCB Advanced Inc' Company Policy page. The page has a 'Save' button in the top right corner. Below the company name, there are tabs for 'Transactions', 'Features', 'Accounts', and 'User Roles'. A 'Transaction Filter' section is highlighted with a blue circle and the number '1'. It contains a 'Filter:' dropdown menu with options 'All', 'Enabled', and 'Disabled', and a search input field. Below the filter, a list of transaction types is shown, each with a description, permissions, and a limit amount. A blue circle and the number '2' highlight the 'ACH Disbursement' transaction type. To the right of the list, the 'ACH Disbursement' details are shown, including 'Rights' and 'Allowed Actions' tabs, and an 'Approval Limits' table.

Approval Limits		Maximum Amount	Maximum Count
Per Transaction		\$ 5.00	
Daily Per Account		\$ 5.00	100000000
Daily		\$ 5.00	100000000
Monthly		\$ 100,000,000,000.00	100000000

In the **Administration** tab, click **Company Limits**.

1. Use the filters links and drop-down to filter transactions.
2. Click on the transaction type you would like to make changes to.

Part 2 of 7: Approval Limits

You can review the Approval Limits within the Company Limits. These limits are read-only at the Company Limits level, but can be adjusted within User Roles to fit a user's specific responsibilities.

Murphy&Co HCB Advanced Inc Save

Company Policy ②

Transactions Features Accounts User Roles

Transaction Filter:

Filter: All Enabled Disabled

ACH Disbursement
Can view all transactions
Can Draft/Approve/Cancel
\$5.00

ACH Collection
Can view all transactions
Can Draft/Approve/Cancel
\$5.00

ACH Pass Thru
Can view all transactions
Can Draft/Approve/Cancel
\$5.00

Domestic Wire
Can view all transactions
Can Draft/Approve/Cancel
\$7.00

ACH Disbursement

Rights Allowed Actions

Approval Limits

	Maximum Amount	Maximum Count
Per Transaction	\$ <input type="text" value="5.00"/>	<input type="text" value="5.00"/>
Daily Per Account	\$ <input type="text" value="5.00"/>	<input type="text" value="100000000"/>
Daily	\$ <input type="text" value="5.00"/>	<input type="text" value="100000000"/>
Monthly	\$ <input type="text" value="100,000,000,000.00"/>	<input type="text" value="100000000"/>

1. View the maximum limits for transactions and amounts.



Note: Maximum Amount is the maximum amount of funds a user can approve or draft per transaction, per account, per day or per month. The Maximum Count is the number of transactions they can perform or draft per transaction, per account, per day or per month.

Part 3 of 7: Allowed Actions

Rights Allowed Actions **1**

POLICY TESTER ▾

Filter by

All ▾ 🔍 Search all

Add Allowed Action **2**

Allows ACH Collection transaction for any amount **2**

1. Click the **Allowed Actions** tab.
2. Click the **Add Allowed Action** button to add a new allowed action or the **⋮** icon to edit an existing allowed action.

Part 4 of 7: Amount

Decide on the maximum amount of drafted funds.

Amount

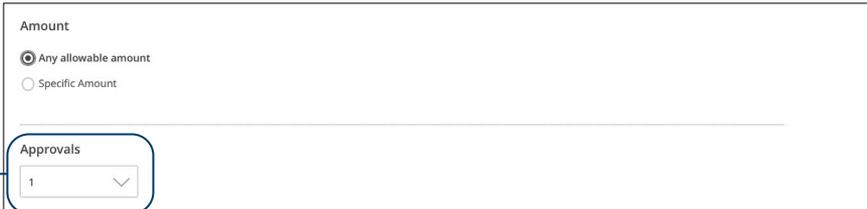
1 Any allowable amount

Specific Amount

1. Enter the maximum draft amount or select “Any allowable amount” for an unlimited amount.

Part 5 of 7: Approvals

Next, you can decide on the number of authorized approvals needed for that specific transaction type.



Amount

Any allowable amount
 Specific Amount

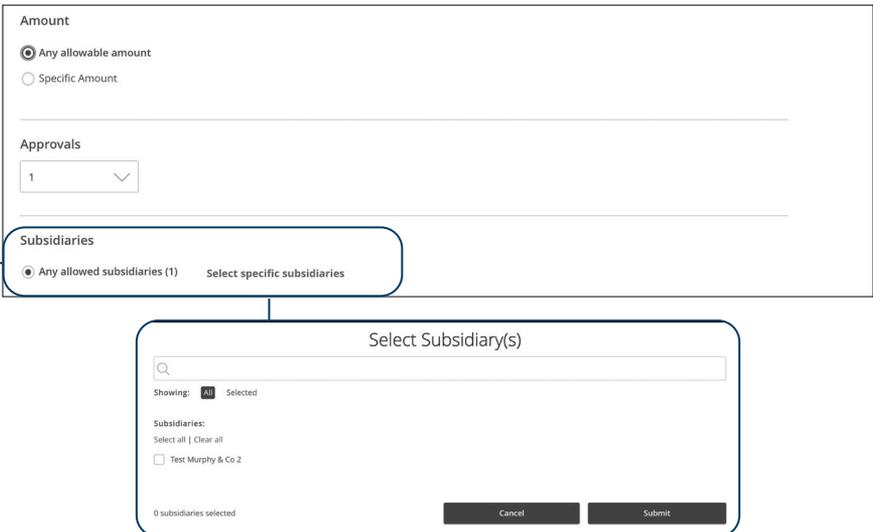
Approvals

1

1. Use the drop-down to select how many approvals the specific transaction type requires.

Part 6 of 7: Choosing the Subsidiaries

Different transaction types have the ability to exclude certain subsidiaries.



Amount

Any allowable amount
 Specific Amount

Approvals

1

Subsidiaries

Any allowed subsidiaries (1) [Select specific subsidiaries](#)

Select Subsidiary(s)

Showing: **All** Selected

Subsidiaries:
Select all | Clear all

Test Murphy & Co 2

0 subsidiaries selected

1. Click the “Select specific subsidiaries” link to select specific subsidiaries or select “Any allowed subsidiaries” to allow all subsidiaries.

Part 7 of 7: Choosing the Accounts

If you have Manage Company Limits rights, you can decide which accounts are used for a specific transaction.

The screenshot shows a form with the following sections:

- Amount:** Radio buttons for "Any allowable amount" (selected) and "Specific Amount".
- Approvals:** A dropdown menu showing "1".
- Subsidiaries:** Radio buttons for "Any allowed subsidiaries (1)" (selected) and "Select specific subsidiaries".
- Accounts:** Radio buttons for "Any allowed account (10)" (selected) and "Select specific account(s)". This section is circled in blue with a "1" next to it.

At the bottom right of the form are "Cancel" and "Submit" buttons. The "Submit" button is circled in blue with a "2" next to it.

A callout box titled "Select Account(s)" is shown below the "Accounts" section. It contains a search bar, "Showing: All Selected", and a list of accounts under the heading "Accounts:". The list includes "NON-PROFIT CKG XXXXXXX366" with an unchecked checkbox. At the bottom of the callout are "Cancel" and "Submit" buttons and the text "0 accounts selected".

1. Click the "Select specific account(s)" link to select specific accounts or select "Any allowed account" to allow all accounts.
2. Click the **Submit** button.

Company Policy Tester

The Policy Tester gives you the ability to test possible actions before making changes within the Company Limits. This allows you to see if a certain transaction can be performed based on the Bank Policy and Company Limits.

Rights Allowed Actions 1

POLICY TESTER 2

Filter by

All Search all Add Allowed Action

Allows ACH Collection transaction for any amount

In the **Administration** tab, click **Company Limits**.

1. Click the **Allowed Actions** tab.
2. Click the  icon to expand the policy tester.

The screenshot displays the 'POLICY TESTER' interface. At the top, there are two dropdown menus: 'Operation' (set to 'Draft') and 'Account'. Below these are two checkboxes: 'Auth code provided' and 'Template used'. A 'Test' button is highlighted with a blue circle and the number 4. The main area shows two panels. The top panel, labeled with a blue circle and the number 3, indicates 'This transaction will be allowed.' It shows 'Bank Allowed' and 'Company Allowed' with checkmarks. Below this, it states 'Allows ACH Collection transaction for any amount'. The bottom panel indicates 'This transaction will be denied by the Bank policy.' It shows 'Bank Denied' with a red slash and 'Company Allowed' with a checkmark. It also states 'Allows ACH Collection transaction for any amount'.

3. Create a sample transaction to test a user's policy.
4. Click the **Test** button. You can then see whether the user can perform the transaction.

Viewing Rights to Access Features

You have the ability to view activated features within the Company Limits. This is a read-only section and the available features indicate which rights are activated.

The screenshot shows the administration interface for Murphy&Co HCB Advanced Inc. At the top, the company name is displayed next to a 'Save' button. Below the name, the 'Company Policy' level is indicated, with a circled '1' pointing to the 'Features' tab in the navigation menu. The 'Features' tab is selected, and the 'RIGHTS' section is visible. A circled '2' points to the search bar above the rights list. The rights list contains eight items, each with a checked toggle switch:

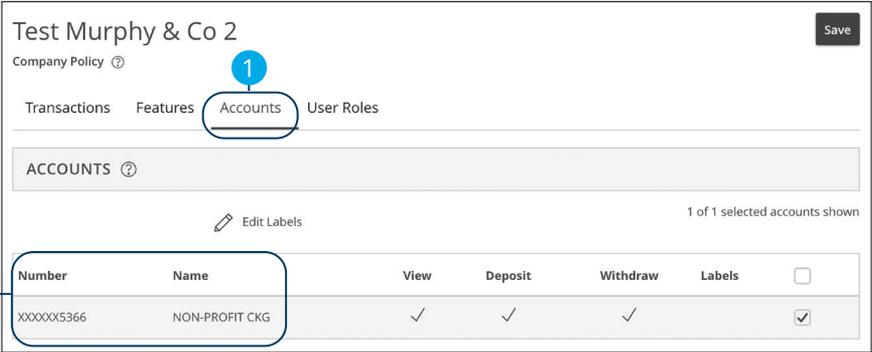
- Access Incoming/Outgoing Wire Alerts
- Allow Centrix Positive Pay
- Allow one-time recipients
- Can Add Users
- Enable ACH Reversal
- Recipient upload from batch
- View Wire Activity
- Wire upload from batch (requires Multi-Wire)

In the **Administration** tab, click **Company Limits**.

1. Click the **Features** tab.
2. View enabled rights and business features at the Company Policy level.

Establishing Rights to Access Accounts

You can see which accounts users can view, withdraw from and make deposits to within the Company Limits. This is read-only section at the Company Limits level, but it can be adjusted within User Roles to fit a user's specific responsibilities.



Test Murphy & Co 2 Save

Company Policy ⓘ

Transactions Features **Accounts** User Roles

ACCOUNTS ⓘ

 Edit Labels 1 of 1 selected accounts shown

Number	Name	View	Deposit	Withdraw	Labels	<input type="checkbox"/>
XXXXXX5366	NON-PROFIT CKG	✓	✓	✓	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

In the **Administration** tab, click **Company Limits**.

1. Click the **Accounts** tab.
2. View the accounts that are used under the Company Policy.

Creating and Editing Account Labels

Account labels allow users to organize their accounts. While these labels may be visible to all users, only users with enabled Manage Company rights can create them.

Test Murphy & Co 2
Company Policy ⓘ

Transactions Features **Accounts** User Roles

ACCOUNTS ⓘ

Edit Labels **3** 1 of 1 selected accounts shown

Number	Name	View	Deposit	Withdraw	Labels
XXXXXXXX5366	NON-PROFIT CKG	✓	✓	✓	<input checked="" type="checkbox"/> 2

Add/Remove Labels

1 account selected

Create **4**

Labels updated.

Select all

Test (New) test 2 (New) **Update** **5**

Close **Save** **6**

In the **Administration** tab, click **Company Limits**.

1. Click the **Accounts** tab.
2. Check the box next to a specific account.
3. Click the **Edit Labels** icon to make changes to an account's label.
4. (Optional) Enter a new label name and click the **Create** button.
5. (Optional) Check the box next to an existing label to add it to the account and click the **Update** button.
6. Click the **Save** button.

Administration (Advanced)

Users Overview

Depending on your number of employees, owners and company policies, Business Online Banking lets you set up multiple users with different responsibilities. After establishing a Company Policy with your accountant or financial advisor, new users can be created with their own unique login IDs and passwords.

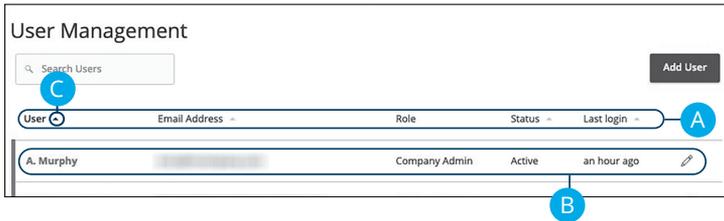
Each user is assigned a set of user rights that permits or prevents them from performing certain actions such as:

- Sending or drafting payments and creating templates for certain transaction types.
- The number of approvals that can be completed in a day or the dollar amount in a specific transaction.
- Accessing specific accounts.
- Managing beneficiaries, users, subsidiaries and templates.

Authorized users can set up the features, accounts and rights each user needs to do their job. Establishing these rights gives users permission to perform specific tasks, helping you manage your business and keep it running as smooth as possible.

User Management Overview

The User Management page lets you view all your existing users and their contact information in one easy place. From here, you can create users, edit rights and oversee your employees on a day-to-day basis.



In the **Administration** tab, click **User Management**.

- A.** The following information presents for each user:
- Name
 - Email address
 - Applied user role
 - Status
 - Last login time
- B.** You can click on a user role to make edits.
- C.** Click the ▲ icon next to the Users column to sort users in alphabetical or reverse alphabetical order, by email address, role, status or last login.

Adding a New User

Each employee needs their own specific login ID and password to give them access to your business’s online banking. This allows you to manage your business banking at multiple levels.

User Management

Search Users

1 Add User

User	Email Address	Role	Status	Last login
A. Murphy	[Redacted]	Company Admin	Active	an hour ago
Treasury Services	[Redacted]	Company Admin	Active	2 years ago

New User Details

PERSONAL DETAILS

2 First Name Last Name Email Address

3 Phone Country Phone

LOGIN DETAILS

4 Username Password Confirm Password **5**

6 User Role
Assigned

7 Discard New User Details Save New User Details

In the **Administration** tab, click **User Management**.

1. Click the **Add User** button in the top right corner.
2. Enter the user’s first name, last name and email address.
3. Select the user’s country using the “Phone Country” drop-down and enter their phone number.
4. Create a unique login ID for the new user.
5. Enter a password following our guidelines and confirm it in the provided space.
6. Select the appropriate user role using the drop-down.
7. Click the **Save New User Details** button when you are finished.

Administration (Advanced)

Editing a User

Authorized users with the Manage Users right can make changes to existing users at any time. This is especially beneficial if someone's job title changes and their approval limits and responsibilities need to be adjusted.

User Management					
<input type="text" value="Search Users"/>					<input type="button" value="Add User"/>
User	Email Address	Role	Status	Last login	
A. Murphy	[REDACTED]	Company Admin	Active	an hour ago	 1
Treasury Services	[REDACTED]	Company Admin	Active	2 years ago	

User Details

Status

Active  2

[Edit Status](#)

PERSONAL DETAILS

First Name	Last Name	Email Address
Marketing Treasury	Tester	marketing@example.com
Phone Country	Phone	
United States	0-	

USER ROLE [Manage User Roles](#)

Current Role

Company Admin 

3

In the **Administration** tab, click **User Management**.

1. Find the user you want to edit and click the  icon.
2. Activate or deactivate a user by clicking "Edit Status" link.
3. Select a different user role using the "Current Role" drop-down. Click the **Update Role** button when you are finished making changes.

Administration (Advanced)

Deleting a User

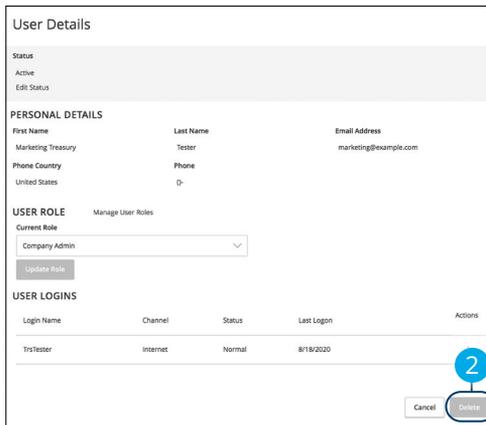
If you are assigned the Manage Users right, you have the ability to permanently delete a user that is no longer needed. This deletes their contact information from the User Management page and deactivates their Business Online Banking login ID. It does not erase the data from any existing payments.



User Management

Search Users Add User

User	Email Address	Role	Status	Last login	
A. Murphy	[REDACTED]	Company Admin	Active	an hour ago	 1
Treasury Services	[REDACTED]	Company Admin	Active	2 years ago	



User Details

Status: Active Edit Status

PERSONAL DETAILS

First Name: Marketing Treasury Last Name: Tester Email Address: marketing@example.com
 Phone Country: United States Phone: 0-

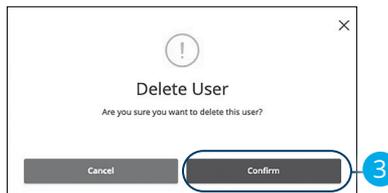
USER ROLE Manage User Roles

Current Role: Company Admin Update Role

USER LOGINS

Login Name	Channel	Status	Last Login	Actions
TrsTester	Internet	Normal	8/7/9/2020	

Cancel Delete 2



! X

Delete User

Are you sure you want to delete this user?

Cancel Confirm 3

In the **Administration** tab, click **User Management**.

1. Find the user you want to remove and click the .
2. Click the **Delete** button.
3. Click the **Confirm** button to permanently remove a user.

Administration (Advanced)

User Roles Overview

Once you establish your Company Policy, you can start creating user roles. User roles are the restrictions placed to shape a user's privileges, depending on the responsibilities a user has. Some users may have the ability to draft a transaction, while others can approve it. User roles must fit within the Company Policy and cannot exceed it.

