TREASURY MANAGEMENT

user guide

Member FDIC | Equal Housing Lender

choiceone BANK

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

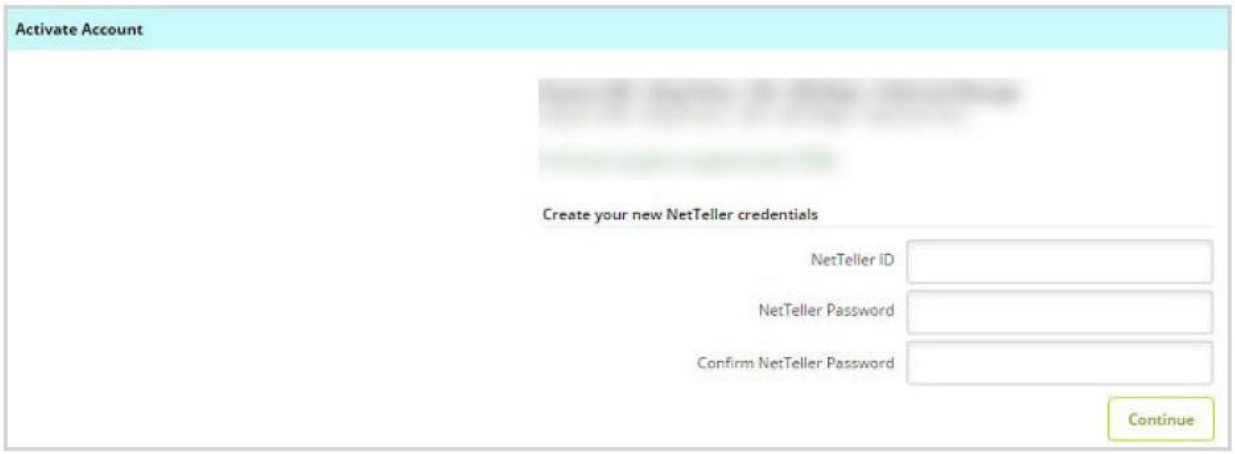


Figure 1: Activate Account

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

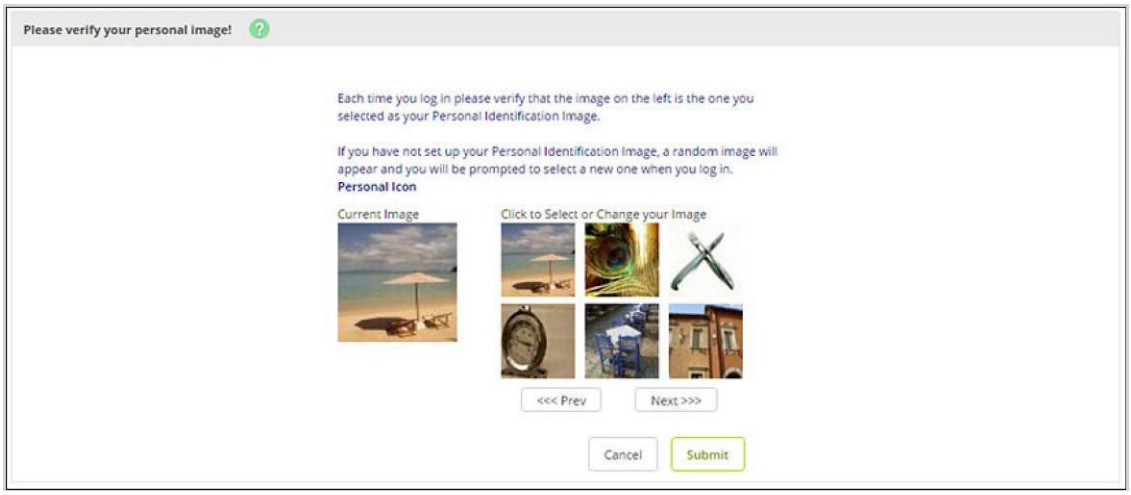


Figure 2: This image appears at all future logins and on all pages in Online Banking.

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

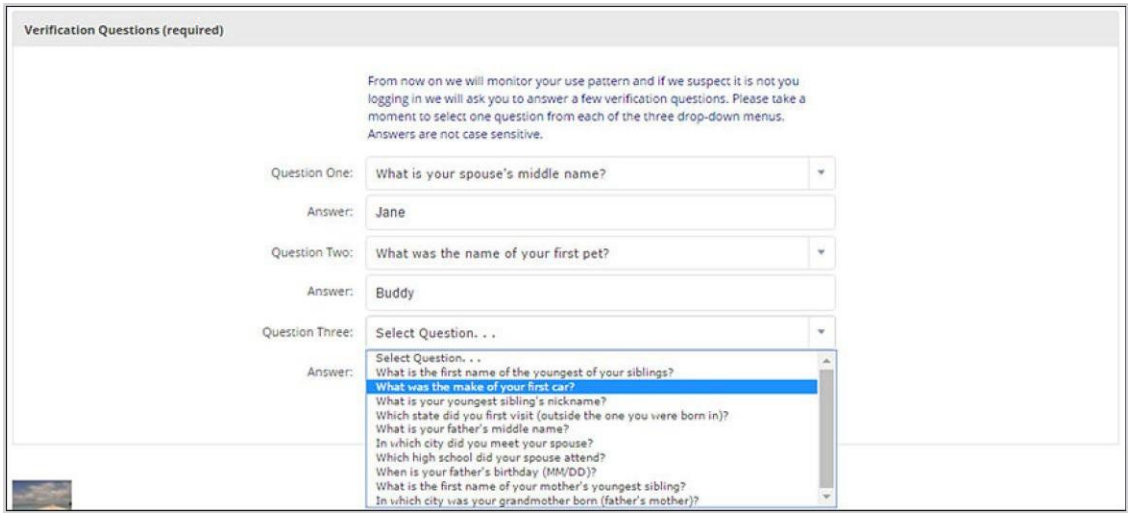


Figure 3: Verification Questions

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.

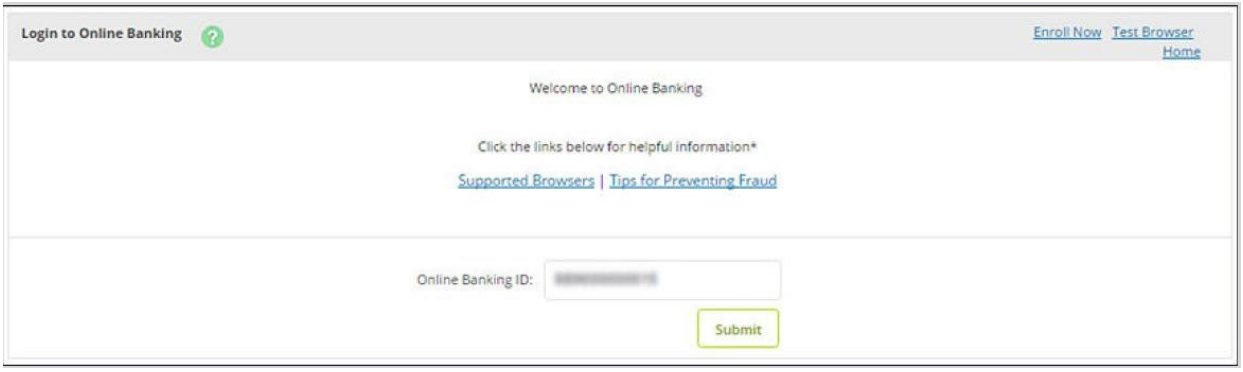


Figure 4: Online Banking ID Entry

2. Enter the password, and then select SUBMIT.

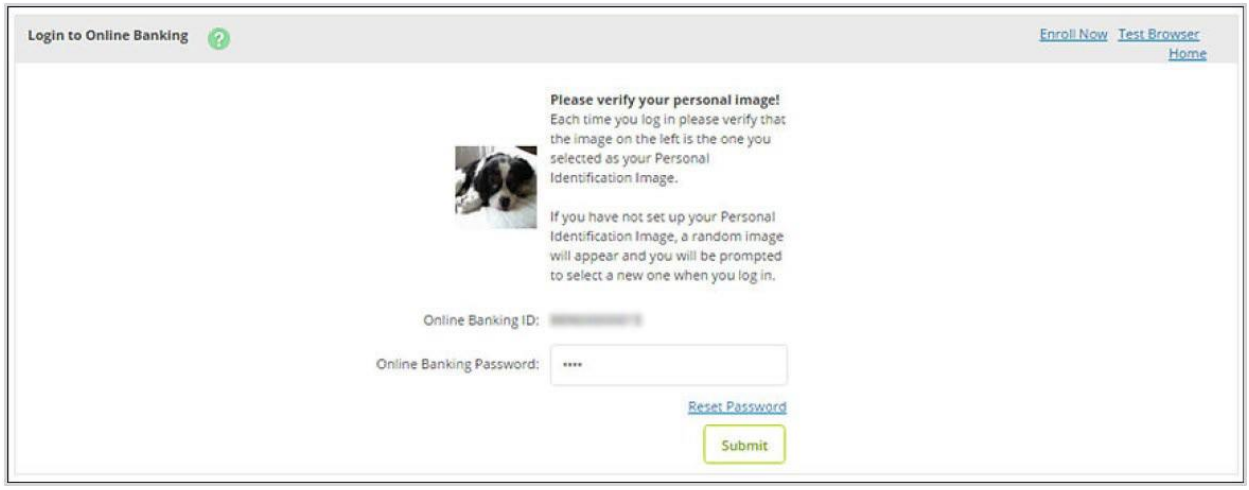


Figure 5: Online Banking Password Entry

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	
Key Chain Token	**Mobile Device Access**	**Desktop Access**
Physical token that is given to the end user. 	Virtual token that is downloaded to a mobile device. Search for **VIP Access** in your app store. 	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

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.

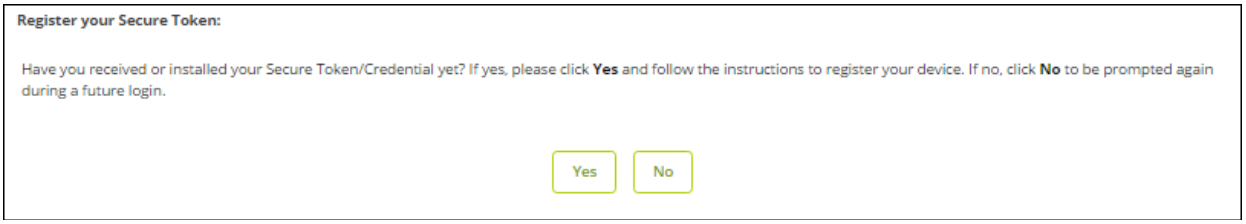


Figure 6: Token Registration Confirmation

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.

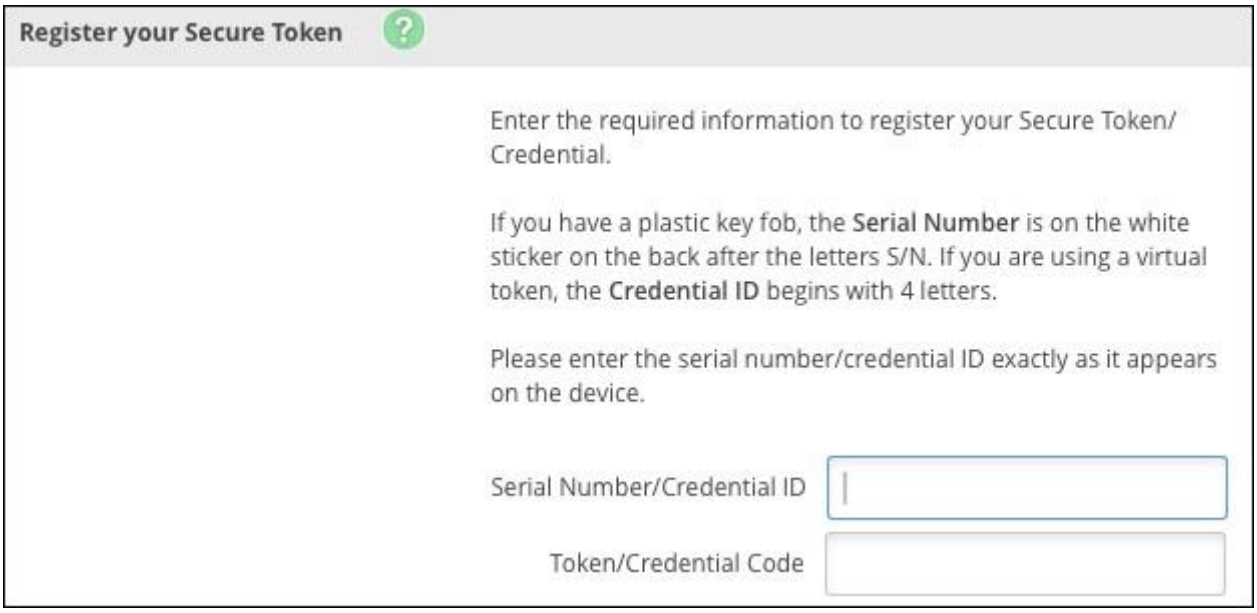


Figure 7: Token Registration

4. Select Submit.

Figure 8: Token Registration Success Message

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

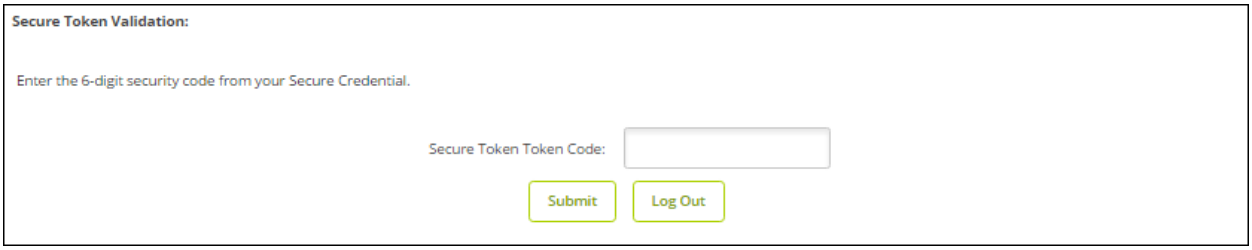


Figure 9: Token Credentials entry screen

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.

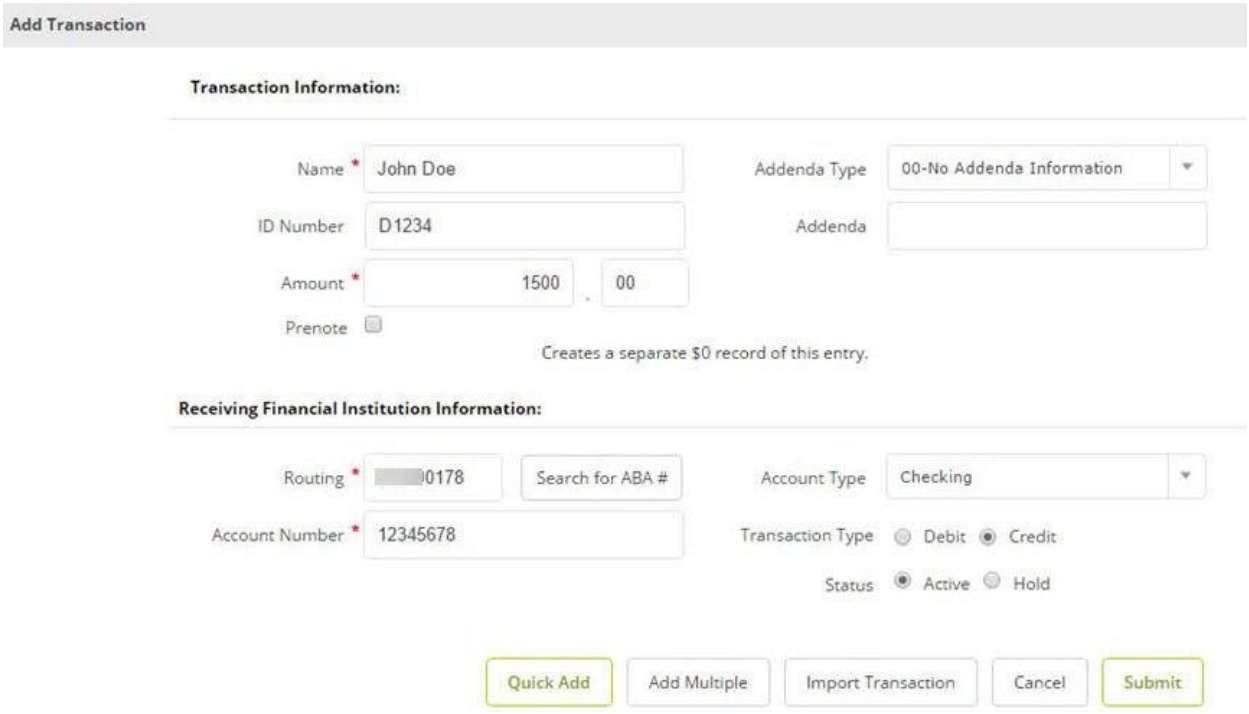


Figure 11: Transaction Entry Screen

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.

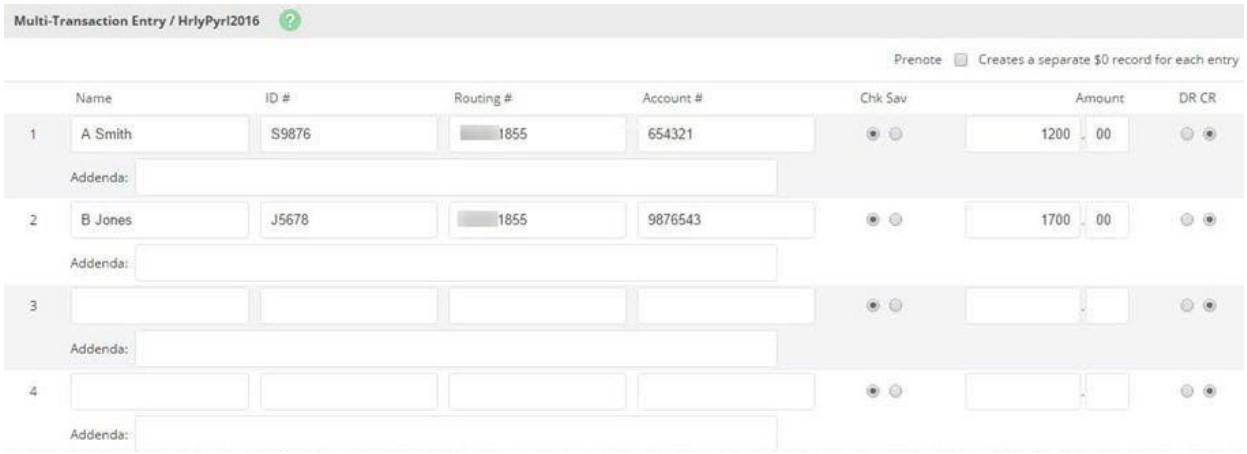
> **NOTE**
>
> Transaction amounts cannot be zero. You must enter an amount in the field. Although an amount is entered if the item is set to a held status it will not be included in the batch.

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.



