

# Business Online

**ADMIN USER GUIDE**

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# ACCESSING BUSINESS ONLINE

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## Signing In

You will access Business Online from [www.cobnks.com](http://www.cobnks.com). You will also need the following

- Company ID
- User ID
- Starter password

The first time you sign in using your initial password, you will be prompted to change your password.

- Start your Internet browser
- Go to [www.cobnks.com](http://www.cobnks.com)

The 'Sign in to' login box will appear in the top-left corner of the homepage. Select 'Business Online' from the drop down options:

From the Business Online login option:


1. Enter the Company ID and the User ID. Click Continue.
2. Click Sign on. The Advanced Authentication page appears.

**An extra layer of security is needed to complete this request.**

**Sign in to Business Online**

Company ID: 1234567  
User ID: UserID

**One-Time Security Code**

 When you continue, we will call or send a text message and ask you to enter a one-time code.

**Continue with Security Code**      Cancel

[Enter different Company/User ID](#)

3. Click the Continue with Security Code button. The Tell us where to reach you page appears:

**One-Time Security Code** [X]

Tell us where to reach you

Don't recognize these phone numbers?

You might have entered an incorrect user ID. Return to the sign-in page and re-enter your user ID. If you recognize the phone numbers, but they are no longer accurate, contact .

Phone:  (XXX) XXX-2883  
 (XXX) XXX-3745

Text Message:  Send a text message to a mobile phone on record.

Note: Standard text message rates apply. Please contact your wireless carrier for details.

**Continue** **Cancel**

[My phone number is not listed](#)

4. Select the preferred choice of contact. If using Text Message, the phone number must be registered for the Business Online User.
5. Click Continue. Depending on the communication option chosen (telephone or text), the following pages will be displayed:

### Telephone Authentication

**One-Time Security Code** [X]

Please wait for your phone call. We are now calling (xxx) xxx-2883. During the call, you will be asked to enter the one-time security code displayed below.

Once you complete the phone call, click Phone Call Completed.

One-time security code: **73342**

**Phone Call Completed** **Cancel**

[I didn't receive a phone call](#)

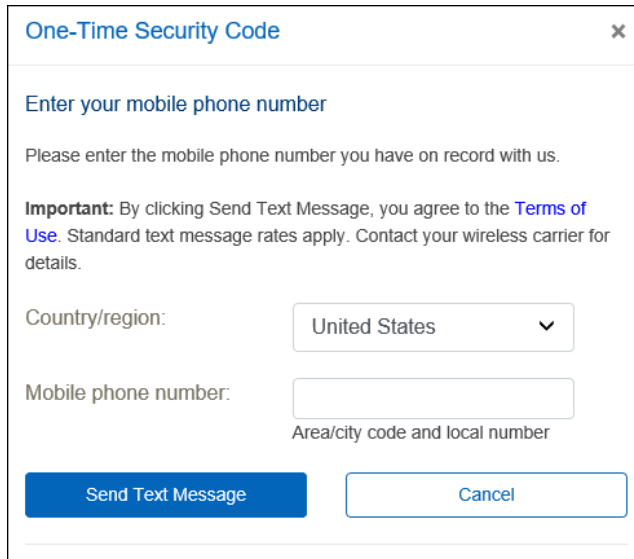
The Business Online user will then receive an automated phone call that instructs you to enter the one-time security code displayed on the Enter the Security Code dialog.

Click Phone Call Completed.

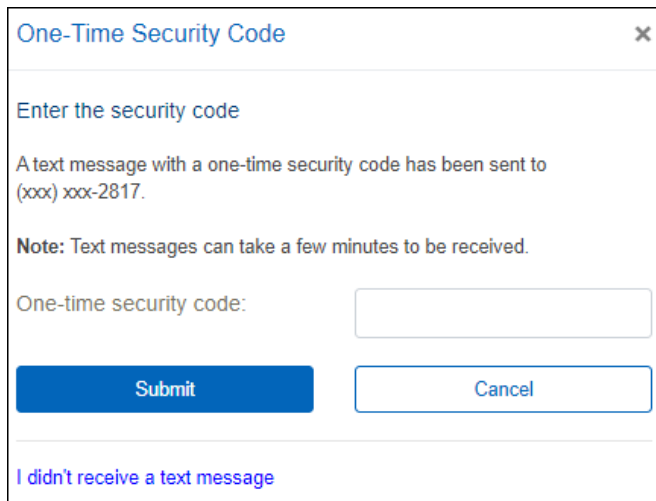
### Text Message Authentication

The Business Online user will be prompted to enter a mobile phone number where the text message can be sent.

**Note:** The mobile phone number must be registered for the Business Online User.



1. Click the Send Text Message button. The One-time Security Code page appears. The security code will be sent to the mobile phone.
2. Complete the process by entering the One-time security code.



3. Click Submit.
4. The enter password page appears
5. Enter Password.

The initial password provided in the security letter or provided to you by the Company Administrator. The required password length is set by your bank and is subject to change. Passwords can be a combination of letters, numbers and following special characters; @ # \$. Passwords are case sensitive.



### Reset Password

New password:

Password requirements: 0 of 6 requirements met

Your password:

- Must be 8 to 12 characters long.
- Must include at least three of the following: lower case letter, upper case letter, number, special character.
- Cannot include spaces.
- Cannot include a character that repeats more than 3 times.
- Can include the following characters:  
!@#\$%^&\*()\_+=|/?;:~}{-[]
- Is case sensitive.

Confirm new password:

Submit
Cancel

6. The Business Online Welcome Page appears.

## Signing Off

It is important to sign off of Business Online since it is a secure banking application. If you do not use your keyboard within 15 minutes, the application automatically signs you out. Regardless of your keyboard use, the secure Internet connection expires after 15 minutes. You can sign off at any time by performing the following:

7. Click Sign Off in the upper right corner. The Sign On page reappears.

# COMPANY USER LOGIN CREDENTIALS

---

## About Company User Passwords

Business Online Banking uses strong password controls that require company users to use a combination of special characters, letters, and/or numbers.

Company users are required to change their password the first time they sign on.

## Company User Password Requirements

### Standard Passwords

The following requirements apply to company user passwords:

- Must be at least 8 characters in length but no more than 12.
- Must include a combination of 3 of the 4 following types of characters:
  - **Upper case letter:** A through Z
  - **Lower case letter:** a through z
    - **Numbers:** 0 through 9
    - **Special characters:** # \$ @ ! % ^ & \* ( \_ + = | / ? ; : . } { - [ ]
- Cannot include more than three consecutive identical characters. For example, t@llllama is not allowed but t@lll lama is.
- Cannot be the same as the associated user ID.
- Cannot be one of 15 previously used passwords. The exception to this requirement is temporary passwords issued by company administrators or financial institutions.

## Company User Password Expiration

### Temporary Passwords

Temporary passwords (issued by a company administrator or financial institution) expire 10 days from the date they were issued/created.

## Enrollment & Standard Passwords

Standard (non-temporary) passwords expire 90 days from the date they were issued/created.

## Company User Password Changes

Company users can change their own password once per day. This applies to all company users regardless of their assigned role.

### Subsequent Password Changes

Company users who have changed their own password and need it changed again in the same day should contact their company's administrator or financial institution for a temporary password.

Once company users sign on using a temporary password they are required to change it.

### Password Alerts

Company users are automatically notified by e-mail when they change their password or their password is changed by an administrator.

## Login Attempts and Locked Accounts

Company users are allowed three unsuccessful login attempts before their account is locked and access is prevented.

A locked account can be unlocked by:

- **A company user who has the Administration role.** A password change is not required in this case.
- **The company's financial institution.** Company users are provided a temporary password and are required to change it upon signing on.
- **The company user whose account is locked.** A *Locked Password* page is presented during sign-on to a company user who has a locked or inactive status and:
  - Out-of-Band Authentication is enabled for their company.
  - Token Authentication is not enabled for their company.

**Note:** *Passwords can only be reset once per day. A company user whose account has been locked by a company administrator cannot reset their password. The **Locked Password** page may not be available to all companies*

# About Forgotten Password

Forgotten Password allows company users to create a new password if they have forgotten their password.

## Create a New Password Using Forgotten Password

1. Go to the sign on page and complete the following fields:
  - Company ID**            Your company's identification number.
  - User ID**                Your user identification number.
2. On the password page, click the **Forgot your password?** link.
3. Click **Continue**.
4. Click **Continue with Security Code**.
5. Choose a contact option: **Phone** or **Text message (if applicable)**.
6. Click **Continue**
7. Do one of the following:
  - If you chose to be contacted by phone, note the one-time security code shown on the screen and then type or speak the code into the phone once you receive your phone call.
  - If you chose to be contacted by text message, select a **Country/region**, fill in the **Mobile phone number** with your phone number, and then click **Send Text Message**. If the mobile phone number matches a number on record, a text message containing a one-time security code is sent to your phone.
    - In the **One-time security code** field, type the one-time security code displayed on your mobile device and then click **Submit**.
8. Complete the following fields:
  - New password**            Create a password following the [Company User Password Requirements](#).
  - Confirm new password**        The password typed into the **New password** field.
9. Click **Submit**.
10. Click **Continue**.

# WELCOME

---

## About the Welcome Page

The *Welcome* page appears upon a company user's successful sign on and provides an at-a-glance view of important information.

## Welcome Page Components

| Item Number | Item Description  |
|-------------|---|
| 1           | The user greeting, the date and time the user last accessed the system, and <b>SignOff</b> link.  |
| 2           | The main navigation menu.   |
| 3           | The favorites icon. User can click this to access links to their favorite pages.  |
| 4           | <p>The product name banner with global navigation links. This banner is displayed above every Business Online Banking page.</p> <p>The <b>Approvals</b> link allows users to view pending approvals for transfers, transactions, templates, schedules, account reconciliation items, positive pay items, ACH/wire files, and user administration.</p> <p>The <b>Exceptions</b> link allows users to view and act on ACH and/or check positive pay exceptions awaiting decision or approval.</p> |
| 5           | <p>The <b>Display</b> options link allows users to choose the accounts they want displayed in the <b>Account Summary</b> section and the order in which they are displayed.</p> <p>The <b>Balances</b> link provides users with explanations of different balance types such as available and accessible.</p>   |
| 6           | The <b>Account Summary</b> section. Users can click the accounts to go to their entitled reporting service to view activity.  |
| 7           | The <b>Exception Decisions</b> section shows ACH and/or check positive pay exceptions awaiting decision or approval. Users can click the exceptions to go to the <i>Manage Exceptions</i> page.   |

| Item Number | Item Description |
|-------------|------------------|
|-------------|------------------|

**8** The **Alerts and Message section** where alerts, bank mail, and bulletin messages appear. Clicking an alert or mail message presents the message in a modal dialog window on the *Welcome* page. Users can click the **View All** link to go to the *Received Mail and Alerts* page.

When a user has not received alerts and bank messages in the last seven days, the following message is displayed: You have received no alerts or bank messages within the last seven days.

**9** All saved reports/searches. Saved reports are available to users who have the Deposit Account Reporting (Premium Reporting) service.

**10** The **Contact Us** section includes your institution's contact information and bank home page link.

**11** The footer area includes links to your institution's disclosure and privacy documents and any brandable footer content.

**Welcome Page Sample**

The screenshot shows a web interface for 'My Brand' with the following elements and callouts:

- 1**: User profile area (Hi, Jane | SignOff | Last Login: Jun 9, 2020, 3:24:34 PM ET)
- 2**: Administration menu item
- 3**: My Brand logo
- 4**: Approvals and Exceptions menu items
- 5**: Display Options and Balances menu items
- 6**: Table of account balances (Balances as of 06/09/2020)
- 7**: Exception Decisions section (Check, ACH Positive Pay)
- 8**: Alerts and Messages section (Sample Bulletin Message, Internal Transfer Failed, Telephone Number Changed)
- 9**: Saved Reports section (Jane's Saved Report)
- 10**: Contact Us button
- 11**: Footer area (Disclosure | Privacy Statement)

| Account  | Available Balance | Current Balance | Ledger Balance |
|--|-------------------|-----------------|----------------|
| Inc Wire Rept Acct<br>ABA/TRC - 770110000<br>*4567 | \$14.25           | \$14.25         | \$800.00       |

| Account                        | Amount   | Issue          |
|--------------------------------|----------|----------------|
| *3247Payee Pos Pay acct 345678 | \$333.00 | Duplicate Item |
| *3247Payee Pos Pay acct 234567 |          | No Issue Found |
| *3247Payee Pos Pay acct 456789 |          | No Issue Found |

## About Mail

Mail is used to exchange secure messages between company users and financial institutions.

Mail messages are displayed for 90 days, after which they are archived for three years. Mail messages are automatically deleted after 90 days.


## Read Received Mail Messages



1. Click **Administration > Communications > Mail and Alerts**.
2. Click the link in the **Subject** column for message you want to view.

Received Mail - Message Detail Page Sample

### Communications

Mail and Alerts   Sent Mail   Forms and Documents   Manage Alerts   Contact Us

< Back   Received Mail Details   

**Mail Information**  

Date: 04/20/2020 01:48 PM (ET)  
From: BANK  
Subject: Account Inquiry

Thank you for inquiring on how to get another account added to your internet banking. Reply to this message with the information about your account. If you would prefer, you can include the information in an attachment to the message. We will have the account added within 5 business days of receiving your request.

-----Original message-----  
Date:04/20/2020 13:26:22AM(ET)  
From:230615-ADMIN  
To:BANK  
Subject:Account Inquiry

Please contact me regarding adding a new account to my internet banking. I need to know how to proceed. Thank you.

# Reply to Received Mail Messages

1. Click **Administration > Communications > Mail and Alerts**.
2. Click the link in the **Subject** column for the message to which you want to reply.
3. Click the reply icon (✉) beside the **Mail Information** heading.
4. **Optional:** Select a **Service** to associate with the message.
5. **Optional:** Select an **Account** for the selected service.
6. **Optional:** Click the **Add Attachment** link to attach a document to the message. The attached document cannot exceed 5 MB.
7. Type a response to the message in the **Message** field. 10,000 alphanumeric characters are allowed for the message including the original message text.
8. Click **Send Message**.

## Received Mail - Reply Page Sample

Communications

Mail and Alerts Sent Mail Forms and Documents Manage Alerts Contact Us

< Back Received Mail Reply

To: CUSTOMER SUPPORT  
Subject: Re: test

Service (optional) [v]  
(Select Service to display associated accounts.)

Account (optional) [v]  
(Accounts associated with selected service.)

+ Add Attachment

Message:

-----Original message-----  
Date: 06/12/2020 07:21:46AM(ET)  
From: CUSTOMER SUPPORT  
To: 211799-ADMIN  
Subject: test  
test

(10,000 characters maximum)

Send Message Cancel Contact Us +

# Send Messages

1. Click **Administration > Communications > Contact Us**.
2. Complete the following fields:
  - To** Predefined contact list(s) for the financial organization.
  - Subject** What the message is about (up to 120 alphanumeric characters).
  - Service (optional)** If the message pertains to a particular service, select it from a predefined list of entitled services.



**Account (optional)** If the message pertains to a particular account for the selected service, select it from a predefined list of entitled accounts. Account numbers are masked for security.

**Add Attachment (optional)** Click **Browse** to attach a document to the message. Up to 5 MB is supported for the attachment.

**Message** Type the message content (up to 10,000 alphanumeric characters).

3. Click **Send**.

#### Contact Us Page Sample

**Communications**

Mail and Alerts   Sent Mail   Forms and Documents   Manage Alerts   **Contact Us**

**Contact Us**

To  
BANK007

Subject  
Sample Message

Service (optional)  
CCD Collection

(Select Service to display associated accounts.)  
Account (optional)  
new\_account2 - Checking - \*0012

(Accounts associated with selected service.)

Add Attachment:

Message  
Sample Message

(10,000 characters maximum)

## Read Sent Mail Messages

1. Click **Administration > Communications > Sent Mail**.
2. Click the link in the **Subject** column for message you want to view.

