

Cash Management User Guide.



Bank Midwest

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Getting Started

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

By adding powerful commercial products and features, Bank Midwest provides you with the complex tools your business needs to achieve its goals. Business Online 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 Online Banking process. If you have additional questions, contact us at 844.238.3838.

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Online Deposit

Getting Started

Business Online Banking Overview

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

Users

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

For larger organizations, our system lets you establish multiple login IDs and passwords for authorized employees. You can customize which employees get access to different features within Business Online Banking by establishing user entitlements. Contact us at 844.238.3838 to request the addition of a new user or updates to existing users.

Recipients

Recipients are people or businesses to whom you send or request money using a payment feature offered through Business Online Banking. After creating a profile for each recipient, you can choose the method to send them money and view the respective transaction details. Each created recipient saves within the system, so you can quickly and easily make future payments.

Getting Started

Transaction Type Overview

Various types of payment methods are offered through Business Online Banking, including wire and ACH transfers. Though both methods are quick, electronic payments, 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 844.238.3838 for a full list of wire and ACH fees or if you have any questions.

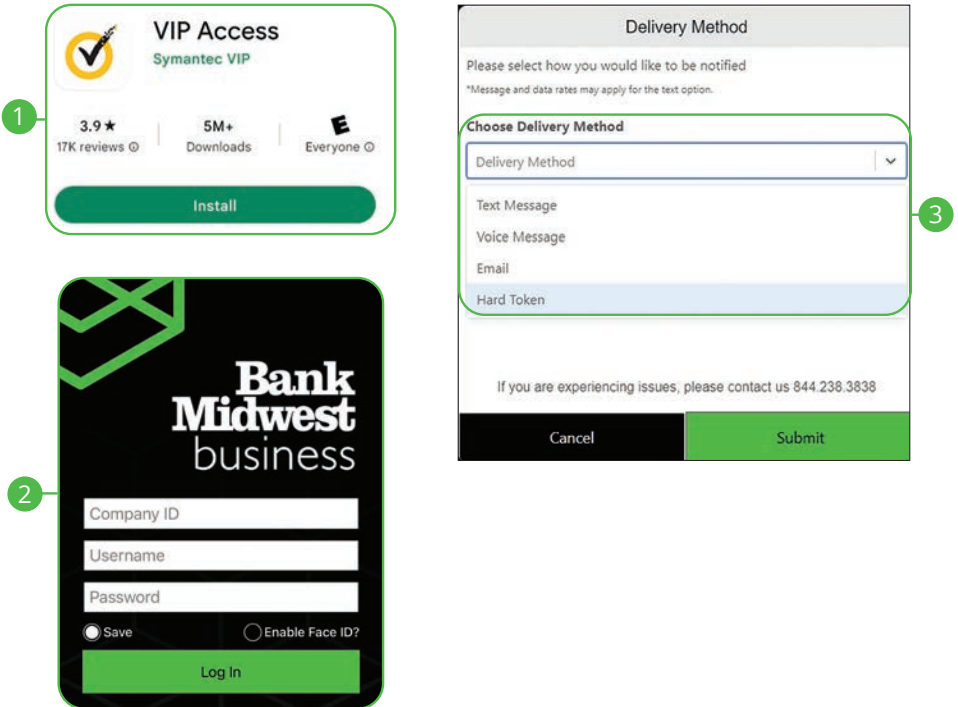
Business Online Banking Transaction Types

Type	Description
ACH Upload	Upload a NACHA-formatted file.
ACH Payment	Send a payment to one recipient.
ACH Batch	Send a payment to several recipients.
ACH Receipt	Initiate a payment from one recipient.
ACH Collection	Initiate a payment from several recipients.
ACH Import	Import a list of recipients and amounts.
Domestic Wire	Send a wire to a recipient within the US.
International Wire	Send a wire to a recipient in a different country.
Payroll/ Restricted Batch	Create batches with sensitive information that will prevent additional ACH operators from seeing sensitive information. Send payroll to several recipients. If a recipient has more than one account, you can split that payment into several accounts.
Tax Payment	Send federal tax authority payments.

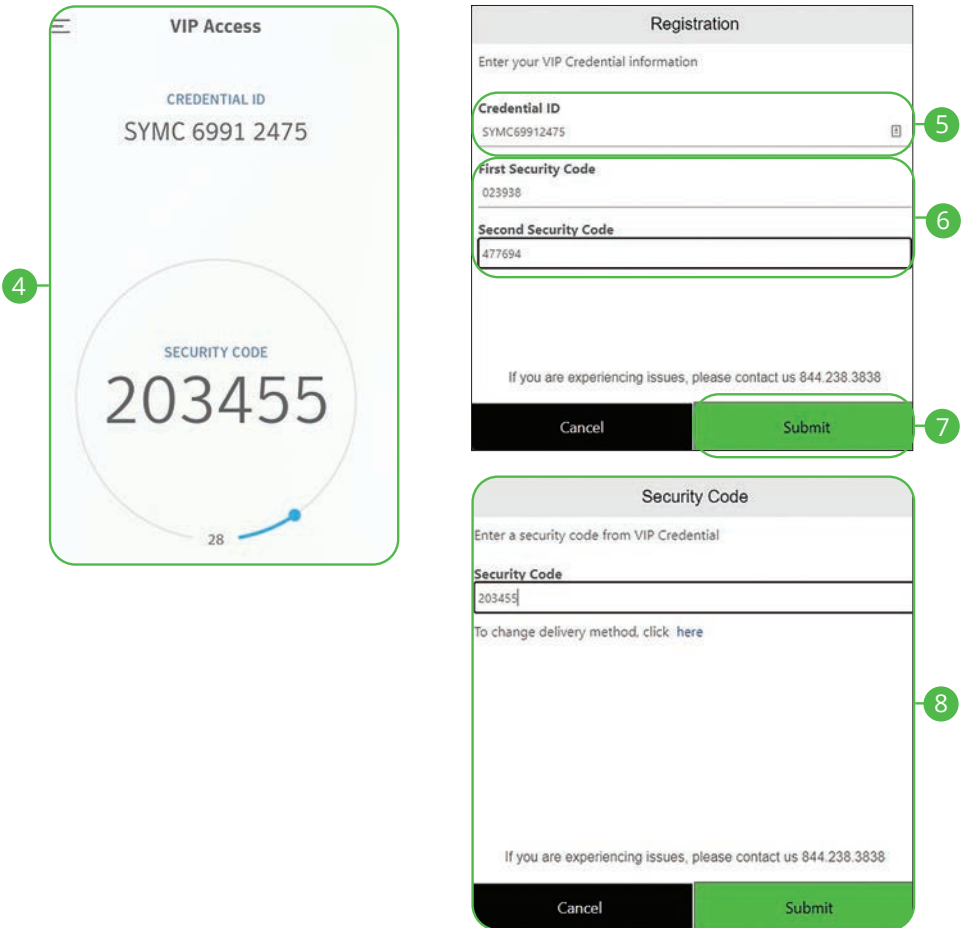
Getting Started

Tokens

Any time validation is needed for a High Risk Transaction, you are prompted for further verification. One of the options included is 'Hard Token'. A physical token is not needed however, and the VIP Access app will act as a virtual or soft token for a secure form of verification. These tokens change every 30 seconds making them hard for fraudsters to bypass.



1. Download the VIP Access app from the Apple App Store or Google Play Store on your mobile device.
2. Log in to your Business Online Banking account.
3. Any time validation is needed for a High Risk Transaction, you will be prompted for further verification. To use token, select "Hard Token" from the "Choose Delivery Method" drop-down.



4. Open your VIP Access App on your mobile device.
5. Enter your Credential ID.
6. Enter the first security code displayed. In 30 seconds another code will be displayed. Enter the second security code.
7. Click the **Submit** button. This completes the initial set up of your token.
8. Wait for a third code to display, enter the security code and click the **Submit** button. In the future, only this screen will be displayed and you will only need to enter one security code for validation of high risk transactions.

Recipients

Recipient Overview

A recipient is any person or company you can pay or collect payments from. For easy access on the Recipient Management page, you can set up individual profiles, so funds can be sent to or collected from a recipient. After they are created, you can include them in multiple payments or templates.

The screenshot shows the Recipient Management interface. At the top, there are two buttons: "CREATE ACH OR WIRE" and "ADD RECIPIENTS". Below these are tabs for "Recipients", "Batches", "Pending", and "Processed". The "Recipients" tab is active. The main content area shows a table with the following data:

Name	Account Type	Payment Method
[Redacted] Reference #: N/A Account #: 123456789	Consumer	ACH
Brooke Test Reference #: N/A Account #: 123456789	Consumer	ACH

A green circle with the letter 'A' is positioned to the left of the table, indicating the first recipient row.

In the sidebar, click **ACH or Wire Origination**.

A. The following information presents for each recipient:

- Name
- Reference Number
- Account Number
- Account Type
- Payment Methods

Adding a Recipient

If you are assigned the Payee Management entitlement, you will need to set up your recipients before you can send payments. In order to add a recipient, you will need to have their contact and account information.

The screenshot illustrates the process of adding a recipient in a software interface. It is divided into four numbered steps:

- Step 1:** The top navigation bar contains a sidebar with a green button labeled "CREATE ACH OR WIRE" and a main area with a green button labeled "ADD RECIPIENTS". A green circle with the number "1" highlights the "ADD RECIPIENTS" button.
- Step 2:** A dropdown menu is open, showing three options: "Create Payee", "Create Batch Template", and "Import Batch from File". A green circle with the number "2" highlights the "Create Payee" option.
- Step 3:** The "Recipient Info" form is shown. The "Transfer Type" field is set to "Domestic". A green circle with the number "3" highlights the "Transfer Type" field.
- Step 4:** At the bottom of the form, there are two buttons: "Cancel" and "Next". A green circle with the number "4" highlights the "Next" button.