- 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:

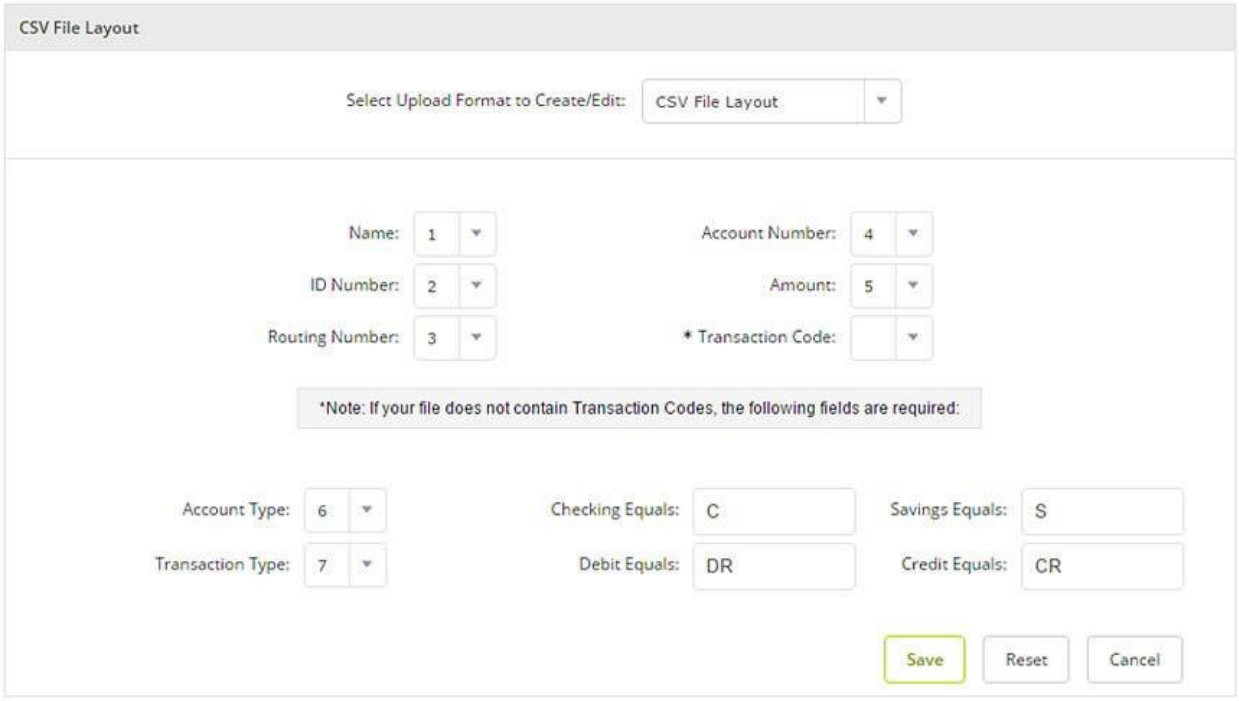


Figure 12: The CSV and Tab-Delimited Layout

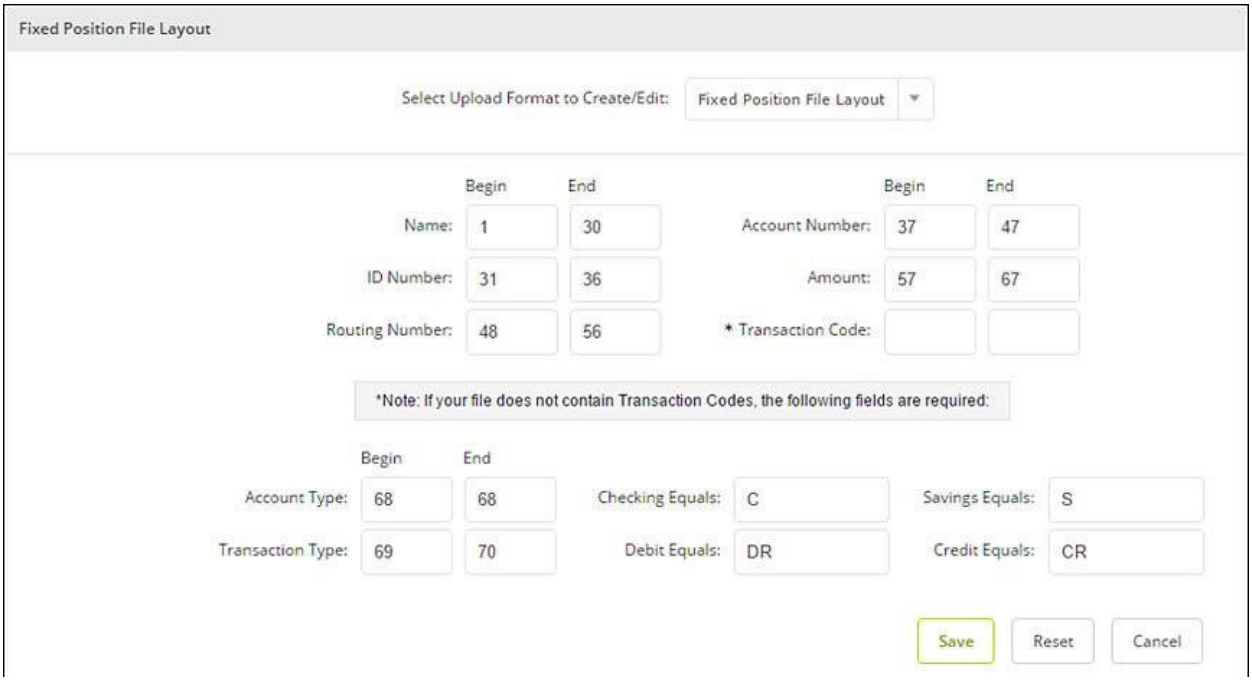


Figure 13: The Fixed Position Layout

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

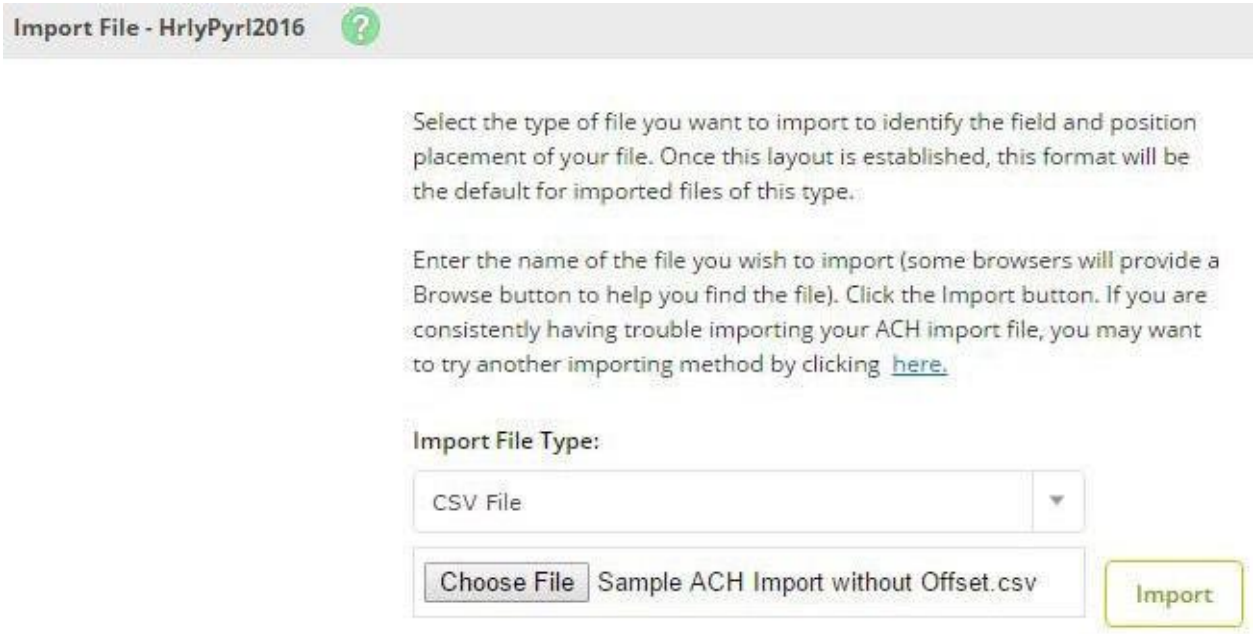


Figure 14: Import File

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.

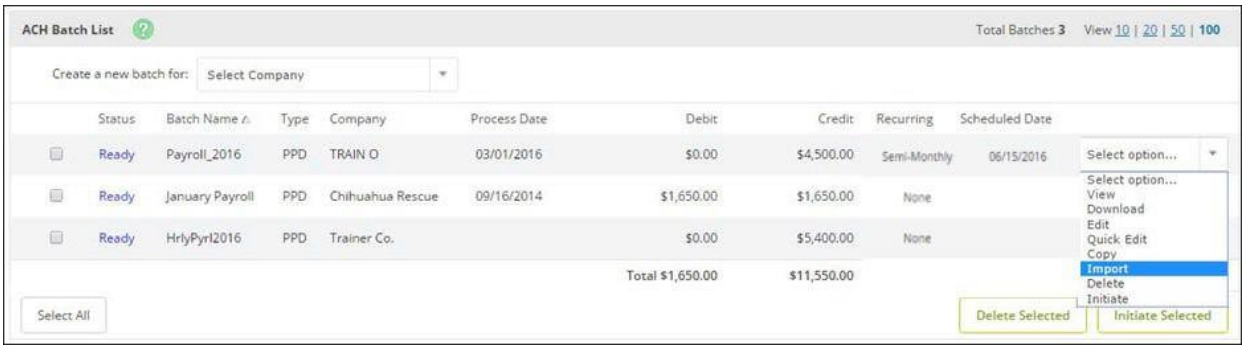


Figure 15: Select Option

4. Select the file type.

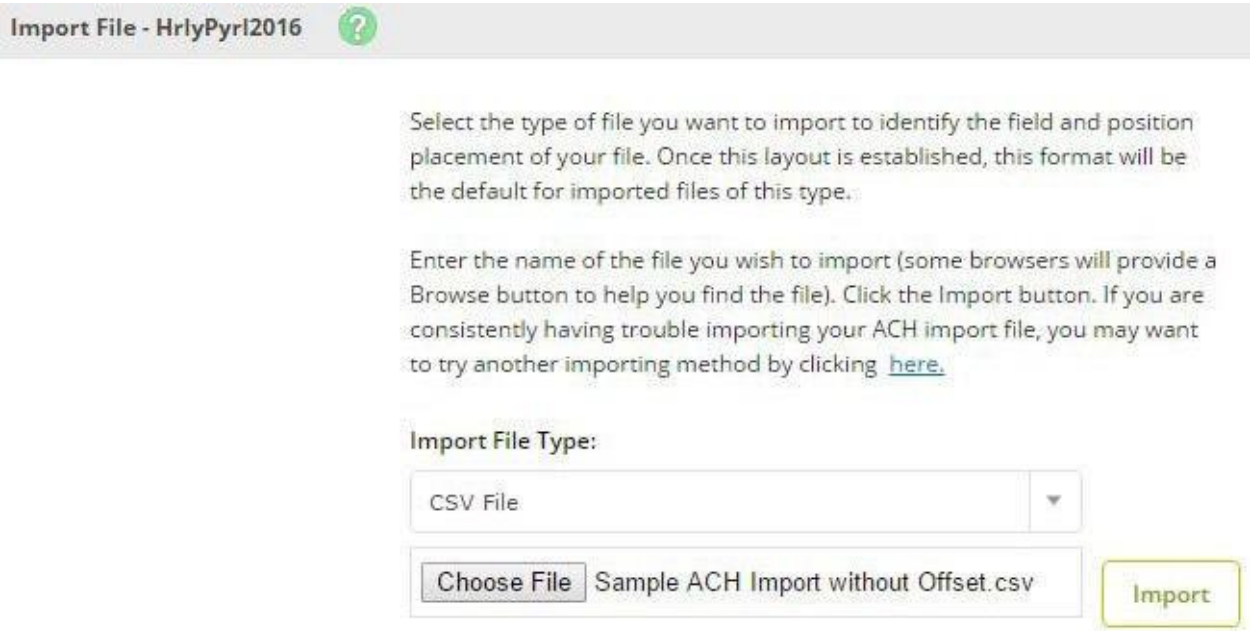


Figure 16: Select file type

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	1. Locate and select the desired batch 2. Select Initiate form the SELECT OPTION drop-down list 3. Complete the SELECT EFFECTIVE DATE and SELECT OFFSET ACCOUNT fields. 4. Select INITIATE
Initiating Multiple One-Time Batches	1. Locate and select the desired batches. 2. Select INITIATE SELECTED. 3. Complete the SELECT EFFECTIVE DATE and SELECT OFFSET ACCOUNT fields for each batch. 4. Select INITIATE.

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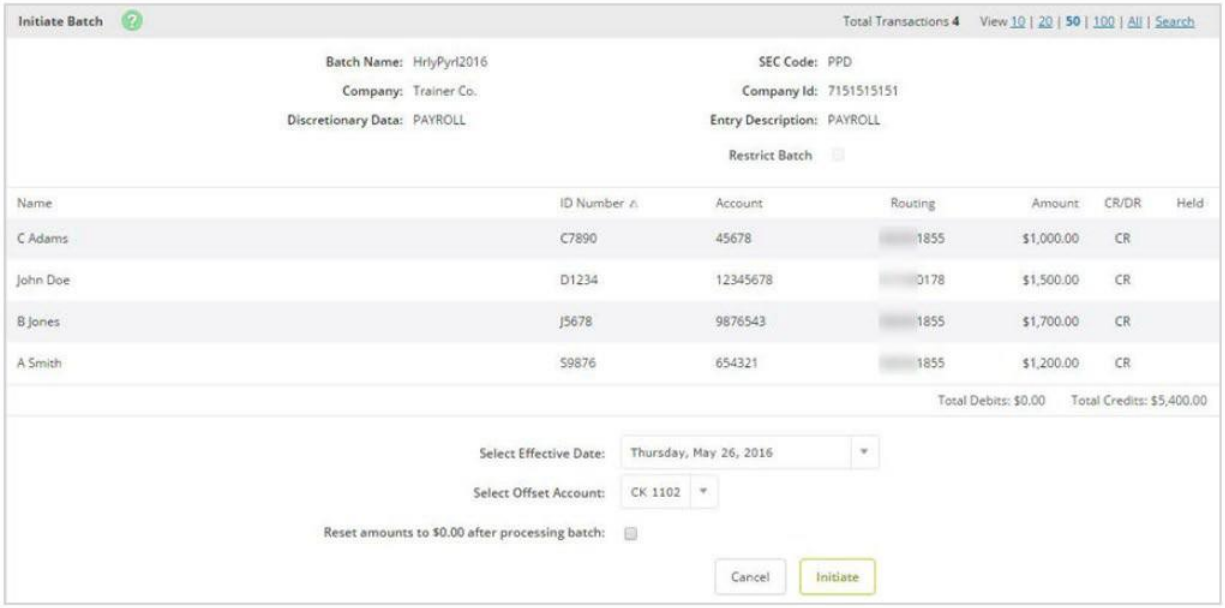
Initiating Same Day ACH Batches	1. Locate and select the desired batches. 2. Select INITIATE SELECTED. 3. Select Same Day ACH in the SELECT EFFECTIVE DATE drop-down menu. 4. Complete the SELECT OFFSET ACCOUNT fields for Each batch, if applicable 5. Select INITIATE. 6. Select OK on the Same Day ACH Confirmation Dialog box.
Initiating a Recurring Batch	1. Locate and select the desired batches. 2. Select INITIATE . 3. Complete the necessary fields. Note- Additional fields may appear depending on the Frequency selection 4. Select Initiate

One-Time Batch



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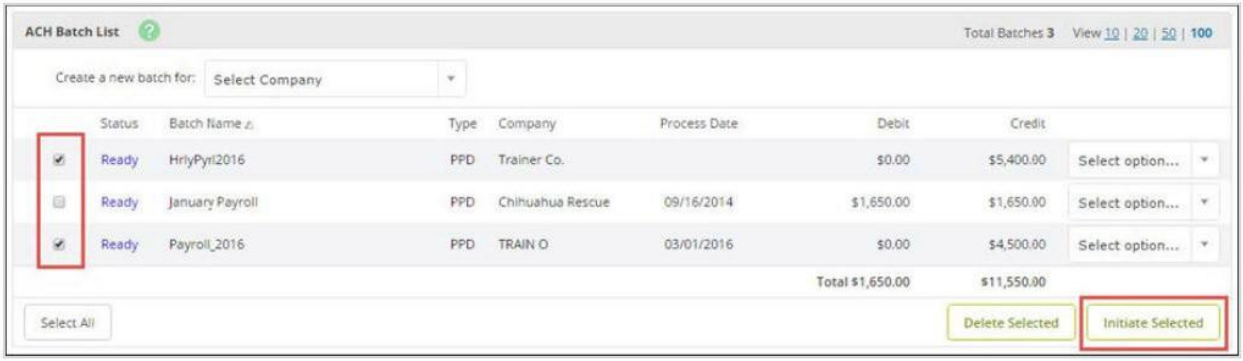
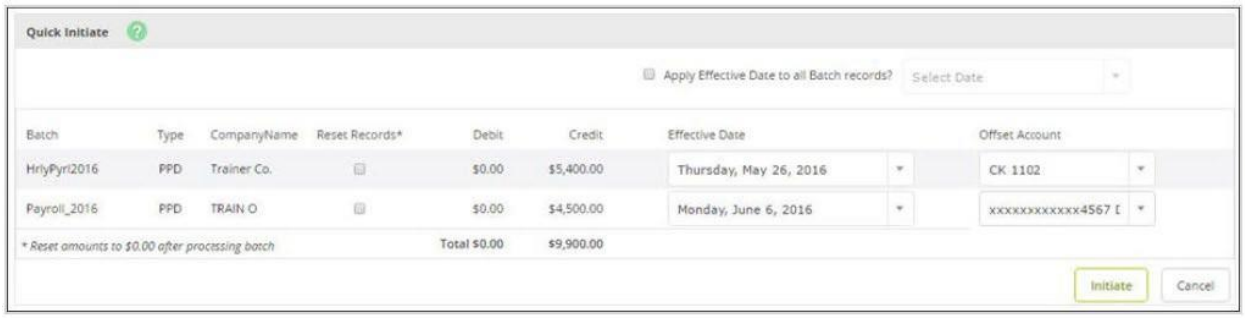
Multiple One-Time Batches

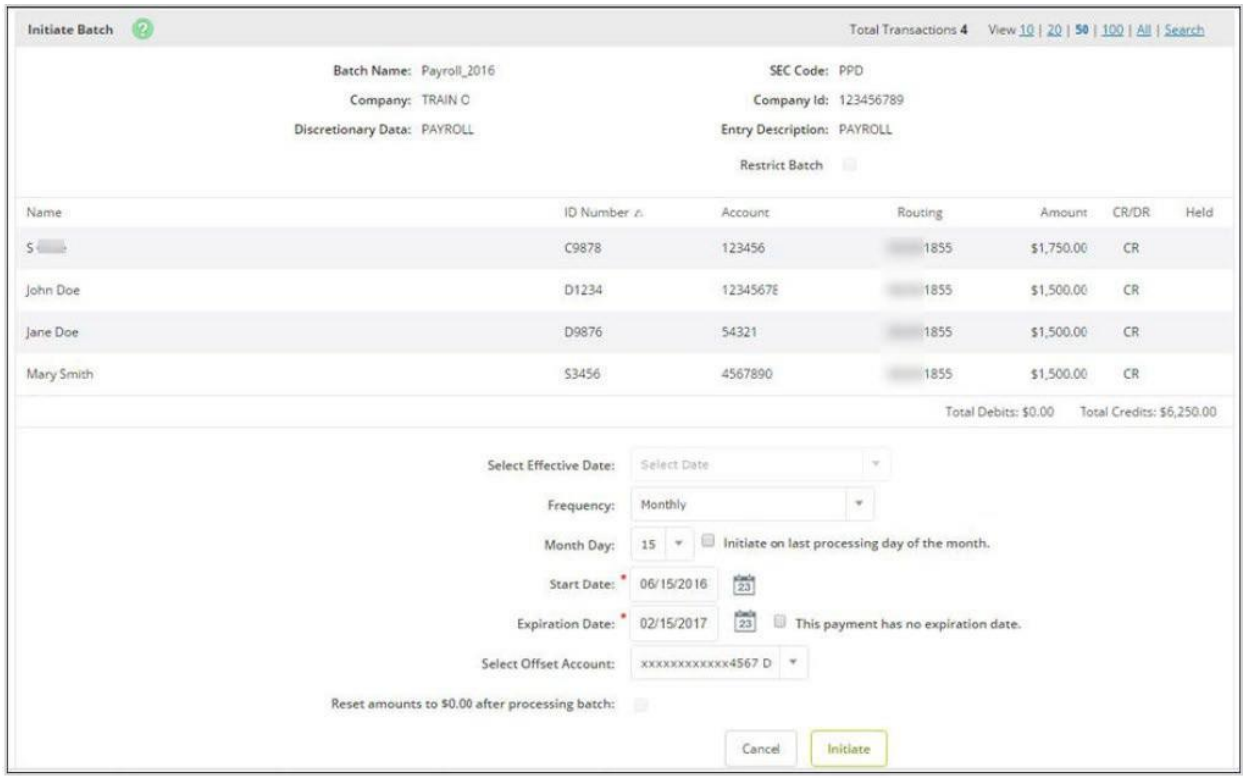


Multiple One-Time Batches- Quick Initiate



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

Recurring 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.

