



Business Digital Banking User Guide

December 2024

**Learn how to use Digital Banking
with this handy guide.**

**For questions, contact us at
918.423.2265**



**EQUAL HOUSING
LENDER** [Thebankna.bank](https://www.thebankna.bank)

FDIC *FDIC-Insured - Backed by the full faith
and credit of the U.S. Government*

Table of Contents

First Time Login	5
Account Recovery	7
Dashboard	9
Default Layout.....	9
Organize Dashboard.....	10
Organize Accounts	11
Account View.....	12
Messages	13
Start a Conversation.....	13
Step 1.....	13
Close/Delete a Message.....	14
Accounts	15
Account Information.....	15
Transaction Details	16
eStatements.....	17
eStatement Enrollment	17
eStatement Enrollment Changes	18
Stop Payments.....	19
Place Stop Payment on a Single Check.....	20
Place a Stop Payment on a Range of Checks	21
Alerts	22
Set up Balance and Transaction Alerts.....	22
Set Up Business Activity Alerts.....	24
Edit or Delete a Balance and Transaction Alert.....	25
Card Management.....	26
Transfers	28
Submit a Transfer.....	28
Edit or Delete a Transfer.....	29
ACH	30
Create a Batch Manually.....	30

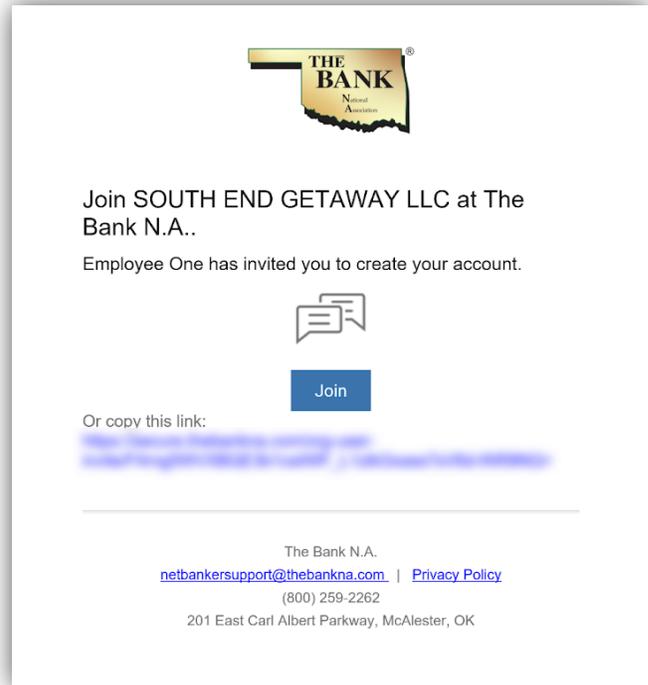
Table of Contents

Upload a NACHA File.....	34
Edit or Delete a Batch.....	36
Initiate a Batch	37
Initiate Multiple Batches.....	40
Uninitiate a Batch	41
History.....	43
Wires	43
Create a Wire.....	43
Edit or Delete a Wire.....	47
Initiate a Wire.....	48
History.....	50
Positive Pay.....	51
Enter Issued Items Manually.....	51
Create an Issued Items Upload Format.....	55
Upload an Issued Items File	59
Work Exception Items.....	62
Administration.....	64
Create a New User.....	64
Editing or Deleting a User.....	69
Unlock a Locked User.....	74
Reset a User's Password.....	76

First Time Login

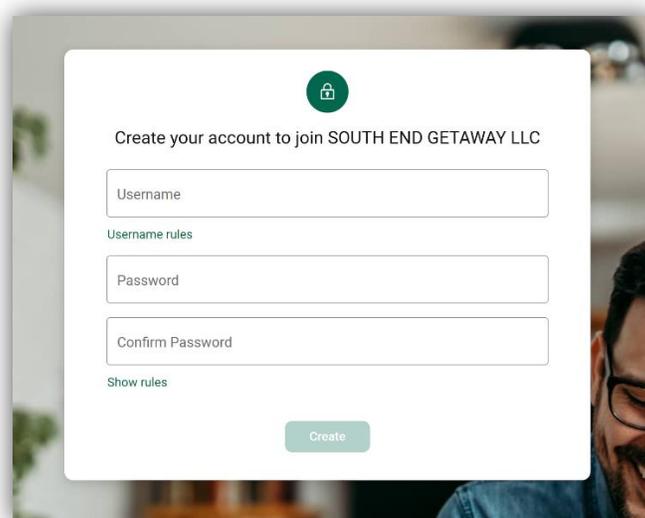
Step 1

Open your enrollment email and click Join.



Step 2

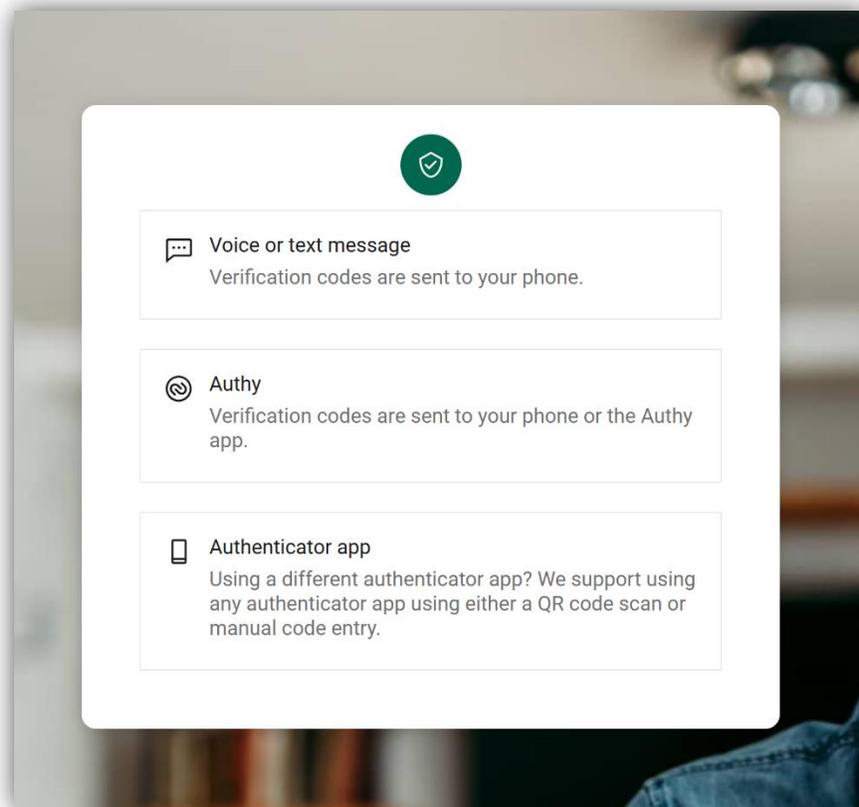
Create your username and password. Click Create and sign In.



Step 3

Review the information regarding registering for two-factor authentication and click Get started. Choose how to receive your two factor authentication codes:

- **Voice or text message:** Enter your phone number and choose to receive your code via text or phone call. Enter the code you receive.
- **Authy:** Enter your email address and phone number and then choose how to receive your codes. You can choose text, phone call, or you may download the Authy app. Enter the code you receive.
- **Authenticator app:** Open your authenticator app and either scan the QR code or enter the code that appears manually. Enter the code that generates on your app.



Step 4

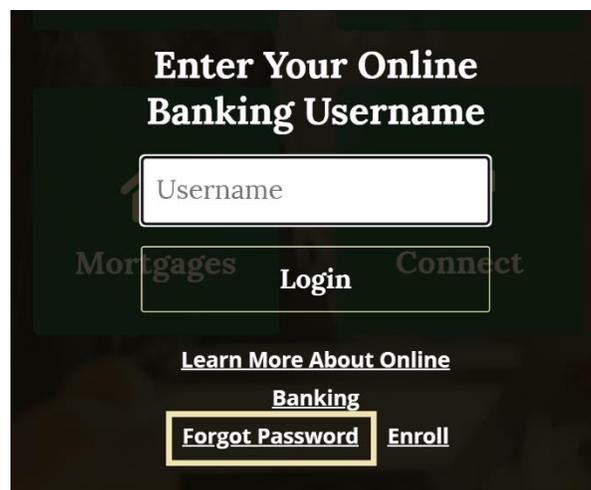
Click Done and accept the **Terms and Conditions**.

Account Recovery

Use these steps to reset your password and/or retrieve your username.

Step 1

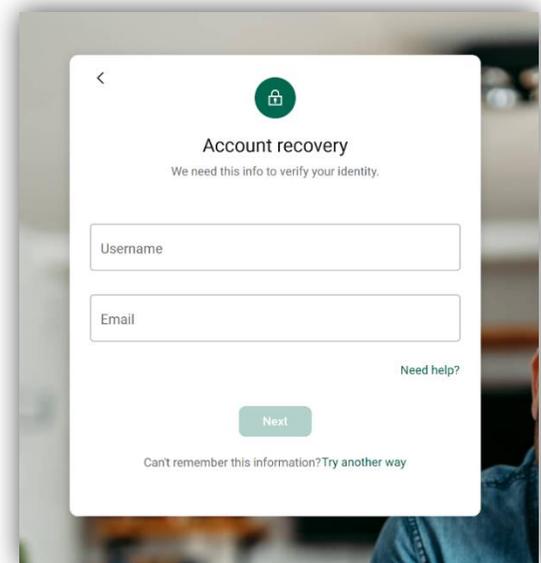
Navigate to our website and click **Login**. Select **Forgot Password**.



Step 2

Enter your username and email address.

IMPORTANT: Email must match what is on file.

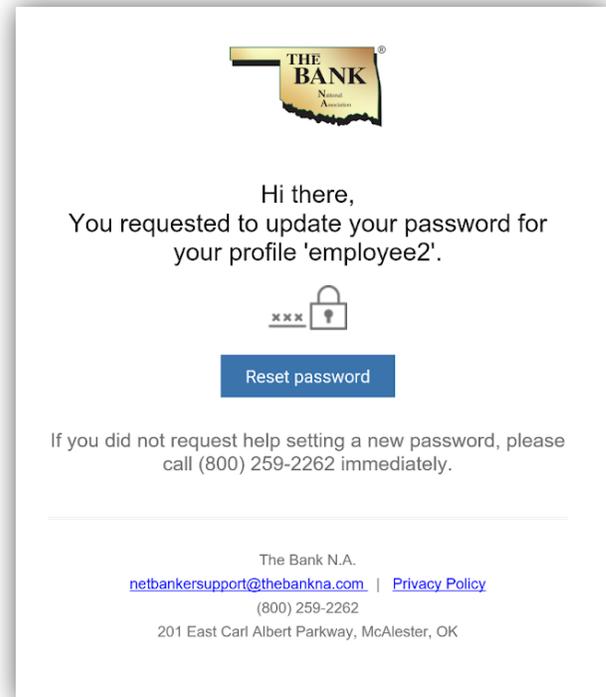


Step 3

Choose to receive your instructions via email or text.

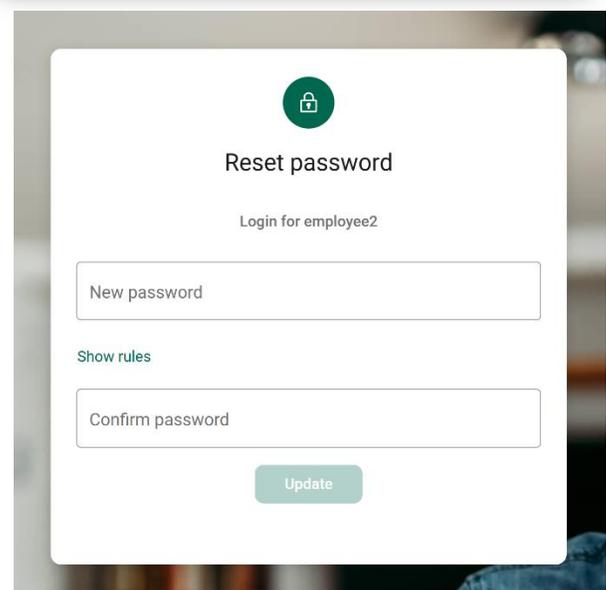
Step 4

- **Email:** Open your email. Your username will appear in the email body.
Click **Reset Password** if applicable.
- **Text:** Open your text and click the link.



Step 5

Enter the code you receive and create a new password.

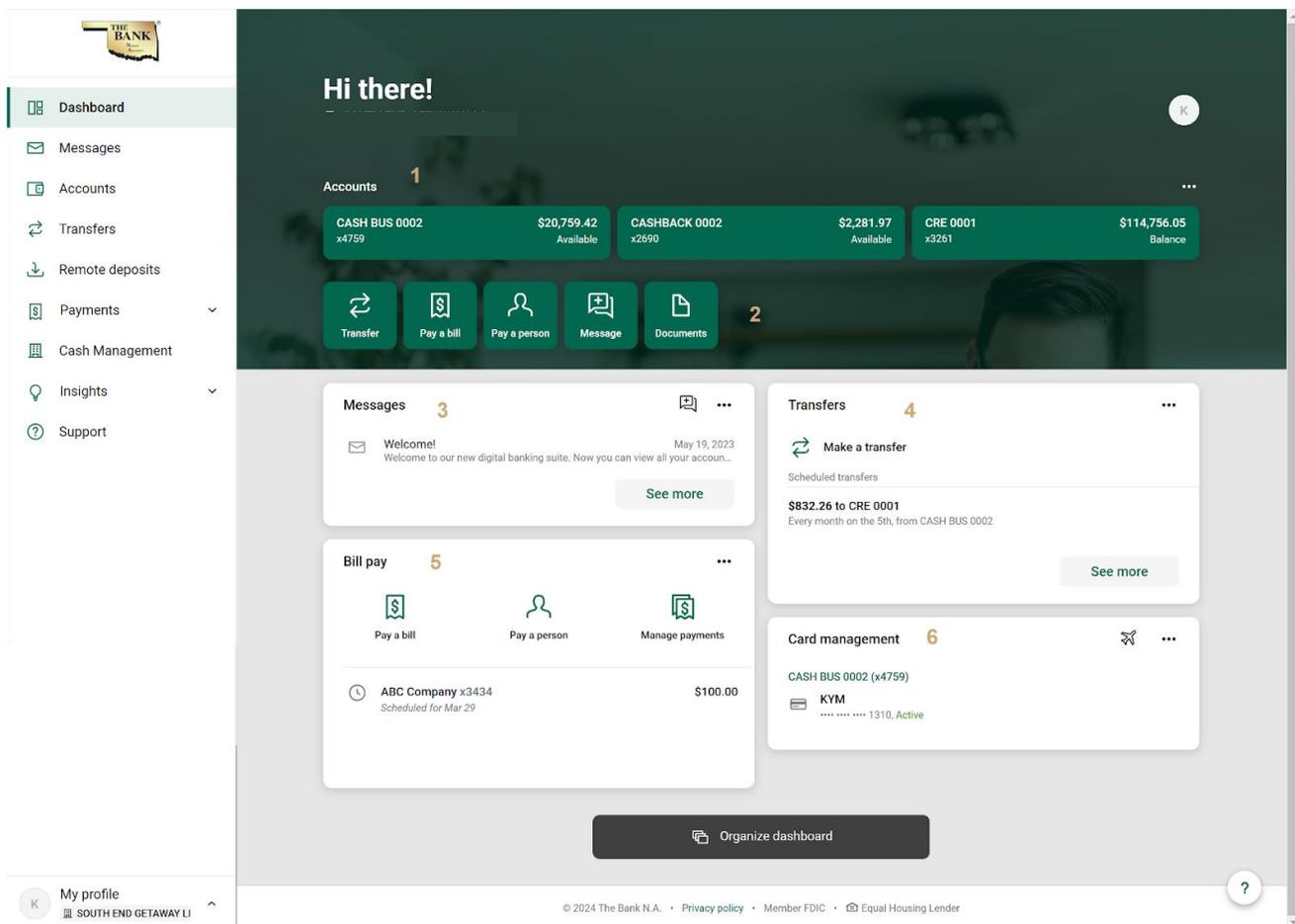


Dashboard

This is your landing page where you can access your accounts, review recent activity, and move money.

Default Layout

1. **Accounts** - Displays accounts including balance, status, and last four digits of account number.
2. **Quick Action Buttons** - Click a button to jump to that feature of online banking
3. **Messages** - Displays conversations between you and support representatives as well as alerts and bank messages.
4. **Transfers** - Displays scheduled transfers and a quick link to Make a Transfer.
5. **Bill Pay** - Displays recent activity and quick links to Pay a bill, Pay a person, or Manage payments.
6. **Card Management** - Displays debit cards that are linked to your accounts. Select a card to toggle it on or off, report it lost or stolen, or reorder.

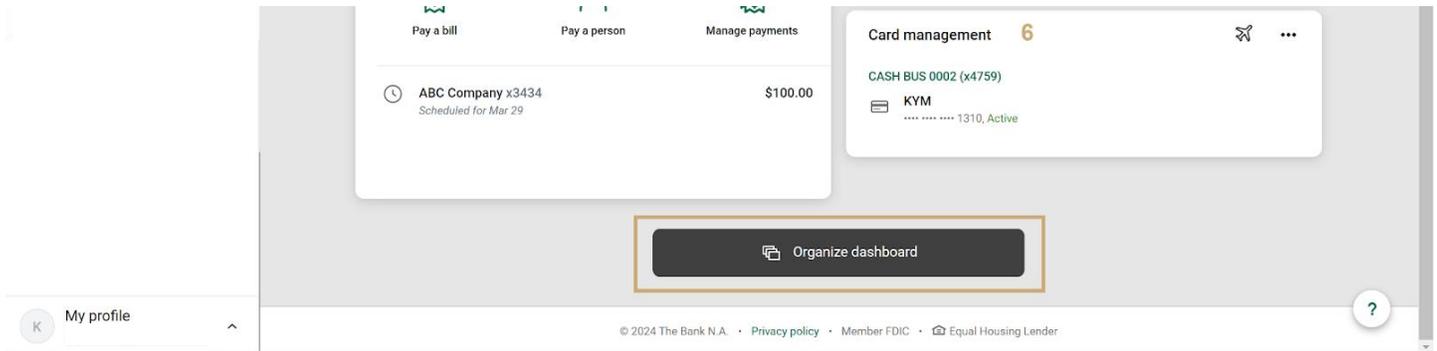


Organize Dashboard

Use this feature to **add**, **remove**, or **reorder** the cards on the dashboard.

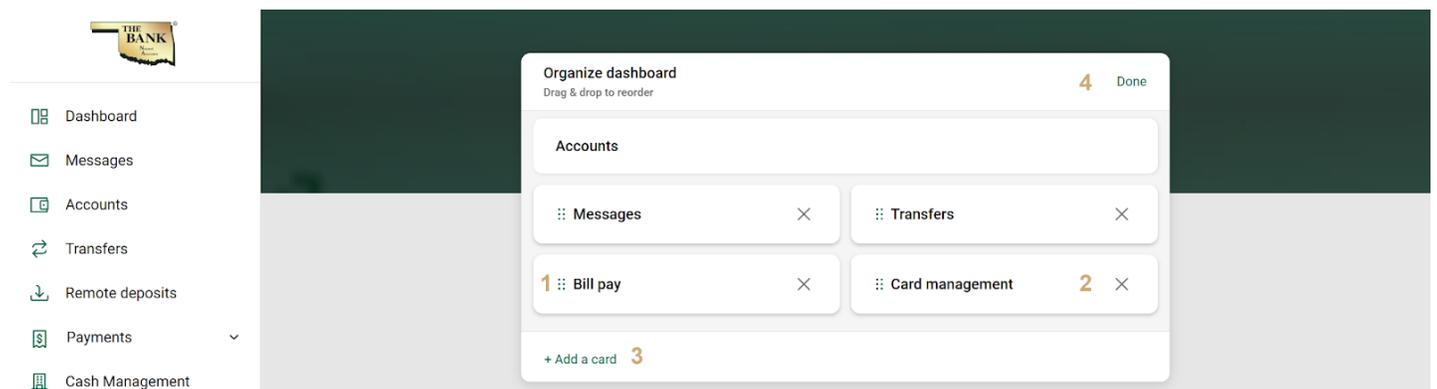
Step 1

Click **Organize Dashboard**.



Step 2

1. Click and hold the **6 dot icon** to drag and drop the cards to the order you prefer.
2. Click the **X** to remove a card from the dashboard.
3. Click **+ Add a card** to browse available cards that may be added to the Dashboard. Select any you'd like to appear and click **<** when finished.
4. Click **Done** once the layout suits your needs.

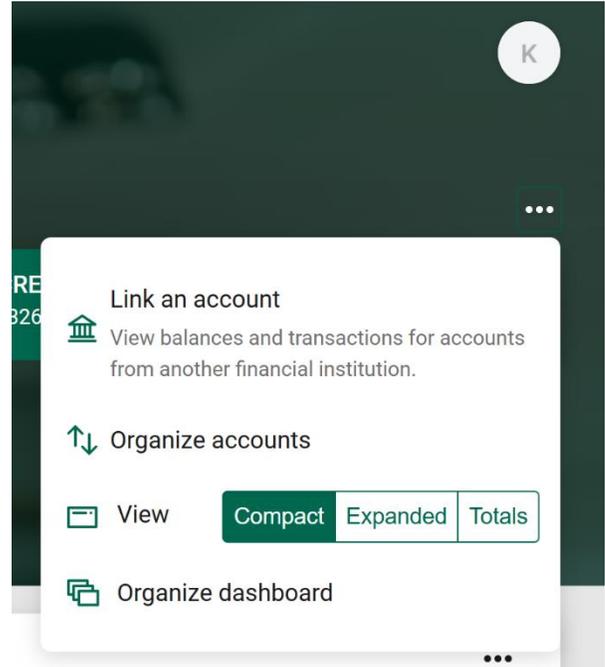


Organize Accounts

Use this feature to change the order of your accounts on the dashboard or update how the account information is displayed.

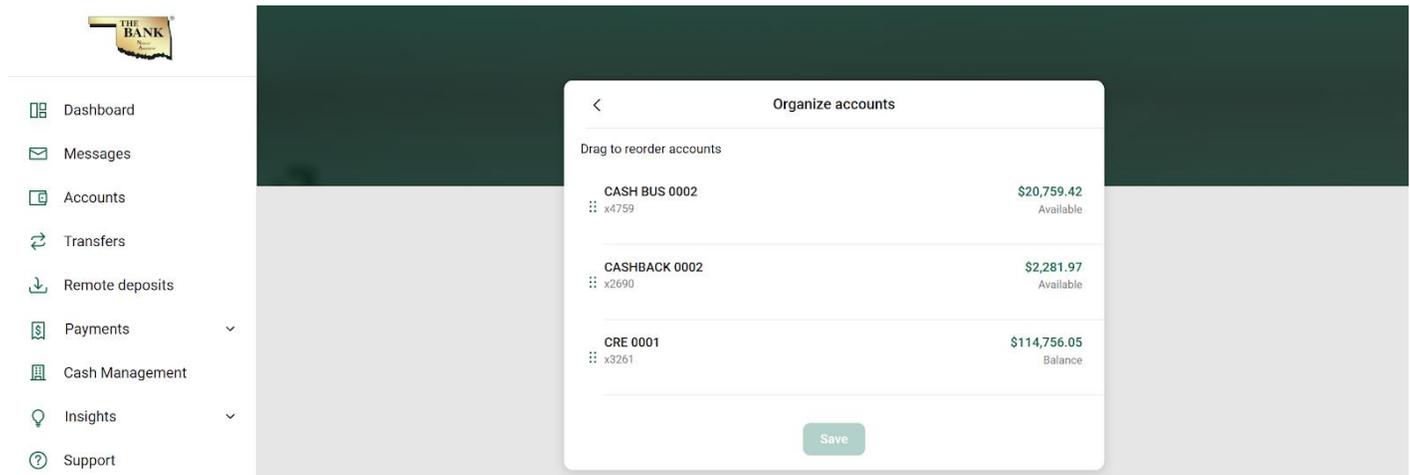
Step 1

Click the ellipsis icon next to the **Accounts** section, then select **Organize accounts**.



Step 2

Click and hold the 6 dot icon to drag and drop an account to the order you prefer, then click **Save**.

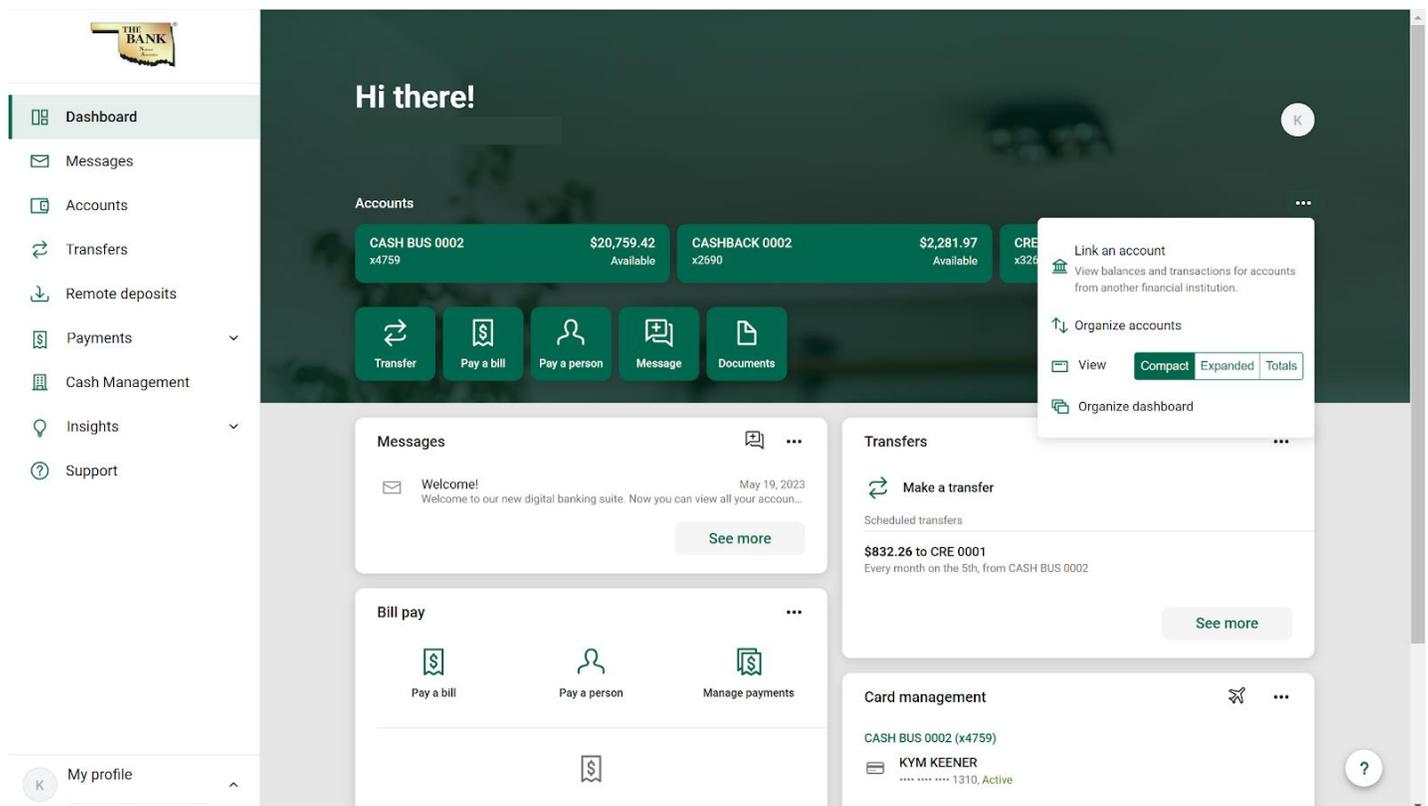


Account View

Use this feature to change what account information is displayed on the dashboard.

Click the ellipsis icon next to the **Accounts** section choose from one the **View** options:

- **Compact:** Displays accounts in a single row. Only three accounts will appear at a time.
- **Expanded:** Displays accounts in two rows. Up to six accounts will appear at a time.
- **Totals:** Groups accounts together based on type such as Cash, Borrowed, Credit Balance, and Investments. Displays the total balance for all accounts in each group.



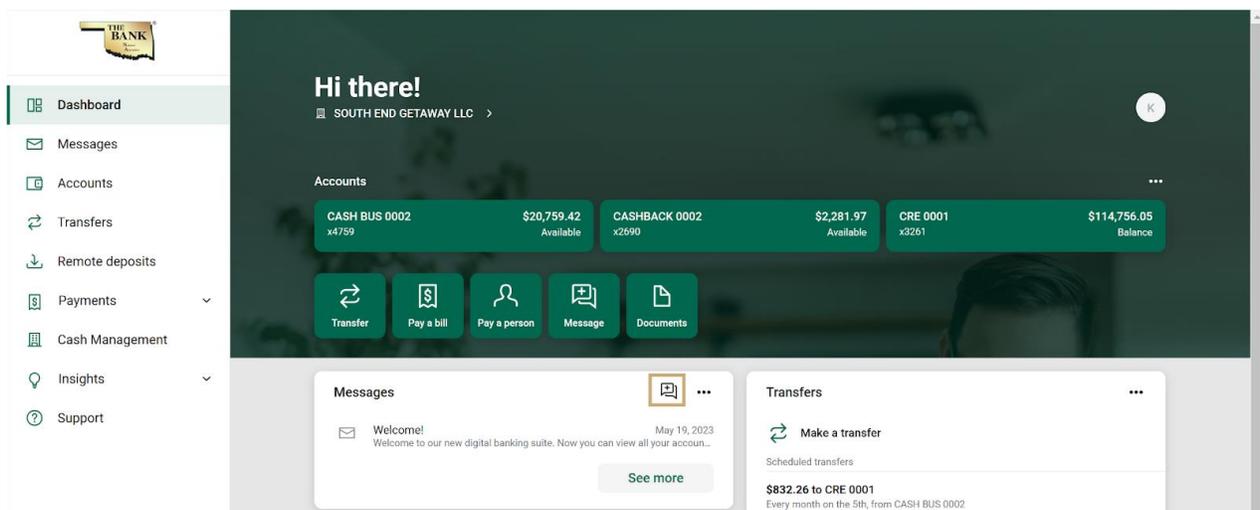
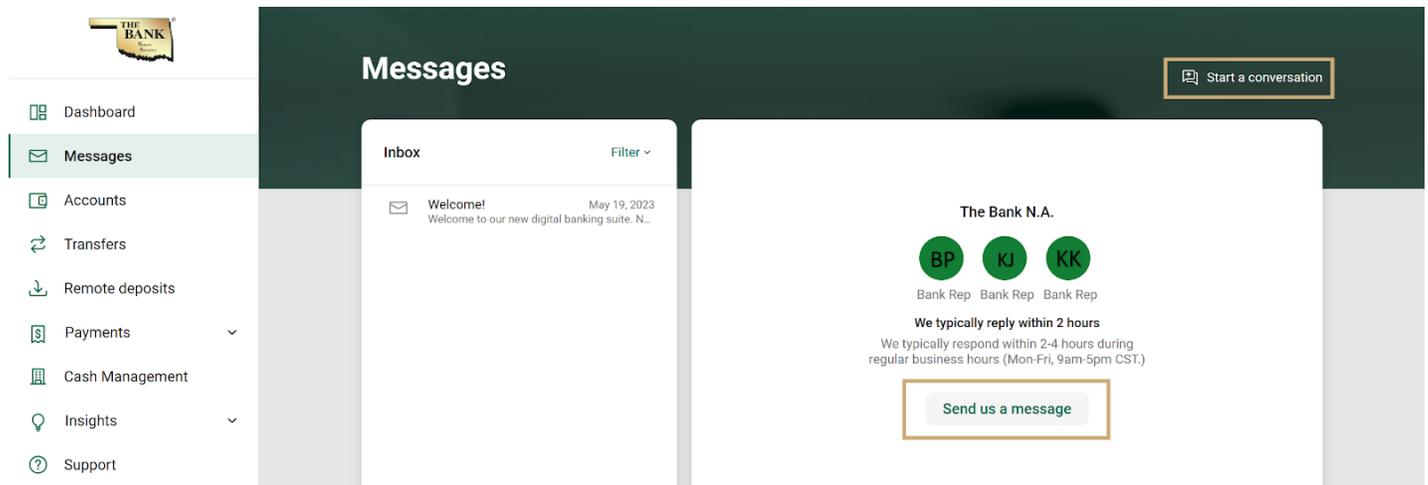
Messages

Use this module to start a conversation with the institution, review alerts, and access informational messages from the institution.

