

Online Banking
Commercial User's Guide
Version 2.6.2

Overview

In this material, we will cover the commercial online banking features. We will show you how you can manage your own users for your business and assign specific rights to those users. We will cover how you can create recipients that represent people or businesses that you either will be crediting or debiting. In addition to creating different payment templates, we will also show you how you can import Balanced ACH files, Unbalanced ACH files, and CSV formatted files. Domestic and international wires, tax payments, managing subsidiaries and also availability to access Positive Pay are also features of the online commercial banking.

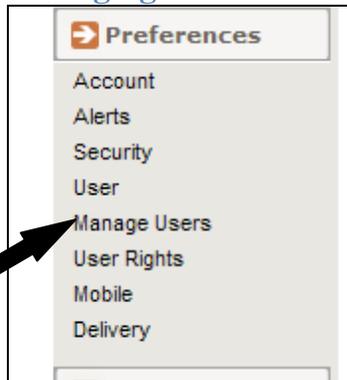
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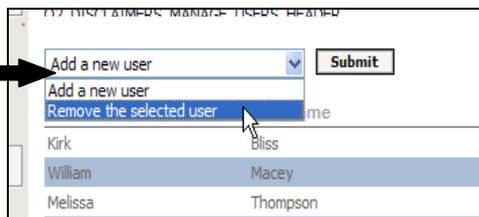
Managing Users

The new features of the Commercial Online Banking menu give you the ability to add and manage new users for your own business.

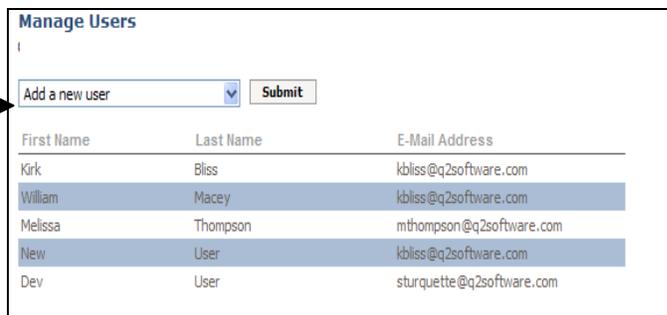
Under the "Preferences" menu, choose "Manage Users."



From the drop-down box, you will be able to choose to add or remove users.



We are going to add a new user by choosing this option and clicking on "Submit."



Managing Users-Adding a New User

The screen will now display the page that allows you to add a new "User" and assign them a "Login ID" and "Password."

Add User

User Information

First Name *

Last Name *

E-Mail *

Home Phone. *

Login Information

Login *

Password *

Confirm Password *

Login Requirements
The login must meet these requirements:

- Must be at least 1 characters
- Cannot be more than 50 characters
- May contain any of these 'special' characters: ~!@#%&*'()_+={}|[]:;?<>?./\

Password Requirements
The password must meet these requirements:

- Must be at least 5 characters
- Cannot be more than 15 characters
- Must contain at least one number
- Cannot be the same as the last 2 passwords

As you enter the information, note the required fields are notated by an asterisk (*). Note the login ID and password requirements on the screen as well. Click "Submit."

Add User

User Information

First Name *

Last Name *

E-Mail *

Home Phone. *

Login Information

Login *

Password *

Confirm Password *

Login Requirements
The login must meet these requirements:

- Must be at least 1 characters
- Cannot be more than 50 characters
- May contain any of these 'special' characters: ~!@#%&*'()_+={}|[]:;?<>?./\

Password Requirements
The password must meet these requirements:

- Must be at least 5 characters
- Cannot be more than 15 characters
- Must contain at least one number
- Cannot be the same as the last 2 passwords

This will return you to the "Manage Users" screen.

Manage Users

First Name	Last Name	E-Mail Address
Kirk	Bliss	kbliss@q2software.com
betty	boop	bboop@email.com
William	Macey	kbliss@q2software.com
Melissa	Thompson	mthompson@q2software.com
New	User	kbliss@q2software.com
Dev	User	sturquette@q2software.com

Now, you can manage the "rights" of that user by choosing "User Rights" under the "Preferences" menu.

Preferences

- Account
- Alerts
- Security
- User
- Manage Users
- User Rights**
- Mobile
- Delivery

Managing Users-Setting User Rights

The “User Rights” is divided into three different categories for more detailed capabilities.

The top portion of the page allows you to grant the user rights to “Manage Rights for all Users,” which is an administrative role, “Access All Templates,” and “Manage Recipients,” which is bookkeeping related.

User Rights: Melissa Thompson
Modify your user, account, feature access, and recipient entitlements using the form provided below.

User:

User Rights
The user has rights to:

Manage Rights for all Users Access All Templates Manage Recipients

The next portion of the page allows you to define rights and limits to your user by each transaction type.

Transaction Rights
This section allows you to define rights and limits for each type of transaction for the selected user.

Transaction Type	Draft	Approve	Cancel	View Online Activity	Per Transaction Limit	Per Day Limit
Funds Transfer	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	All	\$100,000.00	\$100,000.00
Change of Address	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	All	N/A	N/A
Stop Payments	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	All	N/A	N/A
Wire Transfer	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	All	\$10,000,000.00	\$10,000,000.00
International Wire	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	None	\$100,000,000.0	\$100,000,000.0
Payment	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	User	\$100,000.00	\$100,000.00
ACH Payments	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	All	\$100,000.00	\$100,000.00
Check Reorder	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	All	N/A	N/A
EFTPS	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	All	\$100,000.00	\$100,000.00
ACH Single Receipt	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	All	\$100,000.00	\$100,000.00
Payroll	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	All	\$100,000,000.0	\$100,000,000.0
ACH Single Payment	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	All	\$100,000.00	\$100,000.00
ACH Collection	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	All	\$100,000.00	\$100,000.00

You can also choose whether or not your user can view “Online Activity” for “All” users, “User,” meaning only their work initiated online, or “None.”

Managing Users-Setting User Rights

The bottom portion of this page allows you to define access rights per account for your user.

Account Rights
This section allows you to define access rights for each account for the selected user.

Account Number	Account Name	Deposit	View	Withdrawal
XXXX0099	Special Checking	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
XXXX0175	Special Checking	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
XXXX0256	Special Checking	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
XXXX0348	Special Checking	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
XXXX0370	Special Checking	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
XXXX2131	Special Checking	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
XXXX9603	Special Checking	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
XXXX5850	Special Checking	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
XXXX7985	Special Checking	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
XXXX4774	Regular Checking	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

From here, you can allow your user access to "View, Deposit," and/or "Withdraw" from your linked accounts.

IMPORTANT NOTE:

For a user to be able to "Draft" a transaction, but not "Approve," they must be given the right to "Withdraw" from the account(s). If this is not checked off, they will not be able to view any accounts to draft a payment from. The limitation to insure the user is not initiating a transaction without dual approval will fall under the "Draft, Approve," or "Cancel" rights in the second portion of this page.

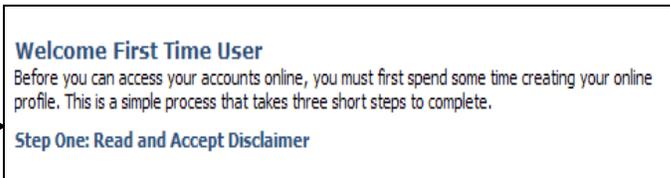
Managing Users-User Login

Now that you have completely set up your new user, they will be able to log in with the new login ID and password that you issued to them from the home page.



A screenshot of a login form. It contains two input fields: 'Login ID:' with the text 'bboop' and 'Password:' with seven dots. Below the fields are two buttons: 'Login' and 'Help'. At the bottom, there are two checkboxes: 'Forgot Password?' and 'First Time User?'.

The user will be brought through the steps of first-time user upon entering that information.



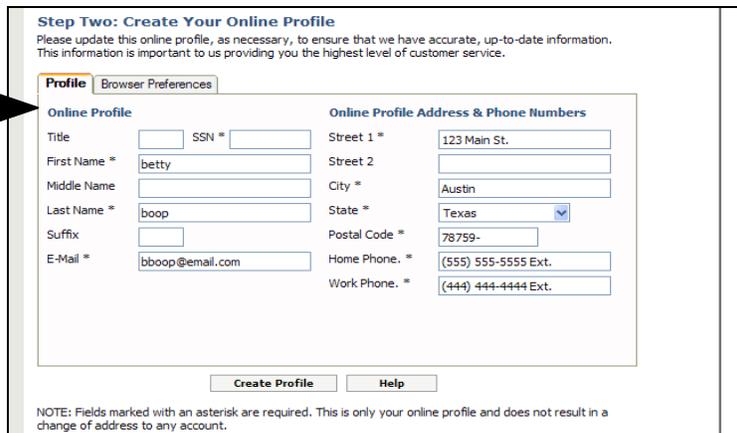
A screenshot of a 'Welcome First Time User' page. The title is 'Welcome First Time User'. Below the title is a paragraph: 'Before you can access your accounts online, you must first spend some time creating your online profile. This is a simple process that takes three short steps to complete.' Below the paragraph is a link: 'Step One: Read and Accept Disclaimer'.

Step one asks that the user accepts or declines the terms provided in regards to the online banking agreement.



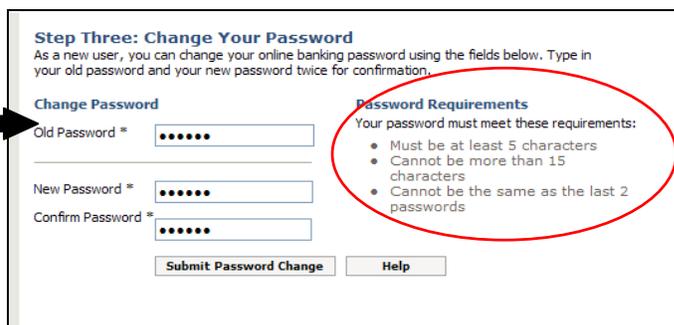
A screenshot showing two buttons: 'I Accept' and 'I Decline'.

