



**BANC OF
CALIFORNIA**

Business Online Pro User Guide

October 2019

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Note: This guide covers commonly used features of Business Online pro. Please call us at 855-351-BANC (2262) from 8:30 AM to 5:30 PM Pacific Time on business days (except holidays) if you have questions.

Client Company and User Administration

Select the **Administration** tab. This section contains the following:

- Company Accounts and Services
- Create and maintain user profiles
- Entitle Users to Services and Reports
- Associate Accounts to specific Services and Reports for Users
- Maintain Report Templates for Users
- Maintain Payments Limits and Approval Requirements for Users
- Reset User Passwords / Maintain Security Software Tokens

There are two sections here: Company Details and Users.

Company Details

Select the arrow next to the **Accounts** and the **Services** headings on the left to expand the view. As a company administrator user, you will see the accounts and the services available to your company. Contact the bank to add an account or service if you need to add an item.

Company Details : Product Test (Product1)

Product Test (Product1)

Accounts

Payments

Resend

Actions

▼ Accounts

122243774 - Banc of California CERT

*3333 - SAVINGS (XYZ CORPORATION)

*3334 - SAVINGS (XYZ CORPORATION)

*4444 - CHECKING (XYZ CORPORATION)

*5556 - CHECKING (XYZ CORPORATION)

*7657 - CHECKING (XYZ CORPORATION)

*8334 - CHECKING (XYZ CORPORATION)

▼ Services

Administration Services

Administration

Company Account Permissions

Company Maintenance

Non-Account Identifiers Permissions

Secure Browser Administration

Secure Browser Credential Maintenance

Secure Browser Destinations

User Credentials Maintenance

User Service Permissions

User Maintenance

NOT AVAILABLE

Desktop Connection

Mobile Web

Reports and Statements

Account Analysis Statements

ACH Detail Report

ACH Notification of Change Report

ACH Return Report

Check Return Notices

Checking Account Statements

Checking NSF Notice

Checking Redeposit Notices

COD Account Statements

Information Reporting

Loan Billing Notices

Loan Payment Notices

Quick View

Return Deposit Check Images

Savings Account Statements

Transaction Search

User Services

Alerts

Delivery Template Maintenance

Native Apps

Transaction Groups

Web Report Maintenance

User Settings

Audit Service

Download Business Online Pro Token Client

File Vault

Secure Browser

Default

Account Transfer

ACH Origination

Import Maintenance

Integrated Payables

Payee Maintenance

Remote Deposit Capture

Stop Payments

Wire Transfer

FTP Pickup Options

FTP Delivery Options

Add User

Non-Account Identifiers



Accounts – Select the **Accounts** button to search your accounts and to display information on your account. Select the edit button to change the Account Description.

Company Payment Settings

In the Company section, select the **Payments** button. Access to the administrative functions in the tabs at the upper left, ACH, Wires, Transfers, etc. are managed by the Bank. Select a tab to display the settings available to your company for each service.

Dashboard Account Information Payments & Transfers Stop Payments Administration

Administration
Operations
Audit Service

Return to my home page
Help for this page
Print this page
Terms and conditions
Privacy policy
Contact us

Company Payment Settings : Product Test (Product)

ACH Origination
Wire Transfer
Account Transfer
Remote Deposit Capture

ACH Company Settings
ACH Co Prod Mgmt

Company Limits
* Total Daily Batch Count (Credit)
* Total Daily Batch Count (Debit)
* Total Daily Transaction Amount (Credit)
* Total Daily Transaction Amount (Debit)
* Single Batch Amount (Credit)
* Single Batch Amount (Debit)
* Single Batch Entry Amount (Credit)
* Single Batch Entry Amount (Debit)

Default User Limits
Total Daily Batch Count (Credit)



Resend

Allows you to search, find, view, download, or resend reports, or view audit trail information.

Actions

The actions section under Company Details offers options related to Secure File Transfer Protocol, Add a User (see next section), or search for transactions using several parameters.

Company Details : Product Test (Product1)

Product Test (Product1)

▶ Accounts

▶ Services

Users

Accounts

Payments

Resend

Actions ▼

FTP Pickup Options

FTP Delivery Options

Add User

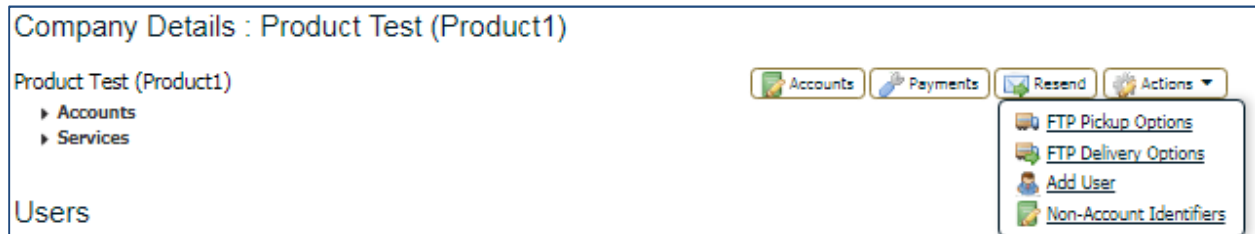
Non-Account Identifiers

User Administration

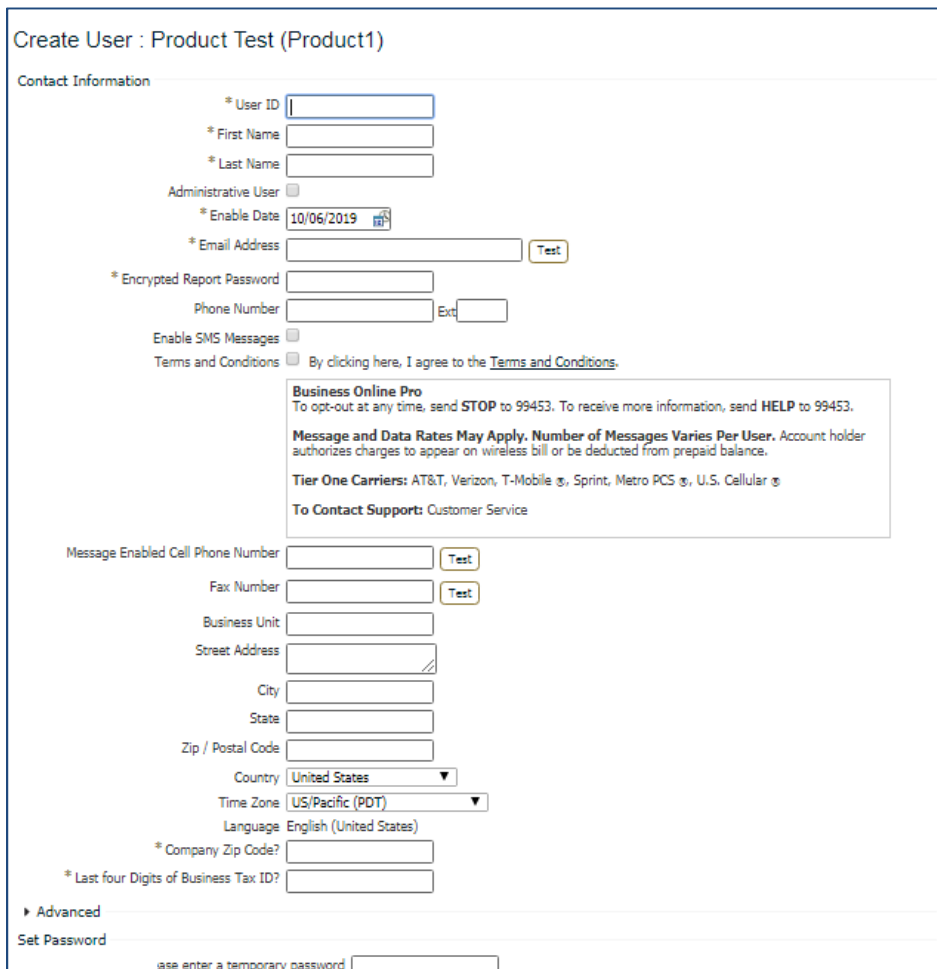
Select **Administration** and from the Company or Users sections, select the Action dropdown.

Add User

In the Company Details Section, create a new user by selecting **Actions** and then select **Add User**.



Which will display this page:





Continued...

Set Password

* Please enter a temporary password

* Please re-enter a temporary password

Online Bulletin Service

Authorize Bulletin Delivery

☒

Bulletin Channel

EMAIL ▼

Bulletin Format

HTML ▼

Cell Phone Notification

☐

SMS

SMS Notification Window

Day Of Week	Enabled	From	To
Monday	<input checked="" type="checkbox"/>	08:00 AM	08:00 PM
Tuesday	<input checked="" type="checkbox"/>	08:00 AM	08:00 PM
Wednesday	<input checked="" type="checkbox"/>	08:00 AM	08:00 PM
Thursday	<input checked="" type="checkbox"/>	08:00 AM	08:00 PM
Friday	<input checked="" type="checkbox"/>	08:00 AM	08:00 PM
Saturday	<input checked="" type="checkbox"/>	08:00 AM	08:00 PM
Sunday	<input checked="" type="checkbox"/>	08:00 AM	08:00 PM

Cloning Preferences

☒ Do not copy permissions from Prod1

☐ Copy service permissions from Prod1

Save

Cancel

The following fields are displayed:

- **User ID** – This is a case sensitive, alphanumeric identification assigned to each User.
- **First Name** – This is the first name of the User.
- **Last Name** – This is the last name of the User.
- **Administration User** - This box will enable this User to grant permissions to and edit other users' profiles. Administrators can only provide access to accounts, payment types, and service they have access to.



- **Enable Date** – A date for the User’s profile to take effect within the system.
- **Email Address** – Enter the User’s email address. Selecting the Test button will send an email to the User’s email address.
- **Encrypted Report Password** – This is a unique password used to open any encrypted PDF report emailed to the User.
- **Phone Number** – The User’s contact number.
- **Enable SMS Messages** – Must be enabled for a user to receive SMS text messages
- **Terms and Conditions** – Must be agreed to in order to receive SMS text messages
- **Message Enabled Cell Phone Number** – The User’s SMS-enabled cell phone number.
- **Fax Number** – This is the User’s Fax Number
- **Business Unit** - This is the type of business unit for this company. Primarily used to identify large companies that have multiple divisions or functions, and may have more than one listing within the system.
- **Address/City/State/Postal Code/Country** – This is the company address.
- **Time Zone** – This is the time zone for the company location.
- **Language** – English is the default language. You may be able to change the language for your company upon request to the Bank.
- **Company Zip Code?** – This is one of the registration questions for Business Online Pro security software.
- **Last four Digits of Business Tax ID?** - This is one of the registration questions for Business Online Pro security software.

Advanced:

- **Thousand Delimiter** – This function determines the character used when displaying amounts in the thousands.
- **Decimal Delimiter** - This function determines the character used as the separator between whole and partial currency amounts.

- **Web Date Input Format** – The date can be displayed in either North American format or International format.

Set Password:

Set a temporary password. Passwords must have one upper case letter, one lower case letter, a number, and a symbol. The User will receive the temporary password via email or text, if text is enabled. When they login, they will be prompted to create a new password upon first log in. This field only appears when creating a user.

Online Bulletin Service:

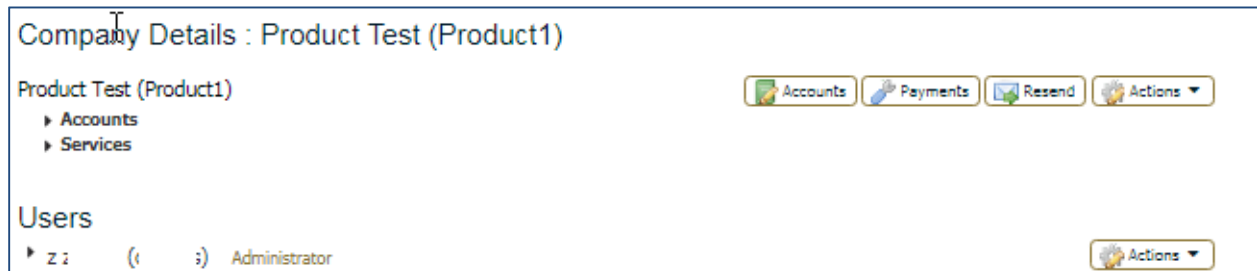
Users receive notifications for services to which they are assigned. Once a User is authorized, the type and format of notification is to be selected from the Bulletin Channel. Notifications can also be sent via Cell Phone.

SMS Notification:

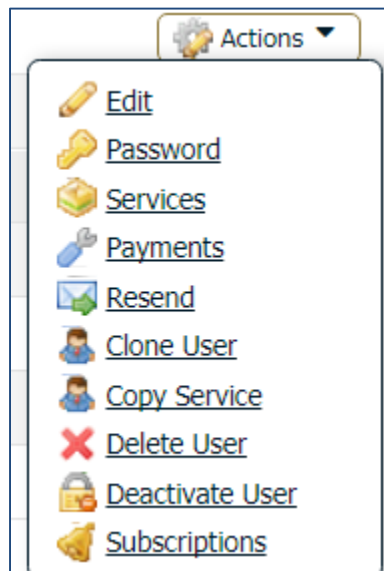
Select which days of the week and which hours of the day notifications are to be sent. Left and Right arrows select the time field to adjust and the Up and Down arrows scroll through the time.

User Actions

The first heading under the User Details area is the user name with the user ID, also listed in parenthesis. An administrative user will be indicated with the word "Administrator" listed to the right of the User Name/ID. Only Administrators can perform most of these actions.



Select action dropdown at the right to expose your options. Any action selected and saved will apply to the user listed left of the action button:



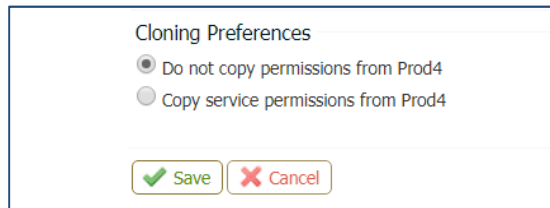
- **Edit** - This allows administrators to edit the user details and preferences.
- **Password** - Allows administrators to reset a user's password and send a temporary password.
- **Services** - Displays the services associated with the user. The administrator can edit the services available to the user. See further details in the **Services** section below.
- **Payments** - The payments area allows for payment limits to be set for services like ACH, Wire Transfers, and Account Transfers on a company level. The maximum limits are determined by a company administrator. See further details in the **Payments** section below.

- **Resend** - Resend allows for the resending of distribution notifications to the intended users. These notifications detail out service transactions such as ACH Batches, Account Transfers and Wire Transfers.

Cloning a User – This is another way to add a user that allows you to clone the capabilities of another user. This saves time and helps avoid inconsistencies with your user setups. In addition to the fields in the Add User section (see Add User section above)

Do not copy permissions from user / Copy service permissions from user – This checkbox button controls whether the new User will be entitled to the services currently entitled to the original User. Selecting “**Do not copy permissions...**” will result in the new User having no entitled services such that an administrator must individually entitle services to the User.

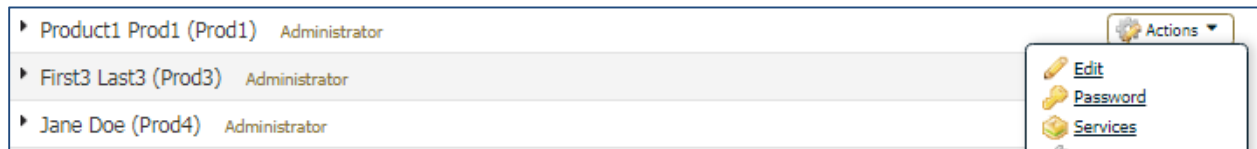
- Selecting “**Copy service permissions...**” will result in another option to copy additional permissions, as described below:
- Selecting “**Copy account permissions...**” checkbox will result in the new User automatically being entitled to the accounts associated with the original User.
- Selecting “**Copy SFT Permissions...**” checkbox, if available, will result in the new User automatically being entitled to the SFT Send and / or Receive entitlements associated with the original User.

