Cash Management

User Guide

Contents

PREFACE

This chapter describes the purpose, audience, and content of the "Commercial User Guide". It also includes information about the conventions used in the guide.

Purpose

The "Commercial User Guide" is intended to give you the background information and procedures that you need to use the Unified User Experience (UUX) in online banking and the mobile banking app. This guide is a complement to the online help available in online banking and the mobile banking app.

Audience

The "Commercial User Guide" is for all users of the UUX/Treasury Release of online banking and the mobile banking app. It includes an overview of the major features in the UUX, and tells you how to do the following:

- Log in
- Log off
- Reset a forgotten password
- View your account history
- Use quick actions to perform common tasks
- Pay bills
- Transfer funds
- Remotely deposit checks
- View payments and transfers on the Activity Center page
- View account statements
- Use messages and alerts
- Find branches and ATMs
- View news and rates
- Configure preferences

For Commercial customers, the guide tells you how to do the following:

- Manage multiple users
- Create and edit payment recipients
- Create and use subsidiaries

- Create and edit the following payment and template types:
  - Domestic Wire Transfers
  - International Wire Transfers
  - ACH Payments
  - ACH Receipts
  - ACH Batches
  - ACH Collections
  - Tax Payments
- Upload and process complex ACH files with ACH Passthru

Document conventions

Unless otherwise noted, the following conventions are used:

Document conventions

Bold	Bold words include attributes, menu names, dialog box names, commands, operators, options, button names, and statements.
Italic	Italicized words include new or emphasized terms and variables for which you must supply an appropriate value, as in a file name.
" "	Words enclosed in quotations include Q2 document titles and cross-references to related information that may prove helpful.
`Monospaced`	Words appearing in a monospaced font represent code examples, system information, and words you enter, such as command syntax.
[ ]	Square brackets enclose optional information, as in [log_name].
< >	A pair of angle brackets enclose labels, tags, and variables.
>	A single angle bracket separates menu options in a single procedure. For example, File > Open.
|	The vertical bar (pipe) indicates choices that may be entered, as in <5 | 6 | 7>.
(note symbol)	Text with this symbol indicates to take note. Notes provide information that emphasizes or supplements the main text, or that refers to special situations.
(tip symbol)	Text with this symbol indicates a tip. Tips may provide information for an alternate method of performing a particular process or solving a problem.
(caution symbol)	Text with this symbol indicates a caution. Cautions advise users of situations that are critical or that could result in a loss of data or system instability.

CHAPTER 1: OVERVIEW

This chapter contains the following:

About the UUX banking experience

The Unified User Experience (UUX) in online banking and the mobile banking app provides you the same account management experience on your desktop, tablet, and smartphone. The interface and features are consistent and intuitive. This consistency makes managing your information simpler and faster. You can perform the same tasks, no matter which device you choose, no matter where you are. The graphic below shows the UUX on a desktop, a tablet, and a smartphone.

The UUX adapts to your device

The UUX in online banking and the mobile banking app adjusts to the unique needs of each device, including screen size and other hardware differences. For example, on tablets and smartphones the Menu is hidden by default. When you need it, you tap or swipe to display it. In addition, some navigation tools are simpler on tablets and smartphones.

When you make a change on one device, it is reflected on another. If you update a setting in online banking, the same setting takes effect in the mobile banking app the next time that you log in. When you set up a transaction on one device, you can review it on another.

Exploring the Home page

When you log in, the Home page appears. The Home page shares elements no matter which device you use. On any device, the Home page includes the Menu, the Account Overview, and the Sidebar.

The Home page includes some or all of the following:

- Menu
- Account Overview with the name and balance of each of your accounts
- Sidebar
- Your last login date and time
- A summary metrics graph of the balances in your deposit accounts
- Available Quick Actions
- Our Facebook feed
- System notifications for online banking or the mobile banking app

> **Note:** The names of menu items, buttons, fields, and pages may vary or may not be available.

To view the Home page

- In the Menu, click or tap **Home**.

The following examples illustrate the appearance of the Home page on the desktop, tablet, and smartphone:

Desktop

Tablet
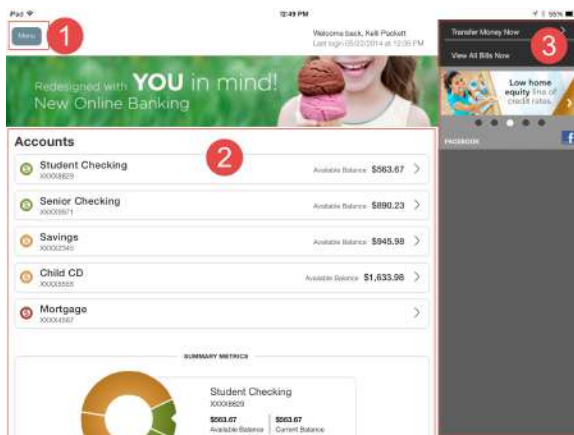
Smartphone

Home page elements

Number	Element
1	Menu
2	Account overview
3	Sidebar

The Menu

You can use the options in the Menu to change settings, manage secure messages, review online transactions, search online transactions, pay bills, locate branches and ATMs, view news and rates, send stop payment requests, and use other services. The order of the items in the Menu may vary. The following items normally appear in the Menu:

Menu items

Item	Notes
Home	Review account summaries in the Home page
Messages	View and send secure messages
Transactions	Transfer funds, pay bills, and view payments and transfers
Commercial	Use commercial payments
Branches	Find branches and ATMs
News	View news and rates
Services	Stop payments and use other services
Help	Access the help documentation
Settings	Edit your profile and configure alerts
Log Off	Securely log off banking

In online banking, the Menu is always available to the left of or above the Account Overview.

On a tablet or a smartphone, the Menu does not always appear. Tap the Menu button or swipe from the left edge of the screen to show it. Tap the Menu button again or swipe to the left edge of the screen to hide it.

Accounts

On the Home page, the Accounts area lists every account whose history you can view. For each account, you can see the account name, all or part of the account number, and the balance. If you configure nicknames for accounts in the Settings, the nicknames appear.

Accounts example

You can drill down into any account to see account details and up to 100 of the most recent transactions in the account.

Account Details page example

The Sidebar

The Sidebar includes some or all of the following:

- Quick Actions
- Our Facebook feed
- Other information from us

On a tablet or a smartphone, the Sidebar does not always appear.

To view the Sidebar in the mobile banking app

- Do one of the following:
  - Tap **Sidebar** on any page.
  - Swipe from the right edge of the screen.

To hide the Sidebar in the mobile banking app

- Do one of the following:
  - While the Sidebar is visible on any page, tap **Sidebar**.
  - Swipe to the right edge of the screen.

Using the grid and list views

Some pages in online banking and the mobile banking app include information in either a grid or list view. The examples illustrate the grid and list views.
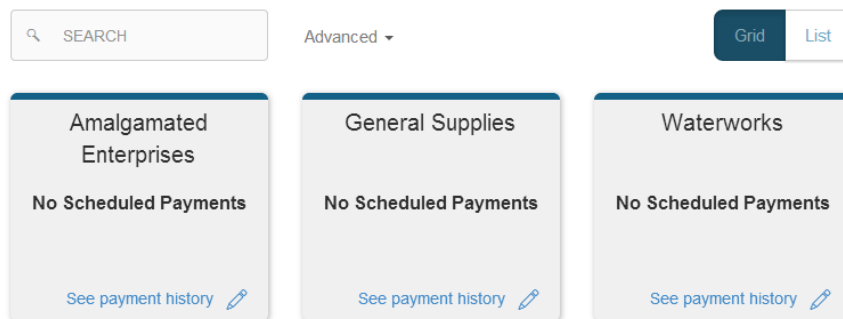
Example grid view

Example list view

You can change between the grid and list views at any time. The grid view and list view include the same information.

To see the grid view

- Click or tap **Grid**.

To see the list view

- Click or tap **List**.

Hardware and software requirements

You must use specific minimum hardware and software to use online banking and the mobile banking app. For the best experience, you should use the recommended hardware and software.

For the latest information about the hardware and software requirements and recommendations, please contact us.

If you try to log in without the recommended browser, online banking may direct you to either a version of online banking that is compatible with your browser or to a website to download a new browser version.

CHAPTER 2: GETTING STARTED

This chapter contains the following:

Installing the mobile banking app

You should install the mobile banking app to use mobile banking on your iOS or Android device. You can download the mobile banking app from the Apple App Store or the Google Play Store.

> ⚠ **Caution:** To help protect the security of your financial information, you should only download and install the mobile banking app from the Apple App Store or the Google Play Store. In the store, verify that we are listed as the seller of the app, not a third party. You should also verify that our name is spelled correctly.

To install the mobile banking app

1. Do one of the following:
     - On an iOS device, open the Apple App Store.
     - On an Android device, open the Google Play Store.
2. Search for our name and install the app.

Opening the mobile banking app

To open the mobile banking app

- Locate the mobile banking app on your tablet or smartphone and tap it to open the app.

Accessing the online banking site

You can use a web browser to connect to the online banking site on a desktop computer or other device with an HTML5 compliant browser. For the best experience with online banking on an iOS or Android tablet or smartphone, please use the mobile banking app.

Consider enabling pop-ups in your browser for the online banking site. Certain features appear in separate windows in your browser, and may not appear if you block pop-up windows.

To access the online banking site

- On our website, click the online banking link to open online banking.

Logging in

When you log in to online banking or the mobile banking app, you enter the following when prompted:

- Login ID
- Password

If you enter an incorrect password too many times, we automatically block your account. If your account is blocked, contact us to unblock your account.

See "Password tips and recommendations" on page 167 for tips for creating a secure password.

If you have never used a particular browser or device to log in, you may need to enter a Secure Access Code to use it. If the browser or device is one that you plan to use again, you can register it. By registering a browser or a device, you confirm that it is under your control and that you intend to use it to access online banking or the mobile banking app.

See "Registering a browser or device" on page 168 for more information about registering a browser or device.

> **Note:** Depending on your security needs, we may configure your account to use Symantec™ Validation and ID Protection (VIP) Service Tokens. If your account uses a token, you enter the code from the token instead of a Secure Access Code every time you log in.

Logging in for the first time

The login process may vary. The first time that you log in, you verify your identity. The most common methods are:

- A Secure Access Code
- A Symantec VIP Token

When you use a Secure Access Code, we send a one-time code to an email address, text message number, or phone number that is on file for you.

Contact us us to obtain your Login ID or if your account requires a token.

To log in for the first time with a Secure Access Code

1. On the Login page, click or tap **I am a new user**.
2. On the Login page, enter your Login ID and click or tap **Submit**.
3. The Enter Secure Access Code page appears. Do the following:
   a. Click or tap one of the contact methods to send a Secure Access Code.
   b. When the code arrives, enter the code and click or tap **Submit**.
   c. If prompted to register the device, you can click or tap **Register Device**.
4. In the **Password** field, enter the password that you want to use, re-enter it in the **Confirm Password** field, and click or tap **Submit**.
5. Update your online profile and click or tap **Submit Profile**.
6. Read the agreement on the Disclaimers screen and click or tap **I Accept**. When you accept the agreement, the Home page appears.

To log in for the first time with a Symantec VIP token

1. On the Login page, click or tap **I am a new user**.
2. On the Login page, enter your Login ID and click or tap **Submit**. The Enter VeriSign Token page appears.
3. Locate the current code on your Symantec VIP Token and enter the code in the **Enter VeriSign Token** field.
4. Wait for a new code to appear. Enter the second code in the **Enter Second VeriSign Token** field.
5. Click or tap **Submit**.
6. In the **Password** field, enter the password that you want to use, re-enter it in the **Confirm Password** field, and click or tap **Submit**.
7. Update your online profile and click or tap **Submit Profile**.
8. Read the agreement on the Disclaimers screen and click or tap **I Accept**. When you accept the agreement, the Home page appears.

Logging in after the first time

When you log in, you enter your Login ID and password. If you use a browser or a device that is not registered, you must also enter a Secure Access Code.

To log in after the first time

1. On the Login page, enter your Login ID in the **Login ID** field.
2. (Optional) Select the **Remember me** check box to save your Login ID for the next time that you log in.
3. Enter your password in the **Password** field and click or tap **Sign In**. When the connection is complete, the Home page appears.

To log in after the first time with a Symantec VIP Token

1. On the Login page, enter your Login ID in the **Login ID** field.
2. (Optional) Select the **Remember me** check box to save your Login ID for the next time that you log in.
3. Enter your password in the **Password** field and click or tap **Sign In**. The Enter VeriSign Token page appears.
4. Locate the current code on your Symantec VIP Token and enter it in the **Enter VeriSign Token** field.
5. Click or tap **Submit**. When the connection is complete, the Home page appears.

Logging off

Logging off online banking or the mobile banking app is an important part of keeping your financial information secure. You can log off voluntarily when you finish using online banking or the mobile banking app. In addition, online banking and the mobile banking app can log you off involuntarily.

> **Note:** To maximize the security of your online information, you should always click or tap **Log Off** in the Menu.

If you navigate from online banking to another site and do not close the browser, you may remain logged in to online banking until the session timeout. This can make it possible for someone else who uses the desktop to possibly access data from your previous online banking session. When you click or tap **Log Off**, or when you close your browser, the session ends.

Voluntary log off

In online banking, you should always log off before you close the browser window. In the mobile banking app, except to get a Secure Access code from your email, messages, or phone app, you should always log off before you open another app on your tablet or smartphone.

To log off

- In the Menu, click or tap **Log Off**.

Involuntary log off after session timeout

To help ensure your security, we automatically log you off when you have been logged in for an extended period. This session timeout is designed to protect the security of your financial information. There are two types of session timeouts.

Session timeout types

Timeout type	Notes
Logged in but inactive	Protects you if you are logged in and inadvertently leave your device. A warning message appears to give you a chance to stay logged in. If you miss the warning message, you can immediately log back in on the same browser or device, restoring your session and any tasks that you were working on. If you enter an incorrect password, any pending work is discarded.
Logged in but exceed session time limit	Limits the maximum time of any session. When the maximum time ends, you are prompted to save your work and log off manually. If you do not log off manually, we automatically log you off.

Resetting a forgotten password

If you forget your password and your account is not locked, you can use the Forgot Password option on the Login page reset your password.

To reset a forgotten password

1. On the Login page, click or tap **Forgot your password?**
2. Enter your Login ID and click or tap **Submit**.
3. On the Login page, do one of the following:
    - Click or tap **I already have a Secure Access Code**.
    - Click or tap one of the contact methods that are on file for you. We send you the code using the contact method that you selected.
4. On the Secure Access Code page, enter the code and click or tap **Submit**. The New Password page appears.
5. On the New Password page, do the following:
    a. Enter your new password in the **New Password** field.
    b. Re-enter the password in the **Confirm Password** field.
    c. Click or tap **Submit**.
    The Home page appears.

CHAPTER 3: VIEWING ACCOUNTS AND TRANSACTIONS

This chapter contains the following:

Viewing accounts

The following information appears on the Home page for each account:

Account information on the Home page

Name	Description
Account name	The default name for the account or a custom nickname that you create in Settings.
Account number	The masked account number. For your security, only the last part of the number may appear. For example, account number 123456789 may appear as XXXXX-6789.
Balance	The balance for the account.

> **Tip:** If the Home page includes the Summary Metrics graph, you can click or tap the segment of the graph that represents an account to view account information.

Viewing account details

The Account Details page includes the following information:

Account information on the Account Details page

Name	Description
Account Name	The default name for the account or a custom nickname that you create in Settings.

Account information on the Account Details page (cont'd)

Name	Description
Account Number	The masked account number. For your security, only the last part of the number may appear. For example, account number 123456789 may appear as XXXXX-6789.
Available Balance	The available balance for the account, including any pending credits or debits.
Current Balance	The current balance for the account, not including any pending credits or debits.
Credits	The subtotal of the credits to the account. If you filter or search the Account Details page, the total only includes the items in the results.
Debits	The subtotal of the debits from the account. If you filter or search the Account Details page, the total only includes the items in the results.
Transactions	The first 100 transactions in the account, according to the current sort order.

For more information about changing the order of the transaction list, see

For more information about exporting records from the transaction list, see

The Account Details page and the Activity Center page both include transactions. A specific transaction can appear on either page or both pages, depending on the transaction status and how you created it. You can view transactions and transaction details on the following pages:

Viewing transactions

Page	Includes
Account Details	All posted and pending transactions in an account, including: • Checks • Deposits • Transactions at branches • Transactions at ATMs • Bill payments • Transfers
Activity Center	Transactions that you create in online banking and the mobile banking app, including: • Recurring transactions • Transfers • Send a check • Wire transfers • Stop payment requests • Address change requests • Check reorders • ACH Payments • ACH Receipts • ACH Batches • ACH Collections • ACH Pass-thru payments

To view account details

• On the Home page, click or tap the account name. The Account Details page appears.

To view additional transactions

- On the Account Details page, do one of the following:
    - Click or tap the next icon (>) to view the next set of transactions.
    - Click or tap the previous icon (<) to view the previous set of transactions.

To send a secure message about an account

1. On the Account Details page, click or tap **Ask about account**. The New Message window appears. The message automatically includes information about the account.
2. Click or tap the message recipient. The message window appears.
3. Click or tap in the **Message** field and enter your message.
4. (Optional) In online banking, click the attach file icon (⬚). In the Open dialog box, select a file to attach to the message, and click **Open**.
5. Click or tap **Send**. The Messages page appears with your new message.

To close the Account Details page

- On the Account Details page, do one of the following:
    - Click or tap the back icon (<)
    - Click or tap **Home**.

Viewing transactions on the Account Details page

On the Account Details page, you can view the following information for each transaction in an account:

Transaction information on the Account Details page

Name	Description
Date	The date of a completed transaction. If the transaction is not complete, the date is Pending and the transaction has a shaded background.
Transaction Type	The type of transaction.
Amount	The amount of the transaction.
Balance	The account balance after the transaction.

Transaction information on the Account Details page (cont'd)

Name	Description
Image	The images associated with the transaction, if applicable

This section includes the following:

Filtering transactions

On the Account Details page, you can filter the transactions that appear based on the following transaction information:

- Date
- Type
- Amount
- Check number, if applicable

The filter appearance varies. The following examples show the appearance of the filters on different devices.

Transaction filters page in online banking and on a tablet

Transaction filters page on a smartphone

To filter transactions

1. On the Account Details page, click or tap **Show Filters**.
2. Do one or more of the following:
   - Select a date range from the **Time Period** drop-down list. If you select a custom date, specify dates in the **Start Date** and **End Date** calendars.
   - Select the type of transaction from the **Transaction Type** drop-down list.
   - Enter the minimum and maximum amounts for the transaction in the **Min Amount** and **Max Amount** fields.
   - Specify a check number range in the **Check#** fields.
3. Click or tap **Apply Filters**.

> **Tip:** To reset filters and show all transactions, click or tap **Reset**, and click or tap **Apply Filters.**

To hide filters

- On the Account Details page, do one of the following:
   - In online banking or in the mobile banking app on a tablet, click or tap **Hide Filters**.
   - In the mobile banking app on a smartphone, tap **Search**.

Searching transactions

You can use the Account Details page to search the descriptions of the transactions in an account.

To search transactions

1. On the Account Details page, click or tap the **Search description** field.
2. In the **Search description** field, enter the search text. The search results appear on the Account Details page.

Sorting transactions

On the Account Details page, the column headings indicate the sort order of the transactions. The column used to sort includes a triangle icon. The direction of the triangle icon indicates ascending or descending sort order.