Start a Conversation

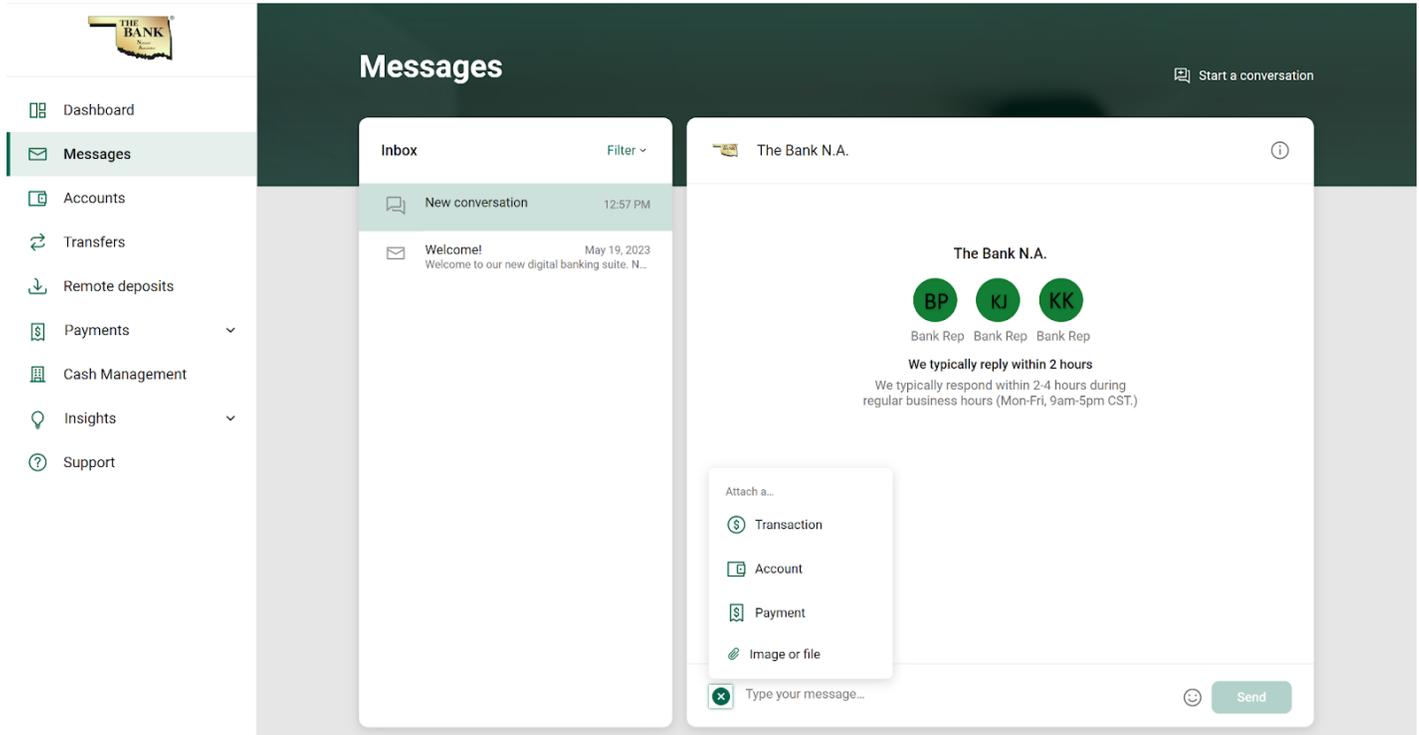
Step 1

Select **Messages** from the navigation pane or navigate to the **Messages** card on the **Dashboard**. Click **Start a conversation**, **Send us a message**, or select the **New conversation** icon.



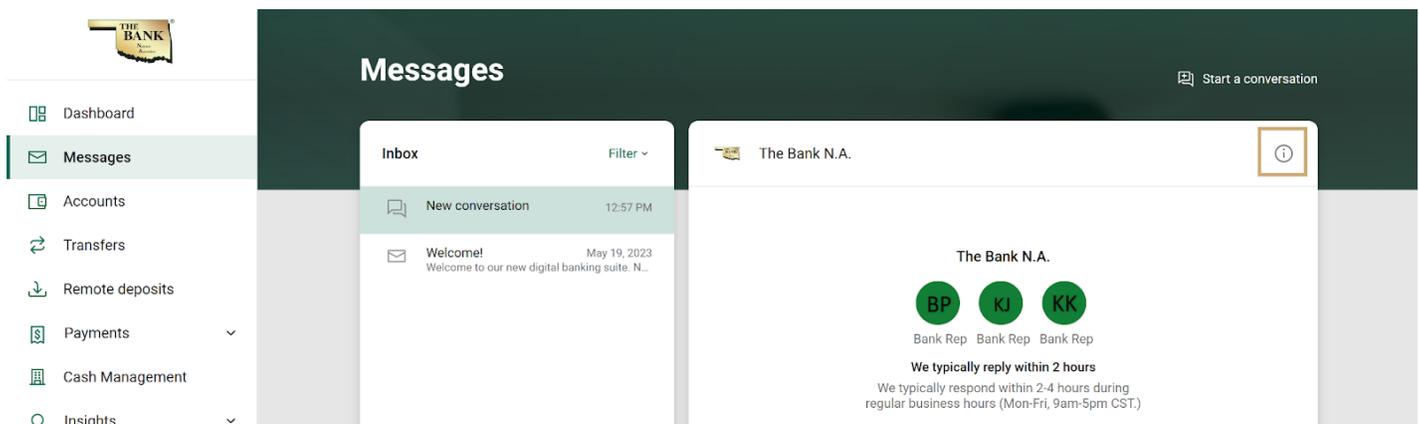
Step 2

Type your message in the field. Click the + to add transaction, account, or payment details to your message. You can also attach images or other files. Click **Send** when done.



Close/Delete a Message

Select the icon and click **Close conversation**. Closing a conversation deletes it.



Accounts

Select **Accounts** to see a listing of all the accounts tied to your online banking ID.

Account Information

Select an account from the **Accounts** page or from the **Dashboard**.

1. Download into CSV, TXT, OFX, QBO or QFX format, print, or search transaction activity.
2. Review recent account activity.
3. Quickly access other features for this account.
4. Toggle your debit card on or off, report it lost or stolen, or activate a new one
5. Review account details such as account and routing numbers, account owners, and important dates.

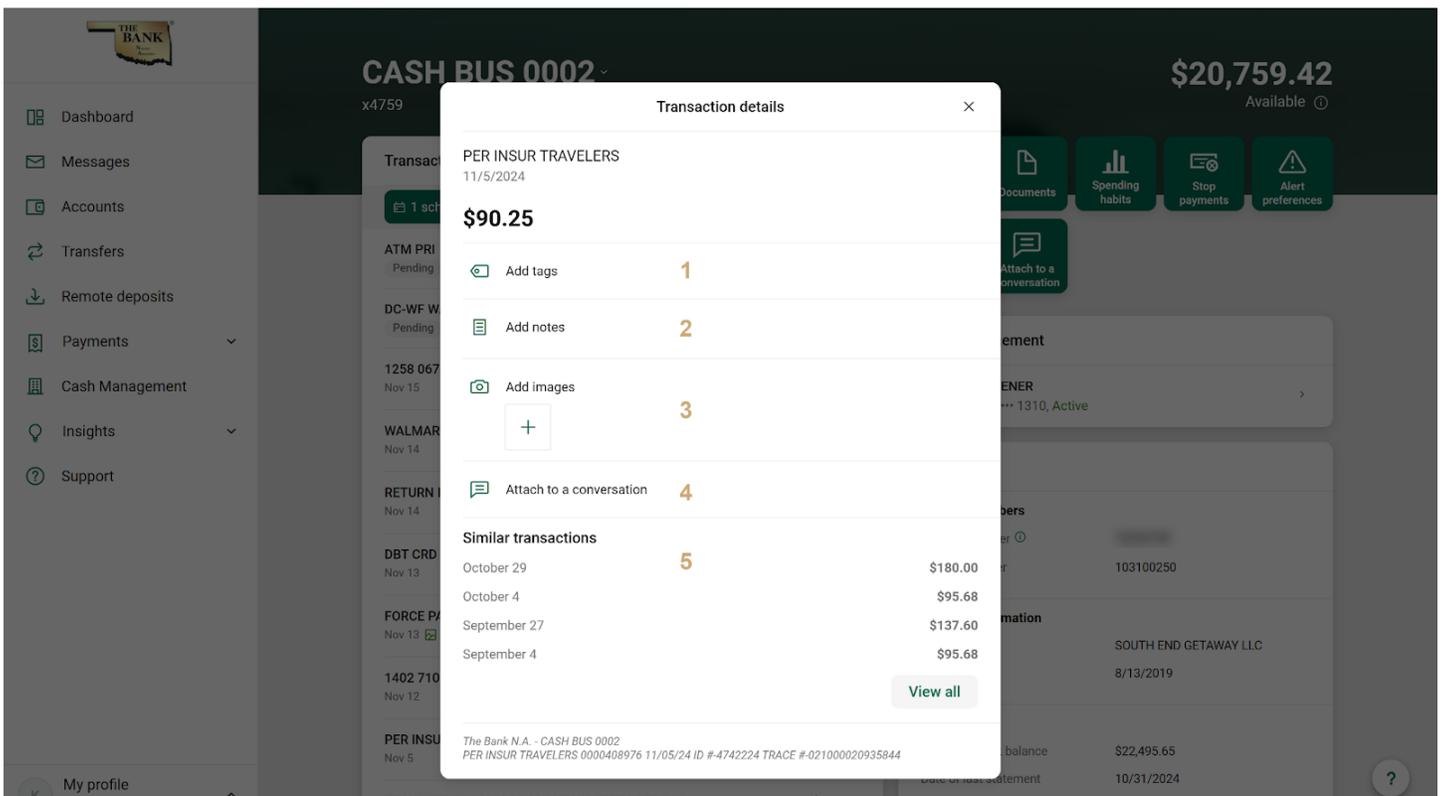
The screenshot displays the online banking interface for a business account named "CASH BUS 0002" with account number "x4759". The current balance is \$20,759.42, which is available. The interface includes a navigation menu on the left with options like Dashboard, Messages, Accounts, Transfers, Remote deposits, Payments, Cash Management, Insights, and Support. The main content area is divided into several sections:

- Transactions:** A list of recent transactions with a "1" icon indicating 1 scheduled activity. Transactions include:
 - ATM (Pending, Nov 19) for \$5.00, marked with a "2" icon.
 - DC-WF WAYFAIR256727 (Pending, Nov 18) for \$301.03.
 - 1258 0673192 TRACTOR SUPPLY (Nov 15) for \$7.68, totaling \$21,065.45.
 - WALMART.COM (Nov 14) for \$43.87, totaling \$21,073.13.
 - RETURN (Nov 14) for +\$5.00, totaling \$21,117.00.
 - DBT CRD (Nov 13) for \$201.21, totaling \$21,112.00.
 - FORCE PAY DEBIT 1043 (Nov 13) for \$5.00, totaling \$21,313.21.
 - 1402 7103400 WAL-MART (Nov 12) for \$43.22, totaling \$21,318.21.
 - PER INSUR TRAVELERS 0000408976 (Nov 5) for \$90.25, totaling \$21,361.43.
- Card management:** Shows a KYM card ending in 1310, which is active, marked with a "4" icon.
- Details:**
 - Account numbers:** Account number is masked, and the routing number is 103100250, marked with a "5" icon.
 - Account information:** Owner is SOUTH END GETAWAY LLC, and the date opened is 8/13/2019.
 - Activity:** Last statement balance is \$22,495.65.

Transaction Details

Select a transaction to view additional information.

1. Add a **tag** to categorize the transaction.
2. Add **notes** to accompany the transaction description.
3. Review check **images** or add an image such as an invoice or receipt.
4. Attach the transaction details to a conversation with the institution.
5. Review transactions with similar details



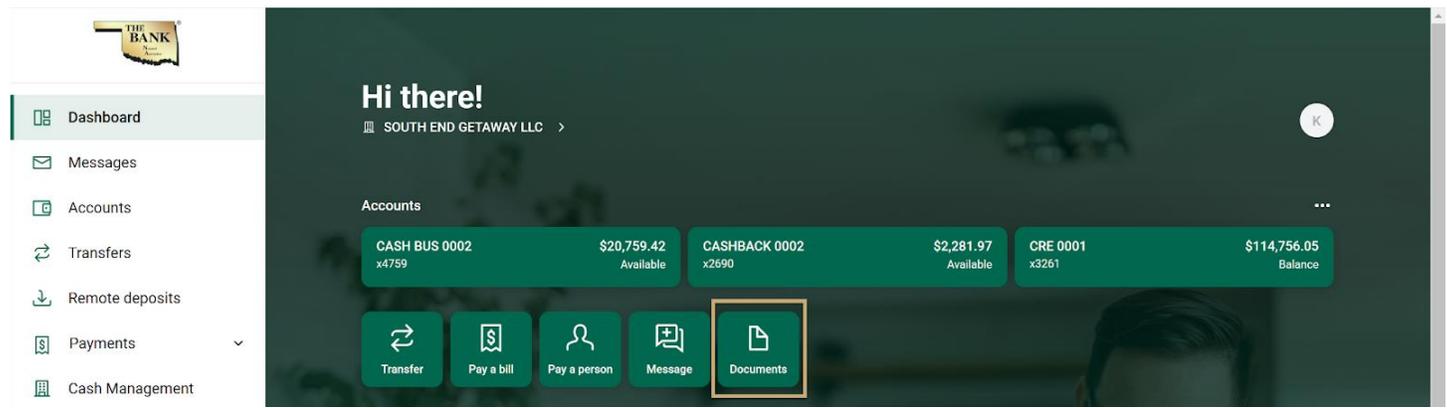
eStatements

Enroll for eStatements to stop paper documents from being mailed. You will receive an email when your electronic document is available to view. eStatements are available online for 18 months.

eStatement Enrollment

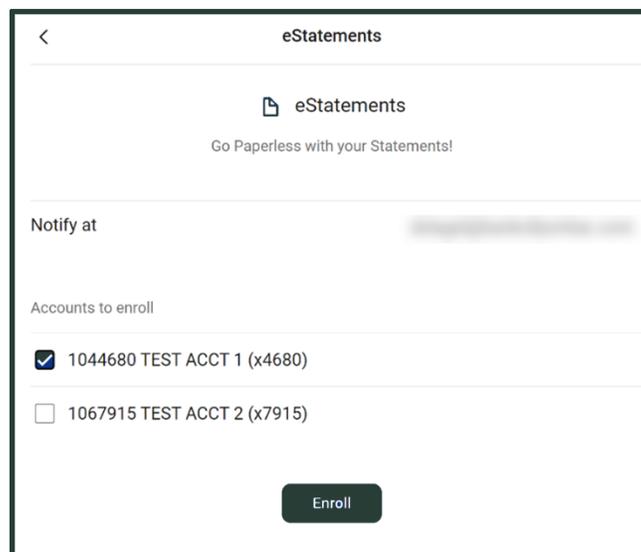
Step 1

Click Documents from the Accounts page or the Dashboard and accept the Terms and Conditions.



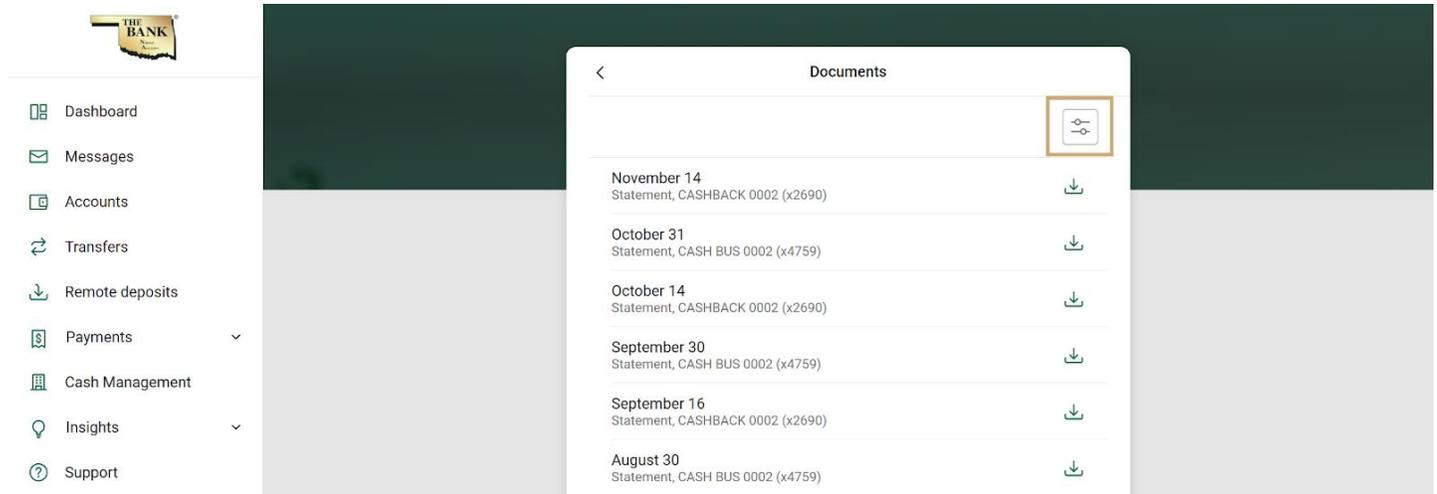
Step 2

Choose the account(s) and click Enroll.



Step 3

Select a document to download and view. You can click the **filter** icon to change the type of document, year, and account.

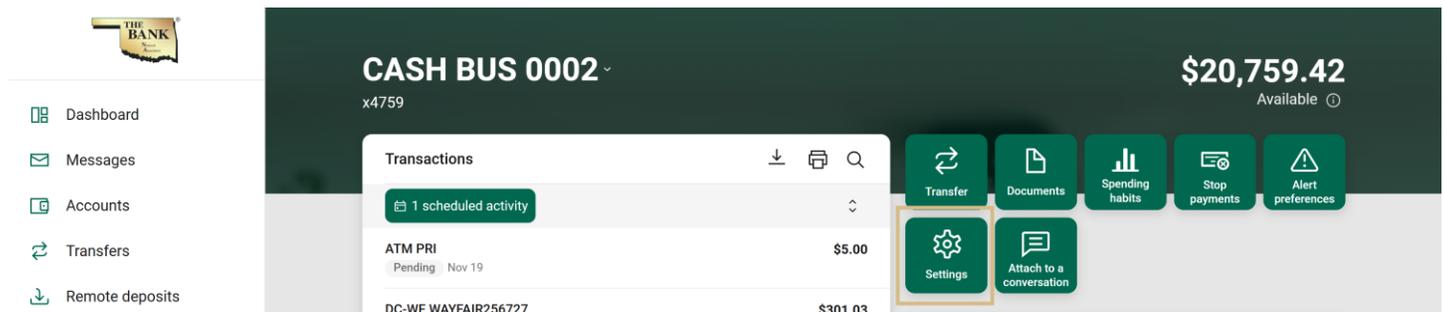


eStatement Enrollment Changes

Need to make changes to your eStatement enrollment?

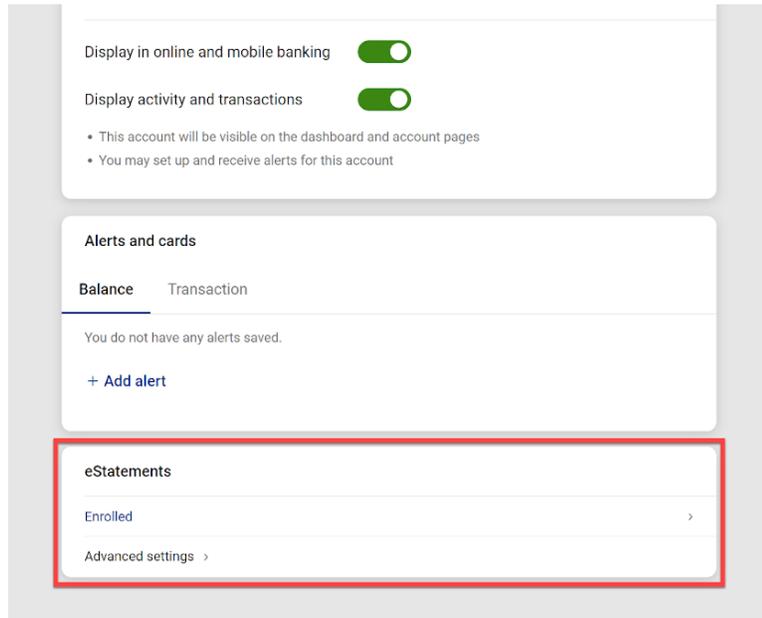
Step 1

Click **Settings**.



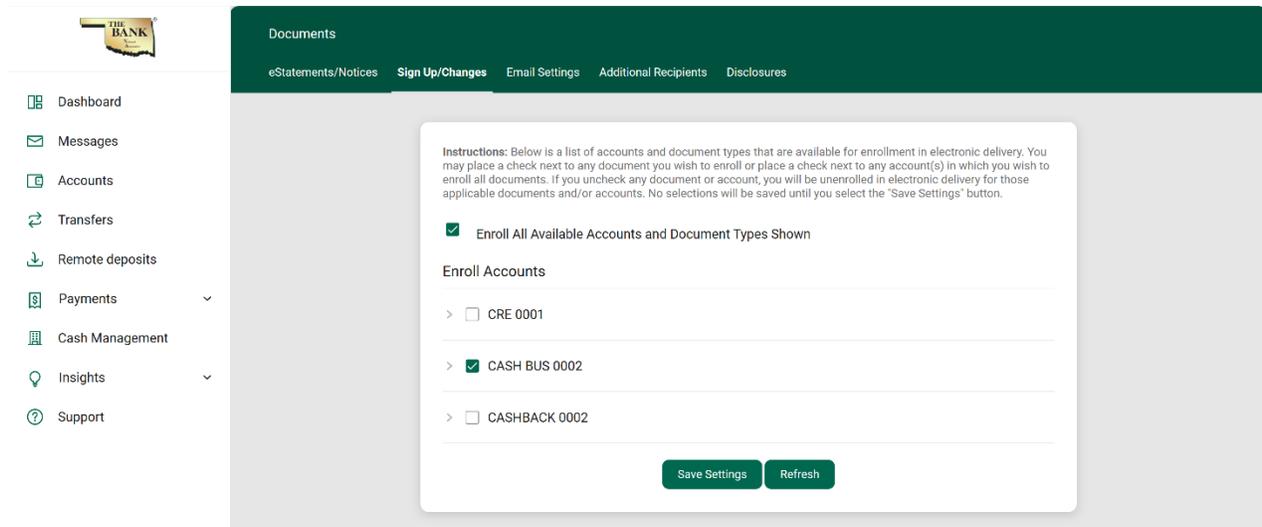
Step 2

In the eStatements section, select **Advanced settings**.



Step 3

Update your account enrollment or set up an additional person to receive eStatements on your accounts.



Stop Payments

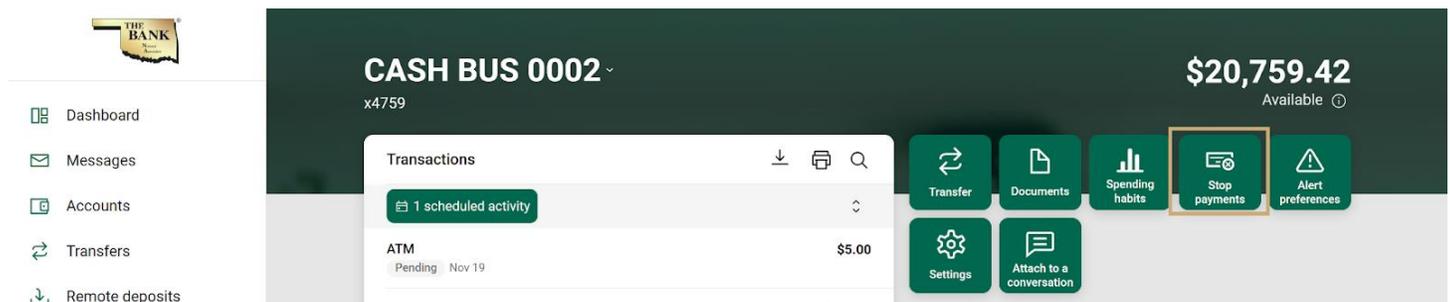
You have the option to place a Stop Payment on either a single check or a range of checks via Online Banking. The Stop Payment Service Fee is displayed before finalizing the request. The stop remains active

for six months, after which the payment(s) may proceed as normal. If you need assistance, wish to cancel a Stop Payment before the six-month period ends, or need to stop an ACH or recurring debit card transaction, please reach out to the bank by phone or through a Secure Message.

Place Stop Payment on a Single Check

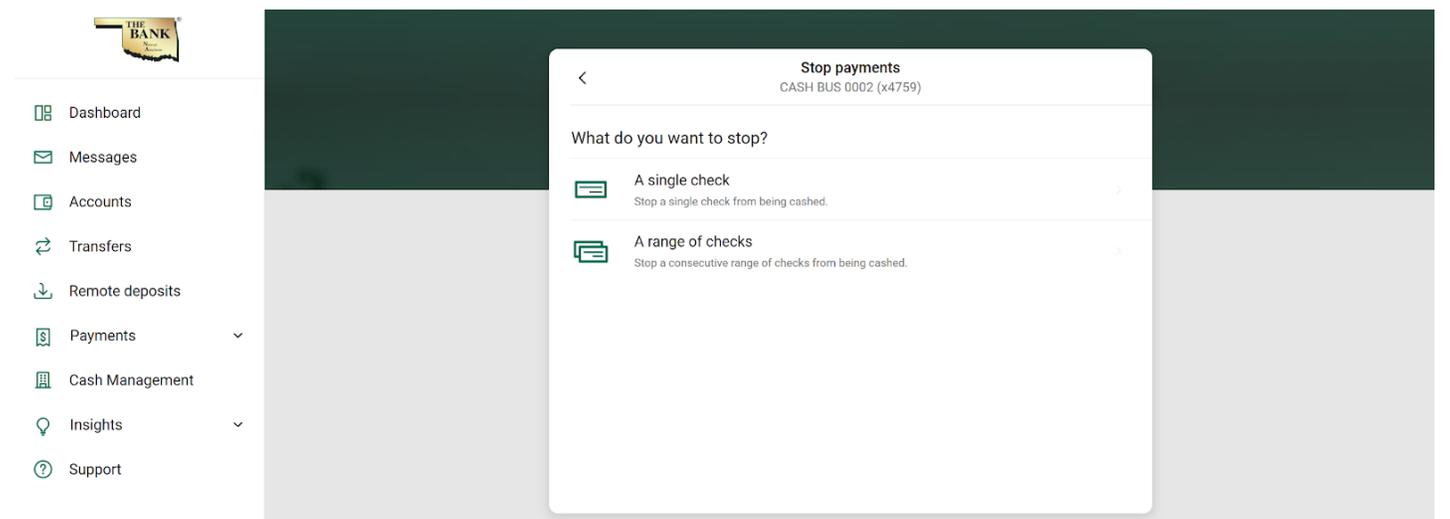
Step 1

Select **Stop payments** and select **+ Stop a payment**.



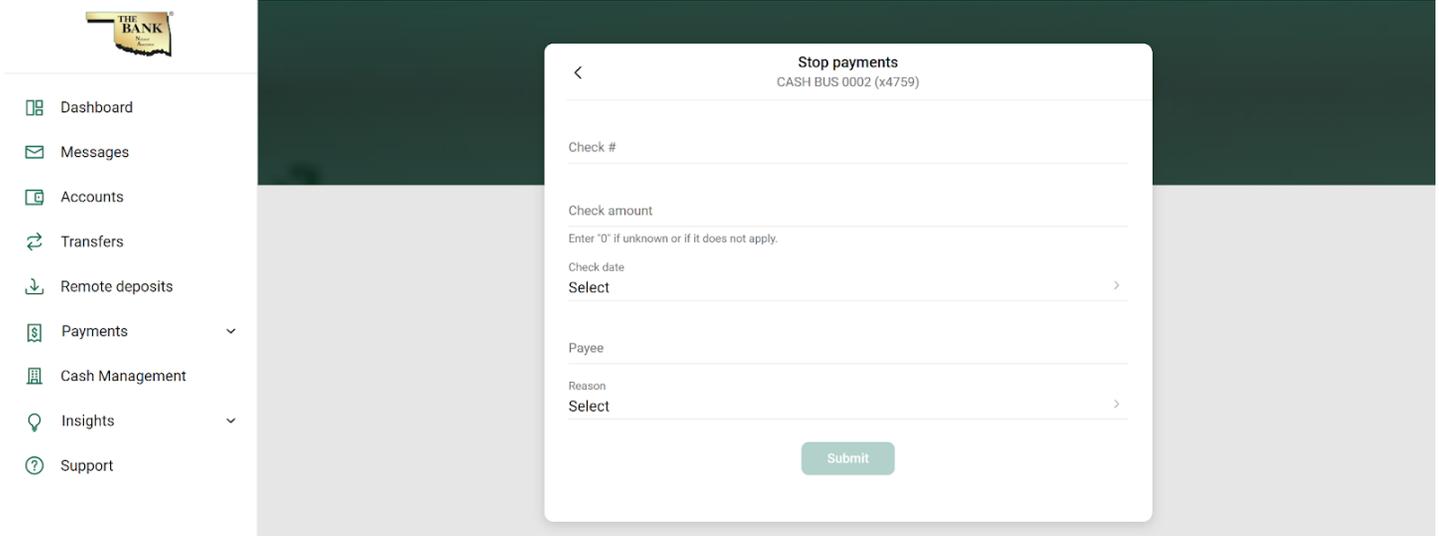
Step 2

Choose **A single check**.