A screenshot of a 'Cloning Preferences' dialog box. It contains two radio button options: 'Do not copy permissions from Prod4' (which is selected) and 'Copy service permissions from Prod4'. At the bottom, there are two buttons: 'Save' with a green checkmark icon and 'Cancel' with a red X icon.

- **Copy Service** – Allows administrators to copy the services setup of a selected user to the user next to action dropdown.
- **Delete User** – Permanently deletes the user.
- **Deactivate User** – Deactivate user allows you to remove the user access from the system while keeping the user’s profile for audit or purposes or to allow reactivation of the user at a later time.
- **Subscriptions** – Subscriptions notify a user when specific events occur and they provide information on the event. See further details in the **Subscriptions** section below.

Services and Permitting Access to Them

Services are provided based upon the services that are permitted to the company. The services must be available at a company level in order for the services to be available to users. To permit a service, select the Actions dropdown left of the user, in this case Prod1.



The services available to your company and for the administrator to edit will display with a checkbox next to it.

User Services : Product1 Prod1 of Product Test (Product1/Prod1)

Administration Services

Select All

Unselect All

Filter:

☒ Administration
 ☒ Company Maintenance
 ☒ Secure Browser Administration
 ☒ Secure Browser Destinations
 ☒ User Maintenance
 ☒ Company Account Permissions
 ☒ Non-Account Identifiers Permissions
 ☒ Secure Browser Credential Maintenance
 ☒ User Credentials Maintenance
 ☒ User Service Permissions

NOT AVAILABLE

Select All

Unselect All

Filter:

☒ Desktop Connection
 ☒ Mobile Web

Reports and Statements

Select All

Unselect All

Filter:

☒ Account Analysis Statements
 ☒ ACH Notification of Change Report
 ☒ Check Return Notices
 ☒ Checking NSF Notice
 ☒ COD Account Statements
 ☒ Loan Billing Notices
 ☒ Quick View
 ☒ Savings Account Statements
 ☒ ACH Detail Report
 ☒ ACH Return Report
 ☒ Checking Account Statements
 ☒ Checking Redeposit Notices
 ☒ Information Reporting
 ☒ Loan Payment Notices
 ☒ Return Deposit Check Images
 ☒ Transaction Search

User Services

Select All

Unselect All

Filter:

☒ Alerts
 ☒ Native Apps
 ☒ Web Report Maintenance
 ☒ Delivery Template Maintenance
 ☒ Transaction Groups

User Settings

Select All

Unselect All

Filter:

☒ Audit Service
 ☒ File Vault
 ☒ Download Business Online Pro Token Client
 ☒ Secure Browser

Save

Cancel

Changes to the Services entitlement tables are preserved when the **Save** button is selected.

Now configure services for each user. Select the **Arrow** next to the user name at the left.

Product1 Prod1 (Prod1)
Administrator

User Details

E-mail Address: :@bancofcal.com

Phone Nu

Enable Date: 07/15/2019

Last

Services

Administration Services

The following screen will display:

Prod Pro2 (Prod_Pro2)
Administrator

Actions

User Details

E-mail Address: banc@bancofcal.com

Phone Number:

Enable Date: 07/15/2019

Last Login: Sep 18, 2019 10:07:23 AM PDT

Services

Administration Services

Administration

Company Account Permissions

Company Maintenance

Non-Account Identifiers Permissions

Secure Browser Administration

Secure Browser Credential Maintenance

Secure Browser Destinations

User Credentials Maintenance

User Maintenance

User Service Permissions

NOT AVAILABLE

Desktop Connection

Mobile Web

Reports and Statements

Account Analysis Statements

ACH Detail Report

ACH Notification of Change Report

ACH Return Report

Check Return Notices

Checking Account Statements

Checking NSF Notice

Checking Redeposit Notices

COD Account Statements

Information Reporting

Loan Billing Notices

Loan Payment Notices

Quick View

Return Deposit Check Images

Savings Account Statements

Transaction Search

User Services

Alerts

Delivery Template Maintenance

Native Apps

Transaction Groups

Web Report Maintenance

User Settings

Audit Service

Download Business Online Pro Token Client

File Vault

Secure Browser

Default

Account Transfer

ACH Origination

Import Maintenance

Integrated Payables

Payee Maintenance

Remote Deposit Capture

✖ ✎ 📁 Alerts	✖ ✎ 📁 Balance Reporting	✖ Delivery Template Maintenance
✖ Desktop Connection	✖ File Vault	✖ M-Secure Browser
✖ Mobile	✖ ✎ 📁 NACHA Detail File Report	✖ ✎ 📁 NACHA Notification of Change Report
✖ ✎ 📁 NACHA Return File Report	✖ ✎ 📁 Quick View	✖ Software Token Client
✖ Tablet	✖ Transaction Groups	✖ ✎ 📁 Transaction Search
✖ Web Report Maintenance		

Select the **green briefcase** to permit accounts to the service. Once account numbers are enabled for the appropriate service, you must select **Save**.

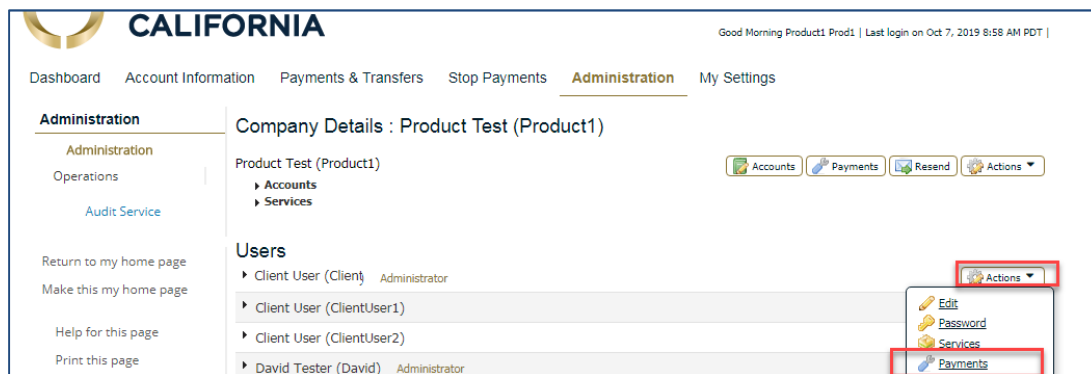
Now, select the **yellow pencil** to **Edit Preferences** for each service.

The red X will delete access to that service.

User Payment Settings

Use this screen to configure payment services for users. The Bank or Company administrators can configure the payment settings based upon the company's and the user's needs. Select the checkboxes for the services to provide for the user. Users who are not administrators will not have access to this area.

To the left of the User Name, select the Actions dropdown, then select Payments.



You will see the following page. Select the tab at the left, e.g. ACH, Wire, Account Transfer, etc. to view the specific settings for that feature.

User Payments Available:

These services can be made available by the Bank to a company administrator:

- ACH Origination
- Wire Transfer
- Account Transfer
- Integrated Payables
- Payee Maintenance
- Import Maintenance
- Stop Payments
- Remote Deposit Capture



Payments can be configured with the following subset of permissions.

Allow Entry:

The first checkbox to “Allow...Entry” must be checked to allow the user to initiate payments and further define how those payments can be created. There are additional options to allow users to edit, reject, cancel, etc.

Account Permissions:

Limits set here define the user's daily limits for accounts selected. To customize different limits for different accounts, select the Add a Permission button, and additional limit fields will be displayed.

- **Accounts** – Accounts must be added before the service is available for use. The Select Accounts link will display available accounts to be added. Accounts can be removed by selecting the red x next to the account.
- **Daily Transaction Amount per Account** - This field defines the maximum dollar amount available for a company user, per each account. The maximum company limit is displayed next to the input field.
- **Daily Transaction Count per Account** - This field defines the maximum number of transactions available for a company user, per each account, on a daily basis. The maximum company limit is displayed next to the input field.
- **Single Transaction Amount** - This field defines the maximum amount available for a company user, per each account and each transaction. The maximum company limit is displayed next to the input field.
 - Additional security can be added by requiring 1 or 2 approvers, based upon the minimal amount of the transfer.
 - When checked, one approver will be required if the payment exceeds the set dollar amount.
 - When checked, two approvers will be required if the payment is higher than the set dollar amount.

Note: Approval limits can be left blank so that all transactions will need approval by this user.

Add a Permission Set (applicable for Wires, Account Transfers, and Stop Payments Only)

Accounts can be added by clicking the Select Accounts link. All available accounts will be displayed for selection. Check the account to be enabled and added to the permission set. Accounts can be removed by selecting the red X next to the account.

Allow Maintenance:

This option allows the user to create, modify and delete templates and mappers for the accounts / ACH companies listed.

Allow Administration:

This allows the user to entitle the payments service to additional company users. User must be an administrator for this option to be visible.

Note: Users cannot set edit their own permissions. Bank users or a company administrator must enable the permissions for them.

Allow Approval:

Enabling this option allows the user to approve payments for the on selected accounts / ACH company.

Account Permissions

Limits set here define the user's daily limits for accounts selected. To customize different limits for different accounts, select the Add a Permission button, and additional limit fields will be displayed.

- **Accounts** – Accounts must be added before the service is available for use. The Select Accounts link will display available accounts to be added. Accounts can be removed by selecting the red X next to the account.

Amount Range: For example, if the Lower Limit is set to \$800 and Upper Limit is set to \$100,000, then any wire created within that range will be approved by this user. Any amount lower or higher, would not need to be approve by this user.

- **Lower Limit (\$)** – Use this optional text field if the user is required to approve payments above a defined amount.
- **Upper Limit (\$)** – Use this optional text field if the user is required to approve payments below a defined amount.

Note: Lower and upper limits can be left blank so that all transactions can be approved by this user.

Allow Audit:

Allows the user to view payments made by other users throughout the company. The user will also receive notifications.

- There are many subscription reports available that enable you to monitor user and transaction activity. You may wish to be selective so that you do not get too many of these notices. Select the user's desired subscriptions, how to receive notice of the subscription, and the preferred report format. Here's a sample of what's available:



Subscriptions

There are many subscription reports available that enable you to monitor user and transaction activity. You may wish to be selective so that you do not get too many of these notices. Select the user's desired subscriptions, how to receive notice of the subscription, and the preferred report format. Here's a sample of what's available:

Edit Subscriptions : Product1 Prod1 of Product Test (Product1/Prod1)

▶ Account Transfer Items End of Day Notification	✓
▶ Account Transfer Status Change Digest	✓
▶ Account Transfer Status Change Notification	✓
▶ ACH Payment Items End of Day Notification	✓
▶ ACH Payment Status Change Digest	
▶ ACH Payment Status Change Notification	✓
▼ Change / Delete Impact Notification	✓
Delivery Settings	
+ / - Data Type	
<input checked="" type="checkbox"/> Change / Delete Impact Notification	Format Preference
	PDF
▶ File Load Failed Validation	
▶ File Load Successful Validation	
▶ File Vault Notice	
▶ Out Of Band Authorization	✓
▶ Payee Created Report	
▶ Payee Modified Report	
▶ Payments Approver Notification	✓
▶ Secure Messaging Reply Received	✓
▶ Stop Request Status Change Notification	
▶ User Entitled to New Payment Type	
▶ User Lockout Report	✓
▶ User Password Change Report	✓
▶ User Password Reset/Change Report for Administrators	
▶ User Payment Settings Report	
▶ User Profile Change Report	✓
▶ User Profile Created Report	
▶ User Unlock Report	✓
▶ Wire Transfer Items End of Day Notification	✓
▶ Wire Transfer Status Change Digest	
▶ Wire Transfer Status Change Notification	✓

Business Online Pro Secure Browser

The Business Online Pro Secure Browser provides heightened security against fraud.

- Secure Site Access with consistent user and device authentication
- Helps prevent malware attacks
- Helps prevent misdirection of users to false sites
- Reduces risk by preventing access to other sites that could potentially have malware
- Eliminates hard tokens lowers reliance on other security products for protection
- Supports Email and SMS Text for one time passcodes

The secure browser is the most secure choice offered by Bank of California to clients using Business Online Pro.

Alternatives to the secure browser that also provide token security include the Mobile Banking App, and the PC Token or Mobile Token. These software tools are required for activity that requires re-verification or dual approval. These actions typically include Wires, ACH, and administrative changes.

See the software section at bancofcal.com/upgrade for current information on installing and using these software tools.

Navigation & Features

Once you install the secure browser, open it and you will arrive here:



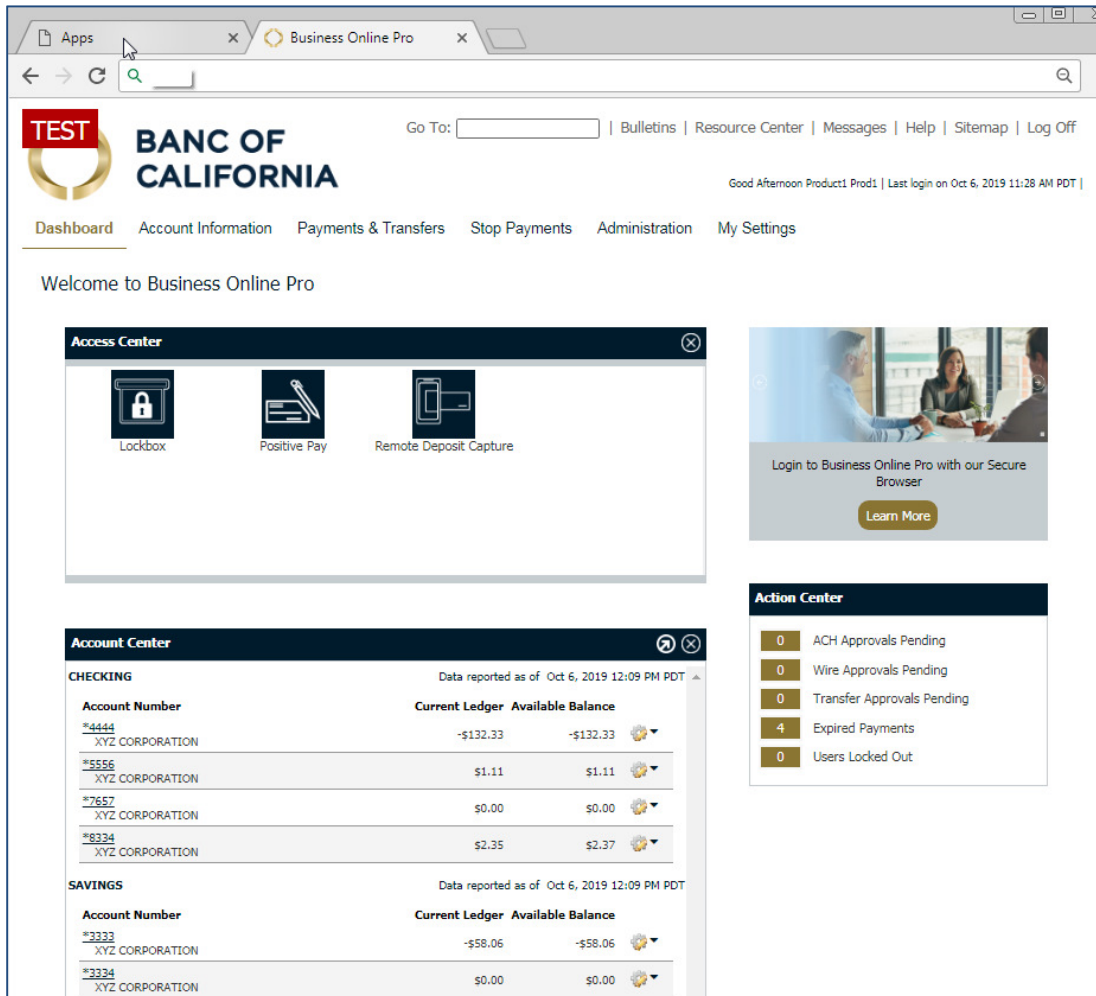
- **Register New User** – First time users will need to select this option to setup the secure browser. Your security software activation key, provided by the bank or your company administrator is needed to register the software. You'll be prompted to enter and re-enter a PIN, which is a code you create that is different from your password, for logging in with the secure browser. On the next screen, you will be prompted to receive a one-time password at the email address (or SMS text phone number if it is available) you provided at setup. Once your code is entered correctly, you will be returned to the login page shown above. Enter your new PIN to login.
- **Forgot PIN?** - Select if you have setup your PIN already, but you have forgotten it. You will be guided through a process to register again.
- **Remove a User** - Allows you to remove a user previously registered to use the Secure Browser.
- **Login** - When you login with the secure browser, you will arrive on a landing page that includes access to all the services available to you. You will always see access to Business Online Pro.