In the sidebar, click **ACH or Wire Origination**.

1. Click the **Add Recipients** button.
2. Click the **Create Payee** button.
3. Select a transfer type using the drop-down.
4. Click the **Next** button.

ACH Only - Recipient Account Detail

When adding a payee who will only receive ACH payments, you will need to provide additional information for that recipient.

The screenshot shows a form titled "ACH Only - Recipient Account Detail". At the top, there are two checkboxes: "ACH" (checked) and "Wire" (unchecked). Below this is a "Beneficiary" section with several input fields: "Consumer/Business" (a drop-down menu with "Select..." below it), "Name", "Email", "Reference Number", "Account Number", "Account Type" (a drop-down menu with "Select..." below it), and "ACH Routing Number" (with the example value "123456789"). At the bottom of the form are two buttons: "Back" and "Next". Green circles with numbers 1 through 9 are overlaid on the form to indicate the steps: 1 points to the "ACH" checkbox, 2 to the "Consumer/Business" drop-down, 3 to the "Name" field, 4 to the "Email" field, 5 to the "Reference Number" field, 6 to the "Account Number" field, 7 to the "Account Type" drop-down, 8 to the "ACH Routing Number" field, and 9 to the "Next" button.

1. Check the box next to "ACH."
2. Select either Consumer or Business from the drop-down. PPD SEC codes are labeled consumer and CCD SEC codes are labeled business.
3. Enter the name of the person or business receiving the ACH.
4. (Optional) Enter the recipient's email address.
5. Enter a reference number. The reference number is used to differentiate between two recipients with the same name. This field can be populated with an invoice number, employee number or other details unique to the recipient. It's required when importing a file.
6. Enter their account number.
7. Select an account type using the drop-down.
8. Enter their ACH routing number.
9. Click the **Next** button.

The screenshot shows a form with a text input field labeled "Company Entry Description" at the top. Below the field are two buttons: "Back" on the left and "Next" on the right. A green circle with the number "10" is positioned to the left of the text input field, and another green circle with the number "11" is positioned to the right of the "Next" button.

10. Enter a company entry description.
11. Click the **Next** button.
12. Continue to page 22.



Note: The Company 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. The value entered in this field will be used to populate the Batch Header's Company Entry Description field in the file when initiating a single-entry transaction. This field is overwritten by the batch description if the user associates the recipient to a batch created within our system.

ACH & Wire - Receiving Bank Detail

When adding a payee who will receive ACH and wire payments, you will need to provide additional information for that recipient.

The screenshot shows a form with the following fields and callouts:

- 1:** Checkboxes for "ACH" and "Wire", both of which are checked.
- 2:** A drop-down menu labeled "Consumer/Business" with "Select..." as the current selection.
- 3:** A text input field labeled "Name".
- 4:** A text input field labeled "Contact Name".
- 5:** A text input field labeled "Email".
- 6:** A text input field labeled "Reference Number".
- 7:** Two text input fields: "Phone Number" and "Fax Number", both with a format of "() - - - -".
- 8:** A text input field labeled "Account Number".
- 9:** A drop-down menu labeled "Account Type" with "Select..." as the current selection.

Follow steps 1-4 on page 17.

1. Check the boxes next to "ACH" and "Wire."
2. Select either Consumer or Business from the drop-down. PPD SEC codes are labeled consumer and CCD SEC codes are labeled business.
3. Enter the name of the person or business receiving the ACH.
4. (Optional) Enter a contact name.
5. (Optional) Enter the recipient's email address.
6. Enter a reference number. The reference number is used to differentiate between two recipients with the same name. This field is required and can be populated with an invoice number, employee number or other details unique to the recipient.
7. (Optional) Enter the recipient's phone and fax number.
8. Enter their account number.
9. Select an account type using the drop-down.

The screenshot shows a form with the following sections:

- 10:** Address 1 and Address 2 input fields.
- 11:** ACH Routing Number input field with the value 123456789.
- 12:** Wire Routing Number input field with the value 123456789.
- 13:** Bank Name input field.
- 13:** Address 1 and Address 2 input fields.
- 13:** City, State (dropdown menu with "Select..." text), and ZIP Code input fields.
- 14:** Back and Next buttons at the bottom.

10. Enter their street address.
11. Enter their ACH routing number.
12. Enter their wire routing number.
13. Enter their bank's street address.
14. Click the **Next** button.

The screenshot shows a form titled "Company Entry Description". At the top, the title is displayed. Below it is a large, empty text input field. At the bottom of the form, there are two buttons: "Back" on the left and "Next" on the right. A green circle with the number "15" is positioned to the left of the text input field, and a green circle with the number "16" is positioned to the right of the "Next" button.

15. Enter a company entry description.

16. Click the **Next** button.



Note: The Company 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. The value entered in this field will be used to populate the Batch Header's Company Entry Description field in the file when initiating a single-entry transaction. This field is overwritten by the batch description if the user associates the recipient to a batch created within our system.

ACH & Wire - Receiver and Intermediary Detail

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 contains the following elements:

- 1** Receiver DI Bank
- 2** Routing Number
- Bank Name
- 3** Intermediary Bank
- 4** Routing Number
- Bank Name
- 5** Street 1, Street 2, Zip Code, City, State Select...
- 6** Back, Next

If you have a Receiver DI Bank and/or an Intermediary Bank, follow the steps below, if not click the **Next** button.

1. Check the box next to "Receiver DI Bank."
2. Enter the receiver DI bank's routing number and bank name.
3. Check the box next to "Intermediary Bank."
4. Enter intermediary bank's routing number. The bank's name will auto-populate.
5. Enter intermediary bank's address.
6. Click the **Next** button.
7. Continue to page 22.

Domestic Wires Only - Receiving Bank Detail

A beneficiary financial institution is the final institution to receive funds. Depending on the transfer method you selected in Part 1, you will need to provide receiving bank information.

The screenshot shows a form titled "Transfer Type" and "Beneficiary".

- 1:** A green circle highlights the "Wire" checkbox, which is checked. The "ACH" checkbox is unchecked.
- 2:** A green circle highlights the "Consumer/Business" dropdown menu, which is set to "Consumer".
- 3:** A green circle highlights the "Name" text input field, containing "John Doe".
- 4:** A green circle highlights the "Contact Name" text input field, which is empty.
- 5:** A green circle highlights the "Email" text input field, which is empty.
- 6:** A green circle highlights the "Reference Number" text input field, which is empty.
- 7:** A green circle highlights the "Phone Number" and "Fax Number" text input fields, both empty.
- 8:** A green circle highlights the "Account Number" text input field, containing "123456789".
- 9:** A green circle highlights the "Account Type" dropdown menu, which is set to "Checking".

Follow steps 1-4 on page 9.

1. Check the box next to "Wire."
2. Select either Consumer or Business from the drop-down. PPD SEC codes are labeled consumer and CCD SEC codes are labeled business.
3. Enter the name of the person or business receiving the wire.
4. Enter the contact name. If you are sending the wire to a person, enter same name from step 3.
5. (Optional) Enter the recipient's email address.
6. Enter a reference number. The reference number is used to differentiate between two recipients with the same name. This field is required and can be populated with an invoice number, employee number or other details unique to the recipient.
7. (Optional) Enter the phone number and fax number.
8. Enter the account number.
9. Select an account type using the drop-down.

The screenshot shows a wire transfer form with the following sections and callouts:

- 10:** A rounded rectangular box containing the address fields: "Address 1", "Address 2", "City", "State Select...", and "Zip Code".
- 11:** A rounded rectangular box containing the "Beneficiary FI" section, including "Wire Routing Number" (with the value "123456789") and "Bank Name".
- 12:** A rounded rectangular box containing the beneficiary address fields: "Address 1", "Address 2", "City", "State Select...", and "Zip Code".
- 13:** A rounded rectangular box containing the "Next" button at the bottom right of the form.

At the bottom left of the form is a "Back" button.

10. Enter the address.
11. Enter the beneficiary financial institution's routing number. The bank's name will auto-populate.
12. Enter the beneficiary financial institution's address.
13. Click the **Next** button.



Note: Incorrect receiving bank details are the main reason wire transfers get rejected. Wires are considered a final method of payment and may not be recalled if incorrect information is entered. Be sure the wiring instruction data is accurate.

Domestic Wires Only - Receiver and Intermediary Detail

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 titled "Domestic Wires Only - Receiver and Intermediary Detail". It contains the following fields and sections:

- 1** Receiver DI Bank
- 2** Routing Number
- 2** Bank Name
- 3** Intermediary Bank
- 4** Routing Number
- 4** Bank Name
- 5** Street 1
- 5** Street 2
- 5** Zip Code
- 5** City
- 5** State Select...
- 6** Back
- 6** Next

If you have a Receiver DI Bank and/or an Intermediary Bank, follow the steps below, if not click the **Next** button.

1. Check the box next to "Receiver DI Bank."
2. Enter the receiver DI bank's routing number and bank name.
3. Check the box next to "Intermediary Bank."
4. Enter intermediary bank's routing number. The bank's name will auto-populate.
5. Enter intermediary bank's address.
6. Click the **Next** button.
7. Continue to page 22.

International Wires Only - Beneficiary Bank Detail

When sending an international wire, the beneficiary financial institution is the final institution to receive the funds. Depending on the transfer type you selected in Part 1, you may need to provide beneficiary bank information.

The image shows a form titled "Transfer Type" with a checked "Wire" option. Below it is the "Beneficiary" section, which includes several input fields. Eight green circles with numbers 1 through 8 are placed around the form to indicate specific steps: 1 points to the "Consumer/Business" dropdown; 2 points to the "Name" field; 3 points to the "Contact Name" field; 4 points to the "Email" field; 5 points to the "Reference Number" field; 6 points to the "Phone Number" and "Fax Number" fields; 7 points to the "Address 1", "Address 2", and "Address 3" fields; and 8 points to the "IBAN/CLABE/Account Number" field.

