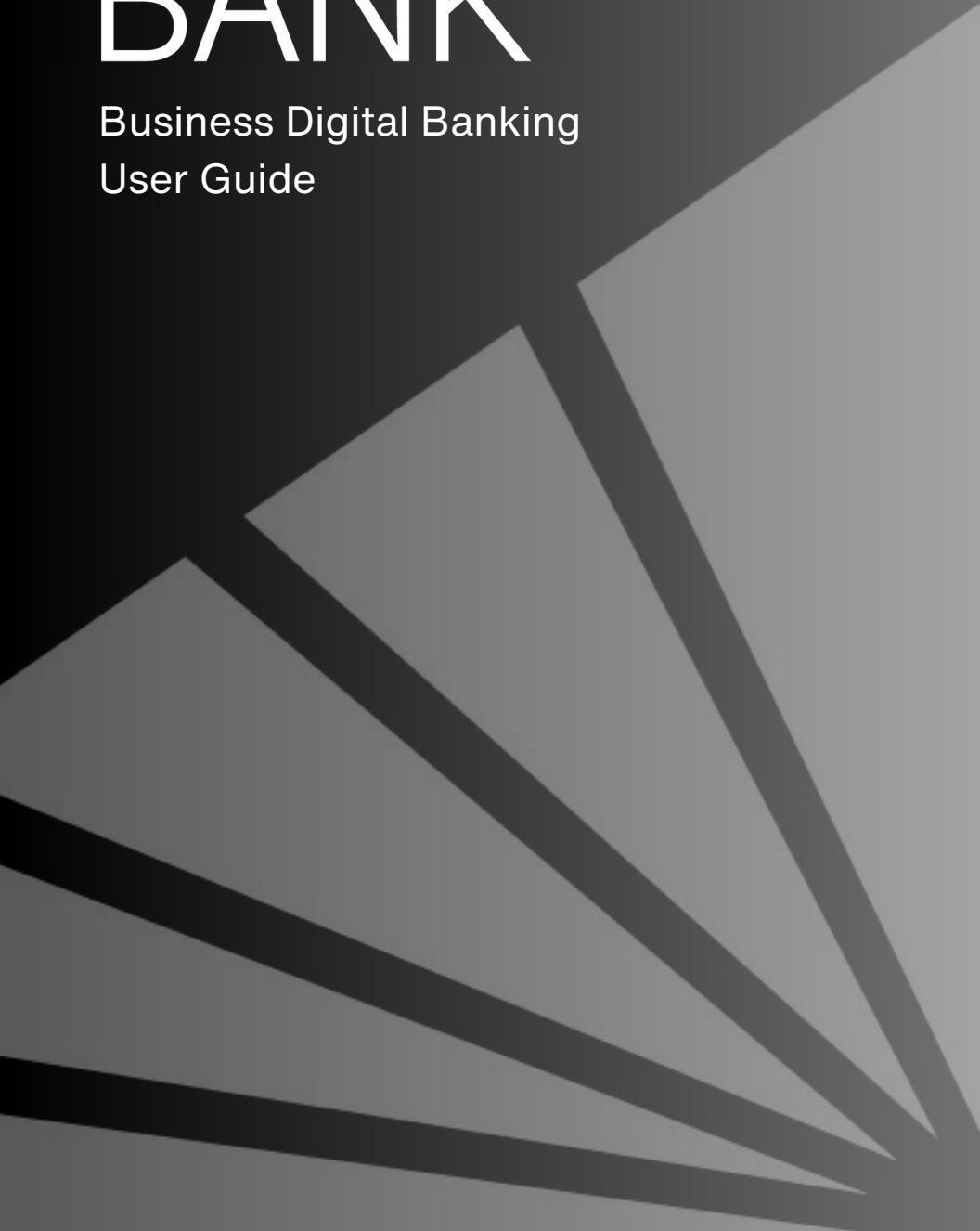


PRISM BANK

Business Digital Banking
User Guide



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Getting Started

Welcome to Business Online Banking with Prism Bank! Whether you are at home or the office using a mobile phone, tablet or laptop, we strive to make your Business Online Banking experience easy and convenient.

By adding powerful commercial products and features, Prism Bank provides you with the complex tools your business needs to achieve its goals. Business Online Banking shares similar features with our personal accounts, but this guide is designed to direct you through business features only.

You can navigate this guide by clicking a topic or feature in the Table of Contents. Each section provides an overview and steps to help you during the Business Online Banking process. If you have additional questions, contact us at 877.202.0885.

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Getting Started

Business Online Banking Overview

Whether you're an enterprise, large corporation or small organization, our flexible Business Online Banking can efficiently serve you. Depending on your bank or company policy, you may need to set up your sub-users and/or companies before jumping into our state-of-the-art system.

Sub-Users

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

For larger organizations, our system lets you establish multiple login IDs and passwords for authorized employees. You can customize which employees get access to different features or accounts within Business Online Banking by establishing user permission.

Companies

Companies are different entities owned or managed by one master user. Business Online Banking allows you to manage your companies, offering centralized control to the parent company with the convenience of a single banking system.

Getting Started

Transaction Type Overview

Various types of payment methods are offered through Business Online Banking including wire and ACH transfers. Though both methods are quick, electronic payments, wires are the fastest way to transfer money between accounts. ACH transactions can be sent as a single or batch process, and funds are generally not available until the next business day.

Please contact us at 877.202.0885 for a full list of wire and ACH fees or if you have any questions.

Getting Started

Logging In

After your first-time enrollment, logging in is easy and only requires your username and password.

1. Click the **Log In** button.

2. Click the **Continue** button.

3. Enter your username and password.

4. (Optional) Check the box to remember your username.

5. Click the **Sign In** button. If this is the first time you are logging in from an unregistered device you will need to answer a security question.

The screenshot shows a mobile application interface titled 'AUTHENTICATE' with a close button (X) in the top right corner. Below the title is a shield icon with a keyhole. The text reads: 'For added security we have enabled Multi-Factor Authentication (MFA) for our users.' Below this is a section titled 'SELECT A DEVICE' with a list containing one item: 'DEVICE Erica's Android'. To the left of this list is a circled number 6. Below the device list is a 'Remember Device' checkbox, which is currently unchecked. To the left of this checkbox is a circled number 7. Below the checkbox is a section titled 'CONFIRM VIA' with explanatory text: 'We need to confirm that you have access to the selected device by sending a passcode via a third-party application or via text message, or we can call the device.' Below this text are two buttons: 'Passcode via Text' (with a text message icon) and 'Phone Call' (with a phone handset icon). To the left of these buttons is a circled number 8. Below the buttons is a section titled 'ENTER PASSCODE' with instructions: 'Enter the passcode from the Duo mobile app. Choose to receive a one-time passcode via text.' Below the instructions is a text input field labeled 'PASSCODE'. To the left of this field is a circled number 9. At the bottom of the screen is a large 'SUBMIT' button. To the left of this button is a circled number 10.

6. Select a device.
7. (Optional) Check the box to remember your device.
8. Select a delivery method for the passcode.
9. Enter the passcode.
10. Click the **Submit** button.

Logging Off

For your security, you should always log off when you finish your Online Banking session. We may also log you off due to inactivity.

1. Click the **Log Out** tab in the sidebar menu.

Getting Started

Multi-Factor Authentication

Multi-Factor Authentication (MFA) is an additional security layer to validate your login to Prism Bank's online banking. You can select to receive a phone call, text message, or mobile app push to approve your login.

1 LET'S GET STARTED →

3 COUNTRY
United States

4 PHONE NUMBER

5 NICKNAME
Erica

Your device's nickname is how it will be referenced when signing in later or editing device settings.

SELECT YOUR DEVICE

6 [Android] [Apple] [Windows] [Generic]

Can your device receive a text message?

VERIFY DEVICE

We need to verify the setup of your device. We can call or text a verification code to use on the next step

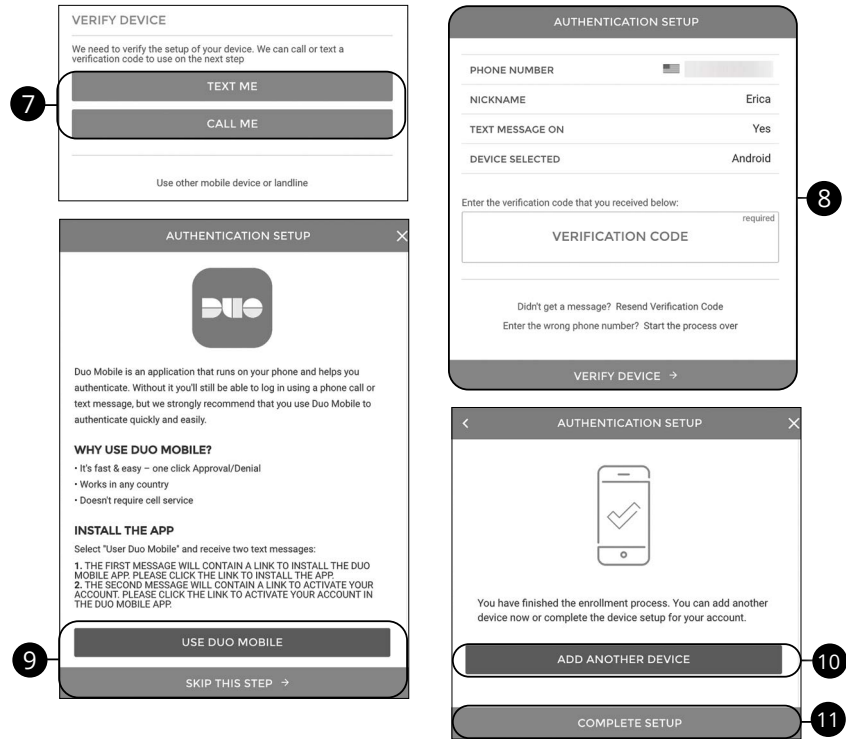
TEXT ME

CALL ME

2 Use other mobile device or landline

Sign in to digital banking like normal at prism.bank or through your mobile app.

1. Click the **Let's Get Started** button.
2. (Optional) To set up a landline, click the "Use other mobile device or landline" link.
3. Use the drop-down to select a country.
4. Enter the phone number.
5. Enter a nickname. If you set up multiple phone numbers on your profile for MFA use, the nicknames will display in a drop down list for easy reference.
6. Select a device.
7. Select either **Text Me** or **Call Me** to receive a verification code.



8. Enter the verification code, then click the **Verify Device** button.
9. Decide if you will use Duo Mobile by clicking the **Use Duo Mobile** button or skip this step by clicking the **Skip This Step** button. Duo Mobile is an optional application that helps you authenticate your login. For more information go to page 11. If not using Duo Mobile, continue to the next step.
10. (Optional) Click the **Add Another Device** button to add another device.
11. Click the **Complete Setup** button when you are finished.

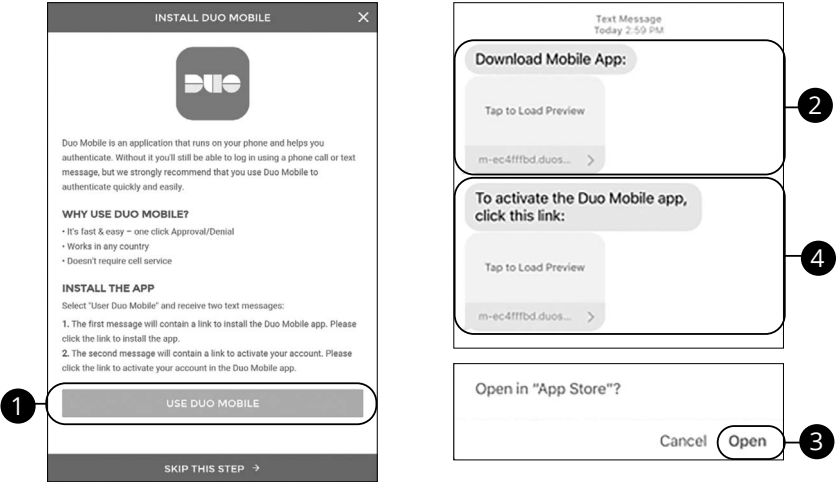
Logging Off

For your security, you should always log off when you finish your Online Banking session. We may also log you off due to inactivity.

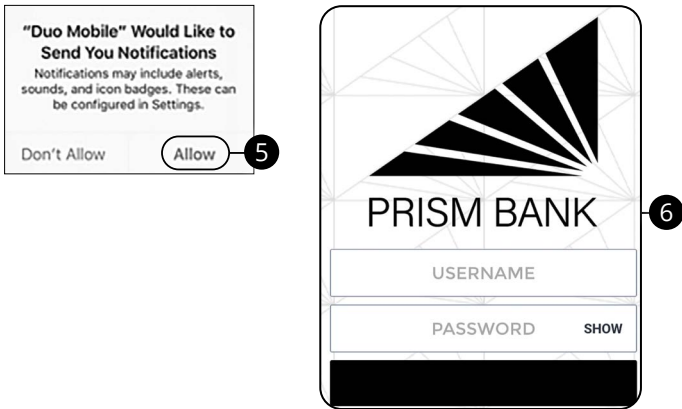
1. Click the **Log Out** tab in the sidebar menu.

DUO Mobile

Enroll in the app Duo Mobile to log in quicker (it will send you a push notification to your cell phone to accept/deny login instead of having to enter a code).



1. Click the **Use Duo Mobile** button. You will receive a text message with directions.
2. Click the "Download Mobile App" link.
3. This will take you to the app store. Click the **Open** button, then download the Duo Mobile app.
4. Go back to the text message and click the "Activate the DUO MOBILE APP" link which opens the Duo Mobile app.



5. Agree to allow push notifications by clicking the **Allow** button. Once you agree, you will see the Prism Bank listing at the top of the screen.
6. Go back to your Prism Bank app or login. MFA and Duo Mobile setups are now complete. Now every time you login, you will be asked to verify your login with the Duo Mobile app.

Sub-Users

Sub-Users Overview

Depending on your number of employees, owners and company policies, Business Online Banking lets you set up multiple users with different responsibilities. New users can be created with their own unique login IDs and passwords.

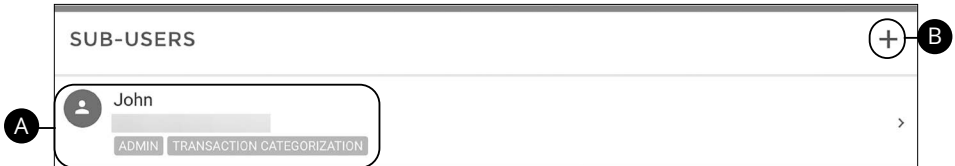
Each sub-user is assigned a set of user permission that permits or prevents them from performing certain actions such as:

- Sending or drafting payments and creating templates for certain transaction types.
- Accessing specific accounts for multiple entities.
- Managing users and templates.

Authorized users can set up the features, accounts and permission each sub-user needs to do their job. Establishing these permission gives sub-users permission to perform specific tasks, helping you manage your business and keep it running as smooth as possible.

Sub-Users Overview

The Sub-Users page lets you view all your existing sub-users in one, easy place. From here, you can create sub-users, edit permission and oversee your employees on a day-to-day basis.



Click the “Manage Profile” link at the top of the side menu.

A. The following information presents for each sub-user:

- Name
- Email Address
- User Type
- Permissions

B. Click the **+** icon to add a sub-user.

Adding a New Sub-User

You can set up a new sub-user by creating a new profile and assigning user permission.

The image shows two parts of a user interface. The top part is a 'SUB-USERS' management screen. It has a header 'SUB-USERS' and a '+ 1' button in the top right corner. Below the header, there is a user profile for 'John' with a placeholder for an email address and two permission tags: 'ADMIN' and 'TRANSACTION CATEGORIZATION'. A right arrow '>' is visible. The bottom part is a 'CREATE NEW SUB-USER' modal window. It contains several numbered steps: 1. A '+ 1' button in the top right corner. 2. A 'COPY EVERYTHING FROM...' dropdown menu with a right arrow. Below it, a note says: 'If you wish to copy account access and permissions from an existing sub-user, you may select that sub-user here.' 3. A 'FULL NAME' text input field with a 'required' label. 4. An 'EMAIL ADDRESS' text input field with a 'required' label. 5. A 'DISPLAY NAME' text input field with a 'required' label. 6. An 'INVITE ANSWER' text input field with a 'required' label.

Click the “Manage Profile” link at the top of the side menu.

1. Click the **+** icon.
2. (Optional) Select a user to copy account access and permissions from.
3. Enter the user’s full name.
4. Enter the user’s email address.
5. Enter the user’s display name.
6. Enter an invite answer.

