



TREASURY MANAGEMENT

user guide

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LOGGING ON

Logging On for the First Time

Cash users that have never logged on to access Online Banking's cash management features must take the following steps to create their cash management credentials and log on.

1. Select the single sign-on (SSO) enrollment link within the bank's SSO setup email.

CAUTION

If the link has expired, due to seven calendar days passing or a subsequent email invalidating the selected link, you receive the following message on the ACTIVATE ACCOUNT SCREEN: **Your enrollment link has expired. Please contact your financial institution for assistance.**

The ACTIVATE ACCOUNT screen appears.

2. Create your Online Banking username and password, and then select CONTINUE.

Online Banking ID Rules

- Must contain at least 1 letter
- May contain numbers
- May contain the following special characters: +_!\$&-
- Must be between 4 and 25 characters

Password Rules

- Must contain at least 1 letter
- May contain at least 1 number
- May contain the following special characters: +_!\$&-
- Must be between 8 and 25 characters
- Must not match or contain ID

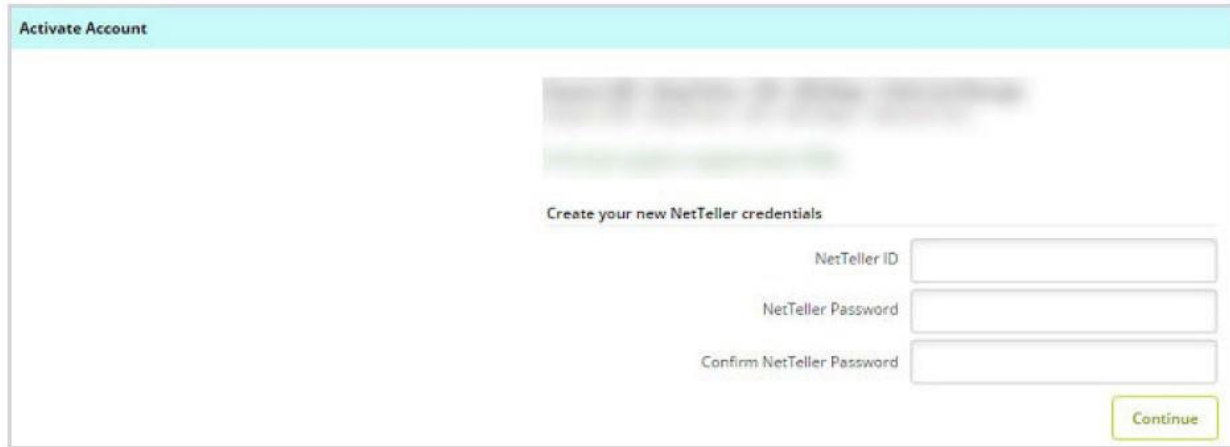


Figure 1: Activate Account

3. Review the terms and conditions.
4. Select IAGREE, and then select ACCEPT to proceed.
5. Select a watermark image, and then select SUBMIT.

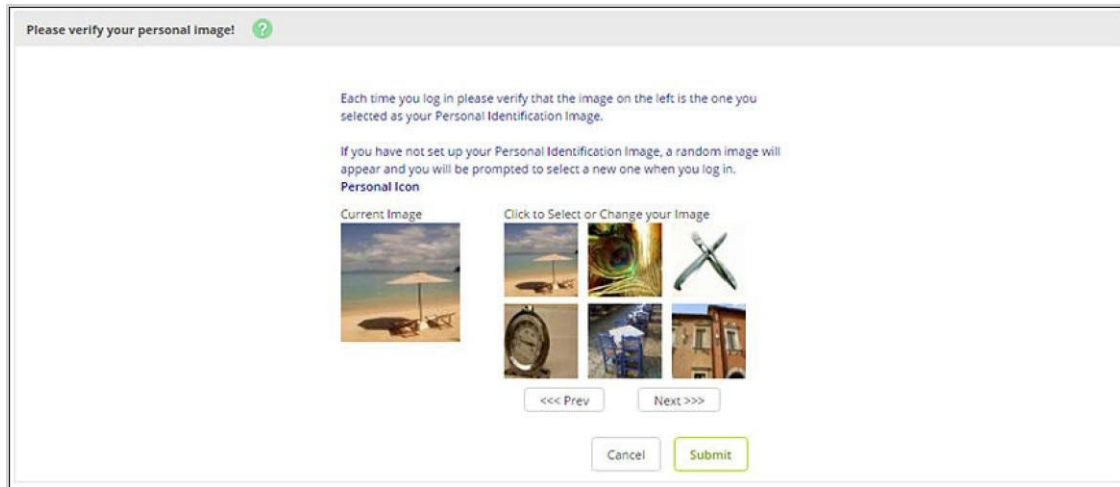


Figure 2: This image appears at all future logins and on all pages in Online Banking.

6. Select CONTINUE on the SECURITY FEATURES screen.
7. Select a question from each drop-down field, and then input an answer.

Verification Questions (required)

From now on we will monitor your use pattern and if we suspect it is not you logging in we will ask you to answer a few verification questions. Please take a moment to select one question from each of the three drop-down menus. Answers are not case sensitive.

Question One: What is your spouse's middle name?

Answer: Jane

Question Two: What was the name of your first pet?

Answer: Buddy

Question Three: Select Question. . .

Answer:

- Select Question. . .
- What is the first name of the youngest of your siblings?
- What was the make of your first car?**
- What is your youngest sibling's nickname?
- Which state did you first visit (outside the one you were born in)?
- What is your father's middle name?
- In which city did you meet your spouse?
- Which high school did your spouse attend?
- When is your father's birthday (MM/DD)?
- What is the first name of your mother's youngest sibling?
- In which city was your grandmother born (father's mother)?

Figure 3: Verification Questions

8. Select SUBMIT
9. Enter or verify the email address on file, and then select SUBMIT.

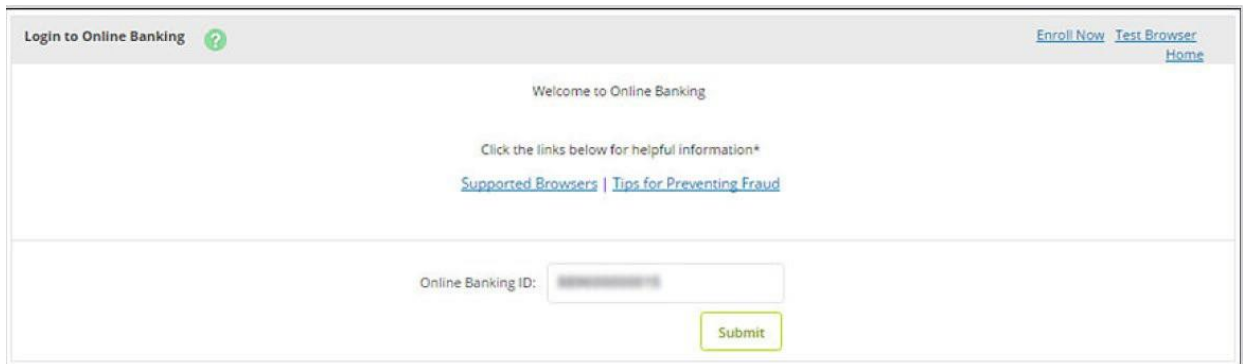
You have now successfully set up your cash management credentials.

For subsequent logins, access Online Banking's cash management features using the credentials you established.

Logging On to Online Banking's Cash Management

You must have created your cash management credentials before you can follow these steps.

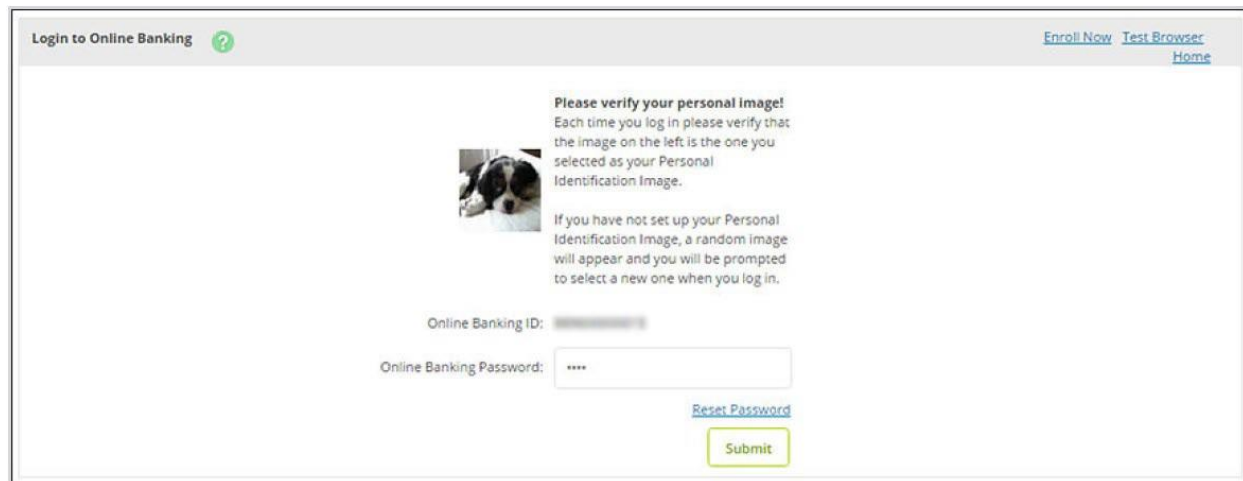
1. Enter the ID, and then select SUBMIT.



The screenshot shows the 'Login to Online Banking' page. At the top left, there is a header with a question mark icon. At the top right, there are links for 'Enroll Now', 'Test Browser', and 'Home'. The main content area says 'Welcome to Online Banking' and 'Click the links below for helpful information*' with links for 'Supported Browsers' and 'Tips for Preventing Fraud'. Below this, there is a form with the label 'Online Banking ID:' followed by a text input field containing a masked ID. To the right of the input field is a yellow 'Submit' button.

Figure 4: Online Banking ID Entry

2. Enter the password, and then select SUBMIT.



The screenshot shows the 'Login to Online Banking' page with a security verification step. It features a heading 'Please verify your personal image!' and a sub-heading 'Each time you log in please verify that the image on the left is the one you selected as your Personal Identification Image.' To the left of the text is a small image of a dog's face. Below the text, it says 'If you have not set up your Personal Identification Image, a random image will appear and you will be prompted to select a new one when you log in.' The form includes an 'Online Banking ID:' field (masked) and an 'Online Banking Password:' field (masked with asterisks). To the right of the password field is a blue 'Reset Password' link and a yellow 'Submit' button.

Figure 5: Online Banking Password Entry

You are now logged on to the Online Banking's Cash Management product.

SECURE TOKENS


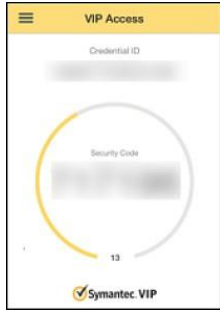

As an extra level of security, secure tokens provide an additional layer of authentication for your end users. During login, users are prompted to enter a six-digit code from their token device. If the user enters the wrong credential code or does not have their token, they are not able to log on to Online Banking.

Secure Token Devices

Three types of tokens are available for users to choose from:

- 🔗 Hard Tokens
- 🔗 Mobile Soft Tokens
- 🔗 Desktop Soft Tokens

The financial institution purchases hard tokens, and soft tokens are a free download.

Hard Tokens	Soft Tokens	
<p>Key Chain Token</p> <p>Physical token that is given to the end user.</p> 	<p>Mobile Device Access</p> <p>Virtual token that is downloaded to a mobile device. Search for VIP Access in your app store.</p> 	<p>Desktop Access</p> <p>Virtual token that is downloaded to a computer desktop. Find the instructions on how to download the desktop token at https://idprotect.vip.symantec.com</p> 

Registering a Token

1. Log on with your Online Banking username and password.

Notice

Single Sign-On (SSO) is required for Cash Management users.

2. Indicate if you have received your physical token or downloaded your virtual token.

Register your Secure Token:

Have you received or installed your Secure Token/Credential yet? If yes, please click **Yes** and follow the instructions to register your device. If no, click **No** to be prompted again during a future login.

Figure 6: Token Registration Confirmation

A message appears with how many days are left before your registration period ends if you have not received your token.

3. Enter the token Serial Number/Credential ID and six-digit Token/Credential Code.

NOTE

For hard tokens, the serial number is on the back of the token.

Register your Secure Token 

Enter the required information to register your Secure Token/
Credential.

If you have a plastic key fob, the **Serial Number** is on the white
sticker on the back after the letters S/N. If you are using a virtual
token, the **Credential ID** begins with 4 letters.

Please enter the serial number/credential ID exactly as it appears
on the device.

Serial Number/Credential ID

Token/Credential Code

Figure 7: Token Registration

4. Select Submit.

Register your Secure Token:

Congratulations! You have successfully registered your Secure Credential. You will be required to enter the code each time you access this system.

Figure 8: Token Registration Success Message

Once registered, the token must be used during each Online Banking login after entering your credentials.

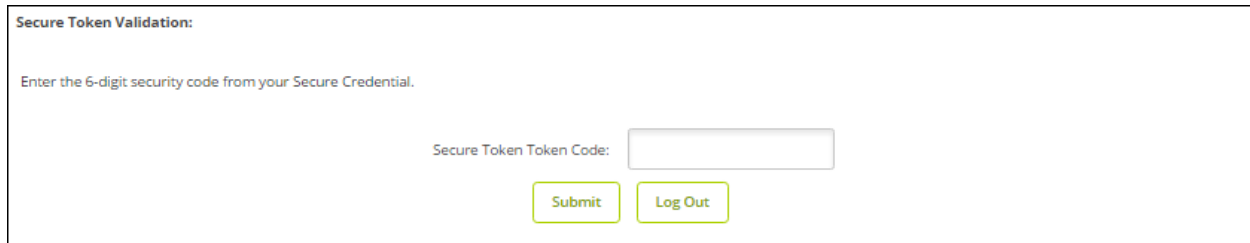
A screenshot of the "Secure Token Validation" screen. The screen has a white background with a thin black border. At the top left, it says "Secure Token Validation:". Below that, it says "Enter the 6-digit security code from your Secure Credential." In the center, there is a label "Secure Token Token Code:" followed by a white rectangular input field. Below the input field are two buttons: "Submit" and "Log Out", both with a yellow border and black text.

Figure 9: Token Credentials entry screen

Once your account has been enabled for secure tokens you will have 14 days to register the token.

NOTE

If the token is not registered within the 14-day period the token will become blocked. Once the token is blocked you will need to contact ChoiceOne Bank to have the token unblocked.

ACH

The ACH module allows you to pay or collect money from individuals or companies. For example, you could send a payroll file or collect monthly dues from individuals using ACH. ACH capabilities depend on your agreement with the bank.

ACH batches work as templates, so you can send the batch multiple times. After the batch is created, initiate it to send the information to your financial institution, which then originates the file.

There are multiple ways to create an ACH batch. You can enter the batch information manually or you can also import, which uses a combination of upload and manual.

Creating an ACH Batch: Manually

You can manually enter batch information into Online Banking by creating a batch header and then adding necessary transactions.

1. Go to [CASH MANAGER > ACH](#).
2. Select the desired company from the [CREATE A NEW BATCH](#) For drop-down list.
3. Complete the batch header information fields, and then select [SUBMIT](#).



Figure 10: Batch Header Screen

BATCH NAME

Enter the ACH batch name. This value distinguishes the batch for the Cash Management user's benefit when viewing batches on the *ACH Batch List* screen.

SEC CODE

Select the type of batch you are creating.

COMPANY

The ACH company for which the ACH batch is being created. This value prefills based on the associated value indicated in the bank system.

COMPANY ID

Enter the identification number for the ACH company, which is usually a tax ID.

DISCRETIONARY DATA

Enter the purpose of the ACH batch for the Cash Management user's and the financial institution's benefit.

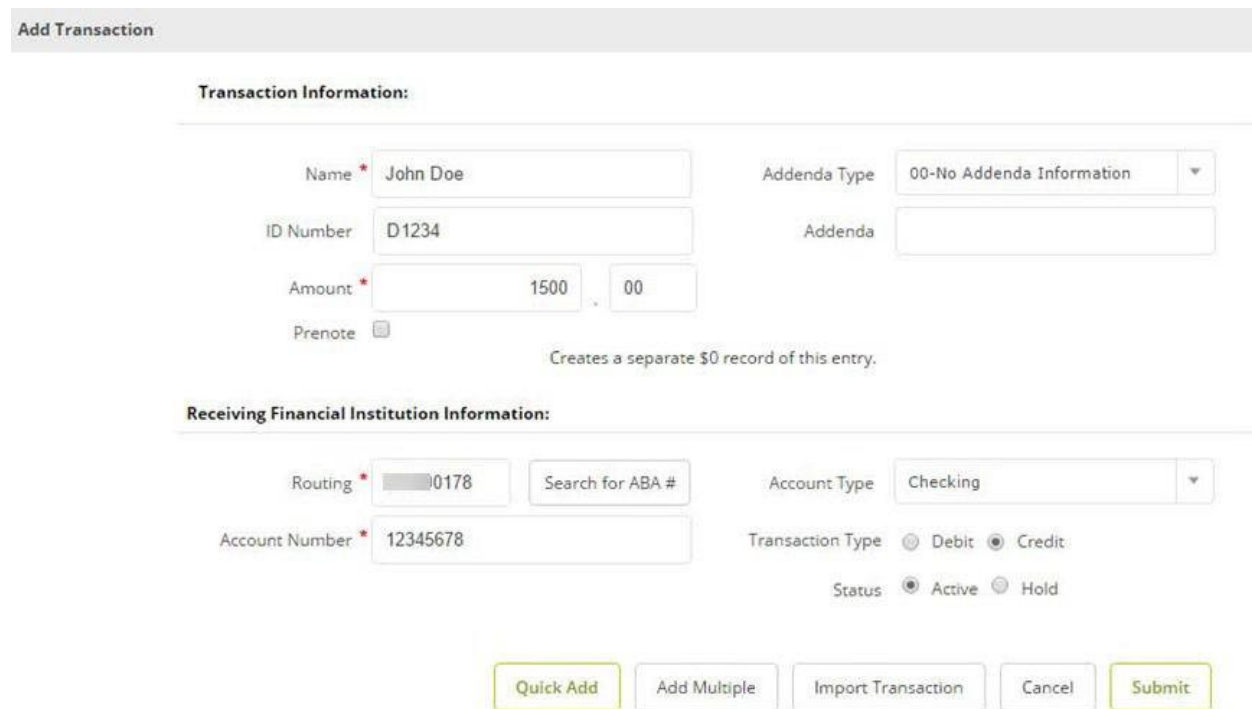
ENTRY DESCRIPTION

Enter the purpose of the ACH batch, which appears to the recipient.

