

BUSINESS DIGITAL BANKING MANUAL

Alliance Bank

More than our name, it's how we do banking.

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Getting Started

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

By adding powerful commercial products and features, Alliance Bank provides you with the complex tools your business needs to achieve its goals. Business Digital Banking shares similar features with our personal accounts, but this guide is designed to direct you through business features only.

You can navigate this guide by clicking a topic or feature in the Table of Contents. Each section provides an overview and steps to help you during the Business Digital Banking process. If you have additional questions, contact us at 888.287.4094.

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Getting Started

Business Digital Banking Overview

Whether you're an enterprise, large corporation or small organization, our flexible Business Digital Banking can efficiently serve you. Depending on your bank or company policy, you may need to set up your sub-users and/or companies before jumping into our state-of-the-art system.

Sub-Users

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

For larger organizations, our system lets you establish multiple login IDs and passwords for authorized employees. You can customize which employees get access to different features or accounts within Business Digital Banking by establishing user entitlements.

Companies

Companies are different entities owned or managed by one master user. Business Digital Banking allows you to manage your companies, offering centralized control to the parent company with the convenience of a single banking system.

Getting Started

Transaction Type Overview

Both wire and ACH transfers are offered through Business Digital Banking. Though both methods are quick, wires are the fastest way to transfer money between accounts. ACH transactions can be sent as a single or batch process, and funds are generally not available until the next business day.

Please contact us at 888.287.4094 for a full list of wire and ACH fees or if you have any questions.

Getting Started

Out-of-Band Authentication

Out-of-Band Authentication (OOBA) is an additional security layer to validate your login to Alliance Bank's digital banking. You can select to receive a phone call, text message, or mobile app push to approve your login.

1 LET'S GET STARTED →

3 COUNTRY
United States

4 PHONE NUMBER

5 NICKNAME
Erica

Your device's nickname is how it will be referenced when signing in later or editing device settings.

6 SELECT YOUR DEVICE

Can your device receive a text message?

VERIFY DEVICE

We need to verify the setup of your device. We can call or text a verification code to use on the next step

TEXT ME

CALL ME

2 Use other mobile device or landline

Sign in to digital banking like normal at alliancebanking.com or through your mobile app.

1. Click the **Let's Get Started** button.
2. (Optional) To set up a landline, click the "Use other mobile device or landline" link.
3. Use the drop-down to select a country.
4. Enter the phone number.
5. Enter a nickname. If you set up multiple phone numbers on your profile for OOBA use, the nicknames will display in a drop down list for easy reference.
6. Select a device.

7 **VERIFY DEVICE**

We need to verify the setup of your device. We can call or text a verification code to use on the next step

TEXT ME

CALL ME

Use other mobile device or landline

8 **AUTHENTICATION SETUP**

PHONE NUMBER [redacted]

NICKNAME Erica

TEXT MESSAGE ON Yes

DEVICE SELECTED Android

Enter the verification code that you received below:

VERIFICATION CODE required

Didn't get a message? Resend Verification Code

Enter the wrong phone number? Start the process over

9 **10** **AUTHENTICATION SETUP**

You have finished the enrollment process. You can add another device now or complete the device setup for your account.

ADD ANOTHER DEVICE

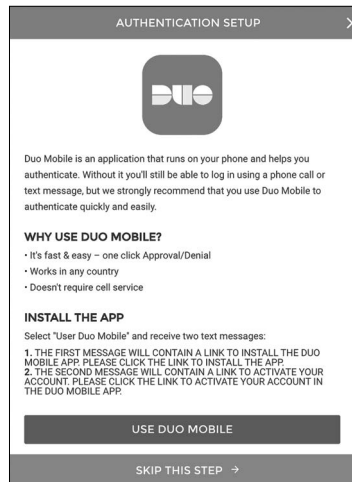
COMPLETE SETUP

7. Select either **Text Me** or **Call Me** to receive a verification code.
8. Enter the verification code, then click the **Verify Device** button.
9. (Optional) Click the **Add Another Device** button to add another device.
10. Click the **Complete Setup** button when you are finished.



Note: By selecting “Remember This Device” on your login screen you can bypass the Ooba requirement for future logins on that device for the next twenty-four hours. It is device specific, so if you select Remember Device on your phone in the app, it will still require Ooba on any other device (i.e. your office computer, etc.). If you clicked “Remember This Device” but would like to again be prompted for a code, please call us and we can reset your Ooba requirement.

DUO Mobile



1. Here you can enroll in the app Duo Mobile to log in quicker (it will send you a push notification to your cell phone to accept/deny login instead of having to key in a code). You can skip the Duo Mobile setup by clicking “SKIP THIS STEP” at the bottom of the screen, and then your set-up will now complete.
2. If you selected the “USE DUO MOBILE” option you will receive a text message with directions. Click the “Download Mobile App” link.
3. This will take you to the app store. Click to allow the link to open, then download the Duo Mobile app.
4. Once installed, go back to the text message and click on “Activate the DUO MOBILE APP” link which opens the Duo Mobile app. Now you will agree to allow push notifications. Once you agree you will see the Alliance Bank listing at the top of the screen. Now go back to your Alliance Bank app or login.
5. Ooba and Duo Mobile setup are now complete. You can choose to add another device or to “Complete Setup.” If the user chooses to “Add Another Device” they will be prompted to complete steps 7-10 again on that device.
6. Now every time you login you will be asked to verify your login with either a mobile app push (if opted into Duo Mobile), text, or phone call.

Sub-Users

Sub-Users Overview

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

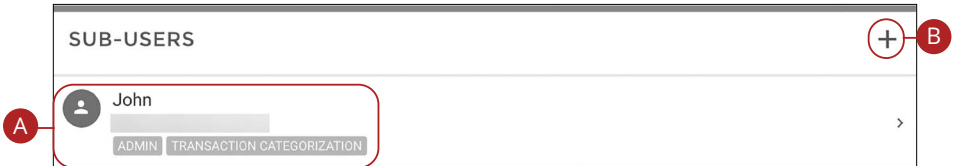
Each sub-user is assigned a set of user entitlements that permits or prevents them from performing certain actions such as:

- Sending or drafting payments and creating templates for certain transaction types.
- Accessing specific accounts for multiple entities.
- Managing users and templates.

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

Sub-Users Overview

The Sub-Users page lets you view all your existing sub-users in one, easy place. From here, you can create sub-users, edit entitlements and oversee your employees on a day-to-day basis.



Click the “Manage Profile” link at the top of the side menu.

A. The following information presents for each sub-user:

- Name
- Email Address
- User Type
- Permissions

B. Click the + icon to add a sub-user.

Adding a New Sub-User

You can set up a new sub-user by creating a new profile and assigning user entitlements.

The image shows two parts of the user interface. The top part is a 'SUB-USERS' management screen. It has a header 'SUB-USERS' and a '+' icon (1) in the top right corner. Below the header, there is a user profile for 'John' with a greyed-out email address and two entitlements: 'ADMIN' and 'TRANSACTION CATEGORIZATION'. The bottom part is a 'CREATE NEW SUB-USER' form. It has a title bar 'CREATE NEW SUB-USER' and a close button 'X'. The form contains five fields, each with a red circle and a number: 2. 'COPY EVERYTHING FROM...' with a right arrow icon and a note: 'If you wish to copy account access and permissions from an existing sub-user, you may select that sub-user here.' 3. 'FULL NAME' with a 'required' label. 4. 'EMAIL ADDRESS' with a 'required' label. 5. 'DISPLAY NAME' with a 'required' label. 6. 'INVITE ANSWER' with a 'required' label.

Click the “Manage Profile” link at the top of the side menu.

1. Click the **+** icon.
2. (Optional) Select a user to copy account access and permissions from.
3. Enter the user’s full name.
4. Enter the user’s email address.
5. Enter the user’s display name.
6. Enter an invite answer. Sub-User will receive an email from `no-reply@alliancebanking.com` with a link to complete set up of their sub-user profile. This link will require the sub-user to input your Invite Answer. Make sure you share this information in a timely manner.

The image shows two screenshots of a user interface for creating a sub-user. The top screenshot is the 'Create New Sub-User' form, and the bottom screenshot is the confirmation screen.

Top Screenshot: Create New Sub-User Form

- 7** Select which permissions the user should have. The form lists four permissions, each with a radio button:
 - Admin Sub-User**: With this permission enabled, the sub-user will be promoted to a sub-user admin, allowing them to edit, add, and delete lesser sub-users.
 - Give All Owner's Accounts**: With this permission enabled, the sub-user will be given access to all of the owner's accounts, including the permissions and limits for those accounts.
 - Can Modify Transaction Category Name**: With this permission enabled, the sub-user will have the ability to both add and modify categories assigned to account transactions.
 - New Credentials Required**: With this permission enabled, the sub-user will be required to create new Digital Banking credentials to access any accounts which they have been given access.
- 8** Click the "+ Grant Access to Accounts" link to select which accounts the user has access to. Below the permissions is a section labeled "HAS ACCESS TO" with a dropdown arrow and a button labeled "+ Grant Access to Accounts".
- 9** Click the **CREATE SUB-USER** button. At the bottom of the form is a button labeled "CREATE SUB-USER".

Bottom Screenshot: Confirmation Screen

The bottom screenshot shows a confirmation screen titled "CREATE NEW SUB-USER" with a close button (X) in the top right corner. It features a large checkmark and the text "SUB-USER CREATED".

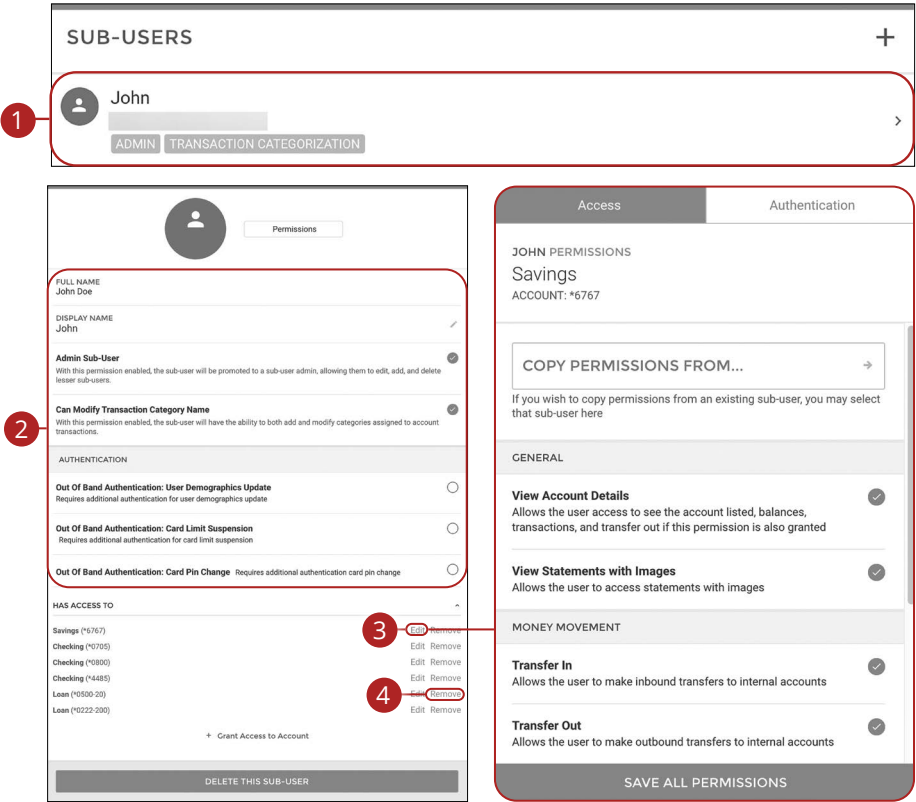
- 10** Click the **ADD ANOTHER SUB-USER** button. Below the confirmation message is a button labeled "ADD ANOTHER SUB-USER".
- 11** Click the **EDIT NEW SUB-USER** button. Below the "ADD ANOTHER SUB-USER" button is a button labeled "EDIT NEW SUB-USER".
- 12** Click the **CLOSE** button when you are finished. At the bottom of the confirmation screen is a button labeled "CLOSE".

7. Select which permissions the user should have.
8. Click the "+ Grant Access to Accounts" link to select which accounts the user has access to.
9. Click the **Create Sub-User** button.
10. (Optional) Click the **Add Another Sub-User** button to add another sub-user.
11. (Optional) Click the **Edit New Sub-User** button to edit the sub-user you just created.
12. Click the **Close** button when you are finished.

Sub-Users

Editing a Sub-User

You can make changes to existing sub-users at any time. This is especially beneficial if someone’s job title changes or their approval limits need to be adjusted.



Click the “Manage Profile” link at the top of the side menu.

1. Click the sub-user you would like to edit.
2. Make the necessary changes to the sub-user.
3. Click the “Edit” link next to an account to edit a user’s permissions. Go to page 16 for more information.
4. Click the “Remove” link next to an account to remove a sub-user’s access.

Part 1: Editing Sub-User Access

You can assign and edit a sub-user's access rights. This helps you decide which responsibilities and limitations a user can have regarding certain transactions.

PERMISSIONS

Access Limits Authentication

SAM P PERMISSIONS

Checking

ACCOUNT: *0705

COPY PERMISSIONS FROM...

If you wish to copy permissions from an existing sub-user, you may select that sub-user here

GENERAL

View Account Details ✓
Allows the user access to see the account listed, balances, transactions, and transfer out if this permission is also granted

View Statements ✓
View Statements

View Statements with Images ✓
Allows the user to access statements with images

View Notices ✓
Allows the user to access notices

SAVE ALL PERMISSIONS

1. Click the **Access** tab.
2. (Optional) Select a user to copy account access and permissions from.
3. Select which features the sub-user will have access to.
4. Click the **Save All Permissions** button when you are finished.

Part 2: Editing Sub-User Limits

A user's transaction limits can be adjusted, so you never have to worry about the amount of transactions they make. You can set these restrictions for a daily, weekly and monthly basis.

PERMISSIONS

Access **Limits** Authentication

SAM PERMISSIONS

Checking
ACCOUNT: *0705

EXTERNAL TRANSFERS

Transaction Limit	Inbound	Outbound
Limits the dollar amount of each external transfer submitted by the user Max I: \$5,000.00 / O: \$5,000.00	\$300.00	\$0.00
Daily Limits the dollar amount of external transfers submitted daily by the user Max I: \$10,000.00 / O: \$10,000.00	\$0.00	\$0.00

ACH BATCH

Transaction Limit	Credit	Debit
Limits the dollar amount of credits and debits submitted per transaction by the user Max C: \$100,000.00 / D: \$100,000.00	\$0.00	

SAVE ALL PERMISSIONS

1. Click the **Limits** tab.
2. Edit the maximum amounts a user can approve or draft for each transaction type.
3. Click the **Save All Permissions** button when you are finished.

Part 3: Editing Sub-User Authentication

Decide which features will require additional authentication.

PERMISSIONS [X]

Access Limits **Authentication**

SAM PERMISSIONS

Checking

ACCOUNT: *0705

OUT OF BAND AUTHENTICATION

- Positive Pay Exceptions - Save Decisions** ☐
Requires additional authentication when a user makes a decision on a positive pay exception
- ACH Access** ☐
Requires additional authentication when a user accesses ACH features
- ACH Approval** ☐
Requires additional authentication when a user approves an ACH batch
- Tax Payment Approval** ☐
Requires additional authentication when a user approves a tax payment
- Wire Access** ☐
Requires additional authentication when a user accesses wire features

SAVE ALL PERMISSIONS

1. Click the **Authentication** tab.
2. Select which features will require additional authentication.
3. Click the **Save All Permissions** button when you are finished.

Sub-Users

Deleting a Sub-User

You have the ability to permanently delete a sub-user that is no longer needed. This deletes their contact information from the Sub-Users page and deactivates their Business Digital Banking login ID, but it does not erase the data from any existing payments.

1 Click the sub-user you would like to delete.

2 Click the **Delete This Sub-User** button.

3 Click the **Delete** button.

Click the "Manage Profile" link at the top of the side menu.

1. Click the sub-user you would like to delete.
2. Click the **Delete This Sub-User** button.
3. Click the **Delete** button.

Company Management

Company Management Overview


If your business is a parent company and controls alternate companies, you can create a separate profile for those entities. You can view, edit and administer company information from the Company Management page.



Click the **Company Management** tab.

A. The following information presents for each subsidiary:

- Name
- ID Number
- EIN Number

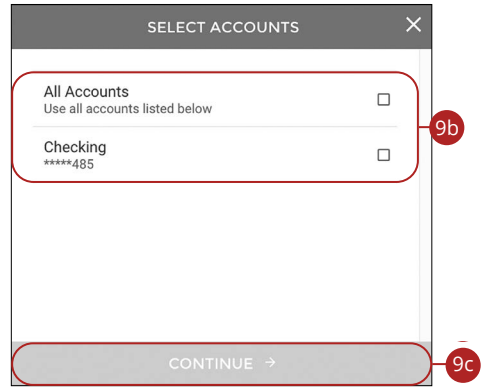
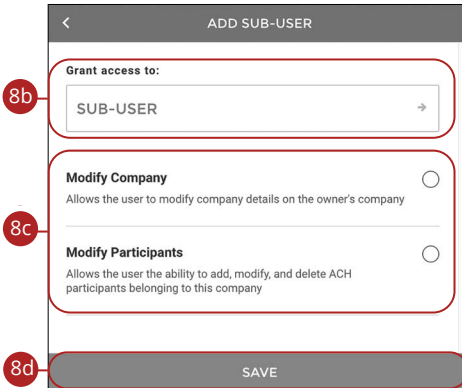
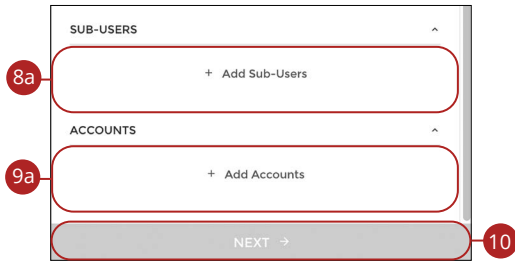
B. Click the  icon to add a company.

Part 1: Adding a Company

The screenshot displays the 'COMPANY MANAGEMENT' interface. At the top, there is a header with a '+' icon (1) and a refresh icon. Below the header, the current company 'ABC Company' is shown with its ID and EIN. The 'NEW COMPANY' form is open, showing fields for 'COMPANY NAME' (2), 'SHORT NAME' (3), 'EMPLOYER ID NUMBER (EIN)' (4), 'ID NUMBER' (5), and a checkbox for 'Use EIN as ID Number' (6). To the right, the 'ADDRESS' form is visible, showing fields for 'ADDRESS 1' (7), 'ADDRESS 2', 'CITY', 'STATE', and 'ZIP'.

Click the **Company Management** tab.

1. Click the **+** icon to add a company.
2. Enter the company name.
3. Enter the company's short name. This short name is displayed within an ACH file and has a 16 character limit.
4. Enter the employer ID number (EIN).
5. Enter the company's ID Number. This ID number is displayed within an ACH file and is a 10-digit unique identifier.
6. (Optional) Check the box to use the EIN as the ID number. This option will determine whether the Company ID on the NACHA file uses the EIN or identification number field.
7. Enter the company's address.



8. To add a new sub-user:
 - a. Click the "+ Add Sub-Users" link.
 - b. Select a sub-user.
 - c. Assign rights to the sub-user.
 - d. Click the **Save** button.
9. To add an account.
 - a. Click the "+ Add Accounts" link.
 - b. Select the accounts.
 - c. Click the **Continue** button.
10. Click the **Next** button.

Part 2: Adding a New Participant

The first screenshot, titled "COMPANY PARTICIPANTS", shows a list of participants. At the top, there is a button labeled "+ Add Participant" which is highlighted with a red circle and the number 1. Below this is a search bar labeled "SEARCH FOR..." with a magnifying glass icon. A participant entry for "Jane Doe" is visible, showing her ID "123456789" and address "2 MAIN STREET ANYWHERE, AL 55555". At the bottom is a "NEXT →" button.

The second screenshot, titled "CREATE PARTICIPANT", shows a form to add a new participant. The fields are: "FULL NAME" (marked as required), "IDENTIFICATION NUMBER", "ADDRESS 1", "ADDRESS 2", "CITY", "STATE" (with a dropdown arrow), and "ZIP". Red circles and numbers 2 through 4 highlight these fields in sequence.

1. Click the **+ Add Participant** button.
2. Enter their full name. Name can be input First Name Last Name or Last Name, First Name.
3. (Optional) Enter their identification number.
4. (Optional) Enter their address.

5 EMAIL ADDRESS

6 Notify Via Email ☐

7 Universal Participant ☐

8 + Add Account

14 SAVE

9 ACCOUNT NAME required

10 ACCOUNT TYPE required

11 ROUTING NUMBER required

12 ACCOUNT NUMBER required

13 SAVE

COMPANY PARTICIPANTS

+ Add Participant

SEARCH FOR... 🔍

Jane Doe
ID: 123456789

2 MAIN STREET
ANYWHERE, AL 55555

15 NEXT →

5. (Optional) Enter their email address.
6. Check the box to send a participant an email when any batches that participant is included in are submitted/processed.
7. Check the box to make a universal participant . A universal participant is available to use for ACH batches related to any of your companies.
8. Click the “+ Add Account” link to add accounts to the participant.
9. Enter an account name.
10. Use the drop-down to select an account type.
11. Enter the routing number.
12. Enter the account number.
13. Click the **Save** button.
14. Click the **Save** button.
15. Click the **Next** button. If you are adding a Participant after Company set up, you will click the **Save All** button instead of Next.

Part 3: Company Limits

A company's transaction limits can be adjusted. You can set these restrictions for a daily, weekly and monthly basis.

The screenshot shows a mobile application interface for setting company limits. The title bar at the top says 'COMPANY LIMITS' with a back arrow on the left and a close 'X' on the right. Below the title bar is a section labeled 'ACH BATCH'. Under this section, there are four transaction types: 'Batch', 'Daily', 'Weekly', and 'Monthly'. Each transaction type has a description and two input fields for 'Credit' and 'Debit' limits. All input fields are currently set to '\$0.00'. A red box highlights the entire form content. A red circle with the number '1' is positioned to the right of the 'Daily' transaction type. A red circle with the number '2' is positioned to the right of the 'CREATE COMPANY' button at the bottom of the form.

Transaction Type	Description	Credit Limit	Debit Limit
Batch	Limits the dollar amount of credits and debits submitted per batch by the user	\$0.00	\$0.00
Daily	Limits the dollar amount of credits and debits submitted daily by the user	\$0.00	\$0.00
Weekly	Limits the dollar amount of credits and debits submitted weekly by the user	\$0.00	\$0.00
Monthly	Limits the dollar amount of credits and debits submitted monthly by the user	\$0.00	\$0.00

CREATE COMPANY

1. Enter company limits for each type of transaction.
2. Click the **Create Company** button.

Company Management

Editing a Company

If necessary, an authorized user can make changes to companies on the Company Management page.

The screenshot displays the 'COMPANY MANAGEMENT' interface. At the top, a header bar shows 'COMPANY MANAGEMENT' and a '+' icon. Below it, a status bar indicates 'Updated: Jul 21, 2021 8:39:10 AM' and a refresh icon. A list of companies is shown below, with 'ABC Company' highlighted and marked with a red circle '1'. To the right of the company name, the ID is '123456789' and there is a right arrow icon. Below the list, the 'EDIT COMPANY' modal is open, marked with a red circle '2'. The modal has three tabs: 'Details', 'Participants', and 'Limits'. The 'Details' tab is active. It contains several input fields: 'COMPANY NAME' (ABC Company), 'SHORT NAME' (ABC), 'EMPLOYER ID NUMBER (EIN)' (123456789), 'ID NUMBER' (empty), and 'ADDRESS' (1 Main Street). Below the EIN field, there is a checkbox labeled 'Use EIN as ID Number' which is checked. At the bottom of the modal is a 'SAVE ALL' button.

COMPANY MANAGEMENT

Updated: Jul 21, 2021 8:39:10 AM

1 ABC Company ID: 123456789 >

2 EDIT COMPANY

Details Participants Limits

COMPANY NAME
ABC Company

SHORT NAME
ABC

The company's short name is the name displayed within an ACH file.

EMPLOYER ID NUMBER (EIN)
123456789

The Employer Identification Number (EIN) is a unique 9-digit number assigned by the IRS to a business entity for identification purposes.

ID NUMBER

Use EIN as ID Number ☒

This option will determine whether the CompanyID on the NACHA file uses the EIN or Identification Number field.

ADDRESS

ADDRESS 1
1 Main Street

SAVE ALL

Click the **Company Management** tab.