### Sent Mail - Message Detail Page Sample

Communications

Mail and Alerts   Sent Mail   Forms and Documents   Manage Alerts   Contact Us

< Back   Sent Mail - Message Detail

**Mail Information** ✕

Date: 06/12/2020 07:08:20AM(ET)  
To: 100k  
Subject: test  
Account: Payee,mismatch1account,,2345 - Checking - \*0002

test

## Delete Sent Mail Messages

1. Click **Administration > Communications > Sent Mail**.
2. Select the messages to delete and then click **Delete**.
3. Verify the messages as needed and then click **Delete messages**.

### Sent Mail - Delete Messages Verification Page Sample

Communications

Mail and Alerts   Sent Mail   Forms and Documents   Manage Alerts   Contact Us

Sent Mail - Delete Messages Verification

| Date                      | Sent From      | Sent To | Subject |
|---------------------------|----------------|---------|---------|
| 06/12/2020 07:08:20AM(ET) | 1002572-ANKIT1 | 100k    | test    |

Delete   Cancel

## Download Forms and Documents

1. Click **Administration > Communications > Forms and Documents**.
2. Click the check box beside each document you want to download and then click **Download**.

## Download Documents Page Sample

Communications

[Mail and Alerts](#) [Sent Mail](#) [Forms and Documents](#) [Manage Alerts](#) [Contact Us](#)

Download Documents

| <input type="checkbox"/>            | Document Name          | Description ↓               |
|-------------------------------------|------------------------|-----------------------------|
| <input checked="" type="checkbox"/> | Nov2From2              | testing                     |
| <input type="checkbox"/>            | Nov2From3              | testing                     |
| <input type="checkbox"/>            | Nov2From4              | testing                     |
| <input type="checkbox"/>            | cancelsuccess          | ghj                         |
| <input type="checkbox"/>            | doccheck               | gh                          |
| <input type="checkbox"/>            | Test One Document Edit | Test One Document Desc Edit |
| <input type="checkbox"/>            | D1 testing document    | D1 testing document test    |

[Contact Us](#)

1 - 7 of 7 |< < > >|

[Download](#)

# ALERTS

---

## About Alerts

Alerts are messages that inform company users that a specific event has taken place.

Alert messages are displayed in Business Online Banking for 90 days, after which they are archived for three years. Alerts are not automatically deleted.

Alerts are delivered in Business Online Banking through email. Alerts are always sent to company users in their Business Online Banking mailbox. Company users can also have alerts delivered to their primary and/or secondary e-mail address.

There are many alerts available to help companies reduce the risk of fraud stay on top of account, transaction, and user activity. The combination of user roles, services, and account entitlements determine the alerts available to company users. Messages are delivered throughout the day depending on the topic and when the information is available. Mandatory alerts notify company users of important events and cannot be turned off. Mandatory alerts appear with a check mark and cannot be deleted.

The *Manage Alerts* page provides a central area for company users to manage their alert subscriptions. It includes the following categories of alerts: Account Alerts, Non-account Alerts, Multiple Accounts, and Custom Alerts.

Account Alerts are divided into the following subcategories:

- Balance and Activity
- Transfer and Payment
- Account Reconciliation & Positive Pay
- Stop Payment
- Statement and Document
- Wire Transfer

Non-account alerts are not sub-categorized. Custom alerts are notifications that company users define and are ideal for setting up reminders for something such as payroll.

## Read Received Alert Messages

1. Click **Administration > Communications > Mail and Alerts**.
2. Click the link in the **Subject** column for alert you want to view.

User Profile Activity Alert Page Sample

## Communications

Mail and Alerts
Sent Mail
Forms and Documents
Manage Alerts
Contact Us

---

< Back
Received Alert Details

---

**Alert Information** ⊗

Alert Type:     ACH Approval Pending

Account:        \*0110 - Checking


Amount:         \$1.00

Date Triggered:  04/15/2020 09:55:15 AM (ET)

---

A PPD Payment that requires approval was entered for account \*0110 on 04/15/2020 09:55 AM (ET). For more information, contact Customer Support

## Subscribe to Account Alerts

1. Click **Administration > Communications > Manage Alerts**.
2. Click the **Account Alerts** tab.
3. Select an **Account**.
4. Click the add icon (  ) beside the alert subscription you want to add. The table row expands, showing the alert description and delivery options.
5. If applicable, enter alert criteria.
6. Click the check box beside each **Send To** option to which you want the alert sent. The **Send To** option does not appear if an email or mobile telephone (if applicable) is not defined.
7. Click **Add**.

## Manage Alerts (Account) Page Sample

### Communications

Mail and Alerts   Sent Mail   Forms and Documents   **Manage Alerts**   Contact Us

#### Manage Alerts


Use this page to manage the alerts you receive and how you receive them. You can add new alerts, change existing alerts, or delete non-mandatory alerts. Enabled alerts are always delivered to your online banking mailbox. Available destinations depend upon the contact information you enter in [Personal Preferences](#).

Account   Non-Account   Multiple Accounts   Custom

Account  
MINOR SAVINGS - Savings - \*9004


#### Active

##### Transfer and Payment Alerts

Transaction Failed 

Send To:  
julie.user@email.com

##### Statement and Document Alerts

Statement Available 

#### Available

##### Balance and Activity Alerts

Check Presented


Notifies you when a check with a specific check number is presented, based on the previous day's transactions.

Alert When:


Check Number  
1234

Send To:


Email   julie.user@email.com

 Add Another

Add   Cancel

Credit Posted 

## Subscribe to Non-account Alerts

1. Click **Administration > Communications > Manage Alerts**.
2. Click the **Non-Account** tab.
3. Click the add icon () beside the alert subscription you want to add. The table row expands, showing the alert description and delivery options.
4. Click the check box beside each **Send To** option to which you want the alert sent. The **Send To** option does not appear if an email or mobile telephone (if applicable) is not defined.
5. Click **Add**.

## Manage Alerts (Non-Account) Page Sample

**Communications**

Mail and Alerts   Sent Mail   Forms and Documents   **Manage Alerts**   Contact Us

### Manage Alerts

Use this page to manage the alerts you receive and how you receive them. You can add new alerts, change existing alerts, or delete non-mandatory alerts. Enabled alerts are always delivered to your online banking mailbox. Available destinations depend upon the contact information you enter in [Personal Preferences](#).

Account   **Non-Account**   Multiple Accounts   Custom

#### Active

E-mail Address Changed Send To:

#### Available

**ACH File Upload Approval Pending**  
Notifies you when an uploaded ach file has approval pending for which you are an approver.

Send To:  
 Email   julie.user@email.com

**Add**   **Cancel**

ACH File Upload Validation Failure

## Subscribe to an Alert for Multiple Accounts

1. Click **Administration > Communications > Manage Alerts**.
2. Click the **Multiple Accounts** tab.
3. Select an **Alert Type**. The table row expands, showing the alert description and delivery options.
4. Click the check box beside each **Send To** option to which you want the alert sent. The **Send To** option does not appear if an email or mobile telephone (if applicable) is not defined.
5. Click the **View** drop-down and select the account type you want to see in the **Accounts** drop-down.
6. Click the **Accounts** drop-down and select all accounts or specific accounts and then click **Add**.

## Manage Alerts (Multiple Accounts) Page Sample

**Communications**

Mail and Alerts   Sent Mail   Forms and Documents   **Manage Alerts**   Contact Us

---

**Manage Alerts**

Use this page to manage the alerts you receive and how you receive them. You can add new alerts, change existing alerts, or delete non-mandatory alerts. Enabled alerts are always delivered to your online banking mailbox. Available destinations depend upon the contact information you enter in [Personal Preferences](#).

---

Account   Non-Account   **Multiple Accounts**   Custom

Alert Type  
ACH Positive Pay

**ACH Positive Pay**  
Notifies you when there is an exception item for this account that requires your attention.

Send To:  
 Email   julie.user@email.com

View  
Checking Accounts

Accounts  
REGULAR CHECKING ACCOUNT - Checking - 770110000 - \*8901

**Add**   Cancel

---

[Disclosure](#) | [Privacy Statement](#)   **Contact Us** +

## Subscribe to Custom Alerts

1. Click **Administration > Communications > Manage Alerts**.
2. Click the **Custom** tab.
3. Click the **Add New Alert** link.
4. Type the **Subject** (up to 120 alphanumeric characters).
5. Type the **Alert Message** text.
6. Select one or more **Send to** options.
7. Select a **Frequency**:

**One time**                      Sends the alert once on a date in the future.

**Weekly**                        Sends the alert on the same day each week. The date provided in the **Next Send On** field determines the day on which the alert is sent.

**Every other week**        Sends the alert on the same day every other week. The date provided in the **Next Send On** field determines the day on which the alert is sent.



|   |   |
|---|---|
| <b>Twice a month - the 15th and last day of the month</b> | Sends the alert on the 15th and last day of the month.  |
| <b>Monthly</b>  | Sends the alert on the same date every month. The date provided in the <b>Next Send On</b> field determines the day on which the alert is sent.       |
| <b>Monthly - last day of the month</b>                    | Sends the alert on the last day of each month.  |
| <b>Every three months</b>                                 | Sends the alert on the same day every three months. The date provided in the <b>Next Send On</b> field determines the day on which the alert is sent. |
| <b>Every three months - last day of the month</b>         | Sends the alert on the last day of the month, every three months.   |
| <b>Every six months</b>                                   | Sends the alert on same day every six months. The date provided in the <b>Next Send On</b> field determines the day on which the alert is sent.       |
| <b>Every six months - last day of the month</b>           | Sends the alert on the last day of the month, every six months.   |
| <b>Yearly</b>   | Sends the alert on the same date every year. The date provided in the <b>Next Send On</b> field determines the day on which the alert is sent.        |
| <b>Custom</b>   | Sends the alert on unique <b>Send On</b> dates. At least one date is required but up to 25 custom dates can be scheduled at one time.                 |

8. If applicable, type or select a **Next Send On** date.
9. If applicable, type or select an **End On** option:
  - **Continue indefinitely**
  - **Continue until this date**
  - **Continue for this many occurrences.** Specify when you want to stop receiving the alert based on the number of times it is delivered.
10. Click **Add Alert**.

## Manage Alerts Page Sample

### Communications

Mail and Alerts   Sent Mail   Forms and Documents   **Manage Alerts**   Contact Us

#### Manage Alerts

Use this page to manage the alerts you receive and how you receive them. You can add new alerts, change existing alerts, or delete non-mandatory alerts. Enabled alerts are always delivered to your online banking mailbox. Available destinations depend upon the contact information you enter in [Personal Preferences](#).

Account   Non-Account   Multiple Accounts   **Custom**

#### Add Custom Alert

Subject  
Sample

Alert Message  
Sample message text.

Send To  
 Bank mail inbox  
 julle.user@email.com



Frequency  
Custom

Send On  
Date  
09/20/2020



[+ Add Additional Dates](#)

**Add Alert**   Cancel

## Change Alert Subscriptions

1. Click **Administration > Communications > Manage Alerts**.
2. Click the **Account**, **Non-Account**, or **Custom** tab.
3. For account alerts, select an **Account**.
4. For account and non-account alerts, click the edit icon () beside the alert subscription you want to change. For custom alerts, click the more actions icon () and then click **Edit**.
5. Change the alert as needed and then click **Save** or **Save Changes** (depending on the alert type).

## Delete Alert Subscriptions

1. Click **Administration > Communications > Manage alerts**.
2. Click the **Account**, **Non-Account**, or **Custom** tab.
3. For account alerts, select an **Account**.
4. For account and non-account alerts, click the delete icon () beside the alert subscription you want to delete. For custom alerts, click the more actions icon () and then click **Delete**.

# Account Alerts

## Balance and Activity Alerts

### Check Presented Alert

Notifies company users when a check with a specific check number is presented, based on the previous day's transactions.

The Check Presented alert is optional.

### Requirements

| Service  | Role | Account Type | Account Entitlement |
|--|------|--------------|---------------------|
| Information Reporting and one of the following: <ul style="list-style-type: none"><li>Account Reports</li><li>Deposit Reporting<ul style="list-style-type: none"><li>Deposit Account Reporting</li></ul></li></ul> | N/A  | Checking     | Entitled Account    |

### Credit Card Available Balance Less Than Alert

Notifies company users when an account balance is less than a specific dollar amount.

The Credit Card Available Balance Less Than alert is optional.

### Requirements

| Service  | Role | Account Type | Account Entitlement |
|--|------|--------------|---------------------|
| Credit Card Payment and/or Credit Card Reporting | N/A  | Credit Card  | Entitled Account    |

### Credit Card Balance Nearing Limit Alert

Notifies company users when an account's balance is near its limit.

The Credit Card Balance Nearing Limit alert is optional.

### Requirements

| Service  | Role | Account Type | Account Entitlement |
|--|------|--------------|---------------------|
| Credit Card Payment and/or Credit Card Reporting | N/A  | Credit Card  | Entitled Account    |

### Credit Card Credit Posted Alert

Notifies company users when an account is credited with funds.

The Credit Card Credit Posted alert is optional.

### Requirements

| Service  | Role | Account Type | Account Entitlement |
|--|------|--------------|---------------------|
| Credit Card Payment and/or Credit Card Reporting | N/A  | Credit Card  | Entitled Account    |

### Credit Card Limit Reached Alert

Notifies company users when an account reaches or exceeds its limit.

The Credit Card Limit Reached alert is optional.

### Requirements

| Service  | Role | Account Type | Account Entitlement |
|--|------|--------------|---------------------|
| Credit Card Payment and/or Credit Card Reporting | N/A  | Credit Card  | Entitled Account    |

### Credit Card Maximum Balance Alert

Notifies company users when an account's balance is above a specific dollar amount based on the previous day's transactions.

The Credit Card Maximum Balance alert is optional.

### Requirements

| Service  | Role | Account Type | Account Entitlement |
|--|------|--------------|---------------------|
| Credit Card Payment and/or Credit Card Reporting | N/A  | Credit Card  | Entitled Account    |

### Credit Card Minimum Balance Alert

Notifies company users when an account's balance is below a specific dollar amount based on the previous day's transactions.

The Credit Card Minimum Balance alert is optional.

### Requirements

| Service  | Role | Account Type | Account Entitlement |
|--|------|--------------|---------------------|
| Credit Card Payment and/or Credit Card Reporting | N/A  | Credit Card  | Credit Card         |

### Credit Card Transaction Exceeds Alert

Notifies company users when a transaction exceeds a specific dollar amount.

The Credit Card Transaction Exceeds alert is optional.

## Requirements

| Service  | Role | Account Type | Account Entitlement |
|--|------|--------------|---------------------|
| Credit Card Payment and/or Credit Card Reporting | N/A  | Credit Card  | Entitled Account    |

### Credit Posted Alert

Notifies company users if a specific credit transaction with a specific amount posts, based on the previous day's transactions. An alert is sent for every transaction that matches the alert criteria.

The Credit Posted alert is optional.

## Requirements

| Service   | Role | Account Type | Account Entitlement |
|---|------|--------------|---------------------|
| Information Reporting and one of the following: <ul style="list-style-type: none"><li>Account Reports</li><li>Deposit Reporting</li><li>Deposit Account Reporting</li></ul> | N/A  | Checking     | Entitled Account    |

### Debit Posted Alert

Notifies company users if a specific debit transaction with a specific amount posts, based on the previous day's transactions. An alert is sent for every transaction that matches the alert criteria.

The Debit Posted alert is optional.

## Requirements

| Service   | Role | Account Type | Account Entitlement |
|---|------|--------------|---------------------|
| Information Reporting and one of the following: <ul style="list-style-type: none"><li>Account Reports</li><li>Deposit Reporting</li><li>Deposit Account Reporting</li></ul> | N/A  | Checking     | Entitled Account    |

### Maximum Balance Alert

Notifies company users daily when an account's balance is above the amount specified, based on the previous day's transactions.

The Maximum Balance alert is optional.

**Note:** This alert is based on the previous day ledger balance - BAI Code 15.

## Requirements

| Service   | Role | Account Type | Account Entitlement |
|---|------|--------------|---------------------|
| Information Reporting and one of the following: <ul style="list-style-type: none"><li>Account Reports</li><li>Deposit Reporting</li><li>Deposit Account Reporting</li></ul> | N/A  | Checking     | Entitled Account    |

## Minimum Balance Alert

Notifies company users daily when an account's balance is below the amount specified, based on the previous day's transactions.