- **App Icons** - Select the icon show to access the services or destinations you are entitled to use within the secure browser.
- **Close Tab** - Select X to close the browser tab. If a login was required to access the website, you will also be logged out when the tab is closed.
- **Logout My Apps** - Select here to logout of and close your entire session and all your open windows in the secure browser.

Dashboard

Whether you login to Business Online Pro using the Secure Browser or you sign on using a standard browser (IE, Firefox, Chrome, Safari), you will arrive at the Dashboard.



The screenshot shows the Banc of California Business Online Pro dashboard. The top navigation bar includes links for Dashboard, Account Information, Payments & Transfers, Stop Payments, Administration, and My Settings. The main content area is divided into several sections:

- Access Center:** Contains icons for Lockbox, Positive Pay, and Remote Deposit Capture.
- Account Center:** Displays account information for CHECKING and SAVINGS accounts. It includes a table with Account Number, Current Ledger, and Available Balance.
- Action Center:** Lists pending actions such as ACH Approvals Pending, Wire Approvals Pending, Transfer Approvals Pending, Expired Payments, and Users Locked Out.

The dashboard also features a "Welcome to Business Online Pro" message and a "Login to Business Online Pro with our Secure Browser" button.

Account Number	Current Ledger	Available Balance
*4444 XYZ CORPORATION	-\$132.33	-\$132.33
*5556 XYZ CORPORATION	\$1.11	\$1.11
*7657 XYZ CORPORATION	\$0.00	\$0.00
*8334 XYZ CORPORATION	\$2.35	\$2.37

Account Number	Current Ledger	Available Balance
*3333 XYZ CORPORATION	-\$58.06	-\$58.06
*3334 XYZ CORPORATION	\$0.00	\$0.00

Account Information

Quick View

Quick View allows for company accounts to be viewed at a glance, reporting the latest information associated with each account.

In addition, accounts that have been set up for use within Account Transfer can perform a "Quick Transfer". This allows for a one-time transfer of funds to be initiated. Transfers can only occur from one account to another. "Many to One" or "One to Many" account transfers are not permitted in Quick View as they are in when you select Account Transfer in the Payments and Transfers section.

Dashboard

Account Information

Payments & Transfers

Stop Payments

Administration

My Settings

Account Information

Quick View

Information Reporting

Transaction Search

Check Return Notices

Checking Account Statements

Checking NSF Notice

Checking Redeposit Notices

COD Account Statements

Quick View

CHECKING

Data reported as of Oct 6, 2019 12:32 PM PDT

Account Number	Current Ledger	Available Balance	
*4444 XYZ CORPORATION	-\$132.33	-\$132.33	
*5556 XYZ CORPORATION	\$1.11	\$1.11	
*7657 XYZ CORPORATION	\$0.00	\$0.00	
*8334 XYZ CORPORATION	\$2.35	\$2.37	

SAVINGS

Data reported as of Oct 6, 2019 12:32 PM PDT

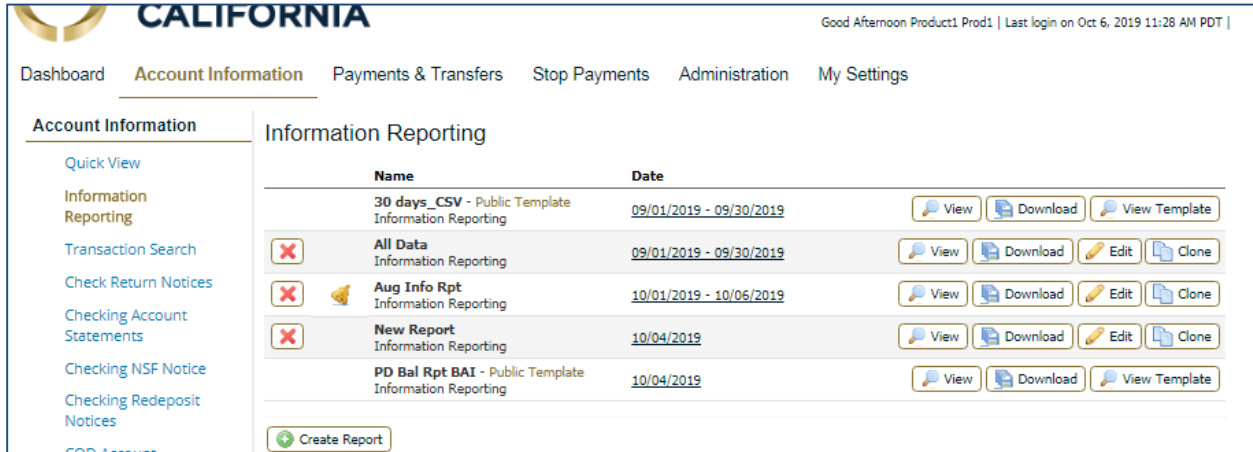
Account Number	Current Ledger	Available Balance	
*3333			

Accounts that have had activity within the last business day will be highlighted in blue and can be clicked to review the transaction details.

- **Account Number** - This is an account number and name assigned to the account. The account name can be changed in Administration.
- **Current Ledger** - This is the account balance at the beginning of business day that includes all transactions posted to the account the prior day.
- **Available Balance** - This is the balance available in the account for transfers.
- **Quick Transfer** (gear icon) - This button allows for a quick Account Transfer to occur. Once selected, the user can select between transferring money to or from an account.

Information Reporting

Information Reporting allows for the creation of reports, detailing account balances. Reports can be customized and tailored to the user's needs.



Good Afternoon Product1 Prod1 | Last login on Oct 6, 2019 11:28 AM PDT |

Dashboard **Account Information** Payments & Transfers Stop Payments Administration My Settings

Account Information

- Quick View
- Information Reporting**
- Transaction Search
- Check Return Notices
- Checking Account Statements
- Checking NSF Notice
- Checking Redeposit Notices
- CD Account

Information Reporting

Name	Date	
30 days_CSV - Public Template Information Reporting	09/01/2019 - 09/30/2019	View Download View Template
All Data Information Reporting	09/01/2019 - 09/30/2019	View Download Edit Clone
Aug Info Rpt Information Reporting	10/01/2019 - 10/06/2019	View Download Edit Clone
New Report Information Reporting	10/04/2019	View Download Edit Clone
PD Bal Rpt BAI - Public Template Information Reporting	10/04/2019	View Download View Template

Create Report

Existing reports are displayed on the main page and allow for review, deletion, editing or cloning. Existing reports will be displayed as follows:

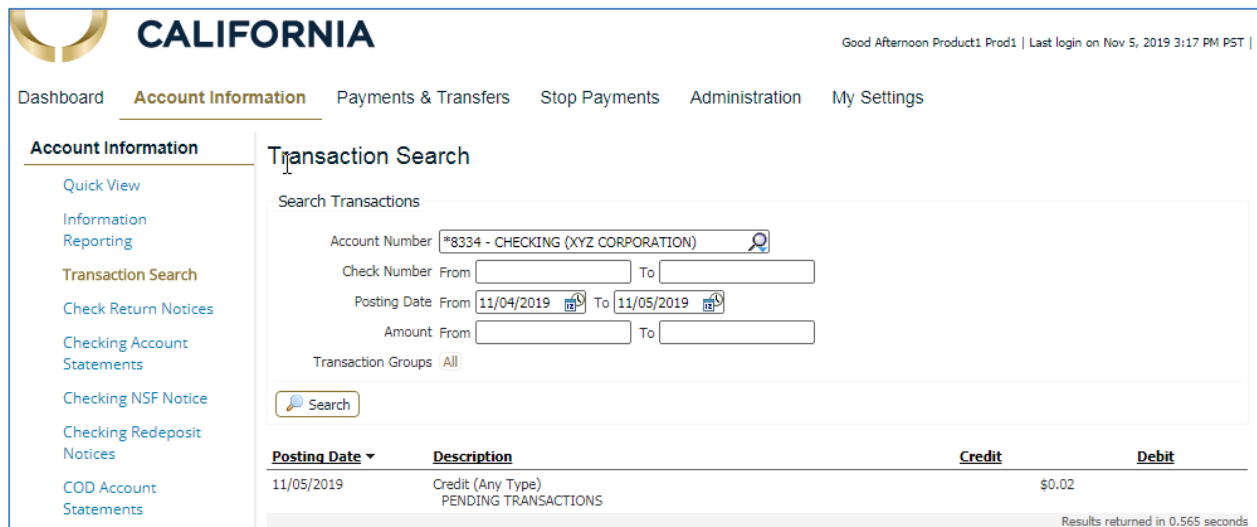
- **Delete** - The Red X button allows for the deletion of the created report.
- **Bell** - This icon indicates that notifications have been enabled for this template.
- **Name** - The report name is displayed in bold and is defined during creation of the report. The secondary name is the report type selected during creation.
- **Date** - The date field allows for immediate customization of the report timeline. Selecting the date link will display additional timelines to choose from. Timelines available are:
 - Previous Business Day
 - Last Week
 - Last Month
 - Week to Date
 - Month to Date
 - Specific Date

- Date Range
- **View** - Select to view the report details.
- **Edit** - Select to edit and update the report.
- **Clone** - Clicking this button will create a secondary report, containing all of the accounts and options that the original report uses.

Select **Create Report** to add a new report for one time use or to add it to the list of reports available to you in your Information Reporting report list.

Transaction Search

Transaction Search allows for finding a specific transaction quite simple. Fields are provided to enter information and refine the search.



Good Afternoon Product1 Prod1 | Last login on Nov 5, 2019 3:17 PM PST |

Dashboard **Account Information** Payments & Transfers Stop Payments Administration My Settings

Account Information

- Quick View
- Information Reporting
- Transaction Search**
- Check Return Notices
- Checking Account Statements
- Checking NSF Notice
- Checking Redeposit Notices
- COD Account Statements

Transaction Search

Search Transactions

Account Number: *8334 - CHECKING (XYZ CORPORATION) 🔍

Check Number: From To

Posting Date: From 11/04/2019 📅 To 11/05/2019 📅

Amount: From To

Transaction Groups: All

Posting Date ▼	Description	Credit	Debit
11/05/2019	Credit (Any Type) PENDING TRANSACTIONS	\$0.02	

Results returned in 0.565 seconds

- **Account Number** - Account numbers associated with the bank are provided via the drop down menu. This field is required.
- **Posting Date** - This field provides for selection of a set of dates in which the transaction/s occurred. Default dates will be selected, with the current day as the "To" date. Selecting the calendar icon will open a calendar for other dates to be selected.
- **Amount** - The search will be determined based upon the "From" and "To" amounts entered here. If no amount is entered, then transactions of all amounts will be displayed. Amounts with or without delimiters are applicable.



- **Transaction Groups** - Selecting a transaction group will refine and narrow down the search parameters. Checkboxes are available to select specific group types. If all boxes are checked, a **Clear All** button is provided to unselect all group types.

Search results will be displayed in the transaction summary search results area, once the **Search** button is selected.

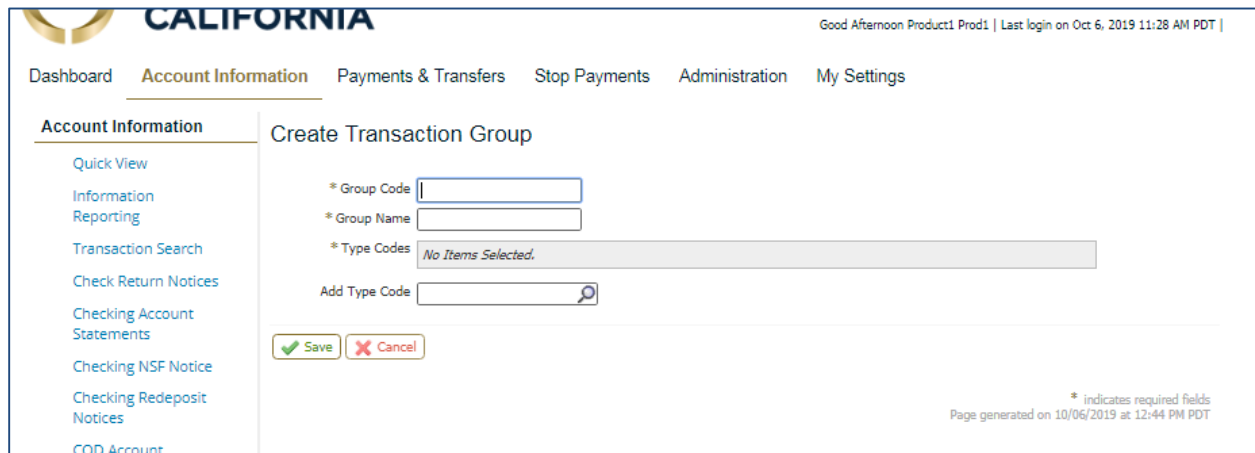
Transaction Summary Search Results:

Once the search parameters are entered and initiated, transactions matching the search parameters will appear in the search results field below. Each transaction will display the following information:

- **Account Number** - The account number associated with the transaction will be displayed here.
- **Posting Date** - The date the transaction was posted will be displayed. Click the "Posting Date" header and arrow to sort transaction results by earliest or most recent.
- **Description** - This field displays the transaction details, including the type of transaction and its function.
- **Credit** - If the transaction contained a credit, the amount will be displayed here.
- **Debit** - If the transaction contained a debit, the amount will be displayed here.

Transaction Group

Transaction Groups are a short hand way of defining a set of BAI Transaction Codes so that they may be easily referenced when defining a report within Template Maintenance. They are typically related type codes, i.e., all check related type codes, all wire related type codes, etc.



Good Afternoon Product1 Prod1 | Last login on Oct 6, 2019 11:28 AM PDT |

Dashboard **Account Information** Payments & Transfers Stop Payments Administration My Settings

Account Information

- Quick View
- Information Reporting
- Transaction Search
- Check Return Notices
- Checking Account Statements
- Checking NSF Notice
- Checking Redeposit Notices
- COD Account

Create Transaction Group

* Group Code

* Group Name

* Type Codes

Add Type Code

* indicates required fields
Page generated on 10/06/2019 at 12:44 PM PDT

Transaction Group maintenance is based on the type codes that are setup within the Primary Bank. Type Codes must also be predefined within the Type Code Maintenance service. There are two predefined (tabbed) transaction groups: Bank Groups and Company Groups. The classification is based on how the type codes are defined within Type Code Maintenance.

Selecting the Create Bank Group or Create Company Group button will allow the user to create new, unique bank groups.