1. Select the company you want to edit.
2. Make the necessary changes and click the **Save All** button.

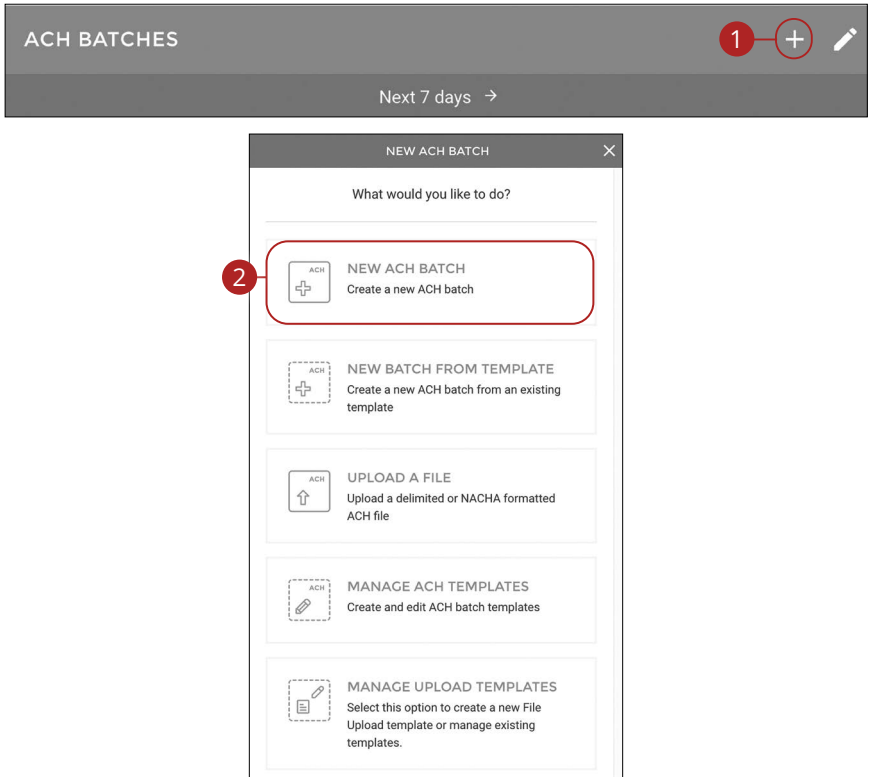
Company Management: Editing a Company

ACH

New ACH Batch

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

Part 1: Creating an ACH Batch



Click the **ACH** tab.

1. Click the **+** icon.
2. Click the **New ACH Batch** button.

The screenshot shows a mobile application interface for creating a new ACH batch. The form is titled 'NEW ACH BATCH' and has a close button (X) in the top right corner. It contains several input fields and a final action button, each highlighted with a red circle and a number:

- 3** BATCH NAME: Test Batch
- 4** COMPANY: ABC Company (with a right arrow indicating a dropdown)
- 5** OFFSET ACCOUNT: Checking *****485 (with a right arrow indicating a dropdown)
- 6** ENTRY DESCRIPTION: 1234567899
The entry description is used by the originator to provide a description of the transaction for the receiver (For example "Payroll" or "Dividend")
- 7** DISCRETIONARY DATA
Discretionary data includes reference information for use by the originator
- 8** ENTRY CLASS: Cash Concentration or Disbursement (CCD) (with a right arrow indicating a dropdown)
The entry class defines the type of ACH entries contained in the batch
- 9** ADD RECIPIENTS →

3. Enter a batch name.
4. Use the drop-down to select a company.
5. Use the drop-down to select an offset account.
6. Enter an entry description.

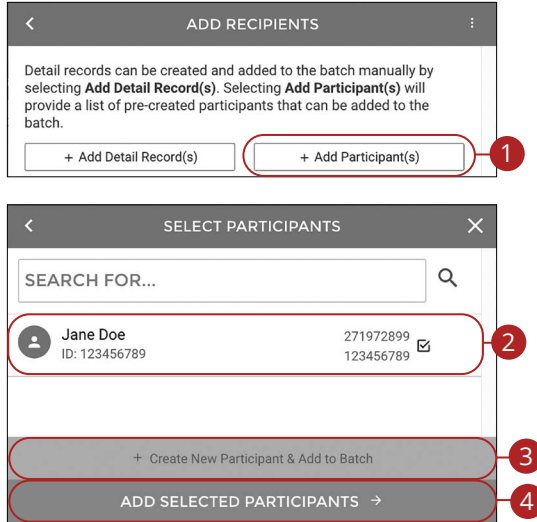


Note: The entry description is a short (10-character) description that informs the receiver of the transaction's purpose. The receiver will be able to see this description. For example: payroll, purchase or gas bill.

7. (Optional) Enter any discretionary data.
8. Use the drop-down to select an entry class.
9. Click the **Add Recipients** button.

Part 2: Adding an Existing Participant

Selecting Add Participant(s) will provide a list of pre-created participants that can be added to the batch.



1. Click the **+ Add Participant(s)** button.
2. Select the participant you would like to add.
3. (Optional) Click the "+ Create New Participant & Add to Batch" link to add a new participant. Go to page 23 for more information.
4. Click the **Add Selected Participants** button.

Part 3: Adding a Detailed Record

Detail records can be created and added to the batch manually by selecting Add Detail Record(s).

1. Click the **+ Add Detail Record(s)** button.
2. Enter their full name.
3. (Optional) Enter an identification number.
4. (Optional) Enter an amount.
5. Select a transaction type.
6. (Optional) Check the box to prenote a participant.



Note: Prenoting a participant will issue a test transaction to the receiving financial institution to ensure validity of the account information.

The image shows a web form for creating a new ACH batch. It is divided into two main sections. The left section contains four input fields: 'ROUTING NUMBER' (required), 'ACCOUNT' (required), 'ACCOUNT TYPE' (required with a dropdown arrow), and 'PAYMENT RELATED INFORMATION' (which includes a sub-note: 'Includes addenda record information, which is used to provide the payment receiver with remittance data associated with the transaction'). The right section contains a 'NOTIFY VIA EMAIL' field with a sub-note: 'Enter an email address, for recipient to be notified of ACH batch processing.' Below this are three buttons: 'SAVE AS PARTICIPANT', 'SAVE & ADD ANOTHER', and 'SAVE'. Red circles with numbers 7 through 14 are placed around the form to indicate the sequence of steps for completing it.

7. ROUTING NUMBER required

8. ACCOUNT required

9. ACCOUNT TYPE required →

10. PAYMENT RELATED INFORMATION
Includes addenda record information, which is used to provide the payment receiver with remittance data associated with the transaction

11. NOTIFY VIA EMAIL
Enter an email address, for recipient to be notified of ACH batch processing.

12. SAVE AS PARTICIPANT

13. SAVE & ADD ANOTHER

14. SAVE

7. Enter the routing number.
8. Enter the account number.
9. Use the drop-down to select an account type.
10. (Optional) Enter payment related information.
11. (Optional) Enter an email address for the recipient to notify them when a batch is processed.
12. Click the **Save As Participant** button to save the participant.
13. Click the **Save & Add Another** to save the current participant and add another.
14. Click the **Save** button.

Part 4: Finalizing the ACH Batch

ADD RECIPIENTS

Detail records can be created and added to the batch manually by selecting **Add Detail Record(s)**. Selecting **Add Participant(s)** will provide a list of pre-created participants that can be added to the batch.

+ Add Detail Record(s) + Add Participant(s)

SEARCH FOR...

<p>Jane Doe ID: 123456789</p>	<input type="text" value="\$1.00"/> 271972899 123456789	
<p>John Doe ID:</p>	<input type="text" value="\$1.00"/> <div>Credit Debit</div> 271972899 987654321	

Credits (2) \$2.00 Debits (0) \$0.00

SCHEDULE BATCH →

1. Enter payment amounts for each recipient and select the payment type.
2. Click the **Schedule Batch** button.

Part 5: Scheduling the ACH Batch

The image displays two side-by-side screenshots of the 'SCHEDULE BATCH' mobile application interface, illustrating the steps for scheduling a batch. Red circles with numbers and letters are used to highlight specific fields and options in both the 'One-Time' and 'Recurring' batch configuration screens.

Left Screenshot (One-Time Batch):

- 1:** Points to the 'SCHEDULE TYPE' drop-down menu, which is set to 'One-Time'.
- 2:** Points to the 'EFFECTIVE DATE' field, which shows '7/30/2021'.
- 3a:** Points to the 'After Holiday' checkbox, which is unchecked. The text below it reads: 'Payments that fall on a holiday or weekend will be paid the next available business day'.
- 3b:** Points to the 'Approve on Submit' checkbox, which is unchecked. The text below it reads: 'Approved batches will no longer be available on the scheduled date after bank processing is complete'.
- 5:** Points to the 'REVIEW BATCH' button at the bottom.

Right Screenshot (Recurring Batch):

- 1:** Points to the 'SCHEDULE TYPE' drop-down menu, which is set to 'Recurring'.
- 2:** Points to the 'EFFECTIVE DATE' field, which shows '07/22/2021'.
- 4a:** Points to the 'OCCURRENCE' drop-down menu, which is set to 'Monthly'.
- 4b:** Points to the 'END DATE' field, which shows '7/31/2021'.
- 4c:** Points to the 'After Holiday' checkbox, which is unchecked. The text below it reads: 'Payments that fall on a holiday or weekend will be paid the next available business day'.
- 4d:** Points to the 'Approve on Submit' checkbox, which is unchecked. The text below it reads: 'Approved batches will no longer be available on the scheduled date after bank processing is complete'.
- 5:** Points to the 'REVIEW BATCH' button at the bottom.

1. Use the drop-down to select a schedule type.
2. Select an effective date. Same day ACH Batches are available on a case by case basis by request. Call 573-339-9690 to inquire about Same Day ACH.
3. For one-time ACH batches:
 - a. (Optional) Check the box to make payments that fall on a holiday or weekend on the next available business day.
 - b. (Optional) Check the box to approve an ACH batch when it is submitted. Approved batches will no longer be available on the scheduled date after bank processing is complete.
4. For recurring ACH batches:
 - a. Use the drop down to select an occurrence.
 - b. Enter an end date.
 - c. (Optional) Check the box to make payments that fall on a holiday or weekend on the next available business day.
 - d. (Optional) Check the box to approve an ACH batch when it is submitted. Approved batches will no longer be available on the scheduled date after bank processing is complete.
5. Click the **Review Batch** button.

Part 6: Reviewing the ACH Batch

1

REVIEW BATCH

STATUS

NEW

BATCH NAME

Test Batch

OFFSETTING ACCOUNT

Checking ****485

ENTRY DESCRIPTION

Test

COMPANY NAME

ABC Company

DISCRETIONARY DATA

ENTRY CLASS

Cash Concentration or Disbursement (CCD)

RECIPIENTS

PARTICIPANT

Jane Doe / \$1.00

PARTICIPANT

John Doe / \$1.00

SCHEDULING

SCHEDULE TYPE

Recurring

EFFECTIVE DATE

7/31/2021

OCCURRENCE

Monthly

END DATE

9/30/2021

HOLIDAY

Before

APPROVE

No

SUBMIT

COMPLETE

BATCH EDITED

Your batch has been successfully edited. You can create a new batch or save this batch as a template for use later on.

CREATE NEW BATCH

SAVE BATCH AS TEMPLATE

CLOSE WINDOW

2

3

4

1. Review the batch information and click the **Submit** button.
2. Click the **Create New Batch** button to create another batch.
3. Click the **Save Batch as Template** button to save a batch as a template.
4. Click the **Close Window** button to return to the ACH overview page.

ACH

Creating an ACH Template

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

Part 1: Creating an ACH Template

The process is shown in five numbered steps across three screenshots:

- Click the **+** icon in the top right of the **ACH BATCHES** screen.
- Click the **MANAGE ACH TEMPLATES** button in the **NEW ACH BATCH** screen.
- Click the **CREATE NEW TEMPLATE** button in the **MANAGE ACH TEMPLATES** screen.
- Enter a template name in the **NEW TEMPLATE NAME** field in the **NEW ACH TEMPLATE** screen.
- Click the **NEXT** button at the bottom of the **NEW ACH TEMPLATE** screen.

Click the **ACH** tab.

1. Click the **+** icon.
2. Click the **Manage ACH Templates** button.
3. Click the **Create New Template** button.
4. Enter a template name.
5. Click the **Next** button.

The screenshot shows a mobile application interface for creating a new batch template. The title bar at the top is dark gray with a back arrow on the left and a close 'X' on the right. The form consists of several input fields, each with a red circle and a number indicating a step in the process:

- Step 6:** A field labeled 'COMPANY' with the text 'ABC Company' and a right-pointing arrow.
- Step 7:** A field labeled 'OFFSET ACCOUNT' with the text 'Checking *****485' and a right-pointing arrow.
- Step 8:** A field labeled 'ENTRY DESCRIPTION'. Below the field is a descriptive text: 'The entry description is used by the originator to provide a description of the transaction for the receiver (For example "Payroll" or "Dividend")'.
- Step 9:** A field labeled 'DISCRETIONARY DATA'. Below the field is a descriptive text: 'Discretionary data includes reference information for use by the originator'.
- Step 10:** A field labeled 'ENTRY CLASS' with a right-pointing arrow. Below the field is a descriptive text: 'The entry class defines the type of ACH entries contained in the batch'.
- Step 11:** A dark gray button at the bottom labeled 'ADD RECIPIENTS' with a right-pointing arrow.

6. Use the drop-down to select a company.
7. Use the drop-down to select an offset account.
8. Enter an entry description.

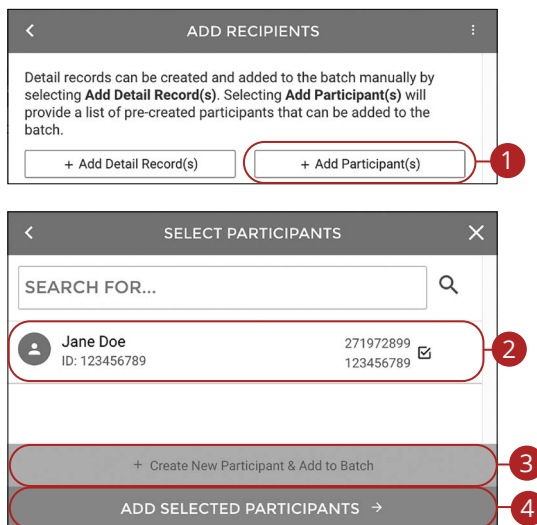


Note: The entry description is a short (10-character) description that informs the receiver of the transaction's purpose. The receiver will be able to see this description. For example: payroll, purchase or gas bill.

9. (Optional) Enter any discretionary data.
10. Use the drop-down to select an entry class.
11. Click the **Add Recipients** button.

Part 2: Adding an Existing Participant

Selecting Add Participant(s) will provide a list of pre-created participants that can be added to the batch.



1. Click the **+ Add Participant(s)** button.
2. Select the participant you would like to add.
3. (Optional) Click the "+ Create New Participant & Add to Batch" link to add a new participant. Go to page 23 for more information.
4. Click the **Add Selected Participants** button.

Part 3: Adding a Detail Record

Detail records can be created and added to the batch manually by selecting Add Detail Record(s).

1. Click the **+ Add Detail Record(s)** button.
2. Enter their full name.
3. (Optional) Enter an identification number.
4. (Optional) Enter an amount.
5. Select a transaction type.
6. (Optional) Check the box to prenote a participant.



Note: Prenoting a participant will issue a test transaction to the receiving financial institution to ensure validity of the account information. An amount should not be entered when prenote is checked. If an amount is entered along with the prenote, only the prenote will process.

7. ROUTING NUMBER required

8. ACCOUNT required

9. ACCOUNT TYPE required →

10. PAYMENT RELATED INFORMATION
Includes addenda record information, which is used to provide the payment receiver with remittance data associated with the transaction

11. NOTIFY VIA EMAIL
Enter an email address, for recipient to be notified of ACH batch processing.

12. SAVE AS PARTICIPANT

13. SAVE & ADD ANOTHER

14. SAVE

7. Enter the routing number.
8. Enter the account number.
9. Use the drop-down to select an account type.
10. (Optional) Enter payment related information.
11. (Optional) Enter an email address for the recipient to notify them when a batch is processed.
12. Click the **Save As Participant** button to save the participant.
13. Click the **Save & Add Another** to save the current participant and add another.
14. Click the **Save** button.

Part 4: Finalizing an ACH Template

ADD RECIPIENTS

Detail records can be created and added to the batch manually by selecting **Add Detail Record(s)**. Selecting **Add Participant(s)** will provide a list of pre-created participants that can be added to the batch.

+ Add Detail Record(s) **+ Add Participant(s)**

SEARCH FOR...

John Doe
ID: **1**

Credit **Debit** **2**

271972899
123456789

Credits (1) \$1.00	Debits (0) \$0.00
-----------------------	----------------------

CONTINUE → **3**

1. (Optional) Enter payment amounts for each recipient. If recipient will receive different amounts each batch, leave the template amount at \$0.00.
2. Select a payment type
3. Click the **Continue** button.

Part 5: Reviewing an ACH Template

REVIEW TEMPLATE

TEMPLATE NAME	Payroll
OFFSETTING ACCOUNT	Checking *****485
ENTRY DESCRIPTION	
COMPANY NAME	ABC Company
DISCRETIONARY DATA	
ENTRY CLASS	
RECIPIENTS	
PARTICIPANT	John Doe / \$1.00
TOTALS	
CREDITS (1)	\$1.00
DEBITS (0)	\$0.00

SAVE ACH TEMPLATE

COMPLETE

✓

TEMPLATE CREATED

Your template has been successfully created. You can create a new batch using your new template, create another new template, or close this window.

CREATE NEW BATCH WITH TEMPLATE

CREATE NEW TEMPLATE

CLOSE WINDOW

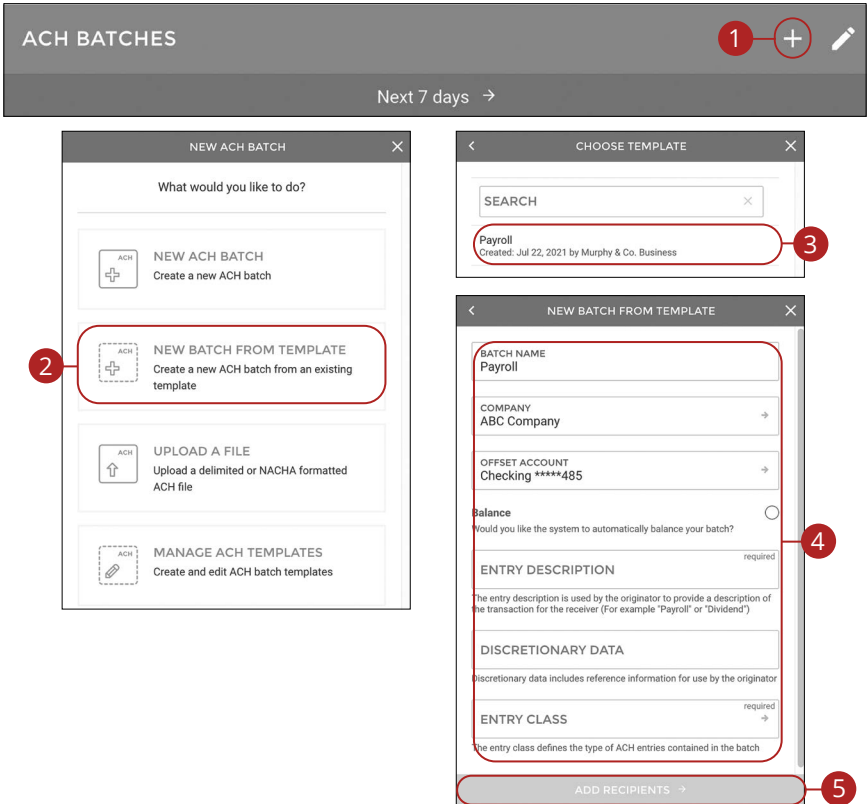
1. Review the template information and click the **Save ACH Template** button.
2. Click the **Create New Batch with Template** button to create a new batch using the template.
3. Click the **Create New Template** button to create a new template.
4. Click the **Close Window** button to return to the ACH overview page.

ACH

Initiating a Template

Using templates for recurring payments reduces mistakes and saves you time.

Part 1: Initiating a Template



Click the **ACH** tab.

1. Click the **+** icon.
2. Click the **New Batch From Template** button.
3. Select the template you would like to use.
4. Edit or add any necessary information. Go to page 28 for more information about creating an ACH batch.
5. Click the **Add Recipients** button.

The screenshot shows a mobile application interface titled "ADD RECIPIENTS". At the top, there is a header bar with a back arrow and a menu icon. Below the header, a text box explains that detail records can be added manually by selecting "Add Detail Record(s)" or "Add Participant(s)". These two buttons are highlighted with a red box and labeled with a red circle containing the number 6. Below this, there is a search bar labeled "SEARCH FOR...". Under the search bar, a recipient entry for "John Doe" is shown, including an ID field and a balance of "\$1.00". This entry is highlighted with a red box and labeled with a red circle containing the number 7. Below the recipient entry, there is a summary table showing "Credits (1) \$1.00" and "Debits (0) \$0.00". At the bottom, a large grey button labeled "SCHEDULE BATCH" with a right arrow is highlighted with a red box and labeled with a red circle containing the number 8.

ADD RECIPIENTS

Detail records can be created and added to the batch manually by selecting **Add Detail Record(s)**. Selecting **Add Participant(s)** will provide a list of pre-created participants that can be added to the batch.

+ Add Detail Record(s) + Add Participant(s)

SEARCH FOR...

John Doe
ID: \$1.00
271972899
123456789

Credits (1)	Debits (0)
\$1.00	\$0.00

SCHEDULE BATCH →

6. (Optional) Add additional recipients. Go to page 29 for more information about adding recipients.
7. (Optional) Edit your recipients amounts if not input on template. Go to page 40 for more information about Finalizing an ACH Template.
8. Click the **Schedule Batch** button.

Part 2: Scheduling an ACH Batch

SCHEDULE BATCH (One-Time)

Is this a One-Time or Recurring batch?

SCHEDULE TYPE: One-Time

When should it occur?

EFFECTIVE DATE: 7/30/2021

3a After Holiday
Payments that fall on a holiday or weekend will be paid the next available business day

3b Approve on Submit
Approved batches will no longer be available on the scheduled date after bank processing is complete

REVIEW BATCH →

SCHEDULE BATCH (Recurring)

Is this a One-Time or Recurring batch?

SCHEDULE TYPE: Recurring

When should it occur?

EFFECTIVE DATE: 07/22/2021

How often should it occur?

OCCURRENCE: Monthly

END DATE: 7/31/2021

4a After Holiday
Payments that fall on a holiday or weekend will be paid the next available business day

4c After Holiday
Payments that fall on a holiday or weekend will be paid the next available business day

4d Approve on Submit
Approved batches will no longer be available on the scheduled date after bank processing is complete

REVIEW BATCH →

1. Use the drop-down to select a schedule type.
2. Select an effective date. Same day ACH Batches are available on a case by case basis by request. Call 573-339-9690 to inquire about Same Day ACH.
3. For one-time ACH batches:
 - a. (Optional) Check the box to make payments that fall on a holiday or weekend on the next available business day.
 - b. (Optional) Check the box to approve an ACH batch when it is submitted. Approved batches will no longer be available on the scheduled date after bank processing is complete.
4. For recurring ACH batches:
 - a. Use the drop-down to select an occurrence.
 - b. Enter an end date.
 - c. (Optional) Check the box to make payments that fall on a holiday or weekend on the next available business day.
 - d. (Optional) Check the box to approve an ACH batch when it is submitted. Approved batches will no longer be available on the scheduled date after bank processing is complete.
5. Click the **Review Batch** button.

Part 3: Reviewing an ACH Batch

REVIEW BATCH

STATUS

NEW

BATCH NAME

Test Batch

OFFSETTING ACCOUNT

Checking ****485

ENTRY DESCRIPTION

Test

COMPANY NAME

ABC Company

DISCRETIONARY DATA

ENTRY CLASS

Cash Concentration or Disbursement (CCD)

RECIPIENTS

^

PARTICIPANT

Jane Doe / \$1.00

PARTICIPANT

John Doe / \$1.00

SCHEDULING

^

SCHEDULE TYPE

Recurring

EFFECTIVE DATE

7/31/2021

OCCURRENCE

Monthly

END DATE

9/30/2021

HOLIDAY

Before

APPROVE

No

SUBMIT

COMPLETE

✓

BATCH EDITED

Your batch has been successfully edited. You can create a new batch or save this batch as a template for use later on.

CREATE NEW BATCH

SAVE BATCH AS TEMPLATE

CLOSE WINDOW

1. Review the batch information and click the **Submit** button.
2. Click the **Create New Batch** button to create another batch.
3. Click the **Save Batch as Template** button to save a batch as a template.
4. Click the **Close Window** button to return to the ACH overview page.

ACH

Editing an ACH Template

Easily edit a template when changes are necessary.

The screenshots illustrate the process of editing an ACH template:

- Step 1:** The top navigation bar shows "ACH BATCHES" and a "+" icon.
- Step 2:** The "NEW ACH BATCH" menu is shown, with "MANAGE ACH TEMPLATES" (Create and edit ACH batch templates) highlighted.
- Step 3:** The "MANAGE ACH TEMPLATES" screen is shown, with "EDIT EXISTING TEMPLATE" (Edit an existing ACH batch template) highlighted.
- Step 4:** The "EDIT BATCH TEMPLATE" screen is shown, with the "Payroll" template selected in the search bar.
- Step 5:** The "EDIT BATCH TEMPLATE" screen is shown, with the "Recipients" tab active and the "Payroll" template name visible.

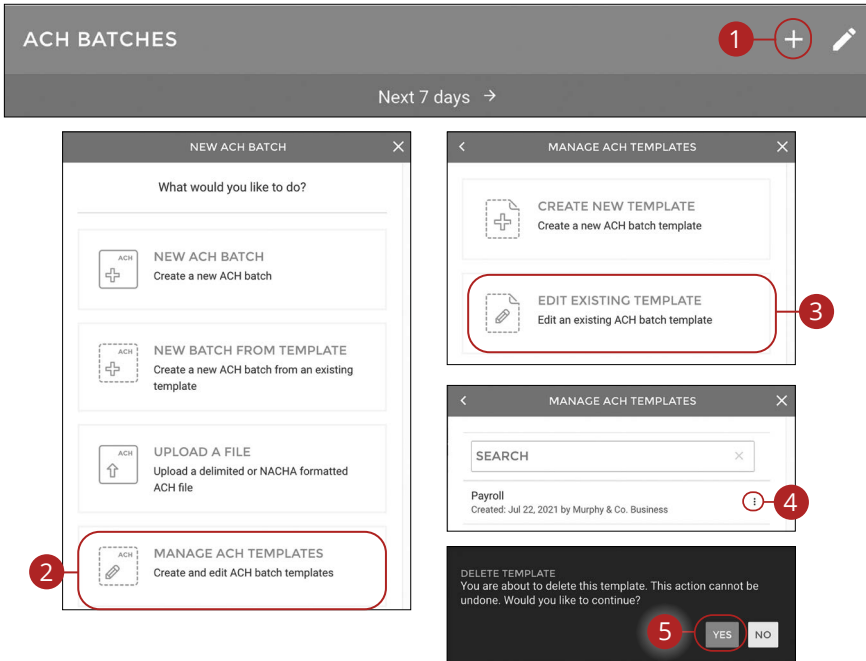
Click the **ACH** tab.