The Minimum Balance alert is optional.

**Note:** This alert is based on the previous day ledger balance - BAI Code 15.

## Requirements

| Service   | Role | Account Type | Account Entitlement |
|---|------|--------------|---------------------|
| Information Reporting and one of the following: <ul style="list-style-type: none"><li>Account Reports</li><li>Deposit Reporting</li><li>Deposit Account Reporting</li></ul> | N/A  | Checking     | Entitled Account    |

## Negative Balance Alert

Notifies company users daily when an account's balance becomes negative based on the previous day's transactions.

The Negative Balance alert is optional.

## Requirements

| Service   | Role | Account Type | Account Entitlement |
|---|------|--------------|---------------------|
| Information Reporting and one of the following: <ul style="list-style-type: none"><li>Account Reports</li><li>Deposit Reporting</li><li>Deposit Account Reporting</li></ul> | N/A  | Checking     | Entitled Account    |

## Returned Deposited Items Alert

Notifies company users when a deposited item has been returned to one of their accounts. This alert is sent for each returned deposited check even if all the checks are for the same account.

The Returned Deposited Items alert is optional.

## Requirements

| Service         | Role | Account Type | Account Entitlement |
|-----------------|------|--------------|---------------------|
| Imaging Returns | N/A  | Checking     | Entitled Account    |

## Transfer and Payment Alerts

### ACH Approval Pending Alert

Notifies company users when an ACH transfer requires approval.

The ACH Approval Pending alert is optional.

**Note:** Company users receive this alert even if they have already provided an approval.

## Requirements

| Service   | Role     | Account Type        | Account Entitlement |
|---|----------|---------------------|---------------------|
| Any of the following: <ul style="list-style-type: none"> <li>• CCD Payment</li> <li>• CCD Collection</li> <li>• Child Support Payment</li> <li>• CTX Payment</li> <li>• CTX Collection</li> <li>• Federal Tax</li> <li>• IAT Payment</li> <li>• IAT Collection</li> <li>• State Tax</li> <li>• STP 820 Payment</li> <li>• TEL Collection</li> <li>• WEB Collection</li> </ul> | Approval | Checking or Savings | Allow Transmit      |

---

### ACH Template Activity Alert

Notifies company users when an ACH template is added, edited, or deleted.

The ACH Template Activity alert is optional.



## Requirements

| Service  | Role  | Account Type        | Account Entitlement |
|--|-------|---------------------|---------------------|
| Any of the following: <ul style="list-style-type: none"><li>• CCD Payment</li><li>• CCD Collection</li><li>• Child Support Payment</li><li>• CTX Payment</li><li>• CTX Collection</li><li>• Federal Tax</li><li>• IAT Payment</li><li>• IAT Collection</li><li>• State Tax</li><li>• STP 820 Payment</li><li>• TEL Collection</li><li>• WEB Collection</li></ul> | Setup | Checking or Savings | Entitled Account    |

---

### ACH Template Approval Pending Alert

Notifies company users when a request to add, edit, or delete an ACH template requires approval.

The ACH Template Approval Pending alert is optional.

**Note:** *Company users receive this alert even if they have already provided an approval.*

## Requirements

| Service  | Role  | Account Type        | Account Entitlement |
|--|-------|---------------------|---------------------|
| Any of the following: <ul style="list-style-type: none"><li>• CCD Payment</li><li>• CCD Collection</li><li>• Child Support Payment</li><li>• CTX Payment</li><li>• CTX Collection</li><li>• Federal Tax</li><li>• IAT Payment</li><li>• IAT Collection</li><li>• State Tax</li><li>• STP 820 Payment</li><li>• TEL Collection</li><li>• WEB Collection</li></ul> | Setup | Checking or Savings | Entitled Account    |

---

### ACH Transaction Approval Reminder Alert

Notifies company users about ACH transactions that are still pending approval 30 minutes before the processing window closes.

The ACH Transaction Approval Reminder alert is optional.

**Note:** *Company users receive one alert per pending ACH transaction.*

## Requirements

| Service  | Role     | Account Type        | Account Entitlement |
|--|----------|---------------------|---------------------|
| Any of the following: <ul style="list-style-type: none"><li>• CCD Payment</li><li>• CCD Collection</li><li>• Child Support Payment</li><li>• CTX Payment</li><li>• CTX Collection</li><li>• Federal Tax</li><li>• IAT Payment</li><li>• IAT Collection</li><li>• State Tax</li><li>• STP 820 Payment</li><li>• TEL Collection</li><li>• WEB Collection</li></ul> | Approval | Checking or Savings | Allow Transmit      |

### Credit Card Payment Approval Pending Alert

Notifies company users when a credit card payment requires approval.

The Credit Card Payment Approval Pending alert is optional.

**Note:** *Company users receive this alert even if they have already provided an approval.*

## Requirements

| Service             | Role     | Account Type | Account Entitlement |
|---------------------|----------|--------------|---------------------|
| Credit Card Payment | Approval | Credit Card  | Allow Transmit      |

### Credit Card Payment Due Alert

Notifies company users a specific number of days before a credit card payment is due.

The Credit Card Payment Due alert is optional.

## Requirements

| Service             | Role | Account Type | Account Entitlement |
|---------------------|------|--------------|---------------------|
| Credit Card Payment | N/A  | Credit Card  | Entitled Account    |

### Internal Transfer Approval Pending Alert

Notifies company users when a transfer between accounts held at their financial institution requires approval.

The Internal Transfer Approval Pending alert is optional.

**Note:** Company users receive this alert even if they have already provided an approval.

## Requirements

| Service           | Role     | Account Type        | Account Entitlement |
|-------------------|----------|---------------------|---------------------|
| Internal Transfer | Approval | Savings or Checking | Allow Transmit      |

### Escrow Account Transfer Approval Pending Alert

Notifies company users when a transfer between their main escrow account and owned sub accounts requires approval.

The Escrow Account Transfer Approval Pending alert is optional.

**Note:** Company users receive this alert even if they have already provided an approval.

## Requirements

| Service                 | Role     | Account Type | Account Entitlement |
|-------------------------|----------|--------------|---------------------|
| Escrow Account Transfer | Approval | Checking     | Allow Transmit      |

### External Transfer Approval Pending Alert

Notifies company users when a transfer between an account in their financial organization and an external account requires approval.

The External Transfer Approval Pending alert is optional.

**Note:** Company users receive this alert even if they have already provided an approval.

## Requirements

| Service           | Role     | Account Type        | Account Entitlement |
|-------------------|----------|---------------------|---------------------|
| External Transfer | Approval | Savings or Checking | Allow Transmit      |

## Loan Advance Approval Pending Alert

Notifies company users when an advance on a loan requires approval.

The Loan Advance Approval Pending alert is optional.

**Note:** Company users receive this alert even if they have already provided an approval.

## Requirements

| Service               | Role     | Account Type | Account Entitlement |
|-----------------------|----------|--------------|---------------------|
| Loan and Loan Advance | Approval | Loan         | Allow Transmit      |

## Loan Payment Approval Pending Alert

Notifies company users when a loan payment is pending approval.

The Loan Payment Approval Pending alert is optional.

**Note:** Company users receive this alert even if they have already provided an approval.

## Requirements

| Service               | Role     | Account Type | Account Entitlement |
|-----------------------|----------|--------------|---------------------|
| Loan and Loan Payment | Approval | Loan         | Allow Transmit      |

## Multiple Account Transfer Approval Pending Alert

Notifies company users when a transfer from/to multiple accounts requires approval.

The Multiple Account Transfer Approval Pending alert is optional.

**Note:** Company users receive this alert even if they have already provided an approval.

## Requirements

| Service                   | Role     | Account Type        | Account Entitlement |
|---------------------------|----------|---------------------|---------------------|
| Multiple Account Transfer | Approval | Savings or Checking | Allow Transmit      |

### Multiple Account Transfer Template Activity Alert

Notifies company users when a Multiple Account Transfer template is added, edited, or deleted.

The Multiple Account Transfer Template Activity alert is optional.

## Requirements

| Service                   | Role  | Account Type        | Account Entitlement   |
|---------------------------|-------|---------------------|-----------------------|
| Multiple Account Transfer | Setup | Checking or Savings | Entitled From Account |

### Multiple Account Transfer Template Approval Pending Alert

Notifies company users when a request to add, edit, or delete a Multiple Account Transfer template requires approval.

The Multiple Account Transfer Template Approval Pending alert is optional.

**Note:** Company users receive this alert even if they have already provided an approval.

## Requirements

| Service                   | Role  | Account Type        | Account Entitlement   |
|---------------------------|-------|---------------------|-----------------------|
| Multiple Account Transfer | Setup | Checking or Savings | Entitled From Account |

### Outgoing ACH Transaction Approved Alert

Notifies company users when an ACH transaction (any service/entry class) receives final approval.

The Outgoing ACH Transaction Approved alert is optional.

## Requirements

| Service  | Role | Account Type        | Account Entitlement |
|--|------|---------------------|---------------------|
| Any of the following: <ul style="list-style-type: none"><li>• CCD Payment</li><li>• CCD Collection</li><li>• Child Support Payment</li><li>• CTX Payment</li><li>• CTX Collection</li><li>• Federal Tax</li><li>• IAT Payment</li><li>• IAT Collection</li><li>• State Tax</li><li>• STP 820 Payment</li><li>• TEL Collection</li><li>• WEB Collection</li></ul> | N/A  | Checking or Savings | Entitled Account    |

---

### Scheduled ACH Approval Pending Alert

Notifies company users when a scheduled ACH request requires approval.

The Scheduled ACH Approval Pending alert is optional.

**Note:** *Company users receive this alert even if they have already provided an approval.*

## Requirements

| Service  | Role     | Account Type        | Account Entitlement |
|--|----------|---------------------|---------------------|
| Any of the following: <ul style="list-style-type: none"><li>• CCD Payment</li><li>• CCD Collection</li><li>• Child Support Payment</li><li>• CTX Payment</li><li>• CTX Collection</li><li>• Federal Tax</li><li>• IAT Payment</li><li>• IAT Collection</li><li>• State Tax</li><li>• STP 820 Payment</li><li>• TEL Collection</li><li>• WEB Collection</li></ul> | Approval | Checking or Savings | Allow Transmit      |

### Scheduled Credit Card Payment Approval Pending Alert

Notifies company users when a scheduled credit card payment requires approval.

The Scheduled Credit Card Payment Approval Pending alert is optional.

**Note:** *Company users receive this alert even if they have already provided an approval.*

## Requirements

| Service             | Role     | Account Type | Account Entitlement |
|---------------------|----------|--------------|---------------------|
| Credit Card Payment | Approval | Credit Card  | Allow Transmit      |

### Scheduled Escrow Transfer Approval Pending Alert

Notifies company users when a scheduled escrow transfer requires approval.

The Scheduled Escrow Transfer Approval Pending alert is optional.



**Note:** Company users receive this alert even if they have already provided an approval.

### Requirements

| Service                 | Role     | Account Type | Account Entitlement |
|-------------------------|----------|--------------|---------------------|
| Escrow Account Transfer | Approval | Checking     | Allow Transmit      |

### Scheduled External Transfer Approval Pending Alert

Notifies company users when a scheduled transfer between an account in their financial institution and an external account is pending approval.

The Scheduled External Transfer Approval Pending alert is optional.

**Note:** Company users receive this alert even if they have already provided an approval.

### Requirements

| Service           | Role     | Account Type | Account Entitlement |
|-------------------|----------|--------------|---------------------|
| External Transfer | Approval | Checking     | Allow Transmit      |

### Scheduled Internal Transfer Approval Pending Alert

Notifies company users when a scheduled transfer between accounts held at their financial organization requires approval.

The Scheduled Internal Transfer Approval Pending alert is optional.

**Note:** Company users receive this alert even if they have already provided an approval.

### Requirements

| Service           | Role     | Account Type | Account Entitlement |
|-------------------|----------|--------------|---------------------|
| Internal Transfer | Approval | Checking     | Allow Transmit      |

### Scheduled Loan Payment Approval Pending Alert

Notifies company users when a scheduled loan payment requires approval.

The Scheduled Loan Payment Approval Pending alert is optional.

**Note:** Company users receive this alert even if they have already provided an approval.

## Requirements

| Service               | Role     | Account Type | Account Entitlement |
|-----------------------|----------|--------------|---------------------|
| Loan and Loan Payment | Approval | Checking     | Allow Transmit      |

### Scheduled Multiple Account Transfer Approval Pending Alert

Notifies company users when a scheduled transfer to/from multiple accounts requires approval.

The Scheduled Multiple Account Transfer Approval Pending alert is optional.

**Note:** Company users receive this alert even if they have already provided an approval.

## Requirements

| Service                   | Role     | Account Type | Account Entitlement |
|---------------------------|----------|--------------|---------------------|
| Multiple Account Transfer | Approval | Checking     | Allow Transmit      |

### Transaction Failed Alert

Notifies company users when a transfer request from an account fails to process.

The Transaction Failed alert is mandatory.

**Note:** For future-dated wire transfers, the alert is generated when the final approval is received in Business Online Banking and the transfer is transmitted to the financial institution.

## Requirements

| Service               | Role     | Account Type        | Account Entitlement |
|-----------------------|----------|---------------------|---------------------|
| CCD Payment           | Approval | Checking or Savings | Allow Transmit      |
| CCD Collection        | Approval | Checking or Savings | Allow Transmit      |
| Child Support Payment | Approval | Checking or Savings | Allow Transmit      |
| Credit Card Payments  | Approval | Checking or Savings | Allow Transmit      |
| CTX Payment           | Approval | Checking or Savings | Allow Transmit      |
| CTX Collection        | Approval | Checking or Savings | Allow Transmit      |
| External Transfer     | Approval | Checking or Savings | Allow Transmit      |

| <b>Service</b>               | <b>Role</b> | <b>Account Type</b> | <b>Account Entitlement</b> |
|------------------------------|-------------|---------------------|----------------------------|
| Escrow Transfer              | Approval    | Checking            | Allow Transmit             |
| Federal Tax                  | Approval    | Checking or Savings | Allow Transmit             |
| IAT Payment                  | Approval    | Checking or Savings | Allow Transmit             |
| IAT Collection               | Approval    | Checking or Savings | Allow Transmit             |
| Internal Transfer            | Approval    | Checking or Savings | Allow Transmit             |
| Loan Advance                 | Approval    | Loan                | Allow Transmit             |
| Loan Payment                 | Approval    | Loan                | Allow Transmit             |
| Multiple Account Transfer    | Approval    | Checking or Savings | Allow Transmit             |
| State Tax                    | Approval    | Checking or Savings | Allow Transmit             |
| STP 820 Payment              | Approval    | Checking or Savings | Allow Transmit             |
| TEL Collection               | Approval    | Checking or Savings | Allow Transmit             |
| WEB Collection               | Approval    | Checking or Savings | Allow Transmit             |
| Wire Domestic Template Based | Approval    | Checking or Savings | Allow Transmit             |
| Wire Domestic One Time       | Approval    | Checking or Savings | Allow Transmit             |
| Wire Domestic Template Based | Approval    | Checking or Savings | Allow Transmit             |
| Wire File Import             | Approval    | Checking or Savings | Allow Transmit             |
| Wire File Upload             | Approval    | Checking or Savings | Allow Transmit             |
| Wire FX Intl One Time        | Approval    | Checking or Savings | Allow Transmit             |
| Wire FX Intl Template Based  | Approval    | Checking or Savings | Allow Transmit             |
| Wire USD Intl One Time       | Approval    | Checking or Savings | Allow Transmit             |
| Wire USD Intl Template Based | Approval    | Checking or Savings | Allow Transmit             |

## Wire Transfer Alerts

### Incoming Wire Report Available Alert

Notifies company users when an incoming wire report is available.

The Incoming Wire Report Available alert is optional.

