

User Guide

Digital Banking IQ Premier

Published on 3/29/2021

Digital Banking IQ Premier User Guide

3.8 Release

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Published in the United States of America

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Using This Guide

Bottomline Technologies, Inc., developed this User Guide to help you understand how to navigate and use Digital Banking IQ Premier.

Conventions


The following table describes the conventions used in this guide.

This convention	Indicates
bold text	<ul style="list-style-type: none"> Names of items in the user interface, such as menus, options, fields, tabs, or buttons.
<i>italic text</i>	<ul style="list-style-type: none"> Names of files to execute as part of a procedure. Items that vary according to the environment or situation. References to other parts of the product documentation.
<code>code text</code>	<ul style="list-style-type: none"> File names and paths. Code examples. Text of messages displayed on the computer screen. Text you enter in a form or in a command window.
<i><italic code text></i>	<ul style="list-style-type: none"> Variable parts of a file name or path. Information that you enter in a form or in a command window where the actual text depends on particular circumstances.
hyperlink	<ul style="list-style-type: none"> Cross references to other parts of this guide. Links to Web sites or email addresses.

Welcome

This user guide is designed to aid you in finding your way around and using Digital Banking IQ Premier. The system is divided into a number of sections corresponding to application modules, which are represented by the chief selections on the application's [Options Menu](#).

The menu categories are

- [Home Page](#)
- [Payments & Transfers](#)
- [Payment Fraud Control](#)
- [Reporting](#)
- [User Management](#)
- [Options Menu](#) 
- [Help Center](#)
- [Log Out](#)

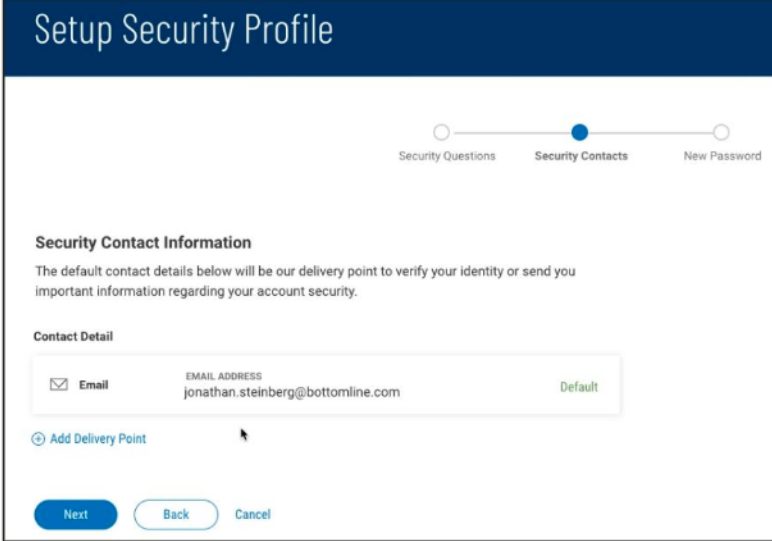
Navigation

The following section provides a brief tour of the application and offers tips for working in the program.

Logging in for the First Time

When you log in to the system for as a new, first-time user, you are presented with the Setup Security Profile screen. It walks you through the process of establishing your user profile.

1. The first step in the process is adding a series of [security questions](#) that can be used to identify you in case you forget your password and need to reset it.
2. Once you have entered the security questions, click the **Next** button. The Security Contact Information section displays your primary contact information as entered by the administrator. To add a second contact point such as an additional email address or number for text messaging, click **Add Delivery Point**, and enter this second contact point. Click **Next**.

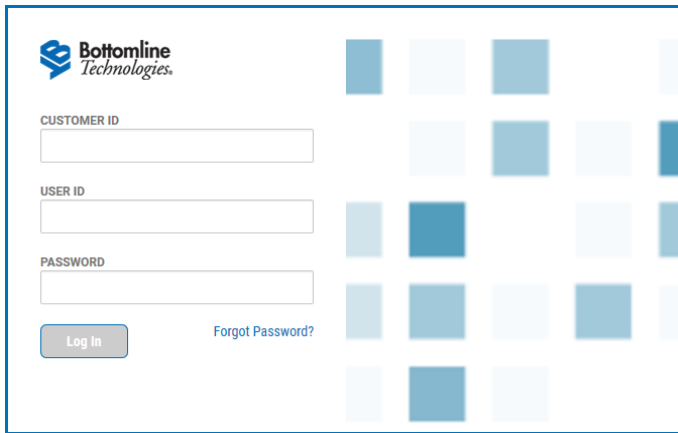


The screenshot shows the 'Setup Security Profile' screen. At the top, there is a progress indicator with three steps: 'Security Questions', 'Security Contacts' (which is currently active and highlighted with a blue dot), and 'New Password'. Below the progress indicator, the 'Security Contact Information' section is displayed. It includes a sub-header 'Security Contact Information' and a note: 'The default contact details below will be our delivery point to verify your identity or send you important information regarding your account security.' Underneath, there is a 'Contact Detail' section with a table-like structure. The table has three columns: 'Email' (with an envelope icon), 'EMAIL ADDRESS' (with the value 'jonathan.steinberg@bottomline.com'), and 'Default' (with a green checkmark). Below the table, there is a blue link that says 'Add Delivery Point'. At the bottom of the screen, there are three buttons: 'Next' (highlighted in blue), 'Back', and 'Cancel'.

3. The last step in the process is entering your new password, which will replace the temporary one assigned by the administrator. Enter the password, and then enter it again to confirm. When you are finished, click **Done**.

Logging in

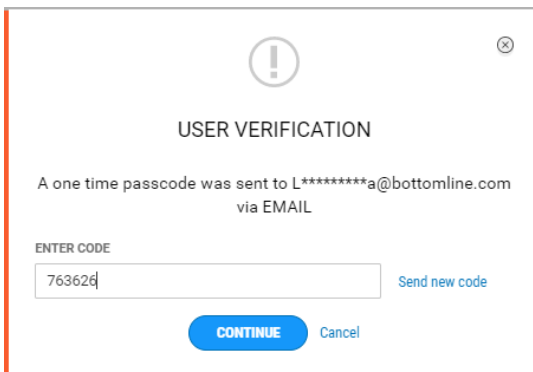
When you launch the application, the first screen you see is the Log In screen.



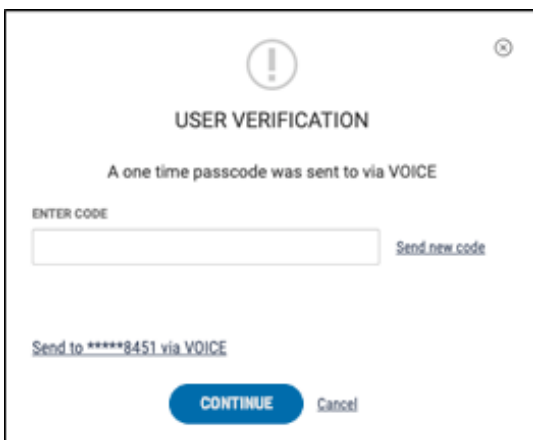
Enter your customer ID, user ID, and password, and then click **Log In**. You will proceed to the [Home page](#), which provides access to all areas of the program.

Security Challenges When Logging On

Your administrator may have set up your company so that whenever you log on to the application, you are required to enter a one-time passcode (OTP). The administrator can send this passcode to you by email, SMS text message, or voice call. If you correctly enter the passcode, you will proceed to the Home page. However, if you enter the passcode incorrectly, you will be locked out of the system, and your administrator will have to unlock your access.

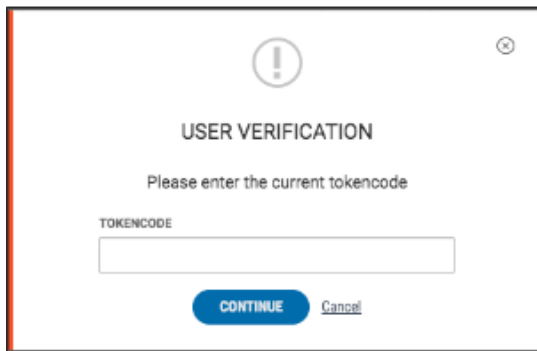


User verification via email



User verification via voice call

Your company may be set up to use VIP tokens as an alternative to OTP user verification. If so, you will be required to enter a current tokencode upon logging in.



Enter the code, and then click **Continue** to log in.

Note that the administrator may also set up the company so that once you are logged in, you will need to repeat the verification process when performing certain actions such as creating and reversing payments.

Your security challenges rely on information, such as phone numbers and email addresses, contained in your user profile. For information, see [Profile Maintenance](#).

Security Questions

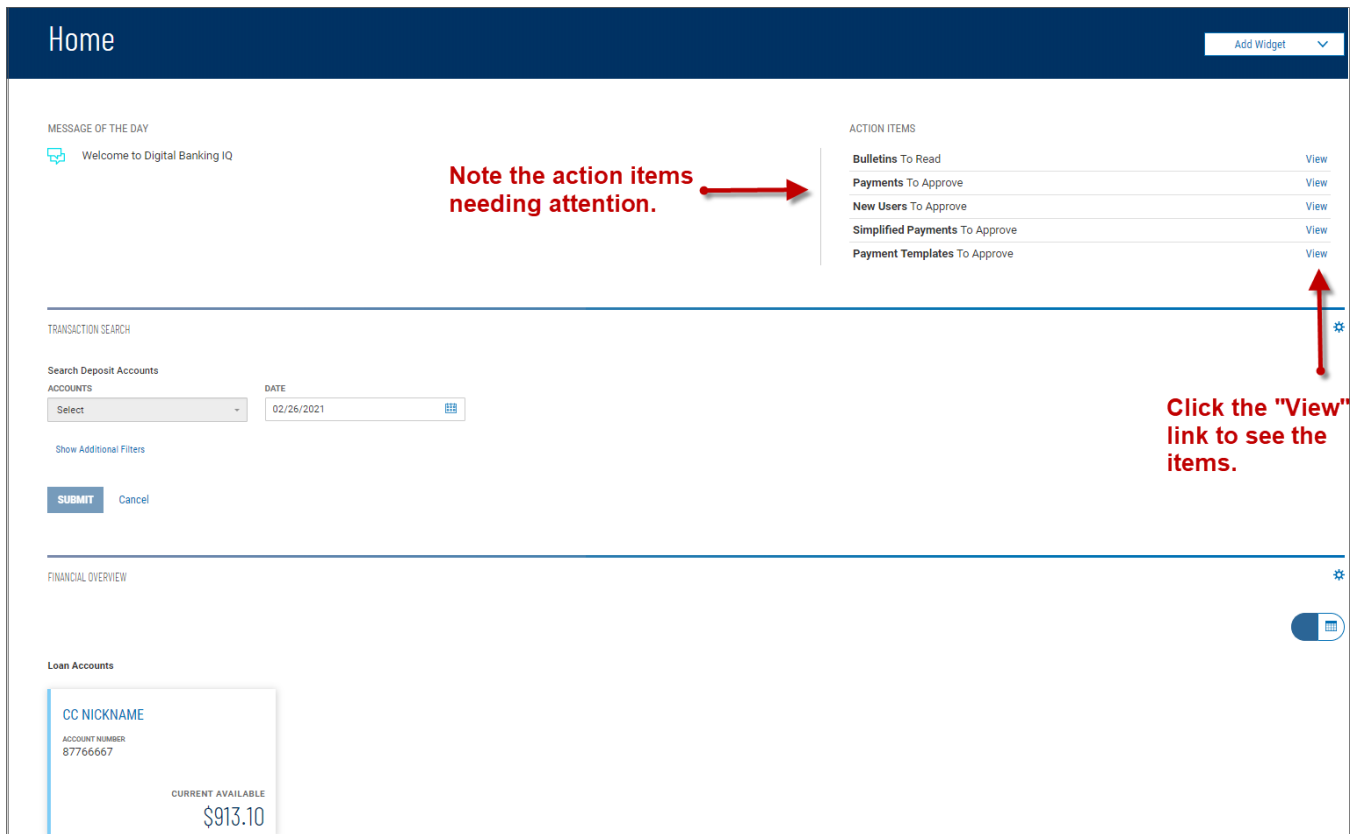
Your system may be configured to prompt you for the answers to different security questions in the event you forget your password. If your system has been configured for this feature, the first time you log in, you will be asked to answer a series of three security questions. Answer the questions, and click **Save**.

If you forget your password while logging into the system, click the **Forgot Password** link on the Log In screen. The system will prompt you to answer some of the security questions you answered previously. You must answer the questions correctly in order to reset your password.

For information on entering or changing your security questions, see [Enter or Change Security Questions](#).

Home Page and Widgets

The Home Page provides the ability for you to personalize your onscreen experience with a group of widgets. Widgets are small components that allow you to perform a variety of common tasks such as quickly making a payment, transferring funds, stopping payment on a check, making positive pay decisions, and maintaining contacts. The Notification widget, which tells you about actions that you need to take, is the only widget that must remain on the Home Page. Otherwise, you can add and remove widget as desired.



Home Page with Widgets

Notification Widget

In the illustration above, the Notification widget tells you that you have bulletins to read. Click the **View** link to see bulletins. When you have finished, click the arrow to the left of the *Bulletins* heading to return to the Home page.



Note also the **Payments To Approve** action item. Click it to navigate automatically to the [Payment Center](#), where you can see the payments needing your approval.

Payment Center

PAYMENTS PAYMENT TEMPLATES PAYMENT MAPS NACHA IMPORT

Initiate ▾

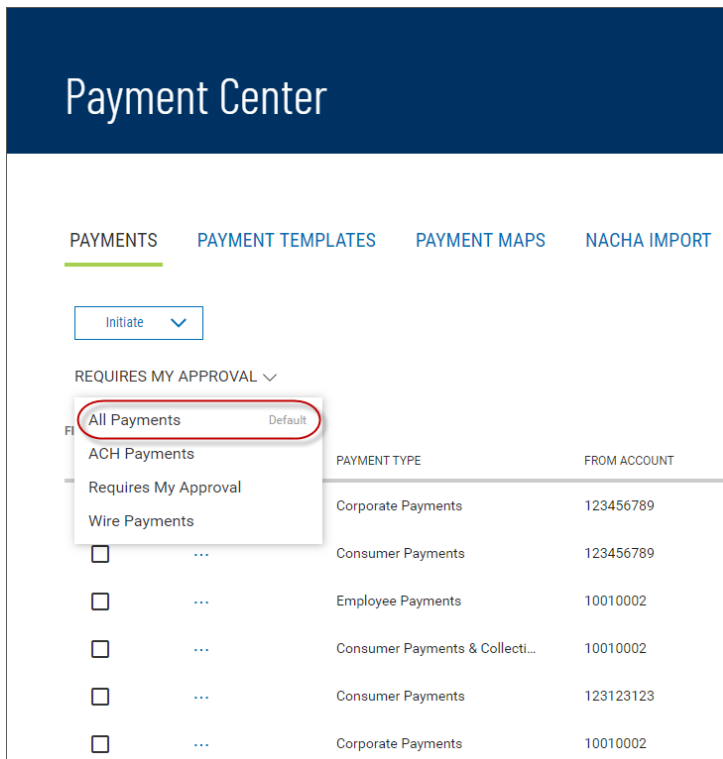
REQUIRES MY APPROVAL ▾

FILTERS STATUS (3) Show Values

<input type="checkbox"/> ALL	ACTIONS	PAYMENT TYPE	FROM ACCOUNT
<input type="checkbox"/>	...	Corporate Payments	123456789
<input type="checkbox"/>	...	Consumer Payments	123456789
<input type="checkbox"/>	...	Employee Payments	10010002
<input type="checkbox"/>	...	Consumer Payments & Collecti...	10010002
<input type="checkbox"/>	...	Consumer Payments	123123123
<input type="checkbox"/>	...	Corporate Payments	10010002
<input type="checkbox"/>	...	Employee Payments	10010002
<input type="checkbox"/>	...	Employee Payments	123123123
<input type="checkbox"/>	...	Consumer Payments	123123123
<input type="checkbox"/>	...	Telephone Initiated Collections	-

The list is filtered to show only those payments that need approval.

You can select a different filter by clicking the down arrow ▾ to the right of **Requires My Approval**.



Note that **All Payments** is the default filter for the list. For more information, see [Filtering a List](#).

In this guide, we will discuss the widgets in a default layout, so, for example, when we describe the Balance & Transaction Reporting **workspace**¹, we will describe the two default BTR-oriented widgets: [Balance & Transaction Reporting](#) and [Transaction Search](#).

The Home Page is the first screen you see after logging on to the program. If your page was configured by an administrator, you will see a series of widgets already in place.

Managing Widgets

You can add widgets to the Home Page, as well as move existing widgets to different locations on the page. You can also resize existing widgets and remove those you don't want to use anymore.

To add a widget:

1. On the application Home Page, click **Add Widgets**.
2. Select the desired widget from the list.


The newly added widget appears on the page.

To move a widget:

- Left-click the widget and, with the mouse button depressed, drag and drop the widget to the desired position on the Home Page.

¹Widgets are small components that allow you to perform a variety of common tasks such as quickly making a payment, transferring funds, stopping payment on a check, taking action on tasks, and making positive pay decisions. A workspace is a grouping of individual widgets. For example, the Payment Center workspace combines both the Payments and Payment Templates widgets.

To resize a widget:

1. Click the **Options** icon  in the upper right-hand corner of the widget.
2. Click **Resize**.

The widget is resized so that it takes up only half the width of the screen.

3. To return the widget to its original size, repeat Steps 1 and 2.

To remove a widget:

1. Click the **Options** icon in the upper right-hand corner of the widget.
2. Click **Remove**.

The widget is deleted from the screen. It can be added again as desired.

A brief description of available widgets follows this section.

ACH Pass-Thru Widget

Pass-through files are NACHA files generated outside the application. After the file is imported, it is sent along to the bank with no further processing applied. The ACH Pass-Thru feature lets you import files either as individual batches OR as pass-through files. The ACH Pass-Thru Widget lets you import pass-through files in NACHA or delimited-file format. For more information, see [ACH Pass-Thru](#).

ACH Totals Widget

The ACH Totals widget allows you to send notifications, to a designated recipient, of ACH file totals for a given customer. For more information, see [ACH Totals](#).

Account Summary Widget

The Bank Account Summary widget lists the balances of the accounts that you have permission to see. The available balance information includes opening ledger, current ledger, opening available, and current available balance. You can also access transaction details and account statement reports from the widget. For more information, see [Balance & Transaction Reporting](#).

Audit Report Widget

The Audit Report widget in the [User Management](#) workspace displays information about all user actions taken in the DBIQ Premier application on the current day. It allows administrators to monitor user activity. For more information, see [Audit Report](#).

Check Issue Management Widget

The Check Issue Management widget displays all check issues and voids created in the system. It also allows you to add check issue/voids, cancel stops, and place stops. For more information, see [Check Issue Management](#).

Check Positive Pay Widget

The Check Positive Pay widget displays all check and electronic payment transactions that the bank identifies as suspect, as well as allowing you to view a decision history for each of them. Based on the information displayed for each item, you can decide which items to pay or return. For more information, see [Check Positive Pay Exceptions](#).

Electronic Reports Widget

The Electronic Reports widget lets you search for ERD reports and/or reports by receiver group. For more information, see [Electronic Reports](#).

Financial Overview Widget

The Financial Overview widget provides an at-a-glance reference to your accounts. It lists all accounts by account type, 25 accounts per page, in account-name order.

The screenshot shows the 'FINANCIAL OVERVIEW' widget. At the top left, a red arrow points to a plus sign (+) next to 'Loan Accounts' with the text 'Click to open an account list'. At the top right, there is a minus sign (-) next to 'Investment Accounts' with a red arrow pointing to it and the text 'Click to close a list'. Below this is a table of accounts with columns for 'ACCOUNT NAME', 'ACCOUNT NUMBER', 'YESTERDAY'S VALUE', and 'TODAY'S POSITION'. The table lists a 'checking' account and several 'Investment Account' entries. At the bottom left, there is a plus sign (+) next to 'Other Accounts'. In the top right corner of the widget, there is a gear icon and a toggle switch. In the bottom right corner, there is a refresh icon, the text 'As of 03/02/2021 10:24 AM', a print icon, and a page number '1'.

ACCOUNT NAME	ACCOUNT NUMBER	YESTERDAY'S VALUE	TODAY'S POSITION
checking	654654	-	-
Investment Account	13489793234	-	-
Investment Account Five	4129643	-	-
Investment Account Four	1348923551	-	-
Investment Account Six	8981234	-	-
Investment Account Three	985333	-	-
Investment Account Two	89804522234	-	-

To see the list of accounts for a given account type, click the plus sign + to the left of the account-type name. To close the list, click the minus sign.

Depending on the account type, you will see useful information for each listed account, such as balances or principal owed.

Like the [Notifications](#) widget, the Financial Overview widget appears by default on the [Home Page](#).

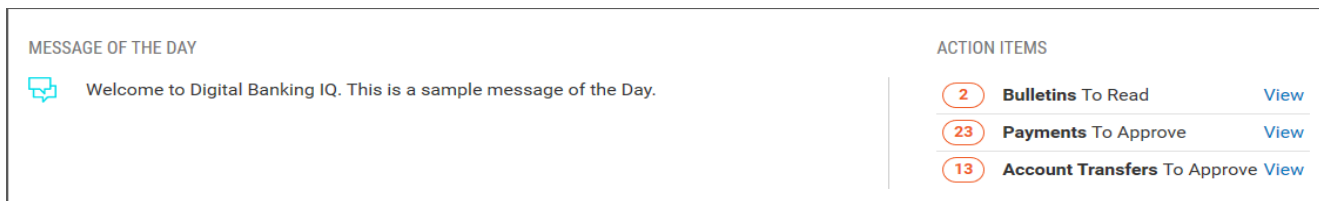
Notifications Widget

The Notifications widget provides notification of actions that have occurred in the system and items that are awaiting your attention, including


- Bulletins to Read
- Payments To Approve
- Account Transfers To Approve
- Positive Pay Exceptions

Click the **View** link corresponding to a notification. For example, if you click the **View** link for Payments To Approve, the Payment Center will appear with the transactions list filtered for payments ready to approve only. You can then take action on the items in the list.

The widget also displays the message of the day that administrators want to share with all users of the system.



The screenshot shows a widget with two main sections. On the left, under the heading "MESSAGE OF THE DAY", there is a speech bubble icon and the text "Welcome to Digital Banking IQ. This is a sample message of the Day." On the right, under the heading "ACTION ITEMS", there is a list of three items, each with a red circular badge containing a number and a "View" link. The items are: "2 Bulletins To Read", "23 Payments To Approve", and "13 Account Transfers To Approve".

MESSAGE OF THE DAY		ACTION ITEMS	
	Welcome to Digital Banking IQ. This is a sample message of the Day.	2	Bulletins To Read View
		23	Payments To Approve View
		13	Account Transfers To Approve View

The Notifications widget is the only widget that must be positioned on and remain on the [Home Page](#).

Payee Directory Widget

The Payee Directory widget is a list of those companies and individuals to whom you make regular payments. Once you have added payees to the system, they will be available for selection in the **Receiver Information** section of payment screens. For more information, see [Payee Directory](#).

Payment Templates Widget

You can create payment templates that contain commonly used payment information. Payments can then be made from these templates, saving time and improving efficiency. The Template List View widget lets you view and manage templates created in the application. For more information, see [Payment Templates](#).

Payments Widget

The Payments widget allows you to create and manage payments. You can perform a number of operations, including viewing, editing, modifying, approving, and deleting payments. For more information, see [Payments](#).

Quick Transfer Widget


The Quick Transfer widget lets you complete a simple money transfer between two accounts.

QUICK TRANSFER

FROM ACCOUNT **TO ACCOUNT**

Select Select

TRANSFER DATE **AMOUNT**

07/25/2019  0.00

MEMO Optional

Making a Simple Transfer

To make a simple transfer:

1. With the **Transfer tab** selected, select the accounts between which you want to transfer funds (the From and To accounts).
2. Use the calendar icon to select the transfer date.
3. Enter an amount.
4. (optional) Enter a brief memorandum.
5. Click **Submit**.

Simplified Payments Widget

The Simplified Payments widget lets you manage corporate payments in a streamlined fashion on the order of bill pay system. You first set up a directory of payees; see [Payee Directory](#).

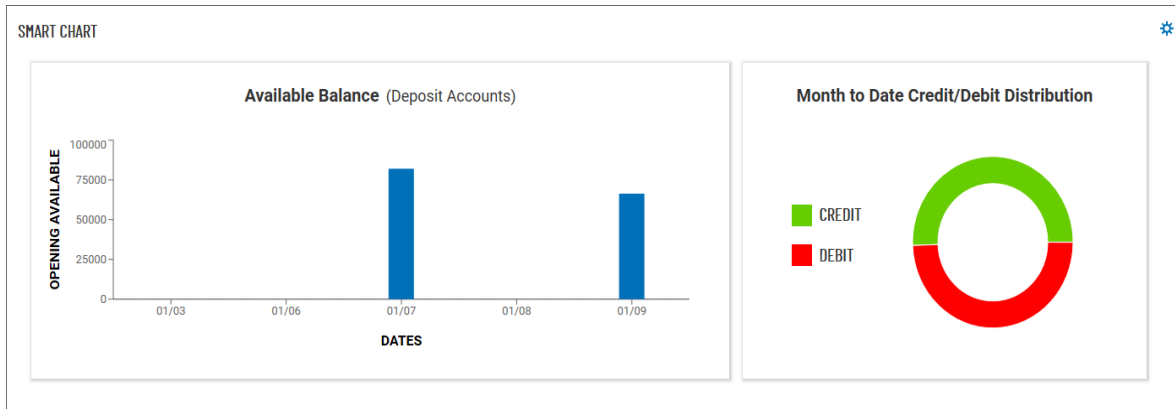
Once the list is established, for each payee you can initiate the following types of payments:

- Send Payment - Regular Payments (ACH credits), Expedited Payments (domestic wire payments), International Wire Payments
- Collect Payment (ACH debits)
- Tax Payment
- Loan Payment
- Loan Draw
- Employee Payments - Payroll and Expense Reimbursements

For more information, see [Simplified Payments](#).

Smart Chart Widget

The Smart Chart Widget is available to all users entitled to [Balance & Transaction Reporting](#). The widget provides a visualization of the available balance trend across all deposit accounts over a five-day range. It also provides a visualization of the month-to-date debit/credit mix.



Stop Payments Widget

The Stop Payments widget shows stop payments and cancel stop payments. For more information, see [Stop Payments](#).

Transaction Search Widget

The Transaction Search widget lets you find transactions for a given account or accounts. For more information, see [Transaction Search](#).

Transfer Templates Widget

You can create transfer templates that contain commonly used transfer information. Transfers can then be made from these templates, saving time and improving efficiency. The Transfer Templates widget lets you view and manage templates created in the application. For more information, see [Transfer Templates](#).


Transfers Widget

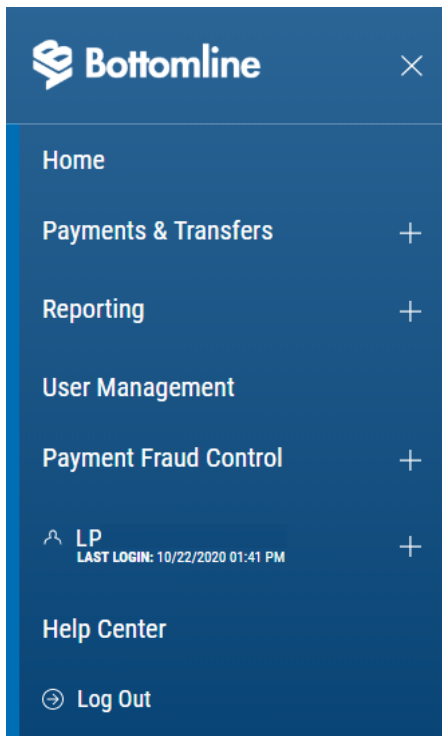
The Transfers widget allows you to create and manage Transfers. You can perform a number of operations, including viewing, editing, modifying, approving, and deleting transfers. For more information, see [Transfers](#).

User Management Widget

The User Management widget lets you add, modify, delete, or view system users. For more information, see [User Management](#).

Slide-out or Sidebar Menu

Navigation through the application is controlled by the Slide-out (Sidebar) menu that appears at the left of the screen. To activate it, click the "hamburger" button .



From the menu, you can navigate to the following program areas:

- [Payments & Transfers](#)
- [Reporting](#)
- [Payment Fraud Control](#)
- [User Management](#)
- [Options Menu](#)
- [Log Out](#)


You can also return to the [Home page](#). Click the arrow to the right of the desired selection.

Note that the **Payments & Transfers** and **Reporting** options and the **Options Menu** are marked by a plus sign. Click it to see further options. For **Payments & Transfers**, these include

- [Transfers](#)
- [Stop Payments](#)
- [Payment Center](#)

For **Reporting**, the additional options include


- [Balance & Transactions](#)
- [Statements and Reports](#)

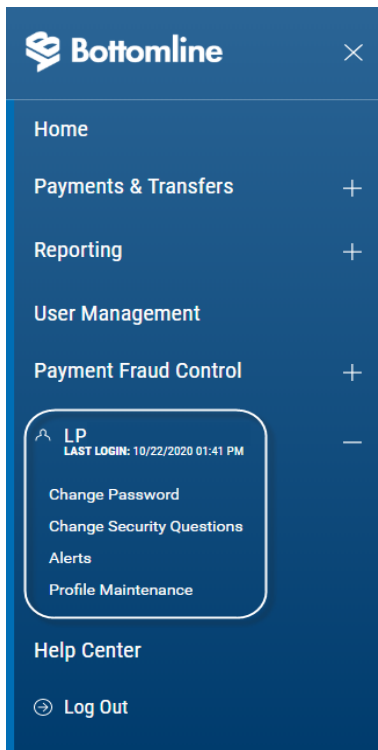
The **Options Menu** (marked by the **User** icon ) offers a series of options associated with your individual access to the application:

- [Change Password](#)
- [Change Security Questions](#)
- [Alerts](#)
- [Profile Maintenance](#)

Finally, the [Help Center](#) provides online help for the DBIQ Premier application.

Options Menu

The **Options Menu** (marked by the **User** icon ) is the last area on the [Slide-out Menu](#). It gives you access to a series of options associated with your individual access to the DBIQ Premier application.



These options include

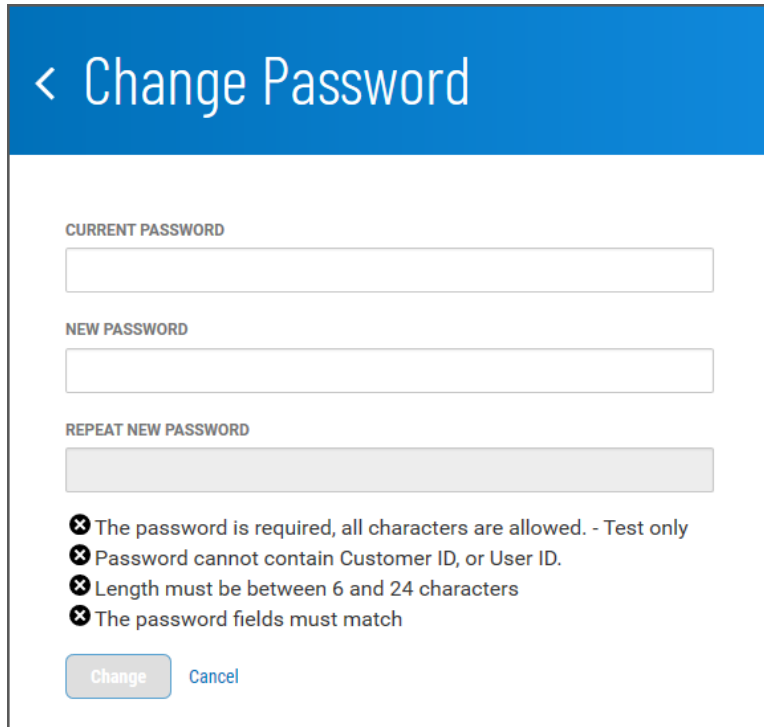
- [Change Password](#)
- [Change Security Questions](#)
- [Alerts](#)
- [Profile Maintenance](#)

Change Password

You can change your password as a security measure or whenever you receive an administrator- or a system-generated email notification that your password has been changed. If you receive a password-change notification, you will receive a temporary password, and you will need to change the password to one of your own choosing in order to keep using the application, because the temporary password will expire.

To change your password:

1. On the **Slide-out Menu**, expand the **Options Menu** if necessary, and click **Change Password**.



< Change Password

CURRENT PASSWORD

NEW PASSWORD

REPEAT NEW PASSWORD

- ✘ The password is required, all characters are allowed. - Test only
- ✘ Password cannot contain Customer ID, or User ID.
- ✘ Length must be between 6 and 24 characters
- ✘ The password fields must match

Change Cancel

2. Enter the current password (possibly your temporary password).
3. Enter the new password following the guidelines at the bottom of the screen. These guidelines are designed for maximum security.
4. Enter the password again in the **Repeat New Password** box.
If your entries match, the **Change** button will become available.
5. Click **Change**.

Enter or Change Security Questions

If you forget your password while logging into the system, click the **Forgot Password** link on the Logon screen. The system will prompt you to answer some of the security questions you answered previously. You must answer the questions correctly in order to reset your password.

To enter or change your security questions:

1. On the **Slide-out Menu**, expand the **Options Menu** if necessary, and click **Change Security Questions**.

< Change Security Questions

To update your security questions, select 3 questions, type your answers and then Save. Leaving the page without saving will clear current questions and answers.

- Three questions must be selected and answered.
- Answers are not case-sensitive and must be unique.
- Answer should have at least 3 characters.
- Special characters are allowed.

Mask Answers

QUESTION 1
In what city did you meet your spouse/significant other?

ANSWER

QUESTION 2
In what city does your nearest sibling live?

ANSWER

QUESTION 3
In what city is your vacation home? (Enter full name of city only)

ANSWER

Save Cancel

2. Answer the three questions posed on the screen following the guidelines at the top of the screen. If for security reasons you want your answers to be masked, check the **Mask Answers** box.

The answers you enter will appear as a series of dots.

QUESTION 1
In what city did you meet your spouse/significant other?

ANSWER
••••••

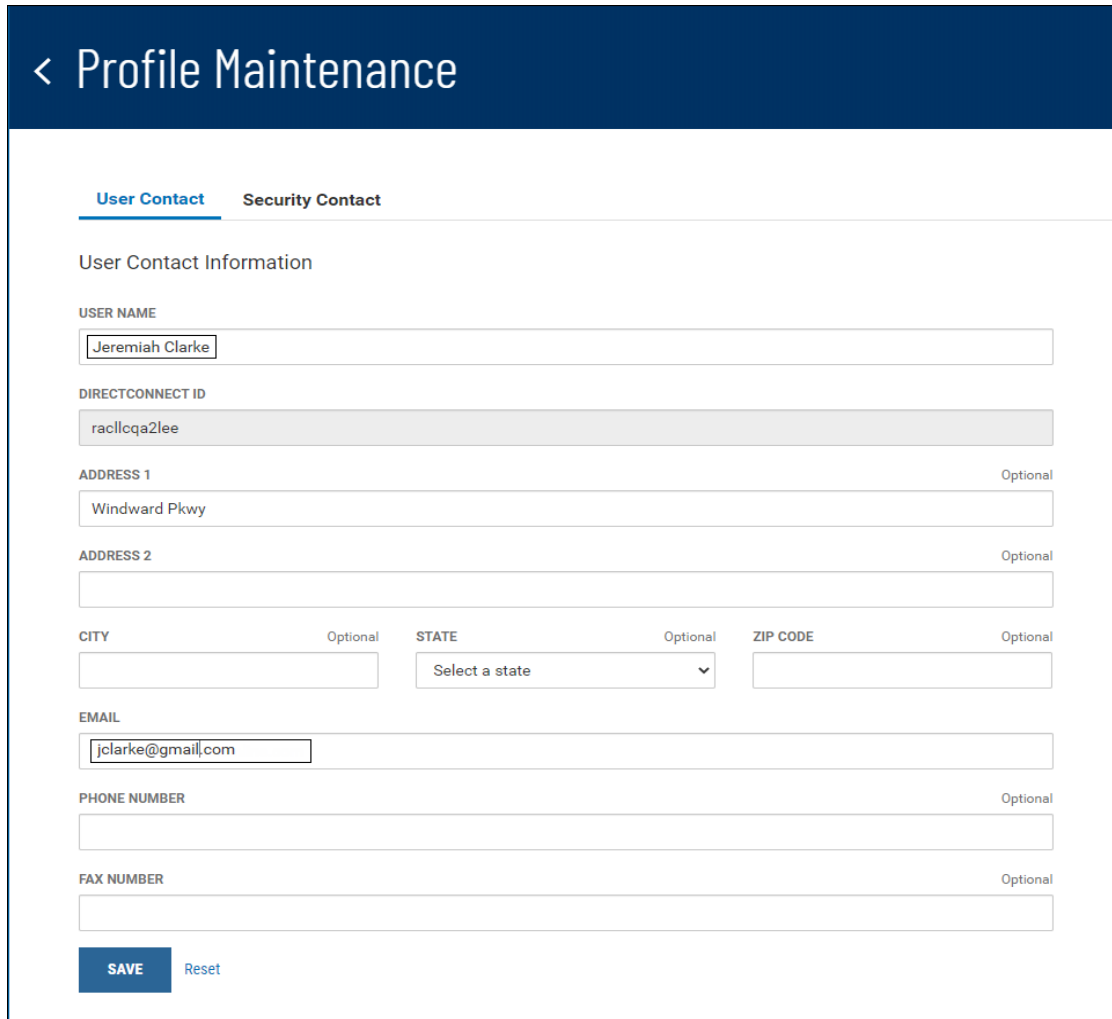
3. When you have finished, click **Save**.

Profile Maintenance

The Profile Maintenance feature lets you enter and maintain your personal contact information.

To enter your user contact information:

1. On the **Slide-out Menu**, expand the **Options Menu** if necessary, and click **Profile Maintenance**.



The screenshot shows a web interface for "Profile Maintenance". At the top, there is a dark blue header with a back arrow and the text "Profile Maintenance". Below the header, there are two tabs: "User Contact" (which is selected and underlined) and "Security Contact". The "User Contact Information" section contains several input fields: "USER NAME" with the value "Jeremiah Clarke"; "DIRECTCONNECT ID" with the value "racllcqa2lee"; "ADDRESS 1" with the value "Windward Pkwy" and an "Optional" label; "ADDRESS 2" with an empty field and an "Optional" label; "CITY" with an empty field and an "Optional" label; "STATE" with a dropdown menu showing "Select a state" and an "Optional" label; "ZIP CODE" with an empty field and an "Optional" label; "EMAIL" with the value "jclarke@gmail.com"; "PHONE NUMBER" with an empty field and an "Optional" label; and "FAX NUMBER" with an empty field and an "Optional" label. At the bottom left, there is a blue "SAVE" button and a "Reset" link.

2. Enter all profile information; the **User Name** and **Email** fields will be automatically populated with your existing profile information as entered by your administrator.
3. When you have finished, click **Save**.

Setting Up Voice Delivery of the One-Time Passcode

You can set up the profile so that you receive the One-Time Passcode (OTP) via a voice call.

To set up voice delivery of the OTP:

1. On the **Slide-out Menu**, expand the **Options Menu** if necessary, and click **Profile Maintenance**.
2. Click the **Security Contact** tab.

< Profile Maintenance

User Contact **Security Contact**

Security Contact Information
For Passcode Delivery

TEXT MESSAGE
(678) 427-3134 Default
[Remove](#)

EMAIL ADDRESS
jclarke@gmail.com Make Default
[Remove](#)

VOICE CALL EXTENSION Optional DELAY
(770) 235-1315 2 seconds Make Default

SAVE

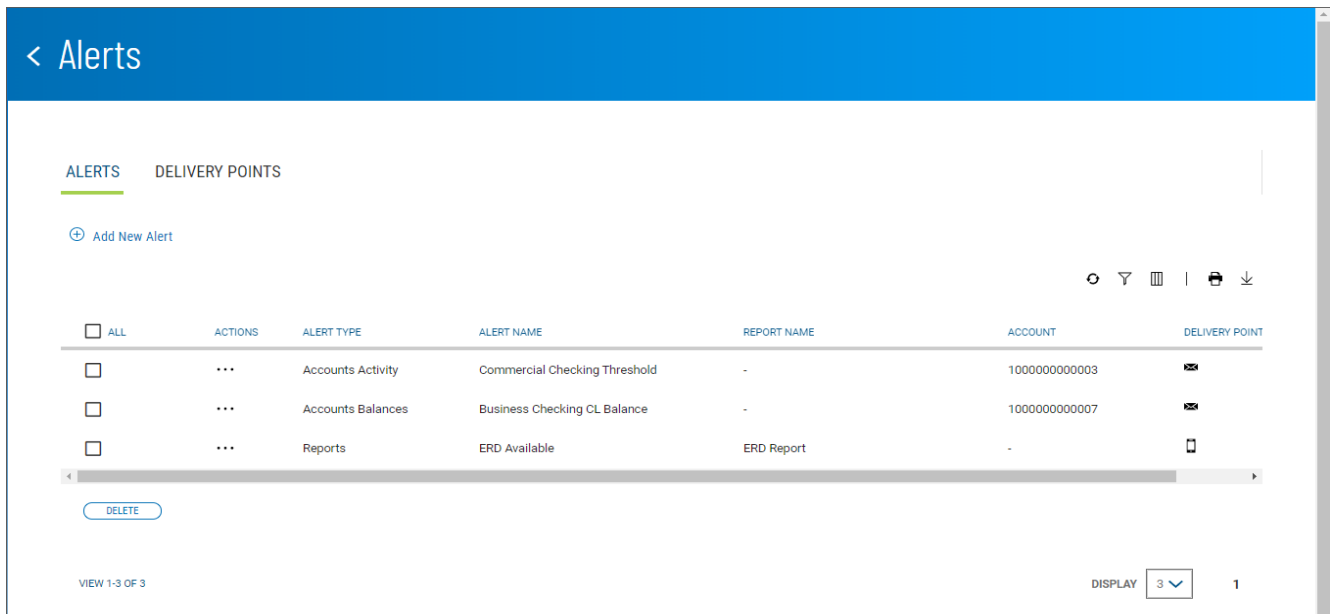
3. Enter the phone number for the voice call, including an optional extension.

The non-selectable delay time is the number of seconds the system waits between dialing the main number and the extension. The delay allows the receiving system time to issue the typical "If you know your party's extension..." message.

4. To make voice call the default delivery method for the OTP, click the **Make Default** link.
5. When you have finished, click **Save**.

Alerts

The Alerts feature configures the system to automatically send alerts when certain conditions or events occur. For example, a Wire Approval alert can be sent when a wire transfer reaches Approval Required status.



The Alerts list view displays the following information about existing alerts:

- Alert Type
- Alert Name
- Report Name – If the alert concerns a report, such as alerting when on is available
- Account – The account or accounts for which conditions trigger an alert
- Delivery Point – The method (for example, email ✉) by which the alert is delivered

To add an alert:

1. On the **Slide-out Menu**, expand the **Options Menu**, and click **Alerts**.
2. Click **Add New Alert**.

Adding an Account Activity Alert

Account Activity alerts notify you of transactions affecting selected accounts. You determine the criteria that trigger the alert.

To add an Account Activity alert:

1. Enter an alert name.
2. Check the boxes for the accounts that you want the alert to notify you about, for example, Commercial Checking, then click the right arrow to place them in the **Selected Accounts** column.

Account Activity
Notifies you of transactions matching your criteria post to designated account(s).

ALERT NAME

Available Accounts ⓘ

Select All

Commercial Checking

Test Loan Account

Business Checking

Premier Checking

Commercial Checking

Premier Biz Checking

Selected Accounts

Select All

Commercial Checking

Payroll Funding

Check the boxes of the desired accounts...

...then click the right arrow to place them in the "Selected Accounts" column

3. Use the **Transactions** drop-down menu to select the transactions that will trigger the alert, for example, *ACH Transfers*.
4. Use the **Threshold** drop-down menu to select a threshold amount that will trigger the alert. Available choices are
 - Any Amount
 - Greater Than
 - Less Than
 - Equal To
 - Between
5. Now enter a threshold amount or amounts. If you select *Between*, you will choose two threshold amounts.
6. Use the **Deliver To** drop-down menu to select a delivery point for the alert: *E-mail*, *SMS*, or both.

7. (optional) If desired, click the **Add Additional Delivery Point** link.
 - Use the **Delivery Point** drop-down to select Email or SMS.
 - Enter either the email address or SMS number.
 - If desired, enter a nickname by which the delivery point will be referenced.

- Click **Add**.
8. When you have finished, click **Save**.
 You return to the Alerts list view, and the alert is saved.

Adding an Account Balance Alert

Account Balance alerts notify you when account balances fall above or below a predefined amount.

To add an Account Activity alert:

1. Enter an alert name.
2. Check the boxes for the accounts that you want the alert to notify you about, for example, Commercial Checking, then click the right arrow to place them in the **Selected Accounts** column.

3. Use the **Balances** drop-down menu to select the balances that will trigger the alert: *Closing Ledger*, *Current Available (CRS Suppressed)*, or *Current Available*.

4. Use the **Threshold** drop-down menu to select a threshold amount that will trigger the alert. Available choices are
 - Any Amount
 - Greater Than
 - Less Than
 - Equal To
 - Between
5. Now enter a threshold amount or amounts. If you select *Between*, you will choose two threshold amounts.
6. Use the **Deliver To** drop-down menu to select a delivery point for the alert: *E-mail*, *SMS*, or both.
7. (optional) If desired, click the **Add Additional Delivery Point** link.
 - Use the **Delivery Point** drop-down to select Email or SMS.
 - Enter either the email address or SMS number.
 - If desired, enter a nickname by which the delivery point will be referenced.

The screenshot shows a form for configuring an alert. At the top, there is a 'DELIVER TO' dropdown menu with 'E-mail, SMS' selected. Below this, there are three input fields: 'DELIVERY POINT' with a dropdown menu showing 'Email', 'EMAIL ADDRESS' with the text 'J.Malone@gmail.com', and 'NICKNAME' with the text 'Malone's'. At the bottom left of the form is a blue 'ADD' button.

- Click **Add**.
8. When you have finished, click **Save**.
You return to the Alerts list view, and the alert is saved.

Adding an Events Alert

Events-type alerts notify you of conditions, such as the need for approval, affecting selected accounts.

To add an Events alert:

1. Use the Select Event Type drop-down menu to select an event: *ACH Approvals*, *Wire Approvals*, *Wires Sent*, or *Positive Pay*.
2. Enter an alert name.

3. Check the boxes for the accounts that you want the alert to notify you about, for example, Commercial Checking, then click the right arrow to place them in the **Account List** column.

The screenshot shows a configuration window for an alert. At the top, there are fields for 'SELECT EVENT TYPE' (Wire Approvals) and 'ALERT NAME' (Wire Approval Required). Below this is a description: 'Wire Approvals' and 'Notifies you when a pending Wire Transfer reaches an "approval required" status.' The main area is split into two columns: 'Accounts' and 'Account List'. The 'Accounts' column has a 'Select All' checkbox and a list of accounts with checkboxes: Commercial Checking, Commercial Checking, Test Loan Account, Business Checking, Premier Checking, and Commercial Checking. The 'Account List' column has a 'Select All' checkbox and one checked item: Payroll Funding. A vertical double-headed arrow is between the columns. Red text annotations say: 'Check the boxes of the desired accounts...' on the left and '... then click the right arrow to place them in the "Accounts List" column' with arrows pointing to the right arrow between the columns. At the bottom, there is a 'DELIVER TO' dropdown menu (set to 'Select') and a '+ Add Additional Delivery Point' link. Buttons for 'Save', 'Save & Continue', and 'Cancel' are at the very bottom.

4. Use the **Deliver To** drop-down menu to select a delivery point for the alert: *E-mail*, *SMS*, or both.
5. (optional) If desired, click the **Add Additional Delivery Point** link.
 - Use the **Delivery Point** drop-down to select Email or SMS.
 - Enter either the email address or SMS number.
 - If desired, enter a nickname by which the delivery point will be referenced.

The screenshot shows the 'Add Additional Delivery Point' form. It has a 'DELIVER TO' dropdown menu set to 'E-mail, SMS'. Below that is a table-like structure with three columns: 'DELIVERY POINT' (set to 'Email'), 'EMAIL ADDRESS' (containing 'JMalone@gmail.com'), and 'NICKNAME' (containing 'Malone's'). An 'ADD' button is located at the bottom left of the form.

- Click **Add**.

6. When you have finished, click **Save**.

OR

Click **Save & Continue** to save this events alert and create a new one. Follow steps 1 through 6 to add the event.

Adding a Reports Alert

Reports even notify you when ERD reports are available.

To add a Reports event:

1. Enter an alert name.
2. Check the boxes for the accounts that you want the alert to notify you about, for example, Commercial Checking, then click the right arrow to place them in the **Reports List** column.

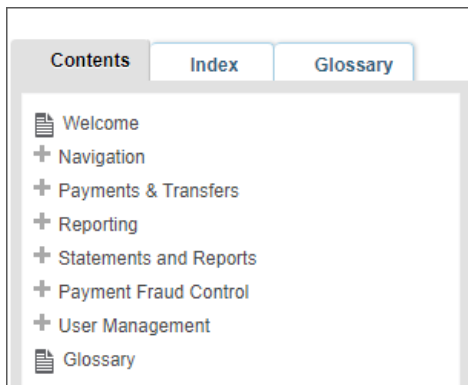
3. Use the **Deliver To** drop-down menu to select a delivery point for the alert: *E-mail*, *SMS*, or both.

4. (optional) If desired, click the **Add Additional Delivery Point** link.
 - Use the **Delivery Point** drop-down to select Email or SMS.
 - Enter either the email address or SMS number.
 - If desired, enter a nickname by which the delivery point will be referenced.

- Click **Add**.
5. When you have finished, click **Save**.
 You return to the Alerts list view, and the alert is saved.

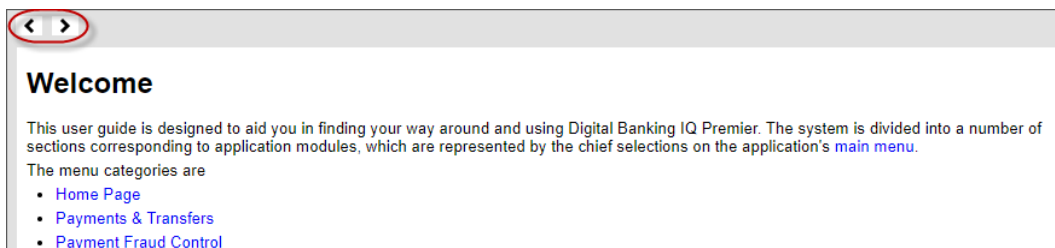
Help Center

The Help Center feature provides online help for the DBIQ Premier application. It consists of three tabs of information.