1. Click the **+** icon.
2. Click the **Manage ACH Templates** button.
3. Click the **Edit Existing Template** button.
4. Select the template you would like to edit.
5. Make the necessary changes and click the **Save** button.

ACH

Deleting an ACH Template

Delete an unnecessary template. Once a template is deleted, previous payments using the template do not change.



Click the **ACH** tab.

1. Click the **+** icon.
2. Click the **Manage ACH Templates** button.
3. Click the **Edit Existing Template** button.
4. Click the **:** icon and select "Delete Template."
5. Click the **Yes** button.

ACH

ACH File Upload

ACH File Upload allows you to upload properly formatted NACHA ACH files generated from your accounting software.

The following validations are performed on uploaded ACH files:

- File structure
- Record field validations (record length, alphanumeric, special characters)
- File balanced utilizing an offset account available in digital banking
- SEC was enabled by your financial institution
- Batch and File Control Totals equal contents of file
- Hash totals equal contents of file
- Dollar Limits are within Business and User aggregate ACH limits
- Company Names and IDs match what was set up by your financial institution
- Effective Date is within permitted date range
 - Business Cutoff
 - ACH Debit and Credit Lead Days
 - Same Day ACH Cutoff



Note: ACH Upload functionality conforms to NACHA guidelines. These guidelines have been established to help financial institutions mitigate security and financial risk. Some accounting systems are not as stringent when formatting their files.

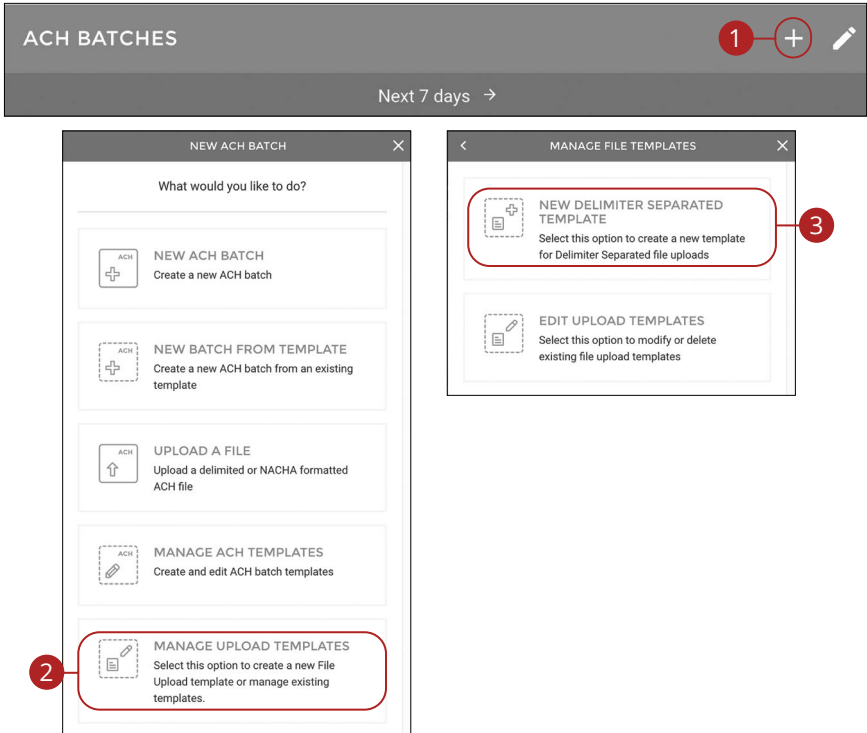
Common conditions that cause ACH upload errors:

- The use of special characters.
- **Effective date out of range:** Some accounting software will produce a file with an effective date outside the parameters set by the bank. The Business Account holder will need to choose a new effective date.
- **Company Name and ID do not match:** Company Name and ID found in batch header must match the one enabled for your business by your financial institution. Values must be identical.
- **Batch unbalanced:** The system was unable to detect an offset transaction with the amount equal to the total amount of transactions within the batch. The file could also contain an account that was set up in digital banking by your financial institution. If no offset transaction is identified, the app will prompt the user to select from a list of entitled accounts. The system then inserts the offset transaction using the selected account in order to make the batch balanced.
- **Block count:** Total number of records in the file (include all headers and trailer) must be evenly divisible by ten. If not, additional records consisting of all nines are added to the file after the initial nine record to fill out the block ten. Platform allows validation of nine records.
- **SEC code not supported:** Common issue, typically resolved by entitling the business permission to upload such SEC type.

After the uploaded ACH file is accepted, it is available for processing by the financial institution.

Creating a Template for Delimiter Separated File Uploads

Create a template to map uploaded ACH delimited files.



Click the **ACH** tab.

1. Click the **+** icon.
2. Click the **Manage Upload Templates** button.
3. Click the **New Delimiter Separated Template** button.

UPLOAD TEMPLATE DETAILS

Save Settings as a New Template:

TEMPLATE NAME
New Payroll Template

Select the fields contained in the Delimiter Separated file and place them in the order they exist from left to right. If you would like to ignore a field, insert a Filler notation.

Amount Required

Receiver Account Required

Receiver Full Name Required

Routing # (w/Check) Required

+ Insert New Field

Number of Header Rows to Skip:

HEADER ROWS

Amount Excludes Decimals


SAVE

SUCCESS

✓

TEMPLATE SUCCESSFULLY SAVED

CLOSE WINDOW

4. Enter a template name.
5. Arrange the fields in the order they appear in your file from left to right. Arrange the fields by clicking on the  button and dragging the field to the correct location.
6. (Optional) Click the "+ Insert New Field" link to insert a new field. If you would like to ignore a field, insert a "Filler" notation.
7. (Optional) Enter the number of header rows to skip.
8. (Optional) Check the box to exclude decimals in the amounts.
9. Click the **Save** button.
10. Click the **Close Window** button.

Editing a Template for Delimiter Separated File Uploads

ACH BATCHES
1 +

Next 7 days →

NEW ACH BATCH
×

What would you like to do?

NEW ACH BATCH

Create a new ACH batch

NEW BATCH FROM TEMPLATE

Create a new ACH batch from an existing template

UPLOAD A FILE

Upload a delimited or NACHA formatted ACH file

MANAGE ACH TEMPLATES

Create and edit ACH batch templates

MANAGE UPLOAD TEMPLATES

Select this option to create a new File Upload template or manage existing templates.

EDIT UPLOAD TEMPLATES
×

⋮

⋮

⋮

⋮

UPLOAD TEMPLATE DETAILS
×

Save Settings as a New Template:

TEMPLATE NAME

New Payroll Template

Select the fields contained in the Delimiter Separated file and place them in the order they exist from left to right. If you would like to ignore a field, insert a **Filler** notation.

Amount Required ⋮

Receiver Account Required ⋮

Receiver Full Name Required ⋮

Routing # (w/Check) Required ⋮

+ Insert New Field

Number of Header Rows to Skip:

HEADER ROWS

Amount Excludes Decimals ○

SAVE

4

5

MANAGE FILE TEMPLATES
×

NEW DELIMITER SEPARATED TEMPLATE

Select this option to create a new template for Delimiter Separated file uploads

EDIT UPLOAD TEMPLATES

Select this option to modify or delete existing file upload templates

Click the **ACH** tab.

1. Click the + icon.
2. Click the **Manage Upload Templates** button.
3. Click the **Edit Upload Templates** button.
4. Select the template you would like to edit.
5. Make the changes and click the **Save** button.

Deleting a Template for Delimiter Separated File Uploads

ACH BATCHES 1 +

Next 7 days →

NEW ACH BATCH

What would you like to do?

- NEW ACH BATCH**
Create a new ACH batch
- NEW BATCH FROM TEMPLATE**
Create a new ACH batch from an existing template
- UPLOAD A FILE**
Upload a delimited or NACHA formatted ACH file
- MANAGE ACH TEMPLATES**
Create and edit ACH batch templates
- MANAGE UPLOAD TEMPLATES** 2
Select this option to create a new File Upload template or manage existing templates.

MANAGE FILE TEMPLATES

- NEW DELIMITER SEPARATED TEMPLATE**
Select this option to create a new template for Delimiter Separated file uploads
- EDIT UPLOAD TEMPLATES** 3
Select this option to modify or delete existing file upload templates

EDIT UPLOAD TEMPLATES

New Payroll Template	⋮ 4
Test Payroll Template	⋮
Test Payroll Template 2	⋮

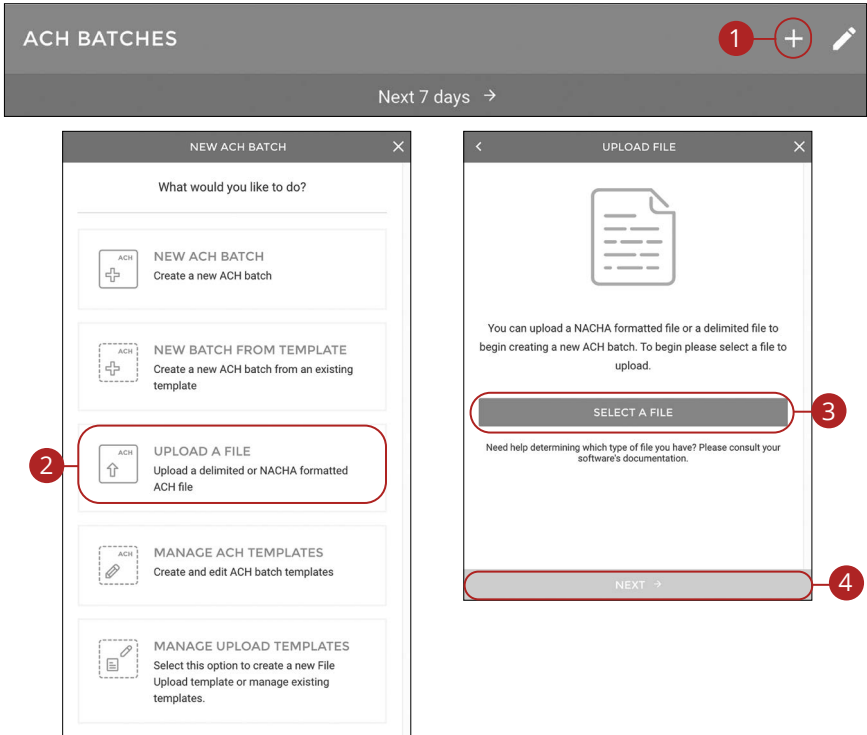
DELETE A TEMPLATE
Are you sure you want to delete the Test Payroll Template template?

5 **DELETE** **CANCEL**

Click the **ACH** tab.

1. Click the **+** icon.
2. Click the **Manage Upload Templates** button.
3. Click the **Edit Upload Templates** button.
4. Click the **⋮** icon next to the template you would like to delete and select "Delete Template."
5. Click the **Delete** button.

Uploading a Delimiter Separated File



Click the **ACH** tab.

1. Click the **+** icon.
2. Click the **Upload A File** button.
3. Click the **Select A File** button to upload a file.
4. Click the **Next** button.

The screenshot shows the 'UPLOAD DETAILS' form with the following elements highlighted by numbered callouts:

- 5:** 'LAYOUT TEMPLATE' drop-down menu.
- 6:** List of fields: 'Amount Required', 'Receiver Account Required', 'Receiver Full Name Required', and 'Routing # (w/Check) Required'.
- 7:** '+ Insert New Field' button.
- 8:** 'DELIMITER' drop-down menu showing 'Comma (,)'.
- 9:** 'HEADER ROWS' input field.
- 10:** 'Amount Excludes Decimals' checkbox.
- 11:** 'NEW TEMPLATE NAME' input field.
- 12:** 'READ FILE' button at the bottom.

5. (Optional) Use the drop-down to select a layout template. Applying a template will remove any layout that you may have created below.
6. Arrange the fields in the order they appear in your file from left to right.
7. (Optional) Click the “+ Insert New Field” link to insert a new field. If you would like to ignore a field, insert a “Filler” notation.
8. Use the drop-down to select a delimiter.
9. (Optional) Enter the number of header rows to skip.
10. (Optional) Check the box to exclude decimals in the amounts.
11. (Optional) If saving the upload as a template, enter a template name and click the **Save Template** button.
12. Click the **Read File** button.

UPLOAD DETAILS

13 ACH COMPANY
ABC Company

14 OFFSETTING ACCOUNT
Checking *****485

Balance ☐

15 Approve ☐

Another Recipient \$25.00
987654321 271972899

16 NEXT →

REVIEW FILE UPLOAD

FILE Payroll-sample.csv

ACH COMPANY ABC Company

OFFSETTING ACCOUNT Checking *****485

EFFECTIVE DATE 07/23/2021

TOTALS

CREDITS (0) \$0.00

DEBITS (1) \$25.00

RECIPIENTS

ANOTHER RECIPIENT 987654321 / \$25.00

17 SUBMIT FILE

FILE UPLOAD COMPLETE

✓

FILE SUCCESSFULLY UPLOADED

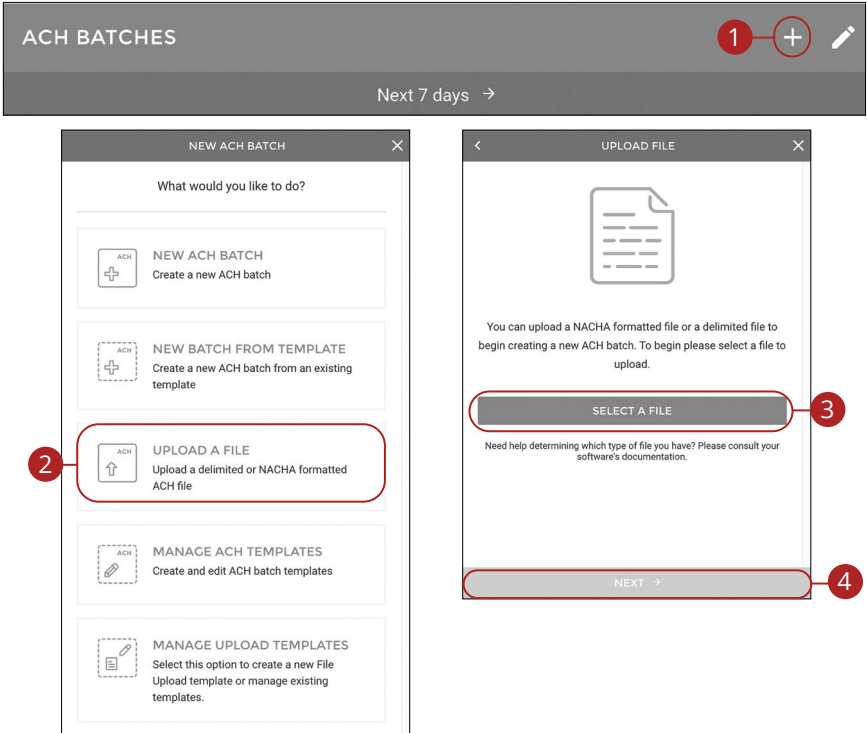
Your file has been successfully uploaded. You can close this wizard to view your uploaded content, or you can upload another file.

18 UPLOAD NEW FILE

19 CLOSE WINDOW

13. Use the drop-down to select an ACH company.
14. Use the drop-down to select an offset account.
15. (Optional) Check the “Approve” box.
16. Click the **Next** button.
17. Review the upload and click the **Submit File** button.
18. To upload another file, click the **Upload New File** button.
19. Click the **Close Window** button to return to the ACH overview page.

Uploading a NACHA Formatted File



Click the **ACH** tab.

1. Click the **+** icon.
2. Click the **Upload A File** button.
3. Click the **Select A File** button to upload a file.
4. Click the **Next** button.

UPLOAD DETAILS

File Information | **Batch Information**

ACH COMPANY: Alliance Bank

OFFSETTING ACCOUNT: Payroll *****980

The following batches were found in your file. Please select the ones you would like to include:

BATCH NAME	ID	AMOUNT	STATUS
EQUITY BANK TEST	ID: 190487	\$0.00	<input checked="" type="checkbox"/>
EQUITY BANK TST2	ID: 190488	\$0.00	<input type="checkbox"/>

REVIEW FILE UPLOAD

FILE: NACHA TEST 3 - MULTIPLE BATCHES WITH OFFSET BEING 2ND BATCH.ach

ACH COMPANY: Alliance Bank

OFFSETTING ACCOUNT: Payroll *****980

EQUITY BANK TEST

ENTRY DESCRIPTION: TEST

DISCRETIONARY DATA:

SEC: PPD

EFFECTIVE DATE: 07/20/2022

COMPANY ID: 1234567890

EQUITY BANK TST2

ENTRY DESCRIPTION: TEST2

DISCRETIONARY DATA:

SEC: CCD

EFFECTIVE DATE: 07/20/2022

COMPANY ID: 1234567890

SELECT APPROVERS

FILE UPLOAD COMPLETE

FILE SUCCESSFULLY UPLOADED

Your file has been successfully uploaded. You can close this wizard to view your uploaded content, or you can upload another file.

UPLOAD NEW FILE




CLOSE WINDOW

5. (Optional) Click the Batch Information tab to view information about the batch.
6. Use the drop-down to select an ACH company.
7. Use the drop-down to select an offsetting account
8. (Optional) Click the box to select or deselect a batch.
9. Click the **Next** button.
10. Click the **Select Approvers** button.
11. To upload another file, click the **Upload New File** button.
12. Click the **Close Window** button to return to the ACH overview page.

ACH

Editing an ACH Batch

You can edit any pending ACH batch.

ACH BATCHES			+ 
Next 7 days →			
Updated: Jul 22, 2021 11:33:14 AM			
APPROVED			
NO DESC.2031033		\$0.00	 1
Effective: 07/23/2021		\$25.00	
ABC Company			

EDIT ACH BATCH

Batch Status: UNAPPROVED

Details

Recipients

Schedule

TOTALS

CREDITS (1) \$1.00

DEBITS (1) \$1.00

BATCH NAME

Test Batch


COMPANY

ABC Company →

OFFSET ACCOUNT

Checking *****485 →

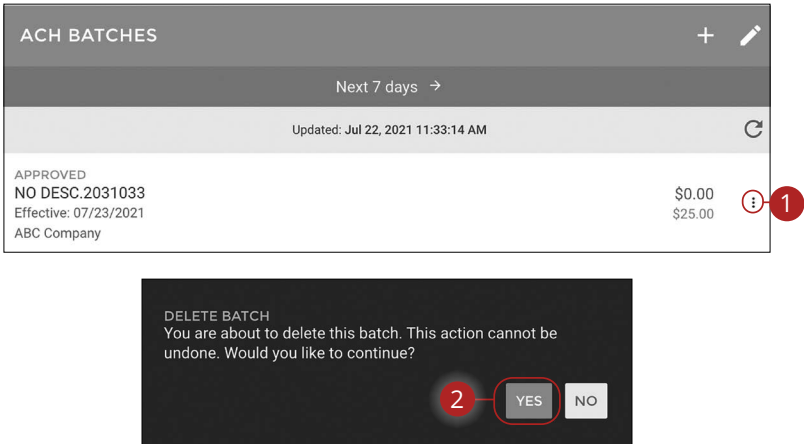
Click the **ACH** tab.

1. Click the  icon next to the ACH Batch you would like to edit and select "View/Edit Batch."
2. Make the necessary changes and click the **Save** button.

ACH

Deleting an ACH Batch

You can delete pending transactions up until their process date.



Click the **ACH** tab.

1. Click the **i** icon next to the ACH Batch you would like to delete and select "Delete Batch."
2. Click the **Yes** button.

ACH

Approving an ACH Batch

You can approve any pending ACH batch.

The screenshot shows the 'ACH BATCHES' interface. At the top, there's a header with a plus icon and a pencil icon. Below the header, there's a filter for 'Next 7 days' and a refresh icon. The main table lists three batches:

Batch Type	Batch ID	Effective Date	Company	Amount	Action
APPROVED	NO DESC.2031033	Effective: 07/23/2021	ABC Company	\$0.00 \$25.00	⋮
UNAPPROVED	New Batch	Effective: 07/22/2021	ABC Company	\$1.00 \$0.00	⋮
SAVED FOR LATER	Payroll		ABC Company	\$1.00 \$0.00	⋮

At the bottom of the table, there is a button labeled 'APPROVE ALL' (indicated by a red circle with the number 1). To the right of the 'UNAPPROVED' batch, there is a red circle with the number 2 next to the action icon (⋮). Below the table, a confirmation dialog is shown with the text 'CONFIRM APPROVAL' and 'Do you want to approve all items in the list?'. The dialog has two buttons: 'APPROVE' (indicated by a red circle with the number 3) and 'CANCEL'.

Click the **ACH** tab.

1. To approve all unapproved batches, click the **Approve All** button.
2. To approve a single batch, click the **⋮** icon next to the ACH Batch you would like to approve and select "Approve Batch."
3. Click the **Approve** button.

The screenshot shows a mobile application interface titled "AUTHENTICATE" with a close button (X) in the top right corner. Below the title is a shield icon with a keyhole. The text reads: "For added security we have enabled Multi-Factor Authentication (MFA) for our users."

The form is divided into several sections:

- SELECT A DEVICE**: A dropdown menu showing "DEVICE Erica's Android" (callout 4).
- Remember Device**: A radio button option (callout 5).
- CONFIRM VIA**: A section with the text "We need to confirm that you have access to the selected device by sending a passcode via a third-party application or via text message, or we can call the device." Below this are two buttons: "Passcode via Text" (callout 6) and "Phone Call" (callout 6).
- ENTER PASSCODE**: A section with the text "Enter the passcode from the Duo mobile app. Choose to receive a one-time passcode via text." Below this is a text input field labeled "PASSCODE" (callout 7).
- SUBMIT**: A button at the bottom (callout 8).

4. Select a device.
5. (Optional) Check the box to remember your device.
6. Select a delivery method for the passcode.
7. Enter the passcode.
8. Click the **Submit** button.

ACH

Reversing an ACH Batch

You can reverse any processed ACH batch. ACH Reversals should only be processed if any entry or file was processed in error. If the processed ACH was a debit, it is best to wait a couple of business days to verify the ACH will not be returned by the receiving bank. Call 573-339-9690 with any questions.

The image displays three screenshots of a software interface for reversing an ACH batch, with numbered callouts indicating the steps:

- ACH HISTORY:** Shows a list of ACH batches. Callout 1 points to the three-dot menu icon next to a batch entry.
- SELECT RECIPIENTS:** Shows a search bar and a list of recipients. Callout 2 points to the 'All Selected' checkbox. Callout 3 points to the 'SCHEDULE REVERSAL' button at the bottom.
- SCHEDULE REVERSAL:** Shows a date selection field. Callout 4 points to the date selection field. Callout 5 points to the 'REVIEW REVERSAL' button at the bottom.

Click the **ACH** tab.

1. Click the **:** icon next to the ACH Batch you would like to reverse and select "Reverse Batch."
2. Select which transactions you would like to reverse.
3. Click the **Schedule Reversal** button.
4. Select a reversal date.
5. Click the **Review Reversal** button.

REVIEW BATCH REVERSAL

STATUS NEW

BATCH NAME NO DESC.2031033

OFFSETTING ACCOUNT Checking *****485

ENTRY DESCRIPTION Reversal

COMPANY NAME ABC Company

DISCRETIONARY DATA

ENTRY CLASS Prearranged Payment & Deposit (PPD)

RECIPIENTS ^

PARTICIPANT Another Recipient / \$25.00

APPROVE AND SUBMIT →

AUTHENTICATE

For added security we have enabled Multi-Factor Authentication (MFA) for our users.

SELECT A DEVICE

DEVICE Erica's Android

Remember Device ☐

CONFIRM VIA

We need to confirm that you have access to the selected device by sending a passcode via a third-party application or via text message, or we can call the device.

Passcode via Text Phone Call

ENTER PASSCODE

Enter the passcode from the Duo mobile app
Choose to receive a one-time passcode via text

PASSCODE

SUBMIT

6. Review the batch reversal and click the **Approve and Submit** button.
7. Select a device.
8. (Optional) Check the box to remember your device.
9. Select a delivery method for the passcode.
10. Enter the passcode.
11. Click the **Submit** button.

ACH

Tax Payments

With Business Digital Banking, you can initiate a federal tax payment through the Electronic Federal Tax Payment System (EFTPS) without ever leaving your home or office. Depending on your approval rights, you can submit a payment up to 30 days in advance.

TAX PAYMENTS

1 +

2 **NEW TAX PAYMENT**

We will walk you through the steps to create a new tax payment. First, tell us what kind of tax document you need to file.

3 **IRS FORM** required →

3 **COMPANY** required →

Not sure which document you need to file? Contact your financial institution.

4 **NEXT** →

5 **FORM DETAILS**

Select a tax form:

TAX FORM
11-C

Company Information

COMPANY
ABC Company

IDENTIFICATION (EIN)
123456789

NEXT →

6 **REVIEW TAX PAYMENT**

IRS Form	11-C
Company	ABC Company
Identification (EIN)	123456789
Tax Information	Cash Bond Payment
Tax Period End Date	7/31/2021
Payment Account	Checking
Payment Date	8/31/2021
Payment Amount	\$1.00

APPROVE AND SUBMIT

Click the **ACH** tab.