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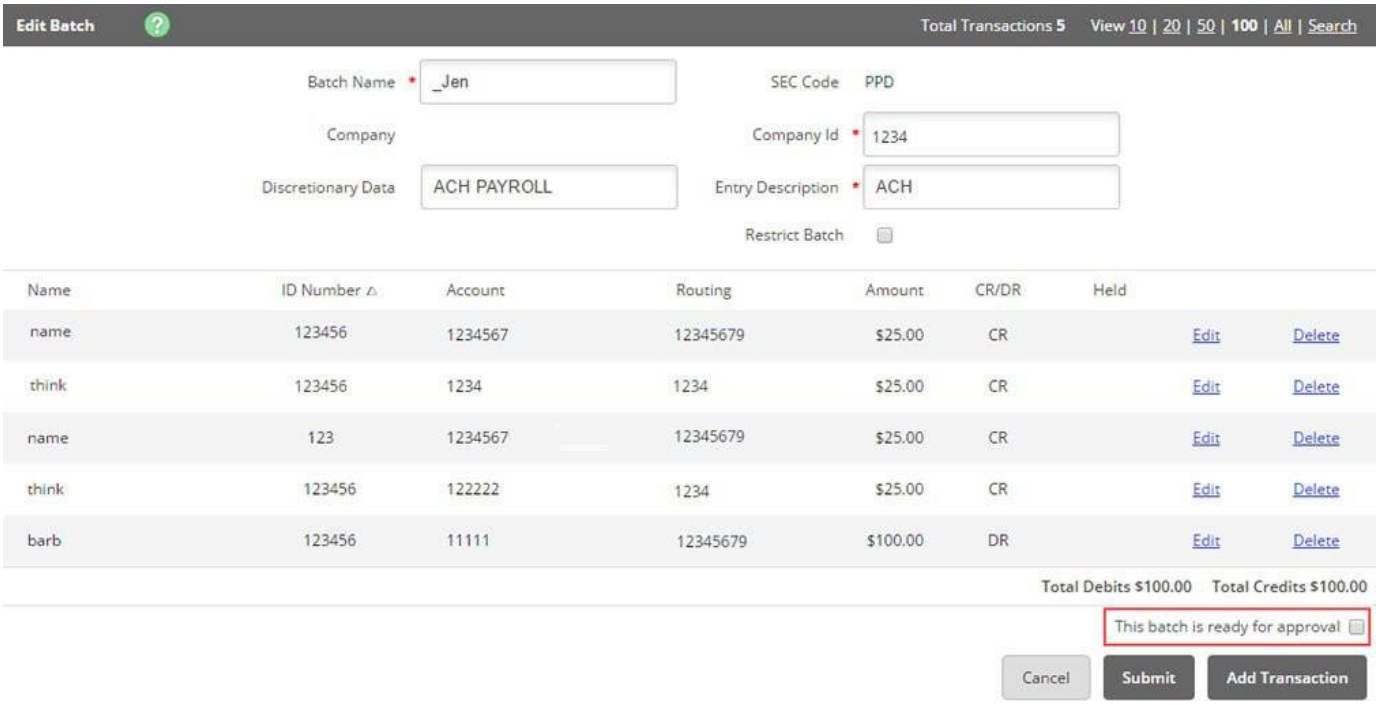


Figure 17: Edit Batch screen highlighting Ready for Approval checkbox

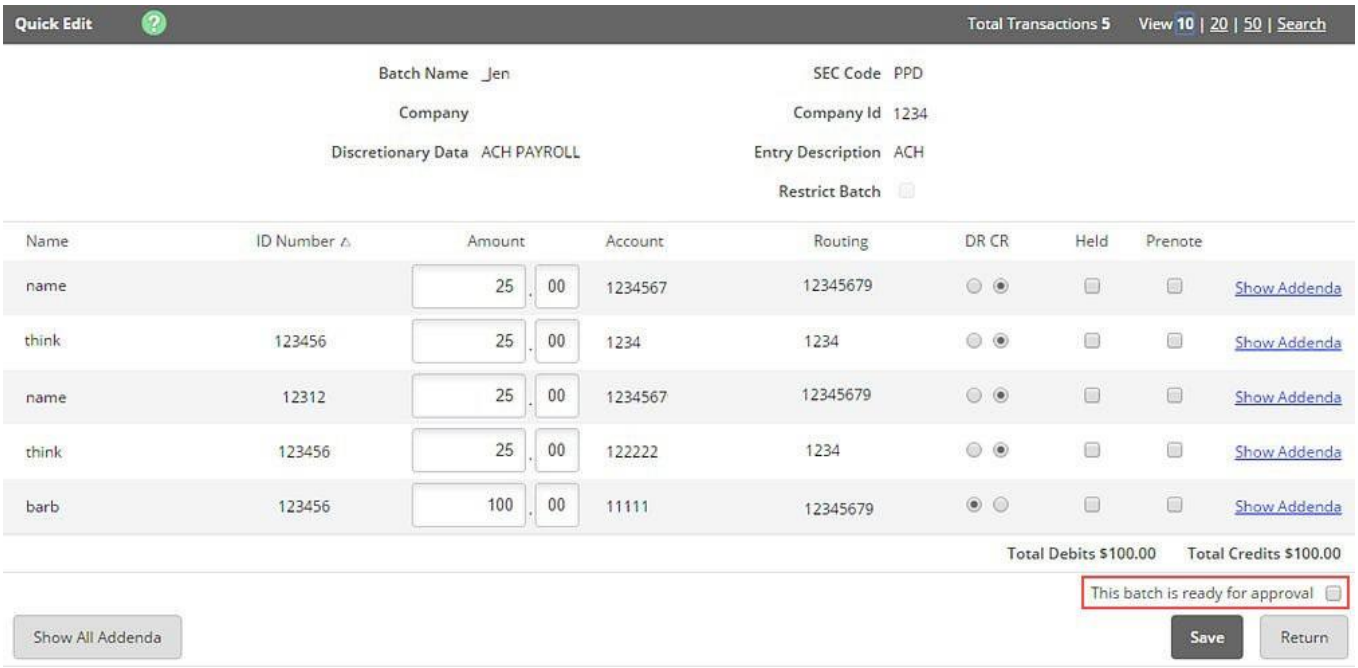


Figure 18: Quick Edit screen highlighting Ready for Approval checkbox

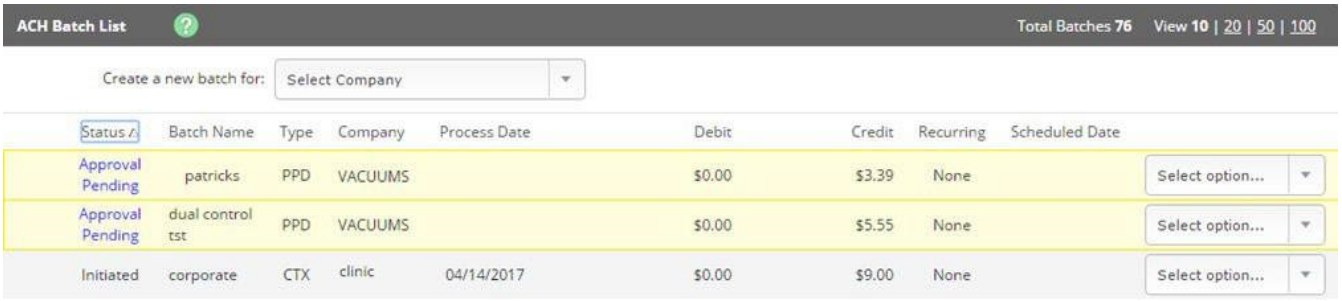


Figure 19: Batches with Approval Pending status

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.

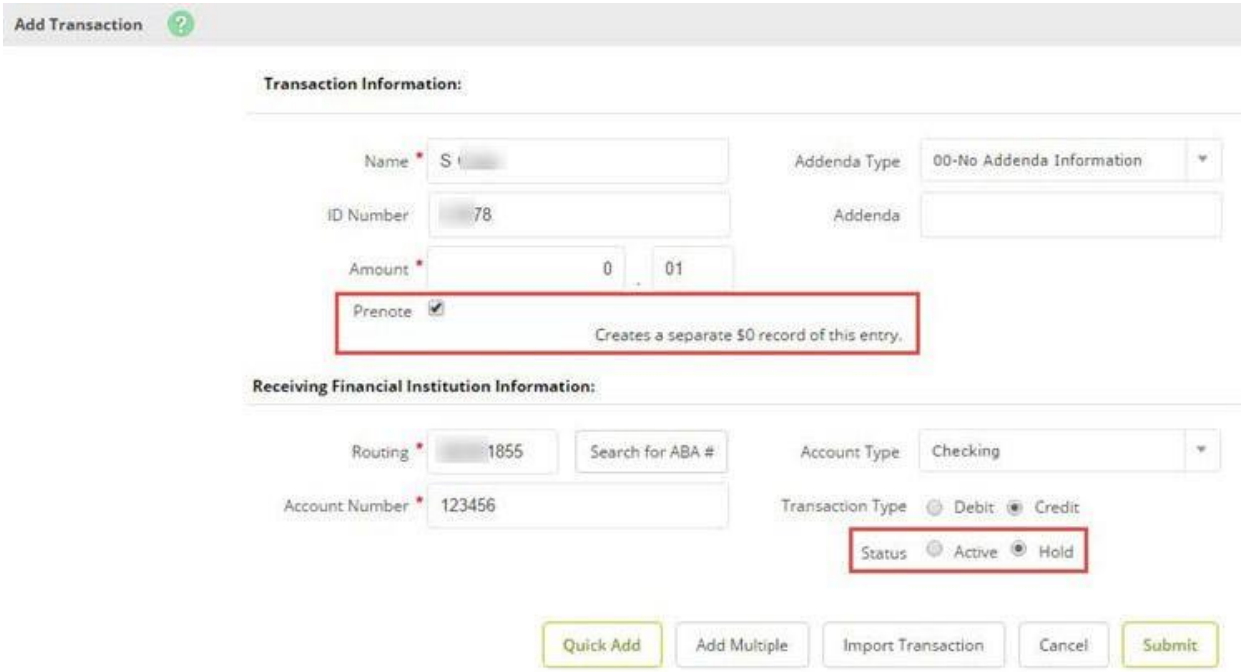


Figure 20: Prenote Checkbox

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.

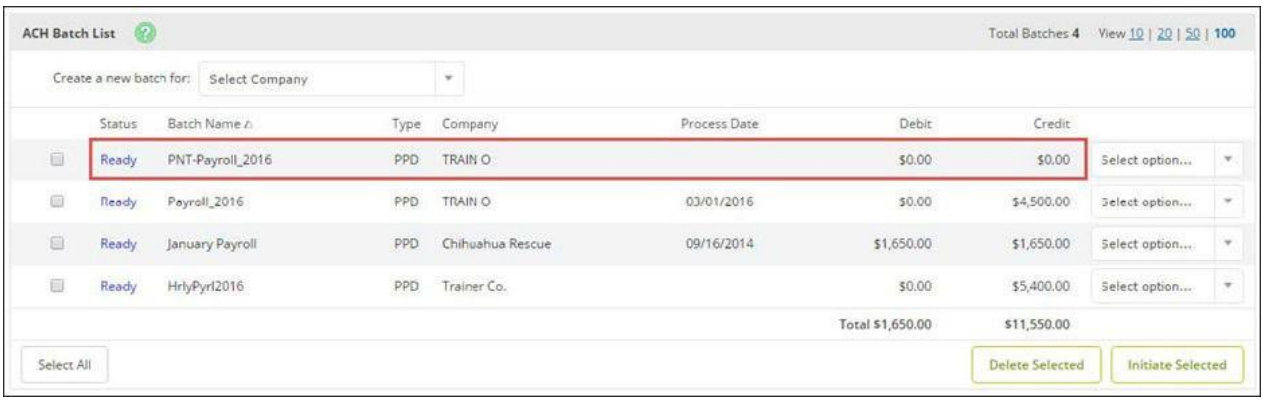


Figure 21: Prenote Batch is highlighted

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.

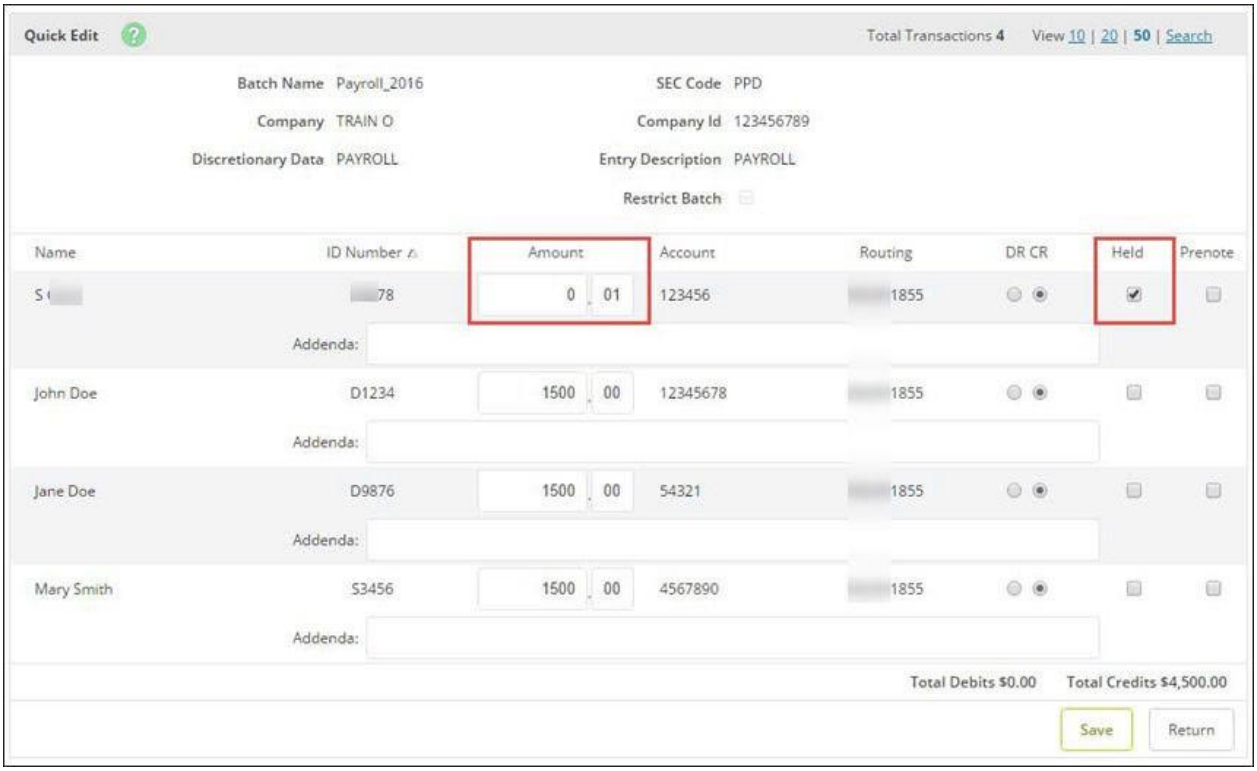


Figure 22: Held item

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.

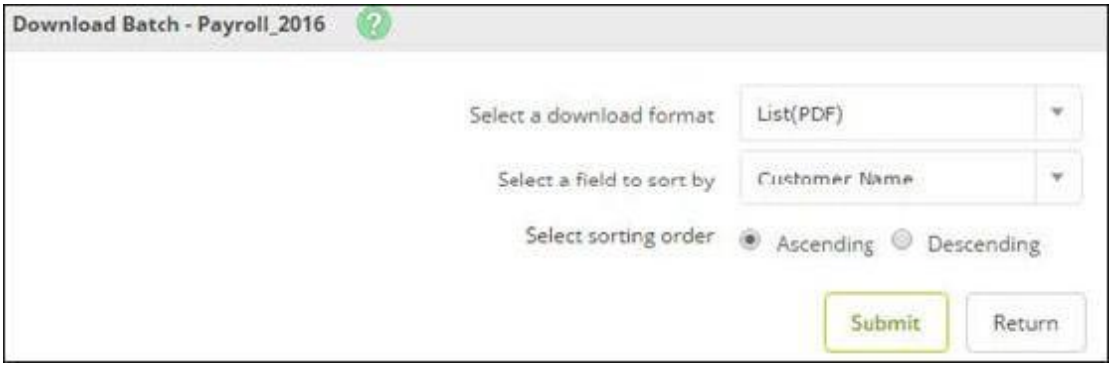


Figure 23: Download Option

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.

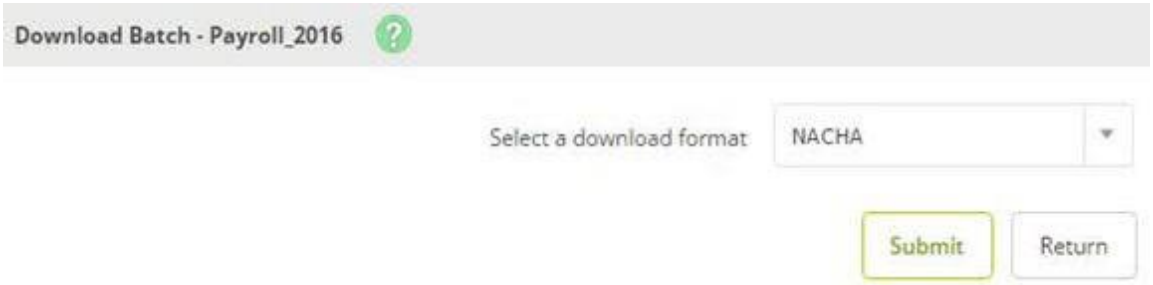


Figure 24: Download NACHA file

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.

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:

- Select DELETE from the SELECT OPTION drop-down list, and then select DELETE on the next screen.

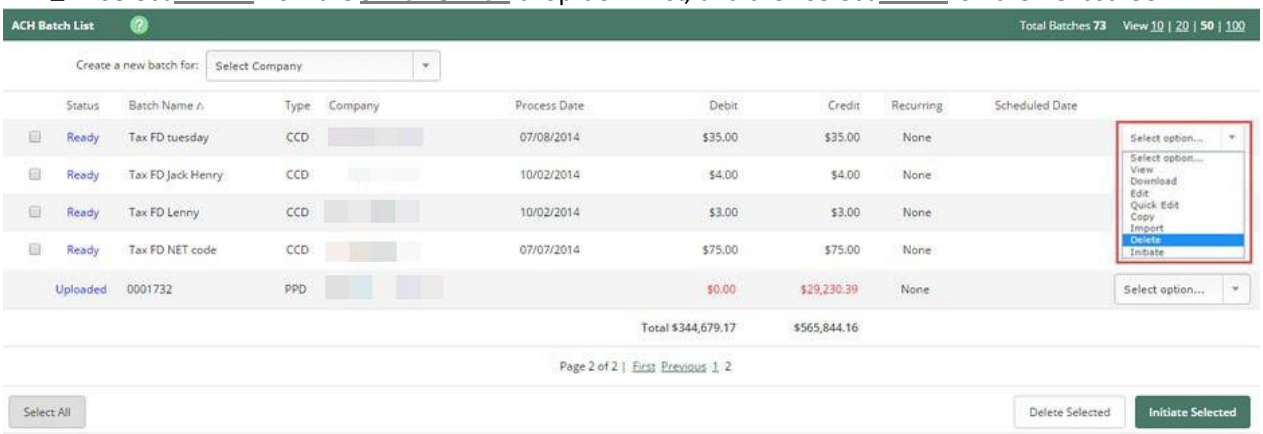


Figure 26: Delete from the Select Options drop down list

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

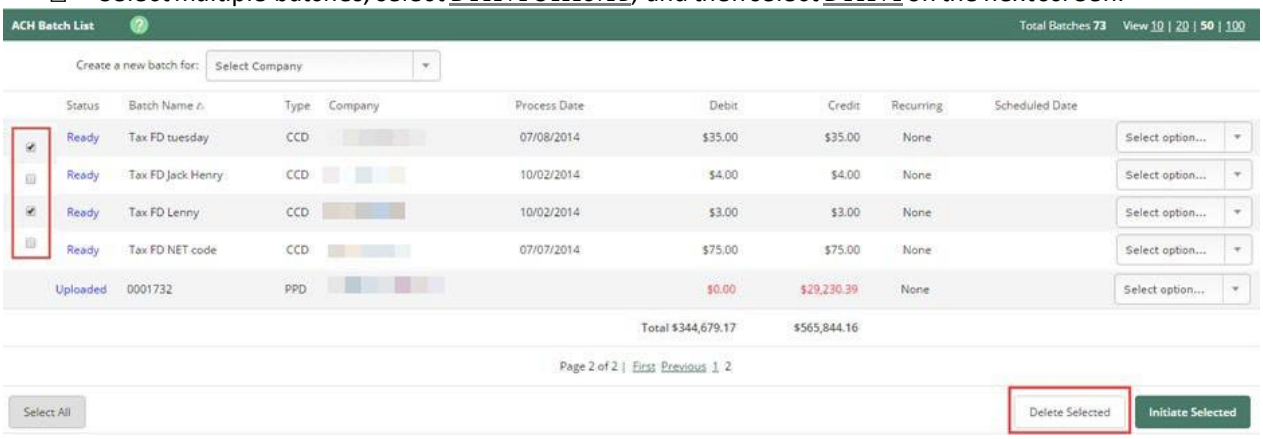


Figure 27:Delete multiple batches

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.