Follow steps 1-4 on page 9.

1. Select either Consumer or Business from the drop-down. PPD SEC codes are labeled consumer and CCD SEC codes are labeled business.
2. Enter the name of the person or business receiving the wire.
3. Enter the contact name. If you are sending the wire to a person, enter same name from step 3.
4. (Optional) Enter the recipient's email address.
5. Enter a reference number. The reference number is used to differentiate between two recipients with the same name. This field is required and can be populated with an invoice number, employee number or other details unique to the recipient.
6. (Optional) Enter the phone number and fax number.
7. Enter the address.
8. Enter the IBAN/CLABE/Account Number.

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

- 9: SWIFT/BIC field
- 10: Bank Name field
- 11: Address 1, Address 2, and Address 3 fields
- 12: Next button

At the bottom of the form are two buttons: "Back" and "Next".

9. Enter the beneficiary FI's SWIFT/BIC. The bank's name will auto-populate.
10. Enter the beneficiary FI's address.
11. Enter the address.
12. Click the **Next** button.

International Wires Only - Receiver and Intermediary Detail

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 institutions wire routing number or SWIFT and address.

The form is divided into two main sections: Receiver DI Bank and Intermediary Bank. Each section has a checkbox, a routing method dropdown, and fields for routing number and bank name. The Intermediary Bank section also includes address fields (Street 1, Street 2, Zip Code, City, State) and a dropdown for state selection. At the bottom, there are 'Back' and 'Next' buttons.

1. Receiver DI Bank

2. Routing Number
Bank Name

3. Intermediary Bank

4. Routing Method
ABA

5. Routing Number
Bank Name

6. Street 1 Street 2
Zip Code City State Select..

7. Back Next

If you have a Receiver DI Bank and/or an Intermediary Bank, follow the steps below. If not, do not click the **Next** button.

1. Check the box next to "Receiver DI Bank."
2. Enter the receiver DI bank's routing number and bank name.
3. Check the box next to "Intermediary Bank."
4. Use the drop-down to select "ABA" or "SWIFT."
5. Enter the intermediary bank's routing number or SWIFT/BIC number. The bank's name will auto-populate.
6. Enter the intermediary bank's address.
7. Click the **Next** button.

Review

Account Information

Beneficiary _____

Transfer Type _____

Account Information

Transfer Type _____

ACH Wire

Beneficiary _____

Consumer/Business

Name _____

Email _____ Reference Number _____

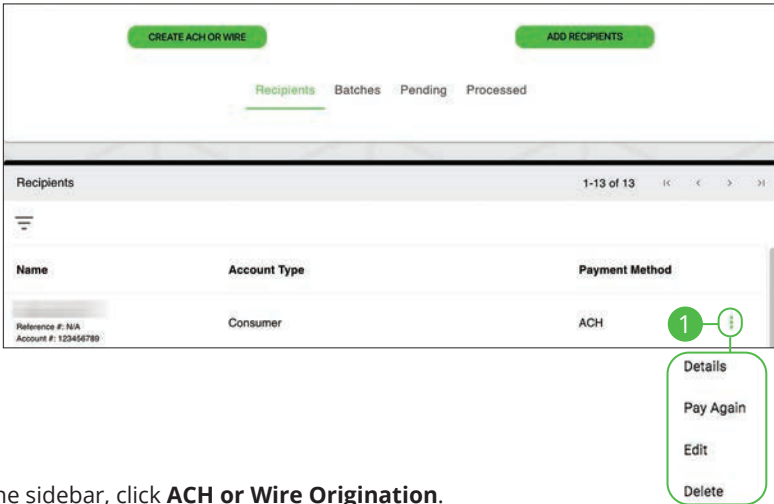


1. Review the information and click the **Save** button when you are finished. You will receive a message that says the batch was created successfully.
2. Click the **Submit** button to send the batch payment.
3. Click the **Close** button to close the popup window.


Recipients

Editing a Recipient

If a recipient's account or personal information changes, an authorized user can make edits from the Business Payments screen.



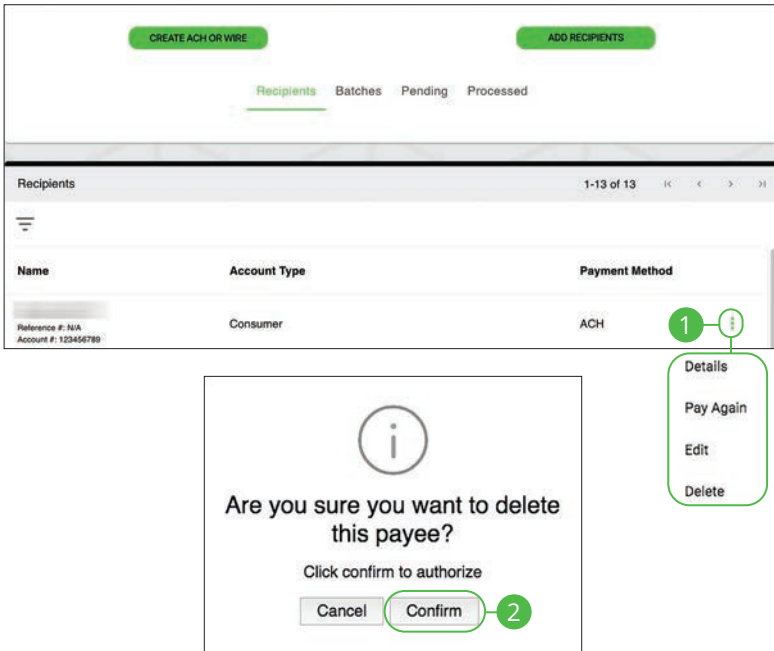
In the sidebar, click **ACH or Wire Origination**.

1. Find the recipient you want to edit, click the  icon and select "Edit" (Desktop) or "View Details" (Mobile).
2. Make changes to the recipient's information. Click the **Submit** button and, then the **Close** button.


Recipients

Deleting a Recipient

If you are assigned the Payee Management entitlement, you have the ability to permanently delete a recipient that is no longer needed. This deletes their contact information from the Business Payments screen, but does not erase the data from any existing payments. To remove a recipient from a saved transaction, you must delete them from the actual transaction.



In the sidebar, click **ACH or Wire Origination**.

1. Find the recipient you want to delete, click the  icon and select "Delete" (Desktop) or "Delete Payee" (Mobile).
2. Click the **Confirm** button when you are finished.

Recipients

Creating a Batch Payee List

Business Online Banking allows you to create a batch payee list to make quick payments to multiple people. This is especially beneficial when doing payroll since you can enter multiple amounts and recipients.



Note: This feature is only available on the desktop version of the Online Banking application.



In the **Sidebar Menu**, click **ACH or Wire Origination**.

1. Click the **Add Recipients** button.
2. Click the **Create Batch Template** button.

The screenshot shows a form titled "Group Information" with the following fields and options:


- 3** Batch Name (text input field)
- 4** Batch Type (drop-down menu)
- 5** Batch Description (up to 10 characters) (text input field)
- 6** Payment Type (radio buttons for Debit, Credit, and Mixed)
- 7** Batch Options (checkbox for Restricted Batch)
- 8** ADD RECIPIENTS (button)

There is also a CANCEL button at the bottom right of the form.

3. Enter the batch name. Do not date batch name.
4. Use the drop-down to select a batch type. Select PPD for consumer or CCD for business.
5. Enter a batch description. This field is limited to ten characters or less. The description is automatically added to the NACHA-formatted ACH file.
6. Select the payment type by checking the appropriate box.
7. (Optional) Check this box if the transaction is a payroll batch. If enabled, this batch will be restricted to only entitled business users.
8. Click the **Add Recipients** button.

Recipients



Rows per page: 25 * 0-0 of 0

Recipient ID	Recipient	Routing #	Account #	Acct Type	Pay Type	+/- Type	Amount	Addenda
Recipient ID	Recipient Name	Routing #	Account #	Choose	Consumer	Debit	\$0.00	


ADD RECIPIENT

Recipients

Rows per page: 25 * 1-1 of 1

Recipient ID	Recipient	Routing #	Account #	Acct Type	Pay Type	+/- Type	Amount	Addenda
Recipient ID	Recipient Name	Routing #	Account #	Choose	Consumer	Debit	\$0.00	
2543	Bob Customer	075900973	30185149	Checking	Consumer	Debit	\$1.00	

CANCEL REVIEW

1. Use the drop-downs to select a recipient by their Id or name.
2. Use the drop-downs to select the account type, pay type and +/- type.
3. Enter the amount.
4. Click the  icon to add an addenda.
5. Click the **Add Recipient** button.
6. Repeat steps 1-5 to add additional recipients.
7. Click the **Review** button.

Batch Name	Test Batch	Total Credits	\$0.00
Batch Type	Consumer	Total Debits	\$1.00
Batch Description	Test Batch	Total Amount	-\$1.00
Batch Options	Restricted Batch	Total Recipients	1
Payment Type	Debit		

Recipients

Rows per page: 25 1-1 of 1

Recipient ID	Recipient	Routing #	Account #	Acct Type	Pay Type	+/- Type	Amount	Addenda
2543	Bob Customer	075900973	30185149	Checking	Consumer	Debit	\$1.00	

MAKE CHANGES CANCEL **SAVE**


 Batch created successfully.

10 **SUBMIT**

11 **DONE**

8. Review payment information.
9. Click the **Save** button. You will receive a message that says the batch was created successfully.
10. Click the **Submit** button to send the batch payment.
11. Click the **Done** button to close the popup window.

