


WELCOME TO BUSINESS BANKING!

- To Login to Business Banking navigate to our website
 - Enter username and password in the online banking login on the homepage, or Online Banking login page of. www.thecsb.com .
- Business Banking Admins will receive separate emails with their username and password. Once logged in, users will be prompted to update their login information and set login security credentials.
- The bank is not able to build additional users, the company admin will build additional users and assign appropriate permissions. Once built, the additional users will also receive 2 separate emails with their username and passwords. Once logged in, users will be prompted to update their login information and set login security credentials.
- All users who initiate ACH and Wires are required to have a Symantec VIP token to submit the files.
 - Download token in the app store search for “Symantec VIP” or use current physical token.
 - Before** building or initiating any ACH or Wire batches navigate to My Settings within the login.
 - Click on Edit next to Security Options.
 - In “By Security Token” text field, enter your credential ID, generally beginning with “symc” for phone app or “avt” for physical, once entered, enter your password for security then click on “Save.”
- We recommend you also enable your phone to text you login security codes by clicking on “enable for text” next to your phone number if your device allows text messages.

username password 

[Register](#) [Forgot Password](#)



Visit www.thecsb.com/business-services/business-banking-tutorials for additional demos and Quick Help Guides for Business Online Banking.

Limits: If your company will be exceeding a limit and need to raise the limit, we can temporarily raise the limit or set a permanent increase, depending on the company’s needs. Give us a call at 620-327-4941, and let the agent know you need to raise your Business Banking ACH Limit. (Signers on the account and Primary Business Banking Admins are only allowed to raise limits)

Change in Business Banking Admin: We understand that staffing needs change. If you experience a change in staffing and need to change the administrator for your company’s Business Banking platform, let us know right away so that we can remove the previous admin’s access and work on assigning a new administrator (Company officers only are allowed to change administrators.)

Email us at cashmanagement@thecsb.com or call us at our customer care line (620) 345-6317 with any questions you may have.

User first-time login to Business Banking:

1. Receive two emails with login credentials.
2. Log in with system-generated username and password.
3. Accept Terms and Conditions.
4. Validate identity (i.e. MFA).
5. Change the username.
6. Change the password.
7. Enjoy the benefits and ease of Business Banking!

Key Points:

- Immediately after the financial institution successfully sets up the business*, the Primary Admin and Secondary Admin(s) **receive two emails: one with the username and one with the password.**
- The login screen for Business Banking is the **same login screen** for Online Banking.
- The username and password are both **system-generated, random values.**
- The business admins **must change the username and password** during initial login.
- The same process applies when a Primary Admin or Secondary Admin sets up a **new business user.**

Online Banking First Time Login	Business Banking First Time Login
Enrollment is part of the first-time login	Enrollment happens prior to and outside of the first-time login
User selects username and password	User changes the system-generated username and password
User can edit email/phone numbers for One Time Passcode	Phone call is the only option for One Time Passcode and the number is not editable

Step 1: Receive emails with login credentials

The system sends two emails to every new user. The From email address is onlinebanking@thecsb.com. The subject line is “You have been granted access to Online Banking”.

Step 2: Go to login screen

The login screen for Business Banking is the **same login screen** for Online Banking.

1. Click the link in the email or just go there in a browser.
2. Copy the username from the email and paste into the Username field.
3. Copy the password from the other email and paste into the Password field.

here to register.' Below that are two links: '[Test your browser](#)' and '[Trouble testing your browser?](#)'. At the bottom left, there is a link: '[I can't access my account](#)'."/>

Log in to my account

Username 2

Password 3

Login

Welcome to the DI University Training Site!

New User? Click [here](#) to register.

[Test your browser](#)

[Trouble testing your browser?](#)

[I can't access my account](#)

Step 3: Accept Terms and Conditions

If enabled by the FI, users must agree to (but is not forced to open) the Terms and Conditions, which displays a PDF doc that the business can download and print.

Terms and conditions

[▶ Show the terms and conditions](#)

You must accept the terms and conditions to continue.

Step 4: Validate identity

The business user must authenticate identity during the initial login, as well as future logins when the computer isn't recognized.

1. Click Call Me.
 - The call goes to the number is associated with the business user, not the phone on the main business profile.
2. Enter the 6-digit code;
 - expires after 10 minutes.
3. Register the device:
 - “Yes, register my **private** device” - bypasses this screen for future logins. Will “forget” once cookies have been deleted.
 - “No, this is a **public** device” - presents this screen at the next login.

Secure login

It looks like you are logging in from an unrecognized device. For security, we need to verify your identity.

(xxx) xxx-6931 1

Questions?

[▶ I can't access one of these options.](#)

[▶ Why must I complete this step again?](#)

It looks like you are logging in from an unrecognized device. For security, we need to verify your identity.

☎ Within a minute, you'll receive a verification code at (xxx) xxx-6931.

Enter code 2

[▶ Didn't get the code?](#)

i Save time by registering this device.

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

3

Step 4: Validate identity

The business user must authenticate identity during the initial login, as well as future logins when the computer isn't recognized.

1. Click Call Me.
 - The call goes to the number is associated with the business user, not the phone on the main business profile.
2. Enter the 6-digit code;
 - expires after 10 minutes.
3. Register the device:
 - “Yes, register my **private** device” - bypasses this screen for future logins.
 - “No, this is a **public** device” - presents this screen at the next login.

The image shows a sequence of three screenshots from a web application's login process, illustrating the steps for validating identity on an unrecognized device. Each step is marked with a circled number (1, 2, and 3).

Step 1: The screen is titled "Secure login". It displays a message: "It looks like you are logging in from an unrecognized device. For security, we need to verify your identity." Below this, the phone number "(xxx) xxx-6931" is shown. A green button labeled "Call me" is highlighted with a circled '1'. Below the button, there are links for "Questions?" including "I can't access one of these options." and "Why must I complete this step again?".

Step 2: The screen shows the same message and phone number. A blue phone icon is next to the text: "Within a minute, you'll receive a verification code at (xxx) xxx-6931." Below this is a text input field labeled "Enter code" with a circled '2' next to it. A link "Didn't get the code?" is provided below the input field.

Step 3: The screen shows the same message and phone number. An information icon (i) is next to the text: "Save time by registering this device." Below this is a sub-message: "If this is your personal device, register it now. We won't need to contact you the next time you log in." At the bottom, two green buttons are shown: "Yes, register my private device" (highlighted with a circled '3') and "No, this is a public device".

Step 5: Change the Temporary Username

The business user must change their username as well during the initial login. Requirements are stated on screen.

Success! You need to change your username.

Create a new Username that will be used for all future logins.

⚠ Create your Username

New Username

- ▶ Minimum of six characters
- ▶ Cannot be all numbers

Save

Step 6: Change the Temporary Password

The business user must change their password upon initial login. Requirements are the same as Online Banking and are stated on screen.

Success! You need to change your password.

Temporary password

 [SHOW](#)

New password

 [SHOW](#)

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

Retype password

 [SHOW](#)

- ▶ Passwords must match

Update password

Tips: The temporary password expires 30 minutes after email is sent.

For future logins, if the computer is not recognized, the user must verify their identity. Options not available at first time login that may show if the user set it up in My Settings:

- **Text Me** button –shows if the user text enables their phone
- Additional **phone number** – shows if the user adds additional numbers
- **Email Me** - shows only if your financial institution allows email MFA
- **Token** – shows only if your financial institution contracts for tokens and the user enters their Credential ID in My Settings
- **Authenticator** – shows if the FI enables Timed OTP and the user has the Google Authenticator app or Microsoft Authenticator app and enables it in My Settings

Secure login

It looks like you are logging in from an unrecognized device. For security, we need to verify your identity.

(xxx) xxx-6931

Text me Call me

(xxx) xxx-9815

Call me

a*****@gmail.com

Email me

Token

Enter code

Authenticator

Enter code

7. Navigate to My Settings to enable Text verification codes and VIP token-(If ACH or Wires is enabled.)

1. Under Login and Security

- Enabling Text
 - If Phone Number adding text to appears click Enable for Text
 - Enter the 6-digit code
 - Expires after 10 minutes
 - Click Confirm

2. Add/Remove Devices – Click Edit Next to Security Options

- Click Add Another Phone Number – New number must be added before removing old number (Up to two phone numbers can be allowed.)
- Enter Password, Click Save

2. By Security Token – Download the Symantec VIP app in either Apple or Google Play Stores. **Must be done before initiating ACH or Wires.**

- Enter Credential ID in field beginning with SYMC.
- Enter Password, Click Save

Security options | [Edit](#) (620) 327-4941 | [Enable for text](#) ^

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

We just sent a message to (620) 327-4941
Enter code

[Confirm](#)

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

Message and data rates may apply for text option. For help or information send "help" to 44833. To cancel at any time send "stop" to 44833. By clicking Text me button you agree to the Terms and Conditions and Privacy Policy.

[Show the Terms and Conditions and Privacy Policy](#)

(620) 345-6317 | [Enable for text](#) v

Token access activated

Confirming your identity

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

By phone Confirm your identity by responding to a text or call to a phone you have handy. 2

+ 1 ▼ (620) 327-4941 ✕

+ 1 ▼ (620) 345-6317 ✕

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

SYMC75912783

[Where can I find the credential ID?](#)

[What is VIP Access™ token, and how does it work?](#)

[How do I get a VIP Access™ token?](#)

Current password

[Save](#) [Cancel](#)

Business users can manage their profile via My Settings.



Personal information

Liz Walker

Primary email | [Edit](#) liz@classycatering.com

Business Information Classy Catering
Business ID: 4265267369

Login & Security

Username | [Edit](#) lwalker

Password | [Edit](#) *****

Security options | [Edit](#) (828) [] | Enable for text ▾

Edit Email – used for system-generated notifications, user-elected alerts, and possibly login MFA. One allowed per user

Edit Username and Password

Security Options – text enable a phone for MFA. Click Edit for more options (next page).

Security Options

These settings impact login authentication and in-session authentication for approvals.

Confirming your identity

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

By phone

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

+1 [input] x

+1 [input] x

Manage phone numbers (up to 4, set by FI).

By security token

Use a VIP Access™ token to confirm your identity.

sync95 [input]

- ▶ [Where can I find the credential ID?](#)
- ▶ [What is VIP Access™ token, and how does it work?](#)
- ▶ [How do I get a VIP Access™ token?](#)

Token - enter the credential ID (shows only if FI offers tokens).

By authenticator

ON

Confirm your identity with an authenticator.

- ▶ [What is an authenticator?](#)
- ▶ [How do I get an authenticator?](#)

Authenticator – an app the user downloads to generate a one-time access code (Google Authenticator and Microsoft Authenticator are suggested).

Current password

Password [input] [SHOW](#)

Enter **password** to save any edits.

Security Options

Back on the main My Settings page, the user has an additional step to setting up Authenticator. They must open the app on their phone, and either scan the QR code on the screen or enter the code manually into their authenticator app.