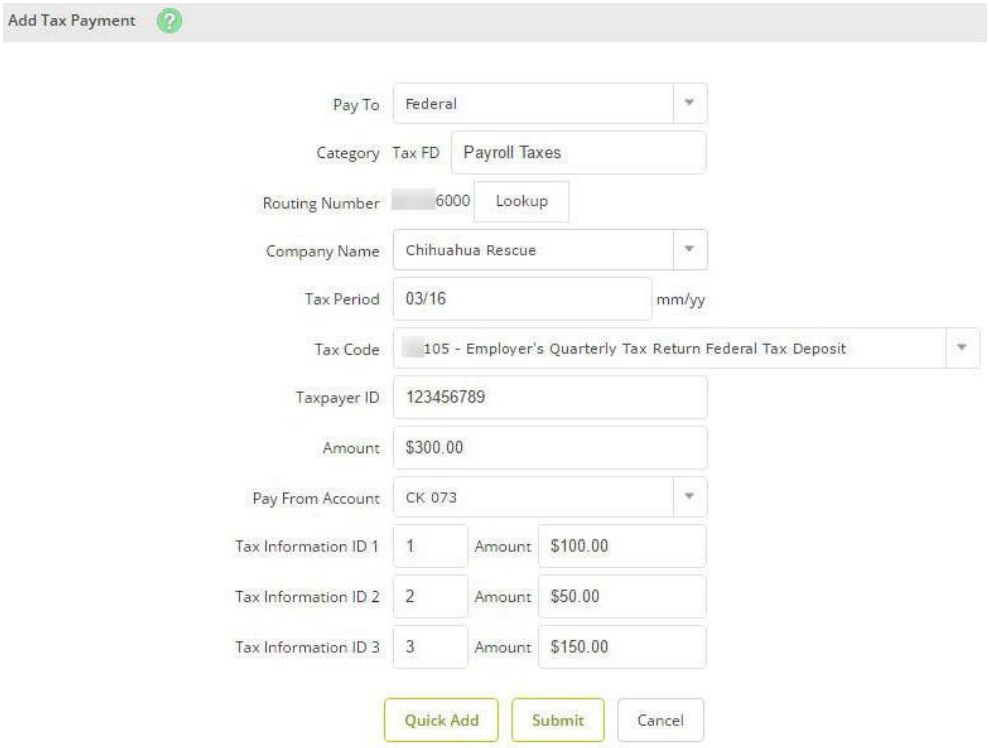


Figure 28: Tax Payments Screen

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.

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. User this option at CASH MANGER>ACH in the search Records section. Enter the necessary search criteria, and then select SEARCH.

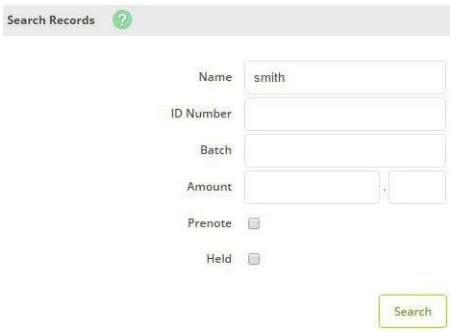


Figure 30: SEARCH OPTION

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.

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.

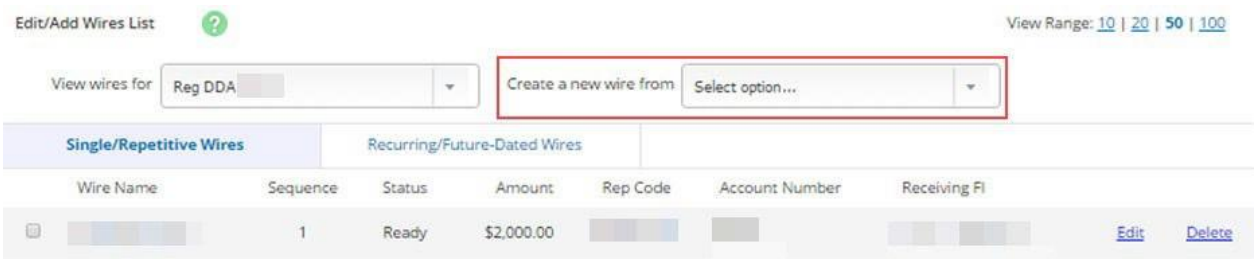


Figure 312: Create a new wire from Drop Down List

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

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

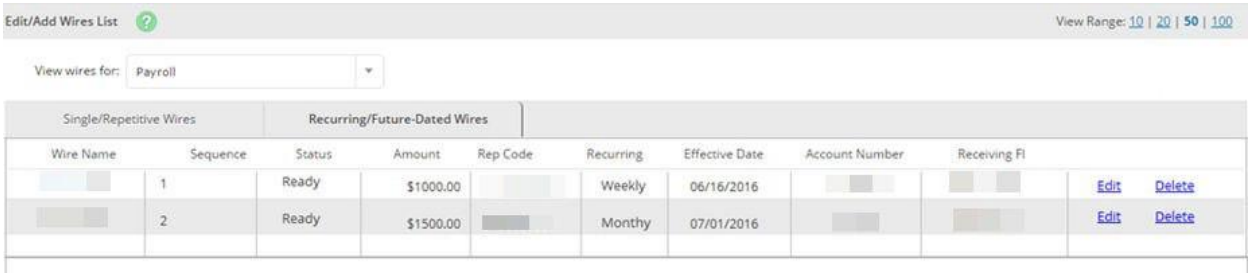


Figure 34: Wires list

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	1. Select EDIT. 2. Modify the wire instructions. 3. Select SUBMIT.
Deleting a Wire	1. Select DELETE. 2. Select SUBMIT.

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.

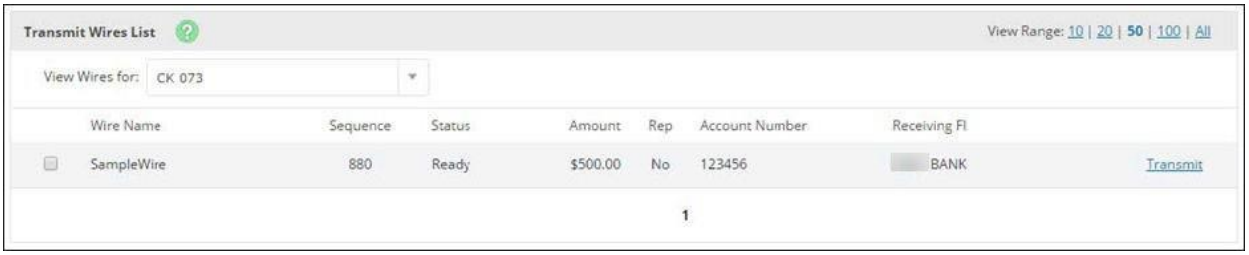


Figure 335: Transmit Wires List

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

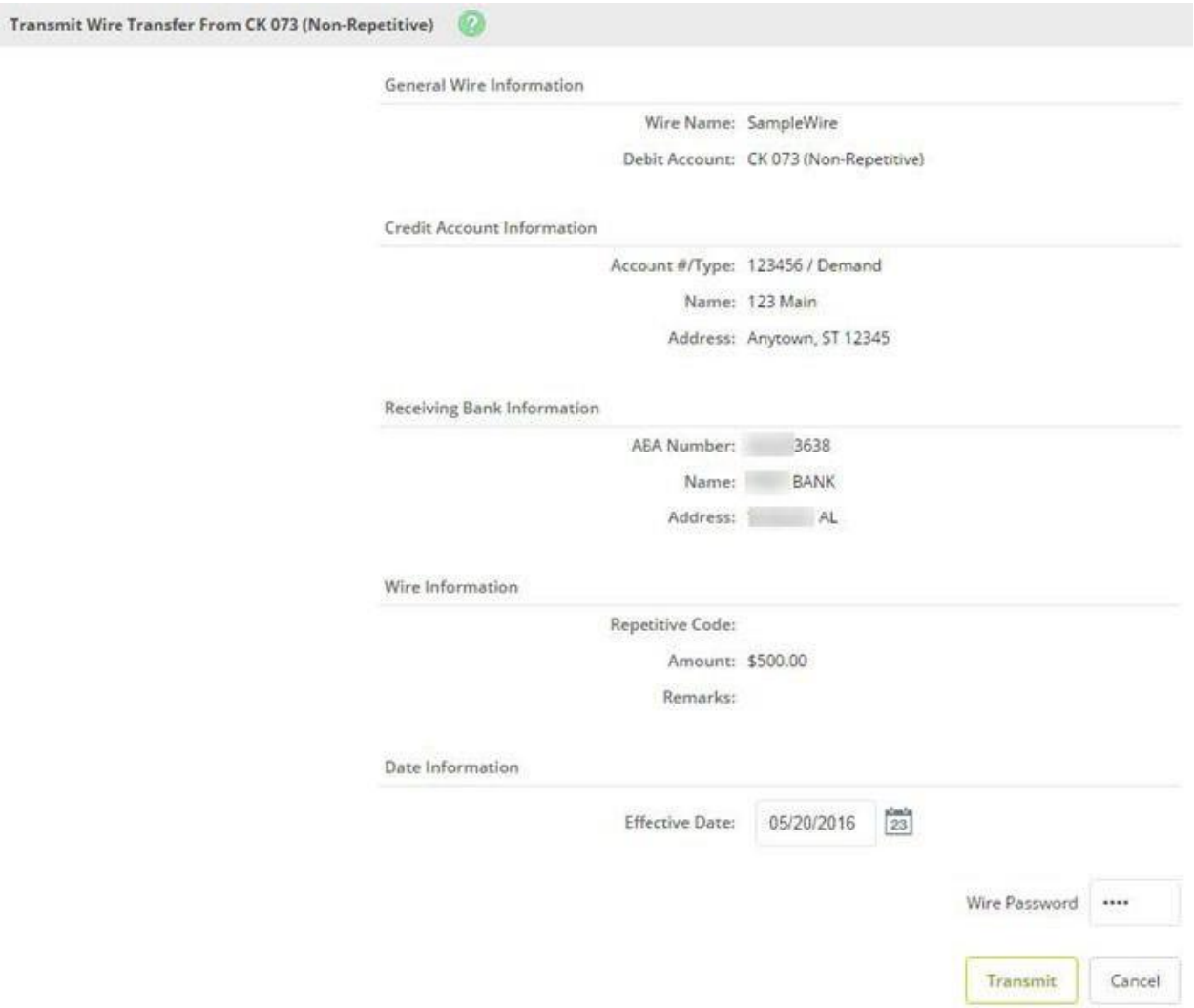


Figure 36: Transmit Wire screen

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.

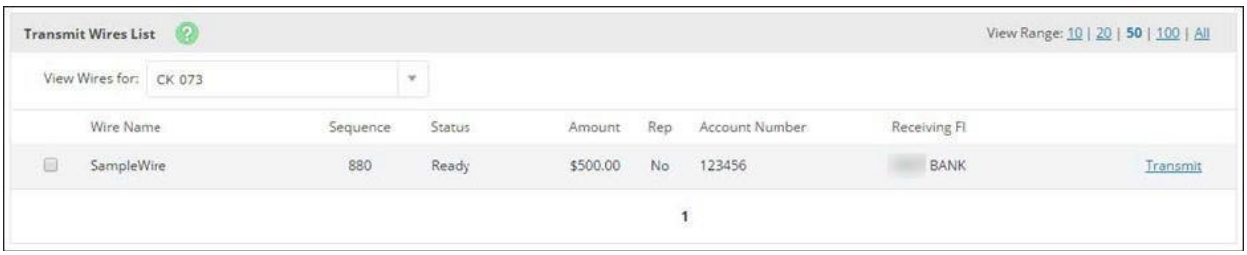


Figure 37: Transmit Wires List

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

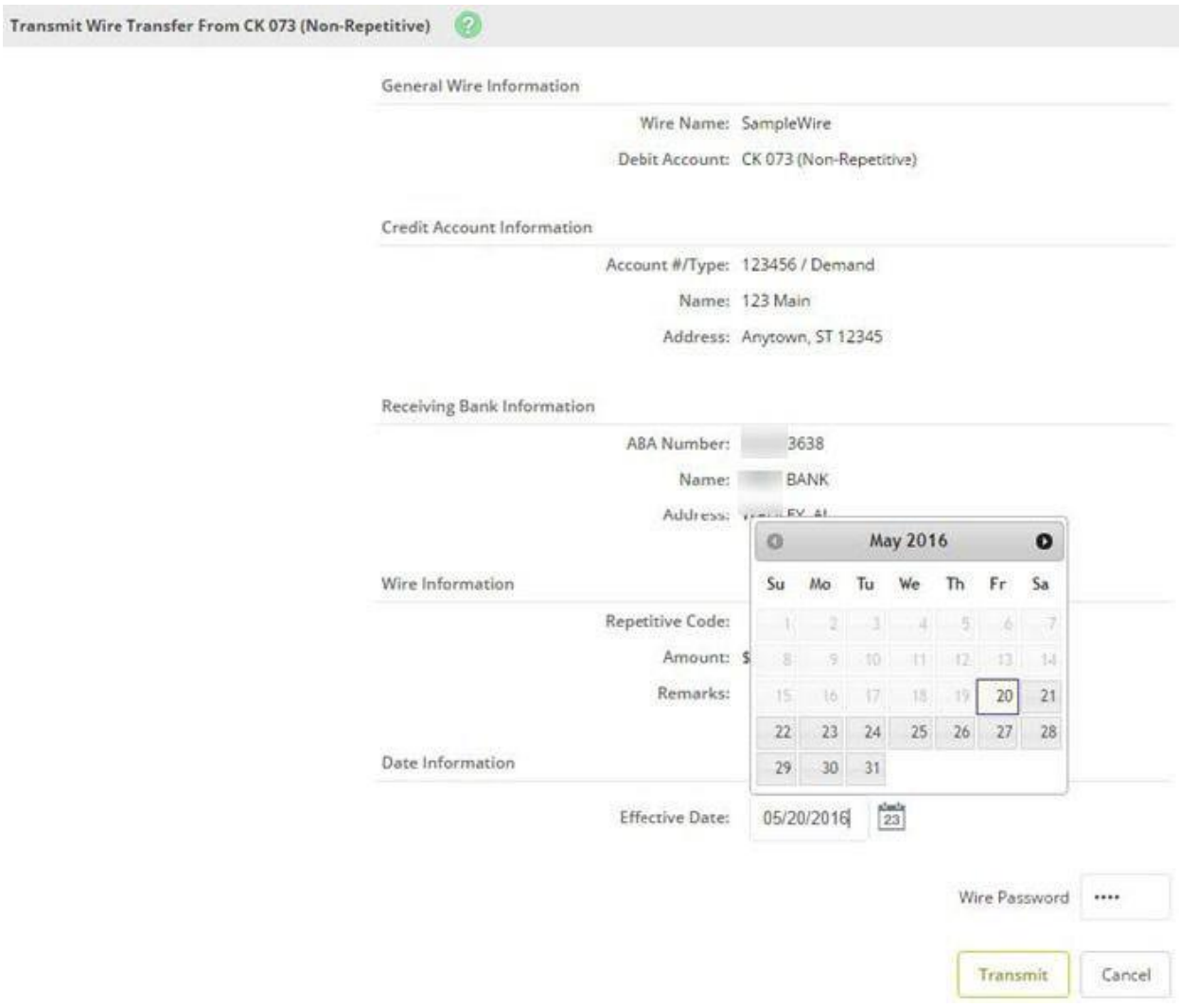
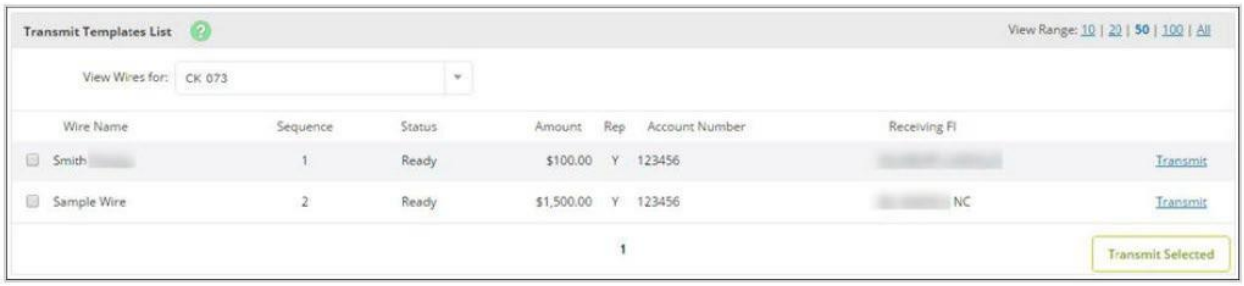


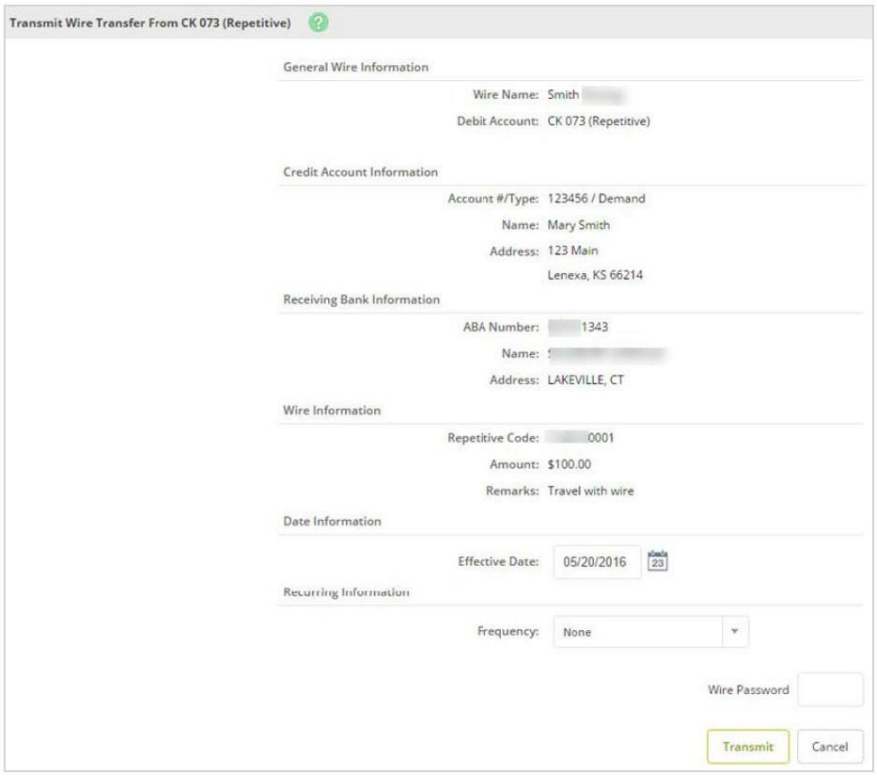
Figure 38: Transmit Wires screen

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.