1. Click the **+** icon.
2. Use the drop-down to select an IRS form.
3. Use the drop-down to select a company.
4. Click the **Next** button.
5. Fill out the appropriate information and click the **Next** button.
6. Review the tax payment information and click the **Approve and Submit** button.

The screenshot shows a mobile application window titled 'AUTHENTICATE' with a close button (X) in the top right corner. Below the title is a shield icon with a keyhole. A message states: 'For added security we have enabled Multi-Factor Authentication (MFA) for our users.' Below this is the section 'SELECT A DEVICE' with a dropdown menu showing 'DEVICE Erica's Android' (callout 7). Underneath is a 'Remember Device' checkbox (callout 8). The next section is 'CONFIRM VIA' with explanatory text: 'We need to confirm that you have access to the selected device by sending a passcode via a third-party application or via text message, or we can call the device.' Below this text are two buttons: 'Passcode via Text' (callout 9) and 'Phone Call'. The following section is 'ENTER PASSCODE' with instructions: 'Enter the passcode from the Duo mobile app. Choose to receive a one-time passcode via text.' Below the instructions is a text input field labeled 'PASSCODE' (callout 10). At the bottom is a grey 'SUBMIT' button (callout 11).

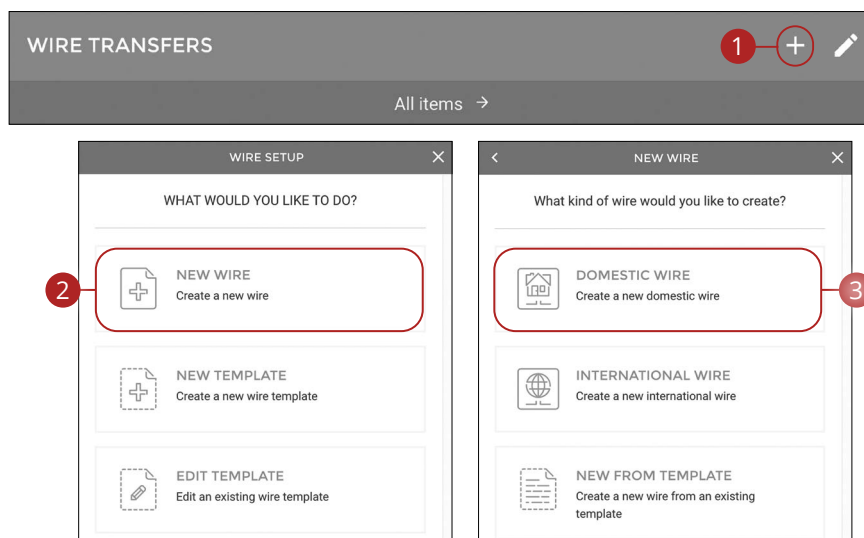
7. Select a device.
8. (Optional) Check the box to remember your device.
9. Select a delivery method for the passcode.
10. Enter the passcode.
11. Click the **Submit** button.

Wires

New Domestic Wire

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

All wires initiated through Digital Banking will be verified by the bank with a callback to an authorized company officer.



Click the **Wires** tab.

1. Click the **+** icon.
2. Click the **New Wire** button.
3. Click the **Domestic Wire** button.

Part 1: Recipient Information

The image displays two screenshots of a mobile application interface for creating a new domestic wire transfer. The left screenshot shows the 'NEW DOMESTIC WIRE' screen with fields for COMPANY, ACCOUNT, AMOUNT, and RECIPIENT INFORMATION. The right screenshot shows the 'BANK' information section with fields for BANK ROUTING #, BANK NAME, ACCOUNT #, ACCOUNT TYPE, BANK ADDRESS 1, BANK ADDRESS 2, BANK CITY, BANK STATE, BANK ZIP, BENEFICIARY FINANCIAL INSTITUTION, and INTERMEDIARY BANK. A 'CONTINUE' button is at the bottom of the right screenshot.

4. COMPANY (required)

5. ACCOUNT (required)

6. AMOUNT (required)

7. NAME (required)

8. ADDRESS 1, ADDRESS 2, CITY, STATE (required), ZIP

9. DESCRIPTION (Please indicate purpose (ex. real estate, investments, etc.))

10. BANK ROUTING #

11. BANK NAME

12. ACCOUNT #

13. ACCOUNT TYPE (required)

14. BANK ADDRESS 1, BANK ADDRESS 2, BANK CITY, BANK STATE (required), BANK ZIP

15. BENEFICIARY FINANCIAL INSTITUTION, INTERMEDIARY BANK

16. CONTINUE →

4. Use the drop-down to select a company.
5. Use the drop-down to select an account.
6. Enter an amount.
7. Enter the recipient's name.
8. Enter the recipient's address.
9. Enter a description.
10. Enter the recipient's bank's routing number.
11. Enter the recipient's bank's name.
12. Enter the recipient's account number.
13. Use the drop-down to select an account type.
14. (Optional) Enter the recipient's bank's address.
15. (Optional) Go to page 69 for information about adding beneficiary and intermediary institutions.
16. Click the **Continue** button.

Part 2: (Optional) Beneficiary and Intermediary Institutions

When sending a wire, the beneficiary financial institution is the final bank that receives the funds. Some financial institutions use an in-between third-party bank called an intermediary to process funds. If your receiving bank requires an intermediary, you will need the financial institution's wire routing number and address.

The image shows a wire transfer form with two main sections: 'BENEFICIARY FINANCIAL INSTITUTION' and 'INTERMEDIARY BANK'. Each section has a dropdown arrow icon to its right. Below these sections is a 'CONTINUE' button with a right-pointing arrow. Red circles with numbers 1 through 11 point to specific elements: 1 and 6 point to the dropdown arrows; 2, 3, 4, and 5 point to the input fields for the beneficiary institution's name, routing number, reference code, and address; 7, 8, 9, and 10 point to the corresponding input fields for the intermediary bank; and 11 points to the 'CONTINUE' button.

1. Click the ▼ icon to enter the beneficiary financial institution's information.
2. Enter the beneficiary's name.
3. Enter the beneficiary's routing number.
4. Enter a reference code.
5. Enter the beneficiary's address.
6. Click the ▼ icon to enter the intermediary bank's information.
7. Enter the intermediary bank's name.
8. Enter the intermediary bank's routing number.
9. Enter a reference code.
10. Enter the intermediary bank's address.
11. Click the **Continue** button.

Part 3: Schedule Wire Payment

Future dated wire transfers will be made available to the bank for processing at 4 AM CST on the date selected.

Approved wire transfers will no longer be editable on the scheduled date after bank processing is complete.

NEW DOMESTIC WIRE

SCHEDULE

When should it occur?

1 DATE 7/26/2021 (Immediately)

Future dated wire transfers will be made available to the bank for processing at 4:00:00 AM CT on the date selected.

2 Approve
Approved wire transfers will no longer be editable on the scheduled date after bank processing is complete.

3 CONTINUE →

1. Select a date.
2. (Optional) Check the box to approve the wire transfer.
3. Click the **Continue** button.

Part 4: Review Wire Payment

REVIEW

ACCOUNT: Checking *4485

AMOUNT: \$1.00

COMPANY: ABC Company

RECIPIENT INFORMATION: ▾

SCHEDULE: ▴

WHEN: Future

Future dated wire transfers will be made available to the bank for processing at 4:00:00 AM CT on the date selected.

DATE: 8/20/2021

Approved wire transfers will no longer be editable on the scheduled date after bank processing is complete.

CREATE WIRE

ALL DONE!

SUCCESSFULLY CREATED NEW WIRE

If you would like to save the information in this wire for future use, you can save it as a template.

SAVE WIRE AS TEMPLATE

SET UP A WIRE TRANSFER

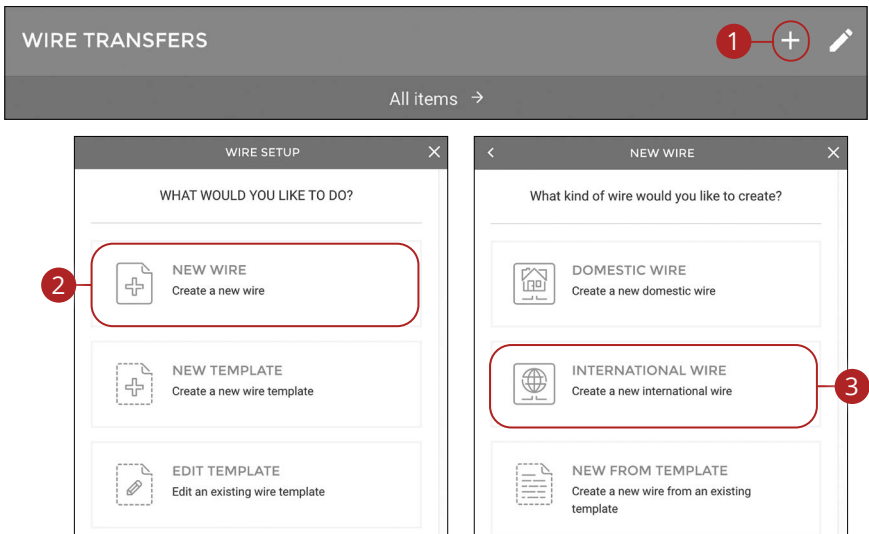
CLOSE

1. Review the wire transfer and click the **Create Wire** button.
2. Click the **Save Wire As Template** button to save the wire as a template.
3. Click the **Set Up A Wire Transfer** button to create a new wire transfer.
4. Click the **Close** button to close the window.

Wires

New International Wire

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



Click the **Wires** tab.

1. Click the **+** icon.
2. Click the **New Wire** button.
3. Click the **International Wire** button.

Part 1: Recipient Information


The screenshot shows a mobile application interface for sending a new international wire. The title bar at the top says "NEW INTERNATIONAL WIRE". The form contains several input fields, some of which are marked as "required" with a right-pointing arrow. Red circles with numbers 4 through 12 are placed to the left of the fields to indicate the sequence of steps for completion.

- 4. COMPANY (required)
- 5. ACCOUNT (required)
- 6. AMOUNT (required)
- 7. CURRENCY (USD) US Dollars (required)
- BENEFICIARY (header)
- 8. NAME (required)
- 9. ACCOUNT # (required)
- 10. ACCOUNT TYPE (required)
- 11. ADDRESS 1, ADDRESS 2, ADDRESS 3 (grouped)
- 12. DESCRIPTION

Please indicate purpose (ex. real estate, investments, etc.)

4. Use the drop-down to select a company.
5. Use the drop-down to select an account.
6. Enter an amount.
7. (Optional) Use the drop-down to select a currency.
8. Enter the beneficiary's name.
9. Enter the beneficiary's account number.
10. Use the drop-down to select an account type.
11. Enter the beneficiary's address.
12. Enter a description.

The image shows a mobile application screen for adding a beneficiary's financial institution. At the top, there is a header bar with the text 'BENEFICIARY FINANCIAL INSTITUTION' and a dropdown arrow icon on the right, labeled with a red circle and the number 13. Below this is a form titled 'BENEFICIARY FINANCIAL INSTITUTION' with a list of input fields. Each field is labeled with a red circle and a number: 14 for 'BANK NAME' (marked 'required'), 15 for 'SWIFT/BIC' (marked 'required'), 16 for 'REF CODE', 17 for a group of three address fields ('ADDRESS 1', 'ADDRESS 2', 'ADDRESS 3'), 18 for a group of two dropdown menus ('U.S. INTERMEDIARY BANK' and 'FOREIGN INTERMEDIARY BANK'), and 19 for a grey 'CONTINUE' button with a right-pointing arrow.

13. Click the  icon to enter the beneficiary's financial institution.
14. Enter the beneficiary's bank's name.
15. Enter the beneficiary's bank's SWIFT/BIC number.
16. (Optional) Enter a reference code.
17. (Optional) Enter the beneficiary's bank's address.
18. (Optional) Go to page 75 for information about adding intermediary institutions.
19. Click the **Continue** button.

Part 2: (Optional) Intermediary Institutions

Some financial institutions use an in-between third-party bank called an intermediary to process funds. If your receiving bank requires an intermediary, you will need the financial institution's wire routing number and address.

The form consists of two main sections for intermediary banks. The 'U.S. INTERMEDIARY BANK' section has a dropdown arrow (1) and fields for 'BANK NAME' (2), 'BANK ROUTING #' (3), and 'BANK ADDRESS' (4), which includes sub-fields for 'ADDRESS 1', 'ADDRESS 2', and 'ADDRESS 3'. The 'FOREIGN INTERMEDIARY BANK' section has a dropdown arrow (5) and fields for 'BANK NAME' (6), 'SWIFT/BIC' (7), 'REF CODE' (8), and 'ADDRESS' (9), which includes sub-fields for 'ADDRESS 1', 'ADDRESS 2', and 'ADDRESS 3'. A 'CONTINUE' button (10) is located at the bottom of the form.

1. To enter a U.S. intermediary bank, click the ▼ icon.
2. Enter the intermediary bank's name.
3. Enter the intermediary bank's routing number.
4. Enter the intermediary bank's address.
5. To enter a foreign intermediary bank, click the ▼ icon.
6. Enter the foreign intermediary bank's name.
7. Enter the foreign intermediary bank's SWIFT/BIC number.
8. Enter a reference code.
9. Enter the foreign intermediary bank's address.
10. Click the **Continue** button.

Part 3: Schedule Wire Payment

Future dated wire transfers will be made available to the bank for processing at 4AM CT on the date selected.

Approved wire transfers will no longer be editable on the scheduled date after bank processing is complete.

The screenshot shows a mobile app interface for scheduling a wire transfer. The title bar at the top says 'NEW INTERNATIONAL WIRE' with a back arrow on the left and a close 'X' on the right. Below the title bar, the section is labeled 'SCHEDULE'. Underneath, the question 'When should it occur?' is followed by a date picker showing 'DATE 7/27/2021 (Immediately)'. A red circle with the number '1' is next to this date field. Below the date field, a note states: 'Future dated wire transfers will be made available to the bank for processing at 4:00:00 AM CT on the date selected.' Below this note is an 'Approve' section with a checkbox and the text: 'Approve' and 'Approved wire transfers will no longer be editable on the scheduled date after bank processing is complete.' A red circle with the number '2' is next to the checkbox. At the bottom of the form is a grey button labeled 'CONTINUE' with a right-pointing arrow. A red circle with the number '3' is next to this button.

1. Select a date.
2. (Optional) Check the box to approve the wire transfer.
3. Click the **Continue** button.

Part 4: Review Wire Payment

REVIEW

ACCOUNT Checking *4485

AMOUNT \$1.00

COMPANY ABC Company

BENEFICIARY

BENEFICIARY FINANCIAL INSTITUTION

SCHEDULE

WHEN Future

Future dated wire transfers will be made available to the bank for processing at 4:00:00 AM CT on the date selected.

DATE 8/27/2021

CREATE WIRE

ALL DONE!

SUCCESSFULLY CREATED NEW WIRE

If you would like to save the information in this wire for future use, you can save it as a template.

SAVE WIRE AS TEMPLATE

SET UP A WIRE TRANSFER

CLOSE

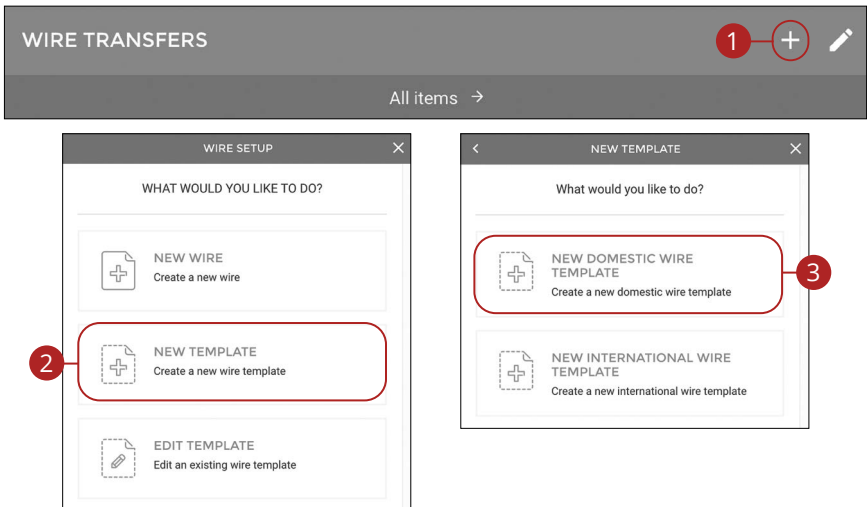
1. Review the wire transfer and click the **Create Wire** button.
2. Click the **Save Wire As Template** button to save the wire as a template.
3. Click the **Set Up A Wire Transfer** button to create a new wire transfer.
4. Click the **Close** button to close the window.

Wires

Creating a Domestic Wire Template

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

Part 1: Recipient Information



Click the **Wires** tab.

1. Click the **+** icon.
2. Click the **New Template** button.
3. Click the **New Domestic Wire Template** button.

The screenshot shows a mobile application interface for creating a new domestic wire template. The form is titled "NEW DOMESTIC WIRE TEMPLATE" and includes a close button (X) in the top right corner. The form is divided into two main sections: "COMPANY" and "RECIPIENT INFORMATION".

COMPANY Section:

- 4. **COMPANY**: A text input field with a "required" label and a right-pointing arrow.
- 5. **ACCOUNT**: A text input field with a "required" label and a right-pointing arrow.
- 6. **AMOUNT**: A text input field.

RECIPIENT INFORMATION Section:

- 7. **NAME**: A text input field.
- 8. **ADDRESS**: A group of four text input fields labeled "ADDRESS 1", "ADDRESS 2", "CITY", and "STATE".
- 9. **DESCRIPTION**: A text input field.
- 10. **BANK ROUTING #**: A text input field.
- 11. **BANK NAME**: A text input field.
- 12. **ACCOUNT #**: A text input field.
- 13. **ACCOUNT TYPE**: A text input field with a right-pointing arrow.
- 14. **BANK ADDRESS**: A group of four text input fields labeled "BANK ADDRESS 1", "BANK ADDRESS 2", "BANK CITY", and "BANK STATE".
- 15. **BANK ZIP**: A text input field.
- 16. **BENEFICIARY FINANCIAL INSTITUTION**: A dropdown menu.
- 17. **INTERMEDIARY BANK**: A dropdown menu.

At the bottom of the form, there is a "CONTINUE" button with a right-pointing arrow.

4. Use the drop-down to select a company.
5. Use the drop-down to select an account.
6. (Optional) Enter an amount.
7. (Optional) Enter the recipient's name.
8. (Optional) Enter the recipient's address.
9. (Optional) Enter a description.
10. (Optional) Enter the recipient's bank's routing number.
11. (Optional) Enter the recipient's bank's name.
12. (Optional) Enter the recipient's account number.
13. (Optional) Use the drop-down to select an account type.
14. (Optional) Enter the recipient's bank's address.
15. (Optional) Go to page 80 for information about adding beneficiary and intermediary institutions.
16. Click the **Continue** button.

Part 2: (Optional) Beneficiary and Intermediary Institutions

When sending a wire, the beneficiary financial institution is the final bank that receives the funds. Some financial institutions use an in-between third-party bank called an intermediary to process funds. If your receiving bank requires an intermediary, you will need the financial institution's wire routing number and address.

The image shows a wire transfer form with two main sections: 'BENEFICIARY FINANCIAL INSTITUTION' and 'INTERMEDIARY BANK'. Each section contains fields for Bank Name, Bank Routing #, REF CODE, and Address (Address 1, Address 2, City, State, ZIP). A 'CONTINUE' button is located at the bottom of the first section. Red circles with numbers 1 through 11 indicate the sequence of steps for completing the form.

1. Click the ▼ icon to enter the beneficiary financial institution's information.
2. Enter the beneficiary's name.
3. Enter the beneficiary's routing number.
4. Enter a reference code.
5. Enter the beneficiary's address.
6. Click the ▼ icon to enter the intermediary bank's information.
7. Enter the intermediary bank's name.
8. Enter the intermediary bank's routing number.
9. Enter a reference code.
10. Enter the intermediary bank's address.
11. Click the **Continue** button.

Part 3: Template Name

NEW DOMESTIC WIRE TEMPLATE

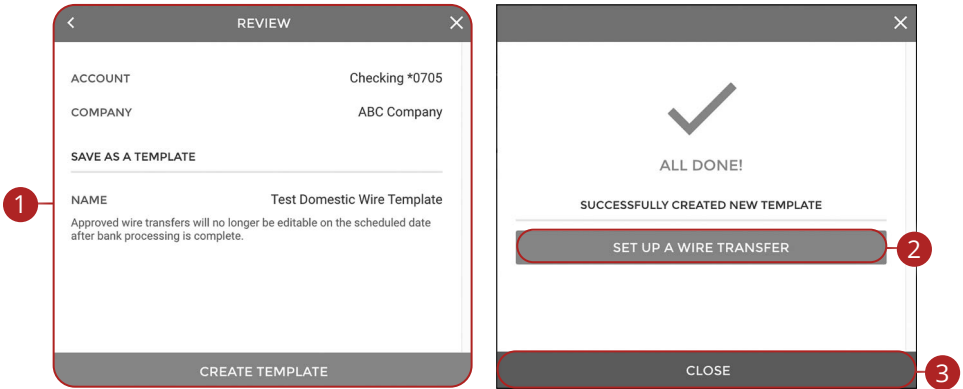
SAVE AS A TEMPLATE

1. TEMPLATE NAME required

2. CONTINUE →

1. Enter a template name.
2. Click the **Continue** button.

Part 4: Review Wire Template



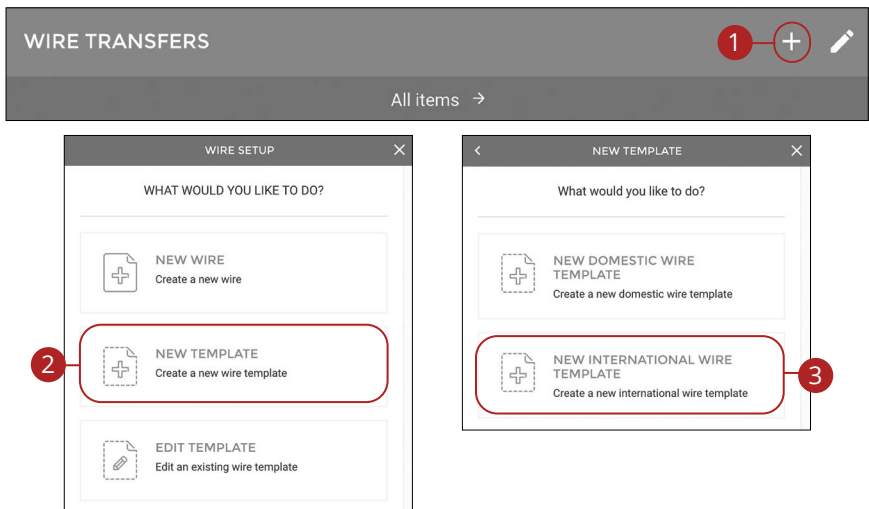
1. Review the wire template and click the **Create Template** button.
2. Click the **Set Up A Wire Transfer** button to create a new wire transfer.
3. Click the **Close** button to close the window.

Wires

Creating an International Wire Template

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

Part 1: Recipient Information



Click the **Wires** tab.

1. Click the **+** icon.
2. Click the **New Template** button.
3. Click the **New International Wire Template** button.

The image shows a mobile application screen titled "NEW INTERNATIONAL WIRE TEMPLATE". The form contains several input fields, some of which are drop-down menus. Red circles with numbers 4 through 12 are placed to the left of the fields, indicating the steps for filling out the form. The fields are: COMPANY (required), ACCOUNT (required), AMOUNT, CURRENCY (USD) US Dollars, BENEFICIARY (header), NAME, ACCOUNT #, ACCOUNT TYPE, ADDRESS 1, ADDRESS 2, ADDRESS 3, and DESCRIPTION. A note at the bottom says "Please indicate purpose (ex. real estate, investments, etc.)".

4. COMPANY (required)

5. ACCOUNT (required)

6. AMOUNT

7. CURRENCY (USD) US Dollars

BENEFICIARY

8. NAME

9. ACCOUNT #

10. ACCOUNT TYPE


11. ADDRESS 1
ADDRESS 2
ADDRESS 3

12. DESCRIPTION

Please indicate purpose (ex. real estate, investments, etc.)

4. Use the drop-down to select a company.
5. Use the drop-down to select an account.
6. (Optional) Enter an amount.
7. (Optional) Use the drop-down to select a currency.
8. (Optional) Enter the beneficiary's name.
9. (Optional) Enter the beneficiary's account number.
10. (Optional) Use the drop-down to select an account type.
11. (Optional) Enter the beneficiary's address.
12. (Optional) Enter a description.

The image shows a mobile application form titled "BENEFICIARY FINANCIAL INSTITUTION". At the top, there is a header bar with the title and a circular icon with a downward arrow, labeled 13. Below the header, the form contains several input fields: "BANK NAME" (labeled 14, marked "required"), "SWIFT/BIC" (labeled 15, marked "required"), "REF CODE" (labeled 16), and three stacked address fields labeled "ADDRESS 1", "ADDRESS 2", and "ADDRESS 3" (collectively labeled 17). Below the address fields are two dropdown menus labeled "U.S. INTERMEDIARY BANK" and "FOREIGN INTERMEDIARY BANK" (collectively labeled 18). At the bottom of the form is a grey button labeled "CONTINUE →" (labeled 19).