RESTRICT BATCH

Select this check box to prevent Cash Management users without restricted batch access from viewing/working with the batch.

4. Complete the transaction information fields.



The screenshot shows the 'Add Transaction' form with the following fields and options:

- Transaction Information:**
 - Name: John Doe
 - ID Number: D1234
 - Amount: 1500.00
 - Addenda Type: 00-No Addenda Information
 - Addenda: (empty field)
 - Prenote: (with a tooltip: 'Creates a separate \$0 record of this entry.')
- Receiving Financial Institution Information:**
 - Routing: 0178 (with a 'Search for ABA #' button)
 - Account Number: 12345678
 - Account Type: Checking
 - Transaction Type: Debit, Credit
 - Status: Active, Hold

Buttons at the bottom: Quick Add, Add Multiple, Import Transaction, Cancel, Submit.

Figure 11: Transaction Entry Screen

NAME

Enter the recipient of the transaction.

ID NUMBER

Enter the recipient identification (e.g., employee number). This field is optional.

AMOUNT

Enter the dollar amount of the transaction.

PRENOTE

Select this check box to create a separate batch that contains a zero dollar, or test, transaction to verify the recipient's account information is correct.

ADDENDA TYPE

Select the type for the additional information to be transmitted with this record. This field is optional.

ADDENDA

Enter the additional information to be transmitted with this record. This field is optional.

ROUTING

Enter the receiving financial institution's routing number. A search option is also available.

ACCOUNT NUMBER

Enter the recipient's account number.

ACCOUNT TYPE

Select the type of receiving account. Checking or Savings.

NOTE

If the wrong Account Type is selected it could cause a delay in payment or a rejection of payment.

TRANSACTION TYPE

Select whether the transaction is a DEBIT or CREDIT. Credit is used for payroll and will deposit funds into the account. Debit is used for collections and will withdraw funds from the account.

STATUS

Select ACTIVE to include the transaction in the batch.

Select HOLD to prevent the transaction from being included within the batch totals.

Holding this transaction allows you to initiate the batch without including the transaction, if needed.

NOTE

Transaction amounts cannot be zero. You must enter an amount in the field. Although an amount is entered if the item is set to a held status it will not be included in the batch.

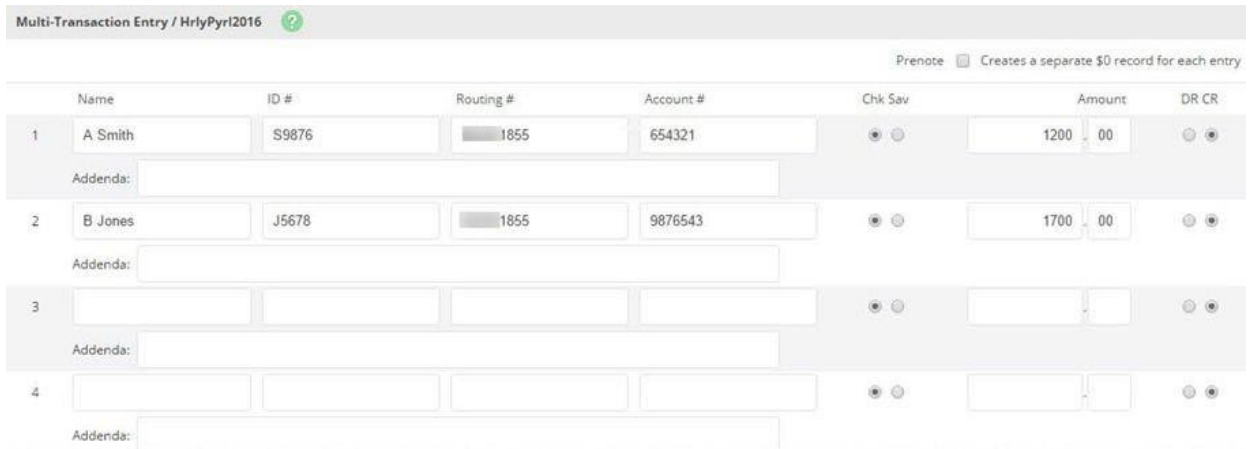
5. Select one of the following:

- Select QUICK ADD to save this record and enter a new record.

- ❓ Select ADD MULTIPLE to add up to 15 records to the batch. Complete the fields on this screen, and then select QUICK ADD to save your entered records and continue to add more.

NOTE

The page will time out after 10 minutes of inactivity. It is recommended that you save the transactions periodically to ensure data is saved.



Name	ID #	Routing #	Account #	Chk Sav	Amount	DR CR
1 A Smith	S9876	1855	654321	<input type="radio"/> <input type="radio"/>	1200.00	<input type="radio"/> <input type="radio"/>
Addenda:						
2 B Jones	J5678	1855	9876543	<input type="radio"/> <input type="radio"/>	1700.00	<input type="radio"/> <input type="radio"/>
Addenda:						
3				<input type="radio"/> <input type="radio"/>		<input type="radio"/> <input type="radio"/>
Addenda:						
4				<input type="radio"/> <input type="radio"/>		<input type="radio"/> <input type="radio"/>
Addenda:						

- ❓ Select IMPORT TRANSACTION to go to the Import Layout page to import a transaction file.

Quick Edit

Once a batch is created you can use that information for future batches using the Quick Edit function.

1. From the Options column, next to the desired batch, select QUICK EDIT
2. Edit the fields, as necessary
3. Select Save

Quick Delete

Users with delete capabilities can select multiple batches and delete all at once

1. Select the box next to the batch(S) you wish to delete
2. Select DELETE Selected
3. Review Batch
4. Select DELETE

Import Option

The import feature allows more flexibility when uploading ACH batches by using a combination of import and manual entry. The batch header information is manually entered, and the transactions are imported from a NACHA, CSV, fixed position, and tab-delimited file. These files contain transactions but no header or trailer information.

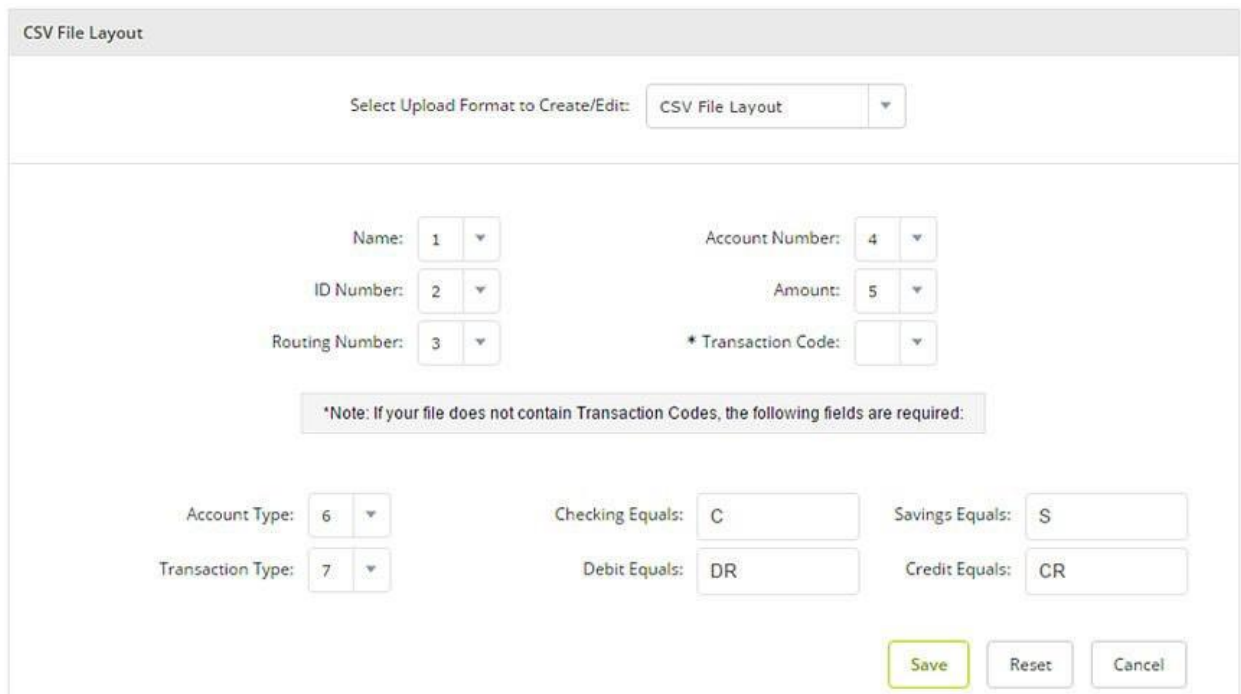
Establishing the Import Layout

Unlike NACHA files (which have a standard format), the information in a CSV, fixed position, and tab-delimited file varies. Before importing transactions, define where information is located in the file.

1. Go to CASH MANAGER > ACH > IMPORT LAYOUT.
2. Select the type of file being imported.
3. Complete the necessary fields to define where information is located in the file, and then select SAVE.

If you do not know the TRANSACTION CODE, then enter how the ACCOUNT TYPE and TRANSACTION TYPE are defined in the file.

The import layout for the ACH batch is established. Examples of the import layouts:



The screenshot shows a web form titled "CSV File Layout". At the top, there is a dropdown menu labeled "Select Upload Format to Create/Edit:" with "CSV File Layout" selected. Below this, there are several input fields for defining the layout: "Name:" (dropdown 1), "Account Number:" (dropdown 4), "ID Number:" (dropdown 2), "Amount:" (dropdown 5), "Routing Number:" (dropdown 3), and "* Transaction Code:" (dropdown). A note box states: "*Note: If your file does not contain Transaction Codes, the following fields are required:". Below the note, there are fields for "Account Type:" (dropdown 6), "Transaction Type:" (dropdown 7), "Checking Equals:" (text input C), "Savings Equals:" (text input S), "Debit Equals:" (text input DR), and "Credit Equals:" (text input CR). At the bottom right, there are three buttons: "Save" (highlighted in green), "Reset", and "Cancel".

Figure 12: The CSV and Tab-Delimited Layout

Fixed Position File Layout

Select Upload Format to Create/Edit: Fixed Position File Layout ▼

	Begin	End		Begin	End
Name:	1	30	Account Number:	37	47
ID Number:	31	36	Amount:	57	67
Routing Number:	48	56	* Transaction Code:		

*Note: If your file does not contain Transaction Codes, the following fields are required:

	Begin	End	Checking Equals:	C	Savings Equals:	S
Account Type:	68	68	Debit Equals:	DR	Credit Equals:	CR
Transaction Type:	69	70				

Save Reset Cancel

Figure 13: The Fixed Position Layout

Importing Transaction to a New Batch

1. Go to CASH MANAGER > ACH.
2. Select the desired company for CREATE A NEW BATCH FOR.
3. Complete the fields, and then select IMPORT RECORD.
4. Select the IMPORT FILE TYPE:
 - NACHA File
 - CVS File
 - Fixed Position File
 - Tab-Delimited File

Import File - HrlyPyr12016 ?

Select the type of file you want to import to identify the field and position placement of your file. Once this layout is established, this format will be the default for imported files of this type.

Enter the name of the file you wish to import (some browsers will provide a Browse button to help you find the file). Click the Import button. If you are consistently having trouble importing your ACH import file, you may want to try another importing method by clicking [here](#).

Import File Type:

CSV File
▼

Choose File Sample ACH Import without Offset.csv

Import

Figure 14: Import File

5. Select the desired file, and then select IMPORT.

After the File's status changes to Uploaded, the batch appears on the Batch List page.

Importing Transaction to an Existing Batch

1. Go to CASH MANAGER > ACH > BATCH LIST.
2. Locate and select the existing batch from THE ACH BATCH LIST that you want to import.
3. Select IMPORT from the SELECT OPTION drop-down list.

ACH Batch List ?										Total Batches 3		View 10 20 50 100			
Create a new batch for: Select Company ▼															
Status	Batch Name	Type	Company	Process Date	Debit	Credit	Recurring	Scheduled Date							
<input type="checkbox"/>	Ready	Payroll_2016	PPD	TRAIN O	03/01/2016	\$0.00	\$4,500.00	Semi-Monthly	06/15/2016					Select option... ▼	
<input type="checkbox"/>	Ready	January Payroll	PPD	Chihuahua Rescue	09/16/2014	\$1,650.00	\$1,650.00	None						Select option... View Download Edit Quick Edit Copy Import Delete Initiate	
<input type="checkbox"/>	Ready	HrlyPyr12016	PPD	Trainer Co.		\$0.00	\$5,400.00	None							
					Total	\$1,650.00	\$11,550.00								
Select All										Delete Selected		Initiate Selected			

Figure 15: Select Option

4. Select the file type.



Select the type of file you want to import to identify the field and position placement of your file. Once this layout is established, this format will be the default for imported files of this type.

Enter the name of the file you wish to import (some browsers will provide a Browse button to help you find the file). Click the Import button. If you are consistently having trouble importing your ACH import file, you may want to try another importing method by clicking [here](#).

Import File Type:

CSV File

Choose File Sample ACH Import without Offset.csv Import

Figure 16: Select file type

5. Select the file, and then select IMPORT.

After the file's status changes to UPLOADED, the batch will appear on the BATCH LIST screen.

Initiate a Batch

To initiate batches, the cash user must have the INITIATE ACH entitlement.

1. Go to CASH MANAGER > ACH > BATCH LIST.
2. Choose a situation, and follow the corresponding steps.

Situation	Steps
Initiating a One-Time Batch	<ol style="list-style-type: none"> 1. Locate and select the desired batch 2. Select <u>Initiate</u> form the <u>SELECT OPTION</u> drop-down list 3. Complete the <u>SELECT EFFECTIVE DATE</u> and <u>SELECT OFFSET ACCOUNT</u> fields. 4. Select <u>INITIATE</u>
Initiating Multiple One-Time Batches	<ol style="list-style-type: none"> 1. Locate and select the desired batches. 2. Select <u>INITIATE SELECTED</u>. 3. Complete the <u>SELECT EFFECTIVE DATE</u> and <u>SELECT OFFSET ACCOUNT</u> fields for each batch. 4. Select <u>INITIATE</u>.

Initiating Same Day ACH Batches	<ol style="list-style-type: none"> 1. Locate and select the desired batches. 2. Select <u>INITIATE SELECTED</u>. 3. Select Same Day ACH in the <u>SELECT EFFECTIVE DATE</u> drop-down menu. 4. Complete the <u>SELECT OFFSET ACCOUNT</u> fields for Each batch, if applicable 5. Select <u>INITIATE</u>. 6. Select <u>OK</u> on the Same Day ACH Confirmation Dialog box.
Initiating a Recurring Batch	<ol style="list-style-type: none"> 1. Locate and select the desired batches. 2. Select <u>INITIATE</u> . 3. Complete the necessary fields. Note- Additional fields may appear depending on the Frequency selection 4. Select Initiate

One-Time Batch

Initiate Batch ?
Total Transactions 4 View 10 | 20 | 50 | 100 | All | Search

Batch Name: HrlyPyr12016	SEC Code: PPD
Company: Trainer Co.	Company Id: 7151515151
Discretionary Data: PAYROLL	Entry Description: PAYROLL
Restrict Batch <input type="checkbox"/>	

Name	ID Number	Account	Routing	Amount	CR/DR	Held
C Adams	C7890	45678	1855	\$1,000.00	CR	
John Doe	D1234	12345678	0178	\$1,500.00	CR	
B Jones	J5678	9876543	1855	\$1,700.00	CR	
A Smith	S9876	654321	1855	\$1,200.00	CR	

Total Debits: \$0.00 Total Credits: \$5,400.00

Select Effective Date:

Select Offset Account:

Reset amounts to \$0.00 after processing batch:

Multiple One-Time Batches

ACH Batch List Total Batches 3 View 10 | 20 | 50 | 100

Create a new batch for:

Status	Batch Name	Type	Company	Process Date	Debit	Credit	
<input checked="" type="checkbox"/>	Ready HrlyPyr12016	PPD	Trainer Co.		\$0.00	\$5,400.00	Select option...
<input type="checkbox"/>	Ready January Payroll	PPD	Chihuahua Rescue	09/16/2014	\$1,650.00	\$1,650.00	Select option...
<input checked="" type="checkbox"/>	Ready Payroll_2016	PPD	TRAIN O	03/01/2016	\$0.00	\$4,500.00	Select option...
					Total \$1,650.00	\$11,550.00	

Multiple One-Time Batches- Quick Initiate

Quick Initiate Apply Effective Date to all Batch records?