Step 3

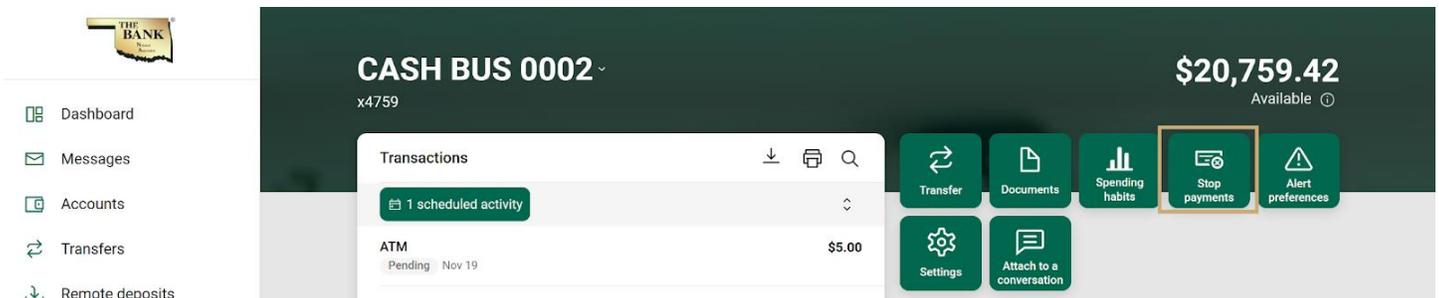
Complete the details.



Place a Stop Payment on a Range of Checks

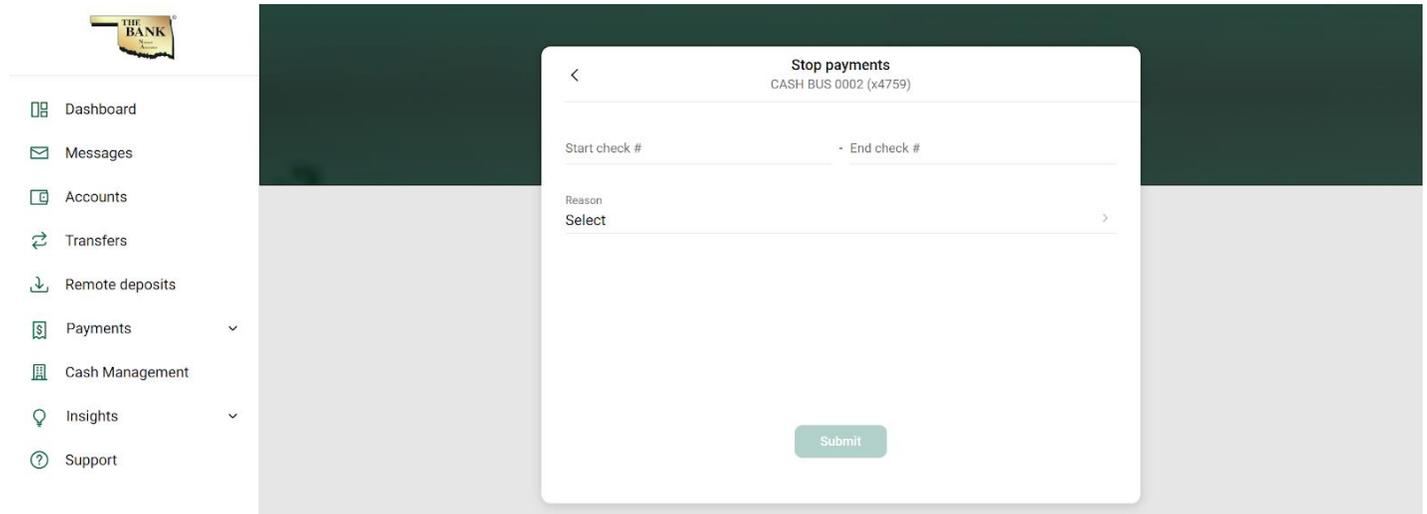
Step 1

Select **Stop payments** and select **+ Stop a payment**.



Step 2

Choose a range of checks and complete the details.



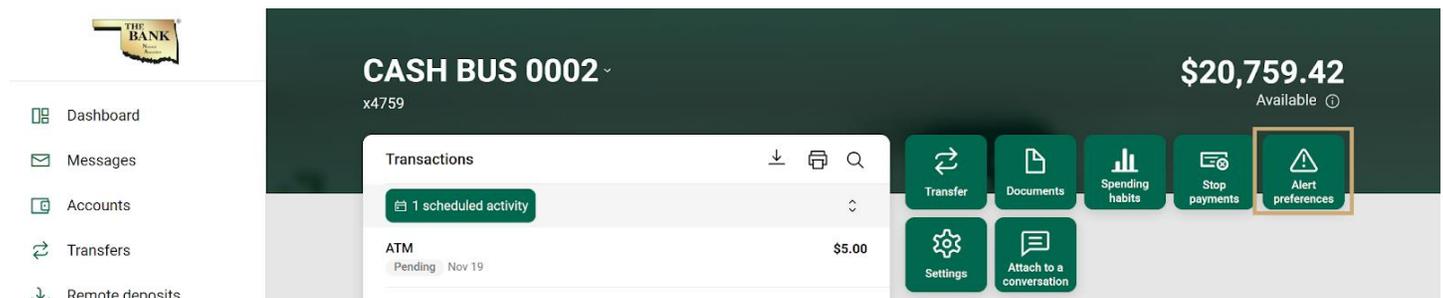
Alerts

Set up alerts to be notified about your balance or certain transactions.

Set up Balance and Transaction Alerts

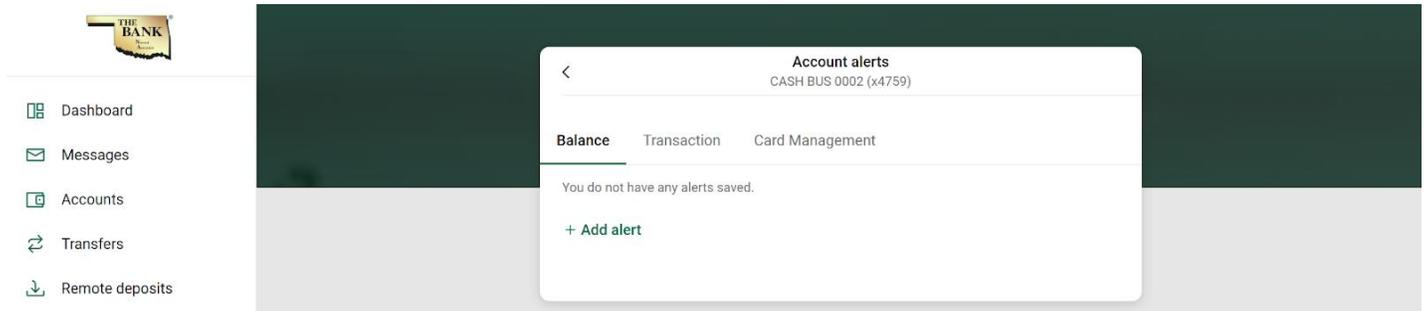
Step 1

Click Alert Preferences and select Balances, transactions, and deposits.



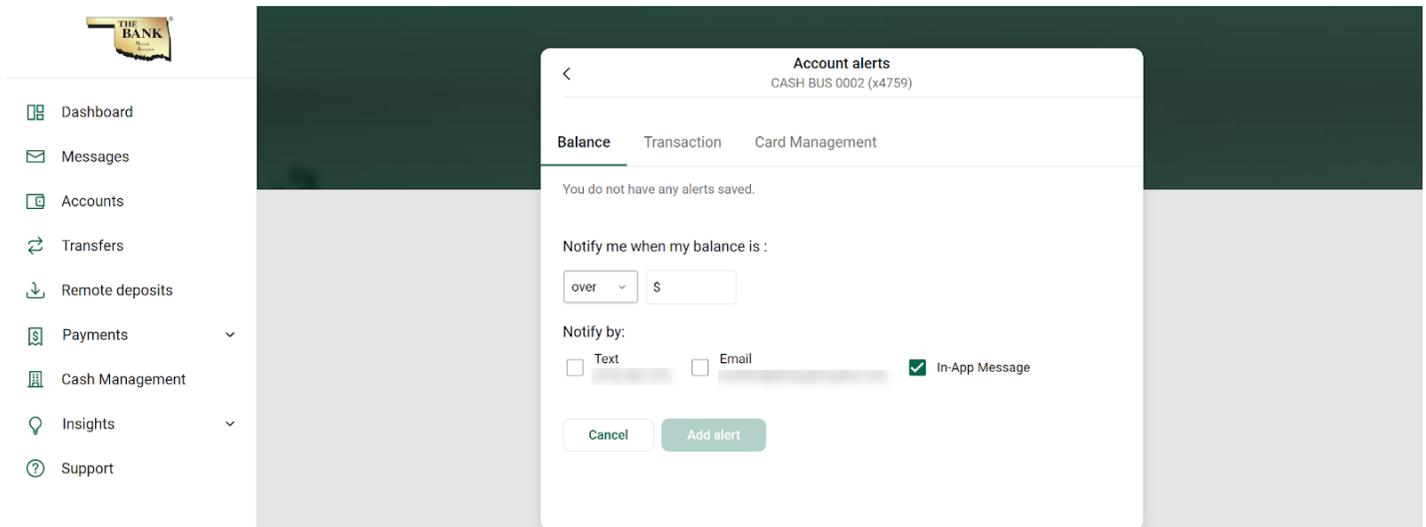
Step 2

Choose **Balance** or **Transaction** and click **+ Add alert**.



Step 3

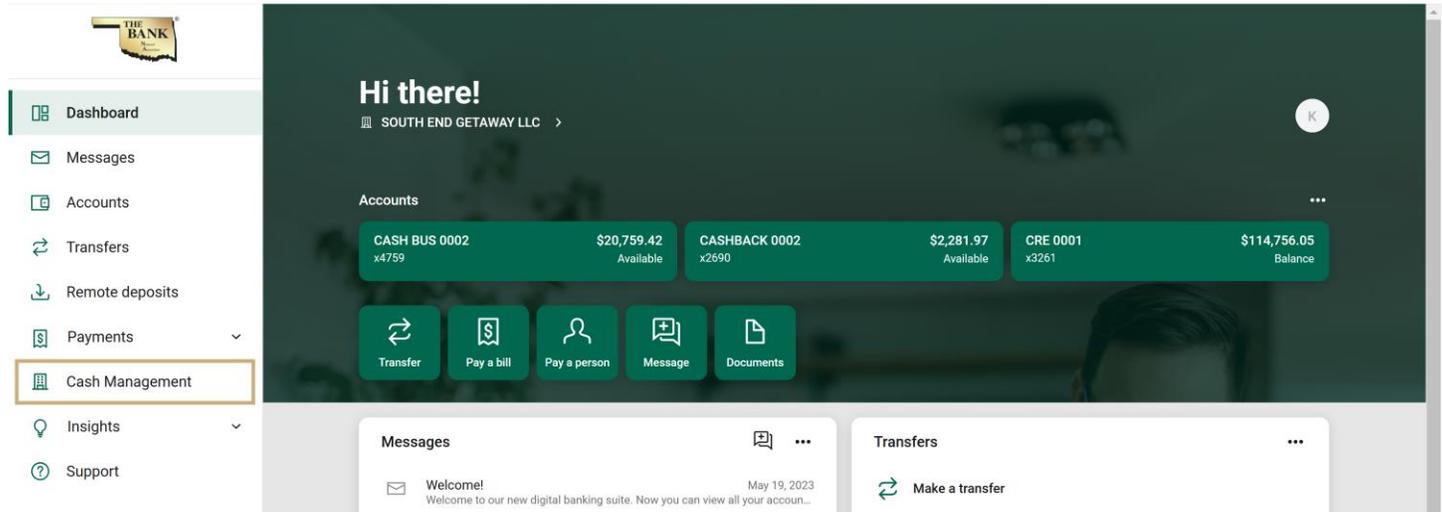
Complete the details and select how you'd like to receive the alert. Click **Add alert**.



Set Up Business Activity Alerts

Step 1

Select **Cash Management** from the navigation pane.



Step 2

Select **Options** and then **Alerts**. Click **Edit Event Alerts**, **Add Item Alert**, or **Add Personal Alert**.



Step 3

Check the box next to the desired alert. Click **Submit** and then **Accept** once you confirm your email address.

Edit Event Alerts ?

Alert Type:	When the following occurs:	Alert Type:	When the following occurs:
<input type="checkbox"/> Email	Receiving Incoming Wires	<input type="checkbox"/> Email	Wire Transfer Update
<input type="checkbox"/> Email	Receiving Incoming ACH Credits	<input type="checkbox"/> Email	Recurring ACH Batch Failed
<input type="checkbox"/> Email	Receiving Incoming ACH Debits		Recurring ACH Batch Expiring
<input type="checkbox"/> Email	Receiving Incoming ACH EDI		Recurring ACH Batch Expired
<input type="checkbox"/> Email	Insufficient Funds (NSF)		ACH Batch Updated
<input type="checkbox"/> Email	Positive Pay Exceptions		ACH Batch Pending Approval
<input type="checkbox"/> Email	Unmatched Recon Items		Upcoming Recurring ACH Batch
<input type="checkbox"/> Email	Statements or Notices		Entitlement Changed
<input type="checkbox"/> Email	Maturing Loans	<input type="checkbox"/> Email	Email Address Change
<input type="checkbox"/> Email	Maturing CD's	<input type="checkbox"/> Email	Mobile Address Change
<input type="checkbox"/> Email	ACH Batches Initiated		Company Email Address Change
<input type="checkbox"/> Email	ACH Batches Processed		Company Mobile Address Change
<input type="checkbox"/> Email	Wires Transmitted	<input type="checkbox"/> Email	Password Changes
<input type="checkbox"/> Email	ACH Batches Uninitiated		

Edit or Delete a Balance and Transaction Alert

Step 1

From within the account, click **Alert Preferences** and select **Balances**, **transactions**, and **deposits**.

The screenshot shows the account dashboard for 'CASH BUS 0002' with a balance of '\$20,759.42 Available'. A sidebar on the left contains navigation options: Dashboard, Messages, Accounts, Transfers, and Remote deposits. The main content area includes a 'Transactions' section with '1 scheduled activity' and an 'ATM' transaction for '\$5.00'. A row of action buttons is visible: Transfer, Documents, Spending habits, Stop payments, and Alert preferences (highlighted with a red box). Below these are 'Settings' and 'Attach to a conversation' buttons.

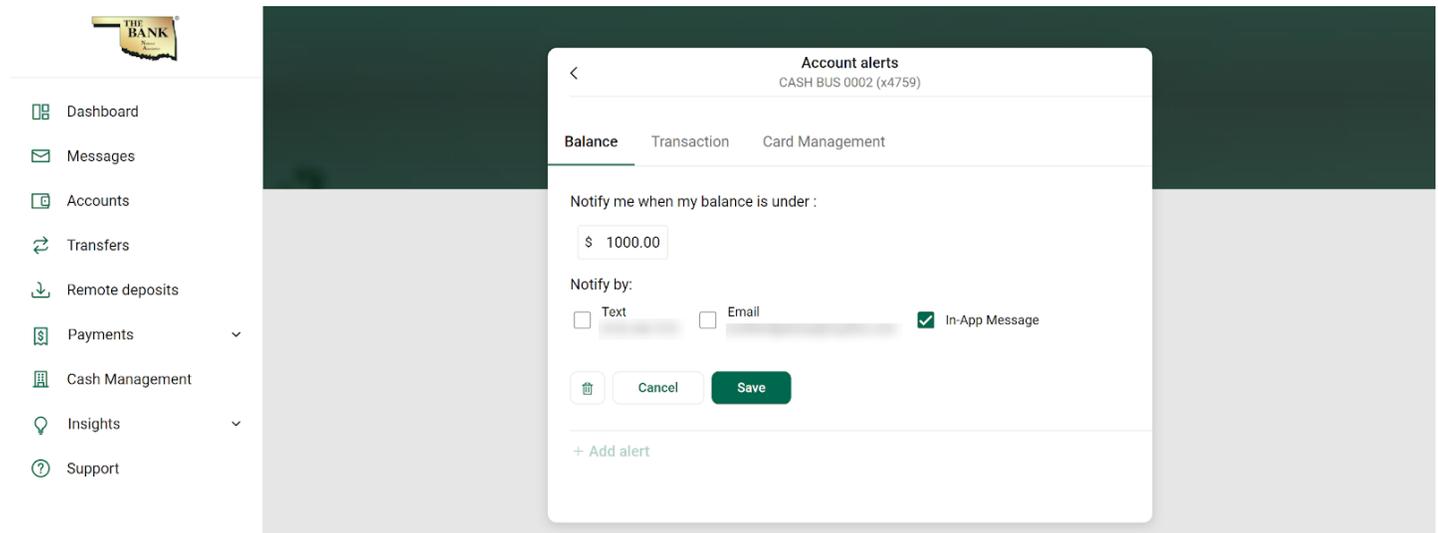
Step 2

Toggle between **Balance** and **Transaction** to find the alert to modify or delete. Select **Edit**.

The screenshot shows the 'Account alerts' modal for 'CASH BUS 0002 (x4759)'. It has three tabs: 'Balance', 'Transaction', and 'Card Management'. The 'Balance' tab is active, showing an alert: 'When balance is below \$1,000.00, notify by in-app message.' with an 'Edit' button. Below the alert is a '+ Add alert' button.

Step 3

Modify the details or click the **trash can** icon to delete.

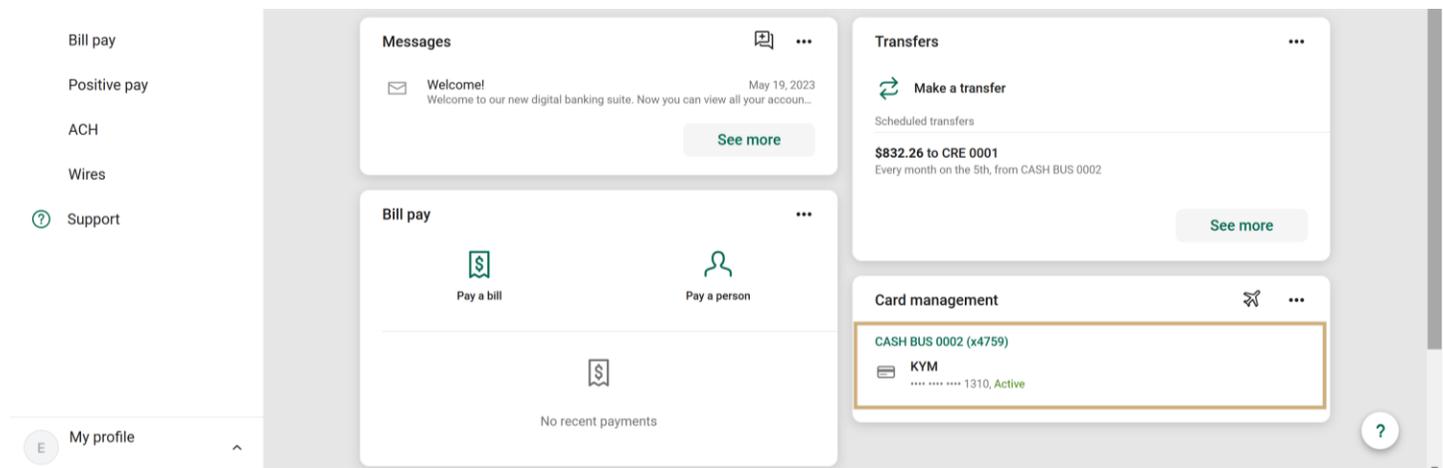


Card Management

Update the status of your debit card or set up card alerts.

Step 1

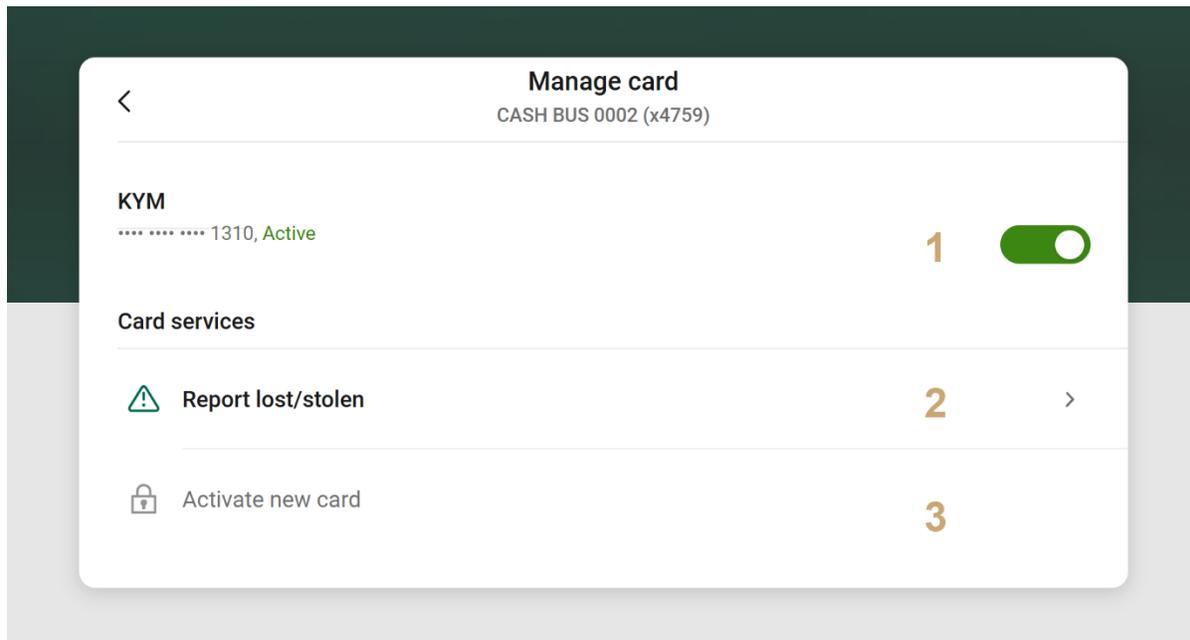
Select your debit card under **Card management**.



Step 2

Update the status or set up alerts.

1. **Toggle** the switch off to temporarily block debit card transactions.
2. Report your card lost or stolen to permanently shut off your card.
3. Activate a new card once you receive it.



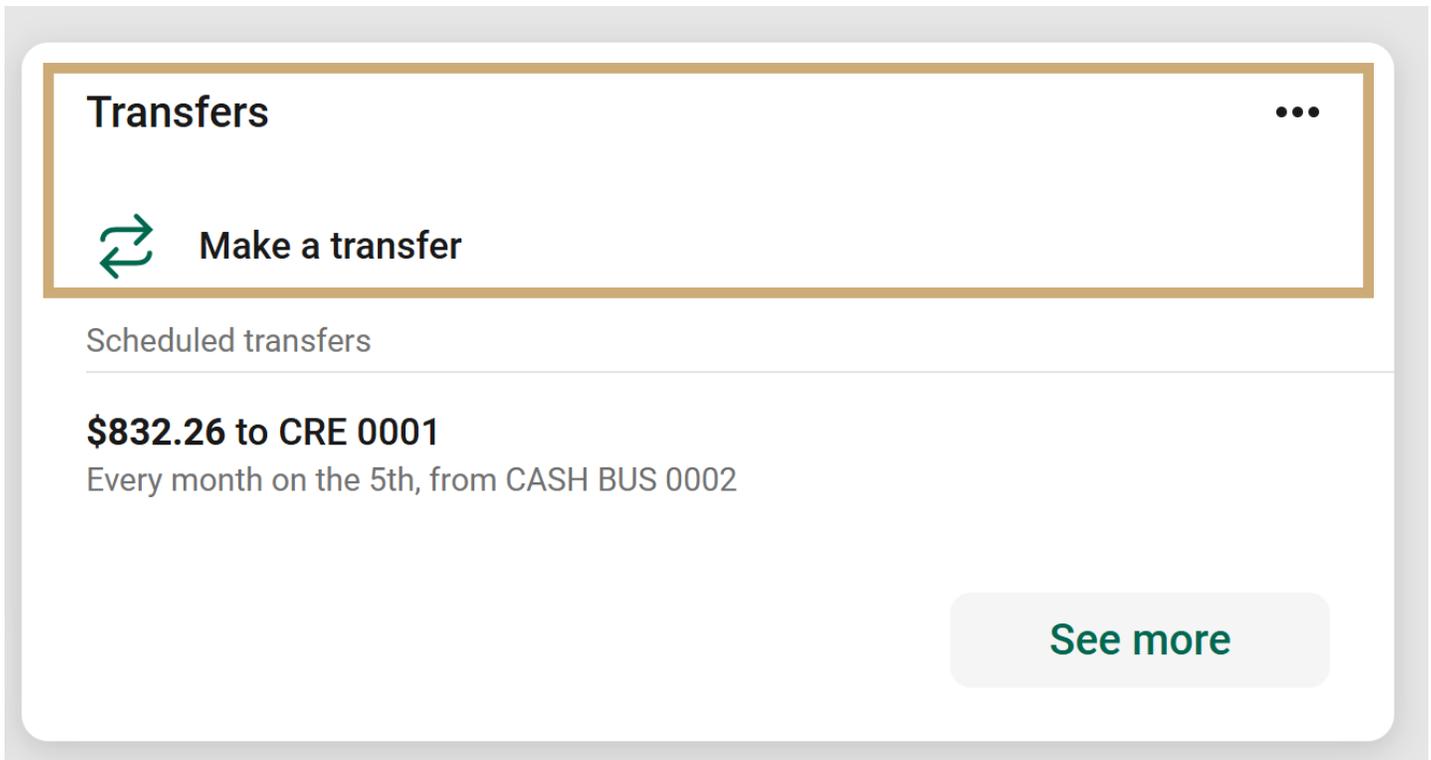
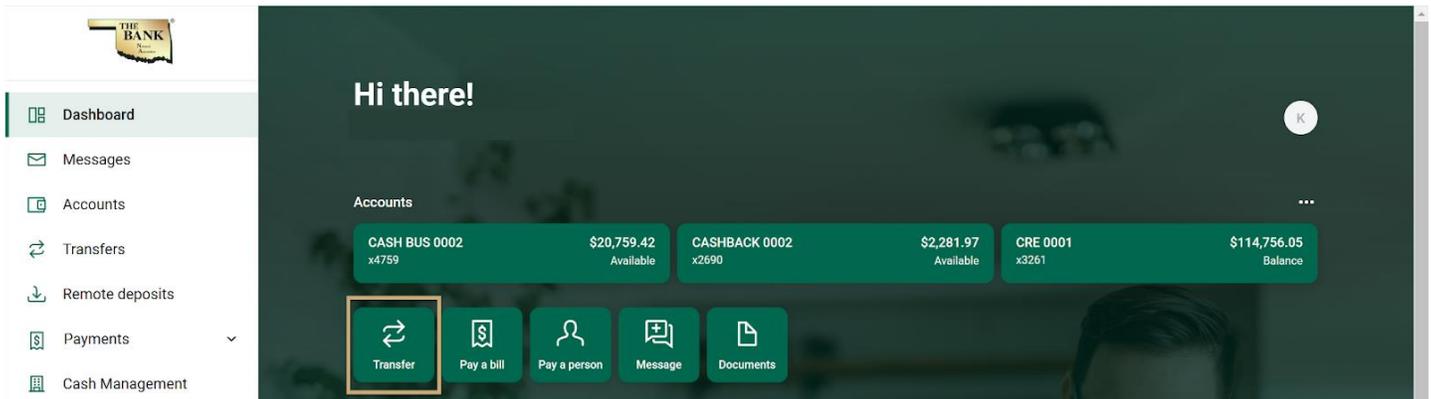
Transfers

Move money between internal accounts.

Submit a Transfer

Step 1

Click **Transfer** or **Make a Transfer** from the **Dashboard** or the **Transfers** page.



Step 2

Select your **From** and **To** accounts and enter the amount to transfer.

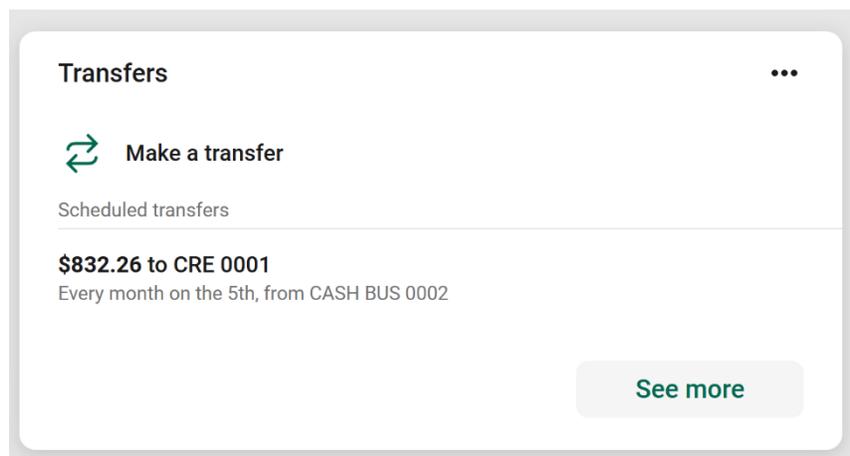
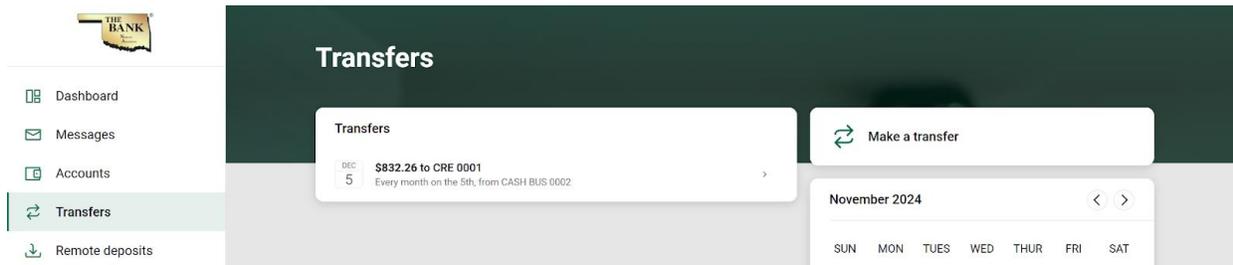
Click **More options** to set up a recurring frequency, a future date, or add a memo if applicable. Click **Submit**.

select

Edit or Delete a Transfer

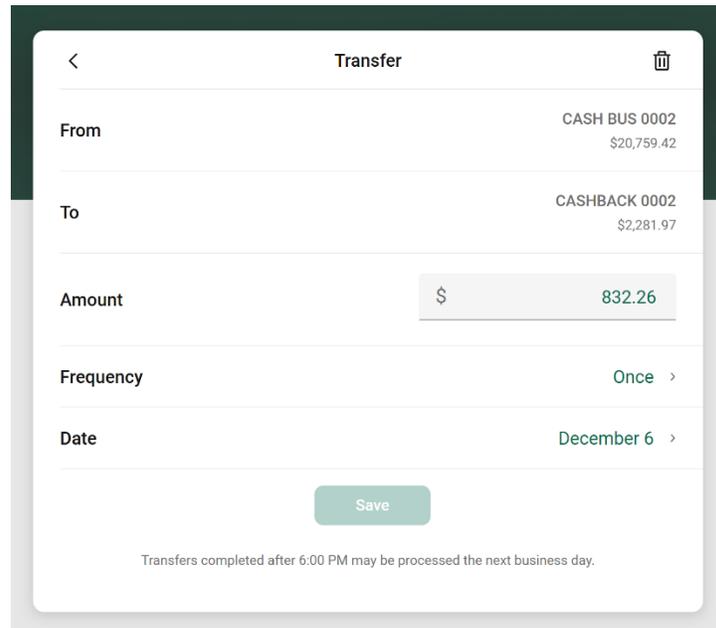
Step 1

Navigate to the **Transfers** card on the **Dashboard** or the **Transfers** page to find the transfer to edit or delete.



