



# Business Internet Banking



Federally insured by NCUA

## Getting Started

Business Online Banking Overview .....	5
Users.....	5
Recipients.....	5
Business Internet Banking Transaction Types .....	6
Transaction Type Overview .....	6
Sending a Wire Vs Sending an ACH Transaction.....	6

## Commercial

Users Overview .....	7
User Management Overview.....	8
Adding a New User .....	9
Part 1 of 5: Establishing Transaction Type Rights .....	10
Part 2 of 5: Disabling a Transaction Type .....	11
Part 3 of 5: Editing Approval Limits for a Transaction Type .....	12
Part 4 of 5: Establishing Rights to Access Features.....	13
Part 5 of 5: Establishing Rights to Access Features.....	14
Editing an Existing User's Rights .....	15
Deleting a User.....	16
Recipient Overview .....	17
Part 1 of 4: Adding a Recipient.....	18
Part 2 of 4: Recipient Account Detail .....	19
Part 3 of 4: Beneficiary Financial Institution Detail.....	20
Part 4 of 4: Intermediary Financial Institution Detail.....	21
Editing a Recipient .....	22
Editing a Recipient's Templates.....	24
Deleting a Recipient.....	25
Payment Template Overview .....	26
Creating a New Payment or Template .....	27
Part 1 of 7: Selecting A Transaction Type.....	27
Part 2 of 7: Info & Users .....	28
Part 3.1 of 7: Single-Recipient & Amount.....	29
Part 3.2 of 7: Multiple-Recipients & Amounts .....	33
Import a File into a Template .....	36
Part 4 of 7: Subsidiary .....	37
Part 5 of 7: Account .....	38
Part 6 of 7: Review & Submit .....	39
Part 7 of 7: Notifying Approvers.....	41

---

Viewing, Approving or Canceling a Transaction.....	42
Splitting a Payment.....	44
Editing or Using a Template .....	46
Deleting a Template .....	47
Payment From File.....	48
ACH Pass Thru.....	50
Mobile Authorizations.....	51

## Getting Started

Welcome to Business Internet Banking with Nusenda! Whether at home or at the office, from a mobile phone, tablet or laptop, we strive to make your Internet Banking experience easy and convenient.

By adding powerful commercial products and features, Nusenda provides you with the tools your business needs to achieve its goals. Although our Business Internet Banking shares similar features with our personal accounts, this guide is meant to help you through only business features.

You can navigate this guide by clicking a topic or feature in the Table of Contents. Each section provides an overview and steps to help you during the online banking process. If you have additional questions, contact us at 889-7755 (800-347-2838 outside the Albuquerque area).



# Getting Started

## Business Online Banking Overview

Our flexible Business Internet Banking serves all businesses—whether you're an enterprise, large corporation or small organization. Depending on your size, the first steps in banking online is setting up your users and recipients.

### Users

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

For larger organizations, our system lets you establish multiple login IDs and passwords for authorized employees. After setting up a company policy with a credit union representative, you can organize which employees get access to different features within Business Internet Banking.

### Recipients

Recipients are people or entities to whom you send money using several different payment mechanisms offered through Business Online Banking, such as Automated Clearing House (ACH) or wire transactions. After creating a profile for each recipient, you can choose the method to send money and the respective transaction details.

Once you address these issues, you will be ready to jump right in and experience our state-of-the-art Business Online Banking!

# Getting Started

## Transaction Type Overview

You can send various types of payments within your Business Internet Banking. This section explains a wire vs ACH and what each transaction type does. Please call us at 889-7755 (800-347-2838 outside the Albuquerque area) if you have questions about wire or ACH transfer fees.

### Sending a Wire Vs Sending an ACH Transaction

Wire Transfers are the quickest electronic transfers between accounts, providing a real-time option for sending money.

ACH Transactions are similar to wire transfers, but the bank uses a batch process. Although it is less expensive option, funds are generally not available until the next business day.

### Business Internet Banking Transaction Types

Type	Description
ACH Pass-Thru	Upload a NACHA-formatted file.
ACH Payment	Send a payment to one recipient.
ACH Batch	Send a payment to several recipients.
Domestic Wire	Send a wire to a recipient within the US.
International Wire	Send a wire to a recipient in a different country.
Payroll	Send payroll to several recipients. If a recipient has more than one account, you can split that payment into several accounts.
Tax Payment	Send federal payments.

---

# Commercial

## Users Overview

Our Internet Banking system allows business owners and managers to set up multiple levels of access to their accounts. Each user has their own unique login ID and password.

If you are a larger business and think multiple accounts would be beneficial, please contact your accountant or business financial advisors to establish the business policies. Once those policies are in place, you can use this section to help establish and configure your Internet Banking users and their individual allowances within your accounts.

Each user has their own set of user rights that permit or prevent them from performing certain actions, such as:

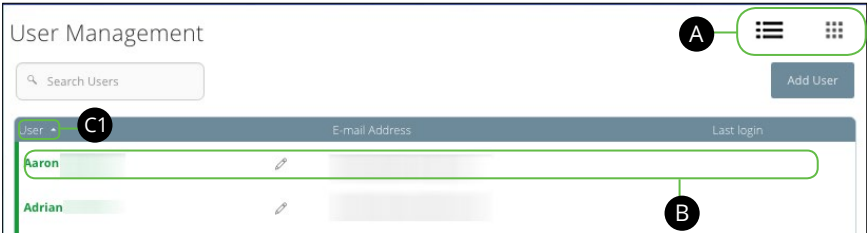
- The ability to send or draft payments and create templates on certain transaction types.
- Limiting their amount of transaction approvals, whether it is the number of approvals that can be completed in a day or the amount of funds in a specific transaction.
- Access to specific accounts.
- The rights to maintain certain features such as managing recipients, users and templates.

Managing these rights gives users permission to perform specific tasks and help your business run as smoothly as possible.

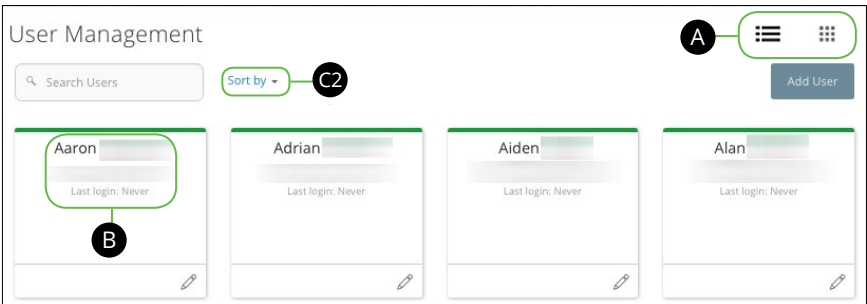
## User Management Overview

You can view all of your existing users and their contact information on the User Management page.

### List View



### Grid View



In the **Commercial** tab, click **Users**.

- A.** This page is available in two view: List or Grid. Toggle between them to find your preference.
- B.** For each user, the following information is presented:
  - User's Name
  - User's Email Address
  - Last Login Time
- C.** You can sort your users, if necessary. There are a few options depending on if you are viewing the page in a List or a Grid.
  - 1.** In the List view, sort your users in alphabetical or reverse alphabetical order by clicking the  $\triangle$  icon next to the "Users" column.
  - 2.** If you are using Grid view, sort your users in alphabetical or reverse alphabetical order by clicking the **Sort by Link**.



## Adding a New User

Each employee needs their own specific login ID and password that will give them access to your Business's Internet Banking. This allows you to manage your business banking at multiple levels.

The image shows two screenshots from a web application. The top screenshot, titled 'User Management', displays a list of four users: Aaron, Adrian, Aiden, and Alan. Each user card shows their name and 'Last login: Never'. A red circle with the number '1' highlights the 'Add User' button in the top right corner. The bottom screenshot, titled 'New User', shows a form with several fields: 'FIRST NAME \*', 'LAST NAME \*', 'E-MAIL ADDRESS \*', 'PHONE COUNTRY \*' (a dropdown menu), 'PHONE \*', 'LOGIN ID \*', 'PASSWORD \*', and 'CONFIRM PASSWORD \*'. A red circle with the number '2' points to the first and last name fields, '3' to the phone country and phone number fields, '4' to the login ID field, and '5' to the password and confirm password fields. A legend at the bottom left states '\* - Indicates required field'. A 'Save' button in the bottom right corner is highlighted with a red circle and the number '6'. To the right of the form, there are several lines of text providing guidelines: 'Login ID must be at least 1 characters long.', 'Login ID must be no more than 50 characters long.', 'Login ID contains invalid characters.', 'Passwords do not match.', 'Password must be at least 5 characters long.', and 'Password can be no more than 20 characters long.'