Step two, asks the user to create their profile.



A screenshot of the 'Step Two: Create Your Online Profile' page. The title is 'Step Two: Create Your Online Profile'. Below the title is a paragraph: 'Please update this online profile, as necessary, to ensure that we have accurate, up-to-date information. This information is important to us providing you the highest level of customer service.' Below the paragraph are two tabs: 'Profile' and 'Browser Preferences'. The 'Profile' tab is active. Below the tabs are two columns of input fields. The left column is titled 'Online Profile' and contains fields for Title, First Name (betty), Middle Name, Last Name (boop), Suffix, and E-Mail (bboop@email.com). The right column is titled 'Online Profile Address & Phone Numbers' and contains fields for Street 1 (123 Main St.), Street 2, City (Austin), State (Texas), Postal Code (78759-), Home Phone ((555) 555-5555 Ext.), and Work Phone ((444) 444-4444 Ext.). Below the fields are two buttons: 'Create Profile' and 'Help'. At the bottom, there is a note: 'NOTE: Fields marked with an asterisk are required. This is only your online profile and does not result in a change of address to any account.'

Step four asks them to change their password to one of their choice from the one you issued them while setting them up as a user.



A screenshot of the 'Step Three: Change Your Password' page. The title is 'Step Three: Change Your Password'. Below the title is a paragraph: 'As a new user, you can change your online banking password using the fields below. Type in your old password and your new password twice for confirmation.' Below the paragraph are three input fields: 'Old Password *', 'New Password *', and 'Confirm Password *'. To the right of the fields is a section titled 'Password Requirements' with a red circle around it. The requirements are: 'Your password must meet these requirements: Must be at least 5 characters, Cannot be more than 15 characters, Cannot be the same as the last 2 passwords'. Below the fields are two buttons: 'Submit Password Change' and 'Help'.

Managing Users-User Login

This will bring your user to the accounts overview screen that all users will view upon logging in.



Accounts Overview [You have 0 new messages](#)

This page provides an overview of your accounts by account type. Click on the Account Name to view history for a selected account.

Checking Accounts

Account Number	Account Name	Updated	Available Balance	Current Balance
XXXX0870	Special Checking	8/22/2006 2:08 PM	\$136.99	\$136.99
XXXX9500	Special Checking	8/22/2006 2:08 PM	\$18,608.17	\$18,608.17
			\$18,745.16	\$18,745.16

Savings Accounts

Account Number	Account Name	Updated	Current Balance	Year-to-date interest amount
*XXXX9393	Commercial	8/22/2006 2:08 PM	\$13,079.44	\$34.44
			\$13,079.44	\$34.44

Time Deposit Accounts

Account Number	Account Name	Updated	Current Balance	Year-to-date interest amount
XXXX1982	Education CD	8/22/2006 2:08 PM	\$111,960.62	\$1,898.77
XXXX7160	IRA	8/22/2006 2:08 PM	\$2,661.27	\$45.00
			\$114,621.89	\$1,943.77

Credit Card Accounts

Your user can now process the transactions that you have given him access to by managing their rights under the "Preferences" menu.

IMPORTANT NOTE:

Your users that you set up as an administrator will only be able to access and view those transactions, accounts, templates and recipients that you grant them while you are setting them up und "Preferences" and "User Rights." To change these at any time, you may do so by changing the rights granted under this menu item.

Commercial Menu-Access to Templates

Now we are going to concentrate on how you will be able to execute your bookkeeping transactions through the new online banking solution.

Like your user you set up, once you have logged in you will be brought to the "Accounts Overview" page.

Accounts Overview [You have 0 new messages](#)

This page provides an overview of your accounts by account type. Click on the Account Name to view history for a selected account.

Checking Accounts

Account Number	Account Name	Updated	Available Balance	Current Balance
XXXX0870	Special Checking	8/22/2006 2:08 PM	\$136.99	\$136.99
XXXX9500	Special Checking	8/22/2006 2:08 PM	\$18,608.17	\$18,608.17
			\$18,745.16	\$18,745.16

Savings Accounts

Account Number	Account Name	Updated	Current Balance	Year-to-date interest amount
*XXXX9393	Commercial	8/22/2006 2:08 PM	\$13,079.44	\$34.44
			\$13,079.44	\$34.44

Time Deposit Accounts

Account Number	Account Name	Updated	Current Balance	Year-to-date interest amount
XXXX1982	Education CD	8/22/2006 2:08 PM	\$111,960.62	\$1,898.77
XXXX7160	IRA	8/22/2006 2:08 PM	\$2,661.27	\$45.00
			\$114,621.89	\$1,943.77

Credit Card Accounts

Navigation Menu:

- Accounts
 - Overview
 - History
 - Online Activity
- Transactions
 - Funds Transfer
 - Bill Payment
 - Recurring
- Commercial**
 - Recipients
 - Single Payment
 - Single Receipt
 - Payroll
 - Payments
 - Collections
 - Wire Transfer
 - International Wire
 - Tax Payment
 - Positive Pay

All of your templates/transactions will be accessed under the "Commercial" menu that you can see from the "Accounts Overview" screen.

Commercial

- Recipients
- Single Payment
- Single Receipt
- Payroll
- Payments
- Collections
- Wire Transfer
- International Wire
- Tax Payment
- Positive Pay

Managing Recipients

Under the “Commercial” menu, you will be able to manage your “Recipients.”

“Recipients” are any person either receiving a debit or credit as the result of a commercial transaction from your online banking. *For instance, an employee who gets their payroll, must first be set up as a “Recipient.”*

In order to set up, edit, or remove “Recipients,” you will choose “Recipients” from under the “Commercial” menu. This will bring up the “Manage Recipients” screen.

Manage Recipients

This page lists recipients that you have created. Double-click on a recipient to review recipient details and associated payment relationships. To manage recipients, choose an action from the drop-down box, select a recipient if editing or deleting, and press 'Submit'.

Add a new recipient

Display Name	Name	E-Mail Address
Krystal Falls	Krystals	mthompson@q2software.com
Mercury Testing Tools	HP	kwbaustin@yahoo.com
Payless Shoe Source	Payless	mthompson@q2software.com
Target	Target	mthompson@q2software.com
Walmart	Wally World	mthompson@q2software.com

You can choose your action here from the drop-down box. We are going to choose to “Add a new Recipient.”

Add a new recipient

- Add a new recipient
- Edit the selected recipient
- Remove the selected recipient

Krystal Falls	Krystals
Mercury Testing Tools	HP
Payless Shoe Source	Payless
Target	Target
Walmart	Wally World

Adding a New Recipient

The next page that is presented is the “Add New Recipient” page.

There is also an additional option that allows you to create an “International Recipient.” You can choose to pay an “Individual” or to pay a “Company.”

Add New Recipient
Complete and submit this form to create a new recipient. The 'Manage Payments' section below allows you to create different payment templates for this recipient.

Recipient Information
Enter information for this recipient.

Name *
Display Name *
 International Recipient
 Individual
 Company
Street 1
Street 2
City
State
Postal Code
E-Mail
 Send E-Mail Notifications

Manage Payments
This section lists the payments for this recipient. To manage payments, choose an action from the drop-down list, select a payment (if editing or deleting), and press 'Submit'.

Type	Template	Amount
------	----------	--------

Note: Fields marked with a * are required fields that must be provided.

Notice the change in fields upon choosing an “International Recipient.”

You can also opt to send e-mail notifications to your recipient when a payment or collection has been processed (the date that the payment has been authorized to leave the account, not the date that it will hit the recipient’s account.)

Add New Recipient
Complete and submit this form to create a new recipient. The 'Manage Payments' section below allows you to create different payment templates for this recipient.

Recipient Information
Enter information for this recipient.

Name *
Display Name *
 International Recipient
Address 1
Address 2
Address 3
E-Mail
 Send E-Mail Notifications

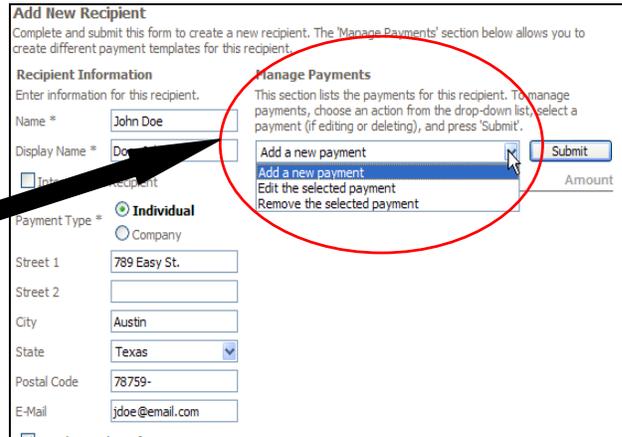
Manage Payments
This section lists the payments for this recipient. To manage payments, choose an action from the drop-down list, select a payment (if editing or deleting), and press 'Submit'.

Type	Template	Amount
------	----------	--------

Adding a New Payment to Recipient

In addition to adding the new recipient, you can also add a new payment for this recipient from this screen as well.

Under the “Manage Payments” you can choose to add, edit, or remove a selected payment. We are going to “Add a new payment.”