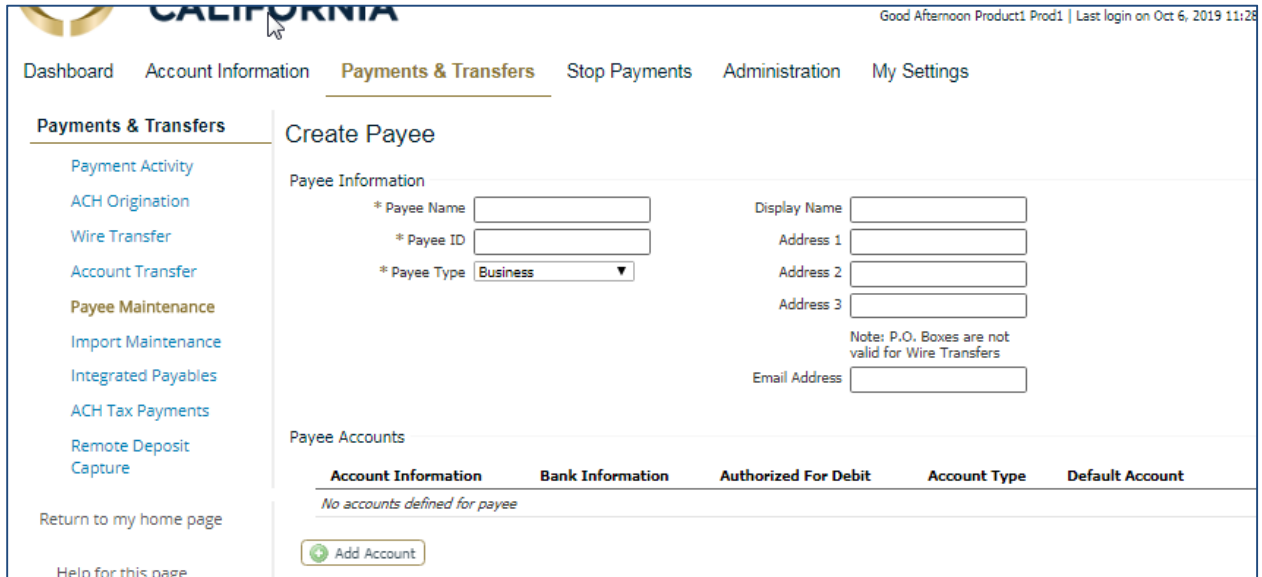
Payee Maintenance

Payee Maintenance provides the ability to create and edit all payees assigned to a specific company, across all services and accounts. Users can search for payees, using various search options. Accounts and bank information can also be altered to accommodate changes to payees, based on the company's needs.

- Delete – The Red X icon represents the delete function. Selecting this will prompt a confirmation window before deletion occurs
- Edit – Displays payee information and allows you to edit it
- Make a Payment – Enables you to make payment of the type available for that payee, e.g. ACH or Wire.

Create/Edit a Payee:

Payees can be created and assigned to specific accounts and then enabled for use with ACH and Wire services. New Payees can be created by selecting the Create Payee button. Payees can also be edited upon selecting a pre-existing payee through the search function.



Good Afternoon Product1 Prod1 | Last login on Oct 6, 2019 11:28

Dashboard Account Information **Payments & Transfers** Stop Payments Administration My Settings

Payments & Transfers

- Payment Activity
- ACH Origination
- Wire Transfer
- Account Transfer
- Payee Maintenance**
- Import Maintenance
- Integrated Payables
- ACH Tax Payments
- Remote Deposit Capture

Return to my home page

Help for this page

Create Payee

Payee Information

* Payee Name Display Name

* Payee ID Address 1

* Payee Type **Business** Address 2

Address 3

Note: P.O. Boxes are not valid for Wire Transfers

Email Address

Payee Accounts

Account Information	Bank Information	Authorized For Debit	Account Type	Default Account
No accounts defined for payee				

[Add Account](#)

Payee Information:

- Payee Name - The text placed in this field will determine the name of the Payee.
- Payee ID - The text placed in this field will determine the Payee ID. This name can reflect the Payee Name or be an employee ID# masked at the user level.
- Payee Type - Select between, Individual, Business or Government Agency to determine the usage type of the account associated with the payee.
- Display Name - This is the identifier name to be used within Payee Maintenance.
- Address 1-3 - These fields are provided for the address of the payee.
- Email – Can be used for transaction notifications to payees.

Add Payee Account

Account Information

* Account Name

* Beneficiary ID Type **Account Number** ▼

* Account Number

☒ **ACH Information**
Account can be used in ACH Templates and Batches

[Bank Lookup](#)

* Bank ID

Bank Name

Account Type **DDA** ▼

Prenote *No Prenote* ➕ [Add Prenote](#)

☒ **Wire Information**
Account can be used in Wire Templates and Transactions

[Bank Lookup](#)

Beneficiary Bank ID Type **None Selected** ▼

Beneficiary Bank ID

Beneficiary Bank Name

Bank Address 1

Bank Address 2

Bank Address 3

International Bank ☐

* Beneficiary Bank Country **None Selected** ▼

International Routing Number

* Beneficiary ID Type **Account Number**

* Beneficiary ID

* Beneficiary Country **None Selected** ▼

Contact Name

Phone Number

[Correspondent Bank Lookup](#)

Correspondent Bank ID

Correspondent Bank ID Type **None Selected** ▼

Correspondent Bank Name

[Intermediary Bank Lookup](#)

Intermediary Bank ID

Intermediary Bank ID Type **None Selected** ▼

Intermediary Bank Name

➡ Save Account ✖ Cancel

The account information can be provided for ACH, Wire or both. The fields will change according to payee type.

Account information must first be entered before enabling the account for ACH and Wire Transfer services.

- 30 | Page

- **Account Number** – This field is where the account number belongs. This may be a series of numbers and/or letters, depending on the criteria the bank uses.
- **Beneficiary ID Type** – The drop down menu provides a number of ID types to use instead of an Account Number. While the name “Account Number” will remain in the above field, the Beneficiary ID Type can range from numerous ID types. Keep in mind that only a Beneficiary ID Type of Account Number can be used to initiate ACH batches. The ACH Information field will be disabled if another Beneficiary ID Type is selected.
- **Account Currency** – The currency type for this account can be selected. Currently, the default is set to US Dollar (USD) and will remain as the only option unless required by the bank. OBS can change the currency type if requested.

Enabling the ACH Information option will allow for the payee account being created to be used when creating ACH templates and batches.

- **Bank Lookup** – Lookup the ABA number of the payee’s bank.
- **Bank ID** – The ABA number of the payee’s bank account
- **Account Type** – Choose Checking (DDA), Saving, etc.
- **Add Pre-note** – Set a pre-note to help determine if the ACH setup is correct.

Enabling the Wire Information option will allow for the account being created to be used with the Wire service.

Select the Save Account button to save all information, or Cancel to return to the Create Payee page.

Edit a Payee

On Manage Payees, select Edit.

Dashboard
Account Information
Payments & Transfers
Stop Payments
Administration
My Settings

Payments & Transfers
Payment Activity
ACH Origination
Wire Transfer
Account Transfer
Payee Maintenance
Import Maintenance
Integrated Payables
ACH Tax Payments
Remote Deposit Capture

Edit Payee

Payee Information

* Payee Name

Mega Co

* Payee ID

33333

* Payee Type

Business

Display Name

Big Co

Address 1

Address 2

Address 3

Note: P.O. Boxes are not valid for Wire Transfers

Email Address

Payee Accounts

Account Information	Bank Information	Authorized For Debit	Account Type	Default Account
<div>✖</div> <div>1111111111 - Big Co</div>	<div>071004446 - ALBANY BANK & TRUST CO. NA</div>		DDA	<div>✔</div> <div>⚡</div> <div>Edit</div>

Edit Payee Account

Account Information

* Account Name

Big Co

* Beneficiary ID Type

Account Number

* Account Number

1111111111

☐ ACH Information
Account can be used in ACH Templates and Batches

☒ Wire Information
Account can be used in Wire Templates and Transactions

Bank Lookup

Beneficiary Bank ID Type

Fed ABA

Beneficiary Bank ID

071004446

Beneficiary Bank Name

ALBANY BANK & TRUST CO. NA

Bank Address 1

Bank Address 2

Bank Address 3

* Beneficiary Bank Country

United States

International Routing Number

* Beneficiary ID Type

Account Number

* Beneficiary ID

1111111111

* Beneficiary Country

United States

Contact Name

Phone Number

Correspondent Bank ID

Correspondent Bank ID Type

None Selected

Correspondent Bank Name

Intermediary Bank ID

Intermediary Bank ID Type

None Selected

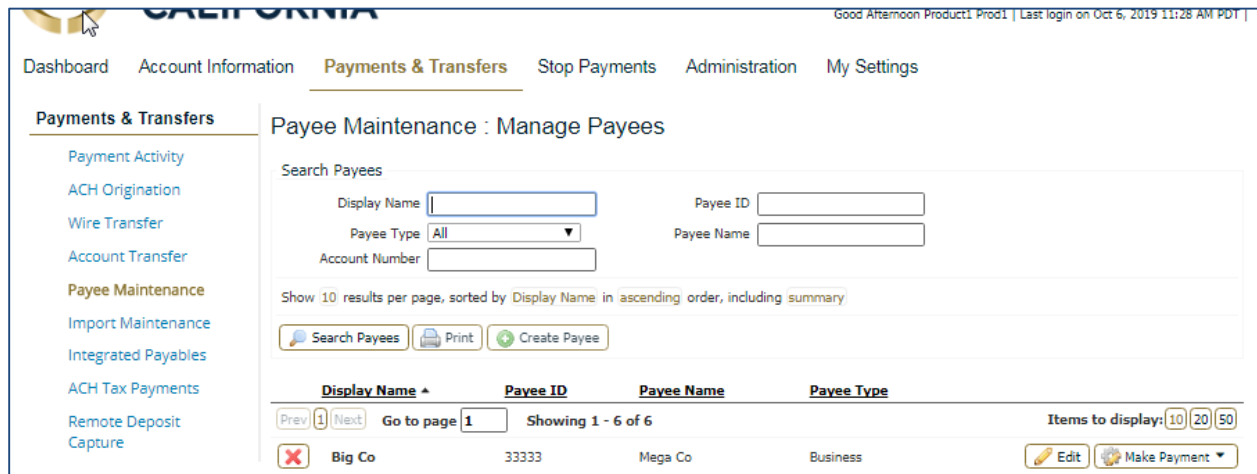
Intermediary Bank Name

✔ Save Account

✖ Cancel

Search Payees:

Existing payees can be searched using a variety of payee information fields to further define the search. The more information entered will narrow the search criteria and will help search for the transaction more quickly.



Good Afternoon Product1 Prod1 | Last login on Oct 6, 2019 11:28 AM PDT |

Dashboard Account Information **Payments & Transfers** Stop Payments Administration My Settings

Payments & Transfers

- Payment Activity
- ACH Origination
- Wire Transfer
- Account Transfer
- Payee Maintenance**
- Import Maintenance
- Integrated Payables
- ACH Tax Payments
- Remote Deposit Capture

Payee Maintenance : Manage Payees

Search Payees

Display Name Payee ID

Payee Type Payee Name

Account Number

Show 10 results per page, sorted by Display Name in ascending order, including summary

Display Name	Payee ID	Payee Name	Payee Type
Big Co	33333	Mega Co	Business

Prev 1 Next Go to page 1 Showing 1 - 6 of 6 Items to display: 10 20 50

Searches can also be tailored to the user's needs by sorting by:

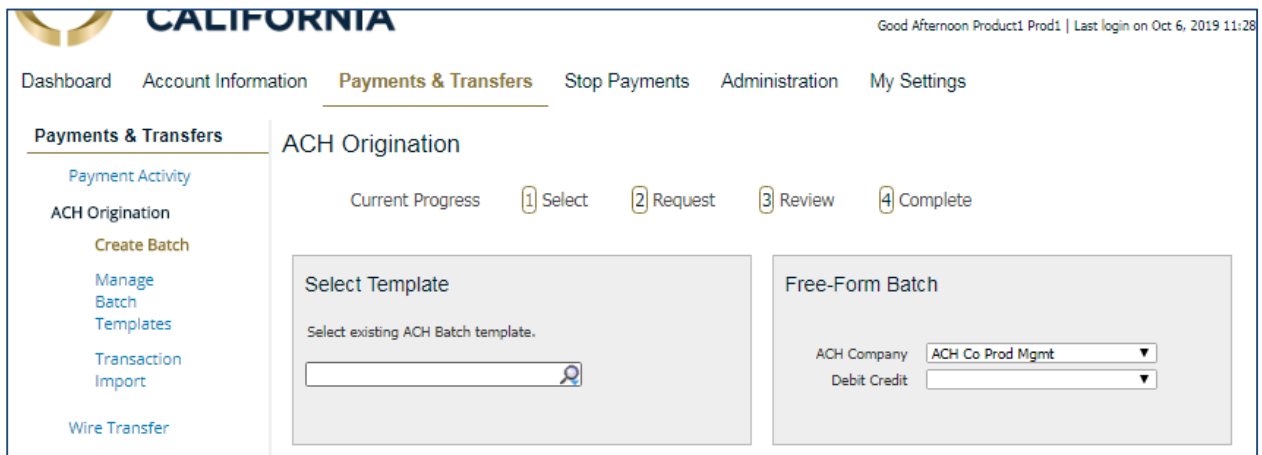
- Display Name
- Payee ID
- Payee Type
- Payee Name
- Account Number

ACH Payments

Entitled users can create ACH batches by manually keying in values through the user interface or by uploading a batch file via the transaction import service. Files can be imported in an industry standard format, NACHA, or in a customer defined format, such as comma separated value (CSV), fixed width, or XML. Manually created and imported batches are warehoused and can be reviewed and interacted (edit, approval, reject, cancel, etc.) with by users until the batch is delivered to the Bank for processing.

Batch Creation

Live ACH batches can be created through free form entry, starting a batch 'from scratch,' or from a template, a batch-like form that includes previously defined payees and other information which may be used to quickly create live batches. If no templates have been created, navigate to Manage Batch Templates to create one or make one while creating a live free form batch.



The screenshot shows the 'ACH Origination' page in the Banc of California Business Online Pro system. The top navigation bar includes 'Dashboard', 'Account Information', 'Payments & Transfers' (highlighted), 'Stop Payments', 'Administration', and 'My Settings'. The left sidebar under 'Payments & Transfers' lists 'Payment Activity', 'ACH Origination' (selected), 'Create Batch', 'Manage Batch Templates', 'Transaction Import', and 'Wire Transfer'. The main content area is titled 'ACH Origination' and shows a 'Current Progress' bar with four steps: 1 Select, 2 Request, 3 Review, and 4 Complete. Below the progress bar are two main sections: 'Select Template' and 'Free-Form Batch'. The 'Select Template' section has a text input field labeled 'Select existing ACH Batch template.' and a search icon. The 'Free-Form Batch' section contains two dropdown menus: 'ACH Company' (set to 'ACH Co Prod Mgmt') and 'Debit Credit'.

Creating a Manual Batch

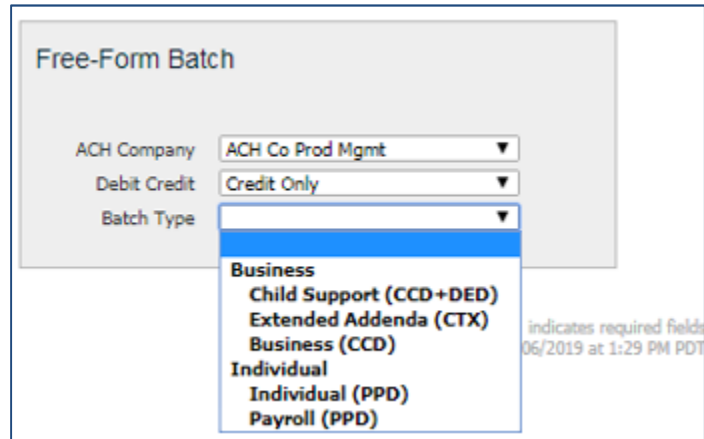
To create a batch from a template, select from the dropdown, enter a portion of the template name, or the entire template name.