The image shows a mobile application interface for creating a new sub-user. It consists of two main screens. The first screen, titled 'Admin Sub-User', contains four permission sections, each with a radio button for selection: 'Admin Sub-User' (promoted to admin), 'Give All Owner's Accounts' (access to all accounts), 'Can Modify Transaction Category Name' (ability to add and modify categories), and 'New Credentials Required' (required to create new credentials). Below these is a 'HAS ACCESS TO' section with a dropdown arrow. A button labeled '+ Grant Access to Accounts' is positioned below the dropdown. At the bottom of the first screen is a button labeled 'CREATE SUB-USER'. The second screen, titled 'CREATE NEW SUB-USER', shows a large checkmark and the text 'SUB-USER CREATED'. Below this are three buttons: 'ADD ANOTHER SUB-USER', 'EDIT NEW SUB-USER', and 'CLOSE'. Numbered callouts (7-12) point to specific elements: 7 points to the 'Admin Sub-User' permission section; 8 points to the '+ Grant Access to Accounts' button; 9 points to the 'CREATE SUB-USER' button; 10 points to the 'ADD ANOTHER SUB-USER' button; 11 points to the 'EDIT NEW SUB-USER' button; and 12 points to the 'CLOSE' button.

7. **Admin Sub-User**
With this permission enabled, the sub-user will be promoted to a sub-user admin, allowing them to edit, add, and delete lesser sub-users.

8. **Give All Owner's Accounts**
With this permission enabled, the sub-user will be given access to all of the owner's accounts, including the permissions and limits for those accounts.

9. **Can Modify Transaction Category Name**
With this permission enabled, the sub-user will have the ability to both add and modify categories assigned to account transactions.

10. **New Credentials Required**
With this permission enabled, the sub-user will be required to create new Digital Banking credentials to access any accounts which they have been given access.

HAS ACCESS TO ^

11. + Grant Access to Accounts

12. CREATE SUB-USER

CREATE NEW SUB-USER

SUB-USER CREATED

13. ADD ANOTHER SUB-USER

14. EDIT NEW SUB-USER

15. CLOSE

- 7. Select which permissions the user should have.
- 8. Click the “+ Grant Access to Accounts” link to select which accounts the user has access to.
- 9. Click the **Create Sub-User** button.
- 10. (Optional) Click the **Add Another Sub-User** button to add another sub-user.
- 11. (Optional) Click the **Edit New Sub-User** button to edit the sub-user you just created.
- 12. Click the **Close** button when you are finished.

Sub-Users

Editing a Sub-User

You can make changes to existing sub-users at any time. This is especially beneficial if someone's job title changes or their approval limits need to be adjusted.

1 SUB-USERS

John

ADMIN TRANSACTION CATEGORIZATION

2 Permissions

FULL NAME
John Doe

DISPLAY NAME
John

Admin Sub-User
With this permission enabled, the sub-user will be promoted to a sub-user admin, allowing them to edit, add, and delete lesser sub-users.

Can Modify Transaction Category Name
With this permission enabled, the sub-user will have the ability to both add and modify categories assigned to account transactions.

AUTHENTICATION

Out Of Band Authentication: User Demographics Update
Requires additional authentication for user demographics update

Out Of Band Authentication: Card Limit Suspension
Requires additional authentication for card limit suspension

Out Of Band Authentication: Card Pin Change
Requires additional authentication card pin change

HAS ACCESS TO

Savings (*6767) Edit Remove

Checking (*0705) Edit Remove

Checking (*0800) Edit Remove

Checking (*4485) Edit Remove

Loan (*0500 20) Edit Remove

Loan (*0222 200) Edit Remove

+ Grant Access to Account

DELETE THIS SUB-USER

3 Access

JOHN PERMISSIONS

Savings
ACCOUNT: *6767

COPY PERMISSIONS FROM...

If you wish to copy permissions from an existing sub-user, you may select that sub-user here

GENERAL

View Account Details
Allows the user access to see the account listed, balances, transactions, and transfer out if this permission is also granted

View Statements with Images
Allows the user to access statements with images

MONEY MOVEMENT

Transfer In
Allows the user to make inbound transfers to internal accounts

Transfer Out
Allows the user to make outbound transfers to internal accounts

SAVE ALL PERMISSIONS

4 Authentication

Click the “Manage Profile” link at the top of the side menu.

1. Click the sub-user you would like to edit.
2. Make the necessary changes to the sub-user.
3. Click the “Edit” link next to an account to edit a user’s permissions. Go to page 18 for more information.
4. Click the “Remove” link next to an account to remove a sub-user’s access.

Part 1: Editing Sub-User Access

You can assign and edit a sub-user's access rights. This helps you decide which responsibilities and limitations a user can have regarding transactions.

PERMISSIONS

Access Limits Authentication

SAM P PERMISSIONS

Checking

ACCOUNT: *0705

COPY PERMISSIONS FROM... →

If you wish to copy permissions from an existing sub-user, you may select that sub-user here

GENERAL

View Account Details ✓
Allows the user access to see the account listed, balances, transactions, and transfer out if this permission is also granted

View Statements ✓
View Statements

View Statements with Images ✓
Allows the user to access statements with images

View Notices ✓
Allows the user to access notices

SAVE ALL PERMISSIONS

1. Click the **Access** tab.
2. (Optional) Select a user to copy account access and permissions from.
3. Select which features the sub-user will have access to.
4. Click the **Save All Permissions** button when you are finished.

Part 2: Editing Sub-User Limits

A user's transaction limits can be adjusted, so you never have to worry about the amount of transactions they make. You can set these restrictions for a daily, weekly and monthly basis.

The screenshot shows a mobile application interface for editing sub-user permissions. At the top, there's a header bar with a back arrow, the title 'PERMISSIONS', and a close 'X' icon. Below the header are three tabs: 'Access', 'Limits' (which is selected and highlighted with a black circle and the number 1), and 'Authentication'. The main content area is titled 'SAM PERMISSIONS' and 'Checking' with account number '*0705'. It contains two sections: 'EXTERNAL TRANSFERS' and 'ACH BATCH'. Each section has a 'Transaction Limit' field with a description and a value. In the 'EXTERNAL TRANSFERS' section, the 'Inbound' limit is '\$300.00' and the 'Outbound' limit is '\$0.00'. In the 'ACH BATCH' section, the 'Credit' limit is '\$0.00' and the 'Debit' limit is '\$0.00'. At the bottom of the screen is a button labeled 'SAVE ALL PERMISSIONS' with a black circle and the number 3 next to it. A black circle with the number 2 is also next to the limit input fields.

1. Click the **Limits** tab.
2. Edit the maximum amounts a user can approve or draft for each transaction type.
3. Click the **Save All Permissions** button when you are finished.

Part 3: Editing Sub-User Authentication

Decide which features will require additional authentication.

PERMISSIONS [X]

Access Limits **Authentication**

SAM PERMISSIONS

Checking

ACCOUNT: *0705

OUT OF BAND AUTHENTICATION

Positive Pay Exceptions - Save Decisions ☐
Requires additional authentication when a user makes a decision on a positive pay exception

ACH Access ☐
Requires additional authentication when a user accesses ACH features

ACH Approval ☐
Requires additional authentication when a user approves an ACH batch

Tax Payment Approval ☐
Requires additional authentication when a user approves a tax payment

Wire Access ☐
Requires additional authentication when a user accesses wire features

SAVE ALL PERMISSIONS

1. Click the **Authentication** tab.
2. Select which features will require additional authentication.
3. Click the **Save All Permissions** button when you are finished.

Sub-Users

Deleting a Sub-User

You have the ability to permanently delete a sub-user that is no longer needed. This deletes their contact information from the Sub-Users page and deactivates their Business Online Banking login ID, but it does not erase the data from any existing payments.

The screenshot illustrates the process of deleting a sub-user in three steps:

- Step 1:** In the "SUB-USERS" list, click on the sub-user "John". The sub-user's profile card shows "ADMIN" and "TRANSACTION CATEGORIZATION" permissions.
- Step 2:** In the sub-user's profile view, click the "DELETE THIS SUB-USER" button at the bottom.
- Step 3:** A "CONFIRM DELETION" modal appears, asking "Are you sure you want to delete this sub-user?". Click the "DELETE" button.

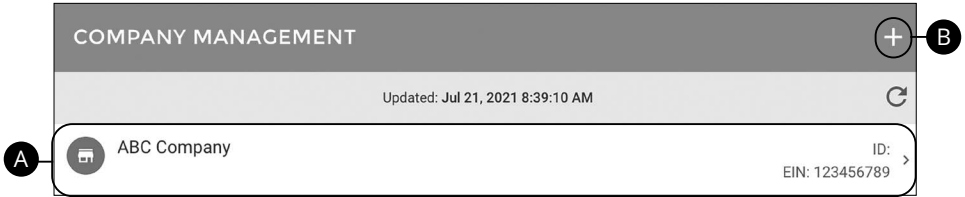
Click the "Manage Profile" link at the top of the side menu.

1. Click the sub-user you would like to delete.
2. Click the **Delete This Sub-User** button.
3. Click the **Delete** button.

Company Management

Company Management Overview

If your business is a parent company and controls alternate companies, you can create a separate profile for those entities. You can view, edit and administer company information from the Company Management page.



In the **Business Banking** tab, click **Company Management**.

A. The following information presents for each subsidiary:

- Name
- ID Number
- EIN Number

B. Click the  icon to add a company.

Part 1: Adding a Company

COMPANY MANAGEMENT + 1

Updated: Jul 21, 2021 8:39:10 AM ↻

ABC Company ID: >
EIN: 123456789

NEW COMPANY ×

2 required

3 required
The company's short name is the name displayed within an ACH file.

4 required
The Employer Identification Number (EIN) is a unique 9-digit number assigned by the IRS to a business entity for identification purposes.

5 required

6 **Use EIN as ID Number** ☐
This option will determine whether the CompanyID on the NACHA file uses the EIN or Identification Number field.

ADDRESS ^

required

required 7

required →

In the **Business Banking** tab, click **Company Management**.

1. Click the **+** icon to add a company.
2. Enter the company name.
3. Enter the short name.
4. Enter the employer ID number (EIN).
5. Enter the ID number.
6. Check the box to use the EIN as the ID number. This option will determine whether the Company ID on the NACHA file uses the EIN or identification number field.
7. Enter the company's address.



8. To add a new sub-user:
 - a. Click the "+ Add Sub-Users" link.
 - b. Select a sub-user.
 - c. Assign rights to the sub-user.
 - d. Click the **Save** button.
9. To add an account.
 - a. Click the "+ Add Accounts" link.
 - b. Select the accounts.
 - c. Click the **Continue** button.
10. Click the **Next** button.

Part 2: Adding a New Participant

The image displays two mobile application screens for managing company participants.

Screen 1: COMPANY PARTICIPANTS

- 1. A button labeled **+ Add Participant** is located at the top of the list.
- Below the button is a search bar labeled **SEARCH FOR...**.
- A list item for **Jane Doe** is shown, including her ID (**ID: 123456789**) and address (**2 MAIN STREET ANYWHERE, AL 55555**).
- A **NEXT →** button is at the bottom.

Screen 2: CREATE PARTICIPANT

- 2. A **FULL NAME** input field is required.
- 3. An **IDENTIFICATION NUMBER** input field is optional.
- 4. An address section containing:
 - ADDRESS 1**
 - ADDRESS 2**
 - CITY**
 - STATE** (with a dropdown arrow)
 - ZIP**

1. Click the **+ Add Participant** button.
2. Enter their full name.
3. (Optional) Enter their identification number.
4. (Optional) Enter their address.

The image displays two screenshots of a mobile application interface for adding a participant, with numbered callouts (5-14) indicating specific fields and actions.

Left Screenshot (Participant Form):

- 5:** EMAIL ADDRESS
- 6:** Notify Via Email (checkbox)
- 7:** Universal Participant (checkbox)
- 8:** + Add Account (link)
- 14:** SAVE button

Right Screenshot (Accounts Form):

- 9:** ACCOUNT NAME (required)
- 10:** ACCOUNT TYPE (required)
- 11:** ROUTING NUMBER (required)
- 12:** ACCOUNT NUMBER (required)
- 13:** SAVE button

Bottom Screenshot (Company Participants List):

- 15:** NEXT button

5. (Optional) Enter their email address.
6. Check the box to send a participant and email when any batches that participant is included in are submitted/processed.
7. Check the box to make a universal participant . A universal participant is available to use for ACH batches related to any of your companies.
8. Click the "+ Add Account" link to add accounts to the participant.
9. Enter an account name.
10. Use the drop-down to select an account type.
11. Enter the routing number.
12. Enter the account number.
13. Click the **Save** button.
14. Click the **Save** button.
15. Click the **Next** button.

Company Management

Adding Participant to an Existing Company

The image illustrates the process of adding a participant to an existing company through a mobile application. It consists of three sequential screenshots, each with a numbered callout (1-6) indicating the steps.

Screenshot 1: The 'COMPANY MANAGEMENT' screen. At the top, it says 'Updated: Jul 21, 2021 8:39:10 AM'. Below this, a card for 'ABC Company' is shown, including its ID and EIN (123456789). A callout '1' points to the company name.

Screenshot 2: The 'COMPANY PARTICIPANTS' screen. It has two tabs: 'Details' and 'Participants'. The 'Participants' tab is selected, and a callout '2' points to it. Below the tabs is a '+ Add Participant' button, with a callout '3' pointing to it.

Screenshot 3: The 'CREATE PARTICIPANT' form. It contains several input fields: 'FULL NAME' (marked 'required' and with callout '4'), 'IDENTIFICATION NUMBER' (with callout '5'), 'ADDRESS 1', 'ADDRESS 2', 'CITY' (with callout '6'), 'STATE' (with a dropdown arrow), and 'ZIP'.

In the **Business Banking** tab, click **Company Management**.

1. Select a company.
2. Click the **Participants** tab.
3. Click the **+ Add Participant** button.
4. Enter their full name.
5. (Optional) Enter their identification number.
6. (Optional) Enter their address.

7. EMAIL ADDRESS

8. Notify Via Email
Send participant an email when any batches that participant is included in are submitted / processed.

9. Universal Participant
Universal participants are available to use for ACH batches related to any of your companies. Leaving this option unchecked, will ensure this participant will only be available to use with the current company.

PARTICIPANT'S ACCOUNTS:

10. + Add Account

16. SAVE

11. ACCOUNT NAME required

12. ACCOUNT TYPE required

13. ROUTING NUMBER required

14. ACCOUNT NUMBER required

15. SAVE

COMPANY PARTICIPANTS

+ Add Participant

SEARCH FOR... 🔍

Jane Doe
ID: 123456789

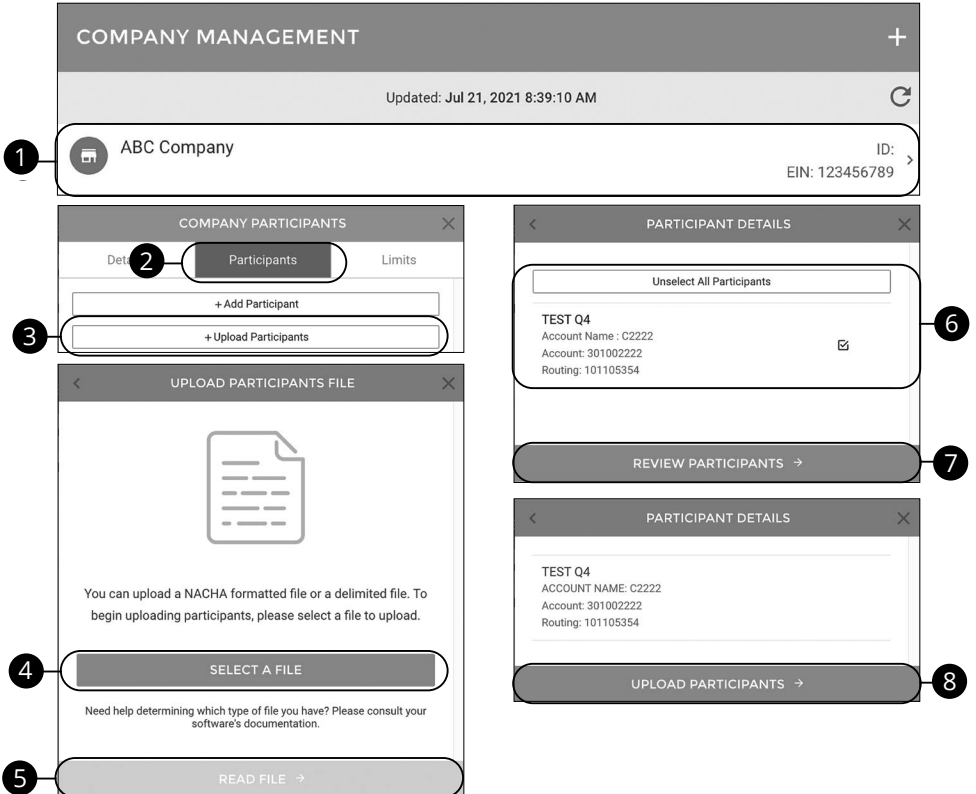
2 MAIN STREET
ANYWHERE, AL 55555

17. NEXT →

7. (Optional) Enter their email address.
8. Check the box to send a participant an email when any batches that participant is included in are submitted/processed.
9. Check the box to make a universal participant . A universal participant is available to use for ACH batches related to any of your companies.
10. Click the "+ Add Account" link to add accounts to the participant.
11. Enter an account name.
12. Use the drop-down to select an account type.
13. Enter the routing number.
14. Enter the account number.
15. Click the **Save** button.
16. Click the **Save** button.
17. Click the **Next** button.