The screenshot displays the 'User Roles' management page. At the top, there is a search bar labeled 'Search' with a magnifying glass icon, circled in blue and labeled 'A'. Below the search bar is the heading 'USER ROLES' and a 'Create Role' button. A table with three columns: 'Name', 'Description', and 'Users' is shown. The 'Name' column has a dropdown arrow, and the 'Users' column has an upward arrow. The first row shows 'Admin' in the Name column, 'None' in the Description column, and '1' in the Users column. The '1' is circled in blue and labeled 'C'. To the right of the 'Users' column, there are icons for edit, copy, and delete. A blue circle labeled 'B' is positioned at the end of the table header.

Name ▾	Description	Users ▲
Admin	None	1

In the **Administration** tab, click **User Roles**.

- A.** You can use the search bar to find specific user roles.
- B.** Click the ▲ icon next to the appropriate column to sort user roles by name, description or users.
- C.** The number under the Users column indicates how many users are assigned to this role. Click the number to see who is assigned to a specific role.

Administration (Advanced)

Creating, Editing or Copying a User Role

To begin editing or creating a user role, you must decide what privileges and responsibilities a particular user has. You can then write a description of the role and give it a unique name.



In the **Administration** tab, click **User Roles**.

1. Decide if you are making a new role, editing an existing role or copying a role.
 - a. Click the **Create Role** button if you are making a new user role.
 - b. Click the  icon to edit an existing role.
 - c. Click the  icon to copy and adjust an existing role.
2. (Optional) If you are editing an existing user role, edit the role name by clicking the  icon.
3. Enter a role name if you are making a new role or copying a role.
4. Click the **Ok** button.

Part 1 of 9: Choosing a Transaction to Edit in User Roles

View a list of all transaction types including their approval limits and allowed actions. Here, users with Manage User Roles rights can choose a type of transaction to edit at the User Role level.

User Roles > Test User Role Save

User Role Policy ?

Transactions Features Accounts

1
Filter:
All
Enabled
Disabled
Transaction Filter:

2 <div style="border: 1px solid #ccc; padding: 5px; margin-bottom: 5px;"> <p>ACH Disbursement \$5</p> <p><small>Can view all transactions Can Draft/Approve/Cancel</small></p> </div> <div style="border: 1px solid #ccc; padding: 5px; margin-bottom: 5px;"> <p>ACH Collection \$5</p> <p><small>Can view all transactions Can Draft/Approve/Cancel</small></p> </div> <div style="border: 1px solid #ccc; padding: 5px; margin-bottom: 5px;"> <p>ACH NACHA Upload \$5</p> <p><small>Can view all transactions Can Draft/Approve/Cancel</small></p> </div> <div style="border: 1px solid #ccc; padding: 5px; margin-bottom: 5px;"> <p>Domestic Wire \$7</p> <p><small>Can view all transactions Can Draft/Approve/Cancel</small></p> </div> <div style="border: 1px solid #ccc; padding: 5px;"> <p>Funds Transfer \$1,000B</p> <p><small>Can view all transactions Can Draft/Approve/Cancel</small></p> </div>	<div style="background-color: #f2f2f2; padding: 5px; border: 1px solid #ccc;"> <p>STOP PAYMENT Enabled <input checked="" type="checkbox"/></p> <p><small>Rights Allowed Actions</small></p> </div> <hr/> <p style="text-align: right;"><input checked="" type="checkbox"/> View All v</p> <hr/> <p>Approval Limits</p> <table style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 80%;"></th> <th style="text-align: right; font-weight: normal; font-size: 0.8em;">Maximum Count</th> </tr> </thead> <tbody> <tr> <td>Daily Per Account</td> <td style="text-align: right;"><input style="width: 80%;" type="text" value="99999999"/></td> </tr> <tr> <td>Daily</td> <td style="text-align: right;"><input style="width: 80%;" type="text" value="99999999"/></td> </tr> <tr> <td>Monthly</td> <td style="text-align: right;"><input style="width: 80%;" type="text" value="99999999"/></td> </tr> </tbody> </table>		Maximum Count	Daily Per Account	<input style="width: 80%;" type="text" value="99999999"/>	Daily	<input style="width: 80%;" type="text" value="99999999"/>	Monthly	<input style="width: 80%;" type="text" value="99999999"/>
	Maximum Count								
Daily Per Account	<input style="width: 80%;" type="text" value="99999999"/>								
Daily	<input style="width: 80%;" type="text" value="99999999"/>								
Monthly	<input style="width: 80%;" type="text" value="99999999"/>								

1. Use the filters links and drop-down to filter transactions.
2. Click on the transaction type you would like to make changes to.

Part 2 of 9: Establishing Transaction Type Rights

You can start assigning or editing a user's rights, to help you decide which responsibilities and limitations a user should have regarding certain transactions. Here, you can change a user's approval limits and decide which transaction types they can view, draft, approve or cancel.

The screenshot shows the 'User Roles > Test User Role' configuration page. The page is divided into three tabs: 'Transactions', 'Features', and 'Accounts'. The 'Transactions' tab is active. At the top, there is a 'Transaction Filter' dropdown and a 'Filter' section with 'All', 'Enabled', and 'Disabled' options. Below this, there is a list of transaction types on the left and their associated rights and approval limits on the right. A blue circle with the number '1' highlights a 'View' dropdown menu for the 'ACH Collection' transaction type.

Transaction Type	Limit	Enabled	View
ACH Disbursement	\$5	Enabled	<input type="checkbox"/> View All
ACH Collection	\$5	Enabled	<input checked="" type="checkbox"/> View All
ACH NACHA Upload	\$5	Enabled	<input type="checkbox"/> View All
Domestic Wire	\$7	Enabled	<input type="checkbox"/> View All
Funds Transfer	\$1,000B	Enabled	<input type="checkbox"/> View All

1. Use the drop-down to change which transaction activity a user can view.

- All- Can view all transactions
- Own- Can view own transactions
- Acct- Can view transactions to or from entitled accounts
- Role- Can view transaction by others in this role
- No- Cannot view any transactions

Part 3 of 9: Approval Limits

A user's approval limits can be adjusted, so you never have to worry about the amount or number of transactions they make. You can set these restrictions for a daily and monthly basis, as well as per account.

User Roles > Test User Role

User Role Policy

Transactions Features Accounts

Filter: All Enabled Disabled

Transaction Filter:

ACH Disbursement \$5
Can view all transactions
Can Draft/Approve/Cancel

STOP PAYMENT Enabled

ACH Collection \$5
Can view all transactions
Can Draft/Approve/Cancel

ACH NACHA Upload \$5
Can view all transactions
Can Draft/Approve/Cancel

Domestic Wire \$7
Can view all transactions
Can Draft/Approve/Cancel

Funds Transfer \$1,000B
Can view all transactions
Can Draft/Approve/Cancel

Approval Limits

Maximum Count

Daily Per Account

Daily

Monthly

1. Edit the maximum amounts a user can approve or draft, and the maximum number of transactions a user can perform.
2. Click the **Save** button when you are finished making changes.



Note: Maximum Amount is the maximum amount of funds a user can approve or draft per transaction, per account, per day or per month. The Maximum Count is the number of transactions they can perform or draft per transaction, per account, per day or per month.

Part 4 of 9: Disabling a Transaction Type

If a user should not have access to a certain transaction type, such as payroll or international wires, an authorized user can disable those rights for individual users.

User Roles > Test User Role

User Role Policy

Transactions Features Accounts

Filter: **All** Enabled Disabled

Transaction Filter:

ACH Disbursement Can view all transactions Can Draft/Approve/Cancel \$5	STOP PAYMENT Enabled <input checked="" type="checkbox"/>
ACH Collection Can view all transactions Can Draft/Approve/Cancel \$5	<input checked="" type="checkbox"/> View All <input type="text" value="All"/>
ACH NACHA Upload Can view all transactions Can Draft/Approve/Cancel \$5	Approval Limits Maximum Count
Domestic Wire Can view all transactions Can Draft/Approve/Cancel \$7	Daily Per Account: <input type="text" value="999999999"/> Daily: <input type="text" value="999999999"/> Monthly: <input type="text" value="999999999"/>
Funds Transfer Can view all transactions Can Draft/Approve/Cancel \$1,000B	

1. Toggle the switch to “Disabled” for that specific transaction.
2. Click the **Save** button when you are finished making changes.

Part 5 of 9: Allowed Actions

Next, you can decide on the number of authorized approvals needed for that specific transaction type.

STOP PAYMENT Enabled

Rights Allowed Actions 1

POLICY TESTER

Filter by

All Search all Add Allowed Action 2

Allows Stop Payment transaction

1. Click the **Allowed Actions** tab.
2. Click the **Add Allowed Action** button to add a new allowed action or the **:** icon to edit an existing allowed action.

Part 6 of 9: Enabling Operation Rights

You can select the allowed operations a user can perform when handling a transaction, such as drafting, approving or canceling rights.

1 Operations

Draft Approve Cancel

Amount

Any allowable amount
 Specific Amount

Subsidiaries

Any allowed subsidiaries (1) Select specific subsidiaries

Accounts

Any allowed account (8) Select specific account(s)

Cancel Submit

1. Check or uncheck boxes depending on if a user can perform a specific operation.
 - **Draft:** Create a transaction or template that needs approval from an authorized user.
 - **Draft Restricted:** Generate a drafted transaction based on an existing template that is assigned to them or adjusted the amount, settlement, date or description.
 - **Approve:** Send or accept drafted transactions.
 - **Cancel:** Reject a drafted or unprocessed transaction.

Part 7 of 9: Choosing the Maximum Draft Amount

If you have Manage Company Policy rights, you can choose the maximum amount of funds that can be drafted per transaction. This cannot exceed the Company Policy.



Amount

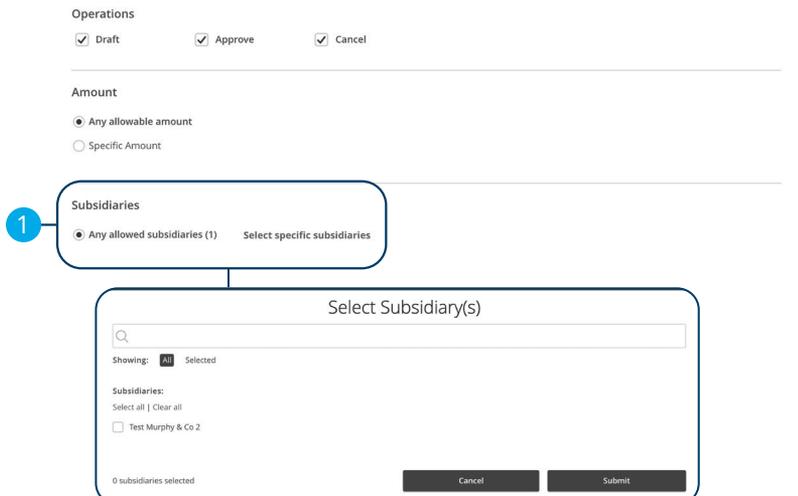
Any allowable amount

Specific Amount

1. Enter the maximum draft amount or select “Any allowable amount” for an unlimited amount.

Part 8 of 9: Selecting Subsidiaries

Some users may not need to access to certain subsidiaries. You can limit which subsidiaries a user can use when creating a transaction.



Operations

Draft Approve Cancel

Amount

Any allowable amount

Specific Amount

Subsidiaries

Any allowed subsidiaries (1) [Select specific subsidiaries](#)

Select Subsidiary(s)

Showing: All Selected

Subsidiaries:

Select all | Clear all

Test Murphy & Co 2

0 subsidiaries selected

1. Click the “Select specific subsidiaries” link to select specific subsidiaries or select “Any allowed subsidiaries” to allow all subsidiaries.

Part 9 of 9: Enabling Allowed Accounts

The **Accounts** tab lets you decide which users have access to perform specific tasks within an account, including viewing the account and transaction history and making deposits or withdrawals.

The screenshot shows a configuration interface for enabling allowed accounts. It is divided into several sections:

- Operations:** Contains three checked checkboxes: Draft, Approve, and Cancel.
- Amount:** Contains two radio buttons: "Any allowable amount" (selected) and "Specific Amount".
- Subsidiaries:** Contains two radio buttons: "Any allowed subsidiaries (1)" (selected) and "Select specific subsidiaries".
- Accounts:** Contains two radio buttons: "Any allowed account (8)" (selected) and "Select specific account(s)". This section is highlighted with a blue circle and a "1" callout.

At the bottom right of the main form are two buttons: "Cancel" and "Submit". The "Submit" button is highlighted with a blue circle and a "2" callout.

The "Select Account(s)" modal window below the Accounts section includes:

- A search bar.
- A "Showing: All Selected" indicator.
- An "Accounts:" section with a "Select all | Clear all" link.
- A list of accounts, including one with a checkbox and the text "NON-PROFIT CKG XXXXXX0366".
- A "0 accounts selected" status at the bottom left.
- "Cancel" and "Submit" buttons at the bottom right.

1. Click the "Select specific account(s)" link to select specific accounts or select "Any allowed account" to allow all accounts.
2. Click the **Submit** button.

User Role Policy Tester

The Policy Tester gives you the ability to test possible actions before making the changes within the user role. This allows you to see if the user is able to perform a certain transaction based on the Bank Policy, Company Policy and User Role Policy.

The screenshot shows the 'User Roles' management interface. At the top, there is a search bar and a 'Create Role' button. Below this is a table of user roles. The table has columns for 'Name', 'Description', and 'Users'. One role, 'Admin', is listed with a description of 'None' and 1 user. To the right of the 'Admin' row, there are three icons: a pencil (edit), a document (copy), and a trash can (delete). A blue circle with the number '1' highlights the 'Create Role' button and the edit icon. Below the table, there is a 'Rights' section with a tab labeled 'Allowed Actions'. A blue circle with the number '2' highlights this tab. Below the 'Rights' section, there is a 'POLICY TESTER' section. A blue circle with the number '3' highlights a downward-pointing chevron icon next to the 'POLICY TESTER' label, indicating it is expanded.

In the **Payments & Transfers** tab, click **User Roles**.

1. Click the  icon next to an existing user role, or click the **Create Role** button and follow the steps on page 39 to create a new user role.
2. Click the **Allowed Actions** tab.
3. Click the  icon to expand the policy tester.

The screenshot displays the 'POLICY TESTER' interface. At the top, there is a header 'POLICY TESTER' with a back arrow. Below the header, there are three input fields: 'Operation' (set to 'Draft'), 'Amount' (set to '\$ 0'), and 'Account' (with a dropdown arrow). Below these is a 'Subsidiary' dropdown menu. There are two checkboxes: 'Auth code provided' and 'Template used'. A 'Test' button is located on the right side. A blue circle with the number '4' points to the input fields, and a blue circle with the number '5' points to the 'Test' button.

Below the form, there are two panels showing the results of the policy test. The top panel shows a green checkmark and the text 'This transaction will be allowed.' Below this, there are three columns: 'Bank' (Allowed), 'Company' (Allowed), and 'User Role' (Allowed). Below these columns is a summary row: 'Allows ACH Collection transaction for any amount' with a green checkmark and a vertical ellipsis icon.

The bottom panel shows a yellow warning triangle and the text 'This transaction will be denied by the Bank policy.' Below this, there are three columns: 'Bank' (Denied), 'Company' (Allowed), and 'User Role' (Allowed). Below these columns is a summary row: 'Allows ACH Collection transaction for any amount' with a green checkmark and a vertical ellipsis icon.

4. Create a sample transaction to test a user's policy.
5. Click the **Test** button. You can then see whether the user can perform the transaction.

Deleting Allowed Actions

You may need to delete a list of allowed actions within a specific transaction type.

User Roles [?]

Search

USER ROLES

Create Role

Name [∨]	Description	Users [^]
Admin	None	1 1 ✎ 📄 🗑️

User Roles > Murphy & Company [✎]

Delete Save

User Role Policy [?]

Transactions Features Accounts

Filter: All Enabled Disabled

Transaction Filter:

ACH Collection Can view all transactions Can Draft/Approve/Cancel \$5

ACH Disbursement Can view all transactions Can Draft/Approve/Cancel \$5

ACH NACHA Upload Can view all transactions Can Draft/Approve/Cancel \$5

Domestic Wire Can view all transactions Can Draft/Approve/Cancel \$7

ACH COLLECTION Enabled 🗑️

Rights Allowed Actions 3

POLICY TESTER ∨

Filter by

All ∨ 🔍 Search all Add Allowed Action

Allows ACH Collection transaction for any amount ⋮ 4

In the **Administration** tab, click **User Roles**.

1. Click the ✎ icon next to an existing user role.
2. Click on the appropriate transaction type.
3. Click the **Allowed Actions** tab.
4. Click the ⋮ icon to delete the transaction's specific allowed actions.

Establishing Rights to Access Features

When assigning user rights, the **Features** tab lets you control who can edit templates or manage users, subsidiaries or beneficiaries. Depending on their User Policy or job duties, some users may have different responsibilities than others.

The screenshot shows the 'User Roles' management interface. At the top, there is a search bar and a 'User Roles' title with a help icon. Below this is a table with columns for 'Name', 'Description', and 'Users'. A 'Create Role' button is visible in the top right. A callout '1' points to the edit icon (pencil) next to the 'Admin' user role. Below the table, the 'Test User Role' configuration page is shown. It has a breadcrumb 'User Roles > Test User Role' and a 'User Role Policy' link. There are three tabs: 'Transactions', 'Features' (which is selected and highlighted with callout '2'), and 'Accounts'. A 'Save' button is in the top right, highlighted with callout '4'. Under the 'FEATURES' tab, there is a search bar and a 'RIGHTS' section with four toggle switches, all of which are currently turned off. Callout '3' points to this 'RIGHTS' section.

In the **Administration** tab, click **User Roles**.

1. Click the  icon next to an existing user role, or click the **Create Role** button and follow the steps on page 39 to create a new user role.
2. Click the **Features** tab.
3. Use the toggles to enable and disable features.
4. Click **Save** when you are finished making changes.



Note: If the Manage Users right is assigned to a user, they can change their own rights. Be sure to limit which users have this feature.

Establishing Rights to Access Accounts

The **Accounts** tab lets you decide which users have access to perform specific tasks within an account, including viewing the account and transaction history and making deposits or withdrawals.