#### Requirements

| Service   | Role     | Account Type | Account Entitlement |
|---|----------|--------------|---------------------|
| Incoming Wire Report with Information Reporting and any one of the following: <ul style="list-style-type: none"><li>Account Reports</li><li>Deposit Reporting</li><li>Deposit Account Reporting</li></ul> | Approval | Checking     | Entitled Account    |

### Outgoing Wire Status Change Alert

Notifies company users when the status of an outgoing wire from a specific account changes.

The Outgoing Wire Status Change alert is optional.

#### Requirements

| Service  | Role | Account Type        | Account Entitlement |
|--|------|---------------------|---------------------|
| Any one of the following: <ul style="list-style-type: none"><li>Wire Domestic One Time</li><li>Wire Domestic Template Based</li><li>Wire File Upload</li><li>Wire FX Intl One Time</li><li>Wire FX Intl Template Based</li><li>Wire USD Intl One Time</li><li>Wire USD Intl Template Based</li></ul> | N/A  | Checking or Savings | Entitled Account    |

### Scheduled Wire Transfer Approval Pending Alert

Notifies company users when a scheduled wire transfer requires approval.

The Scheduled Wire Transfer Approval Pending alert is optional.

**Note:** Company users receive this alert even if they have already provided an approval.

## Requirements

| Service  | Role     | Account Type        | Account Entitlement |
|--|----------|---------------------|---------------------|
| Any one of the following: <ul style="list-style-type: none"><li>Wire Domestic One Time</li><li>Wire Domestic Template Based</li><li>Wire File Upload</li><li>Wire FX Intl One Time</li><li>Wire FX Intl Template Based</li><li>Wire USD Intl One Time</li><li>Wire USD Intl Template Based</li></ul> | Approval | Checking or Savings | Allow Transmit      |

---

## Wire Transaction Approval Reminder Alert

Notifies company users about wire transactions that are still pending approval 30 minutes before the processing window closes. If a closing time is not defined then the alerts are generated at 11:30 PM (ET).

The Wire Transaction Approval Reminder alert is optional.

**Note:** Company users receive one alert per pending wire transaction.

## Requirements

| Service  | Role     | Account Type        | Account Entitlement |
|--|----------|---------------------|---------------------|
| Any one of the following: <ul style="list-style-type: none"><li>Wire Domestic One Time</li><li>Wire Domestic Template Based</li><li>Wire File Import</li><li>Wire FX Intl One Time</li><li>Wire FX Intl Template Based</li><li>Wire USD Intl One Time</li><li>Wire USD Intl Template Based</li></ul> | Approval | Checking or Savings | Allow Transmit      |

---

### Wire Transfer Approval Pending Alert

Notifies company users when a wire transfer requires approval.

The Wire Transfer Approval Pending alert is optional.

**Note:** *Company users receive this alert even if they have already provided an approval.*

## Requirements

| Service   | Role     | Account Type        | Account Entitlement |
|---|----------|---------------------|---------------------|
| Any one of the following: <ul style="list-style-type: none"><li>Wire Domestic One Time</li><li>Wire Domestic Template Based</li><li>Wire File Import</li><li>Wire File Upload</li><li>Wire FX Intl One Time</li><li>Wire FX Intl Template Based</li><li>Wire USD Intl One Time</li><li>Wire USD Intl Template Based</li></ul> | Approval | Checking or Savings | Allow Transmit      |

### Wire Transfer Deleted Alert

Notifies company users when a wire is deleted.

The Wire Transfer Deleted alert is optional.

## Requirements

| Service   | Role | Account Type        | Account Entitlement |
|---|------|---------------------|---------------------|
| Any one of the following: <ul style="list-style-type: none"><li>Wire Domestic One Time</li><li>Wire Domestic Template Based</li><li>Wire File Import</li><li>Wire File Upload</li><li>Wire FX Intl One Time</li><li>Wire FX Intl Template Based</li><li>Wire USD Intl One Time</li><li>Wire USD Intl Template Based</li></ul> | N/A  | Checking or Savings | Entitled Account    |

## Wire Transfer Returned For Corrections Alert

Notifies company users when a wire transfer is returned by another user for corrections.

The Wire Transfer Returned For Corrections alert is optional.

### Requirements

| Service   | Role | Account Type        | Account Entitlement |
|---|------|---------------------|---------------------|
| Any one of the following: <ul style="list-style-type: none"><li>Wire Domestic One Time</li><li>Wire Domestic Template Based</li><li>Wire File Import</li><li>Wire File Upload</li><li>Wire FX Intl One Time</li><li>Wire FX Intl Template Based</li><li>Wire USD Intl One Time</li><li>Wire USD Intl Template Based</li></ul> | N/A  | Checking or Savings | Entitled Account    |

---

## Wire Transfer Template Activity Alert

Notifies company users when a wire transfer template is added, edited, or deleted.

The Wire Transfer Template Activity alert is optional.



## Requirements

| Service   | Role  | Account Type        | Account Entitlement |
|---|-------|---------------------|---------------------|
| Any one of the following:   | Setup | Checking or Savings | Entitled Account    |
| <ul style="list-style-type: none"><li>Wire Domestic One Time</li><li>Wire Domestic Template Based</li><li>Wire FX Intl One Time</li><li>Wire FX Intl Template Based</li><li>Wire USD Intl One Time</li><li>Wire USD Intl Template Based</li></ul> |       |                     |                     |

---

### Wire Transfer Template Approval Pending Alert

Notifies company users when a request to add, edit, or delete a wire transfer template requires approval.

The Wire Transfer Template Approval Pending alert is optional.

**Note:** Company users receive this alert even if they have already provided an approval.

## Requirements

| Service   | Role  | Account Type        | Account Entitlement |
|---|-------|---------------------|---------------------|
| Any one of the following:   | Setup | Checking or Savings | Entitled Account    |
| <ul style="list-style-type: none"><li>Wire Domestic One Time</li><li>Wire Domestic Template Based</li><li>Wire FX Intl One Time</li><li>Wire FX Intl Template Based</li><li>Wire USD Intl One Time</li><li>Wire USD Intl Template Based</li></ul> |       |                     |                     |

---

## Account Reconciliation & Positive Pay Alerts

### Account Reconciliation Alert

Notifies company users when the Account Reconciliation Statement Report is generated.

The Account Reconciliation alert is optional.

#### Requirements

| Service            | Role | Account Type | Account Entitlement |
|--------------------|------|--------------|---------------------|
| Full Account Recon | N/A  | Checking     | Allow Entry         |

### Account Reconciliation Statement Report Delay Alert

Notifies company users when the Account Reconciliation Statement Report is delayed.

The Account Reconciliation Statement Report Delay alert is mandatory.

#### Requirements

| Service            | Role | Account Type | Account Entitlement |
|--------------------|------|--------------|---------------------|
| Full Account Recon | N/A  | Checking     | Allow Entry         |

### Account Stale Date Alert

Notifies company users when the stale date setting for an account is changed.

The Account Stale Date alert is optional.

#### Requirements

| Service            | Role           | Account Type | Account Entitlement |
|--------------------|----------------|--------------|---------------------|
| Full Account Recon | Administration | Checking     | Allow Entry         |
| Positive Pay       | Administration | Checking     | Entitled Account    |

### ACH Positive Pay Alert

Notifies company users when an exception item requires attention.

The ACH Positive Pay alert is optional.

## Requirements

| Service          | Role | Account Type | Account Entitlement |
|------------------|------|--------------|---------------------|
| ACH Positive Pay | N/A  | Checking     | Entitled Account    |

### ACH Positive Pay Exception Reminder Alert

Notifies company users an hour before the close of their exception decision window that there are ACH exception items without decisions. The exception decision window is listed on the *Manage Exceptions* page.

The ACH Positive Pay Exception Reminder alert is optional.

## Requirements

| Service          | Role | Account Type | Account Entitlement |
|------------------|------|--------------|---------------------|
| ACH Positive Pay | N/A  | Checking     | Entitled Account    |

### Check Issue Approval Pending Alert

Notifies company users when a check issue requires approval.

The Check Issue Approval Pending alert is optional.

**Note:** Company users receive this alert even if they have already provided an approval.

## Requirements

| Service   | Role     | Account Type | Account Entitlement  |
|---|----------|--------------|--|
| Positive Pay and Positive Pay Issue Maintenance | Approval | Checking     | Entitled Account (for Positive Pay) and Allow Approve (for Positive Pay Issue Maintenance) |
| Full Account Recon                              | Approval | Checking     | Allow Approve  |

### Positive Pay Alert

Notifies company users when an exception item requires their attention.

The Positive Pay alert is optional.

## Requirements

| Service      | Role | Account Type | Account Entitlement |
|--------------|------|--------------|---------------------|
| Positive Pay | N/A  | Checking     | Entitled Account    |

### Positive Pay Exception Reminder Alert

Notifies company users an hour before the close of their exception decision window that there are exception items without decisions.

The Positive Pay Exception Reminder alert is optional.

## Requirements

| Service      | Role | Account Type | Account Entitlement |
|--------------|------|--------------|---------------------|
| Positive Pay | N/A  | Checking     | Entitled Account    |

### Reverse Positive Pay Alert

Notifies company users when an exception item requires their attention.

The Reverse Positive Pay alert is optional.

## Requirements

| Service              | Role | Account Type | Account Entitlement |
|----------------------|------|--------------|---------------------|
| Reverse Positive Pay | N/A  | Checking     | Allow View          |

### Reverse Positive Pay Exception Reminder Alert

Notifies company users an hour before the close of their exception decision window that there are exception items without decisions.

The Reverse Positive Pay Exception Reminder alert is optional.

## Requirements

| Service              | Role | Account Type | Account Entitlement |
|----------------------|------|--------------|---------------------|
| Reverse Positive Pay | N/A  | Checking     | Allow View          |

## Stop Payment

### Stop Payment Alert

Notifies company users when a stop payment is requested.

The Stop Payment alert is optional.

### Requirements

| Service      | Role | Account Type | Account Entitlement |
|--------------|------|--------------|---------------------|
| Stop Payment | N/A  | Checking     | Entitled Account    |

### Stop Payment Cancellation Alert

Notifies company users when a request to stop a payment is cancelled.

The Stop Payment Cancellation alert is optional.

### Requirements

| Service      | Role | Account Type | Account Entitlement |
|--------------|------|--------------|---------------------|
| Stop Payment | N/A  | Checking     | Entitled Account    |

## Statement and Document Alerts

### Statements Available Alert

Notifies company users when an online statement is available for viewing.

The Statements Available alert is mandatory for company users who have the Administration role.

### Requirements

| Service                  | Role | Account Type  | Account Entitlement |
|--------------------------|------|---|---------------------|
| Statements and Documents | N/A  | Analysis, Checking, Certificate of Deposit, Loan or Savings | Entitled Account    |

### Notice Available Alert

Notifies company users when a notice is available.

The Notice Available alert is mandatory for company users with the Administration role.

### Requirements

| Service                  | Role | Account Type  | Account Entitlement |
|--------------------------|------|---|---------------------|
| Statements and Documents | N/A  | Analysis, Checking, Certificate of Deposit, Loan or Savings | Entitled Account    |

# Non-account Alerts

## Account Closure Alert

Notifies company users when a checking or savings account is unavailable for use.

The Account Closure alert is optional.

### Requirements

| Service | Role           | Account Type | Account Entitlement |
|---------|----------------|--------------|---------------------|
| N/A     | Administration | N/A          | N/A                 |

## Account Management Request Submitted Alert

Notifies company users when an account management request has been submitted.

The Account Management Request Submitted alert is mandatory.

### Requirements

| Service            | Role | Request Type               | Entitlement |
|--------------------|------|----------------------------|-------------|
| Account Management | N/A  | Open, Modify, and/or Close | N/A         |

## Account Management Request Completed Alert

Notifies company users when an account management request has been completed.

The Account Management Request Completed alert is mandatory.

### Requirements

| Service            | Role | Request Type               | Entitlement |
|--------------------|------|----------------------------|-------------|
| Account Management | N/A  | Open, Modify, and/or Close | N/A         |

## Account Management Request Pending Approval

Notifies company users when an account management request requires approval.

The Account Management Request Pending Approval alert is mandatory.

**Note:** Company users receive this alert even if they have already provided an approval.

## Requirements

| Service            | Role | Request Type               | Entitlement |
|--------------------|------|----------------------------|-------------|
| Account Management | N/A  | Open, Modify, and/or Close | N/A         |

## Account Management Request Completed Alert

Notifies company users when an account management request requires action by the user who submitted the request.

The Account Management Request Awaiting Action alert is mandatory.

## Requirements

| Service            | Role | Request Type               | Entitlement |
|--------------------|------|----------------------------|-------------|
| Account Management | N/A  | Open, Modify, and/or Close | N/A         |

## Account Management Request Canceled

Notifies company users when an account management request is canceled.

The Account Management Request Canceled alert is mandatory.

## Requirements

| Service            | Role | Request Type               | Entitlement |
|--------------------|------|----------------------------|-------------|
| Account Management | N/A  | Open, Modify, and/or Close | N/A         |

## Account Management Request Rejected Alert

Notifies company users when an account management request is rejected.

The Account Management Request Rejected alert is mandatory.

## Requirements

| Service            | Role | Request Type               | Entitlement |
|--------------------|------|----------------------------|-------------|
| Account Management | N/A  | Open, Modify, and/or Close | N/A         |

## ACH File Upload Approval Pending Alert

Notifies company users when an uploaded ACH file requires approval.

The ACH File Upload Approval Pending alert is optional.

**Note:** Company users receive this alert even if they have already provided an approval.

### Requirements

| Service         | Role     | Account Type | Account Entitlement |
|-----------------|----------|--------------|---------------------|
| ACH File Upload | Approval | N/A          | N/A                 |

### ACH File Upload Validation Failure Alert

Notifies company users when an uploaded ACH file fails validation.

The ACH File Upload Validation Failure alert is optional.

### Requirements

| Service         | Role | Account Type | Account Entitlement |
|-----------------|------|--------------|---------------------|
| ACH File Upload | N/A  | N/A          | N/A                 |

### ACH Notice of Change Received Alert

Notifies company users when an ACH Notice of Change file is received.

The ACH Notice of Change Received alert is optional.



## Requirements

| Service   | Role  | Account Type | Account Entitlement |
|---|-------|--------------|---------------------|
| ACH Reporting and any one of the following services:  | Setup | N/A          | N/A                 |
| <ul style="list-style-type: none"> <li>ACH File Upload</li> <li>CCD Collection</li> <li>CCD Payment</li> <li>CTX Collection</li> <li>CTX Payment</li> <li>Federal Tax</li> <li>PPD Collection</li> <li>PPD Payment</li> <li>State Tax</li> <li>STP 820 Payment</li> <li>TEL Collection</li> <li>WEB Collection</li> </ul> |       |              |                     |

## ACH Returns Report Available Alert

Notifies company users when an ACH Returns report is available.

The ACH Returns Report Available alert is optional.

## Requirements

| Service       | Role | Account Type | Account Entitlement |
|---------------|------|--------------|---------------------|
| ACH Reporting | N/A  | N/A          | N/A                 |

## Company Stale Date Alert

Notifies company users when their company's stale date setting is changed.

The Company Stale Date alert is optional.

## Requirements

| Service                            | Role           | Account Type | Account Entitlement |
|------------------------------------|----------------|--------------|---------------------|
| Positive Pay or Full Account Recon | Administration | N/A          | N/A                 |

## Decision File Approval Pending Alert

Notifies company users when a decision file requires approval.

The Decision File Approval Pending alert is optional.

**Note:** Company users receive this alert even if they have already provided an approval.

## Requirements

| Service                              | Role     | Account Type | Account Entitlement |
|--------------------------------------|----------|--------------|---------------------|
| Positive Pay or Reverse Positive Pay | Approval | N/A          | N/A                 |

## Decision File Import Completed With Errors Alert

Notifies company users when a decision file is imported with errors.

The Decision File Import Completed With Errors alert is optional.