Uploading Participants

Easily upload multiple participants.



In the **Business Banking** tab, click **Company Management**.

1. Select a company.
2. Click the **Participants** tab.
3. Click the **+ Upload Participant** button.
4. Click the **Select A File** button and select a NACHA or delimited file.
5. Click the **Read File** button.
6. Select the participants you wish to add.
7. Click the **Review Participants** button.
8. Click the **Upload Participants** button.
9. Click the **Close Window** button.

Company Management: Adding Participant to an Existing Company

Company Management

Editing a Company

If necessary, an authorized user can make changes to companies on the Company Management page.

COMPANY MANAGEMENT

Updated: Jul 21, 2021 8:39:10 AM

1

ABC Company

ID: >
EIN: 123456789

EDIT COMPANY

Details

Participants

Limits

2

COMPANY NAME

ABC Company

SHORT NAME

ABC

The company's short name is the name displayed within an ACH file.

EMPLOYER ID NUMBER (EIN)

123456789

The Employer Identification Number (EIN) is a unique 9-digit number assigned by the IRS to a business entity for identification purposes.

ID NUMBER

Use EIN as ID Number

This option will determine whether the CompanyID on the NACHA file uses the EIN or Identification Number field.

☒

ADDRESS

ADDRESS 1

1 Main Street

SAVE ALL

In the **Business Banking** tab, click **Company Management**.

1. Select the company you want to edit.
2. Make the necessary changes and click the **Save All** button.

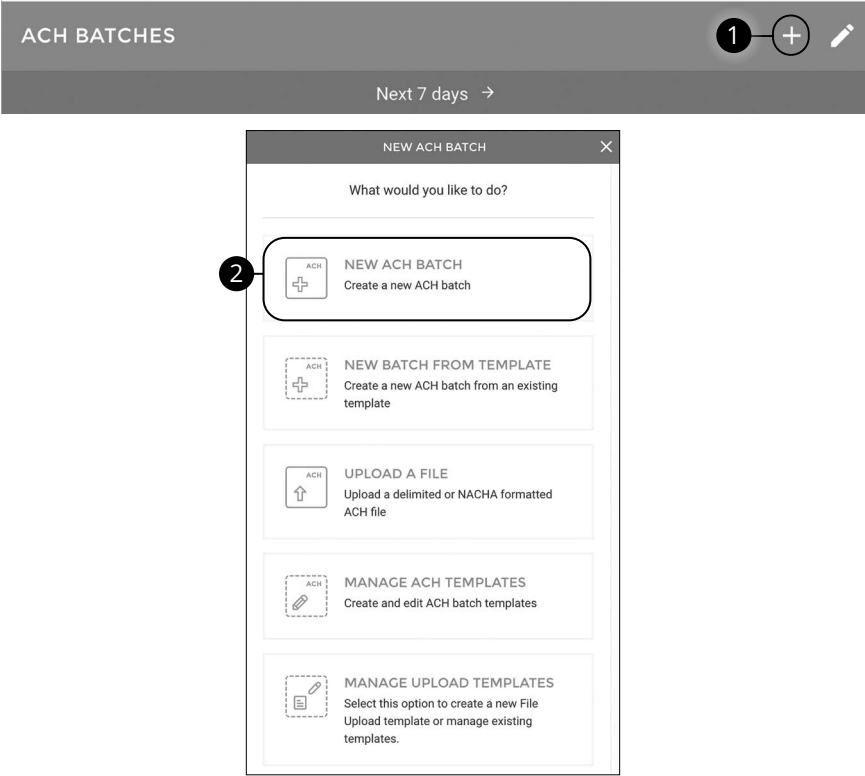
Company Management: Editing a Company

ACH

New ACH Batch

You can draft or create a new ACH Batch payment. You have the option to manually enter a recipient or you can upload multiple recipients using a Comma Separated Values (CSV) document.

Part 1: Creating an ACH Batch



In the **Business Banking** tab, click **ACH**.

1. Click the **+** icon.
2. Click the **New ACH Batch** button.

The screenshot shows a mobile application interface for creating a new ACH batch. The form is titled 'NEW ACH BATCH' and has a close button (X) in the top right corner. It contains several input fields and a checkbox, each with a numbered callout (3-10) pointing to it. The fields are: 'BATCH NAME' (containing 'Test Batch'), 'COMPANY' (containing 'ABC Company'), 'OFFSET ACCOUNT' (containing 'Checking *****485'), a 'Balance' checkbox (labeled 'Would you like the system to automatically balance your batch?'), 'ENTRY DESCRIPTION' (containing '1234567899'), 'DISCRETIONARY DATA', and 'ENTRY CLASS' (containing 'Cash Concentration or Disbursement (CCD)'). Below the 'ENTRY CLASS' field is a descriptive note. At the bottom is a large button labeled 'ADD RECIPIENTS' with a right arrow.

3 BATCH NAME
Test Batch

4 COMPANY
ABC Company

5 OFFSET ACCOUNT
Checking *****485

6 Balance
Would you like the system to automatically balance your batch?

7 ENTRY DESCRIPTION
1234567899
The entry description is used by the originator to provide a description of the transaction for the receiver (For example "Payroll" or "Dividend")

8 DISCRETIONARY DATA
Discretionary data includes reference information for use by the originator

9 ENTRY CLASS
Cash Concentration or Disbursement (CCD)
The entry class defines the type of ACH entries contained in the batch

10 ADD RECIPIENTS →

3. Enter a batch name.
4. Use the drop-down to select a company.
5. Use the drop-down to select an offset account.
6. Check the box to automatically balance the batch.
7. Enter an entry description.

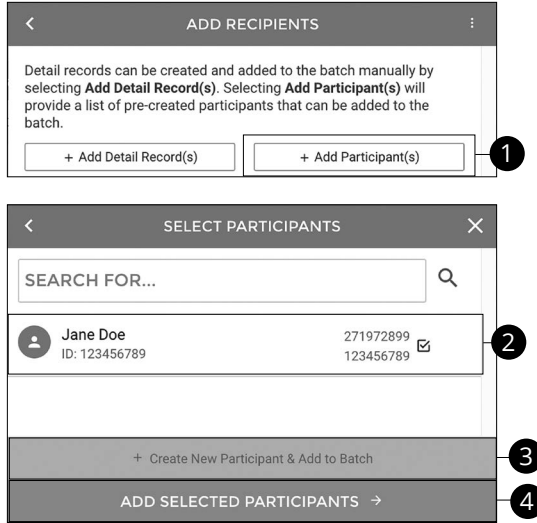


Note: The entry description is a short (10-character) description that informs the receiver of the transaction's purpose. The receiver will be able to see this description. For example: payroll, purchase or gas bill.

8. (Optional) Enter any discretionary data.
9. Use the drop-down to select an entry class.
10. Click the **Add Recipients** button.

Part 2: Adding an Existing Participant

Selecting Add Participant(s) will provide a list of pre-created participants that can be added to the batch.



1. Click the **+ Add Participant(s)** button.
2. Select the participant you would like to add.
3. (Optional) Click the "+ Create New Participant & Add to Batch" link to add a new participant. Go to page 25 for more information.
4. Click the **Add Selected Participants** button.

Part 3: Adding a Detailed Record

Detail records can be created and added to the batch manually by selecting Add Detail Record(s).

The first screenshot, titled "ADD RECIPIENTS", contains a text block explaining that detail records can be created manually by selecting "Add Detail Record(s)". Below the text are two buttons: "+ Add Detail Record(s)" (circled with a '1') and "+ Add Participant(s)".

The second screenshot, titled "CREATE NEW DETAIL RECORD", shows a form with the following fields and options, each with a numbered callout:

- 2: "FULL NAME" input field (marked "required")
- 3: "IDENTIFICATION" input field, with a note below: "This is an identifying number by which the receiver is known to the originator"
- 4: "AMOUNT" input field, showing "\$0"
- 5: "Transaction Type:" with "Credit" and "Debit" buttons
- 6: "Prenote" section with a radio button and text: "Selecting this option will issue a test transaction to the receiving financial institution to ensure validity of the account information for this detail record."

1. Click the + **Add Detail Record(s)** button.
2. Enter their full name.
3. (Optional) Enter an identification number.
4. (Optional) Enter an amount.
5. Select a transaction type.
6. (Optional) Check the box to prenote a participant.



Note: Prenoting a participant will issue a test transaction to the receiving financial institution to ensure validity of the account information.

The screenshot shows a web form for creating a new ACH batch. It is divided into two main sections. The left section contains four input fields: 'ROUTING NUMBER' (required), 'ACCOUNT' (required), 'ACCOUNT TYPE' (required with a dropdown arrow), and 'PAYMENT RELATED INFORMATION' (which includes a sub-note about addenda records). The right section contains a 'NOTIFY VIA EMAIL' field, followed by three buttons: 'SAVE AS PARTICIPANT', 'SAVE & ADD ANOTHER', and 'SAVE'. Numbered callouts (7-14) point to each of these elements in sequence.

7. Enter the routing number.
8. Enter the account number.
9. Use the drop-down to select an account type.
10. (Optional) Enter payment related information.
11. (Optional) Enter an email address for the recipient to notify them when a batch is processed.
12. Click the **Save As Participant** button to save the participant.
13. Click the **Save & Add Another** to save the current participant and add another.
14. Click the **Save** button.

Part 4: Finalizing the ACH Batch

ADD RECIPIENTS

Detail records can be created and added to the batch manually by selecting **Add Detail Record(s)**. Selecting **Add Participant(s)** will provide a list of pre-created participants that can be added to the batch.

+ Add Detail Record(s)

+ Add Participant(s)

SEARCH FOR...

Q I

Jane Doe

ID: 123456789

\$1.00

271972899

123456789

John Doe

ID:

\$1.00

271972899

987654321

Credit

Debit

Credits (2)

\$2.00

Debits (0)

\$0.00

SCHEDULE BATCH →

1. Enter payment amounts for each recipient and select the payment type.
2. Click the **Schedule Batch** button.

Part 5: Scheduling the ACH Batch

The image shows two versions of the 'SCHEDULE BATCH' form. The left form is for a 'One-Time' batch, and the right form is for a 'Recurring' batch. Numbered callouts (1-5) and lettered callouts (a-d) indicate the sequence of steps for each.

One-Time Batch Form (Left):

- 1:** 'Is this a One-Time or Recurring batch?' - 'One-Time' selected.
- 2:** 'When should it occur?' - 'EFFECTIVE DATE' 7/30/2021.
- 3a:** 'After Holiday' - Radio button selected.
- 3b:** 'Approve on Submit' - Radio button selected.
- 5:** 'REVIEW BATCH' button.

Recurring Batch Form (Right):

- 1:** 'Is this a One-Time or Recurring batch?' - 'Recurring' selected.
- 2:** 'When should it occur?' - 'EFFECTIVE DATE' 07/22/2021.
- 4a:** 'How often should it occur?' - 'OCCURRENCE' Monthly.
- 4b:** 'END DATE' 7/31/2021.
- 4c:** 'After Holiday' - Radio button selected.
- 4d:** 'Approve on Submit' - Radio button selected.
- 5:** 'REVIEW BATCH' button.

1. Use the drop-down to select a schedule type.
2. Select an effective date. Same day ACH Batches may incur an additional fee.
3. For one-time ACH batches:
 - a. (Optional) Check the box to make payments that fall on a holiday or weekend on the next available business day.
 - b. (Optional) Check the box to approve an ACH batch when it is submitted. Approved batches will no longer be available on the scheduled date after bank processing is complete.
4. For recurring ACH batches:
 - a. Use the drop down to select an occurrence.
 - b. Enter an end date.
 - c. (Optional) Check the box to make payments that fall on a holiday or weekend on the next available business day.
 - d. (Optional) Check the box to approve an ACH batch when it is submitted. Approved batches will no longer be available on the scheduled date after bank processing is complete.
5. Click the **Review Batch** button.

Part 6: Reviewing the ACH Batch

1

REVIEW BATCH

STATUS

NEW

BATCH NAME

Test Batch

OFFSETTING ACCOUNT

Checking *****485

ENTRY DESCRIPTION

Test

COMPANY NAME

ABC Company

DISCRETIONARY DATA

ENTRY CLASS

Cash Concentration or Disbursement (CCD)

RECIPIENTS

^

PARTICIPANT

Jane Doe / \$1.00

PARTICIPANT

John Doe / \$1.00

SCHEDULING

^

SCHEDULE TYPE

Recurring

EFFECTIVE DATE

7/31/2021

OCCURRENCE

Monthly

END DATE

9/30/2021

HOLIDAY

Before

APPROVE

No

SUBMIT

COMPLETE

✓

BATCH EDITED

Your batch has been successfully edited. You can create a new batch or save this batch as a template for use later on.

CREATE NEW BATCH

SAVE BATCH AS TEMPLATE

CLOSE WINDOW

2

3

4

1. Review the batch information and click the **Submit** button.
2. Click the **Create New Batch** button to create another batch.
3. Click the **Save Batch as Template** button to save a batch as a template.
4. Click the **Close Window** button to return to the ACH overview page.

Part 7: Multi-Factor Authentication

1 Select a device.

2 (Optional) Check the box to remember your device.

3 Select a delivery method for the passcode.

4 Enter the passcode.

5 Click the **Submit** button.

ACH

Creating an ACH Template

If you have frequent repeating payments, you can set up a template so each transaction is fast and simple. These templates automate your routine transactions by making a payment model with detailed directions established by an authorized user. Using templates reduces mistakes and saves you time on a regular basis.

Part 1: Creating an ACH Template

The screenshots illustrate the process of creating an ACH template. The first screen shows the 'ACH BATCHES' header with a plus icon. The second screen, 'NEW ACH BATCH', offers four options: 'NEW ACH BATCH', 'NEW BATCH FROM TEMPLATE', 'UPLOAD A FILE', and 'MANAGE ACH TEMPLATES'. The third screen, 'MANAGE ACH TEMPLATES', shows 'CREATE NEW TEMPLATE' and 'EDIT EXISTING TEMPLATE'. The fourth screen, 'NEW ACH TEMPLATE', shows a text input field for 'NEW TEMPLATE NAME' with the value 'Payroll'. The fifth screen shows the 'NEXT' button.

In the **Business Banking** tab, click **ACH**.

1. Click the **+** icon.
2. Click the **Manage ACH Templates** button.
3. Click the **Create New Template** button.
4. Enter a template name.
5. Click the **Next** button.

The screenshot shows a mobile application interface for creating a new batch template. The title bar at the top is dark gray with a back arrow on the left and a close 'X' icon on the right. The form consists of several sections, each with a numbered step indicator on the left:

- Step 6:** A text field labeled 'COMPANY' with the value 'ABC Company' and a right-pointing arrow.
- Step 7:** A text field labeled 'OFFSET ACCOUNT' with the value 'Checking *****485' and a right-pointing arrow.
- Step 8:** A section titled 'Balance' with a radio button and the text 'Would you like the system to automatically balance your batch?'. The radio button is currently unselected.
- Step 9:** A text field labeled 'ENTRY DESCRIPTION'. Below it is a descriptive note: 'The entry description is used by the originator to provide a description of the transaction for the receiver (For example "Payroll" or "Dividend")'.
- Step 10:** A text field labeled 'DISCRETIONARY DATA'. Below it is a descriptive note: 'Discretionary data includes reference information for use by the originator'.
- Step 11:** A text field labeled 'ENTRY CLASS' with a right-pointing arrow. Below it is a descriptive note: 'The entry class defines the type of ACH entries contained in the batch'.
- Step 12:** A dark gray button with the text 'ADD RECIPIENTS' and a right-pointing arrow.