5. Enter the WIRE PASSWORD, and then select TRANSMIT

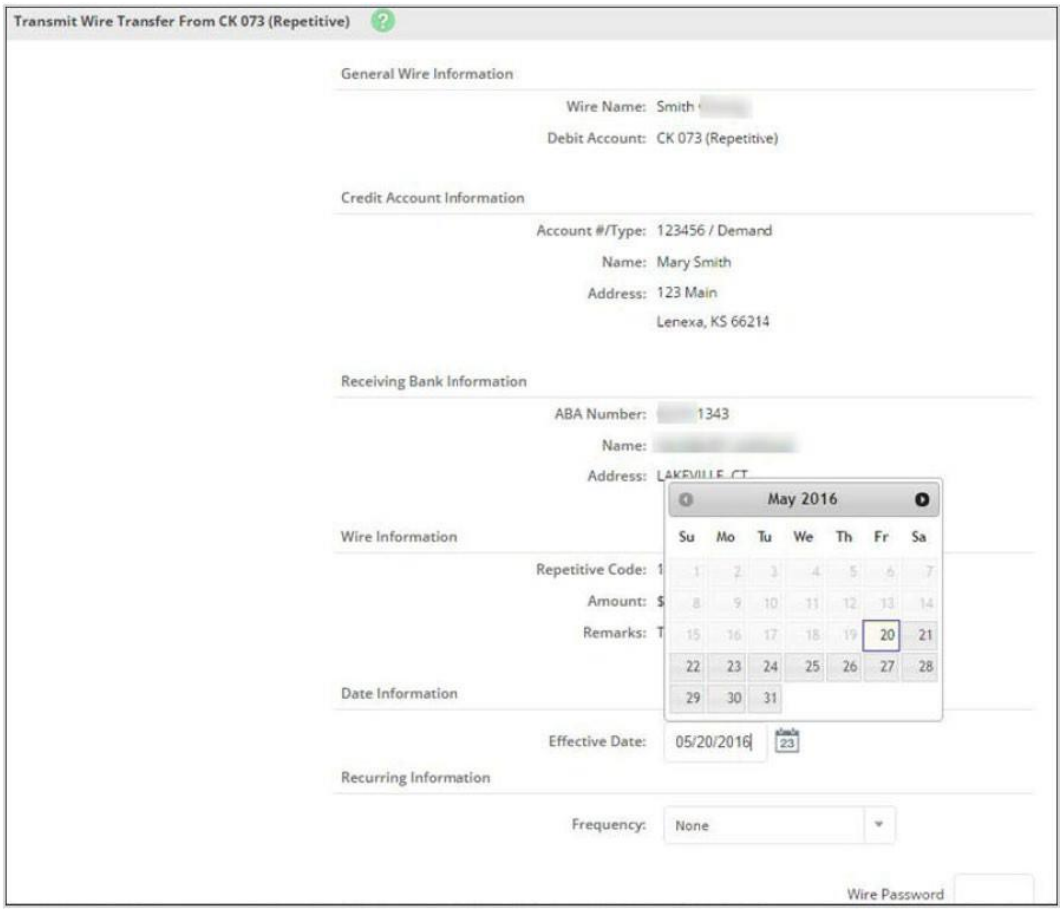


Member FDIC

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.

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

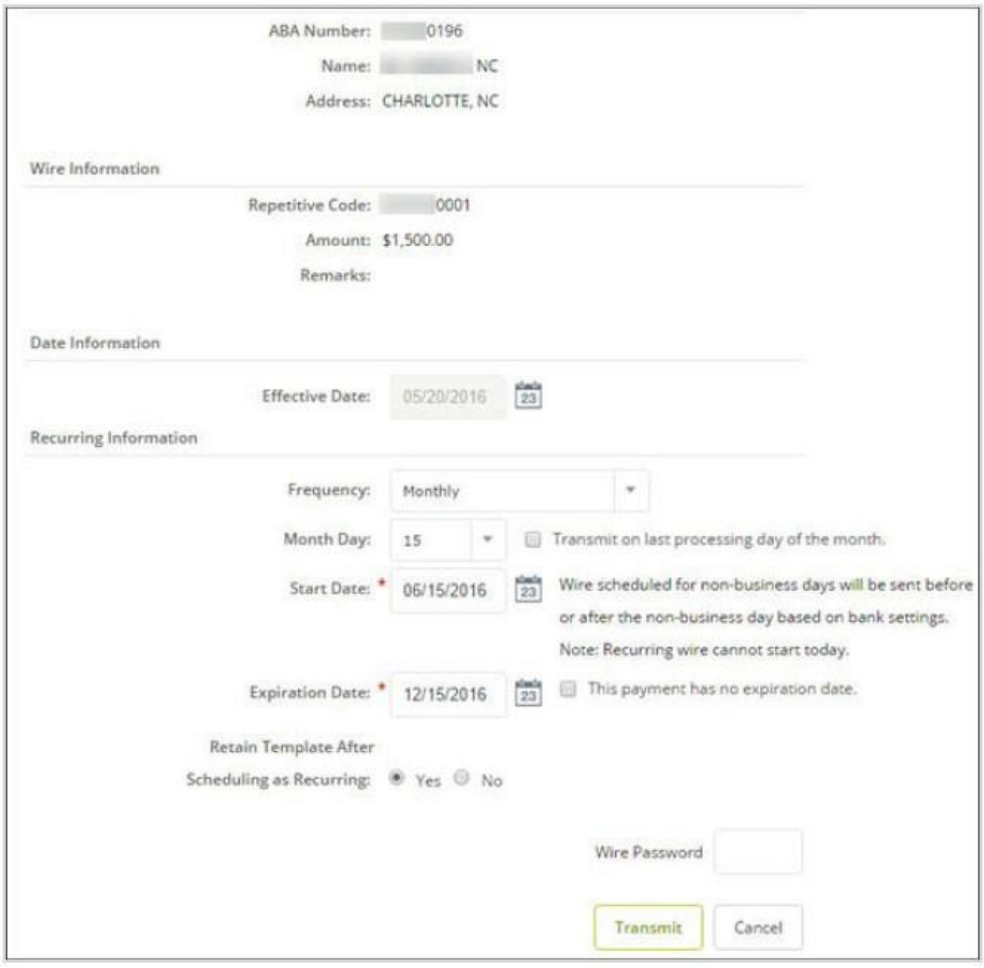


Member FDIC

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.

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.



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	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 *Approval* status until the second cash user transmits the wire.
Second Cash User	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.

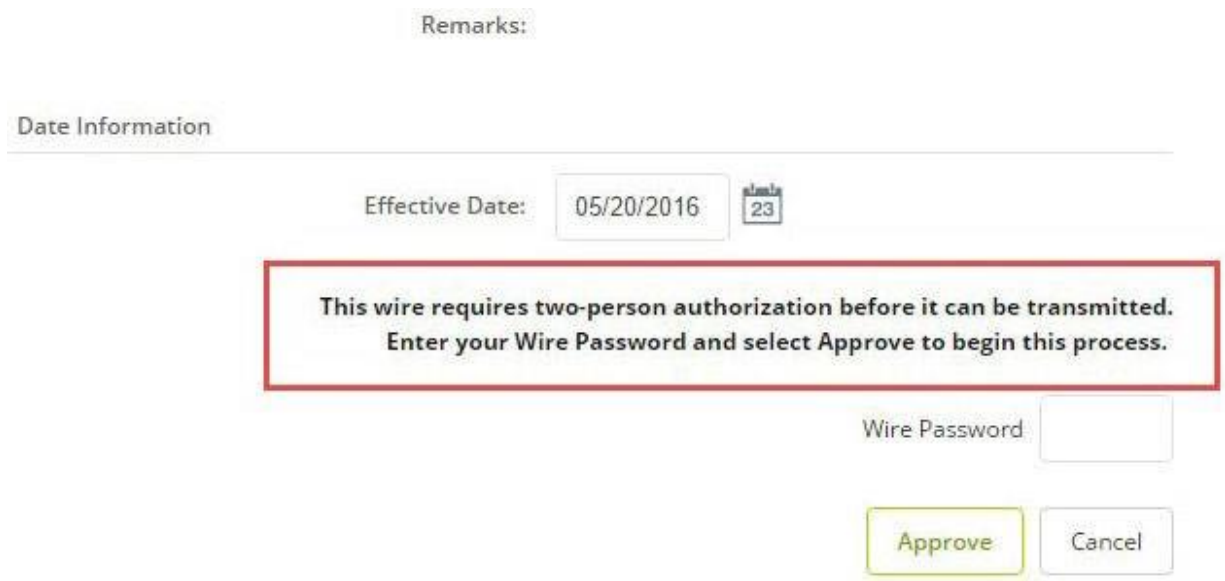


Figure 39: Dual Control Message for Initial/Fist Cash User

Figure 40: Approval Status for Second Cash User

Wire History

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

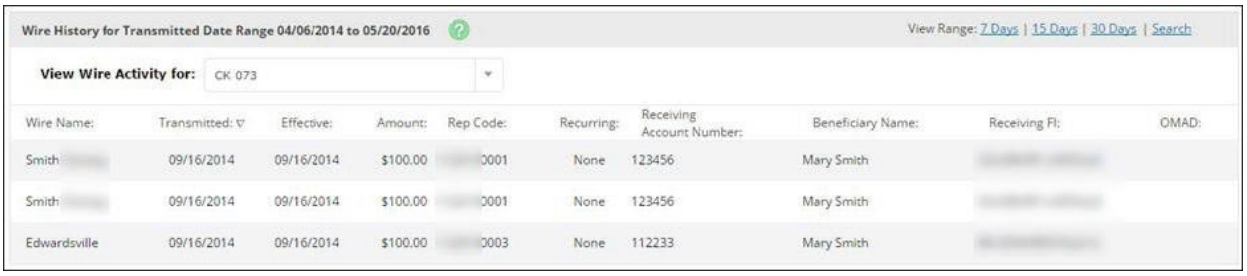


Figure 41: Wire history screen

Member FDIC

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 > ARP POSPAY.

Figure 42: Positive Pay screen

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

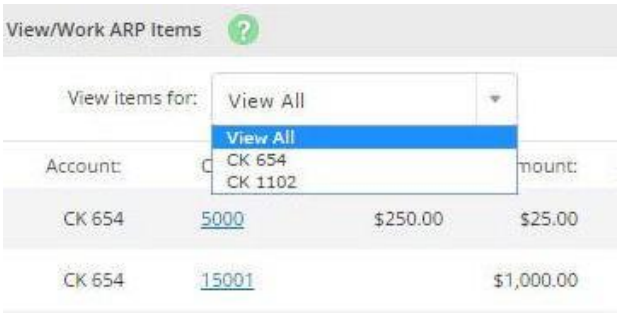
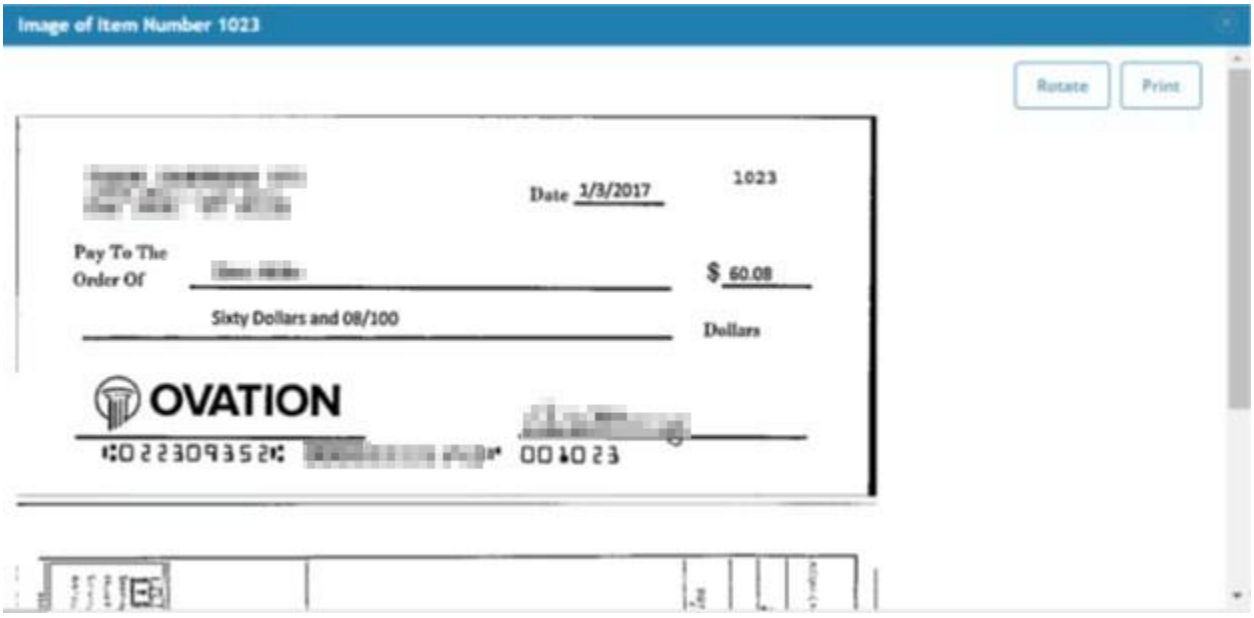


Figure 43: View Items For drop-down list

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.

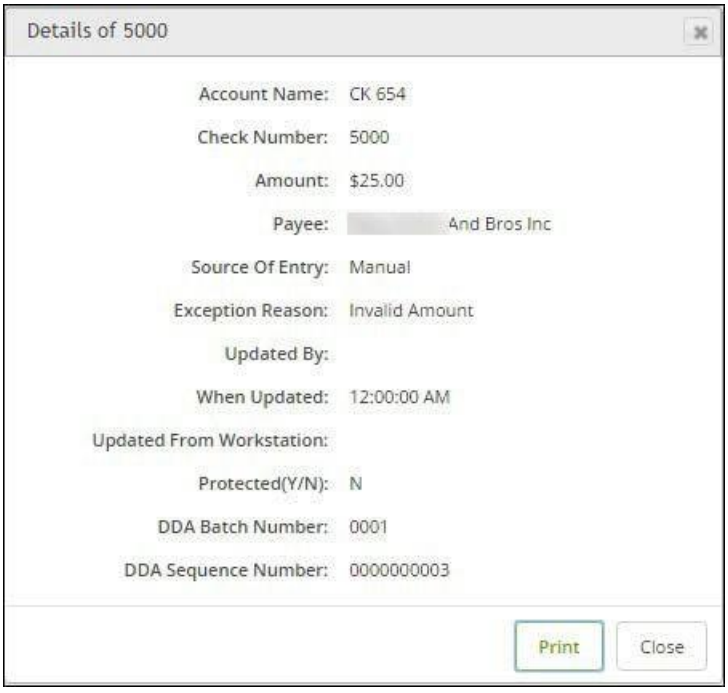


Figure 44: Details of an item

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.

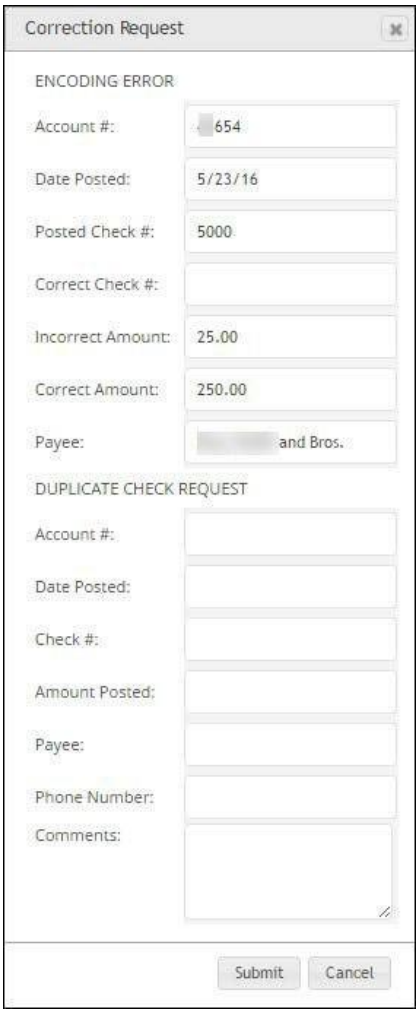


Figure 45: Correction screen

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.

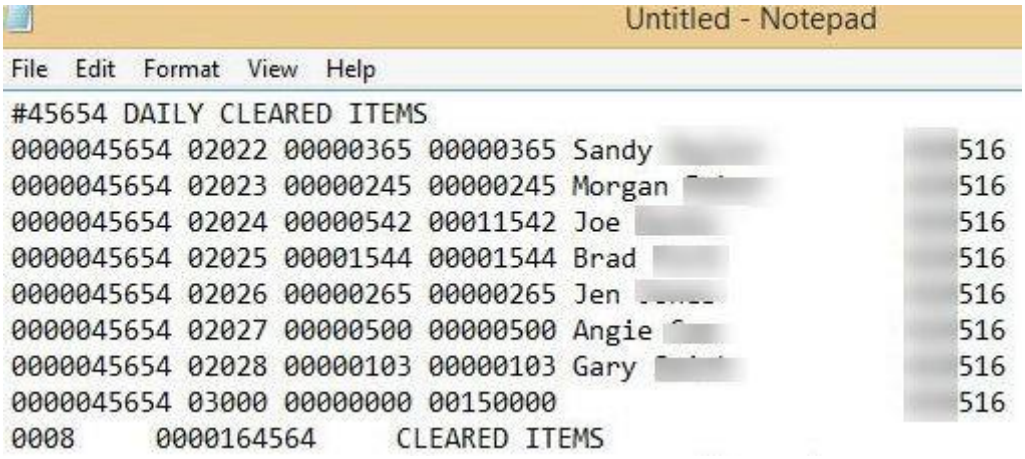


Figure 47: Downloaded ARP file

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.

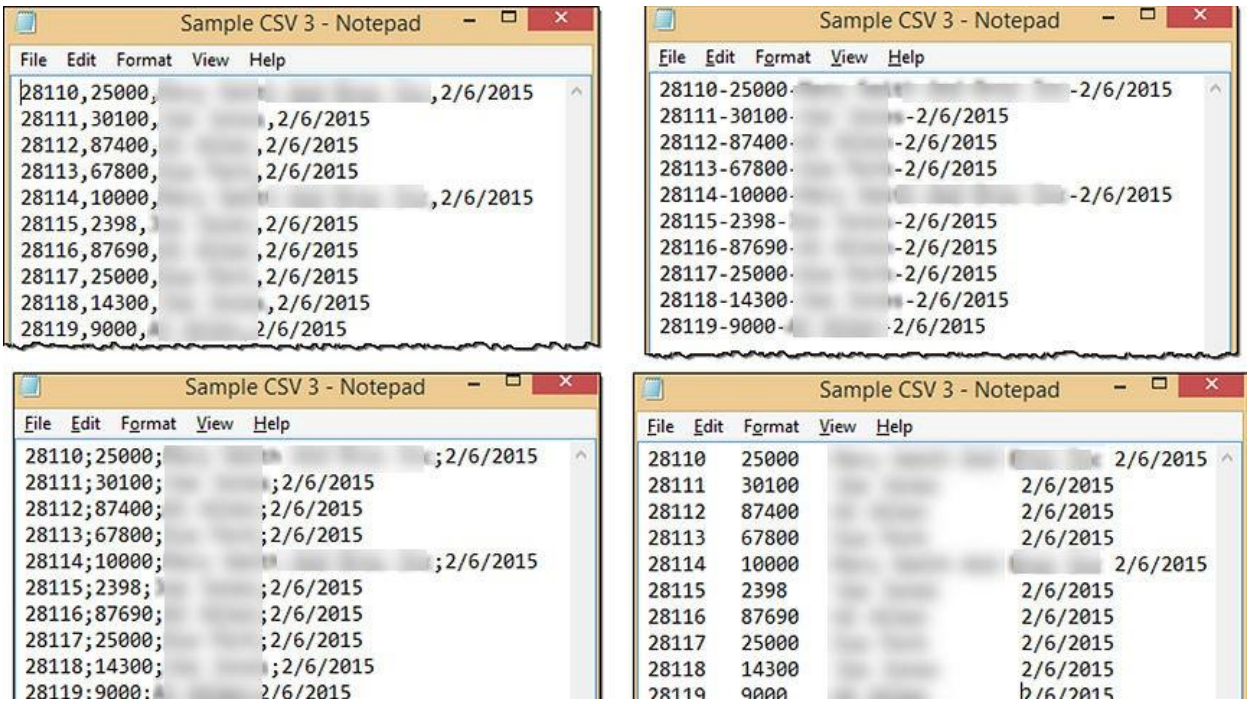


Figure 48: Sample CSV files with a variety of delimiters

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.