The screenshot shows the 'User Roles' management interface. At the top, there is a search bar and a 'Create Role' button. Below, a table lists user roles. The 'Admin' role is selected, and the 'Accounts' tab is active. A table below shows the permissions for the 'Admin' role regarding the 'NON-PROFIT CKG' account. The 'View' and 'Withdraw' permissions are checked, while 'Deposit' is unchecked. A 'Save' button is visible in the top right corner.

User Roles ⓘ

Search

USER ROLES

Name ▾	Description	Users ^	
Admin	None	1	

User Roles > Admin ⓘ

User Role Policy ⓘ

Transactions Features **Accounts**

ACCOUNTS ⓘ

Number	Name	View <input type="checkbox"/>	Deposit <input type="checkbox"/>	Withdraw <input type="checkbox"/>	Labels
XXXXXX5366	NON-PROFIT CKG	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	

Delete Save

In the **Administration** tab, click **User Roles**.

1. Click the icon next to an existing user role, or click the **Create Role** button and follow the steps on page 39 to create a new user role.
2. Click the **Accounts** tab.
3. Edit a user's ability to view, deposit to or withdraw from a specific account.
 - User right is active.
 - User right is disabled.
4. Click the **Save** button when you are finished making changes.

Administration (Advanced)

Deleting a User Role

If you are assigned the Manage Users right, you have the ability to permanently delete a user role that is no longer needed.



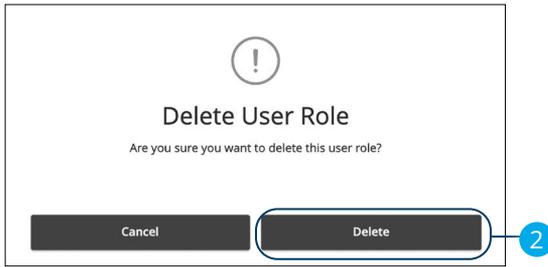
User Roles ?

Search

USER ROLES

Create Role

Name ▾	Description	Users ^	
Admin	None	1	  



!

Delete User Role

Are you sure you want to delete this user role?

Cancel Delete

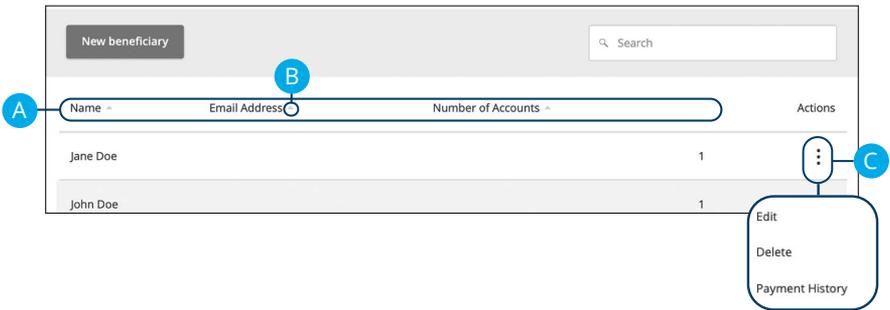
In the **Administration** tab, click **User Roles**.

1. Click the  icon to delete a specific user role.
2. Click the **Delete** button to confirm.

Beneficiaries

Beneficiaries Overview

A beneficiary is any person or company that receives payments from your business. For easy access on the Beneficiary Management page, you can set up individual profiles, so funds can be sent to or received by a beneficiary. After they are created, you can include them in multiple payments or templates.



In the **Payments & Transfers** tab, click **Manage Beneficiaries**.

- A. The following information presents for each beneficiary:
 - Name
 - Email address
 - Number of accounts they have
- B. Click the ▲ icon next the appropriate column to sort beneficiaries by display name, number of accounts, or email address.
- C. Click the ⋮ icon to make edits to or delete a specific beneficiary or view payment history.

ACH Only- Part 1 of 2: Adding a Beneficiary

If you are assigned the Manage Beneficiary right, you need to set up your beneficiaries before you can send payments. In order to add a beneficiary, you need their contact and account information.

The screenshot shows a web form for adding a beneficiary. At the top is a 'New beneficiary' button (1) and a search bar. Below are fields for 'Display Name *' (2) and 'Email Address' (example@example.com). A checkbox (3) for 'Send email notifications for template payments' is present. An '+ Add account' link (4) is on the right. A table titled 'Accounts (1)' shows one account: 'Account - New' with 'Payment Type' 'ACH and Wire' and 'Routing Number' 'N/A'. Below the table are several input fields: 'Payment Type' dropdown (5) set to 'ACH Only', 'Account Type *' dropdown (6) set to 'Select Account Type', 'Account #' field (7) with 'Ex. 129398123', 'Financial Institution (FI)' field (8) with a search bar, and 'ACH Routing Number #' field (9). On the right of the table, there are 'Edit' and 'Remove' options (10). At the bottom right is a confirmation button with a checkmark (11).

In the **Payments & Transfers** tab, click **Manage Beneficiaries**.

1. Click the **New beneficiary** button.
2. Enter a display name and the beneficiary's email address.
3. Check the box next to "Send email notifications for template payments" to alert them when a payment is sent.
4. (Optional) Click the "+Add Account" link to add a new account.
5. Select a payment type using the "Payment Type" drop-down.
6. Select the beneficiary's account type using the "Account Type" drop-down.
7. Enter the beneficiary's account number.
8. (Optional) Enter the financial institution (FI).
9. Enter the beneficiary's ACH routing number.
10. Click the  icon to edit or remove a beneficiary's account information.
11. Click the  button when you are finished.

ACH Only- Part 2 of 2: Beneficiary Account Detail

You need to provide a new beneficiary's account information, including their financial institution (FI) and account number. Depending on the types of payments you plan on sending them, you need to specify how users are allowed to send funds to this beneficiary.

The screenshot shows a form titled "Beneficiary Details" with the following fields and callouts:

- 1. ACH beneficiary Name * (text input)
- 2. Country (drop-down menu, currently showing "United States")
- 3. Address 1 * (text input)
- 4. City * (text input)
- 5. State * (drop-down menu, currently showing "Select State")
- 6. Save beneficiary button

Other fields include: Wire beneficiary Name *, ACH ID, Address 2, ZIP *, and Templates (0). There are also "Cancel" and "Save beneficiary" buttons at the bottom right.

1. Enter the ACH name and ID.
2. Use the drop-down to select the beneficiary's country.
3. Enter the beneficiary's street address.
4. Enter the beneficiary's city.
5. Select the beneficiary's state using the drop-down and enter the zip code.
6. Click the **Save Beneficiary** button.

ACH & Wire- Part 1 of 4: Adding a Beneficiary

If you are assigned the Manage Beneficiary right, you need to set up your beneficiaries before you can send payments. In order to add a beneficiary, you need their contact and account information.

The screenshot shows the 'New beneficiary' form with the following elements and callouts:

- 1:** 'New beneficiary' button
- 2:** 'Display Name *' text input field
- 3:** 'Email Address' text input field containing 'example@example.com'
- 4:** '+ Add account' button
- 5:** 'Payment Type' dropdown menu showing 'ACH and Wire'
- 6:** 'Account Type *' dropdown menu showing 'Select Account Type'
- 7:** 'Account #' text input field containing 'Ex. 129398123'
- 8:** 'Financial Institution (FI)' text input field with a search icon and 'Refined Search' label
- 9:** 'ACH Routing Number *' text input field
- 10:** Edit and Remove buttons (indicated by a vertical ellipsis icon)

The form also includes a 'Send email notifications for template payments' checkbox and a table of accounts:

Account	Payment Type	Financial Institution (FI)	Routing Number
Account - New	ACH and Wire		N/A

In the **Payments & Transfers** tab, click **Manage Beneficiaries**.

1. Click the **New Beneficiary** button.
2. Enter a display name and the beneficiary's email address.
3. Check the box next to "Send email notifications for template payments" to alert them when a payment is sent.
4. (Optional) Click the "+Add Account" link to add a new account.
5. Select a payment type using the "Payment Type" drop-down.
6. Select the beneficiary's account type using the "Account Type" drop-down.
7. Enter the beneficiary's account number.
8. (Optional) Enter the financial institution (FI).
9. Enter the beneficiary's ACH routing number.
10. Click the \vdots icon to edit or remove a beneficiary's account information.

ACH & Wire- Part 2 of 4: Beneficiary FI Detail

When sending a wire, the beneficiary FI is the final bank that receives the funds. Depending on the payment type you selected in Part 1, you may need to provide beneficiary FI information.

The screenshot shows a form titled "Beneficiary FI" with the following fields and callouts:

- 1**: Points to the "Name *" text input field.
- 2**: Points to the "FI ABA Number *" text input field.
- 3**: Points to the "Address 1 *" and "City *" text input fields.
- 4**: Points to the "State *" dropdown menu and the "Postal Code *" text input field.

Other visible fields include "Country *" with a dropdown menu currently set to "United States", and "Address 2" which is currently empty.

1. Enter the beneficiary FI's name.
2. Enter the FI ABA number.
3. Enter its street address and city.
4. Select the state using the drop-down and enter its postal code.



Note: Incorrect beneficiary details are the main reason wire transfers are rejected. Be sure all information is correct before proceeding.

ACH & Wire- Part 3 of 4: Intermediary FI Detail

Some FIs use an in-between third-party bank called an intermediary FI to process funds. If your beneficiary FI requires an intermediary FI, you need the FI's wire routing number and address.

The screenshot shows a form titled "Intermediary FI" with the following fields and callouts:

- 1**: A callout pointing to the "Name" text input field.
- 2**: A callout pointing to the "Address 1" text input field.
- 3**: A callout pointing to the "State" drop-down menu, which currently shows "Select State".
- 4**: A callout pointing to a dark square button with a white checkmark, located at the bottom right of the form.

Other visible fields include "Country" (a drop-down menu showing "United States"), "Wire Routing Number" (a text input field), "Address 2" (a text input field), "City" (a text input field), and "Postal Code" (a text input field). There are also "x" and "checkmark" buttons at the bottom right.

1. Enter the intermediary FI's name and wire routing number.
2. Enter its street address and city.
3. Select the intermediary FI's location using the "State" drop-down and enter its postal code.
4. Click the  button.

ACH & Wire- Part 4 of 4: Beneficiary Account Detail

You need to provide a new beneficiary's account information, including their financial institution (FI) and account number. Depending on the types of payments you plan on sending, you need to specify how users are allowed to send funds to this beneficiary.

The screenshot shows a form titled "Beneficiary Details" with the following fields and callouts:

- 1**: Wire beneficiary Name * (text input)
- 2**: ACH beneficiary Name * (text input) and ACH ID (text input)
- 3**: Country (drop-down menu showing "United States") and Address 1 * (text input)
- 4**: City * (text input) and State * (drop-down menu showing "Select State")
- 5**: Address 2 (text input) and ZIP * (text input)
- 6**: Save beneficiary button (dark grey)

Additional form elements include a "Cancel" button, a "Templates (0)" section, and a scroll indicator at the top right.

1. Enter the wire name.
2. Enter the ACH name and ACH ID.
3. Select the beneficiary's country using the drop-down, then enter their street address.
4. Enter the city and select the beneficiary's state using the drop-down.
5. Enter the zip code.
6. Click the **Save Beneficiary** button.

Wires Only (Domestic) - Part 1 of 4: Adding a Beneficiary

If you are assigned the Manage Beneficiary right, you need to set up your beneficiaries before you can send payments. In order to add a beneficiary, you need their contact and account information.

The screenshot shows a 'New beneficiary' form with the following elements and callouts:

- 1:** 'New beneficiary' button
- 2:** 'Display Name *' and 'Email Address' input fields (example: example@example.com)
- 3:** 'Send email notifications for template payments' checkbox
- 4:** '+ Add account ^' link
- 5:** 'Payment Type' dropdown menu (selected: Wire Only)
- 6:** 'Beneficiary Type' dropdown menu (selected: Domestic)
- 7:** 'Account *' input field (example: Ex. 129398123)
- 8:** 'Financial Institution (FI)' and 'Refined Search' input fields (placeholder: Search by name or routing #)
- 9:** 'Edit' and 'Remove' buttons (accessed via a three-dot menu icon)

Account	Payment Type	Financial Institution (FI)	Routing Number
Account - New	ACH and Wire		N/A

In the **Payments & Transfers** tab, click **Manage Beneficiaries**.

1. Click the **New Beneficiary** button.
2. Enter the beneficiary's name and email address.
3. Check the box next to "Send email notifications for template payments" to alert them when a payment is sent.
4. (Optional) Click the "+Add Account" link to add a new account.
5. Select a payment type using the "Payment Type" drop-down.
6. Select Domestic from the "Beneficiary Type" drop-down.
7. Enter the beneficiary's account number.
8. (Optional) Enter the financial institution (FI).
9. Click the \vdots icon to edit or remove a beneficiary's account information.

Wires Only (Domestic)- Part 2 of 4: Beneficiary FI Detail

When sending a wire, the beneficiary FI is the final bank that receives the funds. Depending on the payment type you selected in Part 1, you may need to provide beneficiary FI information.

The screenshot shows a form titled "Beneficiary FI" with the following fields and callouts:

- 1**: Points to the "Name *" text input field.
- 2**: Points to the "FI ABA Number *" text input field.
- 3**: Points to the "Address 1 *" text input field.
- 4**: Points to the "State *" dropdown menu, which currently shows "Select State".

Other visible fields include "Country *" (set to "United States"), "Address 2", "City *", and "Postal Code *".

1. Enter the beneficiary FI's name.
2. Enter the FI ABA number.
3. Enter its street address and city.
4. Select the beneficiary's state using the drop-down, and enter its postal code.



Note: Incorrect beneficiary details are the main reason wire transfers are rejected. Be sure all information is correct before proceeding.

Wires Only (Domestic)- Part 3 of 4: Intermediary FI Detail

Some FIs use an in-between third-party bank called an intermediary FI to process funds. If your beneficiary FI requires an intermediary FI, you need the FI's wire routing number and address.

The screenshot shows a form titled "Intermediary FI" with the following fields and callouts:

- 1**: Points to the "Name" input field.
- 2**: Points to the "Address 1" input field.
- 3**: Points to the "State" drop-down menu.
- 4**: Points to the "Confirm" button (a square button with a checkmark).

Other visible fields include "Country" (with a dropdown menu showing "United States"), "Wire Routing Number", "Address 2", "City", and "Postal Code". There are also "Cancel" (x) and "Confirm" (checkmark) buttons at the bottom right.

1. Enter the intermediary FI's name and wire routing number.
2. Enter its street address and city.
3. Select the intermediary FI's location using the "State" drop-down, and enter its postal code.
4. Click the button.

Wires Only (Domestic)- Part 4 of 4: Beneficiary Account Detail

You need to provide a new beneficiary's account information, including their financial institution (FI) and account number. Depending on the types of payments you plan on sending them, you need to specify how users are allowed to send funds to this beneficiary.

The screenshot shows a form titled "Beneficiary Details" with the following fields and callouts:

- 1**: Wire beneficiary Name *
- 2**: ACH beneficiary Name * and ACH ID
- 3**: Country (dropdown menu showing "United States"), Address 1 *, and Address 2
- 4**: City *
- 5**: State * (dropdown menu showing "Select State") and ZIP *
- 6**: Save beneficiary button

At the bottom of the form, there is a "Cancel" button and a "Save beneficiary" button. Below the buttons is a section for "Templates (0)".

1. Enter the wire name.
2. Enter the ACH name and ACH ID.
3. Select the beneficiary's country using the drop-down, then enter their street address.
4. Enter the city and select the beneficiary's state using the drop-down.
5. Enter the zip code.
6. Click the **Save Beneficiary** button.

Wires Only (International)- Part 1 of 4: Adding a Beneficiary

If you are assigned the Manage Beneficiary right, you need to set up your beneficiaries before you can send payments. In order to add a beneficiary, you need their contact and account information.

The screenshot shows the 'Recipients' management interface. It includes a 'New Recipient' button (1), a search bar, and a table of existing recipients. Below the table, there are form fields for 'Display Name *' (2) and 'Email Address' (3), with a checkbox for 'Send email notifications for template payments'. A '+ Add account' link (4) is also present. The 'Accounts (1)' section shows a table with columns for Account, Payment Type, Financial Institution (FI), and Routing Number. A dropdown menu (5) is shown for 'Payment Type' (Wire Only), and another dropdown (6) is shown for 'Beneficiary Type' (International). A third dropdown (7) is shown for 'International Account Type' (IBAN). A 'Remove' button (9) is visible next to the account entry. Below the table, there are additional dropdowns for 'Payment Type' (Wire Only) and 'Beneficiary Type' (International), and a text field for 'International Account Type' (SWIFT/BIC) (8). An 'Account #' field with an example 'Ex. 129398123' is also shown.

In the **Payments & Transfers** tab, click **Manage Beneficiaries**.

1. Click the **New Beneficiary** button.
2. Enter the beneficiary's name and email address.
3. Check the box next to "Send email notifications for template payments" to alert them when a payment is sent.
4. (Optional) Click the "+Add Account" link to add a new account.
5. Select a payment type using the "Payment Type" drop-down.
6. Select International from the "Beneficiary Type" drop-down.
7. Select the beneficiary's account type using the "International Account Type" drop-down.
8. (SWIFT/BIC Only) Enter the beneficiary's account number.
9. Click the \vdots icon to edit or remove a beneficiary's account information.

Wires Only (International)- Part 2 of 4: Beneficiary FI Detail

When sending a wire, the beneficiary FI is the final bank that receives the funds. Depending on the payment type you selected in Part 1, you may need to provide beneficiary FI information.

IBAN

The form is titled "Beneficiary FI" and contains the following fields:

- 1**: Name *
- 2**: Country * (with a "Select Country" dropdown menu)
- 3**: IBAN *
- 4**: Address 1 *, Address 2 *, and Address 3

SWIFT/BIC

The form is titled "Beneficiary FI" and contains the following fields:

- Name *
- Country * (with a "Select Country" dropdown menu)
- 3**: SWIFT/BIC *
- Address 1 *
- Address 2 *
- Address 3

IBAN and SWIFT/BIC

The form is titled "Beneficiary FI" and contains the following fields:

- Name *
- Country * (with a "Select Country" dropdown menu)
- 3**: IBAN *
- 4**: SWIFT/BIC *
- Address 1 *
- Address 2 *
- Address 3

1. Enter the beneficiary FI's name.
2. Select the beneficiary's country from the drop-down.
3. Depending on your international account type selection, enter either the beneficiary's IBAN, SWIFT/BIC or both.
4. Enter the beneficiary's address.