6. Use the drop-down to select a company.
7. Use the drop-down to select an offset account.
8. Check the box to automatically balance the batch.
9. Enter an entry description.

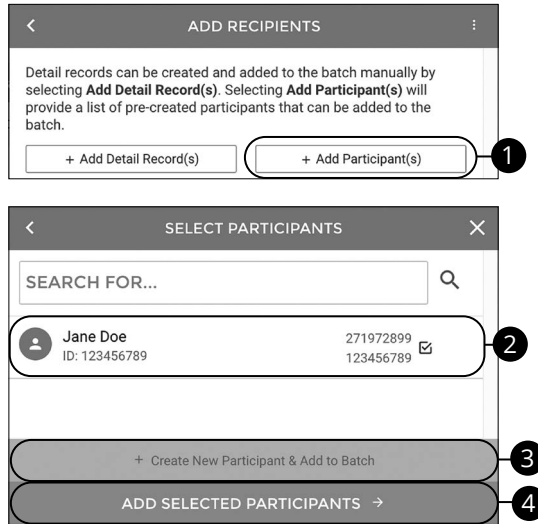


Note: The entry description is a short (10-character) description that informs the receiver of the transaction's purpose. The receiver will be able to see this description. For example: payroll, purchase or gas bill.

10. (Optional) Enter any discretionary data.
11. Use the drop-down to select an entry class.
12. Click the **Add Recipients** button.

Part 2: Adding an Existing Participant

Selecting Add Participant(s) will provide a list of pre-created participants that can be added to the batch.



1. Click the **+ Add Participant(s)** button.
2. Select the participant you would like to add.
3. (Optional) Click the "+ Create New Participant & Add to Batch" link to add a new participant. Go to page 25 for more information.
4. Click the **Add Selected Participants** button.

Part 3: Adding a Detail Record

Detail records can be created and added to the batch manually by selecting Add Detail Record(s).

ADD RECIPIENTS

Detail records can be created and added to the batch manually by selecting **Add Detail Record(s)**. Selecting **Add Participant(s)** will provide a list of pre-created participants that can be added to the batch.

1. **+ Add Detail Record(s)**

CREATE NEW DETAIL RECORD

2. **FULL NAME** required

3. **IDENTIFICATION**
This is an identifying number by which the receiver is known to the originator

4. **AMOUNT**
\$0

5. **Transaction Type:** Credit Debit

6. **Prenote**
Selecting this option will issue a test transaction to the receiving financial institution to ensure validity of the account information for this detail record. ☐

1. Click the **+ Add Detail Record(s)** button.
2. Enter their full name.
3. (Optional) Enter an identification number.
4. (Optional) Enter an amount.
5. Select a transaction type.
6. (Optional) Check the box to prenote a participant.



Note: Prenoting a participant will issue a test transaction to the receiving financial institution to ensure validity of the account information.

The image shows a vertical form with several input fields and buttons, each preceded by a numbered circle. Steps 7 through 10 are grouped in one section, and steps 11 through 14 are in another. Step 7 is 'ROUTING NUMBER' with a 'required' label. Step 8 is 'ACCOUNT' with a 'required' label. Step 9 is 'ACCOUNT TYPE' with a 'required' label and a right-pointing arrow. Step 10 is 'PAYMENT RELATED INFORMATION' with a descriptive text below it. Step 11 is 'NOTIFY VIA EMAIL' with a text input field and a descriptive text below it. Steps 12, 13, and 14 are buttons labeled 'SAVE AS PARTICIPANT', 'SAVE & ADD ANOTHER', and 'SAVE' respectively.

7. ROUTING NUMBER required

8. ACCOUNT required

9. ACCOUNT TYPE required →

10. PAYMENT RELATED INFORMATION
Includes addenda record information, which is used to provide the payment receiver with remittance data associated with the transaction

11. NOTIFY VIA EMAIL
Enter an email address, for recipient to be notified of ACH batch processing.

12. SAVE AS PARTICIPANT

13. SAVE & ADD ANOTHER

14. SAVE

7. Enter the routing number.
8. Enter the account number.
9. Use the drop-down to select an account type.
10. (Optional) Enter payment related information.
11. (Optional) Enter an email address for the recipient to notify them when a batch is processed.
12. Click the **Save As Participant** button to save the participant.
13. Click the **Save & Add Another** to save the current participant and add another.
14. Click the **Save** button.

Part 4: Finalizing an ACH Template

ADD RECIPIENTS

Detail records can be created and added to the batch manually by selecting **Add Detail Record(s)**. Selecting **Add Participant(s)** will provide a list of pre-created participants that can be added to the batch.

+ Add Detail Record(s) + Add Participant(s)

SEARCH FOR... 🔍

John Doe
ID: 271972899
123456789

\$1.00 **1**

Credit Debit **2**

Credits (1) \$1.00 Debits (0) \$0.00

CONTINUE → **3**

1. (Optional) Enter payment amounts for each recipient. If recipient will receive different amounts each batch, leave the template amount at \$0.00.
2. Select a payment type.
3. Click the **Continue** button.

Part 5: Reviewing an ACH Template

1

REVIEW TEMPLATE

TEMPLATE NAME

Payroll

OFFSETTING ACCOUNT

Checking *****485

ENTRY DESCRIPTION

COMPANY NAME

ABC Company

DISCRETIONARY DATA

ENTRY CLASS

RECIPIENTS

PARTICIPANT

John Doe / \$1.00

TOTALS

CREDITS (1)

\$1.00

DEBITS (0)

\$0.00

SAVE ACH TEMPLATE

COMPLETE

✓

TEMPLATE CREATED

Your template has been successfully created. You can create a new batch using your new template, create another new template, or close this window.

CREATE NEW BATCH WITH TEMPLATE

CREATE NEW TEMPLATE

CLOSE WINDOW

2

3

4

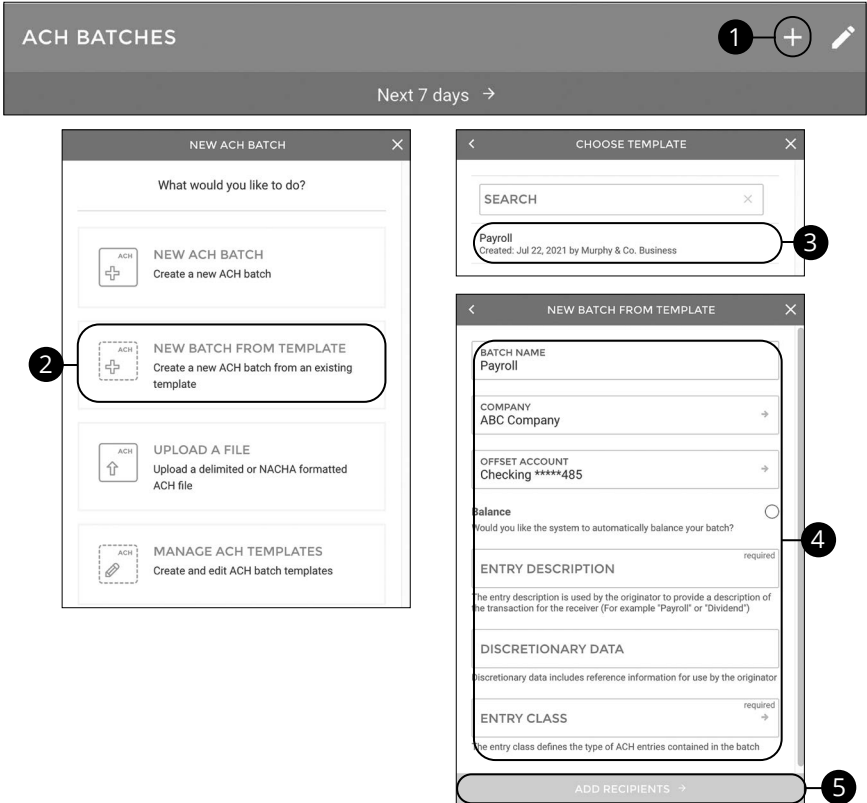
1. Review the template information and click the **Save ACH Template** button.
2. Click the **Create New Batch with Template** button to create a new batch using the template.
3. Click the **Create New Template** button to create a new template.
4. Click the **Close Window** button to return to the ACH overview page.

ACH

Initiating a Template

Using templates for recurring payments reduces mistakes and saves you time.

Part 1: Initiating a Template



In the **Business Banking** tab, click **ACH**.

1. Click the **+** icon.
2. Click the **New Batch From Template** button.
3. Select the template you would like to use.
4. Edit or add any necessary information. Go to page 33 for more information about creating an ACH batch.
5. Click the **Add Recipients** button.

ACH: Initiating a Template

7

Part 2: Scheduling an ACH Batch

The image shows two versions of the 'SCHEDULE BATCH' form. The left form is for a 'One-Time' batch, and the right form is for a 'Recurring' batch. Numbered callouts indicate the following steps:

- 1:** Select a schedule type (One-Time or Recurring).
- 2:** Select an effective date.
- 3a:** (Optional) Check the box for 'After Holiday' (payments on holiday/weekend paid next business day).
- 3b:** (Optional) Check the box for 'Approve on Submit' (approved batches no longer available after bank processing).
- 4a:** (Optional) Select an occurrence (Monthly).
- 4b:** Enter an end date.
- 4c:** (Optional) Check the box for 'After Holiday'.
- 4d:** (Optional) Check the box for 'Approve on Submit'.
- 5:** Click the 'REVIEW BATCH' button.

1. Use the drop-down to select a schedule type.
2. Select an effective date. Same day ACH Batches may incur an additional fee.
3. For one-time ACH batches:
 - a. (Optional) Check the box to make payments that fall on a holiday or weekend on the next available business day.
 - b. (Optional) Check the box to approve an ACH batch when it is submitted. Approved batches will no longer be available on the scheduled date after bank processing is complete.
4. For recurring ACH batches:
 - a. Use the drop-down to select an occurrence.
 - b. Enter an end date.
 - c. (Optional) Check the box to make payments that fall on a holiday or weekend on the next available business day.
 - d. (Optional) Check the box to approve an ACH batch when it is submitted. Approved batches will no longer be available on the scheduled date after bank processing is complete.
5. Click the **Review Batch** button.

Part 3: Reviewing an ACH Batch

1

REVIEW BATCH

STATUS

NEW

BATCH NAME

Test Batch

OFFSETTING ACCOUNT

Checking *****485

ENTRY DESCRIPTION

Test

COMPANY NAME

ABC Company

DISCRETIONARY DATA

ENTRY CLASS

Cash Concentration or Disbursement (CCD)

RECIPIENTS

^

PARTICIPANT

Jane Doe / \$1.00

PARTICIPANT

John Doe / \$1.00

SCHEDULING

^

SCHEDULE TYPE

Recurring

EFFECTIVE DATE

7/31/2021

OCCURRENCE

Monthly

END DATE

9/30/2021

HOLIDAY

Before

APPROVE

No

SUBMIT

COMPLETE

✓

BATCH EDITED

Your batch has been successfully edited. You can create a new batch or save this batch as a template for use later on.

CREATE NEW BATCH

SAVE BATCH AS TEMPLATE

CLOSE WINDOW

2

3

4

1. Review the batch information and click the **Submit** button.
2. Click the **Create New Batch** button to create another batch.
3. Click the **Save Batch as Template** button to save a batch as a template.
4. Click the **Close Window** button to return to the ACH overview page.

Part 4: Multi-Factor Authentication

AUTHENTICATE ✕

For added security we have enabled Multi-Factor Authentication (MFA) for our users.

SELECT A DEVICE

1 **DEVICE**
Erica's Android

2 **Remember Device** ☐

CONFIRM VIA

We need to confirm that you have access to the selected device by sending a passcode via a third-party application or via text message, or we can call the device.

3

Passcode via Text

Phone Call

ENTER PASSCODE

Enter the passcode from the Duo mobile app
Choose to receive a one-time passcode via text

4 **PASSCODE**

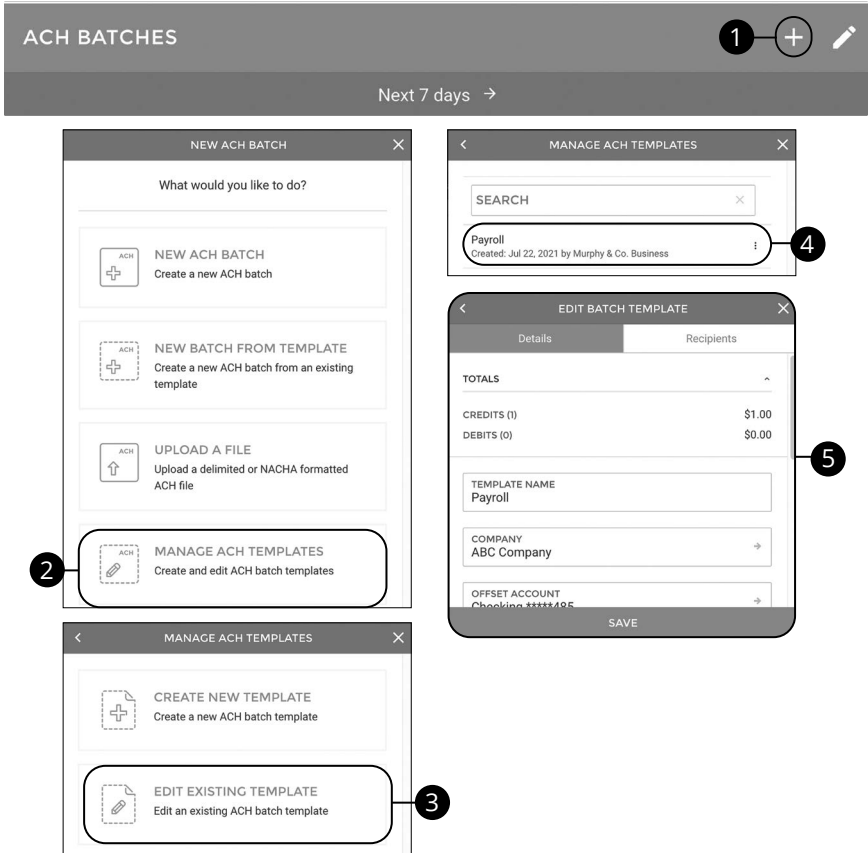
5 **SUBMIT**

1. Select a device.
2. (Optional) Check the box to remember your device.
3. Select a delivery method for the passcode.
4. Enter the passcode.
5. Click the **Submit** button.

ACH

Editing an ACH Template

Easily edit a template when changes are necessary.



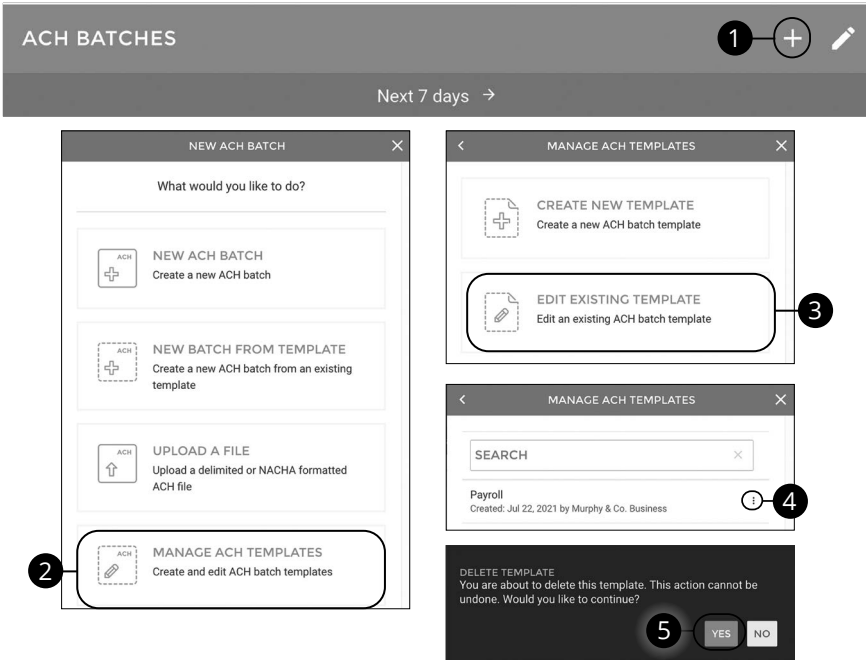
In the **Business Banking** tab, click **ACH**.