## Requirements

| Service                              | Role | Account Type | Account Entitlement |
|--------------------------------------|------|--------------|---------------------|
| Positive Pay or Reverse Positive Pay | N/A  | N/A          | N/A                 |

## Decision File Import Failed Alert

Notifies company users when a decision file fails to import because the format is incorrect.

The Decision File Import Failed alert is optional.

## Requirements

| Service      | Role | Account Type | Account Entitlement |
|--------------|------|--------------|---------------------|
| Positive Pay | N/A  | N/A          | N/A                 |

## E-mail Address Changed Alert

Notifies company users when their e-mail address is changed.

The E-mail Address Changed alert is mandatory.

### Requirements

| Service | Role | Account Type | Account Entitlement |
|---------|------|--------------|---------------------|
| N/A     | N/A  | N/A          | N/A                 |

### File Available for Download

Notifies company users when a new file is available for download.

The File Available for Download alert is optional.

### Requirements

| Service                              | Role | Account Type | Report Entitlement |
|--------------------------------------|------|--------------|--------------------|
| File Download (Downloadable Reports) | N/A  | N/A          | Receive            |

### Help Alert

An automatic response sent to company users who request help from their mobile device.

The Help alert is mandatory.

### Requirements

| Service | Role | Account Type | Account Entitlement |
|---------|------|--------------|---------------------|
| N/A     | N/A  | N/A          | N/A                 |

### Issue File Approval Pending Alert

Notifies company users when an issue file is pending approval.

The Issue File Approval Pending alert is optional.

**Note:** Company users receive this alert even if they have already provided an approval.

### Requirements

| Service                            | Role     | Account Type | Account Entitlement |
|------------------------------------|----------|--------------|---------------------|
| Full Account Recon or Positive Pay | Approval | N/A          | N/A                 |

## Issue File FTP Completed with Errors Alert

Notifies company users when a check issue file is transmitted through file transfer protocol (FTP) but has errors.

The Issue File FTP Completed with Errors alert is optional.

### Requirements

| Service                            | Role | Account Type | Account Entitlement |
|------------------------------------|------|--------------|---------------------|
| Full Account Recon or Positive Pay | N/A  | N/A          | N/A                 |

## Issue File FTP Completed with Notes Alert

Notifies company users when a check issue file is transmitted through file transfer protocol (FTP) and provides details for some records in the file. For example, when a record is successfully uploaded but has a zero-dollar amount.

The Issue File FTP Completed with Notes alert is optional.

### Requirements

| Service                            | Role | Account Type | Account Entitlement |
|------------------------------------|------|--------------|---------------------|
| Full Account Recon or Positive Pay | N/A  | N/A          | N/A                 |

## Issue File FTP Failed Alert

Notifies company users when a check issue file fails to transmit through File Transfer Protocol (FTP).

The Issue File FTP Failed alert is optional.

### Requirements

| Service                            | Role | Account Type | Account Entitlement |
|------------------------------------|------|--------------|---------------------|
| Full Account Recon or Positive Pay | N/A  | N/A          | N/A                 |

## Issue File FTP Successful Alert

Notifies company users when a check issue file is successfully transmitted through File Transfer Protocol (FTP).

The Issue File FTP Successful alert is optional.

## Requirements

| Service                            | Role | Account Type | Account Entitlement |
|------------------------------------|------|--------------|---------------------|
| Full Account Recon or Positive Pay | N/A  | N/A          | N/A                 |

## Issue File Import Completed With Errors Alert

Notifies company users when an issue file is imported with errors.

The Issue File Import Completed With Errors alert is optional.

## Requirements

| Service                            | Role | Account Type | Account Entitlement |
|------------------------------------|------|--------------|---------------------|
| Full Account Recon or Positive Pay | N/A  | N/A          | N/A                 |

## Issue File Import Failed Alert

Notifies company users when an issue file fails to import because the format is incorrect.

The Issue File Import Failed alert is optional.

## Requirements

| Service                            | Role | Account Type | Account Entitlement |
|------------------------------------|------|--------------|---------------------|
| Full Account Recon or Positive Pay | N/A  | N/A          | N/A                 |

## New Balance Account Alert

Notifies company users daily when a new account is available.

The New Balance Account alert is mandatory.

## Requirements

| Service | Role | Account Type | Account Entitlement |
|---------|------|--------------|---------------------|
| N/A     | N/A  | N/A          | N/A                 |

## Password Changed Alert

Notifies company users when a user's password is successfully changed.

The Password Changed alert is mandatory.

## Requirements

| Service | Role | Account Type | Account Entitlement |
|---------|------|--------------|---------------------|
| N/A     | N/A  | N/A          | N/A                 |

## Stop/SMS Opt Out Alert

Confirmation message for users who opt out of receiving text message alerts.

The Stop/SMS Opt Out alert is mandatory.

## Requirements

| Service | Role | Account Type | Account Entitlement |
|---------|------|--------------|---------------------|
| N/A     | N/A  | N/A          | N/A                 |

## Telephone Number Changed Alert

Notifies company users when they add or change a telephone number.

The Telephone Number Changed alert is mandatory.

## Requirements

| Service | Role | Account Type | Account Entitlement |
|---------|------|--------------|---------------------|
| N/A     | N/A  | N/A          | N/A                 |

## Updated User Entitlements Alert

Notifies company users when their service entitlements have changed.

The Updated User Entitlements alert is optional.

## Requirements

| Service | Role | Account Type | Account Entitlement |
|---------|------|--------------|---------------------|
| N/A     | N/A  | N/A          | N/A                 |

## User Profile Activity Alert

Notifies a company's administrator when a company user profile is added, changed, or deleted by another company administrator.

The User Profile Activity alert is optional.

## Requirements

| Service | Role           | Account Type | Account Entitlement |
|---------|----------------|--------------|---------------------|
| N/A     | Administration | N/A          | N/A                 |

## User Profile Approval Pending Alert

Notifies a company's administrator when a request to add, change, or delete a company user profile requires approval.

The User Profile Approval Pending alert is optional.

**Note:** *Company users receive this alert even if they have already provided an approval.*

## Requirements

| Service | Role           | Account Type | Account Entitlement |
|---------|----------------|--------------|---------------------|
| N/A     | Administration | N/A          | N/A                 |

## User Telephone Number Changed Alert

Notifies company administrators when another company user changes their telephone number.

The User Telephone Number Changed alert is optional.

## Requirements

| Service | Role           | Account Type | Account Entitlement |
|---------|----------------|--------------|---------------------|
| N/A     | Administration | N/A          | N/A                 |

## Welcome/SMS Opt In Alert

Welcome message for company users who opt in for SMS message alerts.

The Welcome/SMS Opt In alert is mandatory.

## Requirements

| Service | Role | Account Type | Account Entitlement |
|---------|------|--------------|---------------------|
| N/A     | N/A  | N/A          | N/A                 |

# SELF ADMINISTRATION

---

## Change a Password - Company Users

Change the password you use to access Business Online Banking. Company users can change their own password once per day.

1. Click **Administration > Self Administration > Change Password**.
2. Complete the following fields:

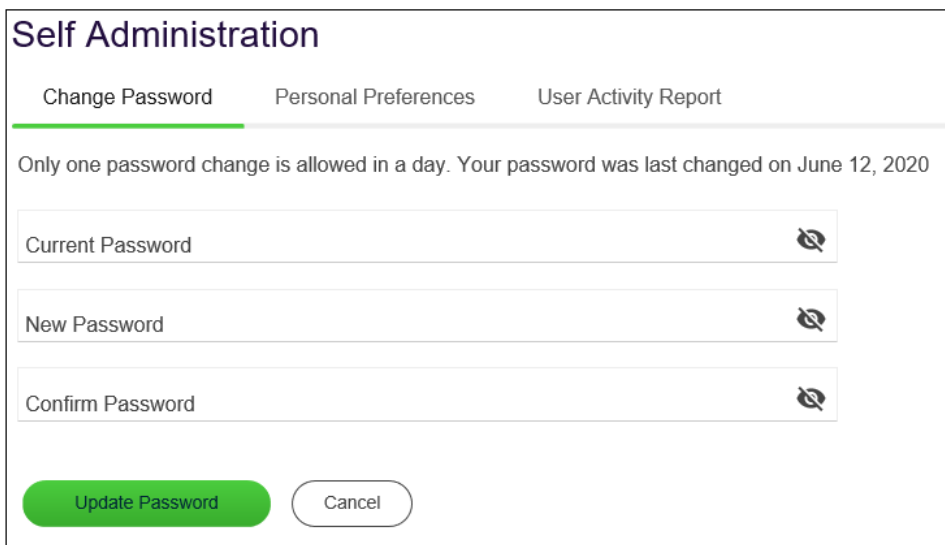
**Current Password** Your existing password.

**New Password** Create a password following the [Company User Password Requirements](#).

**Confirm Password** The password typed into the **New Password** field.

3. Click **Update Password**.

Change Password Page Sample



The screenshot shows a web interface titled "Self Administration". It has three tabs: "Change Password" (which is selected and highlighted with a green underline), "Personal Preferences", and "User Activity Report". Below the tabs, a message states: "Only one password change is allowed in a day. Your password was last changed on June 12, 2020". There are three input fields: "Current Password", "New Password", and "Confirm Password", each with a small eye icon to the right for toggling visibility. At the bottom, there are two buttons: a green "Update Password" button and a white "Cancel" button with a grey border.

## Locked Passwords

Company users with a locked or inactive status can reset their own password during their sign on to Business Online Banking. Company users can change their own password once per day.

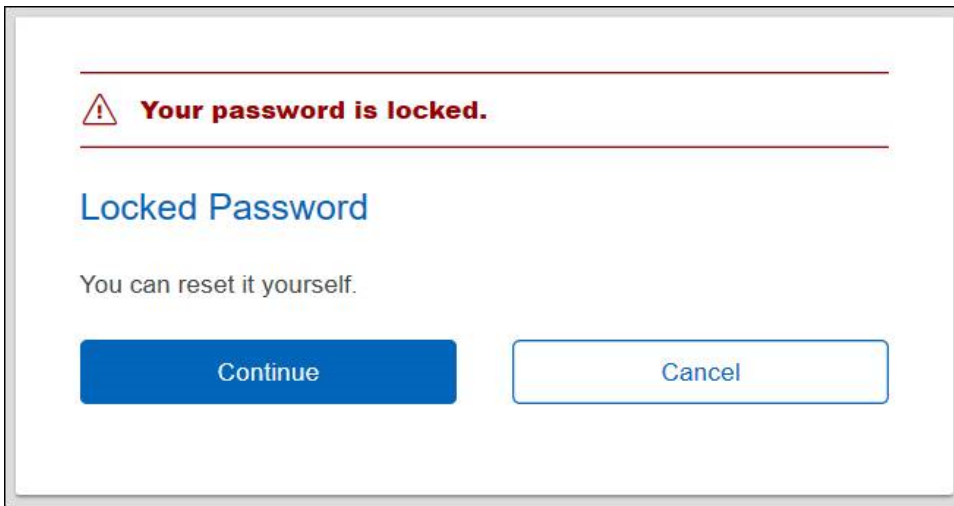
A locked user is someone who has entered their password incorrectly three times consecutively. An inactive user is someone who has not signed on to Business Online Banking for 90 days (or 10 days with a temporary password).



**Note:** *This function might not be available to some company users. A company user who is locked by a company administrator cannot unlock themselves.*


If your Business Online Banking is locked or inactive, a *Locked Password* page is displayed during your sign-on.

#### Locked Password Page Sample



Clicking **Continue** takes a company user through the authentication step (described in [Sign On - Company Users](#) section of this document) and then to a page where their password can be reset.

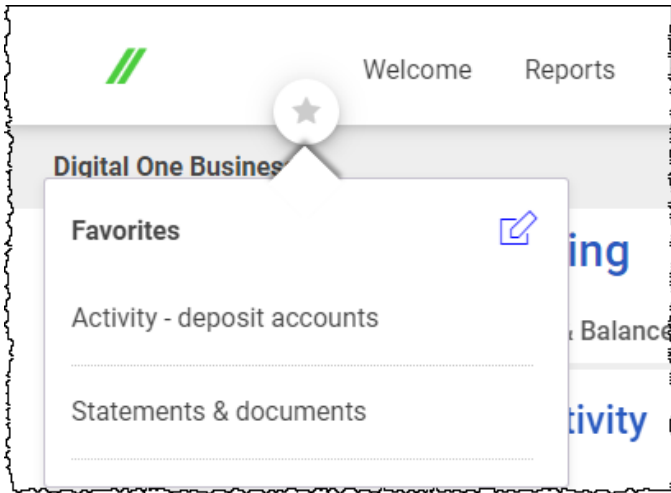
## Change My E-mail Addresses - Company Users

1. Click **Administration > Self Administration > Personal Preferences**.
2. Click the edit icon () beside the email address you want to change.
3. Change the **Primary Email Address** and/or **Secondary Email Address** as needed. Up to 100 alphanumeric characters are allowed.
4. Click **Update**.


## About Favorites

Favorites are hyperlinks to frequently used pages (up to five pages). A company user's entitlements determine the pages available for selection.

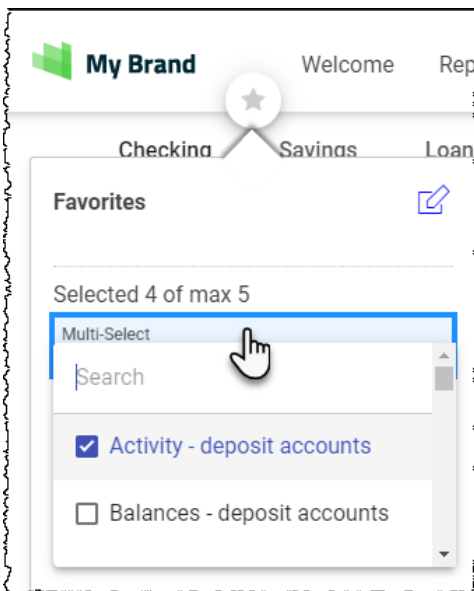
### Favorites Sample






## Add Favorites

1. Click the star icon (  ) displayed by the main navigation menu.
2. Click the **Multi-Select** drop-down and click the check box beside each page you want to add as a favorite. You can also find a page by typing the name into the **Search** field.
3. Click someplace outside of the **Multi-Select** drop-down and then click **Update**.

### Favorites Sample



# Delete Favorites

1. Click the star icon () displayed by the main navigation menu.
2. Click the edit icon () beside the **Favorites** heading.
3. Click the delete icon () beside the favorite you want to delete.

# View Activity - Company Users

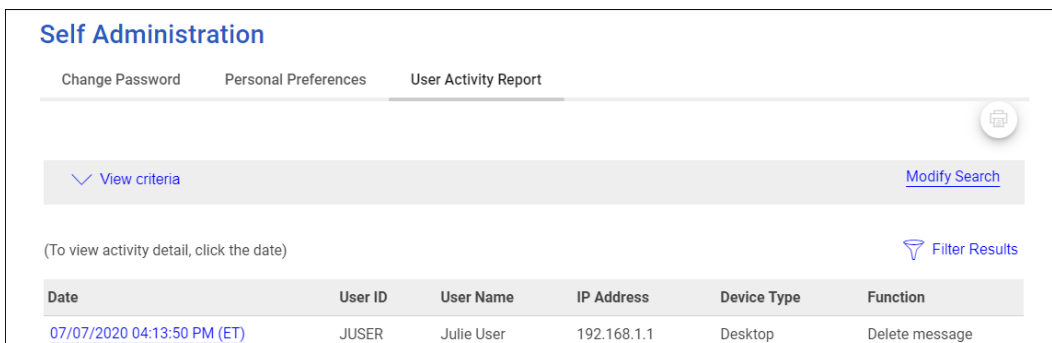
Company users who have the Administration role can view activity for all users. Company users who do not have the Administration role can only view their own activity.