Recipients

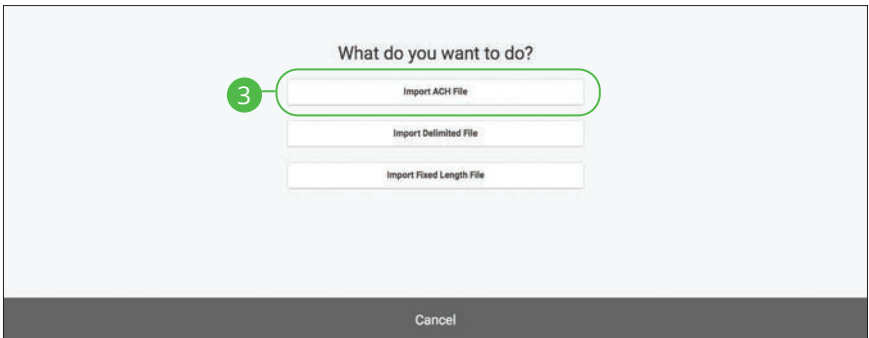
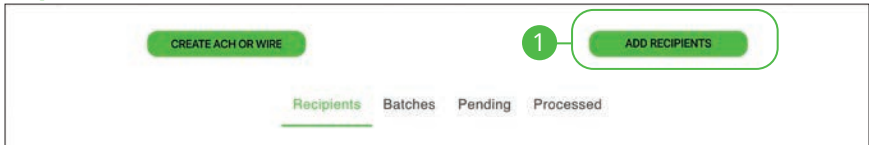
Importing a Batch from File

When creating a batch payment, you can import select ACH, delimited or fixed length files from your device. This allows you to import recipients and amounts swiftly and efficiently.



Note: This feature is only available on the desktop version of the Online Banking application

Import ACH File



In the sidebar, click **ACH or Wire Origination**.

1. Click the **Add Recipients** button.
2. Click the **Import Batch from File** button.
3. Click the **Import ACH File** button.

Details

4 Choose File | No file chosen

Add or update?

Select... Add new batch

Update existing batch

7 Payroll Batch

Cancel Next 8

Details

5a Choose File | No file chosen

Add or update?

5b Add new batch x

5b Name

Payroll Batch

Details

6a Choose File | No file chosen

Add or update?

6a Update existing batch x

6b Batch

6b Select...

6c Add new payees to this batch

Payroll Batch

Review and Confirm

test2

Source: ROLL
Batch Type: Consumer
Payment Type: Asset

Recipients

Recipient changes are in bold

Reference ID	Name	Amount	Routing Number	Account Number	Account Type	Payment Type	Payee Type
88888	*****	\$1,111.11	843208091	*****	Savings	Credit	Consumer
12318	*****	\$2,222.22	872482348	*****	Checking	Credit	Consumer
12319	*****	\$3,333.33	872482348	*****	Checking	Credit	Consumer
1234578	*****	\$4,444.44	11100814	*****	Checking	Debit	Consumer

Back Confirm 9

4. Click the **Choose File** button to choose a file to upload.
5. Follow these steps to upload a new file:
 - a. Use the drop-down and select "Add a new batch."
 - b. Enter the batch name. (10 Characters Maximum)
6. Follow the steps to update an existing file:
 - a. Use the drop-down and select "Update existing batch."
 - b. Select a batch from the drop-down.
 - c. (Optional) Check the box to add new payees to the batch.
7. (Optional) Check the box to create a payroll batch. If enabled, this batch will be restricted to only entitled business users.
8. Click the **Next** button.
9. Review the information and click the **Confirm** button.

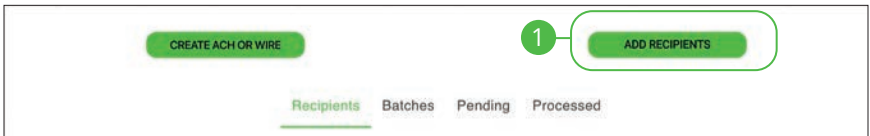
Import Delimited File

Delimited files must include the following columns:

- **Amount:** Format column as dollars in Excel.
- **Reference number:** Employee ID, Invoice Number, etc.
- **Type of payment:** Must read Consumer for PPD or Business for CCD.
- **Name of person receiving funds:** special characters not allowed, i.e. John & Mary Smith
- **Account number where funds will be sent:** Format column as text in Excel so that leading zeros populate correctly. This will ensure they are mapped correctly.
- **Routing Number where funds will be sent:** Format column as text in Excel so that leading zeros populate correctly. This will ensure they are mapped correctly.
- **Account Type:** Checking or Savings
- **Payment Type:** Credit or Debit

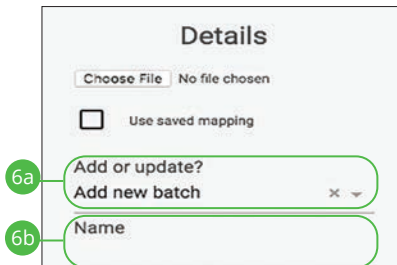
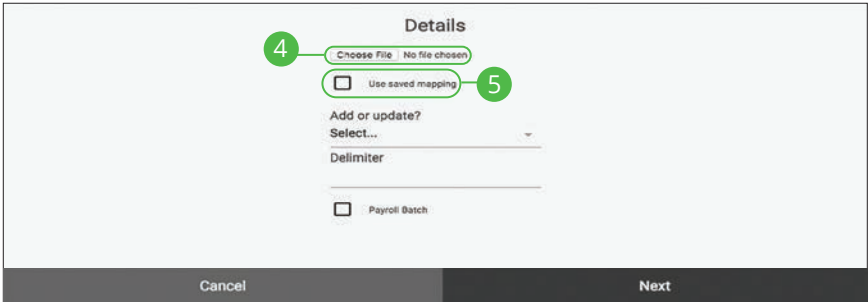
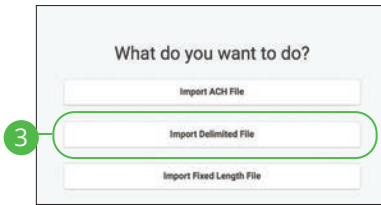


Note: Columns do not have to be in this order and do not require a heading.



In the sidebar, click **ACH or Wire Origination..**

1. Click the **Add Recipients** button.
2. Click the **Import Batch from File** button.



3. Click the **Import Delimited File** button.
4. Click the **Choose File** button to choose a file to upload.
5. Check this box to use saved mapping from a previous import.
6. Follow these steps to add a new batch:
 - a. Use the drop-down and select "Add a new batch."
 - b. Enter the batch name. Batch names within the same business cannot be repeated.

The image contains two screenshots of a software interface. The top screenshot shows a form with four fields: 'Batch Type' (dropdown), 'Payment Type' (dropdown), 'Description' (text input), and 'Delimiter' (text input). Callouts 6c and 6d point to the dropdown menus and the Description/Delimiter fields respectively. The bottom screenshot shows a 'Details' dialog box. It has a 'Choose File' button and 'No file chosen' text. There is a checkbox for 'Use saved mapping'. Below that is a dropdown menu for 'Add or update?' with 'Update existing batch' selected, callout 7a. Below that is a dropdown menu for 'Batch' with 'Select...' selected, callout 7b. There is a checkbox for 'Add new payees to this batch', callout 7c. At the bottom is a text input for 'Delimiter', callout 7d.

- c. Select the batch type and payment type using the drop-downs.
 - d. Enter a description (10 Characters Maximum) and delimiter. A delimiter is a comma character, which acts as a field delimiter (separator) in a sequence of comma-separated values. Accepted characters include commas (,), semicolons (;), quotes ("), pipes (|) and braces ({}).
7. Follow these steps to update an existing file:
 - a. Use the drop-down and select "Update existing batch."
 - b. Select a batch from the drop-down.
 - c. (Optional) Check the box to add new payees to the batch.
 - d. Enter a delimiter. A delimiter is a comma character, which acts as a field delimiter (separator) in a sequence of comma-separated values. Accepted characters include commas (,), semicolons (;), quotes ("), pipes (|) and braces ({}).

Reference ID	1	2
Name	Abilene Boot Co/Aeghery Inc	
Recipient Type	Business	Business
Routing Number	123123123	123123123
Account Number	XXXXXXXXXX	XXXXXXXXXX
Account Type	checking	checking
Payment Type	debit	debit
Amount	26.15	25
Start Row	1	
End Row	1	

8. (Optional) Check the box to create a payroll batch. If enabled, this batch will be restricted to only entitled business users.
9. Click the **Next** button.
10. Check this box to save the mapping for re-use with future imports
11. Map the imported data.
12. Click the **Next** button.
13. Click the **Confirm** button when you are finished.



Note: After mapping has been completed the ACH Batch and the individual payees within that batch will be visible within Business Payments.

Import Fixed Length File

The screenshot shows a software interface for importing a batch from a file. At the top, there is a sidebar with a 'CREATE ACH OR WIRE' button and an 'ADD RECIPIENTS' button, which is circled in green and labeled with a '1'. Below the sidebar are tabs for 'Recipients', 'Batches', 'Pending', and 'Processed', with 'Recipients' selected. In the center, there is a vertical menu with three options: 'Create Payee', 'Create Batch Template', and 'Import Batch from File', which is circled in green and labeled with a '2'. Below this menu is a dialog box titled 'What do you want to do?' with three radio button options: 'Import ACH File', 'Import Delimited File', and 'Import Fixed Length File', which is circled in green and labeled with a '3'. At the bottom of the dialog box is a 'Cancel' button.

In the sidebar, click **ACH or Wire Origination**..

1. Click the **Add Recipients** button.
2. Click the **Import Batch from File** button.
3. Click the **Import Fixed Length File** button.

The screenshot shows the 'Details' form with the following elements:

- 4**: A callout pointing to the 'Choose File' button, which is currently disabled and shows 'No file chosen'.
- 7**: A callout pointing to the 'Payroll Batch' checkbox, which is currently unchecked.
- 8**: A callout pointing to the 'Next' button at the bottom right of the form.