- **Contents:** Click to access and navigate through the help Table of Contents. Click the plus icons to open a broad topic area such as "Navigation" and see related subtopics.
- **Index:** Click it to view subjects of interest in the help system, such as "accounts." Then click a subject heading to go to a topic that will provide insight on the selected subject.
- **Glossary:** A glossary of financial, banking, and other terms associated with the DBIQ Premier application.

To navigate through help topics in order, click the arrow buttons at the top of the window.



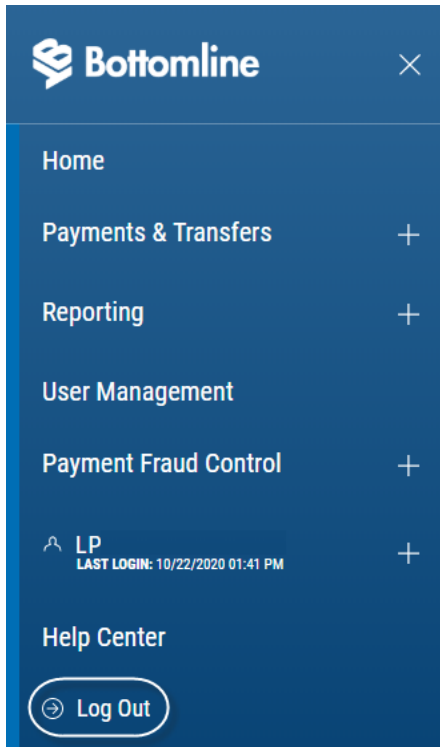
To search for a subject by name, enter it in the Search dialog box, and click the lookup icon.

Log Out

To log out of the DBIQ Premier application:

- On the **Slide-out Menu**, expand the **Options Menu** if necessary, and click **Log Out**.



The system [Log In](#) screen appears.

Workspaces

Widgets are small components that allow you to perform a variety of common tasks such as quickly making a payment, transferring funds, stopping payment on a check, taking action on tasks, and making positive pay decisions. Workspaces are groupings of individual widgets.

Payment Center
Add Widget ▼

PAYMENTS
PAYMENT TEMPLATES
PAYMENT MAPS
NACHA IMPORT
WIRE IMPORT

Initiate ▼

• ALL PAYMENTS ▼
Changed
Save As

As of 03/01/2021 11:26 AM
🔍
📄
🖨️
↓

<input type="checkbox"/> ALL	ACTIONS	PAYMENT TYPE	STATUS	FROM ACCOUNT NAME	PAYEE NAME	CUSTOMER TRACE NUMB
<input type="checkbox"/>	...	Domestic Wire	Approved	Investment Account Two	march 10	
<input type="checkbox"/>	...	Domestic Wire	Approved	Investment Account Four	Andrea 7297	
<input type="checkbox"/>	...	Domestic Wire	Approved	checking	Domestic Wire - DW	
<input type="checkbox"/>	...	Domestic Wire	Approved	Other Account 1	a	
<input type="checkbox"/>	...	Corporate Payments	Ready to Process	My checking	Coffee Shop	33
<input type="checkbox"/>	...	Employee Payments	Requires other's approval	My checking	MULTI	32
<input type="checkbox"/>	...	Employee Payments	Rejected by approver	Nickname Checking	Susan Merry	33
<input type="checkbox"/>	...	Consumer Payments	Ready to Process	Other Account 3	MULTI	32
<input type="checkbox"/>	...	Consumer Payments	Ready to Process	Other Account 3	MULTI	32
<input type="checkbox"/>	...	Consumer Collections	Requires other's approval		t	27

APPROVE
DELETE
REJECT

SIMPLIFIED PAYMENTS

Initiate ▼

• REQUIRES MY APPROVAL ▼
Changed
Save As

As of 03/01/2021 11:26 AM
🔍
📄
🖨️
↓

FILTERS
STATUS (2)
Show Values

<input type="checkbox"/> ALL	ACTIONS	STATUS	PAYEE NAME	FROM ACCOUNT NAME	FROM ACCOUNT	AMOUNT	TRANSACTION DATE
<input type="checkbox"/>	...	Stale dated	Coffee Shop	Test Account 2	10010002	10.00	02/12/2021
<input type="checkbox"/>	...	Stale dated	MULTI	Payroll Account	0010000002	69.00	04/09/2020
<input type="checkbox"/>	...	Stale dated	MULTI	Test Account 2	10010002	10.87	02/12/2021
<input type="checkbox"/>	...	Stale dated	MULTI	Payroll Account	0010000002	1.21	04/14/2020
<input type="checkbox"/>	...	Stale dated	Joe Staffer	Accounts Payable	10010001	0.01	08/14/2020
<input type="checkbox"/>	...	Stale dated	MULTI	Capital Account	0010000003	0.02	08/14/2020
<input type="checkbox"/>	...	Stale dated	MULTI	My checking	123123123	20.00	02/12/2021
<input type="checkbox"/>	...	Stale dated	MULTI	Test Account 2	10010002	1.30	02/16/2021
<input type="checkbox"/>	...	Stale dated	Susan - 18654	Payroll Account	0010000002	0.87	04/16/2020
<input type="checkbox"/>	...	Stale dated	ACH - ach	Accounts Payable	10010001	23.41	09/23/2020

DELETE
APPROVE
REJECT

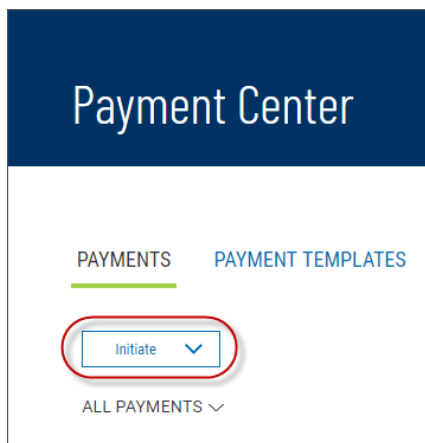
VIEW 1-10 OF 15
DISPLAY 10 1 2 >

The Payment Center Workspace, showing the Payments and Simplified Payments Widgets

Note that you can use the **Add Widget** drop-down at the top of the screen to add widgets to any workspace.

Actions and Messages in Workspaces and Widgets

The widgets within the various application workspaces let you perform certain actions, such as creating or importing payments. The [Payments](#) widget, for example, lets you create a payment by clicking the **Initiate** option at the top left of the widget...



...and then selecting the payment type from the drop-down menu.

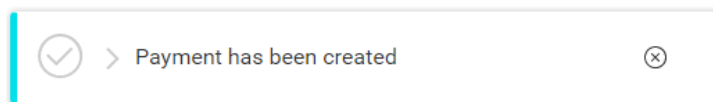


Typically, when you choose to perform an action in a widget, the application will navigate you to a an action screen, in this case the Create Payment screen associated with the payment type you selected.

Drop-down menus, such as in the **ACH Sender** field shown above, work the same way in action screens as they do in widgets. If a large number of selections are available, the text box associated with the drop-down list permits entry of a character or characters to filter on, and the menu lists the appropriate selections based on your entry. For example, the **ACH Sender** field in Create ACH Payment and Create ACH Template screens allows you to enter a character such as the figure 1, and the list will reflect the selections that match your entry.

Typing "1" filters the ACH Sender field for all options containing "1"

Once you complete the action and save it, you return to the originating widget—in this case, the Payments widget. At the top of the widget, you will see a confirmation message with details of the just-completed action.



To see confirmation details, click the right arrow > icon within the confirmation message.

✓ Payment has been created
✕

Type	From Account	To Account	Amount	Payment Options
Loan Payment	savings account - 23235252 (\$4,864.14 USD Available)	Building Loan - 36254512 (\$1,748.23 USD Available)	\$78.83	Regular Payment

To dismiss the confirmation message, click the x icon at the right.

Note that messages will also inform you when something went wrong with an action you are taking.

Working with Lists

Many functions in this application are organized in a list. For example, the Payments list is shown below. You access the Payments list by selecting **Payment Center** from the Slide-out menu.

Payment Center
Add Widget

PAYMENTS
PAYMENT TEMPLATES
PAYMENT MAPS
NACHA IMPORT
WIRE IMPORT

Initiate
As of 02/23/2021 02:32 PM

• ALL PAYMENTS
Changed
Save As
Filter
Print
Download

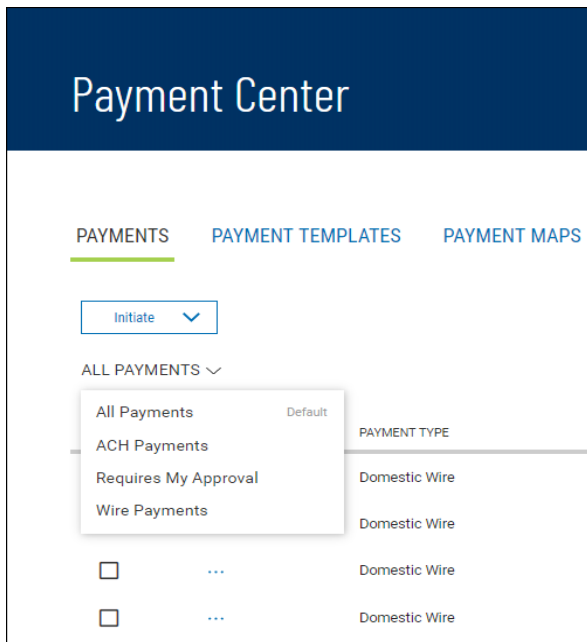
<input type="checkbox"/> ALL	ACTIONS	PAYMENT TYPE	STATUS	FROM ACCOUNT NAME	PAYEE NAME	CUSTOMER TRACE NUMBER	AM
<input type="checkbox"/>	...	Corporate Payments	Ready to Process	Alternate Checking	Payee1	326	
<input type="checkbox"/>	...	Consumer Collections	Requires my approval		t	278	
<input type="checkbox"/>	...	Corporate Payments	Stale dated	Alternate Checking	Qwerty	324	
<input type="checkbox"/>	...	Consumer Payments	Stale dated	Alternate Checking	Jaymie Miller - 59384093	325	
<input type="checkbox"/>	...	Employee Payments	Stale dated	Test Account 2	MULTI	323	
<input type="checkbox"/>	...	Consumer Payments	Stale dated	Checking	ACH - ach	320	
<input type="checkbox"/>	...	Corporate Payments	Stale dated	Test Account 2	Coffee Shop	319	
<input type="checkbox"/>	...	Employee Payments	Stale dated	Test Account 2	MULTI	206	
<input type="checkbox"/>	...	Employee Payments	Stale dated	Checking	MULTI	317	
<input type="checkbox"/>	...	Consumer Payments	Stale dated	Checking	ACH - ach	318	

APPROVE
DELETE
REJECT

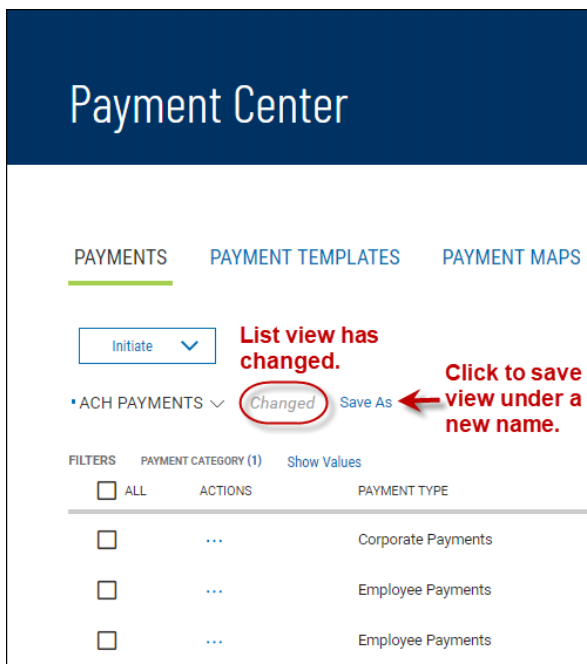
VIEW 1-10 OF 120
DISPLAY 10
1 2 3 ... 12 >

The Payments list

Typically, for each list view in the application, there is a default view. In the case of the Payments widget, for example, the default list view is **All Payments**. You can select a different filter by clicking the down arrow ▼ to the right of the **All Payments** label.



When you change the view, the widget will tell you that; note the *Changed* label next to the drop-down arrow.



You can save the changed view under a new name. For information, see [Working with Lists - Saving a View](#).

Working with Lists: Available Actions

The **Actions** column allows you to take action on a single item in a list. Depending on the item, you can view, edit, approve, or delete an item.

Click the drop-down menu to view available actions. If only one action is available for an item, access that function by clicking it.

View

To view the details of an item in a list, click or select **View** in the **Actions** column. Details of the item will be displayed. Buttons at the bottom of the screen allow you to take action on the item. Click an action button, or click **Cancel** to return to the list.

Transfer Center

TRANSFERS | RECURRING TRANSFERS | TRANSFER TEMPLATES | IMPORT MANAGER

Initiate Transfer(s)

As of 07/28/2020 01:13 PM

ALL	ACTIONS	STATUS	ENTRY METHOD	FROM ACCOUNT	FROM ACCOUNT NAME	TO ACCOUNT	TO ACCOUNT NAME	TRANSACTION DATE
<input type="checkbox"/>	...	Deleted	Recurring Instruction 1072	1000000000031	Commercial Checking	1000000000007	Business Checking	09/01/2020
<input type="checkbox"/>	...	Deleted	Recurring Instruction 1105	4576321	PoPay 4	1000000000030	Commercial Checking	08/28/2020
<input type="checkbox"/>	...	Deleted	Recurring Instruction 1103	1000000000009	Commercial Checking	1000000000029	Commercial Checking	08/07/2020
<input type="checkbox"/>	...	Scheduled	Recurring Recordare Jesu Pi	1000000000030	Commercial Checking	1000000000004	Commercial Checking	08/05/2020
<input type="checkbox"/>	...	Scheduled	Recurring Instruction 1102	1000000000028	Commercial Checking	1000000000009	Commercial Checking	08/03/2020
<input type="checkbox"/>	...	Deleted	Recurring Instruction 0235	1000000000009	Commercial Checking	1000000000005	Payroll Funding	08/03/2020
<input type="checkbox"/>	...	Deleted	Recurring Instruction 0236	1000000000009	Commercial Checking	1000000000007	Business Checking	08/03/2020
<input type="checkbox"/>	...	Deleted	Recurring Instruction 0353	1000000000005	Payroll Funding	1000000000009	Commercial Checking	07/30/2020
<input type="checkbox"/>	...	Deleted	Recurring Instruction 0354	1000000000005	Payroll Funding	1000000000009	Commercial Checking	07/30/2020
<input type="checkbox"/>	...	Deleted	Recurring Instruction 0193	1000000000009	Commercial Checking	1000000000007	Business Checking	07/29/2020

DELETE REJECT

VIEW 1-10 OF 690

DISPLAY 10 1 2 3 ... 69 >

Modify

Clicking or selecting **Modify** from the **Actions** column will display an edit screen where you can make changes to the item. When you have finished making the necessary changes, click **Save** or **Submit**.

Approve

Many items require approval when they are entered or modified. Items that need approval will usually have a status of **Entered** or **Modified** (shown in the **Status** column of the list). To approve an item, click or select **Approve** in the **Actions** column. You can also approve multiple items at one time by checking the appropriate checkboxes and clicking the **Approve** button.

In cases where an item that you create requires a second approval by a different user, you may see the **Submit for Approval** option. Click it to place the item in **Requires Others Approval** status.

If you attempt to approve an item or items, a confirmation screen may appear telling you that some of the selected items are not eligible.

Reject

If you are a payment approver, and there is a problem with a listed payment, transfer, or template, use the **Reject** option to reject it. The transaction will then be placed in **Rejected by approver** status. The user who originally submitted the transaction can modify it and resubmit it for approval.

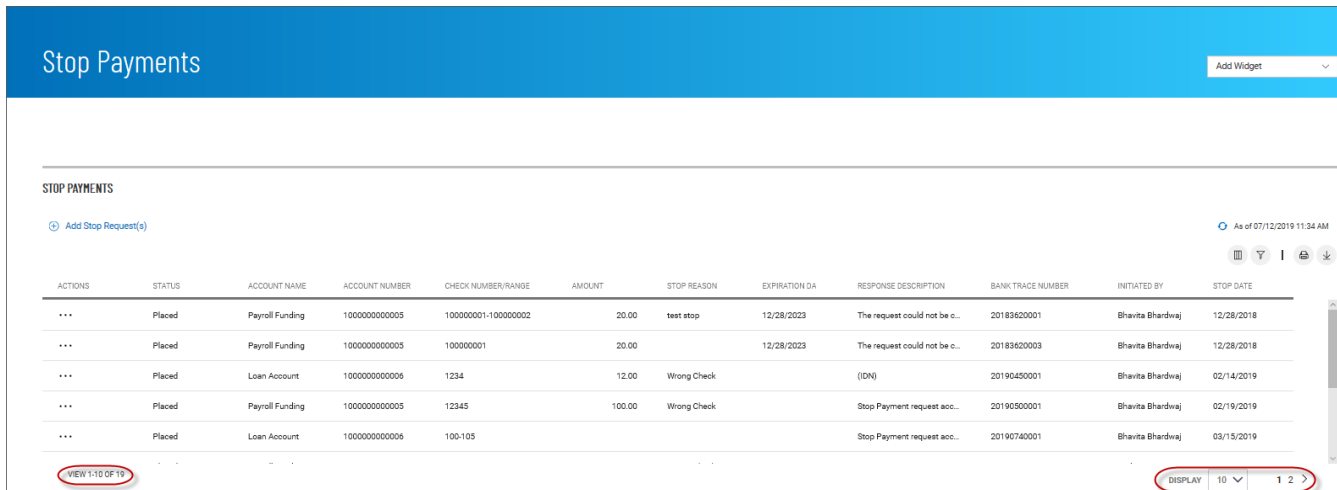
Delete

The delete function removes an item from the system. Click or select **Delete** in the **Actions** column to delete an item. You will need to confirm that you would like to delete the item before it is removed.

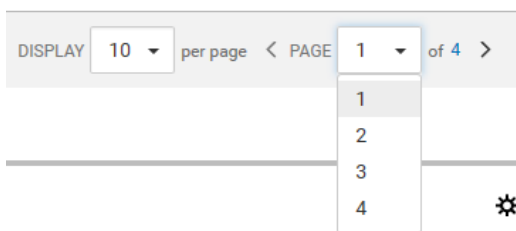
You can also delete multiple items at one time by checking the appropriate check boxes and selecting delete.

Navigating through a List

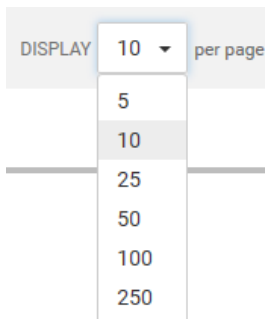
The number of records and number of pages in a list is shown on the bottom of the screen.



Click the arrows or the **Page** drop-down to navigate from one page to the next.



Use the **Display** drop-down to select the number of records you want to appear on each page.

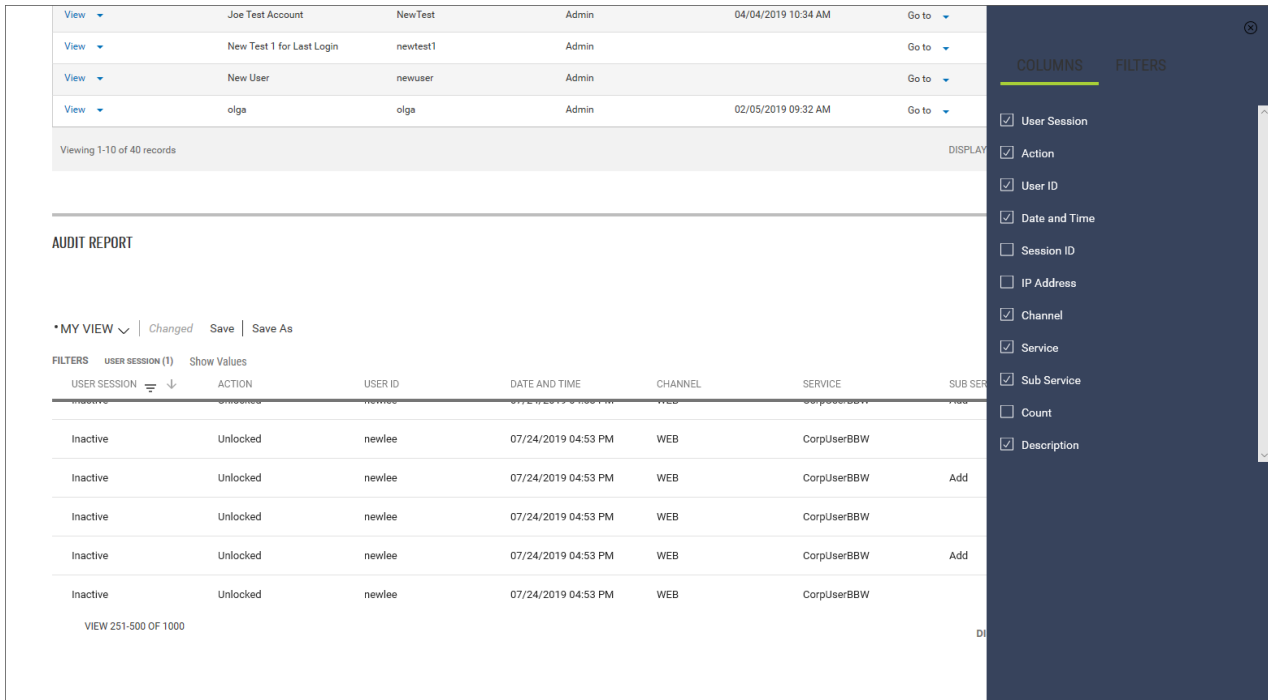


Filtering a List

You can use the filter function to change the names of columns that will appear in a list or to limit the records that appear in the list.

To filter the list:

1. Click the **Columns** icon  or **Filter**  icon that appear at the top right above the list.
2. To filter the columns, select the **Columns** tab.



The screenshot shows an audit report interface. At the top, there is a table with columns: View, User Name, Username, Role, Date and Time, and Go to. Below this is a section titled 'AUDIT REPORT' with a 'MY VIEW' dropdown and 'Changed Save Save As' options. A table below shows columns: USER SESSION, ACTION, USER ID, DATE AND TIME, CHANNEL, SERVICE, and SUB SER. To the right, a 'COLUMNS' filter menu is open, listing various columns with checkboxes: User Session, Action, User ID, Date and Time, Session ID, IP Address, Channel, Service, Sub Service, Count, and Description. An 'X' icon is at the top right of the filter menu.

3. Check or uncheck the boxes corresponding to columns on the report, depending on whether you want them to appear or not.
4. Click the X at the top of the Filters menu.

5. To filter the list by record, select the **Filters** tab.

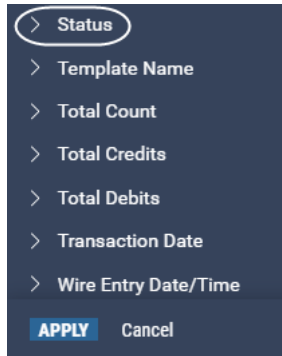
The screenshot displays an audit report interface. At the top, there is a table with columns for 'View', 'Joe Test Account', 'New Test', 'Admin', and '04/04/2019 10:34 AM'. Below this is a section titled 'AUDIT REPORT' with a 'MY VIEW' dropdown and 'Save' buttons. The main part of the interface is a table with the following columns: USER SESSION, ACTION, USER ID, DATE AND TIME, CHANNEL, SERVICE, and SUB SER. The table contains five rows of data, all with 'Inactive' status and 'Unlocked' action. To the right, a sidebar is open to the 'FILTERS' tab, showing a list of filterable fields: User Session, Action, User ID, Date and Time, Session ID, IP Address, Channel, Service, Sub Service, Count, and Description. The 'Description' filter is currently active, showing a search box with the text 'Login' and a 'Clear' button.

USER SESSION	ACTION	USER ID	DATE AND TIME	CHANNEL	SERVICE	SUB SER
Inactive	Unlocked	newlee	07/24/2019 04:53 PM	WEB	CorpUserBBW	
Inactive	Unlocked	newlee	07/24/2019 04:53 PM	WEB	CorpUserBBW	Add
Inactive	Unlocked	newlee	07/24/2019 04:53 PM	WEB	CorpUserBBW	
Inactive	Unlocked	newlee	07/24/2019 04:53 PM	WEB	CorpUserBBW	Add
Inactive	Unlocked	newlee	07/24/2019 04:53 PM	WEB	CorpUserBBW	

6. Click the right arrow beside the record, and enter the criterion you want to filter by. In the example shown above, the **Description** column will be filtered to display only records that have *Login* as the description.

Note

In some cases, you will be able to select multiple criteria for a given filter, for example, the **Status** column in Payments list view:




The screenshot shows a payment list table on the left and a filter panel on the right. The filter panel has tabs for 'FILTERS' and 'COLUMNS'. Under 'FILTERS', a sub-panel is open for the 'Status' filter, showing a list of status options with checkboxes: Approved (checked), Deleted, Partially Reversed (checked), Processed (checked), Processed Reversal (checked), Rejected by approver, and Reversed. Below this list are 'DONE' and 'APPLY' buttons. The table below shows columns for FROM ACCOUNT NAME, PAYEE NAME, and CUSTOMER TRACE N.


FROM ACCOUNT NAME	PAYEE NAME	CUSTOMER TRACE N
Investment Account	Bulk Appr test	
Investment Account Two	march 10	
Investment Account Four	Andrea 7297	
checking	Domestic Wire - DW	
Investment Account	Test	
Investment Account Four	Test	
Investment Account Six	Ravi	
Nickname Checking		
Nickname Checking	ACH	
Investment Account Four	Warren V Russell	

Criteria by which the Status column can be filtered

In the illustration above the **Status** column would be filtered to display only payments with the following statuses: Approved, Partially Reversed, and Processed Reversal. This capability is available for a number of filters, including

- [Payments](#) list view, filtering on **Status**
- [Payment Templates](#) list view, filtering on **Template Name**
- Account Summary list view ([Balance & Transaction Reporting](#)), filtering on **Account Name**
- [Transfers](#) list view, filtering on **Status**
- [Simplified Payments](#) list view, filtering on **Status**

7. If you want to clear the filter, click **Clear**  to the right of the record name.
8. To filter the list by the entered criterion or criteria, click the **Apply** button at the bottom of the Filter menu.


The filter or filters you apply are designated by the **Filter** icon  in the list view. In the instance shown below, the Payments list view has been filtered by payment type to show only employee payments.

Payment Center

[PAYMENTS](#)
[PAYMENT TEMPLATES](#)
[PAYMENT MAPS](#)
[NACHA IMPORT](#)
[WIRE IMPORT](#)

Initiate ▼

• ALL PAYMENTS ▼ Changed Save As

FILTERS	PAYMENT TYPE (1)	Show Values	ACTION	PAYMENT TYPE	STATUS	FROM ACCOUNT NAME
<input type="checkbox"/> ALL				Employee Payments 	Requires other's approval	My checking
<input type="checkbox"/>			...	Employee Payments	Rejected by approver	Nickname Checking
<input type="checkbox"/>			...	Employee Payments	Stale dated	Test Account 2
<input type="checkbox"/>			...	Employee Payments	Stale dated	Test Account 2
<input type="checkbox"/>			...	Employee Payments	Stale dated	My checking
<input type="checkbox"/>			...	Employee Payments	Processed	Payroll Account
<input type="checkbox"/>			...	Employee Payments	Processed	Accounts Payable
<input type="checkbox"/>			...	Employee Payments	Stale dated	Accounts Payable
<input type="checkbox"/>			...	Employee Payments	Stale dated	Capital Account

Sorting a List

A list can be sorted so that the order of the rows is reversed.

To sort a list:

1. Click on the column header. The rows of data will be resorted. A blue down arrow appears in the column to indicate the sort order.
2. To return the rows to their original order, click the column header again.

Moving Columns

You can move columns to a new position on a list.

To move a column:

- Drag and drop the column to the new position.

Adding or Removing Columns

Columns can be added or removed from some lists in the application. If the list supports this function, you will see the **Options** (⚙️) icon in the header row at the right side of the list.

To add or remove columns:

1. Click the **Options** icon.
The available columns are displayed. The checked boxes indicate which columns currently appear in the list.
2. Simply check or uncheck the columns you would like to include/exclude in your list, and then click **Apply**.

Refreshing a List

A number of lists feature a **Refresh** icon (🔄) in the upper-right corner. Along with the icon is a notification of the most recent date and time.

Transaction Date	Amount
08/05/2019	2.00
07/18/2019	12.00
07/18/2019	3.00
07/17/2019	89.00
07/17/2019	45.00
07/15/2019	109.09
07/15/2019	20.00
07/15/2019	1.22
07/15/2019	1.00
07/12/2019	666.66

When you click the icon, the list is refreshed, and the date and time are updated. This will be especially useful if you are working in a list for an extended period of time.

Exporting Lists

The data from some lists can be exported.

To export a list:

1. If the **Export** tab is available for a list, click it to export selected information. The following example reference exporting account information in the [Balance & Transaction Reporting](#) list.
2. Use the **File Output** drop-down menu to select an output format:
 - BAI
 - Comma-delimited (CSV)
 - QuickBooks (QBO)
 - Quicken (QFX)

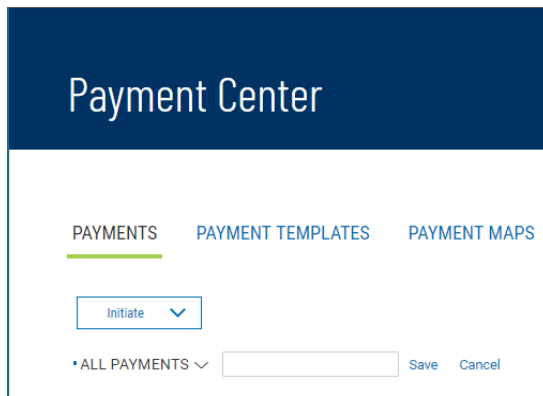
3. Select and enter the options that you want to influence printed output, such as **Orientation**, **Copies**, and **Margins**.
4. If desired, click **More settings**, and select additional page layout and paper options.
5. Click **Print**.

Working with Lists: Saving a View

Once you have arranged a list with the proper columns, sort order, and filters, you can save the list for future use. The following example references the [Payments list](#).

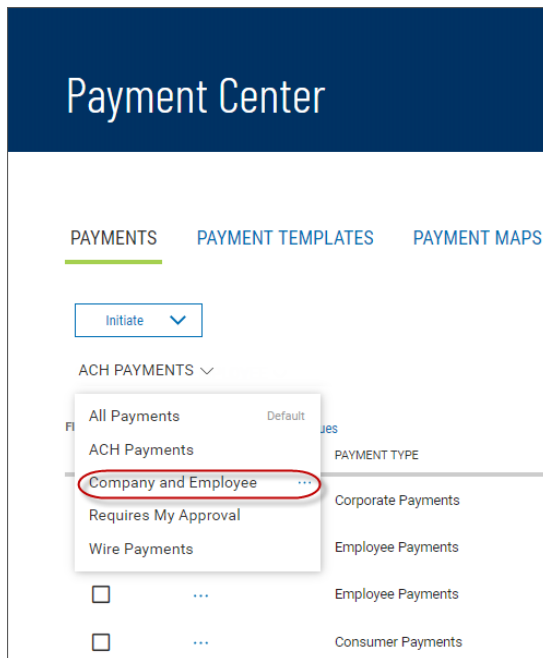
To save a view

1. Click the **Save As** link.



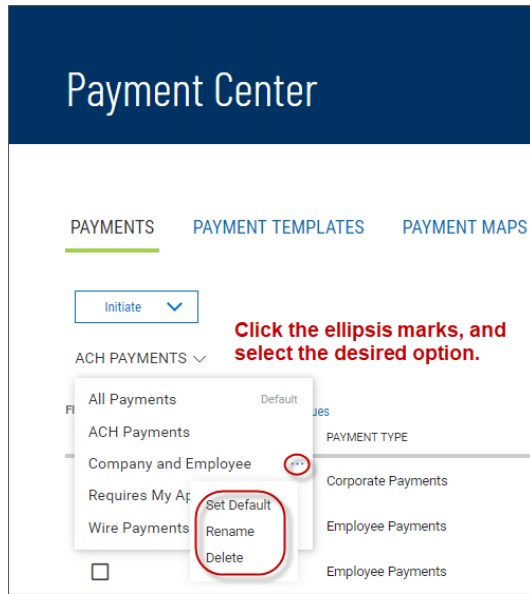
2. Enter the new name in the text box, and click **Save**.

The list view name is changed. You can select the view under this new name.



You can make your new custom view the default view, rename it, or delete it.

1. Click the down arrow ▼ to the right of the view name.
2. Click the ellipsis marks . . .



3. Do one of the following:
 - Click **Set as Default** to make this view the new default.
 - Click **Rename**, and then enter a new name for the view.
 - Click **Delete** to remove the custom view.

Selecting Tiles or List View

Some widgets offer a choice of displaying the contents in either tiles or tabular (list) view. The following example references the [Balance & Transaction Reporting](#) widget.

The **Tiles/List** icon toggles between tiles and list view.



Icon: Tiles view selected



Icon: List view selected

To see information displayed as a series of easily readable tiles, click the left side of the **Tiles/List** icon.

Balance & Transaction Reporting

Add Widget

ALL ACCOUNTS **BALANCE HISTORY** ACCOUNT ACTIVITY EXPORT INCOMING WIRE DETAIL

DEPOSIT Accounts

COMMERCIAL CHEC... ACCOUNT NUMBER 1000000000003 CURRENT AVAILABLE \$3,917.82	COMMERCIAL CHEC... ACCOUNT NUMBER 1000000000004 CURRENT AVAILABLE \$7,871.07	PAYROLL FUNDING ACCOUNT NUMBER 1000000000005 CURRENT AVAILABLE \$8,320.89	PREMIER CHECKING ACCOUNT NUMBER 1000000000008 CURRENT AVAILABLE \$1,421.87	COMMERCIAL CHEC... ACCOUNT NUMBER 1000000000009 CURRENT AVAILABLE \$1,805.19
PREMIER BIZ CHECKI... ACCOUNT NUMBER 1000000000010 CURRENT AVAILABLE \$3,243.50	TEST PREMIER BIZ C... ACCOUNT NUMBER 1000000000011 CURRENT AVAILABLE \$9,147.53	COMMERCIAL CHEC... ACCOUNT NUMBER 1000000000028 CURRENT AVAILABLE \$6,058.15	COMMERCIAL CHEC... ACCOUNT NUMBER 1000000000029 CURRENT AVAILABLE \$8,363.82	COMMERCIAL CHEC... ACCOUNT NUMBER 1000000000030 CURRENT AVAILABLE \$8,362.85
COMMERCIAL CHEC... ACCOUNT NUMBER 1000000000031 CURRENT AVAILABLE \$351.98	POPAY ACCOUNT NUMBER 40040012 CURRENT AVAILABLE \$409.72	POPAY 2 ACCOUNT NUMBER 423698741 CURRENT AVAILABLE \$3,227.12	POPAY 4 ACCOUNT NUMBER 4576321 CURRENT AVAILABLE \$3,880.63	POPAY 4 ACCOUNT NUMBER 4004001 CURRENT AVAILABLE Not Available

LOAN Accounts

TEST LOAN ACCOUNT ACCOUNT NUMBER 1000000000006 CURRENT PRINCIPAL \$825.24

Balance & Transaction Reporting: Tiles view

To see the information displayed in list fashion, click the right side of the icon.

Balance & Transaction Reporting

Add Widget

[ALL ACCOUNTS](#)
[BALANCE HISTORY](#)
[ACCOUNT ACTIVITY](#)
[EXPORT](#)
[INCOMING WIRE DETAIL](#)

+ Loan Accounts

+ Investment Accounts

- Other Accounts

CURRENT AVAILABLE CURRENT PRINCIPAL

\$913.10 \$317.46

YESTERDAY'S VALUE TODAY'S POSITION

Not Available Not Available

TODAY'S OPENING LEDGER CURRENT AVAILABLE

Not Available \$76,207.24

ALL ACCOUNTS ▾

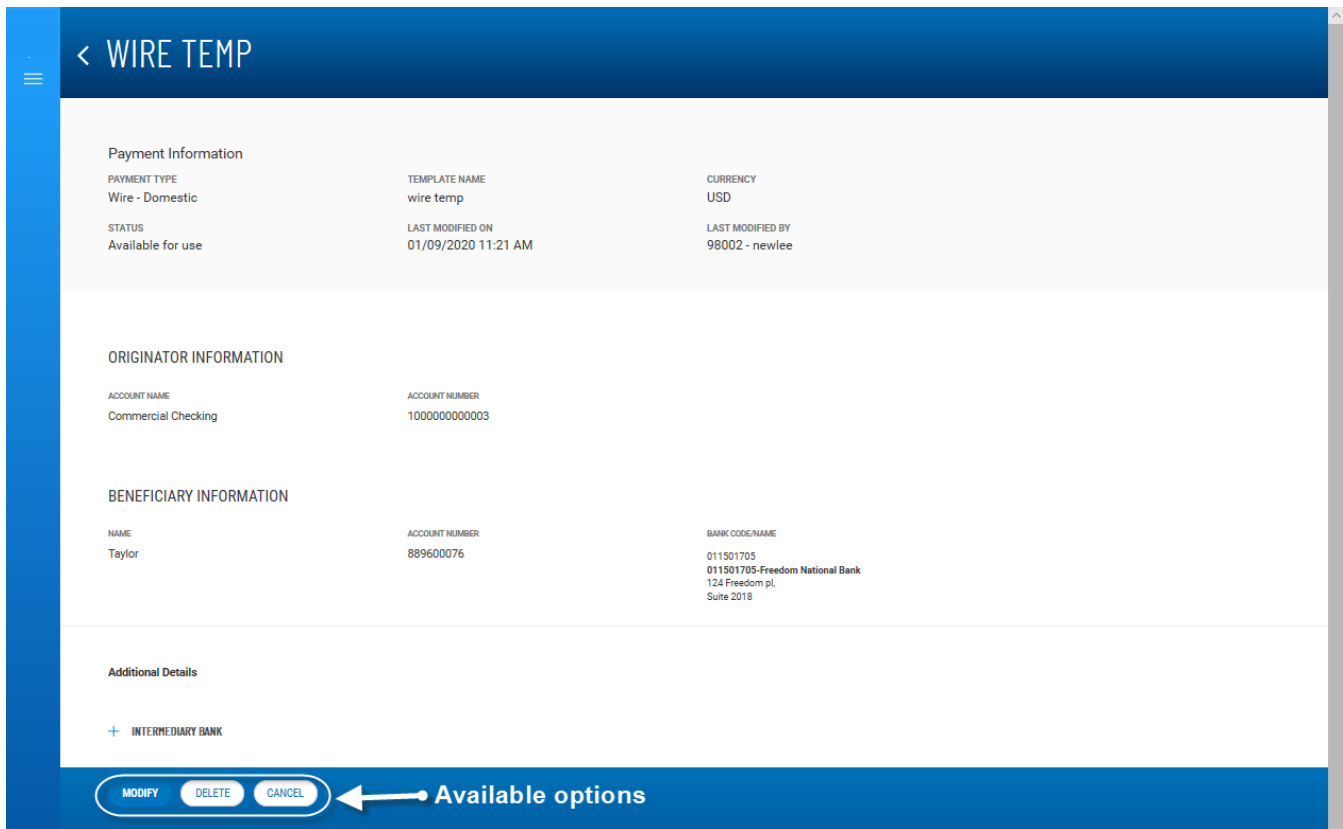
As of 01/09/2020 12:28 PM
⌵
⌵
⌵
⌵

ACCOUNT NAME	ACCOUNT NUMBER	TODAY'S OPENING LEDGER	CURRENT AVAILABLE
Commercial Checking	10000000000003	-	3,692.35
Commercial Checking	10000000000004	-	9,410.38
Payroll Funding	10000000000005	-	398.98
Premier Checking	10000000000008	-	8,558.93


Balance & Transaction Reporting: List view

Working in Detail Screens

A detail screen is typically displayed when you click **View** in the **Actions** column of a list. Buttons at the bottom of the detail screen offer actions that can be performed on the item. For example, in the detail view of a [wire payment template](#), you can modify or delete the template by clicking the appropriate button. To exit the screen without performing an action, click **Cancel**.



Expanding and Collapsing Sections

You can expand or collapse a section of a detail screen by clicking the arrow icon  that appears to the left of the section heading... The illustration below shows a part of the [Add New User](#) screen. The **Add Contact Fields** section is collapsed.

< Add New User

DEFINE USER

USER INFORMATION

USER ID

0/12

USER NAME

0/40

CONTACT NAME

0/40

PASSWORD

System Generated Password

Send password via email

CONTACT INFORMATION

EMAIL


0/255


PHONE

Optional

[> Add Contact Fields](#)

ADMIN SETTINGS

ENABLE DATE
 

USER TYPE
 

Cancel **NEXT**

In the next illustration, the section is expanded.

< Add New User

DEFINE USER

USER INFORMATION

USER ID 0/12

USER NAME 0/40

CONTACT NAME 0/40

PASSWORD

System Generated Password

Send password via email

CONTACT INFORMATION

EMAIL 0/255

PHONE Optional

▼ Add Contact Fields

ADDRESS Optional

Add address line

CITY Optional

STATE Optional ZIP Optional

Select a state

ADMIN SETTINGS

ENABLE DATE 03/18/2021

USER TYPE Admin

Add Contact Fields section expanded

To collapse the section again, click the arrow button ▼.

Required and Optional Fields

Notice also in the Add New User screen shown above that some fields are marked *Optional*.

ADDRESS Optional

This is additional information that you can enter if desired. If a field is required, the *Optional* label will not appear above the text box.

The "Information" Section

Many detail screens have an *Information* section. This section displays useful data about the item, including any actions taken on it, including the name and ID of the user who modified the item, when it was last modified, and other information, such as its current state (for example, in the case of a template, *Available for Use*).

The screenshot shows a mobile application interface for viewing an ACH template. At the top, there is a dark blue header with a back arrow and the text 'View ACH Template'. On the right side of the header, the amount '\$327.09' is displayed in white, with '(1) PAYMENTS' below it. Below the header is a light blue section titled 'TEMPLATE INFORMATION'. This section contains a table with the following data:

TEMPLATE INFORMATION	
PAYMENT TYPE	STATE
Corporate Payments	Review is needed
STATUS	TEMPLATE NAME
Available for use	ACME Invoice 90125
LAST MODIFIED ON	LAST MODIFIED BY
10/19/2020 11:04 AM	Test User 1

Template Detail screen: "Information" section

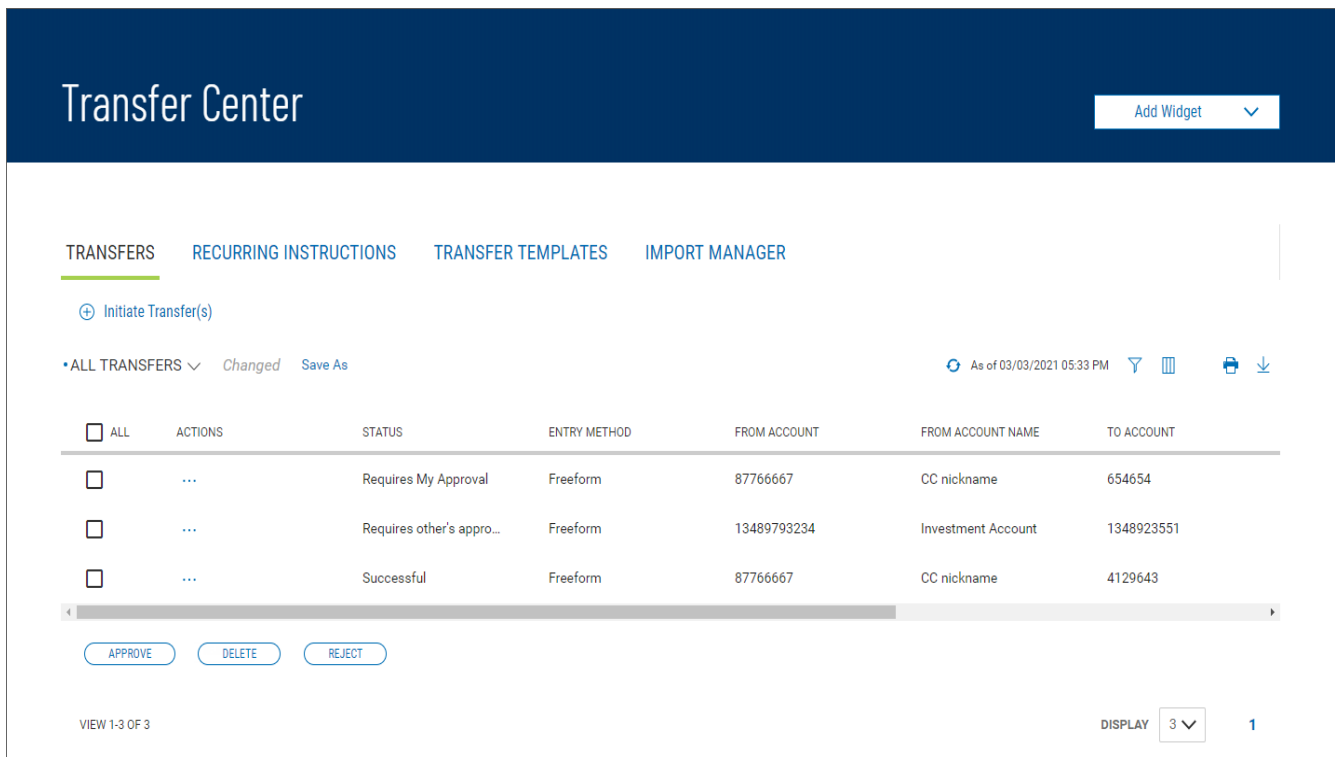
Payments & Transfers

The Payments & Transfers menu has the following options that allow you to create and manage transfers/templates, payments/templates, and payees:

- [Transfers](#)
- [Stop Payments](#)
- [Payment Center](#)
- [Payee Directory](#)

Transfer Center

A transfer is a simple transfer of money between two accounts. You can choose to create a single transfer or multiple transfers.



The Transfers list view displays the following information for all available transfers:


- **Status**¹
- Transaction Date

¹The current status of the item. For ACH payments and templates, the following statuses are available: Active, Frozen, or Prenote.

- Entry Method – Method by which the transfer was entered, for example, *Freeform* or *Recurring Instruction*

Note

If a listed transfer has been *modified*, an indicator will appear to the right of the entry method in the **Entry Method** column.

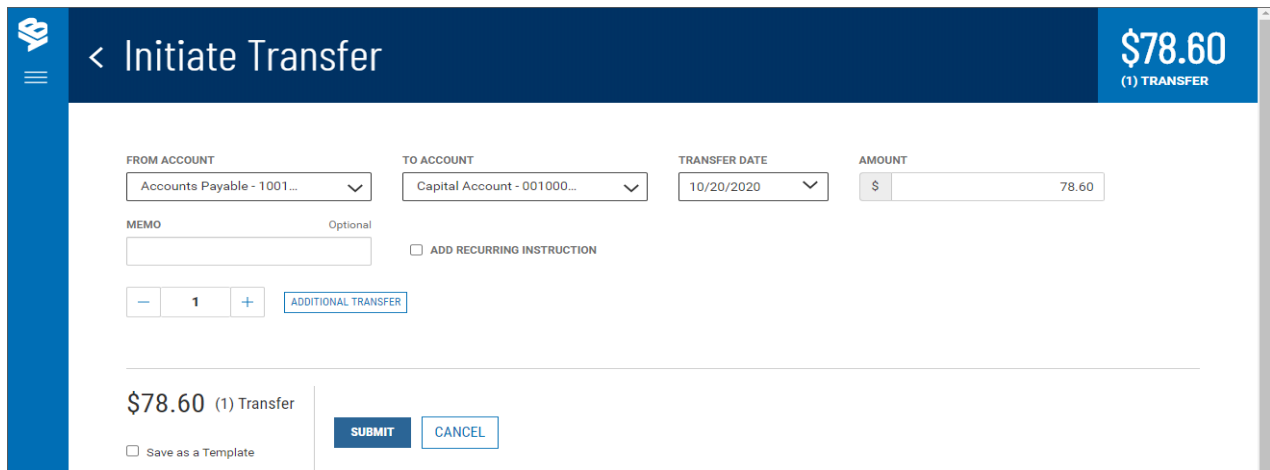
<input type="checkbox"/> ALL	ACTIONS	STATUS	ENTRY METHOD	FROM ACCOUNT	FROM ACCOUNT NAME
<input type="checkbox"/>	...	Rejected By Approver	Freeform	10010001	Accounts Payable
<input type="checkbox"/>	...	Scheduled	Freeform ● 	10010001	Accounts Payable
<input type="checkbox"/>	...	Rejected By Approver	Freeform	10010002	Test Account 2

- **From Account**¹
- From Account Name
- **To Account**²
- To Account Name
- Amount

Initiating a Transfer

To create a transfer:

1. From the Slide-out menu, select **Payments & Transfers>Transfer Center**.
2. Click **Initiate Transfer**.



3. Use the drop-down menu to select the **From Account**³.

¹The debit account.

²The account to which a payment or transfer is made.

³The debit account.

4. Use the drop-down menu to select the **To Account**¹.
5. Use the **Calendar** icon to select the transfer date.
6. Enter the transfer amount.
7. (optional) If desired, enter a brief memorandum.
8. (optional) If you want this to be a scheduled transfer, check the **ADD RECURRING INSTRUCTION** checkbox. For information on adding a recurring transfer instruction, see [Recurring Transfers](#).
9. (optional) If you want to create additional transfers, in the **Additional Transfers** section, enter the desired number in the text box, and then click the **Plus** icon (+) to open additional set(s) of transfer fields.

If you want to remove a set, click the **Minus** icon (-) to remove it. Alternatively, you can click the **x** to the far right of any set of fields to remove them.

Use the icons to remove an unwanted set of transfer fields

10. Repeat steps 2 through 7 for each new transaction you want to add.
11. (optional) If you want to save this transaction as a template, check the **Save as a Template** checkbox.
12. When you have finished, click **Submit**.

You return to the Transfers widget. A message will appear at the top of the widget indicating if the action was successful or listing any errors. See [Actions and Messages in Workspaces and Widgets](#).

Viewing a Transfer

To view a transfer:

1. From the Slide-out menu, select **Payments & Transfers>Transfer Center**.
2. Select the desired transfer in the list, and click **View**.

¹The account to which a payment or transfer is made.

Modifying a Transfer


You can make changes to a transfer once created.

To modify a transfer:

1. From the Slide-out menu, select **Payments & Transfers>Transfer Center**.
2. Select the desired transfer in the list, and click **Modify**.
3. Modify the transfer as needed, and then click **Submit**.

Approving a Transfer

Some transfers must be approved before they are processed. For more information, see [Work with Lists - Available Actions](#).