1. Click **Administration > Self Administration > User Activity Report**.
2. Complete the following fields:

|                               |  |
|-------------------------------|--|
| <b>Output To</b>              | <b>Screen (HTML) or CSV.</b>   |
| <b>Function</b>               | The actions taken by the user. Service entitlements determine the functions available for selection.   |
| <b>User ID (if available)</b> | <b>All Users</b> - Include all users in the company.<br><b>Enter User ID</b> - Type the ID of a specific user in the company.<br><b>Specific User</b> - Select the user ID from the associated drop-down list. |
| <b>Date</b>                   | <b>Specific Date</b> - Selected by default and defaults to the current date.<br><b>Date Range</b> - Select or type from and to dates.  |

3. Click **Generate Report**.

User Activity Report Page Sample



| Date  | User ID | User Name  | IP Address  | Device Type | Function       |
|---|---------|------------|-------------|-------------|----------------|
| <a href="#">07/07/2020 04:13:50 PM (ET)</a> | JUSER   | Julie User | 192.168.1.1 | Desktop     | Delete message |

# COMPANY ADMINISTRATION

---

## Unlock a Company User

Unlock a user's Business Online Banking account.

1. Click **Administration > Company Administration > Manage Users**.
2. Click the **System Access** link beside the user whose account you want to unlock.
3. Clear the **User Locked** check box and then click **Save Changes**.
4. If applicable, contact your financial institution to have the company user's token PIN reset.

### User Profile - Edit User Information Page Sample

**Company Administration**

Manage Users Account Information Account Management Approval Settings User Setup Report Invalid Login Re >

< Back System Access Details

**Edit User Info**

Edit user information and click "Save Changes".

[Return to User Profile](#)

User: TUSER (Tom User)

**User Information**

Password (Optional)

Confirm Password (Optional)

First Name  
Tom

Last Name  
User

Additional Information (Optional)  
On leave until 10/10/2020

User Locked (Optional)

Save Changes Cancel

## Unlock a Software Token License

Unlock a company user's software token license that is locked because of three unsuccessful passcode entry attempts. Unlocking a software token license does not cause the company user to re-activate their mobile device or change their authentication credentials for the software token app.

**Note:** This capability might not be available to all administrators.

1. Click **Administration > Company Administration > Manage Users**.
2. Click the **System Access** link beside the company user whose license you want to unlock.

3. Go to the **User Software Token Maintenance** section and then click the **reset token user** link.
4. On the pop-up box, click **Reset User**.

## Change a Company User's Password

1. Click **Administration > Company Administration > Manage Users**.
2. Click the **System access** link beside the user whose password you want to change.
3. Complete the following **User Information** fields:

**Password** The user's password. See the [Company Password Requirements](#) section for details.

**Confirm password** The password that was typed into the **Password** field.

4. Click **Save Changes**.

### User Profile - Edit User Information Page Sample

The screenshot displays the 'Edit User Info' page within a 'Company Administration' interface. The page title is 'Edit User Info' and it includes a sub-header 'Edit user information and click "Save Changes"'. A link 'Return to User Profile' is visible. The user being edited is identified as 'User: TUSER (Tom User)'. The 'User Information' section contains several input fields: 'Password (Optional)' and 'Confirm Password (Optional)', both with toggle icons; 'First Name' with the value 'Tom'; 'Last Name' with the value 'User'; and 'Additional Information (Optional)' with the value 'On leave until 10/10/2020'. There is also a checkbox for 'User Locked (Optional)'. At the bottom, there are 'Save Changes' and 'Cancel' buttons. The top navigation bar includes 'Manage Users', 'Account Information', 'Account Management', 'Approval Settings', 'User Setup Report', and 'Invalid Login Re >'. A '< Back' button is located at the top left of the form area, and a 'System Access Details' link is at the top right.

## View Unsuccessful Company User Login Attempts

Company administrators should consider reviewing invalid/unsuccessful login attempts regularly for suspicious activity.

1. Click **Administration > Company Administration > Invalid Login Report**.

2. Complete the following fields:

**Output To**                      **Screen (HTML), CSV file, or PDF.**

**Date**                              **Specific Date or Date Range.**

**Filter**                            **All Users or Specific User.**

3. Click **Generate report**.

**Invalid Login Report Page Sample**

| Company Administration |                          |                    |                   |                               |                      |
|------------------------|--------------------------|--------------------|-------------------|-------------------------------|----------------------|
| Manage Users           | Account Information      | Account Management | Approval Settings | User Setup Report             | Invalid Login Report |
| Report Details         |                          |                    |                   | <a href="#">Modify Search</a> |                      |
| Date Range:            | 05/01/2020 to 06/14/2020 |                    |                   |                               |                      |
| User ID:               | All                      |                    |                   |                               |                      |
| User Status:           | All                      |                    |                   |                               |                      |
| Send On:               | 06/14/2020 10:40 AM (ET) |                    |                   |                               |                      |
| Date                   | User ID                  | IP Address         | Status            |                               |                      |
| 06/14/2020 10:26:06 AM | ADMIN                    | 10.7.62.251        | Enable            |                               |                      |
| 06/14/2020 10:26:01 AM | ADMIN                    | 10.7.62.251        | Enable            |                               |                      |

## User Profiles

### About Company User Profiles

A profile consists of a user's contact information, roles, entitled services and accounts, and limits. Profiles are created and managed by company administrators.

The company user creation process is divided into stages:

| Stage                        | Description  |
|------------------------------|--|
| <b>Profile &amp; Roles</b>   | The user's demographic information, including e-mail and phone number. The <a href="#">role or roles</a> user has in the company (Administration, Approval, and/or Setup). |
| <b>Services and Accounts</b> | The services and accounts the user can use and, if applicable, the user ID required for accessing an external service, such as Commercial Capture Xpress (CCX).            |
| <b>Limits</b>                | The user-specific limits for ACH, Wire, and Bill Pay services (depending on which services are enabled for the user).  |
| <b>Verification</b>          | A page that gives Administrators an opportunity to review the profile information before saving or submitting it.  |

User profiles are automatically saved after each stage is completed. Administrators can save a user profile at any point in the creation process and complete the setup later. Saved user profiles appear in

the **Manage Saved Users** section on the *User Administration* page and remain there until the profile is completed or deleted.

## Add Company Users

1. Click **Administration > Company Administration > Manage Users**.
2. Click **Create New User**.
3. Complete the **User Information** fields:

**User ID** A user identification number. See the [Company User ID Requirements](#) section for details.

**Password** A temporary password the user only uses once at their first sign-on. See the [Company Password Requirements](#) section for details.

**Confirm Password** The password that was typed into the **Password** field.

**First Name** The user's first name (up to 80 alphanumeric characters).

**Last Name** The user's last name (up to 80 alphanumeric characters).

**Primary E-mail Address** The user's main email address (up to 100 alphanumeric characters).

**Secondary E-mail Address (optional)** The user's back-up email address (up to 100 alphanumeric characters).

**Additional Information (optional)** Descriptive text about the user (up to 30 alphanumeric characters).

4. Complete the **User Telephone Number** fields:

**Label** **Work, Work 1, Mobile, Mobile 1, Home, and Other**. Each label can be used once, for a maximum of six phone numbers. At least one telephone number is required.

**Country/Region** Used for the numeric country code associated with the telephone number. Select from a listing of country names, which are mapped to the appropriate one to three-digit country code.

**Area/City Code & Number** The telephone number. Up to 30 characters are allowed.

**Extension (optional)** Required when an extension is needed to reach the user within an office phone system. Up to 16 numeric characters are allowed.



Some phone systems require entry of additional characters, often referred to as control codes, to reach an extension. The following control codes are allowed:

- Pound (#)
- Star (\*)

- Comma (short pause - approximately 2 seconds)
- Period (long pause - approximately 5 seconds)

Multiple comma and period characters can be placed before or after an extension to add pause time during system generated calls that are made to users for the purpose of validating their information.

For example, . . 12345. This example extension has a 10 second pause time before the extension and a 5 second pause time after. During a system generated call, the system waits 10 seconds before dialing the extension and waits 5 seconds after it dials before playing an affirmation message such as "Hello. This is Example Company. Please press 1 to...".


5. Click **Continue**.
6. **Optional:** Copy the roles, services, and account entitlements of an existing user to the new user:
  - a. Click **Copy User**.
  - b. Click the **Select User** link.
  - c. Click the radio button beside the user you want to copy and then click **Copy User**.
7. **Optional:** Select one or more **User Roles**:
  - **Allow this user to setup templates**
  - **Allow this user to approve transactions**
  - **Grant this user administration privileges**
8. Click **Continue**.
9. **Optional:Enable Services & Accounts:**
  - a. Click the add icon () beside each service to entitle and if applicable, select the accounts to entitle and/or enter the user's ID for any external application.
10. Click **Continue**.
11. If applicable, change the ACH, wire, and/or bill payment limits:
  - a. If applicable, click the edit icon () beside the **ACH** limits to change them:
 

**User Daily Limit:** The maximum allowable cumulative amount of all successful transactions in each day for a group of ACH services.

**User Daily Service Limit:** The maximum allowable cumulative amount of all successful transactions in each day for a particular ACH service.



**User Daily Account Limit:** The maximum allowable cumulative amount of all successful ACH transactions on a per account basis in a given day.


- b. If applicable, click the edit icon () beside the **Wire** limits to change them:

**User Daily limit:** The maximum allowable cumulative amount of all successful transactions in a given day for a group of wire services.

**User Daily Service Limit:** The maximum allowable cumulative amount of all successful transactions in each day for a particular wire service.

**User Daily Account Limit:** The maximum allowable cumulative amount of all successful transactions on a per account basis in a given day.

**User Individual Transaction Limit:** The maximum allowable amount for each transaction for a particular account.

- c. If applicable, click the edit icon () beside the **Bill Payment** limits to change them:

**User Transaction Limit:** The maximum allowable amount a company user can enter for a bill payment transaction.

**User Transaction Approval Limit:** The maximum allowable amount a company user can approve for a bill payment transaction entered by another user. Users given the Administration role automatically inherit the company's transaction limits. In this instance the limits cannot be changed.

12. If the services enabled do not have limits, click **Continue**.

13. Verify the user's profile as needed and then click **Create User**.


For companies that do not require multiple approvals for Administration, clicking **Submit** creates and activates the user. For companies that require multiple approvals for Administration, clicking **Create User** submits the user profile for approval by other Administrators in the company.

#### New User - Verification Page Sample


### Company Administration

Manage Users | Account Information | Account Management | Approval Settings | User Setup Report | Invalid Login Report


#### New User

**Profile** 


Name: djkd djkdjk  
User ID: jdjhjdjkj  
Primary E-mail Address: abc@abc.com  
Telephone Number: Work: +1 (734) 272-4948

**Roles** 

Enabled Roles: Administration  
Setup  
Approval

**Services & Accounts** 

Enabled Services: 1 of 22 available

**Limits** 

Limits Completed: Wire

## Delete Company Users

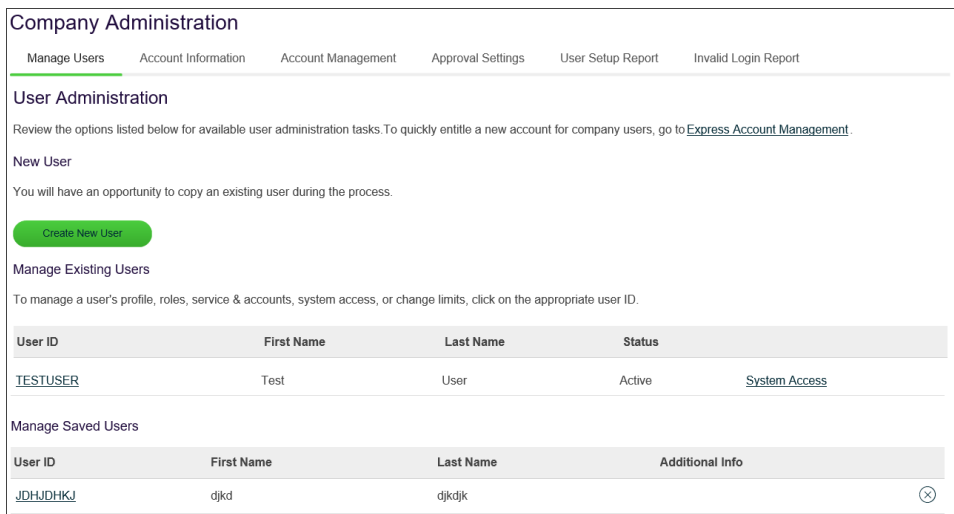
Company user profiles cannot be recovered once deleted. If your company requires multiple approvals for user administration, a user profile that is pending changes cannot be deleted until all the required approvals have been received for the changes or the change request is canceled.

1. Click **Administration > Company Administration > Manage Users**.
2. Click the link in the **User ID** column for the user you want to delete.
3. Click the delete icon (⊗) beside the **User Information** heading.
4. Review the information as needed and then click **Delete User**.

## About Saved Company User Profiles

Saved users are new user profiles that have been saved in an incomplete state. New user profiles are automatically saved at each stage in the user creation process. Saved user profiles appear under the **Manage Saved Users** section on the *User Administration* page until the setup is complete or they are deleted. Saved profiles cannot be used to sign on to the system until the setup is complete. Saved profiles cannot be copied.

### User Administration Page Sample



The screenshot displays the 'Company Administration' interface. At the top, there are navigation tabs: 'Manage Users' (active), 'Account Information', 'Account Management', 'Approval Settings', 'User Setup Report', and 'Invalid Login Report'. Below this is the 'User Administration' section, which includes a 'New User' button and a 'Manage Existing Users' section. The 'Manage Existing Users' section contains a table with columns for 'User ID', 'First Name', 'Last Name', 'Status', and 'System Access'. Below this is the 'Manage Saved Users' section, which contains a table with columns for 'User ID', 'First Name', 'Last Name', and 'Additional Info'. A delete icon (⊗) is visible next to the 'Additional Info' column in the 'Manage Saved Users' table.

| User ID                  | First Name | Last Name | Status | System Access                 |
|--------------------------|------------|-----------|--------|-------------------------------|
| <a href="#">TESTUSER</a> | Test       | User      | Active | <a href="#">System Access</a> |

| User ID                  | First Name | Last Name | Additional Info   |
|--------------------------|------------|-----------|-------------------|
| <a href="#">JDHJDHKJ</a> | djkd       | djkdk     | <a href="#">⊗</a> |

## Complete Saved Company User Profiles

1. Click **Administration > Manage users**.
2. In the **Manage Saved Users** section, click the link in the **User ID** column for the company user you want to complete.
3. Follow the steps in the [Adding Company Users](#) or [Copying Company Users](#) section of this document.

## Delete Saved Company User Profiles

1. Click **Administration > Manage users**.
2. In the **Manage Saved Users** section, click the delete icon (⊗) beside the company user you want to delete.
3. Verify the information as needed and then click **Delete User**.

## Approve Company User Changes

1. Click **Approvals > Users**.
2. Select one or more company user changes to approve and then click **Approve**.

The changes to the user profile become effective once the required number of approvals is received.

### Approvals - Users Page Sample

| <input type="checkbox"/> | User ID                 | First Name | Last Name | Approval Status | Approval Action Pending |
|--------------------------|-------------------------|------------|-----------|-----------------|-------------------------|
| <input type="checkbox"/> | <a href="#">ADDUSER</a> | add        | user      | 1 of 1 Received | Add User                |
| <input type="checkbox"/> | <a href="#">ADMIN</a>   | Ankit      | Sharma    | 1 of 1 Received | Edit User               |
| <input type="checkbox"/> | <a href="#">ANKIT45</a> | ankit34    | sharma445 | 1 of 1 Received | Add User                |
| <input type="checkbox"/> | <a href="#">ARUN56</a>  | ankit56    | sharma    | 1 of 1 Received | Add User                |
| <input type="checkbox"/> | <a href="#">NEWUSER</a> | new        | user      | 1 of 1 Received | Add User                |

## Cancel Company User Changes

1. Click **Approvals > Users**.
2. Click the link in the **User ID** column for the user whose changes you want to cancel.
3. Click the **Cancel user profile request** link.
4. Verify the user information as needed and then click **Cancel Request**.

## View Profile Details for Company Users

1. Click **Administration > User Setup Report**.
2. Select an **Output To** option: **Screen (HTML)**, **CSV file**, or **PDF**.
3. Select a **User ID** option: **All Users** or **Specific User**.
4. Select a **Report By Role** option: **All**, **User**, **Setup**, **Administration**, or **Approval**.