Security options | [Edit](#)

(828: [REDACTED] | Enable for text ▼


(828: [REDACTED] | Enable for text ▼

liz@classycatering.com

Token access activated [?](#)

Authenticator Code Activated | Display Code ▲

Scan this QR code with your authenticator app



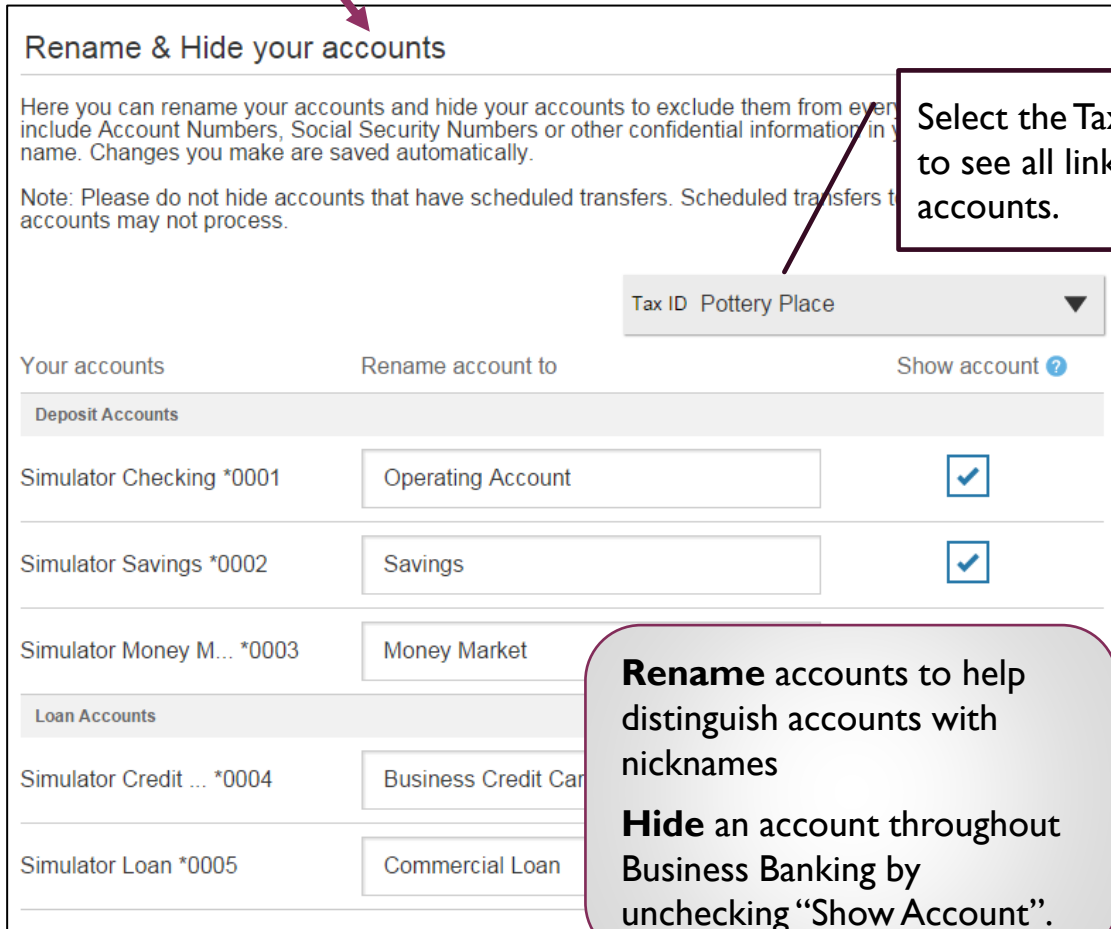
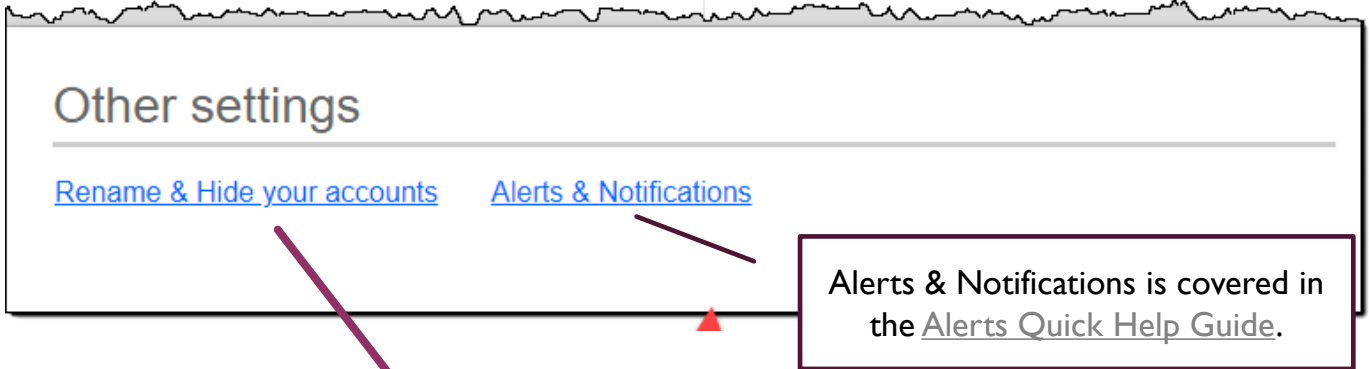
-OR-

Enter this code into your authenticator app

[Copy](#)

Rename & Hide your accounts

Only Primary and Secondary Admin(s) see the “Rename & Hide your accounts” option at the bottom of My Settings.



Main navigation: , Home, Bill Pay, Move Money, ACH/Wire Payments, Additional Services, eStatements, Resources and Administration. Primary Admins and Secondary Admins have full access to all accounts and services based on their segment. Business Admins manage other business users; business users' access is based on entitlements.

My Accounts: filtered list of Deposit and Loan accounts based on Tax ID selected. View available balance; hover over an account for a "quick peek"; click an account name to view details. The Details screen provides transaction history and export options.

My Approvals: If dual approval is required for payments, ACH and Wires show here. Templates requiring approval also show. If the business has more than one Admin, approval is required when a Business Admin adds/edits a business user.

Message of the Day and Calendar widgets: Will display messages the bank creates at different times.

Primary Admins and Secondary Admins (optional) are set up by the bank; these Admins set up other employees as Business Banking users via the Entitlements function, aka “Manage Users”.

Add a User

1. Go to Administration menu > User Administration.
2. Click Add a user.
3. Enter user details:
 - Phone number - used for multi-factor authentication. Extensions are not allowed.
 - Email address - where the username and password are sent.
 - Approver Weight – applicable if the user will approve ACH/wire payments and/or templates.

Users with Account Access

2

Add a user

Name ▾	Role	Status	Approver Weight	Grant Access	Options
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Manage User Details and Access Settings

User Details 3

First Name*	Middle Name (Optional)	Last Name*
<input type="text"/>	<input type="text"/>	<input type="text"/>
Phone Number*	Email*	
<input type="text" value="(xxx) xxx-xxxx"/>	<input type="text"/>	
Approver Weight*		
<input type="text" value="1"/>		

Tips:

- Only the Primary Admin and Secondary Admins can access this screen.
- Unlimited users are allowed.

Modify Account Specific Access

Permissions can be broad to very narrow. The hierarchy is TIN > Account > Feature > Task. See pages 4 and 5 for a list of all features and tasks.

1. If the business has multiple Tax IDs, select one to view linked accounts.
2. Grant full access to *all accounts within the selected TIN*, if desired.
3. Grant full access to *a specific account within the selected TIN*, if desired.
4. Permission options for Checking, Savings, and Money Market accounts are the same.
5. Permission options Loans are the same.

User Access Settings

Select user to clone ▼

Modify account specific access

Select a Tax ID and set access for each account

Classy Catering 1 of 2 ▼ 1

Select all for this Tax ID 2

▶ Checking - *0001 (\$364,594.18)	Select All <input type="checkbox"/> 3
▶ Savings - *0002 \$203,759.01	Select All <input type="checkbox"/> 4
▶ Money Market - *0003 (\$8,864.40)	Select All <input type="checkbox"/> 4
▶ Credit Card - *0004 \$250,691.73	Select All <input type="checkbox"/> 5
▶ Building Loan - *0005 \$133,459.85	Select All <input type="checkbox"/> 5

Note: “Select user to clone” (top right) appears to Primary Admins; this option changes to “Copy my access” for Secondary Admins.

Modify Account Specific Access

Expanded permissions for a specific account – see next two pages for descriptions.

- 6. Grant basic access to an account.
- 7. Grant access to manage and/or approve ACH and Wire templates as well as initiate and/or approve ACH and Wire payments(if applicable).
- 8. Permissions for Loans vary from the other accounts:
 - Loans do not have Stop Pay, Internal Transfer, ACH or Wires.

▼ Checking - *0001 (\$43,632.42)	Full Access Granted	<input type="checkbox"/>
View Balances		<input type="checkbox"/>
View Transaction Details / History		<input type="checkbox"/>
Stop Payments		<input type="checkbox"/>
Internal Transfer		<input type="checkbox"/>
▶ ACH Templates	Full Access Granted	<input type="checkbox"/>
▶ ACH Payments	Full Access Granted	<input type="checkbox"/>
▶ ACH Collections	Full Access Granted	<input type="checkbox"/>
▶ ACH File Pass-Through	Full Access Granted	<input type="checkbox"/>
▶ Domestic Wire Transfer Templates	Full Access Granted	<input type="checkbox"/>
▶ International Wire Transfer Templates	Full Access Granted	<input type="checkbox"/>
▶ Domestic Wire Transfer Payments	Full Access Granted	<input type="checkbox"/>
▶ International Wire Transfer Payments	Full Access Granted	<input type="checkbox"/>

▼ Commercial loan - *0005 \$50,495.00	Full Access Granted	<input type="checkbox"/>
View balances		<input type="checkbox"/>
View Transaction Details / History		<input type="checkbox"/>
▼ Loans	Full Access Granted	<input type="checkbox"/>
Make Loan payment		<input type="checkbox"/>
Request Loan Advance		<input type="checkbox"/>

Basic permissions for Checking, Savings, and Money Market accounts:

Feature	Task	Grants the access to...
View Balances	n/a	See the account and its balance in My Accounts
View Transaction Details/History	n/a	Select an account in My Accounts to see, filter, search, export transactions
Stop Payments	n/a	Submit a Stop Payment under Additional Services – interface-dependent
Internal Transfer	n/a	Make a Transfer under Move Money; must have at least one other account provisioned for this

Permissions for Loan accounts:

Feature	Task	Grants the access to...
View Balances	n/a	See the account and its balance in My Accounts
View Transaction Details/History	n/a	Select an account in My Accounts to see, filter, search, export transactions
Loans	Make Loan Payment	Make a payment to this loan; enable at least one other account for Internal Transfer that's eligible for debits
	Request Loan Advance	Draw money from this loan; enable at least one other account for Internal Transfer to receive the advance

Payments permissions for Checking, Savings, and Money Market accounts:

Feature	Task	Grants the access to...
ACH Templates	Manage ACH Templates	Create and edit templates for ACH payments
	Approve ACH Templates	Approve new and edited ACH templates
ACH Payments	Create Ad Hoc ACH Payments	Create a one-time ACH payments file
	Create ACH Payments Using Templates	Create an ACH payments file using a template
	Approve ACH Payments	Approve ACH payments
ACH Collections	Create Ad Hoc ACH Collections	Create a one-time ACH collections file
	Create ACH Collections using Templates	Create an ACH collections file using a template
	Approve ACH Collections	Approve ACH collections
ACH File Pass-Through (NACHA)	Create ACH File Pass-Through	Upload a NACHA-formatted ACH file for pass through
	Approve ACH File Pass-Through	Approve a NACHA-formatted ACH file for pass through
Domestic Wire Templates	Manage Domestic Wire Templates	Create and edit templates for domestic wires
	Approve Domestic Wire Templates	Approve new and edited domestic wire templates
International Wire Templates	Manage International Wire Templates	Create and edit templates for international wires
	Approve International Wire Templates	Approve new and edited international wire templates
Domestic Wire Transfer Payments	Create Ad Hoc Domestic Wire Transfer Payments	Create a one-time domestic wire
	Create Domestic Wire Transfers Using Templates	Create a domestic wire using a template
	Approve Domestic Wire Transfer Payments	Approve domestic wires
International Wire Transfer Payments	Create Ad Hoc International Wire Transfer Payments	Create a one-time international wire
	Create International Wire Transfers Using Templates	Create an international wire using a template
	Approve International Wire Transfer Payments	Approve international wires

Set access for all accounts

Give the user access to certain functionality for all accounts, i.e. some permissions are not assigned on a per account basis.