1. Select the appropriate transfer or transfers, and in the **Select** column, check the **Select** checkbox.
2. Click the **Approve**  button.
OR
 - Select the appropriate transfer, and in the **Actions** column, click the ellipses (...), and from the drop-down menu, select **Approve**.


Rejecting a Transfer

If you are designated as the second approver of a transfer, if necessary, you will be able to reject transfers that are awaiting your approval.

Note

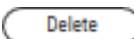
For transfers requiring two approvers, the second approver can reject the transfer for a valid reason, allowing the first approver to modify and resubmit the transfer for approval.

To reject a transfer:

1. From the Slide-out menu, select **Payments & Transfers>Transfer Center**.
2. Click the **Reject**  button.
OR
 - Select the appropriate transfer, and in the **Actions** column, click the ellipses (...), and from the drop-down menu, select **Reject**.

Deleting a Transfer

To view a transfer:

1. From the Slide-out menu, select **Payments & Transfers>Transfer Center**.
2. Click the **Delete**  button.
OR

- Select the appropriate transfer, and in the **Actions** column, click the ellipses (...), and from the drop-down menu, select **Delete**.

Recurring Transfers

Similar to [recurring payments](#) from a template, recurring transfers are transfer transactions that you schedule to repeat on a regular basis.

To create a recurring transfer:

1. From the Slide-out menu, select **Payments & Transfers>Transfers**.
2. Select the **Recurring Instructions** tab.

ALL INSTRUCTIONS	ACTIONS	NAME	FROM ACCOUNT	TO ACCOUNT	CREATED BY	AMOUNT	NEXT DATE	MEMO	SCHEDULE	PRIOR/AFTER
<input type="checkbox"/>	...	Instruction 0182	10000000000...	10000000000...	bhavi01	200.00	07/27/2020		Weekly every week on Monday, Tuesday and Wednesday from 12/24/2018 to 02/27/2019.	PRIOR
<input type="checkbox"/>	...	Instruction 0187	10000000000...	10000000000...	bhavi01	23.38	07/27/2020		Monthly on the 1st of every 10th month from 12/24/2018 to 03/27/2019.	AFTER
<input type="checkbox"/>	...	Instruction 0188	10000000000...	10000000000...	bhavi01	25.00	01/01/2021		Monthly on the 1st and 1st of every 0th month from 12/17/2018 until cancelled.	PRIOR
<input type="checkbox"/>	...	Instruction 0189	10000000000...	10000000000...	bhavi01	553.22	07/27/2020		Weekly every week on Wednesday, Thursday and Friday from 12/24/2018 to 04/30/2019.	PRIOR
<input type="checkbox"/>	...	Instruction 0190	10000000000...	10000000000...	bhavi01	109.09	07/27/2020		Weekly every week on Monday and Tuesday from 12/31/2018 to 07/31/2019.	AFTER
<input type="checkbox"/>	...	Instruction 0192	10000000000...	10000000000...	Ravi	555.55	07/29/2020	Every MWF	Weekly every week on Monday, Wednesday and Friday from 12/17/2018 until cancelled.	PRIOR
<input type="checkbox"/>	...	Instruction 0193	10000000000...	10000000000...	Ravi	666.66	07/29/2020	BFS MWF	Weekly every week on Monday, Wednesday and Friday from 12/17/2018 until cancelled.	PRIOR
<input type="checkbox"/>	...	Instruction 0222	10000000000...	10000000000...	bhavi01	3.30	02/01/2021		Monthly on the 1st and 1st of every 0th month from 01/16/2019 until cancelled.	PRIOR
<input type="checkbox"/>	...	Instruction 0225	10000000000...	10000000000...	Suresh	89.00	07/29/2020		Weekly every week on Wednesday and Thursday from 01/16/2019 until cancelled.	PRIOR

3. Click **Create Recurring Transfer Instruction**.
4. Enter a transfer name.
5. Use the **From Account** drop-down menu to select the account to be debited.
6. Use the **To Account** drop-down menu to select the account to be credited.
7. Enter a transfer amount.
8. (optional) Enter a maximum 80-character memo, if desired.
9. The **Start Date** field offers a default date. To change it, use the drop-down calendar to select a new start date.
10. Use the **Repeat** drop-down menu to select a pattern for repeating the payment: *Weekly, Monthly, or Semi-Monthly*.

11. Use the Every drop-down menu to select a pattern based on your choice:

- If *Weekly*, select the desired number of weeks, and then select the day of the week on which the transfer is made.

The screenshot shows a form for configuring a weekly transfer. It includes a 'START DATE' dropdown set to '07/28/2020', a 'REPEAT' dropdown set to 'Weekly', and an 'Every' dropdown set to '2' with the text 'week(s)' next to it. Below these are seven circular buttons representing the days of the week: S, M, T, W, T, F, S.

- If *Monthly*, select the number of months you want to elapse before transfer, and then use the **On The** drop-down menus to select a day of the month on which the transfer should be made.

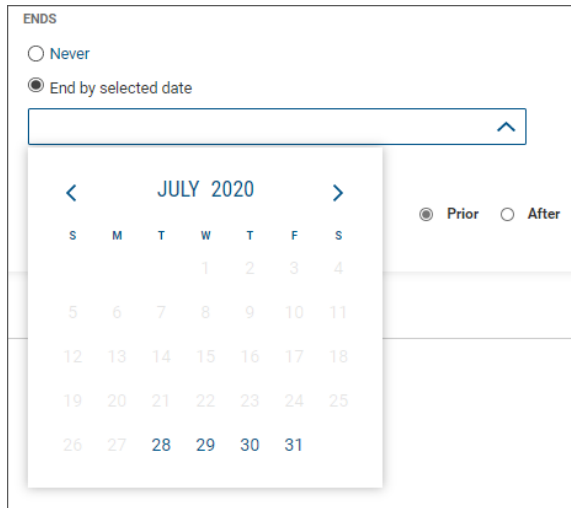
The screenshot shows a form for configuring a monthly transfer. It includes a 'START DATE' dropdown set to '07/28/2020', a 'REPEAT' dropdown set to 'Monthly', and an 'Every' dropdown set to '4' with the text 'month(s)' next to it. Below these are two 'ON THE' dropdown menus: the first is set to 'Second' and the second is set to 'Tuesday'.

- If *Semi-Monthly*, select the number of months you want to elapse before transfer, and then use the **On The** drop-down menus to select days of the month and times on which the transfer should be made.

The screenshot shows a form for configuring a semi-monthly transfer. It includes a 'START DATE' dropdown set to '07/28/2020', a 'REPEAT' dropdown set to 'Semi-Monthly', and an 'Every' dropdown set to '4' with the text 'month(s)' next to it. Below these are two 'ON THE' dropdown menus. The first is set to 'First' and the second is set to 'Wednesday'. To the right of these is an 'AT TIME' section with two rows of time selection: the first row is set to '12:00 AM' and the second row is set to '12:00 AM'.

12. In the **Ends** section, select the appropriate radio button: **Never**, if the transfers will continue indefinitely.

OR **End by selected date**, and then use the drop-down calendar to select an end date.



13. Finally, select the appropriate radio button to tell the system when the transfer should occur if the schedule falls on a non-business day: *Prior* for one business day prior, or *After* for one business day after.

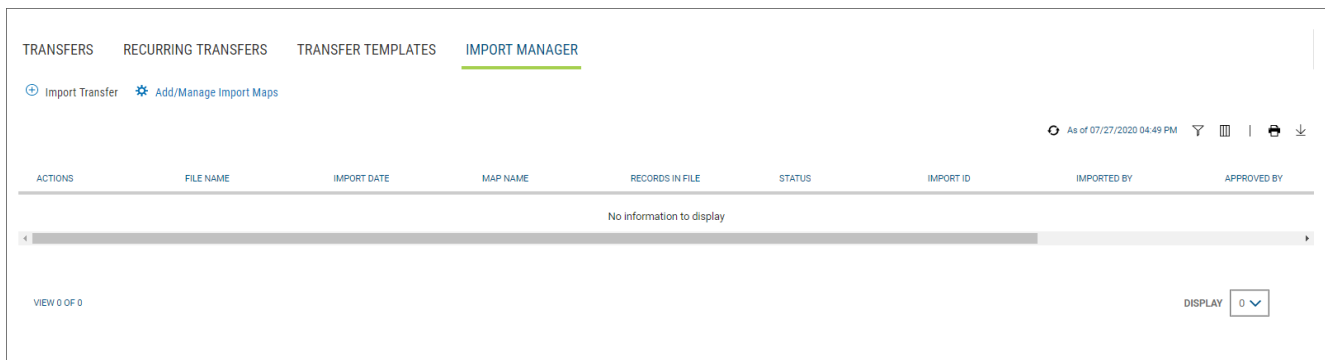
14. When you have finished, click **Create**.

15. Click **Continue** in the confirmation pop-up window.

16. You return to the Transfer Center, and the new transfer is added to the Transfers list.

Import Manager

The Import Manager feature in the [Transfer Center](#) lets you import transfers from a file, as well as manage the import maps that allow for importation.



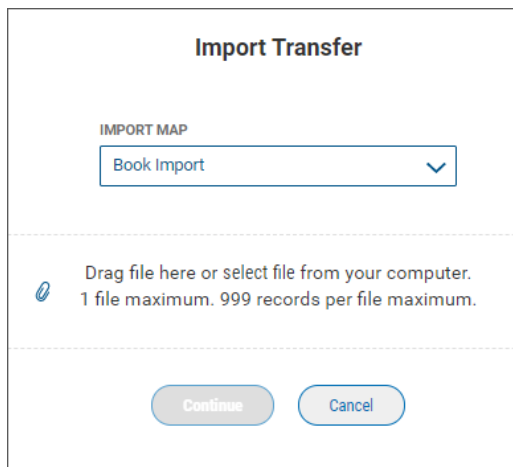
The Import Manager list view displays the following information for all available imports:

- File Name
- Import Date
- Map Name - The name of the import map used to import the file

- Records in File - The number of transfer records in the imported file
- **Status**¹
- Import ID - The unique identifier of the imported file
- Imported By - The name of the user who imported the file
- Approved By - The name of the user who approved the import
- Approved Date - The date when the import was approved
- Map Type - The type of the import map used to import the file

To import a transfer file:

1. From the Slide-out menu, select **Payments & Transfers>Transfer Center**.
2. Select the **Import Manager** tab.
3. Click **Import Transfer**.



Import Transfer

IMPORT MAP
Book Import

Drag file here or select file from your computer.
1 file maximum. 999 records per file maximum.

Continue Cancel

4. Do one of the following;
 - Drag and drop the file onto the widget.
 - Click the screen, then browse for and select the desired file.

Note that one file containing 999 records is the maximum.

5. Click **Continue**.

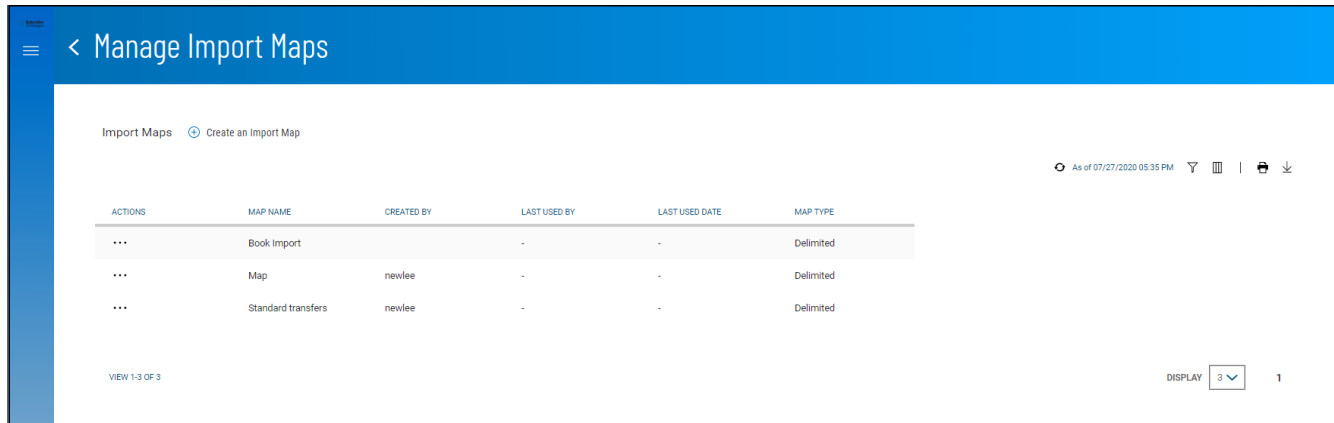
If the import is successful, the imported transfers are added to the Import Maps widget and appear in the list view.

¹The current status of the item. For ACH payments and templates, the following statuses are available: Active, Frozen, or Prenote.

Create Import Mapping

The **Add/Manage Import Maps** option lets you create and manage import maps, which define field positions and other features that determine how fields in the original transfer file are imported into the system.

The Manage Import Maps list view displays the following information for created import maps:



ACTIONS	MAP NAME	CREATED BY	LAST USED BY	LAST USED DATE	MAP TYPE
...	Book Import		-	-	Delimited
...	Map	newlee	-	-	Delimited
...	Standard transfers	newlee	-	-	Delimited

VIEW 1-3 OF 3

DISPLAY 3 1

- Map Name
- Created By – The name of the user who created the import map
- Last Used By – The name of the user who last used the map for importing a file
- Last Used Date – The last date when the map was used to import a file
- Map Type – Generally, this will be *Delimited*

To create a transfer import map:

1. From the Slide-out menu, select **Payments & Transfers>Transfer Center**.
2. Select the **Import Manager** tab.
3. Click **Add/Manage Import Maps**.

4. Click **Create an Import Map**.

Create Import Mapping

Delimited File Map

MAP NAME

DELIMITER
 ▼

Skip First Header Record

FIELD NAME	FIELD POSITION	STRIP ZEROS
From Account Number (34)	<input style="width: 150px; height: 20px;" type="text"/>	<input type="checkbox"/>
To Account Number (34)	<input style="width: 150px; height: 20px;" type="text"/>	<input type="checkbox"/>
Amount (10)	<input style="width: 150px; height: 20px;" type="text"/>	<input type="checkbox"/>
Processing Date (8)	<input style="width: 150px; height: 20px;" type="text"/>	
Optional Additional Info (80)	<input style="width: 150px; height: 20px;" type="text"/>	
Optional Sequence Number (3) <small>Sequence Number determines specific processing order</small>	<input style="width: 150px; height: 20px;" type="text"/>	

5. Enter a map name.
6. Use the **Delimiter** drop-down menu to select a file delimiter character: for example, *Comma* or *Colon*.
7. If you want to skip the first header record in the imported file, check the **Skip First Header Record** box.

- For the listed field names enter a desired field position. This indicates which field in the file maps to a given field position on the screen. In the following example, **From Account** will appear in the first position on the screen, while **Amount** will appear in the fourth position onscreen.

FIELD NAME	FIELD POSITION	STRIP ZEROS
From Account Number (34)	<input type="text" value="1"/>	<input type="checkbox"/>
To Account Number (34)	<input type="text" value="2"/>	<input type="checkbox"/>
Amount (10)	<input type="text" value="4"/>	<input type="checkbox"/>
Processing Date (8)	<input type="text" value="3"/>	
Optional Additional Info (80)	<input type="text"/>	
Optional Sequence Number (3) <small>Sequence Number determines specific processing order</small>	<input type="text"/>	

- To strip leading zeros from the account number and amount fields, check the appropriate checkboxes.
- When you have finished, click **Save**.

You return to the Manage Import Maps screen, and the newly created map is added to the list.

Stop Payments

The Stop Payment widget lets you place a stop on check payments when needed.

Stop Payments Add Widget

STOP PAYMENTS

[Add Stop Request\(s\)](#) As of 07/12/2019 11:34 AM

ACTIONS	STATUS	ACCOUNT NAME	ACCOUNT NUMBER	CHECK NUMBER/RANGE	AMOUNT	STOP REASON	EXPIRATION DA	RESPONSE DESCRIPTION	BANK TRACE NUMBER	INITIATED BY	STOP DATE
...	Placed	Payroll Funding	1000000000005	100000001-100000002	20.00	test stop	12/28/2023	The request could not be c...	20183620001	Bhavita Bhardwaj	12/28/2018
...	Placed	Payroll Funding	1000000000005	100000001	20.00		12/28/2023	The request could not be c...	20183620003	Bhavita Bhardwaj	12/28/2018
...	Placed	Loan Account	1000000000006	1234	12.00	Wrong Check		(DN)	20190450001	Bhavita Bhardwaj	02/14/2019
...	Placed	Payroll Funding	1000000000005	12345	100.00	Wrong Check		Stop Payment request acc...	20190500001	Bhavita Bhardwaj	02/19/2019
...	Placed	Loan Account	1000000000006	100-105				Stop Payment request acc...	20190740001	Bhavita Bhardwaj	03/15/2019

VIEW 1-10 OF 19 DISPLAY 10 1 2 >

The list view displays the following about existing stops:

- Status
- Account Name

- Account Number
- Check Number/Range - An individual check or range of checks by number can be stopped
- Amount
- Stop Reason - *Wrong Check or Account Closed*
- Response Description - Description of the response from the bank, for example, *Stop Payment request accepted*
- Bank Trace Number - Number assigned by the bank to trace the original check
- Initiated By - User who created the stop payment
- Stop Date - Date the stop was created

To place a stop payment on a check:

1. From the Slide-out menu, select **Payments & Transfers>Stop Payments**

The system displays the Stop Payments widget.

2. Click **Add Stop Request(s)**.

3. Use the drop-down menu to select the **From Account**¹.
4. Enter the serial number of the check you want to stop payment on.

Note

You can stop a range of checks by clicking **Range** and then beginning and ending check numbers in the **From** and **To** fields. In this case only the **Stop Duration** and **Stop Reason** fields will be available for completion. You will skip the other fields mentioned below.

If you change your mind, you can click **Single** to instead enter an individual check number.

¹The debit account.

5. (optional) Enter the amount of the payment (unless you entered a check range).
6. (optional) Use the **Stop Duration** drop-down to select a period of time during which the stop will be in effect.
7. (optional) Use the **Stop Reason** drop-down to select a reason for the stop – for example, *Wrong Check*.
8. (optional) Use the calendar icon to select an **Issue Date**¹ (unless you entered a check range).
9. (optional) If necessary, enter a **Payee**² (unless you entered a check range).
10. (optional) If you want to create additional stop payment, in the **Additional Stop Requests** section, enter the desired number in the text box, and then click the **Plus** icon (+) to open additional set(s) of stop request fields.

If you want to remove a set, click the **Minus** icon (-) to remove it. Alternatively, you can click the **x** to the far right of any set of fields to remove them.
11. Repeat steps 3 through 9 for each new stop you want to add.
12. Click **Submit**.

Payment Center

Payment functions are available from the [Payments & Transfers](#) menu.

The Payment Center **Workspace**³ contains the following widgets:

- [Payments](#)
- [Simplified Payments](#)
- [ACH Pass-Thru](#)
- [ACH Totals](#)

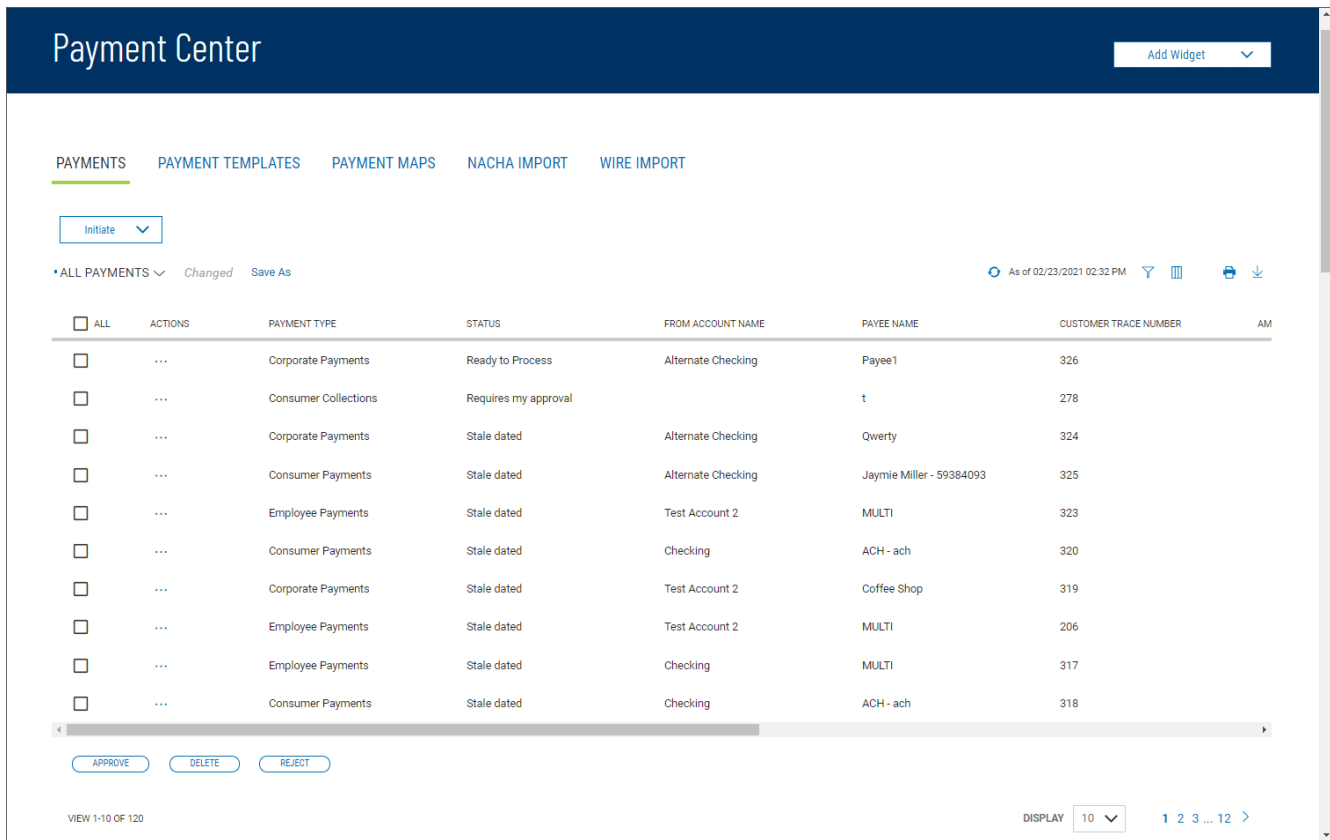
Payments


The Payments widget lets you create and manage payments. You can perform a number of operations on individual payments, including viewing, modifying, approving, and deleting payments. For more information on these options see [Working with Lists](#).

¹International Bank Account Number, a numbering system used to identify bank accounts across borders. An IBAN number includes a two-digit country identifier, two check digits, and a country-specific basic bank account number.

²International Bank Account Number, a numbering system used to identify bank accounts across borders. An IBAN number includes a two-digit country identifier, two check digits, and a country-specific basic bank account number.

³Widgets are small components that allow you to perform a variety of common tasks such as quickly making a payment, transferring funds, stopping payment on a check, taking action on tasks, and making positive pay decisions. A workspace is a grouping of individual widgets. For example, the Payment Center workspace combines both the Payments and Payment Templates widgets.



The columns that appear in the Payments list depend on the currently active filter. Additional columns can be displayed by clicking the **Filter** icon  and selecting from the **Columns** tab; for information, see [Adding or Removing Columns](#).

The Payments list view displays the following information about available payments:

- Payment Type – The payment type of the payment (ACH or wire)
- From Account Name – The name of the account the payment is either made or originated from (debit account)
- Payee Name – The name of the beneficiary of the payment
- Transaction Date – The date the payment is issued
- Amount -- The amount of the payment
- **Status**¹ – The status of the payment.

Changing Payment Views

Note the **SHOW ALL** selection at the top left of the widget. With this selected, the widget lists all available payments. Click the down arrow to select a new, limited view: **ACH Payments**, **Wire Payments**, or **Requires My Approval** for payments that are ready to be approved by you.

¹The current status of the item. For ACH payments and templates, the following statuses are available: Active, Frozen, or Prenote.

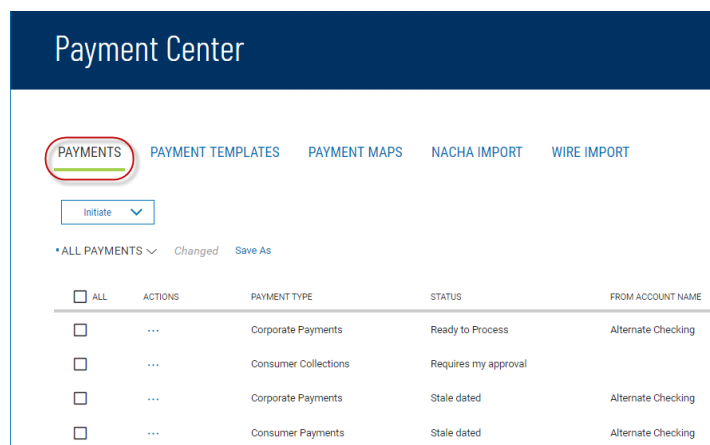
- If you want to save this view as the default, click **Save** [Save](#).
- If you want to save this view under a new name, click **Save As** [Save As](#).

Initiating a Payment

To create a payment:

1. From the Slide-out menu, select **Payments & Transfers>Payment Center**.

The **Payments** tab appears preselected by default.



2. Click **Initiate**.
3. Use the **Payment Type** drop-down menu to select the type:
 - Domestic Wire
 - International Wire
 - Loan Payment
 - Loan Draw
 - ACH
 - Tax
4. Complete the fields on the Initiate Payment screen, and then click **Save & Confirm**.

For detailed instructions on creating payments of each individual type, refer to the appropriate sections of this guide:

- [Domestic Wire Payments](#)
- [International Wire Payments](#)
- [Consumer Collections](#)
- [Consumer Payments](#)
- [Consumer Payments & Collections](#)

- [Corporate Collections](#)
- [Corporate Payments](#)
- [Corporate Payments & Collections](#)
- [Employee Payments](#)
- [International ACH Payments](#)
- [International ACH Collections](#)
- [Represented Check](#)
- [Telephone Initiated Collections](#)
- [Internet Initiated Collections](#)
- [Tax Payments](#)
- [Loan Payments](#)
- [Loan Draws](#)

Viewing Payment Detail

Summary information for each payment in Payments list view is available.


- Select the appropriate payment, and in the **Actions** column, click the ellipses (...), and from the drop-down menu, select **View**.

See also [View Payment](#).

Deleting a Payment

- In the **Actions** column, click the ellipses (...), and from the drop-down menu, select **Delete**.

OR

To delete multiple payments, in the **Select** column check the boxes corresponding to the desired payments, and then click the **Delete**  button.

Modifying a Payment

1. Select the appropriate payment, and in the **Actions** column, click the ellipses (...), and from the drop-down menu, select **Modify**.
2. In the Modify Payment screen, make changes to the payment as needed, and then click **Confirm**.

See also [Modify ACH Payments](#).

Copying a Payment as a Template

You can copy an existing payment as a template, which you can later use to create a new payment.

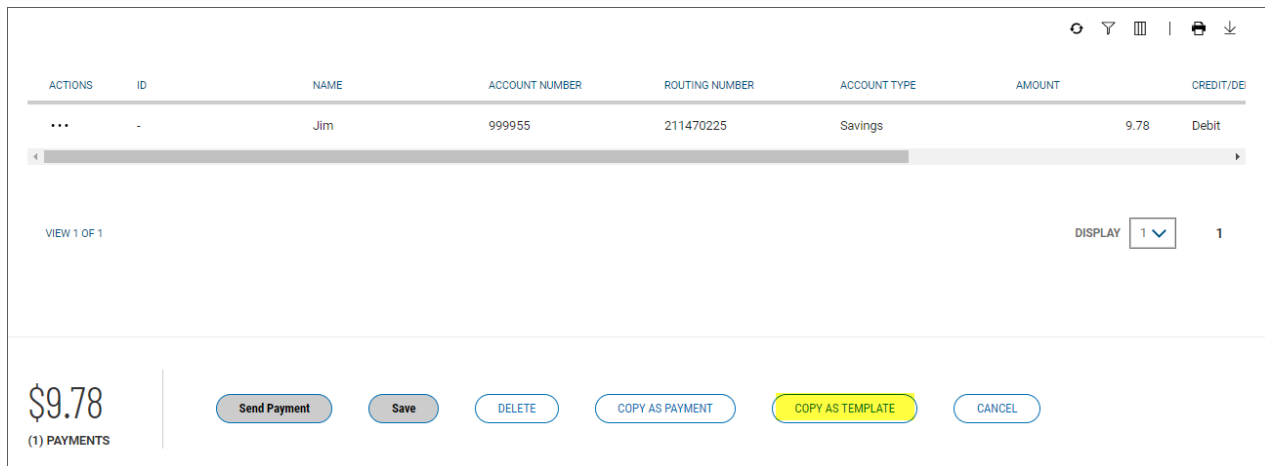
1. Select the appropriate payment, and in the **Actions** column, click the ellipses (...), and from the drop-down menu, select **Copy as Template**.

- In the Modify Template screen, make changes as needed, and then click **Initiate** to initiate a payment

OR **Save** to save as draft for later.

To copy a payment as a template from the Modify Payments screen:

- Select the desired payment, and in the **Actions** column, click the ellipses (...).
- Select **Modify**.
- At the bottom of the Modify Payments screen, click **Copy as Template**.



- Make changes to the editable fields as desired.
- When you have finished, click **Initiate** to initiate a payment.

OR

Click **Save** to save as a draft for later.

Copying a Payment as a Payment

You can copy an existing payment as a template, which you can later use to create a new payment.

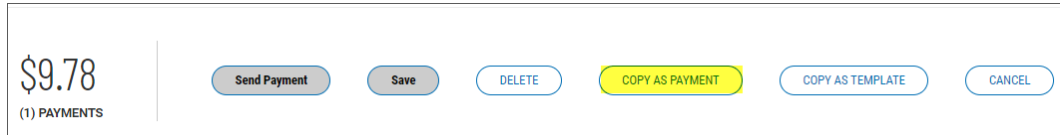
- Select the appropriate payment, and in the **Actions** column, click the ellipses (...), and from the drop-down menu, select **Copy as Payment**.
- In the Modify Payment screen, make changes as needed, and then click **Send Payment** to send the payment

OR **Save** to save the payment as a draft for later.

To copy a payment as a new payment from the Modify Payments screen:

- Select the desired payment, and in the **Actions** column, click the ellipses (...).
- Select **Modify**.

- At the bottom of the Modify Payments screen, click **Copy as Payment**.



- Make changes to the editable fields as desired.
- When you have finished, click **Send Payment**.

OR

Click **Save** to save as a draft for later.

Payment Approval

Depending on how the Payment Center is configured in your version of the application, payments may need to be approved by you and/or other users before it is sent to the beneficiary. For more information, see [Work with Lists - Available Actions](#).


Submit for Approval

You may be required to submit a payment for approval by another approver before it can be sent to the beneficiary. If that is true, you will see the **Submit for Approval** button rather than **Save** when you create a payment. Click it to submit the payment. The status of the payment will then remain *Requires Others Approvals* until the second approver approves it.

Approving a Payment

If you are an approver and a payment needs your approval, it will appear in the list in *Requires My Approval* status.

To approve a payment:

- Select the appropriate payment or payments, and in the **Select** column, check the **Select** checkbox.
- Click the **Approve**  button.

OR

- Select the appropriate payment, and in the **Actions** column, click the ellipses (...), and from the drop-down menu, select **Approve**.


Rejecting a Payment

If you are designated as the second approver of a payment, if necessary, you will be able to reject payments that are awaiting your approval.

Note

For payments requiring two approvers, the second approver can reject the payment for a valid reason, allowing the first approver to modify and resubmit the payment for approval.

To reject a transfer:

1. From the Slide-out menu, select **Payments & Transfers>Payment Center**.
 2. Click the **Reject**  button.
OR
- Select the appropriate payment, and in the **Actions** column, click the ellipses (...), and from the drop-down menu, select **Reject**.

Wire Payments

Wire payments are electronic funds transfers made directly from one person or institution to another. Wires payments are made through a number of different central transfer systems, which include, for example, the U.S. Federal Reserve's FedWire system and the European transfer service **SWIFT**¹. Wire payments generally take less time to clear and as a result, are more expensive than domestic batch payments.

Note

If you are set up as an approver of wire payments, you will have the ability to reject or delete future-dated payments.

Domestic Wire Payments

A domestic wire payment creates an electronic funds transfer from payer to payee within the United States.

To create a domestic wire payment:

1. From the Slide-out menu, select **Payments & Transfers>Payment Center**.
2. Click **Initiate Payment**.
3. Use the **Payment Type** drop-down to select **Domestic Wire**.
4. Enter the amount.
5. Enter or select a transaction date.
6. (optional) Enter the purpose for this wire payment.
7. In the **Originator Information** section, select the From account.
8. (optional) In the **Beneficiary Information** section, enter the beneficiary address lines.
9. Use the **Offset Account** drop-down menu to select an account.
10. Enter the beneficiary account number.
11. Use the **Bank Code/Name** drop-down menu to select the code and name of the beneficiary bank.

¹The Society for Worldwide Interbank Financial Telecommunication, a network that transmits information about transactions to financial institutions worldwide.

12. (optional) If you want to enter intermediary bank information, expand the **Intermediary Bank** section, and select a bank code for the first intermediary bank.
13. (optional) If needed, click **Add 2nd Intermediary Bank** to add another bank. Select a bank code for the second intermediary bank.
14. (optional) If desired, expand the **Originator to Beneficiary Information** section, and add up to four lines of information for the beneficiary.
15. (optional) If desired, expand the Bank to Bank Information section, and add up to six lines of information from originator to beneficiary bank.
16. When you have finished, click **Confirm**.
The Review Payment screen appears.
17. Review the displayed payment information for accuracy, and then click **Save**.

OR

If the payment workflow is set up to require a second approver, click **Submit for Approval**.

The Payment Center workspace returns with a confirmation message, and the payment appears in the list of payments.

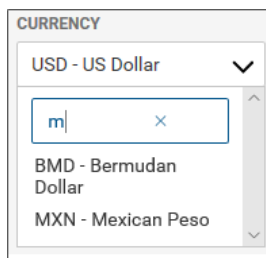
International Wire Payments

An international wire payment creates an electronic funds transfer between a payer and payee who are in two different countries.

To create a international wire payment:

1. From the Slide-out menu, select **Payments & Transfers>Payment Center**.
2. Click **Initiate Payment**.
3. Use the **Payment Type** drop-down to select **International Wire**.
4. Use the **Currency** drop-down menu to select the payment currency.

You can also start typing the name of a currency in the **Filter** box; the application will find and retrieve a currency name or names based on what you enter, and you can select from the listed currencies.



5. Enter the amount.
6. Enter or select a transaction date.

7. Use the **Charges** drop-down to select how any charges accruing from the transaction will be handled.
 - **Beneficiary** - Charges will be paid by the beneficiary.
 - **Ours** - Charges will be paid by your company.
 - **Shared** - Charges will be shared by your company and the beneficiary.
8. (optional) Enter the purpose for this wire payment.
9. In the **Originator Information** section, select the From account.
10. (optional) In the **Beneficiary Information** section, enter the beneficiary address lines.
11. Use the **Offset Account** drop-down menu to select an account.
12. Enter the beneficiary account number.
13. In the Select Bank Code Type section, select the appropriate radio button, Domestic List or International List, and then use the **Bank Code/Name** drop-down menu to select the code and name of the beneficiary bank.

SELECT BANK CODE TYPE

DOMESTIC LIST INTERNATIONAL LIST

BANK CODE / NAME

Select

Filter

75342186 - BB and T Bank

01278901 - Bank of America

14. (optional) If you want to enter intermediary bank information, expand the **Intermediary Bank** section, and select a bank code for the first intermediary bank.
15. (optional) If needed, click **Add 2nd Intermediary Bank** to add another bank. Select a bank code for the second intermediary bank.
16. (optional) If desired, expand the **Originator to Beneficiary Information** section, and add up to four lines of information for the beneficiary.
17. (optional) If desired, expand the Bank to Bank Information section, and add up to six lines of information from originator to beneficiary bank.
18. When you have finished, click **Confirm**.
The Review Payment screen appears.
19. Review the displayed payment information for accuracy, and then click **Save**.

OR

If the payment workflow is set up to require a second approver, click **Submit for Approval**.

The Payment Center workspace returns with a confirmation message, and the payment appears in the list of payments.

ACH Payments

ACH payments are US domestic batch payments cleared through the Automated Clearing House (ACH) network. This network allows for consumer, business, and government payments through participating financial institutions. NACHA (National Automated Clearing House Association) established and maintains the rules governing ACH transactions.

Prefunding for ACH Payments

If the company you are assigned to is configured for balance check with prefunding of ACH payments, a message appears whenever you create and save an ACH payment. The message will inform you when funds need to be added to the funding account prior to payment approval.

When the ACH payment receives final approval, the application will initiate a transfer of funds from the funding account to your financial institution's designated clearings account. If the insufficient funds condition has not been resolved, the approval will fail, and the payment process will not advance.

Using the *Transaction State* and *Prenote* Settings

The **Transaction State**, **Prenote**, and **Amount** field settings of an ACH payment affect one another in the following ways:

- Entering a zero amount automatically sets the **Transaction State** to *Frozen*.
- Changing the amount from zero to non-zero resets the **Transaction State** to *Active*.
- Setting the **Transaction State** to *Prenote* automatically sets the **Amount** to zero.

Consumer Collections

This transaction type is used to collect consumer dues or debts. In this case, the consumer's account is debited by the corporation or vendor collecting the dues. So the beneficiary is the corporation/vendor, *not* the consumer.

To create a consumer collection payment:

1. From the Slide-out menu, select **Payments & Transfers>Payment Center**.
2. Click **Initiate Payment**.
3. Use the **Payment Type** drop-down to select **Consumer Collections**.
4. Enter the payment name.
5. In the **Originator Information** section, select the ACH sender/payee, if required.
6. Use the **Offset Account** drop-down menu to select an account, if required.
7. Enter a description to identify the contents of the payment.

8. (optional) In the **Discretionary Data** field, enter the desired data. Discretionary data could be a variety of information associated with the payment or beneficiary, such as a payment description or the beneficiary name and/or ID number.
 9. The **Transaction Date** field defaults to the current business day depending on cut-off time. Change the date as desired.
 10. (optional) **Descriptive Date:** This is the date displayed to the receiver for descriptive purposes. If desired, enter a date.
 11. In the **Receiver Information** section, enter the name of the receiver to whom the collection is being sent.
 12. Enter an optional unique identifier for the receiver.
 13. (optional) In the **Discretionary Data** field, enter the desired data. Discretionary data could be a variety of information associated with the payment or beneficiary, such as a payment description or the beneficiary name and/or ID number.
 14. Enter the receiver's account number.
 15. Enter the bank code of the receiver's bank.
 16. Use the Account Type drop-down menu to select a type: Checking, Loan, or Savings.
 17. If desired, use the **Addenda Type** drop-down menu to select the type of addenda you want to include, for example, **Remittance Advice Addenda**. The default is **No Addenda**.
 18. (optional) Enter any addenda as needed, a maximum of 80 characters.
 19. Use the **Transaction State** drop-down to select a state for the current payment: *Active* or *Frozen*. If you choose **Frozen**, the payment will remain in draft form until you modify the payment and choose **Active**.
 20. Enter the amount of the payment.
 21. If you want to send a zero-dollar transaction to verify the account, check the **Prenote** box.
 22. When you have finished, click **Save & Continue**. The payment is saved.
 23. If you want to add an additional receiver, repeat steps 11 through 15, and then click the **Add** button.
 24. Repeat steps 9 through 15, and then click **Add** until you have finished adding receivers.
 25. If desired, click Copy as Payment to save this payment as a new payment.
OR click **Copy as Template** to save this payment as a template. See [Payments](#).
 26. When the payment information is complete, click **Send Payment** or **Submit for Approval** (if approval is required).
OR Click **Save** to save the payment in draft form for later.
- The Payment Center workspace returns with a confirmation message, and the payment appears in the list of payments.

Note

The application will detect possible duplicate payments based on standard entry class code, effective entry date, total amount, and number of credits and number of debits. If a possible duplicate payment is detected, the confirmation message will include the following statement: "Warning! Potential Duplicate Payment Exists." Be sure to view the newly entered payment and verify that it is indeed unique and not a duplicate.

Consumer Payments

This transaction type is used to make payments (such as refunds) to a consumer.

To create a consumer payment:

1. From the Slide-out menu, select **Payments & Transfers>Payment Center**.
2. Click **Initiate Payment**.
3. Use the **Payment Type** drop-down to select **Consumer Payments**.
4. Enter the payment name.
5. In the **Originator Information** section, select the ACH sender, if required.
6. Use the **Offset Account** drop-down menu to select an account, if required.
7. Enter a description to identify the contents of the payment.
8. (optional) In the **Discretionary Data** field, enter the desired data. Discretionary data could be a variety of information associated with the payment or beneficiary, such as a payment description or the beneficiary name and/or ID number.
9. The **Transaction Date** field defaults to the current business day depending on the cutoff time. Change the date as desired.
10. (optional) **Descriptive Date:** This is the date displayed to the receiver for descriptive purposes. If desired, enter a date.
11. In the **Receiver Information** section, enter the name of the receiver (beneficiary).
12. Enter a unique identifier for the receiver.
13. (optional) In the **Disc Data** field, enter the desired data. Discretionary data could be a variety of information associated with the payment or beneficiary, such as a payment description or the beneficiary name and/or ID number.
14. Enter the receiver's account number.
15. Enter the bank code of the receiver's bank.
16. Use the **Account Type** drop-down menu to select a type: Checking, Loan, or Savings.
17. If desired, use the **Addenda Type** drop-down menu to select the type of addenda you want to include, for example, **Remittance Advice Addenda**. The default is **No Addenda**.
18. (optional) Enter the addenda as needed, a maximum of 80 characters.

19. Use the **Transaction State** drop-down to select a state for the current payment: *Active* or *Frozen*. If you choose **Frozen**, the payment will remain in draft form until you modify the payment and choose **Active**.
I, and then check the **Prenote** box (step 20).
20. Enter the amount of the payment.
21. If you want to send a zero-dollar transaction to verify the account, select **Prenote**.
22. When you have finished, click **Save & Continue**.
The payment is saved.
23. Review and make changes to other payment information as necessary.
24. If you want to add an additional receiver, expand the **Add Receiver** section, and repeat steps 11 through 20. Then click the **Add** button.
25. Repeat steps 11 through 20, and then click **Add** until you have finished adding receivers.
26. If desired, click **Copy as Payment** to save this payment as a new payment.
OR click **Copy as Template** to save this payment as a template. See [Payments](#).
27. When the payment information is complete, click **Send Payment** or **Submit for Approval** (if approval is required).
OR
Click **Save** to save the payment in draft form for later.
The Payment Center workspace returns with a confirmation message, and the payment appears in the list of payments.

Note

The application will detect possible duplicate payments based on standard entry class code, effective entry date, total amount, and number of credits and number of debits. If a possible duplicate payment is detected, the confirmation message will include the following statement: "Warning! Potential Duplicate Payment Exists." Be sure to view the newly entered payment and verify that it is indeed unique and not a duplicate.

Consumer Payments & Collections

This transaction type is used to collect consumer debts OR pay a consumer either in the form of a reward for purchasing goods/services or a refund.

To create a consumer payments/collections payment:

1. From the Slide-out menu, select **Payments & Transfers>Payment Center**.
2. Click **Initiate Payment**.
3. Use the **Payment Type** drop-down to select **Consumer Payments & Collections**.
4. Enter the payment name.

5. (optional) **Descriptive Date:** This is the date displayed to the receiver for descriptive purposes. If desired, enter a date.
6. In the **Originator Information** section, select the ACH sender/payee.
7. Use the **Offset Account** drop-down menu to select an account.
8. Enter a description to identify the contents of the batch.
9. (optional) In the **Discretionary Data** field, enter the desired data. Discretionary data could be a variety of information associated with the payment or beneficiary, such as a payment description or the beneficiary name and/or ID number.
10. In the **Receiver Information** section, click the appropriate radio button: **Credit** if this transaction is a collection, **Debit** if it is a payment.
11. Enter the name of the receiver (beneficiary).
12. Enter a unique identifier for the receiver.
13. (optional) In the **Disc Data** field, enter the desired data. Discretionary data could be a variety of information associated with the payment or beneficiary, such as a payment description or the beneficiary name and/or ID number.
14. Enter the bank code of the receiver's bank.
15. Enter the receiver's account number.
16. Use the **Account Type** drop-down menu to select a type: Checking, Loan, or Savings.
17. If desired, use the **Addenda Type** drop-down menu to select the type of addenda you want to include, for example, **Remittance Advice Addenda**. The default is **No Addenda**.
18. (optional) Enter the addenda as needed, a maximum of 80 characters.
19. Use the **State** drop-down to select a state for the current payment: *Active* or *Frozen*. If you choose **Frozen**, the payment will remain in draft form until you modify the payment and choose **Active**.
If you want to send a zero-dollar transaction to verify the account, select **Prenote**, and then check the **Prenote** box (step 20).
20. Enter the amount of the payment.
21. To send a zero-dollar transaction, check **Prenote**.
22. When you have finished, click **Save & Continue**.
The payment is saved.
23. The **Transaction Date** field defaults to the current day. Change the date as desired.
24. Review and make changes to other payment information as necessary.
25. If you want to add an additional receiver, expand the **Add Receiver** section, and repeat steps 9 through 15. Then click the **Add** button.
26. Repeat steps 10 through 19 and then click **Add** until you have finished adding receivers.

27. If desired, click **Copy as Payment** to save this payment as a new payment.
OR click **Copy as Template** to save this payment as a template. See [Payments](#).
28. When the payment information is complete, click **Send Payment**.
OR
Click **Save** to save the payment in draft form for later.
The Payment Center workspace returns with a confirmation message, and the payment appears in the list of payments.

Corporate Collections

This transaction type is used for corporate dues or debt collections. In this case, the beneficiary of the payment is the corporation for whom the debt is collected.

To create a corporate collections payment:

1. From the Slide-out menu, select **Payments & Transfers>Payment Center**.
2. Click **Initiate Payment**.
3. Use the **Payment Type** drop-down to select **Corporate Collections**.
4. Enter the payment name.
5. In the **Originator Information** section, select the ACH sender, if required.
6. Use the **Offset Account** drop-down menu to select an account, if required.
7. Enter a description to identify the contents of the payment.
8. (optional) In the **Discretionary Data** field, enter the desired data. Discretionary data could be a variety of information associated with the payment or beneficiary, such as a payment description or the beneficiary name and/or ID number.
9. The **Transaction Date** field defaults to the current business day depending on cutoff time. Change the date as desired.
10. (optional) **Descriptive Date**: This is the date displayed to the receiver for descriptive purposes. If desired, enter a date.
11. In the **Receiver Information** section, enter the name of the receiver (beneficiary).
12. Enter an optional unique identifier for the receiver.
13. (optional) In the **Disc Data** field, enter the desired data. Discretionary data could be a variety of information associated with the payment or beneficiary, such as a payment description or the beneficiary name and/or ID number.
14. Enter the receiver's account number.
15. Enter the bank code of the receiver's bank.
16. Use the **Account Type** drop-down menu to select a type: Checking, Loan, or Savings.

17. If desired, use the **Addenda Type** drop-down menu to select the type of addenda you want to include, for example, **Remittance Advice Addenda**. The default is **No Addenda**.
18. (optional) Enter the addenda as needed, a maximum of 80 characters.
19. Use the **Transaction State** drop-down to select a state for the current payment: *Active* or *Frozen*. If you choose **Frozen**, the payment will remain in draft form until you modify the payment and choose **Active**.

If you want to send a zero-dollar transaction to verify the account, select **Prenote**, and then check the **Prenote** box.
20. Enter the amount of the payment.
21. If you want to send a zero-dollar transaction to verify the account, select **Prenote**, and then check the **Prenote** box.
22. When you have finished, click **Save & Continue**.

The payment is saved.
23. If you want to add an additional receiver , expand the **Add Receiver** section, and repeat steps 11 through 20. Then click the **Add** button.
24. Repeat steps 11 through 20, and then click **Add** until you have finished adding receivers.
25. If desired, click **Copy as Payment** to save this payment as a new payment.

OR click **Copy as Template** to save this payment as a template. See [Payments](#).
26. When the payment information is complete, click **Send Payment** or **Submit for Approval** (if approval is required).

OR

Click **Save** to save the payment in draft form for later.

The Payment Center workspace returns with a confirmation message, and the payment appears in the list of payments.

Note

The application will detect possible duplicate payments based on standard entry class code, effective entry date, total amount, and number of credits and number of debits. If a possible duplicate payment is detected, the confirmation message will include the following statement: "Warning! Potential Duplicate Payment Exists." Be sure to view the newly entered payment and verify that it is indeed unique and not a duplicate.

Corporate Payments

This type of payment is made between businesses or vendors for goods and services received.

To create a corporate payment:

1. From the Slide-out menu, select **Payments & Transfers>Payment Center**.
2. Click **Initiate Payment**.

3. Use the **Payment Type** drop-down to select **Consumer Payments**.
4. Enter the payment name.
5. In the **Originator Information** section, select the ACH sender, if required.
6. Use the **Offset Account** drop-down menu to select an account, if required.
7. Enter a description to identify the contents of the batch.
8. (optional) In the **Discretionary Data** field, enter the desired data. Discretionary data could be a variety of information associated with the payment or beneficiary, such as a payment description or the beneficiary name and/or ID number.
9. The **Transaction Date** field defaults to the current business day depending on cutoff time. Change the date as desired.
10. (optional) **Descriptive Date:** This is the date displayed to the receiver for descriptive purposes. If desired, enter a date.
11. In the **Receiver Information** section, enter the name of the receiver (beneficiary).
12. Enter an optional unique identifier for the receiver.
13. (optional) In the **Disc Data** field, enter the desired data. Discretionary data could be a variety of information associated with the payment or beneficiary, such as a payment description or the beneficiary name and/or ID number.
14. Enter the receiver's account number.
15. Enter the bank code of the receiver's bank.
16. Use the **Account Type** drop-down menu to select a type: Checking, Loan, or Savings.
17. If desired, use the **Addenda Type** drop-down menu to select the type of addenda you want to include, for example, **Remittance Advice Addenda**. The default is **No Addenda**.
18. (optional) Enter the addenda as needed, a maximum of 80 characters.
19. Use the **Transaction State** drop-down to select a state for the current payment: *Active* or *Frozen*. If you choose **Frozen**, the payment will remain in draft form until you modify the payment and choose **Active**.
20. Enter the amount of the payment.
21. If you want to send a zero-dollar transaction to verify the account, check the **Prenote** box.
22. When you have finished, click **Save & Continue**. The payment is saved.
23. Review and make changes to other payment information as necessary.
24. If you want to add an additional receiver, expand the **Add Receiver** section, and repeat steps 11 through 20. Then click the **Add** button. Repeat until you have finished adding receivers.
25. If desired, click **Copy as Payment** to save this payment as a new payment.
OR click **Copy as Template** to save this payment as a template. See [Payments](#).