In the **Commercial** tab, click **Users**.

1. Click the **Add User** button in the top right corner.
2. Enter the user's first and last name and email address.
3. Using the **Phone Country** drop-down, select the user's country and enter their phone number.
4. Create a unique login ID for your new user.
5. Enter a password following our guidelines and confirm it.
6. Click the **Save** button when you are finished.

## Part 1 of 5: Establishing Transaction Type Rights

To begin assigning rights or editing rights to an existing user, the first tab you see is the **Overview** tab. This section helps you decide what responsibilities a user has regarding each Transaction Type. Decide whether a user can draft, approve, cancel and view specific Transaction Types as well as their approval amounts and accounts.

Transaction Type	Approval Limit	Per Day Approval Limits	Per Month Approval Limits	Per Account Approval Limits	Draft	Approve	Cancel	View
ACH Payment - Single	\$1,000,000	1,000 / \$10,000,000	1,000 / \$10,000,000	1,000 / \$1,000,000	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
ACH Payments	\$1,000,000	100 / \$10,000,000	10,000 / \$100,000,000	100 / \$10,000,000	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>

1. Decide what Transaction Type needs to be adjusted to a user's specific transaction and approval limits.
2. Disable or enable a user's ability to draft, approve, cancel or view that specific transaction by clicking the icons under each column. Click to reveal the  icon to allow a user to perform the action listed or the  icon to prevent a user from performing the listed action.
  - **Draft**- Generate a drafted transaction or template.
  - **Approve**- Send or approve a drafted transaction.
  - **Cancel**- Cancel a drafted or unprocessed approved transaction.
3. Decide if your new user can view certain transactions by clicking to reveal specific icons under the **View** column for each Transaction Type.
  -  Can view only their activity
  -  Can view activity of all users
  -  Cannot view activity of any user



**Note:** Users must have **view activity of all users** rights enabled to approve transactions.

## Part 2 of 5: Disabling a Transaction Type

If there is a certain Transaction Type that a user should not be performing, the account manager has the ability to disable said Transaction Type.

Aaron User Policy Save

Overview Features Accounts

Transaction Type	Approval Limit	Per Day Approval Limits	Per Month Approval Limits	Per Account Approval Limits	Draft	Approve	Cancel	View
ACH Payment - Single	\$1,000,000	1,000 / \$10,000,000	1,000 / \$10,000,000	1,000 / \$1,000,000	⊗	⊗	✓	👤
ACH Payments	\$1,000,000	100 / \$10,000,000	10,000 / \$100,000,000	100 / \$10,000,000	✓	✓	✓	👤

Aaron User Policy Save

Overview Features Accounts

ACH PASSTHRU Change Enabled

Rights Approval Limits

<b>Draft</b>	✓	Can draft.
<b>Approve</b>	✓	Can approve.
<b>Cancel</b>	✓	Can cancel.
<b>View Online Activity</b>	👤	Can view own transactions.

1. Click on a Transaction Type you would like to disable from the **Overview** tab
2. Toggle the **Enable/Disable** switch for the specific transaction.
3. Click the **Save** button when you are finished making changes.

## Part 3 of 5: Editing Approval Limits for a Transaction Type

Within the **Overview** tab, you can also adjust a user's approval limits for each Transaction Type.

Aaron User Policy

Overview Features Accounts

Transaction Type	Approval Limit	Per Day Approval Limits	Per Month Approval Limits	Per Account Approval Limits	Draft	Approve	Cancel	View
ACH Payment - Single	1,000	1,000 / \$10,000,000	1,000 / \$10,000,000	1,000 / \$1,000,000	🗑️	✅	❌	👤

Aaron User Policy

Overview Features Accounts

ACH PAYMENT - SINGLE Change Enabled

Rights Approval Limits

3

MAXIMUM AMOUNT

PER TRANSACTION \$300

PER ACCOUNT PER DAY \$100,885

PER DAY \$8,254,412

PER MONTH \$9,625,412

MAXIMUM COUNT

PER ACCOUNT PER DAY 500

PER DAY 300


PER MONTH 600

Maximum transaction amount

\$ 300

1	2	3
4	5	6
7	8	9
Delete	0	Clear

4 Save

1. Select a Transaction Type in the **Overview** tab that needs to be edited.
2. Click on the **Approval Limits** tab.
3. Click on the  icon for each approval limit to edit the maximum amount and/or count per transaction, per account per day, per day and per month.
4. Click the **Save** button when you are finished making changes.



**Note:** Maximum Amount is the maximum amount of funds a user can approve or draft per transaction, per account per day or per month. The Maximum Count is the number of transactions they can perform or draft per transaction, per account per day or per month.

## Part 4 of 5: Establishing Rights to Access Features

Within the **Features** tab, decide which rights are assigned to a user. Depending on their user rights certain users will have different responsibilities than others.

The screenshot displays the 'Features' configuration page for a user named Aaron. The page has three tabs: 'Overview', 'Features' (selected), and 'Accounts'. A 'Save' button is located in the top right corner. The 'FEATURES' section is expanded, showing a 'RIGHTS' table. The table has two columns of rights. The 'Manage Recipients' right is highlighted with a green box and a '2' callout. The 'Manage Users' right is highlighted with a green box and a '3' callout. The 'Save' button is highlighted with a green box and a '4' callout. The 'Features' tab is highlighted with a green box and a '1' callout.

RIGHTS	
Manage Templates	Manage Users
Manage Recipients ✓	Allow one-time recipients ✓
Can view all recipients ✓	Enable Recipient Upload ✓
Enable Wire Upload ✓	

1. Click on the **Features** tab.
2. Enable a feature a user can access by clicking on a specific right. Dark boxes with a check mark indicate that the feature is active. These features control a user's ability to manage templates, users, or recipients.
3. Disable a feature by clicking on it and making the box white. This indicates that the feature is inactive.
4. Click **Save** when you are finished making changes.



**Note:** A user can change their own rights if their Manage Users feature is active.

## Part 5 of 5: Establishing Rights to Access Features

In the **Account** tab, decide whether a user has access to perform specific tasks within an account such as viewing the account and transaction history, making a deposit or a withdraw.

The screenshot shows the 'Accounts' tab for a user named Aaron. The interface includes a search bar and a table of accounts. The table has columns for 'Number', 'Name', 'View', 'Deposit', 'Withdraw', and 'Labels'. The 'View', 'Deposit', and 'Withdraw' columns contain icons indicating the status of the user's rights: a checkmark for active, a red circle with a slash for disabled, and a red padlock for locked.

Number	Name	View	Deposit	Withdraw	Labels
xxx2508	120 day CD	✓	⊘	🔒	
xxx5361	120 day CD	✓	⊘	⊘	
1234567890	External Checking	🔒	✓	✓	
263437565	External Checking	🔒	✓	✓	
xxx2431	Regular Checking	✓	⊘	✓	
xxx5678	Commercial Checking	✓	✓	⊘	
xxx1234	Consumer Checking	✓	⊘	⊘	
xxx2345	Savings	✓	✓	⊘	

1. Click the **Accounts** tab.
2. View and edit a user's ability to view, deposit or withdraw in a specific account.
  - ✓ User right is active
  - ⊘ User right is disabled
  - 🔒 User right is locked and cannot be edited
3. Click the **Save** button when you are finished making changes.



**Note:** If the Manage Users feature is assigned to a user, they can change their own rights and limits. Be sure to limit which users have this feature.

# Commercial

## Editing an Existing User's Rights

If you have the Manage Users right, you can make changes to existing users if necessary.