The two detailed views of the 'Details' form are as follows:

- Left View:** Shows the 'Add or update?' dropdown menu with 'Add new batch' selected. Callouts 5a, 5b, 5c, and 5d point to the dropdown, the Name input field, the Batch Type dropdown, and the Description input field, respectively.
- Right View:** Shows the 'Add or update?' dropdown menu with 'Update existing batch' selected. Callouts 6a, 6b, and 6c point to the dropdown, the Batch dropdown, and the 'Add new payees to this batch' checkbox, respectively.

4. Click the **Choose File** button to choose a file to upload.
5. Follow the steps to add a new batch:
 - a. Use the drop-down and select "Add a new batch."
 - b. Enter the batch name.
 - c. Select the batch type and payment type using the drop-downs.
 - d. Enter a description.
6. Follow the steps to update an existing file:
 - a. Use the drop-down and select "Update existing batch."
 - b. Enter the batch name.
 - c. (Optional) Check the box to add new payees to the batch.
7. (Optional) Check the box to create a payroll batch. If enabled, this batch will be restricted to only entitled business users.
8. Click the **Next** button.

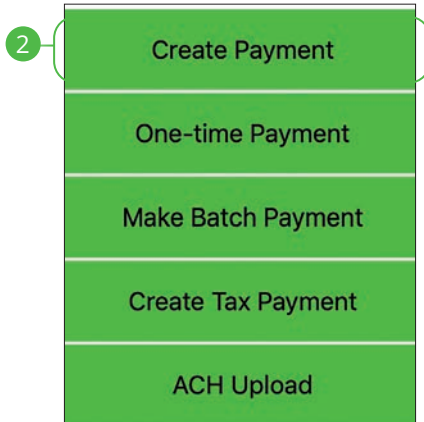
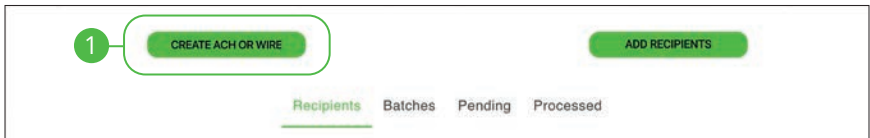
Payments

Creating a New Payment

If you are assigned the initiate entitlement, you can use the Payments tab to send a one-time payment.

Create a Payment

You can initiate payments within Business Online Banking after establishing a payee. Creating a new payment also allows you to set up recurring payments and effective dates.



In the sidebar, click **ACH or Wire Origination**.

1. Click the **Create Wire or ACH** button.
2. Click the **Create Payment** (Desktop) or **Transfer** (Mobile) button.

Search for Recipient

Recipient Name _____

Reference Number _____

Account Number _____

Recipient Type

Consumer Business

Payment Method

ACH Wire

Cancel Find Recipient

Recipients 1-1 of 1 << < > >>

Name	Account Type	Payment Method
John Doe <small>Reference #: N/A Account #: 123456789</small>	Consumer	ACH, Wire

Cancel Next

3. Search for a recipient by entering one or more of the following fields to locate the applicable Recipient:
 - Recipient Name
 - Reference Number
 - Account Number
 - Recipient Type
 - Payment Method
4. Click the **Find Recipient** button.
5. Select a recipient and click the **Next** button.

The screenshot shows a 'Payment Information' form with the following fields and callouts:

- 6:** Payment Method (ACH)
- 7:** Select an Offset Account (Business Interest Checking (...823))
- 8:** Originating ID (Test Business (1369852147))
- 9:** Amount (\$0.01)
- 10:** Purpose of ACH
- 11:** Credit or Debit (Debit)
- 12:** Effective Date (11/14/2022)
- 13:** Frequency (Monthly)
- Recurrence (Until End Date)
- End Date
- Buttons: Cancel, Next

6. (Optional) Select a payment method using the drop-down.
7. Use the drop-down to select an offset account.
8. Use the drop-down to select an originating ID.



Note: Originating IDs are entered by your financial institution when the business is added to the Administrator Console. Originating IDs are often the EIN for a business, but could also be a DUNS number or another identifying number generated by your financial institution. If the field is blank, the business account holder must contact your financial institution to add the correct number in the Originating Entities fields in Administrator Console.

9. Enter an amount.
10. Enter a purpose.
11. Select a payment type using the drop-down.
12. Select an effective date.
13. Select a frequency using the drop-down. Frequency options include: One-time, Weekly, Every two weeks, Monthly, Every three months and Annually.

Payment Information

Payment Method ACH	Effective Date 11/14/2022
Select an Offset Account Business Interest Checking (...823)	Frequency Monthly
Originating ID Test Business (1369852147)	Recurrence Until End Date
Amount \$0.01	End Date
Purpose of ACH	
Credit or Debit: Debit	

Cancel
Next

14. For a recurring transfer:

- a.** Choose how long the transfer should occur.
 - **Until Canceled:** Transactions process until the user cancels the recurring payment in the application.
 - **Until End Date:** Transactions occur on the scheduled frequency until the end-date that the user designates has passed.
 - **Until Total Payments Made:** Transactions occur on the scheduled frequency until the designated number of payments have been completed.
- b.** Enter an end date or total number of transfers, if necessary.

15. Click the **Next** button.

Payment Summary

Payee:	John Doe	Credit/Debit:	Credit
Payment Method:	ACH	Effective Date:	11/14/2022
Offset Account:	Business Interest Checking (...823)	Frequency:	One-time
Originating ID:	Test Business (1369852147)		
Amount:	\$0.01		

16



Authorize?

Click confirm to authorize

17

16. Click the **Submit** button.

17. Click the **Confirm** button.

One-time Payment

Create a one-time single transaction without saving the recipient's information.

The screenshot shows a web interface for creating a payment. At the top, there are two buttons: "CREATE ACH OR WIRE" (highlighted with a green circle and the number 1) and "ADD RECIPIENTS". Below these buttons is a navigation menu with four items: "Recipients" (underlined), "Batches", "Pending", and "Processed".

In the center, there is a vertical list of five green buttons: "Create Payment", "One-time Payment" (highlighted with a green circle and the number 2), "Make Batch Payment", "Create Tax Payment", and "ACH Upload".

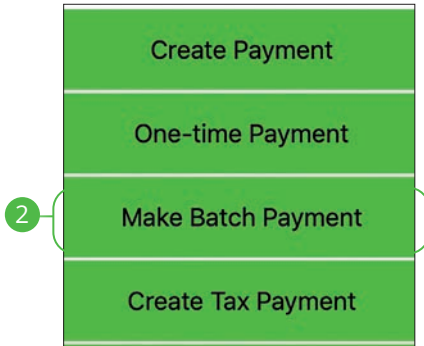
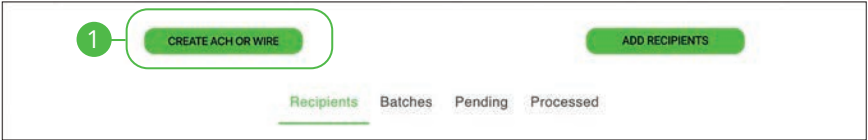
At the bottom, there is a confirmation box with a checkmark icon, the text "Payee data is valid.", and a "Pay Now" button (highlighted with a green circle and the number 4).

In the **Sidebar Menu**, click **ACH or Wire Origination**.

1. Click the **Create ACH or Wire** button.
2. Click the **One-Time Payment**.
3. For more information about creating a recipient go to page 9.
4. Click the **Pay Now** button.

Make Batch Payment

If you have draft entitlements, you can create a batch payment using an established batch payment list.



In the sidebar, click **ACH or Wire Origination**.

1. Click the **Create ACH or Wire** button.
2. Click the **Make Batch Payment** (Desktop) or **Batch Transfer** (Mobile) button.

3 Select Batch
Testing

Method
ACH Batch

4 Change Recipient Details

5 Select an Account
Tom Test CK (...060)

6 Memo
Memo

7 Effective Date
06-30-2021

Summary
Batch
Testing
Select an Account
Tom Test CK (...060)
Originating ID
Test Business1369852147
Memo
Memo
Effective Date
06-30-2021
Frequency
Monthly

Details

Name	Testing
Description	Testing
Batch Type	Business

Totals

Total Credit	\$0.01
Total Debit	\$0.00
Total # of Recipients	1

HOLD ALL 4a

Recipients

<input type="checkbox"/> Recipient	Reference #	Account #	DR/CR	Amount	Memo
<input type="checkbox"/> Test Business	21107	300288677	Credit	\$0.01	

4c Recipient

4b Test Business

4d **Next**

Cancel

3. Select a batch using the drop-down.
4. To make a one-time edit to payment amounts for the selected batch, click the **Change Recipient Details** button. You can also select the pre-note option on this section of the page.
 - a. Click the box to hold all payments in this batch.
 - b. Click a box next to a recipient to hold individual payments.
 - c. Click the box to prenote all recipients in the batch and verify their information.
 - d. Click the **Next** (Desktop) or **Confirm** (Mobile) button when you are finished.
5. Select an account to pay from using the drop-down.
6. Enter a memo.
7. Enter an effective date.