Note: Incorrect beneficiary details are the main reason wire transfers are rejected. Be sure all information is correct before proceeding.

Wires Only (International)- Part 3 of 4: Intermediary FI Detail

Some FIs use an in-between third-party bank called an intermediary FI to process funds. If your beneficiary FI requires an intermediary FI, you need the FI's wire routing number and address.

The screenshot shows a form titled "Intermediary FI" with the following fields and callouts:

- 1**: A blue circle with the number 1 pointing to the "Name" input field.
- 2**: A blue circle with the number 2 pointing to the "Address 1" input field.
- 3**: A blue circle with the number 3 pointing to the "State" drop-down menu.
- 4**: A blue circle with the number 4 pointing to a dark square button with a white checkmark.

The form fields are: Name, Country (United States), Wire Routing Number, Address 1, Address 2, City, State (Select State), and Postal Code. There are also "x" and checkmark buttons at the bottom right.

1. Enter the intermediary FI's name, country and wire routing number.
2. Enter its street address and city.
3. Select the intermediary FI's location using the "State" drop-down and enter its postal code.
4. Click the  button.

Wires Only (International)- Part 4 of 4: Beneficiary Account Detail

You need to provide a new beneficiary's account information, including their financial institution (FI) and account number. Depending on the types of payments you plan on sending them, you need to specify how users are allowed to send funds to this beneficiary.

The screenshot shows a form titled "Beneficiary Details" with the following fields and callouts:

- 1: Wire beneficiary Name * (text input)
- 2: ACH beneficiary Name * (text input) and ACH ID (text input)
- 3: Country (dropdown menu, currently showing "United States")
- 4: Address 1 * (text input) and Address 2 (text input)
- 5: City * (text input) and State * (dropdown menu, currently showing "Select State")
- 6: ZIP * (text input)
- 7: Save beneficiary button (dark grey button)

Additional form elements include a "Cancel" button, a "Templates (0)" section with a dropdown arrow, and a small upward arrow in the top right corner of the form container.

1. Enter the wire name.
2. Enter the ACH name and ACH ID.
3. Select the beneficiary's country using the drop-down.
4. Enter the beneficiary's street address.
5. Enter the city and select the beneficiary's state using the drop-down.
6. Enter the zip code.
7. Click the **Save Beneficiary** button.

Beneficiaries

Editing a Beneficiary

If a beneficiary's account or personal information changes, an authorized user can make those necessary edits from the Beneficiary Management page.

The screenshot displays the 'New beneficiary' management page. At the top, there is a search bar and a table listing beneficiaries. The table has columns for Name, Email Address, Number of Accounts, and Actions. Two beneficiaries are listed: Jane Doe and John Doe, each with 1 account. A callout '1' points to the three-dot menu icon in the Actions column for Jane Doe. Below the table is the 'Edit Jane Doe' form. It includes fields for Display Name and Email Address, a checkbox for 'Send email notifications for template payments', and a section for 'Accounts (1)'. The account table shows a 'Checking - *6789' account with 'ACH Only' payment type and routing number '091310521'. A callout '2' points to the three-dot menu icon for this account, which has 'Edit' and 'Remove' options. Below the accounts is the 'Beneficiary Details' section with fields for Wire beneficiary Name, ACH beneficiary Name, ACH ID, Country (United States), Address 1, Address 2, City, State (Select State), and ZIP. A callout '3' points to the ACH beneficiary Name field. At the bottom of the form is a 'Templates (2)' section, with a callout '4' pointing to it. The form ends with 'Cancel' and 'Save beneficiary' buttons.

In the **Payments & Transfers** tab, click **Manage Beneficiaries**.

1. Find the beneficiary you want to edit and click the \vdots icon.
2. Click the \vdots icon to edit or remove a beneficiary's account information.
3. Edit the beneficiary's details.
4. Review the beneficiary's assigned templates and how much money they receive.

Editing a Beneficiary's Templates

When you make changes to an existing beneficiary, you can view and edit which templates the beneficiary is assigned to. While viewing their templates, you can change their accounts or edit specific templates.

The screenshot shows a window titled "Templates (2)" with a table and two buttons. The table has four columns: "Template", "Payment Type", "Amount", and "Account". The first row contains "Test Template", "ACH Collection", "\$0.00", and "Checking - *6789". A blue circle with the number "1" points to the "Amount" column. A blue circle with the number "2" points to an "Access" link next to the account name. A blue circle with the number "3" points to a "Save Recipient" button at the bottom right of the window. A "Cancel" button is also visible next to it.

Template	Payment Type	Amount	Account
Test Template	ACH Collection	\$0.00	Checking - *6789

Buttons: Cancel, Save Recipient

1. Review the list of templates the beneficiary is added to and the amount the beneficiary receives from each payment.
2. Click the "Access" link to edit a specific template.
3. Click the **Save Beneficiary** button when you are finished making changes.



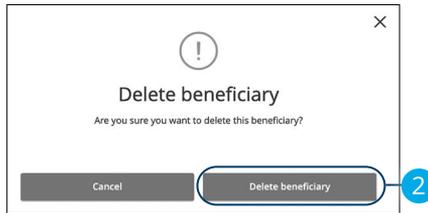
Note: For additional information about editing a beneficiary's assigned templates, go to page 71.

Beneficiaries

Deleting a Beneficiary

If you are assigned the Manage Beneficiary right, you have the ability to permanently delete a beneficiary that is no longer needed. This deletes their contact information from the Beneficiary Management page, but it does not erase the data from any existing payments.

New beneficiary			Search
Name	Email Address	Number of Accounts	Actions
Jane Doe		1	⋮
John Doe		1	<ul style="list-style-type: none"> Edit Delete Payment History



In the **Payments & Transfers** tab, click **Manage Beneficiaries**.

1. Click the ⋮ icon and select "Delete" to remove a beneficiary.
2. Click the **Delete Beneficiary** button to permanently delete a beneficiary.

ACH & Wire Payments

Payment Template Overview

If you have frequent repeating payments such as payroll or wires, you can set up a template so each transaction is fast and simple. These templates automate your routine transactions by making a payment model with detailed directions established by an authorized user. Using templates reduces mistakes and saves you time on a regular basis.

The screenshot shows the 'Payments' interface. At the top left is a 'New Payment' button. A search bar is located at the top right. Below the search bar is a 'Templates' section with a '+ Create Template' link. A filter bar shows '1 Result' and 'Filters: All ACH Payment'. Below the filters is a table with columns: Name, Type, Recipients, Last Paid Date, Last Paid Amount, and Actions. The table contains one row: 'Test', 'ACH Disbursements', '1', '\$5,021.76', '9/12/2016'. The Actions column for this row has a dropdown menu with options: Pay, Edit, Copy, and Delete. Callouts A, B, C, and D point to the search bar, the filter bar, the star icon, and the Actions dropdown menu, respectively.

Name	Type	Recipients	Last Paid Date	Last Paid Amount	Actions
Test	ACH Disbursements	1	\$5,021.76	9/12/2016	Pay, Edit, Copy, Delete

In the **Payments & Transfers** tab, click **ACH & Wire Payments**.

- You can find specific templates by using the search bar or filter your templates using the provided filters.
- Click the ▲ icon next to the appropriate column to sort templates by name, transaction type, beneficiary, last paid date and last paid amount.
- Templates can be saved to your favorites by clicking the ☆ icon.
- Click the ⋮ icon to make a payment, edit, copy or delete a template.

ACH & Wire Payments

Creating a Template

If you are assigned Draft or Approval rights, you can create a template for recurring transactions.

A template is a pre-made payment model. It contains detailed directions that can be used for repeated transactions. Using a template helps reduce mistakes, assign tasks and control payments. It's best practice to use a template if you are sending payments to:

- Vendors or suppliers
- Collections from customers
- Payroll

ACH Disbursements

Depending on your user rights, you can create a template for an ACH Disbursements. An ACH Disbursements allows you to send multiple ACH payments. Creating a template helps reduce mistakes and keeps payments consistent.

The screenshot shows the 'Payments' interface. At the top, there is a 'New Payment' button and a search bar. Below this is a 'Templates' section with a '+ Create Template' link, marked with a blue circle '1'. The second part of the screenshot shows the 'ACH Disbursements' interface. It has a 'Change Type' link (marked with a blue circle '2') and an 'Import Amounts' link (marked with a blue circle '3'). Below these are two input fields: 'Template Name' (marked with a blue circle '4') and 'Template Access Rights' (marked with a blue circle '5'), which shows '1 of 1 user roles selected'.

In the **Payments & Transfers** tab, click **ACH & Wire Payments**.

1. Select a template type using the “+Create Template” link and choose “ACH Disbursements.”
2. (Optional) If you need to change your payment type, click the “Change Type” link.
3. (Optional) If you are adding more than one beneficiary, you can upload a Comma Separated Values (CSV) document by clicking the “Import Amounts” link. This option only appears when more than one beneficiary is selected.
4. Enter the template name.
5. Select the users that have access to the template by clicking the link.

The screenshot shows a payment form with the following sections and elements:

- Origination Details:**
 - SEC Code (6): A drop-down menu with the text "Select a SEC Code".
 - Company Entry Description (7): A text input field with a "Max 10 characters" label.
 - From Subsidiary (8): A text input field containing "Murphy&Co HCB Advanced Inc" and "****6789".
 - Account (9): A search input field with the placeholder "Search by name or number".
- Beneficiaries (1):**
 - Filters: "All" and "Pre-N" (11).
 - Search bar: "Find beneficiaries in payment" (11).
 - + Add multiple beneficiaries (10): A link to add multiple beneficiaries.
 - Table:

Beneficiary/Account	Amount
<input checked="" type="checkbox"/> This payment is valid. (15) Jane Doe Checking 123456789 (13)	\$0.00 (14)
<input type="checkbox"/> Notify beneficiary Addendum (17)	Show Details (16)
+ Add another beneficiary (18)	
 - Summary bar: "\$0.00" and "1 payments (1 for \$0.00)".
 - Buttons: "Cancel" and "Save" (19).

6. Select an SEC code using the drop-down.
7. Enter a Company Entry Description.
8. Select the From Subsidiary account.
9. Select an account.
10. (Optional) Click the "+ multiple beneficiaries" link to add several beneficiaries at once.
11. (Optional) Use the search bar to locate a specific beneficiary.
12. (Optional) Click the \ddots icon to expand or collapse selected beneficiaries.
13. Select a beneficiary.
14. Enter an amount.
15. (Optional) Click the \ddots icon to copy, remove or expand row on a specific beneficiary.
16. (Optional) Click the "Show Details" link to view beneficiary information.
17. (Optional) Enter an addendum.
18. (Optional) You can add another beneficiary by clicking the "+Add another beneficiary" link.
19. Click the **Save** button.

ACH Collection

Depending on your user rights, you can create a template for an ACH Collection. An ACH Collection allows you to send multiple transactions to multiple beneficiaries. Creating a template helps reduce mistakes and keeps payments consistent.

The screenshot shows the 'Payments' interface. At the top, there is a 'New Payment' button and a search bar. Below this is a 'Templates' section with a '+ Create Template' link (1). The 'ACH Collection' section is highlighted, showing a 'Change Type' link (2) and an 'Import Amounts' link (3). Under 'Template Properties', there is a 'Template Name' field (4) and a 'Template Access Rights' field (5) showing '4 of 9 user roles selected'. The 'Origination Details' section includes a 'SEC Code' dropdown (6) with '----Select a SEC Code----', a 'Company Entry Description' field (7) with 'Max 10 characters', a 'To Subsidiary' field (8) with 'Murphy&Co HCB Advanced Inc ****6789', and an 'Account' field (9) with a search bar 'Search by name or number'.

In the **Payments & Transfers** tab, click **ACH & Wire Payments**.

1. Select a template type using the “+Create Template” link and choose “ACH Collection.”
2. (Optional) If you need to change your payment type, click the “Change Type” link.
3. (Optional) If you are adding more than one beneficiary, you can upload a Comma Separated Values (CSV) document by clicking the “Import Amounts” link. This option only appears when more than one beneficiary is selected.
4. Enter the template name.
5. Select the users that have access to the template by clicking the link.
6. Select an SEC code using the drop-down.
7. Enter a Company Entry Description.
8. Select the To Subsidiary account.
9. Select an account.

The screenshot shows a web form titled "Beneficiaries (1)". At the top right, there are filters for "All" and "Pre-N" (11), a search bar "Find beneficiaries in collection" (12), and a vertical ellipsis icon (12). On the left, there is a link "+Add multiple beneficiaries" (10). The main table has two columns: "Beneficiary/Account" and "Amount". The first row shows "Jane Doe" (13) with "Checking" and account number "123456789" (13), and an amount of "\$0.00" (14). To the right of the row is a vertical ellipsis icon (15). Below the row name is a "Notify beneficiary" checkbox and a "Show Details" link (16). Below the table is an "Addendum" text area (17). At the bottom of the table is a link "+Add another beneficiary" (18). At the bottom of the form, there is a summary "\$0.00" and "1 collections (1 for \$0.00)", a "Cancel" button, and a "Save" button (19).

10. (Optional) Click the "+ multiple beneficiaries" link to add several beneficiaries at once.
11. (Optional) Use the search bar to locate a specific beneficiary.
12. (Optional) Click the \ddots icon to expand or collapse selected beneficiaries.
13. Select a beneficiary.
14. Enter an amount.
15. (Optional) Click the \ddots icon to copy, remove or expand row on a specific beneficiary.
16. (Optional) Click the "Show Details" link to view beneficiary information.
17. (Optional) Enter an addendum.
18. (Optional) You can add another beneficiary by clicking the "+Add another beneficiary" link.
19. Click the **Save** button.

Domestic Wire

You can create a template for a wire depending on your user rights. Send a domestic wire to any beneficiary in your country. Create a template to help reduce mistakes and keep payments consistent.

The screenshot shows the 'Payments' interface. At the top, there is a 'New Payment' button and a search bar. Below this is a 'Templates' section with a '+ Create Template' button (1). The 'Domestic Wire' section (2) includes 'Change Type' and 'Template Properties' (3). Under 'Template Properties', there is a 'Template Name' input field (3) and a 'Template Access Rights' link (4) showing '1 of 1 user roles selected'. The 'Origination Details' section (5) has two checkboxes: 'Use same Subsidiary for all wires' (5) and 'Use same Account for all wires' (7). Below these are input fields for 'From Subsidiary' (6) containing 'Murphy&Co HCB Advanced Inc' and 'Account' (8) with a search bar 'Search by name or number'. At the bottom, the 'Wires (1)' section (9) has a '+ Add multiple beneficiaries' link (9), a search bar 'Find beneficiaries in payment' (10), and an expand/collapse icon (11).

In the **Payments & Transfers** tab, click **ACH & Wire Payments**.

1. Select a template type using the “+Create Template” link and choose “Domestic Wire.”
2. (Optional) If you need to change your payment type, click the “Change Type” link.
3. Enter the template name.
4. Select the users that have access to the template by clicking the link.
5. (Optional) Check the box if you would like to use the same “From Subsidiary.” for all wires.
6. Select the From Company.
7. (Optional) Check the box if you would like to use the same “Account” for all wires.
8. Select an account.
9. (Optional) Click the “+ multiple beneficiaries” link to add several beneficiaries at once.
10. (Optional) Use the search bar to locate a specific beneficiary.
11. (Optional) Click the \ddots icon to expand or collapse selected beneficiaries.

12. Select or create a beneficiary from the drop-down.
13. Enter an amount.
14. (Optional) Click the  icon to copy or remove on a specific beneficiary.
15. (Optional) Click the “Show Details” link to view beneficiary information.
16. (Optional) If your wires are not coming from the same “From Subsidiary,” select the From Company .
17. (Optional) If your wires are not coming from the same account, select an account.
18. Click the “Optional Wire Information” link to add more information.
19. (Optional) Enter a Message to Beneficiary.
20. (Optional) Enter a Description.
21. (Optional) Click the “+Add another wire” link to add an additional wire.
22. Click the **Save** button when you are finished.

International Wire

You can create a template for a wire depending on your user rights. Send an international wire to a beneficiary across the world. Create a template to help reduce mistakes and keep payments consistent.

The screenshot shows two parts of the user interface. The top part is the 'Payments' header area, which includes a 'New Payment' button, a search bar, and a '+ Create Template' button labeled with a blue circle '1'. The bottom part is the 'International Wire' form, which has a 'change type' link labeled '2'. The form is divided into 'Template Properties' and 'Origination Details' sections. In 'Template Properties', there is a 'Template Name' field labeled '3' and a 'Template Access Rights' section showing '1 of 1 user roles selected' labeled '4'. The 'Origination Details' section contains three columns: 'From Subsidiary' with a checked box 'Use same Subsidiary for all wires' labeled '5' and a dropdown menu showing 'Murphy&Co HCB Advanced Inc' labeled '6'; 'Account' with a checked box 'Use same Account for all wires' labeled '7' and a search field labeled '8'; and 'Currency' with a checked box 'Use same Currency for all wires' labeled '9' and a search field labeled '10'.

In the **Payments & Transfers** tab, click **ACH & Wire Payments**.

1. Select a template type using the “+Create Template” link and choose “International Wire.”
2. (Optional) If you need to change your payment type, click the “Change Type” link.
3. Enter the template name.
4. Select the users that have access to the template by clicking the link.
5. (Optional) Check the box if you would like to use the same “From Subsidiary.” for all wires.
6. Select the From Company.
7. (Optional) Check the box if you would like to use the same “Account” for all wires.
8. Select an account.
9. (Optional) Check the box if you would like to use the same “Currency” for all wires.
10. Select a currency type.