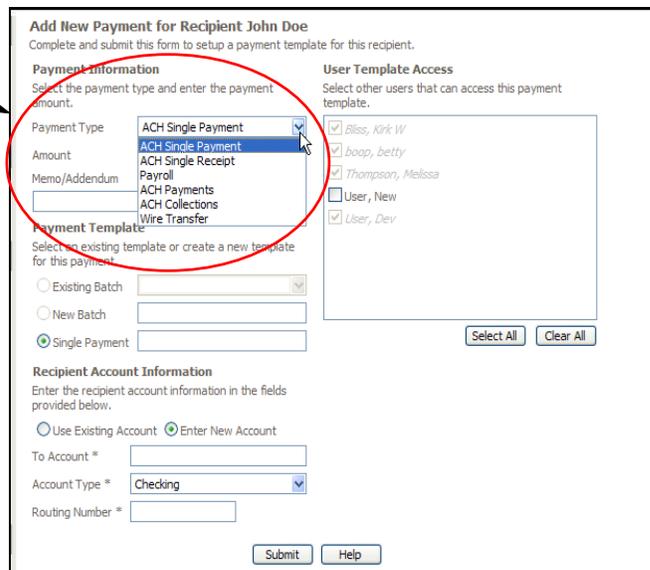


The screenshot shows the 'Add New Recipient' form. The 'Recipient Information' section is filled out with 'John Doe' as the name and 'Individual' as the payment type. The 'Manage Payments' section is circled in red, and its dropdown menu is open, showing options: 'Add a new payment', 'Add a new payment', 'Edit the selected payment', and 'Remove the selected payment'. A mouse cursor is pointing at the first 'Add a new payment' option. A black arrow points from the text on the left to this menu.

Under the “Payment Type” field, you will be able to choose from a variety of transactions.

In the next few screen shots, we will look at all of the different options and note the similarity of all of the templates.

We will choose an “ACH Single Payment” first. You will use this option when making a one-time payment to a recipient (i.e. a non-recurring service.)



The screenshot shows the 'Add New Payment for Recipient John Doe' form. The 'Payment Information' section is circled in red, and its dropdown menu is open, showing options: 'ACH Single Payment', 'ACH Single Payment', 'ACH Single Receipt', 'Payroll', 'ACH Payments', 'ACH Collections', and 'Wire Transfer'. A mouse cursor is pointing at the first 'ACH Single Payment' option. A black arrow points from the text on the left to this menu. The 'User Template Access' section is also visible, showing a list of users with checkboxes.

Choosing the “ACH Single Payment” option allows you to make a one-time payment to a recipient.

You can also choose to give access to other users from this page.

The “Memo/Addendum” field will be shown on the ACH file in NACHA format.

Add New Payment for Recipient John Doe
Complete and submit this form to setup a payment template for this recipient.

Payment Information
Select the payment type and enter the payment amount.

Payment Type:

Amount:

Memo/Addendum:

Payment Template
Select an existing template or create a new template for this payment.

Existing Batch:

New Batch:

Single Payment:

User Template Access
Select other users that can access this payment template.

- Bliss, Kirk W
- boop, betty
- Thompson, Melissa
- User, New
- User, Dev

Select All Clear All

Under “Payment Template,” you will notice the option to use an “Existing Batch” and “New Batch” are not available. For “ACH Single Payment,” the template automatically defaults to “Single Payment.”

You can choose “Use Existing Account” or you can “Enter New Account.” This will give you flexibility in making a payment to a recipient’s account.

Payment Template
Select an existing template or create a new template for this payment.

Existing Batch:

New Batch:

Single Payment:

Select All Clear All

Recipient Account Information
Enter the recipient account information in the fields provided below.

Use Existing Account Enter New Account

To Account *

Account Type *

Routing Number *

Submit Help

NOTE: All required fields are notated with an asterisk (*).

Adding ACH Single Payment to Recipient

Adding an ACH Receipt to a Recipient

Now, let's look at the same type of payment from a different perspective. You can choose to receive a single payment from a recipient by choosing "ACH Single Receipt" under the "Commercial" menu.

An "ACH Single Receipt" is a one-time debit to a recipient's account.

This page requires you to fill out all of the fields that are marked with an asterisk.

Add New Payment for Recipient John Doe

Complete and submit this form to setup a payment template for this recipient.

Payment Information

Select the payment type and enter the payment amount.

Payment Type:

Amount:

Memo/Addendum:

Payment Template

Select an existing template or create a new template for this payment.

Existing Batch

New Batch

Single Payment

Payor Account Information

Enter the payor account information in the fields provided below.

Use Existing Account Enter New Account

From Account *

Account Type *

Routing Number *

User Template Access

Select other users that can access this payment template.

Bliss, Kirk W

boop, betty

Thompson, Melissa

User, New

User, Dev

This information is the recipient's account that the payment is coming from.

IMPORTANT NOTE:
Under both "ACH Single Payment" and "ACH Single Receipt" the option to create a recurring transaction is located in an expandable section at the bottom of each screen.

Enter Payment Frequency

Choose the frequency that you wish to associate with this payment. If you choose to draft a recurring payment, you will be required to fill in the appropriate fields below.

One-Time Recurring

Frequency:

Recur By:

on the 1st 2nd 3rd 4th Last
 of the month

Initiate the payment every month

Initiate the payment every month(s)

No end date

End after: payments

End on:

NOTE: Fields marked with an asterisk are required. If no recipient is selected from the drop-down, recipient information may be entered manually, but will not be saved for later reuse.

Adding a Payroll to a Recipient

The next payment template that we are going to look at is "Payroll." This template allows you to create a payroll for your employees.

Note that you can use an existing payroll batch, or create a new one.

The "Recipient Employee Information" is optional and allows you to enter "Department" and "Employee ID" information for your records.

The unique capability of this template allows you to split the payment of your employees to up to three different accounts.

Payment Information

Select the payment type and enter the payment amount.

Payment Type:

Total Amount:

Memo/Addendum:

Payment Template

Select an existing template or create a new template for this payment.

Existing Batch:

New Batch:

Single Payment:

Primary Account Information

Enter the recipient primary account information in the fields provided below.

Use Existing Account Enter New Account

To Account *:

Account Type *:

Routing Number *:

Split A Information

Enter the amount and account information for the first payroll split in the fields provided below.

Enable Split A

Use Existing Account Enter New Account

Account Number *:

Account Type *:

Routing Number *:

User Template Access

Select other users that can access this payment template.

Bliss, Kirk W
 boop, betty
 Thompson, Melissa
 User, New
 User, Dev

Recipient Employee Information

Enter the recipient employee information in the fields provided below.

Department:

Employee ID:

Split B Information

Enter the amount and account information for the second payroll split in the fields provided below.

Enable Split B

Use Existing Account Enter New Account

Account Number *:

Account Type *:

Routing Number *:

Adding ACH Payments to a Recipient

The “ACH Payments” is a batch of ACH payments to several recipients’ accounts and one withdrawal from your account.

To add a recipient to an “ACH Payments” template, you will choose this option in the drop-down box.

Here you can choose to use an “Existing Batch” or create a “New Batch.”

All required fields will be marked by an asterisk.

Add New Payment for Recipient John Doe

Complete and submit this form to setup a payment template for this recipient.

Payment Information Select the payment type and enter the payment amount.	User Template Access Select other users that can access this payment template.
Payment Type: <input type="text" value="ACH Payments"/>	<input checked="" type="checkbox"/> Bliss, Kirk W
Amount: <input type="text" value="\$300.00"/>	<input checked="" type="checkbox"/> boop, betty
Memo/Addendum: <input type="text" value="Monthly Service Check"/>	<input checked="" type="checkbox"/> Thompson, Melissa
Payment Template Select an existing template or create a new template for this payment.	<input type="checkbox"/> User, New
<input checked="" type="radio"/> Existing Batch: <input type="text" value="batch"/>	<input checked="" type="checkbox"/> User, Dev
<input type="radio"/> New Batch: <input type="text"/>	<input type="button" value="Select All"/> <input type="button" value="Clear All"/>
<input type="radio"/> Single Payment: <input type="text"/>	
Recipient Account Information Enter the recipient account information in the fields provided below.	
<input type="radio"/> Use Existing Account <input checked="" type="radio"/> Enter New Account	
To Account *: <input type="text" value="77777777"/>	
Account Type *: <input type="text" value="Checking"/>	
Routing Number *: <input type="text" value="114000093"/>	
<input type="button" value="Submit"/> <input type="button" value="Help"/>	

Adding ACH Collections to a Recipient

The “ACH Collections” template allows you to make several debits against recipients’ accounts and one deposit into yours.

Here you can choose and “Existing Batch” or create a “New Batch.”

The “Payor Account Information” is the recipient’s account that will be debited.

Add New Payment for Recipient John Doe

Complete and submit this form to setup a payment template for this recipient.

Payment Information Select the payment type and enter the payment amount.	User Template Access Select other users that can access this payment template.
Payment Type: <input type="text" value="ACH Collections"/>	<input checked="" type="checkbox"/> Bliss, Kirk W
Amount: <input type="text" value="\$300.00"/>	<input checked="" type="checkbox"/> boop, betty
Memo/Addendum: <input type="text" value="Monthly Service Check"/>	<input checked="" type="checkbox"/> Thompson, Melissa
Payment Template Select an existing template or create a new template for this payment.	<input type="checkbox"/> User, New
<input checked="" type="radio"/> Existing Batch: <input type="text" value="collection batch"/>	<input checked="" type="checkbox"/> User, Dev
<input type="radio"/> New Batch: <input type="text"/>	<input type="button" value="Select All"/> <input type="button" value="Clear All"/>
<input type="radio"/> Single Payment: <input type="text"/>	
Payor Account Information Enter the payor account information in the fields provided below.	
<input type="radio"/> Use Existing Account <input checked="" type="radio"/> Enter New Account	
From Account *: <input type="text" value="77777777"/>	
Account Type *: <input type="text" value="Checking"/>	
Routing Number *: <input type="text" value="114000093"/>	
<input type="button" value="Submit"/> <input type="button" value="Help"/>	

Submitting a Template to Process

After completing the information on the template of your choice, you will hit the "Submit" button at the bottom of the screen. The page you will be presented with will be the "Edit Recipient" page shown here.