Batch	Type	CompanyName	Reset Records*	Debit	Credit	Effective Date	Offset Account
HrlyPyr12016	PPD	Trainer Co.	<input type="checkbox"/>	\$0.00	\$5,400.00	Thursday, May 26, 2016	CK 1102
Payroll_2016	PPD	TRAIN O	<input type="checkbox"/>	\$0.00	\$4,500.00	Monday, June 6, 2016	xxxxxxxxxxxx4567 I
* Reset amounts to \$0.00 after processing batch				Total \$0.00	\$9,900.00		

NOTE.

The system will automatically validate routing numbers. If a routing number is incorrect the user will receive an error.

Recurring Batch

Initiate Batch ?
Total Transactions 4 View 10 | 20 | 50 | 100 | All | Search

Batch Name: Payroll_2016	SEC Code: PPD
Company: TRAIN C	Company Id: 123456789
Discretionary Data: PAYROLL	Entry Description: PAYROLL
Restrict Batch <input type="checkbox"/>	

Name	ID Number	Account	Routing	Amount	CR/DR	Held
S [redacted]	C9878	123456	[redacted] 1855	\$1,750.00	CR	
John Doe	D1234	1234567E	[redacted] 1855	\$1,500.00	CR	
Jane Doe	D9876	54321	[redacted] 1855	\$1,500.00	CR	
Mary Smith	S3456	4567890	[redacted] 1855	\$1,500.00	CR	
Total Debits: \$0.00				Total Credits: \$6,250.00		

Select Effective Date:

Frequency:

Month Day: Initiate on last processing day of the month.

Start Date:

Expiration Date: This payment has no expiration date.

Select Offset Account:

Reset amounts to \$0.00 after processing batch:

Batch Approval

The Full ACH Control entitlement determines if dual control is required when creating and initiating a batch. If you have the Full ACH Control entitlement, then you are able to initiate batches that you create. Otherwise, a second cash user must initiate the batches you create.

To send a batch for approval, select the THIS BATCH IS READY FOR APPROVAL check box from the EDIT or QUICK EDIT screen.

Edit Batch ? Total Transactions 5 View 10 | 20 | 50 | 100 | All | Search

Batch Name * SEC Code PPD
 Company Company Id *
 Discretionary Data Entry Description *
 Restrict Batch

Name	ID Number Δ	Account	Routing	Amount	CR/DR	Held		
name	123456	1234567	12345679	\$25.00	CR		Edit	Delete
think	123456	1234	1234	\$25.00	CR		Edit	Delete
name	123	1234567	12345679	\$25.00	CR		Edit	Delete
think	123456	122222	1234	\$25.00	CR		Edit	Delete
barb	123456	11111	12345679	\$100.00	DR		Edit	Delete

Total Debits \$100.00 Total Credits \$100.00

This batch is ready for approval

Figure 17: Edit Batch screen highlighting Ready for Approval checkbox

Quick Edit ? Total Transactions 5 View 10 | 20 | 50 | Search

Batch Name _Jen SEC Code PPD
 Company Company Id 1234
 Discretionary Data ACH PAYROLL Entry Description ACH
 Restrict Batch

Name	ID Number Δ	Amount	Account	Routing	DR CR	Held	Prenote	
name		<input type="text" value="25"/> <input type="text" value="00"/>	1234567	12345679	<input type="radio"/> <input checked="" type="radio"/>	<input type="checkbox"/>	<input type="checkbox"/>	Show Addenda
think	123456	<input type="text" value="25"/> <input type="text" value="00"/>	1234	1234	<input type="radio"/> <input checked="" type="radio"/>	<input type="checkbox"/>	<input type="checkbox"/>	Show Addenda
name	12312	<input type="text" value="25"/> <input type="text" value="00"/>	1234567	12345679	<input type="radio"/> <input checked="" type="radio"/>	<input type="checkbox"/>	<input type="checkbox"/>	Show Addenda
think	123456	<input type="text" value="25"/> <input type="text" value="00"/>	122222	1234	<input type="radio"/> <input checked="" type="radio"/>	<input type="checkbox"/>	<input type="checkbox"/>	Show Addenda
barb	123456	<input type="text" value="100"/> <input type="text" value="00"/>	11111	12345679	<input checked="" type="radio"/> <input type="radio"/>	<input type="checkbox"/>	<input type="checkbox"/>	Show Addenda

Total Debits \$100.00 Total Credits \$100.00

This batch is ready for approval

Figure 18: Quick Edit screen highlighting Ready for Approval checkbox

ACH Batch List Total Batches 76 View 10 20 50 100									
Create a new batch for: <input type="text" value="Select Company"/>									
Status	Batch Name	Type	Company	Process Date	Debit	Credit	Recurring	Scheduled Date	
Approval Pending	patricks	PPD	VACUUMS		\$0.00	\$3.39	None		Select option...
Approval Pending	dual control tst	PPD	VACUUMS		\$0.00	\$5.55	None		Select option...
Initiated	corporate	CTX	clinic	04/14/2017	\$0.00	\$9.00	None		Select option...

Figure 19: Batches with Approval Pending status

Once a batch is in the APPROVAL PENDING status, the system sends an alert to all cash users who have opted to receive the ACH Batch Pending Approval alert. A user with batch initiation capabilities is able to log on to Online Banking and initiate the batch.

Working with Prenote Transactions

Prenote transactions allow you to send a test transaction to verify that the recipient's account information is correct before sending a credit or debit transaction.

1. Go to CASH MANAGER > ACH > BATCH LIST.
2. Locate and select the desired batch, and then select EDIT from the SELECT OPTION Drop down list.
3. Select ADD TRANSACTION.
4. Complete the transaction information fields.

TIP

Enter *0.01* into the AMOUNT field because Online Banking does not allow zero-dollar transactions.

5. Select the PRENOTE check box, and then select HOLD for the STATUS field. When HOLD is selected, this transaction is not included in the batch if the batch is Initiated.

Add Transaction ?

Transaction Information:

Name * S [redacted] Addenda Type 00-No Addenda Information ▾

ID Number [redacted] 78 Addenda [redacted]

Amount * [redacted] 0 . 01

Prenote Creates a separate \$0 record of this entry.

Receiving Financial Institution Information:

Routing * [redacted] 1855 Search for ABA # Account Type Checking ▾

Account Number * 123456 Transaction Type Debit Credit

Status Active Hold

Quick Add
 Add Multiple
 Import Transaction
 Cancel
 Submit

Figure 20: Prenote Checkbox

6. Select SUBMIT.

The transaction has been added to the batch but is not included in the batch totals.

7. Return to the BATCH LIST page.

A new batch appears beginning with PNT. This label indicates if the prenote batch was created by Online Banking. INITIATE this batch to send the prenote transaction.

ACH Batch List ? Total Batches 4 View 10 | 20 | 50 | 100

Create a new batch for: Select Company ▾

Status	Batch Name	Type	Company	Process Date	Debit	Credit	
<input type="checkbox"/>	Ready PNT-Payroll_2016	PPD	TRAIN O		\$0.00	\$0.00	Select option... ▾
<input type="checkbox"/>	Ready Payroll_2016	PPD	TRAIN O	03/01/2016	\$0.00	\$4,500.00	Select option... ▾
<input type="checkbox"/>	Ready January Payroll	PPD	Chihuahua Rescue	09/16/2014	\$1,650.00	\$1,650.00	Select option... ▾
<input type="checkbox"/>	Ready HrylPyr12016	PPD	Trainer Co.		\$0.00	\$5,400.00	Select option... ▾
					Total \$1,650.00	\$11,550.00	

Select All
 Delete Selected
 Initiate Selected

Figure 21: Prenote Batch is highlighted

8. Select QUICK EDIT from the SELECT OPTIONS drop-down list for the prenote batch.
9. Modify the dollar amount as needed, and then clear HELD.

10. Select **SAVE**.

Name	ID Number	Amount	Account	Routing	DR CR	Held	Prenote
S...	78	0.01	123456	1855	○ ●	<input checked="" type="checkbox"/>	<input type="checkbox"/>
John Doe	D1234	1500.00	12345678	1855	○ ●	<input type="checkbox"/>	<input type="checkbox"/>
Jane Doe	D9876	1500.00	54321	1855	○ ●	<input type="checkbox"/>	<input type="checkbox"/>
Mary Smith	S3456	1500.00	4567890	1855	○ ●	<input type="checkbox"/>	<input type="checkbox"/>

Total Debits \$0.00 Total Credits \$4,500.00

Save Return

Figure 22: Held item

Download a Batch

The download feature allows you to copy batch information into a PDF or a NACHA file. Download the batch in PDF format to maintain a printed or electronic record of initiated batches.

Download Batch - Payroll_2016

Select a download format: List(PDF)

Select a field to sort by: Customer Name

Select sorting order: Ascending Descending

Submit Return

Figure 23: Download Option

Notice

Downloading batch information as a NACHA file is useful if the batch was manually created. If a manually entered batch is deleted, the batch information must be manually re-entered (deleted batches cannot be recovered). However, if the batch was saved as a NACHA file, that NACHA file can be uploaded back into Online Banking.



Download Batch - Payroll_2016 ?

Select a download format: NACHA

Submit Return

Figure 24: Download NACHA file

Copy a Batch

The copy feature allows you to copy existing batch information into a new batch. Copying a batch is useful if you are creating a new batch and most of the batch information is in an existing batch. For example, if you were to give your employees a bonus, your employees may already be set up in your payroll batch.



Copy Batch - Payroll_2016 ?

New batch name * Bonus_2016

Submit Cancel

Figure 25: Batch copy

Delete a Batch

Delete batches that are no longer used. Deleted batches cannot be recovered. If a batch is accidentally deleted, then you must re-upload or manually re-enter all batch information.

There are two ways to delete a batch:

2 Select **DELETE** from the **SELECT_OPTION** drop-down list, and then select **DELETE** on the next screen.

The screenshot shows the 'ACH Batch List' interface. At the top, it says 'Total Batches 73' and 'View 10 | 20 | 50 | 100'. Below this is a 'Create a new batch for:' section with a 'Select Company' dropdown. The main part of the interface is a table with the following columns: Status, Batch Name, Type, Company, Process Date, Debit, Credit, Recurring, and Scheduled Date. The table contains several rows of data, including 'Tax FD tuesday', 'Tax FD Jack Henry', 'Tax FD Lenny', and 'Tax FD NET code'. A dropdown menu is open on the right side of the table, with 'Delete' highlighted. Below the table, there are buttons for 'Select All', 'Delete Selected', and 'Initiate Selected'. The page number 'Page 2 of 2' is also visible.

Figure 26: Delete from the Select Options drop down list

2 Select multiple batches, select **DELETE SELECTED**, and then select **DELETE** on the next screen.

This screenshot is similar to the previous one, but with checkboxes selected next to the first three rows of the table. The 'Delete Selected' button at the bottom right is highlighted with a red box. The rest of the interface, including the table headers and the 'Initiate Selected' button, remains the same.

Figure 27: Delete multiple batches

Making Tax Payments

* Your company must be registered with EFTPS to use this option.

Note

Same day tax payments are not allowed.

1. Go to **CASH MANAGER > ACH > TAX PAYMENT**.
2. Complete the tax payment fields, and then select **SUBMIT**.

Add Tax Payment ?

Pay To	Federal		▼
Category	Tax FD	Payroll Taxes	
Routing Number	6000	Lookup	
Company Name	Chihuahua Rescue ▼		
Tax Period	03/16	mm/yy	
Tax Code	105 - Employer's Quarterly Tax Return Federal Tax Deposit ▼		
Taxpayer ID	123456789		
Amount	\$300.00		
Pay From Account	CK 073 ▼		
Tax Information ID 1	1	Amount	\$100.00
Tax Information ID 2	2	Amount	\$50.00
Tax Information ID 3	3	Amount	\$150.00

Figure 28: Tax Payments Screen

PAY TO

Select FEDERAL.

BATCH

Enter a name to distinguish the tax payment batch for the customer's benefit.

ROUTING NUMBER

Select LOOKUP to select the routing number associated with the financial institution that receives the tax payment.

COMPANY NAME

Select the ACH company name.

TAX PERIOD

Select the month and year for the tax period.

TAX CODE

Enter the code to indicate the tax payment type.

TAXPAYER ID

Enter the company's Employer Identification Number (EIN).

AMOUNT

Enter the dollar amount of the transaction.

AMOUNT TYPE CODE

Enter the associated amount type. Select [LOOKUP](#) to see available amount type code options.

PAY FROM ACCOUNT

Select the account to debit for the offset transaction.

TAX INFORMATION ID 1

Enter the amount designated for Social Security. This field is optional.

TAX INFORMATION ID 2

Enter the amount designated for Medicare. This field is optional.

TAX INFORMATION ID 3

Enter the amount designated for withholding. This field is optional.

Viewing ACH History

Batch information is viewable after the batch is originated.

1. Go to [CASH MANAGER](#) > [ACH](#) > [HISTORY](#).
2. Review the columns.



Initiated	Effective	Batch	Type	Company	Debits	Credits	Offset Account	Recurring	Confirmation Number
03/01/2016	03/21/2016	Payroll_2016	PPD	TRAIN O	\$0.00	\$4,500.00	xxxxxxxxxxxx4567 D	Semi-Monthly	View

Figure 29: ACH History

INITIATED

The date the batch was initiated.

EFFECTIVE

The effective date for the batch.

BATCH

The name given to the batch.

TYPE

The SEC associated with the batch.

COMPANY

The ACH company name.

DEBITS

The total batch debits.

CREDITS

The total batch credits.

OFFSET ACCOUNT

The offset account for the batch.

DETAILS

Select [VIEW](#) to view additional batch details and all column information on the [ACH RECORD LIST](#).

CONFIRMATION NUMBER

The designated confirmation number for the batch.

Status Codes

READY

The batch has been created and is ready to be updated, changed, initiated or deleted.

INITIATED

The batch has been sent to ChoiceOne Bank and is waiting to be transmitted to the ACH processor terminal. During the status, a batch cannot be edited or deleted until it has been processed and returned to a ready status.

PROCESSED

ChoiceOne Bank has processed the ACH batch and it can no longer be updated until the end of day. The batch returns to a Ready status after end of day.

UPLOADED

The ACH batch information was uploaded directly from another accounts software system using the ACH upload feature.

APPROVAL PENDING

The ACH batch has been marked ready for review and approval. Another authorized Cash Management user must approve/initiate the ACH batch file.

SEARCH OPTION

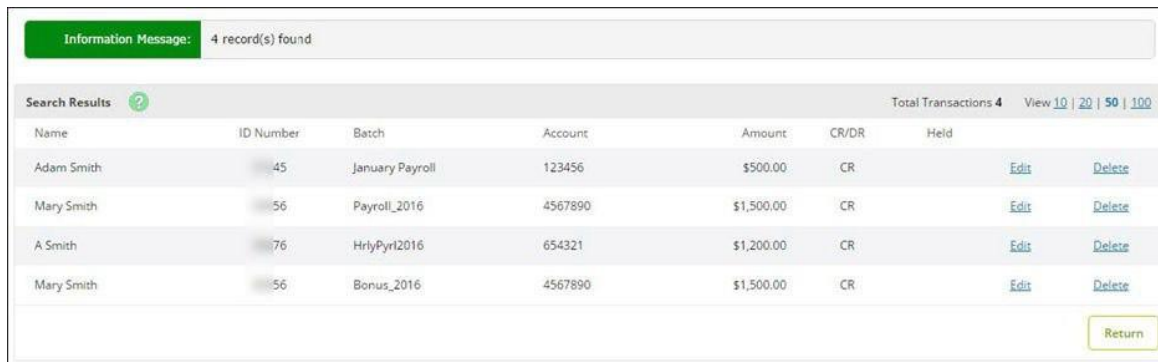
Use the Search option to locate a specific type of transaction or a specific user. Use this option at CASH MANGER>ACH in the search Records section. Enter the necessary search criteria, and then select SEARCH.



The screenshot shows a search form titled "Search Records" with a help icon. It contains several input fields: "Name" (with "smith" entered), "ID Number", "Batch", and "Amount" (with a decimal separator). There are also two checkboxes: "Prenote" and "Held", both of which are currently unchecked. A "Search" button is located at the bottom right of the form.

Figure 30: SEARCH OPTION

Once the search is complete, an information message telling you how many results were found and the search results appear. You can modify or delete batches from this screen.



The screenshot shows a search results page. At the top, a green information message states "4 record(s) found". Below this is a table with the following columns: Name, ID Number, Batch, Account, Amount, CR/DR, and Held. There are also links for "Edit" and "Delete" for each row. The table contains four rows of data. At the bottom right, there is a "Return" button.

Name	ID Number	Batch	Account	Amount	CR/DR	Held		
Adam Smith	45	January Payroll	123456	\$500.00	CR		Edit	Delete
Mary Smith	56	Payroll_2016	4567890	\$1,500.00	CR		Edit	Delete
A Smith	76	HrlyPyr12016	654321	\$1,200.00	CR		Edit	Delete
Mary Smith	56	Bonus_2016	4567890	\$1,500.00	CR		Edit	Delete

Figure 31: SEARCH RESULTS

Note

Transactions in a batch with an Initiated or Processed status cannot be modified or deleted until the batch returns to the Ready Status.

WIRES

The wires module allows you to send money to an individual or company. Your ability to use wires depends on your agreement with ChoiceOne Bank. Create wire instructions before sending wires. These instructions serve as a template that can be used once or multiple times. After creating a wire, you transmit the wire to ChoiceOne Bank, which then sends out the wire.