> **Tip:** Pending transactions are always grouped together at the top of the sort order.

> **Note:** The Balance column does not appear unless you sort by date.

To sort transactions

1. On the Account Details page, click or tap one of the following column headings to change the sort order:
   - **Date**
   - **Transaction Type**
   - **Amount**
2. Click or tap the same column heading again to change the sort order between ascending and descending.

Exporting transaction records

You can export transactions from the Account Details page to a file format that you select.

> **Note:** Contact us for information about supported versions of Quicken and QuickBooks.

> **Note:** Currently, you can only export in online banking.

To export transactions from the Account Details view

1. On the Account Details page, click **Export**.
2. In the **Export** drop-down list, click one of the following export formats:
   - **Spreadsheet (XLS)**
   - **Spreadsheet (CSV)**
   - **Microsoft OFX (OFX)**
   - **Quicken (QFX)**
   - **QuickBooks (QBO**)
3. Depending on your browser settings, one of the following happens:
   - If your browser automatically saves files to a folder, the file is saved in that folder. Open the folder to view the exported file.
   - If your browser is configured to prompt for the folder for downloaded files, you are prompted to specify the location to save the exported file.

   In the exported file, the transactions appear in the current sort order on the Account Details page.

Viewing transaction details

You can view the details of any transaction in an account.

To view transaction details

- On the Account Details page, click or tap the transaction. Click or tap the transaction again to hide the details.

Viewing and printing images associated with a transaction

You can view and print any images that are associated with a transaction from Account Details page. On the Account Details page, any transaction that includes images is marked with an icon (▤).

To view and print the images associated with a transaction

1. On the Home page, click or tap the name of the account that includes the transaction. The Account Details page appears.
2. Click or tap the transaction to view the details. If applicable, the image appears below the transaction. If the transaction includes multiple images, click or tap **Previous** and **Next** to view additional images.
3. (Optional) In online banking, you can print the images. To print the images, do the following:
     a. On the transaction details, click or tap the Print icon(🖶). The Print page appears.
     b. On the Print page, click or tap **Print** to print the image.

Sending a secure message about a transaction

While viewing the details of a transaction, you can send a secure message to us about the transaction.

To send a secure message about a transaction

1. In the transaction details, click or tap **Ask about transaction**. The New Message window appears.
2. Click or tap the message recipient. The message window appears. The message automatically includes information about the transaction.
3. Click or tap in the **Message** field and enter your message.
4. (Optional) In online banking, click the attach file icon (📎). In the Open dialog box, select a file to attach to the message, and click **Open**.
5. Click or tap **Send**. The Messages page appears with your new message.

CHAPTER 4: QUICK ACTIONS

This chapter contains the following:

Using Quick Actions

In online banking and the mobile banking app, you can perform Quick Actions directly from the Home page. Quick Actions are an easy way to start common tasks. All of the Quick Actions that you can perform appear in the Sidebar. The available actions vary, depending on how your account is configured. The example illustrates Quick Actions in the Sidebar.

Quick Actions example
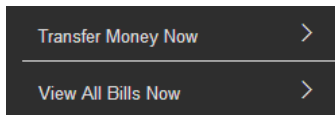
Transferring funds using Quick Actions

You can use Quick Actions to transfer funds.

To transfer funds using Quick Actions

1. On the Home page, click or tap **Transfer Money Now**. The Funds Transfer page appears.

Funds Transfer

FROM ACCOUNT *

----Select From Account:--- ▼

TO ACCOUNT *

----Select To Account:--- ▼

AMOUNT *
0.00

DATE *
5/22/2014

☐ Make this a recurring transaction

MEMO

* - Indicates required field

Transfer Funds   Clear

2. On the Funds Transfer page, do the following:
   a. In the **From Account** drop-down list, select the account from which you want to transfer funds.
   b. In the **To Account** drop-down list, select the account to which you want to transfer funds.
   c. In the **Amount** field, enter the amount to transfer.
   d. Click or tap the **Date** field, and then select the date that you want the transfer to occur.

3. To create a recurring transfer, do the following:
    a. Select the **Make this a recurring transfer** check box. The Schedule Recurring Transfer window appears.

    b. Select when the transfer should recur.
    c. Select a date from the calendar, or click or tap **Repeat Forever** .
    d. Click or tap **Save**.
4. (Optional) Enter information about the transfer in the **Memo** field.
5. Click or tap **Transfer Funds**.
6. Click or tap **Close** to set up another transfer, or click or tap **View in Activity Center** to review the transfer.

Paying a bill using Quick Actions

After you enroll in Bill Pay, you can use Quick Actions to pay a bill to an existing payee.

> **Note:** If "Enroll in Bill Pay" appears in the Quick Actions, you have not yet enrolled. You can click or tap **Enroll in Bill Pay** to enroll. The procedure to enroll in Bill Pay varies.

See for information about enrolling in bill pay.

See for information about adding a new payee.

To pay a bill using Quick Actions

1. In the Quick Actions box, click or tap **View All Bills Now**. The Bill Payment page appears.
2. On the Bill Payment page, click or tap the name of the payee that you want to pay. The Bill Pay page for that payee appears.

3. On the Bill Pay page, do the following:
   a. Click or tap **From**, and click or tap the account from which you want to make the payment.
   b. In the **Amount**, specify the amount that you want to pay, and click or tap **Save**.
   c. In the **Select a delivery method** list, click or tap the delivery method.
   d. In the **Select a date** calendar, click or tap the date to pay the bill.
4. Click or tap **Send Payment** to schedule the payment.
5. On the status page, click or tap **Close**.

Depositing a check using Quick Actions

You can use a tablet or smartphone to deposit a check into your account.

> **Note:** If you need to use deposit a check using a scanner, please contact us for more information.

To deposit a check using Quick Actions

1. On the Home page, click or tap **Deposit Money Now**. The Deposit Check page appears.

2. On the Deposit Check page, do the following:
   a. In the **To account** list, tap the account that you want to deposit the check into.
   b. (Optional) In the **Enter the check number** area, tap to enter the number of the check, and tap **Set**.
   c. In the **Enter the check amount** area, tap to enter the amount of the check, and tap **Set**.

3. Tap **Capture image**. The Image Capture page appears.

4. On the Image Capture page, use your device to take a picture of the front and back of the check, and tap **Deposit**. Guides on the screen help you align the check for the image.

> **Tip:** If the image of the check is blurry, you can tap **Retake Front** or **Retake Back** to take a new picture.

5. Tap **Close**. The check appears in the Submitted list in the Deposit Check History list.

Approving a transaction using Quick Actions

You can use Quick Actions to approve a payment or a transfer. If Quick Actions include pending approvals, the list contains the total number of pending approvals and the number of approvals of each transaction type.

To approve a transaction using Quick Actions

1. On the Home page, in the list of pending approvals, click or tap a single transaction type or **View All Approvals**. The Activity Center page appears, with the pending approvals selected.
2. Click or tap **Approve** to approve the selected transactions.
3. (Optional) If you use a Symantec VIP Token code to authorize transactions, you are prompted to enter the current code on the Token.
4. When prompted, click or tap **Approve** to verify the approval. The status of the items will change to Authorized on the Activity Center page.

CHAPTER 5: PAYING BILLS

This chapter contains the following:

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-
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Enrolling in bill pay

You must enroll in bill pay and select an account before you can add payees or pay bills. After you enroll, you can add additional accounts from which to pay. You cannot remove the account that you select when you enroll.

The procedure to enroll may vary, depending on your account configuration.

To enroll in bill pay

1. On the Home page, do one of the following:
   - Click or tap **Enroll in Bill Pay**.
   - In the Menu, click or tap **Transactions > Bill Payment**.

   The Enroll in Bill Pay page appears.

   Please select at least one account below to enroll in Billpay

   Household expenses XXXX8829 $563.67

   Activities XXXX9971 $890.23

   College savings XXXX2345 $945.98

   Emergency fund XXXX5555 $1,633.98

   Home costs XXXX4567

   [Enroll in Billpay] [Cancel]
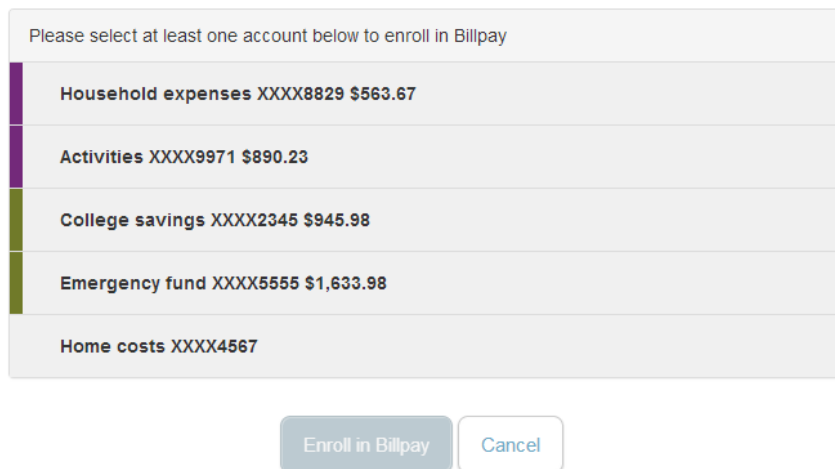
2. Click or tap the account to enroll in bill pay, and click or tap **Enroll in Billpay**.
3. In the Agreement page, click or tap **I agree to enroll in bill pay**.
4. In the success message, click or tap **Continue to Billpay**. The Bill Payment page appears.

Managing bill pay accounts

You can use the Bill Pay page to configure the accounts that appear when you pay a bill.

> **Note:** Your account may use the Bill Pay site to manage bill pay accounts. Click or tap **Advanced > Visit Bill Pay Site** to manage your accounts. The Manage Payment Accounts page does not appear.

To manage bill pay accounts

1. In the Menu, click or tap **Transactions > Bill Payment**. The Bill Pay page appears.
2. Click or tap **Advanced > Manage Payment Accounts**. The Manage Bill Pay Accounts page appears.

3. On the Manage Bill Pay Accounts page, select the check box for each account that you want to appear when you pay a bill. Clear the check box to remove an account from bill pay. You cannot remove the account that you selected when you enrolled in bill pay.
4. Click or tap **Save**.
5. Click or tap **Close** in the success message.

Managing bill payment payees

When you pay a bill, you select a payee for the payment. You must add a payee in one of the following before you can send the payee a payment:

- Online banking
- Mobile banking app
- Bill Pay site

> **Tip:** You can also use the Bill Pay site to add, edit, or delete a payee.

This section includes the following:

Adding a payee

You can use the Bill Pay page to add a bill payment payee.

To add a bill payment payee

1. In the Menu, click or tap **Transactions > Bill Payment**. The Bill Pay page appears.
2. Click or tap **Advanced > Add a Payee**. The Add Payee page appears.
3. On the Add Payee page, do the following:
   a. Enter the name of the payee in the **Name** field.
   b. Select the type of payee from the **Payee Type** drop-down list.
   c. Enter a nickname for the payee in the **Payee Nickname** field.
   d. Enter the **Postal Address** for the payee. The address can include up to three address lines, along with the required City, State, and Zip.
   e. Enter the **Area Code** and **Phone** for the payee.
   f. Enter the account number in the **Payee Account Number** field.
   g. Click or tap **Save**.
4. When the success message appears, click or tap **Close**. The Bill Pay page appears with the new payee listed.

Editing a bill payment payee

You can use the Bill Pay page to edit an existing bill payment payee.

To edit a bill payment payee

1. In the Bill Pay page, locate the payee that you want to edit, then click or tap the edit icon (✎) for the payee. The Add Payee page appears.
2. On the Add Payee page, make any needed changes, and click or tap **Save**.
3. When the success message appears, click or tap **Close**.

Managing bill payments

On the Bill Pay page, payees appear as cards in a grid or as items in a list.

The front of the card includes information about the payee, the most recent payment, and the next scheduled payment to the payee. The back of the payee card includes the most recent payment amounts and the average payment.

The example bill pay card front includes a recent payment and a scheduled payment.

Bill pay card front example
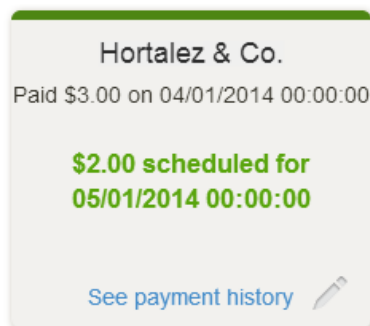
Bill pay card back example
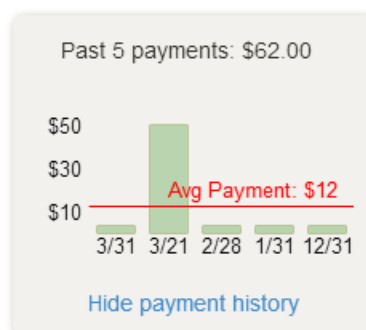
The card color indicates the state of the bill. The following colors display the state of the bill:

Bill pay card colors

Color	Meaning
Red	Bill is overdue
Yellow	Bill is due within the next three days
Green	Bill payment is scheduled
Blue	Needs review

The list view includes the payee nickname, the last payment date and amount, the next payment date and amount, and the bill status.

> **Note:** You can click or tap **Advanced > Visit Bill Pay Site** on the Bill Pay page for additional bill payment options. Contact us for more information.

This section includes the following:

- "Paying a bill" on page 45
- "Viewing bill payments to a payee" on page 46
- "Searching for a bill payment" on page 46
- "Canceling a bill payment" on page 46

Paying a bill

You can use the Bill Pay page to select a payee and pay a bill.

To pay a bill

1. In the Menu, click or tap **Transactions > Bill Payment**.
2. On the Bill Pay page, browse or search for the payee that you want to pay and click or tap the payee name.

3. On the Bill Pay page, do the following:
    a. Click or tap **From**, and click or tap the account from which you want to make the payment.
    b. In the **Amount**, specify the amount that you want to pay, and click or tap **Save**.
    c. In the **Select a delivery method** list, click or tap the delivery method.
    d. In the **Select a date** calendar, click or tap the date to pay the bill.
4. Click or tap **Send Payment** to schedule the payment.
5. On the status page, click or tap **Close**.

Viewing bill payments to a payee

You can use the grid view in the Bill Pay page to view bill payments to a payee.

To view bill payments to a payee

1. In the grid view in the Bill Pay page, locate the bill whose payment history you want to view.
2. Click or tap **See Payment History**. The card flips to show the payment history.

To hide bill payments to a payee

- In the bill payment history, click or tap **Hide payment history**.

Searching for a bill payment

You can search for a pending or completed bill payment on the Bill Pay page.

To search for a bill payment

1. In the Menu, click or tap **Transactions > Bill Payment**. The Bill Pay page appears.
2. The Search Payees area lists all of the pending and processed bill payments. Do one of the following:
    - Click or tap **Pending** to view the pending bill payments.
    - Click or tap **Processed** to view the processed bill payments.
3. Click or tap in the **Search Payees** field, and enter your search text.
4. In the payment list, click or tap the bill payment for more information.

Canceling a bill payment

You can use the Bill Pay page to cancel a pending bill payment that you created.

To cancel a bill payment

1. In the Menu, click or tap **Transactions > Bill Payment**. The Bill Pay page appears.
2. The Search Payees area lists all of the pending and processed bill payments. Click or tap **Pending** to view the pending bill payments.
3. In the list of pending bill payments, click or tap the pending bill payment that you want to cancel. A message appears with the status of the bill payment.

4. Click or tap **Cancel Payment**. When the payment has been canceled successfully, a message appears.
5. Click or tap **Close**.

CHAPTER 6: MANAGING TRANSACTIONS

This chapter contains the following:

Using transfers

You can use online banking and the mobile banking app to transfer funds between your accounts. This section includes the following:

Transferring funds

You can transfer funds between accounts.

> **Note:** You can use the Add External Account option to transfer funds to or from an account at another financial institution. See "Setting up external accounts for transfers" on page 52 for more information.

To transfer funds

1. In the Menu, click or tap **Transactions > Funds Transfer**. The Funds Transfers page appears.

Funds Transfer

FROM ACCOUNT *

----Select From Account:---   ▼

TO ACCOUNT *

----Select To Account:---   ▼

AMOUNT *   DATE *

0.00   5/22/2014

☐ Make this a recurring transaction

MEMO

* - Indicates required field   Transfer Funds   Clear

2. On the Funds Transfer page, do the following:
   a. In the **From Account** drop-down list, select the account from which you want to transfer funds.
   b. In the **To Account** drop-down list, select the account to which you want to transfer funds.
   c. In the **Amount** field, enter the amount to transfer.
   d. Click or tap the **Date** field, and then select the date that you want the transfer to occur.

3. To create a recurring transfer, do the following:
    a. Select the **Make this a recurring transfer** check box. The Schedule
        Recurring Transfer window appears.

    b. Select when the transfer should recur.
    c. Select a date from the calendar, or click or tap **Repeat Forever**.
    d. Click or tap **Save**.
4. (Optional) Enter information about the transfer in the **Memo** field.
5. Click or tap **Transfer Funds**.
6. Click or tap **Close** to set up another transfer, or click or tap **View in
    Activity Center** to review the transfer.

Viewing transfers

You can view or search for an existing pending or processed transfer on the
following pages:

- Funds Transfers
- Activity Center

The Activity Center page may include additional details about a transfer.

To view a transfer on the Funds Transfers page

1. In the Menu, click or tap **Transactions > Funds Transfer**. The Funds Transfers page appears.
2. The Search transactions area lists all of the pending and processed transfers. Do one of the following:
   - Click or tap **Pending** to browse the transfers that have not yet processed.
   - Click or tap **Processed** to browse the transfers that have been processed.
   - Click or tap in the **Search transactions** field, and enter your search text. You can search for the process date, amount, transaction ID, or the user who created the transfer. The search results appear below the search field.
3. After you locate a transfer, click or tap it for more details.
4. (Optional) On the transfer details page, click or tap **View in Activity Center**. The Activity Center page appears, with the transfer selected and the Transaction details visible.

To view details of a transfer on the Activity Center page

1. In the Menu, click or tap **Transactions > Activity Center**. The Activity Center page appears.
2. On the Activity Center page, do one of the following:
   - Click or tap **Individual Transactions** to view a single transfer.
   - Click or tap **Recurring Transactions** to view a recurring series of transfers.
3. Browse to locate the transfer that you want to view.
4. Click or tap the transfer. The transfer expands to show the details.

Canceling a transfer

You can use the Activity Center page to cancel a transfer. You can cancel a transfer if the status is Drafted or Pending.

To cancel a transfer

1. In the Menu, click or tap **Transactions > Activity Center**. The Activity Center page appears.
2. Click or tap the transfer that you want to cancel. The Transaction details appear.
3. In the Transaction details, click or tap **Cancel** to cancel the transfer. You are prompted to confirm that you want to cancel the transfer.
4. Click or tap **Confirm** to cancel the transfer.

Setting up external accounts for transfers

You can add accounts at other financial institutions, providing you the ability to transfer funds externally.

> **Note:** You can only transfer funds to and from domestic (United States) financial institutions.

When you connect the account, we make two small deposits of random amounts into your account at the other institution. When the deposits are complete, you enter and verify the amounts in either our online banking or the mobile banking app. The deposits verify that any future funds transfers go to or come from the appropriate external account. The deposits should take less than 5 business days to process.