1. ACH File Import:
 - Manage Import File Definitions – allows the user to create the map that defines the data in the imported file
 - Import Recipient Information – allows the user to import the delimited or NACHA file
2. Add-on products(for example, Bill Pay and Online Statements).
 - For Online Statements, at least one account must have “View Transaction Details/History” selected.
3. Payments Reports
 - Gives access to the Reports main menu option.

Set access for all accounts

ACH File Import - Import Recipient Information

1

ACH File Import - Manage Import File Definitions

Bill Pay

Business Mobile App

2

Online Statements

Payments Reports

3

Set transaction and approval limits for all accounts

For each permission granted above, limits must be established. Check “Apply Company Limits” to grant the maximum limits (set by the FI) or enter a lower amount. See table below for options when each limit type is expanded. If your FI suppressed monthly limits, which applies to all ACH and wire payments, those fields do not show.

Set transaction limits for all accounts ?

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

Feature	Types of Limits
ACH Payments	Per Transaction, Per Day, Per Month
ACH Collections	Per Transaction, Per Day, Per Month
ACH File Pass-Through (NACHA)	Per File, Per Day, Per Month
Domestic Wire Creation	Per Transaction, Per Day, Per Month
International Wire Creation	Per Transaction, Per Day, Per Month
Transaction Approval Limits	ACH Payments Approval Per Transaction, ACH Collections Approval Per Transaction, ACH File Pass-Through Approval Per File, Domestic Wire Approval Per Transaction, International Wire Approval Per Transaction

Tips:

- Required limits are boxed in red.
- Limit cannot exceed the company limit set by the FI.

Apply Company Limits

maximum \$100,000.00

maximum \$100,000.00

maximum \$500,000.00

⚠ Currently entitled capabilities require valid limits be set

Set approval thresholds for all accounts

Determines thresholds for when payments initiated by this user will require dual approval. Dual approval is required for any transaction that exceeds the threshold limit. Company approval thresholds are set by the FI. The business admin can set the threshold limit to be the maximum amount displayed, or enter a value below that.

Set approval thresholds for all accounts ?

▼ Transaction Approval Thresholds Apply Company Thresholds

ACH Payments Approval Threshold per Transaction	Maximum \$25,000.00	<input type="text"/>
ACH Collections Approval Threshold per Transaction	Maximum \$10,000.00	<input type="text"/>
Domestic Wire Payments Approval Threshold per Transaction	Maximum \$25,000.00	<input type="text"/>
International Wire Payments Approval Threshold per Transaction	Maximum \$25,000.00	<input type="text"/>

Tip: A transaction type where the FI sets the approval threshold limit to \$0 will not appear here.

In this screenshot, the FI set the ACH File Pass-Through approval threshold to \$0, which means ALL those transactions require approval. Thus, the system doesn't allow the business admin to override that.

Set ACH transaction types for all accounts

If ACH Payments and/or Collections access is given for any account, the Business Admin sets access for which transaction types the user sees when creating templates or payments.

Set ACH transaction types for all accounts ?

▼ ACH Payments Type Select All

- Consumer (PPD)
- Payroll (PPD)
- Commercial (CCD)
- Tax (CCD)
- Child Support (CCD)

▼ ACH Collections Type Select All

- Consumer (PPD)
- Commercial (CCD)
- Electronic Check (POP)
- Electronic Check (BOC)
- Electronic Check (ARC)
- Telephone-Initiated (TEL)
- Web-Initiated (WEB)

Tip:
Only the transaction types enabled on the business profile in Admin Platform will show here.

Last, the Business Admin clicks Save (not shown). If there are other Business Admins, the user must be approved (covered in “Approve a Business User” Training Guide).

Once a user is created, and approved if needed, the financial institution receives this email (emails also sent when users are edited and deleted).

Digital Insight

DI Training,

User Create activity has been detected for your Business Banking customer, Classy Catering. The activity was performed on the profile of Merry Baker by Liz Walker.

Thank You,
Digital Insight

Manage Users

Business Admins and Users show on the Manage Users screen, in alphabetical order.

- Primary Admin can edit a Secondary Admin's access.
- Secondary admins can manage other secondary admins; can only grant entitlements that they themselves have been granted.

User status descriptions:

- **Active** – user can access Business Banking
- ***Active with warning icon** – an Admin edited a user's profile; user remains active and can continue to log into Business Banking and perform tasks based on existing entitlements; new entitlements must be approved by another Admin.
- ***Setup Pending Approval** – an Admin added a new user; must be approved by another Admin before receiving login credentials via email
- **FI Review Pending** – applicable if your FI enables User Screening for Business Admin, Business Users, or both; it means the FI must approve new or edited users
- **On Hold** – Access toggle is set to No; user cannot access Business Banking.
- ***Update Approval Declined** – an Admin declined this user in the approval workflow

* n/a for single admin companies

Users with Account Access

[Add a user](#)

Name ▾	Role	Status	Approver Weight	Grant Access	Options
Brandy Hill	Secondary Admin	Active	2 ▾	<input checked="" type="checkbox"/>	...
Crash Test Dummy	Business User	Active	1 ▾	<input checked="" type="checkbox"/>	...
Professor X	Business User	⚠ Setup Pending Approval	--	--	...
Terry Blacksmith	Secondary Admin	⚠ FI Review Pending	--	--	...

Manage Users

For existing users, the Approver Weight can only be edited here (not on the Details screen). Go to Options for other edits and management options.

Options for an Active User:

- **Print details** – full printout of all the user’s access and limits
- **Edit user access** – change anything except the user’s name
- **Copy user** – create a new user with this user’s permissions (only for the Primary Admin)
- ***Reset password** – sends a temporary password to the user’s phone via call or text
- ***Generate access code** – delivers a one-time access code on the screen that the Admin gives the user if needed during login (not for payment approvals)
- **Delete user** – permanently deletes the user from Business Banking
- Slide **Access** toggle to No to change status to On Hold (temporary hold)

Options for a Locked User – same options as above except:

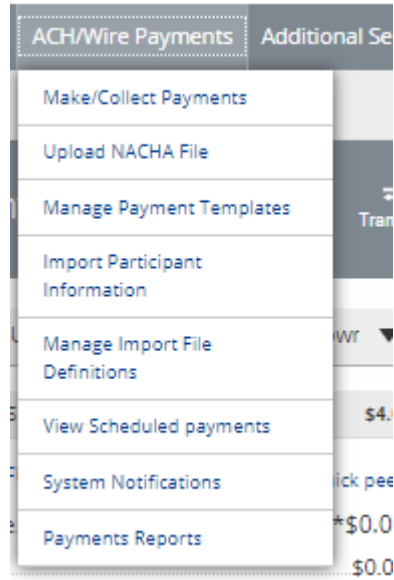
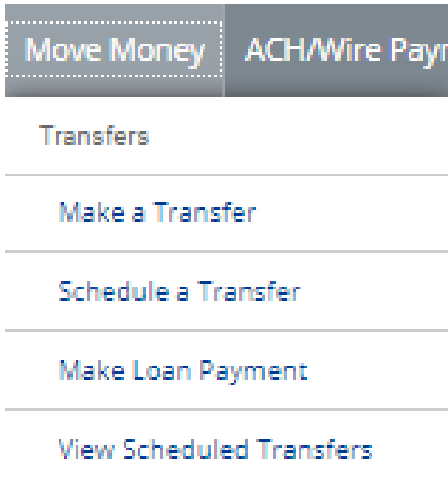
- No Reset password and Generate access code options
- ***Reset password and Unlock user** – unlocks the user and sends a new temporary password to the user’s phone via call or text
- ***Unlock user** – unlocks user so they can login with original password

** Options show only if the FI has enabled these features for businesses*

Users with Account Access Add a user

Name	Role	Status	Approver Weight	Grant Access	Options
Brandy Hill	Secondary Admin	Active	2	<input checked="" type="checkbox"/>	⋮
Crash Test Dummy	Business User	Active	1	<input checked="" type="checkbox"/>	⋮
Professor X	Business User			--	⋮
Terry Blacksmith	Secondary Admin		--	--	⋮

- Print details
- Edit user access
- Copy user
- Reset password
- Generate access code
- Delete user



***Move Money:**

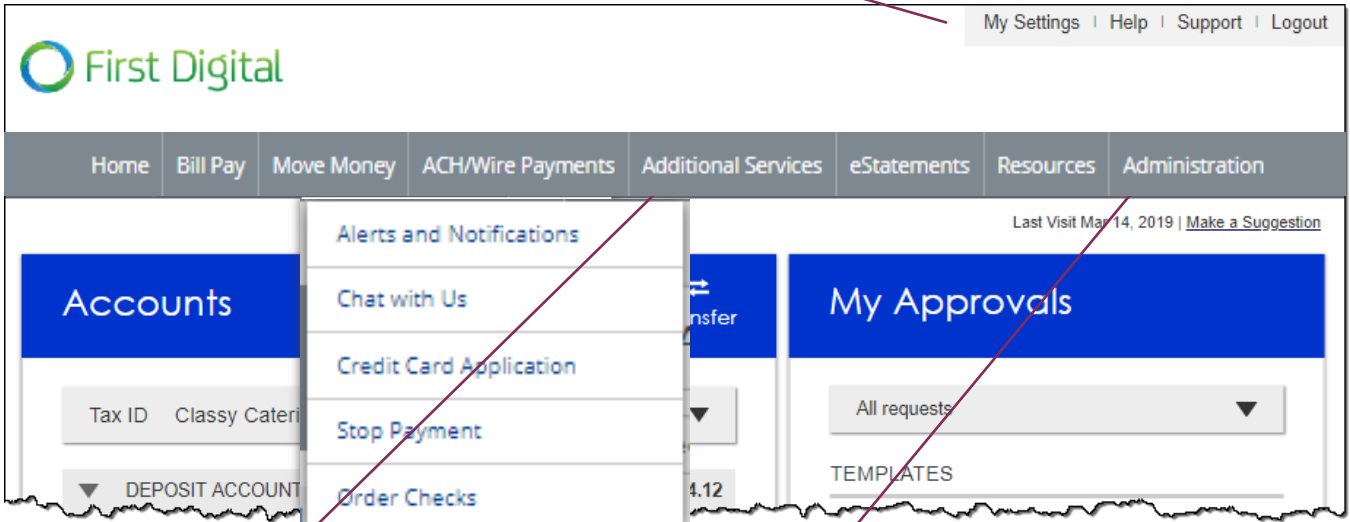
Make a Transfer – internal, aka intra-institution transfer. Cross-TIN transfers are core dependent.
Make Loan Payment – internal transfer to pay a loan
Scheduled Transfers – manage future and recurring internal transfers

ACH/Wire Payments:

Make/Collect Payments – send an ad hoc or template-based ACH or Wire; collect funds via ACH ad hoc or template-based
Upload NACHA File – take a NACHA file, upload it into Business Banking and pass directly to Admin Platform
Manage Payment Templates – create and manage templates for ACH and Wire payments
Import Participant Information – import ACH participants into Business Banking for initiation
Manage Import File Definitions – create an import map before going to Import Recipients
View Scheduled Payments – manage future and recurring ACH and Wire payments
System Notifications – suppress emails automatically generated by the system, such as approval emails

*Access to options within these menus depends on the business segment and the user's entitlements

My Settings: edit password, User ID, email, phone number, account nicknames, etc.
Help: answers common questions.
Support: look up the FI Support number and hours.
Logout: properly end the Business Banking session; users are automatically logged out after 20 minutes of inactivity.