1. Click the **+** icon.
2. Click the **Manage ACH Templates** button.
3. Click the **Edit Existing Template** button.
4. Select the template you would like to edit.
5. Make the necessary changes and click the **Save** button.

ACH

Deleting an ACH Template

Delete an unnecessary template. Once a template is deleted, previous payments using the template do not change.



In the **Business Banking** tab, click **ACH**.

1. Click the **+** icon.
2. Click the **Manage ACH Templates** button.
3. Click the **Edit Existing Template** button.
4. Click the **:** icon and select "Delete Template."
5. Click the **Yes** button.

ACH

ACH File Upload

ACH File Upload allows you to upload properly formatted NACHA ACH files generated from your accounting software.

The following validations are performed on uploaded ACH files:

- File structure
- Record field validations (record length, alphanumeric, special characters)
- File balanced utilizing an offset account available in digital banking
- SEC was enabled by your financial institution
- Batch and File Control Totals equal contents of file
- Hash totals equal contents of file
- Dollar Limits are within Business and User aggregate ACH limits
- Company Names and IDs match what was set up by your financial institution
- Effective Date is within permitted date range
 - Business Cutoff
 - ACH Debit and Credit Lead Days
 - Same Day ACH Cutoff



Note: ACH Upload functionality conforms to NACHA guidelines. These guidelines have been established to help financial institutions mitigate security and financial risk. Some accounting systems are not as stringent when formatting their files.

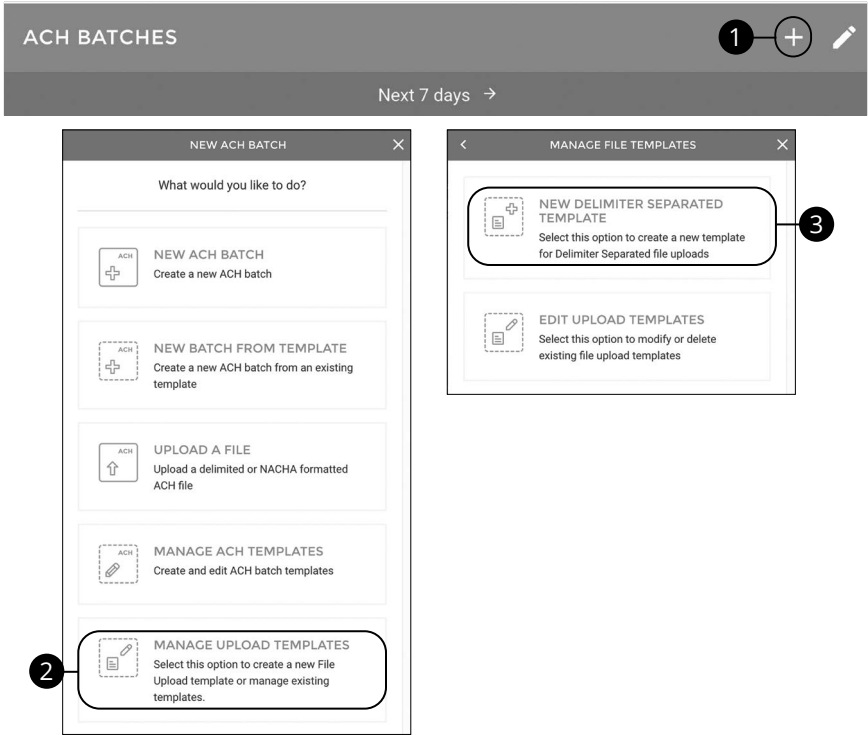
Common conditions that cause ACH upload errors:

- The use of special characters.
- **Effective date out of range:** Some accounting software will produce a file with an effective date outside the parameters set by the bank. The Business Account holder will need to choose a new effective date.
- **Company Name and ID do not match:** Company Name and ID found in batch header must match the one enabled for your business by your financial institution. Values must be identical.
- **Batch unbalanced:** The system was unable to detect an offset transaction with the amount equal to the total amount of transactions within the batch. The file could also contain an account that was set up in digital banking by your financial institution. If no offset transaction is identified, the app will prompt the user to select from a list of entitled accounts. The system then inserts the offset transaction using the selected account in order to make the batch balanced.
- **Block count:** Total number of records in the file (include all headers and trailers) must be evenly divisible by ten. If not, additional records consisting of all nines are added to the file after the initial nine record to fill out the block ten. Platform allows validation of nine records.
- **SEC code not supported:** Common issue, typically resolved by entitling the business permission to upload such SEC type.

After the uploaded ACH file is accepted, it is available for processing by the financial institution.

Creating a Template for Delimiter Separated File Uploads

Create a template to map uploaded ACH delimited files.



In the **Business Banking** tab, click **ACH**.

1. Click the **+** icon.
2. Click the **Manage Upload Templates** button.
3. Click the **New Delimiter Separated Template** button.

UPLOAD TEMPLATE DETAILS

Save Settings as a New Template:

4. TEMPLATE NAME
New Payroll Template

Select the fields contained in the Delimiter Separated file and place them in the order they exist from left to right. If you would like to ignore a field, insert a Filler notation.

5. Amount Required
Receiver Account Required
Receiver Full Name Required
Routing # (w/Check) Required

6. + Insert New Field

7. Number of Header Rows to Skip:
HEADER ROWS

8. Amount Excludes Decimals

9. SAVE

SUCCESS

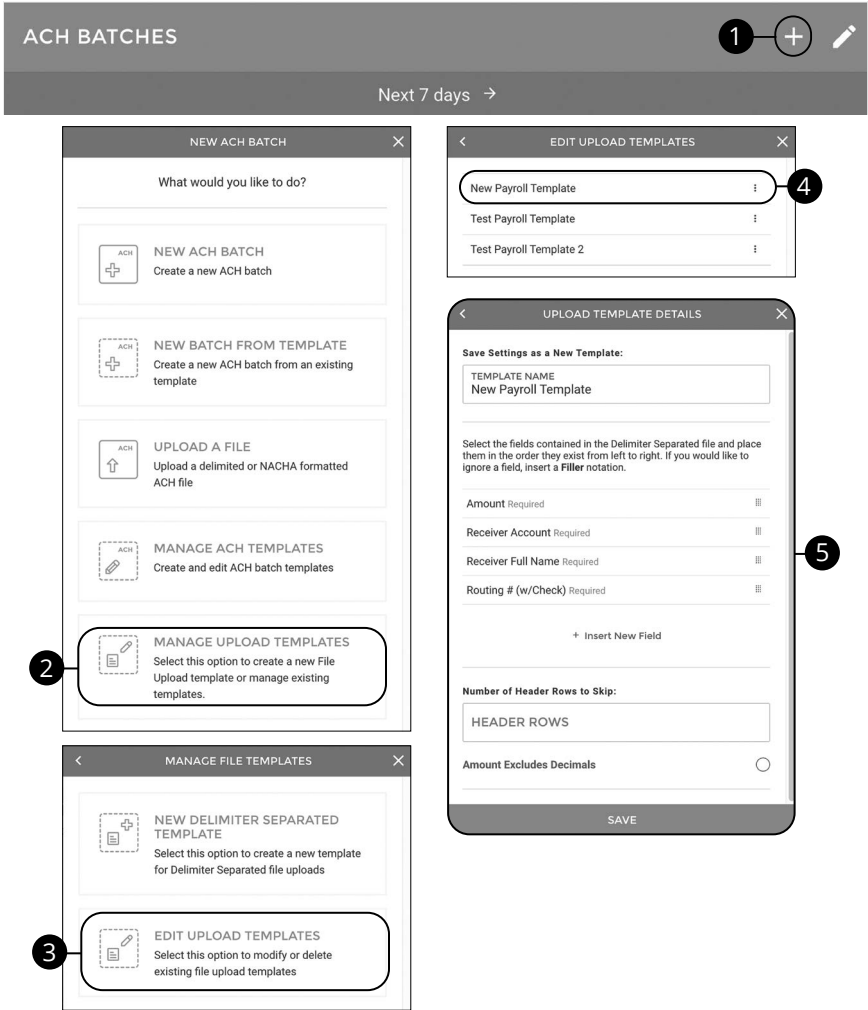
✓

TEMPLATE SUCCESSFULLY SAVED

10. CLOSE WINDOW

4. Enter a template name.
5. Arrange the fields in the order they appear in your file from left to right.
6. (Optional) Click the "+ Insert New Field" link to insert a new field. If you would like to ignore a field, insert a "Filler" notation.
7. (Optional) Enter the number of header rows to skip.
8. (Optional) Check the box to exclude decimals in the amounts.
9. Click the **Save** button.
10. Click the **Close Window** button.

Editing a Template for Delimiter Separated File Uploads



In the **Business Banking** tab, click **ACH**.

1. Click the **+** icon.
2. Click the **Manage Upload Templates** button.
3. Click the **Edit Upload Templates** button.
4. Select the template you would like to edit.
5. Make the changes and click the **Save** button.

Deleting a Template for Delimiter Separated File Uploads

ACH BATCHES 1 + ✎

Next 7 days →

NEW ACH BATCH

What would you like to do?

- NEW ACH BATCH**
Create a new ACH batch
- NEW BATCH FROM TEMPLATE**
Create a new ACH batch from an existing template
- UPLOAD A FILE**
Upload a delimited or NACHA formatted ACH file
- MANAGE ACH TEMPLATES**
Create and edit ACH batch templates
- MANAGE UPLOAD TEMPLATES**
Select this option to create a new File Upload template or manage existing templates.

MANAGE FILE TEMPLATES

- NEW DELIMITER SEPARATED TEMPLATE**
Select this option to create a new template for Delimiter Separated file uploads
- EDIT UPLOAD TEMPLATES**
Select this option to modify or delete existing file upload templates

EDIT UPLOAD TEMPLATES

New Payroll Template	⋮
Test Payroll Template	⋮
Test Payroll Template 2	⋮

DELETE A TEMPLATE
Are you sure you want to delete the Test Payroll Template template?

5 DELETE CANCEL

In the **Business Banking** tab, click **ACH**.

1. Click the **+** icon.
2. Click the **Manage Upload Templates** button.
3. Click the **Edit Upload Templates** button.
4. Click the **⋮** icon next to the template you would like to delete and select "Delete Template."
5. Click the **Delete** button.

Uploading a Delimiter Separated File

ACH BATCHES

1
+
✎

Next 7 days →

NEW ACH BATCH
✕

What would you like to do?

ACH
+

NEW ACH BATCH
 Create a new ACH batch

ACH
+

NEW BATCH FROM TEMPLATE
 Create a new ACH batch from an existing template

ACH
↑

UPLOAD A FILE
 Upload a delimited or NACHA formatted ACH file

ACH
✎

MANAGE ACH TEMPLATES
 Create and edit ACH batch templates

ACH
✎

MANAGE UPLOAD TEMPLATES
 Select this option to create a new File
 Upload template or manage existing templates.

<
UPLOAD FILE
✕

You can upload a NACHA formatted file or a delimited file to begin creating a new ACH batch. To begin please select a file to upload.

SELECT A FILE

Need help determining which type of file you have? Please consult your software's documentation.

NEXT →

In the **Business Banking** tab, click **ACH**.

1. Click the **+** icon.
2. Click the **Upload A File** button.
3. Click the **Select A File** button to upload a file.
4. Click the **Next** button.

The screenshot shows a mobile application interface titled "UPLOAD DETAILS". The form contains the following elements:

- 5:** A drop-down menu labeled "LAYOUT TEMPLATE" under the heading "Choose a layout template to apply (optional):". Below it is a note: "Heads up! Applying a template will remove any layout that you may have created below."
- 6:** A list of fields with drag handles: "Amount Required", "Receiver Account Required", "Receiver Full Name Required", and "Routing # (w/Check) Required".
- 7:** A button labeled "+ Insert New Field".
- 8:** A drop-down menu labeled "DELIMITER" with "Comma (,)" selected, under the heading "Select a Delimiter:".
- 9:** A text input field labeled "HEADER ROWS" under the heading "Number of Header Rows to Skip:".
- 10:** A toggle switch labeled "Amount Excludes Decimals".
- 11:** A section titled "Save Settings as a New Template:" containing a text input field "NEW TEMPLATE NAME" and a "SAVE TEMPLATE" button. A note below the input field states: "If you would like to save the selected fields, their order, and the additional upload information for easier importing in the future, you can save the settings as a new template or update an existing template."
- 12:** A "READ FILE" button at the bottom of the form.

5. (Optional) Use the drop-down to select a layout template. Applying a template will remove any layout that you may have created below.
6. Arrange the fields in the order they appear in your file from left to right.
7. (Optional) Click the "+ Insert New Field" link to insert a new field. If you would like to ignore a field, insert a "Filler" notation.
8. Use the drop-down to select a delimiter.
9. (Optional) Enter the number of header rows to skip.
10. (Optional) Check the box to exclude decimals in the amounts.
11. (Optional) If saving the upload as a template, enter a template name and click the **Save Template** button.
12. Click the **Read File** button.

13

ACH COMPANY
ABC Company

14

OFFSETTING ACCOUNT
Checking *****485

15

Balance

16

Approve

17

Another Recipient
987654321

\$25.00
271972899

17

NEXT →

18

FILE

Payroll-sample.csv

ACH COMPANY

ABC Company

OFFSETTING ACCOUNT

Checking *****485

EFFECTIVE DATE

07/23/2021

TOTALS

CREDITS (0)

\$0.00

DEBITS (1)

\$25.00

RECIPIENTS

ANOTHER RECIPIENT

987654321 / \$25.00

SUBMIT FILE

19

FILE UPLOAD COMPLETE

✓

FILE SUCCESSFULLY UPLOADED

Your file has been successfully uploaded. You can close this wizard to view your uploaded content, or you can upload another file.

19

UPLOAD NEW FILE

20

CLOSE WINDOW

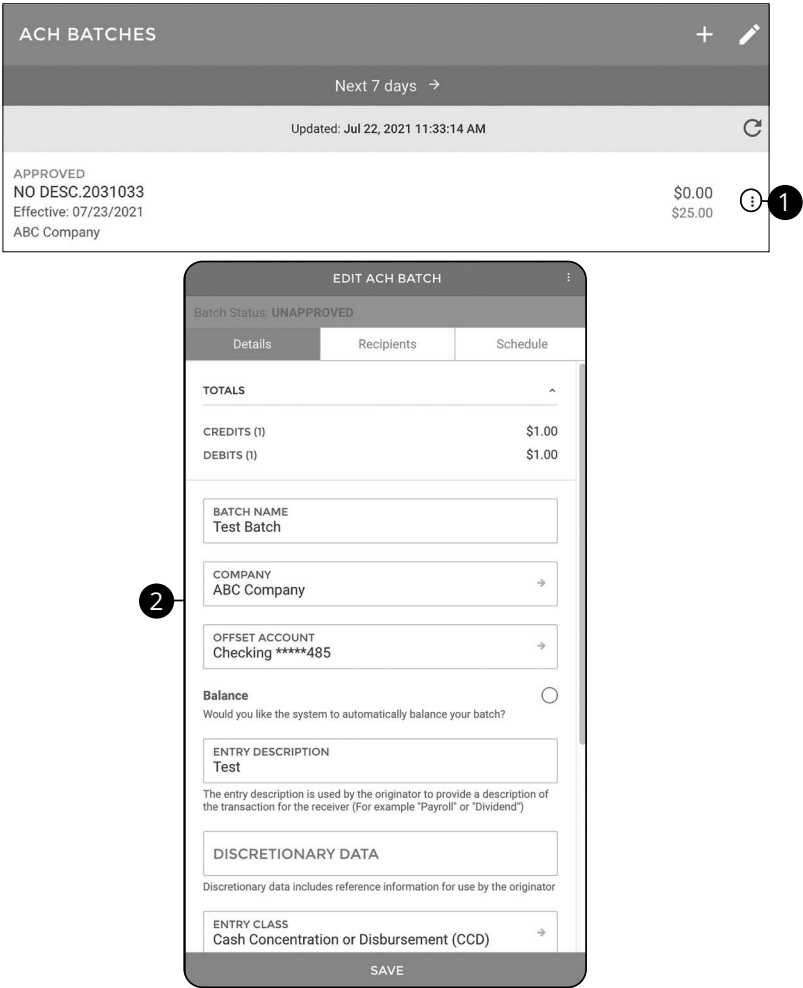
13. Use the drop-down to select an ACH company.
14. Use the drop-down to select an offset account.
15. (Optional) Check the “Balance” box.
16. (Optional) Check the “Approve” box.
17. Click the **Next** button.
18. Review the upload and click the **Submit File** button.
19. To upload another file, click the **Upload New File** button.
20. Click the **Close Window** button to return to the ACH overview page.