This section includes the following:

- "Adding an external account" on page 52
- "Verifying an external account" on page 53

Adding an external account

You use the Add External Account page to start the process to add an external account.

To add an external account

1. In the Menu, click or tap **Services > Add External Account**. The Add External Accounts page appears.
2. Do the following:
    a. In the **Account Number** field, enter the account number at the other financial insitution.
    b. In the **Routing Number** field, enter the routing number of the other financial institution.
       The image on the screen illustrates where the routing number is located on a check. If the account is not a checking account, verify the correct routing number with the other financial institution.
    c. From the **Account Type** drop-down list, select the external account type.
    d. Click or tap **Submit**.

Verifying an external account

The Account Verification page lists the external accounts that you have added, along with the status of the link.

To verify an external account

1. In the Menu, click or tap **Services > Verify External Account**. The Account Verification page appears.
2. Do the following:
    a. Click or tap to select the account that you want to verify.
    b. In the Verify Deposit Amounts area, enter the amounts of the two deposits that we made in the external account.
    c. Click or tap **Continue**.
   After verification, the external account appears in the list of accounts that you can use in transfers.

Depositing a check

You can use the mobile banking app to deposit a check into your account.

> **Note:** If you need to use deposit a check using a scanner, please contact us for more information.

To deposit a check

1. In the Menu, tap **Transactions > Deposit Check**. The Deposit Check page appears.

2. On the Deposit Check page, do the following:
    a. In the **To account** list, tap the account that you want to deposit the check into.
    b. (Optional) In the **Enter the check number** area, tap to enter the number of the check, and tap **Set**.
    c. In the **Enter the check amount** area, tap to enter the amount of the check, and tap **Set**.
3. Tap **Capture image**. The Image Capture page appears.

4. On the Image Capture page, use your device to take a picture of the front and back of the check, and tap **Deposit**. Guides on the screen help you align the check for the image.

> 💡 **Tip:** If the image of the check is blurry, you can tap **Retake Front** or **Retake Back** to take a new picture.

5. Tap **Close**. The check appears in the Submitted tab in the Deposit Check History list.

Viewing check deposits

You can view check deposits in the Check Deposit History on the Home page. You can also view check deposits on the Deposit Check page in the mobile banking app. The lists include checks that you use the mobile banking app to deposit, grouped by status. The check status is one of the following:

Check deposit status

Status	Description
Submitted	Successfully transmitted to us. Requires additional review before processing.
Accepted	Successfully transmitted and accepted for processing.
Rejected	Successfully transmitted to us, but rejected for processing during review.

To view a check deposit on the Home page

1. On the Home page, in the Check Deposit History list, do one of the following to view a check deposit:
   ◦ Click or tap **Submitted** to view pending deposits.
   ◦ Click or tap **Accepted** to view processed check deposits.
2. Click or tap any transaction to view more information about the deposit or to see the check images.

To view a check deposit on the Deposit Check page

1. In the Menu, tap **Transactions > Deposit Check**. The Deposit Check page appears.
2. In the Deposit Check History, do one of the following:
    - Tap **Submitted** to view pending deposits.
    - Tap **Accepted** to view processed check deposits.
    - Tap the **Search transactions** field and enter your search text.
3. Tap any transaction to view more information about the deposit or to see the check images.

Viewing transactions on the Activity Center page

The Account Details page and the Activity Center page both include transactions. A specific transaction can appear on either page or both pages, depending on the transaction status and how you created it. You can view transactions and transaction details on the following pages:

Viewing transactions

Page	Includes
Account Details	All posted and pending transactions in an account, including: • Checks • Deposits • Transactions at branches • Transactions at ATMs • Bill payments • Transfers
Activity Center	Transactions that you create in online banking and the mobile banking app, including: • Recurring transactions • Transfers • Send a check • Wire transfers • Stop payment requests • Address change requests • Check reorders • ACH Payments • ACH Receipts • ACH Batches • ACH Collections • ACH Pass-thru payments

The following illustrates the appearance of the Activity Center page.

Activity Center page example

> **Tip:** You can also view transaction details on the page where you create the transaction.

On the Activity Center page, all scheduled recurring transactions appear on the Recurring Transactions tab. You can use the Recurring Transactions tab to view or cancel the recurring series.

The Individual Transactions tab includes transactions that do not recur and any recurring transaction due in the next 7 calendar days. You can use the Individual Transactions tab to view or cancel a specific transaction in a recurring series.

When you have pending approvals waiting, the number of pending approvals appears on the tabs.

Activity Center page tabs with number of pending approvals

This section includes the following:

Sorting transactions

On the Activity Center page, the column headings indicate the sort order. The column used to sort includes a triangle icon. The direction of the triangle icon indicates ascending or descending sort order.

Pending transactions are always grouped together at the top of the sort order.

To sort transactions

- On the Activity Center page, click or tap one of the following column headings to change the sort order:
  - **Status**
  - **Type/ID**
  - **Amount**
  - **Account**
  - **Date**

> **Tip:** Click the column again to change the sort order between ascending and descending.

Searching for a transaction

On the Activity Center page, you can search for a transaction in the following ways:

- Search
- Basic search on specific fields

When you search, you enter information about the item that you want to find. Some examples of things that you can search for include:

- Transactions greater than $500
- All Pending transactions
- All transactions in the last week

When you perform a basic search, you can search any of the following fields:

Basic search fields

Field	Notes
Type	The transaction type.
Status	The status of the transaction.
Account	The account to search.
Date	The creation date for the transaction. You specify a range of dates to search.
User	The Login ID of the user who created the transaction.
Amount	The amount of the transaction. You specify a range of amounts to include in the search.
Transaction ID	The internal tracking number that uniquely identifies the transaction.
Recurring Instance	The transaction recurrence.

To search for a transaction

1. In the Menu, click or tap **Transactions > Activity Center**. The Activity Center page appears.
2. Click or tap the **Search transactions** field.

3. In the **Search transactions** field, enter your search text.
4. Click or tap **Search**. The results list includes all matching payments and transfers.

To search with Basic search

1. In the Menu, click or tap **Transactions > Activity Center**. The Activity Center page appears.
2. Click or tap **Show Basic**. The Basic search options appear.

3. On the Basic Search pane, use the drop-down lists to specify the values to include in the search.

> **Tip:** The most common search fields appear in the Basic Search pane. Click or tap the **More** drop-down list, then select the check box to add an additional search field.

4. Click or tap **Search**.
5. In the search results, click or tap on a transaction for additional details. The results of a Basic search include transactions that match all of the search conditions.

To save a favorite search

1. Create a search.
2. On the Activity Center page, click or tap the **Favorites** drop-down list.
3. Click or tap **Save As New**.
4. In the Save Search window, enter a name for the favorite and click or tap **Save Search**.
5. In the success message, click or tap **Close**.

To repeat a favorite search

- On the Activity Center page, click or tap **Favorites** and click or tap the favorite search that you want to use. The search results appear.

Viewing transaction details

On the Activity Center page, the details that appear may vary, depending on the type of transaction, and always include:

Transaction details on the Activity Center page

Name	Description
Tracking ID	A unique internal number that identifies the transaction
Created	The date that the transaction was created
Created by	The Login ID of the user who created the transaction
Will process on	The date that the transaction will be processed
Amount	The amount of the transaction
Description	A short description of the transaction

The details can also include other information specific to the transaction type.

To view transaction details

1. In the Menu, click or tap **Transactions > Activity Center**. The Activity Center page appears.
2. On the Activity Center page, do one of the following:
   - Click or tap **Individual Transactions** to view a single transaction.
   - Click or tap **Recurring Transactions** to view a recurring transaction series.

3. Browse to locate the transaction that you want to view.
4. Click or tap the transaction. The transaction expands to show the details.

> 💡 **Tip:** Click or tap the transaction again to hide the details.

To view the individual transactions in a series

1. On the Recurring Transactions tab, in the details of a recurring series, click or tap **Show Associated Transactions**. The Individual Transactions tab appears with all of the transactions in the series.
2. (Optional) Do one of the following:
   - View the details of any specific transaction in the series.
   - Click or tap **Recurring Transactions** to view the details of the entire series.

Canceling pending transactions

Use the Activity Center page to cancel a pending transaction.

If you cancel a transaction on the Recurring Transactions tab, you cancel all future recurrence of the transaction. If you cancel a single transaction in a recurring series on the Individual Transactions tab, you cancel the single occurrence, not the entire series.

To cancel one or more pending transactions

1. In the Menu, click or tap **Transactions > Activity Center**. The Activity Center page appears.
2. Browse or search for the transactions that you want to cancel.
3. On the Activity Center page, do one of the following:
   - To cancel a single transaction, click or tap the item that you want to cancel. When the details appear, click or tap **Cancel**.
   - To cancel multiple transactions, click or tap the check box for each item that you want to cancel. On the Activity Center page, click or tap **Cancel**.
4. When prompted, click or tap **Confirm** to verify the cancellation. The status of the items will change to Cancelled on the Activity Center page.

Approving transactions

You can use the Activity Center page to approve a pending transaction.

To approve one or more transactions

1. In the Menu, click or tap **Transactions > Activity Center**. The Activity Center page appears.
2. Browse or search for the transactions that you want to approve.
3. On the Activity Center page, do one of the following:
   - To approve a single transaction, click or tap the item that you want to approve. When the details appear, click or tap **Approve**.
   - To approve multiple transactions, click or tap the check box for each item that you want to approve. On the Activity Center page, click or tap **Approve**.
4. (Optional) If you use a Symantec VIP Token code to authorize transactions, enter the current code from the token when prompted.
5. When prompted, click or tap **Approve** to verify the approval. The status of the items will change to Authorized on the Activity Center page.

Copying a transaction

You can use the Activity Center page to make a copy of an existing transaction. When you copy a transaction, a new transaction of the same type appears, with the fields already filled.

To copy a transaction

1. In the Menu, click or tap **Transactions > Activity Center**. The Activity Center page appears.
2. Browse or search for the transaction that you want to copy.
3. Click or tap the transaction.
4. Click or tap **Copy**. A new transaction of the same type appears.
5. Make any needed changes to the transaction. The procedure that you use to make the changes varies, depending on the type of transaction.
6. When you are satisfied with your changes, submit the new transaction.

Sending a message about a transaction

You can use the Activity Center page to send a message about a transaction.

To send a message about a transaction

1. In the Menu, click or tap **Transactions > Activity Center**. The Activity Center page appears.
2. Browse or search for the transaction that you want to send a message about.
3. Click or tap the item.
4. When the details appear, click or tap **Inquire**.
5. Click or tap the message recipient. The message automatically includes information to identify the transaction. You do not need to add transaction details to the message.
6. Click or tap in the **Message** field and enter your message.
7. (Optional) In online banking, click the attach file icon (🖉). In the Open dialog box, select a file to attach to the message, and click **Open**.
8. Click or tap **Send**.

Viewing E-Statements

Depending on your account configuration, you may be able to view E-Statements, electronic versions of your account statements. The procedure to view an E-Statement may vary.

> **Note:** In online banking, the Statements page may open in a new browser tab or window. You should disable any pop-up blockers for the online banking site.

To view E-Statements

1. In the Menu, click or tap **Transactions > Statements**. The Statements page appears.

2. Do the following to select the statement to view:
   a. In the **Accounts** drop-down list, select the account.
   b. In the **Cycle** drop-down list, select the cycle.
   c. In the **Image Type** drop-down list, select the file format.
   d. Click or tap **Get Statement**.

> **Note:** Depending on the settings on your device, you may be able to save or print the E-Statements.

Verifying your ability to view a PDF

You may need to verify that you can view PDF files the first time that you view an E-Statement.

If you are not able to view PDF documents, Adobe Acrobat is available for most operating systems. You can download and install Acrobat or a similar program to view PDF documents. Adobe Acrobat is available from: http://get.adobe.com/reader/

To verify that you can view a PDF

1. In the Menu, click or tap **Transactions > Statements**. The Please verify ability to view PDF documents page appears.

2. Click or tap **Show PDF**. If your browser or device configuration permits it, a new page appears displaying the PDF.
3. Do one of the following:
    ◦ If the PDF appears, enter the verification code from the PDF in the **Verification Code** field, and click or tap **Verify**. The Statements page appears.
    ◦ If the PDF does not appear, click or tap **I can't see a PDF** and an error message appears. Click or tap **OK** to return to the Home page. If you cannot view the PDF, verify that you have the appropriate software installed.

Reordering checks

You can use the Check Reorder page to repeat your most recent check order. You can only submit a reorder request for one account at a time.

To make changes to the style, layout, delivery method, or the check information, contact us.

The procedure to reorder checks may vary.

To reorder checks

1. In the Menu, click or tap **Transactions > Check Reorder**. The Check Reorder page appears.
2. Do the following:
   a. Click or tap the account to include in the reorder request.
   b. On the Check Number tab, click or tap the starting Check Number, and click or tap **Save**.
   c. On the Number of Boxes tab, click or tap the number of boxes to order, and click or tap **Save**.
   d. Click or tap **Send Request**.
3. Click or tap **Close** on the success message.

Sending a check to a payee

You can send a paper check to a single payee that you specify.

> **Note:** When you send a check, we do not save the payee information that you enter to reuse later. Use Bill Pay to save payees for later reuse. See "Managing bill payments" on page 43 for more information about using Bill Pay.

To send a check to a payee

1. In the Menu, click or tap **Transactions > Send Check**. The Send Check page appears.

2. Do the following:
   a. On the Account tab, select the account from which to send the check.
   b. Click or tap the **Amount** tab, and enter the amount for the check.
   c. (Optional) To send a certified check, select **Send Certified Check**.
   d. Click or tap the **Process Date** tab, and select the date that you want to send the check, or click or tap **Next Available Process Date**.
   e. (Optional) Click or tap the **Description** tab, and enter an optional description for the check.
   f. Click or tap the **Recipient** tab, and enter the name and contact information for the payee or click or tap **Send to Account Owner**.
   g. Click or tap **Submit** to send the request.
3. Click or tap **OK**.

Creating a stop payment request

You can request a stop payment on one or more checks. A stop payment request does not guarantee that the check or checks will be stopped. The item may have already been processed and posted to your account.

To create a stop payment request

1. In the Menu, click or tap **Services > Stop Payment**. The Stop Payment page appears.

2. On the Request Type tab, click or tap one of the following:
   - **Single Check**
   - **Multiple Checks**
3. On the Account tab, click or tap the appropriate account.
4. Enter all of the check information that you have for the stop payment:
   - If you selected Single Check:
     - **Check Number**
     - (Optional) **Payee**
     - (Optional) **Amount**
     - (Optional) **Date**
   - If you selected Multiple Checks:
     - **Starting Check Number**
     - **Ending Check Number**
     - (Optional) **Start Date**
     - (Optional) **End Date**
5. (Optional) On the Note tab, add a note to accompany the request, and click or tap **Set**.
6. Click or tap **Send Request**.
7. Do one of the following:
   - Click or tap **Close** to return to the Stop Payment page.
   - Click or tap **View in Activity Center**.

CHAPTER 7: MANAGING MESSAGES AND ALERTS

This chapter contains the following:

- ["Managing secure messages"](#) on page 71
- ["Managing alerts"](#) on page 76

Managing secure messages

Secure messages provide a secure way to communicate with us and are not used to communicate with any outside party. These secure messages appear in both online banking and the mobile banking app.

This section includes the following:

- ["Creating a secure message"](#) on page 72
- ["Reading a secure message"](#) on page 73
- ["Replying to a secure message"](#) on page 74
- ["Deleting secure message threads"](#) on page 74

Creating a secure message

You can create a secure message in online banking or the mobile banking app.

In online banking, you can attach a file to a message. The file can be any of the following formats:

- ach
- docx
- jpeg
- log
- png
- rtf
- txt
- xls
- zip
- doc
- gif
- jpg
- pdf
- ppt
- text
- wpd
- xlsx

To create a secure message

1. In the Menu, click or tap **Messages**. The Messages page appears.
2. Click or tap **New**. The New Message window appears.
3. Click or tap the message recipient. The message window appears.
4. In the **Subject** field, enter a subject.
5. In the **Message** field, enter the message.
6. (Optional) In online banking, click the attach file icon (✎). In the Open dialog box, select a file to attach to the message, and click **Open**.
7. When your message is complete, click or tap **Send**. Your new message appears on the Messages page.

Reading a secure message

When you have unread messages, the number of unread messages appears on the Messages item in the Menu. In the Inbox, unread messages include a red triangle in the top left corner. A message and all replies are grouped in a conversation.

Unread message notification

To read a secure message

1. In the Menu, click or tap **Messages**. The Messages page appears.
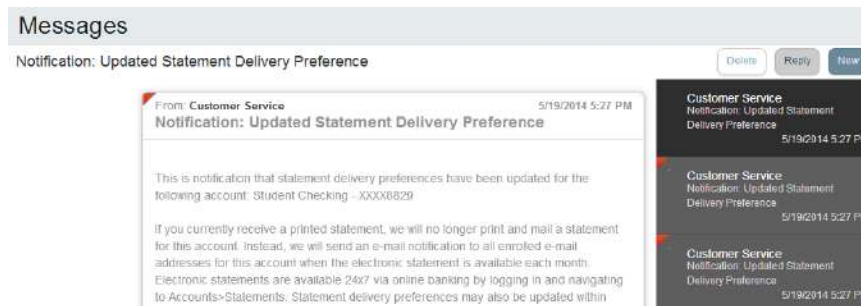
2. Do one of the following:
    ○ If the Inbox appears on the right side of the screen, click or tap the message that you want to read.
    ○ If the Inbox does not appear, click or tap **Inbox**, and click or tap the message that you want to read.
    The original message and all related replies appear.

Replying to a secure message

You can reply to a secure message in online banking or the mobile banking app.

To reply to a secure message

1. After you read a secure message, click or tap **Reply**. The Reply window appears.

2. In the **Message** field, enter the message.
3. (Optional) In online banking, click the attach file icon (📎). In the Open dialog box, select a file to attach to the message, and click **Open**.
4. When your reply is complete, click or tap **Send**.

Deleting secure message threads

After you have read the secure messages in a message thread, you can delete the thread and all messages in it. You can delete a single thread, multiple threads, or all threads. Message threads stay in the Inbox until you delete them.

> **Caution:** When you delete a thread, the system permanently deletes it. Make sure that you do not need the information in the message before you delete it.

To delete secure message threads

1. In the Menu, click or tap **Messages**. The Messages page appears.
2. Do one of the following:
    - If the Inbox appears on the right side of the screen, click or tap **Delete**.
    - If the Inbox does not appear, click or tap **Inbox**, and click or tap **Delete**.

    The Delete Message pane appears.
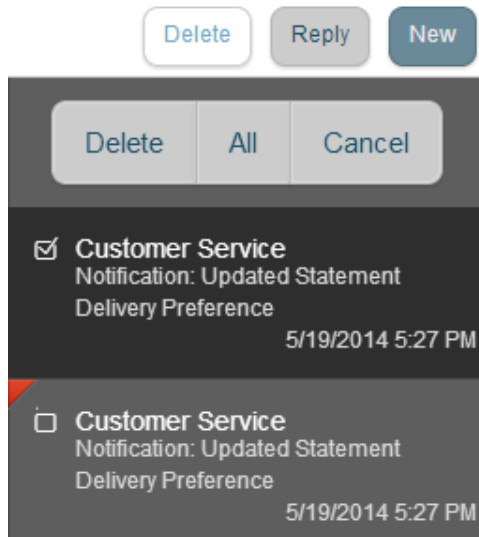
3. On the Delete Message pane, do one of the following:
    - Click or tap the check boxes for the message threads that you want to delete.
    - Click or tap **All** to select all message threads.
4. Click or tap **Delete**.
5. When prompted, click or tap **Delete** to verify the deletion. The Inbox reappears without the deleted messages.