8

9a

9b

10

Frequency
Monthly

Recurrence
Until End Date

End Date
09-24-2020

End Date
09-24-2020

Total Credit
\$0.00

Total Debit
\$2.00

Total # of Recipients
2

Cancel

Submit

11

Details

Name	Testing	Totals
Description	Testing	Total Credits \$0.01
Batch Type	Business	Total Debit \$0.00
Account	test id with space L-456	Total # of Recipients 1

Recipients

Recipient	Reference #	Account #	DR/CR	Amount	Memo
Send Text Business	21987	300288677	Credit	\$0.01	

Cancel

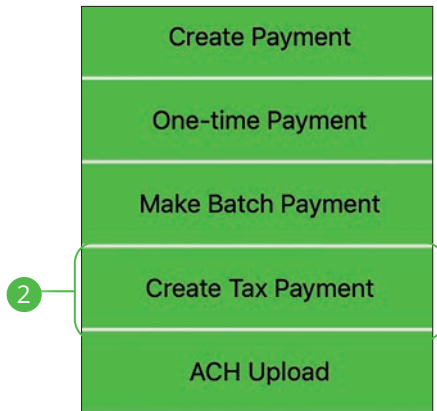
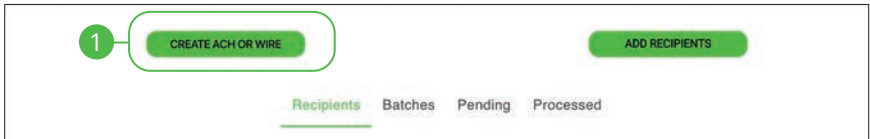
Submit

8. Select a frequency using the drop-down. Frequency options include: One-time, Weekly, Every two weeks, Monthly, Every three months and Annually.
9. For a recurring transfer:
 - a. Choose how long the transfer should occur.
 - **Until Canceled:** Transactions process until the user cancels the recurring payment in the application.
 - **Until End Date:** Transactions occur on the scheduled frequency until the end-date that the user designates has passed.
 - **Until Total Payments Made:** Transactions occur on the scheduled frequency until the designated number of payments have been completed.
 - b. Enter an end date or total number of transfers, if necessary.
10. Click the **Submit** (Desktop) or **Next** (Mobile) button.
11. Review the information and click the **Submit** (Desktop) or **Confirm** (Mobile) button.
12. Click the **OK** button when you are finished.

Payments

Tax Payment

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



In the sidebar, click **ACH or Wire Origination**.

1. Click the **Create ACH or Wire** button.
2. Click the **Create Tax Payment** or **Tax Payment (Mobile)** button.

Jurisdiction <input checked="" type="checkbox"/> Federal		Payment Summary	
3	<input checked="" type="checkbox"/> Tax Type CT-2 Employee Representatives Railroad Retir...	Tax Type (Form Number) 00027	Offset Account (...456)
	<input checked="" type="checkbox"/> Originating ID Test Business (1369852147)	Tax Period End Date 12-01-2020	Amount \$1.00
	<input checked="" type="checkbox"/> Offset Account test id with space (...456)		
4	<input checked="" type="checkbox"/> For Tax Period Ending in Month December	Effective Date 06-29-2021	
	<input checked="" type="checkbox"/> For Tax Period Ending in Year 2020		
5	<input checked="" type="checkbox"/> Amount \$1.00		
6	<input checked="" type="checkbox"/> Effective Date 06-29-2021		
<input type="button" value="Cancel"/>		<input checked="" type="button" value="Submit"/>	

3. Select an tax type, originating ID and offset account using the appropriate drop-down.
4. Select a tax period end month and year using the appropriate drop-down.
5. Enter an amount.
6. Enter a date.
7. Click the **Submit** button when you are finished.

Payments

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 & IDs match what was setup by your financial institution
- Effective Date is within permitted date range
 - Business Cutoff
 - ACH Debit & Credit Lead Days
 - Same Day ACH Cutoff



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

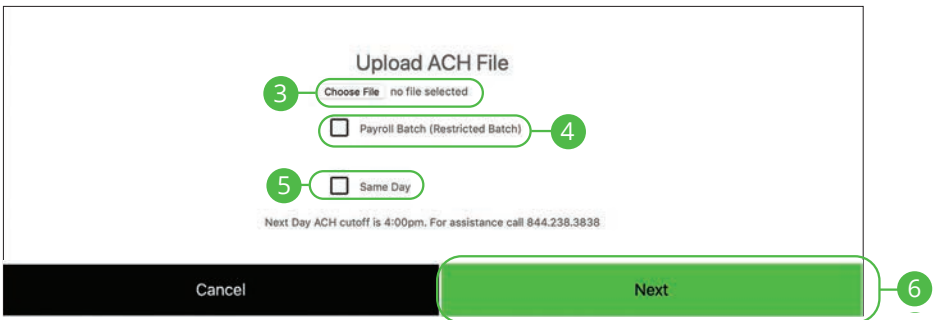
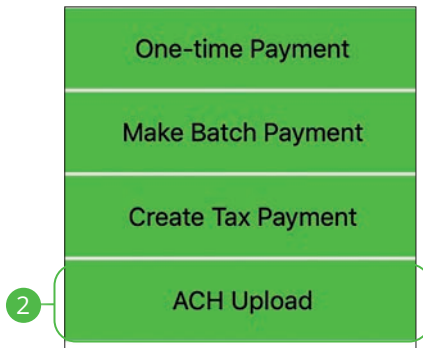
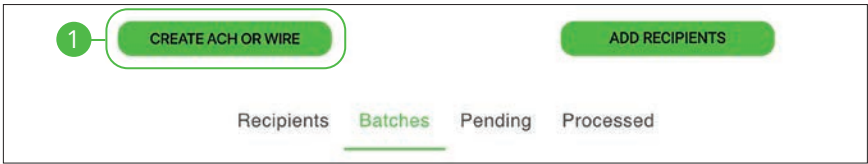
Common conditions that cause ACH upload errors:

- 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 batched balanced.
- Block count – Total number of records in the file (include all headers and trailer) must be evenly divisible by 10. If not, additional records consisting of all 9s are added to the file after the initial 9 record to fill out the block 10. Platform allows validation of 9 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.



Note: This feature is only available on the desktop version of the Online Banking application



In the sidebar, click **ACH or Wire Origination..**

1. Click the **Create ACH or Wire** button.
2. Click the **ACH Upload** button.
3. Click the **Choose File** button and upload the ACH file for Pass-Thru.
4. (Optional) Check the box to create a payroll batch. If enabled, this batch will be restricted to only entitled business users.
5. (Optional) Check the box to create a Same Day transaction.
6. Click the **Next** button.

Review and Confirm

File Summary

File Name	TESTING MLZ.txt
SEC Code(s)	PPD
Total Debit	\$9,753.68
Total Credit	\$9,753.68
Payroll Batch	No

Uploaded Batch 1-180824114623

Description	PAVROLL
Batch Type	Consumer
Payment Type	Mixed
Total Debit	\$9,753.68
Total Credit	\$9,753.68

Recipients

Reference ID	Payee Name	Amount	Routing Number	Account Number	Payment Type
STAN	DOE, JOHN	\$1,234.99	091907125	123456	Credit
MAC	DOE, JOHN	\$2,423.62	091907125	123456	Credit
PLA	DOE, JOHN	\$1,228.02	091907125	123456	Credit
ENG	DOE, JOHN	\$1,216.81	091907125	123456	Credit

7

8

9

ACH
File
Uploaded
Successfully

10

7. Select the From account.
8. Choose an effective date.
9. Click the **Confirm** button.
10. Click the **Close** button when finished.

Payments


Editing a Batch

You can edit the information in a batch. This changes the batch template, but does not change pending payments using that batch template.

The screenshot shows the Payments interface. At the top, there are two green buttons: "CREATE ACH OR WIRE" and "ADD RECIPIENTS". Below these are four tabs: "Recipients", "Batches", "Pending", and "Processed". The "Batches" tab is selected and circled with a green circle containing the number "1".

Below the tabs is a table titled "Batches" with a pagination indicator "1-7 of 7" and navigation arrows. The table has three columns: "Name", "Type", and "Payment Type". The first row shows a batch named "Payroll" with a description of "REVERSAL", a "Consumer" type, and a "Credit" payment type. To the right of the "Payroll" row, there is a vertical menu with four options: "Details", "Pay Again", "Edit", and "Delete". The "Edit" option is circled with a green circle containing the number "2".

In the sidebar, click **ACH or Wire Origination**.

1. Click the **Batches** button.
2. Find the batch you want to edit, click the  icon and select "Edit" (Desktop) or "View Details" (Mobile).
3. Make your necessary changes and click **Submit** (Desktop) or **Next** (Mobile). Review and click **Close**.


Payments

Edit Recipient Payment Amount in Batch Files

In cases like payroll, batch payments can be repeatedly made using the same list of recipients but editing the payment amounts.

The screenshot shows the Payments interface. At the top, there are two green buttons: "CREATE ACH OR WIRE" and "ADD RECIPIENTS". Below these are four tabs: "Recipients", "Batches", "Pending", and "Processed". The "Batches" tab is selected and highlighted with a green circle and the number 1. Below the tabs is a table with the following columns: "Name", "Type", and "Payment Type". The table contains one row: "Payroll" (Name), "Consumer" (Type), and "Credit" (Payment Type). Below the "Payroll" row, there is a description: "Description: REVERSAL". To the right of the table, there is a pagination control showing "1-7 of 7" and navigation arrows. A dropdown menu is open for the "Payroll" batch, showing options: "Details", "Pay Again", "Edit", and "Delete". The "Pay Again" option is highlighted with a green circle and the number 2.

In the sidebar, click **ACH or Wire Origination**.

1. Click the **Batches** button.
2. Select the batch and click the  icon and select "Pay Again".

The image shows two screenshots from a software interface. The top screenshot is a dialog box titled 'Change Recipient Details'. It has a 'Select Batch' dropdown menu with 'Payroll-TEST' selected and a green checkmark to its left. Below it is a 'Method' dropdown menu with 'ACH Batch' selected and a green checkmark to its left. At the bottom of the dialog is a green button labeled 'Change Recipient Details', which is circled in green with a '3' in a circle next to it. The bottom screenshot is a table titled 'Recipients'. The table has columns: 'Recipient', 'Reference #', 'Account #', 'DR/CR', 'Amount', and 'Memo'. The first row has a checkbox in the 'Recipient' column, 'Tom Test' in the 'Recipient' column, '17501' in the 'Reference #' column, '459' in the 'Account #' column, 'Credit' in the 'DR/CR' column, '\$1.00' in the 'Amount' column, and an empty circle in the 'Memo' column. The '\$1.00' value is circled in green with a '4' in a circle next to it. At the bottom of the table are two buttons: 'Cancel' (black) and 'Next' (green), with the 'Next' button circled in green and a '5' in a circle next to it.