Creating Wire Instructions: Domestic Wires

1. Go to CASH MANAGER > WIRES > EDIT/ADD.
2. Select the desired account from the CREATE A NEW WIRE FROM drop-down list.



View Range: 10 | 20 | 50 | 100

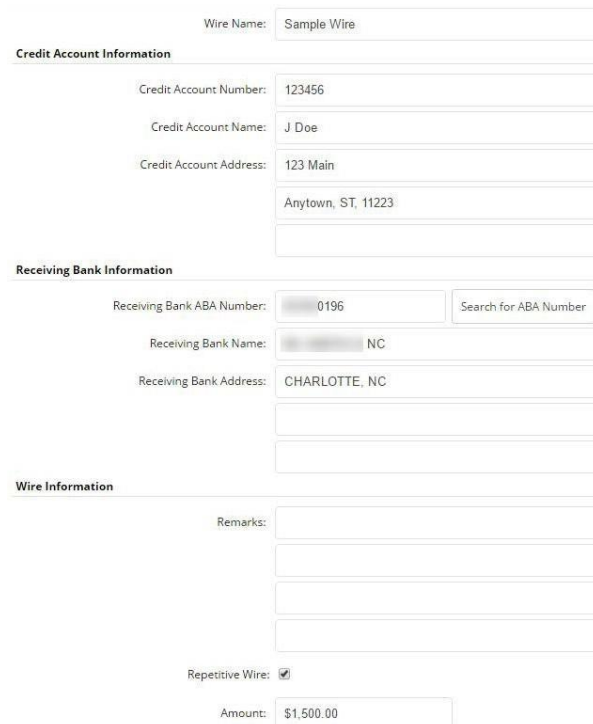
View wires for: Reg DDA

Create a new wire from: Select option...

Wire Name	Sequence	Status	Amount	Rep Code	Account Number	Receiving FI
	1	Ready	\$2,000.00			

Figure 312: Create a new wire from Drop Down List

3. Complete the following fields, and then select SUBMIT.



Wire Name: Sample Wire

Credit Account Information

Credit Account Number: 123456

Credit Account Name: J Doe

Credit Account Address: 123 Main
Anytown, ST, 11223

Receiving Bank Information

Receiving Bank ABA Number: 0196 Search for ABA Number

Receiving Bank Name: NC

Receiving Bank Address: CHARLOTTE, NC

Wire Information

Remarks:

Repetitive Wire:

Amount: \$1,500.00

Figure 323: Wire Entry Fields

WIRE NAME

Enter a descriptive name for the wire. This value appears on the various wire listing screens.

CREDIT ACCOUNT NUMBER

Enter the account to receive the wired funds.

CREDIT ACCOUNT NAME

Enter the name on the account receiving the wired funds.

CREDIT ACCOUNT ADDRESS

Enter the address of the recipient for the wired funds.

RECEIVING BANK ABA NUMBER

Enter the routing number of the financial institution where the wire is sent. Select [SEARCH FOR ABA NUMBER](#) to search for a financial institution. Selecting an ABA from the search option populates all remaining [RECEIVING BANK INFORMATION](#) fields.

RECEIVING FI NAME

Enter the name of the financial institution where the wire is being sent.

RECEIVING FI ADDRESS

Enter the address of the financial institution where the wire is being sent, including the city, state, and ZIP.

REMARKS

Enter special instructions for the wire. These remarks appear to the wire recipient.

REPETITIVE WIRE

Select this option if the wire being created is used as a repetitive or template wire. Repetitive or template wires can be used repeatedly.

AMOUNT

Enter the dollar amount of the wire.

Managing Wires

1. Go to [CASH MANAGER](#) > [WIRES](#) > [EDIT/ADD](#).
2. Select one of the following:
 - [SINGLE/REPETITIVE](#) - edit a single wire or template
 - [RECURRING/FUTURE-DATED](#) - edit recurring or future-dated wires

Edit/Add Wires List View Range: 10 | 20 | 50 | 100

View wires for: Payroll

Single/Repetitive Wires		Recurring/Future-Dated Wires								
Wire Name	Sequence	Status	Amount	Rep Code	Recurring	Effective Date	Account Number	Receiving FI		
	1	Ready	\$1000.00		Weekly	06/16/2016			Edit	Delete
	2	Ready	\$1500.00		Monthly	07/01/2016			Edit	Delete

Figure 34: Wires list

3. Select the desired account from the VIEW WIRES FOR drop-down list.
4. Choose a situation and complete the corresponding steps.

Situation	Steps
Editing a Wire	<ol style="list-style-type: none"> 1. Select <u>EDIT</u>. 2. Modify the wire instructions. 3. Select <u>SUBMIT</u>.
Deleting a Wire	<ol style="list-style-type: none"> 1. Select <u>DELETE</u>. 2. Select <u>SUBMIT</u>.

Transmit Wire

Transmitting an Immediate Single Wire

1. Go to CASH MANAGER > WIRES.
2. Select TRANSMIT WIRES.
3. Select the desired account from the VIEW WIRES FOR drop-down list.
4. Locate and select the desired wire, and then select TRANSMIT.

Transmit Wires List View Range: 10 | 20 | 50 | 100 | All

View Wires for: CK 073

Wire Name	Sequence	Status	Amount	Rep	Account Number	Receiving FI	
<input type="checkbox"/> SampleWire	880	Ready	\$500.00	No	123456	BANK	Transmit

1

Figure 335: Transmit Wires List

5. Set the EFFECTIVE DATE field to the current date.
6. Enter the WIRE PASSWORD, and then select TRANSMIT.

Transmit Wire Transfer From CK 073 (Non-Repetitive) ?

General Wire Information

Wire Name: SampleWire
Debit Account: CK 073 (Non-Repetitive)

Credit Account Information

Account #/Type: 123456 / Demand
Name: 123 Main
Address: Anytown, ST 12345

Receiving Bank Information

ABA Number: 3638
Name: BANK
Address: AL

Wire Information

Repetitive Code:
Amount: \$500.00
Remarks:

Date Information

Effective Date: 05/20/2016

Wire Password: ****

Figure 36: Transmit Wire screen

Transmitting a Future-Date Single Wire

Transmitting a Future-Dated Single Wire

1. Go to CASH MANAGER > WIRES.
2. Select TRANSMIT WIRES.
3. Select the desired account from the VIEW WIRES FOR drop-down list.
4. Locate and select the desired wire, and then select TRANSMIT.

Transmit Wires List							View Range: 10 20 50 100 All
View Wires for: CK 073							
Wire Name	Sequence	Status	Amount	Rep	Account Number	Receiving FI	
<input type="checkbox"/> SampleWire	880	Ready	\$500.00	No	123456	BANK	
Transmit							
1							

Figure 37: Transmit Wires List

5. Select the date for the wire to process from the EFFECTIVE DATE field.
6. Enter the WIRE PASSWORD, and then select TRANSMIT.

Transmit Wire Transfer From CK 073 (Non-Repetitive)

General Wire Information

Wire Name: SampleWire
Debit Account: CK 073 (Non-Repetitive)

Credit Account Information

Account #/Type: 123456 / Demand
Name: 123 Main
Address: Anytown, ST 12345

Receiving Bank Information

ABA Number: 3638
Name: BANK
Address: Anytown, ST 12345

Wire Information

Repetitive Code:
Amount: \$
Remarks:

Date Information

Effective Date: 05/20/2016

Wire Password:

Figure 38: Transmit Wires screen

Transmitting an Immediate Repetitive Wire

1. Go to CASH MANAGER > WIRES.
2. Select TRANSMIT Templates.
3. Select the desired account from the VIEW WIRE FOR drop down list.
4. Locate and select the desired wire, and then select TRANSMIT.

Transmit Templates List							View Range: 10 20 50 100 All
View Wires for: CK 073							
Wire Name	Sequence	Status	Amount	Rep	Account Number	Receiving FI	
<input type="checkbox"/> Smith	1	Ready	\$100.00	Y	123456	[REDACTED]	
<input type="checkbox"/> Sample Wire	2	Ready	\$1,500.00	Y	123456	[REDACTED] NC	
1							Transmit Selected

5. Enter the WIRE PASSWORD, and then select TRANSMIT

Transmit Wire Transfer From CK 073 (Repetitive)

General Wire Information

Wire Name: Smith
Debit Account: CK 073 (Repetitive)

Credit Account Information

Account #/Type: 123456 / Demand
Name: Mary Smith
Address: 123 Main
Lenexa, KS 66214

Receiving Bank Information

ABA Number: 1343
Name: [REDACTED]
Address: LAKEVILLE, CT

Wire Information

Repetitive Code: 0001
Amount: \$100.00
Remarks: Travel with wire

Date Information

Effective Date: 05/20/2016

Recurring Information

Frequency: None

Wire Password:

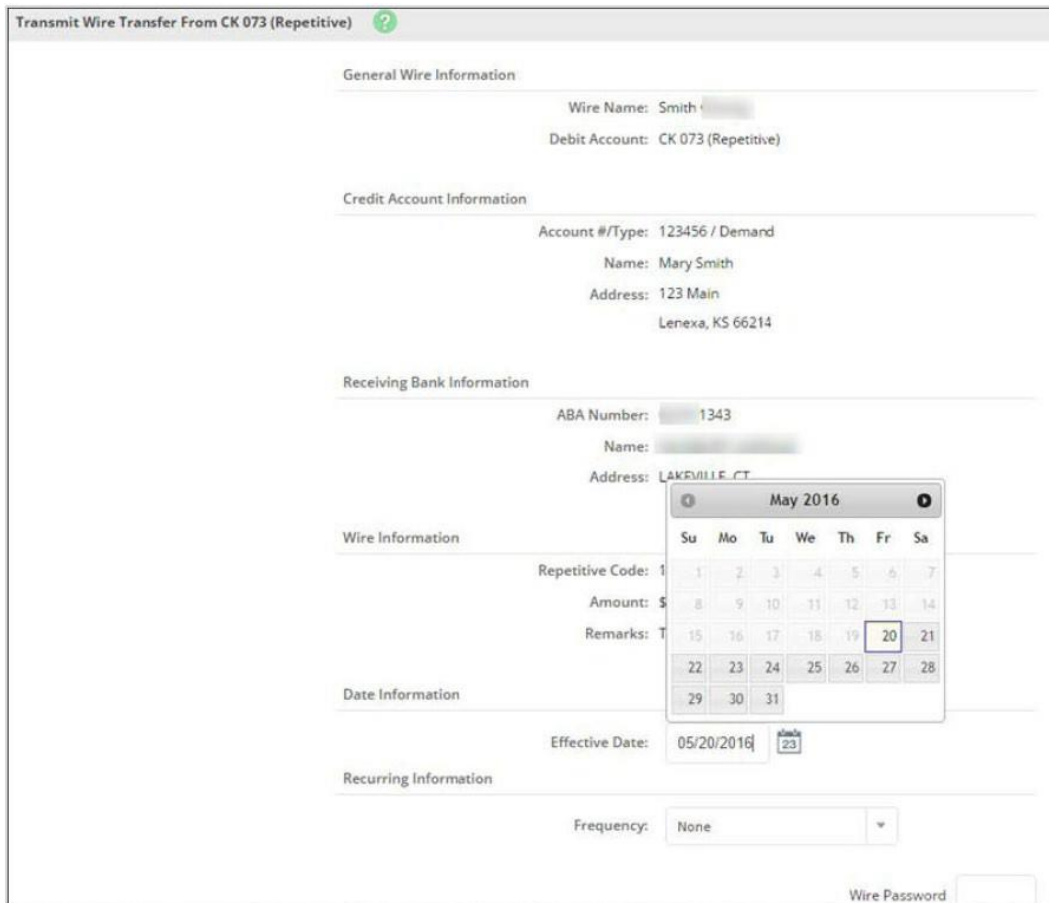
Transmitting a Future-Dated Repetitive Wire

1. Go to CASH MANAGER > WIRES.
2. Select TRANSMIT TEMPLATES.
3. Select the desired account from the VIEW WIRE FOR drop down list.
4. Locate and select the desired wire, and then select TRANSMIT.



Wire Name	Sequence	Status	Amount	Rep	Account Number	Receiving FI	
<input type="checkbox"/> Smith	1	Ready	\$100.00	Y	123456		Transmit
<input type="checkbox"/> Sample Wire	2	Ready	\$1,500.00	Y	123456	NC	Transmit

5. Enter the WIRE PASSWORD, and then select TRANSMIT.



Transmit Wire Transfer From CK 073 (Repetitive)

General Wire Information
 Wire Name: Smith
 Debit Account: CK 073 (Repetitive)

Credit Account Information
 Account #/Type: 123456 / Demand
 Name: Mary Smith
 Address: 123 Main
 Lenexa, KS 66214

Receiving Bank Information
 ABA Number: 1343
 Name:
 Address: LAKEVILLE, CT

Wire Information
 Repetitive Code: 1
 Amount: \$
 Remarks: T

Date Information
 Effective Date: 05/20/2016

Recurring Information
 Frequency: None

Wire Password

Transmitting a Recurring Wire

1. Go the CASH MANAGER> WIRE
2. Select TRANSMIT TEMPLATES.
3. Select the desired account from the VIEW WIRES FOR drop-down list.
4. Locate and select the desired wire, and then select TRANSMIT.

Transmit Templates List View Range: 10 20 50 100 All						
View Wires for: CK 073						
Wire Name	Sequence	Status	Amount	Rep	Account Number	Receiving FI
<input type="checkbox"/> Smith	1	Ready	\$100.00	Y	123456	NC
<input type="checkbox"/> Sample Wire	2	Ready	\$1,500.00	Y	123456	NC
1						Transmit Selected

5. Determine the frequency of the wire.
 - Weekly
 - Bi-Weekly
 - Monthly
 - Semi-Monthly
 - Quarterly
 - Annually
 - Semi-Annually
6. If desired, select RETAIN TEMPLATE AFTER SCHEDULING AS RECURRING to save a separate template of the wire.
7. Enter the WIRE PASSWORD, and then select TRANSMIT.

ABA Number: 0196
 Name: NC
 Address: CHARLOTTE, NC

Wire Information

Repetitive Code: 0001
 Amount: \$1,500.00
 Remarks:

Date Information

Effective Date: 05/20/2016

Recurring Information

Frequency: Monthly
 Month Day: 15 Transmit on last processing day of the month.
 Start Date: 06/15/2016 Wire scheduled for non-business days will be sent before or after the non-business day based on bank settings.
 Note: Recurring wire cannot start today.
 Expiration Date: 12/15/2016 This payment has no expiration date.

Retain Template After
 Scheduling as Recurring: Yes No

Wire Password

Transmitting a Dual Control Wire

1. Go to [CASH MANAGER > WIRES](#).
2. Choose a situation and follow the corresponding steps.

Situation	Steps
First Cash User	<ol style="list-style-type: none"> 1. Select TRANSMIT WIRES for a single wire or TRANSMIT TEMPLATES for repetitive wires. 2. Select the desired account from the VIEW WIRES FOR drop-down list. 3. Locate and select the desired wire, and then select TRANSMIT. 4. Enter the WIRE PASSWORD, and select APPROVE. A message appears indicating the wire requires dual control. The wire appears in the <i>Approval</i> status until the second cash user transmits the wire.
Second Cash User	<ol style="list-style-type: none"> 1. Select TRANSMIT WIRES.

2. Locate and select the wire in Approval status, and select TRANSMIT.
3. Enter the WIRE PASSWORD, and then select TRANSMIT.

Remarks:

Date Information

Effective Date: 05/20/2016 

**This wire requires two-person authorization before it can be transmitted.
Enter your Wire Password and select Approve to begin this process.**

Wire Password

Figure 39: Dual Control Message for Initial/Fist Cash User


Transmit Wires List 							View Range: 10 20 50 100 All
View Wires for: CK 073							
Wire Name	Sequence	Status	Amount	Rep	Account Number	Receiving FI	
<input type="checkbox"/> SampleWire	880	Approval	\$500.00	No	123456	BANK	
1							Transmit

Figure 40: Approval Status for Second Cash User

Wire History

Use the WIRE HISTORY option to view processed Online Banking wires.


Wire History for Transmitted Date Range 04/06/2014 to 05/20/2016 										View Range: 7 Days 15 Days 30 Days Search
View Wire Activity for: CK 073										
Wire Name:	Transmitted:	Effective:	Amount:	Rep Code:	Recurring:	Receiving Account Number:	Beneficiary Name:	Receiving FI:	OMAD:	
Smith	09/16/2014	09/16/2014	\$100.00	0001	None	123456	Mary Smith			
Smith	09/16/2014	09/16/2014	\$100.00	0001	None	123456	Mary Smith			
Edwardsville	09/16/2014	09/16/2014	\$100.00	0003	None	112233	Mary Smith			

Figure 41: Wire history screen

POSITIVE PAY (ARP)

ARP stands for Account Reconciliation Process. Positive Pay helps you reconcile your check ledger against the checks currently clearing your account.

Use the **Positive Pay** option to:

- 🔗 Review exception items
- 🔗 Download reconciliation files
- 🔗 Edit the file upload format
- 🔗 Upload Positive Pay files
- 🔗 View and modify ACH exceptions and filters

Reviewing Exception Items

Exception items are checks that attempt to clear but do not match your list of issued checks. Review these items and mark them for pay or return.

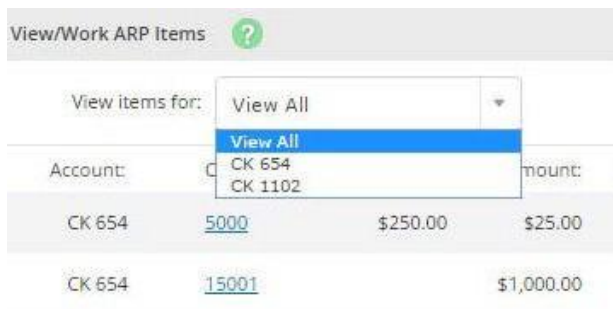
1. Go to CASH MANAGER > ARP > ARPPosPAY.