Managing alerts

Alerts remind you of important events, warn you about the status of your accounts, and notify you when transactions occur. When you create an alert, you specify the conditions that trigger the alert as well as the way that you receive the alert. These conditions vary depending on the alert type. Alert types include:

- Date
- Account
- History
- Insufficient Funds
- Transactions
- Security

You can choose to receive Alerts in any of these ways:

- Secure Message
- Email
- Telephone call
- Text (SMS) message

You do not need to be logged in for us to send the alert. Secure Message and email alerts are sent immediately when they are generated. You specify the time to send alerts in a telephone call or a text message.

This section includes the following:

- "Creating an alert" on page 77
- "Editing alerts" on page 78
- "Enabling and disabling alerts" on page 78
- "Deleting an alert" on page 79
- "Configuring security alerts" on page 79

Creating an alert

When you create an alert, it takes effect immediately and stays in effect until you disable or delete it.

To create an alert

1. In the Menu, click or tap **Settings > Alerts**. The Alerts page appears.
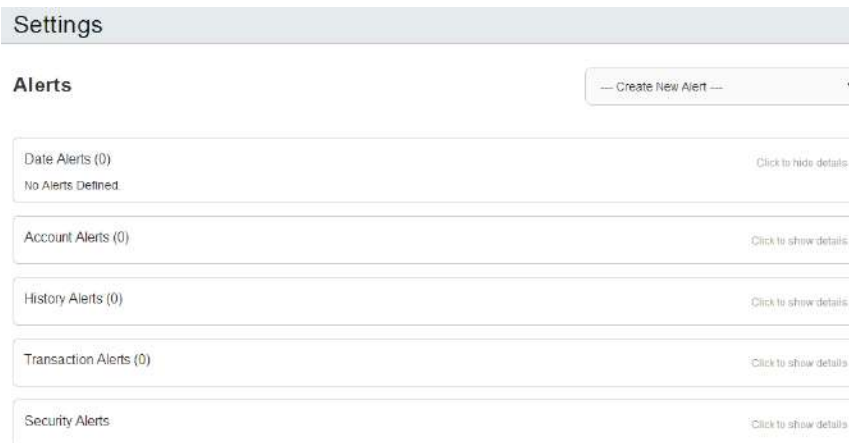
2. In the **Create New Alert** drop-down list, click or tap the alert type that you want to create. The New Alert page appears.
3. Select the conditions that trigger the alert.
4. Select one of the following from the **Select a delivery method** drop-down list:
   - Select **Secure Message Only** to send the alert as a Secure Message. The alert is sent immediately when it is generated. You must be logged in to read the alert.
   - Select **Email** to send the alert as an email. Enter the email address where you want to send the alert. The alert is sent immediately when it is generated.
   - Select **Voice** to send the alert as a telephone call. Select the country from the **Select Phone Country** drop-down list, enter the phone number to call, and specify the time to call.
   - Select **SMS** to send the alert as a text (SMS) message. Select the SMS country, and enter the number and the time to send the message, and select the **Agree to Terms** check box.

5. Select the **Every Occurrence** check box to repeat the alert every time that the trigger occurs.

> **Note:** When you select Every Occurrence, a Transaction alert is sent every time the conditions match. Account, History, and Insufficient funds alerts are sent once per day.

6. Click or tap **Save**.
7. In the success message, click or tap **Close**. The new alert appears on the Alerts page.

Editing alerts

You can use the Alerts page to edit an existing alert. Any changes take effect immediately.

To edit an existing alert

1. In the Menu, click or tap **Settings > Alerts**. The Alerts page appears.
2. Click or tap the type of alert that you want to edit.
3. Click or tap the existing alert that you want to edit. The Edit Alert page appears.
4. Make any needed changes to the alert settings, and click or tap **Save**.
5. Click or tap **Close** on the Save Alert message.

Enabling and disabling alerts

You can use the Alerts page to temporarily disable an existing alert and later enable it again.

To disable or enable an existing alert

1. In the Menu, click or tap **Settings > Alerts**. The Alerts page appears.
2. Click or tap the type of alert that you want to disable or enable.
3. On the Alerts page, locate the existing alert, then do one of the following in the **Enabled** column:
    ◦ Click or tap **Off** to disable the alert.
    ◦ Click or tap **On** to enable the alert.

Deleting an alert

You can use the Alerts page to delete an alert that you no longer need. Deleting an alert removes it immediately and permanently.

To delete an alert

1. In the Menu, click or tap **Settings > Alerts**. The Alerts page appears.
2. Click or tap the type of alert that you want to delete.
3. Click or tap the existing alert that you want to delete. The Edit Alert page appears.
4. Click or tap **Delete**.
5. When prompted, click or tap **Confirm** to delete the alert.
6. When the delete is complete, a message appears. Click or tap **Close.**

Configuring security alerts

Security alerts inform you immediately when a security-related event occurs. Some security alerts are required. In the list of security alerts, required alerts are dimmed. You can enable or disable optional security alerts. The available security alert types vary, depending on your account type.

When an enabled alert is triggered, we send a security alert message. Security alerts are always sent as secure messages. You can add additional delivery methods. When a security alert is triggered, the alert is sent to all of the configured delivery methods.

You should not rely on email alerts alone, since email can be delayed or interrupted. Always use a second delivery method along with email for greater security.

To enable or disable optional security alerts

1. In the Menu, click or tap **Settings > Alerts**. The Alerts page appears.
2. Click or tap **Security Alerts**. The list of available alerts appears.
3. Do one of the following:
    ○ To enable an alert, click or tap **On**.
    ○ To disable an alert, click or tap **Off**.
4. On the Save Alert page, click or tap **Close**.

To edit security alert delivery preferences

1. In the Menu, click or tap **Settings > Alerts**. The Alerts page appears.
2. Click or tap **Security Alerts**.
3. Click or tap **Edit Delivery Preferences**. The Delivery Preferences page appears.

4. Do the following:
    a. In the **E-Mail Address** field, enter the email address to receive security alerts.
    b. In the Phone Number area, select the destination from the **Country** drop-down list and enter the phone number and extension to call in the **Area Code**, **Phone Number**, and **Ext.** fields.
    c. In the SMS Text Number area, select the destination country from the **Country** drop-down list, and enter the phone number to send the message to in the **Area Code and Phone Number** fields.
5. On the Delivery Preferences page, click or tap **Save**. A success message appears.

CHAPTER 8: COMMERCIAL FEATURES

This chapter contains the following:

Payment and template overview

Your business pays and collects funds every day. You can use Commercial payments and templates in online banking and the mobile banking app to create one-time payments and to create templates to automate routine payments.

In online banking and the mobile banking app, a payment is a transaction that you create to pay or collect funds.

A template is a defined set of instructions that you can use for repeated payments or collections. Templates make it easy for you to set up and use repetitive payments, including the following:

- Payments to vendors and suppliers
- Collections from customers

Templates help you to do the following:

- Save time
- Reduce error rates
- Increase productivity
- Delegate tasks
- Control regular payments

You can create a template and assign it to another user. User management allows you to control how that user can access, use, and change the template. Depending on the user's rights, that user can do some or all of the following:

- Create a payment from the template and change only the date, amount, and description
- Create a payment from the template and change any field
- Edit the template and save the changes for all users

User management overview

Every user has an individual set of user rights, including:

- Rights to create payments and templates of specific transaction types
- Limits on the transactions the user can approve
- Rights to access specific accounts
- Rights to features in online banking and the mobile banking app

These rights control what each user can do in online banking and the mobile banking app. You plan these rights to give users the permissions that they need to perform their jobs, but only those permissions.

The user rights that you create for your business are driven by your needs. The following table includes example user rights definitions:

User rights examples

Business structure	Owners	Employees	Transaction and feature rights for individuals
Sole proprietorship	1	5	- Owner: Draft and approve vendor payments and invoices. Manage users. - Backup: Draft restricted for vendor payments and invoices
Partnership	2	20	- Owner 1: Draft vendor payments and invoices. Manage users. - Owner 2: Approve vendor payments and invoices. Manage users. - Office manager: Draft restricted for vendor payments and invoices.

User rights examples (cont'd)

Business structure	Owners	Employees	Transaction and feature rights for individuals
Small or medium business	Multiple	200+	• Directors: Manage templates. Approve payments. Manage users. • Payables manager: Draft and approve vendor payments and invoices. • Receivables manager: Draft and approve collections. • Others: Draft restricted for vendor payments, invoices, and collections.
Large business	Shareholders	1000+	• Finance EVP: Manage templates. Approve payments. • Payables manager: Draft and approve vendor payments and invoices. • Receivables manager: Draft and approve collections. • Others: Draft restricted for vendor payments, invoices, and collections.

The User Management page lists all of the Commercial account users. You can view users as cards in a grid or as a list. The following illustrates the User Management page.

Example User Management page
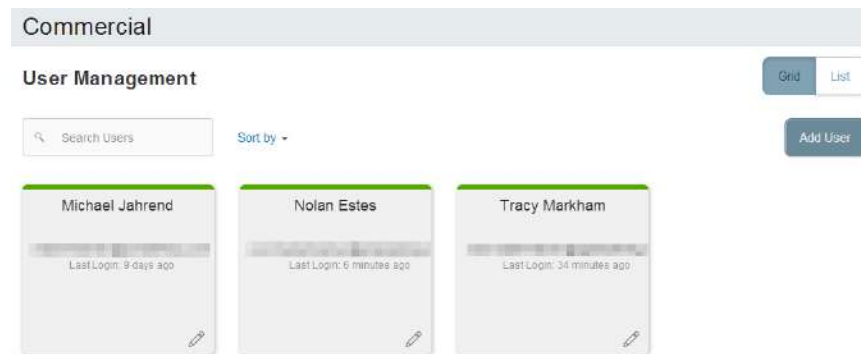
The following information appears for each for user:

- Name
- Email address
- The time since the user last logged in
- Account lock status

A locked account has a red card. A green card is unlocked.

> **Note:** Contact us to unlock a locked account.

This section includes the following:

- "How user rights control payments and templates" on page 85
- "Rights to transaction types" on page 86
- "Limits on transaction approvals" on page 89
- "Rights to access features" on page 90
- "Rights to access accounts" on page 92

How user rights control payments and templates

The following table illustrates how the Draft rights for each transaction type and the Manage Templates feature control access to payments and templates:

User rights for each transaction type

Draft right for transaction type	Manage Templates assigned	Manage Templates not assigned
None	None	None
Draft	• Create a payment from assigned transaction types • Create a template from any transaction type • Create a payment from any template and change any fields • Edit any template • Delete any template	• Create a payment from the transaction type • Create a template from the transaction type • Create a payment from any assigned template or own template and change any fields • Edit own templates • Edit assigned templates
Draft Restricted	N/A	• Create a payment from an assigned template and change the date, amount, and description

You must have the Manage Recipients feature assigned to add a recipient to a template. You must have the Manage Subsidiaries feature assigned to add a subsidiary to a template, unless we manage your subsidiaries on your behalf.

After a payment is drafted, it must be approved. User rights also control who can approve a drafted payment.

You must have rights to an account to include it in a payment or template. The following table lists the payment types and required rights.

Required account rights for payment types

Payment type	Required account right
• ACH Payment • ACH Batch • Domestic Wire • International Wire • Tax Payment	Withdraw
• ACH Receipt • ACH Collection	Deposit

The rights required for an ACH Passthru payment depend on the contents of the file.

See "Managing users" on page 100 for information about configuring and using user rights.

Rights to transaction types

The Overview tab on the User Policy page lists the rights and approval limits for each transaction type. The following example illustrates the Overview tab:

Overview tab example

The Draft rights for each transaction type include the following:

Draft rights for transaction types

Icon	Right	Permission
✓	Draft	• Create a draft • Create a template of the specified transaction type
ⓘ	Draft Restricted	• Create a draft based on an assigned existing template, and change the amount, settlement date, and description
⊘	None	• Cannot create a draft • The transaction type does not appear in the New Payments list.

The Approve rights for each transaction type include the following:

Approve rights for transaction types

Icon	Right	Permission
✓	Approve	Approve a draft
⊘	None	Cannot approve a draft

The Cancel rights for each transaction type include the following:

Cancel rights for transaction types

Icon	Right	Permission
✓	Cancel	Cancel an existing draft or an approved but unprocessed transaction
⊘	None	Cannot cancel

The View rights control which transactions are visible on the Payments page and the Activity Center page. The rights for each transaction type include the following:

View rights for transaction types

Icon	Right	Permission
	View All	Can view activity by all users
	View Own	Can view own activity. Cannot view activity by any other users
	None	Cannot view activity by any user

This section includes the following:

-
-

Transaction types

User rights control access to transaction types. Depending on your account configuration, the available types can include some or all of the following:

Transaction types

Type	Description
ACH Passthru	Upload a complex NACHA-format file that includes multiple ACH batches.
ACH Payment	Send funds to a single recipient through the Automated Clearing House (ACH) system.
ACH Batch	Send funds to multiple recipients through the ACH.
ACH Collection	Collect funds from multiple recipients through the ACH.
ACH Receipt	Collect funds from a single recipient through the ACH.
Domestic Wire	Send a wire transfer to a recipient in the United States.
International Wire	Send a wire transfer to a recipient in another country.

Transaction types (cont'd)

Type	Description
Tax payment	Send funds to a Federal, state, or local tax authority using the Electronic Federal Tax Payment System (EFTPS).

Other services

User rights also control access to other services that are not used in payments or templates. Depending on your account configuration, the available types can include some or all of the following:

Other service types

Type	Permission
Change Address	Submit an address change request.
Check Reorder	Submit a request to repeat your most recent check order for an account that you specify.
Send Check	Send a paper check to a payee that you specify.
Stop Payment	Submit a stop payment request for one or more checks.
Transfer-External	Transfer funds to or from an account at another financial institution.
Transfer-Internal	Transfer funds between your accounts.

Limits on transaction approvals

You can configure limits on the number and size of transactions that a user can approve. If required, we can also configure these limits. Approval limits apply to each user individually, and each transaction type has a separate limit. The Overview tab of the User Policy page lists the limits for each transaction type.

> **Note:** In addition to the limits on users, we set approval limits for your Commercial account as a whole. You cannot set an approval limit higher than the limits that we set for the account.

You can apply the following limits on each transaction type:

Transaction limits

Limit	Limits approval by
Per Transaction (Amount)	Dollar amount for each transaction of the type
Per Day (Amount)	Dollar amount per day for all transactions of the type
Per Month (Amount)	Dollar amount per month for all transactions of the type
Per Account Per Day (Amount)	Dollar amount per day for each account
Per Day (Count)	Number of transactions per day
Per Month (Count)	Number of transactions per month
Per Account Per Day	Number of transactions per day in each account

Rights to access features

The Features tab on the User Policy page lists the features assigned to a specific user. The following example illustrates the Features tab:

Features tab example

Depending on your account configuration, the features may include some or all of the following:

Feature access

Feature Name	Allows you to
Manage Templates	• Create new templates of any transaction type • Edit any existing templates of any transaction type • Delete any existing templates
Manage Recipients	• Create, edit, and delete recipients • Add existing recipients to templates • Remove existing recipients from templates
Manage Subsidiaries	• Create, edit, and delete subsidiaries • Add existing subsidiaries to templates • Remove existing subsidiaries from templates
Manage Users	• Add and delete users • Edit transaction types, features, and accounts for any user
Statement Image	• View statement images
Mobile Capture	• Use the mobile banking app to deposit checks

Depending on your account configuration, you may be able to access other feature on the Features tab of the User Policy page. These features can include custom forms or access to other services that we provide.

> ⚠ **Caution:** Because a user who has the Manage Users feature assigned can change his or her own rights and limits, you should limit the number of users who have the Manage Users feature assigned.

Rights to access accounts

The Accounts tab on the User Policy page lists the accounts that a user can access. The following example illustrates the Accounts tab:

Accounts tab example

For each account, you can assign any or all of the following access rights:

Account access rights

Right	Permissions
View	View balance and history for the account on the Home page and on the Account Details page
Deposit	Deposits funds into the account
Withdraw	Withdraw funds from the account

Payment recipients overview

In a payment or a template, a recipient is any person or business with whom your business may exchange funds. You can send funds to or receive funds from the recipient. After you create a recipient, you can include the recipient in multiple payments or templates.

A payment or a template must have at least one recipient assigned. If the recipient for a payment or template does not exist, you can add a one-time recipient when you create the payment or template.

Each recipient must have one or more associated accounts.

Wire transfers require beneficiary financial institution. Wire transfers may also need an intermediary financial institution.

The beneficiary is the person or business who should receive the funds in a wire transfer. When you add an account that you intend to use in a wire transfer, you specify a beneficiary financial institution that will accept the transfer on behalf of the beneficiary.

An intermediary financial institution is a receiving financial institution other than the beneficiary financial institution. The wire transfer goes first to the intermediary, which retransmits it to the beneficiary financial institution.

If you have the Manage Recipients feature assigned, you can do the following:

- Create recipients
- Edit recipients
- Add an existing recipient to a payment or template
- Remove a recipient from a template

The Recipient Management page does not appear if your user rights do not permit you to manage recipients.

Recipient information in a payment or a template

In a payment or template, recipients appear in the Recipient & Amount page as cards in a grid or as items in a list. The icons on the cards and the options in the list summarize how the payment or template affects the recipient. The following examples illustrate both a card in the grid view and the list view.

Example recipient card in payments and templates

Example recipient list view in payments and templates

Each view includes the following:

Recipient information in payments and templates

Item	Icon	Note
Name	N/A	The name of the recipient in online banking and the mobile banking app.
Account	N/A	The account number. If the recipient has multiple accounts, you select the account or accounts to use in the payment or template.
Amount	N/A	The amount of the payment, or the default amount for the template.
Currency	N/A	Only appears for an International Wire. The currency for the wire transfer.
Accounts	☰	All of the accounts associated with the recipient. Click or tap to view. In single-recipient transactions, you can select an alternate account for the transaction. In multi-recipient transactions, you can add an account to the transaction.
Addendum	↰	A message that we include in the transaction that we send to the ACH system. Appears in ACH transactions. In the grid view, click or tap the icon to enter the addendum. The addendum appears in the transaction details on the Activity Center page, but it does not appear for the recipient.

Recipient information in payments and templates (cont'd)

Item	Icon	Note
Message to Beneficiary		A message included in the wire to the beneficiary of Domestic and International Wire Transfers. In the grid view, click or tap the icon to add the message.
Notify		Notify the recipient by email when the payment is processed. In the grid view, click or tap the icon to change the setting. A recipient email address is required to send a notification.
Do not notify		Do not notify the recipient when the payment is processed. In the grid view, click or tap the icon to change the setting.
Pay		Pay the recipient when the payment is processed. Only appears for payments with multiple recipients. In the grid view, click or tap the icon to change the setting.
Do not pay		Do not pay the recipient when the payment is processed. Only appears for payments with multiple recipients. In the grid view, click or tap the icon to change the setting.
Copy recipient		Copy the recipient in the payment or template. Click or tap to create the copy. Only appears for payments with multiple recipients.
Edit recipient		Edit the recipient. Only appears if you have the Manage Recipients feature assigned. Click or tap to make changes to the recipient or to the accounts. Any changes are permanent and affect all users.