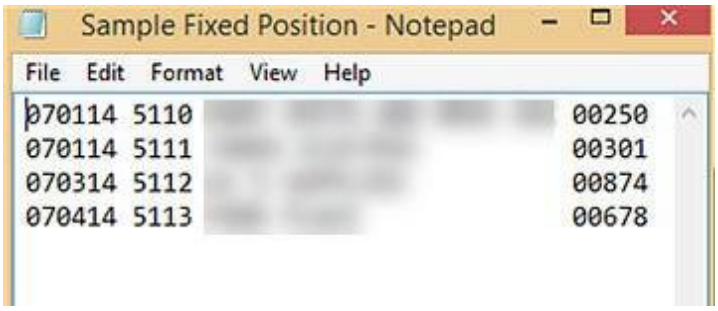


Figure 49: Fixed Position file

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

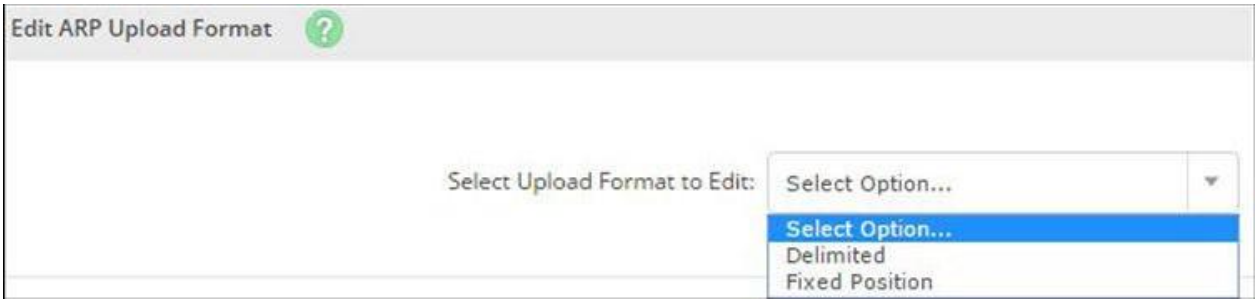


Figure 50: Edit ARP, Select Upload Format screen

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

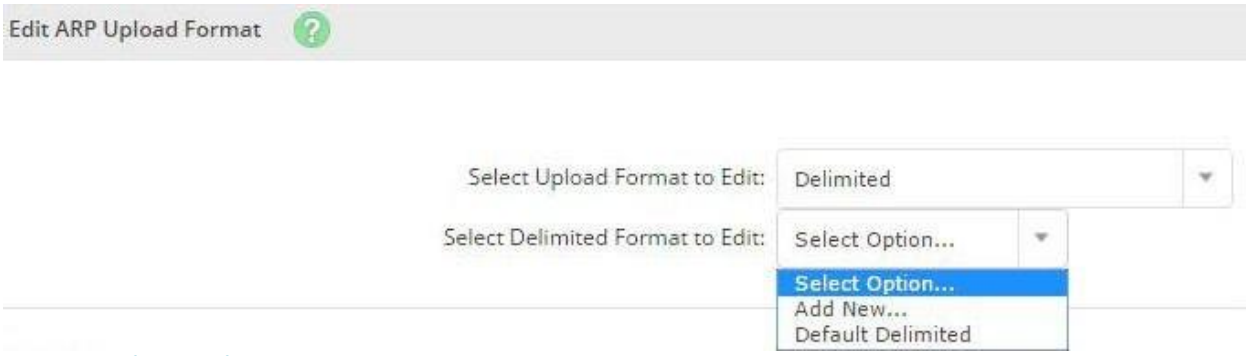


Figure 5134: Edit ARP, Select Option...

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.

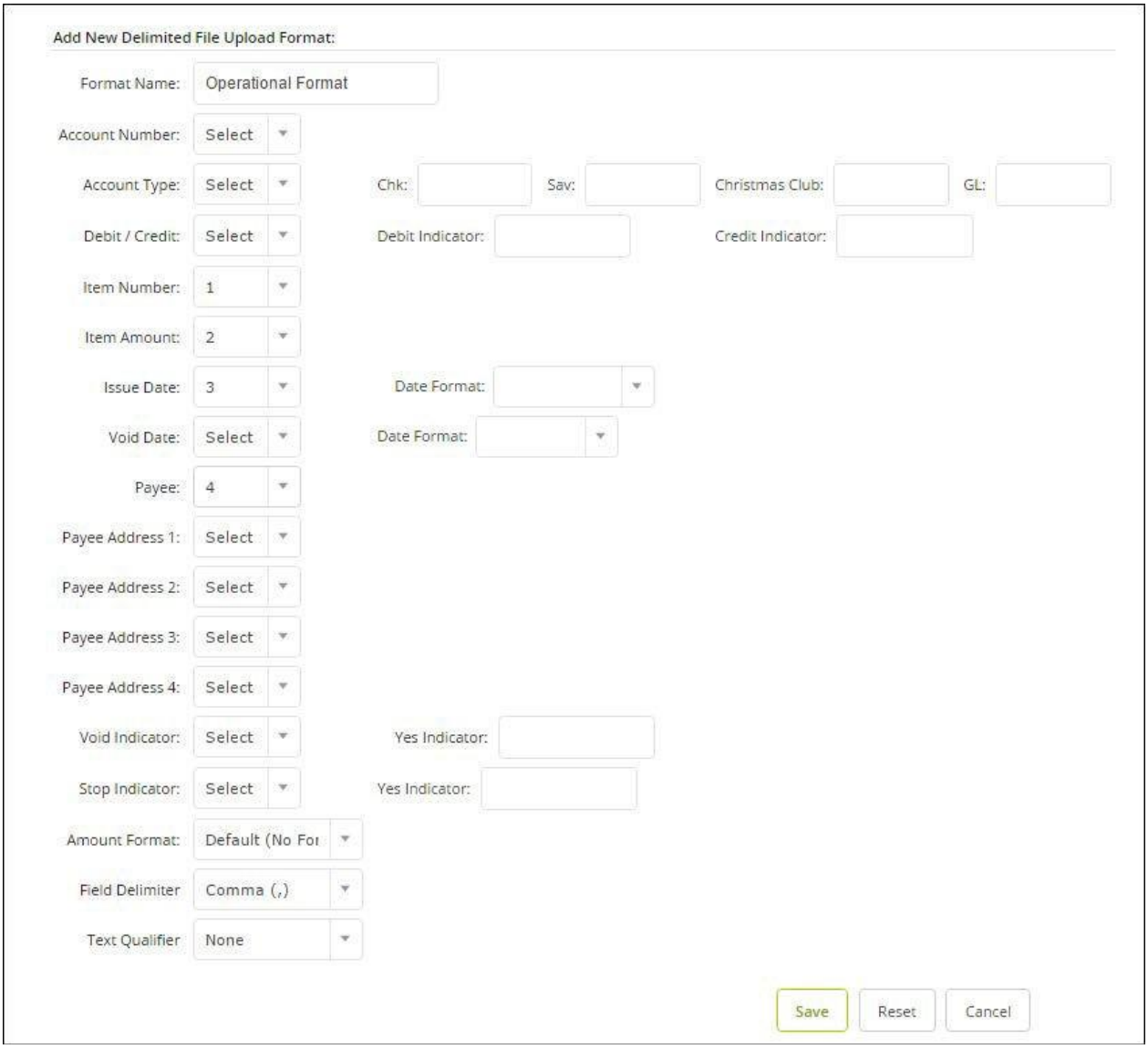


Figure 52: Add New Delimited File Upload Format screen

Format Name

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

Figure 53: Format Name

Date Format

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

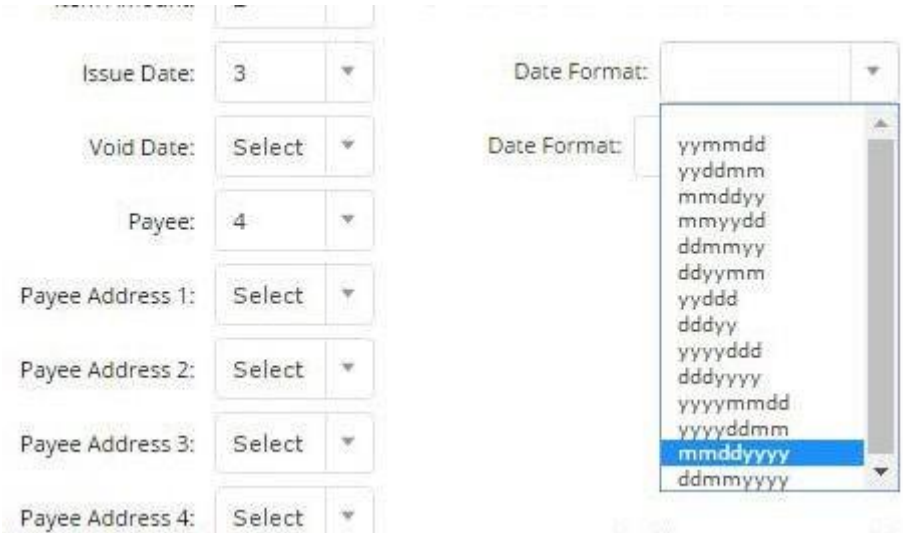


Figure 354: Date format selection

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.

Figure 36: Void indicator

Field Delimiter

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

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

Figure 56: Field Delimiter selection

Amount Format

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

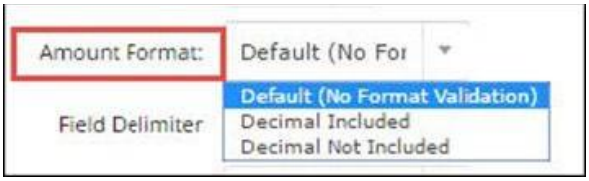


Figure 57: Decimal Selection

Text Qualifier

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

- None
- Double Quote (“”)
- Single Quote (‘)

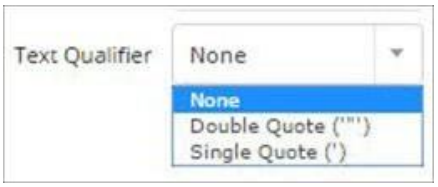


Figure 58: Text qualifier selection

FIXED POSITION FORMAT

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

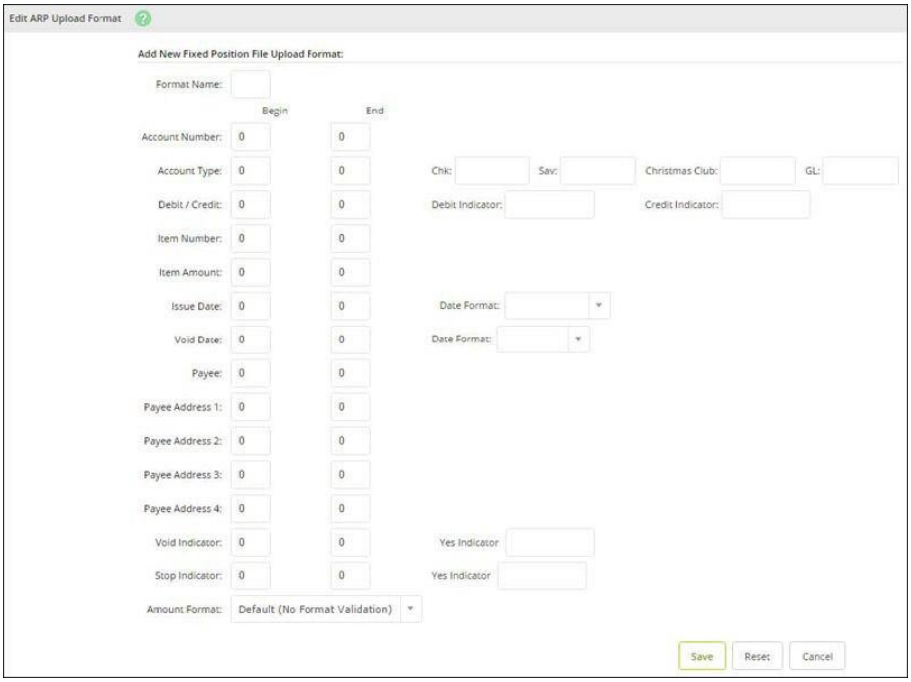


Figure 379: Fixed position format

Format Name

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

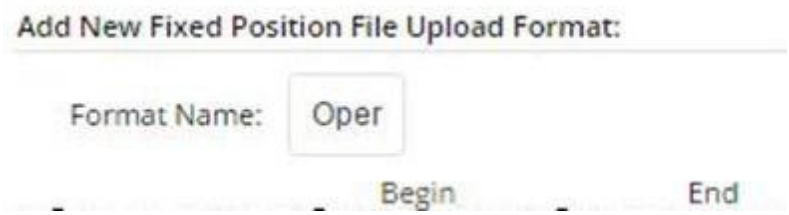


Figure 60: Format name entry

Date Format

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

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.

Figure 62: Void Indicator selection

Amount Format

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

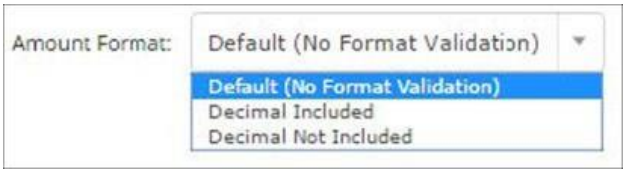


Figure 63: Amount Format; decimal selection

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.

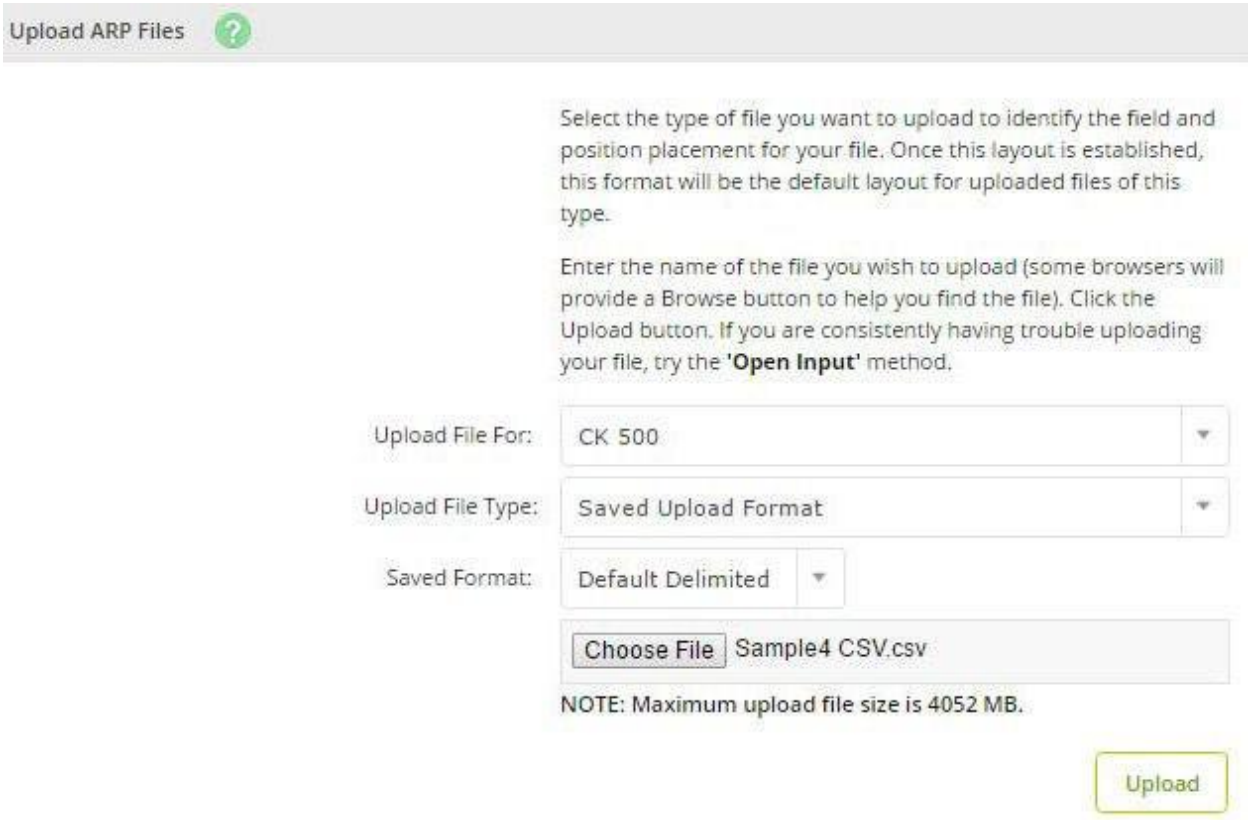


Figure 64: Upload ARP Files screen

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.

Figure 65: View Details

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

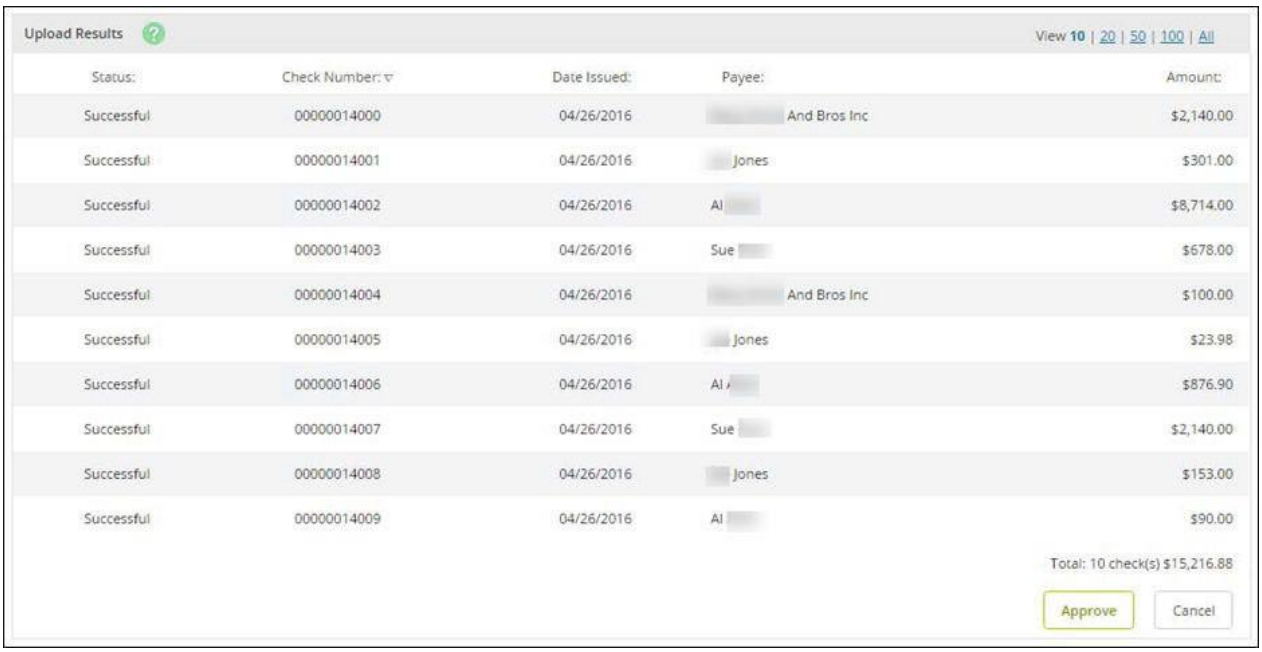


Figure 66: Review items and Approval screen

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.

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

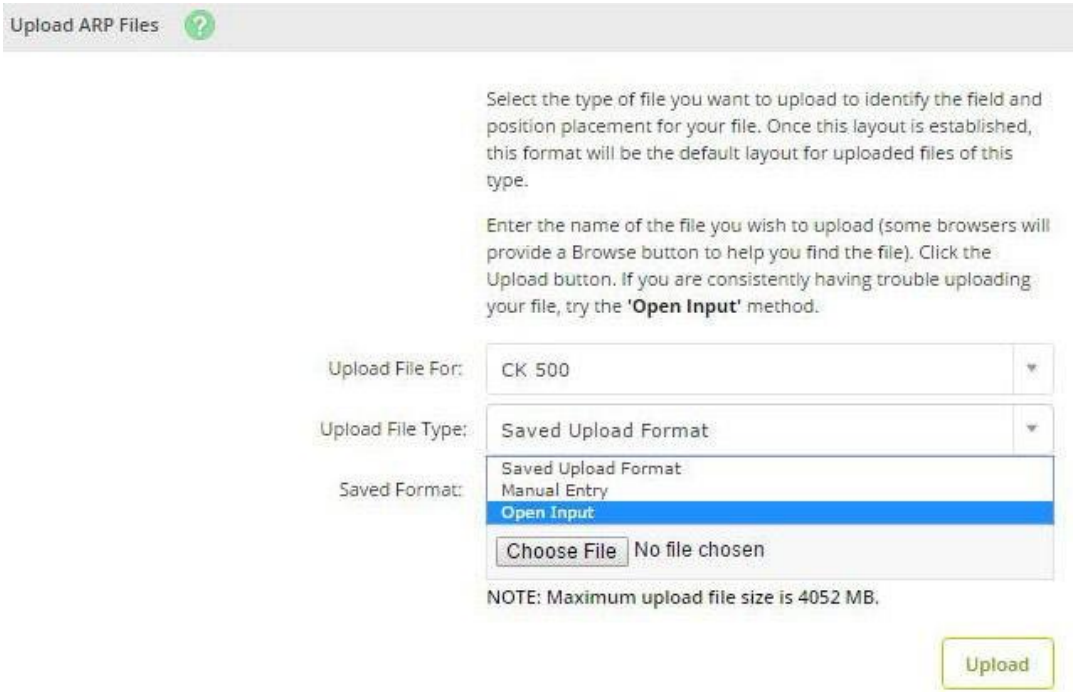


Figure 397: Upload ARP Files

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.