ACH: ACH File Upload

ACH

Editing an ACH Batch

You can edit any pending ACH batch.



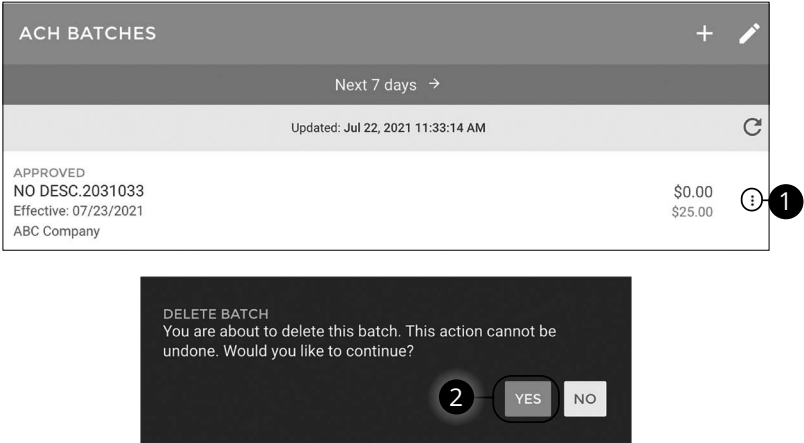
In the **Business Banking** tab, click **ACH**.

1. Click the ⓘ icon next to the ACH Batch you would like to edit and select "View/Edit Batch."
2. Make the necessary changes and click the **Save** button.

ACH

Deleting an ACH Batch

You can delete pending transactions up until their process date.



In the **Business Banking** tab, click **ACH**.

1. Click the  icon next to the ACH Batch you would like to delete and select "Delete Batch."
2. Click the **Yes** button.

ACH

Approving an ACH Batch

You can approve any pending ACH batch.

ACH BATCHES

Next 7 days →

Updated: Jul 22, 2021 11:33:14 AM

APPROVED NO DESC.2031033 Effective: 07/23/2021 ABC Company	\$0.00 \$25.00	⋮
UNAPPROVED New Batch Effective: 07/22/2021 ABC Company	\$1.00 \$0.00	⋮
SAVED FOR LATER Payroll ABC Company	\$1.00 \$0.00	⋮

1

APPROVE ALL

CONFIRM APPROVAL
Do you want to approve all items in the list?

3

APPROVE

CANCEL

In the **Business Banking** tab, click **ACH**.

1. To approve all unapproved batches, click the **Approve All** button.
2. To approve a single batch, click the **⋮** icon next to the ACH Batch you would like to approve and select “Approve Batch.”
3. Click the **Approve** button.

ACH

Reversing an ACH Batch

You can reverse any processed ACH batch. ACH Reversals should only be processed if any entry or file was processed in error. If the processed ACH was a debit, it is best to wait a couple of business days to verify the ACH will not be returned by the receiving bank. Call us at 877.202.0885 with any questions.

ACH HISTORY

Last 7 days →

Updated: Jul 26, 2021 9:38:45 AM

↻

NO DESC.2031033
Effective: 07/23/2021
ABC Company

\$25.00
\$25.00

ⓘ 1

SELECT RECIPIENTS

Please select which Participants and Detail Records to include in this batch reversal:

SEARCH FOR... 🔍

All Selected ☒

👤

Another Recipient
ID: 271972899 987654321

\$25.00
☒

Credits to be Reversed (0)
\$0.00

Debits to be Reversed (1)
\$25.00

SCHEDULE REVERSAL → 3

SCHEDULE REVERSAL

When should this reversal occur?

SELECT DATE
07/27/2021

REVIEW REVERSAL → 5

In the **Business Banking** tab, click **ACH**.

1. Click the ⓘ icon next to the ACH Batch you would like to reverse and select "Reverse Batch."
2. Select which transactions you would like to reverse.
3. Click the **Schedule Reversal** button.
4. Select a reversal date.
5. Click the **Review Reversal** button.

<

REVIEW BATCH REVERSAL

>

STATUS

NEW

BATCH NAME

NO DESC.2031033

OFFSETTING ACCOUNT

Checking *****485

ENTRY DESCRIPTION

Reversal

COMPANY NAME

ABC Company

DISCRETIONARY DATA

ENTRY CLASS

Prearranged Payment & Deposit (PPD)

RECIPIENTS

^

PARTICIPANT

Another Recipient / \$25.00

APPROVE AND SUBMIT

→

6

6. Review the batch reversal and click the **Approve and Submit** button.

ACH

Tax Payments

With Business Online Banking, you can initiate a federal tax payment through the Electronic Federal Tax Payment System (EFTPS) without ever leaving your home or office. Depending on your approval rights, you can submit a payment up to 30 days in advance.

TAX PAYMENTS

1 +

2 NEW TAX PAYMENT

We will walk you through the steps to create a new tax payment. First, tell us what kind of tax document you need to file.

3 IRS FORM required →

3 COMPANY required →

Not sure which document you need to file? Contact your financial institution.

4 NEXT →

5 FORM DETAILS

Select a tax form:

TAX FORM
11-C →

Company Information

COMPANY
ABC Company →

IDENTIFICATION (EIN)
123456789

NEXT →

6 REVIEW TAX PAYMENT

IRS Form	11-C
Company	ABC Company
Identification (EIN)	123456789
Tax Information	Cash Bond Payment
Tax Period End Date	7/31/2021
Payment Account	Checking
Payment Date	8/31/2021
Payment Amount	\$1.00

APPROVE AND SUBMIT

In the **Business Banking** tab, click **ACH**.

1. Click the **+** icon.
2. Use the drop-down to select an IRS form.
3. Use the drop-down to select a company.
4. Click the **Next** button.
5. Fill out the appropriate information and click the **Next** button.
6. Review the tax payment information and click the **Approve and Submit** button.

Positive Pay

Introduction

Positive Pay is an automated fraud detection tool that helps minimize or eliminate check fraud, prevent related losses and simplify your account reconciliation.

Positive Pay requires the Customer to upload a file of issued checks or manually enter issued checks through their Prism Bank Online Banking application each time checks are issued. When those issued checks are presented for payment at the bank either through the inclearing files or presented over the counter for encashment, they are compared electronically against the list of issued checks. When the components of the check (date, amount, and check number) do not match the issued check information that was uploaded, a positive Pay Exception is created. Exceptions must be reviewed and decisioned by the Customer as they may be indicators that fraud has occurred on their account.

It should be noted that the upload as well as the review of any identified exceptions is extremely time sensitive. Timely uploads ensure that when checks are presented for payment or encashment, they can be compared to the list of issued checks and potential Fraud may be identified immediately. Exception review and decisioning must occur the day the Exception is identified since checks may only be returned within 24 hours of presentment.

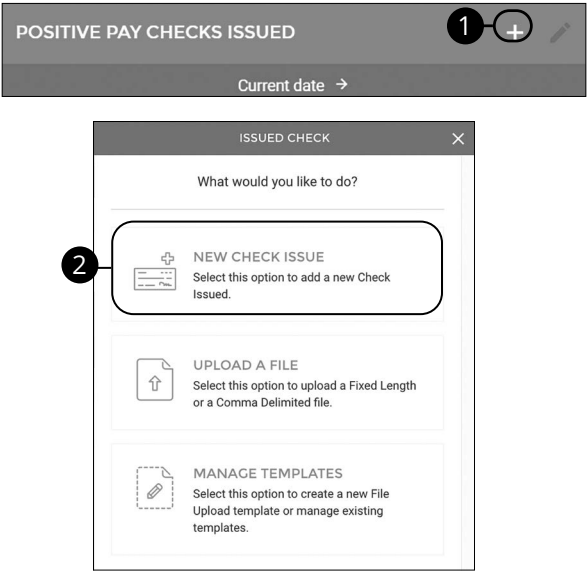
Positive Pay

Manually Add a Check

The Add New Issued Check feature is used if a check was manually written or was not included in the electronic issued check file submitted to the financial institution.



Note: Default cutoff for Positive Pay additions and decisions is 11 AM CST.



In the **Business Banking** tab, click **Positive Pay**.

1. Click the **+** icon.
2. Click the **New Check Issue** button.

The screenshot shows a mobile application interface for creating a new issued check. The title bar at the top is dark gray with a back arrow on the left and a close 'X' on the right. The title 'NEW ISSUED CHECK' is centered in the title bar. Below the title bar, there are seven input fields, each with a number in a black circle to its left. The fields are: 3. SERIAL NUMBER (with 'required' text to the right), 4. ACCOUNT (with 'required' text and a right arrow to the right), 5. PAYEE, 6. AMOUNT (with 'required' text to the right), 7. WRITE DATE (with 'required' text and a calendar icon to the right), 8. Void (with a radio button to the right), and 9. A large gray button labeled 'CREATE CHECK' at the bottom. A vertical scrollbar is visible on the right side of the form.

3. Enter the serial number.
4. Enter the account number.
5. (Optional) Enter the payee.
6. Enter the amount.
7. Enter the write date.
8. Check the box to mark the check as void.
9. Click the **Create Check** button.



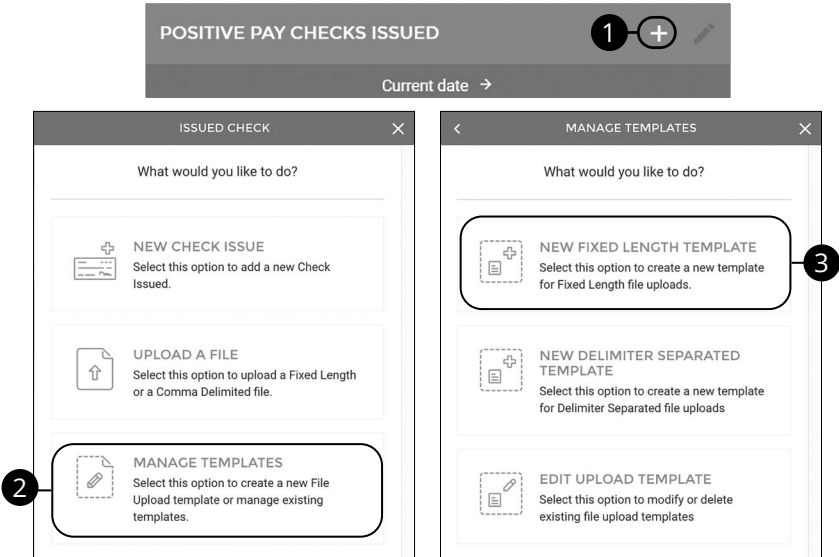
Note: If entry was successful, the New Issued Checks window will be displayed for the next entry and a small green window will appear in the lower right-hand corner of the screen. This window will indicate "Success-Issued Item Created." You may continue adding additional checks or you may exit by selecting the back arrow in the upper left-hand corner of the "New Issued Check" window.

Positive Pay

Check Upload Templates

Create a template for uploading checks.

Fixed Length Template



In the **Business Banking** tab, click **Positive Pay**.

1. Click the **+** icon.
2. Click the **Manage Templates** button.
3. Click the **New Fixed Length Template** button.

4 Save Settings as a New Template: required

TEMPLATE NAME

Select the fields contained in the Undetermined file and place them in the order they exist from left to right. If you would like to ignore a field, insert a **Filler** notation.

7 Account Number Required required

FIELD LENGTH

Amount Required required

FIELD LENGTH

Serial Number Required required

FIELD LENGTH

Write Date Required required

FIELD LENGTH

5

6 + Insert New Field

Number of Header Rows to Skip:

8 HEADER ROWS

9 Amount Excludes Decimals

10 SAVE

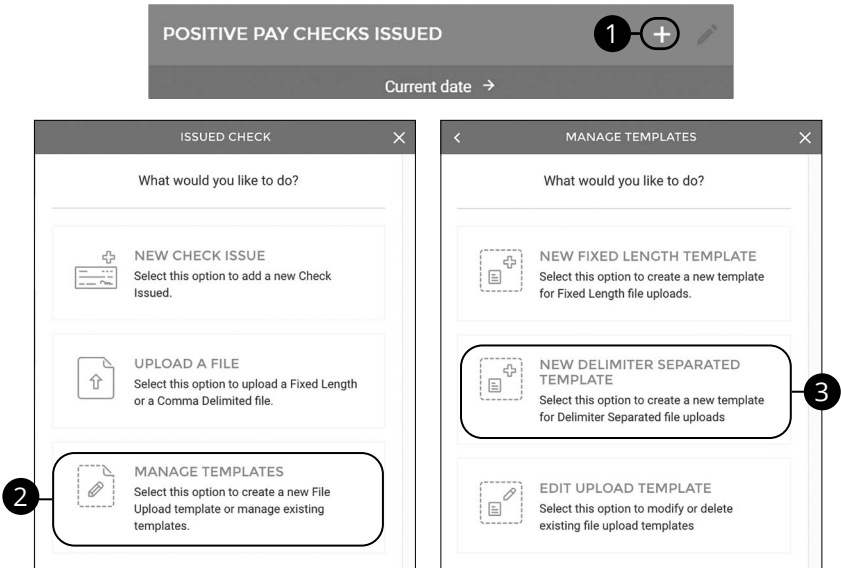
11 SUCCESS

TEMPLATE SUCCESSFULLY SAVED

CLOSE WINDOW

- 4.** Enter a template name.
- 5.** Arrange the fields in the order they appear in your file from left to right.
- 6.** (Optional) Click the “+ Insert New Field” link to insert a new field. If you would like to ignore a field, insert a “Filler” notation.
- 7.** Enter a field length for each field.
- 8.** (Optional) Enter the number of header rows to skip.
- 9.** (Optional) Check the box to exclude decimals in the amounts.
- 10.** Click the **Save** button.
- 11.** Click the **Close Window** button.

Delimiter Separated Template



In the **Business Banking** tab, click **Positive Pay**.

1. Click the **+** icon.
2. Click the **Manage Templates** button.
3. Click the **New Delimiter Separated Template** button.

UPLOAD TEMPLATE DETAILS

Save Settings as a New Template: required

TEMPLATE NAME

Select the fields contained in the Undetermined file and place them in the order they exist from left to right. If you would like to ignore a field, insert a **Filler** notation.

Account Number Required

Amount Required

Serial Number Required

Write Date Required

+ Insert New Field

Number of Header Rows to Skip:

HEADER ROWS

Amount Excludes Decimals

SAVE

SUCCESS

✓

TEMPLATE SUCCESSFULLY SAVED

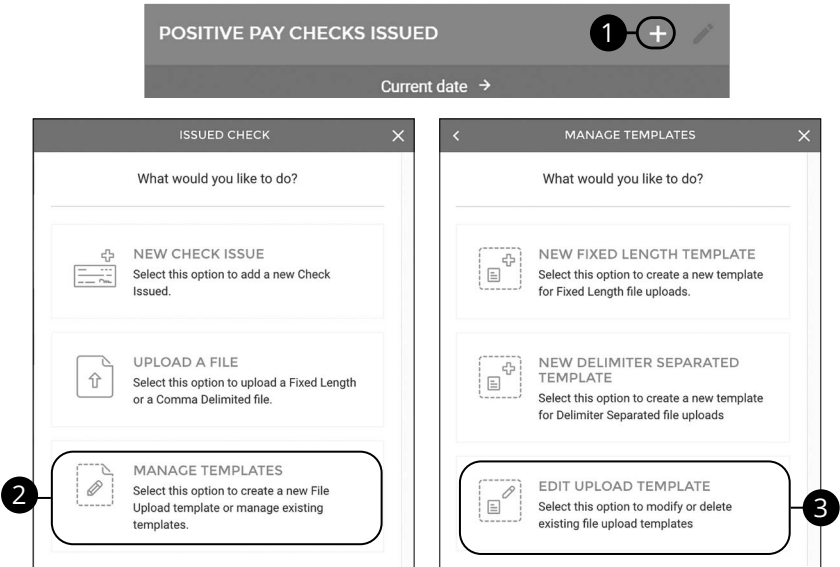
CLOSE WINDOW

4. Enter a template name.
5. Arrange the fields in the order they appear in your file from left to right.
6. (Optional) Click the “+ Insert New Field” link to insert a new field. If you would like to ignore a field, insert a “Filler” notation.
7. (Optional) Enter the number of header rows to skip.
8. (Optional) Check the box to exclude decimals in the amounts.
9. Click the **Save** button.
10. Click the **Close Window** button.