13. (Optional) Click the  icon to enter the beneficiary's financial institution.
14. (Optional) Enter the beneficiary's bank's name.
15. (Optional) Enter the beneficiary's bank's SWIFT/BIC number.
16. (Optional) Enter a reference code.
17. (Optional) Enter the beneficiary's bank's address.
18. (Optional) Go to page 86 for information about adding intermediary institutions.
19. Click the **Continue** button.

Part 2: (Optional) Intermediary Institutions

Some financial institutions use an in-between third-party bank called an intermediary to process funds. If your receiving bank requires an intermediary, you will need the financial institution's wire routing number and address.

The form is divided into two main sections for intermediary banks. The top section is for U.S. banks, and the bottom section is for foreign banks. Each section has a dropdown menu to select the bank type, followed by input fields for the bank's name, routing number (for U.S.), SWIFT/BIC (for foreign), reference code (for foreign), and address. A 'CONTINUE' button is located at the bottom of the form.

U.S. INTERMEDIARY BANK

- 1. Select U.S. INTERMEDIARY BANK (dropdown icon)
- 2. BANK NAME
- 3. BANK ROUTING #
- 4. BANK ADDRESS 1, BANK ADDRESS 2, BANK ADDRESS 3

FOREIGN INTERMEDIARY BANK

- 5. Select FOREIGN INTERMEDIARY BANK (dropdown icon)
- 6. BANK NAME
- 7. SWIFT/BIC
- 8. REF CODE
- 9. ADDRESS 1, ADDRESS 2, ADDRESS 3
- 10. CONTINUE →

1. To enter a U.S. intermediary bank, click the ▼ icon.
2. Enter the intermediary bank's name.
3. Enter the intermediary bank's routing number.
4. Enter the intermediary bank's address.
5. To enter a foreign intermediary bank, click the ▼ icon.
6. Enter the foreign intermediary bank's name.
7. Enter the foreign intermediary bank's SWIFT/BIC number.
8. Enter a reference code.
9. Enter the foreign intermediary bank's address.
10. Click the **Continue** button.

Part 3: Template Name

NEW INTERNATIONAL WIRE TEMPLATE

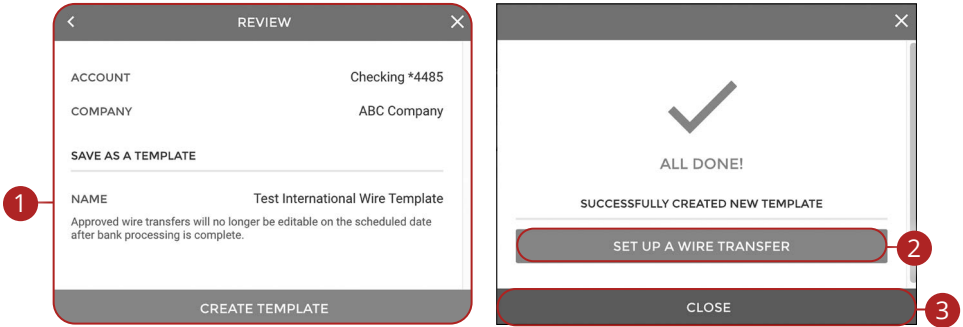
SAVE AS A TEMPLATE

1 TEMPLATE NAME required

2 CONTINUE →

1. Enter a template name.
2. Click the **Continue** button.

Part 4: Review Wire Template



1. Review the wire template and click the **Create Template** button.
2. Click the **Set Up A Wire Transfer** button to create a new wire transfer.
3. Click the **Close** button to close the window.

Wires

Initiating a Template

Using templates for recurring payments reduces mistakes and saves you time.

Part 1: Initiating a Template

The process is shown in five steps:

- WIRE TRANSFERS**: The main header with a '+' icon to start.
- WHAT WOULD YOU LIKE TO DO?**: A screen with three options: **NEW WIRE** (Create a new wire), **NEW TEMPLATE** (Create a new wire template), and **EDIT TEMPLATE** (Edit an existing wire template).
- NEW WIRE**: A screen with three options: **DOMESTIC WIRE** (Create a new domestic wire), **INTERNATIONAL WIRE** (Create a new international wire), and **NEW FROM TEMPLATE** (Create a new wire from an existing template).
- NEW WIRE FROM TEMPLATE**: A screen to choose a template. It shows a search bar and a list of templates: **Test International Wire Template** (Checking *4485, International) and **Test Domestic Wire Template** (Checking *0705, Domestic).
- NEW DOMESTIC WIRE**: A screen to edit wire details. It includes fields for **COMPANY**, **ACCOUNT**, and **AMOUNT**, each marked as 'required'. Below these is the **RECIPIENT INFORMATION** section.

Click the **Wires** tab.

1. Click the **+** icon.
2. Click the **New Wire** button.
3. Click the **New From Template** button.
4. Select the template you would like to use.
5. Edit or add any necessary information and click the **Continue** button. Go to page 68 for more information about creating a domestic wire or page 73 for an international wire.

Part 2: Scheduling a Wire

NEW DOMESTIC WIRE

SCHEDULE

When should it occur?

6 DATE
7/26/2021 (Immediately)

Future dated wire transfers will be made available to the bank for processing at 4:00:00 AM CT on the date selected.

7 Approve
Approved wire transfers will no longer be editable on the scheduled date after bank processing is complete.

8 CONTINUE →

AUTHENTICATE

For added security we have enabled Multi-Factor Authentication (MFA) for our users.

SELECT A DEVICE

9 DEVICE
Erica's Android

10 Remember Device

CONFIRM VIA

We need to confirm that you have access to the selected device by sending a passcode via a third-party application or via text message, or we can call the device.

11 Passcode via Text Phone Call

ENTER PASSCODE

Enter the passcode from the Duo mobile app
Choose to receive a one-time passcode via text

12 PASSCODE

13 SUBMIT

6. Select a date.
7. (Optional) Check the box to approve the wire transfer.
8. Click the **Continue** button.
9. Select a device.
10. (Optional) Check the box to remember your device.
11. Select a delivery method for the passcode.
12. Enter the passcode.
13. Click the **Submit** button.

Part 3: Reviewing a Wire

REVIEW

ACCOUNT	Checking *4485
AMOUNT	\$1.00
COMPANY	ABC Company
RECIPIENT INFORMATION	▼
SCHEDULE	^
WHEN	Future
Future dated wire transfers will be made available to the bank for processing at 4:00:00 AM CT on the date selected.	
DATE	8/20/2021
Approved wire transfers will no longer be editable on the scheduled date after bank processing is complete.	

CREATE WIRE

ALL DONE!

SUCCESSFULLY CREATED NEW WIRE

If you would like to save the information in this wire for future use, you can save it as a template.

SAVE WIRE AS TEMPLATE

SET UP A WIRE TRANSFER

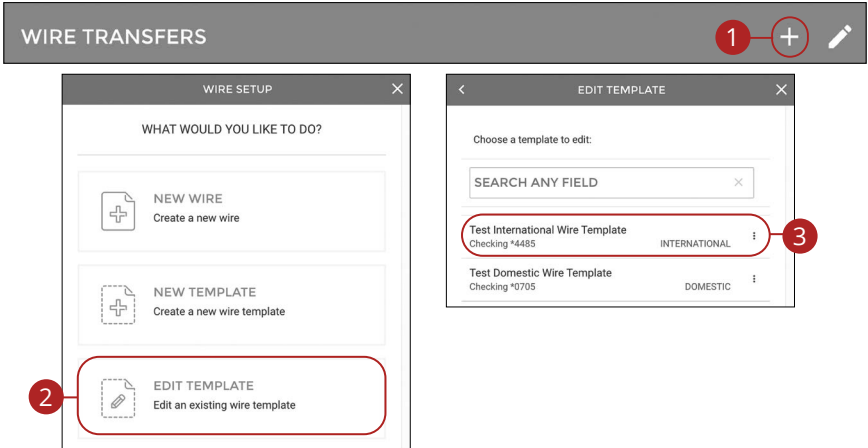
CLOSE

14. Review the wire transfer and click the **Create Wire** button.
15. Click the **Save Wire As Template** button to save the wire as a template.
16. Click the **Set Up A Wire Transfer** button to create a new wire transfer.
17. Click the **Close** button to close the window.

Wires

Editing a Wire Template

Easily edit a template when changes are necessary.



Click the **Wires** tab.

1. Click the **+** icon.
2. Click the **Edit Template** button.
3. Select the template you would like to edit.

The image displays three sequential screenshots of a mobile application interface for editing a wire template.

Screenshot 4: EDITING DOMESTIC TEMPLATE

- Template Name: Test Domestic Wire Template
- Company: ABC Company
- Account: Checking *4485
- Amount: (empty field)
- Recipient Information: (empty field)
- Continue button: CONTINUE →

Screenshot 5: REVIEW

- Account: Checking *4485
- Company: ABC Company
- Update Template: (empty field)
- Name: Test Domestic Wire Template
- Approved wire transfers will no longer be editable on the scheduled date after bank processing is complete.
- Update Template button: UPDATE TEMPLATE

Screenshot 6: SUCCESSFULLY UPDATED TEMPLATE

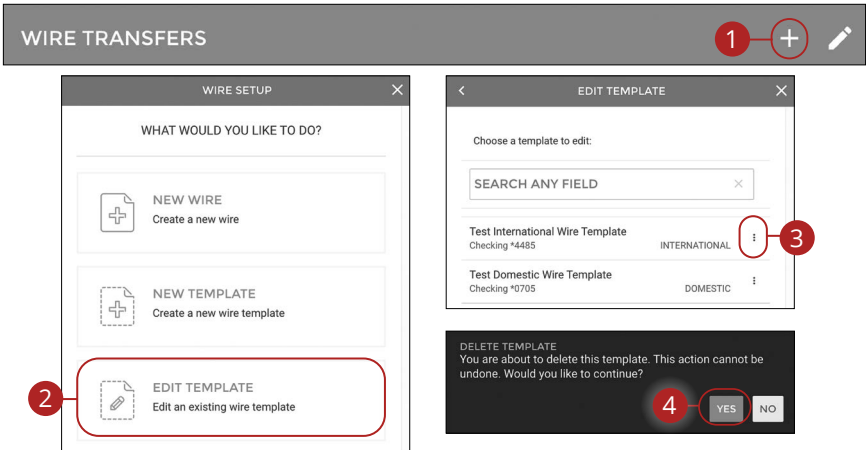
- ALL DONE!
- SUCCESSFULLY UPDATED TEMPLATE
- Set Up A Wire Transfer button: SET UP A WIRE TRANSFER
- Close button: CLOSE

4. Make the necessary changes and click the **Continue** button.
5. Review the wire template and click the **Update Template** button.
6. Click the **Set Up A Wire Transfer** button to create a wire transfer.
7. Click the **Close** button to close the window.

Wires

Deleting a Wire Template

Delete an unnecessary template. Once a template is deleted, previous payments using the template do not change.



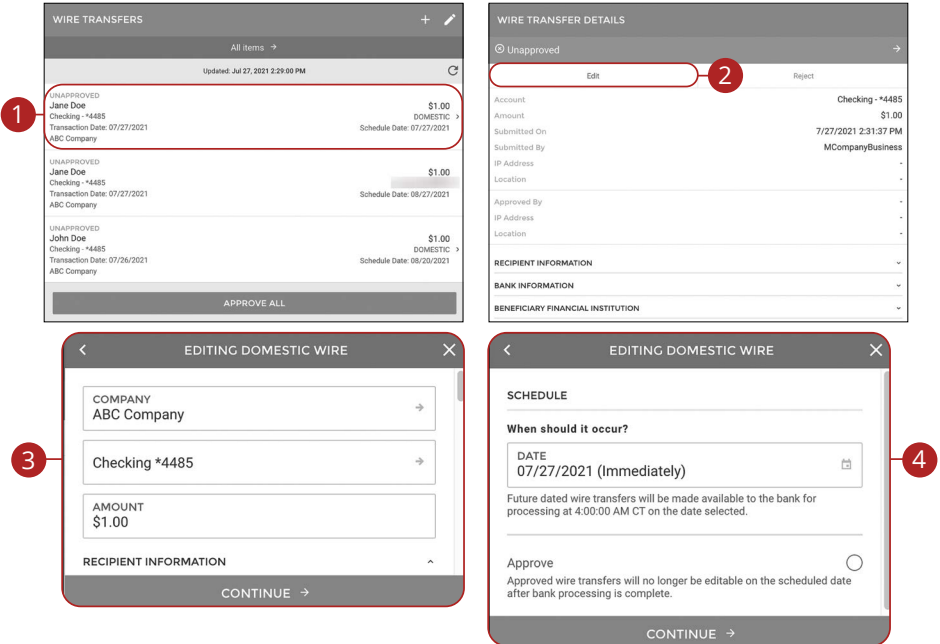
Click the **Wires** tab.

1. Click the **+** icon.
2. Click the **Edit Template** button.
3. Click the **:** icon next to the template you would like to delete and select "Delete Template."
4. Click the **Yes** button.

Wires

Editing a Wire

You can edit any pending wire transfer.



Click the **Wires** tab.

1. Select the wire transfer you would like to edit.
2. Click the **Edit** button.
3. Make the necessary changes and click the **Continue** button.
4. Make the necessary changes and click the **Continue** button.

5 Select a device.

6 (Optional) Check the box to remember your device.

7 Select a delivery method for the passcode.

8 Enter the passcode.

9 Click the **Submit** button.

10 Click the **Update Wire** button.

Wires

Deleting a Wire

You can delete pending transactions up until their process date.

WIRE TRANSFERS

All Items →

Updated: Jul 27, 2021 2:29:00 PM

1. Select the wire transfer you would like to delete.

WIRE TRANSFER DETAILS

Unapproved

Edit Reject

Account: Checking *4485

Amount: \$1.00

Submitted On: 7/27/2021 2:31:37 PM

Submitted By: MCompanyBusiness

IP Address: -

Location: -

Approved By: -

IP Address: -

Location: -

2. Click the **DELETE WIRE** button.

CONFIRM DELETION

Do you want to delete this wire transfer?

3. Click the **DELETE** button.

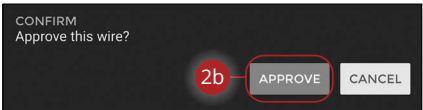
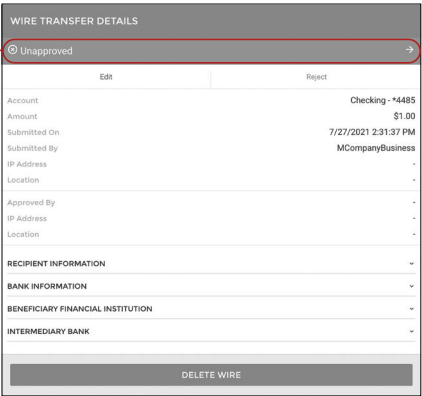
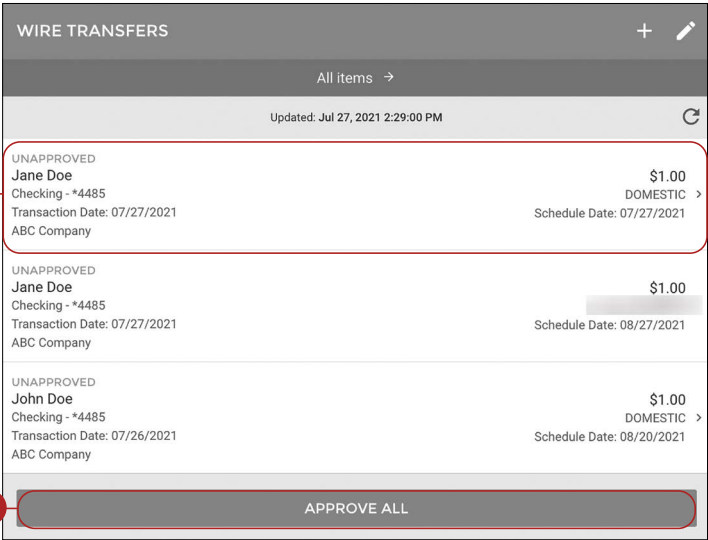
Click the **Wires** tab.

1. Select the wire transfer you would like to delete.
2. Click the **Delete Wire** button.
3. Click the **Delete** button.

Wires

Approving a Wire

You can approve any pending wires.



Click the **Wires** tab.

1. To approve all unapproved wires, click the **Approve All** button.
2. To approve a single wire, select the wire you would like to approve.
 - a. Click the **Unapproved** button.
 - b. Click the **Approve** button.

The screenshot shows a mobile application interface titled "AUTHENTICATE" with a close button (X) in the top right corner. Below the title is a shield icon with a keyhole. A message states: "For added security we have enabled Multi-Factor Authentication (MFA) for our users." The screen is divided into several sections:

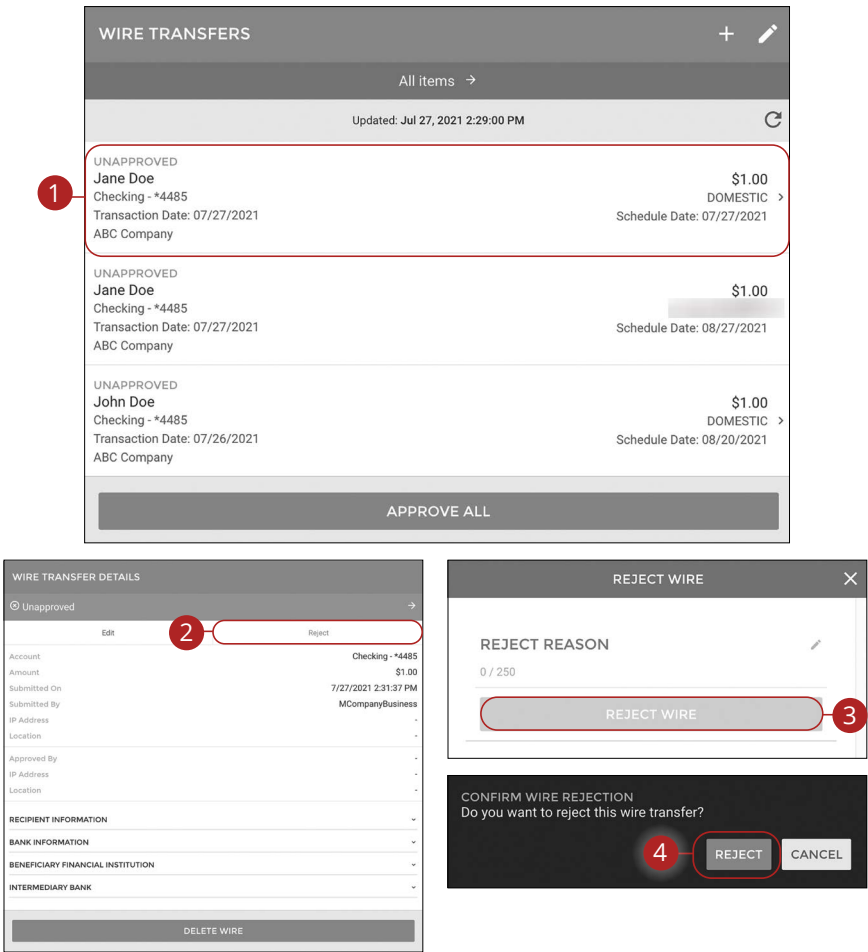
- SELECT A DEVICE**: A list box containing "DEVICE Erica's Android". This is marked with a red circle and the number 3.
- Remember Device**: A checkbox labeled "Remember Device". This is marked with a red circle and the number 4.
- CONFIRM VIA**: A section with a message: "We need to confirm that you have access to the selected device by sending a passcode via a third-party application or via text message, or we can call the device." Below this are two buttons: "Passcode via Text" (with a smartphone icon) and "Phone Call" (with a telephone handset icon). This entire section is marked with a red circle and the number 5.
- ENTER PASSCODE**: A section with a message: "Enter the passcode from the Duo mobile app. Choose to receive a one-time passcode via text." Below this is a text input field labeled "PASSCODE". This is marked with a red circle and the number 6.
- SUBMIT**: A large button at the bottom labeled "SUBMIT". This is marked with a red circle and the number 7.

3. Select a device.
4. (Optional) Check the box to remember your device.
5. Select a delivery method for the passcode.
6. Enter the passcode.
7. Click the **Submit** button.

Wires

Rejecting a Wire

You can reject any pending wires.



Click the **Wires** tab.

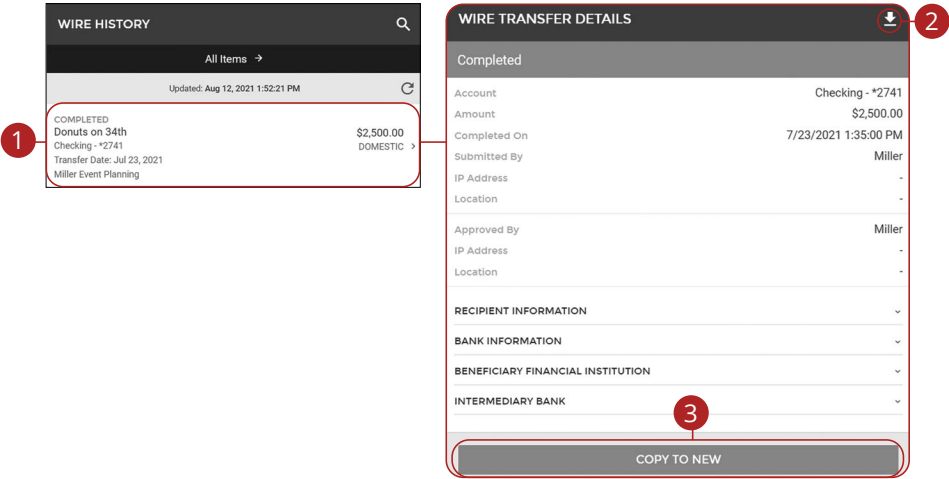
1. Select the wire you would like to reject.
2. Click the **Reject** button.
3. Enter a reason and click the **Reject Wire** button.
4. Click the **Reject** button.

Wires: Rejecting a Wire


Wires

Wire History

All wire transfers appear in Wire History.



Click the **Wires** tab.

1. Select a wire transfer to view additional information.
2. To download wire transfer details click the  icon.
3. Click the **Copy To New** button to copy the wire information to a new wire. Go to page 68 for more information about creating a wire transfer.

Business Bill Pay

Bill Pay Enrollment

SCHEDULED0 Scheduled

Updated: Jul 19, 2022 1:07:44 PM

PREVIOUS0 Completed

Updated: Jul 19, 2022 1:07:44 PM

NO PREVIOUS TRANSFERS

Login

Register

Get started

Streamline the back office functions of your business, pay your bills, delegate payment tasks and reduce paperwork by managing payroll online.

View demo

Enroll now

MOVE MONEY

We'll help you set up a new payment or transfer

NEW TRANSACTION

BUSINESS BILL PAY

Click here to Pay a Bill

PAY A BILL

Security Information

User ID *

User ID

Password *

Password

Challenge question *

Select a challenge question

Challenge response *

Challenge response

Terms and conditions

Print

BUSINESS BILL PAY TERMS & CONDITIONS

This is your bill pay agreement with Alliance Bank. In this agreement, "we", "us", or "our" refers to Alliance Bank, and "you", "your" or "yours" refers to the person requesting access to bill pay or any person to whom access is provided to use the system on your behalf. A "payee" is any individual or business you designate as the recipient of a payment including Alliance Bank.

You may use Alliance Bank's bill pay service (Pay) to direct Alliance Bank to make payments from your designated checking account(s) to the Payees you choose in accordance with this agreement. The terms and conditions of this Agreement are in addition to the Account agreements, disclosures and other documents in effect from time to time governing your Account.

ACCESSING THE BILL PAY SERVICE

☐ I accept terms and conditions

☒ Please notify me of account updates, benefits, or offers via email.

☐ I'm not a robot

INCAPTCHA

Privacy - Terms

Submit enrollment

Click the **Move Money** tab.

1. Click the **Pay A Bill** button.
2. Click the **Register** button.
3. Click the **Enroll now** button.
4. Fill out the enrollment form and click the **Submit enrollment** button.

Business Bill Pay: Bill Pay Enrollment

Business Bill Pay

Bill Pay Login

SCHEDULED 0 Scheduled

Updated: Jul 19, 2022 1:07:44 PM

PREVIOUS 0 Completed

Updated: Jul 19, 2022 1:07:44 PM

NO PREVIOUS TRANSFERS

MOVE MONEY
We'll help you set up a new payment or transfer

NEW TRANSACTION

BUSINESS BILL PAY
Click here to Pay a Bill

PAY A BILL

Login Register

Login to bill pay

User ID *

User ID

Password *

Password

Forgot your password?

View demo

Reset Login now

Click the **Move Money** tab.

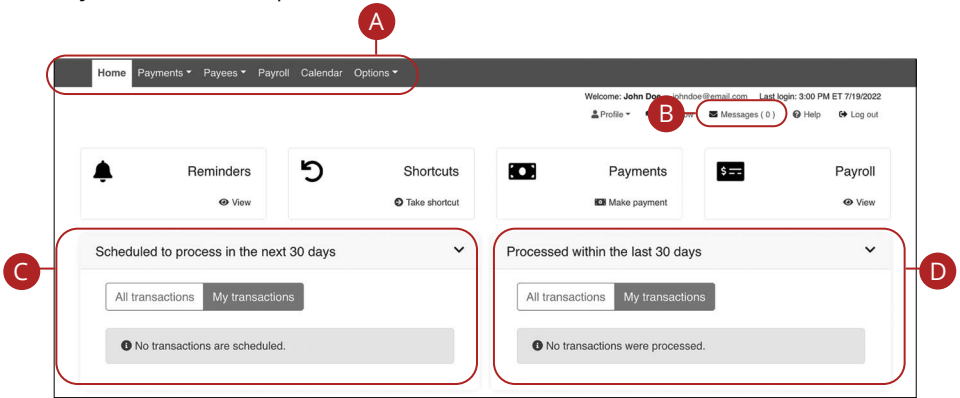
1. Click the **Pay A Bill** button.
2. Enter your username and password.
3. Click the **Login now** button.