To create a free form batch, select the **ACH Company** through which the intended payments should be made. If only one ACH Company is entitled, that company will automatically populate in the field. If multiple ACH Companies have been entitled to a user, simply click in the field and select a company from the menu that populates.

Once an ACH Company has been selected, a **Debit/Credit** field will appear. Depending on the entitlements of the user, a Credit Only, Debit Only, or Mixed Debit and Credit batch may be created.

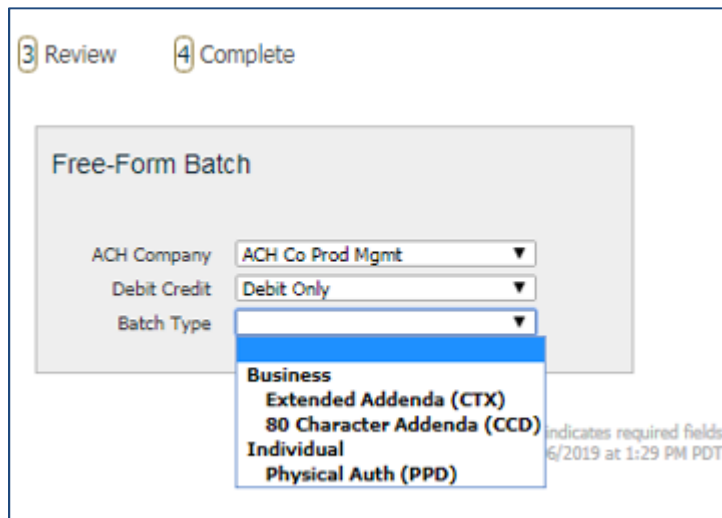
Lastly, select a **Batch Type**. After the batch type has been selected the screen will refresh and the user will be taken to step 2, the Request page.

Credit Types:



The screenshot shows the 'Free-Form Batch' form. The 'ACH Company' is set to 'ACH Co Prod Mgmt'. The 'Debit Credit' is set to 'Credit Only'. The 'Batch Type' dropdown menu is open, showing the following options: Business, Child Support (CCD+DED), Extended Addenda (CTX), Business (CCD), Individual, Individual (PPD), and Payroll (PPD). A small text on the right indicates 'indicates required fields' and '06/2019 at 1:29 PM PDT'.

Debit Types:



The screenshot shows the 'Free-Form Batch' form. The 'ACH Company' is set to 'ACH Co Prod Mgmt'. The 'Debit Credit' is set to 'Debit Only'. The 'Batch Type' dropdown menu is open, showing the following options: Business, Extended Addenda (CTX), 80 Character Addenda (CCD), Individual, and Physical Auth (PPD). A small text on the right indicates 'indicates required fields' and '6/2019 at 1:29 PM PDT'. Above the form, there are two steps: '3 Review' and '4 Complete'.

When a template is selected, the system displays the contents of the template for review or editing. Some fields are displayed as text only and changes cannot be made. This includes ACH Company, Batch Type, and Offset Account (if your company uses them). These fields were already defined in the template and are now locked for this batch.

Create Batch

ACH is closed for today. The next available payment date for credits is 10/07/2019.

— Current Progress —
1 Select
2 Request
3 Review
4 Complete

ACH Batch Details

Payment Date
ACH Company **ACH Co Prod Mgmt**
Batch Type **Individual (PPD) - Credit Only**
Template Name **Test Template**

Company Discretionary Data
* Company Entry Description

Total Credits **\$0.06 (1)**
Total Debits **\$0.00 (0)**

Page Credits **\$0.06 (1)**
Page Debits **\$0.00 (0)**

[Notify Me](#)
Pending Actions: Notify via EMAIL
System Events: Notify via EMAIL
Complete - Unsuccessful: Notify via EMAIL
Complete - Successful: Notify via EMAIL
Early Action Taken: Notify via EMAIL
Early Action Removed: Notify via EMAIL
Expired: Notify via EMAIL

[Recurring Options](#)
None Selected

Exclude \$0.00/empty items during batch submission ☐

Search Payee Records

Exclude + / -	Payee	Account	* Amount	Addenda	Remittance + / -
<input type="button" value="Prev"/> <input type="button" value="1"/> <input type="button" value="Next"/>	Go to page <input type="text" value="1"/>	Showing 1 - 1 of 1		Items to display: <input type="text" value="10"/> <input type="text" value="20"/> <input type="text" value="50"/>	
<input type="checkbox"/> <input type="button" value="Edit"/>	: (123)	*123 (DDA) ▼	<input type="text" value="0.06"/>	<input type="text"/>	<input type="checkbox"/> Remittance

When Free-Form Batch is selected, all fields will be displayed as available for entry, unless a field only contains one possible value. When only one value is available, the system removes the selection menu and preselects the single option, in order to expedite the ACH batch creation process.

Recurring Options – This field is only visible if the batch is created from a template. At this time, the user may define a schedule for the batch to be automatically generated and sent to the bank for processing.

ACH Batch Details:

- **Payment Date** – This is the date on which the payments in the batch are made to the payees.
- **ACH Company** – This is your company’s legal entity through which these payments will be made.
- **Debit/Credit**- Batches can be created to contain Debit only or Credit only
- **Batch Type** – Individual, Business, or Government.

- **Company Discretionary Data** – An optional field which allows a detailed description of the batch for the benefit of an external viewer.
- **Company Entry Description** – A required field which provides space for short descriptive information about the batch for internal use.
- **Save as Template**- Check this box, and give the template a name, if the settings for the batch being created should be saved for use in the future.

NOTE: The recurring series will begin on the Payment Date selected and the days chosen are the payment dates. The system will send the batch two business days before the specified payment periods.

- **Notify Me** – This field tells the system to send the user an email and / or SMS text message when the batch changes status. Users can select to be notified when the following status changes occur:
 - Pending Actions – The batch requires approval or has been rejected by an approver and needs repair.
 - System Events – The batch has been delivered to the bank.
 - Complete – Unsuccessful – The batch delivery attempt failed.
 - Complete – Successful – The batch delivery attempt was successful.
 - Early Action Taken – The batch is dated for the future and was approved prior to the day it is schedule to be sent to the bank.
 - Early Action Removed – The batch is in a recurring series or is dated for the future, but has been deleted or canceled.

Add Payees- When creating a batch from a template, click on the Additional Payees text to add existing or create new payees to this batch. This is an expandable and collapsible field.

Once all required and desired information has been filled in, click **Request Batch** to proceed to step 3, the Review page.

Clicking the **Cancel** button will cancel the batch entry.

The batch is now displayed for your review before being initiated. If needed, the user is able to search through the payees to find and verify a specific transaction. Excluded records and payees that have outstanding pre-notes are displayed in grey text to indicate that they will not be processed in this batch.

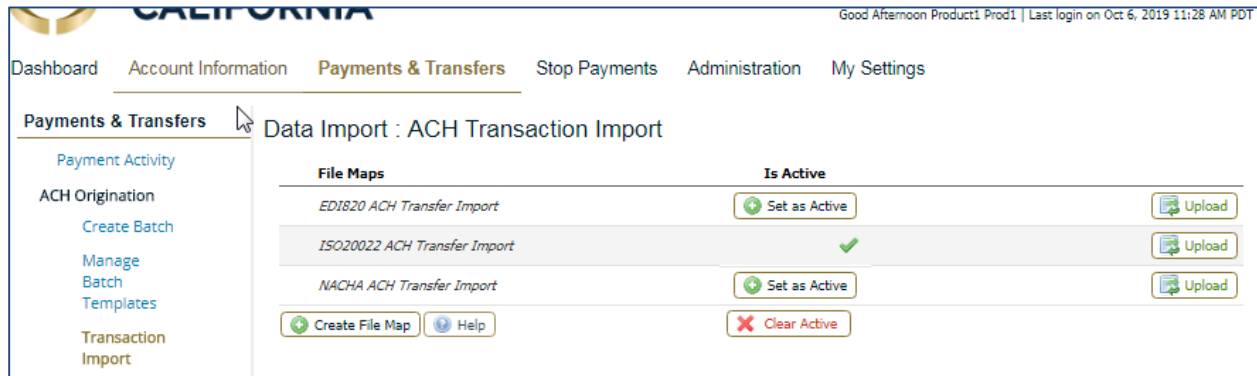
If a change is needed, click the **Edit Batch** button to return to Request page. Click the **Cancel** button if the batch is not to be submitted. Click the **Confirm** button to submit the batch for processing and move to step 4, the Complete page.

The batch is now queued to be submitted to the Bank at the next available batch processing period. A green banner will display at the top of the page providing the date, time, and a Transaction Number or the name of the recurring series, if one was defined. The body of the page displays the details of the batch.

You may click the **Return** button to go back to the Request page, or select another menu option. You may click the **Print** button to print the contents of this page.

Transaction Import

Another way to enter ACH transactions is through **Transaction Import**. ISO20022, EDI820, NACHA, Delimited, Fixed Width, and XML formatted files containing ACH transactions may be imported by a user for processing by the Bank. Files are read through predefined maps.



File Maps	Is Active	
<i>EDI820 ACH Transfer Import</i>	<input type="button" value="Set as Active"/>	<input type="button" value="Upload"/>
<i>ISO20022 ACH Transfer Import</i>	<input checked="" type="checkbox"/>	<input type="button" value="Upload"/>
<i>NACHA ACH Transfer Import</i>	<input type="button" value="Set as Active"/>	<input type="button" value="Upload"/>
<input type="button" value="Create File Map"/> <input type="button" value="Help"/>		<input type="button" value="Clear Active"/>

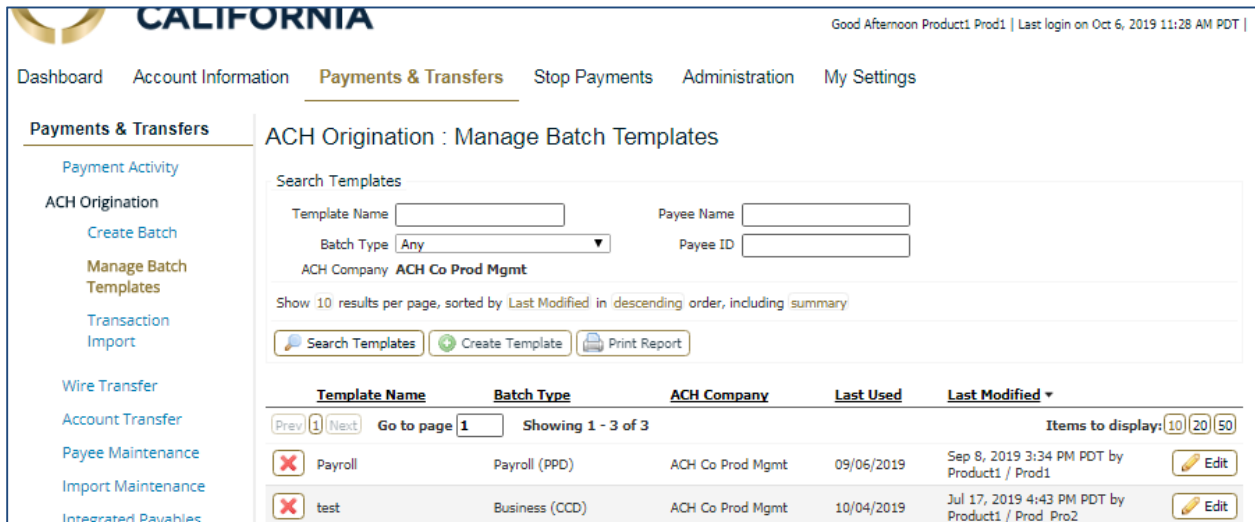
When a user selects Create File Map, the ACH Transaction Import File Maps will display the maps currently available to the user. Map names that appear in italics are **Public Maps** which have been created by the Bank and may be utilized if the user has a file formatted in one of these standard formats. These maps may only be edited by the Bank. Map names that appear in bold are **Custom Maps** which have been created for the company or by the Bank, on behalf of the company.

NACHA Import Preferences

This section allows the user to define whether his / her imported NACHA file contains offsets.

Templates & Recurring Payments

Manage Batch Templates allows for the creation and maintenance of permanent batches that can be used to quickly initiate live ACH batches. Live batches must be initiated through the ACH Payments/Create Batch menu option.



The screenshot shows the 'Manage Batch Templates' page under the 'Payments & Transfers' section. The page includes a search bar for templates, a table of existing templates, and a sidebar with navigation options.

Search Templates:

- Template Name:
- Payee Name:
- Batch Type:
- Payee ID:
- ACH Company: **ACH Co Prod Mgmt**

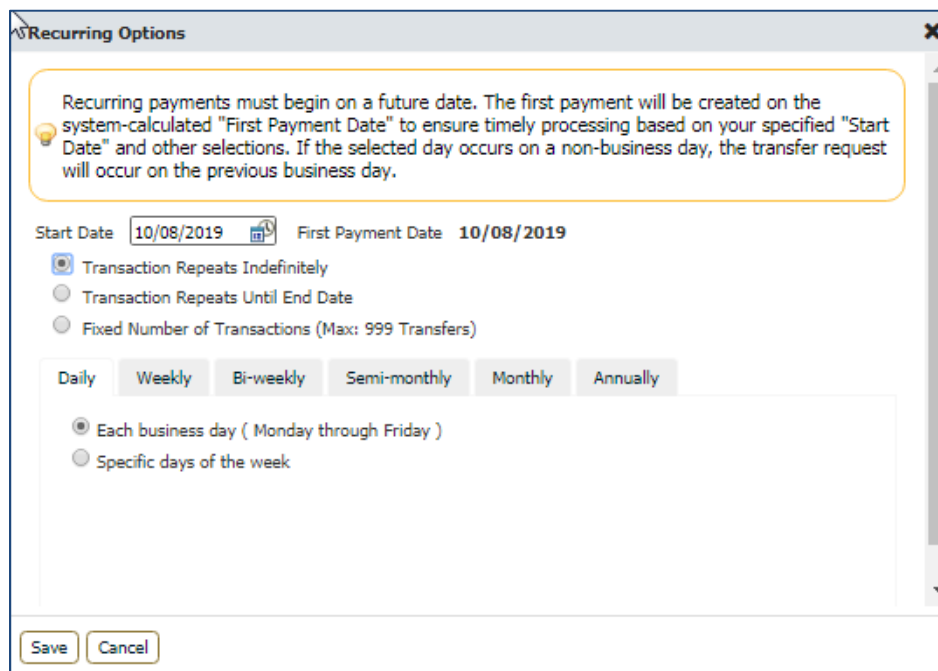
Show 10 results per page, sorted by Last Modified in descending order, including summary

[Search Templates](#) [Create Template](#) [Print Report](#)

Template Name	Batch Type	ACH Company	Last Used	Last Modified
Payroll	Payroll (PPD)	ACH Co Prod Mgmt	09/06/2019	Sep 8, 2019 3:34 PM PDT by Product1 / Prod1
test	Business (CCD)	ACH Co Prod Mgmt	10/04/2019	Jul 17, 2019 4:43 PM PDT by Product1 / Prod_Pro2

Items to display: 10 20 50

Templates can be used to set up recurring payments which allow the user to create a schedule so that an ACH batch may be automatically generated, and sent to the Bank for processing at specific times. Go to Create Batch and select a Batch Template, then the Recurring Options link.



The 'Recurring Options' dialog box provides instructions and settings for recurring payments.

Recurring payments must begin on a future date. The first payment will be created on the system-calculated "First Payment Date" to ensure timely processing based on your specified "Start Date" and other selections. If the selected day occurs on a non-business day, the transfer request will occur on the previous business day.