Step 2

Select the transfer and modify details or select the **trash can** icon to delete.



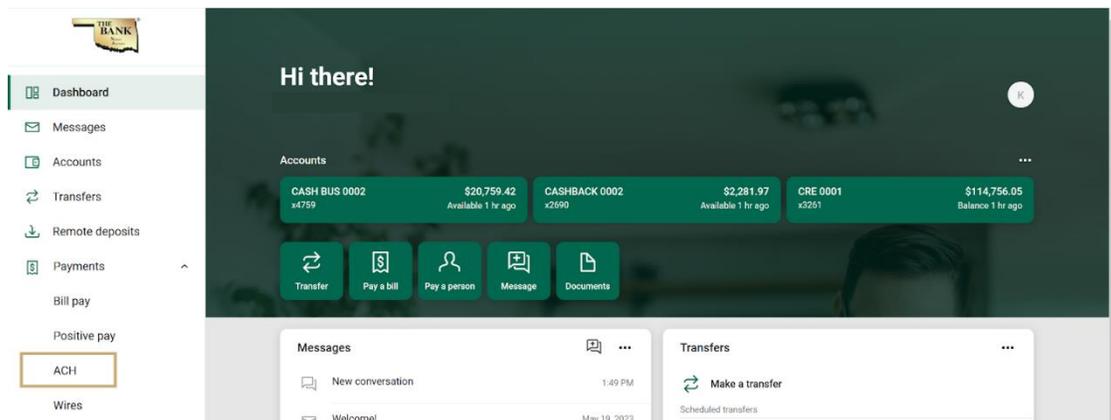
ACH

Create a Batch Manually

Step 1

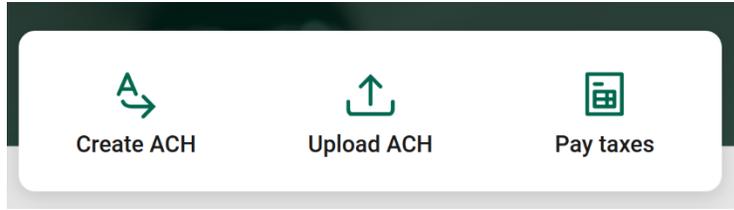
Select ACH from the navigation pane.

Please note: If you have multiple payment features activated, select the **Payments** menu first.



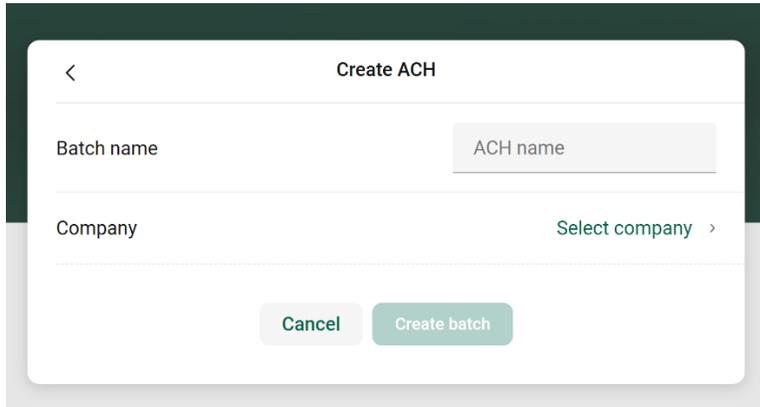
Step 2

Click Create ACH.



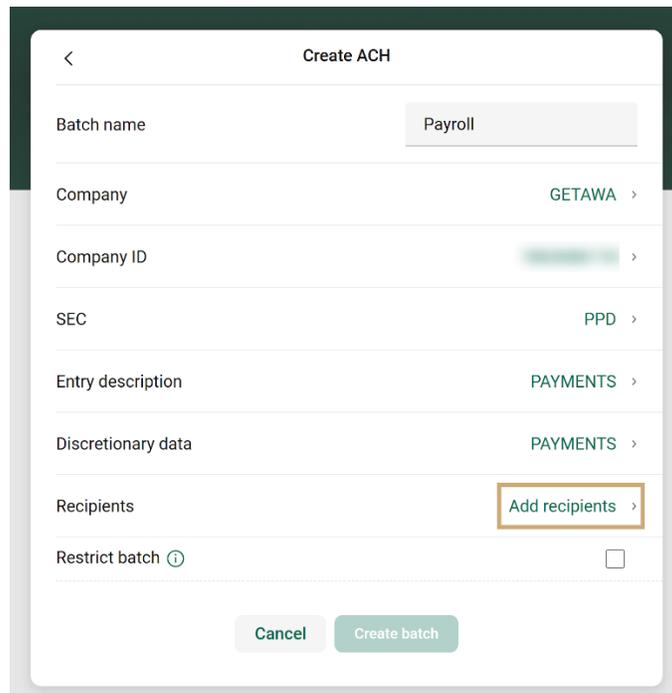
Step 3

Enter the **Batch name** and select the **ACH company** to originate the payment from.



Step 4

Confirm that the correct **SEC code**, **Entry description**, and **Discretionary data** display. Modify if necessary. Click **Add recipients**.



Step 5

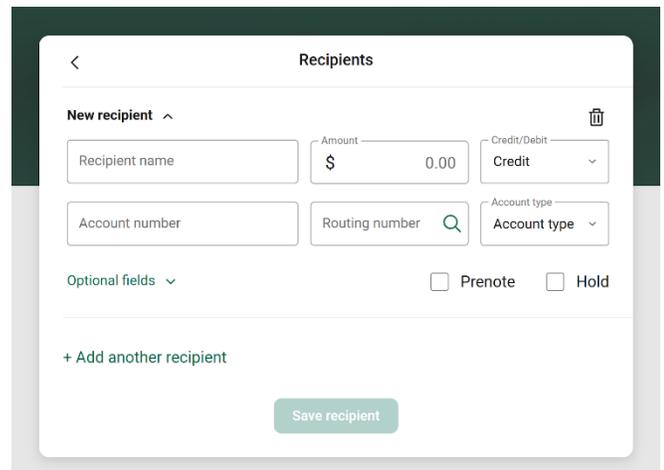
Enter the **Recipient name**, the **amount** to pay them, transaction type (**Credit** or **Debit**), and account information.

Click **Optional fields** to enter a recipient ID number or addenda information.

Check **Prenote** to create a zero dollar batch for this transaction. This prenote batch may then be initiated to confirm account details prior to sending the live batch. (optional)

Check **Hold** to prevent this transaction from processing with the other transactions in the batch. (optional)

Click **+ Add another recipient** to enter another recipient. Click **Save recipient** when done adding recipients to the batch



Step 6

Click **Create batch**, review the confirmation, then click **Done**.

The batch will appear under the **Active** tab in a **Ready** status.

Please see the **Initiate a Batch** section for steps on how to send the payment.

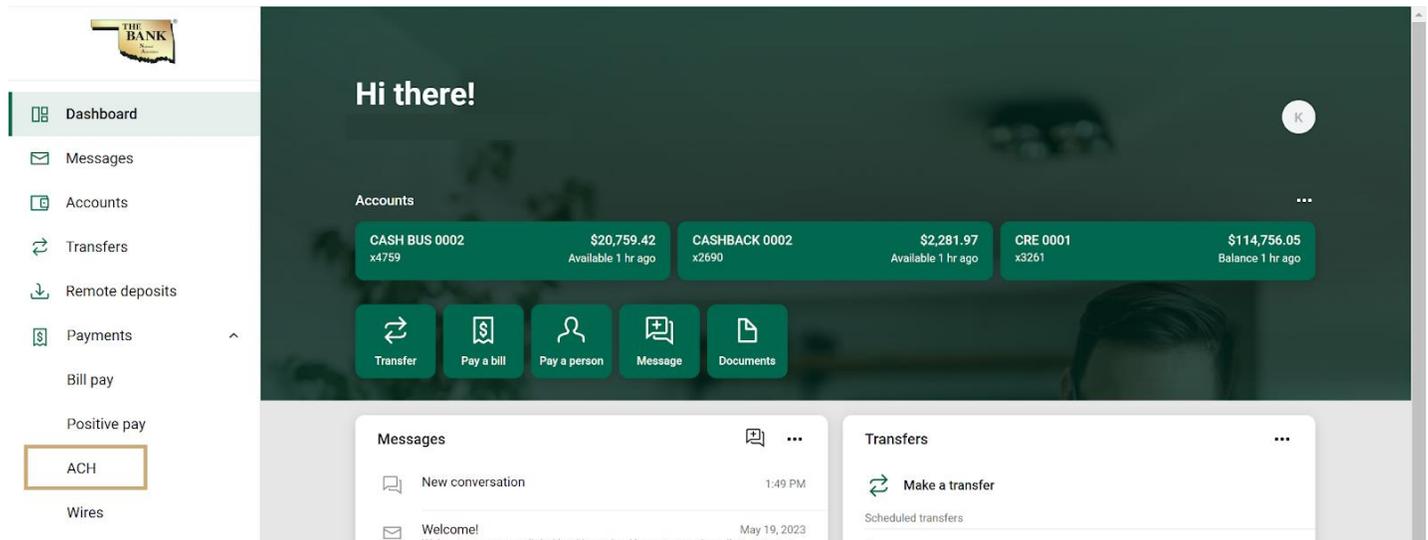
BATCH	RECURRING	AMOUNT
Payroll		\$1.00
	Ready	PPD

Upload a NACHA File

Step 1

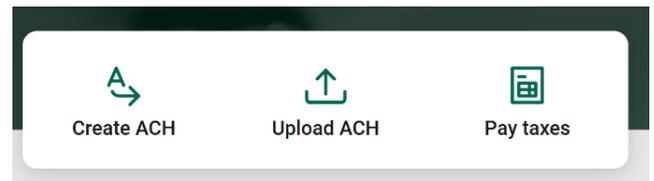
Select ACH from the navigation pane.

Please note: If you have multiple payment features activated, select the **Payments** menu first.



Step 2

Click Upload ACH.

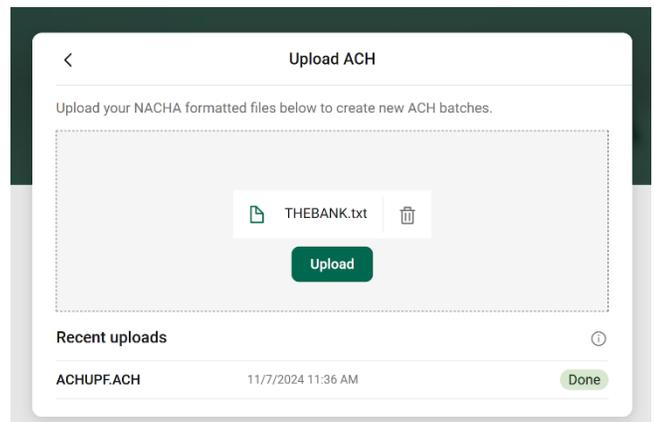


Step 3

Browse for your file and click **Upload**. Review your file for proper formatting if you receive an error.

The batch will appear under the **Active** tab in a **Ready** status.

Note: A generic name will be given to an uploaded batch. Select the batch and click **Edit** if you wish to change the name.



Please see the **Initiate a Batch** section in this document for steps on how to send the payment.

ACH

Active History  

BATCH	RECURRING	AMOUNT
0000003		\$4.00
Ready		PPD

 Create ACH

 Upload ACH

 Pay taxes

November 2024  

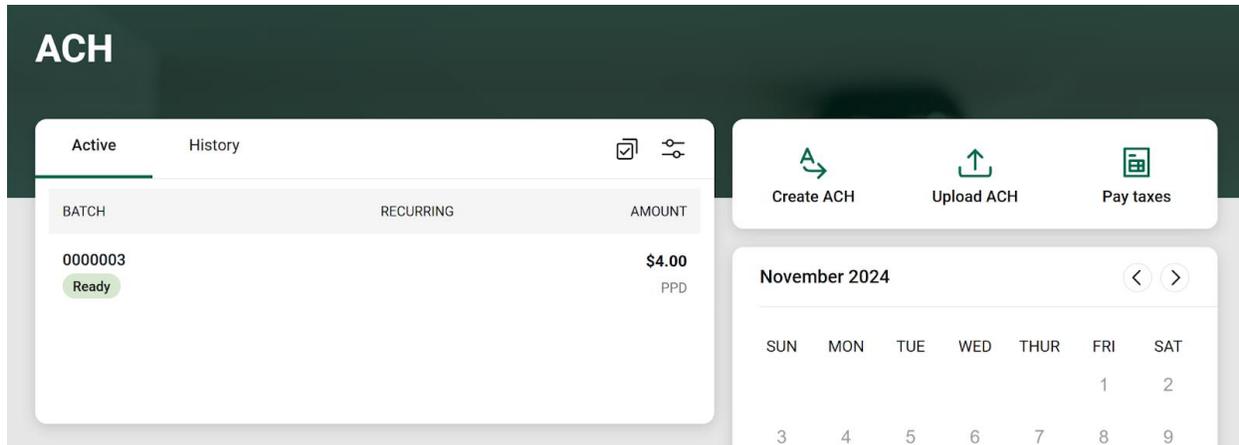
SUN	MON	TUE	WED	THUR	FRI	SAT
					1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30

Edit or Delete a Batch

Please note: Batches in an initiated or processed status cannot be edited or deleted. Please uninitiate the batch first or contact the bank for assistance.

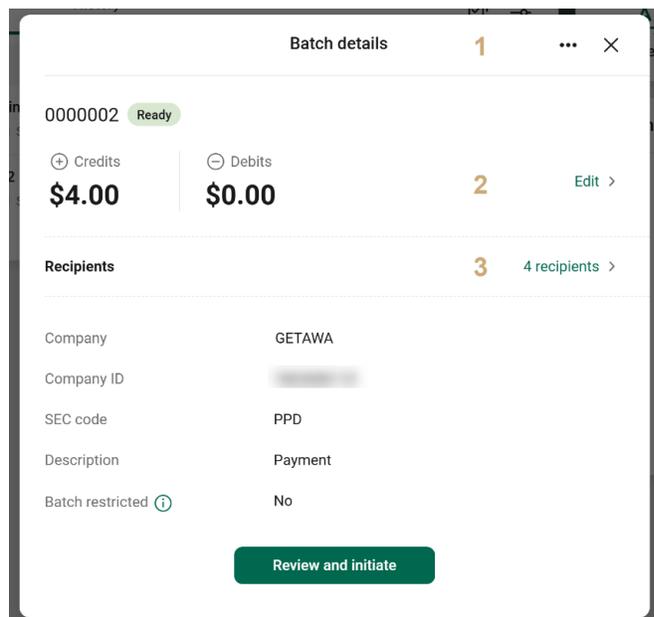
Step 1

Select the batch.



Step 2

1. Select the ellipsis icon to delete the batch.
2. Click **Edit** to modify the batch header information.
3. Click **Recipients** to add, delete, or modify the recipient(s) account information or payment amount(s).

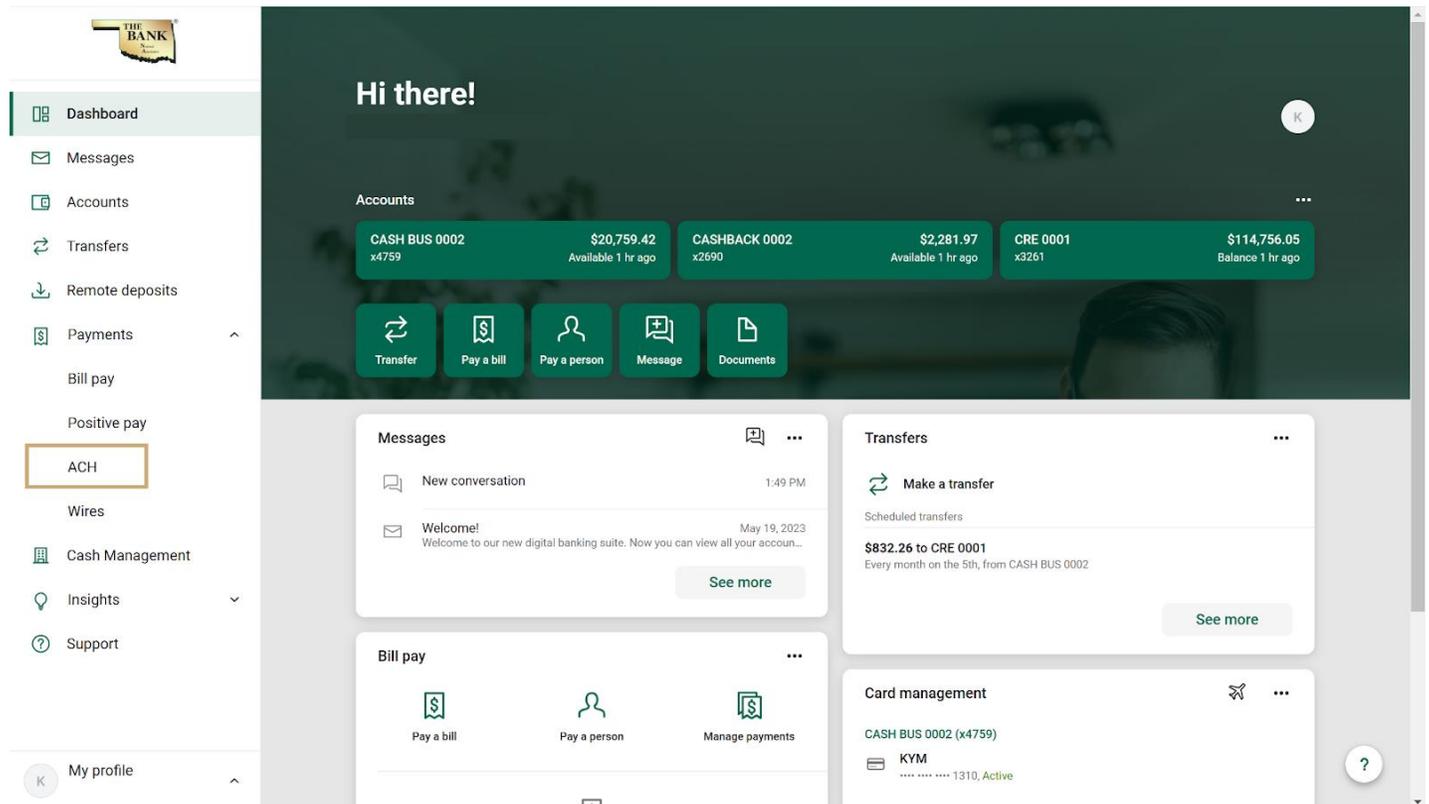


Initiate a Batch

Step 1

Select ACH from the navigation pane.

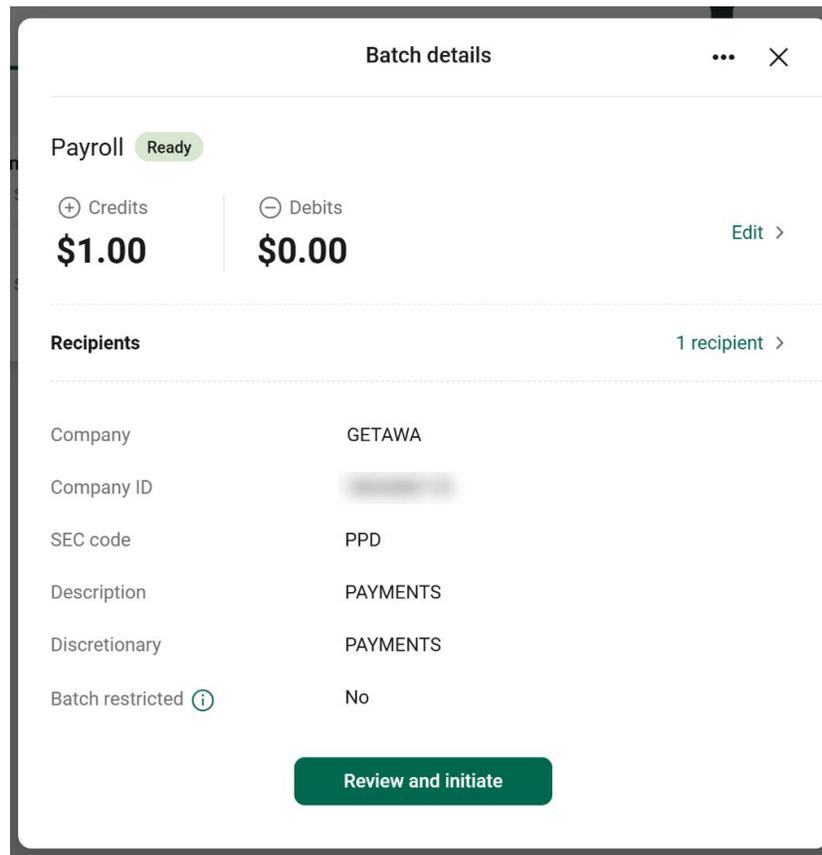
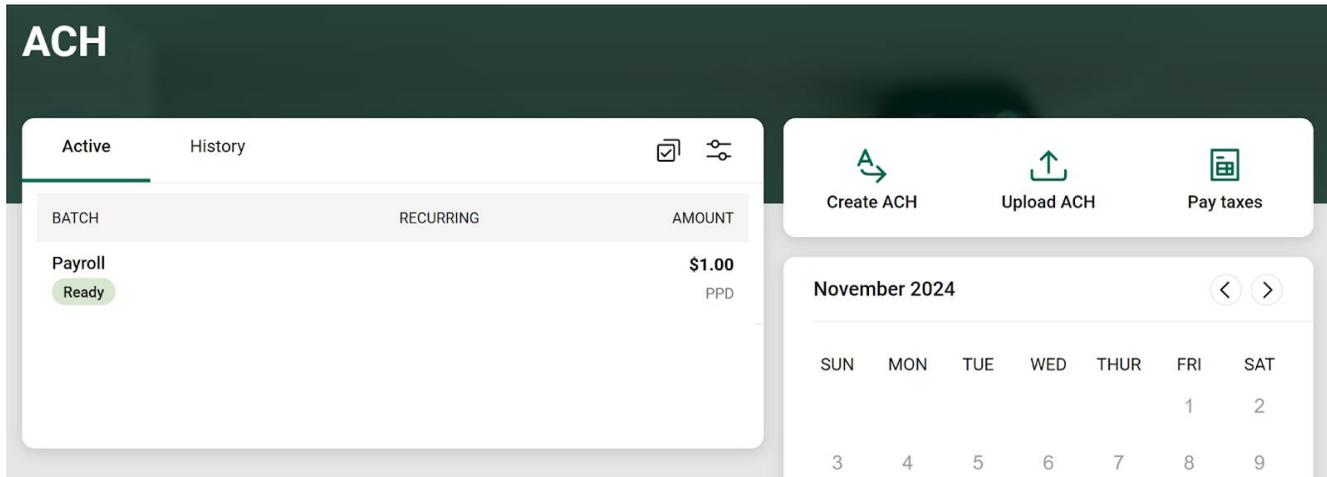
Please note: If you have multiple payment features activated, select the **Payments** menu first.



Step 2

Select the batch in a **Ready** status and click **Review and initiate**.

Please note: If dual control is activated, you cannot initiate a batch that you created or edited. A second user will need to complete this step.

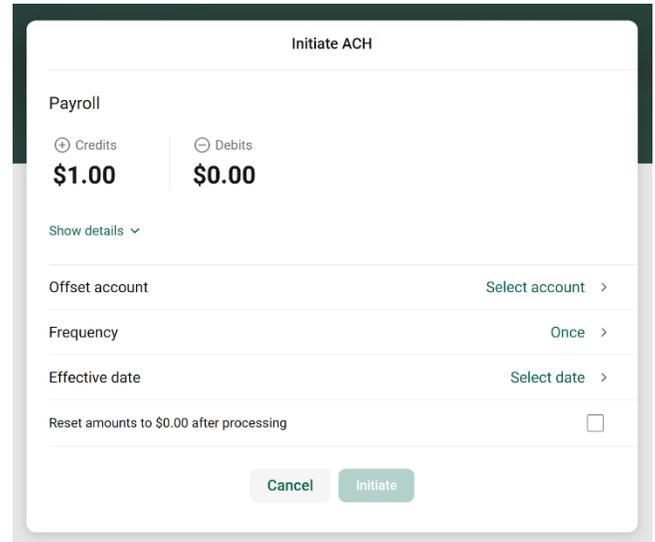


Step 3

Select the **Offset account** if applicable, recurring **Frequency** if applicable, and the **Effective date**.

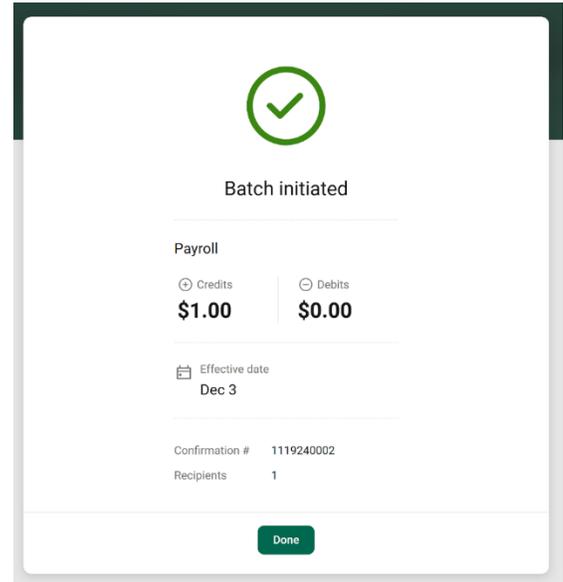
Check the **Reset amounts to \$0.00 after processing** if you'd like to clear out the dollar amounts in the template after processing. (optional)

Click **Initiate**.



You may be asked to enter your password to authenticate.

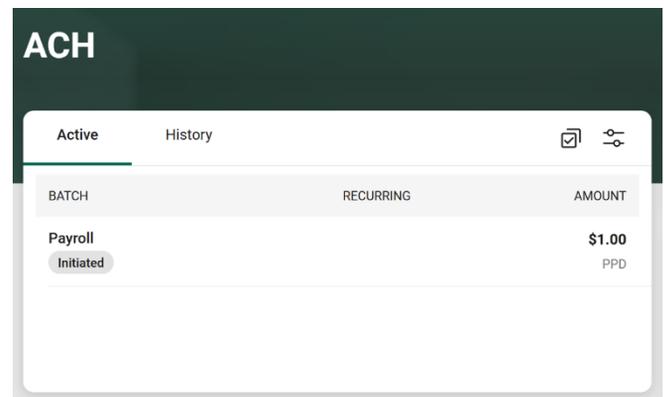
Review your confirmation and click **Done**.



The batch will appear in an **Initiated** status under the **Active** tab.

Please note: Batches in an Initiated status may be uninitiated up until our cut off. Please see the **Uninitiate a Batch** section in this document for more information.

The batch will return to a **Ready** status after processing and may be reused, edited, or deleted.