Here you will be able to view all of the payment templates that have been attached to the recipient.

Edit Recipient - John Doe
 Complete and submit this form to create a new recipient. The 'Manage Payments' section below allows you to create different payment templates for this recipient.

Recipient Information
 Enter information for this recipient.

Name *
 Display Name *
 International Recipient
 Payment Type * Individual Company
 Street 1
 Street 2
 City
 State
 Postal Code
 E-Mail
 Send E-Mail Notifications

Manage Payments
 This section lists the payments for this recipient. To manage payments, choose an action from the drop-down list, select a payment (if editing or deleting), and press 'Submit'.

Type	Template	Amount
ACH Collections	collection batch	\$ 300.00

To submit a transaction to be processed, you will choose the desired payment under the "Commercial" menu.

Commercial

- Recipients
- Single Payment
- Single Receipt
- Payroll
- Payments
- Collections
- Wire Transfer
- International Wire
- Tax Payment
- Positive Pay

For this example we will choose an "ACH Collections" batch. You will choose the desired batch from the drop-down box.

Multiple ACH Receipts
 This page allows you to quickly and easily make multiple ACH Receipts (debits) to an existing template in the system.

Select or Import Batch
 Select an existing batch collection template from the drop-down list or browse to import a NACHA-formatted collections file.

Batch
 Import

Payment Information
 Enter the payment information for this collection request.

Pay To
 To Account *
 Effective Date *
 ACH Format PPD CCD

Enter Payment Frequency

Pay	Notify Name	Amount	Addenda	Acct Number	Acct Type	Rou
<input type="checkbox"/>	<input checked="" type="checkbox"/> Doe, John	<input type="text" value="\$300.00"/>	<input type="text" value="Monthly Service C"/>	77777777	Checking	1140
<input type="checkbox"/>	<input checked="" type="checkbox"/> Payless Shoe Source	<input type="text" value="\$24.50"/>	<input type="text" value="memo addendum"/>	123456789	Checking	1234
<input type="checkbox"/>	<input type="checkbox"/> Target	<input type="text" value="\$15.00"/>	<input type="text" value="memo addendum"/>	22222222	Checking	777

Submitting a Template to Process

You can also expand the area below to make this a recurring transaction.

You must choose the recipients that you would like to be affected by this transaction, or you can choose "Select All" at the bottom of the screen.

You can also choose to notify the recipients on by e-mail on the date this transaction is processed.

Click on "Continue" to move forward with the processing of this transaction.

Enter Payment Frequency

Choose the frequency that you wish to associate with this payment. If you choose to draft a recurring payment, you will be required to fill in the appropriate fields below.

One-Time Recurring

Frequency:

Recur By:

on the 1st 2nd 3rd 4th Last
 of the month

Initiate the payment every month
 Initiate the payment every month(s)

Start Date:

No end date
 End after: payments
 End on:

Pay	Notify Name	Amount	Addenda	Acct Number	Acct Type	Rou
<input checked="" type="checkbox"/>	<input type="checkbox"/> Doe, John	\$2.00	Monthly Service C	77777777	Checking	114C
<input checked="" type="checkbox"/>	<input type="checkbox"/> Payless Shoe Source	\$24.50	memo addendum	123456789	Checking	1234
<input type="checkbox"/>	<input type="checkbox"/> Target	\$15.00	memo addendum	222222222	Checking	7777

Total: \$339.50

NOTE: Fields marked with an asterisk are required.

IMPORTANT NOTE:

The "Effective Date" is the date that the transaction will hit the recipient's account. There must be at least a two day window for all ACH transactions to be processed for the "Effective Date" to be achieved.

Multiple ACH Receipts

This page allows you to quickly and easily make multiple ACH Receipts (debits) to an existing template in the system.

Select or Import Batch
 Select an existing batch collection template from the drop-down list or browse to import a NACHA-formatted collections file.

Batch:

Import:

Payment Information
 Enter the payment information for this collection request.

Pay To:

To Account *:

Effective Date *:

ACH Format:

Submitting a Template to Process

The next page that you will be presented with is the "Submit Transaction" page. This will give you details of your transaction.

Submit Transaction

The details of your transaction are displayed below. Select the desired action from the buttons displayed at the bottom of this page. If you are unsure of your options, select HELP for a complete description of each.

Tracking Number:	11067
Drafted By:	William Macey
Create Date:	9/19/2008 10:26:37 AM
Status:	Drafted
Process Date:	9/22/2008
To Account Number:	XXXX9393
Total Payments:	3
Total Amount:	\$41.50
Description:	ACH Collections
Effective Date:	9/23/2008 12:00:00 AM
ACH Header:	Q2 Quality
ACH Class Code:	PPD

Recipient Doe, John -

Amount:	\$2.00
Account Number:	77777777
Account Type:	Checking
Routing Number:	114000093
Addenda:	Monthly Service Check

Recipient Payless Shoe Source -

Amount:	\$24.50
Account Number:	123456789

You will be able to view all of the details of the transaction that you are submitting to be processed.

Recipient Payless Shoe Source -	
Amount:	\$24.50
Account Number:	123456789
Account Type:	Checking
Routing Number:	123456780
Addenda:	memo addendum

Recipient Target -	
Amount:	\$15.00
Account Number:	222222222
Account Type:	Checking
Routing Number:	777777776
Addenda:	memo addendum

Send Mobile Authorization Alerts

make another payment

In order for this transaction to be approved and sent for processing you must choose "Approve" at the bottom of the screen. Choosing "Draft" will leave the transaction in a pending state until you come back and "Approve" it for processing. To cancel the transaction completely, you can choose "Cancel."

TERMS REVIEW:

Approve = transactions sent to the financial institution and are scheduled to process
Draft = transactions submitted but not authorized for processing
Cancel = if the transaction has not been processed this is a request to cancel it
Help = online Help descriptions, definitions etc.

Submitting a Template to Process

You will also be able to send this transaction for approval if necessary. This is an important feature for your users that you would like to grant "Draft" rights, but need an authorized user to "Approve."

Notice that there are several contact options for the "Eligible Approver" to give you more flexibility.

You can also have an e-mail notification sent to the user that "Drafted" the transaction upon the approval.

Send Mobile Authorization Alerts

This is a list of eligible approvers for this transaction. These people have necessary rights to approve this transaction and have enrolled to receive mobile authorization requests. You may select more than one contact, but only the first to authorize the payment will succeed. E-mail requests are for notification only and will require the approver to logon to approve the transaction.

Eligible Approver : Kirk Bliss (5 Notification Targets)

- (512) XXX - 2029 12:00 AM
- XXXXXbliss@XXXmail.com
- (678) XXX - 2962 12:00 AM
- (512) XXX - 3438 12:00 AM
- XXXXiss@XXXXXtware.com

Eligible Approver : Melissa Thompson (3 Notification Targets)

Send confirmation upon approval of this transaction to:

E-mail

make another payment

If you are an "Eligible Approver" you will be taken directly to the "Online Activity" page upon your choosing the "Approve" button on the "Submit Transaction" page.

The "Online Activity" page contains all the transactions that you have submitted online. This page can also be used to "Approve" or "Cancel" any pending transactions.

[My Personal Home Page](#) | [Open an Account](#)

Online Activity

This page contains transactions that you have submitted online. This page is also used to approve or cancel any pending transactions. Transactions may be grouped to help you more easily locate them.

• The status of transaction #11067 is: Drafted

Group By:

Search Options

Search: Status:

Tracking ID	Type	Amount	Details	Cre:
11067	ACH Collections	\$ 41.50	3 collections	09/1
10726	External Transfer	\$ 23.00	B of A Checking	07/1
10695	Payroll	\$ 75.00	Payless	07/1
10564	Funds Transfer	\$ 25.00	Regular Checking	06/2
10561	Funds Transfer	\$ 34.00	Regular Checking	06/2
10400	Stop Payments	\$ 12.00	Payee:payee	05/2
10399	Stop Payments	\$ 32.00	Payee:	05/2
10398	Stop Payments	\$ 0.00	Payee:	05/2
10352	ACH Single Receipt	\$ 14.00	Krystals	05/2
10275	Wire Transfer	\$ 0.00	HP	05/C
10173	Wire Transfer	\$ 32.00	HP	04/2
10152	Wire Transfer	\$ 0.00	HP	04/2

Online Activity Page

Transactions may be grouped to help you locate a specific transaction more easily.

Online Activity
This page contains transactions that you have submitted online. This page is also used to approve or cancel any pending transactions. Transactions may be grouped to help you more easily locate them.

Group By: Status

Search: Transaction Status Status: Active Search

pending transactions. Transactions may be grouped to help you more easily locate them.

Group By: Status

Search Options

Search: Transaction Status Status: Active Search

Transaction ID	Transaction Type	Date Created	Account	User	Amount	Details	Created
11085	Payment				\$ 14.00	Krystals	09/2
11069	EFTPS				\$ 30.00	IRS	09/1
11067	ACH Collections				\$ 41.50	3 collections	09/1

Online Activity
This page contains transactions that you have submitted online. This page is also used to approve or cancel any pending transactions. Transactions may be grouped to help you more easily locate them.

Group By: Status

Search Options

Search: Transaction Status Status: Active Search

Transaction ID	Transaction Type	Date Created	Account	User	Amount	Details	Created
11085	Payment				\$ 14.00	Krystals	09/2
11069	EFTPS				\$ 30.00	IRS	09/1
11067	ACH Collections				\$ 41.50	3 collections	09/1

There is also a quick action feature built into the "Online Activity" page for your convenience. You can view, approve, or cancel a transaction straight from this page.