*Additional Services:

Alerts and Notifications – set up email alerts on account activity
Stop Pay – place a real time stop payment on a check; core dependent

Administration:

User Administration– add business users with unique permissions and limits on a per Tax ID, per account basis
 Update Users and pull company reports.

*Access to options within these menus depends on the business segment and the user's entitlements

The My Accounts widget on the My Accounts home page is universally important to all businesses. Deposit and loan accounts are available for reconciliation, research, and reporting purposes.

My Accounts: filtered list of Deposit and Loan accounts. View balances; hover over an account for a "quick peek"; select an account to view details.

My Accounts Move Money Additional Services Reports

Accounts Transfer

Tax ID Classy Catering

DEPOSIT ACCOUNTS \$14,298.82

Operating Checking *0001 Quick peek

Current \$21,835.13

Available **\$21,835.13

Payroll *0026 Quick peek

Current -\$249.17

Available **-\$249.17

Savings *0002 Quick peek

Current -\$7,287.14

Available **-\$7,287.14

LOAN ACCOUNTS \$2,392,611.82

**This balance may include overdraft or line of credit funds.

The selected TIN determines the Deposit and Loan accounts that display (may be CIF, CIS, or member number for your FI). OR select **View All Tax IDs** to see all deposit/loan accounts together.

Accounts Transfer

Tax ID View All Tax IDs

DEPOSIT ACCOUNTS \$317,532.40

+ CLASSY CATERING \$34,298.82

+ CLASSY EVENTS \$283,233.58

LOAN ACCOUNTS \$2,578,496.83

**This balance may include overdraft or line of credit funds.

Tips:

- Business Admins can see all TINs and all accounts within each TIN.
- Business Admins can set up business users with access to all accounts, or narrow by TIN and account.

Account Details

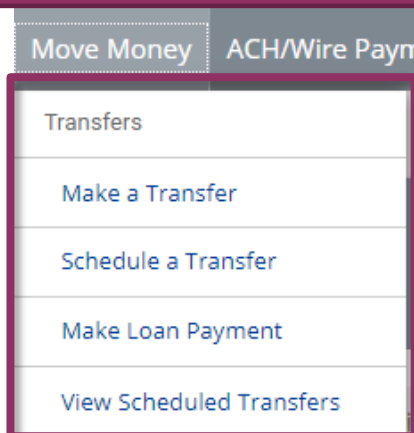
1. Jump to another TIN.
2. Jump to another account.
3. **Transfer** money (internal), **Export** transactions (formats below), **Print** the page
 - a. CSV – format for downloading into a spreadsheet
 - b. OFX – format that's accepted for importing to Quicken and QuickBooks
 - c. QFX – Web Connect for Quicken
 - d. QBO – Web Connect for QuickBooks
4. Change the date range - amount of history depends on how much is retrieved from/provided by the financial institution host.
5. Search for a transaction – good for research purposes

The screenshot shows the 'Account History' interface. Callout 1 points to the 'Classy Catering' dropdown menu. Callout 2 points to the 'Operating Checking 9999- *0001' account selection. Callout 3 points to the 'Transfer', 'Export', and 'Print' buttons. Callout 4 points to the date range selector showing 'Feb 17, 2019 - Mar 18, 2019 30 days'. Callout 5 points to the search box for items containing 'e.g. AT&T, check, 5.00'. The page also displays account details: 'Current \$21,835.13' and 'Available** \$21,835.13'. A table with columns 'Date', 'Description', 'Amount', and 'Balance' is visible, but it contains no data. A calculator is open on the right side of the screen.

Business Banking enables users to transfer money between accounts, including future-dated and Recurring transfers, and Loan payments and advances.

Internal transfer functionality is under Move Money.

“Internal Transfer” permission is needed to perform transfers.



Cross-TIN transfers

Business Banking allows for cross-TIN transfers. The TINs must be associated with the business profile, i.e. cross-member transfers are not supported.

OneView Transfers

If the FI links the Primary Admin’s Personal TIN to the business profile, aka OneView, the FI can enable transfers between business and personal accounts.

- Available to Primary Admins only.
- Cross-TIN transfers must be enabled to allow OneView transfers.
- Recurring and future-dated transfers are not allowed.
- Transfers to and from personal accounts are not allowed in Business Banking.
- *Transfers from personal deposit account to business loan or business deposit account to personal loan work only if supported by the FI host.

Make a Loan Payment:

- Even if the business doesn’t have a loan, these options show to Primary and Secondary Admins. Business users must have the necessary entitlements.

Make a Transfer:

1. Select the **From Tax ID and From Account**.
 - The Tax ID fields display only when the business has more than one TIN.
2. Select the **To Tax ID (if supported) and To Account**.
3. **Date** defaults to current day, can select a day up one year out.
 - Current day transfers cannot be cancelled or edited once confirmed.
 - OneView supports current day transfers only.
4. Make it a **recurring** payment if desired.
5. Enter an **amount**.

View if Cross-TIN transfers are supported

Move Money

From

Classy Catering ▼

Select account ▼

To

Classy Events ▼

Select account ▼

Date

11/13/2020

Repeat transfer

Amount

\$ 0.00

Make transfer

Go to My Accounts

View if Cross-TIN transfers are not supported

Move money

Tax ID Pottery Place

Pottery Place ▼

From

▼

To

▼

11/18/2015 Repeat

\$0.00

Make transfer

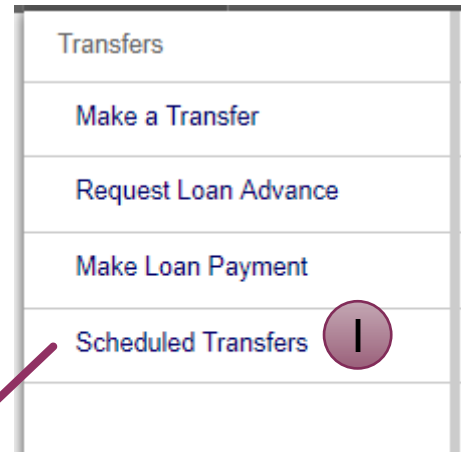
Cancel

Tip: Available accounts are filtered by Tax ID. Primary Admins see all accounts; Secondary Admins and business users see accounts where “Internal Transfer” permission is granted (but not Primary Admin’s personal accounts).

Scheduled Transfers:

Users can visit the Scheduled Transfers page to manage future-dated transfers and recurring transfers.

1. Click **Scheduled Transfers** in the Move Money menu.
2. Select the desired **Tax ID**.
3. View the transfers.
 - **Edit or cancel** future-dated transfers.
 - **Delete** expired transfers.



The 'Scheduled Transfers' page features a 'Make a Transfer' button in the top right. Below it is a dropdown menu for 'Tax ID' with 'Classy Events' selected, annotated with a red circle containing the number '2'. The main content area displays a table of scheduled transfers:

Amount	From	To	Frequency	
November 22, 2019				
\$9,000.00	Savings *0002	Operating Account *0001	Just once	Edit Cancel
Expired transfers				
🔄 \$1,000.00	Operating Account *0001	Loan *0005	Every month on the 1st until I cancel	Delete

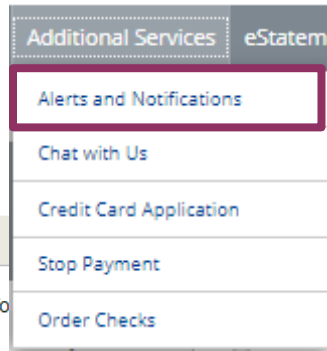
The 'Expired transfers' section is annotated with a red circle containing the number '3'.

Tips:

- Remember, OneView transfers cannot be scheduled or recurring.
- Only TINs and accounts for which the user is entitled will display.

Alerts keep businesses informed on account activity and tasks to do in Business Banking.

Access **Alerts & Notifications** via the Additional Services menu or in My Settings. This option is available to all Business Admins and Business Users.



Alerts and Notifications

You can stop receiving these alerts by deselecting your email/text preferences below, or for more help, see our [help](#) page for more instructions

Tax ID Classy Catering

Email alerts are sent to

liz@classycatering.com

[Update](#)

Alert Type Add an alert +

Tip: Alerts are sent via **email** - text alerts are NOT an option in Business Banking. The email address pulls from My Settings but is editable here.

When do alerts go out?

Balance update & personal reminders run between 8am and 10am. Updates do not run in real-time and are based on end of day information.

Which alert would you like to add?

Accounts

Balance update

Activity

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

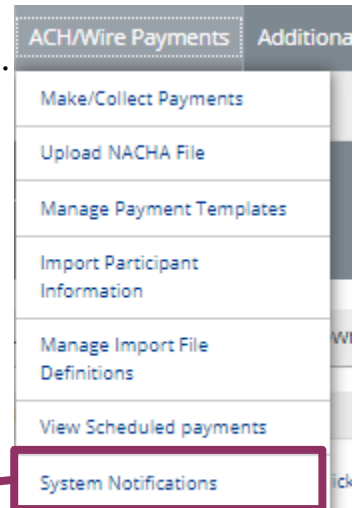
Reminders

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

Access **System Notifications** via the ACH/Wire Payments menu. This option is available to all Business Admins and Business Users.

These emails are notifications for activity that happens in Business Banking (versus alerts are on account activity).

The user controls which emails the system sends; to opt-out, simply unselect the box and click Save at the bottom.



System Notifications

Choose the email notifications you would like to receive by selecting the Opt-In checkbox. To stop receiving a notification deselect the checkbox. Notifications are sent to the primary email found in My Settings.

Email Type	Opt-In
Approvals	
Approval Declined - an item pending approval has been rejected by an approver at your company	<input checked="" type="checkbox"/>
Pending Approval - approval required for: New or Changed User, Payment, File Upload, or Payment Template	<input checked="" type="checkbox"/>
Payments	
Past Due Payment Approved – an ACH or Wire Payment submitted on a previous day has been approved by your Financial Institution	<input checked="" type="checkbox"/>
ACH Prefunding Failure – the prefunding transfer for an ACH Batch has failed	<input checked="" type="checkbox"/>
Payment Declined – an ACH or Wire Payment has been declined by your Financial Institution	<input checked="" type="checkbox"/>
Payment Approved – an ACH or Wire Payment has been approved by your Financial Institution	<input checked="" type="checkbox"/>

Save

Notes:

- These are email notifications as well; text alerts are NOT an option.
- Options may vary based on business setup and user entitlements.

Businesses initiate ACH payments and collections via the Make/Collect a Payment screen. ACH and wires are comingled here.

Make payments, collect payments, or upload pass through file (options based on business setup and user permissions).

View Scheduled, Approved, and Declined/Failed payments.

Limits are specific to each user and may vary per TIN. Click "More details" for full view of all limits. Monthly limits do not show if the FI has suppressed monthly limits.

“How much can I send?”

- Limits are calculated by deliver on date, not the creation date.
- The daily limit is from 12:01am Pacific time to midnight PT.
- If the payment exceeds limits, an error message displays and blocks the payment.
- If the payment exceeds available balance, the payment is allowed but may be rejected by the bank.

“When can I send it?”

- *Date defaults to the next business day before cutoff time, or 2 business days after cutoff.
- Date can be up to one year in the future.
- Weekends, Federal Reserve non-processing days, and FI-specific non-processing days are grayed out in the calendar.

* See the Same Day ACH Training Guide for details.



Make a template-based payment

1. Select **Make payments** radio button.
2. Select **Use a Template**.
3. In the **Enter a template name** field, select a template or start typing to filter list.
4. Option to **edit amount or addenda** (not showing) fields.
5. Option to place one or more participants **on hold**, which also adjusts the total.
6. The **Deliver On** date defaults to next business day.
7. Select “One Time” to change the payment to **repeating**.

What do you want to do?

Make payments Collect payments Upload pass through file

How do you want to pay?