Subsidiaries overview

A subsidiary is a secondary or alternate company profile that you can use when you create a payment or template. You can use subsidiaries when your business requires that you create transactions for multiple entities. For example, a holding company could create a subsidiary for each of the company's real subsidiaries. An accountant who pays taxes on behalf of clients could create a subsidiary for each client.

When you include a subsidiary in a payment, we substitute the characteristics of the subsidiary when we send the processed transaction to the receiving financial institution. The financial institution may or may not pass the information on to the recipient.

A payment or a template can be associated with a single subsidiary.

If you have the Manage Subsidiaries feature assigned, you can do the following:

- Create subsidiaries
- Edit subsidiaries
- Add an existing subsidiary to a payment or template
- Remove a subsidiary from a template

The Subsidiary Management page does not appear if your user rights do not permit you to manage subsidiaries.

> **Note:** If we manage subsidiaries on your behalf, the Manage Subsidiaries feature and the Subsidiary Management page do not appear. When you create or edit a template, you can add or remove the subsidiaries that we create for you.

Subsidiary information in a payment or a template

When you create a new payment or template, subsidiaries appear in the Subsidiary page as cards in a grid or as items in a list. The following examples illustrate both a card in the grid view and the list view.

Example subsidiary card in payments and templates
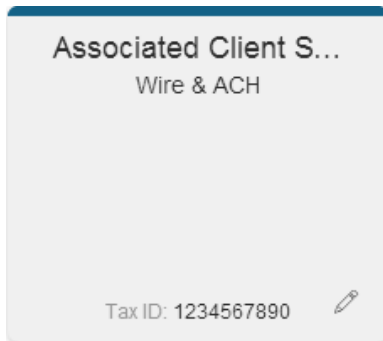
Example subsidiary list view in payments and templates

	Name ▲	ACH/Wire	Tax ID ▲	
☐	Associated Client Services	Wire & ACH	1234567890	✎
☐	General Mechanics	ACH	1234567890	✎
☐	Special Services Group	Wire	1234567890	✎

Each view includes the following:

Card recipient information in payments and templates

Item	Note
Name	The name of the subsidiary.
Valid payment types	The information required for a subsidiary varies, depending on the type of payment. You can only include a subsidiary in a payment or a template if the subsidiary includes the required information for the payment type.
Tax ID	The Tax ID of the subsidiary.
Edit subsidiary (✐)	Appears if you have the Manage Subsidiaries feature assigned. Click or tap to make changes to the subsidiary. Any changes are permanent and affect all users.

Payment processing times

When you create a payment, you specify the effective date of the payment. We process your payment to meet the effective date. You cannot schedule a payment to process on a holiday or weekend. If you create a recurring payment and a recurring instance falls on a non-processing day, we automatically move that instance to aprocessing day. Depending on the type of transaction and the type of non-processing day, we may move to either the next processing day or the previous processing day. Contact us for additional information.

Money is debited from your account on the processing date for the following payment types:

- ACH Payment
- ACH Batch
- Domestic Wire Transfer
- International Wire Transfer
- Tax Payment

Money is credited to your account on the effective date for the following payment types:

- ACH Receipt
- ACH Collection

> **Note:** For ACH Passthru transactions, you select the process date for the file. Money is debited or credited on the effective date specified in the file.

The following table outlines the typical processing times for each transaction type. Contact us for detailed information about processing dates.

Transaction type processing window

Transaction Type	Process date
ACH Payment	2 days before
ACH Receipt	1 day before
ACH Batch	2 days before
ACH Collection	1 day before
Domestic Wire	Same day
International Wire	Same day
Tax Payment	1 day before

CHAPTER 9: MANAGING USERS

This chapter contains the following:

Adding a user and configuring rights

A user who has the Manage Users feature assigned can create other users on the User Management page.

> **Note:** If your account requires multi-factor authentication, we can only send Secure Access Codes to the user using the contact information that you specify. If you do not supply valid contact information, the user cannot get a valid Secure Access Code and cannot log in.

See "Registering a browser or device" on page 168 for more information about multi-factor authentication.

To add a user and configure rights

1. In the Menu, click or tap **Commercial > User Management**. The User Management page appears.
2. Click or tap **Add User**. The New User page appears.

3. Do the following:
   a. In the **First Name** and **Last Name** fields, enter a name.
   b. In the **E-Mail Address** field, enter a valid email address.
   c. In the **Phone Country** drop-down list, select the country.
   d. In the **Phone** field, enter a valid phone number.
   e. In the **Login ID** field, enter a login name.
   f. In the **Password** field, enter a default password, and reenter it in the **Confirm Password** field.
   g. Click or tap **Save**. The User Management page appears.
4. Locate the user that you just created and click or tap the Edit User icon (✎). The View User page appears.

5. Click or tap **Assign Rights**. The User Policy page appears.

6. Click or tap a transaction type. The Rights tab appears.

7. Do the following:
   a. Click or tap **Enable** to enable the transaction type.
   b. Click or tap the icons for **Draft**, **Approve**, **Cancel**, and **View Online Activity** to assign rights to the user.

8. (Optional) If the type is a financial transaction and the user can approve the type, click or tap **Limits**. The Limits tab appears.

9. (Optional) Click or tap a limit, then enter the limit.
10. Click or tap Overview and repeat steps 6-9 to assign the user each required transaction type.
11. On the User Policy page, click or tap **Features**. The Features tab appears.

12. Click or tap to select the features to assign.

13. On the User Policy page, click or tap **Accounts**. The Accounts page appears.
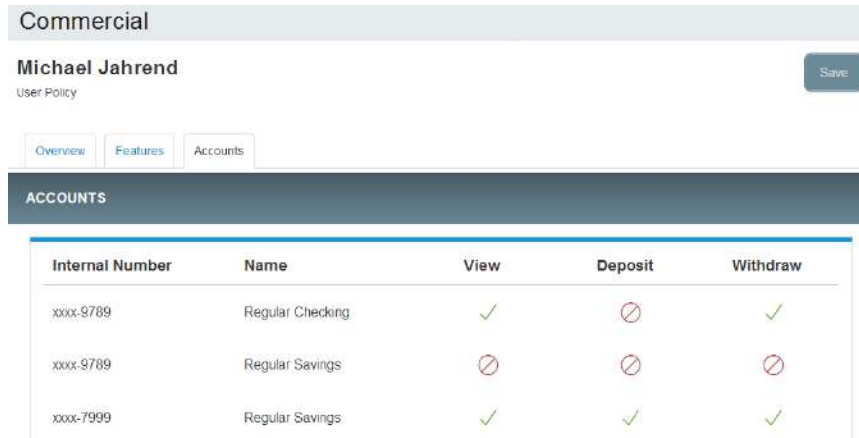
14. For each account, click or tap the icon in each of the following columns to configure access:
    - **View**
    - **Deposit**
    - **Withdraw**
15. Click or tap **Save**.
16. Provide the new Login ID and default password to the new user.

Viewing existing users

The User Management page includes all users as cards in a grid or in a list.

To view existing users

1. In the Menu, click or tap **Commercial > User Management**. The User Management page appears.
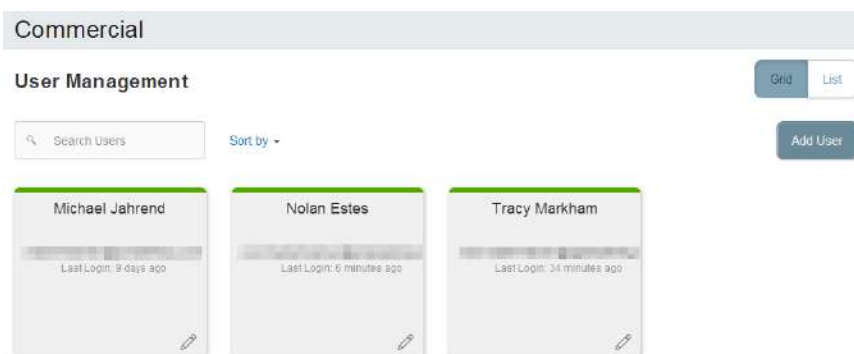
2. Browse or search to view existing users.

Editing user rights

A user who has the Manage Users feature assigned can edit any user's rights.

Changes to user rights take effect the next time that the user logs in.

To edit user rights

1. In the Menu, click or tap **Commercial > User Management**. The User Management page appears.
2. Locate the user that you want to edit. You can browse or search for the user. Click or tap the edit user icon (✎). The View User page appears.
3. Verify the login name of the user in the **Login Name** field, and click or tap **Assign Rights**. The User Policy page appears.
4. Configure the user rights and limits for each transaction type, the account features, and the account access. For more information, see:
   -
   -
   -
5. Click or tap **Save**.

Configuring rights and limits for transaction types

A user who has the Manage Users feature assigned can edit user rights and limits for transaction types.

To view existing rights and limits for all transaction types

- On the View User page for a user, click or tap **Assign Rights**. The Overview tab of the User Policy page appears.

To configure rights for transaction types

1. On the Overview tab of the User Policy page, click or tap the icons for **Draft**, **Approve**, **Cancel**, and **View** to assign rights to a transaction type.
2. Click or tap **Save**.
3. Click or tap **Close**.

To configure rights and limits for a transaction type

1. On the Overview tab of the User Policy page, click or tap the transaction type that you want to configure. The Rights tab appears.
2. Do the following:
   a. Click or tap **Enable** to enable the transaction.
   b. Click or tap the icons for **Draft**, **Approve**, **Cancel**, and **View** to assign rights to the user.
3. (Optional) If the type is a financial transaction and the user can approve the type, click or tap **Limits**. The Limits tab appears.
4. (Optional) Click or tap a limit, and then click or tap to enter the limit.
5. Do one of the following:
   ○ Click or tap **Overview** to view all rights.
   ○ Click or tap **Change** to select another transaction type to configure.
   ○ Click or tap **Save** and then click or tap **OK**.

Configuring feature options

A user who has the Manage Users right assigned can edit user access to features. The features that appear depend on how we configure your account.

> **Note:** If we manage subsidiaries on your behalf, the Manage Subsidiaries feature does not appear.

To configure feature options

1. On the View User page for a user, click or tap **Assign Rights**. The Overview tab of the User Policy page appears.
2. Click or tap **Features**. The Features tab appears.
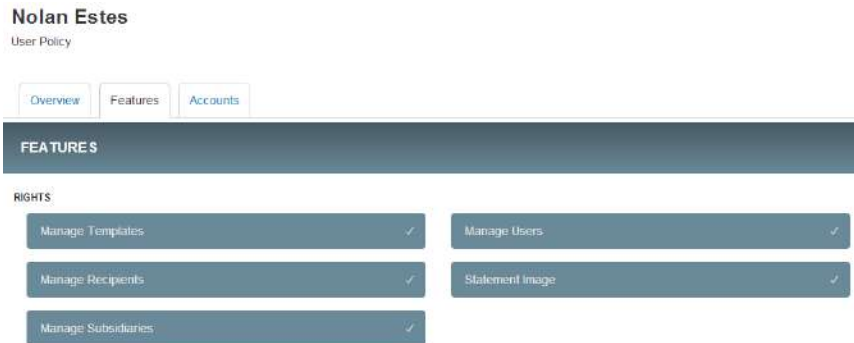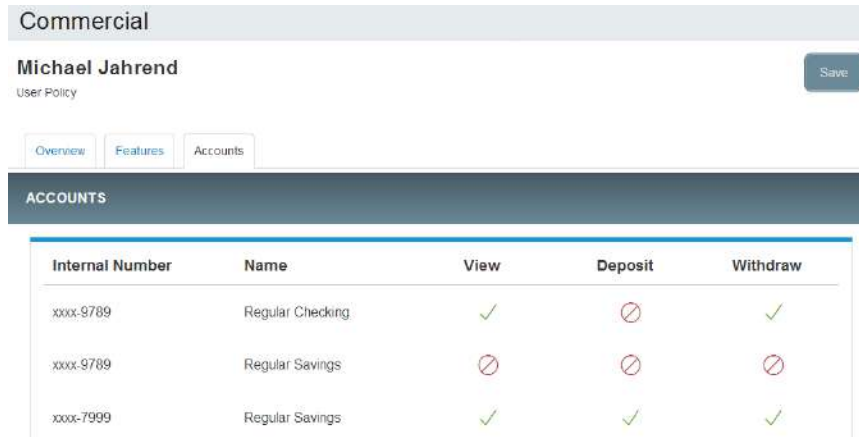
3. Click or tap to select the features to assign. Select one or more of the following:
   - **Manage Templates**
   - **Manage Recipients**
   - **Manage Subsidiaries**
   - **Manage Users**
   - **Statement Image**
4. Click or tap **Save**.
5. On the success message, click or tap **OK**.

Configuring account access

A user who has the Manage Users right assigned can edit the access that other users have to accounts.

To configure account access

1. On the View User page for a user, click or tap **Assign Rights**. The User Policy page appears.
2. Click or tap **Accounts**. The Accounts page appears.

3. For each account, click or tap the icon in each of the following columns to configure access:
    - **View**
    - **Deposit**
    - **Withdraw**
4. Click or tap **Save**.
5. On the success message, click or tap **OK**.

Deleting a user

When you delete a user, you do not delete any existing transactions that the user drafted or approved, including recurring transactions.

To delete a user

1. In the Menu, click or tap **Commercial > User Management**. The User Management page appears.
2. Locate the user that you want to delete. You can browse or search for the user. Click or tap the edit user icon (✐). The View User page appears.

3. Click or tap **Delete**.
4. Click or tap **Yes** to verify the delete.
5. Click or tap **Close**.

CHAPTER 10: MANAGING RECIPIENTS AND SUBSIDIARIES

This chapter contains the following:

-
-

Managing recipients

On the Recipient Management page, recipients appear as cards in a grid or as items in a list. The grid view and the list view include the display name, recipient name, number of associated accounts, and email address for each recipient.

The following examples illustrate the appearance of the grid view and the list view.

Example Recipient Management page grid view

Example Recipient Management page list view

This section includes the following:

Searching for a recipient

You can use the Recipient Management page to search for an existing recipient.

To search for a recipient

1. On the Recipient Management page, click or tap the **Search** field.
2. In the **Search** field, enter your search text. You can search for all or part of the recipient name, ACH name, or address.
3. Click or tap the search icon (🔍). The search results appear on the Recipient Management page.

Adding a recipient

If you have the Manage Recipients feature assigned, you can use the Recipient Management page to add a recipient. You must associate one or more accounts with a recipient before you can save the recipient.

To add a recipient

1. In the Menu, click or tap **Commercial > Recipients**. The Recipient Management page appears.

2. On the Recipient Management page, click or tap **Add Recipient**. The Add Recipient page appears.

3. On the Recipient Detail tab, do the following:
   a. Enter the **Display Name**. The display name appears in online banking and the mobile banking app to help you recognize the recipient.
   b. Enter the **ACH Name**.
   c. (Optional) If your configuration requires SEC codes for each recipient, select **Individual** or **Company**.
   d. (Optional) Enter the **E-Mail Address**. If you enter an email address, we can notify the recipient when a transaction is processed.
   e. From the **Country** drop-down list, select the country. The address fields change based on the country selection.
   f. Enter the postal address information.
4. Click or tap **Add Account**. The Account – New tab appears.

5. In the Account Detail area, do the following:
   a. From the **Account Type** drop-down list, select **Checking** or **Savings**.
   b. Enter the account number in the **Account** field.
   c. Enter the routing number in the **Routing** field. You must enter a valid routing number.

6. (Optional) If you plan to use the account with wire transfers, do the following in the Beneficiary area:
    a. Enter the **Name**.
    b. From the **Country** drop-down list, select the country.
    c. Enter the postal address information.
7. (Optional) If you plan to use the account with wire transfers and the beneficiary financial institution requires an intermediary financial institution, do the following in the Intermediary area:
    a. Enter the **Name**.
    b. From the **Country** drop-down list, select the country.
    c. If the country is United States, enter the **ABA** number. If the country is not the United States, enter the **IBAN** or **SWIFT/BIC** numbers.
    d. Enter the postal address information.
8. (Optional) Repeat Steps 4 through 7 to add additional associated accounts to the recipient.
9. Click or tap **Create Recipient**. The new recipient appears in the Recipient Management page.

Editing a recipient

If your user rights allow it, you can make changes to an existing recipient. You can use the User Management page to edit a recipient. You can also edit a recipient when you create a payment or template.

When you make changes to a recipient, the changes do not affect existing transactions. The changes do affect any new payments or transfers.

To edit a recipient on the User Management page

1. In the Menu, click or tap **Commercial > Recipients**. The Recipient Management page appears.
2. Locate the recipient that you want to edit and click or tap the edit icon (✎) for the recipient. The Edit Recipient page appears.
3. Do one or more of the following:
    ○ To edit contact information, make any required changes on the Recipient Detail tab.
    ○ To edit account information, on the Edit Recipient page, click or tap the tab for the account that you want to edit. Make any needed changes to the account data.
4. Click or tap **Save Recipient**.

To edit a recipient when you create a payment or template

1. On the Recipients & Accounts page in the new payment or new template, locate the recipient that you want to edit.
2. Click or tap the edit icon ( ) for the recipient. The Edit Recipient page appears.
3. Do one or more of the following:
   - To edit contact information, make any required changes on the Recipient Detail tab.
   - To edit account information, on the Edit Recipient page, click or tap the tab for the account that you want to edit. Make any needed changes to the account data.
4. Click or tap **Save Recipient** and continue creating the payment or template.

Viewing the templates associated with a recipient

The account tab on the Edit Recipient page lists all of the templates that include a particular account. If your rights permit it, you can edit the template and save your changes. If the recipient has multiple associated accounts, you can select an alternate account to use in the template.

To view the templates associated with a recipient

1. In the Menu, click or tap **Commercial > Recipients**. The Recipient Management page appears.
2. Locate the recipient that you want to edit and click or tap the edit icon ( ) for the recipient. The Edit Recipient page appears.

3. Click or tap the tab for the account that you want to view. The account tab appears.

4. (Optional) Click or tap **Access** to edit the template. The Info & Users page of the template appears.
5. Make any needed changes to the template. When your changes are complete, click or tap **Save** on the **Review & Submit** page.

To select an alternate account to use in a template

1. On the Accounts tab of Edit Recipient page, select a new account for the template from the drop-down list.
2. Click or tap **Save Recipient**. The Recipient Management page appears.

Deleting a recipient

If you have the Manage Recipients feature assigned, you can delete an existing recipient. When you delete a recipient, you can no longer use the recipient in a payment or a template.

Deleting a recipient does not delete the recipient data from existing transactions that use the recipient.

To delete a recipient

1. In the Menu, click or tap **Commercial > Recipients**. The Recipient Management page appears.
2. Locate the recipient that you want to edit, and click or tap the recipient. The Edit Recipient page appears.
3. On the Edit Recipient page, click or tap **Delete Recipient** to delete the recipient.
4. On the success message, click or tap **Close**.

Managing subsidiaries

On the Subsidiary Management page, subsidiaries appear as cards in a grid or as items in a list. The grid view and the list view include the display name, ACH Header name, and Tax ID number for each subsidiary.

The following examples illustrate the appearance of the grid view and the list view.

Example Subsidiary Management page grid view

Example Subsidiary Management page list view

This section includes the following:

Searching for a subsidiary

You can use the Search field on the Subsidiary Management page to locate a subsidiary.