Positive Pay

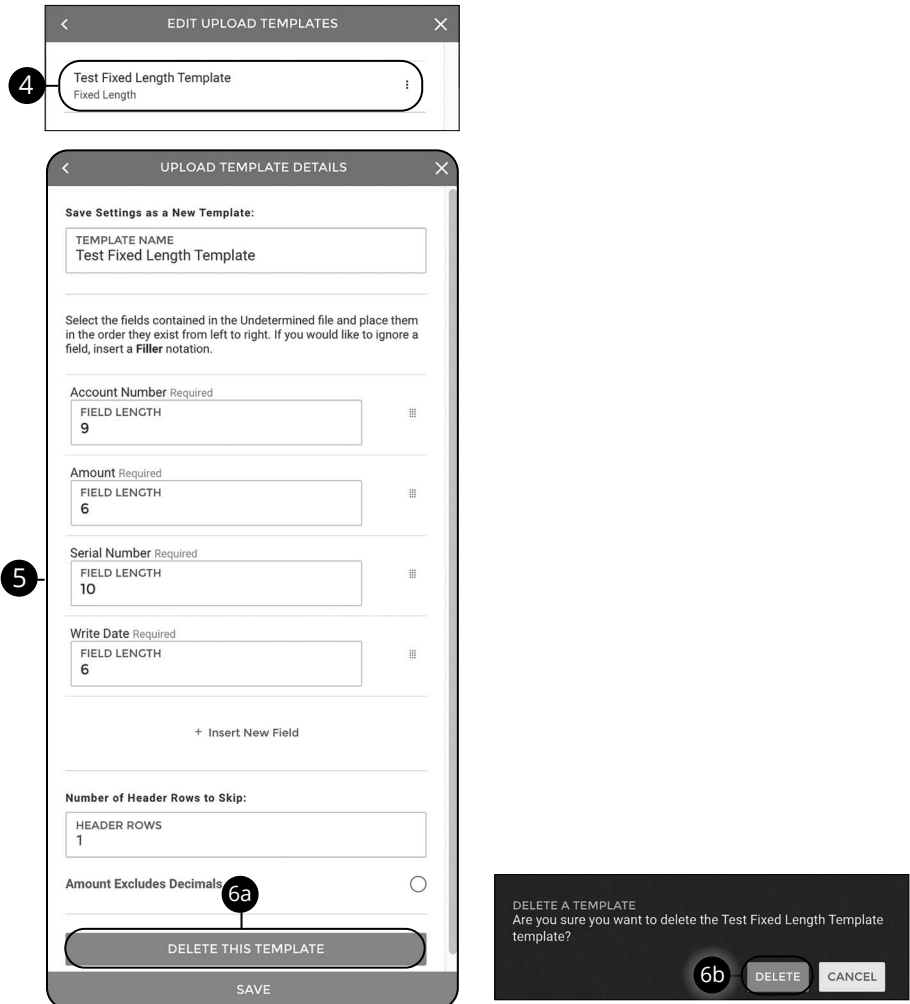
Edit Upload Templates

Easily edit or delete a template.



In the **Business Banking** tab, click **Positive Pay**.

1. Click the **+** icon.
2. Click the **Manage Templates** button.
3. Click the **Edit Upload Template** button.



4. Select the template you would like to edit or delete.
5. To edit a template, make the necessary changes and click the **Save** button.
6. To delete a template:
 - a. Click the **Delete This Template** button.
 - b. Click the **Delete** button.

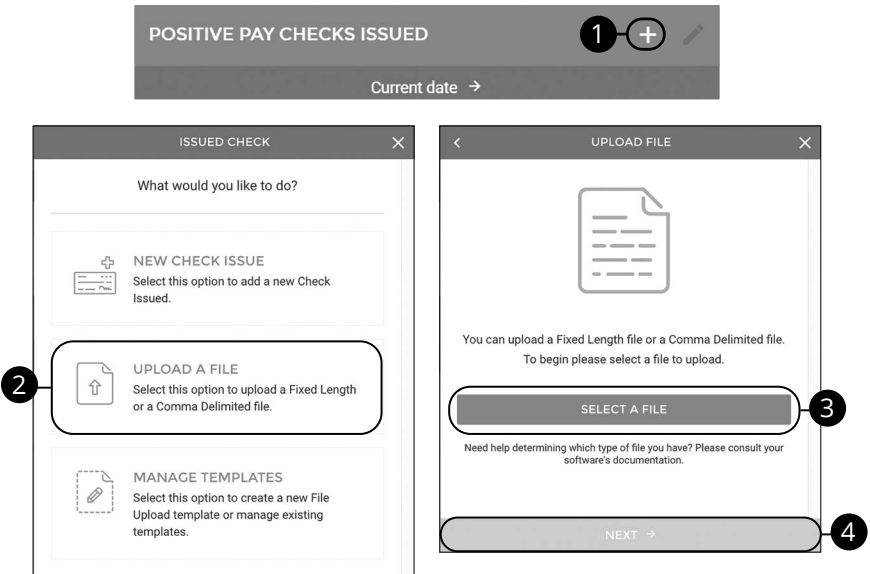
Positive Pay

Manually Add Checks Via Upload

Add checks by uploading a fixed length or a comma delimited file. The following information is mandatory and must be included in the file. This information may be in any order on the file as location of this information is identified at the time of the upload or when creating a template.

- **Account Number**
- **Check Number**
- **Amount**
- **Date of Check (referred to as the “Write Date” within Positive Pay)**

While including the Payee information is not mandatory, it is highly recommended. If the Payee information is included in the upload, it would also be included with any Exception that is identified and displayed within the Online Banking application. This information may be helpful when reviewing Exceptions and determining if fraud is present on the account.



In the **Business Banking** tab, click **Positive Pay**.

1. Click the **+** icon.
2. Click the **Upload A File** button.
3. Click the **Select A File** button and select the file you wish to upload.
4. Click the **Next** button.

The screenshot shows the 'UPLOAD DETAILS' screen with the following elements and callouts:

- 5:** A callout pointing to the 'Choose a layout template to apply (optional):' section, which includes a 'LAYOUT TEMPLATE' dropdown menu.
- 6:** A callout pointing to a vertical list of fields: 'Account Number Required', 'Amount Required', 'Serial Number Required', and 'Write Date Required'. Each field has a three-line icon to its right for reordering.
- 7:** A callout pointing to the '+ Insert New Field' button.
- 8:** A callout pointing to the 'Number of Header Rows to Skip:' section, which includes a 'HEADER ROWS' input field.
- 9:** A callout pointing to the 'Amount Excludes Decimals' checkbox.
- 10:** A callout pointing to the 'READ FILE →' button at the bottom of the screen.

5. (Optional) Use the drop-down to select a layout template. Applying a template will remove any layout that you may have created below.
6. Arrange the fields in the order they appear in your file from left to right.
7. (Optional) Click the “+ Insert New Field” link to insert a new field. If you would like to ignore a field, insert a “Filler” notation.
8. (Optional) Enter the number of header rows to skip.
9. (Optional) Check the box to exclude decimals in the amounts.
10. Click the **Read File** button.
11. The “Review File Upload” window will appear. This window provides the Total Issued Items and Total Amount which may be used for reconciliation purposes. This window will also list the file items. If the data is accurate, click the **Submit File** button.



Note: Uploaded files can not be modified once they are imported into Positive Pay. However, they can be “Unloaded” which is essentially deleting the file. This function cannot be accomplished in the Online Banking Positive Pay application and must be handled by The Customer Care Team at Prism Bank.

Positive Pay

Managing Exceptions

Customers that utilize Positive Pay are responsible for reviewing their exceptions and decisioning them prior to 12:00 PM (Noon) CST every business day. Failure to review Exceptions timely could result in a loss to the customer due to the Bank's inability to return an item for fraud within the specified return timeframe.

When checks are posted to the account, the system reviews the check elements against the details in the upload (or against the manually created items) and the set parameters. Any variances will result in an Exception item. Exceptions may be created due to the following reasons:

- **Duplicate Check Number:** The item was previously paid.
- **Mismatch Amount:** Amount does not match the upload amount or the manually created item amount.
- **Payee Name Mismatch:** The payee name on the check does not match the payee name listed within the issued check file.
- **Paid Not Issued:** The item was never loaded into the system as an issued check.
- **Stop Pay Item/Voided Item:** The item was previously voided.
- **High Check Number:** The check number is greater than the "High Check Number" set in the parameters.
- **Low Check Number:** The check number is lower than the "Low Check Number" set in the parameters.
- **Amount Exceeds Limit:** The amount exceeds the "Amount Limit" set in the parameters.
- **Stale Dated Item Paid:** The item is a stale dated check. A check is considered stale dated if it is older than 180 days.
- **Previously Paid Item Posted:** The item was previously paid.



Note: It is recommended that Positive Pay customers set up the "Positive Pay Exception" alert. This will alert them anytime there is an exception that needs attention. Text message alerts will let you know you have positive pay exceptions, email alerts will tell you the number of exceptions as well as detail regarding the exception. You can request both types of alerts.

CURRENT EXCEPTIONS ✎

All Accounts →

Updated: Feb 07, 2019 3:21:22 PM ↻

PAID NOT ISSUED \$65.00 100 08/14/2017 Mike's Acct *1954 >

Positive Pay Exceptions

100

Approve
Fix
Return

ACCOUNT
Mike's Acct *1954

AMOUNT
\$65.00

DATE
08/14/2017

EXCEPTION REASON
Paid Not Issued

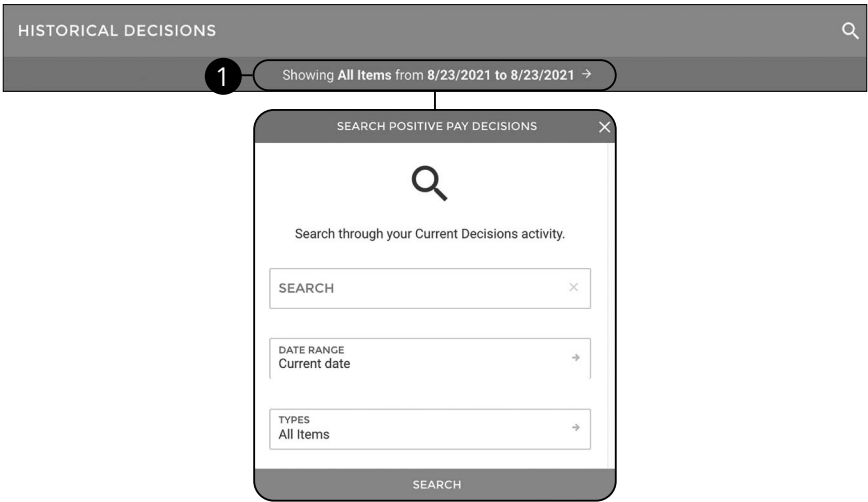
In the **Business Banking** tab, click **Positive Pay**.

1. Click an exception.
2. Select the appropriate decision.
 - **Approve:** May be used for High Check Number, Low Check Number, Amount Exceeds Limit or Stale Check exceptions. May also be used if you choose not to "Fix" an item.
 - **Fix:** Used to fix "reading" errors. For example, the paid check number is 123 but reads as 128. The fix would be the check number on the paid check so it matches the uploaded check information (Or manually entered check information). Used to fix "Paid Not Issued" The fix would be adding the check issue that was not uploaded or manually entered.
 - **Return:** Used to advise the Bank that you are returning the check for one of the following reasons: Fraud (check was not issued by the accountholder). Altered (check was issued by the account holder but was altered). The check was Stale dated.

Positive Pay

Historical Decisions

Any previous decisions will be listed in on the main Positive Pay page and can be displayed by a date range.



In the **Business Banking** tab, click **Positive Pay**.

1. Click the “Date Range” link to search historical decisions.

Positive Pay

Filters

Create and manage filters to notify you and others of pending ACH items, blocked items matching a ruleset or make decisions on pending ACH items.

Add Email Address to Receive Notifications

FILTERS

Create and manage filters to notify you and others of pending ACH items, blocked items matching a ruleset, or make decisions on pending ACH items.

Checking (*0705)

No Filters

No associated email addresses

Checking (*0800)

No Filters

No associated email addresses

Checking (*4485)

No Filters

No associated email addresses

CHECKING

Account *705

ASSOCIATED EMAIL ADDRESSES

Any notifications will be sent to these email addresses:

NO EMAIL ADDRESSES

+ Add Email Address

ADD EMAIL ADDRESS

Any notifications from **Checking** will be sent to this email address.

EMAIL ADDRESS

Ensure that emails sent to this address aren't marked as junk.

SAVE EMAIL ADDRESS

In the **Business Banking** tab, click **Positive Pay**.

1. Select an account.
2. Click the "+Add Email Address" link.
3. Enter the email address and click the **Save Email Address** button.

Add an Allowed Company

Identify companies that are allowed to send ACH transactions to this account for processing.

FILTERS

Create and manage filters to notify you and others of pending ACH items, blocked items matching a ruleset, or make decisions on pending ACH items.

1

Checking (*0705)
No Filters
No associated email addresses

MANAGE ALLOW LIST

+

ALLOW LIST COMPANIES

Identify companies that are allowed to send ACH transactions to this account for processing.

ADD ALLOW LIST COMPANY

All future ACH transactions sent to **Checking (*0705)** from this company will be processed.

Enter a name to easily identify this company

3

COMPANY NAME

Enter the company's ID number

4

COMPANY ID

required

Once a company ID has been created it cannot be changed later.

5

SAVE ITEM

In the **Business Banking** tab, click **Positive Pay**.

1. Select an account.
2. Click the **+** icon.
3. Enter a company name.
4. Enter a company ID. Company ID is a 10-digit unique identifier used for identifying entities, called originators, within the ACH network.
5. Click the **Save Item** button.



Note: Once Company ID is saved, it cannot be edited. If an error was made in the Name or ID, delete the Company and create it again.

Manage Allowed Companies

1 **FILTERS**

Create and manage filters to notify you and others of pending ACH items, blocked items matching a ruleset, or make decisions on pending ACH items.

Checking (*0705)
No Filters
No associated email addresses

2 **MANAGE ALLOW LIST**

ALLOW LIST COMPANIES

Identify companies that are allowed to send ACH transactions to this account for processing.

ABC Company
ID #123456789

3 **EDIT ALLOW LIST COMPANY**

All future ACH transactions sent to **Checking (*705)** from this company will be processed.

Enter a name to easily identify this company

COMPANY NAME
ABC Company

Enter the company's ID number

COMPANY ID
123456789

Once a company ID has been created, it cannot be changed later.

4a DELETE ALLOW LIST COMPANY

SAVE ITEM

4b DELETE ALLOW LIST ITEM
You are about to delete this Allow List company. This action cannot be undone. Would you like to continue?
YES NO

In the **Business Banking** tab, click **Positive Pay**.

1. Select an account.
2. Select a company.
3. To edit, make the necessary changes and click the **Save Item** button.
4. To delete an allowed company:
 - a. Click the **Delete Allow List Company** button.
 - b. Click the **Yes** button.

Actions for Unlisted Companies

After adding a company to the allow list, you can set up automated actions for ACH transactions sent to the account by a source.company not on the allow list.

FILTERS

Create and manage filters to notify you and others of pending ACH items, blocked items matching a ruleset, or make decisions on pending ACH items.

1

Checking (*0705)
No Filters
No associated email addresses

MANAGE ALLOW LIST

ALLOW LIST COMPANIES

Identify companies that are allowed to send ACH transactions to this account for processing.

Test Company
ID #123456789

+ Add New Company to Allow List

2

ACTIONS FOR UNLISTED COMPANIES

Define actions for ACH items sent to this account by companies not listed.

Credit Email Notification

Notify me when credits from an unlisted company arrive

Credit Reject

Reject credits from an unlisted company by default

Debit Email Notification

Notify me when debits from an unlisted company arrive

Debit Reject

Reject debits from an unlisted company by default

In the **Business Banking** tab, click **Positive Pay**.

1.

Select an account.
2.

Select an action for unlisted companies.

• Send an email notification for any ACH Credits and/or Debits from an unlisted company.

• Automatically reject any ACH Credits and/or Debits from an unlisted company.



Note: If no items are added to the Allow list, ACH transactions will process normally unless they meet the blocking criteria of another filter.

Block an ACH Item

Identify incoming ACH items to stop from automatically processing for manual review.

FILTERS

Create and manage filters to notify you and others of pending ACH items, blocked items matching a ruleset, or make decisions on pending ACH items.

1

Checking (*0705)

No Filters

No associated email addresses

MANAGE BLOCK LIST

+

2

Identify incoming ACH items to stop from automatically processing for manual review.