Business Bill Pay

Home Page Overview

Pay A Bill with Alliance Bank allows you to stay on top of your monthly finances. Having your bills linked to your bank account enables you to electronically write checks and send payments in one place.

When you click the **Bill Pay** tab, you are asked to choose an account to use within Pay A Bill and to accept the terms and conditions.



In the **Move Money** tab, click the **Pay A Bill** button.

- A. Use the Payments, Payees and Options tabs to quickly navigate to the different areas of Bill Pay.
- B. Click the “Messages” link to view secure messages.
- C. The “Scheduled to process in the next 30 days” section shows the next 30 days of scheduled transactions. You can edit a transaction by clicking the “Edit” link or stop a transaction by clicking the “Stop” link.
- D. You can view your processed transactions in the “Processed within the last 30 days” section. Click the “View” link to see more details about a transaction.

Business Bill Pay

Add a Payee

The individual that receives your payments is known as a payee. You can pay just about any company, person, loan or account using Bill Pay. Before you can begin making payments, you need to decide on what type of payee to create.

Company

You can electronically pay a company such as your mobile phone provider or utility company. The information printed on your bill is all you need to set up a company as a payee.

Add a company

Company details

Important information

Your payee's information is typically found on your most recent bill. In some cases, we may ask for additional information if the payee isn't listed in our database.

1 Payee name *

2 Account number *

Confirm account number *

3 Phone number * Payee ZIP code *

Account holder name *

Next > **4**

Use the "Payees" drop-down to select "Add a Company."

1. Enter the payee's name.
2. Enter the account number and reenter the number to confirm it is correct.
3. Enter the payee's phone number, zip code and the account holder's name.
4. Click the **Next** button.

Company details - Review

i Important information

Payee name

Payee nickname *

Account number

Phone number

Address *

Apartment number, Unit number, Condo number

City ^{*}

State

Payee ZIP code

Alabama

12345-6789

Account holder name

Payee category

Default pay from account

Primary Checking

[← Back](#)

Submit payee >

- ## Business Bill Pay: Add a Payee

Individual Electronic Payments: Allowing an Individual to Provide Their Banking Information

You can pay anyone, such as a freelance worker by creating them as a payee in Bill Pay. All you need is their email address.

- You will select a one-time keyword and share it with the person you are paying.
- We will email a link to a secure server. They will log in using the keyword, then provide their bank account information for the deposit. Their account information will be securely stored and is never displayed to you.
- This is a one-time setup process. Any future payments to this person will generate an email notification letting them know you have made a deposit to their account.

Add an individual

Select a method of payment

Electronic - Sending payments electronically is much more secure than a check in the mail, and it will arrive in as little as 2 business days.

☒ **Allow them to provide their banking information**

☐ **I have the bank account information**

Check - I prefer a check be mailed

☐ **Mail a check**

All you need is their email address.

- You'll select a one-time keyword and share it with the person you are paying.
- We'll email a link to a secure server. They will log in using the keyword, then provide their bank account information for the deposit. Their account information will be securely stored and is never displayed to you.
- This is a one-time setup process. Any future payments to this person will generate an email notification letting them know you have made a deposit to their account.

Use the "Payees" drop-down to select "Add an Individual."

1. Toggle the "Allow them to provide their banking information" switch on.

Tell us about the individual

First name *

Last name *

Nickname *

Phone number *

Category

Default payment account *

Payee's e-mail information [Tell me more](#)

Email address *

Confirm email address *

Create a security keyword [Tell me more](#)

Keyword *

Confirm keyword *

2. Enter the payee's first name, last name, nickname and phone number.
3. (Optional) Select a category for the payee using the drop-down.
4. Select the account to withdraw from using the "Default Pay From Account" drop-down.
5. Enter and confirm the payee's email address.
6. Enter and confirm a security keyword.
7. Click the **Next** button and go to page 113 to complete the activation process.

Individual Electronic Payments: If You Have an Individual's Account Information

You can pay anyone, such as a babysitter, dog-walker or a freelance worker by creating them as a payee in Bill Pay.

- If you have the bank account information for the individual, you can use this option to send electronic payments.
- We will ask you to complete a secure, one-time activation process before you log out today.

Add an individual

Select a method of payment

Electronic - Sending payments electronically is much more secure than a check in the mail, and it will arrive in as little as 2 business days.



I have the bank account information

Check - I prefer a check be mailed



Mail a check

- If you have the bank account information for the individual, you can use this option to send electronic payments.
- We will ask you to complete a secure, one-time activation process before you log out today.

Tell us about the individual

First name *

First name

Last name *

Last name

Phone number *

(xxx) xxx-xxxx

Bill payment information

Nickname *

Nickname

Category

No Category

Default pay from account *

Use the "Payees" drop-down to select "Add an Individual."

1. Toggle the "I have the bank account information" switch on.
2. Enter the payee's first name, last name and phone number.

The screenshot shows a web form titled "Bill payment information". It contains several input fields and a "Next" button. Red circles with numbers 3 through 8 are placed around the form to indicate the sequence of steps:

- 3**: Points to the "Nickname *" text input field.
- 4**: Points to the "Category" dropdown menu, which currently shows "No Category".
- 5**: Points to the "Default pay from account *" dropdown menu, which currently shows "Primary Checking".
- 6**: Points to the "Information about bank account" section, specifically the "Account number *" and "Confirm account number *" fields.
- 7**: Points to the "Payee's account type *" dropdown menu, which currently shows "Checking".
- 8**: Points to the "Next >" button.

The form fields are as follows:

- Nickname ***: Text input field.
- Category**: Dropdown menu with "No Category" selected.
- Default pay from account ***: Dropdown menu with "Primary Checking" selected.
- Information about bank account**:
 - Account number ***: Text input field.
 - Confirm account number ***: Text input field.
 - Routing number ***: Text input field.
 - Confirm routing number ***: Text input field.
- Payee's account type ***: Dropdown menu with "Checking" selected.
- Next >**: Button to proceed to the next step.

3. Enter a nickname for the payee.
4. (Optional) Select a category for the payee using the drop-down.
5. Select the account to withdraw from using the "Default Pay From Account" drop-down.
6. Enter the payee's account and routing number, then reenter them to confirm that is it correct.
7. Select the payee's account type using the drop-down.
8. Click the **Next** button and go to page 113 to complete the activation process.

Individual Check Payments

With this option, you will need the individual's full name and complete mailing address. Some check payments may take as much as five to eight business days to arrive in the mail depending on the individual's location.

Add an individual

Select a method of payment

Electronic - Sending payments electronically is much more secure than a check in the mail, and it will arrive in as little as 2 business days.

☐ I have the bank account information

Check - I prefer a check be mailed

☒ Mail a check **1**

- With this option, you will need the individual's full name and complete mailing address.
- Some check payments may take as much as 5 to 8 business days to arrive in the mail depending on the individual's location.

Tell us about the individual

First name *

First name

Last name *

Last name

Phone number *

(xxx) xxx-xxxx

Address *

555 Street Address

Apartment number, unit number, condo number

City *

City name

State *

Alabama

ZIP Code *

XXXXX-XXXX

Use the "Payees" drop-down to select "Add an Individual."

1. Toggle the "Mail a check" switch on.
2. Enter the payee's first name, last name and phone number.
3. Enter the payee's street address.

The screenshot shows a web form titled "Bill pay information". It contains several input fields and a "Next" button. Red circles with numbers 4 through 8 are placed around the form to indicate specific steps in a process. Callout 4 points to the "Individual's nickname" field. Callout 5 points to the "Category" dropdown menu. Callout 6 points to the "Default pay from account" dropdown menu. Callout 7 points to the "Do you have an account number that this individual uses to identify you?" section, which includes a "Yes/No" selection and two text input fields for "Your account number" and "Confirm". Callout 8 points to the "Next >" button at the bottom right of the form.

Bill pay information

4 **Individual's nickname ***
Individual nickname

Category
No Category

5

6 **Default pay from account ***
Primary Checking

Information about you

7 **Do you have an account number that this individual uses to identify you?**
Yes No

Your account number
Your account number

Confirm
Confirm your account number

8 **Next >**

4. Enter a nickname for the payee.
5. Select a category for the payee using the drop-down.
6. Select the account to withdraw from using the "Default Pay From Account" drop-down.
7. (Optional) Enter and confirm your account number.
8. Click the **Next** button and go to page 113 to complete the activation process.

Activate a Payee

Activation

JOHN DOE

Activation process

Please select a delivery method, you will be asked to submit the 4-digit code on the next page.

[Tell me more](#)

Important: If you have to leave bill pay before entering your code, you may enter it later. The code will not expire.

I want my code now by phone

☐ Contact phone 1 not on file

☐ Contact phone 2 not on file

I can wait a few seconds to receive my code by text message

☐ No text address on file

I prefer to wait a few minutes for my code to arrive by email

☒ [Redacted]

[View details](#)

[Update](#)

[Update](#)

[Update](#)

[Update](#)

[Request activation code](#)

Activation

Helpful information

Be sure to check your **junk mail** for the activation code. While you're at it, add us to your safe senders list within your email account.

If you must log out of bill pay before entering the code, you can return and enter it later. The code does not expire. Just look for the activate account link on the home page.

Please activate **JOHN DOE** by entering your code below.

Your activation code has been sent to [Redacted]

Enter activation code

Taking too long to receive your code? [Click here to choose another delivery method.](#)

[Submit](#)

1. Select how you would like to receive the activation code.
2. Click the **Request activation code** button.
3. Enter the activation code.
4. Click the **Submit** button when you are finished.



Note: To activate an individual payee at a later time, click the **Home** tab. In the "Attention required" section, click the "Activate" link next to the payee you would like to activate.

Business Bill Pay

Import Payees

Payees used in QuickBooks or Quicken can be imported easily through the Import Payees function. Your file must include the company name, account number, first name and last name.

- Always verify your payee data after you export and after you import to ensure accuracy.
- Company name is a required field for importing. Any record missing this data will not be imported. However, after your file import is completed, we will show you a list of all records and ask you to verify each.

Import payees

Do you have payees already setup in an application?

Payee records can be imported to make adding payees a snap.

Import from:

.CSV file

1

Previous import(s):

0 unverified payees

Please note:

- Always verify your payee data after you export and after you import to ensure accuracy
- Company name is a required field for importing. Any record missing this data will not be imported. However, after your file import is completed, we will show you a list of all records, and ask you to verify each.

Use the “Payees” drop-down to select “Import Payees.”

1. Click the **.CSV file** button.

Import payees

How to import a CSV file

To import your payees into Business BillPay-e, you begin by creating a CSV file in the format shown below. Instructions on how to format the columns are provided below.

Step 1: Prepare your file

Your CSV file should be in the following column order:

1. Company name*
2. Address 1
3. Address 2
4. City
5. State
6. ZIP code (ie. 55555 or 555554444)
7. Phone (ie. 5553334444)
8. Account number*
9. First name*
10. Middle name
11. Last name*

* Minimum required fields: Company name, Account number, First name and Last name.

Note: The file should contain as much information as you have available; as you may be asked to enter additional information when verifying the payee

**Please ensure that the Phone number and ZIP code contain no spaces or special characters.

***For the import process, the column headers are not necessary

Step 2: Click the "Choose File" button, select your CSV file and click "Upload" button.

2

Choose File

No file chosen

Upload

3

2. Click the **Choose File** button and select the file you wish to upload.
3. Click the **Upload** button.

Successfully imported 1 payee record

The following Payee records need to be verified.

Please verify the payee you would like to add. If the payee is missing required information you will need to update the information before the payee is added. To return to your unverified payee list, go to [Import payees](#).

Delete selected

<input type="checkbox"/> Payees	Account number	Actions
<input type="checkbox"/> A Company	123456789	+ Add

We could not locate your payee, please provide the complete mailing address for "A Company".

Address *

1 Main St.

Address2

City *

Anywhere

State *

Illinois

ZIP code *

62294-____

Cancel

Submit

- 4. Click the "+Add" link.
- 5. Add any missing information and click the **Submit** button.

Business Bill Pay

Edit a Payee

Editing the simple details of a payee is easy within Pay A Bill. For more complicated changes, please submit a Payee Change Request to Alliance Bank.

The screenshot shows the 'Manage payees' interface. At the top, there is a search bar and a 'Print' button. Below the search bar, there are three tabs: 'All payees', 'Companies', and 'Individuals'. The 'All payees' tab is selected. Below the tabs, there is a table of payees. The first payee is 'McPhersonal Electrical (Check)'. The table has columns for 'Payees', 'Account number', and 'Additional items'. The 'Additional items' column shows 'Category: Business' and 'Last paid: N/A'. At the end of the row, there is an 'Edit' link and a 'Delete' button. The 'Edit' link is circled with a red circle and the number 2. Below the table, there is a form titled 'Edit'. The form has fields for 'Account holder name', 'Payee name', 'Payee phone number', 'Payee nickname', 'Payee account number', 'Category', 'Default pay from', 'Payments are sent to', 'Address', 'City', 'State', and 'ZIP'. The 'Category' field is set to 'Business'. The 'Default pay from' field is set to 'Primary Checking'. The 'Payments are sent to' field is set to 'Address'. The 'Address' field is set to '6 WISTERIA PL'. The 'City' field is set to 'MARRERO'. The 'State' field is set to 'Louisiana'. The 'ZIP' field is set to '70072-____'. At the bottom of the form, there are 'Cancel' and 'Save' buttons. The 'Save' button is circled with a red circle and the number 4.

Manage payees

+ Add payee Search payees... Show all payees

All payees Companies Individuals Sort payee by...

All Payees

Payees	Account number	Additional items
McPhersonal Electrical (Check)	*****6789	Category: Business Last paid: N/A

Pay Edit Delete

Edit

Account holder name
Ara McPherson

Payee name
MCPHERSON ELECTRICAL

Payee phone number
[REDACTED]

Payee nickname
McPhersonal Electrical

Payee account number
123456789

Category
Business

Default pay from
Primary Checking

Payments are sent to
Address

6 WISTERIA PL

City
MARRERO

State
Louisiana

ZIP
70072-____

Cancel Save

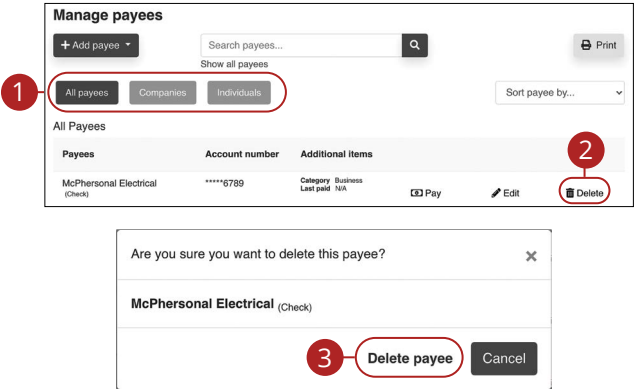
Use the "Payees" drop-down to select "Manage Payees."

1. Sort payees by clicking the appropriate tab.
2. Click the "Edit" link at the end of the payee's row to edit a payee.
3. Make the necessary changes.
4. Click the **Save** button when you are finished making changes.

Business Bill Pay

Delete a Payee

If a payee is no longer needed, you can permanently delete them. This will not erase data from any existing payments.



Use the “Payees” drop-down to select “Manage Payees.”

1. Sort payees by clicking the appropriate tab.
2. Click the “Delete” link at the end of the payee’s row to delete a payee.
3. Click the “Delete payee” link.

Business Bill Pay

Add and Manage Categories

Categories are groups of payees that help organize your bills and create your budgets.

Manage categories

2 **Manage categories** Filter categories

Show all categories Show all payees

Payees	Account number	Category
atmos	*****2345	Unassigned
BULK RATE	*****3456	Unassigned
Entergy - TEST	*****6789	Unassigned
Jalen	*****6789	Unassigned
John Doe	*****6789	Unassigned
Mom	*****nson	Unassigned
Whitney	*****2345	Unassigned
	*****rson	Personal

1

Manage categories

2a **Category name**

Category name list

Business	2b <input type="button" value="Delete"/>
Personal	<input type="button" value="Delete"/>

Are you sure you want to delete this category?

Deleting **Business** will place the payee in an unassigned status.

Use the “Payees” drop-down to select “Manage Categories.”

1. Move payees into new categories using the “Category” drop-downs.
2. To create or delete a category, click the **Manage categories** button.
 - a. To create a new category, enter a category name and click the **Add category** button.
 - b. To delete a category, click the “Delete” link next to the category you wish to delete. Then click the “Delete category” link.

Business Bill Pay

Single Payment

It is easy to pay your bills once you set up payees. Within Single Payments, you can see all the payees you have established so far. To pay a bill, simply find your payee and fill out the payment information beside their name.

One-time payment

+ Add payee

Search payees...

Company

Select all

1

atmos*****2345 +

BULK RATE*****3456 +

Entergy - TEST*****6789 +

McPhersonal Electrical*****6789 +

Whitney*****2345 +

View selected (0)

2

Pay (0)

Payment summary

Payee	From account	Amount*	Deliver by*	
atmos <small>Check *****2345 Last paid: N/A Amount paid: N/A</small>	3 <div>Primary Checking </div>	4 <div>\$ <input type="text"/></div>	5 <div>8/4/2020 </div>	Remove

< Back

Review

6

Pay all

By clicking Pay all, you authorize us to debit the indicated account for the amount of each payment.

Use the “Payments” drop-down to select “One-time Payment.”

1. Select a payee from the Payee List.
2. Click the **Pay** button.
3. Choose the account to withdraw from using the “From Account” drop-down.
4. Enter the amount of the payment.
5. Select the Deliver By date using the calendar feature.
6. Click the **Pay all** button when you are finished.

Business Bill Pay: Single Payment

Business Bill Pay

Edit or Stop a Single Payment

Changes can be made to a scheduled payment up until the time of processing.

Scheduled payments

Search filter Print

Payee	Amount	Deliver by date	1a	2a
atmos Check Confirmation #2	\$1.00	08/31/2020	Details Edit	Stop

Edit single payment

Account details

Payee: atmos

Payment method: Check

From account: Primary Checking

Amount: \$ 1.00

Deliver by date: 8/31/2020

Invoice/Comment: [View / Add](#)

Transaction details

Confirmation #: 2

Scheduled by: Murphy Test

Delivery: Standard

[< Back](#) [Submit](#) 1c

Stop single payment

Account details

Payee: American Express

Payment method: Check

From account: Primary Checking

Amount: \$999.00

Process date: 10/26/2020

Invoice / Comment: [None](#)

Scheduled by: Laurie Smith

Transaction details

Confirmation #: 40

Est arrival: 10/30/2020

Delivery: Standard

[< Back](#) [Submit](#) 2b

Use the “Payments” drop-down to select “Scheduled Payments.”

- To edit a payment:
 - Click the “Edit” link to edit transaction details.
 - Make the necessary changes.
 - Click the **Submit** button when you are finished making changes.
- To stop a payment:
 - Click the “Stop” link to stop the payment.
 - Click the **Submit** button.

Business Bill Pay

Create a Recurring Payment

Our Recurring Payments feature keeps you ahead of your repeating payments. Setting up a recurring payment takes only a few moments and saves you time by not having to reenter a payment each time it is due.

Recurring payment

+ Add payee

Company

Individual

All Categories

American Express

*****8467

AT&T

*****8467

Cellular One

*****8467

Chase

*****8467

Lease

*****8467

MasterCard

*****8467

Moe's Mowers

*****8467

Seed Indeed Co.

*****8467

Vern's Fertilizer

*****8467

Waverly Water Co.

*****8467

Set up American Express recurring payment

Details

Name

American Express

Check

*****8467

Add comment

Pay from*

Primary Checking

Amount*

\$

Use the “Payments” drop-down to select “Recurring Payment.”

1. Select a payee from the list.
2. Select an account to withdraw from using the “Pay From” drop-down.
3. Enter the amount of the payment.

4

Series options / preferences

If the payment falls on a holiday or weekend?

Pay before

Pay after

5

Frequency edit

Frequency*

Monthly

Last business day

Select first process*

6

Would you like this series to end?*

☒ No

☐ On this date

☐ After a set # of payments

Cancel

Review

7

Submit

By clicking submit, you authorize us to debit the indicated account for the amount of each payment.

4. Choose your payment preference if a payment date falls on a holiday or weekend.
5. Select how often the payment should recur using the "Frequency" drop-down and select a delivery date.
6. Select when you would like the series to end.
7. Click the **Submit** button when you are finished.

Business Bill Pay

Edit or Stop a Recurring Payment

You can change or cancel a payment even after you schedule it. This convenient feature gives you the freedom to change the way you make your payments.

Scheduled payments

Q Search filter

Print

Payee	Amount	Deliver by date		1a	2a
atmos Check Confirmation #:3	\$1.00	10/30/2020	Details	Edit	Stop

Edit recurring payment

Payee	From account	Amount	Process date	Additional items	
John Doe Electronic	Primary Checking	\$1.00	11/30/2020	Confirmation #	1
				Est. arrival	12/2/2020
				Comment	None
				Series start	11/30/2020
				Series end	None
				Frequency	Monthly on the last business day

What would you like to do?

1b

☒ Skip the payment scheduled on

11/30/2020

☐ Change the payment scheduled on

11/30/2020

☐ I would like to change the entire series

< Back

Submit

1c

Use the “Payments” drop-down to select “Scheduled Payments.”

1. To edit a payment:
- a. Click the “Edit” link to edit the transaction details

b. Make the necessary changes.

c. Click the **Submit** button when you are finished making changes.
2. To stop a payment:
- a. Click the “Stop” link to stop the payment.

Stop recurring payment

Payee	From account	Amount	Process date
John Doe Electronic	Primary Checking	\$1.00	11/30/2020

What would you like to do?

☒ Stop the payment series immediately.

☐ Stop the series after the next payment processes.

Back

Submit

- b. Decide if you would like to stop the series immediately or stop the series after the next payment processes.
- c. Click the **Submit** button.

Business Bill Pay

Payment Approval

Depending on which rights are assigned to the user, a payment can be designated as “needs approval.” You can see notifications of payments awaiting approval in the “Attention required” section. An authorized user must log in to approve each transaction that meets a certain criteria.

Scheduled payments

Q Search filter

Print

Payee	Amount	Process date				
American Express Check Confirmation #40	\$999.00	10/26/2020	Details	<div>A</div> <div>✓ Approve</div>	Edit	Stop
MasterCard Check Confirmation #41	\$999.00	11/02/2020	Details	✓ Approve	Edit	Stop
Subtotal	\$1,998.00	Primary Checking *****1232				
Total	\$1,998.00	Skipped payments not included in the total.				

All transactions

✓ Approve all

B

Click the “Payments Awaiting Approval” link on the Home page.

- A. Click the “Approve” link to authorize each transaction.
- B. Click the **Approve all** button to approve all of the payments.

Business Bill Pay

Calendar

Quickly view all of your scheduled payments.

A

All TransactionsTransfersPayroll DepositsBill Payments

Calendar

October 2020

MondayTuesdayWednesdayThursdayFriday

5

✓ \$1,330.00

6

✓ \$1,200.00

7

✓ \$1,200.00

8

12

13

✓ \$999.00

14

15

19

20

21

📅 \$215.00

22

23

📅 \$200.00

26

27

📅 \$50.00
🕒 \$999.00

28

29

30

📅 \$250.00
🕒 \$500.00

Total

\$6,943.00

All details

All Transactions Awaiting Approval \$1,499.00

All Scheduled Transactions \$715.00

All Transactions Processed \$4,729.00

✓ Processed

Monday October 05, 2020

Payee	Amount
Cellular One	\$65.00
Lease	\$1,200.00
	\$65.00
Total	\$1,330.00

Click the **Calendar** tab on the Home page.

- A. Click each button to filter transactions.
- B. Click the All details button to view additional details about the current month's transactions.
- C. Click each transaction to view additional details.

Business Bill Pay

Company Profile

Easily change information associated with your account at Alliance Bank by modifying your company profile.

The screenshot shows a web form titled "Company profile" with a subtitle "Change company information". The form contains several input fields: "Company name:" (with a masked value), "Address:" (with "123 MAIN ST"), "City:" (with "ANYWHERE"), "State:" (a dropdown menu showing "Louisiana"), "ZIP Code:" (with "70123-0000"), "Phone number:" (with a masked value), and "Fax number:". Below these fields is a section titled "Dual signatures required" containing a checkbox labeled "Require dual signatures". At the bottom right is a "Submit" button. Three red circles with numbers 1, 2, and 3 are overlaid on the form. Circle 1 points to the address and city/state/zip fields. Circle 2 points to the "Require dual signatures" checkbox. Circle 3 points to the "Submit" button.

Use the "Options" drop-down to select "Company Profile."

1. Change the information that Alliance Bank has on file for your company.
2. Decide if dual requirements are required by checking the box.
3. Click the **Submit** button when you are finished making changes.

Business Bill Pay

Delete or Edit Bill Pay Accounts

Add or edit your Pay A Bill accounts through the Manage Bill Pay Accounts function.

C

Manage bill pay accounts

+

Add new account

Default	Nickname	Account number	Account type	Status		
<input checked="" type="radio"/>	Primary Checking Default Account	*****7841	Checking	Approved	<div>B</div> <div>Edit</div>	<div>A</div> <div>Delete</div>

1c

Add new account

×

Nickname *

Nickname

Account number *

Account number

Confirm account number *

Confirm account number

Account type *

Please select

▼

Close

Save changes

2c

Use the “Options” drop-down to select “Manage Bill Pay Accounts.”