Account	Check	Issued Amount	Paid Amount	Issued Date	Payee	Reason	Pay	Return	Protected
CK 654	4232	\$56.89	\$56.89	04/26/2016	ABC Company	Invalid Amount	<input type="radio"/>	<input type="radio"/>	Correction Details
CK 654	4234	\$56.89	\$56.89		White Flower Shop	Not Issued	<input type="radio"/>	<input type="radio"/>	Correction Details

Figure 42: Positive Pay screen

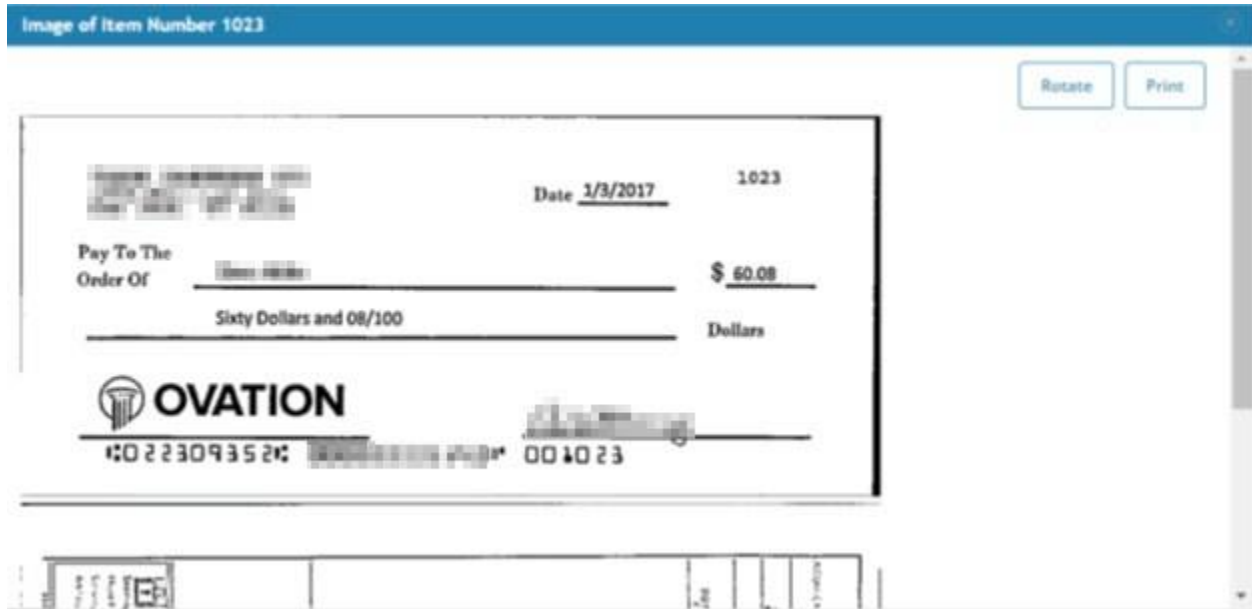
2. Use the VIEW ITEMS FOR drop-down list to view all accounts or a specific account.



Account	Check	Issued Amount	Paid Amount	Amount
CK 654	5000	\$250.00	\$25.00	
CK 654	15001			\$1,000.00

Figure 43: View Items For drop-down list

3. Use the available additional information to determine whether to pay or return an exception.
4. Select the check number (if available) to view images of the front and back of the check.



5. Select DETAILS to view additional information about the item, including the exception reason.

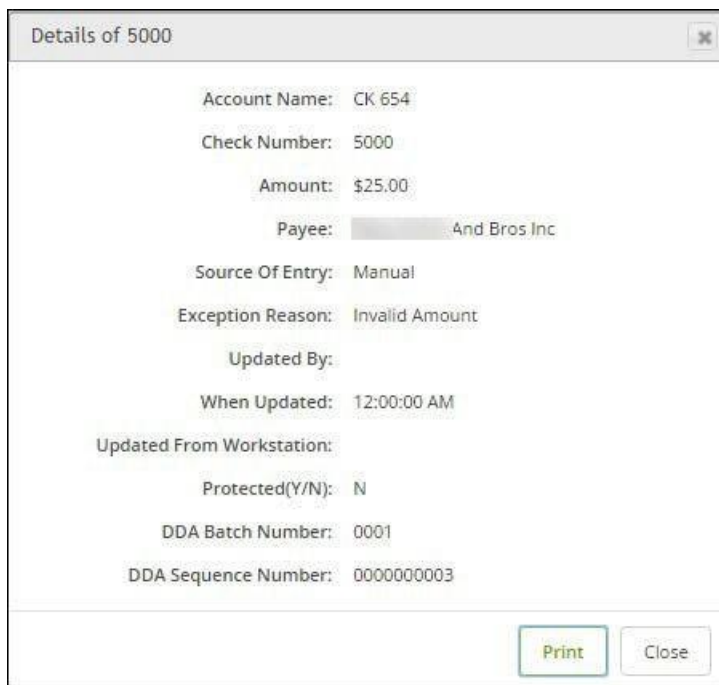


Figure 44: Details of an item

6. Select CORRECTION if the exception was caused by an encoding error. This link allows you to send a message to ChoiceOne Bank indicating the error and the correct information.

The screenshot shows a 'Correction Request' window with the following fields:

- ENCODING ERROR**
 - Account #: 654
 - Date Posted: 5/23/16
 - Posted Check #: 5000
 - Correct Check #:
 - Incorrect Amount: 25.00
 - Correct Amount: 250.00
 - Payee: and Bros.
- DUPLICATE CHECK REQUEST**
 - Account #:
 - Date Posted:
 - Check #:
 - Amount Posted:
 - Payee:
 - Phone Number:
 - Comments:

Buttons: Submit, Cancel

Figure 45: Correction screen

7. From the *View/Work ARP Items* list, select PAY or RETURN for the item.

TIP

If you are performing the same action to every item on the screen, then select PAY ALL or RETURN ALL. During the start/stop time for working check and ACH exceptions (item is not in protected status), select RESET to revert the selections to what was previously established. Outside of the start/stop time for working check exceptions (item is in protected status), PAY ALL, RETURN ALL, and RESET are disabled and SUBMIT does not appear.

8. Select SUBMIT.

Downloading Reconciliation Files

View and download reconciliation files created by your financial institution in Online Banking. These files may contain information such as cleared and outstanding items.

1. Open the [DOWNLOAD ARP FILES](#) screen.



Figure 46: [Download ARP Files](#) screen

2. Use the [VIEW DOWNLOADS FOR](#) drop-down list to select the account to view files for.
3. Select the desired file, select [DOWNLOAD](#), and then follow the instructions to view or save the information.

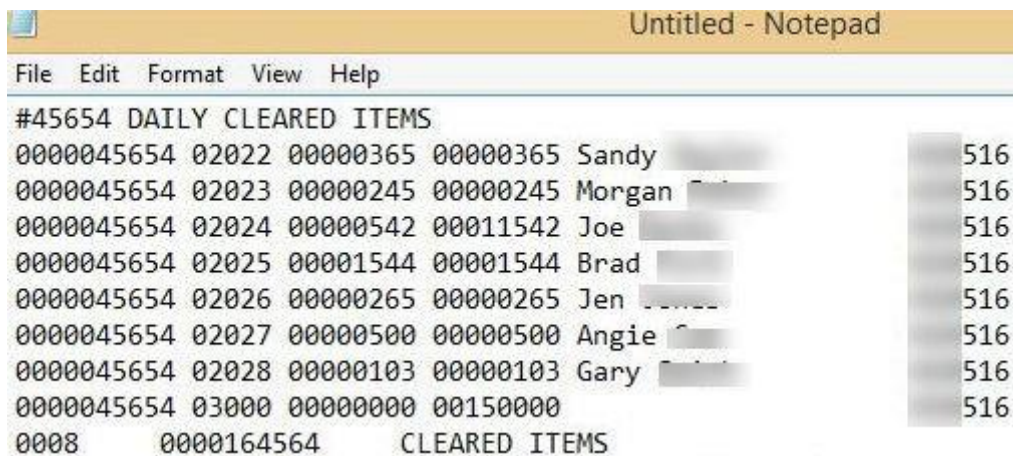


Figure 47: [Downloaded ARP file](#)

Editing File Upload Format

Before uploading a delimited or fixed position file to Online Banking, you must establish an upload format.

Upload formats tell the system where certain information is contained within the file's fields.

There are two ways to create a delimited file. You can separate the fields with a comma (,), dash (-), semicolon (;), or tab indent. You can also create delimited files in Microsoft® Excel® by saving the file with a .CSV extension.

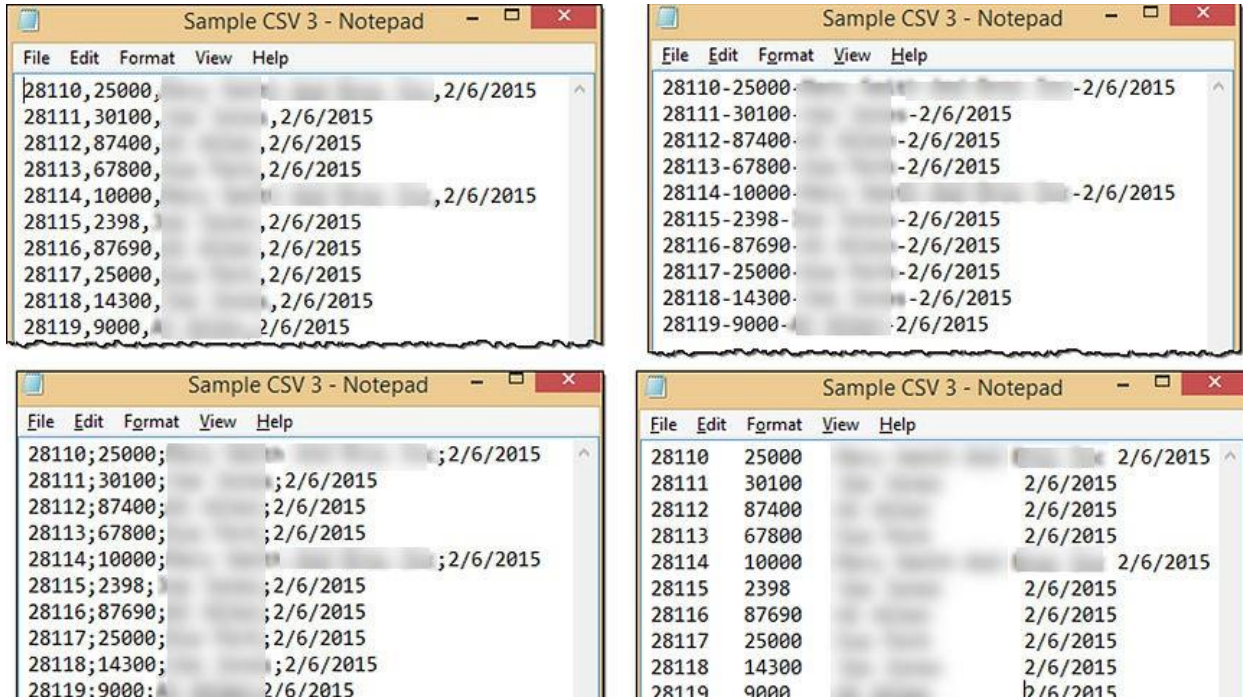


Figure 48: Sample CSV files with a variety of delimiters

Information in a fixed position file is in a specific position of a line. In this example, the issue date begins at position 1 and ends at position 6, and the item number begins at position 8 and ends at position 11.

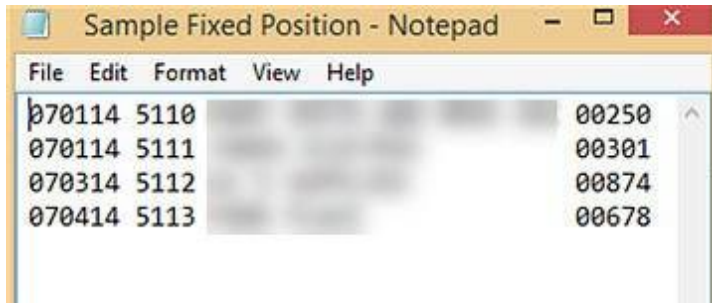


Figure 49: Fixed Position file

1. Open the Edit ARP Upload Format screen.
2. Select the desired format from the SELECT UPLOAD FORMAT TO EDIT drop-down list.

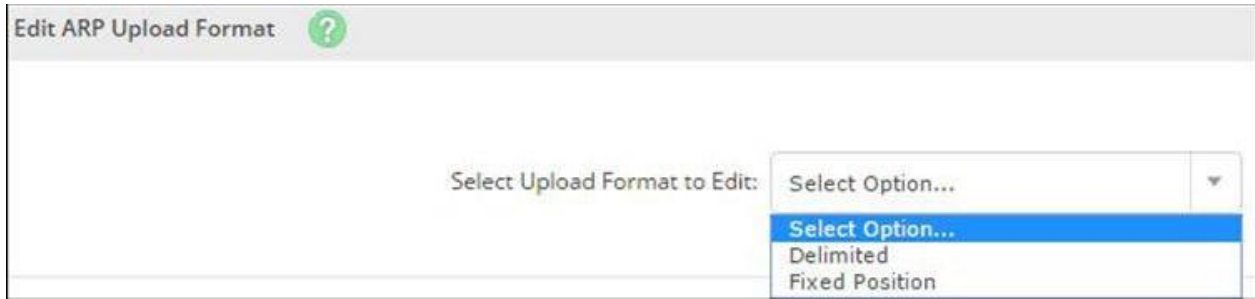


Figure 50: Edit ARP, Select Upload Format screen

3. Select whether you are creating a format or editing an existing one from the SELECT [FORMAT TYPE] FORMAT TO EDIT drop-down list.

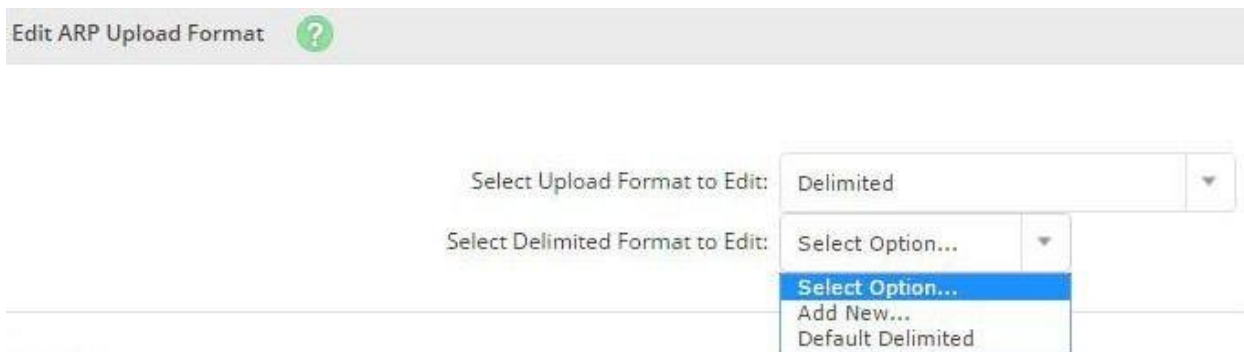


Figure 5134: Edit ARP, Select Option...

4. Complete the necessary fields for your selected upload format, and then select SAVE.

Upload Format Fields

Complete the following fields based on the type of upload format you are editing.

DELIMITED FORMATS

Based on the file you are uploading, select the location of and complete the following fields.

NOTE

Not all fields that appear on the ADD NEW DELIMITED FILE UPLOAD FORMAT screen are required.

Add New Delimited File Upload Format:

Format Name:

Account Number:

Account Type:

Debit / Credit:

Item Number:

Item Amount:

Issue Date:

Void Date:

Payee:

Payee Address 1:

Payee Address 2:

Payee Address 3:

Payee Address 4:

Void Indicator:

Stop Indicator:

Amount Format:

Field Delimiter:

Text Qualifier:

Chk: Sav: Christmas Club: GL:

Debit Indicator: Credit Indicator:

Date Format:

Date Format:

Yes Indicator:

Yes Indicator:

Figure 52: Add New Delimited File Upload Format screen

Format Name

Enter the name of the format. Because you can create multiple formats, enter a unique format name.

Add New Delimited File Upload Format:

Format Name:

Figure 53: Format Name

Date Format

If your file contains a date, then select how the date appears.

The screenshot shows a form with several dropdown menus. On the left, there are fields for 'Issue Date' (set to 3), 'Void Date' (set to Select), 'Payee' (set to 4), and four 'Payee Address' fields (all set to Select). On the right, a 'Date Format' dropdown menu is open, displaying a list of date formats: yyymmdd, yyddmm, mmddyy, mmyydd, ddmmyy, ddyymm, yyddd, dddyy, yyyyddd, dddyyyy, yyyyymmdd, yyyyddmm, **mmddyyyy** (highlighted in blue), and ddmmyyyy.

Figure 354: Date format selection

Void Indicator

If your file contains voided items, then enter an indicator for those items. For example, enter V or VOID to indicate void items.

The screenshot shows a form with two dropdown menus. The first is labeled 'Void Indicator' and is set to '9'. The second is labeled 'Yes Indicator' and is set to 'V'.