Start Date: First Payment Date: **10/08/2019**

☒ Transaction Repeats Indefinitely
☐ Transaction Repeats Until End Date
☐ Fixed Number of Transactions (Max: 999 Transfers)

Daily ☐ Weekly ☐ Bi-weekly ☐ Semi-monthly ☐ Monthly ☐ Annually ☐

☒ Each business day (Monday through Friday)
☐ Specific days of the week

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



To begin, select a **Start Date**, which is the date the first payment from this series will be delivered for processing. The First Payment Date is calculated based on the start date and recurring frequency. Next, select an expiration date for this schedule. Select **Transaction Repeats Indefinitely** if unsure of the expiration date or this batch is intended to run forever. If this schedule will have an end date, select **Transaction Repeats Until End Date** and then select a date from the calendar. For batches which will run for a limited time, select **Fixed Number of Transactions** and then enter the number of times this transaction should run before it expires.

Next, specify how often this batch will occur (**Daily, Weekly, Bi-Weekly, Semi-Monthly, Monthly, or Yearly**) and select the desired options for that choice.

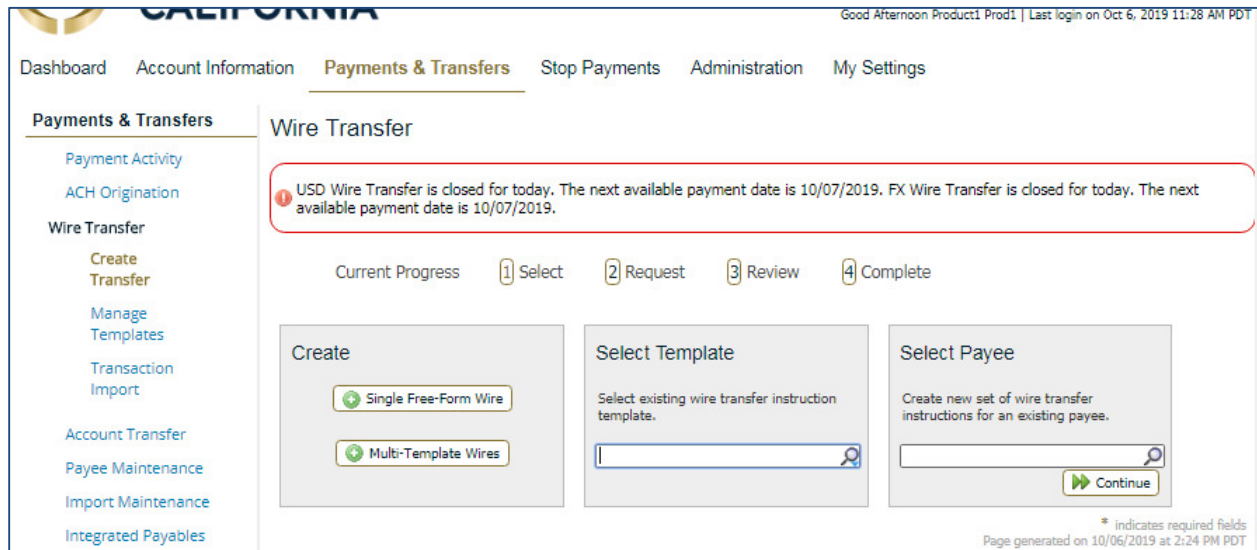
Once the schedule has been completed select **Save**. If the user does not wish to create a schedule select **Cancel**.

Once the recurring schedule has been created, the user will be taken back to the Request page and see a summary statement of the selection. Beside the summary is a red **X** which allows for the deletion of the recurring series. Just below that, create a name for the series. This will allow for easy searches for this series and distinguish these payments from other ACH payments.

Wire Payments

Wires may be initiated through a free form entry, from an existing template, or from an existing payee who will be the transfer beneficiary.

- **Free Form** - This option creates a one-time wire from scratch, without utilizing a pre-defined template or existing payee. Click the **Create** button to gain access to begin the wire creation process.
- **Select Template** - This option creates a wire from an existing semi-repetitive or fully repetitive template. The template type will be displayed in parenthesis beside the template name. If the user knows the name of the desired template, begin typing any portion of it in the field and select one of the options presented. If the template name is unknown, click the field and select one of the options from the menu that populates.
- **Select Payee** - This option creates a wire using the information of an existing payee as a beneficiary. Type any portion of the payee's name in the field and select one of the options from the menu that populates.



If the user has selected to create a Free Form wire, all fields will be blank and allow the user to input values.

If the user has selected to create a wire from a Repetitive Template, all fields except the payment date, notify me options, and recurring transfer options will be predefined and locked.


If the user has selected to create a wire from a Semi-Repetitive Template, all fields which were required for template creation will be predefined and locked. Fields which are not defined but are necessary to complete the wire will be blank, allowing the user to input values.

If the user has selected to create a wire from a Payee, all beneficiary information available for the selected payee will be populated. All other fields will be blank, allowing the user to input values.

Once the user selects the desired entry method, s/he will be taken to step 2, the Request page.


Account Information:

- **Payment Date** – Initially, the date presented to the user will be the soonest available payment date based on cut off times, weekends, holidays, etc. If the user would like to create a future dated wire, select the field and type the desired date or select it from the calendar.


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Wire Transfer



 USD Wire Transfer is closed for today. The next available payment date is 10/07/2019. FX Wire Transfer is closed for today. The next available payment date is 10/07/2019.

— Current Progress — **1** Select — **2** Request — **3** Review — **4** Complete —




Account Information

* Payment Date 
 * Debit Account 
 * Originator Name
 * Originator Address 1
 * Originator Address 2
 Originator Address 3
 * Payment Currency 
 * Amount

Beneficiary / Payee Information

* Name
 * Beneficiary ID Type 
 * Beneficiary ID
 Address 1
 Address 2
 Address 3
 Note: P.O. Boxes are not valid
 * Beneficiary Country 
 Contact Name
 Phone Number

Beneficiary Bank Information

 [Bank Lookup](#)
 Name
 Beneficiary Bank ID Type 
 Beneficiary Bank ID
 Address 1
 Address 2
 Address 3
 International Bank ☐
 * Beneficiary Bank Country 
 Intl Routing Number

► Additional Bank Information

- **Debit Account** – This is the account from which the funds will be withdrawn to fund the wire. The user may begin typing any portion of the desired account number and then select the correct account from the options which display. Also, the user may select the field and then choose one of the accounts which display.
- **Originator Name** – This field will be populated with the name of the company that is initiating the wire.
- **Originator Address 1-3** – This field will be populated with the address pulled from the company's profile.
- **Payment Currency** – This field allows the user to select the currency of the wire being created. The options available in this field are dependent upon the Debit Account selected.
- **Amount** – This field represents the amount of the wire being created.
- **Beneficiary/Payee Information:**
 - **Name** – Enter the name of the wire recipient.
 - **Beneficiary ID Type** – Select the field and choose the appropriate option from the drop-down menu which populates.
 - **Beneficiary ID** – Enter the identification information for the beneficiary.
 - **Address 1-3** – This field is optional. The user may enter the address of the beneficiary.
 - **Edit Payee** - This option is present when a wire was initiated from Select Payee. The user may edit the payee and save those changes.
- **Beneficiary Bank Information:**
 - **Bank Lookup** – If the beneficiary's financial institution utilizes an ABA Routing number, select this hyperlink and enter information into any of the fields presented to quickly locate the correct financial institution. Once a selection has been made, the system will populate values for the remaining fields in this section.
 - **Name** – Enter the name of the beneficiary's financial institution.
 - **Beneficiary Bank ID Type** – Select the type of financial institution being utilized by the beneficiary. As a rule of thumb, if the financial institution is not located in the United States, SWIFT BIC should be selected.



- **Beneficiary Bank ID** – Enter the financial institution’s Federal ABA Routing number or SWIFT BIC sequence.
- **Address 1-3** – Enter the address of the financial institution being utilized by the beneficiary.
- **International Bank** – If a Federal ABA bank ID type is being used, this box should be unselected. If a SWIFT BIC bank ID is being used, this box should be selected.

▼ Additional Bank Information

[Correspondent Bank Lookup](#)

Correspondent Bank ID Type None Selected ▼

Correspondent Bank ID

Correspondent Bank Name

[Intermediary Bank Lookup](#)

Intermediary Bank ID Type None Selected ▼

Intermediary Bank ID

Intermediary Bank Name

Additional Reference Information

Purpose Of Payment

Additional Information For Beneficiary

Note: Maximum 35 characters per field

Save As Repetitive Template ☐

Save As Payee ☐

[Notify Me](#)

Pending Actions: Notify via EMAIL
Pending Release: Notify via EMAIL
System Events: Notify via EMAIL
Complete - Unsuccessful: Notify via EMAIL
Complete - Successful: Notify via EMAIL
Early Action Taken: Notify via EMAIL
Early Action Removed: Notify via EMAIL
Expired: Notify via EMAIL

Request Transfer

Cancel

- **Additional Information:** This is a collapsible/expandable section. The fields contained in this section are optional. If a value is entered into any one of the Correspondent or Intermediary fields, all remaining fields for the financial institution must be completed. Select the arrow to open this section.
 - **Correspondent and/or Intermediary Bank Lookup** - If the bank that will be utilized has an ABA Routing number select this hyperlink and enter information into any of the fields presented to quickly locate the correct financial institution. Once a selection has been made, the system will populate values for the remaining fields in this section.



- **Correspondent** and/or **Intermediary Bank ID Type** – Select the field and choose the type of financial institution which will be utilized.
- **Correspondent** and/or **Intermediary Bank ID** – Enter the financial institution's Federal ABA Routing number or SWIFT BIC sequence.
- **Correspondent** and/or **Intermediary Bank Name** – Enter the short name of the financial institution.
- **Additional Reference Information:**
 - **Reference for Beneficiary** – This is an optional field where the user may enter information, such as an invoice number, regarding the purpose of the payment.
 - **Originator to Beneficiary Information** – This is an optional field where the user may enter additional information for the beneficiary.
 - **Save as Repetitive Template** – This option displays if the user has template maintenance capabilities and is creating a Free Form wire. Select this option if the settings for this wire should be saved as a fully repetitive template for future use.
 - **Save as Payee** – This option displays if the user has payee maintenance capabilities and is creating a Free Form wire. Select this option if the beneficiary information for this wire should be saved as a new payee. Once selected, a window will appear when the user selects Request Transfer, permitting more required information to be entered about the new payee.
 - **Notify Me Options** – This option allows the user to select to be notified when wire status changes occur. Select the hyperlink and choose the events that the user would like to be notified of. Also, the user may select how the notification is delivered.
 - **Recurring Options** – This option displays if the wire being created was initiated from a template. Recurring wires automatically generate at intervals based on a predefined template and schedule. Select the hyperlink to establish a schedule for the recurring wires.
 - **Template Name** – This field will only display if Save as Repetitive Template was selected. Enter a name for the template being created.

Select Request Transfer to proceed to step 3, the Review page.

Once all required and desired information has been completed and the wire requested, the user will be presented a summary of the information has been entered.

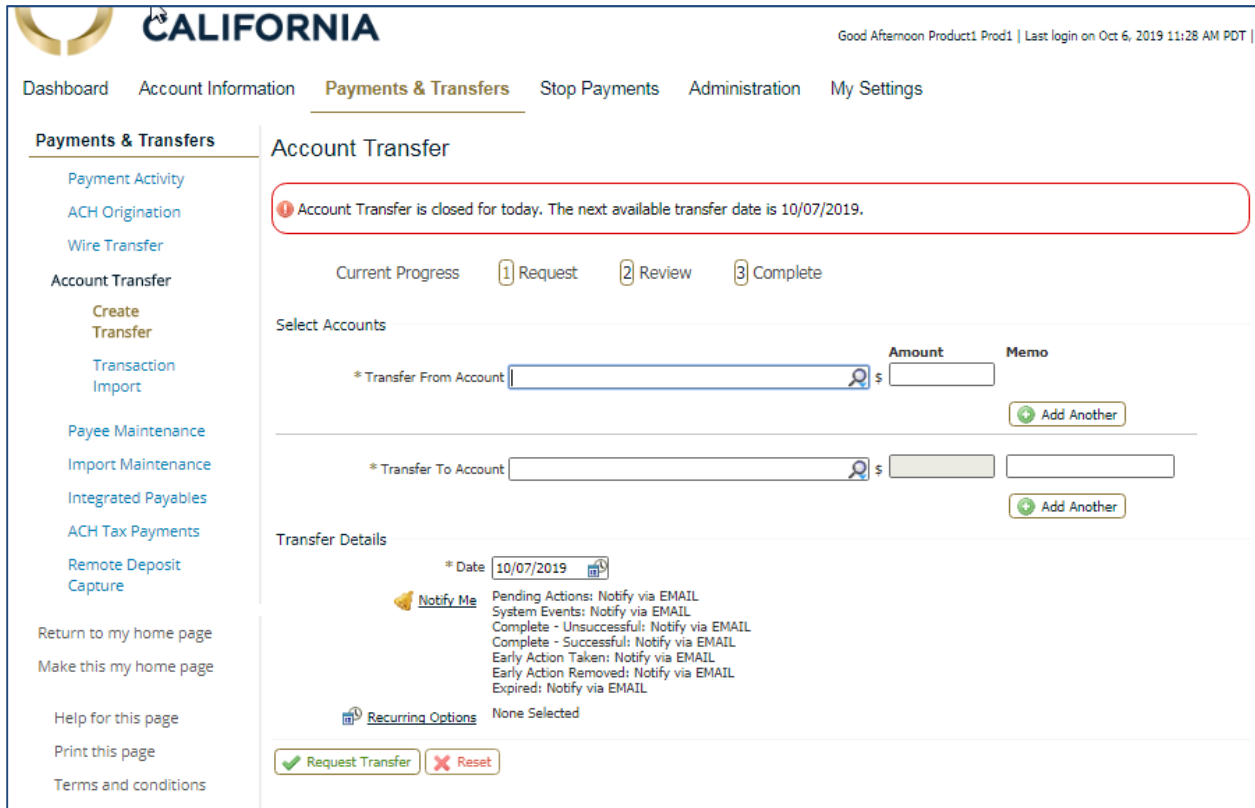
If everything is correct, select Confirm to proceed to step 4, the Confirm page. If information requires adjustment, select Edit. To cancel the wire, select Cancel.

Once the wire has been submitted, the user will once again be displayed a summary of the wire that was created. Also, the user will be shown a transaction reference number and the submission date and time. This information will be presented in a green banner at the top of the summary.

Wire reference numbers will begin with the prefix DWR.

Account Transfers

Account Transfer allows users to initiate funds between accounts. Transfers can be one-time, single transactions for today or you can schedule your transfer to occur in the future.



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Dashboard Account Information **Payments & Transfers** Stop Payments Administration My Settings

Payments & Transfers

- Payment Activity
- ACH Origination
- Wire Transfer
- Account Transfer**
 - Create Transfer
 - Transaction Import
- Payee Maintenance
- Import Maintenance
- Integrated Payables
- ACH Tax Payments
- Remote Deposit Capture

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Account Transfer

Account Transfer is closed for today. The next available transfer date is 10/07/2019.

Current Progress 1 Request 2 Review 3 Complete

Select Accounts

* Transfer From Account \$ [Add Another](#)

* Transfer To Account \$ [Add Another](#)

Transfer Details

* Date 10/07/2019 [Notify Me](#)

Pending Actions: Notify via EMAIL
System Events: Notify via EMAIL
Complete - Unsuccessful: Notify via EMAIL
Complete - Successful: Notify via EMAIL
Early Action Taken: Notify via EMAIL
Early Action Removed: Notify via EMAIL
Expired: Notify via EMAIL

[Recurring Options](#) None Selected

[Request Transfer](#) [Reset](#)

Select Accounts:

- The **Transfer From Account** allows you to select your debit account. When displayed, the account numbers are 'masked' in order to provide you another level of security. The magnifying glass symbol means you can select your account from a drop down menu or you may start typing and the list of potential matches will display.
- After account selection, enter the dollar amount representing your debit amount.
- The **Add Another** button to the right allows you to select another debit account and debit amount. Multiple accounts may be added, as required. When presented with the **Add Another** button, you will also be presented with a red **X** button. Use the **X** to remove the additional field.