5. Click **Generate Report**.

**User Setup Report Page Sample**

Company Administration

Manage Users   Account Information   Account Management   Approval Settings   **User Setup Report**   Invalid Login Report

Report Details Modify Search

User ID: TEST33  
 Roles: All  
 Report Created: 06/15/2020 03:27 AM (ET)

[Expand All](#)

**ldh kldkd (TEST33)**

User ID: TEST33  
 First Name: ldh  
 Last Name: kldkd  
 Primary E-mail Address: abc@abc.com  
 Roles: Administrator, Setup, Approval

**Assigned Services**

Listed below are the assigned services that do not require entitlements.

No applications entitled for this service.

**Assigned Services and Account Entitlements**

Listed below are the assigned services with account entitlements for this user.

CCD Collection

| TRC       | Account | Description  | Entitled Account | Allow Transmit |
|-----------|---------|--------------|------------------|----------------|
| 793000003 | *3123   | testing acct | ✓                | ✓              |

# Transaction Limits

## About Transaction Limits

Limits help reduce the risk of fraud by allowing companies to restrict the amount of money their users can collect, pay, or wire.

Company limits are set by the financial institution and apply to all users in a particular company. User limits only apply to a particular user in a company and override the company-defined limits when they are more restrictive. A company user's limits cannot exceed the company limits. If a company limit is changed so it is more restrictive than a user's limit, the user limit is automatically set to the company limit.

## Limit Types

| Limit Name       | Description  | Service   |
|------------------|--|-----------|
| Daily cumulative | The maximum allowable cumulative amount of all successful transactions in each day for a group of services.  | ACH, Wire |
| Daily by service | The maximum allowable cumulative amount of all successful transactions in each day for a particular service. | ACH, Wire |

| Limit Name                        | Description   | Service            |
|-----------------------------------|---|--------------------|
| Daily by account                  | The maximum allowable cumulative amount of all successful transactions on a per account basis in each day. Each account can have two cumulative limits: one for all ACH transactions and one for all Wire transactions. | ACH, Wire          |
| Daily by account - by transaction | The maximum allowable amount for each transaction for a particular account.   | Bill Payment, Wire |
| Maximum transaction approval      | The maximum allowable amount for a bill payment transaction to be approved by a user.   | Bill Payment       |

### ACH Limit Hierarchy

Limits can be defined by service, account, and transaction.

ACH limit checking proceeds in the following order:

1. User Daily Limit
2. User ACH Service Limit
3. User's Company Daily Limit
4. User's Company ACH Service Limit
5. User Daily Account Limit
6. Company Daily Account Limit
7. Company Transaction Detail Limit

### Wire Limit Hierarchy

Limits can be defined by service, account, and transaction.

Wire limit checking proceeds in the following order:

1. User Daily Limit
2. Company Daily Limit
3. User Daily Account Limit
4. Company Daily Account Limit
5. User Transaction Limit

## 6. Company Transaction Limit

### Bill Payment Hierarchy

Bill Payment limit checking proceeds in the following order:

1. User Transaction Limit
2. User's Company Transaction Limit

### Change Transaction Limits


1. Click **Administration > Company Administration > Manage Users**.
2. Click the link in the **User ID** column for the user you want to change.
3. If applicable, change the ACH, wire, and/or bill payment limits:

- a. If applicable, click the edit icon () beside the **ACH** limits to change them:

**User Daily Limit:** The maximum allowable cumulative amount of all successful transactions in each day for a group of ACH services.

**User Daily Service Limit:** The maximum allowable cumulative amount of all successful transactions in each day for a particular ACH service.

**User Daily Account Limit:** The maximum allowable cumulative amount of all successful ACH transactions on a per account basis in a given day.

- b. If applicable, click the edit icon () beside the **Wire** limits to change them:

**User Daily limit:** The maximum allowable cumulative amount of all successful transactions in a given day for a group of wire services.

**User Daily Service Limit:** The maximum allowable cumulative amount of all successful transactions in each day for a particular wire service.

**User Daily Account Limit:** The maximum allowable cumulative amount of all successful transactions on a per account basis in a given day.

**User Individual Transaction Limit:** The maximum allowable amount for each transaction for a particular account.

- c. If applicable, click the edit icon () beside the **Bill Payment** limits to change them:

**User Transaction Limit:** The maximum allowable amount a company user can enter for a bill payment transaction.

**User Transaction Approval Limit:** The maximum allowable amount a company user can approve for a bill payment transaction entered by another user. Users given the Administration role automatically inherit the company's transaction limits. In this instance the limits cannot be changed.

4. If multiple approvals are required for administration changes, do one of the following:
  - If you are done making changes to the limits, click **Submit**.

- If you have more changes to make to the limits, click **Continue**.

# Roles and Service and Account Entitlements

## About Company User Roles

Roles allow companies to divide responsibilities among their users and reduce the risk of fraud.

There are three roles that can be assigned to a company user:

1. Setup
2. Approval
3. Administration

A company user can have one or more roles assigned or none.

| Business Online Banking Role | Description   |
|------------------------------|---|
| <b>User (no role)</b>        | <p>A user without an assigned role can:</p> <ul style="list-style-type: none"> <li>• Enter transactions for services and accounts to which they are entitled</li> <li>• Enter issues, view reconciliation statements, and view decisions made on exceptions for services and accounts to which they are entitled.</li> </ul>                              |
| <b>Setup</b>                 | <p>A user with the Setup role can create and maintain templates for transfer and payment services and accounts to which they are entitled. This role is not applicable to account reconciliation or positive pay services. App</p>  |
| <b>Approval</b>              | <p>A user with the Approval role can:</p> <ul style="list-style-type: none"> <li>• Approve and transmit transactions for transfer and payment services and accounts to which they are entitled.</li> <li>• Approve issues, issue files, decisions made on exceptions, and decision files for services and accounts to which they are entitled.</li> </ul> |

| <b>Business Online Banking Role</b> | <b>Description</b> |
|-------------------------------------|--------------------|
|-------------------------------------|--------------------|

**Administration**

A user with the Administration role is often referred to as an administrator. An administrator can create and maintain company user profiles. This includes assigning company users with their login credentials, roles, service and account entitlements, and transaction limits. Administrators can also rename accounts, reset passwords, and modify the number of approvals required for requests.

When a company is set up on Business Online Banking a user in the company is designated as the primary user and assigned the Administration role. The primary user is entitled to all services and to all accounts associated with those services based on the company's profile.

A company can have multiple administrators.

**Bill Pay Roles**

The Business Online Banking role assigned to a company user determines their Bill Pay role.


| <b>Business Online Banking Role</b> | <b>Bill Pay Role</b> | <b>Bill Pay Privilege</b>    | <b>Available Task</b>  |
|-------------------------------------|----------------------|------------------------------|--|
| <b>Administration</b>               | <b>Administrator</b> | Make Payments                | Enter current day or future-dated transactions up to the company limit, regardless of any other limits set for the user  |
|                                     |                      | Approve Payments             | Approve any transaction up to the company limit, regardless of any other limits set for the user. Transactions can be approved in advance of their effective date. |
|                                     |                      | Add / Change Payees          | Maintain details of payees.  |
|                                     |                      | Make expedited payments      | Make an expedited payment.   |
|                                     |                      | Add / Change automatic rules | Set up recurring payments.   |
|                                     |                      | View Payment Reports         | View payment reports.<br>View audit reports.   |



| Business Online Banking Role | Bill Pay Role | Bill Pay Privilege   | Available Task  |
|------------------------------|---------------|----------------------|---|
| Setup                        | User          | Add / Change Payees  | Maintain payee details.   |
| Approval                     | User          | Approve Payments     | Approve transactions up to their approval limit. Transactions can be approved in advance of their effective date. |
| User (No role)               | User          | Make Payments        | Enter current-day or future-dated transactions up to their entry limit  |
|                              |               | View Payment Reports | View payment reports.   |

**Note:** *Payments created by company users who do not have the Approval or Administration role require approval by someone else in their company; none of the payments are auto-approved. Additionally, a company user who has the Administration role **in** Business Online Banking is automatically given access to all accounts set up in the Bill Pay system regardless of their Bill Pay account entitlements in Business Online Banking.*

## Change a Company User's Roles

1. Click **Administration > Company Administration > Manage Users**.
2. Click the link in the **User ID** column for the user whose roles you want to change.
3. Click the edit icon () beside the **Roles** heading.
4. Add or remove the **User Role** options as needed:
  - Allow this user to setup templates
  - Allow this user to approve transactions
  - Grant this user administration privileges
5. Click **Save changes**.

## User Profile - Edit Roles Page Sample

Company Administration

Manage Users Account Information Account Management Approval Settings User Setup Report Invalid Login Report

### Edit Roles

Edit the user's roles and click "Save Changes". Editing the user roles could effect the user's access and functionality, including the cancellation of scheduled requests.

[Return to User Profile](#)

User: ANKIT1 (Ankit Sharma)

#### User Roles (Optional)

- Allow user to setup templates.  
(This entitles the user to template setup and template approval capabilities for only those services and accounts to which the user has been entitled.)
- Allow this user to approve transactions  
(This entitles the user to transmit capabilities for only those services and accounts to which the user has been entitled.)
- Grant this user administration privileges  
(This will allow the user to add, modify, copy and delete users, modify their roles, services and account access, rename accounts, and modify the number of approvers required for requests.)

Save Changes Do not save changes Contact Us

## About Entitlements - Company Users

Entitlements provide companies with another control to divide responsibilities among their users and reduce the risk of fraud. For instance, one company user could be tasked with entering transactions while another is responsible for approving/transmitting them.

There are two types of entitlements:

1. Service
2. Account

As the names suggest, service entitlements grant access to services and account entitlements grant access to accounts. For many services these entitlements work together to give company users full access to a service and its features. For services that have associated account entitlements, if a company user is only entitled to the service but not the accounts, the menu navigation for the service is visible but access to the pages is limited and the service is unusable.

A company's administrator is responsible for assigning entitlements to its users.

### Service Entitlements

Service entitlement names typically match or reflect the service name to which it provides access. For example, Internal Transfer is the service entitlement name for the Internal Transfer service. Access to some services, such as Deposit Account Reporting and Positive Pay, are controlled through multiple service entitlements.

Service entitlement names typically match or reflect the service name to which it provides access. For example, Stop Payment is the service entitlement name for the Stop Payment service.

## Account Entitlements

Account entitlement names indicate what they allow a company user to do. The service entitlement determines the account entitlements a company user sees.

| Account Entitlement           | Function   |
|-------------------------------|--|
| <b>Entitled Account</b>       | Allows a company user to: <ul style="list-style-type: none"><li>View an account and its activity and create transactions from the selected account. For the Account Management service, this allows a company user to initiate a request to modify and/or close an account.</li><li>View outstanding issues, stale issues, exception decisions, and status on issues for the selected account.</li></ul> |
| <b>Entitle Product</b>        | Allows a company user to initiate a request to open an account.  |
| <b>Approve</b>                | Allows the end user to approve a request to open, modify, and/or close an account.   |
| <b>Allow Decision/Approve</b> | Allows a company user to approve and make decisions on exceptions for the selected account. This entitlement is applicable to account reconciliation and positive pay services.  |
| <b>Allow Entry</b>            | Allows a company user to enter and update issues for the selected account. This entitlement is applicable to account reconciliation and positive pay services.   |
| <b>Allow Approve</b>          | Allows a company user with the Approval role to approve manually entered issues for the selected account. This entitlement is applicable to account reconciliation and positive pay services.  |
| <b>Allow Transmit</b>         | Allows a company user with the Approval role to approve transactions for an account to which they are entitled.  |
| <b>Receive</b>                | Specific to the File Download service. While not technically an account entitlement, this entitlement allows company users to download specific reports.   |
| <b>Entitled To Account</b>    | Specific to the Internal Transfer and Multiple Account Transfer services. Allows a company user to view an account, completed transfers, and create transactions to transfer money to it.  |
| <b>Entitled From Account</b>  | Specific to the Internal Transfer and Multiple Account Transfer services. Allows a company user to view an account, completed transfers, and create transactions to transfer money from it.  |

**Note:** No account entitlement is needed to import or approve check issue files.



## Dependent Services

Dependent services are services that must be enabled together. For example, when enabling the Deposit Reporting service for a company user the Information Reporting service must also be enabled. For example, when enabling the Positive Pay Exception Maintenance service for a company user the Positive Pay service must also be enabled.




| If Enabled                         | Also Enable   |
|------------------------------------|---|
| Incoming Wire Report               | Account Reports<br>or<br>Deposit Reporting<br>or<br>Deposit Account Reporting |
| Loan Advance                       | Loan  |
| Loan Payment                       | Loan  |
| Account Reports                    | Information Reporting   |
| Deposit Account Reporting          | Information Reporting   |
| Deposit Reporting                  | Information Reporting   |
| Imaging Returns                    | Information Reporting   |
| Positive Pay Issue Maintenance     | Positive Pay  |
| Positive Pay Exception Maintenance | Positive Pay  |
| Payee Positive Pay                 | Positive Pay  |
| Positive Pay Exception Correction  | Positive Pay and Positive Pay Exception Maintenance                           |

**Note:** The service in the right column must be enabled for the service in the left column to have any effect on the user's entitlements.

## Add Service and Account Entitlements

1. Click **Administration > Company Administration > Manage Users**.
2. Click the link in the **User ID** column for the user you want to change.
3. Click the edit icon () beside the **Edit Services & Accounts** heading.
4. Click the add icon () beside each service to enable and, if applicable, select the accounts to entitle and/or enter the user's ID for any external application.
5. Click **Save Changes**.
6. If your company requires multiple approvals for user administration, click **Submit**. Once a user profile has been submitted for approval, further changes cannot be made until all approvals have been received or the request is canceled. The changes to the user profile become effective once the required number of approvals is received.

## Remove Service and/or Account Entitlements

1. Click **Administration > Company Administration > Manage users**.
2. Click the link in the **User ID** column for the user you want to change.
3. Click the edit icon () beside the **Edit Services & Accounts** heading.
4. Do one or more of the following:
  - To remove a service and its entitled accounts, click the delete icon () beside it.
  - To remove account entitlements for a service, click the edit icon () beside the service and then select the accounts to remove.
5. Click **Save Changes**.

## Entitle New Accounts to Services

1. Click **Administration > Company Administration > Account Management**.
2. Click the **User** drop-down and select a user. All user profiles in the company except for saved user profiles are included. Users are shown in alphabetical order in this format: **first name last name - user ID**.
3. Click the **Search** drop-down and choose an account. Contains all accounts in the company. Accounts are shown in alphabetical order in this format: **account description - account type - masked account number**. If more than 20 accounts are available, then a **Search** link appears beside the **Account** drop-down so that a specific account can be more easily located.
4. Click **Go**.
5. Assign service and account entitlements as appropriate:

**Service** Service entitlement names typically match or reflect the service to which it provides access. Some services may have sub-entitlements that determine access to specific tasks or features.

**Entitle Account** For account reconciliation and positive pay services, this account entitlement allows a company user to view outstanding issues, stale issues, exception decisions, status on issues, and enter and update issues for the selected account (depending on the services entitled).

For other services, this account entitlement allows a company user to view an account and its activity and create transactions/requests from/for the selected account.

**Note:** *For the Internal Transfer and Multiple Account Transfer services, **From** and **To** check boxes allow you to choose whether a company user can transfer money from and/or to a specific account.*

**Allow Transmit** For account reconciliation and positive pay services, this account entitlement allows a company user to approve and make decisions on exceptions for the selected account and allows those with the Approval role to approve manually entered issues for the selected account (depending on the services entitled).

For other services, this account entitlement allows a company user with the Approval role to approve transactions for the selected account.