Use a Template

Enter a template name

ACH_Inter_wire_Paymen

ACH_RC_payroll_Payme

ACH_RC_wire_Payment

Membership dues

+ Add a Template

Make payments

Membership dues [Edit Template](#)

Funding account	Current	Available	Template type	Payroll (PPD)
Checking *9199	\$10.00	\$12.35		

1	Jean Gray Checking *4777	<input type="text" value="\$3,300.00"/>	<input type="checkbox"/> Hold
2	Professor X Checking *8888	<input type="text" value="\$2,500.00"/>	<input type="checkbox"/> Hold
	Wolverine Checking *5544	<input type="text" value="\$2,200.00"/>	<input checked="" type="checkbox"/> Hold

Deliver On: 07/14/2023 | Frequency: [One Time](#)

Paying 2 customers | Total \$5,800.00

Fees \$2.00

Notes:

- A template can be used for only one repeating payment.

Make a one time payment

Select **Make payments > Make a one time payment**. Aside from choosing a Deliver On date, all other steps to make a one time ACH payment are the same as creating an ACH template. See the ACH Templates Training Guide for details.

The business can save the information as a template after initiating; the “Payment name” becomes the template name.

What do you want to do?

Make payments Collect payments Upload pass through file

How do you want to pay?

Make a one time payment ▼

Funding account
Operating Account ****0001 ▼ Current: \$53,000.60 Available: \$65,538.69

Payment type
Payroll (PPD) ▼

ACH Company ID
1999999999 ▼

Payment name

Payment description

How would you like to settle these payments?
 Batch offset - one settlement entry Item offset - per item settlement entry

Collect a template-based payment

1. Select **Collect payments** radio button.
2. Select **Use a Template**.
3. In the **Enter a template name** field, select a template or start typing to filter list.
4. Option to **edit amount or addenda** fields.
5. Option to place one or more participants **on hold**, which also adjusts the total.
6. Adjust the **Deliver On** date, if desired.
7. Click “One Time” to make the payment **repeating**.

What do you want to do?

Make payments **1**
 Collect payments
 Upload pass through file

i Collecting money requires pre-authorization from the payer. Make sure you have permission to collect payment before you proceed.

How do you want to collect money?

2 Use a template **3**

Enter a template name

Membership dues

XMen Dues

[+ Add a Template](#)

Collect payments

ACH_Collect_PPD_Payment [Edit Template](#)

Funding account	Saving *1314	Template type	Consumer (PPD)
	Current \$25,525.00		
	Available \$25,500.00		

Saket Gupta **4**

Saving *1111 **5** Hold

Addenda record

76 characters left

Deliver On **6** | Frequency [One Time](#) **7**

Collecting from 1 customer Total \$8.00

Fees \$1.00

Tip: If prenote was selected for a participant on a template, that record is grayed out. After 2 business days, the hold is lifted.



Collect a one time payment

Select **Make payments > Make a one time payment**. Aside from choosing a Deliver On date and the Payment Types, all other steps are the same as creating an ACH template. See the ACH Templates Training Guide for details.

The business can save the information as a template after initiating; the “Payment name” becomes the template name.

What do you want to do?

Make payments Collect payments Upload pass through file

i Collecting money requires pre-authorization from the payer. Make sure you have permission to collect payment before you proceed.

How do you want to collect money?

Make a one time payment

Funding account
Business Checking ****1315 Current: \$5,182.42 Available: \$5,140.50

Payment type
Commercial (CCD)

ACH Company ID
111111111

Payment name

Payment description

How would you like to settle these payments?
 Batch offset - one settlement entry Item offset - per item settlement entry

Note for all ACH initiations:

If a batch requires approval, an email is routed to all approvers at the business. For specifics on when approval is required, see the Payments Approval Training Guide.

Payment Activity

- All activity for the business displays, not just activity by the current user. However, user permissions (funding account, payment types) impact the activity a user can see.
- All pending payments display, as well as 30 days of approved and declined/failed history.

Scheduled payments

- Payments show here when pending, i.e. not yet sent to the FI for processing.
- Recurring payments show at the top; pending single payments show under second section.
- The next payment in a recurring series shows along with scheduled single payments with “Company pending approval” status 2 business days prior to the payment date.

Scheduled Payments	Approved Payments	Declined/Failed Payments
Showing all payments		
Recurring Scheduled	Status	Amount
Payroll Payroll (PPD) Once every 2 weeks on Friday until I cancel	⚠ Company approval pending 0 of 1 received	-\$12,750.00 Next payment: 6/2/2023
Scheduled Payments	Status	Amount
May 31		
DIO5529 OQLU48EO-20230530T134730.ach ACH pass-through file	⚠ Company approval pending 0 of 4 received	\$4,870.00 -\$4,870.00
Payroll Payroll (PPD)	✅ Company approved	-\$12,750.00 Cancel
Today		
ABC Supplies Domestic Wire	⚠ Company approval pending 0 of 1 received	-\$15,400.00

Cancel is an option, which does not show if status is “Company approval pending”.

When do payments move from Scheduled tab to Approved tab?

- Same Day ACH files (if enabled) and ACH files dated 1-2 business days out are sent to the FI for processing every 10 minutes.
- ACH files dated 3+ business days out are sent to the FI for processing at 2:00am CST two business days before the date and can no longer be canceled.

Payment Activity (con't)

Approved payments - payments that have been sent to the FI for processing.

Scheduled payments	Approved payments	Declined/Failed payments
Showing all payments ▼		
Approved payments	Status	Amount
Today		
April's fantastic payroll Payroll (PPD)	⚠️ FI approval pending	-\$5,665.00
		Options ▼
Feb 18		
Wire wire pants on fire Domestic Wire	✅ Processed	-\$10,000.00
		Options ▼

Options: Copy, View, Print, Reverse

Reversals: Reverses ACH individual transaction(s) or an entire batch; shows the business day after the effective date and expires after 5 business days.

Declined/Failed payments

- Payments declined by a business approver (initiator gets an email)
- Payments declined by the FI (initiator and all business admins get an email)
- Payments failed due to ACH prefunding (all business admins get an email)
- Recurring payments that failed entitlement or limit validations when checked 2 days prior to the effective date (creator, Primary Admin and financial institution get an email)

Scheduled payments	Approved payments	Declined/Failed payments
Showing all payments ▼		
Declined/Failed payments	Status	Amount
Jan 14		
Payroll Payroll (PPD)	❌ Exceeds User Daily Limit	-\$30.00
		Options ▼

Options: Initiate a new payment, View, Print



Same Day ACH – the Business View

With Same Day ACH enabled for a business, this checkbox displays on the Make a Payment page and on the File Import page. Same Day ACH is also supported with ACH pass through file, although there is not a Same Day checkbox. Additional fee applies

When this box is checked, the Deliver On field adjusts to the current day and is not editable.

The box is hidden after the end user cutoff time (reappears after the Same Day FI Admin afternoon cutoff time).

Payroll [Edit template](#)

Funding account: Checking *0101
 Current: \$1,008,493.93
 Available: \$1,008,493.93

Template type: Payroll (PPD)

1	Barney Rubble Checking *8899	\$1,750.00
---	---------------------------------	------------

Deliver On: 06/23/2020

Want it to get there faster? Make a Same Day ACH payment. (\$0.10 fee applies)

Paying 1 customer Total \$1,750.00

Fees \$0.10

Once a Same Day ACH has been submitted to The Citizens State Bank, a confirmation phone is required by an authorized company representative. Failure to call and confirm same day file could result in delay or failure of file processing.

The approval logic for ACH and Wire payments involves factors that determine if approval is required, how many approvers are needed, and when if users can approve their own payments.

Key terms for approving payments:

- **Approval threshold** – under this amount, approval is waived; at or above this amount, approval is required. FI sets this value per payment type for the business; Primary Admins set this value per payment type for Secondary Admins and business users.
- **Approval Weight** – FIs set a maximum number of approval votes for each payment/template type that must be reached or exceeded to approve a payment. FI sets this value per payment type for the business; Primary Admins set this value for Secondary Admins and business users. Values can be 0 to 4.

When is approval **REQUIRED**?

- The payment meets or exceeds the approval threshold, **AND**
- The approval weight for the payment type is 1 or more, **AND**
- There's at least one other person at the business who can approve the payment.

When is approval **WAIVED**?

- The payment is under the approval threshold, **OR**
- The approval weight for the payment type is 0, **OR**
- There are no other approvers at the business who can approve the payment.

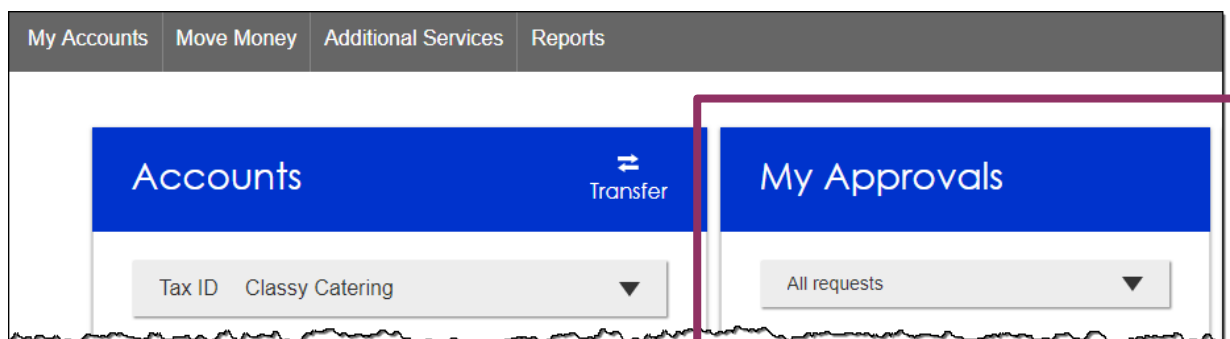
Users with approval permission receive this email – **EXCEPT** if an approver has exceeded their approval limit.