To search for a subsidiary

1. On the Subsidiary Management page, click or tap the **Search** field.
2. In the **Search** field, enter your search text. You can search for all or part of the subsidiary name, the ACH name, Wire Header, Tax ID number, or the address.
3. Click or tap the search icon (🔍). The search results appear on the Subsidiary Management page.

Adding a subsidiary

When you add a subsidiary, the required information varies. A subsidiary must have valid information for at least one payment type. The required information for each payment type includes:

Required subsidiary fields

Payment type	Required fields
ACH	• ACH Header • Tax ID
Wire transfer	• Wire Header • Address

To add a subsidiary

1. In the Menu, click or tap **Commercial > Subsidiaries**. The Subsidiary Management page appears.

2. Click or tap **Add Subsidiary**. The Add Subsidiary page appears.

3. Do the following:
   a. In the **Name** field, enter a name for the subsidiary.
   b. In the Payment Types, click or tap one of the following to select the payment types in which you will include the subsidiary:
      ○ **ACH & Wire**
      ○ **ACH**
      ○ **Wire**

> 💡 **Tip:** The required fields in the Add Subsidiary page vary, depending on the payment types that you select.

   c. (Optional) In the **ACH Header** field, enter the ACH header to use.
   d. (Optional) In the **Tax ID** field, enter the tax ID number to use.
   e. (Optional) In the **Wire Header** field, enter the wire header to use.
   f. (Optional) Enter the postal address.
   g. Click or tap **Create Subsidiary**. The Subsidiary Management page appears.

Editing a Subsidiary

If you have the Manage Subsidiaries feature assigned, you can use the Subsidiary Management page to edit a subsidiary. You can also edit a subsidiary when you create a payment or template.

To edit a subsidiary on the User Management page

1. In the Menu, click or tap **Commercial > Subsidiaries**. The Subsidiary Management page appears.
2. Locate the subsidiary that you want to edit. You can browse or search to locate the subsidiary. Click or tap the edit icon (✎) for the subsidiary. The Edit Subsidiary page appears.
3. On the Edit Subsidiary page, make any needed changes.
4. Click or tap **Save Subsidiary**. The Subsidiary Management page appears.

To edit a subsidiary when you create a payment or template

1. On the Subsidiary page in the new payment or new template, locate the subsidiary that you want to edit.
2. Click or tap the edit icon (✎) for the subsidiary. The Edit Subsidiary page appears.
3. On the Edit Subsidiary page, make any needed changes.
4. Click or tap **Save Subsidiary** and continue creating the payment or template.

Deleting a subsidiary

When you delete a subsidiary, you can no longer use the subsidiary in a payment or a template. Deleting a subsidiary does not delete the subsidiary data from existing payments that use the subsidiary.

To delete a subsidiary

1. In the Menu, click or tap **Commercial > Subsidiaries**. The Subsidiary Management page appears.
2. Locate the subsidiary that you want to delete You can browse or search to locate the subsidiary. Click or tap the edit icon ( ) for the subsidiary. The Edit Subsidiary page appears.
3. Click or tap **Delete Subsidiary**.
4. Click or tap **Close**. The Subsidiary Management page appears.

CHAPTER 11: CREATING AND MANAGING PAYMENTS AND TEMPLATES

This chapter contains the following:

Creating a payment or a template

You can use the Payments page to create payments or templates for any transaction type for which you have the Draft right assigned. If you have the Manage Templates feature assigned, you can create a template for any transaction type. You must save a template before you can draft a payment based on the template.

See "How user rights control payments and templates" on page 85

> **Tip:** When you create a payment or a template, the Pending and Processed lists on the Payments page only include payments of the same type.

This section includes the following:

Creating a single-recipient payment or template

The following payment and template types include a single recipient:

- ACH Payment
- ACH Receipt
- Domestic Wire
- International Wire

To create a single-recipient payment or template

1. In the Menu, click or tap **Commercial > Payments**. The Payments page appears.
2. Do one of the following:
   - In the **New Template** drop-down list, click or tap the template type to create. Continue with Step 3.
   - In the **New Payment** drop-down list, click or tap the payment type to create. Continue with Step 4.
3. If you are creating a template, the Info & Users page appears.

Do the following:
   a. In the **Template Name** field, enter a name for the template.
   b. In the Grant User Access area, select the check box for each user that you want to assign access to the template. You can browse or search for user names.

> **Tip:** You can only select the check box for users who have the Draft or Draft Restricted right for the transaction type. You cannot clear the check box for users who have the Manage Templates feature assigned.

c. Click or tap **Next**. The Recipient & Amount page appears.

4. (Optional) If you are creating an ACH Payment or ACH Receipt and your configuration includes SEC codes for every recipient, click or tap one of the **ACH Class Code** options.
5. On the Recipient & Amount page, do one of the following:
    ○ Click or tap **Add Recipient** to add a one time recipient. If you have the Manage Recipients feature assigned, you can save the recipient to use again later.
    ○ If you have the Manage Recipients feature assigned, click or tap a recipient to add it to the payment or template.
6. (Optional) If the recipient has multiple accounts, the Select Account page appears. Select the check box for the account to use, and click or tap **OK**. The recipient appears on the Recipient & Amount page.

7. In the **Amount** field in the recipient card or list item, enter the amount.

8. (Optional) If you are creating an International Wire, select the currency for the transfer from the drop-down list.

9. Review the settings for the recipient and click or tap **Next**. The Subsidiary page appears if your configuration requires subsidiaries.

> **Tip:** See "Recipient information in a payment or a template" on page 93 for information about the card and the list details.

10. (Optional) Click or tap the subsidiary to use, and click or tap **Next**. The Account page appears.

Commercial

Payments - ACH Payment

| Info & Users | Recipient & Amount | Subsidiary | Account | Review & Submit |

TEMPLATE NAME:

License Fees   Delete Template

Choose "From" Account

	Account Name	Account Type	Account Number	Balance
☐	Regular Checking	Checking	xxxx-9789	$80,000.00
☐	Regular Savings	Savings	xxxx-7999	$25,000.00
☐	Regular Savings	Savings	xxxx-9789	$35,000.00

* - Indicates required field

Cancel   Next

11. Select the check box for the account to use, and click or tap **Next**. The Review & Submit page appears.

12. Click or tap the **Effective Date** field, and click or tap the date.

13. (Optional) To create a recurring payment or template, do the following:
    a. Click or tap **Set Schedule**. The Schedule Recurring Transfer window appears.

    b. Select when the payment or template should recur.
    c. Select a date from the calendar, or click or tap **Repeat Forever**.
    d. Click or tap **Save**.
14. The options available on the Review & Submit tab vary, depending on your user rights. Do one of the following:
    ○ Click or tap **Save** to save a new template or changes to an existing template.
    ○ Click or tap **Approve** to approve the payment.
    ○ Click or tap **Draft** to draft the payment.

Creating a multi-recipient payment or template

The following transaction types include multiple recipients:

- ACH Batch
- ACH Collection

You can include one or more accounts for each recipient in the payment or template. If you add more than one account, the payment includes a separate transaction for each account.

When you create a multi-recipient payment, you can add recipients and amounts manually. You can also import a file to create a payment. See "Using imported files with an ACH Batch or ACH Collection" on page 131 for more information

To create a multi-recipient payment or template

1. In the Menu, click or tap **Commercial > Payments**. The Payments page appears.
2. Do one of the following:
    o In the **New Template** drop-down list, click or tap the template type to create. Continue with Step 3.
    o In the **New Payment** drop-down list, click or tap the payment type to create. Continue with Step 4.
3. If you are creating a template, the Info & Users page appears. Do the following:
    a. In the **Template Name** field, type a name for the template.
    b. In the Grant User Access area, select the check box for each user that you want to assign access to the template. You can browse or search for user names.

    > **Tip:** You can only select the check box for users who have the Draft or Draft Restricted right for the transaction type. You cannot clear the check box for users who have the Manage Templates feature assigned.

    c. Click or tap **Next**.

4. The Recipient & Amount page appears. If your configuration includes SEC codes for every recipient, click or tap one of the **ACH Class Code** options.

5. Do one of the following:
   - Click or tap **Add Recipient** to add a one time recipient. If you have the Manage Recipients feature assigned, you can save the recipient to use again later.
   - If you have the Manage Recipients feature assigned, click or tap a recipient to add it to the payment or template.
6. (Optional) If the recipient has multiple accounts, the Select Account page appears. Select one or more accounts to add to the payment, and click or tap **OK**. The recipient appears in the Recipient & Amount page.
7. Enter the amount for each account in the **Amount** field.
8. (Optional) Repeat steps 5-7 for each recipient that you want to add. You can click or tap the copy icon (⧉) to create an additional transaction with a recipient.

> **Tip:** See <u>"Recipient information in a payment or a template"</u> on page 93 for information about the card and the list details.

9. In the Recipients & Amounts page, click or tap **Next**. If your configuration requires subsidiaries, the Subsidiary page appears.
10. (Optional) Click or tap the subsidiary to use, and click or tap **Next**. The Account page appears.
11. Select the check box for the account to use, and click or tap **Next**. The Review & Submit page appears.

12. Click or tap the **Effective Date** field, and click or tap the date to process the payment or template.
13. (Optional) To create a recurring payment or template, do the following:
    a. Click or tap **Set Schedule**. The Schedule Recurring Transaction window appears.
    b. Select when the payment or template should recur.
    c. Select a date from the calendar, or click or tap **Repeat Forever**.
    d. Click or tap **Save**.

14. The options available on the Review & Submit tab vary, depending on your user rights. Do one of the following:
    - Click or tap **Save** to save a new template or changes to an existing template. You must save a template before you can draft a payment based on the template.
    - Click or tap **Approve** to approve the payment to each recipient.
    - Click or tap **Draft** to draft the payment.

Using imported files with an ACH Batch or ACH Collection

Imported files help you to automate the process of creating payments, remove duplicated effort, and reduce errors. Depending on the file format, you can do the following with an imported file:

- Update recipients and amounts in a payment
- Create a new payment with recipients and amounts
- Submit an ACH-format file for processing

You import the recipients and amounts from a file that you create outside of online banking or the mobile banking app. The file that you upload must be in a specified format.

> **Tip:** To use splits in an imported file, include each split as separate line in the imported file.

This section includes the following:

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Updating recipients and amounts in a payment

When you create an ACH Batch or ACH Collection, you can import a file to update the amounts for the recipients in the payment. You can create the payment from a template or as a new payment. Before you perform the import, you create a two-column Comma-Separated Values (CSV) file in your accounting or other software. You do not create the CSV file in online banking or the mobile banking app.

The two-column CSV file must contain the following columns:

- Recipient name
- Amount

The import uses the name and the order of recipients in the file to match recipients and update amounts. The list of recipients in the file should be the same as the list in the payment. If the payment includes a recipient more than once, the file should include a separate line for each transaction with the recipient. For each recipient, the import updates the transaction amounts in the order that they appear in the file.

> **Note:** If we cannot match every recipient in the file and the payment, the import fails.

To update recipients and amounts

1. In the Menu, click or tap **Commercial > Payments**. The Payments page appears.
2. On the Payments page, do one of the following:
   - Click or tap the template that you want to use to create the payment.
   - In the **New Payment** drop-down list, click the payment type to create.
   The Recipient & Amount page appears.
3. Do the following:
   a. Click or tap one of the **ACH Class Code** options.
   b. (Optional) If you are creating a new payment, add recipients to the payment. You do not need to specify amounts.
   c. Click or tap **Import Amounts**. The Open dialog box appears.
4. In the Open dialog box, locate the file that you want to upload, and click or tap **Open**. The process to locate the file varies, depending on your device.
5. On the Recipient & Amount page, verify the recipients, the amounts and the settings, and click or tap **Next**. If your account uses subsidiaries, the Subsidiary page appears.

> **Tip:** See "Recipient information in a payment or a template" on page 93 for information about the recipient information.

6. (Optional) Click or tap the subsidiary to use, and click or tap **Next**. The Account page appears.

7. On the Account page, select the check box for the account to use, and click or tap **Next**. The Review & Submit page appears.
8. Click or tap the **Effective Date** field, and click or tap the date.
9. To create a recurring payment or template, do the following:
    a. Click or tap **Set Schedule**. The Schedule Recurring Transaction window appears.
    b. Select when the payment or template should recur.
    c. Select a date from the calendar, or click or tap **Repeat Forever**.
    d. Click or tap **Save**.
10. The options available on the Review & Submit tab vary, depending on your user rights. Do one of the following:
    ○ Click or tap **Approve** to approve the payment.
    ○ Click or tap **Draft** to draft the payment.

Importing recipients and amounts to create a payment

You can import a list of recipients and amounts from a 5-column Comma-Separated Values (CSV) file to add recipients and amounts to a new ACH Batch or ACH Collection.

The CSV file must contain the following columns:

- Recipient name
- Routing transit number
- Account number
- Account type
- Amount

The recipient name does not need to match an existing recipient. The import uses the name and the order of the file to create recipients and amounts. You can include a recipient multiple times to create multiple payments. The payments can be to the same account or a different account.

To import recipients and amounts to create a payment

1. In the Menu, click or tap **Commercial > Payments**. The Payments page appears.
2. In the **New Payment** drop-down list, click or tap **Payment From File**. The Payment From File page appears.

Commercial

Payment From File

PAYMENT TYPE *

--Please Select A Payment Type--

IMPORT FILE

Select a file to import

* - Indicates required field

Upload File

3. Do the following:
   a. In the Payment Type drop-down list, select the payment type.
   b. Click or tap **Select a file to import**. The Open dialog box appears.
4. In the Open dialog box, locate the file that you want to upload, and click or tap **Open**. The process to locate the file varies, depending on your device.
5. On the Payment From File page, click or tap **Upload File**. The Payment from File - Additional Information page appears.

Commercial

Payment From File - Additional Information

ACH CLASS CODE * Individual (PPD) Company (CCD)

PAY FROM/PAY TO *

----Select From Account:---

SUBSIDIARY *

Associated Client Services

EFFECTIVE DATE *

Select Date

* - Indicates required field

Back   Submit

6. Do the following:
   a. Select the **Pay From/Pay To** account.
   b. (Optional) Select the **Subsidiary**, if required.
   c. Select the **Effective Date**.
   d. Click or tap **Submit**.
7. In the success message, do one of the following:
   a. Click or tap **Close**.
   b. Click or tap **View in Activity Center**.

Importing a NACHA file to create a payment

You can import a balanced NACHA format file to create an ACH Batch or ACH Collection. When you import a NACHA format file, we verify the contents of the file before we process it. If the file is missing required information, we prompt you for the information. If the file has any errors, we display an error message, and we cannot process the file. You can correct the errors in the file and upload the corrected file.

You create the NACHA-format file in your accounting or other software.

To import a NACHA file to create a payment

1. In the Menu, click or tap **Commercial > Payments**. The Payments page appears.
2. On the Payments page, in the **New Payment** drop-down list, click or tap **Payment From File**. The Payment From File page appears.
3. Do the following:
    a. In the Payment Type drop-down list, select the payment type.
    b. Click or tap **Select a file to import**. The Open dialog box appears.
4. In the Open dialog box, locate the file that you want to upload, and click or tap **Open**. The process to locate the file varies, depending on your device.
5. On the Payment From File page, click or tap **Upload File**. If we need additional information to process the file, the Payment from File - Additional Information page appears.
6. (Optional) On the Payment from File - Additional Information page, the fields that appear depend on the missing information. Do some or all of the following:
    ○ Select the **Pay From/Pay To** account.
    ○ Select the **Subsidiary**.
    ○ Select the **Effective Date**.
7. (Optional) Click or tap **Submit**.
8. In the success message, do one of the following:
    a. Click or tap **Close**.
    b. Click or tap **View in Activity Center**.

Importing an ACH file with ACH Passthru

You can use ACH Passthru to load and submit complex balanced or unbalanced NACHA-format ACH files. The file that you select to upload should be a properly formatted NACHA-format file. The file can contain one or more batches. The file can include both debit and credit batches.

When you upload a file with ACH Passthru, we do not verify the contents of the file before we send it to the Federal Reserve Automated Clearing House (ACH) system. If the file includes any errors, the errors will occur when the system processes the file.

Unlike other payment types, you do not specify an effective date for ACH Passthru files. Instead, you specify the exact date to process the file and begin sending it to the ACH system.

You create the complex NACHA-formatted file in your accounting or other software. Contact us for more information about using NACHA-formatted files and ACH Passthru.

To import an ACH file with ACH Passthru

1. In the Menu, click or tap **Commercial > ACH Pass-thru**. The ACH Passthru page appears.

2. On the ACH Passthru page, click or tap **Select a file to upload**.
3. Locate the file to import and click or tap **Open**. The process to locate the file varies, depending on your device.
4. On the ACH Passthru page, click or tap to select the date to process the imported file.
5. (Optional) Enter a memo for the file in the **Memo** field.
6. Click or tap **Submit**.
7. Click or tap **Close**.

Creating a Tax Payment

You can use online banking and the mobile banking app to make Tax Payments to a local, state, or Federal tax authority.

> **Note:** Before you make an electronic tax payment, contact each tax authority individually to obtain information about their requirements and to enroll in their Electronic Funds Transfer (EFT) program.

To create a Tax Payment

1. In the Menu, click or tap **Commercial > Tax Payments**. The Tax Payments page appears.

2. In the Tax Authority drop-down list, select the tax authority to receive the payment. The list of available payments for that authority appears.
3. In the list of available payments, locate the payment type that you want to create. You can browse or search to locate the form. Click or tap the form, and the tax form page appears.
4. The items on the tax form vary. On the tax form page, enter the required items.
5. Click or tap **Submit** to submit the payment.

Managing templates

On the Payments page, templates appear as cards in a grid or as items in a list. The following examples illustrate the appearance of the grid and list views.

Example grid view in payments and templates

Example list view in payments and templates

Both views include the following information for each template:

- Template name
- Transaction type
- Last payment amount
- Last payment date

The icons on the card and in the list allow you to perform the following tasks:

Template card and list icons

Icon	Task
☆	Mark the template as a favorite
✎	Edit or delete the template
⧉	Copy the template

You must have specific rights to create, edit, or delete a template. You can mark any template that you can access as a favorite.

This section includes the following:

- "Searching for a template" on page 139
- "Editing a template" on page 140
- "Copying a template" on page 141
- "Deleting a template" on page 141
- "Marking a template as a favorite" on page 141

Searching for a template

You can use the Payments page to search for a template.

To search for a template

1. In the Menu, click or tap **Commercial > Payments**. The Payments page appears.
2. Click or tap the **Search** field, and then enter your search text. The templates that match the search text appear on the Payments page.

Filtering templates

On the Payments page, you can use a filter to show only templates of a particular type.

To filter templates

1. In the Menu, click or tap **Commercial > Payments**. The Payments page appears.
2. On the Payments page, in the **Filter by Type** drop-down list, click or tap one of the following:
   - **All** to show all templates.
   - Any transaction type name to show templates of that type.
   Templates of the selected type appear on the Payments page.

Editing a template

If you have the Manage Templates feature assigned, you can use the Payments page to edit any template. If you have the Draft right for a transaction type, you can edit any template that you created or that another user assigned to you.

When you edit a template, existing payments based on the template do not change. Any future payments use the new template settings.

To edit a template

1. In the Menu, click or tap **Commercial > Payments**. The Payments page appears.
2. Click or tap the template that you want to edit. You can browse or search to locate the template. The Info & Users page for the template appears.
3. Make any needed changes to the template settings.
4. Click or tap **Review & Submit**.
5. On the Review & Submit page, click or tap **Save**.
6. Click or tap **Close**.