Status: Drafted

Tracking ID	Type	Amount	Details	Created
11067	ACH Collections	\$ 41.50	3 collections	09/1
10400	Stop Payments	\$ 12.00	Payee:payee	05/2
10399	Stop Payments	\$ 32.00	Payee:	05/2
10398	Stop Payments	\$ 0.00	Payee:	05/2
10352	ACH Single Receipt	\$ 14.00	Krystals	05/2

In addition to creating your own batch, you can also import a file to be processed if it has already been created.

To begin the process, you will navigate to the template function that you wish to import a file for and then select the "Browse" button.

Payroll
This page allows you to quickly and easily make batch payroll payments (credits) based on created templates or imported payroll files.

Select or Import Batch
Select an existing batch payroll template from the drop-down list or browse to import a NACHA-formatted payroll file.

Batch:

Import:

Payment Information
Enter the payment information for this payroll request.

Pay From:

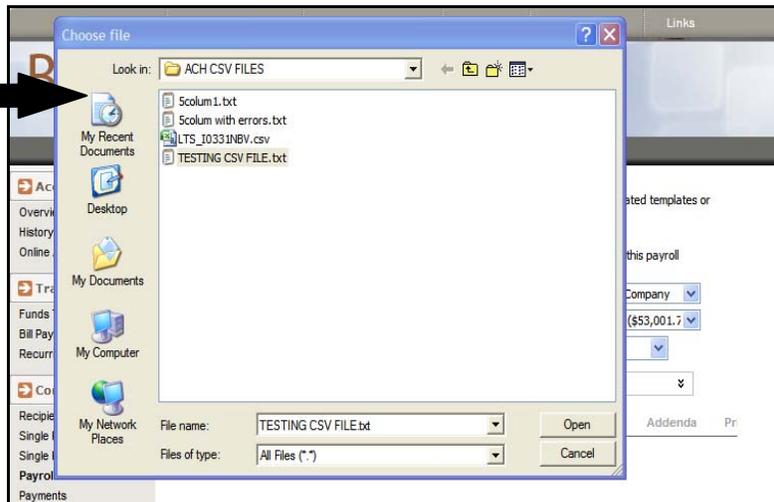
From Account *:

Effective Date *:

Payment Frequency:

Pay	Notify Name	Department	Employee ID	Total Amount	Addenda	Pr
-----	-------------	------------	-------------	--------------	---------	----

This is where you will be presented a new screen with the ability to select the file from the appropriate directory to import.



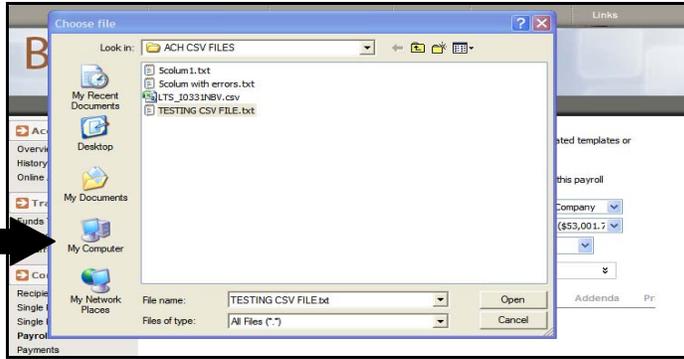
The system allows you to import Balanced ACH files, Unbalanced ACH files, and CSV formatted files.

Importing Formatted Files for Processing

For CSV formatted file imports, there are two options.

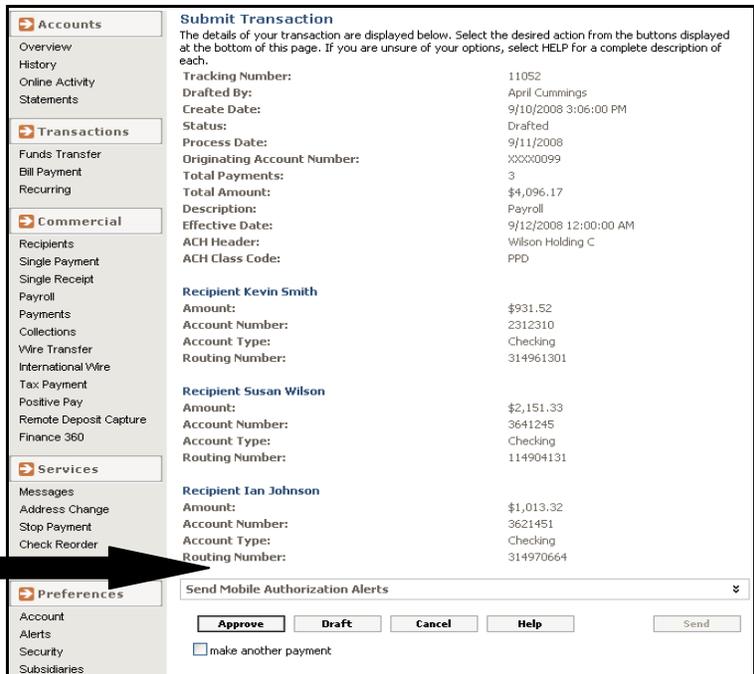
Option 1: CSV import to update template amounts.

After selecting the file, you will need to select the funding account, a valid payment date, and a Company ID for ACH Origination.



Note – the user will select funding account. The accounts in the list are based on specific users' account entitlement.

The last step in the process allows you to route the batch/template for approval and complete the origination of the ACH batch.



NOTE: This screen allows you to **Approve, Draft, or Cancel** this transaction. To submit this for processing, you must choose **Approve**.

Importing a CSV Formatted File

The critical components for processing the CSV import are first – having a template in which the names match the names in the input file.

Importing a CSV Formatted File

The screenshot shows a banking website interface for payroll import. The header includes navigation links for e-banking, Personal Banking, Business Banking, Lending, What's New?, and Links. The main heading is "Bank Your way Online, Voice, and Mobile".

Accounts

- Overview
- History
- Online Activity
- Statements

Transactions

- Funds Transfer
- Bill Payment
- Recurring

Commercial

- Recipients
- Single Payment
- Single Receipt
- Payroll**
- Payments
- Collections
- Wire Transfer
- International Wire
- Tax Payment
- Positive Pay
- Remote Deposit Capture
- Finance 360

Services

Payroll

This page allows you to quickly and easily make batch payroll payments (credits) based on created templates or imported payroll files.

Select or Import Batch

Select an existing batch payroll template from the drop-down list or browse to import a NACHA-Formatted payroll file.

Batch: Regular Payroll

Import:

Payment Information

Enter the payment information for this payroll request.

Pay From: Wilson Holding Company

From Account *: 00000099 : \$4,157.54

Effective Date *: 9/11/2008

Enter Payment Frequency:

Pay	Notify Name	Department	Employee ID	Total Amount	Addenda	Pri
<input type="checkbox"/>	<input type="checkbox"/> Ian Johnson	IT	8033	\$0.00		36
<input type="checkbox"/>	<input type="checkbox"/> Kevin Smith	Marketing	8012	\$0.00		23
<input type="checkbox"/>	<input type="checkbox"/> Susan Wilson	Accounting	8041	\$0.00		36

The CSV file has the same recipients as noted above. The screen shot seen here shows the actual import file.

TESTING CSV FILE - Notepad

File Edit Format View Help

```
Ian Johnson, 1013.32
Kevin Smith, 931.52
Susan Wilson, 2151.33
```

Option 2 – Importing a CSV formatted file to create an ACH batch.

Importing a CSV Formatted File

This option allows you to import a complete ACH payment from a CSV file format.

The steps to import are very similar to importing a CSV file to update amounts with one critical exception – **no batch is needed.**

In this file import method – you are creating an ACH batch directly from the CSV file (not updating amounts).

In the following screen shots, we will walk you through how to import a CSV file using the “Collections” (i.e. debits) as the example.

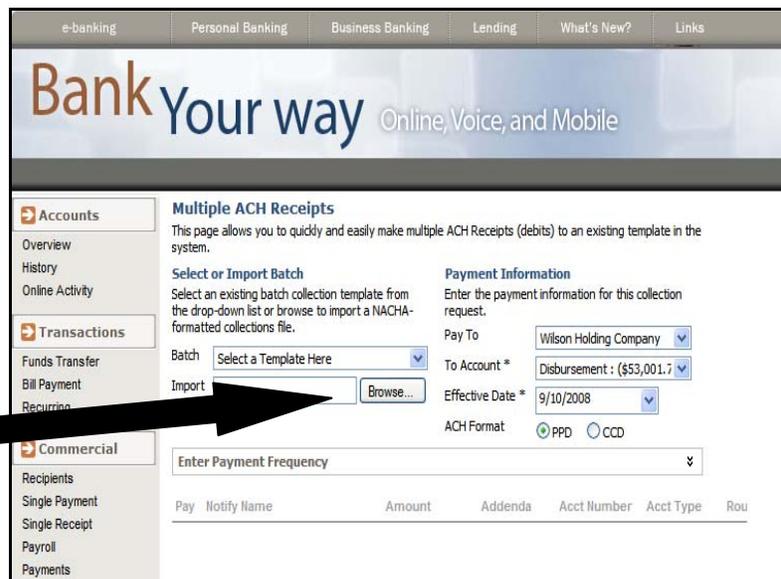
Similar to a CSV amount update, you will select the file to import by clicking the “Browse” button.