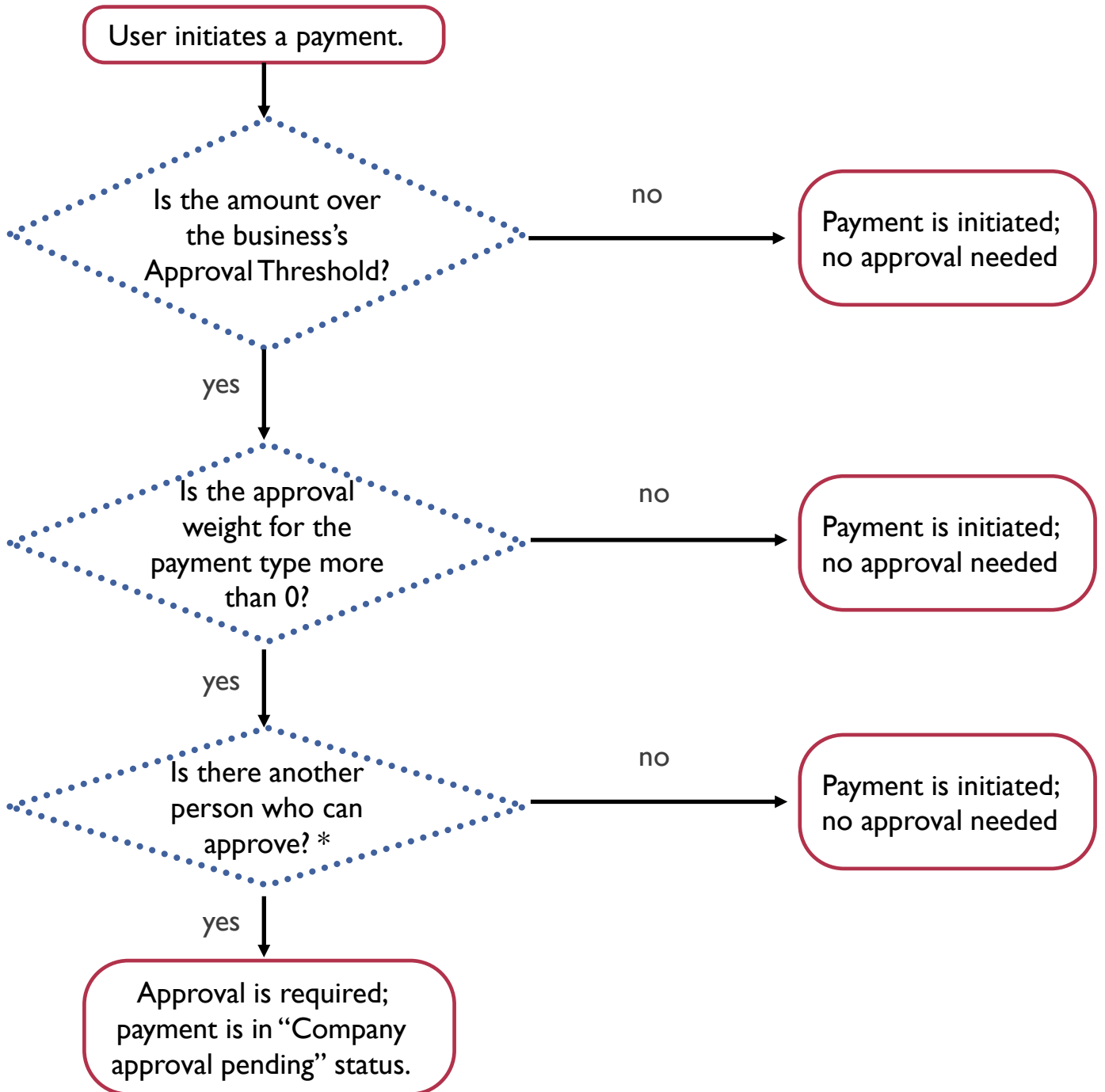
Marco Lopez,

An item requiring approval has been submitted. Please login to review the ACH Payment item(s) pending approval to ensure timely processing.

If you have any questions or concerns about this item, please contact the user who submitted the ACH Payment request for approval.

The payment that needs approval shows in the My Approvals widget.





*** More questions to consider under “Is there another person who can approve?”**

Is there another person who can approve that **payment type** for the **specific account**?
 Does that person have the necessary **approver weight** needed to approve the payment?
 Does that person’s **approval limits** allow them to approve the payment?

Steps to approve a payment:

1. Go **My Approvals** on the home page.
2. Select the **payment name** to review details.
3. Select **Approve** for desired payment.
4. Complete **identity verification** (pg 5).

If **Decline** is selected, the payment moves to Declined Payments activity and sends an email to the initiator.

My Approvals 1

All requests

PAYMENTS

[ABC Supplies](#)

▲ Past due

Paying _____ \$15,400.00

5/30/2023

Deliver on _____ ▲ Please select a valid date.

Type _____ Domestic Wire

0 of 1 received

[105529 OQLU48EO-0230530T134730.ach](#)

Credit amount _____ \$4,870.00

Debit amount _____ -\$4,870.00

Deliver on _____ 05/31/2023

Type _____ File

1 of 4 received

[Payroll](#) 2

Paying _____ \$12,750.00 3

Deliver on _____ 06/02/2023

Type _____ Payroll (PPD)

0 of 1 received

Payment details - Payroll

0 of 1 received

Payment details

From Business OFX Checking ***** Location April's Catering
2254

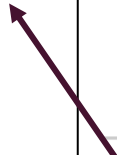
To 1 recipient Type Payroll (PPD)

Deliver On 6/2/2023 Created by April Delac


Frequency Once every 2 weeks on Friday until I cancel

To	Account	Routing number	Amount
April Train	Personal Checking 8989	053000219	\$12,750.00

Payment will be made to 1 recipient Total \$12,750.00



Payment attributes:

Amount – shows the  icon if it's the next payment in repeating series.

Deliver on date – i.e. the settlement date.

If a payment is past due, the Approve button is disabled until the approver selects a new, valid date.

The approver can also change the date for a payment that is not past due.

The date cannot be changed for an ACH pass through file, nor for a recurring payment.

Type – indicates Domestic Wire, or International Wire, or the ACH transaction type, or File for an ACH pass through file.

Approval votes – shows votes received vs votes required. Approval logic goes by votes, not the number of approvers.


In this screen, only one person needs to approve the Domestic Wire (0 of 1 received).

For the ACH pass through file, 1 person approved, and 3 votes are still needed. The number of approvers needed depends on the approver weight for each person. The highest approval weight for an approver is 4, but that may be lower if the FI assigns the highest approval weight of 3, for example.

[ABC Supplies](#)

▲ Past due

Paying _____ \$15,400.00

5/30/2023 

Deliver on _____ ▲ Please select a valid date.

Type _____ Domestic Wire

Decline

Approve

0 of 1 received

[DI05529 OQLU48EO-20230530T134730.ach](#)

Credit amount _____ \$4,870.00

Debit amount _____ -\$4,870.00

Deliver on _____ 05/31/2023


Type _____ File

Decline

Approve

1 of 4 received

[Payroll](#)

Paying _____  \$12,750.00

Deliver on _____ 06/02/2023

Type _____ Payroll (PPD)


Decline

Approve

0 of 1 received

[ABC Supplies](#)

Paying _____ \$10,000.00

6/09/2023 

Deliver on _____

Type _____ Domestic Wire

Decline

Approve

0 of 1 received

Steps to approve a payment (con't.)

A pop-up prompts the user to validate identity:

a. Enter security code.

The payment no longer shows in the My Approvals widget and is queued for processing.

The screenshot shows a security verification pop-up window. At the top left, it says "Is this really you?". To the right of this text is a purple circle containing the number "4", indicating the current step in a process. Below the title, there is a message: "For your protection, the action you are trying to perform requires that we verify your identity". Underneath that, it asks "Verifications option(s)?" and lists "Use a security device". There are two options: "VIP Token" with a checkmark icon, and "Enter security Code" with a text input field.

- The approval pop-up window **times out after 5 minutes**.
- **Do NOT close the pop-up window** or approval will not go through. Wait for it to automatically close after completing identity verification.

Common Questions

Q: Why didn't a payment get routed for approval?

A: Either the payment is under the approval threshold, OR the approval weight is 0, OR the Primary Admin initiated the payment and there are no approvers at the business.

Q: Do I have to approve each payment in a recurring series?

A: Yes. Before approval, each payment must pass a limits and entitlements check; if the initiator has exceeded their limits or no longer has the necessary permission, the payment fails (the initiator, business admins, and the FI get an email notification, and the payment moves to the Declined/Failed tab). If it passes the validations, the payment is queued up for approval 2 business days before the send date.

Q: What happens if I decline a payment?

A: The payment shows in Declined/Failed activity and the system sends an email notification to the person who initiated the payment.

Q: Do I have to pass identity verification for every payment?

A: If your FI enables approval caching, identity verification is required for the first payment but not subsequent payments approved within a certain timeframe (5 minutes or less – set by the FI). Caching is cancelled when the user logs out.

Q: How long do payments stay here awaiting approval?

A: Indefinitely

Q: What happens if I try to approve a "Past Due" payment?

A: The Approve button is disabled and the approver must select a new, valid Deliver On date.

Q: What happens if I try to approve a payment after cutoff time?

A: If approving a payment after cutoff time that would make the payment past due, the same rules apply in the question above.

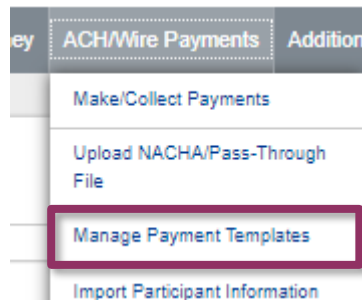
Q: After a payment is approved, what happens next?

A: Wires with Deliver Date as the current business day are sent to the FI for processing within 10 minutes. ACH transactions with the Deliver date as same day, or 1-2 business days out, are sent for processing within 30 minutes.

Wire templates help **reduce errors** and **provide efficiency**. Create the template first, and then initiate transactions quickly with no need to enter (and possibly enter incorrectly) details such as account number and routing number.

Template Basics

- Under ACH/Wire Payments, go to “Manage Payment Templates“.
- Unlimited templates allowed.
- Templates can be for a domestic wire or an international wire (if enabled).
- Templates are not required if the user has the permission to make ad hoc wire payments.
- Common reasons to create a wire template:
 - Recurring vendor payments
 - Real estate closings with frequent property buyers
 - Large dollar payments to the same beneficiary



Tip:

A user can also add a template on the Make/Collect a Payment page:

- “Add a new template” option in Template dropdown
- “Save as template” option *after* a one time payment is initiated

Manage Payment Templates screen

Template statuses:

- Needs Attention – ex: approver declined the template, funding account is closed, invalid wire routing number
- Approval Pending – new and edited templates require approval (unless FI sets approver weight to 0)
- Approved – only these templates can be used to initiate wires

Manage payment templates + Add a template

Showing All Templates ▼ Search

Templates	Last payment	Date	
Needs Attention			
Bonus Payroll (PPD) ! Declined			Options ▼
Options: View, Edit, Delete, Print			
Prenotes Payroll (PPD) ! Invalid funding account			Options ▼
Approval Pending			
may wire Domestic Wire ! Approval pending			Options ▼
Options: View, Print			
Approved			
Gym Fees Consumer (PPD)	\$516.05	11/17/2016	Options ▼
one time collection from vendor Commercial (CCD)			Options ▼
Options: View, Make a Payment, Edit, Delete, Copy, Print			

Add a Template for a Domestic Wire

1. Enter a **Template Name**, which must be unique from other templates.
2. Choose **Funding Account**.
 - The Bank and Company Admin controls funding accounts via account-level entitlements.
3. Select as the **Template Type**.
 - Business segment and user permissions determine the options that display.
4. Enter the **beneficiary**, aka to whom the funds are being wired.

Template information

Name
Wire to ABC Vendor **1**

Funding account
ABS Account ****0026 **2**

Template type
Domestic Wire **3**

Beneficiary information

Complete the template by adding beneficiary .

Beneficiary information

4
Who do you want to pay
Enter beneficiary name as it appears on the beneficiary account

Address line 1
e.g. 124 Main Street

Address line 2
Optional

Zip/Postal Code
Enter zip code

City/Town

State/Province/Region
Optional

Country
Select

Bank account number
Beneficiary account number Retype account number

Reference information/Additional instructions
Enter a 4 line message to beneficiary (optional)

Purpose of wire
Optional

Add a Template for a Domestic Wire (con't)

- 5. Enter the **Beneficiary Bank** information.
 - Routing number is validated; must be a domestic FI. If it's a FedACH routing number, intermediary bank section is required.
- 6. If included in the wire instructions, enter **Intermediary Bank**.
 - Entire section is optional, except as noted above.
- 7. Enter the **amount** for the template.
 - Zero amount is allowed; can be edited at time of initiation.

Beneficiary bank information

Wire routing number **5**

For further credit to

Intermediary bank information

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

Bank routing number **6**

Intermediary bank account number

Payment information

This can be changed at the time of payment.

Amount to pay **7**

Save template **Cancel**

Add a Template for an *International Wire*

Steps 1 and 2 (template name, funding account) are the same as domestic wires.

3. Select **International Wire** as the Template type.
 - Shows only if international wires is part of the business segment and in the user’s entitlements.
4. Enter **Beneficiary** information.
 - Required fields: Who do you want to pay, Address line 1, City/town, Country, Bank account number

Template type

International Wire
3
▼

Beneficiary information

Complete the template by adding beneficiary .