Select Batch
✓ Payroll-TEST

Method
✓ ACH Batch

Change Recipient Details 3

Recipients

<input type="checkbox"/> Recipient	Reference #	Account #	DR/CR	Amount	Memo
<input type="checkbox"/> Tom Test	17501	459	Credit	\$1.00 4	○

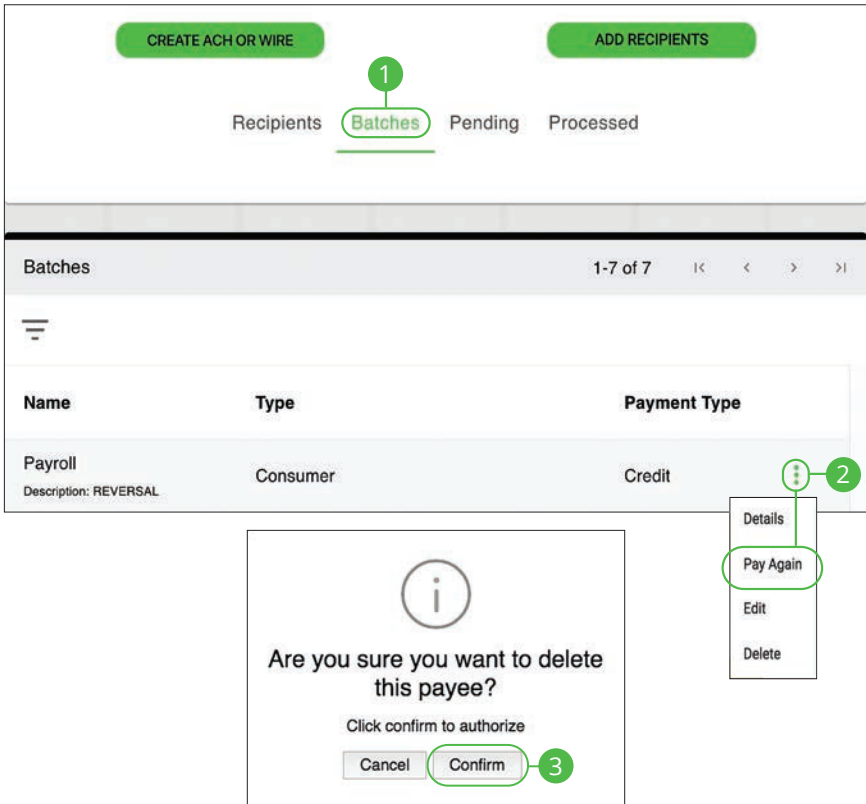
Cancel Next 5

3. Select the batch and click the **Change Recipient Details** bar.
4. Update the Amount you wish to pay each recipient. Check the box in front of each recipient's name to place the individual in a hold status- temporarily withholding payment (\$0).
5. Click **Next** to continue and follow the prompts saving the updates.

Payments

Deleting a Batch

You can delete a batch that is no longer needed. This deletes the batch template, but does not erase pending payments using that batch template.



The screenshot shows the Payments interface. At the top, there are two buttons: "CREATE ACH OR WIRE" and "ADD RECIPIENTS". Below them are tabs: "Recipients", "Batches" (highlighted with a green circle and the number 1), "Pending", and "Processed".

The main content area shows a table of batches. The table has columns for "Name", "Type", and "Payment Type". The first row shows a batch with Name "Payroll", Type "Consumer", and Payment Type "Credit". Below the name, it says "Description: REVERSAL". To the right of the table, there is a dropdown menu with options: "Details", "Pay Again" (highlighted with a green circle and the number 2), "Edit", and "Delete".

A confirmation dialog is shown in the foreground. It has a large "i" icon at the top, followed by the text "Are you sure you want to delete this payee?". Below that, it says "Click confirm to authorize". At the bottom, there are two buttons: "Cancel" and "Confirm" (highlighted with a green circle and the number 3).

In the sidebar, click **ACH or Wire Origination..**

1. Click the **Batches** button.
2. Find the batch you want to delete, click the **⋮** icon and select "Delete" (Desktop) or "Delete Payee" (Android) or "Delete Batch" (Apple).
3. Click the **Confirm** button when you are finished.


Payments

Pay Again

Quickly and easily create transactions for previously created recipients and batches. You can also repeat previous transactions.

The screenshot shows the 'Payments' interface. At the top, there are two buttons: 'CREATE ACH OR WIRE' and 'ADD RECIPIENTS'. Below these are four tabs: 'Recipients', 'Batches', 'Pending', and 'Processed'. The 'Recipients' tab is selected and highlighted with a green circle and the number '1'. Below the tabs is a table with the following columns: 'Name', 'Account Type', and 'Payment Method'. The table contains one row with the following data: 'Reference #: N/A', 'Account #: 123456789', 'Consumer', and 'ACH'. To the right of the 'ACH' cell, there is a vertical ellipsis icon (three dots) highlighted with a green circle and the number '2'. A callout box is positioned to the right of the ellipsis icon, containing the following options: 'Details', 'Pay Again', 'Edit', and 'Delete'. The 'Pay Again' option is highlighted in green.

In the sidebar, click **ACH or Wire Origination**.

1. Repeat a payment to a recipient, batch or previous payment by selecting either the **Recipients**, **Batches** or **Pending** button.
2. Find the recipient, batch or payment you want to repeat, click the  icon and select "Pay Again."
3. For more information about repeating a single recipient transaction, go to page 38.
4. For more information about repeating a batch transaction, go to page 44.

Payments

Pending or Processed Payments


All transactions initiated through Business Online Banking or through our app appear in the Pending or Processed tabs. Here, you can view additional details for all of your transactions and edit or delete pending transactions.

The screenshot shows the Payments interface with the following elements:

- Buttons: CREATE ACH OR WIRE, ADD RECIPIENTS
- Navigation: Recipients, Batches, **Pending** (selected), Processed
- Section: Pending Payments (1-4 of 4)
- Table:

Effective Date	Payee	Offset Account	Status	Amount
11-30-2022	John Doe	Business Interest Checking	Approved	\$0.01
11-30-2022	John Doe	Business Interest Checking	Awaiting Approval	View Details Delete
11-10-2022	Test	Business Interest Checking	Stale	
11-10-2022	Testing MZ	Business Interest Checking	Stale	

In the sidebar, click **ACH or Wire Origination**.

1. Click on the **Pending** button.
2. Click on the  icon and select "View Details" to view more details about a transaction.

Deleting a Payment


The screenshot shows the 'Pending Payments' section of a system. At the top, there are buttons for 'CREATE ACH OR WIRE' and 'ADD RECIPIENTS'. Below these are tabs for 'Recipients', 'Batches', 'Pending', and 'Processed'. The 'Pending' tab is selected and highlighted with a green circle and the number 1. Below the tabs is a table of pending payments. The table has columns for 'Effective Date', 'Payee', 'Offset Account', 'Status', and 'Amount'. The first row shows a payment for \$0.01 to John Doe, with a status of 'Approved'. A green circle and the number 2 are placed over the three-dot menu icon next to the amount. A modal is open over this row, containing a 'View Details' button and a 'Delete' button. Below the table, there is a 'Reason' input field with a green circle and the number 3 next to it. At the bottom of the modal, there are 'Back' and 'Delete' buttons.

Effective Date	Payee	Offset Account	Status	Amount
11-30-2022	John Doe	Business Interest Checking	Approved	\$0.01
11-30-2022	John Doe	Business Interest Checking	Awaiting Approval	
11-10-2022	Test	Business Interest Checking	Stale	
11-10-2022	Testing MZ	Business Interest Checking	Stale	\$0.00

Reason

Back Delete


In the sidebar, click **ACH or Wire Origination**.

1. Click on the **Pending** button.
2. Find the transaction you want to delete, click the  icon and select "Delete."
3. Enter a reason and click the **Delete** button.

Processed Payments

Effective Date	Payee	Offset Account	Status	Amount
11-09-2022		Business Interest Checking	Deleted	\$1.00

In the sidebar, click **ACH or Wire Origination**.

1. Click on the **Processed** button.
2. Click on the  icon and select "View Details" to view more details about a transaction.

Payments

Viewing, Approving or Denying a Transaction


Authorized users can view, approve or deny certain payments within the Business Approvals feature. If a payment has processed and cleared, you cannot make changes to that transaction.