The CSV file format is as follows:

Name, routing transit number, account number, account type, amount

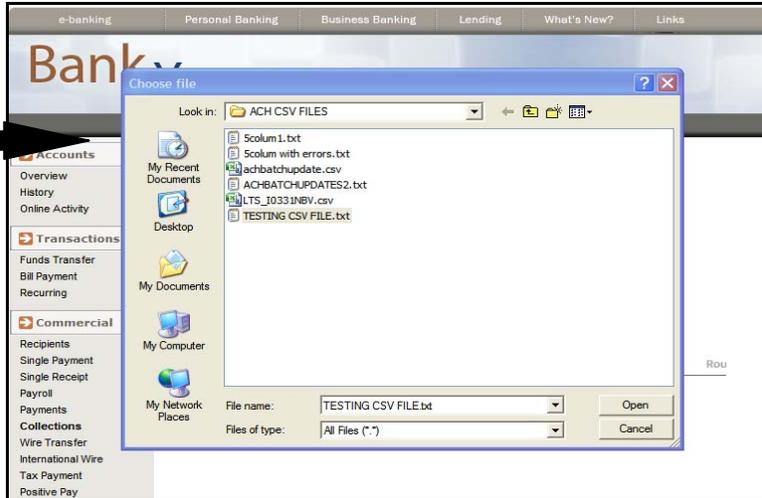
Here is an example of an import file:

```
Kevin Smith,114904131,8838333,1,2
Susan Wilson,114904131,83383227,1,2
Ian Johnson,114904131,477483833,1,2
Jamie Balouvic,114904131,33382820,1,2
Cater Johnson,114904131,338311000,1,2
Ryan Healy,114904131,909291123,1,5
Jake Sorrels,114904131,33322222,2,2
Cindy Martin,114904131,44447373,1,2
Jenna Wilson,114904131,222283833,1,2
Greg Erickson,114904131,29922033,1,0
```

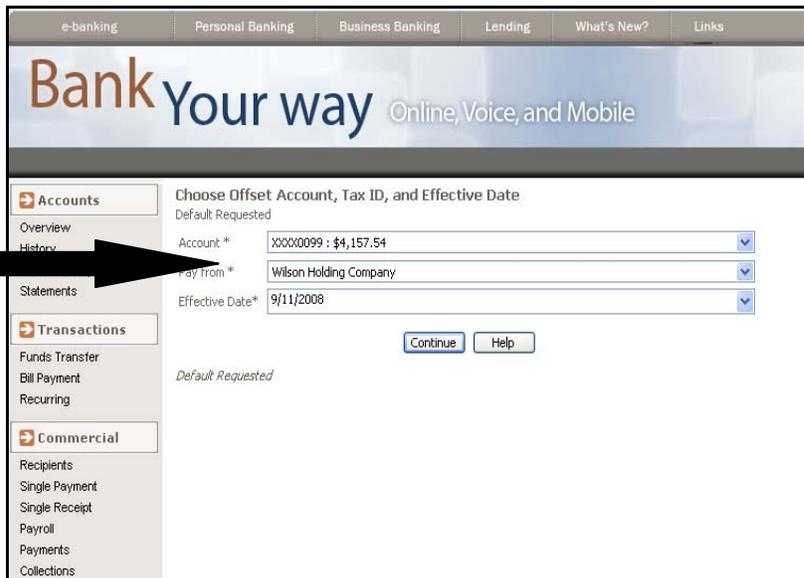


Importing a CSV Formatted File

Here, you select the file to import.



After selecting the file, you will need to select the funding account, a valid payment date, and a Company ID for ACH Origination.

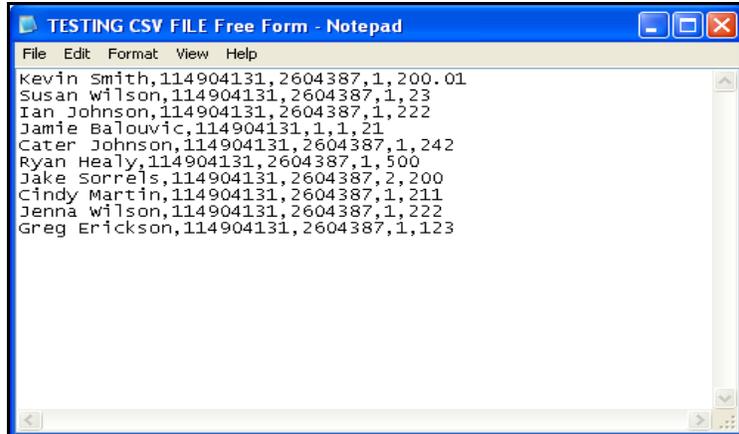


Importing a CSV Formatted File

The last step in the process allows you to route the batch/template for approval and complete the origination of the ACH collections batch.

<ul style="list-style-type: none"> Accounts Overview History Online Activity Statements Transactions Funds Transfer Bill Payment Recurring Commercial Recipients Single Payment Single Receipt Payroll Payments Collections Wire Transfer International Wire Tax Payment Positive Pay Remote Deposit Capture Finance 360 Services Messages Address Change Stop Payment Check Reorder Other Services Preferences Account Alerts Security Subsidiaries 	<p>Submit Transaction The details of your transaction are displayed below. Select the desired action from the buttons displayed at the bottom of this page. If you are unsure of your options, select HELP for a complete description of each.</p> <p>Tracking Number: 11053 Drafted By: April Cummings Create Date: 9/10/2008 4:56:29 PM Status: Drafted Process Date: 9/11/2008 Originating Account Number: XXXX0099 Total Payments: 10 Total Amount: \$1,964.01 Description: Payroll Effective Date: 9/12/2008 12:00:00 AM ACH Header: Wilson Holding C ACH Class Code: CCD</p> <p>Recipient Kevin Smith Amount: \$200.01 Account Number: 2604387 Account Type: Checking Routing Number: 114904131</p> <p>Recipient Susan Wilson Amount: \$23.00 Account Number: 2604387 Account Type: Checking Routing Number: 114904131</p> <p>Recipient Ian Johnson Amount: \$222.00 Account Number: 2604387 Account Type: Checking Routing Number: 114904131</p> <p>Recipient Jamie Balouvic Amount: \$21.00 Account Number: 1 Account Type: Checking Routing Number: 114904131</p>
---	---

Note – you cannot modify any components within the import file – but he or she is allowed to see each of the transactions and to completely verify the import.

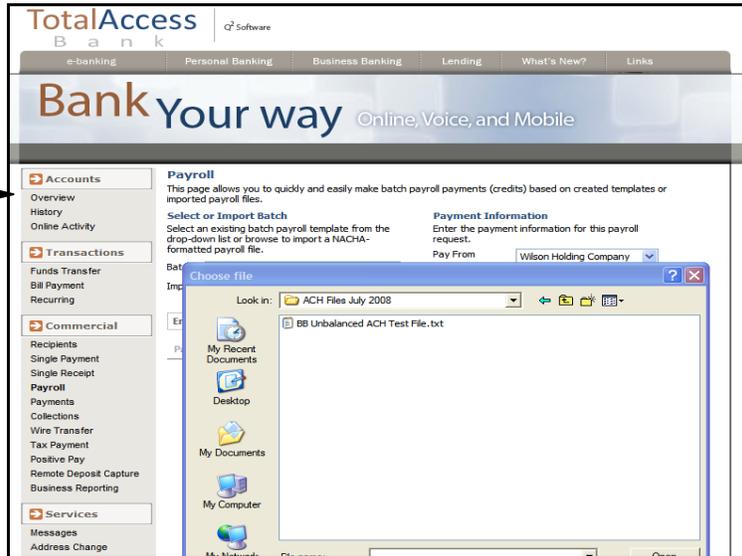


Importing an Unbalanced ACH File

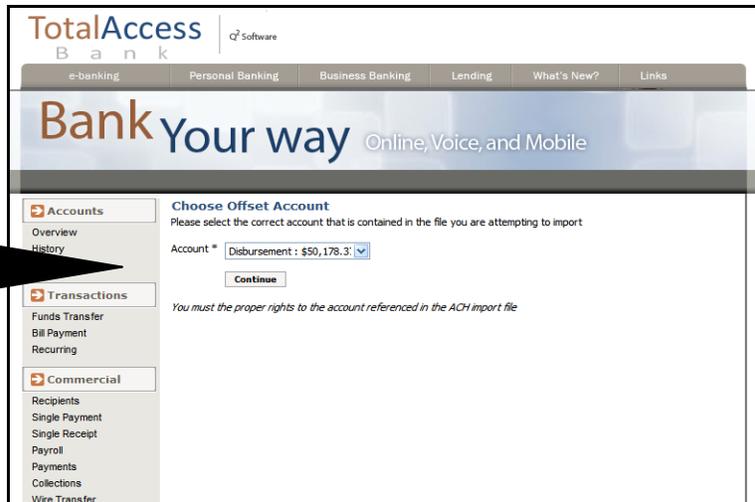
The process to import Unbalanced ACH files are as follows:

In this step, you will select a file to import from a local directory.

After attaching the selected file, you will select to continue to the next step.



This is where you will be presented a new screen with the ability to select an account from a drop down box.



Importing an Unbalanced ACH File

This is the final step in the process. Here you will be able to approve the transaction, draft or route mobile authorizations as needed to approvers within the company.

“Approve, Draft, Cancel,” or “Send Mobile Authorizations” here.



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Bank Your way

 Online, Voice, and Mobile

Accounts

- Overview
- History
- Online Activity

Transactions

- Funds Transfer
- Bill Payment
- Recurring

Commercial

- Recipients
- Single Payment
- Single Receipt
- Payroll
- Payments
- Collections
- Wire Transfer
- Tax Payment
- Positive Pay
- Remote Deposit Capture
- Business Reporting

Services

- Messages
- Address Change
- Stop Payment
- Check Reorder
- Other Services

Preferences

- Account
- Alerts
- Security
- User
- Manage Users
- User Rights
- Bill Payment
- Mobile
- Delivery

Sign Off

- Sign Off

Submit Transaction

The details of your transaction are displayed below. Select the desired action from the buttons displayed at the bottom of this page. If you are unsure of your options, select HELP for a complete description of each.