**User Management**

Search Users    Sort by -    Add User

Aaron    Adrian    Aiden    Alan

Last login: Never

**1**

**View User**

FIRST NAME \*    LAST NAME \*

Kelli    [REDACTED]

E-MAIL ADDRESS \*    [REDACTED]

Kelli    [REDACTED]

PHONE COUNTRY \*    PHONE \*

United States    [REDACTED]

Login Name	Channel	Status	Last Login
kelli	Internet	Normal	8/23/2016

\* - Indicates required field

Cancel    Delete    **Assign Rights**    **2**

**3**    Aaron    User Policy    **4**    Save

Overview    Features    Accounts

Transaction Type	Approval Limit	Per Day Approval Limits	Per Month Approval Limits	Per Account Approval Limits	Draft	Approve	Cancel	View
ACH Payment - Single	\$1,000,000	1,000 / \$10,000,000	1,000 / \$10,000,000	1,000 / \$1,000,000	⊘	⊘	✓	👤

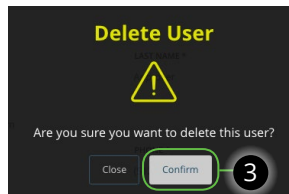
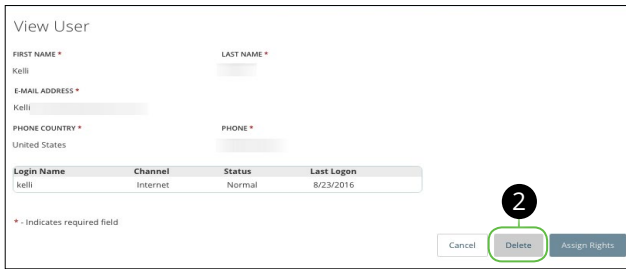
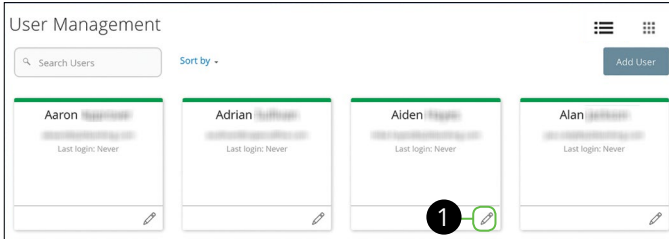
In the **Commercial** tab, click **Users**.

1. Find the user you want to edit and click the icon.
2. Edit a user's rights by clicking the **Assign Rights** button.
3. Make the necessary changes to the existing user's rights. For more details on editing user rights visit [page 09](#).
4. Click the **Save** button when you are finished making changes.


# Commercial

## Deleting a User

If you have the Manage Users right you have the ability to delete a user that is no longer needed. Proceed with caution when deleting a user because it is permanent.



In the **Commercial** tab, click **Users**.

1. Find the user you want to edit and click the .
2. Click the **Delete** button to permanently remove a user.
3. Click the **Confirm** button to finish deleting the user.



**Note:** Deleting a user does not erase the data from an existing payment using that specific user.

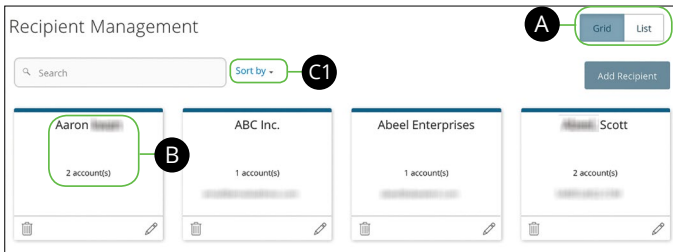


# Commercial

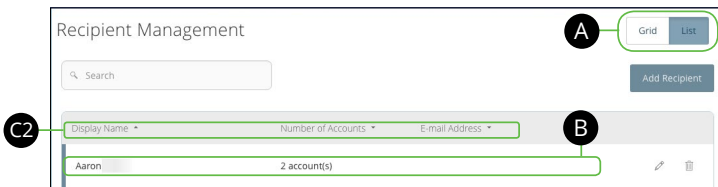
## Recipient Overview

A recipient is any person or business that receives payments from your business. Funds can be sent to or received from a recipient. After a recipient is created, you can include them in multiple payments or templates. Each entry contains the recipient's contact and account information.

### List View



### Grid View

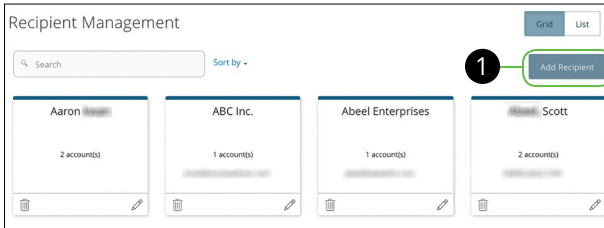


In the **Commercial** tab, click **Recipients**.

- A.** This page is available in two view: List or Grid. Toggle between them to find your preference.
- B.** For each recipient the following information is presented:
  - Recipient's Name
  - Number of accounts the recipient has.
  - Recipient's email
- C.** Sort out your recipients, if necessary. There are a few options depending on if you are viewing the page in a list or a grid.
  - 1.** In the List View, sort your recipients by Display Name, Number of Accounts or E-Mail Address by clicking the  $\triangle$  icon next to the specific column.
  - 2.** If you are using Grid View, sort your recipients in alphabetical or reverse alphabetical order by clicking the **Sort by Link**.

## Part 1 of 4: Adding a Recipient

If you have the Manage Recipient right, you will need to set up your recipients before you can send payments. You need to have the contact and account information.



The 'Add Recipient' form is shown with the following fields and callouts:

- 2**: DISPLAY NAME \*
- 3**: ACH NAME and WIRE NAME
- 4**: E-MAIL ADDRESS (example@example.com) and a checkbox for 'Send e-mail notifications'.
- 5**: COUNTRY (United States)
- 6**: ADDRESS 1 and ADDRESS 2
- 7**: CITY, STATE (Select State), and ZIP

At the bottom, there is a note: '\* - Indicates required field' and buttons for 'Cancel' and 'Next'.

In the **Commercial** tab, click **Recipients**.

1. Click the **Add Recipient** button.
2. Enter the recipient's name.
3. Enter an ACH and/or Wire Name.
4. Enter the recipient's email address (optional). Check mark the box next to **Send E-Mail Notifications** to notify a recipient when a payment was sent.
5. (Wires Only) Use the **Country** drop-down and select the recipient's country.
6. (Wires Only) Enter the recipient's street address, city, state and zip.
7. Click the **Next** button.

## Part 2 of 4: Recipient Account Detail

You will need to enter the recipient's account information.

The screenshot shows a form titled "Add Test" with two main sections: "Recipient Detail" and "Account - New".

**Recipient Detail:** Includes "Payment Types Allowed" (ACH Only, Wire Only, ACH and Wire) and "Beneficiary Type" (Domestic, International). A circled "1" points to these options.

**Account Detail:** Includes "Account Type" (dropdown), "Account" (text field with "Ex. 129398123"), and "ACH Routing Number" (text field). A circled "2" points to this section.

**Beneficiary FI:** Includes "Name", "Country" (United States), "Wire Routing Number", "Address 1", "Address 2", "City", "State" (Select State), and "Postal Code".

**Intermediary FI:** Includes "Name", "Country" (United States), "Wire Routing Number", "Address 1", "Address 2", "City", "State" (Select State), and "Postal Code".

At the bottom, there are buttons for "Cancel", "Save Recipient", and "Add another account". A note states "\* - Indicates required field".

1. Select a Payment Type: ACH Only, ACH and Wire or Wire Only.
2. Enter the following information depending on the Payment Type you selected in the Account Detail section.
  - a. **ACH Only:** Using the **Account Type** drop-down, select an account type, enter the Recipient's account number, and enter the ACH routing number.
  - b. **ACH and Wire:** Using the **Account Type** drop-down, select an account type, enter the Recipient's account number, and enter the ACH routing number.
  - c. **Wire Only:** Select the Beneficiary Type (Domestic or International). For International, select the Account Type (IBAN, SWIFT/BIC, or IBAN & SWIFT/BIC). Enter the Recipient's account number.

## Part 3 of 4: Beneficiary Financial Institution Detail

Fill out the Beneficiary Financial Institution Section if you plan on sending wires using the account.