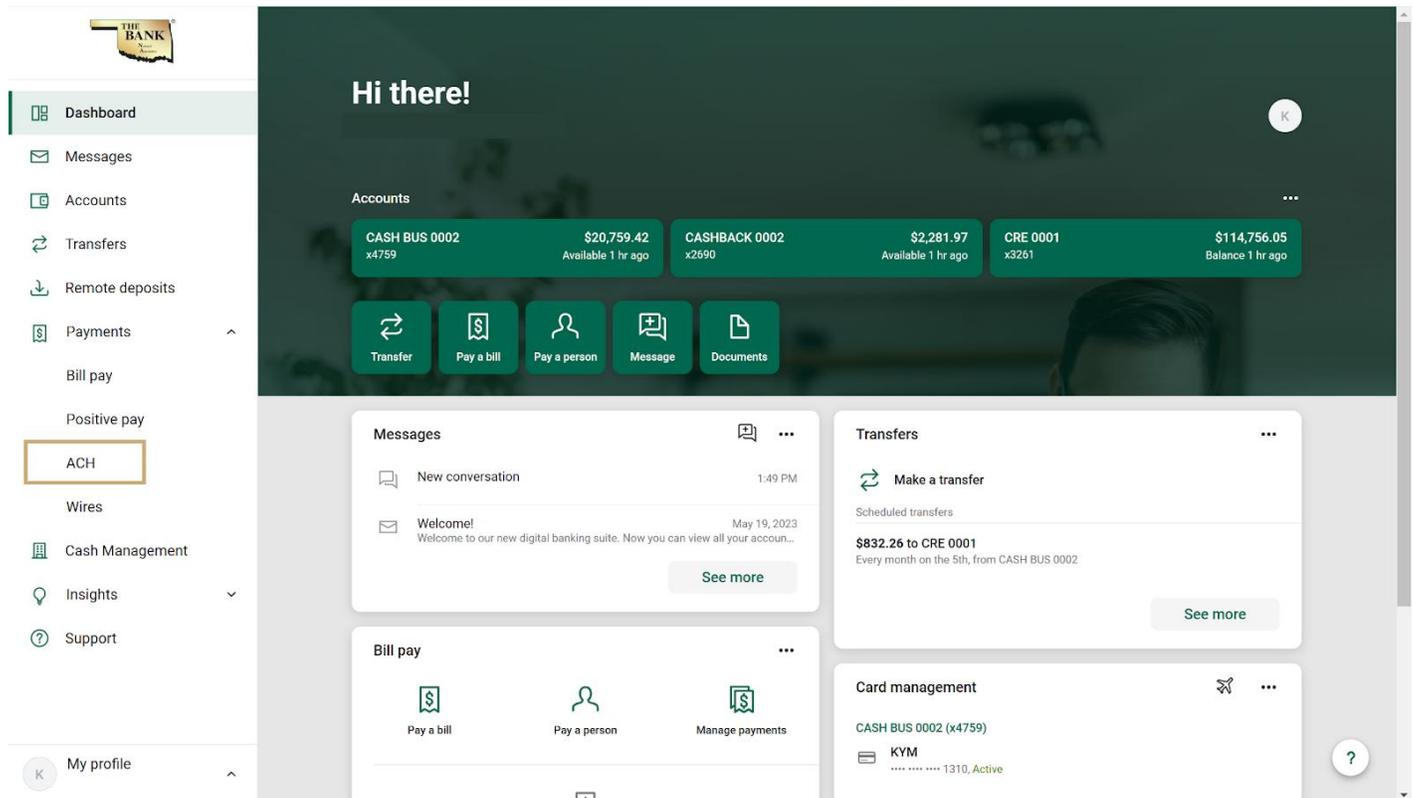


Initiate Multiple Batches

Step 1

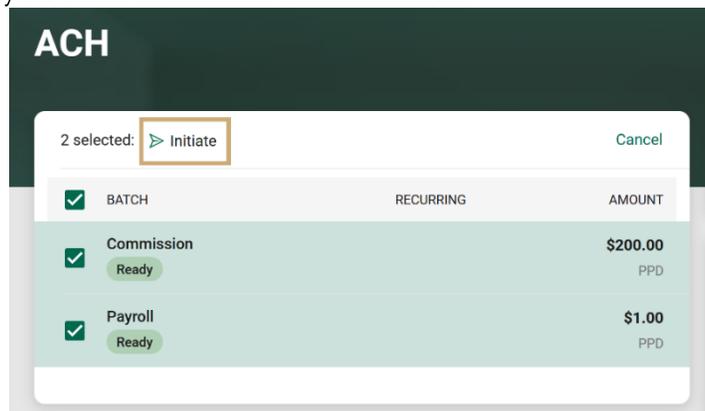
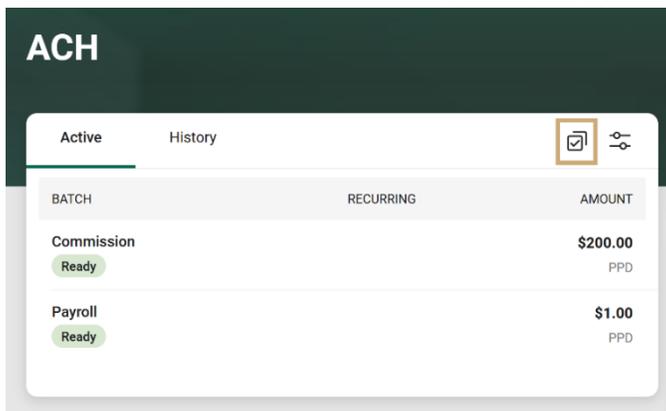
Select ACH from the navigation pane.

Please note: If you have multiple payment features activated, select the Payments menu first.



Step 2

Click the Bulk Action icon and select the batches you want to initiate. Click Initiate.

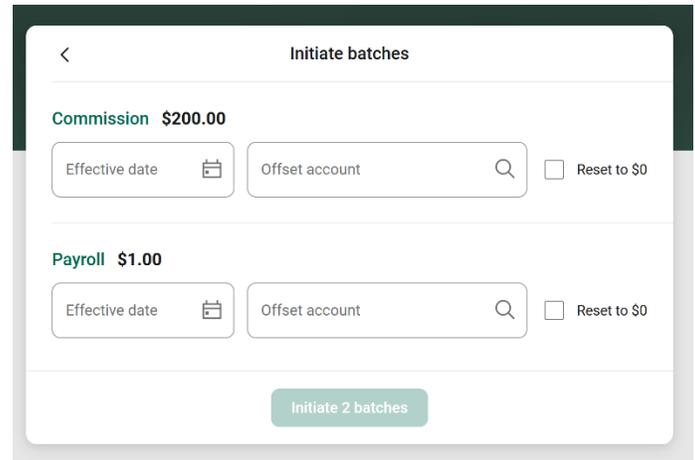


Step 3

Enter the **Effective date**, select the **Offset account** if applicable, and check the **Reset to \$0** box if desired for each batch. Click **Initiate**.

You may be asked to enter your password to authenticate.

Review your confirmation and click **Done**. The batches will appear in an Initiated status under the **Active** tab.

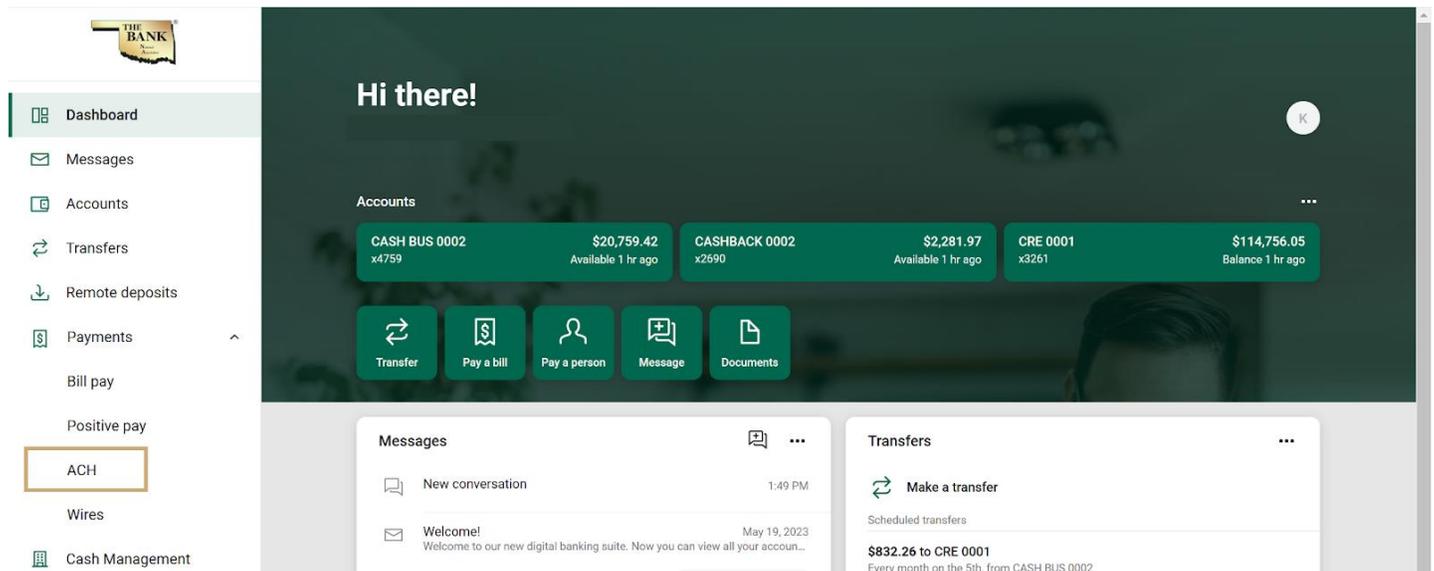


Uninitiate a Batch

Step 1

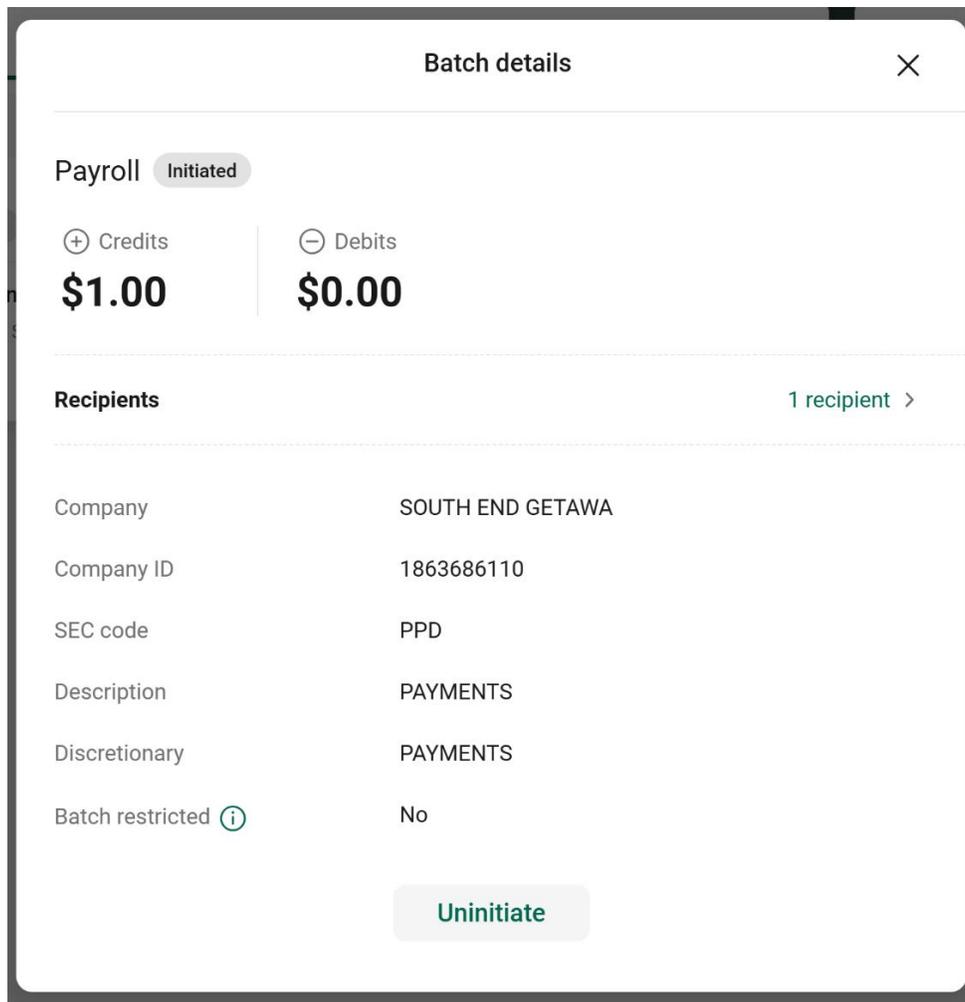
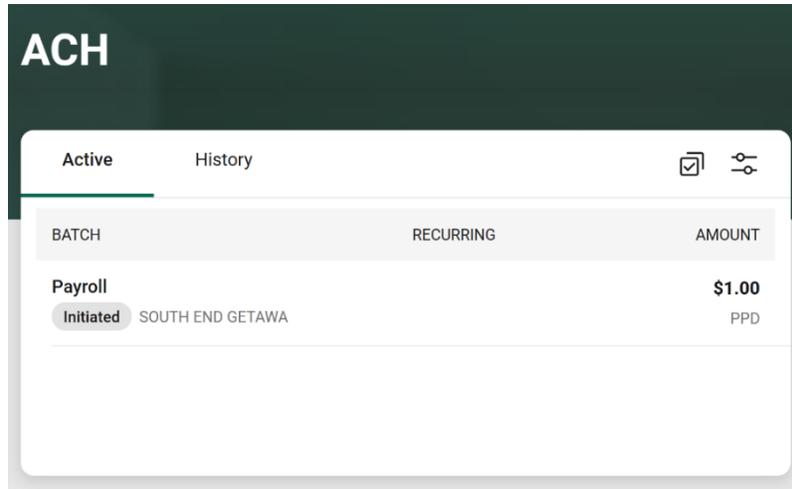
Select **ACH** from the navigation pane.

Please note: If you have multiple payment features activated, select the **Payments** menu first.



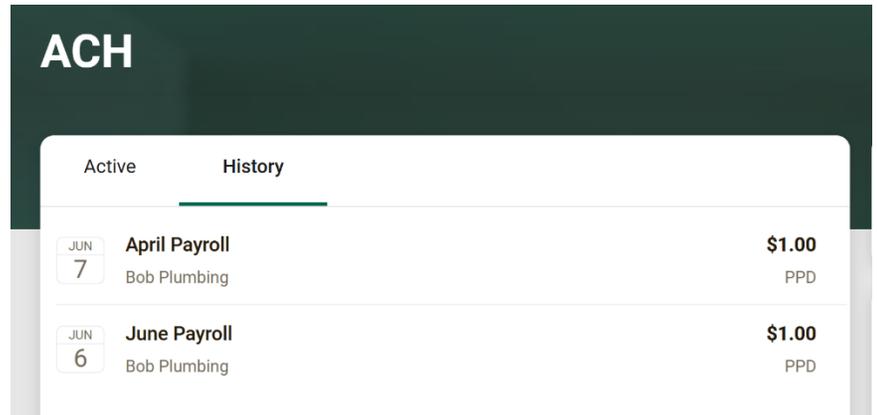
Step 2

Select the batch in an Initiated status, click **Uninitiate**, and confirm. The payment will return to a **Ready** status and will not process.



History

Select this tab to review batches that have been processed.



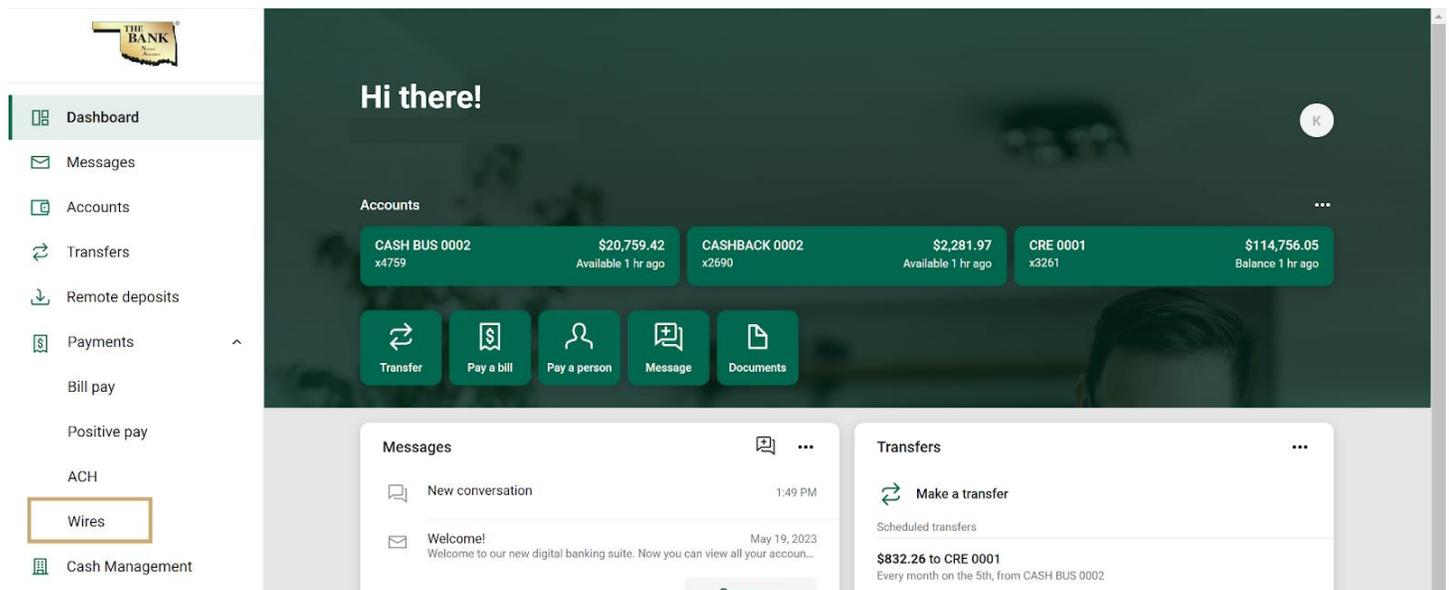
Wires

Create a Wire

Step 1

Select **Wires** from the navigation pane.

Please note: if you have multiple payment features activated, select the **Payments** menu first.



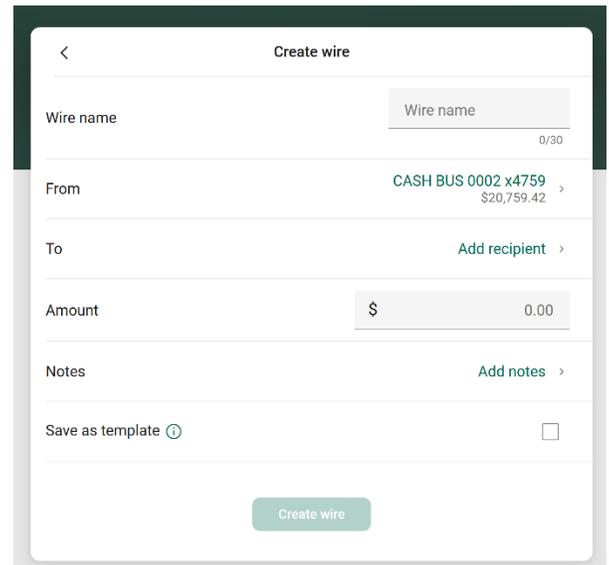
Step 2

Select Create wire.



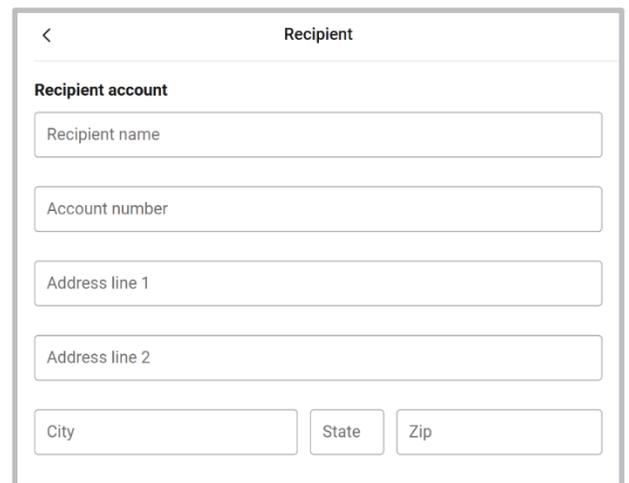
Step 3

Enter a **Wire name**, choose the account to debit the funds **From**, and click **Add recipient**.



Step 4

Enter the beneficiary's name, account number, and address in the Recipient account section



Step 5

Click **Find institution** to lookup the beneficiary's financial Institution name then click **Save**.

The screenshot shows a form titled "Receiving financial institution" with a search icon and "Find institution" button. It contains input fields for "Routing/ABA number", "Institution name", "City", and "State". A note below the fields states: "We temporarily don't support wires that require an intermediary financial institution. To create this type of wire, please use Cash Management." A "Save" button is at the bottom.

Step 6

Enter the amount of the wire and add any notes that should accompany the wire if applicable.

If you anticipate sending this wire again in the future, click **Save as template** to retain the information under the Templates tab.

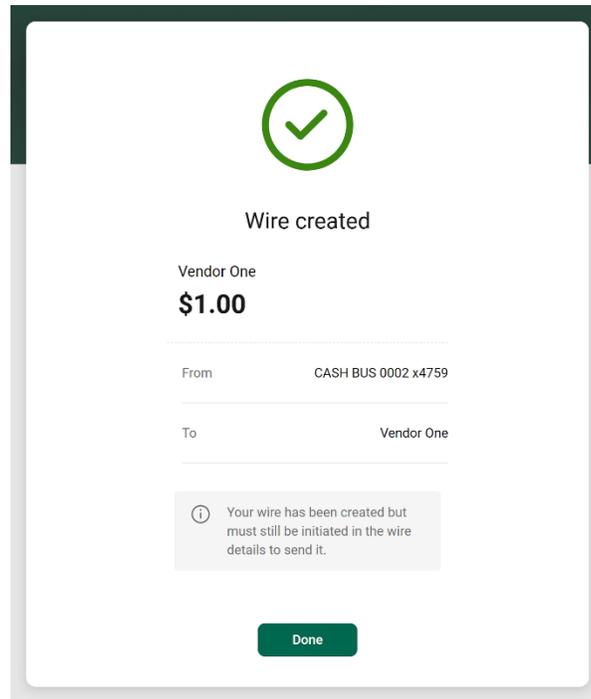
Please note: if you wish to send a recurring wire, it must be saved as a template first.

Click **Create wire**.

The screenshot shows a "Create wire" form with a back arrow and "Create wire" button. It includes fields for "Wire name" (Vendor One), "From" (CASH BUS 0002 x4759, \$20,759.42), "To" (Vendor One 123456789, FIRST CITZ RALEIGH), "Amount" (\$ 1.00), and "Notes" (Add notes). There is a "Save as template" checkbox and a "10/30" indicator.

Step 7

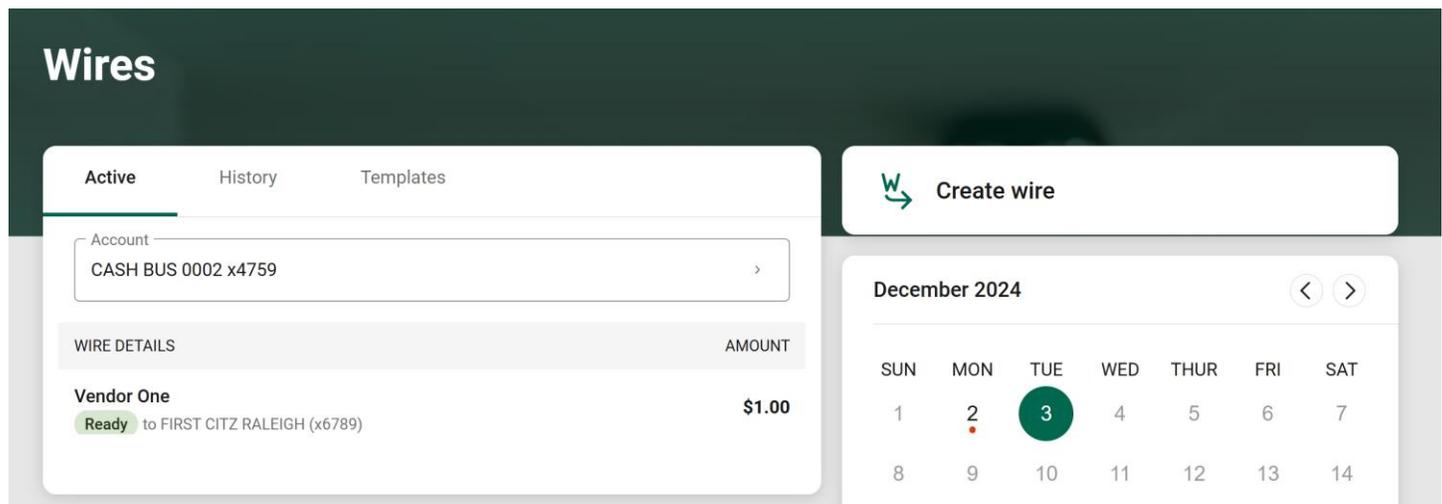
Review your confirmation message and click Done.



Step 8

Your wire will appear under the **Active** tab in a **Ready** status.

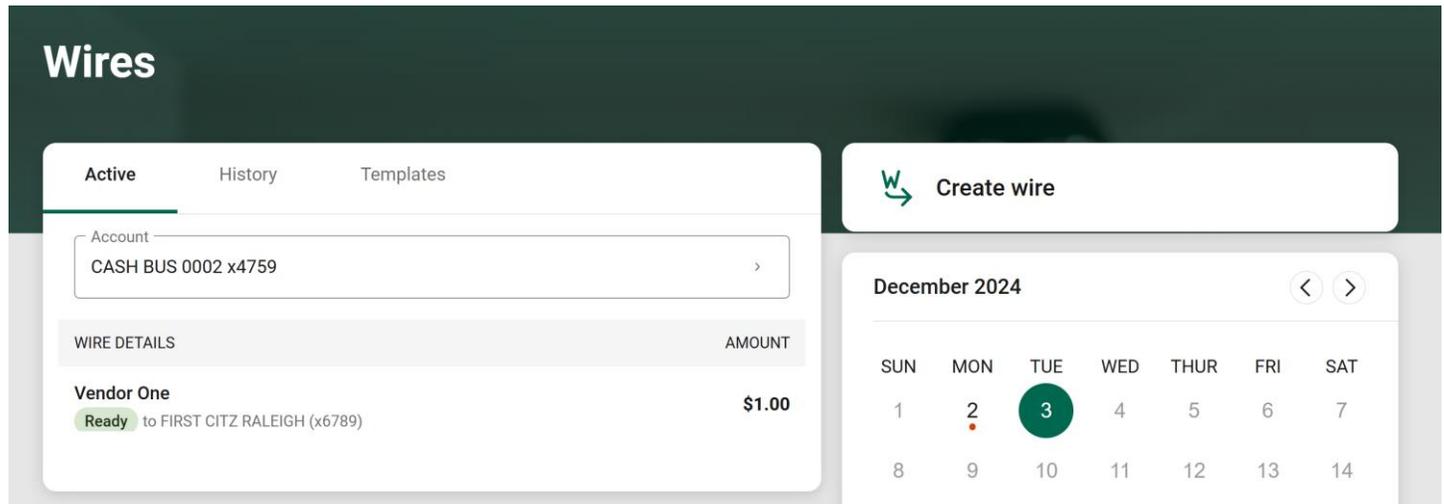
If you saved the wire as a template, it will appear under the Templates tab.



Edit or Delete a Wire

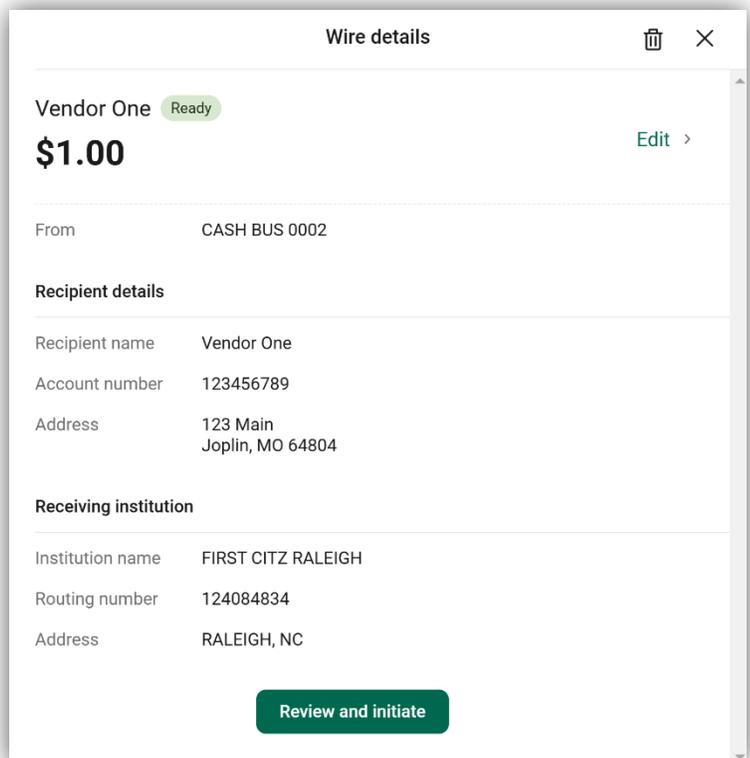
Step 1

Select the wire under the Active or Templates tab.



Step 2

1. Click the trash can icon to delete
2. Click Edit to change the wire name, beneficiary information, amount, or notes.

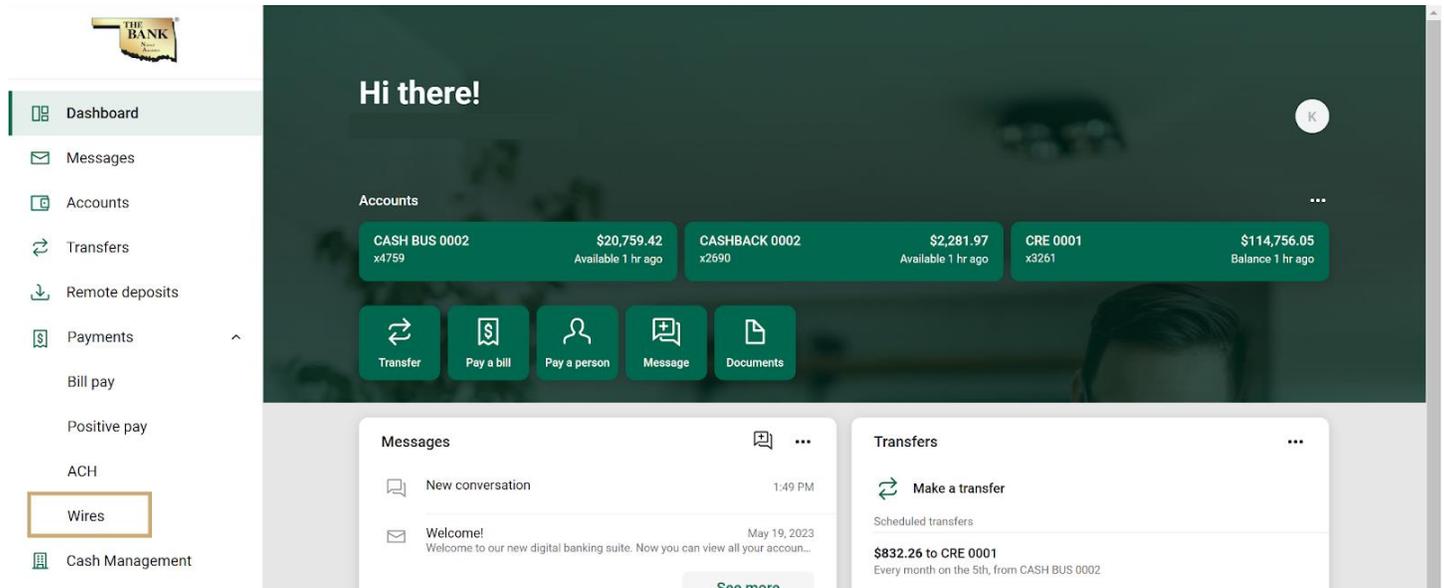


Initiate a Wire

Step 1

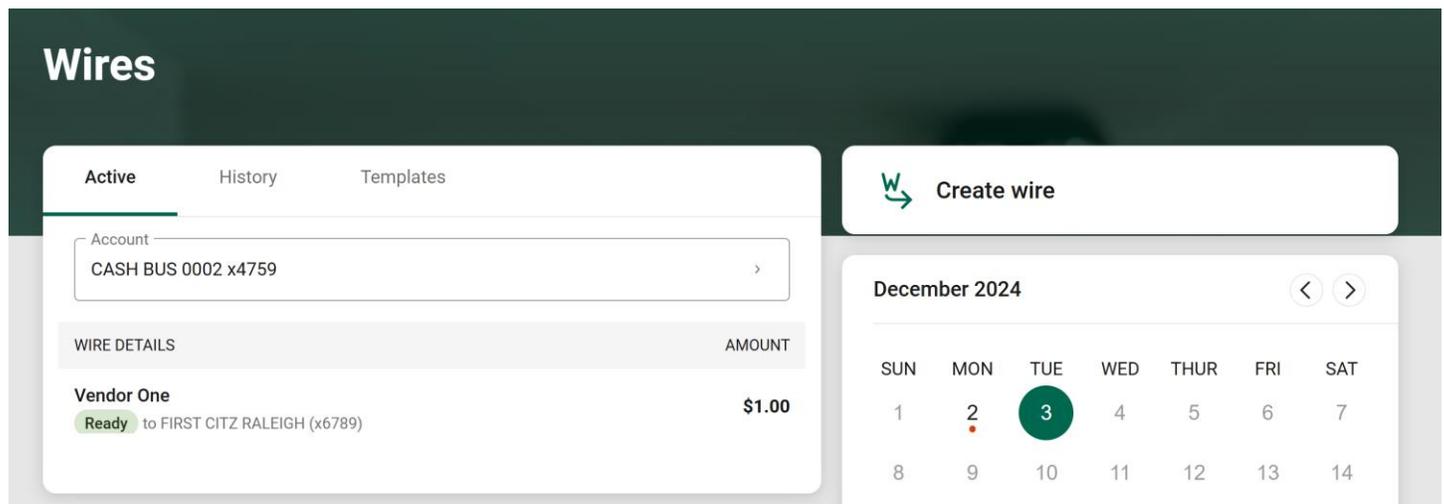
Select **Wires** from the navigation pane.