NOTE: All debit accounts will go to a single credit account. The system will calculate the total credit for you.

- The **Transfer To Account** allows you to select your credit account. When displayed, the account numbers are 'masked' in order to provide you another level of security. The magnifying glass symbol means you can select your account from a drop down menu or you may start typing and the list of potential matches will display.
- After account selection, enter the dollar amount representing your credit amount.
- The **Add Another** button to the right allows you to select another credit account and credit amount. Multiple accounts may be added, as required. When presented with the **Add Another** button, you will also be presented with a red **X** button. Use the **X** to remove the additional field.

NOTE: All credit accounts will go to a single debit account. The system will calculate the total debit for you.

Transfer Details:

- **Date** defaults to the current processing date. You may use **Calendar** option to select a business date in the future.
- **Memo** field allows for optional, free-form text to be entered.
- **Notify Me** lists all the default alerts/notifications that keep you informed as your account transfer is processed.

The user may create a schedule so that this account transfer may be automatically generated, and sent to the Bank for processing at specific times, by selecting **Recurring Options**. Once Recurring Options is selected, a window will populate where schedule settings can be created.



The image shows a 'Recurring Options' dialog box. At the top, a light blue header bar contains the title 'Recurring Options'. Below this, a yellow-bordered box contains a lightbulb icon and a message: 'Recurring payments must begin on a future date. The first payment will be created on the system-calculated "First Payment Date" to ensure timely processing based on your specified "Start Date" and other selections. If the selected day occurs on a non-business day, the transfer request will occur on the previous business day.' Below the message, the 'Start Date' is set to '10/07/2019' with a calendar icon, and the 'First Payment Date' is '10/07/2019'. There are three radio button options: 'Transaction Repeats Indefinitely' (selected), 'Transaction Repeats Until End Date', and 'Fixed Number of Transactions (Max: 999 Transfers)'. Below these are six tabs: 'Daily', 'Weekly', 'Bi-weekly', 'Semi-monthly', 'Monthly', and 'Annually'. Under the 'Daily' tab, there are two radio button options: 'Each business day (Monday through Friday)' (selected) and 'Specific days of the week'. At the bottom of the dialog are 'Save' and 'Cancel' buttons.

To begin, select a **Start Date**, which is the date the first payment from this series will be delivered for processing. The First Payment Date is calculated based on the start date and recurring frequency. Next, select an expiration date for this schedule. Select **Transaction Repeats Indefinitely** if unsure of the expiration date or this batch is intended to run forever. If this schedule will have an end date, select **Transaction Repeats Until End Date** and then select a date from the calendar. For batches which will run for a limited time, select **Fixed Number of Transactions** and then enter the number of times this transaction should run before it expires.

Next, specify how often this batch will occur (**Daily**, **Weekly**, **Bi-Weekly**, **Semi-Monthly**, **Monthly**, or **Yearly**) and select the desired options for that choice.

Once the schedule has been completed select **Save**. If the user does not wish to create a schedule select **Cancel**.

Once the recurring schedule has been created, the user will be taken back to the Request page and see a summary statement of the selection. Beside the summary is a red **X** which allows for the deletion of the recurring series. Just below that, create a name for the series. This will allow for easy searches for this series and distinguish these payments from other ACH payments.

Once account transfer request detail has been entered, select **Request Transfer** button at the bottom of the page to advance to step 2, the Review page.

The user will be presented a summary of the information that has been entered. If everything is correct, select Confirm to proceed to step 3, the Confirm page. If information requires adjustment, select Edit. To cancel the account transfer, select Cancel.

Once the account transfer has been submitted, the user will once again be displayed a summary of the account transfer that was created. Also, the user will be shown a transaction reference number and the submission date and time. This information will be presented in a green banner at the top of the summary.

Payment Activity


Current Activity displays all payments (ACH, Wire & Account Transfer) that have been initiated by company users for the current day, based on the times determined by the company processing center. Use the search transaction function to review transaction status, edit pending transactions, as well as take action such as approving, editing, or cancelling payments.

Payment Status Overview:

All current transactions can be searched for using the optional fields provided. If a search is performed with no text entered, the search will return all transactions, across all services, for the default date defined.

Service types can be selected by clicking the appropriate tab. Each service tab will display unique optional fields to search by. The more information entered will narrow the search criteria and will help search for the transaction more quickly. Available payment services may include:

- ACH Payments
- Wire Transfers
- Account Transfer


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Payments & Transfers

Payment Activity : Current Activity

	ACH Payments	Wire Transfers	Account Transfers	ALL TRANSACTIONS
PENDING	\$0.00 (0)	\$0.00 (0)	\$0.00 (0)	\$0.00 (0)
COMPLETE	\$0.00 (0)	\$0.00 (0)	\$0.02 (1)	\$0.02 (1)
ALL	\$0.00 (0)	\$0.00 (0)	\$0.02 (1)	\$0.02 (1)

[Show Status Detail](#)
[Refresh](#)

NOTICE: You have 1 expired payments totalling \$0.01 for previous business days that require attention!

ALL TRANSACTIONS

ACH Payments

Wire Transfers

Account Transfers

Tran Number

Name

Amount

Status

Entry Method

Import File

Recurring Payments Only ☐

Show 10 results per page, sorted by Transaction Number in descending order

[Search](#)
[Print](#)
[Export](#)

Prev 1 Next

Go to page 1

Showing 1 - 1 of 1


Items to display: 10 20 50

+ / -

☒ Approve

☒ Release

☒ Approve And Release

 ATR

\$0.02

Completed

[View](#)

Payment Activity

Current Activity

Future Payments

Payment History

Recurring Transfers

ACH Origination

Wire Transfer

Account Transfer

Payee Maintenance

Import Maintenance

Integrated Payables

ACH Tax Payments

Remote Deposit Capture

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Payments Dashboard:

The Payments Dashboard displays the dollar amount for each payment type, along with the number of transactions, indicated by a (#), totaling that amount.

Current day transactions are divided into two categories, Pending or Completed. Items that are pending are displayed along the top row. These are payments that are awaiting delivery to the bank based on the processing center delivery time and/or could be awaiting approval, editing or rejection. Completed items have been approved and been accepted by the banks processing center.

Clicking the Status Detail link will reveal additional category rows, provided to give a more detailed review of the transaction process. The Refresh button allows for the Payment Summary Table to be updated without having to leave Current Activity.

A tally row for both “Pending” and “Complete” is available, combining all payment totals into an “All” category. A tally column is also available for the services provided, labeled “All Transactions”. This provides a total dollar summary for all daily transactions.

Search Transactions:

Search Transactions lets you find transactions for approval, editing, and other actions. Enter the full or any part of the field definitions provided to receive a search result. Fields are not mandatory and searching with no text entered will display all available transaction summaries. Searches can also be specific to the payment service or can be initiated for all transaction types.

Searches can also be tailored to a user’s needs by sorting by:

- **Company ID** - Allows the user to target the transactions of a specific company.
- **Tran Number** - Enter any portion of transaction ID in field provided
- **Analytics ID** (Bank users only) - Enter the Payment Series ID of the payment that was suspended. This ID is displayed in the Status History of suspended payments and is the only detail about an Analytics case provided to the company user.
- **Name** - If the payment was created as part of a recurring series, enter any portion of the series or template name in the field provided.
- **Amount** - This value should be the total amount of the batch (not individual transactions), wire, or account transfer created.
- **Status** - To view transactions with a specific status, click the field and select a status from the drop down menu which appears
- **Entry Method** - Results may also be filtered by whether the payment was entered manually or imported. Click in the field and select the appropriate option.
- **Import File** - If a payment was created through importing a file, enter any portion of the name of the file that was imported in the field.
- **Recurring Payments Only** - Select this checkbox to be displayed only transactions created as part of a recurring series.
- **Payee** - Transactions may also be found by searching for a specific payee contained in the payment. Payees included entities saved to Payee Maintenance only.
- **Payee Account** (ACH Only) - Enter the account of the payee which was used in the batch

- **Beneficiary** (Wires Only) - Enter the name beneficiary that is a saved or unsaved payee.
- **Originator** (Wires Only) - In most cases, this will probably be the company name since this information is copied from the company profile during wire and template creation. However the originator may edited or changed by the wire initiator.
- **Correspondent Bank ID** (Wires Only) - Enter the ID of the correspondent bank used in the wire.
- **Debit Account** (Wire Only) - Enter any portion of the debit account used to fund the wire.
- **From Account** (Account Transfer Only) - Enter any portion of the transfer debit account.
- **To Account** (Account Transfer Only) - Enter any portion of the transfer credit account.

In the sentence under the filter options, select and change the text in blue to designate how the search results should be organized. To change how many results appear per page, click the **10** and select an option from the drop down menu that appears. To designate how the results should be sorted, click **Transaction Number** and select the desired option from the drop-down menu. Lastly, if the user selects **Descending**, the field will update and provide the user with the alternative, ascending.

Once all desired filters have been designated, select **Search** and the Activity Table will refresh to display ACH batches that meet the criteria. Select **Print** to print search results. Select **Export** to download a Payment Activity Report.

Transaction Summary:

All current day transactions are displayed for review, approval, rejection, and additional options based upon the type of transaction. Each transaction is displayed for review. The number of transactions displayed can be determined by selecting 10, 20 or 50 Items to Display. Entering the page number in the Go To Page area and pressing the Enter button on the keyboard will display results on that page or can be scrolled one at a time using the Prev-1-2-Next buttons.

Each transaction will display the following information, when the Summary only option is selected:

- **+/- Icon** – This icon represents the Select/Unselect All feature. When a transaction needs approval, a checkbox will appear next to the appropriate transaction. This allows for multiple transactions needing approval, to be approved all at once, rather than individually approving each one. Pressing the + icon will auto select all boxes. Selecting the – will unselect all boxes. Once the checkboxes are selected, three buttons will appear, based on the service type:
 - Approve (ACH, Wires & Account Transfer)
 - Release (Wires Only)
 - Approve and Release (Wires Only)
- **Payment Service Icon** – The icon next to each transaction indicates the type of transaction. Icons available are:
 - Account Transfer (Document with an Arrow)
 - ACH (ACH letters)
 - Wires (Lightning Bolt)
- **Transaction Number** – The transaction number assigned to the transaction will be displayed. If a transfer is recurring, then the name defined when the transaction was initiated will be displayed.
- **Destination** – The transaction destination is displayed, based upon the type of service. ACH and Account Transfer transactions display the destination (To) account and Wire transactions will display the Beneficiary. In addition, for security purposes, only the last 4 digits of the destination accounts are displayed.
- **Amount** – The transaction dollar amount is displayed.



- **Current Status** – Once the transaction has been initiated, its progress can be tracked through Current Activity. Transactions will be updated based upon its current status. Transaction statuses are as follows:
 - Pending Delivery – The transaction has been initiated by the processing center and is awaiting delivery to the bank.
 - Pending Approval – The transaction is awaiting approval by one or two company users before it can be sent by the processing center to the bank.
 - Pending Repair – At times, transaction may no longer have an owner or account linked to it. In the event a company, user or account has been deleted, the transaction will go into Pending Repair. A company user can reactivate and take ownership by editing the transaction.
 - Reversed - Allows for the recall of funds for batches completed and processed in error. When a batch is reversed, a debit transaction is processed for all accounts that originally received a credit transaction and a credit transaction is processed to all accounts that originally received a debit transaction.
 - Expired – If a transaction that is under Pending Repair or Pending Approval has received no interaction to recover from that status, it will eventually expire.
 - Complete – The transaction has finalized and accepted by the bank.

Transaction Summary Action Buttons:

Each transaction displayed in the Transaction Summary also includes buttons that allows for actions to be performed. Depending on the service type and status of the transaction, will determine the action buttons available.

Buttons available are as follows:

- **View:** The View button will display a full report, providing all pertinent information of the transaction, including credits and debits, creation dates, processing date and payees. Additional actions buttons will be displayed when viewing a transaction.
 - Close – The report will close and the user will be taken back to the Current Activity page.
 - Print – A separate report window will open, allowing for printing, as well as other viewing options.
 - Approve (Company Users Only) – Wires that are pending approval or rejection will display this button. Approving the wire will display a window asking for further approval.



- **Reject (Company Users Only)** - Wires that are pending approval or rejection will display this button. Rejecting the wire will display a window asking for a reason the rejection occurred.
- **Approve (Company Users Only)**: Wires that are pending approval or rejection will display this button. Approving the wire will display a window asking for further approval.
- **Edit (Company Users Only)**: The Edit button is always available for use for all transactions. Selecting this will allow for partial editing of the transaction, depending on the service type.
- **Request Reversal (ACH Only) (Company Users Only)**: Reversals may be submitted for batches with a Completed status up to five business days after the payment date. Therefore companies with next-day or warehouse processing may only initiate reversals from Payment History while companies with same-day processing may initiate reversals from Current Activity or Payment History. Tax batches, pre-notes, zero dollar transactions, and batches created for a deleted ACH Company are not eligible for reversal. Also, reversals may not be created through Transaction Import or SFT services.
- **Cancel (Company Users Only)**: The Cancel button is always available for use and for all transactions. Selecting this will cancel the transaction.

Stop Payment

Stop Payment allows users to request the Bank to activate a stop payment instruction for individual checks or ranges of consecutive checks written on a particular account. Before placing the stop, the system determines whether the check has already been paid or if it already has a stop payment instruction in place and if so, does not accept the request. Otherwise, the system activates a stop payment instruction and displays a confirmation of the instruction. Optional notification messages, delivered to the user who initiated the request, provide processing status.

Stop Payments : Request Stop Payment

Current Progress

1 Request

2 Review

3 Complete

Request Stop Payment

* Account

Memo

Company Name

Contact Name

Phone Number

Notify Me

None Selected

Stop Individual Checks

Stop Check Range

* Check	Date Written	Amount	Written to	Reason
				Select a reason...

Add Another Check

Request Stop Payment

Reset

The following stop payment request conditions exist:

- **Pending** - The stop request has been placed and is waiting to be processed.
- **Paid** - The check has been paid and cannot be stopped.
- **Failed** - The stop request failed. If this occurs, the stop payment is not in place and if the check is presented may be paid.
- **Canceled** - The stop payment request has been canceled and is no longer in effect.
- **Stopped** - The request was successful and a stop payment instruction is in place for the associated check(s).



Use the Stop Individual Checks option to request stop payment for one or more individual checks. Required fields are marked with a red asterisk.

- **Check** - The check serial number.
- **Date Written** - The date the check was written.
- **Amount** - The exact amount of the check.
- **Written To** - The party to which the check was written.
- **Reason** - A drop down list of available reasons for placing the stop payment request.
- **Add Another Check** - This allows the user to add additional checks to the stop request.

Stop Check Range:

Select the Stop Check Range tab to request stop payment for of a group of consecutive checks, including the **Starting** and **Ending** check numbers.