The screenshot shows the 'Add Test' form with the following sections and fields:

- Recipient Detail**: Account - New
- Payment Types Allowed**:
  - ACH Only
  - Wire Only
  - ACH and Wire
- Beneficiary Type**:
  - Domestic
  - International
- Account Detail**:
  - Account Type: [Dropdown]
  - Account #: Ex. 129398123 (Callout 2a)
  - ACH Routing Number: [Field]
- Beneficiary FI** (Callout 1, 2, 3):
  - Name: [Field] (Callout 1)
  - Country: [Dropdown] (Callout 2)
  - Wire Routing Number: [Field]
  - Address 1: [Field]
  - Address 2: [Field]
  - City: [Field]
  - State: [Dropdown] (Callout 3)
  - Postal Code: [Field] (Callout 3)
- Intermediary FI**:
  - Name: [Field]
  - Country: [Dropdown]
  - Wire Routing Number: [Field]
  - Address 1: [Field]
  - Address 2: [Field]
  - City: [Field]
  - State: [Dropdown]
  - Postal Code: [Field]

Callout 2a points to the 'Country' field in the Beneficiary FI section. Callout 2b points to the 'COUNTRY' dropdown menu, which shows 'Canada' selected and 'Mexico' as an option. Below the dropdown, there are fields for 'INTERNATIONAL ACCOUNT TYPE' with 'IBAN' and 'SWIFT/BIC' options, and a field for 'IBAN #'.

1. Enter the Beneficiary Financial Institution Name
2. Using the **Country** drop-down select the country. The address fields change based on your county selection.
  - a. (Optional) If you are sending domestic wires, enter the wire routing number.
  - b. (Optional) If you are sending international wires, enter their bank's International Bank Account Number (IBAN) or SWIFT Bank Identification Code (SWIFT BIC).
3. Enter the recipient's street address, city, state, and postal code.

## Part 4 of 4: Intermediary Financial Institution Detail

Fill out the Intermediary FI section for international wires if the beneficiary FI you plan on using recipient to send wires and the beneficiary FI requires an intermediary FI.

Add Test

Recipient Detail      Account - New

Payment Types Allowed      Beneficiary Type       Remove this account

ACH Only  
 Wire Only  
 ACH and Wire

Domestic  
 International

Account Detail

Account Type \*      Account #      ACH Routing Number \*

Account Type      Ex. 129398123

Beneficiary FI

Name \*      Country      Wire Routing Number \*

United States

Address 1 \*      Address 2      City \*

State \*      Postal Code \*

Select State

Intermediary FI

Name      Country      Wire Routing Number

United States

Address 1      Address 2      City

State      Postal Code

Select State

\* - Indicates required field

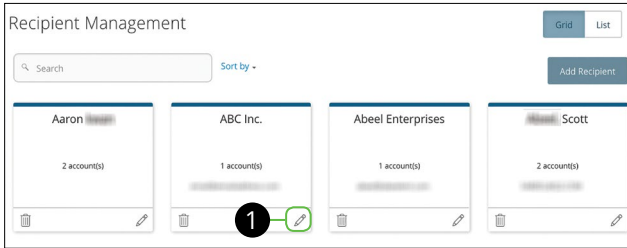
Cancel      Save Recipient      Add another account

1. Enter Intermediary Financial Institution name.
2. Using the **Country** drop-down select the country. The address field changes based on your county selection.
3. Enter the FI's street address, city, state, and postal code.
4. Click the **Save Recipient** button when you are finished.

# Commercial


## Editing a Recipient

If you have the Manage Recipients right, you will be able to make edits to a recipient's information, if necessary.



The screenshot shows the 'Edit Aaron Kwan' form. The form is titled 'Edit Aaron Kwan' and has tabs for 'Recipient Detail', 'Checking - [REDACTED]', and 'Checking - [REDACTED]'. The form fields are outlined in red. The fields include: 'DISPLAY NAME \*', 'ACH NAME', 'WIRE NAME', 'E-MAIL ADDRESS' (with a checkbox for 'Send e-mail notifications'), 'COUNTRY', 'ADDRESS 1 \*', 'ADDRESS 2', 'CITY \*', 'STATE \*', and 'ZIP \*'. A red circle with the number '2' highlights the right side of the form, and a red circle with the number '3' highlights the 'Next' button at the bottom right.

In the **Commercial** tab, click **Recipients**.

1. Find the recipient you want to edit and click the  icon.
2. Edit the recipient's contact information.
3. Click the **Next** button.

Edit Adams, [redacted]

Recipient Detail    Checking - [redacted]    Savings - [redacted]

Display Name \*

ACH Name \*    Wire Name

ACH ID

Email Address

Send email notifications

Country  
United States

Address 1 \*

Address 2

City \*    State \*    ZIP \*

Select State

\* - Indicates required field

Cancel    Save Recipient    Add another account

TEMPLATES

Payroll	\$0.00	Checking - [redacted]	Access
Expense Reimburse	\$0.00	Checking - [redacted]	Access
Test Payment	\$0.00	Checking - [redacted]	Access
ACH Batch	\$0.00	Checking - [redacted]	Access
0424 Test Batch	\$0.00	Checking - [redacted]	Access

\* - Indicates required field

Cancel    Save Recipient    Add another account

4. Edit the recipient's account information.
5. Review templates the recipient is assigned to and how much money they receive. For more information, view the next page.
6. Click the **Save Recipient** when you are finished making changes.

## Editing a Recipient's Templates

When you make edits to an existing recipient you can view and edit what templates the recipient is applied to. This section also shows how much money they receive from each payment and what account the recipient is using. If the recipient has more than one account, you can change the account the funds are posted to.

TEMPLATES			
Petrobras	\$2,500.00	Checking - [REDACTED]	<a href="#">Access</a>
Paccon Template	\$100.00	Checking - [REDACTED]	<a href="#">Access</a>
Payroll	\$1.00	Checking - [REDACTED]	<a href="#">Access</a>
New ACH Template	\$0.00	Checking - [REDACTED]	<a href="#">Access</a>
Copy of New ACH Temp	\$5.00	Checking - [REDACTED]	<a href="#">Access</a>

\* - Indicates required field

Buttons: Cancel, Save Recipient, Add another account

In the **Commercial** tab, click **Recipients**.

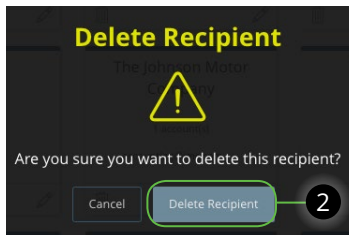
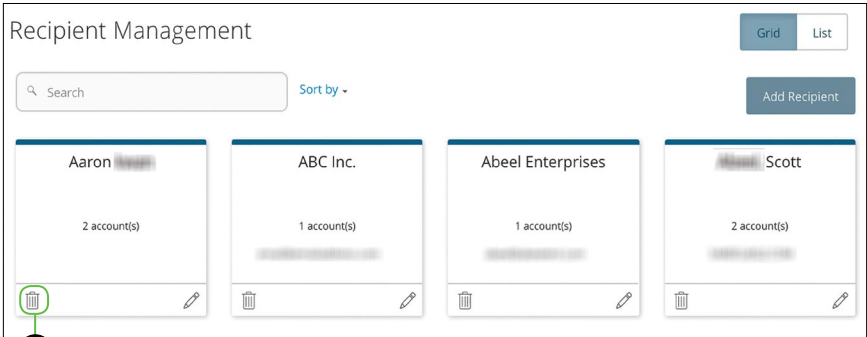
1. Review the list of templates the recipient is added to and the amount the recipient receives from each payment.
2. Use the **Checking** drop-down to change the account the funds will be posted to.
3. Click the **Access** link to make edits to the template the recipient is added to. You will be routed to the template. For additional information about editing a template [go to page 27](#).
4. Click the **Save Recipient** button when you are finished making changes.




# Commercial

## Deleting a Recipient

If you have the Manage Recipient right, you have the ability to delete a recipient that is no longer needed. Proceed with caution when deleting a recipient because it is permanent.



In the **Commercial** tab, click **Recipients**.

1. Click the  icon to permanently remove a recipient
2. Click the **Delete Recipient** button to confirm.



**Note:** Deleting a recipient does not erase the data from an existing payment using that specific recipient.

# Commercial

## Payment Template Overview

Making payments within Internet Banking is simple when you use a template for frequently used transactions. Be sure to monitor who can create or modify a template by altering user rights.