- When the payment information is complete, click **Send Payment** or **Submit for Approval** (if approval is required).

OR

Click **Save** to save the payment in draft form for later.

The Payment Center workspace returns with a confirmation message, and the payment appears in the list of payments.

Note

The application will detect possible duplicate payments based on standard entry class code, effective entry date, total amount, and number of credits and number of debits. If a possible duplicate payment is detected, the confirmation message will include the following statement: "Warning! Potential Duplicate Payment Exists." Be sure to view the newly entered payment and verify that it is indeed unique and not a duplicate.

Corporate Payments & Collections

This type of payment is made between businesses or vendors for goods and services received. If you are the vendor, it can also be used to collect payment for goods and services. For payments, you will select the **Credit** radio button in Step 11 below. For payments, you will select the **Debit** radio button.

To create a corporate payment/collection:

- From the Slide-out menu, select **Payments & Transfers>Payment Center**.
- Click **Initiate Payment**.
- Use the **Payment Type** drop-down to select **Consumer Payments**.
- Enter the payment name.
- In the **Originator Information** section, select the ACH sender, if required.
- Use the **Offset Account** drop-down menu to select an account, if required.
- Enter a description to identify the contents of the batch.
- (optional) In the **Discretionary Data** field, enter the desired data. Discretionary data could be a variety of information associated with the payment or beneficiary, such as a payment description or the beneficiary name and/or ID number.
- The **Transaction Date** field defaults to the current business day depending on cutoff time. Change the date as desired.
- (optional) **Descriptive Date:** This is the date displayed to the receiver for descriptive purposes. If desired, enter a date.
- (optional) If you need to add receiver information, click the plus icon **+** next to **Add a Receiver**, and in the **Receiver Information** section, click the appropriate radio button: *Credit* if the receiver (beneficiary) will be paid OR *Debit* if the receiver will be issuing a payment.
- Enter the name of the receiver.

13. Enter an optional unique identifier for the receiver.
 14. (optional) In the **Disc Data** field, enter the desired data. Discretionary data could be a variety of information associated with the payment or beneficiary, such as a payment description or the beneficiary name and/or ID number.
 15. Enter the receiver's account number.
 16. Enter the bank code of the receiver's bank.
 17. Use the **Account Type** drop-down menu to select a type: Checking, Loan, or Savings.
 18. (optional) If desired, use the **Addenda Type** drop-down menu to select the type of addenda you want to include, for example, **Remittance Advice Addenda**. The default is **No Addenda**.
 19. (optional) Enter the addenda as needed, a maximum of 80 characters.
 20. Use the **Transaction State** drop-down to select a state for the current payment: *Active* or *Frozen*. If you choose **Frozen**, the payment will remain in draft form until you modify the payment and choose **Active**.
 21. Enter the amount of the payment.
 22. If you want to send a zero-dollar transaction to verify the account, check the **Prenote** box.
 23. When you have finished, click **Save & Continue**. The payment is saved.
 24. Review and make changes to other payment information as necessary.
 25. If you want to add an additional receiver, expand the **Add Receiver** section, and repeat steps 11 through 20. Then click the **Add** button. Repeat until you have finished adding receivers.
 26. If desired, click **Copy as Payment** to save this payment as a new payment.
- OR click **Copy as Template** to save this payment as a template. See [Payments](#).
27. When the payment information is complete, click **Send Payment** or **Submit for Approval** (if approval is required).

OR

Click **Save** to save the payment in draft form for later.

The Payment Center workspace returns with a confirmation message, and the payment appears in the list of payments.

Note

The application will detect possible duplicate payments based on standard entry class code, effective entry date, total amount, and number of credits and number of debits. If a possible duplicate payment is detected, the confirmation message will include the following statement: "Warning! Potential Duplicate Payment Exists." Be sure to view the newly entered payment and verify that it is indeed unique and not a duplicate.

Employee Payments

An employee payment could be a payroll payment or reimbursement.

To create an employee payment:

1. From the Slide-out menu, select **Payments & Transfers>Payment Center**.
2. Click **Initiate Payment**.
3. Use the **Payment Type** drop-down to select **Employee Payments**.
4. Enter the payment name.
5. In the **Originator Information** section, select the From account.
6. (optional) In the **Beneficiary Information** section, enter the beneficiary address lines.
7. Use the **Offset Account** drop-down menu to select an account.
8. Enter the beneficiary account number.
9. Use the **Bank Code/Name** drop-down menu to select the code and name of the beneficiary bank.
10. (optional) If you want to enter intermediary bank information, expand the **Intermediary Bank** section, and select a bank code for the first intermediary bank.
11. (optional) If desired, expand the **Originator to Beneficiary Information** section, and add up to four lines of information for the beneficiary.
12. (optional) If desired, expand the **Bank to Bank Information** section, and add up to six lines of information from originator to beneficiary bank.
13. When you have finished, click **Save**.

The Payment Center workspace returns with a confirmation message, and the payment appears in the list of payments.

International ACH Payments

An International ACH Transaction (IAT) is an ACH payment that is sent to or from a beneficiary account that is held at a bank office located outside of the territorial jurisdiction of the United States.

To create an international ACH payment:

1. From the Slide-out menu, select **Payments & Transfers>Payment Center**.
2. Click **Initiate Payment**.
3. Use the **Payment Type** drop-down to select **International ACH Payments**.
4. Enter the payment name.
5. In the **Originator Information** section, select the ACH sender, if required.
6. Enter a description to identify the contents of the payment.
7. (optional) In the **Discretionary Data** field, enter the desired data. Discretionary data could be a variety of information associated with the payment or beneficiary, such as a payment description or the beneficiary name and/or ID number.

8. The **Transaction Date** field defaults to the current business day depending on cutoff time. Change the date as desired.
9. (optional) **Descriptive Date**: This is the date displayed to the receiver for descriptive purposes. If desired, enter a date.
10. In the **International ACH Details** section, the originating currency defaults to the ACH sender's currency, generally *US Dollar*.
11. Use the **FX Indicator** drop-down menu to select the proper foreign-exchange indicator, for example, *FF - Fixed to Fixed*.
12. Use the **Destination Country** drop-down menu to select the receiving country.
13. Use the **Destination Currency** drop-down menu to select the currency of the receiving country.
14. In the **Receiver Information** section, enter the name of the receiver (beneficiary).
15. Enter the receiver's account number.
16. Enter the receiver's financial institution or gateway.
17. Use the **Account Type** drop-down menu to select a type: Checking, Loan, or Savings.
18. Use the **Transaction State** drop-down to select a state for the current payment: *Active* or *Frozen*. If you choose **Frozen**, the payment will remain in draft form until you modify the payment and choose **Active**.
19. Enter the amount of the payment.
20. In the **Addenda Information** section, use the **Transaction Type** drop-down to select a type, for example, *Deposit*.
21. Enter the foreign payment amount.
22. Enter the name of the receiving company or individual.
23. In the **Originating Party Information** section, enter the name of the payment originator and address information, including street address, city, state or province, country, and postal code.
24. In the **Originating Bank Details** section, enter the originating bank name.
25. Use the **Bank ID Number Type** to select a type, for example, BIC or IBAN.
26. Enter the bank ID number.
27. Use the **Bank Branch Country Code** drop-down menu to select the appropriate code.
28. In the **Receiving Bank Details** section, enter the receiving bank name.
29. Use the **Bank ID Number Type** to select a type, for example, BIC or IBAN.
30. Enter the bank ID number.
31. Use the **Bank Branch Country Code** drop-down menu to select the appropriate code.
32. In the **Receiving Party Information** section, enter the receiving party name and address information, including street address, city, state or province, country, and postal code.

33. (optional) If you want to enter freeform bank-to-bank information associated with the payment, click the **Add FreeForm Information** link, and enter as many as two lines of information, a maximum of 31 characters each.
34. (optional) If you want to enter correspondent bank information associated with the payment, click the **Add Correspondent Financial Institution Information** link, and enter the corresponding bank name.
35. Use the **Bank ID Number Type** to select a type, for example, BIC or IBAN.
36. Enter the corresponding bank number.
37. Use the **Country** drop-down menu to select the correspondent bank country.
38. To add additional correspondent bank information, click the **Add Correspondent Financial Institution Information** link again, and repeat steps 34 through 36. You can enter as information for as many as three correspondent banks.
39. If you want to send a zero-dollar transaction to verify the account, check the **Prenote** box.
40. When you have finished, click **Save & Continue**.
The payment is saved.
41. If you want to add an additional receiver , expand the **Add Receiver** section, and repeat steps 14 through 38. Then click the **Add** button.
42. If desired, click **Copy as Payment** to save this payment as a new payment.
OR click **Copy as Template** to save this payment as a template. See [Payments](#).
43. When the payment information is complete, click **Send Payment** or **Submit for Approval** (if approval is required).
OR
Click **Save** to save the payment in draft form for later.
The Payment Center workspace returns with a confirmation message, and the payment appears in the list of payments.

Note

The application will detect possible duplicate payments based on standard entry class code, effective entry date, total amount, and number of credits and number of debits. If a possible duplicate payment is detected, the confirmation message will include the following statement: "Warning! Potential Duplicate Payment Exists." Be sure to view the newly entered payment and verify that it is indeed unique and not a duplicate.

International ACH Collections

An International collection is used to collect a debt or dues from a beneficiary account that is held at a bank office located outside of the territorial jurisdiction of the United States.

To create an international ACH collection:

1. From the Slide-out menu, select **Payments & Transfers>Payment Center**.
2. Click **Initiate Payment**.
3. Use the **Payment Type** drop-down to select **International ACH Payments**.
4. Enter the payment name.
5. In the **Originator Information** section, select the ACH sender, if required.
6. Enter a description to identify the contents of the payment.
7. (optional) In the **Discretionary Data** field, enter the desired data. Discretionary data could be a variety of information associated with the payment or beneficiary, such as a payment description or the beneficiary name and/or ID number.
8. The **Transaction Date** field defaults to the current business day depending on cutoff time. Change the date as desired.
9. (optional) **Descriptive Date:** This is the date displayed to the receiver for descriptive purposes. If desired, enter a date.
10. In the **International ACH Details** section, the originating currency defaults to the ACH sender's currency, generally *US Dollar*.
11. Use the **FX Indicator** drop-down menu to select the proper foreign-exchange indicator, for example, *FF - Fixed to Fixed*.
12. Use the **Destination Country** drop-down menu to select the receiving country.
13. Use the **Destination Currency** drop-down menu to select the currency of the receiving country.
14. In the **Receiver Information** section, enter the name of the receiver (beneficiary).
15. Enter the receiver's account number.
16. Enter the receiver's financial institution or gateway.
17. Use the **Account Type** drop-down menu to select a type: Checking, Loan, or Savings.
18. Use the **Transaction State** drop-down to select a state for the current payment: *Active* or *Frozen*. If you choose **Frozen**, the payment will remain in draft form until you modify the payment and choose **Active**.
19. Enter the amount of the payment.
20. In the **Addenda Information** section, use the **Transaction Type** drop-down to select a type, for example, *Deposit*.
21. Enter the foreign payment amount.
22. Enter the name of the receiving company or individual.
23. In the **Originating Party Information** section, enter the name of the payment originator and address information, including street address, city, state or province, country, and postal code.

24. In the **Originating Bank Details** section, enter the originating bank name.
25. Use the **Bank ID Number Type** to select a type, for example, BIC or IBAN.
26. Enter the bank ID number.
27. Use the **Bank Branch Country Code** drop-down menu to select the appropriate code.
28. In the **Receiving Bank Details** section, enter the receiving bank name.
29. Use the **Bank ID Number Type** to select a type, for example, BIC or IBAN.
30. Enter the bank ID number.
31. Use the **Bank Branch Country Code** drop-down menu to select the appropriate code.
32. In the **Receiving Party Information** section, enter the receiving party name and address information, including street address, city, state or province, country, and postal code.
33. (optional) If you want to enter freeform bank-to-bank information associated with the payment, click the **Add FreeForm Information** link, and enter as many as two lines of information, a maximum of 31 characters each.
34. (optional) If you want to enter correspondent bank information associated with the payment, click the **Add Correspondent Financial Institution Information** link, and enter the corresponding bank name.
35. Use the **Bank ID Number Type** to select a type, for example, BIC or IBAN.
36. Enter the corresponding bank number.
37. Use the **Country** drop-down menu to select the correspondent bank country.
38. To add additional correspondent bank information, click the **Add Correspondent Financial Institution Information** link again, and repeat steps 34 through 36. You can enter as information for as many as three correspondent banks.
39. If you want to send a zero-dollar transaction to verify the account, check the **Prenote** box.
40. When you have finished, click **Save & Continue**.
The payment is saved.
41. If you want to add an additional receiver , expand the **Add Receiver** section, and repeat steps 14 through 38. Then click the **Add** button.
42. If desired, click **Copy as Payment** to save this payment as a new payment.
OR click **Copy as Template** to save this payment as a template. See [Payments](#).

43. When the payment information is complete, click **Send Payment** or **Submit for Approval** (if approval is required).

OR

Click **Save** to save the payment in draft form for later.

The Payment Center workspace returns with a confirmation message, and the payment appears in the list of payments.

Note

The application will detect possible duplicate payments based on standard entry class code, effective entry date, total amount, and number of credits and number of debits. If a possible duplicate payment is detected, the confirmation message will include the following statement: "Warning! Potential Duplicate Payment Exists." Be sure to view the newly entered payment and verify that it is indeed unique and not a duplicate.

Represented Check

This type of payment is used to re-present a check that has been processed and returned because of insufficient or uncollected funds.

To create a represented check payment:

1. From the Slide-out menu, select **Payments & Transfers>Payment Center**.
2. Click **Initiate Payment**.
3. Use the **Payment Type** drop-down to select **Represented Check**.
4. Enter the payment name.
5. (optional) **Descriptive Date:** This is the date displayed to the receiver for descriptive purposes. If desired, enter a date.
6. In the **Originator Information** section, select the ACH sender.
7. Use the **Offset Account** drop-down menu to select an account.
8. Enter a description to identify the contents of the batch.
9. (optional) In the **Discretionary Data** field, enter the desired data. Discretionary data could be a variety of information associated with the payment or beneficiary, such as a payment description or the beneficiary name and/or ID number.
10. In the **Receiver Information** section, enter the name of the receiver (beneficiary).
11. Enter a unique identifier for the receiver.
12. (optional) In the **Disc Data** field, enter the desired data. Discretionary data could be a variety of information associated with the payment or beneficiary, such as a payment description or the beneficiary name and/or ID number.
13. Enter the bank code of the receiver's bank.
14. Enter the receiver's account number.

15. Use the **Account Type** drop-down menu to select a type: Checking, Loan, or Savings.
16. If desired, use the **Addenda Type** drop-down menu to select the type of addenda you want to include, for example, **Remittance Advice Addenda**. The default is **No Addenda**.
17. (optional) Enter the addenda as needed, a maximum of 80 characters.
18. Use the **State** drop-down to select a state for the current payment: *Active* or *Frozen*. If you choose **Frozen**, the payment will remain in draft form until you modify the payment and choose **Active**.
If you want to send a zero-dollar transaction to verify the account, select **Prenote**, and then check the **Prenote** box (step 20).
19. Enter the amount of the payment.
20. To send a zero-dollar transaction, check **Prenote**.
21. When you have finished, click **Save & Continue**.
The payment is saved.
22. The **Transaction Date** field defaults to the current day. Change the date as desired.
23. Review and make changes to other payment information as necessary.
24. If you want to add an additional receiver , expand the **Add Receiver** section, and repeat steps 9 through 15. Then click the **Add** button.
25. Repeat steps 10 through 19 and then click **Add** until you have finished adding receivers.
26. If desired, click **Copy as Payment** to save this payment as a new payment.
OR click **Copy as Template** to save this payment as a template. See [Payments](#).
27. When the payment information is complete, click **Send Payment**.
OR
Click **Save** to save the payment in draft form for later.
The Payment Center workspace returns with a confirmation message, and the payment appears in the list of payments.

Telephone Initiated Collections

This transaction type is used to collect payments over the telephone. In this case, the beneficiary of the payment is called the *consumer*.

To create an telephone-initiated collection payment:

1. From the Slide-out menu, select **Payments & Transfers>Payment Center**.
2. Click **Initiate Payment**.
3. Use the **Payment Type** drop-down to select **Telephone Initiated Collections**.
4. Enter the payment name.

5. (optional) **Descriptive Date:** This is the date displayed to the receiver for descriptive purposes. If desired, enter a date.
6. In the **Originator Information** section, select the ACH sender/payee.
7. Use the **Offset Account** drop-down menu to select an account.
8. Enter a description to identify the contents of the batch.
9. (optional) In the **Discretionary Data** field, enter the desired data. Discretionary data could be a variety of information associated with the payment or beneficiary, such as a payment description or the beneficiary name and/or ID number.
10. In the **Receiver Information** section, enter the name of the receiver (beneficiary).
11. Enter a unique identifier for the receiver.
12. (optional) In the **Disc Data** field, enter the desired data. Discretionary data could be a variety of information associated with the payment or beneficiary, such as a payment description or the beneficiary name and/or ID number.
13. Enter the bank code of the receiver's bank.
14. Enter the receiver's account number.
15. Use the **Account Type** drop-down menu to select a type: Checking, Loan, or Savings.
16. If desired, use the **Addenda Type** drop-down menu to select the type of addenda you want to include, for example, **Remittance Advice Addenda**. The default is **No Addenda**.
17. (optional) Enter the addenda as needed, a maximum of 80 characters.
18. Use the **State** drop-down to select a state for the current payment: *Active* or *Frozen*. If you choose **Frozen**, the payment will remain in draft form until you modify the payment and choose **Active**.
If you want to send a zero-dollar transaction to verify the account, select **Prenote**, and then check the **Prenote** box (step 20).
19. Enter the amount of the payment.
20. To send a zero-dollar transaction, check **Prenote**.
21. When you have finished, click **Save & Continue**.
The payment is saved.
22. The **Transaction Date** field defaults to the current day. Change the date as desired.
23. Review and make changes to other payment information as necessary.
24. If you want to add an additional receiver, expand the **Add Receiver** section, and repeat steps 9 through 15. Then click the **Add** button.
25. Repeat steps 10 through 19 and then click **Add** until you have finished adding receivers.
26. If desired, click **Copy as Payment** to save this payment as a new payment.
OR click **Copy as Template** to save this payment as a template. See [Payments](#).

27. When the payment information is complete, click **Send Payment**.

OR

Click **Save** to save the payment in draft form for later.

The Payment Center workspace returns with a confirmation message, and the payment appears in the list of payments.

Internet Initiated Collections

This transaction type was introduced in March 2001. It is defined as a debit entry to a consumer bank account, for which the authorization was obtained from the receiver (the consumer who owns the bank account) over the Internet. The specific designation for these types of transactions was created in order to address unique risks inherent to Internet payments. These payments require additional security procedures and obligations that address these risks.

To create an internet-initiated collection payment:

1. From the Slide-out menu, select **Payments & Transfers>Payment Center**.
2. Click **Initiate Payment**.
3. Use the **Payment Type** drop-down to select **Internet Initiated Collections**.
4. Enter the payment name.
5. (optional) **Descriptive Date**: This is the date displayed to the receiver for descriptive purposes. If desired, enter a date.
6. In the **Originator Information** section, select the ACH sender/payee.
7. Use the **Offset Account** drop-down menu to select an account.
8. Enter a description to identify the contents of the batch.
9. (optional) In the **Discretionary Data** field, enter the desired data. Discretionary data could be a variety of information associated with the payment or beneficiary, such as a payment description or the beneficiary name and/or ID number.
10. In the **Receiver Information** section, enter the name of the receiver (beneficiary).
11. Enter a unique identifier for the receiver.
12. (optional) In the **Disc Data** field, enter the desired data. Discretionary data could be a variety of information associated with the payment or beneficiary, such as a payment description or the beneficiary name and/or ID number.
13. Enter the bank code of the receiver's bank.
14. Enter the receiver's account number.
15. Use the **Account Type** drop-down menu to select a type: Checking, Loan, or Savings.
16. If desired, use the **Addenda Type** drop-down menu to select the type of addenda you want to include, for example, **Remittance Advice Addenda**. The default is **No Addenda**.

17. (optional) Enter the addenda as needed, a maximum of 80 characters.
18. Use the **State** drop-down to select a state for the current payment: *Active* or *Frozen*. If you choose **Frozen**, the payment will remain in draft form until you modify the payment and choose **Active**.
If you want to send a zero-dollar transaction to verify the account, select **Prenote**, and then check the **Prenote** box (step 20).
19. Enter the amount of the payment.
20. To send a zero-dollar transaction, check **Prenote**.
21. When you have finished, click **Save & Continue**.
The payment is saved.
22. The **Transaction Date** field defaults to the current day. Change the date as desired.
23. Review and make changes to other payment information as necessary.
24. If you want to add an additional receiver, expand the **Add Receiver** section, and repeat steps 9 through 15. Then click the **Add** button.
25. Repeat steps 10 through 19 and then click **Add** until you have finished adding receivers.
26. If desired, click **Copy as Payment** to save this payment as a new payment.
OR click **Copy as Template** to save this payment as a template. See [Payments](#).
27. When the payment information is complete, click **Send Payment**.
OR
Click **Save** to save the payment in draft form for later.
The Payment Center workspace returns with a confirmation message, and the payment appears in the list of payments.

Tax Payments

A tax payment is sent electronically to the federal government (IRS).

To create a federal tax wire payment:

1. From the Slide-out menu, select **Payments & Transfers>Payment Center**.
2. Click **Initiate Payment**.
3. Use the **Payment Type** drop-down to select **Tax Payment**.
4. Enter the payment name.
5. Use the **Tax Form** drop-down menu to select an available form, for example, *Federal - Form 941*.
6. use the Tax Type Code drop-down menu to select a code, for example, *94105 - Federal Tax Deposit*.
7. In the **Originator Information** section, use the **ACH Sender** drop-down menu to select the payment originator.

8. Use the **Offset Account** drop-down menu to select an account from which the payment will be withdrawn.
9. A default payment date will be offered. If necessary, use the **Transaction Date** drop-down calendar to select a new date.
10. In the **Payment Information** section, enter the nine-digit EIN (Employer Identification Number) or tax ID number.
11. Use the **Tax Period End Date** drop-down menus to select the appropriate end date (month) and year.

TAX	TAX PERIOD END DATE
<input type="text" value="April"/>	<input type="text" value="2019"/>

12. In the **Amount & Type** section, enter the appropriate payment amounts for Social Security, Medicare, and other general withholding.
13. Click **Send Payment**, and in the confirmation message, click **Send**.

Loan Payments

Make a Loan Payment

A **loan payment**¹ is used to pay down an existing loan.

To create a loan payment:

1. From the Slide-out menu, select **Payments & Transfers>Payment Center**.
2. Click **Initiate Payment**.
3. Use the **Payment Type** drop-down to select **Loan Payment**.
4. Select the From account for the payment.
The account available balance appears below the field.
5. Select the loan account.
The outstanding balance of the loan appears below the field.
6. Select the appropriate payment option.
7. Enter the amount to pay.
8. When you have finished, click **Submit**.

The Payment Center workspace returns with a confirmation message, and the payment appears in the list of payments.

¹a payment made to an existing loan account. Payments may include interest and principal, interest only, principal only, or escrow only.

Loan Draws

A **loan drawdown**¹ is used to deposit funds from a loan account or line of credit into a bank account.

To make a loan draw:

1. From the Slide-out menu, select **Payments & Transfers>Payment Center**.
2. Click **Initiate Payment**.
3. Use the **Payment Type** drop-down to select **Loan Payment**.
4. Select the loan account.

The outstanding balance of the loan appears below the field.

5. Select the To account for the payment.

The account available balance appears below the field.

6. (optional) If desired, enter a memo.
7. When you have finished, click **Submit**.

The Payment Center workspace returns with a confirmation message, and the payment appears in the list of payments.

View Payment

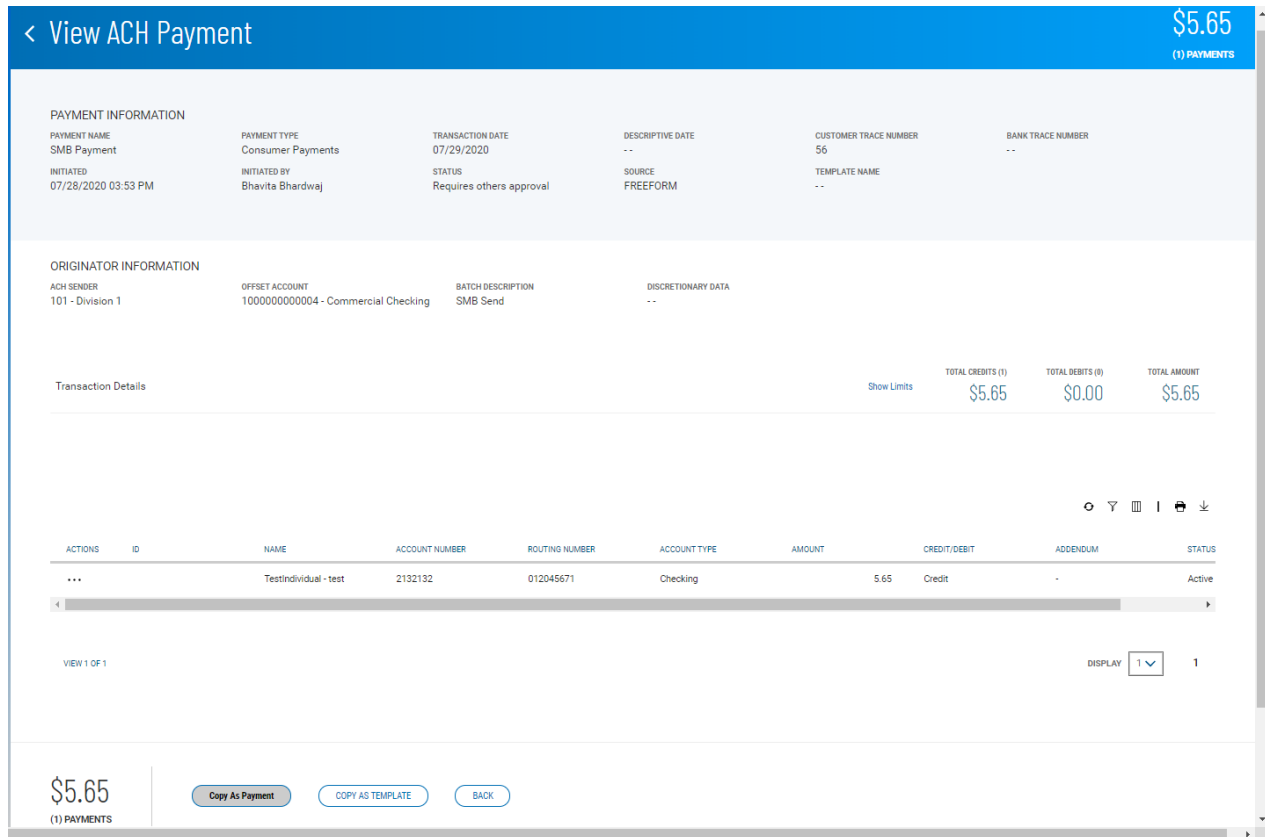
You can select an existing payment and view details.

To view a payment:

1. From the Slide-out menu, select **Payments & Transfers>Payment Center**.
2. Select the desired payment, and in the **Actions** column, click the ellipses (...).

¹a transfer of funds from an existing loan account to a chosen to (receiving) account

3. Select **View**.



Depending on the payment type, the **Payment Information** section displays the following information:

- Payment Name
- Payment Type
- Transaction Date
- Descriptive Date, if available.
- Customer Trace Number, if available
- Bank Trace Number, if available
- Initiated – The date and time of payment creation
- Initiated – The name of the user who added the payment
- Status – For example, *Requires others approval* or *Approved*
- Source – For example, *Freeform* or *Import*

The **Originator Information** varies according to the payment type as well. For ACH payments, it includes

- ACH Sender
- Offset Account
- Batch Description

- Discretionary Data, if available.
- The Transaction Details section includes
- Total Debits
- Total Credits
- Total Amount

It also includes a **Show Limits** link. Click it to display the available payment limits.

	DAILY LIMIT	LIMIT REMAINING	TOTAL AMOUNT
Show Totals	\$99,999,999.00	\$99,999,999.00	\$5.65

Click **Show Totals** to display totals again.

For batch (ACH) payments, the list grid at the center of the screen displays the following information for each individual payment transaction.

- ID
- Name
- Account Number
- Routing Number
- Account Type
- Amount
- Credit/Debit indicator
- Addendum, if available
- Status - For example, *Active* or *Stale*

In the **Actions** column, click the (...) to see more details, if available.

ACTIONS	ID	NAME	ACCOUNT NUMBER	ROUTING NUMBER
More Details		TestIndividual - test	2132132	012045671

For wire payments, an **Additional Details** section might display available Intermediary Bank, Originator to Beneficiary, and Bank to Bank information.

Additional Details

— Intermediary Bank

Bank 1

BANK CODE TYPE
International

BANK CODE/NAME
01278901 - Bank of America
0New York, New York

Bank 2

BANK CODE TYPE
International

BANK CODE/NAME
75342186 - BB and T Bank
0Texas, Texas

Modify ACH Payments

You can modify existing ACH payments:

1. From the Slide-out menu, select **Payments & Transfers>Payment Center**.
2. Select the desired payment, and in the **Actions** column, click the ellipses (...).

3. Select **Modify**.

The Modify Payment screen appears.

The screenshot shows the 'Modify ACH Payment' interface. At the top right, the amount '\$78.83' and '(1) PAYMENTS' are displayed. The form is divided into several sections:

- Payment Details:** Includes fields for Payment Type (Corporate Payments), Payment Name (cor pay), Customer Trace Number (303), Bank Trace Number (--), and Status (Updated).
- Source:** Includes Source (Freeform) and Template Name (--).
- Originator Information:** Includes ACH Sender (987654321 - My ACH Company), Offset Account (Capital Account - 0010000003), Payment Description (corppay), Discretionary Data (Optional), Transaction Date (10/23/2020), and Descriptive Date (Optional).
- Transaction Summary:** Shows Transaction Details, Total Credits (\$78.83), Total Debits (\$0.00), and Total Amount (\$78.83).
- Receivers Table:** A table with columns for Actions, ID, Name, Account Number, Routing Number, Account Type, and Amount. It contains one entry for 'Jim' with an amount of 78.83.
- Navigation:** Includes buttons for 'Add A Receiver', 'Zero All Amounts', 'Upload Transactions', and 'Modify Amounts' on the left, and 'SEND PAYMENT', 'SAVE', 'DELETE', 'COPY AS PAYMENT', 'COPY AS TEMPLATE', and 'CANCEL' at the bottom.

4. Make changes to the editable fields as desired.

- To add an additional receiver to the payment, click **Add a Receiver**.



ADD A RECEIVER

RECEIVER INFORMATION

NAME

ID Optional

DISC DATA Optional

ACCOUNT NUMBER

BANK CODE

ACCOUNT TYPE

ADDENDA TYPE

TRANSACTION STATE

AMOUNT

- To zero all listed amounts on the screen so you can make changes, click **Zero All Amounts**.
- To upload the transactions making up the batch, click **Upload Transactions**.
- To modify the amounts in the batch, click **Modify Amounts**. Change the amount or amounts as desired, and then click **Save**.

Transaction Details Show Limits

	TOTAL CREDITS (1)	TOTAL DEBITS (0)	TOTAL AMOUNT
	\$78.83	\$0.00	\$78.83

- [Add A Receiver](#)
- [Zero All Amounts](#)
- [Upload Transactions](#)
- [Modify Amounts](#)

ACTIONS	ID	NAME	ACCOUNT NUMBER	ROUTING NUMBER	ACCOUNT TYPE	AMOUNT
...	-	Jim	999955	061000104	Checking	78.83

VIEW 1 OF 1
DISPLAY 1

1. Modify amount or amounts.

2. Click Save.

- Complete the information, and click **Add**.

10. If desired, click **Copy as Payment** to save this payment as a new payment.
OR click **Copy as Template** to save this payment as a template. See .
11. When the payment information is complete, click **Send Payment** or **Submit for Approval** (if approval is required).
OR
Click **Save** to save the payment in draft form for later.
The Payment Center workspace returns with a confirmation message.

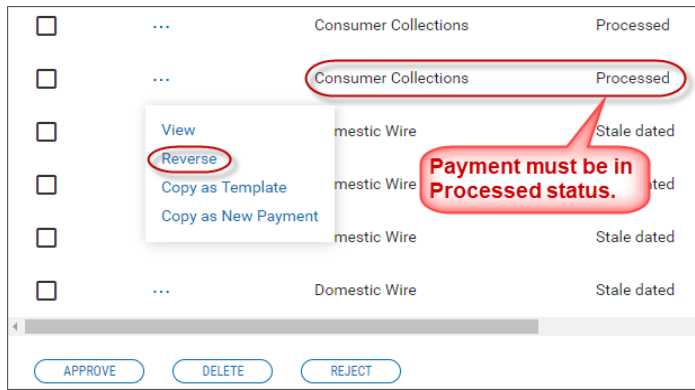
Reverse ACH Payments

Following National Automated Clearing House Association (NACHA) rules, eligible ACH payments created in Digital Banking IQ Premier can be reversed as needed. To be eligible, ACH payments must be in Processed status and must be transmitted to the receiving depository financial institution by midnight of the fifth banking day following settlement of the erroneous entry. The application calculates the eligibility timeline, taking into account an ACH company's entitlement to same-day ACH payment processing. Reversals can be initiated for individual ACH payments or an entire ACH batch.

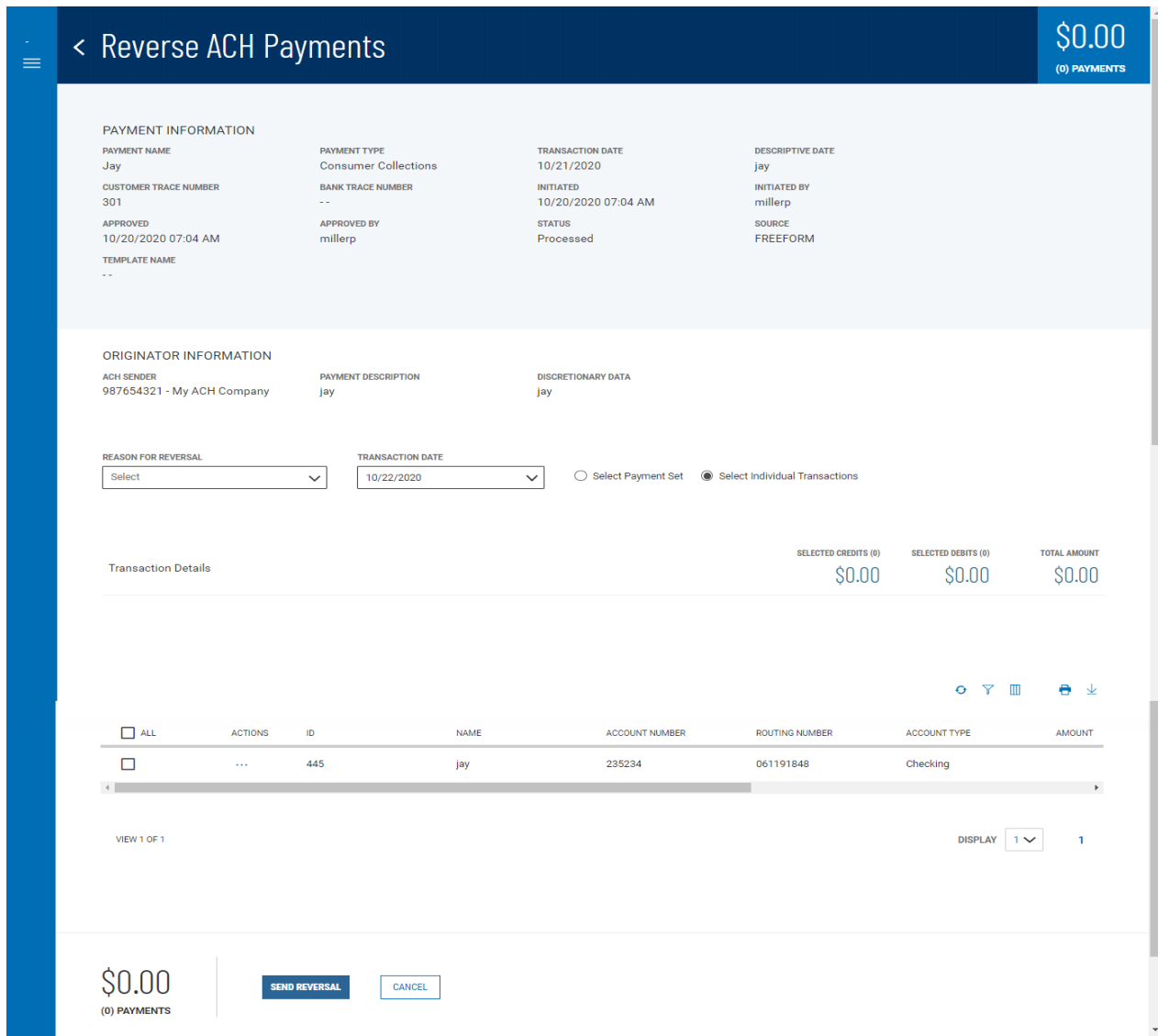
To reverse an ACH payment:

1. From the Slide-out menu, select **Payments & Transfers>Payment Center**.
2. Select the desired payment, and in the **Actions** column, click the ellipses (...).

3. Select **Reverse**.



The Reverse ACH Payments screen appears.



4. Use the **Reason for Reversal** drop-down menu to select a reason: *Incorrect amount, Incorrect account number, or Duplicate.*

5. If needed, use the **Transaction Date** drop-down calendar to select a different date.

Note

For same-day ACH companies, you can choose between today or the next business day. For non-same-day ACH companies, the next business day is preselected; you cannot change the transaction date.

6. Select the appropriate radio button depending on whether you want to select the entire payment set (batch) or individual transactions in the set for reversal.

- If you click the **Select Individual Transactions** radio button, check the boxes corresponding to the payments you want to reverse.

<input type="checkbox"/> ALL	ACTIONS	ID	NAME	ACCOUNT NUMBER	ROUTING NUMBER	ACCOUNT TYPE	AMOUNT
<input checked="" type="checkbox"/>	...	445	jay	235234	061191848	Checking	

VIEW 1 OF 1 DISPLAY 1

You can also check the **All** checkbox to select all listed payments.

- If you click the **Select Payment Set** radio button, the entire batch will be reversed.

7. When you have finished, click **Send Reversal**.

The reversal request is sent to the appropriate financial institution.

Repairing Stale-dated Reversals

Reversals that are out-of-date (Stale dated) can be repaired by modifying the payment and changing the transaction date to a valid date.

Viewing a Reversal

When you view details a reversed ACH payment, the screen displays details of the original payment as well.

< View ACH Reversal
\$10.00
(1) PAYMENTS

PAYMENT INFORMATION

PAYMENT NAME SMB Payment	PAYMENT TYPE Corporate Payments	TRANSACTION DATE 03/03/2021	DESCRIPTIVE DATE --
CUSTOMER TRACE NUMBER 333	BANK TRACE NUMBER 600001	INITIATED 03/02/2021 04:04 PM	INITIATED BY Lee P
APPROVED 03/02/2021 04:04 PM	APPROVED BY Lee P	STATUS Ready to Process Reversal	SOURCE FREEFORM
TEMPLATE NAME --			

Original Payment —

ACTION	STATUS	INITIATED	INITIATED BY
View Payment	Reversed	03/01/2021 04:36 AM	Ewan

ORIGINATOR INFORMATION

ACH SENDER 987654321 - My ACH Company	OFFSET ACCOUNT 123123123 - My checking	PAYMENT DESCRIPTION REVERSAL	DISCRETIONARY DATA --
--	---	---------------------------------	--------------------------

REVERSAL REASON
Duplicate

Upload Transactions

You administrator can choose to supply import maps that allow you to upload payment files that are not in standard ACH file format. If the Upload Transactions feature is available to you, the option will appear when you view **Transaction Details** section of the [Modify ACH Payment](#) screen.

Transaction Details Show Limits

	TOTAL CREDITS (1)	TOTAL DEBITS (0)	TOTAL AMOUNT
	\$78.83	\$0.00	\$78.83

[Add A Receiver](#)

[Zero All Amounts](#)

[Upload Transactions](#)

[Modify Amounts](#)

[SAVE](#) [Cancel](#)

ACTIONS	ID	NAME	ACCOUNT NUMBER	ROUTING NUMBER	ACCOUNT TYPE	AMOUNT
...	-	Jim	999955	061000104	Checking	78.83

VIEW 1 OF 1

DISPLAY 1 1

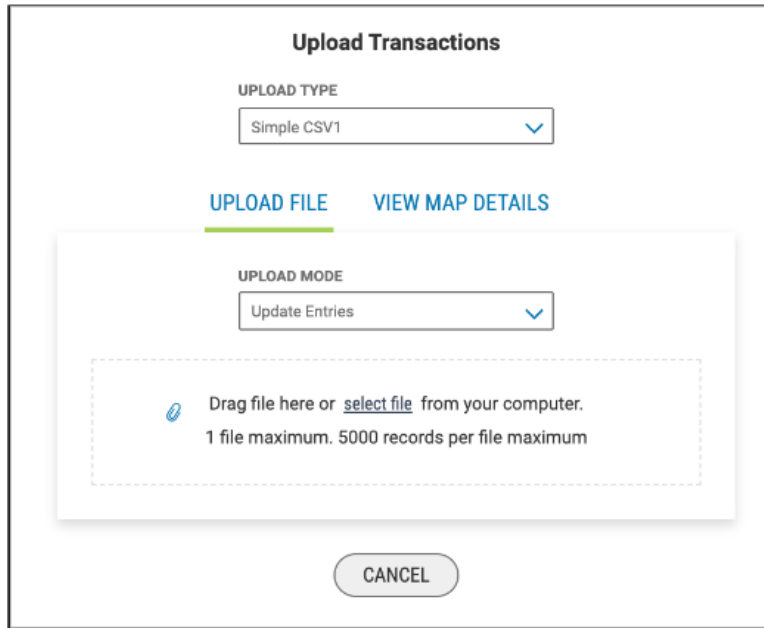
The two import maps, called Upload Type and Upload Mode, are selectable when you click the Upload Transactions link.

To upload transactions:

1. From the Slide-out menu, select **Payments & Transfers>Payment Center**.
2. Select the desired payment, and in the **Actions** column, click the ellipses (...).
3. Select **Modify**.

The Modify Payment screen appears.

4. Click **Upload Transactions**.



5. Use the **Upload Type** drop-down menu to select the appropriate import map.

6. Use the **Upload Mode** drop-down menu to select the other import map.

7. Do one of the following;

- Drag and drop the file onto the widget.
- Click the screen, then browse for and select the desired file.

Note that one file containing 5,000 records is the maximum.

8. Click **Continue** to import and process the file.

Once the file is uploaded, the Import Overview screen appears.

If the import file fails to load for some reason, the **Import Messages** tab appears by default, noting the reason for the failure.

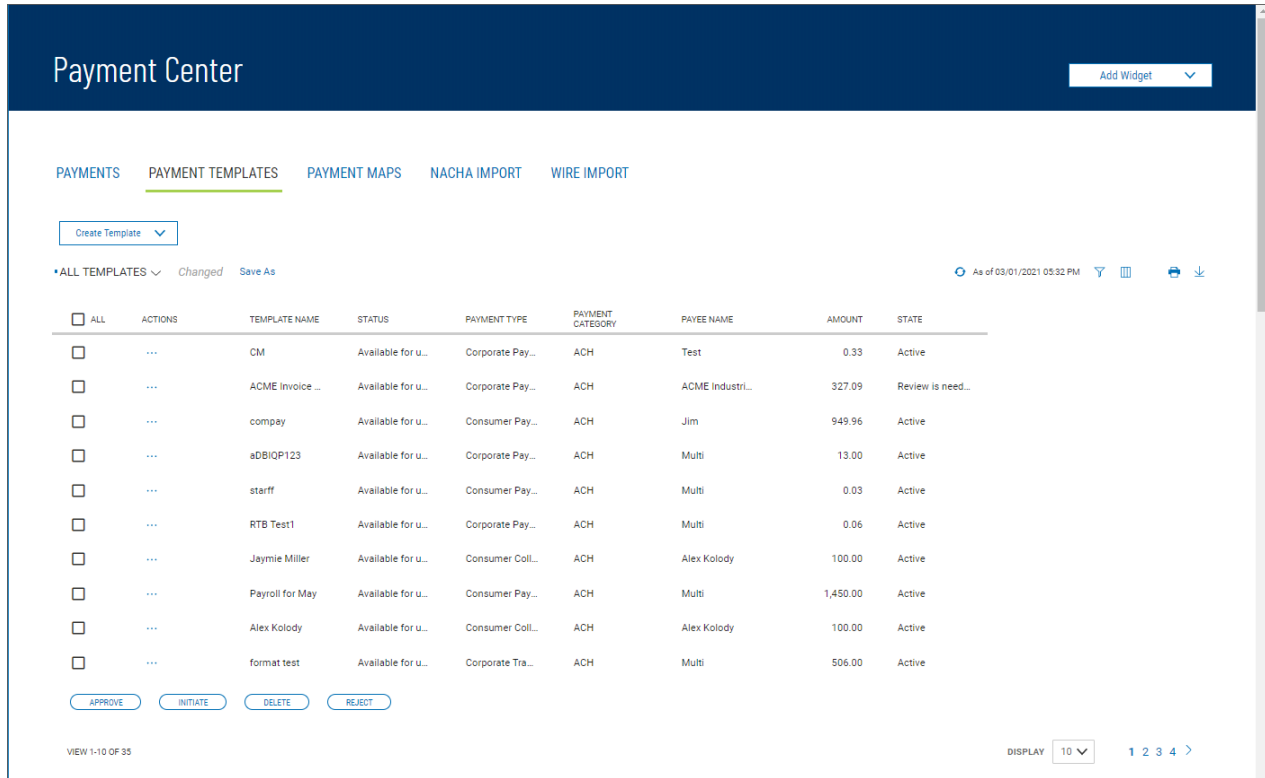
FILE IMPORT DETAIL		
TRANSACTION DETAILS		IMPORT MESSAGES
TYPE	RECORD NUMBER	MESSAGE DESCRIPTION
Error	1	ACH Record not found in expected order. [1001]


Payment Templates

In order to create payments more efficiently, you can create templates that contain commonly used payment information. Payments can then be made from these templates, saving time and improving efficiency. Templates are managed from a consolidated, single view. Templates can be created for all payment types.

To navigate to the Templates tab:

1. From the Slide-out menu, select **Payments & Transfers>Payment Center**.
The **Payments** tab appears preselected by default.
2. Click **Templates**.
3. In the Payments workspace, scroll down to the **Payment Templates** widget.



The columns that appear in the Templates list depend on the currently active filter. Additional columns can be displayed by clicking the **Filter** icon  and selecting from the **Columns** tab; for information, see [Adding or Removing Columns](#).

The Payment Templates list view displays the following information about available templates:

- ACH Sender – The name of the creator of the template
- Addendum – An addendum to the payment, if it exists
- Batch Description – For batch payments, the unique description identifying the batch
- Beneficiary – The beneficiary or payee of the payment
- Beneficiary Bank – The ID of the beneficiary's bank
- Beneficiary Account – Account of the beneficiary
- Bank Code – The identifying code issued by the central bank of the bank's associated country
- Currency – The currency of the payment
- Frequency – If a recurring payment, the schedule for the payment. Otherwise, *NonRecurring*.

- From Account – The account the payment is made from (debit account)
- Intermediary Bank – The bank that routes funds from payer to payee, if one exists
- Intermediary Bank 2 – The second intermediary bank, if one exists
- Offset Account – The From account
- Receiver Name – The name of the receiver. This could be the beneficiary or multiple beneficiaries, in which case it will appear as *Mutli*.
- Total Credits – Amount of all credits in the payment
- Total Debits – Total of all amount debited from the From account
- Template Name – The name of the template
- Payment Type – The payment type of the payment
- Payment Category – ACH or Wire
- Payee Name – The name of the payee. This could be the beneficiary or multiple beneficiaries, in which case it will appear as *Mutli*.
- Amount – The total amount of the payment
- State – Active or Inactive
- Status – Approval status of the payment: Requires my approval or Available for use, in which case the template can be used to [initiate a payment](#).

From the Payment Templates widget, a user can create, view, modify, or delete a template. A user can also modify, delete, approve, or reject a template from the Templates widget.

Changing Template Views

Note the **SHOW ALL** selection at the top left of the widget. With this selected, the widget lists all available payment templates. Click the down arrow to select a new, limited view: **ACH Templates** or **Wire Templates**.

- If you want to save this view as the default, click **Save** [Save](#).
- If you want to save this view under a new name, click **Save As** [Save As](#).

Creating a Payment Template

You can create a variety of payment types in the Create Payment Template screen. For instructions on creating an individual type, click the appropriate link.

To create a payment template:


1. From the Slide-out menu, select **Payments & Transfers>Payment Center**.
The **Payments** tab appears preselected by default.
2. Click **Templates**.

3. Click **Create Template**.
4. Use the drop-down menu to select the type:
 - [Corporate Payments](#)
 - [Corporate Collections](#)
 - [Corporate Payment & Collections](#)
 - [Employee Payments](#)
 - [International ACH Payments](#)
 - [International ACH Collections](#)
 - [Consumer Payments](#)
 - [Consumer Collections](#)
 - [Consumer Payments & Collections](#)
 - [Represented Check](#)
 - [Telephone Initiated Collections](#)
 - [Internet Initiated Collections](#)
 - [Domestic Wire](#)
 - [International Wire](#)

Deleting a Payment Template

- In the **Actions** column, click the ellipses (...), and from the drop-down menu, select **Delete**.

OR


To delete multiple templates, in the **Select** column check the boxes corresponding to the desired templates, and then click the **Delete**  button.

Modifying a Payment Template

1. Select the appropriate template, and in the **Actions** column, click the ellipses (...), and from the drop-down menu, select **Modify**.
2. In the screen that appears, make changes to the payment as needed, and then click **Confirm**.

Approving a Payment Template

A payment must be approved before it is sent to the beneficiary or beneficiaries. For more information, see [Work with Lists - Available Actions](#).

1. Select the appropriate payment or payments, and in the **Select** column, check the **Select** checkbox.
2. Click the **Approve**  button.

Rejecting a Payment Template

1. In the **Actions** column, click the ellipses (...), and from the drop-down menu, select **Reject**.

OR

2. To delete multiple templates, in the **Select** column check the boxes corresponding to the desired templates, and then click the **Reject** button.

The Reject screen appears, displaying details of the selected template. If you want to proceed with rejection, click **Reject**. Otherwise, click **Cancel**.

Viewing Payment Template Detail

Detail information for each template in Payment Templates list view is available.

- Select the appropriate template, and in the **Actions** column, click the ellipses (...), and from the drop-down menu, select **View**.