Figure 36: Void indicator

Field Delimiter

Determine how fields in the file are delimited. The available options are:

- ☐ Comma (,)
- ☐ Dash (-)
- ☐ Semicolon (;)
- ☐ Tab

The screenshot shows a form with two dropdown menus. The first is labeled 'Field Delimiter' and is set to 'Comma (,)', which is highlighted in blue. The second is labeled 'Text Qualifier' and is set to 'Comma (,)', which is also highlighted in blue. Other options visible in the dropdowns are 'Dash (-)', 'SemiColon (;)', and 'Tab'.

Figure 56: Field Delimiter selection

Amount Format

Determine whether decimals are used for dollar amount in your file.

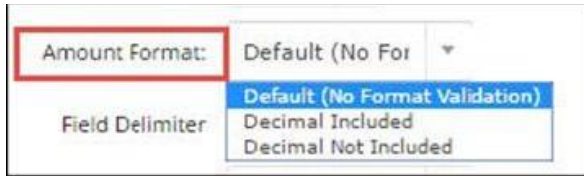


Figure 57: Decimal Selection

Text Qualifier

Indicate how the file's text is distinguished. The available options are:

- None
- Double Quote ("")
- Single Quote (')

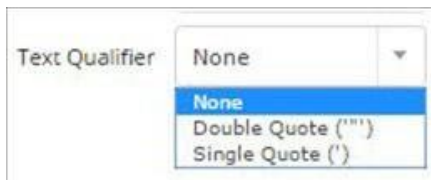


Figure 58: Text qualifier selection

FIXED POSITION FORMAT

Based on the file you are uploading, select the location and complete the following steps.

Figure 379: Fixed position format

Format Name

Enter the name of the format. Because you can create multiple formats, enter a unique format name.

Add New Fixed Position File Upload Format:

Format Name:

Figure 60: Format name entry

Date Format

If your file contains a date, then select how the date appears.

Issue Date:	<input type="text" value="0"/>	<input type="text" value="0"/>	Date Format:	<input type="text" value=""/>
Void Date:	<input type="text" value="0"/>	<input type="text" value="0"/>	Date Format:	<ul style="list-style-type: none"> yyymmdd yyddmm mmddyy mmyydd ddmmyy ddyymm yyddd ddydy yyyyddd dddyyyy yyyymmdd yyyddmm mmddyyyy ddmmyyyy
Payee:	<input type="text" value="0"/>	<input type="text" value="0"/>		
Payee Address 1:	<input type="text" value="0"/>	<input type="text" value="0"/>		
Payee Address 2:	<input type="text" value="0"/>	<input type="text" value="0"/>		
Payee Address 3:	<input type="text" value="0"/>	<input type="text" value="0"/>		

Figure 6138: Date Format

Void Indicator

If your file contains voided items, then enter an indicator for those items. For example, enter V or Void to indicate void item.

Void Indicator: Yes Indicator

Figure 62: Void Indicator selection

Amount Format

Determine whether decimals are used for dollar amount in your file.

Amount Format:

- Default (No Format Validation)
- Decimal Included
- Decimal Not Included

Figure 63: Amount Format; decimal selection

Positive Pay ARP File Upload

Use the UPLOAD option to upload ARP files. You can also use the open input option or upload ARP files manually.

UPLOADING AN ARP FILE

1. Open the UPLOAD option.

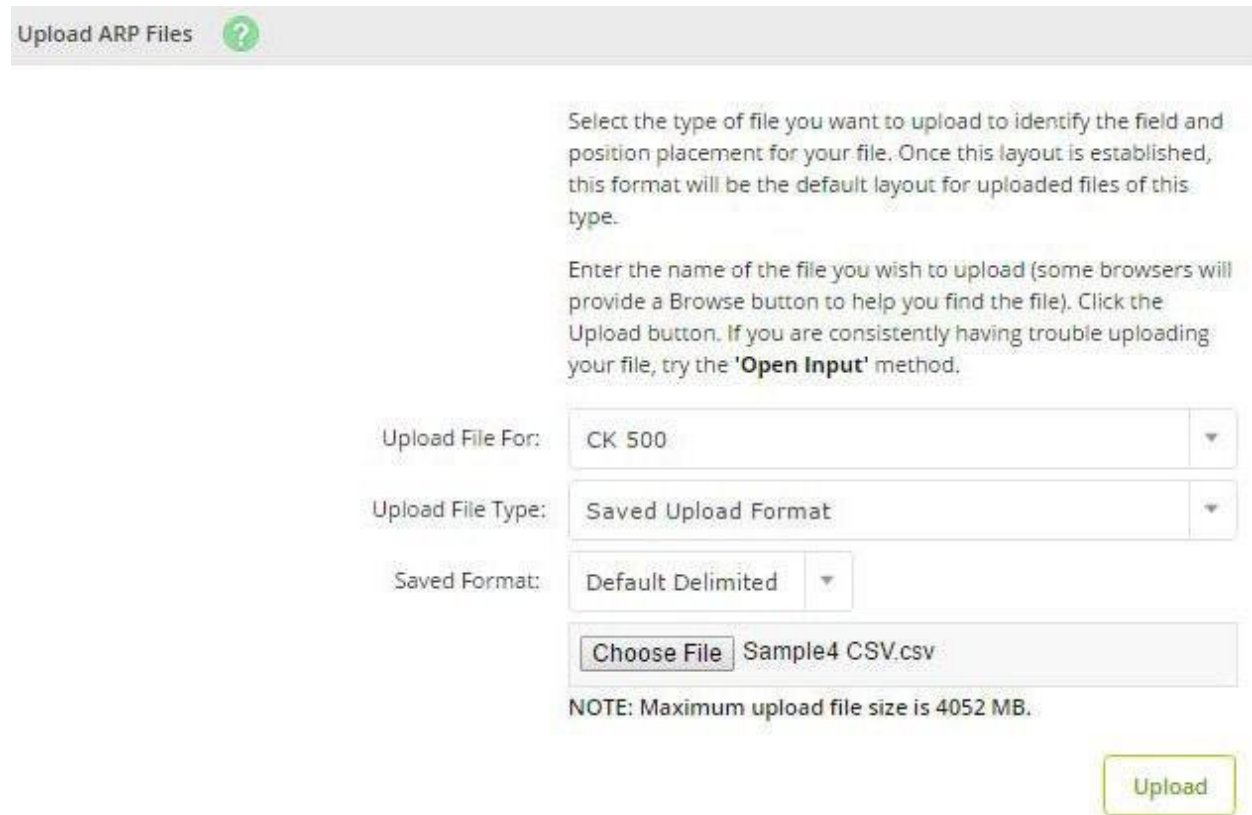


Figure 64: Upload ARP Files screen

2. Complete the UPLOAD ARP FILES fields:
 - a) Select the desired account from the UPLOAD FILE FOR field.
 - b) Select SAVED UPLOAD FORMAT from the UPLOAD FILE TYPE field.
 - c) Select the desired format from the SAVED FORMAT field.
 - d) Select CHOOSE FILE and locate the desired ARP file.
 - e) Select UPLOAD.

After the file uploads, the status changes to VIEW DETAILS.

3. Select VIEW DETAILS.

File Upload Status ?						View 5 10 20 50 100 All
File Name	Format	Type	Related Account	Upload Date	Status	
Sample4 CSV.csv	Delim	ARP	CK 500	5/23/2016 10:16:31 AM	View Details	
CR Payroll.ach	NACHA	ACH	N/A	5/20/2016 8:43:17 AM	Uploaded	

[Refresh List](#)

Figure 65: View Details

- Review the items and verify that the information is correct, and then select APPROVE.

Upload Results ?						View 10 20 50 100 All
Status:	Check Number:	Date Issued:	Payee:	Amount:		
Successful	00000014000	04/26/2016	And Bros Inc	\$2,140.00		
Successful	00000014001	04/26/2016	Jones	\$301.00		
Successful	00000014002	04/26/2016	Al	\$8,714.00		
Successful	00000014003	04/26/2016	Sue	\$678.00		
Successful	00000014004	04/26/2016	And Bros Inc	\$100.00		
Successful	00000014005	04/26/2016	Jones	\$23.98		
Successful	00000014006	04/26/2016	Al	\$876.90		
Successful	00000014007	04/26/2016	Sue	\$2,140.00		
Successful	00000014008	04/26/2016	Jones	\$153.00		
Successful	00000014009	04/26/2016	Al	\$90.00		

Total: 10 check(s) \$15,216.88

[Approve](#) [Cancel](#)

Figure 66: Review items and Approval screen

USING THE OPEN INPUT OPTION

If you experience problems while uploading your delimited or fixed position files, then use the open input method to upload files.

- Open the UPLOAD option.
- Select OPEN INPUT from the UPLOAD FILE TYPE field.

Upload ARP Files ?

Select the type of file you want to upload to identify the field and position placement for your file. Once this layout is established, this format will be the default layout for uploaded files of this type.

Enter the name of the file you wish to upload (some browsers will provide a Browse button to help you find the file). Click the Upload button. If you are consistently having trouble uploading your file, try the 'Open Input' method.

Upload File For: CK 500

Upload File Type: Saved Upload Format

Saved Format:

- Saved Upload Format
- Manual Entry
- Open Input**

Choose File No file chosen

NOTE: Maximum upload file size is 4052 MB.

Upload

Figure 397: Upload ARP Files

3. Select the account you are uploading to from the UPLOAD FILE FOR field and select the desired format from the SAVED FORMAT field.
4. Open the file you want to upload in a plaintext editor. For example, Notepad.
5. Copy the contents of the file, and then paste them into the empty text field.

Upload ARP Files ?

Open the file you wish to upload in a text editor (such as Notepad in Windows). Select the entire contents of the file. Copy the file using the appropriate method for your computer (Ctrl-C in Windows). Paste the contents of the file in the entry field below (Ctrl-V in Windows). Click the **Upload** button.

Upload File For: CK 500

Saved Format: Default Delimited

74340	25000	SMITH	3/9/2016
74341	30100	S CORP.	3/9/2016
74342	87400	SUPPLIES	3/9/2016
74343	67400	AND CO.	3/9/2016
74344	10000	ELECTRIC	3/9/2016
74345	2398	PLUMBING	3/9/2016
74346	87690	INDUSTRIES	3/9/2016

Upload Cancel

Figure 68: Open entry field

6. Select UPLOAD. After the file uploads, the status changes to VIEW DETAILS.

7. Select VIEW DETAILS.

File Upload Status ?						View 5 10 20 50 100 All
File Name	Format	Type	Related Account	Upload Date ▾	Status	
Sample4 CSV.csv	Delim	ARP	CK 500	5/23/2016 10:16:31 AM	View Details	
CR Payroll.ach	NACHA	ACH	N/A	5/20/2016 8:43:17 AM	Uploaded	

Figure 409: View Details selection

8. Review the items and verify that the information is correct, and then select APPROVE.

Upload Results ?						View 10 20 50 100 All
Status:	Check Number: ▾	Date Issued:	Payee:		Amount:	
Successful	00000014000	04/26/2016	And Bros Inc		\$2,140.00	
Successful	00000014001	04/26/2016	Jones		\$301.00	
Successful	00000014002	04/26/2016	Al		\$8,714.00	
Successful	00000014003	04/26/2016	Sue		\$678.00	
Successful	00000014004	04/26/2016	And Bros Inc		\$100.00	
Successful	00000014005	04/26/2016	Jones		\$23.98	
Successful	00000014006	04/26/2016	Al		\$876.90	
Successful	00000014007	04/26/2016	Sue		\$2,140.00	
Successful	00000014008	04/26/2016	Jones		\$153.00	
Successful	00000014009	04/26/2016	Al		\$90.00	

Total: 10 check(s) \$15,216.88

Figure 70: Approving Upload Results

ENTERING AN ARP FILE MANUALLY

1. Open the UPLOAD option.
2. Select Manual Entry from the UPLOAD FILE TYPE field.

Upload ARP Files ?

Select the type of file you want to upload to identify the field and position placement for your file. Once this layout is established, this format will be the default layout for uploaded files of this type.

Enter the name of the file you wish to upload (some browsers will provide a Browse button to help you find the file). Click the Upload button. If you are consistently having trouble uploading your file, try the **'Open Input'** method.

Upload File For: CK 500

Upload File Type: Saved Upload Format

Saved Format:

- Saved Upload Format
- Manual Entry
- Open Input

No file chosen

NOTE: Maximum upload file size is 4052 MB.

Figure 71: Manual Entry selection of ARP files

3. Select the desired account from the UPLOAD FILE FOR field.
4. Enter the item information into the table. Enter up to 11 items per page.
5. Select UPLOAD. After the file uploads, the status changes to VIEW DETAILS.
6. Select VIEW DETAILS.
7. Review the items and verify that the information is correct, and then select APPROVE.

Upload ARP Files ?

Upload File For: CK 500

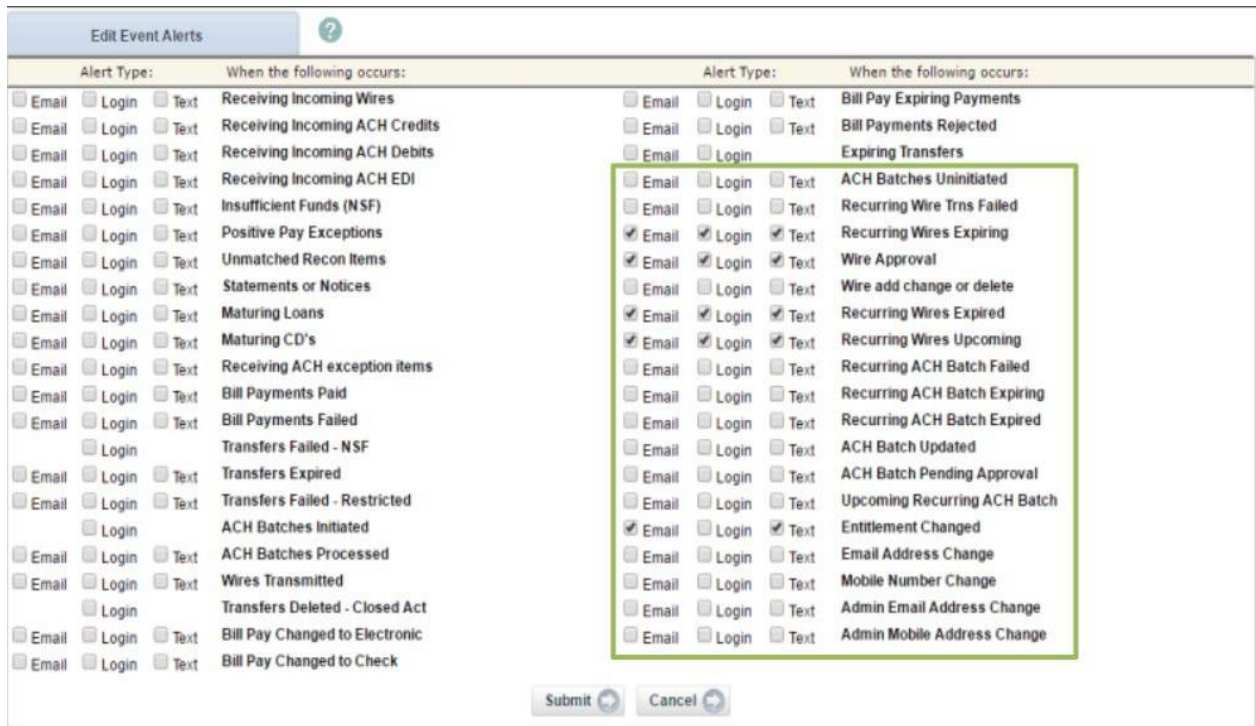
	Check Number:	Date Issued:	Check Amount:	Type:	Payee:
1	1233	05/23/2016	100.00	Debit	Allen B
2				Debit	
3				Debit	
4				Debit	
5				Debit	
6				Debit	
7				Debit	
8				Debit	
9				Debit	
10				Debit	
11				Debit	