### Grid View

### List View

Template Name	Transaction Type	Last Amount	Last Date
American Payroll	Payroll	\$5,021.76	9/12/2016

In the **Commercial** tab, click **Payments**.

- This page is available in two view: List or Grid. Toggle between them to find your preference.
- Find templates using the search bar or choose a filter using the **Filter by Type** drop-down.
- Click the ☆ icon to favorite a template.
- View the last payment amount and the Sent On date.
- Click the 📄 icon to copy a template.

# Commercial

## Creating a New Payment or Template

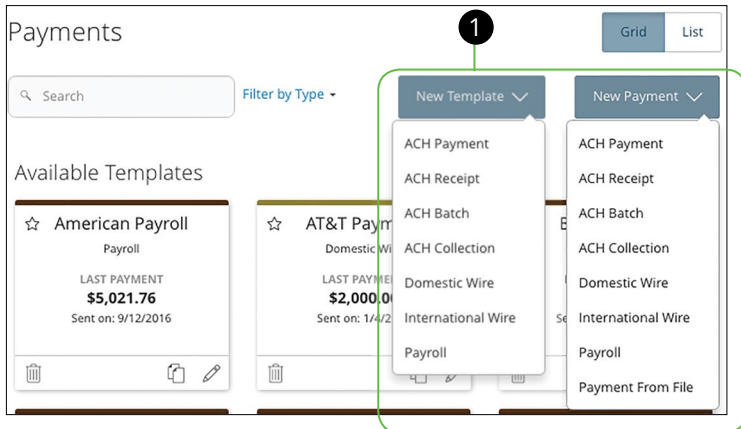
The **Payments** tab allows you to send a one-time or recurring payment for any Transaction Type. In order to create a template or payment you will need to have Manage Templates rights activated. From here, you can create templates to automate your routine payments.

### Part 1 of 7: Selecting A Transaction Type

A template is a pre-made payment model. It contains detailed directions that can be used for repeated transactions. Using a template helps reduce mistakes, assign tasks, and control payments. It's best practice to use a template if you are sending payments to:

- Vendors and/or suppliers
- Collections from customers
- Payroll

If you're sending a one-time payment, creating a new template may not be the best option for you. Instead send a one-time payment by clicking the **New Payment** button.



In the **Commercial** tab, click **Payments**.

1. Use the **New Template** drop-down to create new template. To send a one-time payment use a **New Payment** drop-down and select a transaction type.

## Part 2 of 7: Info & Users

The Info & Users section is used for people that are setting up a template. You will need to enter a template name and decide what users will have access to the template.

1. Create a unique template name.
2. Indicate which users will have access to this template by finding their name using the search bar or checking the box next to their name.
3. Click the **Next** button.



The **Part 2 of 7 - Info & Users** section is only for people who are creating a template. If you are sending a one-time payment skip to **Part 3 of 7 - Recipient & Amount**.

## Part 3.1 of 7: Single-Recipient & Amount

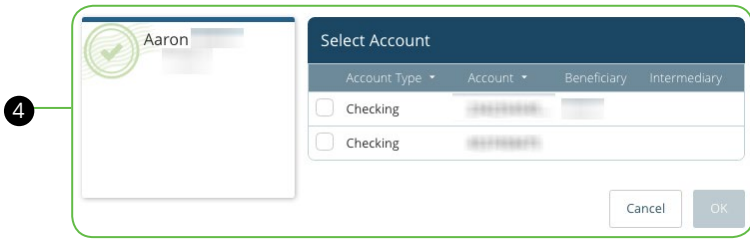
You will only select one recipient when sending ACH payments, domestic wire transfers or international wire transfers.


### List View

The screenshot shows the 'List View' interface for creating a payment template. The navigation bar at the top includes 'Info & Users', 'Recipient & Amount' (the active step), 'Subsidiary', 'Account', and 'Review & Submit'. The 'TEMPLATE NAME' is 'test'. The 'ACH CLASS CODE' is set to 'Individual (PPD)'. A search bar is present, and a table lists recipients: 'Bill', 'atest', and 'Duck, Daisy'. A 'New Recipient' button is visible. Callouts 1 through 5 highlight specific UI elements: 1 points to the view toggle icons, 2 to the template name, 3a to the search bar, 3b to the recipient list, and 5 to the 'New Recipient' button.

### Grid View

The screenshot shows the 'Grid View' interface for creating a payment template. The navigation bar is the same as in the List View. The 'TEMPLATE NAME' is 'Test'. The 'ACH CLASS CODE' is 'Individual (PPD)'. A search bar and a 'Show All' button are present. A 'New Recipient' button is visible. A modal window is open, showing a recipient named 'Aaron' with a green checkmark icon. A 'Sort by' dropdown is also visible. Callouts 1 through 7 highlight specific UI elements: 1 points to the view toggle icons, 2 to the template name, 3 to the search bar, 3c to the recipient selection modal, 5 to the 'New Recipient' button, 6 to the 'Show All' button, and 7 to the 'Sort by' dropdown.



1. Decide if you would like to use either the Grid or List option
2. Select the ACH Class Code: Individual (PPD) or Company (CCD)
3. Choose a recipient. There are a few options depending on if you are viewing the page in a list or a grid.
  - a. Find their name using the search bar.
  - b. In List View, check the box next to their name.
  - c. In Grid View, click the recipient card to show the  icon in the top left of the card.
4. (Optional) If your recipient has more one account, select which account the funds will be posted to by checking the box next to the account and then click the **OK** button.
5. (Optional) If you have the Manage Recipients right, you can add a new recipient and remain within your payment template. Click the **New Recipient** button and follow the steps on [page 18](#), if needed. Once you are finished you will return to your template.
6. (Optional) If you want to view all the recipients you are sending funds to click the **Show All** button.
7. (Optional) If you are using Grid View this option is only available for you, click the **Sort by** link to sort your recipients in alphabetical or reverse alphabetical order.

## List View

Info & Users Recipient & Amount Subsidiary Account Review & Submit

TEMPLATE NAME:  
test

ACH CLASS CODE: Individual (PPD) Company (CCD)

Search Show All

New Recipient 8a 9 10a Grid List

Name	Account	Notify	Amount	Addendum	11	12
<input checked="" type="checkbox"/> test	XXXXXXXXXX	<input type="checkbox"/>	\$0.00			

Cancel Next 13

## Grid View

TEMPLATE NAME:  
Test

ACH CLASS CODE: Individual (PPD) Company (CCD)

Search Show All Sort by

New Recipient 11 Grid List

Aaron





XXXXXXXXXX

\$0.00

Aaron

ADDENDUM

9 8b 12 10b Cancel Next 13

8. (Optional) Notify your recipients. There are a few options depending on if you are viewing the page in a list or a grid.
  - a. In List View, check the box under the Notify column next to the recipients you want to send a payment notification to.
  - b. In Grid View, click to show the  to pay recipients.
9. Enter the Amount.
10. (Optional) If you want to write an addendum, there are two options depending on if you are viewing the page in a list or a grid.
  - a. In List View, use the text box to write an addendum.
  - b. In Grid View, click the  icon to write an addendum.
11. (Optional) If you need to change the account the funds will be deposited into, click the  icon.
12. (Optional) If you need to edit a recipient, click the  icon.
13. Click the **Next** button when you are finished.



## Part 3.2 of 7: Multiple-Recipients & Amounts

You will select multiple recipients when sending ACH batches or payroll.

### List View

Info & Users Recipient & Amount Subsidiary Account Review & Submit

TEMPLATE NAME: test

ACH CLASS CODE: Individual (PPD) Company (CCD)

Search Show All Pay All Notify All

New Recipient Grid List

Name	Account	Pay	Notify	Amount	Addendum
<input checked="" type="checkbox"/> ABC Inc.		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	\$0.00	
<input checked="" type="checkbox"/> Abeel Enterprises		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	\$0.00	

Cancel Next

### Grid View

Info & Users Recipient & Amount Subsidiary Account Review & Submit

TEMPLATE NAME:

ACH CLASS CODE: Individual (PPD) Company (CCD)

Search Show All Sort by

New Recipient Grid List

Aaron

\$0.00

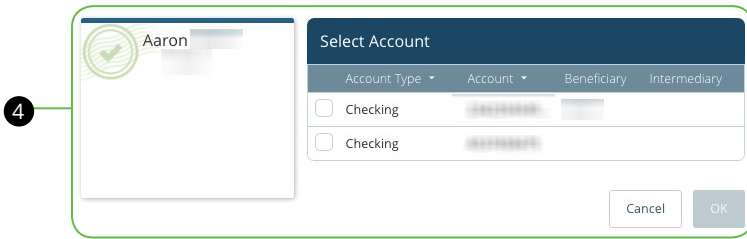
ABC Inc.