The screenshot shows a wire payment interface titled "Wires (1)". At the top, there is a search bar labeled "Find recipients in payment" (12) and a collapse/expand icon (13). Below the search bar is a link "+ Add multiple recipients" (11). A warning message "This payment is incomplete" (15) is displayed. The main area contains a table of recipients with columns for "Recipient/Account" (14), "Currency" (15), and "Amount" (16). The first recipient is "John Doe" with SWIFT/BIC "091310521 123456789" and an amount of "0.00". There is a "Notify Recipient" checkbox and a "Show Details" link (18). Below the table, there are fields for "From Subsidiary" (19) with the value "Murphy&Co HCB Advanced Inc" and "Account" (20) with a search prompt "Search by name or number".

11. (Optional) Click the "+Add multiple beneficiaries" link to add several beneficiaries at once.
12. (Optional) Use the search bar to locate a specific beneficiary.
13. (Optional) Click the \ddots icon to expand or collapse selected beneficiaries.
14. Select or create a beneficiary from the drop-down.
15. (Optional) If your wires are not using the same currency, select a currency.
16. Enter an amount.
17. (Optional) Click the \ddots icon to copy or remove on a specific beneficiary.
18. (Optional) Click the "Show Details" link to view beneficiary information.
19. (Optional) If your wires are not coming from the same company, select a From Subsidiary.
20. (Optional) If your wires are not coming from the same account, select an account.

The image shows a screenshot of a web form titled "OPTIONAL WIRE INFORMATION". The form contains two text input fields: "Message to Beneficiary" and "Description". Below these fields is a dashed box containing a "+ Add another wire" link. At the bottom of the form, there is a summary bar showing "\$0.00" and "1 wires", along with "Cancel" and "Save" buttons. Five blue circular callouts with numbers 21 through 25 point to specific elements: 21 points to the title, 22 to the "Message to Beneficiary" field, 23 to the "Description" field, 24 to the "+ Add another wire" link, and 25 to the "Save" button.

21. Click the "Optional Wire Information" link to add more information.
22. (Optional) Enter a Message to Beneficiary.
23. (Optional) Enter a Description.
24. (Optional) Click the "+Add another wire" link to add an additional wire.
25. Click the **Save** button when you are finished.

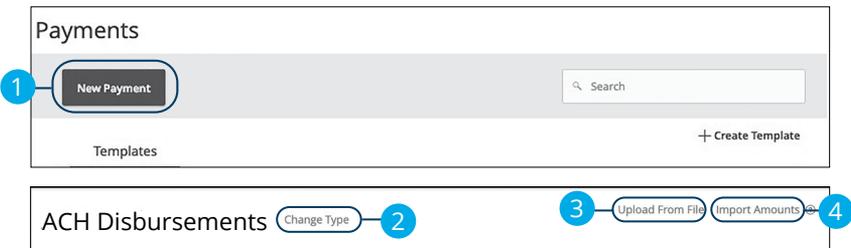
ACH & Wire Payments

Sending a Single Payment

It is easy to make a single payment once you set up your beneficiaries. You can change your payment types to create ACH payments or wire transfers all from one convenient place.

ACH Disbursements

You can draft or create a new ACH Disbursements payment. You have the option to manually enter a beneficiary or you can upload multiple beneficiaries using a Comma Separated Values (CSV) document.



In the **Payments & Transfers** tab, click **ACH & Wire Payments**.

1. Select a payment type using the **New Payment** button and choose “ACH Disbursements.”
2. (Optional) If you need to change your payment type, click the “Change Type” link.
3. (Optional) If you would like to upload beneficiaries and amounts from a file, click the “Upload From File” link. For more information about this option, go to page 94.
4. (Optional) If you are adding more than one beneficiary, you can upload a Comma Separated Values (CSV) document by clicking the “Import Amounts” link. This option only appears when more than one beneficiary is selected.

The screenshot shows a payment form with two main sections: 'Origination Details' and 'Beneficiaries (1)'. The 'Origination Details' section contains several fields: 'SEC Code' (a drop-down menu), 'Company Entry Description' (a text field with a character limit), 'From Subsidiary' (a text field), 'Account' (a search field), 'Effective Date' (a date field), and 'Recurrence' (a button). The 'Beneficiaries (1)' section includes a search bar, a '+ Add multiple beneficiaries' link, and a table with columns for 'Beneficiary/Account' and 'Amount'. A single beneficiary is listed with a status 'This payment is valid.' and an amount of '\$0.00'. Numbered callouts (5-16) point to various interactive elements like drop-downs, search bars, and table rows.

5. Select an SEC code using the drop-down.
6. Enter a company entry description.
7. Select the From Subsidiary account.
8. Select an account.
9. Select the effective date.
10. (Optional) Set up a recurrence.
11. (Optional) Click the “+Add multiple beneficiaries” link to add several beneficiaries at once.
12. (Optional) Use the search bar to locate a specific beneficiary.
13. (Optional) Click the  icon to expand or collapse selected beneficiaries.
14. Select a beneficiary.
15. Enter an amount.
16. (Optional) Click the  icon to copy, remove, and expand row on a specific beneficiary.

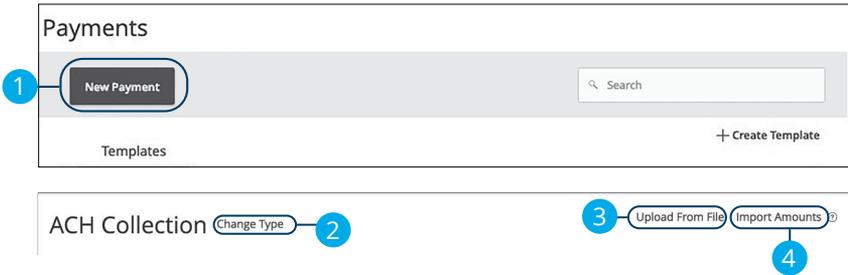
The screenshot shows a payment form with the following elements:

- Beneficiary/Account** and **Amount** headers.
- A checked box: This payment is valid.
- Beneficiary details: Jane Doe, Checking, 123456789, and Amount: \$0.00.
- Callout 17: Notify beneficiary
- Callout 18: Show Details
- Callout 19: Addendum (text area)
- Callout 20: +Add another beneficiary
- Callout 21: Draft and Approve buttons
- Summary: \$0.00, 1 payments (1 for \$0.00)
- Buttons: Cancel, Draft, Approve

17. (Optional) Check the box to notify a beneficiary of an incoming payment.
18. (Optional) Click the “Show Details” link to view your beneficiary's information.
19. (Optional) Add an addendum.
20. (Optional) You can add another beneficiary by clicking the “+Add another beneficiary” link.
21. Click the **Draft** or **Approve** button depending on your user roles.

ACH Collection

You can draft or create a new ACH Collection payment. You have the option to manually enter your beneficiaries or upload multiple beneficiaries at once using a Comma Separated Values (CSV) document.



In the **Payments & Transfers** tab, click **Payments**.

1. Select a payment type using the **New Payment** button and choose “ACH Collection.”
2. (Optional) If you need to change your payment type, click the “Change Type” link.
3. (Optional) If you would like to upload beneficiaries and amounts from a file, click the “Upload From File” link. For more information about this option, go to page 94.
4. (Optional) If you are adding more than one beneficiary, you can upload a Comma Separated Values (CSV) document by clicking the “Import Amounts” link. This option only appears when more than one beneficiary is selected.

The image shows two parts of a payment form. The top part is titled 'Origination Details' and contains several input fields:

- SEC Code**: A dropdown menu with the text '----Select a SEC Code----' and a downward arrow. A blue circle with the number 5 is next to it.
- Company Entry Description**: A text input field with the placeholder 'Max 10 characters'. A blue circle with the number 6 is above it.
- To Subsidiary**: A text input field containing 'Murphy&Co HCB Advanced Inc' and '****6789'. A blue circle with the number 7 is above it.
- Account**: A text input field with a search icon and the placeholder 'Search by name or number'. A blue circle with the number 8 is to its left.
- Effective Date**: A date input field containing '02/28/2022' and a calendar icon. A blue circle with the number 9 is below it.
- Recurrence**: A text input field with the placeholder 'Set schedule'. A blue circle with the number 10 is to its right.

 The bottom part is titled 'Beneficiaries (1)' and includes:

- A filter button labeled 'All Pre-Notes'.
- A search bar with the placeholder 'Find beneficiaries in collection'. A blue circle with the number 12 is above it.
- A button labeled '+ Add multiple beneficiaries'. A blue circle with the number 11 is to its right.
- A vertical ellipsis icon (three dots) to the right of the search bar. A blue circle with the number 13 is to its right.

5. Select an SEC code using the drop-down.
6. Enter a company entry description.
7. Select the From Subsidiary account.
8. Select an account.
9. Select the effective date.
10. (Optional) Set up a recurrence.
11. (Optional) Click the "+Add multiple beneficiaries" link to add several beneficiaries at once.
12. (Optional) Use the search bar to locate a specific beneficiary.
13. (Optional) Click the  icon to expand or collapse selected beneficiaries.

Beneficiary/Account	Amount
<input checked="" type="checkbox"/> This payment is valid.	
14 Jane Doe Checking 123456789	15 \$0.00
17 <input type="checkbox"/> Notify beneficiary	18 Show Details
19 Addendum	
20 +Add another beneficiary	
\$0.00 1 collections (1 for \$0.00)	
21 <input type="button" value="Cancel"/> <input type="button" value="Draft"/> <input type="button" value="Approve"/>	

14. Select a beneficiary.
15. Enter an amount.
16. (Optional) Click the  icon to copy, remove or expand row on a specific beneficiary.
17. (Optional) Check the box to notify a beneficiary of an incoming payment.
18. (Optional) Click the “Show Details” link to view your beneficiary’s information.
19. (Optional) Add an addendum.
20. (Optional) You can add another beneficiary by clicking the “+Add another beneficiary” link.
21. Click the **Draft** or **Approve** button depending on your user roles.

Domestic Wire

You can draft or create a new domestic wire. Domestic wires allow you to send funds to any beneficiary in your country. Make sure you all have the necessary account and contact information before you continue.

The screenshot shows the 'Payments' interface. At the top, there is a 'New Payment' button (1) and a search bar. Below this is a 'Templates' section with a '+ Create Template' link. The main form is titled 'Domestic Wire' (2) and includes an 'Upload From File' link (3). The form is divided into several sections: 'From Subsidiary' (4) with a checkbox 'Use same Subsidiary for all wires', a text field for 'Murphy&Co HCB Advanced inc' (5), and a 'Process Date' section (8) with a checkbox 'Use same Date for all wires' and a date field '02/28/2022' (9) with a calendar icon. The 'Account' section (6) has a checkbox 'Use same Account for all wires' and a search field 'Search by name or number' (7) with a warning icon. The 'Recurrence' section (10) has a 'Set schedule' link.

In the **Payments & Transfers** tab, click **Payments**.

1. Select a payment type using the **New Payment** button and choose Domestic Wires.
2. (Optional) If you need to change your payment type, click the “Change Type” link.
3. (Optional) If you would like to upload beneficiaries and amounts from a file, click the “Upload From File” link. For more information about this option, go to page 94.
4. (Optional) Check the box if you would like to use the same “From Subsidiary.” for all wires.
5. Select the From Company.
6. (Optional) Check the box if you would like to use the same “Account” for all wires.
7. Select an account.
8. (Optional) Check the box if you would like to use the same “Date” for all wires.
9. Select a process date using the calendar feature.
10. (Optional) Set up a recurrence.

The screenshot displays a wire payment interface titled "Wires (1)". At the top right, there is a search bar labeled "Find recipients in payment" with a magnifying glass icon and a vertical ellipsis icon to its right. On the left side, there is a button labeled "+ Add multiple recipients". Below the search bar, a warning message states "This payment is incomplete". The main area contains a table with the following fields:

Recipient/Account	Amount
John Doe Checking 123456789	\$ 0.00

Below the table, there are two buttons: "Notify Recipient" and "Show Details". At the bottom, there are three input fields: "From Subsidiary" (containing "Murphy&Co HCB Advanced Inc" and "****6789"), "Account" (with a search prompt "Search by name or number"), and "Process Date".

11. (Optional) Click the "+Add multiple beneficiaries" link to add several beneficiaries at once.
12. (Optional) Use the search bar to locate a specific beneficiary.
13. (Optional) Click the \vdots icon to expand or collapse selected beneficiaries.
14. Select or create a beneficiary from the drop-down.
15. Enter an amount.
16. (Optional) Click the \vdots icon to copy or remove on a specific beneficiary.
17. Check the box to notify a beneficiary.
18. (Optional) Click the "Show Details" link to view beneficiary information.
19. (Optional) If your wires are not coming from the same "From Subsidiary", select the From Company.
20. (Optional) If your wires are not coming from the same account, select an account.
21. (Optional) If your wires are not processing on the same date, enter a process date.

The screenshot shows a web form titled "OPTIONAL WIRE INFORMATION" with a collapse icon (upward arrow) in the top right corner. The form contains two text input fields: "Message to Beneficiary" and "Description". Below these fields is a dashed-line area with a "+ Add another wire" link. At the bottom left, it displays "\$0.00" and "1 wires". At the bottom right, there are three buttons: "Cancel", "Draft", and "Approve".

22. OPTIONAL WIRE INFORMATION

23. Message to Beneficiary

24. Description

25. + Add another wire

26. Draft Approve

\$0.00
1 wires

Cancel Draft Approve

22. Click the "Optional Wire Information" link to add more information.
23. (Optional) Enter a message to the beneficiary.
24. (Optional) Enter a wire description.
25. (Optional) Click the "+Add another wire" link to add an additional wire.
26. Click the **Draft** or **Approve** button when you are finished.

International Wire

You can draft or create a new international wire. International wires allow you to send funds to a beneficiary across the world. Make sure you all have the necessary account and contact information before you continue.

The screenshot shows the 'Payments' interface. At the top, there is a 'New Payment' button (1) and a search bar. Below this is a 'Templates' section with a '+ Create Template' link. The main form is titled 'International Wire' (2) and includes an 'Upload From File' link (3). The form is divided into several sections: 'From Subsidiary' (4) with a checkbox 'Use same Subsidiary for all wires' (5) and a text field containing 'Murphy&Co HCB Advanced Inc ****6789'; 'Account' (6) with a checkbox 'Use same Account for all wires' (7) and a search field 'Search by name or number'; 'Currency' (8) with a checkbox 'Use same Currency for all wires' (9) and a search field 'Search...'; 'Process Date' (10) with a checkbox 'Use same Date for all wires' (11) and a date field '02/28/2022' with a calendar icon; and 'Recurrence' (12) with a 'Set schedule' button. A 'Change Type' link is also visible near the top of the form.

1. Select a payment type using the **New Payment** button and choose International Wires.
2. (Optional) If you need to change your payment type, click the “Change Type” link.
3. (Optional) If you would like to upload beneficiaries and amounts from a file, click the “Upload From File” link. For more information about this option, go to page 94.
4. (Optional) Check the box if you would like to use the same “From Subsidiary.” for all wires.
5. Select the From Company.
6. (Optional) Check the box if you would like to use the same “Account” for all wires.
7. Select an account.
8. (Optional) Check the box if you would like to use the same “Currency” for all wires.
9. Select a currency type.
10. (Optional) Check the box if you would like to use the same “Date” for all wires.
11. Select a process date using the calendar feature.
12. (Optional) Set up a recurrence.

The screenshot shows a wire payment form titled "Wires (1)". At the top right is a search bar labeled "Find recipients in payment" (14) with a list icon (15). Below it is a link "+ Add multiple recipients" (13). A warning message "This payment is incomplete" (17) is displayed. The main form contains several fields: "Recipient/Account" (16) with a dropdown menu showing "John Doe SWIFT/BIC 091310521 123456789"; "Currency" (17) with a search bar "Search..."; "Amount" (18) with a dropdown "\$" and a text input "0.00"; "Notify Recipient" (20) with a checkbox; "Show Details" (21) with a link; "From Subsidiary" (22) with a dropdown menu showing "Murphy&Co HCB Advanced Inc ****6789"; "Account" (23) with a search bar "Search by name or number"; and "Process Date" (24) with a calendar icon. A list icon (19) is located on the right side of the main form area.

13. (Optional) Click the "+Add multiple beneficiaries" link to add several beneficiaries at once.
14. (Optional) Use the search bar to locate a specific beneficiary.
15. (Optional) Click the  icon to expand or collapse selected beneficiaries.
16. Select or create a beneficiary from the drop-down.
17. (Optional) If your wires are not using the same currency, select a currency.
18. Enter an amount.
19. (Optional) Click the  icon to copy or remove on a specific beneficiary.
20. Check the box to notify a beneficiary.
21. (Optional) Click the "Show Details" link to view beneficiary information.
22. (Optional) If your wires are not coming from the same company, select a From Subsidiary.
23. (Optional) If your wires are not coming from the same account, select an account.
24. (Optional) If your wires are not using the same process date, select a process date.

The screenshot shows a wire transfer form with the following elements:

- 25**: A link labeled "OPTIONAL WIRE INFORMATION" at the top left.
- 26**: A text input field labeled "Message to Beneficiary" with a dropdown arrow.
- 27**: A text input field labeled "Description" with a dropdown arrow.
- 28**: A link labeled "+ Add another wire" located below the description field.
- 29**: A button labeled "Draft" located at the bottom right, next to an "Approve" button.
- At the bottom left, the text "\$0.00" and "1 wires" is displayed.
- A "Cancel" button is located between the amount and the "Draft/Approve" buttons.

25. (Optional) Click the "Optional Wire Information" link to add more information.
26. (Optional) Enter a message to the beneficiary.
27. (Optional) Enter a description.
28. (Optional) Click the "+Add another wire" link to add an additional wire.
29. Click the **Draft** or **Approve** button when you are finished.

ACH & Wire Payments

Import File

If you use a separate accounting software, you can generate a 5-column Comma Separated Values (CSV) file and import it to Corporate Online Banking. When making a new payment, this allows you to quickly add beneficiaries and amounts to payroll, ACH Disbursements or ACH Collections.

Importing a CSV file

The screenshot shows the 'Payments' interface. At the top, there is a 'New Payment' button (1) and a search bar. Below this is the 'Payment From File' section. It contains a 'Payment Type *' dropdown menu (2) with the text '--Please Select A Payment Type--'. Below that is an 'Import File *' field (3) with the text '⊘ --Please Select A File To Import--'. At the bottom left, there is a note: '* - Indicates required field'. At the bottom right, there are two buttons: 'Save beneficiary' (4) and 'Upload File' (5).