ADD BLOCK LIST ITEM

×

Block List items will be stopped from automatically processing for **Checking (*705)** to allow manual review. To get started first select a Block List type.

Select a Block List item type

3

ITEM TYPE

SEC Code

→

Select SEC code to create a rule for

4

SEC CODE

required

→

Select transaction type(s) to apply rule to

5

TRANSACTION TYPE

Debits Only

→

Notify Via Email

6

Send notification email when an item matches this rule

☐

SAVE ITEM

In the **Business Banking** tab, click **Positive Pay**.

1. Select an account.
2. Click the **+** icon.
3. Use the drop-down to select a block list item type.
4. Enter the necessary information.
5. (Optional) Check the box to send an email when an item matches this rule.
6. Click the **Save Item** button.

Manage Blocked Items

FILTERS

Create and manage filters to notify you and others of pending ACH items, blocked items matching a ruleset, or make decisions on pending ACH items.

1

Checking (*0705)

No Filters

No associated email addresses

MANAGE BLOCK LIST

Identify incoming ACH items to stop from automatically processing for manual review.

BLOCK BY SEC CODE

Code: PPD

Applies to: Debits

2

Send Email: No

EDIT BLOCK LIST ITEM

Block List items will be stopped from automatically processing for **Checking (*705)** to allow manual review. To get started first select a Block List type.

3

Select a Block List item type

ITEM TYPE

SEC Code

Select SEC code to create a rule for

SEC CODE

PPD

Select transaction type(s) to apply rule to

TRANSACTION TYPE

Debits Only

Notify Via Email

Send notification email when an

4a

 matches this rule

DELETE BLOCK LIST ITEM

4b

YES

NO

SAVE ITEM

In the **Business Banking** tab, click **Positive Pay**.

1. Select an account.
2. Select a company.
3. To edit, make the necessary changes and click the **Save Item** button.
4. To delete a blocked company:
 - a. Click the **Delete Block List Item** button.
 - b. Click the **Yes** button.

Positive Pay: Filters

Manage Watch List

Identify incoming ACH items to be notified of via email. These items will process normally and will appear in the Transaction Review listing. There the items can be allowed to process or be returned by the financial institution.

FILTERS

Create and manage filters to notify you and others of pending ACH items, blocked items matching a ruleset, or make decisions on pending ACH items.

1

Checking (*0705)

No Filters

No associated email addresses

MANAGE WATCH LIST

+

2

Identify incoming ACH items to be notified of via email. These items will process normally and will appear in the Transaction Review listing. There the items can be allowed to process or be returned by the financial institution.

ADD WATCH LIST ITEM

×

Watch List items will be identified to send notifications via email for **Checking (*705)**. These transactions will process normally.

Select a Watch List item type

3

ITEM TYPE

Company ID

→

Enter a name to easily identify this company

COMPANY NAME

Enter the company's ID number

4

COMPANY ID

required

Select transaction type(s) to apply rule to

TRANSACTION TYPE

Debits Only

→

5

SAVE ITEM

In the **Business Banking** tab, click **Positive Pay**.

1. Select an account.
2. Click the **+** icon.
3. Use the drop-down to select a block list item type.
4. Enter the necessary information.
5. Click the **Save Item** button.

Manage Watch List

FILTERS

Create and manage filters to notify you and others of pending ACH items, blocked items matching a ruleset, or make decisions on pending ACH items.

1 **Checking (*0705)**
No Filters
No associated email addresses

MANAGE WATCH LIST +

Identify incoming ACH items to be notified of via email. These items will process normally and will appear in the Transaction Review listing. There the items can be allowed to process or be returned by the financial institution.

WATCH BY SEC CODE
Code: PBR
Applies to: Credits

2

EDIT WATCH LIST ITEM ✕

Watch List items will be identified to send notifications via email for **Checking (*0705)**. These transactions will process normally.

Select a Watch List item type

ITEM TYPE
SEC Code

3

Select SEC code to create a rule for

SEC CODE
PBR

Select transaction type(s) to apply rule to

TRANSACTION TYPE
Credits Only

4a

DELETE WATCH LIST ITEM

SAVE ITEM

DELETE WATCH LIST ITEM
You are about to delete this Watch List item. This action cannot be undone. Would you like to continue?

4b **YES** **NO**

In the **Business Banking** tab, click **Positive Pay**.

1. Select an account.
2. Select a watch item.
3. To edit, make the necessary changes and click the **Save Item** button.
4. To delete a blocked company:
 - a. Click the **Delete Watch List Item** button.
 - b. Click the **Yes** button.

Positive Pay: Filters

Reports

Creating a New Report

You can keep up with all the incoming and outgoing transactions within your accounts using the Reports feature. Viewing a report on certain transactions can prevent errors and make bookkeeping easy.

The screenshot shows the 'REPORTS' header with a '+' icon (1). Below it is a 'SELECT A REPORT TYPE' modal. The modal has a list of report categories: ACH REPORTS, ACTIVITY REPORTS, TAX REPORTS, and POSITIVE PAY REPORTS. Under ACH REPORTS, 'ACH Batches' is selected (2). The right panel shows the form for the selected report. It includes fields for 'IP Address Equals' (3), 'Country' (4), 'City Equals' (5), 'Region' (6), and 'Confirmation Number Equals'. Below these fields is a 'NEW REPORT NAME' field (7), a 'SAVE NEW REPORT' button (8), and a 'RUN REPORT' button (9).

In the **Documents & Settings** tab, click **Reports**.

1. Click the **+** icon.
2. Select the report you would like to run.
3. Fill out the necessary fields.
4. Enter a report name.
5. Click the **Save New Report** button to save the report.
6. Click the **Run Report** button to run the report. A PDF of your report will then download.

Reports

Running an Existing Report

REPORTS

+

Updated: Jul 29, 2021 8:26:35 AM

Test Account Report
Range: Last Month
Saved: 7/28/2021 4:09 PM

Activity
Account Activity

⋮

1

In the **Documents & Settings** tab, click **Reports**.

1. Click the  icon next to the report you would like to run and select "Run Report." A PDF of your report will then download.

Reports

Editing a Report

You can edit any existing report.

REPORTS

Updated: Jul 29, 2021 8:26:35 AM

Test Account Report

Range: Last Month

Saved: 7/28/2021 4:09 PM

Activity

Account Activity

⋮

1

VIEW/EDIT REPORT

ACTIVITY /

Test Account Report

Saved: 7/28/2021 4:09 PM / Range: Last Month

Report Name

REPORT NAME

Test Account Report

Account

ACCOUNT

Checking *0705

→

Date

DATE

Last Month

→

SAVE CHANGES

DELETE THIS REPORT

RUN REPORT →

2

3

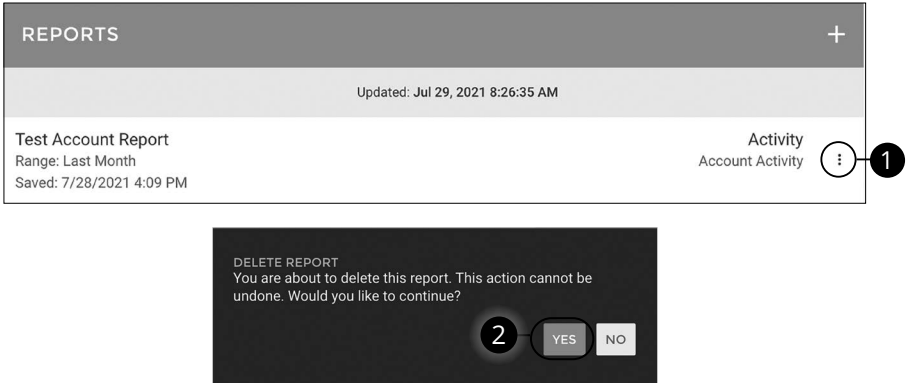
In the **Documents & Settings** tab, click **Reports**.

1. Click the ⋮ icon next to the report you would like to edit and select “Edit Report” to make changes to an existing report.
2. Make the necessary changes.
3. Click the **Save Changes** button when you are finished making changes.

Reports

Deleting a Report

When a report is no longer needed, you can delete the unnecessary report.



In the **Documents & Settings** tab, click **Reports**.

1. Click the  icon next to the report you would like to delete and select “Delete Report” to remove an existing report.
2. Click the **Yes** button to permanently remove the report.

Alerts

Alerts Overview

Stay on top of the transactions flowing to and from your accounts. When you create an alert through Online Banking, you specify the conditions that trigger that alert, so you stay on top of what's important to you.



In the **Documents & Settings** tab, click **Manage Alerts**.

- A.** Click the **+** icon to create an alert.
- B.** View your alerts and turn them on and off.
- C.** View previous alerts.

Custom Alerts

MY ALERTS
12 Enabled

PREVIOUS ALERTS

NEW ALERT

What type of alert would you like to create?

CUSTOM
Create customizable alerts

BUSINESS BANKING
Create business banking alerts

NEW CUSTOM ALERT

Choose an account to place an alert on:

- Checking *0705
- Checking *0800
- Checking *4485
- Savings *6767
- Loan *0500-20
- Loan *0500-500

NEW CUSTOM ALERT

ACCOUNT
Checking *0705

ALERT TYPE
Low Available Balance

BALANCE BELOW

When do you want to receive this alert?

ALERT TIME

What do you want to call this alert?

NAME

How do you want to receive this alert?

☒ Email
☐ Text (SMS)

EMAIL ADDRESS

Enabled

CREATE

In the **Documents & Settings** tab, click **Manage Alerts**.

1. Click the **+** icon.
2. Click the **Custom** button.
3. Select an account.
4. Use the drop-down to select an alert type.
5. Enter the required fields. Fields will vary based on the alert type selected.
6. Use the drop-down to select an alert time.
7. Enter a name for the alert.
8. Select a notification method.
9. Click the **Create** button.

Alerts: Alerts Overview

Business Banking Alerts

MY ALERTS
12 Enabled

PREVIOUS ALERTS

NEW ALERT

What type of alert would you like to create?

CUSTOM
Create customizable alerts

BUSINESS BANKING
Create business banking alerts

NEW BUSINESS BANKING ALERT

Choose an account to place an alert on:

- Checking *0705
- Checking *0800
- Checking *4485
- Loan *0222-200
- Savings *6767
- Loan *0500-20

CREATE COMPANY BASED ALERT →

NEW BUSINESS BANKING ALERT

ACCOUNT
Checking *0705

ALERT TYPE
ACH Batch Processed

AMOUNT GREATER THAN

What do you want to call this alert?

NAME

How do you want to receive this alert?

☐ Email

☐ Text (SMS)

EMAIL ADDRESS
erica@mmcompany.com

Enabled

Show Details

CREATE

In the **Documents & Settings** tab, click **Manage Alerts**.

1. Click the **+** icon.
2. Click the **Business Banking** button.
3. Select an account or click the **Create Company Based Alert** button to create a company based alert.
4. Use the drop-down to select an alert type.
5. Enter the required fields. Fields will vary based on the alert type selected.
6. Enter a name for the alert.
7. Select a notification method.
8. Click the **Create** button.

Security Alerts

We want you to feel confident while using Online Banking. To help you feel safe and in control, Security Alerts are implemented in your accounts to notify you immediately when security scenarios occur.

MY ALERTS

12 Enabled

1

+

PREVIOUS ALERTS

NEW ALERT

What type of alert would you like to create?

 CUSTOM
Create customizable alerts

 BUSINESS BANKING
Create business banking alerts

 SECURITY
Use alerts to watch for changes to your account

NEW SECURITY ALERT

3

ALERT TYPE
Login

4

4

5

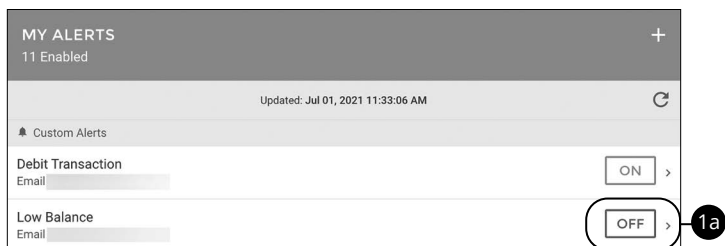
6

7

In the **Documents & Settings** tab, click **Manage Alerts**.

1. Click the **+** icon.
2. Click the **Security** button.
3. Select an alert type.
4. Enter the required fields. Fields will vary based on the alert type selected.
5. Enter a name for the alert.
6. Select a notification method.
7. Click the **Create** button.

Turning Alerts On and Off



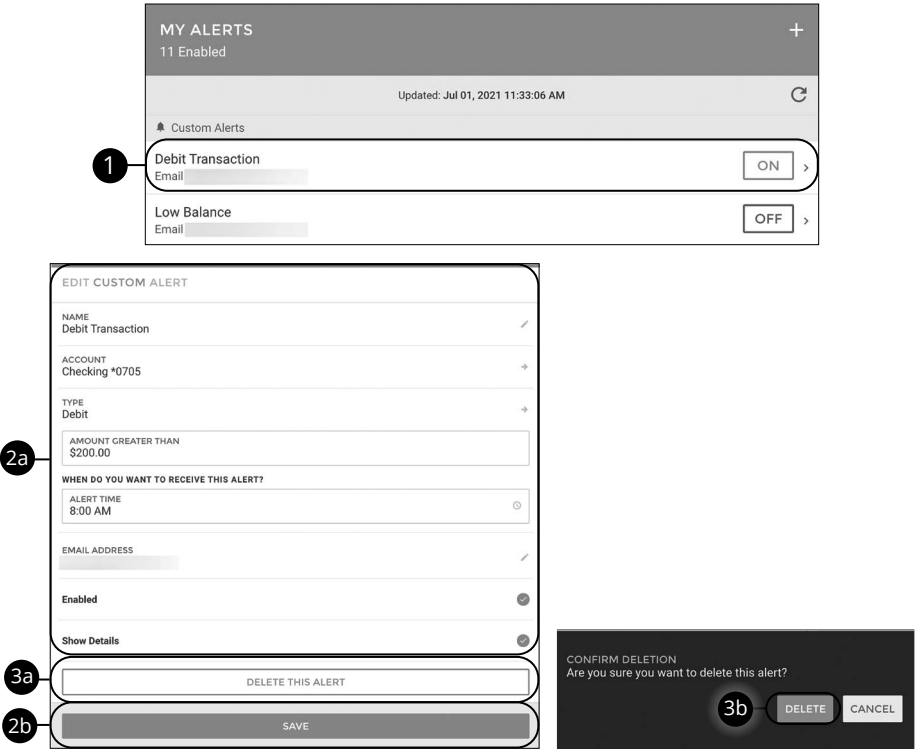
In the **Documents & Settings** tab, click **Manage Alerts**.

1. To turn an alert on:
 - a. Click the **Off** button next to the alert.
 - b. Click the **Turn On** button.
2. To turn an alert off:
 - a. Click the **On** button next to the alert.
 - b. Click the **Turn Off** button.

Alerts

Editing or Deleting Alerts

Quickly and easily edit or delete existing links.



In the **Documents & Settings** tab, click **Manage Alerts**.

1. Click an alert.
2. To edit an alert:
 - a. Make the necessary changes.
 - b. Click the **Save** button.
3. To delete an alert:
 - a. Click the **Delete This Alert** button.
 - b. Click the **Delete** button.

Alerts

Previous Alerts

View alerts previously sent to you.

MY ALERTS
12 Enabled

Updated: Jul 01, 2021 11:33:06 AM

Custom Alerts

Debit Transaction

Email

ON >

Low Balance

Email

OFF >

Security Alerts

Login Alert

Email

ON >

Card Travel Notification

Email

ON >

PREVIOUS ALERTS

Updated: Jul 01, 2021 11:33:07 AM

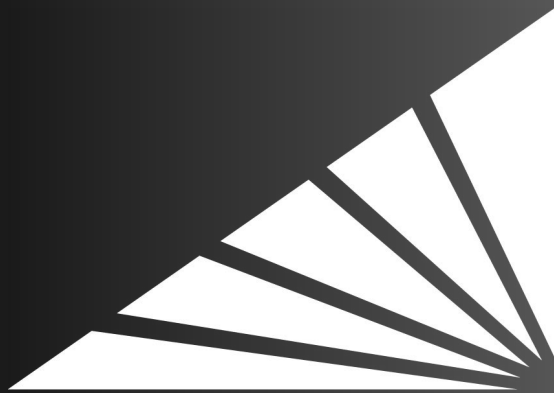
Login Alert

Jul 01, 2021
4:02 PM >

Load More ↓

In the **Documents & Settings** tab, click **Manage Alerts**.

1. Click an alert to view more details.



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