Tracking Number:	10552
Drafted By:	Joe Cody
Create Date:	6/23/2008 9:40:40 AM
Status:	Drafted
Process Date:	8/8/2008
Originating Account Number:	XXXX0175
Total Payments:	5
Total Amount:	\$274.27
Description:	TESTFILE08
Effective Date:	8/12/2008 12:00:00 AM
ACH Header:	ABC Corp
ACH Class Code:	PPD

Recipient BLUM, BASIL	
Amount:	\$25.23
Account Number:	111030634
Account Type:	Checking
Routing Number:	307070267

Recipient SANDOVAL, LISA	
Amount:	\$16.44
Account Number:	2220575498
Account Type:	Checking
Routing Number:	102000076

Recipient WILCOX, BABS	
Amount:	\$101.25
Account Number:	3330402365105
Account Type:	Checking
Routing Number:	307070005

Recipient DEANE, GERRY	
Amount:	\$19.43
Account Number:	444675597688
Account Type:	Checking
Routing Number:	102000021

Recipient BRAND, GEORGE	
Amount:	\$111.92
Account Number:	5552815389
Account Type:	Checking
Routing Number:	107006347

Send Mobile Authorization Alerts ▼

make another payment

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In addition to the payment templates available for you, you can also choose to send a "Wire Transfer" or an "International Wire" from your online banking site.

Initiating a Domestic Wire

You will choose the "Wire Transfer" option under the "Commercial" menu to send a domestic wire.

This form allows you to choose a recipient that you have attached to a wire payment, or to "Free Form" a recipient without having to create a recipient profile.

You will fill out the form just as you would a form at your financial institution. The "Beneficiary Information" is the information of the recipient of the wire.

The "Beneficiary Financial Institution" is the recipient of the wire's account information at the receiving financial institution.

If an "Intermediary Financial Institution" is used for payment, complete this section - *not required*.

Use Intermediary Institution - Check this box.

Initiating an International Wire

You will choose the "International Wire" option under the "Commercial" menu to send an international wire.

A screenshot of a web application's 'Commercial' menu. The menu items are: Recipients, Single Payment, Single Receipt, Payroll, Payments, Collections, Wire Transfer, International Wire (highlighted with a blue bar), Tax Payment, and Positive Pay. A black arrow points from the text on the left to the 'International Wire' option.

This form allows you to choose a recipient that you have attached to a wire payment, or to "Free Form" a recipient without having to create a recipient profile.

A screenshot of the 'International Wire' form. It is divided into several sections: 'Beneficiary Information' (Recipient dropdown, Name, Address 1-3, E-Mail, Send E-Mail Notification checkbox), 'Payment Information' (From Account, Subsidiary, Payment Date, Currency, Amount, Description), 'Beneficiary Financial Institution' (To Account, SWIFT/BIC, Name), and 'Intermediary Financial Institution' (Use Intermediary Institution checkbox, SWIFT/BIC, Name). A black arrow points from the text on the left to the 'Recipient' dropdown menu.

You will fill out the form just as you would a form at your financial institution. The "Beneficiary Information" is the information of the recipient of the wire.

A close-up screenshot of the 'Beneficiary Financial Institution' and 'Intermediary Financial Institution' sections. The 'Beneficiary Financial Institution' section includes fields for To Account, Account Type (Checking), Routing Number, Name, Street 1, Street 2, City, State (Texas), and Postal Code. The 'Intermediary Financial Institution' section includes a 'Use Intermediary Institution' checkbox, Routing Number, Name, Street 1, Street 2, City, State (Texas), and Postal Code. A red arrow points from the text in the red box to the 'Use Intermediary Institution' checkbox.

The "Beneficiary Financial Institution" is the recipient of the wire's account information at the receiving financial institution.

If an "Intermediary Financial Institution" is used for payment, complete this section - *not required*.
 Use Intermediary Institution - Check this box.

Submitting Wires for Processing

At the bottom of both the domestic and international wire pages, there is an option for you to make the wires recurring by expanding at the arrows.

Enter Payment Frequency

Choose the frequency that you wish to associate with this payment. If you choose to draft a recurring payment, you will be required to fill in the appropriate fields below.

One-Time Recurring

Frequency: Initiate the payment every month
 Recur By: Initiate the payment every month(s)

on the 1st 2nd 3rd 4th Last Start Date:

of the month No end date
 End after: payments
 End on:

NOTE: Fields marked with an asterisk are required. If no recipient is selected from the drop-down, recipient information may be entered manually, but will not be saved for later reuse.

After submitting the wire, you will be presented with the "Submit Transaction" page.

Submit Transaction

The details of your transaction are displayed below. Select the desired action from the buttons displayed at the bottom of this page. If you are unsure of your options, select HELP for a complete description of each.

Tracking Number:	11068
Drafted By:	William Macey
Create Date:	9/19/2008 11:09:16 AM
Status:	Drafted
Payment Date:	9/19/2008
Originating Account Number:	XXXX4774
Amount:	\$0.00
Message to Beneficiary:	testing message to bene
Description:	
Beneficiary Name:	HP
Beneficiary Street 1:	125 Avenue C
Beneficiary Street 2:	Suite 293423
Beneficiary City:	Austin
Beneficiary State:	TX
Beneficiary Postal Code:	788879789
Beneficiary FI Routing Number:	234234325
Beneficiary FI State:	TX
To Account Number:	324324234
To Account Type:	Checking
Wire Header:	Q2 Quality

Here you can send for additional authorization if needed, or choose to "Approve, Draft," or "Cancel" the transaction.

Send Mobile Authorization Alerts

This is a list of eligible approvers for this transaction. These people have necessary rights to approve this transaction and have enrolled to receive mobile authorization requests. You may select more than one contact, but only the first to authorize the payment will succeed. E-mail requests are for notification only and will require the approver to logon to approve the transaction.

Eligible Approver : Kirk Bliss (5 Notification Targets)

<input type="checkbox"/> (512) XXX - 2029	<input type="text" value="12:00 AM"/>
<input type="checkbox"/> XXXXXbliss@XXXmail.com	
<input type="checkbox"/> (678) XXX - 2962	<input type="text" value="12:00 AM"/>
<input type="checkbox"/> (512) XXX - 3438	<input type="text" value="12:00 AM"/>
<input type="checkbox"/> XXXiss@XXXXXtware.com	

Eligible Approver : Melissa Thompson (3 Notification Targets)

Send confirmation upon approval of this transaction to:

E-mail

make another payment

Submitting Wires for Processing

As with the other transactions we have reviewed, you will be brought to the “Online Activity” page once you have made your selection.



[My Personal Home Page](#) | [Open an Account](#)

Online Activity

This page contains transactions that you have submitted online. This page is also used to approve or cancel any pending transactions. Transactions may be grouped to help you more easily locate them.

Group By:

Search Options

Search: Status:

Status: Cancelled					
Tracking ID	Type	Amount	Details	Cre:	
11068	Wire Transfer	\$ 0.00	HP	09/1	
11056	Funds Transfer	\$ 23.00	Special Checking	09/1	
11055	ACH Single Receipt	\$ 25.00	Krystals	09/1	
10570	Funds Transfer	\$ 4.00	Regular Checking	06/2	

As before, you will be able to take advantage of the quick action menu features from the “Online Activity” page.



Status: Drafted					
Tracking ID	Type	Amount	Details	Cre:	
11067	ACH Collections	\$ 41.50	3 collections	09/1	
	ACH Collections - 11067	\$ 23.00	B of A Checking	07/1	
	View Transaction	\$ 75.00	Payless	07/1	
	Approve Transaction	\$ 25.00	Regular Checking	06/2	
	Cancel Transaction	\$ 34.00	Regular Checking	06/2	
10400	Stop Payments	\$ 12.00	Payee:payee	05/2	
10399	Stop Payments	\$ 32.00	Payee:	05/2	
10398	Stop Payments	\$ 0.00	Payee:	05/2	
10352	ACH Single Receipt	\$ 14.00	Krystals	05/2	

Submitting a Tax Payment

Another feature that you will be able to access from the "Commercial" menu is "Tax Payments."

A screenshot of a web application's 'Commercial' menu. The menu items are: Recipients, Single Payment, Single Receipt, Payroll, Payments, Collections, Wire Transfer, International Wire, Tax Payment, and Positive Pay. The 'Tax Payment' item is highlighted with a blue background. A black arrow points from the text on the left to this item.

From this screen, you will be able to choose either "Federal Tax (IRS) or choose a specified state if applicable.

A screenshot of the 'Tax Payment' screen. The page title is 'Tax Payment' and the subtitle is 'This page allows you to quickly and easily make a Tax payment (credit) to a supported Tax Agency.' Below this, there is a section 'Tax Authority and Forms' with instructions: 'Select a tax authority from the drop-down list, then double-click to select the required form from the available forms for that authority.' A dropdown menu for 'Tax Authority' is open, showing 'Federal Tax (IRS)' selected. Below the dropdown is a list of forms for the selected authority, including 'Form 2290 - Fed...', 'Form 2438 - Reg...', 'Form 3520 - Inf...', 'Form 4720 - Ret...', 'Form 5227 - Spl...', 'Form 5811 - Ex...', 'Form 6069 - Ret...', and 'Form 706GS(D)'. A black arrow points from the text on the left to the 'Federal Tax (IRS)' dropdown.

The most common tax payment is the "Form 941 - Employers Quarterly Tax Return Federal Tax Deposit" and we will use this in our example.

A screenshot of the 'Federal Tax Form 941 - Employers Quarterly Tax Return Federal Tax Deposit' screen. The page title is 'Federal Tax Form 941 - Employers Quarterly Tax Return Federal Tax Deposit' and the subtitle is 'Complete and submit this form to make a federal tax payment to the IRS.' The screen is divided into several sections: 'Complete Form' with fields for Taxpayer ID (999999999), Tax Period End Date (9/19/2008), To Account (23401009), and Routing Number (061036000); 'Tax Payment Information' with fields for Pay From (Q2 Quality), From Account (XXXX9393 : \$5,073.81), Effective Date (9/20/2008), and Tax Type (Amended); and 'Tax Payment Detail' with three sub-sections. Each sub-section has an 'Amount' field set to '\$10.00' and a 'Sub-Category' dropdown. The first sub-section is 'Social Security Amount', the second is 'Medicare Amount', and the third is 'Withholding Amount'. Black arrows point from the text on the left to each of these sub-sections. At the bottom of the screen are 'Continue' and 'Help' buttons.