In the **Payments & Transfers** tab, click **ACH & Wire Payments**.

1. Click the **New Payment** button and select "Import File" from the drop-down.
2. Select the type of payment to send using the "Payment Type" drop-down.
3. Using the "Import File" option and select the CSV file you would like to upload.
4. (Optional) Click the **Save Beneficiaries** button to save the beneficiaries to your beneficiaries.
5. Click the **Upload File** to upload the file.



Note: The CSV file should contain five columns: Beneficiary Name, Routing Number, Account Number, Account Type and Amount.

Payment From File - Additional Information

SEC Code

---Select a SEC Code---

Company Entry Description

Max 10 characters

Pay From/Pay To

🔍 Search by name or number

Company / Subsidiary

Murphy&Co Basic Inc

Effective Date

Recipients

Name	RTN	Account	Account Type	Amount	Addenda
ACH Recipient	062203984	123456789	Checking	\$10.00	
Another Recipient	062203984	987654321	Savings	\$25.00	

Total Amount: \$35.00 To 2 recipients

Back
Draft
Approve

6. Select an SEC code using the drop-down.
7. (Optional) Enter a Company Entry Description.
8. Select the account the funds will be taken from or posted to using the “Pay From/Pay To” drop-down.
9. Select the company using the “Company/Subsidiary” drop-down.
10. Select the effective date using the calendar feature.
11. Click either the **Draft** or **Approve** button when you are finished.



Note: If your file contains any errors, the system cannot process the file and prompts you to correct it. This ensures that all transactions will process successfully.

Importing a NACHA file

You can import a balanced NACHA format file to create an ACH Disbursements, or ACH Collection, or Payroll payment

- NACHA files are not processed as uploaded into the system. The system is extracting the information (Routing Number, Account Number, Amount(s), Effective Date, SEC Code, and Company/Originator) needed to create an ACH Payments, ACH Collections, or ACH Payroll Online Banking transaction. To upload a NACHA file and have it processed as uploaded, please use ACH NACHA Upload.
- Classifying the payment as PPD or CCD, selecting Pay From/Pay To account, selecting a Company, and selecting an Effective date should not be necessary as that info should be in the balanced file
- The import uses the name and the order of the file to create beneficiaries and amounts
- You can include a beneficiary multiple times to create multiple payments
- The payments can be to the same account or a different account



In the **Payments & Transfers** tab, click **ACH & Wire Payments**.

1. Click the **New Payment** button and select "Import File" from the drop-down.

Payment From File

Payment Type * 2

--Please Select A Payment Type--

Import File * 3

⊘ --Please Select A File To Import--

* - Indicates required field

c 4
Save beneficiary
Upload File
5

Payment From File - Additional Information

SEC Code
PPD - Prearranged Payment and Deposit

Company Entry Description
TEST

Pay From/Pay To
XXXXXX2222

Company / Subsidiary

Effective Date 6

Recipients

Name	RTN	Account	Account Type	Amount	Addenda
TEST Q4	101105354		Checking	\$0.01	

Total Amount: \$0.01 To 1 recipients

Back
Draft
Approve
7

2. Select the type of payment to send using the "Payment Type" drop-down.
3. Using the "Import File" option and select the NACHA file you would like to upload.
4. (Optional) Click the **Save Beneficiaries** button to save the beneficiaries to your beneficiaries.
5. Click the **Upload File** to upload the file.
6. Select the effective date using the calendar feature.
7. Click either the **Draft** or **Approve** button when you are finished.

ACH & Wire Payments

Viewing, Approving or Canceling a Transaction

Authorized users can view, approve or cancel certain payments all from the Activity Center. If a payment has processed and cleared, you cannot make changes to that transaction.

Single Transaction

You can easily approve or cancel a specific transaction through the Online Activity.

The screenshot shows the 'Online Activity' interface. At the top, there are tabs for 'Single Transactions', 'Recurring Transactions', and 'Deposited Checks'. Below the tabs is a search bar and several utility icons (star, print, download, filter). A table lists transactions with columns for 'Created date', 'Status', 'Approvals', 'Transaction Type', 'Account', and 'Amount'. A specific transaction is highlighted with a blue box and a '1' callout. To the right of the table is a dropdown menu with a '3' callout, containing options: 'Toggle Details', 'Approve', 'Cancel', 'Inquire', 'Copy', and 'Print Details'. Below the table, there are two confirmation dialog boxes. The first is titled 'Approve Transaction' and asks 'Are you sure you want to approve this transaction?'. The second is titled 'Cancel Transaction' and asks 'Are you sure you want to cancel this transaction?'. Both dialog boxes have 'No' and 'Confirm' buttons. A blue box with a '3' callout highlights the 'Confirm' button in both dialog boxes.

Click the **Activity & Approvals** tab.

1. Locate the transaction you would like to approve and note how many approvals are needed to process or cancel the transaction.
2. Click the \vdots icon and select "Approve" or "Cancel."
3. Click the **Confirm** button. The status then changes to "Processed" or "Canceled" in the Activity Center.

Multiple Transactions

The Online Activity feature offers a time-saving tool that gives you the ability to approve or cancel multiple transaction at once.

Created date ▾	Status ▾	Approvals ▾	Transaction Type ▾	Account ▾	Amount		
3/19/2019	Drafted	1 of 1	ACH Payment - Tracking ID: 699479	Savings Account XXXXXX9997	\$1.00	<input checked="" type="checkbox"/>	⋮
2/27/2019	Cancelled	N/A	Funds Transfer - Tracking ID: 699466	Basic Checking XXXXXX9998	\$1.00	<input checked="" type="checkbox"/>	⋮

3

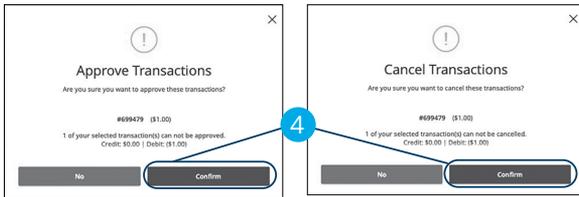
Approve Selected

Cancel Selected

Print Selected Details

1

2



Click the **Activity & Approvals** tab.

1. Make note of how many approvals are needed to approve or cancel each transaction.
2. Browse through your transactions and check the box for each transaction you want to approve or cancel. Check the box between the Amount and ⋮ icon select all transactions.
3. Click the ⋮ icon and select either "Approve Selected" or "Cancel Selected."
4. Click the **Confirm** button when you are finished. The status then changes to "Processed" or "Canceled" in the Online Activity.



Note: If you cancel a recurring transaction in the **Single Transaction** tab, you only cancel that single occurrence. To cancel an entire series, you must visit the **Recurring Transactions** tab in the Online Activity.

ACH & Wire Payments

Editing or Using a Template

If you have Manage Template and Beneficiary rights, you can edit or use any of the available templates on the Payments page. Templates are a quick way to send a recurring payment or make a quick change without having to create a new template.

The screenshot shows the 'Payments' interface. At the top, there is a 'New Payment' button and a search bar. Below this is a 'Templates' section with a '+ Create Template' link. A table lists templates, with one row highlighted: 'Test' (ACH Payment (PPD)) with 1 recipient. A dropdown menu is open for the 'Test' row, showing options: Pay, Edit, Copy, and Delete. A blue circle '1' points to the dropdown icon.

The 'Template Properties' dialog is shown below, with a blue circle '2' pointing to the 'Edit' option in the dropdown. The dialog has two tabs: 'Template Properties' and 'Template Access Rights'. The 'Template Properties' tab is active, showing:

- Template Name: Test
- Template Access Rights: 2 of 2 user roles selected
- Origination Details:
 - SEC Code: PPD - Prearranged Payment and Deposit
 - From: ****6789
 - Account: Savings Account XXXXXX9997 (\$8.73)
- Recipient/Account: ACH ONLY (Zacnts) Checking 123456789
- Amount: \$50.00

 At the bottom right of the dialog, there are 'Cancel' and 'Save' buttons. A blue circle '3' points to the 'Save' button.

In the **Payments & Transfers** tab, click **ACH & Wire Payments**.

1. Click the  icon and select "Edit" to make changes to a template.
2. Make the necessary changes.
3. Click the **Save** button when you are finished.

ACH & Wire Payments

Deleting a Template

An authorized user can delete an unnecessary template if they have Manage Template rights. However, once a template is deleted, previous payments using the template do not change.

The screenshot shows the 'Payments' interface. At the top, there is a 'New Payment' button and a search bar. Below that, the 'Templates' section is visible, showing a table with one result: 'Test' (ACH Payment (PPD)). A dropdown menu is open over the 'Test' row, showing options: Pay, Edit, Copy, and Delete. A blue circle with the number '1' is placed over the 'Delete' option. Below the table, a 'Delete Template' dialog box is displayed, asking 'Are you sure you want to delete this Template?'. The dialog has two buttons: 'Cancel' and 'Delete Template'. A blue circle with the number '2' is placed over the 'Delete Template' button.

Name	Type	Recipients	Last Paid Date	Last Paid Amount	Actions
☆ Test	ACH Payment (PPD)	1			⋮

Delete Template

Are you sure you want to delete this Template?

Cancel Delete Template

In the **Payments & Transfers** tab, click **ACH & Wire Payments**.

1. Click the **⋮** icon and select "Delete" to make delete a template.
2. Click the **Delete Template** button to permanently delete a template.

ACH & Wire Payments

Wire Activity

All incoming and outgoing wires initiated through Business Online Banking appear in one easy place on the Wire Activity page. Here, you can view details about pending or processed wire transactions such as the processing dates, accounts and amounts.

WIRE ACTIVITY

This page provides a list of wire transfers for your accounts. Choose an account from the drop-down list and click 'View Report' to view the wire transfer history for that account.

1 Account
COMM REV FIXED XXXXXX0121 \$0.00

2 Start Date * End Date *

3 View Report Reset

In the **Statements & Reports** tab, click **Wire Activity**.

1. Use the drop-down to select an account.
2. Enter a start and end date.
3. Click the **View Report** button.

ACH & Wire Payments

ACH NACHA Upload

NACHA-formatted Pass-Thru files are created outside of Business Online Banking using your accounting software. Depending on your user rights, you have the option to upload and submit these complex files to HealthcareBank for processing.

The screenshot shows the 'ACH NACHA Upload' form. It has two main input fields: 'Import File *' and 'Memo'. The 'Import File *' field contains a file named 'Sample NACHA ACH File.txt'. The 'Memo' field is empty. Below these fields are two buttons: 'Draft' and 'Approve'. Numbered callouts are present: '1' points to the 'Import File *' field, '2' points to the 'Memo' field, and '3' points to the 'Draft' and 'Approve' buttons.

In the **Payments & Transfers** tab, click **ACH NACHA Upload**.

1. Choose a NACHA-formatted file to import.
2. Enter a memo.
3. Click either the **Draft** or **Approve** button when you are finished.

ACH NACHA Upload Errors

If you upload a file with a past effective date or any other information in the file that does not match the information we have in the system, you will receive an error message and the upload will fail.

The screenshot shows the 'ACH NACHA Upload' form with an error message. The 'Import File' field is empty and labeled 'Select a file to upload'. The 'Memo (optional)' field is empty. Below the fields are 'Draft' and 'Approve' buttons. Below the buttons is a section titled 'PASS-THRU UPLOAD LOG' with a 'Create Alert' link. The table below shows a failed upload:

Status	Amount	Filename	Memo
Failed	\$4,150.58	Sample NACHA ACH File.txt	

An 'Error Details' link is highlighted with a callout '1'.

1. If your upload fails, click the "Error Details" link to view the reason the upload failed.

ACH NACHA Upload Details

Once uploaded additional details about your ACH NACHA upload can be view withing Activity & Approvals. From here you can view the tracking ID, total amount, created date, total payments, process date, and more.

Online Activity

Single Transactions Recurring Transactions Deposited Checks

Search transactions

Created date - Status - Approvals Transaction Type - Account - Amount -

Created date	Status	Approvals	Transaction Type	Account	Amount
2/16/2022	Cancelled	N/A	ACH NACHA Upload - Tracking ID: 3558786		\$20.21
2/16/2022	Drafted	0 of 2	ACH NACHA Upload - Tracking ID: 3558785		\$4,150.58

Tracking ID: 3558785 Total Amount: \$4,150.58
 Created: 02/16/2022 3:29 PM Total Payments: 1
 Created By: File Name: Sample NACHA ACH File.txt
 Will process On: 02/16/2022

NACHA UPLOAD ITEMS: [View Full Pass-Thru Details](#)

Description: TESTACH
 Number of Credits: 7
 Credit Amount: \$4,150.58
 Number of Debits: 1
 Debit Amount: \$4,150.58
 Effective: 2/28/2022 12:00:00 AM
 SEC Code: PPD

Transaction Process

Company Financial Institution

Step 1: Drafted (02/16/2022 3:29 PM) Step 2: Approvals (1. Pending, 2. Pending) Step 3: Authorized Step 4: Processed

ACH Pass-Thru - Tracking ID: 3558785

Search by Name, Account, ABA, ACH ID or Amount

Description	Effective Date	Company Name	Company ID	ACH Class Code	Amount
TESTACH	2/28/2022	COMPANY NAME	844784922	PPD	
Routing Number	Account Number	Name	ACH ID	Credit/Debit	Amount
091310521		Mandy	1234	Credit	\$20.21
091300023		Anna	6543	Credit	\$69.82
091310521		Sandy	9514	Credit	\$13.43
291370918		Shane	6566	Credit	\$97.84
291378871		Troy	8888	Credit	\$2,211.35
091310521		Abby	9876	Credit	\$46.56
291370918		Carrie	6543	Credit	\$1,691.37
091310521		Name Of Your Company	100006999	Debit	\$4,150.58

Click the **Activity & Approvals** tab.

1. Click the ACH NACHA Upload you would like to view additional details for.
 2. To view full pass-thru details, click the "View Full Pass-Thru Details" link.
- ACH & Wire Payments: Wire Activity

Stop Payment

Stop Payment Request

If you're ever worried about a pending written check, you can initiate a stop payment request to prevent that check from being processed. Once approved, the stop payment remains in effect for a specific amount of time. If you need the current fee information, please call us during our business hours at 866-442-2472.

In the **Stop Payments** tab, click **Place Stop Payments**.

1. Select the appropriate account using the drop-down.
2. Enter the check number.
3. Enter the amount.
4. Enter the date of the check using the calendar.
5. Enter the payee.
6. (Optional) Enter a note.
7. Click the **Request stop payment** button when you are finished.

Stop Payment

Stop Payment Activity

Inquire on the status of and cancel stop payment requests.

STOP PAYMENT ACTIVITY

To inquire on the status of a Stop Payment, please complete the form below:

Check here to report on ALL accounts

XXXXXX07718 - Business Checking - B

XXXXXX07734 - Premier Business Checking - B

XXXXXX07742 - Money Market Savings Plus-Bus

XXXXXX07767 - IOLTA Interest Checking

XXXXXX8583 - Premier Money Market SV Plus B

Start Date End Date

Beginning Check Number Ending Check Number

STOP PAYMENT ACTIVITY REPORT

To cancel a stop payment, check the box in the Cancel column and submit.
1 Records Returned

Cancel	Account Number	Check Number	Check Amount	Check Date	Payee	Expiration Date
<input type="checkbox"/>	XXXXXX07718 - Business Checking - B	12345	1.25	06-01-2021	ABC COMPANY	12-20-2021

To Print Activity:
 Before you select Cancel for any checks, you may select to create a PDF or export the list in a CSV file by selecting the button, below. Once you have selected Cancel for a check, you may select Submit.
 Note, the option to create a PDF or Export to CSV will not be available when you have selected Cancel for any checks.
 Data in the printed activity will not reflect any sorting performed in the screen, above.

In the **Stop Payments** tab, click **Stop Payment Activity**.

1. Enter the required search information.
2. Click the **Submit** button
3. Click the **Create PDF** button to create a PDF list of the stop payment activity report.
4. Click the **Export to CSV** button to export a CSV list of the stop payment activity report.
5. To cancel a stop payment:
 - a. Check the box next to the stop payment you would like to cancel.
 - b. Click the **Submit** button.

Stop Payment: Stop Payment Activity

Reports

Reports Overview

You can keep up with all the incoming and outgoing transactions within your accounts using the Reports feature. Viewing a report on certain transactions can prevent errors and make bookkeeping easy. Depending on which report you run, it can be saved to your computer or device as a PDF, XSL or a BAI file.

The screenshot shows the 'Reports' interface. At the top, there is a search bar (A) and filter options: 'All', 'Private', and 'Shared' (C). Below the filters are columns for 'Name', 'Last Run', 'Download', and 'Type' (B). A table lists a report named 'BAI2 Detailed Report' with a last run date of '11/9/2018' and a download type of 'CSV | PDF'. A star icon (E) is next to the report name. To the right of the table is an 'Actions' menu (F) with options: 'View History', 'Run Now', 'Edit', 'Copy', and 'Delete'. A '+ New Report' button is also visible in the top right corner.

In the **Statements & Reports** tab, click **Reports**.

- A. Use the search bar to locate existing reports.
- B. All existing reports are available on this page. You will see the report name, date when it last run, whether it was download and the type of report.
- C. The filters feature allows you sort your reports by all, private or shared.
- D. Click the ▲ icon to search transactions by name, last run, download and type.
- E. Click the ☆ icon to favorite a report.
- F. Click the ⋮ icon to view history, run, edit, copy or delete a report.



Note: The letters correspond to several available features on the Reports page.

Company User Activity Report

With the Company User Activity Report, you can create a report to view all transactions drafted and approved by a specified user. You can select the date range and how often to run the report.

New Company User Activity Report
This report will generate the following file formats: PDF Change report type

1. **Do you want this report to be private or shared?**
 Private
 Shared
2. **What do you want to name the report?**
3. **Which user(s) do you want to include?**
 All Users (14)
Select specific user(s)
4. **What dates do you want to include?**
5. **How often do you want this report to run?**
 On Demand
 Every Business Day
 Every Calendar Day
 Weekly
 Monthly
6. **What transaction types do you want to include?**
Select All | Clear All
 Stop Payment Funds Transfer
 EFTPS Wires - Domestic
 Wires - International ACH Collection
 ACH Payments

7

In the **Statements & Reports** tab, click **Reports**, then the “+New Report” link and select **Company User Activity Report**.