Please note: If you have multiple payment features activated, select the **Payments** menu first.



Step 2

Select the wire from under the **Active** or **Template** tab.



Step 3

Click Review and initiate.

The screenshot shows a 'Wire details' window with a trash icon and a close 'X' icon in the top right corner. The main content area displays the following information:

- Vendor One Ready
- \$1.00** Edit >
- From: CASH BUS 0002
- Recipient details**
- Recipient name: Vendor One
- Account number: 123456789
- Address: 123 Main, Joplin, MO 64804
- Receiving institution**
- Institution name: FIRST CITZ RALEIGH
- Routing number: 124084834
- Address: RALEIGH, NC

A green button labeled 'Review and initiate' is positioned at the bottom center of the window.

Step 4

Review the wire details. If initiating a template, choose a recurring frequency if applicable. Click **Initiate**.

You may be prompted to authenticate by entering your password.

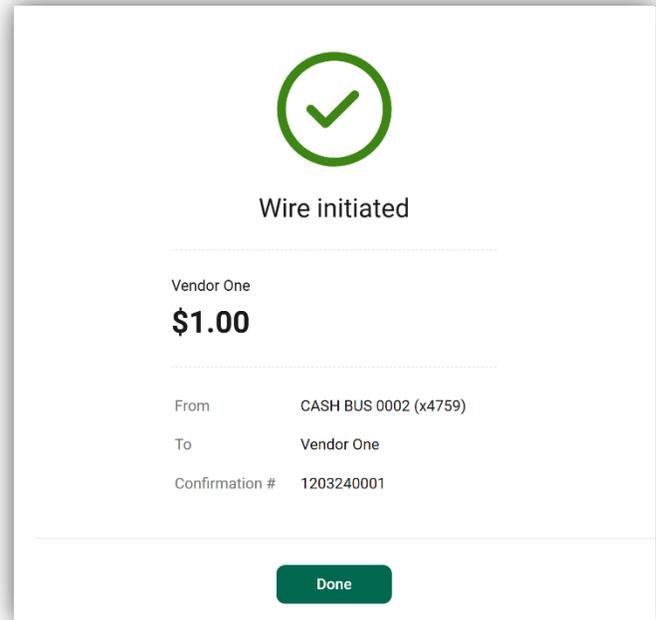
The screenshot shows an 'Initiate wire' window with a back arrow and a forward arrow in the top left corner. The main content area displays the following information:

- Vendor One
- \$1.00**
- From: CASH BUS 0002
- To: Vendor One
- Repetitive: Single
- Show details ▾

At the bottom, there are two buttons: a grey 'Cancel' button and a green 'Initiate' button.

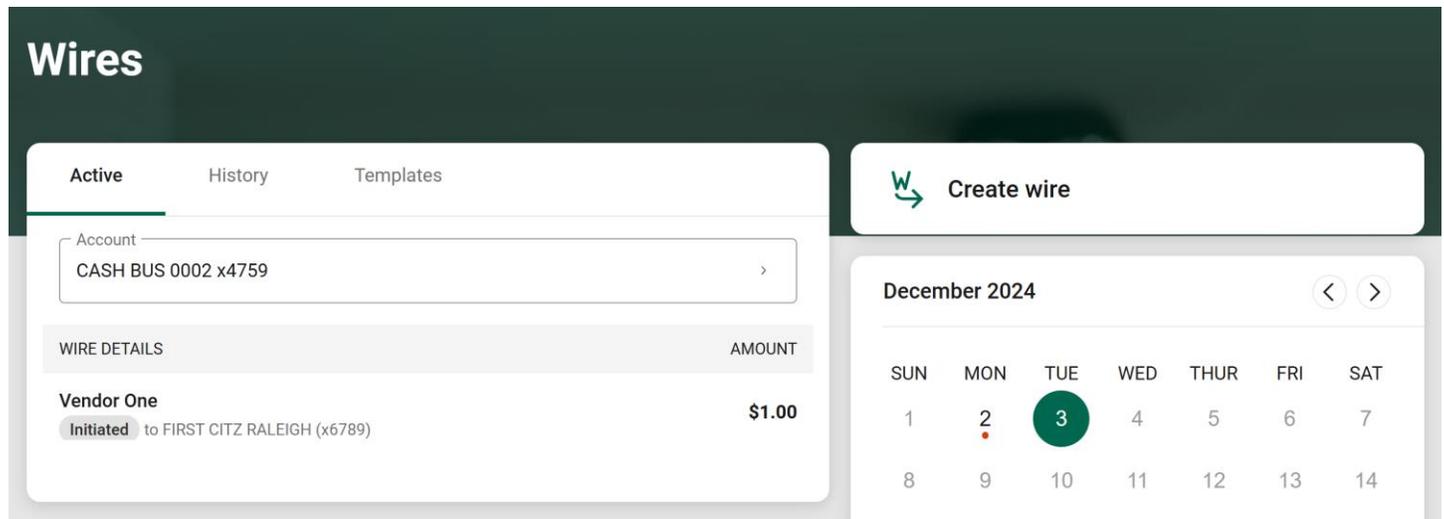
Step 5

Review your confirmation and click Done.



Step 6

Your wire will appear under the Active tab in an Initiated status.



History

Select this tab to review wires that have been processed.

Active	History	Templates
Account		
CASH BUS 0002 x4759 >		
DEC 2	to FIRST CITZ RALEIGH (x6789)	\$1.00
NOV 20	to ALLY BANK (x6575)	\$1.00

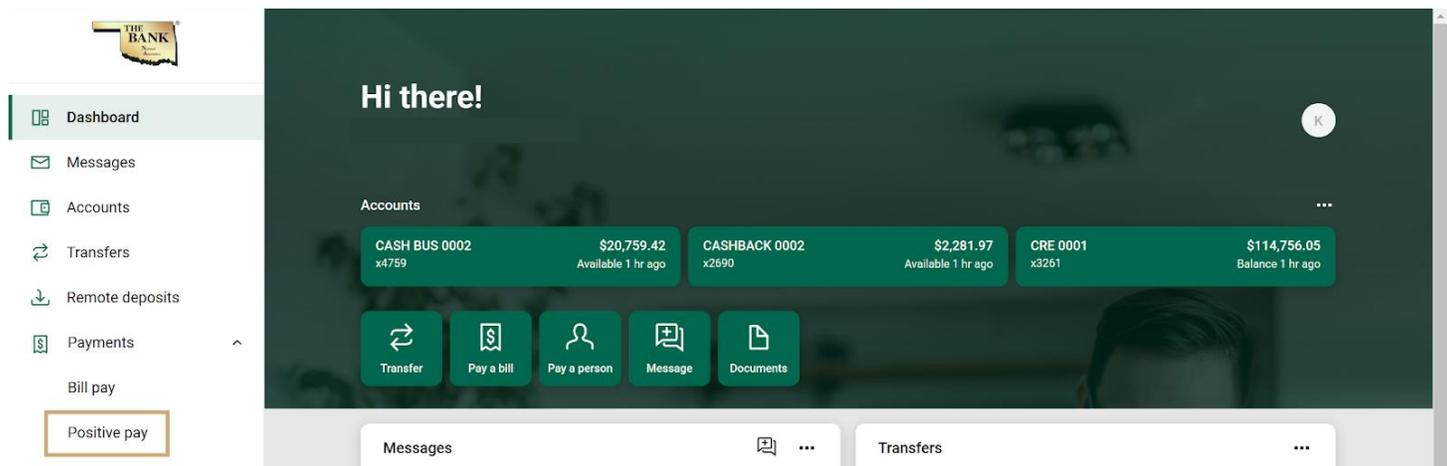
Positive Pay

Enter Issued Items Manually

Step 1

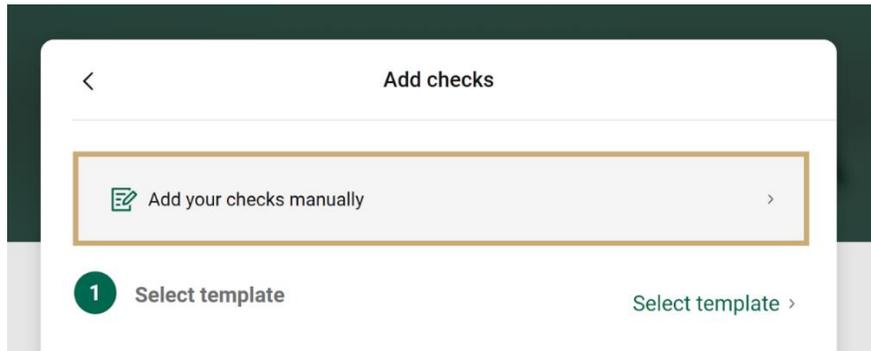
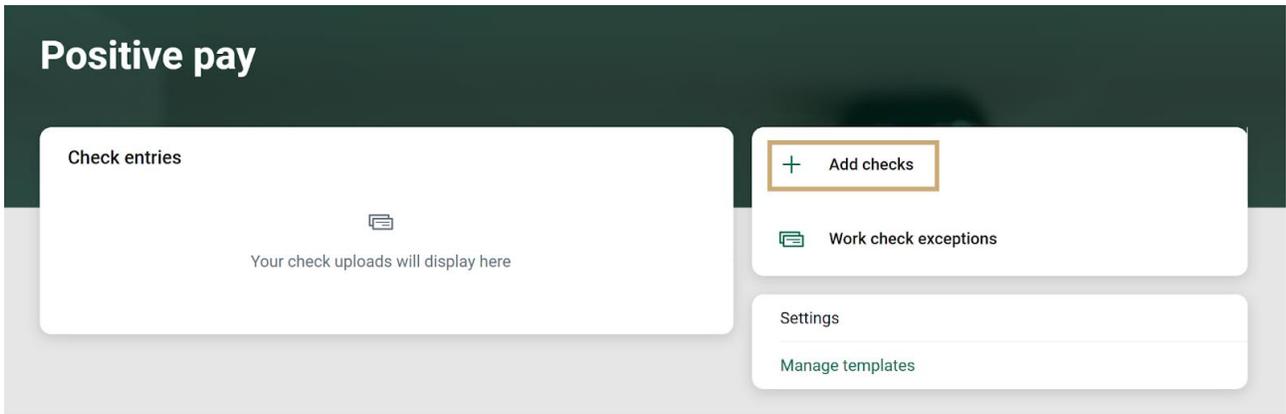
Select Positive Pay from the navigation pane.

Please note: If you have multiple payment features activated, select the **Payments** menu first.



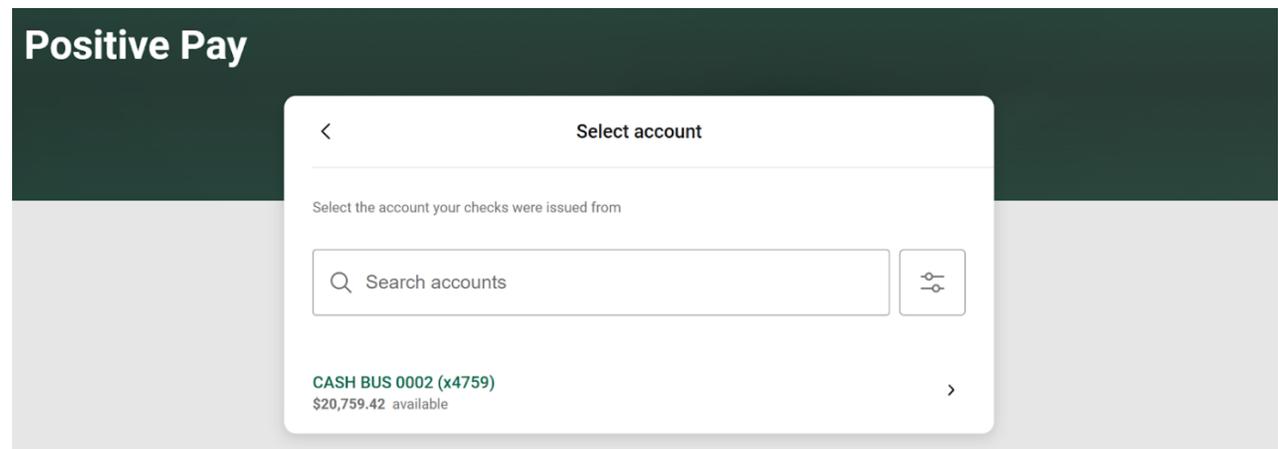
Step 2

Click + Add checks and select Add your checks manually.



Step 3

Select the account the checks were written against.



Step 4

Enter the **Check number**, **Check amount**, **Payee**, **Type**, and **Check date**.

For check **Type**, select **void** to invalidate a previously entered issued item.

Click **Save and enter another** if you have more checks or click **Review** if done.

Enter checks
CASH BUS 0002 x4759

Check number: 0000 (0/10)

Check amount: \$ 0.00

Payee: Payee name (0/35)

Type: Debit (dropdown)

Check date: Select >

Buttons: Save and enter another, Review 0 checks

Step 5

Review the details you entered and click **Approve** to continue. Click **Approve** to confirm. Review the confirmation and click **Done**.

Review checks

Account: CASH BUS 0002 x4759 >

Upload summary

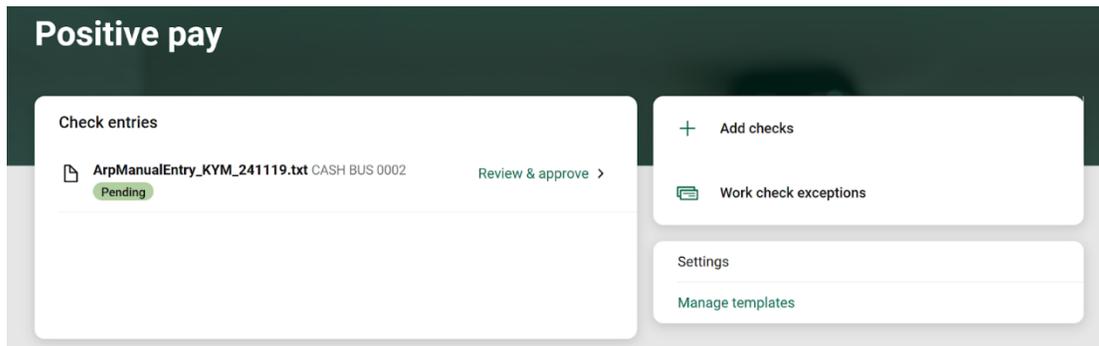
Total items: 1
Total amount: \$1.00

DATE	PAYEE/AMOUNT	CHECK #
NOV 19	Vendor One \$1.00	1234 >

Buttons: Enter another, Approve

Step 6

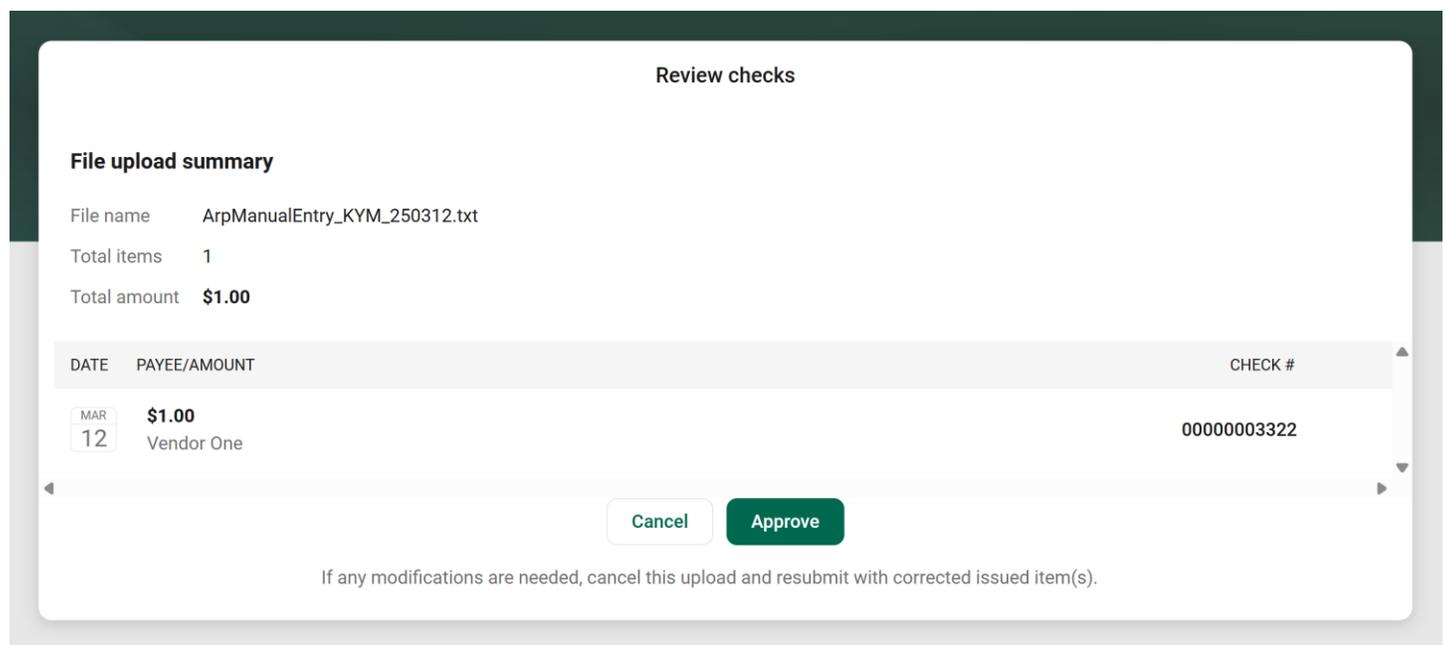
Your check file will appear on the Positive Pay dashboard in a Pending Status. Click Review & approve.



Step 7

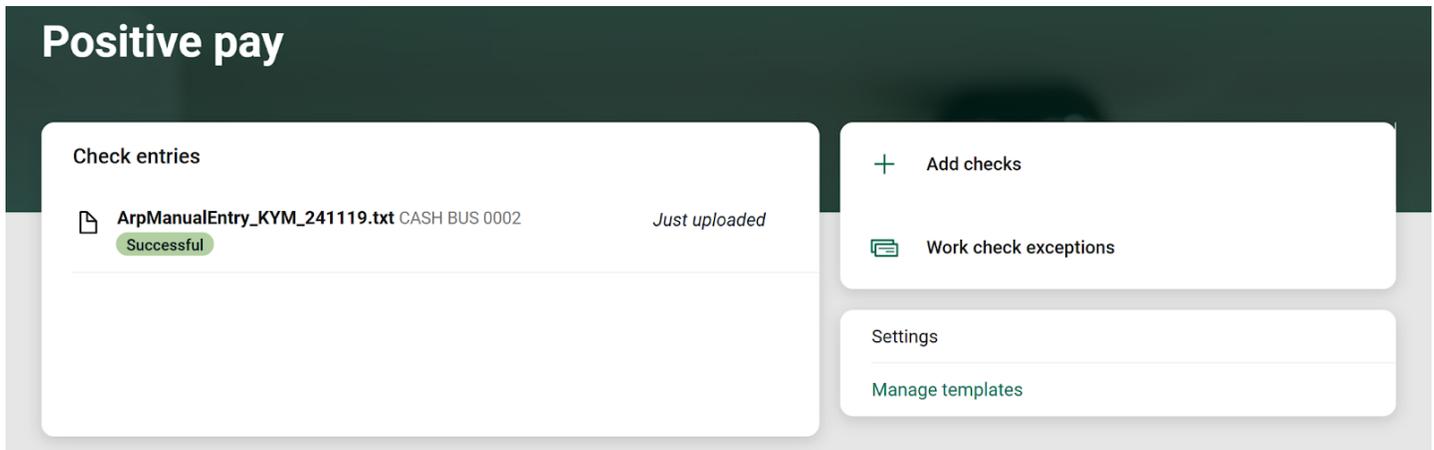
Review the details and click **Approve**.

Review the confirmation and click **Done**.



Step 8

The issued items file status will now show as **Successful**.

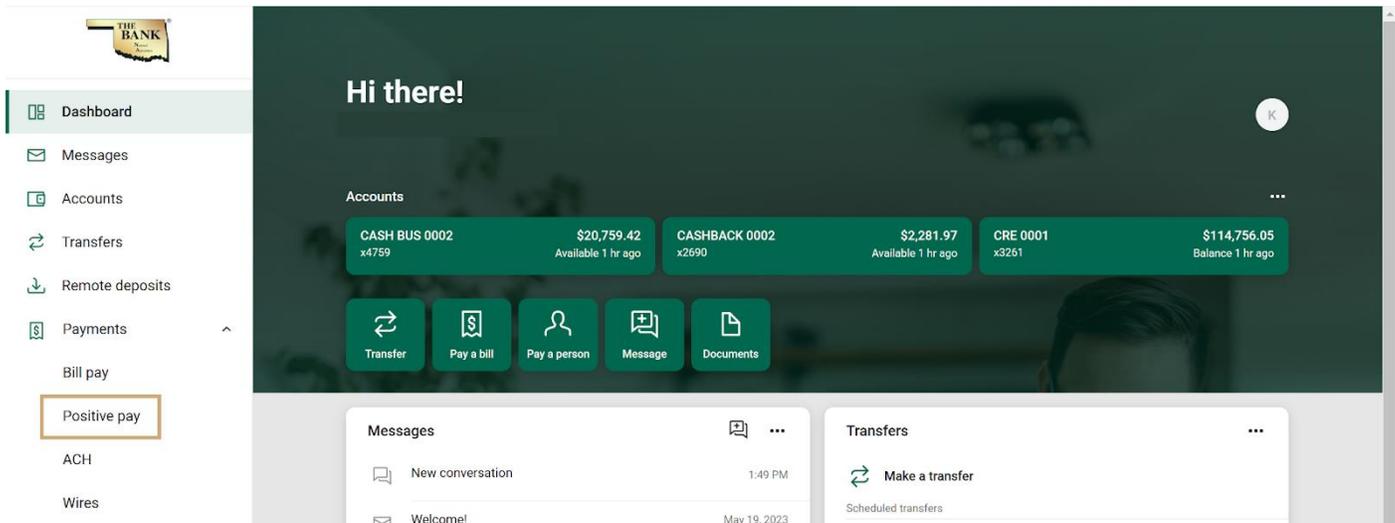


Create an Issued Items Upload Format

Step 1

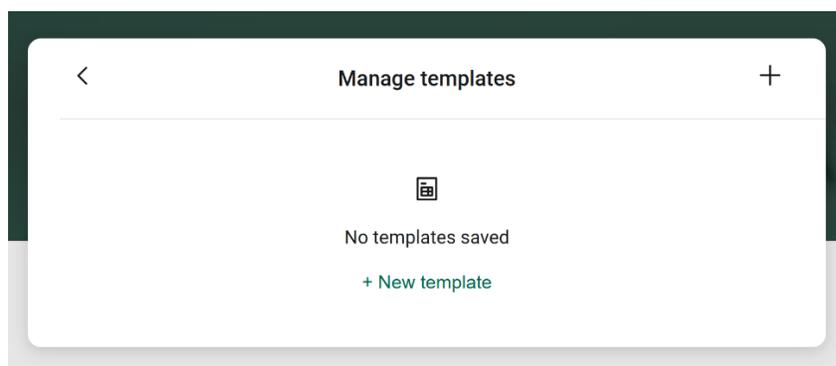
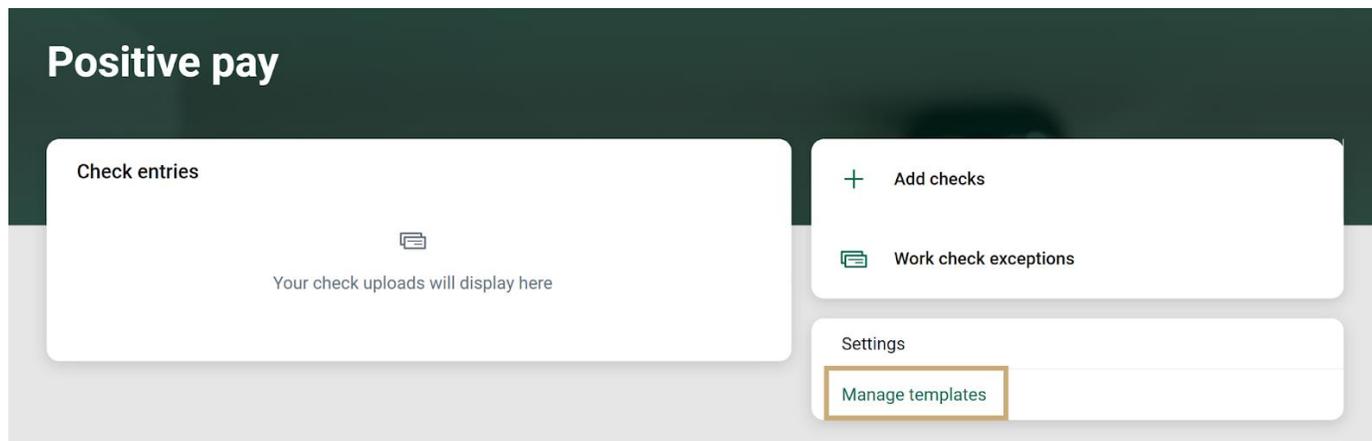
Select **Positive Pay** from the navigation pane.

Please note: If you have multiple payment features activated, select the **Payments** menu first.



Step 2

Click **Manage templates** and click the + sign.



Step 3

Select the format of your file.

Delimited:

1. Enter a name for this upload format.
2. Choose your amount format, field delimiter and text qualifier.
3. Enter the column number from your file into the corresponding field. Leave any columns you're not using blank.

Please note: Some fields may require additional configuration. Click the arrow to adjust those fields.

Click **Review** and then **Save**. Click **Done**.

Create delimited template

Template name 0/50

Amount format ⓘ [No format validation >](#)

Field delimiter ⓘ [Comma \(,\) >](#)

Text qualifier ⓘ [None >](#)

Column order
Enter which column each label appears in your file. Leave any columns you're not using blank.

LABEL	COLUMN NUMBER	CONFIGURATION(S)
Item number Required	<input type="text" value="Col #"/>	
Item Amount Required	<input type="text" value="Col #"/>	
Account number	<input type="text" value="Col #"/>	

Payee
Max 35 characters

Debit/credit [Set indicators >](#)
Required

Void indicator [Set indicator >](#)
Required

Void date [Set date format >](#)
Required

Payee address 1

Payee address 2

Payee address 3

Payee address 4

Stop indicator [Set indicator >](#)
Required

Fixed Position:

1. Enter a name for this upload format.
2. Choose your amount format.
3. Enter where each label starts and ends in your file. For example, if the item number is the first six characters in your file, the beginning number would be 1 and the end would be 6.

Click **Review** and then **Save**. Click **Done**.

Create fixed position template

Template name 0/50

Amount format ⓘ [No format validation >](#)

Label position
Enter where the label position begins and ends in your file. Leave columns you're not using blank.

LABEL	BEGIN	END	CONFIGURATION(S)
Item number Required	<input type="text" value="Begin"/>	<input type="text" value="End"/>	
Item Amount Required	<input type="text" value="Begin"/>	<input type="text" value="End"/>	
Account number	<input type="text" value="Begin"/>	<input type="text" value="End"/>	
Account type	<input type="text" value="Begin"/>	<input type="text" value="End"/>	Set indicators Required >
Issue date	<input type="text" value="Begin"/>	<input type="text" value="End"/>	Set date format Required >

Debit/credit [Set indicators
Required >](#)

Void indicator [Set indicator
Required >](#)

Void date [Set date format
Required >](#)

Payee address 1

Payee address 2

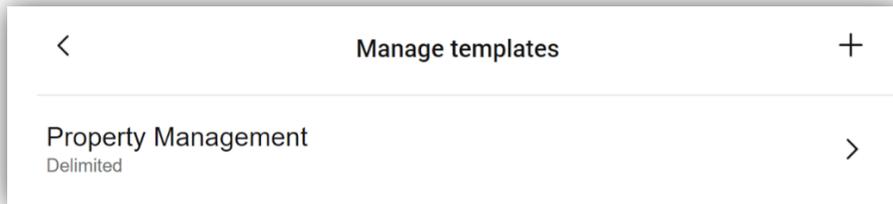
Payee address 3

Payee address 4

Stop indicator [Set indicator
Required >](#)

Your upload template will be listed under the **Manage Templates** page and can be edited or deleted at any time.

Click the + to add more template if necessary.