< CORP PAY **\$949.96**
(1) PAYMENTS

TEMPLATE INFORMATION

PAYMENT TYPE	TEMPLATE NAME	STATE	STATUS	LAST MODIFIED ON	LAST MODIFIED BY
Corporate Payments	corp pay	Active	Available for use	12/30/2019 09:31 PM	L

ORIGINATOR INFORMATION

ACH SENDER	OFFSET ACCOUNT
101 - Division 1	1000000000004
BATCH DESCRIPTION	DISCRETIONARY DATA
desc	

Transaction Details

TOTAL ACTIVE COUNT	TOTAL CREDITS (1)	TOTAL DEBITS (0)	TOTAL AMOUNT
1	\$949.96	\$0.00	\$949.96

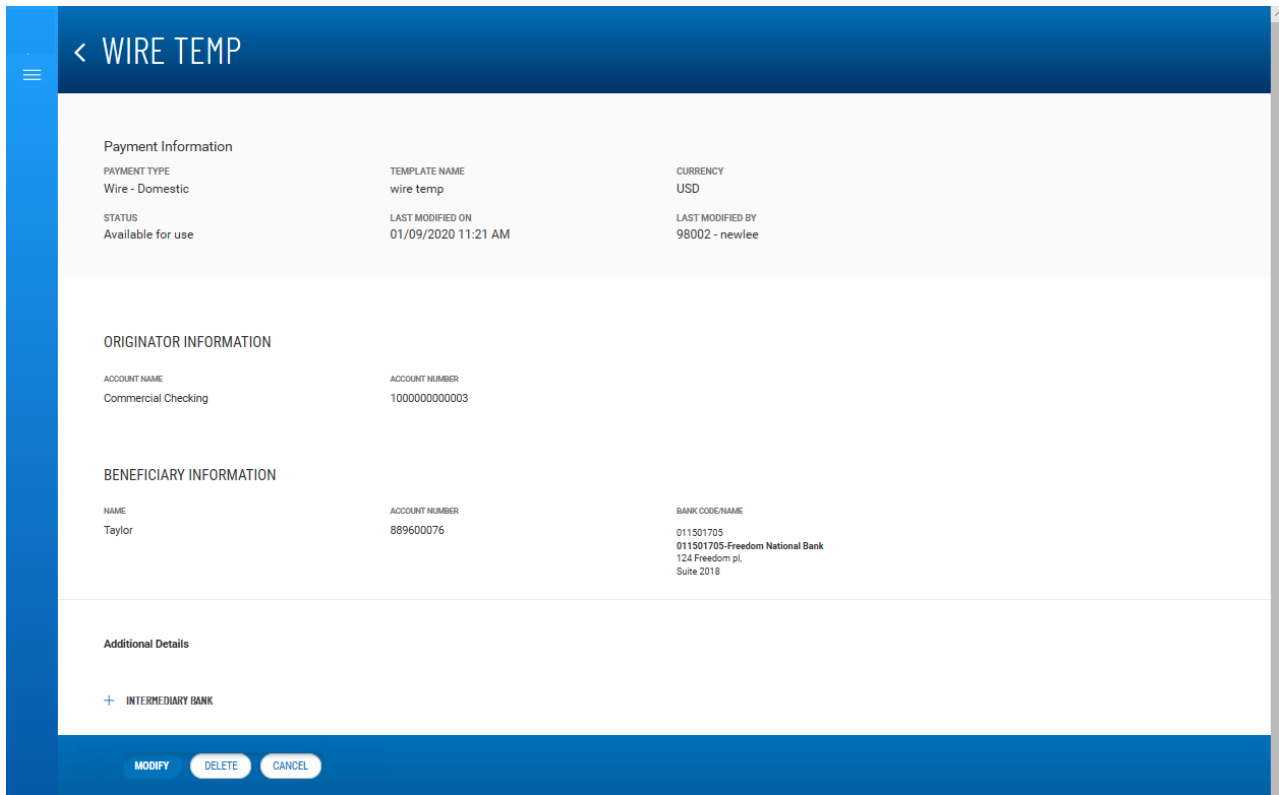
As of 01/09/2020 11:16 AM

ACTIONS	NAME	ID	ROUTING NUMBER	ACCOUNT NUMBER	ACCOUNT TYPE	AMOUNT	CREDIT/DEBIT	STAT
...	Mort	Mort01	012045671	82887888	Checking	949.96	Credit	Acti

VIEW 1 OF 1 DISPLAY 1

\$949.96 Payment

Detail view of an ACH template



Detail view of a wire template

Depending on actions taken previously on the template, the buttons available at the bottom of the screen (such as **Modify** and **Send Payment**) will vary.

Initiating a Payment from a Template



Once a template is approved, it can be used to initiate a payment.

To initiate a payment from a template:

1. In the **Actions** column, click the ellipses (...), and from the drop-down menu, select **Initiate**.

OR

In the [Template Detail screen](#), click the **Initiate Payment**  button.

2. Review the template details, and make any changes as needed.
3. Do one of the following:
 - To send the payment to the designated beneficiary or beneficiaries, click the **Send Payment**  button.
 - To save the changes to the details so that you can send the payment later, click the **Save & Continue**  button.

Note

You can also initiate multiple payments from wire-type templates. For information, see [Initiate Multiple Payments from Wire Templates](#).

Corporate Payment Templates

This type of payment is made either to corporations or individual vendors supplying goods and services.

To create a corporate payments template:

1. From the Slide-out menu, select **Payments & Transfers>Payment Center**.
2. Scroll to **Payment Templates**, and click **Create Payment Template**.
3. Use the **Payment Type** drop-down to select **Corporate Payments**.
4. Enter the template name.
5. (optional) **Descriptive Date**: This is the date displayed to the receiver for descriptive purposes. If desired, enter a date.
6. In the **Originator Information** section, select the ACH sender.
7. Use the **Offset Account** drop-down menu to select an account.
8. Enter a description to identify the contents of the batch.
9. (optional) In the **Discretionary Data** field, enter the desired data. Discretionary data could be a variety of information associated with the payment or beneficiary, such as a payment description or the beneficiary name and/or ID number.
10. In the **Receiver Information** section, click the appropriate radio button: **Credit** if this transaction is a collection, **Debit** if it is a payment.
11. Enter the name of the receiver (beneficiary).
12. Enter a unique identifier for the receiver.
13. (optional) In the **Disc Data** field, enter the desired data. Discretionary data could be a variety of information associated with the payment or beneficiary, such as a payment description or the beneficiary name and/or ID number.
14. Enter the bank code of the receiver's bank.
15. Enter the receiver's account number.
16. Use the **Account Type** drop-down menu to select a type: Checking, Loan, or Savings.
17. If desired, use the **Addenda Type** drop-down menu to select the type of addenda you want to include, for example, **Remittance Advice Addenda**. The default is **No Addenda**.
18. (optional) Enter the addenda as needed, a maximum of 80 characters.

19. Use the **Transaction State** drop-down to select a state for the current payment: *Active*, *Frozen*, or *Prenote*.
 - If you choose **Frozen**, the payment will remain in draft form until you modify the payment and choose *Active*.
 - If you want to send a zero-dollar transaction to verify the account, select *Prenote*.
20. Enter the amount of the payment.

Note

You can select *Prenote* as the transaction state and still enter an amount. When the template is used to generate a payment, the *Prenote* transaction state will result in a zero amount prenote transaction in the payment.

21. When you have finished, click **Save**.

The Payment Center workspace returns with a confirmation message, and the template appears in the list of templates.

Corporate Collections

This transaction type is used for corporate debt collections. In this case, the beneficiary of the payment is the corporation for whom the debt is collected.

To create a corporate collections template:

1. From the Slide-out menu, select **Payments & Transfers>Payment Center**.
2. Scroll to **Payment Templates**, and click **Create Payment Template**.
3. Use the **Payment Type** drop-down to select **Corporate Collections**.
4. Enter the template name.
1. (optional) **Descriptive Date**: This is the date displayed to the receiver for descriptive purposes. If desired, enter a date.
2. In the **Originator Information** section, select the ACH sender.
3. Use the **Offset Account** drop-down menu to select an account.
4. Enter a description to identify the contents of the batch.
5. (optional) In the **Discretionary Data** field, enter the desired data. Discretionary data could be a variety of information associated with the payment or beneficiary, such as a payment description or the beneficiary name and/or ID number.
6. In the **Receiver Information** section, enter the name of the receiver (beneficiary).
7. Enter a unique identifier for the receiver.
8. (optional) In the **Disc Data** field, enter the desired data. Discretionary data could be a variety of information associated with the payment or beneficiary, such as a payment description or the beneficiary name and/or ID number.

9. Enter the bank code of the receiver's bank.
10. Enter the receiver's account number.
11. Use the **Account Type** drop-down menu to select a type: Checking, Loan, or Savings.
12. If desired, use the **Addenda Type** drop-down menu to select the type of addenda you want to include, for example, **Remittance Advice Addenda**. The default is **No Addenda**.
13. (optional) Enter the addenda as needed, a maximum of 80 characters.
14. Use the **Transaction State** drop-down to select a state for the current payment: *Active*, *Frozen*, or *Prenote*.
 - If you choose **Frozen**, the payment will remain in draft form until you modify the payment and choose *Active*.
 - If you want to send a zero-dollar transaction to verify the account, select *Prenote*.
15. Enter the amount of the payment.

Note

You can select *Prenote* as the transaction state and still enter an amount. When the template is used to generate a payment, the *Prenote* transaction state will result in a zero amount prenote transaction in the payment.

16. When you have finished, click **Save & Continue**.

The payment is saved.
17. The **Transaction Date** field defaults to the current day. Change the date as desired.
18. Review and make changes to other payment information as necessary. If you want to return all listed amounts to zero, click **Zero All Amounts**.
19. If you want to add an additional receiver, expand the **Add Receiver** section, and repeat steps 9 through 15. Then click the **Add** button.
20. When you have finished, click **Save**.

The Payment Center workspace returns with a confirmation message, and the template appears in the list of templates.

Corporate Payments & Collections Templates

This type of payment is made either to corporations or individual vendors supplying goods and services. This transaction type can also be used for corporate debt collections.

To create a corporate payments/collections template:

1. From the Slide-out menu, select **Payments & Transfers>Payment Center**.
2. Scroll to **Payment Templates**, and click **Create Payment Template**.
3. Use the **Payment Type** drop-down to select **Corporate Payments & Collections**.
4. Enter the template name.

5. In the **Originator Information** section, select the ACH sender/payee.
6. Use the **Offset Account** drop-down menu to select an account.
7. Enter a description to identify the contents of the batch.
8. (optional) In the **Discretionary Data** field, enter the desired data. Discretionary data could be a variety of information associated with the payment or beneficiary, such as a payment description or the beneficiary name and/or ID number.
9. In the **Receiver Information** section, click the appropriate radio button: **Credit** if the transaction is a collection or **Debit** if the transaction is a payment.
10. Enter the name of the receiver (beneficiary).
11. Enter a unique identifier for the receiver.

(optional) In the **Discretionary Data** field, enter the desired data. Discretionary data could be a variety of information associated with the payment or beneficiary, such as a payment description or the beneficiary name and/or ID number.
12. Enter the bank code of the receiver's bank.
13. Enter the receiver's account number.
14. Use the **Account Type** drop-down menu to select a type: Checking, Loan, or Savings.
15. (optional) Enter any addenda as needed, a maximum of 80 characters.
16. Use the **Transaction State** drop-down to select a state for the current payment: *Active*, *Frozen*, or *Prenote*.
 - If you choose **Frozen**, the payment will remain in draft form until you modify the payment and choose *Active*.
 - If you want to send a zero-dollar transaction to verify the account, select *Prenote*.
17. Enter the amount of the payment.

Note

You can select *Prenote* as the transaction state and still enter an amount. When the template is used to generate a payment, the *Prenote* transaction state will result in a zero amount prenote transaction in the payment.

18. When you have finished, click **Save & Continue**.

The template is saved.
19. If you want to add an additional receiver, repeat steps 9 through 17, and then click the **Add** button.
20. When you have finished, click **Save**.

The Payment Center workspace returns with a confirmation message, and the template appears in the list of templates.

Employee Payments Templates

An employee payment could be a payroll payment or reimbursement.

To create an employee payments template:

1. From the Slide-out menu, select **Payments & Transfers>Payment Center**.
2. Scroll to **Payment Templates**, and click **Create Payment Template**.
3. Use the **Payment Type** drop-down to select **Employee Payments**.
4. Enter the template name.
5. In the **Originator Information** section, select the From account.
6. (optional) In the **Beneficiary Information** section, enter the beneficiary address lines.
7. Use the **Offset Account** drop-down menu to select an account.
8. Enter the beneficiary account number.
9. Use the **Bank Code/Name** drop-down menu to select the code and name of the beneficiary bank.
10. (optional) If you want to enter intermediary bank information, expand the **Intermediary Bank** section, and select a bank code for the first intermediary bank.
11. (optional) If desired, expand the **Originator to Beneficiary Information** section, and add up to four lines of information for the beneficiary.
12. (optional) If desired, expand the **Bank to Bank Information** section, and add up to six lines of information from originator to beneficiary bank.
13. When you have finished, click **Save**.

The Payment Center workspace returns with a confirmation message, and the template appears in the list of templates.

International ACH Payments Templates

An International ACH Transaction (IAT) is an ACH payment that is sent to or from a beneficiary account that is held at a bank office located outside of the territorial jurisdiction of the United States.

To create an international ACH payment templates:

1. From the Slide-out menu, select **Payments & Transfers>Payment Center**.
2. Scroll to **Payment Templates**, and click **Create Payment Template**.
3. Use the **Payment Type** drop-down to select **International ACH Payments**.
4. Enter the payment name.
5. In the **Originator Information** section, select the ACH sender, if required.
6. Use the **Offset Account** drop-down menu to select an account, if required.
7. Enter a description to identify the contents of the payment.

8. The **Transaction Date** field defaults to the current business day depending on cutoff time. Change the date as desired.
9. (optional) **Descriptive Date**: This is the date displayed to the receiver for descriptive purposes. If desired, enter a date.
10. In the **International ACH Details** section, the originating currency defaults to the ACH sender's currency, generally *US Dollar*.
11. Use the **FX Indicator** drop-down menu to select the proper foreign-exchange indicator, for example, *FF - Fixed to Fixed*.
12. Use the **Destination Country** drop-down menu to select the receiving country.
13. Use the **Destination Currency** drop-down menu to select the currency of the receiving country.
14. In the **Receiver Information** section, enter the name of the receiver (beneficiary).
15. Enter the receiver's account number.
16. Enter the receiver's financial institution or gateway.
17. Use the **Account Type** drop-down menu to select a type: Checking, Loan, or Savings.
18. Use the **Transaction State** drop-down to select a state for the current payment: *Active* or *Frozen*. If you choose **Frozen**, the payment will remain in draft form until you modify the payment and choose **Active**.
19. Enter the amount of the payment.
20. In the **Addenda Information** section, use the **Transaction Type** drop-down to select a type, for example, *Deposit*.
21. Enter the foreign payment amount.
22. Enter the name of the receiving company or individual.
23. In the **Originating Party Information** section, enter the name of the payment originator and address information, including street address, city, state or province, country, and postal code.
24. In the **Originating Bank Details** section, enter the originating bank name.
25. Use the **Bank ID Number Type** to select a type, for example, BIC or IBAN.
26. Enter the bank ID number.
27. Use the **Bank Branch Country Code** drop-down menu to select the appropriate code.
28. In the **Receiving Bank Details** section, enter the receiving bank name.
29. Use the **Bank ID Number Type** to select a type, for example, BIC or IBAN.
30. Enter the bank ID number.
31. Use the **Bank Branch Country Code** drop-down menu to select the appropriate code.
32. In the **Receiving Party Information** section, enter the receiving party name and address information, including street address, city, state or province, country, and postal code.

33. (optional) If you want to enter freeform bank-to-bank information associated with the payment, click the **Add FreeForm Information** link, and enter as many as two lines of information, a maximum of 31 characters each.
34. (optional) If you want to enter correspondent bank information associated with the payment, click the **Add Correspondent Financial Institution Information** link, and enter the corresponding bank name.
35. Use the **Bank ID Number Type** to select a type, for example, BIC or IBAN.
36. Enter the corresponding bank number.
37. Use the **Country** drop-down menu to select the correspondent bank country.
38. To add additional correspondent bank information, click the **Add Correspondent Financial Institution Information** link again, and repeat steps 34 through 36. You can enter as information for as many as three correspondent banks.
39. If you want to send a zero-dollar transaction to verify the account, check the **Prenote** box.
40. When you have finished, click **Save & Continue**.
The payment is saved.
41. If you want to add an additional receiver , expand the **Add Receiver** section, and repeat steps 27 through 37. Then click the **Add** button.
42. To send a zero-dollar transaction, check **Prenote**.
43. When you have finished, click **Save**.
The Payment Center workspace returns with a confirmation message, and the template appears in the list of templates.

International ACH Collections Templates

An International collection is used to collect a debt or dues from a beneficiary account that is held at a bank office located outside of the territorial jurisdiction of the United States.

To create an international ACH collection template:

1. From the Slide-out menu, select **Payments & Transfers>Payment Center**.
2. Scroll to **Payment Templates**, and click **Create Payment Template**.
3. Use the **Payment Type** drop-down to select **International ACH Payments**.
4. Enter the payment name.
5. In the **Originator Information** section, select the ACH sender, if required.
6. Use the **Offset Account** drop-down menu to select an account, if required.
7. Enter a description to identify the contents of the payment.
8. The **Transaction Date** field defaults to the current business day depending on cutoff time. Change the date as desired.

9. (optional) **Descriptive Date:** This is the date displayed to the receiver for descriptive purposes. If desired, enter a date.
10. In the **International ACH Details** section, the originating currency defaults to the ACH sender's currency, generally *US Dollar*.
11. Use the **FX Indicator** drop-down menu to select the proper foreign-exchange indicator, for example, *FF - Fixed to Fixed*.
12. Use the **Destination Country** drop-down menu to select the receiving country.
13. Use the **Destination Currency** drop-down menu to select the currency of the receiving country.
14. In the **Receiver Information** section, enter the name of the receiver (beneficiary).
15. Enter the receiver's account number.
16. Enter the receiver's financial institution or gateway.
17. Use the **Account Type** drop-down menu to select a type: Checking, Loan, or Savings.
18. Use the **Transaction State** drop-down to select a state for the current payment: *Active* or *Frozen*. If you choose **Frozen**, the payment will remain in draft form until you modify the payment and choose **Active**.
19. Enter the amount of the payment.
20. In the **Addenda Information** section, use the **Transaction Type** drop-down to select a type, for example, *Deposit*.
21. Enter the foreign payment amount.
22. Enter the name of the receiving company or individual.
23. In the **Originating Party Information** section, enter the name of the payment originator and address information, including street address, city, state or province, country, and postal code.
24. In the **Originating Bank Details** section, enter the originating bank name.
25. Use the **Bank ID Number Type** to select a type, for example, BIC or IBAN.
26. Enter the bank ID number.
27. Use the **Bank Branch Country Code** drop-down menu to select the appropriate code.
28. In the **Receiving Bank Details** section, enter the receiving bank name.
29. Use the **Bank ID Number Type** to select a type, for example, BIC or IBAN.
30. Enter the bank ID number.
31. Use the **Bank Branch Country Code** drop-down menu to select the appropriate code.
32. In the **Receiving Party Information** section, enter the receiving party name and address information, including street address, city, state or province, country, and postal code.

33. (optional) If you want to enter freeform bank-to-bank information associated with the payment, click the **Add FreeForm Information** link, and enter as many as two lines of information, a maximum of 31 characters each.
34. (optional) If you want to enter correspondent bank information associated with the payment, click the **Add Correspondent Financial Institution Information** link, and enter the corresponding bank name.
35. Use the **Bank ID Number Type** to select a type, for example, BIC or IBAN.
36. Enter the corresponding bank number.
37. Use the **Country** drop-down menu to select the correspondent bank country.
38. To add additional correspondent bank information, click the **Add Correspondent Financial Institution Information** link again, and repeat steps 34 through 36. You can enter as information for as many as three correspondent banks.
39. If you want to send a zero-dollar transaction to verify the account, check the **Prenote** box.
40. When you have finished, click **Save & Continue**.
The payment is saved.
41. If you want to add an additional receiver , expand the **Add Receiver** section, and repeat steps 27 through 37. Then click the **Add** button.
42. To send a zero-dollar transaction, check **Prenote**.
43. When you have finished, click **Save**.
The Payment Center workspace returns with a confirmation message, and the template appears in the list of templates.

Consumer Payment & Collections Templates

This transaction type is used to collect consumer debts OR pay a consumer either in the form of a reward for purchasing goods/services or a refund.

To create a consumer payments/collections template:

1. From the Slide-out menu, select **Payments & Transfers>Payment Center**.
2. Scroll to **Payment Templates**, and click **Create Payment Template**.
3. Use the **Payment Type** drop-down to select **Consumer Payments & Collections**.
4. Enter the template name.
1. (optional) **Descriptive Date:** This is the date displayed to the receiver for descriptive purposes. If desired, enter a date.
2. In the **Originator Information** section, select the ACH sender/payee.
3. Use the **Offset Account** drop-down menu to select an account.
4. Enter a description to identify the contents of the batch.

5. (optional) In the **Discretionary Data** field, enter the desired data. Discretionary data could be a variety of information associated with the payment or beneficiary, such as a payment description or the beneficiary name and/or ID number.
6. In the **Receiver Information** section, enter the name of the receiver (beneficiary).
7. Enter a unique identifier for the receiver.
8. (optional) In the **Disc Data** field, enter the desired data. Discretionary data could be a variety of information associated with the payment or beneficiary, such as a payment description or the beneficiary name and/or ID number.
9. Enter the bank code of the receiver's bank.
10. Enter the receiver's account number.
11. Use the **Account Type** drop-down menu to select a type: Checking, Loan, or Savings.
12. If desired, use the **Addenda Type** drop-down menu to select the type of addenda you want to include, for example, **Remittance Advice Addenda**. The default is **No Addenda**.
13. (optional) Enter the addenda as needed, a maximum of 80 characters.
14. Use the **Transaction State** drop-down to select a state for the current payment: *Active*, *Frozen*, or *Prenote*.
 - If you choose **Frozen**, the payment will remain in draft form until you modify the payment and choose *Active*.
 - If you want to send a zero-dollar transaction to verify the account, select *Prenote*.
15. Enter the amount of the payment.

Note

You can select *Prenote* as the transaction state and still enter an amount. When the template is used to generate a payment, the *Prenote* transaction state will result in a zero amount prenote transaction in the payment.

16. When you have finished, click **Save**.

The payment is saved.
17. If you want to add an additional receiver , expand the **Add Receiver** section, and repeat steps 9 through 15. Then click the **Add** button.
18. When you have finished, click **Save**.

The Payment Center workspace returns with a confirmation message, and the template appears in the list of templates.

Consumer Collections Templates

This transaction type is used to collect consumer debts. In this case, the consumer's account is debited by the corporation or vendor collecting the debt. So the beneficiary is the corporation/vendor, *not* the consumer.

To create a consumer collections template:

1. From the Slide-out menu, select **Payments & Transfers>Payment Center**.
2. Scroll to **Payment Templates**, and click **Create Payment Template**.
3. Use the **Payment Type** drop-down to select **Consumer Collections**.
4. Enter the template name.
5. In the **Originator Information** section, select the ACH sender/payee.
6. Use the **Offset Account** drop-down menu to select an account.
7. Enter a description to identify the contents of the batch.
8. (optional) In the **Discretionary Data** field, enter the desired data. Discretionary data could be a variety of information associated with the payment or beneficiary, such as a payment description or the beneficiary name and/or ID number.
9. In the **Receiver Information** section, enter the name of the receiver (beneficiary).
10. Enter a unique identifier for the receiver.

(optional) In the **Discretionary Data** field, enter the desired data. Discretionary data could be a variety of information associated with the payment or beneficiary, such as a payment description or the beneficiary name and/or ID number.
11. Enter the bank code of the receiver's bank.
12. Enter the receiver's account number.
13. Use the **Account Type** drop-down menu to select a type: Checking, Loan, or Savings.
14. (optional) Enter any addenda as needed, a maximum of 80 characters.
15. Use the **Transaction State** drop-down to select a state for the current payment: *Active*, *Frozen*, or *Prenote*.
 - If you choose **Frozen**, the payment will remain in draft form until you modify the payment and choose *Active*.
 - If you want to send a zero-dollar transaction to verify the account, select *Prenote*.

16. Enter the amount of the payment.

Note

You can select *Prenote* as the transaction state and still enter an amount. When the template is used to generate a payment, the *Prenote* transaction state will result in a zero amount prenote transaction in the payment.

17. If you want to send a zero-dollar transaction to verify the account, check the **Prenote** box.
18. When you have finished, click **Save & Continue**.
The template is saved.
19. If you want to add an additional receiver, repeat steps 9 through 15, and then click the **Add** button.
20. To send a zero-dollar transaction, check **Prenote**.
21. When you have finished, click **Save**.
The Payment Center workspace returns with a confirmation message, and the template appears in the list of templates.

Consumer Payment & Collections Templates

This transaction type is used to collect consumer debts OR pay a consumer either in the form of a reward for purchasing goods/services or a refund.

To create a consumer payments/collections template:

1. From the Slide-out menu, select **Payments & Transfers>Payment Center**.
2. Scroll to **Payment Templates**, and click **Create Payment Template**.
3. Use the **Payment Type** drop-down to select **Consumer Payments & Collections**.
4. Enter the template name.
1. (optional) **Descriptive Date**: This is the date displayed to the receiver for descriptive purposes. If desired, enter a date.
2. In the **Originator Information** section, select the ACH sender/payee.
3. Use the **Offset Account** drop-down menu to select an account.
4. Enter a description to identify the contents of the batch.
5. (optional) In the **Discretionary Data** field, enter the desired data. Discretionary data could be a variety of information associated with the payment or beneficiary, such as a payment description or the beneficiary name and/or ID number.
6. In the **Receiver Information** section, enter the name of the receiver (beneficiary).
7. Enter a unique identifier for the receiver.

8. (optional) In the **Disc Data** field, enter the desired data. Discretionary data could be a variety of information associated with the payment or beneficiary, such as a payment description or the beneficiary name and/or ID number.
9. Enter the bank code of the receiver's bank.
10. Enter the receiver's account number.
11. Use the **Account Type** drop-down menu to select a type: Checking, Loan, or Savings.
12. If desired, use the **Addenda Type** drop-down menu to select the type of addenda you want to include, for example, **Remittance Advice Addenda**. The default is **No Addenda**.
13. (optional) Enter the addenda as needed, a maximum of 80 characters.
14. Use the **Transaction State** drop-down to select a state for the current payment: *Active*, *Frozen*, or *Prenote*.
 - If you choose **Frozen**, the payment will remain in draft form until you modify the payment and choose *Active*.
 - If you want to send a zero-dollar transaction to verify the account, select *Prenote*.
15. Enter the amount of the payment.

Note

You can select *Prenote* as the transaction state and still enter an amount. When the template is used to generate a payment, the *Prenote* transaction state will result in a zero amount prenote transaction in the payment.

16. When you have finished, click **Save**.

The payment is saved.
17. If you want to add an additional receiver, expand the **Add Receiver** section, and repeat steps 9 through 15. Then click the **Add** button.
18. When you have finished, click **Save**.

The Payment Center workspace returns with a confirmation message, and the template appears in the list of templates.

Represented Check Templates

This type of payment is used to re-present a check that has been processed and returned because of insufficient or uncollected funds.

To create a represented check template:

1. From the Slide-out menu, select **Payments & Transfers>Payment Center**.
2. Scroll to **Payment Templates**, and click **Create Payment Template**.
3. Use the **Payment Type** drop-down to select **Represented Check**.
4. Enter the payment name.

5. (optional) **Descriptive Date:** This is the date displayed to the receiver for descriptive purposes. If desired, enter a date.
6. In the **Originator Information** section, select the ACH sender.
7. Use the **Offset Account** drop-down menu to select an account.
8. Enter a description to identify the contents of the batch.
9. (optional) In the **Discretionary Data** field, enter the desired data. Discretionary data could be a variety of information associated with the payment or beneficiary, such as a payment description or the beneficiary name and/or ID number.
10. In the **Receiver Information** section, enter the name of the receiver (beneficiary).
11. Enter a unique identifier for the receiver.
12. (optional) In the **Disc Data** field, enter the desired data. Discretionary data could be a variety of information associated with the payment or beneficiary, such as a payment description or the beneficiary name and/or ID number.
13. Enter the bank code of the receiver's bank.
14. Enter the receiver's account number.
15. Use the **Account Type** drop-down menu to select a type: Checking, Loan, or Savings.
16. If desired, use the **Addenda Type** drop-down menu to select the type of addenda you want to include, for example, **Remittance Advice Addenda**. The default is **No Addenda**.
17. (optional) Enter the addenda as needed, a maximum of 80 characters.
18. Use the **Transaction State** drop-down to select a state for the current payment: *Active*, *Frozen*, or *Prenote*.
 - If you choose **Frozen**, the payment will remain in draft form until you modify the payment and choose *Active*.
 - If you want to send a zero-dollar transaction to verify the account, select *Prenote*.
19. Enter the amount of the payment.

Note

You can select *Prenote* as the transaction state and still enter an amount. When the template is used to generate a payment, the *Prenote* transaction state will result in a zero amount prenote transaction in the payment.

20. When you have finished, click **Save & Continue**.

The payment is saved.
21. The **Transaction Date** field defaults to the current day. Change the date as desired.
22. Review and make changes to other payment information as necessary.

23. If you want to add an additional receiver , expand the **Add Receiver** section, and repeat steps 9 through 15. Then click the **Add** button.
24. Repeat steps 10 through 19 and then click **Add** until you have finished adding receivers.
25. When you have finished, click **Save**.

The Payment Center workspace returns with a confirmation message, and the template appears in the list of templates.

Telephone Initiated Collections Templates

This transaction type is used to collect payments over the telephone. In this case, the beneficiary of the payment is called the *consumer*.

To create an telephone-initiated collection template:

1. From the Slide-out menu, select **Payments & Transfers>Payment Center**.
2. Scroll to **Payment Templates**, and click **Create Payment Template**.
3. Use the **Payment Type** drop-down to select **Telephone Initiated Collections**.
4. Enter the payment name.
5. (optional) **Descriptive Date:** This is the date displayed to the receiver for descriptive purposes. If desired, enter a date.
6. In the **Originator Information** section, select the ACH sender/payee.
7. Use the **Offset Account** drop-down menu to select an account.
8. Enter a description to identify the contents of the batch.
9. (optional) In the **Discretionary Data** field, enter the desired data. Discretionary data could be a variety of information associated with the payment or beneficiary, such as a payment description or the beneficiary name and/or ID number.
10. In the **Receiver Information** section, enter the name of the receiver (beneficiary).
11. Enter a unique identifier for the receiver.
12. Enter the receiver's account number.
13. Use the **Payment Type** drop-down menu to select the type: Recurring or Single.
14. Enter the bank code of the receiver's bank.
15. Use the **Account Type** drop-down menu to select a type: Checking, Loan, or Savings.
16. If desired, use the **Addenda Type** drop-down menu to select the type of addenda you want to include, for example, **Remittance Advice Addenda**. The default is **No Addenda**.
17. (optional) Enter the addenda as needed, a maximum of 80 characters.

18. Use the **Transaction State** drop-down to select a state for the current payment: *Active*, *Frozen*, or *Prenote*.
 - If you choose **Frozen**, the payment will remain in draft form until you modify the payment and choose *Active*.
 - If you want to send a zero-dollar transaction to verify the account, select *Prenote*.
19. Enter the amount of the payment.

Note

You can select *Prenote* as the transaction state and still enter an amount. When the template is used to generate a payment, the *Prenote* transaction state will result in a zero amount prenote transaction in the payment.

20. When you have finished, click **Save**.

The payment is saved.
21. If you want to add an additional receiver, expand the **Add Receiver** section, and repeat steps 9 through 15. Then click the **Add** button.
22. Repeat steps 11 through 19 and then click **Add** until you have finished adding receivers.
23. When you have finished, click **Save**.

The Payment Center workspace returns with a confirmation message, and the template appears in the list of templates.

Internet Initiated Collections Payments

This transaction type was introduced in March 2001. It is defined as a debit entry to a consumer bank account, for which the authorization was obtained from the receiver (the consumer who owns the bank account) over the Internet. The specific designation for these types of transactions was created in order to address unique risks inherent to Internet payments. These payments require additional security procedures and obligations that address these risks.

To create an internet-initiated collection template:

1. From the Slide-out menu, select **Payments & Transfers>Payment Center**.
2. Scroll to **Payment Templates**, and click **Create Payment Template**.
3. Use the **Payment Type** drop-down to select **Internet Initiated Collections**.
4. Enter the payment name.
5. (optional) **Descriptive Date**: This is the date displayed to the receiver for descriptive purposes. If desired, enter a date.
6. In the **Originator Information** section, select the ACH sender/payee.
7. Use the **Offset Account** drop-down menu to select an account.
8. Enter a description to identify the contents of the batch.

9. (optional) In the **Discretionary Data** field, enter the desired data. Discretionary data could be a variety of information associated with the payment or beneficiary, such as a payment description or the beneficiary name and/or ID number.
10. In the **Receiver Information** section, enter the name of the receiver (beneficiary).
11. Enter a unique identifier for the receiver.
12. Use the **Payment Type** drop-down menu to select the type: Recurring or Single.
13. Enter the receiver's account number.
14. Enter the bank code of the receiver's bank.
15. Use the **Account Type** drop-down menu to select a type: Checking, Loan, or Savings.
16. If desired, use the **Addenda Type** drop-down menu to select the type of addenda you want to include, for example, **Remittance Advice Addenda**. The default is **No Addenda**.
17. (optional) Enter the addenda as needed, a maximum of 80 characters.
18. Use the **Transaction State** drop-down to select a state for the current payment: *Active*, *Frozen*, or *Prenote*.
 - If you choose **Frozen**, the payment will remain in draft form until you modify the payment and choose *Active*.
 - If you want to send a zero-dollar transaction to verify the account, select *Prenote*.
19. Enter the amount of the payment.

Note

You can select *Prenote* as the transaction state and still enter an amount. When the template is used to generate a payment, the *Prenote* transaction state will result in a zero amount prenote transaction in the payment.

20. When you have finished, click **Save**.

The payment is saved.
21. If you want to add an additional receiver, expand the **Add Receiver** section, and repeat steps 11 through 19. Then click the **Add** button.
22. When you have finished, click **Save**.

The Payment Center workspace returns with a confirmation message, and the template appears in the list of templates.

Domestic Wire Payments Templates

A domestic wire payment creates an electronic funds transfer from payer to payee within the United States.

To create a domestic wire payments template:

1. From the Slide-out menu, select **Payments & Transfers>Payment Center**.
2. Scroll to **Payment Templates**, and click **Create Payment Template**.
3. Use the **Payment Type** drop-down to select **Domestic Wire**.
4. Enter the template name.
5. In the **Originator Information** section, select the From account.
6. (optional) In the **Beneficiary Information** section, enter the beneficiary address lines.
7. Use the **Offset Account** drop-down menu to select an account.
8. Use the **Bank Code/Name** drop-down menu to select the code and name of the beneficiary bank.
9. Enter the beneficiary account number.
10. (optional) If you want to associate a set payment amount with this template, enter it in the **Amount** field.
11. (optional) If you want to enter intermediary bank information, expand the **Intermediary Bank** section, and select a bank code for the first intermediary bank.
12. (optional) If needed, click **Add 2nd Intermediary Bank** to add another bank. Select a bank code for the second intermediary bank.
13. (optional) If desired, expand the **Originator to Beneficiary Information** section, and add up to four lines of information for the beneficiary.
14. (optional) If desired, expand the **Bank to Bank Information** section, and add up to six lines of information from originator to beneficiary bank.
15. When you have finished, click **Save**. If wire payments are set up to require approval, click **Submit for Approval**.

The Payment Center workspace returns with a confirmation message, and the template appears in the list of templates.

International Wire Payments Templates

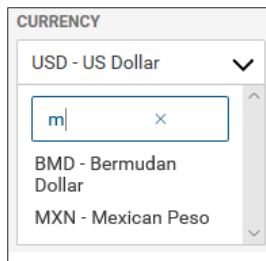
An international wire payment creates an electronic funds transfer between a payer and payee who are in two different countries.

To create an international wire payments template:

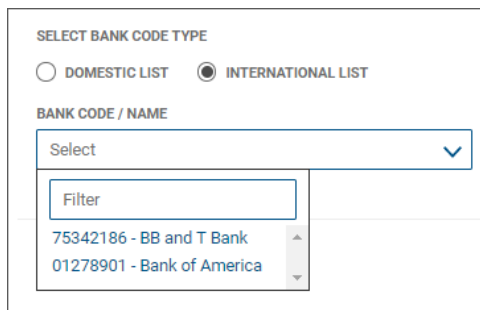
1. From the Slide-out menu, select **Payments & Transfers>Payment Center**.
2. Scroll to **Payment Templates**, and click **Create Payment Template**.
3. Use the **Payment Type** drop-down to select **International Wire**.
4. Enter the template name.

- Use the **Currency** drop-down menu to select the payment currency.

You can also start typing the name of a currency in the **Filter** box; the application will find and retrieve a currency name or names based on what you enter, and you can select from the listed currencies.



- Enter the amount.
- Enter or select a transaction date.
- Use the **Charges** drop-down to select how any charges accruing from the transaction will be handled.
 - Beneficiary** - Charges will be paid by the beneficiary.
 - Ours** - Charges will be paid by your company.
 - Shared** - Charges will be shared by your company and the beneficiary.
- (optional) Enter the purpose for this wire payment.
- In the **Originator Information** section, select the From account.
- (optional) In the **Beneficiary Information** section, enter the beneficiary address lines.
- Use the **Offset Account** drop-down menu to select an account.
- In the Select Bank Code Type section, select the appropriate radio button, Domestic List or International List, and then use the **Bank Code/Name** drop-down menu to select the code and name of the beneficiary bank.



- Enter the beneficiary account number.

15. (optional) If you want to associate a set payment amount with this template, enter it in the **Amount** field.
(optional) If you want to enter intermediary bank information, expand the **Intermediary Bank** section, and select a bank code for the first intermediary bank.
16. (optional) If needed, click **Add 2nd Intermediary Bank** to add another bank. Select a bank code for the second intermediary bank.
17. (optional) If desired, expand the **Originator to Beneficiary Information** section, and add up to four lines of information for the beneficiary.
18. (optional) If desired, expand the **Bank to Bank Information** section, and add up to six lines of information from originator to beneficiary bank.
19. When you have finished, click **Save**.
The Payment Center workspace returns with a confirmation message, and the template appears in the list of templates.

Initiate Multiple Payments from Wire Templates

Once templates are approved, they can be used to [initiate payments](#). In the case of wire-type templates, you can initiate payments from multiple templates.

To initiate multiple payments:

1. From the Slide-out menu, select **Payments & Transfers>Payment Center**.
The **Payments** tab appears preselected by default.
2. Click **Templates**.

3. In the **Select** column (**All**), check the boxes corresponding to the desired templates, and then click

INITIATE

The screenshot shows the 'Payment Center' interface with the 'PAYMENT TEMPLATES' tab selected. A table lists various templates with columns for 'ALL', 'ACTIONS', 'TEMPLATE NAME', 'STATUS', 'PAYMENT TYPE', 'PAYMENT CATEGORY', 'PAYEE NAME', 'AMOUNT', and 'STATE'. Several rows are selected with checkboxes. At the bottom of the interface, there are four buttons: 'APPROVE', 'INITIATE', 'DELETE', and 'REJECT'. The 'INITIATE' button is circled in red.

ALL	ACTIONS	TEMPLATE NAME	STATUS	PAYMENT TYPE	PAYMENT CATEGORY	PAYEE NAME	AMOUNT	STATE
<input type="checkbox"/>	...	jay	Available for u...	Corporate Pay...	ACH	TEst INR	1.00	Active
<input type="checkbox"/>	...	t	Available for u...	Consumer Coll...	ACH	t	66.77	Active
<input type="checkbox"/>	...	Tax Payment T...	Available for u...	Tax Payment	ACH	None	0.00	Prenote
<input type="checkbox"/>	...	hjjjjjjj	Available for u...	Corporate Pay...	ACH	sdf	778.88	Active
<input type="checkbox"/>	...	test approvals	Requires my a...	Consumer Pay...	ACH	fff	5,666.66	Active
<input checked="" type="checkbox"/>	...	Corp col	Available for u...	International ...	Wire	Dahlia Travers	949.96	
<input checked="" type="checkbox"/>	...	domwire1	Available for u...	Domestic Wire	Wire	Lee Passarella	949.96	
<input checked="" type="checkbox"/>	...	41866 test	Available for u...	International ...	Wire	jj	0.08	
<input checked="" type="checkbox"/>	...	Testing 41866	Available for u...	Domestic Wire	Wire	march 10	0.10	
<input checked="" type="checkbox"/>	...	ttestt 41866	Available for u...	Domestic Wire	Wire	jaja	0.00	

The Initiate Template(s) screen appears.

< Initiate Template(s)

Corp col	International Wire	654654-checking	Available for use	
BENEFICIARY Dahlia Travers ALRMUS61XXX-ALETHEIA ... 999955	AMOUNT \$ <input type="text" value="949.96"/>	PAYMENT DATE <input type="text" value="03/03/2021"/>	OBI INFO <input type="text"/>	Optional more
PURPOSE OF WIRE <input type="text"/>				
Click to add OBI info.				
ttestt 41866	Domestic Wire	89804522234-Investment Account Two	Available for use	
BENEFICIARY jaja 021084571-KENYA/FOREIG... 23423	AMOUNT \$ <input type="text" value="49.00"/>	PAYMENT DATE <input type="text" value="03/03/2021"/>	OBI INFO <input type="text"/>	Optional more
PURPOSE OF WIRE <input type="text"/>				
Click to remove a transaction.				
Where do I go	Domestic Wire	1348923551-Investment Account Four	Available for use	
BENEFICIARY Andrea 7297 021084555-JORDAN/FOREI... 4564565	AMOUNT \$ <input type="text" value="21.11"/>	PAYMENT DATE <input type="text" value="03/03/2021"/>	OBI INFO <input type="text"/>	Optional more
PURPOSE OF WIRE <input type="text"/>				
ttttt41866	International Wire	98794587-Other Account 1	Available for use	
BENEFICIARY hh ALRMUS61XXX-ALETHEIA ... 222	AMOUNT \$ <input type="text" value="20.00"/>	PAYMENT DATE <input type="text" value="03/03/2021"/>	OBI INFO <input type="text"/>	Optional more
PURPOSE OF WIRE <input type="text"/>				
SUBMIT CANCEL				

4. Review the listed transactions, and make any needed changes.
 - If you need to include additional OBI (Originator to Beneficiary Information) for a transaction, click the **more** link, and then enter the additional information.
 - If you need to remove a transaction, click the trash can icon at the top right of the transaction listing.
5. Click SUBMIT.

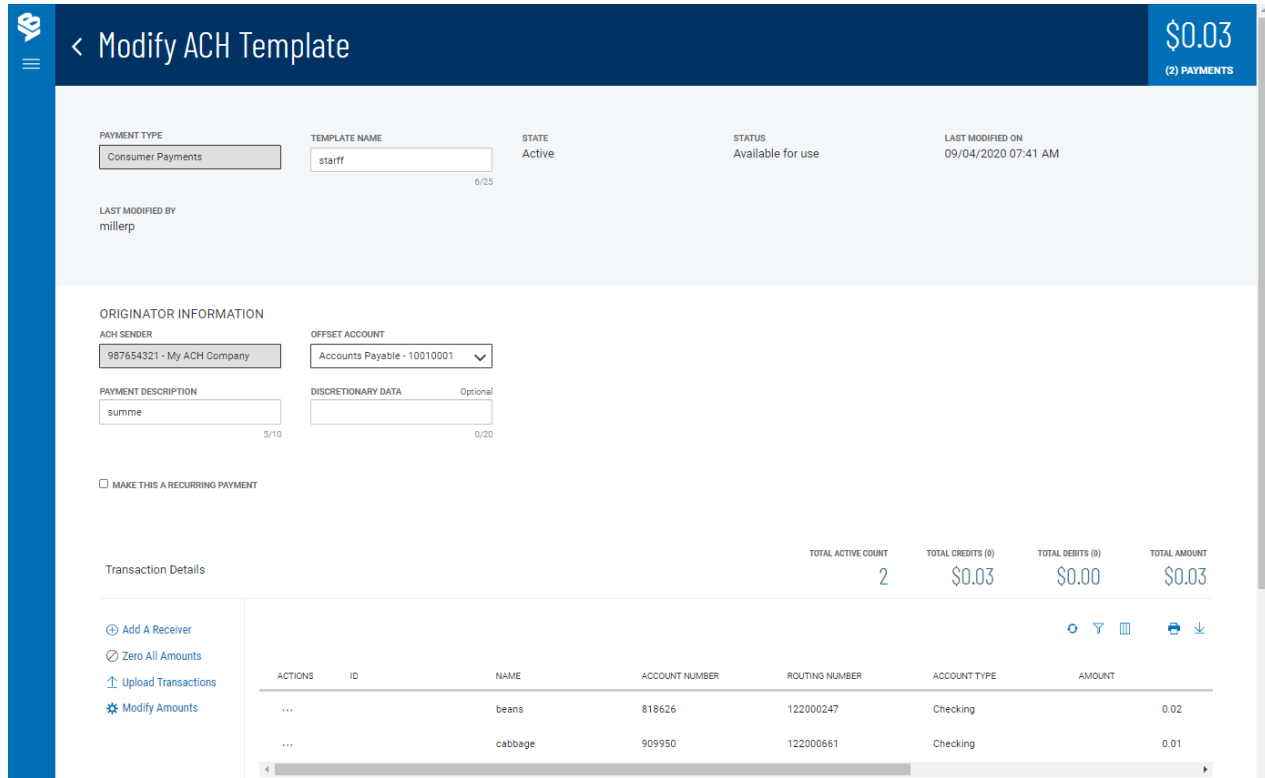
Modify ACH Templates

You can modify existing ACH templates:

1. From the Slide-out menu, select **Payments & Transfers>Payment Center**.
2. Scroll to the Payment Templates widget.

3. Select the desired template, and in the **Actions** column, click the ellipses (...).
4. Select **Modify**.

The Modify Template screen appears.



5. Change the template name and/or make changes to the other editable fields as desired. Follow the directions in the [Modify ACH Payment](#) topic.

Payment Templates: File Import

The [Payment Templates](#) widget includes an **Import** tab that lets you import files in NACHA or comma-delimited format.

To import a file:

1. From the Slide-out menu, select **Payments & Transfers>Payment Center**.
2. Scroll to **Payment Templates**, and select the **Import** tab.

PAYMENT TEMPLATES
IMPORT

Import NACHA File

CREATE NEW PAYMENTS
 CREATE NEW TEMPLATES

Drag file here or [select file](#) from your computer.
 1 file maximum. 10000 records per file maximum

As of 10/23/2020 03:24 PM
🔍
🗑️
🖨️
⬇️

ACTIONS	FILE NAME	IMPORT DATE	STATUS	IMPORT TYPE	NAME	ACH SENDER	PAYMENT TYPE	DEBIT COUNT
⋮	September Pa...	11/05/2019 0...	Failed	Template	Sept Payro		Consumer Pay...	
⋮	September Pa...	11/05/2019 0...	Failed	Template	Sept Bonus		Corporate Pay...	
⋮	Payroll.txt	11/05/2019 0...	OK	Template	July		Consumer Pay...	
⋮	Payroll.txt	11/05/2019 0...	Failed	Template	Misc		Corporate Pay...	
⋮	Accept 41.txt	12/20/2019 0...	OK	Template	Sept Payro		Consumer Pay...	
⋮	Accept 41.txt	12/20/2019 0...	OK	Template	Sept Bonus		Corporate Pay...	
⋮	Accept 41.txt	12/20/2019 0...	OK	Template	Sept Payout		Consumer Pay...	
⋮	September Pa...	01/09/2020 1...	Failed	Template	Sept Payro		BOCCO	
⋮	BANKUNITED ...	07/14/2020 0...	Failed	Template	PAYROLL		Corporate Tra...	
⋮	BAI Codes Tra...	07/14/2020 0...	Failed	Template				
⋮	33039.txt	07/17/2020 0...	Failed	Payment				
⋮	45654.txt	08/07/2020 1...	Failed	Payment	Payroll		Corporate Pay...	
⋮	Memo.txt	08/07/2020 1...	OK	Template	Test	087654321	Consumer Call	

VIEW 1-25 OF 27
DISPLAY 25 1 2 >

3. Click the appropriate radio button for the type of records you want to create: *Create New Payments* or *Create New Templates*.
4. Do one of the following;
 - Drag and drop the file onto the widget.
 - Click the screen, then browse for and select the desired file.

Note that file can contain a maximum of 1,000 individual records.

5. Click **Continue**.

The file is uploaded. If the import was successful, a confirmation message appears asking that you find the file in the list and accept the individual transactions in the batch before the template can be used.

6. Select the newly imported file in the file list to review it.

The Import Review screen appears. See [Reviewing a File Import](#) below.

File List

The list of imported files includes the following information for each file:

- File Name
- Import Date/Time
- Status - Failed or OK
- Import Type - Payment or Template depending on the type of file imported
- Name of the file
- ACH sender contained in the original file
- Payment Type, for example, Corporate Collections
- Debit Count - total debit records in the file
- Total Debits - total amount of all debits in the file
- Credit Count - total debit records in the file
- Total Credits - total amount of all debits in the file

Reviewing a File Import

To review imported file:

1. In the **Actions** column of the file list, click the ellipses (...), and from the drop-down menu, select **View**.

- 2. If you have imported the file as individual payments, messages may appear in red below the **Transaction Date** and **Offset Account** fields.
 - If the transaction date in the file is before the earliest available payment date, the application will note this. Change the drop-down calendar to change the date as needed.
 - If the ACH company included in the imported file has more than one offset account associated with it, use the **Offset Account** drop-down menu to select the desired account.

The screenshot shows the 'Import Payment Review' interface. It is divided into two main sections: 'IMPORT OVERVIEW' and 'IMPORT INFORMATION'.