- A. Click the “Delete” link to remove the account from Bill Pay.
- B. Click the “Edit” link to make changes to the account nickname.
- C. Add a new account by clicking the **Add new account** button.
 1. Enter the account information.
 2. Click the **Save changes** button when you are finished.

Business Bill Pay

Modify User Permissions

You can monitor users that have access to your account. Using User Permissions, you can give each user different accesses to your accounts, amount of debits allowed and designate other permissions. Carefully consider each user's permissions.

Manage users

Last name	First name	User ID	Last login	
<div></div> <div>Primary User</div>	<div></div>	20171116039763 9349a8	N/A	<div>Edit</div> <div>Permissions</div>

Edit Payment Permissions

User name: ARA MCPHERSON

User type: Custom

Restore Permissions

User informationPaymentsPayeesOptionsMessage centerApprove authority

Schedule bill payments

Schedule to all bill payeesSchedule to specific bill payees

Establish payment caps

Payment caps allow you to set a specific amount that ARA MCPHERSON cannot exceed when scheduling payments to particular payees.

Designate pay from accounts

Primary Checking

Payment history

Admin user list

CancelSave

Use the "Options" drop-down to select "Manage users."

1. Click the "Permissions" link.
2. Select one of the categories across the top.
3. Enable or disable permissions.
4. Click the **Save** button when you are finished.
5. (Optional) Original permissions can be restored at any time by clicking the **Restore Permissions** button. This applies to all elements of user permissions for this particular user.

Business Bill Pay

Personal Profile

It is important to keep the contact information about your company up to date with Alliance Bank. You can easily change these elements and personalize your Pay A Bill experience by following the steps below. The challenge phrases can also be altered here.

The screenshot shows the 'Personal Profile' page of the Business Bill Pay system. The header includes navigation links and user information. Two buttons, 'View Contact Info' and 'Default Page', are highlighted with red circles labeled 1a and 2a. Below these are two main sections: 'Contact Info' and 'Default page'. The 'Contact Info' section contains fields for email and phone numbers, with 'Edit' buttons. The 'Default page' section allows selecting a default home page from four options: Home (Default), Calendar, Single Payment, and Shortcut, with a 'Submit' button. Red circles labeled 1b and 2b point to the 'Contact Info' and 'Default page' sections respectively.

Click the “Company Profile” link on the Home page.

1. To update contact info:
 - a. Click the “View Contact Info” link.
 - b. Click the **Edit** button. Make your changes and click the **Submit** button when you are finished.
2. To change your default page:
 - a. Click the “Default Page” link.
 - b. Choose what page you prefer Bill Pay to open with such as Home, Calendar, Single Payment or Shortcut. Click the **Submit** button when you are finished.

Business Bill Pay

e-Notifications

Alliance Bank makes staying on top of payments and bills simple, but it becomes even easier when you set up e-Notifications in your account. There are several triggers that can send an e-Notification, so you are always aware of what is happening with your accounts.

Events

With the Events features, you can develop customized communications to be notified each time a particular event occurs through your Pay A Bill account.

e-Notifications

Event

Logout

Recurring

Reminders

Email address on file

Short text address on file

Edit

N/A

Edit

Event Notifications

With Event Notifications, you can develop customized communications where you are notified each time a particular event occurs through your bill pay account.

A transaction needs approval

Send notification to

Email Address

Submit

Notification has been activated and will be sent to:Erica@MCompany.com

A transaction exceeds a specified amount

Send notification to

Category

Payee or Account

Amount

Email Address

All Categories

All Payees

\$

Submit

- Use the “Options” drop-down to select “e-Notifications,” then click the **Event** button.
1. Use drop-downs to create your custom event notifications. Click the **Submit** button when you are finished.

Logout

When you use the Logout feature, you can receive a customized email summary of Pay A Bill activities each time you exit Pay A Bill.

e-Notifications

Event Logout Recurring Reminders

Email address on file

Short text address on file

N/A

Edit Edit

Logout Notifications

At the end of each bill pay session, you can receive a customized email summary of your bill pay activities.

Please select which items you would like to receive each time you log out.
Send a List of the following:

☐ Scheduled transactions

☒ Added payees

☐ Deleted payees

☐ Skipped and stopped transactions

☒ Added admin users

Submit

Use the “Options” drop-down to select “e-Notifications,” then click the **Logout** button.

1. Enable or disable notifications on a particular feature when you logout.
2. Click the **Submit** button when you are finished making changes.

Recurring

You can customize how often you receive email notifications on scheduled payments and transaction history.

e-Notifications

Event Logout **Recurring** Reminders

Email address on file [Redacted] **Edit**

Short text address on file N/A **Edit**

Recurring Notifications
These email notifications will provide a list of bill pay information in which you customize how often it is received.

A list of all scheduled payments

How often
Select Frequency ▾ **1**

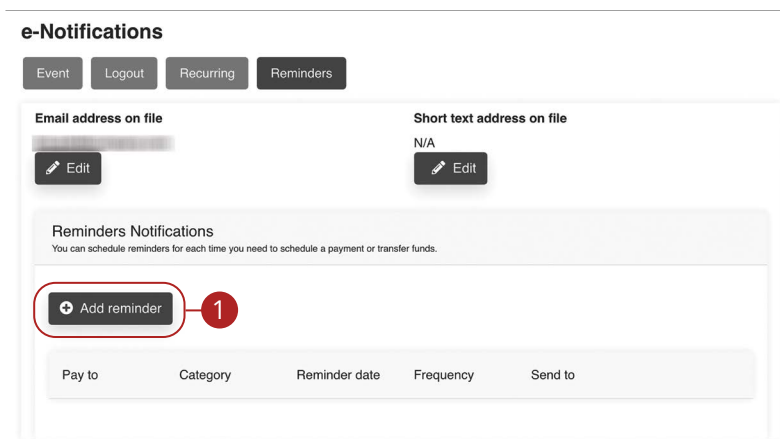
Submit **2**

Use the “Options” drop-down to select “e-Notifications,” then click the **Recurring** button.

1. Using the drop-downs, select when you would like receive notifications about scheduled payments and your transaction history.
2. Click the **Submit** button when you are finished making changes.

Reminders

You can schedule reminders for when you send or receive payments.



e-Notifications

Event Logout Recurring **Reminders**

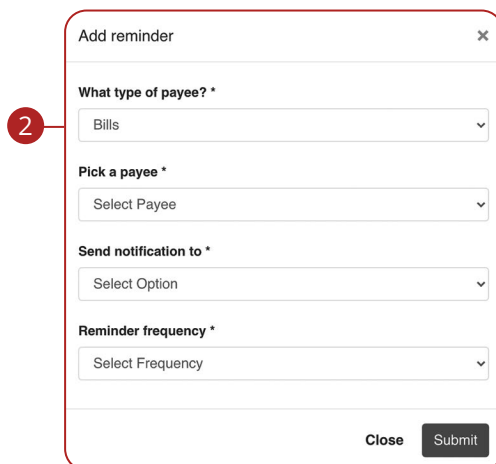
Email address on file Edit

Short text address on file N/A Edit

Reminders Notifications
You can schedule reminders for each time you need to schedule a payment or transfer funds.

+ Add reminder **1**

Pay to	Category	Reminder date	Frequency	Send to
--------	----------	---------------	-----------	---------



Add reminder ×

What type of payee? *
Bills

Pick a payee *
Select Payee

Send notification to *
Select Option

Reminder frequency *
Select Frequency

Close Submit

Use the “Options” drop-down to select “e-Notifications,” then click the **Reminders** button.

1. Click the **Add reminder** button.
2. Using the drop-downs, create a custom reminder. Click the **Submit** button when you are finished.

Business Bill Pay

Reports

You can create a report or detailed overview of your spending habits to help you better manage your finances. You can view them on your computer or download them locally to your hard drive or device.

1

Reports

Payments Processed

Payment Changes

Payments Stopped

Payees Added

Payments Processed

☒ All Users

☐ Scheduling User

☐ Approving User

Date Range

Current Month

▼

Start Date

Start date

📅

End Date

End date

📅

Create report

2

Use the “Options” drop-down to select “Reports.”

1. Choose a report type listed across the top.
2. Customize your report using the calendars and drop-downs. Click the **Create report** button when you are finished.

Positive Pay

Introduction

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

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

CURRENT EXCEPTIONS	HISTORICAL DECISIONS
Showing All Items →	Showing All Items from 6/22/2022 to 6/22/2022 →
Updated: Jun 22, 2022 11:46:22 AM	Updated: Jun 22, 2022 11:46:22 AM
NO POSITIVE PAY EXCEPTIONS	NO POSITIVE PAY DECISIONS
POSITIVE PAY CHECKS ISSUED	FILTERS
Current Date →	Create and manage filters to notify you and others of pending ACH items, blocked items matching a ruleset, or make decisions on pending ACH items.
Updated: Jun 22, 2022 11:46:21 AM	Operating (*7617) 1 Filter
NO CHECKS ISSUED	Payroll (*2980) 1 Filter

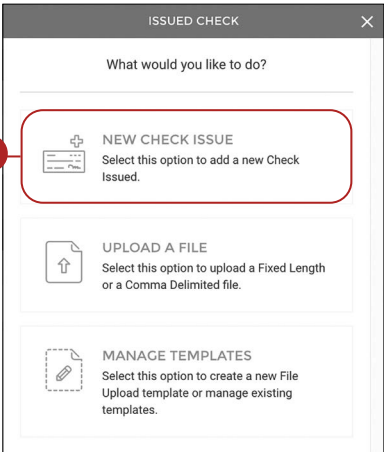
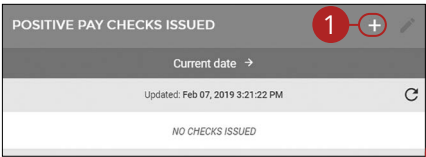
Positive Pay

Manually Add a Check

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



Note: Default cutoff for Positive Pay additions and decisions is 10 AM CST.



Click the **Positive Pay** tab.

1. Click the **+** icon under CHECKS ISSUED.
2. Click the **New Check Issue** button.

The screenshot shows a mobile application interface for creating a new issued check. The title bar at the top is dark gray with a back arrow on the left and a close 'X' on the right. The form consists of several input fields, each with a red circle and number to its left indicating a step in the process. The fields are: 'SERIAL NUMBER' (required), 'ACCOUNT' (with a dropdown arrow and 'required'), 'PAYEE', 'AMOUNT' (required), 'WRITE DATE' (required with a calendar icon), 'Void' (with a radio button), and a large gray 'CREATE CHECK' button at the bottom. A vertical scrollbar is visible on the right side of the form.

3 SERIAL NUMBER required

4 ACCOUNT required →

5 PAYEE

6 AMOUNT required

7 WRITE DATE required

8 Void

9 CREATE CHECK

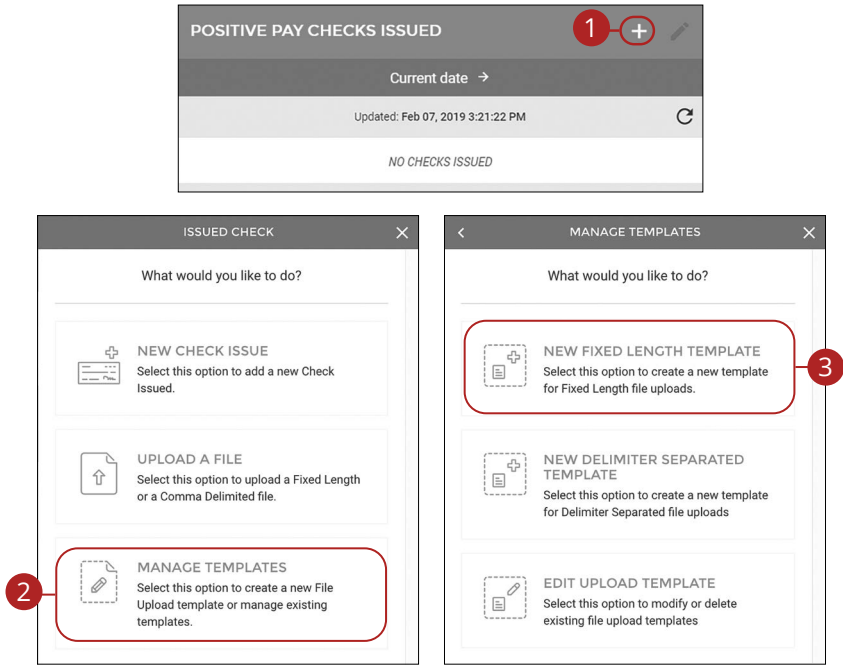
3. Enter the serial number.
4. Use the drop-down to select an account.
5. (Optional) Enter the payee. When Payee information is provided, any check cashed at Alliance Bank will provide tellers with the issued Payee name.
6. Enter the amount.
7. Enter the write date.
8. (Optional) Check the box to mark the check as void.
9. Click the **Create Check** button.

Positive Pay

Check Upload Templates

Create a template for uploading checks.

Fixed Length Template



Click the **Positive Pay** tab.

1. Click the **+** icon under CHECKS ISSUED.
2. Click the **Manage Templates** button.
3. Click the **New Fixed Length Template** button.

UPLOAD TEMPLATE DETAILS

4 Save Settings as a New Template: required

TEMPLATE NAME

Select the fields contained in the Undetermined file and place them in the order they exist from left to right. If you would like to ignore a field, insert a **Filler** notation.

7

Account Number Required required

FIELD LENGTH

Amount Required required

FIELD LENGTH

Serial Number Required required

FIELD LENGTH

Write Date Required required

FIELD LENGTH

5

6 + Insert New Field

8 Number of Header Rows to Skip:

HEADER ROWS

9 Amount Excludes Decimals


10 SAVE

SUCCESS

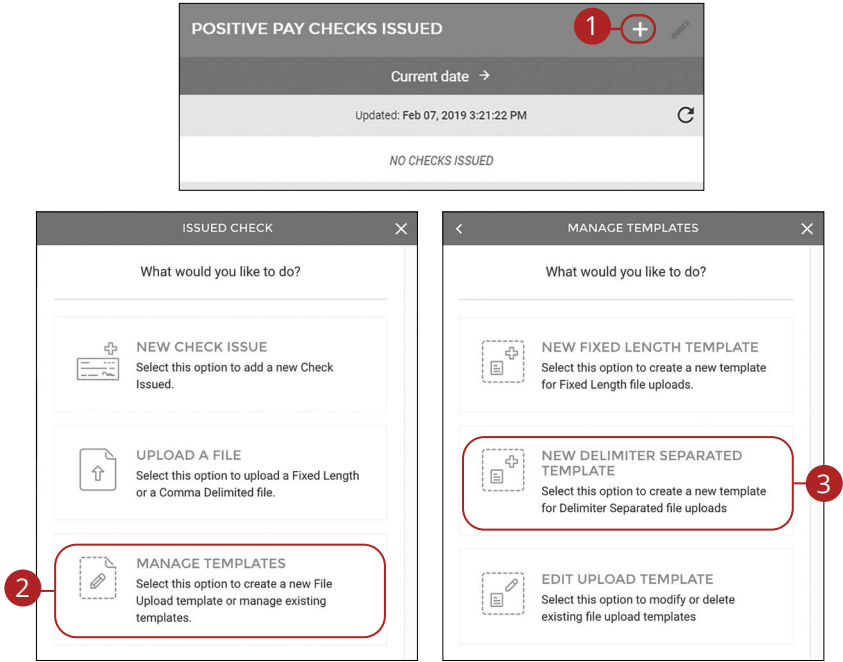
11

TEMPLATE SUCCESSFULLY SAVED

CLOSE WINDOW

4. Enter a template name.
5. Arrange the fields in the order they appear in your file from left to right. Arrange the fields by clicking on the  button and dragging the field to the correct location.
6. (Optional) Click the “+ Insert New Field” link to insert a new field. If you would like to ignore a field, insert a “Filler” notation.
7. Enter a field length for each field.
8. (Optional) Enter the number of header rows to skip.
9. (Optional) Check the box to exclude decimals in the amounts.
10. Click the **Save** button.
11. Click the **Close Window** button.

Delimiter Separated Template



Click the **Positive Pay** tab.

1. Click the **+** icon under CHECKS ISSUED.
2. Click the **Manage Templates** button.
3. Click the **New Delimiter Separated Template** button.

UPLOAD TEMPLATE DETAILS

Save Settings as a New Template: required

TEMPLATE NAME

Select the fields contained in the Undetermined file and place them in the order they exist from left to right. If you would like to ignore a field, insert a **Filler** notation.

Account Number Required ⋮

Amount Required ⋮

Serial Number Required ⋮

Write Date Required ⋮

+ Insert New Field

Number of Header Rows to Skip:

HEADER ROWS

Amount Excludes Decimals ☐

SAVE

SUCCESS

✓

TEMPLATE SUCCESSFULLY SAVED

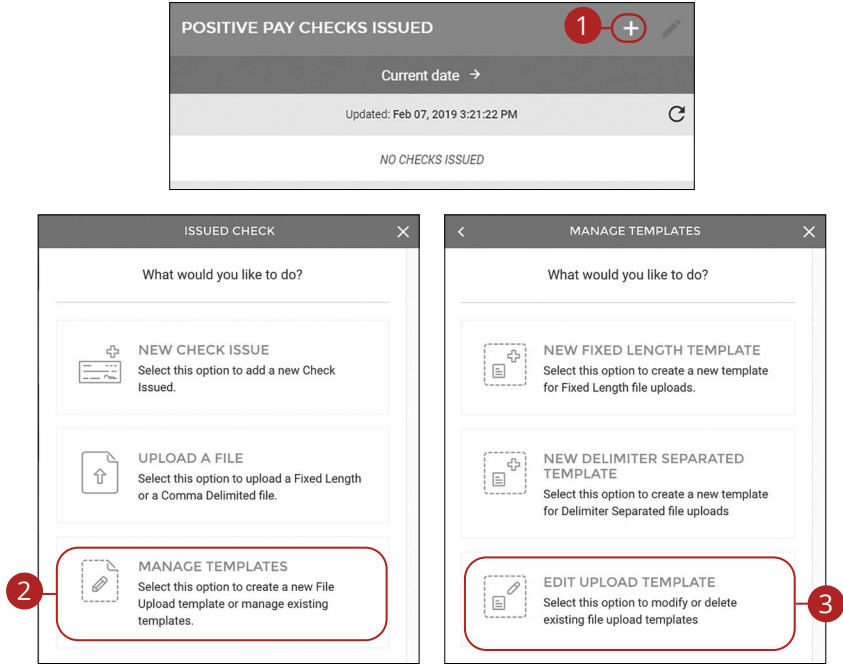
CLOSE WINDOW

4. Enter a template name.
5. Arrange the fields in the order they appear in your file from left to right. Arrange the fields by clicking on the ⋮ button and dragging the field to the correct location.
6. (Optional) Click the "+ Insert New Field" link to insert a new field. If you would like to ignore a field, insert a "Filler" notation.
7. (Optional) Enter the number of header rows to skip.
8. (Optional) Check the box to exclude decimals in the amounts.
9. Click the **Save** button.
10. Click the **Close Window** button.

Positive Pay

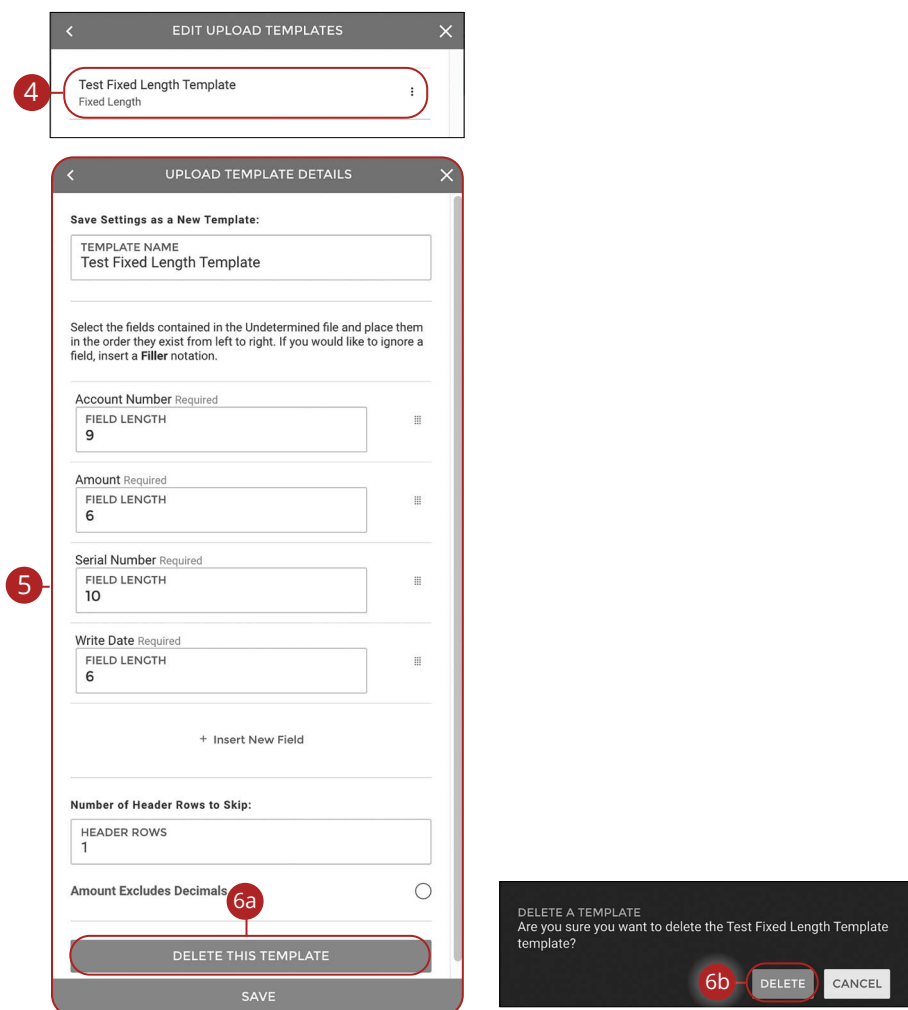
Edit Upload Templates

Easily edit or delete a template.



Click the **Positive Pay** tab.

1. Click the **+** icon under CHECKS ISSUED.
2. Click the **Manage Templates** button.
3. Click the **Edit Upload Template** button.

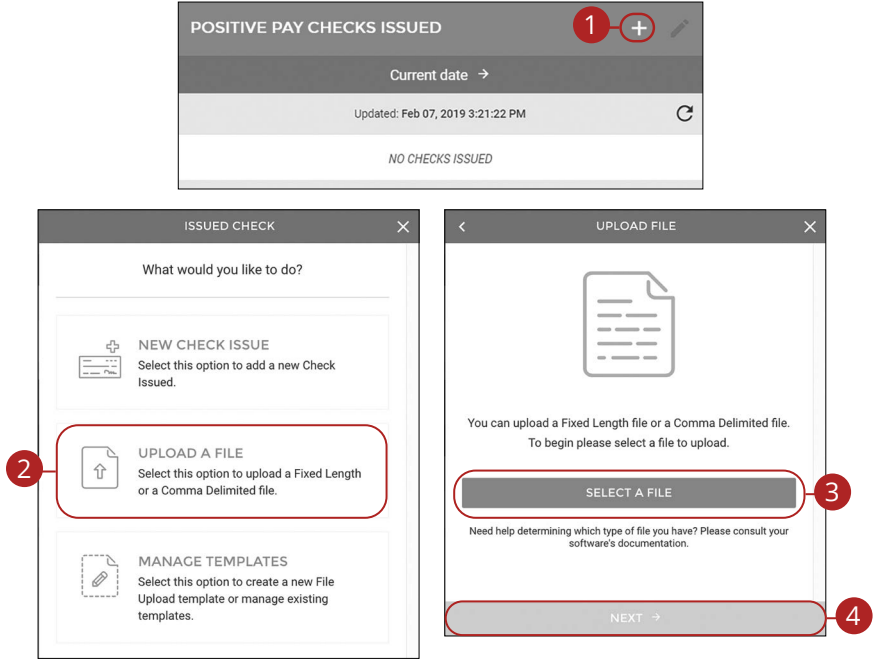


4. Select the template you would like to edit or delete.
5. To edit a template, make the necessary changes and click the **Save** button.
6. To delete a template:
 - a. Click the **Delete This Template** button.
 - b. Click the **Delete** button.

Positive Pay

Manually Add Checks Via Upload

Add checks by uploading a fixed length or a comma delimited file.




Click the **Positive Pay** tab.

1. Click the **+** icon under CHECKS ISSUED.
2. Click the **Upload A File** button.
3. Click the **Select A File** button and select the file you wish to upload.
4. Click the **Next** button.

The screenshot shows the 'UPLOAD DETAILS' screen with the following elements and callouts:

- 5:** A red circle highlights the 'Choose a layout template to apply (optional):' section, which includes a 'LAYOUT TEMPLATE' dropdown menu.
- 6:** A red circle highlights a vertical column of four grid icons (3x3) used for reordering fields.
- 7:** A red circle highlights the '+ Insert New Field' button.
- 8:** A red circle highlights the 'HEADER ROWS' input field under the 'Number of Header Rows to Skip:' label.
- 9:** A red circle highlights the 'Amount Excludes Decimals' checkbox.
- 10:** A red circle highlights the 'READ FILE →' button at the bottom of the screen.

Other visible text on the screen includes: 'UPLOAD DETAILS', 'Hheads up! Applying a template will remove any layout that you may have created below.', 'Select the fields contained in the Undetermined file and place them in the order they exist from left to right. If you would like to ignore a field, insert a **Filler** notation.', and a list of fields: 'Account Number Required', 'Amount Required', 'Serial Number Required', and 'Write Date Required'.