1. Decide whether the report should be private or shared.
2. Enter a report name.
3. Select a user.
4. Select a date range.
5. Schedule how often to run the report.
6. Select transaction types.
7. Click either the **Create and Run** or **Create** button when you are finished.

Transaction Report

Your transaction history is extremely important, and we made it easy to generate these reports for your accounts. Transaction Reports can be scheduled daily, weekly or monthly for your convenience.

New Transaction Report

This report will generate the following file formats: PDF, CSV Change report type

- Do you want this report to be private or shared?
 Private
 Shared
- What do you want to name the report?
- What account(s) do you want to include?
 All Accounts (2)
Select specific account(s)
- What dates do you want to include?
- How often do you want this report to run?
 On Demand
 Every Business Day
 Every Calendar Day
 Weekly
 Monthly

In the **Statements & Reports** tab, click **Reports**, then the “+New Report” link and select **Transaction Report**.

1. Decide whether the report should be private or shared.
2. Enter a report name.
3. Select the accounts you want to include.
4. Select a date range.
5. Schedule how often to run the report.
6. Click either the **Create and Run** or **Create** button when you are finished.

Company Entitlements Report

The Company Entitlements Report is an easy way for you to monitor your entitlements over a certain time period. You can run this report on a daily, weekly or monthly schedule depending on your needs.

New Company Entitlements Report
This report will generate the following file formats: PDF Change report type

1

Do you want this report to be private or shared?

Private

Shared

2

What do you want to name the report?

3

How often do you want this report to run?

On Demand

Every Business Day

Every Calendar Day

Weekly

Monthly

4

In the **Statements & Reports** tab, click **Reports**, then the “+New Report” link and select **Company Entitlements Report**.

1. Decide whether the report should be private or shared.
2. Enter a report name.
3. Schedule how often to run the report.
4. Click either the **Create and Run** or **Create** button when you are finished.

ACH Activity Report Previous Day(s)

Much like the ACH Activity Report, you can generate a similar report for the last business day or last week. This helps you keep track of your payments on a daily basis.

New ACH Activity Report - Previous Day(s) Change report type

This report will generate the following file formats: PDF, CSV, BAI

1

Do you want this report to be private or shared?

Private

Shared

2

What do you want to name the report?

3

What account(s) do you want to include?

All Accounts (4)

Select specific account(s)

4

What dates do you want to include?

5

How often do you want this report to run?

On Demand

Every Business Day

Every Calendar Day

Weekly

Monthly

Cancel

Create and Run

Create

6

Click the **Reports** tab, then the “+New Report” link and select **ACH Activity Report- Previous Day(s)**.

1. Decide whether the report should be private or shared.
2. Enter a report name.
3. Select the accounts you want to include.
4. Select a date range.
5. Schedule how often to run the report.
6. Click either the **Create and Run** or **Create** button when you are finished.

Balance and Activity Statement-Previous Day(s)

You have the option to create a simple, easy-to-read report that helps you keep track of your balances and activity history. This report can be generated for the previous business day or for the previous week, so you are always informed and organized.

New Balance and Activity Statement - Previous Day(s)

This report will generate the following file formats: PDF, CSV, BAI Change report type

1. Do you want this report to be private or shared?
 - Private
 - Shared
2. What do you want to name the report?
3. What account(s) do you want to include?
 - All Accounts (2)
 - Select specific account(s)
4. What dates do you want to include?
5. How often do you want this report to run?
 - On Demand
 - Every Business Day
 - Every Calendar Day
 - Weekly
 - Monthly

6

In the **Statements & Reports** tab, click **Reports**, then the “+New Report” link and select **Balance and Activity Statement-Previous Day(s)**.

1. Decide whether the report should be private or shared.
2. Enter a report name.
3. Select the accounts you want to include.
4. Select a date range.
5. Schedule how often to run the report.
6. Click either the **Create and Run** or **Create** button when you are finished.

Cash Position Report Previous Day(s)

The Cash Position Report helps you keep track of the available balances in your accounts. You can compare your balances over a specified period of time, and you can schedule when to run the report.

New Cash Position - Previous Day(s) Change report type

This report will generate the following file formats: PDF, CSV, BAI

1

Do you want this report to be private or shared?

Private

Shared

2

What do you want to name the report?

3

What account(s) do you want to include?

All Accounts (4)

Select specific account(s)

4

What dates do you want to include?

5

How often do you want this report to run?

On Demand

Every Business Day

Every Calendar Day

Weekly

Monthly

6

In the **Statements & Reports** tab, click **Reports**, then the “+New Report” link and select **Cash Position Report - Previous Day(s)**.

1. Decide whether the report should be private or shared.
2. Enter a report name.
3. Select the accounts you want to include.
4. Select a date range.
5. Schedule how often to run the report.
6. Click either the **Create and Run** or **Create** button when you are finished.

Wire Online Origination Report

No matter how many Wires your business sends, the Wire Online Origination Report can help you track your transactions. You can also choose the date range and how often to run the report.

New Wire Online Origination
This report will generate the following file formats: PDF Change report type

1 Do you want this report to be private or shared?
 Private
 Shared

2 What do you want to name the report?

3 What account(s) do you want to include?
 All Accounts (4)
Select specific account(s)

4 What dates do you want to include?

5 How often do you want this report to run?
 On Demand
 Every Business Day
 Every Calendar Day
 Weekly
 Monthly

6 What transaction types do you want to include?
Select All | Clear All
 Wires - Domestic Wires - International

7

In the **Statements & Reports** tab, click **Reports**, then the “+New Report” link and select **Wire Online Origination**

1. Decide whether the report should be private or shared.
2. Enter a report name.
3. Select the accounts you want to include.
4. Select a date range.
5. Schedule how often to run the report.
6. Select transaction types.
7. Click either the **Create and Run** or **Create** button when you are finished.

Reports

Editing a Report

If you have Manage Reports rights enabled, you can edit any existing report. After changes are made, you have the option to immediately run the report or schedule it for another time.

The screenshot shows the 'Reports' interface. At the top, there is a search bar and a '+ New Report' button. Below is a table with columns: Name, Last Run, Download, Type, and Actions. A report named 'BAI2 Detailed Report' is highlighted. A dropdown menu is open for the Actions column, showing options: View History, Run Now, Edit, Copy, and Delete. A blue circle with the number '1' is next to the dropdown icon.

The 'Edit' dialog box is shown below the table. It contains the following sections:

- Do you want this report to be private or shared?**
 - Private
 - Shared
 - This report was created by another user and the privacy cannot be changed.
- What do you want to name the report?**
 - Balance and Activity Statement - Previous Day(s)
- What account(s) do you want to include?**
 - All Accounts (4)
 - Select specific account(s)
- What dates do you want to include?**
 - Last Business Day
- How often do you want this report to run?**
 - On Demand
 - Every Business Day
 - Every Calendar Day
 - Weekly
 - Monthly

At the bottom of the dialog are three buttons: 'Cancel', 'Save and Run', and 'Save'. A blue circle with the number '2' is next to the 'All Accounts (4)' checkbox, and a blue circle with the number '3' is next to the 'Save and Run' button.

In the **Statements & Reports** tab, click **Reports**.

1. Click the  icon and select "Edit" to make changes to an existing report.
2. Make the necessary changes.
3. Click either the **Save and Run** or **Save** button when you are finished making changes.

Reports

Deleting a Report

When a report is no longer needed, an authorized user can delete the unnecessary report. Manage Reports rights must be active in order for a user to permanently delete reports.

The screenshot shows the 'Reports' interface. At the top, there is a search bar and a '+ New Report' button. Below the search bar, there are filters for 'All', 'Private', and 'Shared'. A table lists reports with columns for 'Name', 'Last Run', 'Download', and 'Type'. The first row shows a report named 'BAI2 Detailed Report' with a last run date of '11/9/2018' and a download option of 'CSV | PDF'. To the right of the table, there is an 'Actions' column with a dropdown menu. The dropdown menu is open, showing options: 'View History', 'Run Now', 'Edit', 'Copy', and 'Delete'. A blue circle with the number '1' is next to the dropdown icon. Below the table, there is a 'Delete Plan' dialog box. The dialog box has a title 'Delete Plan' and a question 'Are you sure you want to delete this plan?'. At the bottom of the dialog, there are two buttons: 'Cancel' and 'Delete Plan'. A blue circle with the number '2' is next to the 'Delete Plan' button.

In the **Statements & Reports** tab, click **Reports**.

1. Click the  icon and select "Delete" to remove an existing report.
2. Click the **Delete Plan** button to permanently remove the report.

Funds Transfer

Funds Transfer

You can use the Funds Transfer feature to transfer money between your HealthcareBank accounts. These transactions go through automatically, so your money is always where you need it to be.

Individual Transfers

You can send a one-time transfer between your accounts. This is useful if you need to transfer funds between savings and checking or add funds to a checking account that is running low.

The screenshot shows the 'Funds Transfer' interface with two tabs: 'Individual Transfers' (selected) and 'Multi-Account Transfers'. The form is divided into three numbered steps:

- 1** From Account: A drop-down menu for selecting the source account.
- 2** To Account: A drop-down menu for selecting the destination account.
- 3** Amount: A text input field for the transfer amount, currently showing '0.00'.
- 3** Frequency: A drop-down menu for selecting the transfer frequency, currently showing '1st of the month'.

In the **Payments & Transfers** tab, click **Transfers**.

1. Select the accounts to transfer funds between using the "From" and "To" drop-downs.
2. Enter the amount to transfer.
3. Select the frequency using the drop-down.

The screenshot shows a form for setting up a recurring transfer. It includes a date picker for the start date, an informational message about weekends and holidays, radio buttons for repeat duration, an optional memo field, and two action buttons: Draft and Approve.

4a Start Date: 04/09/2019

4b Repeat Duration: Forever (Until I cancel) Until date (Set an end date)

5 Memo (optional): Enter letters and numbers only

6 Draft Approve

Transfers falling on a Sunday or banking holiday will be processed the following business day.

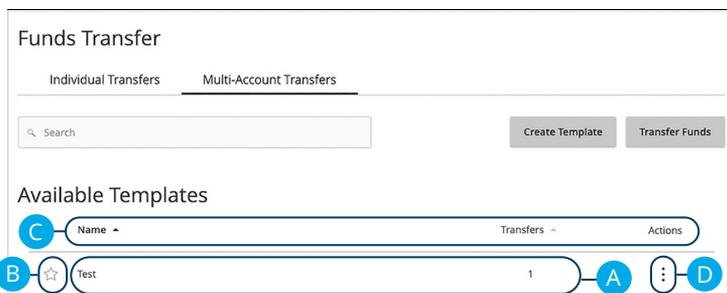
4. If you would like to set up a recurring transfer, follow the steps below:
 - a. Enter a start date for this transaction using the calendar features.
 - b. Decide if the transfer will repeat forever or have an end date.
5. Enter a memo.
6. Click the **Draft** or **Approve** button when you are finished.



Note: You can view or cancel unprocessed transactions by accessing the **Recurring Transactions** tab within Activity & Approvals.

Multi-Account Transfers Overview

Use the Multi-Account Transfer tool to send more than one transfer to several of your accounts at HealthcareBank. You can create a template if you are sending the transfers more than once. If you do not need to create a template, you can send a one time multi-transfer instead.



In the **Payments & Transfers** tab, click **Transfers**, then **Multi-Account Transfers**.

- A.** The following information presents for each template:
- Name
 - Number of transfers in the template
- B.** To mark a template as a favorite, click the ☆ icon.
- C.** Click the ▲ icon next to the appropriate column to sort templates by display name or transfers.
- D.** Click the ⋮ icon to transfer funds, edit, copy or delete a template.



Note: The letters correspond to several available features on the Multi-Account Transfers page.

Multi-Account Transfers- Creating a Template

Use the Multi-Account Transfer tool to send more than one transfer to several of your accounts at HealthcareBank. You can also create a template if you are sending the transfers more than once. If you do not need to create a template, you can send a one-time multi-transfer instead.

The screenshot displays the 'Funds Transfer' interface. The top navigation bar includes 'Individual Transfers' and 'Multi-Account Transfers'. A search bar is present on the left, and a 'Create Template' button is highlighted with a blue circle and the number 1. Below this, the 'Available Templates' section shows a table with columns for Name, Transfers, and Actions. A table row contains a star icon, the name 'Test', the number '1', and a vertical ellipsis icon.

The second screenshot shows the 'Funds Transfer' interface with the 'Template Properties' section expanded. It includes a 'Template Name' field (callout 2), a 'Template Access Rights' link (callout 3), and an 'Origination Details' section with a 'Memo' field (callout 4) and a 'Push Memo to All' button.

In the **Payments & Transfers** tab, click **Transfers**, then **Multi-Account Transfers**.

1. Click the **Create Template** button if it is a recurring transfer.
2. Enter a the template name.
3. Choose which users have access to the template by clicking the provided link.
4. (Optional) Enter a memo and click the **Push Memo to All** if all transfers will receive the same one.

The screenshot shows a 'Transfers (3)' form with the following elements and callouts:

- 5:** Search bar labeled 'Find accounts in transfer'.
- 6:** 'Expand All' button.
- 7:** Menu with options: 'Copy', 'Remove', 'Expand Row'.
- 8:** Search bar for 'From Account'.
- 9:** 'Amount' input field.
- 10:** 'Memo' text area.
- 11:** '+Add another transfer' link.
- 12:** 'Save' button.

Additional form details include a 'Cancel' button, a total of '\$0.00' for '3 transfers', and a warning message: 'This payment is incomplete'.

5. (Optional) Search for existing accounts in transfer using the search bar.
6. Click the  icon to expand all transfers.
7. Click the  icon to expand, copy or remove a single transfer
8. Select a From and To account using the search bar.
9. Enter an amount.
10. (Optional) Enter a memo.
11. (Optional) Click the "+Add another transfer" link if you wish to add another transfer.
12. Click the **Save** button when you are finished.

Multi-Account Transfers- Single Transfer

Next, you need to select a transfer date for your payment to occur. When you're finished, you can review the one-time payment or template and, depending on your rights, either draft or submit your transaction.

The image displays two screenshots of the 'Funds Transfer' interface. The top screenshot shows the 'Funds Transfer' page with 'Multi-Account Transfers' selected. It features a search bar, a 'Create Template' button, and a 'Transfer Funds' button circled in blue with a '1' in a blue circle. Below this is a table titled 'Available Templates' with columns for Name, Transfers, and Actions. The bottom screenshot shows the 'Origination Details' section. It includes a 'Transfer Date' field circled in blue with a '2' in a blue circle, a 'Recurrence' dropdown set to 'None', a 'Same Date' checkbox circled in blue with a '3' in a blue circle, a 'Memo' field, and a 'Push Memo to All' button circled in blue with a '4' in a blue circle.

In the **Payments & Transfers** tab, click **Transfers**, then **Multi-Account Transfers**.

1. Click the **Transfer Funds** button if it is a one-time transfer.
2. Enter a the transfer date using the calendar feature.
3. Check the box next to "Same Date" if all transfers are sent on the same day.
4. (Optional) Enter a memo and click the **Push Memo to All** button if all transfers receive the same memo.

The screenshot shows a 'Transfers (3)' interface. At the top, there is a search bar labeled 'Find accounts in transfer' (5) and a vertical ellipsis icon (6). Below this is a table with columns 'From Account', 'To Account', and 'Amount'. The first row is highlighted and contains a warning icon and text 'This payment is incomplete', two search bars for account selection (8), and an amount field set to '\$0.00' (9). Below the search bars is a 'Memo' text area (10). The table has three rows, with the first row expanded. At the bottom of the table, there is a link '+Add another transfer' (11). At the bottom of the interface, there is a summary bar showing '\$0.00' and '3 transfers', along with 'Cancel', 'Draft', and 'Approve' buttons (12).

5. (Optional) Search for existing accounts in transfer using the search bar.
6. Click the \vdots icon to expand all transfers.
7. Click the \vdots icon to expand, copy or remove a single transfer
8. Select a From and To account using the search bar.
9. Enter an amount.
10. (Optional) Enter a memo.
11. (Optional) Click the "+Add another transfer" link if you wish to add another transfer.
12. Click the **Draft** or **Approve** button when you are finished.

Funds Transfer

Editing a Multi-Account Transfer Template

If you have Manage Funds Transfer: Multi-Transfer rights, you can edit any of the available templates on the Multi-Account Transfers page. Templates are a quick way to make changes without having to create a new template for multiple recurring transfers.

Funds Transfer

Individual Transfers Multi-Account Transfers

Search Create Template Transfer Funds

Available Templates

Name	Transfers	Actions
☆ Test	1	⋮

Funds Transfer

Template Properties

Template Name: Template Access Rights: 4 of 4 user roles selected

Origination Details

Memo: Push Memo to All

Transfers (1) Find accounts in transfer

From Account	To Account	Amount
Advantage Plus XXXXXX06746 \$689.80	--Advantage Plus-- XXXXXX03959 \$5.00	\$1.00

+ Add another transfer

\$1.00
1 transfers Cancel Save

In the **Payments & Transfers** tab, click **Transfers**, then **Multi-Account Transfers**.

1. Click the icon and select "Edit" from the drop-down.
2. Make the necessary edits.
3. Click the **Save** button when you are finished making changes.

Funds Transfer: Editing a Multi-Account Transfer Template

Funds Transfer

Deleting a Multi-Account Transfer Template

An authorized user can delete an unnecessary template if they have Funds Transfer: Multi-Transfer rights. However, once a template is deleted, previous transfers using the template do not change.

The screenshot shows the 'Funds Transfer' interface. At the top, there are two tabs: 'Individual Transfers' and 'Multi-Account Transfers'. Below the tabs is a search bar and two buttons: 'Create Template' and 'Transfer Funds'. The main section is titled 'Available Templates' and contains a table with columns for 'Name', 'Transfers', and 'Actions'. A table row shows a template named 'Test' with 1 transfer. A blue circle with the number '1' highlights the actions menu icon (three vertical dots) for the 'Test' template. A callout box next to the actions menu shows options: 'Transfer Funds', 'Edit', 'Copy', and 'Delete'. Below the table, a 'Delete Template' dialog box is displayed. It features a warning icon and the text 'Delete Template' and 'Are you sure you want to delete this Template?'. At the bottom of the dialog are two buttons: 'Don't Delete Template' and 'Delete Template'. A blue circle with the number '2' highlights the 'Delete Template' button.