IMPORT OVERVIEW

FILE NAME	IMPORTED DATE/TIME	IMPORTED BY	MAP
CCD Test File.txt	10/23/2020 02:13 PM	monkey	NACHA

IMPORT INFORMATION

PAYMENT NAME anypay <small>6/25</small>	TRANSACTION DATE 09/16/2020 <small>Earliest available payment date is 10-26-2020</small>	PAYMENT TYPE Corporate Payments
ACH SENDER 987654321 - My ACH Company	OFFSET ACCOUNT Select <small>Required field cannot be blank</small>	PAYMENT DESCRIPTION anypay
STATUS OK		

Transaction Details

FILE IMPORT DETAIL

TRANSACTION DETAILS IMPORT MESSAGES

Transaction Details

TOTAL CREDITS (4) **\$20,600.00**

TOTAL DEBITS (0) **\$0.00**

TOTAL AMOUNT **\$20,600.00**

🔄 🔍 🗑️ 🖨️ ⬇️

RECORD NUMBER	ID	NAME	ACCOUNT NUMBER	ROUTING NUMBER	ACCOUNT TYPE	AMOUNT
12	234234234	Dee Dee Smart	9894356	61000104	Checking	
13	3234234	Dillion Services	54378	61000104	Checking	
14	345345345	Dillion Services	098343	61000104	Checking	
15	23434234	Yodel How	54378	61000104	Checking	

VIEW 1-4 OF 4

DISPLAY 4 1

CREATE TEMPLATE
DELETE
CANCEL

The **Transaction Details** section of the Import Review screen lists the following information for each transaction in the batch:

- Record Number - number of the record in which the transaction occurs
- ID, if available
- Name, usually the beneficiary
- Account Number
- Routing Number
- Account Type
- Amount
- Addendum, if available
- Discretionary Data, if available
- **Status**¹

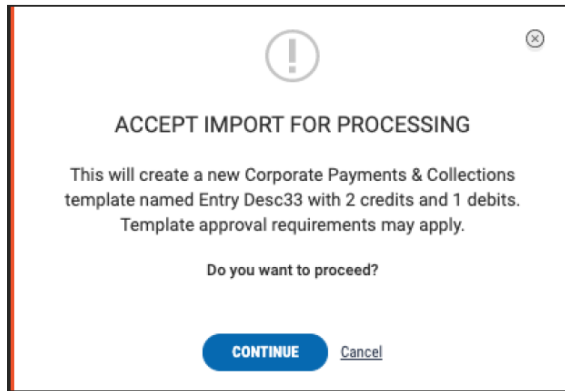
¹The current status of the item. For ACH payments and templates, the following statuses are available: Active, Frozen, or Prenote.

Creating Payments or Templates

To create a payment or template from the imported file:

1. To create a payment or template from the imported file, click **Create Payment**  or **Create Template** .

A confirmation message appears asking if you want to process the file as requested.

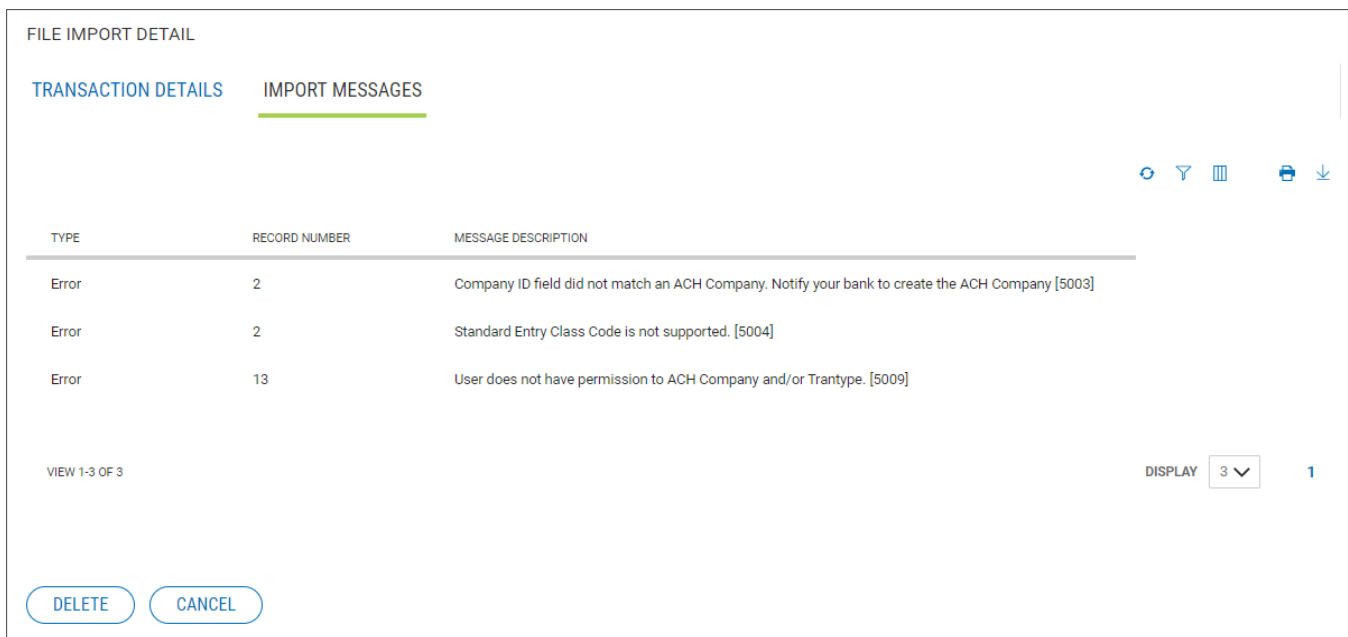


2. Click **Continue**.


You are navigated to the Modify Template screen, where you can make needed changes to the new item as needed. Then, if it is a new payment, you can choose to send it; if a new template, you can choose to approve it.

Import Messages

If there was a problem with the import, select the **Import Messages** tab to view information detailing the problems encountered.



You can choose to delete a failed import file. Do one of the following:

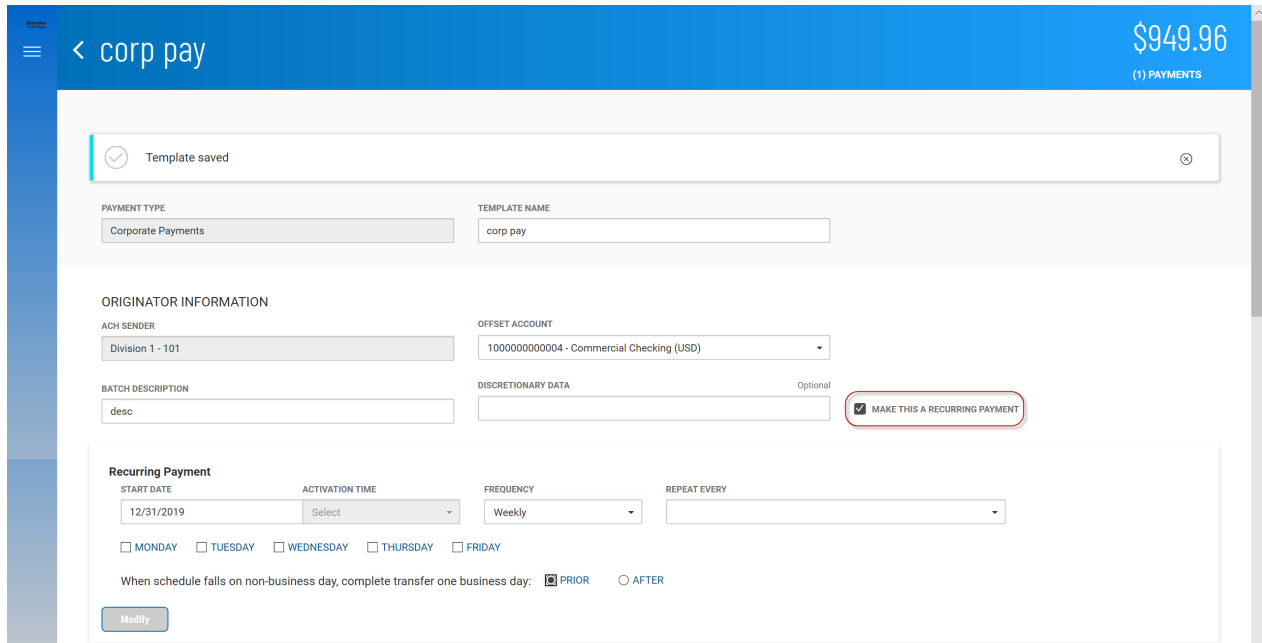
- Click **Delete**  on the Import Review screen.
- Select the import in the import file list, and in the **Actions** column, click the ellipses (...), then from the drop-down menu, select **Delete**.

Recurring ACH Payments from a Template

You can set up a recurring payment while creating a template.

To create a recurring payment:

1. From the [Payments & Transfers](#) menu.
2. In the Payments workspace, scroll down to the **Payment Templates** widget.
3. Create a new ACH template (for example, a corporate payment template, and then click **Save & Continue**.
OR
Modify an existing ACH, and click **Save & Continue**.
4. Check the **Make this a recurring payment** checkbox.



5. In **Recurring Pattern** section, use the **Start Date** calendar icon to select a start date for the recurring payment.
6. Use the **Activation Date** calendar icon to select a date when the recurring payment will be active.

7. Use the **Frequency** drop-down menu to select a pattern: Weekly or Monthly.
 - If you select weekly payments, use the drop-down to select how on how many weeks you want the payment to repeat (for example, every three weeks). Then check the box corresponding to the day of the week you want the payment to occur (for example, Friday).
 - If you select semi-monthly payments, use the **Repeat on the** drop-downs to select the days of the month on which you want the payment to occur (for example, the 15th and End of the Month). Then use the **every _____ month(s)** drop-down to select the number of months for which you want the payments to occur (for example, every 6 months).

The screenshot shows a 'Recurring Payment' form. It has three main sections: 'START DATE' with a text input '01/02/2020', 'ACTIVATION TIME' with a 'Select' dropdown, and 'FREQUENCY' with a 'Semi-Monthly' dropdown. Below these is the 'Repeat on the' section, which includes two dropdowns for days of the month, followed by 'day and', another two dropdowns for days of the week, followed by 'day every', a dropdown for months, and 'month(s)'. At the bottom of this section are two radio buttons: 'PRIOR' and 'AFTER'. A 'Modify' button is located at the bottom left of the form.

- If you select monthly payments, click the appropriate radio button to select either day(s) of the month or days of the week.

The screenshot shows the 'Recurring Payment' form with 'Monthly' selected in the 'FREQUENCY' dropdown. The 'Repeat on the' section shows '30th' in the first dropdown, 'day every', '6' in the second dropdown, and 'month(s)'. The radio buttons for 'DAY(S) OF THE MONTH' and 'DAY(S) OF THE WEEK' are present, with 'DAY(S) OF THE MONTH' being selected. The 'PRIOR' and 'AFTER' radio buttons are also visible, with 'AFTER' being selected. A 'Modify' button is at the bottom left.

- If you select days of the month, use the **Repeat on the** drop-downs to select the day of the month on which you want the payment to occur (for example, the 15th). Then use the **every _____ month(s)** drop-down to select the number of months for which you want the payments to occur (for example, every 6 months).
 - If you select days of the week, use the **Repeat on the** drop-downs to select the day of the month on which you want the payment to occur (for example, the 2nd Friday). Then use the **every _____ month(s)** drop-down to select the number of months for which you want the payments to occur (for example, every 6 months).
8. In the **When schedule falls on non-business day, complete transfer one business day:** field, click the appropriate radio button: Prior or After.
 9. Click **Modify** at the bottom of the **In Recurring Pattern** section.
 10. Click **Save & Continue**.

The recurring pattern appears in the detail view of a template set up for recurring payments.

< View ACH Template
\$75.00
(1) PAYMENTS

TEMPLATE INFORMATION

PAYMENT TYPE Corporate Payments	STATE Active	STATUS Available for use	TEMPLATE NAME corppay
LAST MODIFIED ON 03/02/2021 03:20 PM	LAST MODIFIED BY Lee P		

ORIGINATOR INFORMATION

ACH SENDER 987654321 - My ACH Company	OFFSET ACCOUNT 123123123 - My checking	PAYMENT DESCRIPTION corppay	DISCRETIONARY DATA --
--	---	--------------------------------	--------------------------

Recurring Payment
 Weekly every 3 weeks on Tuesday from 03/04/2021 until cancelled.
 Next scheduled payment will be created on Monday 03/08/2021 for delivery on Tuesday 03/09/2021.

Transaction Details	TOTAL ACTIVE COUNT	TOTAL CREDITS (1)	TOTAL DEBITS (0)	TOTAL AMOUNT
	1	\$75.00	\$0.00	\$75.00

Payment Maps

The Payment Maps widget lets you create and manage import maps, which define field positions and other features that determine how fields in the original transfer file are imported into the system.

The Payment Maps list view displays the following information for created import maps:

Payment Center
Add Widget ▼

PAYMENTS PAYMENT TEMPLATES PAYMENT MAPS NACHA IMPORT WIRE IMPORT

+ Add Map

As of 03/01/2021 03:03 PM 🔍 🗑️ 📄 ⬇️

ACTIONS	MAP NAME	PAYMENT TYPE	MAP FORMAT	MAP TYPE	CREATED BY	LAST USED DATE	LAST US
...	test	International Wire	Delimited		Millerp	-	-
...	Commission Del	International Wire	Delimited		Bank defined	-	-
...	Payroll	Domestic Wire	Delimited		Millerp	10/23/2020	Millerp
...	Payouts	Domestic Wire	Delimited		-	07/17/2020	Millerp
...	Domestic Import	Domestic Wire	Delimited		Bank defined	10/12/2020	qa2rus
...	delimited	ACH	Delimited	Add and Update	-	10/22/2020	qa2rus

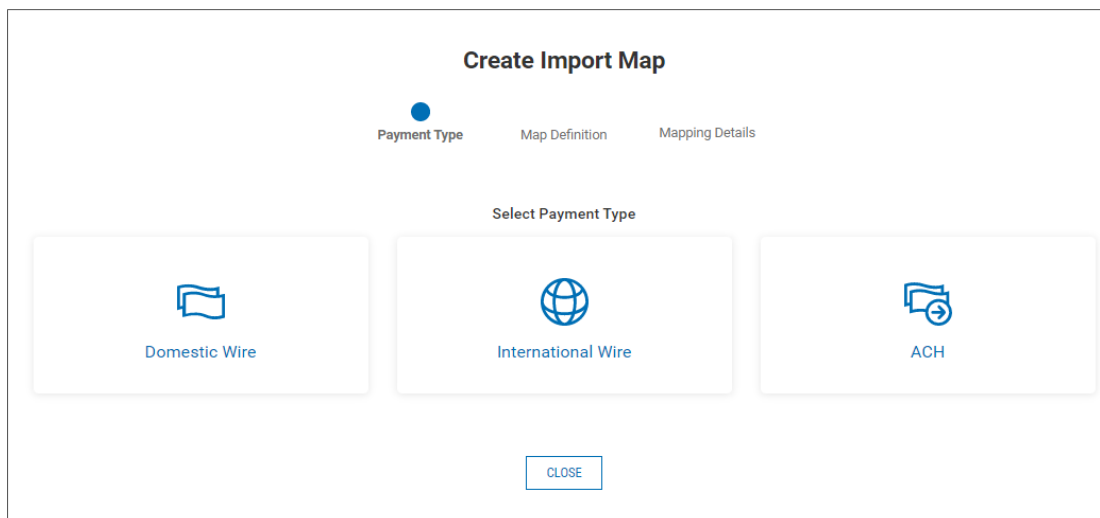
VIEW 1-6 OF 6 DISPLAY 6 ▼ 1

- Map Name
- Payment Type - Domestic Wire, International Wire, or ACH
- Map Format - Either Fixed or Delimited
- Map Type - (For ACH maps) Add Transactions or Update Transactions
- Created By - The name of the user who created the import map. If the map was defined by an administrator, it will be listed as *Bank Defined*.
- Last Used By - The name of the user who last used the map for importing a file
- Last Used Date - The last date when the map was used to import a file

Domestic Wire

To create a domestic wire import map:

1. From the Slide-out menu, select **Payments & Transfers>Payment Center**.
2. Click **Payment Maps**.
3. Click **Add Map**.



4. Click **Domestic Wire**.

Create Import Map For Domestic Wires

✓ ————— ●
 Payment Type Mapping Details

Delimited File Map

MAP NAME

DELIMITER

END OF RECORD METHOD

Skip Header Record(s)
 Strip Quotes Around Fields

FIELD NAME	TRIM LEADING			SPECIAL FORMATTING	FIELD POSITION	REPLACEMENT VALUE
	BLANKS	ZEROS				
Select All	<input type="checkbox"/>	<input type="checkbox"/>			Replacement Value is used in place of Field Position	
From Account Number (34)	<input type="checkbox"/>	<input type="checkbox"/>			<input style="width: 50px;" type="text"/>	<input style="width: 150px;" type="text"/>
Transaction Amount (15)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/> use decimal		<input style="width: 50px;" type="text"/>	
Transaction Date	<input type="checkbox"/>	<input type="checkbox"/>	<input style="width: 50px; height: 20px;" type="text" value="MMDDYY"/> <input type="checkbox"/> add separator		<input style="width: 50px;" type="text"/>	<input style="width: 150px;" type="text"/>
Optional Purpose of Wire (16)	<input type="checkbox"/>	<input type="checkbox"/>			<input style="width: 50px;" type="text"/>	
Beneficiary Bank Code (22)	<input type="checkbox"/>	<input type="checkbox"/>			<input style="width: 50px;" type="text"/>	<input style="width: 150px;" type="text"/>
Beneficiary Account Number (34)	<input type="checkbox"/>	<input type="checkbox"/>			<input style="width: 50px;" type="text"/>	<input style="width: 150px;" type="text"/>

Beneficiary Name (35)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>
Optional Beneficiary Address Line 1 (35)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>
Optional Beneficiary Address Line 2 (35)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>
Optional Beneficiary Address Line 3 (35)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>
Optional Intermediary Bank 1 Code (22)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	
Optional Intermediary Bank 2 Code (22)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	
Optional Originator to Beneficiary Information Line 1 (35)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	
Optional Originator to Beneficiary Information Line 2 (35)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	
Optional Bank to Bank Information Line 1 (35)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	
Optional Bank to Bank Information Line 2 (35)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	
Optional Bank to Bank Information Line 3 (35)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	
Optional Bank to Bank Information Line 4 (35)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	
Optional Bank to Bank Information Line 5 (35)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	
Optional Bank to Bank Information Line 6 (35)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	

5. Enter a name for the map.
6. Use the **Delimiter** drop-down menu to select a file delimiter character: for example, *Comma* or *Colon*.
7. Use the **End of Record Method** drop-down menu to select how the end of a record will be demarcated: for example, *Carriage Return/Line Feed (CR/LF)* or *Pipe (|)*.
8. If you want to skip the header record or records in the imported file, check the **Skip First Header Record(s)** box.
9. To strip quotation marks surrounding fields, if present, check the **Strip Quotes Around Fields** box.
10. For the listed field names, check the boxes corresponding to the trim leading you want to impose: *Blanks* or *Zeros*. If you want the same trim leading for all fields, click the box or boxes in the **Select All** row.

- For fields that allow special formatting (**Transaction Amount** and **Transaction Date**), check the appropriate check box. For **Transaction Date**, use the drop-down menu to select a date format.

FIELD NAME	TRIM LEADING		SPECIAL FORMATTING	FIELD POSITION	REPLACEMENT VALUE
	BLANKS	ZEROS			
Select All	<input type="checkbox"/>	<input type="checkbox"/>			Replacement Value is used in place of Field Position
From Account Number (34)	<input type="checkbox"/>	<input type="checkbox"/>			
Transaction Amount (15)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/> use decimal		
Transaction Date	<input type="checkbox"/>	<input type="checkbox"/>	MMD... <input type="button" value="v"/>		
Optional Purpose of Wire (16)	<input type="checkbox"/>	<input type="checkbox"/>			
Beneficiary Bank Code (22)	<input type="checkbox"/>	<input type="checkbox"/>			
Beneficiary Account Number (34)	<input type="checkbox"/>	<input type="checkbox"/>			

- In the **Field Position** column, enter a desired position for each field. This indicates which field in the file maps to a given field position on the screen. In the following example, **Account Number** will appear in the first position on the screen, while **Transaction Date** will appear in the fourth position on the screen.

FIELD NAME	TRIM LEADING		SPECIAL FORMATTING	FIELD POSITION	REPLACEMENT VALUE
	BLANKS	ZEROS			
Select All	<input type="checkbox"/>	<input type="checkbox"/>			Replacement Value is used in place of Field Position
From Account Number (34)	<input type="checkbox"/>	<input type="checkbox"/>		1	
Transaction Amount (15)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/> use decimal	2	
Transaction Date	<input type="checkbox"/>	<input type="checkbox"/>	MMD... <input type="button" value="v"/> <input type="checkbox"/> add separator	4	
Optional Purpose of Wire (16)	<input type="checkbox"/>	<input type="checkbox"/>			
Beneficiary Bank Code (22)	<input type="checkbox"/>	<input type="checkbox"/>			

- In the **Replacement Value** column, enter a different value for a field rather than the listed default value. For example, the Account Number field has a default value of 34. If you want to change this value, enter a new one in the column.
- When you have finished, click **Save**.

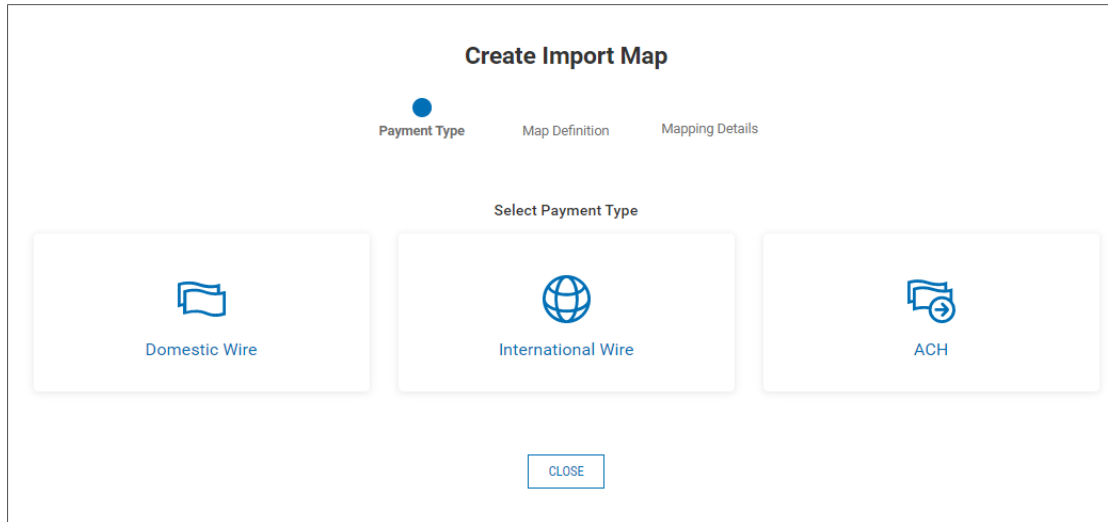
You return to the Payment Maps tab with the new import map added to the list.

International Wire

To create an international wire import map:

- From the Slide-out menu, select **Payments & Transfers>Payment Center**.
- Click **Payment Maps**.

3. Click **Add Map**.



4. Click **International Wire**.

Create Import Map For International Wires

Payment Type Mapping Details

Delimited File Map

MAP NAME

DELIMITER

END OF RECORD METHOD

Skip Header Record(s)
 Strip Quotes Around Fields

FIELD NAME	TRIM LEADING			FIELD POSITION	REPLACEMENT VALUE
	BLANKS	ZEROS	SPECIAL FORMATTING		
Select All	<input type="checkbox"/>	<input type="checkbox"/>		Replacement Value is used in place of Field Position	
From Account Number (34)	<input type="checkbox"/>	<input type="checkbox"/>		<input type="text"/>	<input type="text"/>
Transaction Amount (15)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/> use decimal	<input type="text"/>	
Transaction Date	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text" value="MMDDYY"/> <input type="checkbox"/> add separator	<input type="text"/>	<input type="text"/>
Transaction Currency (3)	<input type="checkbox"/>	<input type="checkbox"/>		<input type="text"/>	USD
Purpose of Wire (16)	<input type="checkbox"/>	<input type="checkbox"/>		<input type="text"/>	
Beneficiary Bank Code (22)	<input type="checkbox"/>	<input type="checkbox"/>		<input type="text"/>	<input type="text"/>
Beneficiary Account Number (34)	<input type="checkbox"/>	<input type="checkbox"/>		<input type="text"/>	<input type="text"/>

Beneficiary Name (35)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>
Beneficiary Address Line 1 (35)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>
Beneficiary Address Line 2 (35)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>
Beneficiary Address Line 3 (35)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>
Optional Intermediary Bank 1 Code (22)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	
Optional Intermediary Bank 2 Code (22)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	
Optional Originator to Beneficiary Information Line 1 (35)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	
Optional Originator to Beneficiary Information Line 2 (35)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	
Optional Bank to Bank Information Line 1 (35)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	
Optional Bank to Bank Information Line 2 (35)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	
Optional Bank to Bank Information Line 3 (35)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	
Optional Bank to Bank Information Line 4 (35)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	
Optional Bank to Bank Information Line 5 (35)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	
Optional Bank to Bank Information Line 6 (35)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	

5. Enter a name for the map.
6. Use the **Delimiter** drop-down menu to select a file delimiter character: for example, *Comma* or *Colon*.
7. Use the **End of Record Method** drop-down menu to select how the end of a record will be demarcated: for example, *Carriage Return/Line Feed (CR/LF)* or *Pipe (|)*.
8. If you want to skip the header record or records in the imported file, check the **Skip First Header Record(s)** box.
9. To strip quotation marks surrounding fields, if present, check the **Strip Quotes Around Fields** box.
10. For the listed field names, check the boxes corresponding to the trim leading you want to impose: *Blanks* or *Zeros*. If you want the same trim leading for all fields, click the box or boxes in the **Select All** row.

- For fields that allow special formatting (**Transaction Amount** and **Transaction Date**), check the appropriate check box. For **Transaction Date**, use the drop-down menu to select a date format.

FIELD NAME	TRIM LEADING		SPECIAL FORMATTING	FIELD POSITION	REPLACEMENT VALUE
	BLANKS	ZEROS			
Select All	<input type="checkbox"/>	<input type="checkbox"/>			Replacement Value is used in place of Field Position
From Account Number (34)	<input type="checkbox"/>	<input type="checkbox"/>		<input type="text"/>	<input type="text"/>
Transaction Amount (15)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/> use decimal	<input type="text"/>	<input type="text"/>
Transaction Date	<input type="checkbox"/>	<input type="checkbox"/>	MMD... <input type="text"/>	<input type="text"/>	<input type="text"/>
Optional Purpose of Wire (16)	<input type="checkbox"/>	<input type="checkbox"/>		<input type="text"/>	<input type="text"/>
Beneficiary Bank Code (22)	<input type="checkbox"/>	<input type="checkbox"/>		<input type="text"/>	<input type="text"/>
Beneficiary Account Number (34)	<input type="checkbox"/>	<input type="checkbox"/>		<input type="text"/>	<input type="text"/>

- In the **Field Position** column, enter a desired position for each field. This indicates which field in the file maps to a given field position on the screen. In the following example, **Account Number** will appear in the first position on the screen, while **Transaction Date** will appear in the fourth position on the screen.

FIELD NAME	TRIM LEADING		SPECIAL FORMATTING	FIELD POSITION	REPLACEMENT VALUE
	BLANKS	ZEROS			
Select All	<input type="checkbox"/>	<input type="checkbox"/>			Replacement Value is used in place of Field Position
From Account Number (34)	<input type="checkbox"/>	<input type="checkbox"/>		<input type="text" value="1"/>	<input type="text"/>
Transaction Amount (15)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/> use decimal	<input type="text" value="2"/>	<input type="text"/>
Transaction Date	<input type="checkbox"/>	<input type="checkbox"/>	MMD... <input type="text"/> <input type="checkbox"/> add separator	<input type="text" value="4"/>	<input type="text"/>
Optional Purpose of Wire (16)	<input type="checkbox"/>	<input type="checkbox"/>		<input type="text"/>	<input type="text"/>
Beneficiary Bank Code (22)	<input type="checkbox"/>	<input type="checkbox"/>		<input type="text"/>	<input type="text"/>

- In the **Replacement Value** column, enter a different value for a field rather than the listed default value. For example, the Account Number field has a default value of 34. If you want to change this value, enter a new one in the column.
- When you have finished, click **Save**.

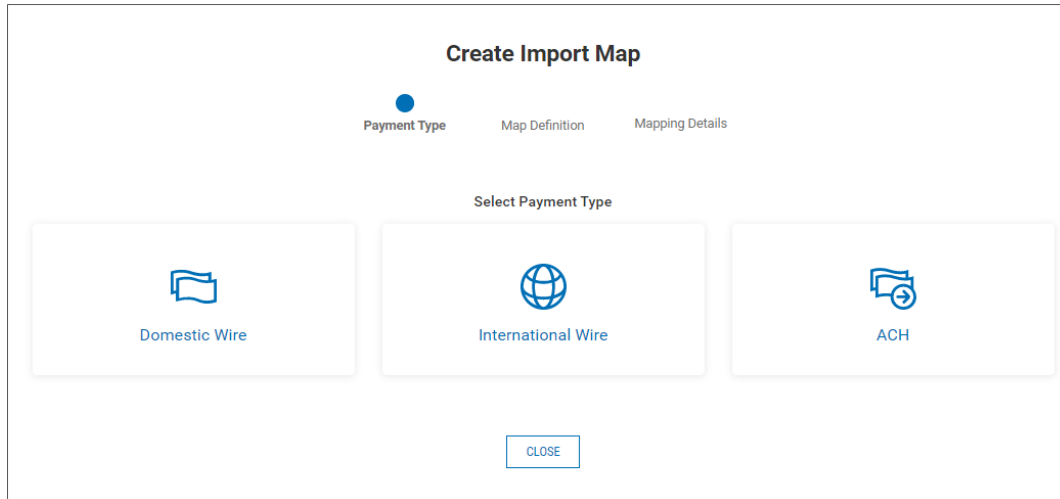
You return to the Payment Maps tab with the new import map added to the list.

ACH

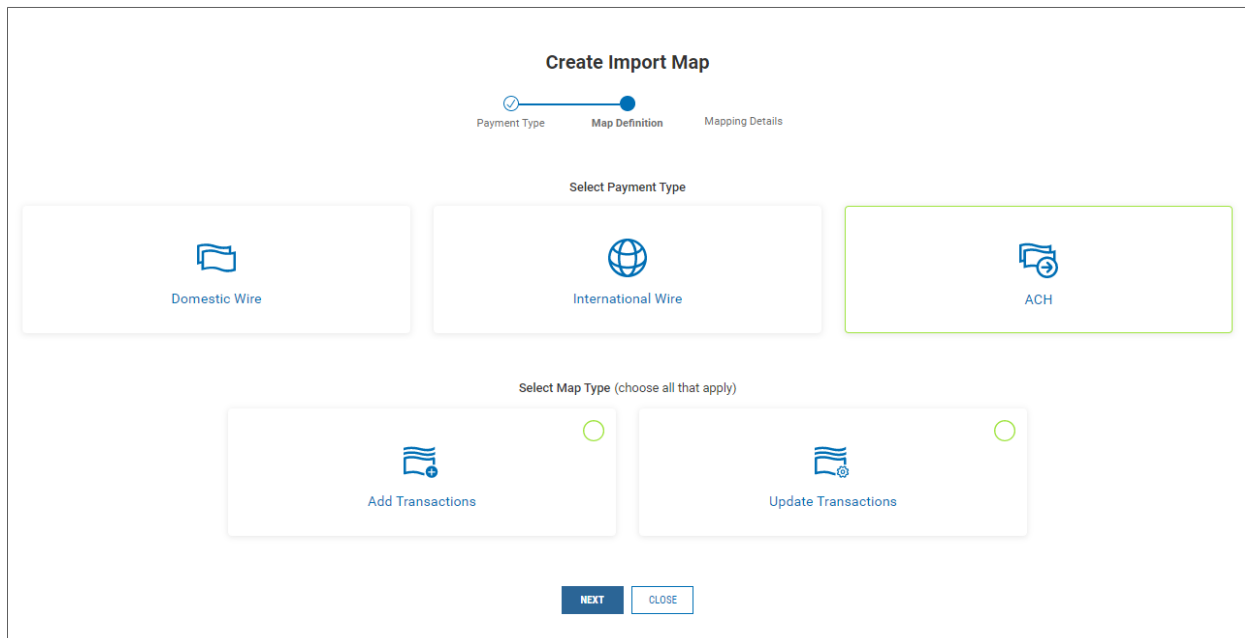
To create an ACH import map:

- From the Slide-out menu, select **Payments & Transfers>Payment Center**.
- Click **Payment Maps**.

3. Click **Add Map**.



4. Click **ACH**.



5. Click the appropriate radio button.

- **Add Transactions:** This setting will add all transactions in the file to the batch.
- **Update Transactions:** This setting will replace all the transaction details in the batch with the details in the file.

6. Click **Next**.

Create Import Map For ACH

Delimited format Fixed format

0/40

DELIMITER:

END OF RECORD:

Skip First Header Record
 Strip Quotes Around Fields
 Load Zero to Amount Fields

FIELD NAME	MATCH	UPDATE	POSITION IN IMPORT FILE	VALUE IN IMPORT FILE	REPLACEMENT VALUE ^①
Transaction Type <small>Switch to Transaction Code</small>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/> <small>0/2</small>	CREDIT: <input type="text"/> <small>0/10</small> DEBIT: <input type="text"/> <small>0/10</small> PRENOTE: <input type="text"/> <small>0/10</small>	<input type="text" value="None"/>
Account Type	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/> <small>0/2</small>	CHECKING: <input type="text"/> <small>0/10</small> SAVING: <input type="text"/> <small>0/10</small> GENERAL LEDGER: <input type="text"/> <small>0/10</small>	<input type="text" value="None"/>
Bank Code	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/> <small>0/2</small>		<input type="text"/> <small>0/9</small>
Account Number	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/> <small>0/2</small>		<input type="text"/> <small>0/17</small>
Amount		<input type="checkbox"/>	<input type="text"/> <small>0/2</small>		\$ <input type="text"/>
ID	<input type="checkbox"/>		<input type="text"/> <small>0/2</small>		
Name	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/> <small>0/2</small>		<input type="text"/> <small>0/22</small>
Disc Data		<input type="checkbox"/>	<input type="text"/> <small>0/2</small>		<input type="text"/> <small>0/2</small>
Addenda		<input type="checkbox"/>	<input type="text"/> <small>0/2</small>		

 Clear


7. Enter a name for the map.

8. Use the **Delimiter** drop-down menu to select a file delimiter character: for example, *Comma* or *Colon*.
9. Use the **End of Record** drop-down menu to select how the end of a record will be demarcated: for example, *Comma (,)* or *Pipe (|)*.
10. If you want to skip the header record or records in the imported file, check the **Skip First Header Record(s)** box.
11. To strip quotation marks surrounding fields, if present, check the **Strip Quotes Around Fields** box.
12. To allow amount fields to reflect zero values, click **Load Zero to Amount Fields**.
13. For the **Transaction Type** field, check the appropriate box: **Match** or **Update**.
 - In the **Position in Import File** column, enter a desired position for the **Transaction Type** field. This indicates which field in the file maps to a given field position on the screen.
 - In the **Value in Import File** column, enter the credit, debit, and prenote values of the **Transaction Type** field.
 - In the **Replacement Value** column, select the appropriate value if data is a constant value but not located in the file: *None*, *Credit*, *Debit*, or *Prenote*.OR click **Switch to Transaction Code**, and check the appropriate box: **Match** or **Update**.
 - In the **Position in Import File** column, enter a desired position for the **Transaction Code** field. This indicates which field in the file maps to a given field position on the screen.
 - In the **Replacement Value** column, select the appropriate value if data is a constant value but not located in the file, for example, *22 - Live DDA Credit*.
14. For the **Account Type** field, check the appropriate box: **Match** or **Update**.
 - In the **Position in Import File** column, enter a desired position for the **Account Type** field. This indicates which field in the file maps to a given field position on the screen.
 - In the **Value in Import File** column, enter the credit, debit, and general ledger values of the **Account Type** field.
 - In the **Replacement Value** column, select the appropriate value if data is a constant value but not located in the file: *None*, *Credit*, *Debit*, or *General Ledger*.In the **Field Position** column, enter a desired position for each field. This indicates which field in the file maps to a given field position on the screen. In the following example, **Account Number** will appear in the first position on the screen, while **Transaction Date** will appear in the fourth position on the screen.
15. Make appropriate selections for the remaining fields..
16. When you have finished, click **Save**.

You return to the Payment Maps tab with the new import map added to the list.

NACHA Import

The NACHA Import feature lets you import into Digital Banking Premier a data file containing NACHA-type transactions. This streamlines the payment input process; all NACHA transaction limits, permissions, and approval requirements apply to imported NACHA transactions. To access the feature, click the **NACHA Import** tab in the **Payment Center** workspace.

The columns that appear in the Wire Import list depend on the currently active filter. Additional columns can be displayed by clicking the **Filter** icon  and selecting from the **Columns** tab; for information, see [Adding or Removing Columns](#).

The list view displays the following information about available wire imports:

- File Name – The name of the imported file
- Import Date – The date the file was imported
- Status – Whether the import was successful or not

- Import Type – Either Template or Payment
- Name – Name of the import file
- ACH Sender – The sender of the transactions, if available
- Payment Type – The of ACH transactions contained in the file, for example, Corporate Payments
- Debit Count – Number of debit transactions in the file
- Total Debits – Value of all debit transactions in the file
- Credit Count – Number of debit transactions in the file
- Total Credits – Value of all debit transactions in the file

To import a NACHA file:

1. From the Slide-out menu, select **Payments & Transfers>Payment Center**.
2. Select the **NACHA Import** tab.
3. Click the appropriate radio button: **Create New Payments** or **Create New Templates**
4. Do one of the following;
 - Drag and drop the file onto the widget.
 - Click the screen, then browse for and select the desired file.

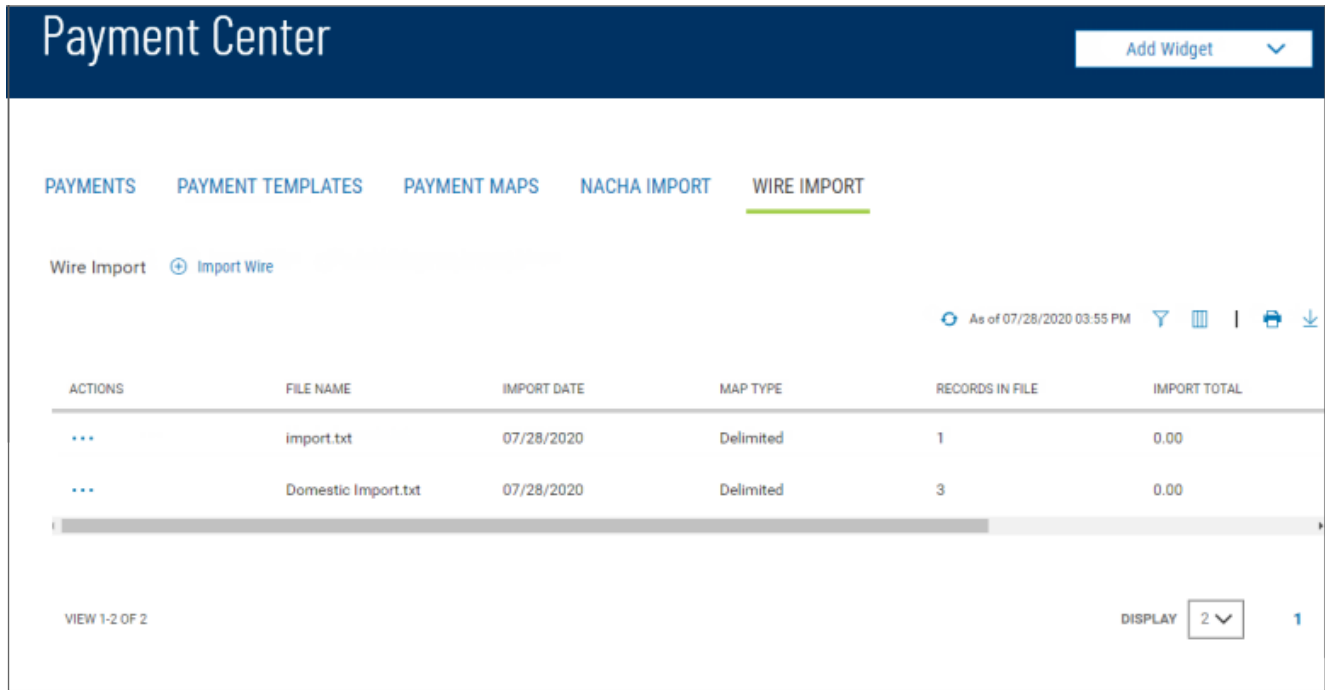
Note that one file containing 50,000 records is the maximum.


5. Click **Continue**.

If the import is successful, the imported ACH payments or templates are added to the Payments widget and appear in the list view.

Wire Import

The Wire Import feature lets you import into Digital Banking Premier a delimited data file containing wire payments. This streamlines the payment input process; all wire transaction limits, permissions, and approval requirements apply to imported wires. To access the feature, click the **Wire Import** tab in the [Payment Center](#) workspace.



The columns that appear in the Wire Import list depend on the currently active filter. Additional columns can be displayed by clicking the **Filter** icon  and selecting from the **Columns** tab; for information, see [Adding or Removing Columns](#).

The list view displays the following information about available wire imports:

- File Name – The name of the imported file
- Import Date – The date the file was imported
- Map Type – The type of import map used to import the file. Import maps are created and maintained in the Administration application.
- Records in File – The number of payment records in the imported file
- Import Total – The total amount of all payments successfully imported
- File Total – The total amount of all payments in the file
- Status – Whether the import was successful or not

To import a wire payments file:

1. From the Slide-out menu, select **Payments & Transfers>Payment Center**.
2. Select the **Wire Import** tab.

3. Use the **Import Map** drop-down to select the appropriate import map.
4. Do one of the following:
 - Drag and drop the file onto the widget.
 - Click the screen, then browse for and select the desired file.

Note that one file containing 500 records is the maximum.

5. Click **Continue**.

If the import is successful, the imported wire payments are added to the Payments widget and appear in the list view. The **Entry Method** column will reflect these as payments *Imported free form*.


Simplified Payments

The Simplified Payments widget lets you manage corporate payments in a streamlined fashion on the order of bill pay system. You first set up a directory of payees; see [Payee Directory](#).

Once the list is established, for each payee you can initiate the following types of payments:

- [Send Payment](#): Regular Payments (ACH credits), Expedited Payments (domestic wire payments), International Wire Payments
- [Collect Payment](#) (ACH debits)
- [Loan Payment](#)
- [Loan Draw](#)
- [Employee Payments](#): Payroll and Expense Reimbursements

The Simplified Payments widget appears in the [Payment Center](#) workspace by default. If the Simplified Payments widget is not available, select it from the [Add Widget](#) drop-down menu.

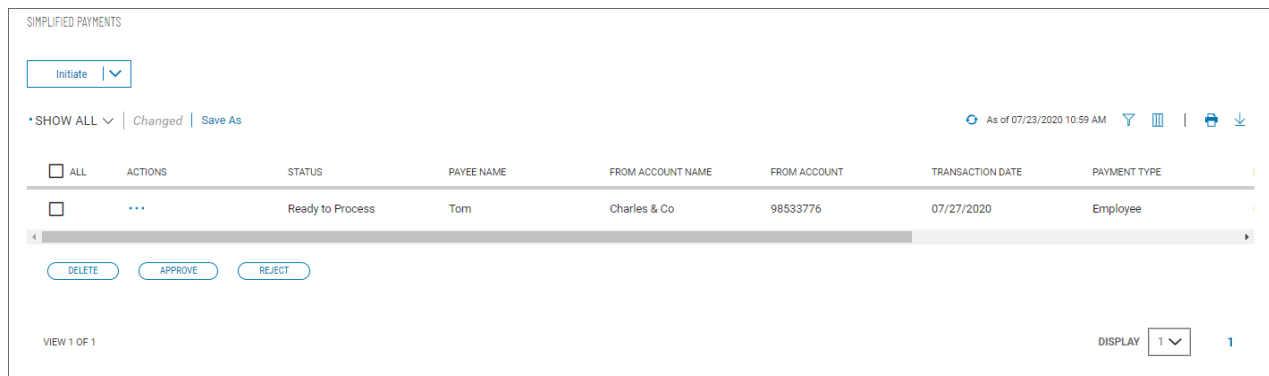
The columns that appear in the Payments list depend on the currently active filter. Additional columns can be displayed by clicking the **Filter** icon  and selecting from the **Columns** tab; for information, see [Adding or Removing Columns](#).


The Simplified Payments list view displays the following information about available payments:

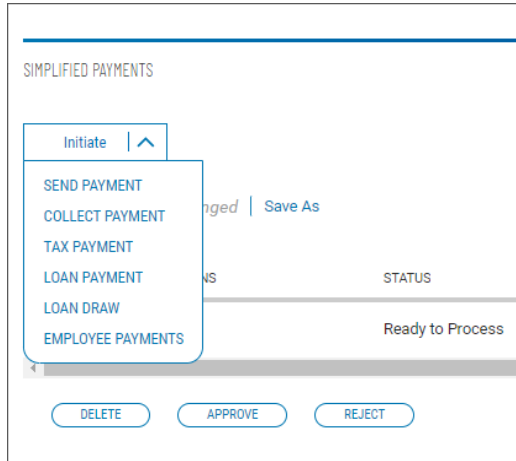
- Status – The status of the payment: *Ready to Process, Approved, Deleted, or Rejected*
- Payee Name – The name of the beneficiary of the payment
- From Account Name – The name of the account the payment is either made or originated from (debit account)
- From Account – The From account number
- Transaction Date – The date the payment is issued
- Payment Type – The payment type of the payment, for example, *Employee* or *Collection*
- Debits – The debit amount of the transaction
- Credits – The credit amount of the transaction
- Comments – Comments that are sent with the transaction

To initiate a payment in Simplified Payments:

1. From the Slide-out menu, select **Payments & Transfers>Payment Center**.
2. Scroll down to the Simplified Payments.



- Click the **Initiate** down arrow , and select the desired payment type.



Send Payment

The **Send Payment** option lets you send an ACH or wire payment depending on the payment type established in the payee's profile.

To send a payment:

- From the **Initiate Payment** drop-down menu, select **Send Payment**.

- Use the **Payee Name** drop-down menu to select a payee.
- A default payee account appears. If needed and available, select a different account.
- Today's date appears as the default transaction date. If needed, use the drop-down calendar to select a different date.
- Enter an amount to send.
- A default payment amount appears. If needed and available, select a different payment method.
- Use the **Sending From** drop-down menu to select the debit account.
- Enter a maximum eighty-character memo that will be sent along with the payment.

- When you are finished, click **Submit**.

The Submit Payment confirmation pop-up window appears.

- Click **Continue**.

Sending a Wire Payment

If you are sending a wire-type payment, the Initiate Payment screen will include optional **Purpose of Wire** and **Message to Payee** fields.

To include more than a one-line message to the payee, click the **more** link to add an additional message line.

Collect Payment

The **Collect Payment** option lets you collect a debt from a payer set up in the Payee Directory.

To collect a payment:

- From the **Initiate Payment** drop-down menu, select **Collect Payment**.
- Use the **Payee Name** drop-down menu to select a payer.
- A default payee account appears. If needed and available, select a different account.
- Today's date appears as the default transaction date. If needed, use the drop-down calendar to select a different date.
- Enter an amount to collect.
- Enter a maximum eighty-character memo that will be sent along with the payment.
- When you are finished, click **Submit**.

The Request Payment confirmation pop-up window appears.

- Click **Continue**.

Loan Payment

The **Loan Payment** option lets you pay a loan to a qualified payee in the Payee Directory.

To pay a loan:

1. From the **Initiate Payment** drop-down menu, select **Loan Payment**.
2. Use the **Loan Account** drop-down menu to select the account on which the loan is drawn.
3. Use the **Funding Account** drop-down menu to select a funding account set up by the administrator.
4. Use the **Payment Options** drop-down to select an option:
5. Enter a payment amount.
6. Enter a maximum eighty-character memo that will be sent along with the payment.
7. When you are finished, click **Submit**.

The Submit Payment confirmation pop-up window appears.

8. Click **Continue**.

Loan Draw

The **Loan Draw** option lets you draw a loan from a loan draw account set up by the administrator.

To make a loan draw:

1. From the **Initiate Payment** drop-down menu, select **Loan Payment**.
2. Use the **Loan Account** drop-down menu to select the account on which the loan is drawn.
3. Enter a draw amount.
4. Enter a maximum eighty-character memo that will be sent along with the payment.
5. When you are finished, click **Submit**.

The Request Draw confirmation pop-up window appears.

6. Click **Continue**.

Employee Payments

The **Employee Payment** option lets you pay an employee set up in the Payee Directory.

To pay an employee:

1. From the **Initiate Payment** drop-down menu, select **Employee Payment**.
2. Enter a payment name, for example, *Reimbursement Expense*.
3. Today's date appears as the default transaction date. If needed, use the drop-down calendar to select a different date.
4. Use the **From Account** drop-down menu to select the From account.

5. Enter a brief (10 characters maximum) description of the payment.

The Payee Information section displays the employee name, ID, account number, and last amount of payment, if available.

6. In the **This Amount** box, enter the amount of the current payment.
7. (optional) Enter a brief memo.
8. When you are finished, click **Submit for Approval**.

The Submit Payment confirmation pop-up window appears.

9. Click **Continue**.

ACH Pass-Thru

Pass-through files are NACHA files generated outside the application. After the file is imported, it is sent along to the bank with no further processing applied. The ACH Pass-Thru feature lets you import files either as individual batches OR as pass-through files. You import pass-through files in NACHA or delimited-file format.

To upload and import a NACHA-format file:

1. Expand the **Send ACH File** section.

The screenshot shows the 'ACH PASS-THRU' section with a 'SEND ACH FILE' sub-section. It features an 'Upload NACHA Supported File' button and a 'Cancel' link. Below is a drag-and-drop area with instructions: 'Drag file here or select file from your computer. 1 file maximum. 10MB individual file maximum'. A refresh icon and timestamp 'As of 12/26/2019 12:02 PM' are also present. A table below shows imported files with columns for Actions, Incoming File Name, Total Batches, Total Debits, and Total Credits.

ACTIONS	INCOMING FILE NAME	TOTAL BATCHES	TOTAL DEBITS	TOTAL CREDITS
...	validateaddenda1.txt	4	10,046.70	
...	validateaddenda.txt	4	10,046.70	
...	multiple-batch-and-addendas.txt	4	10,046.70	

2. Drag and drop a maximum 10MB NACHA-supported file from your computer hard drive to the ACH Pass-Thru widget. OR click the **select file** link, and then browse and select the file from your hard drive.

The file appears in the list.

The ACH Pass-Thru list includes the following information about each imported file:

- Incoming File Name
- Total Batches

- Total Debits
- Total Credits

Viewing an ACH Pass-Thru File

- In the **Actions** column, click the ellipses (...), and from the drop-down menu, select **View**.