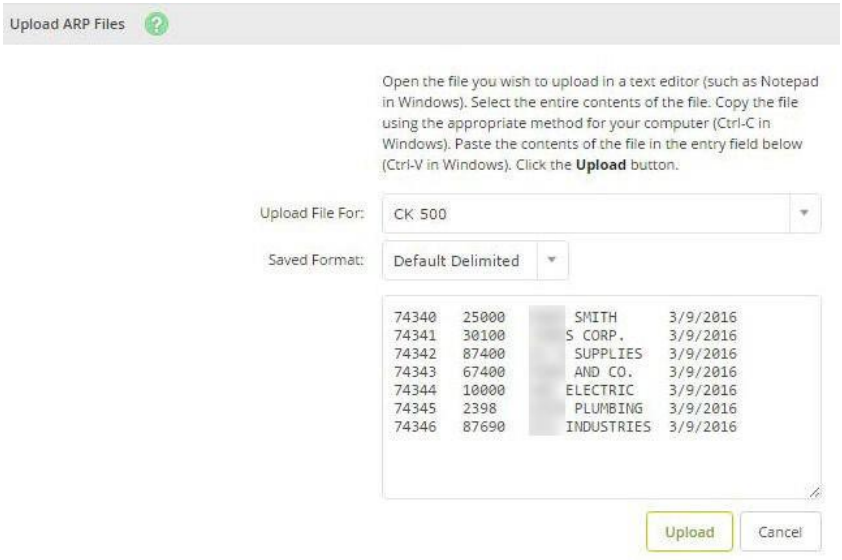


Figure 68: Open entry field

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

7. Select VIEW DETAILS.

Figure 409: View Details selection

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

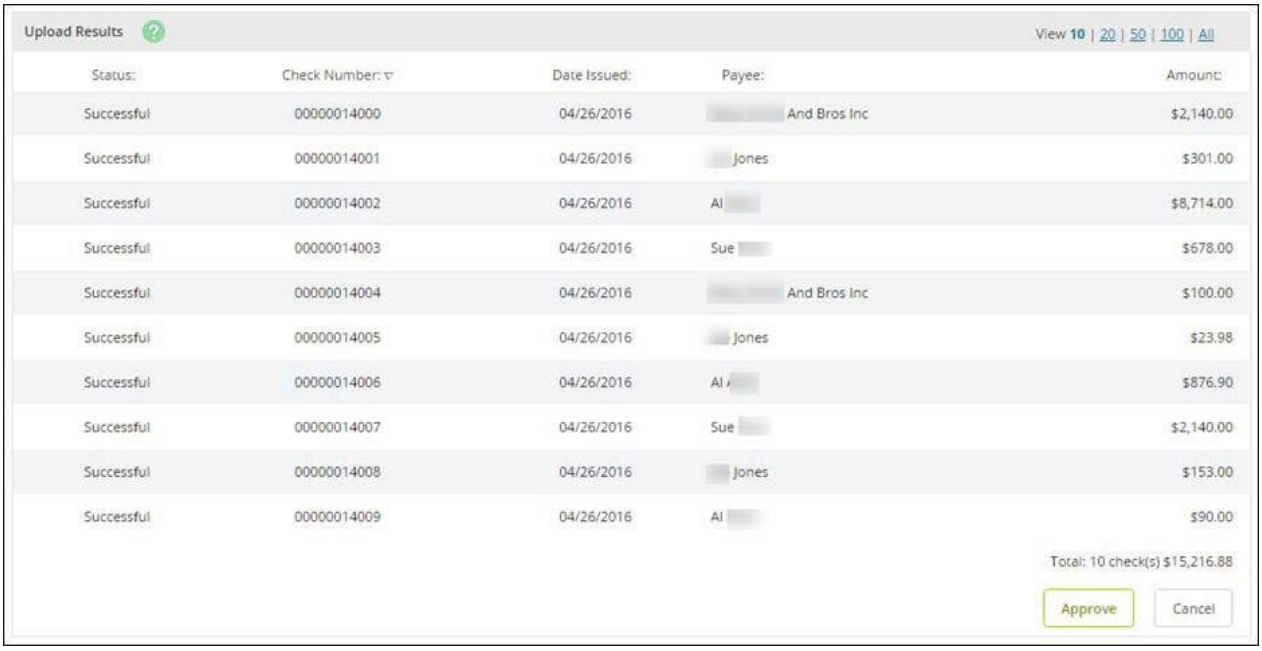


Figure 70: Approving Upload Results

ENTERING AN ARP FILE MANUALLY

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

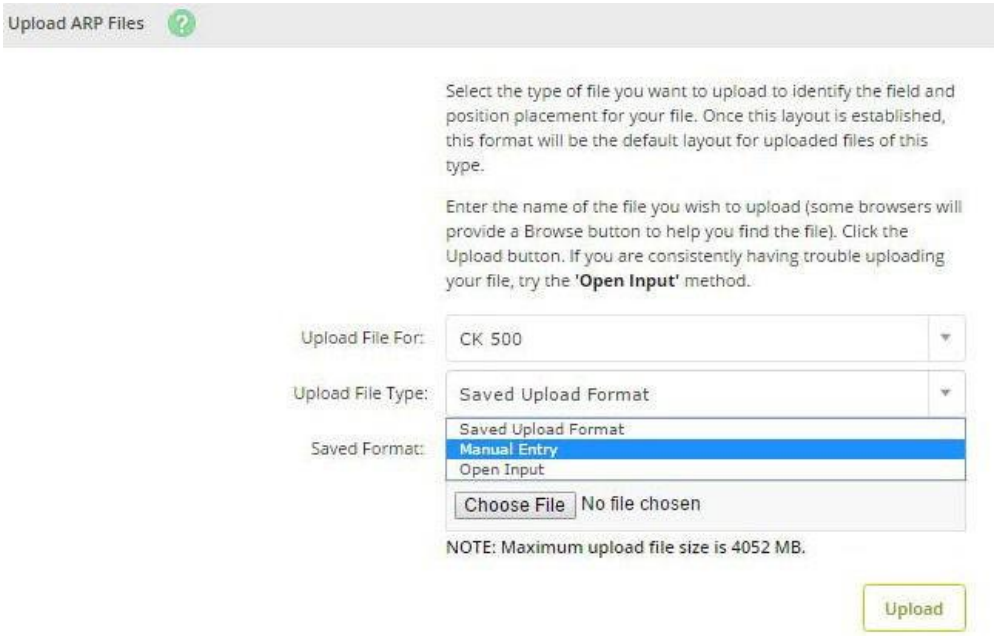


Figure 71: Manual Entry selection of ARP files

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.

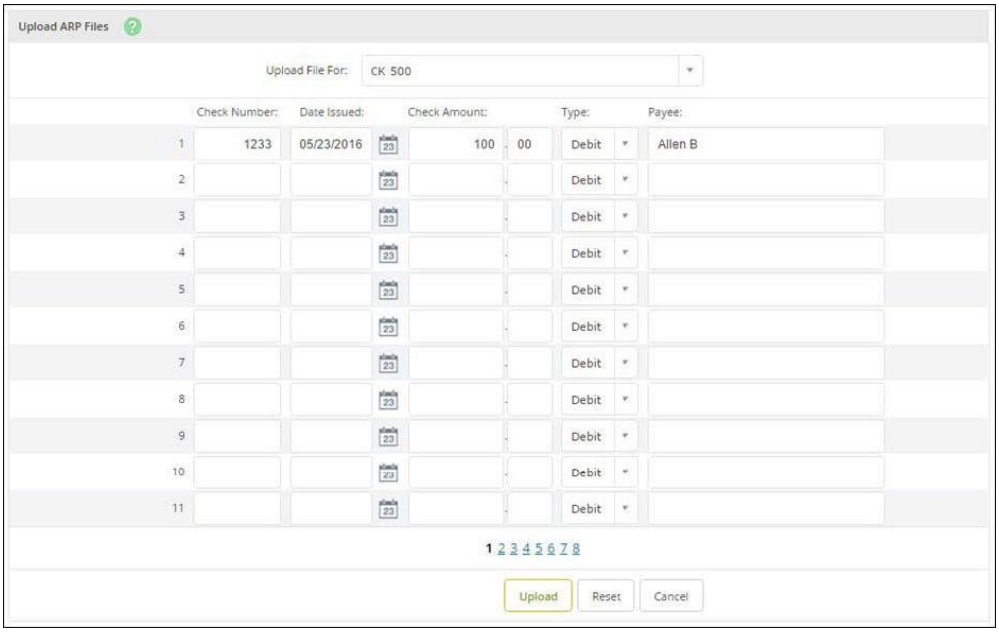
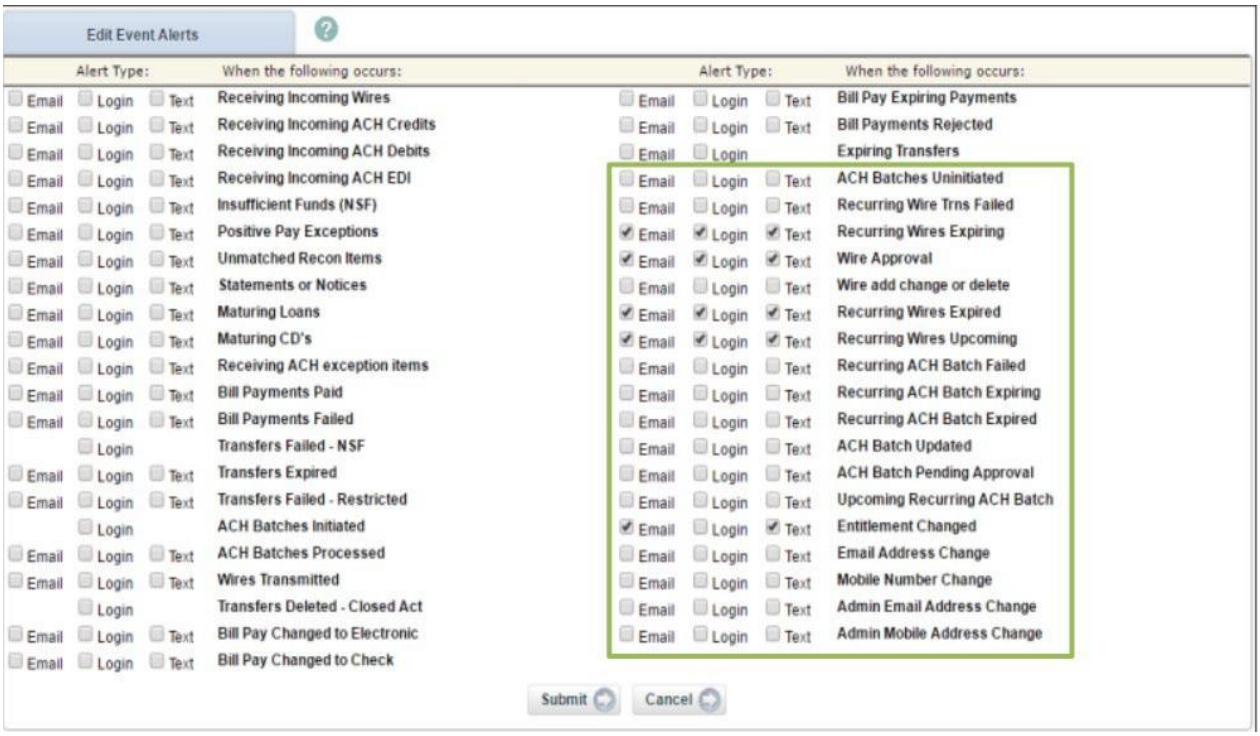


Figure 72: Manual Entry screen

ALERTS

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



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

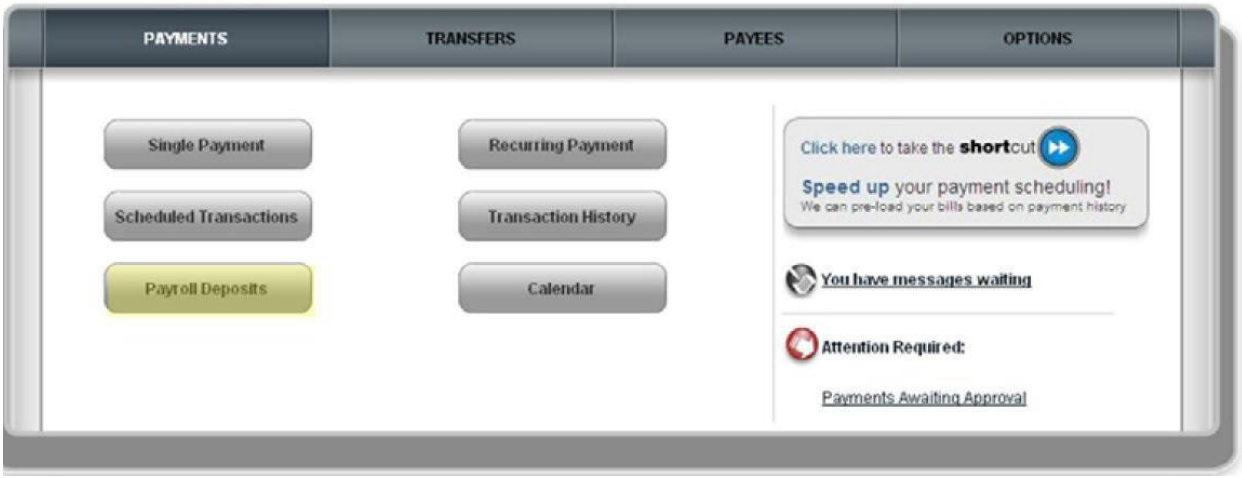


Figure 73: Payroll Deposits selection

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.

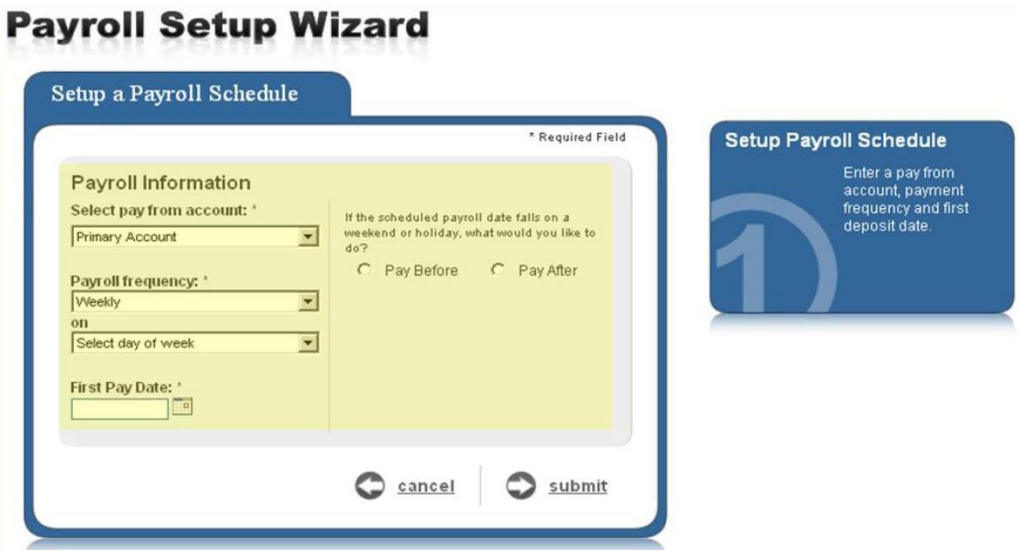


Figure 74: Step 1 of Payroll Wizard

Step 2-Adding employees.

To initiate this process the business user should select the GO THERE NOW link in the "Step 2" window.

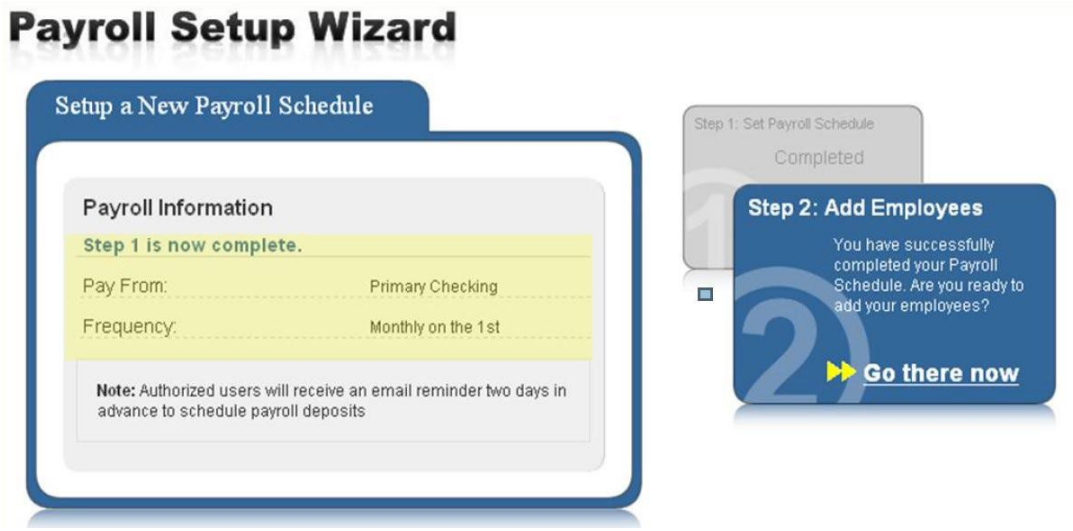


Figure 415: Step 2 - Go there now

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

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.

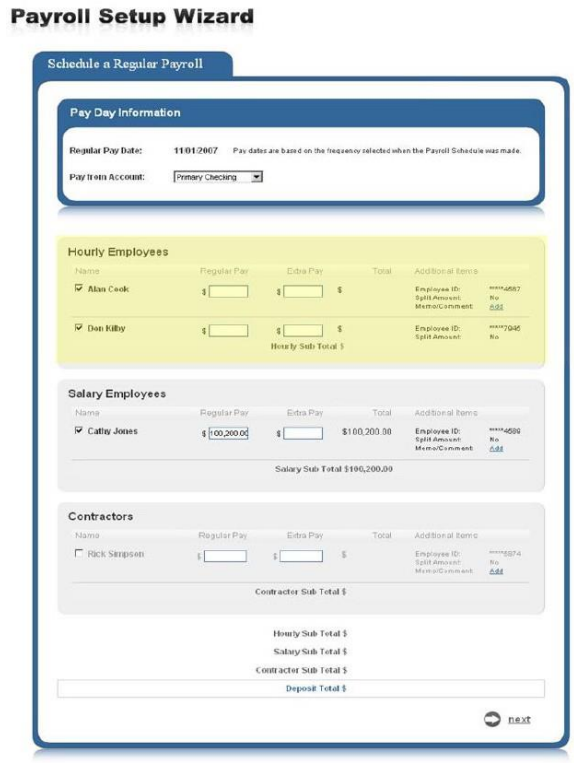


Figure 78: Schedule initial Payroll

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 payr oll schedule, viewing their scheduled deposits, and viewing their payroll history.

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.

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.