You have the capability of splitting these into three different "Sub-Categories" or as a total payment for your convenience. "Social Security Amount, Medicare Amount," and "Withholding Amount" are the three sub-categories.

Click "Continue."

Submitting a Tax Payment

The “Submit Transaction” page will be displayed upon admission of the payment.

Note that the format of the transaction is properly coded for the correct tax code. 

Submit Transaction

The details of your transaction are displayed below. Select the desired action from the buttons displayed at the bottom of this page. If you are unsure of your options, select HELP for a complete description of each.

Tracking Number: 11069
 Drafted By: William Macey
 Create Date: 9/19/2008 11:18:07 AM
 Status: Drafted
 Process Date: 9/22/2008
 Originating Account Number: XXXX9393
 Amount: \$30.00
 Tax Form: Form 941 - Employers Quarterly Tax Return Federal
 To Account Number: 23401009
 Routing Number: 061036000
 Effective Date: 9/23/2008 12:00:00 AM
 Addenda: TXP*999999999*94100*080901*1*1000*2*1000*3*1000*\
 ACH Header: Q2 Quality

Send Mobile Authorization Alerts ▼

make another payment

After choosing whether to send for “Mobile Authorizations,” or to “Approve, Draft,” or “Cancel” the transaction, you will once again be taken to the “Online Activity” screen.

Online Activity

This page contains transactions that you have submitted online. This page is also used to approve or cancel any pending transactions. Transactions may be grouped to help you more easily locate them.

• The status of transaction #11069 is: Drafted

Group By: Status

Search Options ^

Search: Transaction Status Status: Active

Status: Drafted					
Tracking ID	Type	Amount	Details	Cre:	
11069	EFTPS	\$ 30.00	IRS	09/1	
<div style="border: 1px solid gray; padding: 2px;"> EFTPS - 11069 </div>					
	CH Collections	\$ 41.50	3 collections	09/1	
	External Transfer	\$ 23.00	B of A Checking	07/1	
	Payroll	\$ 75.00	Payless	07/1	
	Funds Transfer	\$ 25.00	Regular Checking	06/2	
10561	Funds Transfer	\$ 34.00	Regular Checking	06/2	

Positive Pay

The last option to choose under your “Commercial” menu is “Positive Pay.”

What is “Positive Pay?”

Positive Pay is a simple, secure, and automated tool that allows you to submit issued check files, make decisions, and analyze reconciliation reports- all via the web in a secure and paperless environment.

How it works:

When your business writes checks, they are sent to your financial institution in an electronic file called an “issued check file.” The file contains check numbers, amounts,

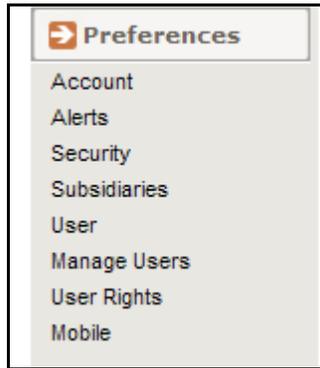
From this menu, you will be able to access your “Positive Pay” account.



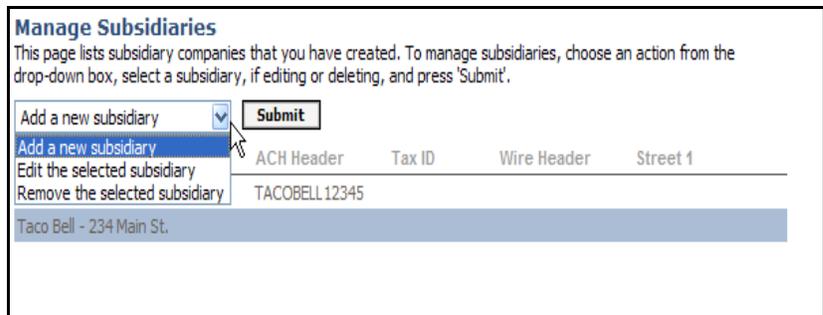
The next feature will be found under the “Preferences” menu.

Under “Subsidiaries,” you will be able to manage in companies that might fall under you main parent company, or holding company.

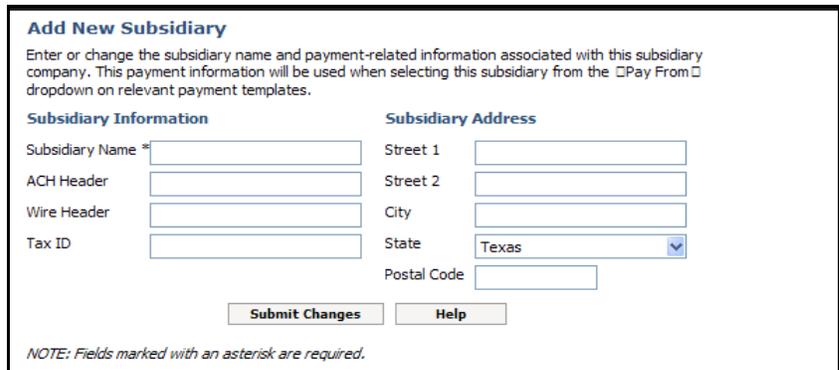
Managing Subsidiaries



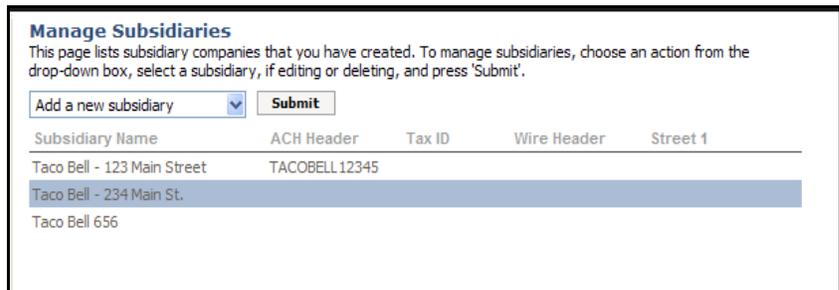
Under the “Manage Subsidiaries” page, you will be able to “Add a new subsidiary, Edit the selected subsidiary,” or “Remove the selected subsidiary.”



To add a new subsidiary, you will need to fill out the necessary information.



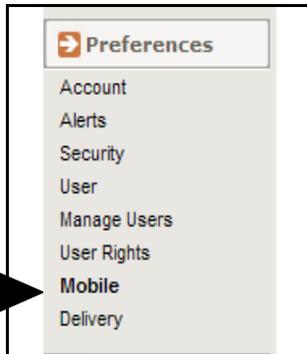
After submitting the required information, you will be returned to the “Manage Subsidiaries” page.



Mobile Authorizations/Mobile Banking

As we discussed in processing transactions, you can send out “Mobile Authorizations” to a user that has approval rights for a transaction.

To set this up, you will choose the “Mobile” option under the “Preferences” menu.



This screen not only accesses the “Mobile Authorization” page, but also the self-enrollment for “Mobile Banking.” “Mobile Banking” is a service that your financial institution may provide that allows you to access your online banking from your internet-enabled portable device (i.e. cell phone.)

A screenshot of the 'Mobile Preferences' page. At the top, it says 'Complete and submit the information on this page to establish or update your mobile preferences. Mobile preferences allow users to send you payment authorization requests to your specified contact information.' Below this are two tabs: 'Mobile Enrollment' (selected) and 'Mobile Authorizations'. The 'Mobile Enrollment' section contains a checkbox labeled 'Yes, enable my User ID and Password for use on my mobile device' which is checked. Below that is a 'Mobile Access' section with a URL 'https://demo.q2software.com/q2m' and an 'E-Mail Address' field containing 'kbliss@q2software.com' with a 'Send' button. At the bottom are 'Submit Changes' and 'Help' buttons.

To set up your “Mobile Authorization” choose the appropriate tab. Here you can choose your four-digit personal identification number, and your secure access information options.

You can also choose the transaction types that you would like to be an “Eligible Approver.”

Choose “Submit Changes” to approve your choices.

A screenshot of the 'Mobile Preferences' page with the 'Mobile Authorizations' tab selected. The 'Mobile Authorization Settings' section includes a 'Mobile Authorization Code' field with a masked input (dots), a note 'Your code should be numeric and exactly 4 digits in length', and three 'E-Mail Address' and 'Phone Number' fields. The 'E-Mail Address 1' field contains 'kbliss@q2software.com'. The 'Phone Number 1' field contains '(512) 914-3438' and 'Phone Number 2' contains '(512) 685-2029'. The 'Mobile Authorization Enrollment' section has a list of transaction types with checkboxes: ACH Collections, ACH Payments, ACH Single Payment, ACH Single Receipt, EFTPS, External Transfer, Funds Transfer, International Wire, and Payroll. The 'ACH' and 'Payroll' options are checked. There are 'Select All' and 'Clear All' buttons. At the bottom are 'Submit Changes' and 'Help' buttons.

Signing Off

Make sure that you sign off after you are finished using your commercial online banking site to ensure the safety and security of your information.



Review

In this material, we covered the commercial online banking features. We have showed how you can manage your own users for your business and assign specific rights to those users. We covered how to create recipients that represent people or businesses that you either will be crediting or debiting. In addition to creating different payment templates, we also saw how you can import Balanced ACH files, Unbalanced ACH files, and CSV formatted files. Domestic and international wires, tax payments, managing subsidiaries and also availability to access Positive Pay are also features of the online commercial banking.