In the **Payments & Transfers** tab, click **Transfers**, then **Multi-Account Transfers**.

1. Click the  icon to delete a template.
2. Click the **Delete Template** button to permanently delete a template.

Positive Pay

Introduction

Positive Pay is a business feature that helps minimize or eliminate check fraud, prevent related losses and simplify your account reconciliation.

The Positive Pay system electronically compares daily business-issued checks with existing check records. When a check is filed and does not match the provided record, it is flagged as an exception and referred back to you for a payment decision.

Click the **Positive Pay** tab.

Positive Pay

Launch Advanced Options

Exceptions Add Check Submit Issued Check File

All Accounts Search

Decision Needed *No Exceptions*

No Exceptions

Total Exceptions (0) \$0.00 Total Decided (0) \$0.00 Submit Decisions



Note: The default action for exceptions is dynamic and will conform to your selected default whether it be Pay or Return.

Positive Pay

Add a Check Confirmation

Positive Pay Launch Advanced Options

Exceptions Add Check 1 Issued Check File

2 **Amount** \$ 0.00 **Payee (optional)** **Account** 3

4 **Issue Date** 08/17/2021 **Check Number** Auto Increment

5 **Add Check**

Positive Pay Launch Advanced Options

NOTE: To view a full list of recently added checks choose Launch Advanced Options

Exceptions Add Check

6 **Amount *** 90.00 **Payee** **Account *** Select Account

Issue Date * Select Date **Check Number *** Auto Increment

Checks Added

Paid Date	Payee	Account Name	Amount	Check Number
10/11/2018	Joe Banker	2002	\$1.00	200001

Click the **Positive Pay** tab.

1. Click the **Add Check** tab.
2. Enter the amount and payee.
3. Select an account using the drop-down.
4. Enter an issue date and check number.
5. Click the **Add Check** button.
6. A confirmation screen will appear.

Positive Pay

Managing Exceptions

Positive Pay

Launch Advanced Options

Exceptions Add Check Submit Issued Check File

1 All Accounts

2 Decision Needed

Search

No Exceptions

No Exceptions

Total Exceptions (0) \$0.00 Total Decided (0) \$0.00 Submit Decisions

Click the **Positive Pay** tab.

1. Select an account using the drop-down.
2. Select a check status using the drop-down.



Note: All exceptions must be given decisions by 3 PM CT. Your default decision (Pay or Return) will be applied if no decision has been made by 3 PM CT.

All	\$31,399.17 Paid Not Issued	Paid Date: 7/18/2018
<div style="border: 1px solid black; padding: 5px; margin-bottom: 5px;"> \$31,399.17 Check #10067 </div> <div> \$100,000.00 Paid Not Issued Check #10330 <input type="radio"/> Pay </div> <div> \$1,792.34 Paid Not Issued Check #22385 <input type="radio"/> Pay </div> <div> \$1,033.68 Paid Not Issued Check #22411 <input type="radio"/> Pay </div> <div> \$1,055.38 Paid Not Issued Check #8422 <input type="radio"/> Pay </div> <div> \$628.96 Amount Mismatch Check #23085 <input type="radio"/> Pay </div>	Check #: 10067  <input type="radio"/> Pay <input type="radio"/> Return	
Total Exceptions (70) \$193,804.86 Total Decided (70) \$193,804.86		<div style="border: 1px solid black; border-radius: 15px; padding: 5px 20px; display: inline-block;"> Submit All Decisions </div>

3. Select a check that needs to have a decision made.
4. Select either “Pay” or “Return.”
5. Click the **Submit Decisions** button when you are finished.

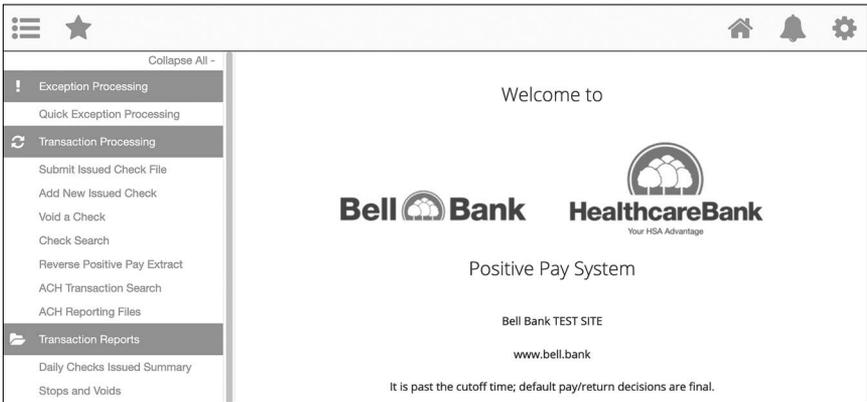
Advanced Positive Pay

Introduction

For additional information, such as a full list of recently added checks, you will need to open the advanced options.

Click the **Positive Pay** tab then click the **Launch Advanced Options** button.

Always click the **Log Out** button when you are finished using Positive Pay.



The screenshot shows a web application interface for the Positive Pay System. On the left is a navigation sidebar with a 'Collapse All -' button at the top. The sidebar contains three main sections: 'Exception Processing' (with a warning icon), 'Transaction Processing' (with a refresh icon), and 'Transaction Reports' (with a document icon). Under 'Exception Processing' are 'Quick Exception Processing' and 'Transaction Processing'. Under 'Transaction Processing' are 'Submit Issued Check File', 'Add New Issued Check', 'Void a Check', 'Check Search', 'Reverse Positive Pay Extract', 'ACH Transaction Search', and 'ACH Reporting Files'. Under 'Transaction Reports' are 'Daily Checks Issued Summary' and 'Stops and Voids'. The main content area displays a welcome message: 'Welcome to' followed by the Bell Bank and HealthcareBank logos. Below the logos is the text 'Positive Pay System', 'Bell Bank TEST SITE', and the URL 'www.bell.bank'. At the bottom of the main area, a message reads: 'It is past the cutoff time; default pay/return decisions are final.'

Advanced Positive Pay

To Upload an Issued Check File

The Submit Issued Check File feature allows you to upload issued check files.

Submit Issued Check File

Step 1. Select a file to process.

1

Choose File
No file chosen

Step 2. Input details about the file.

Account ID:

2

3

File Processing Type:

Step 3. Click the "Process File" button.

Process File

4

In the **Transaction Processing** tab, click **Submit Issued Check File**.

1. Click the **Choose File** button and locate the file you wish to upload.
2. Using the "Account ID" drop-down, select the account the issue was drawn from.
3. Using the "File Processing Type" drop-down, select the previously mapped file type. During the on boarding process, we will work with you to map to the specifications for issued checks provided by your account services provider.
4. Click the **Process File** button. The file processing status will display at the bottom of the page.



Note: The deadline for submitting a check issue file is 7 AM CST on the business day following the date the check was issued.

Advanced Positive Pay

Manually Enter a Check

The Add New Issued Check feature is used if a check was manually written or was not included in the electronic issued check file submitted to the financial institution.

The screenshot shows a form titled "Add New Issued Check". It contains the following fields and controls:

- Account ID:** A drop-down menu with the text "<Not Selected>". A blue circle with the number "1" is next to it.
- Check Number:** A text input field.
- Amount:** A text input field.
- Issued Date:** A text input field containing the date "08/17/2021".
- Issued Payee:** A text input field.
- Auto-Increment Check Number:** A checkbox that is currently unchecked.
- Add Check:** A button with the text "Add Check". A blue circle with the number "3" is next to it.

Callout "2" is a blue circle with the number "2" that encompasses the "Check Number", "Amount", "Issued Date", and "Issued Payee" fields.

In the **Transaction Processing** tab, click **Add New Issued Check**.

1. Select the account the issued check was drawn from using the "Account ID" drop-down.
2. Enter the check number, amount of the check, date issued and payee information into the provided fields.
3. Click the **Add Check** button. A confirmation appears at the top of the page. A table of newly issued checks appears at the bottom of the page.



Note: Multiple checks may be added in sequential order by checking the box next to "Auto-Increment Check Number."

Advanced Positive Pay

Void a Check

The Void Check feature is used to void an issued check.

The screenshot displays a web interface titled "Void a Check" with a dark header. The interface is divided into four steps, each with a numbered blue circle icon:

- Step 1:** "Enter check information." It features a form with three fields: "Account ID" (a dropdown menu showing "BOG DEMO ACCT"), "Check Number" (text input "023"), "Check Amount" (text input "27.64"), and "Issued Date" (text input "11/16/2016").
- Step 2:** "Click the 'Find Matching Check' button to find the check." It shows a button labeled "Find Matching Check" with a blue circle containing the number 3 next to it.
- Step 3:** "Verify the check that will be voided." This step is currently empty.
- Step 4:** "Click the 'Void Check' button to complete the void process." It shows a button labeled "Void Check" with a blue circle containing the number 4 next to it.

At the bottom of the interface, a note reads: "Note: Voids are retained within the system for 90 days after an item has been voided."

In the **Transaction Processing** tab, click **Void a Check**

1. Select the account the issued check was drawn from using the "Account ID" drop-down.
2. Enter the check number, amount of the check and date issued into the provided fields.
3. Click the **Find Matching Check** button, and the check information populates under Step 3 on the page.
4. Review and click the **Void Check** button to confirm.

Advanced Positive Pay

Managing Exceptions

While processing your items, the Positive Pay system sends you an email notification if there are any exceptions to review. Exceptions represent two types of items: items that do not match checks issued by the client to the bank or items attempting to clear an account where the Positive Pay service is set to run in reverse, requiring client review of all items. Exception items are available for review at 8 AM CST.

The Exception Type can include:

- **Duplicate Paid Item:** The item was previously paid.
- **Paid Not Issued:** The item was never loaded into the system as an issued check.
- **Stale Dated Item Paid:** The item is a stale dated check. A check is considered stale dated if it is older than 180 days.
- **Previously Paid Item Posted:** The item was previously paid.
- **Voided Item:** The item was previously voided.
- **ACH Transaction:** The item is an ACH transaction that was flagged as an exception by the ACH Filter rules defined for the account.



Note: For ACH exceptions, the ACH Standard Entry Class Code, Originating Company ID and Debit or Credit (DR/CR) are displayed in the exception description.

The screenshot displays the 'Quick Exception Processing' window. At the top left, there is a search bar for 'All Client IDs' with a magnifying glass icon, labeled with a blue circle '1'. Below it is a 'Decisions Needed (4)' bar with a dropdown arrow and the value '\$27,039.13', labeled with a blue circle '2'. The main table lists several 'Cleaner image' entries with details like 'UNAUTHORIZED ACH TRANSACTION' and 'PAID NOT ISSUED'. To the right, a detailed view of a 'PAID NOT ISSUED' exception is shown, including 'Default Decision: Pay', 'Client ID: Cleaner Image', 'Check # 1004158', 'Issued Date: 08/18/2021', and 'Amount: \$1,505.92'. Below this is a 'Front' view of a check image with a blue circle '3' pointing to it. At the bottom right, there are 'Pay' and 'Return' buttons.

Click the **Exception Processing** tab, then **Quick Exception Processing**.

1. Use the exception drop-down and search option to filter through exception items by account.
2. Click and expand the **Decisions Needed** bar.
3. Review the exception and decision the item **Pay** or **Return**.
4. Once each exception is decided, click the **Save** button to submit decisions.



Note: Decisions on exceptions must be made by 3 PM CT. Any items left undecided are handled per your default setting. All users at HealthcareBank are placed into "Read-Only" mode after the cut-off time to prevent changes to the automated decision.

Advanced Positive Pay

Reverse Positive Extract Pay

The Reverse Positive Pay Extract feature provides an electronic file of paid checks to process within another system. Once completed, the file and report are automatically displayed at the bottom of the screen. To save an extract file to a local workstation or network drive, click on the File / Save menu option while viewing the file, or, right click on the View File link and select Save Target As.

Reverse Positive Pay Extract (BAI2 Extract)

Step 1. Select "Account ID" and "Extract through date".

1 2

3 2

Step 2. Click the "Create File and Report" button.

4

Step 3. View Report or File By Clicking on Links in Grid Below.

	Account ID	File	Report	Date Created	Item Count		
5	1	BCE Ops Acct	View File	View Report	09/20/15 10:00 AM	37479	Remove
	2	BCE Ops Acct	View File	View Report	09/20/15 10:00 AM	37479	Remove
	3	BCE Ops Acct	View File	View Report	09/20/15 09:59 AM	35861	Remove

Click the **Transaction Processing** tab, then **Reverse Positive Pay Extract**.

1. Using the "Account ID" drop-down, select an account.
2. (Optional) Enter an extract from date.
3. Enter an extract through date.
4. Click the **Create File and Report** button.
5. Click on a file to view it.



Note: An item may only be extracted once.

Advanced Positive Pay

ACH Reporting

The ACH Reporting Files feature provides you with downloadable files for ACH transactions, returns, notice of change (NOC) or EDI detail from corporate ACH payments. To save an ACH Reporting file to a local workstation or network drive, click on the File/Save menu option while viewing the file or right click on the download link and select Save Target As.

A

Processed Date: 11/21/2016 - 11/21/2016		Refresh		ACH Reporting Files (2)			
Report Description	File Type	Report	Date Created	File Size			
TEST1	CSV	Download	11/21/2016 01:20:41 PM	7.87 kb			
TEST1	NACHA - No Line Breaks	Download	11/21/2016 01:20:41 PM	5.84 kb			
TEST1	PDF - Limited Transaction Details	Download	11/21/2016 01:20:41 PM	80.03 kb			
TEST1	PDF - Summary Listing	Download	11/21/2016 01:20:41 PM	71.02 kb			
NOC1	NOC	Download	11/21/2016 01:20:41 PM	11.79 kb			

B **C** **D** **E**

In the **Transaction Processing** tab, click **ACH Reporting Files**.

- A. From/Thru Date:** The date range for which ACH reporting files are displayed.
- B. Report Description:** The description of the ACH reporting file.
- C. File Type:** The format of the file. Types include: XML, PDF, NACHA, CSV, EDI, XLS and XLSX. By default, most clients are set to receive a PDF file. Please contact us if you are interested in any of these additional download options.
- D. Date Created:** The date the report was created.
- E. File Size:** The size of the file (in kb).

Advanced Positive Pay

Account Reconciliation

Use Account Reconciliation Summary to determine your available cash position as of a specific date. The report displays an activity summary with newly issued checks, paid checks, stopped checks, voided checks, ACH debits and credits, miscellaneous debits and credits, deposits, service charges, paid interest and taxes/withholding. The report also provides a total of outstanding checks and the check register balance as of reconciliation date.

Start New Reconciliation

Account ID
100215 SERV 6052

Reconcile Through Date
09/08/2021

This account has never been reconciled.

Note: Transaction history is retained within the system for 90 days after an item has paid.

Search

Reconciliation History

Account ID
100215 SERV 6052

No reconciliation history to display.

< Go Back
Account Reconciliation Summary
📄

Transaction Summary

Transaction Type	Count	Total Amount
Previous Outstanding Checks	0	\$0.00
Issued Checks	0	\$0.00
Paid Checks	0	\$0.00
Stop Payments	0	\$0.00
Voids	0	\$0.00
ACH Debits	7	\$554.63
ACH Credits	1	\$500.00
Miscellaneous Debits	5	\$1,189.00
Miscellaneous Credits	9	\$1,278.62
Deposits	1	\$0.21
Service Charges Paid	2	\$66.00
Interest Paid	0	\$0.00
Taxes/Withholding	0	\$0.00
Current Outstanding Checks	0	\$0.00

This account has never been reconciled.
This Reconcile Through Date: 09/08/2021
Account ID: 100215 SERV 6052

Finish Reconciliation

Balance Summary

Account Balance:	\$8.00
Current Outstanding Checks:	\$0.00
Current Register Balance:	\$8.00

Reconciliation History

No reconciliation history to display.

In the **Transaction Reports** tab, click **Account Reconciliation Summary**.

1. Using the "Account ID" drop-down, select an account.
2. Enter a Reconcile Through Date.
3. Click the **Select** button.
4. Click the **Finish Reconciliation** button to reconcile the account.

Advanced Positive Pay

ACH Authorization Rules Setup

ACH Authorization Rules Setup is used to define all pre-authorized ACH transaction rules for an account. In order to generate exceptions for ACH items, at least one ACH rule must be configured. During the initial configuration of the product, most clients will wish to generate exceptions for all incoming ACH items and then create an approved list of companies as specific transactions are posted. If you desire to manage your approved list in this manner, you may consider creating an ACH rule for all credits for all standard entry class codes with a maximum allowable amount of \$0.01. This rule will then create exceptions for all debit entries and all credit entries greater than \$0.01. You may then further refine your rules as items hit your account.

ACH Authorization Rules Setup						
Account	Description	Company ID	Standard Entry Class Code	Debits or Credits	Maximum Allowable Amount	
1 Notification Type for Unauthorized ACH Transactions: <input type="text" value="Create Exception"/> Edit Update Cancel						
1			ALL - All Standard Entry Class Codes	Both DR and CR	0.01	Edit
2			ALL - All Standard Entry Class Codes	Both DR and CR	0.01	Edit
8401615923			ALL - All Standard Entry Class Codes	<Select>		Add

In the **System Reports** tab, click **ACH Authorization Rules**.

1. Click the "Edit" link to change the Notification Type for Unauthorized ACH Transactions. Select "Create Exception" if an unauthorized ACH transaction becomes an exception that requires a Pay/Return Decision by the client. Select "Email Notification Only" to notify the client via email of any unauthorized transactions. Click the "Update" link when you are finished.
2. To create a new rule, start by choosing an account ID. Enter a rule description and the originating Company ID. If the company ID field is left blank, the rule will apply to all company IDs. Select a Standard Entry Class Code, transaction type and enter the Maximum Allowable Amount.
3. Click the "Add" link to save the new exception rule. Click the "Edit" link next to an existing rule to make any changes.



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