Copying a template

You can use the Payments page to copy an existing template, make changes, and save the copy .

To copy a template

1. In the Menu, click or tap **Commercial > Payments**. The Payments page appears.
2. On the Payments page, locate the template that you want to copy. You can browse or search to locate the template.
3. Click or tap the copy icon ( ) for the template. The Info & Users page appears.
4. Make any needed changes to the template settings.
5. Click or tap **Review & Submit**.
6. On the Review & Submit page, click or tap **Save**.
7. Click or tap **Close**.

Deleting a template

You can use the Payment page in online banking and the mobile banking app to delete a template. When you delete a template, existing payments based on the template do not change.

To delete a template

1. In the Menu, click or tap **Commercial > Payments**. The Payments page appears.
2. On the Payments page, click or tap the template that you want to delete. You can browse or search to locate the template. When you click or tap the template, the Info & Users page for the template appears.
3. Click or tap the delete icon ( ).
4. Click or tap **Close**.

Marking a template as a favorite

Favorite templates are the templates that you use most often. Every user has an individual list of favorite templates. Favorite templates are grouped together before any other templates on the Payments page. You can mark any template that you can access as a favorite.

To mark a template as a favorite

1. In the Menu, click or tap **Commercial > Payments**. The Payments page appears.
2. Locate the template that you want to mark as a favorite. You can browse or search to locate the template.
3. Click or tap the Favorite icon (☆) for the template.

Creating a payment from a template

A template is a model for a payment. Depending on your user rights, you may be able to change all of the fields in the payment that you create, or you may only be able to change the date, description, and amount fields.

The templates that you can use appear in the Available Templates area on the Payments page.

If you have the Draft right assigned for a transaction type, you can change any of the values in the template when you create the new payment.

If you have the Draft Restricted right assigned for the transaction type, you can only change the date, description, and amount in the template when you create the new payment.

See "How user rights control payments and templates" on page 85 for more information.

To create a payment from a template

1. In the Menu, click or tap **Commercial > Payments**. The Payments page appears with the templates that you can access.
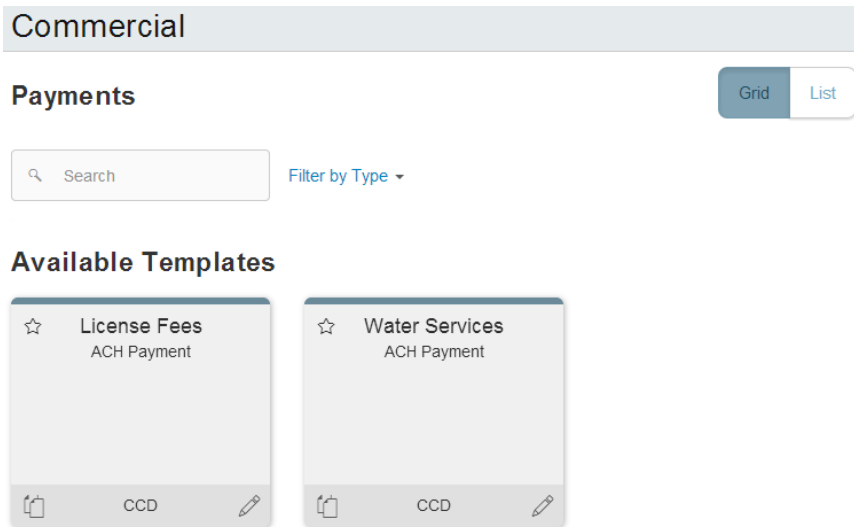
2. Click or tap the template that you want to use to create the payment. The Recipient & Amount page appears.
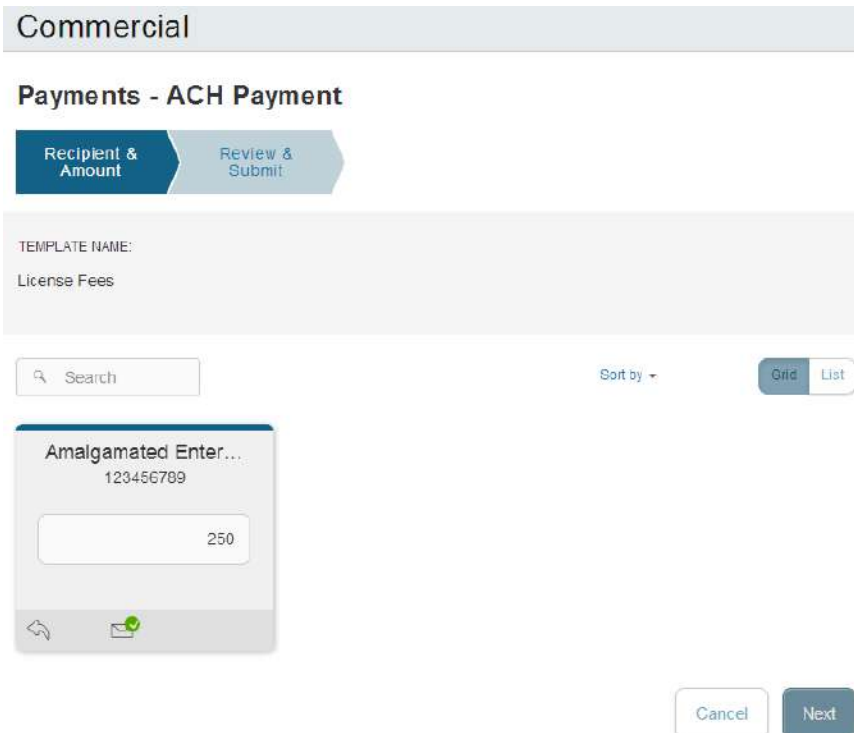
3. For each recipient, do the following:
   a. In the **Amount** field, enter the correct amount to pay.
   b. (Optional) To notify the recipient when the payment processes, do one of the following:
      ○ In Grid view, make sure that the notify icon (✉) appears. You can click or tap the icon to change the notify setting.
      ○ In List view, select the **Notify** check box for the recipient.
   c. (Optional) For multi-recipient payments, to pay the recipient when the payment processes, do one of the following:
      ○ In Grid view, make sure that the pay icon (💲) appears. You can click or tap the icon to change the payment setting.
      ○ In List view, select the **Pay** check box for the recipient.
4. Verify all of the settings, then click or tap **Next**. The Review & Submit page appears.

5. Click or tap the **Effective Date** field, and click or tap the date to process the payment.
6. (Optional) To create a recurring payment, do the following:
   a. Click or tap **Set Schedule**.
   b. Select the **Make this a recurring transfer** check box. The Schedule Recurring Transfer window appears.

   c. Select when the payment or template should recur.
   d. Select a date from the calendar, or click or tap **Repeat Forever**.
   e. Click or tap **Save**.
7. The options available on the Review & Submit tab vary, depending on your user rights. Do one of the following:
   ◦ Click or tap **Approve** to approve the payment.
   ◦ Click or tap **Draft** to draft the payment.

Viewing or canceling a payment

If your user rights allow it, you can use the Payments page or the Activity Center page to view a payment. You may also be able to cancel a scheduled but incomplete payment on the Activity Center page.

This section includes the following:

- "Viewing a payment" on page 146
- "Canceling a payment" on page 147

Viewing a payment

You can view or search for an existing pending or processed payment on the following pages:

- Payments
- Activity Center

The Activity Center page may include additional details about a payment.

To view a payment on the Payments page

1. In the Menu, click or tap **Commercial > Payments**. The Payments page appears.
2. The Search transactions area lists all of the pending and processed payments. Do one of the following:
   - Click or tap **Pending** to browse the pending payments.
   - Click or tap **Processed** to browse the processed payments.
   - Click or tap in the **Search transactions** field, and enter your search text. The search results appear on the Payments page.
3. After you locate a payment, click or tap it for more details. The payment details page appears.
4. (Optional) On the payment details page, click or tap **View in Activity Center**. The Activity Center page appears, with the payment selected and the details visible.

To view a payment on the Activity Center page

1. In the Menu, click or tap **Transactions > Activity Center**. The Activity Center page appears.
2. On the Activity Center page, do one of the following:
   - Click or tap **Individual Transactions** to view a single payment.
   - Click or tap **Recurring Transactions** to view a recurring series of payments.
3. Browse to locate the payment that you want to view.
4. Click or tap the payment. The payment expands to show the details.

Canceling a payment

You can use the Activity Center page to cancel a payment. You can cancel a payment if the status is Drafted or Pending.

To cancel a single payment

1. In the Menu, click or tap **Transactions > Activity Center**. The Activity Center page appears.
2. Click or tap **Individual Transactions**.
3. Click or tap the payment that you want to cancel. The Transaction details appear.
4. In the Transaction details, click or tap **Cancel**.
5. When prompted, click or tap **Confirm**.

To cancel all future occurrences of a recurring payment

1. In the Menu, click or tap **Transactions > Activity Center**. The Activity Center page appears.
2. Click or tap **Recurring Transactions**.
3. Click or tap the recurring series of payments that you want to cancel. The Transaction details appear.
4. In the Transaction details, click or tap **Cancel**.
5. When prompted, click or tap **Confirm**.

Sending notifications to approvers

If your account uses mobile approval, eligible approvers can configure a mobile approval code. You can use the Activity Center pageto send a notification to one or more eligible approvers to request approval.

See "Configuring a mobile authorization code" on page 161 for information about configuring mobile approval.

To send notifications to approvers

1. In the Menu, click or tap **Transactions > Activity Center**. The Activity Center page appears.
2. Browse or search for the transactions for which you want to send notifications.

3. On the Activity Center page, click or tap the transaction. When the details appear, click or tap **Notify Users**. The Notify Users window appears.

4. Do the following:
    a. In the list of eligible approvers, select the check box for one or more approvers. You can only select eligible approvers.
    b. In the **Confirmation E-Mail** field, enter an email address. We send a confirmation email when we notify the approvers.
    c. (Optional) In the **Time** field, enter the time to place the phone call if you selected to notify an approver by phone, i
    d. Click or tap **Send**.
5. Click or tap **Close**.

Approving payments

A drafted payment must be approved before it is processed. User rights control the ability to approve payments. See "Rights to transaction types" on page 86 for information about configuring approval rights.

When a user drafts a payment, it appears in the Pending list on the Payments page. It also appears on the Activity Center page. The status of the payment is Drafted. When an eligible approver approves the payment, we schedule the payment for processing. The status changes to Authorized.

To be eligible to approve a transaction, a user must have the Approve right for the transaction type. In addition, the payment cannot exceed the user transaction limits.

When an eligible approver logs in, the number of pending approvals appears on the tabs on the Activity Center page.

Activity Center page tabs with number of pending approvals
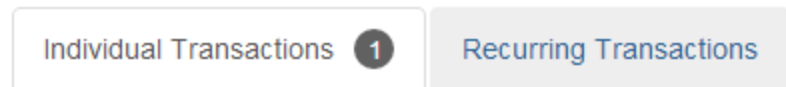
In addition, pending approvals may appear in the Quick Actions on the Home page. If Quick Actions include pending approvals, the list contains the total number of pending approvals and the number of approvals of each transaction type.

> **Tip:** You cannot approve a transaction after its processing date. If the processing date is in the past, you can copy the transaction to create a new transaction with a new effective date. See "Copying a transaction" on page 64 for information about copying transactions. You should cancel the original transaction after you create the copy.

Depending on your security needs and how we configure your account, some transactions may require action by two users. If dual action is required for a transaction, the same user cannot draft the transaction and approve it.

To approve payments using Quick Actions

1. On the Home page, in the Quick Actions box, click or tap a single transaction type or **View All Approvals**. The Activity Center page appears, with the pending approvals selected.
2. Click or tap **Approve** to approve the selected transactions.
3. (Optional) If you use a Symantec VIP Token code to authorize transactions, enter the current code on the token when prompted.
4. When the approval is complete, the Activity Center page appears. The status of the items changes to Authorized.

To approve a payment on the Payments page

1. In the Menu, click or tap **Commercial > Payments**. The Payments page appears.
2. On the Payments page, the Search transactions area lists all of the pending and processed payments. Click or tap the payment that you want to approve.

3. In the status message, click or tap **View in Activity Center**. The Activity Center page appears, with the payment details visible.
4. Click or tap **Approve**.
5. (Optional) If you use a Symantec VIP Token code to authorize transactions, enter the current code on the token when prompted.
6. When the approval is complete, the Activity Center page appears. The status of the items changes to Authorized.

To approve one or more payments on the Activity Center page

1. In the Menu, click or tap **Transactions > Activity Center**. The Activity Center page appears.
2. Browse or search for the payments that you want to approve.
3. On the Activity Center page, do one of the following:
    ◦ To approve a single payment, click or tap the item that you want to approve. When the details appear, click or tap **Approve**.
    ◦ To approve multiple payments, click or tap the check box for each item that you want to approve. On the Activity Center page, click or tap **Approve**.
4. (Optional) If you use a Symantec VIP Token code to authorize transactions, enter the current code from the token when prompted.
5. When prompted, click or tap **Approve** to verify the approval. The status of the items will change to Authorized on the Activity Center page.

CHAPTER 12: FINDING BRANCHES OR ATMS AND VIEWING NEWS

This chapter contains the following:

Finding a branch or ATM

On the Branches page, you can view branches and ATMs in a list and on a map. We use the built-in location services in your browser or mobile device to determine your location. Your browser or device may ask for permission to access location information. If your location is available, branches or ATMs are sorted by their distance from you. If your location is not available, a default list of branches and ATMs appears.

To find a branch or ATM location

1. In the Menu, click or tap **Branches**. The Branches page appears.
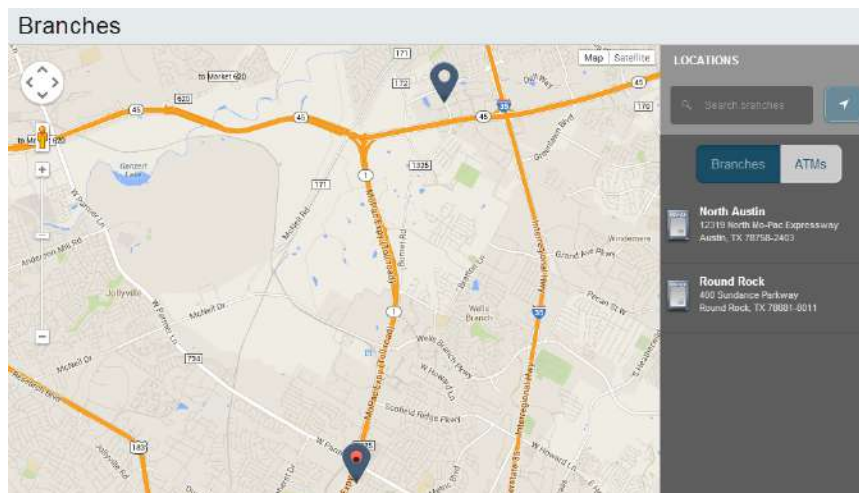
2. Do one of the following:
   - To view branches, click or tap **Branches**.
   - To view ATMs, click or tap **ATMs**.

3. On the Branches page, do one or more of the following:
    ○ Tap and drag, or use your mouse to scroll or zoom the map.
    ○ Browse the locations list.
    ○ Click or tap the **Search branches** field and enter a city, state, or ZIP Code to search.
    ○ Click or tap a location for more information about the branch or ATM.
    ○ (Optional) In the location details, click or tap **Get Directions** for directions to the branch or ATM.

Viewing news or rates

You can view news and our rates.

To view a news item on the News page

1. In the Menu, click or tap **News**. The News page appears.
2. Do one or more of the following:
    ○ Read headlines or the first part of any story on the news page.
    ○ Click or tap **More** to read the article.

To view rates

- In the Menu, click or tap **News**. The News page appears. Rates appear in the Sidebar on the News page.

CHAPTER 13: CONFIGURING SETTINGS

This chapter contains the following:

Updating your profile

You can update your contact information in your profile. The information in the profile is used to fill out certain forms. We can also use it if we need to contact you.

> ⚠ **Caution:** Updating your online profile does not update the address on file for your account. See "Requesting an address change" on page 154 for information about requesting an address change.

We do not use the contact information in the online profile to send you Secure Access Codes to log on or to register a browser. We only send a Secure Access Code to your secure delivery address. See "Configuring secure delivery contact information" on page 159 for information about configuring the secure delivery address.

To update your profile

1. In the Menu, click or tap **Settings > Profile**. The Profile page appears.

2. Make any needed changes to the contact information.
3. Click or tap **Submit Profile**.

Requesting an address change

You can use online banking and the mobile banking app to request us to update an address associated with one or more of your accounts. Depending on the number and type of accounts, it may take 24 to 48 hours to make the changes. The request affects the account profile, statement, and other mail and correspondence related to the account.

For your security, we review the change before it takes effect and may need to contact you to verify the change.

To request an address change

1. In the Menu, click or tap **Settings > Address Change**. The Address Change page appears.
2. Do the following:
   a. Make any needed changes to your contact information.
   b. In the Select an Account list, click or tap one or more accounts to include, or click or tap **Select All**.
3. Click or tap **Submit.**
4. On the success message, click or tap **Close**.

Configuring account preferences

You can use the Account Preferences page to configure the following:

- The display name for each account
- The account order on the Home page
- (Optional) Text banking settings.

See "Configuring text banking" on page 162 for information about text banking.

To configure an account display name

1. In the Menu, click or tap **Settings > Account**. The Account Preferences page appears.

2. Locate the account that you want to assign a display name. In the list,
    accounts are grouped by type. Enter the name in the **Display Name** field.
    The display name appears instead of a generic name in online banking and
    the mobile banking app.
3. Click or tap **Submit** to submit the change.

To configure the order that accounts appear in

1. In the Account Preferences page, enter a value in the **Order** field for each
    account.
2. Click or tap **Submit**.

Selecting a theme and a language

A theme changes the arrangement of the elements in online banking and the
mobile banking app, along with the background image, the colors, and the
fonts. You can also change the preferred language in online banking and the
mobile banking app.

> **Note:** If no alternate themes or languages are available, the theme
> and language settings do not appear.

To change the selected theme

1. In the Menu, click or tap **Settings > Themes**. The Themes page appears.
2. Click or tap the theme that you want to use. The theme changes
    immediately across all of your supported devices.

To change the selected language

1. In the Menu, click or tap **Settings > Themes**. The Themes page appears.
2. Select the language that you want to use in the **Language** drop-down list.
    The language changes immediately across all of your supported devices.

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Changing your security preferences

You can change your security settings. This section includes the following:

- "Changing your password" on page 157
- "Changing your Login ID" on page 158
- "Changing your phishing protection phrase" on page 158
- "Configuring a challenge code" on page 159
- "Configuring secure delivery contact information" on page 159

Changing your password

You can change your account password for online banking and the mobile banking app. The password is the same for both. See "Password tips and recommendations" on page 167 for tips to select a secure password.

To change your account password

1. In the Menu, click or tap **Settings > Security Preferences**. The Security Preferences page appears.

2. Click or tap **Change Password**.
3. Enter your existing password in the **Old Password** field.
4. Enter your new password in the **New Password** field.
5. Re-enter the new password in the **Confirm New Password** field.
6. Click or tap **Change Password** to submit the change.

Changing your Login ID

You can change your Login ID. You use the same Login ID for both online banking and the mobile banking app.

To change your Login ID

1. In the Menu, click or tap **Settings > Security Preferences**. The Security Preferences page appears.
2. Click or tap **Change Login ID**. The Change Login ID tab appears.