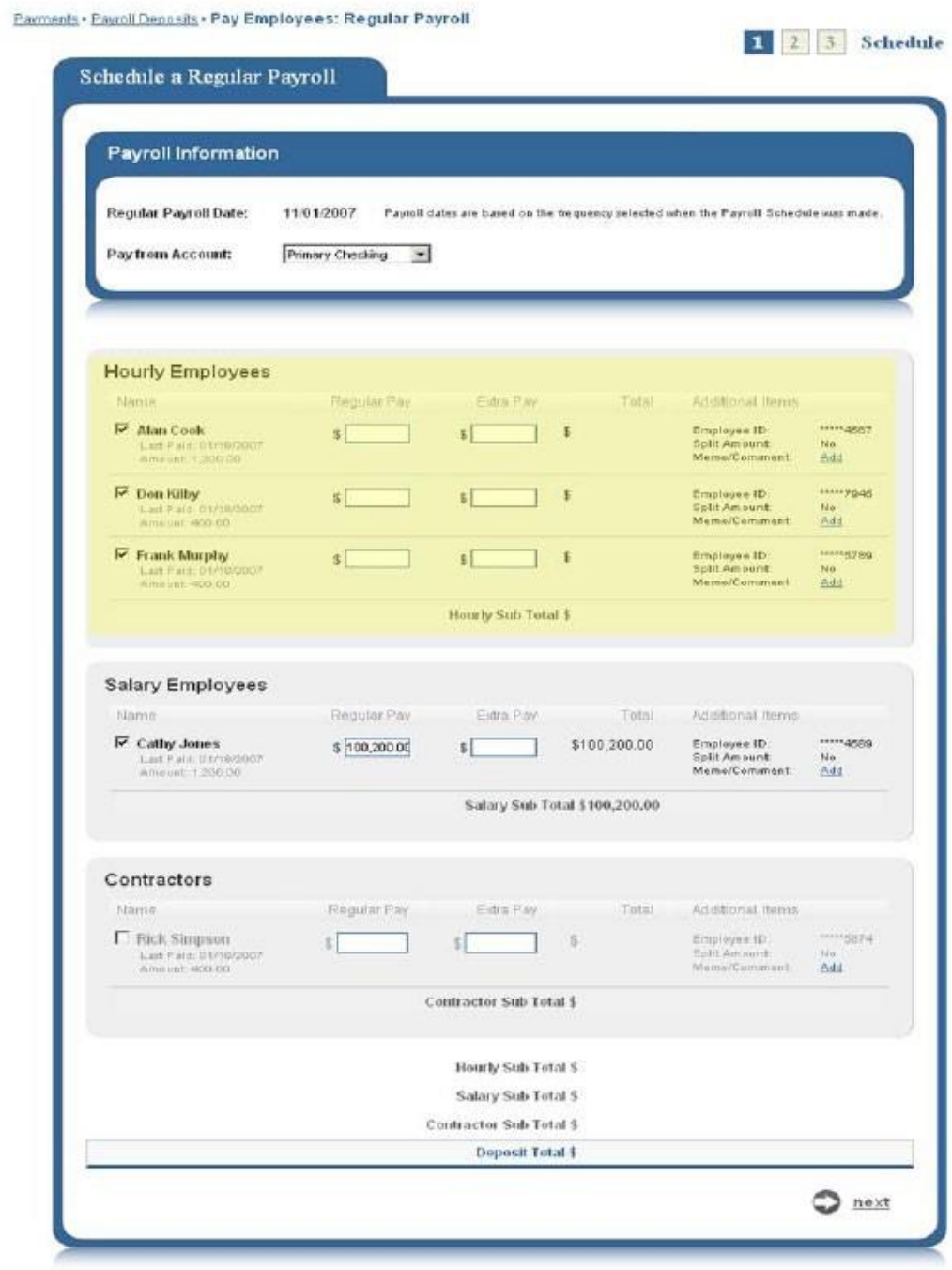


Figure 81: Regular Pay Day screen

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.

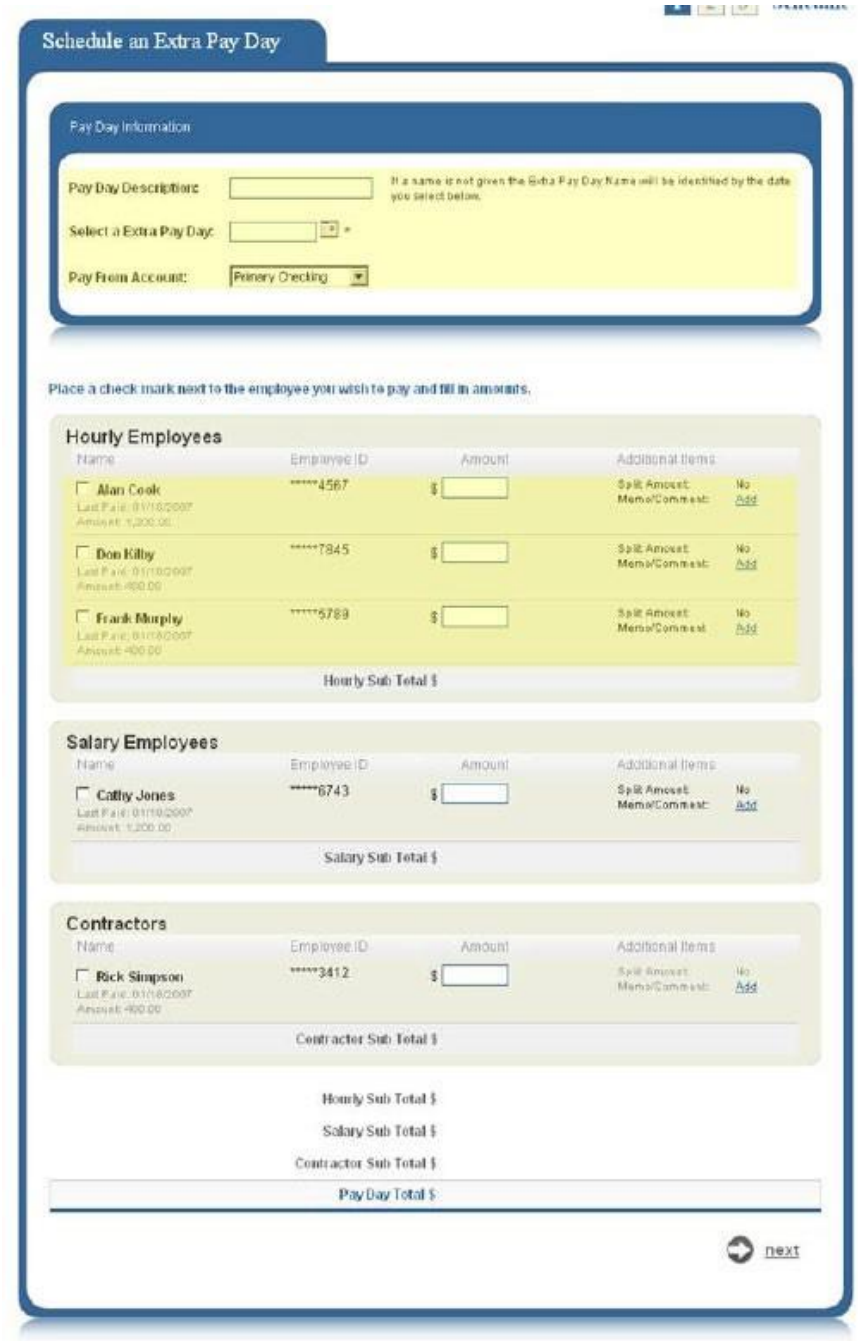


Figure 422: Extra Pay Day screen

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.

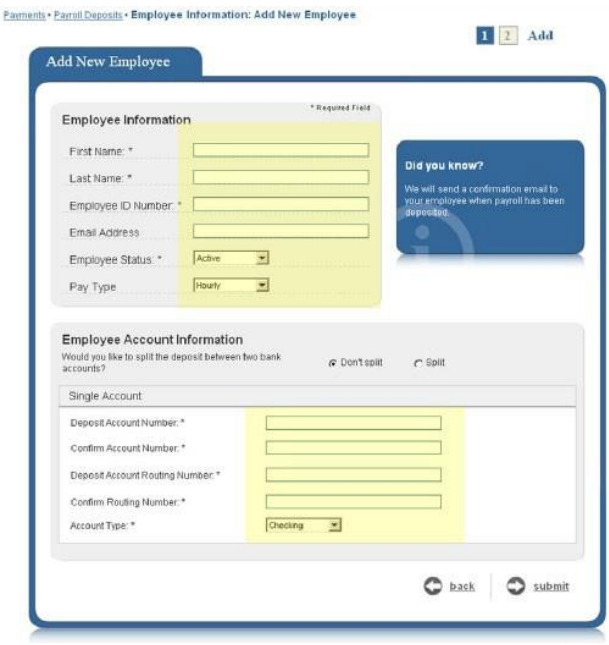


Figure 84: Add New Employee Screen

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.

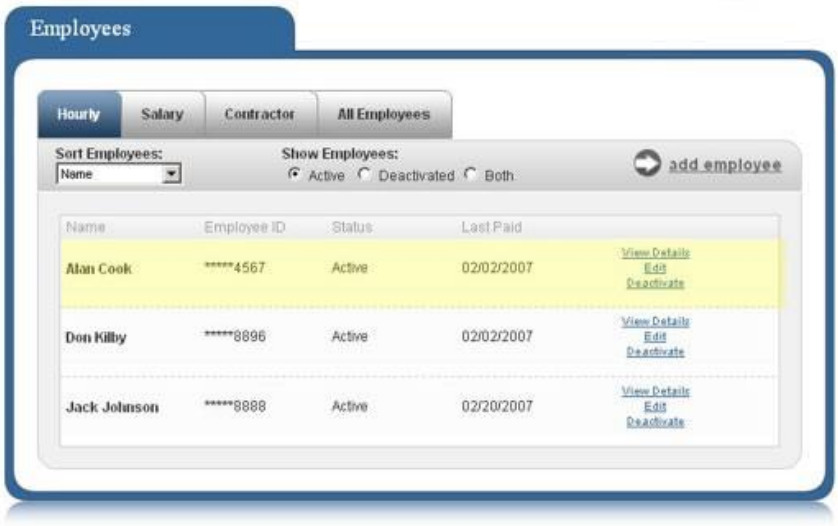


Figure 85: View/Edit Employees screen

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.

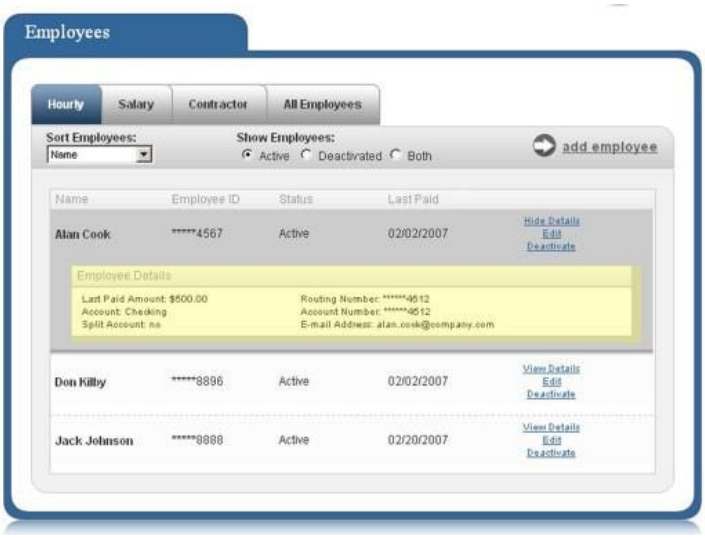


Figure 86: View Details Screen

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.

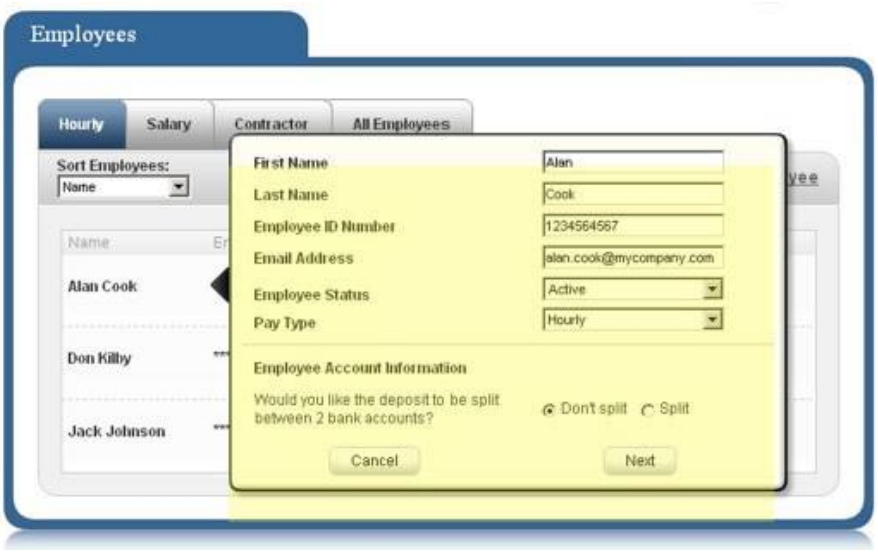


Figure 87: Edit Details

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.

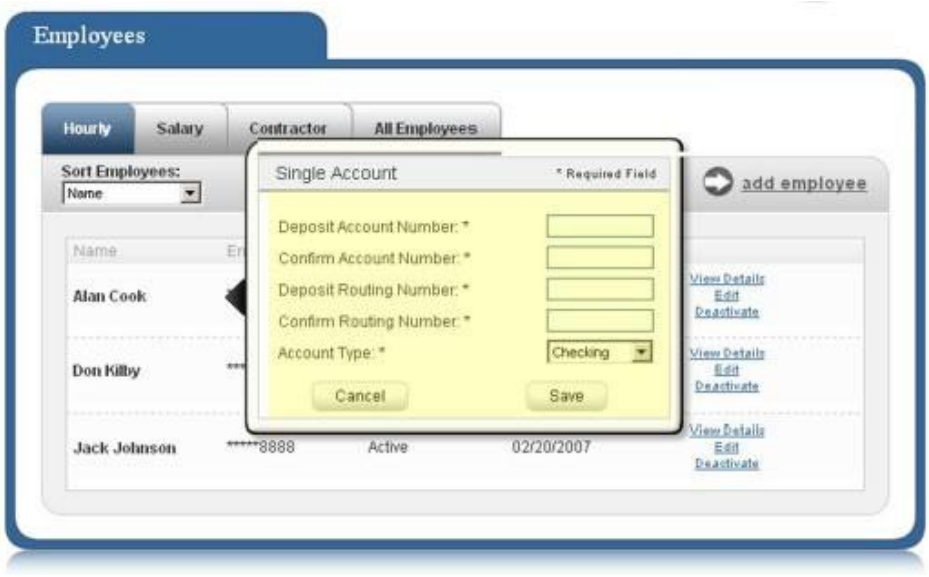


Figure 88: Edit employee account information

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.

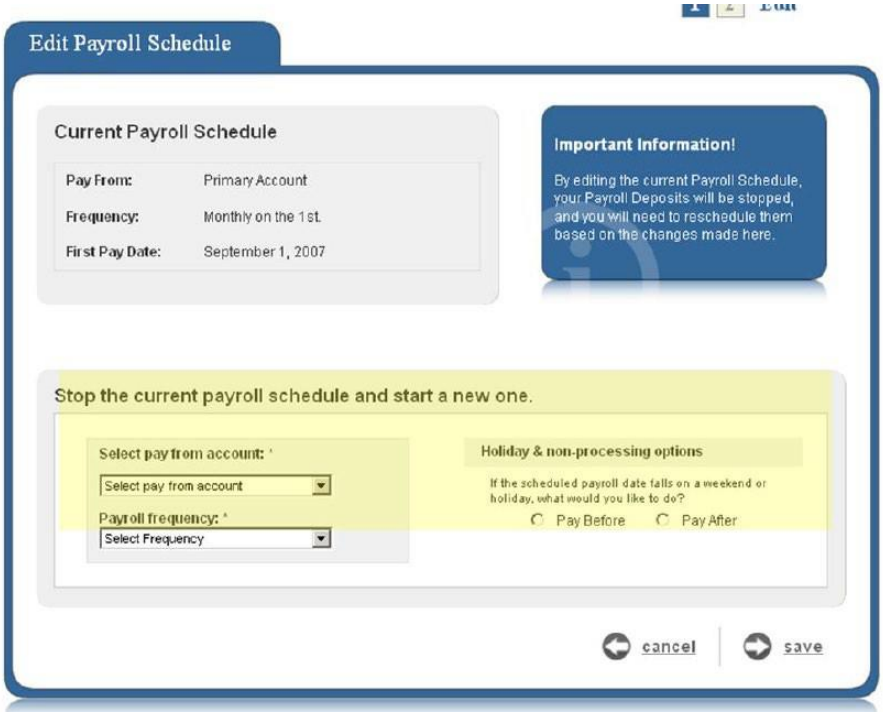


Figure 441: Edit Payroll schedule

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.

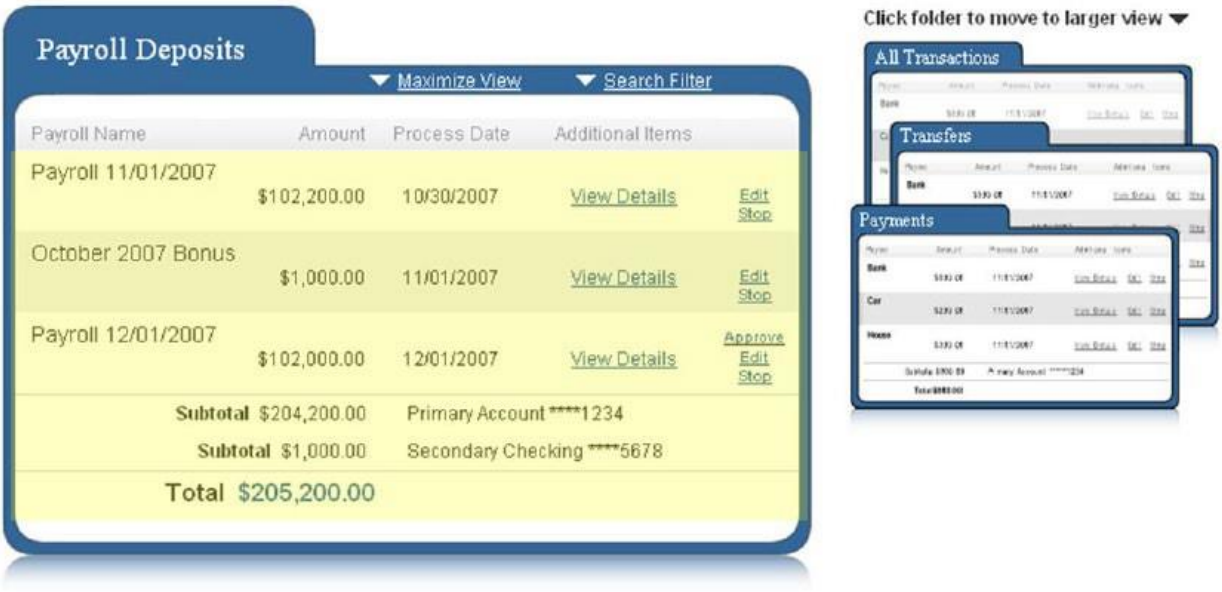


Figure 93: View Scheduled deposits

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.

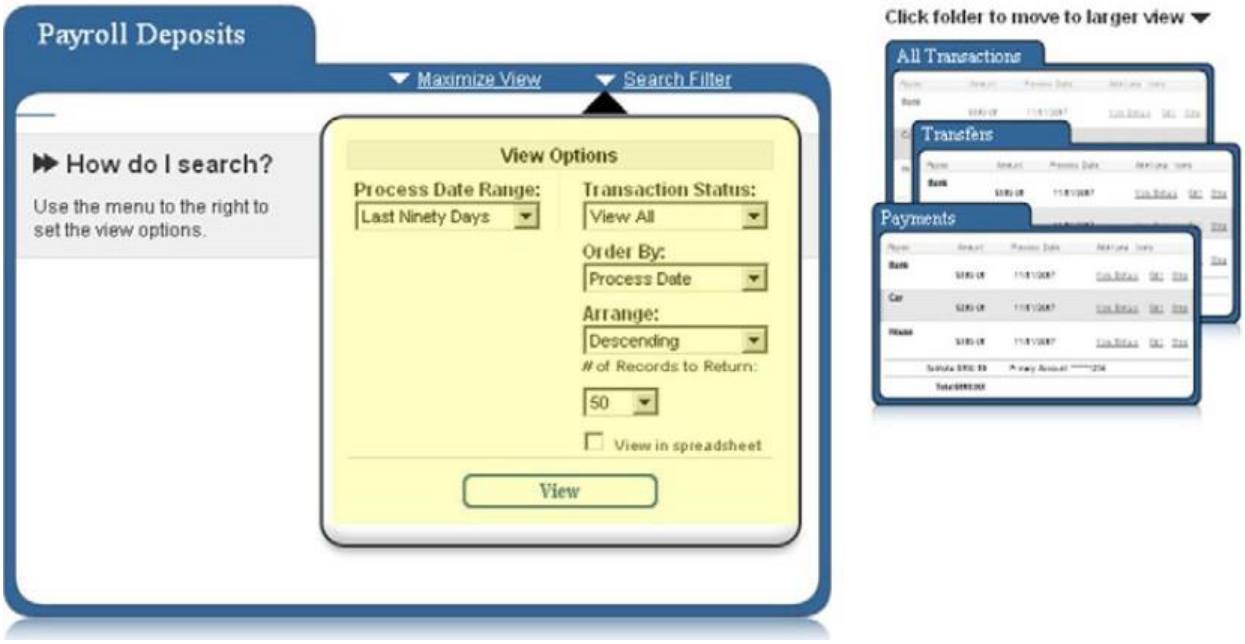


Figure 95: View options for Payroll History