\$0.00

Abeel Enterprises

\$0.00


Cancel Next



1. Decide if you would like to use either the Grid or List option.
2. Select the ACH Class Code: Individual (PPD) or Company (CCD)
3. Choose a recipient. There are a few options depending on if you are viewing the page in a list or a grid.
  - a. Find their name using the search bar.
  - b. In List View, check the box next to their name.
  - c. In Grid View, click the top of recipient card to show the  icon in the top left of the card.
4. If your recipient has more one account, select which account the funds will be posted to and then click the **OK** button.



To split a Payroll payment into more than one account see [page 44](#).

5. (Optional) If you have the Manage Recipients right, you can add a new recipient and remain within your payment template. Click the **New Recipient** button and follow the steps on [page 18](#), if needed. Once you are finished you will return to your template.
6. (Optional) If you want to view all the recipients you are sending funds to click the **Show All** button.
7. (Optional) If you are using Grid View this option is only available for you, click the "Sort by" link to sort your recipients in alphabetical or reverse alphabetical order.
8. Pay your recipients. There are a few options depending on if you are viewing the page in a list or a grid.
  - a. In List View, check the box under the Pay column next to the recipients you want to pay.
  - b. In Grid View, click to show the  to pay recipients.






## List View

The List View interface shows a navigation bar with steps: Info & Users, Recipient & Amount, Subsidiary, Account, and Review & Submit. The current step is Recipient & Amount. The template name is "test". The ACH CLASS CODE is set to "Individual (PPD)". There is a search bar and a "Show All" button. A "New Recipient" button is present. The main area contains a table with columns: Name, Account, Pay, Notify, Amount, and Addendum. Two recipients are listed: ABC Inc. and Abeel Enterprises, both with a payment amount of \$0.00. Action icons (menu, home, edit) are visible for each row. At the bottom, there are "Cancel" and "Next" buttons. Callouts 9-18 highlight various UI elements.

Name	Account	Pay	Notify	Amount	Addendum
ABC Inc.		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	\$0.00	
Abeel Enterprises		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	\$0.00	

## Grid View

The Grid View interface shows the same template name "test" and ACH CLASS CODE "Individual (PPD)". It features a search bar, a "Show All" button, and a "Sort by" dropdown. A "New Recipient" button is present. The main area displays three recipient cards: Aaron, ABC Inc., and Abeel Enterprises. Each card shows a green checkmark, a name, and a payment amount of \$0.00. Action icons (menu, home, edit) are visible for each card. A detailed view of the "ADDENDUM" field for Aaron is shown below the first card. At the bottom, there are "Cancel" and "Next" buttons. Callouts 5-18 highlight various UI elements.

9. (Optional) If you are using List View this is an option only available to you, click **Pay All** link if you want to pay all of the selected recipients.
10. (Optional) If you want to notify your recipients of an incoming payment there are two options depending on if viewing the page in a list or a grid.
  - a. In List View, check the box under the Notify column next to a recipient.
  - b. In Grid View, click to show the  icon.
11. (Optional) If you are using List View this option is only available for you, click **Notify All** link to notify all of the selected recipients of an incoming payment.
12. Enter the Amount.
13. (Optional) If you would like to upload recipients and amounts from a file, click the **Import Amounts** button. For more information about this option read additional content at the bottom of this page.
14. (Optional) If you want to write an addendum there are two options depending on if you are viewing the page in a list or a grid.
  - a. In List View, use the text box to write an addendum.
  - b. In Grid View, click the  icon to write an addendum.
15. (Optional) If you need to change the account the funds will be deposited into, click the  icon.
16. (Optional) If you need to copy a recipient, click the  icon.
17. (Optional) If you need to edit a recipient, click the  icon.
18. Click the **Next** button when you are finished.

### Import a File into a Template


If you have the user rights activated you can import a document into your recipient template. This is a useful feature if you are creating a payment to multiple recipients or you need to update an existing template. You can upload a comma separated values (CSV) document into your template. The document must have two columns, one for the recipient's name and the other for the payment amount. This document cannot be created within your online banking and should be made using accounting software. Once uploaded, your Internet Banking will automatically fill in all of your recipient's names and payment amount thus helping you to avoid errors and save time. This is useful if you are sending an ACH Batch or Payroll.

## Part 4 of 7: Subsidiary

If you have the Manage Subsidiary rights activated you will have the ability to add a subsidiary to your payment.

The screenshot displays the 'Subsidiary' step of a payment template configuration. The navigation bar at the top shows the current step is 'Subsidiary'. The main content area includes a search bar, a table of subsidiaries, and a 'Next' button. A callout box labeled '2b' shows a detailed view of a subsidiary card with a green checkmark icon.

Name	ACH/Wire	Tax ID
<input checked="" type="checkbox"/> ABC Inc	ACH	*****7277

1. Decide if you would like to use either the Grid or List option.
2. (Optional) If you have the Manage Subsidiaries right, choose a subsidiary.
  - a. In List View, their name using the search bar or checking the box next to their name.
  - b. In Grid View, click the recipient card to show the  icon in the top left of the card.
3. (Optional) If you have the Manage Subsidiaries right, you can also add a new subsidiary and remain within your payment template. Click the **Add Subsidiary** button to be redirected to the Add Subsidiary page, then return to where you were within your template.
4. (Optional) If you need to change the ACH Class Code, click the **Change** link.
5. Click the **Next** button when you are finished.

## Part 5 of 7: Account

The next step in setting up a payment is to select an account the funds will be taken from.

Info & Users
Recipient & Amount
Subsidiary
Account
Review & Submit

TEMPLATE NAME:  
test

ACH CLASS CODE:  
Individual (PPD) - [Change](#) 2

Choose "From" Account

	Account Name	Account Type	Account Number	Balance
<input type="checkbox"/>	Consumer Checking	Checking	00001234	\$1,750.32
<input type="checkbox"/>	Regular Checking	Checking	00005678	\$7,789.19
<input type="checkbox"/>	Commercial Checking	Checking	00009012	\$8,430.21
<input type="checkbox"/>	Commercial Checking	Checking	00003456	\$7,800.88
<input type="checkbox"/>	Savings	Savings	00007890	\$118,547.75

1
Next 3

1. Choose an account to withdraw from by finding its name using the search bar or checking the box next to its name.
2. (Optional) If you need to change the ACH Class Code, click the **Change** link.
3. Click the **Next** button when you are finished.

## Part 6 of 7: Review & Submit

You will select an effective date or a process date for your transaction and decide if the transaction will be recurring.

Info & Users Recipient & Amount Subsidiary Account **Review & Submit**

TEMPLATE NAME:  
test

ACH CLASS CODE: Individual (PPD) SEND PAYMENT AS: Q2 Residential Group

TOTAL AMOUNT: \$0.00 RECIPIENTS: 1 FROM ACCOUNT: Commercial Checking XXXX6789 \$7,800.88

EFFECTIVE DATE \* 10/19/2016

PROCESS DATE \* 1/17/2017

RECURRENT  
Set Schedule

Selected Recipients

Name	Account	Addendum
ABC Inc.		

\* - Indicates required field

Cancel Save Draft Approve

1. Review the payment template and make all of the information is correct. If you need to make adjustments go back into your template.
2. Select the **Effective Date** or **Process Date** using the drop-down calendar.
  - **Effective Date**- This is the date the payment will take effect. If the effective date lands on a non-business day your bank may process the payment the business day before or after the effective date. ACH payments, payroll, and tax payments require an effective date.
  - **Process Date**- The day the bank processes your payment. Wire transfers require a process date.