> 💡 **Tip:** If the Change Login ID tab does not appear on the Security Preferences page, contact us to change your Login ID.

3. Enter the new ID in the **New Login ID** field.
4. Click or tap **Submit**.

Changing your phishing protection phrase

When you configure a phishing protection phrase, the phrase appears when you log in to online banking and the mobile banking app.

To change your phishing protection phrase

1. In the Menu, click or tap **Settings > Security Preferences**. The Security Preferences page appears.
2. Click or tap **Phishing Phrase**. The Phishing Phrase tab appears.

> 📄 **Note:** The Phishing Phrase tab does not appear if your account is not configured to use a phishing protection phrase.

3. Enter the phishing protection phrase in the **My Phrase** field.
4. Click or tap **Submit**.

Configuring a challenge code

A challenge code can be used to temporarily access online banking or the mobile banking app when you cannot receive a Secure Access Code. You cannot use a challenge code to register a browser or device.

> 🗋 **Note:** Not all accounts are configured to use a challenge code.

To configure the challenge code

1. In the Menu, click or tap **Settings > Security Preferences**. The Security Preferences page appears.
2. Click or tap **Challenge Code**. The Challenge Code tab appears.
3. Do the following:
   a. Enter the challenge code in the **Challenge Code** field.
   b. Re-enter the code in the **Confirm Challenge Code** field.
4. Click or tap **Submit**.

Configuring secure delivery contact information

You can configure your secure delivery contact information that we use to send Secure Access Codes. We only send Secure Access Codes to a known secure delivery contact.

Secure Access Code delivery methods

Method	Details
Phone	The system calls the telephone number on file. You answer the phone normally and make a selection to hear the code. If necessary, you can repeat the code. The system does not leave the code on voice mail. If you miss the call, you can request a new code.
Text (SMS)	The system sends a text message with the code. Standard text messaging fees apply.
Email	The system sends a short email with the code. Depending on the configuration of the filters on your mail server, the message may be in your junk or spam mailbox.

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To add a new secure delivery contact

1. In the Menu, click or tap **Settings > Security Preferences**. The Security Preferences page appears.
2. Click or tap **Secure Delivery**. The Secure Delivery Contact Information tab appears.

3. Click or tap one of the following:
   - **New Email Address**
   - **New Phone Number**
   - **New SMS Text Number**
4. Enter the contact information and click or tap **Save**.

To edit a secure delivery contact

1. In the Menu, click or tap **Settings > Security Preferences**. The Security Preferences page appears.
2. Click or tap **Secure Delivery**. The Secure Delivery Contact Information tab appears.
3. Locate the method that you want to edit and click or tap **Edit**.
4. Make any needed changes to the contact information and click or tap **Save**.

To delete a secure delivery contact

1. In the Menu, click or tap **Settings > Security Preferences**. The Security Preferences page appears.
2. Click or tap **Secure Delivery**. The Secure Delivery Contact Information tab appears.
3. Locate the method that you want to delete, and click or tap **Delete**.

Configuring a mobile authorization code

You can use a mobile authorization code to approve a Commercial transaction in a telephone call. We can send authorization requests to you at an Email address, a telephone number, or both.

When a user creates a new payment that requires approval, the user can notify valid approvers. If your rights permit you to approve the draft and you configure a Mobile Authorization code, we contact you at the address that you specify for approval.

Mobile authorization contact methods

Method	Notes
Telephone	We place an automated phone call to the specified number. The call prompts you to enter the Mobile Authorization code that you specified. You can enter a valid code on the phone to approve the draft.
Email Address	We send an email to the address. You can log in to online banking or the mobile banking app to approve the draft.

To configure a mobile authorization code

1. In the Menu, click or tap **Settings > Mobile**. The Mobile Authorizations page appears.

2. In the **Mobile Authorization Code** field, enter the code.
3. Select the transaction types that you agree to approve.
4. Do one or more of the following:
   - Click or tap **Add Email** and enter your contact address in the **E-Mail Address** field. Click or tap **Save**.
   - Click or tap **Add Phone** and select the country for the phone from the Country drop-down list. Enter the phone number in the **Phone Number** field. Click or tap **Save**.
5. On the Mobile Authorizations page, click or tap **Submit**.

Configuring text banking

You can use text banking to send text (SMS) message from your mobile phone or other supported device to get account information or to perform transfers.

This section includes the following:

- "Enrolling in text banking" on page 163
- "Configuring account preferences for text banking" on page 163
- "Using text banking" on page 164
- "Updating text banking preferences" on page 165

Enrolling in text banking

You use the Text Enrollment page to enroll in text banking.

To enroll in text banking

1. In the Menu, click or tap **Settings > Text Enrollment**. The Text Enrollment page appears.
2. Do the following:
   a. Click or tap **On**.
   b. Enter the number that you want to enable for text banking in the **SMS Text Number** field.
   c. Click or tap **Terms and Conditions** and read the terms and conditions.
   d. Click or tap **Privacy Policy** and read the privacy policy.
   e. Select the **Agree To Terms** check box.
   f. Click or tap **Save**.
3. In the **Enrollment Successful** message, do one of the following:
   ○ Click or tap **Close** to close the Text Banking settings.
   ○ Click or tap **Visit Preferences** to configure account preferences for text banking.

Configuring account preferences for text banking

You can use the Text tab on the Account Preferences page to configure text banking preferences. Before you use text banking, you must select the accounts that you want to use with text banking and assign each a text banking nickname. You can also configure the account order.

To configure text banking preferences for accounts

1. In the Menu, click or tap **Settings > Account**. The Account Preferences page appears.
2. Click or tap **Text**.
3. Locate each account that you want to use with text banking and do the following:
   a. Enter a four-character nickname to use for the account in text banking in the **Nickname** field.
   b. Select the **Enabled** check box for the account. You can only use accounts that you enable for text banking.
   c. In the **Order** field, enter a number for the account order.
   d. Click or tap **Submit**.

Using text banking

To use text banking, you send a text message to us with a command. When the action is complete, the text message reply includes the information or the results of the action.

Note: A signature or any other text in a text banking message may cause difficulties processing text banking commands. You should disable any automatic signature or other text when you send a text banking command.

Caution: When you send or receive a text banking message, normal text message and data rates apply.

You send the text message to 226563 (BANKME). You can send one of the following commands:

Text banking commands

Command	Result
BAL	The current account balance for all enabled accounts.
BAL *<account nickname>*	The current account balance for the account that you specify.
HIST *<account nickname>*	Recent history for the account that you specify.
XFER *<from account nickname> <to account nickname> <amount>*	Transfers the amount that you specify from one account to another.
LIST	A list of all available text banking commands.
HELP	A list of contact points for information about text banking. This may include the website address, phone number, or other information.
STOP	Disables text banking. You can also use the settings in online banking and the mobile banking app to enable and disable text banking.

Updating text banking preferences

You can use the Text Enrollment page to update your text number or to disable text banking.

To update the text banking number

1. In the Menu, click or tap **Settings > Text Enrollment**. The Text Enrollment page appears.
2. Enter the new number that you want to enable for text banking in the **SMS Text Number** field.
3. Click or tap **Save**.

To disable text banking

1. In the Menu, click or tap **Settings > Text Enrollment**. The Text Enrollment page appears.
2. Click or tap **Off**.
3. Click or tap **Save**.

Configuring statement delivery settings

You can configure statement delivery options for your accounts or review the E-Statement Delivery Agreement on the Statement Delivery page.

> **Note:** E-Statement delivery settings can vary.

To configure the statement delivery method

1. In the Menu, click or tap **Settings > Statement Delivery**. The Statement Delivery page appears.
2. For each account, select a delivery method in the Delivery Type drop-down list.
3. (Optional) If you select E-Statement in the Delivery Type drop-down list, the E-Statement Delivery Agreement window appears. Review the agreement, and click or tap **I accept**.
4. (Optional) If you select E-Statement in the Delivery Type drop-down list, in the Address field for an account that receives an E-Statement, click or tap the edit icon (✎). The Select Recipient window appears. Do one of the following:
   - Click or tap the check box for one or more existing delivery addresses.
   - Click or tap in the address field and type a new delivery address. Click or tap **Add**.
5. Click or tap **Save**.

To view the E-Statement Delivery Agreement

1. In the Menu, click or tap **Settings > Statement Delivery**. The Statement Delivery page appears.
2. On the Statement Delivery page, click or tap **View E-Statement Delivery Agreement**. The E-Statement Delivery Agreement page appears. Review the statement, and click or tap **I accept** or the close (X) icon.

APPENDIX A: STAYING SECURE

This appendix contains the following:

- ["Password tips and recommendations"](#) on page 167
- ["Registering a browser or device"](#) on page 168

Password tips and recommendations

A strong password helps you protect your account.

To create a strong password, keep in mind the following guidelines:

- Create unique, original passwords
- Use the longest practical password
- Use a mix of upper and lower case letters
- Include one or more numbers
- Do not use repeating or adjacent characters
- Use at least one of these special characters: `` `~!@#$%^&()_+={}|[]:"?,./\ ``
- Avoid using software or toolbars that store your password
- Change your password regularly

Remember to avoid the following password pitfalls:

- Do not choose passwords or security codes that others can easily guess.
- Do not reuse passwords for multiple sites.
- Never use your account numbers.
- Do not use personal contact information, such as addresses or phone numbers.
- Do not use personal information, such as your name, birthday, Social Security Number, passport number, or the names or information for family members or friends.
- Do not use sequences of characters such as *1234567* or *abcdefg*.
- Do not rely on look-alike substitutions of numbers or symbols alone. Passwords like *P@ssw0rd* are easy to guess, but can be effective when you also change the case of the letters, the length of the words, and misspellings, or when you use multiple unrelated words in a phrase.
- Do not use dictionary words.

The following links to third-party tools and sites can help you to create strong passwords. However, we do not endorse or guarantee these sites. They are provided only for your information and convenience.

- [Create Strong Passwords](#)
- [Microsoft Password Strength Checker](#)

Registering a browser or device

A conventional authentication system relies on two forms of identification to prove your identity: your Login ID and your password. Multi-factor authentication uses multiple forms of identification to make it harder for attackers to access your account. The multiple forms of identification can include something that you know, such as a password, and something that only you have.

In online banking and the mobile banking app, we can send a Secure Access Code to a contact address that you configure. The code is only valid for a single use and it expires after a short time. You choose one of the following ways to deliver the code:

Secure Access Code delivery methods

Method	Details
Phone	The system calls the telephone number on file. You answer the phone normally and make a selection to hear the code. If necessary, you can repeat the code. The system does not leave the code on voice mail. If you miss the call, you can request a new code.
Text (SMS)	The system sends a text message with the code. Standard text messaging fees apply.
Email	The system sends a short email with the code. Depending on the configuration of the filters on your mail server, the message may be in your junk or spam mailbox.

Whenever possible, you should configure phone and text delivery methods, and leave email unconfigured. Attackers can use viruses or other malicious activity to compromise your email and view the Secure Access Code. If you do not configure an email address as a Secure Delivery Contact, you can help prevent this type of attack.

> **Note:** Depending on your security needs, we may configure your account to use codes from Symantec™ Validation and ID Protection (VIP) Service Tokens. If your account uses a token, you enter the code from the token instead of a Secure Access Code. You enter the code from the token every time that you log in.

If you have never used a particular browser or device to log in, you may need to enter a Secure Access Code to use it. If the browser or device is one that you plan to use again, you can register it. By registering a browser or a device, you confirm that it is under your control and that you intend to use it to access online banking or the mobile banking app.

> **Tip:** Multiple users can register the same browser or device.

You register your browser or device again in the following circumstances:

- You use a different browser on your desktop
- You delete and reinstall the mobile banking app
- Your browser does not save browser cookies
- You clear existing browser cookies
- We reset registration for all users for security reasons

> **Caution:** Only register a browser or device if it is under your control. Do not register a browser on a public computer.

APPENDIX B: FREQUENTLY ASKED QUESTIONS

This appendix contains the following:

Getting started

This section includes questions about getting started with online banking and the mobile banking app, including questions about logging in for the first time.

Logging in for the first time

What if I do not have access to the phone or email account contacts listed?

You must have access to at least one of the listed contacts to log in for the first time or register a computer. If you need immediate access, contact us. After you verify your identify, you can add a new contact method.

Registering your computer

I registered my browser or device during a previous login, but now I need to register it again. Why?

There are several possible reasons that you may need to register a browser or device again, including:

- Your browser settings are configured to delete cookies
- Your browser cookies for online banking were removed
- You use a browser plugin that automatically removes browser cookies when you close the browser
- Your account requires a Secure Access Code each time you log in
- You use a Symantec VIP Token for a Secure Access Code when you log in
- You log in with a different browser on the same registered computer
- You deleted and reinstalled the mobile banking app
- For security reasons, we reset all active registrations for all users

How do I remove the registration from a device?

On a computer browser, you delete all browser cookies or the browser cookies for online banking. See your browser help for information about deleting cookies.

On a tablet or smartphone, the registration information is automatically deleted when you delete the mobile banking app.

Messages and alerts

This section includes frequently asked questions about using messages and alerts.

Secure messages

Are the content of my message and any attachments sent securely?

Yes, the transport of your message is SSL encrypted and is never sent through public, unsecured communication channels like email communication.

Alerts

When are alerts delivered?

Secure message and email alerts are sent when transaction processing completes. Phone and text message alerts are sent at the next available time you specified for the alert.

Are alerts real time?

No. Alerts are triggered at processing time each day. For example, if an alert is triggered during the day on Monday, the alert is generated during the processing cycle Monday night. We send secure message and email alerts when the processing cycle finishes. Phone and text message alerts are sent at the time you selected on Tuesday.

What if I do not receive a phone or email alert?

If you miss an alert via phone call, the alert system leaves a message on voice mail.

For email alerts, check your junk mail or spam folder for the alert. If the alert is in the junk mail folder, configure your junk mail settings to allow email from us so you do not miss future alerts.

If you believe you did not receive an alert phone call or email, click or tap **Messages** in the Menu to check for the alert. If the alert does not appear in the Inbox, confirm that the alert is enabled. If the alert is enabled and you still believe you did not receive an alert, contact us for assistance.

> **Note:** Email, phone, and text message alerts are a convenience, and should not be used to manage critical account details or appointments. Due to the nature of the email, phone, and text message networks, these networks cannot be 100% reliable delivery channels. Secure messages within our system are very reliable, since they are contained entirely within the banking system.

Are security alerts real time?

Yes, security alerts are event driven and are sent in real time.

Accounts

This section includes frequently asked questions about your accounts in online banking and the mobile banking app.

Account details

When I download my history to Quicken or QuickBooks, the application does not launch automatically. Why?

The file type is not properly associated with the application. The easiest way to create the association is to save the download file to your desktop the first

time, right-click the file and click **Open with**. In the Open With dialog, select Quicken or QuickBooks. The next time you download your history, the program should launch automatically. For more information, check the documentation for your desktop computer.

Can I see transactions from other users in my company?

Yes, if your rights permit you to see the activity of the other users instead of just your own.

What is a Tracking ID?

The Tracking ID is a unique identifier for each transaction that you create in online banking and the mobile banking app. It is a reliable way to reference a transaction. Tracking IDs appear in the transaction details on the Activity Center page. When you use secure messages to inquire about an account or a transaction, the message automatically includes the tracking ID.

Activity Center page

How is the Activity Center page different from the Account Details page?

The Activity Center page contains all transactions initiated in online banking and the mobile banking app except check deposits. The Activity Center page does not include transactions that you make by other means, such as ATM or debit card transactions. The Activity Center page also shows the status of each electronic transaction as it moves from a drafted status to approved, then processed.

The Account Details page is a record of processed and cleared transactions against your account from all sources. The Account Details page does not include transactions that have been drafted, approved, or canceled in online banking or the mobile banking app, only those that have already cleared or that will clear your account the next processing day.

Statements

Why are some accounts not in the account drop-down list when I view statements?

Certain account types do not support E-Statements.

I clicked Get Statement on the Statements page, but nothing happened. Why?

Ensure that you have allowed pop-ups for the online banking site in your browser settings. It is likely that the pop-up box is being blocked by a pop-up blocker or a toolbar pop-up blocker. You can disable the pop-up blocker or add the online banking site as an allowed site.

Why would I choose to view my statement as an image instead of a PDF?

If you are on a public computer, you may wish to view images. PDF documents are often cached by the browser and stored in a temporary files folder. If you select PDF on a public computer, you should delete the cache files and other temporary files after you log off to ensure your security.

Transactions

This section includes frequently asked questions about creating, managing, and viewing transactions.

Paying bills

When is my account debited to fund these payments?

Your account is debited when an electronic payment is processed. If the payment is mailed, the account is debited on a day before the date you selected.

How long should I allow for the payment to arrive at the payee?

You should plan the same amount of time you would if you were mailing a check.

What if I do not have an account number at the payee or if the payee is a person not a company?

You can enter N/A or Not Applicable in the Account Number field.

Sending a check

If I create a future-dated check, when will the check be processed and effective?

If you create a future-dated check, the check will be processed on the Processing Date. The date that the check arrives at your recipient's address is dependent on the US mail system.

Is the description I enter online printed on the check?

No. The description helps you to identify the transaction in online banking and the mobile banking app. The description is not printed on the check.

Commercial accounts

This section includes frequently asked questions for Commercial accounts.

Payments and templates

How can I send a pre-note to a new account?

You can use a payment to send a pre-note to an account. To send a pre-note to a newly established recipient, send a zero dollar ACH transaction to the recipient account. The pre-note helps confirm the validity of a routing number and account at the receiving financial institution, without any movement of funds taking place.

ACH Passthru

When should I use ACH Passthru instead of ACH Payments or ACH Collections?

You can import NACHA formatted files in ACH Payments or ACH Collections, but those files may only contain one batch each. In addition, those payments can only support PPD and CCD Standard Entry Class (SEC) codes. The ACH Pass-Thru feature allows you to create files with multiple batches and with other SEC codes. In addition, unlike other ACH payments, the ACH Pass-Thru feature performs minimal validations before passing the file to us.

The system does not accept some SEC codes. What can I do?

By default, we do not support all SEC codes. If you encounter unsupported SEC codes that you need to submit, please contact us during regular business hours.

Why do I enter a Process Date instead of an Effective Date?

Because there may be multiple effective dates in the file, you enter the date on which you want the file to be processed. On the date that you specify, we process the transactions according to the effective date or dates in the file.

Wire transfers

When might I use an Intermediary Financial Institution?

You may need to use an intermediary financial institution if the financial institution for the beneficiary is not a direct Fed Wire participant and cannot receive a wire transfer via the Fed Wire system.

Tax payment

Is registration required to pay via the online banking system?

There is no registration requirement on our system. To make Federal and/or State tax payments, you should register or enroll in the Electronic Funds Transfer (EFT) program for each tax authority that you want to pay. Payment via our online banking system does not enroll you with the Federal or state agency. Some agencies will not accept electronic tax payments from unregistered parties.

User management

Why is a new user unable to see any accounts?

When you create a user, you must set the account rights, transaction rights and limits for the user. If your account requires dual approval for new user activation, a CSR must initiate final approval for activation.

If I delete a user, will it delete that user's activity?

No, it only removes their access and rights to the online banking system. All payments and templates that the user created remain, as doreferences to their online activity.

Can I edit user information?

No, for security purposes you can only add or remove users and edit user rights. Users can change their own profile information, Login ID and password if they need to do so.