1 2 3 4 5 6 7 8

Figure 72: Manual Entry screen

ALERTS

Alerts can be set up for ACH activity, Wire activity and/or entitlement changes



Alert Type:	When the following occurs:	Alert Type:	When the following occurs:
<input type="checkbox"/> Email <input type="checkbox"/> Login <input type="checkbox"/> Text	Receiving Incoming Wires	<input type="checkbox"/> Email <input type="checkbox"/> Login <input type="checkbox"/> Text	Bill Pay Expiring Payments
<input type="checkbox"/> Email <input type="checkbox"/> Login <input type="checkbox"/> Text	Receiving Incoming ACH Credits	<input type="checkbox"/> Email <input type="checkbox"/> Login <input type="checkbox"/> Text	Bill Payments Rejected
<input type="checkbox"/> Email <input type="checkbox"/> Login <input type="checkbox"/> Text	Receiving Incoming ACH Debits	<input type="checkbox"/> Email <input type="checkbox"/> Login	Expiring Transfers
<input type="checkbox"/> Email <input type="checkbox"/> Login <input type="checkbox"/> Text	Receiving Incoming ACH EDI	<input type="checkbox"/> Email <input type="checkbox"/> Login <input type="checkbox"/> Text	ACH Batches Uninitiated
<input type="checkbox"/> Email <input type="checkbox"/> Login <input type="checkbox"/> Text	Insufficient Funds (NSF)	<input type="checkbox"/> Email <input type="checkbox"/> Login <input type="checkbox"/> Text	Recurring Wire Trns Failed
<input type="checkbox"/> Email <input type="checkbox"/> Login <input type="checkbox"/> Text	Positive Pay Exceptions	<input checked="" type="checkbox"/> Email <input checked="" type="checkbox"/> Login <input checked="" type="checkbox"/> Text	Recurring Wires Expiring
<input type="checkbox"/> Email <input type="checkbox"/> Login <input type="checkbox"/> Text	Unmatched Recon Items	<input checked="" type="checkbox"/> Email <input checked="" type="checkbox"/> Login <input checked="" type="checkbox"/> Text	Wire Approval
<input type="checkbox"/> Email <input type="checkbox"/> Login <input type="checkbox"/> Text	Statements or Notices	<input type="checkbox"/> Email <input type="checkbox"/> Login <input type="checkbox"/> Text	Wire add change or delete
<input type="checkbox"/> Email <input type="checkbox"/> Login <input type="checkbox"/> Text	Maturing Loans	<input checked="" type="checkbox"/> Email <input checked="" type="checkbox"/> Login <input checked="" type="checkbox"/> Text	Recurring Wires Expired
<input type="checkbox"/> Email <input type="checkbox"/> Login <input type="checkbox"/> Text	Maturing CD's	<input checked="" type="checkbox"/> Email <input checked="" type="checkbox"/> Login <input checked="" type="checkbox"/> Text	Recurring Wires Upcoming
<input type="checkbox"/> Email <input type="checkbox"/> Login <input type="checkbox"/> Text	Receiving ACH exception items	<input type="checkbox"/> Email <input type="checkbox"/> Login <input type="checkbox"/> Text	Recurring ACH Batch Failed
<input type="checkbox"/> Email <input type="checkbox"/> Login <input type="checkbox"/> Text	Bill Payments Paid	<input type="checkbox"/> Email <input type="checkbox"/> Login <input type="checkbox"/> Text	Recurring ACH Batch Expiring
<input type="checkbox"/> Email <input type="checkbox"/> Login <input type="checkbox"/> Text	Bill Payments Failed	<input type="checkbox"/> Email <input type="checkbox"/> Login <input type="checkbox"/> Text	Recurring ACH Batch Expired
<input type="checkbox"/> Email <input type="checkbox"/> Login <input type="checkbox"/> Text	Transfers Failed - NSF	<input type="checkbox"/> Email <input type="checkbox"/> Login <input type="checkbox"/> Text	ACH Batch Updated
<input type="checkbox"/> Email <input type="checkbox"/> Login <input type="checkbox"/> Text	Transfers Expired	<input type="checkbox"/> Email <input type="checkbox"/> Login <input type="checkbox"/> Text	ACH Batch Pending Approval
<input type="checkbox"/> Email <input type="checkbox"/> Login <input type="checkbox"/> Text	Transfers Failed - Restricted	<input type="checkbox"/> Email <input type="checkbox"/> Login <input type="checkbox"/> Text	Upcoming Recurring ACH Batch
<input type="checkbox"/> Email <input type="checkbox"/> Login <input type="checkbox"/> Text	ACH Batches Initiated	<input checked="" type="checkbox"/> Email <input type="checkbox"/> Login <input checked="" type="checkbox"/> Text	Entitlement Changed
<input type="checkbox"/> Email <input type="checkbox"/> Login <input type="checkbox"/> Text	ACH Batches Processed	<input type="checkbox"/> Email <input type="checkbox"/> Login <input type="checkbox"/> Text	Email Address Change
<input type="checkbox"/> Email <input type="checkbox"/> Login <input type="checkbox"/> Text	Wires Transmitted	<input type="checkbox"/> Email <input type="checkbox"/> Login <input type="checkbox"/> Text	Mobile Number Change
<input type="checkbox"/> Email <input type="checkbox"/> Login <input type="checkbox"/> Text	Transfers Deleted - Closed Act	<input type="checkbox"/> Email <input type="checkbox"/> Login <input type="checkbox"/> Text	Admin Email Address Change
<input type="checkbox"/> Email <input type="checkbox"/> Login <input type="checkbox"/> Text	Bill Pay Changed to Electronic	<input type="checkbox"/> Email <input type="checkbox"/> Login <input type="checkbox"/> Text	Admin Mobile Address Change
<input type="checkbox"/> Email <input type="checkbox"/> Login <input type="checkbox"/> Text	Bill Pay Changed to Check		

ACH Alerts

- Recurring ACH batch failed
- Recurring ACH batch expiring
- Recurring ACH batch expired
- ACH batch update
- ACH batch pending approval
- Upcoming recurring ACH batch

Wire Alerts

- Recurring wire transfer failed
- Recurring wire expiring

- 🔗 Wire approval
- 🔗 Wire add/change/delete
- 🔗 Recurring wire expired
- 🔗 Recurring wires upcoming

Other

- 🔗 Entitlement changed
- 🔗 Email address change
- 🔗 Mobile number change
- 🔗 Admin email address changed
- 🔗 Admin mobile address change

BILL PAY- PAYROLL

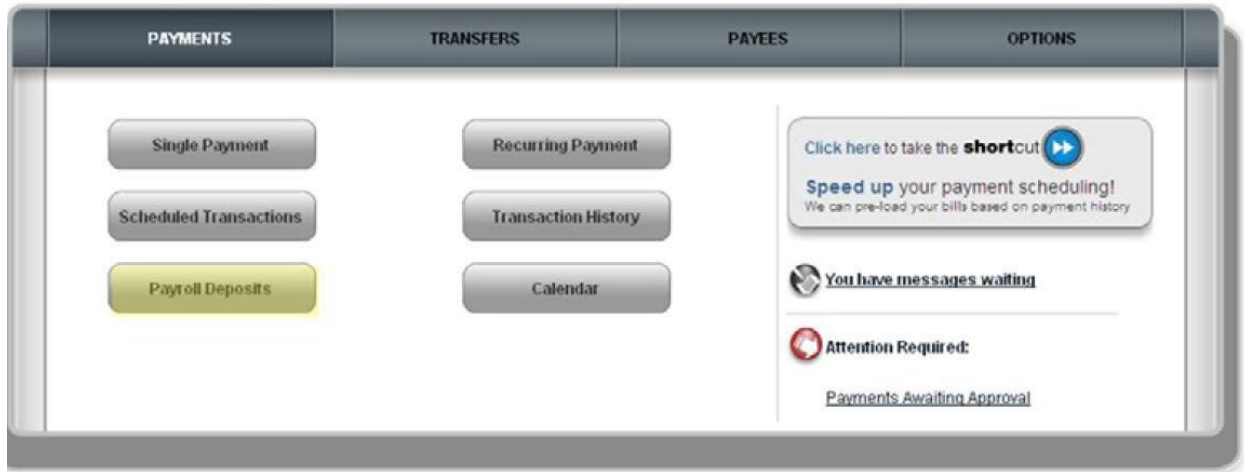


Figure 73: Payroll Deposits selection

Payroll Setup Wizard

For those business users that are new to the product, and for those business users that are new to the Payroll Deposits feature, the “Payroll Setup Wizard” will appear to assist with the initial payroll deposit setup. This setup wizard will walk the business user through a simple three step process as is outlined on this screen.

Step 1-Setup the payroll schedule.

The business user will enter the required data on this screen and select SUBMIT.

Payroll Setup Wizard

The screenshot shows a 'Setup a Payroll Schedule' wizard window. The main form area is titled 'Payroll Information' and contains several required fields: 'Select pay from account:' with a dropdown menu showing 'Primary Account'; 'Payroll frequency:' with a dropdown menu showing 'Weekly'; 'on' with a dropdown menu for 'Select day of week'; and 'First Pay Date:' with a date input field. To the right of these fields is a question: 'If the scheduled payroll date falls on a weekend or holiday, what would you like to do?' with two radio button options: 'Pay Before' and 'Pay After'. At the bottom of the form are 'cancel' and 'submit' buttons. To the right of the main form is a blue callout box with a large number '1' and the text: 'Setup Payroll Schedule' and 'Enter a pay from account, payment frequency and first deposit date.'

Figure 74: Step 1 of Payroll Wizard

Step 2-Adding employees.

To initiate this process the business user should select the [GO THERE NOW](#) link in the “Step 2” window.

Payroll Setup Wizard

The screenshot shows the 'Setup a New Payroll Schedule' window. The 'Payroll Information' section is highlighted in yellow and contains the following text:

Step 1 is now complete.

Pay From: Primary Checking

Frequency: Monthly on the 1st

Note: Authorized users will receive an email reminder two days in advance to schedule payroll deposits

To the right, a 'Step 2: Add Employees' callout box is shown, containing the text: 'You have successfully completed your Payroll Schedule. Are you ready to add your employees?' and a 'Go there now' button with a right-pointing arrow.

Figure 415: Step 2 - Go there now

Payroll Setup Wizard

The screenshot shows the 'Add New Employees' form. It is divided into two main sections: 'Employee Information' and 'Employee Account Information'. The 'Employee Information' section is highlighted in yellow and includes the following fields:

- First Name:*
- Last Name:*
- Employee ID Number:*
- Email Address:*
- Employee Status: Active (dropdown)
- Pay Type: Hourly (dropdown)

A 'Did you know?' callout box is present, stating: 'We will send a confirmation email to your employees when payroll has been deposited.'

The 'Employee Account Information' section includes a question: 'Would you like the deposit to be split between two accounts?' with radio buttons for 'Don't split' (selected) and 'Split'. Below this is a 'Single Account' section, also highlighted in yellow, with the following fields:

- Deposit Account Number *
- Confirm Account Number *
- Deposit Account Routing Number *
- Confirm Routing Number *
- Account Type * (Checking dropdown)

At the bottom of the form, there are two buttons: 'save and add another' and 'save'.

Figure 76: Step 2 of Payroll Wizard

After initiating the “Add employees” function the business user will be diverted to this screen. From this screen, the business user should add the required information regarding each employee to be added.

Step 3- Schedule a Deposit.

To initiate this step the business user should select the [SCHEDULE PAY DAY](#) link

Payroll Setup Wizard

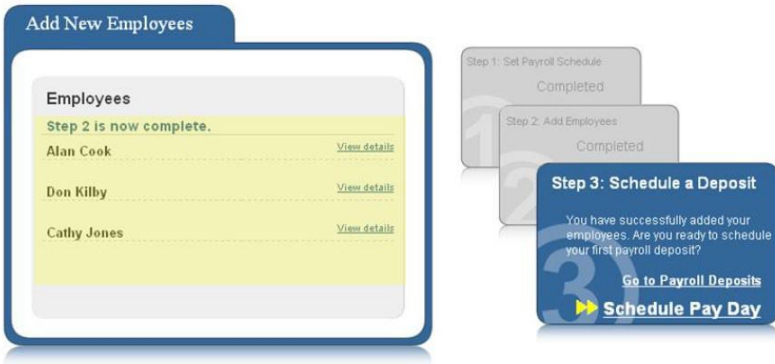


Figure 77: Step 3 - Schedule a Pay Day

After initiating the “Schedule a Deposit” process the business user will be diverted to this screen. From this screen, the business user can schedule a payroll deposit to their hourly employees, salary employees and contractors. After entering the information, the business user should submit the information for the payroll deposit function to be executed.

Payroll Setup Wizard

Schedule a Regular Payroll

Pay Day Information

Regular Pay Date: 11/01/2007 Pay dates are based on the frequency selected when the Payroll Schedule was made.

Pay From Account: Primary Checking

Hourly Employees

Name	Regular Pay	Extra Pay	Total	Additional Items
<input checked="" type="checkbox"/> Alan Cook	\$ []	\$ []	\$	Employee ID: ****4587 Split Amount: No Memo/Comment: \$\$\$
<input checked="" type="checkbox"/> Don Kilby	\$ []	\$ []	\$	Employee ID: ****7945 Split Amount: No Memo/Comment: \$\$\$
Hourly Sub Total \$				

Salary Employees

Name	Regular Pay	Extra Pay	Total	Additional Items
<input checked="" type="checkbox"/> Cathy Jones	\$ [100,200.00]	\$ []	\$100,200.00	Employee ID: ****4099 Split Amount: No Memo/Comment: \$\$\$
Salary Sub Total \$100,200.00				

Contractors

Name	Regular Pay	Extra Pay	Total	Additional Items
<input type="checkbox"/> Rick Simpson	\$ []	\$ []	\$	Employee ID: ****6574 Split Amount: No Memo/Comment: \$\$\$
Contractor Sub Total \$				

Hourly Sub Total \$
Salary Sub Total \$
Contractor Sub Total \$
Deposit Total \$

[next](#)

Figure 78: Schedule initial Payroll

Payroll Deposit Landing Screen

From the Payroll Deposit landing page the business user can complete several functions. These functions include paying employees, viewing and editing employee information, editing their payroll schedule, viewing their scheduled deposits, and viewing their payroll history.

Payroll Deposits		
My Company LLC		
Employees	5	View / Edit Add
Payroll Schedule	Monthly on the 1st	Edit
View Scheduled Deposits		View
Next Deposit	12/01/2007	Schedule
Extra Deposit	03/15/2008	Schedule
Last Deposit	11/01/2007	View

- ▶ [Pay Employees](#)
- ▶ [Employee Information](#)
- ▶ [Edit Payroll Schedule](#)
- ▶ [View Scheduled Deposits](#)
- ▶ [View Payroll History](#)

[You have messages waiting](#)

Attention Required:
[Payroll Deposits Awaiting Approval](#)

Figure 79: Payroll landing screen

When the business user selects the PAY EMPLOYEES feature they will be presented with this dropdown menu of choices: REGULAR PAY DAY and EXTRA PAY DAY.

Payroll Deposits		
My Company LLC		
Employees	5	View / Edit Add
Payroll Schedule	Monthly on the 1st	Edit
View Scheduled Deposits		View
Next Deposit	12/01/2007	Schedule
Extra Deposit	03/15/2008	Schedule
Last Deposit	11/01/2007	View

- ▶ [Pay Employees](#)
 - [Regular Pay Day](#)
 - [Extra Pay Day](#)
- ▶ [Employee Information](#)
- ▶ [Edit Payroll Schedule](#)
- ▶ [View Scheduled Deposits](#)
- ▶ [View Payroll History](#)

[You have messages waiting](#)

Attention Required:
[Payroll Deposits Awaiting Approval](#)

Figure 80: Pay Employees drop down

Regular Pay Day

When choosing to schedule a Regular Pay Day, the business user will be diverted to this screen. From this screen, the business user must enter the required information and submit it for processing. A regular pay day uses the predefined effective date and advances the payroll to the next pay period.

Payments • Payroll Deposits • Pay Employees: Regular Payroll

1 2 3 Schedule

Schedule a Regular Payroll

Payroll Information

Regular Payroll Date: 11/01/2007 Payroll dates are based on the frequency selected when the Payroll Schedule was made.

Pay from Account: Primary Checking

Hourly Employees

Name	Regular Pay	Extra Pay	Total	Additional Items
<input checked="" type="checkbox"/> Alan Cook <small>Last Paid: 01/19/2007 Amount: 1,200.00</small>	\$ <input type="text"/>	\$ <input type="text"/>	\$	Employee ID: *****4507 Split Amount: No Memo/Comment: Add
<input checked="" type="checkbox"/> Don Kilby <small>Last Paid: 01/19/2007 Amount: 400.00</small>	\$ <input type="text"/>	\$ <input type="text"/>	\$	Employee ID: *****7946 Split Amount: No Memo/Comment: Add
<input checked="" type="checkbox"/> Frank Murphy <small>Last Paid: 01/19/2007 Amount: 400.00</small>	\$ <input type="text"/>	\$ <input type="text"/>	\$	Employee ID: *****5789 Split Amount: No Memo/Comment: Add
Hourly Sub Total \$				

Salary Employees

Name	Regular Pay	Extra Pay	Total	Additional Items
<input checked="" type="checkbox"/> Cathy Jones <small>Last Paid: 01/19/2007 Amount: 1,200.00</small>	\$ <input type="text" value="100,200.00"/>	\$ <input type="text"/>	\$100,200.00	Employee ID: *****4569 Split Amount: No Memo/Comment: Add
Salary Sub Total \$100,200.00				

Contractors

Name	Regular Pay	Extra Pay	Total	Additional Items
<input type="checkbox"/> Pick Simpson <small>Last Paid: 01/19/2007 Amount: 400.00</small>	\$ <input type="text"/>	\$ <input type="text"/>	\$	Employee ID: *****5874 Split Amount: No Memo/Comment: Add
Contractor Sub Total \$				

Hourly Sub Total \$

Salary Sub Total \$

Contractor Sub Total \$

Deposit Total \$

next

Figure 81: Regular Pay Day screen

Extra Pay Day

When choosing to schedule an Extra Pay Day, the business user will be diverted to this screen. From this screen, the business user must enter the required information and submit it for processing. An extra pay day allows the business user to choose the effective date and does not advance to the next pay period.

Schedule an Extra Pay Day

Pay Day Information

Pay Day Description: If a name is not given the Extra Pay Day Name will be identified by the date you select below.

Select an Extra Pay Day: ▾

Pay From Account: ▾

Place a check mark next to the employee you wish to pay and fill in amounts.