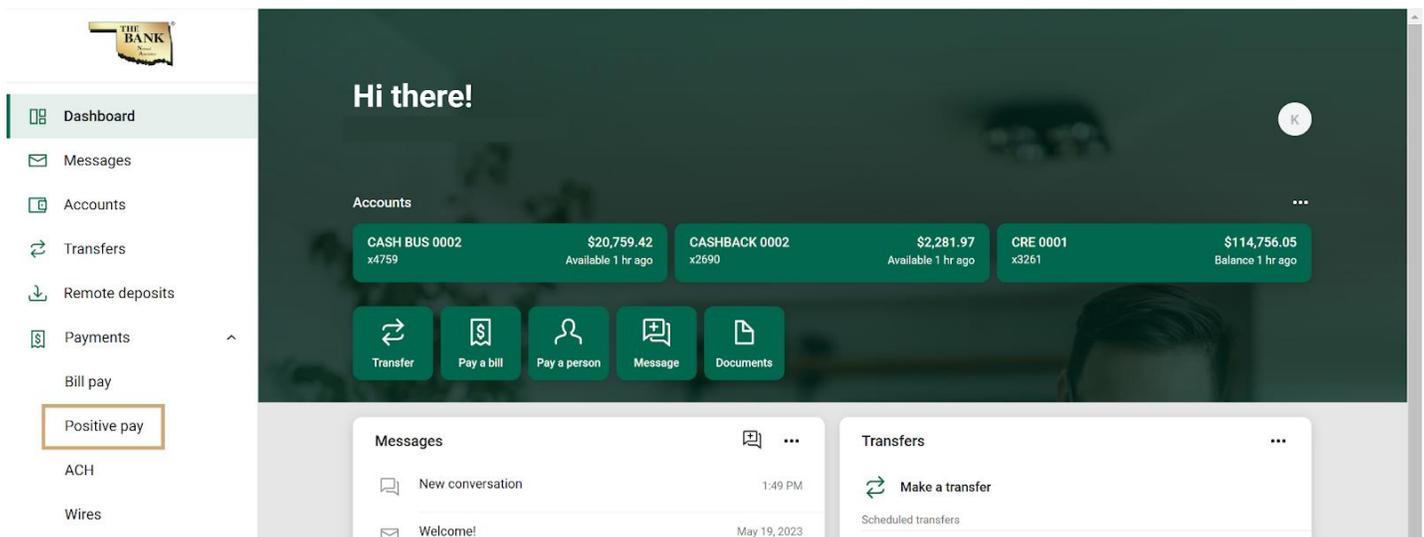


Upload an Issued Items File

Step 1

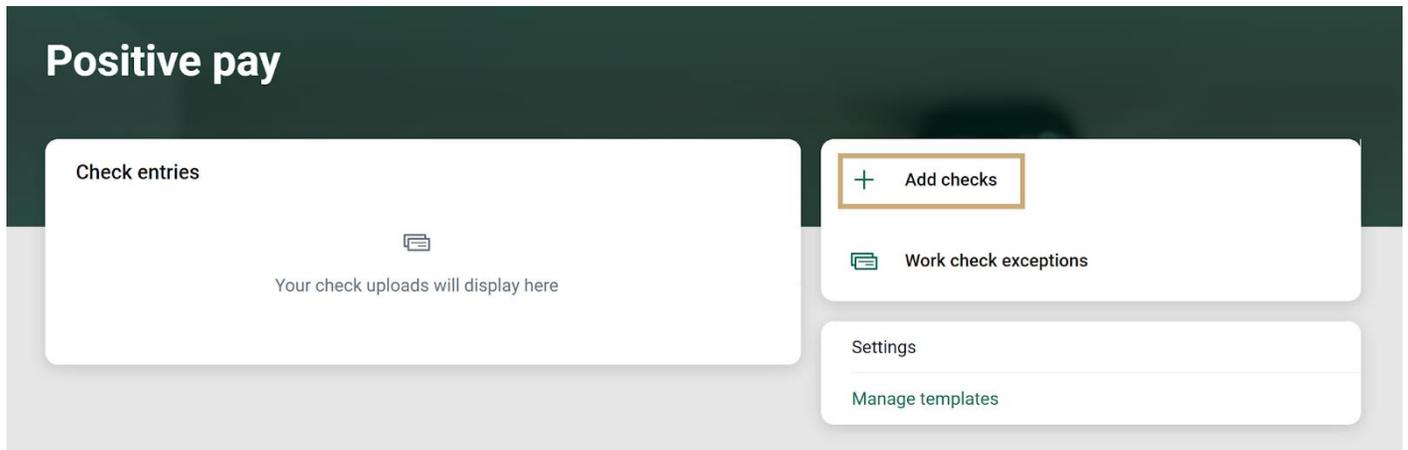
Select **Positive Pay** from the navigation pane.

Please note: If you have multiple payment features activated, select the **Payments** menu first.



Step 2

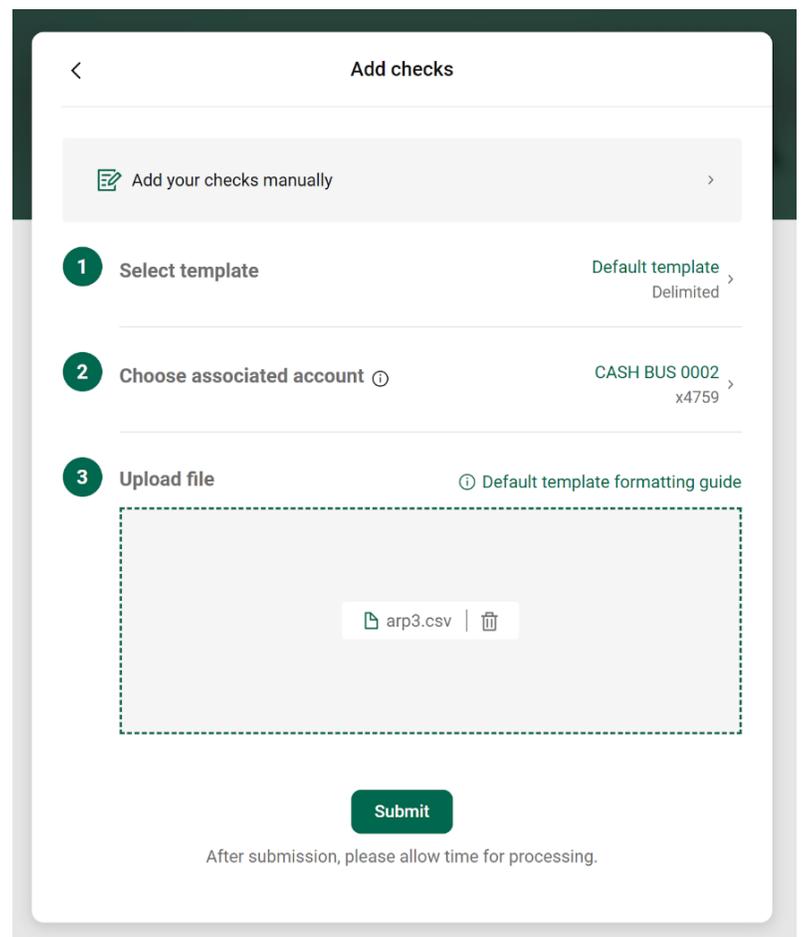
Click + Add checks.



Step 3

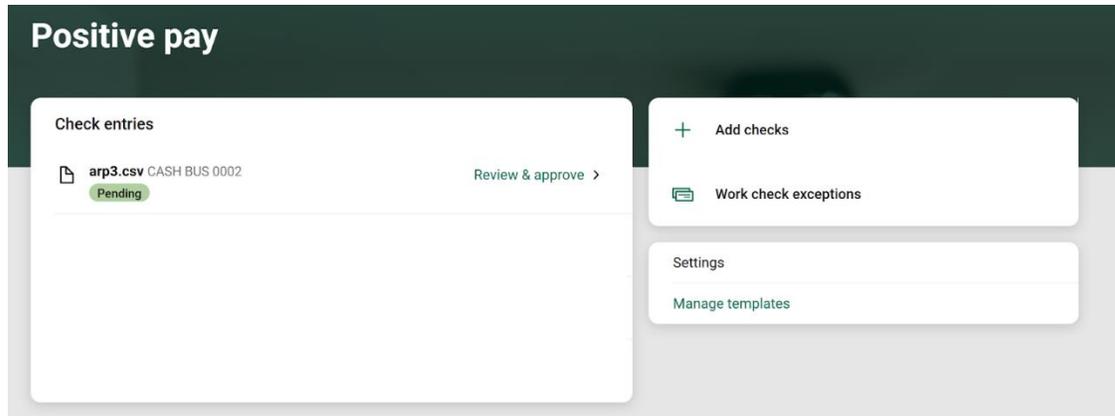
Choose your upload format template.

1. Select the account the checks were written against.
2. Browse for your issued items file.
3. Click **Submit**.



Step 4

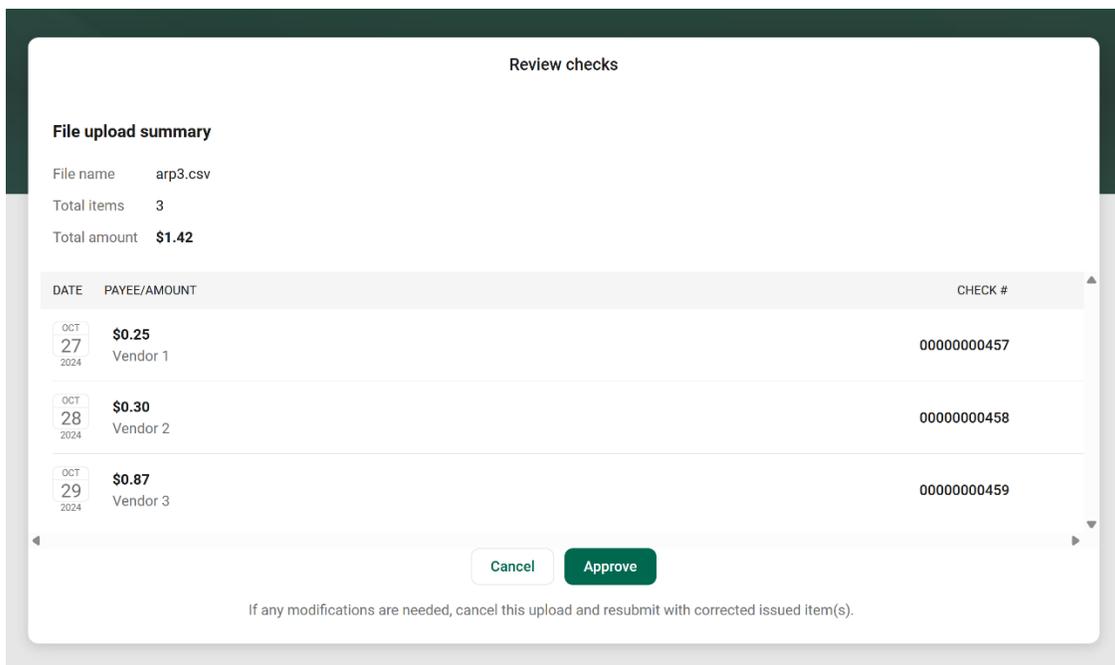
Your uploaded file will appear on the Positive Pay dashboard in a **Pending** status. Click **Review & approve**.



Step 5

Review the details and click **Approve**.

Review the confirmation and click **Done**.



Step 6

The issued items file status will now show **Successful**.

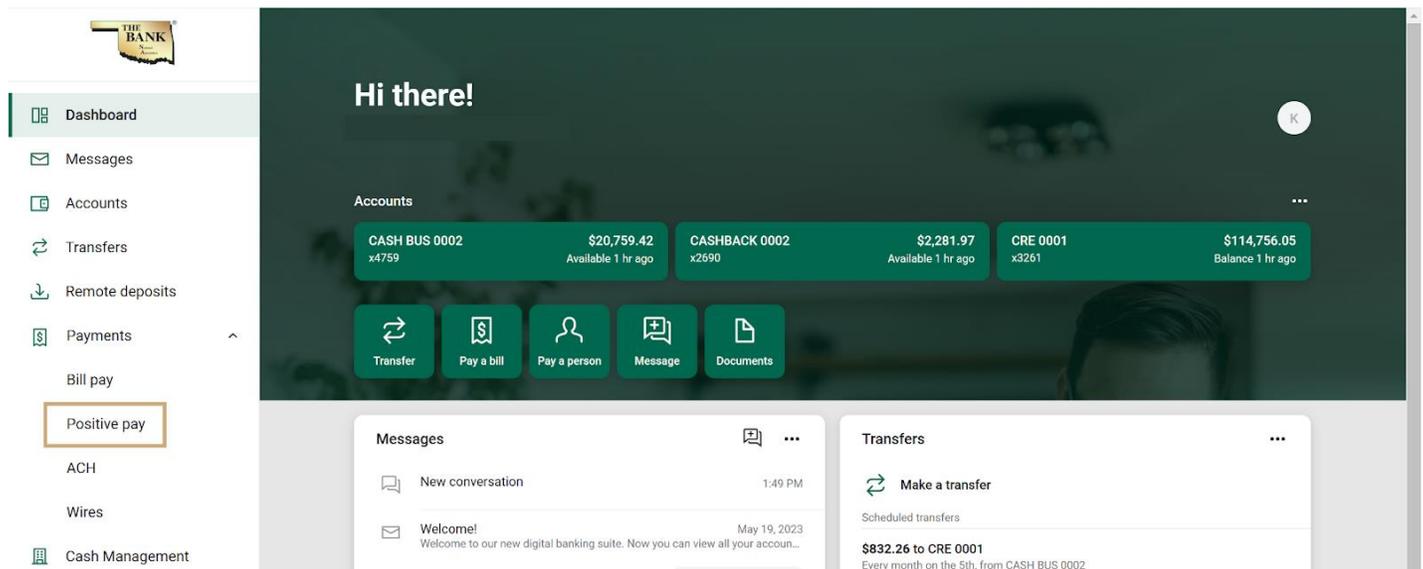
Check entries		
 arp3.csv 1044680 TEST ACCT 1	<i>Just uploaded</i>	
Successful		
 ArpManualEntry_Bank3_241028.txt 1044680 TEST ACCT 1	<i>10 mins ago</i>	
Successful		

Work Exception Items

Step 1

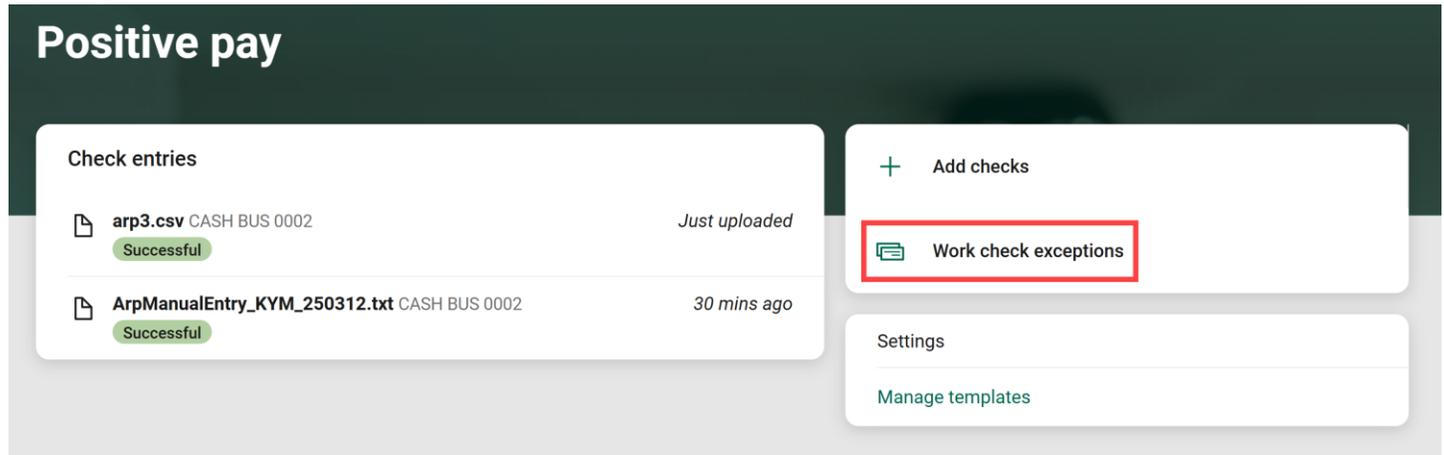
Select **Positive Pay** from the navigation pane.

Please note: If you have multiple payment features activated, select the **Payments** menu first.



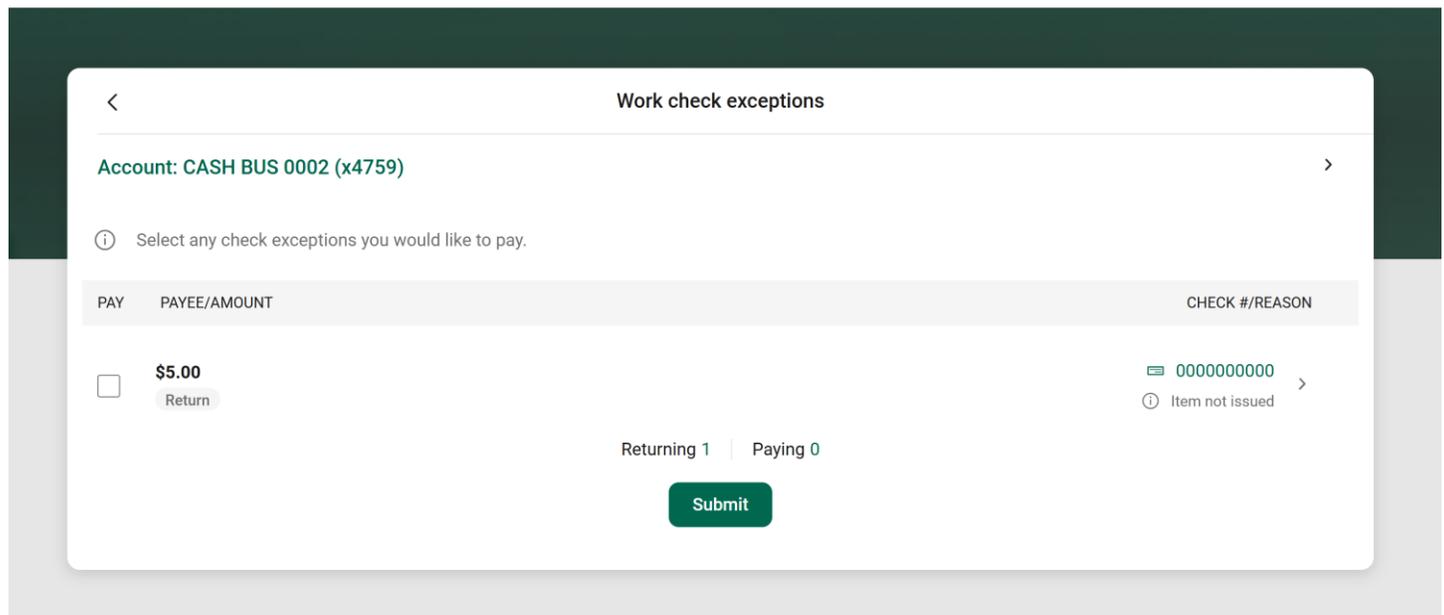
Step 2

Click Work check exceptions.



Step 3

Review your exception(s). Click the check number to see additional details. Check the box to Pay the item or leave the box unchecked to return. Click **Submit** when done.

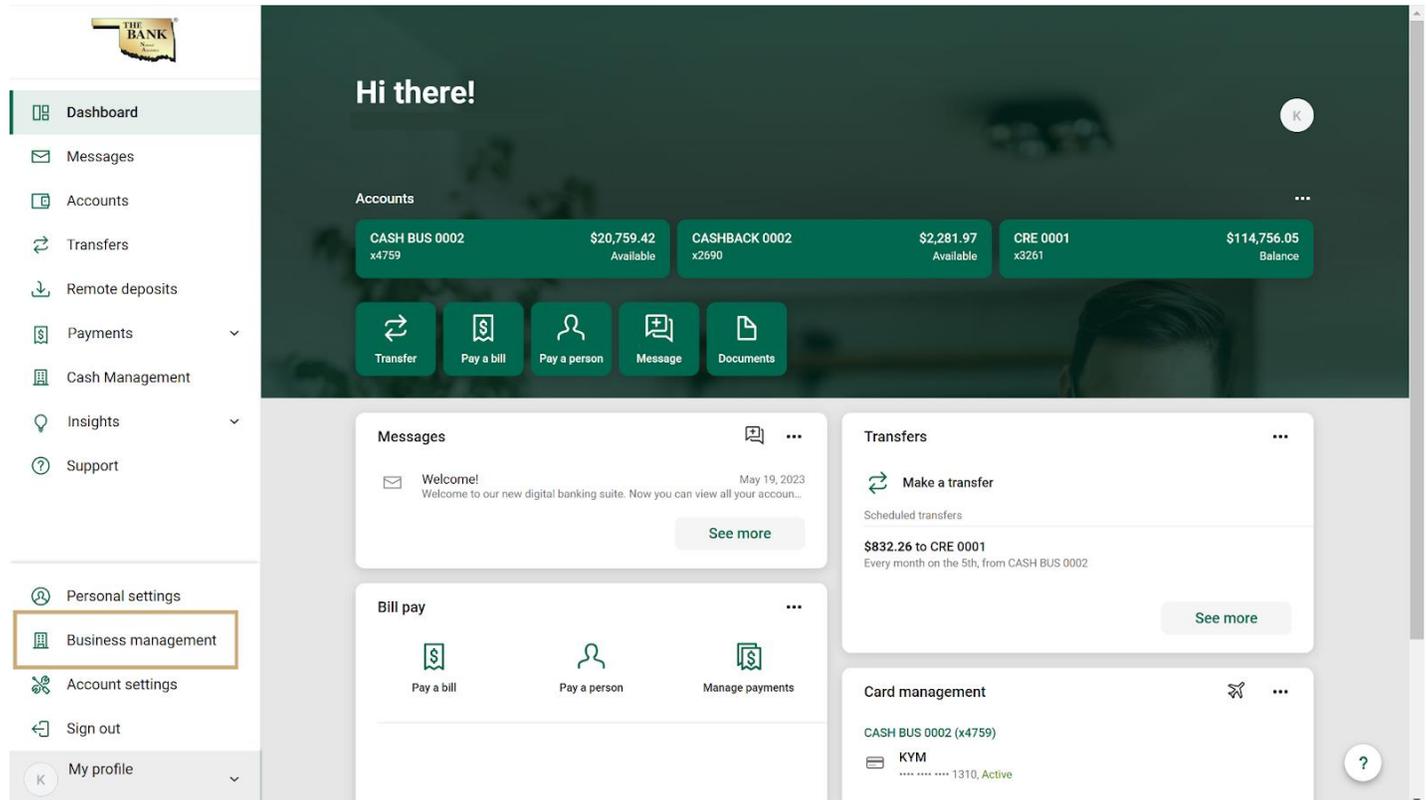


Administration

Create a New User

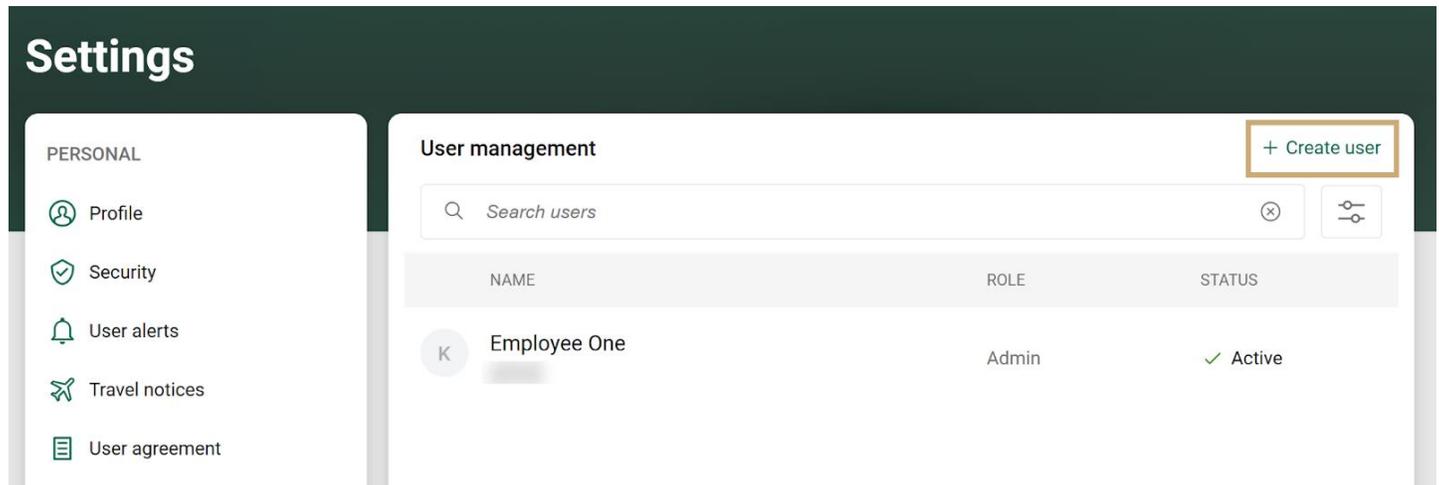
Step 1

Click your profile and select **Business management**.



Step 2

Click + Create user.



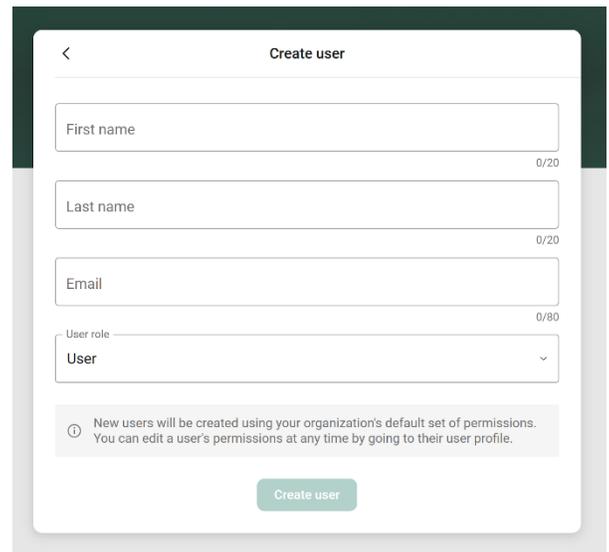
Step 3

Enter the user's First name, Last name, Email address, and choose their User role.

- **User:** can have customized permissions and account access but cannot manage other users.
- **Viewer:** View only access on specified accounts.
- **Admin:** can have customized permissions and account access as well as user management.

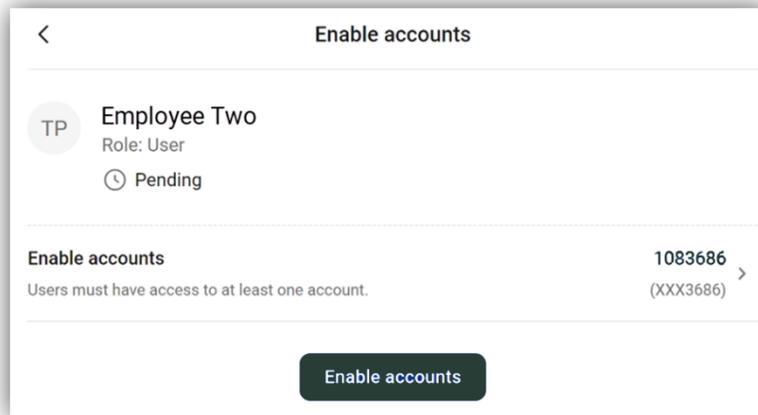
Click Create user.

Please note: You may be asked to authenticate with your password



Step 4

Click the **Enable accounts** arrow and choose the account(s) the user should have access to. Click **Enable accounts** to continue.



Step 5

Review your confirmation and choose from the following options:

1. Click **Send email invite** to send the user a link to set up their login credentials without modifying permissions further.
Please note: Permissions and account access can be modified in the user's profile at a later time if necessary.
2. Select **Edit permissions** to modify entitlements and account access prior to sending the email invite.
3. Click **Done** to send the invite and edit permissions at a later time.

Step 6

If **Edit permissions** was selected:

1. Click **set permissions** to modify global entitlements for the user.
2. Toggle on an account to give the user access.
3. Select an account to adjust the global permissions at the account level is necessary.
4. Select **Invite** to send the user an email to set up their login credentials.
5. Click the arrow to return to the Business Management page.

Please see the **Editing or Deleting a User** section in this document for more information on permissions

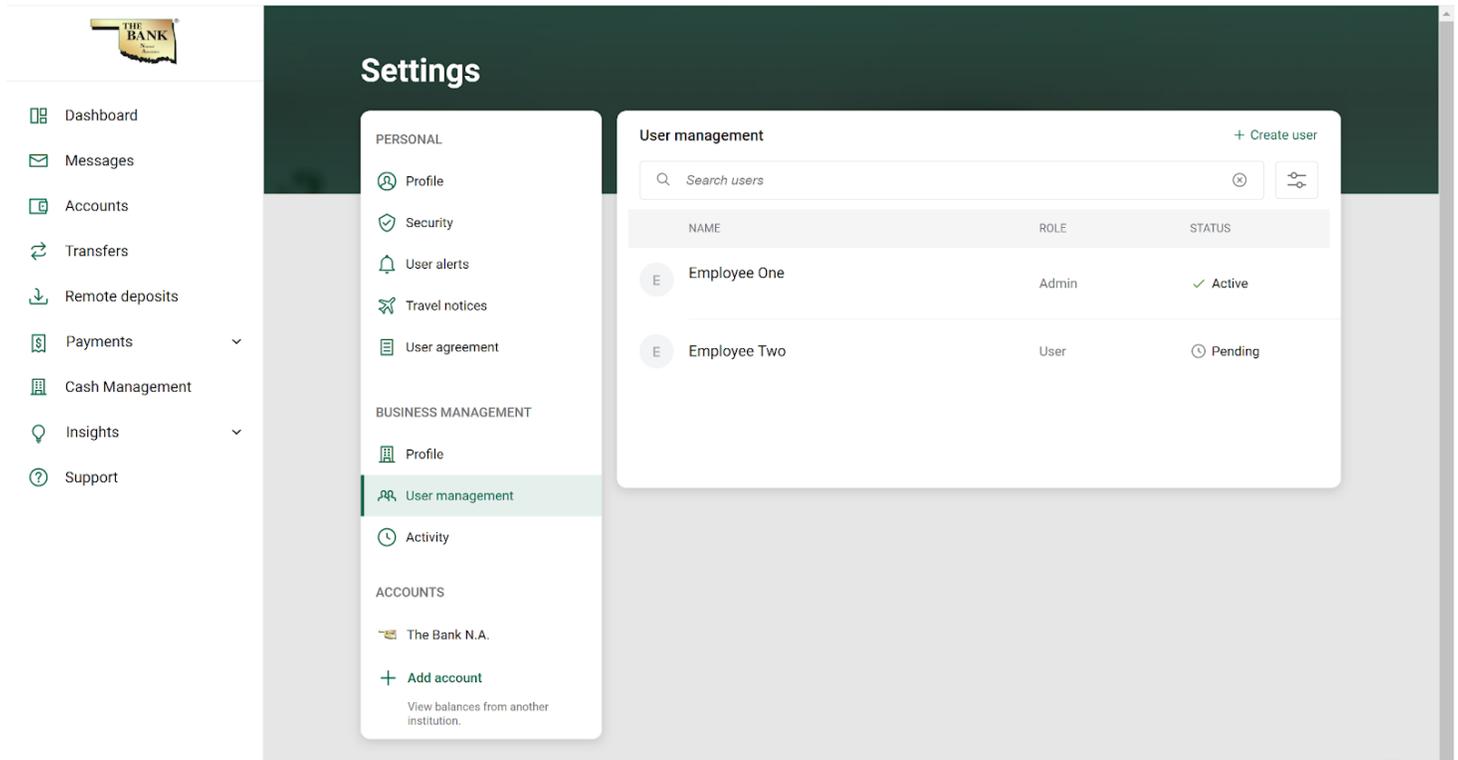
The screenshot displays the 'Employee Two' user management interface. On the left is a navigation menu with options like Dashboard, Messages, Accounts, Transfers, Remote deposits, Payments, Cash Management, Insights, and Support. The main content area shows the user's profile card, a 'Permissions' section with a 'Set permissions' button, and a table of accounts with access toggles. A notification banner at the top indicates that the user's account is pending invitation.