File Summary

TOTAL BATCHES	TOTAL DEBITS	TOTAL CREDITS	STATUS
4	\$10,046.70	\$5,820.19	Uploaded

Select Batch Number

BATCH NUMBER: 0

BATCH INFORMATION

ACH SENDER ID	ACH SENDER	EFFECTIVE ENTRY DATE	DESCRIPTION
061000104	STIsnomore	10/06/2019 05:36 PM	Fall 2019
SERVICE TYPE	TOTAL DEBITS	TOTAL CREDITS	
Corporate Payments & Collections	\$1,389.52	\$2,300.87	

Transaction Details

	TOTAL DEBITS	TOTAL CREDITS	TOTAL AMOUNT
	\$1,389.52	\$2,300.87	\$3,690.39

NAME	ID NUMBER	ROUTING NUMBER	ACCOUNT NUMBER	AMOUNT	DEBIT/CREDIT	TYPE OF ITEM	TRACE NUMBER	ADDE
> Ginger Davis	454565	061000104	0685416	963.87	Credit	Live	123123120000001	Yes
> Lovie Howe	45546564456	061000104	5437811245	693.65	Debit	Live	123123120000002	Yes
> Mary Ann Byrd	597244	061000104	2316540987	705.00	Credit	Live	123123120000003	Yes
> The Professor	654654	061191848	0698415	632.00	Credit	Live	123123120000004	Yes
> The Skipper	5645645	061000104	06165789468	60.00	Debit	Live	123123120000005	Yes
> Thurston Howe	4554456	061000104	9635214	635.87	Debit	Live	123123120000006	Yes

The File Summary screen displays information about the batch contained in the NACHA import, including information for the entire batch.

Transaction detail information includes total debits and credits and the total amount of all transactions.

Select Batch Number

The **Select Batch Number** drop-down menu allows you to select and display information for a single batch in the imported file.

Select Batch Number

BATCH NUMBER

0 ▾

Batch Number	ACH Sender ID	ACH Sender	Total Debits	Total Credits
0	061000104	STisnomore	\$1,389.52	\$2,300.87
1	061000104	STisnomore	\$6,711.97	\$0.00
2	061000104	STisnomore	\$685.21	\$1,969.32
3	061000104	STisnomore	\$1,260.00	\$1,550.00

Transaction List

The list of transactions includes the following information for each transaction in the batch.

- Name (of the beneficiary)
- ID Number
- Routing Number
- Account Number
- Amount
- Debit/Credit
- Type of Item - Live (active) or Frozen (on hold)
- Trace Number
- Addenda - addenda included, Yes/No

Click the arrow icon to the left of a listed transaction to see any included addenda.

Deleting an ACH Pass-Thru File

- In the **Actions** column, click the ellipses (...), and from the drop-down menu, select **Delete**.

Processing an ACH Pass-Thru File

Processing a pass-thru file extracts the transactions from the file and adds them to the list of payments in the Payment Center.

To process a pass-thru file:

- In the **Actions** column, click the ellipses (...), and from the drop-down menu, select **Process**.

OR

In the NACHA import File Summary screen, click the **Process** button at the bottom of the screen.

Viewing Failed Uploads

If the upload (import) of a NACHA file fails, it will be listed in the **Failed Uploads** section of the ACH Pass-Thru widget. Expand the section to see the list of files that failed to upload to the system.

ACH Totals

The ACH Totals widget allows you to send notifications of ACH file totals to a designated recipient. The intended recipient is set up in the Administration application.

To send an ACH totals notification:

1. A default customer name appears. Enter another name as desired.
2. Enter a contact person name and phone number.
3. Enter the total debit amount.
4. Enter the total credit amount.
5. Click **Submit**.

The notification is sent. Details of the notification appear onscreen for your review.

CUSTOMER NAME	CONTACT PERSON	CONTACT PHONE	TOTAL DEBIT AMOUNT	TOTAL CREDIT AMOUNT	SENT ON	SENT BY
98002	newlee	(678) 427-3134	\$ 500.00	\$ 670.00	07/01/2020 04:09 PM	newlee

You can print a copy of the notification by clicking the **Print** button on your browser.

Payee Directory

The Payee Directory is a list of those companies and individuals to whom you make regular payments. Once you have added payees to the system, they will be available for selection in the **Receiver Information** section of payment screens.

The screenshot shows the 'Payee Directory' interface. At the top, there is a header with a menu icon, the title 'Payee Directory', and an 'Add Widget' button. Below the header, there are two links: 'Add a Payee' and 'Import Payee File'. The main area contains a table of payees. The table has columns for 'ALL' (checkbox), 'ACTIONS' (three dots), 'NAME', 'TYPE', 'LAST MODIFIED DATE', and 'STATUS'. Below the table, there is a 'DELETE' button and pagination information: 'VIEW 1-10 OF 65' and 'DISPLAY 10' with a dropdown menu and page numbers '1 2 3 ... 7 >'.

<input type="checkbox"/> ALL	ACTIONS	NAME	TYPE	LAST MODIFIED DATE	STATUS
<input type="checkbox"/>	...	Susan Merry	Employee, Individual	10/13/2020	Available for use
<input type="checkbox"/>	...	Cindy	Individual	10/19/2020	Available for use
<input type="checkbox"/>	...	Coffee Shop	Business	04/08/2020	Available for use
<input type="checkbox"/>	...	SusanG	Employee	03/25/2020	Available for use
<input type="checkbox"/>	...	Dress Shop	Business	03/29/2020	Available for use
<input type="checkbox"/>	...	Kelly Smith	Individual	08/24/2020	Available for use
<input type="checkbox"/>	...	Tom Jones	Employee, Individual	04/15/2020	Available for use
<input type="checkbox"/>	...	Tom Jones LLC	Business	04/15/2020	Available for use
<input type="checkbox"/>	...	Andrea123456	Individual	09/18/2020	Modified
<input type="checkbox"/>	...	Naan Cafe	Business	07/12/2020	Available for use

The Payee Directory list displays the following information for each payee:

- Name
- ID#
- Type - Business, Individual, or Employee
- Contact Person

Adding a Payee

To add a new payee to the directory:

1. From the Slide-out menu, select **Payee Directory**.
2. Click **Add a Payee**.

The screenshot shows the 'Add Payee' form with a blue header bar containing a back arrow and the text '< Add Payee'. The form is divided into two main sections: 'PAYEE DETAILS' and 'Payment'.
PAYEE DETAILS
Payee Types: Three radio buttons are present: 'Business' (checked), 'Individual', and 'Employee'.
Payee Information: Two text input fields are shown. The first is labeled 'BUSINESS NAME' and the second is labeled 'ID #'. The 'ID #' field has the word 'Optional' to its right. Below these fields is a blue link that says 'Show Additional Fields'.
Payment
Routing Details: This section contains four fields: 'PAYMENT TYPE' (a dropdown menu with 'ACH' selected), 'ACCOUNT TYPE' (a dropdown menu with '--Please Select--' selected), 'BANK CODE' (a text input field), and 'ACCOUNT NUMBER' (a text input field). Below the 'ACCOUNT NUMBER' field is a blue link that says 'Show Additional Fields'.
At the bottom of the form, there is a small 'ADD' button, a text box containing the number '1', the text 'Payment Type(s)', and another 'ADD' button.

3. Check the appropriate **Payee Types** box: **Business**, **Individual**, or **Employee**.
4. Enter the business or individual name of the payee.
5. (optional) Enter a unique identifier for the payee.
6. (optional) To add contact information for this payee, click **Show Additional Fields**.

7. (optional) Complete the contact information, including
 - name
 - email address(es)
 - phone number
 - and extension
 - mobile phone number
 - and fax number

Note

Your version of the application may be configured so that you can add up to two intermediary banks to contact information. If so, use the **Bank Code** drop-down menu(s) to select an intermediary bank or banks by code.

8. In the **Payment** section, under **Routing Details**, use the **Payment Type** drop-down menu to select a default type: ACH, Wire - Domestic, or Wire - International.
9. Use the **Account Type** drop-down menu to select a type: Checking or Savings.
10. Enter the payee bank code.
11. Enter the payee account number.
12. (optional) To add payee address information for this payee, click **Show Additional Fields**, and enter up to three address lines.
13. To add a payment type or types, enter the number of types you want in the **Add** text box, and then click the **Add** button.

The screenshot shows a 'Payment' dialog box with a 'Routing Details' section. On the left, there is a link to 'Show Additional Fields'. The main form contains four fields: 'PAYMENT TYPE' (a dropdown menu with 'Regular/Collect (ACH)' selected), 'ACCOUNT TYPE' (a dropdown menu with '--Please Select--' selected), 'BANK CODE' (an empty text input field), and 'ACCOUNT NUMBER' (an empty text input field). At the bottom of the dialog, there is a red-bordered box containing an 'ADD' button, a text input field with the number '2', the text 'Payment Type(s)', and another 'ADD' button.

14. When you have finished, click **Submit**.

Viewing a Payee


- Select the appropriate payee, and in the **Actions** column, click the ellipses (...), and from the drop-down menu, select **View**.

Modifying a Payee

1. Select the appropriate payee, and in the **Actions** column, click the ellipses (...), and from the drop-down menu, select **Modify**.
2. In the Modify Payee screen, make changes to the payment as needed, and then click **Modify**.


Approving a Payee

The Payee Directory may be configured so that a new payee must be approved before it becomes available for payments in the Payment Center.

1. Select the appropriate payee or payees, and in the **Select** column, check the **Select** checkbox.
2. Click the **Approve**  button.

Deleting a Payee

- In the **Actions** column, click the ellipses (...), and from the drop-down menu, select **Delete**.
OR

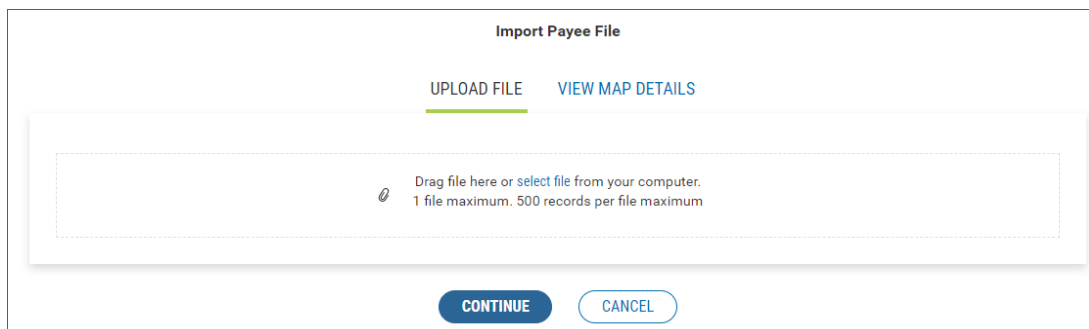
To delete multiple payees, in the **Select** column check the boxes corresponding to the desired payees, and then click the **Delete**  button.

Import Payee File

Through the [Payee Directory](#), you will be able to import payees eligible for [Simplified Payments](#). Payees can be imported in comma-delimited format from an external file. Import is facilitated by an import map that created by administrative users. For more information, consult your administrator.

To import a payee file:

1. From the Slide-out menu, select **Payee Directory**.
2. Click **Import Payee File**.



3. Do one of the following:
 - Drag and drop the file onto the widget.
 - Click the screen, then browse for and select the desired file.
4. Click **Continue**.
 - If the import is successful, the imported payee is added to the Payee Directory widget and appears in the list view. The **Entry Method** column will reflect this payee as *Imported free form*. Note that if the Payee Directory is configured so that a new payee must be approved before it becomes available for payments in the Payment Center, imported payees will need to be approved as well.
 - If the import is unsuccessful, the system will provide detailed information about errors encountered while trying to upload the file. You can click the **Try Again** button or modify the file so that it can be uploaded successfully.

Viewing Import Map Details

The payee file import map defines field positions and other features that determine how fields in the original payee file are imported into the system.

To view map details:

1. From the Slide-out menu, select **Payee Directory**.
2. Click **Import Payee File**.

3. Click **View Map Details**.

Import Payee File

UPLOAD FILE
VIEW MAP DETAILS

Map Details

TYPE Delimited

LAST USED 10/19/2020 10:09:16 PM

LAST USED BY Ewan

Map Parameters

DELIMITER Comma(,)

SKIP HEADER RECORD Yes

STRIP QUOTES Yes

File Layout

FIELD POSITION	FIELD NAME	REQUIRED FIELD
1	Payee Name (20)	Yes
2	Nick Name (15)	No
3	Business Payee (1)	Yes
4	Individual Payee (1)	Yes
5	Employee Payee (1)	Yes
6	Contact Name (35)	No
7	Email1 (255)	No
8	Email2 (255)	No

[↓ Sample File](#)

CONTINUE
CANCEL

Viewing a Sample Import File

A sample import file is provided to illustrate the proper layout of details in payee files.

To view a sample payee import file:

1. From the Slide-out menu, select **Payee Directory**.
2. Click **Import Payee File**.
3. Click **View Map Details**.
4. Click the **Sample File** link on the right side of the screen.
5. Review the sample file in Excel format, observing the formatting of file elements.

Reporting

The **Reporting** menu has the following reporting and search options:

- [Balance & Transactions](#)
- [Statements and Reports](#)

Balance & Transaction Reporting

The Balance & Transaction Reporting workspace contains a widget that displays account balance and activity information. In addition, it contains the [Transaction Search](#) widget, which lets you search for transactions by account.

If you are entitled to a small number of accounts (under 20), two views are available to you in the Balance & Transactions Reporting widget. For those with more than 20 accounts, only List view will be available.

To see account information displayed as a series of easily readable tiles, click the left side of the **Tile/List** icon .



The screenshot shows the 'Balance & Transaction Reporting' interface. At the top, there's a navigation bar with 'Add Widget' and a dropdown arrow. Below that, a menu lists 'ALL ACCOUNTS', 'BALANCE HISTORY', 'ACCOUNT ACTIVITY', 'EXPORT', and 'INCOMING WIRE DETAIL'. A 'Tile/List' toggle is on the right. The main content area is divided into 'DEPOSIT Accounts' and 'LOAN Accounts'. The 'DEPOSIT Accounts' section contains 15 tiles, each showing an account name, account number, and current available balance. The 'LOAN Accounts' section contains one tile showing a loan account name, account number, and current principal balance.

Account Name	Account Number	Current Available
COMMERCIAL CHEC...	1000000000003	\$3,917.82
COMMERCIAL CHEC...	1000000000004	\$7,871.07
PAYROLL FUNDING	1000000000005	\$8,320.89
PREMIER CHECKING	1000000000008	\$1,421.87
COMMERCIAL CHEC...	1000000000009	\$1,805.19
PREMIER BIZ CHECKI...	1000000000010	\$3,243.50
TEST PREMIER BIZ C...	1000000000011	\$9,147.53
COMMERCIAL CHEC...	1000000000028	\$6,058.15
COMMERCIAL CHEC...	1000000000029	\$8,363.82
COMMERCIAL CHEC...	1000000000030	\$8,362.85
COMMERCIAL CHEC...	1000000000031	\$351.98
POPAY	4004012	\$409.72
POPAY 2	423698741	\$3,227.12
POPAY 4	4576321	\$3,880.63
POPAY 4	4004001	Not Available
TEST LOAN ACCOUNT	1000000000006	\$825.24

To see account information displayed in tabular fashion, click the right side of the **Tile/List** icon. Then click the plus signs **+** to the left of the account names view the lists of accounts.

Balance & Transaction Reporting
Add Widget

ALL ACCOUNTS
BALANCE HISTORY
ACCOUNT ACTIVITY
EXPORT
INCOMING WIRE DETAIL

+

-

+

-

Deposit Accounts

ALL ACCOUNTS ▾

ACCOUNT NAME	ACCOUNT NUMBER	TODAY'S OPENING LEDGER	CURRENT AVAILABLE
My checking	123123123	NaN	3738.37

VIEW 1 OF 1

TODAY'S OPENING LEDGER
Not Available

CURRENT AVAILABLE
\$3,738.37

As of 03/04/2021 09:24 AM

DISPLAY 1 1

Loan Accounts

ALL ACCOUNTS ▾

ACCOUNT NAME	ACCOUNT NUMBER	TODAY'S OPENING LEDGER	CURRENT AVAILABLE	CURRENT PRINCIPAL
Other Account 1	98794567	-	-	-
Other Account 2	987912334	-	-	-
Other Account 3	12459	-	-	-
Other Account 4	7898721	-	-	-
Other Account 5	4329897238	-	-	-
Other Account 6	43298932	-	-	-

VIEW 1-6 OF 6

CURRENT AVAILABLE
\$913.10

CURRENT PRINCIPAL
\$317.46

As of 03/04/2021 09:35 AM

DISPLAY 6 1

Investment Accounts

ALL ACCOUNTS ▾

ACCOUNT NAME	ACCOUNT NUMBER	TODAY'S OPENING LEDGER	CURRENT AVAILABLE	CURRENT PRINCIPAL
Other Account 1	98794567	-	-	-
Other Account 2	987912334	-	-	-
Other Account 3	12459	-	-	-
Other Account 4	7898721	-	-	-
Other Account 5	4329897238	-	-	-
Other Account 6	43298932	-	-	-

VIEW 1-6 OF 6

YESTERDAY'S VALUE
Not Available

TODAY'S POSITION
Not Available

As of 03/04/2021 09:35 AM

DISPLAY 6 1

Other Accounts

ALL ACCOUNTS ▾

ACCOUNT NAME	ACCOUNT NUMBER	TODAY'S OPENING LEDGER	CURRENT AVAILABLE	CURRENT PRINCIPAL
Other Account 1	98794567	-	-	-
Other Account 2	987912334	-	-	-
Other Account 3	12459	-	-	-
Other Account 4	7898721	-	-	-
Other Account 5	4329897238	-	-	-
Other Account 6	43298932	-	-	-

VIEW 1-6 OF 6

CLOSING AVAILABLE
Not Available

AVAILABLE BALANCE
Not Available

As of 03/04/2021 09:35 AM

DISPLAY 6 1

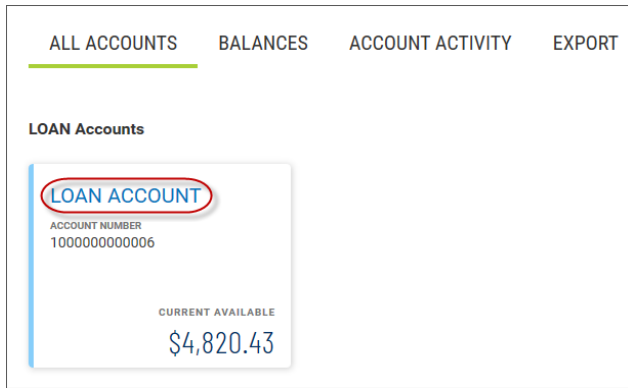
The Balance & Transaction Reporting widget displays the information for the following account types:

- Deposit
- Loan
- Investment
- Other Accounts

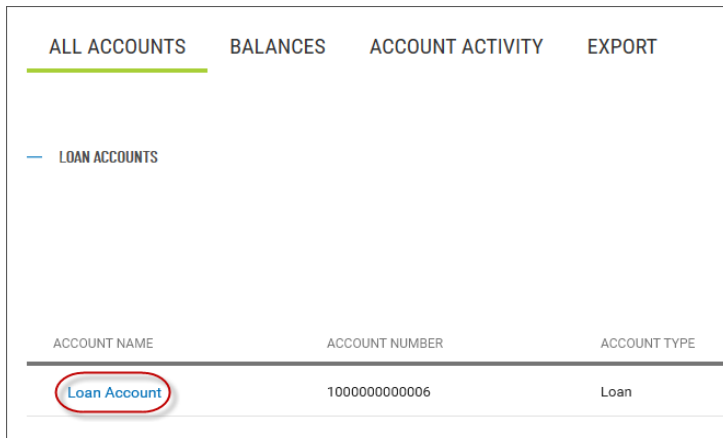
The summary balance information provided for deposit and loan accounts includes yesterday's value and today's position balances. For loan accounts, the displayed information includes current principal and current available balances. For Other Accounts, the summary information includes closing available and available balances.

Viewing Account Details

To view detail information for an account, click the account name in either Tile or List view:



Loan account summary in Tile view



Loan account summary in List view

Detail information appears. In the case of a loan account (shown below), a series of tabs displays interest, past due (showing the late charge due), and balance information, as well as general information about the loan.

< Loan Account Details

GENERAL LOAN ACCOUNT

ACCOUNTS
 Account 77777 - 77777 ▼
 Assign Nickname

Balances as of
 03/04/2021
 CURRENT PRINCIPAL CURRENT AVAILABLE
\$7,778.18 **\$7,779.16**

General Information Interest **Past Due** Balances

Past Due

LATE CHARGE DUE
 \$7,777.17

Transaction for
 02/02/2021 - 03/04/2021

ALL TRANSACTIONS ▼ As of 03/04/2021 10:52 AM

DATE	TRANSACTION	CREDIT / PAYMENT	DEBIT / DRAW	PRINCIPAL	INTEREST	OTHER
02/28...	Loan Draw		1,111.11	1,111.11	0.11	
02/27...	Loan Payment	2,222.22		222.22	0.22	

It also displays transactions associated with the account. Use the calendar icon to select a date or range of dates to filter the transactions list.


Note

Your version of the Digital Banking IQ Premier may be configured so that you see running balances for current-day transactions in the detail screen for deposit accounts. If your version is enabled for running balances, they will be drawn from your financial institution's core banking system and displayed in the **Running Balance** column.

The screenshot shows a 'DEPOSIT ACCOUNT' detail screen. At the top, there are account details and a summary of balances as of 04/17/2020 03:11 PM. Below this is a table of transactions for the period 04/11/2020 - 04/17/2020. The table has columns for VALUE DATE, DESCRIPTION, TRANSACTION DESCRIPTION, DEBIT, CREDIT, and RUNNING BALANCE. The 'RUNNING BALANCE' column is highlighted with a red circle.

VALUE DATE	DESCRIPTION	TRANSACTION DESCRIPTION	DEBIT	CREDIT	RUNNING BALANCE
04/17/2020	Electronic Transfer	Blue Shield of C Claims CCD	500.00		17,701.10
04/17/2020	Electronic Transfer	Web TXFR From 00887799...	7,800.15		18,201.10
04/17/2020	Electronic Transfer	Blue Shield of C Claims CCD		450.25	26,001.25
04/17/2020	Electronic Transfer	Web TXFR From 00887799...	753.14		25,551.00

Viewing Check Images in Account Detail Screens

Transaction details for an account can include check images, when available. If a check is associated with a listed transaction, the check icon  will appear.

< Deposit Account Details

DEPOSIT ACCOUNT

ACCOUNTS

My checking - 123123123 


Default name: Checking

[Edit Nickname](#) | [Reset to default](#)








Balances as of
03/04/2021 12:10 PM

CURRENT AVAILABLE (CRS SUPPRESSED) CLOSING AVAILABLE TODAY'S OPENING LEDGER
\$3,738.37 Not Available Not Available

Transactions for

02/26/2021 - 03/04/2021 

ALL TRANSACTIONS

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT
03/04/2021	Blue Shield of C Claims CCD Radiological A...	43,996.67	
02/26/2021		8,000.00 	
02/26/2021	D DISTRIBUTED AVAILABILITY	4,000.00 	
02/26/2021	S DISTRIUBUTED AVAILABILITY	40,000.00 	
02/26/2021		55,000.00 	
02/26/2021		10,500.00 	
02/26/2021		500.00 	
02/26/2021	CHIPS SSN 0163895 PAID BANK OF NEW Y...	7.00 	

Click the icon to see an image of the associated check.

< Check Details

Post Date	Number	Amount	Routing Number	Account Number
02/26/2021		8,000.00	011111111	123123123

↻ 🛡️ 🔍 🔍 | 🖨️ 📄 | ✖️

The icons below the image allow you to manipulate it.

- ↻ Rotate the image
- 🛡️ Reverse the image (black becomes white and vice versa)
- 🔍 🔍 Zoom in and out
- 🖨️ Print the image
- 📄 Download the image
- ✖️ Close the image

Assigning and Changing Account Nicknames

For each account, you can assign an account nickname, a name with special significance for you. Note that the following loan account is listed by the customer-specific nickname *My Checking*, but the default name of the account is *Checking*.

DEPOSIT ACCOUNT

ACCOUNTS

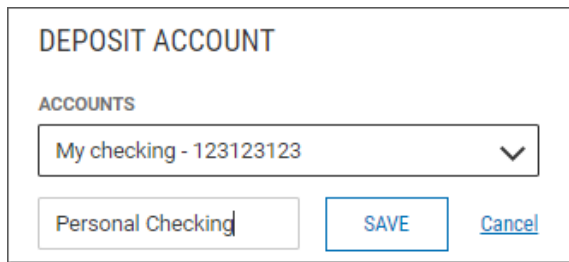
My checking - 123123123 ▼

Default name: Checking

Edit Nickname
Reset to default

To assign or change a nickname:

1. Click **Edit Nickname**.



DEPOSIT ACCOUNT

ACCOUNTS

My checking - 123123123

Personal Checking SAVE Cancel

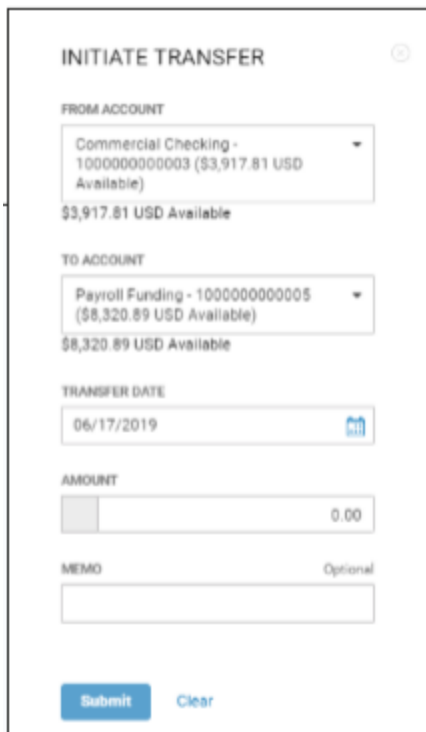
2. Enter the new nickname in the text box, and click **Save**.
3. Click **Continue** in the confirmation pop-up window.

To reset the account name to the default name, click **Reset to default**.

Making Quick Transfers in Tile View

In Tile view, accounts whose tiles have a blue arrow → in the upper-left corner are From accounts. You can make a quick transfer in Tile view by dragging and dropping a From account tile onto the tile representing another account. When you start the drag-and-drop process, the application will gray-out those accounts that are not To accounts, telling you which are ineligible for a transfer.

Once you have placed the From account tile on an available To account tile, the Initiate Transfer dialog will appear with the From and To accounts prefilled. You can then enter an amount and change the From and To account information if necessary.



INITIATE TRANSFER

FROM ACCOUNT

Commercial Checking - 1000000000003 (\$3,917.81 USD Available)

\$3,917.81 USD Available

TO ACCOUNT

Payroll Funding - 1000000000005 (\$8,320.89 USD Available)

\$8,320.89 USD Available

TRANSFER DATE

06/17/2019

AMOUNT

0.00

MEMO Optional

Submit Clear

When you have finished, click **Submit**.

Balance History

Select the **Balances** tab to view balance information for a given account.

1. Use the **Accounts** drop-down menu to select the account.
2. Use the **Calendar** icon to select a date or range of dates.
3. Click **Submit**.

Account Activity

Select the **Account Activity** tab to see transactions made on a given account or accounts.

1. Use the **Accounts** tab to select one or more accounts.
2. Enter a date or range of dates, OR user the **Calendar** icon to select from the following:
 - Today
 - Previous Business Day
 - Month to Date
 - Quarter to Date
 - Year to Date
 - Custom Range

If you select **Custom Range**, use the pop-calendar to select the first and last days of the range, and then click **Apply**.

DATE	TRANSACTION TYPE	Optional																																																																																																													
23 Jul 2019 - 23 Jul 2019	Select																																																																																																														
<table border="1"> <tr> <td>Today</td> <td><</td> <td>Jun 2019</td> <td>Jul 2019</td> </tr> <tr> <td>Previous Business Day</td> <td>Su</td> <td>Mo</td> <td>Tu</td> <td>We</td> <td>Th</td> <td>Fr</td> <td>Sa</td> <td>Su</td> <td>Mo</td> <td>Tu</td> <td>We</td> <td>Th</td> <td>Fr</td> <td>Sa</td> </tr> <tr> <td>Previous Month</td> <td>26</td> <td>27</td> <td>28</td> <td>29</td> <td>30</td> <td>31</td> <td>1</td> <td>30</td> <td>1</td> <td>2</td> <td>3</td> <td>4</td> <td>5</td> <td>6</td> </tr> <tr> <td>Month to Date</td> <td>2</td> <td>3</td> <td>4</td> <td>5</td> <td>6</td> <td>7</td> <td>8</td> <td>7</td> <td>8</td> <td>9</td> <td>10</td> <td>11</td> <td>12</td> <td>13</td> </tr> <tr> <td>Quarter to Date</td> <td>9</td> <td>10</td> <td>11</td> <td>12</td> <td>13</td> <td>14</td> <td>15</td> <td>14</td> <td>15</td> <td>16</td> <td>17</td> <td>18</td> <td>19</td> <td>20</td> </tr> <tr> <td>Year to Date</td> <td>16</td> <td>17</td> <td>18</td> <td>19</td> <td>20</td> <td>21</td> <td>22</td> <td>21</td> <td>22</td> <td>23</td> <td>24</td> <td>25</td> <td>26</td> <td>27</td> </tr> <tr> <td>Custom Range</td> <td>23</td> <td>24</td> <td>25</td> <td>26</td> <td>27</td> <td>28</td> <td>29</td> <td>28</td> <td>29</td> <td>30</td> <td>31</td> <td>1</td> <td>2</td> <td>3</td> </tr> <tr> <td></td> <td>30</td> <td>1</td> <td>2</td> <td>3</td> <td>4</td> <td>5</td> <td>6</td> <td>4</td> <td>5</td> <td>6</td> <td>7</td> <td>8</td> <td>9</td> <td>10</td> </tr> </table>	Today	<	Jun 2019	Jul 2019	Previous Business Day	Su	Mo	Tu	We	Th	Fr	Sa	Su	Mo	Tu	We	Th	Fr	Sa	Previous Month	26	27	28	29	30	31	1	30	1	2	3	4	5	6	Month to Date	2	3	4	5	6	7	8	7	8	9	10	11	12	13	Quarter to Date	9	10	11	12	13	14	15	14	15	16	17	18	19	20	Year to Date	16	17	18	19	20	21	22	21	22	23	24	25	26	27	Custom Range	23	24	25	26	27	28	29	28	29	30	31	1	2	3		30	1	2	3	4	5	6	4	5	6	7	8	9	10		
Today	<	Jun 2019	Jul 2019																																																																																																												
Previous Business Day	Su	Mo	Tu	We	Th	Fr	Sa	Su	Mo	Tu	We	Th	Fr	Sa																																																																																																	
Previous Month	26	27	28	29	30	31	1	30	1	2	3	4	5	6																																																																																																	
Month to Date	2	3	4	5	6	7	8	7	8	9	10	11	12	13																																																																																																	
Quarter to Date	9	10	11	12	13	14	15	14	15	16	17	18	19	20																																																																																																	
Year to Date	16	17	18	19	20	21	22	21	22	23	24	25	26	27																																																																																																	
Custom Range	23	24	25	26	27	28	29	28	29	30	31	1	2	3																																																																																																	
	30	1	2	3	4	5	6	4	5	6	7	8	9	10																																																																																																	
23 Jul 2019 - 23 Jul 2019		<input type="button" value="Cancel"/> <input type="button" value="Apply"/>																																																																																																													

3. (optional) Use the **Transaction Type** drop-down to select a type, for example, **Credit** or **Paid Checks**.
4. (optional) Enter a transaction amount, OR click **Range**, and then enter a range of amounts. If you want to enter one amount instead, click **Single**.

5. (optional) If you selected **Paid Checks** as the type, enter a check number, OR click **Range**, and then enter a range of numbers. If you want to enter one check number instead, click **Single**.
6. Click **Submit**.

The results are posted in the **Recent Account Activity** list.

Recent Account Activity							
SELECT	ACTIONS	REPORT NAME	ACCOUNT	DATE	TRANSACTION TYPE	AMOUNT	CHECK NUMBER
<input type="checkbox"/>	⋮	Report1		04/19/2019-07/18/2019	CR		
<input type="checkbox"/>	⋮	Report2		04/19/2019-07/18/2019	CR		

VIEW 1-2 OF 2
 DISPLAY All 1

You can perform the following actions on the reports in the list:

- Click **View** to see transaction details.
- Click **Modify** to make changes to the details.
- Click **Delete** to remove a report from the list. You can also select the desired report in the list, and then click **Delete** .

Export

Select the **Export** tab to export selected account information.

1. Use the **File Output** drop-down menu to select an output format:
 - BAI
 - Comma-delimited (CSV)
 - QuickBooks (QBO)
 - Quicken (QFX)
2. Use the Accounts drop-down menu to select an account or accounts. If you want the report to contain information for all accounts, click Select all. Click Done.

3. Enter a date or range of dates, OR user the **Calendar** icon to select from the following:

- Today
- Previous Business Day
- Month to Date
- Quarter to Date
- Year to Date
- Custom Range

If you select **Custom Range**, use the pop-calendar to select the first and last days of the range, and then click **Apply**.

4. Click **Export**.

Incoming Wire Detail

If you have entitlement to the Incoming Wire Detail service and the appropriate Balance & Transaction Reporting permissions, you will see the **Incoming Wire Detail** tab. It displays all incoming wire transfer activity as reported by the Same Day BAI file.

DATE AND TIME	RECEIVING ACCOUNT	AMOUNT	BANK REFERENCE	CUST REFERENCE	WIRE DETAIL
03/04/2021 08:47 AM	My checking - ...	21,132...	2750078200	3360407330	IG GOLD INC GREENFIELD IG GOLD I/G GOLD View Detail
03/04/2021 08:47 AM	My checking - ...	25,132...	-SETT-9ACIWEB	3360112139	GREENFIELD COMM L CASH C&D ACH SETTLEMENT CREDIT View Detail
03/04/2021 08:47 AM	My checking - ...	14,492...	000035	4669	ORG=ACC=-1851765105 GREENFIELD COMMERCIAL CREDIT CONTROL ACCOUNT 300 E LONG LAKE RD STE 180 View Detail
03/04/2021 08:47 AM	My checking - ...	273,47...	000198	5671	ORG=ACC=-00884265513 GREENFIELD COMMERCIAL CREDIT LLC 300 E LONG LAKE ROAD SUITE 180 BLOOMFIELD HILLS, MI 48304 View Detail

Transaction Search

The **Transaction Search** widget in the **Balance & Transaction Reporting** workspace lets you find transactions for a given account or accounts.

1. Use the **Accounts** tab to select one or more accounts.
2. Enter a date or range of dates, OR user the **Calendar** icon to select from the following:
 - Today
 - Previous Business Day
 - Month to Date
 - Quarter to Date
 - Year to Date
 - Custom Range

If you select **Custom Range**, use the pop-calendar to select the first and last days of the range, and then click **Apply**.

DATE	TRANSACTION TYPE	Optional																																																																																																													
23 Jul 2019 - 23 Jul 2019	Select																																																																																																														
<table border="1"> <tr> <td>Today</td> <td><</td> <td>Jun 2019</td> <td>Jul 2019</td> </tr> <tr> <td>Previous Business Day</td> <td>Su</td> <td>Mo</td> <td>Tu</td> <td>We</td> <td>Th</td> <td>Fr</td> <td>Sa</td> <td>Su</td> <td>Mo</td> <td>Tu</td> <td>We</td> <td>Th</td> <td>Fr</td> <td>Sa</td> </tr> <tr> <td>Previous Month</td> <td>26</td> <td>27</td> <td>28</td> <td>29</td> <td>30</td> <td>31</td> <td>1</td> <td>30</td> <td>1</td> <td>2</td> <td>3</td> <td>4</td> <td>5</td> <td>6</td> </tr> <tr> <td>Month to Date</td> <td>2</td> <td>3</td> <td>4</td> <td>5</td> <td>6</td> <td>7</td> <td>8</td> <td>7</td> <td>8</td> <td>9</td> <td>10</td> <td>11</td> <td>12</td> <td>13</td> </tr> <tr> <td>Quarter to Date</td> <td>9</td> <td>10</td> <td>11</td> <td>12</td> <td>13</td> <td>14</td> <td>15</td> <td>14</td> <td>15</td> <td>16</td> <td>17</td> <td>18</td> <td>19</td> <td>20</td> </tr> <tr> <td>Year to Date</td> <td>16</td> <td>17</td> <td>18</td> <td>19</td> <td>20</td> <td>21</td> <td>22</td> <td>21</td> <td>22</td> <td>23</td> <td>24</td> <td>25</td> <td>26</td> <td>27</td> </tr> <tr> <td>Custom Range</td> <td>23</td> <td>24</td> <td>25</td> <td>26</td> <td>27</td> <td>28</td> <td>29</td> <td>28</td> <td>29</td> <td>30</td> <td>31</td> <td>1</td> <td>2</td> <td>3</td> </tr> <tr> <td></td> <td>30</td> <td>1</td> <td>2</td> <td>3</td> <td>4</td> <td>5</td> <td>6</td> <td>4</td> <td>5</td> <td>6</td> <td>7</td> <td>8</td> <td>9</td> <td>10</td> </tr> </table>	Today	<	Jun 2019	Jul 2019	Previous Business Day	Su	Mo	Tu	We	Th	Fr	Sa	Su	Mo	Tu	We	Th	Fr	Sa	Previous Month	26	27	28	29	30	31	1	30	1	2	3	4	5	6	Month to Date	2	3	4	5	6	7	8	7	8	9	10	11	12	13	Quarter to Date	9	10	11	12	13	14	15	14	15	16	17	18	19	20	Year to Date	16	17	18	19	20	21	22	21	22	23	24	25	26	27	Custom Range	23	24	25	26	27	28	29	28	29	30	31	1	2	3		30	1	2	3	4	5	6	4	5	6	7	8	9	10		
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<input type="button" value="Cancel"/> <input type="button" value="Apply"/>																																																																																																															

3. If you want to filter by more criteria, click Show Additional Filters.
4. (optional) Use the **Transaction Type** drop-down to select a type, for example, **Credit** or **Paid Checks**.
5. (optional) Enter a transaction amount, OR click **Range**, and then enter a range of amounts. If you want to enter one amount instead, click **Single**.
6. (optional) If you selected **Paid Checks** as the type, enter a check number, OR click **Range**, and then enter a range of numbers. If you want to enter one check number instead, click **Single**.
7. Click **Submit**.

Statements and Reports

The Statements and Reports **workspace**¹ contains two widgets:

- [Statements](#)
- [Electronic Reports](#)

Statements

The Statements widget in the [Statements and Reports](#) workspace lets you search for statements associated with a given account or accounts.

1. Use the **Accounts** drop-down menu to select an account or accounts. Check the box corresponding to each desired account.

¹Widgets are small components that allow you to perform a variety of common tasks such as quickly making a payment, transferring funds, stopping payment on a check, taking action on tasks, and making positive pay decisions. A workspace is a grouping of individual widgets. For example, the Payment Center workspace combines both the Payments and Payment Templates widgets.

2. Use the Statement Period drop-down menu to select a period:

- Last Month
- Last 3 Months
- Last 6 Months

OR

Click **Custom Range**, and use the drop-down menus to select a range:

- Use the **From** drop-down to select a starting month.
- Select a year.
- Use the **to** drop-down to select an ending month.
- Select a year. The maximum range you can select is 12 months.

The screenshot shows a web interface for 'Statements and Reports'. At the top, there's a blue header with the title 'Statements and Reports' and a button 'Add Widget' with a dropdown arrow. Below the header, the main content area is white. It features a section titled 'STATEMENTS'. Underneath, there's a section for 'ACCOUNTS' with a dropdown menu showing '6 Selected'. To the right, there's a 'STATEMENT PERIOD' section with four dropdown menus: 'July', '2019', 'September', and '2019'. A 'Cancel' link is positioned to the right of the last dropdown. At the bottom of this section, there are two buttons: 'SUBMIT' (in blue) and 'Clear'.


3. Click **Submit**.

Electronic Reports



The Electronic Reports widget in the [Statements and Reports](#) workspace lets you search for Electronic Report Delivery (ERD) reports and/or reports by receiver group.

ELECTRONIC REPORTS ⚙

Report Search Criteria

REPORT TYPE: All Reports ▾ LOAD DATE: 07/01/2019 - 07/24/2019 

Submit [Clear](#)

🔄 As of 07/24/2019 08:51 AM  

FILTER: Select Fields ▾ SAVED VIEWS: Select view ▾

File	Account Number	Account Name	Report Type	↓ Load Date	As Of Date	⚙
No records found						

Viewing 0-0 of 0 records DISPLAY 10 ▾ per page < PAGE 1 ▾ of 1 >

1. Use the **Report Type** drop-down menu to select a report type: All Reports, ERD Report, or Receiver Group. **All Reports** is the default.

2. Enter a date or range of dates, OR user the **Calendar** icon to select from the following:

- Yesterday
- Last 7 Days
- Last 30 Days
- Last 60 Days
- Last 90 Days
- This Month
- Month to date
- Last Month
- Quarter to date
- Custom Range

If you select **Custom Range**, use the pop-calendar to select the first and last days of the range, and then click **Apply**.

DATE

23 Jul 2019 - 23 Jul 2019
📅

TRANSACTION TYPE Optional

Select
▼

	Jun 2019							Jul 2019						
	Su	Mo	Tu	We	Th	Fr	Sa	Su	Mo	Tu	We	Th	Fr	Sa
Today														
Previous Business Day														
Previous Month	26	27	28	29	30	31	1	30	1	2	3	4	5	6
Month to Date	2	3	4	5	6	7	8	7	8	9	10	11	12	13
Quarter to Date	9	10	11	12	13	14	15	14	15	16	17	18	19	20
Year to Date	16	17	18	19	20	21	22	21	22	23	24	25	26	27
Custom Range	23	24	25	26	27	28	29	28	29	30	31	1	2	3
	30	1	2	3	4	5	6	4	5	6	7	8	9	10

23 Jul 2019 - 23 Jul 2019
Cancel
Apply

3. Click **Submit**.

The results are displayed in the list table at the bottom of the widget.

Payment Fraud Control

The Payment Fraud Control feature provides controls against the threat of payment fraud. If your company uses positive pay, an issue file is sent to the bank daily indicating the items that were issued for that day. The bank then matches incoming items against the issue file. Any items that are considered suspect by the bank are loaded into the application. The reverse positive pay process is similar. However, rather than sending the bank an issue file, the bank sends you a list of all items paid on that day. The list is then loaded into the application. Once the issue file or paid items list is loaded, you review each item and decide whether it should be paid or returned.

One reason that an item might appear as an exception is a mismatch of the amount or check number between the check issue and the presented check. Also, a duplicate check would result in an exception, as would a check paid by the bank without an associated check issue.

- For paper transactions, suspect items appear in the [Check Positive Pay Exceptions](#) list.

To ensure that all paper items are properly tracked, the Check Positive Pay Exceptions workspace also includes the [Check Issue Management](#) widget. This widget allows you to manually enter check issues and voids that are not in your check reconciliation system.

To help you manage suspect items in a timely manner, alerts can be configured to notify you when suspect items are loaded, when items require your decision, and when other actions are required.

- [Check Positive Pay Exceptions](#)
- [Check Issue Management](#)

Check Positive Pay Exceptions

If your company uses positive pay, an issue file is sent to the bank daily indicating the check issues entered for that day. The bank then matches checks that have been presented against the issue file. Any items that are considered suspect by the bank are loaded into the Digital Banking IQ Premier system. Once the issue file or paid items list is loaded, you use the widget to review each listed item and decide whether it should be paid or returned.

One reason that an item might appear as an exception is a mismatch of the amount or check number between the check issue and the presented check. Also, a duplicate check would result in an exception, as would a check paid by the bank without an associated check issue. Such exceptions will appear in the Check Positive Pay Exceptions list.

To view the exceptions list:

- From the Slide-out menu, select **Payment Fraud Control**, and click **Check Positive Pay**.

The Check Positive Pay Exceptions appears at the top of the workspace with the **All Accounts** tab preselected by default.

ACCOUNT NUMBER	ACCOUNT NAME	ITEMS	PAY	RETURN	CUTOFF TIME
1000000000003	Commercial Checking	0	0	0	06/26/2020 11:59 PM
1000000000004	Commercial Checking	2	0	1	06/26/2020 11:59 PM
1000000000005	Payroll Funding	0	0	0	06/26/2020 11:59 PM
1000000000006	Test Loan Account	0	0	0	06/26/2020 11:59 PM
1000000000007	Business Checking	5	2	0	06/26/2020 11:59 PM
1000000000008	Premier Checking	0	0	0	06/26/2020 11:59 PM
1000000000009	Commercial Checking	0	0	0	06/26/2020 11:59 PM
1000000000010	Premier Biz Checking	0	0	0	06/26/2020 11:59 PM
1000000000011	Test Premier Biz Checking	0	0	0	06/26/2020 11:59 PM
1000000000028	Commercial Checking	0	0	0	06/26/2020 11:59 PM

The current day's exceptions are listed by account, as well as any pay and return decisions that have been made on these exceptions.

The Check Positive Pay Exceptions widget lists the following information for each account:

- Account Name
- Account Number
- Items (exceptions)
- Pay - number of items paid
- Return - number of items returned
- Cutoff Time - time by which a decision must be made on the exceptions

To view the exceptions and actions taken for a given account, click that account in the list. Exception details appear on the **By Account** tab.


The "By Account" Tab

The **By Account** tab displays all exceptions by account. The tiles at the top of the tab note the cutoff time and the total number of items, total number paid, and total number returned.

ALL ACCOUNTS
BY ACCOUNT

SELECT ACCOUNT

Investment Account 2255888032 - 0 Exc...



CUTOFF TIME

11:59 PM

ITEMS	PAY	RETURN
0	0	0

DECISIONS FOR

07/03/2020 - 07/03/2020

As of 07/06/2020 02:12 PM
🔍
🗑️
|
🖨️
⬇️

<input type="checkbox"/> ALL	ACTIONS	CHECK NUMBER	ITEM STATUS	PAID DATE	PAID AMOUNT	PAYEE INFO	ISSUE DATE
<input type="checkbox"/>	...	840187	Not Dispositioned	07/03/2020	273.84 🔗		07/06/202
<input type="checkbox"/>	...	935704	Dispositioned	07/03/2020	78,190.23 🔗		-
<input type="checkbox"/>	...	1010626015	Not Dispositioned	07/03/2020	370.00 🔗		-
<input type="checkbox"/>	...	1010726023	Not Dispositioned	07/03/2020	582.82 🔗		-
<input type="checkbox"/>	...	1010826024	Not Dispositioned	07/03/2020	985.60 🔗		-

VIEW 1-5 OF 5
DISPLAY 5 1

Note

When the suspect items in the account are within a half-hour of cutoff time, the edge of the **Cutoff Time** tile will turn red.

The exceptions are listed at the bottom of the tab. The following information appears for each exception:

- Actions – To take an action on a listed exception, click the ellipsis marks . . .
- Check Number – number of the check for which an exception was reported
- Item Status – *Dispositioned* (a decision was made on the item) or *Not Dispositioned*
- Paid Amount – amount paid by the bank
- Payee Info – information about the recipient, if available
- Issue Date – date the check was issued

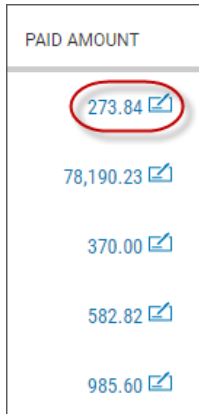
Making a Decision from the "Exception Details" Page

To make a decision on an exception:

1. Select the desired exception in the list.
2. In the **Actions** column click the ellipsis marks . . ., and then click **View**.

OR

Click the displayed amount in the **Paid Amount** column.



Details of the exception appear, including an image of the paid check.

Exception Details

[Hide Check Image](#)

ACCOUNT NUMBER: 2255888032 ACCOUNT NAME: Investment Account CHECK NUMBER: 1010626015 ITEM STATUS: Not Dispositioned PAID DATE: 07/03/2020 PAID AMOUNT: 370.00 USD

PAYEE INFO: ISSUE DATE: ISSUE AMOUNT: EXCEPTION REASON: Paid No Issue

INSTRUCTION: Not Dispositioned RETURN REASON: LAST MODIFIED USER: ISSUE TIME: TRACE NUMBER: SEQUENCE NUMBER: 00000000030908418

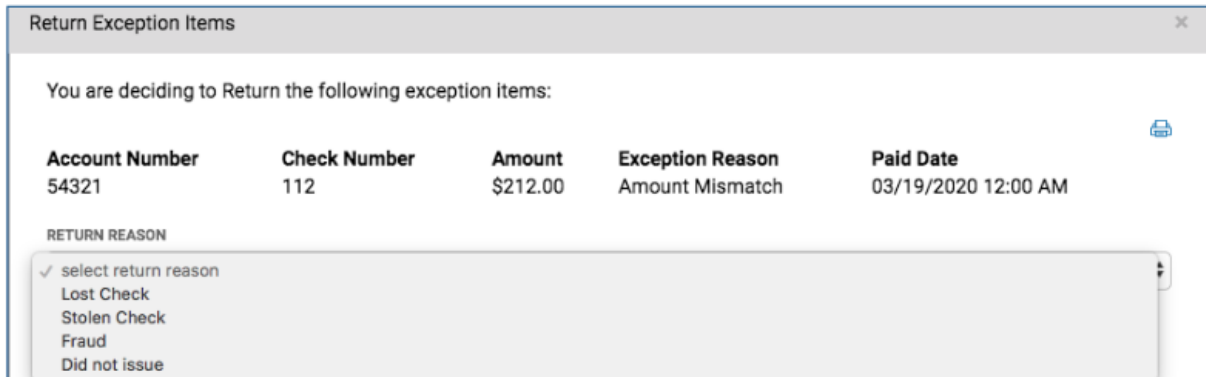
PAY **RETURN** CANCEL

3. To pay the item, click **Pay**.

OR

To return the item, click **Return**, and use the **Return Reason** drop-down menu to select a reason:

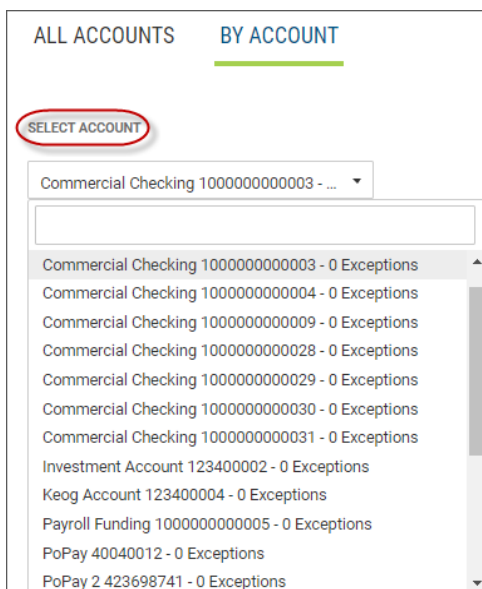
- Lost Check
- Stolen Check
- Fraud
- Did not issue



4. Click **Continue**.

Selecting a Different Account on the "By Account" tab

If desired, you can select a different account on the **By Account** tab. Use the **Select Account** drop-down menu.