5. (Optional) Use the drop-down to select a layout template. Applying a template will remove any layout that you may have created below. Go to page 140 for more information about creating layout template.
6. Arrange the fields in the order they appear in your file from left to right. Arrange the fields by clicking on the  button and dragging the field to the correct location.
7. (Optional) Click the “+ Insert New Field” link to insert a new field. If you would like to ignore a field, insert a “Filler” notation.
8. (Optional) Enter the number of header rows to skip.
9. (Optional) Check the box to exclude decimals in the amounts.
10. Click the **Read File** button.

Positive Pay

Managing Exceptions

Exceptions represent two types of items: items that do not match checks issued by the client to the bank or items attempting to clear an account where the Positive Pay service is set to run in reverse, requiring client review of all items.

Exception Types:

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



Note: Default cutoff for Positive Pay additions and decisions is 10 AM CST.



Note: It is recommended that Positive Pay customers set up the “Positive Pay Exception” alert. This will alert them anytime there is an exception that needs attention. Go to page 163 for more information about creating an alert.

POSITIVE PAY EXCEPTIONS		
All Accounts →		
Updated: Feb 07, 2019 3:21:22 PM		
1	PAID NOT ISSUED 100 Mike's Acct *1954	\$65.00 > 08/14/2017

Positive Pay Exceptions 100		
Approve	Fix	Return
ACCOUNT Mike's Acct *1954		
AMOUNT \$65.00		
DATE 08/14/2017		
EXCEPTION REASON Paid Not Issued		

Click the **Positive Pay** tab.

1. Click an exception.
2. Select the appropriate decision.

Positive Pay

Historical Decisions

Any previous decisions will be listed in on the main Positive Pay page and can be displayed by a date range.

The screenshot shows the 'HISTORICAL DECISIONS' header with a search icon. Below it, a bar indicates 'Showing All Items from 8/23/2021 to 8/23/2021 →' with a red circle and number 1. Below this is a 'SEARCH POSITIVE PAY DECISIONS' modal window. Inside the modal, there is a search icon and the text 'Search through your Current Decisions activity.' Below this are three filter fields: 'SEARCH' (with a red circle and number 2), 'DATE RANGE' (set to 'Current date' with a red circle and number 3), and 'TYPES' (set to 'All Items' with a red circle and number 4). At the bottom of the modal is a 'SEARCH' button (with a red circle and number 5).

Click the **Positive Pay** tab.

1. Click the "Date Range" link to search historical decisions.
2. (Optional) Enter Search criteria. Examples include check number or payee name.
3. Use the drop-down to select a Date Range. The Date Range option requires a Start Date and End Date.
4. Use the drop-down to enter transaction Type.
5. Click the **Search** button.

Positive Pay

Filters

Create and manage filters to notify you and others of pending ACH items, blocked items matching a ruleset or make decisions on pending ACH items.

Add Email Address to Receive Notifications

FILTERS

Create and manage filters to notify you and others of pending ACH items, blocked items matching a ruleset, or make decisions on pending ACH items.

Checking (*0705)
No Filters
No associated email addresses

Checking (*0800)
No Filters
No associated email addresses

Checking (*4485)
No Filters
No associated email addresses

CHECKING
Account *705

ASSOCIATED EMAIL ADDRESSES
Any notifications will be sent to these email addresses:

NO EMAIL ADDRESSES

+ Add Email Address

ADD EMAIL ADDRESS

Any notifications from **Checking** will be sent to this email address.

EMAIL ADDRESS required

Ensure that emails sent to this address aren't marked as junk.

SAVE EMAIL ADDRESS

Click the **Positive Pay** tab.

1. Within the Filters section, select an account.
2. Click the “+Add Email Address” link.
3. Enter the email address and click the **Save Email Address** button.

Positive Pay: Filters

Add an Allowed Company

Identify companies that are allowed to send ACH transactions to this account for processing.

FILTERS

Create and manage filters to notify you and others of pending ACH items, blocked items matching a ruleset, or make decisions on pending ACH items.

1

Checking (*0705)

No Filters

No associated email addresses

MANAGE ALLOW LIST

+

2

ALLOW LIST COMPANIES

Identify companies that are allowed to send ACH transactions to this account for processing.

ADD ALLOW LIST COMPANY

×

All future ACH transactions sent to **Checking (*705)** from this company will be processed.

Enter a name to easily identify this company

3

COMPANY NAME

Enter the company's ID number

4

COMPANY ID

required

Once a company ID has been created it cannot be changed later.

5

SAVE ITEM

Click the **Positive Pay** tab.

1. Within the Filters section, select an account.
2. Click the **+** icon under Manage Allow Lists.
3. Enter a company name.
4. Enter a company ID.
5. Click the **Save Item** button.

Manage Allowed Companies

FILTERS

Create and manage filters to notify you and others of pending ACH items, blocked items matching a ruleset, or make decisions on pending ACH items.

1

Checking (*0705)
No Filters
No associated email addresses

MANAGE ALLOW LIST

ALLOW LIST COMPANIES

Identify companies that are allowed to send ACH transactions to this account for processing.

2

ABC Company
ID #123456789

EDIT ALLOW LIST COMPANY

All future ACH transactions sent to **Checking (*0705)** from this company will be processed.

Enter a name to easily identify this company

COMPANY NAME
ABC Company

3

Enter the company's ID number

COMPANY ID
123456789

4aOnce a company ID has been created, it cannot be changed later.

4b

DELETE ALLOW LIST COMPANY

DELETE ALLOW LIST ITEM

You are about to delete this Allow List company. This action cannot be undone. Would you like to continue?

YES NO

SAVE ITEM

Click the **Positive Pay** tab.

1. Within the **Filters** section, select an account.
2. Select a company.
3. To edit, make the necessary changes and click the **Save Item** button.
4. To delete an allowed company:
 - a. Click the **Delete Allow List Company** button.
 - b. Click the **Yes** button.

Block an ACH Item

Identify incoming ACH items to stop from automatically processing for manual review.

1 **FILTERS**

Create and manage filters to notify you and others of pending ACH items, blocked items matching a ruleset, or make decisions on pending ACH items.

Checking (*0705)
No Filters
No associated email addresses

MANAGE BLOCK LIST **+** **2**

Identify incoming ACH items to stop from automatically processing for manual review.

ADD BLOCK LIST ITEM

Block List items will be stopped from automatically processing for **Checking (*0705)** to allow manual review. To get started first select a Block List type.

3 **Select a Block List item type**

ITEM TYPE
SEC Code

4 **Select SEC code to create a rule for**

SEC CODE required

4 **Select transaction type(s) to apply rule to**

TRANSACTION TYPE
Debits Only

5 **Notify Via Email**
Send notification email when an item matches this rule

6 **SAVE ITEM**

Click the **Positive Pay** tab.

1. Within the Filters section, select an account.
2. Click the **+** icon under Manage Block List.
3. Use the drop-down to select a block list item type.
4. Enter the necessary information.
5. (Optional) Check the box to send an email when an item matches this rule.
6. Click the **Save Item** button.

Manage Blocked Items

FILTERS

Create and manage filters to notify you and others of pending ACH items, blocked items matching a ruleset, or make decisions on pending ACH items.

1

Checking (*0705)
No Filters
No associated email addresses

MANAGE BLOCK LIST

Identify incoming ACH items to stop from automatically processing for manual review.

2

BLOCK BY SEC CODE
Code: PPD
Applies to: Debits
Send Email: No

EDIT BLOCK LIST ITEM

Block List items will be stopped from automatically processing for **Checking (*705)** to allow manual review. To get started first select a Block List type.

3

Select a Block List item type
ITEM TYPE
SEC Code

Select SEC code to create a rule for
SEC CODE
PPD

Select transaction type(s) to apply rule to
TRANSACTION TYPE
Debits Only

Notify Via Email
Send notification email when an

4a

 matches this rule

DELETE BLOCK LIST ITEM

SAVE ITEM

DELETE BLOCK LIST ITEM

You are about to delete this Block List item. This action cannot be undone. Would you like to continue?

4b

YES

NO

Click the **Positive Pay** tab.

- 1. Within the **Filters** section, select an account.
- 2. Select a company.
- 3. To edit, make the necessary changes and click the **Save Item** button.
- 4. To delete a blocked company:
 - a. Click the **Delete Block List Item** button.
 - b. Click the **Yes** button.

Positive Pay: Filters

Manage Watch List

Identify incoming ACH items to be notified of via email. These items will process normally and will appear in the Transaction Review listing. There the items can be allowed to process or be returned by the financial institution.

FILTERS

Create and manage filters to notify you and others of pending ACH items, blocked items matching a ruleset, or make decisions on pending ACH items.

1

Checking (*0705)

No Filters

No associated email addresses

MANAGE WATCH LIST

+

2

Identify incoming ACH items to be notified of via email. These items will process normally and will appear in the Transaction Review listing. There the items can be allowed to process or be returned by the financial institution.

ADD WATCH LIST ITEM

×

Watch List items will be identified to send notifications via email for **Checking (*705)**. These transactions will process normally.

Select a Watch List item type

3

ITEM TYPE

Company ID

Enter a name to easily identify this company

4

COMPANY NAME

Enter the company's ID number

5

COMPANY ID

required

Select transaction type(s) to apply rule to

TRANSACTION TYPE

Debits Only

SAVE ITEM

Click the **Positive Pay** tab.

1. Within the Filters section, select an account.
2. Click the **+** icon, under Manage Watch List.
3. Use the drop-down to select a block list item type.
4. Enter the necessary information.
5. Click the **Save Item** button.

Manage Watch List

FILTERS

Create and manage filters to notify you and others of pending ACH items, blocked items matching a ruleset, or make decisions on pending ACH items.

1

Checking (*0705)
No Filters
No associated email addresses

MANAGE WATCH LIST

Identify incoming ACH items to be notified of via email. These items will process normally and will appear in the Transaction Review listing. There the items can be allowed to process or be returned by the financial institution.

2

WATCH BY SEC CODE
Code: PBR
Applies to: Credits

EDIT WATCH LIST ITEM

Watch List items will be identified to send notifications via email for **Checking (*705)**. These transactions will process normally.

3

Select a Watch List item type
ITEM TYPE
SEC Code

Select SEC code to create a rule for
SEC CODE
PBR

Select transaction type(s) to apply rule to
TRANSACTION TYPE
Credits Only

4a

DELETE WATCH LIST ITEM

SAVE ITEM

DELETE WATCH LIST ITEM

You are about to delete this Watch List item. This action cannot be undone. Would you like to continue?

4b

YES

NO

Click the **Positive Pay** tab.

- 1. Within the Filters section, select an account.
- 2. Select a watch item, under Manage Watch List.
- 3. To edit, make the necessary changes and click the **Save Item** button.
- 4. To delete a blocked company:
 - a. Click the **Delete Watch List Item** button.
 - b. Click the **Yes** button.

Positive Pay: Filters

Reports

Creating a New Report

You can keep up with all the incoming and outgoing transactions within your accounts using the Reports feature. Viewing a report on certain transactions can prevent errors and make bookkeeping easy.

The screenshot displays the 'REPORTS' section of a software interface. A dark grey header bar contains the word 'REPORTS' and a red circle with a white plus sign, labeled '1'. Below this, a 'SELECT A REPORT TYPE' dialog box is open, labeled '2'. It lists several report categories: 'ACH REPORTS' (with 'ACH Batches' and 'ACH Transactions' sub-options), 'ACTIVITY REPORTS' (with 'Account Activity'), and 'TAX REPORTS' (with 'Tax Payments'). To the right of the dialog is a 'CREATE NEW REPORT' form, labeled '3'. This form contains several input fields: 'IP Address Equals' (with a dropdown arrow), 'IP ADDRESS', 'Country' (with a dropdown arrow), 'COUNTRY', 'City Equals' (with a dropdown arrow), 'CITY', 'Region' (with a dropdown arrow), 'REGION', 'Confirmation Number Equals' (with a dropdown arrow), and 'CONFIRMATION NUMBER'. Below these fields is a 'NEW REPORT NAME' input field, labeled '4', with a note: 'Give this Report a name to distinguish it for future use.' Below the name field is a 'SAVE NEW REPORT' button, labeled '5'. At the bottom of the form is a 'RUN REPORT' button with a right arrow, labeled '6'.

Click the **Reports** tab.

1. Click the **+** icon.
2. Select the report you would like to run.
3. Fill out the necessary fields.
4. Enter a report name.
5. Click the **Save New Report** button to save the report.
6. Click the **Run Report** button to run the report. A PDF of your report will then download.

Reports

Running an Existing Report

REPORTS

+

Updated: Jul 29, 2021 8:26:35 AM

Test Account Report
Range: Last Month
Saved: 7/28/2021 4:09 PM

Activity
Account Activity

⋮

1

Click the **Reports** tab.

1. Click the ⋮ icon next to the report you would like to run and select “Run Report.” A PDF of your report will then download.


Reports

Editing a Report

You can edit any existing report.

The screenshot shows the 'REPORTS' tab in a software interface. At the top, there's a header 'REPORTS' with a plus icon. Below it, a status bar indicates 'Updated: Jul 29, 2021 8:26:35 AM'. The main area lists a report: 'Test Account Report' with details 'Range: Last Month' and 'Saved: 7/28/2021 4:09 PM'. To the right of the report name is an 'Activity' icon (three dots) labeled 'Account Activity', which is circled in red with a '1'. Below this, a modal window titled 'VIEW/EDIT REPORT' is open. Inside the modal, the report details are shown: 'Test Account Report', 'Saved: 7/28/2021 4:09 PM / Range: Last Month'. Below this, there are three input fields: 'Report Name' (containing 'Test Account Report'), 'Account' (containing 'Checking *0705'), and 'Date' (containing 'Last Month'). These three fields are grouped together and circled in red with a '2'. At the bottom of the modal, there are two buttons: 'SAVE CHANGES' and 'DELETE THIS REPORT'. The 'SAVE CHANGES' button is circled in red with a '3'. At the very bottom of the modal, there is a 'RUN REPORT →' button.

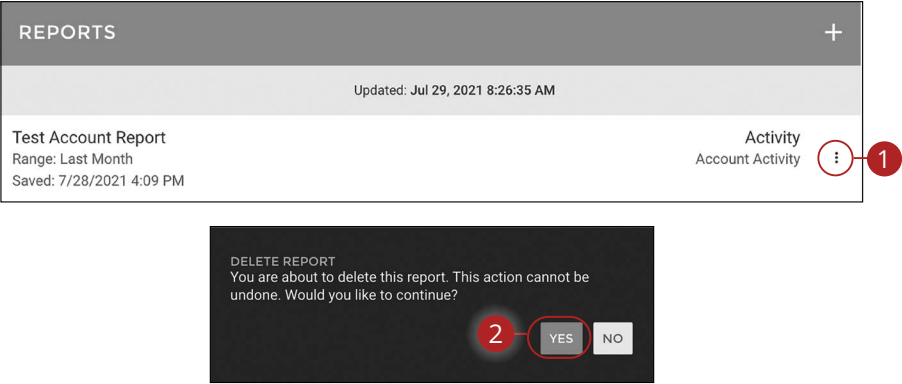
Click the **Reports** tab.

1. Click the  icon next to the report you would like to edit and select "Edit Report" to make changes to an existing report.
2. Make the necessary changes.
3. Click the **Save Changes** button when you are finished making changes.


Reports

Deleting a Report

When a report is no longer needed, you can delete the unnecessary report.



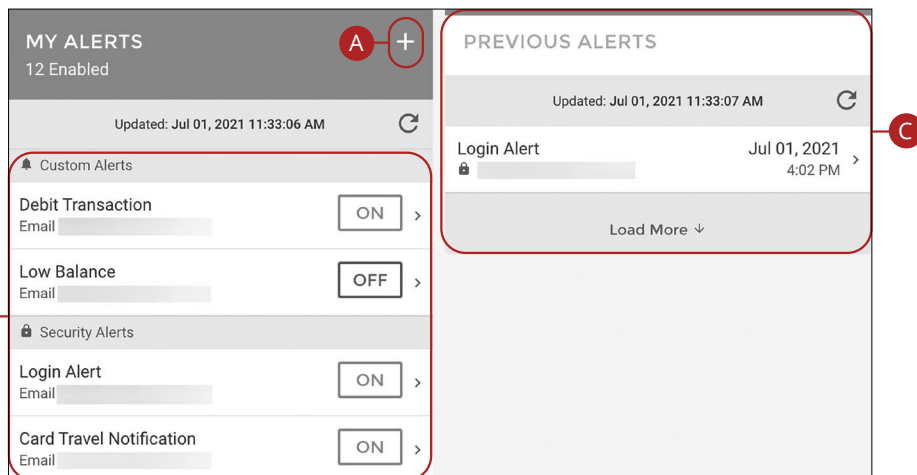
Click the **Reports** tab.

1. Click the  icon next to the report you would like to delete and select “Delete Report” to remove an existing report.
2. Click the **Yes** button to permanently remove the report.

Alerts

Alerts Overview

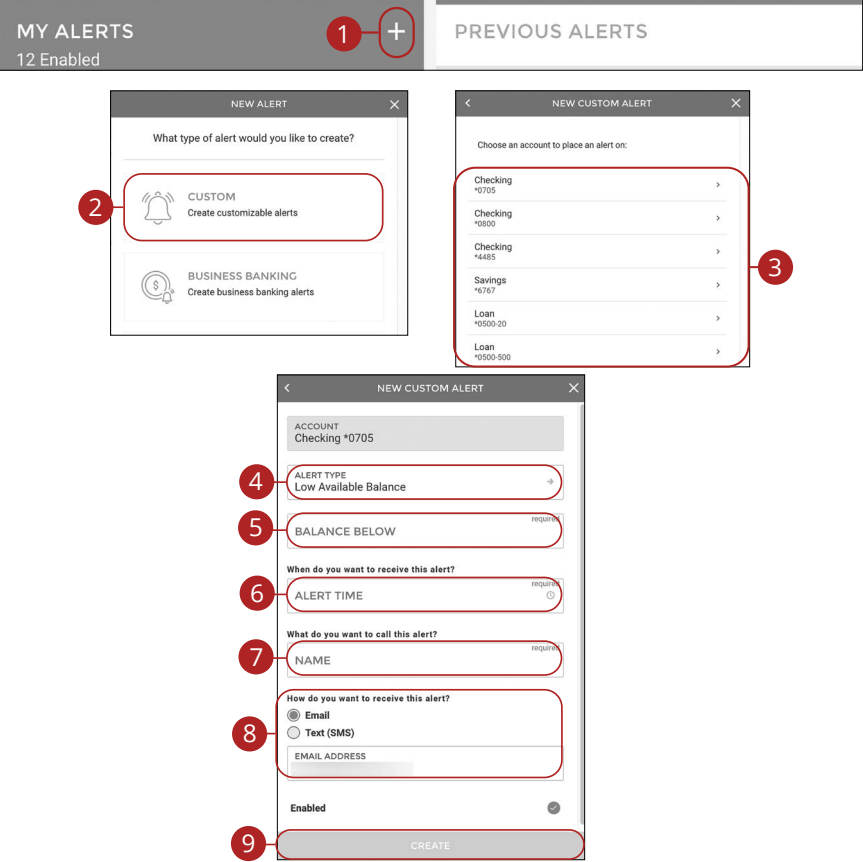
Stay on top of the transactions flowing to and from your accounts. When you create an alert through Digital Banking, you specify the conditions that trigger that alert, so you stay on top of what's important to you.



Click the **Manage Alerts** tab.

- A. Click the **+** icon to create an alert.
- B. View your alerts and turn them on and off.
- C. View previous alerts.

Custom Alerts



Click the **Manage Alerts** tab.

1. Click the **+** icon.
2. Click the **Custom** button.
3. Select an account.
4. Use the drop-down to select an alert type.
5. Enter the required fields. Fields will vary based on the alert type selected.
6. Use the drop-down to select an alert time.
7. Enter a name for the alert.
8. Select a notification method.
9. Click the **Create** button.

Business Banking Alerts

MY ALERTS
12 Enabled

PREVIOUS ALERTS

NEW ALERT

What type of alert would you like to create?

CUSTOM
Create customizable alerts

BUSINESS BANKING
Create business banking alerts

NEW BUSINESS BANKING ALERT

Choose an account to place an alert on:

- Checking *0705
- Checking *0800
- Checking *4485
- Loan *0222-200
- Savings *6767
- Loan *0500-20

CREATE COMPANY BASED ALERT

NEW BUSINESS BANKING ALERT

ACCOUNT
Checking *0705

ALERT TYPE
ACH Batch Processed

AMOUNT GREATER THAN

What do you want to call this alert?
NAME

How do you want to receive this alert?
☐ Email
☐ Text (SMS)

EMAIL ADDRESS
erica@imcompany.com

Enabled

Show Details

CREATE

Click the **Manage Alerts** tab.

1. Click the **+** icon.
2. Click the **Custom** button.
3. Select an account or click the **Create Company Based Alert** button to create a company based alert.
4. Use the drop-down to select an alert type.
5. Enter the required fields. Fields will vary based on the alert type selected.
6. Enter a name for the alert.
7. Select a notification method.
8. Click the **Create** button.

Security Alerts

We want you to feel confident while using Digital banking. To help you feel safe and in control, Security Alerts are implemented in your accounts to notify you immediately when security scenarios occur.

MY ALERTS

12 Enabled

1

+

PREVIOUS ALERTS

NEW ALERT

What type of alert would you like to create?

CUSTOM

Create customizable alerts

BUSINESS BANKING

Create business banking alerts

SECURITY

Use alerts to watch for changes to your account

NEW SECURITY ALERT

3

ALERT TYPE

Login

4

5

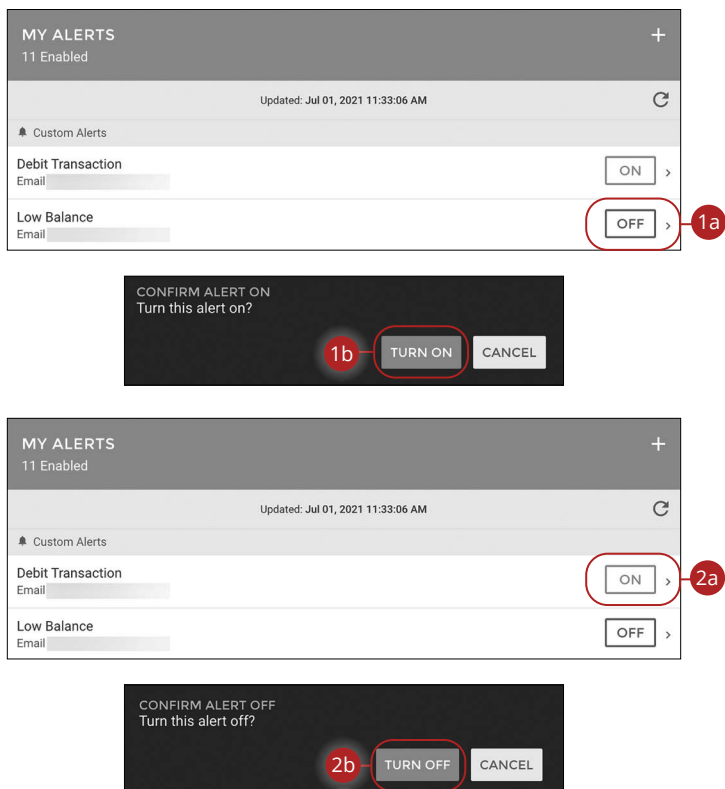
6

7

Click the **Manage Alerts** tab.

1. Click the **+** icon.
2. Click the **Security** button.
3. Select an alert type.
4. Enter the required fields. Fields will vary based on the alert type selected.
5. Enter a name for the alert.
6. Select a notification method.
7. Click the **Create** button.

Turning Alerts On and Off



Click the **Manage Alerts** tab.

1. To turn an alert on:
 - a. Click the **Off** button next to the alert.
 - b. Click the **Turn On** button.
2. To turn an alert off:
 - a. Click the **On** button next to the alert.
 - b. Click the **Turn Off** button.

Alerts

Editing or Deleting Alerts

Quickly and easily edit or delete existing alerts.

MY ALERTS
11 Enabled

Updated: Jul 01, 2021 11:33:06 AM

Custom Alerts

- Debit Transaction** (highlighted with red circle 1)
Email [redacted] >
- Low Balance**
Email [redacted] >

EDIT CUSTOM ALERT

NAME
Debit Transaction

ACCOUNT
Checking *0705

TYPE
Debit

AMOUNT GREATER THAN
\$200.00

WHEN DO YOU WANT TO RECEIVE THIS ALERT?
ALERT TIME
8:00 AM

EMAIL ADDRESS

Enabled

Show Details

2a

2b

CONFIRM DELETION
Are you sure you want to delete this alert?

3b

Click the **Manage Alerts** tab.

1. Click an alert.
2. To edit an alert:
 - a. Make the necessary changes.
 - b. Click the **Save** button.
3. To delete an alert:
 - a. Click the **Delete This Alert** button.
 - b. Click the **Delete** button.

Alerts

Previous Alerts

View alerts previously sent to you.

MY ALERTS
12 Enabled

Updated: Jul 01, 2021 11:33:06 AM

Custom Alerts

Debit Transaction

Email

ON >

Low Balance

Email

OFF >

Security Alerts

Login Alert

Email

ON >

Card Travel Notification

Email

ON >

PREVIOUS ALERTS

Updated: Jul 01, 2021 11:33:07 AM

Login Alert

Jul 01, 2021
4:02 PM >

Load More ↓

Click the **Manage Alerts** tab.

1. Click an alert to view more details.

Alliance Bank

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with your business digital banking