Beneficiary information 4

Who do you want to pay

Enter beneficiary name as it appears on the beneficiary account

Address line 1

e.g. 124 Main Street

Address line 2

Optional

City/Town

State/Province/Region

Optional

Zip/Postal Code

Optional

Country

Select ▼

Bank account number

Beneficiary IBAN/account number

Retype IBAN/account number

Reference information/Additional instructions

Enter a 4 line message to beneficiary (optional)

Purpose of wire

Optional

Tip:
 Formatting rules for all fields on this form are relaxed due to the variety of instructions with international wires.



Add a Template for an *International Wire* (con't)

- 5. Enter **Beneficiary bank information.**
 - Required fields: Bank name, Bank code (SWIFT/BIC), Address line 1, City/town, Country

Beneficiary bank information **5**

Bank Name

Beneficiary bank name

Please enter Bank Code and Bank account number provided with your wiring instructions.

Bank Code (SWIFT/BIC)

XXXX XX XX XXX

Bank account number

IBAN/Account number (optional) Retype IBAN/Account number

Address line 1 Address line 2

e.g. 124 Main Street Optional

City/Town State/Province/Region

Optional

Zip/Postal Code Country

Optional Select

Wiring instructions

Wiring instructions (Optional)

Tips:

- The freeform “wiring instructions” field is helpful if the business isn’t sure where to put certain info.

Add a Template for an International Wire (con't)

- 6. Enter **Intermediary bank**.
 - Include only if the wire instructions include sending the funds to a correspondent bank before the receiving bank.
- 7. Enter the **payment information**.
 - Send wire in US dollars Only Available.

Intermediary bank information (Optional) **6**

If intermediary bank information has been provided with your wiring instructions, the bank and account information can be entered in this section. Otherwise, this section can be left blank.

Intermediary bank is Domestic Bank International Bank

Bank routing number
Routing number

Bank account number
Account number (Optional) Retype Account number (Optional)

Payment information **7**

The amount can be changed at the time of payment.

Send exact amount in US dollars \$0.00

Send in foreign currency

Send exact amount in Mexican Peso (\$) 0.00

Save template Cancel

Approve Templates

The FI can waive template approvals by setting the Approval Weight to 0. If the weight is 1 or more, the template is routed for approval.

If approval is required, the status is Approval Pending. An email is routed to all business users who can approve wire templates.

If approval is not required, the status is Approved and the template can be initiated.

1. Go to the My Accounts screen > **My Approvals** widget.
2. Select the **template name** to review details.
3. Select **Approve** for desired template.
4. Select **Confirm** on the pop-up window.
5. The template is now available to use and shows as Approved on the template screen.

The screenshot shows the 'My Approvals' widget. At the top, there is a dropdown menu set to 'All requests'. Below this is a section titled 'TEMPLATES'. A single template is listed: 'ABC Supplies' (with a circled '2' next to it). The template details include: 'Funding account *2254', 'Pay to 1 Beneficiary', and 'Type Domestic Wire'. At the bottom of the template card are two buttons: 'Decline' and 'Approve' (with a circled '3' next to it). Below the buttons, it says '0 of 2 received'.

Tips:

- The Bank controls if users can approve their own templates.
- Approving a template does not require additional verification via MFA.
- Decline action moves the template to Needs Attention and sends an email to the person who created the template.

Approval weights

In this example, 0 of 2 approval “votes” have been received. If the FI sets the weight to the maximum of 4, that means 4 votes are needed for approval. Different scenarios can get the template approved. Some examples:

- One person with an approver weight of 4 can fully approve the template.
- Two people with approver weights of 2 each.
- Four people with approver weights of 1 each.

Businesses initiate domestic and international wires via the Make/Collect a Payment screen. ACH and wires are comingled here.

Payments

What do you want to do?

Make payments Collect payments Upload pass through file

Scheduled Payments | Approved Payments | Declined/Failed Payments

Showing all payments

Recurring Scheduled	Status	Amount
Payroll Payroll (PPD) Once every 2 weeks on Friday until I cancel	⚠ Company approval pending 0 of 1 received	-\$12,750.00 Next payment: 6/2/2023
Scheduled Payments	Status	Amount
May 31		
D105529_OOQU48EO-20230530T134730.ach ACH pass-through file	⚠ Company approval pending 0 of 4 received	\$4,870.00 -\$4,870.00
Payroll Payroll (PPD)	✅ Company approved	-\$12,750.00 Cancel
Today		
ABC Supplies Domestic Wire	⚠ Company approval pending 0 of 1 received	-\$15,400.00

“Make payments” is the only option pertaining to wires.

View Scheduled, Approved, and Declined/Failed payments.

“How much can I send?”

- Limits are calculated by deliver on date, not the creation date.
- The daily limit is from 12:01 am Pacific time to midnight PT.
- If the payment exceeds limits, an error message displays and blocks the payment.
- If the payment exceeds available balance, the payment is allowed (flagged as “insufficient funds” when sent to the bank to review, it may be declined).

“When can I send it?”

- Date defaults to the current business day before cutoff time.
- Date can be up to one year in the future.
- Weekends, Federal Reserve non-processing days, and FI-specific non-processing days are grayed out in the calendar.

Send a template-based wire

1. Select **Use a Template**.
2. Click in the **Enter a template name** field to see options.
 - Select one from the list, start typing to see matches, or add a new template.
 - ACH templates and wire templates are co-mingled here.
3. If needed, edit amount or message to beneficiary or receiving bank.
4. The **Deliver On date** defaults to current business day (can be up to one year out).
 - After the end user cutoff time, the date defaults to the next business day.
 - Option to make this wire repeating.
5. Click Never to make the wire **repeating**.
6. Click **Continue to review** (not shown here).

How do you want to pay?

- 1 Use a template
- 2 Enter a template name
- Payroll
- Clay Supplies
- Cash Concentration
- Pottery paint
- Add a new template

April's fabulous wire [Edit template](#)

Funding account: Checking *0001
 Current: \$248,934.76
 Available: \$248,934.76

Template type: Domestic Wire

Liz Kritikos *2121

payment on invoice 23222

Beneficiary bank: FEDERAL CREDIT UNION

anything you'd like here

4 Send On: 05/16/2019 Repeats: **Never** 5

Paying 1 customer Total: \$2,500.00
 Fees: \$20.00

Notes:

- A template can be used for only one repeating payment.

Send a one time wire

1. Select **Make a one time payment**.
2. Choose **Funding Account**.
 - The Bank and Company Admin controls funding accounts via account-level entitlements.
 - For this user, accounts with “Create Ad Hoc Wire Transfer Payments” permission display.
3. Select **Payment Type** of Domestic or International Wire.
 - ACH payment types also show in this list.
4. If desired, enter a **payment name**. This becomes the template name if saved as a template after initiation.

The screenshot shows a web interface titled "Payments". Under the heading "What do you want to do?", there are three radio button options: "Make payments" (selected), "Collect payments", and "Upload pass through file". Below this is the section "How do you want to pay?". It contains four numbered callouts pointing to specific form elements: 1. A dropdown menu set to "Make a one time payment". 2. A dropdown menu for "Funding account" set to "BASE Checking ****0002", with "Current: \$5,580.24" and "Available: \$5,580.24" displayed to the right. 3. A dropdown menu for "Payment type" set to "Domestic Wire". 4. A text input field for "Payment name" with the placeholder text "Enter a payment name (optional)".

Aside from the Deliver On Date, sending a one time wire involves the same steps as setting up a template. See the Wire Templates Training Guide for details.

Payment Activity

- All activity for the business displays, not just activity by the current user. However, user permissions (funding account, payment types) impact the activity a user can see.
- All pending payments display, as well as 30 days of approved and declined/failed history.

Scheduled payments

- Payments show here when pending, i.e. not yet sent to the FI for processing.
- Recurring payments show at the top; pending single payments show under second section.
- The next payment in a recurring series shows along with scheduled single payments with “Company pending approval” status 2 business days prior to the payment date.

Scheduled Payments	Approved Payments	Declined/Failed Payments
Showing all payments		
Recurring Scheduled	Status	Amount
Payroll Payroll (PPD) Once every 2 weeks on Friday until I cancel	⚠ Company approval pending 0 of 1 received	-\$12,750.00 Next payment: 6/2/2023
Scheduled Payments	Status	Amount
May 31		
DI05529_OQLU48EO-20230530T134730.ach ACH pass-through file	⚠ Company approval pending 0 of 4 received	\$4,870.00 -\$4,870.00
Payroll Payroll (PPD)	✅ Company approved	-\$12,750.00 Cancel
Today		
ABC Supplies Domestic Wire	⚠ Company approval pending 0 of 1 received	-\$15,400.00

Cancel is an option, which does not show if status is “Company approval pending”.

When do payments move from Scheduled tab to Approved tab?

- Wires scheduled for today are sent to the FI for processing within 10 minutes.
- Wires scheduled for a future date stay in the Scheduled list and are sent to the FI for processing at 3:00am ET on the Deliver On date.

Payment Activity (con't)

Approved payments - payments that have been sent to the FI for processing.

Scheduled payments	Approved payments	Declined/Failed payments
Showing all payments ▼		
Approved payments	Status	Amount
Today		
April's fantastic payroll Payroll (PPD)	⚠ FI approval pending	-\$5,665.00
		Options ▼
Feb 18		
Wire wire pants on fire Domestic Wire	✔ Processed	-\$10,000.00
		Options ▼

Options: Copy Payment, View, Print

Declined/Failed payments

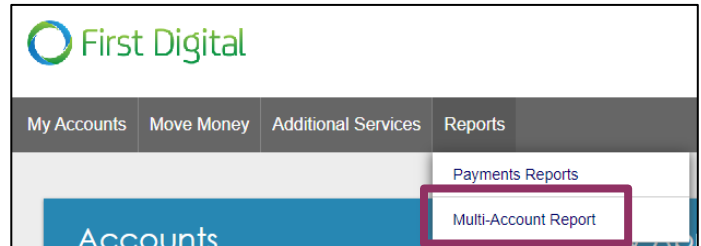
- Payments declined by a business approver (initiator gets an email)
- Payments declined by the FI (initiator and all business admins get an email)
- Payments failed due to wire funding (all business admins get an email)
- Recurring payments that failed entitlement or limit validations when checked 2 days prior to the effective date (creator, Primary Admin and financial institution get an email)

Scheduled payments	Approved payments	Declined/Failed payments
Showing all payments ▼		
Declined/Failed payments	Status	Amount
Jan 14		
Payroll Payroll (PPD)	✘ Exceeds User Daily Limit	-\$30.00
		Options ▼

Options: Initiate a new payment, View, Print

The **Multi-Account Report** in Business Banking allows business users to view transaction history across multiple accounts and TINs in a single report.

Multi-Account Report displays if the FI enables it for the business and the business user has the “Multi-Account Report” permission plus at least one account with “View Balances” and “View Transaction History”.



First, set up the report criteria by selecting the accounts and dates to include.

Multi-Account Report

Report

Generated Reports **0** Reports Favorites

Favorites

Account Types Select Accounts Jun 01, 2023 - Jun 09, 2023 [Submit](#)

[Filters](#)

⚠ Filters are not applicable for export [Clear all](#)

From amount To amount Check number(s) e.g. 123456, 123456

Account Types – checking and savings are only options

Accounts – select specific accounts; max 10 (FI can configure this).

Date – history goes back one year; maximum date range is 30 days.

Filters – narrow the results by an amount range and/or check number (up to 10 separated with a comma).

There are two sections for each account in the results.

- Account Summary** shows at the top for batch/hybrid financial institutions; for real-time financial institutions, balance information is available only when the selected date(s) include the current date.

The first account is expanded by default. **Expand all** displays details for all accounts.

Export or Print the results.

Save creates a favorite report.