ACCOUNT	ACCESS
CASH BUS 0002 XXX4759	2 <input checked="" type="checkbox"/> > 3
CRE 0001 XXX3261	<input checked="" type="checkbox"/> >
CASHBACK 0002 XXX2690	<input type="checkbox"/> >

Step 7

The new user will appear as **Pending** on the Business Management page. Their status will change to **Active** once they set up their credentials.

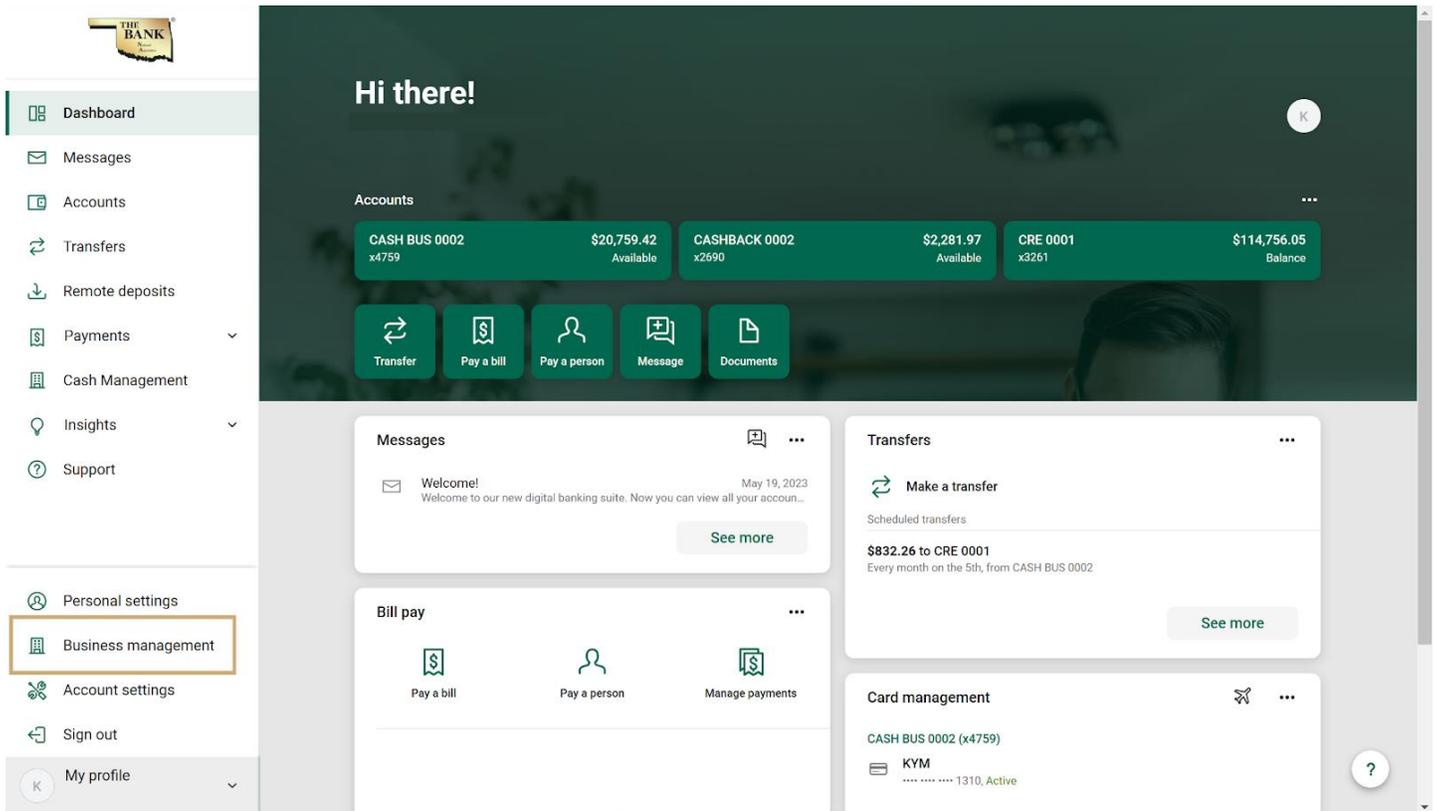
Please note: You can modify permissions, account access, or manage the invite at any time by clicking the user's name.



Editing or Deleting a User

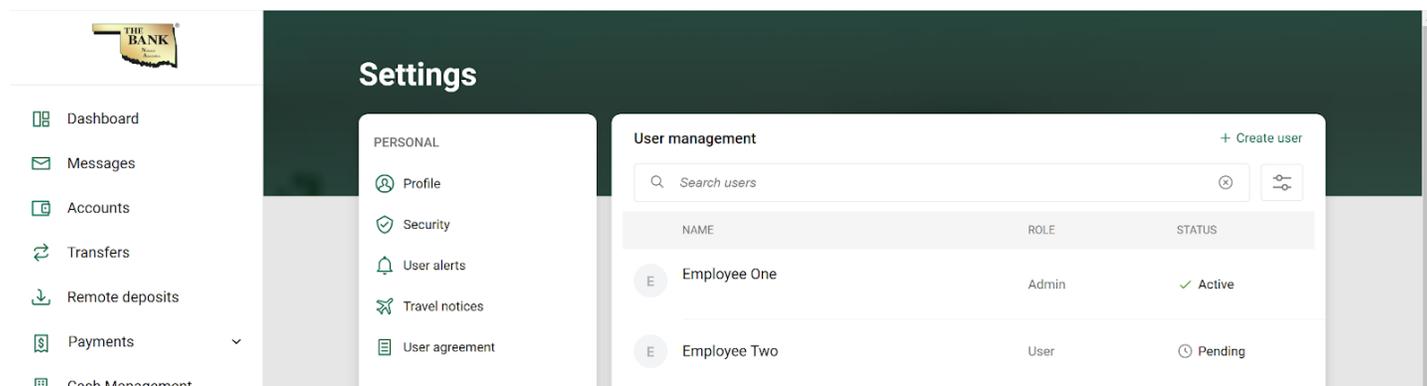
Step 1

Click your profile and select **Business management**.



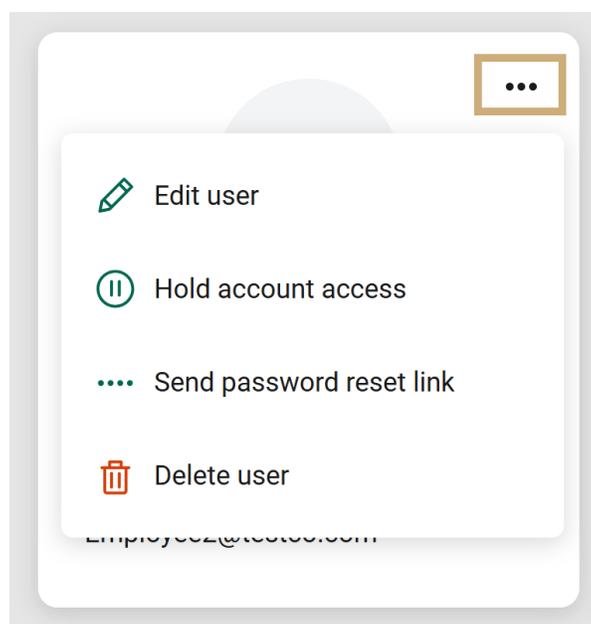
Step 2

Select the user you'd like to edit.



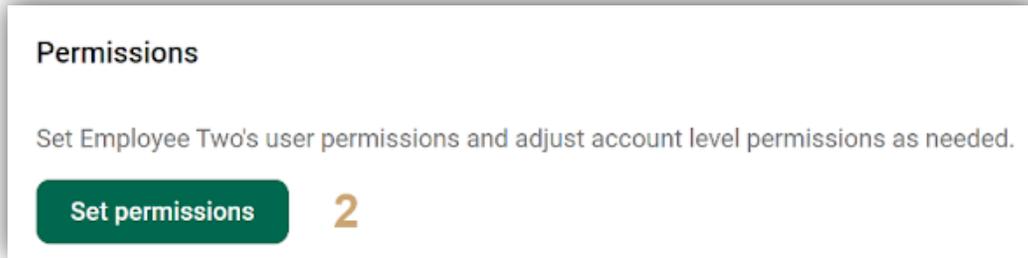
Step 3

1. Select the ellipsis icon.
 - a. Click **Edit user** to change the users name, role, or email address.
 - b. Select **Hold account access** to temporarily prevent them from logging in.
 - c. Click **Send password reset link** to email them a link.
 - d. Select **Delete user** to remove their access permanently.



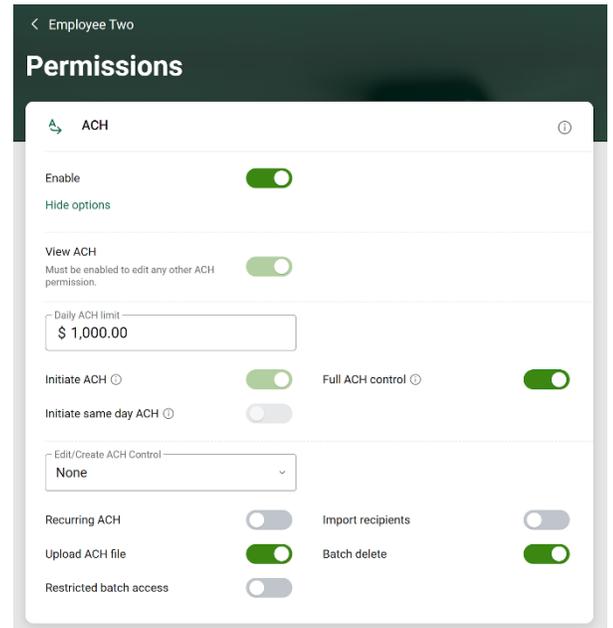
2. Click **Set permissions** to modify global entitlements.

Please note: Options may vary depending on your company's setup.

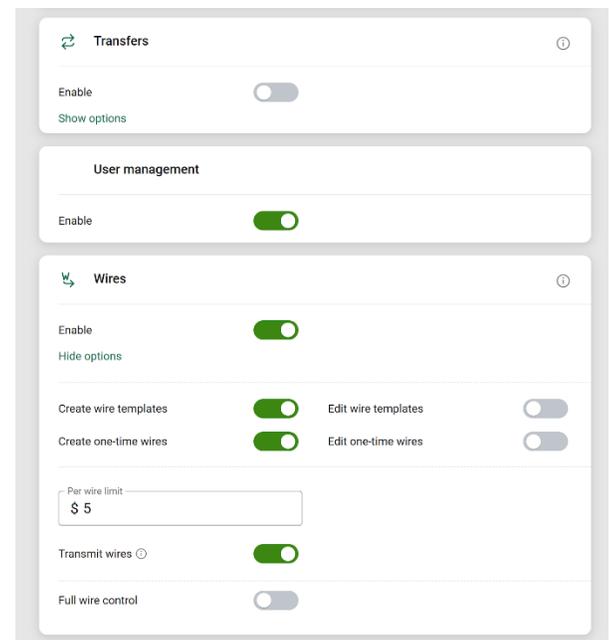
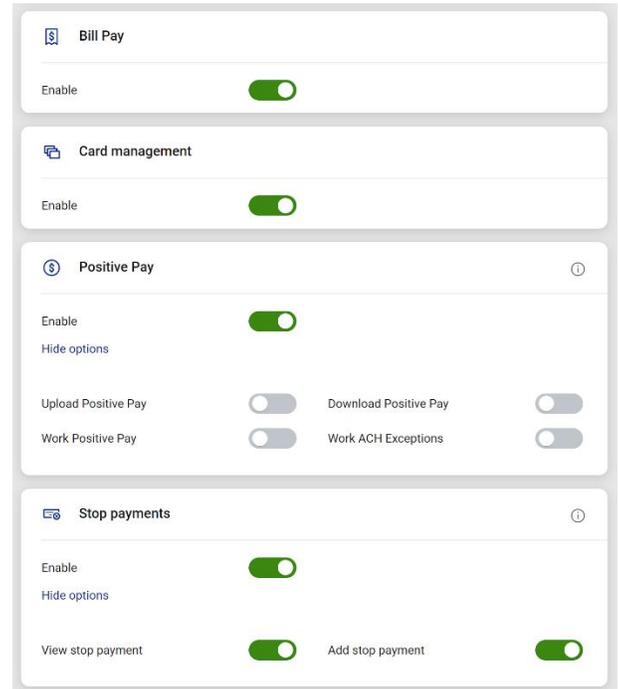


a. ACH

- i. **Enable:** Activates this feature for the user.
- ii. **View ACH:** Must be enabled to edit any other ACH permission.
- iii. **Daily ACH limit:** Maximum amount the user can initiate per day.
- iv. **Initiate ACH:** Allows user to transmit ACH payments to the bank.
- v. **Initiate same day ACH:** Allows user to transmit same day ACH payments to the bank.
- vi. **Full ACH Control:** Allows a user to initiate an ACH payment that they have created. If this is not activated, the user cannot initiate a payment they created. A second user must initiate it.
- vii. **Edit/Delete ACH Control:**
 1. **Full edit/create:** Allows the user to edit everything within a payment.
 2. **Partial Edit:** User can only change the dollar amount of a transaction, debit or credit indicator, add a prenote, or hold the transaction.
 3. **None:** User cannot Edit an ACH payment.
- viii. **Recurring ACH:** Allows the user to set a recurring frequency for a payment.
- ix. **Upload ACH file:** Allows the user to upload a NACHA formatted file.



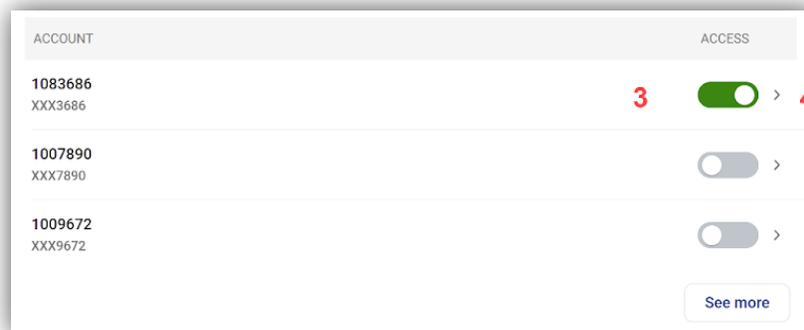
- x. **Restricted batch access:** User can view payments that have been flagged as restricted.
 - xi. **Import recipients:** User can import a file containing recipient data to create a payment.
 - xii. **Batch delete:** User can delete an ACH payment.
- b. Bill Pay
- i. **Enable:** Activates this feature for the user.
- c. Card Management
- i. **Enable:** Activates this feature for the user.
- d. Positive Pay
- i. **Enable:** Activates this feature for the user.
 - ii. **Upload Positive Pay:** Allows user to upload an issued items check file to the bank.
 - iii. **Work Positive Pay:** Allows user to pay or return issued item check exceptions.
 - iv. **Download Positive Pay:** Not applicable.
 - v. **Work ACH Exceptions:** User can pay or return ACH exceptions items.
- e. Stop Payments
- i. **Enable:** Activates this feature for the user.
 - ii. **View Stop Payment:** User can only see existing stop payments.
 - iii. **Add stop payment:** User can create a stop payment.



- f. Transfers
 - i. **Enable:** Activates this feature for a user.
 - ii. **Transfer limit:** Maximum amount a user can transfer per day.
- g. **User Management:** Allows user to create, modify, and delete other users.
- h. Wires
 - i. **Enable:** Activates this feature for a user
 - ii. **Create wire templates:** Allows user to set up a wire that can be reused
 - iii. **Edit wire templates:** Allows user to modify reusable wires
 - iv. **Create one-time wires:** Allows user to set up a single use wire
 - v. **Edit one-time wires:** Allows user to modify single use wires
 - vi. **Per wire limit:** Amount the user can transmit per wire
 - vii. **Transmit wires:** Allows user to send wires to the bank for processing
 - viii. **Full wire control:** Allows user to transmit wires they have created. If this is deactivated, a second user will have to transmit the wire.

Click the **back arrow** once done.

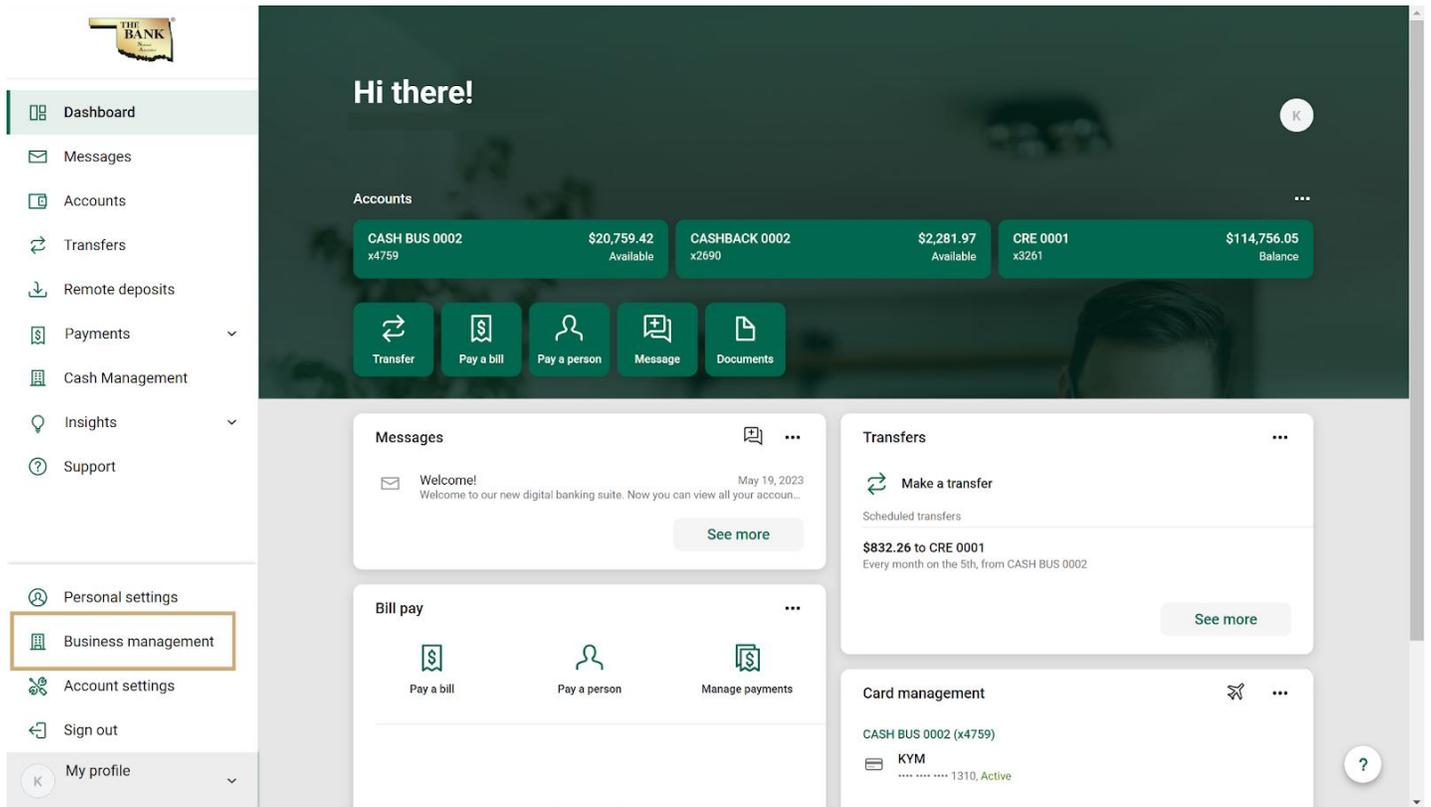
3. Toggle on the switch to activate an account for a user.
4. Select an account to modify the global permissions on a per account basis.
5. For users who have not yet logged in, click Invite to send them the enrollment email. They will receive an email with a link to establish their credentials.
6. Click the **back arrow** to return to the Business Management page.



Unlock a Locked User

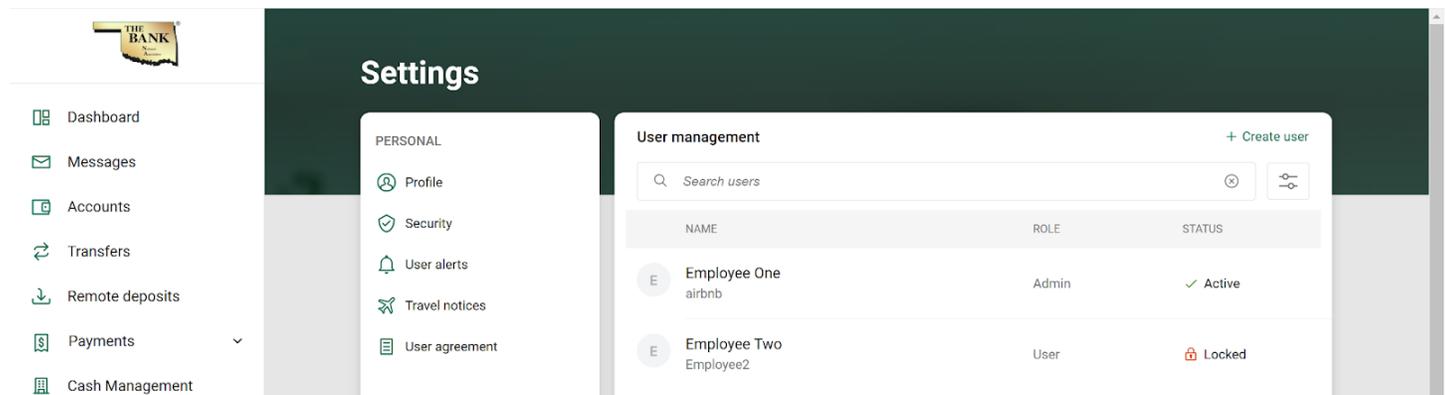
Step 1

Click your profile and select **Business management**.



Step 2

Select the locked user.

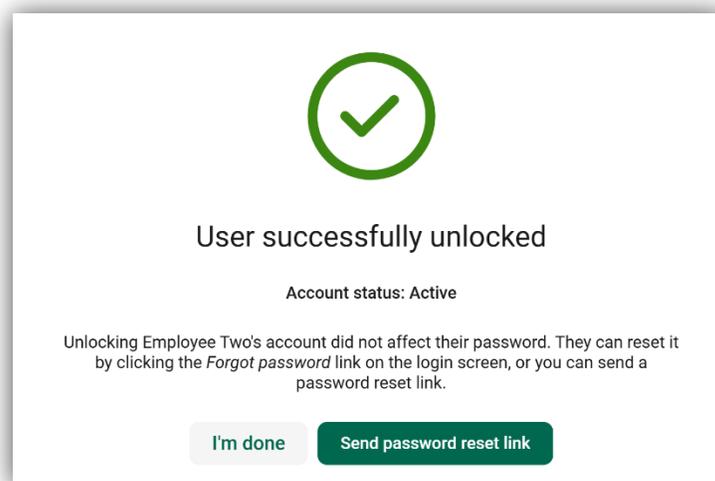
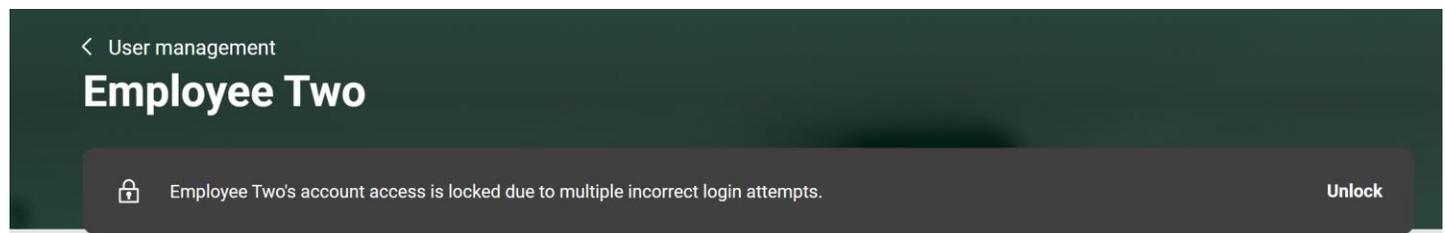


Step 3

Click **Unlock** and review the confirmation.

Please note: You can email the user a link to reset their password if they continue to have trouble.

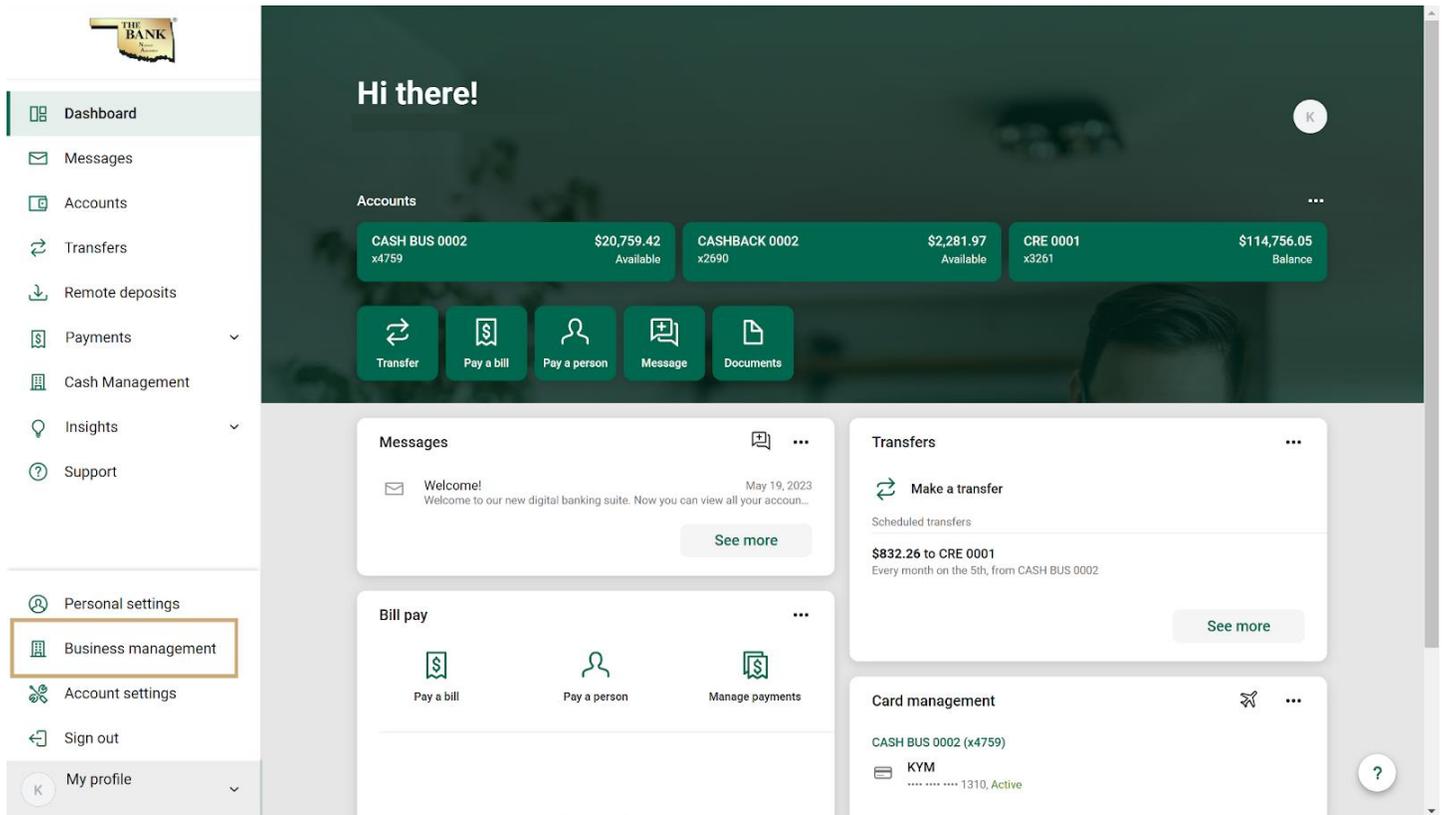
Otherwise, click **I'm Done**.



Reset a User's Password

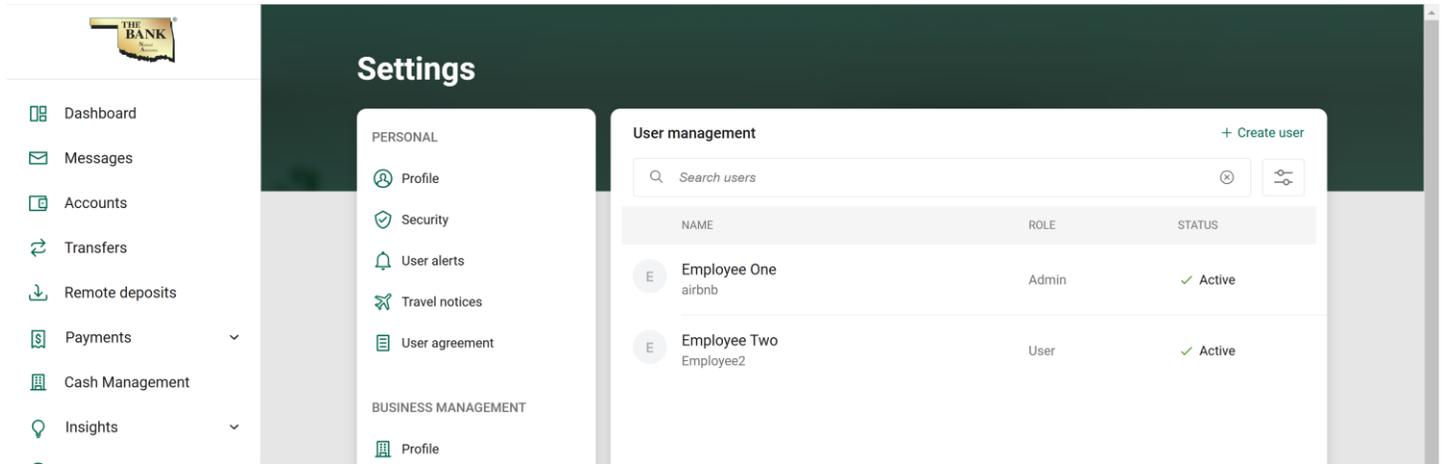
Step 1

Click your profile and select **Business management**.



Step 2

Select the user to reset.



Step 3

Click the ellipsis icon and choose Send password reset link to email the user.