Selecting a Date or Date Range on the "By Account" Tab

You can also display exception items for a different date or range of dates. To display items for dates other than today, use the **Decisions For** drop-down menu to select a date or range of dates, OR use the **Calendar** icon to select from the following:

- Yesterday
- Last 7 Days
- Last 30 Days
- This Month
- Month to Date
- Custom Range

If you select **Custom Range**, use the pop-up calendar to select the first and last days of the range, and then click **Apply**.

DECISIONS FOR

06/29/2020 - 06/29/2020 

Today	May 2020							Jun 2020							>
Yesterday	Su	Mo	Tu	We	Th	Fr	Sa	Su	Mo	Tu	We	Th	Fr	Sa	
Last 7 Days	26	27	28	29	30	4	2	31	1	2	3	4	5	6	
Last 30 Days	3	4	5	6	7	8	9	7	8	9	10	11	12	13	
This Month	40	44	42	43	44	45	16	14	15	16	17	18	19	20	
Month to Date	17	18	19	20	21	22	23	21	22	23	24	25	26	27	
Custom Range	24	25	26	27	28	29	30	28	29	30	4	2	3	4	
	31	1	2	3	4	5	6	5	6	7	8	9	10	11	

06/29/2020 - 06/29/2020

Making a Decision from the "By Account" Tab

In addition to decisioning an item from the item detail page, you can also take action on listed items on the **By Account** tab.

- Select an individual exception item, and use the **Actions** drop-down menu to select either **Pay** or **Return**.

ACTIONS	CHECK NUMBER
...	840187
View	35704
Pay	010626015
Return	010726023
...	1010826024

Note

Your version of DBIQ Premier might have a **Pay + Add Issue** feature.

ACTIONS	CHECK NUMBER
...	840187
View	35704
Pay	010626015
Pay + Add Issue	010726023
Return	1010826024

If so, you can select this option to pay the item and automatically add an issue for it in [Check Issue Management](#).

- To decision multiple items in the list, check the checkboxes corresponding to the desired items, OR check the **ALL** box to select all listed items, and then click either the **Pay** or **Return** buttons at the bottom of the list.

<input checked="" type="checkbox"/> ALL	ACTIONS	CHECK NUMBER	ITEM STATUS
<input type="checkbox"/>	...	110	Dispositioned
<input checked="" type="checkbox"/>	...	112	Not Dispositioned
<input checked="" type="checkbox"/>	...	115	Not Dispositioned
<input type="checkbox"/>	...	115	Not Dispositioned

If you decide to return multiple items, select a return reason using the **Return Reason** drop-down as described [above](#). In this case, however, the same reason will be applied to all selected exception

items.

Return Exception Items

You are deciding to Return the following exception items:

Account Number	Check Number	Amount	Exception Reason	Paid Date
54321	112	\$212.00	Amount Mismatch	03/19/2020 12:00 AM
54321	115	\$115.00	Paid No Issue	03/19/2020 12:00 AM

RETURN REASON
Fraud

CONTINUE Cancel

Viewing Exception Details from the "By Account" Tab

To view exception details:

1. From the Slide-out menu, select **Payment Fraud Control**, and click **Check Positive Pay**.

The Check Positive Pay Exceptions appears at the top of the workspace with the **All Accounts** tab preselected by default.

2. Select the desired account by account number.
3. On the **By Account** tab, select the desired item in the list, and in the **Actions** column, click the ellipsis marks . . .
4. Click **View**.

The exception details appear.

5. To see the associated check image, click **Show Check Image**.

Exception Details

The details include the following information:

- Account Number
- Account Name
- Check Number
- Item Status - for exceptions, this will be *Entered*
- Paid Date
- Paid Amount
- Payee Info, if any
- Issue Date
- Issue Amount

- Exception Reason - for example, *Amount Mismatch, Insufficient Funds, Paid No Issue*
- Instruction - *Not Dispositioned*, since no action has been taken

If a decision has been made on the exception (return, pay, or pay and issue), the exception details include additional details. These include

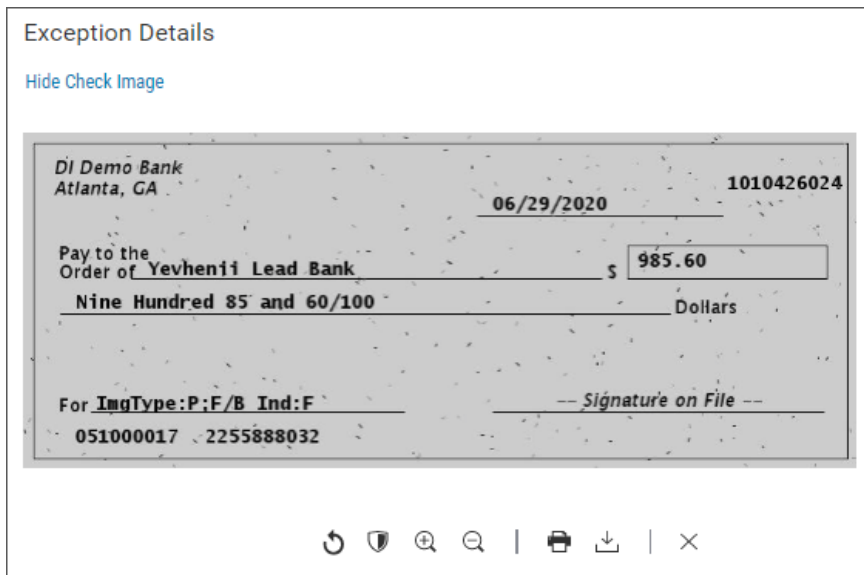
- Instruction - for example, *Pay*
- Issue Time - time the item was originally issued
- Trace Number and Sequence Number, if available

In addition, the details include an **Item History** section, which outlines particulars of the decision.

- User ID - the ID of the user who decided the exception
- Time Entered - date and time of the decision
- Action - *Dispositioned*, since the item has been decided
- Instruction - the decision made on the item, for example, *Pay*
- Return reason - if the item was returned, the reason

The Check Image

The icons below the image allow you to manipulate it.



- 🔄 Rotate the image
- 🛡️ Reverse the image (black becomes white and vice versa)
- 🔍 🔍 Zoom in and out
- 🖨️ Print the image
- ⬇️ Download the image
- ✕ Close the image

Check Issue Management

The Check Issue Management widget in the [Payment Fraud Control](#) workspace is used to manage check issues and voids if your company uses positive pay for risk management. After check issues and voids are approved, an issue file is sent for comparison with the checks that are presented to the bank for payment. Suspect items are then presented to you for a decision on the [Check Positive Pay Exceptions](#) widget.

The Check Issue Management widget is not used if your company is a reverse positive pay customer.

From the Check Issue Management widget, you can perform the following actions:

- [add check issue\(s\)/void\(s\)](#)
- import issue files
- create and save issue file import maps

To view individual check issues and voids:

1. From the Slide-out menu, select **Payment Fraud Control**.
2. Scroll to the Check Issue Management widget.

CHECK ISSUE MANAGEMENT ⚙️

[CHECK ISSUES/VOIDS](#) [IMPORT ISSUE FILES](#) [IMPORT MAPPING](#)

⊕ Add Check Issue(s)/Void(s) 🔄 As of 06/26/2020 11:48 AM 🔍 🗑️ 🖨️ ⬇️

ACCOUNT NAME	ACCOUNT NUMBER	CHECK ISSUE NUMBER	AMOUNT	ISSUE DATE	TYPE	STATUS
Commercial Checking	1000000000009	11	100.00	12/05/2019	Issue	Processed
Test Loan Account	1000000000006	12222	500.00	10/21/2019	Issue	Processed
Business Checking	1000000000007	11	100.00	08/08/2019	Issue	Processed
Commercial Checking	1000000000009	1111111	100.00	08/08/2019	Issue	Processed
Premier Biz Checking	1000000000010	11	1.00	07/30/2019	Issue	Processed
Test Premier Biz Checking	1000000000011	111	122.00	07/30/2019	Issue	Processed
Commercial Checking	1000000000009	111	1.00	07/29/2019	Issue	Processed
PoPay 4	4004001	12345	2,211.00	07/25/2019	Issue	Processed
Test Loan Account	1000000000006	111	122.00	07/25/2019	Issue	Processed
Premier Biz Checking	1000000000010	124	98.99	07/24/2019	Issue	Processed

VIEW 1-10 OF 20 DISPLAY 1 2 >

The Check Issue Management widget lists the following information for each item:

- Account Name
- Account Number

- Check Issue Number
- Amount
- Issue Date
- Type - whether issue or void
- Status

Check Issue Statuses

The **Status** column in the Check Issues/Voids list displays all check issues entered into the system. When issues are entered, by default they receive the status of "Entered," indicating that a check has been issued but has not been presented for payment. Once it is presented to the bank and paid, the issue enters "Processed" status. And once a paid check matches an issue, the issue transitions to "Reconciled." Issues that have been outstanding for more than 180 days transition to a status of "Stale." Once stale or reconciled, issues will be purged from the system after 90 days.

Creating Check Issues and Voids

Check issues and voids are created from the [Check Issue Management](#) widget. Check issues and voids can also be imported. See [Import Issue Files](#) for more information.

When you enter a new issue, the system automatically protects against entering duplicates. If you enter an account number and check number that already has an issue, the check number field will be highlighted red with the message "Check issue number already exists."

When you enter an issue, the system also validates against paid checks already in the system. If you enter an account number and a check number that already has paid, then the amount you enter for the issue must also match. If not, the amount will be highlighted red with the message "Amount for check issue XXXX and paid check XXXX do not match"

To create a check issue or void:

1. From the Slide-out menu, select **Payment Fraud Control**.
2. Scroll to the Check Issue Management widget.
3. Click **Add Check Issue(s)/Void(s)**.

The Check Issue/Voids widget appears.

Entering Check Issues

1. In the **Entered Issued Checks/Voids** section, make sure the **Issued Check** radio button is selected.
2. Use the drop-down to select the account (From account).
3. Enter the number of the check you would like to issue.
4. Use the **Calendar** icon to select an issue date.
5. Enter an amount.
6. If needed, click **Show Optional Fields**, and then enter a payee name.
7. To enter additional check issues or voids, click the appropriate radio button (**Issued Check** or **Void**), enter the number you would like to add, and then click **Add**. Proceed as instructed in Steps 2 through 6.
8. Click **Submit**.
9. The issue or issues appear on the Check Issue Management widget.

Entering Voids

1. In the **Entered Issued Checks/Voids** section, make sure the **Void** radio button is selected.
2. Use the drop-down to select the account (From account).
3. Enter the number of the check you would like to void.
4. (optional) Use the **Calendar** icon to select a void date.
5. Enter an amount.
6. If needed, click **Show Optional Fields**.

7. Select the appropriate radio button: **Issued Check** or **Void**.
 - If you select **Void**, use the **Account** drop-down to select an account, and then enter a check issue number.
 - If you select **Issued Check**, use the **Account** drop-down to select an account, and then enter a check issue number, date, and amount.
8. To enter additional check issues or voids, click the appropriate radio button (**Issued Check** or **Void**), enter the number you would like to add, and then click **Add**. Proceed as instructed in Steps 2 through 7.
9. Click **Submit**.
10. The void or voids appear on the Check Issue Management widget.

Import Issue Files

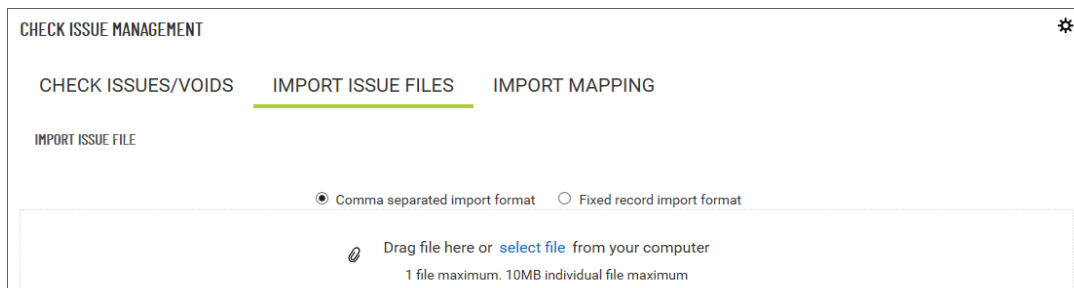
The [Check Issue Management](#) widget in the [Payment Fraud Control workspace](#)¹ allows you to import check issues and voids from a file.

- To map the positions of the fields in import issue files, see [Import Mapping](#).
- For standard bank-defined file formats, see [Check Issue File Formats](#).

After an imported check issue and voids is approved, it is included in the issue file sent to the bank.

To import a check issue file:

1. From the Slide-out menu, select **Payment Fraud Control**.
2. Scroll to the Check Issue Management widget.
3. Select the **Import Issue Files** tab.



4. Click the appropriate radio button: **Comma separated import format** or **Fixed record import format**.

¹Widgets are small components that allow you to perform a variety of common tasks such as quickly making a payment, transferring funds, stopping payment on a check, taking action on tasks, and making positive pay decisions. A workspace is a grouping of individual widgets. For example, the Payment Center workspace combines both the Payments and Payment Templates widgets.

5. Do one of the following;
 - Drag and drop the file onto the widget.
 - Click the select file link, and then browse for and select the desired file.

Note that a maximum 10MB file size is supported.

Failed Imports

If a file fails to load for some reason, rather than placing an entry in the imported files list after upload, a failure alert message appears, and an entry is placed in the Failed Import list. To view the list, expand the Failed Imports section. The list of failed imports appear with the failure reason. A duplicate filename is a common reason for failure. Filenames of uploaded files must be unique.

Import Mapping

Import Mapping, available from the [Check Issue Management](#) widget in the [Payment Fraud Control](#) workspace, lets you map the positions of the significant fields (such as **Account Number** and **Amount**) in the issue files that you import. Standard bank-defined file layouts are shown [below](#).

To map the positions of import file fields:

1. From the Slide-out menu, select **Payment Fraud Control**.
2. Scroll to the Check Issue Management widget.
3. Select the **Import Mapping** tab.

CHECK ISSUE MANAGEMENT ⚙

CHECK ISSUES/VOIDS IMPORT ISSUE FILES IMPORT MAPPING

Comma-Separated Import Format Fixed-Record Import Format

Field Name	Position In Import File	Field Name	Position In Import File	Field Start Position	Field Length	Strip Zeros
Account Number (34)	1	Account Number (34)	1	1	34	<input type="checkbox"/>
Check Issue Number (11)	2	Check Issue Number (11)	2	35	11	<input type="checkbox"/>
Amount (10)	3	Amount (10)	3	46	10	<input type="checkbox"/>
Issue Date (10)	4	Issue Date (10)	4	56	10	
Issue/Void Indicator (1)	5	Issue/Void Indicator (1)	5	66	1	
Payee (50)	6	Payee (50)	6	67	50	

4. Use the drop-down menus to change the position of each field in a file as needed.
5. For fixed-record import format, you can also use the drop-down menus in the **Field Length** column to change the lengths of fields as needed.
6. If you want to strip leading zeros out of the **Account Number**, **Check Issue Number**, and/or

Amount fields, check the checkboxes in the **Strip Zeroes** column as needed.

7. Click **Save**.

Check Issue File Formats

The following tables show the standard bank-defined file layouts, but note that you can also create custom check issues/voids import maps.

Fixed-width Format

Field Name	Start	Stop	Length	Type	Comment
Bank Code	1	8	8		
ABA	9	17	9	Num	
Account Number	18	51	34	Char	
Issue/ Void Indicator	52	52	1	Char	"V" for void / "I" for issue
Check Amount	53	63	11	Num	Zero filled, right justified, implied decimal point
Issue/Void Date	64	71	8	Date	MMDDYYYY
Check Number	72	81	10	Num	Zero filled, right justified
Issue Payee Name	82	161	80	Char	

Comma-delimited Format

Field Name	Length	Type	Comment
Bank Code	8		
ABA	9	Num	
Account Number	34	Char	
Issue/ Void Indicator	1	Char	"V" for void / "I" for issue
Check Amount	11	Num	Zero filled, right justified, implied decimal point
Issue/Void Date	8	Date	MMDDYYYY
Check Number	10	Num	Zero filled, right justified
Issue Payee Name	80	Char	

User Management

From the User Management widget, you can manage DBIQ Premier users and the functions they have access to.

ACTIONS	LOGIN STATUS	USER NAME	USER ID	USER TYPE	LAST LOGIN
...	Unlocked	alex	alex	Admin	10/06/2019 05:33 PM
...	Unlocked	Alex Kolody	alexkolody	Admin	08/22/2019 04:21 PM
...	Unlocked	Andrea user	Andrea	Admin	12/27/2019 01:44 PM
...	Unlocked	Ashish Shrestha	Ashish01	Admin	04/18/2019 09:36 AM
...	Unlocked	Ashish Parikh	AshishP	Admin	11/13/2019 11:47 AM
...	Unlocked	Bhavita Bhardwaj	bhavi01	Admin	01/09/2020 11:18 AM
...	Unlocked	bhavita Updated12	bhavi02	Admin	01/07/2020 11:55 AM
...	Unlocked	bhavita user3sfdghjb	bhavi03	Admin	02/11/2019 04:14 PM
...	Unlocked	Bhavita user4	Bhavi04	Admin	09/12/2019 09:38 AM
...	Unlocked	Bhavi user5	bhavi05	User	12/10/2018 01:58 PM

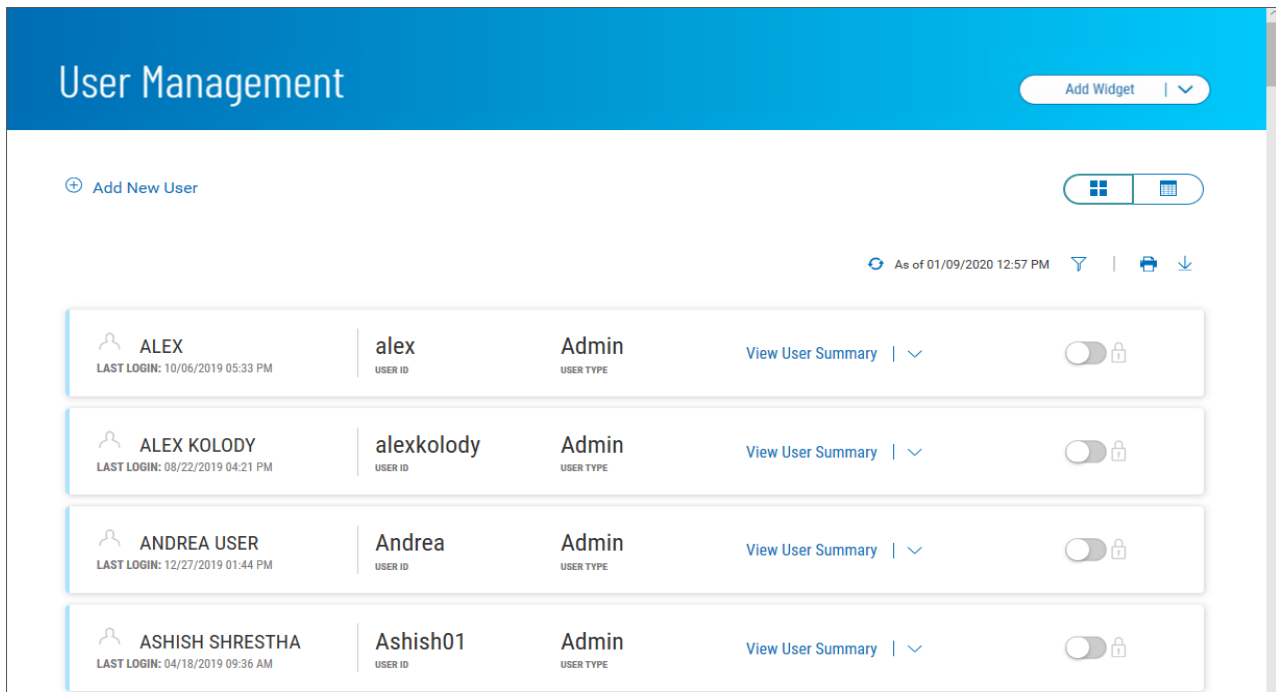
The User Management list displays the following information for all system users:

- User name
- User ID
- User Type – Admin or User
- Last Login – Date and time of last login to the system
- Permissions
- Status – *Locked* or *Unlocked*. To unlock or lock a user, click the current status; it will change to the opposite status.

Selecting Tiles or List View

You can change the format in which User Management information is displayed. To see the information displayed in Tiles rather than List format, click the left side of the List/Tiles icon





- To unlock locked a user in Tiles view, slide the **Locked** indicator to the left.



- To lock an unlocked user in Tiles view, slide the **Unlocked** indicator to the right.



Adding a New User

Adding a user to the system is a three-step process. First, you define the user, then assign entitlements, and finally assign limits.

To add a user:

1. Click **Add New User**.

< Add New User

DEFINE USER

USER INFORMATION

USER ID

USER NAME

CONTACT NAME

PASSWORD

System Generated Password
 Send password via email

CONTACT INFORMATION

EMAIL

PHONE Optional

> Add Contact Fields

ADMIN SETTINGS

ENABLE DATE
01/09/2020

USER TYPE
Admin

Cancel **NEXT**

2. In the **Define User** section, enter a user ID, user name, and contact name. The contact name could be the same as the user name.
3. In the **Contact Information** section, enter the user's email address.
4. (optional) Enter the user's phone number.
5. (optional) To enter contact information, click **Add Contact Fields**, and then enter an address line, city, state, and zip. If you need to add an additional address line, click **Add address line**.
6. In the **Admin Settings** section, accept the current date or use the **Calendar** icon to select a date in case you want to activate the user later than today's date.
7. Use the **User Type** drop-down menu to select the appropriate type: **Admin** or **User**. Admin users will have entitlements to maintain regular users.

8. Click **Next** to assign service entitlements.

< Add New User

MORT | MORT01
EDIT

Assign Services

PERMISSIONS COPIED FROM
Select

Select All

— CORE SERVICES

- Select All
- BR - Same Day Rpt.
 - Account History
 - Cash Position Worksheet
 - Same Day Report
- Statements
- Transfers
 - Approval
 - Import
 - Input
 - Report
- Stop Payments
 - Stop Payments
 - Stop Reports
- Electronic Report Delivery

+ PAYMENTS SERVICES

+ OTHERS

Assigning Service Entitlements

1. To streamline the process, you can use the **Permissions Copied From** drop-down menu to select a current user and assign his or her entitlements to the new user. Then you can deselect or add entitlements as needed. To deselect all entitlements and start from scratch, check the **Unselect All**

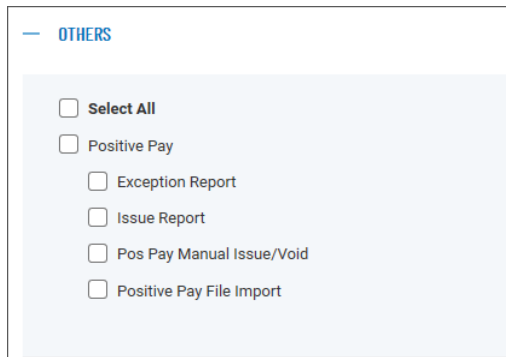
checkbox.

2. If you are setting up the user from scratch, you can check the **Select All** checkbox to assign all Core Services, Payment Services, Other Services, and Administration entitlements. Otherwise, check the checkboxes for each entitlement that you want to assign.
3. To assign Payment Services, click the plus sign to the left of the heading.

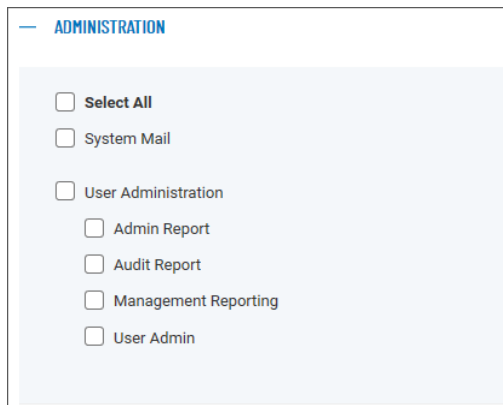
— PAYMENTS SERVICES

- Select All
- Loans
 - Loan Approvals
 - Loan Customer Report Service
 - Loan Draw Service
 - Loan Payment Service
- ACH
 - Batch Approval
 - Batch Maintenance
 - Exception Report
 - Participant Maintenance
 - Report
 - Template Approval
 - Totals
 - ACH Import
 - ACH (Import) Map Definition
 - Pass-Thru PT Approval
 - Pass-Thru Report
 - ACH PassThru
 - ACH Batch Activation
 - ACH Reversals
- Wire Transfers
 - Wire Import
 - Wire Pending Approvals
 - Wire Template Approval
 - Wire Input
 - Wire Report
 - Wire Templates

4. To assign Other Services, click the plus sign to the left of the **Others** heading.



5. To assign Administration entitlements, click the plus sign to the left of the heading. This section will appear only when you are adding an Admin user.



6. Depending on the entitlements you have selected, you will be able to assign account-level, report, and ACH permissions. The following instructions assume you have clicked the **Select All** checkbox (step 10).

With the **Account Level Permissions** tab selected, you can check the checkboxes corresponding to each account you want to assign entitlements to. Then check the boxes in the appropriate columns if you want to assign Statements, Loans, Wire Transfers, and Positive Pay to the account.

ACCOUNT LEVEL PERMISSIONS
ACH PERMISSIONS
REPORT PERMISSIONS
STATEMENTS

Apply selection to All Accounts Select Accounts

ACCOUNTS	ACCOUNT TYPE	PERMISSIONS NAME	TRANSFERS	TRANSFER ABILITY	MOBILE CHECK DEPOSIT	BANK ACCOUNT INFO REPORTING
<input type="text" value="Search"/>			<input type="checkbox"/>	Select	<input type="checkbox"/>	<input type="checkbox"/>
<input checked="" type="checkbox"/> My Alternate - 123456789	1123236		<input checked="" type="checkbox"/>	From/To	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
<input type="checkbox"/> CC nickname - 87766667	061000227		<input type="checkbox"/>	From/To	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/> Capital Account - 0010000003	11232323		<input type="checkbox"/>	From/To	<input type="checkbox"/>	<input type="checkbox"/>
<input checked="" type="checkbox"/> My checking - 123123123	1123236		<input checked="" type="checkbox"/>	From/To	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
<input type="checkbox"/> Clearings Acct - 1082019	456345		<input type="checkbox"/>	From/To	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/> Investment Account - 13489793234	1136453645		<input type="checkbox"/>	From/To	<input type="checkbox"/>	<input type="checkbox"/>
<input checked="" type="checkbox"/> Investment Account Five - 4129643	1136453645		<input checked="" type="checkbox"/>	From/To	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

VIEW 1-10 OF 33
DISPLAY 10 1 2 3 4 >

Cancel BACK NEXT

- If you want to apply your entitlement selections to all accounts rather than specific ones, click the **All Accounts** radio button.
- Check the box for each account you want to assign entitlement to, and then use the **Transfer Ability** drop-down menu to select **From/To**, **From**, or **To** abilities to transfer funds for this account. Next, deselect any activities for which you do not want to entitle transfers, for example, **Mobile Check Deposit** or **Loans**.
- To search for an individual account you want to assign entitlement selections to, use the **Search** lookup to find the account.

- 7. Click the **ACH Permissions** tab, and select and/or deselect the appropriate transaction types for each ACH sender (payee). Check the **Unselect All** checkbox to deselect all ACH permissions and start from scratch.

ACCOUNT LEVEL PERMISSIONS	ACH PERMISSIONS	REPORT PERMISSIONS	STATEMENTS
PERMISSIONS		<input checked="" type="checkbox"/> Unselect All	
ACH SENDER ID		TRANSACTION TYPES	
987654321-MY ACH COMPANY		<input checked="" type="checkbox"/> Unselect All	
<input type="checkbox"/> Allow Free-Form Payments		<input checked="" type="checkbox"/> Consumer Collections	
		<input checked="" type="checkbox"/> Consumer Payments	
		<input checked="" type="checkbox"/> Consumer Payments & Collections	
		<input checked="" type="checkbox"/> Corporate Collections	
		<input checked="" type="checkbox"/> Corporate Payments	
		<input checked="" type="checkbox"/> Corporate Payments & Collections	
		<input checked="" type="checkbox"/> Corporate Trade Collections	
		<input checked="" type="checkbox"/> Corporate Trade Payments	
		<input checked="" type="checkbox"/> Corporate Trade Payments & Collections	
		<input checked="" type="checkbox"/> Employee Payments	
		<input checked="" type="checkbox"/> International ACH Collections	
		<input checked="" type="checkbox"/> International ACH Payments	
		<input checked="" type="checkbox"/> Internet Initiated Collections	
		<input checked="" type="checkbox"/> Point of Purchase Collection	
		<input checked="" type="checkbox"/> Represented Check	

- 8. Click the **Report Permissions** tab, and select the appropriate report entitlements for the user.

10. Click **Next** to assign limits.

Assign Limits

ACH Transaction Date Limits

INITIATION Maximum 9,999,999,999.99	APPROVAL Maximum 9,999,999,999.99
\$ 9,999,999,999.99	\$ 9,999,999,999.99

Transfer Limits

ENTRY/DAY Maximum 888,888,888.99	ENTRY/TRANSACTION Maximum 888,888.88	MAX # PER DAY Maximum 999
\$ 888,888,888.99	\$ 888,888.88	999

Wire Transfer Limits

ENTRY/DAY Maximum 9,999,999.99	ENTRY/TRANSACTION Maximum 9,999,999.99	APPROVAL/DAY Maximum 9,999,999.99	APPROVAL/TRANSACTION Maximum 9,999,999.99
\$ 9,999,999.99	\$ 9,999,999.99	\$ 9,999,999.99	\$ 9,999,999.99

Loan Limits

ENTRY/DAY Maximum 200.00	ENTRY/TRANSACTION Maximum 100.00	MAX # PER DAY Maximum 999
\$ 200.00	\$ 100.00	999

Assigning Limits

1. In the **ACH Transaction Date Limits** section, enter an initiation limit for creation of ACH payments and an approval limit. Note that each field will display the maximum limit value for the field, for example, 99,999,999.99.

Note

Your version of the application may be configured so that you can assign ACH company limits to the client users. If so, you will see be able to set **ACH Transaction Date Limits** options either by all ACH compaies or by selected companies. Click the appropriate radio button.

ACH Transaction Date Limits

Apply limits to
 All Companies Select Companies

Company	Initiation	Approval
New Company	\$ 9,999,999,999.99 <small>Maximum 9,999,999,999.99</small>	\$ 9,999,999,999.99 <small>Maximum 9,999,999,999.99</small>
SAMA	\$ 33,333.00 <small>Maximum 33,333.00</small>	\$ 33,333.00 <small>Maximum 33,333.00</small>
bindu 01	\$ 44,444.00 <small>Maximum 44,444.00</small>	\$ 44,444.00 <small>Maximum 44,444.00</small>
Company 1	\$ 10,000.00 <small>Maximum 55,555.00</small>	\$ 10,000.00 <small>Maximum 55,555.00</small>

If you choose to set limits per company, choose a maximum initiation and approval amount for each ACH company. These settings will determine initiation and approval limits for tax payments, ACH pass-through transactions, and simplified payments.

2. In the **Transfer Limits** section, make the following settings:
 - In the **Entry/Day** field, enter the transfer limit per day.
 - In the **Entry/Transaction** field, enter the transfer limit per transaction.
 - In the **Max # Per Day** field, enter the maximum number of transfer transactions the user can create per day.
3. In the **Wire Transfer Limits** section, make the following settings:
 - In the **Entry/Day** field, enter the transaction limit per day.
 - In the **Entry/Transaction** field, enter the limit per transaction.
 - In the **Approval/Day** field, enter the approval limit per day.
 - In the **Approval/Transaction** field, enter the approval limit per transaction.
4. In the **Loan Limits** section, make the following settings:
 - In the **Entry/Day** field, enter the transaction limit per day.
 - In the **Entry/Transaction** field, enter the limit per transaction.
 - In the **Max # Per Day** field, enter the maximum number of loan transactions the user can create per day.
5. When you have finished, click **Next** to proceed to the Summary screen.

Summary - Review User Information

The Summary screen lets you review the details and entitlements you have entered for the user.

< Add New User

Click to edit the edit all stages.

MORT | MORT01

EDIT

Entitlements Limits Summary

Review User Information

USER DETAILS

User Information

USER NAME
Mort01

PASSWORD

Contact Information

EMAIL
mort@gmail.com

PHONE
[\(702\) 123-4567](tel:(702)123-4567)

ENABLE DATE
24-Jul-2019

USER TYPE
Admin

Go to User Details

ENTITLEMENTS

Core Services

BR - SAME DAY RPT.
Account History
Cash Position Worksheet
Same Day Report

STATEMENTS
Statements

TRANSFERS
Approval
Input
Report

STOP PAYMENTS
Stop Payments
Stop Reports

ELECTRONIC REPORT DELIVERY
ERD Report

Payments Services

LOANS
Loan Approvals
Loan Customer Report Service
Loan Draw Service
Loan Payment Service

ACH
Batch Approval
Exception Report
Report
Totals
ACH (Import) Map Definition
Pass-Thru Report
ACH Batch Activation

Batch Maintenance
Participant Maintenance
Template Approval
ACH Import
Pass-Thru PT Approval
ACH PassThru
ACH Reversals

WIRE TRANSFERS
Wire Import
Wire Pending Approvals
Wire Template Approval
Wire Input
Wire Report
Wire Templates

1. If you need to edit information for any stage of the process, click the appropriate link:

- **Go to User Details**
- **Go to Entitlements**
- **Go to Limits**

OR you can click the EDIT link at the top of the screen to make modifications in each stage.

2. When have reviewed the information and are satisfied with the results, click **Save**.

The new user appears in the User Management list.

Viewing and Modifying User Details

You can view details of a listed user and, if needed, modify user details and entitlements.

To view details of a listed user:

1. Select the desired user, and in the **Actions** column, click **View** or **Modify**.

The screenshot shows the 'Modify User' interface for a user named 'loan'. The interface is divided into several sections:

- Header:** 'LOAN | LOAN' with an 'EDIT' link circled in red. Navigation tabs for 'Entitlements', 'Limits', and 'Summary' are visible.
- Review User Information:** A section with a 'Go to User Details' link circled in red.
- USER DETAILS:**
 - User Information:** USER ID: loan, USER NAME: loan, CONTACT NAME: Olga Sklonna.
 - Contact Information:** EMAIL: Olga.Sklonna@bottomline.com, DISABLE DATE: 19-Jun-2019, USER TYPE: Admin.
- ENTITLEMENTS:**
 - Core Services:** BR - SAME DAY RPT, Account History, Cash Position Worksheet, Same Day Report.
 - STATEMENTS:** Statements.
 - TRANSFERS:** Approval, Input, Report.
 - STOP PAYMENTS:** Stop Payments, Stop Reports.
 - ELECTRONIC REPORT DELIVERY:** ERD Report.
 - Payments Services:**
 - LOANS:** Loan Approvals, Loan Customer Report Service, Loan Draw Service, Loan Payment Service.
 - ACH:** Batch Approval, Exception Report, Report, Totals, ACH (Import) Map Definition, Pass-Thru Report, ACH Batch Activation.
 - Batch Maintenance:** Participant Maintenance, Template Approval.
 - ACH Import:** ACH Import, Pass-Thru PT Approval, ACH PassThru, ACH Reversals.
 - WIRE TRANSFERS:** Wire Import, Wire Pending Approvals, Wire Template Approval, Wire Input, Wire Report, Wire Templates.

2. If you need to edit information for any stage of the process, click the appropriate link:

- **Go to User Details**
- **Go to Entitlements**
- **Go to Limits**

OR you can click the EDIT link at the top of the screen to make modifications in each stage.

Deleting a User

You can delete a user as needed.

To delete a user:

1. Select the desired user, and in the **Actions** column, click **Delete**.
2. You are asked to confirm the deletion; the action cannot be undone.
3. Click **Delete** to delete, or click **Cancel**.

Copying a User

An individual user can be copied and then modified as needed to streamline the process of user addition.

To copy a user:

1. Select the desired user, and in the **Actions** column, click **Copy**.

The Add New User screen appears.

2. In the **Define User** section, enter a user ID, user name, and contact name, and other information as instructed in [Adding a New User](#).
3. Click next, and modify the existing entitlements as needed, following the instructions in "Add a New User."

Resetting a Password

If a user's entitlements or credentials are hacked, if the user forgets his or her password, or for another reason, you may need to reset a password.

To reset a password:

- Select the desired user, and in the **Actions** column, click **Reset password**.

A temporary password is sent to the user via email. The next time he or she logs in to the application, the user can change the password as desired.

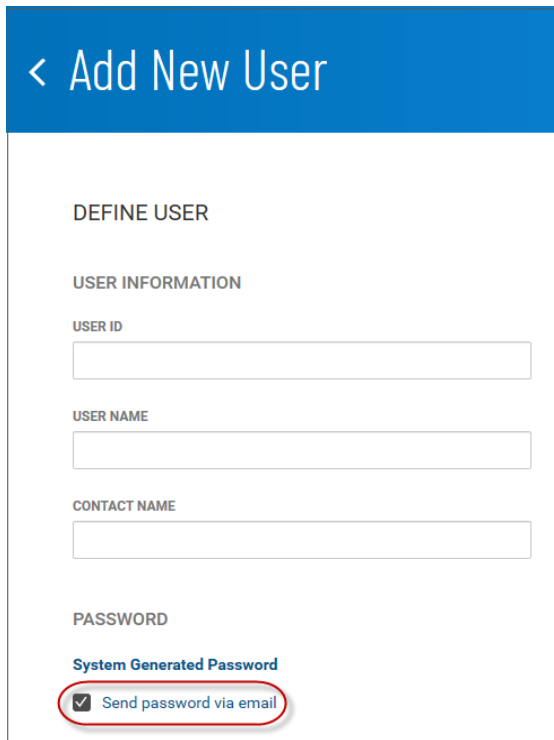
Note also that you can resend (reset) a password if necessary from the **Define User** section of the Modify User screen.

The screenshot shows the 'Modify User' interface. At the top, there is a blue header with a back arrow and the text '< Modify User'. Below this is the 'DEFINE USER' section, which is divided into three columns. The left column contains 'USER INFORMATION' with fields for 'USER ID' (Mort), 'USER NAME' (Mort01), and 'CONTACT NAME' (Morton Smith). The middle column contains 'CONTACT INFORMATION' with fields for 'EMAIL' (mort@gmail.com) and 'PHONE' ((702) 123-4567), along with an 'Add Contact Fields' link. The right column contains 'ADMIN SETTINGS' with fields for 'ENABLE DATE' (07/24/2019) and 'USER TYPE' (Admin). At the bottom, there are 'Cancel' and 'NEXT' buttons, and a 'Continue to Summary' link. The 'Send Password' button in the 'PASSWORD' section is circled in red.

System-Generated Passwords

Your version of the application can be configured so that new users and users who need to change their passwords receive new passwords via email notification sent by the system rather than an administrator. If your system is so configured, you can set up a new user for system generated-emails.

- In the Add New User screen, leave the **Send password via email** checked. The option is checked by default.



The screenshot shows the 'Add New User' screen. At the top, there is a blue header with a back arrow and the text '< Add New User'. Below the header, the screen is divided into sections: 'DEFINE USER', 'USER INFORMATION', and 'PASSWORD'. Under 'USER INFORMATION', there are three text input fields labeled 'USER ID', 'USER NAME', and 'CONTACT NAME'. Under 'PASSWORD', there is a 'System Generated Password' checkbox which is checked and circled in red. Below it is another checkbox labeled 'Send password via email', which is also checked and circled in red.

The email that is sent by the system will contain the new, temporary email. The user receiving the email can use the temporary password to log in to the system and then [change the password](#) once logged in.

Dual Approval

Your version of DBIQ Premier may be configured for Dual Control. This feature requires that whenever a client user is created or modified, a second corporate administrator must approve the changes made by the first. The [User Management list](#) will alert you to client users with changes that need approval; the user will be marked *Needs Approval*.

To view and approve changes to a client user:

1. From the Slide-out menu, select **User Management**.
2. In the User Management list, find a user marked *Needs Approval*.
3. Click the **View User Changes** link.

The Changes Awaiting Approval screen lists all modifications made to the user.

4. Review the changes, and do one of the following:

- Click **Approve** to approve the changes.
- Click **Reject** the changes.

Audit Report

The Audit Report widget in the [User Management](#) workspace displays information about all user actions taken in the DBIQ Premier application on the current day. It allows administrators to monitor user activity.

To view the Audit Report:

1. From the Slide-out menu, select **User Management**.
2. Scroll to the Audit Report widget.

The screenshot shows the 'AUDIT REPORT' widget interface. At the top right, it indicates 'As of 07/24/2019 05:34 PM'. Below this is a 'Save' button and a search icon. The main area is a table with the following columns: ACTION, USER SESSION, DATE AND TIME, USER ID, CHANNEL, SERVICE, SUB SERVICE, and DESCRIPTION. The table contains five rows of data, all with 'Unlocked' as the action and 'newlee' as the user ID. The descriptions include 'Positive Pay Items di...' and 'Service Invoked.'. At the bottom left, it says 'VIEW 551-560 OF 1000'. At the bottom right, there is a 'DISPLAY' dropdown set to '10' and a pagination control showing '< 1 ... 55 56 57 ... 100 >'.

ACTION	USER SESSION	DATE AND TIME	USER ID	CHANNEL	SERVICE	SUB SERVICE	DESCRIPTION
Unlocked	Inactive	07/24/2019 02:12 PM	newlee	WEB	PPEceptnRpt		Positive Pay Items di...
Unlocked	Inactive	07/24/2019 02:12 PM	newlee	WEB	PPEceptnRpt		Service Invoked.
Unlocked	Inactive	07/24/2019 02:12 PM	newlee	WEB	PPEceptnRpt		Service Invoked.
Unlocked	Inactive	07/24/2019 02:12 PM	newlee	WEB	PPEceptnRpt		Positive Pay Items di...
Unlocked	Inactive	07/24/2019 02:12 PM	newlee	WEB	PPEceptnRpt		Service Invoked.

The report lists the following information for each action taken:

- Action – *Unlocked* or *Locked*, depending on the user's current status
- User Session – *Unlocked* or *Locked*, depending on the user's current status *Active* or *Inactive*, depending on whether the user is currently in an active session in the application
- Date and Time – The date and time the activity occurred
- User ID
- Channel – The channel through which the activity was initiated, either through the Web or a portal
- Service – The application service through which the action was made
- Sub Service – This will display an auxiliary service, if one was involved
- Description – A brief description of the action, for example, *Positive Pay items displayed*

Saving Changes Made to the Report

If you make any changes to the report, such as changing the order or number of the columns or filtering the report, you can save the changed report.

1. Type a name for the report in the bulleted text box at the top left of the widget.
2. Click **Save**.

You can make your new custom report the default view, rename it, or delete it.

1. Click the down arrow ▼ to the right of the report name.
2. Click the ellipsis marks . . .
3. Do one of the following:
 - Click **Set as Default** to make this report view the new view.
 - Click **Rename**, and then enter a new name for the report view.
 - Click **Delete** to remove the custom report view.

Glossary

A

ABA

American Bankers Association, which is responsible for assigning the nine-digit routing transit number that appears on a check to identify the financial institution the check is drawn on.

ABA number

American Banking Association routing number assigned to individual chartered financial institutions.

ACH

Automated Clearing House, an electronic network for transmitting and clearing transactions between participating financial institutions. The rules for ACH transactions are established and regulated by NACHA (National Automated Clearing House Association) and the Federal Reserve.

Addenda Code

Optional three-letter code used in ACH transfers usually from one corporation to another.

Amount

The amount of the check.

Analysis Statement

A statement issued for commercial accounts, detailing what fees were charged, how much the credit was and what amount (if any) was deducted from the account.

B

Bank Code

A four-digit code used to identify a bank and issued by the central bank of the associated country: for example, BONY = Bank of New York.

Bank Confirmed

The bank has processed the check entry.

Bank ID

Identifying number issued by the bank.

Bank Reason

Reason the bank returned the item – for example, Bad Date or No Payee.

beneficiary

The person or entity being paid.

BIC

Business Identifier Code used to identify financial institutions around the world. Since BICs are maintained by the Society for Worldwide Interbank Financial Telecommunication (SWIFT), they are also

known as SWIFT codes.

C

Check Issue Date

The date when the check was generated. In most cases, this is the same as the check date, though check date and issue date could be different, for example, if the check date refers to the date an item was selected for payment and the issue date refers to the date the check was actually printed.

Created By

The user who created the item.

CSV

Comma-separated values: CSV is a delimited text file format that stores the alphanumeric values contained in each record as fields separated by commas.

Cutoff Time

A time, set by the bank, by which a decision should be made on a returned item. The cutoff time should always be noted so that decisions are made in a timely fashion.

D

DDA

Demand Deposit Account, a bank account with funds available upon demand.

Decision

Decision made concerning a suspect item returned by the bank: Return, Pay, or Pay and Issue.

Decision Date

Date when the electronic payment positive pay decision (for example, Return) was made.

Deleted

The check entry has been deleted.

Destination Country

The country where a payment is being sent.

Destination Currency

The currency that a payment is received in.

Duration

Length of time the stop order was in effect; stop payments are typically valid for six months.

E

Effective Date

The date when the electronic payment positive pay decision goes into effect.

Entered By

The user who created the item.

Entry Date

Date the item was created/entered into the system.

extended remittance information

Extended remittance information included with outgoing wire payments allows originators to include up to 9,000 characters of information with the wire, which is to help the receiver apply the payment. This information consists of three components: Remittance originator information - Information associated with the customer initiating the wire (name, ID number, contact numbers, and so forth). Remittance beneficiary information - Information associated with the beneficiary receiving the wire (name, type, ID number, and so forth). Remittance document(s) - Information contained in each remittance document associated with the payment. Multiple remittance documents may be added to the payment, but at a minimum, at least one remittance document must be added to the payment before submitting the payment.

F

FIPS code

Federal Information Processing Standard code, a five-to-seven digit number that identifies a specific county within a state. For example, the FIPS code for Alachua County, Florida, is 12001. The first two digits identify the state and the last three, the county. Codes that extend to seven digits sometimes include the locality as the last two digits.

Forward Days

The number of days between the transaction date and the value date.

From Account

The debit account.

I

IBAN

International Bank Account Number, a numbering system used to identify bank accounts across borders. An IBAN number includes a two-digit country identifier, two check digits, and a country-specific basic bank account number.

ID Type

The originator ID type is a four-letter code corresponding to a unique identifier for the originator. The available codes are ARNU: Alien Registration Number CCPT: Passport Number CUST: Customer Identification Number DRLC: Driver's License Number EMPL: Employer Number NIDN: National Identify Number SOSE: Social Security Number TXID: Tax Identification Number.

intermediary bank

A financial institution used to route funds from the payer to the payee (or ordering party) when no direct relationship has been established.

Issue Date

The date when the check was issued.

Issue/Void Date

The date of the check issue or check void.

item research number

The MICR locator number for check item research.

L**loan drawdown**

a transfer of funds from an existing loan account to a chosen to (receiving) account

loan payment

a payment made to an existing loan account. Payments may include interest and principal, interest only, principal only, or escrow only.

M**Memo**

The memo for the entry.

N**NACHA**

Funds transfer made through the Automated Clearing House (ACH) network.

O**Originating ACH Company ID**

The identifier of the ACH-member company that originates a debit or a credit transaction via the Automated Clearing House (ACH).

Originating ACH Company Name

The name of the ACH-member company that originates a debit or a credit transaction via the Automated Clearing House (ACH).

origination currency

The account currency of the entity that initiated the transaction.

originator

Financial organizations that make payments on behalf of another institution. Administrators can set up payment originators for your company so that when you make a payment, you can select the originator from the application database.

Originator ID

An ID used by the ACH network to identify the originator (payer) of the payment transaction.

P**Partial Success**

This indicates that approval of a stop payment or cancel stop request was partially successful.

Payee Name

The name of the payee.

prenote

A zero dollar transaction used to verify an account.

process control

A code identifying the check type. The process control usually appears to the right of the on-us account number on the MICR line of the check.

Profile Key

A check profile key is used to hold repetitive and static data necessary for check processing. The data found in the check profile key includes company information, bank and account information, the check numbering range, and up to 30 customizable data fields.

R**Range**

For a stop or cancel stop order that applies to multiple checks, the last serial number.

Reason

Reason the check is being stopped, for example, insufficient funds.

Return Reason

Reason the item is being returned to the bank—for example, Fraud or Insufficient Funds.

RTGS

Real-Time Gross Settlement, "The continuous settlement of payments on an individual order basis without netting debits with credits across the books of a central bank" (Investopedia).

S**SEC Code**

Standard Entry Class Code, a three-character code that identifies a specific payment application. The code identifies the type of payment (debit or credit), account type (consumer or corporate), and record format under NACHA rules.

Serial Number

The serial number of the check. For a stop or cancel stop order that applies to multiple checks, the first serial number.

Sort Code

A six-digit bank code used in United Kingdom and Irish banking systems to identify participating financial institutions (clearing banks in the UK). Like the routing number used in the US banking system, it permits routing of money transfers between banks. The first two digits in the code identify the bank, while the last four digits are for internal reference.

Status

The current status of the item. For ACH payments and templates, the following statuses are available: Active, Frozen, or Prenote.

Status [Electronic Positive Pay Decisioning]

Status of the transaction: - Entered - Approved - Paid - Returned

Status [Small Business Payments]

Status of the payment: - Entered - Approved - Approver Rejected - Incomplete (meaning the payment was saved for later)

Stop Creation Date

The date on which the stop payment request was made.

Stop Type

Either Check or Pre-authorized Debit

SWIFT

The Society for Worldwide Interbank Financial Telecommunication, a network that transmits information about transactions to financial institutions worldwide.

T

To Account

The account to which a payment or transfer is made.

Transaction Code Class

A code assigned to ACH (Automated Clearing House) transactions. Among other issues, the codes indicate the type of transaction (deposit, withdrawal) and type of account (savings, checking).

transaction currency

The currency in which a payment is processed and booked

Transaction Date

The date the transaction will be released to the back office for processing. This is typically the date the debit will take place, unless the transaction is being warehoused in the back office. Whenever the value date is changed, either by the user or by a calculation, the transaction date is set to the latest available date consistent with the value date and transaction/value date validation rules.

TSV

Tab-separated values: TSV is a delimited text file format that stores the alphanumeric values in each record as fields separated by tabs. That is, each record in the file is stored as a row in a table, with the individual fields arranged in columns.

Type

Describes the item type such as Check Issue, Place Stop, Cancel Stop, or Check Void.

U**US-ACH**

Automated Clearing House, the network for electronic funds transfer in the US.

V**value date**

The delivery date of funds involved in a payment.

W**Workspace**

Widgets are small components that allow you to perform a variety of common tasks such as quickly making a payment, transferring funds, stopping payment on a check, taking action on tasks, and making positive pay decisions. A workspace is a grouping of individual widgets. For example, the Payment Center workspace combines both the Payments and Payment Templates widgets.

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