Hourly Employees

Name	Employee ID	Amount	Additional Items
<input type="checkbox"/> Alan Cook <small>Last Paid: 01/10/2007 Amount: 1,200.00</small>	*****4567	\$ <input type="text"/>	Split Amount: No Memo/Comment: Add
<input type="checkbox"/> Don Kilby <small>Last Paid: 01/10/2007 Amount: 400.00</small>	*****7845	\$ <input type="text"/>	Split Amount: No Memo/Comment: Add
<input type="checkbox"/> Frank Murphy <small>Last Paid: 01/10/2007 Amount: 400.00</small>	*****5789	\$ <input type="text"/>	Split Amount: No Memo/Comment: Add
Hourly Sub Total \$			

Salary Employees

Name	Employee ID	Amount	Additional Items
<input type="checkbox"/> Catty Jones <small>Last Paid: 01/10/2007 Amount: 1,200.00</small>	*****6743	\$ <input type="text"/>	Split Amount: No Memo/Comment: Add
Salary Sub Total \$			

Contractors

Name	Employee ID	Amount	Additional Items
<input type="checkbox"/> Rick Simpson <small>Last Paid: 01/10/2007 Amount: 400.00</small>	*****3412	\$ <input type="text"/>	Split Amount: No Memo/Comment: Add
Contractor Sub Total \$			

Hourly Sub Total \$

Salary Sub Total \$

Contractor Sub Total \$

Pay Day Total \$

Figure 422: Extra Pay Day screen

Employee Information

When the business user chooses EMPLOYEE INFORMATION they will be presented with a dropdown menu of information that includes the ability to add new employees and view/edit their employees.



Figure 83: Employee Information

ADD NEW EMPLOYEE

When selecting the ADD NEW EMPLOYEE feature the business user will be diverted to this screen. In order to add new employees, the business user should enter the required information and submit this information. After adding the new employees, the business user will now be able to schedule payroll deposits to the new employees.

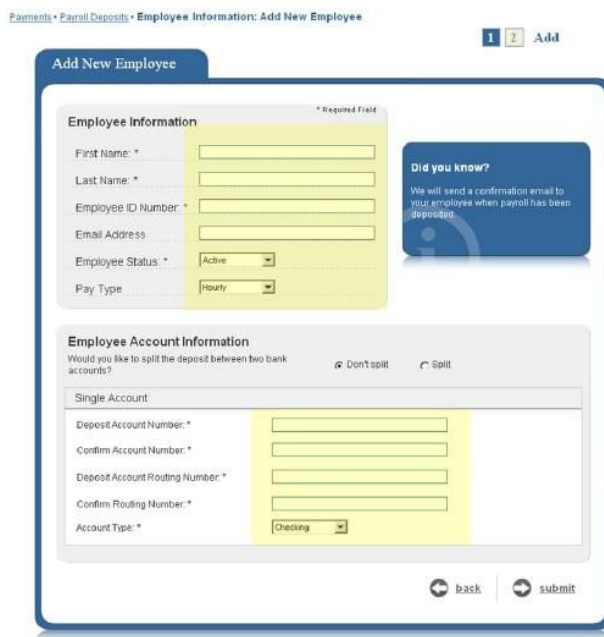


Figure 84: Add New Employee Screen

VIEW EDIT EMPLOYEE

When selecting the VIEW/EDIT EMPLOYEES feature, the business user will be diverted to this screen. From this screen, the business user will be able to view their employees' details, edit their employees' information, and delete their employees. Employees can be viewed in categories such as hourly, salary, contractor and all employees.

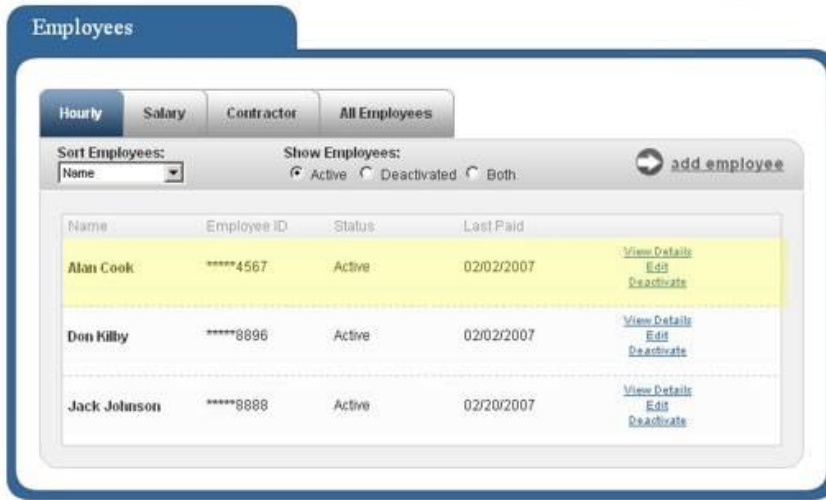


Figure 85: View/Edit Employees screen

View Details

When selecting the VIEW DETAILS option the business user will be presented with this pop-up layer. The business user can view the last 4 digits of their employees routing and account numbers, their account type, email address, and last paid amount.

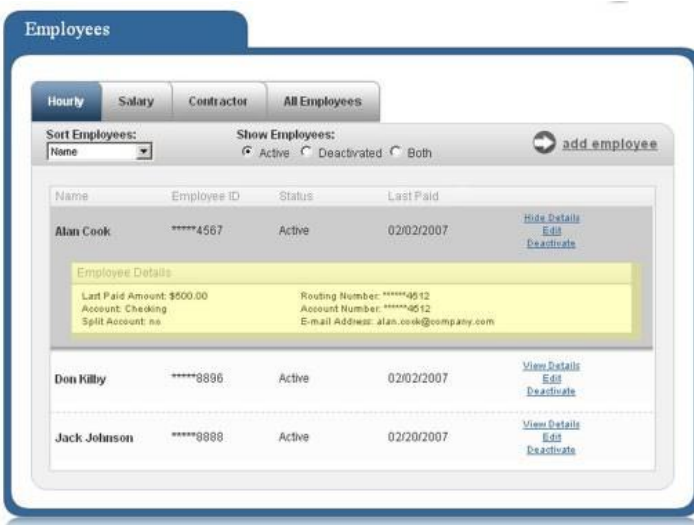


Figure 86: View Details Screen

Edit

When selecting the Edit Option the business user will be presented with this pop-up layer. The user may edit the visible fields and select Next.

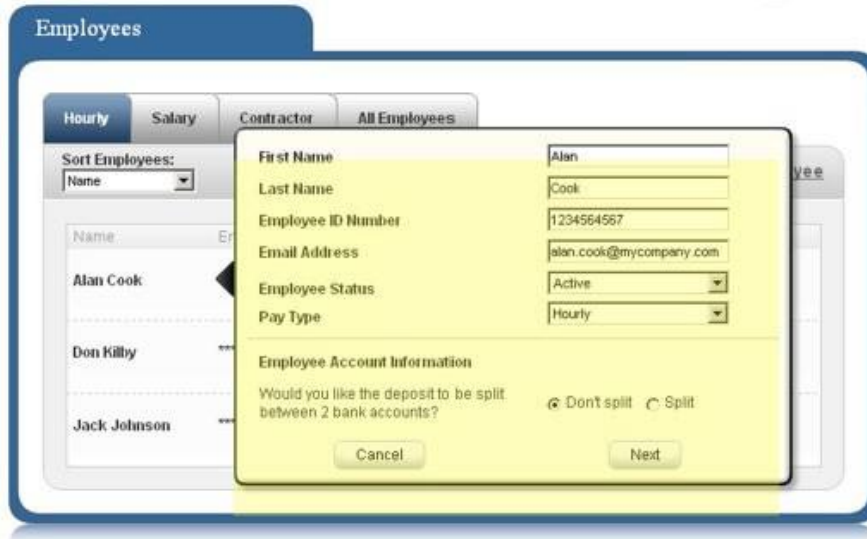


Figure 87: Edit Details

After selecting “Next” the business user will be presented with this pop-up layer. The user may enter the employees account and routing numbers on this layer.



Figure 88: Edit employee account information

Deactivate

When selecting the DEACTIVATE option the business user will be presented with this pop-up layer. The message on this layer warns the user that deactivating the employee will stop their scheduled payroll deposits.

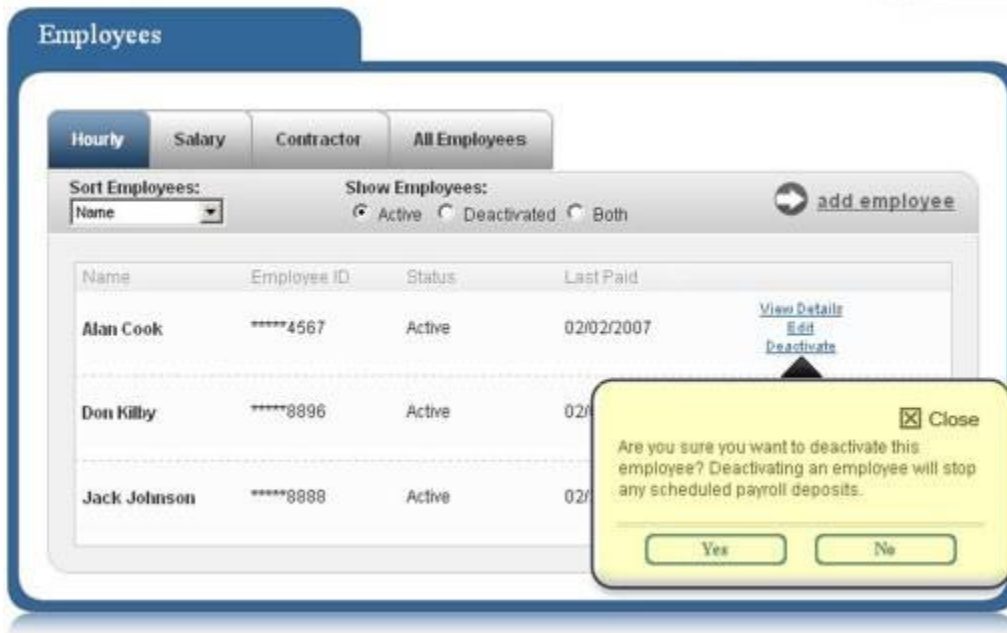


Figure 89: Deactivate Employee

Edit Payroll Schedule

Business users can edit their payroll schedule from the payroll deposits landing page. A business user can initiate this type of edit by selecting the EDIT PAYROLL SCHEDULE feature.



Figure 9043: Edit Payroll Schedule

When selecting the [EDIT PAYROLL SCHEDULE](#) feature, the business user will be diverted to this screen. From this screen, the business user will have the ability to edit their pay from account, their payroll frequency and whether they want their payroll to be processed before or after weekends and holidays.

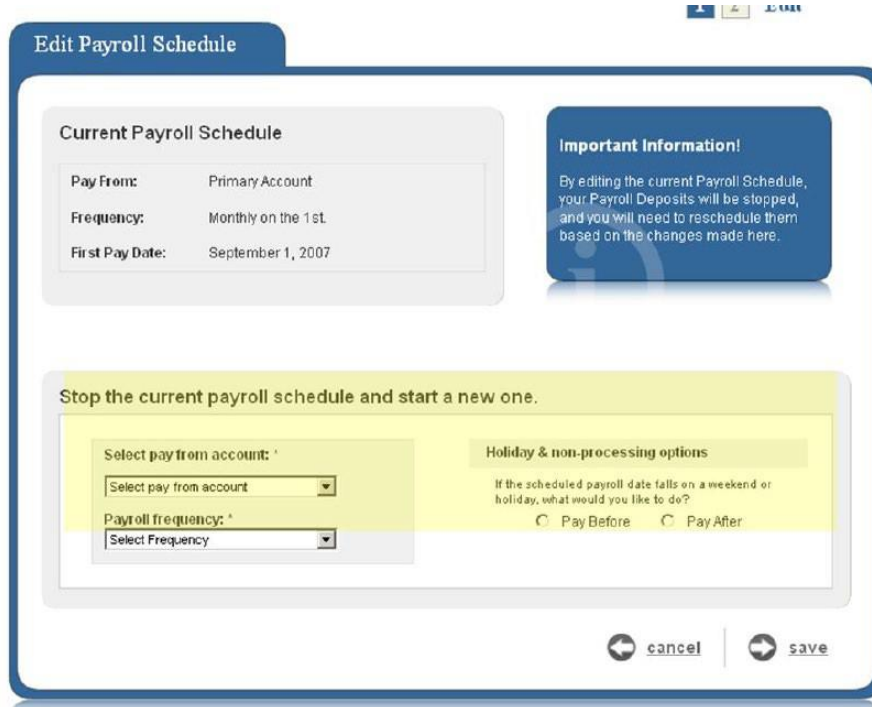


Figure 441: Edit Payroll schedule

View Scheduled Deposits

Business users will also can view their scheduled deposits. To view their scheduled deposits, the business user should select the [VIEW SCHEDULED DEPOSITS](#) feature.



Figure 92: View scheduled deposits link

After selecting the View Scheduled Deposits feature the business user will be diverted to this screen. From this screen, the user can view their payroll deposit history, as well as their payment, transfer and all transaction history.

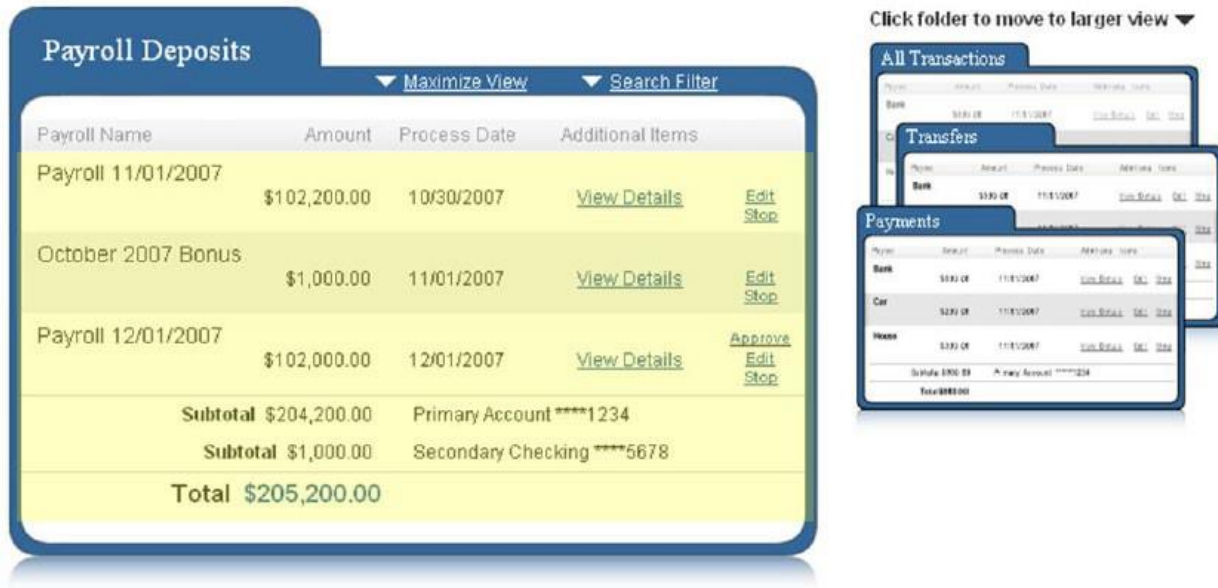


Figure 93: View Scheduled deposits

View Payroll History

Business users will have the ability to view their payroll history under the Payroll Deposits tab. To access this payroll history the business user should select the VIEW PAYROLL HISTORY feature.



Figure 454: View Payroll History link

When selecting the [VIEW PAYROLL HISTORY](#) feature the business user will be diverted to this screen. From this screen, the user can customize their search to view their payroll deposit history, payment and transfer history, and all transaction history.

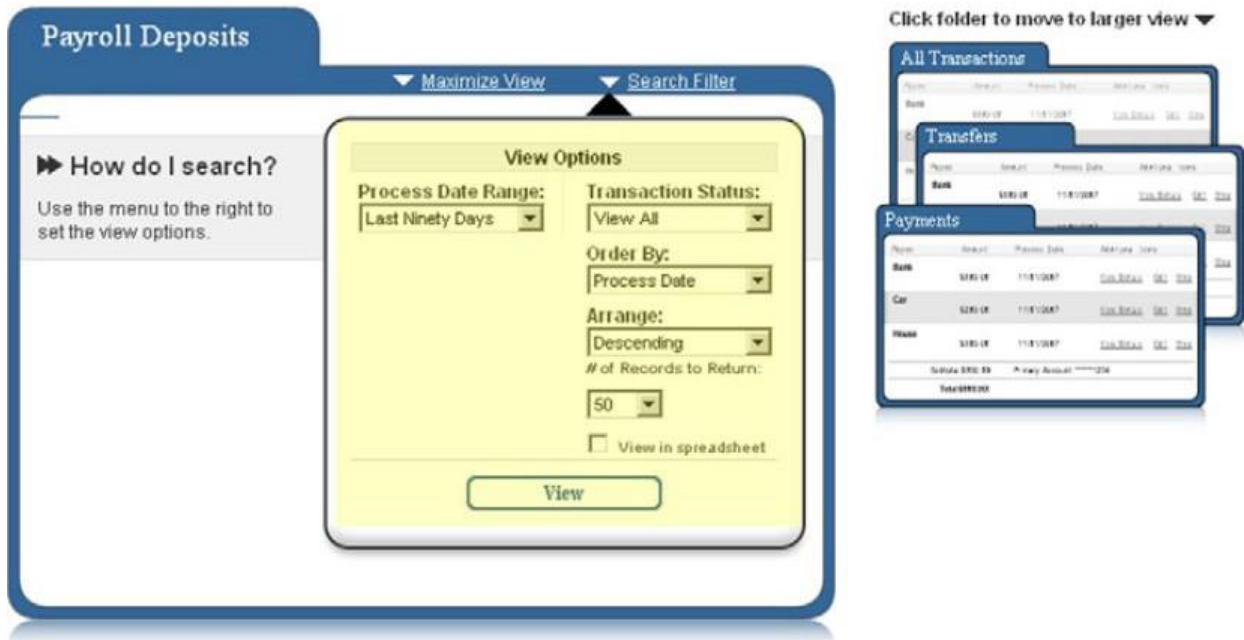


Figure 95: View options for Payroll History