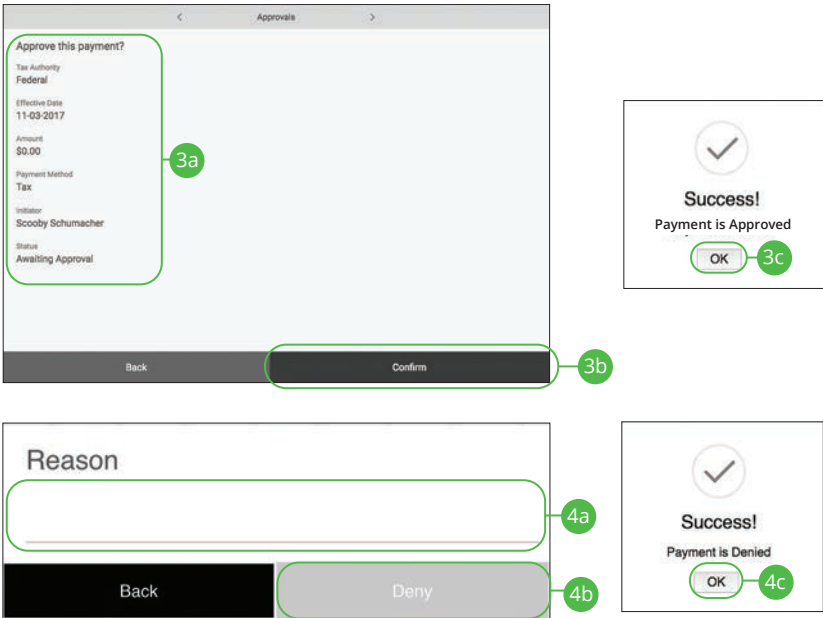
Desktop

The screenshot displays the 'ACH or Wire Approval' interface. At the top, it shows '1-2 of 2' transactions. The table has columns for 'Effective Date', 'Payee', 'Offset Account', 'Status', and 'Amount'. Two transactions are listed, both dated '11-30-2022' and for 'John Doe', with 'Business Interest Checking' as the offset account and 'Awaiting Approval' as the status. A green circle with the number '1' highlights the first row. A second green circle with the number '2' highlights the three-dot menu icon in the 'Amount' column of the first row. A context menu is open, showing options: 'View Details', 'Delete', 'Approve', and 'Deny'. A green box highlights the 'Approve' and 'Deny' options.

Effective Date	Payee	Offset Account	Status	Amount
11-30-2022	John Doe	Business Interest Checking	Awaiting Approval	\$
11-30-2022	John Doe	Business Interest Checking	Awaiting Approval	\$0

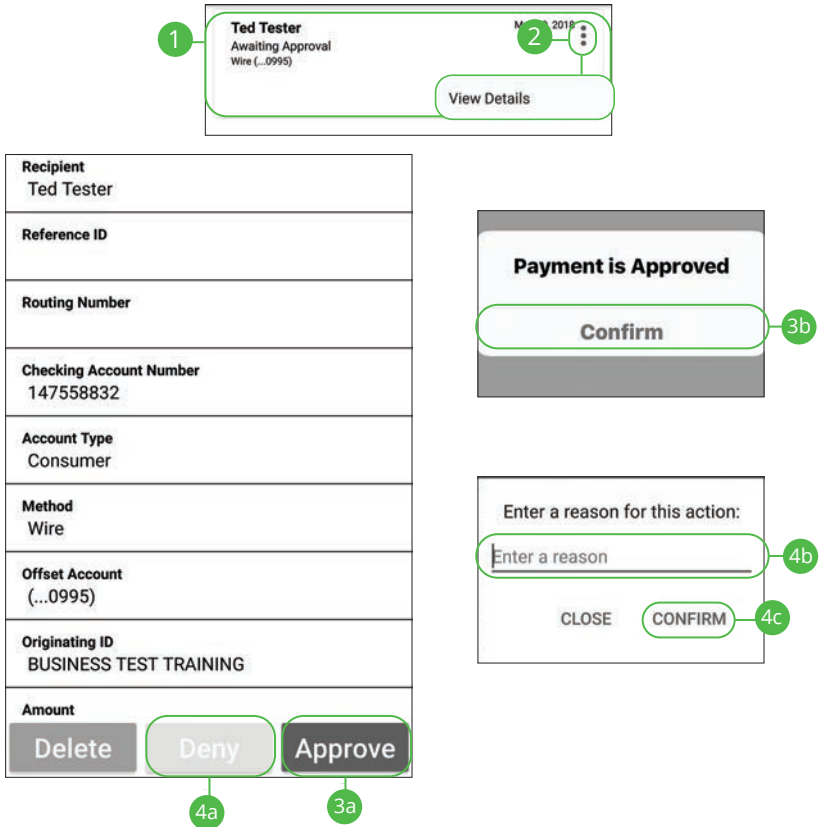
In the sidebar, click **ACH or Wire Approval**.

1. Locate the transaction you would like to approve or cancel.
2. Click the  icon and select "Approve" or "Deny."



3. Follow the steps to approve a transaction:
 - a. Review the payment information.
 - b. Click the **Confirm** button.
 - c. Click the **OK** button.
4. Follow the steps to deny a transaction:
 - a. Enter a reason for the denial.
 - b. Click the **Deny** button.
 - c. Click the **OK** button.

Mobile



In the sidebar, click **ACH or Wire Approval**.

1. Locate the transaction you would like to approve or cancel.
2. Click the icon and select "View Details."
3. Follow the steps to approve a transaction:
 - a. Click the **Approve** button.
 - b. Click the **Confirm** button.
4. Follow the steps to deny a transaction:
 - a. Click the **Deny** button.
 - b. Enter a reason for the denial.
 - c. Click the **Confirm** button.

Reports

Account Reporting

You can create several reports within Business Online Banking to keep track of payments, checks and transactions during a specified date range.

Creating a New Report

In order to make a new report, you need to specify the account, check number or amount range, transaction type and dates for your report.

In the **Sidebar Menu**, click **Account Reporting**.

1. Select an account using the drop-down.
2. Select at least one filter: check number, amount range or date.
3. (Optional) Choose a transaction type by selecting the appropriate box.
4. Click the **Save Report** button to save the report for future use. Click the **Apply** button to run a one-time report.
5. Enter a name for the report.
6. Click the **Confirm** button.

Deleting an Existing Report

If you no longer need an existing report, you can delete it from your Business Online Banking.

The screenshot shows the 'Advanced Search' interface. At the top, there is a 'Collapse' button with an upward arrow. Below it, the 'Choose Account:' dropdown is set to 'Free Business Checking (...016132)'. The 'Choose Saved Report:' dropdown is set to 'Test Report' and is highlighted with a green circle and the number 1. Below this, there are fields for 'Search By Check Number:', 'Enter Amount Range:' (set to '\$1.00 to \$50.00'), and 'Choose Date Filter:' (set to 'Last 30 Days'). At the bottom, the 'Transaction Type:' section has checkboxes for 'Debit:' and 'Credit:', both of which are checked. Below the search fields, there are three buttons: 'Delete Report' (highlighted with a green circle and the number 2), 'Edit Report', and 'Apply'. Below the main interface is a 'Confirm Delete?' dialog box with an information icon at the top. The text reads 'Confirm Delete?' and 'Click confirm to authorize'. At the bottom of the dialog box, there are two buttons: 'Cancel' and 'Confirm' (highlighted with a green circle and the number 3).

In the **Sidebar Menu**, click **Account Reporting**.

1. Choose a saved report from the drop-down.
2. Click the **Delete Report** button.
3. Click the **Confirm** button.

Editing an Existing Report

If you need to edit an existing report, you can edit it from your Business Online Banking.

Advanced Search Collapse ↑

Choose Account: Free Business Checking (...016132) ▾

1 Choose Saved Report: Test Report ▾

Search By Check Number:


Enter Amount Range: \$1.00 to \$50.00

2 Choose Date Filter: Last 30 Days ▾

Transaction Type: Debit: Credit:

Delete Report Edit Report Apply

3



Confirm Edit?

Click confirm to authorize

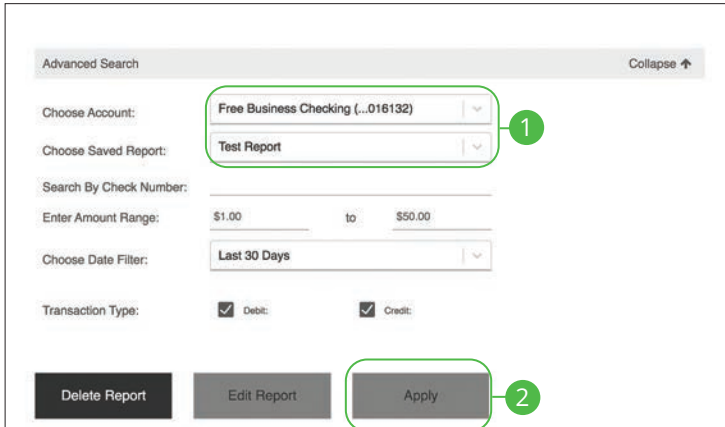
Cancel Confirm 4

In the **Sidebar Menu**, click **Account Reporting**.

1. Choose a saved report from the drop-down.
2. Make the necessary changes.
3. Click the **Edit Report** button.
4. Click the **Confirm** button.

Running an Existing Report

Running an existing report allows you to display the results from your saved reports.



The screenshot shows the 'Advanced Search' interface. At the top, there is a 'Collapse' button with an upward arrow. Below this, there are several search criteria:

- Choose Account:** A dropdown menu showing 'Free Business Checking (...016132)'. This dropdown is circled in green with a '1' next to it.
- Choose Saved Report:** A dropdown menu showing 'Test Report'. This dropdown is also circled in green with a '1' next to it.
- Search By Check Number:** A text input field.
- Enter Amount Range:** Two text input fields with '\$1.00' and '\$50.00' entered, separated by 'to'.
- Choose Date Filter:** A dropdown menu showing 'Last 30 Days'.
- Transaction Type:** Two checkboxes, 'Debit:' and 'Credit:', both of which are checked.

At the bottom of the form, there are three buttons: 'Delete Report', 'Edit Report', and 'Apply'. The 'Apply' button is circled in green with a '2' next to it.

In the **Sidebar Menu**, click **Account Reporting**.

1. Select an account and saved report using the appropriate drop-down.
2. Click the **Apply** button to run the report.

Online Deposit

Businesses with the online check deposit service enabled can access the solution from the left sidebar menu. Scanning checks and uploading them directly to your account allows you to process transactions more efficiently and access your money faster. Contact Bank Midwest if you're interested in learning more about this option.

In the **Sidebar Menu**, click **Online Deposit**.

Bank Midwest

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