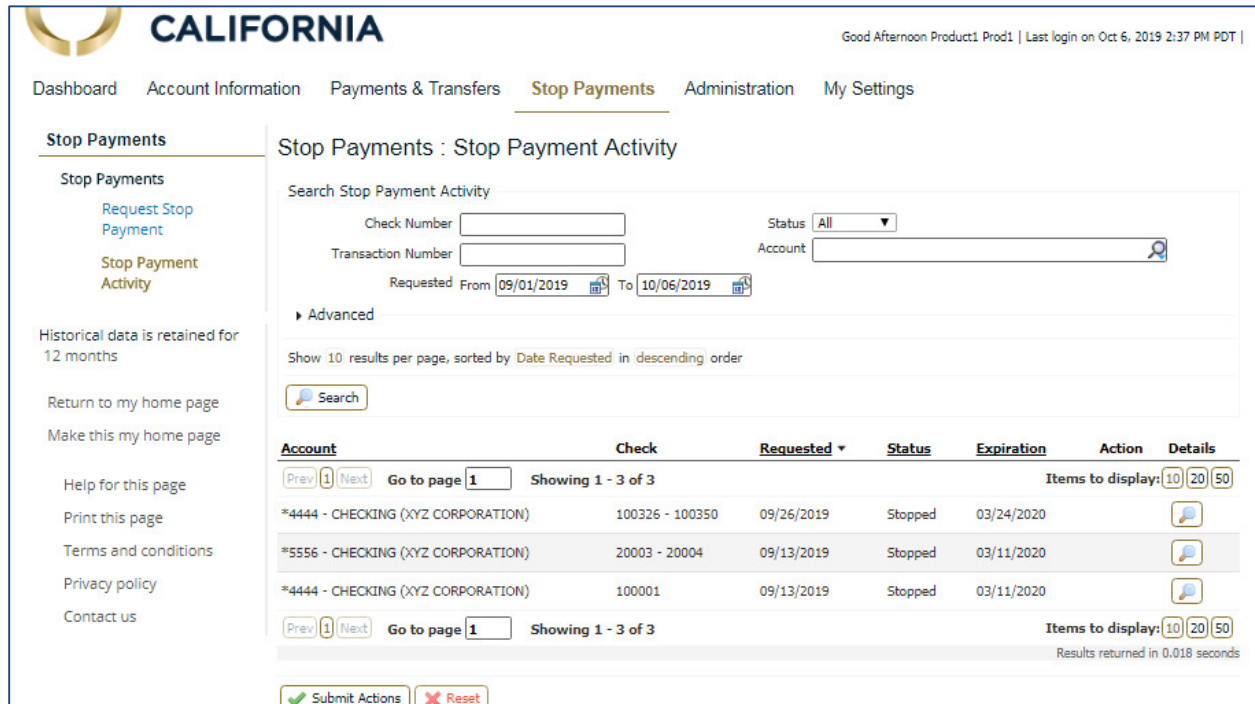
- **Reason** - Select a reason for the stop payment
- **Starting Check Number** - This is the first check in the series.
- **Ending Check Number** - This is the last check series.

Once the information is entered, select the Request Stop Payment button. The user will be presented a summary of the information that has been entered. If everything is correct, select Confirm to proceed to step 3, the Confirm page. If information requires adjustment, select Edit. To cancel the stop payment, select Cancel.

Stop Payment Activity

Stop Payment Activity allows the user to view or cancel stop payment requests that were entered through this application.

When the page is first presented, the most recent stop payment requests are displayed. The fields in the Search Stop Payment Activity box are optional and are used to search for specific transactions.



The screenshot shows the 'Stop Payments : Stop Payment Activity' page. The left sidebar contains navigation links: 'Stop Payments', 'Request Stop Payment', 'Stop Payment Activity', 'Historical data is retained for 12 months', 'Return to my home page', 'Make this my home page', 'Help for this page', 'Print this page', 'Terms and conditions', 'Privacy policy', and 'Contact us'. The main content area has a search bar with fields for 'Check Number', 'Transaction Number', 'Status' (dropdown), and 'Account'. It also includes a date range selector for 'Requested From' (09/01/2019) and 'To' (10/06/2019). Below the search bar, it shows 'Advanced' search options and a 'Search' button. The results are displayed in a table with columns: Account, Check, Requested, Status, Expiration, Action, and Details. The table shows 3 results, all with a status of 'Stopped'. The bottom of the page has 'Submit Actions' and 'Reset' buttons.

Account	Check	Requested	Status	Expiration	Action	Details
*4444 - CHECKING (XYZ CORPORATION)	100326 - 100350	09/26/2019	Stopped	03/24/2020		
*5556 - CHECKING (XYZ CORPORATION)	20003 - 20004	09/13/2019	Stopped	03/11/2020		
*4444 - CHECKING (XYZ CORPORATION)	100001	09/13/2019	Stopped	03/11/2020		

Optional search fields available are:

- **Check Number** - The serial number of the check for which the stop payment request was placed.
- **Transaction Number** - The transaction number generated by this system when the stop payment request was made.
- **Status** - The current status of the stop request. (Stopped, Pending, Paid, Failed, Cancelled)
- **Account** - The account on which the check was drawn.

Some or each of the advanced search fields below may be available.

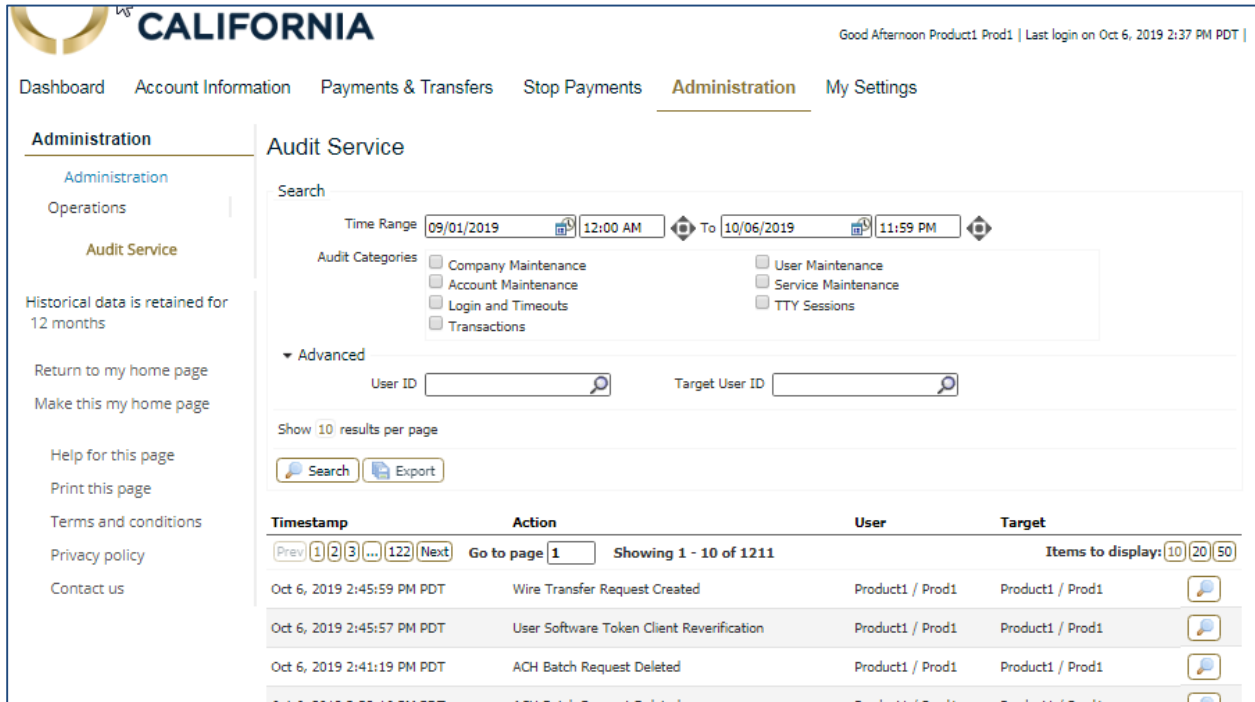
- **Expiration Date** - The date on which the stop payment instruction will cease to be in effect. Stop payment orders last for 6 Months.
- **User** - The user who initiated the stop payment request. Enter part or the entire user name and the system will provide a list of potential matches.

Additional display options are provided to help further refine the search results. The number of results can be displayed 10, 20 or 50 at a time. Results can be sorted by Account, Date Requested, Status or Expiration, in Ascending or Descending order.

Select the Search button to initiate the search.

Audit Service

Audit Service provides a summary of all user activity i.e. a list events and exceptions that have occurred during User Logon's, Administration and other processing activities.



Good Afternoon Product1 Prod1 | Last login on Oct 6, 2019 2:37 PM PDT |

Dashboard Account Information Payments & Transfers Stop Payments **Administration** My Settings

Administration

- Administration
- Operations
- Audit Service**

Historical data is retained for 12 months

Return to my home page

Make this my home page

Help for this page

Print this page

Terms and conditions

Privacy policy

Contact us

Audit Service

Search

Time Range 09/01/2019 12:00 AM To 10/06/2019 11:59 PM

Audit Categories

- ☐ Company Maintenance
- ☐ Account Maintenance
- ☐ Login and Timeouts
- ☐ Transactions
- ☐ User Maintenance
- ☐ Service Maintenance
- ☐ TTY Sessions

Advanced

User ID Target User ID

Show 10 results per page

Search Export

Timestamp	Action	User	Target
Oct 6, 2019 2:45:59 PM PDT	Wire Transfer Request Created	Product1 / Prod1	Product1 / Prod1
Oct 6, 2019 2:45:57 PM PDT	User Software Token Client Reverification	Product1 / Prod1	Product1 / Prod1
Oct 6, 2019 2:41:19 PM PDT	ACH Batch Request Deleted	Product1 / Prod1	Product1 / Prod1

Users can perform a search using the following options:

- **Time Range** – Clicking the calendar/clock icon to select the **From** date/time and the **To** date/time, specifying the period of time that the audit events occurred.
- **Audit Categories** – The following Services are available to further refine the search:
 - Company Maintenance
 - Account Maintenance
 - Login and Timeouts
 - Transactions
 - File Transfer
 - User Maintenance
 - Service Maintenance

- TTY Sessions
- Bank Maintenance

Note: At least one service must be selected for a search to return results.

Advanced:

- **Company / Users** (optional) – Click on the magnifying glass to enter the Company ID and/or the User ID to further refine the search.

For example:

To audit the events created by Company “Maxwell” and the User “Sam”, enter “Maxwell” into the **Company Id** field and enter “Sam” in the **User Id** field.

- **Target Company / Users** (optional) – Click on the magnifying glass to search the events that were initiated and affect a company, aside from the initiating company. Enter the affected Company ID and/or the affected User ID of to view audit events.

Note: The Advanced Search fields are optional, and not required to return a result.

Execute Search:

- Once the search criterion is entered, clicking the Search button will display the search results.
- Selecting the Magnifying glass to the right of each result, will display the full details of the Audit. Details include the audit information including the timestamp the activity occurred, what type of activity, the user responsible for the activity and the target (i.e. whom the activity affected) of the activity. User Login information is also provided, including available phone number, the server URL (location of the activity within the system) the client type and IP Address.

Note: Search results can be adjusted by increasing the number of results between **10, 20** or **50**.

Execute Export:

- Once the search criteria is entered, clicking the Export button will display the full details of the Audit in CSV (Comma Separated Value format), which can be downloaded and saved in a Microsoft Excel document (default if applicable) or other possible applications.



File Vault

File Vault is a secure file depository available to all company users. The service is first entitled to the company and then to individual users. Once entitled, there are no additional settings that must be established for the company or its users.

File Vault is perfect for storing and accessing forms, reference material, applications, and other such documents that may be commonly requested and shared among within your company or with the Bank.

CALIFORNIA Good Afternoon Product1 Prod1 | Last login on Oct 6, 2019 2:37 PM PDT |

Dashboard Account Information Payments & Transfers Stop Payments Administration **My Settings**

My Settings

- My Profile
- My History
- Secure Messaging
- Subscriptions
- File Vault**
- Business Online Pro File Transmission
- Business Online Pro Secure Browser
- Download Business Online Pro Token Client

File Vault

My Vault Company Vault Public Vault

Items

There are no items in your company vault

Upload New File

* indicates required fields on 10/06/2019 at 3:02 PM PDT

Secure Messaging

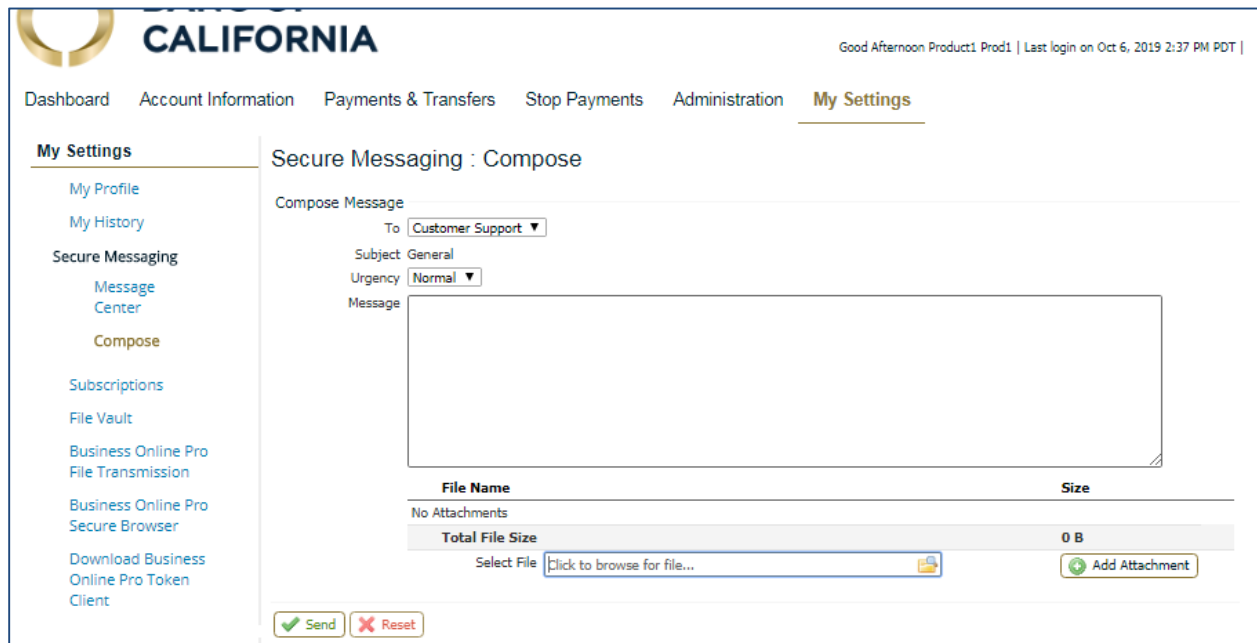
Under My Settings, Secure Messaging is a communications mechanism for clients to securely send messages to the Bank. Messages are transmitted within the Business Online Pro to help ensure secure information exchange. Messages and their replies may contain attachments, which are virus scanned for security.

Composing a Secure Message

Please note that Secure Messages are always initiated by clients.

Navigate to the My Settings tab and select the **Secure Messaging** menu item. The Message Center, the landing page of Secure Messaging for company users, displays correspondence between the user and the Bank. If the user has previously sent a message to the Bank, it would be presented on this screen. Select **Compose** from the far right menu to get started.

The layout and options available are very much like those seen when composing an email.



The screenshot shows the 'Secure Messaging : Compose' page in the Banc of California Business Online Pro interface. The top navigation bar includes 'Dashboard', 'Account Information', 'Payments & Transfers', 'Stop Payments', 'Administration', and 'My Settings' (which is highlighted). The left sidebar under 'My Settings' lists 'My Profile', 'My History', 'Secure Messaging' (with sub-items 'Message Center' and 'Compose'), 'Subscriptions', 'File Vault', 'Business Online Pro File Transmission', 'Business Online Pro Secure Browser', and 'Download Business Online Pro Token Client'. The main content area is titled 'Secure Messaging : Compose' and contains a 'Compose Message' form. The form has fields for 'To' (set to 'Customer Support'), 'Subject' (set to 'General'), and 'Urgency' (set to 'Normal'). Below these is a large text area for the 'Message'. At the bottom of the form, there is a table for attachments. The table has two columns: 'File Name' and 'Size'. It shows 'No Attachments' and a 'Total File Size' of '0 B'. Below the table is a 'Select File' button with a text input field 'Click to browse for file...' and a file icon. To the right of the input field is an 'Add Attachment' button. At the bottom left of the form are 'Send' and 'Reset' buttons.