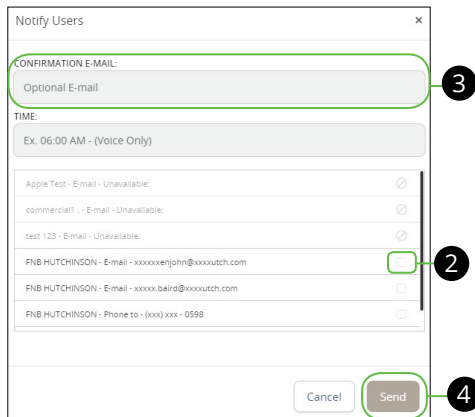
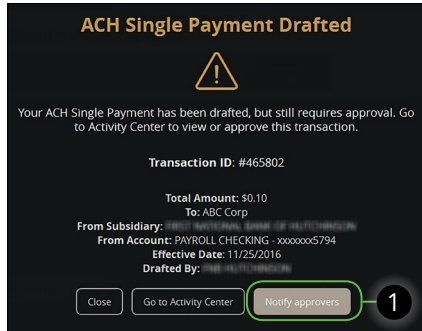
The screenshot shows a software interface for creating a recurring transaction. At the top, there is an 'EFFECTIVE DATE' field with a calendar icon and the date '10/19/2016'. Below this is a 'RECURRENT' section with a 'Set Schedule' link. A 'Selected Recipients' table is visible, with columns for Name, Account, Notify, Amount, and Addendum. The table contains one entry: 'ABC Inc.' with a greyed-out account field, 'Yes' for Notify, and '\$0.00' for Amount. Below the table is a legend: '\* Indicates required field'. At the bottom, there are buttons for 'Cancel', 'Save', 'Draft', and 'Approve'. A 'Schedule Recurring Transaction' dialog box is open, showing options for how often the transaction should repeat (e.g., 1st of the month, Weekly, Monthly, etc.) and when it should stop (e.g., Repeat Forever). Numbered callouts 3, 4, and 5 point to the 'Set Schedule' link, the 'Save' button, and the 'Draft'/'Approve' buttons respectively.

3. (Optional) Click the Set Schedule link.
  - a. Select how of the transaction should be repeated.
  - b. Use the drop-down calendar and select the date when the transaction should stop or click **Repeat Forever**.
4. (Optional) If you are creating a template, click **Save**.
5. Click either the **Draft** or **Approve** button depending on your user rights.



## Part 7 of 7: Notifying Approvers

If you don't have the user rights to approve a payment, you can draft a payment and notify a user with the appropriate user rights to approve it.



1. Click **Notify Approvers** to send a notification to an approver when you draft a payment.
2. Select the approver you would like to notify by clicking the box next to their email address.
3. (Optional) Enter your own email to receive an email confirmation after the payment has been approved.
4. Click **Send** when you are finished.

# Commercial

## Viewing, Approving or Canceling a Transaction

If you have the user rights, you can view payment history or approve or cancel a payment in the Activity Center. You can only cancel a transaction if the status is Drafted, Authorized or Pending.

The screenshot shows the 'Payments' interface. On the left, there are 'Available Templates' for 'American Payroll', 'AT&T Payment', and 'Bill's Payroll'. On the right, a list of transactions is displayed. A green box labeled '1' highlights the 'Pending' and 'Processed' buttons at the top of the transaction list. Another green box labeled '2' highlights a transaction entry with the following details:

ACH Singl...	\$76.00
1/10/2017	
✍ Drafted #27465	

The screenshot shows a confirmation dialog titled 'Transaction Drafted'. It features a green checkmark icon and the following text:

Transaction #27465 was successfully drafted.

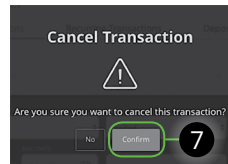
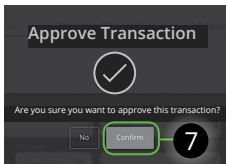
From Subsidiary: GP Group  
 Amount: \$76.00  
 Date: 1/11/2017  
 Drafted By: Michael  
 Memo: ACH Single Payment

At the bottom, there are two buttons: 'Close' and 'View In Activity Center'. A green box labeled '3' highlights the 'View In Activity Center' button.

In the **Commercial** tab, click **Payments**.

1. Click either the **Pending** or **Processed** buttons depending on if the payment is pending or processed.
2. Select a transaction the needs approval or to be cancelled.
3. Click the **View In Activity Center** button when the transaction details are available.

Created	Status	Transaction Type	Account	Amount	Actions
7/16/2014	Pending	Domestic Wire - Tracking ID: 20097		\$1,400.00	<input type="checkbox"/>
7/16/2014	Pending	ACH Payment - Tracking ID: 20098	Regular Checking XXXX2431	\$1,000.00	<input type="checkbox"/>
7/17/2014	Pending	Funds Transfer - Tracking ID: 20105	Regular Checking XXXX2431	\$100.00	<input checked="" type="checkbox"/> Actions
7/18/2014	Pending	Payroll - Tracking ID: 20126		\$5,255.00	<input checked="" type="checkbox"/> Actions



4. Click the **Show Advanced** icon. An additional column of check boxes appears next to the **Amount** column.
5. Browse through your transactions and check the box for each transaction you want to approve or cancel. Check the box between Amount and Actions to select all transactions.
6. Click the **Actions** drop-down and click either **Approve Selected** or **Cancel Selected**.
7. Click the **Confirm** button when you are finished. The status then changes to **Authorized** or **Cancelled** on the Activity Center page.



**Note:** If you cancel a recurring transaction in the Single Transaction tab, you will only cancel that single occurrence. To cancel an entire series, you must visit the Recurring Transactions tab in the Activity Center.


# Commercial

## Splitting a Payment

This option is only available if you are sending a payroll transaction. If you are adding a recipient that happens to have more than one account, per the recipient's request, you are able to split their paycheck into multiple accounts. For example: You are able to set up the template so part of a recipient's paycheck will deposit into their savings account and the rest will go into their checking.

The screenshot shows the 'Payments - Payroll' interface. The 'Recipient & Amount' step is active. A recipient named Aaron is selected, and the 'Select Account' dialog is open. The dialog shows two 'Checking' accounts, one under 'Primary' and one under 'Secondary'. The 'Split' button is highlighted, and the 'OK' button is also highlighted.

Follow the directions for sending a payment [on pages 27 - 34](#).

1. Select a recipient by checking the box next to their name, then select the Account  icon.
2. Click the **Split** button, if you need to split between a recipient's multiple accounts.
3. Select the primary and secondary account by checking the box under each column.
4. Click the **OK** button.

Search

Show Payments

Hide Split Details 6

Pay All | Notify All

New Recipient

Grid List

The payment to Aaron kwan contains an invalid amount.

Name	Account	Pay	Notify	Amount	Addendum
✓ Aaron		✓		\$0.00	
				\$300.00 5	

Search

Show Payments

Show Split Details

Pay All | Notify All

New Recipient

Grid List

Name	Account	Pay	Notify	Amount	Addendum
✓ Aaron	2 accounts	✓		\$1,000.00 7	

Search

Show All

Hide Split Details 8

Pay All | Notify All

New Recipient

Grid List

Name	Account	Pay	Notify	Amount	Addendum
✓ Aaron		✓		\$700.00	
				\$300.00 9	

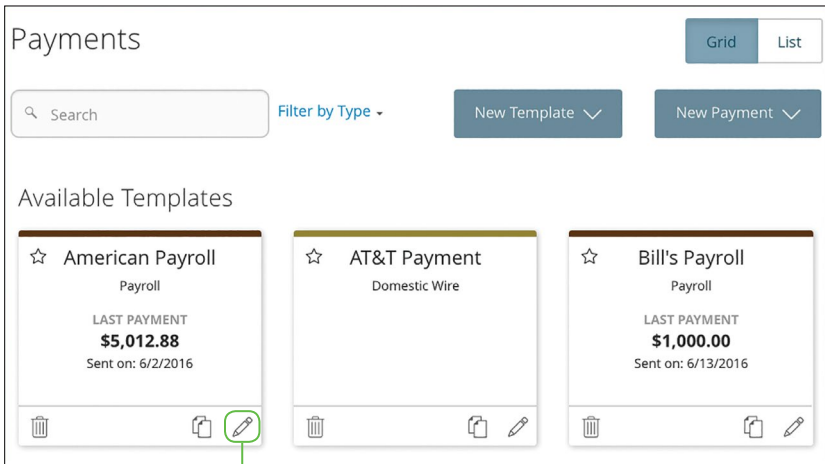
Cancel Next 10

5. Click the **Show Split Details** button, then enter the amount that will go into the secondary amount.
6. Click the **Hide Split Details** button.
7. Enter the total amount for the payment in the primary account.
8. Click the **Show Split Details** button again. The difference between the total payment and the amount in secondary account will be adjusted in the primary account.
9. Click the **Next** button if you are finished entering payment amounts. Return to [page 34](#) to finish sending Payroll.