Report | Generated Reports **0** | Reports Favorites

Favorites

Account Types

Jun 01

Filters

Expand all | Export | Print | Save

Transactions

Account #: *0026 | Account Name: ABS Account | Location Name: April's Catering

Account Summary

From	To	Status Balances	Amount
Jun 01, 2023	Jun 09, 2023	Closing Ledger	N/A
		Closing Available	N/A

- Credit and Debit Transactions** display below Account Summary. Paging controls display 10 transactions per page.

Check images and/or deposit images are available in the Image column if installed for Business Banking.

Credit Transactions

Date	Detail Credit Transactions	Amount	Bank Ref	Cust Ref	Image	Text
Jun 01, 2023	Internet Transfer	\$2.00	998902445			
Jun 01, 2023	Internet Transfer	\$3.00	998902433			
Jun 01, 2023	Internet Transfer	\$3.00	998902349			
Jun 01, 2023	Internet Transfer	\$3.00	998902343			Transfer between accounts
Credit item count: 83		\$2,681.10			1 - 10 of 83	< >

Debit Transactions

Date	Detail Debit Transactions	Amount	Bank Ref	Cust Ref	Image	Text
Jun 01, 2023	Internet Transfer	\$10.00	998902424			
Jun 01, 2023	Internet Transfer	\$1.00	998902362			
Debit item count: 148		\$11,246.15			1 - 10 of 148	< >

Account #: *0002 | Account Name: Emergency Savings | Location Name: Classy Catering

Export a Report

Transactions

Expand all Export Print Save

Export the report details into CSV or BAI format.

Account #: *0026

Location Name: April's Catering

Availability of **BAI** as an export option is configurable by the financial institution.

- For **batch/hybrid FIs**: field 19 (BAI Code) must be included in the Transaction Detail Record.
- For **real time FIs**: the feature will only be enabled upon request and requires a standardized BAI file from the core processor.

Export formats for all FIs: **Detailed Excel** (full details) and **Transactions only Excel** (account number, date, description, amount, transaction type, check number, and memo)

Export transactions

Filters are not applicable for export

Detailed Excel (.csv)

BAI

Transactions only Excel (.csv)

Export Cancel

Export Report

Export Report Name as

⚠ Filters are not applicable for this export

Export Cancel

Go to the **Generated Reports** tab. Find the report name and select **Download**. Reports stay here for 10 days.

Report **Generated Reports 1** Reports Favorites

To see last update, please [refresh](#)

Report Name	File Type	Generated Time	
Transactions for All Accounts-June2023	CSVTRANSACTIONS	Jun 9, 2023 12:05	Download

Create a Report Favorite

Transactions

Save the report setup criteria to quickly run common reports.

Account #: *0026

Account Name: ABS Account

Location name: April's Catering

Save a Report

Report name

Report name

Assign a **name** for the report. **My Report** - shows as a favorite for the current user only, or **Shared Report** so that all users (with access to this report) can see it in their Favorites list.

My Report Shared Report

Save

Cancel

Report

Generated Reports 1

Favorites

My Reports

Monthly All Transactions report

Shared Reports

No favorites defined

Once saved, the report shows in the Favorites dropdown list.

Report

Generated Reports 1

Reports Favorites

Go to the **Reports Favorites** tab in order to edit, copy or delete a favorite report.

Manage Reports Favorites

Search

Report Name

Last run date

My reports

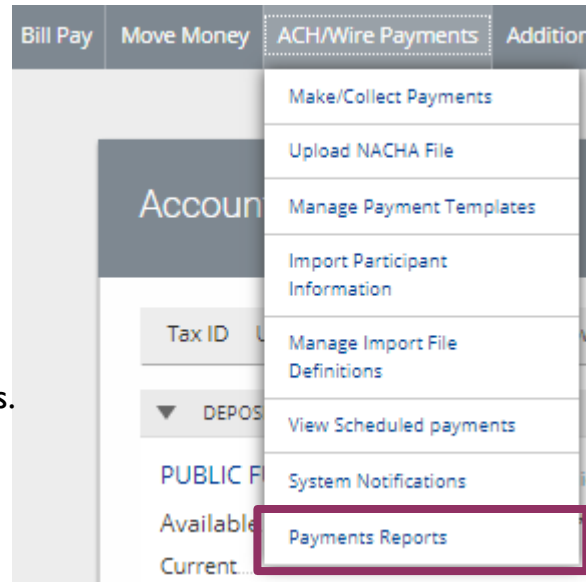
[Monthly All Transactions report](#)

[Edit](#) | [Copy](#) | [Delete](#)

Shared reports

This reporting feature gives businesses the ability to build and run reports based on their Business Banking ACH & Wire payment data and template data.

Payments Reports, found in the ACH/Wire Payments menu, displays if the FI enables it for the business and the business user has the “Payments Reports” permission.



Business Banking Reports offer six (6) report types.

- Completed Payments Report
- Scheduled Payments Report
- Declined/Failed Payments Report
- Templates Report
- Scheduled Recurring Payments Report
- Pass-through Report

Upon first access, the business sees default report templates for each report type.

Reports Build a report

These are reports that have been saved as template.

Showing all reports ▼

Search e.g.: Report XYZ

Reports	Last run date
Default Completed ACH Payments Report Completed payments report	Feb 26, 2019

Notes:

- Unlimited report templates are allowed.
- Filter options (see next page) do not reflect transaction types granted to the business, e.g. the business will see International Wire as a payment type even if it’s not enabled for the business.
- When running a report, the user’s entitlements are enforced, even if the report template contains selections the user is not entitled to view.

What type of report do you want to build?

Completed payments report

Select the type of report, which determines the filters (“Scheduled payments report” in this example).

Choose the fields you want to display on your report

Choose which fields of data to include in the report. Options depend on Report selected. “Export Only Fields” includes additional fields shown only in the downloaded CSV file.

- Select All
- Payment ID Payment Name Payment Type
- Transaction Type Tax ID Name Funding Account #
- Payment Amount Recipient ID Recipient Name
- Recipient Account # Recipient Routing # Addenda
- Message To Beneficiary Receiving Bank Message Same-Day ACH
- Reversal Type Reversal Reference ID Confirmation #
- Created By Approved By Export Only Fields ⓘ

Select filters for the fields you choose

Set date filter, based on created or settlement date. Max one year in the past to one year in the future.

Date

Created Date Period Today

Funding account

Choose funding account(s) – closed accounts are included..

Select All Accounts (may include closed accounts)

Select Accounts

Transaction type

Select transaction type(s).

Select All

Outgoing Credit Outgoing Debit

Payment type

Select payment type(s).

Select All

Payroll (PPD) Consumer (PPD) Electronic Check (POP)

Electronic Check (BOC) Electronic Check (ARC) Commercial (CCD)

Tax (CCD) Child Support (CCD) Telephone-Initiated (TEL)

Web-Initiated (WEB) Domestic Wire International Wire

“Run report” generates an ad hoc report. “Save report template” prompts the business to create a report template name.

Run report Save report template Cancel

This screen shows the Reports landing page once the first template is created.

Filter by report type. (points to 'Showing all reports' dropdown)

Build a new report. (points to 'Build a report' button)

Search for a specific report. (points to search input field)

Options: Edit, Run Report, Export Report, Delete (points to 'Options' dropdown)

Current report templates listed with last run date. (points to report list item)

The screenshot shows a 'Reports' section with a sub-header 'These are reports that have been saved as template.' Below this is a dropdown menu set to 'Showing all reports' and a search bar containing 'Search e.g.: Report XYZ'. A table lists reports with columns for 'Reports' and 'Last run date'. One report is listed: '2017 Completed payments year-to-date' with a last run date of 'May 23, 2017'. An 'Options' dropdown arrow is visible to the right of the report entry.

Run a report from the build a report screen or from the template options. The first 100 records display on screen and the Export option provides all records.

Monthly Scheduled Payments [Edit report template](#)

Report Type: Scheduled payments report Created Date: May 24, 2018 - May 24, 2018 (Today)

Transaction Types: Outgoing Credit, Outgoing Debit Payment Statuses: [Scheduled](#), [Pending Company Appr...](#)

Payment Types: [Payroll \(PPD\)](#), [Consumer \(PPD\)](#), [Ele...](#) Funding Accounts: All accounts (may include closed accounts)

1 record (1 payment, 1 recipient) [Show columns](#) ▼

Batch Payment ID	Payment ID	Payment Name	Payment Type	Payment Status	Transaction Type	Tax ID Name
BE2B016A-E112-48FD-84B4-32E62AC249AB	F69EC FED3-4 AA5A 8EEC8				Outgoing Credit	Classy Events

Select "Export report", give the report an export name, and the browser provides the .csv file to open or save. (points to 'Export report' button)

Buttons: **Export report** | Edit report | Cancel

The screenshot shows a detailed view of a report. It includes summary information at the top, such as report type, transaction types, and payment types. Below this is a table with one record. The 'Export report' button is highlighted with a callout box.

User Activity Report empowers businesses to generate on-demand reports of their users' system activity. Instead of asking the FI, businesses can pull their own activity reports to investigate fraud, audit user activities, and troubleshoot issues.

Once enabled for the business, primary admins can access the report, and entitle it to secondary admins and business users via the User Administration screen. The entitlement is de-selected by default.

Payments Reports	<input checked="" type="checkbox"/>
Remote Deposit	<input checked="" type="checkbox"/>
Report & Notice eDelivery	Select All <input checked="" type="checkbox"/>
ACN: Account correction notice	<input checked="" type="checkbox"/>
AMN:Account merger notice	<input checked="" type="checkbox"/>
DPCN:Deposit correction notice	<input checked="" type="checkbox"/>
User Activity Report	<input type="checkbox"/>

Entitled users access the report and search for user activity based on the Business Banking user activity logged in Admin Platform Activity Reporting.

Report Setup:

Activity – all activity or specific events

User – specific user or up to 12 users (for performance reasons)

Date – single date or date range up to 90 days

User Activity Report

Activity

Account History, Alerts a...
▼

Activity

User

abdelac, delacrookies User
▼

Date

05/29/2023 - 05/29/2023
📅

[Submit](#)

Date	User	IP Address	Activity
05/30/2023 19:05:48 PM	delacrookies	165.225.62.21	Login
05/30/2023 17:05:86 PM	abdelac	165.225.57.198	Login
05/30/2023 17:05:45 PM	abdelac	165.225.57.198	Logout
05/30/2023 17:05:48 PM	abdelac	165.225.57.198	My Settings
05/30/2023 17:05:40 PM	abdelac	165.225.57.198	MFA Challenge
05/30/2023 17:05:21 PM	abdelac	165.225.57.198	Login
05/30/2023 17:05:21 PM	abdelac	165.225.57.198	Manage Payment
05/30/2023 17:05:21 PM	abdelac	165.225.57.198	MFA Challenge
05/30/2023 17:05:21 PM	abdelac	165.225.57.198	MFA Challenge
05/30/2023 17:05:21 PM	abdelac	165.225.57.198	MFA Challenge

Rows per page: 10 ▼ 1-10 of 61 < >

Notes:
 Results display on screen; no export option.
 Paging controls show 10 records per page.
 Select the date link to view further details.

Activity – Event Types

- | | | | | |
|--------------------------|----------------------|------------------|--------------------|--------------|
| Account History | Export | Manage Exception | My Settings | User Create |
| Alerts and Notifications | Forgotten Password | Manage Payee | Online Statement | User Delete |
| Bad Login | Generate Access Code | Manage Payment | Waiver | User Disable |
| Change Email | Login | Manage Template | Password Reset | User Edit |
| Change Password | Logout | MFA By-pass | Scheduled Transfer | User Enable |
| Change Username | Manage Check Issue | MFA Challenge | Stop Payment | View Image |
| Disclosure | | MFA Channel | Transfer | |
| | | MFA Enrollment | User Approved | |