**Note:** *The Allow Transmit column only appears when the transmit function is applicable to the service and the selected company user has the Approval role.*

**Approve** Allows a company user to submit a request to close or modify an account.

**Note:** *The Entitle Account, Allow Transmit, and/or Approve account entitlements may not be applicable for some services.*

6. Click **Save Changes**.

### Express Account Management Page Sample

#### Company Administration

Manage Users
Account Information
Account Management
Approval Settings
User Setup Report
Invalid Login Re >

#### Express Account Management

Select the user and account to manage and click "Go". The available services for the account will be displayed below.

Select the services that the selected account will be assigned to, and click "Save Changes". Saved changes will override current entitlements for the selected account and services. To review these changes go to [User Administration](#).

User  
New User - NEWUSER

▼

Search  
ACCESS CHECKING - Checking - \*9992

▼

Go

#### Services for New User (NEWUSER) - Checking - \*9992

| <input type="checkbox"/>            | Service Name                 | <input type="checkbox"/>            | Entitle Account | <input type="checkbox"/>            | Allow Transmit |
|-------------------------------------|------------------------------|-------------------------------------|-----------------|-------------------------------------|----------------|
| <input checked="" type="checkbox"/> | CCD Collection               | <input checked="" type="checkbox"/> | From            | <input checked="" type="checkbox"/> |                |
| <input type="checkbox"/>            | CCD Payment                  | <input type="checkbox"/>            | From            | <input type="checkbox"/>            |                |
| <input type="checkbox"/>            | Wire USD Intl                | <input type="checkbox"/>            |                 | <input type="checkbox"/>            |                |
| <input type="checkbox"/>            | Wire USD Intl Template Based | <input type="checkbox"/>            | From            | <input type="checkbox"/>            |                |

Save Changes
Do not save changes

## Change an Account Description

Account descriptions (nicknames) help company users to more easily identify specific accounts when they are used in transactions. Account numbers should not be used for account nicknames.

1. Click **Administration > Company Administration > Account Information**.
2. Click the link in the **Description** column for the account you want to change.
3. Type a name or description (up to 80 alphanumeric characters) into the **Description** field.
4. Click **Save Changes**.

### Change Account Description Page Sample

#### Company Administration

Manage Users
Account Information
Account Management
Approval Settings
User Setup Report

#### Change Account Description

Please make the required changes and click "Save Changes". To return to the list of accounts go to [Account Administration](#).

**Account Information**

TRC:

123456

Account Number:

0000001679

Account Type:

CreditCard

Description:

credit card account

Save Changes
Do not save changes

# Approvals

## About Approvals

Multiple approvals help companies reduce the risk of fraud by ensuring a change or transaction is approved by more than one company user before it is processed.

## Administration

Multiple approvals can be required for company user profile additions, changes, and deletions.

## Transactions

Multiple approvals can be required to send a transaction and can be based on transaction amount. The number of approvals required can vary based upon the dollar amount of a request. Companies with multiple users can require transactions to be approved by users other than the ones who entered them, provided the setting is available for the service. The number of approvals required for a service should not be greater than the number of users authorized to approve/transmit the transactions.

Multiple approvals can be set uniquely by service.

## Templates

Multiple approvals can be required for ACH and Wire template additions, changes, and deletions.

Multiple approvals can be set uniquely by service.

## Issues and Decisions

Multiple approvals can be required for exception decisions, imported decision files, issues, and imported issue files. The number of approvals required should not be greater than the number of users authorized to approve the issues/decisions.

## Require Multiple Approvals for Transactions

1. Click **Administration > Company Administration > Approval Settings**.
2. In the **Approvals Required for Transactions** section, define the approval settings for the service:

|                                   |  |
|-----------------------------------|--|
| <b>Request Amount</b>             | Type the amount of the transaction.  |
| <b>Approvals If Less or Equal</b> | Type the number of approvals required when the transaction amount is less than or equal to the <b>Request Amount</b> . |
| <b>Approvals If Greater</b>       | Type the number of approvals required when the transaction amount exceeds the <b>Request Amount</b> .                  |

3. **Optional:** If applicable, require transactions to be approved by users other than the users who entered them.



- a. Review your company's scheduled transactions and determine if any have been approved by the entry user (e.g., user who created the schedule). If a scheduled transaction has been approved by the entry user, have that user delete and recreate the schedule.

If this step is not performed, then the scheduled transactions with an approval applied by the entry user will fail and be placed in the approval queue where the additional approval(s) can be applied.

- b. Click the **Require Separate Entry From Approval** option. Services that have a checkmark ( ✓ ) are required by the financial institution to have this control and cannot be changed.

4. Click **Save Changes**.

**Approvals Administration Page Sample**

Company Administration

Manage Users   Account Information   Account Management   **Approval Settings**   User Setup Report   Invalid Login Report

**Manage Approval Settings**

Enter the required approvals for the selected services and click "Save Changes".

**Approvals Required for Transactions**

For transactions, enter an amount and indicate the required approvals if the request amount is less than or equal to or greater than the amount.

To require transactions to be approved by a user other than the one who enters them, select Require Separate Entry From Approval. This should only be selected if the company has atleast two users.

| Service Name ↑ | Request Amount | Approvals If Less or Equal     | Approvals If Greater           | Require Separate Entry From Approval |
|----------------|----------------|--------------------------------|--------------------------------|--------------------------------------|
| CCD Collection | \$500.00 USD   | <input type="text" value="1"/> | <input type="text" value="1"/> | <input type="checkbox"/>             |

**Approvals Required for Setup**

| Service Name ↑ | Approvals Required             |
|----------------|--------------------------------|
| Administration | <input type="text" value="1"/> |

**Approvals Required for Issues/Decisions**

Enter the number of approvals required for check issue entry and import, and decision import. Approvals for Positive Pay Exception Maintenance and Reverse Positive Pay must be equal.

| Service Name ↑     | Approvals Required             |
|--------------------|--------------------------------|
| Full Account Recon | <input type="text" value="1"/> |

**!** Please check your approval settings before they are saved.  
 You will not be able to transmit a request if the number of approvals required for a service is greater than the number of users authorized to approve requests for a service.

## Require Multiple Approvals for Company User Administration

1. Click **Administration > Company Administration > Approval Settings**.
2. Go to the **Approvals Required for Setup** section and then type the number of approvals required for user additions, changes, and deletions into the **Approvals Required** field beside **Administration**. Up to nine approvals can be required.
3. Click **Save Changes**.

## Manage Approval Settings Page Sample

Company Administration

Manage Users Account Information Account Management **Approval Settings** User Setup Report Invalid Login Report

### Manage Approval Settings

Enter the required approvals for the selected services and click "Save Changes".

#### Approvals Required for Transactions

For transactions, enter an amount and indicate the required approvals if the request amount is less than or equal to or greater than the amount.

To require transactions to be approved by a user other than the one who enters them, select Require Separate Entry From Approval. This should only be selected if the company has atleast two users.

| Service Name ↑ | Request Amount | Approvals If Less or Equal     | Approvals If Greater           | Require Separate Entry From Approval |
|----------------|----------------|--------------------------------|--------------------------------|--------------------------------------|
| CCD Collection | \$500.00 USD   | <input type="text" value="1"/> | <input type="text" value="1"/> | <input type="checkbox"/>             |


#### Approvals Required for Setup

| Service Name ↑ | Approvals Required             |
|----------------|--------------------------------|
| Administration | <input type="text" value="1"/> |

#### Approvals Required for Issues/Decisions

Enter the number of approvals required for check issue entry and import, and decision import. Approvals for Positive Pay Exception Maintenance and Reverse Positive Pay must be equal.

| Service Name ↑     | Approvals Required             |
|--------------------|--------------------------------|
| Full Account Recon | <input type="text" value="1"/> |

 Please check your approval settings before they are saved.  
You will not be able to transmit a request if the number of approvals required for a service is greater than the number of users authorized to approve requests for a service.

## Require Multiple Approvals for Templates

1. Click **Administration > Company Administration > Approval Settings**.
2. Go to the **Approvals Required for Setup** section and then type the number of approvals required for each service for template additions, changes, and deletions into the **Approvals Required** field. Up to nine approvals can be required.
3. Click **Save Changes**.

## Require Multiple Approvals for Issues and Decisions

1. Click **Administration > Company Administration > Approval Settings**.
2. Go to the **Approvals Required For Issues/Decisions** section and then type the number of approvals required for each service into the **Approvals Required** field. Up to nine approvals can be required.
3. Click **Save Changes**.

## Service Administration

### Change the Company Stale Date - Full Reconciliation

The stale date is the number of days after which a check written for the corresponding account is considered stale.

1. Click **Administration > Service Administration > Full Account Reconciliation**.
2. Click the **Edit** link.
3. Type the desired number of days into the **Company Stale Date Setting** field.  
The company stale date cannot exceed the days defined for the **Maximum Stale Date Setting**. If the new company stale date is more restrictive than the stale date setting for an individual account, then the stale date setting for that account is automatically updated to match the new company stale date setting.
4. Click **Save**.

Full Account Reconciliation - Edit Company Stale Date Setting Page Sample

The screenshot shows a web interface for editing company settings. At the top, there's a header 'Service Administration' with three tabs: 'Full Account Reconciliation' (selected), 'Positive Pay', and 'Reverse Positive Pay'. Below the tabs, there are two buttons: '< Back' and 'Edit Settings'. The main content area is titled 'Edit Company Stale Date Setting'. It contains two rows of settings: 'Maximum Stale Date Setting: 250 Days' and 'Company Stale Date Setting: 50 Days'. At the bottom, there are two buttons: a green 'Save' button and a white 'Cancel' button.

## Change the Account Stale Date - Full Reconciliation

The stale date is the number of days after which a check written for the corresponding account is considered stale.

1. Click **Administration > Company Administration > Full Account Reconciliation**.
2. Click the link in the **Account** column for the account you want to change.
3. Type the desired number of days into the **Stale Date Setting** field.  
The account stale date cannot exceed the days defined for the company.
4. Click **Save**.

## Full Account Reconciliation - Account Information Page Sample

### Service Administration

Full Account Reconciliation   Positive Pay   Reverse Positive Pay

[< Back](#) [Edit Account Details](#)

---

#### Account Information

TRC: 793000003  
Account Number: 123123123  
Stale Date Setting:  (Maximum is 50 Days)

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

## Change the Company Stale Date - Positive Pay

The stale date is the number of days after which a check written for the corresponding account is considered stale.

1. Click **Administration > Service Administration > Positive Pay**.
2. Click the **Edit** link.
3. Type the desired number of days into the **Company Stale Date Setting** field.

The company stale date cannot exceed the days defined for the **Maximum Stale Date Setting**. If the new company stale date is more restrictive than the stale date setting for an individual account, then stale date setting for that account is automatically updated to match the new company stale date setting.

4. Click **Save**.

## Positive Pay Administration - Edit Company Stale Date Setting Page Sample

### Service Administration

Full Account Reconciliation   Positive Pay   Reverse Positive Pay

[< Back](#) [Edit Settings](#)

---

#### Edit Company Stale Date Setting

Maximum Stale Date Setting: 250 Days  
Company Stale Date Setting:  Days

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

## Change the Account Stale Date - Positive Pay

The stale date is the number of days after which a check written for the corresponding account is considered stale.

1. Click **Administration > Company Administration > Positive Pay**.
2. Click the link in the **Account** column for the account you want to change.
3. Type the desired number of days into the **Stale Date Setting** field.  
The account stale date cannot exceed the days defined for the company.
4. Click **Save**.

### Positive Pay Administration - Account Information Page Sample

The screenshot shows a web interface for 'Service Administration'. At the top, there are three tabs: 'Full Account Reconciliation', 'Positive Pay' (which is selected and underlined in green), and 'Reverse Positive Pay'. Below the tabs, there is a navigation bar with a '< Back' button on the left and an 'Edit Account Details' link on the right. The main content area is titled 'Account Information' and contains several fields:

|                                 |   |
|---------------------------------|---|
| TRC:                            | 793000003   |
| Account Number:                 | 123123123   |
| Stale Date Setting:             | <input type="text" value="200"/> (Maximum is 200 Days)    |
| Minimum Exception Amount:       | <input type="text" value="\$ 0"/> (Maximum is \$0.00)     |
| Minimum Payee Exception Amount: | <input type="text" value="Amount 9"/> (Maximum is \$9.00) |

At the bottom of the form, there are two buttons: a green 'Save' button and a white 'Cancel' button.

## Change the Minimum Exception Amount - Positive Pay

The minimum exception amount is the minimum dollar amount for exception generation. For example, if the minimum dollar amount is set to \$10, exceptions are generated for items that are equal to or greater than \$10.

1. Click **Administration > Service Administration > Positive Pay**.
2. Click the link in the **Account** column for the account you want to change.
3. Type the new amount into the **Minimum Exception Amount** field.
4. Click **Save**.

## Positive Pay Administration - Account Information Page Sample

### Service Administration

Full Account Reconciliation   Positive Pay   Reverse Positive Pay

[< Back](#) [Edit Account Details](#)

#### Account Information

|                                 |  |
|---------------------------------|--|
| TRC:                            | 793000003  |
| Account Number:                 | 123123123  |
| Stale Date Setting:             | <input type="text" value="200"/> (Maximum is 200 Days) |
| Minimum Exception Amount:       | <input type="text" value="0"/> (Maximum is \$0.00)     |
| Minimum Payee Exception Amount: | <input type="text" value="9"/> (Maximum is \$9.00)     |

## Change the Minimum Payee Exception Amount - Positive Pay

The minimum payee exception amount is the minimum dollar amount for payee exception generation. For example, if the minimum dollar amount is set to \$10, payee exceptions are generated for items that are equal to or greater than \$10.

1. Click **Administration > Service Administration > Positive Pay**.
2. Click the link in the **Account** column for the account you want to change.
3. Type the new amount into the **Minimum Payee Exception Amount** field.
4. Click **Save**.

## Positive Pay Administration - Account Information Page Sample

### Service Administration

Full Account Reconciliation   Positive Pay   Reverse Positive Pay

< Back   Edit Account Details

#### Account Information

|                                 |  |
|---------------------------------|--|
| TRC:                            | 793000003  |
| Account Number:                 | 123123123  |
| Stale Date Setting:             | <input type="text" value="200"/> (Maximum is 200 Days) |
| Minimum Exception Amount:       | <input type="text" value="0"/> (Maximum is \$0.00)     |
| Minimum Payee Exception Amount: | <input type="text" value="9"/> (Maximum is \$9.00)     |

## Change the Minimum Exception Amount - Reverse Positive Pay

The minimum exception amount is the minimum dollar amount for exception generation. For example, if the minimum dollar amount is set to \$10, exceptions are generated for items that are equal to or greater than \$10.

1. Click **Administration > Company Administration > Reverse Positive Pay**.
2. Click the link in the **Account** column for the account you want to change.
3. Type the new amount into the **Minimum Exception Amount** field.
4. Click **Save**.

Reverse Positive Pay Administration - Account Information Page Sample

**Service Administration**

Full Account Reconciliation   Positive Pay   **Reverse Positive Pay**

[← Back](#)   [Edit Account Details](#)

**Account Information**

TRC: 770110000  
Account Number: 342344  
Minimum Exception Amount: \$  (Maximum is \$2.00)

## Manage SEC Codes Allowed in ACH Files - Company User

1. Click **Administration > Company Administration > Manage SEC codes - ACH files.**
2. Click or clear the check box beside an SEC code to allow/disallow it in ACH files.
3. Click **Save Changes.**

Manage SEC Codes - ACH Files Page Samples

**Manage SEC Codes - ACH Files**

Check the box to support an SEC code through the ACH file upload service and click, Save Changes.

| <input checked="" type="checkbox"/> | SEC Code | SEC Code Description                  |
|-------------------------------------|----------|---------------------------------------|
| <input checked="" type="checkbox"/> | CCD      | Corporate Credit or Debit             |
| <input checked="" type="checkbox"/> | CTX      | Corporate Trade Exchange              |
| <input checked="" type="checkbox"/> | IAT      | International ACH Transaction         |
| <input checked="" type="checkbox"/> | PPD      | Prearranged Payment and Deposit Entry |
| <input checked="" type="checkbox"/> | TEL      | Telephone Initiated Entry             |
| <input checked="" type="checkbox"/> | WEB      | Internet Initiated Entry              |