# Commercial

## Editing or Using a Template

If you have the Manage Template and Recipient rights, you can edit or use any of the available templates found on the Payments page. Using or editing a template is a quick way to send a recurring payment or make a quick change without having to create a new template.



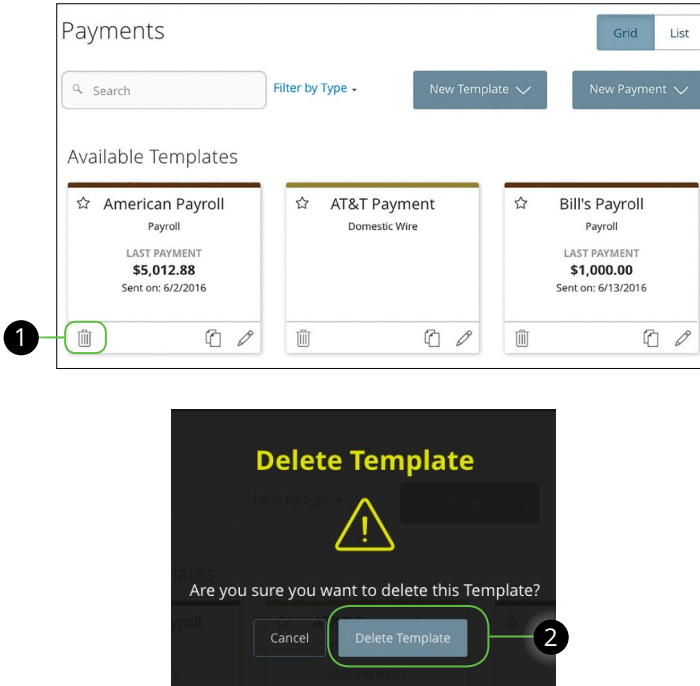
In the **Commercial** tab, click **Payments**.

1. Click the icon to edit a template.
2. Follow the directions starting on [page 27](#) to make edits to your template.

# Commercial

## Deleting a Template

At times you may need to delete a template if a particular payments is no longer needed. Once a template is deleted, previous payments using the deleted template will not change.



In the **Commercial** tab, click **Payments**.

1. Click the  icon to delete a template.
2. Click the **Delete Template** button to confirm.

# Commercial

## Payment From File

Payment From File allows you to upload a 5-column comma separated values (CSV) file or a balanced National Automated Clearinghouse Association (NACHA) file which contains a list of recipients and amounts. This is useful if you are sending an ACH Batch or Payroll. The recipient doesn't need to match an existing recipient

The image shows two screenshots of a software interface. The top screenshot, labeled '1', shows the 'Payments' page with a 'New Payment' dropdown menu open, highlighting 'Payment From File'. The bottom screenshot, labeled '2', shows the 'Payment From File' form with four numbered callouts: 1. 'PAYMENT TYPE \*' dropdown menu, 2. Payment type options (Payroll, ACH Collection, ACH Batch, Domestic Wire, International Wire), 3. 'IMPORT FILE \*' field with 'Select a file to upload' link, and 4. 'Upload File' button.

In the **Commercial** tab, click **Payments**.

1. Click the **New Payment** button and select Payment from File from the drop-down.
2. Using the **Payment** Type drop-down and select the type of payment you would like to send.
3. Click the **Select a file to upload** link and upload the needed file.
4. Click the **Upload File** button when you are finished.



**Note:** The 5-column CSV document will need the following information: Recipient Name, Routing Number, Account Number, Account Type and Amount.



### Payment From File - Additional Information

ACH Class Code \* **5**  
Individual (PPD)

Pay From/Pay To \* **6**  
----Select From Account:---

Company / Subsidiary \* **7** Deepika Treasury  
Effective Date \* **8** Select Date

Company Entry Description **9**  
Max 10 characters

\* - Indicates required field

Back Draft Approve **10**

5. Select the ACH Class Code.
6. Using the **Pay From/Pay to** drop-down select the account the funds will be taken from or posted to.
7. Using the **Company/Subsidiary** drop-down select the subsidiary.
8. Select the Effective date from the calendar drop-down.
9. (Optional) Enter a Company Entry Description.
10. Click the Draft or Approve button depending on your user rights when you are finished



**Note:** If your file contains any errors, the system cannot process the file and prompt you to correct your file. This ensures that all transactions will process successfully.

# Commercial

## ACH Pass Thru

ACH Pass Thru allows you to upload and submit a complex National Automated Clearing House Associate (NACHA) format file. The NACHA file can include both debit and credit balances. To create a NACHA-formatted file use Excel and save as a CSV (Comma-Separated Values) file of ACH transactions.

### ACH Pass-Thru

**1** **IMPORT FILE**

Select a file to upload

**3** **MEMO**

**2** **PROCESS DATE**

July 2016

Sun	Mon	Tue	Wed	Thu	Fri	Sat
					1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30
31						

**4** Draft Approve

In the **Commercial** tab, click **ACH Pass Thru**.

1. Choose which file to import.
2. Select the process date using the calendar feature.
3. Enter a memo.
4. Click either **Draft** or **Approve** button depending on your user rights when you are finished.

# Commercial

## Mobile Authorizations

Mobile Authorizations enables an ACH or wire transfer approver to receive notifications via email that payments are ready to be approved.

When a user drafts a payment, they can notify users with approval rights. The approver then receives an email notification.

The approver must first establish a Mobile Authorization email address.

The screenshot shows the 'Mobile Authorizations' form. It includes a title, a note, and several input fields and buttons. Three numbered callouts are present: 1 points to the 'Add E-mail' button, 2 points to the 'ENROLLMENT' list of transaction types, and 3 points to the 'Submit' button.

**Mobile Authorizations**  
 Enter your desired Mobile Authorization Code and choose the transaction types for which you agree to be an eligible approver.  
 NOTE: You must enter a Mobile Authorization Code to use for verification.

**MOBILE AUTHORIZATION CODE \***  
 Enter a Mobile Authorization Code

\* Your new code should be numeric and exactly 4 digits in length.

**ENROLLMENT \***  
 Choose eligible transaction types:

Select All Clear All

- FUNDS TRANSFER
- WIRE TRANSFER
- ACH PAYMENTS
- EFTPS
- ACH SINGLE RECEIPT
- PAYROLL
- ACH SINGLE PAYMENT
- ACH COLLECTIONS
- EXTERNAL TRANSFER

\* - Indicates required field

**E-MAIL ADDRESS \***

Cancel Save

In the **Commercial** tab, click **Mobile Authorizations**.

1. Click the **E-mail** button. Enter E-Mail address and click the Save button when you are finished.
2. Choose which transaction types you want to be an eligible approver for by selecting the boxes.
3. Click the **Submit** button when you are finished.

Published by Murphy & Company, Inc.  
13610 Barrett Office Dr  
St. Louis, MO 63021  
[www.mcompany.com](http://www.mcompany.com)

© 2009-2017 Murphy & Company, Inc. Microsoft, Microsoft Money, Windows and Internet Explorer are registered trademarks of Microsoft Corporation. Firefox is a registered trademark of the Mozilla Foundation. Quicken is a registered trademark of Intuit, Inc. Macintosh is a registered trademark of Apple Computer, Inc. Adobe Reader is a registered trademark of Adobe Systems, Inc. © 2012 Portions of this guide were written by Q2eBanking.

**Disclaimer**

Concepts, strategies and procedures outlined in this guide can and do change and may not be applicable to all readers. The content in this guide is not warranted to offer a particular result or benefit. Neither the author, publisher nor any other party associated with this product shall be liable for any damages arising out of the use of this guide, including but not limited to loss of profit, commercial, special, incidental or other damages. For complete product and service information, please refer to the terms, conditions and disclosures for each product and service.





889-7755 | 800-347-2838

[nusenda.org](https://www.nusenda.org)